

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 institutions	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	2014
ASSETS				
Cash & balances with treasury banks	3,945,481	4,221,381	5,727,407	6,465,268
Balances with other banks	7,577,186	6,712,477	16,565,377	3,741,342
Lending to financial institutions	-	1,100,000	-	10,005,950
Investments - net	26,179,416	27,421,461	22,161,963	19,560,668
Advances - net	27,610,708	28,782,448	37,020,644	47,022,578
Other assets	3,402,972	2,629,176	2,127,196	3,344,347
Operating fixed assets	2,798,165	1,290,798	2,725,753	2,667,194
Deferred tax assets	1,030,951	1,711,310	1,431,064	1,541,433
TOTAL ASSETS	72,544,879	73,869,051	87,759,404	94,348,780
LIABILITIES				
Bills payable	451,030	746,651	725,609	679,810
Borrowings from financial institutions	1,736,120	1,991,738	2,201,945	2,211,568
Deposits and other accounts	61,559,026	63,278,655	75,647,097	80,222,579
Sub-ordinate loans	-	-	1,158,571	3,105,314
Liabilities against assets subject to finance lease	5,123	-	-	-
Other liabilities	2,269,097	1,830,054	2,177,989	2,228,199
Deferred tax liabilities	-	-	-	-
TOTAL LIABILITIES	66,020,396	67,847,098	81,911,211	88,447,470
NET ASSETS	6,524,483	6,021,953	5,848,193	5,901,310
REPRESENTED BY:				
Share Capital	8,167,910	8,167,910	8,167,910	8,167,910
Reserves	82,074	82,074	82,074	111,259
Advance against equity	-	-	-	95,704
Un-appropriated profit	(1,723,728)	(2,366,445)	(2,419,224)	(2,323,983)
Surplus/ (Deficit) on revaluation of assets	(1,773)	138,414	17,433	(149,580)
TOTAL	6,524,483	6,021,953	5,848,193	5,901,310
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	6,699,178	6,271,140	6,131,232	6,682,974
Mark-Up/ Return/Interest Expenses	5,001,222	4,725,249	4,340,094	4,513,250
Net Mark-Up / Interest Income	1,697,956	1,545,891	1,791,138	2,169,724
Provisions & bad debts written off directly	(227,176)	802,491	280,961	103,979
Net Mark-Up / Interest Income after Provision	1,925,132	743,400	1,510,177	2,065,745
Fees, Commission & Brokerage income	202,306	243,006	280,884	401,845
Dividend income	905	-	-	7,862
Gain/Loss on sale of securities	-	-	-	116,588
Income from dealing in foreign currencies	249,127	154,520	218,867	194,963
Other income	29,720	8,625	93,779	5,242
Total Non - Markup / Interest Income	482,058	406,151	593,530	726,500
Administrative expenses	1,910,731	1,991,125	2,118,613	2,545,583
Other expenses	15,757	111,420	18,696	30,074
Total Non-Markup/Interest Expenses	1,926,488	2,102,545	2,137,309	2,575,657
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	480,702	(952,994)	(33,602)	216,588
Taxation - Current	72,228	33,388	67,248	79,527
- Prior Years	-	-	-	-
- Deferred	(1,896)	(343,665)	(59,619)	(8,862)
PROFIT/ (LOSS) AFTER TAXATION	410,370	(642,717)	(41,231)	145,923
Net Cash Inflow / (Outflow) from Operating Activities	10,255,250	523,909	5,537,692	(18,149,262)
Net Cash Inflow / (Outflow) from Investing Activities	(10,563,972)	(1,091,498)	4,662,663	4,116,344
Net Cash Inflow / (Outflow) from Financing Activities	(38,488)	(21,220)	1,158,571	1,946,743
Number of Employees	1,238	1,293	1,377	1,638

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.				
	2005	2006	2007	2008	2009
ASSETS					
Cash & balances with treasury banks	14,742,711	23,039,577	29,739,857	23,653,754	26,435,633
Balances with other banks	3,292,041	1,705,445	668,449	2,096,779	1,280,443
Lending to financial institutions	5,777,382	19,050,239	18,419,241	15,793,183	28,122,932
Investments - net	44,926,652	46,953,241	83,958,463	82,631,118	94,789,492
Advances - net	111,206,774	144,033,634	168,407,280	212,972,008	237,344,038
Other assets	7,227,953	10,161,361	10,705,374	17,369,691	17,955,045
Operating fixed assets	4,720,662	6,445,111	7,548,628	11,134,436	12,446,748
Deferred tax assets	680,093	638,168	662,431	1,029,223	-
TOTAL ASSETS	192,574,268	252,026,776	320,109,723	366,680,192	418,374,331
LIABILITIES					
Bills payable	2,448,620	2,278,007	3,494,384	2,952,490	3,162,429
Borrowings from financial institutions	9,693,785	18,410,425	22,933,656	27,778,151	39,818,532
Deposits and other accounts	161,410,268	206,031,324	263,972,382	297,475,321	328,875,037
Sub-ordinated loans	-	2,500,000	2,499,000	2,498,000	5,497,000
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	4,471,948	5,119,267	7,332,059	13,620,616	11,059,484
Deferred tax liabilities	-	-	-	-	1,871
TOTAL LIABILITIES	178,024,621	234,339,023	300,231,481	344,324,578	388,414,353
NET ASSETS	14,549,647	17,687,753	19,878,242	22,355,614	29,959,978
REPRESENTED BY:					
Share Capital	4,488,642	4,488,642	5,386,370	6,463,644	7,110,008
Reserves	5,693,484	6,133,209	6,050,713	5,804,776	6,582,845
Share Premium	-	-	-	-	-
Un-appropriated profit	2,731,979	5,607,796	6,971,308	8,536,697	12,198,425
Surplus/ (Deficit) on revaluation of assets	1,635,542	1,458,106	1,469,851	1,550,497	4,068,700
TOTAL	14,549,647	17,687,753	19,878,242	22,355,614	29,959,978
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	9,892,051	17,215,507	21,201,422	30,570,540	41,121,503
Mark-Up/ Return/Interest Expenses	2,024,659	6,793,101	10,093,010	16,559,806	22,421,694
Net Mark-Up / Interest Income	7,867,392	10,422,406	11,108,412	14,010,734	18,699,809
Provisions & bad debts written off directly	580,078	704,871	2,714,842	3,156,001	4,415,820
Net Mark-Up / Interest Income after Provision	7,287,314	9,717,535	8,393,570	10,854,733	14,283,989
Fees, Commission & Brokerage income	1,220,362	1,353,888	2,062,677	2,291,459	2,708,002
Dividend income	46,146	193,255	147,184	1,420,364	1,374,967
Income from dealing in foreign currencies	250,224	282,285	194,879	230,060	761,934
Other income	422,851	619,640	1,515,359	210,222	1,113,131
Total Non - Markup / Interest Income	1,939,583	2,449,068	3,920,099	4,152,105	5,958,034
Administrative expenses	4,259,532	5,290,578	5,944,340	8,089,913	9,423,503
Other expenses	133,170	214,931	416,253	795,985	282,400
Total Non-Markup/Interest Expenses	4,392,702	5,505,509	6,360,593	8,885,898	9,705,903
Extra ordinary/unusual Items (Expense)	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	4,834,195	6,661,094	5,953,076	6,120,940	10,536,120
Taxation - Current	1,331,468	2,215,092	1,887,299	1,829,425	3,546,462
- Prior Years	22,000	-	-	-	-
- Deferred	390,594	48,752	(10,381)	134,829	(132,509)
PROFIT/ (LOSS) AFTER TAXATION	3,090,133	4,397,250	4,076,158	4,156,686	7,122,167
Net Cash Inflow / (Outflow) from Operating	(5,893,341)	9,328,210	46,349,828	563,633	10,811,077
Net Cash Inflow / (Outflow) from Investing Activities	11,663,625	(4,241,331)	(38,461,009)	(3,543,746)	(9,999,771)
Net Cash Inflow / (Outflow) from Financing	-	1,403,346	(1,903,755)	(1,754,971)	925,827
Number of Employees	8,273	8,879	10,297	11,108	11,690

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Allied Bank Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	31,265,608	36,479,758	43,351,653	44,673,079	41,254,975
Balances with other banks	579,555	1,679,085	1,029,286	1,102,231	873,494
Lending to financial institutions	11,488,944	1,361,754	10,720,935	12,461,403	2,030,062
Investments - net	121,173,409	195,694,122	267,403,346	363,378,998	428,790,733
Advances - net	253,099,509	244,433,474	271,084,275	267,001,028	306,014,402
Other assets	15,359,742	17,211,827	18,454,814	23,495,595	36,054,979
Operating fixed assets	484,387	18,087,011	19,871,173	22,083,612	27,250,482
Deferred tax assets	16,480,372	751,908	-	-	-
TOTAL ASSETS	449,931,526	515,698,939	631,915,482	734,195,946	842,269,127
LIABILITIES					
Bills payable	4,118,791	4,015,317	6,203,051	4,878,594	4,831,801
Borrowings from financial institutions	20,774,450	49,993,200	38,916,192	32,952,406	66,096,472
Deposits and other accounts	371,284,268	399,561,676	514,707,055	608,411,670	667,877,615
Sub-ordinate loans	5,494,800	5,492,600	5,490,400	4,242,200	2,994,000
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	-	13,296,342	15,618,340	15,704,648	15,956,263
Deferred tax liabilities	12,284,360	-	64,584	1,808,405	3,622,651
TOTAL LIABILITIES	413,956,669	472,359,135	580,999,622	667,997,923	761,378,802
NET ASSETS	35,974,857	43,339,804	50,915,860	66,198,023	80,890,325
REPRESENTED BY:					
Share Capital	7,821,009	8,603,110	9,463,421	10,409,763	11,450,739
Reserves	7,516,910	8,762,745	10,906,250	12,438,158	13,549,355
Share Premium	-	-	-	-	-
Un-appropriated profit	15,828,533	20,254,503	22,558,411	30,855,565	37,053,691
Surplus/ (Deficit) on revaluation of assets	4,808,405	5,719,446	7,987,778	12,494,537	18,836,540
TOTAL	35,974,857	43,339,804	50,915,860	66,198,023	80,890,325
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	44,992,696	51,814,273	49,502,633	54,221,577	67,001,497
Mark-Up/ Return/Interest Expenses	22,427,652	26,643,234	31,141,686	32,551,922	38,815,342
Net Mark-Up / Interest Income	22,565,044	25,171,039	18,360,947	21,669,655	28,186,155
Provisions & bad debts written off directly	4,083,385	3,009,024	650,560	564,943	1,254,414
Net Mark-Up / Interest Income after Provision	18,481,659	22,162,015	17,710,387	21,104,712	26,931,741
Fees, Commission & Brokerage income	2,491,200	2,730,686	2,570,107	3,079,338	3,301,188
Dividend income	1,118,270	2,681,218	8,433,249	3,401,019	3,512,429
Gain/Loss on sale of Securities	-	826,156	1,919,869	631,858	4,337,713
Income from dealing in foreign currencies	418,524	643,058	598,480	2,490,964	456,592
Other income	1,643,792	68,695	271,890	-	1,127,832
Total Non - Markup / Interest Income	5,671,786	6,949,813	13,793,595	9,603,179	12,735,754
Administrative expenses	11,241,587	13,165,876	14,546,399	15,510,463	16,951,414
Other expenses	568,752	837,470	1,087,231	436,531	514,324
Total Non-Markup/Interest Expenses	11,810,339	14,003,346	15,633,630	15,946,994	17,465,738
Extra ordinary/unusual Items (Expense)	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	12,343,106	15,108,482	15,870,352	14,760,897	22,201,757
Taxation - Current	4,161,179	4,917,896	3,743,788	4,079,460	7,413,119
- Prior Years	373,941	153,745	-	(4,085,622)	-
- Deferred	(417,346)	(102,840)	450,750	123,699	(226,454)
PROFIT/ (LOSS) AFTER TAXATION	8,225,332	10,139,681	11,675,814	14,643,360	15,015,092
Net Cash Inflow / (Outflow) from Operating Activities	36,199,585	86,806,741	75,478,896	96,332,500	57,504,209
Net Cash Inflow / (Outflow) from Investing Activities	(28,821,798)	(76,726,650)	(62,843,708)	(87,993,311)	(53,293,361)
Net Cash Inflow / (Outflow) from Financing Activities	(2,981,552)	(3,706,135)	(6,379,200)	(7,019,361)	(7,949,866)
Number of Employees	12,588	13,029	13,059	10,213	10,121

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Askari Bank Ltd.				
	2005	2006	2007	2008	2009
ASSETS					
Cash & balances with treasury banks	11,766,925	14,879,230	13,356,055	16,029,635	19,385,843
Balances with other banks	5,550,148	7,333,002	3,497,054	3,954,814	8,364,261
Lending to financial institutions	10,172,242	8,392,950	14,444,143	4,479,754	4,614,059
Investments - net	25,708,194	28,625,915	39,431,005	35,677,755	67,046,033
Advances - net	85,976,895	99,179,372	100,780,162	128,818,242	135,034,499
Other assets	2,732,641	3,812,788	5,535,038	8,964,480	10,036,311
Operating fixed assets	3,192,862	3,810,331	5,128,428	8,266,458	9,846,440
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	145,099,907	166,033,588	182,171,885	206,191,138	254,327,446
LIABILITIES					
Bills payable	1,315,680	1,839,077	2,627,051	2,584,828	2,945,670
Borrowings from financial institutions	10,562,338	14,964,087	17,553,525	15,190,148	19,300,163
Deposits and other accounts	118,794,690	131,839,283	143,036,707	167,676,572	205,970,227
Sub-ordinated loans	2,999,700	2,998,500	2,997,300	2,996,100	5,994,900
Liabilities against assets subject to finance lease	1,459	-	-	-	-
Other liabilities	2,045,340	2,603,113	3,219,796	4,759,140	4,833,489
Deferred tax liabilities	567,217	736,298	471,519	12,987	333,925
TOTAL LIABILITIES	136,286,424	154,980,358	169,905,898	193,219,775	239,378,374
NET ASSETS	8,813,483	11,053,230	12,265,987	12,971,363	14,949,072
REPRESENTED BY:					
Share Capital	1,507,018	2,004,333	3,006,499	4,058,774	5,073,467
Reserves	4,470,530	5,814,754	6,948,336	7,667,141	7,182,987
Un-appropriated profit	1,617,597	1,799,979	2,144,810	308,980	886,234
Surplus/ (Deficit) on revaluation of assets	1,218,338	1,434,164	166,342	936,468	1,806,384
TOTAL	8,813,483	11,053,230	12,265,987	12,971,363	14,949,072
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	8,780,698	12,596,921	15,143,241	18,393,313	22,661,754
Mark-Up/ Return/Interest Expenses	4,278,374	6,977,313	8,685,624	10,650,719	13,629,096
Net Mark-Up / Interest Income	4,502,324	5,619,608	6,457,617	7,742,594	9,032,658
Provisions & bad debts written off directly	601,992	1,128,513	3,921,741	4,072,597	2,914,893
Net Mark-Up / Interest Income after Provision	3,900,332	4,491,095	2,535,876	3,669,997	6,117,765
Fees, Commission & Brokerage income	838,561	1,013,660	1,072,868	1,257,584	1,307,699
Dividend income	51,143	109,326	137,079	173,621	162,537
Gain/Loss on sale of Securities	-	-	-	-	-
Income from dealing in foreign currencies	356,218	584,344	655,761	873,512	538,445
Other income	306,644	431,924	2,699,788	402,283	546,020
Total Non - Markup / Interest Income	1,552,566	2,139,254	4,565,496	2,707,000	2,554,701
Administrative expenses	2,591,985	3,277,353	4,789,536	5,904,169	6,995,857
Other expenses	1,832	6,141	12,051	11,446	34,368
Total Non-Markup/Interest Expenses	2,593,817	3,283,494	4,801,587	5,915,615	7,030,225
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	2,859,081	3,346,855	2,299,785	461,382	1,642,241
Taxation - Current	828,774	983,875	98,535	17,363	562,099
- Prior Years	(188,247)	-	(233,950)	(50,000)	119,827
- Deferred	196,558	113,006	(245,812)	107,794	(147,478)
PROFIT/ (LOSS) AFTER TAXATION	2,021,996	2,249,974	2,681,012	386,225	1,107,793
Net Cash Inflow / (Outflow) from Operating Activities	12,269,472	8,356,026	8,370,382	2,596,563	36,409,130
Net Cash Inflow / (Outflow) from Investing Activities	(8,319,302)	(3,714,950)	(13,526,597)	155,381	(32,216,450)
Net Cash Inflow / (Outflow) from Financing Activities	1,736,138	(225,917)	(202,908)	(445,604)	2,997,975
Number of Employees	4,533	5,226	6,808	7,560	7,270

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Askari Bank Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	22,565,188	26,168,181	24,435,380	26,104,822	19,130,113
Balances with other banks	3,784,862	6,235,055	8,863,586	9,057,747	7,068,111
Lending to financial institutions	9,172,186	1,591,584	6,319,474	2,503,207	3,427,753
Investments - net	102,259,757	133,756,712	145,378,148	165,863,237	217,214,247
Advances - net	152,784,137	150,710,709	143,726,962	163,556,632	170,496,454
Other assets	9,987,963	15,945,250	15,490,986	16,197,164	20,571,044
Operating fixed assets	-	9,348,815	8,841,091	8,567,401	8,299,488
Deferred tax assets	14,190,459	-	-	2,977,285	875,335
TOTAL ASSETS	314,744,552	343,756,306	353,055,627	394,827,495	447,082,545
LIABILITIES					
Bills payable	3,089,984	2,756,032	3,700,156	5,687,542	6,855,020
Borrowings from financial institutions	25,554,777	17,273,470	8,372,617	24,545,879	13,742,030
Deposits and other accounts	255,936,503	291,502,993	306,937,216	335,241,027	387,586,620
Sub-ordinated loans	5,992,500	6,990,100	6,987,300	3,994,400	7,992,800
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	8,081,139	7,374,421	7,251,956	6,629,759	7,199,014
Deferred tax liabilities	85,507	83,024	118,376	-	-
TOTAL LIABILITIES	298,740,410	325,980,040	333,367,621	376,098,607	423,375,484
NET ASSETS	16,004,142	17,776,266	19,688,006	18,728,888	23,707,061
REPRESENTED BY:					
Share Capital	6,427,440	7,070,184	8,130,711	12,602,602	12,602,602
Reserves	7,691,319	8,136,440	8,542,421	5,613,061	4,823,738
Un-appropriated profit	701,819	1,302,158	1,004,290	(1,582,626)	1,862,223
Surplus/ (Deficit) on revaluation of assets	1,183,564	1,267,484	2,010,584	2,095,851	4,418,498
TOTAL	16,004,142	17,776,266	19,688,006	18,728,888	23,707,061
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	27,952,162	32,766,351	32,402,187	27,960,505	34,604,210
Mark-Up/ Return/Interest Expenses	17,936,616	22,699,583	22,973,781	19,363,188	22,710,924
Net Mark-Up / Interest Income	10,015,546	10,066,768	9,428,406	8,597,317	11,893,286
Provisions & bad debts written off directly	3,064,382	1,830,842	2,687,860	11,103,376	321,978
Net Mark-Up / Interest Income after Provision	6,951,164	8,235,926	6,740,546	(2,506,059)	11,571,308
Fees, Commission & Brokerage income	1,271,467	1,193,986	1,153,496	1,169,442	1,435,180
Dividend income	209,922	289,470	1,036,249	508,748	348,726
Gain/Loss on sale of Securities	-	-	884,724	559,463	1,803,844
Income from dealing in foreign currencies	13,011	772,495	-	1,360,791	985,323
Other income	682,643	646,970	1,042,897	-	744,134
Total Non - Markup / Interest Income	2,177,043	2,902,921	4,117,366	3,598,444	5,317,207
Administrative expenses	7,812,618	8,639,312	9,039,255	9,396,803	10,934,450
Other expenses	42,453	86,784	88,930	136,085	172,652
Total Non-Markup/Interest Expenses	7,855,071	8,726,096	9,128,185	9,532,888	11,107,102
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,273,136	2,412,751	1,729,727	(8,440,503)	5,781,413
Taxation - Current	329,617	832,723	839,144	93,765	1,013,637
- Prior Years	-	-	-	-	-
- Deferred	342	(47,670)	(364,779)	(3,054,373)	752,844
PROFIT/ (LOSS) AFTER TAXATION	943,177	1,627,698	1,255,362	(5,479,895)	4,014,932
Net Cash Inflow / (Outflow) from Operating Activities	35,810,016	36,491,839	10,938,544	22,905,701	36,638,777
Net Cash Inflow / (Outflow) from Investing Activities	(37,311,023)	(31,455,817)	10,046,591	(21,637,610)	(47,917,575)
Net Cash Inflow / (Outflow) from Financing Activities	(2,693)	997,381	(3,586)	1,478,821	2,751,889
Number of Employees	7,676	7,277	6,907	5,531	5,581

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 institutions	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.				
	2005	2006	2007	2008	2009
ASSETS					
Cash & balances with treasury banks	24,798,070	27,859,360	29,436,378	32,687,335	35,056,012
Balances with other banks	9,713,369	12,731,952	18,380,738	21,581,043	22,722,639
Lending to financial institutions	27,050,493	12,456,653	3,452,059	3,315,500	14,947,435
Investments - net	57,416,255	56,502,210	88,491,564	75,973,238	99,159,957
Advances - net	118,864,010	149,999,325	171,198,992	192,671,169	188,042,438
Other assets	3,851,529	5,633,051	6,013,097	8,989,186	14,649,380
Operating fixed assets	6,620,067	10,502,990	11,922,324	13,773,293	14,492,194
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	248,313,793	275,685,541	328,895,152	348,990,764	389,070,055
LIABILITIES					
Bills payable	3,733,124	3,091,135	4,138,243	3,452,031	3,766,144
Borrowings from financial institutions	5,844,389	8,394,130	21,230,697	13,690,222	20,653,921
Deposits and other accounts	222,345,067	239,509,391	273,173,841	300,732,858	324,759,752
Sub-ordinated loans	3,223,355	3,222,106	3,220,858	2,571,169	7,570,181
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	5,219,666	7,305,496	9,531,860	11,291,280	10,006,786
Deferred tax liabilities	484,066	1,921,338	1,379,809	208,465	179,851
TOTAL LIABILITIES	240,849,667	263,443,596	312,675,308	331,946,025	366,936,635
NET ASSETS	7,464,126	12,241,945	16,219,844	17,044,739	22,133,420
REPRESENTED BY:					
Share Capital	3,000,000	5,000,000	6,500,000	7,995,000	13,491,563
Reserves	1,851,218	2,749,533	2,414,833	3,166,056	3,587,969
Un-appropriated profit	1,886,845	2,823,072	4,851,840	3,447,467	2,690,728
Surplus/ (Deficit) on revaluation of assets	726,063	1,669,340	2,453,171	2,436,216	2,363,160
TOTAL	7,464,126	12,241,945	16,219,844	17,044,739	22,133,420
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	12,246,811	21,191,470	25,783,871	31,046,583	35,561,312
Mark-Up/ Return/Interest Expenses	7,204,992	15,232,886	16,620,963	20,331,194	24,654,180
Net Mark-Up / Interest Income	5,041,819	5,958,584	9,162,908	10,715,389	10,907,132
Provisions & bad debts written off directly	402,810	699,227	2,376,711	3,543,357	4,071,527
Net Mark-Up / Interest Income after Provision	4,639,009	5,259,357	6,786,197	7,172,032	6,835,605
Fees, Commission & Brokerage income	1,158,747	1,804,998	2,429,599	2,539,321	1,913,004
Dividend income	52,014	37,393	64,722	300,943	248,217
Income from dealing in foreign currencies	290,091	386,997	474,722	914,845	1,019,732
Other income	767,681	995,251	3,069,423	1,490,318	2,001,300
Total Non - Markup / Interest Income	2,268,533	3,224,639	6,038,466	5,245,427	5,182,253
Administrative expenses	4,313,023	5,874,745	8,272,587	10,471,399	10,923,507
Other expenses	31,229	43,306	16,524	151,340	78,035
Total Non-Markup/Interest Expenses	4,344,252	5,918,051	8,289,111	10,622,739	11,001,542
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	2,563,290	2,565,945	4,535,552	1,794,720	1,016,316
Taxation - Current	592,635	476,226	1,726,810	1,730,051	1,066,301
- Prior Years	1,037	(100,874)	-	(221,797)	(179,674)
- Deferred	267,524	427,902	(321,487)	(1,014,835)	(767,346)
PROFIT/ (LOSS) AFTER TAXATION	1,702,094	1,762,691	3,130,229	1,301,301	897,035
Net Cash Inflow / (Outflow) from Operating Activities	34,877,885	7,852,362	39,645,325	2,499,606	19,945,927
Net Cash Inflow / (Outflow) from Investing Activities	(24,434,423)	(2,017,229)	(34,049,733)	7,403,300	(25,279,776)
Net Cash Inflow / (Outflow) from Financing Activities	1,963,475	1,998,751	(1,248)	(1,624,689)	8,996,512
Number of Employees	6,269	8,079	9,183	9,669	9,551

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Bank Alfalah Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	41,197,841	50,882,662	58,044,054	61,204,697	50,515,643
Balances with other banks	16,179,255	17,424,487	26,720,993	34,764,008	12,331,713
Lending to financial institutions	6,497,556	7,765,407	876,870	2,522,022	18,313,485
Investments - net	113,425,861	166,531,768	189,486,762	219,690,369	324,319,454
Advances - net	207,152,546	198,468,512	233,933,358	260,779,850	290,597,237
Other assets	12,826,225	13,290,458	13,272,536	16,427,478	31,310,661
Operating fixed assets	14,204,555	13,388,683	13,747,520	14,835,200	15,740,100
Deferred tax assets	-	421,825	384,601	1,204,000	-
TOTAL ASSETS	411,483,839	468,173,802	536,466,694	611,427,624	743,128,293
LIABILITIES					
Bills payable	4,521,533	5,403,453	8,430,910	9,543,480	11,758,155
Borrowings from financial institutions	13,700,124	18,168,978	21,227,834	23,115,102	55,232,916
Deposits and other accounts	354,015,311	401,247,886	457,118,723	525,525,770	605,963,224
Sub-ordinate loans	7,567,192	7,148,693	5,874,742	9,991,000	9,987,000
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	9,258,216	10,427,754	13,567,083	11,350,528	14,514,599
Deferred tax liabilities	115,919	-	-	-	853,331
TOTAL LIABILITIES	389,178,295	442,396,764	506,219,292	579,525,880	698,309,225
NET ASSETS	22,305,544	25,777,038	30,247,402	31,901,744	44,819,068
REPRESENTED BY:					
Share Capital	13,491,563	13,491,563	13,491,563	13,491,563	15,872,427
Reserves	3,819,133	4,100,264	5,636,549	7,274,222	12,338,026
Un-appropriated profit	2,415,860	5,248,059	6,561,628	7,499,831	9,613,374
Surplus/ (Deficit) on revaluation of assets	2,578,988	2,937,152	4,557,662	3,636,128	6,995,241
TOTAL	22,305,544	25,777,038	30,247,402	31,901,744	44,819,068
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	37,530,256	44,298,178	46,079,918	43,961,060	55,378,477
Mark-Up/ Return/Interest Expenses	23,855,448	25,687,485	27,500,056	27,066,229	33,505,003
Net Mark-Up / Interest Income	13,674,808	18,610,693	18,579,862	16,894,831	21,873,474
Provisions & bad debts written off directly	4,260,383	4,329,500	3,558,532	1,053,648	1,533,833
Net Mark-Up / Interest Income after Provision	9,414,425	14,281,193	15,021,330	15,841,183	20,339,641
Fees, Commission & Brokerage income	1,986,470	2,148,239	2,536,717	2,800,461	3,120,035
Dividend income	204,425	191,708	349,061	482,567	492,348
Gain/Loss on Sale of Securities	-	1,115,417	1,328,000	1,588,895	1,058,167
Income from dealing in foreign currencies	1,133,544	-	1,309,703	1,535,808	2,042,957
Other income	1,383,722	1,912,349	1,757,859	1,870,963	2,322,934
Total Non - Markup / Interest Income	4,708,161	5,367,713	7,281,340	8,278,694	9,036,441
Administrative expenses	12,578,080	13,832,096	15,204,036	17,288,779	20,261,215
Other expenses	175,761	383,092	315,432	23,887	601,301
Total Non-Markup/Interest Expenses	12,753,841	14,215,188	15,519,468	17,312,666	20,862,516
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,368,745	5,433,718	6,783,202	6,807,211	8,513,566
Taxation - Current	842,232	3,263,249	3,141,909	2,400,321	3,122,512
- Prior Years	(71,056)	45,000	(160,000)	(159,060)	(288,216)
- Deferred	(370,883)	(1,377,661)	(754,828)	(110,000)	38,419
PROFIT/ (LOSS) AFTER TAXATION	968,452	3,503,130	4,556,121	4,675,950	5,640,851
Net Cash Inflow / (Outflow) from Operating Activities	18,112,043	54,274,913	49,944,024	44,687,658	51,245,191
Net Cash Inflow / (Outflow) from Investing Activities	(16,405,251)	(45,660,421)	(31,305,868)	(30,171,631)	(87,293,021)
Net Cash Inflow / (Outflow) from Financing Activities	(1,082,314)	(418,499)	(3,634,974)	(2,367,676)	3,925,405
Number of Employees	10,009	10,123	9,897	9,857	7,785

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Bank AL-Habib Ltd.				
	2005	2006	2007	2008	2009
ASSETS					
Cash & balances with treasury banks	7,582,661	9,346,431	13,766,500	11,936,275	14,377,589
Balances with other banks	1,088,891	1,232,902	604,742	3,621,152	4,626,726
Lending to financial institutions	3,352,747	6,578,800	4,112,429	295,396	-
Investments - net	19,757,665	21,023,254	35,287,080	48,234,497	111,017,701
Advances - net	55,303,779	70,795,961	79,224,380	100,196,996	105,985,319
Other assets	1,939,964	2,110,622	2,452,856	3,873,196	4,237,310
Operating fixed assets	2,475,834	3,910,067	5,786,287	9,166,020	9,561,955
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	91,501,541	114,998,037	141,234,274	177,323,532	249,806,600
LIABILITIES					
Bills payable	1,464,648	1,390,613	2,394,482	2,232,334	3,187,383
Borrowings from financial institutions	6,275,868	10,788,554	9,826,525	12,369,743	33,517,109
Deposits and other accounts	75,795,858	91,419,963	114,818,855	144,389,563	189,280,062
Sub-ordinated loans	1,349,460	2,087,920	2,848,080	2,846,940	4,845,000
Liabilities against assets subject to finance lease	345,011	708,210	642,369	324,791	-
Other liabilities	769,856	1,709,658	1,818,999	2,795,610	4,056,360
Deferred tax liabilities	254,746	370,727	559,646	731,601	815,728
TOTAL LIABILITIES	86,255,447	108,475,645	132,908,956	165,690,582	235,701,642
NET ASSETS	5,246,094	6,522,392	8,325,318	11,632,950	14,104,958
REPRESENTED BY:					
Share Capital	2,191,112	2,629,334	3,681,068	4,785,388	6,101,370
Reserves	1,729,514	2,082,561	2,527,949	3,062,830	3,664,925
Un-appropriated profit	825,169	1,474,441	1,804,740	2,118,986	2,520,579
Surplus/ (Deficit) on revaluation of assets	500,299	336,056	311,561	1,665,746	1,818,084
TOTAL	5,246,094	6,522,392	8,325,318	11,632,950	14,104,958
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	4,935,626	7,857,745	9,945,872	14,586,841	22,120,105
Mark-Up/ Return/Interest Expenses	2,143,510	4,078,200	5,764,757	8,004,294	13,053,137
Net Mark-Up / Interest Income	2,792,116	3,779,545	4,181,115	6,582,547	9,066,968
Provisions & bad debts written off directly	75,330	20,959	93,266	1,149,345	1,183,026
Net Mark-Up / Interest Income after Provision	2,716,786	3,758,586	4,087,849	5,433,202	7,883,942
Fees, Commission & Brokerage income	508,744	576,308	694,492	890,977	1,011,349
Dividend income	38,820	41,717	31,321	404,521	87,733
Income from dealing in foreign currencies	300,795	466,761	532,960	1,009,456	308,021
Other income	187,705	278,458	872,051	149,069	428,979
Total Non - Markup / Interest Income	1,036,064	1,363,244	2,130,824	2,454,023	1,836,082
Administrative expenses	1,728,389	2,432,395	3,166,045	4,306,759	5,045,731
Other expenses	2,453	54	401	1,934	162,222
Total Non-Markup/Interest Expenses	1,730,842	2,432,449	3,166,446	4,308,693	5,207,953
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	2,022,008	2,689,381	3,052,227	3,578,532	4,512,071
Taxation - Current	685,514	784,202	642,753	1,298,206	1,652,277
- Prior Years	(143,857)	4,840	-	61,391	-
- Deferred	16,292	139,347	198,141	(206,081)	3,500
PROFIT/ (LOSS) AFTER TAXATION	1,464,059	1,760,992	2,211,333	2,425,016	2,856,294
Net Cash Inflow / (Outflow) from Operating Activities	4,467,398	4,203,671	20,066,569	16,856,703	65,727,310
Net Cash Inflow / (Outflow) from Investing Activities	(6,257,658)	(2,509,434)	(16,241,468)	(14,749,609)	(63,348,234)
Net Cash Inflow / (Outflow) from Financing Activities	(65,294)	213,544	(33,192)	(920,909)	1,067,812
Number of Employees	2,182	2,896	3,349	4,177	4,645

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Bank AL-Habib Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	19,000,978	22,957,986	27,464,340	32,199,533	34,201,813
Balances with other banks	2,132,403	6,743,337	9,744,716	2,662,874	4,345,042
Lending to financial institutions	1,139,268	-	993,981	-	-
Investments - net	137,167,680	222,958,574	249,754,075	239,752,853	331,422,572
Advances - net	125,773,064	114,872,252	147,868,668	167,579,360	181,356,817
Other assets	6,125,678	6,006,559	6,115,660	6,736,964	13,694,264
Operating fixed assets	10,213,390	10,743,753	11,164,099	11,795,334	13,898,321
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	301,552,461	384,282,461	453,105,539	460,726,918	578,918,829
LIABILITIES					
Bills payable	2,989,989	4,979,720	5,257,191	6,173,102	7,984,808
Borrowings from financial institutions	22,579,348	43,441,594	69,622,055	29,480,026	78,455,452
Deposits and other accounts	249,774,212	302,098,594	340,392,871	386,160,762	446,409,004
Sub-ordinated loans	4,842,260	7,390,358	6,489,300	6,485,900	3,743,700
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	4,657,866	5,287,157	5,479,743	5,493,639	6,916,978
Deferred tax liabilities	642,675	1,231,486	1,933,584	1,651,438	2,780,536
TOTAL LIABILITIES	285,486,350	364,428,909	429,174,744	435,444,867	546,290,478
NET ASSETS	16,066,111	19,853,552	23,930,795	25,282,051	32,628,351
REPRESENTED BY:					
Share Capital	7,321,643	8,785,972	10,103,868	10,103,868	11,114,254
Reserves	4,392,264	5,324,689	6,464,546	7,569,407	8,760,911
Un-appropriated profit	2,992,475	3,726,098	4,606,290	5,554,207	7,679,490
Surplus/ (Deficit) on revaluation of assets	1,359,729	2,016,793	2,756,091	2,054,569	5,073,696
TOTAL	16,066,111	19,853,552	23,930,795	25,282,051	32,628,351
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	27,475,443	36,502,763	41,467,868	37,255,749	44,001,196
Mark-Up/ Return/Interest Expenses	16,678,554	22,373,903	26,105,660	22,994,393	24,936,885
Net Mark-Up / Interest Income	10,796,889	14,128,860	15,362,208	14,261,356	19,064,311
Provisions & bad debts written off directly	946,296	1,820,788	466,101	479,791	552,989
Net Mark-Up / Interest Income after Provision	9,850,593	12,308,072	14,896,107	13,781,565	18,511,322
Fees, Commission & Brokerage income	1,176,958	1,305,976	1,502,213	1,894,163	1,950,797
Dividend income	236,399	233,398	328,207	253,682	364,618
Income from dealing in foreign currencies	339,730	612,851	577,887	675,489	854,437
Other income	376,459	441,770	559,035	1,084,634	637,840
Total Non - Markup / Interest Income	2,129,546	2,593,995	2,967,342	3,907,968	3,807,692
Administrative expenses	6,162,449	7,584,677	8,795,739	10,008,680	12,189,767
Other expenses	161,479	162,051	198,213	167,878	212,133
Total Non-Markup/Interest Expenses	6,323,928	7,746,728	8,993,952	10,176,558	12,401,900
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	5,656,211	7,155,339	8,869,497	7,512,975	9,917,114
Taxation - Current	2,012,476	2,453,493	3,263,970	2,450,671	3,497,316
- Prior Years	-	-	(122,893)	(190,885)	-
- Deferred	41,574	168,366	281,906	98,640	70,856
PROFIT/ (LOSS) AFTER TAXATION	3,602,161	4,533,480	5,446,514	5,154,549	6,348,942
Net Cash Inflow / (Outflow) from Operating Activities	30,018,943	94,293,958	36,949,453	(7,716,369)	98,100,879
Net Cash Inflow / (Outflow) from Investing Activities	(27,836,628)	(85,690,701)	(26,379,943)	8,284,830	(90,267,136)
Net Cash Inflow / (Outflow) from Financing Activities	(1,202,908)	1,107,176	(3,063,928)	(2,987,281)	(4,737,895)
Number of Employees	5,245	6,025	6,553	7,185	8,100

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 institutions	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	2014
ASSETS					
Cash & balances with treasury banks	3,035,148	4,684,826	4,938,707	4,883,478	6,361,444
Balances with other banks	569,622	549,277	806,110	967,557	733,523
Lending to financial institutions	4,513,132	4,436,264	8,475,672	6,511,173	18,143,574
Investments - net	13,732,132	21,067,082	28,994,462	31,610,287	30,654,552
Advances - net	16,670,125	20,110,401	27,433,262	38,308,733	41,097,058
Other assets	4,046,681	5,973,706	1,587,738	1,616,289	1,613,830
Operating fixed assets	2,066,680	1,811,628	1,913,106	2,958,077	3,380,168
Deferred tax assets	402,183	188,130	86,973	-	-
TOTAL ASSETS	45,035,703	58,821,314	74,236,030	86,855,594	101,984,149
LIABILITIES					
Bills payable	563,020	798,853	1,251,010	835,562	918,435
Borrowings from financial institutions	353,000	800,000	1,621,415	2,538,000	561,000
Deposits and other accounts	38,198,320	50,568,785	64,216,485	75,225,869	90,330,997
Sub-ordinate loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	1,154,977	1,341,038	1,574,666	1,838,373	3,106,814
Deferred tax liabilities	-	-	-	175,589	199,683
TOTAL LIABILITIES	40,269,317	53,508,676	68,663,576	80,613,393	95,116,929
NET ASSETS	4,766,386	5,312,638	5,572,454	6,242,201	6,867,220
REPRESENTED BY:					
Share Capital	5,279,679	5,279,679	5,279,679	5,279,679	5,758,721
Reserves	9,310	91,221	173,392	210,446	194,134
Un-appropriated profit	(554,985)	(227,340)	101,342	24,829	266,946
Surplus/ (Deficit) on revaluation of assets	32,382	169,078	18,041	727,247	647,419
TOTAL	4,766,386	5,312,638	5,572,454	6,242,201	6,867,220
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	3,806,209	5,502,154	5,975,306	6,289,042	7,812,302
Mark-Up/ Return/Interest Expenses	2,057,533	2,883,355	3,506,965	3,789,538	4,459,070
Net Mark-Up / Interest Income	1,748,676	2,618,799	2,468,341	2,499,504	3,353,232
Provisions & bad debts written off directly	(7,424)	21,423	96,072	122,746	17,407
Net Mark-Up / Interest Income after Provision	1,756,100	2,597,376	2,372,269	2,376,758	3,335,825
Fees, Commission & Brokerage income	87,821	110,118	181,237	292,186	387,333
Dividend income	1	2	2	2	-
Income from dealing in foreign currencies	60,276	63,285	100,957	76,159	172,356
Other income	59,006	53,304	251,736	85,227	72,247
Total Non - Markup / Interest Income	207,104	226,709	533,932	453,574	631,936
Administrative expenses	1,895,476	2,147,527	2,271,642	2,488,004	3,462,351
Other expenses	23,185	67,971	8,117	34,176	35,688
Total Non-Markup/Interest Expenses	1,918,661	2,215,498	2,279,759	2,522,180	3,498,039
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	44,543	608,587	626,442	308,152	469,722
Taxation - Current	42,269	57,242	32,710	67,453	84,442
- Prior Years	-	1,340	-	-	-
- Deferred	(44,276)	140,449	182,879	55,427	71,630
PROFIT/ (LOSS) AFTER TAXATION	46,550	409,556	410,853	185,272	313,650
Net Cash Inflow / (Outflow) from Operating Activities	4,267,673	8,826,592	9,052,857	3,107,131	809,455
Net Cash Inflow / (Outflow) from Investing Activities	(6,939,968)	(7,197,259)	(8,542,143)	(3,000,913)	34,477
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-	400,000
Number of Employees	1,347	1,452	1,648	1,808	2,529

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 institutions	-	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	2014
ASSETS				
Cash & balances with treasury banks	1,379,696	2,452,464	2,751,089	2,411,487
Balances with other banks	2,215,636	907,255	1,056,489	81,779
Lending to financial institutions	-	-	7,689,704	-
Investments - net	9,982,793	17,156,398	9,226,189	8,164,801
Advances - net	10,509,340	23,370,532	28,955,126	19,960,447
Other assets	2,405,097	1,648,680	1,475,694	1,212,480
Operating fixed assets	671,890	1,130,246	1,057,349	854,673
Deferred tax assets	480,377	519,877	1,177,423	1,404,859
TOTAL ASSETS	27,644,829	47,185,452	53,389,063	34,090,526
LIABILITIES				
Bills payable	210,932	390,795	507,471	318,887
Borrowings from financial institutions	447,300	3,087,150	3,052,474	1,795,000
Deposits and other accounts	20,341,241	35,922,038	42,697,675	25,808,867
Sub-ordinated loans	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-
Other liabilities	840,778	1,847,988	1,770,235	1,364,053
Deferred tax liabilities	-	-	-	-
TOTAL LIABILITIES	21,840,251	41,247,971	48,027,855	29,286,807
NET ASSETS	5,804,578	5,937,481	5,361,208	4,803,719
REPRESENTED BY:				
Share Capital	7,410,458	7,410,458	8,167,527	8,167,527
Reserves	16,751	2,030	2,030	2,030
Un-appropriated profit	(1,649,630)	(1,548,233)	(2,870,526)	(3,342,303)
Surplus/ (Deficit) on revaluation of assets	26,999	73,226	62,177	(23,535)
TOTAL	5,804,578	5,937,481	5,361,208	4,803,719
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	2,375,585	3,603,352	3,698,464	4,265,544
Mark-Up/ Return/Interest Expenses	1,423,171	2,594,187	2,746,105	2,951,435
Net Mark-Up / Interest Income	952,414	1,009,165	952,359	1,314,109
Provisions & bad debts written off directly	251,580	(173,859)	821,404	110,780
Net Mark-Up / Interest Income after Provision	700,834	1,183,024	130,955	1,203,329
Fees, Commission & Brokerage income	34,363	104,544	219,815	191,851
Dividend income	33,757	98,185	82,955	49,478
Gain (Loss) from sales of securities	-	-	(15,633)	192,729
Income from dealing in foreign currencies	20,845	24,450	277,100	(329)
Other income	99,572	228,971	49,171	34,804
Total Non - Markup / Interest Income	188,537	456,150	613,408	468,533
Administrative expenses	1,229,345	1,613,203	2,474,739	2,272,301
Other expenses	6,934	(7,375)	8,398	14,360
Total Non-Markup/Interest Expenses	1,236,279	1,605,828	2,483,137	2,286,661
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(346,908)	33,346	(1,738,774)	(614,799)
Taxation - Current	25,184	18,567	39,086	43,344
- Prior Years	-	-	1,666	-
- Deferred	(83,604)	(69,867)	(646,500)	(186,366)
PROFIT/ (LOSS) AFTER TAXATION	(288,488)	84,646	(1,133,026)	(471,777)
Net Cash Inflow / (Outflow) from Operating Activities	5,394,077	(64,839)	(774,193)	(10,395,379)
Net Cash Inflow / (Outflow) from Investing Activities	5,323,674	(7,260,420)	8,343,954	1,396,960
Net Cash Inflow / (Outflow) from Financing Activities	1,800,000	-	567,802	-
Number of Employees	820	1,529	1,155	1,004

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 institutions	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	2014
ASSETS				
Cash & balances with treasury banks	3,429,994	4,196,103	5,291,178	10,480,052
Balances with other banks	1,116,928	5,660,301	1,840,378	529,277
Lending to financial institutions	3,826,084	3,206,945	9,740,822	10,147,169
Investments - net	12,937,179	21,334,833	25,044,279	18,258,604
Advances - net	23,340,602	26,314,667	35,540,386	58,840,280
Other assets	1,570,201	1,030,965	1,110,472	1,484,151
Operating fixed assets	1,597,770	1,535,272	1,454,910	1,751,032
Deferred tax assets	377,691	221,619	234,187	62,434
TOTAL ASSETS	48,196,449	63,500,705	80,256,612	101,552,999
LIABILITIES				
Bills payable	394,426	659,035	1,208,862	1,250,385
Borrowings from financial institutions	1,898,500	1,600,000	2,938,000	3,567,342
Deposits and other accounts	38,491,607	53,110,048	67,639,224	83,844,395
Sub-ordinated loans	-	-	-	3,114,976
Liabilities against assets subject to finance lease	-	-	-	-
Other liabilities	1,177,867	1,264,379	1,508,093	2,336,820
Deferred tax liabilities	-	-	-	-
TOTAL LIABILITIES	41,962,400	56,633,462	73,294,179	94,113,918
NET ASSETS	6,234,049	6,867,243	6,962,433	7,439,081
REPRESENTED BY:				
Share Capital	6,776,030	6,976,030	6,976,030	6,976,030
Advance against Equity	18	18	18	147,475
Reserves	85,058	69,140	27,372	406,760
Un-appropriated profit	(622,281)	(260,665)	(73,788)	(91,202)
Surplus/ (Deficit) on revaluation of assets	(4,776)	82,720	32,801	7,439,081
TOTAL	6,234,049	6,867,243	6,962,433	6,976,030
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	4,632,785	5,682,122	5,776,631	7,523,271
Mark-Up/ Return/Interest Expenses	2,395,995	2,807,792	2,662,743	3,433,969
Net Mark-Up / Interest Income	2,236,790	2,874,330	3,113,888	4,089,302
Provisions & bad debts written off directly	10,075	192,853	456,762	291,528
Net Mark-Up / Interest Income after Provision	2,226,715	2,681,477	2,657,126	3,797,774
Fees, Commission & Brokerage income	241,195	436,736	603,833	806,451
Dividend income	76,792	30,812	-	-
Gain/Loss on sale of securities	-	155,112	-	197,190
Income from dealing in foreign currencies	69,189	-	106,767	122,501
Other income	69,960	72,684	32,650	(9,152)
Total Non - Markup / Interest Income	457,136	695,344	743,250	1,116,990
Administrative expenses	2,326,911	2,846,195	3,182,536	3,972,258
Other expenses	30,410	29,621	5,993	16,975
Total Non-Markup/Interest Expenses	2,357,321	2,875,816	3,188,529	3,989,233
Amortization of Deferred Cost	10,401	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	316,129	501,005	211,847	925,531
Taxation - Current	50,899	39,436	65,169	86,494
- Prior Years	2,076	6,911	-	-
- Deferred	72,668	108,960	9,868	238,524
PROFIT/ (LOSS) AFTER TAXATION	190,486	345,698	136,810	600,513
Net Cash Inflow / (Outflow) from Operating Activities	4,983,772	13,506,038	1,263,349	(5,389,925)
Net Cash Inflow / (Outflow) from Investing Activities	(7,090,399)	(8,396,556)	(3,988,197)	6,152,722
Net Cash Inflow / (Outflow) from Financing Activities	-	200,000	-	3,114,976
Number of Employees	1,400	1,739	1,969	2,497

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Faysal Bank Ltd.				
	2005	2006	2007	2008	2009
ASSETS					
Cash & balances with treasury banks	6,696,714	7,207,998	6,872,032	8,927,524	8,427,202
Balances with other banks	2,045,887	2,883,040	3,708,451	876,780	508,795
Lending to financial institutions	10,742,841	4,608,205	7,078,102	2,861,401	15,017,826
Investments - net	24,411,644	22,525,358	31,553,108	30,186,168	56,531,338
Advances - net	62,323,508	74,468,644	87,346,401	89,758,789	91,346,001
Other assets	2,334,577	1,537,764	2,204,368	2,983,846	4,966,716
Operating fixed assets	1,726,086	2,239,392	2,514,959	2,646,978	2,787,617
Deferred tax assets	-	-	-	-	1,279,918
TOTAL ASSETS	110,281,257	115,470,401	141,277,421	138,241,486	180,865,413
LIABILITIES					
Bills payable	1,193,309	4,516,125	2,406,927	1,536,517	1,465,451
Borrowings from financial institutions	15,295,730	14,965,037	9,995,855	13,027,468	34,985,766
Deposits and other accounts	74,736,717	74,413,641	102,067,422	102,776,793	123,655,188
Sub-ordinated loans	-	-	1,000,000	999,600	999,200
Liabilities against assets subject to finance lease	22,549	14,664	7,827	4,103	-
Other liabilities	3,504,206	5,924,440	6,951,421	6,641,542	6,977,069
Deferred tax liabilities	1,268,307	1,839,860	2,691,466	2,483,355	-
TOTAL LIABILITIES	96,020,818	101,673,767	125,120,918	127,469,378	168,082,674
NET ASSETS	14,260,439	13,796,634	16,156,503	10,772,108	12,782,739
REPRESENTED BY:					
Share Capital	3,684,484	4,237,157	5,296,445	5,296,445	6,090,911
Reserves	2,516,211	3,079,527	3,567,033	3,790,023	4,030,056
Un-appropriated profit	1,911,246	1,815,643	1,481,668	1,049,519	1,215,179
Surplus/ (Deficit) on revaluation of assets	6,148,498	4,664,307	5,811,357	636,121	1,446,593
TOTAL	14,260,439	13,796,634	16,156,503	10,772,108	12,782,739
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	6,338,051	9,728,046	11,610,781	13,404,132	16,957,875
Mark-Up/ Return/Interest Expenses	3,311,567	6,089,255	7,459,392	8,454,755	11,967,885
Net Mark-Up / Interest Income	3,026,484	3,638,791	4,151,389	4,949,377	4,989,990
Provisions & bad debts written off directly	(309,841)	621,607	2,079,044	2,047,362	2,191,883
Net Mark-Up / Interest Income after Provision	3,336,325	3,017,184	2,072,345	2,902,015	2,798,107
Fees, Commission & Brokerage income	581,854	603,667	743,913	814,001	885,124
Dividend income	776,914	1,249,522	1,221,217	1,207,366	667,926
Income from dealing in foreign currencies	95,451	120,992	313,597	347,114	400,477
Other income	609,042	778,416	1,162,418	(57,888)	859,538
Total Non - Markup / Interest Income	2,063,261	2,752,597	3,441,145	2,310,593	2,813,065
Administrative expenses	1,428,499	1,866,584	2,799,747	3,257,843	4,284,086
Other expenses	2,220	32,857	15,916	158,228	26,585
Total Non-Markup/Interest Expenses	1,430,719	1,899,441	2,815,663	3,416,071	4,310,671
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	3,968,867	3,870,340	2,697,827	1,796,537	1,300,501
Taxation - Current	689,204	383,442	282,381	155,956	1,157,443
- Prior Years	(923,159)	93,118	(48,433)	100,000	2,823,492
- Deferred	1,133,365	577,208	191,771	425,629	(3,880,593)
PROFIT/ (LOSS) AFTER TAXATION	3,069,457	2,816,572	2,272,108	1,114,952	1,200,159
Net Cash Inflow / (Outflow) from Operating Activities	10,470,807	(739,060)	7,262,087	1,882,246	13,981,449
Net Cash Inflow / (Outflow) from Investing Activities	(9,084,668)	2,908,511	(5,504,987)	(2,668,719)	(14,633,913)
Net Cash Inflow / (Outflow) from Financing Activities	(1,200,936)	(1,041,019)	(817,503)	(1,325,507)	(4,865)
Number of Employees	1,530	2,069	2,475	2,919	3,018

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Faysal Bank Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	11,212,215	18,445,108	24,508,852	28,422,497	20,285,851
Balances with other banks	750,426	4,685,718	1,209,313	1,011,980	1,422,699
Lending to financial institutions	900,000	-	-	300,000	-
Investments - net	63,245,596	93,409,187	87,995,224	113,319,478	155,210,513
Advances - net	96,771,156	148,161,995	172,299,205	184,190,304	181,224,805
Other assets	7,010,738	11,828,085	11,772,664	13,803,997	16,009,743
Operating fixed assets	2,494,440	10,849,607	10,859,963	10,250,910	11,543,356
Deferred tax assets	2,959,137	5,188,126	4,419,111	3,980,541	2,428,817
TOTAL ASSETS	185,343,708	292,567,826	313,064,332	355,279,707	388,125,784
LIABILITIES					
Bills payable	1,469,848	3,075,642	4,244,494	4,968,610	5,347,774
Borrowings from financial institutions	30,536,133	39,696,986	35,568,109	45,446,528	60,926,863
Deposits and other accounts	129,174,131	214,614,731	240,712,826	271,134,303	283,345,739
Sub-ordinated loans	3,998,800	4,395,197	4,195,001	3,495,400	2,995,200
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	6,942,768	11,572,111	7,365,998	8,068,673	9,207,632
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	172,121,680	273,354,667	292,086,428	333,113,514	361,823,208
NET ASSETS	13,222,028	19,213,159	20,977,904	22,166,193	26,302,576
REPRESENTED BY:					
Share Capital	7,309,094	8,243,118	9,273,508	10,432,697	10,432,697
Reserves	4,036,302	6,591,131	6,309,083	6,554,197	5,703,155
Un-appropriated profit	1,969,692	2,959,178	3,146,300	3,600,828	5,696,366
Surplus/ (Deficit) on revaluation of assets	(93,060)	1,419,732	2,249,013	1,578,471	4,470,358
TOTAL	13,222,028	19,213,159	20,977,904	22,166,193	26,302,576
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	17,804,947	28,825,449	28,802,150	27,790,468	32,312,633
Mark-Up/ Return/Interest Expenses	12,773,177	19,619,095	19,838,745	16,945,315	18,480,191
Net Mark-Up / Interest Income	5,031,770	9,206,354	8,963,405	10,845,153	13,832,442
Provisions & bad debts written off directly	2,011,621	695,245	1,400,820	2,116,394	2,358,837
Net Mark-Up / Interest Income after Provision	3,020,149	8,511,109	7,562,585	8,728,759	11,473,605
Fees, Commission & Brokerage income	995,814	1,773,198	1,857,688	2,237,474	2,075,945
Dividend income	333,967	618,764	431,656	479,352	182,435
Gain (Loss) from Sales of Securities	-	-	-	948,598	460,477
Income from dealing in foreign currencies	450,824	850,833	769,394	-	1,072,939
Other income	1,535,371	827,574	2,222,981	867,417	582,373
Total Non - Markup / Interest Income	3,315,976	4,070,369	5,281,719	4,532,841	4,374,169
Administrative expenses	5,369,587	10,813,919	10,810,261	11,079,122	12,162,034
Other expenses	115,585	289,468	193,942	21,699	133,955
Total Non-Markup/Interest Expenses	5,485,172	11,103,387	11,004,203	11,100,821	12,295,989
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	850,953	1,478,091	1,840,101	2,160,779	3,551,785
Taxation - Current	211,209	392,522	267,960	1,078,186	1,712,150
- Prior Years	191,736	289,016	(227,147)	(1,612,830)	(812,786)
- Deferred	(765,882)	(483,743)	376,406	845,517	175,462
PROFIT/ (LOSS) AFTER TAXATION	1,213,890	1,280,296	1,422,882	1,849,906	2,476,959
Net Cash Inflow / (Outflow) from Operating Activities	7,213,844	5,911,646	(4,766,930)	28,733,100	13,478,745
Net Cash Inflow / (Outflow) from Investing Activities	(6,566,645)	5,842,442	7,654,432	(25,110,192)	(20,929,096)
Net Cash Inflow / (Outflow) from Financing Activities	2,998,919	209,067	(204,084)	(699,855)	(500,232)
Number of Employees	2,980	6,442	6,462	6,866	5,120

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.				
	2005	2006	2007	2008	2009
ASSETS					
Cash & balances with treasury banks	726,003	705,703	809,657	575,929	713,140
Balances with other banks	295,110	301,056	384,792	400,761	586,849
Lending to financial institutions	1,313,119	1,431,628	1,245,000	350,849	1,136,025
Investments - net	5,378,387	3,137,533	3,159,640	2,264,088	4,097,423
Advances - net	2,462,098	3,066,249	3,063,507	3,304,330	3,274,221
Other assets	231,722	189,637	174,294	176,301	194,218
Operating fixed assets	79,955	153,060	148,686	174,833	203,972
Deferred tax assets	16,840	4,536	-	56630	82,827
TOTAL ASSETS	10,503,234	8,989,402	8,985,576	7,303,721	10,288,675
LIABILITIES					
Bills payable	67,406	62,057	193,321	101,993	89,020
Borrowings from financial institutions	846,150	931,520	21,543	27,140	31,328
Deposits and other accounts	8,716,185	6,965,378	7,569,059	5,939,308	8,756,793
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	146,804	95,815	102,409	132,247	287,552
Deferred tax liabilities	-	-	11,000	-	30,615
TOTAL LIABILITIES	9,776,545	8,054,770	7,897,332	6,200,688	9,195,308
NET ASSETS	726,689	934,632	1,088,244	1,103,033	1,093,367
REPRESENTED BY:					
Share Capital	283,650	283,650	283,650	283,650	283,650
Reserves	142,577	175,759	207,336	228,540	228,540
Un-appropriated profit	276,054	409,070	537,130	623,610	546,128
Surplus/ (Deficit) on revaluation of assets	24,408	66,153	60,128	(32,767)	35,049
TOTAL	726,689	934,632	1,088,244	1,103,033	1,093,367
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	654,579	722,410	685,346	736,103	896,476
Mark-Up/ Return/Interest Expenses	217,744	237,905	171,694	212,601	408,000
Net Mark-Up / Interest Income	436,835	484,505	513,652	523,502	488,476
Provisions & bad debts written off directly	12,633	5,583	18065	50153	188,075
Net Mark-Up / Interest Income after Provision	424,202	478,922	495,587	473,349	300,401
Fees, Commission & Brokerage income	28,061	35,391	31,672	24,511	25,217
Dividend income	4,721	5,784	9375	9088	7,161
Income from dealing in foreign currencies	1,695	4,073	4406	31902	16,940
Other income	19,848	16,626	37,032	24,842	17,561
Total Non - Markup / Interest Income	54,325	61,874	82,485	90,343	66,879
Administrative expenses	255,676	284,219	332,517	367,798	451,930
Other expenses	2,231	93	7133	5,451	1,604
Total Non-Markup/Interest Expenses	257,907	284,312	339,650	373,249	453,534
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	220,620	256,484	238,422	190,443	(86,254)
Taxation - Current	86,841	89,067	82,464	87,280	5,712
- Prior Years	2,536	2,536	(17,563)	16,878	14,882
- Deferred	(2,358)	(1,029)	15,634	(19,735)	(26,747)
PROFIT/ (LOSS) AFTER TAXATION	133,601	165,910	157,887	106,020	(80,101)
Net Cash Inflow / (Outflow) from Operating Activities	1,932,400	(2,228,763)	214,391	(930,303)	2,108,232
Net Cash Inflow / (Outflow) from Investing Activities	(1,695,020)	2,214,409	(26,701)	712,544	(1,784,933)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-	-
Number of Employees	513	531	535	540	569

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	First Women Bank Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	836,311	973,701	1,188,234	1,146,630	1,195,415
Balances with other banks	600,228	561,555	636,034	702,652	508,504
Lending to financial institutions	926,323	1,605,946	4,219,779	1,039,411	-
Investments - net	3,430,251	4,730,434	7,263,885	7,457,832	7,300,567
Advances - net	6,308,140	7,701,063	8,334,643	9,263,536	8,345,238
Other assets	374,798	326,492	609,141	700,043	732,688
Operating fixed assets	188,248	229,344	239,084	287,591	383,314
Deferred tax assets	38,861	-	-	163,682	321,372
TOTAL ASSETS	12,703,160	16,128,535	22,490,800	20,761,377	18,787,098
LIABILITIES					
Bills payable	102,182	96,417	548,727	152,238	111,951
Borrowings from financial institutions	966,885	51,100	73,340	49,585	2,502,955
Deposits and other accounts	10,195,214	13,814,854	19,193,344	18,337,854	13,448,864
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	332,858	445,348	592,907	586,887	511,377
Deferred tax liabilities	-	1,252	5,242	-	-
TOTAL LIABILITIES	11,597,139	14,408,971	20,413,560	19,126,564	16,575,147
NET ASSETS	1,106,021	1,719,564	2,077,240	1,634,813	2,211,951
REPRESENTED BY:					
Share Capital	283,650	1,080,038	1,494,113	1,494,113	2,494,113
Reserves	233,282	284,991	293,863	294,768	294,768
Un-appropriated profit	567,585	280,399	203,665	(77,000)	(552,114)
Surplus/ (Deficit) on revaluation of assets	21,504	74,136	85,599	(77,068)	(24,816)
TOTAL	1,106,021	1,719,564	2,077,240	1,634,813	2,211,951
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	1,374,548	1,918,759	1,798,231	1,837,763	1,798,495
Mark-Up/ Return/Interest Expenses	763,841	1,176,451	1,037,893	1,188,336	1,117,808
Net Mark-Up / Interest Income	610,707	742,308	760,338	649,427	680,687
Provisions & bad debts written off directly	70,099	(5,475)	50,508	172,210	643,663
Net Mark-Up / Interest Income after Provision	540,608	747,783	709,830	477,217	37,024
Fees, Commission & Brokerage income	26,445	20,779	43,602	29,557	34,676
Dividend income	14,025	12,639	7,771	10,741	9,241
Gain/Loss on sale of securities	-	-	-	29,674	6,938
Income from dealing in foreign currencies	(2,231)	18,918	24,698	39,840	10,986
Other income	18,902	201,383	19,510	24,723	20,943
Total Non - Markup / Interest Income	57,141	253,719	95,581	134,535	82,784
Administrative expenses	533,679	600,986	716,657	823,354	785,762
Other expenses	9,393	413	263	10,723	101
Total Non-Markup/Interest Expenses	543,072	601,399	716,920	834,077	785,863
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	54,677	400,103	88,491	(222,325)	(666,055)
Taxation - Current	15,867	127,442	32,062	19,777	20,604
- Prior Years	-	-	13,064	-	324
- Deferred	15,099	14,114	(191)	(36,029)	(187,092)
PROFIT/ (LOSS) AFTER TAXATION	23,711	258,547	43,556	(206,073)	(499,891)
Net Cash Inflow / (Outflow) from Operating Activities	(521,807)	1,070,465	2,531,961	584,747	(1,221,207)
Net Cash Inflow / (Outflow) from Investing Activities	658,357	(1,271,748)	(2,542,949)	(559,733)	75,844
Net Cash Inflow / (Outflow) from Financing Activities	-	300,000	300,000	-	1,000,000
Number of Employees	585	630	641	661	573

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Habib Bank Ltd.				
	2005	2006	2007	2008	2009
ASSETS					
Cash & balances with treasury banks	33,014,694	46,310,478	55,487,664	56,533,134	79,527,191
Balances with other banks	23,304,315	35,965,048	27,020,704	39,307,321	29,560,309
Lending to financial institutions	12,272,248	6,550,128	1,628,130	6,193,787	5,352,873
Investments - net	102,984,482	119,587,476	177,942,251	138,145,692	209,421,147
Advances - net	307,602,748	349,432,685	382,172,734	456,355,507	432,283,588
Other assets	14,265,234	21,535,471	27,346,111	35,419,252	40,187,710
Operating fixed assets	11,046,166	11,954,876	13,780,555	14,751,252	16,475,939
Deferred tax assets	1,577,875	2,725,486	6,613,372	11,222,444	8,172,590
TOTAL ASSETS	506,067,762	594,061,648	691,991,521	757,928,389	820,981,347
LIABILITIES					
Bills payable	5,694,018	9,507,637	15,418,230	9,944,257	10,041,203
Borrowings from financial institutions	30,160,501	56,392,270	58,994,609	46,844,990	48,121,649
Deposits and other accounts	416,603,030	459,140,198	531,298,127	597,090,545	653,452,460
Sub-ordinated loans	-	-	3,100,000	3,954,925	4,212,080
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	13,879,346	15,578,177	19,943,126	24,913,236	26,058,408
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	466,336,895	540,618,282	628,754,092	682,747,953	741,885,800
NET ASSETS	39,730,867	53,443,366	63,237,429	75,180,436	79,095,547
REPRESENTED BY:					
Minority interest	-	913,317	965,642	890,099	-
Share Capital	6,900,000	6,900,000	6,900,000	7,590,000	9,108,000
Reserves	15,400,087	17,802,584	19,821,455	24,243,254	25,801,889
Un-appropriated profit	9,822,330	20,475,080	28,341,670	39,447,648	36,325,458
Surplus/ (Deficit) on revaluation of assets	7,608,450	7,352,385	7,208,662	3,009,435	7,860,200
TOTAL	39,730,867	53,443,366	63,237,429	75,180,436	79,095,547
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	31,041,863	43,685,740	50,481,021	63,305,033	74,751,375
Mark-Up/ Return/Interest Expenses	6,740,860	13,204,037	19,153,957	26,525,556	33,088,536
Net Mark-Up / Interest Income	24,301,003	30,481,703	31,327,064	36,779,477	41,662,839
Provisions & bad debts written off directly	3022937	2,804,072	8,099,291	9,187,404	9,612,138
Net Mark-Up / Interest Income after Provision	21,278,066	27,677,631	23,227,773	27,592,073	32,050,701
Fees, Commission & Brokerage income	2,721,738	3,931,710	3,420,051	4,518,408	4,620,148
Dividend income	1,389,000	-	2,472,663	2,369,233	452,823
Income from dealing in foreign currencies	1,323,063	1,102,358	1,487,374	2,374,318	1,692,776
Other income	1,740,141	3,455,428	2,643,076	7,116,852	3,176,865
Total Non - Markup / Interest Income	7,173,942	8,489,496	10,023,164	16,378,811	9,942,612
Administrative expenses	13,369,154	17,149,232	18,297,279	21,348,016	21,733,407
Other expenses	317,515	177,408	(190,959)	588,489	774,165
Total Non-Markup/Interest Expenses	13,686,669	17,326,640	18,106,320	21,936,505	22,507,572
Extra ordinary/unusual Items	1,602,401	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	13,162,938	18,840,487	15,144,617	22,034,379	19,485,741
Taxation - Current	4,035,139	7,144,846	7,220,717	8,661,150	7,827,137
- Prior Years	(50,540)	(39,067)	1,668,562	233,100	(1,079,473)
- Deferred	262,168	(965,607)	(3,828,699)	(2,473,891)	439,434
PROFIT/ (LOSS) AFTER TAXATION	8,916,171	12,700,315	10,084,037	15,614,020	12,298,643
Net Cash Inflow / (Outflow) from Operating Activities	811,538	17,851,517	56,224,065	(18,231,677)	102,186,246
Net Cash Inflow / (Outflow) from Investing Activities	(87,246)	250,797	(57,678,742)	34,448,567	(78,005,445)
Net Cash Inflow / (Outflow) from Financing Activities	(345,000)	(691,350)	1,687,519	(2,884,803)	(4,173,059)
Number of Employees	16,228	14,572	14,552	14,123	13,122

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Habib Bank Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	81,640,246	103,080,076	157,229,517	135,476,687	135,276,934
Balances with other banks	37,413,185	34,985,809	47,980,032	57,341,769	67,691,450
Lending to financial institutions	30,339,344	41,581,029	24,828,255	35,271,477	34,313,560
Investments - net	254,909,116	399,939,469	797,094,548	826,062,308	924,307,285
Advances - net	459,750,012	416,261,389	499,817,906	563,700,737	595,295,176
Other assets	34,920,007	43,941,323	53,835,409	66,609,013	82,809,181
Operating fixed assets	16,155,290	17,107,263	23,632,324	25,706,315	27,309,803
Deferred tax assets	9,572,203	6,957,290	6,056,483	5,103,072	-
TOTAL ASSETS	924,699,403	1,063,853,648	1,610,474,474	1,715,271,378	1,867,003,389
LIABILITIES					
Bills payable	9,775,093	13,894,502	18,943,207	19,422,316	21,989,658
Borrowings from financial institutions	40,459,860	33,714,904	196,588,138	107,864,424	103,411,114
Deposits and other accounts	747,374,799	875,308,597	1,214,963,700	1,401,229,814	1,524,537,786
Sub-ordinated loans	4,281,835	4,497,285	5,440,654	2,633,115	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	26,557,045	34,983,770	41,809,119	41,687,455	44,393,146
Deferred tax liabilities	-	-	-	-	2,569,110
TOTAL LIABILITIES	828,448,632	962,399,058	1,477,744,818	1,572,837,124	1,696,900,814
NET ASSETS	96,250,771	101,454,590	132,729,656	142,434,254	170,102,575
REPRESENTED BY:					
Minority interest	1,212,656	-	1,227,207	1,886,116	1,185,257
Share Capital	10,018,800	11,020,680	12,122,748	13,335,023	14,668,525
Reserves	29,355,555	30,203,696	39,379,354	43,550,373	43,550,188
Un-appropriated profit	47,467,704	52,228,646	67,215,111	73,748,915	89,046,716
Surplus/ (Deficit) on revaluation of assets	8,196,056	8,001,568	12,785,236	9,913,827	21,651,889
TOTAL	96,250,771	101,454,590	132,729,656	142,434,254	170,102,575
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	81,325,028	96,447,370	116,772,653	120,222,773	137,842,428
Mark-Up/ Return/Interest Expenses	34,330,255	41,563,287	59,012,392	65,207,109	68,755,574
Net Mark-Up / Interest Income	46,994,773	54,884,083	57,760,261	55,015,664	69,086,854
Provisions & bad debts written off directly	7,585,664	7,072,049	6,767,037	1,399,859	1,493,466
Net Mark-Up / Interest Income after Provision	39,409,109	47,812,034	50,993,224	53,615,805	67,593,388
Fees, Commission & Brokerage income	5,432,706	5,085,472	6,785,687	8,291,686	12,119,283
Dividend income	343,252	376,450	490,213	759,345	1,132,493
Gain/Loss on sale of securities	-	-	1,360,596	2,313,847	2,048,674
Income from dealing in foreign currencies	3,189,333	3,469,827	2,568,079	2,299,131	2,846,844
Other income	3,797,140	3,156,376	4,755,531	5,659,271	5,364,496
Total Non - Markup / Interest Income	12,762,431	12,088,125	15,960,106	19,323,280	23,511,790
Administrative expenses	24,252,960	27,137,304	30,381,020	36,109,857	41,306,609
Other expenses	878,550	731,294	1,010,553	695,900	1,283,764
Total Non-Markup/Interest Expenses	25,131,510	27,868,598	31,391,573	36,805,757	42,590,373
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	27,040,030	32,031,561	35,561,757	36,133,328	48,514,805
Taxation - Current	9,698,783	10,122,028	12,812,589	10,610,047	15,674,740
- Prior Years	629,721	176,132	421,210	(117,510)	(210,479)
- Deferred	(322,854)	991,585	(463,640)	2,613,696	1,230,954
PROFIT/ (LOSS) AFTER TAXATION	17,034,380	20,741,816	22,791,598	23,027,095	31,819,590
Net Cash Inflow / (Outflow) from Operating Activities	42,055,186	186,648,727	404,298,555	30,005,631	92,996,359
Net Cash Inflow / (Outflow) from Investing Activities	(37,695,709)	(156,319,568)	(341,182,394)	(26,527,741)	(68,024,830)
Net Cash Inflow / (Outflow) from Financing Activities	(5,512,569)	(9,770,459)	(8,655,740)	(15,868,983)	(14,821,601)
Number of Employees	13,269	13,495	13,978	13,842	14,123

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 institutions	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	2014
ASSETS					
Cash & balances with treasury banks	13,923,393	14,233,690	16,918,780	21,208,774	18,640,853
Balances with other banks	3,123,094	3,551,591	5,151,116	3,552,565	1,869,735
Lending to financial institutions	3,190,399	2,361,754	-	-	3,408,776
Investments – net	100,993,820	147,524,622	160,849,741	142,443,682	221,761,162
Advances – net	119,827,636	109,656,714	106,910,727	129,833,937	134,175,636
Other assets	5,931,280	5,675,292	5,740,805	8,433,372	13,230,805
Operating fixed assets	3,352,702	3,195,886	2,999,673	3,034,564	3,024,588
Deferred tax assets	1,868,328	2,019,809	2,274,940	2,947,151	1,268,527
TOTAL ASSETS	252,210,652	288,219,358	300,845,782	311,454,045	397,380,082
LIABILITIES					
Bills payable	2,572,954	3,733,794	4,092,268	3,982,213	5,201,482
Borrowings from financial institutions	62,529,729	66,641,226	41,569,169	23,057,002	24,883,982
Deposits and other accounts	160,457,975	185,399,802	217,797,754	247,643,587	320,023,460
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	6,341,861	7,871,028	9,133,540	8,787,067	12,520,456
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	231,902,519	263,645,850	272,592,731	283,469,869	362,629,380
NET ASSETS	20,308,133	24,573,508	28,253,051	27,984,176	34,750,702
REPRESENTED BY:					
Share Capital	8,731,929	10,478,315	10,478,315	10,478,315	10,478,315
Reserves	8,151,443	8,807,718	9,488,277	10,193,511	11,178,823
Un-appropriated profit	4,071,055	4,949,767	6,100,254	6,692,612	8,543,116
Surplus/ (Deficit) on revaluation of assets	(646,294)	337,708	2,186,205	619,738	4,550,448
TOTAL	20,308,133	24,573,508	28,253,051	27,984,176	34,750,702
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	23,380,314	27,247,789	27,139,449	24,628,380	32,272,905
Mark-Up/ Return/Interest Expenses	16,433,491	19,548,532	18,832,797	15,576,679	21,085,545
Net Mark-Up / Interest Income	6,946,823	7,699,257	8,306,652	9,051,701	11,187,360
Provisions & bad debts written off directly	3,041,548	2,754,602	2,693,747	2,109,230	2,077,579
Net Mark-Up / Interest Income after Provision	3,905,275	4,944,655	5,612,905	6,942,471	9,109,781
Fees, Commission & Brokerage income	1,589,451	1,758,515	2,119,673	2,231,928	2,402,017
Dividend income	568,553	1,187,718	653,109	53,093	51,047
Gain/Loss on sale of securities	-	-	1,363,252	-	1,039,545
Income from dealing in foreign currencies	1,775,133	1,647,536	-	864,966	1,875,821
Other income	495,933	593,454	1,322,388	1,644,317	342,293
Total Non - Markup / Interest Income	4,429,070	5,187,223	5,458,422	4,794,304	5,710,723
Administrative expenses	4,172,840	4,923,839	5,747,121	6,479,462	7,352,918
Other expenses	135,170	577,588	283,292	145,497	155,266
Total Non-Markup/Interest Expenses	4,308,010	5,501,427	6,030,413	6,624,959	7,508,184
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	4,026,335	4,630,451	5,040,914	5,111,816	7,312,320
Taxation - Current	1,904,158	2,192,666	2,527,478	1,975,046	2,756,587
- Prior Years	-	(134,985)	72,235	(574,693)	-
- Deferred	(695,861)	(708,603)	(961,592)	185,291	(370,827)
PROFIT/ (LOSS) AFTER TAXATION	2,818,038	3,281,373	3,402,793	3,526,172	4,926,560
Net Cash Inflow / (Outflow) from Operating Activities	(6,943,837)	44,177,278	17,565,026	(10,839,725)	71,245,077
Net Cash Inflow / (Outflow) from Investing Activities	9,139,649	(44,124,271)	(10,293,526)	15,743,495	(73,758,701)
Net Cash Inflow / (Outflow) from Financing Activities	(750,651)	(1,062)	(1,569,822)	(2,093,214)	(2,093,344)
Number of Employees	2,937	3,073	3,284	3,559	3,914

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.				
	2005	2006	2007	2008	2009
ASSETS					
Cash & balances with treasury banks	285,989	293,520	257,632	212,428	183,885
Balances with other banks	22,429	21,161	26,918	30,513	50,313
Lending to financial institutions	-	-	1,625,000	600,000	481,269
Investments - net	3,209,910	4,873,437	4,705,838	4,036,610	3,178,546
Advances - net	2,451,661	1,248,275	1,206,679	124,778	142,182
Other assets	1,012,970	713,359	863,635	1,245,500	773,712
Operating fixed assets	129,321	126,444	753,755	125,120	120,568
Deferred tax assets	849,621	856,628	127,711	870,641	877,648
TOTAL ASSETS	7,961,901	8,132,824	9,567,168	7,245,590	5,808,123
LIABILITIES					
Bills payable	123,645	36,041	24,761	29,471	38,612
Borrowings from financial institutions	15,136,433	20,581,468	22,681,908	22,542,821	22,305,318
Deposits and other accounts	10,505,336	7,285,504	6,110,553	4,637,119	3,796,797
Sub-ordinated loans	201,137	201,137	201,137	201,137	201,137
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	7,283,799	7,207,193	7,804,734	7,159,789	6,759,038
Deferred tax liabilities	849,621	856,628	863,635	870,641	877,648
TOTAL LIABILITIES	34,099,971	36,167,971	37,686,728	35,440,978	33,978,550
NET ASSETS	(26,138,070)	(28,035,147)	(28,119,560)	(28,195,388)	(28,170,427)
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	750,548
Reserves	750,548	9,144	9,144	9,144	9,144
Un-appropriated profit	(26,777,455)	(28,580,453)	(28,978,795)	(28,850,253)	(28,712,158)
Surplus/ (Deficit) on revaluation of assets	(277,307)	(371,386)	(57,457)	(261,827)	(374,961)
TOTAL	(26,138,070)	(28,035,147)	(28,119,560)	(28,195,388)	(28,170,427)
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	256,980	282,605	552,443	441,814	404,055
Mark-Up/ Return/Interest Expenses	745,415	662,873	649,811	616,701	689,973
Net Mark-Up / Interest Income	(488,435)	(380,268)	(97,368)	(174,887)	(285,918)
Provisions & bad debts written off directly	640,853	619,345	(399,436)	605,602	(159,224)
Net Mark-Up / Interest Income after Provision	(1,129,288)	(999,613)	302,068	(780,489)	(126,694)
Fees, Commission & Brokerage income	8,240	7,756	24,480	7,638	8,244
Dividend income	11,011	12,083	82,781	99,821	61,070
Income from dealing in foreign currencies	-	1,359	-	-	-
Other income	18,156	54,292	7,758	53,028	353,514
Total Non - Markup / Interest Income	37,407	75,490	115,019	160,487	422,828
Administrative expenses	344,508	166,092	168,531	158,076	180,890
Other expenses	(38,549)	710,480	644,243	(951,086)	(25,002)
Total Non-Markup/Interest Expenses	305,959	876,572	812,774	(793,010)	155,888
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(1,397,840)	(1,800,695)	(395,687)	173,008	140,246
Taxation - Current	1,728	2,303	2,655	2,278	2,151
- Prior Years	1085	-	-	42,188	-
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAXATION	(1,400,653)	(1,802,998)	(398,342)	128,542	138,095
Net Cash Inflow / (Outflow) from Operating Activities	(900,9860)	1,809,230	(528,738)	(549,050)	(756,259)
Net Cash Inflow / (Outflow) from Investing Activities	181,057	(1,802,967)	498,607	507,441	747,516
Net Cash Inflow / (Outflow) from Financing Activities	(356)	-	-	-	-
Number of Employees	356	172	133	123	118

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Jun. : Thousand Rupees)

Financial Position	Industrial Development Bank Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	150,299	132,199	57,432	56,600	41,269
Balances with other banks	64,681	28,265	20,171	21,802	12,621
Lending to financial institutions	108,802	794,425	61,007	431,073	656,919
Investments - net	3,015,974	2,784,079	1,930,923	830,800	1,058,537
Advances - net	108,392	91,050	53,093	38,724	9,712
Other assets	701,761	1,847,865	2,369,013	1,457,518	1,492,885
Operating fixed assets	123,390	57,355	55,240	51,404	49,443
Deferred tax assets	884,654	-	-	-	-
TOTAL ASSETS	5,157,953	5,735,238	4,546,879	2,887,921	3,321,386
LIABILITIES					
Bills payable	13,717	12,599	10,559	5,927	5,595
Borrowings from financial institutions	22,466,356	23,383,395	24,292,043	23,409,994	23,409,994
Deposits and other accounts	3,313,563	3,187,175	575,373	328,049	155,757
Sub-ordinate loans	201,137	201,137	201,137	201,137	201,137
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	6,242,312	7,013,454	6,934,945	6,016,012	6,192,415
Deferred tax liabilities	884,655	-	-	-	-
TOTAL LIABILITIES	33,121,740	33,797,760	32,014,057	29,961,119	29,964,898
NET ASSETS	(27,963,787)	(28,062,522)	(27,467,178)	(27,073,198)	(26,643,512)
REPRESENTED BY:					
Share Capital	157,000	157,000	1	1	1
Reserves	750,548	750,548	-	-	-
Advance Against Equity	9,144	-	-	-	-
Un-appropriated profit	(28,616,693)	(28,800,686)	(27,501,370)	(27,375,508)	(27,008,838)
Surplus/ (Deficit) on revaluation of assets	(263,786)	(169,384)	34,191	302,310	365,326
TOTAL	(27,963,787)	(28,062,522)	(27,467,178)	(27,073,198)	(26,643,512)
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	284,378	97,045	74,435	198,721	173,553
Mark-Up/ Return/Interest Expenses	537,511	289,116	105,173	197,905	19,229
Net Mark-Up / Interest Income	(253,133)	(192,071)	(30,738)	816	154,324
Provisions & bad debts written off directly	(65,264)	62	(9,278)	(53,422)	(144,065)
Net Mark-Up / Interest Income after Provision	(187,869)	(192,133)	(21,460)	54,238	298,389
Fees, Commission & Brokerage income	6,588	2,048	4,686	9,607	787
Dividend income	54,660	47,624	58,543	147,324	146,842
Gain/Loss on sale of securities	-	-	-	4,534	41,058
Income from dealing in foreign currencies	963	(43)	-	103,040	(2,253)
Other income	415,082	8,025	12,976	-	3,996
Total Non - Markup / Interest Income	477,293	57,654	76,205	264,505	190,430
Administrative expenses	191,338	94,706	78,228	212,393	117,104
Other expenses	666	(10,890)	103	2,055	1,912
Total Non-Markup/Interest Expenses	192,004	83,816	78,331	214,448	119,016
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	97,420	(218,295)	(23,586)	104,295	369,803
Taxation - Current	1,955	1,326	280	2,299	3,133
- Prior Years	-	-	-	-	-
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAXATION	95465	(219,621)	(23,866)	101,996	366,670
Net Cash Inflow / (Outflow) from Operating Activities	(280,827)	(189,938)	(1,016,245)	(2,446,154)	(6,021)
Net Cash Inflow / (Outflow) from Investing Activities	261,609	153,106	933,709	2,365,270	(18,491)
Net Cash Inflow / (Outflow) from Financing Activities	-	160,464	-	-	-
Number of Employees	98	195	128	86	72

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 institutions	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	2014
ASSETS					
Cash & balances with treasury banks	2,298,806	3,880,688	5,027,797	7,773,892	9,041,269
Balances with other banks	917,802	136,880	1,178,265	514,982	412,232
Lending to financial institutions	3,643,360	4,073,103	3,940,958	21,585,799	16,807,304
Investments - net	13,701,699	22,649,824	46,259,398	42,679,316	84,257,568
Advances - net	13,978,113	18,018,778	20,054,921	33,762,507	56,706,066
Other assets	776,313	1,057,391	1,244,267	1,942,359	5,725,528
Operating fixed assets	2,882,941	3,021,439	3,165,117	3,627,512	3,766,850
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	176,716,817
LIABILITIES					
Bills payable	369,620	1,246,994	713,747	1,414,793	1,380,020
Borrowings from financial institutions	5,524,410	2,944,495	8,222,273	20,150,846	50,537,973
Deposits and other accounts	26,276,328	41,487,031	62,543,793	80,916,125	108,739,960
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	1,375,003	765,019	1,134,373	1,354,315	2,534,537
Deferred tax liabilities	-	-	-	-	444,781
TOTAL LIABILITIES	33,545,361	46,443,539	72,614,186	103,836,079	163,637,271
NET ASSETS	5,838,286	7,477,030	8,955,809	8,933,893	13,079,546
REPRESENTED BY:					
Share Capital	6,734,238	8,058,050	8,619,242	8,619,242	10,119,242
Reserves	18,040	89,978	231,613	301,699	513,707
Un-appropriated profit	(930,671)	(642,918)	(76,377)	218,098	1,070,775
Surplus/ (Deficit) on revaluation of assets	16,679	(28,080)	181,331	(205,146)	1,375,822
TOTAL	5,838,286	7,477,030	8,955,809	8,933,893	13,079,546
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	3,299,767	4,312,207	6,022,859	6,849,941	11,113,380
Mark-Up/ Return/Interest Expenses	2,255,014	2,583,525	3,758,219	4,524,682	7,259,340
Net Mark-Up / Interest Income	1,044,753	1,728,682	2,264,640	2,325,259	3,854,040
Provisions & bad debts written off directly	136,484	(151,199)	509,928	453,088	818,778
Net Mark-Up / Interest Income after Provision	908,269	1,879,881	1,754,712	1,872,171	3,035,262
Fees, Commission & Brokerage income	196,215	351,183	565,956	651,575	834,931
Dividend income	22,483	20,433	163,374	377,623	134,976
Gain/Loss on sale of securities	-	-	205,326	269,309	1,513,588
Income from dealing in foreign currencies	60,667	98,519	-	-	271,827
Other income	53,609	291,933	871,841	379,332	(165,161)
Total Non - Markup / Interest Income	332,974	762,068	1,806,497	1,677,839	2,590,161
Administrative expenses	1,846,840	2,098,357	2,552,845	3,038,068	3,950,952
Other expenses	16,953	7,840	(2,630)	10,571	66,246
Total Non-Markup/Interest Expenses	1,863,793	2,106,197	2,550,215	3,048,639	4,017,198
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(622,550)	535,752	1,010,994	501,371	1,608,225
Taxation - Current	36,327	49,813	83,045	126,317	122,201
- Prior Years	-	-	(50,661)	-	(48,609)
- Deferred	(251,398)	126,248	270,434	23,771	474,594
PROFIT/ (LOSS) AFTER TAXATION	(407,479)	359,691	708,176	351,283	1,060,039
Net Cash Inflow / (Outflow) from Operating Activities	1,760,620	3,981,482	29,055,673	(21,247,586)	38,650,130
Net Cash Inflow / (Outflow) from Investing Activities	(2,979,828)	(3,177,909)	(26,914,328)	23,374,964	(38,984,592)
Net Cash Inflow / (Outflow) from Financing Activities	606,633	-	-	-	1,500,000
Number of Employees	1,255	1,473	1,715	2,082	2,442

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	KASB Bank Ltd.				
	2005	2006	2007	2008	2009
ASSETS					
Cash & balances with treasury banks	1,082,524	2,305,082	3,001,895	1,507,632	2,851,665
Balances with other banks	817,078	799,731	807,555	59,093	185,896
Lending to financial institutions	1,077,546	2,305,232	1,766,398	556,455	2,815,159
Investments - net	3,821,943	4,694,312	7,277,875	9,454,149	15,129,090
Advances - net	10,739,337	14,512,718	25,143,153	32,240,196	29,498,752
Other assets	709,414	759,975	1,188,415	3,762,944	2,226,033
Operating fixed assets	471,944	673,064	1,094,748	2,730,533	3,298,720
Deferred tax assets	383,201	488,621	610,533	1,488,096	3,217,743
TOTAL ASSETS	19,102,987	26,538,735	40,890,572	51,799,098	59,223,058
LIABILITIES					
Bills payable	127,446	199,670	879,152	217,520	386,066
Borrowings from financial institutions	1,931,448	2,176,032	1,745,807	6,300,622	8,196,640
Deposits and other accounts	14,828,110	21,275,570	33,131,773	35,087,477	43,899,695
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	9,493	3,775	1,428	9,685	6,027
Other liabilities	470,528	754,891	848,420	984,287	1,775,760
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	17,367,025	24,409,938	36,606,580	42,599,591	54,264,188
NET ASSETS	1,735,962	2,128,797	4,283,992	9,199,507	4,958,870
REPRESENTED BY:					
Share Capital	2,014,707	2,292,707	3,106,978	4,014,890	9,508,617
Reserves	84,279	111,748	1,059,199	5,759,263	151,287
Un-appropriated profit	(352,274)	(242,396)	(7,497)	(974,788)	(5,179,823)
Surplus/ (Deficit) on revaluation of assets	(10,750)	(33,262)	125,312	400,142	478,789
TOTAL	1,735,962	2,128,797	4,283,992	9,199,507	4,958,870
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	1,073,688	1,790,347	2,917,344	4,861,400	5,061,633
Mark-Up/ Return/Interest Expenses	664,408	1,429,045	2,285,381	4,448,440	5,490,397
Net Mark-Up / Interest Income	409,280	361,302	631,963	412,960	(428,764)
Provisions & bad debts written off directly	499,880	41,287	212,976	2,368,786	2,512,373
Net Mark-Up / Interest Income after Provision	(90,600)	320,015	418,987	(1,955,826)	(2,941,137)
Fees, Commission & Brokerage income	94,264	93,035	129,488	162,362	149,285
Dividend income	30,174	172,800	210,604	86,835	101,253
Income from dealing in foreign currencies	45,342	47,454	79,152	191,766	(16,065)
Other income	35,844	279,658	402,235	219,672	320,559
Total Non - Markup / Interest Income	205,624	592,947	821,479	660,635	555,032
Administrative expenses	622,397	853,523	1,153,736	1,759,032	2,379,347
Other expenses	4,048	6,644	21,168	73,376	35,171
Total Non-Markup/Interest Expenses	626,445	860,167	1,174,904	1,832,408	2,414,518
Share of profit from subsidiaries	-	-	-	(1,278,400)	1,142,681
PROFIT/ (LOSS) BEFORE TAXATION	(511,421)	52,795	65,562	(1,849,199)	(5,943,304)
Taxation - Current	9,541	19,868	20,350	25,078	10,145
- Prior Years	2,795	-	-	26,506	-
- Deferred	(250,723)	(104,420)	(152,481)	(927,814)	(1,725,701)
PROFIT/ (LOSS) AFTER TAXATION	(273,034)	137,347	197,693	(972,969)	(4,227,748)
Net Cash Inflow / (Outflow) from Operating Activities	(417,496)	2,625,399	1,200,499	(3,437,919)	9,132,412
Net Cash Inflow / (Outflow) from Investing Activities	(1,345,903)	(1,364,763)	(1,725,827)	(1,299,684)	(7,669,968)
Net Cash Inflow / (Outflow) from Financing Activities	291,327	271,801	1,132,052	(2,139,368)	(4,886)
Number of Employees	815	1,206	1,320	1,802	1,656

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	KASB Bank Ltd.				
	2010	2011	2012	2013	2014*
ASSETS					
Cash & balances with treasury banks	3,272,520	4,822,597	4,766,887	4,944,273	4,866,062
Balances with other banks	199,276	10,644,794	1,946,937	323,818	267,715
Lending to financial institutions	40,000	622,683	352,947	1,062,992	965,314
Investments - net	13,052,504	16,883,748	40,875,266	27,693,892	28,203,943
Advances - net	29,527,698	28,437,166	29,695,491	24,265,211	22,665,230
Other assets	2,991,475	2,492,870	3,190,919	2,609,539	2,585,453
Operating fixed assets	3,379,130	3,342,032	2,736,443	2,571,470	2,629,895
Deferred tax assets	3,966,880	4,016,880	4,747,652	4,818,322	4,798,056
TOTAL ASSETS	56,429,483	71,262,770	88,312,542	68,289,517	66,981,668
LIABILITIES					
Bills payable	541,041	891,579	877,827	870,760	1,096,436
Borrowings from financial institutions	6,138,207	4,427,271	21,233,732	1,860,960	1,681,428
Deposits and other accounts	46,274,187	61,262,896	61,873,268	63,072,958	61,936,529
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	2,170	1,510	-	-	-
Other liabilities	1,291,421	1,389,025	1,715,897	1,127,237	946,997
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	54,247,026	67,972,281	85,700,724	66,931,915	65,661,390
NET ASSETS	2,182,457	3,290,489	2,611,818	1,357,602	1,320,278
REPRESENTED BY:					
Share Capital	9,508,617	19,508,617	19,508,617	19,508,617	19,508,617
Advance against Equity	-	-	291,449	981,410	981,410
Reserves	175,011	(6,975,892)	(6,975,892)	(6,975,892)	(6,975,892)
Un-appropriated profit	(7,853,152)	(9,808,201)	(10,843,780)	(12,397,439)	(12,555,760)
Surplus/ (Deficit) on revaluation of assets	351,981	565,965	631,424	240,906	361,903
TOTAL	2,182,457	3,290,489	2,611,818	1,357,602	1,320,278
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	5,017,060	4,517,206	6,340,531	4,936,505	3,584,401
Mark-Up/ Return/Interest Expenses	5,064,141	5,052,900	4,119,620	2,805,198	2,126,375
Net Mark-Up / Interest Income	(47,081)	(535,694)	2,220,911	2,131,307	1,458,026
Provisions & bad debts written off directly	1,535,324	557,527	1,989,619	1,712,362	303,325
Net Mark-Up / Interest Income after Provision	(1,582,405)	(1,093,221)	231,292	418,945	1,154,701
Fees, Commission & Brokerage income	327,511	359,939	560,627	301,583	203,314
Dividend income	61,535	14,905	35,494	189,350	213,392
Gain/Loss on sale of securities	-	-	-	18,137	112
Income from dealing in foreign currencies	64,389	109,250	360,535	-	32,389
Other income	169,678	188,602	81,505	177,122	75,613
Total Non - Markup / Interest Income	623,113	672,696	1,038,161	686,192	524,820
Administrative expenses	2,495,158	2,323,287	2,676,125	2,485,699	1,861,584
Other expenses	925	256,921	403,838	94,665	16
Total Non-Markup/Interest Expenses	2,496,083	2,580,208	3,079,963	2,580,364	1,861,600
Share of profit from subsidiaries	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(3,455,375)	(3,000,733)	(1,810,510)	(1,475,227)	(182,079)
Taxation - Current	-	-	36,308	52,562	38,201
- Prior Years	-	-	-	-	-
- Deferred	(744,706)	(630,808)	(783,401)	55,315	(41,179)
PROFIT/ (LOSS) AFTER TAXATION	(2,710,669)	(2,369,925)	(1,063,417)	(1,583,104)	(179,101)
Net Cash Inflow / (Outflow) from Operating Activities	(852,700)	11,454,009	15,503,269	(14,498,483)	369,315
Net Cash Inflow / (Outflow) from Investing Activities	1,279,301	(2,968,140)	(23,987,557)	12,334,846	(487,996)
Net Cash Inflow / (Outflow) from Financing Activities	(4,363)	2,957,810	289,939	689,961	-
Number of Employees	1,726	1,537	1,641	1,623	1,659

* based on September, 2014 quarterly report (unaudited)

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	MCB Bank Ltd.				
	2005	2006	2007	2008	2009
ASSETS					
Cash & balances with treasury banks	23,665,549	32,465,976	39,683,883	39,631,172	38,774,871
Balances with other banks	1,466,045	6,577,017	3,807,519	4,043,100	6,009,993
Lending to financial institutions	9,998,828	21,081,800	1,051,372	4,100,079	3,000,000
Investments - net	69,481,487	63,486,316	113,089,261	96,256,874	167,134,465
Advances - net	180,322,753	198,239,155	218,960,598	262,510,470	253,249,407
Other assets	5,471,697	11,031,450	17,868,761	19,810,476	23,040,095
Operating fixed assets	8,182,454	9,054,156	16,024,123	17,263,733	18,014,896
Deferred tax assets	191,967	172,373	-	-	-
TOTAL ASSETS	298,780,780	342,108,243	410,485,517	443,615,904	509,223,727
LIABILITIES					
Bills payable	8,536,674	7,089,679	10,479,058	10,551,468	8,201,090
Borrowings from financial institutions	27,377,502	23,943,476	39,406,831	22,663,840	44,662,088
Deposits and other accounts	229,341,890	257,461,838	292,098,066	330,274,155	367,604,711
Sub-ordinated loans	1,598,080	1,597,440	479,232	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	8,192,338	11,171,496	11,722,493	437,137	15,819,082
Deferred tax liabilities	-	-	1,180,162	21,253,250	3,196,743
TOTAL LIABILITIES	275,046,484	301,263,929	355,365,842	385,179,850	439,483,714
NET ASSETS	23,734,296	40,844,314	55,119,675	58,436,054	69,740,013
REPRESENTED BY:					
Share Capital	4,265,327	5,463,276	6,282,768	6,282,768	6,911,045
Reserves	9,054,940	24,662,426	34,000,638	36,768,765	38,385,760
Un-appropriated profit	4,990,260	5,530,973	5,130,750	9,193,332	15,779,127
Surplus/ (Deficit) on revaluation of assets	5,423,769	5,187,639	9,705,519	6,191,189	8,664,081
TOTAL	23,734,296	40,844,314	55,119,675	58,436,054	69,740,013
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	17,756,232	25,778,061	31,786,595	40,043,824	51,616,007
Mark-Up/ Return/Interest Expenses	2,781,468	4,525,359	7,865,533	11,560,740	15,837,322
Net Mark-Up / Interest Income	14,974,764	21,252,702	23,921,062	28,483,084	35,778,685
Provisions & bad debts written off directly	1,144,355	1,182,737	3,065,051	4,019,121	7,322,321
Net Mark-Up / Interest Income after Provision	13,830,409	20,069,965	20,856,011	24,463,963	28,456,364
Fees, Commission & Brokerage income	2,448,950	2,311,235	2,634,610	2,866,729	3,455,948
Dividend income	480,344	811,801	632,300	617,554	459,741
Gain/(Loss) on sale of securities	-	-	-	-	773,768
Income from dealing in foreign currencies	531,455	692,010	693,408	727,564	341,402
Other income	2,292,920	1,176,370	2,487,909	1,579,593	612,026
Total Non - Markup / Interest Income	5,753,669	4,991,416	6,448,227	5,791,440	5,642,885
Administrative expenses	6,459,490	6,482,592	5,426,116	7,546,878	10,111,330
Other expenses	106,101	78,119	570,087	840,959	832,974
Total Non-Markup/Interest Expenses	6,565,591	6,560,711	5,996,203	8,387,837	10,944,304
Compensation on delayed Tax Refunds	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	13,018,487	18,500,670	21,308,035	21,867,566	23,154,945
Taxation - Current	4,611,359	5,701,443	6,442,356	7,341,257	7,703,305
- Prior Years	(149,763)	593,497	(1,294,473)	(864,824)	(2,232,226)
- Deferred	(365,524)	63,332	894,590	16,533	2,188,569
PROFIT/ (LOSS) AFTER TAXATION	8,922,415	12,142,398	15,265,562	15,374,600	15,495,297
Net Cash Inflow / (Outflow) from Operating Activities	(2,444,705)	3,541,222	61,899,299	2,031,538	78,148,082
Net Cash Inflow / (Outflow) from Investing Activities	(1,813,827)	4,755,197	(51,615,842)	8,234,072	(70,369,445)
Net Cash Inflow / (Outflow) from Financing Activities	(155,255)	5,616,068	(5,846,704)	(10,313,407)	(6,735,510)
Number of Employees	12,638	14,930	13,587	13,954	13,192

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	MCB Bank Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	45,407,183	53,122,522	57,420,129	59,946,150	46,753,804
Balances with other banks	1,478,569	2,281,263	1,191,974	1,536,946	3,015,624
Lending to financial institutions	4,401,781	955,087	1,551,472	1,224,638	1,418,181
Investments - net	213,060,882	316,651,613	402,068,916	449,006,019	511,137,192
Advances - net	254,551,589	225,801,259	239,583,320	248,242,965	303,559,480
Other assets	27,705,069	32,413,576	41,520,432	26,956,315	37,554,615
Operating fixed assets	20,947,540	22,007,903	23,738,454	28,595,338	31,192,588
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	567,552,613	653,233,223	767,074,697	815,508,371	934,631,484
LIABILITIES					
Bills payable	10,265,537	9,466,818	9,896,284	10,138,726	16,627,700
Borrowings from financial institutions	25,684,593	39,100,627	78,951,103	38,542,660	59,542,861
Deposits and other accounts	431,371,937	491,188,710	545,060,728	632,330,286	688,329,520
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	16,092,319	18,379,700	21,166,166	20,064,345	29,630,241
Deferred tax liabilities	4,934,018	6,294,886	9,529,727	4,201,373	10,397,100
TOTAL LIABILITIES	488,348,404	564,430,741	664,604,008	705,277,390	804,527,422
NET ASSETS	79,204,209	88,802,482	102,470,689	110,230,981	130,104,062
REPRESENTED BY:					
Share Capital	7,602,150	8,362,365	9,198,601	10,118,461	11,130,307
Reserves	40,162,906	42,186,467	44,253,270	46,601,214	48,830,005
Un-appropriated profit	21,414,955	28,366,171	35,424,921	40,552,043	46,947,863
Surplus/ (Deficit) on revaluation of assets	10,024,198	9,887,479	13,593,897	12,959,263	23,195,887
TOTAL	79,204,209	88,802,482	102,470,689	110,230,981	130,104,062
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	54,821,296	68,146,588	68,356,191	65,064,123	77,268,988
Mark-Up/ Return/Interest Expenses	17,987,767	23,620,274	27,500,019	27,195,894	33,756,685
Net Mark-Up / Interest Income	36,833,529	44,526,314	40,856,172	37,868,229	43,512,303
Provisions & bad debts written off directly	3,597,117	3,653,614	478,065	(2,835,617)	(1,449,695)
Net Mark-Up / Interest Income after Provision	33,236,412	40,872,700	40,378,107	40,703,846	44,961,998
Fees, Commission & Brokerage income	4,129,540	4,921,383	5,934,472	6,741,404	7,225,093
Dividend income	543,906	1,003,272	1,197,615	932,717	1,060,729
Gain/Loss on sale of securities	411,834	735,639	824,539	2,130,341	2,141,840
Income from dealing in foreign currencies	632,346	921,262	822,856	916,572	1,443,180
Other income	547,680	530,635	373,849	449,604	1,566,475
Total Non - Markup / Interest Income	6,265,306	8,112,191	9,153,331	11,170,638	13,437,317
Administrative expenses	12,173,942	15,584,687	17,476,862	18,709,969	20,611,649
Other expenses	1,074,701	1,917,025	412,669	876,310	1,055,946
Total Non-Markup/Interest Expenses	13,248,643	17,501,712	17,889,531	19,586,279	21,667,595
PROFIT/ (LOSS) BEFORE TAXATION	26,253,075	31,483,179	31,641,907	32,288,205	36,731,720
Taxation - Current	8,027,433	9,724,467	9,600,760	15,170,974	11,920,022
- Prior Years	-	1,037,910	116,725	-	-
- Deferred	1,352,467	1,295,896	1,251,420	(4,378,107)	484,669
PROFIT/ (LOSS) AFTER TAXATION	16,873,175	19,424,906	20,673,002	21,495,338	24,327,029
Net Cash Inflow / (Outflow) from Operating Activities	58,701,161	124,027,193	96,700,952	69,725,490	53,343,418
Net Cash Inflow / (Outflow) from Investing Activities	(48,122,554)	(105,804,935)	(82,368,785)	(54,176,622)	(49,394,415)
Net Cash Inflow / (Outflow) from Financing Activities	(8,567,547)	(9,785,295)	(11,814,973)	(12,673,334)	(15,175,107)
Number of Employees	13,380	13,046	12,611	11,930	12,113

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Meezan Bank Ltd.				
	2005	2006	2007	2008	2009
ASSETS					
Cash & balances with treasury banks	3,956,938	5,897,394	5,644,028	5,763,710	8,387,432
Balances with other banks	2,855,823	4,134,875	3,729,549	1,344,974	5,260,467
Lending to financial institutions	-	3,700,000	8,850,000	18,108,000	34,499,500
Investments - net	1,606,490	2,877,554	10,535,186	14,286,949	23,290,309
Advances - net	19,740,886	27,031,016	34,576,339	39,768,481	44,188,066
Other assets	2,210,100	2,266,522	2,810,494	4,123,441	5,935,413
Operating fixed assets	305,585	531,262	1,032,963	1,880,515	2,416,375
Deferred tax assets	-	-	-	-	204,172
TOTAL ASSETS	30,675,822	46,438,623	67,178,559	85,276,070	124,181,734
LIABILITIES					
Bills payable	260,732	563,228	1,192,160	1,057,017	1,249,210
Borrowings from financial institutions	2,981,714	4,285,212	2,415,606	4,008,496	8,468,425
Deposits and other accounts	22,769,262	34,449,441	54,582,353	70,233,875	100,333,051
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	1,469,258	1,979,079	2,851,407	3,548,666	4,946,589
Deferred tax liabilities	170,274	398,304	430,377	453,038	-
TOTAL LIABILITIES	27,651,240	41,675,264	61,471,903	79,301,092	114,997,275
NET ASSETS	3,024,582	4,763,359	5,706,656	5,974,978	9,184,459
REPRESENTED BY:					
Share Capital	2,036,582	3,779,897	3,779,897	4,925,961	6,650,048
Reserves	666,322	528,085	720,785	845,022	1,050,092
Un-appropriated profit	268,036	448,427	1,219,228	570,114	1,390,395
Surplus/ (Deficit) on revaluation of assets	53,642	6,950	(13,254)	(366,119)	93,924
TOTAL	3,024,582	4,763,359	5,706,656	5,974,978	9,184,459
OPERATING POSITION					
Profit/ Return Earned	1,459,229	2,704,280	4,573,752	6,803,213	10,102,060
Profit/ Return Expenses	690,418	1,464,173	2,451,968	3,088,334	4,969,916
Net Profit/ Return	768,811	1,240,107	2,121,784	3,714,879	5,132,144
Provisions & bad debts written off directly	38,980	122,878	435,896	717,320	1,519,176
Net Profit/ Return after Provision	729,831	1,117,229	1,685,888	2,997,559	3,612,968
Fees, Commission & Brokerage income	174,750	216,216	321,685	431	529,260
Dividend income	92,569	165,228	104,345	343	189,973
Income from dealing in foreign currencies	77,961	201,519	392,319	304,692	752,904
Other income	276,871	107,598	529,544	402,442	125,667
Total Non - Profit / Return Income	622,151	690,561	1,347,893	707,908	1,597,804
Administrative expenses	718,384	1,022,991	1,755,761	2,626,606	3,530,161
Other expenses	482	4776	8,832	86,550	(59,112)
Total Non - Profit / Return Expenses	718,866	1,027,767	1,764,593	2,713,156	3,471,049
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	633,116	780,023	1,269,188	992,311	1,739,723
Taxation - Current	4,671	8,314	271,452	314,790	1,440,374
- Prior Years	39002	(60572)	-	-	-
- Deferred	169,988	228,030	34,235	56,334	(726,002)
PROFIT/ (LOSS) AFTER TAXATION	419,455	604,251	963,501	621,187	1,025,351
Net Cash Inflow / (Outflow) from Operating Activities	2,050,480	3,485,231	7,465,000	3,320,190	13,966,350
Net Cash Inflow / (Outflow) from Investing Activities	(110,636)	(1,446,941)	(8,123,692)	(5,585,079)	(9,151,222)
Net Cash Inflow / (Outflow) from Financing Activities	498,246	1,181,218	-	-	1,724,087
Number of Employees	786	1,389	2,205	3,170	3,669

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Meezan Bank Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	12,780,806	16,641,160	19,125,401	28,582,626	29,728,764
Balances with other banks	9,939,660	2,348,076	3,851,150	3,554,234	5,501,077
Lending to financial institutions	10,511,855	4,065,406	500,000	7,442,732	90,766,297
Investments - net	54,966,907	98,488,574	152,459,855	151,613,933	114,089,252
Advances - net	54,195,163	59,155,585	88,678,076	127,622,868	175,711,942
Other assets	8,949,759	15,064,954	4,377,827	5,182,385	14,804,823
Operating fixed assets	3,066,100	3,985,248	4,898,240	5,594,914	6,273,239
Deferred tax assets	342,175	801,391	545,961	130,939	530,564
TOTAL ASSETS	154,752,425	200,550,394	274,436,510	329,724,631	437,405,958
LIABILITIES					
Bills payable	1,767,370	2,282,045	3,058,503	3,614,718	5,619,826
Borrowings from financial institutions	5,829,296	9,235,960	18,461,347	11,375,498	15,465,418
Deposits and other accounts	131,070,328	170,030,431	230,425,986	289,810,519	380,421,569
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	5,005,440	5,215,607	5,939,916	6,010,653	12,021,378
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	143,672,434	186,764,043	257,885,752	310,811,388	413,528,191
NET ASSETS	11,079,991	13,786,351	16,550,758	18,913,243	23,877,767
REPRESENTED BY:					
Share Capital	6,982,550	8,029,933	9,033,675	10,027,379	10,027,379
Reserves	1,380,010	2,058,319	2,759,942	3,551,297	7,276,191
Un-appropriated profit	2,377,563	3,240,421	3,688,121	4,329,474	5,958,587
Surplus/ (Deficit) on revaluation of assets	339,868	457,678	1,069,020	1,005,093	615,610
TOTAL	11,079,991	13,786,351	16,550,758	18,913,243	23,877,767
OPERATING POSITION					
Profit/ Return Earned	12,290,549	18,032,152	21,836,972	23,171,018	28,803,059
Profit/ Return Expenses	6,606,474	8,665,622	11,384,534	12,526,169	15,440,250
Net Profit/ Return	5,684,075	9,366,530	10,452,438	10,644,849	13,362,809
Provisions & bad debts written off directly	1,496,476	1,389,155	451,191	93,382	466,504
Net Profit/ Return after Provision	4,187,599	7,977,375	10,001,247	10,551,467	12,896,305
Fees, Commission & Brokerage income	615,752	757,136	969,517	1,258,234	1,569,327
Dividend income	321,898	938,983	481,026	309,285	283,633
Gain/Loss on sale of securities	-	-	505,100	-	1,148,499
Income from dealing in foreign currencies	1,381,044	-	346,830	603,352	1,626,363
Other income	156,336	236,756	96,117	1,330,579	127,062
Total Non - Profit / Return Income	2,475,030	2,504,755	2,398,590	3,501,450	4,754,884
Administrative expenses	4,460,804	5,958,595	7,192,527	8,403,862	10,459,934
Other expenses	74,865	167,235	(22,916)	2,391	292,721
Total Non - Profit / Return Expenses	4,535,669	6,125,830	7,169,611	8,406,253	10,752,655
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	2,126,960	4,356,300	5,230,226	5,646,664	6,898,534
Taxation - Current	1,025,135	1,703,310	1,715,141	1,573,730	2,223,292
- Prior Years	(332,808)	(220,027)	-	(268,836)	-
- Deferred	(214,955)	(518,526)	6,969	384,994	105,156
PROFIT/ (LOSS) AFTER TAXATION	1,649,588	3,391,543	3,508,116	3,956,776	4,570,086
Net Cash Inflow / (Outflow) from Operating Activities	41,257,569	40,906,365	59,402,194	10,928,315	(44,417,274)
Net Cash Inflow / (Outflow) from Investing Activities	(32,185,002)	(43,835,572)	(54,064,297)	(262,046)	49,515,190
Net Cash Inflow / (Outflow) from Financing Activities	22,720,466	(802,023)	(1,350,582)	(1,505,960)	(2,004,935)
Number of Employees	4,364	4,900	5,320	6,248	7,429

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Metropolitan Bank Ltd. 2005
ASSETS	
Cash & balances with treasury banks	5,150,860
Balances with other banks	1,118,240
Lending to financial institutions	5,462,582
Investments – net	22,803,943
Advances – net	43,518,716
Other assets	1,090,474
Operating fixed assets	418,922
Deferred tax assets	-
TOTAL ASSETS	79,563,737
LIABILITIES	
Bills payable	1,046,050
Borrowings from financial institutions	14,429,178
Deposits and other accounts	56,712,945
Sub-ordinated loans	-
Liabilities against assets subject to finance lease	-
Other liabilities	1,372,941
Deferred tax liabilities	408,470
TOTAL LIABILITIES	73,969,584
NET ASSETS	5,594,153
REPRESENTED BY:	
Share Capital	1,560,000
Reserves	2,254,951
Un-appropriated profit	1,278,413
Surplus/ (Deficit) on revaluation of assets	500,789
TOTAL	5,594,153
OPERATING POSITION	
Mark-Up/ Return/Interest Earned	4,358,556
Mark-Up/ Return/Interest Expenses	2,224,648
Net Mark-Up / Interest Income	2,133,908
Provisions & bad debts written off directly	51,841
Net Mark-Up / Interest Income after Provision	2,082,067
Fees, Commission & Brokerage income	423,428
Dividend income	33,231
Income from dealing in foreign currencies	397,201
Other income	139,503
Total Non - Markup / Interest Income	993,363
Administrative expenses	970,599
Other expenses	6,505
Total Non-Markup/Interest Expenses	977,104
Extra ordinary/unusual Items	-
PROFIT/ (LOSS) BEFORE TAXATION	2,098,326
Taxation - Current	647,000
- Prior Years	(140,700)
- Deferred	86,121
PROFIT/ (LOSS) AFTER TAXATION	1,505,905
Net Cash Inflow / (Outflow) from Operating Activities	6,764,400
Net Cash Inflow / (Outflow) from Investing Activities	(7,508,058)
Net Cash Inflow / (Outflow) from Financing Activities	(2)
Number of Employees	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.*		
	2005	2006	2007
ASSETS			
Cash & balances with treasury banks	1,410,398	1,993,815	2,613,835
Balances with other banks	404,735	722,089	280,497
Lending to financial institutions	1,533,503	4,780,887	1,567,626
Investments – net	3,252,736	2,711,220	11,601,143
Advances – net	9,294,381	13,486,839	20,791,751
Other assets	415,447	558,642	2,080,341
Operating fixed assets	772,148	2,036,225	86,261
Deferred tax assets	135,409	-	1,580,159
TOTAL ASSETS	17,218,757	26,289,717	40,601,613
LIABILITIES			
Bills payable	266,152	225,322	895,616
Borrowings from financial institutions	1,339,662	1,624,470	2,796,478
Deposits and other accounts	12,856,615	19,169,226	30,153,164
Sub-ordinated loans	-	-	-
Liabilities against assets subject to finance lease	-	-	-
Other liabilities	206,706	336,652	814,035
Deferred tax liabilities	-	120,221	-
TOTAL LIABILITIES	14,669,135	21,475,891	34,659,293
NET ASSETS	2,549,622	4,813,826	5,942,320
REPRESENTED BY:			
Share Capital	2,057,147	3,085,721	4,242,866
Reserves	156,072	255,941	324,005
Un-appropriated profit	278,297	586,905	496,827
Surplus/ (Deficit) on revaluation of assets	58,106	885,259	878,622
TOTAL	2,549,622	4,813,826	5,942,320
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	1,026,000	1,685,810	2,907,075
Mark-Up/ Return/Interest Expenses	322,570	865,668	2,208,225
Net Mark-Up / Interest Income	703,430	820,142	698,850
Provisions & bad debts written off directly	202,686	37,772	651,101
Net Mark-Up / Interest Income after Provision	500,744	782,370	47,749
Fees, Commission & Brokerage income	68,370	115,544	140,270
Dividend income	62,040	138,094	151,691
Income from dealing in foreign currencies	15,516	37,194	67,163
Other income	102,903	161,406	551,436
Total Non - Markup / Interest Income	248,829	452,238	910,560
Administrative expenses	530,997	587,525	725,724
Other expenses	7,728	24,023	7,497
Total Non-Markup/Interest Expenses	538,725	611,548	733,221
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	210,848	623,060	225,088
Taxation - Current	38,827	126,085	88,314
- Prior Years	39	-	-
- Deferred	(102,268)	(2,370)	(203,545)
PROFIT/ (LOSS) AFTER TAXATION	274,250	499,345	340,319
Net Cash Inflow / (Outflow) from Operating Activities	146,856	344,793	7,593,248
Net Cash Inflow / (Outflow) from Investing Activities	(1,340,844)	655,262	(9,261,573)
Net Cash Inflow / (Outflow) from Financing Activities	533,334	925,716	771,426
Number of Employees	978	969	824

* 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.		
	2008	2009	2010
ASSETS			
Cash & balances with treasury banks	1,862,545	2,073,321	2,548,881
Balances with other banks	566,725	433,055	715,251
Lending to financial institutions	1,748,761	35,000	1,744,912
Investments - net	10,294,970	10,037,950	9,410,881
Advances - net	20,940,081	17,428,423	19,645,545
Other assets	1,273,162	1,998,770	1,872,152
Operating fixed assets	2,414,783	2,321,845	2,179,707
Deferred tax assets	701,976	1,162,341	1,362,047
TOTAL ASSETS	39,803,003	35,490,705	39,479,376
LIABILITIES			
Bills payable	273,286	330,759	312,840
Borrowings from financial institutions	4,600,431	2,550,386	5,035,272
Deposits and other accounts	28,032,735	26,848,808	29,479,139
Sub-ordinated loans	-	-	-
Liabilities against assets subject to finance lease	-	-	-
Other liabilities	753,483	655,888	506,259
Deferred tax liabilities	-	-	-
TOTAL LIABILITIES	33,659,935	30,385,841	35,333,510
NET ASSETS	6,143,068	5,104,864	4,145,866
REPRESENTED BY:			
Share Capital	5,303,582	5,303,582	5,303,582
Reserves	324,005	324,005	324,005
Un-appropriated profit	226,143	(1,392,355)	(2,415,503)
Surplus/ (Deficit) on revaluation of assets	289,338	869,632	933,782
TOTAL	6,143,068	5,104,864	4,145,866
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	3,640,787	3,368,218	2,887,135
Mark-Up/ Return/Interest Expenses	2,829,578	2,881,902	2,332,207
Net Mark-Up / Interest Income	811,209	486,316	554,928
Provisions & bad debts written off directly	1,583,670	1,933,811	937,435
Net Mark-Up / Interest Income after Provision	(772,461)	(1,447,495)	(382,507)
Fees, Commission & Brokerage income	219,358	145,372	157,781
Dividend income	752,595	150,764	54,789
Income from dealing in foreign currencies	155,751	81,668	96,171
Other income	(185,056)	5,954	100,631
Total Non - Markup / Interest Income	942,648	383,758	409,372
Administrative expenses	922,538	1,064,180	1,110,129
Other expenses	8,474	28,595	(5,073)
Total Non-Markup/Interest Expenses	931,012	1,092,775	1,105,056
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(760,825)	(2,156,512)	(1,078,191)
Taxation - Current	75,259	19,378	32,965
- Prior Years	-	52,509	139,428
- Deferred	(485,791)	(588,570)	(207,173)
PROFIT/ (LOSS) AFTER TAXATION	(350,293)	(1,639,829)	(1,043,411)
Net Cash Inflow / (Outflow) from Operating Activities	(1,902,601)	(798,785)	907,389
Net Cash Inflow / (Outflow) from Investing Activities	483,461	846,962	774,276
Net Cash Inflow / (Outflow) from Financing Activities	1,060,714	-	-
Number of Employees	930	930	904

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	National Bank of Pakistan				
	2005	2006	2007	2008	2009
ASSETS					
Cash & balances with treasury banks	71,196,956	78,625,227	94,873,249	106,503,756	115,827,868
Balances with other banks	31,019,330	40,641,679	37,472,832	38,344,608	28,405,564
Lending to financial institutions	16,282,942	23,012,732	21,464,600	17,128,032	19,587,176
Investments - net	156,985,378	139,946,995	211,146,038	170,822,491	217,642,822
Advances - net	268,838,779	316,110,406	340,318,930	412,986,865	475,243,431
Other assets	23,941,056	27,113,698	30,994,965	44,550,347	59,316,438
Operating fixed assets	9,454,365	9,681,974	25,922,979	24,217,655	25,147,192
Deferred tax assets	-	-	-	3,204,572	3,062,271
TOTAL ASSETS	577,718,806	635,132,711	762,193,593	817,758,326	944,232,762
LIABILITIES					
Bills payable	1,741,156	10,605,663	7,061,902	10,219,061	10,621,169
Borrowings from financial institutions	8,756,847	11,704,079	10,815,176	40,458,926	45,278,138
Deposits and other accounts	463,426,602	501,872,243	591,907,435	624,939,016	726,464,825
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	16,629	13,235	33,554	25,274	42,629
Other liabilities	23,496,910	26,596,300	30,940,041	39,656,831	42,269,623
Deferred tax liabilities	4,462,718	2,387,073	5,097,831	-	-
TOTAL LIABILITIES	501,900,862	553,178,593	645,855,939	715,299,108	824,676,384
NET ASSETS	75,817,944	81,954,118	116,337,654	102,459,218	119,556,378
REPRESENTED BY:					
Share Capital	5,908,927	7,090,712	8,154,319	8,969,751	10,763,702
Reserves	12,354,256	13,879,260	15,772,124	19,941,047	22,681,707
Un-appropriated profit	19,372,523	32,074,677	45,344,188	52,456,204	61,346,510
Surplus/ (Deficit) on revaluation of assets	38,182,238	28,909,469	47,067,023	21,092,216	24,764,459
TOTAL	75,817,944	81,954,118	116,337,654	102,459,218	119,556,378
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	33,692,665	44,100,934	50,569,481	60,942,798	77,947,697
Mark-Up/ Return/Interest Expenses	10,321,768	13,947,218	16,940,011	23,884,768	39,489,649
Net Mark-Up / Interest Income	23,370,897	30,153,716	33,629,470	37,058,030	38,458,048
Provisions & bad debts written off directly	2,223,927	2,371,546	4,722,735	10,970,814	11,669,335
Net Mark-Up / Interest Income after Provision	21,146,970	27,782,170	28,906,735	26,087,216	26,788,713
Fees, Commission & Brokerage income	4,926,604	6,144,628	6,781,683	7,925,370	8,930,391
Dividend income	1,718,478	2,891,755	3,263,246	2,878,932	1,920,336
Income from dealing in foreign currencies	1,205,638	1,333,840	1,042,827	3,969,057	3,028,165
Other income	1,541,631	1,792,669	2,457,089	1,642,503	5,146,465
Total Non - Markup / Interest Income	9,392,351	12,162,892	13,544,845	16,415,862	19,025,357
Administrative expenses	11,221,789	13,443,441	14,205,911	18,171,198	22,571,470
Other expenses	261,504	191,044	185,168	1,330,882	942,427
Total Non-Markup/Interest Expenses	11,483,293	13,634,485	14,391,079	19,502,080	23,513,897
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	19,056,028	26,310,577	28,060,501	23,000,998	22,300,173
Taxation - Current	7,154,002	8,695,598	8,311,500	11,762,650	9,221,513
- Prior Years	(1,098,709)	530,652	391,497	-	(4,133,282)
- Deferred	291,291	61,981	323,731	(4,220,242)	(999,904)
PROFIT/ (LOSS) AFTER TAXATION	12,709,444	17,022,346	19,033,773	15,458,590	18,211,846
Net Cash Inflow / (Outflow) from Operating Activities	(54,928,862)	10,176,913	78,804,419	2,532,681	45,451,673
Net Cash Inflow / (Outflow) from Investing Activities	14,290,871	8,711,923	(63,304,392)	14,184,626	(41,036,979)
Net Cash Inflow / (Outflow) from Financing Activities	(757,308)	(1,482,019)	(2,845,646)	(6,120,972)	(5,841,362)
Number of Employees	15,176	15,356	14,079	15,204	16,248

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	National Bank of Pakistan				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	115,442,360	131,675,907	158,332,708	158,230,033	97,971,501
Balances with other banks	30,389,664	27,581,695	30,222,338	18,388,738	12,108,025
Lending to financial institutions	23,025,156	44,380,396	8,272,645	51,941,866	111,788,608
Investments - net	301,323,804	319,531,213	343,537,529	396,411,825	561,764,137
Advances - net	477,506,564	525,045,764	657,381,154	620,216,609	626,704,083
Other assets	53,496,240	65,973,449	80,162,206	80,991,187	91,044,915
Operating fixed assets	26,888,226	27,453,815	27,949,833	34,568,864	31,795,539
Deferred tax assets	6,952,666	7,935,497	3,480,892	10,968,824	9,877,509
TOTAL ASSETS	1,035,024,680	1,149,577,736	1,309,339,305	1,371,717,946	1,543,054,317
LIABILITIES					
Bills payable	8,006,631	9,104,710	14,367,639	13,894,667	11,011,827
Borrowings from financial institutions	20,103,591	26,371,675	50,250,684	23,014,353	37,541,497
Deposits and other accounts	832,151,888	927,421,438	1,037,784,947	1,101,845,283	1,233,525,490
Sub-ordinate Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	106,704	76,477	29,619	57,215	12,738
Other liabilities	46,160,038	53,951,988	55,628,666	72,242,898	82,633,864
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	906,528,852	1,016,926,288	1,158,061,555	1,211,054,416	1,364,725,416
NET ASSETS	128,495,828	132,651,448	151,277,750	160,663,530	178,328,901
REPRESENTED BY:					
Share Capital	13,454,628	16,818,285	18,500,114	21,275,131	21,275,131
Reserves	24,450,244	25,342,817	28,818,528	33,536,713	32,073,606
Un-appropriated profit	65,857,438	68,358,910	68,715,995	49,734,161	57,006,813
Surplus/ (Deficit) on revaluation of assets	24,733,518	22,131,436	35,243,113	56,117,525	67,973,351
TOTAL	128,495,828	132,651,448	151,277,750	160,663,530	178,328,901
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	88,472,134	95,325,179	100,092,132	100,192,320	114,173,519
Mark-Up/ Return/Interest Expenses	45,250,476	48,515,618	56,417,827	60,894,358	70,007,088
Net Mark-Up / Interest Income	43,221,658	46,809,561	43,674,305	39,297,962	44,166,431
Provisions & bad debts written off directly	9,969,689	9,339,126	7,997,260	19,567,702	11,077,115
Net Mark-Up / Interest Income after Provision	33,251,969	37,470,435	35,677,045	19,730,260	33,089,316
Fees, Commission & Brokerage income	9,631,579	9,587,856	10,706,506	12,346,947	12,135,445
Dividend income	1,099,493	1,747,073	3,626,356	2,661,077	2,184,557
Gain/Loss on sale of securities	-	-	-	3,887,164	8,772,891
Income from dealing in foreign currencies	2,211,139	3,132,461	3,703,319	3,926,204	4,646,672
Other income	4,690,429	4,869,658	5,813,141	3,130,286	3,732,827
Total Non - Markup / Interest Income	17,632,640	19,337,048	23,849,322	25,951,678	31,472,392
Administrative expenses	26,202,577	30,117,272	35,736,823	37,677,868	39,424,616
Other expenses	266,913	679,038	531,838	975,527	3,136,349
Total Non-Markup/Interest Expenses	26,469,490	30,796,310	36,268,661	38,653,395	42,560,965
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	24,415,119	26,011,173	23,257,706	7,028,543	22,000,743
Taxation - Current	9,835,048	9,193,471	7,526,333	6,230,222	9,480,641
- Prior Years	(939,256)	260,000	-	130,079	-
- Deferred	(2,043,887)	(1,047,020)	(431,262)	(4,638,541)	(2,508,127)
PROFIT/ (LOSS) AFTER TAXATION	17,563,214	17,604,722	16,162,635	5,306,783	15,028,229
Net Cash Inflow / (Outflow) from Operating Activities	93,163,784	41,345,222	59,440,576	34,633,472	87,022,761
Net Cash Inflow / (Outflow) from Investing Activities	(83,940,833)	(17,630,296)	(17,626,078)	(34,606,039)	(139,725,483)
Net Cash Inflow / (Outflow) from Financing Activities	(8,109,412)	(10,126,668)	(12,642,900)	(12,952,019)	(4,251,469)
Number of Employees	16,457	16,971	16,440	17,153	16,190

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	NIB Bank Ltd.				
	2005	2006	2007	2008	2009
ASSETS					
Cash & balances with treasury banks	2,085,141	2,928,404	10,318,722	9,355,104	8,834,275
Balances with other banks	1,966,118	1,362,497	1,401,796	793,843	3,683,783
Lending to financial institutions	2,270,000	2,600,000	4,753,113	12,459,621	5,681,887
Investments - net	5,129,285	6,558,733	40,439,935	35,176,823	62,432,977
Advances - net	19,622,929	31,052,169	81,932,379	80,344,193	84,021,406
Other assets	576,691	1,172,363	31,368,490	30,543,877	33,875,619
Operating fixed assets	368,551	622,216	3,925,383	3,702,426	3,114,632
Deferred tax assets	-	127,158	2,732,623	6,533,228	6,474,384
TOTAL ASSETS	32,018,715	46,423,540	176,872,441	178,909,115	208,118,963
LIABILITIES					
Bills payable	274,325	215,769	2,110,211	1,432,084	1,574,207
Borrowings from financial institutions	4,547,096	9,164,121	16,669,412	23,651,366	62,523,365
Deposits and other accounts	21,123,556	30,566,540	116,671,219	104,586,167	93,919,805
Sub-ordinated loans	-	-	-	3,999,200	3,997,600
Liabilities against assets subject to finance lease	-	-	7,176	-	-
Other liabilities	1,858,398	2,150,538	4,961,601	5,541,790	4,575,741
Deferred tax liabilities	2,465	-	-	-	-
TOTAL LIABILITIES	27,805,840	42,096,968	140,419,619	139,210,607	166,590,718
NET ASSETS	4,212,875	4,326,572	36,452,822	39,698,508	41,528,245
REPRESENTED BY:					
Share Capital	3,361,522	3,361,522	22,017,968	28,437,271	40,437,271
Reserves	694,623	719,810	14,745,987	20,326,684	8,464,894
Un-appropriated profit	197,626	293,073	(282,604)	(7,757,283)	(7,258,893)
Surplus/ (Deficit) on revaluation of assets	(40,896)	(47,833)	(28,529)	(1,308,164)	(115,027)
TOTAL	4,212,875	4,326,572	36,452,822	39,698,508	41,528,245
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	1,716,917	3,473,364	6,999,888	15,201,691	18,272,363
Mark-Up/ Return/Interest Expenses	1,118,957	2,452,192	4,995,955	10,799,816	12,872,357
Net Mark-Up / Interest Income	597,960	1,021,172	2,003,933	4,401,875	5,400,006
Provisions & bad debts written off directly	91,288	269,583	1,494,801	9,657,400	1,195,329
Net Mark-Up / Interest Income after Provision	506,672	751,589	509,132	(5,255,525)	4,204,677
Fees, Commission & Brokerage income	91,707	179,994	314,545	678,970	729,953
Dividend income	16,668	14,528	13,723	1,047,259	260,103
Income from dealing in foreign currencies	109,145	208,627	225,235	436,330	72,162
Other income	18,639	90,857	45,268	259,317	619,615
Total Non - Markup / Interest Income	236,159	494,006	598,771	2,421,876	1,681,833
Administrative expenses	711,545	1,221,423	2,141,371	6,433,122	5,345,307
Other expenses	1,509	2,259	4,802	1,731,119	(102,868)
Total Non-Markup/Interest Expenses	713,054	1,223,682	2,146,173	8,164,241	5,242,439
Extra ordinary/unusual Items	2,776	-	(327,851)	-	-
PROFIT/ (LOSS) BEFORE TAXATION	27,001	21,913	(710,419)	(10,997,890)	644,071
Taxation - Current	20,178	33,422	37,925	-	99,771
- Prior Years	-	-	-	-	-
- Deferred	(96,948)	(129,367)	(258,575)	(3,523,211)	(146,748)
PROFIT/ (LOSS) AFTER TAXATION	103,771	117,858	(489,769)	(7,474,679)	691,048
Net Cash Inflow / (Outflow) from Operating Activities	4,199,958	2,048,345	7,989,545	(21,302,169)	28,507,068
Net Cash Inflow / (Outflow) from Investing Activities	4,204,801	(1,808,703)	(19,130,466)	3,739,024	(26,052,516)
Net Cash Inflow / (Outflow) from Financing Activities	2,772,225	-	18,570,538	15,991,574	(85,441)
Number of Employees	786	1,632	5,580	6,910	6,385

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.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	8,836,449	7,969,044	7,672,866	8,006,105	8,063,675
Balances with other banks	2,951,479	1,486,830	960,850	692,177	587,428
Lending to financial institutions	6,429,166	14,666,918	3,440,910	2,127,516	7,699,646
Investments - net	51,789,035	49,598,830	85,386,110	61,058,886	59,944,107
Advances - net	74,566,015	60,844,380	71,564,237	82,000,586	93,664,036
Other assets	7,577,937	4,462,407	7,994,606	7,415,548	10,473,160
Operating fixed assets	2,718,975	4,748,221	2,708,498	2,836,105	2,996,530
Deferred tax assets	9,480,983	11,017,000	10,881,284	12,688,138	10,139,376
TOTAL ASSETS	164,350,039	154,793,630	190,609,361	176,825,061	193,567,958
LIABILITIES					
Bills payable	1,335,493	1,738,422	2,430,030	2,862,663	2,740,528
Borrowings from financial institutions	42,361,934	47,382,031	76,179,065	51,506,673	62,750,894
Deposits and other accounts	99,169,373	85,488,268	91,291,234	104,896,065	105,109,980
Sub-ordinated loans	3,996,000	3,994,400	3,992,800	-	4,197,195
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	3,824,474	2,514,005	2,702,438	3,083,466	3,114,267
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	150,687,274	141,117,126	176,595,567	162,348,867	177,912,864
NET ASSETS	13,662,765	13,676,504	14,013,794	14,476,194	15,655,094
REPRESENTED BY:					
Share Capital	40,437,271	103,028,512	103,028,512	103,028,512	103,028,512
Advance against Right Share	6,352,360	(45,769,623)	-	-	-
Reserves	8,464,894	218,276	225,889	474,123	(45,295,500)
Un-appropriated profit	(41,592,479)	(43,893,095)	(43,862,642)	(42,790,164)	(43,294,117)
Surplus/ (Deficit) on revaluation of assets	719	92,434	(45,377,965)	(46,236,277)	1,216,199
TOTAL	13,662,765	13,676,504	14,013,794	14,476,194	15,655,094
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	16,482,080	14,245,677	13,988,512	13,169,697	15,071,457
Mark-Up/ Return/Interest Expenses	13,533,160	12,166,781	11,132,803	9,883,452	11,254,631
Net Mark-Up / Interest Income	2,948,920	2,078,896	2,855,709	3,286,245	3,816,826
Provisions & bad debts written off directly	10,050,404	2,766,143	(99,804)	(851,577)	1,527,361
Net Mark-Up / Interest Income after Provision	(7,101,484)	(687,247)	2,955,513	4,137,822	2,289,465
Fees, Commission & Brokerage income	715,279	756,650	891,618	1,271,045	1,616,869
Dividend income	177,229	573,184	448,906	522,888	1,126,012
Gain/Loss on sale of securities	-	274,512	539,578	543,436	509,014
Income from dealing in foreign currencies	469,449	526,577	469,247	-	587,181
Other income	353,395	21,157	72,833	568,634	89,578
Total Non - Markup / Interest Income	1,715,352	2,152,080	2,422,182	2,906,003	3,928,654
Administrative expenses	6,955,148	4,714,974	5,173,194	5,305,872	6,096,098
Other expenses	280,277	230,277	59,381	112,686	206,451
Total Non-Markup/Interest Expenses	7,235,425	4,945,251	5,232,575	5,418,558	6,302,549
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(12,621,557)	(3,480,418)	145,120	1,625,267	(84,430)
Taxation - Current	181,974	163,978	82,054	160,757	215,001
- Prior Years	327,748	30,658	25,000	148,339	10,851
- Deferred	(3,019,165)	(1,630,964)	-	75,000	197,477
PROFIT/ (LOSS) AFTER TAXATION	(10,112,114)	(2,044,090)	38,066	1,241,171	(507,759)
Net Cash Inflow / (Outflow) from Operating Activities	(18,017,973)	(6,875,993)	33,628,173	(19,744,538)	(9,077,932)
Net Cash Inflow / (Outflow) from Investing Activities	10,937,221	2,579,511	(34,448,326)	23,803,313	4,833,580
Net Cash Inflow / (Outflow) from Financing Activities	6,350,622	1,964,428	(2,005)	(3,994,209)	4,197,173
Number of Employees	3,595	3,595	2,768	3,039	3,005

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	PICIC Commercial Bank Ltd.	
	2005	2006
ASSETS		
Cash & balances with treasury banks	5,173,687	5,583,591
Balances with other banks	1,561,364	2,170,897
Lending to financial institutions	8,706,436	9,285,608
Investments - net	13,657,530	15,661,143
Advances - net	33,162,262	34,883,751
Other assets	1,638,060	1,365,053
Operating fixed assets	947,558	933,282
Deferred tax assets	281,737	406,542
TOTAL ASSETS	65,128,634	70,289,867
LIABILITIES		
Bills payable	667,173	749,080
Borrowings from financial institutions	5,680,230	5,024,405
Deposits and other accounts	53,468,021	59,467,497
Sub-ordinated loans	-	-
Liabilities against assets subject to finance lease	45,510	15,476
Other liabilities	1,209,650	957,819
Deferred tax liabilities	-	-
TOTAL LIABILITIES	61,070,584	66,214,277
NET ASSETS	4,058,050	4,075,590
REPRESENTED BY:		
Share Capital	2,734,875	2,734,875
Reserves	995,393	957,286
Un-appropriated profit	455,676	778,905
Surplus/ (Deficit) on revaluation of assets	(127,894)	(395,476)
TOTAL	4,058,050	4,075,590
OPERATING POSITION		
Mark-Up/ Return/Interest Earned	4,171,890	5,795,979
Mark-Up/ Return/Interest Expenses	2,061,889	3,530,329
Net Mark-Up / Interest Income	2,110,001	2,265,650
Provisions & bad debts written off directly	9,786	476,884
Net Mark-Up / Interest Income after Provision	2,100,215	1,788,766
Fees, Commission & Brokerage income	174,501	206,873
Dividend income	149,909	131,811
Income from dealing in foreign currencies	105,276	142,710
Other income	528,911	376,071
Total Non - Markup / Interest Income	958,597	857,465
Administrative expenses	1,147,703	1,350,451
Other expenses	5489	16565
Total Non-Markup/Interest Expenses	1,153,192	1,367,016
Amortization of Deferred Cost	-	-
Extra ordinary/unusual Items	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,905,620	1,279,215
Taxation - Current	395,000	441,000
- Prior Years	-	-
- Deferred	6,581	(130,626)
PROFIT/ (LOSS) AFTER TAXATION	1,504,039	968,841
Net Cash Inflow / (Outflow) from Operating Activities	4,072,696	4,125,218
Net Cash Inflow / (Outflow) from Investing Activities	(891,689)	(2,303,468)
Net Cash Inflow / (Outflow) from Financing Activities	(732,531)	(802,313)
Number of Employees	1,530	1,647

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Prime Commercial Bank Ltd.	
	2005	2006
ASSETS		
Cash & balances with treasury banks	3,716,479	4,612,129
Balances with other banks	1,349,181	954,794
Lending to financial institutions	7,673,303	853,278
Investments - net	13,409,547	11,607,334
Advances - net	25,523,552	32,124,366
Other assets	1,059,988	1,016,703
Operating fixed assets	1,024,908	1,171,629
Deferred tax assets	-	-
TOTAL ASSETS	53,756,958	52,340,233
LIABILITIES		
Bills payable	734,157	619,005
Borrowings from financial institutions	9,380,774	5,555,960
Deposits and other accounts	38,876,128	40,691,791
Sub-ordinated loans	799,840	799,520
Liabilities against assets subject to finance lease	-	-
Other liabilities	481,491	868,487
Deferred tax liabilities	50,623	88,938
TOTAL LIABILITIES	50,323,013	48,623,701
NET ASSETS	3,433,945	3,716,532
REPRESENTED BY:		
Share Capital	2,321,502	2,739,372
Reserves	720,337	640,364
Un-appropriated profit	396,215	418,051
Surplus/ (Deficit) on revaluation of assets	(4,109)	(81,255)
TOTAL	3,433,945	3,716,532
OPERATING POSITION		
Mark-Up/ Return/Interest Earned	3,088,747	4,536,263
Mark-Up/ Return/Interest Expenses	1,436,401	2,781,811
Net Mark-Up / Interest Income	1,652,346	1,754,452
Provisions & bad debts written off directly	187,881	336,279
Net Mark-Up / Interest Income after Provision	1,464,465	1,418,173
Fees, Commission & Brokerage income	288,351	411,676
Dividend income	26,539	33,991
Income from dealing in foreign currencies	81,215	132,031
Other income	71,018	121,331
Total Non - Markup / Interest Income	467,123	699,029
Administrative expenses	1,155,272	1,570,388
Other expenses	11,019	20,017
Total Non-Markup/Interest Expenses	1,166,291	1,590,405
Extra ordinary/unusual Items	-	-
PROFIT/ (LOSS) BEFORE TAXATION	765,297	526,797
Taxation - Current	239,609	128,000
- Prior Years	15,966	-
- Deferred	14,460	39,109
PROFIT/ (LOSS) AFTER TAXATION	495,262	359,688
Net Cash Inflow / (Outflow) from Operating Activities	8,124,330	(1,029,936)
Net Cash Inflow / (Outflow) from Investing Activities	(7,454,217)	1,479,205
Net Cash Inflow / (Outflow) from Financing Activities	(95,141)	326,170
Number of Employees	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.				
	2005	2006	2007	2008	2009
ASSETS					
Cash & balances with treasury banks	455,377	409,993	715,017	695,200	601,882
Balances with other banks	3,719,993	6,511,008	5,586,775	2,230,225	2,017,990
Lending to financial institutions	-	-	-	-	-
Investments - net	541,760	506,876	558,009	508,762	451,012
Advances - net	6,992,478	6,798,803	8,009,821	7,539,306	6,733,775
Other assets	197,581	219,225	216,136	148,229	202,010
Operating fixed assets	1,278,060	1,288,477	2,571,139	3,703,756	3,705,253
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	13,185,249	15,734,382	17,656,897	14,825,478	13,711,922
LIABILITIES					
Bills payable	18,234	20,677	39,654	75,186	44,305
Borrowings from financial institutions	9,528,000	12,000,000	12,000,000	8,000,000	8,000,000
Deposits and other accounts	1,688,797	1,657,013	2,007,645	1,929,185	1,837,175
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	142,399	123,553	185,623	109,525	134,690
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	11,377,430	13,801,243	14,232,922	10,113,896	10,016,170
NET ASSETS	1,807,819	1,933,139	3,423,975	4,711,582	3,695,752
REPRESENTED BY:					
Share Capital	418,954	425,533	430,351	434,155	434,647
Reserves	325,697	337,269	370,827	402,298	401,727
Un-appropriated profit	(103114)	38,939	133,776	221,040	(749,013)
Surplus/ (Deficit) on revaluation of assets	1,166,282	1,131,398	2,489,021	3,654,089	3,608,391
TOTAL	1,807,819	1,933,139	3,423,975	4,711,582	3,695,752
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	621,567	1,027,536	1,228,805	984,869	1,193,637
Mark-Up/ Return/Interest Expenses	52,489	253,508	547,198	618,581	1,570,956
Net Mark-Up / Interest Income	569,078	774,028	681,607	366,288	(377,319)
Provisions & bad debts written off directly	190,770	157,609	375,366	3,551	-
Net Mark-Up / Interest Income after Provision	378,308	616,419	306,241	362,737	(377,319)
Fees, Commission & Brokerage income	5,053	4,467	22,805	32,944	30,223
Dividend income	9,207	8,177	4,811	6,167	7,386
Income from dealing in foreign currencies	-	-	-	-	-
Other income	68,170	39,610	347,161	316,282	39,785
Total Non - Markup / Interest Income	82,430	52,254	374,777	355,393	77,394
Administrative expenses	433,921	512,511	550,203	596,293	678,896
Other expenses	1,366	99	551	251	250
Total Non-Markup/Interest Expenses	435,287	512,610	550,754	596,544	679,146
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	25,451	156,063	130,264	121,586	(979,071)
Taxation - Current	1,400	1,030	481	1,170	-
- Prior Years	-	-	-	-	-
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAXATION	24,051	155,033	129,783	120,416	(979,071)
Net Cash Inflow / (Outflow) from Operating Activities	994,182	2,744,207	(939,551)	(3,725,168)	(321,956)
Net Cash Inflow / (Outflow) from Investing Activities	994,017	2,740,460	316,912	346,678	16,483
Net Cash Inflow / (Outflow) from Financing Activities	259,818	5,171	3,430	2,124	(80)
Number of Employees	1,708	1,748	2,039	2,043	2,039

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Punjab Provincial Co-operative Bank Ltd.				
	2010	2011 *	2012*	2013	2014
ASSETS					
Cash & balances with treasury banks	649,913	822,377	533,867	634,679	779,550
Balances with other banks	2,616,765	1,921,724	923,473	1,986,887	1,240,883
Lending to financial institutions			-	-	500,000
Investments - net	789,335	905,848	1,108,617	791,599	2,150,672
Advances - net	5,817,383	6,958,545	7,810,420	7,862,562	7,975,705
Other assets	469,258	735,143	730,999	762,731	743,700
Operating fixed assets	3,562,044	3,534,591	3,445,150	4,571,028	4,594,887
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	13,904,698	14,878,228	14,552,526	16,609,486	17,985,397
LIABILITIES					
Bills payable	17,285	17,210	-	13,746	27,065
Borrowings from financial institutions	3,611,110	277,774	30,845	-	-
Deposits and other accounts	2,552,078	2,957,690	2,409,075	2,747,708	3,707,719
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	219,451	179,954	303,843	2,641,887	2,789,285
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	6,399,924	3,432,628	2,743,763	5,403,341	6,524,069
NET ASSETS	7,504,774	11,445,600	11,808,763	11,206,145	11,461,328
REPRESENTED BY:					
Share Capital	435,437	435,924	436,148	436,410	1,938,210
Reserves	4,235,213	7,568,159	7,941,588	8,060,799	6,581,685
Un-appropriated profit	(631,537)	26,387	77,033	(1,836,133)	(1,656,708)
Surplus/ (Deficit) on revaluation of assets	3,465,661	3,415,130	3,353,994	4,545,069	4,598,141
TOTAL	7,504,774	11,445,600	11,808,763	11,206,145	11,461,328
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	716,382	793,002	1,580,867	1,595,985	1,619,737
Mark-Up/ Return/Interest Expenses	230,521	82,862	126,469	115,098	149,263
Net Mark-Up / Interest Income	485,861	710,140	1,454,398	1,480,887	1,470,474
Provisions & bad debts written off directly	(60,855)	-	88,059	(37,970)	-
Net Mark-Up / Interest Income after Provision	546,716	710,140	1,366,339	1,518,857	1,470,474
Fees, Commission & Brokerage income	12,434	12,190	25,052	24,148	23,911
Dividend income	14,772	14,780	14,829	18,693	17,193
Income from dealing in foreign currencies	-	-	-	-	-
Other income	202,703	18,944	46,015	57,891	68,840
Total Non - Markup / Interest Income	229,909	45,914	85,896	100,732	109,944
Administrative expenses	405,668	454,213	877,831	1,147,041	1,469,612
Other expenses	55,855	2,199	171,413	18	-
Total Non-Markup/Interest Expenses	461,523	456,412	1,049,244	1,147,059	1,469,612
PROFIT/ (LOSS) BEFORE TAXATION	315,102	299,642	402,991	472,530	110,806
Taxation - Current	10,000	8,389	19,661	12,985	26,947
- Prior Years	8,000	-	-	(19,183)	-
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAXATION	297,102	291,253	383,330	478,728	83,859
Net Cash Inflow / (Outflow) from Operating Activities	(924,905)	(2,106,998)	(3,326,137)	780,713	1,516,968
Net Cash Inflow / (Outflow) from Investing Activities	230,203	591,485	447,470	383,722	(1,319,822)
Net Cash Inflow / (Outflow) from Financing Activities	1,437,797	1,666,889	1,743,282	(209)	1,721
Number of Employees	1,828	1,885	1,713	1,841	1,852

* 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 institutions	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.*				
	2005	2006	2007	2008	2009
ASSETS					
Cash & balances with treasury banks	770,792	782,781	1,003,611	774,575	961,280
Balances with other banks	179,047	132,037	63,348	331,201	707,912
Lending to financial institutions	777,604	493,473	8,565,836	2,313,308	3,123,377
Investments - net	2,160,661	2,153,046	3,947,925	3,829,354	5,807,829
Advances - net	3,723,663	2,395,018	4,693,113	6,163,008	9,723,411
Other assets	692,854	552,964	722,911	837,928	748,140
Operating fixed assets	830,732	846,259	854,292	1,157,689	1,112,169
Deferred tax assets	483,060	747,876	804,266	1,080,273	1,550,008
TOTAL ASSETS	9,618,413	8,103,454	20,655,302	16,487,336	23,734,126
LIABILITIES					
Bills payable	56,905	50,626	1,056,878	55,349	78,127
Borrowings from financial institutions	1,258,931	442,469	182,611	437,949	3,141,284
Deposits and other accounts	5,984,646	5,577,641	12,644,938	9,859,537	12,520,633
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	14,847	7,231	3,403	420	279
Other liabilities	670,804	521,908	565,314	671,927	918,143
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	7,986,133	6,599,875	14,453,144	11,025,182	16,658,466
NET ASSETS	1,632,280	1,503,579	6,202,158	5,462,154	7,075,660
REPRESENTED BY:					
Share Capital	2,215,613	2,769,517	8,769,517	8,769,517	8,769,517
Advance against Equity	-	-	-	-	2,189,440
Reserves	136,426	43,080	43,080	43,080	43,080
Un-appropriated profit	(740,829)	(1,256,269)	(2,593,956)	(3,336,267)	(3,929,320)
Surplus/ (Deficit) on revaluation of assets	21,070	(52,749)	(16,483)	(14,176)	2,943
TOTAL	1,632,280	1,503,579	6,202,158	5,462,154	7,075,660
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	468,900	483,218	1,182,921	1,758,004	1,878,626
Mark-Up/ Return/Interest Expenses	402,958	551,936	837,869	1,071,307	1,208,857
Net Mark-Up / Interest Income	65,942	(68,718)	345,052	686,697	669,769
Provisions & bad debts written off directly	395,299	135,222	924,777	312,528	239,511
Net Mark-Up / Interest Income after Provision	(329,357)	(203,940)	(579,725)	374,169	430,258
Fees, Commission & Brokerage income	73,939	15,687	23,807	51,938	40,781
Dividend income	20,990	25,376	31,270	12,005	873
Income from dealing in foreign currencies	1,759	5,556	(8,596)	8,992	22,876
Other income	20,515	37,666	81,951	52,494	27,694
Total Non - Markup / Interest Income	117,203	84,285	128,432	125,429	92,224
Administrative expenses	492,659	647,114	891,889	1,461,077	1,415,235
Other expenses	17773	81,576	29,497	49,962	175,671
Total Non-Markup/Interest Expenses	510,432	728,690	921,386	1,511,039	1,590,906
Extra ordinary/unusual Items	17,215	21,151	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(739,801)	(869,496)	(1,372,679)	(1,011,441)	(1,068,424)
Taxation - Current	4,500	5,000	10,050	-	-
- Prior Years	-	(5,710)	-	-	-
- Deferred	-	(260,000)	(59,837)	(269,130)	(475,371)
PROFIT/ (LOSS) AFTER TAXATION	(744,301)	(608,786)	(1,322,892)	(742,311)	(593,053)
Net Cash Inflow / (Outflow) from Operating Activities	(250,328)	(333,326)	(3,988,879)	(2,064,838)	2,830,171
Net Cash Inflow / (Outflow) from Investing Activities	134,570	(247,105)	(1,803,824)	2,107,531	(4,456,195)
Net Cash Inflow / (Outflow) from Financing Activities	(28,981)	545,410	5,944,844	(3,876)	2,189,440
Number of Employees	495	709	1,224	1,026	787

* 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.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	1,250,011	1,463,306	2,052,832	2,795,889	2,525,366
Balances with other banks	1,195,948	59,384	2,289,653	117,483	79,761
Lending to financial institutions	1,389,003	803,459	2,777,162	790,672	1,900,000
Investments - net	11,090,905	9,663,613	8,894,957	13,991,462	19,953,205
Advances - net	12,137,786	15,831,327	15,444,776	18,269,396	21,812,172
Other assets	844,591	1,170,140	1,152,710	1,691,360	2,451,553
Operating fixed assets	1,001,413	903,608	832,375	861,709	800,890
Deferred tax assets	1,601,463	1,436,135	1,409,372	1,483,569	1,058,113
TOTAL ASSETS	30,511,120	31,330,972	34,853,837	40,001,540	50,581,060
LIABILITIES					
Bills payable	115,759	529,005	250,709	918,662	308,894
Borrowings from financial institutions	6,534,994	3,996,032	2,477,466	2,987,399	5,964,576
Deposits and other accounts	14,871,806	17,669,297	22,753,644	24,632,610	31,642,143
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	279	-	-	-	-
Other liabilities	1,062,604	954,371	856,135	1,331,691	1,410,850
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	22,585,442	23,148,705	26,337,954	29,870,362	39,326,463
NET ASSETS	7,925,678	8,182,267	8,515,883	10,131,178	11,254,597
REPRESENTED BY:					
Share Capital	14,334,734	14,334,734	14,334,734	8,082,387	10,082,387
Advance against Equity	-	-	-	1,613,502	-
Reserves	43,080	90,383	150,561	167,424	212,640
Un-appropriated profit	(6,441,559)	(6,252,347)	(6,011,639)	291,091	471,956
Surplus/ (Deficit) on revaluation of assets	(10,577)	9,497	42,227	(23,226)	487,614
TOTAL	7,925,678	8,182,267	8,515,883	10,131,178	11,254,597
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	2,384,653	3,352,186	3,054,034	3,206,548	4,618,568
Mark-Up/ Return/Interest Expenses	1,350,320	1,943,845	1,721,825	1,822,677	2,805,889
Net Mark-Up / Interest Income	1,034,333	1,408,341	1,332,209	1,383,871	1,812,679
Provisions & bad debts written off directly	17,599	(46,204)	(90,600)	(89,935)	(99,358)
Net Mark-Up / Interest Income after Provision	1,016,734	1,454,545	1,422,809	1,473,806	1,912,037
Fees, Commission & Brokerage income	73,829	63,726	73,851	94,849	104,664
Dividend income	22,492	2,453	1,379	2,816	3,673
Income from dealing in foreign currencies	58,960	18,749	38,235	56,935	37,193
Other income	165,962	67,469	41,040	5,898	48,221
Total Non - Markup / Interest Income	321,243	152,397	154,505	160,498	23,520
Administrative expenses	1,456,873	1,393,321	1,458,244	1,550,837	1,645,959
Other expenses	11,400	12,727	(44,964)	1,806	58,089
Total Non-Markup/Interest Expenses	1,468,273	1,406,048	1,413,280	1,552,643	1,704,048
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(130,296)	200,894	164,034	81,661	425,260
Taxation - Current	27,056	36,566	16,040	33,787	48,487
- Prior Years	11,418	(226,493)	(165,892)	-	-
- Deferred	(49,176)	154,306	13,000	(36,439)	150,692
PROFIT/ (LOSS) AFTER TAXATION	(119,594)	236,515	300,886	84,313	226,081
Net Cash Inflow / (Outflow) from Operating Activities	5,087,251	(2,388,547)	2,027,886	(574,066)	5,795,768
Net Cash Inflow / (Outflow) from Investing Activities	(5,293,616)	1,465,557	791,909	(2,459,077)	(6,490,511)
Net Cash Inflow / (Outflow) from Financing Activities	983,132	(279)	-	1,604,030	386,498
Number of Employees	810	760	732	614	602

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Silkbank Ltd.*				
	2005	2006	2007	2008	2009
ASSETS					
Cash & balances with treasury banks	2,525,340	3,994,136	3,223,780	3,070,067	3,120,880
Balances with other banks	923,044	613,678	128,991	190,197	151,068
Lending to financial institutions	8,831,063	4,747,567	839,959	1,376,651	1,067,708
Investments - net	12,464,577	15,828,682	17,859,169	12,012,233	20,179,329
Advances - net	19,513,727	29,021,974	25,874,972	31,087,373	32,097,490
Other assets	1,037,955	1,657,318	1,598,131	2,292,358	4,351,022
Operating fixed assets	1,541,536	2,322,371	2,367,883	3,002,450	3,720,695
Deferred tax assets	911,307	1,015,123	1,767,715	2,613,939	3,976,149
TOTAL ASSETS	47,748,549	59,200,849	53,660,600	55,645,268	68,664,341
LIABILITIES					
Bills payable	199,143	408,342	570,756	431,537	637,602
Borrowings from financial institutions	5,481,288	4,236,775	6,880,449	8,738,616	15,088,332
Deposits and other accounts	37,136,042	49,015,090	42,373,710	41,056,630	49,610,034
Sub-ordinated loans	650,000	650,000	650,000	-	-
Liabilities against assets subject to finance lease	569	63,030	80,155	39,731	10,476
Other liabilities	474,905	829,573	925,091	987,394	1,554,808
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	43,941,947	55,202,810	51,480,161	51,253,908	66,901,252
NET ASSETS	3,806,602	3,998,039	2,180,439	4,391,360	1,763,089
REPRESENTED BY:					
Share Capital	3,847,500	3,847,500	5,001,750	9,003,150	9,003,150
Reserves	218,556	218,556	218,556	218,556	224,649
Un-appropriated profit	(860,072)	(1,080,726)	(4,119,537)	(6,131,709)	(9,030,894)
Surplus/ (Deficit) on revaluation of assets	600,618	1,012,709	1,079,670	1,301,363	1,566,184
TOTAL	3,806,602	3,998,039	2,180,439	4,391,360	1,763,089
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	2,632,485	3,712,420	4,799,853	4,588,299	5,913,317
Mark-Up/ Return/Interest Expenses	1,849,189	3,260,952	4,440,116	4,218,901	5,855,517
Net Mark-Up / Interest Income	783,296	451,468	359,737	369,398	57,800
Provisions & bad debts written off directly	485,292	408,095	3,132,444	1,642,093	2,309,355
Net Mark-Up / Interest Income after Provision	298,004	43,373	(2,772,707)	(1,272,695)	(2,251,555)
Fees, Commission & Brokerage income	240,648	305,464	369,468	188,596	327,949
Dividend income	41,347	59,851	44,465	27,173	27,921
Income from dealing in foreign currencies	68,518	56,907	64,312	53,343	113,733
Other income	309,751	283,780	298,580	115,398	192,584
Total Non - Markup / Interest Income	660,264	706,002	776,825	384,510	662,187
Administrative expenses	732,803	1,262,448	1,270,317	1,935,732	2,747,856
Other expenses	29,895	(120,772)	54,066	10,338	(84,765)
Total Non-Markup/Interest Expenses	762,698	1,141,676	1,324,383	1,946,070	2,663,091
Amortization of Deferred Cost	50,000	16,667	-	-	-
Extra ordinary/unusual Items	5,100	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	140,470	(408,968)	(3,320,265)	(2,834,255)	(4,252,459)
Taxation - Current	156,100	-	35,382	16,462	8,414
- Prior Years	-	-	439,351	-	34,616
- Deferred	(80,243)	(105,282)	(754,091)	(836,449)	(1,392,584)
PROFIT/ (LOSS) AFTER TAXATION	64,613	(303,686)	(3,040,907)	(2,014,268)	(2,902,905)
Net Cash Inflow / (Outflow) from Operating Activities	3,683,990	3,433,194	(2,009,657)	(7,156,950)	6,510,410
Net Cash Inflow / (Outflow) from Investing Activities	(3,089,636)	(3,475,697)	(2,314,360)	5,063,650	(7,016,247)
Net Cash Inflow / (Outflow) from Financing Activities	1,596,881	(569)	1,111,473	3,301,944	(33,630)
Number of Employees	981	1,426	1,253	1,721	1,959

* 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.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	3,414,524	4,436,142	4,006,569	5,361,695	5,102,984
Balances with other banks	89,355	94,322	86,002	226,184	139,478
Lending to financial institutions	1,050,754	3,100,803	5,662,423	446,859	3,000,000
Investments - net	12,964,526	17,547,640	12,734,898	14,853,257	18,105,414
Advances - net	44,354,406	49,936,279	49,000,494	56,088,439	58,966,877
Other assets	4,093,084	7,229,763	9,318,619	6,293,252	8,833,892
Operating fixed assets	2,443,805	4,755,911	4,637,334	4,691,552	4,563,290
Deferred tax assets	4,192,954	3,569,417	3,615,231	3,839,078	3,937,182
TOTAL ASSETS	72,603,408	90,670,277	89,061,570	91,800,316	102,649,117
LIABILITIES					
Bills payable	836,931	1,679,456	1,978,549	2,747,400	2,153,091
Borrowings from financial institutions	9,871,141	17,781,686	11,376,781	11,381,975	21,742,246
Deposits and other accounts	55,706,188	64,071,908	69,050,447	69,433,452	68,770,255
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	17,105
Other liabilities	1,355,201	1,498,720	1,302,008	1,562,301	1,465,593
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	67,769,461	85,031,770	83,707,785	85,125,128	94,148,290
NET ASSETS	4,833,947	5,638,507	5,353,785	6,675,188	8,500,827
REPRESENTED BY:					
Share Capital	13,431,374	13,431,374	26,716,048	15,631,374	26,716,048
Reserves	-	139,013	(13,121,912)	162,762	(13,104,540)
Un-appropriated profit	(8,614,289)	(8,054,519)	(8,400,375)	(9,526,849)	(9,444,123)
Surplus/ (Deficit) on revaluation of assets	16,862	122,639	160,024	407,901	133,442
TOTAL	4,833,947	5,638,507	5,353,785	6,675,188	8,500,827
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	6,775,565	8,385,608	8,583,566	7,622,425	9,429,216
Mark-Up/ Return/Interest Expenses	5,926,528	6,514,770	6,681,338	5,462,669	5,969,099
Net Mark-Up / Interest Income	849,037	1,870,838	1,902,228	2,159,756	3,460,117
Provisions & bad debts written off directly	228,114	(2,629,853)	(580,489)	633,475	367,613
Net Mark-Up / Interest Income after Provision	620,923	4,500,691	2,482,717	1,526,281	3,092,504
Fees, Commission & Brokerage income	322,162	386,295	492,410	593,494	868,263
Dividend income	29,316	50,427	53,767	63,401	47,168
Gain/Loss on sale of securities	-	-	209,941	219,589	515,645
Income from dealing in foreign currencies	130,944	157,612	-	-	196,672
Other income	702,382	252,252	308,548	448,096	92,615
Total Non - Markup / Interest Income	1,184,804	846,586	1,064,666	1,324,580	1,720,363
Administrative expenses	3,153,601	3,779,045	4,213,559	4,407,927	4,692,044
Other expenses	(112,328)	209,314	(136,907)	(28,988)	(10,592)
Total Non-Markup/Interest Expenses	3,041,273	3,988,359	4,076,652	4,378,939	4,681,452
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(1,235,546)	1,358,918	(529,269)	(1,528,078)	131,415
Taxation - Current	85,608	92,322	-	-	-
- Prior Years	-	-	(92,322)	-	-
- Deferred	(190,000)	571,533	(92,676)	(371,516)	44,555
PROFIT/ (LOSS) AFTER TAXATION	(1,131,154)	695,063	(344,271)	(1,156,562)	86,860
Net Cash Inflow / (Outflow) from Operating Activities	(10,011,424)	8,225,230	(6,429,336)	171,484	1,540,395
Net Cash Inflow / (Outflow) from Investing Activities	5,824,599	(7,198,645)	5,991,443	(876,176)	(3,882,758)
Net Cash Inflow / (Outflow) from Financing Activities	4,238,756	-	-	2,200,000	1,996,948
Number of Employees	2,179	2,564	2,750	2,886	2,906

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Sindh Bank Ltd.			
	2011	2012	2013	2014
ASSETS				
Cash & balances with treasury banks	1,655,815	2,430,525	3,518,863	5,066,350
Balances with other banks	243,519	424,573	190,823	537,713
Lending to financial institutions	10,905,410	4,619,591	4,036,358	12,665,492
Investments - net	26,081,535	62,631,024	36,785,844	59,466,891
Advances - net	7,259,330	19,281,888	26,564,842	41,184,703
Other assets	1,000,460	1,346,694	2,169,421	4,138,341
Operating fixed assets	584,054	1,556,804	1,766,303	1,811,990
Deferred tax assets	-	-	-	-
TOTAL ASSETS	47,730,123	92,291,099	75,032,454	124,871,480
LIABILITIES				
Bills payable	42,251	176,125	362,522	399,591
Borrowings from financial institutions	13,012,647	48,602,402	16,758,368	46,076,636
Deposits and other accounts	23,517,740	31,469,652	45,756,220	61,884,036
Sub-ordinate loans	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-
Other liabilities	484,150	747,476	818,946	1,506,116
Deferred tax liabilities	10,322	207,256	9,511	902,707
TOTAL LIABILITIES	37,067,110	81,202,911	63,705,567	110,769,086
NET ASSETS	10,663,013	11,088,188	11,326,887	14,102,394
REPRESENTED BY:				
Share Capital	10,000,000	10,000,000	10,000,000	10,000,000
Reserves	149,912	327,466	460,647	676,543
Un-appropriated profit	599,649	709,867	1,241,433	2,100,911
Surplus/ (Deficit) on revaluation of assets	(86,548)	50,855	(375,193)	1,324,940
TOTAL	10,663,013	11,088,188	11,326,887	14,102,394
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	3,704,280	6,141,198	6,329,381	8,932,332
Mark-Up/ Return/Interest Expenses	2,241,345	4,102,783	4,071,643	5,496,985
Net Mark-Up / Interest Income	1,462,935	2,038,415	2,257,738	3,435,347
Provisions & bad debts written off directly	31,382	1,069	17,292	19,078
Net Mark-Up / Interest Income after Provision	1,431,553	2,037,346	2,240,446	3,416,269
Fees, Commission & Brokerage income	10,201	98,820	162,594	184,366
Dividend income	68,645	124,667	179,639	180,603
Gain/Loss on sale of securities	-	257,500	43,761	521,365
Income from dealing in foreign currencies	2,286	44,353	473,657	66,217
Other income	141,051	1,377	-	3,914
Total Non - Markup / Interest Income	222,183	526,717	859,651	956,465
Administrative expenses	513,773	1,277,607	2,141,712	2,740,050
Other expenses	-	29	4,985	20,998
Total Non-Markup/Interest Expenses	513,773	1,277,636	2,146,697	2,761,048
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,139,963	1,286,427	953,400	1,611,686
Taxation - Current	333,477	275,709	255,830	554,467
- Prior Years	-	-	-	-
- Deferred	56,925	122,946	31,666	(22,260)
PROFIT/ (LOSS) AFTER TAXATION	749,561	887,772	665,904	1,079,479
Net Cash Inflow / (Outflow) from Operating Activities	18,654,331	38,872,837	(24,032,149)	22,133,894
Net Cash Inflow / (Outflow) from Investing Activities	(26,754,997)	(37,317,073)	24,886,737	(20,239,517)
Net Cash Inflow / (Outflow) from Financing Activities	10,000,000	(600,000)	-	-
Number of Employees	592	1,241	1,588	1,776

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 institutions	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	2014
ASSETS					
Cash & balances with treasury banks	227,980	214,606	278,502	314,937	366,873
Balances with other banks	9,091	5,222	44,228	12,670	7,318
Lending to financial institutions	-	800,000	750,000	800,000	215,000
Investments - net	2,892,131	3,129,260	4,569,617	2,575,458	1,379,486
Advances - net	2,510,780	2,718,879	3,347,420	3,321,647	3,402,772
Other assets	256,519	217,471	262,679	277,293	217,204
Operating fixed assets	109,854	112,305	145,414	142,424	141,955
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	6,006,355	7,197,743	9,397,860	7,444,429	5,730,608
LIABILITIES					
Bills payable	40,505	183,863	102,132	85,775	58,298
Borrowings from financial institutions	1,360,622	2,125,447	3,587,031	1,752,941	777,433
Deposits and other accounts	2,225,822	2,647,157	3,326,423	3,711,419	3,342,155
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	22,215	13,725	13,592	9,970	3,173
Other liabilities	364,300	361,241	726,487	761,789	739,925
Deferred tax liabilities	-	-	3,606	-	-
TOTAL LIABILITIES	4,013,464	5,331,433	7,759,271	6,321,894	4,920,984
NET ASSETS	1,992,891	1,866,310	1,638,589	1,122,535	809,624
REPRESENTED BY:					
Minority interest	-	-	61,866	59,718	57,070
Share Capital	2,392,507	2,392,507	2,392,507	2,392,507	2,392,507
Reserves	206,526	206,526	234,660	234,660	234,660
Un-appropriated profit	(454,710)	(684,648)	(1,063,066)	(1,563,447)	(1,939,100)
Surplus/ (Deficit) on revaluation of assets	(151,432)	(48,075)	12,622	(903)	64,487
TOTAL	1,992,891	1,866,310	1,638,589	1,122,535	809,624
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	621,096	693,798	819,120	735,788	819,048
Mark-Up/ Return/Interest Expenses	361,895	421,408	537,819	478,913	542,878
Net Mark-Up / Interest Income	259,201	272,390	281,301	256,875	276,170
Provisions & bad debts written off directly	125,333	(8,318)	70,514	62,607	68,716
Net Mark-Up / Interest Income after Provision	133,868	280,708	210,787	194,268	207,454
Fees, Commission & Brokerage income	13,505	12,488	13,490	11,126	10,586
Dividend income	3,089	3,431	1,057	1,632	906
Gain/Loss on sale of securities	-	-	-	-	73,434
Income from dealing in foreign currencies	-	-	-	-	-
Other income	44,865	4,832	4,312	14,857	2,686
Total Non - Markup / Interest Income	61,459	20,751	18,859	27,615	87,612
Administrative expenses	535,350	561,436	636,726	634,738	634,381
Other expenses	4,267	4,647	4,393	5,822	37,899
Total Non-Markup/Interest Expenses	539,617	566,083	641,119	640,560	672,280
Extra ordinary/unusual Items (Income)	(54,630)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(289,660)	(264,624)	(411,473)	(418,677)	(377,214)
Taxation - Current	7,713	7,864	8,809	8,909	9,204
- Prior Years	(49,511)	-	-	(4,148)	-
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAXATION	(247,862)	(272,488)	(420,282)	(423,438)	(386,418)
Net Cash Inflow / (Outflow) from Operating Activities	(112,106)	500,408	1,656,889	(1,855,453)	(1,537,934)
Net Cash Inflow / (Outflow) from Investing Activities	68,354	(258,182)	(1,505,210)	1,966,274	1,206,803
Net Cash Inflow / (Outflow) from Financing Activities	9,749	(9,469)	(3,469)	(5,944)	(7,285)
Number of Employees	464	482	531	518	503

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Soneri Bank Ltd.				
	2005	2006	2007	2008	2009
ASSETS					
Cash & balances with treasury banks	4,352,608	5,551,302	5,861,205	5,646,755	6,471,173
Balances with other banks	2,453,628	6,603,003	4,349,673	3,908,859	1,497,193
Lending to financial institutions	4,845,574	3,193,405	3,175,009	3,990,269	2,755,377
Investments - net	16,390,624	16,724,253	19,181,562	14,053,177	29,537,179
Advances - net	32,052,544	35,412,248	40,154,449	47,575,364	48,727,103
Other assets	1,484,598	1,315,578	1,981,207	2,550,130	2,879,927
Operating fixed assets	1,765,504	1,929,885	2,150,955	3,126,857	3,333,891
Deferred tax assets	-	-	-	125,843	108,429
TOTAL ASSETS	63,345,080	70,729,674	76,854,060	80,977,254	95,310,272
LIABILITIES					
Bills payable	863,930	957,576	1,640,514	1,254,496	1,763,401
Borrowings from financial institutions	8,242,959	8,916,437	5,865,471	8,441,454	9,385,522
Deposits and other accounts	47,605,508	53,000,647	60,150,128	61,634,491	73,548,226
Sub-ordinated loans	1,199,760	1,199,280	1,198,800	1,198,320	1,197,840
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	803,610	705,133	963,270	1,335,446	1,612,082
Deferred tax liabilities	239,654	338,698	425,398	-	-
TOTAL LIABILITIES	58,955,421	65,117,771	70,243,581	73,864,207	87,507,071
NET ASSETS	4,389,659	5,611,903	6,610,479	7,113,047	7,803,201
REPRESENTED BY:					
Share Capital	1,653,495	3,116,835	4,114,222	4,114,222	5,019,351
Reserves	1,394,542	1,676,602	1,876,669	2,016,877	2,003,948
Un-appropriated profit	753,877	400,853	238,775	834,650	158,278
Surplus/ (Deficit) on revaluation of assets	587,745	417,613	380,813	147,298	621,624
TOTAL	4,389,659	5,611,903	6,610,479	7,113,047	7,803,201
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	3,680,956	5,536,098	6,271,636	7,822,941	9,337,284
Mark-Up/ Return/Interest Expenses	2,013,862	3,768,323	4,334,355	4,878,347	6,602,779
Net Mark-Up / Interest Income	1,667,094	1,767,775	1,937,281	2,944,594	2,734,505
Provisions & bad debts written off directly	75,968	36,745	234,815	1,265,942	1,633,343
Net Mark-Up / Interest Income after Provision	1,591,126	1,731,030	1,702,466	1,678,652	1,101,162
Fees, Commission & Brokerage income	218,350	242,825	288,205	358,685	291,820
Dividend income	36,079	31,025	32,613	268,016	130,639
Income from dealing in foreign currencies	113,670	149,194	184,181	279,284	381,502
Other income	242,675	331,833	562,665	320,221	364,232
Total Non - Markup / Interest Income	610,774	754,877	1,067,664	1,226,206	1,168,193
Administrative expenses	792,194	1,028,824	1,278,974	1,673,590	2,113,660
Other expenses	9,674	8,182	14,471	278,035	(34,718)
Total Non-Markup/Interest Expenses	801,868	1,037,006	1,293,445	1,951,625	2,078,942
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,400,032	1,448,901	1,476,685	953,233	190,413
Taxation - Current	495,000	448,000	403,000	697,000	321,000
- Prior Years	(55,900)	(83,544)	(9,684)	(437)	-
- Deferred	40,699	99,147	83,035	(444,371)	(275,942)
PROFIT/ (LOSS) AFTER TAXATION	920,233	985,298	1,000,334	701,041	145,355
Net Cash Inflow / (Outflow) from Operating Activities	2,040,645	5,767,553	892,813	(4,500,148)	13,892,687
Net Cash Inflow / (Outflow) from Investing Activities	(2,854,928)	(791,040)	(2,835,760)	3,845,364	(15,479,455)
Net Cash Inflow / (Outflow) from Financing Activities	1,199,760	371,556	(480)	(480)	(480)
Number of Employees	1,257	1,430	1,581	1,841	2,097

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Soneri Bank Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	7,247,711	8,959,130	11,491,348	12,672,753	15,776,136
Balances with other banks	1,400,451	879,000	1,249,168	957,170	1,024,566
Lending to financial institutions	2,531,900	813,190	1,123,067	2,737,751	154,342
Investments - net	34,985,663	45,775,969	59,517,180	46,702,797	75,715,677
Advances - net	54,675,721	65,339,947	76,825,006	97,179,028	106,083,673
Other assets	3,410,654	3,769,078	4,104,348	4,872,304	9,204,102
Operating fixed assets	3,468,923	3,833,916	4,015,233	4,008,574	5,216,811
Deferred tax assets	384,655	362,156	304,047	103,495	-
TOTAL ASSETS	108,105,678	129,732,386	158,629,397	169,233,872	213,175,307
LIABILITIES					
Bills payable	1,857,810	1,571,314	2,522,405	2,577,943	2,779,715
Borrowings from financial institutions	12,370,528	14,557,179	20,398,487	10,485,479	25,824,908
Deposits and other accounts	82,016,811	99,733,970	120,591,496	140,579,907	163,250,371
Sub-ordinated loans	1,197,360	897,840	299,280	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	1,745,496	1,994,796	2,485,556	2,307,900	2,861,123
Deferred tax liabilities	-	-	-	-	1,419,963
TOTAL LIABILITIES	99,188,005	118,755,099	146,297,224	155,951,229	196,136,080
NET ASSETS	8,917,673	10,977,287	12,332,173	13,282,643	17,039,227
REPRESENTED BY:					
Share Capital	6,023,221	8,027,824	9,021,035	10,023,275	10,023,275
Reserves	2,029,036	1,182,501	410,129	617,500	933,911
Un-appropriated profit	329,103	1,026,476	1,947,135	1,809,641	3,150,185
Surplus/ (Deficit) on revaluation of assets	536,313	740,486	953,874	832,227	2,931,856
TOTAL	8,917,673	10,977,287	12,332,173	13,282,643	17,039,227
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	10,250,494	12,895,306	13,778,206	13,601,389	16,871,475
Mark-Up/ Return/Interest Expenses	7,203,842	8,997,385	8,934,172	8,751,084	10,626,395
Net Mark-Up / Interest Income	3,046,652	3,897,921	4,844,034	4,850,305	6,245,080
Provisions & bad debts written off directly	1,465,207	1,293,623	519,632	704,752	549,295
Net Mark-Up / Interest Income after Provision	1,581,445	2,604,298	4,324,402	4,145,553	5,695,785
Fees, Commission & Brokerage income	367,766	422,853	953,996	1,123,007	1,326,122
Dividend income	149,128	324,417	172,823	169,610	170,002
Gain/Loss on sale of securities	-	-	356,128	453,754	364,867
Income from dealing in foreign currencies	235,253	492,154	236,590	457,678	613,175
Other income	476,284	715,779	137,395	176,372	170,727
Total Non - Markup / Interest Income	1,228,431	1,955,203	1,856,932	2,380,421	2,644,893
Administrative expenses	2,623,991	3,447,925	4,248,241	4,937,841	5,706,924
Other expenses	45,438	33,305	211,037	57,738	191,858
Total Non-Markup/Interest Expenses	2,669,429	3,481,230	4,459,278	4,995,579	5,898,782
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	140,447	1,078,271	1,722,056	1,530,395	2,441,896
Taxation - Current	325,000	374,000	683,000	542,000	930,130
- Prior Years	-	-	-	(416,458)	(433,151)
- Deferred	(309,993)	(79,262)	(65,137)	367,996	362,862
PROFIT/ (LOSS) AFTER TAXATION	125,440	783,533	1,104,193	1,036,857	1,582,055
Net Cash Inflow / (Outflow) from Operating Activities	5,497,142	11,482,024	17,381,324	(10,887,521)	30,586,245
Net Cash Inflow / (Outflow) from Investing Activities	(5,820,736)	(10,993,897)	(13,880,378)	12,076,218	(27,415,466)
Net Cash Inflow / (Outflow) from Financing Activities	1,003,390	701,841	(598,560)	(299,280)	-
Number of Employees	2,559	2,494	3,272	3,708	3,524

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 institutions	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	2014
ASSETS					
Cash & balances with treasury banks	24,087,842	26,293,151	31,487,972	32,331,083	21,475,345
Balances with other banks	821,931	3,204,253	2,700,218	1,451,558	387,301
Lending to financial institutions	30,421,885	20,205,971	19,845,269	22,158,840	10,813,559
Investments - net	72,637,401	104,040,114	131,741,003	146,686,716	189,678,370
Advances - net	139,269,413	137,308,880	144,918,272	135,495,032	128,590,059
Other assets	18,008,022	37,565,179	34,257,981	28,937,914	26,167,582
Operating fixed assets	33,283,161	32,850,358	32,657,182	32,377,139	32,455,667
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	409,567,883
LIABILITIES					
Bills payable	5,691,864	4,576,789	6,164,867	6,540,213	5,563,605
Borrowings from financial institutions	15,914,343	19,361,864	23,399,389	16,566,175	17,244,671
Deposits and other accounts	220,265,762	235,874,584	266,598,571	296,556,991	304,503,668
Sub-ordinated loans	1,135,900	699,200	2,750,000	2,500,000	2,500,000
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	27,841,964	48,016,637	44,718,555	21,427,133	16,464,654
Deferred tax liabilities	-	-	-	118,753	2,575,833
TOTAL LIABILITIES	270,849,833	308,529,074	343,631,382	343,709,265	348,852,431
NET ASSETS	51,073,144	55,658,738	55,424,068	55,729,017	60,715,452
REPRESENTED BY:					
Minority interest	-	799,803	825,841	-	-
Share Capital	38,715,850	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	8,989,320
Un-appropriated profit	6,716,831	8,940,420	6,846,940	6,526,127	6,751,303
Surplus/ (Deficit) on revaluation of assets	2,972,975	3,323,174	3,966,809	3,442,701	6,258,979
TOTAL	51,073,144	55,658,738	55,424,068	55,729,017	60,715,452
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	27,958,232	32,825,124	32,214,232	30,376,688	34,105,789
Mark-Up/ Return/Interest Expenses	10,680,185	11,907,713	12,337,997	12,047,981	13,242,563
Net Mark-Up / Interest Income	17,278,047	20,917,411	19,876,235	18,328,707	20,863,226
Provisions & bad debts written off directly	4,431,194	4,507,477	3,578,599	(930,797)	465,845
Net Mark-Up / Interest Income after Provision	12,846,853	16,409,934	16,297,636	19,259,504	20,397,381
Fees, Commission & Brokerage income	3,443,215	3,113,571	3,509,405	3,027,008	3,300,165
Dividend income	30,317	-	-	76,817	84,204
Gain/Loss on sale of securities	-	-	-	2,911,976	727,267
Income from dealing in foreign currencies	1,733,428	2,402,852	1,609,512	-	2,908,748
Other income	948,276	676,130	2,193,046	(130,845)	372,489
Total Non - Markup / Interest Income	6,155,236	6,192,553	7,311,963	5,884,956	7,392,873
Administrative expenses	12,851,268	13,408,462	14,045,547	8,729,420	12,247,951
Other expenses	588,103	607,697	241,697	270,860	311,740
Total Non-Markup/Interest Expenses	13,439,371	14,016,159	14,287,244	9,000,280	12,559,691
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	5,562,718	8,586,328	9,322,355	16,144,180	15,230,563
Taxation - Current	1,168,652	2,506,776	2,338,939	3,749,027	4,255,131
- Prior Years	(30,884)	-	21,136	21,136	187,994
- Deferred	819,335	526,411	916,416	1,846,004	1,062,535
PROFIT/ (LOSS) AFTER TAXATION	3,605,615	5,553,141	6,045,864	10,528,013	9,724,903
Net Cash Inflow / (Outflow) from Operating Activities	(9,969,983)	40,845,050	39,321,043	27,227,115	28,594,278
Net Cash Inflow / (Outflow) from Investing Activities	11,509,493	(33,531,628)	(29,843,211)	(18,341,059)	(32,206,252)
Net Cash Inflow / (Outflow) from Financing Activities	(389,469)	(2,825,834)	(4,787,046)	(8,954,428)	(8,308,021)
Number of Employees	4,859	4,990	5,041	4,510	4,328

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 institutions	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	2014
ASSETS				
Cash & balances with treasury banks	6,117,986	8,110,185	9,203,568	9,383,947
Balances with other banks	1,426,353	3,600,977	2,302,085	4,377,154
Lending to financial institutions	1,069,757	2,038,500	1,555,000	650,000
Investments - net	36,304,678	49,945,062	39,688,247	45,497,115
Advances - net	57,330,970	52,549,154	54,208,474	66,454,697
Other assets	5,713,305	6,714,468	6,621,261	8,914,751
Operating fixed assets	5,847,046	5,385,336	6,181,540	7,534,996
Deferred tax assets	5,942,796	6,041,513	5,799,860	5,644,681
TOTAL ASSETS	119,752,891	134,385,195	125,560,035	148,457,341
LIABILITIES				
Bills payable	900,750	1,654,302	2,205,414	1,531,639
Borrowings from financial institutions	18,562,616	28,900,432	9,961,198	25,312,661
Deposits and other accounts	89,649,256	96,916,430	106,351,042	105,309,434
Sub-ordinate loans	1,500,000	1,499,310	1,498,620	1,497,930
Liabilities against assets subject to finance lease	-	-	-	-
Other liabilities	2,911,099	2,352,046	2,155,018	2,444,140
Deferred tax liabilities	-	-	-	-
TOTAL LIABILITIES	113,523,721	131,322,520	122,171,292	136,095,804
NET ASSETS	6,229,170	3,062,675	3,388,743	12,361,537
REPRESENTED BY:				
Share Capital	10,779,796	10,779,796	12,935,755	12,935,755
Advance against subscription of shares	-	-	-	7,506,867
Reserves	(1,551,944)	(1,811,675)	(1,811,675)	(1,765,785)
Un-appropriated profit	(3,719,762)	(6,071,210)	(7,876,440)	(7,659,513)
Surplus/ (Deficit) on revaluation of assets	721,080	165,764	141,103	1,344,213
TOTAL	6,229,170	3,062,675	3,388,743	12,361,537
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	9,531,408	10,265,092	9,178,427	9,826,877
Mark-Up/ Return/Interest Expenses	9,025,273	10,137,766	8,329,874	7,400,632
Net Mark-Up / Interest Income	506,135	127,326	848,553	2,426,245
Provisions & bad debts written off directly	456,143	32,380	(836,426)	563,074
Net Mark-Up / Interest Income after Provision	49,992	94,946	1,684,979	1,863,171
Fees, Commission & Brokerage income	437,129	620,220	846,949	1,120,425
Dividend income	100,120	141,826	112,932	35,284
Gain/Loss on sale of securities	-	-	521,843	1,330,012
Income from dealing in foreign currencies	165,894	387,904	204,590	506,237
Other income	41,192	227,150	-	128,550
Total Non - Markup / Interest Income	744,335	1,377,100	1,686,314	3,120,508
Administrative expenses	3,782,341	3,958,079	4,373,951	4,897,850
Other expenses	55,083	38,883	404,494	73,907
Total Non-Markup/Interest Expenses	3,837,424	3,996,962	4,778,445	4,971,757
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(3,043,097)	(2,524,916)	(1,407,152)	11,922
Taxation - Current	107,310	76,717	105,658	115,129
- Prior Years	-	-	-	-
- Deferred	(1,613,569)	132,523	315,414	(332,657)
PROFIT/ (LOSS) AFTER TAXATION	(1,536,838)	(2,734,156)	(1,828,224)	229,450
Net Cash Inflow / (Outflow) from Operating Activities	8,309,710	17,637,184	(11,832,913)	1,298,958
Net Cash Inflow / (Outflow) from Investing Activities	(10,828,345)	(13,471,278)	9,447,427	(6,498,532)
Net Cash Inflow / (Outflow) from Financing Activities	2,950,132	(690)	2,155,269	7,506,177
Number of Employees	1,655	2,461	2,507	2,702

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Bank of Khyber				
	2005	2006	2007	2008	2009
ASSETS					
Cash & balances with treasury banks	1,574,531	1,574,531	1,364,853	1,557,715	1,542,102
Balances with other banks	3,755,151	3,755,151	3,728,016	3,362,946	2,403,698
Lending to financial institutions	2,493,430	2,493,430	2,858,000	2,282,494	1,810,846
Investments - net	8,565,483	8,565,483	8,903,110	8,985,441	17,925,911
Advances - net	9,219,391	9,189,447	10,085,640	12,643,814	11,835,962
Other assets	1,364,984	1,387,803	2,495,644	1,922,317	1,821,961
Operating fixed assets	142,002	142,002	213,025	187,589	1,013,670
Deferred tax assets	96,288	75,365	63,644	396,673	456,420
TOTAL ASSETS	27,211,260	27,183,212	29,711,932	31,338,989	38,810,570
LIABILITIES					
Bills payable	150,435	150,435	348,952	122,516	229,973
Borrowings from financial institutions	4,325,809	4,325,809	1,321,396	910,691	5,147,036
Deposits and other accounts	19,076,564	19,076,564	21,410,828	24,732,195	26,285,794
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	629,496	629,496	782,311	892,371	1,185,470
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	24,182,304	24,182,304	23,863,487	26,657,773	32,848,273
NET ASSETS	3,028,956	3,000,908	5,848,445	4,681,216	5,962,297
REPRESENTED BY:					
Share Capital	2,000,949	2,000,949	4,002,984	4,002,984	5,004,001
Reserves	758,290	728,631	1,317,520	1,436,359	659,342
Un-appropriated profit	103,890	66,642	219,964	238,473	(398,710)
Surplus/ (Deficit) on revaluation of assets	165,827	204,686	307,977	(996,600)	697,664
TOTAL	3,028,956	3,000,908	5,848,445	4,681,216	5,962,297
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	1,943,335	1,924,279	2,380,380	2,958,865	3,390,014
Mark-Up/ Return/Interest Expenses	1,304,742	1,304,742	1,845,360	1,897,816	2,390,388
Net Mark-Up / Interest Income	638,593	619,537	535,020	1,061,049	999,626
Provisions & bad debts written off directly	356,655	358,995	659,384	238,593	1,261,819
Net Mark-Up / Interest Income after Provision	281,938	260,542	(124,364)	822,456	(262,193)
Fees, Commission & Brokerage income	67,883	67,883	78,790	96,413	127,123
Dividend income	120,743	120,743	126,878	150,360	117,458
Income from dealing in foreign currencies	12,572	12,572	14,856	32,926	3,371
Other income	105,479	105,479	525,028	60,056	135,750
Total Non - Markup / Interest Income	306,677	306,677	745,552	339,755	383,702
Administrative expenses	372,129	372,129	522,723	654,869	719,453
Other expenses	3,828	3,828	21,040	301,446	200,826
Total Non-Markup/Interest Expenses	375,957	375,957	543,763	956,315	920,279
Extra ordinary/unusual Items	(12,207)	(12,207)	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	224,865	203,469	77,425	205,896	(798,770)
Taxation - Current	20,025	13,574	18,246	18,975	75,292
- Prior Years	-	(16,340)	-	-	-
- Deferred	3,250	3,222	(154,072)	49,573	(236,879)
PROFIT/ (LOSS) AFTER TAXATION	201,590	203,013	213,251	137,348	(637,183)
Net Cash Inflow / (Outflow) from Operating Activities	2,445,657	2,745,400	(2,390,426)	884,995	6,445,596
Net Cash Inflow / (Outflow) from Investing Activities	(1,036,129)	(1,335,872)	(47,411)	(1,798,953)	(7,644,457)
Net Cash Inflow / (Outflow) from Financing Activities	614,873	614,873	2,552,594	-	224,000
Number of Employees	620	620	660	686	762

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Bank of Khyber				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	5,079,720	2,802,781	3,108,819	4,068,678	4,110,957
Balances with other banks	1,502,684	1,527,561	1,649,512	3,813,251	2,509,508
Lending to financial institutions	2,562,093	1,800,566	1,501,000	7,500,301	2,100,000
Investments - net	19,852,730	36,684,689	45,671,700	53,363,163	72,431,445
Advances - net	18,238,333	22,287,799	26,692,766	35,450,201	40,057,170
Other assets	1,993,869	1,764,158	2,060,473	2,070,880	3,256,121
Operating fixed assets	1,121,554	1,301,822	1,359,149	1,604,464	1,641,054
Deferred tax assets	443,320	255,090	134,219	299,230	-
TOTAL ASSETS	50,794,303	68,424,466	82,177,638	108,170,168	126,106,255
LIABILITIES					
Bills payable	280,665	281,292	558,026	521,035	586,407
Borrowings from financial institutions	2,894,759	10,391,732	7,420,113	15,157,773	14,192,181
Deposits and other accounts	36,981,351	45,548,423	60,043,083	77,217,733	92,263,694
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	1,237,155	1,837,525	2,429,617	2,716,830	3,829,241
Deferred tax liabilities	-	-	-	-	315,160
TOTAL LIABILITIES	41,393,930	58,058,972	70,450,839	95,613,371	111,186,683
NET ASSETS	9,400,373	10,365,494	11,726,799	12,556,797	14,919,572
REPRESENTED BY:					
Share Capital	5,004,001	8,228,001	9,001,433	10,000,000	10,002,524
Reserves	3,224,000	722,501	937,541	1,170,871	1,430,231
Advances against Equity	548,039	-	-	-	-
Un-appropriated profit	52,079	749,925	836,654	741,920	1,778,056
Surplus/ (Deficit) on revaluation of assets	572,254	665,067	951,171	644,006	1,708,761
TOTAL	9,400,373	10,365,494	11,726,799	12,556,797	14,919,572
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	4,207,155	6,946,827	7,204,937	7,406,787	9,750,676
Mark-Up/ Return/Interest Expenses	2,925,066	4,551,942	4,611,172	4,335,682	6,210,111
Net Mark-Up / Interest Income	1,282,089	2,394,885	2,593,765	3,071,105	3,540,565
Provisions & bad debts written off directly	(322,766)	332,594	178,113	82,381	234,645
Net Mark-Up / Interest Income after Provision	1,604,855	2,062,291	2,415,652	2,988,724	3,305,920
Fees, Commission & Brokerage income	172,565	232,828	241,008	221,209	233,055
Dividend income	74,848	223,114	236,354	74,402	83,629
Gain/Loss on sale of securities	-	-	295,317	181,012	469,586
Income from dealing in foreign currencies	30,761	56,285	141,968	-	179,002
Other income	(218,497)	217,783	61,468	215,049	100,798
Total Non - Markup / Interest Income	59,677	730,010	976,115	691,672	1,066,070
Administrative expenses	943,680	1,468,480	1,657,560	1,970,355	2,420,493
Other expenses	7,711	38,363	164,989	40,811	50,974
Total Non-Markup/Interest Expenses	951,391	1,506,843	1,822,549	2,011,166	2,471,467
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	713,141	1,285,458	1,569,218	1,669,230	1,900,523
Taxation - Current	89,631	271,550	496,234	581,854	602,720
- Prior Years	2,040	26,306	(7,772)	(62,043)	(24,551)
- Deferred	57,984	115,294	5,555	(4,610)	12,934
PROFIT/ (LOSS) AFTER TAXATION	563,486	872,308	1,075,201	1,154,029	1,309,420
Net Cash Inflow / (Outflow) from Operating Activities	1,804,102	13,250,791	9,862,004	(3,775,791)	29,039,497
Net Cash Inflow / (Outflow) from Investing Activities	(2,167,498)	(15,502,853)	(9,434,015)	6,899,389	(30,300,961)
Net Cash Inflow / (Outflow) from Financing Activities	3,000,000	2,252,062	427,989	-	-
Number of Employees	1,198	1,384	1,384	1,501	2,092

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Bank of Punjab				
	2005	2006	2007	2008	2009
ASSETS					
Cash & balances with treasury banks	8,787,387	14,054,859	14,210,302	10,685,057	13,043,705
Balances with other banks	9,367,595	3,722,089	1,927,662	2,178,455	2,185,782
Lending to financial institutions	7,593,681	11,846,823	2,450,000	633,333	1,053,550
Investments - net	18,026,181	28,233,211	73,461,695	22,711,980	57,960,105
Advances - net	63,623,705	101,319,954	133,893,585	131,731,158	121,315,799
Other assets	2,040,568	3,609,457	5,805,097	6,109,137	5,762,509
Operating fixed assets	1,715,061	2,068,744	3,252,759	3,471,838	3,427,267
Deferred tax assets	-	-	-	8,388,162	11,921,146
TOTAL ASSETS	111,154,178	164,855,137	235,001,100	185,909,120	216,669,863
LIABILITIES					
Bills payable	478,001	856,448	937,647	1,219,801	875,618
Borrowings from financial institutions	6,791,007	6,989,424	17,842,915	12,278,773	14,040,014
Deposits and other accounts	88,465,051	137,727,606	191,968,909	164,072,532	190,858,215
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	55,403	40,988	40,321	30,632	19,907
Other liabilities	1,474,425	2,816,341	2,205,530	4,564,257	4,700,166
Deferred tax liabilities	220,177	298,616	3,009,984	-	-
TOTAL LIABILITIES	97,484,064	148,729,423	216,005,306	182,165,995	210,493,920
NET ASSETS	13,670,114	16,125,714	18,995,794	3,743,125	6,175,943
REPRESENTED BY:					
Share Capital	2,349,719	2,902,490	4,230,379	5,287,974	5,287,974
Advance against Equity	-	-	-	-	10,000,000
Reserves	2,940,399	4,537,232	7,427,232	7,427,232	573,779
Un-appropriated profit	1,486,755	3,219,246	3,452,842	(7,658,686)	(10,330,839)
Surplus/ (Deficit) on revaluation of assets	6,893,241	5,466,746	3,885,341	(1,313,395)	645,029
TOTAL	13,670,114	16,125,714	18,995,794	3,743,125	6,175,943
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	6,125,093	11,579,036	17,539,094	17,752,969	15,641,832
Mark-Up/ Return/Interest Expenses	2,668,739	7,508,795	13,939,377	16,614,000	19,022,494
Net Mark-Up / Interest Income	3,456,354	4,070,241	3,599,717	1,138,969	(3,380,662)
Provisions & bad debts written off directly	330,996	373,726	1,887,769	19,229,967	10,182,836
Net Mark-Up / Interest Income after Provision	3,125,358	3,696,515	1,711,948	(18,090,998)	(13,563,498)
Fees, Commission & Brokerage income	255,149	473,212	653,512	577,630	657,114
Dividend income	753,669	1,385,875	1,804,878	2,020,896	920,943
Gain/Loss on sale of securities	-	-	-	733,787	(124,238)
Income from dealing in foreign currencies	93,208	239,804	377,233	324,328	247,570
Other income	228,749	855,498	2,587,170	526,185	517,360
Total Non - Markup / Interest Income	1,330,775	2,954,389	5,422,793	4,182,826	2,218,749
Administrative expenses	1,274,971	1,751,970	2,250,777	2,799,933	3,028,377
Other expenses	16,205	130,213	38,242	124,801	794
Total Non-Markup/Interest Expenses	1,291,176	1,882,183	2,289,019	2,924,734	3,029,171
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	3,164,957	4,768,721	4,845,722	(16,832,906)	(14,373,920)
Taxation - Current	816,000	880,997	169,252	207,600	-
- Prior Years	(147,300)	-	(19,921)	1,052,000	78,491
- Deferred	143,015	83,469	250,772	(8,033,001)	(4,383,406)
PROFIT/ (LOSS) AFTER TAXATION	2,353,242	3,804,255	4,445,619	(10,059,505)	(10,069,005)
Net Cash Inflow / (Outflow) from Operating Activities	9,502,061	9,997,112	40,502,947	(48,385,008)	25,323,928
Net Cash Inflow / (Outflow) from Investing Activities	1,391,301	(10,417,897)	(41,966,015)	44,221,241	(32,845,075)
Net Cash Inflow / (Outflow) from Financing Activities	-	42,751	(667)	(9,689)	9,989,275
Number of Employees	3,454	3,811	3,897	4,159	4,281

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Bank of Punjab				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	14,069,601	16,698,333	17,298,251	23,820,864	23,622,411
Balances with other banks	3,276,234	3,607,107	3,101,170	4,265,296	2,239,170
Lending to financial institutions	7,309,587	7,447,375	1,562,946	11,407,448	32,748,623
Investments - net	56,402,954	92,581,306	129,518,999	123,956,143	154,874,757
Advances - net	120,818,021	127,129,501	149,605,002	157,285,598	170,312,593
Other assets	9,715,522	16,049,657	14,480,581	15,820,643	21,237,087
Operating fixed assets	3,534,660	3,597,483	3,473,491	3,514,801	5,490,121
Deferred tax assets	14,063,694	13,886,769	13,070,614	12,627,352	9,845,426
TOTAL ASSETS	229,190,273	280,997,531	332,111,054	352,698,145	420,370,188
LIABILITIES					
Bills payable	581,100	850,569	1,500,709	1,506,335	1,727,731
Borrowings from financial institutions	11,526,783	24,963,566	44,683,826	22,802,482	44,742,624
Deposits and other accounts	208,176,988	237,896,700	266,055,781	306,560,767	342,290,763
Sub-ordinated loans	-	-	-	-	2,000,000
Liabilities against assets subject to finance lease	13,887	7,831	3,601	2,386	1,128
Other liabilities	5,223,045	6,506,275	7,495,634	8,344,877	10,281,235
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	225,521,803	270,224,941	319,739,551	339,216,847	401,043,481
NET ASSETS	3,668,470	10,772,590	12,371,503	13,481,298	19,326,707
REPRESENTED BY:					
Share Capital	5,287,974	5,287,974	5,287,974	10,551,132	15,551,132
Advance against Equity	10,000,000	17,000,000	17,000,000	12,000,000	-
Reserves	2,012,492	1,914,956	1,187,433	1,539,659	1,818,085
Un-appropriated profit	(14,352,989)	(14,067,841)	(12,742,364)	(11,250,885)	(9,113,154)
Surplus/ (Deficit) on revaluation of assets	720,993	637,501	1,638,460	641,392	4,070,644
TOTAL	3,668,470	10,772,590	12,371,503	13,481,298	19,326,707
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	18,220,175	20,685,011	24,666,024	24,227,721	29,521,719
Mark-Up/ Return/Interest Expenses	18,801,642	21,073,271	22,522,918	20,208,687	20,525,783
Net Mark-Up / Interest Income	(581,467)	(388,260)	2,143,106	4,019,034	8,995,936
Provisions & bad debts written off directly	3,320,328	(2,632,580)	(628,390)	(666,197)	1,244,945
Net Mark-Up / Interest Income after Provision	(3,901,795)	2,244,320	2,771,496	4,685,231	7,750,991
Fees, Commission & Brokerage income	561,688	724,499	762,490	775,622	906,494
Dividend income	402,779	286,375	220,985	137,512	33,258
Gain/Loss on sale of securities	-	-	162,980	-	666,668
Income from dealing in foreign currencies	134,488	160,089	-	147,417	183,830
Other income	784,378	818,745	2,044,290	2,535,675	1,000,180
Total Non - Markup / Interest Income	1,883,333	1,989,708	3,190,745	3,596,226	2,790,430
Administrative expenses	3,426,329	3,954,066	4,430,520	5,199,782	6,103,716
Other expenses	741,605	(242,785)	127,829	80,393	19,727
Total Non-Markup/Interest Expenses	4,167,934	3,711,281	4,558,349	5,280,175	6,123,443
Extra ordinary/unusual Items	-	-	-	-	111,315
PROFIT/ (LOSS) BEFORE TAXATION	(6,186,396)	522,747	1,403,892	3,001,282	4,306,663
Taxation - Current	-	-	139,284	278,239	323,121
- Prior Years	-	-	(722,971)	-	-
- Deferred	(2,157,119)	174,774	353,738	785,036	1,196,093
PROFIT/ (LOSS) AFTER TAXATION	(4,029,277)	347,973	1,633,841	1,938,007	2,787,449
Net Cash Inflow / (Outflow) from Operating Activities	2,949,012	32,984,625	20,546,543	3,731,609	32,357,443
Net Cash Inflow / (Outflow) from Investing Activities	(770,567)	(36,828,025)	(20,640,440)	4,804,518	(36,739,045)
Net Cash Inflow / (Outflow) from Financing Activities	(6,020)	6,993,944	(4,230)	(79,699)	1,895,122
Number of Employees	4,466	4,674	5,491	6,092	6,180

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Union Bank Ltd.
	2005
ASSETS	
Cash & balances with treasury banks	7,762,667
Balances with other banks	2,572,815
Lending to financial institutions	13,717,306
Investments - net	19,230,590
Advances - net	68,969,402
Other assets	2,795,203
Operating fixed assets	1,918,278
Deferred tax assets	134,426
TOTAL ASSETS	117,100,687
LIABILITIES	
Bills payable	1,832,584
Borrowings from financial institutions	14,731,445
Deposits and other accounts	91,186,528
Sub-ordinated loans	2,239,395
Liabilities against assets subject to finance lease	33,691
Other liabilities	1,942,131
Deferred tax liabilities	-
TOTAL LIABILITIES	111,965,774
NET ASSETS	5,134,913
REPRESENTED BY:	
Share Capital	2,819,824
Reserves	1,539,566
Un-appropriated profit	715,213
Surplus/ (Deficit) on revaluation of assets	60,310
TOTAL	5,134,913
OPERATING POSITION	
Mark-Up/ Return/Interest Earned	8,143,667
Mark-Up/ Return/Interest Expenses	3,658,356
Net Mark-Up / Interest Income	4,485,311
Provisions & bad debts written off directly	1,055,005
Net Mark-Up / Interest Income after Provision	3,430,306
Fees, Commission & Brokerage income	1,899,191
Dividend income	40,471
Income from dealing in foreign currencies	172,224
Other income	464,055
Total Non - Markup / Interest Income	2,575,941
Administrative expenses	3,198,523
Other expenses	29,816
Total Non-Markup/Interest Expenses	3,228,339
Extra ordinary/unusual Items	-
PROFIT/ (LOSS) BEFORE TAXATION	2,777,908
Taxation - Current	895,744
- Prior Years	-
- Deferred	137,496
PROFIT/ (LOSS) AFTER TAXATION	1,744,668
Net Cash Inflow / (Outflow) from Operating Activities	12,026,906
Net Cash Inflow / (Outflow) from Investing Activities	(13,052,988)
Net Cash Inflow / (Outflow) from Financing Activities	668,134
Number of Employees	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.				
	2005	2006	2007	2008	2009
ASSETS					
Cash & balances with treasury banks	34,074,786	49,023,540	57,622,360	50,143,570	61,160,678
Balances with other banks	12,717,100	19,418,278	10,982,176	14,540,306	5,407,470
Lending to financial institutions	17,867,552	29,572,070	24,781,723	22,805,341	23,162,130
Investments - net	63,026,944	65,735,128	114,026,273	115,057,090	136,145,524
Advances - net	204,810,470	254,670,492	308,271,290	378,293,973	354,091,713
Other assets	7,829,770	10,145,788	11,887,188	17,309,187	17,241,991
Operating fixed assets	4,449,324	6,362,492	19,065,496	19,926,915	21,925,669
Deferred tax assets	2,273,005	907,575	-	2,164,148	608,876
TOTAL ASSETS	347,048,951	435,835,363	546,636,506	620,240,530	619,744,051
LIABILITIES					
Bills payable	4,159,964	4,627,769	6,087,266	5,210,870	5,147,259
Borrowings from financial institutions	21,790,480	38,625,474	59,491,253	44,749,690	35,144,823
Deposits and other accounts	289,226,299	343,804,830	411,475,129	492,267,898	492,036,103
Sub-ordinated loans	3,999,192	5,998,344	5,996,696	11,993,848	11,989,800
Liabilities against assets subject to finance lease	-	6,966	3,261	1,978	-
Other liabilities	6,204,746	9,594,496	13,581,974	16,620,583	14,489,343
Deferred tax liabilities	-	-	2,109,989	-	-
TOTAL LIABILITIES	325,380,681	402,657,879	498,745,568	570,844,867	558,807,328
NET ASSETS	21,668,270	33,177,484	47,890,938	49,395,663	60,936,723
REPRESENTED BY:					
Minority interest	-	1,772,168	2,115,645	2,044,589	-
Share Capital	5,180,000	6,475,000	8,093,750	10,117,188	11,128,907
Reserves	6,225,461	9,329,564	11,577,342	17,256,061	18,959,537
Un-appropriated profit	7,350,813	12,930,344	16,728,318	17,703,327	22,187,802
Surplus/ (Deficit) on revaluation of assets	2,911,996	2,670,408	9,375,883	2,274,498	8,660,477
TOTAL	21,668,270	33,177,484	47,890,938	49,395,663	60,936,723
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	20,158,860	33,627,533	41,962,131	53,097,381	60,857,035
Mark-Up/ Return/Interest Expenses	6,045,948	12,260,240	17,162,817	24,303,193	28,163,787
Net Mark-Up / Interest Income	14,112,912	21,367,293	24,799,314	28,794,188	32,693,248
Provisions & bad debts written off directly	1,427,808	2,239,626	6,422,786	7,753,690	12,615,374
Net Mark-Up / Interest Income after Provision	12,685,104	19,127,667	18,376,528	21,040,498	20,077,874
Fees, Commission & Brokerage income	2,543,739	4,799,461	5,899,632	7,298,807	5,925,082
Dividend income	202,343	693,366	364,260	191,376	606,347
Income from dealing in foreign currencies	675,109	720,337	893,790	1,680,870	1,213,881
Other income	1,591,841	1,072,577	2,449,985	1,749,882	3,924,251
Total Non - Markup / Interest Income	5,013,032	7,285,741	9,607,667	10,920,935	11,669,561
Administrative expenses	7,874,013	11,637,865	14,257,211	16,679,968	16,608,561
Other expenses	342,475	252,293	253,711	1,100,967	1,104,373
Total Non-Markup/Interest Expenses	8,216,488	11,890,158	14,510,922	17,780,935	17,712,934
Extra ordinary/unusual Items	-	23,468	(322,996)	128,447	-
PROFIT/ (LOSS) BEFORE TAXATION	9,481,648	14,499,782	13,796,269	14,052,051	14,034,501
Taxation - Current	498,748	3,423,276	5,153,311	6,151,520	6,930,585
- Prior Years	78,614	45,225	442,667	435,072	76,328
- Deferred	2,955,254	1,364,403	(1,036,724)	(979,792)	(2,165,099)
PROFIT/ (LOSS) AFTER TAXATION	5,949,032	9,666,878	9,237,015	8,445,251	9,192,687
Net Cash Inflow / (Outflow) from Operating Activities	16,433,305	20,928,069	51,571,445	1,025,033	22,790,064
Net Cash Inflow / (Outflow) from Investing Activities	(9,817,466)	(6,673,114)	(50,109,357)	(11,123,759)	(14,322,556)
Net Cash Inflow / (Outflow) from Financing Activities	(278,099)	702,367	(1,948,372)	2,049,883	(1,015,767)
Number of Employees	13,479	15,502	15,054	15,233	13,982

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	United Bank Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	67,461,668	86,409,551	94,766,489	89,591,601	74,687,959
Balances with other banks	18,192,142	16,546,311	22,843,080	32,658,606	12,885,121
Lending to financial institutions	12,384,778	9,536,211	21,953,458	29,858,038	21,872,138
Investments - net	224,578,556	294,410,661	381,245,903	458,846,198	497,334,002
Advances - net	333,732,172	325,347,208	385,834,261	415,283,310	434,264,050
Other assets	18,713,188	20,836,736	26,106,385	29,356,983	40,067,467
Operating fixed assets	22,424,072	22,981,878	27,460,839	28,037,980	30,303,370
Deferred tax assets	1,298,403	1,991,185	-	-	-
TOTAL ASSETS	698,784,979	778,059,741	960,210,415	1,083,632,716	1,111,414,107
LIABILITIES					
Bills payable	5,045,815	5,879,043	7,600,633	16,600,691	9,553,585
Borrowings from financial institutions	45,104,849	49,953,251	67,215,209	41,077,730	53,065,156
Deposits and other accounts	550,645,767	612,980,139	755,264,264	889,525,603	895,083,053
Sub-ordinate loans	11,985,748	11,317,080	9,319,264	665,328	-
Liabilities against assets subject to finance lease	-	-	2,109	1,325	-
Other liabilities	17,587,735	18,777,320	19,676,006	23,093,754	26,296,516
Deferred tax liabilities	-	-	278,546	1,395,138	1,899,345
TOTAL LIABILITIES	630,369,914	698,906,833	859,356,031	972,359,569	985,897,655
NET ASSETS	68,415,065	79,152,908	100,854,384	111,273,147	125,516,452
REPRESENTED BY:					
Minority interest	-	-	2,827,060	-	-
Share Capital	12,241,798	12,241,798	12,241,798	12,241,798	12,241,798
Reserves	21,688,637	24,847,019	32,298,690	38,049,345	34,130,131
Un-appropriated profit	26,250,489	33,534,116	38,231,813	45,208,302	48,217,351
Surplus/ (Deficit) on revaluation of assets	8,234,141	8,529,975	15,255,023	15,773,702	30,927,172
TOTAL	68,415,065	79,152,908	100,854,384	111,273,147	125,516,452
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	59,331,761	70,450,475	75,379,861	75,709,170	82,735,467
Mark-Up/ Return/Interest Expenses	25,223,253	31,025,869	35,736,985	36,199,807	37,768,546
Net Mark-Up / Interest Income	34,108,508	39,424,606	39,642,876	39,509,363	44,966,921
Provisions & bad debts written off directly	8,004,700	7,290,910	4,246,967	1,594,245	881,974
Net Mark-Up / Interest Income after Provision	26,103,808	32,133,696	35,395,909	37,915,118	44,084,947
Fees, Commission & Brokerage income	6,337,745	6,949,191	9,449,629	11,443,576	11,154,420
Dividend income	591,017	786,496	539,640	1,611,917	2,000,649
Gain/Loss on sale of securities	-	-	1,925,838	2,211,756	1,805,783
Income from dealing in foreign currencies	1,653,793	2,078,260	-	3,026,130	3,016,668
Other income	1,538,077	2,904,306	7,677,383	1,122,982	1,318,527
Total Non - Markup / Interest Income	10,120,632	12,718,253	19,592,490	19,416,361	19,296,047
Administrative expenses	17,765,056	19,784,894	25,448,913	28,570,569	29,030,374
Other expenses	717,166	844,264	1,129,040	1,078,114	952,530
Total Non-Markup/Interest Expenses	18,482,222	20,629,158	26,577,953	29,648,683	29,982,904
Extra ordinary/unusual Items	-	-	-	(1,282,382)	-
PROFIT/ (LOSS) BEFORE TAXATION	17,742,218	24,222,791	28,410,446	28,965,178	33,398,090
Taxation - Current	6,805,506	8,946,039	9,061,871	8,302,311	10,743,796
- Prior Years	415,136	679,290	489,932	61,892	356,425
- Deferred	(638,354)	(902,201)	(421,141)	870,204	368,308
PROFIT/ (LOSS) AFTER TAXATION	11,159,930	15,499,663	19,279,784	19,730,771	21,929,561
Net Cash Inflow / (Outflow) from Operating Activities	100,070,348	108,571,682	94,242,177	67,121,806	49,134,432
Net Cash Inflow / (Outflow) from Investing Activities	(77,703,447)	(85,859,232)	(67,462,460)	(55,871,019)	(59,936,300)
Net Cash Inflow / (Outflow) from Financing Activities	(4,010,459)	(7,401,657)	(15,464,546)	(20,283,645)	(14,266,014)
Number of Employees	11,573	12,325	13,344	12,728	13,382

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Zarai Taraqati Bank Ltd.				
	2005	2006	2007	2008	2009
ASSETS					
Cash & balances with treasury banks	1,585,421	1,295,464	2,103,682	1,732,495	2,354,107
Balances with other banks	7,813,844	7,883,566	11,943,898	15,881,673	9,536,981
Lending to financial institutions	-	-	-	-	-
Investments - net	12,820,668	5,534,499	7,604,233	5,055,690	7,213,948
Advances - net	52,925,286	60,839,057	61,313,006	69,923,497	81,974,021
Other assets	6,667,463	9,102,866	9,556,224	8,604,549	10,178,772
Operating fixed assets	690,141	818,866	865,293	1,142,886	1,070,417
Deferred tax assets	1,829	-	-	-	290,631
TOTAL ASSETS	82,504,652	85,474,318	93,386,336	102,340,790	112,618,877
LIABILITIES					
Bills payable	235,741	276,333	392,726	613,378	2,059,979
Borrowings from financial institutions	51,257,213	51,257,213	51,257,213	51,257,213	51,257,213
Deposits and other accounts	2,644,647	2,882,384	4,323,150	5,425,259	8,750,892
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	12,100,331	14,242,721	19,134,241	24,289,347	27,911,794
Deferred tax liabilities	-	7,629	119,191	185,557	-
TOTAL LIABILITIES	69,442,255	71,870,603	78,430,844	84,975,077	93,184,201
NET ASSETS	13,062,397	13,603,715	14,955,492	17,365,713	19,434,676
REPRESENTED BY:					
Share Capital	11,869,612	11,869,612	11,869,612	12,522,441	12,522,441
Advance against Equity	-	-	-	-	-
Reserves	245,387	359,348	565,911	1,086,169	1,511,554
Un-appropriated profit	702,355	1,011,744	1,834,453	3,262,655	4,964,194
Surplus/ (Deficit) on revaluation of assets	245,043	363,011	685,516	494,448	436,487
TOTAL	13,062,397	13,603,715	14,955,492	17,365,713	19,434,676
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	6,822,719	6,001,704	7,022,360	8,470,169	9,055,314
Mark-Up/ Return/Interest Expenses	391,738	2,802,785	3,418,023	3,489,411	3,597,576
Net Mark-Up / Interest Income	6,430,981	3,198,919	3,604,337	4,980,758	5,457,738
Provisions & bad debts written off directly	4,744,343	3,249,682	3,656,965	1,924,259	2,227,407
Net Mark-Up / Interest Income after Provision	1,686,638	(50,763)	(52,628)	3,056,499	3,230,331
Fees, Commission & Brokerage income	3,157	2,544	2,338	4,406	10,168
Dividend income	6,458	6,458	2,153	11,410	27,986
Income from dealing in foreign currencies	-	-	-	-	-
Other income	828,519	5,514,079	5,729,582	5,777,120	6,071,518
Total Non - Markup / Interest Income	838,134	5,523,081	5,734,073	5,792,936	6,109,672
Administrative expenses	2,612,337	2,760,450	3,788,935	4,520,459	5,236,164
Other expenses	3,802	2,059,387	77,998	340,571	53,478
Total Non-Markup/Interest Expenses	2,616,139	4,819,837	3,866,933	4,861,030	5,289,642
Extra ordinary/unusual Items	-	-	30,366	-	677,821
PROFIT/ (LOSS) BEFORE TAXATION	(91,367)	652,481	1,784,146	3,988,405	3,372,540
Taxation - Current	38,434	219,673	631,484	1,387,835	1,667,671
- Prior Years	-	-	8,285	12,606	37,491
- Deferred	(607)	9,458	111,561	(13,325)	(459,546)
PROFIT/ (LOSS) AFTER TAXATION	(129,194)	423,350	1,032,816	2,601,289	2,126,924
Net Cash Inflow / (Outflow) from Operating Activities	2,880,654	(7,419,920)	6,791,386	1,568,367	(3,383,375)
Net Cash Inflow / (Outflow) from Investing Activities	(9,866,555)	7,199,685	(1,820,326)	1,998,221	(2,339,705)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-	-
Number of Employees	5,727	5,327	5,340	5,370	5,352

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Zarai Taraqati Bank Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	1,732,495	3,056,462	3,524,505	3,524,505	4,102,133
Balances with other banks	15,881,673	11,176,444	9,000,562	9,000,562	5,982,441
Lending to financial institutions	-	-	-	-	820,190
Investments - net	5,055,690	12,047,958	17,884,472	17,884,472	29,337,315
Advances - net	69,923,497	84,743,706	88,060,424	88,060,424	108,553,958
Other assets	8,604,549	9,944,774	11,878,974	11,878,974	11,656,953
Operating fixed assets	1,142,886	1,167,167	1,180,267	1,180,267	1,581,077
Deferred tax assets	-	331,449	330,150	330,150	1,528,810
TOTAL ASSETS	102,340,790	122,467,960	131,859,354	131,859,354	163,562,877
LIABILITIES					
Bills payable	613,378	208,117	294,024	294,024	561,964
Borrowings from financial institutions	51,257,213	51,257,213	51,292,157	51,292,157	969,349
Deposits and other accounts	5,425,259	8,962,457	11,096,956	11,096,956	26,701,911
Sub-ordinated loans	3,204,323	3,204,323	3,204,323	3,204,323	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	24,289,347	34,514,383	38,575,859	38,575,859	10,698,014
Deferred tax liabilities	185,557	-	-	-	-
TOTAL LIABILITIES	84,975,077	98,146,493	104,463,319	104,463,319	38,931,238
NET ASSETS	17,365,713	24,321,467	27,396,035	27,396,035	124,631,639
REPRESENTED BY:					
Share Capital	12,522,441	12,522,441	12,522,441	12,522,441	12,522,441
Advance against Equity	-	-	-	-	-
Reserves	1,086,169	2,313,441	2,831,346	2,831,346	4,590,135
Un-appropriated profit	3,262,655	8,171,742	10,243,364	10,243,364	14,553,175
Surplus/ (Deficit) on revaluation of assets	494,448	1,313,843	1,798,884	1,798,884	3,474,903
TOTAL	17,365,713	24,321,467	27,396,035	27,396,035	124,631,639
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	8,470,169	9,510,328	11,321,385	11,321,385	15,495,473
Mark-Up/ Return/Interest Expenses	3,489,411	3,794,737	3,737,388	3,737,388	2,399,949
Net Mark-Up / Interest Income	4,980,758	5,715,591	7,583,997	7,583,997	13,095,524
Provisions & bad debts written off directly	1,924,259	1,003,625	1,064,320	1,064,320	1,494,987
Net Mark-Up / Interest Income after Provision	3,056,499	4,711,966	6,519,677	6,519,677	11,600,537
Fees, Commission & Brokerage income	4,406	7,202	13,310	13,310	28,410
Dividend income	11,410	33,427	17,222	17,222	66,737
Gain/Loss on sale of securities	-	-	-	-	118,136
Income from dealing in foreign currencies	-	-	-	-	-
Other income	5,777,120	3,029,690	4,385,856	4,385,856	4,299,889
Total Non - Markup / Interest Income	5,792,936	3,070,319	4,416,388	4,416,388	4,513,172
Administrative expenses	4,520,459	4,502,846	7,075,901	7,075,901	7,786,170
Other expenses	340,571	2,280	(29,244)	(29,244)	433
Total Non-Markup/Interest Expenses	4,861,030	4,505,126	7,046,657	7,046,657	7,786,603
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	3,988,405	3,277,159	3,889,408	3,889,408	8,327,106
Taxation - Current	1,387,835	1,077,208	1,352,475	1,352,475	2,973,440
- Prior Years	12,606	-	-	-	4,245
- Deferred	(13,325)	54,802	(52,594)	(52,594)	(67,963)
PROFIT/ (LOSS) AFTER TAXATION	2,601,289	2,145,149	2,589,527	2,589,527	5,417,384
Net Cash Inflow / (Outflow) from Operating Activities	1,568,367	4,472,813	2,520,972	2,520,972	2,430,377
Net Cash Inflow / (Outflow) from Investing Activities	1,998,221	3,902,257	(4,228,811)	(4,228,811)	(5,087,557)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-	-
Number of Employees	5,370	5,843	5,743	5,743	5,787