

21.1 Financial Position of Scheduled Banks

All Banks-Overall

(End Dec. : Million Rupees)

Financial Position	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	255,486	209,896	231,355	313,144
Balances With Other Banks	125,486	109,520	94,688	186,791
Lending To Financial Institutions	141,970	147,378	200,007	141,500
Investments - Net	349,203	704,222	791,946	677,773
Advances - Net	922,785	922,883	1,108,627	1,585,555
Other Assets	130,623	95,317	76,998	85,721
Operating Fixed Assets	32,124	37,430	42,822	57,125
Deferred Tax Assets	20,662	10,829	12,663	13,106
TOTAL ASSETS	1,978,339	2,237,475	2,559,106	3,060,715
LIABILITIES				
Bills Payable	24,917	28,612	38,283	46,837
Borrowings From Financial Institution	269,245	278,963	300,329	290,415
Deposits And Other Accounts	1,506,655	1,691,884	1,977,804	2,410,342
Sub-ordinated Loans	1,941	3,439	7,613	15,530
Liabilities Against Assets Subject To Finance Lease	678	814	641	568
Other Liabilities	98,279	113,419	88,303	93,563
Deferred Tax Liabilities	388	13,116	5,816	4,518
TOTAL LIABILITIES	1,902,103	2,130,247	2,418,789	2,861,773
NET ASSETS	76,236	107,228	140,317	198,942
REPRESENTED BY:				
Minority Interest	1,372	209	233	276
Share Capital	90,058	75,215	86,069	87,582
Advance against Equity	-	-	2,919	11,142
Reserves	25,401	31,134	36,371	48,000
Unappropriated Profit	(54,011)	(39,163)	(20,458)	5,098
Surplus/Deficit On Revaluation Of Assets	13,416	39,833	35,183	46,844
TOTAL	76,236	107,228	140,317	198,942
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	167,862	140,387	116,694	120,536
Mark-Up/ Return/Interest Expenses	103,619	77,270	42,124	37,527
Net Mark-Up / Interest Income	64,243	63,117	74,570	83,009
Provisions & Bad Debts Written Off Directly	22,885	13,239	18,122	11,143
Net Mark-Up / Interest Income After Provision	41,358	49,878	56,448	71,866
Fees, Commission & Brokerage Income	12,371	13,456	15,011	21,148
Dividend Income	2,672	4,599	5,906	5,173
Income From Dealing In Foreign Currencies	8,656	6,625	5,129	6,772
Other Income	3,496	8,319	25,372	14,850
Total Non - Markup / Interest Income	27,195	32,999	51,418	47,943
Administrative Expenses	54,474	55,455	57,959	67,486
Other Expenses	2,445	1,384	5,917	1,013
Total Non-Markup/Interest Expenses	56,919	56,839	63,876	68,499
Amortization of Deferred Cost	-	-	-	-
Extra ordinary/unusual Items	10,330	583	231	(498)
PROFIT/ (LOSS) BEFORE TAXATION	1,304	25,455	43,759	51,808
Less SBP Share in Loss*	-	(1,978)	-	-
Taxation - Current	9,939	11,068	15,078	15,082
- Prior Years	2,118	724	1,974	(311)
- Deferred	(1,117)	2,370	2,024	2,409
PROFIT/ (LOSS) AFTER TAX	(9,636)	13,271	24,683	34,628
Number of Employees	86,938	84,064	85,943	89,932

* For ZTBL only.

21.1 Financial Position of Scheduled Banks

All Banks-Overall

(End Dec. : Million Rupees)

Financial Position	2005	2006	2007
ASSETS			
Cash & Balances With Treasury Banks	325,436	412,822	469,490
Balances With Other Banks	143,464	193,436	161,764
Lending To Financial Institutions	212,798	213,622	190,577
Investments - Net	801,095	833,266	1,279,676
Advances - Net	1,989,209	2,440,903	2,717,808
Other Assets	111,646	179,539	213,657
Operating Fixed Assets	69,167	90,150	168,578
Deferred Tax Assets	9,296	12,852	22,487
TOTAL ASSETS	3,662,110	4,376,591	5,224,038
LIABILITIES			
Bills Payable	43,028	60,369	82,122
Borrowings From Financial Institution	338,355	439,320	459,214
Deposits And Other Accounts	2,833,488	3,270,791	3,887,523
Sub-ordinated Loans	23,964	30,103	30,107
Liabilities Against Assets Subject To Finance Lease	600	910	899
Other Liabilities	120,645	157,600	189,811
Deferred Tax Liabilities	9,121	9,802	18,994
TOTAL LIABILITIES	3,369,201	3,968,896	4,668,671
NET ASSETS	292,909	407,695	555,367
REPRESENTED BY:			
Minority Interest	-	2,685	3,081
Share Capital	106,976	166,074	247,472
Advance against Equity	9	9	9
Reserves	73,467	110,253	122,130
Unappropriated Profit	38,566	66,839	89,723
Surplus/Deficit On Revaluation Of Assets	73,891	61,834	92,951
TOTAL	292,909	407,695	555,367
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	216,199	314,244	386,635
Mark-Up/ Return/Interest Expenses	75,681	137,020	185,065
Net Mark-Up / Interest Income	140,518	177,224	201,570
Provisions & Bad Debts Written Off Directly	19,313	21,731	60,171
Net Mark-Up / Interest Income After Provision	121,204	155,492	141,399
Fees, Commission & Brokerage Income	26,150	31,610	37,181
Dividend Income	6,267	8,544	11,223
Income From Dealing In Foreign Currencies	8,324	9,716	12,505
Other Income	14,250	20,963	35,117
Total Non - Markup / Interest Income	54,991	70,833	96,025
Administrative Expenses	79,291	100,426	125,071
Other Expenses	1,480	4,049	2,566
Total Non-Markup/Interest Expenses	80,771	104,475	127,637
Amortization of Deferred Cost	50	17	-
Extra ordinary/unusual Items (Income)	1,615	11	(125)
PROFIT/ (LOSS) BEFORE TAXATION	93,759	121,823	109,913
Less SBP Share in Loss*	-	-	-
Taxation - Current	28,198	38,003	38,559
- Prior Years	(2,999)	625	1,577
- Deferred	5,273	657	(6,419)
PROFIT/ (LOSS) AFTER TAX	63,287	82,537	76,195
Number of Employees	116,065	134,524	148,292

* For ZTBL only.

21.2 Financial Position of Scheduled Banks Incorporated in Pakistan-Overall

(End Dec. : Million Rupees)

Financial Position	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	192,118	164,477	191,653	268,290
Balances With Other Banks	104,480	95,912	86,703	161,179
Lending To Financial Institutions	104,150	125,056	151,527	108,517
Investments - Net	306,520	646,939	748,102	646,824
Advances - Net	783,964	791,258	984,865	1,426,383
Other Assets	114,300	88,777	71,624	78,454
Operating Fixed Assets	29,684	35,328	40,896	55,070
Deferred Tax Assets	19,445	10,182	12,187	12,366
TOTAL ASSETS	1,654,661	1,957,929	2,287,557	2,757,083
LIABILITIES				
Bills Payable	21,608	25,525	34,683	42,096
Borrowings From Financial Institution	193,547	225,739	262,364	253,791
Deposits And Other Accounts	1,298,893	1,509,131	1,783,959	2,183,366
Sub-ordinated Loans	1,941	3,439	7,613	15,530
Liabilities Against Assets Subject To Finance Lease	428	651	515	509
Other Liabilities	89,179	103,264	79,385	85,537
Deferred Tax Liabilities	380	12,583	5,611	4,497
TOTAL LIABILITIES	1,605,976	1,880,332	2,174,130	2,585,326
NET ASSETS	48,685	77,597	113,427	171,757
REPRESENTED BY:				
Minority Interest	1,372	209	233	276
Share Capital	67,060	53,733	66,011	67,529
Advance against Equity	-	-	2,919	11,142
Reserves	25,366	31,110	36,347	47,976
Unappropriated Profit	(58,191)	(45,998)	(26,604)	(1,982)
Surplus/Deficit On Revaluation Of Assets	13,078	38,543	34,521	46,816
TOTAL	48,685	77,597	113,427	171,757
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	137,598	121,266	104,180	108,779
Mark-Up/ Return/Interest Expenses	81,136	65,428	37,294	34,095
Net Mark-Up / Interest Income	56,462	55,838	66,886	74,684
Provisions & Bad Debts Written Off Directly	22,192	12,990	18,025	10,988
Net Mark-Up / Interest Income After Provision	34,270	42,848	48,861	63,696
Fees, Commission & Brokerage Income	9,393	10,665	11,730	17,407
Dividend Income	2,612	4,585	5,851	5,129
Income From Dealing In Foreign Currencies	6,712	5,205	3,838	5,217
Other Income	3,158	7,253	23,789	14,065
Total Non - Markup / Interest Income	21,875	27,708	45,208	41,818
Administrative Expenses	47,804	49,769	51,370	60,423
Other Expenses	1,980	1,365	5,803	999
Total Non-Markup/Interest Expenses	49,784	51,134	57,173	61,422
Amortization of Deferred Cost	-	-	-	-
Extra ordinary/unusual Items	10,081	583	208	(498)
PROFIT/ (LOSS) BEFORE TAXATION	(3,720)	18,839	36,688	44,590
Less SBP share in Loss*		(1,978)	-	-
Taxation - Current	7,365	8,301	12,349	12,611
- Prior Years	2,145	1,014	1,976	778
- Deferred	(1,223)	2,385	1,859	2,395
PROFIT/ (LOSS) AFTER TAX	(12,007)	9,117	20,504	28,806
Number of Employees	83,834	81,389	83,303	87,113

* For ZTBL only.

21.2 Financial Position of Scheduled Banks Incorporated in Pakistan-Overall

(End Dec. : Million Rupees)

Financial Position	2005	2006	2007
ASSETS			
Cash & Balances With Treasury Banks	279,333	378,998	445,566
Balances With Other Banks	131,514	181,434	156,467
Lending To Financial Institutions	184,660	197,968	174,169
Investments - Net	733,712	783,182	1,253,249
Advances - Net	1,820,770	2,288,555	2,629,353
Other Assets	95,989	172,385	204,644
Operating Fixed Assets	66,555	85,969	166,611
Deferred Tax Assets	8,465	11,993	21,286
TOTAL ASSETS	3,320,998	4,100,484	5,051,345
LIABILITIES			
Bills Payable	37,721	57,206	78,375
Borrowings From Financial Institution	299,274	394,738	439,749
Deposits And Other Accounts	2,588,533	3,080,006	3,769,962
Sub-ordinated Loans	23,964	29,303	30,107
Liabilities Against Assets Subject To Finance Lease	567	903	897
Other Liabilities	101,253	147,415	177,477
Deferred Tax Liabilities	8,978	9,620	18,772
TOTAL LIABILITIES	3,060,290	3,719,192	4,515,339
NET ASSETS	260,707	381,292	536,006
REPRESENTED BY:			
Minority Interest		2,685	3,081
Share Capital	83,865	148,424	230,387
Advance against Equity	9	9	9
Reserves	73,467	104,711	122,130
Unappropriated Profit	29,155	63,496	87,389
Surplus/Deficit On Revaluation Of Assets	74,211	61,966	93,010
TOTAL	260,707	381,292	536,006
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	194,313	291,146	371,389
Mark-Up/ Return/Interest Expenses	67,257	125,919	176,920
Net Mark-Up / Interest Income	127,056	165,227	194,468
Provisions & Bad Debts Written Off Directly	18,236	19,902	57,432
Net Mark-Up / Interest Income After Provision	108,820	145,326	137,037
Fees, Commission & Brokerage Income	21,068	28,043	35,045
Dividend Income	6,218	8,490	11,214
Income From Dealing In Foreign Currencies	6,324	8,323	10,573
Other Income	12,968	19,946	34,271
Total Non - Markup / Interest Income	46,577	64,803	91,103
Administrative Expenses	70,251	91,131	118,321
Other Expenses	1,281	3,996	2,539
Total Non-Markup/Interest Expenses	71,532	95,127	120,860
Amortization of Deferred Cost	50	17	-
Extra ordinary/unusual Items	1,615	11	(125)
PROFIT/ (LOSS) BEFORE TAXATION	82,199	114,973	107,405
Less SBP share in Loss*	-		
Taxation - Current	24,444	35,478	36,960
- Prior Years	-2,711	694	1,635
- Deferred	5,214	910	(6,215)
PROFIT/ (LOSS) AFTER TAX	55,252	77,890	75,025
Number of Employees	105,914	124,386	143,211

* For ZTBL only.

21.3 Financial Position of Scheduled Banks Incorporated Outside Pakistan-Overall

(End Dec. : Million Rupees)

Financial Position	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	63,368	45,419	39,702	44,854
Balances With Other Banks	21,006	13,608	7,985	25,612
Lending To Financial Institutions	37,820	22,322	48,480	32,983
Investments - Net	42,683	57,283	43,844	30,949
Advances - Net	138,821	131,625	123,762	159,172
Other Assets	16,323	6,540	5,374	7,267
Operating Fixed Assets	2,440	2,102	1,926	2,055
Deferred Tax Assets	1,217	647	476	740
TOTAL ASSETS	323,678	279,546	271,549	303,632
LIABILITIES				
Bills Payable	3,309	3,087	3,600	4,741
Borrowings From Financial Institution	75,698	53,224	37,965	36,624
Deposits And Other Accounts	207,762	182,753	193,845	226,976
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	250	163	126	59
Other Liabilities	9,100	10,155	8,918	8,026
Deferred Tax Liabilities	8	533	205	21
TOTAL LIABILITIES	296,127	249,915	244,659	276,447
NET ASSETS	27,551	29,631	26,890	27,185
REPRESENTED BY:				
Minority Interest	-	-	-	-
Share Capital	22,998	21,482	20,058	20,053
Advance against Equity	-	-	-	-
Reserves	35	24	24	24
Unappropriated Profit	4,180	6,835	6,146	7,080
Surplus/Deficit On Revaluation Of Assets	338	1,290	662	28
TOTAL	27,551	29,631	26,890	27,185
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	30,264	19,121	12,514	11,757
Mark-Up/ Return/Interest Expenses	22,483	11,842	4,830	3,432
Net Mark-Up / Interest Income	7,781	7,279	7,684	8,325
Provisions & Bad Debts Written Off Directly	693	249	97	155
Net Mark-Up / Interest Income After Provision	7,088	7,030	7,587	8,170
Fees, Commission & Brokerage Income	2,978	2,791	3,281	3,741
Dividend Income	60	14	55	44
Income From Dealing In Foreign Currencies	1,944	1,420	1,291	1,555
Other Income	338	1,066	1,583	785
Total Non - Markup / Interest Income	5,320	5,291	6,210	6,125
Administrative Expenses	6,670	5,686	6,589	7,063
Other Expenses	465	19	114	14
Total Non-Markup/Interest Expenses	7,135	5,705	6,703	7,077
Amortization of Deferred Cost	-	-	-	-
Extra ordinary/unusual Items	249	-	23	-
PROFIT/ (LOSS) BEFORE TAXATION	5,024	6,616	7,071	7,218
Taxation - Current	2,574	2,767	2,729	2,471
- Prior Years	(27)	(290)	(2)	(1,089)
- Deferred	106	(15)	165	14
PROFIT/ (LOSS) AFTER TAX	2,371	4,154	4,179	5,822
Number of Employees	3,104	2,675	2,640	2,819

21.3 Financial Position of Scheduled Banks Incorporated Outside Pakistan-Overall

(End Dec. : Million Rupees)			
Financial Position	2005	2006	2007
ASSETS			
Cash & Balances With Treasury Banks	46,103	33,824	23,924
Balances With Other Banks	11,949	12,003	5,298
Lending To Financial Institutions	28,138	15,654	16,409
Investments - Net	67,383	50,084	26,427
Advances - Net	168,439	152,348	88,455
Other Assets	15,657	7,154	9,012
Operating Fixed Assets	2,612	4,181	1,968
Deferred Tax Assets	830.86	859	1,201
TOTAL ASSETS	341,113	276,107	172,693
LIABILITIES			
Bills Payable	5,307	3,163	3,747
Borrowings From Financial Institution	39,082	44,582	19,465
Deposits And Other Accounts	244,955	190,785	117,561
Sub-ordinated Loans	-	800	-
Liabilities Against Assets Subject To Finance Lease	33	7	2
Other Liabilities	19,392	10,185	12,335
Deferred Tax Liabilities	143	183	222
TOTAL LIABILITIES	308,911	249,705	153,332
NET ASSETS	32,202	26,403	19,361
REPRESENTED BY:			
Minority Interest	-	-	-
Share Capital	23,111	17,650	17,085
Advance against Equity	-	-	-
Reserves	-	5,542	-
Unappropriated Profit	9,411	3,343	2,334
Surplus/Deficit On Revaluation Of Assets	-321	(132)	(59)
TOTAL	32,202	26,403	19,361
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	21,886	23,098	15,246
Mark-Up/ Return/Interest Expenses	8,424	11,101	8,145
Net Mark-Up / Interest Income	13,462	11,996	7,101
Provisions & Bad Debts Written Off Directly	1,078	1,830	2,739
Net Mark-Up / Interest Income After Provision	12,385	10,167	4,362
Fees, Commission & Brokerage Income	5,082	3,567	2,136
Dividend Income	50	54	9
Income From Dealing In Foreign Currencies	2,000	1,393	1,932
Other Income	1,282	1,017	846
Total Non - Markup / Interest Income	8,414	6,031	4,922
Administrative Expenses	9,040	9,295	6,750
Other Expenses	198.767	53	27
Total Non-Markup/Interest Expenses	9,239	9,348	6,777
Amortization of Deferred Cost	-	-	-
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	11,559	6,850	2,508
Taxation - Current	3,754	2,525	1,599
- Prior Years	(288)	(69)	(58)
- Deferred	59	(253)	(204)
PROFIT/ (LOSS) AFTER TAX	8,035	4,647	1,170
Number of Employees	10,153	10,138	5,081

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	ABN AMRO (Pakistan) Limited
	2007
ASSETS	
Cash & Balances With Treasury Banks	8,785,788
Balances With Other Banks	5,364,040
Lending To Financial Institutions	6,982,071
Investments - Net	16,438,270
Advances - Net	64,468,394
Other Assets	2,337,709
Operating Fixed Assets	2,778,942
Deferred Tax Assets	380,349
TOTAL ASSETS	107,535,563
LIABILITIES	
Bills Payable	2,084,367
Borrowings From Financial Institution	6,068,028
Deposits And Other Accounts	90,288,654
Sub-ordinated Loans	799,200
Liabilities Against Assets Subject To Finance Lease	-
Other Liabilities	3,229,519
Deferred Tax Liabilities	-
TOTAL LIABILITIES	102,469,768
NET ASSETS	5,065,795
REPRESENTED BY:	
Share Capital	13,474,364
Reserves	(6,395,647)
Unappropriated Profit	(1,989,575)
Surplus/Deficit On Revaluation Of Assets	(23,347)
TOTAL	5,065,795
OPERATING POSITION	
Mark-Up/ Return/Interest Earned	13,003,887
Mark-Up/ Return/Interest Expenses	6,778,643
Net Mark-Up / Interest Income	6,225,244
Provisions & Bad Debts Written Off Directly	3,872,680
Net Mark-Up / Interest Income After Provision	2,352,564
Fees, Commission & Brokerage Income	1,519,931
Dividend Income	9,990
Income From Dealing In Foreign Currencies	490,959
Other Income	181,278
Total Non - Markup / Interest Income	2,202,158
Administrative Expenses	5,771,680
Other Expenses	149,848
Total Non-Markup/Interest Expenses	5,921,528
Extra ordinary/unusual Items (to be specified)	
PROFIT/ (LOSS) BEFORE TAXATION	(1,366,806)
Taxation - Current	623,505
- Prior Years	45,000
- Deferred	(470,547)
PROFIT/ (LOSS) AFTER TAX	(1,564,764)
Net Cash Inflow / (Outflow) from Operating Activities	(8,614,822)
Net Cash Inflow / (Outflow) from Investing Activities	7,162,056
Net Cash Inflow / (Outflow) from Financing Activities	(2,034,896)
Number of Employees	5,903

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Allied Bank of Pakistan Ltd.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	10,300,308	9,990,761	9,443,478	10,842,519
Balances With Other Banks	1,058,566	1,481,274	1,761,896	1,477,972
Lending To Financial Institutions	8,642,661	10,838,613	15,361,237	16,175,000
Investments - Net	15,490,805	33,591,850	40,734,616	57,321,020
Advances - Net	54,402,663	45,316,270	40,659,158	59,484,812
Other Assets	9,699,550	7,679,759	5,758,689	5,950,969
Operating Fixed Assets	3,006,179	2,835,338	2,596,133	2,552,174
Deferred Tax Assets	967,706	730,870	1,200,741	1,122,017
TOTAL ASSETS	103,568,438	112,464,735	117,515,948	154,926,483
LIABILITIES				
Bills Payable	1,227,000	1,400,057	1,772,730	2,534,363
Borrowings From Financial Institution	7,742,756	7,483,068	2,565,283	12,538,430
Deposits And Other Accounts	94,491,840	103,883,345	114,317,442	126,391,752
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	20,620	11,324	-	-
Other Liabilities	3,296,596	3,192,622	2,834,969	3,206,094
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	106,778,812	115,970,416	121,490,424	144,670,639
NET ASSETS	(3,210,374)	(3,505,681)	(3,974,476)	10,255,844
REPRESENTED BY:				
Share Capital	1,063,156	1,063,156	1,063,156	4,404,642
Share Premium	-	-	-	10,640,031
Reserves	480,760	480,760	557,876	716,562
Unappropriated Profit	(5,962,233)	(6,811,367)	(6,490,139)	(6,313,635)
Surplus/Deficit On Revaluation Of Assets	1,207,943	1,761,770	894,631	808,244
TOTAL	(3,210,374)	(3,505,681)	(3,974,476)	10,255,844
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	8,276,836	7,497,081	4,984,607	5,244,710
Mark-Up/ Return/Interest Expenses	5,032,465	3,727,144	1,154,913	794,105
Net Mark-Up / Interest Income	3,244,371	3,769,937	3,829,694	4,450,605
Provisions & Bad Debts Written Off Directly	441,722	3,033,262	603,194	1,537,144
Net Mark-Up / Interest Income After Provision	2,802,649	736,675	3,226,500	2,913,461
Fees, Commission & Brokerage Income	547,002	463,482	454,784	1,255,153
Dividend Income	84,610	124,293	15,352	15,230
Income From Dealing In Foreign Currencies	297,024	259,888	162,151	265,345
Other Income	134,334	624,516	1,510,993	204,446
Total Non - Markup / Interest Income	1,062,970	1,472,179	2,143,280	1,740,174
Administrative Expenses	4,622,260	3,604,762	4,247,103	4,108,172
Other Expenses	82,625	190,796	275,807	63,761
Total Non-Markup/Interest Expenses	4,704,885	3,795,558	4,522,910	4,171,933
Extra ordinary/unusual Items	-	-	(107,189)	-
PROFIT/ (LOSS) BEFORE TAXATION	(839,266)	(1,586,704)	954,059	481,702
Taxation - Current	46,699	99,724	97,012	159,423
- Prior Years	-	158,865	209,089	28,316
- Deferred	236,100	(776,036)	262,378	102,190
PROFIT/ (LOSS) AFTER TAX	(1,122,065)	(1,069,257)	385,580	191,773
Net Cash Inflow / (Outflow) from Operating Activities	(1,236,001)	16,223,471	8,252,821	4,522,580
Net Cash Inflow / (Outflow) from Investing Activities	2,455,745	(16,097,891)	(8,511,867)	(17,183,403)
Net Cash Inflow / (Outflow) from Financing Activities	(11,851)	(12,419)	(11,874)	14,176,266
Number of Employees	7,082	6,947	6,859	6,768

Note: Revised classification was adapted vide BPRD Circular No.36 dated 10th October. 2001.

(Contd.)

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Allied Bank of Pakistan Ltd.		
	2005	2006	2007
ASSETS			
Cash & Balances With Treasury Banks	14,742,711	23,039,577	29,739,857
Balances With Other Banks	3,292,041	1,705,445	668,449
Lending To Financial Institutions	5,777,382	19,050,239	18,419,241
Investments - Net	44,926,652	46,953,241	83,958,463
Advances - Net	111,206,774	144,033,634	168,407,280
Other Assets	7,227,953	10,161,361	10,705,374
Operating Fixed Assets	4,720,662	6,445,111	7,548,628
Deferred Tax Assets	680,093	638,168	662,431
TOTAL ASSETS	192,574,268	252,026,776	320,109,723
LIABILITIES			
Bills Payable	2,448,620	2,278,007	3,494,384
Borrowings From Financial Institution	9,693,785	18,410,425	22,933,656
Deposits And Other Accounts	161,410,268	206,031,324	263,972,382
Sub-ordinated Loans	-	2,500,000	2,499,000
Liabilities Against Assets Subject To Finance Lease	-	-	-
Other Liabilities	4,471,948	5,119,267	7,332,059
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	178,024,621	234,339,023	300,231,481
NET ASSETS	14,549,647	17,687,753	19,878,242
REPRESENTED BY:			
Share Capital	4,488,642	4,488,642	5,386,370
Share Premium	-	-	-
Reserves	5,693,484	6,133,209	6,050,713
Unappropriated Profit	2,731,979	5,607,796	6,971,308
Surplus/Deficit On Revaluation Of Assets	1,635,542	1,458,106	1,469,851
TOTAL	14,549,647	17,687,753	19,878,242
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	9,892,051	17,215,507	21,201,422
Mark-Up/ Return/Interest Expenses	2,024,659	6,793,101	10,019,004
Net Mark-Up / Interest Income	7,867,392	10,422,406	11,182,418
Provisions & Bad Debts Written Off Directly	580,078	704,871	2,714,842
Net Mark-Up / Interest Income After Provision	7,287,314	9,717,535	8,467,576
Fees, Commission & Brokerage Income	1,220,362	1,353,888	2,062,677
Dividend Income	46,146	193,255	147,184
Income From Dealing In Foreign Currencies	250,224	282,285	194,879
Other Income	422,851	619,640	1,515,359
Total Non - Markup / Interest Income	1,939,583	2,449,068	3,920,099
Administrative Expenses	4,259,532	5,290,578	6,018,346
Other Expenses	133,170	214,931	416,253
Total Non-Markup/Interest Expenses	4,392,702	5,505,509	6,434,599
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	4,834,195	6,661,094	5,953,076
Taxation - Current	1,331,468	2,215,092	1,887,299
- Prior Years	22,000	-	-
- Deferred	390,594	48,752	-10,381
PROFIT/ (LOSS) AFTER TAX	3,090,133	4,397,250	4,076,158
Net Cash Inflow / (Outflow) from Operating Activities	(5,893,341)	9,328,210	46,349,828
Net Cash Inflow / (Outflow) from Investing Activities	11,663,625	(4,241,331)	-38,461,009
Net Cash Inflow / (Outflow) from Financing Activities	-	1,403,346	-1,903,755
Number of Employees	8,273	8,879	10,297

Note: Revised classification was adapted vide BPRD Circular No.36 dated 10th October. 2001.

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Arif Habib Rupali Bank Ltd.	
	2006	2007
ASSETS		
Cash & Balances With Treasury Banks	228,374	753,845
Balances With Other Banks	645,650	52,551
Lending To Financial Institutions	1,079,286	2,855,582
Investments - Net	1,730,868	5,408,425
Advances - Net	1,424,369	8,029,248
Other Assets	202,758	423,620
Operating Fixed Assets	385,074	597,515
Deferred Tax Assets	-	-
TOTAL ASSETS	5,696,379	18,120,786
LIABILITIES		
Bills Payable	3,899	384,179
Borrowings From Financial Institution	-	1,748,603
Deposits And Other Accounts	2,526,271	9,464,785
Sub-ordinated Loans	-	-
Liabilities Against Assets Subject To Finance Lease	-	-
Other Liabilities	93,328	181,776
Deferred Tax Liabilities	105	39867
TOTAL LIABILITIES	2,623,603	11,819,210
NET ASSETS	3,072,776	6,301,576
REPRESENTED BY:		
Share Capital	3,000,000	4,500,000
Reserves	18,795	1,631,395
Unappropriated Profit	75,179	192,744
Surplus/Deficit On Revaluation Of Assets	-21,198	-22,563
TOTAL	3,072,776	6,301,576
OPERATING POSITION		
Mark-Up/ Return/Interest Earned	142,802	617,854
Mark-Up/ Return/Interest Expenses	23,309	252,338
Net Mark-Up / Interest Income	119,493	365,516
Provisions & Bad Debts Written Off Directly	24	0
Net Mark-Up / Interest Income After Provision	119,469	365,516
Fees, Commission & Brokerage Income	468	6,975
Dividend Income	-	35,118
Income From Dealing In Foreign Currencies	(76)	1,706
Other Income	20,822	302,105
Total Non - Markup / Interest Income	21,214	345,904
Administrative Expenses	90,441	383,529
Other Expenses	213	973
Total Non-Markup/Interest Expenses	90,654	384,502
Extra ordinary/unusual Items		
PROFIT/ (LOSS) BEFORE TAXATION	50,029	326,918
Taxation - Current	820	11,982
- Prior Years	-	42,013
- Deferred	(44,765)	42,758
PROFIT/ (LOSS) AFTER TAX	93,974	230,165
Net Cash Inflow / (Outflow) from Operating Activities	(342,837)	768,996
Net Cash Inflow / (Outflow) from Investing Activities	(1,568,139)	(3,836,624)
Net Cash Inflow / (Outflow) from Financing Activities	2,785,000	3,000,000
Number of Employees	192	319

(Contd.)

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Askari Commercial Bank Ltd.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	4,736,163	5,301,388	6,678,026	8,762,866
Balances With Other Banks	4,587,994	1,304,363	2,650,166	4,847,899
Lending To Financial Institutions	4,111,971	3,414,470	5,770,842	2,324,839
Investments - Net	11,705,885	26,759,001	22,104,425	17,239,156
Advances - Net	23,291,367	30,035,484	44,777,538	69,838,392
Other Assets	1,823,644	1,835,072	1,425,986	1,559,365
Operating Fixed Assets	723,368	1,663,295	1,979,919	2,595,023
Deferred Tax Assets	-	-	-	-
TOTAL ASSETS	50,980,392	70,313,073	85,386,902	107,167,540
LIABILITIES				
Bills Payable	320,200	608,481	973,703	1,227,093
Borrowings From Financial Institution	5,629,142	11,460,934	15,903,055	13,781,555
Deposits And Other Accounts	41,200,166	51,731,506	61,656,607	83,318,795
Sub-ordinated Loans	-	-	-	1,000,000
Liabilities Against Assets Subject To Finance Lease	49,330	54,548	37,350	14,159
Other Liabilities	939,844	987,575	962,592	1,282,981
Deferred Tax Liabilities	262,992	1,297,365	806,753	526,865
TOTAL LIABILITIES	48,401,674	66,140,409	80,340,060	101,151,448
NET ASSETS	2,578,718	4,172,664	5,046,842	6,016,093
REPRESENTED BY:				
Share Capital	1,035,537	1,087,314	1,141,680	1,255,848
Reserves	1,521,482	1,939,236	2,759,599	4,317,301
Unappropriated Profit	-	-	-	-
Surplus/Deficit On Revaluation Of Assets	21,699	1,146,114	1,145,563	442,944
TOTAL	2,578,718	4,172,664	5,046,842	6,016,093
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	4,250,916	4,858,251	4,073,715	4,487,206
Mark-Up/ Return/Interest Expenses	2,902,506	3,016,859	1,379,609	1,117,206
Net Mark-Up / Interest Income	1,348,410	1,841,392	2,694,106	3,370,000
Provisions & Bad Debts Written Off Directly	282,665	350,826	308,528	315,471
Net Mark-Up / Interest Income After Provision	1,065,745	1,490,566	2,385,578	3,054,529
Fees, Commission & Brokerage Income	332,967	416,946	524,775	649,988
Dividend Income	11,505	26,903	37,658	26,318
Income From Dealing In Foreign Currencies	343,986	181,922	112,808	180,992
Other Income	107,824	220,200	278,512	776,230
Total Non - Markup / Interest Income	796,282	845,971	953,753	1,633,528
Administrative Expenses	852,912	1,090,382	1,436,304	1,845,179
Other Expenses	617	2,133	1,227	138
Total Non-Markup/Interest Expenses	853,529	1,092,515	1,437,531	1,845,317
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,008,498	1,244,022	1,901,800	2,842,740
Taxation - Current	354,939	436,768	873,639	876,089
- Prior Years	-	-	-	-
- Deferred	103,508	120,260	(74,904)	43,611
PROFIT/ (LOSS) AFTER TAX	550,051	686,994	1,103,065	1,923,040
Net Cash Inflow / (Outflow) from Operating Activities	6,570,104	9,772,149	(675,373)	(452,408)
Net Cash Inflow / (Outflow) from Investing Activities	(3,122,268)	(13,965,373)	3,810,196	3,035,972
Net Cash Inflow / (Outflow) from Financing Activities	(145,402)	(234,817)	(252,747)	749,009
Number of Employees	1,281	1,456	1,723	2,118

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Askari Commercial Bank Ltd.		
	2005	2006	2007
ASSETS			
Cash & Balances With Treasury Banks	11,766,925	14,879,230	13,356,055
Balances With Other Banks	5,550,148	7,333,002	3,497,054
Lending To Financial Institutions	10,172,242	8,392,950	14,444,143
Investments - Net	25,708,194	28,625,915	39,431,005
Advances - Net	85,976,895	99,179,372	100,780,162
Other Assets	2,732,641	3,812,788	5,535,038
Operating Fixed Assets	3,192,862	3,810,331	5,128,428
Deferred Tax Assets	-	-	-
TOTAL ASSETS	145,099,907	166,033,588	182,171,885
LIABILITIES			
Bills Payable	1,315,680	1,839,077	2,627,051
Borrowings From Financial Institution	10,562,338	14,964,087	17,553,525
Deposits And Other Accounts	118,794,690	131,839,283	143,036,707
Sub-ordinated Loans	2,999,700	2,998,500	2,997,300
Liabilities Against Assets Subject To Finance Lease	1,459	-	-
Other Liabilities	2,045,340	2,603,113	3,219,796
Deferred Tax Liabilities	567,217	736,298	471,519
TOTAL LIABILITIES	136,286,424	154,980,358	169,905,898
NET ASSETS	8,813,483	11,053,230	12,265,987
REPRESENTED BY:			
Share Capital	1,507,018	2,004,333	3,006,499
Reserves	4,470,530	5,814,754	6,948,336
Unappropriated Profit	1,617,597	1,799,979	2,144,810
Surplus/Deficit On Revaluation Of Assets	1,218,338	1,434,164	166,342
TOTAL	8,813,483	11,053,230	12,265,987
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	8,780,698	12,596,921	15,143,241
Mark-Up/ Return/Interest Expenses	4,278,374	6,977,313	8,685,624
Net Mark-Up / Interest Income	4,502,324	5,619,608	6,457,617
Provisions & Bad Debts Written Off Directly	601,992	1,128,513	3,921,741
Net Mark-Up / Interest Income After Provision	3,900,332	4,491,095	2,535,876
Fees, Commission & Brokerage Income	838,561	1,013,660	1,072,868
Dividend Income	51,143	109,326	137,079
Income From Dealing In Foreign Currencies	356,218	584,344	655,761
Other Income	306,644	431,924	2,699,788
Total Non - Markup / Interest Income	1,552,566	2,139,254	4,565,496
Administrative Expenses	2,591,985	3,277,353	4,789,536
Other Expenses	1,832	6,141	12,051
Total Non-Markup/Interest Expenses	2,593,817	3,283,494	4,801,587
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	2,859,081	3,346,855	2,299,785
Taxation - Current	828,774	983,875	98,535
- Prior Years	(188,247)	-	(233,950)
- Deferred	196,558	113,006	(245,812)
PROFIT/ (LOSS) AFTER TAX	2,021,996	2,249,974	2,681,012
Net Cash Inflow / (Outflow) from Operating Activities	12,269,472	8,356,026	8,370,382
Net Cash Inflow / (Outflow) from Investing Activities	(8,319,302)	(3,714,950)	(13,526,597)
Net Cash Inflow / (Outflow) from Financing Activities	1,736,138	(225,917)	(202,908)
Number of Employees	4,533	5,226	6,808

(Contd.)

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Atlas Bank Ltd.			
	2004	2005	2006	2007
ASSETS				
Cash & Balances With Treasury Banks	50,663	202,970	601,079	1,501,334
Balances With Other Banks	16,717	30,056	191,742	215,318
Lending To Financial Institutions	2,421,660	4,847,386	3,500,844	4,427,824
Investments - Net	1,007,630	1,735,015	3,645,195	5,566,841
Advances - Net	57,617	799,411	7,833,786	9,242,511
Other Assets	85,103	201,529	946,539	1,042,734
Operating Fixed Assets	34,896	126,644	301,401	818,713
Deferred Tax Assets	12,544	8,708	-	168,986
TOTAL ASSETS	3,686,830	7,951,719	17,020,586	22,984,261
LIABILITIES				
Bills Payable	16,640	25,602	50,158	288,907
Borrowings From Financial Institution	2,179,514	4,096,777	4,025,949	1,304,616
Deposits And Other Accounts	232,663	2,186,005	8,842,946	15,322,671
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-	-
Other Liabilities	222,643	113,955	1,024,875	883,827
Deferred Tax Liabilities	-	-	78,368	-
TOTAL LIABILITIES	2,651,460	6,422,339	14,022,296	17,800,021
NET ASSETS	1,035,370	1,529,380	2,998,290	5,184,240
REPRESENTED BY:				
Share Capital	1,060,000	1,537,000	3,125,916	5,001,466
Reserves	-	758	2,494	580,031
Unappropriated Profit	(25,480)	(19,273)	(12,327)	(321,371)
Surplus/Deficit On Revaluation Of Assets	850	10,895	(117,793)	(75,886)
TOTAL	1,035,370	1,529,380	2,998,290	5,184,240
OPERATING POSITION *				
Mark-Up/ Return/Interest Earned	70,402	380,135	892,583	1,338,459
Mark-Up/ Return/Interest Expenses	15,628	242,286	763,083	1,294,428
Net Mark-Up / Interest Income	54,774	137,849	129,500	44,031
Provisions & Bad Debts Written Off Directly	(1,799)	2,576	58,195	271,458
Net Mark-Up / Interest Income After Provision	56,573	135,273	71,305	(227,427)
Fees, Commission & Brokerage Income	388	2,998	10,200	22,691
Dividend Income	-	6,250	15,819	37,793
Income From Dealing In Foreign Currencies	203	313	12,253	15,485
Other Income	397	1,241	58,316	270,817
Total Non - Markup / Interest Income	988	10,802	96,588	346,786
Administrative Expenses	51,229	130,907	308,205	665,546
Other Expenses	43,999	5,642	524	3,377
Total Non-Markup/Interest Expenses	95,228	136,549	308,729	668,923
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(37,667)	9,526	(140,836)	(549,564)
Taxation - Current	357	1,902	8,217	13,399
- Prior Years	-	-	(105,934)	(377)
- Deferred	(12,544)	3,836	(51,801)	(253,542)
PROFIT/ (LOSS) AFTER TAX	(25,480)	3,788	8,682	(309,044)
Net Cash Inflow / (Outflow) from Operating Activities	(94,155)	508,473	251,781	1,301,267
Net Cash Inflow / (Outflow) from Investing Activities	(1,103,825)	(819,827)	19,122	(2,830,523)
Net Cash Inflow / (Outflow) from Financing Activities	1,017,618	477,000	-	2,453,087
Number of Employees	55	152	247	781

Atlas Bank acquired the operation of Dawood Bank Ltd. w.e.f 14-2-2006

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Bank Al-Falah Ltd.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	3,885,612	4,540,486	8,423,399	19,708,518
Balances With Other Banks	1,081,208	232,728	626,917	3,183,957
Lending To Financial Institutions	1,698,969	4,634,398	7,437,733	-
Investments - Net	11,396,616	24,694,397	28,903,596	35,503,196
Advances - Net	19,131,494	28,319,401	49,216,120	88,931,400
Other Assets	1,180,775	984,847	1,553,108	3,226,959
Operating Fixed Assets	1,424,883	1,760,774	2,791,626	4,280,504
Deferred Tax Assets	298,538	-	-	-
TOTAL ASSETS	40,098,095	65,167,031	98,952,499	154,834,534
LIABILITIES				
Bills Payable	305,558	758,961	1,208,671	2,233,671
Borrowings From Financial Institution	6,709,054	6,037,576	13,127,754	12,723,830
Deposits And Other Accounts	30,207,324	51,684,984	76,698,322	129,714,891
Sub-ordinated Loans	-	650,000	649,740	1,899,480
Liabilities Against Assets Subject To Finance Lease	-	-	-	-
Other Liabilities	716,475	1,196,342	2,186,754	2,725,344
Deferred Tax Liabilities	-	1,186,501	323,010	275,834
TOTAL LIABILITIES	37,938,411	61,514,364	94,194,251	149,573,050
NET ASSETS	2,159,684	3,652,667	4,758,248	5,261,484
REPRESENTED BY:				
Share Capital	750,000	1,000,000	2,000,000	2,500,000
Reserves	361,591	365,727	790,374	1,008,772
Unappropriated Profit	249,701	250,050	963,042	860,300
Surplus/Deficit On Revaluation Of Assets	798,392	2,036,890	1,004,832	892,412
TOTAL	2,159,684	3,652,667	4,758,248	5,261,484
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	3,391,935	4,630,494	4,033,380	5,620,203
Mark-Up/ Return/Interest Expenses	2,515,074	3,112,313	2,028,577	2,434,459
Net Mark-Up / Interest Income	876,861	1,518,181	2,004,803	3,185,744
Provisions & Bad Debts Written Off Directly	(13,705)	55,066	87,509	372,724
Net Mark-Up / Interest Income After Provision	890,566	1,463,115	1,917,294	2,813,020
Fees, Commission & Brokerage Income	147,277	316,368	399,383	675,868
Dividend Income	41,910	62,077	112,017	52,539
Income From Dealing In Foreign Currencies	113,923	95,165	106,848	218,820
Other Income	74,756	141,808	2,773,503	572,822
Total Non - Markup / Interest Income	377,866	615,418	3,391,751	1,520,049
Administrative Expenses	743,602	1,182,887	1,799,490	2,677,635
Other Expenses	666	993	3,875	1,700
Total Non-Markup/Interest Expenses	744,268	1,183,880	1,803,365	2,679,335
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	524,164	894,653	3,505,680	1,653,734
Taxation - Current	255,874	407,752	1,364,723	586,159
- Prior Years	-	(15,200)	22,887	(30,000)
- Deferred	(42,322)	56,422	(5,164)	5,586
PROFIT/ (LOSS) AFTER TAX	310,612	445,679	2,123,234	1,091,989
Net Cash Inflow / (Outflow) from Operating Activities	7,174,113	10,525,995	12,043,077	20,922,021
Net Cash Inflow / (Outflow) from Investing Activities	(6,730,104)	(10,969,601)	(7,415,715)	(8,479,602)
Net Cash Inflow / (Outflow) from Financing Activities	(60,000)	650,000	(250,260)	749,740
Number of Employees	959	1,504	2,147	3,388

(Contd.)

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Bank Al-Falah Ltd.		
	2005	2006	2007
ASSETS			
Cash & Balances With Treasury Banks	24,798,070	27,859,360	29,436,378
Balances With Other Banks	9,713,369	12,731,952	18,380,738
Lending To Financial Institutions	27,050,493	12,456,653	3,452,059
Investments - Net	57,416,255	56,502,210	88,491,564
Advances - Net	118,864,010	149,999,325	171,198,992
Other Assets	3,851,529	5,633,051	6,013,097
Operating Fixed Assets	6,620,067	10,502,990	11,922,324
Deferred Tax Assets	-	-	-
TOTAL ASSETS	248,313,793	275,685,541	328,895,152
LIABILITIES			
Bills Payable	3,733,124	3,091,135	4,138,243
Borrowings From Financial Institution	5,844,389	8,394,130	21,230,697
Deposits And Other Accounts	222,345,067	239,509,391	273,173,841
Sub-ordinated Loans	3,223,355	3,222,106	3,220,858
Liabilities Against Assets Subject To Finance Lease	-	-	-
Other Liabilities	5,219,666	7,305,496	9,531,860
Deferred Tax Liabilities	484,066	1,921,338	1,379,809
TOTAL LIABILITIES	240,849,667	263,443,596	312,675,308
NET ASSETS	7,464,126	12,241,945	16,219,844
REPRESENTED BY:			
Share Capital	3,000,000	5,000,000	6,500,000
Reserves	1,851,218	2,749,533	2,414,833
Unappropriated Profit	1,886,845	2,823,072	4,851,840
Surplus/Deficit On Revaluation Of Assets	726,063	1,669,340	2,453,171
TOTAL	7,464,126	12,241,945	16,219,844
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	12,246,811	21,191,470	25,783,871
Mark-Up/ Return/Interest Expenses	7,204,992	15,232,886	16,620,963
Net Mark-Up / Interest Income	5,041,819	5,958,584	9,162,908
Provisions & Bad Debts Written Off Directly	402,810	699,227	2,376,711
Net Mark-Up / Interest Income After Provision	4,639,009	5,259,357	6,786,197
Fees, Commission & Brokerage Income	1,158,747	1,804,998	2,429,599
Dividend Income	52,014	37,393	64,722
Income From Dealing In Foreign Currencies	290,091	386,997	474,722
Other Income	767,681	995,251	3,069,423
Total Non - Markup / Interest Income	2,268,533	3,224,639	6,038,466
Administrative Expenses	4,313,023	5,874,745	8,272,587
Other Expenses	31,229	43,306	16,524
Total Non-Markup/Interest Expenses	4,344,252	5,918,051	8,289,111
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	2,563,290	2,565,945	4,535,552
Taxation - Current	592,635	476,226	1,726,810
- Prior Years	1,037	(100,874)	-
- Deferred	267,524	427,902	(321,487)
PROFIT/ (LOSS) AFTER TAX	1,702,094	1,762,691	3,130,229
Net Cash Inflow / (Outflow) from Operating Activities	34,877,885	7,852,362	39,645,325
Net Cash Inflow / (Outflow) from Investing Activities	(24,434,423)	(2,017,229)	(34,049,733)
Net Cash Inflow / (Outflow) from Financing Activities	1,963,475	1,998,751	48,814,698
Number of Employees	6,269	8,079	9,183

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Bank Al- Habib Ltd.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	3,381,743	3,915,988	6,110,710	6,239,421
Balances With Other Banks	1,445,033	409,970	544,554	4,287,685
Lending To Financial Institutions	1,237,399	847,948	469,626	2,471,000
Investments - Net	5,663,953	18,831,336	14,109,215	14,413,794
Advances - Net	15,901,919	23,775,283	35,231,514	47,366,953
Other Assets	945,612	1,014,538	859,139	1,130,340
Operating Fixed Assets	449,572	642,066	741,107	1,526,360
Deferred Tax Assets	-	-	-	-
TOTAL ASSETS	29,025,231	49,437,129	58,065,865	77,435,553
LIABILITIES				
Bills Payable	224,935	979,776	1,224,757	1,344,637
Borrowings From Financial Institution	1,873,705	10,410,362	6,790,674	7,975,185
Deposits And Other Accounts	24,696,787	34,240,158	46,178,048	62,170,628
Sub-ordinated Loans	-	-	-	1,350,000
Liabilities Against Assets Subject To Finance Lease	-	-	-	138,395
Other Liabilities	541,008	557,939	365,095	336,700
Deferred Tax Liabilities	-	657,207	316,463	295,596
TOTAL LIABILITIES	27,336,435	46,845,442	54,875,037	73,611,141
NET ASSETS	1,688,796	2,591,687	3,190,828	3,824,412
REPRESENTED BY:				
Share Capital	721,354	865,625	1,082,031	1,352,539
Reserves	809,771	939,906	1,599,008	1,910,091
Unappropriated Profit	1,010	16,330	44,928	11,715
Surplus/Deficit On Revaluation Of Assets	156,661	769,826	464,861	550,067
TOTAL	1,688,796	2,591,687	3,190,828	3,824,412
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	2,590,957	2,776,417	2,403,489	2,432,106
Mark-Up/ Return/Interest Expenses	1,806,662	1,975,633	1,132,333	962,119
Net Mark-Up / Interest Income	784,295	800,784	1,271,156	1,469,987
Provisions & Bad Debts Written Off Directly	52,144	118,632	108,181	(15,090)
Net Mark-Up / Interest Income After Provision	732,151	682,152	1,162,975	1,485,077
Fees, Commission & Brokerage Income	133,183	248,743	317,687	390,328
Dividend Income	6,105	26,385	25,516	16,234
Income From Dealing In Foreign Currencies	178,814	240,648	187,008	202,837
Other Income	39,710	185,519	901,081	260,403
Total Non - Markup / Interest Income	357,812	701,295	1,431,292	869,802
Administrative Expenses	538,779	759,777	1,075,033	1,314,947
Other Expenses	178	3,944	6,242	753
Total Non-Markup/Interest Expenses	538,957	763,721	1,081,275	1,315,700
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	551,006	619,726	1,512,992	1,039,179
Taxation - Current	305,000	330,000	589,932	345,064
- Prior Years	-	-	(91,488)	100,000
- Deferred	-	-	2,239	53,104
PROFIT/ (LOSS) AFTER TAX	246,006	289,726	1,012,309	541,011
Net Cash Inflow / (Outflow) from Operating Activities	5,996,474	11,638,754	(1,592,904)	3,586,611
Net Cash Inflow / (Outflow) from Investing Activities	(4,392,961)	(12,105,271)	3,923,516	(1,050,586)
Net Cash Inflow / (Outflow) from Financing Activities	(30)	(34,301)	(1,306)	1,335,817
Number of Employees	742	1,007	1,253	1,462

(Contd.)

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Bank Al- Habib Ltd.		
	2005	2006	2007
ASSETS			
Cash & Balances With Treasury Banks	7,582,661	9,346,431	13,766,500
Balances With Other Banks	1,088,891	1,232,902	604,742
Lending To Financial Institutions	3,352,747	6,578,800	4,112,429
Investments - Net	19,757,665	21,023,254	35,287,080
Advances - Net	55,303,779	70,795,961	79,224,380
Other Assets	1,939,964	2,110,622	2,452,856
Operating Fixed Assets	2,475,834	3,910,067	5,786,287
Deferred Tax Assets	-	-	-
TOTAL ASSETS	91,501,541	114,998,037	141,234,274
LIABILITIES			
Bills Payable	1,464,648	1,390,613	2,394,482
Borrowings From Financial Institution	6,275,868	10,788,554	9,826,525
Deposits And Other Accounts	75,795,858	91,419,963	114,818,855
Sub-ordinated Loans	1,349,460	2,087,920	2,848,080
Liabilities Against Assets Subject To Finance Lease	345,011	708,210	642,369
Other Liabilities	769,856	1,709,658	1,818,999
Deferred Tax Liabilities	254,746	370,727	559,646
TOTAL LIABILITIES	86,255,447	108,475,645	132,908,956
NET ASSETS	5,246,094	6,522,392	8,325,318
REPRESENTED BY:			
Share Capital	2,191,112	2,629,334	3,681,068
Reserves	1,729,514	2,082,561	2,527,949
Unappropriated Profit	825,169	1,474,441	1,804,740
Surplus/Deficit On Revaluation Of Assets	500,299	336,056	311,561
TOTAL	5,246,094	6,522,392	8,325,318
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	4,935,626	7,857,745	9,945,872
Mark-Up/ Return/Interest Expenses	2,143,510	4,078,200	5,764,757
Net Mark-Up / Interest Income	2,792,116	3,779,545	4,181,115
Provisions & Bad Debts Written Off Directly	75,330	20,959	93,266
Net Mark-Up / Interest Income After Provision	2,716,786	3,758,586	4,087,849
Fees, Commission & Brokerage Income	508,744	576,308	694,492
Dividend Income	38,820	41,717	31,321
Income From Dealing In Foreign Currencies	300,795	466,761	532,960
Other Income	187,705	278,458	872,051
Total Non - Markup / Interest Income	1,036,064	1,363,244	2,130,824
Administrative Expenses	1,728,389	2,432,395	3,166,045
Other Expenses	2,453	54	401
Total Non-Markup/Interest Expenses	1,730,842	2,432,449	3,166,446
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	2,022,008	2,689,381	3,052,227
Taxation - Current	685,514	784,202	642,753
- Prior Years	(143,857)	4,840	-
- Deferred	16,292	139,347	198,141
PROFIT/ (LOSS) AFTER TAX	1,464,059	1,760,992	2,211,333
Net Cash Inflow / (Outflow) from Operating Activities	4,467,398	4,203,671	20,066,569
Net Cash Inflow / (Outflow) from Investing Activities	(6,257,658)	(2,509,434)	(16,244,589)
Net Cash Inflow / (Outflow) from Financing Activities	(65,294)	213,544	(30,071)
Number of Employees	2,182	2,896	2,896

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Bank Islami Pakistan Ltd.	
	2006	2007
ASSETS		
Cash & Balances With Treasury Banks	338,222	1,992,425
Balances With Other Banks	790,709	1,410,884
Lending To Financial Institutions	412,131	-
Investments - Net	493,008	2,974,087
Advances - Net	959,133	11,347,979
Other Assets	562,913	1,700,233
Operating Fixed Assets	441,428	1,459,578
Deferred Tax Assets	27,130	423,061
TOTAL ASSETS	4,024,674	21,308,247
LIABILITIES		
Bills Payable	23,830	347,521
Borrowings From Financial Institution	50,000	383
Deposits And Other Accounts	1,778,008	16,114,461
Sub-ordinated Loans	-	-
Liabilities Against Assets Subject To Finance Lease	-	-
Other Liabilities	169,949	490,543
Deferred Tax Liabilities	-	-
TOTAL LIABILITIES	2,021,787	16,952,908
NET ASSETS	2,002,887	4,355,339
REPRESENTED BY:		
Share Capital	2,000,000	5,126,248
Reserves	-	-
Unappropriated Profit	(8,354)	(780,698)
Surplus/Deficit On Revaluation Of Assets	11,241	9,789
TOTAL	2,002,887	4,355,339
OPERATING POSITION		
Mark-Up/ Return/Interest Earned	100,008	1,119,716
Mark-Up/ Return/Interest Expenses	18,665	469,302
Net Mark-Up / Interest Income	81,343	650,414
Provisions & Bad Debts Written Off Directly	1,001	100,766
Net Mark-Up / Interest Income After Provision	80,342	549,648
Fees, Commission & Brokerage Income	3,430	265,032
Dividend Income	13,569	-
Income From Dealing In Foreign Currencies	740	38,026
Other Income	26,808	33,352
Total Non - Markup / Interest Income	44,547	336,410
Administrative Expenses	145,526	1,411,526
Other Expenses	13,762	42,380
Total Non-Markup/Interest Expenses	159,288	1,453,906
Extra ordinary/unusual Items		
PROFIT/ (LOSS) BEFORE TAXATION	(34,399)	(567,848)
Taxation - Current	1,021	7,151
- Prior Years	266	-
- Deferred	(27,332)	(205,803)
PROFIT/ (LOSS) AFTER TAX	(8,354)	(369,196)
Net Cash Inflow / (Outflow) from Operating Activities	(73,421)	2,748,560
Net Cash Inflow / (Outflow) from Investing Activities	(486,245)	(3,105,902)
Net Cash Inflow / (Outflow) from Financing Activities	528,510	1,208,750
Number of Employees	236	1,118

(Contd.)

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Crescent Commercial Bank Ltd.*			
	2004	2005	2006	2007
ASSETS				
Cash & Balances With Treasury Banks	886,064	770,792	782,781	1,003,611
Balances With Other Banks	208,514	179,047	132,037	63,348
Lending To Financial Institutions	531,710	777,604	493,473	8,565,836
Investments - Net	2,593,840	2,160,661	2,153,046	3,947,925
Advances - Net	4,016,547	3,723,663	2,395,018	4,693,113
Other Assets	1,124,358	692,854	552,964	722,911
Operating Fixed Assets	748,721	830,732	846,259	854,292
Deferred Tax Assets	483,262	483,060	747,876	804,266
TOTAL ASSETS	10,593,016	9,618,413	8,103,454	20,655,302
LIABILITIES				
Bills Payable	168,302	56,905	50,626	1,056,878
Borrowings From Financial Institution	1,946,465	1,258,931	442,469	182,611
Deposits And Other Accounts	5,092,863	5,984,646	5,577,641	12,644,938
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	39,096	14,847	7,231	3,403
Other Liabilities	1,003,622	670,804	521,908	565,314
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	8,250,348	7,986,133	6,599,875	14,453,144
NET ASSETS	2,342,668	1,632,280	1,503,579	6,202,158
REPRESENTED BY:				
Share Capital	2,215,613	2,215,613	2,769,517	8,769,517
Reserves	136,426	136,426	43,080	43,080
Unappropriated Profit	1,311	(740,829)	(1,256,269)	(2,593,956)
Surplus/Deficit On Revaluation Of Assets	(10,682)	21,070	(52,749)	(16,483)
TOTAL	2,342,668	1,632,280	1,503,579	6,202,158
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	233,517	468,900	483,218	1,182,921
Mark-Up/ Return/Interest Expenses	136,075	402,958	551,936	837,869
Net Mark-Up / Interest Income	97,442	65,942	(68,718)	345,052
Provisions & Bad Debts Written Off Directly	74,270	395,299	135,222	924,777
Net Mark-Up / Interest Income After Provision	23,172	(329,357)	(203,940)	(579,725)
Fees, Commission & Brokerage Income	35,660	73,939	15,687	23,807
Dividend Income	30,482	20,990	25,376	31,270
Income From Dealing In Foreign Currencies	9,023	1,759	5,556	(8,596)
Other Income	40,721	20,515	37,666	81,951
Total Non - Markup / Interest Income	115,886	117,203	84,285	128,432
Administrative Expenses	221,841	492,659	647,114	891,889
Other Expenses	985	17773	81,576	29,497
Total Non-Markup/Interest Expenses	222,826	510,432	728,690	921,386
Extra ordinary/unusual Items	-	17,215	21,151	-
PROFIT/ (LOSS) BEFORE TAXATION	(83,768)	(739,801)	(869,496)	(1,372,679)
Taxation - Current	3,500	4,500	5,000	10,050
- Prior Years	-	-	(5,710)	-
- Deferred	-	-	(260,000)	(59,837)
PROFIT/ (LOSS) AFTER TAX	(87,268)	(744,301)	(608,786)	(1,322,892)
Net Cash Inflow / (Outflow) from Operating Activities	1,004,242	(250,328)	(333,326)	(3,934,986)
Net Cash Inflow / (Outflow) from Investing Activities	(1,673,080)	134,570	(247,105)	(1,857,717)
Net Cash Inflow / (Outflow) from Financing Activities	614,709	(28,981)	545,410	5,944,844
Number of Employees	334	495	709	1,224

* Mashreq Bank Pakistan Ltd. was renamed as Crescent Commercial Bank Ltd w.e.f 31st March 2004

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Dawood Islamic Bank Ltd.
	2007
ASSETS	
Cash & Balances With Treasury Banks	380,381
Balances With Other Banks	187,747
Lending To Financial Institutions	725,022
Investments - Net	1,318,657
Advances - Net	3,723,752
Other Assets	195,506
Operating Fixed Assets	299,404
Deferred Tax Assets	20,065
TOTAL ASSETS	6,850,534
LIABILITIES	
Bills Payable	80,240
Borrowings From Financial Institution	-
Deposits And Other Accounts	2,888,762
Sub-ordinated Loans	-
Liabilities Against Assets Subject To Finance Lease	-
Other Liabilities	215,644
Deferred Tax Liabilities	-
TOTAL LIABILITIES	3,184,646
NET ASSETS	3,665,888
REPRESENTED BY:	
Share Capital	3,601,200
Reserves	10,206
Unappropriated Profit	40,825
Surplus/Deficit On Revaluation Of Assets	13,657
TOTAL	3,665,888
OPERATING POSITION	
Mark-Up/ Return/Interest Earned	249,763
Mark-Up/ Return/Interest Expenses	57,906
Net Mark-Up / Interest Income	191,857
Provisions & Bad Debts Written Off Directly	1,857
Net Mark-Up / Interest Income After Provision	190,000
Fees, Commission & Brokerage Income	1,542
Dividend Income	-
Income From Dealing In Foreign Currencies	2,014
Other Income	5,282
Total Non - Markup / Interest Income	8,838
Administrative Expenses	165,999
Other Expenses	580
Total Non-Markup/Interest Expenses	166,579
Extra ordinary/unusual Items (to be specified)	-
PROFIT/ (LOSS) BEFORE TAXATION	32,259
Taxation - Current	1,293
- Prior Years	-
- Deferred	-20,065
PROFIT/ (LOSS) AFTER TAX	51,031
Net Cash Inflow / (Outflow) from Operating Activities	-1,296,457
Net Cash Inflow / (Outflow) from Investing Activities	-1,521,951
Net Cash Inflow / (Outflow) from Financing Activities	914,747
Number of Employees	126

(Contd.)

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Dubai Islami Bank Pakistan Ltd.	
	2006	2007
ASSETS		
Cash & Balances With Treasury Banks	719,833	1,992,425
Balances With Other Banks	199,360	1,410,884
Lending To Financial Institutions	1,502,000	-
Investments - Net	832,925	2,974,087
Advances - Net	3,273,957	11,347,979
Other Assets	1,022,148	1,700,233
Operating Fixed Assets	661,529	1,459,578
Deferred Tax Assets	222,528	423,061
TOTAL ASSETS	8,434,280	21,308,247
LIABILITIES		
Bills Payable	283,529	347,521
Borrowings From Financial Institution	-	383
Deposits And Other Accounts	4,322,621	16,114,461
Sub-ordinated Loans	-	-
Liabilities Against Assets Subject To Finance Lease	-	-
Other Liabilities	297,699	490,543
Deferred Tax Liabilities	-	-
TOTAL LIABILITIES	4,903,849	16,952,908
NET ASSETS	3,530,431	4,355,339
REPRESENTED BY:		
Share Capital	3,917,498	5,126,248
Advance against Equity	-	-
Reserves	-	-
Unappropriated Profit	(411,502)	(780,698)
Surplus/Deficit On Revaluation Of Assets	24,435	9,789
TOTAL	3,530,431	4,355,339
OPERATING POSITION		
Mark-Up/ Return/Interest Earned	156,811	1,119,716
Mark-Up/ Return/Interest Expenses	30,310	469,302
Net Mark-Up / Interest Income	126,501	650,414
Provisions & Bad Debts Written Off Directly	-	100,766
Net Mark-Up / Interest Income After Provision	126,501	549,648
Fees, Commission & Brokerage Income	25,118	265,032
Dividend Income	-	-
Income From Dealing In Foreign Currencies	8,627	38,026
Other Income	202	33,352
Total Non - Markup / Interest Income	33,947	336,410
Administrative Expenses	764,021	1,411,526
Other Expenses	29,508	42,380
Total Non-Markup/Interest Expenses	793,529	1,453,906
Extra ordinary/unusual Items		
PROFIT/ (LOSS) BEFORE TAXATION	(633,081)	(567,848)
Taxation - Current	949	7,151
- Prior Years	0	-
- Deferred	(222,528)	(205,803)
PROFIT/ (LOSS) AFTER TAX	(411,502)	(369,196)
Net Cash Inflow / (Outflow) from Operating Activities	(763,727)	2,748,560
Net Cash Inflow / (Outflow) from Investing Activities	(1,377,152)	(3,105,902)
Net Cash Inflow / (Outflow) from Financing Activities	3,432,039	1,208,750
Number of Employees	570	1,118

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Emirates Global Islamic Bank Ltd. 2007
ASSETS	
Cash & Balances With Treasury Banks	991,301
Balances With Other Banks	419,737
Lending To Financial Institutions	1,350,000
Investments - Net	2,275,123
Advances - Net	2,621,525
Other Assets	219,992
Operating Fixed Assets	953,864
Deferred Tax Assets	109,933
TOTAL ASSETS	8,941,475
LIABILITIES	
Bills Payable	99,753
Borrowings From Financial Institution	68,908
Deposits And Other Accounts	4,552,909
Sub-ordinated Loans	-
Liabilities Against Assets Subject To Finance Lease	52,609
Other Liabilities	-
Deferred Tax Liabilities	347,741
TOTAL LIABILITIES	5,121,920
NET ASSETS	3,819,555
REPRESENTED BY:	
Share Capital	4,007,855
Reserves	-
Unappropriated Profit	(188,300)
Surplus/Deficit On Revaluation Of Assets	-
TOTAL	3,819,555
OPERATING POSITION	
Mark-Up/ Return/Interest Earned	381,172
Mark-Up/ Return/Interest Expenses	125,011
Net Mark-Up / Interest Income	256,161
Provisions & Bad Debts Written Off Directly	8,032
Net Mark-Up / Interest Income After Provision	248,129
Fees, Commission & Brokerage Income	15,079
Dividend Income	-
Income From Dealing In Foreign Currencies	5,137
Other Income	43,547
Total Non - Markup / Interest Income	63,763
Administrative Expenses	395,539
Other Expenses	7
Total Non-Markup/Interest Expenses	395,546
Extra ordinary/unusual Items	
PROFIT/ (LOSS) BEFORE TAXATION	(83,654)
Taxation - Current	11,861
- Prior Years	137
- Deferred	(38,153)
PROFIT/ (LOSS) AFTER TAX	(57,499)
Net Cash Inflow / (Outflow) from Operating Activities	2,457,242
Net Cash Inflow / (Outflow) from Investing Activities	(2,596,858)
Net Cash Inflow / (Outflow) from Financing Activities	1,499,551
Number of Employees	331

(Contd.)

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Faysal Bank Ltd.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	7,058,207	1,850,394	2,866,278	5,048,395
Balances With Other Banks	1,112,226	285,035	648,660	3,564,030
Lending To Financial Institutions	2,340,960	2,986,480	872,132	4,417,378
Investments - Net	4,273,790	6,841,907	11,424,750	11,502,805
Advances - Net	24,023,186	21,934,701	29,419,974	51,373,254
Other Assets	2,202,833	1,802,249	1,183,315	1,473,952
Operating Fixed Assets	378,491	685,924	1,030,352	1,158,407
Deferred Tax Assets	507,990	284,618	160,936	-
TOTAL ASSETS	41,897,683	36,671,308	47,606,397	78,538,221
LIABILITIES				
Bills Payable	97,336	273,510	430,862	905,637
Borrowings From Financial Institution	4,597,904	5,344,308	6,529,810	8,478,048
Deposits And Other Accounts	31,860,364	24,554,476	31,332,172	56,460,329
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	16,404	18,434
Other Liabilities	1,511,248	1,235,026	1,318,437	2,294,899
Deferred Tax Liabilities	-	-	-	166,442
TOTAL LIABILITIES	38,066,852	31,407,320	39,627,685	68,323,789
NET ASSETS	3,830,831	5,263,988	7,978,712	10,214,432
REPRESENTED BY:				
Share Capital	2,491,250	2,647,850	2,647,850	2,912,635
Reserves	1,316,099	1,447,379	2,115,989	2,259,101
Unappropriated Profit	106,861	25,245	846,016	1,079,492
Surplus/Deficit On Revaluation Of Assets	(83,379)	1,143,514	2,368,857	3,963,204
TOTAL	3,830,831	5,263,988	7,978,712	10,214,432
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	4,754,347	3,046,246	2,074,611	2,753,451
Mark-Up/ Return/Interest Expenses	3,863,731	2,167,670	946,485	1,118,118
Net Mark-Up / Interest Income	890,616	878,576	1,128,126	1,635,333
Provisions & Bad Debts Written Off Directly	61,310	(21,339)	248,278	123,526
Net Mark-Up / Interest Income After Provision	829,306	899,915	879,848	1,511,807
Fees, Commission & Brokerage Income	242,308	205,300	251,189	397,064
Dividend Income	208,480	391,350	763,697	697,499
Income From Dealing In Foreign Currencies	208,812	177,752	107,473	162,444
Other Income	124	202,714	1,591,496	574,478
Total Non - Markup / Interest Income	659,724	977,116	2,713,855	1,831,485
Administrative Expenses	534,128	619,134	834,754	1,134,672
Other Expenses	45	3,323	13,677	1,150
Total Non-Markup/Interest Expenses	534,173	622,457	848,431	1,135,822
Extra ordinary/unusual Items	30,000	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	924,857	1,254,574	2,745,272	2,207,470
Taxation - Current	85,004	310,000	347,889	517,588
- Prior Years	(65,250)	64,803	106,443	(420,394)
- Deferred	495,123	223,372	139,596	356,806
PROFIT/ (LOSS) AFTER TAX	409,980	656,399	2,151,344	1,753,470
Net Cash Inflow / (Outflow) from Operating Activities	4,255,824	(4,920,276)	5,453,345	4,419,018
Net Cash Inflow / (Outflow) from Investing Activities	(75,520)	(934,530)	(2,988,385)	1,737,722
Net Cash Inflow / (Outflow) from Financing Activities	(54)	(180,198)	(1,088,841)	(1,107,835)
Number of Employees	303	461	722	899

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Faysal Bank Ltd.		
	2005	2006	2007
ASSETS			
Cash & Balances With Treasury Banks	6,696,714	7,207,998	6,872,032
Balances With Other Banks	2,045,887	2,883,040	3,708,451
Lending To Financial Institutions	10,742,841	4,608,205	7,078,102
Investments - Net	24,411,644	22,525,358	31,553,108
Advances - Net	62,323,508	74,468,644	87,346,401
Other Assets	2,334,577	1,537,764	2,204,368
Operating Fixed Assets	1,726,086	2,239,392	2,514,959
Deferred Tax Assets	-	-	-
TOTAL ASSETS	110,281,257	115,470,401	141,277,421
LIABILITIES			
Bills Payable	1,193,309	4,516,125	2,406,927
Borrowings From Financial Institution	15,295,730	14,965,037	9,995,855
Deposits And Other Accounts	74,736,717	74,413,641	102,067,422
Sub-ordinated Loans	-	-	1,000,000
Liabilities Against Assets Subject To Finance Lease	22,549	14,664	7,827
Other Liabilities	3,504,206	5,924,440	6,951,421
Deferred Tax Liabilities	1,268,307	1,839,860	2,691,466
TOTAL LIABILITIES	96,020,818	101,673,767	125,120,918
NET ASSETS	14,260,439	13,796,634	16,156,503
REPRESENTED BY:			
Share Capital	3,684,484	4,237,157	5,296,445
Reserves	2,516,211	3,079,527	3,567,033
Unappropriated Profit	1,911,246	1,815,643	1,481,668
Surplus/Deficit On Revaluation Of Assets	6,148,498	4,664,307	5,811,357
TOTAL	14,260,439	13,796,634	16,156,503
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	6,338,051	9,728,046	11,610,781
Mark-Up/ Return/Interest Expenses	3,311,567	6,089,255	7,459,392
Net Mark-Up / Interest Income	3,026,484	3,638,791	4,151,389
Provisions & Bad Debts Written Off Directly	(309,841)	621,607	2,079,044
Net Mark-Up / Interest Income After Provision	3,336,325	3,017,184	2,072,345
Fees, Commission & Brokerage Income	581,854	603,667	743,913
Dividend Income	776,914	1,249,522	1,221,217
Income From Dealing In Foreign Currencies	95,451	120,992	313,597
Other Income	609,042	778,416	1,162,418
Total Non - Markup / Interest Income	2,063,261	2,752,597	3,441,145
Administrative Expenses	1,428,499	1,866,584	2,799,747
Other Expenses	2,220	32,857	15,916
Total Non-Markup/Interest Expenses	1,430,719	1,899,441	2,815,663
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	3,968,867	3,870,340	2,697,827
Taxation - Current	689,204	383,442	282,381
- Prior Years	(923,159)	93,118	(48,433)
- Deferred	1,133,365	577,208	191,771
PROFIT/ (LOSS) AFTER TAX	3,069,457	2,816,572	2,272,108
Net Cash Inflow / (Outflow) from Operating Activities	10,470,807	(739,060)	7,262,087
Net Cash Inflow / (Outflow) from Investing Activities	(9,084,668)	2,908,511	(5,504,987)
Net Cash Inflow / (Outflow) from Financing Activities	(1,200,936)	(1,041,019)	(817,503)
Number of Employees	1,530	2,069	2,475

(Contd.)

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Jun. : Thousand Rupees)

Financial Position	Federal Bank for Co-operatives*
	2001
ASSETS	
Cash & Balances With Treasury Banks	307,140
Balances With Other Banks	112,544
Lending To Financial Institutions	-
Investments - Net	148,130
Advances - Net	4,282,090
Other Assets	270,905
Operating Fixed Assets	63,272
Deferred Tax Assets	-
TOTAL ASSETS	5,184,081
LIABILITIES	
Bills Payable	-
Borrowings From Financial Institution	4,369,153
Deposits And Other Accounts	161,791
Sub-ordinated Loans	-
Liabilities Against Assets Subject To Finance Lease	-
Other Liabilities	112,905
Deferred Tax Liabilities	-
TOTAL LIABILITIES	4,643,849
NET ASSETS	540,232
REPRESENTED BY:	
Share Capital	200,000
Reserves	340,232
Unappropriated Profit	-
Surplus/Deficit On Revaluation Of Assets	-
TOTAL	540,232
OPERATING POSITION	
Mark-Up/ Return/Interest Earned	113,397
Mark-Up/ Return/Interest Expenses	31,611
Net Mark-Up / Interest Income	81,786
Provisions & Bad Debts Written Off Directly	-
Net Mark-Up / Interest Income After Provision	81,786
Fees, Commission & Brokerage Income	-
Dividend Income	-
Income From Dealing In Foreign Currencies	-
Other Income	3,087
Total Non - Markup / Interest Income	3,087
Administrative Expenses	132,008
Other Expenses	-
Total Non-Markup/Interest Expenses	132,008
Extra ordinary/unusual Items	-
PROFIT/ (LOSS) BEFORE TAXATION	(47,135)
Taxation - Current	582
- Prior Years	-
- Deferred	-
PROFIT/ (LOSS) AFTER TAX	(47,717)
Net Cash Inflow / (Outflow) from Operating Activities	884,175
Net Cash Inflow / (Outflow) from Investing Activities	(2,227)
Net Cash Inflow / (Outflow) from Financing Activities	(668,477)
Number of Employees	72

* Liquidated w.e.f 31-10-2002

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	First Women Bank Ltd.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	472,977	537,619	573,601	567,548
Balances With Other Banks	104,165	155,301	190,883	215,845
Lending To Financial Institutions	2,840,000	890,000	2,218,443	3,263,159
Investments - Net	2,444,908	5,495,978	5,264,524	3,684,852
Advances - Net	806,184	842,125	1,277,788	1,649,124
Other Assets	498,500	241,148	143,093	170,378
Operating Fixed Assets	53,457	50,810	75,242	81,621
Deferred Tax Assets	14,379	-	-	14,015
TOTAL ASSETS	7,234,570	8,212,981	9,743,574	9,646,542
LIABILITIES				
Bills Payable	32,014	53,857	107,737	71,573
Borrowings From Financial Institution	497,779	495,127	640,085	213,150
Deposits And Other Accounts	6,167,222	6,580,472	8,125,797	8,689,749
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-	-
Other Liabilities	187,459	154,611	114,748	81,880
Deferred Tax Liabilities	-	282,569	126,033	-
TOTAL LIABILITIES	6,884,474	7,566,636	9,114,400	9,056,352
NET ASSETS	350,096	646,345	629,174	590,190
REPRESENTED BY:				
Share Capital	200,000	200,000	200,000	283,650
Reserves	49,795	58,876	130,992	115,857
Unappropriated Profit	(58,049)	(19,619)	69,134	168,883
Surplus/Deficit On Revaluation Of Assets	158,350	407,088	229,048	21,800
TOTAL	350,096	646,345	629,174	590,190
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	576,237	629,567	509,931	460,229
Mark-Up/ Return/Interest Expenses	334,145	351,757	175,482	112,466
Net Mark-Up / Interest Income	242,092	277,810	334,449	347,763
Provisions & Bad Debts Written Off Directly	7,444	3,545	429	3,613
Net Mark-Up / Interest Income After Provision	234,648	274,265	334,020	344,150
Fees, Commission & Brokerage Income	12,340	17,557	17,422	26,375
Dividend Income	281	83	545	669
Income From Dealing In Foreign Currencies	727	2,264	955	1,765
Other Income	11,318	13,702	125,653	60,027
Total Non - Markup / Interest Income	24,666	33,606	144,575	88,836
Administrative Expenses	139,077	169,417	208,197	220,166
Other Expenses	4,710	3,670	767	2,111
Total Non-Markup/Interest Expenses	143,787	173,087	208,964	222,277
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	115,527	134,784	269,631	210,709
Taxation - Current	14,750	67,569	106,950	84,844
- Prior Years	-	29,330	-	1,541
- Deferred	(379)	(7,522)	2,102	-
PROFIT/ (LOSS) AFTER TAX	101,156	45,407	160,579	124,324
Net Cash Inflow / (Outflow) from Operating Activities	1,845,082	2,615,315	208,845	(1,237,855)
Net Cash Inflow / (Outflow) from Investing Activities	(1,549,532)	(2,499,537)	(137,281)	1,213,114
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	43,650
Number of Employees	484	496	524	507

(Contd.)

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	First Women Bank Ltd.		
	2005	2006	2007
ASSETS			
Cash & Balances With Treasury Banks	726,003	705,703	809,657
Balances With Other Banks	295,110	301,056	384,792
Lending To Financial Institutions	1,313,119	1,431,628	1,245,000
Investments - Net	5,378,387	3,137,533	3,159,640
Advances - Net	2,462,098	3,066,249	3,063,507
Other Assets	231,722	189,637	174,294
Operating Fixed Assets	79,955	153,060	148,686
Deferred Tax Assets	16,840	4,536	-
TOTAL ASSETS	10,503,234	8,989,402	8,985,576
LIABILITIES			
Bills Payable	67,406	62,057	193,321
Borrowings From Financial Institution	846,150	931,520	21,543
Deposits And Other Accounts	8,716,185	6,965,378	7,569,059
Sub-ordinated Loans	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-
Other Liabilities	146,804	95,815	102,409
Deferred Tax Liabilities	-	-	11,000
TOTAL LIABILITIES	9,776,545	8,054,770	7,897,332
NET ASSETS	726,689	934,632	1,088,244
REPRESENTED BY:			
Share Capital	283,650	283,650	283,650
Reserves	142,577	175,759	207,336
Unappropriated Profit	276,054	409,070	537,130
Surplus/Deficit On Revaluation Of Assets	24,408	66,153	60,128
TOTAL	726,689	934,632	1,088,244
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	654,579	722,410	685,346
Mark-Up/ Return/Interest Expenses	217,744	237,905	171,694
Net Mark-Up / Interest Income	436,835	484,505	513,652
Provisions & Bad Debts Written Off Directly	12,633	5,583	18,065
Net Mark-Up / Interest Income After Provision	424,202	478,922	495,587
Fees, Commission & Brokerage Income	28,061	35,391	31,672
Dividend Income	4,721	5,784	9,375
Income From Dealing In Foreign Currencies	1,695	4,073	4,406
Other Income	19,848	16,626	37,032
Total Non - Markup / Interest Income	54,325	61,874	82,485
Administrative Expenses	255,676	284,219	332,517
Other Expenses	2,231	93	7,133
Total Non-Markup/Interest Expenses	257,907	284,312	339,650
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	220,620	256,484	238,422
Taxation - Current	86,841	89,067	82,464
- Prior Years	2,536	2,536	(17,563)
- Deferred	(2,358)	(1,029)	15,634
PROFIT/ (LOSS) AFTER TAX	133,601	165,910	157,887
Net Cash Inflow / (Outflow) from Operating Activities	1,932,400	(2,228,763)	214,391
Net Cash Inflow / (Outflow) from Investing Activities	(1,695,020)	2,214,409	(26,701)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-
Number of Employees	513	531	535

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Habib Bank Ltd.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	27,669,276	27,473,044	27,639,313	31,970,302
Balances With Other Banks	25,087,525	26,870,767	20,312,646	33,419,120
Lending To Financial Institutions	22,843,841	10,001,123	22,595,488	3,755,039
Investments - Net	57,792,325	142,877,930	158,870,811	134,522,944
Advances - Net	167,225,401	167,523,299	183,654,042	259,089,466
Other Assets	21,256,518	18,138,213	11,523,641	11,919,594
Operating Fixed Assets	5,874,422	7,184,623	7,111,940	11,110,724
Deferred Tax Assets	6,001,297	2,967,570	3,224,049	1,978,144
TOTAL ASSETS	333,750,605	403,036,569	434,931,930	487,765,333
LIABILITIES				
Bills Payable	5,419,260	5,834,673	6,258,226	7,601,766
Borrowings From Financial Institution	23,443,322	38,045,541	31,610,200	29,346,284
Deposits And Other Accounts	283,444,680	328,182,054	360,648,228	404,629,059
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-	-
Other Liabilities	8,629,175	11,267,376	12,697,392	14,162,888
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	320,936,437	383,329,644	411,214,046	455,739,997
NET ASSETS	12,814,168	19,706,925	23,717,884	32,025,336
REPRESENTED BY:				
Minority Interest	203,520	208,675	233,010	835,390
Share Capital	20,178,495	20,178,495	20,178,495	6,900,000
Reserves	985,942	1,027,348	1,635,407	2,645,730
Unappropriated Profit	(11,662,155)	(8,931,643)	(5,045,153)	13,559,089
Surplus/Deficit On Revaluation Of Assets	3,108,366	7,224,050	6,716,125	8,085,127
TOTAL	12,814,168	19,706,925	23,717,884	32,025,336
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	26,738,446	23,956,114	19,049,914	18,198,725
Mark-Up/ Return/Interest Expenses	15,434,544	11,580,431	5,446,340	4,472,138
Net Mark-Up / Interest Income	11,303,902	12,375,683	13,603,574	13,726,587
Provisions & Bad Debts Written Off Directly	2,636,707	2,512,207	5,484,744	2,307,685
Net Mark-Up / Interest Income After Provision	8,667,195	9,863,476	8,118,830	11,418,902
Fees, Commission & Brokerage Income	1,827,685	2,096,871	2,044,657	2,510,433
Dividend Income	1,099,947	1,795,385	561,995	4,235,574
Income From Dealing In Foreign Currencies	1,453,522	1,144,350	1,069,192	1,095,789
Other Income	1,102,845	1,151,751	4,084,198	2,020,506
Total Non - Markup / Interest Income	5,483,999	6,188,357	7,760,042	9,862,302
Administrative Expenses	11,724,443	11,807,129	9,782,136	13,781,291
Other Expenses	85,277	(58,481)	339,986	252,473
Total Non-Markup/Interest Expenses	11,809,720	11,748,648	10,122,122	14,033,764
Extra ordinary/unusual Items	117,244	215,159	287,582	-
PROFIT/ (LOSS) BEFORE TAXATION	2,224,230	4,088,026	5,469,168	7,247,440
Taxation - Current	1,111,826	842,631	488,750	398,152
- Prior Years	62	-	(629)	15,341
- Deferred	-	1,211,435	963,390	1,070,543
PROFIT/ (LOSS) AFTER TAX	1,112,342	2,033,960	4,017,657	5,763,404
Net Cash Inflow / (Outflow) from Operating Activities	16,237,324	4,115,210	(3,474,179)	11,468,091
Net Cash Inflow / (Outflow) from Investing Activities	(825,950)	(2,518,738)	(3,469,929)	5,066,924
Net Cash Inflow / (Outflow) from Financing Activities	206,930	-	552,256	-
Number of Employees	19,352	19,005	18,800	18,625

(Contd.)

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Habib Bank Ltd.		
	2005	2006	2007
ASSETS			
Cash & Balances With Treasury Banks	33,014,694	46,310,478	55,487,664
Balances With Other Banks	23,304,315	35,965,048	27,020,704
Lending To Financial Institutions	12,272,248	6,550,128	1,628,130
Investments - Net	102,984,482	119,587,476	177,942,251
Advances - Net	307,602,748	349,432,685	382,172,734
Other Assets	14,265,234	21,535,471	27,346,111
Operating Fixed Assets	11,046,166	11,954,876	13,780,555
Deferred Tax Assets	1,577,875	2,725,486	6,613,372
TOTAL ASSETS	506,067,762	594,061,648	691,991,521
LIABILITIES			
Bills Payable	5,694,018	9,507,637	15,418,230
Borrowings From Financial Institution	30,160,501	56,392,270	58,994,609
Deposits And Other Accounts	416,603,030	459,140,198	531,298,127
Sub-ordinated Loans	-	-	3,100,000
Liabilities Against Assets Subject To Finance Lease	-	-	-
Other Liabilities	13,879,346	15,578,177	19,943,126
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	466,336,895	540,618,282	628,754,092
NET ASSETS	39,730,867	53,443,366	63,237,429
REPRESENTED BY:			
Minority Interest	-	913,317	965,642
Share Capital	6,900,000	6,900,000	6,900,000
Reserves	15,400,087	17,802,584	19,821,455
Unappropriated Profit	9,822,330	20,475,080	28,341,670
Surplus/Deficit On Revaluation Of Assets	7,608,450	7,352,385	7,208,662
TOTAL	39,730,867	53,443,366	63,237,429
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	31,041,863	43,685,740	50,481,021
Mark-Up/ Return/Interest Expenses	6,740,860	13,204,037	19,153,957
Net Mark-Up / Interest Income	24,301,003	30,481,703	31,327,064
Provisions & Bad Debts Written Off Directly	302,2937	2,804,072	8,099,291
Net Mark-Up / Interest Income After Provision	21,278,066	27,677,631	23,227,773
Fees, Commission & Brokerage Income	2,721,738	3,931,710	3,420,051
Dividend Income	1,389,000	-	2,472,663
Income From Dealing In Foreign Currencies	1,323,063	1,102,358	1,487,374
Other Income	1,740,141	3,455,428	2,643,076
Total Non - Markup / Interest Income	7,173,942	8,489,496	10,023,164
Administrative Expenses	13,369,154	17,149,232	18,297,279
Other Expenses	317,515	177,408	(190,959)
Total Non-Markup/Interest Expenses	13,686,669	17,326,640	18,106,320
Extra ordinary/unusual Items	1,602,401	-	-
PROFIT/ (LOSS) BEFORE TAXATION	13,162,938	18,840,487	15,144,617
Taxation - Current	4,035,139	7,144,846	7,220,717
- Prior Years	(50,540)	(39,067)	1,668,562
- Deferred	262,168	(965,607)	(3,828,699)
PROFIT/ (LOSS) AFTER TAX	8,916,171	12,700,315	10,084,037
Net Cash Inflow / (Outflow) from Operating Activities	811,538	17,851,517	9,761,231
Net Cash Inflow / (Outflow) from Investing Activities	(87,246)	250,797	(11,247,371)
Net Cash Inflow / (Outflow) from Financing Activities	(345,000)	(691,350)	1,719,000
Number of Employees	16,228	14,572	14,552

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Habib Metropolitan Bank Ltd.	
	2006	2007
ASSETS		
Cash & Balances With Treasury Banks	11,348,162	10,201,545
Balances With Other Banks	6,296,564	3,691,183
Lending To Financial Institutions	5,447,110	3,989,249
Investments – Net	39,555,569	61,735,796
Advances – Net	83,324,059	89,826,806
Other Assets	2,047,809	2,127,936
Operating Fixed Assets	649,122	1,294,486
Deferred Tax Assets	-	-
TOTAL ASSETS	148,668,395	172,867,001
LIABILITIES		
Bills Payable	1,619,796	3,210,041
Borrowings From Financial Institution	29,518,458	29,991,633
Deposits And Other Accounts	102,492,712	121,066,469
Sub-ordinated Loans	-	-
Liabilities Against Assets Subject To Finance Lease	-	-
Other Liabilities	3,992,514	5,019,792
Deferred Tax Liabilities	176,803	60,874
TOTAL LIABILITIES	137,800,283	159,348,809
NET ASSETS	10,868,112	13,518,192
REPRESENTED BY:		
Share Capital	3,005,000	5,018,350
Reserves	5,824,936	6,383,936
Unappropriated Profit	1,835,302	2,059,958
Surplus/Deficit On Revaluation Of Assets	202,874	55,948
TOTAL	10,868,112	13,518,192
OPERATING POSITION		
Mark-Up/ Return/Interest Earned	7,289,123	11,983,551
Mark-Up/ Return/Interest Expenses	4,416,477	8,259,184
Net Mark-Up / Interest Income	2,872,646	3,724,367
Provisions & Bad Debts Written Off Directly	108,381	442,160
Net Mark-Up / Interest Income After Provision	2,764,265	3,282,207
Fees, Commission & Brokerage Income	580,825	996,771
Dividend Income	41,524	33,211
Income From Dealing In Foreign Currencies	673,263	1,153,820
Other Income	433,019	991,904
Total Non - Markup / Interest Income	1,728,631	3,175,706
Administrative Expenses	1,348,921	2,253,559
Other Expenses	1,177	456
Total Non-Markup/Interest Expenses	1,350,098	2,254,015
Extra ordinary/unusual Items		
PROFIT/ (LOSS) BEFORE TAXATION	3,142,798	4,203,898
Taxation - Current	1,040,000	1,279,000
- Prior Years	33,448	174,000
- Deferred	-26,539	(46,108)
PROFIT/ (LOSS) AFTER TAX	2,095,889	2,797,006
Net Cash Inflow / (Outflow) from Operating Activities	6,764,400	19,073,676
Net Cash Inflow / (Outflow) from Investing Activities	(7,508,058)	23,071,171
Net Cash Inflow / (Outflow) from Financing Activities	(2)	(4)
Number of Employees	1,143	2,300

After the merger of Metropolitan Bank Ltd and Habib Bank AG Zurich, Habib Metropolitan Bank Ltd. was established (Contd.)
w.e.f 16-10-2006

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Jun. : Thousand Rupees)

Financial Position	Industrial Development Bank of Pakistan			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	861,539	1,145,507	884,152	991,498
Balances With Other Banks	134,876	132,150	31,609	37,205
Lending To Financial Institutions	955,000	675,000	1,299,784	76,000
Investments - Net	2,397,268	2,715,947	3,659,649	3,501,096
Advances - Net	10,208,434	9,345,739	5,918,300	4,202,334
Other Assets	3,051,959	2,751,780	1,215,276	1,431,137
Operating Fixed Assets	146,341	143,096	136,994	133,440
Deferred Tax Assets	-	-	835,608	842,614
TOTAL ASSETS	17,755,417	16,909,219	13,981,372	11,215,324
LIABILITIES				
Bills Payable	127,267	25,705	37,861	65,609
Borrowings From Financial Institution	11,110,876	13,428,777	15,423,666	15,259,626
Deposits And Other Accounts	15,007,192	13,185,985	12,884,653	12,229,712
Sub-ordinated Loans	401,150	298,635	201,137	201,137
Liabilities Against Assets Subject To Finance Lease	374	1,064	718	327
Other Liabilities	8,124,172	8,970,051	8,165,982	8,034,508
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	34,771,031	35,910,217	36,714,017	35,790,919
NET ASSETS	(17,015,614)	(19,000,998)	(22,732,645)	(24,575,595)
REPRESENTED BY:				
Share Capital	157,000	157,000	157,000	157,000
Advance Against Equity	-	-	-	-
Reserves	750,548	750,548	750,548	750,548
Unappropriated Profit	(17,900,381)	(19,920,782)	(23,875,528)	(25,376,802)
Surplus/Deficit On Revaluation Of Assets	(22,781)	12,236	235,335	(106,341)
TOTAL	(17,015,614)	(19,000,998)	(22,732,645)	(24,575,595)
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	2,117,071	1,859,515	531,258	267,510
Mark-Up/ Return/Interest Expenses	3,312,801	2,238,073	1,567,320	747,499
Net Mark-Up / Interest Income	(1,195,730)	(378,558)	(1,036,062)	(479,989)
Provisions & Bad Debts Written Off Directly	7,466,245	865,431	2,533,499	493,223
Net Mark-Up / Interest Income After Provision	(8,661,975)	(1,243,989)	(3,569,561)	(973,212)
Fees, Commission & Brokerage Income	40,455	59,877	22,390	17,184
Dividend Income	12,780	21,693	5,649	11,864
Income From Dealing In Foreign Currencies	69,406	15,280	939	-
Other Income	130,679	120,482	85,398	3,015
Total Non - Markup / Interest Income	253,320	217,332	114,376	32,063
Administrative Expenses	771,512	708,319	362,995	318,436
Other Expenses	192,056	275,033	133,607	236,515
Total Non-Markup/Interest Expenses	963,568	983,352	496,602	554,951
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(9,372,223)	(2,010,009)	(3,951,787)	(1,496,100)
Taxation - Current	11,944	10,392	2,959	2,007
- Prior Years	-	-	-	3,167
- Deferred	-	-	-	-
PROFIT/ (LOSS) AFTER TAX	(9,384,167)	(2,020,401)	(3,954,746)	(1,501,274)
Net Cash Inflow / (Outflow) from Operating Activities	141,649	683,912	474,667	439,356
Net Cash Inflow / (Outflow) from Investing Activities	2,457	(310,032)	(738,589)	(325,939)
Net Cash Inflow / (Outflow) from Financing Activities	(102,221)	(92,638)	(97,974)	(475)
Number of Employees	365	372	360	359

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Jun. : Thousand Rupees)

Financial Position	Industrial Development Bank of Pakistan		
	2005	2006	2007
ASSETS			
Cash & Balances With Treasury Banks	285,989	293,520	257,632
Balances With Other Banks	22,429	21,161	26,918
Lending To Financial Institutions	-	-	1,625,000
Investments - Net	3,209,910	4,873,437	4,705,838
Advances - Net	2,451,661	1,248,275	1,200,497
Other Assets	1,012,970	713,359	617,484
Operating Fixed Assets	129,321	126,444	127,711
Deferred Tax Assets	849,621	856,628	863,635
TOTAL ASSETS	7,961,901	8,132,824	9,424,715
LIABILITIES			
Bills Payable	123,645	36,041	24,761
Borrowings From Financial Institution	15,136,433	20,581,468	22,681,908
Deposits And Other Accounts	10,505,336	7,285,504	6,110,553
Sub-ordinated Loans	201,137	201,137	201,137
Liabilities Against Assets Subject To Finance Lease	-	-	-
Other Liabilities	7,283,799	7,207,193	7,662,281
Deferred Tax Liabilities	849,621	856,628	863,635
TOTAL LIABILITIES	34,099,971	36,167,971	37,544,275
NET ASSETS	(26,138,070)	(28,035,147)	(28,119,560)
REPRESENTED BY:			
Share Capital	157,000	157,000	157,000
Advance Against Equity	9,144	9,144	9,144
Reserves	750,548	750,548	750,548
Unappropriated Profit	(26,777,455)	(28,580,453)	(28,978,795)
Surplus/Deficit On Revaluation Of Assets	(277,307)	(371,386)	(57,457)
TOTAL	(26,138,070)	(28,035,147)	(28,119,560)
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	256,980	282,605	552,443
Mark-Up/ Return/Interest Expenses	745,415	662,873	649,811
Net Mark-Up / Interest Income	(488,435)	(380,268)	(97,368)
Provisions & Bad Debts Written Off Directly	640,853	619,345	(399,436)
Net Mark-Up / Interest Income After Provision	(1,129,288)	(999,613)	302,068
Fees, Commission & Brokerage Income	8,240	7,756	24,480
Dividend Income	11,011	12,083	82,781
Income From Dealing In Foreign Currencies	-	1,359	(123)
Other Income	18,156	54,292	7,758
Total Non - Markup / Interest Income	37,407	75,490	114,896
Administrative Expenses	344,508	166,092	98,741
Other Expenses	(38,549)	710,480	713,910
Total Non-Markup/Interest Expenses	305,959	876,572	812,651
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(1,397,840)	(1,800,695)	(395,687)
Taxation - Current	1,728	2,303	2,655
- Prior Years	1085	-	-
- Deferred	-	-	-
PROFIT/ (LOSS) AFTER TAX	(1,400,653)	(1,802,998)	(398,342)
Net Cash Inflow / (Outflow) from Operating Activities	(900,9860)	1,809,230	1,809,230
Net Cash Inflow / (Outflow) from Investing Activities	181,057	(1,802,967)	(1,802,967)
Net Cash Inflow / (Outflow) from Financing Activities	(356)	-	-
Number of Employees	356	172	133

(Contd.)

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	JS Bank Ltd.	
	2006	2007
ASSETS		
Cash & Balances With Treasury Banks	1,912,648	977,235
Balances With Other Banks	1,463,280	254,079
Lending To Financial Institutions	2,825,912	3,601,211
Investments - Net	2,582,096	6,109,536
Advances - Net	1,692,831	6,475,963
Other Assets	1,662,854	2,291,467
Operating Fixed Assets	379,584	491,736
Deferred Tax Assets	26,250	126,525
TOTAL ASSETS	12,545,455	20,327,752
LIABILITIES		
Bills Payable	610,623	727,179
Borrowings From Financial Institution	800,005	481,147
Deposits And Other Accounts	7,198,149	13,679,898
Sub-ordinated Loans	-	-
Liabilities Against Assets Subject To Finance Lease	-	-
Other Liabilities	932,870	245,721
Deferred Tax Liabilities	-	-
TOTAL LIABILITIES	9,541,647	15,133,945
NET ASSETS	3,003,808	5,193,807
REPRESENTED BY:		
Share Capital	3,004,225	5,106,337
Reserves	-	7,086
Unappropriated Profit	(417)	27,928
Surplus/Deficit On Revaluation Of Assets	-	52,456
TOTAL	3,003,808	5,193,807
OPERATING POSITION		
Mark-Up/ Return/Interest Earned	2,050	1,130,383
Mark-Up/ Return/Interest Expenses	1,554	864,300
Net Mark-Up / Interest Income	496	266,083
Provisions & Bad Debts Written Off Directly	-	9,727
Net Mark-Up / Interest Income After Provision	496	256,356
Fees, Commission & Brokerage Income	50	126,542
Dividend Income	-	92,813
Income From Dealing In Foreign Currencies	51	48,451
Other Income	-	150,534
Total Non - Markup / Interest Income	101	418,340
Administrative Expenses	1,003	736,263
Other Expenses	-	654
Total Non-Markup/Interest Expenses	1,003	736,917
Extra ordinary/unusual Items		
PROFIT/ (LOSS) BEFORE TAXATION	(406)	(62,221)
Taxation - Current	11	6,556
- Prior Years	-	-
- Deferred	-	(104,208)
PROFIT/ (LOSS) AFTER TAX	(417)	35,431
Net Cash Inflow / (Outflow) from Operating Activities	(275,870)	(660,884)
Net Cash Inflow / (Outflow) from Investing Activities	-	(3,595,829)
Net Cash Inflow / (Outflow) from Financing Activities	540,107	2,102,112
Number of Employees	18	458

AEB and Jahangir Siddiqui Investment Bank merged and declared as JS Bank w.e.f Dec, 06

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	KASB Bank Ltd			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	636,514	356,051	849,743	1,437,561
Balances With Other Banks	312,559	131,553	121,551	1,794,172
Lending To Financial Institutions	449,466	521,380	1,201,822	699,019
Investments - Net	1,111,446	2,118,193	2,395,037	2,686,757
Advances - Net	2,146,994	490,025	3,647,433	8,294,759
Other Assets	408,759	253,743	551,800	576,380
Operating Fixed Assets	234,340	165,658	183,435	235,617
Deferred Tax Assets	75,764	-	39,640	129,019
TOTAL ASSETS	5,375,842	4,036,603	8,990,461	15,853,284
LIABILITIES				
Bills Payable	60,263	37,639	84,312	166,133
Borrowings From Financial Institution	517,404	340,795	1,795,600	2,341,770
Deposits And Other Accounts	3,990,584	2,639,698	5,450,974	11,201,209
Sub-ordinated Loans	-	150,000	-	-
Liabilities Against Assets Subject To Finance Lease	7,225	5,625	38,081	23,844
Other Liabilities	93,466	35,668	392,417	416,763
Deferred Tax Liabilities	-	75,380	-	-
TOTAL LIABILITIES	4,668,942	3,284,805	7,761,384	14,149,719
NET ASSETS	706,900	751,798	1,229,077	1,703,565
REPRESENTED BY:				
Share Capital	616,000	616,000	1,293,469	1,707,379
Reserves	145,886	145,886	150,895	84,279
Unappropriated Profit	(54,986)	(169,250)	(228,452)	(79,240)
Surplus/Deficit On Revaluation Of Assets	-	159,162	13,165	(8,853)
TOTAL	706,900	751,798	1,229,077	1,703,565
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	656,322	282,077	380,871	640,793
Mark-Up/ Return/Interest Expenses	524,875	217,739	172,688	318,114
Net Mark-Up / Interest Income	131,447	64,338	208,183	322,679
Provisions & Bad Debts Written Off Directly	111,750	34,003	16,244	(1,262)
Net Mark-Up / Interest Income After Provision	19,697	30,335	191,939	323,941
Fees, Commission & Brokerage Income	40,996	21,159	20,593	38,470
Dividend Income	-	-	18,608	34,044
Income From Dealing In Foreign Currencies	45,418	10,988	5,866	11,563
Other Income	4,735	92,624	109,108	32,013
Total Non - Markup / Interest Income	91,149	124,771	154,175	116,090
Administrative Expenses	184,136	203,657	326,506	427,977
Other Expenses	13,874	53,678	(13,515)	(3,425)
Total Non-Markup/Interest Expenses	198,010	257,335	312,991	424,552
Share of Profit from Subsidiaries	-	-	(23,231)	-
PROFIT/ (LOSS) BEFORE TAXATION	(87,164)	(102,229)	56,354	15,479
Taxation - Current	20,422	2,035	15,974	6,433
- Prior Years	-	-	19,374	(6,496)
- Deferred	(40,068)	10,000	(4,041)	(82,534)
PROFIT/ (LOSS) AFTER TAX	(67,518)	(114,264)	25,047	98,076
Net Cash Inflow / (Outflow) from Operating Activities	265,020	81,488	1,134,432	2,091,630
Net Cash Inflow / (Outflow) from Investing Activities	(355,610)	(689,443)	(490,838)	(422,674)
Net Cash Inflow / (Outflow) from Financing Activities	(3,339)	146,486	(162,276)	396,772
Number of Employees	444	292	445	398

(Contd.)

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	KASB Bank Ltd		
	2005	2006	2007
ASSETS			
Cash & Balances With Treasury Banks	1,082,524	2,305,082	3,001,895
Balances With Other Banks	817,078	799,731	807,555
Lending To Financial Institutions	1,077,546	2,305,232	1,766,398
Investments - Net	3,821,943	4,694,312	7,277,875
Advances - Net	10,739,337	14,512,718	25,143,153
Other Assets	709,414	759,975	1,188,415
Operating Fixed Assets	471,944	673,064	1,094,748
Deferred Tax Assets	383,201	488,621	610,533
TOTAL ASSETS	19,102,987	26,538,735	40,890,572
LIABILITIES			
Bills Payable	127,446	199,670	879,152
Borrowings From Financial Institution	1,931,448	2,176,032	1,745,807
Deposits And Other Accounts	14,828,110	21,275,570	33,131,773
Sub-ordinated Loans	-	-	-
Liabilities Against Assets Subject To Finance Lease	9,493	3,775	1,428
Other Liabilities	470,528	754,891	848,420
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	17,367,025	24,409,938	36,606,580
NET ASSETS	1,735,962	2,128,797	4,283,992
REPRESENTED BY:			
Share Capital	2,014,707	2,292,707	4,014,890
Reserves	84,279	111,748	151,287
Unappropriated Profit	(352,274)	(242,396)	(7,497)
Surplus/Deficit On Revaluation Of Assets	(10,750)	(33,262)	125,312
TOTAL	1,735,962	2,128,797	4,283,992
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	1,073,688	1,790,347	2,917,344
Mark-Up/ Return/Interest Expenses	664,408	1,429,045	2,285,381
Net Mark-Up / Interest Income	409,280	361,302	631,963
Provisions & Bad Debts Written Off Directly	499,880	41,287	212,976
Net Mark-Up / Interest Income After Provision	(90,600)	320,015	418,987
Fees, Commission & Brokerage Income	94,264	93,035	129,488
Dividend Income	30,174	172,800	210,604
Income From Dealing In Foreign Currencies	45,342	47,454	79,152
Other Income	35,844	279,658	402,235
Total Non - Markup / Interest Income	205,624	592,947	821,479
Administrative Expenses	622,397	853,523	1,153,736
Other Expenses	4,048	6,644	21,168
Total Non-Markup/Interest Expenses	626,445	860,167	1,174,904
Share of Profit from Subsidiaries	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(511,421)	52,795	65,562
Taxation - Current	9,541	19,868	20,350
- Prior Years	2,795	-	-
- Deferred	(250,723)	(104,420)	(152,481)
PROFIT/ (LOSS) AFTER TAX	(273,034)	137,347	197,693
Net Cash Inflow / (Outflow) from Operating Activities	(417,496)	2,625,399	1,200,499
Net Cash Inflow / (Outflow) from Investing Activities	(1,345,903)	(1,364,763)	(1,725,827)
Net Cash Inflow / (Outflow) from Financing Activities	291,327	271,801	1,132,052
Number of Employees	815	1,206	1,320

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Mashreq Bank Pakistan Ltd.*		
	2001	2002	2003
ASSETS			
Cash & Balances With Treasury Banks	3,037,250	1,827,383	314,851
Balances With Other Banks	162,217	40,593	158,856
Lending To Financial Institutions	580,000	255,000	1,820,925
Investments - Net	393,885	625,868	1,365,880
Advances - Net	2,221,039	1,633,970	1,492,975
Other Assets	903,867	289,616	611,085
Operating Fixed Assets	54,120	54,191	361,013
Deferred Tax Assets	291,511	241,634	3,756
TOTAL ASSETS	7,643,889	4,968,255	6,129,341
LIABILITIES			
Bills Payable	7,046	20,055	77,949
Borrowings From Financial Institution	2,570,755	1,450,000	388,880
Deposits And Other Accounts	3,756,379	2,075,175	3,478,173
Sub-ordinated Loans	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	23,043
Other Liabilities	127,655	100,212	314,559
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	6,461,835	3,645,442	4,282,604
NET ASSETS	1,182,054	1,322,813	1,846,737
REPRESENTED BY:			
Share Capital	752,435	745,938	1,475,613
Reserves	-	-	261,717
Unappropriated Profit	426,599	522,470	88,579
Surplus/Deficit On Revaluation Of Assets	3,020	54,405	20,828
TOTAL	1,182,054	1,322,813	1,846,737
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	821,629	504,814	75,856
Mark-Up/ Return/Interest Expenses	725,021	323,351	30,331
Net Mark-Up / Interest Income	96,608	181,463	45,525
Provisions & Bad Debts Written Off Directly	7,163	(49,897)	45,844
Net Mark-Up / Interest Income After Provision	89,445	231,360	(319)
Fees, Commission & Brokerage Income	31,592	5,318	10,053
Dividend Income	51	-	12,742
Income From Dealing In Foreign Currencies	47,706	12,647	3,406
Other Income	10,667	35,336	165,706
Total Non - Markup / Interest Income	90,016	53,301	191,907
Administrative Expenses	102,823	110,031	74,269
Other Expenses	3,508	934	502
Total Non-Markup/Interest Expenses	106,331	110,965	74,771
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	73,130	173,696	116,817
Taxation - Current	-	-	6,093
- Prior Years	-	10,575	-
- Deferred	52,563	49,877	-
PROFIT/ (LOSS) AFTER TAX	20,567	113,244	110,724
Net Cash Inflow / (Outflow) from Operating Activities	(545,839)	(1,350,570)	1,177,101
Net Cash Inflow / (Outflow) from Investing Activities	48,589	(182,051)	(1,643,579)
Net Cash Inflow / (Outflow) from Financing Activities	(42,580)	(23,870)	1,715,185
Number of Employees	33	27	133

* Incorporated outside Pakistan upto Dec.2002.After merger of Mashreq Bank and Crescent Investment Bank on 9th July 2003, Mashreq Bank Pakistan Ltd. Was established. Renamed as Crescent Commercial Bank Ltd. w.e.f. 31st March 2004.

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	MCB Bank Ltd.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	21,259,900	17,867,991	24,053,669	23,833,253
Balances With Other Banks	3,025,689	2,154,190	1,302,592	5,708,323
Lending To Financial Institutions	15,470,519	33,874,620	10,430,450	10,965,297
Investments - Net	55,432,235	89,609,821	128,276,842	67,194,971
Advances - Net	76,584,120	78,923,737	97,200,179	137,317,773
Other Assets	11,400,906	8,883,163	6,477,064	6,154,370
Operating Fixed Assets	3,659,646	3,825,045	4,582,823	7,999,821
Deferred Tax Assets	220,500	-	-	-
TOTAL ASSETS	187,053,515	235,138,567	272,323,619	259,173,808
LIABILITIES				
Bills Payable	8,097,178	6,261,957	8,396,320	7,566,684
Borrowings From Financial Institution	8,946,624	21,987,824	32,627,951	7,590,864
Deposits And Other Accounts	154,544,451	182,705,716	211,511,393	221,069,158
Sub-ordinated Loans	-	1,600,000	1,599,360	1,598,720
Liabilities Against Assets Subject To Finance Lease	-	-	-	-
Other Liabilities	8,578,240	9,045,634	6,372,596	6,525,999
Deferred Tax Liabilities	-	1,838,545	707,306	269,499
TOTAL LIABILITIES	180,166,493	223,439,676	261,214,926	244,620,924
NET ASSETS	6,887,022	11,698,891	11,108,693	14,552,884
REPRESENTED BY:				
Share Capital	2,423,140	2,665,455	3,065,273	3,371,800
Reserves	2,278,980	3,026,517	4,379,255	5,661,553
Unappropriated Profit	283,940	621,985	281,636	165,208
Surplus/Deficit On Revaluation Of Assets	1,900,962	5,384,934	3,382,529	5,354,323
TOTAL	6,887,022	11,698,891	11,108,693	14,552,884
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	17,033,225	15,385,869	10,369,994	9,083,863
Mark-Up/ Return/Interest Expenses	7,544,897	6,074,682	2,932,693	2,057,640
Net Mark-Up / Interest Income	9,488,328	9,311,187	7,437,301	7,026,223
Provisions & Bad Debts Written Off Directly	2,216,007	721,617	781,081	279,690
Net Mark-Up / Interest Income After Provision	7,272,321	8,589,570	6,656,220	6,746,533
Fees, Commission & Brokerage Income	868,637	907,071	1,042,437	1,992,356
Dividend Income	243,994	297,748	372,821	378,908
Income From Dealing In Foreign Currencies	687,854	503,593	331,694	492,738
Other Income	400,140	881,746	2,784,859	1,368,986
Total Non - Markup / Interest Income	2,200,625	2,590,158	4,531,811	4,232,988
Administrative Expenses	7,331,623	8,077,395	6,587,369	7,244,200
Other Expenses	40,147	1,313	987,738	191,457
Total Non-Markup/Interest Expenses	7,371,770	8,078,708	7,575,107	7,435,657
Compensation on Delayed Tax Refunds	-	-	-	(513,852)
PROFIT/ (LOSS) BEFORE TAXATION	2,101,176	3,101,020	3,612,924	4,057,716
Taxation - Current	957,720	1,531,551	1,212,579	1,555,764
- Prior Years	-	-	-	-
- Deferred	35,280	(169,125)	170,200	70,420
PROFIT/ (LOSS) AFTER TAX	1,108,176	1,738,594	2,230,145	2,431,532
Net Cash Inflow / (Outflow) from Operating Activities	19,219,092	23,016,299	48,867,229	(53,351,095)
Net Cash Inflow / (Outflow) from Investing Activities	(11,782,778)	(28,310,699)	(42,582,331)	58,411,710
Net Cash Inflow / (Outflow) from Financing Activities	(479,562)	1,064,271	(984,097)	(818,946)
Number of Employees	11,614	10,979	10,235	9,889

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	MCB Bank Ltd.		
	2005	2006	2007
ASSETS			
Cash & Balances With Treasury Banks	23,665,549	32,465,976	39,683,883
Balances With Other Banks	1,466,045	6,577,017	3,807,519
Lending To Financial Institutions	9,998,828	21,081,800	1,051,372
Investments - Net	69,481,487	63,486,316	113,089,261
Advances - Net	180,322,753	198,239,155	218,960,598
Other Assets	5,471,697	11,031,450	17,868,761
Operating Fixed Assets	8,182,454	9,054,156	16,024,123
Deferred Tax Assets	191,967	172,373	-
TOTAL ASSETS	298,780,780	342,108,243	410,485,517
LIABILITIES			
Bills Payable	8,536,674	7,089,679	10,479,058
Borrowings From Financial Institution	27,377,502	23,943,476	39,406,831
Deposits And Other Accounts	229,341,890	257,461,838	292,098,066
Sub-ordinated Loans	1,598,080	1,597,440	479,232
Liabilities Against Assets Subject To Finance Lease	-	-	-
Other Liabilities	8,192,338	11,171,496	11,722,493
Deferred Tax Liabilities	-	-	1,180,162
TOTAL LIABILITIES	275,046,484	301,263,929	355,365,842
NET ASSETS	23,734,296	40,844,314	55,119,675
REPRESENTED BY:			
Share Capital	4,265,327	5,463,276	6,282,768
Reserves	9,054,940	24,662,426	34,000,638
Unappropriated Profit	4,990,260	5,530,973	5,130,750
Surplus/Deficit On Revaluation Of Assets	5,423,769	5,187,639	9,705,519
TOTAL	23,734,296	40,844,314	55,119,675
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	17,756,232	25,778,061	31,786,595
Mark-Up/ Return/Interest Expenses	2,781,468	4,525,359	7,865,533
Net Mark-Up / Interest Income	14,974,764	21,252,702	23,921,062
Provisions & Bad Debts Written Off Directly	1,144,355	1,182,737	3,065,051
Net Mark-Up / Interest Income After Provision	13,830,409	20,069,965	20,856,011
Fees, Commission & Brokerage Income	2,448,950	2,311,235	2,634,610
Dividend Income	480,344	811,801	632,300
Income From Dealing In Foreign Currencies	531,455	692,010	693,408
Other Income	2,292,920	1,176,370	2,050,973
Total Non - Markup / Interest Income	5,753,669	4,991,416	6,011,291
Administrative Expenses	6,459,490	6,482,592	5,022,416
Other Expenses	106,101	78,119	536,851
Total Non-Markup/Interest Expenses	6,565,591	6,560,711	5,559,267
Compensation on Delayed Tax Refunds	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	13,018,487	18,500,670	21,308,035
Taxation - Current	4,611,359	5,701,443	6,442,356
- Prior Years	(149,763)	593,497	(1,294,473)
- Deferred	(365,524)	63,332	894,590
PROFIT/ (LOSS) AFTER TAX	8,922,415	12,142,398	15,265,562
Net Cash Inflow / (Outflow) from Operating Activities	(2,444,705)	3,541,222	61,899,299
Net Cash Inflow / (Outflow) from Investing Activities	(1,813,827)	4,755,197	(51,615,842)
Net Cash Inflow / (Outflow) from Financing Activities	(155,255)	5,616,068	(5,846,704)
Number of Employees	12,638	14,930	17,120

(Contd.)

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Meezan Bank Ltd.		
	2002	2003	2004
ASSETS			
Cash & Balances With Treasury Banks	659,349	1,042,285	2,623,588
Balances With Other Banks	1,058,074	683,596	1,751,083
Lending To Financial Institutions	-	7,397,078	-
Investments - Net	855,766	1,211,667	1,429,053
Advances - Net	3,532,188	-	12,339,745
Other Assets	818,081	689,226	1,349,184
Operating Fixed Assets	35,942	78,537	204,737
Deferred Tax Assets	12,048	-	-
TOTAL ASSETS	6,971,448	11,102,389	19,697,390
LIABILITIES			
Bills Payable	46,842	169,062	196,145
Borrowings From Financial Institution	11,831	988,964	2,862,139
Deposits And Other Accounts	5,079,478	7,756,862	13,769,807
Sub-ordinated Loans	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-
Other Liabilities	247,389	429,790	770,631
Deferred Tax Liabilities	-	9,236	286
TOTAL LIABILITIES	5,385,540	9,353,914	17,599,008
NET ASSETS	1,585,908	1,748,475	2,098,382
REPRESENTED BY:			
Share Capital	1,001,454	1,064,045	1,346,017
Advances against issue of right shares	-	-	192,312
Reserves	264,867	560,444	256,578
Unappropriated Profit	209,630	12,073	258,325
Surplus/Deficit On Revaluation Of Assets	109,957	111,913	45,150
TOTAL	1,585,908	1,748,475	2,098,382
OPERATING POSITION			
Profit/ Return Earned	311,183	375,567	534,400
Profit/ Return Expenses	191,673	182,354	250,393
Net Profit/ Return	119,510	193,213	284,007
Provisions & Bad Debts Written Off Directly	(60,677)	(15,774)	18,741
Net Profit/ Return After Provision	180,187	208,987	265,266
Fees, Commission & Brokerage Income	71,968	53,869	100,739
Dividend Income	111,302	114,625	108,592
Income From Dealing In Foreign Currencies	5,799	5,215	26,830
Other Income	98,938	113,601	128,932
Total Non - Profit / Return Income	288,007	287,310	365,093
Administrative Expenses	195,045	255,449	409,296
Other Expenses	2,619	20	185
Total Non - Profit / Return Expenses	197,664	255,469	409,481
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	270,530	240,828	220,878
Taxation - Current	59,429	5,731	5,470
- Prior Years	-	-	-
- Deferred	(12,048)	21,284	(8,950)
PROFIT/ (LOSS) AFTER TAX	223,149	213,813	224,358
Net Cash Inflow / (Outflow) from Operating Activities	13,754	187,538	3,059,945
Net Cash Inflow / (Outflow) from Investing Activities	1,433,281	(129,093)	(551,020)
Net Cash Inflow / (Outflow) from Financing Activities	89,726	(49,987)	139,865
Number of Employees	159	238	511

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Meezan Bank Ltd.		
	2005	2006	2007
ASSETS			
Cash & Balances With Treasury Banks	3,956,938	5,897,394	5,644,028
Balances With Other Banks	2,855,823	4,134,875	3,729,549
Lending To Financial Institutions	-	3,700,000	8,850,000
Investments - Net	1,606,490	2,877,554	10,535,186
Advances - Net	19,740,886	27,031,016	34,576,339
Other Assets	2,210,100	2,266,522	2,810,494
Operating Fixed Assets	305,585	531,262	1,032,963
Deferred Tax Assets	-	0	0
TOTAL ASSETS	30,675,822	46,438,623	67,178,559
LIABILITIES			
Bills Payable	260,732	563,228	1,192,160
Borrowings From Financial Institution	2,981,714	4,285,212	2,415,606
Deposits And Other Accounts	22,769,262	34,449,441	54,582,353
Sub-ordinated Loans	-	0	0
Liabilities Against Assets Subject To Finance Lease	-	0	0
Other Liabilities	1,469,258	1,979,079	2,851,407
Deferred Tax Liabilities	170,274	398,304	430,377
TOTAL LIABILITIES	27,651,240	41,675,264	61,471,903
NET ASSETS	3,024,582	4,763,359	5,706,656
REPRESENTED BY:			
Share Capital	2,036,582	3,779,897	3,779,897
Advances against issue of right shares	-	-	-
Reserves	666,322	528,085	720,785
Unappropriated Profit	268,036	448,427	1,219,228
Surplus/Deficit On Revaluation Of Assets	53,642	6,950	(13,254)
TOTAL	3,024,582	4,763,359	5,706,656
OPERATING POSITION			
Profit/ Return Earned	1,459,229	2,704,280	4,573,752
Profit/ Return Expenses	690,418	1,464,173	2,451,968
Net Profit/ Return	768,811	1,240,107	2,121,784
Provisions & Bad Debts Written Off Directly	38,980	122,878	435,896
Net Profit/ Return After Provision	729,831	1,117,229	1,685,888
Fees, Commission & Brokerage Income	174,750	216,216	321,685
Dividend Income	92,569	165,228	104,345
Income From Dealing In Foreign Currencies	77,961	201,519	392,319
Other Income	276,871	107,598	529,544
Total Non - Profit / Return Income	622,151	690,561	1,347,893
Administrative Expenses	718,384	1,022,991	1,755,761
Other Expenses	482	4776	8832
Total Non - Profit / Return Expenses	718,866	1,027,767	1,764,593
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	633,116	780,023	1,269,188
Taxation - Current	4,671	8,314	271,452
- Prior Years	39002	(60572)	0
- Deferred	169,988	228,030	34,235
PROFIT/ (LOSS) AFTER TAX	419,455	604,251	963,501
Net Cash Inflow / (Outflow) from Operating Activities	2,050,480	3,485,231	7,465,000
Net Cash Inflow / (Outflow) from Investing Activities	(110,636)	(1,446,941)	(8,123,692)
Net Cash Inflow / (Outflow) from Financing Activities	498,246	1,181,218	0
Number of Employees	786	1,389	2,205

(Contd.)

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Metropolitan Bank Ltd				
	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances With Treasury Banks	1,897,612	2,541,483	3,294,581	4,648,318	5,150,860
Balances With Other Banks	1,400,283	636,649	607,302	2,359,259	1,118,240
Lending To Financial Institutions	1,739,627	2,557,200	3,896,284	4,132,234	5,462,582
Investments – Net	8,264,564	15,013,453	17,958,901	15,559,826	22,803,943
Advances – Net	12,987,653	19,443,953	32,229,583	40,121,548	43,518,716
Other Assets	538,788	871,737	652,327	699,665	1,090,474
Operating Fixed Assets	289,896	316,672	342,898	369,675	418,922
Deferred Tax Assets	-	-	-	-	-
TOTAL ASSETS	27,118,423	41,381,147	58,981,876	67,890,525	79,563,737
LIABILITIES					
Bills Payable	318,172	444,198	939,780	1,203,214	1,046,050
Borrowings From Financial Institution	5,942,838	7,185,417	13,155,136	12,327,265	14,429,178
Deposits And Other Accounts	17,902,426	28,514,996	39,338,050	48,595,565	56,712,945
Sub-ordinated Loans	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-	-	-
Other Liabilities	817,776	1,272,596	983,666	965,049	1,372,941
Deferred Tax Liabilities	116,711	857,606	757,883	535,636	408,470
TOTAL LIABILITIES	25,097,923	38,274,813	55,174,515	63,626,729	73,969,584
NET ASSETS	2,020,500	3,106,334	3,807,361	4,263,796	5,594,153
REPRESENTED BY:					
Share Capital	800,000	1,000,000	1,000,000	1,200,000	1,560,000
Reserves	964,951	1,062,951	1,698,951	2,321,951	2,254,951
Unappropriated Profit	79,574	11,243	53,722	46,261	1,278,413
Surplus/Deficit On Revaluation Of Assets	175,975	1,032,140	1,054,688	695,584	500,789
TOTAL	2,020,500	3,106,334	3,807,361	4,263,796	5,594,153
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	2,187,456	2,679,543	2,684,887	2,783,812	4,358,556
Mark-Up/ Return/Interest Expenses	1,487,491	1,768,087	1,312,054	1,260,702	2,224,648
Net Mark-Up / Interest Income	699,965	911,456	1,372,833	1,523,110	2,133,908
Provisions & Bad Debts Written Off Directly	26,266	67,799	134,758	84,624	51,841
Net Mark-Up / Interest Income After Provision	673,699	843,657	1,238,075	1,438,486	2,082,067
Fees, Commission & Brokerage Income	167,811	235,171	323,335	372,048	423,348
Dividend Income	1,732	11,472	29,003	5,490	33,231
Income From Dealing In Foreign Currencies	260,798	262,869	144,723	279,363	397,201
Other Income	7,633	36,709	153,811	97,765	139,503
Total Non - Markup / Interest Income	437,974	546,221	650,872	754,666	993,363
Administrative Expenses	368,886	512,737	661,960	814,337	970,599
Other Expenses	51	898	3,068	894	6,505
Total Non-Markup/Interest Expenses	368,937	513,635	665,028	815,231	977,104
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	742,736	876,243	1,223,919	1,377,921	2,098,326
Taxation - Current	386,000	445,000	548,000	478,000	647,000
- Prior Years	24,222	-	1,552	-	(140,700)
- Deferred	(2,181)	1,574	(4,112)	84,382	86,121
PROFIT/ (LOSS) AFTER TAX	334,695	429,669	678,479	815,539	1,505,905
Net Cash Inflow / (Outflow) from Operating Activities	6,166,864	5,080,051	3,971,157	1,419,372	6,764,400
Net Cash Inflow / (Outflow) from Investing Activities	(5,338,796)	(5,199,814)	(3,048,277)	1,686,873	(7,508,058)
Net Cash Inflow / (Outflow) from Financing Activities	(1)	-	(199,129)	(551)	(2)
Number of Employees	561	763	901	1,045	1,143

Merger of Metropolitan Bank Ltd with Habib Bank AG Zurich have resulted in formation of Habib Metropolitan Bank Ltd.
w.e.f 16-10-2006

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	My Bank Ltd.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	1,435,609	1,321,336	1,251,900	1,683,390
Balances With Other Banks	548,829	315,676	362,035	592,397
Lending To Financial Institutions	1,595,000	3,466,068	1,523,476	1,096,290
Investments - Net	630,086	1,327,752	1,929,251	1,937,287
Advances - Net	3,001,893	3,297,634	5,853,122	7,245,371
Other Assets	511,433	219,113	215,791	247,178
Operating Fixed Assets	668,467	619,242	576,335	594,746
Deferred Tax Assets	52,217	28,326	46,821	39,238
TOTAL ASSETS	8,443,534	10,595,147	11,758,731	13,435,897
LIABILITIES				
Bills Payable	196,131	229,250	314,820	271,358
Borrowings From Financial Institution	616,699	1,324,962	1,272,059	474,933
Deposits And Other Accounts	6,684,700	7,760,833	9,005,641	10,922,515
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-	-
Other Liabilities	89,511	161,470	97,258	118,320
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	7,587,041	9,476,515	10,689,778	11,787,126
NET ASSETS	856,493	1,118,632	1,068,953	1,648,771
REPRESENTED BY:				
Share Capital	763,523	1,015,876	1,015,876	1,523,813
Reserves	83,765	84,496	84,496	101,222
Unappropriated Profit	9,205	12,131	(8,008)	58,897
Surplus/Deficit On Revaluation Of Assets	-	6,129	(23,411)	(35,161)
TOTAL	856,493	1,118,632	1,068,953	1,648,771
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	697,878	516,736	508,799	552,144
Mark-Up/ Return/Interest Expenses	409,447	313,712	114,520	140,835
Net Mark-Up / Interest Income	288,431	203,024	394,279	411,309
Provisions & Bad Debts Written Off Directly	34,000	50,000	136,610	30,266
Net Mark-Up / Interest Income After Provision	254,431	153,024	257,669	381,043
Fees, Commission & Brokerage Income	44,328	97,582	40,808	45,297
Dividend Income	-	-	9,688	-
Income From Dealing In Foreign Currencies	10,905	19,329	9,105	13,316
Other Income	10,680	136,340	63,162	39,653
Total Non - Markup / Interest Income	65,913	253,251	122,763	98,266
Administrative Expenses	308,890	380,474	372,711	381,231
Other Expenses	1,411	1,068	1,629	11,209
Total Non-Markup/Interest Expenses	310,301	381,542	374,340	392,440
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	10,043	24,733	6,092	86,869
Taxation - Current	6,500	8,000	10,668	3,238
- Prior Years	4,000	(6,000)	15,563	-
- Deferred	(9,185)	19,076	-	-
PROFIT/ (LOSS) AFTER TAX	8,728	3,657	(20,139)	83,631
Net Cash Inflow / (Outflow) from Operating Activities	1,140,761	(149,246)	1,320,177	(259,399)
Net Cash Inflow / (Outflow) from Investing Activities	(470,436)	(706,118)	(669,580)	(60,360)
Net Cash Inflow / (Outflow) from Financing Activities	255,585	507,938	-	507,937
Number of Employees	1,054	1,026	1,014	1,031

Bolan Bank renamed my Bank Ltd w.e.f 26-4-2005

(Contd.)

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	My Bank Ltd.		
	2005	2006	2007
ASSETS			
Cash & Balances With Treasury Banks	1,410,398	1,993,815	2,613,835
Balances With Other Banks	404,735	722,089	280,497
Lending To Financial Institutions	1,533,503	4,780,887	1,567,626
Investments - Net	3,252,736	2,711,220	11,601,143
Advances - Net	9,294,381	13,486,839	20,791,751
Other Assets	415,447	558,642	2,080,341
Operating Fixed Assets	772,148	2,036,225	86,261
Deferred Tax Assets	135,409	-	1,580,159
TOTAL ASSETS	17,218,757	26,289,717	40,601,613
LIABILITIES			
Bills Payable	266,152	225,322	895,616
Borrowings From Financial Institution	1,339,662	1,624,470	2,796,478
Deposits And Other Accounts	12,856,615	19,169,226	30,153,164
Sub-ordinated Loans	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-
Other Liabilities	206,706	336,652	814,035
Deferred Tax Liabilities	-	120,221	-
TOTAL LIABILITIES	14,669,135	21,475,891	34,659,293
NET ASSETS	2,549,622	4,813,826	5,942,320
REPRESENTED BY:			
Share Capital	2,057,147	3,085,721	4,242,866
Reserves	156,072	255,941	324,005
Unappropriated Profit	278,297	586,905	496,827
Surplus/Deficit On Revaluation Of Assets	58,106	885,259	878,622
TOTAL	2,549,622	4,813,826	5,942,320
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	1,026,000	1,685,810	2,907,075
Mark-Up/ Return/Interest Expenses	322,570	865,668	2,208,225
Net Mark-Up / Interest Income	703,430	820,142	698,850
Provisions & Bad Debts Written Off Directly	202,686	37,772	651,101
Net Mark-Up / Interest Income After Provision	500,744	782,370	47,749
Fees, Commission & Brokerage Income	68,370	115,544	140,270
Dividend Income	62,040	138,094	151,691
Income From Dealing In Foreign Currencies	15,516	37,194	67,163
Other Income	102,903	161,406	551,436
Total Non - Markup / Interest Income	248,829	452,238	910,560
Administrative Expenses	530,997	587,525	722,553
Other Expenses	7,728	24,023	10,668
Total Non-Markup/Interest Expenses	538,725	611,548	733,221
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	210,848	623,060	225,088
Taxation - Current	38,827	126,085	88,314
- Prior Years	39	-	-
- Deferred	(102,268)	(2,370)	(203,545)
PROFIT/ (LOSS) AFTER TAX	274,250	499,345	340,319
Net Cash Inflow / (Outflow) from Operating Activities	146,856	344,793	7,593,248
Net Cash Inflow / (Outflow) from Investing Activities	(1,340,844)	655,262	(9,261,573)
Net Cash Inflow / (Outflow) from Financing Activities	533,334	925,716	771,426
Number of Employees	978	969	824

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	National Bank of Pakistan			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	79,155,081	55,531,453	59,420,502	94,446,552
Balances With Other Banks	30,001,482	35,878,101	24,154,070	49,784,884
Lending To Financial Institutions	18,749,309	21,716,802	29,937,857	10,511,322
Investments - Net	71,759,449	143,524,971	166,195,619	144,735,672
Advances - Net	170,319,096	140,547,374	161,265,760	221,443,963
Other Assets	36,952,148	27,489,021	19,059,031	18,339,514
Operating Fixed Assets	7,199,835	8,115,131	8,939,483	9,202,969
Deferred Tax Assets	952,590	-	-	1,275,949
TOTAL ASSETS	415,088,990	432,802,853	468,972,322	549,740,825
LIABILITIES	-	-	-	-
Bills Payable	2,245,349	3,365,744	5,496,738	7,214,671
Borrowings From Financial Institution	11,484,963	10,032,135	16,569,673	11,084,790
Deposits And Other Accounts	349,617,068	362,865,637	395,492,331	465,571,717
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	46,092	74,051	41,117	17,058
Other Liabilities	34,185,081	29,682,837	23,192,585	22,916,147
Deferred Tax Liabilities	-	2,846,186	595,864	-
TOTAL LIABILITIES	397,578,553	408,866,590	441,388,308	506,804,383
NET ASSETS	17,510,437	23,936,263	27,584,014	42,936,442
REPRESENTED BY:				
Share Capital	3,730,384	3,730,384	4,103,422	4,924,106
Reserves	7,476,063	7,144,326	8,133,312	11,119,613
Unappropriated Profit	752,226	3,404,593	5,897,163	9,213,565
Surplus/Deficit On Revaluation Of Assets	5,551,764	9,656,960	9,450,117	17,679,158
TOTAL	17,510,437	23,936,263	27,584,014	42,936,442
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	31,290,584	27,126,839	19,452,317	20,947,333
Mark-Up/ Return/Interest Expenses	18,877,247	14,698,507	6,735,579	6,559,398
Net Mark-Up / Interest Income	12,413,337	12,428,332	12,716,738	14,387,935
Provisions & Bad Debts Written Off Directly	2,140,627	2,109,678	2,619,043	1,748,165
Net Mark-Up / Interest Income After Provision	10,272,710	10,318,654	10,097,695	12,639,770
Fees, Commission & Brokerage Income	2,984,428	3,137,007	3,260,863	5,099,195
Dividend Income	610,732	917,020	1,126,742	1,273,863
Income From Dealing In Foreign Currencies	794,965	659,247	710,726	1,008,988
Other Income	111,443	495,818	2,149,908	922,670
Total Non - Markup / Interest Income	4,501,568	5,209,092	7,248,239	8,304,716
Administrative Expenses	8,709,895	9,137,779	8,280,878	8,878,801
Other Expenses	348,158	27,008	56,348	40,527
Total Non-Markup/Interest Expenses	9,058,053	9,164,787	8,337,226	8,919,328
Extra ordinary/unusual Items	2,700,596	318,148	-	-
PROFIT/ (LOSS) BEFORE TAXATION	3,015,629	6,044,811	9,008,708	12,025,158
Taxation - Current	2,453,275	2,650,000	4,650,000	4,950,000
- Prior Years	622,747	1,000,000	1,439,444	847,958
- Deferred	(1,208,922)	141,426	(1,278,839)	(15,729)
PROFIT/ (LOSS) AFTER TAX	1,148,529	2,253,385	4,198,103	6,242,929
Net Cash Inflow / (Outflow) from Operating Activities	6,799,018	42,661,153	16,206,797	30,892,555
Net Cash Inflow / (Outflow) from Investing Activities	1,745,544	(64,735,585)	(24,105,955)	30,040,288
Net Cash Inflow / (Outflow) from Financing Activities	(23,322)	(496,013)	(496,748)	(536,208)
Number of Employees	15,163	12,195	13,272	13,745

(Contd.)

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	National Bank of Pakistan		
	2005	2006	2007
ASSETS			
Cash & Balances With Treasury Banks	71,196,956	78,625,227	94,873,249
Balances With Other Banks	31,019,330	40,641,679	37,472,832
Lending To Financial Institutions	16,282,942	23,012,732	21,464,600
Investments - Net	156,985,378	139,946,995	210,787,868
Advances - Net	268,838,779	316,110,406	340,677,100
Other Assets	23,941,056	27,113,698	30,994,965
Operating Fixed Assets	9,454,365	9,681,974	25,922,979
Deferred Tax Assets	-	-	-
TOTAL ASSETS	577,718,806	635,132,711	762,193,593
LIABILITIES			
Bills Payable	1,741,156	10,605,663	7,061,902
Borrowings From Financial Institution	8,756,847	11,704,079	10,886,063
Deposits And Other Accounts	463,426,602	501,872,243	591,907,435
Sub-ordinated Loans	-	-	-
Liabilities Against Assets Subject To Finance Lease	16,629	13,235	33,554
Other Liabilities	23,496,910	26,596,300	30,869,154
Deferred Tax Liabilities	4,462,718	2,387,073	5,097,831
TOTAL LIABILITIES	501,900,862	553,178,593	645,855,939
NET ASSETS	75,817,944	81,954,118	116,337,654
REPRESENTED BY:			
Share Capital	5,908,927	7,090,712	8,154,319
Reserves	12,354,256	13,879,260	15,772,124
Unappropriated Profit	19,372,523	32,074,677	45,344,188
Surplus/Deficit On Revaluation Of Assets	38,182,238	28,909,469	47,067,023
TOTAL	75,817,944	81,954,118	116,337,654
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	33,692,665	44,100,934	50,569,481
Mark-Up/ Return/Interest Expenses	10,321,768	13,947,218	16,940,011
Net Mark-Up / Interest Income	23,370,897	30,153,716	33,629,470
Provisions & Bad Debts Written Off Directly	2,223,927	2,371,546	4,722,735
Net Mark-Up / Interest Income After Provision	21,146,970	27,782,170	28,906,735
Fees, Commission & Brokerage Income	4,926,604	6,144,628	6,781,683
Dividend Income	1,718,478	2,891,755	3,263,246
Income From Dealing In Foreign Currencies	1,205,638	1,333,840	1,042,827
Other Income	1,541,631	1,792,669	2,457,089
Total Non - Markup / Interest Income	9,392,351	12,162,892	13,544,845
Administrative Expenses	11,221,789	13,443,441	14,205,911
Other Expenses	261,504	191,044	185,168
Total Non-Markup/Interest Expenses	11,483,293	13,634,485	14,391,079
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	19,056,028	26,310,577	28,060,501
Taxation - Current	7,154,002	8,695,598	8,311,500
- Prior Years	(1,098,709)	530,652	391,497
- Deferred	291,291	61,981	323,731
PROFIT/ (LOSS) AFTER TAX	12,709,444	17,022,346	19,033,773
Net Cash Inflow / (Outflow) from Operating Activities	(54,928,862)	10,176,913	78,804,419
Net Cash Inflow / (Outflow) from Investing Activities	14,290,871	8,711,923	(63,304,392)
Net Cash Inflow / (Outflow) from Financing Activities	(757,308)	(1,482,019)	(2,545,646)
Number of Employees	15,176	15,356	16,429

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	NIB Bank Ltd.		
	2003	2004	2005
ASSETS			
Cash & Balances With Treasury Banks	330,953	974,659	2,085,141
Balances With Other Banks	17,334	309,218	1,966,118
Lending To Financial Institutions	347,579	1,812,907	2,270,000
Investments - Net	951,957	766,716	5,129,285
Advances - Net	6,791,963	12,158,088	19,622,929
Other Assets	185,960	406,486	576,691
Operating Fixed Assets	67,283	129,389	368,551
Deferred Tax Assets	-	-	-
TOTAL ASSETS	8,693,029	16,557,463	32,018,715
LIABILITIES			
Bills Payable	74,467	98,620	274,325
Borrowings From Financial Institution	1,975,230	4,159,194	4,547,096
Deposits And Other Accounts	3,682,302	10,648,570	21,123,556
Sub-ordinated Loans	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-
Other Liabilities	1,503,049	188,320	1,858,398
Deferred Tax Liabilities	198,531	98,911	2,465
TOTAL LIABILITIES	7,433,579	15,193,615	27,805,840
NET ASSETS	1,259,450	1,363,848	4,212,875
REPRESENTED BY:			
Share Capital	1,229,041	1,229,041	3,361,522
Reserves	9,603	34,125	694,623
Unappropriated Profit	16,522	114,609	197,626
Surplus/Deficit On Revaluation Of Assets	4,284	(13,927)	(40,896)
TOTAL	1,259,450	1,363,848	4,212,875
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	172,372	803,542	1,716,917
Mark-Up/ Return/Interest Expenses	82,552	412,680	1,118,957
Net Mark-Up / Interest Income	89,820	390,862	597,960
Provisions & Bad Debts Written Off Directly	7,794	73,255	91,288
Net Mark-Up / Interest Income After Provision	82,026	317,607	506,672
Fees, Commission & Brokerage Income	4,299	40,418	91,707
Dividend Income	1,125	16,015	16,668
Income From Dealing In Foreign Currencies	783	25,596	109,145
Other Income	1,499	29,538	18,639
Total Non - Markup / Interest Income	7,706	111,567	236,159
Administrative Expenses	61,987	393,719	711,545
Other Expenses	-	4,122	1,509
Total Non-Markup/Interest Expenses	61,987	397,841	713,054
Extra ordinary/unusual Items	-	-	2,776
PROFIT/ (LOSS) BEFORE TAXATION	27,745	31,333	27,001
Taxation - Current	8,682	14,031	20,178
- Prior Years	-	(5,687)	-
- Deferred	(1,590)	(99,620)	(96,948)
PROFIT/ (LOSS) AFTER TAX	20,653	122,609	103,771
Net Cash Inflow / (Outflow) from Operating Activities	(257,338)	(338,482)	4,199,958
Net Cash Inflow / (Outflow) from Investing Activities	(560,678)	1,444,643	(4,204,801)
Net Cash Inflow / (Outflow) from Financing Activities	(166,407)	(166,607)	2,772,225
Number of Employees	249	403	786

(Contd.)

NDLC-IFIC renamed as NIB w.e.f 28-11-2005

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	NIB Bank Ltd.	
	2006	2007
ASSETS		
Cash & Balances With Treasury Banks	2,928,404	10,318,722
Balances With Other Banks	1,362,497	1,401,796
Lending To Financial Institutions	2,600,000	4,753,113
Investments - Net	6,558,733	40,498,840
Advances - Net	31,052,169	82,160,074
Other Assets	1,172,363	3,353,958
Operating Fixed Assets	622,216	30,800,135
Deferred Tax Assets	127,158	3,366,766
TOTAL ASSETS	46,423,540	176,653,404
LIABILITIES		
Bills Payable	215,769	2,110,211
Borrowings From Financial Institution	9,164,121	16,669,412
Deposits And Other Accounts	30,566,540	116,671,219
Sub-ordinated Loans	-	-
Liabilities Against Assets Subject To Finance Lease	-	7,176
Other Liabilities	2,150,538	4,603,352
Deferred Tax Liabilities	-	-
TOTAL LIABILITIES	42,096,968	140,061,370
NET ASSETS	4,326,572	36,592,034
REPRESENTED BY:		
Share Capital	3,361,522	36,044,145
Reserves	719,810	719,810
Unappropriated Profit	293,073	(143,392)
Surplus/Deficit On Revaluation Of Assets	(47,833)	(28,529)
TOTAL	4,326,572	36,592,034
OPERATING POSITION		
Mark-Up/ Return/Interest Earned	3,473,364	6,999,888
Mark-Up/ Return/Interest Expenses	2,452,192	4,995,955
Net Mark-Up / Interest Income	1,021,172	2,003,933
Provisions & Bad Debts Written Off Directly	269,583	1,494,801
Net Mark-Up / Interest Income After Provision	751,589	509,132
Fees, Commission & Brokerage Income	179,994	249,020
Dividend Income	14,528	13,723
Income From Dealing In Foreign Currencies	208,627	225,235
Other Income	90,857	619,925
Total Non - Markup / Interest Income	494,006	1,107,903
Administrative Expenses	1,221,423	2,002,159
Other Expenses	2,259	4,802
Total Non-Markup/Interest Expenses	1,223,682	2,006,961
Extra ordinary/unusual Items	-	181,281
PROFIT/ (LOSS) BEFORE TAXATION	21,913	(571,207)
Taxation - Current	33,422	37,925
- Prior Years	-	-
- Deferred	(129,367)	(258,575)
PROFIT/ (LOSS) AFTER TAX	117,858	(350,557)
Net Cash Inflow / (Outflow) from Operating Activities	2,048,345	7,989,545
Net Cash Inflow / (Outflow) from Investing Activities	(1,808,703)	(19,130,466)
Net Cash Inflow / (Outflow) from Financing Activities	-	18,570,538
Number of Employees	1,632	5,580

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	PICIC Commercial Bank Ltd.		
	2001	2002	2003
ASSETS			
Cash & Balances With Treasury Banks	1,177,420	1,817,427	2,335,290
Balances With Other Banks	1,261,531	275,381	487,482
Lending To Financial Institutions	1,285,896	3,824,143	106,250
Investments - Net	2,686,377	10,306,316	21,736,954
Advances - Net	6,329,594	10,876,336	14,316,832
Other Assets	476,109	628,357	751,289
Operating Fixed Assets	114,010	254,228	350,795
Deferred Tax Assets	133,357	-	48,961
TOTAL ASSETS	13,464,294	27,982,188	40,133,853
LIABILITIES			
Bills Payable	156,994	569,842	556,479
Borrowings From Financial Institution	2,548,323	2,834,229	4,371,613
Deposits And Other Accounts	9,618,599	21,154,925	32,499,771
Sub-ordinated Loans	-	-	-
Liabilities Against Assets Subject To Finance Lease	6,938	36,270	60,994
Other Liabilities	184,348	553,046	425,726
Deferred Tax Liabilities	-	531,923	-
TOTAL LIABILITIES	12,515,202	25,680,235	37,914,583
NET ASSETS	949,092	2,301,953	2,219,270
REPRESENTED BY:			
Share Capital	500,000	825,000	1,072,500
Reserves	303,262	489,612	688,144
Unappropriated Profit	730	8,628	23,133
Surplus/Deficit On Revaluation Of Assets	145,100	978,713	435,493
TOTAL	949,092	2,301,953	2,219,270
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	1,046,526	1,776,501	1,869,083
Mark-Up/ Return/Interest Expenses	753,658	1,297,191	1,327,542
Net Mark-Up / Interest Income	292,868	479,310	541,541
Provisions & Bad Debts Written Off Directly	(23,290)	(29,787)	119,617
Net Mark-Up / Interest Income After Provision	316,158	509,097	421,924
Fees, Commission & Brokerage Income	70,739	105,791	136,656
Dividend Income	4,866	65,854	142,491
Income From Dealing In Foreign Currencies	114,610	120,341	95,851
Other Income	23,982	34,407	592,540
Total Non - Markup / Interest Income	214,197	326,393	967,538
Administrative Expenses	234,447	326,151	563,621
Other Expenses	71	272	770
Total Non-Markup/Interest Expenses	234,518	326,423	564,391
Amortization of Deferred Cost	-	-	-
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	295,837	509,067	825,071
Taxation - Current	73,729	196,145	247,379
- Prior Years	-	-	-
- Deferred	110,548	(6,326)	(43,720)
PROFIT/ (LOSS) AFTER TAX	111,560	319,248	621,412
Net Cash Inflow / (Outflow) from Operating Activities	2,783,708	5,644,001	13,383,848
Net Cash Inflow / (Outflow) from Investing Activities	(1,440,227)	(6,184,177)	(12,482,122)
Net Cash Inflow / (Outflow) from Financing Activities	(3,640)	(194,033)	(171,762)
Number of Employees	309	510	701

(Contd.)

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	PICIC Commercial Bank Ltd.		
	2004	2005	2006
ASSETS			
Cash & Balances With Treasury Banks	3,495,792	5,173,687	5,583,591
Balances With Other Banks	790,783	1,561,364	2,170,897
Lending To Financial Institutions	6,748,310	8,706,436	9,285,608
Investments - Net	13,196,226	13,657,530	15,661,143
Advances - Net	25,828,363	33,162,262	34,883,751
Other Assets	992,133	1,638,060	1,365,053
Operating Fixed Assets	781,581	947,558	933,282
Deferred Tax Assets	171,130	281,737	406,542
TOTAL ASSETS	52,004,318	65,128,634	70,289,867
LIABILITIES			
Bills Payable	676,356	667,173	749,080
Borrowings From Financial Institution	3,207,307	5,680,230	5,024,405
Deposits And Other Accounts	44,091,795	53,468,021	59,467,497
Sub-ordinated Loans	-	-	0
Liabilities Against Assets Subject To Finance Lease	73,602	45,510	15,476
Other Liabilities	429,159	1,209,650	957,819
Deferred Tax Liabilities	-	-	0
TOTAL LIABILITIES	48,478,219	61,070,584	66,214,277
NET ASSETS	3,526,099	4,058,050	2,734,875
REPRESENTED BY:			
Share Capital	1,823,250	2,734,875	2,734,875
Reserves	1,189,910	995,393	957,286
Unappropriated Profit	466,417	455,676	778,905
Surplus/Deficit On Revaluation Of Assets	46,522	(127,894)	(395,476)
TOTAL	3,526,099	4,058,050	4,075,590
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	2,336,412	4,171,890	5,795,979
Mark-Up/ Return/Interest Expenses	1,067,647	2,061,889	3,530,329
Net Mark-Up / Interest Income	1,268,765	2,110,001	2,265,650
Provisions & Bad Debts Written Off Directly	(5,590)	9,786	476,884
Net Mark-Up / Interest Income After Provision	1,274,355	2,100,215	1,788,766
Fees, Commission & Brokerage Income	136,013	174,501	206,873
Dividend Income	140,991	149,909	131,811
Income From Dealing In Foreign Currencies	88,023	105,276	142,710
Other Income	310,632	528,911	376,071
Total Non - Markup / Interest Income	675,659	958,597	857,465
Administrative Expenses	822,602	1,147,703	1,350,451
Other Expenses	1027	5489	16565
Total Non-Markup/Interest Expenses	823,629	1,153,192	1,367,016
Amortization of Deferred Cost	-	-	-
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,126,385	1,905,620	1,279,215
Taxation - Current	226,000	395,000	441,000
- Prior Years	-	-	0
- Deferred	4,063	6,581	(130,626)
PROFIT/ (LOSS) AFTER TAX	896,322	1,504,039	968,841
Net Cash Inflow / (Outflow) from Operating Activities	(6,974,261)	4,072,696	4,125,218
Net Cash Inflow / (Outflow) from Investing Activities	7,670,358	(891,689)	(2,303,468)
Net Cash Inflow / (Outflow) from Financing Activities	767,706	(732,531)	(802,313)
Number of Employees	939	1,530	1,647

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Prime Bank Ltd.		
	2001	2002	2003
ASSETS			
Cash & Balances With Treasury Banks	1,389,359	1,316,933	1,954,702
Balances With Other Banks	766,587	138,557	243,927
Lending To Financial Institutions	790,000	2,754,792	2,621,701
Investments - Net	4,165,457	7,534,278	9,815,807
Advances - Net	6,239,148	9,016,138	13,664,066
Other Assets	700,986	504,504	753,340
Operating Fixed Assets	211,520	371,951	574,062
Deferred Tax Assets	262,618	-	-
TOTAL ASSETS	14,525,675	21,637,153	29,627,605
LIABILITIES			
Bills Payable	402,051	444,461	546,172
Borrowings From Financial Institution	2,231,892	4,722,117	5,519,832
Deposits And Other Accounts	10,366,688	14,640,410	21,634,361
Sub-ordinated Loans	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-
Other Liabilities	97,466	225,452	263,708
Deferred Tax Liabilities	-	23,447	50,773
TOTAL LIABILITIES	13,098,097	20,055,887	28,014,846
NET ASSETS	1,427,578	1,581,266	1,612,759
REPRESENTED BY:			
Share Capital	876,818	1,008,341	1,008,341
Reserves	409,931	371,692	527,334
Unappropriated Profit	93	26	6
Surplus/Deficit On Revaluation Of Assets	140,736	201,207	77,078
TOTAL	1,427,578	1,581,266	1,612,759
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	1,136,900	1,394,770	1,468,633
Mark-Up/ Return/Interest Expenses	693,849	964,555	648,616
Net Mark-Up / Interest Income	443,051	430,215	820,017
Provisions & Bad Debts Written Off Directly	88,681	57,397	125,005
Net Mark-Up / Interest Income After Provision	354,370	372,818	695,012
Fees, Commission & Brokerage Income	148,370	142,777	192,327
Dividend Income	327	646	13,875
Income From Dealing In Foreign Currencies	78,158	81,852	70,131
Other Income	21,903	224,147	184,967
Total Non - Markup / Interest Income	248,758	449,422	461,300
Administrative Expenses	361,271	512,415	719,176
Other Expenses	760	3,931	6,690
Total Non-Markup/Interest Expenses	362,031	516,346	725,866
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	241,097	305,894	430,446
Taxation - Current	133,000	147,000	186,000
- Prior Years	12,337	(104,656)	(25,000)
- Deferred	(56,837)	87,656	(7,110)
PROFIT/ (LOSS) AFTER TAX	152,597	175,894	276,556
Net Cash Inflow / (Outflow) from Operating Activities	2,404,748	(127,756)	(43,522)
Net Cash Inflow / (Outflow) from Investing Activities	(1,304,520)	(611,899)	(186,346)
Net Cash Inflow / (Outflow) from Financing Activities	(342,899)	54,464	906,428
Number of Employees	455	658	900

(Contd.)

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Prime Bank Ltd.		
	2004	2005	2006
ASSETS			
Cash & Balances With Treasury Banks	2,839,445	3,716,479	4,612,129
Balances With Other Banks	1,295,984	1,349,181	954,794
Lending To Financial Institutions	6,946,265	7,673,303	853,278
Investments - Net	6,309,844	13,409,547	11,607,334
Advances - Net	21,263,937	25,523,552	32,124,366
Other Assets	865,072	1,059,988	1,016,703
Operating Fixed Assets	815,310	1,024,908	1,171,629
Deferred Tax Assets	-	-	-
TOTAL ASSETS	40,335,857	53,756,958	52,340,233
LIABILITIES			
Bills Payable	693,354	734,157	619,005
Borrowings From Financial Institution	5,411,476	9,380,774	5,555,960
Deposits And Other Accounts	30,116,733	38,876,128	40,691,791
Sub-ordinated Loans	640,000	799,840	799,520
Liabilities Against Assets Subject To Finance Lease	-	-	-
Other Liabilities	486,002	481,491	868,487
Deferred Tax Liabilities	40,872	50,623	88,938
TOTAL LIABILITIES	37,388,437	50,323,013	48,623,701
NET ASSETS	2,947,420	3,433,945	3,716,532
REPRESENTED BY:			
Share Capital	2,018,697	2,321,502	2,739,372
Reserves	923,930	720,337	640,364
Unappropriated Profit	5	396,215	418,051
Surplus/Deficit On Revaluation Of Assets	4,788	(4,109)	(81,255)
TOTAL	2,947,420	3,433,945	3,716,532
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	1,641,402	3,088,747	4,536,263
Mark-Up/ Return/Interest Expenses	655,591	1,436,401	2,781,811
Net Mark-Up / Interest Income	985,811	1,652,346	1,754,452
Provisions & Bad Debts Written Off Directly	80,980	187,881	336,279
Net Mark-Up / Interest Income After Provision	904,831	1,464,465	1,418,173
Fees, Commission & Brokerage Income	260,731	288,351	411,676
Dividend Income	15,649	26,539	33,991
Income From Dealing In Foreign Currencies	138,184	81,215	132,031
Other Income	145,535	71,018	121,331
Total Non - Markup / Interest Income	560,099	467,123	699,029
Administrative Expenses	942,683	1,155,272	1,570,388
Other Expenses	(2,648)	11,019	20,017
Total Non-Markup/Interest Expenses	940,035	1,166,291	1,590,405
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	524,895	765,297	526,797
Taxation - Current	172,495	239,609	128,000
- Prior Years	(37,973)	15,966	-
- Deferred	44,980	14,460	39,109
PROFIT/ (LOSS) AFTER TAX	345,393	495,262	359,688
Net Cash Inflow / (Outflow) from Operating Activities	4,625,393	8,124,330	(1,029,936)
Net Cash Inflow / (Outflow) from Investing Activities	(5,171,875)	(7,454,217)	1,479,205
Net Cash Inflow / (Outflow) from Financing Activities	2,474,302	(95,141)	326,170
Number of Employees	1,059	2,045	2,247

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Punjab Provincial Co-operative Bank Ltd.			
	2001*	2002*	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	388,975	1,294,879	969,567	623,474
Balances With Other Banks	1,176,532	810,565	1,212,234	2,298,580
Lending To Financial Institutions	-	-	-	-
Investments - Net	376,342	402,451	483,394	547,710
Advances - Net	2,782,159	3,323,504	3,886,241	5,764,950
Other Assets	68,585	73,982	66,244	138,550
Operating Fixed Assets	329,994	336,283	326,901	1,273,542
Deferred Tax Assets	-	-	-	-
TOTAL ASSETS	5,122,587	6,241,664	6,944,581	10,646,806
LIABILITIES				
Bills Payable	1,983	2,918	14,778	18,748
Borrowings From Financial Institution	2,988,326	3,871,914	4,527,750	6,924,000
Deposits And Other Accounts	1,438,087	1,598,181	1,715,752	2,004,218
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-	-
Other Liabilities	187,657	196,491	162,385	170,916
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	4,616,053	5,669,504	6,420,665	9,117,882
NET ASSETS	506,534	572,160	523,916	1,528,924
REPRESENTED BY:				
Share Capital	116,316	128,933	135,507	158,206
Reserves	313,811	325,750	325,576	325,147
Unappropriated Profit	31,281	43,887	(91,700)	(125,685)
Surplus/Deficit On Revaluation Of Assets	45,126	73,590	154,533	1,171,256
TOTAL	506,534	572,160	523,916	1,528,924
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	467,973	465,062	485,037	461,282
Mark-Up/ Return/Interest Expenses	131,855	118,397	249,740	143,780
Net Mark-Up / Interest Income	336,118	346,665	235,297	317,502
Provisions & Bad Debts Written Off Directly	41,708	30,051	30,000	30,000
Net Mark-Up / Interest Income After Provision	294,410	316,614	205,297	287,502
Fees, Commission & Brokerage Income	547	916	1,213	3,091
Dividend Income	9,438	9,864	7,121	9,987
Income From Dealing In Foreign Currencies	-	-	-	-
Other Income	29,174	20,162	46,766	61,539
Total Non - Markup / Interest Income	39,159	30,942	55,100	74,617
Administrative Expenses	296,114	312,717	393,238	392,235
Other Expenses	-	-	44	1,244
Total Non-Markup/Interest Expenses	296,114	312,717	393,282	393,479
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	37,455	34,839	(132,885)	(31,360)
Taxation - Current	11,000	10,000	2,700	2,625
- Prior Years	-	233	2	-
- Deferred	-	-	-	-
PROFIT/ (LOSS) AFTER TAX	26,455	24,606	(135,587)	(33,985)
Net Cash Inflow / (Outflow) from Operating Activities	(873,247)	522,154	35,606	713,678
Net Cash Inflow / (Outflow) from Investing Activities	(233,564)	5,227	34,351	4,305
Net Cash Inflow / (Outflow) from Financing Activities	1,431	12,556	6,400	22,270
Number of Employees	1,790	1,759	1,750	1,724

* As on 30th June

(Contd.)

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Punjab Provincial Co-operative Bank Ltd.		
	2005	2006	2007
ASSETS			
Cash & Balances With Treasury Banks	455,377	409,993	715,017
Balances With Other Banks	3,719,993	6,511,008	5,586,775
Lending To Financial Institutions	-	-	-
Investments - Net	541,760	506,876	558,009
Advances - Net	6,992,478	6,798,803	8,009,821
Other Assets	197,581	219,225	216,136
Operating Fixed Assets	1,278,060	1,288,477	2,571,139
Deferred Tax Assets	-	-	-
TOTAL ASSETS	13,185,249	15,734,382	17,656,897
LIABILITIES			
Bills Payable	18,234	20,677	39,654
Borrowings From Financial Institution	9,528,000	12,000,000	12,000,000
Deposits And Other Accounts	1,688,797	1,657,013	2,007,645
Sub-ordinated Loans	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-
Other Liabilities	142,399	123,553	185,623
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	11,377,430	13,801,243	14,232,922
NET ASSETS	1,807,819	1,933,139	3,423,975
REPRESENTED BY:			
Share Capital	418,954	425,533	430,351
Reserves	325,697	337,269	370,827
Unappropriated Profit	(103114)	38,939	133,776
Surplus/Deficit On Revaluation Of Assets	1,166,282	1,131,398	2,489,021
TOTAL	1,807,819	1,933,139	3,423,975
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	621,567	1,027,536	1,228,805
Mark-Up/ Return/Interest Expenses	52,489	253,508	547,198
Net Mark-Up / Interest Income	569,078	774,028	681,607
Provisions & Bad Debts Written Off Directly	190,770	157,609	375,366
Net Mark-Up / Interest Income After Provision	378,308	616,419	306,241
Fees, Commission & Brokerage Income	5,053	4,467	22,805
Dividend Income	9,207	8,177	4,811
Income From Dealing In Foreign Currencies	-	-	-
Other Income	68,170	39,610	347,161
Total Non - Markup / Interest Income	82,430	52,254	374,777
Administrative Expenses	433,921	512,511	550,203
Other Expenses	1,366	99	551
Total Non-Markup/Interest Expenses	435,287	512,610	550,754
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	25,451	156,063	130,264
Taxation - Current	1,400	1,030	481
- Prior Years	-	-	-
- Deferred	-	-	-
PROFIT/ (LOSS) AFTER TAX	24,051	155,033	129,783
Net Cash Inflow / (Outflow) from Operating Activities	994,182	2,744,207	(939,551)
Net Cash Inflow / (Outflow) from Investing Activities	994,017	2,740,460	316,912
Net Cash Inflow / (Outflow) from Financing Activities	259,818	5,171	3,430
Number of Employees	1,708	1,748	2,039

* As on 30th June

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Saudi-Pak Commercial Bank Ltd.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	400,038	982,041	2,578,496	3,771,740
Balances With Other Banks	765,347	341,203	1,201,940	595,409
Lending To Financial Institutions	1,692,000	1,045,000	754,485	248,618
Investments - Net	1,094,820	6,278,484	9,369,478	9,706,575
Advances - Net	3,784,533	7,772,768	18,535,864	25,487,172
Other Assets	863,124	874,027	747,573	1,056,452
Operating Fixed Assets	171,857	405,467	1,038,930	1,141,066
Deferred Tax Assets	741,183	1,131,379	915,461	829,879
TOTAL ASSETS	9,512,902	18,830,369	35,142,227	42,836,911
LIABILITIES				
Bills Payable	34,118	155,020	343,705	377,751
Borrowings From Financial Institution	3,982,852	5,859,651	8,216,983	6,462,494
Deposits And Other Accounts	4,815,547	12,340,610	24,578,053	33,271,211
Sub-ordinated Loans	-	-	650,000	650,000
Liabilities Against Assets Subject To Finance Lease	8,649	4,341	1,541	1,054
Other Liabilities	155,662	252,973	241,905	341,881
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	8,996,828	18,612,595	34,032,187	41,104,391
NET ASSETS	516,074	217,774	1,110,040	1,732,520
REPRESENTED BY:				
Share Capital	1,416,667	1,500,000	2,250,000	2,250,000
Reserves	74,262	114,705	140,381	205,633
Unappropriated Profit	(973,216)	(1,598,362)	(1,245,658)	(983,026)
Surplus/Deficit On Revaluation Of Assets	(1,639)	201,431	(34,683)	259,913
TOTAL	516,074	217,774	1,110,040	1,732,520
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	588,111	724,846	1,304,732	1,857,400
Mark-Up/ Return/Interest Expenses	540,048	531,706	872,292	1,146,840
Net Mark-Up / Interest Income	48,063	193,140	432,440	710,560
Provisions & Bad Debts Written Off Directly	274,149	(306,796)	(272,076)	53,829
Net Mark-Up / Interest Income After Provision	(226,086)	499,936	704,516	656,731
Fees, Commission & Brokerage Income	40,632	105,354	207,925	317,196
Dividend Income	0,000	5,030	19,752	9,322
Income From Dealing In Foreign Currencies	(58,564)	34,790	33,192	53,108
Other Income	(119,060)	435,858	451,921	13,987
Total Non - Markup / Interest Income	(136,992)	581,032	712,790	393,613
Administrative Expenses	194,644	261,542	413,823	520,454
Other Expenses	191,395	(72,300)	(25,534)	(17,093)
Total Non-Markup/Interest Expenses	386,039	189,242	388,289	503,361
Amortization of Deferred Cost	33,333	50,000	50,000	50,000
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(782,450)	841,726	979,017	496,983
Taxation - Current	3,592	7,000	120,623	127,997
- Prior Years	37,040	9,934	50,902	-
- Deferred	(640,953)	170,860	429,112	42,724
PROFIT/ (LOSS) AFTER TAX	(182,129)	653,932	378,380	326,262
Net Cash Inflow / (Outflow) from Operating Activities	831,902	4,563,630	4,726,850	558,749
Net Cash Inflow / (Outflow) from Investing Activities	283,957	(4,834,819)	(4,081,328)	(301,340)
Net Cash Inflow / (Outflow) from Financing Activities	719,613	(8,509)	1,396,670	(696)
Number of Employees	416	476	634	704

(Contd.)

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Saudi-Pak Commercial Bank Ltd.		
	2005	2006	2007
ASSETS			
Cash & Balances With Treasury Banks	2,525,340	3,994,136	3,223,780
Balances With Other Banks	923,044	613,678	128,991
Lending To Financial Institutions	8,831,063	4,747,567	839,959
Investments - Net	12,464,577	15,828,682	17,859,169
Advances - Net	19,513,727	29,021,974	25,874,972
Other Assets	1,037,955	1,657,318	1,598,131
Operating Fixed Assets	1,541,536	2,322,371	2,367,883
Deferred Tax Assets	911,307	1,015,123	1,767,715
TOTAL ASSETS	47,748,549	59,200,849	53,660,600
LIABILITIES			
Bills Payable	199,143	408,342	570,756
Borrowings From Financial Institution	5,481,288	4,236,775	6,880,449
Deposits And Other Accounts	37,136,042	49,015,090	42,373,710
Sub-ordinated Loans	650,000	650,000	650,000
Liabilities Against Assets Subject To Finance Lease	569	63,030	80,155
Other Liabilities	474,905	829,573	925,091
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	43,941,947	55,202,810	51,480,161
NET ASSETS	3,806,602	3,998,039	2,180,439
REPRESENTED BY:			
Share Capital	3,847,500	3,847,500	5,001,750
Reserves	218,556	218,556	218,556
Unappropriated Profit	(860,072)	(1,080,726)	(4,119,537)
Surplus/Deficit On Revaluation Of Assets	600,618	1,012,709	1,079,670
TOTAL	3,806,602	3,998,039	2,180,439
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	2,632,485	3,712,420	4,799,853
Mark-Up/ Return/Interest Expenses	1,849,189	3,260,952	4,440,116
Net Mark-Up / Interest Income	783,296	451,468	359,737
Provisions & Bad Debts Written Off Directly	485,292	408,095	3,132,444
Net Mark-Up / Interest Income After Provision	298,004	43,373	(2,772,707)
Fees, Commission & Brokerage Income	240,648	305,464	369,468
Dividend Income	41,347	59,851	44,465
Income From Dealing In Foreign Currencies	68,518	56,907	65,312
Other Income	309,751	283,780	297,580
Total Non - Markup / Interest Income	660,264	706,002	776,825
Administrative Expenses	732,803	1,262,448	1,270,317
Other Expenses	29,895	(120,772)	54,066
Total Non-Markup/Interest Expenses	762,698	1,141,676	1,324,383
Amortization of Deferred Cost	50,000	16,667	-
Extra ordinary/unusual Items	5,100	-	-
PROFIT/ (LOSS) BEFORE TAXATION	140,470	(408,968)	(3,320,265)
Taxation - Current	156,100	-	35,382
- Prior Years	-	-	439,351
- Deferred	(80,243)	(105,282)	(754,091)
PROFIT/ (LOSS) AFTER TAX	64,613	(303,686)	(3,040,907)
Net Cash Inflow / (Outflow) from Operating Activities	3,683,990	3,433,194	(2,009,657)
Net Cash Inflow / (Outflow) from Investing Activities	(3,089,636)	(3,475,697)	(2,314,360)
Net Cash Inflow / (Outflow) from Financing Activities	1,596,881	(569)	1,111,473
Number of Employees	981	1,426	1,253

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	SME Bank Ltd.		
	2005	2006	2007
ASSETS			
Cash & Balances With Treasury Banks	188,460	311,954	286,705
Balances With Other Banks	112,047	125,704	52,980
Lending To Financial Institutions	-	292,454	258,944
Investments - Net	4,807,743	5,584,582	3,058,130
Advances - Net	1,184,844	1,731,271	2,118,347
Other Assets	967,207	974,735	216,176
Operating Fixed Assets	160,438	156,384	144,589
Deferred Tax Assets	439,338	447,794	447,887
TOTAL ASSETS	7,860,077	9,624,878	6,583,758
LIABILITIES			
Bills Payable	6,271	18,090	40,441
Borrowings From Financial Institution	1,530,000	2,600,000	1,400,000
Deposits And Other Accounts	1,022,702	1,666,360	1,879,587
Sub-ordinated Loans	2,500,000	2,430,000	-
Liabilities Against Assets Subject To Finance Lease	21,684	19,697	25,371
Other Liabilities	617,097	602,819	429,752
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	5,697,754	7,336,966	3,775,151
NET ASSETS	2,162,323	2,287,912	2,808,607
REPRESENTED BY:			
Share Capital	1,500,000	2,000,000	2,392,507
Reserves	146,638	177,275	199,356
Unappropriated Profit	586,546	209,096	297,418
Surplus/Deficit On Revaluation Of Assets	(70,861)	(98,459)	(80,674)
TOTAL	2,162,323	2,287,912	2,808,607
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	844,666	960,293	875,560
Mark-Up/ Return/Interest Expenses	337,437	454,062	379,956
Net Mark-Up / Interest Income	507,229	506,231	495,604
Provisions & Bad Debts Written Off Directly	(306,173)	(232,669)	(137,525)
Net Mark-Up / Interest Income After Provision	813,402	738,900	633,129
Fees, Commission & Brokerage Income	690	2,591	3,608
Dividend Income	341	1,173	1,013
Income From Dealing In Foreign Currencies	-	-	-
Other Income	26,558	23,046	35,717
Total Non - Markup / Interest Income	27,589	26,810	40,338
Administrative Expenses	507,715	553,867	526,464
Other Expenses	(35,836)	(19,842)	(5,091)
Total Non-Markup/Interest Expenses	471,879	534,025	521,373
Extra ordinary/unusual Items			
PROFIT/ (LOSS) BEFORE TAXATION	369,112	231,685	152,094
Taxation - Current	144,817	72,034	50,863
- Prior Years	23,886	-	-
- Deferred	(5,800)	6,464	(9,172)
PROFIT/ (LOSS) AFTER TAX	206,209	153,187	110,403
Net Cash Inflow / (Outflow) from Operating Activities	1,719,251	1,231,251	(780,948)
Net Cash Inflow / (Outflow) from Investing Activities	(724,333)	(813,295)	2,528,458
Net Cash Inflow / (Outflow) from Financing Activities	(1,121,142)	(80,805)	(2,045,483)
Number of Employees	644	667	662

SME declared as a specialized Bank w.e.f Sep 2004

(Contd.)

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Soneri Bank Ltd.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	1,537,466	2,152,332	2,821,394	3,627,569
Balances With Other Banks	1,065,536	864,222	1,057,546	2,793,190
Lending To Financial Institutions	1,674,775	2,608,750	2,705,000	3,585,421
Investments - Net	4,942,340	9,844,437	11,912,517	13,982,828
Advances - Net	10,198,907	11,377,581	17,348,525	24,375,905
Other Assets	642,887	676,562	477,187	671,372
Operating Fixed Assets	327,734	474,025	643,960	815,614
Deferred Tax Assets	144,727	-	-	-
TOTAL ASSETS	20,534,372	27,997,909	36,966,129	49,851,899
LIABILITIES				
Bills Payable	240,782	432,215	808,858	893,762
Borrowings From Financial Institution	2,195,871	3,429,788	4,998,149	7,957,364
Deposits And Other Accounts	16,053,886	20,544,711	27,868,418	37,383,756
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	26,672	12,671	3,301	-
Other Liabilities	467,810	1,006,763	582,112	530,952
Deferred Tax Liabilities	-	278,696	101,445	42,757
TOTAL LIABILITIES	18,985,021	25,704,844	34,362,283	46,808,591
NET ASSETS	1,549,351	2,293,065	2,603,846	3,043,308
REPRESENTED BY:				
Share Capital	782,719	1,017,535	1,017,535	1,271,919
Reserves	757,818	768,077	1,210,203	1,592,071
Unappropriated Profit	2,510	6,057	2,643	14,771
Surplus/Deficit On Revaluation Of Assets	6,304	501,396	373,465	164,547
TOTAL	1,549,351	2,293,065	2,603,846	3,043,308
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	1,893,168	2,137,244	1,713,971	1,947,657
Mark-Up/ Return/Interest Expenses	1,454,885	1,512,443	789,645	752,276
Net Mark-Up / Interest Income	438,283	624,801	924,326	1,195,381
Provisions & Bad Debts Written Off Directly	58,767	43,477	72,840	(15,054)
Net Mark-Up / Interest Income After Provision	379,516	581,324	851,486	1,210,435
Fees, Commission & Brokerage Income	111,261	133,164	153,964	177,247
Dividend Income	-	-	2,922	17,405
Income From Dealing In Foreign Currencies	347,816	183,792	121,560	121,834
Other Income	76,906	175,160	184,734	163,216
Total Non - Markup / Interest Income	535,983	492,116	463,180	479,702
Administrative Expenses	361,912	440,473	499,924	642,231
Other Expenses	2,353	11,791	1,230	1,340
Total Non-Markup/Interest Expenses	364,265	452,264	501,154	643,571
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	551,234	621,176	813,512	1,046,566
Taxation - Current	315,000	315,000	396,000	365,000
- Prior Years	(8,270)	(29,291)	4,854	(116,959)
- Deferred	(25,908)	(14,908)	(26,054)	150,145
PROFIT/ (LOSS) AFTER TAX	270,412	350,375	438,712	648,380
Net Cash Inflow / (Outflow) from Operating Activities	2,443,451	4,600,918	3,554,770	5,270,633
Net Cash Inflow / (Outflow) from Investing Activities	(1,801,460)	(4,170,330)	(2,580,467)	(2,725,345)
Net Cash Inflow / (Outflow) from Financing Activities	1,845	(17,036)	(111,917)	(3,469)
Number of Employees	663	779	882	937

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Soneri Bank Ltd.		
	2005	2006	2007
ASSETS			
Cash & Balances With Treasury Banks	4,352,608	5,551,302	5,861,205
Balances With Other Banks	2,453,628	6,603,003	4,349,673
Lending To Financial Institutions	4,845,574	3,193,405	3,175,009
Investments - Net	16,390,624	16,724,253	19,181,562
Advances - Net	32,052,544	35,412,248	40,154,449
Other Assets	1,484,598	1,315,578	1,981,207
Operating Fixed Assets	1,765,504	1,929,885	2,150,955
Deferred Tax Assets	-	-	-
TOTAL ASSETS	63,345,080	70,729,674	76,854,060
LIABILITIES			
Bills Payable	863,930	957,576	1,640,514
Borrowings From Financial Institution	8,242,959	8,916,437	5,865,471
Deposits And Other Accounts	47,605,508	53,000,647	60,150,128
Sub-ordinated Loans	1,199,760	1,199,280	1,198,800
Liabilities Against Assets Subject To Finance Lease	-	-	-
Other Liabilities	803,610	705,133	963,270
Deferred Tax Liabilities	239,654	338,698	425,398
TOTAL LIABILITIES	58,955,421	65,117,771	70,243,581
NET ASSETS	4,389,659	5,611,903	6,610,479
REPRESENTED BY:			
Share Capital	1,653,495	3,116,835	4,114,222
Reserves	1,394,542	1,676,602	1,876,669
Unappropriated Profit	753,877	400,853	238,775
Surplus/Deficit On Revaluation Of Assets	587,745	417,613	380,813
TOTAL	4,389,659	5,611,903	6,610,479
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	3,680,956	5,536,098	6,271,636
Mark-Up/ Return/Interest Expenses	2,013,862	3,768,323	4,334,355
Net Mark-Up / Interest Income	1,667,094	1,767,775	1,937,281
Provisions & Bad Debts Written Off Directly	75,968	36,745	234,815
Net Mark-Up / Interest Income After Provision	1,591,126	1,731,030	1,702,466
Fees, Commission & Brokerage Income	218,350	242,825	288,205
Dividend Income	36,079	31,025	32,613
Income From Dealing In Foreign Currencies	113,670	149,194	184,181
Other Income	242,675	331,833	562,665
Total Non - Markup / Interest Income	610,774	754,877	1,067,664
Administrative Expenses	792,194	1,028,824	1,278,974
Other Expenses	9,674	8,182	14,471
Total Non-Markup/Interest Expenses	801,868	1,037,006	1,293,445
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,400,032	1,448,901	1,476,685
Taxation - Current	495,000	448,000	403,000
- Prior Years	(55,900)	(83,544)	(9,684)
- Deferred	40,699	99,147	83,035
PROFIT/ (LOSS) AFTER TAX	920,233	985,298	1,000,334
Net Cash Inflow / (Outflow) from Operating Activities	2,040,645	5,767,553	892,813
Net Cash Inflow / (Outflow) from Investing Activities	(2,854,9280)	(791,040)	(2,835,760)
Net Cash Inflow / (Outflow) from Financing Activities	1,199,760	371,556	(480)
Number of Employees	1,257	1,430	1,581

(Contd.)

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Standard Chartered Bank Pakistan Ltd.	
	2006	2007
ASSETS		
Cash & Balances With Treasury Banks	22,797,606	26,295,860
Balances With Other Banks	3,544,796	1,628,280
Lending To Financial Institutions	3,873,224	15,225,935
Investments - Net	34,629,051	40,696,466
Advances - Net	129,004,118	119,537,015
Other Assets	45,996,149	45,226,502
Operating Fixed Assets	3,369,016	3,734,139
Deferred Tax Assets	3,103,776	3,201,017
TOTAL ASSETS	246,317,736	255,545,214
LIABILITIES		
Bills Payable	4,259,834	6,637,388
Borrowings From Financial Institution	22,045,237	6,616,065
Deposits And Other Accounts	156,878,328	177,161,630
Sub-ordinated Loans	2,414,851	1,912,455
Liabilities Against Assets Subject To Finance Lease	9,724	-
Other Liabilities	20,479,649	20,151,366
Deferred Tax Liabilities	-	-
TOTAL LIABILITIES	206,087,623	212,478,904
NET ASSETS	40,230,113	43,066,310
REPRESENTED BY:		
Share Capital	38,715,850	38,715,850
Reserves	1,113,606	1,653,044
Unappropriated Profit	729,214	2,971,681
Surplus/Deficit On Revaluation Of Assets	(328,557)	(274,265)
TOTAL	40,230,113	43,066,310
OPERATING POSITION		
Mark-Up/ Return/Interest Earned	14,565,027	22,530,080
Mark-Up/ Return/Interest Expenses	4,228,716	6,338,119
Net Mark-Up / Interest Income	10,336,311	16,191,961
Provisions & Bad Debts Written Off Directly	1,563,809	6,052,957
Net Mark-Up / Interest Income After Provision	8,772,502	10,139,004
Fees, Commission & Brokerage Income	2,502,511	3,950,282
Dividend Income	77,851	27,768
Income From Dealing In Foreign Currencies	699,354	1,116,633
Other Income	407,523	1,018,028
Total Non - Markup / Interest Income	3,687,239	6,112,711
Administrative Expenses	5,072,060	12,081,963
Other Expenses	27,502	78,518
Total Non-Markup/Interest Expenses	5,099,562	12,160,481
Extra ordinary/unusual Items		
PROFIT/ (LOSS) BEFORE TAXATION	7,360,179	4,091,234
Taxation - Current	2,131,037	1,405,351
- Prior Years	(197,319)	47,826
- Deferred	(282,996)	(125,982)
PROFIT/ (LOSS) AFTER TAX	5,709,457	2,764,039
Net Cash Inflow / (Outflow) from Operating Activities	(3,174,000)	9,247,515
Net Cash Inflow / (Outflow) from Investing Activities	(17,003,566)	(6,455,585)
Net Cash Inflow / (Outflow) from Financing Activities	25,325,738	27,924,140
Number of Employees	8,120	9,245

Standard Chartered Bank (Pakistan) Ltd was established as a result of merger of Union Bank Ltd and Standard Chartered Bank on 19-5-2006.

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Bank of Khyber			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	810,626	915,674	1,014,149	1,394,990
Balances With Other Banks	1,153,708	864,723	824,778	1,050,043
Lending To Financial Institutions	1,126,000	2,548,468	1,250,000	4,119,688
Investments - Net	5,712,685	6,316,252	9,543,530	6,916,820
Advances - Net	6,925,680	6,575,364	5,382,314	9,001,402
Other Assets	1,297,689	1,507,355	847,631	1,180,558
Operating Fixed Assets	113,635	114,830	130,002	127,529
Deferred Tax Assets	88,769	-	-	27,259
TOTAL ASSETS	17,228,792	18,842,666	18,992,404	23,818,289
LIABILITIES				
Bills Payable	82,975	68,011	162,637	1,020,895
Borrowings From Financial Institution	940,486	1,665,313	1,057,661	4,180,253
Deposits And Other Accounts	14,122,946	13,988,778	15,366,841	15,834,065
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	28	-	-	-
Other Liabilities	1,107,345	1,025,044	365,686	608,486
Deferred Tax Liabilities	-	315,079	83,135	-
TOTAL LIABILITIES	16,253,780	17,062,225	17,035,960	21,643,699
NET ASSETS	975,012	1,780,441	1,956,444	2,174,590
REPRESENTED BY:				
Share Capital	750,000	1,000,000	1,050,000	1,231,034
Reserves	362,919	254,220	506,386	588,120
Unappropriated Profit	3,651	3,854	6,266	2,506
Surplus/Deficit On Revaluation Of Assets	(141,558)	522,367	393,792	352,930
TOTAL	975,012	1,780,441	1,956,444	2,174,590
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	1,728,599	1,616,899	1,473,931	1,086,901
Mark-Up/ Return/Interest Expenses	1,401,145	1,064,973	657,560	417,317
Net Mark-Up / Interest Income	327,454	551,926	816,371	669,584
Provisions & Bad Debts Written Off Directly	76,623	238,099	240,151	236,572
Net Mark-Up / Interest Income After Provision	250,831	313,827	576,220	433,012
Fees, Commission & Brokerage Income	44,300	49,124	56,503	63,174
Dividend Income	48,193	54,684	60,614	62,398
Income From Dealing In Foreign Currencies	43,318	18,642	8,278	13,767
Other Income	13,507	16,199	16,630	16,100
Total Non - Markup / Interest Income	149,318	138,649	142,025	155,439
Administrative Expenses	234,153	247,160	306,948	302,775
Other Expenses	3,274	4,834	14,220	(833)
Total Non-Markup/Interest Expenses	237,427	251,994	321,168	301,942
Extra ordinary/unusual Items	-	(12,207)	(12,207)	(13,589)
PROFIT/ (LOSS) BEFORE TAXATION	162,722	200,482	397,077	286,509
Taxation - Current	2,410	2,734	78,117	47,537
- Prior Years	-	-	-	(27,503)
- Deferred	(70,728)	56,244	14,382	7,467
PROFIT/ (LOSS) AFTER TAX	231,040	141,504	304,578	259,008
Net Cash Inflow / (Outflow) from Operating Activities	3,457,031	(845,332)	3,816,804	(96,095)
Net Cash Inflow / (Outflow) from Investing Activities	(2,732,950)	474,423	(3,576,246)	2,527,201
Net Cash Inflow / (Outflow) from Financing Activities	247,880	(28)	-	-
Number of Employees	365	376	368	360

(Contd.)

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Bank of Khyber		
	2005	2006	2007
ASSETS			
Cash & Balances With Treasury Banks	1,574,531	1,574,531	1,364,853
Balances With Other Banks	3,755,151	3,755,151	3,728,016
Lending To Financial Institutions	2,493,430	2,493,430	2,858,000
Investments - Net	8,565,483	8,565,483	8,945,856
Advances - Net	9,219,391	9,189,447	10,085,640
Other Assets	1,364,984	1,387,803	2,495,644
Operating Fixed Assets	142,002	142,002	213,025
Deferred Tax Assets	96,288	75,365	48,683
TOTAL ASSETS	27,211,260	27,183,212	29,739,717
LIABILITIES			
Bills Payable	150,435	150,435	348,952
Borrowings From Financial Institution	4,325,809	4,325,809	1,321,396
Deposits And Other Accounts	19,076,564	19,076,564	21,410,828
Sub-ordinated Loans	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-
Other Liabilities	629,496	629,496	782,311
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	24,182,304	24,182,304	23,863,487
NET ASSETS	3,028,956	3,000,908	5,876,230
REPRESENTED BY:			
Share Capital	2,000,949	2,000,949	4,002,984
Reserves	758,290	728,631	1,323,077
Unappropriated Profit	103,890	66,642	242,192
Surplus/Deficit On Revaluation Of Assets	165,827	204,686	307,977
TOTAL	3,028,956	3,000,908	5,876,230
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	1,943,335	1,924,279	2,380,380
Mark-Up/ Return/Interest Expenses	1,304,742	1,304,742	1,845,360
Net Mark-Up / Interest Income	638,593	619,537	535,020
Provisions & Bad Debts Written Off Directly	356,655	358,995	659,384
Net Mark-Up / Interest Income After Provision	281,938	260,542	(124,364)
Fees, Commission & Brokerage Income	67,883	67,883	78,790
Dividend Income	120,743	120,743	126,878
Income From Dealing In Foreign Currencies	12,572	12,572	14,856
Other Income	105,479	105,479	525,028
Total Non - Markup / Interest Income	306,677	306,677	745,552
Administrative Expenses	372,129	372,129	522,723
Other Expenses	3,828	3,828	21,040
Total Non-Markup/Interest Expenses	375,957	375,957	543,763
Extra ordinary/unusual Items	(12,207)	(12,207)	(13,589)
PROFIT/ (LOSS) BEFORE TAXATION	224,865	203,469	91,014
Taxation - Current	20,025	13,574	22,318
- Prior Years	-	(16,340)	-
- Deferred	3,250	3,222	(150,741)
PROFIT/ (LOSS) AFTER TAX	201,590	203,013	219,437
Net Cash Inflow / (Outflow) from Operating Activities	2,445,657	2,745,400	(2,390,426)
Net Cash Inflow / (Outflow) from Investing Activities	(1,036,129)	(1,335,872)	(47,411)
Net Cash Inflow / (Outflow) from Financing Activities	614,873	614,873	2,552,594
Number of Employees	620	620	660

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Bank of Punjab			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	4,448,268	2,814,341	3,624,823	5,579,566
Balances With Other Banks	432,575	3,170,272	3,191,488	2,118,242
Lending To Financial Institutions	6,776,167	7,479,833	5,662,456	1,019,488
Investments - Net	5,969,947	8,294,651	11,458,265	16,197,505
Advances - Net	5,771,526	6,620,988	18,344,022	39,438,923
Other Assets	942,955	751,202	864,075	1,277,201
Operating Fixed Assets	276,195	393,836	407,345	689,486
Deferred Tax Assets	185,070	-	68,163	-
TOTAL ASSETS	24,802,703	29,525,123	43,620,637	66,320,411
LIABILITIES				
Bills Payable	162,545	250,144	344,649	267,113
Borrowings From Financial Institution	2,509,262	1,289,547	2,684,237	2,831,605
Deposits And Other Accounts	19,034,734	23,767,017	34,938,059	54,724,311
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	18,804	64,240	53,340	81,795
Other Liabilities	686,653	731,755	392,705	567,540
Deferred Tax Liabilities	-	117,435	-	8,964
TOTAL LIABILITIES	22,411,998	26,220,138	38,412,990	58,481,328
NET ASSETS	2,390,705	3,304,985	5,207,647	7,839,083
REPRESENTED BY:				
Share Capital	979,662	1,004,154	1,004,154	1,506,230
Reserves	1,275,191	1,357,499	1,946,438	2,770,645
Unappropriated Profit	5	1,452	101,699	143,590
Surplus/Deficit On Revaluation Of Assets	135,847	941,880	2,155,356	3,418,618
TOTAL	2,390,705	3,304,985	5,207,647	7,839,083
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	2,172,956	2,069,555	1,664,464	2,555,039
Mark-Up/ Return/Interest Expenses	1,113,151	997,649	484,202	719,074
Net Mark-Up / Interest Income	1,059,805	1,071,906	1,180,262	1,835,965
Provisions & Bad Debts Written Off Directly	39,486	54,178	8,130	47,061
Net Mark-Up / Interest Income After Provision	1,020,319	1,017,728	1,172,132	1,788,904
Fees, Commission & Brokerage Income	51,937	60,320	97,453	172,873
Dividend Income	109,804	189,051	279,032	554,218
Income From Dealing In Foreign Currencies	19,083	19,650	12,764	41,311
Other Income	58,647	104,581	441,925	328,361
Total Non - Markup / Interest Income	239,471	373,602	831,174	1,096,763
Administrative Expenses	837,055	899,727	999,258	1,116,097
Other Expenses	1,460	59,759	2,390	33,627
Total Non-Markup/Interest Expenses	838,515	959,486	1,001,648	1,149,724
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	421,275	431,844	1,001,658	1,735,943
Taxation - Current	161,369	123,083	285,078	225,916
- Prior Years	2,660	-	-	141,853
- Deferred	21,001	24,787	27,394	-
PROFIT/ (LOSS) AFTER TAX	236,245	283,974	689,186	1,368,174
Net Cash Inflow / (Outflow) from Operating Activities	5,092,664	2,131,507	392,515	3,018,963
Net Cash Inflow / (Outflow) from Investing Activities	(1,914,437)	(927,737)	(1,660,817)	(3,187,466)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-
Number of Employees	3,064	3,002	3,021	3,146

(Contd.)

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Bank of Punjab		
	2005	2006	2007
ASSETS			
Cash & Balances With Treasury Banks	8,787,387	14,054,859	14,210,302
Balances With Other Banks	9,367,595	3,722,089	1,927,662
Lending To Financial Institutions	7,593,681	11,846,823	2,450,000
Investments - Net	18,026,181	28,233,211	73,461,695
Advances - Net	63,623,705	101,319,954	133,893,585
Other Assets	2,040,568	3,609,457	5,778,192
Operating Fixed Assets	1,715,061	2,068,744	3,252,759
Deferred Tax Assets	-	-	-
TOTAL ASSETS	111,154,178	164,855,137	234,974,195
LIABILITIES			
Bills Payable	478,001	856,448	937,647
Borrowings From Financial Institution	6,791,007	6,989,424	17,842,915
Deposits And Other Accounts	88,465,051	137,727,606	191,968,909
Sub-ordinated Loans	-	-	-
Liabilities Against Assets Subject To Finance Lease	55,403	40,988	40,321
Other Liabilities	1,474,425	2,816,341	2,205,530
Deferred Tax Liabilities	220,177	298,616	2,983,079
TOTAL LIABILITIES	97,484,064	148,729,423	215,978,401
NET ASSETS	13,670,114	16,125,714	18,995,794
REPRESENTED BY:			
Share Capital	2,349,719	2,902,490	4,230,379
Reserves	2,940,399	4,537,232	7,427,232
Unappropriated Profit	1,486,755	3,219,246	3,452,842
Surplus/Deficit On Revaluation Of Assets	6,893,241	5,466,746	3,885,341
TOTAL	13,670,114	16,125,714	18,995,794
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	6,125,093	11,579,036	17,539,094
Mark-Up/ Return/Interest Expenses	2,668,739	7,508,795	13,939,377
Net Mark-Up / Interest Income	3,456,354	4,070,241	3,599,717
Provisions & Bad Debts Written Off Directly	330,996	373,726	1,887,769
Net Mark-Up / Interest Income After Provision	3,125,358	3,696,515	1,711,948
Fees, Commission & Brokerage Income	255,149	473,212	653,512
Dividend Income	753,669	1,385,875	1,804,878
Income From Dealing In Foreign Currencies	93,208	239,804	377,233
Other Income	228,749	855,498	2,587,170
Total Non - Markup / Interest Income	1,330,775	2,954,389	5,422,793
Administrative Expenses	1,274,971	1,751,970	2,250,777
Other Expenses	16,205	130,213	38,242
Total Non-Markup/Interest Expenses	1,291,176	1,882,183	2,289,019
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	3,164,957	4,768,721	4,845,722
Taxation - Current	816,000	880,997	169,252
- Prior Years	(147,300)	-	(19,921)
- Deferred	143,015	83,469	250,772
PROFIT/ (LOSS) AFTER TAX	2,353,242	3,804,255	4,445,619
Net Cash Inflow / (Outflow) from Operating Activities	9,502,061	9,997,112	40,502,947
Net Cash Inflow / (Outflow) from Investing Activities	1,391,301	(10,417,897)	(41,896,730)
Net Cash Inflow / (Outflow) from Financing Activities	-	42,751	(4,427)
Number of Employees	3,454	3,811	3,897

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Union Bank Ltd.				
	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances With Treasury Banks	3,105,776	3,844,570	5,158,001	6,803,801	7,762,667
Balances With Other Banks	1,492,400	1,648,900	1,522,524	3,889,629	2,572,815
Lending To Financial Institutions	3,760,702	4,743,231	6,795,404	4,933,890	13,717,306
Investments - Net	2,720,177	11,822,461	9,287,089	6,571,909	19,230,590
Advances - Net	13,869,372	28,890,358	40,408,985	51,075,307	68,969,402
Other Assets	3,952,370	3,761,845	2,971,418	2,629,610	2,795,203
Operating Fixed Assets	726,840	1,117,723	1,029,210	1,544,379	1,918,278
Deferred Tax Assets	500,492	-	155,757	262,152	134,426
TOTAL ASSETS	30,128,129	55,829,088	67,328,388	77,710,677	117,100,687
LIABILITIES					
Bills Payable	274,712	1,331,048	1,171,755	1,253,652	1,832,584
Borrowings From Financial Institution	7,268,456	11,873,274	10,655,738	7,659,281	14,731,445
Deposits And Other Accounts	20,721,092	37,760,237	50,451,860	62,954,966	91,186,528
Sub-ordinated Loans	-	740,175	1,308,141	1,486,556	2,239,395
Liabilities Against Assets Subject To Finance Lease	150,801	305,227	198,962	100,843	33,691
Other Liabilities	574,680	920,293	933,478	909,618	1,942,131
Deferred Tax Liabilities	-	163,343	-	-	-
TOTAL LIABILITIES	28,989,741	53,093,597	64,719,934	74,364,916	111,965,774
NET ASSETS	1,138,388	2,735,491	2,608,454	3,345,761	5,134,913
REPRESENTED BY:					
Share Capital	812,151	1,625,711	1,625,711	1,967,110	2,819,824
Reserves	342,295	375,265	622,699	919,866	1,539,566
Unappropriated Profit	111,114	241,636	258,743	448,577	715,213
Surplus/Deficit On Revaluation Of Assets	(127,172)	492,879	101,301	10,208	60,310
TOTAL	1,138,388	2,735,491	2,608,454	3,345,761	5,134,913
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	2,450,160	3,130,978	3,464,021	4,294,980	8,143,667
Mark-Up/ Return/Interest Expenses	1,852,614	2,091,076	1,693,947	1,442,408	3,658,356
Net Mark-Up / Interest Income	597,546	1,039,902	1,770,074	2,852,572	4,485,311
Provisions & Bad Debts Written Off Directly	199,422	169,067	153,588	453,109	1,055,005
Net Mark-Up / Interest Income After Provision	398,124	870,835	1,616,486	2,399,463	3,430,306
Fees, Commission & Brokerage Income	309,513	376,303	649,230	1,078,591	1,899,191
Dividend Income	46,136	59,161	50,696	26,564	40,471
Income From Dealing In Foreign Currencies	116,564	115,423	100,882	107,893	172,224
Other Income	194,276	455,035	892,627	391,355	464,055
Total Non - Markup / Interest Income	666,489	1,005,922	1,693,435	1,604,403	2,575,941
Administrative Expenses	1,040,042	1,563,156	2,189,937	2,566,962	3,198,523
Other Expenses	15,626	27,564	554,165	26,595	29,816
Total Non-Markup/Interest Expenses	1,055,668	1,590,720	2,744,102	2,593,557	3,228,339
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	8,945	286,037	565,819	1,410,309	2,777,908
Taxation - Current	74,579	96,122	140,948	639,126	895,744
- Prior Years	30,650	(112,365)	-	-	-
- Deferred	(127,019)	138,788	(2,940)	(58,478)	137,496
PROFIT/ (LOSS) AFTER TAX	30,735	163,492	427,811	829,661	1,744,668
Net Cash Inflow / (Outflow) from Operating Activities	1,262,277	7,819,948	(951,405)	2,296,888	12,026,906
Net Cash Inflow / (Outflow) from Investing Activities	1,011,901	(8,342,948)	1,736,100	1,824,439	(13,052,988)
Net Cash Inflow / (Outflow) from Financing Activities	(72,015)	1,418,294	402,360	(108,422)	668,134
Number of Employees	858	1,127	1,344	1,441	1,614

Merger of Union Bank Ltd with Standard Chartered Bank have resulted in formation of Standard Chartered Bank (Pakistan) Ltd
w.e.f 19-5-2006

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	United Bank Ltd.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	15,095,234	15,649,561	17,274,461	23,844,435
Balances With Other Banks	20,995,855	9,985,788	11,386,434	17,699,334
Lending To Financial Institutions	4,370,006	3,627,557	19,050,791	16,262,504
Investments - Net	28,578,561	69,244,328	56,516,760	54,953,728
Advances - Net	79,780,718	72,808,106	100,170,415	146,249,184
Other Assets	8,641,263	3,950,777	3,284,964	4,393,852
Operating Fixed Assets	2,864,018	2,710,892	3,754,236	3,969,006
Deferred Tax Assets	8,297,500	5,026,457	5,486,357	5,240,620
TOTAL ASSETS	168,623,155	183,003,466	216,924,418	272,612,663
LIABILITIES				
Bills Payable	1,540,592	1,832,981	2,975,910	3,811,284
Borrowings From Financial Institution	12,875,351	5,347,349	7,710,375	11,975,684
Deposits And Other Accounts	141,316,174	158,263,495	185,071,502	230,256,627
Sub-ordinated Loans	1,539,800	-	-	3,500,000
Liabilities Against Assets Subject To Finance Lease	92,386	81,548	39,995	288
Other Liabilities	8,807,413	5,544,441	4,541,704	3,513,569
Deferred Tax Liabilities	-	861,935	1,535,059	2,191,180
TOTAL LIABILITIES	166,171,716	171,931,749	201,874,545	255,248,632
NET ASSETS	2,451,439	11,071,717	15,049,873	17,364,031
REPRESENTED BY:				
Minority Interest	1,168,264	-	-	-
Share Capital	22,481,680	5,180,000	5,180,000	5,180,000
Reserves	3,960,453	4,243,352	4,678,317	5,915,928
Unappropriated Profit	(27,282,709)	(797,100)	1,384,490	3,274,439
Surplus/Deficit On Revaluation Of Assets	2,123,751	2,445,465	3,807,066	2,993,664
TOTAL	2,451,439	11,071,717	15,049,873	17,364,031
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	11,468,051	11,020,035	8,944,260	9,233,881
Mark-Up/ Return/Interest Expenses	6,347,215	5,379,435	1,888,349	1,732,760
Net Mark-Up / Interest Income	5,120,836	5,640,600	7,055,911	7,501,121
Provisions & Bad Debts Written Off Directly	1,262,908	739,573	562,053	338,874
Net Mark-Up / Interest Income After Provision	3,857,928	4,901,027	6,493,858	7,162,247
Fees, Commission & Brokerage Income	1,097,148	1,351,147	1,442,642	1,654,475
Dividend Income	67,879	414,881	2,057,314	1,102,510
Income From Dealing In Foreign Currencies	1,584,894	1,051,778	436,656	668,085
Other Income	164,758	454,313	607,500	981,154
Total Non - Markup / Interest Income	2,914,679	3,272,119	4,544,112	4,406,224
Administrative Expenses	4,668,553	5,390,233	6,153,913	6,702,709
Other Expenses	632,236	51,605	557,341	(23,966)
Total Non-Markup/Interest Expenses	5,300,789	5,441,838	6,711,254	6,678,743
Extra ordinary/unusual Items	7,200,000	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(5,728,182)	2,731,308	4,326,716	4,889,728
Taxation - Current	253,654	195,871	193,050	283,083
- Prior Years	1,484,855	18,701	223,070	285,201
- Deferred	-	1,102,420	1,274,978	619,900
PROFIT/ (LOSS) AFTER TAX	(7,466,691)	1,414,316	2,635,618	3,701,544
Net Cash Inflow / (Outflow) from Operating Activities	8,744,748	22,062,018	(16,038,904)	16,011,692
Net Cash Inflow / (Outflow) from Investing Activities	5,878,325	(30,740,994)	19,478,482	(5,918,010)
Net Cash Inflow / (Outflow) from Financing Activities	2,682,489	6,304,706	(51,873)	2,291,890
Number of Employees	8,998	8,525	8,881	9,287

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	United Bank Ltd.		
	2005	2006	2007
ASSETS			
Cash & Balances With Treasury Banks	34,074,786	49,023,540	57,622,360
Balances With Other Banks	12,717,100	19,418,278	10,982,176
Lending To Financial Institutions	17,867,552	29,572,070	24,781,723
Investments - Net	63,026,944	65,735,128	114,026,273
Advances - Net	204,810,470	254,670,492	308,271,290
Other Assets	7,829,770	10,145,788	12,071,659
Operating Fixed Assets	4,449,324	6,362,492	19,040,390
Deferred Tax Assets	2,273,005	907,575	0
TOTAL ASSETS	347,048,951	435,835,363	546,795,871
LIABILITIES			
Bills Payable	4,159,964	4,627,769	6,087,266
Borrowings From Financial Institution	21,790,480	38,625,474	59,491,253
Deposits And Other Accounts	289,226,299	343,804,830	412,138,405
Sub-ordinated Loans	3,999,192	5,998,344	5,996,696
Liabilities Against Assets Subject To Finance Lease	-	6,966	3,261
Other Liabilities	6,204,746	9,594,496	13,078,063
Deferred Tax Liabilities	-	-	2,109,989
TOTAL LIABILITIES	325,380,681	402,657,879	498,904,933
NET ASSETS	21,668,270	33,177,484	47,890,938
REPRESENTED BY:			
Minority Interest	-	1,772,168	2,115,645
Share Capital	5,180,000	6,475,000	8,093,750
Reserves	6,225,461	9,329,564	11,577,342
Unappropriated Profit	7,350,813	12,930,344	16,728,318
Surplus/Deficit On Revaluation Of Assets	2,911,996	2,670,408	9,375,883
TOTAL	21,668,270	33,177,484	47,890,938
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	20,158,860	33,627,533	41,962,131
Mark-Up/ Return/Interest Expenses	6,045,948	12,260,240	17,162,817
Net Mark-Up / Interest Income	14,112,912	21,367,293	24,799,314
Provisions & Bad Debts Written Off Directly	1,427,808	2,239,626	6,422,786
Net Mark-Up / Interest Income After Provision	12,685,104	19,127,667	18,376,528
Fees, Commission & Brokerage Income	2,543,739	4,799,461	5,899,632
Dividend Income	202,343	693,366	364,260
Income From Dealing In Foreign Currencies	675,109	720,337	893,790
Other Income	1,591,841	1,072,577	2,449,985
Total Non - Markup / Interest Income	5,013,032	7,285,741	9,607,667
Administrative Expenses	7,874,013	11,637,865	14,257,211
Other Expenses	342,475	252,293	253,711
Total Non-Markup/Interest Expenses	8,216,488	11,890,158	14,510,922
Extra ordinary/unusual Items	-	23,468	(322,996)
PROFIT/ (LOSS) BEFORE TAXATION	9,481,648	14,499,782	13,796,269
Taxation - Current	498,748	3,423,276	5,151,242
- Prior Years	78,614	45,225	442,667
- Deferred	2,955,254	1,364,403	(1,034,655)
PROFIT/ (LOSS) AFTER TAX	5,949,032	9,666,878	9,237,015
Net Cash Inflow / (Outflow) from Operating Activities	16,433,305	20,928,069	50,482,038
Net Cash Inflow / (Outflow) from Investing Activities	(9,817,466)	(6,673,114)	(50,109,357)
Net Cash Inflow / (Outflow) from Financing Activities	(278,099)	702,367	(1,948,372)
Number of Employees	13,479	15,502	15,054

(Contd.)

21.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Zarai Taraqiati Bank Ltd.			
	2001*	2002*	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	707,172	656,045	744,276	1,593,898
Balances With Other Banks	5,356,504	6,766,606	11,399,640	14,791,268
Lending To Financial Institutions	-	-	-	-
Investments - Net	1,761,645	2,636,734	2,621,397	2,849,677
Advances - Net	63,969,666	60,669,949	54,172,386	54,335,440
Other Assets	5,971,272	3,066,018	8,755,617	9,381,766
Operating Fixed Assets	376,402	1,104,770	1,045,269	976,985
Deferred Tax Assets	-	1,220	1,227	1,222
TOTAL ASSETS	78,142,661	74,901,342	78,739,812	83,930,256
LIABILITIES				
Bills Payable	40,187	118,133	190,280	197,434
Borrowings From Financial Institution	62,524,005	51,257,213	51,257,213	51,257,213
Deposits And Other Accounts	1,428,455	1,463,769	2,277,329	3,122,206
Sub-ordinated Loans	-	-	3,204,323	3,204,323
Liabilities Against Assets Subject To Finance Lease	-	-	-	-
Other Liabilities	9,087,053	24,800,696	9,543,444	13,065,463
Deferred Tax Liabilities	-	1,249,452	-	-
TOTAL LIABILITIES	73,079,700	78,889,263	66,472,589	70,846,639
NET ASSETS	5,062,961	(3,987,921)	12,267,223	13,083,617
REPRESENTED BY:				
Share Capital	3,214,323	3,214,323	8,950,656	11,869,611
Advance against Equity	-	-	2,918,954	1
Reserves	4,070,768	4,070,768	82,590	215,387
Unappropriated Profit	(2,222,130)	(12,607,065)	330,360	861,549
Surplus/Deficit On Revaluation Of Assets	-	1,334,053	(15,337)	137,069
TOTAL	5,062,961	(3,987,921)	12,267,223	13,083,617
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	9,970,348	1,374,523	10,110,307	8,105,383
Mark-Up/ Return/Interest Expenses	2,770,206	36,315	3,288,108	3,135,736
Net Mark-Up / Interest Income	7,200,142	1,338,208	6,822,199	4,969,647
Provisions & Bad Debts Written Off Directly	4,710,492	2,154,822	3,886,059	2,311,403
Net Mark-Up / Interest Income After Provision	2,489,650	(816,614)	2,936,140	2,658,244
Fees, Commission & Brokerage Income	128,844	44,920	3,235	2,410
Dividend Income	2,799	-	9,722	6,028
Income From Dealing In Foreign Currencies	-	-	-	-
Other Income	554,547	930,361	3,476,403	946,339
Total Non - Markup / Interest Income	686,190	975,281	3,489,360	954,777
Administrative Expenses	2,613,287	1,366,751	2,762,592	2,437,251
Other Expenses	363,501	769,976	2,880,723	8,545
Total Non-Markup/Interest Expenses	2,976,788	2,136,727	5,643,315	2,445,796
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	199,052	(1,978,060)	782,185	1,167,225
Less: State Bank share in Loss	-	(1,978,060)	-	-
Taxation - Current	326,281	6,873	369,242	503,234
- Prior Years	-	-	-	-
- Deferred	-	6,158	(7)	5
PROFIT/ (LOSS) AFTER TAX	(127,229)	(13,031)	412,950	663,986
Net Cash Inflow / (Outflow) from Operating Activities	122,507	78,451	1,824,696	4,331,229
Net Cash Inflow / (Outflow) from Investing Activities	1,481,754	(2,642)	(22,385)	(89,979)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	2,918,954	-
Number of Employees	7,440	7,515	5,947	5,801

* As on 30-06-2001

21.4 Financial Position of Scheduled Banks

Incorporated in Pakistan

(Concl'd.)

(End Dec. : Thousand Rupees)

Financial Position	Zarai Taraqiati Bank Ltd.		
	2005	2006	2007
ASSETS			
Cash & Balances With Treasury Banks	1,585,421	1,295,464	2,103,682
Balances With Other Banks	7,813,844	7,883,566	12,054,304
Lending To Financial Institutions	-	-	-
Investments - Net	12,820,668	5,534,499	7,504,233
Advances - Net	52,925,286	60,839,057	61,313,006
Other Assets	6,667,463	9,102,866	9,559,816
Operating Fixed Assets	690,141	818,866	867,435
Deferred Tax Assets	1,829	-	-
TOTAL ASSETS	82,504,652	85,474,318	93,402,476
LIABILITIES			
Bills Payable	235,741	276,333	392,726
Borrowings From Financial Institution	51,257,213	51,257,213	51,257,213
Deposits And Other Accounts	2,644,647	2,882,384	4,322,244
Sub-ordinated Loans	3,204,323	3,204,323	3,204,323
Liabilities Against Assets Subject To Finance Lease	-	-	-
Other Liabilities	12,100,331	14,242,721	19,139,108
Deferred Tax Liabilities	-	7,629	119,191
TOTAL LIABILITIES	69,442,255	71,870,603	78,434,805
NET ASSETS	13,062,397	13,603,715	14,967,671
REPRESENTED BY:			
Share Capital	11,869,612	11,869,612	11,869,612
Advance against Equity	-	-	-
Reserves	245,387	359,348	565,911
Unappropriated Profit	702,355	1,011,744	1,846,632
Surplus/Deficit On Revaluation Of Assets	245,043	363,011	685,516
TOTAL	13,062,397	13,603,715	14,967,671
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	6,822,719	6,001,704	7,033,400
Mark-Up/ Return/Interest Expenses	391,738	2,802,785	3,418,023
Net Mark-Up / Interest Income	6,430,981	3,198,919	3,615,377
Provisions & Bad Debts Written Off Directly	4,744,343	3,249,682	3,657,651
Net Mark-Up / Interest Income After Provision	1,686,638	(50,763)	(42,274)
Fees, Commission & Brokerage Income	3,157	2,544	2,338
Dividend Income	6,458	6,458	2,153
Income From Dealing In Foreign Currencies	-	-	-
Other Income	828,519	5,514,079	5,723,145
Total Non - Markup / Interest Income	838,134	5,523,081	5,727,636
Administrative Expenses	2,612,337	2,760,450	3,778,579
Other Expenses	3,802	2,059,387	77,312
Total Non-Markup/Interest Expenses	2,616,139	4,819,837	3,855,891
Extra ordinary/unusual Items	-	-	30,366
PROFIT/ (LOSS) BEFORE TAXATION	(91,367)	652,481	1,799,105
Less: State Bank share in Loss	-	-	-
Taxation - Current	38,434	219,673	637,808
- Prior Years	-	-	8,285
- Deferred	-607	9,458	111,561
PROFIT/ (LOSS) AFTER TAX	-129,194	423,350	1,041,451
Net Cash Inflow / (Outflow) from Operating Activities	2,880,654	(7,419,920)	6,800,178
Net Cash Inflow / (Outflow) from Investing Activities	-9,866,555	7,199,685	(1,821,222)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-
Number of Employees	5,727	5,327	5,340

21.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	ABN AMRO N.V.		
	2001	2002	2003
ASSETS			
Cash & Balances With Treasury Banks	5,772,098	5,041,657	5,241,762
Balances With Other Banks	4,000,522	2,269,951	1,574,790
Lending To Financial Institutions	7,293,142	2,771,118	4,969,057
Investments - Net	9,317,288	8,935,116	9,441,698
Advances - Net	23,860,844	25,141,018	23,429,878
Other Assets	1,572,631	645,381	399,319
Operating Fixed Assets	993,183	917,696	885,451
Deferred Tax Assets	283	-	20,823
TOTAL ASSETS	52,809,991	45,721,937	45,962,778
LIABILITIES			
Bills Payable	1,042,612	581,204	642,530
Borrowings From Financial Institution	14,031,599	6,415,861	4,079,266
Deposits And Other Accounts	34,191,943	34,696,330	37,679,217
Sub-ordinated Loans	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-
Other Liabilities	795,893	854,316	702,004
Deferred Tax Liabilities	-	33,991	-
TOTAL LIABILITIES	50,062,047	42,581,702	43,103,017
NET ASSETS	2,747,944	3,140,235	2,859,761
REPRESENTED BY:			
Share Capital	1,812,486	1,754,818	1,728,440
Reserves	-	-	-
Unappropriated Profit	873,844	1,334,273	1,114,930
Surplus/Deficit On Revaluation Of Assets	61,614	51,144	16,391
TOTAL	2,747,944	3,140,235	2,859,761
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	4,988,711	3,472,810	2,160,489
Mark-Up/ Return/Interest Expenses	3,707,999	2,029,099	667,358
Net Mark-Up / Interest Income	1,280,712	1,443,711	1,493,131
Provisions & Bad Debts Written Off Directly	3,209	10,797	14,082
Net Mark-Up / Interest Income After Provision	1,277,503	1,432,914	1,479,049
Fees, Commission & Brokerage Income	372,092	471,444	462,828
Dividend Income	-	-	-
Income From Dealing In Foreign Currencies	347,906	255,114	209,522
Other Income	39,361	62,585	102,275
Total Non - Markup / Interest Income	759,359	789,143	774,625
Administrative Expenses	857,966	907,297	926,857
Other Expenses	8,821	6,565	3,172
Total Non-Markup/Interest Expenses	866,787	913,862	930,029
Extra ordinary/unusual Items (to be specified)	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,170,075	1,308,195	1,323,645
Taxation - Current	450,000	550,000	525,000
- Prior Years	-	(256,513)	-
- Deferred	(12,383)	(10,832)	(7,552)
PROFIT/ (LOSS) AFTER TAX	732,458	1,025,540	806,197
Net Cash Inflow / (Outflow) from Operating Activities	15,352,684	(2,269,019)	1,151,852
Net Cash Inflow / (Outflow) from Investing Activities	(8,822,226)	430,786	(594,990)
Net Cash Inflow / (Outflow) from Financing Activities	(380,297)	(565,111)	(1,025,540)
Number of Employees	281	270	270

21.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	ABN AMRO N.V.		
	2004	2005	2006
ASSETS			
Cash & Balances With Treasury Banks	6,796,351	7,379,648	13,088,961
Balances With Other Banks	9,398,167	2,051,677	4,559,454
Lending To Financial Institutions	797,682	1,474,861	3,541,040
Investments - Net	6,523,143	13,026,798	25,609,450
Advances - Net	32,088,043	32,926,623	71,843,307
Other Assets	823,482	1,555,175	2,481,626
Operating Fixed Assets	1,028,937	1,169,152	2,649,002
Deferred Tax Assets	50,287	-	0
TOTAL ASSETS	57,506,092	59,583,934	123,772,840
LIABILITIES			
Bills Payable	833,010	605,778	1,344,304
Borrowings From Financial Institution	5,170,282	6,855,784	16,829,893
Deposits And Other Accounts	48,212,800	47,004,987	93,742,339
Sub-ordinated Loans	-	-	799,520
Liabilities Against Assets Subject To Finance Lease	-	-	0
Other Liabilities	498,218	957,556	2,355,160
Deferred Tax Liabilities	-	42,427	89,183
TOTAL LIABILITIES	54,714,310	55,466,532	115,160,399
NET ASSETS	2,791,782	4,117,402	8,612,441
REPRESENTED BY:			
Share Capital	1,788,376	2,512,632	2,739,372
Reserves	-	-	5,541,939
Unappropriated Profit	1,022,753	1,616,434	418,096
Surplus/Deficit On Revaluation Of Assets	(19,347)	(11,664)	-86,966
TOTAL	2,791,782	4,117,402	8,612,441
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	2,209,814	4,416,751	11,108,222
Mark-Up/ Return/Interest Expenses	514,586	1,587,130	5,169,104
Net Mark-Up / Interest Income	1,695,228	2,829,621	5,939,118
Provisions & Bad Debts Written Off Directly	119,365	432,635	861,392
Net Mark-Up / Interest Income After Provision	1,575,863	2,396,986	5,077,726
Fees, Commission & Brokerage Income	397,727	695,619	1,459,278
Dividend Income	-	-	33,991
Income From Dealing In Foreign Currencies	266,339	311,858	495,252
Other Income	30,338	493,685	432,875
Total Non - Markup / Interest Income	694,404	1,501,162	2,421,396
Administrative Expenses	1,122,921	1,666,224	3,872,608
Other Expenses	418	41,477	56,002
Total Non-Markup/Interest Expenses	1,123,339	1,707,701	3,928,610
Extra ordinary/unusual Items (to be specified)	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,146,928	2,190,447	3,570,512
Taxation - Current	450,000	790,000	1,078,000
- Prior Years	-	-	110,000
- Deferred	(17,092)	92,746	(11,797)
PROFIT/ (LOSS) AFTER TAX	714,020	1,307,701	2,394,309
Net Cash Inflow / (Outflow) from Operating Activities	7,487,887	-18,016	3,641,622
Net Cash Inflow / (Outflow) from Investing Activities	2,636,340	(6,755,413)	1,204,054
Net Cash Inflow / (Outflow) from Financing Activities	(806,197)	(694)	(1,308,304)
Number of Employees	322	1,970	5,289

(Contd.)

21.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Al Baraka Islamic Bank B.S.C. (E.C)			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	1,073,284	1,380,179	1,483,575	2,188,484
Balances With Other Banks	1,285,808	1,521,891	1,710,015	2,105,873
Lending To Financial Institutions	210,000	45,000	-	-
Investments - Net	182,047	162,508	339,026	416,507
Advances - Net	4,015,662	4,931,049	5,982,138	6,991,361
Other Assets	158,623	135,161	100,729	184,487
Operating Fixed Assets	25,850	34,238	46,157	52,791
Deferred Tax Assets	-	15,588	1,164	-
TOTAL ASSETS	6,951,274	8,225,614	9,662,804	11,939,503
LIABILITIES				
Bills Payable	39,775	88,202	123,968	116,684
Borrowings From Financial Institution	1,157,196	1,457,760	1,520,859	1,620,209
Deposits And Other Accounts	4,724,640	5,344,653	6,627,224	8,128,091
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-	-
Other Liabilities	148,655	137,078	127,093	173,441
Deferred Tax Liabilities	-	-	-	20,964
TOTAL LIABILITIES	6,070,266	7,027,693	8,399,144	10,059,389
NET ASSETS	881,008	1,197,921	1,263,660	1,880,114
REPRESENTED BY:				
Share Capital	752,953	1,000,255	1,001,351	1,504,810
Reserves	-	-	-	-
Unappropriated Profit	136,929	172,154	136,658	152,020
Surplus/Deficit On Revaluation Of Assets	(8,874)	25,512	125,651	223,284
TOTAL	881,008	1,197,921	1,263,660	1,880,114
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	594,447	550,445	357,849	351,222
Mark-Up/ Return/Interest Expenses	446,647	370,301	187,190	184,456
Net Mark-Up / Interest Income	147,800	180,144	170,659	166,766
Provisions & Bad Debts Written Off Directly	25,575	25,225	21,307	14,569
Net Mark-Up / Interest Income After Provision	122,225	154,919	149,352	152,197
Fees, Commission & Brokerage Income	46,667	47,130	52,926	68,983
Dividend Income	10,041	13,413	22,178	28,625
Income From Dealing In Foreign Currencies	89,120	60,405	37,762	43,836
Other Income	881	16,413	16,330	39,205
Total Non - Markup / Interest Income	146,709	137,361	129,196	180,649
Administrative Expenses	103,463	119,179	134,839	165,922
Other Expenses	1,913	352	111	316
Total Non-Markup/Interest Expenses	105,376	119,531	134,950	166,238
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	163,558	172,749	143,598	166,608
Taxation - Current	50,000	42,500	20,000	17,600
- Prior Years	-	-	14,424	-
- Deferred	-	(15,588)	15,483	22,128
PROFIT/ (LOSS) AFTER TAX	113,558	145,837	93,691	126,880
Net Cash Inflow / (Outflow) from Operating Activities	867,645	318,973	452,007	624,432
Net Cash Inflow / (Outflow) from Investing Activities	(61,647)	71,823	(16,923)	84,392
Net Cash Inflow / (Outflow) from Financing Activities	130,914	155,583	(115,391)	361,964
Number of Employees	143	151	175	205

21.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Al Baraka Islamic Bank B.S.C. (E.C)		
	2005	2006	2007
ASSETS			
Cash & Balances With Treasury Banks	3,123,841	3,355,669	3,480,878
Balances With Other Banks	3,880,049	4,259,426	4,131,352
Lending To Financial Institutions	-	-	-
Investments - Net	92,347	1,182,737	1,153,825
Advances - Net	7,418,128	9,693,182	12,585,549
Other Assets	186,694	305,830	622,812
Operating Fixed Assets	67,746	71,418	102,697
Deferred Tax Assets	-	-	-
TOTAL ASSETS	14,768,805	18,868,262	22,077,113
LIABILITIES			
Bills Payable	91,025	155,680	231,462
Borrowings From Financial Institution	1,452,096	1,895,027	1,309,411
Deposits And Other Accounts	10,311,833	13,821,441	16,964,566
Sub-ordinated Loans	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-
Other Liabilities	503,245	726,248	982,895
Deferred Tax Liabilities	53,153	78,860	144,026
TOTAL LIABILITIES	12,411,352	16,677,256	19,632,360
NET ASSETS	2,357,453	2,191,006	2,444,753
REPRESENTED BY:			
Share Capital	2,002,809	2,036,390	2,046,185
Reserves	-	-	-
Unappropriated Profit	349,735	154,820	400,348
Surplus/Deficit On Revaluation Of Assets	4,909	(204)	(1,780)
TOTAL	2,357,453	2,191,006	2,444,753
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	661,674	1,111,711	1,493,035
Mark-Up/ Return/Interest Expenses	439,819	824,124	1,089,913
Net Mark-Up / Interest Income	221,855	287,587	403,122
Provisions & Bad Debts Written Off Directly	59,899	880	17,277
Net Mark-Up / Interest Income After Provision	161,956	286,707	385,845
Fees, Commission & Brokerage Income	85,046	99,774	126,749
Dividend Income	36,652	11,038	8,642
Income From Dealing In Foreign Currencies	42,625	52,157	82,166
Other Income	290,005	(17,084)	46,596
Total Non - Markup / Interest Income	454,328	145,885	264,153
Administrative Expenses	222,174	261,067	335,010
Other Expenses	6,540	1,102	446
Total Non-Markup/Interest Expenses	228,714	262,169	335,456
Extra ordinary/unusual Items (to be specified)	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	387,570	170,423	314,542
Taxation - Current	9,812	777	2,889
- Prior Years	-	-	-
- Deferred	32,188	25,707	66,125
PROFIT/ (LOSS) AFTER TAX	345,570	143,939	245,528
Net Cash Inflow / (Outflow) from Operating Activities	1,981,829	1,975,220	(1,898)
Net Cash Inflow / (Outflow) from Investing Activities	377,567	(1,058,728)	(22,911)
Net Cash Inflow / (Outflow) from Financing Activities	341,915	(338,854)	-
Number of Employees	252	306	364

(Contd.)

21.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	American Express Bank Ltd.				
	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances With Treasury Banks	2,180,720	1,774,209	1,635,464	2,009,176	1,809,780
Balances With Other Banks	1,253,967	1,071,821	38,079	887,411	689,238
Lending To Financial Institutions	1,449,899	1,032,420	2,924,099	1,045,000	2,423,720
Investments - Net	3,118,420	4,191,963	2,330,382	1,640,642	1,922,155
Advances - Net	4,978,514	4,840,932	2,394,365	2,070,315	694,965
Other Assets	905,440	554,374	586,403	543,618	613,325
Operating Fixed Assets	103,642	90,856	94,773	101,878	89,023
Deferred Tax Assets	80,600	31,818	37,933	-	-
TOTAL ASSETS	14,071,202	13,588,393	10,041,498	8,298,040	8,242,206
LIABILITIES					
Bills Payable	183,675	431,514	422,698	400,177	377,890
Borrowings From Financial Institution	6,523,259	5,642,172	2,853,161	1,186,284	471,792
Deposits And Other Accounts	5,956,530	5,978,784	5,121,895	5,070,229	5,726,148
Sub-ordinated Loans	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	7,211	6,044	4,773	-	-
Other Liabilities	284,865	298,548	367,486	284,131	244,526
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	12,955,540	12,357,062	8,770,013	6,940,821	6,820,356
NET ASSETS	1,115,662	1,231,331	1,271,485	1,357,219	1,421,850
REPRESENTED BY:					
Share Capital	1,138,665	1,102,436	1,085,864	1,123,518	1,129,934
Reserves	-	-	-	-	-
Unappropriated Profit	(33,488)	104,415	184,322	235,361	291,865
Surplus/Deficit On Revaluation Of Assets	10,485	24,480	1,299	(1,660)	51
TOTAL	1,115,662	1,231,331	1,271,485	1,357,219	1,421,850
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	1,112,067	884,977	344,371	224,723	347,077
Mark-Up/ Return/Interest Expenses	948,318	706,095	206,235	128,206	246,960
Net Mark-Up / Interest Income	163,749	178,882	138,136	96,517	100,117
Provisions & Bad Debts Written Off Directly	4,370	1,510	(83)	(28,397)	-2,740
Net Mark-Up / Interest Income After Provision	159,379	177,372	138,219	124,914	102,857
Fees, Commission & Brokerage Income	255,632	205,829	195,562	193,012	201,377
Dividend Income	-	-	-	-	-
Income From Dealing In Foreign Currencies	23,753	48,896	37,324	44,146	70,704
Other Income	16,203	81,103	58,542	49,604	70,682
Total Non - Markup / Interest Income	295,588	335,828	291,428	286,762	342,763
Administrative Expenses	396,690	348,927	369,607	396,293	471,600
Other Expenses	6,118	(112)	71	94	1,150
Total Non-Markup/Interest Expenses	402,808	348,815	369,678	396,387	472,750
Extra ordinary/unusual Items (to be specified)	63,511	-	22,874	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(11,352)	164,385	37,095	15,289	-27,130
Taxation - Current	-	-	-	-	-
- Prior Years	(8,001)	(17,961)	(50,821)	(74,382)	-83,634
- Deferred	14,260	44,443	8,009	38,632	-
PROFIT/ (LOSS) AFTER TAX	(17,611)	137,903	79,907	51,039	56,504
Net Cash Inflow / (Outflow) from Operating Activities	1,228,059	(262,922)	(902,551)	521,218	-99,115
Net Cash Inflow / (Outflow) from Investing Activities	(592,567)	(244,393)	(171,348)	673,400	-304,873
Net Cash Inflow / (Outflow) from Financing Activities	1,120	(2,240)	(2,240)	(5,802)	-
Number of Employees	201	185	174	168	165

AEB and Jahangir Siddiqui Investment Bank merged and declared as JS Bank w.e.f Dec, 06

21.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Bank of Ceylon		
	2001	2002	2003
ASSETS			
Cash & Balances With Treasury Banks	654,271	18,349	512,714
Balances With Other Banks	64,117	5,353	10,014
Lending To Financial Institutions	723,693	104,784	245,338
Investments - Net	1,139,279	883,830	-
Advances - Net	121,902	116,043	1,279
Other Assets	121,293	28,774	2,965
Operating Fixed Assets	5,584	4,800	3,464
Deferred Tax Assets	-	-	2,289
TOTAL ASSETS	2,830,139	1,161,933	778,063
LIABILITIES			
Bills Payable	1,429	813	915
Borrowings From Financial Institution	1,052,879	205,103	-
Deposits And Other Accounts	1,110,027	145,254	55,722
Sub-ordinated Loans	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-
Other Liabilities	51,230	75,924	43,237
Deferred Tax Liabilities	-	47,198	-
TOTAL LIABILITIES	2,215,565	474,292	99,874
NET ASSETS	614,574	687,641	678,189
REPRESENTED BY:			
Share Capital	500,000	500,000	500,000
Reserves	-	-	-
Unappropriated Profit	64,617	116,315	178,189
Surplus/Deficit On Revaluation Of Assets	49,957	71,326	-
TOTAL	614,574	687,641	678,189
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	450,436	179,034	69,944
Mark-Up/ Return/Interest Expenses	347,702	80,933	5,084
Net Mark-Up / Interest Income	102,734	98,101	64,860
Provisions & Bad Debts Written Off Directly	299	776	-
Net Mark-Up / Interest Income After Provision	102,435	97,325	64,860
Fees, Commission & Brokerage Income	7,729	4,942	1,638
Dividend Income	-	-	-
Income From Dealing In Foreign Currencies	6,482	1,543	581
Other Income	18,414	23,808	101,624
Total Non - Markup / Interest Income	32,625	30,293	103,843
Administrative Expenses	27,224	30,347	28,517
Other Expenses	157	224	75,000
Total Non-Markup/Interest Expenses	27,381	30,571	103,517
Extra ordinary/unusual Items (to be specified)	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	107,679	97,047	65,186
Taxation - Current	53,745	47,716	28,216
- Prior Years	6,319	-	(24,982)
- Deferred	-	(2,367)	78
PROFIT/ (LOSS) AFTER TAX	47,615	51,698	61,874
Net Cash Inflow / (Outflow) from Operating Activities	733,172	(684,025)	4,247
Net Cash Inflow / (Outflow) from Investing Activities	3,495	(7,947)	495,398
Net Cash Inflow / (Outflow) from Financing Activities	(111,088)	-	-
Number of Employees	26	22	16

Bank of Ceylon was merged with Dawood Commercial Bank w.e.f 24th March 2004.

(Contd.)

21.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Citi Bank, N.A.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	13,088,961	10,407,239	7,412,917	9,277,146
Balances With Other Banks	1,903,595	4,812,611	2,152,298	7,543,616
Lending To Financial Institutions	9,045,493	7,992,820	19,726,108	12,241,937
Investments - Net	6,798,614	11,279,895	5,189,968	955,474
Advances - Net	27,118,565	25,656,863	25,287,790	33,007,571
Other Assets	3,269,612	1,442,290	944,418	2,373,699
Operating Fixed Assets	349,014	319,339	254,391	254,957
Deferred Tax Assets	396,595	236,430	393,969	409,994
TOTAL ASSETS	61,970,449	62,147,487	61,361,859	66,064,394
LIABILITIES				
Bills Payable	584,556	434,811	901,433	987,268
Borrowings From Financial Institution	11,039,682	11,001,939	12,408,294	9,815,454
Deposits And Other Accounts	41,486,184	40,838,111	39,747,903	47,102,828
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-	-
Other Liabilities	3,128,096	3,046,447	2,436,673	1,986,432
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	56,238,518	55,321,308	55,494,303	59,891,982
NET ASSETS	5,731,931	6,826,179	5,867,556	6,172,412
REPRESENTED BY:				
Share Capital	4,508,331	4,369,017	3,602,026	3,722,432
Reserves	-	-	-	-
Unappropriated Profit	1,190,328	2,254,026	2,267,571	2,450,271
Surplus/Deficit On Revaluation Of Assets	33,272	203,136	(2,041)	(291)
TOTAL	5,731,931	6,826,179	5,867,556	6,172,412
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	6,526,454	5,071,905	3,310,880	3,145,342
Mark-Up/ Return/Interest Expenses	4,219,138	2,819,600	1,265,810	831,994
Net Mark-Up / Interest Income	2,307,316	2,252,305	2,045,070	2,313,348
Provisions & Bad Debts Written Off Directly	142,181	149,648	68,571	175,186
Net Mark-Up / Interest Income After Provision	2,165,135	2,102,657	1,976,499	2,138,162
Fees, Commission & Brokerage Income	959,223	1,061,261	1,003,631	1,266,427
Dividend Income	-	-	-	1,587
Income From Dealing In Foreign Currencies	221,892	358,763	358,614	428,807
Other Income	102,332	477,079	891,288	423,599
Total Non - Markup / Interest Income	1,283,447	1,897,103	2,253,533	2,120,420
Administrative Expenses	1,680,215	1,707,505	1,841,010	2,508,875
Other Expenses	536	4,888	33,830	3,906
Total Non-Markup/Interest Expenses	1,680,751	1,712,393	1,874,840	2,512,781
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,767,831	2,287,367	2,355,192	1,745,801
Taxation - Current	921,000	1,181,268	1,015,000	865,000
- Prior Years	-	29,103	(6,971)	(1,071,321)
- Deferred	(13,169)	13,298	24,203	(17,425)
PROFIT/ (LOSS) AFTER TAX	860,000	1,063,698	1,322,960	1,969,547
Net Cash Inflow / (Outflow) from Operating Activities	13,709,793	(2,382,979)	(6,725,692)	5,299,536
Net Cash Inflow / (Outflow) from Investing Activities	(5,680,623)	(2,016,236)	3,132,415	14,836
Net Cash Inflow / (Outflow) from Financing Activities	8,194,543	-	(2,023,415)	(1,786,847)
Number of Employees	605	637	611	636

21.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Citi Bank, N.A.		
	2005	2006	2007
ASSETS			
Cash & Balances With Treasury Banks	8,383,947	5,881,934	7,799,117
Balances With Other Banks	729,186	539,516	192,370
Lending To Financial Institutions	4,796,504	6,267,405	4,530,449
Investments - Net	19,845,100	21,937,387	21,276,196
Advances - Net	39,163,339	51,289,271	49,068,211
Other Assets	2,641,794	3,357,063	6,982,434
Operating Fixed Assets	340,656	1,186,499	1,420,645
Deferred Tax Assets	573,115	828,544	1,199,429
TOTAL ASSETS	76,473,641	91,287,619	92,468,851
LIABILITIES			
Bills Payable	1,436,826	1,212,275	2,120,612
Borrowings From Financial Institution	12,612,553	15,409,454	5,977,312
Deposits And Other Accounts	53,115,538	63,103,884	68,627,815
Sub-ordinated Loans	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-
Other Liabilities	3,603,014	5,533,500	9,417,201
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	70,767,931	85,259,113	86,142,940
NET ASSETS	5,705,710	6,028,506	6,325,911
REPRESENTED BY:			
Share Capital	3,742,948	3,794,244	5,443,260
Reserves	-	-	-
Unappropriated Profit	2,007,769	2,274,831	936,022
Surplus/Deficit On Revaluation Of Assets	-45,007	(40,569)	(53,371)
TOTAL	5,705,710	6,028,506	6,325,911
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	5,635,170	9,017,327	10,553,668
Mark-Up/ Return/Interest Expenses	2,035,755	4,113,089	5,071,332
Net Mark-Up / Interest Income	3,599,415	4,904,238	5,482,336
Provisions & Bad Debts Written Off Directly	626,950	955,209	2,655,460
Net Mark-Up / Interest Income After Provision	2,972,465	3,949,029	2,826,876
Fees, Commission & Brokerage Income	1,804,183	1,648,434	1,523,529
Dividend Income	-	8,995	-
Income From Dealing In Foreign Currencies	451,897	427,746	855,162
Other Income	336,671	589,435	755,133
Total Non - Markup / Interest Income	2,592,751	2,674,610	3,133,824
Administrative Expenses	2,962,639	4,053,108	4,735,163
Other Expenses	8,687	(4,630)	22,623
Total Non-Markup/Interest Expenses	2,971,326	4,048,478	4,757,786
Extra ordinary/unusual Items (to be specified)	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	2,593,890	2,575,161	1,202,914
Taxation - Current	1,221,374	1,332,650	1,355,835
- Prior Years	-	(141,594)	(95,394)
- Deferred	(135,738)	(261,169)	(363,992)
PROFIT/ (LOSS) AFTER TAX	1,508,254	1,645,274	306,465
Net Cash Inflow / (Outflow) from Operating Activities	11,239,293	5,004,128	(2,780,477)
Net Cash Inflow / (Outflow) from Investing Activities	(17,009,678)	(3,940,415)	3,768,274
Net Cash Inflow / (Outflow) from Financing Activities	(1,950,756)	(1,384,718)	(10,274)
Number of Employees	3,154	4,077	3,766

(Contd.)

21.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Credit Agricole Indosuez The Global French Bank		
	2001	2002	2003
ASSETS			
Cash & Balances With Treasury Banks	1,971,690	1,170,249	866,170
Balances With Other Banks	639,753	325,596	170,601
Lending To Financial Institutions	1,734,832	1,060,258	398,825
Investments - Net	1,252,076	1,816,662	484,429
Advances - Net	4,267,260	4,144,024	1,980,787
Other Assets	431,019	271,143	305,278
Operating Fixed Assets	55,274	44,383	33,790
Deferred Tax Assets	54,091	37,509	-
TOTAL ASSETS	10,405,995	8,869,824	4,239,880
LIABILITIES			
Bills Payable	23,509	15,089	19,895
Borrowings From Financial Institution	4,335,598	5,212,248	2,118,000
Deposits And Other Accounts	5,306,626	2,808,877	1,384,612
Sub-ordinated Loans	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-
Other Liabilities	146,435	127,709	308,206
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	9,812,168	8,163,923	3,830,713
NET ASSETS	593,827	705,901	409,167
REPRESENTED BY:			
Share Capital	510,220	572,311	663,840
Reserves	-	-	-
Unappropriated Profit	79,774	125,802	(254,451)
Surplus/Deficit On Revaluation Of Assets	3,833	7,788	(222)
TOTAL	593,827	705,901	409,167
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	902,007	593,216	223,318
Mark-Up/ Return/Interest Expenses	803,467	512,320	205,718
Net Mark-Up / Interest Income	98,540	80,896	17,600
Provisions & Bad Debts Written Off Directly	(25,922)	(7,660)	(11,282)
Net Mark-Up / Interest Income After Provision	124,462	88,556	28,882
Fees, Commission & Brokerage Income	48,366	43,720	31,879
Dividend Income	-	-	-
Income From Dealing In Foreign Currencies	77,020	80,707	25,138
Other Income	231	841	78
Total Non - Markup / Interest Income	125,617	125,268	57,095
Administrative Expenses	182,943	191,838	435,510
Other Expenses	129	508	601
Total Non-Markup/Interest Expenses	183,072	192,346	436,111
Extra ordinary/unusual Items (to be specified)	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	67,007	21,478	(350,134)
Taxation - Current	-	-	-
- Prior Years	(9,500)	(35,012)	(13,510)
- Deferred	29,609	10,462	43,629
PROFIT/ (LOSS) AFTER TAX	46,898	46,028	(380,253)
Net Cash Inflow / (Outflow) from Operating Activities	2,628,495	(1,540,692)	(1,668,350)
Net Cash Inflow / (Outflow) from Investing Activities	112,081	(556,997)	1,317,747
Net Cash Inflow / (Outflow) from Financing Activities	(79,213)	62,091	91,529
Number of Employees	65	68	67

Credit Agricole Indosuez was merged with NDLC-IFIC Bank Ltd. on 17th April 2004

21.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Deutsche Bank AG			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	2,376,772	1,604,014	1,668,116	2,010,943
Balances With Other Banks	725,837	176,764	21,370	240,619
Lending To Financial Institutions	-	-	450,000	498,038
Investments - Net	44,125	197,151	16,705	15,365
Advances - Net	3,169,337	2,292,507	1,443,606	2,020,431
Other Assets	705,708	393,163	253,296	272,964
Operating Fixed Assets	10,767	15,732	25,541	50,726
Deferred Tax Assets	-	84,422	-	-
TOTAL ASSETS	7,032,546	4,763,753	3,878,634	5,109,086
LIABILITIES				
Bills Payable	87,871	100,729	70,174	241,365
Borrowings From Financial Institution	1,357,060	210	337,761	507,088
Deposits And Other Accounts	3,994,441	2,700,991	1,460,628	2,068,728
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	11,702	15,883	11,823
Other Liabilities	935,233	999,660	858,241	952,349
Deferred Tax Liabilities	-	-	757	156
TOTAL LIABILITIES	6,374,605	3,813,292	2,743,444	3,781,509
NET ASSETS	657,941	950,461	1,135,190	1,327,577
REPRESENTED BY:				
Share Capital	1,116,622	1,275,853	1,507,526	1,700,252
Reserves	-	-	-	-
Unappropriated Profit	(458,681)	(339,398)	(373,299)	(372,899)
Surplus/Deficit On Revaluation Of Assets	-	14,006	963	224
TOTAL	657,941	950,461	1,135,190	1,327,577
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	619,436	295,215	110,705	71,015
Mark-Up/ Return/Interest Expenses	472,162	149,468	23,482	22,068
Net Mark-Up / Interest Income	147,274	145,747	87,223	48,947
Provisions & Bad Debts Written Off Directly	13,158	(16,251)	(12,157)	(20,841)
Net Mark-Up / Interest Income After Provision	134,116	161,998	99,380	69,788
Fees, Commission & Brokerage Income	73,390	72,123	67,135	74,907
Dividend Income	-	-	-	-
Income From Dealing In Foreign Currencies	87,397	72,772	63,552	97,865
Other Income	5,748	10,187	232,558	15,988
Total Non - Markup / Interest Income	166,535	155,082	363,245	188,760
Administrative Expenses	319,693	291,461	278,073	255,653
Other Expenses	53	3,178	61	2,495
Total Non-Markup/Interest Expenses	319,746	294,639	278,134	258,148
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(19,095)	22,441	184,491	400
Taxation - Current	-	-	-	-
- Prior Years	-	-	121,550	-
- Deferred	-	(96,842)	96,842	-
PROFIT/ (LOSS) AFTER TAX	(19,095)	119,283	(33,901)	400
Net Cash Inflow / (Outflow) from Operating Activities	(366,506)	(1,653,011)	(497,082)	407,082
Net Cash Inflow / (Outflow) from Investing Activities	142,567	174,689	180,052	(27,929)
Net Cash Inflow / (Outflow) from Financing Activities	(12,814)	156,491	225,738	182,923
Number of Employees	96	68	61	62

(Contd.)

21.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Deutsche Bank AG		
	2005	2006	2007
ASSETS			
Cash & Balances With Treasury Banks	2,989,698	3,156,621	3,522,250
Balances With Other Banks	60,614	71,744	127,489
Lending To Financial Institutions	200,000	182,730	4,924,319
Investments - Net	183,985	1,158,584	3,695,931
Advances - Net	1,898,151	4,175,315	4,699,251
Other Assets	208,134	476,223	509,022
Operating Fixed Assets	56,022	61,073	107,229
Deferred Tax Assets	-	29,285	-
TOTAL ASSETS	5,596,604	9,311,575	17,585,491
LIABILITIES			
Bills Payable	189,718	278,427	625,398
Borrowings From Financial Institution	437,291	1,927,525	6,971,367
Deposits And Other Accounts	1,504,902	3,326,539	5,128,591
Sub-ordinated Loans	-	-	-
Liabilities Against Assets Subject To Finance Lease	5,580	1,669	-
Other Liabilities	1,238,197	1,013,987	1,246,992
Deferred Tax Liabilities	37	-	60,029
TOTAL LIABILITIES	3,375,725	6,548,147	14,032,377
NET ASSETS	2,220,879	2,763,428	3,553,114
REPRESENTED BY:			
Share Capital	2,652,674	2,569,048	2,853,853
Reserves	-	-	-
Unappropriated Profit	-431,863	198,625	702,919
Surplus/Deficit On Revaluation Of Assets	68	(4,245)	(3,658)
TOTAL	2,220,879	2,763,428	3,553,114
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	199,553	375,050	679,115
Mark-Up/ Return/Interest Expenses	87,793	139,483	382,592
Net Mark-Up / Interest Income	111,760	235,567	296,523
Provisions & Bad Debts Written Off Directly	2,455	18,842	8,464
Net Mark-Up / Interest Income After Provision	109,305	216,725	288,059
Fees, Commission & Brokerage Income	107,209	174,386	225,597
Dividend Income	-	-	-
Income From Dealing In Foreign Currencies	159,663	302,700	802,738
Other Income	4,362	5,781	33,909
Total Non - Markup / Interest Income	271,234	482,867	1,062,244
Administrative Expenses	381,376	527,944	572,659
Other Expenses	125,610	23	1,352
Total Non-Markup/Interest Expenses	506,986	527,967	574,011
Extra ordinary/unusual Items (to be specified)	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	-126,447	171,625	776,292
Taxation - Current	-	-	183,000
- Prior Years	-67,483	-	-
- Deferred	-	(27,000)	88,998
PROFIT/ (LOSS) AFTER TAX	-58,964	198,625	504,294
Net Cash Inflow / (Outflow) from Operating Activities	41,464	845,485	2,714,933
Net Cash Inflow / (Outflow) from Investing Activities	-187,684	(1,010,566)	(2,576,596)
Net Cash Inflow / (Outflow) from Financing Activities	1,161,143	(5,103)	(1,768)
Number of Employees	84	84	98

21.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Doha Bank		
	2001	2002	2003
ASSETS			
Cash & Balances With Treasury Banks	899,674	925,107	933,991
Balances With Other Banks	7,305	20,231	26,898
Lending To Financial Institutions	74,000	-	-
Investments - Net	9,770	-	-
Advances - Net	639,174	539,447	513,680
Other Assets	255,372	235,304	225,830
Operating Fixed Assets	4,803	1,681	688
Deferred Tax Assets	-	-	-
TOTAL ASSETS	1,890,098	1,721,770	1,701,087
LIABILITIES			
Bills Payable	29,198	3,161	3,519
Borrowings From Financial Institution	710,000	-	-
Deposits And Other Accounts	175,150	40,040	37,199
Sub-ordinated Loans	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-
Other Liabilities	111,781	842,089	836,463
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	1,026,129	885,290	877,181
NET ASSETS	863,969	836,480	823,906
REPRESENTED BY:			
Share Capital	863,969	836,480	823,906
Reserves	-	-	-
Unappropriated Profit	-	-	-
Surplus/Deficit On Revaluation Of Assets	-	-	-
TOTAL	863,969	836,480	823,906
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	26,158	7,371	6,103
Mark-Up/ Return/Interest Expenses	139,851	7,345	252
Net Mark-Up / Interest Income	(113,693)	26	5,851
Provisions & Bad Debts Written Off Directly	(7,935)	(5,630)	(9,746)
Net Mark-Up / Interest Income After Provision	(105,758)	5,656	15,597
Fees, Commission & Brokerage Income	1,520	59	11
Dividend Income	-	-	-
Income From Dealing In Foreign Currencies	6,206	(251)	(278)
Other Income	2,345	730	574
Total Non - Markup / Interest Income	10,071	538	307
Administrative Expenses	74,323	42,641	20,176
Other Expenses	35,815	185	116
Total Non-Markup/Interest Expenses	110,138	42,826	20,292
Extra ordinary/unusual Items (to be specified)	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(205,825)	(36,632)	(4,388)
Taxation - Current	-	-	-
- Prior Years	(7,822)	-	-
- Deferred	100,000	-	-
PROFIT/ (LOSS) AFTER TAX	(298,003)	(36,632)	(4,388)
Net Cash Inflow / (Outflow) from Operating Activities	(236,251)	(8,314)	28,230
Net Cash Inflow / (Outflow) from Investing Activities	(1,795)	162	(105)
Net Cash Inflow / (Outflow) from Financing Activities	(69,979)	-	-
Number of Employees	2	2	2

Doha Bank was merged with Trust Commercial Bank on 5th May 2004 and Trust Commercial Bank merged with Crescent Commercial Bank on 21st October 2004

21.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Emirates Bank International PJSC
	2001
ASSETS	
Cash & Balances With Treasury Banks	3,813,416
Balances With Other Banks	1,411,199
Lending To Financial Institutions	1,459,627
Investments - Net	7,351,020
Advances - Net	9,028,498
Other Assets	1,443,182
Operating Fixed Assets	153,119
Deferred Tax Assets	219,000
TOTAL ASSETS	24,879,061
LIABILITIES	
Bills Payable	232,901
Borrowings From Financial Institution	8,254,591
Deposits And Other Accounts	14,326,115
Sub-ordinated Loans	-
Liabilities Against Assets Subject To Finance Lease	42,900
Other Liabilities	442,184
Deferred Tax Liabilities	-
TOTAL LIABILITIES	23,298,691
NET ASSETS	1,580,370
REPRESENTED BY:	
Share Capital	1,204,159
Reserves	-
Unappropriated Profit	310,926
Surplus/Deficit On Revaluation Of Assets	65,285
TOTAL	1,580,370
OPERATING POSITION	
Mark-Up/ Return/Interest Earned	1,836,509
Mark-Up/ Return/Interest Expenses	1,395,323
Net Mark-Up / Interest Income	441,186
Provisions & Bad Debts Written Off Directly	160,335
Net Mark-Up / Interest Income After Provision	280,851
Fees, Commission & Brokerage Income	88,404
Dividend Income	-
Income From Dealing In Foreign Currencies	171,313
Other Income	36,407
Total Non - Markup / Interest Income	296,124
Administrative Expenses	563,074
Other Expenses	227
Total Non-Markup/Interest Expenses	563,301
Extra ordinary/unusual Items (to be specified)	-
PROFIT/ (LOSS) BEFORE TAXATION	13,674
Taxation - Current	44,500
- Prior Years	(7,739)
- Deferred	(44,000)
PROFIT/ (LOSS) AFTER TAX	20,913
Net Cash Inflow / (Outflow) from Operating Activities	3,314,739
Net Cash Inflow / (Outflow) from Investing Activities	(4,191,114)
Net Cash Inflow / (Outflow) from Financing Activities	2,575,755
Number of Employees	348

21.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Habib Bank AG Zurich				
	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances With Treasury Banks	3,600,757	3,132,824	3,658,798	4,472,835	6,669,085
Balances With Other Banks	1,569,289	645,679	1,308,598	2,461,179	1,980,195
Lending To Financial Institutions	900,000	600,000	880,000	560,000	1,424,245
Investments - Net	4,118,378	9,360,812	9,069,420	7,437,082	6,075,704
Advances - Net	10,651,211	13,673,832	17,363,258	25,405,470	27,728,110
Other Assets	499,760	570,606	508,849	642,055	812,554
Operating Fixed Assets	12,757	42,761	66,470	115,120	160,383
Deferred Tax Assets	75,557	-	-	108,809	60193
TOTAL ASSETS	21,427,709	28,026,514	32,855,393	41,202,550	44,910,469
LIABILITIES					
Bills Payable	277,330	249,010	426,874	394,325	405,007
Borrowings From Financial Institution	2,134,494	3,961,042	6,131,442	9,272,519	6,260,278
Deposits And Other Accounts	16,679,242	20,192,401	22,927,723	28,166,876	33,436,488
Sub-ordinated Loans	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-	-	-
Other Liabilities	910,692	1,385,982	1,303,072	1,294,683	1,994,713
Deferred Tax Liabilities	-	264,910	108,529	-	-
TOTAL LIABILITIES	20,001,758	26,053,345	30,897,640	39,128,403	42,096,486
NET ASSETS	1,425,951	1,973,169	1,957,753	2,074,147	2,813,983
REPRESENTED BY:					
Share Capital	936,580	1,108,468	1,206,236	1,564,976	2,142,095
Reserves	20,000	-	-	-	-
Unappropriated Profit	423,079	419,977	454,195	509,047	667,165
Surplus/Deficit On Revaluation Of Assets	46,292	444,724	297,322	124	4,723
TOTAL	1,425,951	1,973,169	1,957,753	2,074,147	2,813,983
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	2,044,065	1,875,017	1,600,401	1,610,611	2,692,195
Mark-Up/ Return/Interest Expenses	1,699,949	1,511,384	1,117,169	910,826	1,773,257
Net Mark-Up / Interest Income	344,116	363,633	483,232	699,785	918,938
Provisions & Bad Debts Written Off Directly	39,871	40,379	15,614	21,213	14,698
Net Mark-Up / Interest Income After Provision	304,245	323,254	467,618	678,572	904,240
Fees, Commission & Brokerage Income	140,376	164,159	208,075	177,623	233,947
Dividend Income	-	756	44	29	3193
Income From Dealing In Foreign Currencies	239,173	64,862	60,602	56,419	163,745
Other Income	48,240	146,500	109,000	84,830	98,473
Total Non - Markup / Interest Income	427,789	376,277	377,721	318,901	499,358
Administrative Expenses	325,520	323,606	415,917	486,320	613,439
Other Expenses	-	702	-	36	1925
Total Non-Markup/Interest Expenses	325,520	324,308	415,917	486,356	615,364
Extra ordinary/unusual Items (to be specified)	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	406,514	375,223	429,422	511,117	788,234
Taxation - Current	110,000	86,000	87,000	114,500	188,000
- Prior Years	(3,796)	-	14,794	-	-
- Deferred	(3,105)	(7,619)	4,388	16,185	45,807
PROFIT/ (LOSS) AFTER TAX	303,415	296,842	323,240	380,432	554,427
Net Cash Inflow / (Outflow) from Operating Activities	3,119,530	3,273,845	2,203,653	975,913	205,968
Net Cash Inflow / (Outflow) from Investing Activities	(1,812,475)	(4,529,557)	(874,190)	1,041,903	1,311,565
Net Cash Inflow / (Outflow) from Financing Activities	(235,270)	(299,944)	(289,022)	(152,219)	413,867
Number of Employees	309	351	423	487	556

Habib Bank AG Zurich has been merged with Metropolitan Bank and named as Habib Metropolitan Bank Ltd. w.e.f 16-10-06

(Contd.)

21.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	International Financial Investment & Commerce Bank Ltd.	
	2001	2002
ASSETS		
Cash & Balances With Treasury Banks	544,055	516,124
Balances With Other Banks	209,932	24,115
Lending To Financial Institutions	0,000	0,000
Investments - Net	25,024	343,352
Advances - Net	1,213,826	1,105,686
Other Assets	32,925	46,635
Operating Fixed Assets	18,602	17,926
Deferred Tax Assets	-	-
TOTAL ASSETS	2,044,364	2,053,838
LIABILITIES		
Bills Payable	21,630	19,065
Borrowings From Financial Institution	220,033	194,279
Deposits And Other Accounts	1,362,208	1,367,853
Sub-ordinated Loans	-	-
Liabilities Against Assets Subject To Finance Lease	-	-
Other Liabilities	54,996	39,330
Deferred Tax Liabilities	-	22,974
TOTAL LIABILITIES	1,658,867	1,643,501
NET ASSETS	385,497	410,337
REPRESENTED BY:		
Share Capital	356,026	374,426
Reserves	-	-
Unappropriated Profit	29,471	10,260
Surplus/Deficit On Revaluation Of Assets	-	25,651
TOTAL	385,497	410,337
OPERATING POSITION		
Mark-Up/ Return/Interest Earned	169,793	128,537
Mark-Up/ Return/Interest Expenses	122,524	90,912
Net Mark-Up / Interest Income	47,269	37,625
Provisions & Bad Debts Written Off Directly	(286)	(189)
Net Mark-Up / Interest Income After Provision	47,555	37,814
Fees, Commission & Brokerage Income	7,464	7,642
Dividend Income	107	-
Income From Dealing In Foreign Currencies	46,790	22,031
Other Income	9,618	7,798
Total Non - Markup / Interest Income	63,979	37,471
Administrative Expenses	51,920	54,157
Other Expenses	139	33
Total Non-Markup/Interest Expenses	52,059	54,190
Extra ordinary/unusual Items (to be specified)	-	-
PROFIT/ (LOSS) BEFORE TAXATION	59,475	21,095
Taxation - Current	29,800	10,000
- Prior Years	-	-
- Deferred	-	227
PROFIT/ (LOSS) AFTER TAX	29,675	10,868
Net Cash Inflow / (Outflow) from Operating Activities	103,582	72,559
Net Cash Inflow / (Outflow) from Investing Activities	42	(274,628)
Net Cash Inflow / (Outflow) from Financing Activities	100,053	-
Number of Employees	79	77

21.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Oman International Bank S.A.O.G			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	1,338,831	1,246,164	1,273,573	1,245,447
Balances With Other Banks	429,335	128,659	77,604	40,262
Lending To Financial Institutions	-	20,000	-	-
Investments - Net	135,680	295,398	148,725	44,617
Advances - Net	1,131,032	877,427	323,533	485,751
Other Assets	68,983	32,625	16,755	23,419
Operating Fixed Assets	13,523	10,994	7,804	5,338
Deferred Tax Assets	-	-	-	-
TOTAL ASSETS	3,117,384	2,611,267	1,847,994	1,844,834
LIABILITIES				
Bills Payable	4,730	1,274	3,458	7,784
Borrowings From Financial Institution	463,621	402,013	66,000	282,982
Deposits And Other Accounts	1,823,357	1,142,009	745,186	504,119
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-	-
Other Liabilities	46,376	48,838	19,456	14,993
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	2,338,084	1,594,134	834,100	809,878
NET ASSETS	779,300	1,017,133	1,013,894	1,034,956
REPRESENTED BY:				
Share Capital	885,734	1,120,068	1,123,343	1,162,296
Reserves	-	-	-	-
Unappropriated Profit	(106,434)	(115,628)	(121,288)	(127,532)
Surplus/Deficit On Revaluation Of Assets	-	12,693	11,839	192
TOTAL	779,300	1,017,133	1,013,894	1,034,956
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	168,675	145,901	80,841	40,998
Mark-Up/ Return/Interest Expenses	160,785	127,799	59,809	21,299
Net Mark-Up / Interest Income	7,890	18,102	21,032	19,699
Provisions & Bad Debts Written Off Directly	288	-	-	1,645
Net Mark-Up / Interest Income After Provision	7,602	18,102	21,032	18,054
Fees, Commission & Brokerage Income	7,941	7,598	7,692	8,052
Dividend Income	-	-	-	-
Income From Dealing In Foreign Currencies	13,127	7,198	4,771	3,094
Other Income	3,604	1,710	1,976	1,901
Total Non - Markup / Interest Income	24,672	16,506	14,439	13,047
Administrative Expenses	44,017	43,404	40,885	36,509
Other Expenses	78	398	246	836
Total Non-Markup/Interest Expenses	44,095	43,802	41,131	37,345
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(11,821)	(9,194)	(5,660)	(6,244)
Taxation - Current	-	-	-	-
- Prior Years	-	-	-	-
- Deferred	-	-	-	-
PROFIT/ (LOSS) AFTER TAX	(11,821)	(9,194)	(5,660)	(6,244)
Net Cash Inflow / (Outflow) from Operating Activities	864,235	(479,243)	(172,542)	(197,219)
Net Cash Inflow / (Outflow) from Investing Activities	(137,372)	(148,426)	145,634	92,187
Net Cash Inflow / (Outflow) from Financing Activities	161,763	262,509	20,111	-
Number of Employees	23	26	20	22

(Contd.)

21.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Oman International Bank S.A.O.G		
	2005	2006	2007
ASSETS			
Cash & Balances With Treasury Banks	1,244,535	2,304,786	2,391,751
Balances With Other Banks	26,887	67,683	42,807
Lending To Financial Institutions	-	-	-
Investments - Net	-	-	-
Advances - Net	518,932	368,321	220,506
Other Assets	20,323	17,253	33,221
Operating Fixed Assets	2,943	4,583	5,646
Deferred Tax Assets	-	-	-
TOTAL ASSETS	1,813,620	2,762,626	2,693,931
LIABILITIES			
Bills Payable	1,697	4,415	2,754
Borrowings From Financial Institution	270,700	98,000	178,000
Deposits And Other Accounts	493,426	618,017	459,937
Sub-ordinated Loans	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-
Other Liabilities	18,036	17,065	19,617
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	783,859	737,497	660,308
NET ASSETS	1,029,761	2,025,129	2,033,623
REPRESENTED BY:			
Share Capital	1,168,934	2,188,856	2,289,217
Reserves	-	-	-
Unappropriated Profit	(139,173)	(163,727)	(255,594)
Surplus/Deficit On Revaluation Of Assets	-	-	-
TOTAL	1,029,761	2,025,129	2,033,623
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	41,771	47,204	38,268
Mark-Up/ Return/Interest Expenses	30,839	41,313	47,636
Net Mark-Up / Interest Income	10,932	5,891	(9,368)
Provisions & Bad Debts Written Off Directly	1865	1183	40,468
Net Mark-Up / Interest Income After Provision	9,067	4,708	(49,836)
Fees, Commission & Brokerage Income	6,201	4,004	2,329
Dividend Income	-	-	-
Income From Dealing In Foreign Currencies	1,124	52	622
Other Income	2,475	2,177	1,520
Total Non - Markup / Interest Income	9,800	6,233	4,471
Administrative Expenses	30,436	35,501	44,273
Other Expenses	72	-6	2,229
Total Non-Markup/Interest Expenses	30,508	35,495	46,502
Extra ordinary/unusual Items (to be specified)	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	-11,641	-24,554	(91,867)
Taxation - Current	-	-	-
- Prior Years	-	-	-
- Deferred	-	-	-
PROFIT/ (LOSS) AFTER TAX	(11,641)	(24,554)	(91,867)
Net Cash Inflow / (Outflow) from Operating Activities	(64,651)	84,174	(35,503)
Net Cash Inflow / (Outflow) from Investing Activities	44,338	(3,049)	(2,769)
Net Cash Inflow / (Outflow) from Financing Activities	-	999,409	79,904
Number of Employees	19	22	28

21.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Rupali Bank Ltd.				
	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances With Treasury Banks	23,395	21,883	29,408	31,908	21,002
Balances With Other Banks	49,393	149,296	135,362	86,549	73,353
Lending To Financial Institutions	50,000		59,000	-	-
Investments - Net	452,100	417,533	350,795	359,172	308,904
Advances - Net	142,407	77,388	24,726	11,047	10,233
Other Assets	230,694	559	18,452	28,971	18,758
Operating Fixed Assets	3,138	2,947	2,728	2,587	134,881
Deferred Tax Assets	-	-	-	42,076	-
TOTAL ASSETS	951,127	669,606	620,471	562,310	567,131
LIABILITIES					
Bills Payable	789	484	2,925	1,053	2,708
Borrowings From Financial Institution	561,000	195,000	219,000	165,000	159,000
Deposits And Other Accounts	290,448	203,305	207,495	178,322	127,675
Sub-ordinated Loans	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-	-	-
Other Liabilities	27,965	65,382	56,810	125,743	67,005
Deferred Tax Liabilities	-	-	24,132	-	47070
TOTAL LIABILITIES	880,202	464,171	510,362	470,118	403,458
NET ASSETS	70,925	205,435	110,109	92,192	163,673
REPRESENTED BY:					
Share Capital	34,000	34,000	34,000	34,000	34,000
Reserves	-	-	-	-	-
Unappropriated Profit	36,925	73,602	50,605	58,192	47,588
Surplus/Deficit On Revaluation Of Assets		97,833	25,504	-	82,085
TOTAL	70,925	205,435	110,109	92,192	163,673
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	91,116	46,036	32,448	32,826	30,801
Mark-Up/ Return/Interest Expenses	76,817	30,592	5,893	6,842	12,711
Net Mark-Up / Interest Income	14,299	15,444	26,555	25,984	18,090
Provisions & Bad Debts Written Off Directly	1,346	70,505	50,176	(20,408)	(700)
Net Mark-Up / Interest Income After Provision	12,953	(55,061)	(23,621)	46,392	18,790
Fees, Commission & Brokerage Income	2,538	1,982	2,471	2,465	2,110
Dividend Income	-	254	-	-	-
Income From Dealing In Foreign Currencies	-	46,601	280	1,258	2,286
Other Income	3,239	131,689	563	134	(22,022)
Total Non - Markup / Interest Income	5,777	180,526	3,314	3,857	(17,626)
Administrative Expenses	13,181	47,559	13,980	17,707	23,074
Other Expenses	117	-	454	871	210
Total Non-Markup/Interest Expenses	13,298	47,559	14,434	18,578	23,284
Extra ordinary/unusual Items (to be specified)	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	5,432	77,906	(34,742)	31,671	(22,120)
Taxation - Current	2,986	40,049	179	5,510	2,175
- Prior Years	-	1,180	(10,552)	59,277	(49,132)
- Deferred	-	-	(1,372)	(40,703)	37,545
PROFIT/ (LOSS) AFTER TAX	2,446	36,677	(22,997)	7,587	(12,708)
Net Cash Inflow / (Outflow) from Operating Activities	(277,114)	(354,711)	(26,288)	13,962	(74,255)
Net Cash Inflow / (Outflow) from Investing Activities	142,705	(453,102)	19,879	(60,275)	50,099
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-	-
Number of Employees	27	26	29	28	24

Rupali Bank renamed as Arif Habib Rupali Bank Ltd. w.e.f 9-12-05

(Contd.)

21.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Societe Generale The French and International Bank
	2001
ASSETS	
Cash & Balances With Treasury Banks	2,437,492
Balances With Other Banks	795,346
Lending To Financial Institutions	422,187
Investments - Net	-
Advances - Net	2901,686
Other Assets	374,964
Operating Fixed Assets	25,739
Deferred Tax Assets	99,000
TOTAL ASSETS	7,056,414
LIABILITIES	
Bills Payable	20,869
Borrowings From Financial Institution	2886,541
Deposits And Other Accounts	2959,139
Sub-ordinated Loans	-
Liabilities Against Assets Subject To Finance Lease	10,054
Other Liabilities	292,806
Deferred Tax Liabilities	-
TOTAL LIABILITIES	6169,409
NET ASSETS	887,005
REPRESENTED BY:	
Share Capital	1024,318
Reserves	-
Unappropriated Profit	(137,313)
Surplus/Deficit On Revaluation Of Assets	-
TOTAL	887,005
OPERATING POSITION	
Mark-Up/ Return/Interest Earned	938,195
Mark-Up/ Return/Interest Expenses	879,152
Net Mark-Up / Interest Income	59,043
Provisions & Bad Debts Written Off Directly	58,951
Net Mark-Up / Interest Income After Provision	92
Fees, Commission & Brokerage Income	39,164
Dividend Income	-
Income From Dealing In Foreign Currencies	18,381
Other Income	6,062
Total Non - Markup / Interest Income	63,607
Administrative Expenses	154,665
Other Expenses	24
Total Non-Markup/Interest Expenses	154,689
Extra ordinary/unusual Items (to be specified)	-
PROFIT/ (LOSS) BEFORE TAXATION	(90,990)
Taxation - Current	-
- Prior Years	(9,000)
- Deferred	-
PROFIT/ (LOSS) AFTER TAX	(81,990)
Net Cash Inflow / (Outflow) from Operating Activities	1,306,505
Net Cash Inflow / (Outflow) from Investing Activities	184,016
Net Cash Inflow / (Outflow) from Financing Activities	38,786
Number of Employees	77

21.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Standard Chartered Bank				
	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances With Treasury Banks	7,788,261	11,937,373	11,318,691	12,506,026	9,927,597
Balances With Other Banks	318,394	2,159,707	487,100	1,257,173	1,340,279
Lending To Financial Institutions	2,974,760	5,072,393	14,505,868	13,550,991	14,943,291
Investments - Net	5,816,675	17,652,682	15,583,493	13,164,555	25,358,524
Advances - Net	21,497,361	42,233,876	39,951,678	51,508,205	50,214,718
Other Assets	2,507,755	1,585,732	1,828,948	2,109,367	9,176,540
Operating Fixed Assets	231,597	491,579	448,001	384,241	517,367
Deferred Tax Assets	-	-	-	121,047	189,875
TOTAL ASSETS	41,134,803	81,133,342	84,123,779	94,601,605	111,668,191
LIABILITIES					
Bills Payable	538,385	803,376	908,412	1,669,496	2,063,950
Borrowings From Financial Institution	13,103,293	15,435,951	6,928,942	6,961,574	7,211,031
Deposits And Other Accounts	24,460,120	56,438,912	67,881,121	76,513,586	83,646,043
Sub-ordinated Loans	-	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	48,493	145,287	92,447	36,659	19,079
Other Liabilities	585,707	1,840,534	1,686,808	2,431,680	10,322,394
Deferred Tax Liabilities	7,646	156,957	71,805	-	-
TOTAL LIABILITIES	38,743,644	74,821,017	77,569,535	87,612,995	103,262,497
NET ASSETS	2,391,159	6,312,325	6,554,244	6,988,610	8,405,694
REPRESENTED BY:					
Share Capital	1,781,369	4,165,709	4,103,092	4,103,942	4,103,942
Reserves	-	24,474	24,474	24,474	-
Unappropriated Profit	583,432	1,883,494	2,241,076	3,034,383	4,657,389
Surplus/Deficit On Revaluation Of Assets	26,358	238,648	185,602	(174,189)	(355,637)
TOTAL	2,391,159	6,312,325	6,554,244	6,988,610	8,405,694
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	3,963,990	4,437,760	3,814,736	3,735,069	7,013,439
Mark-Up/ Return/Interest Expenses	2,899,048	2,427,549	903,476	652,348	1,737,811
Net Mark-Up / Interest Income	1,064,942	2,010,211	2,911,260	3,082,721	5,275,628
Provisions & Bad Debts Written Off Directly	103,859	21,036	(9,040)	(106,191)	(63,006)
Net Mark-Up / Interest Income After Provision	961,083	1,989,175	2,920,300	3,188,912	5,338,634
Fees, Commission & Brokerage Income	261,700	590,604	1,092,138	1,407,040	1,778,925
Dividend Income	1,208	-	32,769	13,323	9,866
Income From Dealing In Foreign Currencies	242,278	297,131	409,415	504,662	655,045
Other Income	10,352	67,509	63,939	136,809	6,298
Total Non - Markup / Interest Income	515,538	955,244	1,598,261	2,061,834	2,450,134
Administrative Expenses	598,100	1,194,732	1,824,824	1,785,469	2,348,699
Other Expenses	58	498	415	4,636	13,096
Total Non-Markup/Interest Expenses	598,158	1,195,230	1,825,239	1,790,105	2,361,795
Extra ordinary/unusual Items (to be specified)	185,404	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	693,059	1,749,189	2,693,322	3,460,641	5,426,973
Taxation - Current	284,093	713,450	967,964	975,500	1,400,000
- Prior Years	53,862	(1,763)	37,630	-	(16,682)
- Deferred	-	-	-	-	(12,952)
PROFIT/ (LOSS) AFTER TAX	355,104	1,037,502	1,687,728	2,485,141	4,056,607
Net Cash Inflow / (Outflow) from Operating Activities	7,671,307	13,755,181	2,699,242	1,850,759	11,212,358
Net Cash Inflow / (Outflow) from Investing Activities	(3,323,980)	(7,294,486)	1,853,556	1,853,421	(11,204,960)
Net Cash Inflow / (Outflow) from Financing Activities	115,773	(470,270)	(1,445,603)	(1,746,772)	(2,502,721)
Number of Employees	278	594	631	728	3,754

Standard Chartered Bank merged with Union Bank Ltd w.e.f 19-5-06 and established Standard Chartered Bank Pakistan Ltd.

(Contd.)

21.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Standard Chartered Grindlays
	2001
ASSETS	
Cash & Balances With Treasury Banks	6,980,293
Balances With Other Banks	5,653,482
Lending To Financial Institutions	5,172,377
Investments - Net	1,149,492
Advances - Net	16,598,631
Other Assets	2,300,029
Operating Fixed Assets	317,359
Deferred Tax Assets	-
TOTAL ASSETS	38,171,663
LIABILITIES	
Bills Payable	123,690
Borrowings From Financial Institution	1,351,887
Deposits And Other Accounts	32,809,299
Sub-ordinated Loans	-
Liabilities Against Assets Subject To Finance Lease	141,694
Other Liabilities	568,811
Deferred Tax Liabilities	-
TOTAL LIABILITIES	34,995,381
NET ASSETS	3,176,282
REPRESENTED BY:	
Share Capital	2,521,236
Reserves	15,018
Unappropriated Profit	603,673
Surplus/Deficit On Revaluation Of Assets	36,355
TOTAL	3,176,282
OPERATING POSITION	
Mark-Up/ Return/Interest Earned	3,520,724
Mark-Up/ Return/Interest Expenses	2,292,074
Net Mark-Up / Interest Income	1,228,650
Provisions & Bad Debts Written Off Directly	152,974
Net Mark-Up / Interest Income After Provision	1,075,676
Fees, Commission & Brokerage Income	525,149
Dividend Income	48,591
Income From Dealing In Foreign Currencies	167,839
Other Income	20,360
Total Non - Markup / Interest Income	761,939
Administrative Expenses	923,821
Other Expenses	407,189
Total Non-Markup/Interest Expenses	1,331,010
Extra ordinary/unusual Items (to be specified)	-
PROFIT/ (LOSS) BEFORE TAXATION	506,605
Taxation - Current	465,377
- Prior Years	-
- Deferred	-
PROFIT/ (LOSS) AFTER TAX	41,228
Net Cash Inflow / (Outflow) from Operating Activities	5,765,356
Net Cash Inflow / (Outflow) from Investing Activities	1,353,854
Net Cash Inflow / (Outflow) from Financing Activities	164,224
Number of Employees	325

21.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Bank of Tokyo-Mitsubishi Ltd.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	4,421,426	2,910,301	1,875,740	1,999,575
Balances With Other Banks	70,514	116,253	36,775	140,710
Lending To Financial Institutions	2,084,894	1,022,901	1,577,312	1,023,500
Investments - Net	808,062	816,395	693,380	392,143
Advances - Net	916,059	91,057	71,233	822,851
Other Assets	257,263	145,399	83,489	71,525
Operating Fixed Assets	36,026	26,872	20,326	20,394
Deferred Tax Assets	-	-	605	1,476
TOTAL ASSETS	8,594,244	5,129,178	4,358,860	4,472,174
LIABILITIES				
Bills Payable	8,211	276,470	3,675	2,838
Borrowings From Financial Institution	288,475	-	-	515,621
Deposits And Other Accounts	6,516,980	3,007,385	2,630,318	2,106,556
Sub-ordinated Loans	-	-	-	12,081
Liabilities Against Assets Subject To Finance Lease	-	-	-	-
Other Liabilities	110,686	55,542	14,177	-
Deferred Tax Liabilities	-	420	-	-
TOTAL LIABILITIES	6,924,352	3,339,817	2,648,170	2,637,096
NET ASSETS	1,669,892	1,789,361	1,710,690	1,835,078
REPRESENTED BY:				
Share Capital	1,438,696	1,530,888	1,683,914	1,796,803
Reserves	-	-	-	-
Unappropriated Profit	230,218	257,938	27,647	39,102
Surplus/Deficit On Revaluation of Assets	978	535	(871)	(827)
TOTAL	1,669,892	1,789,361	1,710,690	1,835,078
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	864,402	375,901	74,975	60,518
Mark-Up/ Return/Interest Expenses	632,213	268,872	47,522	29,794
Net Mark-Up / Interest Income	232,189	107,029	27,453	30,724
Provisions & Bad Debts Written off Directly	(323)	(1,749)	(1,567)	-
Net Mark-Up / Interest Income After Provision	232,512	108,778	29,020	30,724
Fees, Commission & Brokerage Income	11,611	9,901	12,478	16,665
Dividend Income	-	-	-	-
Income From Dealing In Foreign Currencies	82,675	58,651	56,724	70,574
Other Income	131	370	1,810	879
Total Non - Markup / Interest Income	94,417	68,922	71,012	88,118
Administrative Expenses	99,186	90,117	72,633	66,126
Other Expenses	311	153	-	243
Total Non-Markup/Interest Expenses	99,497	90,270	72,633	66,369
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	227,432	87,430	27,399	52,473
Taxation - Current	114,116	34,416	10,445	19,797
- Prior Years	(42,200)	25,294	(3,368)	-
- Deferred	-	-	-	(969)
PROFIT/ (LOSS) AFTER TAX	155,516	27,720	20,322	33,645
Net Cash Inflow / (Outflow) from Operating Activities	2,714,768	(2,012,928)	(880,978)	(413,960)
Net Cash Inflow / (Outflow) from Investing Activities	100,463	(9,650)	119,526	296,031
Net Cash Inflow / (Outflow) from Financing Activities	(223,107)	92,192	(97,587)	90,699
Number of Employees	55	43	35	38

(Contd.)

21.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Bank of Tokyo-Mitsubishi Ltd.		
	2005	2006	2007
ASSETS			
Cash & Balances With Treasury Banks	1,744,995	2,410,745	2,475,776
Balances With Other Banks	105,437	11,611	10,550
Lending To Financial Institutions	180,000	400,000	200,000
Investments - Net	-	-	-
Advances - Net	2,122,255	3,776,394	2,621,101
Other Assets	47,027	93,975	149,167
Operating Fixed Assets	14,440	23,229	23,262
Deferred Tax Assets	1361	1441	1,589
TOTAL ASSETS	4,215,515	6,717,395	5,481,445
LIABILITIES			
Bills Payable	31,959	5,381	20,914
Borrowings From Financial Institution	1,406,385	2,816,963	1,996,400
Deposits And Other Accounts	983,900	1,458,945	978,846
Sub-ordinated Loans	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-
Other Liabilities	43,136	70,035	31,049
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	2,465,380	4,351,324	3,027,209
NET ASSETS	1,750,135	2,366,071	2,454,236
REPRESENTED BY:			
Share Capital	1,597,994	2,262,169	2,374,857
Reserves	-	-	-
Unappropriated Profit	152,141	103,902	79,379
Surplus/Deficit On Revaluation of Assets	-	-	-
TOTAL	1,750,135	2,366,071	2,454,236
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	190,486	286,789	330,590
Mark-Up/ Return/Interest Expenses	97,890	166,142	243,394
Net Mark-Up / Interest Income	92,596	120,647	87,196
Provisions & Bad Debts Written off Directly	-	-	-
Net Mark-Up / Interest Income After Provision	92,596	120,647	87,196
Fees, Commission & Brokerage Income	18,845	20,102	19,140
Dividend Income	-	-	-
Income From Dealing In Foreign Currencies	85,936	61,641	38,253
Other Income	461	837	3,897
Total Non - Markup / Interest Income	105,242	82,580	61,290
Administrative Expenses	65,113	64,746	68,323
Other Expenses	-	122	316
Total Non-Markup/Interest Expenses	65,113	64,868	68,639
Extra ordinary/unusual Items (to be specified)	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	132,725	138,359	79,847
Taxation - Current	47,205	60,224	(20,057)
- Prior Years	(27,127)	(44,149)	19,361
- Deferred	(392)	(8)	1,244
PROFIT/ (LOSS) AFTER TAX	113,039	122,292	79,299
Net Cash Inflow / (Outflow) from Operating Activities	(1,029,343)	290,035	62,702
Net Cash Inflow / (Outflow) from Investing Activities	393,299	(16,963)	(7,598)
Net Cash Inflow / (Outflow) from Financing Activities	(198,809)	518,852	8,866
Number of Employees	37	39	37

21.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Hong Kong & Shanghai Banking Corporation Ltd.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	1,365,350	1,506,137	1,791,365	2,316,197
Balances With Other Banks	455,812	139,745	235,664	1,450,202
Lending To Financial Institutions	3,644,938	2,345,138	2,744,451	3,266,025
Investments - Net	570,774	303,682	195,546	-
Advances - Net	4,348,088	4,270,320	4,993,809	4,761,143
Other Assets	284,222	163,360	98,825	193,810
Operating Fixed Assets	26,125	25,956	35,937	38,231
Deferred Tax Assets	-	-	19,219	5,899
TOTAL ASSETS	10,695,309	8,754,338	10,114,816	12,031,507
LIABILITIES				
Bills Payable	80,515	61,412	69,917	87,050
Borrowings From Financial Institution	3,655,808	1,650,477	1,302,051	1,127,234
Deposits And Other Accounts	5,832,767	5,772,894	7,338,767	8,923,997
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	12,469	10,446
Other Liabilities	329,564	237,642	158,452	252,546
Deferred Tax Liabilities	-	6,616	-	-
TOTAL LIABILITIES	9,898,654	7,729,041	8,881,656	10,401,273
NET ASSETS	796,655	1,025,297	1,233,160	1,630,234
REPRESENTED BY:				
Share Capital	860,293	991,418	994,300	1,551,434
Reserves	-	-	-	-
Unappropriated Profit	(72,878)	15,881	239,243	78,800
Surplus/Deficit On Revaluation Of Assets	9,240	17,998	(383)	-
TOTAL	796,655	1,025,297	1,233,160	1,630,234
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	625,397	552,117	326,518	275,075
Mark-Up/ Return/Interest Expenses	514,853	385,898	134,806	130,077
Net Mark-Up / Interest Income	110,544	166,219	191,712	144,998
Provisions & Bad Debts Written Off Directly	13,628	10,029	(28,880)	(1,152)
Net Mark-Up / Interest Income After Provision	96,916	156,190	220,592	146,150
Fees, Commission & Brokerage Income	97,565	97,617	142,771	128,087
Dividend Income	-	-	-	-
Income From Dealing In Foreign Currencies	55,023	32,677	26,855	38,152
Other Income	3,942	2,610	2,440	1,669
Total Non - Markup / Interest Income	156,530	132,904	172,066	167,908
Administrative Expenses	151,636	182,919	185,789	221,015
Other Expenses	95	318	-	318
Total Non-Markup/Interest Expenses	151,731	183,237	185,789	221,333
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	101,715	105,857	206,869	92,725
Taxation - Current	48,000	61,700	75,000	23,500
- Prior Years	1,226	(44,602)	(80,235)	(2,243)
- Deferred	(17,552)	-	(18,952)	13,053
PROFIT/ (LOSS) AFTER TAX	70,041	88,759	231,056	58,415
Net Cash Inflow / (Outflow) from Operating Activities	794,564	(576,395)	184,442	1,417,288
Net Cash Inflow / (Outflow) from Investing Activities	(291,968)	338,267	202,614	(13,110)
Net Cash Inflow / (Outflow) from Financing Activities	32,492	62,849	(5,909)	335,192
Number of Employees	131	128	126	123

(Contd.)

21.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Hong Kong & Shanghai Banking Corporation Ltd.		
	2005	2006	2007
ASSETS			
Cash & Balances With Treasury Banks	2,808,913	3,625,335	4,254,003
Balances With Other Banks	1,012,468	2,493,245	793,028
Lending To Financial Institutions	2,695,305	5,263,053	6,754,063
Investments - Net	569,733	195,951	301,193
Advances - Net	5,743,994	11,201,906	19,260,314
Other Assets	376,769	421,981	715,531
Operating Fixed Assets	58,978	185,399	308,114
Deferred Tax Assets	6,316	-	-
TOTAL ASSETS	13,272,476	23,386,870	32,386,246
LIABILITIES			
Bills Payable	100,056	162,297	745,760
Borrowings From Financial Institution	1,944,624	5,605,136	3,032,738
Deposits And Other Accounts	8,603,755	14,713,851	25,401,388
Sub-ordinated Loans	-	-	-
Liabilities Against Assets Subject To Finance Lease	8,234	5,814	1,833
Other Liabilities	400,437	468,939	637,006
Deferred Tax Liabilities	-	14728	18,392
TOTAL LIABILITIES	11,057,106	20,970,765	29,837,117
NET ASSETS	2,215,370	2,416,105	2,549,129
REPRESENTED BY:			
Share Capital	2,023,070	2,059,848	2,078,119
Reserves	-	-	-
Unappropriated Profit	192,411	356,273	471,399
Surplus/Deficit On Revaluation Of Assets	(111)	(16)	(389)
TOTAL	2,215,370	2,416,105	2,549,129
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	657,099	1,151,506	2,151,546
Mark-Up/ Return/Interest Expenses	373,958	648,080	1,310,016
Net Mark-Up / Interest Income	283,141	503,426	841,530
Provisions & Bad Debts Written Off Directly	5,457	(7,782)	17,443
Net Mark-Up / Interest Income After Provision	277,684	511,208	824,087
Fees, Commission & Brokerage Income	148,238	160,752	238,559
Dividend Income	-	-	-
Income From Dealing In Foreign Currencies	55,438	53,357	152,746
Other Income	1,216	3,144	5,074
Total Non - Markup / Interest Income	204,892	217,253	396,379
Administrative Expenses	255,603	479,990	994,470
Other Expenses	-	397	86
Total Non-Markup/Interest Expenses	255,603	480,387	994,556
Extra ordinary/unusual Items (to be specified)	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	226,973	248,074	225,910
Taxation - Current	95,000	52,853	77,500
- Prior Years	(43,595)	6,847	18,500
- Deferred	(349)	20,984	3,865
PROFIT/ (LOSS) AFTER TAX	175,917	167,390	126,045
Net Cash Inflow / (Outflow) from Operating Activities	248,754	2,045,389	(794,179)
Net Cash Inflow / (Outflow) from Investing Activities	(603,908)	218,118	(280,276)
Net Cash Inflow / (Outflow) from Financing Activities	410,136	33,693	2,906
Number of Employees	138	321	788