

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Al Baraka Bank (Pakistan) Ltd.				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	991,301	909,378	1,337,892	4,460,257	3,945,481
Balances with other Banks	419,737	195,134	959,078	7,409,620	7,577,186
Lending to Financial Institutions	1,350,000	320,000	1,600,000	80,000	-
Investments - Net	2,275,123	2,756,159	3,356,705	15,617,589	26,179,416
Advances - Net	2,621,525	9,967,625	9,439,243	26,897,198	27,610,708
Other Assets	219,992	530,726	841,157	2,537,613	3,402,972
Operating Fixed Assets	953,864	1,619,029	1,741,736	2,732,332	2,798,165
Deferred Tax Assets	109,933	239,336	486,639	1,029,055	1,030,951
<b>TOTAL ASSETS</b>	<b>8,941,475</b>	<b>16,537,387</b>	<b>19,762,450</b>	<b>60,763,664</b>	<b>72,544,879</b>
<b>LIABILITIES</b>					
Bills Payable	99,753	148,403	262,691	427,600	451,030
Borrowings from Financial Institution	68,908	725,000	20,000	2,756,892	1,736,120
Deposits and other Accounts	4,552,909	10,892,602	15,081,242	49,324,209	61,559,026
Sub-ordinate Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	52,609	77,486	42,457	19,303	5,123
Other Liabilities	-	-	862,444	2,116,583	2,269,097
Deferred Tax Liabilities	347,741	625,057	-	-	-
<b>TOTAL LIABILITIES</b>	<b>5,121,920</b>	<b>12,468,548</b>	<b>16,268,834</b>	<b>54,644,587</b>	<b>66,020,396</b>
<b>NET ASSETS</b>	<b>3,819,555</b>	<b>4,068,839</b>	<b>3,493,616</b>	<b>6,119,077</b>	<b>6,524,483</b>
<b>REPRESENTED BY:</b>					
Share Capital	4,007,855	4,500,657	4,500,000	8,935,200	8,167,910
Reserves	-	-	657	(767,290)	82,074
Un-appropriated Profit	(188,300)	(448,416)	(1,012,429)	(2,052,024)	(1,723,728)
Surplus/Deficit on Revaluation of Assets	-	16,598	5,388	3,191	(1,773)
<b>TOTAL</b>	<b>3,819,555</b>	<b>4,068,839</b>	<b>3,493,616</b>	<b>6,119,077</b>	<b>6,524,483</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	381,172	1,060,376	1,914,228	2,198,794	6,699,178
Mark-Up/ Return/Interest Expenses	125,011	598,062	1,234,890	1,658,608	5,001,222
<b>Net Mark-Up / Interest Income</b>	<b>256,161</b>	<b>462,314</b>	<b>679,338</b>	<b>540,186</b>	<b>1,697,956</b>
Provisions & Bad Debts written off directly	8,032	(1,811)	344,009	764,375	(227,176)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>248,129</b>	<b>464,125</b>	<b>335,329</b>	<b>(224,189)</b>	<b>1,925,132</b>
Fees, Commission & Brokerage Income	15,079	39,775	56,801	68,535	202,306
Dividend Income	-	10,308	-	209	905
Income from dealing in Foreign Currencies	5,137	(5,089)	102,482	138,867	249,127
Other Income	43,547	50,117	142,572	39,410	29,720
<b>Total Non - Markup / Interest Income</b>	<b>63,763</b>	<b>95,111</b>	<b>301,855</b>	<b>247,021</b>	<b>482,058</b>
Administrative Expenses	395,539	949,634	1,410,569	1,508,590	1,910,731
Other Expenses	7	965	25,497	86,549	15,757
<b>Total Non-Markup/Interest Expenses</b>	<b>395,546</b>	<b>950,599</b>	<b>1,436,066</b>	<b>1,595,139</b>	<b>1,926,488</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(83,654)</b>	<b>(391,363)</b>	<b>(798,882)</b>	<b>(1,572,307)</b>	<b>480,702</b>
Taxation - Current	11,861	-	11,191	27,375	72,228
- Prior Years	137	-	-	(13,821)	-
- Deferred	(38,153)	(131,247)	(246,060)	(546,266)	(1,896)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>(57,499)</b>	<b>(260,116)</b>	<b>(564,013)</b>	<b>(1,039,595)</b>	<b>410,370</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>2,457,242</b>	<b>405,242</b>	<b>2,173,889</b>	<b>8,797,050</b>	<b>10,255,250</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(2,596,858)</b>	<b>1,162,820</b>	<b>(930,921)</b>	<b>826,254</b>	<b>(10,563,972)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>1,499,551</b>	<b>451,052</b>	<b>(50,510)</b>	<b>(50,397)</b>	<b>(38,488)</b>
<b>Number of Employees</b>	<b>331</b>	<b>699</b>	<b>867</b>	<b>1,322</b>	<b>1,238</b>

Note: Al Baraka Islamic Bank B.S.C.(E.C) merged into Emirates Global Bank Ltd. w.e.f October 29, 2010 and was renamed as Al Baraka Islamic Bank (Pakistan) Ltd.

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Allied Bank Ltd.				
	2002	2003	2004	2005	2006
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	9,990,761	9,443,478	10,842,519	14,742,711	23,039,577
Balances with other Banks	1,481,274	1,761,896	1,477,972	3,292,041	1,705,445
Lending to Financial Institutions	10,838,613	15,361,237	16,175,000	5,777,382	19,050,239
Investments - Net	33,591,850	40,734,616	57,321,020	44,926,652	46,953,241
Advances - Net	45,316,270	40,659,158	59,484,812	111,206,774	144,033,634
Other Assets	7,679,759	5,758,689	5,950,969	7,227,953	10,161,361
Operating Fixed Assets	2,835,338	2,596,133	2,552,174	4,720,662	6,445,111
Deferred Tax Assets	730,870	1,200,741	1,122,017	680,093	638,168
<b>TOTAL ASSETS</b>	<b>112,464,735</b>	<b>117,515,948</b>	<b>154,926,483</b>	<b>192,574,268</b>	<b>252,026,776</b>
<b>LIABILITIES</b>					
Bills Payable	1,400,057	1,772,730	2,534,363	2,448,620	2,278,007
Borrowings from Financial Institution	7,483,068	2,565,283	12,538,430	9,693,785	18,410,425
Deposits and other Accounts	103,883,345	114,317,442	126,391,752	161,410,268	206,031,324
Sub-ordinated Loans	-	-	-	-	2,500,000
Liabilities against Assets Subject to Finance Lease	11,324	-	-	-	-
Other Liabilities	3,192,622	2,834,969	3,206,094	4,471,948	5,119,267
Deferred Tax Liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>115,970,416</b>	<b>121,490,424</b>	<b>144,670,639</b>	<b>178,024,621</b>	<b>234,339,023</b>
<b>NET ASSETS</b>	<b>(3,505,681)</b>	<b>(3,974,476)</b>	<b>10,255,844</b>	<b>14,549,647</b>	<b>17,687,753</b>
<b>REPRESENTED BY:</b>					
Share Capital	1,063,156	1,063,156	4,404,642	4,488,642	4,488,642
Reserves	480,760	557,876	716,562	5,693,484	6,133,209
Share Premium	-	-	10,640,031	-	-
Un-appropriated Profit	(6,811,367)	(6,490,139)	(6,313,635)	2,731,979	5,607,796
Surplus/Deficit on Revaluation of Assets	1,761,770	894,631	808,244	1,635,542	1,458,106
<b>TOTAL</b>	<b>(3,505,681)</b>	<b>(3,974,476)</b>	<b>10,255,844</b>	<b>14,549,647</b>	<b>17,687,753</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	7,497,081	4,984,607	5,244,710	9,892,051	17,215,507
Mark-Up/ Return/Interest Expenses	3,727,144	1,154,913	794,105	2,024,659	6,793,101
<b>Net Mark-Up / Interest Income</b>	<b>3,769,937</b>	<b>3,829,694</b>	<b>4,450,605</b>	<b>7,867,392</b>	<b>10,422,406</b>
Provisions & Bad Debts written off directly	3,033,262	603,194	1,537,144	580,078	704,871
<b>Net Mark-Up / Interest Income after Provision</b>	<b>736,675</b>	<b>3,226,500</b>	<b>2,913,461</b>	<b>7,287,314</b>	<b>9,717,535</b>
Fees, Commission & Brokerage Income	463,482	454,784	1,255,153	1,220,362	1,353,888
Dividend Income	124,293	15,352	15,230	46,146	193,255
Income from dealing in Foreign Currencies	259,888	162,151	265,345	250,224	282,285
Other Income	624,516	1,510,993	204,446	422,851	619,640
<b>Total Non - Markup / Interest Income</b>	<b>1,472,179</b>	<b>2,143,280</b>	<b>1,740,174</b>	<b>1,939,583</b>	<b>2,449,068</b>
Administrative Expenses	3,604,762	4,247,103	4,108,172	4,259,532	5,290,578
Other Expenses	190,796	275,807	63,761	133,170	214,931
<b>Total Non-Markup/Interest Expenses</b>	<b>3,795,558</b>	<b>4,522,910</b>	<b>4,171,933</b>	<b>4,392,702</b>	<b>5,505,509</b>
Extra ordinary/unusual Items (Expense)	-	(107,189)	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(1,586,704)</b>	<b>954,059</b>	<b>481,702</b>	<b>4,834,195</b>	<b>6,661,094</b>
Taxation - Current	99,724	97,012	159,423	1,331,468	2,215,092
- Prior Years	158,865	209,089	28,316	22,000	-
- Deferred	(776,036)	262,378	102,190	390,594	48,752
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>(1,069,257)</b>	<b>385,580</b>	<b>191,773</b>	<b>3,090,133</b>	<b>4,397,250</b>
<b>Net Cash Inflow / (Outflow) from Operating</b>	<b>16,223,471</b>	<b>8,252,821</b>	<b>4,522,580</b>	<b>(5,893,341)</b>	<b>9,328,210</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(16,097,891)</b>	<b>(8,511,867)</b>	<b>(17,183,403)</b>	<b>11,663,625</b>	<b>(4,241,331)</b>
<b>Net Cash Inflow / (Outflow) from Financing</b>	<b>(12,419)</b>	<b>(11,874)</b>	<b>14,176,266</b>	<b>-</b>	<b>1,403,346</b>
<b>Number of Employees</b>	<b>6,947</b>	<b>6,859</b>	<b>6,768</b>	<b>8,273</b>	<b>8,879</b>

Note: Revised classification was adapted vide BPRD Circular No.36 dated 10<sup>th</sup> October, 2001.

(Contd.)

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Allied Bank Ltd.				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	29,739,857	23,653,754	26,435,633	31,265,608	36,479,758
Balances with other Banks	668,449	2,096,779	1,280,443	579,555	1,679,085
Lending to Financial Institutions	18,419,241	15,793,183	28,122,932	11,488,944	1,361,754
Investments - Net	83,958,463	82,631,118	94,789,492	121,173,409	195,694,122
Advances - Net	168,407,280	212,972,008	237,344,038	253,099,509	244,433,474
Other Assets	10,705,374	17,369,691	17,955,045	15,359,742	17,211,827
Operating Fixed Assets	7,548,628	11,134,436	12,446,748	484,387	18,087,011
Deferred Tax Assets	662,431	1,029,223	-	16,480,372	751,908
<b>TOTAL ASSETS</b>	<b>320,109,723</b>	<b>366,680,192</b>	<b>418,374,331</b>	<b>449,931,526</b>	<b>515,698,939</b>
<b>LIABILITIES</b>					
Bills Payable	3,494,384	2,952,490	3,162,429	4,118,791	4,015,317
Borrowings from Financial Institution	22,933,656	27,778,151	39,818,532	20,774,450	49,993,200
Deposits and other Accounts	263,972,382	297,475,321	328,875,037	371,284,268	399,561,676
Sub-ordinate Loans	2,499,000	2,498,000	5,497,000	5,494,800	5,492,600
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	7,332,059	13,620,616	11,059,484	-	13,296,342
Deferred Tax Liabilities	-	-	1,871	12,284,360	-
<b>TOTAL LIABILITIES</b>	<b>300,231,481</b>	<b>344,324,578</b>	<b>388,414,353</b>	<b>413,956,669</b>	<b>472,359,135</b>
<b>NET ASSETS</b>	<b>19,878,242</b>	<b>22,355,614</b>	<b>29,959,978</b>	<b>35,974,857</b>	<b>43,339,804</b>
<b>REPRESENTED BY:</b>					
Share Capital	5,386,370	6,463,644	7,110,008	7,821,009	8,603,110
Reserves	6,050,713	5,804,776	6,582,845	-	8,762,745
Share Premium	-	-	-	7,516,910	-
Un-appropriated Profit	6,971,308	8,536,697	12,198,425	15,828,533	20,254,503
Surplus/Deficit on Revaluation of Assets	1,469,851	1,550,497	4,068,700	4,808,405	5,719,446
<b>TOTAL</b>	<b>19,878,242</b>	<b>22,355,614</b>	<b>29,959,978</b>	<b>35,974,857</b>	<b>43,339,804</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	21,201,422	30,570,540	41,121,503	44,992,696	51,814,273
Mark-Up/ Return/Interest Expenses	10,093,010	16,559,806	22,421,694	22,427,652	26,643,234
<b>Net Mark-Up / Interest Income</b>	<b>11,108,412</b>	<b>14,010,734</b>	<b>18,699,809</b>	<b>22,565,044</b>	<b>25,171,039</b>
Provisions & Bad Debts written off directly	2,714,842	3,156,001	4,415,820	4,083,385	3,009,024
<b>Net Mark-Up / Interest Income after Provision</b>	<b>8,393,570</b>	<b>10,854,733</b>	<b>14,283,989</b>	<b>18,481,659</b>	<b>22,162,015</b>
Fees, Commission & Brokerage Income	2,062,677	2,291,459	2,708,002	2,491,200	2,730,686
Dividend Income	147,184	1,420,364	1,374,967	1,118,270	2,681,218
Gain/Loss on sale of Securities	-	-	-	-	826,156
Income from dealing in Foreign Currencies	194,879	230,060	761,934	418,524	643,058
Other Income	1,515,359	210,222	1,113,131	1,643,792	68,695
<b>Total Non - Markup / Interest Income</b>	<b>3,920,099</b>	<b>4,152,105</b>	<b>5,958,034</b>	<b>5,671,786</b>	<b>6,949,813</b>
Administrative Expenses	5,944,340	8,089,913	9,423,503	11,241,587	13,165,876
Other Expenses	416,253	795,985	282,400	568,752	837,470
<b>Total Non-Markup/Interest Expenses</b>	<b>6,360,593</b>	<b>8,885,898</b>	<b>9,705,903</b>	<b>11,810,339</b>	<b>14,003,346</b>
Extra ordinary/unusual Items (Expense)	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>5,953,076</b>	<b>6,120,940</b>	<b>10,536,120</b>	<b>12,343,106</b>	<b>15,108,482</b>
Taxation - Current	1,887,299	1,829,425	3,546,462	4,161,179	4,917,896
- Prior Years	-	-	-	373,941	153,745
- Deferred	(10,381)	134,829	(132,509)	(417,346)	(102,840)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>4,076,158</b>	<b>4,156,686</b>	<b>7,122,167</b>	<b>8,225,332</b>	<b>10,139,681</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>46,349,828</b>	<b>563,633</b>	<b>10,811,077</b>	<b>36,199,585</b>	<b>86,806,741</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(38,461,009)</b>	<b>(3,543,746)</b>	<b>(9,999,771)</b>	<b>(28,821,798)</b>	<b>(76,726,650)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(1,903,755)</b>	<b>(1,754,971)</b>	<b>925,827</b>	<b>(2,981,552)</b>	<b>(3,706,135)</b>
<b>Number of Employees</b>	<b>10,297</b>	<b>11,108</b>	<b>11,690</b>	<b>12,588</b>	<b>13,029</b>

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

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Askari Bank Ltd.				
	2002	2003	2004	2005	2006
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	5,301,388	6,678,026	8,762,866	11,766,925	14,879,230
Balances with other Banks	1,304,363	2,650,166	4,847,899	5,550,148	7,333,002
Lending to Financial Institutions	3,414,470	5,770,842	2,324,839	10,172,242	8,392,950
Investments - Net	26,759,001	22,104,425	17,239,156	25,708,194	28,625,915
Advances - Net	30,035,484	44,777,538	69,838,392	85,976,895	99,179,372
Other Assets	1,835,072	1,425,986	1,559,365	2,732,641	3,812,788
Operating Fixed Assets	1,663,295	1,979,919	2,595,023	3,192,862	3,810,331
Deferred Tax Assets	-	-	-	-	-
<b>TOTAL ASSETS</b>	<b>70,313,073</b>	<b>85,386,902</b>	<b>107,167,540</b>	<b>145,099,907</b>	<b>166,033,588</b>
<b>LIABILITIES</b>					
Bills Payable	608,481	973,703	1,227,093	1,315,680	1,839,077
Borrowings from Financial Institution	11,460,934	15,903,055	13,781,555	10,562,338	14,964,087
Deposits and other Accounts	51,731,506	61,656,607	83,318,795	118,794,690	131,839,283
Sub-ordinated Loans	-	-	1,000,000	2,999,700	2,998,500
Liabilities against Assets Subject to Finance Lease	54,548	37,350	14,159	1,459	-
Other Liabilities	987,575	962,592	1,282,981	2,045,340	2,603,113
Deferred Tax Liabilities	1,297,365	806,753	526,865	567,217	736,298
<b>TOTAL LIABILITIES</b>	<b>66,140,409</b>	<b>80,340,060</b>	<b>101,151,448</b>	<b>136,286,424</b>	<b>154,980,358</b>
<b>NET ASSETS</b>	<b>4,172,664</b>	<b>5,046,842</b>	<b>6,016,093</b>	<b>8,813,483</b>	<b>11,053,230</b>
<b>REPRESENTED BY:</b>					
Share Capital	1,087,314	1,141,680	1,255,848	1,507,018	2,004,333
Reserves	1,939,236	2,759,599	4,317,301	4,470,530	5,814,754
Un-appropriated Profit	-	-	-	1,617,597	1,799,979
Surplus/Deficit on Revaluation of Assets	1,146,114	1,145,563	442,944	1,218,338	1,434,164
<b>TOTAL</b>	<b>4,172,664</b>	<b>5,046,842</b>	<b>6,016,093</b>	<b>8,813,483</b>	<b>11,053,230</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	4,858,251	4,073,715	4,487,206	8,780,698	12,596,921
Mark-Up/ Return/Interest Expenses	3,016,859	1,379,609	1,117,206	4,278,374	6,977,313
<b>Net Mark-Up / Interest Income</b>	<b>1,841,392</b>	<b>2,694,106</b>	<b>3,370,000</b>	<b>4,502,324</b>	<b>5,619,608</b>
Provisions & Bad Debts written off directly	350,826	308,528	315,471	601,992	1,128,513
<b>Net Mark-Up / Interest Income after Provision</b>	<b>1,490,566</b>	<b>2,385,578</b>	<b>3,054,529</b>	<b>3,900,332</b>	<b>4,491,095</b>
Fees, Commission & Brokerage Income	416,946	524,775	649,988	838,561	1,013,660
Dividend Income	26,903	37,658	26,318	51,143	109,326
Income from dealing in Foreign Currencies	181,922	112,808	180,992	356,218	584,344
Other Income	220,200	278,512	776,230	306,644	431,924
<b>Total Non - Markup / Interest Income</b>	<b>845,971</b>	<b>953,753</b>	<b>1,633,528</b>	<b>1,552,566</b>	<b>2,139,254</b>
Administrative Expenses	1,090,382	1,436,304	1,845,179	2,591,985	3,277,353
Other Expenses	2,133	1,227	138	1,832	6,141
<b>Total Non-Markup/Interest Expenses</b>	<b>1,092,515</b>	<b>1,437,531</b>	<b>1,845,317</b>	<b>2,593,817</b>	<b>3,283,494</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>1,244,022</b>	<b>1,901,800</b>	<b>2,842,740</b>	<b>2,859,081</b>	<b>3,346,855</b>
Taxation - Current	436,768	873,639	876,089	828,774	983,875
- Prior Years	-	-	-	(188,247)	-
- Deferred	120,260	(74,904)	43,611	196,558	113,006
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>686,994</b>	<b>1,103,065</b>	<b>1,923,040</b>	<b>2,021,996</b>	<b>2,249,974</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>9,772,149</b>	<b>(675,373)</b>	<b>(452,408)</b>	<b>12,269,472</b>	<b>8,356,026</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(13,965,373)</b>	<b>3,810,196</b>	<b>3,035,972</b>	<b>(8,319,302)</b>	<b>(3,714,950)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(234,817)</b>	<b>(252,747)</b>	<b>749,009</b>	<b>1,736,138</b>	<b>(225,917)</b>
<b>Number of Employees</b>	<b>1,456</b>	<b>1,723</b>	<b>2,118</b>	<b>4,533</b>	<b>5,226</b>

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Askari Bank Ltd.				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	13,356,055	16,029,635	19,385,843	22,565,188	26,168,181
Balances with other Banks	3,497,054	3,954,814	8,364,261	3,784,862	6,235,055
Lending to Financial Institutions	14,444,143	4,479,754	4,614,059	9,172,186	1,591,584
Investments - Net	39,431,005	35,677,755	67,046,033	102,259,757	133,756,712
Advances - Net	100,780,162	128,818,242	135,034,499	152,784,137	150,710,709
Other Assets	5,535,038	8,964,480	10,036,311	9,987,963	15,945,250
Operating Fixed Assets	5,128,428	8,266,458	9,846,440	-	9,348,815
Deferred Tax Assets	-	-	-	14,190,459	-
<b>TOTAL ASSETS</b>	<b>182,171,885</b>	<b>206,191,138</b>	<b>254,327,446</b>	<b>314,744,552</b>	<b>343,756,306</b>
<b>LIABILITIES</b>					
Bills Payable	2,627,051	2,584,828	2,945,670	3,089,984	2,756,032
Borrowings from Financial Institution	17,553,525	15,190,148	19,300,163	25,554,777	17,273,470
Deposits and other Accounts	143,036,707	167,676,572	205,970,227	255,936,503	291,502,993
Sub-ordinated Loans	2,997,300	2,996,100	5,994,900	5,992,500	6,990,100
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	3,219,796	4,759,140	4,833,489	8,081,139	7,374,421
Deferred Tax Liabilities	471,519	12,987	333,925	85,507	83,024
<b>TOTAL LIABILITIES</b>	<b>169,905,898</b>	<b>193,219,775</b>	<b>239,378,374</b>	<b>298,740,410</b>	<b>325,980,040</b>
<b>NET ASSETS</b>	<b>12,265,987</b>	<b>12,971,363</b>	<b>14,949,072</b>	<b>16,004,142</b>	<b>17,776,266</b>
<b>REPRESENTED BY:</b>					
Share Capital	3,006,499	4,058,774	5,073,467	6,427,440	7,070,184
Reserves	6,948,336	7,667,141	7,182,987	7,691,319	8,136,440
Un-appropriated Profit	214,4810	308,980	886,234	701,819	1,302,158
Surplus/Deficit on Revaluation of Assets	166,342	936,468	1,806,384	1,183,564	1,267,484
<b>TOTAL</b>	<b>12,265,987</b>	<b>12,971,363</b>	<b>14,949,072</b>	<b>16,004,142</b>	<b>17,776,266</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	15,143,241	18,393,313	22,661,754	27,952,162	32,766,351
Mark-Up/ Return/Interest Expenses	8,685,624	10,650,719	13,629,096	17,936,616	22,699,583
<b>Net Mark-Up / Interest Income</b>	<b>6,457,617</b>	<b>7,742,594</b>	<b>9,032,658</b>	<b>10,015,546</b>	<b>10,066,768</b>
Provisions & Bad Debts written off directly	3,921,741	4,072,597	2,914,893	3,064,382	1,830,842
<b>Net Mark-Up / Interest Income after Provision</b>	<b>2,535,876</b>	<b>3,669,997</b>	<b>6,117,765</b>	<b>6,951,164</b>	<b>8,235,926</b>
Fees, Commission & Brokerage Income	1,072,868	1,257,584	1,307,699	1,271,467	1,193,986
Dividend Income	137,079	173,621	162,537	209,922	289,470
Income from dealing in Foreign Currencies	655,761	873,512	538,445	13,011	772,495
Other Income	2,699,788	402,283	546,020	682,643	646,970
<b>Total Non - Markup / Interest Income</b>	<b>4,565,496</b>	<b>2,707,000</b>	<b>2,554,701</b>	<b>2,177,043</b>	<b>2,902,921</b>
Administrative Expenses	4,789,536	5,904,169	6,995,857	7,812,618	8,639,312
Other Expenses	12,051	11,446	34,368	42,453	86,784
<b>Total Non-Markup/Interest Expenses</b>	<b>4,801,587</b>	<b>5,915,615</b>	<b>7,030,225</b>	<b>7,855,071</b>	<b>8,726,096</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>2,299,785</b>	<b>461,382</b>	<b>1,642,241</b>	<b>1,273,136</b>	<b>2,412,751</b>
Taxation - Current	98,535	17,363	562,099	329,617	832,723
- Prior Years	(233,950)	(50,000)	119,827	-	-
- Deferred	(245,812)	107,794	(147,478)	342	(47,670)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>2,681,012</b>	<b>386,225</b>	<b>1,107,793</b>	<b>943,177</b>	<b>1,627,698</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>8,370,382</b>	<b>2,596,563</b>	<b>36,409,130</b>	<b>35,810,016</b>	<b>36,491,839</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(13,526,597)</b>	<b>155,381</b>	<b>(32,216,450)</b>	<b>(37,311,023)</b>	<b>(31,455,817)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(202,908)</b>	<b>(445,604)</b>	<b>2,997,975</b>	<b>(2,693)</b>	<b>997,381</b>
<b>Number of Employees</b>	<b>6,808</b>	<b>7,560</b>	<b>7,270</b>	<b>7,676</b>	<b>7,277</b>

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

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

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

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Atlas Bank Ltd.		
	2008	2009	2010
<b>ASSETS</b>			
Cash & Balances with Treasury Banks	1,617,825	1,577,093	1,472,051
Balances with other Banks	51,449	97,691	22,794
Lending to Financial Institutions	114,000	838,438	-
Investments - Net	2,990,906	4,763,388	4,017,964
Advances - Net	20,549,869	19,219,928	15,965,650
Other Assets	1,377,062	1,420,439	988,960
Operating Fixed Assets	1,255,567	1,138,909	2,470,767
Deferred Tax Assets	1,010,349	1,813,620	904,029
<b>TOTAL ASSETS</b>	<b>28,967,027</b>	<b>30,869,506</b>	<b>25,842,215</b>
<b>LIABILITIES</b>			
Bills Payable	255,742	265,875	202,966
Borrowings from Financial Institution	5,323,425	943,114	5,885,030
Deposits and other Accounts	18,646,412	26,173,680	19,312,589
Sub-ordinated Loans	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-
Other Liabilities	1,084,504	1,004,777	659,556
Deferred Tax Liabilities	-	-	-
<b>TOTAL LIABILITIES</b>	<b>25,310,083</b>	<b>28,387,446</b>	<b>26,060,141</b>
<b>NET ASSETS</b>	<b>3,656,944</b>	<b>2,482,060</b>	<b>(217,926)</b>
<b>REPRESENTED BY:</b>			
Share Capital	5,001,466	5,001,466	5,001,466
Reserves	580,031	587,581	580,031
Un-appropriated Profit	(1,331,930)	(3,035,039)	(5,730,715)
Surplus/Deficit on Revaluation of Assets	(592,623)	(71,948)	(68,708)
<b>TOTAL</b>	<b>3,656,944</b>	<b>2,482,060</b>	<b>(217,926)</b>
<b>OPERATING POSITION *</b>			
Mark-Up/ Return/Interest Earned	2,975,768	3,387,928	2,618,469
Mark-Up/ Return/Interest Expenses	2,421,154	3,189,326	2,545,410
<b>Net Mark-Up / Interest Income</b>	<b>554,614</b>	<b>198,602</b>	<b>73,059</b>
Provisions & Bad Debts written off directly	353,543	912,815	1,631,268
<b>Net Mark-Up / Interest Income after Provision</b>	<b>201,071</b>	<b>(714,213)</b>	<b>(1,558,209)</b>
Fees, Commission & Brokerage Income	59,804	61,238	54,636
Dividend Income	50,295	32,723	28,975
Income from dealing in Foreign Currencies	8,829	(79,327)	(117,387)
Other Income	126,224	34,534	102,604
<b>Total Non - Markup / Interest Income</b>	<b>245,152</b>	<b>49,168</b>	<b>68,828</b>
Administrative Expenses	1,964,887	1,894,233	1,486,646
Other Expenses	75,546	167,805	349,942
<b>Total Non-Markup/Interest Expenses</b>	<b>2,040,433</b>	<b>2,062,038</b>	<b>1,836,588</b>
Extra ordinary/unusual Items	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(1,594,210)</b>	<b>(2,727,083)</b>	<b>(3,325,969)</b>
Taxation - Current	-	20,335	30,099
- Prior Years	260	817	-
- Deferred	(583,911)	(1,045,126)	(660,392)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>(1,010,559)</b>	<b>(1,703,109)</b>	<b>(2,695,676)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(1,300,475)</b>	<b>1,409,916</b>	<b>(880,780)</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>1,253,097</b>	<b>(1,404,406)</b>	<b>700,841</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Number of Employees</b>	<b>1,471</b>	<b>1,085</b>	<b>675</b>

Atlas Bank Merged into Summit Bank with effect from the close of business on December 31, 2010.

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Bank Alfalah Ltd.				
	2002	2003	2004	2005	2006
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	4,540,486	8,423,399	19,708,518	24,798,070	27,859,360
Balances with other Banks	232,728	626,917	3,183,957	9,713,369	12,731,952
Lending to Financial Institutions	4,634,398	7,437,733	-	27,050,493	12,456,653
Investments - Net	24,694,397	28,903,596	35,503,196	57,416,255	56,502,210
Advances - Net	28,319,401	49,216,120	88,931,400	118,864,010	149,999,325
Other Assets	984,847	1,553,108	3,226,959	3,851,529	5,633,051
Operating Fixed Assets	1,760,774	2,791,626	4,280,504	6,620,067	10,502,990
Deferred Tax Assets	-	-	-	-	-
<b>TOTAL ASSETS</b>	<b>65,167,031</b>	<b>98,952,499</b>	<b>154,834,534</b>	<b>248,313,793</b>	<b>275,685,541</b>
<b>LIABILITIES</b>					
Bills Payable	758,961	1,208,671	2,233,671	3,733,124	3,091,135
Borrowings from Financial Institution	6,037,576	13,127,754	12,723,830	5,844,389	8,394,130
Deposits and other Accounts	51,684,984	76,698,322	129,714,891	222,345,067	239,509,391
Sub-ordinated Loans	650,000	649,740	1,899,480	3,223,355	3,222,106
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	1,196,342	2,186,754	2,725,344	5,219,666	7,305,496
Deferred Tax Liabilities	1,186,501	323,010	275,834	484,066	1,921,338
<b>TOTAL LIABILITIES</b>	<b>61,514,364</b>	<b>94,194,251</b>	<b>149,573,050</b>	<b>240,849,667</b>	<b>263,443,596</b>
<b>NET ASSETS</b>	<b>3,652,667</b>	<b>4,758,248</b>	<b>5,261,484</b>	<b>7,464,126</b>	<b>12,241,945</b>
<b>REPRESENTED BY:</b>					
Share Capital	1,000,000	2,000,000	2,500,000	3,000,000	5,000,000
Reserves	365,727	790,374	1,008,772	1,851,218	2,749,533
Un-appropriated Profit	250,050	963,042	860,300	1,886,845	2,823,072
Surplus/Deficit on Revaluation of Assets	2,036,890	1,004,832	892,412	726,063	1,669,340
<b>TOTAL</b>	<b>3,652,667</b>	<b>4,758,248</b>	<b>5,261,484</b>	<b>7,464,126</b>	<b>12,241,945</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	4,630,494	4,033,380	5,620,203	12,246,811	21,191,470
Mark-Up/ Return/Interest Expenses	3,112,313	2,028,577	2,434,459	7,204,992	15,232,886
<b>Net Mark-Up / Interest Income</b>	<b>1,518,181</b>	<b>2,004,803</b>	<b>3,185,744</b>	<b>5,041,819</b>	<b>5,958,584</b>
Provisions & Bad Debts written off directly	55,066	87,509	372,724	402,810	699,227
<b>Net Mark-Up / Interest Income after Provision</b>	<b>1,463,115</b>	<b>1,917,294</b>	<b>2,813,020</b>	<b>4,639,009</b>	<b>5,259,357</b>
Fees, Commission & Brokerage Income	316,368	399,383	675,868	1,158,747	1,804,998
Dividend Income	62,077	112,017	52,539	52,014	37,393
Income from dealing in Foreign Currencies	95,165	106,848	218,820	290,091	386,997
Other Income	141,808	2,773,503	572,822	767,681	995,251
<b>Total Non - Markup / Interest Income</b>	<b>615,418</b>	<b>3,391,751</b>	<b>1,520,049</b>	<b>2,268,533</b>	<b>3,224,639</b>
Administrative Expenses	1,182,887	1,799,490	2,677,635	4,313,023	5,874,745
Other Expenses	993	3,875	1,700	31,229	43,306
<b>Total Non-Markup/Interest Expenses</b>	<b>1,183,880</b>	<b>1,803,365</b>	<b>2,679,335</b>	<b>4,344,252</b>	<b>5,918,051</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>894,653</b>	<b>3,505,680</b>	<b>1,653,734</b>	<b>2,563,290</b>	<b>2,565,945</b>
Taxation - Current	407,752	1,364,723	586,159	592,635	476,226
- Prior Years	(15,200)	22,887	(30,000)	1,037	(100,874)
- Deferred	56,422	(5,164)	5,586	267,524	427,902
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>445,679</b>	<b>2,123,234</b>	<b>1,091,989</b>	<b>1,702,094</b>	<b>1,762,691</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>10,525,995</b>	<b>12,043,077</b>	<b>20,922,021</b>	<b>34,877,885</b>	<b>7,852,362</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(10,969,601)</b>	<b>(7,415,715)</b>	<b>(8,479,602)</b>	<b>(24,434,423)</b>	<b>(2,017,229)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>650,000</b>	<b>(250,260)</b>	<b>749,740</b>	<b>1,963,475</b>	<b>1,998,751</b>
<b>Number of Employees</b>	<b>1,504</b>	<b>2,147</b>	<b>3,388</b>	<b>6,269</b>	<b>8,079</b>

(Contd.)



## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Bank Alfalah Ltd.				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	29,436,378	32,687,335	35,056,012	41,197,841	50,882,662
Balances with other Banks	18,380,738	21,581,043	22,722,639	16,179,255	17,424,487
Lending to Financial Institutions	3,452,059	3,315,500	14,947,435	6,497,556	7,765,407
Investments - Net	88,491,564	75,973,238	99,159,957	113,425,861	166,531,768
Advances - Net	171,198,992	192,671,169	188,042,438	207,152,546	198,468,512
Other Assets	6,013,097	8,989,186	14,649,380	12,826,225	13,290,458
Operating Fixed Assets	11,922,324	13,773,293	14,492,194	14,204,555	13,388,683
Deferred Tax Assets	-	-	-	-	421,825
<b>TOTAL ASSETS</b>	<b>328,895,152</b>	<b>348,990,764</b>	<b>389,070,055</b>	<b>411,483,839</b>	<b>468,173,802</b>
<b>LIABILITIES</b>					
Bills Payable	4,138,243	3,452,031	3,766,144	4,521,533	5,403,453
Borrowings from Financial Institution	21,230,697	13,690,222	20,653,921	13,700,124	18,168,978
Deposits and other Accounts	273,173,841	300,732,858	324,759,752	354,015,311	401,247,886
Sub-ordinate Loans	3,220,858	2,571,169	7,570,181	7,567,192	7,148,693
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	9,531,860	11,291,280	10,006,786	9,258,216	10,427,754
Deferred Tax Liabilities	1,379,809	208,465	179,851	115,919	-
<b>TOTAL LIABILITIES</b>	<b>312,675,308</b>	<b>331,946,025</b>	<b>366,936,635</b>	<b>389,178,295</b>	<b>442,396,764</b>
<b>NET ASSETS</b>	<b>16,219,844</b>	<b>17,044,739</b>	<b>22,133,420</b>	<b>22,305,544</b>	<b>25,777,038</b>
<b>REPRESENTED BY:</b>					
Share Capital	6,500,000	7,995,000	13,491,563	13,491,563	13,491,563
Advance against Equity	-	-	-	-	-
Reserves	2,414,833	3,166,056	3,587,969	3,819,133	4,100,264
Un-appropriated Profit	4,851,840	3,447,467	2,690,728	2,415,860	5,248,059
Surplus/Deficit on Revaluation of Assets	2,453,171	2,436,216	2,363,160	2,578,988	2,937,152
<b>TOTAL</b>	<b>16,219,844</b>	<b>17,044,739</b>	<b>22,133,420</b>	<b>22,305,544</b>	<b>25,777,038</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	25,783,871	31,046,583	35,561,312	37,530,256	44,298,178
Mark-Up/ Return/Interest Expenses	16,620,963	20,331,194	24,654,180	23,855,448	25,687,485
<b>Net Mark-Up / Interest Income</b>	<b>9,162,908</b>	<b>10,715,389</b>	<b>10,907,132</b>	<b>13,674,808</b>	<b>18,610,693</b>
Provisions & Bad Debts written off directly	2,376,711	3,543,357	4,071,527	4,260,383	4,329,500
<b>Net Mark-Up / Interest Income after Provision</b>	<b>6,786,197</b>	<b>7,172,032</b>	<b>6,835,605</b>	<b>9,414,425</b>	<b>14,281,193</b>
Fees, Commission & Brokerage Income	2,429,599	2,539,321	1,913,004	1,986,470	2,148,239
Dividend Income	64,722	300,943	248,217	204,425	191,708
Gain/Loss On Sale Of Securities	-	-	-	-	115,417
Income from dealing in Foreign Currencies	474,722	914,845	1,019,732	1,133,544	-
Other Income	3,069,423	1,490,318	2,001,300	1,383,722	1,912,349
<b>Total Non - Markup / Interest Income</b>	<b>6,038,466</b>	<b>5,245,427</b>	<b>5,182,253</b>	<b>4,708,161</b>	<b>5,367,713</b>
Administrative Expenses	8,272,587	10,471,399	10,923,507	12,578,080	13,832,096
Other Expenses	16,524	151,340	78,035	175,761	383,092
<b>Total Non-Markup/Interest Expenses</b>	<b>8,289,111</b>	<b>10,622,739</b>	<b>11,001,542</b>	<b>12,753,841</b>	<b>14,215,188</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>4,535,552</b>	<b>1,794,720</b>	<b>1,016,316</b>	<b>1,368,745</b>	<b>5,433,718</b>
Taxation - Current	1,726,810	1,730,051	1,066,301	842,232	3,263,249
- Prior Years	-	(221,797)	(179,674)	(71,056)	45,000
- Deferred	(321,487)	(1,014,835)	(767,346)	(370,883)	(1,377,661)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>3,130,229</b>	<b>1,301,301</b>	<b>897,035</b>	<b>968,452</b>	<b>3,503,130</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>39,645,325</b>	<b>2,499,606</b>	<b>19,945,927</b>	<b>18,112,043</b>	<b>54,274,913</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(34,049,733)</b>	<b>7,403,300</b>	<b>(25,279,776)</b>	<b>(16,405,251)</b>	<b>(45,660,421)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(1,248)</b>	<b>(1,624,689)</b>	<b>8,996,512</b>	<b>(1,082,314)</b>	<b>(418,499)</b>
<b>Number of Employees</b>	<b>9,183</b>	<b>9,669</b>	<b>9,551</b>	<b>10,009</b>	<b>10,123</b>

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Bank AL-Habib Ltd.				
	2002	2003	2004	2005	2006
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	3,915,988	6,110,710	6,239,421	7,582,661	9,346,431
Balances with other Banks	409,970	544,554	4,287,685	1,088,891	1,232,902
Lending to Financial Institutions	847,948	469,626	2,471,000	3,352,747	6,578,800
Investments - Net	18,831,336	14,109,215	14,413,794	19,757,665	21,023,254
Advances - Net	23,775,283	35,231,514	47,366,953	55,303,779	70,795,961
Other Assets	1,014,538	859,139	1,130,340	1,939,964	2,110,622
Operating Fixed Assets	642,066	741,107	1,526,360	2,475,834	3,910,067
Deferred Tax Assets	-	-	-	-	-
<b>TOTAL ASSETS</b>	<b>49,437,129</b>	<b>58,065,865</b>	<b>77,435,553</b>	<b>91,501,541</b>	<b>114,998,037</b>
<b>LIABILITIES</b>					
Bills Payable	979,776	1,224,757	1,344,637	1,464,648	1,390,613
Borrowings from Financial Institution	10,410,362	6,790,674	7,975,185	6,275,868	10,788,554
Deposits and other Accounts	34,240,158	46,178,048	62,170,628	75,795,858	91,419,963
Sub-ordinated Loans	-	-	1,350,000	1,349,460	2,087,920
Liabilities against Assets Subject to Finance Lease	-	-	138,395	345,011	708,210
Other Liabilities	557,939	365,095	336,700	769,856	1,709,658
Deferred Tax Liabilities	657,207	316,463	295,596	254,746	370,727
<b>TOTAL LIABILITIES</b>	<b>46,845,442</b>	<b>54,875,037</b>	<b>73,611,141</b>	<b>86,255,447</b>	<b>108,475,645</b>
<b>NET ASSETS</b>	<b>2,591,687</b>	<b>3,190,828</b>	<b>3,824,412</b>	<b>5,246,094</b>	<b>6,522,392</b>
<b>REPRESENTED BY:</b>					
Share Capital	865,625	1,082,031	1,352,539	2,191,112	2,629,334
Reserves	939,906	1,599,008	1,910,091	1,729,514	2,082,561
Un-appropriated Profit	16,330	44,928	11,715	825,169	1,474,441
Surplus/Deficit on Revaluation of Assets	769,826	464,861	550,067	500,299	336,056
<b>TOTAL</b>	<b>2,591,687</b>	<b>3,190,828</b>	<b>3,824,412</b>	<b>5,246,094</b>	<b>6,522,392</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	2,776,417	2,403,489	2,432,106	4,935,626	7,857,745
Mark-Up/ Return/Interest Expenses	1,975,633	1,132,333	962,119	2,143,510	4,078,200
<b>Net Mark-Up / Interest Income</b>	<b>800,784</b>	<b>1,271,156</b>	<b>1,469,987</b>	<b>2,792,116</b>	<b>3,779,545</b>
Provisions & Bad Debts written off directly	118,632	108,181	(15,090)	75,330	20,959
<b>Net Mark-Up / Interest Income after Provision</b>	<b>682,152</b>	<b>1,162,975</b>	<b>1,485,077</b>	<b>2,716,786</b>	<b>3,758,586</b>
Fees, Commission & Brokerage Income	248,743	317,687	390,328	508,744	576,308
Dividend Income	26,385	25,516	16,234	38,820	41,717
Income from dealing in Foreign Currencies	240,648	187,008	202,837	300,795	466,761
Other Income	185,519	901,081	260,403	187,705	278,458
<b>Total Non - Markup / Interest Income</b>	<b>701,295</b>	<b>1,431,292</b>	<b>869,802</b>	<b>1,036,064</b>	<b>1,363,244</b>
Administrative Expenses	759,777	1,075,033	1,314,947	1,728,389	2,432,395
Other Expenses	3,944	6,242	753	2,453	54
<b>Total Non-Markup/Interest Expenses</b>	<b>763,721</b>	<b>1,081,275</b>	<b>1,315,700</b>	<b>1,730,842</b>	<b>2,432,449</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>619,726</b>	<b>1,512,992</b>	<b>1,039,179</b>	<b>2,022,008</b>	<b>2,689,381</b>
Taxation - Current	330,000	589,932	345,064	685,514	784,202
- Prior Years	-	(91,488)	100,000	(143,857)	4,840
- Deferred	-	2,239	53,104	16,292	139,347
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>289,726</b>	<b>1,012,309</b>	<b>541,011</b>	<b>1,464,059</b>	<b>1,760,992</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>11,638,754</b>	<b>(1,592,904)</b>	<b>3,586,611</b>	<b>4,467,398</b>	<b>4,203,671</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(12,105,271)</b>	<b>3,923,516</b>	<b>(1,050,586)</b>	<b>(6,257,658)</b>	<b>(2,509,434)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(34,301)</b>	<b>(1,306)</b>	<b>1,335,817</b>	<b>(65,294)</b>	<b>213,544</b>
<b>Number of Employees</b>	<b>1,007</b>	<b>1,253</b>	<b>1,462</b>	<b>2,182</b>	<b>2,896</b>

(Contd.)

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Bank AL-Habib Ltd.				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	13,766,500	11,936,275	14,377,589	19,000,978	22,957,986
Balances with other Banks	604,742	3,621,152	4,626,726	2,132,403	6,743,337
Lending to Financial Institutions	4,112,429	295,396	-	1,139,268	-
Investments - Net	35,287,080	48,234,497	111,017,701	137,167,680	222,958,574
Advances - Net	79,224,380	100,196,996	105,985,319	125,773,064	114,872,252
Other Assets	2,452,856	3,873,196	4,237,310	6,125,678	6,006,559
Operating Fixed Assets	5,786,287	9,166,020	9,561,955	10,213,390	10,743,753
Deferred Tax Assets	-	-	-	-	-
<b>TOTAL ASSETS</b>	<b>141,234,274</b>	<b>177,323,532</b>	<b>249,806,600</b>	<b>301,552,461</b>	<b>384,282,461</b>
<b>LIABILITIES</b>					
Bills Payable	2,394,482	2,232,334	3,187,383	2,989,989	4,979,720
Borrowings from Financial Institution	9,826,525	12,369,743	33,517,109	22,579,348	43,441,594
Deposits and other Accounts	114,818,855	144,389,563	189,280,062	249,774,212	302,098,594
Sub-ordinated Loans	2,848,080	2,846,940	4,845,000	4,842,260	7,390,358
Liabilities against Assets Subject to Finance Lease	642,369	324,791	-	-	-
Other Liabilities	1,818,999	2,795,610	4,056,360	4,657,866	5,287,157
Deferred Tax Liabilities	559,646	731,601	815,728	642,675	1,231,486
<b>TOTAL LIABILITIES</b>	<b>132,908,956</b>	<b>165,690,582</b>	<b>235,701,642</b>	<b>285,486,350</b>	<b>364,428,909</b>
<b>NET ASSETS</b>	<b>8,325,318</b>	<b>11,632,950</b>	<b>14,104,958</b>	<b>16,066,111</b>	<b>19,853,552</b>
<b>REPRESENTED BY:</b>					
Share Capital	3,681,068	4,785,388	6,101,370	7,321,643	8,785,972
Reserves	2,527,949	3,062,830	3,664,925	4,392,264	5,324,689
Un-appropriated Profit	1,804,740	2,118,986	2,520,579	2,992,475	3,726,098
Surplus/Deficit on Revaluation of Assets	311,561	1,665,746	1,818,084	1,359,729	2,016,793
<b>TOTAL</b>	<b>8,325,318</b>	<b>11,632,950</b>	<b>14,104,958</b>	<b>16,066,111</b>	<b>19,853,552</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	9,945,872	14,586,841	22,120,105	27,475,443	36,502,763
Mark-Up/ Return/Interest Expenses	5,764,757	8,004,294	13,053,137	16,678,554	22,373,903
<b>Net Mark-Up / Interest Income</b>	<b>4,181,115</b>	<b>6,582,547</b>	<b>9,066,968</b>	<b>10,796,889</b>	<b>14,128,860</b>
Provisions & Bad Debts written off directly	93,266	1,149,345	1,183,026	946,296	1,820,788
<b>Net Mark-Up / Interest Income after Provision</b>	<b>4,087,849</b>	<b>5,433,202</b>	<b>7,883,942</b>	<b>9,850,593</b>	<b>12,308,072</b>
Fees, Commission & Brokerage Income	694,492	890,977	1,011,349	1,176,958	1,305,976
Dividend Income	31,321	404,521	87,733	236,399	233,398
Income from dealing in Foreign Currencies	532,960	1,009,456	308,021	339,730	612,851
Other Income	872,051	149,069	428,979	376,459	441,770
<b>Total Non - Markup / Interest Income</b>	<b>2,130,824</b>	<b>2,454,023</b>	<b>1,836,082</b>	<b>2,129,546</b>	<b>2,593,995</b>
Administrative Expenses	3,166,045	4,306,759	5,045,731	6,162,449	7,584,677
Other Expenses	401	1,934	162,222	161,479	162,051
<b>Total Non-Markup/Interest Expenses</b>	<b>3,166,446</b>	<b>4,308,693</b>	<b>5,207,953</b>	<b>6,323,928</b>	<b>7,746,728</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>3,052,227</b>	<b>3,578,532</b>	<b>4,512,071</b>	<b>5,656,211</b>	<b>7,155,339</b>
Taxation - Current	642,753	1,298,206	1,652,277	2,012,476	2,453,493
- Prior Years	-	61,391	-	-	-
- Deferred	198,141	(206,081)	3,500	41,574	168,366
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>2,211,333</b>	<b>2,425,016</b>	<b>2,856,294</b>	<b>3,602,161</b>	<b>4,533,480</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>20,066,569</b>	<b>16,856,703</b>	<b>65,727,310</b>	<b>30,018,943</b>	<b>94,293,958</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(16,241,468)</b>	<b>(14,749,609)</b>	<b>(63,348,234)</b>	<b>(27,836,628)</b>	<b>(85,690,701)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(33,192)</b>	<b>(920,909)</b>	<b>1,067,812</b>	<b>(1,202,908)</b>	<b>1,107,176</b>
<b>Number of Employees</b>	<b>3,349</b>	<b>4,177</b>	<b>4,645</b>	<b>5,245</b>	<b>6,025</b>

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	BankIslami Pakistan Ltd.					
	2006	2007	2008	2009	2010	2011
<b>ASSETS</b>						
Cash & Balances with Treasury Banks	338,222	1,433,166	2,175,413	4,217,515	3,035,148	4,684,826
Balances with other Banks	790,709	2,577,491	2,207,490	2,059,550	569,622	549,277
Lending to Financial Institutions	412,131	625,037	40,351	4,018,813	4,513,132	4,436,264
Investments - Net	493,008	3,864,027	5,019,525	6,813,191	13,732,132	21,067,082
Advances - Net	959,133	3,962,867	6,527,531	13,282,152	16,670,125	20,110,401
Other Assets	562,913	1,093,324	942,385	1,153,230	4,046,681	5,973,706
Operating Fixed Assets	441,428	801,143	1,910,648	2,395,304	2,066,680	1,811,628
Deferred Tax Assets	27,130	90,418	265,257	347,016	402,183	188,130
<b>TOTAL ASSETS</b>	<b>4,024,674</b>	<b>14,447,473</b>	<b>19,088,600</b>	<b>34,286,771</b>	<b>45,035,703</b>	<b>58,821,314</b>
<b>LIABILITIES</b>						
Bills Payable	23,830	84,998	353,646	485,608	563,020	798,853
Borrowings from Financial Institution	50,000	70,000	245,939	156,160	353,000	800,000
Deposits and other Accounts	1,778,008	9,934,282	12,477,955	27,987,378	38,198,320	50,568,785
Sub-ordinate Loans	-	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-	-
Other Liabilities	169,949	513,467	819,239	917,332	1,154,977	1,341,038
Deferred Tax Liabilities	-	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>2,021,787</b>	<b>10,602,747</b>	<b>13,896,779</b>	<b>29,546,478</b>	<b>40,269,317</b>	<b>53,508,676</b>
<b>NET ASSETS</b>	<b>2,002,887</b>	<b>3,844,726</b>	<b>5,191,821</b>	<b>4,740,293</b>	<b>4,766,386</b>	<b>5,312,638</b>
<b>REPRESENTED BY:</b>						
Share Capital	2,000,000	3,200,000	5,279,679	5,279,679	5,279,679	5,279,679
Reserves	-	681,409	-	-	9,310	91,221
Un-appropriated Profit	(8,354)	(45,377)	(98,307)	(577,246)	(554,985)	(227,340)
Surplus/Deficit on Revaluation of Assets	11,241	8,694	10,449	37,860	32,382	169,078
<b>TOTAL</b>	<b>2,002,887</b>	<b>3,844,726</b>	<b>5,191,821</b>	<b>4,740,293</b>	<b>4,766,386</b>	<b>5,312,638</b>
<b>OPERATING POSITION</b>						
Mark-Up/ Return/Interest Earned	100,008	602,060	1,468,688	2,193,891	3,806,209	5,502,154
Mark-Up/ Return/Interest Expenses	18,665	303,842	729,528	1,222,169	2,057,533	2,883,355
<b>Net Mark-Up / Interest Income</b>	<b>81,343</b>	<b>298,218</b>	<b>739,160</b>	<b>971,722</b>	<b>1,748,676</b>	<b>2,618,799</b>
Provisions & Bad Debts written off directly	1,001	28,372	130,556	111,198	(7,424)	21,423
<b>Net Mark-Up / Interest Income after Provision</b>	<b>80,342</b>	<b>269,846</b>	<b>608,604</b>	<b>860,524</b>	<b>1,756,100</b>	<b>2,597,376</b>
Fees, Commission & Brokerage Income	3,430	61,207	112,117	37,854	87,821	110,118
Dividend Income	13,569	23,150	1,741	-	1	2
Income from dealing in Foreign Currencies	740	10,248	29,273	278,054	60,276	63,285
Other Income	26,808	45,676	53,008	26,779	59,006	53,304
<b>Total Non - Markup / Interest Income</b>	<b>44,547</b>	<b>140,281</b>	<b>196,139</b>	<b>342,687</b>	<b>207,104</b>	<b>226,709</b>
Administrative Expenses	145,526	491,172	1,028,232	1,755,503	1,895,476	2,147,527
Other Expenses	13,762	19,418	5,663	10,617	23,185	67,971
<b>Total Non-Markup/Interest Expenses</b>	<b>159,288</b>	<b>510,590</b>	<b>1,033,895</b>	<b>1,766,120</b>	<b>1,918,661</b>	<b>2,215,498</b>
Extra ordinary/unusual Items	-	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(34,399)</b>	<b>(100,463)</b>	<b>(229,152)</b>	<b>(562,909)</b>	<b>44,543</b>	<b>608,587</b>
Taxation - Current	1,021	4,004	87	12,549	42,269	57,242
- Prior Years	266	-	-	-	-	1,340
- Deferred	(27,332)	(67,444)	(176,309)	(96,519)	(44,276)	140,449
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>(8,354)</b>	<b>(37,023)</b>	<b>(52,930)</b>	<b>(478,939)</b>	<b>46,550</b>	<b>409,556</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(73,421)</b>	<b>5,291,777</b>	<b>1,109,403</b>	<b>4,475,857</b>	<b>4,267,673</b>	<b>8,826,592</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(486,245)</b>	<b>(4,291,460)</b>	<b>(2,135,427)</b>	<b>(2,581,695)</b>	<b>(6,939,968)</b>	<b>(7,197,259)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>528,510</b>	<b>1,881,409</b>	<b>1,398,270</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Number of Employees</b>	<b>236</b>	<b>563</b>	<b>1,188</b>	<b>1,471</b>	<b>1,347</b>	<b>1,452</b>

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Burj Bank Ltd.*				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	380,381	418,948	675,988	1,324,461	1,379,696
Balances with other Banks	187,747	255,703	577,349	400,468	2,215,636
Lending to Financial Institutions	725,022	250,040	2,856,052	2,679,753	
Investments - Net	1,318,657	2,045,146	2,861,751	5,050,878	9,982,793
Advances - Net	3,723,752	5,639,877	4,763,622	5,616,202	10,509,340
Other Assets	195,506	539,632	624,251	1,564,163	2,405,097
Operating Fixed Assets	299,404	417,364	600,626	646,645	671,890
Deferred Tax Assets	20,065	-	106,269	393,116	480,377
<b>TOTAL ASSETS</b>	<b>6,850,534</b>	<b>9,566,710</b>	<b>13,065,908</b>	<b>17,675,686</b>	<b>27,644,829</b>
<b>LIABILITIES</b>					
Bills Payable	80,240	20,138	58,263	86,867	210,932
Borrowings from Financial Institution	-	50,704	1,094,375	287,291	447,300
Deposits and other Accounts	2,888,762	5,063,393	6,784,750	12,636,083	20,341,241
Sub-ordinated Loans	-	-	-	339,462	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	215,644	349,053	286,740	-	840,778
Deferred Tax Liabilities	-	8612	-	-	-
<b>TOTAL LIABILITIES</b>	<b>3,184,646</b>	<b>5,491,900</b>	<b>8,224,128</b>	<b>13,349,703</b>	<b>21,840,251</b>
<b>NET ASSETS</b>	<b>3,665,888</b>	<b>4,074,810</b>	<b>4,841,780</b>	<b>4,325,983</b>	<b>5,804,578</b>
<b>REPRESENTED BY:</b>					
Share Capital	3,601,200	4,001,333	5,010,458	5,010,458	7,410,458
Reserves	10,206	16,751	16,751	16,751	16,751
Un-appropriated Profit	40,825	67,007	(225,620)	(761,142)	(1,649,630)
Surplus/Deficit on Revaluation of Assets	13,657	(10,281)	40,191	59,916	26,999
<b>TOTAL</b>	<b>3,665,888</b>	<b>4,074,810</b>	<b>4,841,780</b>	<b>4,325,983</b>	<b>5,804,578</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	249,763	855,374	1,131,873	1,263,461	2,375,585
Mark-Up/ Return/Interest Expenses	57,906	403,500	650,752	726,325	1,423,171
<b>Net Mark-Up / Interest Income</b>	<b>191,857</b>	<b>451,874</b>	<b>481,121</b>	<b>537,136</b>	<b>952,414</b>
Provisions & Bad Debts written off directly	1,857	3,875	257,089	406,279	251,580
<b>Net Mark-Up / Interest Income after Provision</b>	<b>190,000</b>	<b>447,999</b>	<b>224,032</b>	<b>130,857</b>	<b>700,834</b>
Fees, Commission & Brokerage Income	6,007	20,494	18,772	19,815	34,363
Dividend Income	-	3,550	9,250	275	33,757
Income from dealing in Foreign Currencies	2,014	19,458	21,850	17,593	20,845
Other Income	817	2,771	6,946	26,577	99,572
<b>Total Non - Markup / Interest Income</b>	<b>8,838</b>	<b>46,273</b>	<b>56,818</b>	<b>64,260</b>	<b>188,537</b>
Administrative Expenses	165,999	433,996	685,677	986,592	1,229,345
Other Expenses	580	165	325	33,085	6,934
<b>Total Non-Markup/Interest Expenses</b>	<b>166,579</b>	<b>434,161</b>	<b>686,002</b>	<b>1,019,677</b>	<b>1,236,279</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>32,259</b>	<b>60,111</b>	<b>(405,152)</b>	<b>(824,560)</b>	<b>(346,908)</b>
Taxation - Current	1,293	-	6,822	-	25,184
- Prior Years	-	(1,293)	-	-	-
- Deferred	(20,065)	28,677	(119,347)	(289,038)	(83,604)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>51,031</b>	<b>32,727</b>	<b>(292,627)</b>	<b>(535,522)</b>	<b>(288,488)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(1,296,457)</b>	<b>660,132</b>	<b>654,955</b>	<b>2,667,586</b>	<b>5,394,077</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(1,521,950)</b>	<b>(953,742)</b>	<b>(1,085,394)</b>	<b>(2,195,994)</b>	<b>5,323,674</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>914,747</b>	<b>674,651</b>	<b>1,009,125</b>	<b>-</b>	<b>1,800,000</b>
<b>Number of Employees</b>	<b>126</b>	<b>366</b>	<b>805</b>	<b>583</b>	<b>820</b>

\* Dawood Islamic Bank Ltd. renamed as Burj Bank Ltd.

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Dubai Islamic Bank Pakistan Ltd.			
	2006	2007	2008	2009
<b>ASSETS</b>				
Cash & Balances with Treasury Banks	719,833	1,992,425	2,691,572	2,932,264
Balances with other Banks	199,360	1,410,884	3,273,878	2,430,437
Lending to Financial Institutions	1,502,000	-	1,329,832	2,591,905
Investments - Net	832,925	2,974,087	3,019,266	2,822,723
Advances - Net	3,273,957	11,347,979	18,073,501	20,589,613
Other Assets	1,022,148	1,700,233	1,138,661	1,861,588
Operating Fixed Assets	661,529	1,459,578	2,010,889	1,727,298
Deferred Tax Assets	222,528	423,061	512,474	413,066
<b>TOTAL ASSETS</b>	<b>8,434,280</b>	<b>21,308,247</b>	<b>32,050,073</b>	<b>35,368,894</b>
<b>LIABILITIES</b>				
Bills Payable	283,529	347,521	283,188	279,493
Borrowings from Financial Institution	-	383	-	125,000
Deposits and other Accounts	4,322,621	16,114,461	25,458,910	27,980,906
Sub-ordinated Loans	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-
Other Liabilities	297,699	490,543	1,241,848	943,230
Deferred Tax Liabilities	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>4,903,849</b>	<b>16,952,908</b>	<b>26,983,946</b>	<b>29,328,629</b>
<b>NET ASSETS</b>	<b>3,530,431</b>	<b>4,355,339</b>	<b>5,066,127</b>	<b>6,040,265</b>
<b>REPRESENTED BY:</b>				
Share Capital	3,917,498	5,126,248	6,017,780	6,776,030
Reserves	-	-	-	45,347
Un-appropriated Profit	(411,502)	(780,698)	(962,520)	(781,130)
Surplus/Deficit on Revaluation of Assets	24,435	9,789	10,867	18
<b>TOTAL</b>	<b>3,530,431</b>	<b>4,355,339</b>	<b>5,066,127</b>	<b>6,040,265</b>
<b>OPERATING POSITION</b>				
Mark-Up/ Return/Interest Earned	156,811	1,119,716	2,723,796	3,647,145
Mark-Up/ Return/Interest Expenses	30,310	469,302	1,377,542	1,805,943
<b>Net Mark-Up / Interest Income</b>	<b>126,501</b>	<b>650,414</b>	<b>1,346,254</b>	<b>1,841,202</b>
Provisions & Bad Debts written off directly	-	100,766	156,077	115,136
<b>Net Mark-Up / Interest Income after Provision</b>	<b>126,501</b>	<b>549,648</b>	<b>1,190,177</b>	<b>1,726,066</b>
Fees, Commission & Brokerage Income	25,118	265,032	142,308	232,619
Dividend Income	-	-	-	-
Income from dealing in Foreign Currencies	8,627	38,026	133,573	129,177
Other Income	202	33,352	59,671	3,557
<b>Total Non - Markup / Interest Income</b>	<b>33,947</b>	<b>336,410</b>	<b>335,552</b>	<b>365,353</b>
Administrative Expenses	764,021	1,453,732	1,791,282	1,724,467
Other Expenses	29,508	174	6,253	14,902
<b>Total Non-Markup/Interest Expenses</b>	<b>793,529</b>	<b>1,453,906</b>	<b>1,797,535</b>	<b>1,739,369</b>
Extra ordinary/unusual Items	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(633,081)</b>	<b>(567,848)</b>	<b>(271,806)</b>	<b>352,050</b>
Taxation - Current	949	7,151	-	20,062
- Prior Years	-	-	-	-
- Deferred	(222,528)	(205,803)	(89,984)	105,251
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>(411,502)</b>	<b>(369,196)</b>	<b>(181,822)</b>	<b>226,737</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(763,727)</b>	<b>2,878,431</b>	<b>2,523,494</b>	<b>(1,285,767)</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(1,377,152)</b>	<b>(3,105,065)</b>	<b>(852,903)</b>	<b>(75,232)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>3,432,039</b>	<b>1,208,750</b>	<b>891,550</b>	<b>758,250</b>
<b>Number of Employees</b>	<b>570</b>	<b>992</b>	<b>826</b>	<b>984</b>

(Contd.)

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Dubai Islamic Bank Pakistan Ltd.	
	2010	2011
<b>ASSETS</b>		
Cash & Balances with Treasury Banks	3,197,884	3,429,994
Balances with other Banks	3,455,665	1,116,928
Lending to Financial Institutions	1,020,725	3,826,084
Investments - Net	5,945,370	12,937,179
Advances - Net	22,764,954	23,340,602
Other Assets	1,352,762	1,570,201
Operating Fixed Assets	1,703,588	1,597,770
Deferred Tax Assets	447,788	377,691
<b>TOTAL ASSETS</b>	<b>39,888,736</b>	<b>48,196,449</b>
<b>LIABILITIES</b>		
Bills Payable	411,944	394,426
Borrowings from Financial Institution	950,000	1,898,500
Deposits and other Accounts	31,414,908	38,491,607
Sub-ordinated Loans	-	-
Liabilities against Assets Subject to Finance Lease	-	-
Other Liabilities	1,063,545	1,177,867
Deferred Tax Liabilities	-	-
<b>TOTAL LIABILITIES</b>	<b>33,840,397</b>	<b>41,962,400</b>
<b>NET ASSETS</b>	<b>6,048,339</b>	<b>6,234,049</b>
<b>REPRESENTED BY:</b>		
Share Capital	6,776,030	6,776,030
Reserves	46,979	85,058
Un-appropriated Profit	(774,670)	(622,281)
Surplus/Deficit on Revaluation of Assets	-	(4,776)
<b>TOTAL</b>	<b>6,048,339</b>	<b>6,234,049</b>
<b>OPERATING POSITION</b>		
Mark-Up/ Return/Interest Earned	4,071,552	4,632,785
Mark-Up/ Return/Interest Expenses	2,129,570	2,395,995
<b>Net Mark-Up / Interest Income</b>	<b>1,941,982</b>	<b>2,236,790</b>
Provisions & Bad Debts written off directly	181,224	10,075
<b>Net Mark-Up / Interest Income after Provision</b>	<b>1,760,758</b>	<b>2,226,715</b>
Fees, Commission & Brokerage Income	236,015	241,195
Dividend Income	-	76,792
Income from dealing in Foreign Currencies	127,376	69,189
Other Income	2,944	69,960
<b>Total Non - Markup / Interest Income</b>	<b>366,335</b>	<b>457,136</b>
Administrative Expenses	2,095,563	2,326,911
Other Expenses	13,799	30,410
<b>Total Non-Markup/Interest Expenses</b>	<b>2,109,362</b>	<b>2,357,321</b>
Amortization of Deferred Cost	-	10,401
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>17,731</b>	<b>316,129</b>
Taxation - Current	44,379	50,899
- Prior Years	-	2,076
- Deferred	(34,722)	72,668
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>8,074</b>	<b>190,486</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>4,676,276</b>	<b>4,983,772</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(3,385,428)</b>	<b>(7,090,399)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>-</b>	<b>-</b>
<b>Number of Employees</b>	<b>990</b>	<b>1,400</b>

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Faysal Bank Ltd.				
	2002	2003	2004	2005	2006
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	1,850,394	2,866,278	5,048,395	6,696,714	7,207,998
Balances with other Banks	285,035	648,660	3,564,030	2,045,887	2,883,040
Lending to Financial Institutions	2,986,480	872,132	4,417,378	10,742,841	4,608,205
Investments - Net	6,841,907	11,424,750	11,502,805	24,411,644	22,525,358
Advances - Net	21,934,701	29,419,974	51,373,254	62,323,508	74,468,644
Other Assets	1,802,249	1,183,315	1,473,952	2,334,577	1,537,764
Operating Fixed Assets	685,924	1,030,352	1,158,407	1,726,086	2,239,392
Deferred Tax Assets	284,618	160,936	-	-	-
<b>TOTAL ASSETS</b>	<b>36,671,308</b>	<b>47,606,397</b>	<b>78,538,221</b>	<b>110,281,257</b>	<b>115,470,401</b>
<b>LIABILITIES</b>					
Bills Payable	273,510	430,862	905,637	1,193,309	4,516,125
Borrowings from Financial Institution	5,344,308	6,529,810	8,478,048	15,295,730	14,965,037
Deposits and other Accounts	24,554,476	31,332,172	56,460,329	74,736,717	74,413,641
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	16,404	18,434	22,549	14,664
Other Liabilities	1,235,026	1,318,437	2,294,899	3,504,206	5,924,440
Deferred Tax Liabilities	-	-	166,442	1,268,307	1,839,860
<b>TOTAL LIABILITIES</b>	<b>31,407,320</b>	<b>39,627,685</b>	<b>68,323,789</b>	<b>96,020,818</b>	<b>101,673,767</b>
<b>NET ASSETS</b>	<b>5,263,988</b>	<b>7,978,712</b>	<b>10,214,432</b>	<b>14,260,439</b>	<b>13,796,634</b>
<b>REPRESENTED BY:</b>					
Share Capital	2,647,850	2,647,850	2,912,635	3,684,484	4,237,157
Reserves	1,447,379	2,115,989	2,259,101	2,516,211	3,079,527
Un-appropriated Profit	25,245	846,016	1,079,492	1,911,246	1,815,643
Surplus/Deficit on Revaluation of Assets	1,143,514	2,368,857	3,963,204	6,148,498	4,664,307
<b>TOTAL</b>	<b>5,263,988</b>	<b>7,978,712</b>	<b>10,214,432</b>	<b>14,260,439</b>	<b>13,796,634</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	3,046,246	2,074,611	2,753,451	6,338,051	9,728,046
Mark-Up/ Return/Interest Expenses	2,167,670	946,485	1,118,118	3,311,567	6,089,255
<b>Net Mark-Up / Interest Income</b>	<b>878,576</b>	<b>1,128,126</b>	<b>1,635,333</b>	<b>3,026,484</b>	<b>3,638,791</b>
Provisions & Bad Debts written off directly	(21,339)	248,278	123,526	(309,841)	621,607
<b>Net Mark-Up / Interest Income after Provision</b>	<b>899,915</b>	<b>879,848</b>	<b>1,511,807</b>	<b>3,336,325</b>	<b>3,017,184</b>
Fees, Commission & Brokerage Income	205,300	251,189	397,064	581,854	603,667
Dividend Income	391,350	763,697	697,499	776,914	1,249,522
Income from dealing in Foreign Currencies	177,752	107,473	162,444	95,451	120,992
Other Income	202,714	1,591,496	574,478	609,042	778,416
<b>Total Non - Markup / Interest Income</b>	<b>977,116</b>	<b>2,713,855</b>	<b>1,831,485</b>	<b>2,063,261</b>	<b>2,752,597</b>
Administrative Expenses	619,134	834,754	1,134,672	1,428,499	1,866,584
Other Expenses	3,323	13,677	1,150	2,220	32,857
<b>Total Non-Markup/Interest Expenses</b>	<b>622,457</b>	<b>848,431</b>	<b>1,135,822</b>	<b>1,430,719</b>	<b>1,899,441</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>1,254,574</b>	<b>2,745,272</b>	<b>2,207,470</b>	<b>3,968,867</b>	<b>3,870,340</b>
Taxation - Current	310,000	347,889	517,588	689,204	383,442
- Prior Years	64,803	106,443	(420,394)	(923,159)	93,118
- Deferred	223,372	139,596	356,806	1,133,365	577,208
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>656,399</b>	<b>2,151,344</b>	<b>1,753,470</b>	<b>3,069,457</b>	<b>2,816,572</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(4,920,276)</b>	<b>5,453,345</b>	<b>4,419,018</b>	<b>10,470,807</b>	<b>(739,060)</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(934,530)</b>	<b>(2,988,385)</b>	<b>1,737,722</b>	<b>(9,084,668)</b>	<b>2,908,511</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(180,198)</b>	<b>(1,088,841)</b>	<b>(1,107,835)</b>	<b>(1,200,936)</b>	<b>(1,041,019)</b>
<b>Number of Employees</b>	<b>461</b>	<b>722</b>	<b>899</b>	<b>1,530</b>	<b>2,069</b>

)



## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Faysal Bank Ltd.				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	6,872,032	8,927,524	8,427,202	11,212,215	18,445,108
Balances with other Banks	3,708,451	876,780	508,795	750,426	4,685,718
Lending to Financial Institutions	7,078,102	2,861,401	15,017,826	900,000	-
Investments - Net	31,553,108	30,186,168	56,531,338	63,245,596	93,409,187
Advances - Net	87,346,401	89,758,789	91,346,001	96,771,156	148,161,995
Other Assets	2,204,368	2,983,846	4,966,716	7,010,738	11,828,085
Operating Fixed Assets	2,514,959	2,646,978	2,787,617	2,494,440	10,849,607
Deferred Tax Assets	-	-	1,279,918	2,959,137	5,188,126
<b>TOTAL ASSETS</b>	<b>141,277,421</b>	<b>138,241,486</b>	<b>180,865,413</b>	<b>185,343,708</b>	<b>292,567,826</b>
<b>LIABILITIES</b>					
Bills Payable	2,406,927	1,536,517	1,465,451	1,469,848	3,075,642
Borrowings from Financial Institution	9,995,855	13,027,468	34,985,766	30,536,133	39,696,986
Deposits and other Accounts	102,067,422	102,776,793	123,655,188	129,174,131	214,614,731
Sub-ordinated Loans	1,000,000	999,600	999,200	3,998,800	4,395,197
Liabilities against Assets Subject to Finance Lease	7,827	4,103	-	-	-
Other Liabilities	6,951,421	6,641,542	6,977,069	6,942,768	11,572,111
Deferred Tax Liabilities	2,691,466	2,483,355	-	-	-
<b>TOTAL LIABILITIES</b>	<b>125,120,918</b>	<b>127,469,378</b>	<b>168,082,674</b>	<b>172,121,680</b>	<b>273,354,667</b>
<b>NET ASSETS</b>	<b>16,156,503</b>	<b>10,772,108</b>	<b>12,782,739</b>	<b>13,222,028</b>	<b>19,213,159</b>
<b>REPRESENTED BY:</b>					
Share Capital	5,296,445	5,296,445	6,090,911	7,309,094	8,243,118
Reserves	3,567,033	3,790,023	4,030,056	4,036,302	6,591,131
Un-appropriated Profit	1,481,668	1,049,519	1,215,179	1,969,692	2,959,178
Surplus/Deficit on Revaluation of Assets	5,811,357	636,121	1,446,593	(93,060)	1,419,732
<b>TOTAL</b>	<b>16,156,503</b>	<b>10,772,108</b>	<b>12,782,739</b>	<b>13,222,028</b>	<b>19,213,159</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	11,610,781	13,404,132	16,957,875	17,804,947	28,825,449
Mark-Up/ Return/Interest Expenses	7,459,392	8,454,755	11,967,885	12,773,177	19,619,095
<b>Net Mark-Up / Interest Income</b>	<b>4,151,389</b>	<b>4,949,377</b>	<b>4,989,990</b>	<b>5,031,770</b>	<b>9,206,354</b>
Provisions & Bad Debts written off directly	2,079,044	2,047,362	2,191,883	2,011,621	695,245
<b>Net Mark-Up / Interest Income after Provision</b>	<b>2,072,345</b>	<b>2,902,015</b>	<b>2,798,107</b>	<b>3,020,149</b>	<b>8,511,109</b>
Fees, Commission & Brokerage Income	743,913	814,001	885,124	995,814	1,773,198
Dividend Income	1,221,217	1,207,366	667,926	333,967	618,764
Income from dealing in Foreign Currencies	313,597	347,114	400,477	450,824	850,833
Other Income	1,162,418	(57,888)	859,538	1,535,371	827,574
<b>Total Non - Markup / Interest Income</b>	<b>3,441,145</b>	<b>2,310,593</b>	<b>2,813,065</b>	<b>3,315,976</b>	<b>4,070,369</b>
Administrative Expenses	2,799,747	3,257,843	4,284,086	5,369,587	10,813,919
Other Expenses	15,916	158,228	26,585	115,585	289,468
<b>Total Non-Markup/Interest Expenses</b>	<b>2,815,663</b>	<b>3,416,071</b>	<b>4,310,671</b>	<b>5,485,172</b>	<b>11,103,387</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>2,697,827</b>	<b>1,796,537</b>	<b>1,300,501</b>	<b>850,953</b>	<b>1,478,091</b>
Taxation - Current	282,381	155,956	1,157,443	211,209	392,522
- Prior Years	(48,433)	100,000	2,823,492	191,736	289,016
- Deferred	191,771	425,629	(3,880,593)	(765,882)	(483,743)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>2,272,108</b>	<b>1,114,952</b>	<b>1,200,159</b>	<b>1,213,890</b>	<b>1,280,296</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>7,262,087</b>	<b>1,882,246</b>	<b>13,981,449</b>	<b>7,213,844</b>	<b>5,911,646</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(5,504,987)</b>	<b>(2,668,719)</b>	<b>(14,633,913)</b>	<b>(6,566,645)</b>	<b>5,842,442</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(817,503)</b>	<b>(1,325,507)</b>	<b>(4,865)</b>	<b>2,998,919</b>	<b>209,067</b>
<b>Number of Employees</b>	<b>2,475</b>	<b>2,919</b>	<b>3,018</b>	<b>2,980</b>	<b>6,442</b>

RBS was merged into Faysal Bank with effect from December, 31 2010.

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	First Women Bank Ltd.				
	2002	2003	2004	2005	2006
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	537,619	573,601	567,548	726,003	705,703
Balances with other Banks	155,301	190,883	215,845	295,110	301,056
Lending to Financial Institutions	890,000	2,218,443	3,263,159	1,313,119	1,431,628
Investments - Net	5,495,978	5,264,524	3,684,852	5,378,387	3,137,533
Advances - Net	842,125	1,277,788	1,649,124	2,462,098	3,066,249
Other Assets	241,148	143,093	170,378	231,722	189,637
Operating Fixed Assets	50,810	75,242	81,621	79,955	153,060
Deferred Tax Assets	-	-	14,015	16,840	4,536
<b>TOTAL ASSETS</b>	<b>8,212,981</b>	<b>9,743,574</b>	<b>9,646,542</b>	<b>10,503,234</b>	<b>8,989,402</b>
<b>LIABILITIES</b>					
Bills Payable	53,857	107,737	71,573	67,406	62,057
Borrowings from Financial Institution	495,127	640,085	213,150	846,150	931,520
Deposits and other Accounts	6,580,472	8,125,797	8,689,749	8,716,185	6,965,378
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	154,611	114,748	81,880	146,804	95,815
Deferred Tax Liabilities	282,569	126,033	-	-	-
<b>TOTAL LIABILITIES</b>	<b>7,566,636</b>	<b>9,114,400</b>	<b>9,056,352</b>	<b>9,776,545</b>	<b>8,054,770</b>
<b>NET ASSETS</b>	<b>646,345</b>	<b>629,174</b>	<b>590,190</b>	<b>726,689</b>	<b>934,632</b>
<b>REPRESENTED BY:</b>					
Share Capital	200,000	200,000	283,650	283,650	283,650
Reserves	58,876	130,992	115,857	142,577	175,759
Un-appropriated Profit	(19,619)	69,134	168,883	276,054	409,070
Surplus/Deficit on Revaluation of Assets	407,088	229,048	21,800	24,408	66,153
<b>TOTAL</b>	<b>646,345</b>	<b>629,174</b>	<b>590,190</b>	<b>726,689</b>	<b>934,632</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	629,567	509,931	460,229	654,579	722,410
Mark-Up/ Return/Interest Expenses	351,757	175,482	112,466	217,744	237,905
<b>Net Mark-Up / Interest Income</b>	<b>277,810</b>	<b>334,449</b>	<b>347,763</b>	<b>436,835</b>	<b>484,505</b>
Provisions & Bad Debts written off directly	3,545	429	3,613	12,633	5,583
<b>Net Mark-Up / Interest Income after Provision</b>	<b>274,265</b>	<b>334,020</b>	<b>344,150</b>	<b>424,202</b>	<b>478,922</b>
Fees, Commission & Brokerage Income	17,557	17,422	26,375	28,061	35,391
Dividend Income	83	545	669	4,721	5,784
Income from dealing in Foreign Currencies	2,264	955	1,765	1,695	4,073
Other Income	13,702	125,653	60,027	19,848	16,626
<b>Total Non - Markup / Interest Income</b>	<b>33,606</b>	<b>144,575</b>	<b>88,836</b>	<b>54,325</b>	<b>61,874</b>
Administrative Expenses	169,417	208,197	220,166	255,676	284,219
Other Expenses	3,670	767	2,111	2,231	93
<b>Total Non-Markup/Interest Expenses</b>	<b>173,087</b>	<b>208,964</b>	<b>222,277</b>	<b>257,907</b>	<b>284,312</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>134,784</b>	<b>269,631</b>	<b>210,709</b>	<b>220,620</b>	<b>256,484</b>
Taxation - Current	67,569	106,950	84,844	86,841	89,067
- Prior Years	29,330	-	1,541	2,536	2,536
- Deferred	(7,522)	2,102	-	(2,358)	(1,029)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>45,407</b>	<b>160,579</b>	<b>124,324</b>	<b>133,601</b>	<b>165,910</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>2,615,315</b>	<b>208,845</b>	<b>(1,237,855)</b>	<b>1,932,400</b>	<b>(2,228,763)</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(2,499,537)</b>	<b>(137,281)</b>	<b>1,213,114</b>	<b>(1,695,020)</b>	<b>2,214,409</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>-</b>	<b>-</b>	<b>43,650</b>	<b>-</b>	<b>-</b>
<b>Number of Employees</b>	<b>496</b>	<b>524</b>	<b>507</b>	<b>513</b>	<b>531</b>

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	First Women Bank Ltd.				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	809,657	575,929	713,140	836,311	973,701
Balances with other Banks	384,792	400,761	586,849	600,228	561,555
Lending to Financial Institutions	1,245,000	350,849	1,136,025	926,323	1,605,946
Investments - Net	3,159,640	2,264,088	4,097,423	3,430,251	4,730,434
Advances - Net	3,063,507	3,304,330	3,274,221	6,308,140	7,701,063
Other Assets	174,294	176,301	194,218	374,798	326,492
Operating Fixed Assets	148,686	174,833	203,972	188,248	229,344
Deferred Tax Assets	-	56630	82,827	38,861	-
<b>TOTAL ASSETS</b>	<b>8,985,576</b>	<b>7,303,721</b>	<b>10,288,675</b>	<b>12,703,160</b>	<b>16,128,535</b>
<b>LIABILITIES</b>					
Bills Payable	193,321	101,993	89,020	102,182	96,417
Borrowings from Financial Institution	21,543	27,140	31,328	966,885	51,100
Deposits and other Accounts	7,569,059	5,939,308	8,756,793	10,195,214	13,814,854
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	445,348
Other Liabilities	102,409	132,247	287,552	332,858	-
Deferred Tax Liabilities	11,000	-	30,615	-	1,252
<b>TOTAL LIABILITIES</b>	<b>7,897,332</b>	<b>6,200,688</b>	<b>9,195,308</b>	<b>11,597,139</b>	<b>14,408,971</b>
<b>NET ASSETS</b>	<b>1,088,244</b>	<b>1,103,033</b>	<b>1,093,367</b>	<b>1,106,021</b>	<b>1,719,564</b>
<b>REPRESENTED BY:</b>					
Share Capital	283,650	283,650	283,650	283,650	1,080,038
Reserves	207,336	228,540	228,540	233,282	284,991
Un-appropriated Profit	537,130	623,610	546,128	567,585	280,399
Surplus/Deficit on Revaluation of Assets	60,128	(32,767)	35,049	21,504	74,136
<b>TOTAL</b>	<b>1,088,244</b>	<b>1,103,033</b>	<b>1,093,367</b>	<b>1,106,021</b>	<b>1,719,564</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	685,346	736,103	896,476	1,374,548	1,918,759
Mark-Up/ Return/Interest Expenses	171,694	212,601	408,000	763,841	1,176,451
<b>Net Mark-Up / Interest Income</b>	<b>513,652</b>	<b>523,502</b>	<b>488,476</b>	<b>610,707</b>	<b>742,308</b>
Provisions & Bad Debts written off directly	18065	50153	188,075	70,099	(5,475)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>495,587</b>	<b>473,349</b>	<b>300,401</b>	<b>540,608</b>	<b>747,783</b>
Fees, Commission & Brokerage Income	31,672	24,511	25,217	26,445	20,779
Dividend Income	9375	9088	7,161	14,025	12,639
Income from dealing in Foreign Currencies	4406	31902	16,940	(2,231)	18,918
Other Income	37,032	24,842	17,561	18,902	201,383
<b>Total Non - Markup / Interest Income</b>	<b>82,485</b>	<b>90,343</b>	<b>66,879</b>	<b>57,141</b>	<b>253,719</b>
Administrative Expenses	332,517	367,798	451,930	533,679	600,986
Other Expenses	7133	5,451	1,604	9,393	413
<b>Total Non-Markup/Interest Expenses</b>	<b>339,650</b>	<b>373,249</b>	<b>453,534</b>	<b>543,072</b>	<b>601,399</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>238,422</b>	<b>190,443</b>	<b>(86,254)</b>	<b>54,677</b>	<b>400,103</b>
Taxation - Current	82,464	87,280	5,712	15,867	127,442
- Prior Years	(17,563)	16,878	14,882	-	-
- Deferred	15,634	(19,735)	(26,747)	15,099	14,114
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>157,887</b>	<b>106,020</b>	<b>(80,101)</b>	<b>23,711</b>	<b>258,547</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>214,391</b>	<b>(930,303)</b>	<b>2,108,232</b>	<b>(521,807)</b>	<b>1,070,465</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(26,701)</b>	<b>712,544</b>	<b>(1,784,933)</b>	<b>658,357</b>	<b>(1,271,748)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>300,000</b>
<b>Number of Employees</b>	<b>535</b>	<b>540</b>	<b>569</b>	<b>585</b>	<b>630</b>

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Habib Bank Ltd.				
	2002	2003	2004	2005	2006
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	27,473,044	27,639,313	31,970,302	33,014,694	46,310,478
Balances with other Banks	26,870,767	20,312,646	33,419,120	23,304,315	35,965,048
Lending to Financial Institutions	10,001,123	22,595,488	3,755,039	12,272,248	6,550,128
Investments - Net	142,877,930	158,870,811	134,522,944	102,984,482	119,587,476
Advances - Net	167,523,299	183,654,042	259,089,466	307,602,748	349,432,685
Other Assets	18,138,213	11,523,641	11,919,594	14,265,234	21,535,471
Operating Fixed Assets	7,184,623	7,111,940	11,110,724	11,046,166	11,954,876
Deferred Tax Assets	2,967,570	3,224,049	1,978,144	1,577,875	2,725,486
<b>TOTAL ASSETS</b>	<b>403,036,569</b>	<b>434,931,930</b>	<b>487,765,333</b>	<b>506,067,762</b>	<b>594,061,648</b>
<b>LIABILITIES</b>					
Bills Payable	5,834,673	6,258,226	7,601,766	5,694,018	9,507,637
Borrowings from Financial Institution	38,045,541	31,610,200	29,346,284	30,160,501	56,392,270
Deposits and other Accounts	328,182,054	360,648,228	404,629,059	416,603,030	459,140,198
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	11,267,376	12,697,392	14,162,888	13,879,346	15,578,177
Deferred Tax Liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>383,329,644</b>	<b>411,214,046</b>	<b>455,739,997</b>	<b>466,336,895</b>	<b>540,618,282</b>
<b>NET ASSETS</b>	<b>19,706,925</b>	<b>23,717,884</b>	<b>32,025,336</b>	<b>39,730,867</b>	<b>53,443,366</b>
<b>REPRESENTED BY:</b>					
Minority Interest	208,675	233,010	835,390	-	913,317
Share Capital	20,178,495	20,178,495	6,900,000	6,900,000	6,900,000
Reserves	1,027,348	1,635,407	2,645,730	15,400,087	17,802,584
Un-appropriated Profit	(8,931,643)	(5,045,153)	13,559,089	9,822,330	20,475,080
Surplus/Deficit on Revaluation of Assets	7,224,050	6,716,125	8,085,127	7,608,450	7,352,385
<b>TOTAL</b>	<b>19,706,925</b>	<b>23,717,884</b>	<b>32,025,336</b>	<b>39,730,867</b>	<b>53,443,366</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	23,956,114	19,049,914	18,198,725	31,041,863	43,685,740
Mark-Up/ Return/Interest Expenses	11,580,431	5,446,340	4,472,138	6,740,860	13,204,037
<b>Net Mark-Up / Interest Income</b>	<b>12,375,683</b>	<b>13,603,574</b>	<b>13,726,587</b>	<b>24,301,003</b>	<b>30,481,703</b>
Provisions & Bad Debts written off directly	2,512,207	5,484,744	2,307,685	302,2937	2,804,072
<b>Net Mark-Up / Interest Income after Provision</b>	<b>9,863,476</b>	<b>8,118,830</b>	<b>11,418,902</b>	<b>21,278,066</b>	<b>27,677,631</b>
Fees, Commission & Brokerage Income	2,096,871	2,044,657	2,510,433	2,721,738	3,931,710
Dividend Income	1,795,385	561,995	4,235,574	1,389,000	-
Income from dealing in Foreign Currencies	1,144,350	1,069,192	1,095,789	1,323,063	1,102,358
Other Income	1,151,751	4,084,198	2,020,506	1,740,141	3,455,428
<b>Total Non - Markup / Interest Income</b>	<b>6,188,357</b>	<b>7,760,042</b>	<b>9,862,302</b>	<b>7,173,942</b>	<b>8,489,496</b>
Administrative Expenses	11,807,129	9,782,136	13,781,291	13,369,154	17,149,232
Other Expenses	(58,481)	339,986	252,473	317,515	177,408
<b>Total Non-Markup/Interest Expenses</b>	<b>11,748,648</b>	<b>10,122,122</b>	<b>14,033,764</b>	<b>13,686,669</b>	<b>17,326,640</b>
Extra ordinary/unusual Items	215,159	287,582	-	1,602,401	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>4,088,026</b>	<b>5,469,168</b>	<b>7,247,440</b>	<b>13,162,938</b>	<b>18,840,487</b>
Taxation - Current	842,631	488,750	398,152	4,035,139	7,144,846
- Prior Years	-	(629)	15,341	(50,540)	(39,067)
- Deferred	1,211,435	963,390	1,070,543	262,168	(965,607)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>2,033,960</b>	<b>4,017,657</b>	<b>5,763,404</b>	<b>8,916,171</b>	<b>12,700,315</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>4,115,210</b>	<b>(3,474,179)</b>	<b>11,468,091</b>	<b>811,538</b>	<b>17,851,517</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(2,518,738)</b>	<b>(3,469,929)</b>	<b>5,066,924</b>	<b>(87,246)</b>	<b>250,797</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>-</b>	<b>552,256</b>	<b>-</b>	<b>(345,000)</b>	<b>(691,350)</b>
<b>Number of Employees</b>	<b>19,005</b>	<b>18,800</b>	<b>18,625</b>	<b>16,228</b>	<b>14,572</b>

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Habib Bank Ltd.				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	55,487,664	56,533,134	79,527,191	81,640,246	103,080,076
Balances with other Banks	27,020,704	39,307,321	29,560,309	37,413,185	34,985,809
Lending to Financial Institutions	1,628,130	6,193,787	5,352,873	30,339,344	41,581,029
Investments - Net	177,942,251	138,145,692	209,421,147	254,909,116	399,939,469
Advances - Net	382,172,734	456,355,507	432,283,588	459,750,012	416,261,389
Other Assets	27,346,111	35,419,252	40,187,710	34,920,007	43,941,323
Operating Fixed Assets	13,780,555	14,751,252	16,475,939	16,155,290	17,107,263
Deferred Tax Assets	6,613,372	11,222,444	8,172,590	9,572,203	6,957,290
<b>TOTAL ASSETS</b>	<b>691,991,521</b>	<b>757,928,389</b>	<b>820,981,347</b>	<b>924,699,403</b>	<b>1,063,853,648</b>
<b>LIABILITIES</b>					
Bills Payable	15,418,230	9,944,257	10,041,203	9,775,093	13,894,502
Borrowings from Financial Institution	58,994,609	46,844,990	48,121,649	40,459,860	33,714,904
Deposits and other Accounts	531,298,127	597,090,545	653,452,460	747,374,799	875,308,597
Sub-ordinated Loans	3,100,000	3,954,925	4,212,080	4,281,835	4,497,285
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	19,943,126	24,913,236	26,058,408	26,557,045	34,983,770
Deferred Tax Liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>628,754,092</b>	<b>682,747,953</b>	<b>741,885,800</b>	<b>828,448,632</b>	<b>962,399,058</b>
<b>NET ASSETS</b>	<b>63,237,429</b>	<b>75,180,436</b>	<b>79,095,547</b>	<b>96,250,771</b>	<b>101,454,590</b>
<b>REPRESENTED BY:</b>					
Minority Interest	965,642	890,099	-	1,212,656	-
Share Capital	6,900,000	7,590,000	9,108,000	10,018,800	11,020,680
Reserves	19,821,455	24,243,254	25,801,889	29,355,555	30,203,696
Un-appropriated Profit	28,341,670	39,447,648	36,325,458	47,467,704	52,228,646
Surplus/Deficit on Revaluation of Assets	7,208,662	3,009,435	7,860,200	8,196,056	8,001,568
<b>TOTAL</b>	<b>63,237,429</b>	<b>75,180,436</b>	<b>79,095,547</b>	<b>96,250,771</b>	<b>101,454,590</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	50,481,021	63,305,033	74,751,375	81,325,028	96,447,370
Mark-Up/ Return/Interest Expenses	19,153,957	26,525,556	33,088,536	34,330,255	41,563,287
<b>Net Mark-Up / Interest Income</b>	<b>31,327,064</b>	<b>36,779,477</b>	<b>41,662,839</b>	<b>46,994,773</b>	<b>54,884,083</b>
Provisions & Bad Debts written off directly	8,099,291	9,187,404	9,612,138	7,585,664	7,072,049
<b>Net Mark-Up / Interest Income after Provision</b>	<b>23,227,773</b>	<b>27,592,073</b>	<b>32,050,701</b>	<b>39,409,109</b>	<b>47,812,034</b>
Fees, Commission & Brokerage Income	3,420,051	4,518,408	4,620,148	5,432,706	5,085,472
Dividend Income	2,472,663	2,369,233	452,823	343,252	376,450
Income from dealing in Foreign Currencies	1,487,374	2,374,318	1,692,776	3,189,333	3,469,827
Other Income	2,643,076	7,116,852	3,176,865	3,797,140	3,156,376
<b>Total Non - Markup / Interest Income</b>	<b>10,023,164</b>	<b>16,378,811</b>	<b>9,942,612</b>	<b>12,762,431</b>	<b>12,088,125</b>
Administrative Expenses	18,297,279	21,348,016	21,733,407	24,252,960	27,137,304
Other Expenses	(190,959)	588,489	774,165	878,550	731,294
<b>Total Non-Markup/Interest Expenses</b>	<b>18,106,320</b>	<b>21,936,505</b>	<b>22,507,572</b>	<b>25,131,510</b>	<b>27,868,598</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>15,144,617</b>	<b>22,034,379</b>	<b>19,485,741</b>	<b>27,040,030</b>	<b>32,031,561</b>
Taxation - Current	7,220,717	8,661,150	7,827,137	9,698,783	10,122,028
- Prior Years	1,668,562	233,100	(1,079,473)	629,721	176,132
- Deferred	(3,828,699)	(2,473,891)	439,434	(322,854)	991,585
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>10,084,037</b>	<b>15,614,020</b>	<b>12,298,643</b>	<b>17,034,380</b>	<b>20,741,816</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>56,224,065</b>	<b>(18,231,677)</b>	<b>102,186,246</b>	<b>42,055,186</b>	<b>186,648,727</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(57,678,742)</b>	<b>34,448,567</b>	<b>(78,005,445)</b>	<b>(37,695,709)</b>	<b>(156,319,568)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>1,687,519</b>	<b>(2,884,803)</b>	<b>(4,173,059)</b>	<b>(5,512,569)</b>	<b>(9,770,459)</b>
<b>Number of Employees</b>	<b>14,552</b>	<b>14,123</b>	<b>13,122</b>	<b>13,269</b>	<b>13,495</b>

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Habib Metropolitan Bank Ltd.					
	2006	2007	2008	2009	2010	2011
<b>ASSETS</b>						
Cash & Balances with Treasury Banks	11,348,162	10,201,545	11,401,384	11,192,498	13,923,393	14,233,690
Balances with other Banks	6,296,564	3,691,183	2,974,237	4,836,399	3,123,094	3,551,591
Lending to Financial Institutions	5,447,110	3,989,249	98,176	150,000	3,190,399	2,361,754
Investments – Net	39,555,569	61,735,796	53,631,532	111,679,520	100,993,820	147,524,622
Advances – Net	83,324,059	89,826,806	108,261,259	102,293,132	119,827,636	109,656,714
Other Assets	2,047,809	2,127,936	3,317,451	4,004,748	5,931,280	5,675,292
Operating Fixed Assets	649,122	1,294,486	1,528,913	2,431,227	3,352,702	3,195,886
Deferred Tax Assets	-	-	1,144,451	824,706	1,868,328	2,019,809
<b>TOTAL ASSETS</b>	<b>148,668,395</b>	<b>172,867,001</b>	<b>182,357,403</b>	<b>237,412,230</b>	<b>252,210,652</b>	<b>288,219,358</b>
<b>LIABILITIES</b>						
Bills Payable	1,619,796	3,210,041	2,372,146	3,111,467	2,572,954	3,733,794
Borrowings from Financial Institution	29,518,458	29,991,633	30,435,543	68,186,674	62,529,729	66,641,226
Deposits and other Accounts	102,492,712	121,066,469	128,369,670	142,457,376	160,457,975	185,399,802
Sub-ordinated Loans	-	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-	-
Other Liabilities	3,992,514	5,019,792	6,087,256	4,916,200	6,341,861	7,871,028
Deferred Tax Liabilities	176,803	60,874	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>137,800,283</b>	<b>159,348,809</b>	<b>167,264,615</b>	<b>218,671,717</b>	<b>231,902,519</b>	<b>263,645,850</b>
<b>NET ASSETS</b>	<b>10,868,112</b>	<b>13,518,192</b>	<b>15,092,788</b>	<b>18,740,513</b>	<b>20,308,133</b>	<b>24,573,508</b>
<b>REPRESENTED BY:</b>						
Share Capital	3,005,000	5,018,350	6,022,020	7,527,525	8,731,929	10,478,315
Reserves	5,824,936	6,383,936	7,039,936	7,587,835	8,151,443	8,807,718
Un-appropriated Profit	1,835,302	2,059,958	3,175,830	3,773,782	4,071,055	4,949,767
Surplus/Deficit on Revaluation of Assets	202,874	55,948	(1,144,998)	(148,629)	(646,294)	337,708
<b>TOTAL</b>	<b>10,868,112</b>	<b>13,518,192</b>	<b>15,092,788</b>	<b>18,740,513</b>	<b>20,308,133</b>	<b>24,573,508</b>
<b>OPERATING POSITION</b>						
Mark-Up/ Return/Interest Earned	7,289,123	11,983,551	15,870,172	21,376,259	23,380,314	27,247,789
Mark-Up/ Return/Interest Expenses	4,416,477	8,259,184	10,919,922	14,665,453	16,433,491	19,548,532
<b>Net Mark-Up / Interest Income</b>	<b>2,872,646</b>	<b>3,724,367</b>	<b>4,950,250</b>	<b>6,710,806</b>	<b>6,946,823</b>	<b>7,699,257</b>
Provisions & Bad Debts written off directly	108,381	442,160	1,249,820	2,569,646	3,041,548	2,754,602
<b>Net Mark-Up / Interest Income after Provision</b>	<b>2,764,265</b>	<b>3,282,207</b>	<b>3,700,430</b>	<b>4,141,160</b>	<b>3,905,275</b>	<b>4,944,655</b>
Fees, Commission & Brokerage Income	580,825	996,771	1,183,328	1,265,105	1,589,451	1,758,515
Dividend Income	41,524	33,211	655,845	438,250	568,553	1,187,718
Income from dealing in Foreign Currencies	673,263	1,153,845	2,042,654	1,532,500	1,775,133	1,647,536
Other Income	433,019	991,879	391,637	466,474	495,933	593,454
<b>Total Non - Markup / Interest Income</b>	<b>1,728,631</b>	<b>3,175,706</b>	<b>4,273,464</b>	<b>3,702,329</b>	<b>4,429,070</b>	<b>5,187,223</b>
Administrative Expenses	1,348,921	2,253,559	3,086,634	3,523,721	4,172,840	4,923,839
Other Expenses	1,177	456	147,150	106,126	135,170	577,588
<b>Total Non-Markup/Interest Expenses</b>	<b>1,350,098</b>	<b>2,254,015</b>	<b>3,233,784</b>	<b>3,629,847</b>	<b>4,308,010</b>	<b>5,501,427</b>
Extra ordinary/unusual Items	-	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>3,142,798</b>	<b>4,203,898</b>	<b>4,740,110</b>	<b>4,213,642</b>	<b>4,026,335</b>	<b>4,630,451</b>
Taxation - Current	1,040,000	1,279,000	1,992,000	1,690,909	1,904,158	2,192,666
- Prior Years	33,448	174,000	29,186	-	-	(134,985)
- Deferred	-26,539	(46,108)	(558,453)	(216,761)	(695,861)	(708,603)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>2,095,889</b>	<b>2,797,006</b>	<b>3,277,377</b>	<b>2,739,494</b>	<b>2,818,038</b>	<b>3,281,373</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>6,764,400</b>	<b>19,073,676</b>	<b>(5,970,127)</b>	<b>58,192,618</b>	<b>(6,943,837)</b>	<b>44,177,278</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(7,508,058)</b>	<b>(23,071,171)</b>	<b>6,270,614</b>	<b>(57,131,321)</b>	<b>9,139,649</b>	<b>(44,124,271)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(2)</b>	<b>-</b>	<b>-</b>	<b>(37)</b>	<b>(750,651)</b>	<b>(1,062)</b>
<b>Number of Employees</b>	<b>1,143</b>	<b>2,300</b>	<b>2,473</b>	<b>2,695</b>	<b>2,937</b>	<b>3,073</b>

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

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Jun. : Thousand Rupees)

Financial Position	Industrial Development Bank of Pakistan				
	2002	2003	2004	2005	2006
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	1,145,507	884,152	991,498	285,989	293,520
Balances with other Banks	132,150	31,609	37,205	22,429	21,161
Lending to Financial Institutions	675,000	1,299,784	76,000	-	-
Investments - Net	2,715,947	3,659,649	3,501,096	3,209,910	4,873,437
Advances - Net	9,345,739	5,918,300	4,202,334	2,451,661	1,248,275
Other Assets	2,751,780	1,215,276	1,431,137	1,012,970	713,359
Operating Fixed Assets	143,096	136,994	133,440	129,321	126,444
Deferred Tax Assets	-	835,608	842,614	849,621	856,628
<b>TOTAL ASSETS</b>	<b>16,909,219</b>	<b>13,981,372</b>	<b>11,215,324</b>	<b>7,961,901</b>	<b>8,132,824</b>
<b>LIABILITIES</b>					
Bills Payable	25,705	37,861	65,609	123,645	36,041
Borrowings from Financial Institution	13,428,777	15,423,666	15,259,626	15,136,433	20,581,468
Deposits and other Accounts	13,185,985	12,884,653	12,229,712	10,505,336	7,285,504
Sub-ordinated Loans	298,635	201,137	201,137	201,137	201,137
Liabilities against Assets Subject to Finance Lease	1,064	718	327	-	-
Other Liabilities	8,970,051	8,165,982	8,034,508	7,283,799	7,207,193
Deferred Tax Liabilities	-	-	-	849,621	856,628
<b>TOTAL LIABILITIES</b>	<b>35,910,217</b>	<b>36,714,017</b>	<b>35,790,919</b>	<b>34,099,971</b>	<b>36,167,971</b>
<b>NET ASSETS</b>	<b>(19,000,998)</b>	<b>(22,732,645)</b>	<b>(24,575,595)</b>	<b>(26,138,070)</b>	<b>(28,035,147)</b>
<b>REPRESENTED BY:</b>					
Share Capital	157,000	157,000	157,000	157,000	157,000
Advance Against Equity	-	-	-	9,144	750,548
Reserves	750,548	750,548	750,548	750,548	9,144
Un-appropriated Profit	(19,920,782)	(23,875,528)	(25,376,802)	(26,777,455)	(28,580,453)
Surplus/Deficit on Revaluation of Assets	12,236	235,335	(106,341)	(277,307)	(371,386)
<b>TOTAL</b>	<b>(19,000,998)</b>	<b>(22,732,645)</b>	<b>(24,575,595)</b>	<b>(26,138,070)</b>	<b>(28,035,147)</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	1,859,515	531,258	267,510	256,980	282,605
Mark-Up/ Return/Interest Expenses	2,238,073	1,567,320	747,499	745,415	662,873
<b>Net Mark-Up / Interest Income</b>	<b>(378,558)</b>	<b>(1,036,062)</b>	<b>(479,989)</b>	<b>(488,435)</b>	<b>(380,268)</b>
Provisions & Bad Debts written off directly	865,431	2,533,499	493,223	640,853	619,345
<b>Net Mark-Up / Interest Income after Provision</b>	<b>(1,243,989)</b>	<b>(3,569,561)</b>	<b>(973,212)</b>	<b>(1,129,288)</b>	<b>(999,613)</b>
Fees, Commission & Brokerage Income	59,877	22,390	17,184	8,240	7,756
Dividend Income	21,693	5,649	11,864	11,011	12,083
Income from dealing in Foreign Currencies	15,280	939	-	-	1,359
Other Income	120,482	85,398	3,015	18,156	54,292
<b>Total Non - Markup / Interest Income</b>	<b>217,332</b>	<b>114,376</b>	<b>32,063</b>	<b>37,407</b>	<b>75,490</b>
Administrative Expenses	708,319	362,995	318,436	344,508	166,092
Other Expenses	275,033	133,607	236,515	(38,549)	710,480
<b>Total Non-Markup/Interest Expenses</b>	<b>983,352</b>	<b>496,602</b>	<b>554,951</b>	<b>305,959</b>	<b>876,572</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(2,010,009)</b>	<b>(3,951,787)</b>	<b>(1,496,100)</b>	<b>(1,397,840)</b>	<b>(1,800,695)</b>
Taxation - Current	10,392	2,959	2,007	1,728	2,303
- Prior Years	-	-	3,167	1085	-
- Deferred	-	-	-	-	-
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>(2,020,401)</b>	<b>(3,954,746)</b>	<b>(1,501,274)</b>	<b>(1,400,653)</b>	<b>(1,802,998)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>683,912</b>	<b>474,667</b>	<b>439,356</b>	<b>(900,9860)</b>	<b>1,809,230</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(310,032)</b>	<b>(738,589)</b>	<b>(325,939)</b>	<b>181,057</b>	<b>(1,802,967)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(92,638)</b>	<b>(97,974)</b>	<b>(475)</b>	<b>(356)</b>	<b>-</b>
<b>Number of Employees</b>	<b>372</b>	<b>360</b>	<b>359</b>	<b>356</b>	<b>172</b>

(Contd.)

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Jun. : Thousand Rupees)

Financial Position	Industrial Development Bank of Pakistan				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	257,632	212,428	183,885	150,299	132,199
Balances with other Banks	26,918	30,513	50,313	64,681	28,265
Lending to Financial Institutions	1,625,000	600,000	481,269	108,802	794,425
Investments - Net	4,705,838	4,036,610	3,178,546	3,015,974	2,784,079
Advances - Net	1,206,679	124,778	142,182	108,392	91,050
Other Assets	863,635	1,245,500	773,712	701,761	1,847,865
Operating Fixed Assets	753,755	125,120	120,568	123,390	57,355
Deferred Tax Assets	127,711	870,641	877,648	884,654	-
<b>TOTAL ASSETS</b>	<b>9,567,168</b>	<b>7,245,590</b>	<b>5,808,123</b>	<b>5,157,953</b>	<b>5,735,238</b>
<b>LIABILITIES</b>					
Bills Payable	24,761	29,471	38,612	13,717	12,599
Borrowings from Financial Institution	22,681,908	22,542,821	22,305,318	22,466,356	23,383,395
Deposits and other Accounts	6,110,553	4,637,119	3,796,797	3,313,563	3,187,175
Sub-ordinate Loans	201,137	201,137	201,137	201,137	201,137
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	7,804,734	7,159,789	6,759,038	6,242,312	7,013,454
Deferred Tax Liabilities	863,635	870,641	877,648	884,655	-
<b>TOTAL LIABILITIES</b>	<b>37,686,728</b>	<b>35,440,978</b>	<b>33,978,550</b>	<b>33,121,740</b>	<b>33,797,760</b>
<b>NET ASSETS</b>	<b>(28,119,560)</b>	<b>(28,195,388)</b>	<b>(28,170,427)</b>	<b>(27,963,787)</b>	<b>(28,062,522)</b>
<b>REPRESENTED BY:</b>					
Share Capital	157,000	157,000	157,000	157,000	157,000
Reserves	750,548	750,548	750,548	750,548	750,548
Advance Against Equity	9,144	9,144	9,144	9,144	-
Un-appropriated Profit	(28,978,795)	(28,850,253)	(28,712,158)	(28,616,693)	(28,800,686)
Surplus/Deficit on Revaluation of Assets	(57,457)	(261,827)	(374,961)	(263,786)	(169,384)
<b>TOTAL</b>	<b>(28,119,560)</b>	<b>(28,195,388)</b>	<b>(28,170,427)</b>	<b>(27,963,787)</b>	<b>(28,062,522)</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	552,443	441,814	404,055	284,378	97,045
Mark-Up/ Return/Interest Expenses	649,811	616,701	689,973	537,511	289,116
<b>Net Mark-Up / Interest Income</b>	<b>(97,368)</b>	<b>(174,887)</b>	<b>(285,918)</b>	<b>(253,133)</b>	<b>(192,071)</b>
Provisions & Bad Debts written off directly	(399,436)	605,602	(159,224)	(65,264)	62
<b>Net Mark-Up / Interest Income after Provision</b>	<b>302,068</b>	<b>(780,489)</b>	<b>(126,694)</b>	<b>(187,869)</b>	<b>(192,133)</b>
Fees, Commission & Brokerage Income	24,480	7,638	8,244	6,588	2,048
Dividend Income	82,781	99,821	61,070	54,660	47,624
Income from dealing in Foreign Currencies	-	-	-	963	(43)
Other Income	7,758	53,028	353,514	415,082	8,025
<b>Total Non - Markup / Interest Income</b>	<b>115,019</b>	<b>160,487</b>	<b>422,828</b>	<b>477,293</b>	<b>57,654</b>
Administrative Expenses	168,531	158,076	180,890	191,338	94,706
Other Expenses	644,243	(951,086)	(25,002)	666	(10,890)
<b>Total Non-Markup/Interest Expenses</b>	<b>812,774</b>	<b>(793,010)</b>	<b>155,888</b>	<b>192,004</b>	<b>83,816</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(395,687)</b>	<b>173,008</b>	<b>140,246</b>	<b>97,420</b>	<b>(218,295)</b>
Taxation - Current	2,655	2,278	2,151	1,955	1,326
- Prior Years	-	42,188	-	-	-
- Deferred	-	-	-	-	-
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>(398,342)</b>	<b>128,542</b>	<b>138,095</b>	<b>95,465</b>	<b>(219,621)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(528,738)</b>	<b>(549,050)</b>	<b>(756,259)</b>	<b>(280,827)</b>	<b>(189,938)</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>498,607</b>	<b>507,441</b>	<b>747,516</b>	<b>261,609</b>	<b>153,106</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>160,464</b>
<b>Number of Employees</b>	<b>133</b>	<b>123</b>	<b>118</b>	<b>98</b>	<b>195</b>



## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	JS Bank Ltd.					
	2006	2007	2008	2009	2010	2011
<b>ASSETS</b>						
Cash & Balances with Treasury Banks	1,912,648	977,235	1,285,247	1,764,403	2,298,806	3,880,688
Balances with other Banks	1,463,280	254,079	672,271	1,820,857	917,802	136,880
Lending to Financial Institutions	2,825,912	3,601,211	1,405,210	3,482,564	3,643,360	4,073,103
Investments - Net	2,582,096	6,309,536	5,119,959	9,535,555	13,701,699	22,649,824
Advances - Net	1,692,831	6,475,963	9,699,199	11,689,653	13,978,113	18,018,778
Other Assets	1,662,854	627,843	677,387	637,652	776,313	1,057,391
Operating Fixed Assets	379,584	1,955,360	2,496,883	3,039,329	2,882,941	3,021,439
Deferred Tax Assets	26,250	126,525	271,646	924,907	1,184,613	1,082,466
<b>TOTAL ASSETS</b>	<b>12,545,455</b>	<b>20,327,752</b>	<b>21,627,802</b>	<b>32,894,920</b>	<b>39,383,647</b>	<b>53,920,569</b>
<b>LIABILITIES</b>						
Bills Payable	610,623	727,179	127,922	320,492	369,620	1,246,994
Borrowings from Financial Institution	800,005	481,147	537,655	5,039,635	5,524,410	2,944,495
Deposits and other Accounts	7,198,149	13,679,898	15,294,273	21,313,791	26,276,328	41,487,031
Sub-ordinated Loans	-	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-	-
Other Liabilities	932,870	245,721	392,115	566,443	1,375,003	765,019
Deferred Tax Liabilities	-	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>9,541,647</b>	<b>15,133,945</b>	<b>16,351,965</b>	<b>27,240,361</b>	<b>33,545,361</b>	<b>46,443,539</b>
<b>NET ASSETS</b>	<b>3,003,808</b>	<b>5,193,807</b>	<b>5,275,837</b>	<b>5,654,559</b>	<b>5,838,286</b>	<b>7,477,030</b>
<b>REPRESENTED BY:</b>						
Share Capital	3,004,225	5,106,337	5,694,844	6,127,605	6,734,238	8,058,050
Reserves	-	7,086	18,040	18,040	18,040	89,978
Un-appropriated Profit	(417)	27,928	71,744	(523,192)	(930,671)	(642,918)
Surplus/Deficit on Revaluation of Assets	-	52,456	(508,791)	32,106	16,679	(28,080)
<b>TOTAL</b>	<b>3,003,808</b>	<b>5,193,807</b>	<b>5,275,837</b>	<b>5,654,559</b>	<b>5,838,286</b>	<b>7,477,030</b>
<b>OPERATING POSITION</b>						
Mark-Up/ Return/Interest Earned	2,050	1,130,383	1,975,203	2,527,295	3,299,767	4,312,207
Mark-Up/ Return/Interest Expenses	1,554	864,300	1,361,738	1,806,709	2,255,014	2,583,525
<b>Net Mark-Up / Interest Income</b>	<b>496</b>	<b>266,083</b>	<b>613,465</b>	<b>720,586</b>	<b>1,044,753</b>	<b>1,728,682</b>
Provisions & Bad Debts written off directly	-	9,727	11,218	772,688	136,484	(151,199)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>496</b>	<b>256,356</b>	<b>602,247</b>	<b>(52,102)</b>	<b>908,269</b>	<b>1,879,881</b>
Fees, Commission & Brokerage Income	50	126,542	103,448	132,198	196,215	351,183
Dividend Income	-	92,813	73,441	26,282	22,483	20,433
Income from dealing in Foreign Currencies	51	48,451	102,575	89,455	60,667	98,519
Other Income	-	150,534	212,881	91,535	53,609	291,933
<b>Total Non - Markup / Interest Income</b>	<b>101</b>	<b>418,340</b>	<b>492,345</b>	<b>339,470</b>	<b>332,974</b>	<b>762,068</b>
Administrative Expenses	1,003	736,263	982,624	1,734,815	1,846,840	2,098,357
Other Expenses	-	654	743	1,346	16,953	7,840
<b>Total Non-Markup/Interest Expenses</b>	<b>1,003</b>	<b>736,917</b>	<b>983,367</b>	<b>1,736,161</b>	<b>1,863,793</b>	<b>2,106,197</b>
Extra ordinary/unusual Items	-	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(406)</b>	<b>(62,221)</b>	<b>111,225</b>	<b>(1,448,793)</b>	<b>(622,550)</b>	<b>535,752</b>
Taxation - Current	11	6,556	-	14,334	36,327	49,813
- Prior Years	-	-	-	-	-	-
- Deferred	-	(104,208)	56,455	(868,191)	(251,398)	126,248
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>(417)</b>	<b>35,431</b>	<b>54,770</b>	<b>(594,936)</b>	<b>(407,479)</b>	<b>359,691</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(275,870)</b>	<b>(460,884)</b>	<b>403,176</b>	<b>6,015,819</b>	<b>1,760,620</b>	<b>3,981,482</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>-</b>	<b>(3,795,829)</b>	<b>(258,632)</b>	<b>(4,830,668)</b>	<b>(2,979,828)</b>	<b>(3,177,909)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>540,107</b>	<b>2,102,112</b>	<b>588,507</b>	<b>432,761</b>	<b>606,633</b>	<b>-</b>
<b>Number of Employees</b>	<b>18</b>	<b>457</b>	<b>827</b>	<b>1,200</b>	<b>1,255</b>	<b>1,473</b>

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

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	KASB Bank Ltd.				
	2002	2003	2004	2005	2006
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	356,051	849,743	1,437,561	1,082,524	2,305,082
Balances with other Banks	131,553	121,551	1,794,172	817,078	799,731
Lending to Financial Institutions	521,380	1,201,822	699,019	1,077,546	2,305,232
Investments - Net	2,118,193	2,395,037	2,686,757	3,821,943	4,694,312
Advances - Net	490,025	3,647,433	8,294,759	10,739,337	14,512,718
Other Assets	253,743	551,800	576,380	709,414	759,975
Operating Fixed Assets	165,658	183,435	235,617	471,944	673,064
Deferred Tax Assets	-	39,640	129,019	383,201	488,621
<b>TOTAL ASSETS</b>	<b>4,036,603</b>	<b>8,990,461</b>	<b>15,853,284</b>	<b>19,102,987</b>	<b>26,538,735</b>
<b>LIABILITIES</b>					
Bills Payable	37,639	84,312	166,133	127,446	199,670
Borrowings from Financial Institution	340,795	1,795,600	2,341,770	1,931,448	2,176,032
Deposits and other Accounts	2,639,698	5,450,974	11,201,209	14,828,110	21,275,570
Sub-ordinated Loans	150,000	-	-	-	-
Liabilities against Assets Subject to Finance Lease	5,625	38,081	23,844	9,493	3,775
Other Liabilities	35,668	392,417	416,763	470,528	754,891
Deferred Tax Liabilities	75,380	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>3,284,805</b>	<b>7,761,384</b>	<b>14,149,719</b>	<b>17,367,025</b>	<b>24,409,938</b>
<b>NET ASSETS</b>	<b>751,798</b>	<b>1,229,077</b>	<b>1,703,565</b>	<b>1,735,962</b>	<b>2,128,797</b>
<b>REPRESENTED BY:</b>					
Share Capital	616,000	1,293,469	1,707,379	2,014,707	2,292,707
Reserves	145,886	150,895	84,279	84,279	111,748
Un-appropriated Profit	(169,250)	(228,452)	(79,240)	(352,274)	(242,396)
Surplus/Deficit on Revaluation of Assets	159,162	13,165	(8,853)	(10,750)	(33,262)
<b>TOTAL</b>	<b>751,798</b>	<b>1,229,077</b>	<b>1,703,565</b>	<b>1,735,962</b>	<b>2,128,797</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	282,077	380,871	640,793	1,073,688	1,790,347
Mark-Up/ Return/Interest Expenses	217,739	172,688	318,114	664,408	1,429,045
<b>Net Mark-Up / Interest Income</b>	<b>64,338</b>	<b>208,183</b>	<b>322,679</b>	<b>409,280</b>	<b>361,302</b>
Provisions & Bad Debts written off directly	34,003	16,244	(1,262)	499,880	41,287
<b>Net Mark-Up / Interest Income after Provision</b>	<b>30,335</b>	<b>191,939</b>	<b>323,941</b>	<b>(90,600)</b>	<b>320,015</b>
Fees, Commission & Brokerage Income	21,159	20,593	38,470	94,264	93,035
Dividend Income	-	18,608	34,044	30,174	172,800
Income from dealing in Foreign Currencies	10,988	5,866	11,563	45,342	47,454
Other Income	92,624	109,108	32,013	35,844	279,658
<b>Total Non - Markup / Interest Income</b>	<b>124,771</b>	<b>154,175</b>	<b>116,090</b>	<b>205,624</b>	<b>592,947</b>
Administrative Expenses	203,657	326,506	427,977	622,397	853,523
Other Expenses	53,678	(13,515)	(3,425)	4,048	6,644
<b>Total Non-Markup/Interest Expenses</b>	<b>257,335</b>	<b>312,991</b>	<b>424,552</b>	<b>626,445</b>	<b>860,167</b>
Share of Profit from Subsidiaries	-	(23,231)	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(102,229)</b>	<b>56,354</b>	<b>15,479</b>	<b>(511,421)</b>	<b>52,795</b>
Taxation - Current	2,035	15,974	6,433	9,541	19,868
- Prior Years	-	19,374	(6,496)	2,795	-
- Deferred	10,000	(4,041)	(82,534)	(250,723)	(104,420)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>(114,264)</b>	<b>25,047</b>	<b>98,076</b>	<b>(273,034)</b>	<b>137,347</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>81,488</b>	<b>1,134,432</b>	<b>2,091,630</b>	<b>(417,496)</b>	<b>2,625,399</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(689,443)</b>	<b>(490,838)</b>	<b>(422,674)</b>	<b>(1,345,903)</b>	<b>(1,364,763)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>146,486</b>	<b>(162,276)</b>	<b>396,772</b>	<b>291,327</b>	<b>271,801</b>
<b>Number of Employees</b>	<b>292</b>	<b>445</b>	<b>398</b>	<b>815</b>	<b>1,206</b>

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	KASB Bank Ltd.				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	3,001,895	1,507,632	2,851,665	3,272,520	4,822,597
Balances with other Banks	807,555	59,093	185,896	199,276	10,644,794
Lending to Financial Institutions	1,766,398	556,455	2,815,159	40,000	622,683
Investments - Net	7,277,875	9,454,149	15,129,090	13,052,504	16,883,748
Advances - Net	25,143,153	32,240,196	29,498,752	29,527,698	28,437,166
Other Assets	1,188,415	3,762,944	2,226,033	2,991,475	2,492,870
Operating Fixed Assets	1,094,748	2,730,533	3,298,720	3,379,130	3,342,032
Deferred Tax Assets	610,533	1,488,096	3,217,743	3,966,880	4,016,880
<b>TOTAL ASSETS</b>	<b>40,890,572</b>	<b>51,799,098</b>	<b>59,223,058</b>	<b>56,429,483</b>	<b>71,262,770</b>
<b>LIABILITIES</b>					
Bills Payable	879,152	217,520	386,066	541,041	891,579
Borrowings from Financial Institution	1,745,807	6,300,622	8,196,640	6,138,207	4,427,271
Deposits and other Accounts	33,131,773	35,087,477	43,899,695	46,274,187	61,262,896
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	1,428	9,685	6,027	2,170	1,510
Other Liabilities	848,420	984,287	1,775,760	1,291,421	1,389,025
Deferred Tax Liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>36,606,580</b>	<b>42,599,591</b>	<b>54,264,188</b>	<b>54,247,026</b>	<b>67,972,281</b>
<b>NET ASSETS</b>	<b>4,283,992</b>	<b>9,199,507</b>	<b>4,958,870</b>	<b>2,182,457</b>	<b>3,290,489</b>
<b>REPRESENTED BY:</b>					
Share Capital	3,106,978	4,014,890	9,508,617	9,508,617	19,508,617
Reserves	1,059,199	5,759,263	151,287	175,011	(6,975,892)
Un-appropriated Profit	(7,497)	(974,788)	(5,179,823)	(7,853,152)	(9,808,201)
Surplus/Deficit on Revaluation of Assets	125,312	400,142	478,789	351,981	565,965
<b>TOTAL</b>	<b>4,283,992</b>	<b>9,199,507</b>	<b>4,958,870</b>	<b>2,182,457</b>	<b>3,290,489</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	2,917,344	4,861,400	5,061,633	5,017,060	4,517,206
Mark-Up/ Return/Interest Expenses	2,285,381	4,448,440	5,490,397	5,064,141	5,052,900
<b>Net Mark-Up / Interest Income</b>	<b>631,963</b>	<b>412,960</b>	<b>(428,764)</b>	<b>(47,081)</b>	<b>(535,694)</b>
Provisions & Bad Debts written off directly	212,976	2,368,786	2,512,373	1,535,324	557,527
<b>Net Mark-Up / Interest Income after Provision</b>	<b>418,987</b>	<b>(1,955,826)</b>	<b>(2,941,137)</b>	<b>(1,582,405)</b>	<b>(1,093,221)</b>
Fees, Commission & Brokerage Income	129,488	162,362	149,285	327,511	359,939
Dividend Income	210,604	86,835	101,253	61,535	14,905
Income from dealing in Foreign Currencies	79,152	191,766	(16,065)	64,389	109,250
Other Income	402,235	219,672	320,559	169,678	188,602
<b>Total Non - Markup / Interest Income</b>	<b>821,479</b>	<b>660,635</b>	<b>555,032</b>	<b>623,113</b>	<b>672,696</b>
Administrative Expenses	1,153,736	1,759,032	2,379,347	2,495,158	2,323,287
Other Expenses	21,168	73,376	35,171	925	256,921
<b>Total Non-Markup/Interest Expenses</b>	<b>1,174,904</b>	<b>1,832,408</b>	<b>2,414,518</b>	<b>2,496,083</b>	<b>2,580,208</b>
Share of Profit from Subsidiaries	-	(1,278,400)	1,142,681	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>65,562</b>	<b>(1,849,199)</b>	<b>(5,943,304)</b>	<b>(3,455,375)</b>	<b>(3,000,733)</b>
Taxation - Current	20,350	25,078	10,145	-	-
- Prior Years	-	26,506	-	-	-
- Deferred	(152,481)	(927,814)	(1,725,701)	(744,706)	(630,808)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>197,693</b>	<b>(972,969)</b>	<b>(4,227,748)</b>	<b>(2,710,669)</b>	<b>(2,369,925)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>1,200,499</b>	<b>(3,437,919)</b>	<b>9,132,412</b>	<b>(852,700)</b>	<b>11,454,009</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(1,725,827)</b>	<b>(1,299,684)</b>	<b>(7,669,968)</b>	<b>1,279,301</b>	<b>(2,968,140)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>1,132,052</b>	<b>(2,139,368)</b>	<b>(4,886)</b>	<b>(4,363)</b>	<b>2,957,810</b>
<b>Number of Employees</b>	<b>1,320</b>	<b>1,802</b>	<b>1,656</b>	<b>1,726</b>	<b>1,537</b>

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

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

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

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	MCB Bank Ltd.				
	2002	2003	2004	2005	2006
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	17,867,991	24,053,669	23,833,253	23,665,549	32,465,976
Balances with other Banks	2,154,190	1,302,592	5,708,323	1,466,045	6,577,017
Lending to Financial Institutions	33,874,620	10,430,450	10,965,297	9,998,828	21,081,800
Investments - Net	89,609,821	128,276,842	67,194,971	69,481,487	63,486,316
Advances - Net	78,923,737	97,200,179	137,317,773	180,322,753	198,239,155
Other Assets	8,883,163	6,477,064	6,154,370	5,471,697	11,031,450
Operating Fixed Assets	3,825,045	4,582,823	7,999,821	8,182,454	9,054,156
Deferred Tax Assets	-	-	-	191,967	172,373
<b>TOTAL ASSETS</b>	<b>235,138,567</b>	<b>272,323,619</b>	<b>259,173,808</b>	<b>298,780,780</b>	<b>342,108,243</b>
<b>LIABILITIES</b>					
Bills Payable	6,261,957	8,396,320	7,566,684	8,536,674	7,089,679
Borrowings from Financial Institution	21,987,824	32,627,951	7,590,864	27,377,502	23,943,476
Deposits and other Accounts	182,705,716	211,511,393	221,069,158	229,341,890	257,461,838
Sub-ordinated Loans	1,600,000	1,599,360	1,598,720	1,598,080	1,597,440
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	9,045,634	6,372,596	6,525,999	8,192,338	11,171,496
Deferred Tax Liabilities	1,838,545	707,306	269,499	-	-
<b>TOTAL LIABILITIES</b>	<b>223,439,676</b>	<b>261,214,926</b>	<b>244,620,924</b>	<b>275,046,484</b>	<b>301,263,929</b>
<b>NET ASSETS</b>	<b>11,698,891</b>	<b>11,108,693</b>	<b>14,552,884</b>	<b>23,734,296</b>	<b>40,844,314</b>
<b>REPRESENTED BY:</b>					
Share Capital	2,665,455	3,065,273	3,371,800	4,265,327	5,463,276
Reserves	3,026,517	4,379,255	5,661,553	9,054,940	24,662,426
Un-appropriated Profit	621,985	281,636	165,208	4,990,260	5,530,973
Surplus/Deficit on Revaluation of Assets	5,384,934	3,382,529	5,354,323	5,423,769	5,187,639
<b>TOTAL</b>	<b>11,698,891</b>	<b>11,108,693</b>	<b>14,552,884</b>	<b>23,734,296</b>	<b>40,844,314</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	15,385,869	10,369,994	9,083,863	17,756,232	25,778,061
Mark-Up/ Return/Interest Expenses	6,074,682	2,932,693	2,057,640	2,781,468	4,525,359
<b>Net Mark-Up / Interest Income</b>	<b>9,311,187</b>	<b>7,437,301</b>	<b>7,026,223</b>	<b>14,974,764</b>	<b>21,252,702</b>
Provisions & Bad Debts written off directly	721,617	781,081	279,690	1,144,355	1,182,737
<b>Net Mark-Up / Interest Income after Provision</b>	<b>8,589,570</b>	<b>6,656,220</b>	<b>6,746,533</b>	<b>13,830,409</b>	<b>20,069,965</b>
Fees, Commission & Brokerage Income	907,071	1,042,437	1,992,356	2,448,950	2,311,235
Dividend Income	297,748	372,821	378,908	480,344	811,801
Income from dealing in Foreign Currencies	503,593	331,694	492,738	531,455	692,010
Other Income	881,746	2,784,859	1,368,986	2,292,920	1,176,370
<b>Total Non - Markup / Interest Income</b>	<b>2,590,158</b>	<b>4,531,811</b>	<b>4,232,988</b>	<b>5,753,669</b>	<b>4,991,416</b>
Administrative Expenses	8,077,395	6,587,369	7,244,200	6,459,490	6,482,592
Other Expenses	1,313	987,738	191,457	106,101	78,119
<b>Total Non-Markup/Interest Expenses</b>	<b>8,078,708</b>	<b>7,575,107</b>	<b>7,435,657</b>	<b>6,565,591</b>	<b>6,560,711</b>
Compensation on delayed Tax Refunds	-	-	(513,852)	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>3,101,020</b>	<b>3,612,924</b>	<b>4,057,716</b>	<b>13,018,487</b>	<b>18,500,670</b>
Taxation - Current	1,531,551	1,212,579	1,555,764	4,611,359	5,701,443
- Prior Years	-	-	-	(149,763)	593,497
- Deferred	(169,125)	170,200	70,420	(365,524)	63,332
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>1,738,594</b>	<b>2,230,145</b>	<b>2,431,532</b>	<b>8,922,415</b>	<b>12,142,398</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>23,016,299</b>	<b>48,867,229</b>	<b>(53,351,095)</b>	<b>(2,444,705)</b>	<b>3,541,222</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(28,310,699)</b>	<b>(42,582,331)</b>	<b>58,411,710</b>	<b>(1,813,827)</b>	<b>4,755,197</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>1,064,271</b>	<b>(984,097)</b>	<b>(818,946)</b>	<b>(155,255)</b>	<b>5,616,068</b>
<b>Number of Employees</b>	<b>10,979</b>	<b>10,235</b>	<b>9,889</b>	<b>12,638</b>	<b>14,930</b>

(Contd.)

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	MCB Bank Ltd.				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	39,683,883	39,631,172	38,774,871	45,407,183	53,122,522
Balances with other Banks	3,807,519	4,043,100	6,009,993	1,478,569	2,281,263
Lending to Financial Institutions	1,051,372	4,100,079	3,000,000	4,401,781	955,087
Investments - Net	113,089,261	96,256,874	167,134,465	213,060,882	316,651,613
Advances - Net	218,960,598	262,510,470	253,249,407	254,551,589	225,801,259
Other Assets	17,868,761	19,810,476	23,040,095	27,705,069	32,413,576
Operating Fixed Assets	16,024,123	17,263,733	18,014,896	20,947,540	22,007,903
Deferred Tax Assets	-	-	-	-	-
<b>TOTAL ASSETS</b>	<b>410,485,517</b>	<b>443,615,904</b>	<b>509,223,727</b>	<b>567,552,613</b>	<b>653,233,223</b>
<b>LIABILITIES</b>					
Bills Payable	10,479,058	10,551,468	8,201,090	10,265,537	9,466,818
Borrowings from Financial Institution	39,406,831	22,663,840	44,662,088	25,684,593	39,100,627
Deposits and other Accounts	292,098,066	330,274,155	367,604,711	431,371,937	491,188,710
Sub-ordinated Loans	479,232	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	11,722,493	437,137	15,819,082	16,092,319	18,379,700
Deferred Tax Liabilities	1,180,162	21,253,250	3,196,743	4,934,018	6,294,886
<b>TOTAL LIABILITIES</b>	<b>355,365,842</b>	<b>385,179,850</b>	<b>439,483,714</b>	<b>488,348,404</b>	<b>564,430,741</b>
<b>NET ASSETS</b>	<b>55,119,675</b>	<b>58,436,054</b>	<b>69,740,013</b>	<b>79,204,209</b>	<b>88,802,482</b>
<b>REPRESENTED BY:</b>					
Share Capital	6,282,768	6,282,768	6,911,045	7,602,150	8,362,365
Reserves	34,000,638	36,768,765	38,385,760	40,162,906	42,186,467
Un-appropriated Profit	5,130,750	9,193,332	15,779,127	21,414,955	28,366,171
Surplus/Deficit on Revaluation of Assets	9,705,519	6,191,189	8,664,081	10,024,198	9,887,479
<b>TOTAL</b>	<b>55,119,675</b>	<b>58,436,054</b>	<b>69,740,013</b>	<b>79,204,209</b>	<b>88,802,482</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	31,786,595	40,043,824	51,616,007	54,821,296	68,146,588
Mark-Up/ Return/Interest Expenses	7,865,533	11,560,740	15,837,322	17,987,767	23,620,274
<b>Net Mark-Up / Interest Income</b>	<b>23,921,062</b>	<b>28,483,084</b>	<b>35,778,685</b>	<b>36,833,529</b>	<b>44,526,314</b>
Provisions & Bad Debts written off directly	3,065,051	4,019,121	7,322,321	3,597,117	3,653,614
<b>Net Mark-Up / Interest Income after Provision</b>	<b>20,856,011</b>	<b>24,463,963</b>	<b>28,456,364</b>	<b>33,236,412</b>	<b>40,872,700</b>
Fees, Commission & Brokerage Income	2,634,610	2,866,729	3,455,948	4,129,540	4,921,383
Dividend Income	632,300	617,554	459,741	543,906	1,003,272
Income from dealing in Foreign Currencies	693,408	727,564	341,402	632,346	921,262
Gain on sale of securities - net	-	-	773,768	411,834	735,639
Other Income	2,487,909	1,579,593	612,026	547,680	530,635
<b>Total Non - Markup / Interest Income</b>	<b>6,448,227</b>	<b>5,791,440</b>	<b>5,642,885</b>	<b>6,265,306</b>	<b>8,112,191</b>
Administrative Expenses	5,426,116	7,546,878	10,111,330	12,173,942	15,584,687
Other Expenses	570,087	840,959	832,974	1,074,701	1,917,025
<b>Total Non-Markup/Interest Expenses</b>	<b>5,996,203</b>	<b>8,387,837</b>	<b>10,944,304</b>	<b>13,248,643</b>	<b>17,501,712</b>
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>21,308,035</b>	<b>21,867,566</b>	<b>23,154,945</b>	<b>26,253,075</b>	<b>31,483,179</b>
Taxation - Current	6,442,356	7,341,257	7,703,305	8,027,433	9,724,467
- Prior Years	(1,294,473)	(864,824)	(2,232,226)	-	1,037,910
- Deferred	894,590	16,533	2,188,569	1,352,467	1,295,896
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>15,265,562</b>	<b>15,374,600</b>	<b>15,495,297</b>	<b>16,873,175</b>	<b>19,424,906</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>61,899,299</b>	<b>2,031,538</b>	<b>78,148,082</b>	<b>58,701,161</b>	<b>124,027,193</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(51,615,842)</b>	<b>8,234,072</b>	<b>(70,369,445)</b>	<b>(48,122,554)</b>	<b>(105,804,935)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(5,846,704)</b>	<b>(10,313,407)</b>	<b>(6,735,510)</b>	<b>(8,567,547)</b>	<b>(9,785,295)</b>
<b>Number of Employees</b>	<b>13,587</b>	<b>13,954</b>	<b>13,192</b>	<b>13,380</b>	<b>13,046</b>

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Meezan Bank Ltd.				
	2002	2003	2004	2005	2006
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	659,349	1,042,285	2,623,588	3,956,938	5,897,394
Balances with other Banks	1,058,074	683,596	1,751,083	2,855,823	4,134,875
Lending to Financial Institutions	-	7,397,078	-	-	3,700,000
Investments - Net	855,766	1,211,667	1,429,053	1,606,490	2,877,554
Advances - Net	3,532,188	-	12,339,745	19,740,886	27,031,016
Other Assets	818,081	689,226	1,349,184	2,210,100	2,266,522
Operating Fixed Assets	35,942	78,537	204,737	305,585	531,262
Deferred Tax Assets	12,048	-	-	-	-
<b>TOTAL ASSETS</b>	<b>6,971,448</b>	<b>11,102,389</b>	<b>19,697,390</b>	<b>30,675,822</b>	<b>46,438,623</b>
<b>LIABILITIES</b>					
Bills Payable	46,842	169,062	196,145	260,732	563,228
Borrowings from Financial Institution	11,831	988,964	2,862,139	2,981,714	4,285,212
Deposits and other Accounts	5,079,478	7,756,862	13,769,807	22,769,262	34,449,441
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	247,389	429,790	770,631	1,469,258	1,979,079
Deferred Tax Liabilities	-	9,236	286	170,274	398,304
<b>TOTAL LIABILITIES</b>	<b>5,385,540</b>	<b>9,353,914</b>	<b>17,599,008</b>	<b>27,651,240</b>	<b>41,675,264</b>
<b>NET ASSETS</b>	<b>1,585,908</b>	<b>1,748,475</b>	<b>2,098,382</b>	<b>3,024,582</b>	<b>4,763,359</b>
<b>REPRESENTED BY:</b>					
Share Capital	1,001,454	1,064,045	1,346,017	2,036,582	3,779,897
Advances against issue of right shares	-	-	192,312	-	-
Reserves	264,867	560,444	256,578	666,322	528,085
Un-appropriated Profit	209,630	12,073	258,325	268,036	448,427
Surplus/Deficit on Revaluation of Assets	109,957	111,913	45,150	53,642	6,950
<b>TOTAL</b>	<b>1,585,908</b>	<b>1,748,475</b>	<b>2,098,382</b>	<b>3,024,582</b>	<b>4,763,359</b>
<b>OPERATING POSITION</b>					
Profit/ Return Eamed	311,183	375,567	534,400	1,459,229	2,704,280
Profit/ Return Expenses	191,673	182,354	250,393	690,418	1,464,173
<b>Net Profit/ Return</b>	<b>119,510</b>	<b>193,213</b>	<b>284,007</b>	<b>768,811</b>	<b>1,240,107</b>
Provisions & Bad Debts written off directly	(60,677)	(15,774)	18,741	38,980	122,878
<b>Net Profit/ Return After Provision</b>	<b>180,187</b>	<b>208,987</b>	<b>265,266</b>	<b>729,831</b>	<b>1,117,229</b>
Fees, Commission & Brokerage Income	71,968	53,869	100,739	174,750	216,216
Dividend Income	111,302	114,625	108,592	92,569	165,228
Income from dealing in Foreign Currencies	5,799	5,215	26,830	77,961	201,519
Other Income	98,938	113,601	128,932	276,871	107,598
<b>Total Non - Profit / Return Income</b>	<b>288,007</b>	<b>287,310</b>	<b>365,093</b>	<b>622,151</b>	<b>690,561</b>
Administrative Expenses	195,045	255,449	409,296	718,384	1,022,991
Other Expenses	2,619	20	185	482	4776
<b>Total Non - Profit / Return Expenses</b>	<b>197,664</b>	<b>255,469</b>	<b>409,481</b>	<b>718,866</b>	<b>1,027,767</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>270,530</b>	<b>240,828</b>	<b>220,878</b>	<b>633,116</b>	<b>780,023</b>
Taxation - Current	59,429	5,731	5,470	4,671	8,314
- Prior Years	-	-	-	39002	(60572)
- Deferred	(12,048)	21,284	(8,950)	169,988	228,030
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>223,149</b>	<b>213,813</b>	<b>224,358</b>	<b>419,455</b>	<b>604,251</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>13,754</b>	<b>187,538</b>	<b>3,059,945</b>	<b>2,050,480</b>	<b>3,485,231</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>1,433,281</b>	<b>(129,093)</b>	<b>(551,020)</b>	<b>(110,636)</b>	<b>(1,446,941)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>89,726</b>	<b>(49,987)</b>	<b>139,865</b>	<b>498,246</b>	<b>1,181,218</b>
<b>Number of Employees</b>	<b>159</b>	<b>238</b>	<b>511</b>	<b>786</b>	<b>1,389</b>

(Contd.)

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Meezan Bank Ltd.				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	5,644,028	5,763,710	8,387,432	12,780,806	16,641,160
Balances with other Banks	3,729,549	1,344,974	5,260,467	9,939,660	2,348,076
Lending to Financial Institutions	8,850,000	18,108,000	34,499,500	10,511,855	4,065,406
Investments - Net	10,535,186	14,286,949	23,290,309	54,966,907	98,488,574
Advances - Net	34,576,339	39,768,481	44,188,066	54,195,163	59,155,585
Other Assets	2,810,494	4,123,441	5,935,413	8,949,759	15,064,954
Operating Fixed Assets	1,032,963	1,880,515	2,416,375	3,066,100	3,985,248
Deferred Tax Assets	-	-	204,172	342,175	801,391
<b>TOTAL ASSETS</b>	<b>67,178,559</b>	<b>85,276,070</b>	<b>124,181,734</b>	<b>154,752,425</b>	<b>200,550,394</b>
<b>LIABILITIES</b>					
Bills Payable	1,192,160	1,057,017	1,249,210	1,767,370	2,282,045
Borrowings from Financial Institution	2,415,606	4,008,496	8,468,425	5,829,296	9,235,960
Deposits and other Accounts	54,582,353	70,233,875	100,333,051	131,070,328	170,030,431
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	2,851,407	3,548,666	4,946,589	5,005,440	5,215,607
Deferred Tax Liabilities	430,377	453,038	-	-	-
<b>TOTAL LIABILITIES</b>	<b>61,471,903</b>	<b>79,301,092</b>	<b>114,997,275</b>	<b>143,672,434</b>	<b>186,764,043</b>
<b>NET ASSETS</b>	<b>5,706,656</b>	<b>5,974,978</b>	<b>9,184,459</b>	<b>11,079,991</b>	<b>13,786,351</b>
<b>REPRESENTED BY:</b>					
Share Capital	3,779,897	4,925,961	6,650,048	6,982,550	8,029,933
Reserves	720,785	845,022	1,050,092	1,380,010	2,058,319
Un-appropriated Profit	1,219,228	570,114	1,390,395	2,377,563	3,240,421
Surplus/Deficit on Revaluation of Assets	(13,254)	(366,119)	93,924	339,868	457,678
<b>TOTAL</b>	<b>5,706,656</b>	<b>5,974,978</b>	<b>9,184,459</b>	<b>11,079,991</b>	<b>13,786,351</b>
<b>OPERATING POSITION</b>					
Profit/ Return Earned	4,573,752	6,803,213	10,102,060	12,290,549	18,032,152
Profit/ Return Expenses	2,451,968	3,088,334	4,969,916	6,606,474	8,665,622
<b>Net Profit/ Return</b>	<b>2,121,784</b>	<b>3,714,879</b>	<b>5,132,144</b>	<b>5,684,075</b>	<b>9,366,530</b>
Provisions & Bad Debts written off directly	435,896	717,320	1,519,176	1,496,476	1,389,155
<b>Net Profit/ Return After Provision</b>	<b>1,685,888</b>	<b>2,997,559</b>	<b>3,612,968</b>	<b>4,187,599</b>	<b>7,977,375</b>
Fees, Commission & Brokerage Income	321,685	431	529,260	615,752	757,136
Dividend Income	104,345	343	189,973	321,898	938,983
Income from dealing in Foreign Currencies	392,319	304,692	752,904	1,381,044	-
Other Income	529,544	402,442	125,667	156,336	236,756
<b>Total Non - Profit / Return Income</b>	<b>1,347,893</b>	<b>707,908</b>	<b>1,597,804</b>	<b>2,475,030</b>	<b>2,504,755</b>
Administrative Expenses	1,755,761	2,626,606	3,530,161	4,460,804	5,958,595
Other Expenses	8,832	86,550	(59,112)	74,865	167,235
<b>Total Non - Profit / Return Expenses</b>	<b>1,764,593</b>	<b>2,713,156</b>	<b>3,471,049</b>	<b>4,535,669</b>	<b>6,125,830</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>1,269,188</b>	<b>992,311</b>	<b>1,739,723</b>	<b>2,126,960</b>	<b>4,356,300</b>
Taxation - Current	271,452	314,790	1,440,374	1,025,135	1,703,310
- Prior Years	-	-	-	(332,808)	(220,027)
- Deferred	34,235	56,334	(726,002)	(214,955)	(518,526)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>963,501</b>	<b>621,187</b>	<b>1,025,351</b>	<b>1,649,588</b>	<b>3,391,543</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>7,465,000</b>	<b>3,320,190</b>	<b>13,966,350</b>	<b>41,257,569</b>	<b>40,906,365</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(8,123,692)</b>	<b>(5,585,079)</b>	<b>(9,151,222)</b>	<b>(32,185,002)</b>	<b>(43,835,572)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>-</b>	<b>-</b>	<b>1,724,087</b>	<b>22,720,466</b>	<b>(802,023)</b>
<b>Number of Employees</b>	<b>2,205</b>	<b>3,170</b>	<b>3,669</b>	<b>4,364</b>	<b>4,900</b>



## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Metropolitan Bank Ltd.			
	2002	2003	2004	2005
<b>ASSETS</b>				
Cash & Balances with Treasury Banks	2,541,483	3,294,581	4,648,318	5,150,860
Balances with other Banks	636,649	607,302	2,359,259	1,118,240
Lending to Financial Institutions	2,557,200	3,896,284	4,132,234	5,462,582
Investments – Net	15,013,453	17,958,901	15,559,826	22,803,943
Advances – Net	19,443,953	32,229,583	40,121,548	43,518,716
Other Assets	871,737	652,327	699,665	1,090,474
Operating Fixed Assets	316,672	342,898	369,675	418,922
Deferred Tax Assets	-	-	-	-
<b>TOTAL ASSETS</b>	<b>41,381,147</b>	<b>58,981,876</b>	<b>67,890,525</b>	<b>79,563,737</b>
<b>LIABILITIES</b>				
Bills Payable	444,198	939,780	1,203,214	1,046,050
Borrowings from Financial Institution	7,185,417	13,155,136	12,327,265	14,429,178
Deposits and other Accounts	28,514,996	39,338,050	48,595,565	56,712,945
Sub-ordinated Loans	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-
Other Liabilities	1,272,596	983,666	965,049	1,372,941
Deferred Tax Liabilities	857,606	757,883	535,636	408,470
<b>TOTAL LIABILITIES</b>	<b>38,274,813</b>	<b>55,174,515</b>	<b>63,626,729</b>	<b>73,969,584</b>
<b>NET ASSETS</b>	<b>3,106,334</b>	<b>3,807,361</b>	<b>4,263,796</b>	<b>5,594,153</b>
<b>REPRESENTED BY:</b>				
Share Capital	1,000,000	1,000,000	1,200,000	1,560,000
Reserves	1,062,951	1,698,951	2,321,951	2,254,951
Un-appropriated Profit	11,243	53,722	46,261	1,278,413
Surplus/Deficit on Revaluation of Assets	1,032,140	1,054,688	695,584	500,789
<b>TOTAL</b>	<b>3,106,334</b>	<b>3,807,361</b>	<b>4,263,796</b>	<b>5,594,153</b>
<b>OPERATING POSITION</b>				
Mark-Up/ Return/Interest Earned	2,679,543	2,684,887	2,783,812	4,358,556
Mark-Up/ Return/Interest Expenses	1,768,087	1,312,054	1,260,702	2,224,648
<b>Net Mark-Up / Interest Income</b>	<b>911,456</b>	<b>1,372,833</b>	<b>1,523,110</b>	<b>2,133,908</b>
Provisions & Bad Debts written off directly	67,799	134,758	84,624	51,841
<b>Net Mark-Up / Interest Income after Provision</b>	<b>843,657</b>	<b>1,238,075</b>	<b>1,438,486</b>	<b>2,082,067</b>
Fees, Commission & Brokerage Income	235,171	323,335	372,048	423,428
Dividend Income	11,472	29,003	5,490	33,231
Income from dealing in Foreign Currencies	262,869	144,723	279,363	397,201
Other Income	36,709	153,811	97,765	139,503
<b>Total Non - Markup / Interest Income</b>	<b>546,221</b>	<b>650,872</b>	<b>754,666</b>	<b>993,363</b>
Administrative Expenses	512,737	661,960	814,337	970,599
Other Expenses	898	3,068	894	6,505
<b>Total Non-Markup/Interest Expenses</b>	<b>513,635</b>	<b>665,028</b>	<b>815,231</b>	<b>977,104</b>
Extra ordinary/unusual Items	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>876,243</b>	<b>1,223,919</b>	<b>1,377,921</b>	<b>2,098,326</b>
Taxation - Current	445,000	548,000	478,000	647,000
- Prior Years	-	1,552	-	(140,700)
- Deferred	1,574	(4,112)	84,382	86,121
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>429,669</b>	<b>678,479</b>	<b>815,539</b>	<b>1,505,905</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>5,080,051</b>	<b>3,971,157</b>	<b>1,419,372</b>	<b>6,764,400</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(5,199,814)</b>	<b>(3,048,277)</b>	<b>1,686,873</b>	<b>(7,508,058)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>-</b>	<b>(199,129)</b>	<b>(551)</b>	<b>(2)</b>
<b>Number of Employees</b>	<b>763</b>	<b>901</b>	<b>1,045</b>	<b>1,143</b>

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	mybank Ltd.*				
	2002	2003	2004	2005	2006
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	1,321,336	1,251,900	1,683,390	1,410,398	1,993,815
Balances with other Banks	315,676	362,035	592,397	404,735	722,089
Lending to Financial Institutions	3,466,068	1,523,476	1,096,290	1,533,503	4,780,887
Investments – Net	1,327,752	1,929,251	1,937,287	3,252,736	2,711,220
Advances – Net	3,297,634	5,853,122	7,245,371	9,294,381	13,486,839
Other Assets	219,113	215,791	247,178	415,447	558,642
Operating Fixed Assets	619,242	576,335	594,746	772,148	2,036,225
Deferred Tax Assets	28,326	46,821	39,238	135,409	-
<b>TOTAL ASSETS</b>	<b>10,595,147</b>	<b>11,758,731</b>	<b>13,435,897</b>	<b>17,218,757</b>	<b>26,289,717</b>
<b>LIABILITIES</b>					
Bills Payable	229,250	314,820	271,358	266,152	225,322
Borrowings from Financial Institution	1,324,962	1,272,059	474,933	1,339,662	1,624,470
Deposits and other Accounts	7,760,833	9,005,641	10,922,515	12,856,615	19,169,226
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	161,470	97,258	118,320	206,706	336,652
Deferred Tax Liabilities	-	-	-	-	120,221
<b>TOTAL LIABILITIES</b>	<b>9,476,515</b>	<b>10,689,778</b>	<b>11,787,126</b>	<b>14,669,135</b>	<b>21,475,891</b>
<b>NET ASSETS</b>	<b>1,118,632</b>	<b>1,068,953</b>	<b>1,648,771</b>	<b>2,549,622</b>	<b>4,813,826</b>
<b>REPRESENTED BY:</b>					
Share Capital	1,015,876	1,015,876	1,523,813	2,057,147	3,085,721
Reserves	84,496	84,496	101,222	156,072	255,941
Un-appropriated Profit	12,131	(8,008)	58,897	278,297	586,905
Surplus/Deficit on Revaluation of Assets	6,129	(23,411)	(35,161)	58,106	885,259
<b>TOTAL</b>	<b>1,118,632</b>	<b>1,068,953</b>	<b>1,648,771</b>	<b>2,549,622</b>	<b>4,813,826</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	516,736	508,799	552,144	1,026,000	1,685,810
Mark-Up/ Return/Interest Expenses	313,712	114,520	140,835	322,570	865,668
<b>Net Mark-Up / Interest Income</b>	<b>203,024</b>	<b>394,279</b>	<b>411,309</b>	<b>703,430</b>	<b>820,142</b>
Provisions & Bad Debts written off directly	50,000	136,610	30,266	202,686	37,772
<b>Net Mark-Up / Interest Income after Provision</b>	<b>153,024</b>	<b>257,669</b>	<b>381,043</b>	<b>500,744</b>	<b>782,370</b>
Fees, Commission & Brokerage Income	97,582	40,808	45,297	68,370	115,544
Dividend Income	-	9,688	-	62,040	138,094
Income from dealing in Foreign Currencies	19,329	9,105	13,316	15,516	37,194
Other Income	136,340	63,162	39,653	102,903	161,406
<b>Total Non - Markup / Interest Income</b>	<b>253,251</b>	<b>122,763</b>	<b>98,266</b>	<b>248,829</b>	<b>452,238</b>
Administrative Expenses	380,474	372,711	381,231	530,997	587,525
Other Expenses	1,068	1,629	11,209	7,728	24,023
<b>Total Non-Markup/Interest Expenses</b>	<b>381,542</b>	<b>374,340</b>	<b>392,440</b>	<b>538,725</b>	<b>611,548</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>24,733</b>	<b>6,092</b>	<b>86,869</b>	<b>210,848</b>	<b>623,060</b>
Taxation - Current	8,000	10,668	3,238	38,827	126,085
- Prior Years	(6,000)	15,563	-	39	-
- Deferred	19,076	-	-	(102,268)	(2,370)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>3,657</b>	<b>(20,139)</b>	<b>83,631</b>	<b>274,250</b>	<b>499,345</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(149,246)</b>	<b>1,320,177</b>	<b>(259,399)</b>	<b>146,856</b>	<b>344,793</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(706,118)</b>	<b>(669,580)</b>	<b>(60,360)</b>	<b>(1,340,844)</b>	<b>655,262</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>507,938</b>	<b>-</b>	<b>507,937</b>	<b>533,334</b>	<b>925,716</b>
<b>Number of Employees</b>	<b>1,026</b>	<b>1,014</b>	<b>1,031</b>	<b>978</b>	<b>969</b>

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

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	mybank Ltd.*			
	2007	2008	2009	2010
<b>ASSETS</b>				
Cash & Balances with Treasury Banks	2,613,835	1,862,545	2,073,321	2,548,881
Balances with other Banks	280,497	566,725	433,055	715,251
Lending to Financial Institutions	1,567,626	1,748,761	35,000	1,744,912
Investments - Net	11,601,143	10,294,970	10,037,950	9,410,881
Advances - Net	20,791,751	20,940,081	17,428,423	19,645,545
Other Assets	2,080,341	1,273,162	1,998,770	1,872,152
Operating Fixed Assets	86,261	2,414,783	2,321,845	2,179,707
Deferred Tax Assets	1,580,159	701,976	1,162,341	1,362,047
<b>TOTAL ASSETS</b>	<b>40,601,613</b>	<b>39,803,003</b>	<b>35,490,705</b>	<b>39,479,376</b>
<b>LIABILITIES</b>				
Bills Payable	895,616	273,286	330,759	312,840
Borrowings from Financial Institution	2,796,478	4,600,431	2,550,386	5,035,272
Deposits and other Accounts	30,153,164	28,032,735	26,848,808	29,479,139
Sub-ordinated Loans	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-
Other Liabilities	814,035	753,483	655,888	506,259
Deferred Tax Liabilities	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>34,659,293</b>	<b>33,659,935</b>	<b>30,385,841</b>	<b>35,333,510</b>
<b>NET ASSETS</b>	<b>5,942,320</b>	<b>6,143,068</b>	<b>5,104,864</b>	<b>4,145,866</b>
<b>REPRESENTED BY:</b>				
Share Capital	4,242,866	5,303,582	5,303,582	5,303,582
Reserves	324,005	324,005	324,005	324,005
Un-appropriated Profit	496,827	226,143	(1,392,355)	(2,415,503)
Surplus/Deficit on Revaluation of Assets	878,622	289,338	869,632	933,782
<b>TOTAL</b>	<b>5,942,320</b>	<b>6,143,068</b>	<b>5,104,864</b>	<b>4,145,866</b>
<b>OPERATING POSITION</b>				
Mark-Up/ Return/Interest Earned	2,907,075	3,640,787	3,368,218	2,887,135
Mark-Up/ Return/Interest Expenses	2,208,225	2,829,578	2,881,902	2,332,207
<b>Net Mark-Up / Interest Income</b>	<b>698,850</b>	<b>811,209</b>	<b>486,316</b>	<b>554,928</b>
Provisions & Bad Debts written off directly	651,101	1,583,670	1,933,811	937,435
<b>Net Mark-Up / Interest Income after Provision</b>	<b>47,749</b>	<b>(772,461)</b>	<b>(1,447,495)</b>	<b>(382,507)</b>
Fees, Commission & Brokerage Income	140,270	219,358	145,372	157,781
Dividend Income	151,691	752,595	150,764	54,789
Income from dealing in Foreign Currencies	67,163	155,751	81,668	96,171
Other Income	551,436	(185,056)	5,954	100,631
<b>Total Non - Markup / Interest Income</b>	<b>910,560</b>	<b>942,648</b>	<b>383,758</b>	<b>409,372</b>
Administrative Expenses	725,724	922,538	1,064,180	1,110,129
Other Expenses	7,497	8,474	28,595	(5,073)
<b>Total Non-Markup/Interest Expenses</b>	<b>733,221</b>	<b>931,012</b>	<b>1,092,775</b>	<b>1,105,056</b>
Extra ordinary/unusual Items	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>225,088</b>	<b>(760,825)</b>	<b>(2,156,512)</b>	<b>(1,078,191)</b>
Taxation - Current	88,314	75,259	19,378	32,965
- Prior Years	-	-	52,509	139,428
- Deferred	(203,545)	(485,791)	(588,570)	(207,173)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>340,319</b>	<b>(350,293)</b>	<b>(1,639,829)</b>	<b>(1,043,411)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>7,593,248</b>	<b>(1,902,601)</b>	<b>(798,785)</b>	<b>907,389</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(9,261,573)</b>	<b>483,461</b>	<b>846,962</b>	<b>774,276</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>771,426</b>	<b>1,060,714</b>	<b>-</b>	<b>-</b>
<b>Number of Employees</b>	<b>824</b>	<b>930</b>	<b>930</b>	<b>904</b>

\* my bank Ltd. merged into Summit Bank with effect from close of business June, 30 2011.

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	National Bank of Pakistan				
	2002	2003	2004	2005	2006
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	55,531,453	59,420,502	94,446,552	71,196,956	78,625,227
Balances with other Banks	35,878,101	24,154,070	49,784,884	31,019,330	40,641,679
Lending to Financial Institutions	21,716,802	29,937,857	10,511,322	16,282,942	23,012,732
Investments - Net	143,524,971	166,195,619	144,735,672	156,985,378	139,946,995
Advances - Net	140,547,374	161,265,760	221,443,963	268,838,779	316,110,406
Other Assets	27,489,021	19,059,031	18,339,514	23,941,056	27,113,698
Operating Fixed Assets	8,115,131	8,939,483	9,202,969	9,454,365	9,681,974
Deferred Tax Assets	-	-	1,275,949	-	-
<b>TOTAL ASSETS</b>	<b>432,802,853</b>	<b>468,972,322</b>	<b>549,740,825</b>	<b>577,718,806</b>	<b>635,132,711</b>
<b>LIABILITIES</b>					
Bills Payable	3,365,744	5,496,738	7,214,671	1,741,156	10,605,663
Borrowings from Financial Institution	10,032,135	16,569,673	11,084,790	8,756,847	11,704,079
Deposits and other Accounts	362,865,637	395,492,331	465,571,717	463,426,602	501,872,243
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	74,051	41,117	17,058	16,629	13,235
Other Liabilities	29,682,837	23,192,585	22,916,147	23,496,910	26,596,300
Deferred Tax Liabilities	2,846,186	595,864	-	4,462,718	2,387,073
<b>TOTAL LIABILITIES</b>	<b>408,866,590</b>	<b>441,388,308</b>	<b>506,804,383</b>	<b>501,900,862</b>	<b>553,178,593</b>
<b>NET ASSETS</b>	<b>23,936,263</b>	<b>27,584,014</b>	<b>42,936,442</b>	<b>75,817,944</b>	<b>81,954,118</b>
<b>REPRESENTED BY:</b>					
Share Capital	3,730,384	4,103,422	4,924,106	5,908,927	7,090,712
Reserves	7,144,326	8,133,312	11,119,613	12,354,256	13,879,260
Un-appropriated Profit	3,404,593	5,897,163	9,213,565	19,372,523	32,074,677
Surplus/Deficit on Revaluation of Assets	9,656,960	9,450,117	17,679,158	38,182,238	28,909,469
<b>TOTAL</b>	<b>23,936,263</b>	<b>27,584,014</b>	<b>42,936,442</b>	<b>75,817,944</b>	<b>81,954,118</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	27,126,839	19,452,317	20,947,333	33,692,665	44,100,934
Mark-Up/ Return/Interest Expenses	14,698,507	6,735,579	6,559,398	10,321,768	13,947,218
<b>Net Mark-Up / Interest Income</b>	<b>12,428,332</b>	<b>12,716,738</b>	<b>14,387,935</b>	<b>23,370,897</b>	<b>30,153,716</b>
Provisions & Bad Debts written off directly	2,109,678	2,619,043	1,748,165	2,223,927	2,371,546
<b>Net Mark-Up / Interest Income after Provision</b>	<b>10,318,654</b>	<b>10,097,695</b>	<b>12,639,770</b>	<b>21,146,970</b>	<b>27,782,170</b>
Fees, Commission & Brokerage Income	3,137,007	3,260,863	5,099,195	4,926,604	6,144,628
Dividend Income	917,020	1,126,742	1,273,863	1,718,478	2,891,755
Income from dealing in Foreign Currencies	659,247	710,726	1,008,988	1,205,638	1,333,840
Other Income	495,818	2,149,908	922,670	1,541,631	1,792,669
<b>Total Non - Markup / Interest Income</b>	<b>5,209,092</b>	<b>7,248,239</b>	<b>8,304,716</b>	<b>9,392,351</b>	<b>12,162,892</b>
Administrative Expenses	9,137,779	8,280,878	8,878,801	11,221,789	13,443,441
Other Expenses	27,008	56,348	40,527	261,504	191,044
<b>Total Non-Markup/Interest Expenses</b>	<b>9,164,787</b>	<b>8,337,226</b>	<b>8,919,328</b>	<b>11,483,293</b>	<b>13,634,485</b>
Extra ordinary/unusual Items	318,148	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>6,044,811</b>	<b>9,008,708</b>	<b>12,025,158</b>	<b>19,056,028</b>	<b>26,310,577</b>
Taxation - Current	2,650,000	4,650,000	4,950,000	7,154,002	8,695,598
- Prior Years	1,000,000	1,439,444	847,958	(1,098,709)	530,652
- Deferred	141,426	(1,278,839)	(15,729)	291,291	61,981
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>2,253,385</b>	<b>4,198,103</b>	<b>6,242,929</b>	<b>12,709,444</b>	<b>17,022,346</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>42,661,153</b>	<b>16,206,797</b>	<b>30,892,555</b>	<b>(54,928,862)</b>	<b>10,176,913</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(64,735,585)</b>	<b>(24,105,955)</b>	<b>30,040,288</b>	<b>14,290,871</b>	<b>8,711,923</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(496,013)</b>	<b>(496,748)</b>	<b>(536,208)</b>	<b>(757,308)</b>	<b>(1,482,019)</b>
<b>Number of Employees</b>	<b>12,195</b>	<b>13,272</b>	<b>13,745</b>	<b>15,176</b>	<b>15,356</b>

)

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	National Bank of Pakistan				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	94,873,249	106,503,756	115,827,868	115,442,360	131,675,907
Balances with other Banks	37,472,832	38,344,608	28,405,564	30,389,664	27,581,695
Lending to Financial Institutions	21,464,600	17,128,032	19,587,176	23,025,156	44,380,396
Investments - Net	211,146,038	170,822,491	217,642,822	301,323,804	319,531,213
Advances - Net	340,318,930	412,986,865	475,243,431	477,506,564	525,045,764
Other Assets	30,994,965	44,550,347	59,316,438	53,496,240	65,973,449
Operating Fixed Assets	25,922,979	24,217,655	25,147,192	26,888,226	27,453,815
Deferred Tax Assets	-	3,204,572	3,062,271	6,952,666	7,935,497
<b>TOTAL ASSETS</b>	<b>762,193,593</b>	<b>817,758,326</b>	<b>944,232,762</b>	<b>1,035,024,680</b>	<b>1,149,577,736</b>
<b>LIABILITIES</b>					
Bills Payable	7,061,902	10,219,061	10,621,169	8,006,631	9,104,710
Borrowings from Financial Institution	10,815,176	40,458,926	45,278,138	20,103,591	26,371,675
Deposits and other Accounts	591,907,435	624,939,016	726,464,825	832,151,888	927,421,438
Sub-ordinate Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	33,554	25,274	42,629	106,704	76,477
Other Liabilities	30,940,041	39,656,831	42,269,623	46,160,038	53,951,988
Deferred Tax Liabilities	5,097,831	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>645,855,939</b>	<b>715,299,108</b>	<b>824,676,384</b>	<b>906,528,852</b>	<b>1,016,926,288</b>
<b>NET ASSETS</b>	<b>116,337,654</b>	<b>102,459,218</b>	<b>119,556,378</b>	<b>128,495,828</b>	<b>132,651,448</b>
<b>REPRESENTED BY:</b>					
Share Capital	8,154,319	8,969,751	10,763,702	13,454,628	16,818,285
Reserves	15,772,124	19,941,047	22,681,707	24,450,244	25,342,817
Un-appropriated Profit	45,344,188	52,456,204	61,346,510	65,857,438	68,358,910
Surplus/Deficit on Revaluation of Assets	47,067,023	21,092,216	24,764,459	24,733,518	22,131,436
<b>TOTAL</b>	<b>116,337,654</b>	<b>102,459,218</b>	<b>119,556,378</b>	<b>128,495,828</b>	<b>132,651,448</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	50,569,481	60,942,798	77,947,697	88,472,134	95,325,179
Mark-Up/ Return/Interest Expenses	16,940,011	23,884,768	39,489,649	45,250,476	48,515,618
<b>Net Mark-Up / Interest Income</b>	<b>33,629,470</b>	<b>37,058,030</b>	<b>38,458,048</b>	<b>43,221,658</b>	<b>46,809,561</b>
Provisions & Bad Debts written off directly	4,722,735	10,970,814	11,669,335	9,969,689	9,339,126
<b>Net Mark-Up / Interest Income after Provision</b>	<b>28,906,735</b>	<b>26,087,216</b>	<b>26,788,713</b>	<b>33,251,969</b>	<b>37,470,435</b>
Fees, Commission & Brokerage Income	6,781,683	7,925,370	8,930,391	9,631,579	9,587,856
Dividend Income	3,263,246	2,878,932	1,920,336	1,099,493	1,747,073
Income from dealing in Foreign Currencies	1,042,827	3,969,057	3,028,165	2,211,139	-
Other Income	2,457,089	1,642,503	5,146,465	4,690,429	4,869,658
<b>Total Non - Markup / Interest Income</b>	<b>13,544,845</b>	<b>16,415,862</b>	<b>19,025,357</b>	<b>17,632,640</b>	<b>19,337,048</b>
Administrative Expenses	14,205,911	18,171,198	22,571,470	26,202,577	30,117,272
Other Expenses	185,168	1,330,882	942,427	266,913	679,038
<b>Total Non-Markup/Interest Expenses</b>	<b>14,391,079</b>	<b>19,502,080</b>	<b>23,513,897</b>	<b>26,469,490</b>	<b>30,796,310</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>28,060,501</b>	<b>23,000,998</b>	<b>22,300,173</b>	<b>24,415,119</b>	<b>26,011,173</b>
Taxation - Current	8,311,500	11,762,650	9,221,513	9,835,048	9,193,471
- Prior Years	391,497	-	(4,133,282)	(939,256)	260,000
- Deferred	323,731	(4,220,242)	(999,904)	(2,043,887)	(1,047,020)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>19,033,773</b>	<b>15,458,590</b>	<b>18,211,846</b>	<b>17,563,214</b>	<b>17,604,722</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>78,804,419</b>	<b>2,532,681</b>	<b>45,451,673</b>	<b>93,163,784</b>	<b>41,345,222</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(63,304,392)</b>	<b>14,184,626</b>	<b>(41,036,979)</b>	<b>(83,940,833)</b>	<b>(17,630,296)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(2,845,646)</b>	<b>(6,120,972)</b>	<b>(5,841,362)</b>	<b>(8,109,412)</b>	<b>(10,126,668)</b>
<b>Number of Employees</b>	<b>14,079</b>	<b>15,204</b>	<b>16,248</b>	<b>16,457</b>	<b>16,971</b>

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	NIB Bank Ltd.				
	2003	2004	2005	2006	2007
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	330,953	974,659	2,085,141	2,928,404	10,318,722
Balances with other Banks	17,334	309,218	1,966,118	1,362,497	1,401,796
Lending to Financial Institutions	347,579	1,812,907	2,270,000	2,600,000	4,753,113
Investments - Net	951,957	766,716	5,129,285	6,558,733	40,439,935
Advances - Net	6,791,963	12,158,088	19,622,929	31,052,169	81,932,379
Other Assets	185,960	406,486	576,691	1,172,363	31,368,490
Operating Fixed Assets	67,283	129,389	368,551	622,216	3,925,383
Deferred Tax Assets	-	-	-	127,158	2,732,623
<b>TOTAL ASSETS</b>	<b>8,693,029</b>	<b>16,557,463</b>	<b>32,018,715</b>	<b>46,423,540</b>	<b>176,872,441</b>
<b>LIABILITIES</b>					
Bills Payable	74,467	98,620	274,325	215,769	2,110,211
Borrowings from Financial Institution	1,975,230	4,159,194	4,547,096	9,164,121	16,669,412
Deposits and other Accounts	3,682,302	10,648,570	21,123,556	30,566,540	116,671,219
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	7,176
Other Liabilities	1,503,049	188,320	1,858,398	2,150,538	4,961,601
Deferred Tax Liabilities	198,531	98,911	2,465	-	-
<b>TOTAL LIABILITIES</b>	<b>7,433,579</b>	<b>15,193,615</b>	<b>27,805,840</b>	<b>42,096,968</b>	<b>140,419,619</b>
<b>NET ASSETS</b>	<b>1,259,450</b>	<b>1,363,848</b>	<b>4,212,875</b>	<b>4,326,572</b>	<b>36,452,822</b>
<b>REPRESENTED BY:</b>					
Share Capital	1,229,041	1,229,041	3,361,522	3,361,522	22,017,968
Reserves	9,603	34,125	694,623	719,810	14,745,987
Un-appropriated Profit	16,522	114,609	197,626	293,073	(282,604)
Surplus/Deficit on Revaluation of Assets	4,284	(13,927)	(40,896)	(47,833)	(28,529)
<b>TOTAL</b>	<b>1,259,450</b>	<b>1,363,848</b>	<b>4,212,875</b>	<b>4,326,572</b>	<b>36,452,822</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	172,372	803,542	1,716,917	3,473,364	6,999,888
Mark-Up/ Return/Interest Expenses	82,552	412,680	1,118,957	2,452,192	4,995,955
<b>Net Mark-Up / Interest Income</b>	<b>89,820</b>	<b>390,862</b>	<b>597,960</b>	<b>1,021,172</b>	<b>2,003,933</b>
Provisions & Bad Debts written off directly	7,794	73,255	91,288	269,583	1,494,801
<b>Net Mark-Up / Interest Income after Provision</b>	<b>82,026</b>	<b>317,607</b>	<b>506,672</b>	<b>751,589</b>	<b>509,132</b>
Fees, Commission & Brokerage Income	4,299	40,418	91,707	179,994	314,545
Dividend Income	1,125	16,015	16,668	14,528	13,723
Income from dealing in Foreign Currencies	783	25,596	109,145	208,627	225,235
Other Income	1,499	29,538	18,639	90,857	45,268
<b>Total Non - Markup / Interest Income</b>	<b>7,706</b>	<b>111,567</b>	<b>236,159</b>	<b>494,006</b>	<b>598,771</b>
Administrative Expenses	61,987	393,719	711,545	1,221,423	2,141,371
Other Expenses	-	4,122	1,509	2,259	4,802
<b>Total Non-Markup/Interest Expenses</b>	<b>61,987</b>	<b>397,841</b>	<b>713,054</b>	<b>1,223,682</b>	<b>2,146,173</b>
Extra ordinary/unusual Items	-	-	2,776	-	(327,851)
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>27,745</b>	<b>31,333</b>	<b>27,001</b>	<b>21,913</b>	<b>(710,419)</b>
Taxation - Current	8,682	14,031	20,178	33,422	37,925
- Prior Years	-	(5,687)	-	-	-
- Deferred	(1,590)	(99,620)	(96,948)	(129,367)	(258,575)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>20,653</b>	<b>122,609</b>	<b>103,771</b>	<b>117,858</b>	<b>(489,769)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(257,338)</b>	<b>(338,482)</b>	<b>4,199,958</b>	<b>2,048,345</b>	<b>7,989,545</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(560,678)</b>	<b>1,444,643</b>	<b>(4,204,801)</b>	<b>(1,808,703)</b>	<b>(19,130,466)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(166,407)</b>	<b>(166,607)</b>	<b>2,772,225</b>	<b>-</b>	<b>18,570,538</b>
<b>Number of Employees</b>	<b>249</b>	<b>403</b>	<b>786</b>	<b>1,632</b>	<b>5,580</b>

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

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	NIB Bank Ltd.			
	2008	2009	2010	2011
<b>ASSETS</b>				
Cash & Balances with Treasury Banks	9,355,104	8,834,275	8,836,449	7,969,044
Balances with other Banks	793,843	3,683,783	2,951,479	1,486,830
Lending to Financial Institutions	12,459,621	5,681,887	6,429,166	14,666,918
Investments - Net	35,176,823	62,432,977	51,789,035	49,598,830
Advances - Net	80,344,193	84,021,406	74,566,015	60,844,380
Other Assets	30,543,877	33,875,619	7,577,937	4,462,407
Operating Fixed Assets	3,702,426	3,114,632	2,718,975	4,748,221
Deferred Tax Assets	6,533,228	6,474,384	9,480,983	11,017,000
<b>TOTAL ASSETS</b>	<b>178,909,115</b>	<b>208,118,963</b>	<b>164,350,039</b>	<b>154,793,630</b>
<b>LIABILITIES</b>				
Bills Payable	1,432,084	1,574,207	1,335,493	1,738,422
Borrowings from Financial Institution	23,651,366	62,523,365	42,361,934	47,382,031
Deposits and other Accounts	104,586,167	93,919,805	99,169,373	85,488,268
Sub-ordinated Loans	3,999,200	3,997,600	3,996,000	3,994,400
Liabilities against Assets Subject to Finance Lease	-	-	-	-
Other Liabilities	5,541,790	4,575,741	3,824,474	2,514,005
Deferred Tax Liabilities	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>139,210,607</b>	<b>166,590,718</b>	<b>150,687,274</b>	<b>141,117,126</b>
<b>NET ASSETS</b>	<b>39,698,508</b>	<b>41,528,245</b>	<b>13,662,765</b>	<b>13,676,504</b>
<b>REPRESENTED BY:</b>				
Share Capital	28,437,271	40,437,271	40,437,271	103,028,512
Advance against Right Share	-	-	6,352,360	(45,769,623)
Reserves	20,326,684	8,464,894	8,464,894	218,276
Un-appropriated Profit	(7,757,283)	(7,258,893)	(41,592,479)	(43,893,095)
Surplus/Deficit on Revaluation of Assets	(1,308,164)	(115,027)	719	92,434
<b>TOTAL</b>	<b>39,698,508</b>	<b>41,528,245</b>	<b>13,662,765</b>	<b>13,676,504</b>
<b>OPERATING POSITION</b>				
Mark-Up/ Return/Interest Earned	15,201,691	18,272,363	16,482,080	14,245,677
Mark-Up/ Return/Interest Expenses	10,799,816	12,872,357	13,533,160	12,166,781
<b>Net Mark-Up / Interest Income</b>	<b>4,401,875</b>	<b>5,400,006</b>	<b>2,948,920</b>	<b>2,078,896</b>
Provisions & Bad Debts written off directly	9,657,400	1,195,329	10,050,404	2,766,143
<b>Net Mark-Up / Interest Income after Provision</b>	<b>(5,255,525)</b>	<b>4,204,677</b>	<b>(7,101,484)</b>	<b>(687,247)</b>
Fees, Commission & Brokerage Income	678,970	729,953	715,279	756,650
Dividend Income	1,047,259	260,103	177,229	573,184
Gain/Loss on sale of securities	-	-	-	274,512
Income from dealing in Foreign Currencies	436,330	72,162	469,449	526,577
Other Income	259,317	619,615	353,395	21,157
<b>Total Non - Markup / Interest Income</b>	<b>2,421,876</b>	<b>1,681,833</b>	<b>1,715,352</b>	<b>2,152,080</b>
Administrative Expenses	6,433,122	5,345,307	6,955,148	4,714,974
Other Expenses	1,731,119	(102,868)	280,277	230,277
<b>Total Non-Markup/Interest Expenses</b>	<b>8,164,241</b>	<b>5,242,439</b>	<b>7,235,425</b>	<b>4,945,251</b>
Extra ordinary/unusual Items	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(10,997,890)</b>	<b>644,071</b>	<b>(12,621,557)</b>	<b>(3,480,418)</b>
Taxation - Current	-	99,771	181,974	163,978
- Prior Years	-	-	327,748	30,658
- Deferred	(3,523,211)	(146,748)	(3,019,165)	(1,630,964)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>(7,474,679)</b>	<b>691,048</b>	<b>(10,112,114)</b>	<b>(2,044,090)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(21,302,169)</b>	<b>28,507,068</b>	<b>(18,017,973)</b>	<b>(6,875,993)</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>3,739,024</b>	<b>(26,052,516)</b>	<b>10,937,221</b>	<b>2,579,511</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>15,991,574</b>	<b>(85,441)</b>	<b>6,350,622</b>	<b>1,964,428</b>
<b>Number of Employees</b>	<b>6,910</b>	<b>6,385</b>	<b>3,595</b>	<b>3,595</b>

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	PICIC Commercial Bank Ltd.				
	2002	2003	2004	2005	2006
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	1,817,427	2,335,290	3,495,792	5,173,687	5,583,591
Balances with other Banks	275,381	487,482	790,783	1,561,364	2,170,897
Lending to Financial Institutions	3,824,143	106,250	6,748,310	8,706,436	9,285,608
Investments - Net	10,306,316	21,736,954	13,196,226	13,657,530	15,661,143
Advances - Net	10,876,336	14,316,832	25,828,363	33,162,262	34,883,751
Other Assets	628,357	751,289	992,133	1,638,060	1,365,053
Operating Fixed Assets	254,228	350,795	781,581	947,558	933,282
Deferred Tax Assets	-	48,961	171,130	281,737	406,542
<b>TOTAL ASSETS</b>	<b>27,982,188</b>	<b>40,133,853</b>	<b>52,004,318</b>	<b>65,128,634</b>	<b>70,289,867</b>
<b>LIABILITIES</b>					
Bills Payable	569,842	556,479	676,356	667,173	749,080
Borrowings from Financial Institution	2,834,229	4,371,613	3,207,307	5,680,230	5,024,405
Deposits and other Accounts	21,154,925	32,499,771	44,091,795	53,468,021	59,467,497
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	36,270	60,994	73,602	45,510	15,476
Other Liabilities	553,046	425,726	429,159	1,209,650	957,819
Deferred Tax Liabilities	531,923	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>25,680,235</b>	<b>37,914,583</b>	<b>48,478,219</b>	<b>61,070,584</b>	<b>66,214,277</b>
<b>NET ASSETS</b>	<b>2,301,953</b>	<b>2,219,270</b>	<b>3,526,099</b>	<b>4,058,050</b>	<b>4,075,590</b>
<b>REPRESENTED BY:</b>					
Share Capital	825,000	1,072,500	1,823,250	2,734,875	2,734,875
Reserves	489,612	688,144	1,189,910	995,393	957,286
Un-appropriated Profit	8,628	23,133	466,417	455,676	778,905
Surplus/Deficit on Revaluation of Assets	978,713	435,493	46,522	(127,894)	(395,476)
<b>TOTAL</b>	<b>2,301,953</b>	<b>2,219,270</b>	<b>3,526,099</b>	<b>4,058,050</b>	<b>4,075,590</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	1,776,501	1,869,083	2,336,412	4,171,890	5,795,979
Mark-Up/ Return/Interest Expenses	1,297,191	1,327,542	1,067,647	2,061,889	3,530,329
<b>Net Mark-Up / Interest Income</b>	<b>479,310</b>	<b>541,541</b>	<b>1,268,765</b>	<b>2,110,001</b>	<b>2,265,650</b>
Provisions & Bad Debts written off directly	(29,787)	119,617	(5,590)	9,786	476,884
<b>Net Mark-Up / Interest Income after Provision</b>	<b>509,097</b>	<b>421,924</b>	<b>1,274,355</b>	<b>2,100,215</b>	<b>1,788,766</b>
Fees, Commission & Brokerage Income	105,791	136,656	136,013	174,501	206,873
Dividend Income	65,854	142,491	140,991	149,909	131,811
Income from dealing in Foreign Currencies	120,341	95,851	88,023	105,276	142,710
Other Income	34,407	592,540	310,632	528,911	376,071
<b>Total Non - Markup / Interest Income</b>	<b>326,393</b>	<b>967,538</b>	<b>675,659</b>	<b>958,597</b>	<b>857,465</b>
Administrative Expenses	326,151	563,621	822,602	1,147,703	1,350,451
Other Expenses	272	770	1027	5489	16565
<b>Total Non-Markup/Interest Expenses</b>	<b>326,423</b>	<b>564,391</b>	<b>823,629</b>	<b>1,153,192</b>	<b>1,367,016</b>
Amortization of Deferred Cost	-	-	-	-	-
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>509,067</b>	<b>825,071</b>	<b>1,126,385</b>	<b>1,905,620</b>	<b>1,279,215</b>
Taxation - Current	196,145	247,379	226,000	395,000	441,000
- Prior Years	-	-	-	-	-
- Deferred	(6,326)	(43,720)	4,063	6,581	(130,626)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>319,248</b>	<b>621,412</b>	<b>896,322</b>	<b>1,504,039</b>	<b>968,841</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>5,644,001</b>	<b>13,383,848</b>	<b>(6,974,261)</b>	<b>4,072,696</b>	<b>4,125,218</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(6,184,177)</b>	<b>(12,482,122)</b>	<b>7,670,358</b>	<b>(891,689)</b>	<b>(2,303,468)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(194,033)</b>	<b>(171,762)</b>	<b>767,706</b>	<b>(732,531)</b>	<b>(802,313)</b>
<b>Number of Employees</b>	<b>510</b>	<b>701</b>	<b>939</b>	<b>1,530</b>	<b>1,647</b>



## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Prime Commercial Bank Ltd.				
	2002	2003	2004	2005	2006
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	1,316,933	1,954,702	2,839,445	3,716,479	4,612,129
Balances with other Banks	138,557	243,927	1,295,984	1,349,181	954,794
Lending to Financial Institutions	2,754,792	2,621,701	6,946,265	7,673,303	853,278
Investments - Net	7,534,278	9,815,807	6,309,844	13,409,547	11,607,334
Advances - Net	9,016,138	13,664,066	21,263,937	25,523,552	32,124,366
Other Assets	504,504	753,340	865,072	1,059,988	1,016,703
Operating Fixed Assets	371,951	574,062	815,310	1,024,908	1,171,629
Deferred Tax Assets	-	-	-	-	-
<b>TOTAL ASSETS</b>	<b>21,637,153</b>	<b>29,627,605</b>	<b>40,335,857</b>	<b>53,756,958</b>	<b>52,340,233</b>
<b>LIABILITIES</b>					
Bills Payable	444,461	546,172	693,354	734,157	619,005
Borrowings from Financial Institution	4,722,117	5,519,832	5,411,476	9,380,774	5,555,960
Deposits and other Accounts	14,640,410	21,634,361	30,116,733	38,876,128	40,691,791
Sub-ordinated Loans	-	-	640,000	799,840	799,520
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	225,452	263,708	486,002	481,491	868,487
Deferred Tax Liabilities	23,447	50,773	40,872	50,623	88,938
<b>TOTAL LIABILITIES</b>	<b>20,055,887</b>	<b>28,014,846</b>	<b>37,388,437</b>	<b>50,323,013</b>	<b>48,623,701</b>
<b>NET ASSETS</b>	<b>1,581,266</b>	<b>1,612,759</b>	<b>2,947,420</b>	<b>3,433,945</b>	<b>3,716,532</b>
<b>REPRESENTED BY:</b>					
Share Capital	1,008,341	1,008,341	2,018,697	2,321,502	2,739,372
Reserves	371,692	527,334	923,930	720,337	640,364
Un-appropriated Profit	26	6	5	396,215	418,051
Surplus/Deficit on Revaluation of Assets	201,207	77,078	4,788	(4,109)	(81,255)
<b>TOTAL</b>	<b>1,581,266</b>	<b>1,612,759</b>	<b>2,947,420</b>	<b>3,433,945</b>	<b>3,716,532</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	1,394,770	1,468,633	1,641,402	3,088,747	4,536,263
Mark-Up/ Return/Interest Expenses	964,555	648,616	655,591	1,436,401	2,781,811
<b>Net Mark-Up / Interest Income</b>	<b>430,215</b>	<b>820,017</b>	<b>985,811</b>	<b>1,652,346</b>	<b>1,754,452</b>
Provisions & Bad Debts written off directly	57,397	125,005	80,980	187,881	336,279
<b>Net Mark-Up / Interest Income after Provision</b>	<b>372,818</b>	<b>695,012</b>	<b>904,831</b>	<b>1,464,465</b>	<b>1,418,173</b>
Fees, Commission & Brokerage Income	142,777	192,327	260,731	288,351	411,676
Dividend Income	646	13,875	15,649	26,539	33,991
Income from dealing in Foreign Currencies	81,852	70,131	138,184	81,215	132,031
Other Income	224,147	184,967	145,535	71,018	121,331
<b>Total Non - Markup / Interest Income</b>	<b>449,422</b>	<b>461,300</b>	<b>560,099</b>	<b>467,123</b>	<b>699,029</b>
Administrative Expenses	512,415	719,176	942,683	1,155,272	1,570,388
Other Expenses	3,931	6,690	(2,648)	11,019	20,017
<b>Total Non-Markup/Interest Expenses</b>	<b>516,346</b>	<b>725,866</b>	<b>940,035</b>	<b>1,166,291</b>	<b>1,590,405</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>305,894</b>	<b>430,446</b>	<b>524,895</b>	<b>765,297</b>	<b>526,797</b>
Taxation - Current	147,000	186,000	172,495	239,609	128,000
- Prior Years	(104,656)	(25,000)	(37,973)	15,966	-
- Deferred	87,656	(7,110)	44,980	14,460	39,109
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>175,894</b>	<b>276,556</b>	<b>345,393</b>	<b>495,262</b>	<b>359,688</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(127,756)</b>	<b>(43,522)</b>	<b>4,625,393</b>	<b>8,124,330</b>	<b>(1,029,936)</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(611,899)</b>	<b>(186,346)</b>	<b>(5,171,875)</b>	<b>(7,454,217)</b>	<b>1,479,205</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>54,464</b>	<b>906,428</b>	<b>2,474,302</b>	<b>(95,141)</b>	<b>326,170</b>
<b>Number of Employees</b>	<b>658</b>	<b>900</b>	<b>1,059</b>	<b>2,045</b>	<b>2,247</b>

.)

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Punjab Provincial Co-operative Bank Ltd.				
	2002*	2003	2004	2005	2006
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	1,294,879	969,567	623,474	455,377	409,993
Balances with other Banks	810,565	1,212,234	2,298,580	3,719,993	6,511,008
Lending to Financial Institutions	-	-	-	-	-
Investments - Net	402,451	483,394	547,710	541,760	506,876
Advances - Net	3,323,504	3,886,241	5,764,950	6,992,478	6,798,803
Other Assets	73,982	66,244	138,550	197,581	219,225
Operating Fixed Assets	336,283	326,901	1,273,542	1,278,060	1,288,477
Deferred Tax Assets	-	-	-	-	-
<b>TOTAL ASSETS</b>	<b>6,241,664</b>	<b>6,944,581</b>	<b>10,646,806</b>	<b>13,185,249</b>	<b>15,734,382</b>
<b>LIABILITIES</b>					
Bills Payable	2,918	14,778	18,748	18,234	20,677
Borrowings from Financial Institution	3,871,914	4,527,750	6,924,000	9,528,000	12,000,000
Deposits and other Accounts	1,598,181	1,715,752	2,004,218	1,688,797	1,657,013
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	196,491	162,385	170,916	142,399	123,553
Deferred Tax Liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>5,669,504</b>	<b>6,420,665</b>	<b>9,117,882</b>	<b>11,377,430</b>	<b>13,801,243</b>
<b>NET ASSETS</b>	<b>572,160</b>	<b>523,916</b>	<b>1,528,924</b>	<b>1,807,819</b>	<b>1,933,139</b>
<b>REPRESENTED BY:</b>					
Share Capital	128,933	135,507	158,206	418,954	425,533
Reserves	325,750	325,576	325,147	325,697	337,269
Un-appropriated Profit	43,887	(91,700)	(125,685)	(103,114)	38,939
Surplus/Deficit on Revaluation of Assets	73,590	154,533	1,171,256	1,166,282	1,131,398
<b>TOTAL</b>	<b>572,160</b>	<b>523,916</b>	<b>1,528,924</b>	<b>1,807,819</b>	<b>1,933,139</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	465,062	485,037	461,282	621,567	1,027,536
Mark-Up/ Return/Interest Expenses	118,397	249,740	143,780	52,489	253,508
<b>Net Mark-Up / Interest Income</b>	<b>346,665</b>	<b>235,297</b>	<b>317,502</b>	<b>569,078</b>	<b>774,028</b>
Provisions & Bad Debts written off directly	30,051	30,000	30,000	190,770	157,609
<b>Net Mark-Up / Interest Income after Provision</b>	<b>316,614</b>	<b>205,297</b>	<b>287,502</b>	<b>378,308</b>	<b>616,419</b>
Fees, Commission & Brokerage Income	916	1,213	3,091	5,053	4,467
Dividend Income	9,864	7,121	9,987	9,207	8,177
Income from dealing in Foreign Currencies	-	-	-	-	-
Other Income	20,162	46,766	61,539	68,170	39,610
<b>Total Non - Markup / Interest Income</b>	<b>30,942</b>	<b>55,100</b>	<b>74,617</b>	<b>82,430</b>	<b>52,254</b>
Administrative Expenses	312,717	393,238	392,235	433,921	512,511
Other Expenses	-	44	1,244	1,366	99
<b>Total Non-Markup/Interest Expenses</b>	<b>312,717</b>	<b>393,282</b>	<b>393,479</b>	<b>435,287</b>	<b>512,610</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>34,839</b>	<b>(132,885)</b>	<b>(31,360)</b>	<b>25,451</b>	<b>156,063</b>
Taxation - Current	10,000	2,700	2,625	1,400	1,030
- Prior Years	233	2	-	-	-
- Deferred	-	-	-	-	-
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>24,606</b>	<b>(135,587)</b>	<b>(33,985)</b>	<b>24,051</b>	<b>155,033</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>522,154</b>	<b>35,606</b>	<b>713,678</b>	<b>994,182</b>	<b>2,744,207</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>5,227</b>	<b>34,351</b>	<b>4,305</b>	<b>994,017</b>	<b>2,740,460</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>12,556</b>	<b>6,400</b>	<b>22,270</b>	<b>259,818</b>	<b>5,171</b>
<b>Number of Employees</b>	<b>1,759</b>	<b>1,750</b>	<b>1,724</b>	<b>1,708</b>	<b>1,748</b>

\* As on 30<sup>th</sup> June

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Punjab Provincial Co-operative Bank Ltd.				
	2007	2008	2009	2010	2011 *
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	715,017	695,200	601,882	649,913	822,377
Balances with other Banks	5,586,775	2,230,225	2,017,990	2,616,765	1,921,724
Lending to Financial Institutions	-	-	-	-	-
Investments - Net	558,009	508,762	451,012	789,335	905,848
Advances - Net	8,009,821	7,539,306	6,733,775	5,817,383	6,958,545
Other Assets	216,136	148,229	202,010	469,258	735,143
Operating Fixed Assets	2,571,139	3,703,756	3,705,253	3,562,044	3,534,591
Deferred Tax Assets	-	-	-	-	-
<b>TOTAL ASSETS</b>	<b>17,656,897</b>	<b>14,825,478</b>	<b>13,711,922</b>	<b>13,904,698</b>	<b>14,878,228</b>
<b>LIABILITIES</b>					
Bills Payable	39,654	75,186	44,305	17,285	17,210
Borrowings from Financial Institution	12,000,000	8,000,000	8,000,000	3,611,110	277,774
Deposits and other Accounts	2,007,645	1,929,185	1,837,175	2,552,078	2,957,690
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	185,623	109,525	134,690	219,451	179,954
Deferred Tax Liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>14,232,922</b>	<b>10,113,896</b>	<b>10,016,170</b>	<b>6,399,924</b>	<b>3,432,628</b>
<b>NET ASSETS</b>	<b>3,423,975</b>	<b>4,711,582</b>	<b>3,695,752</b>	<b>7,504,774</b>	<b>11,445,600</b>
<b>REPRESENTED BY:</b>					
Share Capital	430,351	434,155	434,647	435,437	435,924
Reserves	370,827	402,298	401,727	4,235,213	7,568,159
Un-appropriated Profit	133,776	221,040	(749,013)	(631,537)	26,387
Surplus/Deficit on Revaluation of Assets	2,489,021	3,654,089	3,608,391	3,465,661	3,415,130
<b>TOTAL</b>	<b>3,423,975</b>	<b>4,711,582</b>	<b>3,695,752</b>	<b>7,504,774</b>	<b>11,445,600</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	1,228,805	984,869	1,193,637	716,382	793,002
Mark-Up/ Return/Interest Expenses	547,198	618,581	1,570,956	230,521	82,862
<b>Net Mark-Up / Interest Income</b>	<b>681,607</b>	<b>366,288</b>	<b>(377,319)</b>	<b>485,861</b>	<b>710,140</b>
Provisions & Bad Debts written off directly	375,366	3,551	-	(60,855)	-
<b>Net Mark-Up / Interest Income after Provision</b>	<b>306,241</b>	<b>362,737</b>	<b>(377,319)</b>	<b>546,716</b>	<b>710,140</b>
Fees, Commission & Brokerage Income	22,805	32,944	30,223	12,434	12,190
Dividend Income	4,811	6,167	7,386	14,772	14,780
Income from dealing in Foreign Currencies	-	-	-	-	-
Other Income	347,161	316,282	39,785	202,703	18,944
<b>Total Non - Markup / Interest Income</b>	<b>374,777</b>	<b>355,393</b>	<b>77,394</b>	<b>229,909</b>	<b>45,914</b>
Administrative Expenses	550,203	596,293	678,896	405,668	454,213
Other Expenses	551	251	250	55,855	2,199
<b>Total Non-Markup/Interest Expenses</b>	<b>550,754</b>	<b>596,544</b>	<b>679,146</b>	<b>461,523</b>	<b>456,412</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>130,264</b>	<b>121,586</b>	<b>(979,071)</b>	<b>315,102</b>	<b>299,642</b>
Taxation - Current	481	1,170	-	10,000	8,389
- Prior Years	-	-	-	8,000	-
- Deferred	-	-	-	-	-
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>129,783</b>	<b>120,416</b>	<b>(979,071)</b>	<b>297,102</b>	<b>291,253</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(939,551)</b>	<b>(3,725,168)</b>	<b>(321,956)</b>	<b>(924,905)</b>	<b>(2,106,998)</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>316,912</b>	<b>346,678</b>	<b>16,483</b>	<b>230,203</b>	<b>591,485</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>3,430</b>	<b>2,124</b>	<b>(80)</b>	<b>1,437,797</b>	<b>1,666,889</b>
<b>Number of Employees</b>	<b>2,039</b>	<b>2,043</b>	<b>2,039</b>	<b>1,828</b>	<b>1,885</b>

\* As on 30<sup>th</sup> June

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	RBS (Pakistan) Ltd.			
	2007	2008	2009	2010
<b>ASSETS</b>				
Cash & Balances with Treasury Banks	8,785,788	8,578,315	6,456,119	6,216,709
Balances with other Banks	5,364,040	1,528,817	1,803,273	4,986,783
Lending to Financial Institutions	6,982,071	1,783,375	800,000	250,000
Investments - Net	16,444,518	18,983,027	27,357,638	28,164,268
Advances - Net	64,155,431	67,910,051	48,501,829	38,292,651
Other Assets	2,644,424	3,094,379	2,485,886	2,085,660
Operating Fixed Assets	2,778,942	4,723,595	4,445,682	3,572,820
Deferred Tax Assets	380,349	1,490,856	1,587,230	2,911,699
<b>TOTAL ASSETS</b>	<b>107,535,563</b>	<b>108,092,415</b>	<b>93,437,657</b>	<b>86,480,590</b>
<b>LIABILITIES</b>				
Bills Payable	2,084,367	1,731,520	1,230,248	1,749,011
Borrowings from Financial Institution	6,068,028	8,195,773	11,372,358	5,249,771
Deposits and other Accounts	90,288,654	79,102,705	63,635,842	66,134,326
Sub-ordinated Loans	799,200	798,880	798,560	598,880
Liabilities against Assets Subject to Finance Lease	-	-	-	-
Other Liabilities	3,229,519	8,208,833	7,595,887	6,095,023
Deferred Tax Liabilities	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>102,469,768</b>	<b>98,037,711</b>	<b>84,632,895</b>	<b>79,827,011</b>
<b>NET ASSETS</b>	<b>5,065,795</b>	<b>10,054,704</b>	<b>8,804,762</b>	<b>6,653,579</b>
<b>REPRESENTED BY:</b>				
Share Capital	13,474,364	13,474,364	17,179,814	17,179,814
Reserves	(6,395,647)	(6,395,647)	(6,395,647)	(6,395,647)
Advance against subscription for right shares	-	3,705,450	-	-
Un-appropriated Profit	(1,989,575)	(2,508,205)	(3,847,658)	(5,840,823)
Surplus/Deficit on Revaluation of Assets	-23,347	1,778,742	1,868,253	1,710,235
<b>TOTAL</b>	<b>5,065,795</b>	<b>10,054,704</b>	<b>8,804,762</b>	<b>6,653,579</b>
<b>OPERATING POSITION</b>				
Mark-Up/ Return/Interest Earned	11,520,860	11,489,886	11,583,400	9,222,943
Mark-Up/ Return/Interest Expenses	5,295,616	5,648,005	6,385,845	5,677,327
<b>Net Mark-Up / Interest Income</b>	<b>6,225,244</b>	<b>5,841,881</b>	<b>5,197,555</b>	<b>3,545,616</b>
Provisions & Bad Debts written off directly	3,725,570	3,589,705	3,944,555	2,249,960
<b>Net Mark-Up / Interest Income after Provision</b>	<b>2,499,674</b>	<b>2,252,176</b>	<b>1,253,000</b>	<b>1,295,656</b>
Fees, Commission & Brokerage Income	1,519,931	1,936,012	1,232,228	808,759
Dividend Income	9,990	1,769	1,742	924
Income from dealing in Foreign Currencies	490,959	649,344	416,042	334,689
Other Income	34,168	1,165,877	1,139,246	542,353
<b>Total Non - Markup / Interest Income</b>	<b>2,055,048</b>	<b>3,753,002</b>	<b>2,789,258</b>	<b>1,686,725</b>
Administrative Expenses	5,771,680	6,498,670	5,796,655	5,977,703
Other Expenses	149,848	65,065	143,876	(57,469)
<b>Total Non-Markup/Interest Expenses</b>	<b>5,921,528</b>	<b>6,563,735</b>	<b>5,940,531</b>	<b>5,920,234</b>
Extra ordinary/unusual Items	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(1,366,806)</b>	<b>(558,557)</b>	<b>(1,898,273)</b>	<b>(2,937,853)</b>
Taxation - Current	623,505	1,064,870	72,037	111,443
- Prior Years	45,000	88,000	(487,900)	199,337
- Deferred	(470,547)	(1,193,768)	(144,356)	(1,246,153)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>(1,564,764)</b>	<b>(517,659)</b>	<b>(1,338,054)</b>	<b>(2,002,480)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(9,175,808)</b>	<b>(4,073,848)</b>	<b>6,840,004</b>	<b>4,183,981</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>7,155,808</b>	<b>(3,250,503)</b>	<b>(8,382,817)</b>	<b>(1,034,398)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(2,034,896)</b>	<b>3,700,722</b>	<b>(8,126)</b>	<b>(199,680)</b>
<b>Number of Employees</b>	<b>5,903</b>	<b>4,059</b>	<b>3,157</b>	<b>2,889</b>

RBS Merged into Faysall Bank with effect from close of business December, 31 2010.

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Samba Bank Ltd.*			
	2004	2005	2006	2007
<b>ASSETS</b>				
Cash & Balances with Treasury Banks	886,064	770,792	782,781	1,003,611
Balances with other Banks	208,514	179,047	132,037	63,348
Lending to Financial Institutions	531,710	777,604	493,473	8,565,836
Investments - Net	2,593,840	2,160,661	2,153,046	3,947,925
Advances - Net	4,016,547	3,723,663	2,395,018	4,693,113
Other Assets	1,124,358	692,854	552,964	722,911
Operating Fixed Assets	748,721	830,732	846,259	854,292
Deferred Tax Assets	483,262	483,060	747,876	804,266
<b>TOTAL ASSETS</b>	<b>10,593,016</b>	<b>9,618,413</b>	<b>8,103,454</b>	<b>20,655,302</b>
<b>LIABILITIES</b>				
Bills Payable	168,302	56,905	50,626	1,056,878
Borrowings from Financial Institution	1,946,465	1,258,931	442,469	182,611
Deposits and other Accounts	5,092,863	5,984,646	5,577,641	12,644,938
Sub-ordinated Loans	-	-	-	-
Liabilities against Assets Subject to Finance Lease	39,096	14,847	7,231	3,403
Other Liabilities	1,003,622	670,804	521,908	565,314
Deferred Tax Liabilities	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>8,250,348</b>	<b>7,986,133</b>	<b>6,599,875</b>	<b>14,453,144</b>
<b>NET ASSETS</b>	<b>2,342,668</b>	<b>1,632,280</b>	<b>1,503,579</b>	<b>6,202,158</b>
<b>REPRESENTED BY:</b>				
Share Capital	2,215,613	2,215,613	2,769,517	8,769,517
Advance against Equity	-	-	-	-
Reserves	136,426	136,426	43,080	43,080
Un-appropriated Profit	1,311	(740,829)	(1,256,269)	(2,593,956)
Surplus/Deficit on Revaluation of Assets	(10,682)	21,070	(52,749)	(16,483)
<b>TOTAL</b>	<b>2,342,668</b>	<b>1,632,280</b>	<b>1,503,579</b>	<b>6,202,158</b>
<b>OPERATING POSITION</b>				
Mark-Up/ Return/Interest Earned	233,517	468,900	483,218	1,182,921
Mark-Up/ Return/Interest Expenses	136,075	402,958	551,936	837,869
<b>Net Mark-Up / Interest Income</b>	<b>97,442</b>	<b>65,942</b>	<b>(68,718)</b>	<b>345,052</b>
Provisions & Bad Debts written off directly	74,270	395,299	135,222	924,777
<b>Net Mark-Up / Interest Income after Provision</b>	<b>23,172</b>	<b>(329,357)</b>	<b>(203,940)</b>	<b>(579,725)</b>
Fees, Commission & Brokerage Income	35,660	73,939	15,687	23,807
Dividend Income	30,482	20,990	25,376	31,270
Income from dealing in Foreign Currencies	9,023	1,759	5,556	(8,596)
Other Income	40,721	20,515	37,666	81,951
<b>Total Non - Markup / Interest Income</b>	<b>115,886</b>	<b>117,203</b>	<b>84,285</b>	<b>128,432</b>
Administrative Expenses	221,841	492,659	647,114	891,889
Other Expenses	985	17773	81,576	29,497
<b>Total Non-Markup/Interest Expenses</b>	<b>222,826</b>	<b>510,432</b>	<b>728,690</b>	<b>921,386</b>
Extra ordinary/unusual Items	-	17,215	21,151	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(83,768)</b>	<b>(739,801)</b>	<b>(869,496)</b>	<b>(1,372,679)</b>
Taxation - Current	3,500	4,500	5,000	10,050
- Prior Years	-	-	(5,710)	-
- Deferred	-	-	(260,000)	(59,837)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>(87,268)</b>	<b>(744,301)</b>	<b>(608,786)</b>	<b>(1,322,892)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>1,004,242</b>	<b>(250,328)</b>	<b>(333,326)</b>	<b>(3,988,879)</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(1,673,080)</b>	<b>134,570</b>	<b>(247,105)</b>	<b>(1,803,824)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>614,709</b>	<b>(28,981)</b>	<b>545,410</b>	<b>5,944,844</b>
<b>Number of Employees</b>	<b>334</b>	<b>495</b>	<b>709</b>	<b>1,224</b>

\* Crescent Commercial Bank Ltd was renamed as Samba Bank Ltd. w.e.f 20<sup>th</sup> October,2008

(Contd.)

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Samba Bank Ltd.*			
	2008	2009	2010	2011
<b>ASSETS</b>				
Cash & Balances with Treasury Banks	774,575	961,280	1,250,011	1,463,306
Balances with other Banks	331,201	707,912	1,195,948	59,384
Lending to Financial Institutions	2,313,308	3,123,377	1,389,003	803,459
Investments - Net	3,829,354	5,807,829	11,090,905	9,663,613
Advances - Net	6,163,008	9,723,411	12,137,786	15,831,327
Other Assets	837,928	748,140	844,591	1,170,140
Operating Fixed Assets	1,157,689	1,112,169	1,001,413	903,608
Deferred Tax Assets	1,080,273	1,550,008	1,601,463	1,436,135
<b>TOTAL ASSETS</b>	<b>16,487,336</b>	<b>23,734,126</b>	<b>30,511,120</b>	<b>31,330,972</b>
<b>LIABILITIES</b>				
Bills Payable	55,349	78,127	115,759	529,005
Borrowings from Financial Institution	437,949	3,141,284	6,534,994	3,996,032
Deposits and other Accounts	9,859,537	12,520,633	14,871,806	17,669,297
Sub-ordinated Loans	-	-	-	-
Liabilities against Assets Subject to Finance Lease	420	279	279	-
Other Liabilities	671,927	918,143	1,062,604	954,371
Deferred Tax Liabilities	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>11,025,182</b>	<b>16,658,466</b>	<b>22,585,442</b>	<b>23,148,705</b>
<b>NET ASSETS</b>	<b>5,462,154</b>	<b>7,075,660</b>	<b>7,925,678</b>	<b>8,182,267</b>
<b>REPRESENTED BY:</b>				
Share Capital	8,769,517	8,769,517	14,334,734	14,334,734
Advance against Equity	-	2,189,440	-	-
Reserves	43,080	43,080	43,080	90,383
Un-appropriated Profit	(3,336,267)	(3,929,320)	(6,441,559)	(6,252,347)
Surplus/Deficit on Revaluation of Assets	(14,176)	2,943	(10,577)	9,497
<b>TOTAL</b>	<b>5,462,154</b>	<b>7,075,660</b>	<b>7,925,678</b>	<b>8,182,267</b>
<b>OPERATING POSITION</b>				
Mark-Up/ Return/Interest Earned	1,758,004	1,878,626	2,384,653	3,352,186
Mark-Up/ Return/Interest Expenses	1,071,307	1,208,857	1,350,320	1,943,845
<b>Net Mark-Up / Interest Income</b>	<b>686,697</b>	<b>669,769</b>	<b>1,034,333</b>	<b>1,408,341</b>
Provisions & Bad Debts written off directly	312,528	239,511	17,599	(46,204)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>374,169</b>	<b>430,258</b>	<b>1,016,734</b>	<b>1,454,545</b>
Fees, Commission & Brokerage Income	51,938	40,781	73,829	63,726
Dividend Income	12,005	873	22,492	2,453
Income from dealing in Foreign Currencies	8,992	22,876	58,960	18,749
Other Income	52,494	27,694	165,962	67,469
<b>Total Non - Markup / Interest Income</b>	<b>125,429</b>	<b>92,224</b>	<b>321,243</b>	<b>152,397</b>
Administrative Expenses	1,461,077	1,415,235	1,456,873	1,393,321
Other Expenses	49,962	175,671	11,400	12,727
<b>Total Non-Markup/Interest Expenses</b>	<b>1,511,039</b>	<b>1,590,906</b>	<b>1,468,273</b>	<b>1,406,048</b>
Extra ordinary/unusual Items	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(1,011,441)</b>	<b>(1,068,424)</b>	<b>(130,296)</b>	<b>200,894</b>
Taxation - Current	-	-	27,056	36,566
- Prior Years	-	-	11,418	(226,493)
- Deferred	(269,130)	(475,371)	(49,176)	154,306
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>(742,311)</b>	<b>(593,053)</b>	<b>(119,594)</b>	<b>236,515</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(2,064,838)</b>	<b>2,830,171</b>	<b>5,087,251</b>	<b>(2,388,547)</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>2,107,531</b>	<b>(4,456,195)</b>	<b>(5,293,616)</b>	<b>1,465,557</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(3,876)</b>	<b>2,189,440</b>	<b>983,132</b>	<b>(279)</b>
<b>Number of Employees</b>	<b>1,026</b>	<b>787</b>	<b>810</b>	<b>760</b>

\* Crescent Commercial Bank Ltd was renamed as Samba Bank Ltd. w.e.f 20<sup>th</sup> October,2008

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Silk Bank Ltd.				
	2002	2003	2004	2005	2006
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	982,041	2,578,496	3,771,740	2,525,340	3,994,136
Balances with other Banks	341,203	1,201,940	595,409	923,044	613,678
Lending to Financial Institutions	1,045,000	754,485	248,618	8,831,063	4,747,567
Investments - Net	6,278,484	9,369,478	9,706,575	12,464,577	15,828,682
Advances - Net	7,772,768	18,535,864	25,487,172	19,513,727	29,021,974
Other Assets	874,027	747,573	1,056,452	1,037,955	1,657,318
Operating Fixed Assets	405,467	1,038,930	1,141,066	1,541,536	2,322,371
Deferred Tax Assets	1,131,379	915,461	829,879	911,307	1,015,123
<b>TOTAL ASSETS</b>	<b>18,830,369</b>	<b>35,142,227</b>	<b>42,836,911</b>	<b>47,748,549</b>	<b>59,200,849</b>
<b>LIABILITIES</b>					
Bills Payable	155,020	343,705	377,751	199,143	408,342
Borrowings from Financial Institution	5,859,651	8,216,983	6,462,494	5,481,288	4,236,775
Deposits and other Accounts	12,340,610	24,578,053	33,271,211	37,136,042	49,015,090
Sub-ordinated Loans	-	650,000	650,000	650,000	650,000
Liabilities against Assets Subject to Finance Lease	4,341	1,541	1,054	569	63,030
Other Liabilities	252,973	241,905	341,881	474,905	829,573
Deferred Tax Liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>18,612,595</b>	<b>34,032,187</b>	<b>41,104,391</b>	<b>43,941,947</b>	<b>55,202,810</b>
<b>NET ASSETS</b>	<b>217,774</b>	<b>1,110,040</b>	<b>1,732,520</b>	<b>3,806,602</b>	<b>3,998,039</b>
<b>REPRESENTED BY:</b>					
Share Capital	1,500,000	2,250,000	2,250,000	3,847,500	3,847,500
Reserves	114,705	140,381	205,633	218,556	218,556
Un-appropriated Profit	(1,598,362)	(1,245,658)	(983,026)	(860,072)	(1,080,726)
Surplus/Deficit on Revaluation of Assets	201,431	(34,683)	259,913	600,618	1,012,709
<b>TOTAL</b>	<b>217,774</b>	<b>1,110,040</b>	<b>1,732,520</b>	<b>3,806,602</b>	<b>3,998,039</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	724,846	1,304,732	1,857,400	2,632,485	3,712,420
Mark-Up/ Return/Interest Expenses	531,706	872,292	1,146,840	1,849,189	3,260,952
<b>Net Mark-Up / Interest Income</b>	<b>193,140</b>	<b>432,440</b>	<b>710,560</b>	<b>783,296</b>	<b>451,468</b>
Provisions & Bad Debts written off directly	(306,796)	(272,076)	53,829	485,292	408,095
<b>Net Mark-Up / Interest Income after Provision</b>	<b>499,936</b>	<b>704,516</b>	<b>656,731</b>	<b>298,004</b>	<b>43,373</b>
Fees, Commission & Brokerage Income	105,354	207,925	317,196	240,648	305,464
Dividend Income	5,030	19,752	9,322	41,347	59,851
Income from dealing in Foreign Currencies	34,790	33,192	53,108	68,518	56,907
Other Income	435,858	451,921	13,987	309,751	283,780
<b>Total Non - Markup / Interest Income</b>	<b>581,032</b>	<b>712,790</b>	<b>393,613</b>	<b>660,264</b>	<b>706,002</b>
Administrative Expenses	261,542	413,823	520,454	732,803	1,262,448
Other Expenses	(72,300)	(25,534)	(17,093)	29,895	(120,772)
<b>Total Non-Markup/Interest Expenses</b>	<b>189,242</b>	<b>388,289</b>	<b>503,361</b>	<b>762,698</b>	<b>1,141,676</b>
Amortization of Deferred Cost	50,000	50,000	50,000	50,000	16,667
Extra ordinary/unusual Items	-	-	-	5,100	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>841,726</b>	<b>979,017</b>	<b>496,983</b>	<b>140,470</b>	<b>(408,968)</b>
Taxation - Current	7,000	120,623	127,997	156,100	-
- Prior Years	9,934	50,902	-	-	-
- Deferred	170,860	429,112	42,724	(80,243)	(105,282)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>653,932</b>	<b>378,380</b>	<b>326,262</b>	<b>64,613</b>	<b>(303,686)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>4,563,630</b>	<b>4,726,850</b>	<b>558,749</b>	<b>3,683,990</b>	<b>3,433,194</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(4,834,819)</b>	<b>(4,081,328)</b>	<b>(301,340)</b>	<b>(3,089,636)</b>	<b>(3,475,697)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(8,509)</b>	<b>1,396,670</b>	<b>(696)</b>	<b>1,596,881</b>	<b>(569)</b>
<b>Number of Employees</b>	<b>476</b>	<b>634</b>	<b>704</b>	<b>981</b>	<b>1,426</b>

\* Saudi Pak Commercial Bank Ltd. has changed its name to Silk Bank Ltd effective from June 01, 2009.

(Contd.)

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Silk Bank Ltd.				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	3,223,780	3,070,067	3,120,880	3,414,524	4,436,142
Balances with other Banks	128,991	190,197	151,068	89,355	94,322
Lending to Financial Institutions	839,959	1,376,651	1,067,708	1,050,754	3,100,803
Investments - Net	17,859,169	12,012,233	20,179,329	12,964,526	17,547,640
Advances - Net	25,874,972	31,087,373	32,097,490	44,354,406	49,936,279
Other Assets	1,598,131	2,292,358	4,351,022	4,093,084	7,229,763
Operating Fixed Assets	2,367,883	3,002,450	3,720,695	2,443,805	4,755,911
Deferred Tax Assets	1,767,715	2,613,939	3,976,149	4,192,954	3,569,417
<b>TOTAL ASSETS</b>	<b>53,660,600</b>	<b>55,645,268</b>	<b>68,664,341</b>	<b>72,603,408</b>	<b>90,670,277</b>
<b>LIABILITIES</b>					
Bills Payable	570,756	431,537	637,602	836,931	1,679,456
Borrowings from Financial Institution	6,880,449	8,738,616	15,088,332	9,871,141	17,781,686
Deposits and other Accounts	42,373,710	41,056,630	49,610,034	55,706,188	64,071,908
Sub-ordinated Loans	650,000	-	-	-	-
Liabilities against Assets Subject to Finance Lease	80,155	39,731	10,476	-	-
Other Liabilities	925,091	987,394	1,554,808	1,355,201	1,498,720
Deferred Tax Liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>51,480,161</b>	<b>51,253,908</b>	<b>66,901,252</b>	<b>67,769,461</b>	<b>85,031,770</b>
<b>NET ASSETS</b>	<b>2,180,439</b>	<b>4,391,360</b>	<b>1,763,089</b>	<b>4,833,947</b>	<b>5,638,507</b>
<b>REPRESENTED BY:</b>					
Share Capital	5,001,750	9,003,150	9,003,150	13,431,374	13,431,374
Reserves	218,556	218,556	224,649	-	139,013
Un-appropriated Profit	(4,119,537)	(6,131,709)	(9,030,894)	(8,614,289)	(8,054,519)
Surplus/Deficit on Revaluation of Assets	1,079,670	1,301,363	1,566,184	16,862	122,639
<b>TOTAL</b>	<b>2,180,439</b>	<b>4,391,360</b>	<b>1,763,089</b>	<b>4,833,947</b>	<b>5,638,507</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	4,799,853	4,588,299	5,913,317	6,775,565	8,385,608
Mark-Up/ Return/Interest Expenses	4,440,116	4,218,901	5,855,517	5,926,528	6,514,770
<b>Net Mark-Up / Interest Income</b>	<b>359,737</b>	<b>369,398</b>	<b>57,800</b>	<b>849,037</b>	<b>1,870,838</b>
Provisions & Bad Debts written off directly	3,132,444	1,642,093	2,309,355	228,114	(2,629,853)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>(2,772,707)</b>	<b>(1,272,695)</b>	<b>(2,251,555)</b>	<b>620,923</b>	<b>4,500,691</b>
Fees, Commission & Brokerage Income	369,468	188,596	327,949	322,162	386,295
Dividend Income	44,465	27,173	27,921	29,316	50,427
Income from dealing in Foreign Currencies	64,312	53,343	113,733	130,944	157,612
Other Income	298,580	115,398	192,584	702,382	252,252
<b>Total Non - Markup / Interest Income</b>	<b>776,825</b>	<b>384,510</b>	<b>662,187</b>	<b>1,184,804</b>	<b>846,586</b>
Administrative Expenses	1,270,317	1,935,732	2,747,856	3,153,601	3,779,045
Other Expenses	54,066	10,338	(84,765)	(112,328)	209,314
<b>Total Non-Markup/Interest Expenses</b>	<b>1,324,383</b>	<b>1,946,070</b>	<b>2,663,091</b>	<b>3,041,273</b>	<b>3,988,359</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(3,320,265)</b>	<b>(2,834,255)</b>	<b>(4,252,459)</b>	<b>(1,235,546)</b>	<b>1,358,918</b>
Taxation - Current	35,382	16,462	8,414	85,608	92,322
- Prior Years	439,351	-	34,616	-	-
- Deferred	(754,091)	(836,449)	(1,392,584)	(190,000)	571,533
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>(3,040,907)</b>	<b>(2,014,268)</b>	<b>(2,902,905)</b>	<b>(1,131,154)</b>	<b>695,063</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(2,009,657)</b>	<b>(7,156,950)</b>	<b>6,510,410</b>	<b>(10,011,424)</b>	<b>8,225,230</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(2,314,360)</b>	<b>5,063,650</b>	<b>(7,016,247)</b>	<b>5,824,599</b>	<b>(7,198,645)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>1,111,473</b>	<b>3,301,944</b>	<b>(33,630)</b>	<b>4,238,756</b>	<b>-</b>
<b>Number of Employees</b>	<b>1,253</b>	<b>1,721</b>	<b>1,959</b>	<b>2,179</b>	<b>2,564</b>



## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Sindh Bank Ltd. 2011
<b>ASSETS</b>	
Cash & Balances with Treasury Banks	1,655,815
Balances with other Banks	243,519
Lending to Financial Institutions	10,905,410
Investments - Net	26,081,535
Advances - Net	7,259,330
Other Assets	1,000,460
Operating Fixed Assets	584,054
Deferred Tax Assets	-
<b>TOTAL ASSETS</b>	<b>47,730,123</b>
<b>LIABILITIES</b>	
Bills Payable	42,251
Borrowings from Financial Institution	13,012,647
Deposits and other Accounts	23,517,740
Sub-ordinate Loans	-
Liabilities against Assets Subject to Finance Lease	-
Other Liabilities	484,150
Deferred Tax Liabilities	10,322
<b>TOTAL LIABILITIES</b>	<b>37,067,110</b>
<b>NET ASSETS</b>	<b>10,663,013</b>
<b>REPRESENTED BY:</b>	
Share Capital	10,000,000
Reserves	149,912
Un-appropriated Profit	599,649
Surplus/Deficit on Revaluation of Assets	(86,548)
<b>TOTAL</b>	<b>10,663,013</b>
<b>OPERATING POSITION</b>	
Mark-Up/ Return/Interest Earned	3,704,280
Mark-Up/ Return/Interest Expenses	2,241,345
<b>Net Mark-Up / Interest Income</b>	<b>1,462,935</b>
Provisions & Bad Debts written off directly	31,382
<b>Net Mark-Up / Interest Income after Provision</b>	<b>1,431,553</b>
Fees, Commission & Brokerage Income	10,201
Dividend Income	68,645
Income from dealing in Foreign Currencies	2,286
Other Income	141,051
<b>Total Non - Markup / Interest Income</b>	<b>222,183</b>
Administrative Expenses	513,773
Other Expenses	-
<b>Total Non-Markup/Interest Expenses</b>	<b>513,773</b>
Extra ordinary/unusual Items	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>1,139,963</b>
Taxation - Current	333,477
- Prior Years	-
- Deferred	56,925
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>749,561</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>18,654,331</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(26,754,997)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>10,000,000</b>
<b>Number of Employees</b>	<b>592</b>

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	SME Bank Ltd.			
	2005	2006	2007	2008
<b>ASSETS</b>				
Cash & Balances with Treasury Banks	188,460	311,954	286,705	200,112
Balances with other Banks	112,047	125,704	52,980	49,751
Lending to Financial Institutions	-	292,454	258,944	100,000
Investments - Net	4,807,743	5,584,582	3,058,130	2,545,053
Advances - Net	1,184,844	1,731,271	2,118,347	2,526,322
Other Assets	967,207	974,735	216,176	208,629
Operating Fixed Assets	160,438	156,384	144,589	124,546
Deferred Tax Assets	439,338	447,794	447,887	2,597
<b>TOTAL ASSETS</b>	<b>7,860,077</b>	<b>9,624,878</b>	<b>6,583,758</b>	<b>5,757,010</b>
<b>LIABILITIES</b>				
Bills Payable	6,271	18,090	40,441	37,686
Borrowings from Financial Institution	1,530,000	2,600,000	1,400,000	1,518,100
Deposits and other Accounts	1,022,702	1,666,360	1,879,587	1,892,018
Sub-ordinated Loans	2,500,000	2,430,000	-	-
Liabilities against Assets Subject to Finance Lease	21684	19,697	25,371	19,442
Other Liabilities	617,097	602,819	429,752	335,275
Deferred Tax Liabilities	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>5,697,754</b>	<b>7,336,966</b>	<b>3,775,151</b>	<b>3,802,521</b>
<b>NET ASSETS</b>	<b>2,162,323</b>	<b>2,287,912</b>	<b>2,808,607</b>	<b>1,954,489</b>
<b>REPRESENTED BY:</b>				
Share Capital	1,500,000	2,000,000	2,392,507	2,392,507
Reserves	146,638	177,275	199,356	199,356
Un-appropriated Profit	586,546	209,096	297,418	(235,530)
Surplus/Deficit on Revaluation of Assets	(70,861)	(98,459)	(80,674)	(401,844)
<b>TOTAL</b>	<b>2,162,323</b>	<b>2,287,912</b>	<b>2,808,607</b>	<b>1,954,489</b>
<b>OPERATING POSITION</b>				
Mark-Up/ Return/Interest Earned	844,666	960,293	875,560	774,797
Mark-Up/ Return/Interest Expenses	337,437	454,062	379,956	385,379
<b>Net Mark-Up / Interest Income</b>	<b>507,229</b>	<b>506,231</b>	<b>495,604</b>	<b>389,418</b>
Provisions & Bad Debts written off directly	(306,173)	(232,669)	(137,525)	11,368
<b>Net Mark-Up / Interest Income after Provision</b>	<b>813,402</b>	<b>738,900</b>	<b>633,129</b>	<b>378,050</b>
Fees, Commission & Brokerage Income	690	2,591	3,608	5,667
Dividend Income	341	1,173	1,013	42,177
Income from dealing in Foreign Currencies	-	-	-	(376)
Other Income	26,558	23,046	35,717	11,179
<b>Total Non - Markup / Interest Income</b>	<b>27,589</b>	<b>26,810</b>	<b>40,338</b>	<b>58,647</b>
Administrative Expenses	507,715	553,867	526,464	570,101
Other Expenses	(35,836)	(19,842)	(5,091)	(1,410)
<b>Total Non-Markup/Interest Expenses</b>	<b>471,879</b>	<b>534,025</b>	<b>521,373</b>	<b>568,691</b>
Extra ordinary/unusual Items (Income)	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>369,112</b>	<b>231,685</b>	<b>152,094</b>	<b>(131,994)</b>
Taxation - Current	144,817	72,034	50,863	-
- Prior Years	23,886	-	-	-
- Deferred	(5,800)	6,464	(9,172)	400,954
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>206,209</b>	<b>153,187</b>	<b>110,403</b>	<b>(532,948)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>1,719,251</b>	<b>1,231,251</b>	<b>(780,948)</b>	<b>(220,560)</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(724,333)</b>	<b>(813,295)</b>	<b>2,528,458</b>	<b>235,410</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(1,121,142)</b>	<b>(80,805)</b>	<b>(2,045,483)</b>	<b>(4,672)</b>
<b>Number of Employees</b>	<b>644</b>	<b>667</b>	<b>637</b>	<b>662</b>

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

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	SME Bank Ltd.		
	2009	2010	2011
<b>ASSETS</b>			
Cash & Balances with Treasury Banks	213,778	227,980	214,606
Balances with other Banks	57,296	9,091	5,222
Lending to Financial Institutions	33,445	-	800,000
Investments - Net	2,939,132	2,892,131	3,129,260
Advances - Net	2,500,916	2,510,780	2,718,879
Other Assets	446,244	256,519	217,471
Operating Fixed Assets	108,418	109,854	112,305
Deferred Tax Assets	-	-	-
<b>TOTAL ASSETS</b>	<b>6,299,229</b>	<b>6,006,355</b>	<b>7,197,743</b>
<b>LIABILITIES</b>			
Bills Payable	54,542	40,505	183,863
Borrowings from Financial Institution	1,371,750	1,360,622	2,125,447
Deposits and other Accounts	2,203,152	2,225,822	2,647,157
Sub-ordinated Loans	-	-	-
Liabilities against Assets Subject to Finance Lease	12,087	22,215	13,725
Other Liabilities	436,957	364,300	361,241
Deferred Tax Liabilities	-	-	-
<b>TOTAL LIABILITIES</b>	<b>4,078,488</b>	<b>4,013,464</b>	<b>5,331,433</b>
<b>NET ASSETS</b>	<b>2,220,741</b>	<b>1,992,891</b>	<b>1,866,310</b>
<b>REPRESENTED BY:</b>			
Share Capital	2,392,507	2,392,507	2,392,507
Reserves	206,526	206,526	206,526
Un-appropriated Profit	(206,848)	(454,710)	(684,648)
Surplus/Deficit on Revaluation of Assets	(171,444)	(151,432)	(48,075)
<b>TOTAL</b>	<b>2,220,741</b>	<b>1,992,891</b>	<b>1,866,310</b>
<b>OPERATING POSITION</b>			
Mark-Up/ Return/Interest Earned	773,936	621,096	693,798
Mark-Up/ Return/Interest Expenses	448,106	361,895	421,408
<b>Net Mark-Up / Interest Income</b>	<b>325,830</b>	<b>259,201</b>	<b>272,390</b>
Provisions & Bad Debts written off directly	( 4,764)	125,333	(8,318)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>330,594</b>	<b>133,868</b>	<b>280,708</b>
Fees, Commission & Brokerage Income	11,094	13,505	12,488
Dividend Income	3,813	3,089	3,431
Income from dealing in Foreign Currencies	-	-	-
Other Income	5,491	44,865	4,832
<b>Total Non - Markup / Interest Income</b>	<b>20,398</b>	<b>61,459</b>	<b>20,751</b>
Administrative Expenses	1,189,203	535,350	561,436
Other Expenses	(10,469)	4,267	4,647
<b>Total Non-Markup/Interest Expenses</b>	<b>1,178,734</b>	<b>539,617</b>	<b>566,083</b>
Extra ordinary/unusual Items (Income)	(870,140)	(54,630)	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>42,398</b>	<b>(289,660)</b>	<b>(264,624)</b>
Taxation - Current	3,949	7,713	7,864
- Prior Years	-	(49,511)	-
- Deferred	2,597	-	-
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>35,852</b>	<b>(247,862)</b>	<b>(272,488)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(550,566)</b>	<b>(112,106)</b>	<b>500,408</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(180,629)</b>	<b>68,354</b>	<b>(258,182)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>652,406</b>	<b>9,749</b>	<b>(9,469)</b>
<b>Number of Employees</b>	<b>566</b>	<b>464</b>	<b>482</b>

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

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees )

Financial Position	Soneri Bank Ltd.				
	2002	2003	2004	2005	2006
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	2,152,332	2,821,394	3,627,569	4,352,608	5,551,302
Balances with other Banks	864,222	1,057,546	2,793,190	2,453,628	6,603,003
Lending to Financial Institutions	2,608,750	2,705,000	3,585,421	4,845,574	3,193,405
Investments - Net	9,844,437	11,912,517	13,982,828	16,390,624	16,724,253
Advances - Net	11,377,581	17,348,525	24,375,905	32,052,544	35,412,248
Other Assets	676,562	477,187	671,372	1,484,598	1,315,578
Operating Fixed Assets	474,025	643,960	815,614	1,765,504	1,929,885
Deferred Tax Assets	-	-	-	-	-
<b>TOTAL ASSETS</b>	<b>27,997,909</b>	<b>36,966,129</b>	<b>49,851,899</b>	<b>63,345,080</b>	<b>70,729,674</b>
<b>LIABILITIES</b>					
Bills Payable	432,215	808,858	893,762	863,930	957,576
Borrowings from Financial Institution	3,429,788	4,998,149	7,957,364	8,242,959	8,916,437
Deposits and other Accounts	20,544,711	27,868,418	37,383,756	47,605,508	53,000,647
Sub-ordinated Loans	-	-	-	1,199,760	1,199,280
Liabilities against Assets Subject to Finance Lease	12,671	3,301	-	-	-
Other Liabilities	1,006,763	582,112	530,952	803,610	705,133
Deferred Tax Liabilities	278,696	101,445	42,757	239,654	338,698
<b>TOTAL LIABILITIES</b>	<b>25,704,844</b>	<b>34,362,283</b>	<b>46,808,591</b>	<b>58,955,421</b>	<b>65,117,771</b>
<b>NET ASSETS</b>	<b>2,293,065</b>	<b>2,603,846</b>	<b>3,043,308</b>	<b>4,389,659</b>	<b>5,611,903</b>
<b>REPRESENTED BY:</b>					
Share Capital	1,017,535	1,017,535	1,271,919	1,653,495	3,116,835
Reserves	768,077	1,210,203	1,592,071	1,394,542	1,676,602
Un-appropriated Profit	6,057	2,643	14,771	753,877	400,853
Surplus/Deficit on Revaluation of Assets	501,396	373,465	164,547	587,745	417,613
<b>TOTAL</b>	<b>2,293,065</b>	<b>2,603,846</b>	<b>3,043,308</b>	<b>4,389,659</b>	<b>5,611,903</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	2,137,244	1,713,971	1,947,657	3,680,956	5,536,098
Mark-Up/ Return/Interest Expenses	1,512,443	789,645	752,276	2,013,862	3,768,323
<b>Net Mark-Up / Interest Income</b>	<b>624,801</b>	<b>924,326</b>	<b>1,195,381</b>	<b>1,667,094</b>	<b>1,767,775</b>
Provisions & Bad Debts written off directly	43,477	72,840	(15,054)	75,968	36,745
<b>Net Mark-Up / Interest Income after Provision</b>	<b>581,324</b>	<b>851,486</b>	<b>1,210,435</b>	<b>1,591,126</b>	<b>1,731,030</b>
Fees, Commission & Brokerage Income	133,164	153,964	177,247	218,350	242,825
Dividend Income	-	2,922	17,405	36,079	31,025
Income from dealing in Foreign Currencies	183,792	121,560	121,834	113,670	149,194
Other Income	175,160	184,734	163,216	242,675	331,833
<b>Total Non - Markup / Interest Income</b>	<b>492,116</b>	<b>463,180</b>	<b>479,702</b>	<b>610,774</b>	<b>754,877</b>
Administrative Expenses	440,473	499,924	642,231	792,194	1,028,824
Other Expenses	11,791	1,230	1,340	9,674	8,182
<b>Total Non-Markup/Interest Expenses</b>	<b>452,264</b>	<b>501,154</b>	<b>643,571</b>	<b>801,868</b>	<b>1,037,006</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>621,176</b>	<b>813,512</b>	<b>1,046,566</b>	<b>1,400,032</b>	<b>1,448,901</b>
Taxation - Current	315,000	396,000	365,000	495,000	448,000
- Prior Years	(29,291)	4,854	(116,959)	(55,900)	(83,544)
- Deferred	(14,908)	(26,054)	150,145	40,699	99,147
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>350,375</b>	<b>438,712</b>	<b>648,380</b>	<b>920,233</b>	<b>985,298</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>4,600,918</b>	<b>3,554,770</b>	<b>5,270,633</b>	<b>2,040,645</b>	<b>5,767,553</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(4,170,330)</b>	<b>(2,580,467)</b>	<b>(2,725,345)</b>	<b>(2,854,9280)</b>	<b>(791,040)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(17,036)</b>	<b>(111,917)</b>	<b>(3,469)</b>	<b>1,199,760</b>	<b>371,556</b>
<b>Number of Employees</b>	<b>779</b>	<b>882</b>	<b>937</b>	<b>1,257</b>	<b>1,430</b>

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Soneri Bank Ltd.				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	5,861,205	5,646,755	6,471,173	7,247,711	8,959,130
Balances with other Banks	4,349,673	3,908,859	1,497,193	1,400,451	879,000
Lending to Financial Institutions	3,175,009	3,990,269	2,755,377	2,531,900	813,190
Investments - Net	19,181,562	14,053,177	29,537,179	34,985,663	45,775,969
Advances - Net	40,154,449	47,575,364	48,727,103	54,675,721	65,339,947
Other Assets	1,981,207	2,550,130	2,879,927	3,410,654	3,769,078
Operating Fixed Assets	2,150,955	3,126,857	3,333,891	3,468,923	3,833,916
Deferred Tax Assets	-	125,843	108,429	384,655	362,156
<b>TOTAL ASSETS</b>	<b>76,854,060</b>	<b>80,977,254</b>	<b>95,310,272</b>	<b>108,105,678</b>	<b>129,732,386</b>
<b>LIABILITIES</b>					
Bills Payable	1,640,514	1,254,496	1,763,401	1,857,810	1,571,314
Borrowings from Financial Institution	5,865,471	8,441,454	9,385,522	12,370,528	14,557,179
Deposits and other Accounts	60,150,128	61,634,491	73,548,226	82,016,811	99,733,970
Sub-ordinated Loans	1,198,800	1,198,320	1,197,840	1,197,360	897,840
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	963,270	1,335,446	1,612,082	1,745,496	1,994,796
Deferred Tax Liabilities	425,398	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>70,243,581</b>	<b>73,864,207</b>	<b>87,507,071</b>	<b>99,188,005</b>	<b>118,755,099</b>
<b>NET ASSETS</b>	<b>6,610,479</b>	<b>7,113,047</b>	<b>7,803,201</b>	<b>8,917,673</b>	<b>10,977,287</b>
<b>REPRESENTED BY:</b>					
Share Capital	4,114,222	4,114,222	5,019,351	6,023,221	8,027,824
Reserves	1,876,669	2,016,877	2,003,948	2,029,036	1,182,501
Un-appropriated Profit	238,775	834,650	158,278	329,103	1,026,476
Surplus/Deficit on Revaluation of Assets	380,813	147,298	621,624	536,313	740,486
<b>TOTAL</b>	<b>6,610,479</b>	<b>7,113,047</b>	<b>7,803,201</b>	<b>8,917,673</b>	<b>10,977,287</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	6,271,636	7,822,941	9,337,284	10,250,494	12,895,306
Mark-Up/ Return/Interest Expenses	4,334,355	4,878,347	6,602,779	7,203,842	8,997,385
<b>Net Mark-Up / Interest Income</b>	<b>1,937,281</b>	<b>2,944,594</b>	<b>2,734,505</b>	<b>3,046,652</b>	<b>3,897,921</b>
Provisions & Bad Debts written off directly	234,815	1,265,942	1,633,343	1,465,207	1,293,623
<b>Net Mark-Up / Interest Income after Provision</b>	<b>1,702,466</b>	<b>1,678,652</b>	<b>1,101,162</b>	<b>1,581,445</b>	<b>2,604,298</b>
Fees, Commission & Brokerage Income	288,205	358,685	291,820	367,766	422,853
Dividend Income	32,613	268,016	130,639	149,128	324,417
Income from dealing in Foreign Currencies	184,181	279,284	381,502	235,253	492,154
Other Income	562,665	320,221	364,232	476,284	715,779
<b>Total Non - Markup / Interest Income</b>	<b>1,067,664</b>	<b>1,226,206</b>	<b>1,168,193</b>	<b>1,228,431</b>	<b>1,955,203</b>
Administrative Expenses	1,278,974	1,673,590	2,113,660	2,623,991	3,447,925
Other Expenses	14,471	278,035	(34,718)	45,438	33,305
<b>Total Non-Markup/Interest Expenses</b>	<b>1,293,445</b>	<b>1,951,625</b>	<b>2,078,942</b>	<b>2,669,429</b>	<b>3,481,230</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>1,476,685</b>	<b>953,233</b>	<b>190,413</b>	<b>140,447</b>	<b>1,078,271</b>
Taxation - Current	403,000	697,000	321,000	325,000	374,000
- Prior Years	(9,684)	(437)	-	-	-
- Deferred	83,035	(444,371)	(275,942)	(309,993)	(79,262)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>1,000,334</b>	<b>701,041</b>	<b>145,355</b>	<b>125,440</b>	<b>783,533</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>892,813</b>	<b>(4,500,148)</b>	<b>13,892,687</b>	<b>5,497,142</b>	<b>11,482,024</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(2,835,760)</b>	<b>3,845,364</b>	<b>(15,479,455)</b>	<b>(5,820,736)</b>	<b>(10,993,897)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(480)</b>	<b>(480)</b>	<b>(480)</b>	<b>1,003,390</b>	<b>701,841</b>
<b>Number of Employees</b>	<b>1,581</b>	<b>1,841</b>	<b>2,097</b>	<b>2,559</b>	<b>2,494</b>

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Standard Chartered Bank (Pakistan) Ltd.			
	2006	2007	2008	2009
<b>ASSETS</b>				
Cash & Balances with Treasury Banks	22,797,606	26,295,860	22,741,035	21,521,550
Balances with other Banks	3,544,796	1,628,280	1,261,582	2,238,182
Lending to Financial Institutions	3,873,224	15,225,935	31,466,898	20,568,064
Investments - Net	34,629,051	40,696,466	29,586,663	83,784,536
Advances - Net	129,004,118	119,537,015	125,601,465	124,446,724
Other Assets	45,996,149	45,226,502	46,774,530	22,133,748
Operating Fixed Assets	3,369,016	3,734,139	3,886,275	34,021,956
Deferred Tax Assets	3,103,776	3,201,017	3,298,730	4,159,452
<b>TOTAL ASSETS</b>	<b>246,317,736</b>	<b>255,545,214</b>	<b>264,617,178</b>	<b>312,874,212</b>
<b>LIABILITIES</b>				
Bills Payable	4,259,834	6,637,388	4,296,420	4,844,638
Borrowings from Financial Institution	22,045,237	6,616,065	8,695,730	15,747,326
Deposits and other Accounts	156,878,328	177,161,630	174,551,801	206,957,950
Sub-ordinated Loans	2,414,851	1,912,455	1,710,300	1,523,000
Liabilities against Assets Subject to Finance Lease	9,724	-	-	-
Other Liabilities	20,479,649	20,151,366	32,605,787	36,055,442
Deferred Tax Liabilities	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>206,087,623</b>	<b>212,478,904</b>	<b>221,860,038</b>	<b>265,128,356</b>
<b>NET ASSETS</b>	<b>40,230,113</b>	<b>43,066,310</b>	<b>42,757,140</b>	<b>47,745,856</b>
<b>REPRESENTED BY:</b>				
Share Capital	38,715,850	38,715,850	38,715,850	38,715,850
Reserves	1,113,606	1,653,044	1,812,492	1,946,365
Un-appropriated Profit	729,214	2,971,681	3,481,778	4,003,356
Surplus/Deficit on Revaluation of Assets	(328,557)	(274,265)	(1,252,980)	3,080,285
<b>TOTAL</b>	<b>40,230,113</b>	<b>43,066,310</b>	<b>42,757,140</b>	<b>47,745,856</b>
<b>OPERATING POSITION</b>				
Mark-Up/ Return/Interest Earned	14,565,027	22,530,080	23,307,442	26,653,240
Mark-Up/ Return/Interest Expenses	4,228,716	6,338,119	6,888,900	10,369,328
<b>Net Mark-Up / Interest Income</b>	<b>10,336,311</b>	<b>16,191,961</b>	<b>16,418,542</b>	<b>16,283,912</b>
Provisions & Bad Debts written off directly	1,563,809	6,052,957	9,316,038	9,418,308
<b>Net Mark-Up / Interest Income after Provision</b>	<b>8,772,502</b>	<b>10,139,004</b>	<b>7,102,504</b>	<b>6,865,604</b>
Fees, Commission & Brokerage Income	2,502,511	3,950,282	3,766,618	3,913,474
Dividend Income	77,851	27,768	14,012	7,792
Income from dealing in Foreign Currencies	699,354	1,116,633	2,102,480	2,000,762
Other Income	407,523	1,018,028	728,360	961,213
<b>Total Non - Markup / Interest Income</b>	<b>3,687,239</b>	<b>6,112,711</b>	<b>6,611,470</b>	<b>6,883,241</b>
Administrative Expenses	5,072,060	12,081,963	12,424,711	12,244,352
Other Expenses	27,502	78,518	196,283	238,214
<b>Total Non-Markup/Interest Expenses</b>	<b>5,099,562</b>	<b>12,160,481</b>	<b>12,620,994</b>	<b>12,482,566</b>
Extra ordinary/unusual Items	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>7,360,179</b>	<b>4,091,234</b>	<b>1,092,980</b>	<b>1,266,279</b>
Taxation - Current	2,131,037	1,405,351	-	1,808,667
- Prior Years	(197,319)	47,826	(2,573)	174,152
- Deferred	(282,996)	(125,982)	418,421	(1,385,905)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>5,709,457</b>	<b>2,764,039</b>	<b>677,132</b>	<b>669,365</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(3,174,000)</b>	<b>9,247,515</b>	<b>(12,894,142)</b>	<b>46,571,729</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(17,003,566)</b>	<b>(6,455,585)</b>	<b>9,182,576</b>	<b>(46,620,381)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>25,325,738</b>	<b>(1,210,192)</b>	<b>(209,957)</b>	<b>(194,233)</b>
<b>Number of Employees</b>	<b>8,120</b>	<b>9,245</b>	<b>6,311</b>	<b>5,042</b>

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

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Standard Chartered Bank (Pakistan) Ltd.	
	2010	2011
<b>ASSETS</b>		
Cash & Balances with Treasury Banks	24,087,842	26,293,151
Balances with other Banks	821,931	3,204,253
Lending to Financial Institutions	30,421,885	20,205,971
Investments - Net	72,637,401	104,040,114
Advances - Net	139,269,413	137,308,880
Other Assets	18,008,022	37,565,179
Operating Fixed Assets	33,283,161	32,850,358
Deferred Tax Assets	3,393,322	2,719,906
<b>TOTAL ASSETS</b>	<b>321,922,977</b>	<b>364,187,812</b>
<b>LIABILITIES</b>		
Bills Payable	5,691,864	4,576,789
Borrowings from Financial Institution	15,914,343	19,361,864
Deposits and other Accounts	220,265,762	235,874,584
Sub-ordinated Loans	1,135,900	699,200
Liabilities against Assets Subject to Finance Lease	-	-
Other Liabilities	27,841,964	48,016,637
Deferred Tax Liabilities	-	-
<b>TOTAL LIABILITIES</b>	<b>270,849,833</b>	<b>308,529,074</b>
<b>NET ASSETS</b>	<b>51,073,144</b>	<b>55,658,738</b>
<b>REPRESENTED BY:</b>		
Minority Interest	-	799,803
Share Capital	38,715,850	38,715,850
Reserves	2,667,488	3,879,491
Un-appropriated Profit	6,716,831	8,940,420
Surplus/Deficit on Revaluation of Assets	2,972,975	3,323,174
<b>TOTAL</b>	<b>51,073,144</b>	<b>55,658,738</b>
<b>OPERATING POSITION</b>		
Mark-Up/ Return/Interest Earned	27,958,232	32,825,124
Mark-Up/ Return/Interest Expenses	10,680,185	11,907,713
<b>Net Mark-Up / Interest Income</b>	<b>17,278,047</b>	<b>20,917,411</b>
Provisions & Bad Debts written off directly	4,431,194	4,507,477
<b>Net Mark-Up / Interest Income after Provision</b>	<b>12,846,853</b>	<b>16,409,934</b>
Fees, Commission & Brokerage Income	3,443,215	3,113,571
Dividend Income	30,317	-
Income from dealing in Foreign Currencies	1,733,428	2,402,852
Other Income	948,276	676,130
<b>Total Non - Markup / Interest Income</b>	<b>6,155,236</b>	<b>6,192,553</b>
Administrative Expenses	12,851,268	13,408,462
Other Expenses	588,103	607,697
<b>Total Non-Markup/Interest Expenses</b>	<b>13,439,371</b>	<b>14,016,159</b>
Extra ordinary/unusual Items	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>5,562,718</b>	<b>8,586,328</b>
Taxation - Current	1,168,652	2,506,776
- Prior Years	(30,884)	-
- Deferred	819,335	526,411
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>3,605,615</b>	<b>5,553,141</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(9,969,983)</b>	<b>40,845,050</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>11,509,493</b>	<b>(33,531,628)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(389,469)</b>	<b>(2,825,834)</b>
<b>Number of Employees</b>	<b>4,859</b>	<b>4,990</b>

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Summit Bank Ltd.				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	753,845	1,349,649	1,923,526	2,575,503	6,117,986
Balances with other Banks	52,551	65,580	724,802	315,450	1,426,353
Lending to Financial Institutions	2,855,582	200,000	1,433,817	3,463,634	1,069,757
Investments - Net	5,408,425	5,094,613	12,446,033	16,483,335	36,304,678
Advances - Net	8,029,248	15,758,678	18,503,815	22,805,539	57,330,970
Other Assets	423,620	1,045,522	1,189,612	1,701,487	5,713,305
Operating Fixed Assets	597,515	927,882	1,570,754	731,994	5,847,046
Deferred Tax Assets	-	360,893	381,016	1,814,688	5,942,796
<b>TOTAL ASSETS</b>	<b>18,120,786</b>	<b>24,802,817</b>	<b>38,173,375</b>	<b>49,891,630</b>	<b>119,752,891</b>
<b>LIABILITIES</b>					
Bills Payable	384,179	75,963	213,209	154,327	900,750
Borrowings from Financial Institution	1,748,603	1,869,940	1,554,801	2,835,847	18,562,616
Deposits and other Accounts	9,464,785	16,616,466	31,307,488	42,294,961	89,649,256
Sub-ordinate Loans	-	-	-	-	1,500,000
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	181,776	420,328	1,043,477	1,015,307	2,911,099
Deferred Tax Liabilities	39,867	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>11,819,210</b>	<b>18,982,697</b>	<b>34,118,975</b>	<b>46,300,442</b>	<b>113,523,721</b>
<b>NET ASSETS</b>	<b>6,301,576</b>	<b>5,820,120</b>	<b>4,054,400</b>	<b>3,591,188</b>	<b>6,229,170</b>
<b>REPRESENTED BY:</b>					
Share Capital	4,500,000	5,000,000	5,000,000	5,000,000	10,779,796
Reserves	1,631,395	1,314,828	1,064,828	1,064,828	(1,551,944)
Un-appropriated Profit	192,744	(182,097)	(1,998,887)	(2,321,584)	(3,719,762)
Surplus/Deficit on Revaluation of Assets	(22,563)	(312,611)	(11,541)	(152,056)	721,080
<b>TOTAL</b>	<b>6,301,576</b>	<b>5,820,120</b>	<b>4,054,400</b>	<b>3,591,188</b>	<b>6,229,170</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	617,854	2,471,982	3,514,363	4,572,710	9,531,408
Mark-Up/ Return/Interest Expenses	252,338	1,585,875	2,877,797	3,677,280	9,025,273
<b>Net Mark-Up / Interest Income</b>	<b>365,516</b>	<b>886,107</b>	<b>636,566</b>	<b>895,430</b>	<b>506,135</b>
Provisions & Bad Debts written off directly	-	623,202	2,040,787	699,254	456,143
<b>Net Mark-Up / Interest Income after Provision</b>	<b>365,516</b>	<b>262,905</b>	<b>(1,404,221)</b>	<b>196,176</b>	<b>49,992</b>
Fees, Commission & Brokerage Income	6,975	79,135	141,594	259,608	437,129
Dividend Income	35,118	107,615	33,120	27,603	100,120
Income from dealing in Foreign Currencies	1,706	(29,706)	(52,752)	37,819	165,894
Other Income	302,105	9,736	73,727	187,839	41,192
<b>Total Non - Markup / Interest Income</b>	<b>345,904</b>	<b>166,780</b>	<b>195,689</b>	<b>512,869</b>	<b>744,335</b>
Administrative Expenses	383,529	774,742	1,064,723	1,249,094	3,782,341
Other Expenses	973	2,217	12,331	9,427	55,083
<b>Total Non-Markup/Interest Expenses</b>	<b>384,502</b>	<b>776,959</b>	<b>1,077,054</b>	<b>1,258,521</b>	<b>3,837,424</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>326,918</b>	<b>(347,274)</b>	<b>(2,285,586)</b>	<b>(549,476)</b>	<b>(3,043,097)</b>
Taxation - Current	11,982	84,254	35,799	48,538	107,310
- Prior Years	42,013	(4,105)	(72,359)	-	-
- Deferred	42,758	(236,015)	(182,236)	(275,317)	(1,613,569)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>230,165</b>	<b>(191,408)</b>	<b>(2,066,790)</b>	<b>(322,697)</b>	<b>(1,536,838)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>768,996</b>	<b>1,156,154</b>	<b>8,975,769</b>	<b>5,066,139</b>	<b>8,309,710</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(3,836,624)</b>	<b>(547,321)</b>	<b>(7,742,670)</b>	<b>(4,823,514)</b>	<b>(10,828,345)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>3,000,000</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,950,132</b>
<b>Number of Employees</b>	<b>319</b>	<b>541</b>	<b>615</b>	<b>665</b>	<b>1,655</b>

Arif Habib Bank Ltd., Atlas Bank Ltd Merged to Summit Bank with effect from the close of business December 31, 2010 and my Bank from the close of business June 30, 2011.



## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Bank of Khyber				
	2002	2003	2004	2005	2006
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	915,674	1,014,149	1,394,990	1,574,531	1,574,531
Balances with other Banks	864,723	824,778	1,050,043	3,755,151	3,755,151
Lending to Financial Institutions	2,548,468	1,250,000	4,119,688	2,493,430	2,493,430
Investments - Net	6,316,252	9,543,530	6,916,820	8,565,483	8,565,483
Advances - Net	6,575,364	5,382,314	9,001,402	9,219,391	9,189,447
Other Assets	1,507,355	847,631	1,180,558	1,364,984	1,387,803
Operating Fixed Assets	114,830	130,002	127,529	142,002	142,002
Deferred Tax Assets	-	-	27,259	96,288	75,365
<b>TOTAL ASSETS</b>	<b>18,842,666</b>	<b>18,992,404</b>	<b>23,818,289</b>	<b>27,211,260</b>	<b>27,183,212</b>
<b>LIABILITIES</b>					
Bills Payable	68,011	162,637	1,020,895	150,435	150,435
Borrowings from Financial Institution	1,665,313	1,057,661	4,180,253	4,325,809	4,325,809
Deposits and other Accounts	13,988,778	15,366,841	15,834,065	19,076,564	19,076,564
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	1,025,044	365,686	608,486	629,496	629,496
Deferred Tax Liabilities	315,079	83,135	-	-	-
<b>TOTAL LIABILITIES</b>	<b>17,062,225</b>	<b>17,035,960</b>	<b>21,643,699</b>	<b>24,182,304</b>	<b>24,182,304</b>
<b>NET ASSETS</b>	<b>1,780,441</b>	<b>1,956,444</b>	<b>2,174,590</b>	<b>3,028,956</b>	<b>3,000,908</b>
<b>REPRESENTED BY:</b>					
Share Capital	1,000,000	1,050,000	1,231,034	2,000,949	2,000,949
Reserves	254,220	506,386	588,120	758,290	728,631
Un-appropriated Profit	3,854	6,266	2,506	103,890	66,642
Surplus/Deficit on Revaluation of Assets	522,367	393,792	352,930	165,827	204,686
<b>TOTAL</b>	<b>1,780,441</b>	<b>1,956,444</b>	<b>2,174,590</b>	<b>3,028,956</b>	<b>3,000,908</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	1,616,899	1,473,931	1,086,901	1,943,335	1,924,279
Mark-Up/ Return/Interest Expenses	1,064,973	657,560	417,317	1,304,742	1,304,742
<b>Net Mark-Up / Interest Income</b>	<b>551,926</b>	<b>816,371</b>	<b>669,584</b>	<b>638,593</b>	<b>619,537</b>
Provisions & Bad Debts written off directly	238,099	240,151	236,572	356,655	358,995
<b>Net Mark-Up / Interest Income after Provision</b>	<b>313,827</b>	<b>576,220</b>	<b>433,012</b>	<b>281,938</b>	<b>260,542</b>
Fees, Commission & Brokerage Income	49,124	56,503	63,174	67,883	67,883
Dividend Income	54,684	60,614	62,398	120,743	120,743
Income from dealing in Foreign Currencies	18,642	8,278	13,767	12,572	12,572
Other Income	16,199	16,630	16,100	105,479	105,479
<b>Total Non - Markup / Interest Income</b>	<b>138,649</b>	<b>142,025</b>	<b>155,439</b>	<b>306,677</b>	<b>306,677</b>
Administrative Expenses	247,160	306,948	302,775	372,129	372,129
Other Expenses	4,834	14,220	(833)	3,828	3,828
<b>Total Non-Markup/Interest Expenses</b>	<b>251,994</b>	<b>321,168</b>	<b>301,942</b>	<b>375,957</b>	<b>375,957</b>
Extra ordinary/unusual Items	-	-	-	(12,207)	(12,207)
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>200,482</b>	<b>397,077</b>	<b>286,509</b>	<b>224,865</b>	<b>203,469</b>
Taxation - Current	2,734	78,117	47,537	20,025	13,574
- Prior Years	-	-	(27,503)	-	(16,340)
- Deferred	56,244	14,382	7,467	3,250	3,222
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>141,504</b>	<b>304,578</b>	<b>259,008</b>	<b>201,590</b>	<b>203,013</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(845,332)</b>	<b>3,816,804</b>	<b>(96,095)</b>	<b>2,445,657</b>	<b>2,745,400</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>474,423</b>	<b>(3,576,246)</b>	<b>2,527,201</b>	<b>(1,036,129)</b>	<b>(1,335,872)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(28)</b>	<b>-</b>	<b>-</b>	<b>614,873</b>	<b>614,873</b>
<b>Number of Employees</b>	<b>376</b>	<b>368</b>	<b>360</b>	<b>620</b>	<b>620</b>

(Contd.)

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	The Bank of Khyber				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	1,364,853	1,557,715	1,542,102	5,079,720	2,802,781
Balances with other Banks	3,728,016	3,362,946	2,403,698	1,502,684	1,527,561
Lending to Financial Institutions	2,858,000	2,282,494	1,810,846	2,562,093	1,800,566
Investments - Net	8,903,110	8,985,441	17,925,911	19,852,730	36,684,689
Advances - Net	10,085,640	12,643,814	11,835,962	18,238,333	22,287,799
Other Assets	2,495,644	1,922,317	1,821,961	1,993,869	1,764,158
Operating Fixed Assets	213,025	187,589	1,013,670	1,121,554	1,301,822
Deferred Tax Assets	63,644	396,673	456,420	443,320	255,090
<b>TOTAL ASSETS</b>	<b>29,711,932</b>	<b>31,338,989</b>	<b>38,810,570</b>	<b>50,794,303</b>	<b>68,424,466</b>
<b>LIABILITIES</b>					
Bills Payable	348,952	122,516	229,973	280,665	281,292
Borrowings from Financial Institution	1,321,396	910,691	5,147,036	2,894,759	10,391,732
Deposits and other Accounts	21,410,828	24,732,195	26,285,794	36,981,351	45,548,423
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	782,311	892,371	1,185,470	1,237,155	1,837,525
Deferred Tax Liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>23,863,487</b>	<b>26,657,773</b>	<b>32,848,273</b>	<b>41,393,930</b>	<b>58,058,972</b>
<b>NET ASSETS</b>	<b>5,848,445</b>	<b>4,681,216</b>	<b>5,962,297</b>	<b>9,400,373</b>	<b>10,365,494</b>
<b>REPRESENTED BY:</b>					
Share Capital	4,002,984	4,002,984	5,004,001	5,004,001	8,228,001
Reserves	1,317,520	1,436,359	659,342	3,224,000	722,501
Advances against Equity	-	-	-	548,039	-
Un-appropriated Profit	219,964	238,473	(398,710)	52,079	749,925
Surplus/Deficit on Revaluation of Assets	307,977	(996,600)	697,664	572,254	665,067
<b>TOTAL</b>	<b>5,848,445</b>	<b>4,681,216</b>	<b>5,962,297</b>	<b>9,400,373</b>	<b>10,365,494</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	2,380,380	2,958,865	3,390,014	4,207,155	6,946,827
Mark-Up/ Return/Interest Expenses	1,845,360	1,897,816	2,390,388	2,925,066	4,551,942
<b>Net Mark-Up / Interest Income</b>	<b>535,020</b>	<b>1,061,049</b>	<b>999,626</b>	<b>1,282,089</b>	<b>2,394,885</b>
Provisions & Bad Debts written off directly	659,384	238,593	1,261,819	(322,766)	332,594
<b>Net Mark-Up / Interest Income after Provision</b>	<b>(124,364)</b>	<b>822,456</b>	<b>(262,193)</b>	<b>1,604,855</b>	<b>2,062,291</b>
Fees, Commission & Brokerage Income	78,790	96,413	127,123	172,565	232,828
Dividend Income	126,878	150,360	117,458	74,848	223,114
Income from dealing in Foreign Currencies	14,856	32,926	3,371	30,761	56,285
Other Income	525,028	60,056	135,750	(218,497)	217,783
<b>Total Non - Markup / Interest Income</b>	<b>745,552</b>	<b>339,755</b>	<b>383,702</b>	<b>59,677</b>	<b>730,010</b>
Administrative Expenses	522,723	654,869	719,453	943,680	1,468,480
Other Expenses	21,040	301,446	200,826	7,711	38,363
<b>Total Non-Markup/Interest Expenses</b>	<b>543,763</b>	<b>956,315</b>	<b>920,279</b>	<b>951,391</b>	<b>1,506,843</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>77,425</b>	<b>205,896</b>	<b>(798,770)</b>	<b>713,141</b>	<b>1,285,458</b>
Taxation - Current	18,246	18,975	75,292	89,631	271,550
- Prior Years	-	-	-	2,040	26,306
- Deferred	(154,072)	49,573	(236,879)	57,984	115,294
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>213,251</b>	<b>137,348</b>	<b>(637,183)</b>	<b>563,486</b>	<b>872,308</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(2,390,426)</b>	<b>884,995</b>	<b>6,445,596</b>	<b>1,804,102</b>	<b>13,250,791</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(47,411)</b>	<b>(1,798,953)</b>	<b>(7,644,457)</b>	<b>(2,167,498)</b>	<b>(15,502,853)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>2,552,594</b>	<b>-</b>	<b>224,000</b>	<b>3,000,000</b>	<b>2,252,062</b>
<b>Number of Employees</b>	<b>660</b>	<b>686</b>	<b>762</b>	<b>1,198</b>	<b>1,384</b>

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Bank of Punjab				
	2002	2003	2004	2005	2006
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	2,814,341	3,624,823	5,579,566	8,787,387	14,054,859
Balances with other Banks	3,170,272	3,191,488	2,118,242	9,367,595	3,722,089
Lending to Financial Institutions	7,479,833	5,662,456	1,019,488	7,593,681	11,846,823
Investments - Net	8,294,651	11,458,265	16,197,505	18,026,181	28,233,211
Advances - Net	6,620,988	18,344,022	39,438,923	63,623,705	101,319,954
Other Assets	751,202	864,075	1,277,201	2,040,568	3,609,457
Operating Fixed Assets	393,836	407,345	689,486	1,715,061	2,068,744
Deferred Tax Assets	-	68,163	-	-	-
<b>TOTAL ASSETS</b>	<b>29,525,123</b>	<b>43,620,637</b>	<b>66,320,411</b>	<b>111,154,178</b>	<b>164,855,137</b>
<b>LIABILITIES</b>					
Bills Payable	250,144	344,649	267,113	478,001	856,448
Borrowings from Financial Institution	1,289,547	2,684,237	2,831,605	6,791,007	6,989,424
Deposits and other Accounts	23,767,017	34,938,059	54,724,311	88,465,051	137,727,606
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	64,240	53,340	81,795	55,403	40,988
Other Liabilities	731,755	392,705	567,540	1,474,425	2,816,341
Deferred Tax Liabilities	117,435	-	8,964	220,177	298,616
<b>TOTAL LIABILITIES</b>	<b>26,220,138</b>	<b>38,412,990</b>	<b>58,481,328</b>	<b>97,484,064</b>	<b>148,729,423</b>
<b>NET ASSETS</b>	<b>3,304,985</b>	<b>5,207,647</b>	<b>7,839,083</b>	<b>13,670,114</b>	<b>16,125,714</b>
<b>REPRESENTED BY:</b>					
Share Capital	1,004,154	1,004,154	1,506,230	2,349,719	2,902,490
Reserves	1,357,499	1,946,438	2,770,645	2,940,399	4,537,232
Un-appropriated Profit	1,452	101,699	143,590	1,486,755	3,219,246
Surplus/Deficit on Revaluation of Assets	941,880	2,155,356	3,418,618	6,893,241	5,466,746
<b>TOTAL</b>	<b>3,304,985</b>	<b>5,207,647</b>	<b>7,839,083</b>	<b>13,670,114</b>	<b>16,125,714</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	2,069,555	1,664,464	2,555,039	6,125,093	11,579,036
Mark-Up/ Return/Interest Expenses	997,649	484,202	719,074	2,668,739	7,508,795
<b>Net Mark-Up / Interest Income</b>	<b>1,071,906</b>	<b>1,180,262</b>	<b>1,835,965</b>	<b>3,456,354</b>	<b>4,070,241</b>
Provisions & Bad Debts written off directly	54,178	8,130	47,061	330,996	373,726
<b>Net Mark-Up / Interest Income after Provision</b>	<b>1,017,728</b>	<b>1,172,132</b>	<b>1,788,904</b>	<b>3,125,358</b>	<b>3,696,515</b>
Fees, Commission & Brokerage Income	60,320	97,453	172,873	255,149	473,212
Dividend Income	189,051	279,032	554,218	753,669	1,385,875
Income from dealing in Foreign Currencies	19,650	12,764	41,311	93,208	239,804
Other Income	104,581	441,925	328,361	228,749	855,498
<b>Total Non - Markup / Interest Income</b>	<b>373,602</b>	<b>831,174</b>	<b>1,096,763</b>	<b>1,330,775</b>	<b>2,954,389</b>
Administrative Expenses	899,727	999,258	1,116,097	1,274,971	1,751,970
Other Expenses	59,759	2,390	33,627	16,205	130,213
<b>Total Non-Markup/Interest Expenses</b>	<b>959,486</b>	<b>1,001,648</b>	<b>1,149,724</b>	<b>1,291,176</b>	<b>1,882,183</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>431,844</b>	<b>1,001,658</b>	<b>1,735,943</b>	<b>3,164,957</b>	<b>4,768,721</b>
Taxation - Current	123,083	285,078	225,916	816,000	880,997
- Prior Years	-	-	141,853	(147,300)	-
- Deferred	24,787	27,394	-	143,015	83,469
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>283,974</b>	<b>689,186</b>	<b>1,368,174</b>	<b>2,353,242</b>	<b>3,804,255</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>2,131,507</b>	<b>392,515</b>	<b>3,018,963</b>	<b>9,502,061</b>	<b>9,997,112</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(927,737)</b>	<b>(1,660,817)</b>	<b>(3,187,466)</b>	<b>1,391,301</b>	<b>(10,417,897)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>42,751</b>
<b>Number of Employees</b>	<b>3,002</b>	<b>3,021</b>	<b>3,146</b>	<b>3,454</b>	<b>3,811</b>

(Contd.)

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	The Bank of Punjab				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	14,210,302	10,685,057	13,043,705	14,069,601	16,698,333
Balances with other Banks	1,927,662	2,178,455	2,185,782	3,276,234	3,607,107
Lending to Financial Institutions	2,450,000	633,333	1,053,550	7,309,587	7,447,375
Investments - Net	73,461,695	22,711,980	57,960,105	56,402,954	92,581,306
Advances - Net	133,893,585	131,731,158	121,315,799	120,818,021	127,129,501
Other Assets	5,805,097	6,109,137	5,762,509	9,715,522	16,049,657
Operating Fixed Assets	3,252,759	3,471,838	3,427,267	3,534,660	3,597,483
Deferred Tax Assets	-	8,388,162	11,921,146	14,063,694	13,886,769
<b>TOTAL ASSETS</b>	<b>235,001,100</b>	<b>185,909,120</b>	<b>216,669,863</b>	<b>229,190,273</b>	<b>280,997,531</b>
<b>LIABILITIES</b>					
Bills Payable	937,647	1,219,801	875,618	581,100	850,569
Borrowings from Financial Institution	17,842,915	12,278,773	14,040,014	11,526,783	24,963,566
Deposits and other Accounts	191,968,909	164,072,532	190,858,215	208,176,988	237,896,700
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	40,321	30,632	19,907	13,887	7,831
Other Liabilities	2,205,530	4,564,257	4,700,166	5,223,045	6,506,275
Deferred Tax Liabilities	3,009,984	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>216,005,306</b>	<b>182,165,995</b>	<b>210,493,920</b>	<b>225,521,803</b>	<b>270,224,941</b>
<b>NET ASSETS</b>	<b>18,995,794</b>	<b>3,743,125</b>	<b>6,175,943</b>	<b>3,668,470</b>	<b>10,772,590</b>
<b>REPRESENTED BY:</b>					
Share Capital	4,230,379	5,287,974	5,287,974	5,287,974	5,287,974
Advance against Equity	-	-	10,000,000	10,000,000	17,000,000
Reserves	7,427,232	7,427,232	573,779	2,012,492	1,914,956
Un-appropriated Profit	3,452,842	(7,658,686)	(10,330,839)	(14,352,989)	(14,067,841)
Surplus/Deficit on Revaluation of Assets	3,885,341	(1,313,395)	645,029	720,993	637,501
<b>TOTAL</b>	<b>18,995,794</b>	<b>3,743,125</b>	<b>6,175,943</b>	<b>3,668,470</b>	<b>10,772,590</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	17,539,094	17,752,969	15,641,832	18,220,175	20,685,011
Mark-Up/ Return/Interest Expenses	13,939,377	16,614,000	19,022,494	18,801,642	21,073,271
<b>Net Mark-Up / Interest Income</b>	<b>3,599,717</b>	<b>1,138,969</b>	<b>(3,380,662)</b>	<b>(581,467)</b>	<b>(388,260)</b>
Provisions & Bad Debts written off directly	1,887,769	19,229,967	10,182,836	3,320,328	(2,632,580)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>1,711,948</b>	<b>(18,090,998)</b>	<b>(13,563,498)</b>	<b>(3,901,795)</b>	<b>2,244,320</b>
Fees, Commission & Brokerage Income	653,512	577,630	657,114	561,688	724,499
Dividend Income	1,804,878	2,020,896	920,943	402,779	286,375
Gain/Loss on sale of securities	-	733,787	(124,238)	-	-
Income from dealing in Foreign Currencies	377,233	324,328	247,570	134,488	160,089
Other Income	2,587,170	526,185	517,360	784,378	818,745
<b>Total Non - Markup / Interest Income</b>	<b>5,422,793</b>	<b>4,182,826</b>	<b>2,218,749</b>	<b>1,883,333</b>	<b>1,989,708</b>
Administrative Expenses	2,250,777	2,799,933	3,028,377	3,426,329	3,954,066
Other Expenses	38,242	124,801	794	741,605	(242,785)
<b>Total Non-Markup/Interest Expenses</b>	<b>2,289,019</b>	<b>2,924,734</b>	<b>3,029,171</b>	<b>4,167,934</b>	<b>3,711,281</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>4,845,722</b>	<b>(16,832,906)</b>	<b>(14,373,920)</b>	<b>(6,186,396)</b>	<b>522,747</b>
Taxation - Current	169,252	207,600	-	-	-
- Prior Years	(19,921)	1,052,000	78,491	-	-
- Deferred	250,772	(8,033,001)	(4,383,406)	(2,157,119)	174,774
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>4,445,619</b>	<b>(10,059,505)</b>	<b>(10,069,005)</b>	<b>(4,029,277)</b>	<b>347,973</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>40,502,947</b>	<b>(48,385,008)</b>	<b>25,323,928</b>	<b>2,949,012</b>	<b>32,984,625</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(41,966,015)</b>	<b>44,221,241</b>	<b>(32,845,075)</b>	<b>(770,567)</b>	<b>(36,828,025)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(667)</b>	<b>(9,689)</b>	<b>9,989,275</b>	<b>(6,020)</b>	<b>6,993,944</b>
<b>Number of Employees</b>	<b>3,897</b>	<b>4,159</b>	<b>4,281</b>	<b>4,466</b>	<b>4,674</b>

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

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

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

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	United Bank Ltd.				
	2002	2003	2004	2005	2006
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	15,649,561	17,274,461	23,844,435	34,074,786	49,023,540
Balances with other Banks	9,985,788	11,386,434	17,699,334	12,717,100	19,418,278
Lending to Financial Institutions	3,627,557	19,050,791	16,262,504	17,867,552	29,572,070
Investments - Net	69,244,328	56,516,760	54,953,728	63,026,944	65,735,128
Advances - Net	72,808,106	100,170,415	146,249,184	204,810,470	254,670,492
Other Assets	3,950,777	3,284,964	4,393,852	7,829,770	10,145,788
Operating Fixed Assets	2,710,892	3,754,236	3,969,006	4,449,324	6,362,492
Deferred Tax Assets	5,026,457	5,486,357	5,240,620	2,273,005	907,575
<b>TOTAL ASSETS</b>	<b>183,003,466</b>	<b>216,924,418</b>	<b>272,612,663</b>	<b>347,048,951</b>	<b>435,835,363</b>
<b>LIABILITIES</b>					
Bills Payable	1,832,981	2,975,910	3,811,284	4,159,964	4,627,769
Borrowings from Financial Institution	5,347,349	7,710,375	11,975,684	21,790,480	38,625,474
Deposits and other Accounts	158,263,495	185,071,502	230,256,627	289,226,299	343,804,830
Sub-ordinated Loans	-	-	3,500,000	3,999,192	5,998,344
Liabilities against Assets Subject to Finance Lease	81,548	39,995	288	-	6,966
Other Liabilities	5,544,441	4,541,704	3,513,569	6,204,746	9,594,496
Deferred Tax Liabilities	861,935	1,535,059	2,191,180	-	-
<b>TOTAL LIABILITIES</b>	<b>171,931,749</b>	<b>201,874,545</b>	<b>255,248,632</b>	<b>325,380,681</b>	<b>402,657,879</b>
<b>NET ASSETS</b>	<b>11,071,717</b>	<b>15,049,873</b>	<b>17,364,031</b>	<b>21,668,270</b>	<b>33,177,484</b>
<b>REPRESENTED BY:</b>					
Minority Interest	-	-	-	-	1,772,168
Share Capital	5,180,000	5,180,000	5,180,000	5,180,000	6,475,000
Reserves	4,243,352	4,678,317	5,915,928	6,225,461	9,329,564
Un-appropriated Profit	(797,100)	1,384,490	3,274,439	7,350,813	12,930,344
Surplus/Deficit on Revaluation of Assets	2,445,465	3,807,066	2,993,664	2,911,996	2,670,408
<b>TOTAL</b>	<b>11,071,717</b>	<b>15,049,873</b>	<b>17,364,031</b>	<b>21,668,270</b>	<b>33,177,484</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	11,020,035	8,944,260	9,233,881	20,158,860	33,627,533
Mark-Up/ Return/Interest Expenses	5,379,435	1,888,349	1,732,760	6,045,948	12,260,240
<b>Net Mark-Up / Interest Income</b>	<b>5,640,600</b>	<b>7,055,911</b>	<b>7,501,121</b>	<b>14,112,912</b>	<b>21,367,293</b>
Provisions & Bad Debts written off directly	739,573	562,053	338,874	1,427,808	2,239,626
<b>Net Mark-Up / Interest Income after Provision</b>	<b>4,901,027</b>	<b>6,493,858</b>	<b>7,162,247</b>	<b>12,685,104</b>	<b>19,127,667</b>
Fees, Commission & Brokerage Income	1,351,147	1,442,642	1,654,475	2,543,739	4,799,461
Dividend Income	414,881	2,057,314	1,102,510	202,343	693,366
Income from dealing in Foreign Currencies	1,051,778	436,656	668,085	675,109	720,337
Other Income	454,313	607,500	981,154	1,591,841	1,072,577
<b>Total Non - Markup / Interest Income</b>	<b>3,272,119</b>	<b>4,544,112</b>	<b>4,406,224</b>	<b>5,013,032</b>	<b>7,285,741</b>
Administrative Expenses	5,390,233	6,153,913	6,702,709	7,874,013	11,637,865
Other Expenses	51,605	557,341	(23,966)	342,475	252,293
<b>Total Non-Markup/Interest Expenses</b>	<b>5,441,838</b>	<b>6,711,254</b>	<b>6,678,743</b>	<b>8,216,488</b>	<b>11,890,158</b>
Extra ordinary/unusual Items	-	-	-	-	23,468
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>2,731,308</b>	<b>4,326,716</b>	<b>4,889,728</b>	<b>9,481,648</b>	<b>14,499,782</b>
Taxation - Current	195,871	193,050	283,083	498,748	3,423,276
- Prior Years	18,701	223,070	285,201	78,614	45,225
- Deferred	1,102,420	1,274,978	619,900	2,955,254	1,364,403
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>1,414,316</b>	<b>2,635,618</b>	<b>3,701,544</b>	<b>5,949,032</b>	<b>9,666,878</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>22,062,018</b>	<b>(16,038,904)</b>	<b>16,011,692</b>	<b>16,433,305</b>	<b>20,928,069</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(30,740,994)</b>	<b>19,478,482</b>	<b>(5,918,010)</b>	<b>(9,817,466)</b>	<b>(6,673,114)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>6,304,706</b>	<b>(51,873)</b>	<b>2,291,890</b>	<b>(278,099)</b>	<b>702,367</b>
<b>Number of Employees</b>	<b>8,525</b>	<b>8,881</b>	<b>9,287</b>	<b>13,479</b>	<b>15,502</b>

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	United Bank Ltd.				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	57,622,360	50,143,570	61,160,678	67,461,668	86,409,551
Balances with other Banks	10,982,176	14,540,306	5,407,470	18,192,142	16,546,311
Lending to Financial Institutions	24,781,723	22,805,341	23,162,130	12,384,778	9,536,211
Investments - Net	114,026,273	115,057,090	136,145,524	224,578,556	294,410,661
Advances - Net	308,271,290	378,293,973	354,091,713	333,732,172	325,347,208
Other Assets	11,887,188	17,309,187	17,241,991	18,713,188	20,836,736
Operating Fixed Assets	19,065,496	19,926,915	21,925,669	22,424,072	22,981,878
Deferred Tax Assets	-	2,164,148	608,876	1,298,403	1,991,185
<b>TOTAL ASSETS</b>	<b>546,636,506</b>	<b>620,240,530</b>	<b>619,744,051</b>	<b>698,784,979</b>	<b>778,059,741</b>
<b>LIABILITIES</b>					
Bills Payable	6,087,266	5,210,870	5,147,259	5,045,815	5,879,043
Borrowings from Financial Institution	59,491,253	44,749,690	35,144,823	45,104,849	49,953,251
Deposits and other Accounts	411,475,129	492,267,898	492,036,103	550,645,767	612,980,139
Sub-ordinate Loans	5,996,696	11,993,848	11,989,800	11,985,748	11,317,080
Liabilities against Assets Subject to Finance Lease	3,261	1,978	-	-	-
Other Liabilities	13,581,974	16,620,583	14,489,343	17,587,735	18,777,320
Deferred Tax Liabilities	2,109,989	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>498,745,568</b>	<b>570,844,867</b>	<b>558,807,328</b>	<b>630,369,914</b>	<b>698,906,833</b>
<b>NET ASSETS</b>	<b>47,890,938</b>	<b>49,395,663</b>	<b>60,936,723</b>	<b>68,415,065</b>	<b>79,152,908</b>
<b>REPRESENTED BY:</b>					
Minority Interest	2,115,645	2,044,589	-	-	-
Share Capital	8,093,750	10,117,188	11,128,907	12,241,798	12,241,798
Reserves	11,577,342	17,256,061	18,959,537	21,688,637	24,847,019
Un-appropriated Profit	16,728,318	17,703,327	22,187,802	26,250,489	33,534,116
Surplus/Deficit on Revaluation of Assets	9,375,883	2,274,498	8,660,477	8,234,141	8,529,975
<b>TOTAL</b>	<b>47,890,938</b>	<b>49,395,663</b>	<b>60,936,723</b>	<b>68,415,065</b>	<b>79,152,908</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	41,962,131	53,097,381	60,857,035	59,331,761	70,450,475
Mark-Up/ Return/Interest Expenses	17,162,817	24,303,193	28,163,787	25,223,253	31,025,869
<b>Net Mark-Up / Interest Income</b>	<b>24,799,314</b>	<b>28,794,188</b>	<b>32,693,248</b>	<b>34,108,508</b>	<b>39,424,606</b>
Provisions & Bad Debts written off directly	6,422,786	7,753,690	12,615,374	8,004,700	7,290,910
<b>Net Mark-Up / Interest Income after Provision</b>	<b>18,376,528</b>	<b>21,040,498</b>	<b>20,077,874</b>	<b>26,103,808</b>	<b>32,133,696</b>
Fees, Commission & Brokerage Income	5,899,632	7,298,807	5,925,082	6,337,745	6,949,191
Dividend Income	364,260	191,376	606,347	591,017	786,496
Income from dealing in Foreign Currencies	893,790	1,680,870	1,213,881	1,653,793	2,078,260
Other Income	2,449,985	1,749,882	3,924,251	1,538,077	2,904,306
<b>Total Non - Markup / Interest Income</b>	<b>9,607,667</b>	<b>10,920,935</b>	<b>11,669,561</b>	<b>10,120,632</b>	<b>12,718,253</b>
Administrative Expenses	14,257,211	16,679,968	16,608,561	17,765,056	19,784,894
Other Expenses	253,711	1,100,967	1,104,373	717,166	844,264
<b>Total Non-Markup/Interest Expenses</b>	<b>14,510,922</b>	<b>17,780,935</b>	<b>17,712,934</b>	<b>18,482,222</b>	<b>20,629,158</b>
Extra ordinary/unusual Items	(322,996)	128,447	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>13,796,269</b>	<b>14,052,051</b>	<b>14,034,501</b>	<b>17,742,218</b>	<b>24,222,791</b>
Taxation - Current	5,153,311	6,151,520	6,930,585	6,805,506	8,946,039
- Prior Years	442,667	435,072	76,328	415,136	679,290
- Deferred	(1,036,724)	(979,792)	(2,165,099)	(638,354)	(902,201)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>9,237,015</b>	<b>8,445,251</b>	<b>9,192,687</b>	<b>11,159,930</b>	<b>15,499,663</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>51,571,445</b>	<b>1,025,033</b>	<b>22,790,064</b>	<b>100,070,348</b>	<b>108,571,682</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(50,109,357)</b>	<b>(11,123,759)</b>	<b>(14,322,556)</b>	<b>(77,703,447)</b>	<b>(85,859,232)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(1,948,372)</b>	<b>2,049,883</b>	<b>(1,015,767)</b>	<b>(4,010,459)</b>	<b>(7,401,657)</b>
<b>Number of Employees</b>	<b>15,054</b>	<b>15,233</b>	<b>13,982</b>	<b>11,573</b>	<b>12,325</b>

## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Zarai Taraqati Bank Ltd.				
	2002	2003	2004	2005	2006
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	656,045	744,276	1,593,898	1,585,421	1,295,464
Balances with other Banks	6,766,606	11,399,640	14,791,268	7,813,844	7,883,566
Lending to Financial Institutions	-	-	-	-	-
Investments - Net	2,636,734	2,621,397	2,849,677	12,820,668	5,534,499
Advances - Net	60,669,949	54,172,386	54,335,440	52,925,286	60,839,057
Other Assets	3,066,018	8,755,617	9,381,766	6,667,463	9,102,866
Operating Fixed Assets	1,104,770	1,045,269	976,985	690,141	818,866
Deferred Tax Assets	1,220	1,227	1,222	1,829	-
<b>TOTAL ASSETS</b>	<b>74,901,342</b>	<b>78,739,812</b>	<b>83,930,256</b>	<b>82,504,652</b>	<b>85,474,318</b>
<b>LIABILITIES</b>					
Bills Payable	118,133	190,280	197,434	235,741	276,333
Borrowings from Financial Institution	51,257,213	51,257,213	51,257,213	51,257,213	51,257,213
Deposits and other Accounts	1,463,769	2,277,329	3,122,206	2,644,647	2,882,384
Sub-ordinated Loans	-	3,204,323	3,204,323	3,204,323	3,204,323
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	24,800,696	9,543,444	13,065,463	12,100,331	14,242,721
Deferred Tax Liabilities	1,249,452	-	-	-	7,629
<b>TOTAL LIABILITIES</b>	<b>78,889,263</b>	<b>66,472,589</b>	<b>70,846,639</b>	<b>69,442,255</b>	<b>71,870,603</b>
<b>NET ASSETS</b>	<b>(3,987,921)</b>	<b>12,267,223</b>	<b>13,083,617</b>	<b>13,062,397</b>	<b>13,603,715</b>
<b>REPRESENTED BY:</b>					
Share Capital	3,214,323	8,950,656	11,869,611	11,869,612	11,869,612
Advance against Equity	-	2,918,954	1	-	-
Reserves	4,070,768	82,590	215,387	245,387	359,348
Un-appropriated Profit	(12,607,065)	330,360	861,549	702,355	1,011,744
Surplus/Deficit on Revaluation of Assets	1,334,053	(15,337)	137,069	245,043	363,011
<b>TOTAL</b>	<b>(3,987,921)</b>	<b>12,267,223</b>	<b>13,083,617</b>	<b>13,062,397</b>	<b>13,603,715</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	1,374,523	10,110,307	8,105,383	6,822,719	6,001,704
Mark-Up/ Return/Interest Expenses	36,315	3,288,108	3,135,736	391,738	2,802,785
<b>Net Mark-Up / Interest Income</b>	<b>1,338,208</b>	<b>6,822,199</b>	<b>4,969,647</b>	<b>6,430,981</b>	<b>3,198,919</b>
Provisions & Bad Debts written off directly	2,154,822	3,886,059	2,311,403	4,744,343	3,249,682
<b>Net Mark-Up / Interest Income after Provision</b>	<b>(816,614)</b>	<b>2,936,140</b>	<b>2,658,244</b>	<b>1,686,638</b>	<b>(50,763)</b>
Fees, Commission & Brokerage Income	44,920	3,235	2,410	3,157	2,544
Dividend Income	-	9,722	6,028	6,458	6,458
Income from dealing in Foreign Currencies	-	-	-	-	-
Other Income	930,361	3,476,403	946,339	828,519	5,514,079
<b>Total Non - Markup / Interest Income</b>	<b>975,281</b>	<b>3,489,360</b>	<b>954,777</b>	<b>838,134</b>	<b>5,523,081</b>
Administrative Expenses	1,366,751	2,762,592	2,437,251	2,612,337	2,760,450
Other Expenses	769,976	2,880,723	8,545	3,802	2,059,387
<b>Total Non-Markup/Interest Expenses</b>	<b>2,136,727</b>	<b>5,643,315</b>	<b>2,445,796</b>	<b>2,616,139</b>	<b>4,819,837</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(1,978,060)</b>	<b>782,185</b>	<b>1,167,225</b>	<b>(91,367)</b>	<b>652,481</b>
Less: State Bank share in Loss	(1,978,060)	-	-	-	-
Taxation - Current	6,873	369,242	503,234	38,434	219,673
- Prior Years	-	-	-	-	-
- Deferred	6,158	(7)	5	(607)	9,458
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>(13,031)</b>	<b>412,950</b>	<b>663,986</b>	<b>(129,194)</b>	<b>423,350</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>78,451</b>	<b>1,824,696</b>	<b>4,331,229</b>	<b>2,880,654</b>	<b>(7,419,920)</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(2,642)</b>	<b>(22,385)</b>	<b>(89,979)</b>	<b>(9,866,555)</b>	<b>7,199,685</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>-</b>	<b>2,918,954</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Number of Employees</b>	<b>7,515</b>	<b>5,947</b>	<b>5,801</b>	<b>5,727</b>	<b>5,327</b>



## 19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Zarai Taraqati Bank Ltd.				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	2,103,682	1,732,495	2,354,107	1,732,495	3,056,462
Balances with other Banks	11,943,898	15,881,673	9,536,981	15,881,673	11,176,444
Lending to Financial Institutions	-	-	-	-	-
Investments - Net	7,604,233	5,055,690	7,213,948	5,055,690	12,047,958
Advances - Net	61,313,006	69,923,497	81,974,021	69,923,497	84,743,706
Other Assets	9,556,224	8,604,549	10,178,772	8,604,549	9,944,774
Operating Fixed Assets	865,293	1,142,886	1,070,417	1,142,886	1,167,167
Deferred Tax Assets	-	-	290,631	-	331,449
<b>TOTAL ASSETS</b>	<b>93,386,336</b>	<b>102,340,790</b>	<b>112,618,877</b>	<b>102,340,790</b>	<b>122,467,960</b>
<b>LIABILITIES</b>					
Bills Payable	392,726	613,378	2,059,979	613,378	208,117
Borrowings from Financial Institution	51,257,213	51,257,213	51,257,213	51,257,213	51,257,213
Deposits and other Accounts	4,323,150	5,425,259	8,750,892	5,425,259	8,962,457
Sub-ordinated Loans	3,204,323	3,204,323	3,204,323	3,204,323	3,204,323
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	19,134,241	24,289,347	27,911,794	24,289,347	34,514,383
Deferred Tax Liabilities	119,191	185,557	-	185,557	-
<b>TOTAL LIABILITIES</b>	<b>78,430,844</b>	<b>84,975,077</b>	<b>93,184,201</b>	<b>84,975,077</b>	<b>98,146,493</b>
<b>NET ASSETS</b>	<b>14,955,492</b>	<b>17,365,713</b>	<b>19,434,676</b>	<b>17,365,713</b>	<b>24,321,467</b>
<b>REPRESENTED BY:</b>					
Share Capital	11,869,612	12,522,441	12,522,441	12,522,441	12,522,441
Advance against Equity	-	-	-	-	-
Reserves	565,911	1,086,169	1,511,554	1,086,169	2,313,441
Un-appropriated Profit	1,834,453	3,262,655	4,964,194	3,262,655	8,171,742
Surplus/Deficit on Revaluation of Assets	685,516	494,448	436,487	494,448	1,313,843
<b>TOTAL</b>	<b>14,955,492</b>	<b>17,365,713</b>	<b>19,434,676</b>	<b>17,365,713</b>	<b>24,321,467</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	7,022,360	8,470,169	9,055,314	8,470,169	9,510,328
Mark-Up/ Return/Interest Expenses	3,418,023	3,489,411	3,597,576	3,489,411	3,794,737
<b>Net Mark-Up / Interest Income</b>	<b>3,604,337</b>	<b>4,980,758</b>	<b>5,457,738</b>	<b>4,980,758</b>	<b>5,715,591</b>
Provisions & Bad Debts written off directly	3,656,965	1,924,259	2,227,407	1,924,259	1,003,625
<b>Net Mark-Up / Interest Income after Provision</b>	<b>(52,628)</b>	<b>3,056,499</b>	<b>3,230,331</b>	<b>3,056,499</b>	<b>4,711,966</b>
Fees, Commission & Brokerage Income	2,338	4,406	10,168	4,406	7,202
Dividend Income	2,153	11,410	27,986	11,410	33,427
Income from dealing in Foreign Currencies	-	-	-	-	-
Other Income	5,729,582	5,777,120	6,071,518	5,777,120	3,029,690
<b>Total Non - Markup / Interest Income</b>	<b>5,734,073</b>	<b>5,792,936</b>	<b>6,109,672</b>	<b>5,792,936</b>	<b>3,070,319</b>
Administrative Expenses	3,788,935	4,520,459	5,236,164	4,520,459	4,502,846
Other Expenses	77,998	340,571	53,478	340,571	2,280
<b>Total Non-Markup/Interest Expenses</b>	<b>3,866,933</b>	<b>4,861,030</b>	<b>5,289,642</b>	<b>4,861,030</b>	<b>4,505,126</b>
Extra ordinary/unusual Items	30,366	-	677,821	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>1,784,146</b>	<b>3,988,405</b>	<b>3,372,540</b>	<b>3,988,405</b>	<b>3,277,159</b>
Less: State Bank share in Loss	-	-	-	-	-
Taxation - Current	631,484	1,387,835	1,667,671	1,387,835	1,077,208
- Prior Years	8,285	12,606	37,491	12,606	-
- Deferred	111,561	(13,325)	(459,546)	(13,325)	54,802
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>1,032,816</b>	<b>2,601,289</b>	<b>2,126,924</b>	<b>2,601,289</b>	<b>2,145,149</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>6,791,386</b>	<b>1,568,367</b>	<b>(3,383,375)</b>	<b>1,568,367</b>	<b>4,472,813</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(1,820,326)</b>	<b>1,998,221</b>	<b>(2,339,705)</b>	<b>1,998,221</b>	<b>3,902,257</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Number of Employees</b>	<b>5,340</b>	<b>5,370</b>	<b>5352</b>	<b>5,370</b>	<b>5,843</b>