

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	ABN AMRO N.V.			
	2003	2004	2005	2006
<b>ASSETS</b>				
Cash & Balances with Treasury Banks	5,241,762	6,796,351	7,379,648	13,088,961
Balances with other Banks	1,574,790	9,398,167	2,051,677	4,559,454
Lending to Financial Institutions	4,969,057	797,682	1,474,861	3,541,040
Investments - Net	9,441,698	6,523,143	13,026,798	25,609,450
Advances - Net	23,429,878	32,088,043	32,926,623	71,843,307
Other Assets	399,319	823,482	1,555,175	2,481,626
Operating Fixed Assets	885,451	1,028,937	1,169,152	2,649,002
Deferred Tax Assets	20,823	50,287	-	-
<b>TOTAL ASSETS</b>	<b>45,962,778</b>	<b>57,506,092</b>	<b>59,583,934</b>	<b>123,772,840</b>
<b>LIABILITIES</b>				
Bills Payable	642,530	833,010	605,778	1,344,304
Borrowings from Financial Institution	4,079,266	5,170,282	6,855,784	16,829,893
Deposits and other Accounts	37,679,217	48,212,800	47,004,987	93,742,339
Sub-ordinated Loans	-	-	-	799,520
Liabilities against Assets Subject to Finance Lease	-	-	-	-
Other Liabilities	702,004	498,218	957,556	2,355,160
Deferred Tax Liabilities	-	-	42,427	89,183
<b>TOTAL LIABILITIES</b>	<b>43,103,017</b>	<b>54,714,310</b>	<b>55,466,532</b>	<b>115,160,399</b>
<b>NET ASSETS</b>	<b>2,859,761</b>	<b>2,791,782</b>	<b>4,117,402</b>	<b>8,612,441</b>
<b>REPRESENTED BY:</b>				
Head Office Account	1,728,440	1,788,376	2,512,632	2,739,372
Reserves	-	-	-	5,541,939
Un-appropriated Profit	1,114,930	1,022,753	1,616,434	418,096
Surplus/Deficit on Revaluation of Assets	16,391	(19,347)	(11,664)	(86,966)
<b>TOTAL</b>	<b>2,859,761</b>	<b>2,791,782</b>	<b>4,117,402</b>	<b>8,612,441</b>
<b>OPERATING POSITION</b>				
Mark-Up/ Return/Interest Earned	2,160,489	2,209,814	4,416,751	11,108,222
Mark-Up/ Return/Interest Expenses	667,358	514,586	1,587,130	5,169,104
<b>Net Mark-Up / Interest Income</b>	<b>1,493,131</b>	<b>1,695,228</b>	<b>2,829,621</b>	<b>5,939,118</b>
Provisions & Bad Debts written off directly	14,082	119,365	432,635	861,392
<b>Net Mark-Up / Interest Income after Provision</b>	<b>1,479,049</b>	<b>1,575,863</b>	<b>2,396,986</b>	<b>5,077,726</b>
Fees, Commission & Brokerage Income	462,828	397,727	695,619	1,459,278
Dividend Income	-	-	-	33,991
Income from dealing in Foreign Currencies	209,522	266,339	311,858	495,252
Other Income	102,275	30,338	493,685	432,875
<b>Total Non - Markup / Interest Income</b>	<b>774,625</b>	<b>694,404</b>	<b>1,501,162</b>	<b>2,421,396</b>
Administrative Expenses	926,857	1,122,921	1,666,224	3,872,608
Other Expenses	3,172	418	41,477	56,002
<b>Total Non-Markup/Interest Expenses</b>	<b>930,029</b>	<b>1,123,339</b>	<b>1,707,701</b>	<b>3,928,610</b>
Extra ordinary/unusual Items	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>1,323,645</b>	<b>1,146,928</b>	<b>2,190,447</b>	<b>3,570,512</b>
Taxation - Current	525,000	450,000	790,000	1,078,000
- Prior Years	-	-	-	110,000
- Deferred	(7,552)	(17,092)	92,746	(11,797)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>806,197</b>	<b>714,020</b>	<b>1,307,701</b>	<b>2,394,309</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>1,151,852</b>	<b>7,487,887</b>	<b>(18,016)</b>	<b>3,641,622</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(594,990)</b>	<b>2,636,340</b>	<b>(6,755,413)</b>	<b>1,204,054</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(1,025,540)</b>	<b>(806,197)</b>	<b>(694)</b>	<b>(1,308,304)</b>
<b>Number of Employees</b>	<b>270</b>	<b>322</b>	<b>1,970</b>	<b>5,289</b>

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Al Baraka Islamic Bank B.S.C. (E.C)		
	2003	2004	2005
<b>ASSETS</b>			
Cash & Balances with Treasury Banks	1,483,575	2,188,484	3,123,841
Balances with other Banks	1,710,015	2,105,873	3,880,049
Lending to Financial Institutions	-	-	-
Investments - Net	339,026	416,507	92,347
Advances - Net	5,982,138	6,991,361	7,418,128
Other Assets	100,729	184,487	186,694
Operating Fixed Assets	46,157	52,791	67,746
Deferred Tax Assets	1,164	-	-
<b>TOTAL ASSETS</b>	<b>9,662,804</b>	<b>11,939,503</b>	<b>14,768,805</b>
<b>LIABILITIES</b>			
Bills Payable	123,968	116,684	91,025
Borrowings from Financial Institution	1,520,859	1,620,209	1,452,096
Deposits and other Accounts	6,627,224	8,128,091	10,311,833
Sub-ordinated Loans	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-
Other Liabilities	127,093	173,441	503,245
Deferred Tax Liabilities	-	20,964	53,153
<b>TOTAL LIABILITIES</b>	<b>8,399,144</b>	<b>10,059,389</b>	<b>12,411,352</b>
<b>NET ASSETS</b>	<b>1,263,660</b>	<b>1,880,114</b>	<b>2,357,453</b>
<b>REPRESENTED BY:</b>			
Head Office Account	1,001,351	1,504,810	2,002,809
Reserves	-	-	-
Un-appropriated Profit	136,658	152,020	349,735
Surplus/Deficit on Revaluation of Assets	125,651	223,284	4,909
<b>TOTAL</b>	<b>1,263,660</b>	<b>1,880,114</b>	<b>2,357,453</b>
<b>OPERATING POSITION</b>			
Mark-Up/ Return/Interest Earned	357,849	351,222	661,674
Mark-Up/ Return/Interest Expenses	187,190	184,456	439,819
<b>Net Mark-Up / Interest Income</b>	<b>170,659</b>	<b>166,766</b>	<b>221,855</b>
Provisions & Bad Debts written off directly	21,307	14,569	59,899
<b>Net Mark-Up / Interest Income after Provision</b>	<b>149,352</b>	<b>152,197</b>	<b>161,956</b>
Fees, Commission & Brokerage Income	52,926	68,983	85,046
Dividend Income	22,178	28,625	36,652
Income from dealing in Foreign Currencies	37,762	43,836	42,625
Other Income	16,330	39,205	290,005
<b>Total Non - Markup / Interest Income</b>	<b>129,196</b>	<b>180,649</b>	<b>454,328</b>
Administrative Expenses	134,839	165,922	222,174
Other Expenses	111	316	6,540
<b>Total Non-Markup/Interest Expenses</b>	<b>134,950</b>	<b>166,238</b>	<b>228,714</b>
Extra ordinary/unusual Items	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>143,598</b>	<b>166,608</b>	<b>387,570</b>
Taxation - Current	20,000	17,600	9,812
- Prior Years	14,424	-	-
- Deferred	15,483	22,128	32,188
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>93,691</b>	<b>126,880</b>	<b>345,570</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>452,007</b>	<b>624,432</b>	<b>1,981,829</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(16,923)</b>	<b>84,392</b>	<b>377,567</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(115,391)</b>	<b>361,964</b>	<b>341,915</b>
<b>Number of Employees</b>	<b>175</b>	<b>205</b>	<b>252</b>

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Al Baraka Islamic Bank B.S.C. (E.C)			
	2006	2007	2008	2009
<b>ASSETS</b>				
Cash & Balances with Treasury Banks	3,355,669	3,480,878	3,248,922	3,911,176
Balances with other Banks	4,259,426	4,131,352	4,647,570	7,708,198
Lending to Financial Institutions	-	-	-	-
Investments - Net	1,182,737	1,153,825	1,124,428	1,702,599
Advances - Net	9,693,182	12,585,549	14,377,810	14,755,162
Other Assets	305,830	622,812	631,311	898,634
Operating Fixed Assets	71,418	102,697	167,785	302,611
Deferred Tax Assets	-	-	-	26,580
<b>TOTAL ASSETS</b>	<b>18,868,262</b>	<b>22,077,113</b>	<b>24,197,826</b>	<b>29,304,960</b>
<b>LIABILITIES</b>				
Bills Payable	155,680	231,462	219,170	194,771
Borrowings from Financial Institution	1,895,027	1,309,411	1,969,849	2,263,689
Deposits and other Accounts	13,821,441	16,964,566	18,336,159	22,636,323
Sub-ordinate Loans	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-
Other Liabilities	726,248	982,895	1,174,400	1,457,160
Deferred Tax Liabilities	78,860	144,026	132,467	-
<b>TOTAL LIABILITIES</b>	<b>16,677,256</b>	<b>19,632,360</b>	<b>21,832,045</b>	<b>26,551,943</b>
<b>NET ASSETS</b>	<b>2,191,006</b>	<b>2,444,753</b>	<b>2,365,781</b>	<b>2,753,017</b>
<b>REPRESENTED BY:</b>				
Head Office Account	2,036,390	2,046,185	2,420,129	3,041,775
Advance against Equity	-	-	-	-
Un-appropriated Profit	154,820	400,348	(19,912)	(301,460)
Surplus/Deficit on Revaluation of Assets	(204)	(1,780)	(34,436)	12,702
<b>TOTAL</b>	<b>2,191,006</b>	<b>2,444,753</b>	<b>2,365,781</b>	<b>2,753,017</b>
<b>OPERATING POSITION</b>				
Mark-Up/ Return/Interest Earned	1,111,711	1,493,035	1,764,924	2,555,597
Mark-Up/ Return/Interest Expenses	824,124	1,089,913	1,333,752	2,040,969
<b>Net Mark-Up / Interest Income</b>	<b>287,587</b>	<b>403,122</b>	<b>431,172</b>	<b>514,628</b>
Provisions & Bad Debts written off directly	880	17,277	141,232	453,531
<b>Net Mark-Up / Interest Income after Provision</b>	<b>286,707</b>	<b>385,845</b>	<b>289,940</b>	<b>61,097</b>
Fees, Commission & Brokerage Income	99,774	126,749	130,074	130,691
Dividend Income	11,038	8,642	12,214	6,549
Income from dealing in Foreign Currencies	52,157	82,166	127,897	76,930
Other Income	(17,084)	46,596	(65,862)	52,935
<b>Total Non - Markup / Interest Income</b>	<b>145,885</b>	<b>264,153</b>	<b>204,323</b>	<b>267,105</b>
Administrative Expenses	261,067	335,010	572,687	704,329
Other Expenses	1,102	446	121	4,507
<b>Total Non-Markup/Interest Expenses</b>	<b>262,169</b>	<b>335,456</b>	<b>572,808</b>	<b>708,836</b>
Extra ordinary/unusual Items	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>170,423</b>	<b>314,542</b>	<b>(78,545)</b>	<b>(380,634)</b>
Taxation - Current	777	2,889	3,303	65,200
- Prior Years	-	-	-	-
- Deferred	25,707	66,125	(8,691)	(164,286)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>143,939</b>	<b>245,528</b>	<b>(73,157)</b>	<b>(281,548)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>1,975,220</b>	<b>(1,898)</b>	<b>402,519</b>	<b>3,866,993</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(1,058,728)</b>	<b>(22,911)</b>	<b>(132,949)</b>	<b>(765,757)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(338,854)</b>	<b>-</b>	<b>(347,103)</b>	<b>-</b>
<b>Number of Employees</b>	<b>306</b>	<b>364</b>	<b>455</b>	<b>528</b>

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

( End Dec. : Thousand Rupees)

Financial Position	American Express Bank Ltd.		
	2003	2004	2005
<b>ASSETS</b>			
Cash & Balances with Treasury Banks	1,635,464	2,009,176	1,809,780
Balances with other Banks	38,079	887,411	689,238
Lending to Financial Institutions	2,924,099	1,045,000	2,423,720
Investments - Net	2,330,382	1,640,642	1,922,155
Advances - Net	2,394,365	2,070,315	694,965
Other Assets	586,403	543,618	613,325
Operating Fixed Assets	94,773	101,878	89,023
Deferred Tax Assets	37,933	-	-
<b>TOTAL ASSETS</b>	<b>10,041,498</b>	<b>8,298,040</b>	<b>8,242,206</b>
<b>LIABILITIES</b>			
Bills Payable	422,698	400,177	377,890
Borrowings from Financial Institution	2,853,161	1,186,284	471,792
Deposits and other Accounts	5,121,895	5,070,229	5,726,148
Sub-ordinated Loans	-	-	-
Liabilities against Assets Subject to Finance Lease	4,773	-	-
Other Liabilities	367,486	284,131	244,526
Deferred Tax Liabilities	-	-	-
<b>TOTAL LIABILITIES</b>	<b>8,770,013</b>	<b>6,940,821</b>	<b>6,820,356</b>
<b>NET ASSETS</b>	<b>1,271,485</b>	<b>1,357,219</b>	<b>1,421,850</b>
<b>REPRESENTED BY:</b>			
Head Office Account	1,085,864	1,123,518	1,129,934
Reserves	-	-	-
Un-appropriated Profit	184,322	235,361	291,865
Surplus/Deficit on Revaluation of Assets	1,299	(1,660)	51
<b>TOTAL</b>	<b>1,271,485</b>	<b>1,357,219</b>	<b>1,421,850</b>
<b>OPERATING POSITION</b>			
Mark-Up/ Return/Interest Earned	344,371	224,723	347,077
Mark-Up/ Return/Interest Expenses	206,235	128,206	246,960
<b>Net Mark-Up / Interest Income</b>	<b>138,136</b>	<b>96,517</b>	<b>100,117</b>
Provisions & Bad Debts written off directly	(83)	(28,397)	(2,740)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>138,219</b>	<b>124,914</b>	<b>102,857</b>
Fees, Commission & Brokerage Income	195,562	193,012	201,377
Dividend Income	-	-	-
Income from dealing in Foreign Currencies	37,324	44,146	70,704
Other Income	58,542	49,604	70,682
<b>Total Non - Markup / Interest Income</b>	<b>291,428</b>	<b>286,762</b>	<b>342,763</b>
Administrative Expenses	369,607	396,293	471,600
Other Expenses	71	94	1,150
<b>Total Non-Markup/Interest Expenses</b>	<b>369,678</b>	<b>396,387</b>	<b>472,750</b>
Extra ordinary/unusual Items	22,874	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>37,095</b>	<b>15,289</b>	<b>(27,130)</b>
Taxation - Current	-	-	-
- Prior Years	(50,821)	(74,382)	(83,634)
- Deferred	8,009	38,632	-
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>79,907</b>	<b>51,039</b>	<b>56,504</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(902,551)</b>	<b>521,218</b>	<b>(99,115)</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(171,348)</b>	<b>673,400</b>	<b>(304,873)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(2,240)</b>	<b>(5,802)</b>	<b>-</b>
<b>Number of Employees</b>	<b>174</b>	<b>168</b>	<b>165</b>

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

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Bank of Ceylon
	2003
<b>ASSETS</b>	
Cash & Balances with Treasury Banks	512,714
Balances with other Banks	10,014
Lending to Financial Institutions	245,338
Investments - Net	-
Advances - Net	1,279
Other Assets	2,965
Operating Fixed Assets	3,464
Deferred Tax Assets	2,289
<b>TOTAL ASSETS</b>	<b>778,063</b>
<b>LIABILITIES</b>	
Bills Payable	915
Borrowings from Financial Institution	-
Deposits and other Accounts	55,722
Sub-ordinated Loans	-
Liabilities against Assets Subject to Finance Lease	-
Other Liabilities	43,237
Deferred Tax Liabilities	
<b>TOTAL LIABILITIES</b>	<b>99,874</b>
<b>NET ASSETS</b>	<b>678,189</b>
<b>REPRESENTED BY:</b>	
Head Office Account	500,000
Reserves	-
Un-appropriated Profit	178,189
Surplus/Deficit on Revaluation of Assets	-
<b>TOTAL</b>	<b>678,189</b>
<b>OPERATING POSITION</b>	
Mark-Up/ Return/Interest Earned	69,944
Mark-Up/ Return/Interest Expenses	5,084
<b>Net Mark-Up / Interest Income</b>	<b>64,860</b>
Provisions & Bad Debts written off directly	-
<b>Net Mark-Up / Interest Income after Provision</b>	<b>64,860</b>
Fees, Commission & Brokerage Income	1,638
Dividend Income	-
Income from dealing in Foreign Currencies	581
Other Income	101,624
<b>Total Non - Markup / Interest Income</b>	<b>103,843</b>
Administrative Expenses	28,517
Other Expenses	75,000
<b>Total Non-Markup/Interest Expenses</b>	<b>103,517</b>
Extra ordinary/unusual Items	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>65,186</b>
Taxation - Current	28,216
- Prior Years	(24,982)
- Deferred	78
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>61,874</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>4,247</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>495,398</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>-</b>
<b>Number of Employees</b>	<b>16</b>

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

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Barclay Bank Plc.				
	2008	2009	2010	2011	2012
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	1,609,550	2,434,134	2,912,164	3,725,801	4,694,728
Balances with other Banks	392,032	1,517,901	2,189,397	2,649,904	3,711,567
Lending to Financial Institutions	1,485,808	5,857,743	1,646,369	4,038,234	-
Investments - Net	9,332,849	11,625,172	21,014,371	23,791,214	19,402,553
Advances - Net	9,679,474	18,033,785	17,436,859	20,998,397	17,743,892
Other Assets	322,459	554,098	651,594	730,127	539,345
Operating Fixed Assets	1,381,260	1,451,343	928,091	802,563	513,034
Deferred Tax Assets	398,188	1,068,551	1,501,850	1,287,530	1,173,148
<b>TOTAL ASSETS</b>	<b>24,601,620</b>	<b>42,542,727</b>	<b>48,280,695</b>	<b>58,023,770</b>	<b>47,778,267</b>
<b>LIABILITIES</b>					
Bills Payable	256,590	317,339	402,249	573,408	521,584
Borrowings from Financial Institution	2,476,155	2,988,707	7,193,234	4,437,328	9,291,803
Deposits and other Accounts	14,557,453	29,920,456	32,301,878	44,664,909	29,957,830
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	979,429	2,470,625	1,915,282	1,423,966	1,182,866
Deferred Tax Liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>18,269,627</b>	<b>35,697,127</b>	<b>41,812,643</b>	<b>51,099,611</b>	<b>40,954,083</b>
<b>NET ASSETS</b>	<b>6,331,993</b>	<b>6,845,600</b>	<b>6,468,052</b>	<b>6,924,159</b>	<b>6,824,184</b>
<b>REPRESENTED BY:</b>					
Head Office Account	7,139,900	9,320,564	9,756,756	9,756,756	10,807,382
Reserves	-	-	-	-	-
Un-appropriated Profit	(809,414)	(2,480,542)	(3,279,855)	(2,834,839)	(3,988,435)
Surplus/Deficit on Revaluation of Assets	1,507	5,578	(8,849)	2,242	5,237
<b>TOTAL</b>	<b>6,331,993</b>	<b>6,845,600</b>	<b>6,468,052</b>	<b>6,924,159</b>	<b>6,824,184</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	832,665	3,336,395	4,391,663	5,517,128	1,391,355
Mark-Up/ Return/Interest Expenses	335,338	2,112,925	2,756,649	3,507,884	921,602
<b>Net Mark-Up / Interest Income</b>	<b>497,327</b>	<b>1,223,470</b>	<b>1,635,014</b>	<b>2,009,244</b>	<b>469,753</b>
Provisions & Bad Debts written off directly	33,841	161,127	268,149	50,886	45,679
<b>Net Mark-Up / Interest Income after Provision</b>	<b>463,486</b>	<b>1,062,343</b>	<b>1,366,865</b>	<b>1,958,358</b>	<b>424,074</b>
Fees, Commission & Brokerage Income	16,491	114,603	177,352	229,175	54,827
Dividend Income	-	-	-	-	-
Income from dealing in Foreign Currencies	11,764	67,265	187,487	283,999	49,012
Other Income	260	3,948	(4,854)	4,691	944
<b>Total Non - Markup / Interest Income</b>	<b>28,515</b>	<b>185,816</b>	<b>359,985</b>	<b>517,865</b>	<b>104,783</b>
Administrative Expenses	1,700,315	3,975,517	2,484,133	2,024,219	510,785
Other Expenses	100	1,447	2,273	37,780	2,378
<b>Total Non-Markup/Interest Expenses</b>	<b>1,700,415</b>	<b>3,976,964</b>	<b>2,486,406</b>	<b>2,061,999</b>	<b>513,163</b>
Extra ordinary/unusual Items (Income)	-	(385,122)	465,287	(239,139)	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(1,208,414)</b>	<b>(2,343,683)</b>	<b>(1,224,843)</b>	<b>653,363</b>	<b>15,694</b>
Taxation - Current	-	-	-	-	-
- Prior Years	-	-	-	-	-
- Deferred	(399,000)	(672,555)	(425,530)	208,347	2,324
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>(809,414)</b>	<b>(1,671,128)</b>	<b>(799,313)</b>	<b>445,016</b>	<b>13,370</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>5,675,423</b>	<b>2,554,422</b>	<b>10,264,246</b>	<b>4,181,079</b>	<b>(1,733,723)</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(10,813,562)</b>	<b>(2,784,633)</b>	<b>(9,550,912)</b>	<b>(2,906,935)</b>	<b>859,936</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>7,139,900</b>	<b>2,180,664</b>	<b>436,192</b>	<b>-</b>	<b>-</b>
<b>Number of Employees</b>	<b>1,431</b>	<b>1,202</b>	<b>692</b>	<b>576</b>	<b>562</b>

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Citibank N.A.				
	2003	2004	2005	2006	2007
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	7,412,917	9,277,146	8,383,947	5,881,934	7,729,935
Balances with other Banks	2,152,298	7,543,616	729,186	539,516	192,370
Lending to Financial Institutions	19,726,108	12,241,937	4,796,504	6,267,405	4,530,449
Investments - Net	5,189,968	955,474	19,845,100	21,937,387	21,276,196
Advances - Net	25,287,790	33,007,571	39,163,339	51,289,271	49,068,211
Other Assets	944,418	2,373,699	2,641,794	3,357,063	7,051,616
Operating Fixed Assets	254,391	254,957	340,656	1,186,499	1,420,645
Deferred Tax Assets	393,969	409,994	573,115	828,544	1,199,429
<b>TOTAL ASSETS</b>	<b>61,361,859</b>	<b>66,064,394</b>	<b>76,473,641</b>	<b>91,287,619</b>	<b>92,468,851</b>
<b>LIABILITIES</b>					
Bills Payable	901,433	987,268	1,436,826	1,212,275	2,120,612
Borrowings from Financial Institution	12,408,294	9,815,454	12,612,553	15,409,454	5,977,312
Deposits and other Accounts	39,747,903	47,102,828	53,115,538	63,103,884	68,627,815
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	2,436,673	1,986,432	3,603,014	5,533,500	9,417,201
Deferred Tax Liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>55,494,303</b>	<b>59,891,982</b>	<b>70,767,931</b>	<b>85,259,113</b>	<b>86,142,940</b>
<b>NET ASSETS</b>	<b>5,867,556</b>	<b>6,172,412</b>	<b>5,705,710</b>	<b>6,028,506</b>	<b>6,325,911</b>
<b>REPRESENTED BY:</b>					
Head Office Account	3,602,026	3,722,432	3,742,948	3,794,244	5,443,260
Reserves	-	-	-	-	46,784
Un-appropriated Profit	2,267,571	2,450,271	2,007,769	2,274,831	889,238
Surplus/Deficit on Revaluation of Assets	(2,041)	(291)	(45,007)	(40,569)	(53,371)
<b>TOTAL</b>	<b>5,867,556</b>	<b>6,172,412</b>	<b>5,705,710</b>	<b>6,028,506</b>	<b>6,325,911</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	3,310,880	3,145,342	5,635,170	9,017,327	10,553,668
Mark-Up/ Return/Interest Expenses	1,265,810	831,994	2,035,755	4,113,089	5,071,332
<b>Net Mark-Up / Interest Income</b>	<b>2,045,070</b>	<b>2,313,348</b>	<b>3,599,415</b>	<b>4,904,238</b>	<b>5,482,336</b>
Provisions & Bad Debts written off directly	68,571	175,186	626,950	955,209	2,655,460
<b>Net Mark-Up / Interest Income after Provision</b>	<b>1,976,499</b>	<b>2,138,162</b>	<b>2,972,465</b>	<b>3,949,029</b>	<b>2,826,876</b>
Fees, Commission & Brokerage Income	1,003,631	1,266,427	1,804,183	1,648,434	1,523,529
Dividend Income	-	1,587	-	8,995	-
Income from dealing in Foreign Currencies	358,614	428,807	451,897	427,746	855,162
Other Income	891,288	423,599	336,671	589,435	755,133
<b>Total Non - Markup / Interest Income</b>	<b>2,253,533</b>	<b>2,120,420</b>	<b>2,592,751</b>	<b>2,674,610</b>	<b>3,133,824</b>
Administrative Expenses	1,841,010	2,508,875	2,962,639	4,053,108	4,807,138
Other Expenses	33,830	3,906	8,687	(4,630)	22,623
<b>Total Non-Markup/Interest Expenses</b>	<b>1,874,840</b>	<b>2,512,781</b>	<b>2,971,326</b>	<b>4,048,478</b>	<b>4,829,761</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>2,355,192</b>	<b>1,745,801</b>	<b>2,593,890</b>	<b>2,575,161</b>	<b>1,130,939</b>
Taxation - Current	1,015,000	865,000	1,221,374	1,332,650	1,330,644
- Prior Years	(6,971)	(1,071,321)	-	(141,594)	(95,394)
- Deferred	24,203	(17,425)	(135,738)	(261,169)	(363,992)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>1,322,960</b>	<b>1,969,547</b>	<b>1,508,254</b>	<b>1,645,274</b>	<b>259,681</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(6,725,692)</b>	<b>5,299,536</b>	<b>11,239,293</b>	<b>5,004,128</b>	<b>(2,849,659)</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>3,132,415</b>	<b>14,836</b>	<b>(17,009,678)</b>	<b>(3,940,415)</b>	<b>3,768,274</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(2,023,415)</b>	<b>(1,786,847)</b>	<b>(1,950,756)</b>	<b>(1,384,718)</b>	<b>(10,274)</b>
<b>Number of Employees</b>	<b>611</b>	<b>636</b>	<b>3,154</b>	<b>4,077</b>	<b>3,766</b>

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Citibank N.A.				
	2008	2009	2010	2011	2012
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	10,583,830	7,706,034	7,001,789	6,990,879	6,770,561
Balances with other Banks	7,358,861	2,735,953	1,396,604	1,149,455	6,035,738
Lending to Financial Institutions	14,166,060	10,155,661	11,410,316	1,339,057	14,913,193
Investments - Net	9,194,307	33,122,217	50,236,317	60,399,022	31,339,172
Advances - Net	41,856,749	28,245,029	19,244,213	18,820,403	18,255,682
Other Assets	13,432,726	2,911,872	3,505,065	3,954,861	4,296,388
Operating Fixed Assets	1,474,167	1,266,456	865,640	634,699	366,664
Deferred Tax Assets	3,585,127	3,637,578	3,693,968	3,614,421	3,194,412
<b>TOTAL ASSETS</b>	<b>101,651,827</b>	<b>89,780,800</b>	<b>97,353,912</b>	<b>96,902,797</b>	<b>85,171,810</b>
<b>LIABILITIES</b>					
Bills Payable	1,660,227	1,654,759	1,164,263	2,028,623	2,185,724
Borrowings from Financial Institution	3,152,988	5,561,411	4,342,038	11,231,101	141,666
Deposits and other Accounts	65,484,768	58,147,204	68,304,814	61,678,515	64,293,565
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	22,340,772	15,892,011	14,677,325	11,198,190	9,513,942
Deferred Tax Liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>92,638,755</b>	<b>81,255,385</b>	<b>88,488,440</b>	<b>86,136,429</b>	<b>76,134,897</b>
<b>NET ASSETS</b>	<b>9,013,072</b>	<b>8,525,415</b>	<b>8,865,472</b>	<b>10,766,368</b>	<b>9,036,913</b>
<b>REPRESENTED BY:</b>					
Head Office Account	7,742,345	6,780,848	6,812,671	6,812,671	6,812,671
Reserves	75785	92,715	125,573	149,286	154,932
Un-appropriated Profit	1,689,600	1,778,573	2,201,511	3,957,548	2,052,798
Surplus/Deficit on Revaluation of Assets	(494,658)	(126,721)	(274,283)	(153,137)	16,512
<b>TOTAL</b>	<b>9,013,072</b>	<b>8,525,415</b>	<b>8,865,472</b>	<b>10,766,368</b>	<b>9,036,913</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	9,943,656	9,983,377	9,373,975	10,279,671	8,262,997
Mark-Up/ Return/Interest Expenses	4,144,702	4,720,788	4,241,090	4,580,040	3,030,151
<b>Net Mark-Up / Interest Income</b>	<b>5,798,954</b>	<b>5,262,589</b>	<b>5,132,885</b>	<b>5,699,631</b>	<b>5,232,846</b>
Provisions & Bad Debts written off directly	4,058,001	3,285,903	1,942,347	1,171,851	822,094
<b>Net Mark-Up / Interest Income after Provision</b>	<b>1,740,953</b>	<b>1,976,686</b>	<b>3,190,538</b>	<b>4,527,780</b>	<b>4,410,752</b>
Fees, Commission & Brokerage Income	1,358,752	859,322	703,022	700,094	583,246
Dividend Income	-	2,033	728	-	-
Income from dealing in Foreign Currencies	2,142,938	1,669,426	2,465,105	3,002,073	1,724,461
Other Income	44,357	(80,847)	(1,115,157)	(1,652,963)	148,290
<b>Total Non - Markup / Interest Income</b>	<b>3,546,047</b>	<b>2,449,934</b>	<b>2,053,698</b>	<b>2,049,204</b>	<b>2,455,997</b>
Administrative Expenses	5,127,991	3,987,382	3,879,891	4,002,884	4,479,324
Other Expenses	40,160	136,650	167,342	50,264	66,920
<b>Total Non-Markup/Interest Expenses</b>	<b>5,168,151</b>	<b>4,124,032</b>	<b>4,047,233</b>	<b>4,053,148</b>	<b>4,546,244</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>118,849</b>	<b>302,588</b>	<b>1,197,003</b>	<b>2,523,836</b>	<b>2,320,505</b>
Taxation - Current	1,466,568	1,305,350	1,156,019	1,419,218	1,128,971
- Prior Years	-	(841,163)	(405,021)	(585,349)	(557,327)
- Deferred	(2,148,081)	(250,572)	23,067	(66,070)	325,620
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>800,362</b>	<b>88,973</b>	<b>422,938</b>	<b>1,756,037</b>	<b>1,423,241</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(1,086,131)</b>	<b>17,837,265</b>	<b>1,562,704</b>	<b>1,320,908</b>	<b>860,554</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>9,254,001</b>	<b>(24,395,154)</b>	<b>(3,192,181)</b>	<b>(1,445,794)</b>	<b>7,472,350</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>2,305,074</b>	<b>(1,102,350)</b>	<b>(404,322)</b>	<b>(192,139)</b>	<b>(3,624,394)</b>
<b>Number of Employees</b>	<b>2,415</b>	<b>1,622</b>	<b>1,353</b>	<b>1,016</b>	<b>677</b>



## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Credit Agricole Indosuez the Global French Bank
	2003
<b>ASSETS</b>	
Cash & Balances with Treasury Banks	866,170
Balances with other Banks	170,601
Lending to Financial Institutions	398,825
Investments - Net	484,429
Advances - Net	1,980,787
Other Assets	305,278
Operating Fixed Assets	33,790
Deferred Tax Assets	-
<b>TOTAL ASSETS</b>	<b>4,239,880</b>
<b>LIABILITIES</b>	
Bills Payable	19,895
Borrowings from Financial Institution	2,118,000
Deposits and other Accounts	1,384,612
Sub-ordinated Loans	-
Liabilities against Assets Subject to Finance Lease	-
Other Liabilities	308,206
Deferred Tax Liabilities	-
<b>TOTAL LIABILITIES</b>	<b>3,830,713</b>
<b>NET ASSETS</b>	<b>409,167</b>
<b>REPRESENTED BY:</b>	
Head Office Account	663,840
Reserves	-
Un-appropriated Profit	(254,451)
Surplus/Deficit on Revaluation of Assets	(222)
<b>TOTAL</b>	<b>409,167</b>
<b>OPERATING POSITION</b>	
Mark-Up/ Return/Interest Earned	223,318
Mark-Up/ Return/Interest Expenses	205,718
<b>Net Mark-Up / Interest Income</b>	<b>17,600</b>
Provisions & Bad Debts written off directly	(11,282)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>28,882</b>
Fees, Commission & Brokerage Income	31,879
Dividend Income	-
Income from dealing in Foreign Currencies	25,138
Other Income	78
<b>Total Non - Markup / Interest Income</b>	<b>57,095</b>
Administrative Expenses	435,510
Other Expenses	601
<b>Total Non-Markup/Interest Expenses</b>	<b>436,111</b>
Extra ordinary/unusual Items	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(350,134)</b>
Taxation - Current	-
- Prior Years	(13,510)
- Deferred	43,629
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>(380,253)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(1,668,350)</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>1,317,747</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>91,529</b>
<b>Number of Employees</b>	<b>67</b>

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

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Deutsche Bank AG				
	2003	2004	2005	2006	2007
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	1,668,116	2,010,943	2,989,698	3,156,621	3,522,250
Balances with other Banks	21,370	240,619	60,614	71,744	127,489
Lending to Financial Institutions	450,000	498,038	200,000	182,730	4,924,319
Investments - Net	16,705	15,365	183,985	1,158,584	3,695,931
Advances - Net	1,443,606	2,020,431	1,898,151	4,175,315	4,699,251
Other Assets	253,296	272,964	208,134	476,223	527,317
Operating Fixed Assets	25,541	50,726	56,022	61,073	107,229
Deferred Tax Assets	-	-	-	29,285	-
<b>TOTAL ASSETS</b>	<b>3,878,634</b>	<b>5,109,086</b>	<b>5,596,604</b>	<b>9,311,575</b>	<b>17,603,786</b>
<b>LIABILITIES</b>					
Bills Payable	70,174	241,365	189,718	278,427	625,398
Borrowings from Financial Institution	337,761	507,088	437,291	1,927,525	6,971,367
Deposits and other Accounts	1,460,628	2,068,728	1,504,902	3,326,539	5,128,591
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	15,883	11,823	5,580	1,669	-
Other Liabilities	858,241	952,349	1,238,197	1,013,987	1,246,992
Deferred Tax Liabilities	757	156	37	-	66432
<b>TOTAL LIABILITIES</b>	<b>2,743,444</b>	<b>3,781,509</b>	<b>3,375,725</b>	<b>6,548,147</b>	<b>14,038,780</b>
<b>NET ASSETS</b>	<b>1,135,190</b>	<b>1,327,577</b>	<b>2,220,879</b>	<b>2,763,428</b>	<b>3,565,006</b>
<b>REPRESENTED BY:</b>					
Head Office Account	1,507,526	1,700,252	2,652,674	2,569,048	2,853,853
Reserves	-	-	-	-	-
Un-appropriated Profit	(373,299)	(372,899)	(431,863)	198,625	714811
Surplus/Deficit on Revaluation of Assets	963	224	68	(4,245)	(3658)
<b>TOTAL</b>	<b>1,135,190</b>	<b>1,327,577</b>	<b>2,220,879</b>	<b>2,763,428</b>	<b>3,565,006</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	110,705	71,015	199,553	375,050	679,115
Mark-Up/ Return/Interest Expenses	23,482	22,068	87,793	139,483	382,592
<b>Net Mark-Up / Interest Income</b>	<b>87,223</b>	<b>48,947</b>	<b>111,760</b>	<b>235,567</b>	<b>296,523</b>
Provisions & Bad Debts written off directly	(12,157)	(20,841)	2,455	18,842	8,464
<b>Net Mark-Up / Interest Income after Provision</b>	<b>99,380</b>	<b>69,788</b>	<b>109,305</b>	<b>216,725</b>	<b>288,059</b>
Fees, Commission & Brokerage Income	67,135	74,907	107,209	174,386	225,597
Dividend Income	-	-	-	-	-
Income from dealing in Foreign Currencies	63,552	97,865	159,663	302,700	802,738
Other Income	232,558	15,988	4,362	5,781	33,909
<b>Total Non - Markup / Interest Income</b>	<b>363,245</b>	<b>188,760</b>	<b>271,234</b>	<b>482,867</b>	<b>1,062,244</b>
Administrative Expenses	278,073	255,653	381,376	527,944	572,659
Other Expenses	61	2,495	125610	23	1,352
<b>Total Non-Markup/Interest Expenses</b>	<b>278,134</b>	<b>258,148</b>	<b>506,986</b>	<b>527,967</b>	<b>574,011</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>184,491</b>	<b>400</b>	<b>(126,447)</b>	<b>171,625</b>	<b>776,292</b>
Taxation - Current	-	-	-	-	183,000
- Prior Years	121,550	-	(67,483)	-	-
- Deferred	96,842	-	-	(27,000)	88,998
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>(33,901)</b>	<b>400</b>	<b>(58,964)</b>	<b>198,625</b>	<b>504,294</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(497,082)</b>	<b>407,082</b>	<b>41,464</b>	<b>845,485</b>	<b>2,714,933</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>180,052</b>	<b>(27,929)</b>	<b>(187,684)</b>	<b>(1,010,566)</b>	<b>(2,576,596)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>225,738</b>	<b>182,923</b>	<b>1,161,143</b>	<b>(5,103)</b>	<b>(1,768)</b>
<b>Number of Employees</b>	<b>61</b>	<b>62</b>	<b>84</b>	<b>84</b>	<b>98</b>

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Deutsche Bank AG				
	2008	2009	2010	2011	2012
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	4,754,734	4,764,709	4,722,669	4,590,065	5,630,489
Balances with other Banks	1,628,093	128,632	37,134	38,505	2,058,913
Lending to Financial Institutions	5,309,670	5,350,170	6,223,146	7,640,386	7,414,392
Investments - Net	999,390	490,909	2,046,309	5,587,411	7,747,304
Advances - Net	6,334,606	3,457,011	3,245,948	2,987,018	3,979,514
Other Assets	2,552,371	713,336	898,722	1,068,497	1,691,726
Operating Fixed Assets	130,225	120,382	110,230	199,014	351,955
Deferred Tax Assets	20649	157,863	150,725	130,675	74,271
<b>TOTAL ASSETS</b>	<b>21,729,738</b>	<b>15,183,012</b>	<b>17,434,883</b>	<b>22,241,571</b>	<b>28,948,564</b>
<b>LIABILITIES</b>					
Bills Payable	1,683,524	217,050	2,640,728	238,907	297,362
Borrowings from Financial Institution	532,521	1,063,547	443,891	1,523,062	317,883
Deposits and other Accounts	10,317,214	6,005,209	6,065,947	11,118,869	18,354,233
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	4,562,266	2,727,983	3,010,220	3,324,934	4,017,622
Deferred Tax Liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>17,095,525</b>	<b>10,013,789</b>	<b>12,160,786</b>	<b>16,205,772</b>	<b>22,987,100</b>
<b>NET ASSETS</b>	<b>4,634,213</b>	<b>5,169,223</b>	<b>5,274,097</b>	<b>6,035,799</b>	<b>5,961,464</b>
<b>REPRESENTED BY:</b>					
Head Office Account	3,600,702	3,877,033	3,667,876	3,724,146	4,115,584
Reserves	-	-	-	-	-
Un-appropriated Profit	1033743	1,292,224	1,606,542	2,323,191	1,855,437
Surplus/Deficit on Revaluation of Assets	(232)	(34)	(321)	(11,538)	(9,557)
<b>TOTAL</b>	<b>4,634,213</b>	<b>5,169,223</b>	<b>5,274,097</b>	<b>6,035,799</b>	<b>5,961,464</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	1,041,031	1,111,138	1,065,750	1,679,978	1,969,771
Mark-Up/ Return/Interest Expenses	400,017	242,280	324,744	556,558	868,297
<b>Net Mark-Up / Interest Income</b>	<b>641,014</b>	<b>868,858</b>	<b>741,006</b>	<b>1,123,420</b>	<b>1,101,474</b>
Provisions & Bad Debts written off directly	48,069	354,287	25,263	(21,094)	(32,447)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>592,945</b>	<b>514,571</b>	<b>715,743</b>	<b>1,144,514</b>	<b>1,133,921</b>
Fees, Commission & Brokerage Income	298,136	280,829	354,825	304,900	296,268
Dividend Income	-	-	-	-	-
Income from dealing in Foreign Currencies	887,527	1,313,596	755,656	427,998	281,006
Other Income	(132,461)	4,916	110,995	(7,543)	11,008
<b>Total Non - Markup / Interest Income</b>	<b>1,053,202</b>	<b>1,599,341</b>	<b>1,221,476</b>	<b>725,355</b>	<b>588,282</b>
Administrative Expenses	813,878	863,450	653,431	759,389	1,170,880
Other Expenses	1,134	7,710	(380)	6,685	610
<b>Total Non-Markup/Interest Expenses</b>	<b>815,012</b>	<b>871,160</b>	<b>653,051</b>	<b>766,074</b>	<b>1,171,490</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>831,135</b>	<b>1,242,752</b>	<b>1,284,168</b>	<b>1,103,795</b>	<b>550,713</b>
Taxation - Current	311,000	552,000	450,205	374,000	137,353
- Prior Years	66,000	-	-	-	-
- Deferred	(80,000)	(114,466)	(330)	21,559	62,533
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>534,135</b>	<b>805,218</b>	<b>834,293</b>	<b>708,236</b>	<b>350,827</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(266,446)</b>	<b>(1,742,550)</b>	<b>2,084,285</b>	<b>3,503,278</b>	<b>5,812,077</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>2,451,310</b>	<b>481,026</b>	<b>(1,474,535)</b>	<b>(3,690,778)</b>	<b>(2,337,467)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(198,625)</b>	<b>(504,293)</b>	<b>(534,131)</b>	<b>-</b>	<b>(805,216)</b>
<b>Number of Employees</b>	<b>115</b>	<b>107</b>	<b>108</b>	<b>113</b>	<b>112</b>

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Doha Bank Ltd. 2003
<b>ASSETS</b>	
Cash & Balances with Treasury Banks	933,991
Balances with other Banks	26,898
Lending to Financial Institutions	-
Investments - Net	-
Advances - Net	513,680
Other Assets	225,830
Operating Fixed Assets	688
Deferred Tax Assets	
<b>TOTAL ASSETS</b>	<b>1,701,087</b>
<b>LIABILITIES</b>	
Bills Payable	3,519
Borrowings from Financial Institution	-
Deposits and other Accounts	37,199
Sub-ordinated Loans	-
Liabilities against Assets Subject to Finance Lease	-
Other Liabilities	836,463
Deferred Tax Liabilities	
<b>TOTAL LIABILITIES</b>	<b>877,181</b>
<b>NET ASSETS</b>	<b>823,906</b>
<b>REPRESENTED BY:</b>	
Head Office Account	823,906
Reserves	-
Un-appropriated Profit	-
Surplus/Deficit on Revaluation of Assets	-
<b>TOTAL</b>	<b>823,906</b>
<b>OPERATING POSITION</b>	
Mark-Up/ Return/Interest Earned	6,103
Mark-Up/ Return/Interest Expenses	252
<b>Net Mark-Up / Interest Income</b>	<b>5,851</b>
Provisions & Bad Debts written off directly	(9,746)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>15,597</b>
Fees, Commission & Brokerage Income	11
Dividend Income	-
Income from dealing in Foreign Currencies	(278)
Other Income	574
<b>Total Non - Markup / Interest Income</b>	<b>307</b>
Administrative Expenses	20,176
Other Expenses	116
<b>Total Non-Markup/Interest Expenses</b>	<b>20,292</b>
Extra ordinary/unusual Items	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(4,388)</b>
Taxation - Current	-
- Prior Years	-
- Deferred	-
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>(4,388)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>28,230</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(105)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>-</b>
<b>Number of Employees</b>	<b>2</b>

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

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Habib Bank AG Zurich		
	2003	2004	2005
<b>ASSETS</b>			
Cash & Balances with Treasury Banks	3,658,798	4,472,835	6,669,085
Balances with other Banks	1,308,598	2,461,179	1,980,195
Lending to Financial Institutions	880,000	560,000	1,424,245
Investments - Net	9,069,420	7,437,082	6,075,704
Advances - Net	17,363,258	25,405,470	27,728,110
Other Assets	508,849	642,055	812,554
Operating Fixed Assets	66,470	115,120	160,383
Deferred Tax Assets	-	108,809	60193
<b>TOTAL ASSETS</b>	<b>32,855,393</b>	<b>41,202,550</b>	<b>44,910,469</b>
<b>LIABILITIES</b>			
Bills Payable	426,874	394,325	405,007
Borrowings from Financial Institution	6,131,442	9,272,519	6,260,278
Deposits and other Accounts	22,927,723	28,166,876	33,436,488
Sub-ordinated Loans	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-
Other Liabilities	1,303,072	1,294,683	1,994,713
Deferred Tax Liabilities	108,529	-	-
<b>TOTAL LIABILITIES</b>	<b>30,897,640</b>	<b>39,128,403</b>	<b>42,096,486</b>
<b>NET ASSETS</b>	<b>1,957,753</b>	<b>2,074,147</b>	<b>2,813,983</b>
<b>REPRESENTED BY:</b>			
Head Office Account	1,206,236	1,564,976	2,142,095
Reserves	-	-	-
Un-appropriated Profit	454,195	509,047	667,165
Surplus/Deficit on Revaluation of Assets	297,322	124	4,723
<b>TOTAL</b>	<b>1,957,753</b>	<b>2,074,147</b>	<b>2,813,983</b>
<b>OPERATING POSITION</b>			
Mark-Up/ Return/Interest Earned	1,600,401	1,610,611	2,692,195
Mark-Up/ Return/Interest Expenses	1,117,169	910,826	1,773,257
<b>Net Mark-Up / Interest Income</b>	<b>483,232</b>	<b>699,785</b>	<b>918,938</b>
Provisions & Bad Debts written off directly	15,614	21,213	14,698
<b>Net Mark-Up / Interest Income after Provision</b>	<b>467,618</b>	<b>678,572</b>	<b>904,240</b>
Fees, Commission & Brokerage Income	208,075	177,623	233,947
Dividend Income	44	29	3193
Income from dealing in Foreign Currencies	60,602	56,419	163,745
Other Income	109,000	84,830	98,473
<b>Total Non - Markup / Interest Income</b>	<b>377,721</b>	<b>318,901</b>	<b>499,358</b>
Administrative Expenses	415,917	486,320	613,439
Other Expenses	-	36	1925
<b>Total Non-Markup/Interest Expenses</b>	<b>415,917</b>	<b>486,356</b>	<b>615,364</b>
Extra ordinary/unusual Items	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>429,422</b>	<b>511,117</b>	<b>788,234</b>
Taxation - Current	87,000	114,500	188,000
- Prior Years	14,794	-	-
- Deferred	4,388	16,185	45,807
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>323,240</b>	<b>380,432</b>	<b>554,427</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>2,203,653</b>	<b>975,913</b>	<b>205,968</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(874,190)</b>	<b>1,041,903</b>	<b>1,311,565</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(289,022)</b>	<b>(152,219)</b>	<b>413,867</b>
<b>Number of Employees</b>	<b>423</b>	<b>487</b>	<b>556</b>

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

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Industrial and Commercial Bank of China Ltd.	
	2011	2012
<b>ASSETS</b>		
Cash & Balances with Treasury Banks	3,279,813	4,063,541
Balances with other Banks	64,398	1,336,371
Lending to Financial Institutions	782,528	1,554,395
Investments - Net	1,484,124	13,596,093
Advances - Net	26,423	56,596
Other Assets	20,762	1,123,957
Operating Fixed Assets	294,316	316,663
Deferred Tax Assets	-	-
<b>TOTAL ASSETS</b>	<b>5,952,364</b>	<b>22,047,616</b>
<b>LIABILITIES</b>		
Bills Payable	22,397	738
Borrowings from Financial Institution	-	12,221,381
Deposits and other Accounts	1,524,071	4,167,644
Sub-ordinated Loans	-	-
Liabilities against Assets Subject to Finance Lease	-	-
Other Liabilities	1,395,584	2,509,152
Deferred Tax Liabilities	-	-
<b>TOTAL LIABILITIES</b>	<b>2,942,052</b>	<b>18,898,915</b>
<b>NET ASSETS</b>	<b>3,010,312</b>	<b>3,148,701</b>
<b>REPRESENTED BY:</b>		
Head Office Account	3,192,892	3,506,910
Reserves	-	-
Un-appropriated Profit	(184,338)	(364,645)
Surplus/Deficit on Revaluation of Assets	1,758	6,436
<b>TOTAL</b>	<b>3,010,312</b>	<b>3,148,701</b>
<b>OPERATING POSITION</b>		
Mark-Up/ Return/Interest Earned	56,241	771,801
Mark-Up/ Return/Interest Expenses	46,347	682,804
<b>Net Mark-Up / Interest Income</b>	<b>9,894</b>	<b>88,997</b>
Provisions & Bad Debts written off directly	-	-
<b>Net Mark-Up / Interest Income after Provision</b>	<b>9,894</b>	<b>88,997</b>
Fees, Commission & Brokerage Income	3,023	122,650
Dividend Income	-	-
Income from dealing in Foreign Currencies	(2,429)	18,703
Other Income	-	142
<b>Total Non - Markup / Interest Income</b>	<b>594</b>	<b>141,495</b>
Administrative Expenses	194,826	410,799
Other Expenses	-	-
<b>Total Non-Markup/Interest Expenses</b>	<b>194,826</b>	<b>410,799</b>
Extra ordinary/unusual Items	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(184,338)</b>	<b>(180,307)</b>
Taxation - Current	-	-
- Prior Years	-	-
- Deferred	-	-
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>(184,338)</b>	<b>(180,307)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>2,718,782</b>	<b>14,680,059</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(1,784,935)</b>	<b>(12,943,706)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>4,126,739</b>	<b>314,018</b>
<b>Number of Employees</b>	<b>28</b>	<b>35</b>

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Oman International Bank S.A.O.G				
	2003	2004	2005	2006	2007
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	1,273,573	1,245,447	1,244,535	2,304,786	2,391,751
Balances with other Banks	77,604	40,262	26,887	67,683	42,807
Lending to Financial Institutions	-	-	-	-	-
Investments - Net	148,725	44,617	-	-	-
Advances - Net	323,533	485,751	518,932	368,321	220,506
Other Assets	16,755	23,419	20,323	17,253	33,221
Operating Fixed Assets	7,804	5,338	2,943	4,583	5,646
Deferred Tax Assets	-	-	-	-	-
<b>TOTAL ASSETS</b>	<b>1,847,994</b>	<b>1,844,834</b>	<b>1,813,620</b>	<b>2,762,626</b>	<b>2,693,931</b>
<b>LIABILITIES</b>					
Bills Payable	3,458	7,784	1,697	4,415	2,754
Borrowings from Financial Institution	66,000	282,982	270,700	98,000	178,000
Deposits and other Accounts	745,186	504,119	493,426	618,017	459,937
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	19,456	14,993	18,036	17,065	19,617
Deferred Tax Liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>834,100</b>	<b>809,878</b>	<b>783,859</b>	<b>737,497</b>	<b>660,308</b>
<b>NET ASSETS</b>	<b>1,013,894</b>	<b>1,034,956</b>	<b>1,029,761</b>	<b>2,025,129</b>	<b>2,033,623</b>
<b>REPRESENTED BY:</b>					
Head Office Account	1,123,343	1,162,296	1,168,934	2,188,856	2,289,217
Reserves	-	-	-	-	-
Un-appropriated Profit	(121,288)	(127,532)	(139,173)	(163,727)	(255,594)
Surplus/Deficit on Revaluation of Assets	11,839	192	-	-	-
<b>TOTAL</b>	<b>1,013,894</b>	<b>1,034,956</b>	<b>1,029,761</b>	<b>2,025,129</b>	<b>2,033,623</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	80,841	40,998	41,771	47,204	38,268
Mark-Up/ Return/Interest Expenses	59,809	21,299	30,839	41,313	47,636
<b>Net Mark-Up / Interest Income</b>	<b>21,032</b>	<b>19,699</b>	<b>10,932</b>	<b>5,891</b>	<b>(9,368)</b>
Provisions & Bad Debts written off directly	-	1,645	1865	1,183	40468
<b>Net Mark-Up / Interest Income after Provision</b>	<b>21,032</b>	<b>18,054</b>	<b>9,067</b>	<b>4,708</b>	<b>(49,836)</b>
Fees, Commission & Brokerage Income	7,692	8,052	6,201	4,004	2,329
Dividend Income	-	-	-	-	-
Income from dealing in Foreign Currencies	4,771	3,094	1,124	52	622
Other Income	1,976	1,901	2,475	2,177	1,520
<b>Total Non - Markup / Interest Income</b>	<b>14,439</b>	<b>13,047</b>	<b>9,800</b>	<b>6,233</b>	<b>4,471</b>
Administrative Expenses	40,885	36,509	30,436	35,501	44,273
Other Expenses	246	836	72	(6)	2,229
<b>Total Non-Markup/Interest Expenses</b>	<b>41,131</b>	<b>37,345</b>	<b>30,508</b>	<b>35,495</b>	<b>46,502</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(5,660)</b>	<b>(6,244)</b>	<b>(11,641)</b>	<b>(24,554)</b>	<b>(91,867)</b>
Taxation - Current	-	-	-	-	-
- Prior Years	-	-	-	-	-
- Deferred	-	-	-	-	-
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>(5,660)</b>	<b>(6,244)</b>	<b>(11,641)</b>	<b>(24,554)</b>	<b>(91,867)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(172,542)</b>	<b>(197,219)</b>	<b>(64,651)</b>	<b>84,174</b>	<b>(35,503)</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>145,634</b>	<b>92,187</b>	<b>44,338</b>	<b>(3,049)</b>	<b>(2,769)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>20,111</b>	<b>-</b>	<b>-</b>	<b>999,409</b>	<b>79,904</b>
<b>Number of Employees</b>	<b>20</b>	<b>22</b>	<b>19</b>	<b>22</b>	<b>28</b>

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Oman International Bank S.A.O.G				
	2008	2009	2010	2011	2012
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	3,088,841	3,328,022	3,363,076	3,679,994	3,985,841
Balances with other Banks	38,910	52,781	62,870	61,674	39,379
Lending to Financial Institutions	-	150,000	110,000	30,000	-
Investments - Net	-	-	-	-	-
Advances - Net	277,089	387,223	477,612	571,346	80,582
Other Assets	22,036	16,964	164,490	28,881	7,541
Operating Fixed Assets	15,071	10,461	22,983	30,670	31,027
Deferred Tax Assets	-	-	-	-	-
<b>TOTAL ASSETS</b>	<b>3,441,947</b>	<b>3,945,451</b>	<b>4,201,031</b>	<b>4,402,565</b>	<b>4,144,370</b>
<b>LIABILITIES</b>					
Bills Payable	4,036	7,577	5,493	11,523	5,266
Borrowings from Financial Institution	186,406	382,008	321,910	510,729	440,000
Deposits and other Accounts	521,574	690,196	847,792	721,474	570,705
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	17,790	18,094	25,056	26,537	24,817
Deferred Tax Liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>729,806</b>	<b>1,097,875</b>	<b>1,200,251</b>	<b>1,270,263</b>	<b>1,040,788</b>
<b>NET ASSETS</b>	<b>2,712,141</b>	<b>2,847,576</b>	<b>3,000,780</b>	<b>3,132,302</b>	<b>3,103,582</b>
<b>REPRESENTED BY:</b>					
Head Office Account	3,008,999	3,203,140	3,393,743	3,594,610	3,882,512
Reserves	-	-	-	-	-
Un-appropriated Profit	(296,858)	(355,564)	(392,963)	(462,308)	(778,930)
Surplus/Deficit on Revaluation of Assets	-	-	-	-	-
<b>TOTAL</b>	<b>2,712,141</b>	<b>2,847,576</b>	<b>3,000,780</b>	<b>3,132,302</b>	<b>3,103,582</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	40,426	56,707	65,106	75,896	48,954
Mark-Up/ Return/Interest Expenses	50,080	75,569	78,041	90,575	98,030
<b>Net Mark-Up / Interest Income</b>	<b>-9,654</b>	<b>(18,862)</b>	<b>(12,935)</b>	<b>(14,679)</b>	<b>(49,076)</b>
Provisions & Bad Debts written off directly	(21,729)	(828)	(22,169)	-	208,752
<b>Net Mark-Up / Interest Income after Provision</b>	<b>12,075</b>	<b>(18,034)</b>	<b>9,234</b>	<b>(14,679)</b>	<b>(257,828)</b>
Fees, Commission & Brokerage Income	4,238	8,859	7,001	9,538	6,797
Dividend Income	-	-	-	-	-
Income from dealing in Foreign Currencies	3,660	5,191	1,784	1,198	9,915
Other Income	1,651	3,547	3,797	3,875	2,967
<b>Total Non - Markup / Interest Income</b>	<b>9,549</b>	<b>17,597</b>	<b>12,582</b>	<b>14,611</b>	<b>19,679</b>
Administrative Expenses	57,280	55,148	59,134	69,172	78,471
Other Expenses	5,608	3,121	81	105	2
<b>Total Non-Markup/Interest Expenses</b>	<b>62,888</b>	<b>58,269</b>	<b>59,215</b>	<b>69,277</b>	<b>78,473</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(41,264)</b>	<b>(58,706)</b>	<b>(37,399)</b>	<b>(69,345)</b>	<b>(316,622)</b>
Taxation - Current	-	-	-	-	-
- Prior Years	-	-	-	-	-
- Deferred	-	-	-	-	-
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>(41,264)</b>	<b>(58,706)</b>	<b>(37,399)</b>	<b>(69,345)</b>	<b>(316,622)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(14,245)</b>	<b>59,369</b>	<b>17,017</b>	<b>130,395</b>	<b>4,992</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(12,344)</b>	<b>(458)</b>	<b>(18,493)</b>	<b>(15,540)</b>	<b>(9,342)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>51,006</b>	<b>-</b>	<b>(6,269)</b>	<b>200,867</b>	<b>287,902</b>
<b>Number of Employees</b>	<b>35</b>	<b>32</b>	<b>27</b>	<b>25</b>	<b>24</b>



## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Rupali Bank Ltd.	
	2003	2004
<b>ASSETS</b>		
Cash & Balances with Treasury Banks	29,408	31,908
Balances with other Banks	135,362	86,549
Lending to Financial Institutions	59,000	-
Investments - Net	350,795	359,172
Advances - Net	24,726	11,047
Other Assets	18,452	28,971
Operating Fixed Assets	2,728	2,587
Deferred Tax Assets	-	42,076
<b>TOTAL ASSETS</b>	<b>620,471</b>	<b>562,310</b>
<b>LIABILITIES</b>		
Bills Payable	2,925	1,053
Borrowings from Financial Institution	219,000	165,000
Deposits and other Accounts	207,495	178,322
Sub-ordinated Loans	-	-
Liabilities against Assets Subject to Finance Lease	-	-
Other Liabilities	56,810	125,743
Deferred Tax Liabilities	24,132	-
<b>TOTAL LIABILITIES</b>	<b>510,362</b>	<b>470,118</b>
<b>NET ASSETS</b>	<b>110,109</b>	<b>92,192</b>
<b>REPRESENTED BY:</b>		
Head Office Account	34,000	34,000
Reserves	-	-
Un-appropriated Profit	50,605	58,192
Surplus/Deficit on Revaluation of Assets	25,504	-
<b>TOTAL</b>	<b>110,109</b>	<b>92,192</b>
<b>OPERATING POSITION</b>		
Mark-Up/ Return/Interest Earned	32,448	32,826
Mark-Up/ Return/Interest Expenses	5,893	6,842
<b>Net Mark-Up / Interest Income</b>	<b>26,555</b>	<b>25,984</b>
Provisions & Bad Debts written off directly	50,176	(20,408)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>(23,621)</b>	<b>46,392</b>
Fees, Commission & Brokerage Income	2,471	2,465
Dividend Income	-	-
Income from dealing in Foreign Currencies	280	1,258
Other Income	563	134
<b>Total Non - Markup / Interest Income</b>	<b>3,314</b>	<b>3,857</b>
Administrative Expenses	13,980	17,707
Other Expenses	454	871
<b>Total Non-Markup/Interest Expenses</b>	<b>14,434</b>	<b>18,578</b>
Extra ordinary/unusual Items	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(34,742)</b>	<b>31,671</b>
Taxation - Current	179	5,510
- Prior Years	(10,552)	59,277
- Deferred	(1,372)	(40,703)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>(22,997)</b>	<b>7,587</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(26,288)</b>	<b>13,962</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>19,879</b>	<b>(60,275)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>-</b>	<b>-</b>
<b>Number of Employees</b>	<b>29</b>	<b>28</b>

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

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Standard Chartered Bank		
	2003	2004	2005
<b>ASSETS</b>			
Cash & Balances with Treasury Banks	11,318,691	12,506,026	9,927,597
Balances with other Banks	487,100	1,257,173	1,340,279
Lending to Financial Institutions	14,505,868	13,550,991	14,943,291
Investments - Net	15,583,493	13,164,555	25,358,524
Advances - Net	39,951,678	51,508,205	50,214,718
Other Assets	1,828,948	2,109,367	9,176,540
Operating Fixed Assets	448,001	384,241	517,367
Deferred Tax Assets	-	121,047	189,875
<b>TOTAL ASSETS</b>	<b>84,123,779</b>	<b>94,601,605</b>	<b>111,668,191</b>
<b>LIABILITIES</b>			
Bills Payable	908,412	1,669,496	2,063,950
Borrowings from Financial Institution	6,928,942	6,961,574	7,211,031
Deposits and other Accounts	67,881,121	76,513,586	83,646,043
Sub-ordinated Loans	-	-	-
Liabilities against Assets Subject to Finance Lease	92,447	36,659	19,079
Other Liabilities	1,686,808	2,431,680	10,322,394
Deferred Tax Liabilities	71,805	-	-
<b>TOTAL LIABILITIES</b>	<b>77,569,535</b>	<b>87,612,995</b>	<b>103,262,497</b>
<b>NET ASSETS</b>	<b>6,554,244</b>	<b>6,988,610</b>	<b>8,405,694</b>
<b>REPRESENTED BY:</b>			
Head Office Account	4,103,092	4,103,942	4,103,942
Reserves	24,474	24,474	-
Un-appropriated Profit	2,241,076	3,034,383	4,657,389
Surplus/Deficit on Revaluation of Assets	185,602	(174,189)	(355,637)
<b>TOTAL</b>	<b>6,554,244</b>	<b>6,988,610</b>	<b>8,405,694</b>
<b>OPERATING POSITION</b>			
Mark-Up/ Return/Interest Earned	3,814,736	3,735,069	7,013,439
Mark-Up/ Return/Interest Expenses	903,476	652,348	1,737,811
<b>Net Mark-Up / Interest Income</b>	<b>2,911,260</b>	<b>3,082,721</b>	<b>5,275,628</b>
Provisions & Bad Debts written off directly	(9,040)	(106,191)	(63,006)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>2,920,300</b>	<b>3,188,912</b>	<b>5,338,634</b>
Fees, Commission & Brokerage Income	1,092,138	1,407,040	1,778,925
Dividend Income	32,769	13,323	9,866
Income from dealing in Foreign Currencies	409,415	504,662	655,045
Other Income	63,939	136,809	6,298
<b>Total Non - Markup / Interest Income</b>	<b>1,598,261</b>	<b>2,061,834</b>	<b>2,450,134</b>
Administrative Expenses	1,824,824	1,785,469	2,348,699
Other Expenses	415	4,636	13,096
<b>Total Non-Markup/Interest Expenses</b>	<b>1,825,239</b>	<b>1,790,105</b>	<b>2,361,795</b>
Extra ordinary/unusual Items	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>2,693,322</b>	<b>3,460,641</b>	<b>5,426,973</b>
Taxation - Current	967,964	975,500	1,400,000
- Prior Years	37,630	-	(16,682)
- Deferred	-	-	(12952)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>1,687,728</b>	<b>2,485,141</b>	<b>4,056,607</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>2,699,242</b>	<b>1,850,759</b>	<b>11,212,358</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>1,853,556</b>	<b>1,853,421</b>	<b>(11,204,960)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(1,445,603)</b>	<b>(1,746,772)</b>	<b>(2,502,721)</b>
<b>Number of Employees</b>	<b>631</b>	<b>728</b>	<b>754</b>

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

( End Dec. : Thousand Rupees )

Financial Position	The Bank of Tokyo-Mitsubishi UFJ, Ltd				
	2003	2004	2005	2006	2007
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	1,875,740	1,999,575	1,744,995	2,410,745	2,475,776
Balances with other Banks	36,775	140,710	105,437	11,611	10,550
Lending to Financial Institutions	1,577,312	1,023,500	180,000	400,000	200,000
Investments - Net	693,380	392,143	-	-	-
Advances - Net	71,233	822,851	2,122,255	3,776,394	2,621,101
Other Assets	83,489	71,525	47,027	93,975	149,167
Operating Fixed Assets	20,326	20,394	14,440	23,229	23,262
Deferred Tax Assets	605	1,476	1361	1441	1589
<b>TOTAL ASSETS</b>	<b>4,358,860</b>	<b>4,472,174</b>	<b>4,215,515</b>	<b>6,717,395</b>	<b>5,481,445</b>
<b>LIABILITIES</b>					
Bills Payable	3,675	2,838	31,959	5,381	20,914
Borrowings from Financial Institution	-	515,621	1,406,385	2,816,963	1,996,400
Deposits and other Accounts	2,630,318	2,106,556	983,900	1,458,945	978,846
Sub-ordinated Loans	-	12,081	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	14,177	-	43,136	70,035	31,049
Deferred Tax Liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>2,648,170</b>	<b>2,637,096</b>	<b>2,465,380</b>	<b>4,351,324</b>	<b>3,027,209</b>
<b>NET ASSETS</b>	<b>1,710,690</b>	<b>1,835,078</b>	<b>1,750,135</b>	<b>2,366,071</b>	<b>2,454,236</b>
<b>REPRESENTED BY:</b>					
Head Office Account	1,683,914	1,796,803	1,597,994	2,262,169	2,374,857
Reserves	-	-	-	-	-
Un-appropriated Profit	27,647	39,102	152,141	103,902	79,379
Surplus/Deficit on Revaluation of Assets	(871)	(827)	-	-	-
<b>TOTAL</b>	<b>1,710,690</b>	<b>1,835,078</b>	<b>1,750,135</b>	<b>2,366,071</b>	<b>2,454,236</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	74,975	60,518	190,486	286,789	330,590
Mark-Up/ Return/Interest Expenses	47,522	29,794	97,890	166,142	243,394
<b>Net Mark-Up / Interest Income</b>	<b>27,453</b>	<b>30,724</b>	<b>92,596</b>	<b>120,647</b>	<b>87,196</b>
Provisions & Bad Debts written off directly	(1,567)	-	-	-	-
<b>Net Mark-Up / Interest Income after Provision</b>	<b>29,020</b>	<b>30,724</b>	<b>92,596</b>	<b>120,647</b>	<b>87,196</b>
Fees, Commission & Brokerage Income	12,478	16,665	18,845	20,102	19,140
Dividend Income	-	-	-	-	-
Income from dealing in Foreign Currencies	56,724	70,574	85,936	61,641	38,253
Other Income	1,810	879	461	837	3,897
<b>Total Non - Markup / Interest Income</b>	<b>71,012</b>	<b>88,118</b>	<b>105,242</b>	<b>82,580</b>	<b>61,290</b>
Administrative Expenses	72,633	66,126	65,113	64,746	68,323
Other Expenses	-	243	-	122	316
<b>Total Non-Markup/Interest Expenses</b>	<b>72,633</b>	<b>66,369</b>	<b>65,113</b>	<b>64,868</b>	<b>68,639</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>27,399</b>	<b>52,473</b>	<b>132,725</b>	<b>138,359</b>	<b>79,847</b>
Taxation - Current	10,445	19,797	47,205	60,224	(20,057)
- Prior Years	(3,368)	-	(27,127)	(44,149)	19,361
- Deferred	-	(969)	(392)	(8)	1,244
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>20,322</b>	<b>33,645</b>	<b>113,039</b>	<b>122,292</b>	<b>79,299</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(880,978)</b>	<b>(413,960)</b>	<b>(1,029,343)</b>	<b>290,035</b>	<b>62,702</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>119,526</b>	<b>296,031</b>	<b>393,299</b>	<b>(16,963)</b>	<b>(7,598)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(97,587)</b>	<b>90,699</b>	<b>(198,809)</b>	<b>518,852</b>	<b>8,866</b>
<b>Number of Employees</b>	<b>35</b>	<b>38</b>	<b>37</b>	<b>39</b>	<b>37</b>

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

( End Dec. : Thousand Rupees)

Financial Position	The Bank of Tokyo-Mitsubishi UFJ, Ltd				
	2008	2009	2010	2011	2012
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	4,072,080	4,237,350	4,840,033	5,283,777	5,194,721
Balances with other Banks	36,983	91,075	88,400	123,553	108,570
Lending to Financial Institutions	1,597,697	1,905,551	1,013,607	654,928	1,253,832
Investments - Net	-	-	-	-	-
Advances - Net	4,092,787	2,198,843	2,980,932	2,214,722	1,619,237
Other Assets	242,347	83,301	89,731	88,927	64,528
Operating Fixed Assets	19,422	27,336	30,055	28,937	29,598
Deferred Tax Assets	1926	2,260	1,100	1,341	1,562
<b>TOTAL ASSETS</b>	<b>10,063,242</b>	<b>8,545,716</b>	<b>9,043,858</b>	<b>8,396,185</b>	<b>8,272,048</b>
<b>LIABILITIES</b>					
Bills Payable	12,559	216,907	9,419	86,567	3,626
Borrowings from Financial Institution	4,258,351	1,397,725	1,868,489	1,075,726	708,495
Deposits and other Accounts	1,715,912	2,740,049	2,349,722	1,991,569	2,402,290
Sub-ordinate Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	119,178	103,447	115,801	87,002	93,367
Deferred Tax Liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>6,106,000</b>	<b>4,458,128</b>	<b>4,343,431</b>	<b>3,240,864</b>	<b>3,207,778</b>
<b>NET ASSETS</b>	<b>3,957,242</b>	<b>4,087,588</b>	<b>4,700,427</b>	<b>5,155,321</b>	<b>5,064,270</b>
<b>REPRESENTED BY:</b>					
Head Office Account	3,878,698	4,041,323	4,652,493	5,122,691	4,986,139
Reserves	-	-	-	-	-
Un-appropriated Profit	78,544	46,265	47,934	32,630	78,131
Surplus/Deficit on Revaluation of Assets	-	-	-	-	-
<b>TOTAL</b>	<b>3,957,242</b>	<b>4,087,588</b>	<b>4,700,427</b>	<b>5,155,321</b>	<b>5,064,270</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	538,145	516,130	509,987	569,784	363,279
Mark-Up/ Return/Interest Expenses	391,186	385,251	406,928	468,924	295,278
<b>Net Mark-Up / Interest Income</b>	<b>146,959</b>	<b>130,879</b>	<b>103,059</b>	<b>100,860</b>	<b>68,001</b>
Provisions & Bad Debts written off directly	-	-	-	-	-
<b>Net Mark-Up / Interest Income after Provision</b>	<b>146,959</b>	<b>130,879</b>	<b>103,059</b>	<b>100,860</b>	<b>68,001</b>
Fees, Commission & Brokerage Income	22,807	13,661	17,602	23,561	26,850
Dividend Income	-	-	-	-	-
Income from dealing in Foreign Currencies	57,248	35,384	62,116	78,371	129,814
Other Income	430	261	1,940	1,199	65
<b>Total Non - Markup / Interest Income</b>	<b>80,485</b>	<b>49,306</b>	<b>81,658</b>	<b>103,131</b>	<b>156,729</b>
Administrative Expenses	97,011	112,088	113,080	140,422	152,604
Other Expenses	6335	2,485	1,463	1,369	1,589
<b>Total Non-Markup/Interest Expenses</b>	<b>103,346</b>	<b>114,573</b>	<b>114,543</b>	<b>141,791</b>	<b>154,193</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>124,098</b>	<b>65,612</b>	<b>70,174</b>	<b>62,200</b>	<b>70,537</b>
Taxation - Current	43,834	23,309	23,525	22,042	25,257
- Prior Years	2,205	(3,291)	(2,111)	<b>6,609</b>	-
- Deferred	(337)	(334)	1,160	(241)	(221)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>78,396</b>	<b>45,928</b>	<b>47,600</b>	<b>33,790</b>	<b>45,501</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>202,342</b>	<b>151,296</b>	<b>46,074</b>	<b>65,752</b>	<b>70,537</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(4,215)</b>	<b>(16,352)</b>	<b>(11,305)</b>	<b>(7,959)</b>	<b>(10,221)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>1,424,610</b>	<b>84,418</b>	<b>565,239</b>	<b>421,104</b>	<b>(136,552)</b>
<b>Number of Employees</b>	<b>41</b>	<b>41</b>	<b>42</b>	<b>42</b>	<b>43</b>

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	HSBC Bank Middle East Ltd.				
	2003	2004	2005	2006	2007
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	1,791,365	2,316,197	2,808,913	3,625,335	4,254,003
Balances with other Banks	235,664	1,450,202	1,012,468	2,493,245	793,028
Lending to Financial Institutions	2,744,451	3,266,025	2,695,305	5,263,053	6,754,063
Investments - Net	195,546	-	569,733	195,951	301,193
Advances - Net	4,993,809	4,761,143	5,743,994	11,201,906	19,260,314
Other Assets	98,825	193,810	376,769	421,981	715,531
Operating Fixed Assets	35,937	38,231	58,978	185,399	308,114
Deferred Tax Assets	19,219	5,899	6,316	-	-
<b>TOTAL ASSETS</b>	<b>10,114,816</b>	<b>12,031,507</b>	<b>13,272,476</b>	<b>23,386,870</b>	<b>32,386,246</b>
<b>LIABILITIES</b>					
Bills Payable	69,917	87,050	100,056	162,297	745,760
Borrowings from Financial Institution	1,302,051	1,127,234	1,944,624	5,605,136	3,032,738
Deposits and other Accounts	7,338,767	8,923,997	8,603,755	14,713,851	25,401,388
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	12,469	10,446	8,234	5,814	1,833
Other Liabilities	158,452	252,546	400,437	468,939	637,006
Deferred Tax Liabilities	-	-	-	147,288	18,392
<b>TOTAL LIABILITIES</b>	<b>8,881,656</b>	<b>10,401,273</b>	<b>11,057,106</b>	<b>20,970,765</b>	<b>29,837,117</b>
<b>NET ASSETS</b>	<b>1,233,160</b>	<b>1,630,234</b>	<b>2,215,370</b>	<b>2,416,105</b>	<b>2,549,129</b>
<b>REPRESENTED BY:</b>					
Head Office Account	994,300	1,551,434	2,023,070	2,059,848	2,078,119
Reserves	-	-	-	-	-
Un-appropriated Profit	239,243	78,800	192,411	356,273	471,399
Surplus/Deficit on Revaluation of Assets	(383)	-	(111)	(16)	(389)
<b>TOTAL</b>	<b>1,233,160</b>	<b>1,630,234</b>	<b>2,215,370</b>	<b>2,416,105</b>	<b>2,549,129</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	326,518	275,075	657,099	1,151,506	2,151,546
Mark-Up/ Return/Interest Expenses	134,806	130,077	373,958	648,080	1,310,016
<b>Net Mark-Up / Interest Income</b>	<b>191,712</b>	<b>144,998</b>	<b>283,141</b>	<b>503,426</b>	<b>841,530</b>
Provisions & Bad Debts written off directly	(28,880)	(1,152)	5,457	(7,782)	17,443
<b>Net Mark-Up / Interest Income after Provision</b>	<b>220,592</b>	<b>146,150</b>	<b>277,684</b>	<b>511,208</b>	<b>824,087</b>
Fees, Commission & Brokerage Income	142,771	128,087	148,238	160,752	238,559
Dividend Income	-	-	-	-	-
Income from dealing in Foreign Currencies	26,855	38,152	55,438	53,357	152,746
Other Income	2,440	1,669	1,216	3,144	5,074
<b>Total Non - Markup / Interest Income</b>	<b>172,066</b>	<b>167,908</b>	<b>204,892</b>	<b>217,253</b>	<b>396,379</b>
Administrative Expenses	185,789	221,015	255,603	479,990	994,470
Other Expenses	-	318	-	397	86
<b>Total Non-Markup/Interest Expenses</b>	<b>185,789</b>	<b>221,333</b>	<b>255,603</b>	<b>480,387</b>	<b>994,556</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>206,869</b>	<b>92,725</b>	<b>226,973</b>	<b>248,074</b>	<b>225,910</b>
Taxation - Current	75,000	23,500	95,000	52,853	77,500
- Prior Years	(80,235)	(2,243)	(43,595)	6,847	18,500
- Deferred	(18,952)	13,053	(349)	20,984	3,865
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>231,056</b>	<b>58,415</b>	<b>175,917</b>	<b>167,390</b>	<b>126,045</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>184,442</b>	<b>1,417,288</b>	<b>248,754</b>	<b>2,045,389</b>	<b>(794,179)</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>202,614</b>	<b>(13,110)</b>	<b>(603,908)</b>	<b>218,118</b>	<b>(280,276)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(5,909)</b>	<b>335,192</b>	<b>410,136</b>	<b>33,693</b>	<b>2,906</b>
<b>Number of Employees</b>	<b>126</b>	<b>123</b>	<b>138</b>	<b>321</b>	<b>788</b>

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

( End Dec. : Thousand Rupees)

Financial Position	HSBC Bank Middle East Ltd.				
	2008	2009	2010	2011	2012
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	7,577,335	8,411,801	9,954,810	10,925,914	11,394,218
Balances with other Banks	4,266,775	4,035,306	297,338	341,149	711,950
Lending to Financial Institutions	7,354,749	8,698,829	16,076,728	3,868,938	4,966,709
Investments - Net	1,941,950	5,431,713	6,512,700	22,119,633	13,433,740
Advances - Net	25,302,967	23,248,431	22,242,433	20,793,526	17,586,177
Other Assets	1,430,226	1,406,262	1,475,697	998,938	1,887,955
Operating Fixed Assets	509,574	410,901	266,120	186,288	132,396
Deferred Tax Assets	10,764	90,698	113,164	121,346	214,948
<b>TOTAL ASSETS</b>	<b>48,394,340</b>	<b>51,733,941</b>	<b>56,938,990</b>	<b>59,355,732</b>	<b>50,328,093</b>
<b>LIABILITIES</b>					
Bills Payable	587,298	989,256	1,341,130	1,023,903	670,778
Borrowings from Financial Institution	4,770,659	3,073,493	1,255,575	2,686,405	694,363
Deposits and other Accounts	36,526,363	40,796,993	46,460,640	46,171,420	38,956,795
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	8,973	7,457
Other Liabilities	1,553,039	1,363,321	1,682,622	1,959,268	2,354,714
Deferred Tax Liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>43,437,359</b>	<b>46,223,063</b>	<b>50,739,967</b>	<b>51,849,969</b>	<b>42,684,107</b>
<b>NET ASSETS</b>	<b>4,956,981</b>	<b>5,510,878</b>	<b>6,199,023</b>	<b>7,505,763</b>	<b>7,643,986</b>
<b>REPRESENTED BY:</b>					
Head Office Account	4,339,547	4,619,535	5,707,268	6,515,987	7,037,870
Reserves	-	-	-	-	-
Un-appropriated Profit	622,468	892,345	499,104	985,911	606,405
Surplus/Deficit on Revaluation of Assets	(5,034)	(1,002)	(7,349)	3,865	(289)
<b>TOTAL</b>	<b>4,956,981</b>	<b>5,510,878</b>	<b>6,199,023</b>	<b>7,505,763</b>	<b>7,643,986</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	4,071,742	4,703,682	5,005,567	5,849,015	4,555,975
Mark-Up/ Return/Interest Expenses	2,443,593	2,732,216	2,713,791	2,932,772	2,326,385
<b>Net Mark-Up / Interest Income</b>	<b>1,628,149</b>	<b>1,971,466</b>	<b>2,291,776</b>	<b>2,916,243</b>	<b>2,229,590</b>
Provisions & Bad Debts written off directly	265,346	471,333	363,563	102,962	525,527
<b>Net Mark-Up / Interest Income after Provision</b>	<b>1,362,803</b>	<b>1,500,133</b>	<b>1,928,213</b>	<b>2,813,281</b>	<b>1,704,063</b>
Fees, Commission & Brokerage Income	485,721	561,754	568,828	529,813	483,698
Dividend Income	-	-	-	-	-
Income from dealing in Foreign Currencies	351,020	490,913	439,068	575,227	401,937
Other Income	13,233	(31,104)	(2,171)	35,621	31,890
<b>Total Non - Markup / Interest Income</b>	<b>849,974</b>	<b>1,021,563</b>	<b>1,005,725</b>	<b>1,140,661</b>	<b>917,525</b>
Administrative Expenses	1,949,088	2,200,186	2,171,268	2,442,861	3,109,165
Other Expenses	3,036	11	5,125	170	47
<b>Total Non-Markup/Interest Expenses</b>	<b>1,952,124</b>	<b>2,200,197</b>	<b>2,176,393</b>	<b>2,443,031</b>	<b>3,109,212</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>260,653</b>	<b>321,499</b>	<b>757,545</b>	<b>1,510,911</b>	<b>(487,624)</b>
Taxation - Current	122,329	141,720	285,000	535,000	-
- Prior Years	3,412	-	-	18,867	-
- Deferred	(26,653)	(82,106)	(19,047)	(14,218)	(91,367)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>161,565</b>	<b>261,885</b>	<b>491,592</b>	<b>971,262</b>	<b>(396,257)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>6,500,858</b>	<b>3,889,177</b>	<b>(1,289,280)</b>	<b>16,303,670</b>	<b>(8,355,184)</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(1,952,788)</b>	<b>(3,574,160)</b>	<b>(1,108,580)</b>	<b>(15,613,019)</b>	<b>8,655,655</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>2,248,999</b>	<b>287,980</b>	<b>202,901</b>	<b>324,264</b>	<b>538,634</b>
<b>Number of Employees</b>	<b>1,252</b>	<b>788</b>	<b>714</b>	<b>548</b>	<b>493</b>