

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	2008
ASSETS				
Cash & Balances With Treasury Banks	3,123,841	3,355,669	3,480,878	3,248,922
Balances With Other Banks	3,880,049	4,259,426	4,131,352	4,647,570
Lending To Financial Institutions	-	-	-	-
Investments - Net	92,347	1,182,737	1,153,825	1,124,428
Advances - Net	7,418,128	9,693,182	12,585,549	14,377,810
Other Assets	186,694	305,830	622,812	631,311
Operating Fixed Assets	67,746	71,418	102,697	167,785
Deferred Tax Assets	-	-	-	-
TOTAL ASSETS	14,768,805	18,868,262	22,077,113	24,197,826
LIABILITIES				
Bills Payable	91,025	155,680	231,462	219,170
Borrowings From Financial Institution	1,452,096	1,895,027	1,309,411	1,969,849
Deposits And Other Accounts	10,311,833	13,821,441	16,964,566	18,336,159
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-	-
Other Liabilities	503,245	726,248	982,895	1,174,400
Deferred Tax Liabilities	53,153	78,860	144,026	132,467
TOTAL LIABILITIES	12,411,352	16,677,256	19,632,360	21,832,045
NET ASSETS	2,357,453	2,191,006	2,444,753	2,365,781
REPRESENTED BY:				
Share Capital	2,002,809	2,036,390	2,046,185	2,420,129
Reserves	-	-	-	-
Unappropriated Profit	349,735	154,820	400,348	-19,912
Surplus/Deficit On Revaluation Of Assets	4,909	(204)	(1,780)	(34,436)
TOTAL	2,357,453	2,191,006	2,444,753	2,365,781
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	661,674	1,111,711	1,493,035	1,764,924
Mark-Up/ Return/Interest Expenses	439,819	824,124	1,089,913	1,333,752
Net Mark-Up / Interest Income	221,855	287,587	403,122	431,172
Provisions & Bad Debts Written Off Directly	59,899	880	17,277	141,232
Net Mark-Up / Interest Income After Provision	161,956	286,707	385,845	289,940
Fees, Commission & Brokerage Income	85,046	99,774	126,749	130,074
Dividend Income	36,652	11,038	8,642	12,214
Income From Dealing In Foreign Currencies	42,625	52,157	82,166	127,897
Other Income	290,005	(17,084)	46,596	-65,862
Total Non - Markup / Interest Income	454,328	145,885	264,153	204,323
Administrative Expenses	222,174	261,067	335,010	572,687
Other Expenses	6,540	1,102	446	121
Total Non-Markup/Interest Expenses	228,714	262,169	335,456	572,808
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	387,570	170,423	314,542	(78,545)
Taxation - Current	9,812	777	2,889	3,303
- Prior Years	-	-	-	-
- Deferred	32,188	25,707	66,125	(8,691)
PROFIT/ (LOSS) AFTER TAX	345,570	143,939	245,528	(73,157)
Net Cash Inflow / (Outflow) from Operating Activities	1,981,829	1,975,220	(1,898)	402,519
Net Cash Inflow / (Outflow) from Investing Activities	377,567	(1,058,728)	(22,911)	(132,949)
Net Cash Inflow / (Outflow) from Financing Activities	341,915	(338,854)	-	(347,103)
Number of Employees	252	306	364	455

(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.

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21.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Barclay Bank Plc.
	2008
ASSETS	
Cash & Balances With Treasury Banks	1,609,550
Balances With Other Banks	392,032
Lending To Financial Institutions	1,485,808
Investments - Net	9,332,849
Advances - Net	9,679,474
Other Assets	322,459
Operating Fixed Assets	1,381,260
Deferred Tax Assets	398,188
TOTAL ASSETS	24,601,620
LIABILITIES	
Bills Payable	256,590
Borrowings From Financial Institution	2,476,155
Deposits And Other Accounts	14,557,453
Sub-ordinated Loans	-
Liabilities Against Assets Subject To Finance Lease	-
Other Liabilities	979,429
Deferred Tax Liabilities	-
TOTAL LIABILITIES	18,269,627
NET ASSETS	6,331,993
REPRESENTED BY:	
Share Capital	7,139,900
Reserves	-
Unappropriated Profit	(809,414)
Surplus/Deficit On Revaluation Of Assets	1,507
TOTAL	6,331,993
OPERATING POSITION	
Mark-Up/ Return/Interest Earned	832,665
Mark-Up/ Return/Interest Expenses	335,338
Net Mark-Up / Interest Income	497,327
Provisions & Bad Debts Written Off Directly	33,841
Net Mark-Up / Interest Income After Provision	463,486
Fees, Commission & Brokerage Income	16,491
Dividend Income	-
Income From Dealing In Foreign Currencies	11,764
Other Income	260
Total Non - Markup / Interest Income	28,515
Administrative Expenses	1,700,315
Other Expenses	100
Total Non-Markup/Interest Expenses	1,700,415
Extra ordinary/unusual Items (to be specified)	-
PROFIT/ (LOSS) BEFORE TAXATION	(1,208,414)
Taxation - Current	-
- Prior Years	-
- Deferred	(399,000)
PROFIT/ (LOSS) AFTER TAX	(809,414)
Net Cash Inflow / (Outflow) from Operating Activities	5,675,423
Net Cash Inflow / (Outflow) from Investing Activities	(10,813,562)
Net Cash Inflow / (Outflow) from Financing Activities	7,139,900
Number of Employees	1,431

21.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Citibank 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	Citibank N.A.			
	2005	2006	2007	2008
ASSETS				
Cash & Balances With Treasury Banks	8,383,947	5,881,934	7,729,935	10,583,830
Balances With Other Banks	729,186	539,516	192,370	7,358,861
Lending To Financial Institutions	4,796,504	6,267,405	4,530,449	14,166,060
Investments - Net	19,845,100	21,937,387	21,276,196	9,194,307
Advances - Net	39,163,339	51,289,271	49,068,211	41,856,749
Other Assets	2,641,794	3,357,063	7,051,616	13,432,726
Operating Fixed Assets	340,656	1,186,499	1,420,645	1,474,167
Deferred Tax Assets	573,115	828,544	1,199,429	3,585,127
TOTAL ASSETS	76,473,641	91,287,619	92,468,851	101,651,827
LIABILITIES				
Bills Payable	1,436,826	1,212,275	2,120,612	1,660,227
Borrowings From Financial Institution	12,612,553	15,409,454	5,977,312	3,152,988
Deposits And Other Accounts	53,115,538	63,103,884	68,627,815	65,484,768
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-	-
Other Liabilities	3,603,014	5,533,500	9,417,201	22,340,772
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	70,767,931	85,259,113	86,142,940	92,638,755
NET ASSETS	5,705,710	6,028,506	6,325,911	9,013,072
REPRESENTED BY:				
Share Capital	3,742,948	3,794,244	5,443,260	7,742,345
Reserves	-	-	46,784	75785
Unappropriated Profit	2,007,769	2,274,831	889,238	1,689,600
Surplus/Deficit On Revaluation Of Assets	-45,007	(40,569)	(53,371)	(494,658)
TOTAL	5,705,710	6,028,506	6,325,911	9,013,072
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	5,635,170	9,017,327	10,553,668	9,943,656
Mark-Up/ Return/Interest Expenses	2,035,755	4,113,089	5,071,332	4,144,702
Net Mark-Up / Interest Income	3,599,415	4,904,238	5,482,336	5,798,954
Provisions & Bad Debts Written Off Directly	626,950	955,209	2,655,460	4,058,001
Net Mark-Up / Interest Income After Provision	2,972,465	3,949,029	2,826,876	1,740,953
Fees, Commission & Brokerage Income	1,804,183	1,648,434	1,523,529	1,358,752
Dividend Income	-	8,995	-	-
Income From Dealing In Foreign Currencies	451,897	427,746	855,162	2,142,938
Other Income	336,671	589,435	755,133	44,357
Total Non - Markup / Interest Income	2,592,751	2,674,610	3,133,824	3,546,047
Administrative Expenses	2,962,639	4,053,108	4,807,138	5,127,991
Other Expenses	8,687	(4,630)	22,623	40,160
Total Non-Markup/Interest Expenses	2,971,326	4,048,478	4,829,761	5,168,151
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	2,593,890	2,575,161	1,130,939	118,849
Taxation - Current	1,221,374	1,332,650	1,330,644	1,466,568
- Prior Years	-	(141,594)	(95,394)	-
- Deferred	(135,738)	(261,169)	(363,992)	(2,148,081)
PROFIT/ (LOSS) AFTER TAX	1,508,254	1,645,274	259,681	800,362
Net Cash Inflow / (Outflow) from Operating Activities	11,239,293	5,004,128	(2,849,659)	(1,086,131)
Net Cash Inflow / (Outflow) from Investing Activities	(17,009,678)	(3,940,415)	3,768,274	9,254,001
Net Cash Inflow / (Outflow) from Financing Activities	(1,950,756)	(1,384,718)	(10,274)	2,305,074
Number of Employees	3,154	4,077	3,766	2,415

(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	2008
ASSETS				
Cash & Balances With Treasury Banks	2,989,698	3,156,621	3,522,250	4,754,734
Balances With Other Banks	60,614	71,744	127,489	1,628,093
Lending To Financial Institutions	200,000	182,730	4,924,319	5,309,670
Investments - Net	183,985	1,158,584	3,695,931	999,390
Advances - Net	1,898,151	4,175,315	4,699,251	6,334,606
Other Assets	208,134	476,223	527,317	2,552,371
Operating Fixed Assets	56,022	61,073	107,229	130,225
Deferred Tax Assets	-	29,285	-	20649
TOTAL ASSETS	5,596,604	9,311,575	17,603,786	21,729,738
LIABILITIES				
Bills Payable	189,718	278,427	625,398	1,683,524
Borrowings From Financial Institution	437,291	1,927,525	6,971,367	532,521
Deposits And Other Accounts	1,504,902	3,326,539	5,128,591	10,317,214
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	4,562,266
Deferred Tax Liabilities	37	-	66432	-
TOTAL LIABILITIES	3,375,725	6,548,147	14,038,780	17,095,525
NET ASSETS	2,220,879	2,763,428	3,565,006	4,634,213
REPRESENTED BY:				
Share Capital	2,652,674	2,569,048	2,853,853	3,600,702
Reserves	-	-	-	-
Unappropriated Profit	-431,863	198,625	714811	1033743
Surplus/Deficit On Revaluation Of Assets	68	(4,245)	-3658	-232
TOTAL	2,220,879	2,763,428	3,565,006	4,634,213
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	199,553	375,050	679,115	1,041,031
Mark-Up/ Return/Interest Expenses	87,793	139,483	382,592	400,017
Net Mark-Up / Interest Income	111,760	235,567	296,523	641,014
Provisions & Bad Debts Written Off Directly	2,455	18,842	8,464	48,069
Net Mark-Up / Interest Income After Provision	109,305	216,725	288,059	592,945
Fees, Commission & Brokerage Income	107,209	174,386	225,597	298,136
Dividend Income	-	-	-	-
Income From Dealing In Foreign Currencies	159,663	302,700	802,738	887,527
Other Income	4,362	5,781	33,909	(132,461)
Total Non - Markup / Interest Income	271,234	482,867	1,062,244	1,053,202
Administrative Expenses	381,376	527,944	572,659	813,878
Other Expenses	125610	23	1,352	1,134
Total Non-Markup/Interest Expenses	506,986	527,967	574,011	815,012
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	-126,447	171,625	776,292	831,135
Taxation - Current	-	-	183,000	311,000
- Prior Years	-67,483	-	-	66,000
- Deferred	-	(27,000)	88,998	(80,000)
PROFIT/ (LOSS) AFTER TAX	-58,964	198,625	504,294	534,135
Net Cash Inflow / (Outflow) from Operating Activities	41,464	845,485	2,714,933	(266,446)
Net Cash Inflow / (Outflow) from Investing Activities	-187,684	(1,010,566)	(2,576,596)	2,451,310
Net Cash Inflow / (Outflow) from Financing Activities	1,161,143	(5,103)	(1,768)	(198,625)
Number of Employees	84	84	98	115

21.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Doha Bank Ltd.		
	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	2008
ASSETS				
Cash & Balances With Treasury Banks	1,244,535	2,304,786	2,391,751	3,088,841
Balances With Other Banks	26,887	67,683	42,807	38,910
Lending To Financial Institutions	-	-	-	-
Investments - Net	-	-	-	-
Advances - Net	518,932	368,321	220,506	277,089
Other Assets	20,323	17,253	33,221	22,036
Operating Fixed Assets	2,943	4,583	5,646	15,071
Deferred Tax Assets	-	-	-	-
TOTAL ASSETS	1,813,620	2,762,626	2,693,931	3,441,947
LIABILITIES				
Bills Payable	1,697	4,415	2,754	4,036
Borrowings From Financial Institution	270,700	98,000	178,000	186,406
Deposits And Other Accounts	493,426	618,017	459,937	521,574
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-	-
Other Liabilities	18,036	17,065	19,617	17,790
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	783,859	737,497	660,308	729,806
NET ASSETS	1,029,761	2,025,129	2,033,623	2,712,141
REPRESENTED BY:				
Share Capital	1,168,934	2,188,856	2,289,217	3,008,999
Reserves	-	-	-	-
Unappropriated Profit	(139,173)	(163,727)	(255,594)	(296,858)
Surplus/Deficit On Revaluation Of Assets	-	-	-	-
TOTAL	1,029,761	2,025,129	2,033,623	2,712,141
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	41,771	47,204	38,268	40,426
Mark-Up/ Return/Interest Expenses	30,839	41,313	47,636	50,080
Net Mark-Up / Interest Income	10,932	5,891	(9,368)	-9,654
Provisions & Bad Debts Written Off Directly	1865	1183	40468	(21,729)
Net Mark-Up / Interest Income After Provision	9,067	4,708	(49,836)	12,075
Fees, Commission & Brokerage Income	6,201	4,004	2,329	4,238
Dividend Income	-	-	-	-
Income From Dealing In Foreign Currencies	1,124	52	622	3,660
Other Income	2,475	2,177	1,520	1,651
Total Non - Markup / Interest Income	9,800	6,233	4,471	9,549
Administrative Expenses	30,436	35,501	44,273	57,280
Other Expenses	72	-6	2,229	5,608
Total Non-Markup/Interest Expenses	30,508	35,495	46,502	62,888
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	-11,641	-24,554	(91,867)	(41,264)
Taxation - Current	-	-	-	-
- Prior Years	-	-	-	-
- Deferred	-	-	-	-
PROFIT/ (LOSS) AFTER TAX	(11,641)	(24,554)	(91,867)	(41,264)
Net Cash Inflow / (Outflow) from Operating Activities	(64,651)	84,174	(35,503)	(14,245)
Net Cash Inflow / (Outflow) from Investing Activities	44,338	(3,049)	(2,769)	(12,344)
Net Cash Inflow / (Outflow) from Financing Activities	-	999,409	79,904	51,006
Number of Employees	19	22	28	35

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	-	47,070
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	-	-	-	-	(129,52)
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	2008
ASSETS				
Cash & Balances With Treasury Banks	1,744,995	2,410,745	2,475,776	4,072,080
Balances With Other Banks	105,437	11,611	10,550	36,983
Lending To Financial Institutions	180,000	400,000	200,000	1,597,697
Investments - Net	-	-	-	-
Advances - Net	2,122,255	3,776,394	2,621,101	4,092,787
Other Assets	47,027	93,975	149,167	242,347
Operating Fixed Assets	14,440	23,229	23,262	19,422
Deferred Tax Assets	1361	1441	1589	1926
TOTAL ASSETS	4,215,515	6,717,395	5,481,445	10,063,242
LIABILITIES				
Bills Payable	31,959	5,381	20,914	12,559
Borrowings From Financial Institution	1,406,385	2,816,963	1,996,400	4,258,351
Deposits And Other Accounts	983,900	1,458,945	978,846	1,715,912
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-	-
Other Liabilities	43,136	70,035	31,049	119,178
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	2,465,380	4,351,324	3,027,209	6,106,000
NET ASSETS	1,750,135	2,366,071	2,454,236	3,957,242
REPRESENTED BY:				
Share Capital	1,597,994	2,262,169	2,374,857	3,878,698
Reserves	-	-	-	-
Unappropriated Profit	152,141	103,902	79,379	78,544
Surplus/Deficit On Revaluation of Assets	-	-	-	-
TOTAL	1,750,135	2,366,071	2,454,236	3,957,242
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	190,486	286,789	330,590	538,145
Mark-Up/ Return/Interest Expenses	97,890	166,142	243,394	391,186
Net Mark-Up / Interest Income	92,596	120,647	87,196	146,959
Provisions & Bad Debts Written off Directly	-	-	-	-
Net Mark-Up / Interest Income After Provision	92,596	120,647	87,196	146,959
Fees, Commission & Brokerage Income	18,845	20,102	19,140	22,807
Dividend Income	-	-	-	-
Income From Dealing In Foreign Currencies	85,936	61,641	38,253	57,248
Other Income	461	837	3,897	430
Total Non - Markup / Interest Income	105,242	82,580	61,290	80,485
Administrative Expenses	65,113	64,746	68,323	97,011
Other Expenses	-	122	316	6335
Total Non-Markup/Interest Expenses	65,113	64,868	68,639	103,346
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	132,725	138,359	79,847	124,098
Taxation - Current	47,205	60,224	(20,057)	43,834
- Prior Years	(27,127)	(44,149)	19,361	2,205
- Deferred	(392)	(8)	1,244	(337)
PROFIT/ (LOSS) AFTER TAX	113,039	122,292	79,299	78,396
Net Cash Inflow / (Outflow) from Operating Activities	(1,029,343)	290,035	62,702	202,342
Net Cash Inflow / (Outflow) from Investing Activities	393,299	(16,963)	(7,598)	(4,215)
Net Cash Inflow / (Outflow) from Financing Activities	(198,809)	518,852	8,866	1,424,610
Number of Employees	37	39	37	41

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	2008
ASSETS				
Cash & Balances With Treasury Banks	2,808,913	3,625,335	4,254,003	7,577,335
Balances With Other Banks	1,012,468	2,493,245	793,028	4,266,775
Lending To Financial Institutions	2,695,305	5,263,053	6,754,063	7,354,749
Investments - Net	569,733	195,951	301,193	1,941,950
Advances - Net	5,743,994	11,201,906	19,260,314	25,302,967
Other Assets	376,769	421,981	715,531	1,430,226
Operating Fixed Assets	58,978	185,399	308,114	509,574
Deferred Tax Assets	6,316	-	-	10,764
TOTAL ASSETS	13,272,476	23,386,870	32,386,246	48,394,340
LIABILITIES				
Bills Payable	100,056	162,297	745,760	587,298
Borrowings From Financial Institution	1,944,624	5,605,136	3,032,738	4,770,659
Deposits And Other Accounts	8,603,755	14,713,851	25,401,388	36,526,363
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	8,234	5,814	1,833	-
Other Liabilities	400,437	468,939	637,006	1,553,039
Deferred Tax Liabilities	-	14728	18392	-
TOTAL LIABILITIES	11,057,106	20,970,765	29,837,117	43,437,359
NET ASSETS	2,215,370	2,416,105	2,549,129	4,956,981
REPRESENTED BY:				
Share Capital	2,023,070	2,059,848	2,078,119	4,339,547
Reserves	-	-	-	-
Unappropriated Profit	192,411	356,273	471,399	622,468
Surplus/Deficit On Revaluation Of Assets	(111)	(16)	(389)	(5,034)
TOTAL	2,215,370	2,416,105	2,549,129	4,956,981
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	657,099	1,151,506	2,151,546	4,071,742
Mark-Up/ Return/Interest Expenses	373,958	648,080	1,310,016	2,443,593
Net Mark-Up / Interest Income	283,141	503,426	841,530	1,628,149
Provisions & Bad Debts Written Off Directly	5,457	(7,782)	17,443	265,346
Net Mark-Up / Interest Income After Provision	277,684	511,208	824,087	1,362,803
Fees, Commission & Brokerage Income	148,238	160,752	238,559	485,721
Dividend Income	-	-	-	-
Income From Dealing In Foreign Currencies	55,438	53,357	152,746	351,020
Other Income	1,216	3,144	5,074	13,233
Total Non - Markup / Interest Income	204,892	217,253	396,379	849,974
Administrative Expenses	255,603	479,990	994,470	1,949,088
Other Expenses	-	397	86	3036
Total Non-Markup/Interest Expenses	255,603	480,387	994,556	1,952,124
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	226,973	248,074	225,910	260,653
Taxation - Current	95,000	52,853	77,500	122,329
- Prior Years	(43,595)	6,847	18,500	3,412
- Deferred	(349)	20,984	3,865	-26,653
PROFIT/ (LOSS) AFTER TAX	175,917	167,390	126,045	161,565
Net Cash Inflow / (Outflow) from Operating Activities	248,754	2,045,389	(794,179)	6,500,858
Net Cash Inflow / (Outflow) from Investing Activities	(603,908)	218,118	(280,276)	(1,952,788)
Net Cash Inflow / (Outflow) from Financing Activities	410,136	33,693	2,906	2,248,999
Number of Employees	138	321	788	1,252