

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

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	Al Baraka Bank (Pakistan) Ltd.		
	2011	2012	2013
ASSETS			
Cash & Balances with Treasury Banks	3,945,481	4,221,381	5,727,407
Balances with other Banks	7,577,186	6,712,477	16,565,377
Lending to Financial Institutions	-	1,100,000	-
Investments - Net	26,179,416	27,421,461	22,161,963
Advances - Net	27,610,708	28,782,448	37,020,644
Other Assets	3,402,972	2,629,176	2,127,196
Operating Fixed Assets	2,798,165	1,290,798	2,725,753
Deferred Tax Assets	1,030,951	1,711,310	1,431,064
TOTAL ASSETS	72,544,879	73,869,051	87,759,404
LIABILITIES			
Bills Payable	451,030	746,651	725,609
Borrowings from Financial Institution	1,736,120	1,991,738	2,201,945
Deposits and other Accounts	61,559,026	63,278,655	75,647,097
Sub-ordinate Loans	-	-	1,158,571
Liabilities against Assets Subject to Finance Lease	5,123	-	-
Other Liabilities	2,269,097	1,830,054	2,177,989
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	66,020,396	67,847,098	81,911,211
NET ASSETS	6,524,483	6,021,953	5,848,193
REPRESENTED BY:			
Share Capital	8,167,910	8,167,910	8,167,910
Reserves	82,074	82,074	82,074
Un-appropriated Profit	(1,723,728)	(2,366,445)	(2,419,224)
Surplus/Deficit on Revaluation of Assets	(1,773)	138,414	17,433
TOTAL	6,524,483	6,021,953	5,848,193
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	6,699,178	6,271,140	6,131,232
Mark-Up/ Return/Interest Expenses	5,001,222	4,725,249	4,340,094
Net Mark-Up / Interest Income	1,697,956	1,545,891	1,791,138
Provisions & Bad Debts written off directly	(227,176)	802,491	280,961
Net Mark-Up / Interest Income after Provision	1,925,132	743,400	1,510,177
Fees, Commission & Brokerage Income	202,306	243,006	280,884
Dividend Income	905	-	-
Income from dealing in Foreign Currencies	249,127	154,520	218,867
Other Income	29,720	8,625	93,779
Total Non - Markup / Interest Income	482,058	406,151	593,530
Administrative Expenses	1,910,731	1,991,125	2,118,613
Other Expenses	15,757	111,420	18,696
Total Non-Markup/Interest Expenses	1,926,488	2,102,545	2,137,309
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	480,702	(952,994)	(33,602)
Taxation - Current	72,228	33,388	67,248
- Prior Years	-	-	-
- Deferred	(1,896)	(343,665)	(59,619)
PROFIT/ (LOSS) AFTER TAXATION	410,370	(642,717)	(41,231)
Net Cash Inflow / (Outflow) from Operating Activities	10,255,250	523,909	5,537,692
Net Cash Inflow / (Outflow) from Investing Activities	(10,563,972)	(1,091,498)	4,662,663
Net Cash Inflow / (Outflow) from Financing Activities	(38,488)	(21,220)	1,158,571
Number of Employees	1,238	1,293	1,377

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.				
	2004	2005	2006	2007	2008
ASSETS					
Cash & Balances with Treasury Banks	10,842,519	14,742,711	23,039,577	29,739,857	23,653,754
Balances with other Banks	1,477,972	3,292,041	1,705,445	668,449	2,096,779
Lending to Financial Institutions	16,175,000	5,777,382	19,050,239	18,419,241	15,793,183
Investments - Net	57,321,020	44,926,652	46,953,241	83,958,463	82,631,118
Advances - Net	59,484,812	111,206,774	144,033,634	168,407,280	212,972,008
Other Assets	5,950,969	7,227,953	10,161,361	10,705,374	17,369,691
Operating Fixed Assets	2,552,174	4,720,662	6,445,111	7,548,628	11,134,436
Deferred Tax Assets	1,122,017	680,093	638,168	662,431	1,029,223
TOTAL ASSETS	154,926,483	192,574,268	252,026,776	320,109,723	366,680,192
LIABILITIES					
Bills Payable	2,534,363	2,448,620	2,278,007	3,494,384	2,952,490
Borrowings from Financial Institution	12,538,430	9,693,785	18,410,425	22,933,656	27,778,151
Deposits and other Accounts	126,391,752	161,410,268	206,031,324	263,972,382	297,475,321
Sub-ordinated Loans	-	-	2,500,000	2,499,000	2,498,000
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	3,206,094	4,471,948	5,119,267	7,332,059	13,620,616
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	144,670,639	178,024,621	234,339,023	300,231,481	344,324,578
NET ASSETS	10,255,844	14,549,647	17,687,753	19,878,242	22,355,614
REPRESENTED BY:					
Share Capital	4,404,642	4,488,642	4,488,642	5,386,370	6,463,644
Reserves	716,562	5,693,484	6,133,209	6,050,713	5,804,776
Share Premium	10,640,031	-	-	-	-
Un-appropriated Profit	(6,313,635)	2,731,979	5,607,796	6,971,308	8,536,697
Surplus/Deficit on Revaluation of Assets	808,244	1,635,542	1,458,106	1,469,851	1,550,497
TOTAL	10,255,844	14,549,647	17,687,753	19,878,242	22,355,614
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	5,244,710	9,892,051	17,215,507	21,201,422	30,570,540
Mark-Up/ Return/Interest Expenses	794,105	2,024,659	6,793,101	10,093,010	16,559,806
Net Mark-Up / Interest Income	4,450,605	7,867,392	10,422,406	11,108,412	14,010,734
Provisions & Bad Debts written off directly	1,537,144	580,078	704,871	2,714,842	3,156,001
Net Mark-Up / Interest Income after Provision	2,913,461	7,287,314	9,717,535	8,393,570	10,854,733
Fees, Commission & Brokerage Income	1,255,153	1,220,362	1,353,888	2,062,677	2,291,459
Dividend Income	15,230	46,146	193,255	147,184	1,420,364
Income from dealing in Foreign Currencies	265,345	250,224	282,285	194,879	230,060
Other Income	204,446	422,851	619,640	1,515,359	210,222
Total Non - Markup / Interest Income	1,740,174	1,939,583	2,449,068	3,920,099	4,152,105
Administrative Expenses	4,108,172	4,259,532	5,290,578	5,944,340	8,089,913
Other Expenses	63,761	133,170	214,931	416,253	795,985
Total Non-Markup/Interest Expenses	4,171,933	4,392,702	5,505,509	6,360,593	8,885,898
Extra ordinary/unusual Items (Expense)	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	481,702	4,834,195	6,661,094	5,953,076	6,120,940
Taxation - Current	159,423	1,331,468	2,215,092	1,887,299	1,829,425
- Prior Years	28,316	22,000	-	-	-
- Deferred	102,190	390,594	48,752	(10,381)	134,829
PROFIT/ (LOSS) AFTER TAXATION	191,773	3,090,133	4,397,250	4,076,158	4,156,686
Net Cash Inflow / (Outflow) from Operating	4,522,580	(5,893,341)	9,328,210	46,349,828	563,633
Net Cash Inflow / (Outflow) from Investing Activities	(17,183,403)	11,663,625	(4,241,331)	(38,461,009)	(3,543,746)
Net Cash Inflow / (Outflow) from Financing	14,176,266	-	1,403,346	(1,903,755)	(1,754,971)
Number of Employees	6,768	8,273	8,879	10,297	11,108

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Allied Bank Ltd.				
	2009	2010	2011	2012	2013
ASSETS					
Cash & Balances with Treasury Banks	26,435,633	31,265,608	36,479,758	43,351,653	44,673,079
Balances with other Banks	1,280,443	579,555	1,679,085	1,029,286	1,102,231
Lending to Financial Institutions	28,122,932	11,488,944	1,361,754	10,720,935	12,461,403
Investments - Net	94,789,492	121,173,409	195,694,122	267,403,346	363,378,998
Advances - Net	237,344,038	253,099,509	244,433,474	271,084,275	267,001,028
Other Assets	17,955,045	15,359,742	17,211,827	18,454,814	23,495,595
Operating Fixed Assets	12,446,748	484,387	18,087,011	19,871,173	22,083,612
Deferred Tax Assets	-	16,480,372	751,908	-	-
TOTAL ASSETS	418,374,331	449,931,526	515,698,939	631,915,482	734,195,946
LIABILITIES					
Bills Payable	3,162,429	4,118,791	4,015,317	6,203,051	4,878,594
Borrowings from Financial Institution	39,818,532	20,774,450	49,993,200	38,916,192	32,952,406
Deposits and other Accounts	328,875,037	371,284,268	399,561,676	514,707,055	608,411,670
Sub-ordinate Loans	5,497,000	5,494,800	5,492,600	5,490,400	4,242,200
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	11,059,484	-	13,296,342	15,618,340	15,704,648
Deferred Tax Liabilities	1,871	12,284,360	-	64,584	1,808,405
TOTAL LIABILITIES	388,414,353	413,956,669	472,359,135	580,999,622	667,997,923
NET ASSETS	29,959,978	35,974,857	43,339,804	50,915,860	66,198,023
REPRESENTED BY:					
Share Capital	7,110,008	7,821,009	8,603,110	9,463,421	10,409,763
Reserves	6,582,845	7,516,910	8,762,745	10,906,250	12,438,158
Share Premium	-	-	-	-	-
Un-appropriated Profit	12,198,425	15,828,533	20,254,503	22,558,411	30,855,565
Surplus/Deficit on Revaluation of Assets	4,068,700	4,808,405	5,719,446	7,987,778	12,494,537
TOTAL	29,959,978	35,974,857	43,339,804	50,915,860	66,198,023
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	41,121,503	44,992,696	51,814,273	49,502,633	54,221,577
Mark-Up/ Return/Interest Expenses	22,421,694	22,427,652	26,643,234	31,141,686	32,551,922
Net Mark-Up / Interest Income	18,699,809	22,565,044	25,171,039	18,360,947	21,669,655
Provisions & Bad Debts written off directly	4,415,820	4,083,385	3,009,024	650,560	564,943
Net Mark-Up / Interest Income after Provision	14,283,989	18,481,659	22,162,015	17,710,387	21,104,712
Fees, Commission & Brokerage Income	2,708,002	2,491,200	2,730,686	2,570,107	3,079,338
Dividend Income	1,374,967	1,118,270	2,681,218	8,433,249	3,401,019
Gain/Loss on sale of Securities	-	-	826,156	1,919,869	631,858
Income from dealing in Foreign Currencies	761,934	418,524	643,058	598,480	2,490,964
Other Income	1,113,131	1,643,792	68,695	271,890	-
Total Non - Markup / Interest Income	5,958,034	5,671,786	6,949,813	13,793,595	9,603,179
Administrative Expenses	9,423,503	11,241,587	13,165,876	14,546,399	15,510,463
Other Expenses	282,400	568,752	837,470	1,087,231	436,531
Total Non-Markup/Interest Expenses	9,705,903	11,810,339	14,003,346	15,633,630	15,946,994
Extra ordinary/unusual Items (Expense)	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	10,536,120	12,343,106	15,108,482	15,870,352	14,760,897
Taxation - Current	3,546,462	4,161,179	4,917,896	3,743,788	4,079,460
- Prior Years	-	373,941	153,745	-	(4,085,622)
- Deferred	(132,509)	(417,346)	(102,840)	450,750	123,699
PROFIT/ (LOSS) AFTER TAXATION	7,122,167	8,225,332	10,139,681	11,675,814	14,643,360
Net Cash Inflow / (Outflow) from Operating Activities	10,811,077	36,199,585	86,806,741	75,478,896	96,332,500
Net Cash Inflow / (Outflow) from Investing Activities	(9,999,771)	(28,821,798)	(76,726,650)	(62,843,708)	(87,993,311)
Net Cash Inflow / (Outflow) from Financing Activities	925,827	(2,981,552)	(3,706,135)	(6,379,200)	(7,019,361)
Number of Employees	11,690	12,588	13,029	13,059	10,213

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Askari Bank Ltd.				
	2004	2005	2006	2007	2008
ASSETS					
Cash & Balances with Treasury Banks	8,762,866	11,766,925	14,879,230	13,356,055	16,029,635
Balances with other Banks	4,847,899	5,550,148	7,333,002	3,497,054	3,954,814
Lending to Financial Institutions	2,324,839	10,172,242	8,392,950	14,444,143	4,479,754
Investments - Net	17,239,156	25,708,194	28,625,915	39,431,005	35,677,755
Advances - Net	69,838,392	85,976,895	99,179,372	100,780,162	128,818,242
Other Assets	1,559,365	2,732,641	3,812,788	5,535,038	8,964,480
Operating Fixed Assets	2,595,023	3,192,862	3,810,331	5,128,428	8,266,458
Deferred Tax Assets	-	-	-	-	-
TOTAL ASSETS	107,167,540	145,099,907	166,033,588	182,171,885	206,191,138
LIABILITIES					
Bills Payable	1,227,093	1,315,680	1,839,077	2,627,051	2,584,828
Borrowings from Financial Institution	13,781,555	10,562,338	14,964,087	17,553,525	15,190,148
Deposits and other Accounts	83,318,795	118,794,690	131,839,283	143,036,707	167,676,572
Sub-ordinated Loans	1,000,000	2,999,700	2,998,500	2,997,300	2,996,100
Liabilities against Assets Subject to Finance Lease	14,159	1,459	-	-	-
Other Liabilities	1,282,981	2,045,340	2,603,113	3,219,796	4,759,140
Deferred Tax Liabilities	526,865	567,217	736,298	471,519	12,987
TOTAL LIABILITIES	101,151,448	136,286,424	154,980,358	169,905,898	193,219,775
NET ASSETS	6,016,093	8,813,483	11,053,230	12,265,987	12,971,363
REPRESENTED BY:					
Share Capital	1,255,848	1,507,018	2,004,333	3,006,499	4,058,774
Reserves	4,317,301	4,470,530	5,814,754	6,948,336	7,667,141
Un-appropriated Profit	-	1,617,597	1,799,979	214,4810	308,980
Surplus/Deficit on Revaluation of Assets	442,944	1,218,338	1,434,164	166,342	936,468
TOTAL	6,016,093	8,813,483	11,053,230	12,265,987	12,971,363
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	4,487,206	8,780,698	12,596,921	15,143,241	18,393,313
Mark-Up/ Return/Interest Expenses	1,117,206	4,278,374	6,977,313	8,685,624	10,650,719
Net Mark-Up / Interest Income	3,370,000	4,502,324	5,619,608	6,457,617	7,742,594
Provisions & Bad Debts written off directly	315,471	601,992	1,128,513	3,921,741	4,072,597
Net Mark-Up / Interest Income after Provision	3,054,529	3,900,332	4,491,095	2,535,876	3,669,997
Fees, Commission & Brokerage Income	649,988	838,561	1,013,660	1,072,868	1,257,584
Dividend Income	26,318	51,143	109,326	137,079	173,621
Income from dealing in Foreign Currencies	180,992	356,218	584,344	655,761	873,512
Other Income	776,230	306,644	431,924	2,699,788	402,283
Total Non - Markup / Interest Income	1,633,528	1,552,566	2,139,254	4,565,496	2,707,000
Administrative Expenses	1,845,179	2,591,985	3,277,353	4,789,536	5,904,169
Other Expenses	138	1,832	6,141	12,051	11,446
Total Non-Markup/Interest Expenses	1,845,317	2,593,817	3,283,494	4,801,587	5,915,615
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	2,842,740	2,859,081	3,346,855	2,299,785	461,382
Taxation - Current	876,089	828,774	983,875	98,535	17,363
- Prior Years	-	(188,247)	-	(233,950)	(50,000)
- Deferred	43,611	196,558	113,006	(245,812)	107,794
PROFIT/ (LOSS) AFTER TAXATION	1,923,040	2,021,996	2,249,974	2,681,012	386,225
Net Cash Inflow / (Outflow) from Operating Activities	(452,408)	12,269,472	8,356,026	8,370,382	2,596,563
Net Cash Inflow / (Outflow) from Investing Activities	3,035,972	(8,319,302)	(3,714,950)	(13,526,597)	155,381
Net Cash Inflow / (Outflow) from Financing Activities	749,009	1,736,138	(225,917)	(202,908)	(445,604)
Number of Employees	2,118	4,533	5,226	6,808	7,560

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Askari Bank Ltd.				
	2009	2010	2011	2012	2013
ASSETS					
Cash & Balances with Treasury Banks	19,385,843	22,565,188	26,168,181	24,435,380	26,104,822
Balances with other Banks	8,364,261	3,784,862	6,235,055	8,863,586	9,057,747
Lending to Financial Institutions	4,614,059	9,172,186	1,591,584	6,319,474	2,503,207
Investments - Net	67,046,033	102,259,757	133,756,712	145,378,148	165,863,237
Advances - Net	135,034,499	152,784,137	150,710,709	143,726,962	163,556,632
Other Assets	10,036,311	9,987,963	15,945,250	15,490,986	16,197,164
Operating Fixed Assets	9,846,440	-	9,348,815	8,841,091	8,567,401
Deferred Tax Assets	-	14,190,459	-	-	2,977,285
TOTAL ASSETS	254,327,446	314,744,552	343,756,306	353,055,627	394,827,495
LIABILITIES					
Bills Payable	2,945,670	3,089,984	2,756,032	3,700,156	5,687,542
Borrowings from Financial Institution	19,300,163	25,554,777	17,273,470	8,372,617	24,545,879
Deposits and other Accounts	205,970,227	255,936,503	291,502,993	306,937,216	335,241,027
Sub-ordinated Loans	5,994,900	5,992,500	6,990,100	6,987,300	3,994,400
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	4,833,489	8,081,139	7,374,421	7,251,956	6,629,759
Deferred Tax Liabilities	333,925	85,507	83,024	118,376	-
TOTAL LIABILITIES	239,378,374	298,740,410	325,980,040	333,367,621	376,098,607
NET ASSETS	14,949,072	16,004,142	17,776,266	19,688,006	18,728,888
REPRESENTED BY:					
Share Capital	5,073,467	6,427,440	7,070,184	8,130,711	12,602,602
Reserves	7,182,987	7,691,319	8,136,440	8,542,421	5,613,061
Un-appropriated Profit	886,234	701,819	1,302,158	1,004,290	(1,582,626)
Surplus/Deficit on Revaluation of Assets	1,806,384	1,183,564	1,267,484	2,010,584	2,095,851
TOTAL	14,949,072	16,004,142	17,776,266	19,688,006	18,728,888
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	22,661,754	27,952,162	32,766,351	32,402,187	27,960,505
Mark-Up/ Return/Interest Expenses	13,629,096	17,936,616	22,699,583	22,973,781	19,363,188
Net Mark-Up / Interest Income	9,032,658	10,015,546	10,066,768	9,428,406	8,597,317
Provisions & Bad Debts written off directly	2,914,893	3,064,382	1,830,842	2,687,860	11,103,376
Net Mark-Up / Interest Income after Provision	6,117,765	6,951,164	8,235,926	6,740,546	(2,506,059)
Fees, Commission & Brokerage Income	1,307,699	1,271,467	1,193,986	1,153,496	1,169,442
Dividend Income	162,537	209,922	289,470	1,036,249	508,748
Gain/Loss on sale of Securities	-	-	-	884,724	559,463
Income from dealing in Foreign Currencies	538,445	13,011	772,495	-	1,360,791
Other Income	546,020	682,643	646,970	1,042,897	-
Total Non - Markup / Interest Income	2,554,701	2,177,043	2,902,921	4,117,366	3,598,444
Administrative Expenses	6,995,857	7,812,618	8,639,312	9,039,255	9,396,803
Other Expenses	34,368	42,453	86,784	88,930	136,085
Total Non-Markup/Interest Expenses	7,030,225	7,855,071	8,726,096	9,128,185	9,532,888
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,642,241	1,273,136	2,412,751	1,729,727	(8,440,503)
Taxation - Current	562,099	329,617	832,723	839,144	93,765
- Prior Years	119,827	-	-	-	-
- Deferred	(147,478)	342	(47,670)	(364,779)	(3,054,373)
PROFIT/ (LOSS) AFTER TAXATION	1,107,793	943,177	1,627,698	1,255,362	(5,479,895)
Net Cash Inflow / (Outflow) from Operating Activities	36,409,130	35,810,016	36,491,839	10,938,544	22,905,701
Net Cash Inflow / (Outflow) from Investing Activities	(32,216,450)	(37,311,023)	(31,455,817)	10,046,591	(21,637,610)
Net Cash Inflow / (Outflow) from Financing Activities	2,997,975	(2,693)	997,381	(3,586)	1,478,821
Number of Employees	7,270	7,676	7,277	6,907	5,531

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Atlas Bank Ltd.					
	2005	2006	2007	2008	2009	2010
ASSETS						
Cash & Balances with Treasury Banks	202,970	601,079	1,501,334	1,617,825	1,577,093	1,472,051
Balances with other Banks	30,056	191,742	215,318	51,449	97,691	22,794
Lending to Financial Institutions	4,847,386	3,500,844	4,427,824	114,000	838,438	-
Investments - Net	1,735,015	3,645,195	5,566,841	2,990,906	4,763,388	4,017,964
Advances - Net	799,411	7,833,786	9,242,511	20,549,869	19,219,928	15,965,650
Other Assets	201,529	946,539	1,042,734	1,377,062	1,420,439	988,960
Operating Fixed Assets	126,644	301,401	818,713	1,255,567	1,138,909	2,470,767
Deferred Tax Assets	8,708	-	168,986	1,010,349	1,813,620	904,029
TOTAL ASSETS	7,951,719	17,020,586	22,984,261	28,967,027	30,869,506	25,842,215
LIABILITIES						
Bills Payable	25,602	50,158	288,907	255,742	265,875	202,966
Borrowings from Financial Institution	4,096,777	4,025,949	1,304,616	5,323,425	943,114	5,885,030
Deposits and other Accounts	2,186,005	8,842,946	15,322,671	18,646,412	26,173,680	19,312,589
Sub-ordinated Loans	-	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-	-
Other Liabilities	113,955	1,024,875	883,827	1,084,504	1,004,777	659,556
Deferred Tax Liabilities	-	78,368	-	-	-	-
TOTAL LIABILITIES	6,422,339	14,022,296	17,800,021	25,310,083	28,387,446	26,060,141
NET ASSETS	1,529,380	2,998,290	5,184,240	3,656,944	2,482,060	(217,926)
REPRESENTED BY:						
Share Capital	1,537,000	3,125,916	5,001,466	5,001,466	5,001,466	5,001,466
Reserves	758	2,494	580,031	580,031	587,581	580,031
Un-appropriated Profit	(19,273)	(12,327)	(321,371)	(1,331,930)	(3,035,039)	(5,730,715)
Surplus/Deficit on Revaluation of Assets	10,895	(117,793)	(75,886)	(592,623)	(71,948)	(68,708)
TOTAL	1,529,380	2,998,290	5,184,240	3,656,944	2,482,060	(217,926)
OPERATING POSITION *						
Mark-Up/ Return/Interest Earned	380,135	892,583	1,338,459	2,975,768	3,387,928	2,618,469
Mark-Up/ Return/Interest Expenses	242,286	763,083	1,294,428	2,421,154	3,189,326	2,545,410
Net Mark-Up / Interest Income	137,849	129,500	44,031	554,614	198,602	73,059
Provisions & Bad Debts written off directly	2,576	58,195	271,458	353,543	912,815	1,631,268
Net Mark-Up / Interest Income after Provision	135,273	71,305	(227,427)	201,071	(714,213)	(1,558,209)
Fees, Commission & Brokerage Income	2,998	10,200	22,691	59,804	61,238	54,636
Dividend Income	6,250	15,819	37,793	50,295	32,723	28,975
Income from dealing in Foreign Currencies	313	12,253	15,485	8,829	(79,327)	(117,387)
Other Income	1,241	58,316	270,817	126,224	34,534	102,604
Total Non - Markup / Interest Income	10,802	96,588	346,786	245,152	49,168	68,828
Administrative Expenses	130,907	308,205	665,546	1,964,887	1,894,233	1,486,646
Other Expenses	5,642	524	3,377	75,546	167,805	349,942
Total Non-Markup/Interest Expenses	136,549	308,729	668,923	2,040,433	2,062,038	1,836,588
Extra ordinary/unusual Items	-	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	9,526	(140,836)	(549,564)	(1,594,210)	(2,727,083)	(3,325,969)
Taxation - Current	1,902	8,217	13,399	-	20,335	30,099
- Prior Years	-	(105,934)	(377)	260	817	-
- Deferred	3,836	(51,801)	(253,542)	(583,911)	(1,045,126)	(660,392)
PROFIT/ (LOSS) AFTER TAXATION	3,788	8,682	(309,044)	(1,010,559)	(1,703,109)	(2,695,676)
Net Cash Inflow / (Outflow) from Operating Activities	508,473	251,781	1,301,267	(1,300,475)	1,409,916	(880,780)
Net Cash Inflow / (Outflow) from Investing Activities	(819,827)	19,122	(2,830,523)	1,253,097	(1,404,406)	700,841
Net Cash Inflow / (Outflow) from Financing Activities	477,000	-	2,453,087	-	-	-
Number of Employees	152	247	781	1,471	1,085	675

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	Bank Alfalah Ltd.				
	2004	2005	2006	2007	2008
ASSETS					
Cash & Balances with Treasury Banks	19,708,518	24,798,070	27,859,360	29,436,378	32,687,335
Balances with other Banks	3,183,957	9,713,369	12,731,952	18,380,738	21,581,043
Lending to Financial Institutions	-	27,050,493	12,456,653	3,452,059	3,315,500
Investments - Net	35,503,196	57,416,255	56,502,210	88,491,564	75,973,238
Advances - Net	88,931,400	118,864,010	149,999,325	171,198,992	192,671,169
Other Assets	3,226,959	3,851,529	5,633,051	6,013,097	8,989,186
Operating Fixed Assets	4,280,504	6,620,067	10,502,990	11,922,324	13,773,293
Deferred Tax Assets	-	-	-	-	-
TOTAL ASSETS	154,834,534	248,313,793	275,685,541	328,895,152	348,990,764
LIABILITIES					
Bills Payable	2,233,671	3,733,124	3,091,135	4,138,243	3,452,031
Borrowings from Financial Institution	12,723,830	5,844,389	8,394,130	21,230,697	13,690,222
Deposits and other Accounts	129,714,891	222,345,067	239,509,391	273,173,841	300,732,858
Sub-ordinated Loans	1,899,480	3,223,355	3,222,106	3,220,858	2,571,169
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	2,725,344	5,219,666	7,305,496	9,531,860	11,291,280
Deferred Tax Liabilities	275,834	484,066	1,921,338	1,379,809	208,465
TOTAL LIABILITIES	149,573,050	240,849,667	263,443,596	312,675,308	331,946,025
NET ASSETS	5,261,484	7,464,126	12,241,945	16,219,844	17,044,739
REPRESENTED BY:					
Share Capital	2,500,000	3,000,000	5,000,000	6,500,000	7,995,000
Reserves	1,008,772	1,851,218	2,749,533	2,414,833	3,166,056
Un-appropriated Profit	860,300	1,886,845	2,823,072	4,851,840	3,447,467
Surplus/Deficit on Revaluation of Assets	892,412	726,063	1,669,340	2,453,171	2,436,216
TOTAL	5,261,484	7,464,126	12,241,945	16,219,844	17,044,739
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	5,620,203	12,246,811	21,191,470	25,783,871	31,046,583
Mark-Up/ Return/Interest Expenses	2,434,459	7,204,992	15,232,886	16,620,963	20,331,194
Net Mark-Up / Interest Income	3,185,744	5,041,819	5,958,584	9,162,908	10,715,389
Provisions & Bad Debts written off directly	372,724	402,810	699,227	2,376,711	3,543,357
Net Mark-Up / Interest Income after Provision	2,813,020	4,639,009	5,259,357	6,786,197	7,172,032
Fees, Commission & Brokerage Income	675,868	1,158,747	1,804,998	2,429,599	2,539,321
Dividend Income	52,539	52,014	37,393	64,722	300,943
Income from dealing in Foreign Currencies	218,820	290,091	386,997	474,722	914,845
Other Income	572,822	767,681	995,251	3,069,423	1,490,318
Total Non - Markup / Interest Income	1,520,049	2,268,533	3,224,639	6,038,466	5,245,427
Administrative Expenses	2,677,635	4,313,023	5,874,745	8,272,587	10,471,399
Other Expenses	1,700	31,229	43,306	16,524	151,340
Total Non-Markup/Interest Expenses	2,679,335	4,344,252	5,918,051	8,289,111	10,622,739
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,653,734	2,563,290	2,565,945	4,535,552	1,794,720
Taxation - Current	586,159	592,635	476,226	1,726,810	1,730,051
- Prior Years	(30,000)	1,037	(100,874)	-	(221,797)
- Deferred	5,586	267,524	427,902	(321,487)	(1,014,835)
PROFIT/ (LOSS) AFTER TAXATION	1,091,989	1,702,094	1,762,691	3,130,229	1,301,301
Net Cash Inflow / (Outflow) from Operating Activities	20,922,021	34,877,885	7,852,362	39,645,325	2,499,606
Net Cash Inflow / (Outflow) from Investing Activities	(8,479,602)	(24,434,423)	(2,017,229)	(34,049,733)	7,403,300
Net Cash Inflow / (Outflow) from Financing Activities	749,740	1,963,475	1,998,751	(1,248)	(1,624,689)
Number of Employees	3,388	6,269	8,079	9,183	9,669

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Bank Alfalah Ltd.				
	2009	2010	2011	2012	2013
ASSETS					
Cash & Balances with Treasury Banks	35,056,012	41,197,841	50,882,662	58,044,054	61,204,697
Balances with other Banks	22,722,639	16,179,255	17,424,487	26,720,993	35,179,983
Lending to Financial Institutions	14,947,435	6,497,556	7,765,407	876,870	2,522,022
Investments - Net	99,159,957	113,425,861	166,531,768	189,486,762	219,690,369
Advances - Net	188,042,438	207,152,546	198,468,512	233,933,358	260,779,850
Other Assets	14,649,380	12,826,225	13,290,458	13,272,536	14,835,200
Operating Fixed Assets	14,492,194	14,204,555	13,388,683	13,747,520	1,204,000
Deferred Tax Assets	-	-	421,825	384,601	15,198,170
TOTAL ASSETS	389,070,055	411,483,839	468,173,802	536,466,694	610,614,291
LIABILITIES					
Bills Payable	3,766,144	4,521,533	5,403,453	8,430,910	9,543,480
Borrowings from Financial Institution	20,653,921	13,700,124	18,168,978	21,227,834	23,115,102
Deposits and other Accounts	324,759,752	354,015,311	401,247,886	457,118,723	525,525,770
Sub-ordinate Loans	7,570,181	7,567,192	7,148,693	5,874,742	9,991,000
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	10,006,786	9,258,216	10,427,754	13,567,083	10,537,195
Deferred Tax Liabilities	179,851	115,919	-	-	-
TOTAL LIABILITIES	366,936,635	389,178,295	442,396,764	506,219,292	578,712,547
NET ASSETS	22,133,420	22,305,544	25,777,038	30,247,402	31,901,744
REPRESENTED BY:					
Share Capital	13,491,563	13,491,563	13,491,563	13,491,563	13,491,563
Reserves	3,587,969	3,819,133	4,100,264	5,636,549	7,274,222
Un-appropriated Profit	2,690,728	2,415,860	5,248,059	6,561,628	7,499,831
Surplus/Deficit on Revaluation of Assets	2,363,160	2,578,988	2,937,152	4,557,662	3,636,128
TOTAL	22,133,420	22,305,544	25,777,038	30,247,402	31,901,744
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	35,561,312	37,530,256	44,298,178	46,079,918	43,961,060
Mark-Up/ Return/Interest Expenses	24,654,180	23,855,448	25,687,485	27,500,056	27,066,229
Net Mark-Up / Interest Income	10,907,132	13,674,808	18,610,693	18,579,862	16,894,831
Provisions & Bad Debts written off directly	4,071,527	4,260,383	4,329,500	3,558,532	1,053,648
Net Mark-Up / Interest Income after Provision	6,835,605	9,414,425	14,281,193	15,021,330	15,841,183
Fees, Commission & Brokerage Income	1,913,004	1,986,470	2,148,239	2,536,717	2,800,461
Dividend Income	248,217	204,425	191,708	349,061	482,567
Gain/Loss On Sale of Securities	-	-	1,115,417	1,328,000	1,588,895
Income from dealing in Foreign Currencies	1,019,732	1,133,544	-	1,309,703	1,535,808
Other Income	2,001,300	1,383,722	1,912,349	1,757,859	1,870,963
Total Non - Markup / Interest Income	5,182,253	4,708,161	5,367,713	7,281,340	8,278,694
Administrative Expenses	10,923,507	12,578,080	13,832,096	15,204,036	17,288,779
Other Expenses	78,035	175,761	383,092	315,432	23,887
Total Non-Markup/Interest Expenses	11,001,542	12,753,841	14,215,188	15,519,468	17,312,666
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,016,316	1,368,745	5,433,718	6,783,202	6,807,211
Taxation - Current	1,066,301	842,232	3,263,249	3,141,909	2,400,321
- Prior Years	(179,674)	(71,056)	45,000	(160,000)	(159,060)
- Deferred	(767,346)	(370,883)	(1,377,661)	(754,828)	(110,000)
PROFIT/ (LOSS) AFTER TAXATION	897,035	968,452	3,503,130	4,556,121	4,675,950
Net Cash Inflow / (Outflow) from Operating Activities	19,945,927	18,112,043	54,274,913	49,944,024	45,112,298
Net Cash Inflow / (Outflow) from Investing Activities	(25,279,776)	(16,405,251)	(45,660,421)	(31,305,868)	(30,171,631)
Net Cash Inflow / (Outflow) from Financing Activities	8,996,512	(1,082,314)	(418,499)	(3,634,974)	(2,367,676)
Number of Employees	9,551	10,009	10,123	9,897	9,857

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Bank AL-Habib Ltd.				
	2004	2005	2006	2007	2008
ASSETS					
Cash & Balances with Treasury Banks	6,239,421	7,582,661	9,346,431	13,766,500	11,936,275
Balances with other Banks	4,287,685	1,088,891	1,232,902	604,742	3,621,152
Lending to Financial Institutions	2,471,000	3,352,747	6,578,800	4,112,429	295,396
Investments - Net	14,413,794	19,757,665	21,023,254	35,287,080	48,234,497
Advances - Net	47,366,953	55,303,779	70,795,961	79,224,380	100,196,996
Other Assets	1,130,340	1,939,964	2,110,622	2,452,856	3,873,196
Operating Fixed Assets	1,526,360	2,475,834	3,910,067	5,786,287	9,166,020
Deferred Tax Assets	-	-	-	-	-
TOTAL ASSETS	77,435,553	91,501,541	114,998,037	141,234,274	177,323,532
LIABILITIES					
Bills Payable	1,344,637	1,464,648	1,390,613	2,394,482	2,232,334
Borrowings from Financial Institution	7,975,185	6,275,868	10,788,554	9,826,525	12,369,743
Deposits and other Accounts	62,170,628	75,795,858	91,419,963	114,818,855	144,389,563
Sub-ordinated Loans	1,350,000	1,349,460	2,087,920	2,848,080	2,846,940
Liabilities against Assets Subject to Finance Lease	138,395	345,011	708,210	642,369	324,791
Other Liabilities	336,700	769,856	1,709,658	1,818,999	2,795,610
Deferred Tax Liabilities	295,596	254,746	370,727	559,646	731,601
TOTAL LIABILITIES	73,611,141	86,255,447	108,475,645	132,908,956	165,690,582
NET ASSETS	3,824,412	5,246,094	6,522,392	8,325,318	11,632,950
REPRESENTED BY:					
Share Capital	1,352,539	2,191,112	2,629,334	3,681,068	4,785,388
Reserves	1,910,091	1,729,514	2,082,561	2,527,949	3,062,830
Un-appropriated Profit	11,715	825,169	1,474,441	1,804,740	2,118,986
Surplus/Deficit on Revaluation of Assets	550,067	500,299	336,056	311,561	1,665,746
TOTAL	3,824,412	5,246,094	6,522,392	8,325,318	11,632,950
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	2,432,106	4,935,626	7,857,745	9,945,872	14,586,841
Mark-Up/ Return/Interest Expenses	962,119	2,143,510	4,078,200	5,764,757	8,004,294
Net Mark-Up / Interest Income	1,469,987	2,792,116	3,779,545	4,181,115	6,582,547
Provisions & Bad Debts written off directly	(15,090)	75,330	20,959	93,266	1,149,345
Net Mark-Up / Interest Income after Provision	1,485,077	2,716,786	3,758,586	4,087,849	5,433,202
Fees, Commission & Brokerage Income	390,328	508,744	576,308	694,492	890,977
Dividend Income	16,234	38,820	41,717	31,321	404,521
Income from dealing in Foreign Currencies	202,837	300,795	466,761	532,960	1,009,456
Other Income	260,403	187,705	278,458	872,051	149,069
Total Non - Markup / Interest Income	869,802	1,036,064	1,363,244	2,130,824	2,454,023
Administrative Expenses	1,314,947	1,728,389	2,432,395	3,166,045	4,306,759
Other Expenses	753	2,453	54	401	1,934
Total Non-Markup/Interest Expenses	1,315,700	1,730,842	2,432,449	3,166,446	4,308,693
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,039,179	2,022,008	2,689,381	3,052,227	3,578,532
Taxation - Current	345,064	685,514	784,202	642,753	1,298,206
- Prior Years	100,000	(143,857)	4,840	-	61,391
- Deferred	53,104	16,292	139,347	198,141	(206,081)
PROFIT/ (LOSS) AFTER TAXATION	541,011	1,464,059	1,760,992	2,211,333	2,425,016
Net Cash Inflow / (Outflow) from Operating Activities	3,586,611	4,467,398	4,203,671	20,066,569	16,856,703
Net Cash Inflow / (Outflow) from Investing Activities	(1,050,586)	(6,257,658)	(2,509,434)	(16,241,468)	(14,749,609)
Net Cash Inflow / (Outflow) from Financing Activities	1,335,817	(65,294)	213,544	(33,192)	(920,909)
Number of Employees	1,462	2,182	2,896	3,349	4,177

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Bank AL-Habib Ltd.				
	2009	2010	2011	2012	2013
ASSETS					
Cash & Balances with Treasury Banks	14,377,589	19,000,978	22,957,986	27,464,340	32,199,533
Balances with other Banks	4,626,726	2,132,403	6,743,337	9,744,716	2,662,874
Lending to Financial Institutions	-	1,139,268	-	993,981	-
Investments - Net	111,017,701	137,167,680	222,958,574	249,754,075	239,752,853
Advances - Net	105,985,319	125,773,064	114,872,252	147,868,668	167,579,360
Other Assets	4,237,310	6,125,678	6,006,559	6,115,660	6,736,964
Operating Fixed Assets	9,561,955	10,213,390	10,743,753	11,164,099	11,795,334
Deferred Tax Assets	-	-	-	-	-
TOTAL ASSETS	249,806,600	301,552,461	384,282,461	453,105,539	460,726,918
LIABILITIES					
Bills Payable	3,187,383	2,989,989	4,979,720	5,257,191	6,173,102
Borrowings from Financial Institution	33,517,109	22,579,348	43,441,594	69,622,055	29,480,026
Deposits and other Accounts	189,280,062	249,774,212	302,098,594	340,392,871	386,160,762
Sub-ordinated Loans	4,845,000	4,842,260	7,390,358	6,489,300	6,485,900
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	4,056,360	4,657,866	5,287,157	5,479,743	5,493,639
Deferred Tax Liabilities	815,728	642,675	1,231,486	1,933,584	1,651,438
TOTAL LIABILITIES	235,701,642	285,486,350	364,428,909	429,174,744	435,444,867
NET ASSETS	14,104,958	16,066,111	19,853,552	23,930,795	25,282,051
REPRESENTED BY:					
Share Capital	6,101,370	7,321,643	8,785,972	10,103,868	10,103,868
Reserves	3,664,925	4,392,264	5,324,689	6,464,546	7,569,407
Un-appropriated Profit	2,520,579	2,992,475	3,726,098	4,606,290	5,554,207
Surplus/Deficit on Revaluation of Assets	1,818,084	1,359,729	2,016,793	2,756,091	2,054,569
TOTAL	14,104,958	16,066,111	19,853,552	23,930,795	25,282,051
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	22,120,105	27,475,443	36,502,763	41,467,868	37,255,749
Mark-Up/ Return/Interest Expenses	13,053,137	16,678,554	22,373,903	26,105,660	22,994,393
Net Mark-Up / Interest Income	9,066,968	10,796,889	14,128,860	15,362,208	14,261,356
Provisions & Bad Debts written off directly	1,183,026	946,296	1,820,788	466,101	479,791
Net Mark-Up / Interest Income after Provision	7,883,942	9,850,593	12,308,072	14,896,107	13,781,565
Fees, Commission & Brokerage Income	1,011,349	1,176,958	1,305,976	1,502,213	1,894,163
Dividend Income	87,733	236,399	233,398	328,207	253,682
Income from dealing in Foreign Currencies	308,021	339,730	612,851	577,887	675,489
Other Income	428,979	376,459	441,770	559,035	1,084,634
Total Non - Markup / Interest Income	1,836,082	2,129,546	2,593,995	2,967,342	3,907,968
Administrative Expenses	5,045,731	6,162,449	7,584,677	8,795,739	10,008,680
Other Expenses	162,222	161,479	162,051	198,213	167,878
Total Non-Markup/Interest Expenses	5,207,953	6,323,928	7,746,728	8,993,952	10,176,558
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	4,512,071	5,656,211	7,155,339	8,869,497	7,512,975
Taxation - Current	1,652,277	2,012,476	2,453,493	3,263,970	2,450,671
- Prior Years	-	-	-	(122,893)	(190,885)
- Deferred	3,500	41,574	168,366	281,906	98,640
PROFIT/ (LOSS) AFTER TAXATION	2,856,294	3,602,161	4,533,480	5,446,514	5,154,549
Net Cash Inflow / (Outflow) from Operating Activities	65,727,310	30,018,943	94,293,958	36,949,453	(7,716,369)
Net Cash Inflow / (Outflow) from Investing Activities	(63,348,234)	(27,836,628)	(85,690,701)	(26,379,943)	8,284,830
Net Cash Inflow / (Outflow) from Financing Activities	1,067,812	(1,202,908)	1,107,176	(3,063,928)	(2,987,281)
Number of Employees	4,645	5,245	6,025	6,553	7,185

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	BankIslami Pakistan Ltd.			
	2006	2007	2008	2009
ASSETS				
Cash & Balances with Treasury Banks	338,222	1,433,166	2,175,413	4,217,515
Balances with other Banks	790,709	2,577,491	2,207,490	2,059,550
Lending to Financial Institutions	412,131	625,037	40,351	4,018,813
Investments - Net	493,008	3,864,027	5,019,525	6,813,191
Advances - Net	959,133	3,962,867	6,527,531	13,282,152
Other Assets	562,913	1,093,324	942,385	1,153,230
Operating Fixed Assets	441,428	801,143	1,910,648	2,395,304
Deferred Tax Assets	27,130	90,418	265,257	347,016
TOTAL ASSETS	4,024,674	14,447,473	19,088,600	34,286,771
LIABILITIES				
Bills Payable	23,830	84,998	353,646	485,608
Borrowings from Financial Institution	50,000	70,000	245,939	156,160
Deposits and other Accounts	1,778,008	9,934,282	12,477,955	27,987,378
Sub-ordinate Loans	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-
Other Liabilities	169,949	513,467	819,239	917,332
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	2,021,787	10,602,747	13,896,779	29,546,478
NET ASSETS	2,002,887	3,844,726	5,191,821	4,740,293
REPRESENTED BY:				
Share Capital	2,000,000	3,200,000	5,279,679	5,279,679
Reserves	-	681,409	-	-
Un-appropriated Profit	(8,354)	(45,377)	(98,307)	(577,246)
Surplus/Deficit on Revaluation of Assets	11,241	8,694	10,449	37,860
TOTAL	2,002,887	3,844,726	5,191,821	4,740,293
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	100,008	602,060	1,468,688	2,193,891
Mark-Up/ Return/Interest Expenses	18,665	303,842	729,528	1,222,169
Net Mark-Up / Interest Income	81,343	298,218	739,160	971,722
Provisions & Bad Debts written off directly	1,001	28,372	130,556	111,198
Net Mark-Up / Interest Income after Provision	80,342	269,846	608,604	860,524
Fees, Commission & Brokerage Income	3,430	61,207	112,117	37,854
Dividend Income	13,569	23,150	1,741	-
Income from dealing in Foreign Currencies	740	10,248	29,273	278,054
Other Income	26,808	45,676	53,008	26,779
Total Non - Markup / Interest Income	44,547	140,281	196,139	342,687
Administrative Expenses	145,526	491,172	1,028,232	1,755,503
Other Expenses	13,762	19,418	5,663	10,617
Total Non-Markup/Interest Expenses	159,288	510,590	1,033,895	1,766,120
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(34,399)	(100,463)	(229,152)	(562,909)
Taxation - Current	1,021	4,004	87	12,549
- Prior Years	266	-	-	-
- Deferred	(27,332)	(67,444)	(176,309)	(96,519)
PROFIT/ (LOSS) AFTER TAXATION	(8,354)	(37,023)	(52,930)	(478,939)
Net Cash Inflow / (Outflow) from Operating Activities	(73,421)	5,291,777	1,109,403	4,475,857
Net Cash Inflow / (Outflow) from Investing Activities	(486,245)	(4,291,460)	(2,135,427)	(2,581,695)
Net Cash Inflow / (Outflow) from Financing Activities	528,510	1,881,409	1,398,270	-
Number of Employees	236	563	1,188	1,471

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	BankIslami Pakistan Ltd.			
	2010	2011	2012	2013
ASSETS				
Cash & Balances with Treasury Banks	3,035,148	4,684,826	4,938,707	4,883,478
Balances with other Banks	569,622	549,277	806,110	967,557
Lending to Financial Institutions	4,513,132	4,436,264	8,475,672	6,511,173
Investments - Net	13,732,132	21,067,082	28,994,462	31,610,287
Advances - Net	16,670,125	20,110,401	27,433,262	38,308,733
Other Assets	4,046,681	5,973,706	1,587,738	1,616,289
Operating Fixed Assets	2,066,680	1,811,628	1,913,106	2,958,077
Deferred Tax Assets	402,183	188,130	86,973	-
TOTAL ASSETS	45,035,703	58,821,314	74,236,030	86,855,594
LIABILITIES				
Bills Payable	563,020	798,853	1,251,010	835,562
Borrowings from Financial Institution	353,000	800,000	1,621,415	2,538,000
Deposits and other Accounts	38,198,320	50,568,785	64,216,485	75,225,869
Sub-ordinate Loans	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-
Other Liabilities	1,154,977	1,341,038	1,574,666	1,838,373
Deferred Tax Liabilities	-	-	-	175,589
TOTAL LIABILITIES	40,269,317	53,508,676	68,663,576	80,613,393
NET ASSETS	4,766,386	5,312,638	5,572,454	6,242,201
REPRESENTED BY:				
Share Capital	5,279,679	5,279,679	5,279,679	5,279,679
Reserves	9,310	91,221	173,392	210,446
Un-appropriated Profit	(554,985)	(227,340)	101,342	24,829
Surplus/Deficit on Revaluation of Assets	32,382	169,078	18,041	727,247
TOTAL	4,766,386	5,312,638	5,572,454	6,242,201
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	3,806,209	5,502,154	5,975,306	6,289,042
Mark-Up/ Return/Interest Expenses	2,057,533	2,883,355	3,506,965	3,789,538
Net Mark-Up / Interest Income	1,748,676	2,618,799	2,468,341	2,499,504
Provisions & Bad Debts written off directly	(7,424)	21,423	96,072	122,746
Net Mark-Up / Interest Income after Provision	1,756,100	2,597,376	2,372,269	2,376,758
Fees, Commission & Brokerage Income	87,821	110,118	181,237	292,186
Dividend Income	1	2	2	2
Income from dealing in Foreign Currencies	60,276	63,285	100,957	76,159
Other Income	59,006	53,304	251,736	85,227
Total Non - Markup / Interest Income	207,104	226,709	533,932	453,574
Administrative Expenses	1,895,476	2,147,527	2,271,642	2,488,004
Other Expenses	23,185	67,971	8,117	34,176
Total Non-Markup/Interest Expenses	1,918,661	2,215,498	2,279,759	2,522,180
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	44,543	608,587	626,442	308,152
Taxation - Current	42,269	57,242	32,710	67,453
- Prior Years	-	1,340	-	-
- Deferred	(44,276)	140,449	182,879	55,427
PROFIT/ (LOSS) AFTER TAXATION	46,550	409,556	410,853	185,272
Net Cash Inflow / (Outflow) from Operating Activities	4,267,673	8,826,592	9,052,857	3,107,131
Net Cash Inflow / (Outflow) from Investing Activities	(6,939,968)	(7,197,259)	(8,542,143)	(3,000,913)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-
Number of Employees	1,347	1,452	1,648	1,808

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

* 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	Burj Bank Ltd.		
	2011	2012	2013
ASSETS			
Cash & Balances with Treasury Banks	1,379,696	2,452,464	2,751,089
Balances with other Banks	2,215,636	907,255	1,056,489
Lending to Financial Institutions		-	7,689,704
Investments - Net	9,982,793	17,156,398	9,226,189
Advances - Net	10,509,340	23,370,532	28,955,126
Other Assets	2,405,097	1,648,680	1,475,694
Operating Fixed Assets	671,890	1,130,246	1,057,349
Deferred Tax Assets	480,377	519,877	1,177,423
TOTAL ASSETS	27,644,829	47,185,452	53,389,063
LIABILITIES			
Bills Payable	210,932	390,795	507,471
Borrowings from Financial Institution	447,300	3,087,150	3,052,474
Deposits and other Accounts	20,341,241	35,922,038	42,697,675
Sub-ordinated Loans	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-
Other Liabilities	840,778	1,847,988	1,770,235
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	21,840,251	41,247,971	48,027,855
NET ASSETS	5,804,578	5,937,481	5,361,208
REPRESENTED BY:			
Share Capital	7,410,458	7,410,458	8,167,527
Reserves	16,751	2,030	2,030
Un-appropriated Profit	(1,649,630)	(1,548,233)	(2,870,526)
Surplus/Deficit on Revaluation of Assets	26,999	73,226	62,177
TOTAL	5,804,578	5,937,481	5,361,208
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	2,375,585	3,603,352	3,698,464
Mark-Up/ Return/Interest Expenses	1,423,171	2,594,187	2,746,105
Net Mark-Up / Interest Income	952,414	1,009,165	952,359
Provisions & Bad Debts written off directly	251,580	(173,859)	821,404
Net Mark-Up / Interest Income after Provision	700,834	1,183,024	130,955
Fees, Commission & Brokerage Income	34,363	104,544	219,815
Dividend Income	33,757	98,185	82,955
Gain (Loss) from sales of securities	-	-	(15,633)
Income from dealing in Foreign Currencies	20,845	24,450	277,100
Other Income	99,572	228,971	49,171
Total Non - Markup / Interest Income	188,537	456,150	613,408
Administrative Expenses	1,229,345	1,613,203	2,474,739
Other Expenses	6,934	(7,375)	8,398
Total Non-Markup/Interest Expenses	1,236,279	1,605,828	2,483,137
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(346,908)	33,346	(1,738,774)
Taxation - Current	25,184	18,567	39,086
- Prior Years	-	-	1,666
- Deferred	(83,604)	(69,867)	(646,500)
PROFIT/ (LOSS) AFTER TAXATION	(288,488)	84,646	(1,133,026)
Net Cash Inflow / (Outflow) from Operating Activities	5,394,077	(64,839)	(774,193)
Net Cash Inflow / (Outflow) from Investing Activities	5,323,674	(7,260,420)	8,343,954
Net Cash Inflow / (Outflow) from Financing Activities	1,800,000	-	567,802
Number of Employees	820	1,529	1,155

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Dubai Islamic Bank Pakistan Ltd.			
	2007	2008	2009	2010
ASSETS				
Cash & Balances with Treasury Banks	1,992,425	2,691,572	2,932,264	3,197,884
Balances with other Banks	1,410,884	3,273,878	2,430,437	3,455,665
Lending to Financial Institutions	-	1,329,832	2,591,905	1,020,725
Investments - Net	2,974,087	3,019,266	2,822,723	5,945,370
Advances - Net	11,347,979	18,073,501	20,589,613	22,764,954
Other Assets	1,700,233	1,138,661	1,861,588	1,352,762
Operating Fixed Assets	1,459,578	2,010,889	1,727,298	1,703,588
Deferred Tax Assets	423,061	512,474	413,066	447,788
TOTAL ASSETS	21,308,247	32,050,073	35,368,894	39,888,736
LIABILITIES				
Bills Payable	347,521	283,188	279,493	411,944
Borrowings from Financial Institution	383	-	125,000	950,000
Deposits and other Accounts	16,114,461	25,458,910	27,980,906	31,414,908
Sub-ordinated Loans	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-
Other Liabilities	490,543	1,241,848	943,230	1,063,545
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	16,952,908	26,983,946	29,328,629	33,840,397
NET ASSETS	4,355,339	5,066,127	6,040,265	6,048,339
REPRESENTED BY:				
Share Capital	5,126,248	6,017,780	6,776,030	6,776,030
Reserves	-	-	45,347	46,979
Un-appropriated Profit	(780,698)	(962,520)	(781,130)	(774,670)
Surplus/Deficit on Revaluation of Assets	9,789	10,867	18	-
TOTAL	4,355,339	5,066,127	6,040,265	6,048,339
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	1,119,716	2,723,796	3,647,145	4,071,552
Mark-Up/ Return/Interest Expenses	469,302	1,377,542	1,805,943	2,129,570
Net Mark-Up / Interest Income	650,414	1,346,254	1,841,202	1,941,982
Provisions & Bad Debts written off directly	100,766	156,077	115,136	181,224
Net Mark-Up / Interest Income after Provision	549,648	1,190,177	1,726,066	1,760,758
Fees, Commission & Brokerage Income	265,032	142,308	232,619	236,015
Dividend Income	-	-	-	-
Income from dealing in Foreign Currencies	38,026	133,573	129,177	127,376
Other Income	33,352	59,671	3,557	2,944
Total Non - Markup / Interest Income	336,410	335,552	365,353	366,335
Administrative Expenses	1,453,732	1,791,282	1,724,467	2,095,563
Other Expenses	174	6,253	14,902	13,799
Total Non-Markup/Interest Expenses	1,453,906	1,797,535	1,739,369	2,109,362
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(567,848)	(271,806)	352,050	17,731
Taxation - Current	7,151	-	20,062	44,379
- Prior Years	-	-	-	-
- Deferred	(205,803)	(89,984)	105,251	(34,722)
PROFIT/ (LOSS) AFTER TAXATION	(369,196)	(181,822)	226,737	8,074
Net Cash Inflow / (Outflow) from Operating Activities	2,878,431	2,523,494	(1,285,767)	4,676,276
Net Cash Inflow / (Outflow) from Investing Activities	(3,105,065)	(852,903)	(75,232)	(3,385,428)
Net Cash Inflow / (Outflow) from Financing Activities	1,208,750	891,550	758,250	-
Number of Employees	992	826	984	990

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Dubai Islamic Bank Pakistan Ltd.		
	2011	2012	2013
ASSETS			
Cash & Balances with Treasury Banks	3,429,994	4,196,103	5,291,178
Balances with other Banks	1,116,928	5,660,301	1,840,378
Lending to Financial Institutions	3,826,084	3,206,945	9,740,822
Investments - Net	12,937,179	21,334,833	25,044,279
Advances - Net	23,340,602	26,314,667	35,540,386
Other Assets	1,570,201	1,030,965	1,110,472
Operating Fixed Assets	1,597,770	1,535,272	1,454,910
Deferred Tax Assets	377,691	221,619	234,187
TOTAL ASSETS	48,196,449	63,500,705	80,256,612
LIABILITIES			
Bills Payable	394,426	659,035	1,208,862
Borrowings from Financial Institution	1,898,500	1,600,000	2,938,000
Deposits and other Accounts	38,491,607	53,110,048	67,639,224
Sub-ordinated Loans	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-
Other Liabilities	1,177,867	1,264,379	1,508,093
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	41,962,400	56,633,462	73,294,179
NET ASSETS	6,234,049	6,867,243	6,962,433
REPRESENTED BY:			
Share Capital	6,776,030	6,976,030	6,976,030
Advance against Equity	18	18	18
Reserves	85,058	69,140	27,372
Un-appropriated Profit	(622,281)	(260,665)	(73,788)
Surplus/Deficit on Revaluation of Assets	(4,776)	82,720	32,801
TOTAL	6,234,049	6,867,243	6,962,433
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	4,632,785	5,682,122	5,776,631
Mark-Up/ Return/Interest Expenses	2,395,995	2,807,792	2,662,743
Net Mark-Up / Interest Income	2,236,790	2,874,330	3,113,888
Provisions & Bad Debts written off directly	10,075	192,853	456,762
Net Mark-Up / Interest Income after Provision	2,226,715	2,681,477	2,657,126
Fees, Commission & Brokerage Income	241,195	436,736	603,833
Dividend Income	76,792	30,812	-
Gain/Loss on sale of securities	-	155,112	-
Income from dealing in Foreign Currencies	69,189	-	106,767
Other Income	69,960	72,684	32,650
Total Non - Markup / Interest Income	457,136	695,344	743,250
Administrative Expenses	2,326,911	2,846,195	3,182,536
Other Expenses	30,410	29,621	5,993
Total Non-Markup/Interest Expenses	2,357,321	2,875,816	3,188,529
Amortization of Deferred Cost	10,401	-	-
PROFIT/ (LOSS) BEFORE TAXATION	316,129	501,005	211,847
Taxation - Current	50,899	39,436	65,169
- Prior Years	2,076	6,911	-
- Deferred	72,668	108,960	9,868
PROFIT/ (LOSS) AFTER TAXATION	190,486	345,698	136,810
Net Cash Inflow / (Outflow) from Operating Activities	4,983,772	13,506,038	1,263,349
Net Cash Inflow / (Outflow) from Investing Activities	(7,090,399)	(8,396,556)	(3,988,197)
Net Cash Inflow / (Outflow) from Financing Activities	-	200,000	-
Number of Employees	1,400	1,739	1,969

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Faysal Bank Ltd.				
	2004	2005	2006	2007	2008
ASSETS					
Cash & Balances with Treasury Banks	5,048,395	6,696,714	7,207,998	6,872,032	8,927,524
Balances with other Banks	3,564,030	2,045,887	2,883,040	3,708,451	876,780
Lending to Financial Institutions	4,417,378	10,742,841	4,608,205	7,078,102	2,861,401
Investments - Net	11,502,805	24,411,644	22,525,358	31,553,108	30,186,168
Advances - Net	51,373,254	62,323,508	74,468,644	87,346,401	89,758,789
Other Assets	1,473,952	2,334,577	1,537,764	2,204,368	2,983,846
Operating Fixed Assets	1,158,407	1,726,086	2,239,392	2,514,959	2,646,978
Deferred Tax Assets	-	-	-	-	-
TOTAL ASSETS	78,538,221	110,281,257	115,470,401	141,277,421	138,241,486
LIABILITIES					
Bills Payable	905,637	1,193,309	4,516,125	2,406,927	1,536,517
Borrowings from Financial Institution	8,478,048	15,295,730	14,965,037	9,995,855	13,027,468
Deposits and other Accounts	56,460,329	74,736,717	74,413,641	102,067,422	102,776,793
Sub-ordinated Loans	-	-	-	1,000,000	999,600
Liabilities against Assets Subject to Finance Lease	18,434	22,549	14,664	7,827	4,103
Other Liabilities	2,294,899	3,504,206	5,924,440	6,951,421	6,641,542
Deferred Tax Liabilities	166,442	1,268,307	1,839,860	2,691,466	2,483,355
TOTAL LIABILITIES	68,323,789	96,020,818	101,673,767	125,120,918	127,469,378
NET ASSETS	10,214,432	14,260,439	13,796,634	16,156,503	10,772,108
REPRESENTED BY:					
Share Capital	2,912,635	3,684,484	4,237,157	5,296,445	5,296,445
Reserves	2,259,101	2,516,211	3,079,527	3,567,033	3,790,023
Un-appropriated Profit	1,079,492	1,911,246	1,815,643	1,481,668	1,049,519
Surplus/Deficit on Revaluation of Assets	3,963,204	6,148,498	4,664,307	5,811,357	636,121
TOTAL	10,214,432	14,260,439	13,796,634	16,156,503	10,772,108
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	2,753,451	6,338,051	9,728,046	11,610,781	13,404,132
Mark-Up/ Return/Interest Expenses	1,118,118	3,311,567	6,089,255	7,459,392	8,454,755
Net Mark-Up / Interest Income	1,635,333	3,026,484	3,638,791	4,151,389	4,949,377
Provisions & Bad Debts written off directly	123,526	(309,841)	621,607	2,079,044	2,047,362
Net Mark-Up / Interest Income after Provision	1,511,807	3,336,325	3,017,184	2,072,345	2,902,015
Fees, Commission & Brokerage Income	397,064	581,854	603,667	743,913	814,001
Dividend Income	697,499	776,914	1,249,522	1,221,217	1,207,366
Income from dealing in Foreign Currencies	162,444	95,451	120,992	313,597	347,114
Other Income	574,478	609,042	778,416	1,162,418	(57,888)
Total Non - Markup / Interest Income	1,831,485	2,063,261	2,752,597	3,441,145	2,310,593
Administrative Expenses	1,134,672	1,428,499	1,866,584	2,799,747	3,257,843
Other Expenses	1,150	2,220	32,857	15,916	158,228
Total Non-Markup/Interest Expenses	1,135,822	1,430,719	1,899,441	2,815,663	3,416,071
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	2,207,470	3,968,867	3,870,340	2,697,827	1,796,537
Taxation - Current	517,588	689,204	383,442	282,381	155,956
- Prior Years	(420,394)	(923,159)	93,118	(48,433)	100,000
- Deferred	356,806	1,133,365	577,208	191,771	425,629
PROFIT/ (LOSS) AFTER TAXATION	1,753,470	3,069,457	2,816,572	2,272,108	1,114,952
Net Cash Inflow / (Outflow) from Operating Activities	4,419,018	10,470,807	(739,060)	7,262,087	1,882,246
Net Cash Inflow / (Outflow) from Investing Activities	1,737,722	(9,084,668)	2,908,511	(5,504,987)	(2,668,719)
Net Cash Inflow / (Outflow) from Financing Activities	(1,107,835)	(1,200,936)	(1,041,019)	(817,503)	(1,325,507)
Number of Employees	899	1,530	2,069	2,475	2,919

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Faysal Bank Ltd.				
	2009	2010	2011	2012	2013
ASSETS					
Cash & Balances with Treasury Banks	8,427,202	11,212,215	18,445,108	24,508,852	28,422,497
Balances with other Banks	508,795	750,426	4,685,718	1,209,313	1,011,980
Lending to Financial Institutions	15,017,826	900,000	-	-	300,000
Investments - Net	56,531,338	63,245,596	93,409,187	87,995,224	113,319,478
Advances - Net	91,346,001	96,771,156	148,161,995	172,299,205	184,190,304
Other Assets	4,966,716	7,010,738	11,828,085	11,772,664	13,803,997
Operating Fixed Assets	2,787,617	2,494,440	10,849,607	10,859,963	10,250,910
Deferred Tax Assets	1,279,918	2,959,137	5,188,126	4,419,111	3,980,541
TOTAL ASSETS	180,865,413	185,343,708	292,567,826	313,064,332	355,279,707
LIABILITIES					
Bills Payable	1,465,451	1,469,848	3,075,642	4,244,494	-
Borrowings from Financial Institution	34,985,766	30,536,133	39,696,986	35,568,109	4,968,610
Deposits and other Accounts	123,655,188	129,174,131	214,614,731	240,712,826	45,446,528
Sub-ordinated Loans	999,200	3,998,800	4,395,197	4,195,001	271,134,303
Liabilities against Assets Subject to Finance Lease	-	-	-	-	3,495,400
Other Liabilities	6,977,069	6,942,768	11,572,111	7,365,998	-
Deferred Tax Liabilities	-	-	-	-	8,068,673
TOTAL LIABILITIES	168,082,674	172,121,680	273,354,667	292,086,428	333,113,514
NET ASSETS	12,782,739	13,222,028	19,213,159	20,977,904	22,166,193
REPRESENTED BY:					
Share Capital	6,090,911	7,309,094	8,243,118	9,273,508	10,432,697
Reserves	4,030,056	4,036,302	6,591,131	6,309,083	6,554,197
Un-appropriated Profit	1,215,179	1,969,692	2,959,178	3,146,300	3,600,828
Surplus/Deficit on Revaluation of Assets	1,446,593	(93,060)	1,419,732	2,249,013	1,578,471
TOTAL	12,782,739	13,222,028	19,213,159	20,977,904	22,166,193
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	16,957,875	17,804,947	28,825,449	28,802,150	27,790,468
Mark-Up/ Return/Interest Expenses	11,967,885	12,773,177	19,619,095	19,838,745	16,945,315
Net Mark-Up / Interest Income	4,989,990	5,031,770	9,206,354	8,963,405	10,845,153
Provisions & Bad Debts written off directly	2,191,883	2,011,621	695,245	1,400,820	2,116,394
Net Mark-Up / Interest Income after Provision	2,798,107	3,020,149	8,511,109	7,562,585	8,728,759
Fees, Commission & Brokerage Income	885,124	995,814	1,773,198	1,857,688	2,237,474
Dividend Income	667,926	333,967	618,764	431,656	479,352
Gain (Loss) from Sales of Securities	-	-	-	-	948,598
Income from dealing in Foreign Currencies	400,477	450,824	850,833	769,394	-
Other Income	859,538	1,535,371	827,574	2,222,981	867,417
Total Non - Markup / Interest Income	2,813,065	3,315,976	4,070,369	5,281,719	4,532,841
Administrative Expenses	4,284,086	5,369,587	10,813,919	10,810,261	11,079,122
Other Expenses	26,585	115,585	289,468	193,942	21,699
Total Non-Markup/Interest Expenses	4,310,671	5,485,172	11,103,387	11,004,203	11,100,821
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,300,501	850,953	1,478,091	1,840,101	2,160,779
Taxation - Current	1,157,443	211,209	392,522	267,960	1,078,186
- Prior Years	2,823,492	191,736	289,016	(227,147)	(1,612,830)
- Deferred	(3,880,593)	(765,882)	(483,743)	376,406	845,517
PROFIT/ (LOSS) AFTER TAXATION	1,200,159	1,213,890	1,280,296	1,422,882	1,849,906
Net Cash Inflow / (Outflow) from Operating Activities	13,981,449	7,213,844	5,911,646	(4,766,930)	28,733,100
Net Cash Inflow / (Outflow) from Investing Activities	(14,633,913)	(6,566,645)	5,842,442	7,654,432	(25,110,192)
Net Cash Inflow / (Outflow) from Financing Activities	(4,865)	2,998,919	209,067	(204,084)	(699,855)
Number of Employees	3,018	2,980	6,442	6,462	6,866

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.				
	2004	2005	2006	2007	2008
ASSETS					
Cash & Balances with Treasury Banks	567,548	726,003	705,703	809,657	575,929
Balances with other Banks	215,845	295,110	301,056	384,792	400,761
Lending to Financial Institutions	3,263,159	1,313,119	1,431,628	1,245,000	350,849
Investments - Net	3,684,852	5,378,387	3,137,533	3,159,640	2,264,088
Advances - Net	1,649,124	2,462,098	3,066,249	3,063,507	3,304,330
Other Assets	170,378	231,722	189,637	174,294	176,301
Operating Fixed Assets	81,621	79,955	153,060	148,686	174,833
Deferred Tax Assets	14,015	16,840	4,536	-	56630
TOTAL ASSETS	9,646,542	10,503,234	8,989,402	8,985,576	7,303,721
LIABILITIES					
Bills Payable	71,573	67,406	62,057	193,321	101,993
Borrowings from Financial Institution	213,150	846,150	931,520	21,543	27,140
Deposits and other Accounts	8,689,749	8,716,185	6,965,378	7,569,059	5,939,308
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	81,880	146,804	95,815	102,409	132,247
Deferred Tax Liabilities	-	-	-	11,000	-
TOTAL LIABILITIES	9,056,352	9,776,545	8,054,770	7,897,332	6,200,688
NET ASSETS	590,190	726,689	934,632	1,088,244	1,103,033
REPRESENTED BY:					
Share Capital	283,650	283,650	283,650	283,650	283,650
Reserves	115,857	142,577	175,759	207,336	228,540
Un-appropriated Profit	168,883	276,054	409,070	537,130	623,610
Surplus/Deficit on Revaluation of Assets	21,800	24,408	66,153	60,128	(32,767)
TOTAL	590,190	726,689	934,632	1,088,244	1,103,033
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	460,229	654,579	722,410	685,346	736,103
Mark-Up/ Return/Interest Expenses	112,466	217,744	237,905	171,694	212,601
Net Mark-Up / Interest Income	347,763	436,835	484,505	513,652	523,502
Provisions & Bad Debts written off directly	3,613	12,633	5,583	18065	50153
Net Mark-Up / Interest Income after Provision	344,150	424,202	478,922	495,587	473,349
Fees, Commission & Brokerage Income	26,375	28,061	35,391	31,672	24,511
Dividend Income	669	4,721	5,784	9375	9088
Income from dealing in Foreign Currencies	1,765	1,695	4,073	4406	31902
Other Income	60,027	19,848	16,626	37,032	24,842
Total Non - Markup / Interest Income	88,836	54,325	61,874	82,485	90,343
Administrative Expenses	220,166	255,676	284,219	332,517	367,798
Other Expenses	2,111	2,231	93	7133	5,451
Total Non-Markup/Interest Expenses	222,277	257,907	284,312	339,650	373,249
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	210,709	220,620	256,484	238,422	190,443
Taxation - Current	84,844	86,841	89,067	82,464	87,280
- Prior Years	1,541	2,536	2,536	(17,563)	16,878
- Deferred	-	(2,358)	(1,029)	15,634	(19,735)
PROFIT/ (LOSS) AFTER TAXATION	124,324	133,601	165,910	157,887	106,020
Net Cash Inflow / (Outflow) from Operating Activities	(1,237,855)	1,932,400	(2,228,763)	214,391	(930,303)
Net Cash Inflow / (Outflow) from Investing Activities	1,213,114	(1,695,020)	2,214,409	(26,701)	712,544
Net Cash Inflow / (Outflow) from Financing Activities	43,650	-	-	-	-
Number of Employees	507	513	531	535	540

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	First Women Bank Ltd.				
	2009	2010	2011	2012	2013
ASSETS					
Cash & Balances with Treasury Banks	713,140	836,311	973,701	1,188,234	1,146,630
Balances with other Banks	586,849	600,228	561,555	636,034	702,652
Lending to Financial Institutions	1,136,025	926,323	1,605,946	4,219,779	1,039,411
Investments - Net	4,097,423	3,430,251	4,730,434	7,263,885	7,457,832
Advances - Net	3,274,221	6,308,140	7,701,063	8,334,643	9,263,536
Other Assets	194,218	374,798	326,492	609,141	700,043
Operating Fixed Assets	203,972	188,248	229,344	239,084	287,591
Deferred Tax Assets	82,827	38,861	-	-	163,682
TOTAL ASSETS	10,288,675	12,703,160	16,128,535	22,490,800	20,761,377
LIABILITIES					
Bills Payable	89,020	102,182	96,417	548,727	152,238
Borrowings from Financial Institution	31,328	966,885	51,100	73,340	49,585
Deposits and other Accounts	8,756,793	10,195,214	13,814,854	19,193,344	18,337,854
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	445,348	-	-
Other Liabilities	287,552	332,858	-	592,907	586,887
Deferred Tax Liabilities	30,615	-	1,252	5,242	-
TOTAL LIABILITIES	9,195,308	11,597,139	14,408,971	20,413,560	19,126,564
NET ASSETS	1,093,367	1,106,021	1,719,564	2,077,240	1,634,813
REPRESENTED BY:					
Share Capital	283,650	283,650	1,080,038	1,494,113	1,494,113
Reserves	228,540	233,282	284,991	293,863	294,768
Un-appropriated Profit	546,128	567,585	280,399	203,665	(77,000)
Surplus/Deficit on Revaluation of Assets	35,049	21,504	74,136	85,599	(77,068)
TOTAL	1,093,367	1,106,021	1,719,564	2,077,240	1,634,813
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	896,476	1,374,548	1,918,759	1,798,231	1,837,763
Mark-Up/ Return/Interest Expenses	408,000	763,841	1,176,451	1,037,893	1,188,336
Net Mark-Up / Interest Income	488,476	610,707	742,308	760,338	649,427
Provisions & Bad Debts written off directly	188,075	70,099	(5,475)	50,508	172,210
Net Mark-Up / Interest Income after Provision	300,401	540,608	747,783	709,830	477,217
Fees, Commission & Brokerage Income	25,217	26,445	20,779	43,602	29,557
Dividend Income	7,161	14,025	12,639	7,771	10,741
Gain/Loss on sale of securities	-	-	-	-	29,674
Income from dealing in Foreign Currencies	16,940	(2,231)	18,918	24,698	39,840
Other Income	17,561	18,902	201,383	19,510	24,723
Total Non - Markup / Interest Income	66,879	57,141	253,719	95,581	134,535
Administrative Expenses	451,930	533,679	600,986	716,657	823,354
Other Expenses	1,604	9,393	413	263	10,723
Total Non-Markup/Interest Expenses	453,534	543,072	601,399	716,920	834,077
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(86,254)	54,677	400,103	88,491	(222,325)
Taxation - Current	5,712	15,867	127,442	32,062	19,777
- Prior Years	14,882	-	-	13,064	-
- Deferred	(26,747)	15,099	14,114	(191)	(36,029)
PROFIT/ (LOSS) AFTER TAXATION	(80,101)	23,711	258,547	43,556	(206,073)
Net Cash Inflow / (Outflow) from Operating Activities	2,108,232	(521,807)	1,070,465	2,531,961	584,747
Net Cash Inflow / (Outflow) from Investing Activities	(1,784,933)	658,357	(1,271,748)	(2,542,949)	(559,733)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	300,000	300,000	-
Number of Employees	569	585	630	641	661

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Habib Bank Ltd.				
	2004	2005	2006	2007	2008
ASSETS					
Cash & Balances with Treasury Banks	31,970,302	33,014,694	46,310,478	55,487,664	56,533,134
Balances with other Banks	33,419,120	23,304,315	35,965,048	27,020,704	39,307,321
Lending to Financial Institutions	3,755,039	12,272,248	6,550,128	1,628,130	6,193,787
Investments - Net	134,522,944	102,984,482	119,587,476	177,942,251	138,145,692
Advances - Net	259,089,466	307,602,748	349,432,685	382,172,734	456,355,507
Other Assets	11,919,594	14,265,234	21,535,471	27,346,111	35,419,252
Operating Fixed Assets	11,110,724	11,046,166	11,954,876	13,780,555	14,751,252
Deferred Tax Assets	1,978,144	1,577,875	2,725,486	6,613,372	11,222,444
TOTAL ASSETS	487,765,333	506,067,762	594,061,648	691,991,521	757,928,389
LIABILITIES					
Bills Payable	7,601,766	5,694,018	9,507,637	15,418,230	9,944,257
Borrowings from Financial Institution	29,346,284	30,160,501	56,392,270	58,994,609	46,844,990
Deposits and other Accounts	404,629,059	416,603,030	459,140,198	531,298,127	597,090,545
Sub-ordinated Loans	-	-	-	3,100,000	3,954,925
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	14,162,888	13,879,346	15,578,177	19,943,126	24,913,236
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	455,739,997	466,336,895	540,618,282	628,754,092	682,747,953
NET ASSETS	32,025,336	39,730,867	53,443,366	63,237,429	75,180,436
REPRESENTED BY:					
Minority Interest	835,390	-	913,317	965,642	890,099
Share Capital	6,900,000	6,900,000	6,900,000	6,900,000	7,590,000
Reserves	2,645,730	15,400,087	17,802,584	19,821,455	24,243,254
Un-appropriated Profit	13,559,089	9,822,330	20,475,080	28,341,670	39,447,648
Surplus/Deficit on Revaluation of Assets	8,085,127	7,608,450	7,352,385	7,208,662	3,009,435
TOTAL	32,025,336	39,730,867	53,443,366	63,237,429	75,180,436
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	18,198,725	31,041,863	43,685,740	50,481,021	63,305,033
Mark-Up/ Return/Interest Expenses	4,472,138	6,740,860	13,204,037	19,153,957	26,525,556
Net Mark-Up / Interest Income	13,726,587	24,301,003	30,481,703	31,327,064	36,779,477
Provisions & Bad Debts written off directly	2,307,685	302,2937	2,804,072	8,099,291	9,187,404
Net Mark-Up / Interest Income after Provision	11,418,902	21,278,066	27,677,631	23,227,773	27,592,073
Fees, Commission & Brokerage Income	2,510,433	2,721,738	3,931,710	3,420,051	4,518,408
Dividend Income	4,235,574	1,389,000	-	2,472,663	2,369,233
Income from dealing in Foreign Currencies	1,095,789	1,323,063	1,102,358	1,487,374	2,374,318
Other Income	2,020,506	1,740,141	3,455,428	2,643,076	7,116,852
Total Non - Markup / Interest Income	9,862,302	7,173,942	8,489,496	10,023,164	16,378,811
Administrative Expenses	13,781,291	13,369,154	17,149,232	18,297,279	21,348,016
Other Expenses	252,473	317,515	177,408	(190,959)	588,489
Total Non-Markup/Interest Expenses	14,033,764	13,686,669	17,326,640	18,106,320	21,936,505
Extra ordinary/unusual Items	-	1,602,401	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	7,247,440	13,162,938	18,840,487	15,144,617	22,034,379
Taxation - Current	398,152	4,035,139	7,144,846	7,220,717	8,661,150
- Prior Years	15,341	(50,540)	(39,067)	1,668,562	233,100
- Deferred	1,070,543	262,168	(965,607)	(3,828,699)	(2,473,891)
PROFIT/ (LOSS) AFTER TAXATION	5,763,404	8,916,171	12,700,315	10,084,037	15,614,020
Net Cash Inflow / (Outflow) from Operating Activities	11,468,091	811,538	17,851,517	56,224,065	(18,231,677)
Net Cash Inflow / (Outflow) from Investing Activities	5,066,924	(87,246)	250,797	(57,678,742)	34,448,567
Net Cash Inflow / (Outflow) from Financing Activities	-	(345,000)	(691,350)	1,687,519	(2,884,803)
Number of Employees	18,625	16,228	14,572	14,552	14,123

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Habib Bank Ltd.				
	2009	2010	2011	2012	2013
ASSETS					
Cash & Balances with Treasury Banks	79,527,191	81,640,246	103,080,076	157,229,517	135,476,687
Balances with other Banks	29,560,309	37,413,185	34,985,809	47,980,032	57,341,769
Lending to Financial Institutions	5,352,873	30,339,344	41,581,029	24,828,255	35,271,477
Investments - Net	209,421,147	254,909,116	399,939,469	797,094,548	826,062,308
Advances - Net	432,283,588	459,750,012	416,261,389	499,817,906	563,700,737
Other Assets	40,187,710	34,920,007	43,941,323	53,835,409	66,609,013
Operating Fixed Assets	16,475,939	16,155,290	17,107,263	23,632,324	25,706,315
Deferred Tax Assets	8,172,590	9,572,203	6,957,290	6,056,483	5,103,072
TOTAL ASSETS	820,981,347	924,699,403	1,063,853,648	1,610,474,474	1,715,271,378
LIABILITIES					
Bills Payable	10,041,203	9,775,093	13,894,502	18,943,207	19,422,316
Borrowings from Financial Institution	48,121,649	40,459,860	33,714,904	196,588,138	107,864,424
Deposits and other Accounts	653,452,460	747,374,799	875,308,597	1,214,963,700	1,401,229,814
Sub-ordinated Loans	4,212,080	4,281,835	4,497,285	5,440,654	2,633,115
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	26,058,408	26,557,045	34,983,770	41,809,119	41,687,455
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	741,885,800	828,448,632	962,399,058	1,477,744,818	1,572,837,124
NET ASSETS	79,095,547	96,250,771	101,454,590	132,729,656	142,434,254
REPRESENTED BY:					
Minority Interest	-	1,212,656	-	1,227,207	1,886,116
Share Capital	9,108,000	10,018,800	11,020,680	12,122,748	13,335,023
Reserves	25,801,889	29,355,555	30,203,696	39,379,354	43,550,373
Un-appropriated Profit	36,325,458	47,467,704	52,228,646	67,215,111	73,748,915
Surplus/Deficit on Revaluation of Assets	7,860,200	8,196,056	8,001,568	12,785,236	9,913,827
TOTAL	79,095,547	96,250,771	101,454,590	132,729,656	142,434,254
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	74,751,375	81,325,028	96,447,370	116,772,653	120,222,773
Mark-Up/ Return/Interest Expenses	33,088,536	34,330,255	41,563,287	59,012,392	65,207,109
Net Mark-Up / Interest Income	41,662,839	46,994,773	54,884,083	57,760,261	55,015,664
Provisions & Bad Debts written off directly	9,612,138	7,585,664	7,072,049	6,767,037	1,399,859
Net Mark-Up / Interest Income after Provision	32,050,701	39,409,109	47,812,034	50,993,224	53,615,805
Fees, Commission & Brokerage Income	4,620,148	5,432,706	5,085,472	6,785,687	8,291,686
Dividend Income	452,823	343,252	376,450	490,213	759,345
Gain/Loss on sale of securities	-	-	-	1,360,596	2,313,847
Income from dealing in Foreign Currencies	1,692,776	3,189,333	3,469,827	2,568,079	2,299,131
Other Income	3,176,865	3,797,140	3,156,376	4,755,531	5,659,271
Total Non - Markup / Interest Income	9,942,612	12,762,431	12,088,125	15,960,106	19,323,280
Administrative Expenses	21,733,407	24,252,960	27,137,304	30,381,020	36,109,857
Other Expenses	774,165	878,550	731,294	1,010,553	695,900
Total Non-Markup/Interest Expenses	22,507,572	25,131,510	27,868,598	31,391,573	36,805,757
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	19,485,741	27,040,030	32,031,561	35,561,757	36,133,328
Taxation - Current	7,827,137	9,698,783	10,122,028	12,812,589	10,610,047
- Prior Years	(1,079,473)	629,721	176,132	421,210	(117,510)
- Deferred	439,434	(322,854)	991,585	(463,640)	2,613,696
PROFIT/ (LOSS) AFTER TAXATION	12,298,643	17,034,380	20,741,816	22,791,598	23,027,095
Net Cash Inflow / (Outflow) from Operating Activities	102,186,246	42,055,186	186,648,727	404,298,555	30,005,631
Net Cash Inflow / (Outflow) from Investing Activities	(78,005,445)	(37,695,709)	(156,319,568)	(341,182,394)	(26,527,741)
Net Cash Inflow / (Outflow) from Financing Activities	(4,173,059)	(5,512,569)	(9,770,459)	(8,655,740)	(15,868,983)
Number of Employees	13,122	13,269	13,495	13,978	13,842

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Habib Metropolitan Bank Ltd.			
	2006	2007	2008	2009
ASSETS				
Cash & Balances with Treasury Banks	11,348,162	10,201,545	11,401,384	11,192,498
Balances with other Banks	6,296,564	3,691,183	2,974,237	4,836,399
Lending to Financial Institutions	5,447,110	3,989,249	98,176	150,000
Investments – Net	39,555,569	61,735,796	53,631,532	111,679,520
Advances – Net	83,324,059	89,826,806	108,261,259	102,293,132
Other Assets	2,047,809	2,127,936	3,317,451	4,004,748
Operating Fixed Assets	649,122	1,294,486	1,528,913	2,431,227
Deferred Tax Assets	-	-	1,144,451	824,706
TOTAL ASSETS	148,668,395	172,867,001	182,357,403	237,412,230
LIABILITIES				
Bills Payable	1,619,796	3,210,041	2,372,146	3,111,467
Borrowings from Financial Institution	29,518,458	29,991,633	30,435,543	68,186,674
Deposits and other Accounts	102,492,712	121,066,469	128,369,670	142,457,376
Sub-ordinated Loans	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-
Other Liabilities	3,992,514	5,019,792	6,087,256	4,916,200
Deferred Tax Liabilities	176,803	60,874	-	-
TOTAL LIABILITIES	137,800,283	159,348,809	167,264,615	218,671,717
NET ASSETS	10,868,112	13,518,192	15,092,788	18,740,513
REPRESENTED BY:				
Share Capital	3,005,000	5,018,350	6,022,020	7,527,525
Reserves	5,824,936	6,383,936	7,039,936	7,587,835
Un-appropriated Profit	1,835,302	2,059,958	3,175,830	3,773,782
Surplus/Deficit on Revaluation of Assets	202,874	55,948	(1,144,998)	(148,629)
TOTAL	10,868,112	13,518,192	15,092,788	18,740,513
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	7,289,123	11,983,551	15,870,172	21,376,259
Mark-Up/ Return/Interest Expenses	4,416,477	8,259,184	10,919,922	14,665,453
Net Mark-Up / Interest Income	2,872,646	3,724,367	4,950,250	6,710,806
Provisions & Bad Debts written off directly	108,381	442,160	1,249,820	2,569,646
Net Mark-Up / Interest Income after Provision	2,764,265	3,282,207	3,700,430	4,141,160
Fees, Commission & Brokerage Income	580,825	996,771	1,183,328	1,265,105
Dividend Income	41,524	33,211	655,845	438,250
Income from dealing in Foreign Currencies	673,263	1,153,845	2,042,654	1,532,500
Other Income	433,019	991,879	391,637	466,474
Total Non - Markup / Interest Income	1,728,631	3,175,706	4,273,464	3,702,329
Administrative Expenses	1,348,921	2,253,559	3,086,634	3,523,721
Other Expenses	1,177	456	147,150	106,126
Total Non-Markup/Interest Expenses	1,350,098	2,254,015	3,233,784	3,629,847
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	3,142,798	4,203,898	4,740,110	4,213,642
Taxation - Current	1,040,000	1,279,000	1,992,000	1,690,909
- Prior Years	33,448	174,000	29,186	-
- Deferred	-26,539	(46,108)	(558,453)	(216,761)
PROFIT/ (LOSS) AFTER TAXATION	2,095,889	2,797,006	3,277,377	2,739,494
Net Cash Inflow / (Outflow) from Operating Activities	6,764,400	19,073,676	(5,970,127)	58,192,618
Net Cash Inflow / (Outflow) from Investing Activities	(7,508,058)	(23,071,171)	6,270,614	(57,131,321)
Net Cash Inflow / (Outflow) from Financing Activities	(2)	-	-	(37)
Number of Employees	1,143	2,300	2,473	2,695

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 Dec. : Thousand Rupees)

Financial Position	Habib Metropolitan Bank Ltd.			
	2010	2011	2012	2013
ASSETS				
Cash & Balances with Treasury Banks	13,923,393	14,233,690	16,918,780	21,208,774
Balances with other Banks	3,123,094	3,551,591	5,151,116	3,552,565
Lending to Financial Institutions	3,190,399	2,361,754	-	-
Investments – Net	100,993,820	147,524,622	160,849,741	142,443,682
Advances – Net	119,827,636	109,656,714	106,910,727	129,833,937
Other Assets	5,931,280	5,675,292	5,740,805	8,433,372
Operating Fixed Assets	3,352,702	3,195,886	2,999,673	3,034,564
Deferred Tax Assets	1,868,328	2,019,809	2,274,940	2,947,151
TOTAL ASSETS	252,210,652	288,219,358	300,845,782	311,454,045
LIABILITIES				
Bills Payable	2,572,954	3,733,794	4,092,268	3,982,213
Borrowings from Financial Institution	62,529,729	66,641,226	41,569,169	23,057,002
Deposits and other Accounts	160,457,975	185,399,802	217,797,754	247,643,587
Sub-ordinated Loans	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-
Other Liabilities	6,341,861	7,871,028	9,133,540	8,787,067
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	231,902,519	263,645,850	272,592,731	283,469,869
NET ASSETS	20,308,133	24,573,508	28,253,051	27,984,176
REPRESENTED BY:				
Share Capital	8,731,929	10,478,315	10,478,315	10,478,315
Reserves	8,151,443	8,807,718	9,488,277	10,193,511
Un-appropriated Profit	4,071,055	4,949,767	6,100,254	6,692,612
Surplus/Deficit on Revaluation of Assets	(646,294)	337,708	2,186,205	619,738
TOTAL	20,308,133	24,573,508	28,253,051	27,984,176
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	23,380,314	27,247,789	27,139,449	24,628,380
Mark-Up/ Return/Interest Expenses	16,433,491	19,548,532	18,832,797	15,576,679
Net Mark-Up / Interest Income	6,946,823	7,699,257	8,306,652	9,051,701
Provisions & Bad Debts written off directly	3,041,548	2,754,602	2,693,747	2,109,230
Net Mark-Up / Interest Income after Provision	3,905,275	4,944,655	5,612,905	6,942,471
Fees, Commission & Brokerage Income	1,589,451	1,758,515	2,119,673	2,231,928
Dividend Income	568,553	1,187,718	653,109	53,093
Gain/Loss on sale of securities	-	-	1,363,252	-
Income from dealing in Foreign Currencies	1,775,133	1,647,536	-	864,966
Other Income	495,933	593,454	1,322,388	1,644,317
Total Non - Markup / Interest Income	4,429,070	5,187,223	5,458,422	4,794,304
Administrative Expenses	4,172,840	4,923,839	5,747,121	6,479,462
Other Expenses	135,170	577,588	283,292	145,497
Total Non-Markup/Interest Expenses	4,308,010	5,501,427	6,030,413	6,624,959
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	4,026,335	4,630,451	5,040,914	5,111,816
Taxation - Current	1,904,158	2,192,666	2,527,478	1,975,046
- Prior Years	-	(134,985)	72,235	(574,693)
- Deferred	(695,861)	(708,603)	(961,592)	185,291
PROFIT/ (LOSS) AFTER TAXATION	2,818,038	3,281,373	3,402,793	3,526,172
Net Cash Inflow / (Outflow) from Operating Activities	(6,943,837)	44,177,278	17,565,026	(10,839,725)
Net Cash Inflow / (Outflow) from Investing Activities	9,139,649	(44,124,271)	(10,293,526)	15,743,495
Net Cash Inflow / (Outflow) from Financing Activities	(750,651)	(1,062)	(1,569,822)	(2,093,214)
Number of Employees	2,937	3,073	3,284	3,559

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 Ltd.				
	2004	2005	2006	2007	2008
ASSETS					
Cash & Balances with Treasury Banks	991,498	285,989	293,520	257,632	212,428
Balances with other Banks	37,205	22,429	21,161	26,918	30,513
Lending to Financial Institutions	76,000	-	-	1,625,000	600,000
Investments - Net	3,501,096	3,209,910	4,873,437	4,705,838	4,036,610
Advances - Net	4,202,334	2,451,661	1,248,275	1,206,679	124,778
Other Assets	1,431,137	1,012,970	713,359	863,635	1,245,500
Operating Fixed Assets	133,440	129,321	126,444	753,755	125,120
Deferred Tax Assets	842,614	849,621	856,628	127,711	870,641
TOTAL ASSETS	11,215,324	7,961,901	8,132,824	9,567,168	7,245,590
LIABILITIES					
Bills Payable	65,609	123,645	36,041	24,761	29,471
Borrowings from Financial Institution	15,259,626	15,136,433	20,581,468	22,681,908	22,542,821
Deposits and other Accounts	12,229,712	10,505,336	7,285,504	6,110,553	4,637,119
Sub-ordinated Loans	201,137	201,137	201,137	201,137	201,137
Liabilities against Assets Subject to Finance Lease	327	-	-	-	-
Other Liabilities	8,034,508	7,283,799	7,207,193	7,804,734	7,159,789
Deferred Tax Liabilities	-	849,621	856,628	863,635	870,641
TOTAL LIABILITIES	35,790,919	34,099,971	36,167,971	37,686,728	35,440,978
NET ASSETS	(24,575,595)	(26,138,070)	(28,035,147)	(28,119,560)	(28,195,388)
REPRESENTED BY:					
Share Capital	157,000	157,000	157,000	157,000	157,000
Advance Against Equity	-	9,144	750,548	750,548	750,548
Reserves	750,548	750,548	9,144	9,144	9,144
Un-appropriated Profit	(25,376,802)	(26,777,455)	(28,580,453)	(28,978,795)	(28,850,253)
Surplus/Deficit on Revaluation of Assets	(106,341)	(277,307)	(371,386)	(57,457)	(261,827)
TOTAL	(24,575,595)	(26,138,070)	(28,035,147)	(28,119,560)	(28,195,388)
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	267,510	256,980	282,605	552,443	441,814
Mark-Up/ Return/Interest Expenses	747,499	745,415	662,873	649,811	616,701
Net Mark-Up / Interest Income	(479,989)	(488,435)	(380,268)	(97,368)	(174,887)
Provisions & Bad Debts written off directly	493,223	640,853	619,345	(399,436)	605,602
Net Mark-Up / Interest Income after Provision	(973,212)	(1,129,288)	(999,613)	302,068	(780,489)
Fees, Commission & Brokerage Income	17,184	8,240	7,756	24,480	7,638
Dividend Income	11,864	11,011	12,083	82,781	99,821
Income from dealing in Foreign Currencies	-	-	1,359	-	-
Other Income	3,015	18,156	54,292	7,758	53,028
Total Non - Markup / Interest Income	32,063	37,407	75,490	115,019	160,487
Administrative Expenses	318,436	344,508	166,092	168,531	158,076
Other Expenses	236,515	(38,549)	710,480	644,243	(951,086)
Total Non-Markup/Interest Expenses	554,951	305,959	876,572	812,774	(793,010)
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(1,496,100)	(1,397,840)	(1,800,695)	(395,687)	173,008
Taxation - Current	2,007	1,728	2,303	2,655	2,278
- Prior Years	3,167	1085	-	-	42,188
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAXATION	(1,501,274)	(1,400,653)	(1,802,998)	(398,342)	128,542
Net Cash Inflow / (Outflow) from Operating Activities	439,356	(900,986)	1,809,230	(528,738)	(549,050)
Net Cash Inflow / (Outflow) from Investing Activities	(325,939)	181,057	(1,802,967)	498,607	507,441
Net Cash Inflow / (Outflow) from Financing Activities	(475)	(356)	-	-	-
Number of Employees	359	356	172	133	123

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Jun. : Thousand Rupees)

Financial Position	Industrial Development Bank Ltd.				
	2009	2010	2011	2012	2013
ASSETS					
Cash & Balances with Treasury Banks	183,885	150,299	132,199	57,432	56,600
Balances with other Banks	50,313	64,681	28,265	20,171	21,802
Lending to Financial Institutions	481,269	108,802	794,425	61,007	431,073
Investments - Net	3,178,546	3,015,974	2,784,079	1,930,923	830,800
Advances - Net	142,182	108,392	91,050	53,093	38,724
Other Assets	773,712	701,761	1,847,865	2,369,013	1,457,518
Operating Fixed Assets	120,568	123,390	57,355	55,240	51,404
Deferred Tax Assets	877,648	884,654	-	-	-
TOTAL ASSETS	5,808,123	5,157,953	5,735,238	4,546,879	2,887,921
LIABILITIES					
Bills Payable	38,612	13,717	12,599	10,559	5,927
Borrowings from Financial Institution	22,305,318	22,466,356	23,383,395	24,292,043	23,409,994
Deposits and other Accounts	3,796,797	3,313,563	3,187,175	575,373	328,049
Sub-ordinate Loans	201,137	201,137	201,137	201,137	201,137
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	6,759,038	6,242,312	7,013,454	6,934,945	6,016,012
Deferred Tax Liabilities	877,648	884,655	-	-	-
TOTAL LIABILITIES	33,978,550	33,121,740	33,797,760	32,014,057	29,961,119
NET ASSETS	(28,170,427)	(27,963,787)	(28,062,522)	(27,467,178)	(27,073,198)
REPRESENTED BY:					
Share Capital	157,000	157,000	157,000	1	1
Reserves	750,548	750,548	750,548	-	-
Advance Against Equity	9,144	9,144	-	-	-
Un-appropriated Profit	(28,712,158)	(28,616,693)	(28,800,686)	(27,501,370)	(27,375,508)
Surplus/Deficit on Revaluation of Assets	(374,961)	(263,786)	(169,384)	34,191	302,310
TOTAL	(28,170,427)	(27,963,787)	(28,062,522)	(27,467,178)	(27,073,198)
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	404,055	284,378	97,045	74,435	198,721
Mark-Up/ Return/Interest Expenses	689,973	537,511	289,116	105,173	197,905
Net Mark-Up / Interest Income	(285,918)	(253,133)	(192,071)	(30,738)	816
Provisions & Bad Debts written off directly	(159,224)	(65,264)	62	(9,278)	(53,422)
Net Mark-Up / Interest Income after Provision	(126,694)	(187,869)	(192,133)	(21,460)	54,238
Fees, Commission & Brokerage Income	8,244	6,588	2,048	4,686	9,607
Dividend Income	61,070	54,660	47,624	58,543	147,324
Gain/Loss on sale of securities	-	-	-	-	4,534
Income from dealing in Foreign Currencies	-	963	(43)	-	103,040
Other Income	353,514	415,082	8,025	12,976	-
Total Non - Markup / Interest Income	422,828	477,293	57,654	76,205	264,505
Administrative Expenses	180,890	191,338	94,706	78,228	212,393
Other Expenses	(25,002)	666	(10,890)	103	2,055
Total Non-Markup/Interest Expenses	155,888	192,004	83,816	78,331	214,448
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	140,246	97,420	(218,295)	(23,586)	104,295
Taxation - Current	2,151	1,955	1,326	280	2,299
- Prior Years	-	-	-	-	-
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAXATION	138,095	95,465	(219,621)	(23,866)	101,996
Net Cash Inflow / (Outflow) from Operating Activities	(756,259)	(280,827)	(189,938)	(1,016,245)	(2,446,154)
Net Cash Inflow / (Outflow) from Investing Activities	747,516	261,609	153,106	933,709	2,365,270
Net Cash Inflow / (Outflow) from Financing Activities	-	-	160,464	-	-
Number of Employees	118	98	195	128	86

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	JS Bank Ltd.			
	2006	2007	2008	2009
ASSETS				
Cash & Balances with Treasury Banks	1,912,648	977,235	1,285,247	1,764,403
Balances with other Banks	1,463,280	254,079	672,271	1,820,857
Lending to Financial Institutions	2,825,912	3,601,211	1,405,210	3,482,564
Investments - Net	2,582,096	6,309,536	5,119,959	9,535,555
Advances - Net	1,692,831	6,475,963	9,699,199	11,689,653
Other Assets	1,662,854	627,843	677,387	637,652
Operating Fixed Assets	379,584	1,955,360	2,496,883	3,039,329
Deferred Tax Assets	26,250	126,525	271,646	924,907
TOTAL ASSETS	12,545,455	20,327,752	21,627,802	32,894,920
LIABILITIES				
Bills Payable	610,623	727,179	127,922	320,492
Borrowings from Financial Institution	800,005	481,147	537,655	5,039,635
Deposits and other Accounts	7,198,149	13,679,898	15,294,273	21,313,791
Sub-ordinated Loans	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-
Other Liabilities	932,870	245,721	392,115	566,443
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	9,541,647	15,133,945	16,351,965	27,240,361
NET ASSETS	3,003,808	5,193,807	5,275,837	5,654,559
REPRESENTED BY:				
Share Capital	3,004,225	5,106,337	5,694,844	6,127,605
Reserves	-	7,086	18,040	18,040
Un-appropriated Profit	(417)	27,928	71,744	(523,192)
Surplus/Deficit on Revaluation of Assets	-	52,456	(508,791)	32,106
TOTAL	3,003,808	5,193,807	5,275,837	5,654,559
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	2,050	1,130,383	1,975,203	2,527,295
Mark-Up/ Return/Interest Expenses	1,554	864,300	1,361,738	1,806,709
Net Mark-Up / Interest Income	496	266,083	613,465	720,586
Provisions & Bad Debts written off directly	-	9,727	11,218	772,688
Net Mark-Up / Interest Income after Provision	496	256,356	602,247	(52,102)
Fees, Commission & Brokerage Income	50	126,542	103,448	132,198
Dividend Income	-	92,813	73,441	26,282
Income from dealing in Foreign Currencies	51	48,451	102,575	89,455
Other Income	-	150,534	212,881	91,535
Total Non - Markup / Interest Income	101	418,340	492,345	339,470
Administrative Expenses	1,003	736,263	982,624	1,734,815
Other Expenses	-	654	743	1,346
Total Non-Markup/Interest Expenses	1,003	736,917	983,367	1,736,161
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(406)	(62,221)	111,225	(1,448,793)
Taxation - Current	11	6,556	-	14,334
- Prior Years	-	-	-	-
- Deferred	-	(104,208)	56,455	(868,191)
PROFIT/ (LOSS) AFTER TAXATION	(417)	35,431	54,770	(594,936)
Net Cash Inflow / (Outflow) from Operating Activities	(275,870)	(460,884)	403,176	6,015,819
Net Cash Inflow / (Outflow) from Investing Activities	-	(3,795,829)	(258,632)	(4,830,668)
Net Cash Inflow / (Outflow) from Financing Activities	540,107	2,102,112	588,507	432,761
Number of Employees	18	457	827	1,200

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	JS Bank Ltd.			
	2010	2011	2012	2013
ASSETS				
Cash & Balances with Treasury Banks	2,298,806	3,880,688	5,027,797	7,773,892
Balances with other Banks	917,802	136,880	1,178,265	514,982
Lending to Financial Institutions	3,643,360	4,073,103	3,940,958	21,585,799
Investments - Net	13,701,699	22,649,824	46,259,398	42,679,316
Advances - Net	13,978,113	18,018,778	20,054,921	33,762,507
Other Assets	776,313	1,057,391	1,244,267	1,942,359
Operating Fixed Assets	2,882,941	3,021,439	3,165,117	3,627,512
Deferred Tax Assets	1,184,613	1,082,466	699,272	883,605
TOTAL ASSETS	39,383,647	53,920,569	81,569,995	112,769,972
LIABILITIES				
Bills Payable	369,620	1,246,994	713,747	1,414,793
Borrowings from Financial Institution	5,524,410	2,944,495	8,222,273	20,150,846
Deposits and other Accounts	26,276,328	41,487,031	62,543,793	80,916,125
Sub-ordinated Loans	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-
Other Liabilities	1,375,003	765,019	1,134,373	1,354,315
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	33,545,361	46,443,539	72,614,186	103,836,079
NET ASSETS	5,838,286	7,477,030	8,955,809	8,933,893
REPRESENTED BY:				
Share Capital	6,734,238	8,058,050	8,619,242	8,619,242
Reserves	18,040	89,978	231,613	301,699
Un-appropriated Profit	(930,671)	(642,918)	(76,377)	218,098
Surplus/Deficit on Revaluation of Assets	16,679	(28,080)	181,331	(205,146)
TOTAL	5,838,286	7,477,030	8,955,809	8,933,893
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	3,299,767	4,312,207	6,022,859	6,849,941
Mark-Up/ Return/Interest Expenses	2,255,014	2,583,525	3,758,219	4,524,682
Net Mark-Up / Interest Income	1,044,753	1,728,682	2,264,640	2,325,259
Provisions & Bad Debts written off directly	136,484	(151,199)	509,928	453,088
Net Mark-Up / Interest Income after Provision	908,269	1,879,881	1,754,712	1,872,171
Fees, Commission & Brokerage Income	196,215	351,183	565,956	651,575
Dividend Income	22,483	20,433	163,374	377,623
Gain/Loss on sale of securities	-	-	205,326	269,309
Income from dealing in Foreign Currencies	60,667	98,519	-	-
Other Income	53,609	291,933	871,841	379,332
Total Non - Markup / Interest Income	332,974	762,068	1,806,497	1,677,839
Administrative Expenses	1,846,840	2,098,357	2,552,845	3,038,068
Other Expenses	16,953	7,840	(2,630)	10,571
Total Non-Markup/Interest Expenses	1,863,793	2,106,197	2,550,215	3,048,639
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(622,550)	535,752	1,010,994	501,371
Taxation - Current	36,327	49,813	83,045	126,317
- Prior Years	-	-	(50,661)	-
- Deferred	(251,398)	126,248	270,434	23,771
PROFIT/ (LOSS) AFTER TAXATION	(407,479)	359,691	708,176	351,283
Net Cash Inflow / (Outflow) from Operating Activities	1,760,620	3,981,482	29,055,673	(21,247,586)
Net Cash Inflow / (Outflow) from Investing Activities	(2,979,828)	(3,177,909)	(26,914,328)	23,374,964
Net Cash Inflow / (Outflow) from Financing Activities	606,633	-	-	-
Number of Employees	1,255	1,473	1,715	2,082

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	KASB Bank Ltd.				
	2004	2005	2006	2007	2008
ASSETS					
Cash & Balances with Treasury Banks	1,437,561	1,082,524	2,305,082	3,001,895	1,507,632
Balances with other Banks	1,794,172	817,078	799,731	807,555	59,093
Lending to Financial Institutions	699,019	1,077,546	2,305,232	1,766,398	556,455
Investments - Net	2,686,757	3,821,943	4,694,312	7,277,875	9,454,149
Advances - Net	8,294,759	10,739,337	14,512,718	25,143,153	32,240,196
Other Assets	576,380	709,414	759,975	1,188,415	3,762,944
Operating Fixed Assets	235,617	471,944	673,064	1,094,748	2,730,533
Deferred Tax Assets	129,019	383,201	488,621	610,533	1,488,096
TOTAL ASSETS	15,853,284	19,102,987	26,538,735	40,890,572	51,799,098
LIABILITIES					
Bills Payable	166,133	127,446	199,670	879,152	217,520
Borrowings from Financial Institution	2,341,770	1,931,448	2,176,032	1,745,807	6,300,622
Deposits and other Accounts	11,201,209	14,828,110	21,275,570	33,131,773	35,087,477
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	23,844	9,493	3,775	1,428	9,685
Other Liabilities	416,763	470,528	754,891	848,420	984,287
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	14,149,719	17,367,025	24,409,938	36,606,580	42,599,591
NET ASSETS	1,703,565	1,735,962	2,128,797	4,283,992	9,199,507
REPRESENTED BY:					
Share Capital	1,707,379	2,014,707	2,292,707	3,106,978	4,014,890
Reserves	84,279	84,279	111,748	1,059,199	5,759,263
Un-appropriated Profit	(79,240)	(352,274)	(242,396)	(7,497)	(974,788)
Surplus/Deficit on Revaluation of Assets	(8,853)	(10,750)	(33,262)	125,312	400,142
TOTAL	1,703,565	1,735,962	2,128,797	4,283,992	9,199,507
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	640,793	1,073,688	1,790,347	2,917,344	4,861,400
Mark-Up/ Return/Interest Expenses	318,114	664,408	1,429,045	2,285,381	4,448,440
Net Mark-Up / Interest Income	322,679	409,280	361,302	631,963	412,960
Provisions & Bad Debts written off directly	(1,262)	499,880	41,287	212,976	2,368,786
Net Mark-Up / Interest Income after Provision	323,941	(90,600)	320,015	418,987	(1,955,826)
Fees, Commission & Brokerage Income	38,470	94,264	93,035	129,488	162,362
Dividend Income	34,044	30,174	172,800	210,604	86,835
Income from dealing in Foreign Currencies	11,563	45,342	47,454	79,152	191,766
Other Income	32,013	35,844	279,658	402,235	219,672
Total Non - Markup / Interest Income	116,090	205,624	592,947	821,479	660,635
Administrative Expenses	427,977	622,397	853,523	1,153,736	1,759,032
Other Expenses	(3,425)	4,048	6,644	21,168	73,376
Total Non-Markup/Interest Expenses	424,552	626,445	860,167	1,174,904	1,832,408
Share of Profit from Subsidiaries	-	-	-	-	(1,278,400)
PROFIT/ (LOSS) BEFORE TAXATION	15,479	(511,421)	52,795	65,562	(1,849,199)
Taxation - Current	6,433	9,541	19,868	20,350	25,078
- Prior Years	(6,496)	2,795	-	-	26,506
- Deferred	(82,534)	(250,723)	(104,420)	(152,481)	(927,814)
PROFIT/ (LOSS) AFTER TAXATION	98,076	(273,034)	137,347	197,693	(972,969)
Net Cash Inflow / (Outflow) from Operating Activities	2,091,630	(417,496)	2,625,399	1,200,499	(3,437,919)
Net Cash Inflow / (Outflow) from Investing Activities	(422,674)	(1,345,903)	(1,364,763)	(1,725,827)	(1,299,684)
Net Cash Inflow / (Outflow) from Financing Activities	396,772	291,327	271,801	1,132,052	(2,139,368)
Number of Employees	398	815	1,206	1,320	1,802

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	KASB Bank Ltd.				
	2009	2010	2011	2012	2013
ASSETS					
Cash & Balances with Treasury Banks	2,851,665	3,272,520	4,822,597	4,766,887	4,944,273
Balances with other Banks	185,896	199,276	10,644,794	1,946,937	323,818
Lending to Financial Institutions	2,815,159	40,000	622,683	352,947	1,062,992
Investments - Net	15,129,090	13,052,504	16,883,748	40,875,266	27,693,892
Advances - Net	29,498,752	29,527,698	28,437,166	29,695,491	24,265,211
Other Assets	2,226,033	2,991,475	2,492,870	3,190,919	2,609,539
Operating Fixed Assets	3,298,720	3,379,130	3,342,032	2,736,443	2,571,470
Deferred Tax Assets	3,217,743	3,966,880	4,016,880	4,747,652	4,818,322
TOTAL ASSETS	59,223,058	56,429,483	71,262,770	88,312,542	68,289,517
LIABILITIES					
Bills Payable	386,066	541,041	891,579	877,827	870,760
Borrowings from Financial Institution	8,196,640	6,138,207	4,427,271	21,233,732	1,860,960
Deposits and other Accounts	43,899,695	46,274,187	61,262,896	61,873,268	63,072,958
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	6,027	2,170	1,510	-	-
Other Liabilities	1,775,760	1,291,421	1,389,025	1,715,897	1,127,237
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	54,264,188	54,247,026	67,972,281	85,700,724	66,931,915
NET ASSETS	4,958,870	2,182,457	3,290,489	2,611,818	1,357,602
REPRESENTED BY:					
Share Capital	9,508,617	9,508,617	19,508,617	19,508,617	19,508,617
Advance against Equity	-	-	-	291,449	981,410
Reserves	151,287	175,011	(6,975,892)	(6,975,892)	(6,975,892)
Un-appropriated Profit	(5,179,823)	(7,853,152)	(9,808,201)	(10,843,780)	(12,397,439)
Surplus/Deficit on Revaluation of Assets	478,789	351,981	565,965	631,424	240,906
TOTAL	4,958,870	2,182,457	3,290,489	2,611,818	1,357,602
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	5,061,633	5,017,060	4,517,206	6,340,531	4,936,505
Mark-Up/ Return/Interest Expenses	5,490,397	5,064,141	5,052,900	4,119,620	2,805,198
Net Mark-Up / Interest Income	(428,764)	(47,081)	(535,694)	2,220,911	2,131,307
Provisions & Bad Debts written off directly	2,512,373	1,535,324	557,527	1,989,619	1,712,362
Net Mark-Up / Interest Income after Provision	(2,941,137)	(1,582,405)	(1,093,221)	231,292	418,945
Fees, Commission & Brokerage Income	149,285	327,511	359,939	560,627	301,583
Dividend Income	101,253	61,535	14,905	35,494	189,350
Gain/Loss on sale of securities	-	-	-	-	18,137
Income from dealing in Foreign Currencies	(16,065)	64,389	109,250	360,535	-
Other Income	320,559	169,678	188,602	81,505	177,122
Total Non - Markup / Interest Income	555,032	623,113	672,696	1,038,161	686,192
Administrative Expenses	2,379,347	2,495,158	2,323,287	2,676,125	2,485,699
Other Expenses	35,171	925	256,921	403,838	94,665
Total Non-Markup/Interest Expenses	2,414,518	2,496,083	2,580,208	3,079,963	2,580,364
Share of Profit from Subsidiaries	1,142,681	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(5,943,304)	(3,455,375)	(3,000,733)	(1,810,510)	(1,475,227)
Taxation - Current	10,145	-	-	36,308	52,562
- Prior Years	-	-	-	-	-
- Deferred	(1,725,701)	(744,706)	(630,808)	(783,401)	55,315
PROFIT/ (LOSS) AFTER TAXATION	(4,227,748)	(2,710,669)	(2,369,925)	(1,063,417)	(1,583,104)
Net Cash Inflow / (Outflow) from Operating Activities	9,132,412	(852,700)	11,454,009	15,503,269	(14,498,483)
Net Cash Inflow / (Outflow) from Investing Activities	(7,669,968)	1,279,301	(2,968,140)	(23,987,557)	12,334,846
Net Cash Inflow / (Outflow) from Financing Activities	(4,886)	(4,363)	2,957,810	289,939	689,961
Number of Employees	1,656	1,726	1,537	1,641	1,623

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	MCB Bank Ltd.				
	2004	2005	2006	2007	2008
ASSETS					
Cash & Balances with Treasury Banks	23,833,253	23,665,549	32,465,976	39,683,883	39,631,172
Balances with other Banks	5,708,323	1,466,045	6,577,017	3,807,519	4,043,100
Lending to Financial Institutions	10,965,297	9,998,828	21,081,800	1,051,372	4,100,079
Investments - Net	67,194,971	69,481,487	63,486,316	113,089,261	96,256,874
Advances - Net	137,317,773	180,322,753	198,239,155	218,960,598	262,510,470
Other Assets	6,154,370	5,471,697	11,031,450	17,868,761	19,810,476
Operating Fixed Assets	7,999,821	8,182,454	9,054,156	16,024,123	17,263,733
Deferred Tax Assets	-	191,967	172,373	-	-
TOTAL ASSETS	259,173,808	298,780,780	342,108,243	410,485,517	443,615,904
LIABILITIES					
Bills Payable	7,566,684	8,536,674	7,089,679	10,479,058	10,551,468
Borrowings from Financial Institution	7,590,864	27,377,502	23,943,476	39,406,831	22,663,840
Deposits and other Accounts	221,069,158	229,341,890	257,461,838	292,098,066	330,274,155
Sub-ordinated Loans	1,598,720	1,598,080	1,597,440	479,232	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	6,525,999	8,192,338	11,171,496	11,722,493	437,137
Deferred Tax Liabilities	269,499	-	-	1,180,162	21,253,250
TOTAL LIABILITIES	244,620,924	275,046,484	301,263,929	355,365,842	385,179,850
NET ASSETS	14,552,884	23,734,296	40,844,314	55,119,675	58,436,054
REPRESENTED BY:					
Share Capital	3,371,800	4,265,327	5,463,276	6,282,768	6,282,768
Reserves	5,661,553	9,054,940	24,662,426	34,000,638	36,768,765
Un-appropriated Profit	165,208	4,990,260	5,530,973	5,130,750	9,193,332
Surplus/Deficit on Revaluation of Assets	5,354,323	5,423,769	5,187,639	9,705,519	6,191,189
TOTAL	14,552,884	23,734,296	40,844,314	55,119,675	58,436,054
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	9,083,863	17,756,232	25,778,061	31,786,595	40,043,824
Mark-Up/ Return/Interest Expenses	2,057,640	2,781,468	4,525,359	7,865,533	11,560,740
Net Mark-Up / Interest Income	7,026,223	14,974,764	21,252,702	23,921,062	28,483,084
Provisions & Bad Debts written off directly	279,690	1,144,355	1,182,737	3,065,051	4,019,121
Net Mark-Up / Interest Income after Provision	6,746,533	13,830,409	20,069,965	20,856,011	24,463,963
Fees, Commission & Brokerage Income	1,992,356	2,448,950	2,311,235	2,634,610	2,866,729
Dividend Income	378,908	480,344	811,801	632,300	617,554
Income from dealing in Foreign Currencies	492,738	531,455	692,010	693,408	727,564
Other Income	1,368,986	2,292,920	1,176,370	2,487,909	1,579,593
Total Non - Markup / Interest Income	4,232,988	5,753,669	4,991,416	6,448,227	5,791,440
Administrative Expenses	7,244,200	6,459,490	6,482,592	5,426,116	7,546,878
Other Expenses	191,457	106,101	78,119	570,087	840,959
Total Non-Markup/Interest Expenses	7,435,657	6,565,591	6,560,711	5,996,203	8,387,837
Compensation on delayed Tax Refunds	(513,852)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	4,057,716	13,018,487	18,500,670	21,308,035	21,867,566
Taxation - Current	1,555,764	4,611,359	5,701,443	6,442,356	7,341,257
- Prior Years	-	(149,763)	593,497	(1,294,473)	(864,824)
- Deferred	70,420	(365,524)	63,332	894,590	16,533
PROFIT/ (LOSS) AFTER TAXATION	2,431,532	8,922,415	12,142,398	15,265,562	15,374,600
Net Cash Inflow / (Outflow) from Operating Activities	(53,351,095)	(2,444,705)	3,541,222	61,899,299	2,031,538
Net Cash Inflow / (Outflow) from Investing Activities	58,411,710	(1,813,827)	4,755,197	(51,615,842)	8,234,072
Net Cash Inflow / (Outflow) from Financing Activities	(818,946)	(155,255)	5,616,068	(5,846,704)	(10,313,407)
Number of Employees	9,889	12,638	14,930	13,587	13,954

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	MCB Bank Ltd.				
	2009	2010	2011	2012	2013
ASSETS					
Cash & Balances with Treasury Banks	38,774,871	45,407,183	53,122,522	57,420,129	59,946,150
Balances with other Banks	6,009,993	1,478,569	2,281,263	1,191,974	1,536,946
Lending to Financial Institutions	3,000,000	4,401,781	955,087	1,551,472	1,224,638
Investments - Net	167,134,465	213,060,882	316,651,613	402,068,916	449,006,019
Advances - Net	253,249,407	254,551,589	225,801,259	239,583,320	248,242,965
Other Assets	23,040,095	27,705,069	32,413,576	41,520,432	26,956,315
Operating Fixed Assets	18,014,896	20,947,540	22,007,903	23,738,454	28,595,338
Deferred Tax Assets	-	-	-	-	-
TOTAL ASSETS	509,223,727	567,552,613	653,233,223	767,074,697	815,508,371
LIABILITIES					
Bills Payable	8,201,090	10,265,537	9,466,818	9,896,284	10,138,726
Borrowings from Financial Institution	44,662,088	25,684,593	39,100,627	78,951,103	38,542,660
Deposits and other Accounts	367,604,711	431,371,937	491,188,710	545,060,728	632,330,286
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	15,819,082	16,092,319	18,379,700	21,166,166	20,064,345
Deferred Tax Liabilities	3,196,743	4,934,018	6,294,886	9,529,727	4,201,373
TOTAL LIABILITIES	439,483,714	488,348,404	564,430,741	664,604,008	705,277,390
NET ASSETS	69,740,013	79,204,209	88,802,482	102,470,689	110,230,981
REPRESENTED BY:					
Share Capital	6,911,045	7,602,150	8,362,365	9,198,601	10,118,461
Reserves	38,385,760	40,162,906	42,186,467	44,253,270	46,601,214
Un-appropriated Profit	15,779,127	21,414,955	28,366,171	35,424,921	40,552,043
Surplus/Deficit on Revaluation of Assets	8,664,081	10,024,198	9,887,479	13,593,897	12,959,263
TOTAL	69,740,013	79,204,209	88,802,482	102,470,689	110,230,981
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	51,616,007	54,821,296	68,146,588	68,356,191	65,064,123
Mark-Up/ Return/Interest Expenses	15,837,322	17,987,767	23,620,274	27,500,019	27,195,894
Net Mark-Up / Interest Income	35,778,685	36,833,529	44,526,314	40,856,172	37,868,229
Provisions & Bad Debts written off directly	7,322,321	3,597,117	3,653,614	478,065	(2,835,617)
Net Mark-Up / Interest Income after Provision	28,456,364	33,236,412	40,872,700	40,378,107	40,703,846
Fees, Commission & Brokerage Income	3,455,948	4,129,540	4,921,383	5,934,472	6,741,404
Dividend Income	459,741	543,906	1,003,272	1,197,615	932,717
Gain/Loss on sale of securities	773,768	411,834	735,639	824,539	2,130,341
Income from dealing in Foreign Currencies	341,402	632,346	921,262	822,856	916,572
Other Income	612,026	547,680	530,635	373,849	449,604
Total Non - Markup / Interest Income	5,642,885	6,265,306	8,112,191	9,153,331	11,170,638
Administrative Expenses	10,111,330	12,173,942	15,584,687	17,476,862	18,709,969
Other Expenses	832,974	1,074,701	1,917,025	412,669	876,310
Total Non-Markup/Interest Expenses	10,944,304	13,248,643	17,501,712	17,889,531	19,586,279
PROFIT/ (LOSS) BEFORE TAXATION	23,154,945	26,253,075	31,483,179	31,641,907	32,288,205
Taxation - Current	7,703,305	8,027,433	9,724,467	9,600,760	15,170,974
- Prior Years	(2,232,226)	-	1,037,910	116,725	-
- Deferred	2,188,569	1,352,467	1,295,896	1,251,420	(4,378,107)
PROFIT/ (LOSS) AFTER TAXATION	15,495,297	16,873,175	19,424,906	20,673,002	21,495,338
Net Cash Inflow / (Outflow) from Operating Activities	78,148,082	58,701,161	124,027,193	96,700,952	69,725,490
Net Cash Inflow / (Outflow) from Investing Activities	(70,369,445)	(48,122,554)	(105,804,935)	(82,368,785)	(54,176,622)
Net Cash Inflow / (Outflow) from Financing Activities	(6,735,510)	(8,567,547)	(9,785,295)	(11,814,973)	(12,673,334)
Number of Employees	13,192	13,380	13,046	12,611	11,930

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Meezan Bank Ltd.				
	2004	2005	2006	2007	2008
ASSETS					
Cash & Balances with Treasury Banks	2,623,588	3,956,938	5,897,394	5,644,028	5,763,710
Balances with other Banks	1,751,083	2,855,823	4,134,875	3,729,549	1,344,974
Lending to Financial Institutions	-	-	3,700,000	8,850,000	18,108,000
Investments - Net	1,429,053	1,606,490	2,877,554	10,535,186	14,286,949
Advances - Net	12,339,745	19,740,886	27,031,016	34,576,339	39,768,481
Other Assets	1,349,184	2,210,100	2,266,522	2,810,494	4,123,441
Operating Fixed Assets	204,737	305,585	531,262	1,032,963	1,880,515
Deferred Tax Assets	-	-	-	-	-
TOTAL ASSETS	19,697,390	30,675,822	46,438,623	67,178,559	85,276,070
LIABILITIES					
Bills Payable	196,145	260,732	563,228	1,192,160	1,057,017
Borrowings from Financial Institution	2,862,139	2,981,714	4,285,212	2,415,606	4,008,496
Deposits and other Accounts	13,769,807	22,769,262	34,449,441	54,582,353	70,233,875
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	770,631	1,469,258	1,979,079	2,851,407	3,548,666
Deferred Tax Liabilities	286	170,274	398,304	430,377	453,038
TOTAL LIABILITIES	17,599,008	27,651,240	41,675,264	61,471,903	79,301,092
NET ASSETS	2,098,382	3,024,582	4,763,359	5,706,656	5,974,978
REPRESENTED BY:					
Share Capital	1,346,017	2,036,582	3,779,897	3,779,897	4,925,961
Advances against issue of right shares	192,312	-	-	-	-
Reserves	256,578	666,322	528,085	720,785	845,022
Un-appropriated Profit	258,325	268,036	448,427	1,219,228	570,114
Surplus/Deficit on Revaluation of Assets	45,150	53,642	6,950	(13,254)	(366,119)
TOTAL	2,098,382	3,024,582	4,763,359	5,706,656	5,974,978
OPERATING POSITION					
Profit/ Return Earned	534,400	1,459,229	2,704,280	4,573,752	6,803,213
Profit/ Return Expenses	250,393	690,418	1,464,173	2,451,968	3,088,334
Net Profit/ Return	284,007	768,811	1,240,107	2,121,784	3,714,879
Provisions & Bad Debts written off directly	18,741	38,980	122,878	435,896	717,320
Net Profit/ Return after Provision	265,266	729,831	1,117,229	1,685,888	2,997,559
Fees, Commission & Brokerage Income	100,739	174,750	216,216	321,685	431
Dividend Income	108,592	92,569	165,228	104,345	343
Income from dealing in Foreign Currencies	26,830	77,961	201,519	392,319	304,692
Other Income	128,932	276,871	107,598	529,544	402,442
Total Non - Profit / Return Income	365,093	622,151	690,561	1,347,893	707,908
Administrative Expenses	409,296	718,384	1,022,991	1,755,761	2,626,606
Other Expenses	185	482	4776	8,832	86,550
Total Non - Profit / Return Expenses	409,481	718,866	1,027,767	1,764,593	2,713,156
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	220,878	633,116	780,023	1,269,188	992,311
Taxation - Current	5,470	4,671	8,314	271,452	314,790
- Prior Years	-	39002	(60572)	-	-
- Deferred	(8,950)	169,988	228,030	34,235	56,334
PROFIT/ (LOSS) AFTER TAXATION	224,358	419,455	604,251	963,501	621,187
Net Cash Inflow / (Outflow) from Operating Activities	3,059,945	2,050,480	3,485,231	7,465,000	3,320,190
Net Cash Inflow / (Outflow) from Investing Activities	(551,020)	(110,636)	(1,446,941)	(8,123,692)	(5,585,079)
Net Cash Inflow / (Outflow) from Financing Activities	139,865	498,246	1,181,218	-	-
Number of Employees	511	786	1,389	2,205	3,170

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Meezan Bank Ltd.				
	2009	2010	2011	2012	2013
ASSETS					
Cash & Balances with Treasury Banks	8,387,432	12,780,806	16,641,160	19,125,401	28,582,626
Balances with other Banks	5,260,467	9,939,660	2,348,076	3,851,150	3,554,234
Lending to Financial Institutions	34,499,500	10,511,855	4,065,406	500,000	7,442,732
Investments - Net	23,290,309	54,966,907	98,488,574	152,459,855	151,613,933
Advances - Net	44,188,066	54,195,163	59,155,585	88,678,076	127,622,868
Other Assets	5,935,413	8,949,759	15,064,954	4,377,827	5,182,385
Operating Fixed Assets	2,416,375	3,066,100	3,985,248	4,898,240	5,594,914
Deferred Tax Assets	204,172	342,175	801,391	545,961	130,939
TOTAL ASSETS	124,181,734	154,752,425	200,550,394	274,436,510	329,724,631
LIABILITIES					
Bills Payable	1,249,210	1,767,370	2,282,045	3,058,503	3,614,718
Borrowings from Financial Institution	8,468,425	5,829,296	9,235,960	18,461,347	11,375,498
Deposits and other Accounts	100,333,051	131,070,328	170,030,431	230,425,986	289,810,519
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	4,946,589	5,005,440	5,215,607	5,939,916	6,010,653
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	114,997,275	143,672,434	186,764,043	257,885,752	310,811,388
NET ASSETS	9,184,459	11,079,991	13,786,351	16,550,758	18,913,243
REPRESENTED BY:					
Share Capital	6,650,048	6,982,550	8,029,933	9,033,675	10,027,379
Reserves	1,050,092	1,380,010	2,058,319	2,759,942	3,551,297
Un-appropriated Profit	1,390,395	2,377,563	3,240,421	3,688,121	4,329,474
Surplus/Deficit on Revaluation of Assets	93,924	339,868	457,678	1,069,020	1,005,093
TOTAL	9,184,459	11,079,991	13,786,351	16,550,758	18,913,243
OPERATING POSITION					
Profit/ Return Earned	10,102,060	12,290,549	18,032,152	21,836,972	23,171,018
Profit/ Return Expenses	4,969,916	6,606,474	8,665,622	11,384,534	12,526,169
Net Profit/ Return	5,132,144	5,684,075	9,366,530	10,452,438	10,644,849
Provisions & Bad Debts written off directly	1,519,176	1,496,476	1,389,155	451,191	93,382
Net Profit/ Return after Provision	3,612,968	4,187,599	7,977,375	10,001,247	10,551,467
Fees, Commission & Brokerage Income	529,260	615,752	757,136	969,517	1,258,234
Dividend Income	189,973	321,898	938,983	481,026	309,285
Gain/Loss on sale of securities	-	-	-	505,100	-
Income from dealing in Foreign Currencies	752,904	1,381,044	-	346,830	603,352
Other Income	125,667	156,336	236,756	96,117	1,330,579
Total Non - Profit / Return Income	1,597,804	2,475,030	2,504,755	2,398,590	3,501,450
Administrative Expenses	3,530,161	4,460,804	5,958,595	7,192,527	8,403,862
Other Expenses	(59,112)	74,865	167,235	(22,916)	2,391
Total Non - Profit / Return Expenses	3,471,049	4,535,669	6,125,830	7,169,611	8,406,253
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,739,723	2,126,960	4,356,300	5,230,226	5,646,664
Taxation - Current	1,440,374	1,025,135	1,703,310	1,715,141	1,573,730
- Prior Years	-	(332,808)	(220,027)	-	(268,836)
- Deferred	(726,002)	(214,955)	(518,526)	6,969	384,994
PROFIT/ (LOSS) AFTER TAXATION	1,025,351	1,649,588	3,391,543	3,508,116	3,956,776
Net Cash Inflow / (Outflow) from Operating Activities	13,966,350	41,257,569	40,906,365	59,402,194	10,928,315
Net Cash Inflow / (Outflow) from Investing Activities	(9,151,222)	(32,185,002)	(43,835,572)	(54,064,297)	(262,046)
Net Cash Inflow / (Outflow) from Financing Activities	1,724,087	22,720,466	(802,023)	(1,350,582)	(1,505,960)
Number of Employees	3,669	4,364	4,900	5,320	6,248

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Metropolitan Bank Ltd.	
	2004	2005
ASSETS		
Cash & Balances with Treasury Banks	4,648,318	5,150,860
Balances with other Banks	2,359,259	1,118,240
Lending to Financial Institutions	4,132,234	5,462,582
Investments – Net	15,559,826	22,803,943
Advances – Net	40,121,548	43,518,716
Other Assets	699,665	1,090,474
Operating Fixed Assets	369,675	418,922
Deferred Tax Assets	-	-
TOTAL ASSETS	67,890,525	79,563,737
LIABILITIES		
Bills Payable	1,203,214	1,046,050
Borrowings from Financial Institution	12,327,265	14,429,178
Deposits and other Accounts	48,595,565	56,712,945
Sub-ordinated Loans	-	-
Liabilities against Assets Subject to Finance Lease	-	-
Other Liabilities	965,049	1,372,941
Deferred Tax Liabilities	535,636	408,470
TOTAL LIABILITIES	63,626,729	73,969,584
NET ASSETS	4,263,796	5,594,153
REPRESENTED BY:		
Share Capital	1,200,000	1,560,000
Reserves	2,321,951	2,254,951
Un-appropriated Profit	46,261	1,278,413
Surplus/Deficit on Revaluation of Assets	695,584	500,789
TOTAL	4,263,796	5,594,153
OPERATING POSITION		
Mark-Up/ Return/Interest Earned	2,783,812	4,358,556
Mark-Up/ Return/Interest Expenses	1,260,702	2,224,648
Net Mark-Up / Interest Income	1,523,110	2,133,908
Provisions & Bad Debts written off directly	84,624	51,841
Net Mark-Up / Interest Income after Provision	1,438,486	2,082,067
Fees, Commission & Brokerage Income	372,048	423,428
Dividend Income	5,490	33,231
Income from dealing in Foreign Currencies	279,363	397,201
Other Income	97,765	139,503
Total Non - Markup / Interest Income	754,666	993,363
Administrative Expenses	814,337	970,599
Other Expenses	894	6,505
Total Non-Markup/Interest Expenses	815,231	977,104
Extra ordinary/unusual Items	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,377,921	2,098,326
Taxation - Current	478,000	647,000
- Prior Years	-	(140,700)
- Deferred	84,382	86,121
PROFIT/ (LOSS) AFTER TAXATION	815,539	1,505,905
Net Cash Inflow / (Outflow) from Operating Activities	1,419,372	6,764,400
Net Cash Inflow / (Outflow) from Investing Activities	1,686,873	(7,508,058)
Net Cash Inflow / (Outflow) from Financing Activities	(551)	(2)
Number of Employees	1,045	1,143

HBAG Zurich and Metropolitan Bank Ltd merged and declared as Habib Metropolitan Bank Ltd. As on 16-10-2006

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	mybank Ltd.*		
	2004	2005	2006
ASSETS			
Cash & Balances with Treasury Banks	1,683,390	1,410,398	1,993,815
Balances with other Banks	592,397	404,735	722,089
Lending to Financial Institutions	1,096,290	1,533,503	4,780,887
Investments – Net	1,937,287	3,252,736	2,711,220
Advances – Net	7,245,371	9,294,381	13,486,839
Other Assets	247,178	415,447	558,642
Operating Fixed Assets	594,746	772,148	2,036,225
Deferred Tax Assets	39,238	135,409	-
TOTAL ASSETS	13,435,897	17,218,757	26,289,717
LIABILITIES			
Bills Payable	271,358	266,152	225,322
Borrowings from Financial Institution	474,933	1,339,662	1,624,470
Deposits and other Accounts	10,922,515	12,856,615	19,169,226
Sub-ordinated Loans	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-
Other Liabilities	118,320	206,706	336,652
Deferred Tax Liabilities	-	-	120,221
TOTAL LIABILITIES	11,787,126	14,669,135	21,475,891
NET ASSETS	1,648,771	2,549,622	4,813,826
REPRESENTED BY:			
Share Capital	1,523,813	2,057,147	3,085,721
Reserves	101,222	156,072	255,941
Un-appropriated Profit	58,897	278,297	586,905
Surplus/Deficit on Revaluation of Assets	(35,161)	58,106	885,259
TOTAL	1,648,771	2,549,622	4,813,826
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	552,144	1,026,000	1,685,810
Mark-Up/ Return/Interest Expenses	140,835	322,570	865,668
Net Mark-Up / Interest Income	411,309	703,430	820,142
Provisions & Bad Debts written off directly	30,266	202,686	37,772
Net Mark-Up / Interest Income after Provision	381,043	500,744	782,370
Fees, Commission & Brokerage Income	45,297	68,370	115,544
Dividend Income	-	62,040	138,094
Income from dealing in Foreign Currencies	13,316	15,516	37,194
Other Income	39,653	102,903	161,406
Total Non - Markup / Interest Income	98,266	248,829	452,238
Administrative Expenses	381,231	530,997	587,525
Other Expenses	11,209	7,728	24,023
Total Non-Markup/Interest Expenses	392,440	538,725	611,548
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	86,869	210,848	623,060
Taxation - Current	3,238	38,827	126,085
- Prior Years	-	39	-
- Deferred	-	(102,268)	(2,370)
PROFIT/ (LOSS) AFTER TAXATION	83,631	274,250	499,345
Net Cash Inflow / (Outflow) from Operating Activities	(259,399)	146,856	344,793
Net Cash Inflow / (Outflow) from Investing Activities	(60,360)	(1,340,844)	655,262
Net Cash Inflow / (Outflow) from Financing Activities	507,937	533,334	925,716
Number of Employees	1,031	978	969

* my bank Ltd. 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
ASSETS				
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
TOTAL ASSETS	40,601,613	39,803,003	35,490,705	39,479,376
LIABILITIES				
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	-	-	-	-
TOTAL LIABILITIES	34,659,293	33,659,935	30,385,841	35,333,510
NET ASSETS	5,942,320	6,143,068	5,104,864	4,145,866
REPRESENTED BY:				
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
TOTAL	5,942,320	6,143,068	5,104,864	4,145,866
OPERATING POSITION				
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
Net Mark-Up / Interest Income	698,850	811,209	486,316	554,928
Provisions & Bad Debts written off directly	651,101	1,583,670	1,933,811	937,435
Net Mark-Up / Interest Income after Provision	47,749	(772,461)	(1,447,495)	(382,507)
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
Total Non - Markup / Interest Income	910,560	942,648	383,758	409,372
Administrative Expenses	725,724	922,538	1,064,180	1,110,129
Other Expenses	7,497	8,474	28,595	(5,073)
Total Non-Markup/Interest Expenses	733,221	931,012	1,092,775	1,105,056
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	225,088	(760,825)	(2,156,512)	(1,078,191)
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)
PROFIT/ (LOSS) AFTER TAXATION	340,319	(350,293)	(1,639,829)	(1,043,411)
Net Cash Inflow / (Outflow) from Operating Activities	7,593,248	(1,902,601)	(798,785)	907,389
Net Cash Inflow / (Outflow) from Investing Activities	(9,261,573)	483,461	846,962	774,276
Net Cash Inflow / (Outflow) from Financing Activities	771,426	1,060,714	-	-
Number of Employees	824	930	930	904

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	National Bank of Pakistan				
	2004	2005	2006	2007	2008
ASSETS					
Cash & Balances with Treasury Banks	94,446,552	71,196,956	78,625,227	94,873,249	106,503,756
Balances with other Banks	49,784,884	31,019,330	40,641,679	37,472,832	38,344,608
Lending to Financial Institutions	10,511,322	16,282,942	23,012,732	21,464,600	17,128,032
Investments - Net	144,735,672	156,985,378	139,946,995	211,146,038	170,822,491
Advances - Net	221,443,963	268,838,779	316,110,406	340,318,930	412,986,865
Other Assets	18,339,514	23,941,056	27,113,698	30,994,965	44,550,347
Operating Fixed Assets	9,202,969	9,454,365	9,681,974	25,922,979	24,217,655
Deferred Tax Assets	1,275,949	-	-	-	3,204,572
TOTAL ASSETS	549,740,825	577,718,806	635,132,711	762,193,593	817,758,326
LIABILITIES					
Bills Payable	7,214,671	1,741,156	10,605,663	7,061,902	10,219,061
Borrowings from Financial Institution	11,084,790	8,756,847	11,704,079	10,815,176	40,458,926
Deposits and other Accounts	465,571,717	463,426,602	501,872,243	591,907,435	624,939,016
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	17,058	16,629	13,235	33,554	25,274
Other Liabilities	22,916,147	23,496,910	26,596,300	30,940,041	39,656,831
Deferred Tax Liabilities	-	4,462,718	2,387,073	5,097,831	-
TOTAL LIABILITIES	506,804,383	501,900,862	553,178,593	645,855,939	715,299,108
NET ASSETS	42,936,442	75,817,944	81,954,118	116,337,654	102,459,218
REPRESENTED BY:					
Share Capital	4,924,106	5,908,927	7,090,712	8,154,319	8,969,751
Reserves	11,119,613	12,354,256	13,879,260	15,772,124	19,941,047
Un-appropriated Profit	9,213,565	19,372,523	32,074,677	45,344,188	52,456,204
Surplus/Deficit on Revaluation of Assets	17,679,158	38,182,238	28,909,469	47,067,023	21,092,216
TOTAL	42,936,442	75,817,944	81,954,118	116,337,654	102,459,218
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	20,947,333	33,692,665	44,100,934	50,569,481	60,942,798
Mark-Up/ Return/Interest Expenses	6,559,398	10,321,768	13,947,218	16,940,011	23,884,768
Net Mark-Up / Interest Income	14,387,935	23,370,897	30,153,716	33,629,470	37,058,030
Provisions & Bad Debts written off directly	1,748,165	2,223,927	2,371,546	4,722,735	10,970,814
Net Mark-Up / Interest Income after Provision	12,639,770	21,146,970	27,782,170	28,906,735	26,087,216
Fees, Commission & Brokerage Income	5,099,195	4,926,604	6,144,628	6,781,683	7,925,370
Dividend Income	1,273,863	1,718,478	2,891,755	3,263,246	2,878,932
Income from dealing in Foreign Currencies	1,008,988	1,205,638	1,333,840	1,042,827	3,969,057
Other Income	922,670	1,541,631	1,792,669	2,457,089	1,642,503
Total Non - Markup / Interest Income	8,304,716	9,392,351	12,162,892	13,544,845	16,415,862
Administrative Expenses	8,878,801	11,221,789	13,443,441	14,205,911	18,171,198
Other Expenses	40,527	261,504	191,044	185,168	1,330,882
Total Non-Markup/Interest Expenses	8,919,328	11,483,293	13,634,485	14,391,079	19,502,080
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	12,025,158	19,056,028	26,310,577	28,060,501	23,000,998
Taxation - Current	4,950,000	7,154,002	8,695,598	8,311,500	11,762,650
- Prior Years	847,958	(1,098,709)	530,652	391,497	-
- Deferred	(15,729)	291,291	61,981	323,731	(4,220,242)
PROFIT/ (LOSS) AFTER TAXATION	6,242,929	12,709,444	17,022,346	19,033,773	15,458,590
Net Cash Inflow / (Outflow) from Operating Activities	30,892,555	(54,928,862)	10,176,913	78,804,419	2,532,681
Net Cash Inflow / (Outflow) from Investing Activities	30,040,288	14,290,871	8,711,923	(63,304,392)	14,184,626
Net Cash Inflow / (Outflow) from Financing Activities	(536,208)	(757,308)	(1,482,019)	(2,845,646)	(6,120,972)
Number of Employees	13,745	15,176	15,356	14,079	15,204

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	National Bank of Pakistan				
	2009	2010	2011	2012	2013
ASSETS					
Cash & Balances with Treasury Banks	115,827,868	115,442,360	131,675,907	158,332,708	158,230,033
Balances with other Banks	28,405,564	30,389,664	27,581,695	30,222,338	18,388,738
Lending to Financial Institutions	19,587,176	23,025,156	44,380,396	8,272,645	51,941,866
Investments - Net	217,642,822	301,323,804	319,531,213	343,537,529	396,411,825
Advances - Net	475,243,431	477,506,564	525,045,764	657,381,154	620,216,609
Other Assets	59,316,438	53,496,240	65,973,449	80,162,206	80,991,187
Operating Fixed Assets	25,147,192	26,888,226	27,453,815	27,949,833	34,568,864
Deferred Tax Assets	3,062,271	6,952,666	7,935,497	3,480,892	10,968,824
TOTAL ASSETS	944,232,762	1,035,024,680	1,149,577,736	1,309,339,305	1,371,717,946
LIABILITIES					
Bills Payable	10,621,169	8,006,631	9,104,710	14,367,639	13,894,667
Borrowings from Financial Institution	45,278,138	20,103,591	26,371,675	50,250,684	23,014,353
Deposits and other Accounts	726,464,825	832,151,888	927,421,438	1,037,784,947	1,101,845,283
Sub-ordinate Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	42,629	106,704	76,477	29,619	57,215
Other Liabilities	42,269,623	46,160,038	53,951,988	55,628,666	72,242,898
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	824,676,384	906,528,852	1,016,926,288	1,158,061,555	1,211,054,416
NET ASSETS	119,556,378	128,495,828	132,651,448	151,277,750	160,663,530
REPRESENTED BY:					
Share Capital	10,763,702	13,454,628	16,818,285	18,500,114	21,275,131
Reserves	22,681,707	24,450,244	25,342,817	28,818,528	33,536,713
Un-appropriated Profit	61,346,510	65,857,438	68,358,910	68,715,995	49,734,161
Surplus/Deficit on Revaluation of Assets	24,764,459	24,733,518	22,131,436	35,243,113	56,117,525
TOTAL	119,556,378	128,495,828	132,651,448	151,277,750	160,663,530
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	77,947,697	88,472,134	95,325,179	100,092,132	100,192,320
Mark-Up/ Return/Interest Expenses	39,489,649	45,250,476	48,515,618	56,417,827	60,894,358
Net Mark-Up / Interest Income	38,458,048	43,221,658	46,809,561	43,674,305	39,297,962
Provisions & Bad Debts written off directly	11,669,335	9,969,689	9,339,126	7,997,260	19,567,702
Net Mark-Up / Interest Income after Provision	26,788,713	33,251,969	37,470,435	35,677,045	19,730,260
Fees, Commission & Brokerage Income	8,930,391	9,631,579	9,587,856	10,706,506	12,346,947
Dividend Income	1,920,336	1,099,493	1,747,073	3,626,356	2,661,077
Gain/Loss on sale of securities	-	-	-	-	3,887,164
Income from dealing in Foreign Currencies	3,028,165	2,211,139	3,132,461	3,703,319	3,926,204
Other Income	5,146,465	4,690,429	4,869,658	5,813,141	3,130,286
Total Non - Markup / Interest Income	19,025,357	17,632,640	19,337,048	23,849,322	25,951,678
Administrative Expenses	22,571,470	26,202,577	30,117,272	35,736,823	37,677,868
Other Expenses	942,427	266,913	679,038	531,838	975,527
Total Non-Markup/Interest Expenses	23,513,897	26,469,490	30,796,310	36,268,661	38,653,395
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	22,300,173	24,415,119	26,011,173	23,257,706	7,028,543
Taxation - Current	9,221,513	9,835,048	9,193,471	7,526,333	6,230,222
- Prior Years	(4,133,282)	(939,256)	260,000	-	130,079
- Deferred	(999,904)	(2,043,887)	(1,047,020)	(431,262)	(4,638,541)
PROFIT/ (LOSS) AFTER TAXATION	18,211,846	17,563,214	17,604,722	16,162,635	5,306,783
Net Cash Inflow / (Outflow) from Operating Activities	45,451,673	93,163,784	41,345,222	59,440,576	34,633,472
Net Cash Inflow / (Outflow) from Investing Activities	(41,036,979)	(83,940,833)	(17,630,296)	(17,626,078)	(34,606,039)
Net Cash Inflow / (Outflow) from Financing Activities	(5,841,362)	(8,109,412)	(10,126,668)	(12,642,900)	(12,952,019)
Number of Employees	16,248	16,457	16,971	16,440	17,153

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	NIB Bank Ltd.				
	2004	2005	2006	2007	2008
ASSETS					
Cash & Balances with Treasury Banks	974,659	2,085,141	2,928,404	10,318,722	9,355,104
Balances with other Banks	309,218	1,966,118	1,362,497	1,401,796	793,843
Lending to Financial Institutions	1,812,907	2,270,000	2,600,000	4,753,113	12,459,621
Investments - Net	766,716	5,129,285	6,558,733	40,439,935	35,176,823
Advances - Net	12,158,088	19,622,929	31,052,169	81,932,379	80,344,193
Other Assets	406,486	576,691	1,172,363	31,368,490	30,543,877
Operating Fixed Assets	129,389	368,551	622,216	3,925,383	3,702,426
Deferred Tax Assets	-	-	127,158	2,732,623	6,533,228
TOTAL ASSETS	16,557,463	32,018,715	46,423,540	176,872,441	178,909,115
LIABILITIES					
Bills Payable	98,620	274,325	215,769	2,110,211	1,432,084
Borrowings from Financial Institution	4,159,194	4,547,096	9,164,121	16,669,412	23,651,366
Deposits and other Accounts	10,648,570	21,123,556	30,566,540	116,671,219	104,586,167
Sub-ordinated Loans	-	-	-	-	3,999,200
Liabilities against Assets Subject to Finance Lease	-	-	-	7,176	-
Other Liabilities	188,320	1,858,398	2,150,538	4,961,601	5,541,790
Deferred Tax Liabilities	98,911	2,465	-	-	-
TOTAL LIABILITIES	15,193,615	27,805,840	42,096,968	140,419,619	139,210,607
NET ASSETS	1,363,848	4,212,875	4,326,572	36,452,822	39,698,508
REPRESENTED BY:					
Share Capital	1,229,041	3,361,522	3,361,522	22,017,968	28,437,271
Reserves	34,125	694,623	719,810	14,745,987	20,326,684
Un-appropriated Profit	114,609	197,626	293,073	(282,604)	(7,757,283)
Surplus/Deficit on Revaluation of Assets	(13,927)	(40,896)	(47,833)	(28,529)	(1,308,164)
TOTAL	1,363,848	4,212,875	4,326,572	36,452,822	39,698,508
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	803,542	1,716,917	3,473,364	6,999,888	15,201,691
Mark-Up/ Return/Interest Expenses	412,680	1,118,957	2,452,192	4,995,955	10,799,816
Net Mark-Up / Interest Income	390,862	597,960	1,021,172	2,003,933	4,401,875
Provisions & Bad Debts written off directly	73,255	91,288	269,583	1,494,801	9,657,400
Net Mark-Up / Interest Income after Provision	317,607	506,672	751,589	509,132	(5,255,525)
Fees, Commission & Brokerage Income	40,418	91,707	179,994	314,545	678,970
Dividend Income	16,015	16,668	14,528	13,723	1,047,259
Income from dealing in Foreign Currencies	25,596	109,145	208,627	225,235	436,330
Other Income	29,538	18,639	90,857	45,268	259,317
Total Non - Markup / Interest Income	111,567	236,159	494,006	598,771	2,421,876
Administrative Expenses	393,719	711,545	1,221,423	2,141,371	6,433,122
Other Expenses	4,122	1,509	2,259	4,802	1,731,119
Total Non-Markup/Interest Expenses	397,841	713,054	1,223,682	2,146,173	8,164,241
Extra ordinary/unusual Items	-	2,776	-	(327,851)	-
PROFIT/ (LOSS) BEFORE TAXATION	31,333	27,001	21,913	(710,419)	(10,997,890)
Taxation - Current	14,031	20,178	33,422	37,925	-
- Prior Years	(5,687)	-	-	-	-
- Deferred	(99,620)	(96,948)	(129,367)	(258,575)	(3,523,211)
PROFIT/ (LOSS) AFTER TAXATION	122,609	103,771	117,858	(489,769)	(7,474,679)
Net Cash Inflow / (Outflow) from Operating Activities	(338,482)	4,199,958	2,048,345	7,989,545	(21,302,169)
Net Cash Inflow / (Outflow) from Investing Activities	1,444,643	(4,204,801)	(1,808,703)	(19,130,466)	3,739,024
Net Cash Inflow / (Outflow) from Financing Activities	(166,607)	2,772,225	-	18,570,538	15,991,574
Number of Employees	403	786	1,632	5,580	6,910

NDLC-IFIC Bank renamed as NIB Bank 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.				
	2009	2010	2011	2012	2013
ASSETS					
Cash & Balances with Treasury Banks	8,834,275	8,836,449	7,969,044	7,672,866	8,006,105
Balances with other Banks	3,683,783	2,951,479	1,486,830	960,850	692,177
Lending to Financial Institutions	5,681,887	6,429,166	14,666,918	3,440,910	2,127,516
Investments - Net	62,432,977	51,789,035	49,598,830	85,386,110	61,058,886
Advances - Net	84,021,406	74,566,015	60,844,380	71,564,237	82,000,586
Other Assets	33,875,619	7,577,937	4,462,407	7,994,606	7,415,548
Operating Fixed Assets	3,114,632	2,718,975	4,748,221	2,708,498	2,836,105
Deferred Tax Assets	6,474,384	9,480,983	11,017,000	10,881,284	12,688,138
TOTAL ASSETS	208,118,963	164,350,039	154,793,630	190,609,361	176,825,061
LIABILITIES					
Bills Payable	1,574,207	1,335,493	1,738,422	2,430,030	2,862,663
Borrowings from Financial Institution	62,523,365	42,361,934	47,382,031	76,179,065	51,506,673
Deposits and other Accounts	93,919,805	99,169,373	85,488,268	91,291,234	104,896,065
Sub-ordinated Loans	3,997,600	3,996,000	3,994,400	3,992,800	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	4,575,741	3,824,474	2,514,005	-	3,083,466
Deferred Tax Liabilities	-	-	-	2,702,438	-
TOTAL LIABILITIES	166,590,718	150,687,274	141,117,126	176,595,567	162,348,867
NET ASSETS	41,528,245	13,662,765	13,676,504	14,013,794	14,476,194
REPRESENTED BY:					
Share Capital	40,437,271	40,437,271	103,028,512	103,028,512	103,028,512
Advance against Right Share	-	6,352,360	(45,769,623)	-	-
Reserves	8,464,894	8,464,894	218,276	225,889	474,123
Un-appropriated Profit	(7,258,893)	(41,592,479)	(43,893,095)	(43,862,642)	(42,790,164)
Surplus/Deficit on Revaluation of Assets	(115,027)	719	92,434	(45,377,965)	(46,236,277)
TOTAL	41,528,245	13,662,765	13,676,504	14,013,794	14,476,194
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	18,272,363	16,482,080	14,245,677	13,988,512	13,169,697
Mark-Up/ Return/Interest Expenses	12,872,357	13,533,160	12,166,781	11,132,803	9,883,452
Net Mark-Up / Interest Income	5,400,006	2,948,920	2,078,896	2,855,709	3,286,245
Provisions & Bad Debts written off directly	1,195,329	10,050,404	2,766,143	(99,804)	(851,577)
Net Mark-Up / Interest Income after Provision	4,204,677	(7,101,484)	(687,247)	2,955,513	4,137,822
Fees, Commission & Brokerage Income	729,953	715,279	756,650	891,618	1,271,045
Dividend Income	260,103	177,229	573,184	448,906	522,888
Gain/Loss on sale of securities	-	-	274,512	539,578	543,436
Income from dealing in Foreign Currencies	72,162	469,449	526,577	469,247	-
Other Income	619,615	353,395	21,157	72,833	568,634
Total Non - Markup / Interest Income	1,681,833	1,715,352	2,152,080	2,422,182	2,906,003
Administrative Expenses	5,345,307	6,955,148	4,714,974	5,173,194	5,305,872
Other Expenses	(102,868)	280,277	230,277	59,381	112,686
Total Non-Markup/Interest Expenses	5,242,439	7,235,425	4,945,251	5,232,575	5,418,558
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	644,071	(12,621,557)	(3,480,418)	145,120	1,625,267
Taxation - Current	99,771	181,974	163,978	82,054	160,757
- Prior Years	-	327,748	30,658	25,000	148,339
- Deferred	(146,748)	(3,019,165)	(1,630,964)	-	75,000
PROFIT/ (LOSS) AFTER TAXATION	691,048	(10,112,114)	(2,044,090)	38,066	1,241,171
Net Cash Inflow / (Outflow) from Operating Activities	28,507,068	(18,017,973)	(6,875,993)	33,628,173	(19,744,538)
Net Cash Inflow / (Outflow) from Investing Activities	(26,052,516)	10,937,221	2,579,511	(34,448,326)	23,803,313
Net Cash Inflow / (Outflow) from Financing Activities	(85,441)	6,350,622	1,964,428	(2,005)	(3,994,209)
Number of Employees	6,385	3,595	3,595	2,768	3,039

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	PICIC Commercial Bank Ltd.		
	2004	2005	2006
ASSETS			
Cash & Balances with Treasury Banks	3,495,792	5,173,687	5,583,591
Balances with other Banks	790,783	1,561,364	2,170,897
Lending to Financial Institutions	6,748,310	8,706,436	9,285,608
Investments - Net	13,196,226	13,657,530	15,661,143
Advances - Net	25,828,363	33,162,262	34,883,751
Other Assets	992,133	1,638,060	1,365,053
Operating Fixed Assets	781,581	947,558	933,282
Deferred Tax Assets	171,130	281,737	406,542
TOTAL ASSETS	52,004,318	65,128,634	70,289,867
LIABILITIES			
Bills Payable	676,356	667,173	749,080
Borrowings from Financial Institution	3,207,307	5,680,230	5,024,405
Deposits and other Accounts	44,091,795	53,468,021	59,467,497
Sub-ordinated Loans	-	-	-
Liabilities against Assets Subject to Finance Lease	73,602	45,510	15,476
Other Liabilities	429,159	1,209,650	957,819
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	48,478,219	61,070,584	66,214,277
NET ASSETS	3,526,099	4,058,050	4,075,590
REPRESENTED BY:			
Share Capital	1,823,250	2,734,875	2,734,875
Reserves	1,189,910	995,393	957,286
Un-appropriated Profit	466,417	455,676	778,905
Surplus/Deficit on Revaluation of Assets	46,522	(127,894)	(395,476)
TOTAL	3,526,099	4,058,050	4,075,590
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	2,336,412	4,171,890	5,795,979
Mark-Up/ Return/Interest Expenses	1,067,647	2,061,889	3,530,329
Net Mark-Up / Interest Income	1,268,765	2,110,001	2,265,650
Provisions & Bad Debts written off directly	(5,590)	9,786	476,884
Net Mark-Up / Interest Income after Provision	1,274,355	2,100,215	1,788,766
Fees, Commission & Brokerage Income	136,013	174,501	206,873
Dividend Income	140,991	149,909	131,811
Income from dealing in Foreign Currencies	88,023	105,276	142,710
Other Income	310,632	528,911	376,071
Total Non - Markup / Interest Income	675,659	958,597	857,465
Administrative Expenses	822,602	1,147,703	1,350,451
Other Expenses	1027	5489	16565
Total Non-Markup/Interest Expenses	823,629	1,153,192	1,367,016
Amortization of Deferred Cost	-	-	-
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,126,385	1,905,620	1,279,215
Taxation - Current	226,000	395,000	441,000
- Prior Years	-	-	-
- Deferred	4,063	6,581	(130,626)
PROFIT/ (LOSS) AFTER TAXATION	896,322	1,504,039	968,841
Net Cash Inflow / (Outflow) from Operating Activities	(6,974,261)	4,072,696	4,125,218
Net Cash Inflow / (Outflow) from Investing Activities	7,670,358	(891,689)	(2,303,468)
Net Cash Inflow / (Outflow) from Financing Activities	767,706	(732,531)	(802,313)
Number of Employees	939	1,530	1,647

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Prime Commercial Bank Ltd.		
	2004	2005	2006
ASSETS			
Cash & Balances with Treasury Banks	2,839,445	3,716,479	4,612,129
Balances with other Banks	1,295,984	1,349,181	954,794
Lending to Financial Institutions	6,946,265	7,673,303	853,278
Investments - Net	6,309,844	13,409,547	11,607,334
Advances - Net	21,263,937	25,523,552	32,124,366
Other Assets	865,072	1,059,988	1,016,703
Operating Fixed Assets	815,310	1,024,908	1,171,629
Deferred Tax Assets	-	-	-
TOTAL ASSETS	40,335,857	53,756,958	52,340,233
LIABILITIES			
Bills Payable	693,354	734,157	619,005
Borrowings from Financial Institution	5,411,476	9,380,774	5,555,960
Deposits and other Accounts	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	486,002	481,491	868,487
Deferred Tax Liabilities	40,872	50,623	88,938
TOTAL LIABILITIES	37,388,437	50,323,013	48,623,701
NET ASSETS	2,947,420	3,433,945	3,716,532
REPRESENTED BY:			
Share Capital	2,018,697	2,321,502	2,739,372
Reserves	923,930	720,337	640,364
Un-appropriated Profit	5	396,215	418,051
Surplus/Deficit on Revaluation of Assets	4,788	(4,109)	(81,255)
TOTAL	2,947,420	3,433,945	3,716,532
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	1,641,402	3,088,747	4,536,263
Mark-Up/ Return/Interest Expenses	655,591	1,436,401	2,781,811
Net Mark-Up / Interest Income	985,811	1,652,346	1,754,452
Provisions & Bad Debts written off directly	80,980	187,881	336,279
Net Mark-Up / Interest Income after Provision	904,831	1,464,465	1,418,173
Fees, Commission & Brokerage Income	260,731	288,351	411,676
Dividend Income	15,649	26,539	33,991
Income from dealing in Foreign Currencies	138,184	81,215	132,031
Other Income	145,535	71,018	121,331
Total Non - Markup / Interest Income	560,099	467,123	699,029
Administrative Expenses	942,683	1,155,272	1,570,388
Other Expenses	(2,648)	11,019	20,017
Total Non-Markup/Interest Expenses	940,035	1,166,291	1,590,405
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	524,895	765,297	526,797
Taxation - Current	172,495	239,609	128,000
- Prior Years	(37,973)	15,966	-
- Deferred	44,980	14,460	39,109
PROFIT/ (LOSS) AFTER TAXATION	345,393	495,262	359,688
Net Cash Inflow / (Outflow) from Operating Activities	4,625,393	8,124,330	(1,029,936)
Net Cash Inflow / (Outflow) from Investing Activities	(5,171,875)	(7,454,217)	1,479,205
Net Cash Inflow / (Outflow) from Financing Activities	2,474,302	(95,141)	326,170
Number of Employees	1,059	2,045	2,247

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Punjab Provincial Co-operative Bank Ltd.				
	2004	2005	2006	2007	2008
ASSETS					
Cash & Balances with Treasury Banks	623,474	455,377	409,993	715,017	695,200
Balances with other Banks	2,298,580	3,719,993	6,511,008	5,586,775	2,230,225
Lending to Financial Institutions	-	-	-	-	-
Investments - Net	547,710	541,760	506,876	558,009	508,762
Advances - Net	5,764,950	6,992,478	6,798,803	8,009,821	7,539,306
Other Assets	138,550	197,581	219,225	216,136	148,229
Operating Fixed Assets	1,273,542	1,278,060	1,288,477	2,571,139	3,703,756
Deferred Tax Assets	-	-	-	-	-
TOTAL ASSETS	10,646,806	13,185,249	15,734,382	17,656,897	14,825,478
LIABILITIES					
Bills Payable	18,748	18,234	20,677	39,654	75,186
Borrowings from Financial Institution	6,924,000	9,528,000	12,000,000	12,000,000	8,000,000
Deposits and other Accounts	2,004,218	1,688,797	1,657,013	2,007,645	1,929,185
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	170,916	142,399	123,553	185,623	109,525
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	9,117,882	11,377,430	13,801,243	14,232,922	10,113,896
NET ASSETS	1,528,924	1,807,819	1,933,139	3,423,975	4,711,582
REPRESENTED BY:					
Share Capital	158,206	418,954	425,533	430,351	434,155
Reserves	325,147	325,697	337,269	370,827	402,298
Un-appropriated Profit	(125,685)	(103,114)	38,939	133,776	221,040
Surplus/Deficit on Revaluation of Assets	1,171,256	1,166,282	1,131,398	2,489,021	3,654,089
TOTAL	1,528,924	1,807,819	1,933,139	3,423,975	4,711,582
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	461,282	621,567	1,027,536	1,228,805	984,869
Mark-Up/ Return/Interest Expenses	143,780	52,489	253,508	547,198	618,581
Net Mark-Up / Interest Income	317,502	569,078	774,028	681,607	366,288
Provisions & Bad Debts written off directly	30,000	190,770	157,609	375,366	3,551
Net Mark-Up / Interest Income after Provision	287,502	378,308	616,419	306,241	362,737
Fees, Commission & Brokerage Income	3,091	5,053	4,467	22,805	32,944
Dividend Income	9,987	9,207	8,177	4,811	6,167
Income from dealing in Foreign Currencies	-	-	-	-	-
Other Income	61,539	68,170	39,610	347,161	316,282
Total Non - Markup / Interest Income	74,617	82,430	52,254	374,777	355,393
Administrative Expenses	392,235	433,921	512,511	550,203	596,293
Other Expenses	1,244	1,366	99	551	251
Total Non-Markup/Interest Expenses	393,479	435,287	512,610	550,754	596,544
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(31,360)	25,451	156,063	130,264	121,586
Taxation - Current	2,625	1,400	1,030	481	1,170
- Prior Years	-	-	-	-	-
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAXATION	(33,985)	24,051	155,033	129,783	120,416
Net Cash Inflow / (Outflow) from Operating Activities	713,678	994,182	2,744,207	(939,551)	(3,725,168)
Net Cash Inflow / (Outflow) from Investing Activities	4,305	994,017	2,740,460	316,912	346,678
Net Cash Inflow / (Outflow) from Financing Activities	22,270	259,818	5,171	3,430	2,124
Number of Employees	1,724	1,708	1,748	2,039	2,043

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Punjab Provincial Co-operative Bank Ltd.				
	2009	2010	2011 *	2012*	2013
ASSETS					
Cash & Balances with Treasury Banks	601,882	649,913	822,377	533,867	634,679
Balances with other Banks	2,017,990	2,616,765	1,921,724	923,473	1,986,887
Lending to Financial Institutions	-	-	-	-	-
Investments - Net	451,012	789,335	905,848	1,108,617	791,599
Advances - Net	6,733,775	5,817,383	6,958,545	7,810,420	7,862,562
Other Assets	202,010	469,258	735,143	730,999	762,731
Operating Fixed Assets	3,705,253	3,562,044	3,534,591	3,445,150	4,571,028
Deferred Tax Assets	-	-	-	-	-
TOTAL ASSETS	13,711,922	13,904,698	14,878,228	14,552,526	16,609,486
LIABILITIES					
Bills Payable	44,305	17,285	17,210	-	13,746
Borrowings from Financial Institution	8,000,000	3,611,110	277,774	30,845	-
Deposits and other Accounts	1,837,175	2,552,078	2,957,690	2,409,075	2,747,708
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	134,690	219,451	179,954	303,843	2,641,887
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	10,016,170	6,399,924	3,432,628	2,743,763	5,403,341
NET ASSETS	3,695,752	7,504,774	11,445,600	11,808,763	11,206,145
REPRESENTED BY:					
Share Capital	434,647	435,437	435,924	436,148	436,410
Reserves	401,727	4,235,213	7,568,159	7,941,588	8,060,799
Un-appropriated Profit	(749,013)	(631,537)	26,387	77,033	(1,836,133)
Surplus/Deficit on Revaluation of Assets	3,608,391	3,465,661	3,415,130	3,353,994	4,545,069
TOTAL	3,695,752	7,504,774	11,445,600	11,808,763	11,206,145
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	1,193,637	716,382	793,002	1,580,867	1,595,985
Mark-Up/ Return/Interest Expenses	1,570,956	230,521	82,862	126,469	115,098
Net Mark-Up / Interest Income	(377,319)	485,861	710,140	1,454,398	1,480,887
Provisions & Bad Debts written off directly	-	(60,855)	-	88,059	(37,970)
Net Mark-Up / Interest Income after Provision	(377,319)	546,716	710,140	1,366,339	1,518,857
Fees, Commission & Brokerage Income	30,223	12,434	12,190	25,052	24,148
Dividend Income	7,386	14,772	14,780	14,829	18,693
Income from dealing in Foreign Currencies	-	-	-	-	-
Other Income	39,785	202,703	18,944	46,015	57,891
Total Non - Markup / Interest Income	77,394	229,909	45,914	85,896	100,732
Administrative Expenses	678,896	405,668	454,213	877,831	1,147,041
Other Expenses	250	55,855	2,199	171,413	18
Total Non-Markup/Interest Expenses	679,146	461,523	456,412	1,049,244	1,147,059
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(979,071)	315,102	299,642	402,991	472,530
Taxation - Current	-	10,000	8,389	19,661	12,985
- Prior Years	-	8,000	-	-	(19,183)
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAXATION	(979,071)	297,102	291,253	383,330	478,728
Net Cash Inflow / (Outflow) from Operating Activities	(321,956)	(924,905)	(2,106,998)	(3,326,137)	780,713
Net Cash Inflow / (Outflow) from Investing Activities	16,483	230,203	591,485	447,470	383,722
Net Cash Inflow / (Outflow) from Financing Activities	(80)	1,437,797	1,666,889	1,743,282	(209)
Number of Employees	2,039	1,828	1,885	1,713	1,841

* As on 30th June

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

RBS Bank Ltd. 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	2008
ASSETS					
Cash & Balances with Treasury Banks	886,064	770,792	782,781	1,003,611	774,575
Balances with other Banks	208,514	179,047	132,037	63,348	331,201
Lending to Financial Institutions	531,710	777,604	493,473	8,565,836	2,313,308
Investments - Net	2,593,840	2,160,661	2,153,046	3,947,925	3,829,354
Advances - Net	4,016,547	3,723,663	2,395,018	4,693,113	6,163,008
Other Assets	1,124,358	692,854	552,964	722,911	837,928
Operating Fixed Assets	748,721	830,732	846,259	854,292	1,157,689
Deferred Tax Assets	483,262	483,060	747,876	804,266	1,080,273
TOTAL ASSETS	10,593,016	9,618,413	8,103,454	20,655,302	16,487,336
LIABILITIES					
Bills Payable	168,302	56,905	50,626	1,056,878	55,349
Borrowings from Financial Institution	1,946,465	1,258,931	442,469	182,611	437,949
Deposits and other Accounts	5,092,863	5,984,646	5,577,641	12,644,938	9,859,537
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	39,096	14,847	7,231	3,403	420
Other Liabilities	1,003,622	670,804	521,908	565,314	671,927
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	8,250,348	7,986,133	6,599,875	14,453,144	11,025,182
NET ASSETS	2,342,668	1,632,280	1,503,579	6,202,158	5,462,154
REPRESENTED BY:					
Share Capital	2,215,613	2,215,613	2,769,517	8,769,517	8,769,517
Advance against Equity	-	-	-	-	-
Reserves	136,426	136,426	43,080	43,080	43,080
Un-appropriated Profit	1,311	(740,829)	(1,256,269)	(2,593,956)	(3,336,267)
Surplus/Deficit on Revaluation of Assets	(10,682)	21,070	(52,749)	(16,483)	(14,176)
TOTAL	2,342,668	1,632,280	1,503,579	6,202,158	5,462,154
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	233,517	468,900	483,218	1,182,921	1,758,004
Mark-Up/ Return/Interest Expenses	136,075	402,958	551,936	837,869	1,071,307
Net Mark-Up / Interest Income	97,442	65,942	(68,718)	345,052	686,697
Provisions & Bad Debts written off directly	74,270	395,299	135,222	924,777	312,528
Net Mark-Up / Interest Income after Provision	23,172	(329,357)	(203,940)	(579,725)	374,169
Fees, Commission & Brokerage Income	35,660	73,939	15,687	23,807	51,938
Dividend Income	30,482	20,990	25,376	31,270	12,005
Income from dealing in Foreign Currencies	9,023	1,759	5,556	(8,596)	8,992
Other Income	40,721	20,515	37,666	81,951	52,494
Total Non - Markup / Interest Income	115,886	117,203	84,285	128,432	125,429
Administrative Expenses	221,841	492,659	647,114	891,889	1,461,077
Other Expenses	985	17773	81,576	29,497	49,962
Total Non-Markup/Interest Expenses	222,826	510,432	728,690	921,386	1,511,039
Extra ordinary/unusual Items	-	17,215	21,151	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(83,768)	(739,801)	(869,496)	(1,372,679)	(1,011,441)
Taxation - Current	3,500	4,500	5,000	10,050	-
- Prior Years	-	-	(5,710)	-	-
- Deferred	-	-	(260,000)	(59,837)	(269,130)
PROFIT/ (LOSS) AFTER TAXATION	(87,268)	(744,301)	(608,786)	(1,322,892)	(742,311)
Net Cash Inflow / (Outflow) from Operating Activities	1,004,242	(250,328)	(333,326)	(3,988,879)	(2,064,838)
Net Cash Inflow / (Outflow) from Investing Activities	(1,673,080)	134,570	(247,105)	(1,803,824)	2,107,531
Net Cash Inflow / (Outflow) from Financing Activities	614,709	(28,981)	545,410	5,944,844	(3,876)
Number of Employees	334	495	709	1,224	1,026

* Crescent Commercial Bank Ltd was renamed as Samba Bank Ltd. w.e.f 20th October, 2008

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Samba Bank Ltd.				
	2009	2010	2011	2012	2013
ASSETS					
Cash & Balances with Treasury Banks	961,280	1,250,011	1,463,306	2,052,832	2,795,889
Balances with other Banks	707,912	1,195,948	59,384	2,289,653	117,483
Lending to Financial Institutions	3,123,377	1,389,003	803,459	2,777,162	790,672
Investments - Net	5,807,829	11,090,905	9,663,613	8,894,957	13,991,462
Advances - Net	9,723,411	12,137,786	15,831,327	15,444,776	18,269,396
Other Assets	748,140	844,591	1,170,140	1,152,710	1,691,360
Operating Fixed Assets	1,112,169	1,001,413	903,608	832,375	861,709
Deferred Tax Assets	1,550,008	1,601,463	1,436,135	1,409,372	1,483,569
TOTAL ASSETS	23,734,126	30,511,120	31,330,972	34,853,837	40,001,540
LIABILITIES					
Bills Payable	78,127	115,759	529,005	250,709	918,662
Borrowings from Financial Institution	3,141,284	6,534,994	3,996,032	2,477,466	2,987,399
Deposits and other Accounts	12,520,633	14,871,806	17,669,297	22,753,644	24,632,610
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	279	279	-	-	-
Other Liabilities	918,143	1,062,604	954,371	856,135	1,331,691
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	16,658,466	22,585,442	23,148,705	26,337,954	29,870,362
NET ASSETS	7,075,660	7,925,678	8,182,267	8,515,883	10,131,178
REPRESENTED BY:					
Share Capital	8,769,517	14,334,734	14,334,734	14,334,734	8,082,387
Advance against Equity	2,189,440	-	-	-	1,613,502
Reserves	43,080	43,080	90,383	150,561	167,424
Un-appropriated Profit	(3,929,320)	(6,441,559)	(6,252,347)	(6,011,639)	291,091
Surplus/Deficit on Revaluation of Assets	2,943	(10,577)	9,497	42,227	(23,226)
TOTAL	7,075,660	7,925,678	8,182,267	8,515,883	10,131,178
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	1,878,626	2,384,653	3,352,186	3,054,034	3,206,548
Mark-Up/ Return/Interest Expenses	1,208,857	1,350,320	1,943,845	1,721,825	1,822,677
Net Mark-Up / Interest Income	669,769	1,034,333	1,408,341	1,332,209	1,383,871
Provisions & Bad Debts written off directly	239,511	17,599	(46,204)	(90,600)	(89,935)
Net Mark-Up / Interest Income after Provision	430,258	1,016,734	1,454,545	1,422,809	1,473,806
Fees, Commission & Brokerage Income	40,781	73,829	63,726	73,851	94,849
Dividend Income	873	22,492	2,453	1,379	2,816
Income from dealing in Foreign Currencies	22,876	58,960	18,749	38,235	56,935
Other Income	27,694	165,962	67,469	41,040	5,898
Total Non - Markup / Interest Income	92,224	321,243	152,397	154,505	160,498
Administrative Expenses	1,415,235	1,456,873	1,393,321	1,458,244	1,550,837
Other Expenses	175,671	11,400	12,727	(44,964)	1,806
Total Non-Markup/Interest Expenses	1,590,906	1,468,273	1,406,048	1,413,280	1,552,643
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(1,068,424)	(130,296)	200,894	164,034	81,661
Taxation - Current	-	27,056	36,566	16,040	33,787
- Prior Years	-	11,418	(226,493)	(165,892)	-
- Deferred	(475,371)	(49,176)	154,306	13,000	(36,439)
PROFIT/ (LOSS) AFTER TAXATION	(593,053)	(119,594)	236,515	300,886	84,313
Net Cash Inflow / (Outflow) from Operating Activities	2,830,171	5,087,251	(2,388,547)	2,027,886	(574,066)
Net Cash Inflow / (Outflow) from Investing Activities	(4,456,195)	(5,293,616)	1,465,557	791,909	(2,459,077)
Net Cash Inflow / (Outflow) from Financing Activities	2,189,440	983,132	(279)	-	1,604,030
Number of Employees	787	810	760	732	614

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Silkbank Ltd.*				
	2004	2005	2006	2007	2008
ASSETS					
Cash & Balances with Treasury Banks	3,771,740	2,525,340	3,994,136	3,223,780	3,070,067
Balances with other Banks	595,409	923,044	613,678	128,991	190,197
Lending to Financial Institutions	248,618	8,831,063	4,747,567	839,959	1,376,651
Investments - Net	9,706,575	12,464,577	15,828,682	17,859,169	12,012,233
Advances - Net	25,487,172	19,513,727	29,021,974	25,874,972	31,087,373
Other Assets	1,056,452	1,037,955	1,657,318	1,598,131	2,292,358
Operating Fixed Assets	1,141,066	1,541,536	2,322,371	2,367,883	3,002,450
Deferred Tax Assets	829,879	911,307	1,015,123	1,767,715	2,613,939
TOTAL ASSETS	42,836,911	47,748,549	59,200,849	53,660,600	55,645,268
LIABILITIES					
Bills Payable	377,751	199,143	408,342	570,756	431,537
Borrowings from Financial Institution	6,462,494	5,481,288	4,236,775	6,880,449	8,738,616
Deposits and other Accounts	33,271,211	37,136,042	49,015,090	42,373,710	41,056,630
Sub-ordinated Loans	650,000	650,000	650,000	650,000	-
Liabilities against Assets Subject to Finance Lease	1,054	569	63,030	80,155	39,731
Other Liabilities	341,881	474,905	829,573	925,091	987,394
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	41,104,391	43,941,947	55,202,810	51,480,161	51,253,908
NET ASSETS	1,732,520	3,806,602	3,998,039	2,180,439	4,391,360
REPRESENTED BY:					
Share Capital	2,250,000	3,847,500	3,847,500	5,001,750	9,003,150
Reserves	205,633	218,556	218,556	218,556	218,556
Un-appropriated Profit	(983,026)	(860,072)	(1,080,726)	(4,119,537)	(6,131,709)
Surplus/Deficit on Revaluation of Assets	259,913	600,618	1,012,709	1,079,670	1,301,363
TOTAL	1,732,520	3,806,602	3,998,039	2,180,439	4,391,360
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	1,857,400	2,632,485	3,712,420	4,799,853	4,588,299
Mark-Up/ Return/Interest Expenses	1,146,840	1,849,189	3,260,952	4,440,116	4,218,901
Net Mark-Up / Interest Income	710,560	783,296	451,468	359,737	369,398
Provisions & Bad Debts written off directly	53,829	485,292	408,095	3,132,444	1,642,093
Net Mark-Up / Interest Income after Provision	656,731	298,004	43,373	(2,772,707)	(1,272,695)
Fees, Commission & Brokerage Income	317,196	240,648	305,464	369,468	188,596
Dividend Income	9,322	41,347	59,851	44,465	27,173
Income from dealing in Foreign Currencies	53,108	68,518	56,907	64,312	-
Other Income	13,987	309,751	283,780	298,580	53,343
Total Non - Markup / Interest Income	393,613	660,264	706,002	776,825	115,398
Administrative Expenses	520,454	732,803	1,262,448	1,270,317	384,510
Other Expenses	(17,093)	29,895	(120,772)	54,066	1,935,732
Total Non-Markup/Interest Expenses	503,361	762,698	1,141,676	1,324,383	10,338
Amortization of Deferred Cost	50,000	50,000	16,667	-	1,946,070
Extra ordinary/unusual Items	-	5,100	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	496,983	140,470	(408,968)	(3,320,265)	(2,834,255)
Taxation - Current	127,997	156,100	-	35,382	16,462
- Prior Years	-	-	-	439,351	-
- Deferred	42,724	(80,243)	(105,282)	(754,091)	(836,449)
PROFIT/ (LOSS) AFTER TAXATION	326,262	64,613	(303,686)	(3,040,907)	(2,014,268)
Net Cash Inflow / (Outflow) from Operating Activities	558,749	3,683,990	3,433,194	(2,009,657)	(7,156,950)
Net Cash Inflow / (Outflow) from Investing Activities	(301,340)	(3,089,636)	(3,475,697)	(2,314,360)	5,063,650
Net Cash Inflow / (Outflow) from Financing Activities	(696)	1,596,881	(569)	1,111,473	3,301,944
Number of Employees	704	981	1,426	1,253	1,721

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

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Silkbank Ltd.				
	2009	2010	2011	2012	2013
ASSETS					
Cash & Balances with Treasury Banks	3,120,880	3,414,524	4,436,142	4,006,569	5,361,695
Balances with other Banks	151,068	89,355	94,322	86,002	226,184
Lending to Financial Institutions	1,067,708	1,050,754	3,100,803	5,662,423	446,859
Investments - Net	20,179,329	12,964,526	17,547,640	12,734,898	14,853,257
Advances - Net	32,097,490	44,354,406	49,936,279	49,000,494	56,088,439
Other Assets	4,351,022	4,093,084	7,229,763	9,318,619	6,293,252
Operating Fixed Assets	3,720,695	2,443,805	4,755,911	4,637,334	4,691,552
Deferred Tax Assets	3,976,149	4,192,954	3,569,417	3,615,231	3,839,078
TOTAL ASSETS	68,664,341	72,603,408	90,670,277	89,061,570	91,800,316
LIABILITIES					
Bills Payable	637,602	836,931	1,679,456	1,978,549	2,747,400
Borrowings from Financial Institution	15,088,332	9,871,141	17,781,686	11,376,781	11,381,975
Deposits and other Accounts	49,610,034	55,706,188	64,071,908	69,050,447	69,433,452
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	10,476	-	-	-	-
Other Liabilities	1,554,808	1,355,201	1,498,720	1,302,008	1,562,301
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	66,901,252	67,769,461	85,031,770	83,707,785	85,125,128
NET ASSETS	1,763,089	4,833,947	5,638,507	5,353,785	6,675,188
REPRESENTED BY:					
Share Capital	9,003,150	13,431,374	13,431,374	26,716,048	15,631,374
Reserves	224,649	-	139,013	(13,121,912)	162,762
Un-appropriated Profit	(9,030,894)	(8,614,289)	(8,054,519)	(8,400,375)	(9,526,849)
Surplus/Deficit on Revaluation of Assets	1,566,184	16,862	122,639	160,024	407,901
TOTAL	1,763,089	4,833,947	5,638,507	5,353,785	6,675,188
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	5,913,317	6,775,565	8,385,608	8,583,566	7,622,425
Mark-Up/ Return/Interest Expenses	5,855,517	5,926,528	6,514,770	6,681,338	5,462,669
Net Mark-Up / Interest Income	57,800	849,037	1,870,838	1,902,228	2,159,756
Provisions & Bad Debts written off directly	2,309,355	228,114	(2,629,853)	(580,489)	633,475
Net Mark-Up / Interest Income after Provision	(2,251,555)	620,923	4,500,691	2,482,717	1,526,281
Fees, Commission & Brokerage Income	327,949	322,162	386,295	492,410	593,494
Dividend Income	27,921	29,316	50,427	53,767	63,401
Gain/Loss on sale of securities	-	-	-	209,941	219,589
Income from dealing in Foreign Currencies	113,733	130,944	157,612	-	-
Other Income	192,584	702,382	252,252	308,548	448,096
Total Non - Markup / Interest Income	662,187	1,184,804	846,586	1,064,666	1,324,580
Administrative Expenses	2,747,856	3,153,601	3,779,045	4,213,559	4,407,927
Other Expenses	(84,765)	(112,328)	209,314	(136,907)	(28,988)
Total Non-Markup/Interest Expenses	2,663,091	3,041,273	3,988,359	4,076,652	4,378,939
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(4,252,459)	(1,235,546)	1,358,918	(529,269)	(1,528,078)
Taxation - Current	8,414	85,608	92,322	-	-
- Prior Years	34,616	-	-	(92,322)	-
- Deferred	(1,392,584)	(190,000)	571,533	(92,676)	(371,516)
PROFIT/ (LOSS) AFTER TAXATION	(2,902,905)	(1,131,154)	695,063	(344,271)	(1,156,562)
Net Cash Inflow / (Outflow) from Operating Activities	6,510,410	(10,011,424)	8,225,230	(6,429,336)	171,484
Net Cash Inflow / (Outflow) from Investing Activities	(7,016,247)	5,824,599	(7,198,645)	5,991,443	(876,176)
Net Cash Inflow / (Outflow) from Financing Activities	(33,630)	4,238,756	-	-	2,200,000
Number of Employees	1,959	2,179	2,564	2,750	2,886

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Sindh Bank Ltd.		
	2011	2012	2013
ASSETS			
Cash & Balances with Treasury Banks	1,655,815	2,430,525	3,518,863
Balances with other Banks	243,519	424,573	190,823
Lending to Financial Institutions	10,905,410	4,619,591	4,036,358
Investments - Net	26,081,535	62,631,024	36,785,844
Advances - Net	7,259,330	19,281,888	26,564,842
Other Assets	1,000,460	1,346,694	2,169,421
Operating Fixed Assets	584,054	1,556,804	1,766,303
Deferred Tax Assets	-	-	-
TOTAL ASSETS	47,730,123	92,291,099	75,032,454
LIABILITIES			
Bills Payable	42,251	176,125	362,522
Borrowings from Financial Institution	13,012,647	48,602,402	16,758,368
Deposits and other Accounts	23,517,740	31,469,652	45,756,220
Sub-ordinate Loans	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-
Other Liabilities	484,150	747,476	818,946
Deferred Tax Liabilities	10,322	207,256	9,511
TOTAL LIABILITIES	37,067,110	81,202,911	63,705,567
NET ASSETS	10,663,013	11,088,188	11,326,887
REPRESENTED BY:			
Share Capital	10,000,000	10,000,000	10,000,000
Reserves	149,912	327,466	460,647
Un-appropriated Profit	599,649	709,867	1,241,433
Surplus/Deficit on Revaluation of Assets	(86,548)	50,855	(375,193)
TOTAL	10,663,013	11,088,188	11,326,887
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	3,704,280	6,141,198	6,329,381
Mark-Up/ Return/Interest Expenses	2,241,345	4,102,783	4,071,643
Net Mark-Up / Interest Income	1,462,935	2,038,415	2,257,738
Provisions & Bad Debts written off directly	31,382	1,069	17,292
Net Mark-Up / Interest Income after Provision	1,431,553	2,037,346	2,240,446
Fees, Commission & Brokerage Income	10,201	98,820	162,594
Dividend Income	68,645	124,667	179,639
Gain/Loss on sale of securities	-	257,500	43,761
Income from dealing in Foreign Currencies	2,286	44,353	473,657
Other Income	141,051	1,377	-
Total Non - Markup / Interest Income	222,183	526,717	859,651
Administrative Expenses	513,773	1,277,607	2,141,712
Other Expenses	-	29	4,985
Total Non-Markup/Interest Expenses	513,773	1,277,636	2,146,697
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,139,963	1,286,427	953,400
Taxation - Current	333,477	275,709	255,830
- Prior Years	-	-	-
- Deferred	56,925	122,946	31,666
PROFIT/ (LOSS) AFTER TAXATION	749,561	887,772	665,904
Net Cash Inflow / (Outflow) from Operating Activities	18,654,331	38,872,837	(24,032,149)
Net Cash Inflow / (Outflow) from Investing Activities	(26,754,997)	(37,317,073)	24,886,737
Net Cash Inflow / (Outflow) from Financing Activities	10,000,000	(600,000)	-
Number of Employees	592	1,241	1,588

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	SME Bank Ltd.				
	2005	2006	2007	2008	2009
ASSETS					
Cash & Balances with Treasury Banks	188,460	311,954	286,705	200,112	213,778
Balances with other Banks	112,047	125,704	52,980	49,751	57,296
Lending to Financial Institutions	-	292,454	258,944	100,000	33,445
Investments - Net	4,807,743	5,584,582	3,058,130	2,545,053	2,939,132
Advances - Net	1,184,844	1,731,271	2,118,347	2,526,322	2,500,916
Other Assets	967,207	974,735	216,176	208,629	446,244
Operating Fixed Assets	160,438	156,384	144,589	124,546	108,418
Deferred Tax Assets	439,338	447,794	447,887	2,597	-
TOTAL ASSETS	7,860,077	9,624,878	6,583,758	5,757,010	6,299,229
LIABILITIES					
Bills Payable	6,271	18,090	40,441	37,686	54,542
Borrowings from Financial Institution	1,530,000	2,600,000	1,400,000	1,518,100	1,371,750
Deposits and other Accounts	1,022,702	1,666,360	1,879,587	1,892,018	2,203,152
Sub-ordinated Loans	2,500,000	2,430,000	-	-	-
Liabilities against Assets Subject to Finance Lease	21684	19,697	25,371	19,442	12,087
Other Liabilities	617,097	602,819	429,752	335,275	436,957
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	5,697,754	7,336,966	3,775,151	3,802,521	4,078,488
NET ASSETS	2,162,323	2,287,912	2,808,607	1,954,489	2,220,741
REPRESENTED BY:					
Share Capital	1,500,000	2,000,000	2,392,507	2,392,507	2,392,507
Reserves	146,638	177,275	199,356	199,356	206,526
Un-appropriated Profit	586,546	209,096	297,418	(235,530)	(206,848)
Surplus/Deficit on Revaluation of Assets	(70,861)	(98,459)	(80,674)	(401,844)	(171,444)
TOTAL	2,162,323	2,287,912	2,808,607	1,954,489	2,220,741
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	844,666	960,293	875,560	774,797	773,936
Mark-Up/ Return/Interest Expenses	337,437	454,062	379,956	385,379	448,106
Net Mark-Up / Interest Income	507,229	506,231	495,604	389,418	325,830
Provisions & Bad Debts written off directly	(306,173)	(232,669)	(137,525)	11,368	(4,764)
Net Mark-Up / Interest Income after Provision	813,402	738,900	633,129	378,050	330,594
Fees, Commission & Brokerage Income	690	2,591	3,608	5,667	11,094
Dividend Income	341	1,173	1,013	42,177	3,813
Income from dealing in Foreign Currencies	-	-	-	(376)	-
Other Income	26,558	23,046	35,717	11,179	5,491
Total Non - Markup / Interest Income	27,589	26,810	40,338	58,647	20,398
Administrative Expenses	507,715	553,867	526,464	570,101	1,189,203
Other Expenses	(35,836)	(19,842)	(5,091)	(1,410)	(10,469)
Total Non-Markup/Interest Expenses	471,879	534,025	521,373	568,691	1,178,734
Extra ordinary/unusual Items (Income)	-	-	-	-	(870,140)
PROFIT/ (LOSS) BEFORE TAXATION	369,112	231,685	152,094	(131,994)	42,398
Taxation - Current	144,817	72,034	50,863	-	3,949
- Prior Years	23,886	-	-	-	-
- Deferred	(5,800)	6,464	(9,172)	400,954	2,597
PROFIT/ (LOSS) AFTER TAXATION	206,209	153,187	110,403	(532,948)	35,852
Net Cash Inflow / (Outflow) from Operating Activities	1,719,251	1,231,251	(780,948)	(220,560)	(550,566)
Net Cash Inflow / (Outflow) from Investing Activities	(724,333)	(813,295)	2,528,458	235,410	(180,629)
Net Cash Inflow / (Outflow) from Financing Activities	(1,121,142)	(80,805)	(2,045,483)	(4,672)	652,406
Number of Employees	644	667	637	662	566

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	SME Bank Ltd.			
	2010	2011	2012	2013
ASSETS				
Cash & Balances with Treasury Banks	227,980	214,606	278,502	314,937
Balances with other Banks	9,091	5,222	44,228	12,670
Lending to Financial Institutions	-	800,000	750,000	800,000
Investments - Net	2,892,131	3,129,260	4,569,617	2,575,458
Advances - Net	2,510,780	2,718,879	3,347,420	3,321,647
Other Assets	256,519	217,471	262,679	277,293
Operating Fixed Assets	109,854	112,305	145,414	142,424
Deferred Tax Assets	-	-	-	-
TOTAL ASSETS	6,006,355	7,197,743	9,397,860	7,444,429
LIABILITIES				
Bills Payable	40,505	183,863	102,132	85,775
Borrowings from Financial Institution	1,360,622	2,125,447	3,587,031	1,752,941
Deposits and other Accounts	2,225,822	2,647,157	3,326,423	3,711,419
Sub-ordinated Loans	-	-	-	-
Liabilities against Assets Subject to Finance Lease	22,215	13,725	13,592	9,970
Other Liabilities	364,300	361,241	726,487	761,789
Deferred Tax Liabilities	-	-	3,606	-
TOTAL LIABILITIES	4,013,464	5,331,433	7,759,271	6,321,894
NET ASSETS	1,992,891	1,866,310	1,638,589	1,122,535
REPRESENTED BY:				
Minority Interest	-	-	61,866	59,718
Share Capital	2,392,507	2,392,507	2,392,507	2,392,507
Reserves	206,526	206,526	234,660	234,660
Un-appropriated Profit	(454,710)	(684,648)	(1,063,066)	(1,563,447)
Surplus/Deficit on Revaluation of Assets	(151,432)	(48,075)	12,622	(903)
TOTAL	1,992,891	1,866,310	1,638,589	1,122,535
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	621,096	693,798	819,120	735,788
Mark-Up/ Return/Interest Expenses	361,895	421,408	537,819	478,913
Net Mark-Up / Interest Income	259,201	272,390	281,301	256,875
Provisions & Bad Debts written off directly	125,333	(8,318)	70,514	62,607
Net Mark-Up / Interest Income after Provision	133,868	280,708	210,787	194,268
Fees, Commission & Brokerage Income	13,505	12,488	13,490	11,126
Dividend Income	3,089	3,431	1,057	1,632
Income from dealing in Foreign Currencies	-	-	-	-
Other Income	44,865	4,832	4,312	14,857
Total Non - Markup / Interest Income	61,459	20,751	18,859	27,615
Administrative Expenses	535,350	561,436	636,726	634,738
Other Expenses	4,267	4,647	4,393	5,822
Total Non-Markup/Interest Expenses	539,617	566,083	641,119	640,560
Extra ordinary/unusual Items (Income)	(54,630)	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(289,660)	(264,624)	(411,473)	(418,677)
Taxation - Current	7,713	7,864	8,809	8,909
- Prior Years	(49,511)	-	-	(4,148)
- Deferred	-	-	-	-
PROFIT/ (LOSS) AFTER TAXATION	(247,862)	(272,488)	(420,282)	(423,438)
Net Cash Inflow / (Outflow) from Operating Activities	(112,106)	500,408	1,656,889	(1,855,453)
Net Cash Inflow / (Outflow) from Investing Activities	68,354	(258,182)	(1,505,210)	1,966,274
Net Cash Inflow / (Outflow) from Financing Activities	9,749	(9,469)	(3,469)	(5,944)
Number of Employees	464	482	531	518

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Soneri Bank Ltd.				
	2004	2005	2006	2007	2008
ASSETS					
Cash & Balances with Treasury Banks	3,627,569	4,352,608	5,551,302	5,861,205	5,646,755
Balances with other Banks	2,793,190	2,453,628	6,603,003	4,349,673	3,908,859
Lending to Financial Institutions	3,585,421	4,845,574	3,193,405	3,175,009	3,990,269
Investments - Net	13,982,828	16,390,624	16,724,253	19,181,562	14,053,177
Advances - Net	24,375,905	32,052,544	35,412,248	40,154,449	47,575,364
Other Assets	671,372	1,484,598	1,315,578	1,981,207	2,550,130
Operating Fixed Assets	815,614	1,765,504	1,929,885	2,150,955	3,126,857
Deferred Tax Assets	-	-	-	-	125,843
TOTAL ASSETS	49,851,899	63,345,080	70,729,674	76,854,060	80,977,254
LIABILITIES					
Bills Payable	893,762	863,930	957,576	1,640,514	1,254,496
Borrowings from Financial Institution	7,957,364	8,242,959	8,916,437	5,865,471	8,441,454
Deposits and other Accounts	37,383,756	47,605,508	53,000,647	60,150,128	61,634,491
Sub-ordinated Loans	-	1,199,760	1,199,280	1,198,800	1,198,320
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	530,952	803,610	705,133	963,270	1,335,446
Deferred Tax Liabilities	42,757	239,654	338,698	425,398	-
TOTAL LIABILITIES	46,808,591	58,955,421	65,117,771	70,243,581	73,864,207
NET ASSETS	3,043,308	4,389,659	5,611,903	6,610,479	7,113,047
REPRESENTED BY:					
Share Capital	1,271,919	1,653,495	3,116,835	4,114,222	4,114,222
Reserves	1,592,071	1,394,542	1,676,602	1,876,669	2,016,877
Un-appropriated Profit	14,771	753,877	400,853	238,775	834,650
Surplus/Deficit on Revaluation of Assets	164,547	587,745	417,613	380,813	147,298
TOTAL	3,043,308	4,389,659	5,611,903	6,610,479	7,113,047
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	1,947,657	3,680,956	5,536,098	6,271,636	7,822,941
Mark-Up/ Return/Interest Expenses	752,276	2,013,862	3,768,323	4,334,355	4,878,347
Net Mark-Up / Interest Income	1,195,381	1,667,094	1,767,775	1,937,281	2,944,594
Provisions & Bad Debts written off directly	(15,054)	75,968	36,745	234,815	1,265,942
Net Mark-Up / Interest Income after Provision	1,210,435	1,591,126	1,731,030	1,702,466	1,678,652
Fees, Commission & Brokerage Income	177,247	218,350	242,825	288,205	358,685
Dividend Income	17,405	36,079	31,025	32,613	268,016
Income from dealing in Foreign Currencies	121,834	113,670	149,194	184,181	279,284
Other Income	163,216	242,675	331,833	562,665	320,221
Total Non - Markup / Interest Income	479,702	610,774	754,877	1,067,664	1,226,206
Administrative Expenses	642,231	792,194	1,028,824	1,278,974	1,673,590
Other Expenses	1,340	9,674	8,182	14,471	278,035
Total Non-Markup/Interest Expenses	643,571	801,868	1,037,006	1,293,445	1,951,625
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,046,566	1,400,032	1,448,901	1,476,685	953,233
Taxation - Current	365,000	495,000	448,000	403,000	697,000
- Prior Years	(116,959)	(55,900)	(83,544)	(9,684)	(437)
- Deferred	150,145	40,699	99,147	83,035	(444,371)
PROFIT/ (LOSS) AFTER TAXATION	648,380	920,233	985,298	1,000,334	701,041
Net Cash Inflow / (Outflow) from Operating Activities	5,270,633	2,040,645	5,767,553	892,813	(4,500,148)
Net Cash Inflow / (Outflow) from Investing Activities	(2,725,345)	(2,854,9280)	(791,040)	(2,835,760)	3,845,364
Net Cash Inflow / (Outflow) from Financing Activities	(3,469)	1,199,760	371,556	(480)	(480)
Number of Employees	937	1,257	1,430	1,581	1,841

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Soneri Bank Ltd.				
	2009	2010	2011	2012	2013
ASSETS					
Cash & Balances with Treasury Banks	6,471,173	7,247,711	8,959,130	11,491,348	12,672,753
Balances with other Banks	1,497,193	1,400,451	879,000	1,249,168	957,170
Lending to Financial Institutions	2,755,377	2,531,900	813,190	1,123,067	2,737,751
Investments - Net	29,537,179	34,985,663	45,775,969	59,517,180	46,702,797
Advances - Net	48,727,103	54,675,721	65,339,947	76,825,006	97,179,028
Other Assets	2,879,927	3,410,654	3,769,078	4,104,348	4,872,304
Operating Fixed Assets	3,333,891	3,468,923	3,833,916	4,015,233	4,008,574
Deferred Tax Assets	108,429	384,655	362,156	304,047	103,495
TOTAL ASSETS	95,310,272	108,105,678	129,732,386	158,629,397	169,233,872
LIABILITIES					
Bills Payable	1,763,401	1,857,810	1,571,314	2,522,405	2,577,943
Borrowings from Financial Institution	9,385,522	12,370,528	14,557,179	20,398,487	10,485,479
Deposits and other Accounts	73,548,226	82,016,811	99,733,970	120,591,496	140,579,907
Sub-ordinated Loans	1,197,840	1,197,360	897,840	299,280	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	1,612,082	1,745,496	1,994,796	2,485,556	2,307,900
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	87,507,071	99,188,005	118,755,099	146,297,224	155,951,229
NET ASSETS	7,803,201	8,917,673	10,977,287	12,332,173	13,282,643
REPRESENTED BY:					
Share Capital	5,019,351	6,023,221	8,027,824	9,021,035	10,023,275
Reserves	2,003,948	2,029,036	1,182,501	410,129	617,500
Un-appropriated Profit	158,278	329,103	1,026,476	1,947,135	1,809,641
Surplus/Deficit on Revaluation of Assets	621,624	536,313	740,486	953,874	832,227
TOTAL	7,803,201	8,917,673	10,977,287	12,332,173	13,282,643
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	9,337,284	10,250,494	12,895,306	13,778,206	13,601,389
Mark-Up/ Return/Interest Expenses	6,602,779	7,203,842	8,997,385	8,934,172	8,751,084
Net Mark-Up / Interest Income	2,734,505	3,046,652	3,897,921	4,844,034	4,850,305
Provisions & Bad Debts written off directly	1,633,343	1,465,207	1,293,623	519,632	704,752
Net Mark-Up / Interest Income after Provision	1,101,162	1,581,445	2,604,298	4,324,402	4,145,553
Fees, Commission & Brokerage Income	291,820	367,766	422,853	953,996	1,123,007
Dividend Income	130,639	149,128	324,417	172,823	169,610
Gain/Loss on sale of securities	-	-	-	356,128	453,754
Income from dealing in Foreign Currencies	381,502	235,253	492,154	236,590	457,678
Other Income	364,232	476,284	715,779	137,395	176,372
Total Non - Markup / Interest Income	1,168,193	1,228,431	1,955,203	1,856,932	2,380,421
Administrative Expenses	2,113,660	2,623,991	3,447,925	4,248,241	4,937,841
Other Expenses	(34,718)	45,438	33,305	211,037	57,738
Total Non-Markup/Interest Expenses	2,078,942	2,669,429	3,481,230	4,459,278	4,995,579
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	190,413	140,447	1,078,271	1,722,056	1,530,395
Taxation - Current	321,000	325,000	374,000	683,000	542,000
- Prior Years	-	-	-	-	(416,458)
- Deferred	(275,942)	(309,993)	(79,262)	(65,137)	367,996
PROFIT/ (LOSS) AFTER TAXATION	145,355	125,440	783,533	1,104,193	1,036,857
Net Cash Inflow / (Outflow) from Operating Activities	13,892,687	5,497,142	11,482,024	17,381,324	(10,887,521)
Net Cash Inflow / (Outflow) from Investing Activities	(15,479,455)	(5,820,736)	(10,993,897)	(13,880,378)	12,076,218
Net Cash Inflow / (Outflow) from Financing Activities	(480)	1,003,390	701,841	(598,560)	(299,280)
Number of Employees	2,097	2,559	2,494	3,272	3,708

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
ASSETS				
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
TOTAL ASSETS	246,317,736	255,545,214	264,617,178	312,874,212
LIABILITIES				
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	-	-	-	-
TOTAL LIABILITIES	206,087,623	212,478,904	221,860,038	265,128,356
NET ASSETS	40,230,113	43,066,310	42,757,140	47,745,856
REPRESENTED BY:				
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
TOTAL	40,230,113	43,066,310	42,757,140	47,745,856
OPERATING POSITION				
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
Net Mark-Up / Interest Income	10,336,311	16,191,961	16,418,542	16,283,912
Provisions & Bad Debts written off directly	1,563,809	6,052,957	9,316,038	9,418,308
Net Mark-Up / Interest Income after Provision	8,772,502	10,139,004	7,102,504	6,865,604
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
Total Non - Markup / Interest Income	3,687,239	6,112,711	6,611,470	6,883,241
Administrative Expenses	5,072,060	12,081,963	12,424,711	12,244,352
Other Expenses	27,502	78,518	196,283	238,214
Total Non-Markup/Interest Expenses	5,099,562	12,160,481	12,620,994	12,482,566
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	7,360,179	4,091,234	1,092,980	1,266,279
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)
PROFIT/ (LOSS) AFTER TAXATION	5,709,457	2,764,039	677,132	669,365
Net Cash Inflow / (Outflow) from Operating Activities	(3,174,000)	9,247,515	(12,894,142)	46,571,729
Net Cash Inflow / (Outflow) from Investing Activities	(17,003,566)	(6,455,585)	9,182,576	(46,620,381)
Net Cash Inflow / (Outflow) from Financing Activities	25,325,738	(1,210,192)	(209,957)	(194,233)
Number of Employees	8,120	9,245	6,311	5,042

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	2012	2013
ASSETS				
Cash & Balances with Treasury Banks	24,087,842	26,293,151	31,487,972	32,331,083
Balances with other Banks	821,931	3,204,253	2,700,218	1,451,558
Lending to Financial Institutions	30,421,885	20,205,971	19,845,269	22,158,840
Investments - Net	72,637,401	104,040,114	131,741,003	146,686,716
Advances - Net	139,269,413	137,308,880	144,918,272	135,495,032
Other Assets	18,008,022	37,565,179	34,257,981	28,937,914
Operating Fixed Assets	33,283,161	32,850,358	32,657,182	32,377,139
Deferred Tax Assets	3,393,322	2,719,906	1,447,553	-
TOTAL ASSETS	321,922,977	364,187,812	399,055,450	399,438,282
LIABILITIES				
Bills Payable	5,691,864	4,576,789	6,164,867	6,540,213
Borrowings from Financial Institution	15,914,343	19,361,864	23,399,389	16,566,175
Deposits and other Accounts	220,265,762	235,874,584	266,598,571	296,556,991
Sub-ordinated Loans	1,135,900	699,200	2,750,000	2,500,000
Liabilities against Assets Subject to Finance Lease	-	-	-	-
Other Liabilities	27,841,964	48,016,637	44,718,555	21,427,133
Deferred Tax Liabilities	-	-	-	118,753
TOTAL LIABILITIES	270,849,833	308,529,074	343,631,382	343,709,265
NET ASSETS	51,073,144	55,658,738	55,424,068	55,729,017
REPRESENTED BY:				
Minority Interest	-	799,803	825,841	-
Share Capital	38,715,850	38,715,850	38,715,850	38,715,850
Reserves	2,667,488	3,879,491	5,068,628	7,044,339
Un-appropriated Profit	6,716,831	8,940,420	6,846,940	6,526,127
Surplus/Deficit on Revaluation of Assets	2,972,975	3,323,174	3,966,809	3,442,701
TOTAL	51,073,144	55,658,738	55,424,068	55,729,017
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	27,958,232	32,825,124	32,214,232	30,376,688
Mark-Up/ Return/Interest Expenses	10,680,185	11,907,713	12,337,997	12,047,981
Net Mark-Up / Interest Income	17,278,047	20,917,411	19,876,235	18,328,707
Provisions & Bad Debts written off directly	4,431,194	4,507,477	3,578,599	(930,797)
Net Mark-Up / Interest Income after Provision	12,846,853	16,409,934	16,297,636	19,259,504
Fees, Commission & Brokerage Income	3,443,215	3,113,571	3,509,405	3,027,008
Dividend Income	30,317	-	-	76,817
Gain/Loss on sale of securities	-	-	-	2,911,976
Income from dealing in Foreign Currencies	1,733,428	2,402,852	1,609,512	-
Other Income	948,276	676,130	2,193,046	(130,845)
Total Non - Markup / Interest Income	6,155,236	6,192,553	7,311,963	5,884,956
Administrative Expenses	12,851,268	13,408,462	14,045,547	8,729,420
Other Expenses	588,103	607,697	241,697	270,860
Total Non-Markup/Interest Expenses	13,439,371	14,016,159	14,287,244	9,000,280
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	5,562,718	8,586,328	9,322,355	16,144,180
Taxation - Current	1,168,652	2,506,776	2,338,939	3,749,027
- Prior Years	(30,884)	-	21,136	21,136
- Deferred	819,335	526,411	916,416	1,846,004
PROFIT/ (LOSS) AFTER TAXATION	3,605,615	5,553,141	6,045,864	10,528,013
Net Cash Inflow / (Outflow) from Operating Activities	(9,969,983)	40,845,050	39,321,043	27,227,115
Net Cash Inflow / (Outflow) from Investing Activities	11,509,493	(33,531,628)	(29,843,211)	(18,341,059)
Net Cash Inflow / (Outflow) from Financing Activities	(389,469)	(2,825,834)	(4,787,046)	(8,954,428)
Number of Employees	4,859	4,990	5,041	4,510

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

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	Summit Bank Ltd.		
	2011	2012	2013
ASSETS			
Cash & Balances with Treasury Banks	6,117,986	8,110,185	9,203,568
Balances with other Banks	1,426,353	3,600,977	2,302,085
Lending to Financial Institutions	1,069,757	2,038,500	1,555,000
Investments - Net	36,304,678	49,945,062	39,688,247
Advances - Net	57,330,970	52,549,154	54,208,474
Other Assets	5,713,305	6,714,468	6,621,261
Operating Fixed Assets	5,847,046	5,385,336	6,181,540
Deferred Tax Assets	5,942,796	6,041,513	5,799,860
TOTAL ASSETS	119,752,891	134,385,195	125,560,035
LIABILITIES			
Bills Payable	900,750	1,654,302	2,205,414
Borrowings from Financial Institution	18,562,616	28,900,432	9,961,198
Deposits and other Accounts	89,649,256	96,916,430	106,351,042
Sub-ordinate Loans	1,500,000	1,499,310	1,498,620
Liabilities against Assets Subject to Finance Lease	-	-	-
Other Liabilities	2,911,099	2,352,046	2,155,018
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	113,523,721	131,322,520	122,171,292
NET ASSETS	6,229,170	3,062,675	3,388,743
REPRESENTED BY:			
Share Capital	10,779,796	10,779,796	12,935,755
Reserves	(1,551,944)	(1,811,675)	(1,811,675)
Un-appropriated Profit	(3,719,762)	(6,071,210)	(7,876,440)
Surplus/Deficit on Revaluation of Assets	721,080	165,764	141,103
TOTAL	6,229,170	3,062,675	3,388,743
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	9,531,408	10,265,092	9,178,427
Mark-Up/ Return/Interest Expenses	9,025,273	10,137,766	8,329,874
Net Mark-Up / Interest Income	506,135	127,326	848,553
Provisions & Bad Debts written off directly	456,143	32,380	(836,426)
Net Mark-Up / Interest Income after Provision	49,992	94,946	1,684,979
Fees, Commission & Brokerage Income	437,129	620,220	846,949
Dividend Income	100,120	141,826	112,932
Gain/Loss on sale of securities	-	-	521,843
Income from dealing in Foreign Currencies	165,894	387,904	204,590
Other Income	41,192	227,150	-
Total Non - Markup / Interest Income	744,335	1,377,100	1,686,314
Administrative Expenses	3,782,341	3,958,079	4,373,951
Other Expenses	55,083	38,883	404,494
Total Non-Markup/Interest Expenses	3,837,424	3,996,962	4,778,445
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(3,043,097)	(2,524,916)	(1,407,152)
Taxation - Current	107,310	76,717	105,658
- Prior Years	-	-	-
- Deferred	(1,613,569)	132,523	315,414
PROFIT/ (LOSS) AFTER TAXATION	(1,536,838)	(2,734,156)	(1,828,224)
Net Cash Inflow / (Outflow) from Operating Activities	8,309,710	17,637,184	(11,832,913)
Net Cash Inflow / (Outflow) from Investing Activities	(10,828,345)	(13,471,278)	9,447,427
Net Cash Inflow / (Outflow) from Financing Activities	2,950,132	(690)	2,155,269
Number of Employees	1,655	2,461	2,507

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Bank of Khyber				
	2004	2005	2006	2007	2008
ASSETS					
Cash & Balances with Treasury Banks	1,394,990	1,574,531	1,574,531	1,364,853	1,557,715
Balances with other Banks	1,050,043	3,755,151	3,755,151	3,728,016	3,362,946
Lending to Financial Institutions	4,119,688	2,493,430	2,493,430	2,858,000	2,282,494
Investments - Net	6,916,820	8,565,483	8,565,483	8,903,110	8,985,441
Advances - Net	9,001,402	9,219,391	9,189,447	10,085,640	12,643,814
Other Assets	1,180,558	1,364,984	1,387,803	2,495,644	1,922,317
Operating Fixed Assets	127,529	142,002	142,002	213,025	187,589
Deferred Tax Assets	27,259	96,288	75,365	63,644	396,673
TOTAL ASSETS	23,818,289	27,211,260	27,183,212	29,711,932	31,338,989
LIABILITIES					
Bills Payable	1,020,895	150,435	150,435	348,952	122,516
Borrowings from Financial Institution	4,180,253	4,325,809	4,325,809	1,321,396	910,691
Deposits and other Accounts	15,834,065	19,076,564	19,076,564	21,410,828	24,732,195
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	608,486	629,496	629,496	782,311	892,371
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	21,643,699	24,182,304	24,182,304	23,863,487	26,657,773
NET ASSETS	2,174,590	3,028,956	3,000,908	5,848,445	4,681,216
REPRESENTED BY:					
Share Capital	1,231,034	2,000,949	2,000,949	4,002,984	4,002,984
Reserves	588,120	758,290	728,631	1,317,520	1,436,359
Un-appropriated Profit	2,506	103,890	66,642	219,964	238,473
Surplus/Deficit on Revaluation of Assets	352,930	165,827	204,686	307,977	(996,600)
TOTAL	2,174,590	3,028,956	3,000,908	5,848,445	4,681,216
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	1,086,901	1,943,335	1,924,279	2,380,380	2,958,865
Mark-Up/ Return/Interest Expenses	417,317	1,304,742	1,304,742	1,845,360	1,897,816
Net Mark-Up / Interest Income	669,584	638,593	619,537	535,020	1,061,049
Provisions & Bad Debts written off directly	236,572	356,655	358,995	659,384	238,593
Net Mark-Up / Interest Income after Provision	433,012	281,938	260,542	(124,364)	822,456
Fees, Commission & Brokerage Income	63,174	67,883	67,883	78,790	96,413
Dividend Income	62,398	120,743	120,743	126,878	150,360
Income from dealing in Foreign Currencies	13,767	12,572	12,572	14,856	32,926
Other Income	16,100	105,479	105,479	525,028	60,056
Total Non - Markup / Interest Income	155,439	306,677	306,677	745,552	339,755
Administrative Expenses	302,775	372,129	372,129	522,723	654,869
Other Expenses	(833)	3,828	3,828	21,040	301,446
Total Non-Markup/Interest Expenses	301,942	375,957	375,957	543,763	956,315
Extra ordinary/unusual Items	-	(12,207)	(12,207)	-	-
PROFIT/ (LOSS) BEFORE TAXATION	286,509	224,865	203,469	77,425	205,896
Taxation - Current	47,537	20,025	13,574	18,246	18,975
- Prior Years	(27,503)	-	(16,340)	-	-
- Deferred	7,467	3,250	3,222	(154,072)	49,573
PROFIT/ (LOSS) AFTER TAXATION	259,008	201,590	203,013	213,251	137,348
Net Cash Inflow / (Outflow) from Operating Activities	(96,095)	2,445,657	2,745,400	(2,390,426)	884,995
Net Cash Inflow / (Outflow) from Investing Activities	2,527,201	(1,036,129)	(1,335,872)	(47,411)	(1,798,953)
Net Cash Inflow / (Outflow) from Financing Activities	-	614,873	614,873	2,552,594	-
Number of Employees	360	620	620	660	686

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Bank of Khyber				
	2009	2010	2011	2012	2013
ASSETS					
Cash & Balances with Treasury Banks	1,542,102	5,079,720	2,802,781	3,108,819	4,068,678
Balances with other Banks	2,403,698	1,502,684	1,527,561	1,649,512	3,813,251
Lending to Financial Institutions	1,810,846	2,562,093	1,800,566	1,501,000	7,500,301
Investments - Net	17,925,911	19,852,730	36,684,689	45,671,700	53,363,163
Advances - Net	11,835,962	18,238,333	22,287,799	26,692,766	35,450,201
Other Assets	1,821,961	1,993,869	1,764,158	2,060,473	2,070,880
Operating Fixed Assets	1,013,670	1,121,554	1,301,822	1,359,149	1,604,464
Deferred Tax Assets	456,420	443,320	255,090	134,219	299,230
TOTAL ASSETS	38,810,570	50,794,303	68,424,466	82,177,638	108,170,168
LIABILITIES					
Bills Payable	229,973	280,665	281,292	558,026	521,035
Borrowings from Financial Institution	5,147,036	2,894,759	10,391,732	7,420,113	15,157,773
Deposits and other Accounts	26,285,794	36,981,351	45,548,423	60,043,083	77,217,733
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	1,185,470	1,237,155	1,837,525	2,429,617	2,716,830
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	32,848,273	41,393,930	58,058,972	70,450,839	95,613,371
NET ASSETS	5,962,297	9,400,373	10,365,494	11,726,799	12,556,797
REPRESENTED BY:					
Share Capital	5,004,001	5,004,001	8,228,001	9,001,433	10,000,000
Reserves	659,342	3,224,000	722,501	937,541	1,170,871
Advances against Equity	-	548,039	-	-	-
Un-appropriated Profit	(398,710)	52,079	749,925	836,654	741,920
Surplus/Deficit on Revaluation of Assets	697,664	572,254	665,067	951,171	644,006
TOTAL	5,962,297	9,400,373	10,365,494	11,726,799	12,556,797
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	3,390,014	4,207,155	6,946,827	7,204,937	7,406,787
Mark-Up/ Return/Interest Expenses	2,390,388	2,925,066	4,551,942	4,611,172	4,335,682
Net Mark-Up / Interest Income	999,626	1,282,089	2,394,885	2,593,765	3,071,105
Provisions & Bad Debts written off directly	1,261,819	(322,766)	332,594	178,113	82,381
Net Mark-Up / Interest Income after Provision	(262,193)	1,604,855	2,062,291	2,415,652	2,988,724
Fees, Commission & Brokerage Income	127,123	172,565	232,828	241,008	221,209
Dividend Income	117,458	74,848	223,114	236,354	74,402
Gain/Loss on sale of securities	-	-	-	295,317	181,012
Income from dealing in Foreign Currencies	3,371	30,761	56,285	141,968	-
Other Income	135,750	(218,497)	217,783	61,468	215,049
Total Non - Markup / Interest Income	383,702	59,677	730,010	976,115	691,672
Administrative Expenses	719,453	943,680	1,468,480	1,657,560	1,970,355
Other Expenses	200,826	7,711	38,363	164,989	40,811
Total Non-Markup/Interest Expenses	920,279	951,391	1,506,843	1,822,549	2,011,166
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(798,770)	713,141	1,285,458	1,569,218	1,669,230
Taxation - Current	75,292	89,631	271,550	496,234	581,854
- Prior Years	-	2,040	26,306	(7,772)	(62,043)
- Deferred	(236,879)	57,984	115,294	5,555	(4,610)
PROFIT/ (LOSS) AFTER TAXATION	(637,183)	563,486	872,308	1,075,201	1,154,029
Net Cash Inflow / (Outflow) from Operating Activities	6,445,596	1,804,102	13,250,791	9,862,004	(3,775,791)
Net Cash Inflow / (Outflow) from Investing Activities	(7,644,457)	(2,167,498)	(15,502,853)	(9,434,015)	6,899,389
Net Cash Inflow / (Outflow) from Financing Activities	224,000	3,000,000	2,252,062	427,989	-
Number of Employees	762	1,198	1,384	1,384	1,501

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Bank of Punjab				
	2004	2005	2006	2007	2008
ASSETS					
Cash & Balances with Treasury Banks	5,579,566	8,787,387	14,054,859	14,210,302	10,685,057
Balances with other Banks	2,118,242	9,367,595	3,722,089	1,927,662	2,178,455
Lending to Financial Institutions	1,019,488	7,593,681	11,846,823	2,450,000	633,333
Investments - Net	16,197,505	18,026,181	28,233,211	73,461,695	22,711,980
Advances - Net	39,438,923	63,623,705	101,319,954	133,893,585	131,731,158
Other Assets	1,277,201	2,040,568	3,609,457	5,805,097	6,109,137
Operating Fixed Assets	689,486	1,715,061	2,068,744	3,252,759	3,471,838
Deferred Tax Assets	-	-	-	-	8,388,162
TOTAL ASSETS	66,320,411	111,154,178	164,855,137	235,001,100	185,909,120
LIABILITIES					
Bills Payable	267,113	478,001	856,448	937,647	1,219,801
Borrowings from Financial Institution	2,831,605	6,791,007	6,989,424	17,842,915	12,278,773
Deposits and other Accounts	54,724,311	88,465,051	137,727,606	191,968,909	164,072,532
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	81,795	55,403	40,988	40,321	30,632
Other Liabilities	567,540	1,474,425	2,816,341	2,205,530	4,564,257
Deferred Tax Liabilities	8,964	220,177	298,616	3,009,984	-
TOTAL LIABILITIES	58,481,328	97,484,064	148,729,423	216,005,306	182,165,995
NET ASSETS	7,839,083	13,670,114	16,125,714	18,995,794	3,743,125
REPRESENTED BY:					
Share Capital	1,506,230	2,349,719	2,902,490	4,230,379	5,287,974
Reserves	2,770,645	2,940,399	4,537,232	7,427,232	7,427,232
Un-appropriated Profit	143,590	1,486,755	3,219,246	3,452,842	(7,658,686)
Surplus/Deficit on Revaluation of Assets	3,418,618	6,893,241	5,466,746	3,885,341	(1,313,395)
TOTAL	7,839,083	13,670,114	16,125,714	18,995,794	3,743,125
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	2,555,039	6,125,093	11,579,036	17,539,094	17,752,969
Mark-Up/ Return/Interest Expenses	719,074	2,668,739	7,508,795	13,939,377	16,614,000
Net Mark-Up / Interest Income	1,835,965	3,456,354	4,070,241	3,599,717	1,138,969
Provisions & Bad Debts written off directly	47,061	330,996	373,726	1,887,769	19,229,967
Net Mark-Up / Interest Income after Provision	1,788,904	3,125,358	3,696,515	1,711,948	(18,090,998)
Fees, Commission & Brokerage Income	172,873	255,149	473,212	653,512	577,630
Dividend Income	554,218	753,669	1,385,875	1,804,878	2,020,896
Gain/Loss on sale of securities	-	-	-	-	733,787
Income from dealing in Foreign Currencies	41,311	93,208	239,804	377,233	324,328
Other Income	328,361	228,749	855,498	2,587,170	526,185
Total Non - Markup / Interest Income	1,096,763	1,330,775	2,954,389	5,422,793	4,182,826
Administrative Expenses	1,116,097	1,274,971	1,751,970	2,250,777	2,799,933
Other Expenses	33,627	16,205	130,213	38,242	124,801
Total Non-Markup/Interest Expenses	1,149,724	1,291,176	1,882,183	2,289,019	2,924,734
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,735,943	3,164,957	4,768,721	4,845,722	(16,832,906)
Taxation - Current	225,916	816,000	880,997	169,252	207,600
- Prior Years	141,853	(147,300)	-	(19,921)	1,052,000
- Deferred	-	143,015	83,469	250,772	(8,033,001)
PROFIT/ (LOSS) AFTER TAXATION	1,368,174	2,353,242	3,804,255	4,445,619	(10,059,505)
Net Cash Inflow / (Outflow) from Operating Activities	3,018,963	9,502,061	9,997,112	40,502,947	(48,385,008)
Net Cash Inflow / (Outflow) from Investing Activities	(3,187,466)	1,391,301	(10,417,897)	(41,966,015)	44,221,241
Net Cash Inflow / (Outflow) from Financing Activities	-	-	42,751	(667)	(9,689)
Number of Employees	3,146	3,454	3,811	3,897	4,159

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Bank of Punjab				
	2009	2010	2011	2012	2013
ASSETS					
Cash & Balances with Treasury Banks	13,043,705	14,069,601	16,698,333	17,298,251	23,820,864
Balances with other Banks	2,185,782	3,276,234	3,607,107	3,101,170	4,265,296
Lending to Financial Institutions	1,053,550	7,309,587	7,447,375	1,562,946	11,407,448
Investments - Net	57,960,105	56,402,954	92,581,306	129,518,999	123,956,143
Advances - Net	121,315,799	120,818,021	127,129,501	149,605,002	157,285,598
Other Assets	5,762,509	9,715,522	16,049,657	14,480,581	15,820,643
Operating Fixed Assets	3,427,267	3,534,660	3,597,483	3,473,491	3,514,801
Deferred Tax Assets	11,921,146	14,063,694	13,886,769	13,070,614	12,627,352
TOTAL ASSETS	216,669,863	229,190,273	280,997,531	332,111,054	352,698,145
LIABILITIES					
Bills Payable	875,618	581,100	850,569	1,500,709	1,506,335
Borrowings from Financial Institution	14,040,014	11,526,783	24,963,566	44,683,826	22,802,482
Deposits and other Accounts	190,858,215	208,176,988	237,896,700	266,055,781	306,560,767
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	19,907	13,887	7,831	3,601	2,386
Other Liabilities	4,700,166	5,223,045	6,506,275	7,495,634	8,344,877
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	210,493,920	225,521,803	270,224,941	319,739,551	339,216,847
NET ASSETS	6,175,943	3,668,470	10,772,590	12,371,503	13,481,298
REPRESENTED BY:					
Share Capital	5,287,974	5,287,974	5,287,974	5,287,974	10,551,132
Advance against Equity	10,000,000	10,000,000	17,000,000	17,000,000	12,000,000
Reserves	573,779	2,012,492	1,914,956	1,187,433	1,539,659
Un-appropriated Profit	(10,330,839)	(14,352,989)	(14,067,841)	(12,742,364)	(11,250,885)
Surplus/Deficit on Revaluation of Assets	645,029	720,993	637,501	1,638,460	641,392
TOTAL	6,175,943	3,668,470	10,772,590	12,371,503	13,481,298
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	15,641,832	18,220,175	20,685,011	24,666,024	24,227,721
Mark-Up/ Return/Interest Expenses	19,022,494	18,801,642	21,073,271	22,522,918	20,208,687
Net Mark-Up / Interest Income	(3,380,662)	(581,467)	(388,260)	2,143,106	4,019,034
Provisions & Bad Debts written off directly	10,182,836	3,320,328	(2,632,580)	(628,390)	(666,197)
Net Mark-Up / Interest Income after Provision	(13,563,498)	(3,901,795)	2,244,320	2,771,496	4,685,231
Fees, Commission & Brokerage Income	657,114	561,688	724,499	762,490	775,622
Dividend Income	920,943	402,779	286,375	220,985	137,512
Gain/Loss on sale of securities	(124,238)	-	-	162,980	-
Income from dealing in Foreign Currencies	247,570	134,488	160,089	-	147,417
Other Income	517,360	784,378	818,745	2,044,290	2,535,675
Total Non - Markup / Interest Income	2,218,749	1,883,333	1,989,708	3,190,745	3,596,226
Administrative Expenses	3,028,377	3,426,329	3,954,066	4,430,520	5,199,782
Other Expenses	794	741,605	(242,785)	127,829	80,393
Total Non-Markup/Interest Expenses	3,029,171	4,167,934	3,711,281	4,558,349	5,280,175
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(14,373,920)	(6,186,396)	522,747	1,403,892	3,001,282
Taxation - Current	-	-	-	139,284	278,239
- Prior Years	78,491	-	-	(722,971)	-
- Deferred	(4,383,406)	(2,157,119)	174,774	353,738	785,036
PROFIT/ (LOSS) AFTER TAXATION	(10,069,005)	(4,029,277)	347,973	1,633,841	1,938,007
Net Cash Inflow / (Outflow) from Operating Activities	25,323,928	2,949,012	32,984,625	20,546,543	3,731,609
Net Cash Inflow / (Outflow) from Investing Activities	(32,845,075)	(770,567)	(36,828,025)	(20,640,440)	4,804,518
Net Cash Inflow / (Outflow) from Financing Activities	9,989,275	(6,020)	6,993,944	(4,230)	(79,699)
Number of Employees	4,281	4,466	4,674	5,491	6,092

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Union Bank Ltd.	
	2004	2005
ASSETS		
Cash & Balances with Treasury Banks	6,803,801	7,762,667
Balances with other Banks	3,889,629	2,572,815
Lending to Financial Institutions	4,933,890	13,717,306
Investments - Net	6,571,909	19,230,590
Advances - Net	51,075,307	68,969,402
Other Assets	2,629,610	2,795,203
Operating Fixed Assets	1,544,379	1,918,278
Deferred Tax Assets	262,152	134,426
TOTAL ASSETS	77,710,677	117,100,687
LIABILITIES		
Bills Payable	1,253,652	1,832,584
Borrowings from Financial Institution	7,659,281	14,731,445
Deposits and other Accounts	62,954,966	91,186,528
Sub-ordinated Loans	1,486,556	2,239,395
Liabilities against Assets Subject to Finance Lease	100,843	33,691
Other Liabilities	909,618	1,942,131
Deferred Tax Liabilities	-	-
TOTAL LIABILITIES	74,364,916	111,965,774
NET ASSETS	3,345,761	5,134,913
REPRESENTED BY:		
Share Capital	1,967,110	2,819,824
Reserves	919,866	1,539,566
Un-appropriated Profit	448,577	715,213
Surplus/Deficit on Revaluation of Assets	10,208	60,310
TOTAL	3,345,761	5,134,913
OPERATING POSITION		
Mark-Up/ Return/Interest Earned	4,294,980	8,143,667
Mark-Up/ Return/Interest Expenses	1,442,408	3,658,356
Net Mark-Up / Interest Income	2,852,572	4,485,311
Provisions & Bad Debts written off directly	453,109	1,055,005
Net Mark-Up / Interest Income after Provision	2,399,463	3,430,306
Fees, Commission & Brokerage Income	1,078,591	1,899,191
Dividend Income	26,564	40,471
Income from dealing in Foreign Currencies	107,893	172,224
Other Income	391,355	464,055
Total Non - Markup / Interest Income	1,604,403	2,575,941
Administrative Expenses	2,566,962	3,198,523
Other Expenses	26,595	29,816
Total Non-Markup/Interest Expenses	2,593,557	3,228,339
Extra ordinary/unusual Items	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,410,309	2,777,908
Taxation - Current	639,126	895,744
- Prior Years	-	-
- Deferred	(58,478)	137,496
PROFIT/ (LOSS) AFTER TAXATION	829,661	1,744,668
Net Cash Inflow / (Outflow) from Operating Activities	2,296,888	12,026,906
Net Cash Inflow / (Outflow) from Investing Activities	1,824,439	(13,052,988)
Net Cash Inflow / (Outflow) from Financing Activities	(108,422)	668,134
Number of Employees	1,441	1,614

Merger of Union Bank Ltd with Standard Chartered Bank have resulted in formation of Standard Chartered Bank (Pakistan) Ltd 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.				
	2004	2005	2006	2007	2008
ASSETS					
Cash & Balances with Treasury Banks	23,844,435	34,074,786	49,023,540	57,622,360	50,143,570
Balances with other Banks	17,699,334	12,717,100	19,418,278	10,982,176	14,540,306
Lending to Financial Institutions	16,262,504	17,867,552	29,572,070	24,781,723	22,805,341
Investments - Net	54,953,728	63,026,944	65,735,128	114,026,273	115,057,090
Advances - Net	146,249,184	204,810,470	254,670,492	308,271,290	378,293,973
Other Assets	4,393,852	7,829,770	10,145,788	11,887,188	17,309,187
Operating Fixed Assets	3,969,006	4,449,324	6,362,492	19,065,496	19,926,915
Deferred Tax Assets	5,240,620	2,273,005	907,575	-	2,164,148
TOTAL ASSETS	272,612,663	347,048,951	435,835,363	546,636,506	620,240,530
LIABILITIES					
Bills Payable	3,811,284	4,159,964	4,627,769	6,087,266	5,210,870
Borrowings from Financial Institution	11,975,684	21,790,480	38,625,474	59,491,253	44,749,690
Deposits and other Accounts	230,256,627	289,226,299	343,804,830	411,475,129	492,267,898
Sub-ordinated Loans	3,500,000	3,999,192	5,998,344	5,996,696	11,993,848
Liabilities against Assets Subject to Finance Lease	288	-	6,966	3,261	1,978
Other Liabilities	3,513,569	6,204,746	9,594,496	13,581,974	16,620,583
Deferred Tax Liabilities	2,191,180	-	-	2,109,989	-
TOTAL LIABILITIES	255,248,632	325,380,681	402,657,879	498,745,568	570,844,867
NET ASSETS	17,364,031	21,668,270	33,177,484	47,890,938	49,395,663
REPRESENTED BY:					
Minority Interest	-	-	1,772,168	2,115,645	2,044,589
Share Capital	5,180,000	5,180,000	6,475,000	8,093,750	10,117,188
Reserves	5,915,928	6,225,461	9,329,564	11,577,342	17,256,061
Un-appropriated Profit	3,274,439	7,350,813	12,930,344	16,728,318	17,703,327
Surplus/Deficit on Revaluation of Assets	2,993,664	2,911,996	2,670,408	9,375,883	2,274,498
TOTAL	17,364,031	21,668,270	33,177,484	47,890,938	49,395,663
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	9,233,881	20,158,860	33,627,533	41,962,131	53,097,381
Mark-Up/ Return/Interest Expenses	1,732,760	6,045,948	12,260,240	17,162,817	24,303,193
Net Mark-Up / Interest Income	7,501,121	14,112,912	21,367,293	24,799,314	28,794,188
Provisions & Bad Debts written off directly	338,874	1,427,808	2,239,626	6,422,786	7,753,690
Net Mark-Up / Interest Income after Provision	7,162,247	12,685,104	19,127,667	18,376,528	21,040,498
Fees, Commission & Brokerage Income	1,654,475	2,543,739	4,799,461	5,899,632	7,298,807
Dividend Income	1,102,510	202,343	693,366	364,260	191,376
Income from dealing in Foreign Currencies	668,085	675,109	720,337	893,790	1,680,870
Other Income	981,154	1,591,841	1,072,577	2,449,985	1,749,882
Total Non - Markup / Interest Income	4,406,224	5,013,032	7,285,741	9,607,667	10,920,935
Administrative Expenses	6,702,709	7,874,013	11,637,865	14,257,211	16,679,968
Other Expenses	(23,966)	342,475	252,293	253,711	1,100,967
Total Non-Markup/Interest Expenses	6,678,743	8,216,488	11,890,158	14,510,922	17,780,935
Extra ordinary/unusual Items	-	-	23,468	(322,996)	128,447
PROFIT/ (LOSS) BEFORE TAXATION	4,889,728	9,481,648	14,499,782	13,796,269	14,052,051
Taxation - Current	283,083	498,748	3,423,276	5,153,311	6,151,520
- Prior Years	285,201	78,614	45,225	442,667	435,072
- Deferred	619,900	2,955,254	1,364,403	(1,036,724)	(979,792)
PROFIT/ (LOSS) AFTER TAXATION	3,701,544	5,949,032	9,666,878	9,237,015	8,445,251
Net Cash Inflow / (Outflow) from Operating Activities	16,011,692	16,433,305	20,928,069	51,571,445	1,025,033
Net Cash Inflow / (Outflow) from Investing Activities	(5,918,010)	(9,817,466)	(6,673,114)	(50,109,357)	(11,123,759)
Net Cash Inflow / (Outflow) from Financing Activities	2,291,890	(278,099)	702,367	(1,948,372)	2,049,883
Number of Employees	9,287	13,479	15,502	15,054	15,233

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	United Bank Ltd.				
	2009	2010	2011	2012	2013
ASSETS					
Cash & Balances with Treasury Banks	61,160,678	67,461,668	86,409,551	94,766,489	89,591,601
Balances with other Banks	5,407,470	18,192,142	16,546,311	22,843,080	32,658,606
Lending to Financial Institutions	23,162,130	12,384,778	9,536,211	21,953,458	29,858,038
Investments - Net	136,145,524	224,578,556	294,410,661	381,245,903	458,846,198
Advances - Net	354,091,713	333,732,172	325,347,208	385,834,261	415,283,310
Other Assets	17,241,991	18,713,188	20,836,736	26,106,385	29,356,983
Operating Fixed Assets	21,925,669	22,424,072	22,981,878	27,460,839	28,037,980
Deferred Tax Assets	608,876	1,298,403	1,991,185	-	-
TOTAL ASSETS	619,744,051	698,784,979	778,059,741	960,210,415	1,083,632,716
LIABILITIES					
Bills Payable	5,147,259	5,045,815	5,879,043	7,600,633	16,600,691
Borrowings from Financial Institution	35,144,823	45,104,849	49,953,251	67,215,209	41,077,730
Deposits and other Accounts	492,036,103	550,645,767	612,980,139	755,264,264	889,525,603
Sub-ordinate Loans	11,989,800	11,985,748	11,317,080	9,319,264	665,328
Liabilities against Assets Subject to Finance Lease	-	-	-	2,109	1,325
Other Liabilities	14,489,343	17,587,735	18,777,320	19,676,006	23,093,754
Deferred Tax Liabilities	-	-	-	278,546	1,395,138
TOTAL LIABILITIES	558,807,328	630,369,914	698,906,833	859,356,031	972,359,569
NET ASSETS	60,936,723	68,415,065	79,152,908	100,854,384	111,273,147
REPRESENTED BY:					
Minority Interest	-	-	-	2,827,060	-
Share Capital	11,128,907	12,241,798	12,241,798	12,241,798	12,241,798
Reserves	18,959,537	21,688,637	24,847,019	32,298,690	38,049,345
Un-appropriated Profit	22,187,802	26,250,489	33,534,116	38,231,813	45,208,302
Surplus/Deficit on Revaluation of Assets	8,660,477	8,234,141	8,529,975	15,255,023	15,773,702
TOTAL	60,936,723	68,415,065	79,152,908	100,854,384	111,273,147
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	60,857,035	59,331,761	70,450,475	75,379,861	75,709,170
Mark-Up/ Return/Interest Expenses	28,163,787	25,223,253	31,025,869	35,736,985	36,199,807
Net Mark-Up / Interest Income	32,693,248	34,108,508	39,424,606	39,642,876	39,509,363
Provisions & Bad Debts written off directly	12,615,374	8,004,700	7,290,910	4,246,967	1,594,245
Net Mark-Up / Interest Income after Provision	20,077,874	26,103,808	32,133,696	35,395,909	37,915,118
Fees, Commission & Brokerage Income	5,925,082	6,337,745	6,949,191	9,449,629	11,443,576
Dividend Income	606,347	591,017	786,496	539,640	1,611,917
Gain/Loss on sale of securities	-	-	-	1,925,838	2,211,756
Income from dealing in Foreign Currencies	1,213,881	1,653,793	2,078,260	-	3,026,130
Other Income	3,924,251	1,538,077	2,904,306	7,677,383	1,122,982
Total Non - Markup / Interest Income	11,669,561	10,120,632	12,718,253	19,592,490	19,416,361
Administrative Expenses	16,608,561	17,765,056	19,784,894	25,448,913	28,570,569
Other Expenses	1,104,373	717,166	844,264	1,129,040	1,078,114
Total Non-Markup/Interest Expenses	17,712,934	18,482,222	20,629,158	26,577,953	29,648,683
Extra ordinary/unusual Items	-	-	-	-	(1,282,382)
PROFIT/ (LOSS) BEFORE TAXATION	14,034,501	17,742,218	24,222,791	28,410,446	28,965,178
Taxation - Current	6,930,585	6,805,506	8,946,039	9,061,871	8,302,311
- Prior Years	76,328	415,136	679,290	489,932	61,892
- Deferred	(2,165,099)	(638,354)	(902,201)	(421,141)	870,204
PROFIT/ (LOSS) AFTER TAXATION	9,192,687	11,159,930	15,499,663	19,279,784	19,730,771
Net Cash Inflow / (Outflow) from Operating Activities	22,790,064	100,070,348	108,571,682	94,242,177	67,121,806
Net Cash Inflow / (Outflow) from Investing Activities	(14,322,556)	(77,703,447)	(85,859,232)	(67,462,460)	(55,871,019)
Net Cash Inflow / (Outflow) from Financing Activities	(1,015,767)	(4,010,459)	(7,401,657)	(15,464,546)	(20,283,645)
Number of Employees	13,982	11,573	12,325	13,344	12,728

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Zarai Taraqati Bank Ltd.				
	2004	2005	2006	2007	2008
ASSETS					
Cash & Balances with Treasury Banks	1,593,898	1,585,421	1,295,464	2,103,682	1,732,495
Balances with other Banks	14,791,268	7,813,844	7,883,566	11,943,898	15,881,673
Lending to Financial Institutions	-	-	-	-	-
Investments - Net	2,849,677	12,820,668	5,534,499	7,604,233	5,055,690
Advances - Net	54,335,440	52,925,286	60,839,057	61,313,006	69,923,497
Other Assets	9,381,766	6,667,463	9,102,866	9,556,224	8,604,549
Operating Fixed Assets	976,985	690,141	818,866	865,293	1,142,886
Deferred Tax Assets	1,222	1,829	-	-	-
TOTAL ASSETS	83,930,256	82,504,652	85,474,318	93,386,336	102,340,790
LIABILITIES					
Bills Payable	197,434	235,741	276,333	392,726	613,378
Borrowings from Financial Institution	51,257,213	51,257,213	51,257,213	51,257,213	51,257,213
Deposits and other Accounts	3,122,206	2,644,647	2,882,384	4,323,150	5,425,259
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	13,065,463	12,100,331	14,242,721	19,134,241	24,289,347
Deferred Tax Liabilities	-	-	7,629	119,191	185,557
TOTAL LIABILITIES	70,846,639	69,442,255	71,870,603	78,430,844	84,975,077
NET ASSETS	13,083,617	13,062,397	13,603,715	14,955,492	17,365,713
REPRESENTED BY:					
Share Capital	11,869,611	11,869,612	11,869,612	11,869,612	12,522,441
Advance against Equity	1	-	-	-	-
Reserves	215,387	245,387	359,348	565,911	1,086,169
Un-appropriated Profit	861,549	702,355	1,011,744	1,834,453	3,262,655
Surplus/Deficit on Revaluation of Assets	137,069	245,043	363,011	685,516	494,448
TOTAL	13,083,617	13,062,397	13,603,715	14,955,492	17,365,713
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	8,105,383	6,822,719	6,001,704	7,022,360	8,470,169
Mark-Up/ Return/Interest Expenses	3,135,736	391,738	2,802,785	3,418,023	3,489,411
Net Mark-Up / Interest Income	4,969,647	6,430,981	3,198,919	3,604,337	4,980,758
Provisions & Bad Debts written off directly	2,311,403	4,744,343	3,249,682	3,656,965	1,924,259
Net Mark-Up / Interest Income after Provision	2,658,244	1,686,638	(50,763)	(52,628)	3,056,499
Fees, Commission & Brokerage Income	2,410	3,157	2,544	2,338	4,406
Dividend Income	6,028	6,458	6,458	2,153	11,410
Income from dealing in Foreign Currencies	-	-	-	-	-
Other Income	946,339	828,519	5,514,079	5,729,582	5,777,120
Total Non - Markup / Interest Income	954,777	838,134	5,523,081	5,734,073	5,792,936
Administrative Expenses	2,437,251	2,612,337	2,760,450	3,788,935	4,520,459
Other Expenses	8,545	3,802	2,059,387	77,998	340,571
Total Non-Markup/Interest Expenses	2,445,796	2,616,139	4,819,837	3,866,933	4,861,030
Extra ordinary/unusual Items	-	-	-	30,366	-
PROFIT/ (LOSS) BEFORE TAXATION	1,167,225	(91,367)	652,481	1,784,146	3,988,405
Taxation - Current	503,234	38,434	219,673	631,484	1,387,835
- Prior Years	-	-	-	8,285	12,606
- Deferred	5	(607)	9,458	111,561	(13,325)
PROFIT/ (LOSS) AFTER TAXATION	663,986	(129,194)	423,350	1,032,816	2,601,289
Net Cash Inflow / (Outflow) from Operating Activities	4,331,229	2,880,654	(7,419,920)	6,791,386	1,568,367
Net Cash Inflow / (Outflow) from Investing Activities	(89,979)	(9,866,555)	7,199,685	(1,820,326)	1,998,221
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-	-
Number of Employees	5,801	5,727	5,327	5,340	5,370

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Zarai Taraqati Bank Ltd.				
	2009	2010	2011	2012	2013
ASSETS					
Cash & Balances with Treasury Banks	2,354,107	1,732,495	3,056,462	3,524,505	3,524,505
Balances with other Banks	9,536,981	15,881,673	11,176,444	9,000,562	9,000,562
Lending to Financial Institutions	-	-	-	-	-
Investments - Net	7,213,948	5,055,690	12,047,958	17,884,472	17,884,472
Advances - Net	81,974,021	69,923,497	84,743,706	88,060,424	88,060,424
Other Assets	10,178,772	8,604,549	9,944,774	11,878,974	11,878,974
Operating Fixed Assets	1,070,417	1,142,886	1,167,167	1,180,267	1,180,267
Deferred Tax Assets	290,631	-	331,449	330,150	330,150
TOTAL ASSETS	112,618,877	102,340,790	122,467,960	131,859,354	131,859,354
LIABILITIES					
Bills Payable	2,059,979	613,378	208,117	294,024	294,024
Borrowings from Financial Institution	51,257,213	51,257,213	51,257,213	51,292,157	51,292,157
Deposits and other Accounts	8,750,892	5,425,259	8,962,457	11,096,956	11,096,956
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	27,911,794	24,289,347	34,514,383	38,575,859	38,575,859
Deferred Tax Liabilities	-	185,557	-	-	-
TOTAL LIABILITIES	93,184,201	84,975,077	98,146,493	104,463,319	104,463,319
NET ASSETS	19,434,676	17,365,713	24,321,467	27,396,035	27,396,035
REPRESENTED BY:					
Share Capital	12,522,441	12,522,441	12,522,441	12,522,441	12,522,441
Advance against Equity	-	-	-	-	-
Reserves	1,511,554	1,086,169	2,313,441	2,831,346	2,831,346
Un-appropriated Profit	4,964,194	3,262,655	8,171,742	10,243,364	10,243,364
Surplus/Deficit on Revaluation of Assets	436,487	494,448	1,313,843	1,798,884	1,798,884
TOTAL	19,434,676	17,365,713	24,321,467	27,396,035	27,396,035
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	9,055,314	8,470,169	9,510,328	11,321,385	11,321,385
Mark-Up/ Return/Interest Expenses	3,597,576	3,489,411	3,794,737	3,737,388	3,737,388
Net Mark-Up / Interest Income	5,457,738	4,980,758	5,715,591	7,583,997	7,583,997
Provisions & Bad Debts written off directly	2,227,407	1,924,259	1,003,625	1,064,320	1,064,320
Net Mark-Up / Interest Income after Provision	3,230,331	3,056,499	4,711,966	6,519,677	6,519,677
Fees, Commission & Brokerage Income	10,168	4,406	7,202	13,310	13,310
Dividend Income	27,986	11,410	33,427	17,222	17,222
Income from dealing in Foreign Currencies	-	-	-	-	-
Other Income	6,071,518	5,777,120	3,029,690	4,385,856	4,385,856
Total Non - Markup / Interest Income	6,109,672	5,792,936	3,070,319	4,416,388	4,416,388
Administrative Expenses	5,236,164	4,520,459	4,502,846	7,075,901	7,075,901
Other Expenses	53,478	340,571	2,280	(29,244)	(29,244)
Total Non-Markup/Interest Expenses	5,289,642	4,861,030	4,505,126	7,046,657	7,046,657
Extra ordinary/unusual Items	677,821	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	3,372,540	3,988,405	3,277,159	3,889,408	3,889,408
Taxation - Current	1,667,671	1,387,835	1,077,208	1,352,475	1,352,475
- Prior Years	37,491	12,606	-	-	-
- Deferred	(459,546)	(13,325)	54,802	(52,594)	(52,594)
PROFIT/ (LOSS) AFTER TAXATION	2,126,924	2,601,289	2,145,149	2,589,527	2,589,527
Net Cash Inflow / (Outflow) from Operating Activities	(3,383,375)	1,568,367	4,472,813	2,520,972	2,520,972
Net Cash Inflow / (Outflow) from Investing Activities	(2,339,705)	1,998,221	3,902,257	(4,228,811)	(4,228,811)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-	-
Number of Employees	5352	5,370	5,843	5,743	5,743