

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	ABN AMRO N.V.	
	2005	2006
ASSETS		
Cash & balances with treasury banks	7,379,648	13,088,961
Balances with other banks	2,051,677	4,559,454
Lending to financial institutions	1,474,861	3,541,040
Investments - Net	13,026,798	25,609,450
Advances - Net	32,926,623	71,843,307
Other assets	1,555,175	2,481,626
Operating fixed assets	1,169,152	2,649,002
Deferred tax assets	-	-
TOTAL ASSETS	59,583,934	123,772,840
LIABILITIES		
Bills payable	605,778	1,344,304
Borrowings from financial institutions	6,855,784	16,829,893
Deposits and other accounts	47,004,987	93,742,339
Sub-ordinated Loans	-	799,520
HADI	-	-
Other Liabilities	957,556	2,355,160
Deferred Tax Liabilities	42,427	89,183
TOTAL LIABILITIES	55,466,532	115,160,399
NET ASSETS	4,117,402	8,612,441
REPRESENTED BY:		
Head office capital account	2,512,632	2,739,372
Reserves	-	5,541,939
Un-appropriated Profit	1,616,434	418,096
Surplus/Deficit on revaluation of assets	(11,664)	(86,966)
TOTAL	4,117,402	8,612,441
OPERATING POSITION		
Mark-Up/ Return/Interest Earned	4,416,751	11,108,222
Mark-Up/ Return/Interest Expenses	1,587,130	5,169,104
Net Mark-Up / Interest Income	2,829,621	5,939,118
Provisions & Bad Debts written off directly	432,635	861,392
Net Mark-Up / Interest Income after Provision	2,396,986	5,077,726
Fees, Commission & Brokerage Income	695,619	1,459,278
Dividend Income	-	33,991
Income from dealing in foreign currencies	311,858	495,252
Other Income	493,685	432,875
Total Non - Markup / Interest Income	1,501,162	2,421,396
Administrative Expenses	1,666,224	3,872,608
Other Expenses	41,477	56,002
Total Non-Markup/Interest Expenses	1,707,701	3,928,610
Extra ordinary/unusual Items	-	-
PROFIT/ (LOSS) BEFORE TAXATION	2,190,447	3,570,512
Taxation - Current	790,000	1,078,000
- Prior Years	-	110,000
- Deferred	92,746	(11,797)
PROFIT/ (LOSS) AFTER TAXATION	1,307,701	2,394,309
Net Cash Inflow / (Outflow) from Operating Activities	(18,016)	3,641,622
Net Cash Inflow / (Outflow) from Investing Activities	(6,755,413)	1,204,054
Net Cash Inflow / (Outflow) from Financing Activities	(694)	(1,308,304)
Number of Employees	1,970	5,289

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Al Baraka Islamic Bank B.S.C. (E.C)		
	2005	2006	2007
ASSETS			
Cash & balances with treasury banks	3,123,841	3,355,669	3,480,878
Balances with other banks	3,880,049	4,259,426	4,131,352
Lending to financial institutions	-	-	-
Investments - Net	92,347	1,182,737	1,153,825
Advances - Net	7,418,128	9,693,182	12,585,549
Other assets	186,694	305,830	622,812
Operating fixed assets	67,746	71,418	102,697
Deferred tax assets	-	-	-
TOTAL ASSETS	14,768,805	18,868,262	22,077,113
LIABILITIES			
Bills payable	91,025	155,680	231,462
Borrowings from financial institutions	1,452,096	1,895,027	1,309,411
Deposits and other accounts	10,311,833	13,821,441	16,964,566
Sub-ordinated Loans	-	-	-
HADI	-	-	-
Other Liabilities	503,245	726,248	982,895
Deferred Tax Liabilities	53,153	78,860	144,026
TOTAL LIABILITIES	12,411,352	16,677,256	19,632,360
NET ASSETS	2,357,453	2,191,006	2,444,753
REPRESENTED BY:			
Head office capital account	2,002,809	2,036,390	2,046,185
Reserves	-	-	-
Un-appropriated Profit	349,735	154,820	400,348
Surplus/Deficit on revaluation of assets	4,909	(204)	(1,780)
TOTAL	2,357,453	2,191,006	2,444,753
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	661,674	1,111,711	1,493,035
Mark-Up/ Return/Interest Expenses	439,819	824,124	1,089,913
Net Mark-Up / Interest Income	221,855	287,587	403,122
Provisions & Bad Debts written off directly	59,899	880	17,277
Net Mark-Up / Interest Income after Provision	161,956	286,707	385,845
Fees, Commission & Brokerage Income	85,046	99,774	126,749
Dividend Income	36,652	11,038	8,642
Income from dealing in foreign currencies	42,625	52,157	82,166
Other Income	290,005	(17,084)	46,596
Total Non - Markup / Interest Income	454,328	145,885	264,153
Administrative Expenses	222,174	261,067	335,010
Other Expenses	6,540	1,102	446
Total Non-Markup/Interest Expenses	228,714	262,169	335,456
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	387,570	170,423	314,542
Taxation - Current	9,812	777	2,889
- Prior Years	-	-	-
- Deferred	32,188	25,707	66,125
PROFIT/ (LOSS) AFTER TAXATION	345,570	143,939	245,528
Net Cash Inflow / (Outflow) from Operating Activities	1,981,829	1,975,220	(1,898)
Net Cash Inflow / (Outflow) from Investing Activities	377,567	(1,058,728)	(22,911)
Net Cash Inflow / (Outflow) from Financing Activities	341,915	(338,854)	-
Number of Employees	252	306	364

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Al Baraka Islamic Bank B.S.C. (E.C)	
	2008	2009
ASSETS		
Cash & balances with treasury banks	3,248,922	3,911,176
Balances with other banks	4,647,570	7,708,198
Lending to financial institutions	-	-
Investments - Net	1,124,428	1,702,599
Advances - Net	14,377,810	14,755,162
Other assets	631,311	898,634
Operating fixed assets	167,785	302,611
Deferred tax assets	-	26,580
TOTAL ASSETS	24,197,826	29,304,960
LIABILITIES		
Bills payable	219,170	194,771
Borrowings from financial institutions	1,969,849	2,263,689
Deposits and other accounts	18,336,159	22,636,323
Sub-ordinate Loans	-	-
HADI	-	-
Other Liabilities	1,174,400	1,457,160
Deferred Tax Liabilities	132,467	-
TOTAL LIABILITIES	21,832,045	26,551,943
NET ASSETS	2,365,781	2,753,017
REPRESENTED BY:		
Head office capital account	2,420,129	3,041,775
Advance against Equity	-	-
Un-appropriated Profit	(19,912)	(301,460)
Surplus/Deficit on revaluation of assets	(34,436)	12,702
TOTAL	2,365,781	2,753,017
OPERATING POSITION		
Mark-Up/ Return/Interest Earned	1,764,924	2,555,597
Mark-Up/ Return/Interest Expenses	1,333,752	2,040,969
Net Mark-Up / Interest Income	431,172	514,628
Provisions & Bad Debts written off directly	141,232	453,531
Net Mark-Up / Interest Income after Provision	289,940	61,097
Fees, Commission & Brokerage Income	130,074	130,691
Dividend Income	12,214	6,549
Income from dealing in foreign currencies	127,897	76,930
Other Income	(65,862)	52,935
Total Non - Markup / Interest Income	204,323	267,105
Administrative Expenses	572,687	704,329
Other Expenses	121	4,507
Total Non-Markup/Interest Expenses	572,808	708,836
Extra ordinary/unusual Items	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(78,545)	(380,634)
Taxation - Current	3,303	65,200
- Prior Years	-	-
- Deferred	(8,691)	(164,286)
PROFIT/ (LOSS) AFTER TAXATION	(73,157)	(281,548)
Net Cash Inflow / (Outflow) from Operating Activities	402,519	3,866,993
Net Cash Inflow / (Outflow) from Investing Activities	(132,949)	(765,757)
Net Cash Inflow / (Outflow) from Financing Activities	(347,103)	-
Number of Employees	455	528

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	American Express Bank Ltd.
	2005
ASSETS	
Cash & balances with treasury banks	1,809,780
Balances with other banks	689,238
Lending to financial institutions	2,423,720
Investments - Net	1,922,155
Advances - Net	694,965
Other assets	613,325
Operating fixed assets	89,023
Deferred tax assets	-
TOTAL ASSETS	8,242,206
LIABILITIES	
Bills payable	377,890
Borrowings from financial institutions	471,792
Deposits and other accounts	5,726,148
Sub-ordinated Loans	-
Liabilities against assets subject to finance lease	-
Other Liabilities	244,526
Deferred Tax Liabilities	-
TOTAL LIABILITIES	6,820,356
NET ASSETS	1,421,850
REPRESENTED BY:	
Head office capital account	1,129,934
Reserves	-
Un-appropriated Profit	291,865
Surplus/Deficit on revaluation of assets	51
TOTAL	1,421,850
OPERATING POSITION	
Mark-Up/ Return/Interest Earned	347,077
Mark-Up/ Return/Interest Expenses	246,960
Net Mark-Up / Interest Income	100,117
Provisions & Bad Debts written off directly	(2,740)
Net Mark-Up / Interest Income after Provision	102,857
Fees, Commission & Brokerage Income	201,377
Dividend Income	-
Income from dealing in foreign currencies	70,704
Other Income	70,682
Total Non - Markup / Interest Income	342,763
Administrative Expenses	471,600
Other Expenses	1,150
Total Non-Markup/Interest Expenses	472,750
Extra ordinary/unusual Items	-
PROFIT/ (LOSS) BEFORE TAXATION	(27,130)
Taxation - Current	-
- Prior Years	(83,634)
- Deferred	-
PROFIT/ (LOSS) AFTER TAXATION	56,504
Net Cash Inflow / (Outflow) from Operating Activities	(99,115)
Net Cash Inflow / (Outflow) from Investing Activities	(304,873)
Net Cash Inflow / (Outflow) from Financing Activities	-
Number of Employees	165

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

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Barclay Bank Plc.		
	2008	2009	2010
ASSETS			
Cash & balances with treasury banks	1,609,550	2,434,134	2,912,164
Balances with other banks	392,032	1,517,901	2,189,397
Lending to financial institutions	1,485,808	5,857,743	1,646,369
Investments - Net	9,332,849	11,625,172	21,014,371
Advances - Net	9,679,474	18,033,785	17,436,859
Other assets	322,459	554,098	651,594
Operating fixed assets	1,381,260	1,451,343	928,091
Deferred tax assets	398,188	1,068,551	1,501,850
TOTAL ASSETS	24,601,620	42,542,727	48,280,695
LIABILITIES			
Bills payable	256,590	317,339	402,249
Borrowings from financial institutions	2,476,155	2,988,707	7,193,234
Deposits and other accounts	14,557,453	29,920,456	32,301,878
Sub-ordinated Loans	-	-	-
Liabilities against assets subject to finance lease	-	-	-
Other Liabilities	979,429	2,470,625	1,915,282
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	18,269,627	35,697,127	41,812,643
NET ASSETS	6,331,993	6,845,600	6,468,052
REPRESENTED BY:			
Head office capital account	7,139,900	9,320,564	9,756,756
Reserves	-	-	-
Un-appropriated Profit	(809,414)	(2,480,542)	(3,279,855)
Surplus/Deficit on revaluation of assets	1,507	5,578	(8,849)
TOTAL	6,331,993	6,845,600	6,468,052
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	832,665	3,336,395	4,391,663
Mark-Up/ Return/Interest Expenses	335,338	2,112,925	2,756,649
Net Mark-Up / Interest Income	497,327	1,223,470	1,635,014
Provisions & Bad Debts written off directly	33,841	161,127	268,149
Net Mark-Up / Interest Income after Provision	463,486	1,062,343	1,366,865
Fees, Commission & Brokerage Income	16,491	114,603	177,352
Dividend Income	-	-	-
Income from dealing in foreign currencies	11,764	67,265	187,487
Other Income	260	3,948	(4,854)
Total Non - Markup / Interest Income	28,515	185,816	359,985
Administrative Expenses	1,700,315	3,975,517	2,484,133
Other Expenses	100	1,447	2,273
Total Non-Markup/Interest Expenses	1,700,415	3,976,964	2,486,406
Extra ordinary/unusual Items (Income)	-	(385,122)	465,287
PROFIT/ (LOSS) BEFORE TAXATION	(1,208,414)	(2,343,683)	(1,224,843)
Taxation - Current	-	-	-
- Prior Years	-	-	-
- Deferred	(399,000)	(672,555)	(425,530)
PROFIT/ (LOSS) AFTER TAXATION	(809,414)	(1,671,128)	(799,313)
Net Cash Inflow / (Outflow) from Operating Activities	5,675,423	2,554,422	10,264,246
Net Cash Inflow / (Outflow) from Investing Activities	(10,813,562)	(2,784,633)	(9,550,912)
Net Cash Inflow / (Outflow) from Financing Activities	7,139,900	2,180,664	436,192
Number of Employees	1,431	1,202	692

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Barclay Bank Plc.			
	2011	2012	2013	2014
ASSETS				
Cash & balances with treasury banks	3,725,801	4,694,728	5,523,422	5,114,253
Balances with other banks	2,649,904	3,711,567	404,281	818,556
Lending to financial institutions	4,038,234	-	-	1,063,344
Investments - Net	23,791,214	19,402,553	27,709,294	23,733,333
Advances - Net	20,998,397	17,743,892	16,562,348	14,545,166
Other assets	730,127	539,345	629,384	420,300
Operating fixed assets	802,563	513,034	475,496	148,432
Deferred tax assets	1,287,530	1,173,148	1,098,431	1,043,587
TOTAL ASSETS	58,023,770	47,778,267	52,402,656	46,886,971
LIABILITIES				
Bills payable	573,408	521,584	1,026,442	1,364,348
Borrowings from financial institutions	4,437,328	9,291,803	4,824,884	3,074,421
Deposits and other accounts	44,664,909	29,957,830	38,234,983	33,919,678
Sub-ordinated Loans	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-
Other Liabilities	1,423,966	1,182,866	1,093,538	1,603,832
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	51,099,611	40,954,083	45,179,847	39,962,279
NET ASSETS	6,924,159	6,824,184	7,222,809	6,924,692
REPRESENTED BY:				
Head office capital account	9,756,756	10,807,382	10,807,382	10,807,382
Reserves	-	-	-	-
Un-appropriated Profit	(2,834,839)	(3,988,435)	(3,562,242)	(3,884,639)
Surplus/Deficit on revaluation of assets	2,242	5,237	(22,331)	1,949
TOTAL	6,924,159	6,824,184	7,222,809	6,924,692
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	5,517,128	1,391,355	3,801,594	4,066,123
Mark-Up/ Return/Interest Expenses	3,507,884	921,602	2,346,891	2,344,994
Net Mark-Up / Interest Income	2,009,244	469,753	1,454,703	1,721,129
Provisions & Bad Debts written off directly	50,886	45,679	(25,312)	(55,204)
Net Mark-Up / Interest Income after Provision	1,958,358	424,074	1,480,015	1,776,333
Fees, Commission & Brokerage Income	229,175	54,827	208,697	186,737
Dividend Income	-	-	-	-
Gain/Loss on sale of securities	-	-	315,771	-
Income from dealing in foreign currencies	283,999	49,012	-	287,959
Other Income	4,691	944	93,110	18,023
Total Non - Markup / Interest Income	517,865	104,783	617,578	492,719
Administrative Expenses	2,024,219	510,785	1,557,299	2,537,692
Other Expenses	37,780	2,378	24,539	11,987
Total Non-Markup/Interest Expenses	2,061,999	513,163	1,581,838	2,549,679
Extra ordinary/unusual Items (Income)	(239,139)	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	653,363	15,694	515,755	(280,627)
Taxation - Current	-	-	-	-
- Prior Years	-	-	-	-
- Deferred	208,347	2,324	89,562	41,770
PROFIT/ (LOSS) AFTER TAXATION	445,016	13,370	426,193	(322,397)
Net Cash Inflow / (Outflow) from Operating Activities	4,181,079	(1,733,723)	6,040,610	(3,973,250)
Net Cash Inflow / (Outflow) from Investing Activities	(2,906,935)	859,936	(8,519,202)	3,978,356
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-
Number of Employees	576	562	247	212

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Citibank N.A.				
	2005	2006	2007	2008	2009
ASSETS					
Cash & balances with treasury banks	8,383,947	5,881,934	7,729,935	10,583,830	7,706,034
Balances with other banks	729,186	539,516	192,370	7,358,861	2,735,953
Lending to financial institutions	4,796,504	6,267,405	4,530,449	14,166,060	10,155,661
Investments - Net	19,845,100	21,937,387	21,276,196	9,194,307	33,122,217
Advances - Net	39,163,339	51,289,271	49,068,211	41,856,749	28,245,029
Other assets	2,641,794	3,357,063	7,051,616	13,432,726	2,911,872
Operating fixed assets	340,656	1,186,499	1,420,645	1,474,167	1,266,456
Deferred tax assets	573,115	828,544	1,199,429	3,585,127	3,637,578
TOTAL ASSETS	76,473,641	91,287,619	92,468,851	101,651,827	89,780,800
LIABILITIES					
Bills payable	1,436,826	1,212,275	2,120,612	1,660,227	1,654,759
Borrowings from financial institutions	12,612,553	15,409,454	5,977,312	3,152,988	5,561,411
Deposits and other accounts	53,115,538	63,103,884	68,627,815	65,484,768	58,147,204
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	3,603,014	5,533,500	9,417,201	22,340,772	15,892,011
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	70,767,931	85,259,113	86,142,940	92,638,755	81,255,385
NET ASSETS	5,705,710	6,028,506	6,325,911	9,013,072	8,525,415
REPRESENTED BY:					
Head office capital account	3,742,948	3,794,244	5,443,260	7,742,345	6,780,848
Reserves	-	-	46,784	75785	92,715
Un-appropriated Profit	2,007,769	2,274,831	889,238	1,689,600	1,778,573
Surplus/Deficit on revaluation of assets	(45,007)	(40,569)	(53,371)	(494,658)	(126,721)
TOTAL	5,705,710	6,028,506	6,325,911	9,013,072	8,525,415
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	5,635,170	9,017,327	10,553,668	9,943,656	9,983,377
Mark-Up/ Return/Interest Expenses	2,035,755	4,113,089	5,071,332	4,144,702	4,720,788
Net Mark-Up / Interest Income	3,599,415	4,904,238	5,482,336	5,798,954	5,262,589
Provisions & Bad Debts written off directly	626,950	955,209	2,655,460	4,058,001	3,285,903
Net Mark-Up / Interest Income after Provision	2,972,465	3,949,029	2,826,876	1,740,953	1,976,686
Fees, Commission & Brokerage Income	1,804,183	1,648,434	1,523,529	1,358,752	859,322
Dividend Income	-	8,995	-	-	2,033
Income from dealing in foreign currencies	451,897	427,746	855,162	2,142,938	1,669,426
Other Income	336,671	589,435	755,133	44,357	(80,847)
Total Non - Markup / Interest Income	2,592,751	2,674,610	3,133,824	3,546,047	2,449,934
Administrative Expenses	2,962,639	4,053,108	4,807,138	5,127,991	3,987,382
Other Expenses	8,687	(4,630)	22,623	40,160	136,650
Total Non-Markup/Interest Expenses	2,971,326	4,048,478	4,829,761	5,168,151	4,124,032
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	2,593,890	2,575,161	1,130,939	118,849	302,588
Taxation - Current	1,221,374	1,332,650	1,330,644	1,466,568	1,305,350
- Prior Years	-	(141,594)	(95,394)	-	(841,163)
- Deferred	(135,738)	(261,169)	(363,992)	(2,148,081)	(250,572)
PROFIT/ (LOSS) AFTER TAXATION	1,508,254	1,645,274	259,681	800,362	88,973
Net Cash Inflow / (Outflow) from Operating Activities	11,239,293	5,004,128	(2,849,659)	(1,086,131)	17,837,265
Net Cash Inflow / (Outflow) from Investing Activities	(17,009,678)	(3,940,415)	3,768,274	9,254,001	(24,395,154)
Net Cash Inflow / (Outflow) from Financing Activities	(1,950,756)	(1,384,718)	(10,274)	2,305,074	(1,102,350)
Number of Employees	3,154	4,077	3,766	2,415	1,622

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Citibank N.A.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	7,001,789	6,990,879	6,770,561	3,991,465	4,267,790
Balances with other banks	1,396,604	1,149,455	6,035,738	602,119	170,697
Lending to financial institutions	11,410,316	1,339,057	14,913,193	9,202,344	2,826,481
Investments - Net	50,236,317	60,399,022	31,339,172	25,239,845	39,326,537
Advances - Net	19,244,213	18,820,403	18,255,682	13,556,587	28,195,590
Other assets	3,505,065	3,954,861	4,296,388	153,846	5,877,838
Operating fixed assets	865,640	634,699	366,664	685,858	355,154
Deferred tax assets	3,693,968	3,614,421	3,194,412	6,454,325	233,885
TOTAL ASSETS	97,353,912	96,902,797	85,171,810	59,886,389	81,253,972
LIABILITIES					
Bills payable	1,164,263	2,028,623	2,185,724	1,284,956	1,564,744
Borrowings from financial institutions	4,342,038	11,231,101	141,666	909,854	14,012,805
Deposits and other accounts	68,304,814	61,678,515	64,293,565	40,936,496	48,143,989
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	14,677,325	11,198,190	9,513,942	8,197,699	6,998,405
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	88,488,440	86,136,429	76,134,897	51,329,005	70,719,943
NET ASSETS	8,865,472	10,766,368	9,036,913	8,557,384	10,534,029
REPRESENTED BY:					
Head office capital account	6,812,671	6,812,671	6,812,671	6,812,671	6,812,671
Reserves	125,573	149,286	154,932	161,613	156,327
Un-appropriated Profit	2,201,511	3,957,548	2,052,798	1,650,374	3,056,648
Surplus/Deficit on revaluation of assets	(274,283)	(153,137)	16,512	(67,274)	508,383
TOTAL	8,865,472	10,766,368	9,036,913	8,557,384	10,534,029
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	9,373,975	10,279,671	8,262,997	4,808,111	6,921,301
Mark-Up/ Return/Interest Expenses	4,241,090	4,580,040	3,030,151	2,103,808	2,866,462
Net Mark-Up / Interest Income	5,132,885	5,699,631	5,232,846	2,704,303	4,054,839
Provisions & Bad Debts written off directly	1,942,347	1,171,851	822,094	(685,437)	(128,922)
Net Mark-Up / Interest Income after Provision	3,190,538	4,527,780	4,410,752	3,389,740	4,183,761
Fees, Commission & Brokerage Income	703,022	700,094	583,246	499,040	430,401
Dividend Income	728	-	-	-	-
Gain/Loss on sale of securities	-	-	-	-	212,410
Income from dealing in foreign currencies	2,465,105	3,002,073	1,724,461	1,717,527	1,891,047
Other Income	(1,115,157)	(1,652,963)	148,290	(55,433)	(292,616)
Total Non - Markup / Interest Income	2,053,698	2,049,204	2,455,997	2,161,134	2,241,242
Administrative Expenses	3,879,891	4,002,884	4,479,324	2,681,434	1,751,031
Other Expenses	167,342	50,264	66,920	(16,934)	71,324
Total Non-Markup/Interest Expenses	4,047,233	4,053,148	4,546,244	2,664,500	1,822,355
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,197,003	2,523,836	2,320,505	2,886,374	4,602,648
Taxation - Current	1,156,019	1,419,218	1,128,971	553,391	1,348,974
- Prior Years	(405,021)	(585,349)	(557,327)	(1,934,735)	-
- Deferred	23,067	(66,070)	325,620	2,592,482	163,113
PROFIT/ (LOSS) AFTER TAXATION	422,938	1,756,037	1,423,241	1,675,236	3,090,561
Net Cash Inflow / (Outflow) from Operating Activities	1,562,704	1,320,908	860,554	(12,938,127)	7,820,886
Net Cash Inflow / (Outflow) from Investing Activities	(3,192,181)	(1,445,794)	7,472,350	7,093,319	(6,456,656)
Net Cash Inflow / (Outflow) from Financing Activities	(404,322)	(192,139)	(3,624,394)	(2,361,340)	(1,986,144)
Number of Employees	1,353	1,016	677	230	301

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Deutsche Bank AG				
	2005	2006	2007	2008	2009
ASSETS					
Cash & balances with treasury banks	2,989,698	3,156,621	3,522,250	4,754,734	4,764,709
Balances with other banks	60,614	71,744	127,489	1,628,093	128,632
Lending to financial institutions	200,000	182,730	4,924,319	5,309,670	5,350,170
Investments - Net	183,985	1,158,584	3,695,931	999,390	490,909
Advances - Net	1,898,151	4,175,315	4,699,251	6,334,606	3,457,011
Other assets	208,134	476,223	527,317	2,552,371	713,336
Operating fixed assets	56,022	61,073	107,229	130,225	120,382
Deferred tax assets	-	29,285	-	20649	157,863
TOTAL ASSETS	5,596,604	9,311,575	17,603,786	21,729,738	15,183,012
LIABILITIES					
Bills payable	189,718	278,427	625,398	1,683,524	217,050
Borrowings from financial institutions	437,291	1,927,525	6,971,367	532,521	1,063,547
Deposits and other accounts	1,504,902	3,326,539	5,128,591	10,317,214	6,005,209
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	5,580	1,669	-	-	-
Other Liabilities	1,238,197	1,013,987	1,246,992	4,562,266	2,727,983
Deferred Tax Liabilities	37	-	66432	-	-
TOTAL LIABILITIES	3,375,725	6,548,147	14,038,780	17,095,525	10,013,789
NET ASSETS	2,220,879	2,763,428	3,565,006	4,634,213	5,169,223
REPRESENTED BY:					
Head office capital account	2,652,674	2,569,048	2,853,853	3,600,702	3,877,033
Reserves	-	-	-	-	-
Un-appropriated Profit	(431,863)	198,625	714811	1033743	1,292,224
Surplus/Deficit on revaluation of assets	68	(4,245)	(3658)	(232)	(34)
TOTAL	2,220,879	2,763,428	3,565,006	4,634,213	5,169,223
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	199,553	375,050	679,115	1,041,031	1,111,138
Mark-Up/ Return/Interest Expenses	87,793	139,483	382,592	400,017	242,280
Net Mark-Up / Interest Income	111,760	235,567	296,523	641,014	868,858
Provisions & Bad Debts written off directly	2,455	18,842	8,464	48,069	354,287
Net Mark-Up / Interest Income after Provision	109,305	216,725	288,059	592,945	514,571
Fees, Commission & Brokerage Income	107,209	174,386	225,597	298,136	280,829
Dividend Income	-	-	-	-	-
Income from dealing in foreign currencies	159,663	302,700	802,738	887,527	1,313,596
Other Income	4,362	5,781	33,909	(132,461)	4,916
Total Non - Markup / Interest Income	271,234	482,867	1,062,244	1,053,202	1,599,341
Administrative Expenses	381,376	527,944	572,659	813,878	863,450
Other Expenses	125610	23	1,352	1,134	7,710
Total Non-Markup/Interest Expenses	506,986	527,967	574,011	815,012	871,160
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(126,447)	171,625	776,292	831,135	1,242,752
Taxation - Current	-	-	183,000	311,000	552,000
- Prior Years	(67,483)	-	-	66,000	-
- Deferred	-	(27,000)	88,998	(80,000)	(114,466)
PROFIT/ (LOSS) AFTER TAXATION	(58,964)	198,625	504,294	534,135	805,218
Net Cash Inflow / (Outflow) from Operating Activities	41,464	845,485	2,714,933	(266,446)	(1,742,550)
Net Cash Inflow / (Outflow) from Investing Activities	(187,684)	(1,010,566)	(2,576,596)	2,451,310	481,026
Net Cash Inflow / (Outflow) from Financing Activities	1,161,143	(5,103)	(1,768)	(198,625)	(504,293)
Number of Employees	84	84	98	115	107

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Deutsche Bank AG				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	4,722,669	4,590,065	5,630,489	6,193,227	5,523,757
Balances with other banks	37,134	38,505	2,058,913	208,293	492,331
Lending to financial institutions	6,223,146	7,640,386	7,414,392	9,757,121	6,312,559
Investments - Net	2,046,309	5,587,411	7,747,304	5,428,718	842,929
Advances - Net	3,245,948	2,987,018	3,979,514	4,265,335	6,603,070
Other assets	898,722	1,068,497	1,691,726	1,562,707	1,566,805
Operating fixed assets	110,230	199,014	351,955	314,108	304,984
Deferred tax assets	150,725	130,675	74,271	74,492	61,130
TOTAL ASSETS	17,434,883	22,241,571	28,948,564	27,804,001	21,707,565
LIABILITIES					
Bills payable	2,640,728	238,907	297,362	324,717	629,787
Borrowings from financial institutions	443,891	1,523,062	317,883	4,004,649	860,407
Deposits and other accounts	6,065,947	11,118,869	18,354,233	15,849,131	12,663,537
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	3,010,220	3,324,934	4,017,622	2,338,895	2,390,873
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	12,160,786	16,205,772	22,987,100	22,517,392	16,544,604
NET ASSETS	5,274,097	6,035,799	5,961,464	5,286,609	5,162,961
REPRESENTED BY:					
Head office capital account	3,667,876	3,724,146	4,115,584	4,649,699	3,914,059
Reserves	-	-	-	-	-
Un-appropriated Profit	1,606,542	2,323,191	1,855,437	638,687	1,232,065
Surplus/Deficit on revaluation of assets	(321)	(11,538)	(9,557)	(1,777)	16,837
TOTAL	5,274,097	6,035,799	5,961,464	5,286,609	5,162,961
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	1,065,750	1,679,978	1,969,771	1,644,741	1,541,981
Mark-Up/ Return/Interest Expenses	324,744	556,558	868,297	719,355	725,537
Net Mark-Up / Interest Income	741,006	1,123,420	1,101,474	925,386	816,444
Provisions & Bad Debts written off directly	25,263	(21,094)	(32,447)	7,350	43,504
Net Mark-Up / Interest Income after Provision	715,743	1,144,514	1,133,921	918,036	772,940
Fees, Commission & Brokerage Income	354,825	304,900	296,268	360,371	480,289
Dividend Income	-	-	-	-	-
Gain/Loss on sale of securities	-	-	-	-	29,265
Income from dealing in foreign currencies	755,656	427,998	281,006	327,351	605,572
Other Income	110,995	(7,543)	11,008	28,762	19,314
Total Non - Markup / Interest Income	1,221,476	725,355	588,282	716,484	1,134,440
Administrative Expenses	653,431	759,389	1,170,880	1,144,078	996,823
Other Expenses	(380)	6,685	610	165	642
Total Non-Markup/Interest Expenses	653,051	766,074	1,171,490	1,144,243	997,465
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,284,168	1,103,795	550,713	490,277	909,915
Taxation - Current	450,205	374,000	137,353	181,240	320,520
- Prior Years	-	-	-	-	-
- Deferred	(330)	21,559	62,533	(8,726)	776
PROFIT/ (LOSS) AFTER TAXATION	834,293	708,236	350,827	317,763	588,619
Net Cash Inflow / (Outflow) from Operating Activities	2,084,285	3,503,278	5,812,077	(2,606,831)	(4,241,374)
Net Cash Inflow / (Outflow) from Investing Activities	(1,474,535)	(3,690,778)	(2,337,467)	2,327,363	4,591,582
Net Cash Inflow / (Outflow) from Financing Activities	(534,131)	-	(805,216)	(154,529)	-
Number of Employees	108	113	112	109	106

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Habib Bank AG Zurich
	2005
ASSETS	
Cash & balances with treasury banks	6,669,085
Balances with other banks	1,980,195
Lending to financial institutions	1,424,245
Investments - Net	6,075,704
Advances - Net	27,728,110
Other assets	812,554
Operating fixed assets	160,383
Deferred tax assets	60193
TOTAL ASSETS	44,910,469
LIABILITIES	
Bills payable	405,007
Borrowings from financial institutions	6,260,278
Deposits and other accounts	33,436,488
Sub-ordinated Loans	-
Liabilities against assets subject to finance lease	-
Other Liabilities	1,994,713
Deferred Tax Liabilities	-
TOTAL LIABILITIES	42,096,486
NET ASSETS	2,813,983
REPRESENTED BY:	
Head office capital account	2,142,095
Reserves	-
Un-appropriated Profit	667,165
Surplus/Deficit on revaluation of assets	4,723
TOTAL	2,813,983
OPERATING POSITION	
Mark-Up/ Return/Interest Earned	2,692,195
Mark-Up/ Return/Interest Expenses	1,773,257
Net Mark-Up / Interest Income	918,938
Provisions & Bad Debts written off directly	14,698
Net Mark-Up / Interest Income after Provision	904,240
Fees, Commission & Brokerage Income	233,947
Dividend Income	3193
Income from dealing in foreign currencies	163,745
Other Income	98,473
Total Non - Markup / Interest Income	499,358
Administrative Expenses	613,439
Other Expenses	1925
Total Non-Markup/Interest Expenses	615,364
Extra ordinary/unusual Items	-
PROFIT/ (LOSS) BEFORE TAXATION	788,234
Taxation - Current	188,000
- Prior Years	-
- Deferred	45,807
PROFIT/ (LOSS) AFTER TAXATION	554,427
Net Cash Inflow / (Outflow) from Operating Activities	205,968
Net Cash Inflow / (Outflow) from Investing Activities	1,311,565
Net Cash Inflow / (Outflow) from Financing Activities	413,867
Number of Employees	556

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

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	HSBC Bank Middle East Ltd.				
	2005	2006	2007	2008	2009
ASSETS					
Cash & balances with treasury banks	2,808,913	3,625,335	4,254,003	7,577,335	8,411,801
Balances with other banks	1,012,468	2,493,245	793,028	4,266,775	4,035,306
Lending to financial institutions	2,695,305	5,263,053	6,754,063	7,354,749	8,698,829
Investments - Net	569,733	195,951	301,193	1,941,950	5,431,713
Advances - Net	5,743,994	11,201,906	19,260,314	25,302,967	23,248,431
Other assets	376,769	421,981	715,531	1,430,226	1,406,262
Operating fixed assets	58,978	185,399	308,114	509,574	410,901
Deferred tax assets	6,316	-	-	10,764	90,698
TOTAL ASSETS	13,272,476	23,386,870	32,386,246	48,394,340	51,733,941
LIABILITIES					
Bills payable	100,056	162,297	745,760	587,298	989,256
Borrowings from financial institutions	1,944,624	5,605,136	3,032,738	4,770,659	3,073,493
Deposits and other accounts	8,603,755	14,713,851	25,401,388	36,526,363	40,796,993
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	8,234	5,814	1,833	-	-
Other Liabilities	400,437	468,939	637,006	1,553,039	1,363,321
Deferred Tax Liabilities	-	14728	18,392	-	-
TOTAL LIABILITIES	11,057,106	20,970,765	29,837,117	43,437,359	46,223,063
NET ASSETS	2,215,370	2,416,105	2,549,129	4,956,981	5,510,878
REPRESENTED BY:					
Head office capital account	2,023,070	2,059,848	2,078,119	4,339,547	4,619,535
Reserves	-	-	-	-	-
Un-appropriated Profit	192,411	356,273	471,399	622,468	892,345
Surplus/Deficit on revaluation of assets	(111)	(16)	(389)	(5,034)	(1,002)
TOTAL	2,215,370	2,416,105	2,549,129	4,956,981	5,510,878
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	657,099	1,151,506	2,151,546	4,071,742	4,703,682
Mark-Up/ Return/Interest Expenses	373,958	648,080	1,310,016	2,443,593	2,732,216
Net Mark-Up / Interest Income	283,141	503,426	841,530	1,628,149	1,971,466
Provisions & Bad Debts written off directly	5,457	(7,782)	17,443	265,346	471,333
Net Mark-Up / Interest Income after Provision	277,684	511,208	824,087	1,362,803	1,500,133
Fees, Commission & Brokerage Income	148,238	160,752	238,559	485,721	561,754
Dividend Income	-	-	-	-	-
Income from dealing in foreign currencies	55,438	53,357	152,746	351,020	490,913
Other Income	1,216	3,144	5,074	13,233	(31,104)
Total Non - Markup / Interest Income	204,892	217,253	396,379	849,974	1,021,563
Administrative Expenses	255,603	479,990	994,470	1,949,088	2,200,186
Other Expenses	-	397	86	3,036	11
Total Non-Markup/Interest Expenses	255,603	480,387	994,556	1,952,124	2,200,197
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	226,973	248,074	225,910	260,653	321,499
Taxation - Current	95,000	52,853	77,500	122,329	141,720
- Prior Years	(43,595)	6,847	18,500	3,412	-
- Deferred	(349)	20,984	3,865	(26,653)	(82,106)
PROFIT/ (LOSS) AFTER TAXATION	175,917	167,390	126,045	161,565	261,885
Net Cash Inflow / (Outflow) from Operating Activities	248,754	2,045,389	(794,179)	6,500,858	3,889,177
Net Cash Inflow / (Outflow) from Investing Activities	(603,908)	218,118	(280,276)	(1,952,788)	(3,574,160)
Net Cash Inflow / (Outflow) from Financing Activities	410,136	33,693	2,906	2,248,999	287,980
Number of Employees	138	321	788	1,252	788

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	HSBC Bank Middle East Ltd.			
	2010	2011	2012	2013
ASSETS				
Cash & balances with treasury banks	9,954,810	10,925,914	11,394,218	11,584,523
Balances with other banks	297,338	341,149	711,950	851,971
Lending to financial institutions	16,076,728	3,868,938	4,966,709	3,393,648
Investments - Net	6,512,700	22,119,633	13,433,740	14,788,423
Advances - Net	22,242,433	20,793,526	17,586,177	15,502,860
Other assets	1,475,697	998,938	1,887,955	1,484,743
Operating fixed assets	266,120	186,288	132,396	89,566
Deferred tax assets	113,164	121,346	214,948	326,967
TOTAL ASSETS	56,938,990	59,355,732	50,328,093	48,022,701
LIABILITIES				
Bills payable	1,341,130	1,023,903	670,778	775,571
Borrowings from financial institutions	1,255,575	2,686,405	694,363	335,671
Deposits and other accounts	46,460,640	46,171,420	38,956,795	36,895,948
Sub-ordinated Loans	-	-	-	-
Liabilities against assets subject to finance lease	-	8,973	7,457	-
Other Liabilities	1,682,622	1,959,268	2,354,714	2,767,608
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	50,739,967	51,849,969	42,684,107	40,774,798
NET ASSETS	6,199,023	7,505,763	7,643,986	7,247,903
REPRESENTED BY:				
Head office capital account	5,707,268	6,515,987	7,037,870	7,630,089
Reserves	-	-	-	-
Un-appropriated Profit	499,104	985,911	606,405	(372,553)
Surplus/Deficit on revaluation of assets	(7,349)	3,865	(289)	(9,633)
TOTAL	6,199,023	7,505,763	7,643,986	7,247,903
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	5,005,567	5,849,015	4,555,975	2,884,521
Mark-Up/ Return/Interest Expenses	2,713,791	2,932,772	2,326,385	1,484,080
Net Mark-Up / Interest Income	2,291,776	2,916,243	2,229,590	1,400,441
Provisions & Bad Debts written off directly	363,563	102,962	525,527	493,151
Net Mark-Up / Interest Income after Provision	1,928,213	2,813,281	1,704,063	907,290
Fees, Commission & Brokerage Income	568,828	529,813	483,698	284,901
Dividend Income	-	-	-	-
Income from dealing in foreign currencies	439,068	575,227	401,937	291,768
Other Income	(2,171)	35,621	31,890	48,576
Total Non - Markup / Interest Income	1,005,725	1,140,661	917,525	625,245
Administrative Expenses	2,171,268	2,442,861	3,109,165	2,610,256
Other Expenses	5,125	170	47	50
Total Non-Markup/Interest Expenses	2,176,393	2,443,031	3,109,212	2,610,306
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	757,545	1,510,911	(487,624)	(1,077,771)
Taxation - Current	285,000	535,000	-	-
- Prior Years	-	18,867	-	-
- Deferred	(19,047)	(14,218)	(91,367)	(106,832)
PROFIT/ (LOSS) AFTER TAXATION	491,592	971,262	(396,257)	(970,939)
Net Cash Inflow / (Outflow) from Operating Activities	(1,289,280)	16,303,670	(8,355,184)	1,129,053
Net Cash Inflow / (Outflow) from Investing Activities	(1,108,580)	(15,613,019)	8,655,655	(1,382,928)
Net Cash Inflow / (Outflow) from Financing Activities	202,901	324,264	538,634	584,200
Number of Employees	714	548	493	442

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	HSBC Bank Oman S.A.O.G				
	2005	2006	2007	2008	2009
ASSETS					
Cash & balances with treasury banks	1,244,535	2,304,786	2,391,751	3,088,841	3,328,022
Balances with other banks	26,887	67,683	42,807	38,910	52,781
Lending to financial institutions	-	-	-	-	150,000
Investments - Net	-	-	-	-	-
Advances - Net	518,932	368,321	220,506	277,089	387,223
Other assets	20,323	17,253	33,221	22,036	16,964
Operating fixed assets	2,943	4,583	5,646	15,071	10,461
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	1,813,620	2,762,626	2,693,931	3,441,947	3,945,451
LIABILITIES					
Bills payable	1,697	4,415	2,754	4,036	7,577
Borrowings from financial institutions	270,700	98,000	178,000	186,406	382,008
Deposits and other accounts	493,426	618,017	459,937	521,574	690,196
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	18,036	17,065	19,617	17,790	18,094
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	783,859	737,497	660,308	729,806	1,097,875
NET ASSETS	1,029,761	2,025,129	2,033,623	2,712,141	2,847,576
REPRESENTED BY:					
Head office capital account	1,168,934	2,188,856	2,289,217	3,008,999	3,203,140
Reserves	-	-	-	-	-
Un-appropriated Profit	(139,173)	(163,727)	(255,594)	(296,858)	(355,564)
Surplus/Deficit on revaluation of assets	-	-	-	-	-
TOTAL	1,029,761	2,025,129	2,033,623	2,712,141	2,847,576
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	41,771	47,204	38,268	40,426	56,707
Mark-Up/ Return/Interest Expenses	30,839	41,313	47,636	50,080	75,569
Net Mark-Up / Interest Income	10,932	5,891	(9,368)	-9,654	(18,862)
Provisions & Bad Debts written off directly	1865	1,183	40468	(21,729)	(828)
Net Mark-Up / Interest Income after Provision	9,067	4,708	(49,836)	12,075	(18,034)
Fees, Commission & Brokerage Income	6,201	4,004	2,329	4,238	8,859
Dividend Income	-	-	-	-	-
Income from dealing in foreign currencies	1,124	52	622	3,660	5,191
Other Income	2,475	2,177	1,520	1,651	3,547
Total Non - Markup / Interest Income	9,800	6,233	4,471	9,549	17,597
Administrative Expenses	30,436	35,501	44,273	57,280	55,148
Other Expenses	72	(6)	2,229	5,608	3,121
Total Non-Markup/Interest Expenses	30,508	35,495	46,502	62,888	58,269
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(11,641)	(24,554)	(91,867)	(41,264)	(58,706)
Taxation - Current	-	-	-	-	-
- Prior Years	-	-	-	-	-
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAXATION	(11,641)	(24,554)	(91,867)	(41,264)	(58,706)
Net Cash Inflow / (Outflow) from Operating Activities	(64,651)	84,174	(35,503)	(14,245)	59,369
Net Cash Inflow / (Outflow) from Investing Activities	44,338	(3,049)	(2,769)	(12,344)	(458)
Net Cash Inflow / (Outflow) from Financing Activities	-	999,409	79,904	51,006	-
Number of Employees	19	22	28	35	32

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	HSBC Bank Oman S.A.O.G *				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	3,363,076	3,679,994	3,985,841	4,284,260	4,029,577
Balances with other banks	62,870	61,674	39,379	24,276	24,939
Lending to financial institutions	110,000	30,000	-	-	-
Investments - Net	-	-	-	-	-
Advances - Net	477,612	571,346	80,582	171	18
Other assets	164,490	28,881	7,541	2,230	1,387
Operating fixed assets	22,983	30,670	31,027	20,636	10,882
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	4,201,031	4,402,565	4,144,370	4,331,573	4,066,803
LIABILITIES					
Bills payable	5,493	11,523	5,266	5,876	3,647
Borrowings from financial institutions	321,910	510,729	440,000	900,000	1,105,000
Deposits and other accounts	847,792	721,474	570,705	122,915	9,463
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	25,056	26,537	24,817	22,658	34,929
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	1,200,251	1,270,263	1,040,788	1,051,449	1,153,039
NET ASSETS	3,000,780	3,132,302	3,103,582	3,280,124	2,913,764
REPRESENTED BY:					
Head office capital account	3,393,743	3,594,610	3,882,512	4,209,216	4,015,729
Reserves	-	-	-	-	-
Un-appropriated Profit	(392,963)	(462,308)	(778,930)	(929,092)	(1,101,965)
Surplus/Deficit on revaluation of assets	-	-	-	-	-
TOTAL	3,000,780	3,132,302	3,103,582	3,280,124	2,913,764
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	65,106	75,896	48,954	2,992	17
Mark-Up/ Return/Interest Expenses	78,041	90,575	98,030	73,998	103,972
Net Mark-Up / Interest Income	(12,935)	(14,679)	(49,076)	(71,006)	(103,955)
Provisions & Bad Debts written off directly	(22,169)	-	208,752	543	-
Net Mark-Up / Interest Income after Provision	9,234	(14,679)	(257,828)	(71,549)	(103,955)
Fees, Commission & Brokerage Income	7,001	9,538	6,797	958	12
Dividend Income	-	-	-	-	-
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	1,784	1,198	9,915	3,542	(2,446)
Other Income	3,797	3,875	2,967	684	29
Total Non - Markup / Interest Income	12,582	14,611	19,679	5,184	(2,405)
Administrative Expenses	59,134	69,172	78,471	83,840	65,248
Other Expenses	81	105	2	30	1,400
Total Non-Markup/Interest Expenses	59,215	69,277	78,473	83,870	66,648
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(37,399)	(69,345)	(316,622)	(150,235)	(173,008)
Taxation - Current	-	-	-	-	-
- Prior Years	-	-	-	-	-
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAXATION	(37,399)	(69,345)	(316,622)	(150,235)	(173,008)
Net Cash Inflow / (Outflow) from Operating Activities	17,017	130,395	4,992	(43,876)	(60,533)
Net Cash Inflow / (Outflow) from Investing Activities	(18,493)	(15,540)	(9,342)	488	-
Net Cash Inflow / (Outflow) from Financing Activities	(6,269)	200,867	287,902	326,704	-
Number of Employees	27	25	24	16	6

*. Oman International Bank S.A.O.G. has been changed to HSBC Bank Oman S.A.O.G. with effect from June 03, 2012

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Industrial and Commercial Bank of China Ltd.			
	2011	2012	2013	2014
ASSETS				
Cash & balances with treasury banks	3,279,813	4,063,541	4,462,227	4,329,697
Balances with other banks	64,398	1,336,371	163,630	295,142
Lending to financial institutions	782,528	1,554,395	3,490,017	1,129,730
Investments - Net	1,484,124	13,596,093	47,547,395	63,074,604
Advances - Net	26,423	56,596	3,894,413	6,087,050
Other assets	20,762	1,123,957	2,189,505	850,823
Operating fixed assets	294,316	316,663	243,293	183,341
Deferred tax assets	-	-	54,325	-
TOTAL ASSETS	5,952,364	22,047,616	62,044,805	75,950,387
LIABILITIES				
Bills payable	22,397	738	172,309	4,667
Borrowings from financial institutions	-	12,221,381	40,028,520	56,592,615
Deposits and other accounts	1,524,071	4,167,644	14,986,537	9,500,726
Sub-ordinated Loans	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-
Other Liabilities	1,395,584	2,509,152	3,162,092	5,323,681
Deferred Tax Liabilities	-	-	-	21,132
TOTAL LIABILITIES	2,942,052	18,898,915	58,349,458	71,442,821
NET ASSETS	3,010,312	3,148,701	3,695,347	4,507,566
REPRESENTED BY:				
Head office capital account	3,192,892	3,506,910	3,802,007	3,627,239
Reserves	-	-	-	-
Un-appropriated Profit	(184,338)	(364,645)	(70,240)	844,926
Surplus/Deficit on revaluation of assets	1,758	6,436	(36,420)	35,401
TOTAL	3,010,312	3,148,701	3,695,347	4,507,566
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	56,241	771,801	3,700,571	4,607,826
Mark-Up/ Return/Interest Expenses	46,347	682,804	738,992	1,078,251
Net Mark-Up / Interest Income	9,894	88,997	2,961,579	3,529,575
Provisions & Bad Debts written off directly	-	-	-	-
Net Mark-Up / Interest Income after Provision	9,894	88,997	2,961,579	3,529,575
Fees, Commission & Brokerage Income	3,023	122,650	141,895	276,129
Dividend Income	-	-	-	-
Gain/Loss on sale of securities	-	-	-	-
Income from dealing in foreign currencies	(2,429)	18,703	(2,182,599)	(1,485,746)
Other Income	-	142	349	290
Total Non - Markup / Interest Income	594	141,495	(2,040,355)	(1,209,327)
Administrative Expenses	194,826	410,799	661,533	915,410
Other Expenses	-	-	-	-
Total Non-Markup/Interest Expenses	194,826	410,799	661,533	915,410
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(184,338)	(180,307)	259,691	1,404,838
Taxation - Current	-	-	-	452,888
- Prior Years	-	-	-	-
- Deferred	-	-	(34,714)	36,784
PROFIT/ (LOSS) AFTER TAXATION	(184,338)	(180,307)	294,405	915,166
Net Cash Inflow / (Outflow) from Operating Activities	2,718,782	14,680,059	42,182,051	16,214,140
Net Cash Inflow / (Outflow) from Investing Activities	(1,784,935)	(12,943,706)	(34,022,776)	(15,475,258)
Net Cash Inflow / (Outflow) from Financing Activities	4,126,739	314,018	-	-
Number of Employees	28	40	55	82

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Standard Chartered Bank 2005
ASSETS	
Cash & balances with treasury banks	9,927,597
Balances with other banks	1,340,279
Lending to financial institutions	14,943,291
Investments - Net	25,358,524
Advances - Net	50,214,718
Other assets	9,176,540
Operating fixed assets	517,367
Deferred tax assets	189,875
TOTAL ASSETS	111,668,191
LIABILITIES	
Bills payable	2,063,950
Borrowings from financial institutions	7,211,031
Deposits and other accounts	83,646,043
Sub-ordinated Loans	-
Liabilities against assets subject to finance lease	19,079
Other Liabilities	10,322,394
Deferred Tax Liabilities	-
TOTAL LIABILITIES	103,262,497
NET ASSETS	8,405,694
REPRESENTED BY:	
Head office capital account	4,103,942
Reserves	-
Un-appropriated Profit	4,657,389
Surplus/Deficit on revaluation of assets	(355,637)
TOTAL	8,405,694
OPERATING POSITION	
Mark-Up/ Return/Interest Earned	7,013,439
Mark-Up/ Return/Interest Expenses	1,737,811
Net Mark-Up / Interest Income	5,275,628
Provisions & Bad Debts written off directly	(63,006)
Net Mark-Up / Interest Income after Provision	5,338,634
Fees, Commission & Brokerage Income	1,778,925
Dividend Income	9,866
Income from dealing in foreign currencies	655,045
Other Income	6,298
Total Non - Markup / Interest Income	2,450,134
Administrative Expenses	2,348,699
Other Expenses	13,096
Total Non-Markup/Interest Expenses	2,361,795
Extra ordinary/unusual Items	-
PROFIT/ (LOSS) BEFORE TAXATION	5,426,973
Taxation - Current	1,400,000
- Prior Years	(16,682)
- Deferred	(12,952)
PROFIT/ (LOSS) AFTER TAXATION	4,056,607
Net Cash Inflow / (Outflow) from Operating Activities	11,212,358
Net Cash Inflow / (Outflow) from Investing Activities	(11,204,960)
Net Cash Inflow / (Outflow) from Financing Activities	(2,502,721)
Number of Employees	754

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Bank of Tokyo-Mitsubishi UFJ, Ltd.				
	2005	2006	2007	2008	2009
ASSETS					
Cash & balances with treasury banks	1,744,995	2,410,745	2,475,776	4,072,080	4,237,350
Balances with other banks	105,437	11,611	10,550	36,983	91,075
Lending to financial institutions	180,000	400,000	200,000	1,597,697	1,905,551
Investments - Net	-	-	-	-	-
Advances - Net	2,122,255	3,776,394	2,621,101	4,092,787	2,198,843
Other assets	47,027	93,975	149,167	242,347	83,301
Operating fixed assets	14,440	23,229	23,262	19,422	27,336
Deferred tax assets	1361	1441	1589	1926	2,260
TOTAL ASSETS	4,215,515	6,717,395	5,481,445	10,063,242	8,545,716
LIABILITIES					
Bills payable	31,959	5,381	20,914	12,559	216,907
Borrowings from financial institutions	1,406,385	2,816,963	1,996,400	4,258,351	1,397,725
Deposits and other accounts	983,900	1,458,945	978,846	1,715,912	2,740,049
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	43,136	70,035	31,049	119,178	103,447
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	2,465,380	4,351,324	3,027,209	6,106,000	4,458,128
NET ASSETS	1,750,135	2,366,071	2,454,236	3,957,242	4,087,588
REPRESENTED BY:					
Head office capital account	1,597,994	2,262,169	2,374,857	3,878,698	4,041,323
Reserves	-	-	-	-	-
Un-appropriated Profit	152,141	103,902	79,379	78,544	46,265
Surplus/Deficit on revaluation of assets	-	-	-	-	-
TOTAL	1,750,135	2,366,071	2,454,236	3,957,242	4,087,588
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	190,486	286,789	330,590	538,145	516,130
Mark-Up/ Return/Interest Expenses	97,890	166,142	243,394	391,186	385,251
Net Mark-Up / Interest Income	92,596	120,647	87,196	146,959	130,879
Provisions & Bad Debts written off directly	-	-	-	-	-
Net Mark-Up / Interest Income after Provision	92,596	120,647	87,196	146,959	130,879
Fees, Commission & Brokerage Income	18,845	20,102	19,140	22,807	13,661
Dividend Income	-	-	-	-	-
Income from dealing in foreign currencies	85,936	61,641	38,253	57,248	35,384
Other Income	461	837	3,897	430	261
Total Non - Markup / Interest Income	105,242	82,580	61,290	80,485	49,306
Administrative Expenses	65,113	64,746	68,323	97,011	112,088
Other Expenses	-	122	316	6335	2,485
Total Non-Markup/Interest Expenses	65,113	64,868	68,639	103,346	114,573
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	132,725	138,359	79,847	124,098	65,612
Taxation - Current	47,205	60,224	(20,057)	43,834	23,309
- Prior Years	(27,127)	(44,149)	19,361	2,205	(3,291)
- Deferred	(392)	(8)	1,244	(337)	(334)
PROFIT/ (LOSS) AFTER TAXATION	113,039	122,292	79,299	78,396	45,928
Net Cash Inflow / (Outflow) from Operating Activities	(1,029,343)	290,035	62,702	202,342	151,296
Net Cash Inflow / (Outflow) from Investing Activities	393,299	(16,963)	(7,598)	(4,215)	(16,352)
Net Cash Inflow / (Outflow) from Financing Activities	(198,809)	518,852	8,866	1,424,610	84,418
Number of Employees	37	39	37	41	41

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Bank of Tokyo-Mitsubishi UFJ, Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	4,840,033	5,283,777	5,194,721	4,726,787	4,016,022
Balances with other banks	88,400	123,553	108,570	351,590	9,643
Lending to financial institutions	1,013,607	654,928	1,253,832	2,327,718	1,408,414
Investments - Net	-	-	-	-	-
Advances - Net	2,980,932	2,214,722	1,619,237	1,754,481	2,257,101
Other assets	89,731	88,927	64,528	70,392	83,649
Operating fixed assets	30,055	28,937	29,598	62,051	70,538
Deferred tax assets	1,100	1,341	1,562	1,376	-
TOTAL ASSETS	9,043,858	8,396,185	8,272,048	9,294,395	7,845,367
LIABILITIES					
Bills payable	9,419	86,567	3,626	46,792	4,561
Borrowings from financial institutions	1,868,489	1,075,726	708,495	546,529	602,899
Deposits and other accounts	2,349,722	1,991,569	2,402,290	4,050,656	3,271,199
Sub-ordinate Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	115,801	87,002	93,367	127,744	129,028
Deferred Tax Liabilities	-	-	-	-	5,940
TOTAL LIABILITIES	4,343,431	3,240,864	3,207,778	4,771,721	4,013,627
NET ASSETS	4,700,427	5,155,321	5,064,270	4,522,674	3,831,740
REPRESENTED BY:					
Head office capital account	4,652,493	5,122,691	4,986,139	4,432,860	3,716,072
Reserves	-	-	-	-	-
Un-appropriated Profit	47,934	32,630	78,131	89,814	115,668
Surplus/Deficit on revaluation of assets	-	-	-	-	-
TOTAL	4,700,427	5,155,321	5,064,270	4,522,674	3,831,740
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	509,987	569,784	363,279	356,417	479,522
Mark-Up/ Return/Interest Expenses	406,928	468,924	295,278	299,628	387,087
Net Mark-Up / Interest Income	103,059	100,860	68,001	56,789	92,435
Provisions & Bad Debts written off directly	-	-	-	-	-
Net Mark-Up / Interest Income after Provision	103,059	100,860	68,001	56,789	92,435
Fees, Commission & Brokerage Income	17,602	23,561	26,850	27,735	39,253
Dividend Income	-	-	-	-	-
Income from dealing in foreign currencies	62,116	78,371	129,814	98,066	128,050
Other Income	1,940	1,199	65	35	4,658
Total Non - Markup / Interest Income	81,658	103,131	156,729	125,836	171,961
Administrative Expenses	113,080	140,422	152,604	161,185	193,715
Other Expenses	1,463	1,369	1,589	429	1,680
Total Non-Markup/Interest Expenses	114,543	141,791	154,193	161,614	195,395
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	70,174	62,200	70,537	21,011	69,001
Taxation - Current	23,525	22,042	25,257	7,282	25,128
- Prior Years	(2,111)	6,609	-	-	8,668
- Deferred	1,160	(241)	(221)	837	8,028
PROFIT/ (LOSS) AFTER TAXATION	47,600	33,790	45,501	12,892	27,177
Net Cash Inflow / (Outflow) from Operating Activities	46,074	65,752	70,537	372,915	(313,418)
Net Cash Inflow / (Outflow) from Investing Activities	(11,305)	(7,959)	(10,221)	(44,550)	(22,506)
Net Cash Inflow / (Outflow) from Financing Activities	565,239	421,104	(136,552)	553,279	-
Number of Employees	42	42	43	53	59