

20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	ABN AMRO N.V		
	1998	1999	2000
Mark up/interest and discount and/or return earned	3,297,062	3,250,710	3,453,153
Less: Cost / return on deposits, borrowings etc.	2,840,234	2,587,270	2,663,789
Fees, commissions & brokerage	292,636	370,069	424,434
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	-	-	-
Income from dealing in foreign securities	-	-	265,090
Dividend income	-	-	-
Other operating income	290,179	268,330	-
Operating Expenses :			
Administrative expenses	509,947	628,180	688,373
Provisions against non-performing advances	(10,322)	(25,000)	42,980
Provision for diminution in value of investments	-	-	-
Other provisions	-	-	-
Bad debts written off directly	-	-	239
Other income	1,510	5,410	9,448
Other charges	-	-	344
Extra ordinary/unusual items	-	-	-
Profit before taxation	541,528	704,069	756,400
Taxation - current	325,000	340,000	280,000
- deferred	(8,600)	(6,300)	102,000
- prior	-	76,000	(62,000)
Profit after taxation	225,128	294,369	436,400
Un appropriated / unremitted profit brought forward	349,585	574,713	597,386
Profit available for appropriation / unremitted profit	574,713	597,683	521,683
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Proposed dividend / Remittances to Head office	-	271,696	512,103
Un appropriated / unremitted profit carried forward	574,713	597,386	521,683

Note: New classification adopted vide BPRD circular No.31 dated 13th August, 1997.

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20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	Al Baraka Islamic Bank		
	1998	1999	2000
Mark up/interest and discount and/or return earned	343,363	336,446	375,403
Less: Cost / return on deposits, borrowings etc.	291,615	274,914	290,480
Fees, commissions & brokerage	23,926	35,775	33,437
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	-	-	-
Income from dealing in foreign securities	56,948	65,709	78,665
Dividend income	6,672	4,480	10,485
Other operating income	-	-	-
Operating Expenses :			
Administrative expenses	73,482	79,172	86,906
Provisions against non-performing advances	6,935	5,647	11,229
Provision for diminution in value of investments	14,297	44	778
Other provisions/Loss revel of Assets	-	1,033	125
Bad debts written off directly	-	-	-
Other income	339	229	746
Other charges	-	-	-
Extra ordinary/unusual items	-	-	-
Profit before taxation	44,919	81,829	109,218
Taxation - current	18,200	26,000	40,000
- deferred	-	-	-
Profit after taxation	26,719	55,829	69,218
Un appropriated / unremitted profit brought forward	-	-	-
Profit available for appropriation / unremitted profit	26,719	55,829	69,218
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Proposed dividend / Remittances to Head office	-	-	-
Un appropriated / unremitted profit carried forward	26,719	55,829	69,218

20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	American Express Bank		
	1998	1999	2000
Mark up/interest and discount and/or return earned	1,367,047	977,356	1,129,660
Less: Cost / return on deposits, borrowings etc.	1,210,482	876,112	966,933
Fees, commissions & brokerage	272,524	241,900	274,238
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	-	587	-
Income from dealing in foreign securities	-	-	35,139
Dividend income	-	-	-
Other operating income	81,592	37,403	-
Operating Expenses :			
Administrative expenses	440,881	430,056	413,970
Provisions against non-performing advances	33,569	331	17,290
Provision for diminution in value of investments	-	-	-
Other provisions/Loss reval of Assets	-	-	2,825
Bad debts written off directly	-	-	-
Other income	4,103	2,781	2,187
Other charges	-	-	-
Extra ordinary/unusual items	-	-	-
Profit before taxation	40,334	(46,472)	40,206
Taxation - current	123,386	49,282	-
- deferred	-	-	-
Profit after taxation	(83,052)	(95,754)	40,206
Un appropriated / unremitted profit brought forward	138,505	55,453	(161,428)
Profit available for appropriation / unremitted profit	55,453	(40,301)	(121,222)
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Proposed dividend / Remittances to Head office	-	121,127	-
Un appropriated / unremitted profit carried forward	55,453	(161,428)	(121,222)

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20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	Bank of Ceylon		
	1998	1999	2000
Mark up/interest and discount and/or return earned	423,452	448,931	425,903
Less: Cost / return on deposits, borrowings etc.	340,724	342,935	335,069
Fees, commissions & brokerage	4,605	3,396	3,683
Profit/loss from dealing securities	-	-	3,982
Profit / loss from investment securities	4,550	7,365	-
Income from dealing in foreign securities	-	-	-
Dividend income	-	-	-
Other operating income	11,416	2,277	-
Operating Expenses :			
Administrative expenses	21,845	33,659	25,902
Provisions against non-performing advances	6,176	5,235	747
Provision for diminution in value of investments	-	-	-
Other provisions	-	-	-
Bad debts written off directly	-	-	-
Other income	1,503	2,300	5,221
Other charges	-	-	-
Extra ordinary/unusual items	-	-	-
Profit before taxation	76,781	82,440	77,071
Taxation - current	44,723	51,865	46,968
- deferred	-	-	-
Profit after taxation	32,058	30,575	30,103
Un appropriated / unremitted profit brought forward	35,354	67,412	97,987
Profit available for appropriation / unremitted profit	67,412	97,987	128,090
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Proposed dividend / Remittances to Head office	-	-	-
Un appropriated / unremitted profit carried forward	67,412	97,987	128,090

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20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	Bank of Tokyo		
	1998	1999	2000
Mark up/interest and discount and/or return earned	889,478	984,105	925,323
Less: Cost / return on deposits, borrowings etc.	569,735	703,937	684,744
Fees, commissions & brokerage	23,171	19,162	10,271
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities			
Income from dealing in foreign securities	44,753	95,130	70,426
Dividend income	-	-	-
Other operating income			
Operating Expenses :	71,367	97,187	94,793
Administrative expenses	-	-	3,639
Provisions against non-performing advances	-	-	-
Provision for diminution in value of investments	-	-	-
Other provisions	-	-	-
Bad debts written off directly	-	-	-
Other income	221	22	340
Other charges	-	-	-
Extra ordinary/unusual items	-	-	-
Profit before taxation	316,521	297,295	223,184
Taxation - current	179,914	131,629	131,627
- deferred	-	-	12,200
Profit after taxation	136,607	165,666	79,357
Un appropriated / unremitted profit brought forward	97,679	234,286	381,084
Profit available for appropriation / unremitted profit	234,286	399,952	460,441
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Proposed dividend / Remittances to Head office	-	18,868	327,574
Un appropriated / unremitted profit carried forward	234,286	381,084	132,867

20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	Citi Bank N.A		
	1998	1999	2000
Mark up/interest and discount and/or return earned	7,407,092	5,399,663	4,783,520
Less: Cost / return on deposits, borrowings etc.	5,903,281	4,044,097	3,307,749
Fees, commissions & brokerage	835,486	754,895	895,327
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	43,743	6,376	-
Income from dealing in foreign securities	-	-	229,701
Dividend income	-	-	-
Other operating income	473,178	285,638	-
Operating Expenses :			
Administrative expenses	1,977,459	1,558,958	1,488,370
Provisions against non-performing advances	415,597	55,844	(41,930)
Provision for diminution in value of investments	-	2,508	-
Other provisions	-	69,138	7,185
Bad debts written off directly	216,636	163,852	173,171
Other income	(2,488)	785	76,761
Other charges	18,096	36,741	18,557
Extra ordinary/unusual items	-	-	-
Profit before taxation	225,942	516,219	1,032,207
Taxation - current	453,435	847,387	642,100
- deferred	-	-	5,800
Profit after taxation	(227,493)	(331,168)	384,307
Un appropriated / unremitted profit brought forward	381,915	(87,578)	(466,002)
Profit available for appropriation / unremitted profit	154,422	-	(81,695)
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Proposed dividend / Remittances to Head office	242,000	47,256	4,675
Un appropriated / unremitted profit carried forward	(87,578)	(466,002)	(86,370)

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20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	Credit Agricole Indosuze		
	1998	1999	2000
Mark up/interest and discount and/or return earned	762,814	844,321	779,347
Less: Cost / return on deposits, borrowings etc.	676,705	736,533	692,283
Fees, commissions & brokerage	59,574	38,657	32,171
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	-	-	-
Income from dealing in foreign securities	120,535	108,809	87,533
Dividend income	-	-	-
Other operating income	-	-	-
Operating Expenses :			
Administrative expenses	139,107	142,272	146,565
Provisions against non-performing advances	436	(31,700)	(2,937)
Provision for diminution in value of investments	-	-	-
Other provisions	-	-	-
Bad debts written off directly	-	-	-
Other income	-	75	390
Other charges	961		1,005
Extra ordinary/unusual items	-	-	-
Profit before taxation	125,714	144,757	62,525
Taxation - current	96,000	25,400	10,600
- deferred	(27,985)	-	(25,000)
- prior	-	15,177	15,040
Profit after taxation	57,699	104,180	61,885
Un appropriated / unremitted profit brought forward	110,123	111,450	188,433
Profit available for appropriation / unremitted profit	167,822	215,630	250,318
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Remittances to Head office	56,372	27,197	149,676
Un appropriated / unremitted profit carried forward	111,450	188,433	100,642

20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	Deutsche Bank A.G Pakistan		
	1998	1999	2000
Mark up/interest and discount and/or return earned	1,119,132	715,549	612,570
Less: Cost / return on deposits, borrowings etc.	900,274	519,633	411,809
Fees, commissions & brokerage	(97,039)	362,744	159,449
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	-	1,572	-
Income from dealing in foreign securities	-	-	-
Dividend income	-	-	-
Other operating income	-	-	-
Operating Expenses :			
Administrative expenses	475,331	557,589	527,353
Provisions against non-performing advances	30,893	(39,055)	4,970
Provision for diminution in value of investments	-	-	-
Other provisions	-	-	-
Bad debts written off directly	-	107	-
Amortization of premium on Govt. Securities	6,432	1,733	1,734
Other income	13,907	6,579	6,533
Other charges	-	-	-
Extra ordinary/unusual items	-	-	-
Profit before taxation	(376,930)	46,437	167,314
Taxation - current	30,000	-	-
- deferred	-	-	-
Profit after taxation	(406,930)	46,437	(167,314)
Un appropriated / unremitted profit brought forward	155,326	(291,719)	(272,272)
Profit available for appropriation / unremitted profit	(251,604)	-	-
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Proposed dividend / Remittances to Head office	40,115	26,990	-
Un appropriated / unremitted profit carried forward	(291,719)	(272,272)	(439,586)

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20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	Doha Bank Ltd.		
	1998	1999	2000
Mark up/interest and discount and/or return earned	220,768	190,660	147,353
Less: Cost / return on deposits, borrowings etc.	296,920	307,874	312,943
Fees, commissions & brokerage	7,867	10,622	5,615
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	-	-	-
Income from dealing in foreign securities	-	-	-
Dividend income	-	-	-
Other operating income	26,213	24,720	43,475
Operating Expenses :			
Administrative expenses	61,442	49,082	56,478
Provisions against non-performing advances	51,982	1,458	(20,319)
Provision for diminution in value of investments	-	-	-
Other provisions	-	-	20,000
Bad debts written off directly	-	1,247	30,310
Other income	4,266	4,332	4,972
Other charges	-	-	-
Extra ordinary/unusual items	-	-	-
Profit before taxation	(151,230)	(129,327)	(197,997)
Taxation - current	-	-	(11,865)
- deferred	-	-	-
Profit after taxation	(151,230)	(129,327)	(186,132)
Un appropriated / unremitted profit brought forward	(123,607)	-	-
Profit available for appropriation / unremitted profit	(274,837)	(129,327)	(186,132)
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Proposed dividend / Remittances to Head office	-	-	-
Un appropriated / unremitted profit carried forward	(274,837)	(129,327)	(186,132)

20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	Emirates Bank International		
	1998	1999	2000
Mark up/interest and discount and/or return earned	2,039,332	1,735,959	1,467,155
Less: Cost / return on deposits, borrowings etc.	1,473,829	1,341,332	1,051,099
Fees, commissions & brokerage	87,539	94,102	88,946
Profit/loss from dealing securities	2,074	-	-
Profit / loss from investment securities	-	4,207	-
Income from dealing in foreign securities	154,832	122,266	116,569
Dividend income	-	-	-
Other operating income	54,084	20,693	-
Operating Expenses :			
Administrative expenses	375,606	437,519	464,068
Provisions against non-performing advances	6,622		(73,777)
Provision for diminution in value of investments	-	-	-
Other provisions	-	-	-
Amortization of premium	-	6,165	-
Bad debts written off directly	-	-	29
Other income	19,808	20,989	40,045
Other charges	81	-	681
Extra ordinary/unusual items	-	-	-
Profit before taxation	501,531	213,200	270,615
Taxation - current	229,000	60,000	64,000
- deferred	-	(152,000)	(23,000)
- prior	(77,822)	-	-
Profit after taxation	350,353	305,200	229,615
Un appropriated / unremitted profit brought forward	441,268	791,400	401,085
Profit available for appropriation / unremitted profit	791,621	1,096,600	630,700
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Remittances to Head office	221	695,515	192,290
Unremitted profit carried forward	791,400	401,085	438,410

20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	Habib Bank AG Zurich		
	1998	1999	2000
Mark up/interest and discount and/or return earned	1,622,087	1,751,355	1,810,983
Less: Cost / return on deposits, borrowings etc.	1,423,607	1,382,173	1,462,456
Fees, commissions & brokerage	135,285	144,055	138,071
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	-	-	-
Income from dealing in foreign securities	-	-	188,183
Dividend income	-	-	-
Other operating income	387,922	214,046	-
Operating Expenses :			
Administrative expenses	242,449	271,220	283,672
Provisions against non-performing advances	74,816	54,089	13,856
Provision for diminution in value of investments	-	-	-
Other provisions	-	-	-
Bad debts written off directly	17	10	22
Other income	4,064	4,367	29,962
Other charges	-	-	-
Extra ordinary/unusual items	-	-	-
Profit before taxation	408,469	406,331	407,193
Taxation - current	171,728	160,000	114,965
- deferred / prior	21,387	28,019	15,035
Profit after taxation	215,354	218,312	277,193
Un appropriated / unremitted profit brought forward	246,692	215,475	219,907
Profit available for appropriation / unremitted profit	462,046	433,787	497,100
Transferred from Revenue Reserve	-	-	-
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Remittances to Head office	246,571	213,880	216,503
Unremitted profit carried forward	215,475	219,907	280,597

20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	Hong Kong & Shenghai Bank		
	1998	1999	2000
Mark up/interest and discount and/or return earned	1,137,089	1,038,149	551,752
Less: Cost / return on deposits, borrowings etc.	972,199	901,906	432,088
Fees, commissions & brokerage	106,552	143,134	104,382
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	-	-	-
Income from dealing in foreign securities	-	-	-
Dividend income	-	-	-
Other operating income	100,474	72,992	38,070
Operating Expenses :			
Administrative expenses	278,275	266,921	329,191
Provisions against non-performing advances	(8,439)	35,008	56,852
Provision for diminution in value of investments	-	-	-
Other provisions	-	(5,000)	5,707
Bad debts written off directly	-	-	-
Other income	1,680	1,075	
Other charges	-	-	2,964
Extra ordinary/unusual items	-	-	-
Profit before taxation	103,760	56,515	(132,598)
Taxation - current	67,015	55,913	-
- deferred	2,404	-	-
-prior	45,300	-	-
Profit after taxation	(10,959)	602	(132,598)
Un appropriated / unremitted profit brought forward	51,635	40,676	(10,321)
Profit available for appropriation / unremitted profit	40,676	41,278	(142,919)
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Remittances to Head office	-	51,599	-
Unremitted profit carried forward	40,676	(10,321)	(142,919)

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20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	International Fin. Invest. & Commercial Bank Ltd (IFIC)		
	1998	1999	2000
Mark up/interest and discount and/or return earned	141,493	161,188	146,234
Less: Cost / return on deposits, borrowings etc.	118,335	124,704	102,999
Fees, commissions & brokerage	43,960	7,952	6,480
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	-	50	4,424
Income from dealing in foreign securities	-	-	41,294
Dividend income	-	-	-
Other operating income	8,260	38,173	-
Operating Expenses :			
Administrative expenses	33,420	38,733	44,896
Provisions against non-performing advances	5,617	8,162	(2,828)
Provision for diminution in value of investments	-	-	-
Other provisions	-	-	-
Bad debts written off directly	-	-	-
Other income	6	41	9,373
Other charges	-	1,037	242
Extra ordinary/unusual items	-	-	-
Profit before taxation	36,347	34,768	62,496
Taxation - current	24,545	25,800	34,200
- deferred / prior	3,638	-	-
Profit after taxation	8,164	8,968	28,296
Un appropriated / unremitted profit brought forward	24,000	15,252	24,220
Profit available for appropriation / unremitted profit	32,164	24,220	52,516
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Remittances to Head office	16,912	-	21,209
Un appropriated / unremitted profit carried forward	15,252	24,220	31,307

20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	Mashreqe Bank		
	1998	1999	2000
Mark up/interest and discount and/or return earned	467,891	776,127	815,613
Less: Cost / return on deposits, borrowings etc.	651,486	721,279	739,365
Fees, commissions & brokerage	87,128	14,348	9,424
Profit/loss from dealing securities	279,330	14,204	-
Profit / loss from investment securities	27,745	-	33,268
Income from dealing in foreign securities	-	-	-
Dividend income	-	-	-
Other operating income	76,952	385,773	-
Operating Expenses :			
Administrative expenses	130,741	123,009	123,773
Provisions against non-performing advances	6,518	42,315	24,531
Provision for diminution in value of investments	12,625	-	(20,000)
Other provisions	-	-	-
Bad debts written off directly	-	-	-
Other income	3,783	4,811	153,465
Other charges	-	-	261
Extra ordinary/unusual items	-	-	-
Profit before taxation	141,459	308,660	143,840
Taxation - current	40,000	-	15,408
- deferred	13,988	(319,317)	44,062
- prior	14,012	319,317	-
Profit after taxation	73,459	308,660	84,370
Un appropriated / unremitted profit brought forward	247,881	321,340	557,758
Profit available for appropriation / unremitted profit	321,340	630,000	642,128
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Proposed dividend / Remittances to Head office	-	72,242	150,869
Un appropriated / unremitted profit carried forward	321,340	557,758	491,259

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20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	Oman International Bank		
	1998	1999	2000
Mark up/interest and discount and/or return earned	177,404	168,733	148,066
Less: Cost / return on deposits, borrowings etc.	212,907	152,994	153,180
Fees, commissions & brokerage	7,249	8,934	7,378
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	(473)	-	-
Income from dealing in foreign securities	-	-	15,584
Dividend income	-	-	-
Other operating income	42,874	10,225	-
Operating Expenses :			
Administrative expenses	52,362	42,933	43,961
Provisions against non-performing advances	-	-	14,993
Provision for diminution in value of investments	-	-	-
Other provisions	-	-	-
Bad debts written off directly	-	-	-
Other income	4,687	-	1,126
Other charges	4,683	(282)	174
Extra ordinary/unusual items	-	-	-
Profit before taxation	(38,211)	(7,753)	(40,154)
Taxation - current	-	-	-
- deferred	-	-	-
Profit after taxation	(38,211)	(7,753)	(40,154)
Un appropriated / unremitted profit brought forward	(8,495)	(46,706)	(54,459)
Profit available for appropriation / unremitted profit	(46,706)	(54,459)	(94,613)
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Proposed dividend / Remittances to Head office	-	-	-
Un appropriated / unremitted profit carried forward	(46,706)	(54,459)	(94,613)

20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	Rupali Bank		
	1998	1999	2000
Mark up/interest and discount and/or return earned	71,465	62,685	62,031
Less: Cost / return on deposits, borrowings etc.	55,125	40,606	34,621
Fees, commissions & brokerage	6,377	5,286	6,078
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	-	14,887	18,349
Income from dealing in foreign securities	-	-	-
Dividend income	-	-	-
Other operating income	-	-	-
Operating Expenses :			
Administrative expenses	11,799	13,114	12,695
Provisions against non-performing advances	2,123	-	-
Provision for diminution in value of investments	-	-	-
Other provisions	257	2,245	-
Bad debts written off directly	-	-	-
Other income	61	588	134
Other charges	-	-	-
Extra ordinary/unusual items	-	-	-
Profit before taxation	8,599	27,481	39,276
Taxation - current	5,159	15,939	22,780
- deferred	-	-	9,545
Profit after taxation	3,440	11,542	6,951
Un appropriated / unremitted profit brought forward	12,546	15,986	27,528
Profit available for appropriation / unremitted profit	15,986	27,528	34,479
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Proposed dividend / Remittances to Head office	-	-	-
Un appropriated / unremitted profit carried forward	15,986	27,528	34,479

(Contd.)

20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	Societe Generale Bank Ltd.		
	1998	1999	2000
Mark up/interest and discount and/or return earned	1,102,429	993,729	888,511
Less: Cost / return on deposits, borrowings etc.	1,015,600	945,829	809,347
Fees, commissions & brokerage	143,328	61,945	42,942
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	6,990	4,397	47,993
Income from dealing in foreign securities	-	-	-
Dividend income	-	-	-
Other operating income	-	44,262	-
Operating Expenses :			
Administrative expenses	187,186	178,457	184,880
Provisions against non-performing advances	61,260	32,317	(4,823)
Provision for diminution in value of investments	-	-	-
Other provisions	-	800	-
Bad debts written off directly	50	-	-
Other income	1,079	622	5,166
Other charges	122	21	2,011
Extra ordinary/unusual items	-	-	-
Profit before taxation	(10,392)	(52,469)	(6,803)
Taxation - current	40,000	8,000	-
- deferred	(69,000)	-	-
- prior years	54,000	-	-
Profit after taxation	(35,392)	(60,469)	(6,803)
Un appropriated / unremitted profit brought forward	162,587	11,949	(48,520)
Profit available for appropriation / unremitted profit	127,195	(48,520)	(55,323)
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Proposed dividend / Remittances to Head office	115,246	-	-
Un appropriated / unremitted profit carried forward	11,949	(48,520)	(55,323)

20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	Standard Chartered Bank		
	1998	1999	2000
Mark up/interest and discount and/or return earned	3,461,960	3,200,534	2,891,164
Less: Cost / return on deposits, borrowings etc.	2,790,861	2,466,355	2,247,596
Fees, commissions & brokerage	576,510	269,234	224,364
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	-	-	-
Income from dealing in foreign securities	-	219,283	240,581
Dividend income	169	9,039	1,163
Other operating income	-	-	-
Operating Expenses :			
Administrative expenses	493,254	520,652	646,243
Provisions against non-performing advances	135,722	125,975	115,206
Provision for diminution in value of investments	84,750		46,255
Other provisions	-	-	-
Bad debts written off directly	-	-	177
Other income	6,182	6,232	11,284
Other charges	10,747	81,611	
Extra ordinary/unusual items	-	-	61,678
Profit before taxation	529,487	509,729	251,401
Taxation - current	258,321	300,664	116,900
- deferred	-	-	-
- prior years	130,539	46,800	93,903
Profit after taxation	140,627	162,265	40,598
Un appropriated / unremitted profit brought forward	695,455	836,082	365,749
Profit available for appropriation / unremitted profit	836,082	998,347	406,347
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Remittances to Head office	-	632,598	178,019
Un appropriated / unremitted profit carried forward	836,082	365,749	228,328

(Contd.)

20.2 Profit and Loss Accounts of Scheduled Banks Incorporated Outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	Standard Chartered & Grindlays Bank		
	1998	1999	2000
Mark up/interest and discount and/or return earned	4,974,817	3,861,437	3,394,098
Less: Cost / return on deposits, borrowings etc.	3,427,958	2,626,787	2,005,644
Fees, commissions & brokerage	517,103	528,075	571,787
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	-	-	-
Income from dealing in foreign securities	-	-	159,730
Dividend income	20,823	22,506	25,387
Other operating income	241,315	173,847	-
Operating Expenses :			
Administrative expenses	808,517	833,172	942,085
Provisions against non-performing advances	156,454	103,149	501,977
Provision for diminution in value of investments	13,158	-	-
Other provisions	4,221	1,493	1,997
Bad debts written off directly	-	-	-
Other income	16,027	9,701	92,536
Other charges	2,190	18,272	16,917
Extra ordinary/unusual items	-	125,700	-
Profit before taxation	1,357,587	886,993	774,918
Taxation - current	759,954	512,846	549,377
- deferred	60,546	-	-
- prior	-	-	-
Profit after taxation	537,087	374,147	225,541
Un appropriated / unremitted profit brought forward	919,101	1,106,188	1,198,013
Transfer from Revenue Reserves	-	-	15,816
Profit available for appropriation / unremitted profit	1,456,188	1,480,335	1,439,370
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Remittances to Head office	350,000	282,322	804,231
Un appropriated / unremitted profit carried forward	1,106,188	1,198,013	635,139