

19.1 Annual Accounts of Scheduled Banks All Banks-Overall

(End Dec. : Million Rupees)

	2006	2007	2008	2009	2010
ASSETS					
Cash & balances with treasury banks	412,822	469,420	477,790	512,008	592,548
Balances with other banks	193,436	161,654	190,550	171,435	176,013
Lending to financial institutions	213,622	190,577	188,414	236,648	219,664
Investments - Net	833,266	1,280,239	1,089,040	1,618,784	2,157,099
Advances - Net	2,440,903	2,716,916	3,210,386	2,974,455	3,336,900
Other Assets	179,539	240,487	301,139	292,863	286,266
Operating fixed assets	90,150	143,816	172,567	191,572	224,009
Deferred tax assets	12,852	21,132	52,489	53,355	76,701
TOTAL ASSETS	4,376,591	5,224,241	5,682,376	6,051,121	7,069,199
LIABILITIES					
Bills payable	60,369	82,122	69,694	69,421	75,491
Borrowings from financial institutions	439,320	459,144	462,913	625,879	541,484
Deposits and other accounts	3,270,791	3,886,861	4,250,675	4,400,842	5,445,527
Sub-ordinated Loans	30,103	30,107	38,973	52,031	54,497
Liabilities against assets subject to finance lease	910	899	534	94	165
Other liabilities	157,600	190,882	253,998	258,227	268,157
Deferred tax liabilities	9,802	19,027	26,965	5,622	5,964
TOTAL LIABILITIES	3,968,896	4,669,042	5,103,751	5,412,115	6,391,286
NET ASSETS	407,695	555,200	578,625	639,006	677,914
REPRESENTED BY					
Share capital / Head office capital account	166,074	232,538	277,047	311,979	375,718
Minority Interest	2,685	3,081	2,935	-	-
Advance against equity	9	9	3,715	12,940	18,809
Reserves	110,253	137,106	167,226	130,122	141,391
Un-appropriated Profit	66,839	89,515	88,857	110,629	70,757
Surplus/ Deficit on revaluation of assets	61,834	92,951	38,846	73,336	71,239
TOTAL	407,695	555,200	578,625	639,006	677,914
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	314,244	385,141	484,618	557,207	631,000
Mark-Up/ Return/Interest Expenses	137,020	183,656	246,477	288,571	343,460
Net Mark-Up / Interest Income	177,224	201,485	238,141	268,637	287,540
Provisions & Bad Debts written off directly	21,731	60,022	105,468	85,587	80,854
Net Mark-Up / Interest Income after Provision	155,492	141,462	132,673	183,048	206,685
Fees, Commission & Brokerage Income	31,610	37,251	42,571	41,458	44,918
Dividend Income	8,544	11,223	15,029	7,461	7,022
Gain/ (Loss)s on sale of Securities	-	-	-	(610)	-
Income from dealing in Foreign Currencies	9,716	12,504	25,500	21,389	20,837
Other Income	20,963	34,835	22,713	26,116	25,206
Total Non - Markup / Interest Income	70,833	95,813	105,813	95,814	97,983
Administrative Expenses	100,426	125,738	162,509	174,715	198,448
Other Expenses	4,049	2,485	7,595	5,590	6,741
Total Non-Markup/Interest Expenses	104,475	128,222	170,104	180,304	205,189
Amortization of Deferred Cost	17	-	-	-	57
Extra ordinary/unusual Items	11	(620)	(1,150)	(112)	410
PROFIT/ (LOSS) BEFORE TAXATION	121,823	109,673	69,532	98,672	99,012
Taxation - Current	38,003	38,526	46,870	48,821	50,074
- Prior Years	625	1,577	1,024	(5,798)	532
- Deferred	657	(6,424)	(27,385)	(12,167)	(13,902)
PROFIT/ (LOSS) AFTER TAXATION	82,537	75,994	49,024	67,816	62,308
Number of Employees	134,524	142,710	149,432	146,024	144,638

19.1 Annual Accounts of Scheduled Banks All Banks-Overall

(End Dec. : Million Rupees)

	2011	2012	2013	2014	2015
ASSETS					
Cash & balances with treasury banks	702,311	842,177	865,235	736,967	954,362
Balances with other banks	176,953	216,708	215,247	156,323	188,600
Lending to financial institutions	208,925	170,798	273,318	430,072	493,888
Investments – Net	3,053,854	4,063,633	4,372,145	5,340,322	6,754,168
Advances – Net	3,357,835	3,875,579	4,172,485	4,558,793	4,811,473
Other Assets	363,777	395,074	402,134	531,439	485,875
Operating fixed assets	238,092	250,366	273,431	292,016	310,606
Deferred tax assets	77,920	67,041	81,201	56,601	54,099
TOTAL ASSETS	8,179,667	9,881,375	10,655,196	12,102,534	14,053,070
LIABILITIES					
Bills payable	85,258	112,310	128,899	134,553	145,292
Borrowings from financial institutions	674,414	1,031,028	718,876	996,477	1,801,615
Deposits and other accounts	6,243,956	7,422,185	8,453,341	9,313,876	10,394,648
Sub-ordinate Loans	57,728	55,744	40,070	44,329	54,570
Liabilities against assets subject to finance lease	114	56	71	34	50
Other liabilities	326,269	341,221	338,950	354,596	312,795
Deferred tax liabilities	4,919	14,843	9,360	28,007	83,460
TOTAL LIABILITIES	7,392,659	8,977,387	9,689,567	10,871,874	12,792,431
NET ASSETS	787,008	903,988	965,629	1,230,660	1,260,640
REPRESENTED BY					
Share capital / Head office capital account	421,996	462,880	455,975	489,288	318,612
Minority Interest	800	4,942	1,886	1,242	
Advance against equity	30,492	17,291	14,787	109,275	58,459
Reserves	131,999	193,270	243,273	181,959	386,194
Un-appropriated Profit	127,634	156,932	164,677	229,549	280,724
Surplus/ Deficit on revaluation of assets	74,088	68,674	85,029	219,347	216,651
TOTAL	787,008	903,988	965,627	1,230,660	1,260,640
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	747,508	794,581	781,867	923,027	976,554
Mark-Up/ Return/Interest Expenses	405,673	453,907	445,788	505,273	483,697
Net Mark-Up / Interest Income	341,835	340,675	336,079	417,754	492,702
Provisions & Bad Debts written off directly	50,020	40,559	40,155	29,010	42,676
Net Mark-Up / Interest Income after Provision	291,815	300,115	295,924	388,744	450,181
Fees, Commission & Brokerage Income	47,513	56,996	65,572	72,486	83,467
Dividend Income	11,942	19,394	13,638	14,024	17,019
Gain/Loss on sale of Securities	6,675	12,295	19,769	32,293	63,168
Income from dealing in Foreign Currencies	19,955	16,904	20,117	28,384	25,722
Other Income	21,521	37,159	26,396	23,977	18,996
Total Non - Markup / Interest Income	107,606	142,748	145,492	171,163	208,372
Administrative Expenses	221,889	254,090	272,434	302,554	328,127
Other Expenses	8,100	6,652	5,675	9,725	10,356
Total Non-Markup/Interest Expenses	229,989	260,742	278,109	312,279	338,483
Amortization of Deferred Cost	10	-	(1,282)	111	178
Extra ordinary/unusual Items	(239)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	169,661	182,122	164,589	247,518	319,893
Taxation - Current	61,456	61,557	62,228	82,237	109,417
- Prior Years	1,560	(941)	(9,083)	(1,249)	14,275
- Deferred	(4,616)	(32)	(2,168)	3,337	2,937
PROFIT/ (LOSS) AFTER TAXATION	111,261	121,537	113,612	163,193	193,263
Number of Employees	148,717	153,262	151,572	152,295	161,497

19.2 Annual Accounts of Scheduled Banks Incorporated in Pakistan-Overall

	(End Dec. : Million Rupees)				
	2006	2007	2008	2009	2010
ASSETS					
Cash & balances with treasury banks	378,998	445,566	442,854	477,215	559,753
Balances with other banks	181,434	156,356	172,181	155,165	171,941
Lending to financial institutions	197,968	174,169	158,500	204,530	183,184
Investments – Net	783,182	1,253,812	1,066,447	1,566,412	2,077,289
Advances – Net	2,288,555	2,628,461	3,108,465	2,884,130	3,271,272
Other Assets	172,385	231,387	282,506	286,278	279,481
Operating fixed assets	85,969	141,849	168,870	187,982	221,786
Deferred tax assets	11,993	19,931	48,472	48,372	71,240
TOTAL ASSETS	4,100,484	5,051,530	5,448,296	5,810,084	6,835,946
LIABILITIES					
Bills payable	57,206	78,375	65,270	65,824	69,928
Borrowings from financial institutions	394,738	439,678	445,567	609,148	526,059
Deposits and other accounts	3,080,006	3,769,300	4,103,215	4,239,906	5,289,196
Sub-ordinated Loans	29,303	30,107	38,973	52,031	54,497
Liabilities against assets subject to finance lease	903	897	534	94	165
Other liabilities	147,415	178,547	223,251	234,194	246,731
Deferred tax liabilities	9,620	18,798	26,833	5,622	5,964
TOTAL LIABILITIES	3,719,192	4,515,703	4,903,642	5,206,817	6,192,540
NET ASSETS	381,292	535,827	544,654	603,267	643,406
REPRESENTED BY					
Share Capital	148,424	215,453	244,916	277,095	341,727
Minority Interest	2,685	3,081	2,935	-	-
Advance against equity	9	9	3,715	12,940	18,809
Reserves	104,711	137,059	167,150	130,029	141,265
Un-appropriated Profit	63,496	87,215	86,559	109,757	70,075
Surplus/ Deficit on revaluation of assets	61,966	93,010	39,379	73,446	71,530
TOTAL	381,292	535,827	544,654	603,267	643,406
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	291,146	369,895	466,385	534,944	610,588
Mark-Up/ Return/Interest Expenses	125,919	175,511	237,378	276,374	332,939
Net Mark-Up / Interest Income	165,227	194,383	229,007	258,571	277,649
Provisions & Bad Debts written off directly	19,902	57,284	100,943	80,862	78,277
Net Mark-Up / Interest Income after Provision	145,326	137,100	128,063	177,708	199,371
Fees, Commission & Brokerage Income	28,043	35,115	40,255	39,488	43,089
Dividend Income	8,490	11,214	15,017	7,452	7,021
Gain/ (Loss) on sale of Securities	-	-	-	(610)	-
Income from dealing in Foreign Currencies	8,323	10,572	21,918	17,845	16,926
Other Income	19,946	33,989	22,851	26,162	26,211
Total Non - Markup / Interest Income	64,803	90,890	100,041	90,337	93,248
Administrative Expenses	91,131	118,916	152,191	162,817	189,087
Other Expenses	3,996	2,458	7,538	5,434	6,565
Total Non-Markup/Interest Expenses	95,127	121,373	159,729	168,250	195,652
Amortization of Deferred Cost	17	-	-	-	57
Extra ordinary/unusual Items	11	(620)	(1,150)	273	(55)
PROFIT/ (LOSS) BEFORE TAXATION	114,973	107,237	69,526	99,523	96,965
Taxation - Current	35,478	36,952	44,923	46,733	48,159
- Prior Years	694	1,635	952	(4,954)	939
- Deferred	910	(6,221)	(24,722)	(10,883)	(13,481)
PROFIT/ (LOSS) AFTER TAXATION	77,890	74,871	48,373	68,626	61,348
Number of Employees	124,386	137,629	143,688	141,704	141,702

19.2 Annual Accounts of Scheduled Banks Incorporated in Pakistan-Overall

(End Dec. : Million Rupees)

	2011	2012	2013	2014	2015
ASSETS					
Cash & balances with treasury banks	663,835	800,443	824,469	709,686	934,367
Balances with other banks	172,525	202,706	212,641	154,512	186,569
Lending to financial institutions	190,571	140,695	245,147	417,332	474,591
Investments – Net	2,940,473	3,978,114	4,251,432	5,213,344	6,580,812
Advances – Net	3,291,424	3,816,257	4,116,949	4,501,105	4,773,935
Other Assets	356,886	385,463	396,041	522,638	479,038
Operating fixed assets	235,916	248,625	271,540	290,943	309,099
Deferred tax assets	72,764	62,383	73,191	55,262	53,825
TOTAL ASSETS	7,924,392	9,634,685	10,391,409	11,864,823	13,792,235
LIABILITIES					
Bills payable	81,273	108,625	125,262	130,982	142,309
Borrowings from financial institutions	652,950	1,007,212	667,326	920,229	1,693,109
Deposits and other accounts	6,076,085	7,263,482	8,302,264	9,206,367	10,288,756
Sub-ordinate Loans	57,728	55,744	40,070	44,329	54,570
Liabilities against assets subject to finance lease	105	49	71	34	50
Other liabilities	306,854	321,525	321,240	338,116	296,429
Deferred tax liabilities	4,919	14,843	9,360	27,980	83,456
TOTAL LIABILITIES	7,179,914	8,771,479	9,465,593	10,668,037	12,558,679
NET ASSETS	744,478	863,205	925,816	1,196,785	1,233,556
REPRESENTED BY					
Share Capital	383,276	421,731	435,802	456,395	505,167
Minority Interest	800	4,942	1,886	1,242	-
Advance against equity	30,492	17,291	19,187	109,275	58,459
Reserves	131,849	193,115	216,541	181,803	181,357
Un-appropriated Profit	123,816	157,471	167,232	229,286	272,107
Surplus/ Deficit on revaluation of assets	74,245	68,655	85,167	218,784	216,467
TOTAL	744,478	863,205	925,816	1,196,785	1,233,556
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	723,480	777,217	764,668	905,411	961,314
Mark-Up/ Return/Interest Expenses	393,490	445,684	438,021	497,767	479,281
Net Mark-Up / Interest Income	329,990	331,533	326,647	407,644	481,879
Provisions & Bad Debts written off directly	48,716	38,990	40,365	29,151	43,185
Net Mark-Up / Interest Income after Provision	281,275	292,543	286,282	378,493	438,849
Fees, Commission & Brokerage Income	45,713	55,422	64,048	71,073	81,943
Dividend Income	11,942	19,394	13,638	14,024	17,019
Gain/ (Loss) on sale of Securities	6,675	12,295	19,453	32,051	60,963
Income from dealing in Foreign Currencies	15,589	14,290	19,861	26,960	25,864
Other Income	23,136	36,963	26,280	24,227	19,053
Total Non - Markup / Interest Income	103,055	138,364	143,281	168,335	204,842
Administrative Expenses	212,255	244,178	263,534	296,094	323,527
Other Expenses	8,004	6,580	5,666	9,638	10,292
Total Non-Markup/Interest Expenses	220,259	250,758	269,201	305,732	333,819
Amortization of Deferred Cost	10	-	(1,282)	111	178
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	164,060	180,149	161,644	240,985	309,694
Taxation - Current	59,105	60,266	61,486	80,090	106,067
- Prior Years	2,120	(383)	(7,148)	(1,258)	14,080
- Deferred	(4,765)	(331)	(4,701)	3,087	2,729
PROFIT/ (LOSS) AFTER TAXATION	107,600	120,598	112,007	159,067	186,818
Number of Employees	146,369	151,316	150,420	151,529	160,970

19.3 Annual Accounts of Scheduled Banks Incorporated Outside Pakistan-Overall

(End Dec. : Million Rupees)

	2006	2007	2008	2009	2010
ASSETS					
Cash & balances with treasury banks	33,824	23,855	34,935	34,793	32,795
Balances with other banks	12,003	5,298	18,369	16,270	4,072
Lending to financial institutions	15,654	16,409	29,914	32,118	36,480
Investments – Net	50,084	26,427	22,593	52,373	79,810
Advances – Net	152,348	88,455	101,921	90,325	65,628
Other Assets	7,154	9,100	18,633	6,584	6,785
Operating fixed assets	4,181	1,968	3,698	3,589	2,223
Deferred tax assets	859	1,201	4,017	4,984	5,461
TOTAL ASSETS	276,107	172,711	234,081	241,037	233,253
LIABILITIES					
Bills payable	3,163	3,747	4,423	3,598	5,563
Borrowings from financial institutions	44,582	19,465	17,347	16,731	15,425
Deposits and other accounts	190,785	117,561	147,459	160,936	156,331
Sub-ordinated Loans	800	-	-	-	-
Liabilities against assets subject to finance lease	7	2	-	-	-
Other liabilities	10,185	12,335	30,747	24,033	21,426
Deferred tax liabilities	183	229	132	-	-
TOTAL LIABILITIES	249,705	153,339	200,109	205,297	198,746
NET ASSETS	26,403	19,373	33,971	35,739	34,508
REPRESENTED BY					
Head office capital account	17,650	17,085	32,130	34,884	33,991
Reserves	5,542	47	76	93	126
Un-appropriated Profit	3,343	2,300	2,298	872	682
Surplus/ Deficit on revaluation of assets	(132)	(59)	(533)	(109)	(291)
TOTAL	26,403	19,373	33,971	35,739	34,508
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	23,098	15,246	18,233	22,263	20,412
Mark-Up/ Return/Interest Expenses	11,101	8,145	9,099	12,197	10,521
Net Mark-Up / Interest Income	11,996	7,101	9,134	10,066	9,891
Provisions & Bad Debts written off directly	1,830	2,739	4,525	4,725	2,577
Net Mark-Up / Interest Income after Provision	10,167	4,362	4,609	5,341	7,314
Fees, Commission & Brokerage Income	3,567	2,136	2,316	1,970	1,829
Dividend Income	54	9	12	9	1
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in Foreign Currencies	1,393	1,932	3,582	3,546	3,911
Other Income	1,017	846	(138)	(46)	(1,005)
Total Non - Markup / Interest Income	6,031	4,922	5,772	5,478	4,735
Administrative Expenses	9,295	6,822	10,318	11,898	9,361
Other Expenses	53	27	56	156	176
Total Non-Markup/Interest Expenses	9,348	6,849	10,375	12,054	9,537
Amortization of Deferred Cost	-	-	-	-	-
Extra ordinary/unusual Items	-	-	-	(385)	465
PROFIT/ (LOSS) BEFORE TAXATION	6,850	2,436	7	(851)	2,047
Taxation - Current	2,525	1,574	1,947	2,088	1,915
- Prior Years	(69)	(58)	72	(844)	(407)
- Deferred	(253)	(204)	(2,663)	(1,284)	(421)
PROFIT/ (LOSS) AFTER TAXATION	4,647	1,123	651	(809)	960
Number of Employees	10,138	5,081	5,744	4,320	2,936

19.3 Annual Accounts of Scheduled Banks Incorporated Outside Pakistan-Overall

(End Dec. : Million Rupees)

	2011	2012	2013	2014	2015
ASSETS					
Cash & balances with treasury banks	38,476	41,734	40,766	27,281	19,996
Balances with other banks	4,429	14,002	2,606	1,811	2,031
Lending to financial institutions	18,354	30,103	28,171	12,741	19,297
Investments – Net	113,381	85,519	120,714	126,977	173,356
Advances – Net	66,412	59,322	55,536	57,688	37,538
Other Assets	6,891	9,611	6,093	8,801	6,837
Operating fixed assets	2,176	1,741	1,891	1,073	1,507
Deferred tax assets	5,155	4,658	8,010	1,339	274
TOTAL ASSETS	255,275	246,691	263,787	237,711	260,835
LIABILITIES					
Bills payable	3,985	3,685	3,637	3,572	2,982
Borrowings from financial institutions	21,464	23,816	51,550	76,248	108,506
Deposits and other accounts	167,871	158,703	151,077	107,509	105,892
Sub-ordinate Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	9	7	-	-	-
Other liabilities	19,415	19,696	17,710	16,481	16,367
Deferred tax liabilities	-	-	-	27	4
TOTAL LIABILITIES	212,745	205,908	223,974	203,836	233,752
NET ASSETS	42,530	40,783	39,813	33,875	27,083
REPRESENTED BY					
Head office capital account	38,720	41,149	42,344	32,893	18,117
Reserves	149	155	162	156	165
Un-appropriated Profit	3,818	(539)	(2,555)	263	8,617
Surplus/ Deficit on revaluation of assets	(157)	18	(138)	563	184
TOTAL	42,530	40,783	39,813	33,875	27,083
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	24,028	17,364	17,199	17,617	15,239
Mark-Up/ Return/Interest Expenses	12,183	8,223	7,767	7,506	4,417
Net Mark-Up / Interest Income	11,845	9,142	9,432	10,110	10,823
Provisions & Bad Debts written off directly	1,305	1,570	(210)	(141)	(509)
Net Mark-Up / Interest Income after Provision	10,540	7,572	9,642	10,251	11,332
Fees, Commission & Brokerage Income	1,800	1,574	1,524	1,413	1,524
Dividend Income	-	-	-	-	-
Gain/Loss on sale of securities	-	-	316	242	2,205
Income from dealing in Foreign Currencies	4,366	2,615	256	1,424	(142)
Other Income	(1,615)	195	116	(250)	(57)
Total Non - Markup / Interest Income	4,551	4,384	2,211	2,829	3,530
Administrative Expenses	9,634	9,912	8,900	6,460	4,600
Other Expenses	96	72	8	87	63
Total Non-Markup/Interest Expenses	9,730	9,984	8,908	6,547	4,663
Amortization of Deferred Cost	-	-	-	-	-
Extra ordinary/unusual Items	(239)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	5,600	1,973	2,945	6,533	10,199
Taxation - Current	2,350	1,292	742	2,148	3,350
- Prior Years	(560)	(557)	(1,935)	9	195
- Deferred	149	299	2,533	250	208
PROFIT/ (LOSS) AFTER TAXATION	3,661	940	1,605	4,126	6,445
Number of Employees	2,348	1,946	1,152	766	527