

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Allied Bank of Pakistan		
	1998	1999	2000
Assets	89,358,167	106,926,331	105,914,098
Cash and Cash Balances	7,646,937	8,601,193	7,690,880
Balances with other banks	1,878,796	1,757,510	2,460,101
Lending to financial institutions	-	-	5,976,393
Money at call and short notice	100,000	300,000	-
Investments	25,605,470	26,774,766	18,114,369
Advances - net of provision	42,719,179	55,263,762	57,195,495
Operating fixed assets	2,488,619	3,062,045	3,066,645
Capital work in progress	37,472	44,246	-
Net investment in finance lease	53,707	34,415	-
Other assets	8,827,987	11,088,394	10,206,409
Deferred Tax Assets	-	-	1,203,806
Liabilities	86,356,261	103,913,881	107,884,449
Deposits & other accounts	76,541,153	93,107,291	96,803,201
Borrowings from other banks, agents etc.	6,243,517	7,144,163	6,766,080
Bills payable	1,084,151	1,073,491	940,134
Other liabilities	2,487,440	2,588,936	3,347,028
Liability against assets subject to finance lease	-	-	28,006
Deferred liabilities	-	-	-
Net Assets	3,001,906	3,012,450	(1,970,351)
Represented by -:			
Share capital	1,063,156	1,063,156	1,063,156
Reserve fund & other reserves	455,760	480,760	480,760
Unappropriated/unremitted profit	16,094	1,638	(4,840,168)
Shareholders' equity	1,535,010	1,545,554	(3,296,252)
Surplus on revaluation of fixed assets	1,466,896	1,466,896	1,325,901
Sub-ordinated debt	-	-	-
Memorandum items:			
Bills for collection	10,910,897	8,142,388	-
Acceptances, endorsements and other obligations	13,354,826	18,360,244	-
Contingent liabilities and commitments	-	-	-

Note: Revised classification was adopted vide BPRD circulars No. 31 dated 13th August, 1997.

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Askari Commercial Bank Ltd.		
	1998	1999	2000
Assets	28,731,103	31,026,845	38,454,262
Cash	2,302,964	3,035,275	4,424,170
Balances with other banks	226,160	1,265,147	2,197,553
Money at call and short notice	975,000	2,910,000	3,434,882
Investments	13,888,475	8,678,879	8,651,358
Advances - net of provision	9,708,350	13,056,146	17,892,567
Operating fixed assets	340,965	464,633	640,615
Capital work in progress	159,622	71,193	0
Net investment in finance lease			
Other assets	1,129,567	1,545,572	1,213,117
Liabilities	26,794,538	28,980,424	36,299,707
Deposits & other accounts	23,413,153	24,357,594	30,359,824
Borrowings from other banks, agents etc.	2,316,400	3,243,678	4,773,458
Bills payable	213,839	217,651	191,694
Other liabilities	725,414	891,219	748,048
Liability against assets subject to			
finance lease	55,732	37,282	41,683
Deferred liabilities	70,000	233,000	185,000
Net Assets	1,936,565	2,046,421	2,154,555
Represented by -:			
Share capital	986,226	986,226	986,226
Reserve fund & other reserves	949,775	1,059,675	1,227,349
Unappropriated/unremitted profit	564	520	500
Shareholders' equity	1,936,565	2,046,421	2,214,075
Surplus on revaluation of fixed assets	-	-	(59,520)
Sub-ordinated debt	-	-	-
Memorandum items			
Bills for collection	4,594,316	4,949,349	5,832,697
Acceptances, endorsements and other obligations	1,906,859	4,272,083	5,192,313
Contingent liabilities and commitments	18,696,797	22,131,995	23,857,310

(Contd.)

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Bank Al-Falah Ltd.		
	1998	1999	2000
Assets	14,321,107	21,019,608	28,854,632
Cash	721,285	1,687,256	2,044,825
Balances with other banks	386,211	1,161,434	1,797,986
Money at call and short notice	248,000	100,000	2,260,315
Investments	3,406,514	4,993,035	4,874,700
Advances - net of provision	7,757,708	10,327,324	15,242,317
Operating fixed assets	263,760	1,153,607	1,287,355
Capital work in progress	-	-	-
Net investment in finance lease	-	-	256,216
Other assets	1,537,629	1,596,952	1,090,918
Liabilities	13,462,301	19,293,328	27,136,530
Deposits & other accounts	11,878,221	15,820,473	20,481,568
Borrowings from other banks, agents etc.	1,348,313	2,972,240	5,916,603
Bills payable	51,737	120,868	106,353
Other liabilities	176,630	372,855	632,006
Liability against assets subject to finance lease	-	-	-
Deferred liabilities	7,400	6,892	-
Net Assets	858,806	1,726,280	1,718,102
Represented by -:			
Share capital	600,000	600,000	600,000
Reserve fund & other reserves	255,094	286,399	299,469
Unappropriated/unremitted profit	3,712	8,931	1,211
Shareholders' equity	858,806	895,330	900,680
Surplus on revaluation of fixed assets	-	830,950	817,422
Sub-ordinated debt	-	-	-
Memorandum items			
Bills for collection	1,759,691	1,986,830	3,528,206
Acceptances, endorsements and other obligations	963,260	1,193,386	4,586,797
Contingent liabilities and commitments	6,012,533	5,607,975	10,201,324

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Bank Al- Habib Ltd.		
	1998	1999	2000
Assets	16,897,148	19,870,187	24,137,694
Cash	1,258,286	1,839,504	1,437,760
Balances with other banks	448,826	1,590,050	1,785,533
Money at call and short notice	100,000	180,000	1,490,000
Investments	6,999,149	4,600,990	3,783,664
Advances - net of provision	7,563,887	10,925,299	14,722,099
Operating fixed assets	210,285	241,841	255,615
Capital work in progress	415	20,869	35,189
Net investment in finance lease	-	-	-
Other assets	316,300	471,634	627,834
Liabilities	15,880,857	18,701,168	22,827,380
Deposits & other accounts	13,225,945	14,112,870	17,822,654
Borrowings from other banks, agents etc.	2,083,305	4,035,320	4,327,974
Bills payable	134,410	146,985	121,078
Other liabilities	437,197	405,993	555,674
Liability against assets subject to finance lease	-	-	-
Deferred liabilities	-	-	-
Net Assets	1,016,291	1,169,019	1,310,314
Represented by -:			
Share capital	379,500	500,940	601,128
Reserve fund & other reserves	509,000	565,000	120,226
Reserve for prop. bonus shares	121,440	100,188	596,000
Unappropriated/unremitted profit	6,351	2,891	4,843
Shareholders' equity	1,016,291	1,169,019	1,322,197
Surplus on revaluation of fixed assets	-	-	(11,883)
Sub-ordinated debt	-	-	-
Memorandum items			
Bills for collection	1,645,336	2,619,786	3,185,123
Acceptances, endorsements and other obligations	1,267,343	2,064,833	3,936,717
Contingent liabilities and commitments			

(Contd.)

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Bolan Bank Ltd.		
	1998	1999	2000
Assets	5,679,400	5,896,884	6,694,837
Cash	668,505	788,742	646,554
Balances with other banks	248,582	226,992	411,974
Money at call and short notice	100,000	1,250,000	759,653
Investments	1,630,525	613,097	1,037,526
Advances - net of provision	2,033,503	1,863,239	2,813,386
Operating fixed assets	571,891	550,314	623,015
Capital work in progress	9,906	131,757	76,313
Net investment in finance lease	-	-	-
Other assets	416,488	472,743	326,416
Liabilities	5,089,310	5,306,276	6,102,125
Deposits & other accounts	4,797,729	4,853,103	5,243,174
Borrowings from other banks, agents etc.	116,189	187,453	554,469
Bills payable	103,737	175,955	186,533
Other liabilities	71,655	89,765	117,949
Liability against assets subject to finance lease	-	-	-
Deferred liabilities	-	-	-
Net Assets	590,090	590,608	592,712
Represented by -:			
Share capital	507,938	507,938	507,938
Reserve fund & other reserves	81,600	81,705	82,019
Reserve for prop. bonus shares			
Unappropriated/unremitted profit	552	965	2,223
Shareholders' equity	590,090	590,608	592,180
Surplus on revaluation of fixed assets	-	-	532
Sub-ordinated debt	-	-	-
Memorandum items			
Bills for collection	275,409	303,376	471,329
Acceptances, endorsements and other obligations	575,850	593,551	1,010,213
Contingent liabilities and commitments	1,707,327	1,792,232	4,379,487

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Faysal Bank Ltd.		
	1998	1999	2000
Assets	23,946,752	19,542,132	24,724,611
Cash	4,381,992	3,213,293	788,297
Balances with other banks	126,439	289,946	385,925
Money at call and short notice	200,000		
Investments	3,615,206	3,319,379	160,000
Advances - net of provision	11,708,933	8,777,063	8,201,219
Operating fixed assets	334,736	333,244	10,966,601
Capital work in progress	41,174	3,208	300,804
Net investment in finance lease	1,553,472	1,187,504	1,071,323
Other assets	1,984,800	2,418,495	2,850,442
Liabilities	21,809,284	17,652,283	22,324,964
Deposits & other accounts	18,743,796	14,396,024	17,524,435
Borrowings from other banks, agents etc.	2,404,116	2,650,499	4,188,614
Bills payable	91,732	72,650	74,833
Other liabilities	569,640	533,110	537,082
Liability against assets subject to finance lease	-	-	-
Deferred liabilities			
Net Assets	2,137,468	1,889,849	2,399,647
Represented by -:			
Share capital	1,210,000	1,210,000	1,512,500
Reserve fund & other reserves	1,068,192	1,068,192	1,109,652
Unappropriated/unremitted profit	(140,724)	(388,343)	(222,505)
Shareholders' equity	2,137,468	1,889,849	2,399,647
Surplus on revaluation of fixed assets	-	-	-
Sub-ordinated debt	-	-	-
Memorandum items			
Bills for collection	1,185,608	813,965	1,219,775
Acceptances, endorsements and other obligations	5,516,728	5,031,848	5,457,303
Contingent liabilities and commitments	4,480,206	2,665,279	2,694,664

(Contd.)

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Jun. : Thousand Rupees)

ITEM	Federal Bank for Co-operatives		
	1998	1999	2000
Assets	4,915,914	4,940,898	5,918,817
Cash	31,595	42,447	33,378
Balances with other banks	160,391	172,622	172,885
Money at call and short notice	-	-	-
Investments	115,368	115,088	163,823
Advances - net of provision	4,527,511	4,494,405	5,402,434
Operating fixed assets	19,366	18,132	16,789
Capital work in progress	17,428	25,903	43,814
Net investment in finance lease	-	-	-
Other assets	44,255	72,301	85,694
Liabilities	4,317,089	4,341,463	5,318,910
Deposits & other accounts	161,009	172,629	178,472
Borrowings from other banks, agents etc.	4,096,535	4,095,155	5,037,630
Bills payable	-	-	-
Other liabilities	4,781	14,489	32,683
Liability against assets subject to finance lease	-	-	-
Deferred liabilities	54,764	59,190	70,125
Net Assets	598,825	599,435	599,907
Represented by :-			
Share capital	200,000	200,000	200,000
Reserve fund & other reserves	397,962	398,962	399,862
Unappropriated/unremitted profit	863	473	45
Shareholders' equity	598,825	599,435	599,907
Surplus on revaluation of fixed assets	-	-	-
Sub-ordinated debt	-	-	-
Memorandum items			
Bills for collection	-	-	-
Acceptances, endorsements and other obligations	-	-	-
Contingent liabilities and commitments	2,296	2,296	2,296

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	First Women Bank Ltd.		
	1998	1999	2000
Assets	2,553,865	2,816,855	3,720,202
Cash	258,876	336,212	224,196
Balances with other banks	80,831	106,670	57,396
Money at call and short notice	175,000	855,000	1,575,000
Investments	1,211,257	663,384	824,084
Advances - net of provision	408,807	472,394	584,902
Operating fixed assets	34,469	53,019	52,586
Capital work in progress	-	-	-
Net investment in finance lease	-	-	-
Other assets	384,625	301,176	388,038
Deferred taxation	-	29,000	14,000
Liabilities	2,439,935	2,748,337	3,610,201
Deposits & other accounts	2,087,815	2,430,129	3,398,409
Borrowings from other banks, agents etc.	231,761	216,469	115,218
Bills payable	29,536	24,400	33,764
Other liabilities	77,301	61,056	58,993
Liability against assets subject to finance lease	-	-	-
Deferred liabilities	13,522	16,283	3,817
Net Assets	113,930	68,518	110,001
Represented by -:			
Share capital	200,000	200,000	200,000
Reserve fund & other reserves	21,265	21,265	29,564
Unappropriated / unremitted profit	(107,335)	(172,168)	(138,974)
Shareholders' equity	113,930	49,097	90,590
Surplus on revaluation of fixed assets	-	19,421	19,411
Sub-ordinated debt	-	-	-
Memorandum items			
Bills for collection	11,599	36,646	7,733
Acceptances, endorsements and other obligations	52,480	8,959	4,245
Contingent liabilities and commitments	602,731	244,572	606,876

(Contd.)

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Habib Bank Ltd.		
	1998	1999	2000
Assets	289,862,435	304,967,488	320,926,758
Cash	20,621,237	22,726,139	12,869,044
Balances with other banks	20,213,499	20,470,125	24,474,658
Money at call and short notice	1,443,886	2,713,117	766,674
Investments	70,676,714	64,615,598	72,525,352
Advances - net of provision	137,123,804	159,817,845	173,822,905
Operating fixed assets	5,528,574	5,690,582	5,923,411
Capital work in progress	459,312	462,824	30,671
Net investment in finance lease	28,530	32,382	267,359
Other assets	33,766,879	28,438,876	30,246,684
Deferred taxation	-	-	-
Liabilities	276,700,062	300,736,281	308,392,322
Deposits & other accounts	237,964,211	251,779,188	265,751,324
Borrowings from other banks, agents etc.	20,132,851	32,118,639	23,923,589
Bills payable	6,029,325	5,611,698	5,376,924
Other liabilities	12,573,675	11,226,756	13,340,485
Liability against assets subject to finance lease	-	-	-
Deferred liabilities	-	-	-
Net Assets	13,162,373	4,231,207	12,534,436
Represented by :-			
Share capital	12,178,495	12,178,495	12,178,495
Reserve fund & other reserves	6,087,224	6,173,534	6,468,385
Unappropriated / unremitted profit	(8,851,871)	(17,934,389)	(17,876,069)
Other tier 1 Capital	-	-	8,000,000
Shareholders' equity	9,413,848	417,640	770,811
Surplus on revaluation of fixed assets	3,748,525	3,813,567	3,763,625
Sub-ordinated debt	-	-	-
Memorandum items			
Bills for collection	48,567,527	51,633,891	55,364,241
Acceptances, endorsements and other obligations	35,344,783	30,486,213	38,676,527
Contingent liabilities and commitments	78,248,985	98,056,526	125,608,996

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Jun. : Thousand Rupees)

ITEM	Industrial Development Bank of Pakistan		
	1998	1999	2000
Assets	18,845,359	22,253,927	21,474,534
Cash	581,835	1,705,981	860,548
Balances with other banks	41,361	37,680	46,922
Money at call and short notice	175,000	325,000	25,000
Investments	2,391,299	1,894,046	2,455,378
Advances - net of provision	12,087,737	14,923,515	15,376,612
Operating fixed assets	155,817	151,799	148,268
Capital work in progress	227	-	-
Net investment in finance lease	8,025	3,134	-
Other assets	2,603,484	2,405,191	1,747,218
Assets in respect of Bangladesh	800,574	807,581	814,588
Liabilities	23,040,604	26,529,599	28,629,435
Deposits & other accounts	7,194,128	10,560,846	12,422,313
Borrowings from other banks, agents etc.	10,040,741	12,542,856	10,795,901
Bills payable	69,660	31,549	138,384
Other liabilities	4,935,501	2,585,797	4,457,874
Liabilities in respect of Bangladesh	800,574	807,581	814,588
Liability against assets subject to finance lease	-	970	375
Deferred liabilities	-	-	-
Net Assets	(4,195,245)	(4,275,672)	(7,154,901)
Represented by -:			
Share capital	157,000	157,000	157,000
Reserve fund & other reserves	745,880	750,548	750,548
Unappropriated/unremitted profit	(5,795,919)	(5,777,247)	(8,561,652)
Shareholders' equity	(4,893,039)	(4,869,699)	(7,654,104)
Other Items	-	-	-
Sub-ordinated debt	688,650	584,883	493,631
Deficit on revaluation Securities	-	-	(3,572)
Special Development Assistance	9,144	9,144	9,144
Memorandum items			
Bills for collection	10,247	112,352	87,545
Acceptances, endorsements and other obligations	2,678,337	2,348,246	1,831,143
Contingent liabilities and commitments	7,664,413	5,314,113	3,676,605
Government of Pakistan funds managed by the	116,856	124,630	94,239

(Contd.)

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Metropolitan Bank Ltd.		
	1998	1999	2000
Assets	15,256,207	17,909,091	20,769,714
Cash	846,060	1,437,606	900,852
Balances with other banks	631,404	1,339,189	1,568,976
Money at call and short notice	50,000	700,000	3,623,822
Investments	5,959,927	5,004,708	2,614,328
Advances - net of provision	7,189,943	8,865,967	11,367,182
Operating fixed assets	94,634	202,564	290,785
Capital work in progress	79150	25526	-
Net investment in finance lease	-	-	-
Other assets	405,089	333,531	403,769
Liabilities	14,225,827	16,682,001	19,304,235
Deposits & other accounts	10,714,847	12,096,035	13,136,063
Borrowings from other banks, agents etc.	3,063,423	3,743,216	5,257,290
Bills payable	161,831	290,500	167,669
Other liabilities	285,726	552,250	743,213
Liability against assets subject to finance lease	-	-	-
Deferred liabilities	-	-	-
Net Assets	1,030,380	1,227,090	1,465,479
Represented by -:			
Share capital	375,000	500,000	625,000
Reserve fund & other reserves	650,301	726,951	821,951
Unappropriated/unremitted profit	5,079	139	5,797
Shareholders' equity	1,030,380	1,227,090	1,452,748
Surplus on revaluation of fixed assets	-	-	12731
Sub-ordinated debt	-	-	-
Memorandum items			
Bills for collection	2,303,969	2,917,278	4,183,514
Acceptances, endorsements and other obligations	1,964,812	2,987,190	4,652,894
Contingent liabilities and commitments	12,722,017	6,883,917	7,849,699

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Muslim Commercial Bank Ltd.		
	1998	1999	2000
Assets	149,725,757	158,584,818	174,715,063
Cash	13,559,218	17,669,913	12,571,424
Balances with other banks	788,081	3,603,458	4,757,413
Money at call and short notice	467,655	9,398,536	10,852,094
Investments	55,387,005	45,609,297	44,110,947
Advances - net of provision	65,514,219	67,399,328	86,359,139
Operating fixed assets	3,559,751	3,479,458	3,604,356
Capital work in progress	21,467	50,828	-
Net investment in finance lease		17,701	255,780
Other assets	10,428,361	11,356,299	12,203,910
Liabilities	144,891,057	153,481,705	169,122,320
Deposits & other accounts	123,821,807	130,325,036	135,990,147
Borrowings from other banks, agents etc.	7,562,164	8,780,541	16,890,675
Bills payable	4,611,819	5,292,910	7,803,443
Other liabilities	8,895,267	9,083,218	8,438,055
Liability against assets subject to finance lease	-	-	-
Deferred liabilities	-	-	-
Net Assets	4,834,700	5,103,113	5,592,743
Represented by -:			
Share capital	1,820,541	1,820,541	2,202,855
Reserve fund & other reserves	1,796,609	2,092,453	2,277,630
Unappropriated/unremitted profit	1,136	1,161	3,185
Shareholders' equity	3,618,286	3,914,155	4,483,670
Surplus on revaluation of fixed assets	1,216,414	1,188,958	1,109,073
Sub-ordinated debt	-	-	-
Memorandum items			
Bills for collection	9,590,110	7,606,091	7,913,667
Acceptances, endorsements and other obligations	13,674,338	14,341,306	15,291,507
Contingent liabilities and commitments	24,154,551	25,114,216	39,878,671

(Contd.)

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	National Bank of Pakistan		
	1998	1999	2000
Assets	325,057,409	350,406,373	371,635,738
Cash	52,646,553	64,793,405	70,944,010
Balances with other banks	12,777,002	20,021,108	29,150,948
Money at call and short notice	1,058,164	4,066,521	15,939,501
Investments	102,968,932	91,485,965	72,609,081
Advances - net of provision	109,524,000	122,559,342	140,318,362
Operating fixed assets	6,073,659	6,723,042	6,729,046
Capital work in progress	219,326	185,708	
Net investment in finance lease	-	-	-
Other assets	39,789,773	40,571,282	35,944,790
Liabilities	309,908,350	334,235,184	354,652,821
Deposits & other accounts	273,390,739	294,754,493	316,493,342
Borrowings from other banks, agents etc.	10,287,943	11,362,600	10,298,970
Bills payable	3,271,018	2,082,447	2,152,050
Other liabilities	22,958,650	26,035,644	25,274,874
Liability against assets subject to finance lease	-	-	-
Deferred liabilities	-	-	433,585
Net Assets	15,149,059	16,171,189	16,982,917
Represented by -:			
Share capital	1,463,880	1,463,880	1,463,880
Reserve fund & other reserves	-	-	9,728,799
Unappropriated/unremitted profit	(261,572)	-230,256	184,848
Shareholders' equity	1,202,308	1,233,624	11,377,527
Surplus on revaluation of fixed assets	5,170,896	5,813,342	5,605,390
Sub-ordinated debt	-	-	-
Memorandum items			
Bills for collection	2,766,198	2,509,239	1,792,942
Acceptances, endorsements and other obligations	88,982,969	65,644,647	72,443,007
Contingent liabilities and commitments	85,088,188	77,640,074	71,440,248
Qarz-e-Hasna Fund	214,165	281,768	339,502

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	PICIC Commercial Bank		
	1998	1999	2000
Assets	8,670,466	9,410,607	8,724,987
Cash	586,211	577,759	355,457
Balances with other banks	523,986	120,956	743,653
Money at call and short notice	353,065	1,941,113	200,000
Investments	1,338,488	1,159,326	2,038,154
Advances - net of provision	5,206,250	4,932,921	4,745,830
Operating fixed assets	113,408	99,763	73,486
Capital work in progress	15,839	622	622
Net investment in finance lease	-	-	-
Other Assets	533,219	578,147	567,785
Liabilities	8,075,838	8,775,326	8,058,839
Deposits & other accounts	5,829,051	6,330,209	5,370,580
Borrowings from other banks, agents etc.	1,954,836	2,099,153	2,447,750
Bills payable	72,582	92,085	55,120
Other liabilities	212,558	247,546	180,960
Liability against assets subject to finance lease	6,811	6,333	4,429
Deferred liabilities			
Net Assets	594,628	635,281	666,148
Represented by -:			
Share capital	500,000	500,000	500,000
Reserve fund & other reserves	94,370	134,520	145,950
Unappropriated/unremitted profit	258	761	46,482
Shareholders' equity	594,628	635,281	692,432
Surplus on revaluation of fixed assets	-	-	(26,284)
Sub-ordinated debt	-	-	-
Memorandum items			
Bills for collection	1,808,521	1,557,041	1,683,171
Acceptances, endorsements and other obligations	905,479	1,136,252	1,233,148
Contingent liabilities and commitments	6,565,943	6,345,710	4,984,593

(Contd.)

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Platinum Commercial Bank		
	1998	1999	2000
Assets	6,632,444	7,601,470	9,593,170
Cash	403,928	717,902	832,369
Balances with other banks	107,370	343,709	206,507
Money at call and short notice	310,000	854,615	790,000
Investments	1,512,398	827,172	840,076
Advances - net of provision	3,825,770	4,344,125	6,355,021
Operating fixed assets	145,392	235,224	250,019
Capital work in progress	38,040	-	-
Net investment in finance lease	-	-	-
Other assets	289,546	232,875	283,482
Deferred taxation	-	45,848	35,696
Liabilities	5,993,652	6,882,609	8,818,752
Deposits & other accounts	4,555,045	4,821,609	6,416,435
Borrowings from other banks, agents etc.	1,306,129	1,875,126	2,189,797
Bills payable	44,835	84,803	85,010
Other liabilities	87,643	97,514	118,052
Liability against assets subject to finance lease	-	3,557	9,458
Deferred liabilities	-	-	-
Deferred Tax	-	-	-
Net Assets	638,792	718,861	774,418
Represented by -:			
Share capital	500,000	500,000	550,000
Reserve fund & other reserves	27,760	154,775	211,886
Unappropriated/unremitted profit	111,032	64,086	12,532
Shareholders' equity	638,792	718,861	774,418
Surplus on revaluation of fixed assets	-	-	-
Sub-ordinated debt	-	-	-
Memorandum items			
Bills for collection	677,351	708,264	1,588,529
Acceptances, endorsements and other obligations	823,875	1,266,359	1,011,439
Contingent liabilities and commitments	3,262,715	3,147,576	1,821,559

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Prime Commercial Bank Ltd.		
	1998	1999	2000
Assets	10,123,030	10,575,556	10,904,370
Cash	740,152	722,930	679,196
Balances with other banks	65,025	386,698	674,662
Money at call and short notice	330,083	860,000	185,000
Investments	3,654,749	2,645,292	2,196,264
Advances - net of provision	4,347,890	4,978,051	6,253,949
Operating fixed assets	217,826	187,263	148,685
Capital work in progress	-	-	-
Net investment in finance lease	-	-	-
Other assets	767,305	795,322	766,614
Deferred taxation	-	-	-
Liabilities	9,211,359	9,594,779	9,776,442
Deposits & other accounts	7,887,276	7,755,149	8,264,168
Borrowings from other banks, agents etc.	1,021,643	1,436,166	1,163,117
Bills payable	158,182	297,732	284,617
Other liabilities	103,243	90,317	61,067
Liability against assets subject to finance lease	41,015	15,415	3,473
Deferred liabilities	-	-	-
Net Assets	911,671	980,777	1,127,928
Represented by -:			
Share capital	674,475	674,475	674,475
Reserve fund & other reserves	236,891	305,891	453,434
Reserve for prop. Bonus shares			
Unappropriated/unremitted profit	305	411	19
Shareholders' equity	911,671	980,777	1,127,928
Surplus on revaluation of fixed assets	-	-	-
Sub-ordinated debt	-	-	-
Memorandum items			
Bills for collection	2,167,064	2,928,020	2,910,328
Acceptances, endorsements and other obligations	1,494,903	1,380,278	2,338,078
Contingent liabilities and commitments	4,279,733	3,617,536	3,343,143

(Contd.)

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Prudential Commercial Bank Ltd.		
	1998	1999	2000
Assets	6,477,909	8,217,845	8,785,726
Cash	469,145	432,353	251,687
Balances with other banks	114,584	483,850	611,226
Money at call and short notice	131,103	-	-
Investments	995,281	1,205,101	889,336
Advances - net of provision	4,289,599	5,346,276	6,047,749
Operating fixed assets	148,198	162,199	175,829
Capital work in progress	-	-	-
Net investment in finance lease	-	-	-
Other assets	329,999	588,066	809,899
Liabilities	5,913,784	7,597,472	8,998,996
Deposits & other accounts	4,076,628	4,669,451	5,579,147
Borrowings from other banks, agents etc.	1,633,626	2,630,447	2,670,925
Bills payable	31,035	43,934	48,296
Other liabilities	151,303	233,640	669,402
Liability against assets subject to finance lease	21,192	20,000	31,226
Deferred liabilities	-	-	-
Deferred Tax	-	-	-
Net Assets	564,125	620,373	-213,270
Represented by -:			
Share capital	500,000	500,000	500,000
Reserve fund & other reserves	63,012	74,262	74,262
Unappropriated/unremitted profit	564,125	46,111	-791,087
Shareholders' equity	1,127,137	620,373	-216,825
Surplus on revaluation of fixed assets	(563,012)	-	3,555
Sub-ordinated debt	-	-	-
Memorandum items			
Bills for collection	522,826	735,739	2,246,153
Acceptances, endorsements and other obligations	1,676,476	408,327	2,500,574
Contingent liabilities and commitments	5,698,182	3,882,966	4,094,647

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Jun. : Thousand Rupees)

ITEM	Punjab Provincial Co-operative Bank Limited		
	1998	1999	2000
Assets	4,955,207	4,984,730	6,107,734
Cash	1,047,031	492,028	1,486,530
Balances with other banks	81,699	668,331	1,184,357
Money at call and short notice	-	-	-
Investments	326,414	338,455	93,175
Advances - net of provision	3,128,524	3,143,846	2,980,415
Operating fixed assets	349,958	322,164	313,871
Capital work in progress	-	-	-
Net investment in finance lease	-	-	-
Other assets	21,581	19,906	49,386
Liabilities	4,400,764	4,409,292	5,495,929
Deposits & other accounts	1,222,075	1,257,629	1,346,199
Borrowings from other banks, agents etc.	3,033,246	2,982,124	3,982,883
Bills payable	-	-	-
Other liabilities	145,413	169,539	166,847
Liability against assets subject to finance lease	-	-	-
Deferred liabilities	-	-	-
Net Assets	554,443	575,438	611,805
Represented by -:			
Share capital	97,214	108,710	114,635
Reserve fund & other reserves	448,252	462,313	481,824
Unappropriated/unremitted profit	8,977	4,415	15,346
Shareholders' equity	554,443	575,438	611,805
Surplus on revaluation of fixed assets	-	-	-
Sub-ordinated debt	-	-	-
Memorandum items			
Bills for collection	8,105	2,284	1,728
Acceptances, endorsements and other obligations	676	3,599	3,968
Contingent liabilities and commitments	-	-	-

(Contd.)

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Soneri Bank Ltd.		
	1998	1999	2000
Assets	14,860,673	17,730,315	20,117,220
Cash	889,037	1,346,109	1,245,437
Balances with other banks	266,772	520,241	713,729
Money at call and short notice	-	-	308,388
Investments	6,141,639	7,115,501	3,165,651
Advances - net of provision	6,630,801	7,796,707	10,931,001
Operating fixed assets	273,867	317,749	323,947
Capital work in progress	23,363	3,138	-
Net investment in finance lease	-	-	-
Other assets	599,806	545,070	528,450
Deferred taxation	35,388	85,800	125,122
Liabilities	13,890,579	16,627,402	18,868,642
Deposits & other accounts	11,040,955	12,262,293	14,029,595
Borrowings from other banks, agents etc.	2,421,589	3,744,924	4,155,128
Bills payable	148,254	303,437	335,993
Other liabilities	258,849	280,840	326,168
Liability against assets subject to finance lease	20,932	35,908	21,758
Deferred liabilities	-	-	-
Net Assets	970,094	1,102,913	1,248,578
Represented by -:			
Share capital	500,940	500,940	626,175
Reserve fund & other reserves	401,479	468,043	156,544
Reserve for prop. Bonus shares	-	125,235	488,920
Unappropriated/unremitted profit	67,675	8,695	996
Shareholders' equity	970,094	1,102,913	1,272,635
Surplus on revaluation of fixed assets	-	-	(24,057)
Sub-ordinated debt	-	-	-
Memorandum items			
Bills for collection	1,839,898	2,053,097	2,757,603
Acceptances, endorsements and other obligations	1,590,485	2,385,027	3,209,548
Contingent liabilities and commitments	3,736,282	3,736,282	7,110,262

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	The Bank of Khyber		
	1998	1999	2000
Assets	12,049,200	13,200,097	15,356,007
Cash	564,767	818,000	389,907
Balances with other banks	895,911	697,512	602,264
Money at call and short notice	200,000	30,000	4,583,503
Investments	4,045,342	4,858,310	2,894,786
Advances - net of provision	5,512,194	5,760,125	5,746,240
Operating fixed assets	117,050	114,641	110,828
Capital work in progress	850	2,568	-
Net investment in finance lease	-	-	-
Other assets	713,086	907,421	1,010,438
Deferred taxation	-	11,520	18,041
Liabilities	11,378,849	12,491,192	14,909,976
Deposits & other accounts	9,630,454	10,307,311	12,332,253
Borrowings from other banks, agents etc.	1,257,114	1,397,628	1,667,724
Bills payable	49,039	64,798	42,615
Other liabilities	424,856	704,278	865,236
Liability against assets subject to finance lease	16,883	8,245	2,148
Deferred liabilities	-	8,932	-
Deferred Tax	503	-	-
Net Assets	670,351	708,905	446,031
Represented by -:			
Share capital	416,000	416,000	500,000
Reserve fund & other reserves	253,000	291,711	291,711
Unappropriated/unremitted profit	1,351	1,194	(156,181)
Shareholders' equity	670,351	708,905	635,530
Surplus on revaluation of fixed assets	-	-	(189,499)
Sub-ordinated debt	-	-	-
Memorandum items			
Bills for collection	149,234	91,703	114,719
Acceptances, endorsements and other obligations	1,378,715	546,079	1,126,063
Contingent liabilities and commitments	5,422,112	5,798,446	6,850,187

(Contd.)

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	The Bank of Punjab		
	1998	1999	2000
Assets	20,185,638	18,210,443	21,276,686
Cash	3,929,570	2,021,955	1,483,412
Balances with other banks	2,415,827	2,071,514	458,204
Money at call and short notice	250,000	1,750,000	8,049,452
Investments	6,580,583	4,990,619	3,816,085
Advances - net of provision	5,611,527	6,150,648	6,143,664
Operating fixed assets	233,601	230,646	245,194
Capital work in progress	44,807	33,749	-
Net investment in finance lease	-	-	-
Other assets	1,119,723	961,312	888,598
Deferred tax assets	-	-	192,077
Liabilities	18,090,723	16,387,289	19,095,683
Deposits & other accounts	17,101,481	15,019,100	17,028,260
Borrowings from other banks, agents etc.	295,262	712,944	1,401,062
Bills payable	248,047	159,434	130,480
Other liabilities	442,933	492,811	535,881
Liability against assets subject to finance lease	3,000	3,000	-
Deferred liabilities			
Net Assets	1,794,915	1,823,154	2,181,003
Represented by -:			
Share capital	774,436	851,880	851,880
Reserve fund & other reserves	1,020,343	971,049	1,327,231
Unappropriated/unremitted profit	136	225	447
Shareholders' equity	1,794,915	1,823,154	2,179,558
Surplus on revaluation of fixed assets	-	-	1,445
Sub-ordinated debt	-	-	-
Memorandum items			
Bills for collection	261,252	202,254	343,337
Acceptances, endorsements and other obligations	905,581	1,001,008	800,909
Contingent liabilities and commitments	5,422,112	5,798,446	6,850,187

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Union Bank Ltd.		
	1998	1999	2000
Assets	14,768,484	14,404,132	27,089,887
Cash	993,992	914,568	1,503,070
Balances with other banks	203,223	606,854	892,943
Money at call and short notice		975,000	4,077,881
Investments	4,617,060	3,253,503	3,804,587
Advances - net of provision	8,039,646	7,520,100	13,345,951
Operating fixed assets	192,958	177,835	688,797
Capital work in progress	-	-	-
Net investment in finance lease	-	-	-
Other assets	721,605	956,272	2,386,865
Tax recoverable	-	-	-
Deferred taxation	-	-	389,793
Liabilities	13,889,722	13,379,683	26,099,972
Deposits & other accounts	10,768,477	9,803,160	17,171,270
Borrowings from other banks, agents etc.	2,824,492	3,282,799	8,115,751
Bills payable	93,672	91,420	224,309
Other liabilities	165,529	175,162	496,865
Liability against assets subject to finance lease	37,552	27,142	91,777
Deferred liabilities	-	-	-
Net Assets	878,762	1,024,449	989,915
Represented by -:			
Share capital	569,531	569,531	654,961
Reserve fund & other reserves	306,000	420,930	335,765
Unappropriated/unremitted profit	3,231	33,988	86,909
Shareholders' equity	878,762	1,024,449	1,077,635
Surplus on revaluation of fixed assets	-	-	(87,720)
Sub-ordinated debt	-	-	-
Memorandum items			
Bills for collection	2,899,064	2,717,982	3,470,735
Acceptances, endorsements and other obligations	911,808	1,302,505	2,795,797
Contingent liabilities and commitments	7,757,892	7,757,892	8,107,427

(Contd.)

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	United Bank Ltd.		
	1998	1999	2000
Assets	139,991,644	154,450,457	155,211,116
Cash	11,122,801	11,657,573	8,129,223
Balances with other banks	10,453,410	12,010,493	10,995,922
Money at call and short notice			
Investments	47,955,359	44,953,910	33,101,778
Advances - net of provision	48,468,324	61,714,410	74,156,421
Operating fixed assets	2,828,198	2,811,978	2,764,367
Capital work in progress	-	-	-
Net investment in finance lease	-	-	-
Other assets	19,163,552	6,789,328	11,385,333
Tax recoverable	-	5,411,265	6,380,572
Deferred taxation	-	9,101,500	8,297,500
Liabilities	132,276,592	146,400,245	146,408,530
Deposits & other accounts	117,718,301	127,133,204	128,679,245
Borrowings from other banks, agents etc.	5,495,192	7,329,160	4,859,758
Bills payable	865,559	1,508,553	1,186,961
Other liabilities	6,918,942	9,427,031	10,387,683
Liability against assets subject to finance lease	23,020	-	-
Deferred liabilities	1,255,578	1,002,297	1,294,883
Net Assets	7,715,052	8,050,212	8,802,586
Represented by -:			
Share capital	22,481,680	22,481,680	22,481,680
Reserve fund & other reserves	3,831,817	3,761,331	4,087,899
Unappropriated/unremitted profit	(20,782,295)	(20,376,649)	(19,842,975)
Shareholders' equity	5,531,202	5,866,362	6,726,604
Surplus on revaluation of fixed assets	2,183,850	2,183,850	2,075,982
Sub-ordinated debt	-	-	-
Memorandum items			
Bills for collection	10,177,227	9,228,793	12,654,381
Acceptances, endorsements and other obligations	22,071,228	25,415,864	22,259,092
Contingent liabilities and commitments	23,267,158	21,016,049	29,466,643

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(Concl'd.)

(End Jun. : Thousand Rupees)

ITEM	Zarai Taraqiati Bank Limited(ADBP)		
	1998	1999	2000
Assets	69,403,026	76,348,884	78,024,739
Cash	692,149	440,020	796,452
Balances with other banks	1,167,070	869,619	823,811
Money at call and short notice	4,631,650	1,351,206	2,839,152
Investments	3,308,207	3,357,073	3,286,570
Advances - net of provision	51,653,577	62,268,889	62,453,741
Operating fixed assets	358,954	368,168	369,763
Capital work in progress	227	-	-
Net investment in finance lease	-	-	-
Other assets	7,591,192	7,693,909	7,455,250
Liabilities	66,209,471	71,394,793	72,834,549
Deposits & other accounts	2,058,662	1,797,387	1,636,252
Borrowings from other banks, agents etc.	60,561,914	61,073,179	60,012,179
Bills payable	14,393	400,272	81,276
Other liabilities	3,574,502	8,123,955	11,104,842
Liability against assets subject to finance lease	-	-	-
Deferred liabilities	-	-	-
Net Assets	3,193,555	4,954,091	5,190,190
Represented by -:			
Share capital	3,214,323	3,214,323	3,214,323
Reserve fund & other reserves	-	1,739,768	1,975,867
Unappropriated/unremitted profit	(20,768)	-	-
Shareholders' equity	3,193,555	4,954,091	5,190,190
Surplus on revaluation of fixed assets	-	-	-
Sub-ordinated debt	-	-	-
Memorandum items			
Bills for collection	31,463	31,463	-
Acceptances, endorsements and other obligations	-	-	-
Contingent liabilities and commitments	-	-	-