

19.1 Financial Position of Scheduled Banks All Banks-Overall

(End Dec. : Million Rupees)

Financial Position	2004	2005	2006	2007	2008
ASSETS					
Cash & Balances with Treasury Banks	313,144	325,436	412,822	469,420	477,790
Balances with other Banks	186,791	143,464	193,436	161,654	190,550
Lending to Financial Institutions	141,500	212,798	213,622	190,577	188,414
Investments - Net	677,773	801,095	833,266	1,280,239	1,089,040
Advances - Net	1,585,555	1,989,209	2,440,903	2,716,916	3,210,386
Other Assets	85,721	111,646	179,539	240,487	301,139
Operating Fixed Assets	57,125	69,167	90,150	143,816	172,567
Deferred Tax Assets	13,106	9,296	12,852	21,132	52,489
TOTAL ASSETS	3,060,715	3,662,110	4,376,591	5,224,241	5,682,376
LIABILITIES					
Bills Payable	46,837	43,028	60,369	82,122	69,694
Borrowings from Financial Institution	290,415	338,355	439,320	459,144	462,913
Deposits and other Accounts	2,410,342	2,833,488	3,270,791	3,886,861	4,250,675
Sub-ordinated Loans	15,530	23,964	30,103	30,107	38,973
Liabilities against Assets Subject to Finance Lease	568	600	910	899	534
Other Liabilities	93,563	120,645	157,600	190,882	253,998
Deferred Tax Liabilities	4,518	9,121	9,802	19,027	26,965
TOTAL LIABILITIES	2,861,773	3,369,201	3,968,896	4,669,042	5,103,751
NET ASSETS	198,942	292,909	407,695	555,200	578,625
REPRESENTED BY:					
Minority Interest	276	-	2,685	3,081	2,935
Share Capital / Head Office Account	87,582	106,976	166,074	232,538	277,047
Advance against Equity	11,142	9	9	9	3,715
Reserves	48,000	73,467	110,253	137,106	167,226
Un-appropriated Profit	5,098	38,566	66,839	89,515	88,857
Surplus/ Deficit on Revaluation of Assets	46,844	73,891	61,834	92,951	38,846
TOTAL	198,942	292,909	407,695	555,200	578,625
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	120,536	216,199	314,244	385,141	484,618
Mark-Up/ Return/Interest Expenses	37,527	75,681	137,020	183,656	246,477
Net Mark-Up / Interest Income	83,009	140,518	177,224	201,485	238,141
Provisions & Bad Debts written off directly	11,143	19,313	21,731	60,022	105,468
Net Mark-Up / Interest Income after Provision	71,866	121,204	155,492	141,462	132,673
Fees, Commission & Brokerage Income	21,148	26,150	31,610	37,251	42,571
Dividend Income	5,173	6,267	8,544	11,223	15,029
Income from dealing in Foreign Currencies	6,772	8,324	9,716	12,504	25,500
Other Income	14,850	14,250	20,963	34,835	22,713
Total Non - Markup / Interest Income	47,943	54,991	70,833	95,813	105,813
Administrative Expenses	67,486	79,291	100,426	125,738	162,509
Other Expenses	1,013	1,480	4,049	2,485	7,595
Total Non-Markup/Interest Expenses	68,499	80,771	104,475	128,222	170,104
Amortization of Deferred Cost	-	50	17	-	-
Extra ordinary/unusual Items	(498)	1,615	11	(620)	(1,150)
PROFIT/ (LOSS) BEFORE TAXATION	51,808	93,759	121,823	109,673	69,532
Taxation - Current	15,082	28,198	38,003	38,526	46,870
- Prior Years	(311)	(2,999)	625	1,577	1,024
- Deferred	2,409	5,273	657	(6,424)	(27,385)
PROFIT/ (LOSS) AFTER TAXATION	34,628	63,287	82,537	75,994	49,024
Number of Employees	89,932	116,065	134,524	142,710	149,432

19.1 Financial Position of Scheduled Banks

All Banks-Overall

(End Dec. : Million Rupees)

Financial Position	2009	2010	2011	2012	2013
ASSETS					
Cash & Balances with Treasury Banks	512,008	592,548	702,311	842,177	865,235
Balances with other Banks	171,435	176,013	176,953	216,708	215,663
Lending to Financial Institutions	236,648	219,664	208,925	170,798	273,318
Investments – Net	1,618,784	2,157,099	3,053,854	4,063,633	4,372,145
Advances – Net	2,974,455	3,336,900	3,357,835	3,875,579	4,172,485
Other Assets	292,863	286,266	363,777	395,074	400,542
Operating Fixed Assets	191,572	224,009	238,092	250,366	259,800
Deferred Tax Assets	53,355	76,701	77,920	67,041	95,195
TOTAL ASSETS	6,051,121	7,069,199	8,179,667	9,881,375	10,654,383
LIABILITIES					
Bills Payable	69,421	75,491	85,258	112,310	123,930
Borrowings from Financial Institution	625,879	541,484	674,414	1,031,028	678,398
Deposits and other Accounts	4,400,842	5,445,527	6,243,956	7,422,185	8,227,653
Sub-ordinate Loans	52,031	54,497	57,728	55,744	307,709
Liabilities against Assets Subject to Finance Lease	94	165	559	56	3,566
Other Liabilities	258,227	268,157	323,122	341,221	330,068
Deferred Tax Liabilities	5,622	5,964	7,621	14,843	17,429
TOTAL LIABILITIES	5,412,115	6,391,286	7,392,659	8,977,387	9,688,754
NET ASSETS	639,006	677,914	787,008	903,988	965,629
REPRESENTED BY:					
Minority Interest	-	-	800	4,942	1,886
Share Capital / Head Office Account	311,979	362,433	421,996	462,880	467,060
Advance against Equity	(7,801)	18,809	(15,278)	17,291	16,987
Reserves	150,863	154,676	177,769	193,270	229,988
Un-appropriated Profit	110,629	70,757	127,634	156,932	164,587
Surplus/ Deficit on Revaluation of Assets	73,336	71,239	74,088	68,674	85,119
TOTAL	639,006	677,914	787,008	903,988	965,629
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	557,207	631,000	747,508	794,581	781,867
Mark-Up/ Return/Interest Expenses	288,571	343,460	405,673	453,907	445,788
Net Mark-Up / Interest Income	268,637	287,540	341,835	340,675	336,079
Provisions & Bad Debts written off directly	85,587	80,854	50,020	40,559	40,155
Net Mark-Up / Interest Income after Provision	183,048	206,685	291,815	300,115	295,924
Fees, Commission & Brokerage Income	41,458	44,918	47,513	56,996	65,572
Dividend Income	7,461	7,022	11,942	19,394	13,638
Gain/Loss on sale of Securities	(610)	-	6,675	12,295	19,769
Income from dealing in Foreign Currencies	21,389	20,837	19,955	16,904	20,117
Other Income	26,116	25,206	21,521	37,159	26,396
Total Non - Markup / Interest Income	95,814	97,983	107,606	142,748	145,492
Administrative Expenses	174,715	198,448	221,889	254,090	272,434
Other Expenses	5,590	6,741	8,100	6,652	5,675
Total Non-Markup/Interest Expenses	180,304	205,189	229,989	260,742	278,109
Amortization of Deferred Cost	-	57	10	-	(1,282)
Extra ordinary/unusual Items	(112)	410	(239)	-	-
PROFIT/ (LOSS) BEFORE TAXATION	98,672	99,012	169,661	182,122	164,589
Taxation - Current	48,821	50,074	61,456	61,557	62,228
- Prior Years	(5,798)	532	1,560	(941)	(9,083)
- Deferred	(12,167)	(13,902)	(4,616)	(32)	(2,168)
PROFIT/ (LOSS) AFTER TAXATION	67,816	62,308	111,261	121,537	113,612
Number of Employees	146,024	144,638	148,717	153,262	151,572

19.2 Financial Position of Scheduled Banks Incorporated in Pakistan-Overall

(End Dec. : Million Rupees)

Financial Position	2004	2005	2006	2007	2008
ASSETS					
Cash & Balances with Treasury Banks	268,290	279,333	378,998	445,566	442,854
Balances with other Banks	161,179	131,514	181,434	156,356	172,181
Lending to Financial Institutions	108,517	184,660	197,968	174,169	158,500
Investments – Net	646,824	733,712	783,182	1,253,812	1,066,447
Advances – Net	1,426,383	1,820,770	2,288,555	2,628,461	3,108,465
Other Assets	78,454	95,989	172,385	231,387	282,506
Operating Fixed Assets	55,070	66,555	85,969	141,849	168,870
Deferred Tax Assets	12,366	8,465	11,993	19,931	48,472
TOTAL ASSETS	2,757,083	3,320,998	4,100,484	5,051,530	5,448,296
LIABILITIES					
Bills Payable	42,096	37,721	57,206	78,375	65,270
Borrowings from Financial Institution	253,791	299,274	394,738	439,678	445,567
Deposits and other Accounts	2,183,366	2,588,533	3,080,006	3,769,300	4,103,215
Sub-ordinated Loans	15,530	23,964	29,303	30,107	38,973
Liabilities against Assets Subject to Finance Lease	509	567	903	897	534
Other Liabilities	85,537	101,253	147,415	178,547	223,251
Deferred Tax Liabilities	4,497	8,978	9,620	18,798	26,833
TOTAL LIABILITIES	2,585,326	3,060,290	3,719,192	4,515,703	4,903,642
NET ASSETS	171,757	260,707	381,292	535,827	544,654
REPRESENTED BY:					
Minority Interest	276	-	2,685	3,081	2,935
Share Capital	67,529	83,865	148,424	215,453	244,916
Advance against Equity	11,142	9	9	9	3,715
Reserves	47,976	73,467	104,711	137,059	167,150
Un-appropriated Profit	(1,982)	29,155	63,496	87,215	86,559
Surplus/ Deficit on Revaluation of Assets	46,816	74,211	61,966	93,010	39,379
TOTAL	171,757	260,707	381,292	535,827	544,654
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	108,779	194,313	291,146	369,895	466,385
Mark-Up/ Return/Interest Expenses	34,095	67,257	125,919	175,511	237,378
Net Mark-Up / Interest Income	74,684	127,056	165,227	194,383	229,007
Provisions & Bad Debts written off directly	10,988	18,236	19,902	57,284	100,943
Net Mark-Up / Interest Income after Provision	63,696	108,820	145,326	137,100	128,063
Fees, Commission & Brokerage Income	17,407	21,068	28,043	35,115	40,255
Dividend Income	5,129	6,218	8,490	11,214	15,017
Income from dealing in Foreign Currencies	5,217	6,324	8,323	10,572	21,918
Other Income	14,065	12,968	19,946	33,989	22,851
Total Non - Markup / Interest Income	41,818	46,577	64,803	90,890	100,041
Administrative Expenses	60,423	70,251	91,131	118,916	152,191
Other Expenses	999	1,281	3,996	2,458	7,538
Total Non-Markup/Interest Expenses	61,422	71,532	95,127	121,373	159,729
Amortization of Deferred Cost	-	50	17	-	-
Extra ordinary/unusual Items	(498)	1,615	11	(620)	(1,150)
PROFIT/ (LOSS) BEFORE TAXATION	44,590	82,199	114,973	107,237	69,526
Taxation - Current	12,611	24,444	35,478	36,952	44,923
- Prior Years	778	-2,711	694	1,635	952
- Deferred	2,395	5,214	910	(6,221)	(24,722)
PROFIT/ (LOSS) AFTER TAXATION	28,806	55,252	77,890	74,871	48,373
Number of Employees	87,113	105,914	124,386	137,629	143,688

19.2 Financial Position of Scheduled Banks Incorporated in Pakistan-Overall

(End Dec. : Million Rupees)

Financial Position	2009	2010	2011	2012	2013
ASSETS					
Cash & Balances with Treasury Banks	477,215	559,753	663,835	800,443	824,469
Balances with other Banks	155,165	171,941	172,525	202,706	213,057
Lending to Financial Institutions	204,530	183,184	190,571	140,695	245,147
Investments – Net	1,566,412	2,077,289	2,940,473	3,978,114	4,251,432
Advances – Net	2,884,130	3,271,272	3,291,424	3,816,257	4,116,949
Other Assets	286,278	279,481	356,886	385,463	394,449
Operating Fixed Assets	187,982	221,786	235,916	248,625	257,909
Deferred Tax Assets	48,372	71,240	72,764	62,383	87,185
TOTAL ASSETS	5,810,084	6,835,946	7,924,392	9,634,685	10,390,596
LIABILITIES					
Bills Payable	65,824	69,928	81,273	108,625	120,293
Borrowings from Financial Institution	609,148	526,059	652,950	1,007,212	626,848
Deposits and other Accounts	4,239,906	5,289,196	6,076,085	7,263,482	8,076,577
Sub-ordinate Loans	52,031	54,497	57,728	55,744	307,709
Liabilities against Assets Subject to Finance Lease	94	165	550	49	3,566
Other Liabilities	234,194	246,731	303,707	321,525	312,358
Deferred Tax Liabilities	5,622	5,964	7,621	14,843	17,429
TOTAL LIABILITIES	5,206,817	6,192,540	7,179,914	8,771,479	9,464,780
NET ASSETS	603,267	643,406	744,478	863,205	925,816
REPRESENTED BY:					
Minority Interest	-	-	800	4,942	1,886
Share Capital	277,095	328,442	383,276	421,731	424,717
Advance against Equity	(7,801)	18,809	(15,278)	17,291	16,987
Reserves	150,770	154,550	177,619	193,115	229,826
Un-appropriated Profit	109,757	70,075	123,816	157,471	167,232
Surplus/ Deficit on Revaluation of Assets	73,446	71,530	74,245	68,655	85,167
TOTAL	603,267	643,406	744,478	863,205	925,816
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	534,944	610,588	723,480	777,217	764,668
Mark-Up/ Return/Interest Expenses	276,374	332,939	393,490	445,684	438,021
Net Mark-Up / Interest Income	258,571	277,649	329,990	331,533	326,647
Provisions & Bad Debts written off directly	80,862	78,277	48,716	38,990	40,365
Net Mark-Up / Interest Income after Provision	177,708	199,371	281,275	292,543	286,282
Fees, Commission & Brokerage Income	39,488	43,089	45,713	55,422	64,048
Dividend Income	7,452	7,021	11,942	19,394	13,638
Gain/Loss on sale of Securities	(610)	-	6,675	12,295	19,453
Income from dealing in Foreign Currencies	17,845	16,926	15,589	14,290	19,861
Other Income	26,162	26,211	23,136	36,963	26,280
Total Non - Markup / Interest Income	90,337	93,248	103,055	138,364	143,281
Administrative Expenses	162,817	189,087	212,255	244,178	263,534
Other Expenses	5,434	6,565	8,004	6,580	5,666
Total Non-Markup/Interest Expenses	168,250	195,652	220,259	250,758	269,201
Amortization of Deferred Cost	-	57	10	-	(1,282)
Extra ordinary/unusual Items	273	(55)	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	99,523	96,965	164,060	180,149	161,644
Taxation - Current	46,733	48,159	59,105	60,266	61,486
- Prior Years	(4,954)	939	2,120	(383)	(7,148)
- Deferred	(10,883)	(13,481)	(4,765)	(331)	(4,701)
PROFIT/ (LOSS) AFTER TAXATION	68,626	61,348	107,600	120,598	112,007
Number of Employees	141,704	141,702	146,369	151,316	150,420

19.3 Financial Position of Scheduled Banks Incorporated Outside Pakistan-Overall

(End Dec. : Million Rupees)

Financial Position	2004	2005	2006	2007	2008
ASSETS					
Cash & Balances with Treasury Banks	44,854	46,103	33,824	23,855	34,935
Balances with other Banks	25,612	11,949	12,003	5,298	18,369
Lending to Financial Institutions	32,983	28,138	15,654	16,409	29,914
Investments – Net	30,949	67,383	50,084	26,427	22,593
Advances – Net	159,172	168,439	152,348	88,455	101,921
Other Assets	7,267	15,657	7,154	9,100	18,633
Operating Fixed Assets	2,055	2,612	4,181	1,968	3,698
Deferred Tax Assets	740	830.86	859	1,201	4,017
TOTAL ASSETS	303,632	341,113	276,107	172,711	234,081
LIABILITIES					
Bills Payable	4,741	5,307	3,163	3,747	4,423
Borrowings from Financial Institution	36,624	39,082	44,582	19,465	17,347
Deposits and other Accounts	226,976	244,955	190,785	117,561	147,459
Sub-ordinated Loans	-	-	800	-	-
Liabilities against Assets Subject to Finance Lease	59	33	7	2	-
Other Liabilities	8,026	19,392	10,185	12,335	30,747
Deferred Tax Liabilities	21	143	183	229	132
TOTAL LIABILITIES	276,447	308,911	249,705	153,339	200,109
NET ASSETS	27,185	32,202	26,403	19,373	33,971
REPRESENTED BY:					
Head Office Account	20,053	23,111	17,650	17,085	32,130
Reserves	24	-	5,542	47	76
Un-appropriated Profit	7,080	9,411	3,343	2,300	2,298
Surplus/ Deficit on Revaluation of Assets	28	(321)	(132)	(59)	(533)
TOTAL	27,185	32,202	26,403	19,373	33,971
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	11,757	21,886	23,098	15,246	18,233
Mark-Up/ Return/Interest Expenses	3,432	8,424	11,101	8,145	9,099
Net Mark-Up / Interest Income	8,325	13,462	11,996	7,101	9,134
Provisions & Bad Debts written off directly	155	1,078	1,830	2,739	4,525
Net Mark-Up / Interest Income after Provision	8,170	12,385	10,167	4,362	4,609
Fees, Commission & Brokerage Income	3,741	5,082	3,567	2,136	2,316
Dividend Income	44	50	54	9	12
Income from dealing in Foreign Currencies	1,555	2,000	1,393	1,932	3,582
Other Income	785	1,282	1,017	846	(138)
Total Non - Markup / Interest Income	6,125	8,414	6,031	4,922	5,772
Administrative Expenses	7,063	9,040	9,295	6,822	10,318
Other Expenses	14	198,767	53	27	56
Total Non-Markup/Interest Expenses	7,077	9,239	9,348	6,849	10,375
Amortization of Deferred Cost	-	-	-	-	-
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	7,218	11,559	6,850	2,436	7
Taxation - Current	2,471	3,754	2,525	1,574	1,947
- Prior Years	(1,089)	(288)	(69)	(58)	72
- Deferred	14	59	(253)	(204)	(2,663)
PROFIT/ (LOSS) AFTER TAXATION	5,822	8,035	4,647	1,123	651
Number of Employees	2,819	10,151	10,138	5,081	5,744

19.3 Financial Position of Scheduled Banks Incorporated Outside Pakistan-Overall

(End Dec. : Million Rupees)

Financial Position	2009	2010	2011	2012	2013
ASSETS					
Cash & Balances with Treasury Banks	34,793	32,795	38,476	41,734	40,766
Balances with other Banks	16,270	4,072	4,429	14,002	2,606
Lending to Financial Institutions	32,118	36,480	18,354	30,103	28,171
Investments – Net	52,373	79,810	113,381	85,519	120,714
Advances – Net	90,325	65,628	66,412	59,322	55,536
Other Assets	6,584	6,785	6,891	9,611	6,093
Operating Fixed Assets	3,589	2,223	2,176	1,741	1,891
Deferred Tax Assets	4,984	5,461	5,155	4,658	8,010
TOTAL ASSETS	241,037	233,253	255,275	246,691	263,787
LIABILITIES					
Bills Payable	3,598	5,563	3,985	3,685	3,637
Borrowings from Financial Institution	16,731	15,425	21,464	23,816	51,550
Deposits and other Accounts	160,936	156,331	167,871	158,703	151,077
Sub-ordinate Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	9	7	-
Other Liabilities	24,033	21,426	19,415	19,696	17,710
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	205,297	198,746	212,745	205,908	223,974
NET ASSETS	35,739	34,508	42,530	40,783	39,813
REPRESENTED BY:					
Head Office Account	34,884	33,991	38,720	41,149	42,344
Reserves	93	126	149	155	162
Un-appropriated Profit	872	682	3,818	(539)	(2,645)
Surplus/ Deficit on Revaluation of Assets	(109)	(291)	(157)	18	(48)
TOTAL	35,739	34,508	42,530	40,783	39,813
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	22,263	20,412	24,028	17,364	17,199
Mark-Up/ Return/Interest Expenses	12,197	10,521	12,183	8,223	7,767
Net Mark-Up / Interest Income	10,066	9,891	11,845	9,142	9,432
Provisions & Bad Debts written off directly	4,725	2,577	1,305	1,570	(210)
Net Mark-Up / Interest Income after Provision	5,341	7,314	10,540	7,572	9,642
Fees, Commission & Brokerage Income	1,970	1,829	1,800	1,574	1,524
Dividend Income	9	1	-	-	-
Gain/Loss on sale of securities	-	-	-	-	316
Income from dealing in Foreign Currencies	3,546	3,911	4,366	2,615	256
Other Income	(46)	(1,005)	(1,615)	195	116
Total Non - Markup / Interest Income	5,478	4,735	4,551	4,384	2,211
Administrative Expenses	11,898	9,361	9,634	9,912	8,900
Other Expenses	156	176	96	72	8
Total Non-Markup/Interest Expenses	12,054	9,537	9,730	9,984	8,908
Amortization of Deferred Cost	-	-	-	-	-
Extra ordinary/unusual Items	(385)	465	(239)	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(851)	2,047	5,600	1,973	2,945
Taxation - Current	2,088	1,915	2,350	1,292	742
- Prior Years	(844)	(407)	(560)	(557)	(1,935)
- Deferred	(1,284)	(421)	149	299	2,533
PROFIT/ (LOSS) AFTER TAXATION	(809)	960	3,661	940	1,605
Number of Employees	4,320	2,936	2,348	1,946	1,152