

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Al Baraka Bank (Pakistan) Ltd.				
	2007	2008	2009	2010	2011
ASSETS					
Cash & balances with treasury banks	991,301	909,378	1,337,892	4,460,257	3,945,481
Balances with other banks	419,737	195,134	959,078	7,409,620	7,577,186
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	26,179,416
Advances - net	2,621,525	9,967,625	9,439,243	26,897,198	27,610,708
Other assets	219,992	530,726	841,157	2,537,613	3,402,972
Operating fixed assets	953,864	1,619,029	1,741,736	2,732,332	2,798,165
Deferred tax assets	109,933	239,336	486,639	1,029,055	1,030,951
TOTAL ASSETS	8,941,475	16,537,387	19,762,450	60,763,664	72,544,879
LIABILITIES					
Bills payable	99,753	148,403	262,691	427,600	451,030
Borrowings from financial institutions	68,908	725,000	20,000	2,756,892	1,736,120
Deposits and other accounts	4,552,909	10,892,602	15,081,242	49,324,209	61,559,026
Sub-ordinate loans	-	-	-	-	-
Liabilities against assets subject to finance lease	52,609	77,486	42,457	19,303	5,123
Other liabilities	-	-	862,444	2,116,583	2,269,097
Deferred tax liabilities	347,741	625,057	-	-	-
TOTAL LIABILITIES	5,121,920	12,468,548	16,268,834	54,644,587	66,020,396
NET ASSETS	3,819,555	4,068,839	3,493,616	6,119,077	6,524,483
REPRESENTED BY					
Share Capital	4,007,855	4,500,657	4,500,000	8,935,200	8,167,910
Reserves	-	-	657	(767,290)	82,074
Un-appropriated profit	(188,300)	(448,416)	(1,012,429)	(2,052,024)	(1,723,728)
Surplus/ (Deficit) on revaluation of assets	-	16,598	5,388	3,191	(1,773)
TOTAL	3,819,555	4,068,839	3,493,616	6,119,077	6,524,483
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	381,172	1,060,376	1,914,228	2,198,794	6,699,178
Mark-Up/ Return/Interest Expenses	125,011	598,062	1,234,890	1,658,608	5,001,222
Net Mark-Up / Interest Income	256,161	462,314	679,338	540,186	1,697,956
Provisions & bad debts written off directly	8,032	(1,811)	344,009	764,375	(227,176)
Net Mark-Up / Interest Income after Provision	248,129	464,125	335,329	(224,189)	1,925,132
Fees, Commission & Brokerage income	15,079	39,775	56,801	68,535	202,306
Dividend income	-	10,308	-	209	905
Income from dealing in foreign currencies	5,137	(5,089)	102,482	138,867	249,127
Other income	43,547	50,117	142,572	39,410	29,720
Total Non - Markup / Interest Income	63,763	95,111	301,855	247,021	482,058
Administrative expenses	395,539	949,634	1,410,569	1,508,590	1,910,731
Other expenses	7	965	25,497	86,549	15,757
Total Non-Markup/Interest Expenses	395,546	950,599	1,436,066	1,595,139	1,926,488
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(83,654)	(391,363)	(798,882)	(1,572,307)	480,702
Taxation - Current	11,861	-	11,191	27,375	72,228
- Prior Years	137	-	-	(13,821)	-
- Deferred	(38,153)	(131,247)	(246,060)	(546,266)	(1,896)
PROFIT/ (LOSS) AFTER TAXATION	(57,499)	(260,116)	(564,013)	(1,039,595)	410,370
Net Cash Inflow / (Outflow) from Operating Activities	2,457,242	405,242	2,173,889	8,797,050	10,255,250
Net Cash Inflow / (Outflow) from Investing Activities	(2,596,858)	1,162,820	(930,921)	826,254	(10,563,972)
Net Cash Inflow / (Outflow) from Financing Activities	1,499,551	451,052	(50,510)	(50,397)	(38,488)
Number of Employees	331	699	867	1,322	1,238

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 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Al Baraka Bank (Pakistan) Ltd.			
	2012	2013	2014	2015
ASSETS				
Cash & balances with treasury banks	4,221,381	5,727,407	6,465,268	10,847,429
Balances with other banks	6,712,477	16,565,377	3,741,342	1,560,544
Lending to financial institutions	1,100,000	-	10,005,950	3,911,763
Investments - net	27,421,461	22,161,963	19,560,668	15,278,354
Advances - net	28,782,448	37,020,644	47,022,578	47,644,690
Other assets	2,629,176	2,127,196	3,344,347	3,625,816
Operating fixed assets	1,290,798	2,725,753	2,667,194	2,671,911
Deferred tax assets	1,711,310	1,431,064	1,541,433	1,392,003
TOTAL ASSETS	73,869,051	87,759,404	94,348,780	86,932,510
LIABILITIES				
Bills payable	746,651	725,609	679,810	883,698
Borrowings from financial institutions	1,991,738	2,201,945	2,211,568	2,108,255
Deposits and other accounts	63,278,655	75,647,097	80,222,579	71,644,386
Sub-ordinate loans	-	1,158,571	3,105,314	3,756,734
Liabilities against assets subject to finance lease	-	-	-	-
Other liabilities	1,830,054	2,177,989	2,228,199	2,266,200
Deferred tax liabilities	-	-	-	-
TOTAL LIABILITIES	67,847,098	81,911,211	88,447,470	80,659,273
NET ASSETS	6,021,953	5,848,193	5,901,310	6,273,237
REPRESENTED BY				
Share Capital	8,167,910	8,167,910	8,167,910	8,935,200
Reserves	82,074	82,074	111,259	(607,942)
Advance against equity	-	-	95,704	95,704
Un-appropriated profit	(2,366,445)	(2,419,224)	(2,323,983)	(2,135,310)
Surplus/ (Deficit) on revaluation of assets	138,414	17,433	(149,580)	(14,415)
TOTAL	6,021,953	5,848,193	5,901,310	6,273,237
PROFIT & LOSS ACCOUNTS				
Mark-Up/ Return/Interest Earned	6,271,140	6,131,232	6,682,974	6,269,086
Mark-Up/ Return/Interest Expenses	4,725,249	4,340,094	4,513,250	3,790,618
Net Mark-Up / Interest Income	1,545,891	1,791,138	2,169,724	2,478,468
Provisions & bad debts written off directly	802,491	280,961	103,979	(125,442)
Net Mark-Up / Interest Income after Provision	743,400	1,510,177	2,065,745	2,603,910
Fees, Commission & Brokerage income	243,006	280,884	401,845	439,105
Dividend income	-	-	7,862	21,592
Gain/Loss on sale of securities	-	-	116,588	12,838
Income from dealing in foreign currencies	154,520	218,867	194,963	160,842
Other income	8,625	93,779	5,242	21,967
Total Non - Markup / Interest Income	406,151	593,530	726,500	656,344
Administrative expenses	1,991,125	2,118,613	2,545,583	2,848,910
Other expenses	111,420	18,696	30,074	4,735
Total Non-Markup/Interest Expenses	2,102,545	2,137,309	2,575,657	2,853,645
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(952,994)	(33,602)	216,588	406,609
Taxation - Current	33,388	67,248	79,527	87,532
- Prior Years	-	-	-	-
- Deferred	(343,665)	(59,619)	(8,862)	78,631
PROFIT/ (LOSS) AFTER TAXATION	(642,717)	(41,231)	145,923	240,446
Net Cash Inflow / (Outflow) from Operating Activities	523,909	5,537,692	(18,149,262)	(949,341)
Net Cash Inflow / (Outflow) from Investing Activities	(1,091,498)	4,662,663	4,116,344	2,499,284
Net Cash Inflow / (Outflow) from Financing Activities	(21,220)	1,158,571	1,946,743	651,420
Number of Employees	1,293	1,377	1,638	1,845

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(End Dec. : Thousand Rupees)

	Allied Bank Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & balances with treasury banks	23,039,577	29,739,857	23,653,754	26,435,633	31,265,608
Balances with other banks	1,705,445	668,449	2,096,779	1,280,443	579,555
Lending to financial institutions	19,050,239	18,419,241	15,793,183	28,122,932	11,488,944
Investments - net	46,953,241	83,958,463	82,631,118	94,789,492	121,173,409
Advances - net	144,033,634	168,407,280	212,972,008	237,344,038	253,099,509
Other assets	10,161,361	10,705,374	17,369,691	17,955,045	15,359,742
Operating fixed assets	6,445,111	7,548,628	11,134,436	12,446,748	484,387
Deferred tax assets	638,168	662,431	1,029,223	-	16,480,372
TOTAL ASSETS	252,026,776	320,109,723	366,680,192	418,374,331	449,931,526
LIABILITIES					
Bills payable	2,278,007	3,494,384	2,952,490	3,162,429	4,118,791
Borrowings from financial institutions	18,410,425	22,933,656	27,778,151	39,818,532	20,774,450
Deposits and other accounts	206,031,324	263,972,382	297,475,321	328,875,037	371,284,268
Sub-ordinated loans	2,500,000	2,499,000	2,498,000	5,497,000	5,494,800
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	5,119,267	7,332,059	13,620,616	11,059,484	-
Deferred tax liabilities	-	-	-	1,871	12,284,360
TOTAL LIABILITIES	234,339,023	300,231,481	344,324,578	388,414,353	413,956,669
NET ASSETS	17,687,753	19,878,242	22,355,614	29,959,978	35,974,857
REPRESENTED BY					
Share Capital	4,488,642	5,386,370	6,463,644	7,110,008	7,821,009
Reserves	6,133,209	6,050,713	5,804,776	6,582,845	7,516,910
Share Premium	-	-	-	-	-
Un-appropriated profit	5,607,796	6,971,308	8,536,697	12,198,425	15,828,533
Surplus/ (Deficit) on revaluation of assets	1,458,106	1,469,851	1,550,497	4,068,700	4,808,405
TOTAL	17,687,753	19,878,242	22,355,614	29,959,978	35,974,857
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	17,215,507	21,201,422	30,570,540	41,121,503	44,992,696
Mark-Up/ Return/Interest Expenses	6,793,101	10,093,010	16,559,806	22,421,694	22,427,652
Net Mark-Up / Interest Income	10,422,406	11,108,412	14,010,734	18,699,809	22,565,044
Provisions & bad debts written off directly	704,871	2,714,842	3,156,001	4,415,820	4,083,385
Net Mark-Up / Interest Income after Provision	9,717,535	8,393,570	10,854,733	14,283,989	18,481,659
Fees, Commission & Brokerage income	1,353,888	2,062,677	2,291,459	2,708,002	2,491,200
Dividend income	193,255	147,184	1,420,364	1,374,967	1,118,270
Income from dealing in foreign currencies	282,285	194,879	230,060	761,934	418,524
Other income	619,640	1,515,359	210,222	1,113,131	1,643,792
Total Non - Markup / Interest Income	2,449,068	3,920,099	4,152,105	5,958,034	5,671,786
Administrative expenses	5,290,578	5,944,340	8,089,913	9,423,503	11,241,587
Other expenses	214,931	416,253	795,985	282,400	568,752
Total Non-Markup/Interest Expenses	5,505,509	6,360,593	8,885,898	9,705,903	11,810,339
Extra ordinary/unusual Items (Expense)	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	6,661,094	5,953,076	6,120,940	10,536,120	12,343,106
Taxation - Current	2,215,092	1,887,299	1,829,425	3,546,462	4,161,179
- Prior Years	-	-	-	-	373,941
- Deferred	48,752	(10,381)	134,829	(132,509)	(417,346)
PROFIT/ (LOSS) AFTER TAXATION	4,397,250	4,076,158	4,156,686	7,122,167	8,225,332
Net Cash Inflow / (Outflow) from Operating	9,328,210	46,349,828	563,633	10,811,077	36,199,585
Net Cash Inflow / (Outflow) from Investing Activities	(4,241,331)	(38,461,009)	(3,543,746)	(9,999,771)	(28,821,798)
Net Cash Inflow / (Outflow) from Financing	1,403,346	(1,903,755)	(1,754,971)	925,827	(2,981,552)
Number of Employees	8,879	10,297	11,108	11,690	12,588

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Allied Bank Ltd.				
	2011	2012	2013	2014	2015
ASSETS					
Cash & balances with treasury banks	36,479,758	43,351,653	44,673,079	41,254,975	56,711,573
Balances with other banks	1,679,085	1,029,286	1,102,231	873,494	4,077,598
Lending to financial institutions	1,361,754	10,720,935	12,461,403	2,030,062	3,628,366
Investments - net	195,694,122	267,403,346	363,378,998	428,790,733	544,077,215
Advances - net	244,433,474	271,084,275	267,001,028	306,014,402	321,605,140
Other assets	17,211,827	18,454,814	23,495,595	36,054,979	32,716,043
Operating fixed assets	18,087,011	19,871,173	22,083,612	27,250,482	28,849,577
Deferred tax assets	751,908	-	-	-	-
TOTAL ASSETS	515,698,939	631,915,482	734,195,946	842,269,127	991,665,512
LIABILITIES					
Bills payable	4,015,317	6,203,051	4,878,594	4,831,801	4,942,189
Borrowings from financial institutions	49,993,200	38,916,192	32,952,406	66,096,472	137,959,818
Deposits and other accounts	399,561,676	514,707,055	608,411,670	667,877,615	734,596,166
Sub-ordinate loans	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	16,003,425
Deferred tax liabilities	-	64,584	1,808,405	3,622,651	8,907,457
TOTAL LIABILITIES	472,359,135	580,999,622	667,997,923	761,378,802	902,409,055
NET ASSETS	43,339,804	50,915,860	66,198,023	80,890,325	89,256,457
REPRESENTED BY					
Share Capital	8,603,110	9,463,421	10,409,763	11,450,739	11,450,739
Reserves	8,762,745	10,906,250	12,438,158	13,549,355	15,102,026
Share Premium	-	-	-	-	-
Un-appropriated profit	20,254,503	22,558,411	30,855,565	37,053,691	41,415,882
Surplus/ (Deficit) on revaluation of assets	5,719,446	7,987,778	12,494,537	18,836,540	21,287,810
TOTAL	43,339,804	50,915,860	66,198,023	80,890,325	89,256,457
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	51,814,273	49,502,633	54,221,577	67,001,497	72,116,230
Mark-Up/ Return/Interest Expenses	26,643,234	31,141,686	32,551,922	38,815,342	35,976,740
Net Mark-Up / Interest Income	25,171,039	18,360,947	21,669,655	28,186,155	36,139,490
Provisions & bad debts written off directly	3,009,024	650,560	564,943	1,254,414	1,649,106
Net Mark-Up / Interest Income after Provision	22,162,015	17,710,387	21,104,712	26,931,741	34,490,384
Fees, Commission & Brokerage income	2,730,686	2,570,107	3,079,338	3,301,188	3,570,398
Dividend income	2,681,218	8,433,249	3,401,019	3,512,429	3,527,589
Gain/Loss on sale of Securities	826,156	1,919,869	631,858	4,337,713	833,214
Income from dealing in foreign currencies	643,058	598,480	2,490,964	456,592	838,256
Other income	68,695	271,890	-	1,127,832	985,681
Total Non - Markup / Interest Income	6,949,813	13,793,595	9,603,179	12,735,754	9,755,138
Administrative expenses	13,165,876	14,546,399	15,510,463	16,951,414	18,175,080
Other expenses	837,470	1,087,231	436,531	514,324	567,062
Total Non-Markup/Interest Expenses	14,003,346	15,633,630	15,946,994	17,465,738	18,742,142
Extra ordinary/unusual Items (Expense)	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	15,108,482	15,870,352	14,760,897	22,201,757	25,503,380
Taxation - Current	4,917,896	3,743,788	4,079,460	7,413,119	8,347,670
- Prior Years	153,745	-	(4,085,622)	-	1,460,245
- Deferred	(102,840)	450,750	123,699	(226,454)	575,158
PROFIT/ (LOSS) AFTER TAXATION	10,139,681	11,675,814	14,643,360	15,015,092	15,120,307
Net Cash Inflow / (Outflow) from Operating Activities	86,806,741	75,478,896	96,332,500	57,504,209	148,505,002
Net Cash Inflow / (Outflow) from Investing Activities	(76,726,650)	(62,843,708)	(87,993,311)	(53,293,361)	(118,570,678)
Net Cash Inflow / (Outflow) from Financing Activities	(3,706,135)	(6,379,200)	(7,019,361)	(7,949,866)	(11,256,818)
Number of Employees	13,029	13,059	10,213	10,121	10,244

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Askari Bank Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & balances with treasury banks	14,879,230	13,356,055	16,029,635	19,385,843	22,565,188
Balances with other banks	7,333,002	3,497,054	3,954,814	8,364,261	3,784,862
Lending to financial institutions	8,392,950	14,444,143	4,479,754	4,614,059	9,172,186
Investments - net	28,625,915	39,431,005	35,677,755	67,046,033	102,259,757
Advances - net	99,179,372	100,780,162	128,818,242	135,034,499	152,784,137
Other assets	3,812,788	5,535,038	8,964,480	10,036,311	9,987,963
Operating fixed assets	3,810,331	5,128,428	8,266,458	9,846,440	-
Deferred tax assets	-	-	-	-	14,190,459
TOTAL ASSETS	166,033,588	182,171,885	206,191,138	254,327,446	314,744,552
LIABILITIES					
Bills payable	1,839,077	2,627,051	2,584,828	2,945,670	3,089,984
Borrowings from financial institutions	14,964,087	17,553,525	15,190,148	19,300,163	25,554,777
Deposits and other accounts	131,839,283	143,036,707	167,676,572	205,970,227	255,936,503
Sub-ordinated loans	2,998,500	2,997,300	2,996,100	5,994,900	5,992,500
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	2,603,113	3,219,796	4,759,140	4,833,489	8,081,139
Deferred tax liabilities	736,298	471,519	12,987	333,925	85,507
TOTAL LIABILITIES	154,980,358	169,905,898	193,219,775	239,378,374	298,740,410
NET ASSETS	11,053,230	12,265,987	12,971,363	14,949,072	16,004,142
REPRESENTED BY					
Share Capital	2,004,333	3,006,499	4,058,774	5,073,467	6,427,440
Reserves	5,814,754	6,948,336	7,667,141	7,182,987	7,691,319
Un-appropriated profit	1,799,979	214,4810	308,980	886,234	701,819
Surplus/ (Deficit) on revaluation of assets	1,434,164	166,342	936,468	1,806,384	1,183,564
TOTAL	11,053,230	12,265,987	12,971,363	14,949,072	16,004,142
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	12,596,921	15,143,241	18,393,313	22,661,754	27,952,162
Mark-Up/ Return/Interest Expenses	6,977,313	8,685,624	10,650,719	13,629,096	17,936,616
Net Mark-Up / Interest Income	5,619,608	6,457,617	7,742,594	9,032,658	10,015,546
Provisions & bad debts written off directly	1,128,513	3,921,741	4,072,597	2,914,893	3,064,382
Net Mark-Up / Interest Income after Provision	4,491,095	2,535,876	3,669,997	6,117,765	6,951,163
Fees, Commission & Brokerage income	1,013,660	1,072,868	1,257,584	1,307,699	1,271,467
Dividend income	109,326	137,079	173,621	162,537	209,922
Gain/Loss on sale of Securities	-	-	-	-	-
Income from dealing in foreign currencies	584,344	655,761	873,512	538,445	13,011
Other income	431,924	2,699,788	402,283	546,020	682,643
Total Non - Markup / Interest Income	2,139,254	4,565,496	2,707,000	2,554,701	2,177,043
Administrative expenses	3,277,353	4,789,536	5,904,169	6,995,857	7,812,618
Other expenses	6,141	12,051	11,446	34,368	42,453
Total Non-Markup/Interest Expenses	3,283,494	4,801,587	5,915,615	7,030,225	7,855,071
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	3,346,855	2,299,785	461,382	1,642,241	1,273,136
Taxation - Current	983,875	98,535	17,363	562,099	329,617
- Prior Years	-	(233,950)	(50,000)	119,827	-
- Deferred	113,006	(245,812)	107,794	(147,478)	342
PROFIT/ (LOSS) AFTER TAXATION	2,249,974	2,681,012	386,225	1,107,793	943,177
Net Cash Inflow / (Outflow) from Operating Activities	8,356,026	8,370,382	2,596,563	36,409,130	35,810,016
Net Cash Inflow / (Outflow) from Investing Activities	(3,714,950)	(13,526,597)	155,381	(32,216,450)	(37,311,023)
Net Cash Inflow / (Outflow) from Financing Activities	(225,917)	(202,908)	(445,604)	2,997,975	(2,693)
Number of Employees	5,226	6,808	7,560	7,270	7,676

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Askari Bank Ltd.				
	2011	2012	2013	2014	2015
ASSETS					
Cash & balances with treasury banks	26,168,181	24,435,380	26,104,822	19,130,113	29,685,228
Balances with other banks	6,235,055	8,863,586	9,057,747	7,068,111	8,295,724
Lending to financial institutions	1,591,584	6,319,474	2,503,207	3,427,753	812,898
Investments - net	133,756,712	145,378,148	165,863,237	217,214,247	268,020,706
Advances - net	150,710,709	143,726,962	163,556,632	170,496,454	199,930,812
Other assets	15,945,250	15,490,986	16,197,164	20,571,044	19,891,336
Operating fixed assets	9,348,815	8,841,091	8,567,401	8,299,488	9,230,010
Deferred tax assets	-	-	2,977,285	875,335	-
TOTAL ASSETS	343,756,306	353,055,627	394,827,495	447,082,545	535,866,714
LIABILITIES					
Bills payable	2,756,032	3,700,156	5,687,542	6,855,020	6,094,885
Borrowings from financial institutions	17,273,470	8,372,617	24,545,879	13,742,030	57,323,250
Deposits and other accounts	291,502,993	306,937,216	335,241,027	387,586,620	433,172,205
Sub-ordinated loans	6,990,100	6,987,300	3,994,400	7,992,800	4,996,800
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	7,374,421	7,251,956	6,629,759	7,199,014	7,330,227
Deferred tax liabilities	83,024	118,376	-	-	96,404
TOTAL LIABILITIES	325,980,040	333,367,621	376,098,607	423,375,484	509,013,771
NET ASSETS	17,776,266	19,688,006	18,728,888	23,707,061	26,852,943
REPRESENTED BY					
Share Capital	7,070,184	8,130,711	12,602,602	12,602,602	12,602,602
Reserves	8,136,440	8,542,421	5,613,061	4,823,738	6,445,888
Un-appropriated profit	1,302,158	1,004,290	(1,582,626)	1,862,223	2,763,314
Surplus/ (Deficit) on revaluation of assets	1,267,484	2,010,584	2,095,851	4,418,498	5,041,139
TOTAL	17,776,266	19,688,006	18,728,888	23,707,061	26,852,943
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	32,766,351	32,402,187	27,960,505	34,604,210	36,592,093
Mark-Up/ Return/Interest Expenses	22,699,583	22,973,781	19,363,188	22,710,924	21,690,386
Net Mark-Up / Interest Income	10,066,768	9,428,406	8,597,317	11,893,286	14,901,707
Provisions & bad debts written off directly	1,830,842	2,687,860	11,103,376	321,978	879,052
Net Mark-Up / Interest Income after Provision	8,235,926	6,740,546	(2,506,059)	11,571,308	14,022,655
Fees, Commission & Brokerage income	1,193,986	1,153,496	1,169,442	1,435,180	1,732,140
Dividend income	289,470	1,036,249	508,748	348,726	302,721
Gain/Loss on sale of Securities	-	884,724	559,463	1,803,844	3,246,294
Income from dealing in foreign currencies	772,495	-	1,360,791	985,323	834,956
Other income	646,970	1,042,897	-	744,134	573,477
Total Non - Markup / Interest Income	2,902,921	4,117,366	3,598,444	5,317,207	6,689,588
Administrative expenses	8,639,312	9,039,255	9,396,803	10,934,450	12,014,237
Other expenses	86,784	88,930	136,085	172,652	266,310
Total Non-Markup/Interest Expenses	8,726,096	9,128,185	9,532,888	11,107,102	12,280,547
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	2,412,751	1,729,727	(8,440,503)	5,781,413	8,431,696
Taxation - Current	832,723	839,144	93,765	1,013,637	2,329,796
- Prior Years	-	-	-	-	416,000
- Deferred	(47,670)	(364,779)	(3,054,373)	752,844	642,481
PROFIT/ (LOSS) AFTER TAXATION	1,627,698	1,255,362	(5,479,895)	4,014,932	5,043,419
Net Cash Inflow / (Outflow) from Operating Activities	36,491,839	10,938,544	22,905,701	36,638,777	67,461,002
Net Cash Inflow / (Outflow) from Investing Activities	(31,455,817)	10,046,591	(21,637,610)	(47,917,575)	(51,636,251)
Net Cash Inflow / (Outflow) from Financing Activities	997,381	(3,586)	1,478,821	2,751,889	(5,481,279)
Number of Employees	7,277	6,907	5,531	5,581	6,781

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

Atlas Bank acquired the operation of Dawood Bank Ltd. w.e.f 14-2-2006

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Bank Alfalah Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & balances with treasury banks	27,859,360	29,436,378	32,687,335	35,056,012	41,197,841
Balances with other banks	12,731,952	18,380,738	21,581,043	22,722,639	16,179,255
Lending to financial institutions	12,456,653	3,452,059	3,315,500	14,947,435	6,497,556
Investments - net	56,502,210	88,491,564	75,973,238	99,159,957	113,425,861
Advances - net	149,999,325	171,198,992	192,671,169	188,042,438	207,152,546
Other assets	5,633,051	6,013,097	8,989,186	14,649,380	12,826,225
Operating fixed assets	10,502,990	11,922,324	13,773,293	14,492,194	14,204,555
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	275,685,541	328,895,152	348,990,764	389,070,055	411,483,839
LIABILITIES					
Bills payable	3,091,135	4,138,243	3,452,031	3,766,144	4,521,533
Borrowings from financial institutions	8,394,130	21,230,697	13,690,222	20,653,921	13,700,124
Deposits and other accounts	239,509,391	273,173,841	300,732,858	324,759,752	354,015,311
Sub-ordinated loans	3,222,106	3,220,858	2,571,169	7,570,181	7,567,192
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	7,305,496	9,531,860	11,291,280	10,006,786	9,258,216
Deferred tax liabilities	1,921,338	1,379,809	208,465	179,851	115,919
TOTAL LIABILITIES	263,443,596	312,675,308	331,946,025	366,936,635	389,178,295
NET ASSETS	12,241,945	16,219,844	17,044,739	22,133,420	22,305,544
REPRESENTED BY					
Share Capital	5,000,000	6,500,000	7,995,000	13,491,563	13,491,563
Reserves	2,749,533	2,414,833	3,166,056	3,587,969	3,819,133
Un-appropriated profit	2,823,072	4,851,840	3,447,467	2,690,728	2,415,860
Surplus/ (Deficit) on revaluation of assets	1,669,340	2,453,171	2,436,216	2,363,160	2,578,988
TOTAL	12,241,945	16,219,844	17,044,739	22,133,420	22,305,544
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	21,191,470	25,783,871	31,046,583	35,561,312	37,530,256
Mark-Up/ Return/Interest Expenses	15,232,886	16,620,963	20,331,194	24,654,180	23,855,448
Net Mark-Up / Interest Income	5,958,584	9,162,908	10,715,389	10,907,132	13,674,808
Provisions & bad debts written off directly	699,227	2,376,711	3,543,357	4,071,527	4,260,383
Net Mark-Up / Interest Income after Provision	5,259,357	6,786,197	7,172,032	6,835,605	9,414,425
Fees, Commission & Brokerage income	1,804,998	2,429,599	2,539,321	1,913,004	1,986,470
Dividend income	37,393	64,722	300,943	248,217	204,425
Income from dealing in foreign currencies	386,997	474,722	914,845	1,019,732	1,133,544
Other income	995,251	3,069,423	1,490,318	2,001,300	1,383,722
Total Non - Markup / Interest Income	3,224,639	6,038,466	5,245,427	5,182,253	4,708,161
Administrative expenses	5,874,745	8,272,587	10,471,399	10,923,507	12,578,080
Other expenses	43,306	16,524	151,340	78,035	175,761
Total Non-Markup/Interest Expenses	5,918,051	8,289,111	10,622,739	11,001,542	12,753,841
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	2,565,945	4,535,552	1,794,720	1,016,316	1,368,745
Taxation - Current	476,226	1,726,810	1,730,051	1,066,301	842,232
- Prior Years	(100,874)	-	(221,797)	(179,674)	(71,056)
- Deferred	427,902	(321,487)	(1,014,835)	(767,346)	(370,883)
PROFIT/ (LOSS) AFTER TAXATION	1,762,691	3,130,229	1,301,301	897,035	968,452
Net Cash Inflow / (Outflow) from Operating Activities	7,852,362	39,645,325	2,499,606	19,945,927	18,112,043
Net Cash Inflow / (Outflow) from Investing Activities	(2,017,229)	(34,049,733)	7,403,300	(25,279,776)	(16,405,251)
Net Cash Inflow / (Outflow) from Financing Activities	1,998,751	(1,248)	(1,624,689)	8,996,512	(1,082,314)
Number of Employees	8,079	9,183	9,669	9,551	10,009

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Bank Alfalah Ltd.				
	2011	2012	2013	2014	2015
ASSETS					
Cash & balances with treasury banks	50,882,662	58,044,054	61,204,697	50,515,643	62,368,790
Balances with other banks	17,424,487	26,720,993	34,764,008	12,331,713	16,552,207
Lending to financial institutions	7,765,407	876,870	2,522,022	18,313,485	53,628,870
Investments - net	166,531,768	189,486,762	219,690,369	324,319,454	397,097,214
Advances - net	198,468,512	233,933,358	260,779,850	290,597,237	327,297,821
Other assets	13,290,458	13,272,536	16,427,478	31,310,661	28,420,651
Operating fixed assets	13,388,683	13,747,520	14,835,200	15,740,100	17,241,968
Deferred tax assets	421,825	384,601	1,204,000	-	-
TOTAL ASSETS	468,173,802	536,466,694	611,427,624	743,128,293	902,607,521
LIABILITIES					
Bills payable	5,403,453	8,430,910	9,543,480	11,758,155	9,733,929
Borrowings from financial institutions	18,168,978	21,227,834	23,115,102	55,232,916	172,393,198
Deposits and other accounts	401,247,886	457,118,723	525,525,770	605,963,224	640,188,735
Sub-ordinate loans	7,148,693	5,874,742	9,991,000	9,987,000	9,983,000
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	10,427,754	13,567,083	11,350,528	14,514,599	15,131,430
Deferred tax liabilities	-	-	-	853,331	1,824,054
TOTAL LIABILITIES	442,396,764	506,219,292	579,525,880	698,309,225	849,254,346
NET ASSETS	25,777,038	30,247,402	31,901,744	44,819,068	53,353,175
REPRESENTED BY					
Share Capital	13,491,563	13,491,563	13,491,563	15,872,427	15,898,062
Reserves	4,100,264	5,636,549	7,274,222	12,338,026	14,164,120
Un-appropriated profit	5,248,059	6,561,628	7,499,831	9,613,374	12,362,596
Surplus/ (Deficit) on revaluation of assets	2,937,152	4,557,662	3,636,128	6,995,241	10,928,397
TOTAL	25,777,038	30,247,402	31,901,744	44,819,068	53,353,175
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	44,298,178	46,079,918	43,961,060	55,378,477	61,458,407
Mark-Up/ Return/Interest Expenses	25,687,485	27,500,056	27,066,229	33,505,003	32,810,722
Net Mark-Up / Interest Income	18,610,693	18,579,862	16,894,831	21,873,474	28,647,685
Provisions & bad debts written off directly	4,329,500	3,558,532	1,053,648	1,533,833	2,286,900
Net Mark-Up / Interest Income after Provision	14,281,193	15,021,330	15,841,183	20,339,641	26,360,785
Fees, Commission & Brokerage income	2,148,239	2,536,717	2,800,461	3,120,035	4,384,496
Dividend income	191,708	349,061	482,567	492,348	514,401
Gain/Loss on Sale of Securities	1,115,417	1,328,000	1,588,895	1,058,167	1,606,751
Income from dealing in foreign currencies	-	1,309,703	1,535,808	2,042,957	1,379,097
Other income	1,912,349	1,757,859	1,870,963	2,322,934	956,275
Total Non - Markup / Interest Income	5,367,713	7,281,340	8,278,694	9,036,441	8,841,020
Administrative expenses	13,832,096	15,204,036	17,288,779	20,261,215	21,956,115
Other expenses	383,092	315,432	23,887	601,301	641,620
Total Non-Markup/Interest Expenses	14,215,188	15,519,468	17,312,666	20,862,516	22,597,735
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	5,433,718	6,783,202	6,807,211	8,513,566	12,604,070
Taxation - Current	3,263,249	3,141,909	2,400,321	3,122,512	5,008,992
- Prior Years	45,000	(160,000)	(159,060)	(288,216)	567,813
- Deferred	(1,377,661)	(754,828)	(110,000)	38,419	(495,545)
PROFIT/ (LOSS) AFTER TAXATION	3,503,130	4,556,121	4,675,950	5,640,851	7,522,810
Net Cash Inflow / (Outflow) from Operating Activities	54,274,913	49,944,024	44,687,658	51,245,191	103,242,608
Net Cash Inflow / (Outflow) from Investing Activities	(45,660,421)	(31,305,868)	(30,171,631)	(87,293,021)	(72,610,709)
Net Cash Inflow / (Outflow) from Financing Activities	(418,499)	(3,634,974)	(2,367,676)	3,925,405	(3,127,243)
Number of Employees	10,123	9,897	9,857	7,785	10,280

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Bank AL-Habib Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & balances with treasury banks	9,346,431	13,766,500	11,936,275	14,377,589	19,000,978
Balances with other banks	1,232,902	604,742	3,621,152	4,626,726	2,132,403
Lending to financial institutions	6,578,800	4,112,429	295,396	-	1,139,268
Investments - net	21,023,254	35,287,080	48,234,497	111,017,701	137,167,680
Advances - net	70,795,961	79,224,380	100,196,996	105,985,319	125,773,064
Other assets	2,110,622	2,452,856	3,873,196	4,237,310	6,125,678
Operating fixed assets	3,910,067	5,786,287	9,166,020	9,561,955	10,213,390
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	114,998,037	141,234,274	177,323,532	249,806,600	301,552,461
LIABILITIES					
Bills payable	1,390,613	2,394,482	2,232,334	3,187,383	2,989,989
Borrowings from financial institutions	10,788,554	9,826,525	12,369,743	33,517,109	22,579,348
Deposits and other accounts	91,419,963	114,818,855	144,389,563	189,280,062	249,774,212
Sub-ordinated loans	2,087,920	2,848,080	2,846,940	4,845,000	4,842,260
Liabilities against assets subject to finance lease	708,210	642,369	324,791	-	-
Other liabilities	1,709,658	1,818,999	2,795,610	4,056,360	4,657,866
Deferred tax liabilities	370,727	559,646	731,601	815,728	642,675
TOTAL LIABILITIES	108,475,645	132,908,956	165,690,582	235,701,642	285,486,350
NET ASSETS	6,522,392	8,325,318	11,632,950	14,104,958	16,066,111
REPRESENTED BY					
Share Capital	2,629,334	3,681,068	4,785,388	6,101,370	7,321,643
Reserves	2,082,561	2,527,949	3,062,830	3,664,925	4,392,264
Un-appropriated profit	1,474,441	1,804,740	2,118,986	2,520,579	2,992,475
Surplus/ (Deficit) on revaluation of assets	336,056	311,561	1,665,746	1,818,084	1,359,729
TOTAL	6,522,392	8,325,318	11,632,950	14,104,958	16,066,111
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	7,857,745	9,945,872	14,586,841	22,120,105	27,475,443
Mark-Up/ Return/Interest Expenses	4,078,200	5,764,757	8,004,294	13,053,137	16,678,554
Net Mark-Up / Interest Income	3,779,545	4,181,115	6,582,547	9,066,968	10,796,889
Provisions & bad debts written off directly	20,959	93,266	1,149,345	1,183,026	946,296
Net Mark-Up / Interest Income after Provision	3,758,586	4,087,849	5,433,202	7,883,942	9,850,593
Fees, Commission & Brokerage income	576,308	694,492	890,977	1,011,349	1,176,958
Dividend income	41,717	31,321	404,521	87,733	236,399
Income from dealing in foreign currencies	466,761	532,960	1,009,456	308,021	339,730
Other income	278,458	872,051	149,069	428,979	376,459
Total Non - Markup / Interest Income	1,363,244	2,130,824	2,454,023	1,836,082	2,129,546
Administrative expenses	2,432,395	3,166,045	4,306,759	5,045,731	6,162,449
Other expenses	54	401	1,934	162,222	161,479
Total Non-Markup/Interest Expenses	2,432,449	3,166,446	4,308,693	5,207,953	6,323,928
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	2,689,381	3,052,227	3,578,532	4,512,071	5,656,211
Taxation - Current	784,202	642,753	1,298,206	1,652,277	2,012,476
- Prior Years	4,840	-	61,391	-	-
- Deferred	139,347	198,141	(206,081)	3,500	41,574
PROFIT/ (LOSS) AFTER TAXATION	1,760,992	2,211,333	2,425,016	2,856,294	3,602,161
Net Cash Inflow / (Outflow) from Operating Activities	4,203,671	20,066,569	16,856,703	65,727,310	30,018,943
Net Cash Inflow / (Outflow) from Investing Activities	(2,509,434)	(16,241,468)	(14,749,609)	(63,348,234)	(27,836,628)
Net Cash Inflow / (Outflow) from Financing Activities	213,544	(33,192)	(920,909)	1,067,812	(1,202,908)
Number of Employees	2,896	3,349	4,177	4,645	5,245

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Bank AL-Habib Ltd.				
	2011	2012	2013	2014	2015
ASSETS					
Cash & balances with treasury banks	22,957,986	27,464,340	32,199,533	34,201,813	38,577,738
Balances with other banks	6,743,337	9,744,716	2,662,874	4,345,042	3,185,669
Lending to financial institutions	-	993,981	-	-	5,818,072
Investments - net	222,958,574	249,754,075	239,752,853	331,422,572	354,823,725
Advances - net	114,872,252	147,868,668	167,579,360	181,356,817	205,858,658
Other assets	6,006,559	6,115,660	6,736,964	13,694,264	15,684,322
Operating fixed assets	10,743,753	11,164,099	11,795,334	13,898,321	15,764,284
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	384,282,461	453,105,539	460,726,918	578,918,829	639,712,468
LIABILITIES					
Bills payable	4,979,720	5,257,191	6,173,102	7,984,808	8,665,462
Borrowings from financial institutions	43,441,594	69,622,055	29,480,026	78,455,452	62,592,299
Deposits and other accounts	302,098,594	340,392,871	386,160,762	446,409,004	516,213,178
Sub-ordinated loans	7,390,358	6,489,300	6,485,900	3,743,700	2,994,600
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	5,287,157	5,479,743	5,493,639	6,916,978	7,757,673
Deferred tax liabilities	1,231,486	1,933,584	1,651,438	2,780,536	3,632,598
TOTAL LIABILITIES	364,428,909	429,174,744	435,444,867	546,290,478	601,855,810
NET ASSETS	19,853,552	23,930,795	25,282,051	32,628,351	37,856,658
REPRESENTED BY					
Share Capital	8,785,972	10,103,868	10,103,868	11,114,254	11,114,254
Reserves	5,324,689	6,464,546	7,569,407	8,760,911	10,329,659
Un-appropriated profit	3,726,098	4,606,290	5,554,207	7,679,490	10,253,920
Surplus/ (Deficit) on revaluation of assets	2,016,793	2,756,091	2,054,569	5,073,696	6,158,825
TOTAL	19,853,552	23,930,795	25,282,051	32,628,351	37,856,658
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	36,502,763	41,467,868	37,255,749	44,001,196	50,293,226
Mark-Up/ Return/Interest Expenses	22,373,903	26,105,660	22,994,393	24,936,885	25,476,349
Net Mark-Up / Interest Income	14,128,860	15,362,208	14,261,356	19,064,311	24,816,877
Provisions & bad debts written off directly	1,820,788	466,101	479,791	552,989	1,960,305
Net Mark-Up / Interest Income after Provision	12,308,072	14,896,107	13,781,565	18,511,322	22,856,572
Fees, Commission & Brokerage income	1,305,976	1,502,213	1,894,163	1,950,797	2,286,952
Dividend income	233,398	328,207	253,682	364,618	601,701
Gain/Loss on Sale of Securities	-	-	-	-	217,254
Income from dealing in foreign currencies	612,851	577,887	675,489	854,437	707,484
Other income	441,770	559,035	1,084,634	637,840	697,475
Total Non - Markup / Interest Income	2,593,995	2,967,342	3,907,968	3,807,692	4,510,866
Administrative expenses	7,584,677	8,795,739	10,008,680	12,189,767	14,695,040
Other expenses	162,051	198,213	167,878	212,133	340,739
Total Non-Markup/Interest Expenses	7,746,728	8,993,952	10,176,558	12,401,900	15,035,779
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	7,155,339	8,869,497	7,512,975	9,917,114	12,331,659
Taxation - Current	2,453,493	3,263,970	2,450,671	3,497,316	4,503,771
- Prior Years	-	(122,893)	(190,885)	-	500,484
- Deferred	168,366	281,906	98,640	70,856	(77,508)
PROFIT/ (LOSS) AFTER TAXATION	4,533,480	5,446,514	5,154,549	6,348,942	7,404,912
Net Cash Inflow / (Outflow) from Operating Activities	94,293,958	36,949,453	(7,716,369)	98,100,879	31,697,719
Net Cash Inflow / (Outflow) from Investing Activities	(85,690,701)	(26,379,943)	8,284,830	(90,267,136)	(23,780,057)
Net Cash Inflow / (Outflow) from Financing Activities	1,107,176	(3,063,928)	(2,987,281)	(4,737,895)	(4,039,530)
Number of Employees	6,025	6,553	7,185	8,100	9,391

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	BankIslami Pakistan Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & balances with treasury banks	338,222	1,433,166	2,175,413	4,217,515	3,035,148
Balances with other banks	790,709	2,577,491	2,207,490	2,059,550	569,622
Lending to financial institutions	412,131	625,037	40,351	4,018,813	4,513,132
Investments - net	493,008	3,864,027	5,019,525	6,813,191	13,732,132
Advances - net	959,133	3,962,867	6,527,531	13,282,152	16,670,125
Other assets	562,913	1,093,324	942,385	1,153,230	4,046,681
Operating fixed assets	441,428	801,143	1,910,648	2,395,304	2,066,680
Deferred tax assets	27,130	90,418	265,257	347,016	402,183
TOTAL ASSETS	4,024,674	14,447,473	19,088,600	34,286,771	45,035,703
LIABILITIES					
Bills payable	23,830	84,998	353,646	485,608	563,020
Borrowings from financial institutions	50,000	70,000	245,939	156,160	353,000
Deposits and other accounts	1,778,008	9,934,282	12,477,955	27,987,378	38,198,320
Sub-ordinate loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	169,949	513,467	819,239	917,332	1,154,977
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	2,021,787	10,602,747	13,896,779	29,546,478	40,269,317
NET ASSETS	2,002,887	3,844,726	5,191,821	4,740,293	4,766,386
REPRESENTED BY					
Share Capital	2,000,000	3,200,000	5,279,679	5,279,679	5,279,679
Reserves	-	681,409	-	-	9,310
Un-appropriated profit	(8,354)	(45,377)	(98,307)	(577,246)	(554,985)
Surplus/ (Deficit) on revaluation of assets	11,241	8,694	10,449	37,860	32,382
TOTAL	2,002,887	3,844,726	5,191,821	4,740,293	4,766,386
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	100,008	602,060	1,468,688	2,193,891	3,806,209
Mark-Up/ Return/Interest Expenses	18,665	303,842	729,528	1,222,169	2,057,533
Net Mark-Up / Interest Income	81,343	298,218	739,160	971,722	1,748,676
Provisions & bad debts written off directly	1,001	28,372	130,556	111,198	(7,424)
Net Mark-Up / Interest Income after Provision	80,342	269,846	608,604	860,524	1,756,100
Fees, Commission & Brokerage income	3,430	61,207	112,117	37,854	87,821
Dividend income	13,569	23,150	1,741	-	1
Income from dealing in foreign currencies	740	10,248	29,273	278,054	60,276
Other income	26,808	45,676	53,008	26,779	59,006
Total Non - Markup / Interest Income	44,547	140,281	196,139	342,687	207,104
Administrative expenses	145,526	491,172	1,028,232	1,755,503	1,895,476
Other expenses	13,762	19,418	5,663	10,617	23,185
Total Non-Markup/Interest Expenses	159,288	510,590	1,033,895	1,766,120	1,918,661
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(34,399)	(100,463)	(229,152)	(562,909)	44,543
Taxation - Current	1,021	4,004	87	12,549	42,269
- Prior Years	266	-	-	-	-
- Deferred	(27,332)	(67,444)	(176,309)	(96,519)	(44,276)
PROFIT/ (LOSS) AFTER TAXATION	(8,354)	(37,023)	(52,930)	(478,939)	46,550
Net Cash Inflow / (Outflow) from Operating Activities	(73,421)	5,291,777	1,109,403	4,475,857	4,267,673
Net Cash Inflow / (Outflow) from Investing Activities	(486,245)	(4,291,460)	(2,135,427)	(2,581,695)	(6,939,968)
Net Cash Inflow / (Outflow) from Financing Activities	528,510	1,881,409	1,398,270	-	-
Number of Employees	236	563	1,188	1,471	1,347

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	BankIslami Pakistan Ltd.				
	2011	2012	2013	2014	2015
ASSETS					
Cash & balances with treasury banks	4,684,826	4,938,707	4,883,478	6,361,444	9,035,886
Balances with other banks	549,277	806,110	967,557	733,523	1,780,710
Lending to financial institutions	4,436,264	8,475,672	6,511,173	18,143,574	39,824,221
Investments - net	21,067,082	28,994,462	31,610,287	30,654,552	35,885,958
Advances - net	20,110,401	27,433,262	38,308,733	41,097,058	69,576,275
Other assets	5,973,706	1,587,738	1,616,289	1,613,830	5,633,219
Operating fixed assets	1,811,628	1,913,106	2,958,077	3,380,168	6,007,660
Deferred tax assets	188,130	86,973	-	-	638,596
TOTAL ASSETS	58,821,314	74,236,030	86,855,594	101,984,149	174,129,892
LIABILITIES					
Bills payable	798,853	1,251,010	835,562	918,435	1,523,933
Borrowings from financial institutions	800,000	1,621,415	2,538,000	561,000	3,197,770
Deposits and other accounts	50,568,785	64,216,485	75,225,869	90,330,997	153,058,102
Sub-ordinate loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	1,341,038	1,574,666	1,838,373	3,106,814	-
Deferred tax liabilities	-	-	175,589	199,683	5,163,817
TOTAL LIABILITIES	53,508,676	68,663,576	80,613,393	95,116,929	162,943,622
NET ASSETS	5,312,638	5,572,454	6,242,201	6,867,220	11,186,270
REPRESENTED BY					
Share Capital	5,279,679	5,279,679	5,279,679	5,758,721	10,000,079
Reserves	91,221	173,392	210,446	194,134	351,723
Un-appropriated profit	(227,340)	101,342	24,829	266,946	-
Surplus/ (Deficit) on revaluation of assets	169,078	18,041	727,247	647,419	834,468
TOTAL	5,312,638	5,572,454	6,242,201	6,867,220	11,186,270
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	5,502,154	5,975,306	6,289,042	7,812,302	8,834,160
Mark-Up/ Return/Interest Expenses	2,883,355	3,506,965	3,789,538	4,459,070	5,118,822
Net Mark-Up / Interest Income	2,618,799	2,468,341	2,499,504	3,353,232	3,715,338
Provisions & bad debts written off directly	21,423	96,072	122,746	17,407	(630,724)
Net Mark-Up / Interest Income after Provision	2,597,376	2,372,269	2,376,758	3,335,825	4,346,062
Fees, Commission & Brokerage income	110,118	181,237	292,186	387,333	408,018
Dividend income	2	2	2	-	2,835
Income from dealing in foreign currencies	63,285	100,957	76,159	172,356	12,003
Other income	53,304	251,736	85,227	72,247	64,769
Total Non - Markup / Interest Income	226,709	533,932	453,574	631,936	570,028
Administrative expenses	2,147,527	2,271,642	2,488,004	3,462,351	5,037,198
Other expenses	67,971	8,117	34,176	35,688	151,279
Total Non-Markup/Interest Expenses	2,215,498	2,279,759	2,522,180	3,498,039	5,188,477
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	608,587	626,442	308,152	469,722	(272,387)
Taxation - Current	57,242	32,710	67,453	84,442	99,299
- Prior Years	1,340	-	-	-	21,437
- Deferred	140,449	182,879	55,427	71,630	(197,119)
PROFIT/ (LOSS) AFTER TAXATION	409,556	410,853	185,272	313,650	(196,004)
Net Cash Inflow / (Outflow) from Operating Activities	8,826,592	9,052,857	3,107,131	809,455	(28,172,106)
Net Cash Inflow / (Outflow) from Investing Activities	(7,197,259)	(8,542,143)	(3,000,913)	34,477	27,573,335
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	400,000	10,816,596
Number of Employees	1,452	1,648	1,808	2,529	3,683

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Burj Bank Ltd.*				
	2007	2008	2009	2010	2011
ASSETS					
Cash & balances with treasury banks	380,381	418,948	675,988	1,324,461	1,379,696
Balances with other banks	187,747	255,703	577,349	400,468	2,215,636
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	9,982,793
Advances - net	3,723,752	5,639,877	4,763,622	5,616,202	10,509,340
Other assets	195,506	539,632	624,251	1,564,163	2,405,097
Operating fixed assets	299,404	417,364	600,626	646,645	671,890
Deferred tax assets	20,065	-	106,269	393,116	480,377
TOTAL ASSETS	6,850,534	9,566,710	13,065,908	17,675,686	27,644,829
LIABILITIES					
Bills payable	80,240	20,138	58,263	86,867	210,932
Borrowings from financial institutions	-	50,704	1,094,375	287,291	447,300
Deposits and other accounts	2,888,762	5,063,393	6,784,750	12,636,083	20,341,241
Sub-ordinated loans	-	-	-	339,462	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	215,644	349,053	286,740	-	840,778
Deferred tax liabilities	-	8612	-	-	-
TOTAL LIABILITIES	3,184,646	5,491,900	8,224,128	13,349,703	21,840,251
NET ASSETS	3,665,888	4,074,810	4,841,780	4,325,983	5,804,578
REPRESENTED BY					
Share Capital	3,601,200	4,001,333	5,010,458	5,010,458	7,410,458
Reserves	10,206	16,751	16,751	16,751	16,751
Un-appropriated profit	40,825	67,007	(225,620)	(761,142)	(1,649,630)
Surplus/ (Deficit) on revaluation of assets	13,657	(10,281)	40,191	59,916	26,999
TOTAL	3,665,888	4,074,810	4,841,780	4,325,983	5,804,578
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	249,763	855,374	1,131,873	1,263,461	2,375,585
Mark-Up/ Return/Interest Expenses	57,906	403,500	650,752	726,325	1,423,171
Net Mark-Up / Interest Income	191,857	451,874	481,121	537,136	952,414
Provisions & bad debts written off directly	1,857	3,875	257,089	406,279	251,580
Net Mark-Up / Interest Income after Provision	190,000	447,999	224,032	130,857	700,834
Fees, Commission & Brokerage income	6,007	20,494	18,772	19,815	34,363
Dividend income	-	3,550	9,250	275	33,757
Income from dealing in foreign currencies	2,014	19,458	21,850	17,593	20,845
Other income	817	2,771	6,946	26,577	99,572
Total Non - Markup / Interest Income	8,838	46,273	56,818	64,260	188,537
Administrative expenses	165,999	433,996	685,677	986,592	1,229,345
Other expenses	580	165	325	33,085	6,934
Total Non-Markup/Interest Expenses	166,579	434,161	686,002	1,019,677	1,236,279
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	32,259	60,111	(405,152)	(824,560)	(346,908)
Taxation - Current	1,293	-	6,822	-	25,184
- Prior Years	-	(1,293)	-	-	-
- Deferred	(20,065)	28,677	(119,347)	(289,038)	(83,604)
PROFIT/ (LOSS) AFTER TAXATION	51,031	32,727	(292,627)	(535,522)	(288,488)
Net Cash Inflow / (Outflow) from Operating Activities	(1,296,457)	660,132	654,955	2,667,586	5,394,077
Net Cash Inflow / (Outflow) from Investing Activities	(1,521,950)	(953,742)	(1,085,394)	(2,195,994)	5,323,674
Net Cash Inflow / (Outflow) from Financing Activities	914,747	674,651	1,009,125	-	1,800,000
Number of Employees	126	366	805	583	820

* Dawood Islamic Bank Ltd. renamed as Burj Bank Ltd.

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Burj Bank Ltd.			
	2012	2013	2014	2015
ASSETS				
Cash & balances with treasury banks	2,452,464	2,751,089	2,411,487	3,586,010
Balances with other banks	907,255	1,056,489	81,779	126,046
Lending to financial institutions	-	7,689,704	-	800,000
Investments - net	17,156,398	9,226,189	8,164,801	6,652,065
Advances - net	23,370,532	28,955,126	19,960,447	18,079,208
Other assets	1,648,680	1,475,694	1,212,480	1,302,639
Operating fixed assets	1,130,246	1,057,349	854,673	675,308
Deferred tax assets	519,877	1,177,423	1,404,859	1,514,798
TOTAL ASSETS	47,185,452	53,389,063	34,090,526	32,736,074
LIABILITIES				
Bills payable	390,795	507,471	318,887	267,440
Borrowings from financial institutions	3,087,150	3,052,474	1,795,000	1,268,359
Deposits and other accounts	35,922,038	42,697,675	25,808,867	25,637,406
Sub-ordinated loans	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-
Other liabilities	1,847,988	1,770,235	1,364,053	1,173,939
Deferred tax liabilities	-	-	-	-
TOTAL LIABILITIES	41,247,971	48,027,855	29,286,807	28,347,144
NET ASSETS	5,937,481	5,361,208	4,803,719	4,388,930
REPRESENTED BY				
Share Capital	7,410,458	8,167,527	8,167,527	8,167,527
Reserves	2,030	2,030	2,030	2,030
Un-appropriated profit	(1,548,233)	(2,870,526)	(3,342,303)	(3,741,907)
Surplus/ (Deficit) on revaluation of assets	73,226	62,177	(23,535)	(38,720)
TOTAL	5,937,481	5,361,208	4,803,719	4,388,930
PROFIT & LOSS ACCOUNTS				
Mark-Up/ Return/Interest Earned	3,603,352	3,698,464	4,265,544	2,528,224
Mark-Up/ Return/Interest Expenses	2,594,187	2,746,105	2,951,435	1,394,821
Net Mark-Up / Interest Income	1,009,165	952,359	1,314,109	1,133,403
Provisions & bad debts written off directly	(173,859)	821,404	110,780	(30,179)
Net Mark-Up / Interest Income after Provision	1,183,024	130,955	1,203,329	1,163,582
Fees, Commission & Brokerage income	104,544	219,815	191,851	151,707
Dividend income	98,185	82,955	49,478	74,150
Gain (Loss) from sales of securities	-	(15,633)	192,729	25,820
Income from dealing in foreign currencies	24,450	277,100	(329)	181,607
Other income	228,971	49,171	34,804	25,074
Total Non - Markup / Interest Income	456,150	613,408	468,533	458,358
Administrative expenses	1,613,203	2,474,739	2,272,301	2,100,134
Other expenses	(7,375)	8,398	14,360	2,275
Total Non-Markup/Interest Expenses	1,605,828	2,483,137	2,286,661	2,102,409
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	33,346	(1,738,774)	(614,799)	(480,469)
Taxation - Current	18,567	39,086	43,344	26,975
- Prior Years	-	1,666	-	-
- Deferred	(69,867)	(646,500)	(186,366)	(107,840)
PROFIT/ (LOSS) AFTER TAXATION	84,646	(1,133,026)	(471,777)	(399,604)
Net Cash Inflow / (Outflow) from Operating Activities	(64,839)	(774,193)	(10,395,379)	401,627
Net Cash Inflow / (Outflow) from Investing Activities	(7,260,420)	8,343,954	1,396,960	1,616,904
Net Cash Inflow / (Outflow) from Financing Activities	-	567,802	-	-
Number of Employees	1,529	1,155	1,004	968

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Dubai Islamic Bank Pakistan Ltd.				
	2007	2008	2009	2010	2011
ASSETS					
Cash & balances with treasury banks	1,992,425	2,691,572	2,932,264	3,197,884	3,429,994
Balances with other banks	1,410,884	3,273,878	2,430,437	3,455,665	1,116,928
Lending to financial institutions	-	1,329,832	2,591,905	1,020,725	3,826,084
Investments - net	2,974,087	3,019,266	2,822,723	5,945,370	12,937,179
Advances - net	11,347,979	18,073,501	20,589,613	22,764,954	23,340,602
Other assets	1,700,233	1,138,661	1,861,588	1,352,762	1,570,201
Operating fixed assets	1,459,578	2,010,889	1,727,298	1,703,588	1,597,770
Deferred tax assets	423,061	512,474	413,066	447,788	377,691
TOTAL ASSETS	21,308,247	32,050,073	35,368,894	39,888,736	48,196,449
LIABILITIES					
Bills payable	347,521	283,188	279,493	411,944	394,426
Borrowings from financial institutions	383	-	125,000	950,000	1,898,500
Deposits and other accounts	16,114,461	25,458,910	27,980,906	31,414,908	38,491,607
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	490,543	1,241,848	943,230	1,063,545	1,177,867
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	16,952,908	26,983,946	29,328,629	33,840,397	41,962,400
NET ASSETS	4,355,339	5,066,127	6,040,265	6,048,339	6,234,049
REPRESENTED BY					
Share Capital	5,126,248	6,017,780	6,776,030	6,776,030	6,776,030
Advance against Equity	-	-	-	-	18
Reserves	-	-	45,347	46,979	85,058
Un-appropriated profit	(780,698)	(962,520)	(781,130)	(774,670)	(622,281)
Surplus/ (Deficit) on revaluation of assets	9,789	10,867	18	-	(4,776)
TOTAL	4,355,339	5,066,127	6,040,265	6,048,339	6,234,049
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	1,119,716	2,723,796	3,647,145	4,071,552	4,632,785
Mark-Up/ Return/Interest Expenses	469,302	1,377,542	1,805,943	2,129,570	2,395,995
Net Mark-Up / Interest Income	650,414	1,346,254	1,841,202	1,941,982	2,236,790
Provisions & bad debts written off directly	100,766	156,077	115,136	181,224	10,075
Net Mark-Up / Interest Income after Provision	549,648	1,190,177	1,726,066	1,760,758	2,226,715
Fees, Commission & Brokerage income	265,032	142,308	232,619	236,015	241,195
Dividend income	-	-	-	-	76,792
Income from dealing in foreign currencies	38,026	133,573	129,177	127,376	69,189
Other income	33,352	59,671	3,557	2,944	69,960
Total Non - Markup / Interest Income	336,410	335,552	365,353	366,335	457,136
Administrative expenses	1,453,732	1,791,282	1,724,467	2,095,563	2,326,911
Other expenses	174	6,253	14,902	13,799	30,410
Total Non-Markup/Interest Expenses	1,453,906	1,797,535	1,739,369	2,109,362	2,357,321
Extra ordinary/unusual Items	-	-	-	-	10,401
PROFIT/ (LOSS) BEFORE TAXATION	(567,848)	(271,806)	352,050	17,731	316,129
Taxation - Current	7,151	-	20,062	44,379	50,899
- Prior Years	-	-	-	-	2,076
- Deferred	(205,803)	(89,984)	105,251	(34,722)	72,668
PROFIT/ (LOSS) AFTER TAXATION	(369,196)	(181,822)	226,737	8,074	190,486
Net Cash Inflow / (Outflow) from Operating Activities	2,878,431	2,523,494	(1,285,767)	4,676,276	4,983,772
Net Cash Inflow / (Outflow) from Investing Activities	(3,105,065)	(852,903)	(75,232)	(3,385,428)	(7,090,399)
Net Cash Inflow / (Outflow) from Financing Activities	1,208,750	891,550	758,250	-	-
Number of Employees	992	826	984	990	1,400

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Dubai Islamic Bank Pakistan Ltd.			
	2012	2013	2014	2015
ASSETS				
Cash & balances with treasury banks	4,196,103	5,291,178	10,480,052	14,183,630
Balances with other banks	5,660,301	1,840,378	529,277	3,869,403
Lending to financial institutions	3,206,945	9,740,822	10,147,169	11,725,145
Investments - net	21,334,833	25,044,279	18,258,604	18,515,808
Advances - net	26,314,667	35,540,386	58,840,280	104,953,637
Other assets	1,030,965	1,110,472	1,484,151	2,002,857
Operating fixed assets	1,535,272	1,454,910	1,751,032	1,842,705
Deferred tax assets	221,619	234,187	62,434	-
TOTAL ASSETS	63,500,705	80,256,612	101,552,999	157,093,185
LIABILITIES				
Bills payable	659,035	1,208,862	1,250,385	1,552,219
Borrowings from financial institutions	1,600,000	2,938,000	3,567,342	4,551,920
Deposits and other accounts	53,110,048	67,639,224	83,844,395	136,743,457
Sub-ordinated loans	-	-	3,114,976	3,246,971
Liabilities against assets subject to finance lease	-	-	-	-
Other liabilities	1,264,379	1,508,093	2,336,820	2,968,911
Deferred tax liabilities	-	-	-	54,040
TOTAL LIABILITIES	56,633,462	73,294,179	94,113,918	149,117,518
NET ASSETS	6,867,243	6,962,433	7,439,081	7,975,667
REPRESENTED BY				
Share Capital	6,976,030	6,976,030	6,976,030	6,976,030
Advance against Equity	18	18	147,475	18
Reserves	69,140	27,372	406,760	233,586
Un-appropriated profit	(260,665)	(73,788)	(91,202)	753,135
Surplus/ (Deficit) on revaluation of assets	82,720	32,801	7,439,081	12,898
TOTAL	6,867,243	6,962,433	6,976,030	7,975,667
PROFIT & LOSS ACCOUNTS				
Mark-Up/ Return/Interest Earned	5,682,122	5,776,631	7,523,271	8,725,646
Mark-Up/ Return/Interest Expenses	2,807,792	2,662,743	3,433,969	4,091,219
Net Mark-Up / Interest Income	2,874,330	3,113,888	4,089,302	4,634,427
Provisions & bad debts written off directly	192,853	456,762	291,528	187,286
Net Mark-Up / Interest Income after Provision	2,681,477	2,657,126	3,797,774	4,447,141
Fees, Commission & Brokerage income	436,736	603,833	806,451	1,249,751
Dividend income	30,812	-	-	-
Gain/Loss on sale of securities	155,112	-	197,190	15,946
Income from dealing in foreign currencies	-	106,767	122,501	6,735
Other income	72,684	32,650	(9,152)	2,023
Total Non - Markup / Interest Income	695,344	743,250	1,116,990	1,274,455
Administrative expenses	2,846,195	3,182,536	3,972,258	4,987,933
Other expenses	29,621	5,993	16,975	21,941
Total Non-Markup/Interest Expenses	2,875,816	3,188,529	3,989,233	5,009,874
Amortization of Deferred Cost	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	501,005	211,847	925,531	711,722
Taxation - Current	39,436	65,169	86,494	191,099
- Prior Years	6,911	-	-	29,648
- Deferred	108,960	9,868	238,524	60,420
PROFIT/ (LOSS) AFTER TAXATION	345,698	136,810	600,513	430,555
Net Cash Inflow / (Outflow) from Operating Activities	13,506,038	1,263,349	(5,389,925)	7,475,459
Net Cash Inflow / (Outflow) from Investing Activities	(8,396,556)	(3,988,197)	6,152,722	(563,750)
Net Cash Inflow / (Outflow) from Financing Activities	200,000	-	3,114,976	-
Number of Employees	1,739	1,969	2,497	2,952

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Faysal Bank Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & balances with treasury banks	7,207,998	6,872,032	8,927,524	8,427,202	11,212,215
Balances with other banks	2,883,040	3,708,451	876,780	508,795	750,426
Lending to financial institutions	4,608,205	7,078,102	2,861,401	15,017,826	900,000
Investments - net	22,525,358	31,553,108	30,186,168	56,531,338	63,245,596
Advances - net	74,468,644	87,346,401	89,758,789	91,346,001	96,771,156
Other assets	1,537,764	2,204,368	2,983,846	4,966,716	7,010,738
Operating fixed assets	2,239,392	2,514,959	2,646,978	2,787,617	2,494,440
Deferred tax assets	-	-	-	1,279,918	2,959,137
TOTAL ASSETS	115,470,401	141,277,421	138,241,486	180,865,413	185,343,708
LIABILITIES					
Bills payable	4,516,125	2,406,927	1,536,517	1,465,451	1,469,848
Borrowings from financial institutions	14,965,037	9,995,855	13,027,468	34,985,766	30,536,133
Deposits and other accounts	74,413,641	102,067,422	102,776,793	123,655,188	129,174,131
Sub-ordinated loans	-	1,000,000	999,600	999,200	3,998,800
Liabilities against assets subject to finance lease	14,664	7,827	4,103	-	-
Other liabilities	5,924,440	6,951,421	6,641,542	6,977,069	6,942,768
Deferred tax liabilities	1,839,860	2,691,466	2,483,355	-	-
TOTAL LIABILITIES	101,673,767	125,120,918	127,469,378	168,082,674	172,121,680
NET ASSETS	13,796,634	16,156,503	10,772,108	12,782,739	13,222,028
REPRESENTED BY					
Share Capital	4,237,157	5,296,445	5,296,445	6,090,911	7,309,094
Reserves	3,079,527	3,567,033	3,790,023	4,030,056	4,036,302
Un-appropriated profit	1,815,643	1,481,668	1,049,519	1,215,179	1,969,692
Surplus/ (Deficit) on revaluation of assets	4,664,307	5,811,357	636,121	1,446,593	(93,060)
TOTAL	13,796,634	16,156,503	10,772,108	12,782,739	13,222,028
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	9,728,046	11,610,781	13,404,132	16,957,875	17,804,947
Mark-Up/ Return/Interest Expenses	6,089,255	7,459,392	8,454,755	11,967,885	12,773,177
Net Mark-Up / Interest Income	3,638,791	4,151,389	4,949,377	4,989,990	5,031,770
Provisions & bad debts written off directly	621,607	2,079,044	2,047,362	2,191,883	2,011,621
Net Mark-Up / Interest Income after Provision	3,017,184	2,072,345	2,902,015	2,798,107	3,020,149
Fees, Commission & Brokerage income	603,667	743,913	814,001	885,124	995,814
Dividend income	1,249,522	1,221,217	1,207,366	667,926	333,967
Income from dealing in foreign currencies	120,992	313,597	347,114	400,477	450,824
Other income	778,416	1,162,418	(57,888)	859,538	1,535,371
Total Non - Markup / Interest Income	2,752,597	3,441,145	2,310,593	2,813,065	3,315,976
Administrative expenses	1,866,584	2,799,747	3,257,843	4,284,086	5,369,587
Other expenses	32,857	15,916	158,228	26,585	115,585
Total Non-Markup/Interest Expenses	1,899,441	2,815,663	3,416,071	4,310,671	5,485,172
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	3,870,340	2,697,827	1,796,537	1,300,501	850,953
Taxation - Current	383,442	282,381	155,956	1,157,443	211,209
- Prior Years	93,118	(48,433)	100,000	2,823,492	191,736
- Deferred	577,208	191,771	425,629	(3,880,593)	(765,882)
PROFIT/ (LOSS) AFTER TAXATION	2,816,572	2,272,108	1,114,952	1,200,159	1,213,890
Net Cash Inflow / (Outflow) from Operating Activities	(739,060)	7,262,087	1,882,246	13,981,449	7,213,844
Net Cash Inflow / (Outflow) from Investing Activities	2,908,511	(5,504,987)	(2,668,719)	(14,633,913)	(6,566,645)
Net Cash Inflow / (Outflow) from Financing Activities	(1,041,019)	(817,503)	(1,325,507)	(4,865)	2,998,919
Number of Employees	2,069	2,475	2,919	3,018	2,980

RBS was merged into Faysal Bank with effect from December, 31 2010.

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Faysal Bank Ltd.				
	2011	2012	2013	2014	2015
ASSETS					
Cash & balances with treasury banks	18,445,108	24,508,852	28,422,497	20,285,851	26,084,007
Balances with other banks	4,685,718	1,209,313	1,011,980	1,422,699	1,068,451
Lending to financial institutions	-	-	300,000	-	12,088,403
Investments - net	93,409,187	87,995,224	113,319,478	155,210,513	183,677,239
Advances - net	148,161,995	172,299,205	184,190,304	181,224,805	178,079,084
Other assets	11,828,085	11,772,664	13,803,997	16,009,743	14,645,371
Operating fixed assets	10,849,607	10,859,963	10,250,910	11,543,356	11,342,980
Deferred tax assets	5,188,126	4,419,111	3,980,541	2,428,817	3,087,325
TOTAL ASSETS	292,567,826	313,064,332	355,279,707	388,125,784	430,072,860
LIABILITIES					
Bills payable	3,075,642	4,244,494	4,968,610	5,347,774	6,009,238
Borrowings from financial institutions	39,696,986	35,568,109	45,446,528	60,926,863	90,565,242
Deposits and other accounts	214,614,731	240,712,826	271,134,303	283,345,739	292,130,258
Sub-ordinated loans	4,395,197	4,195,001	3,495,400	2,995,200	2,994,000
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	11,572,111	7,365,998	8,068,673	9,207,632	8,021,649
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	273,354,667	292,086,428	333,113,514	361,823,208	399,720,387
NET ASSETS	19,213,159	20,977,904	22,166,193	26,302,576	30,352,473
REPRESENTED BY					
Share Capital	8,243,118	9,273,508	10,432,697	10,432,697	11,997,601
Reserves	6,591,131	6,309,083	6,554,197	5,703,155	6,422,761
Un-appropriated profit	2,959,178	3,146,300	3,600,828	5,696,366	7,638,330
Surplus/ (Deficit) on revaluation of assets	1,419,732	2,249,013	1,578,471	4,470,358	4,293,781
TOTAL	19,213,159	20,977,904	22,166,193	26,302,576	30,352,473
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	28,825,449	28,802,150	27,790,468	32,312,633	32,305,551
Mark-Up/ Return/Interest Expenses	19,619,095	19,838,745	16,945,315	18,480,191	18,357,971
Net Mark-Up / Interest Income	9,206,354	8,963,405	10,845,153	13,832,442	13,947,580
Provisions & bad debts written off directly	695,245	1,400,820	2,116,394	2,358,837	1,393,460
Net Mark-Up / Interest Income after Provision	8,511,109	7,562,585	8,728,759	11,473,605	12,554,120
Fees, Commission & Brokerage income	1,773,198	1,857,688	2,237,474	2,075,945	2,303,447
Dividend income	618,764	431,656	479,352	182,435	318,715
Gain (Loss) from Sales of Securities	-	-	948,598	460,477	1,738,630
Income from dealing in foreign currencies	850,833	769,394	-	1,072,939	964,961
Other income	827,574	2,222,981	867,417	582,373	238,587
Total Non - Markup / Interest Income	4,070,369	5,281,719	4,532,841	4,374,169	5,564,340
Administrative expenses	10,813,919	10,810,261	11,079,122	12,162,034	10,591,053
Other expenses	289,468	193,942	21,699	133,955	607,330
Total Non-Markup/Interest Expenses	11,103,387	11,004,203	11,100,821	12,295,989	11,198,383
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,478,091	1,840,101	2,160,779	3,551,785	6,920,077
Taxation - Current	392,522	267,960	1,078,186	1,712,150	3,038,627
- Prior Years	289,016	(227,147)	(1,612,830)	(812,786)	264,797
- Deferred	(483,743)	376,406	845,517	175,462	(605,711)
PROFIT/ (LOSS) AFTER TAXATION	1,280,296	1,422,882	1,849,906	2,476,959	4,222,364
Net Cash Inflow / (Outflow) from Operating Activities	5,911,646	(4,766,930)	28,733,100	13,478,745	55,375,256
Net Cash Inflow / (Outflow) from Investing Activities	5,842,442	7,654,432	(25,110,192)	(20,929,096)	(49,704,591)
Net Cash Inflow / (Outflow) from Financing Activities	209,067	(204,084)	(699,855)	(500,232)	(1,244)
Number of Employees	6,442	6,462	6,866	5,120	5,357

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	First Women Bank Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & balances with treasury banks	705,703	809,657	575,929	713,140	836,311
Balances with other banks	301,056	384,792	400,761	586,849	600,228
Lending to financial institutions	1,431,628	1,245,000	350,849	1,136,025	926,323
Investments - net	3,137,533	3,159,640	2,264,088	4,097,423	3,430,251
Advances - net	3,066,249	3,063,507	3,304,330	3,274,221	6,308,140
Other assets	189,637	174,294	176,301	194,218	374,798
Operating fixed assets	153,060	148,686	174,833	203,972	188,248
Deferred tax assets	4,536	-	56630	82,827	38,861
TOTAL ASSETS	8,989,402	8,985,576	7,303,721	10,288,675	12,703,160
LIABILITIES					
Bills payable	62,057	193,321	101,993	89,020	102,182
Borrowings from financial institutions	931,520	21,543	27,140	31,328	966,885
Deposits and other accounts	6,965,378	7,569,059	5,939,308	8,756,793	10,195,214
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	95,815	102,409	132,247	287,552	332,858
Deferred tax liabilities	-	11,000	-	30,615	-
TOTAL LIABILITIES	8,054,770	7,897,332	6,200,688	9,195,308	11,597,139
NET ASSETS	934,632	1,088,244	1,103,033	1,093,367	1,106,021
REPRESENTED BY					
Share Capital	283,650	283,650	283,650	283,650	283,650
Reserves	175,759	207,336	228,540	228,540	233,282
Un-appropriated profit	409,070	537,130	623,610	546,128	567,585
Surplus/ (Deficit) on revaluation of assets	66,153	60,128	(32,767)	35,049	21,504
TOTAL	934,632	1,088,244	1,103,033	1,093,367	1,106,021
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	722,410	685,346	736,103	896,476	1,374,548
Mark-Up/ Return/Interest Expenses	237,905	171,694	212,601	408,000	763,841
Net Mark-Up / Interest Income	484,505	513,652	523,502	488,476	610,707
Provisions & bad debts written off directly	5,583	18065	50153	188,075	70,099
Net Mark-Up / Interest Income after Provision	478,922	495,587	473,349	300,401	540,608
Fees, Commission & Brokerage income	35,391	31,672	24,511	25,217	26,445
Dividend income	5,784	9375	9088	7,161	14,025
Income from dealing in foreign currencies	4,073	4406	31902	16,940	(2,231)
Other income	16,626	37,032	24,842	17,561	18,902
Total Non - Markup / Interest Income	61,874	82,485	90,343	66,879	57,141
Administrative expenses	284,219	332,517	367,798	451,930	533,679
Other expenses	93	7133	5,451	1,604	9,393
Total Non-Markup/Interest Expenses	284,312	339,650	373,249	453,534	543,072
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	256,484	238,422	190,443	(86,254)	54,677
Taxation - Current	89,067	82,464	87,280	5,712	15,867
- Prior Years	2,536	(17,563)	16,878	14,882	-
- Deferred	(1,029)	15,634	(19,735)	(26,747)	15,099
PROFIT/ (LOSS) AFTER TAXATION	165,910	157,887	106,020	(80,101)	23,711
Net Cash Inflow / (Outflow) from Operating Activities	(2,228,763)	214,391	(930,303)	2,108,232	(521,807)
Net Cash Inflow / (Outflow) from Investing Activities	2,214,409	(26,701)	712,544	(1,784,933)	658,357
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-	-
Number of Employees	531	535	540	569	585

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	First Women Bank Ltd.				
	2011	2012	2013	2014	2015
ASSETS					
Cash & balances with treasury banks	973,701	1,188,234	1,146,630	1,195,415	1,066,852
Balances with other banks	561,555	636,034	702,652	508,504	170,453
Lending to financial institutions	1,605,946	4,219,779	1,039,411	-	-
Investments - net	4,730,434	7,263,885	7,457,832	7,300,567	11,067,137
Advances - net	7,701,063	8,334,643	9,263,536	8,345,238	7,970,275
Other assets	326,492	609,141	700,043	732,688	470,969
Operating fixed assets	229,344	239,084	287,591	383,314	337,357
Deferred tax assets	-	-	163,682	321,372	263,579
TOTAL ASSETS	16,128,535	22,490,800	20,761,377	18,787,098	21,346,622
LIABILITIES					
Bills payable	96,417	548,727	152,238	111,951	103,166
Borrowings from financial institutions	51,100	73,340	49,585	2,502,955	2,832,357
Deposits and other accounts	13,814,854	19,193,344	18,337,854	13,448,864	15,163,440
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	445,348	592,907	586,887	511,377	414,495
Deferred tax liabilities	1,252	5,242	-	-	-
TOTAL LIABILITIES	14,408,971	20,413,560	19,126,564	16,575,147	18,513,458
NET ASSETS	1,719,564	2,077,240	1,634,813	2,211,951	2,833,164
REPRESENTED BY					
Share Capital	1,080,038	1,494,113	1,494,113	2,494,113	2,894,113
Reserves	284,991	293,863	294,768	294,768	294,768
Un-appropriated profit	280,399	203,665	(77,000)	(552,114)	(489,622)
Surplus/ (Deficit) on revaluation of assets	74,136	85,599	(77,068)	(24,816)	133,905
TOTAL	1,719,564	2,077,240	1,634,813	2,211,951	2,833,164
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	1,918,759	1,798,231	1,837,763	1,798,495	1,516,365
Mark-Up/ Return/Interest Expenses	1,176,451	1,037,893	1,188,336	1,117,808	818,538
Net Mark-Up / Interest Income	742,308	760,338	649,427	680,687	697,827
Provisions & bad debts written off directly	(5,475)	50,508	172,210	643,663	225,239
Net Mark-Up / Interest Income after Provision	747,783	709,830	477,217	37,024	472,588
Fees, Commission & Brokerage income	20,779	43,602	29,557	34,676	38,817
Dividend income	12,639	7,771	10,741	9,241	19,989
Gain/Loss on sale of securities	-	-	29,674	6,938	295,957
Income from dealing in foreign currencies	18,918	24,698	39,840	10,986	29,178
Other income	201,383	19,510	24,723	20,943	25,122
Total Non - Markup / Interest Income	253,719	95,581	134,535	82,784	409,063
Administrative expenses	600,986	716,657	823,354	785,762	839,859
Other expenses	413	263	10,723	101	7,520
Total Non-Markup/Interest Expenses	601,399	716,920	834,077	785,863	847,379
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	400,103	88,491	(222,325)	(666,055)	34,272
Taxation - Current	127,442	32,062	19,777	20,604	18,946
- Prior Years	-	13,064	-	324	(1,845)
- Deferred	14,114	(191)	(36,029)	(187,092)	(36,256)
PROFIT/ (LOSS) AFTER TAXATION	258,547	43,556	(206,073)	(499,891)	53,427
Net Cash Inflow / (Outflow) from Operating Activities	1,070,465	2,531,961	584,747	(1,221,207)	2,644,114
Net Cash Inflow / (Outflow) from Investing Activities	(1,271,748)	(2,542,949)	(559,733)	75,844	(3,510,728)
Net Cash Inflow / (Outflow) from Financing Activities	300,000	300,000	-	1,000,000	400,000
Number of Employees	630	641	661	573	564

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec : Thousand Rupees)

	Habib Bank Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & balances with treasury banks	46,310,478	55,487,664	56,533,134	79,527,191	81,640,246
Balances with other banks	35,965,048	27,020,704	39,307,321	29,560,309	37,413,185
Lending to financial institutions	6,550,128	1,628,130	6,193,787	5,352,873	30,339,344
Investments - net	119,587,476	177,942,251	138,145,692	209,421,147	254,909,116
Advances - net	349,432,685	382,172,734	456,355,507	432,283,588	459,750,012
Other assets	21,535,471	27,346,111	35,419,252	40,187,710	34,920,007
Operating fixed assets	11,954,876	13,780,555	14,751,252	16,475,939	16,155,290
Deferred tax assets	2,725,486	6,613,372	11,222,444	8,172,590	9,572,203
TOTAL ASSETS	594,061,648	691,991,521	757,928,389	820,981,347	924,699,403
LIABILITIES					
Bills payable	9,507,637	15,418,230	9,944,257	10,041,203	9,775,093
Borrowings from financial institutions	56,392,270	58,994,609	46,844,990	48,121,649	40,459,860
Deposits and other accounts	459,140,198	531,298,127	597,090,545	653,452,460	747,374,799
Sub-ordinated loans	-	3,100,000	3,954,925	4,212,080	4,281,835
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	15,578,177	19,943,126	24,913,236	26,058,408	26,557,045
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	540,618,282	628,754,092	682,747,953	741,885,800	828,448,632
NET ASSETS	53,443,366	63,237,429	75,180,436	79,095,547	96,250,771
REPRESENTED BY					
Share Capital	6,900,000	6,900,000	7,590,000	9,108,000	10,018,800
Minority interest	913,317	965,642	890,099	-	1,212,656
Reserves	17,802,584	19,821,455	24,243,254	25,801,889	29,355,555
Un-appropriated profit	20,475,080	28,341,670	39,447,648	36,325,458	47,467,704
Surplus/ (Deficit) on revaluation of assets	7,352,385	7,208,662	3,009,435	7,860,200	8,196,056
TOTAL	53,443,366	63,237,429	75,180,436	79,095,547	96,250,771
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	43,685,740	50,481,021	63,305,033	74,751,375	81,325,028
Mark-Up/ Return/Interest Expenses	13,204,037	19,153,957	26,525,556	33,088,536	34,330,255
Net Mark-Up / Interest Income	30,481,703	31,327,064	36,779,477	41,662,839	46,994,773
Provisions & bad debts written off directly	2,804,072	8,099,291	9,187,404	9,612,138	7,585,664
Net Mark-Up / Interest Income after Provision	27,677,631	23,227,773	27,592,073	32,050,701	39,409,109
Fees, Commission & Brokerage income	3,931,710	3,420,051	4,518,408	4,620,148	5,432,706
Dividend income	-	2,472,663	2,369,233	452,823	343,252
Income from dealing in foreign currencies	1,102,358	1,487,374	2,374,318	1,692,776	3,189,333
Other income	3,455,428	2,643,076	7,116,852	3,176,865	3,797,140
Total Non - Markup / Interest Income	8,489,496	10,023,164	16,378,811	9,942,612	12,762,431
Administrative expenses	17,149,232	18,297,279	21,348,016	21,733,407	24,252,960
Other expenses	177,408	(190,959)	588,489	774,165	878,550
Total Non-Markup/Interest Expenses	17,326,640	18,106,320	21,936,505	22,507,572	25,131,510
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	18,840,487	15,144,617	22,034,379	19,485,741	27,040,030
Taxation - Current	7,144,846	7,220,717	8,661,150	7,827,137	9,698,783
- Prior Years	(39,067)	1,668,562	233,100	(1,079,473)	629,721
- Deferred	(965,607)	(3,828,699)	(2,473,891)	439,434	(322,854)
PROFIT/ (LOSS) AFTER TAXATION	12,700,315	10,084,037	15,614,020	12,298,643	17,034,380
Net Cash Inflow / (Outflow) from Operating Activities	17,851,517	56,224,065	(18,231,677)	102,186,246	42,055,186
Net Cash Inflow / (Outflow) from Investing Activities	250,797	(57,678,742)	34,448,567	(78,005,445)	(37,695,709)
Net Cash Inflow / (Outflow) from Financing Activities	(691,350)	1,687,519	(2,884,803)	(4,173,059)	(5,512,569)
Number of Employees	14,572	14,552	14,123	13,122	13,269

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Habib Bank Ltd.				
	2011	2012	2013	2014	2015
ASSETS					
Cash & balances with treasury banks	103,080,076	157,229,517	135,476,687	135,276,934	154,303,383
Balances with other banks	34,985,809	47,980,032	57,341,769	67,691,450	29,428,453
Lending to financial institutions	41,581,029	24,828,255	35,271,477	34,313,560	44,318,411
Investments - net	399,939,469	797,094,548	826,062,308	924,307,285	1,210,479,109
Advances - net	416,261,389	499,817,906	563,700,737	595,295,176	601,635,036
Other assets	43,941,323	53,835,409	66,609,013	82,809,181	55,796,857
Operating fixed assets	17,107,263	23,632,324	25,706,315	27,309,803	28,938,259
Deferred tax assets	6,957,290	6,056,483	5,103,072	-	-
TOTAL ASSETS	1,063,853,648	1,610,474,474	1,715,271,378	1,867,003,389	2,124,899,508
LIABILITIES					
Bills payable	13,894,502	18,943,207	19,422,316	21,989,658	27,942,101
Borrowings from financial institutions	33,714,904	196,588,138	107,864,424	103,411,114	314,485,132
Deposits and other accounts	875,308,597	1,214,963,700	1,401,229,814	1,524,537,786	1,558,310,675
Sub-ordinated loans	4,497,285	5,440,654	2,633,115	-	10,000,000
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	34,983,770	41,809,119	41,687,455	44,393,146	2,214,422
Deferred tax liabilities	-	-	-	2,569,110	40,095,528
TOTAL LIABILITIES	962,399,058	1,477,744,818	1,572,837,124	1,696,900,814	1,953,047,858
NET ASSETS	101,454,590	132,729,656	142,434,254	170,102,575	171,851,650
REPRESENTED BY					
Share Capital	11,020,680	12,122,748	13,335,023	14,668,525	14,668,525
Minority interest	-	1,227,207	1,886,116	1,185,257	-
Reserves	30,203,696	39,379,354	43,550,373	43,550,188	44,553,993
Un-appropriated profit	52,228,646	67,215,111	73,748,915	89,046,716	89,933,889
Surplus/ (Deficit) on revaluation of assets	8,001,568	12,785,236	9,913,827	21,651,889	22,695,243
TOTAL	101,454,590	132,729,656	142,434,254	170,102,575	171,851,650
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	96,447,370	116,772,653	120,222,773	137,842,428	142,491,463
Mark-Up/ Return/Interest Expenses	41,563,287	59,012,392	65,207,109	68,755,574	65,730,062
Net Mark-Up / Interest Income	54,884,083	57,760,261	55,015,664	69,086,854	76,761,401
Provisions & bad debts written off directly	7,072,049	6,767,037	1,399,859	1,493,466	4,335,008
Net Mark-Up / Interest Income after Provision	47,812,034	50,993,224	53,615,805	67,593,388	72,426,393
Fees, Commission & Brokerage income	5,085,472	6,785,687	8,291,686	12,119,283	16,336,203
Dividend income	376,450	490,213	759,345	1,132,493	1,999,890
Gain/Loss on sale of securities	-	1,360,596	2,313,847	2,048,674	10,932,640
Income from dealing in foreign currencies	3,469,827	2,568,079	2,299,131	2,846,844	2,342,524
Other income	3,156,376	4,755,531	5,659,271	5,364,496	655,059
Total Non - Markup / Interest Income	12,088,125	15,960,106	19,323,280	23,511,790	32,266,316
Administrative expenses	27,137,304	30,381,020	36,109,857	41,306,609	45,737,572
Other expenses	731,294	1,010,553	695,900	1,283,764	1,553,369
Total Non-Markup/Interest Expenses	27,868,598	31,391,573	36,805,757	42,590,373	47,290,941
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	32,031,561	35,561,757	36,133,328	48,514,805	57,401,768
Taxation - Current	10,122,028	12,812,589	10,610,047	15,674,740	18,302,817
- Prior Years	176,132	421,210	(117,510)	(210,479)	2,261,220
- Deferred	991,585	(463,640)	2,613,696	1,230,954	1,367,273
PROFIT/ (LOSS) AFTER TAXATION	20,741,816	22,791,598	23,027,095	31,819,590	35,470,458
Net Cash Inflow / (Outflow) from Operating Activities	186,648,727	404,298,555	30,005,631	92,996,359	309,832,567
Net Cash Inflow / (Outflow) from Investing Activities	(156,319,568)	(341,182,394)	(26,527,741)	(68,024,830)	(288,625,028)
Net Cash Inflow / (Outflow) from Financing Activities	(9,770,459)	(8,655,740)	(15,868,983)	(14,821,601)	(12,772,763)
Number of Employees	13,495	13,978	13,842	14,123	14,792

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Habib Metropolitan Bank Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & balances with treasury banks	11,348,162	10,201,545	11,401,384	11,192,498	13,923,393
Balances with other banks	6,296,564	3,691,183	2,974,237	4,836,399	3,123,094
Lending to financial institutions	5,447,110	3,989,249	98,176	150,000	3,190,399
Investments – net	39,555,569	61,735,796	53,631,532	111,679,520	100,993,820
Advances – net	83,324,059	89,826,806	108,261,259	102,293,132	119,827,636
Other assets	2,047,809	2,127,936	3,317,451	4,004,748	5,931,280
Operating fixed assets	649,122	1,294,486	1,528,913	2,431,227	3,352,702
Deferred tax assets	-	-	1,144,451	824,706	1,868,328
TOTAL ASSETS	148,668,395	172,867,001	182,357,403	237,412,230	252,210,652
LIABILITIES					
Bills payable	1,619,796	3,210,041	2,372,146	3,111,467	2,572,954
Borrowings from financial institutions	29,518,458	29,991,633	30,435,543	68,186,674	62,529,729
Deposits and other accounts	102,492,712	121,066,469	128,369,670	142,457,376	160,457,975
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	3,992,514	5,019,792	6,087,256	4,916,200	6,341,861
Deferred tax liabilities	176,803	60,874	-	-	-
TOTAL LIABILITIES	137,800,283	159,348,809	167,264,615	218,671,717	231,902,519
NET ASSETS	10,868,112	13,518,192	15,092,788	18,740,513	20,308,133
REPRESENTED BY					
Share Capital	3,005,000	5,018,350	6,022,020	7,527,525	8,731,929
Reserves	5,824,936	6,383,936	7,039,936	7,587,835	8,151,443
Un-appropriated profit	1,835,302	2,059,958	3,175,830	3,773,782	4,071,055
Surplus/ (Deficit) on revaluation of assets	202,874	55,948	(1,144,998)	(148,629)	(646,294)
TOTAL	10,868,112	13,518,192	15,092,788	18,740,513	20,308,133
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	7,289,123	11,983,551	15,870,172	21,376,259	23,380,314
Mark-Up/ Return/Interest Expenses	4,416,477	8,259,184	10,919,922	14,665,453	16,433,491
Net Mark-Up / Interest Income	2,872,646	3,724,367	4,950,250	6,710,806	6,946,823
Provisions & bad debts written off directly	108,381	442,160	1,249,820	2,569,646	3,041,548
Net Mark-Up / Interest Income after Provision	2,764,265	3,282,207	3,700,430	4,141,160	3,905,275
Fees, Commission & Brokerage income	580,825	996,771	1,183,328	1,265,105	1,589,451
Dividend income	41,524	33,211	655,845	438,250	568,553
Income from dealing in foreign currencies	673,263	1,153,845	2,042,654	1,532,500	1,775,133
Other income	433,019	991,879	391,637	466,474	495,933
Total Non - Markup / Interest Income	1,728,631	3,175,706	4,273,464	3,702,329	4,429,070
Administrative expenses	1,348,921	2,253,559	3,086,634	3,523,721	4,172,840
Other expenses	1,177	456	147,150	106,126	135,170
Total Non-Markup/Interest Expenses	1,350,098	2,254,015	3,233,784	3,629,847	4,308,010
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	3,142,798	4,203,898	4,740,110	4,213,642	4,026,335
Taxation - Current	1,040,000	1,279,000	1,992,000	1,690,909	1,904,158
- Prior Years	33,448	174,000	29,186	-	-
- Deferred	-26,539	(46,108)	(558,453)	(216,761)	(695,861)
PROFIT/ (LOSS) AFTER TAXATION	2,095,889	2,797,006	3,277,377	2,739,494	2,818,038
Net Cash Inflow / (Outflow) from Operating Activities	6,764,400	19,073,676	(5,970,127)	58,192,618	(6,943,837)
Net Cash Inflow / (Outflow) from Investing Activities	(7,508,058)	(23,071,171)	6,270,614	(57,131,321)	9,139,649
Net Cash Inflow / (Outflow) from Financing Activities	(2)	-	-	(37)	(750,651)
Number of Employees	1,143	2,300	2,473	2,695	2,937

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 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Habib Metropolitan Bank Ltd.				
	2011	2012	2013	2014	2015
ASSETS					
Cash & balances with treasury banks	14,233,690	16,918,780	21,208,774	18,640,853	30,645,728
Balances with other banks	3,551,591	5,151,116	3,552,565	1,869,735	13,806,513
Lending to financial institutions	2,361,754	-	-	3,408,776	14,444,641
Investments – net	147,524,622	160,849,741	142,443,682	221,761,162	281,134,589
Advances – net	109,656,714	106,910,727	129,833,937	134,175,636	132,646,839
Other assets	5,675,292	5,740,805	8,433,372	13,230,805	12,137,391
Operating fixed assets	3,195,886	2,999,673	3,034,564	3,024,588	3,124,779
Deferred tax assets	2,019,809	2,274,940	2,947,151	1,268,527	1,938,628
TOTAL ASSETS	288,219,358	300,845,782	311,454,045	397,380,082	489,879,108
LIABILITIES					
Bills payable	3,733,794	4,092,268	3,982,213	5,201,482	6,344,461
Borrowings from financial institutions	66,641,226	41,569,169	23,057,002	24,883,982	31,462,822
Deposits and other accounts	185,399,802	217,797,754	247,643,587	320,023,460	403,354,957
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	7,871,028	9,133,540	8,787,067	12,520,456	11,889,064
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	263,645,850	272,592,731	283,469,869	362,629,380	453,051,304
NET ASSETS	24,573,508	28,253,051	27,984,176	34,750,702	36,827,804
REPRESENTED BY					
Share Capital	10,478,315	10,478,315	10,478,315	10,478,315	10,478,315
Reserves	8,807,718	9,488,277	10,193,511	11,178,823	12,710,010
Un-appropriated profit	4,949,767	6,100,254	6,692,612	8,543,116	9,931,633
Surplus/ (Deficit) on revaluation of assets	337,708	2,186,205	619,738	4,550,448	3,707,846
TOTAL	24,573,508	28,253,051	27,984,176	34,750,702	36,827,804
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	27,247,789	27,139,449	24,628,380	32,272,905	36,850,013
Mark-Up/ Return/Interest Expenses	19,548,532	18,832,797	15,576,679	21,085,545	22,466,055
Net Mark-Up / Interest Income	7,699,257	8,306,652	9,051,701	11,187,360	14,383,958
Provisions & bad debts written off directly	2,754,602	2,693,747	2,109,230	2,077,579	2,225,962
Net Mark-Up / Interest Income after Provision	4,944,655	5,612,905	6,942,471	9,109,781	12,157,996
Fees, Commission & Brokerage income	1,758,515	2,119,673	2,231,928	2,402,017	2,829,879
Dividend income	1,187,718	653,109	53,093	51,047	147,918
Gain/Loss on sale of securities	-	1,363,252	-	1,039,545	1,083,300
Income from dealing in foreign currencies	1,647,536	-	864,966	1,875,821	4,778,513
Other income	593,454	1,322,388	1,644,317	342,293	342,130
Total Non - Markup / Interest Income	5,187,223	5,458,422	4,794,304	5,710,723	9,181,740
Administrative expenses	4,923,839	5,747,121	6,479,462	7,352,918	8,445,940
Other expenses	577,588	283,292	145,497	155,266	354,885
Total Non-Markup/Interest Expenses	5,501,427	6,030,413	6,624,959	7,508,184	8,800,825
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	4,630,451	5,040,914	5,111,816	7,312,320	12,538,911
Taxation - Current	2,192,666	2,527,478	1,975,046	2,756,587	4,963,851
- Prior Years	(134,985)	72,235	(574,693)	-	476,000
- Deferred	(708,603)	(961,592)	185,291	(370,827)	(556,873)
PROFIT/ (LOSS) AFTER TAXATION	3,281,373	3,402,793	3,526,172	4,926,560	7,655,933
Net Cash Inflow / (Outflow) from Operating Activities	44,177,278	17,565,026	(10,839,725)	71,245,077	90,010,038
Net Cash Inflow / (Outflow) from Investing Activities	(44,124,271)	(10,293,526)	15,743,495	(73,758,701)	(60,883,704)
Net Cash Inflow / (Outflow) from Financing Activities	(1,062)	(1,569,822)	(2,093,214)	(2,093,344)	(4,702,253)
Number of Employees	3,073	3,284	3,559	3,914	4,277

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 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Jun. : Thousand Rupees)

	Industrial Development Bank Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & balances with treasury banks	293,520	257,632	212,428	183,885	150,299
Balances with other banks	21,161	26,918	30,513	50,313	64,681
Lending to financial institutions	-	1,625,000	600,000	481,269	108,802
Investments - net	4,873,437	4,705,838	4,036,610	3,178,546	3,015,974
Advances - net	1,248,275	1,206,679	124,778	142,182	108,392
Other assets	713,359	863,635	1,245,500	773,712	701,761
Operating fixed assets	126,444	753,755	125,120	120,568	123,390
Deferred tax assets	856,628	127,711	870,641	877,648	884,654
TOTAL ASSETS	8,132,824	9,567,168	7,245,590	5,808,123	5,157,953
LIABILITIES					
Bills payable	36,041	24,761	29,471	38,612	13,717
Borrowings from financial institutions	20,581,468	22,681,908	22,542,821	22,305,318	22,466,356
Deposits and other accounts	7,285,504	6,110,553	4,637,119	3,796,797	3,313,563
Sub-ordinated loans	201,137	201,137	201,137	201,137	201,137
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	7,207,193	7,804,734	7,159,789	6,759,038	6,242,312
Deferred tax liabilities	856,628	863,635	870,641	877,648	884,655
TOTAL LIABILITIES	36,167,971	37,686,728	35,440,978	33,978,550	33,121,740
NET ASSETS	(28,035,147)	(28,119,560)	(28,195,388)	(28,170,427)	(27,963,787)
REPRESENTED BY					
Share Capital	157,000	157,000	157,000	157,000	157,000
Advance against Equity	750,548	750,548	750,548	750,548	750,548
Reserves	9,144	9,144	9,144	9,144	9,144
Un-appropriated profit	(28,580,453)	(28,978,795)	(28,850,253)	(28,712,158)	(28,616,693)
Surplus/ (Deficit) on revaluation of assets	(371,386)	(57,457)	(261,827)	(374,961)	(263,786)
TOTAL	(28,035,147)	(28,119,560)	(28,195,388)	(28,170,427)	(27,963,787)
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	282,605	552,443	441,814	404,055	284,378
Mark-Up/ Return/Interest Expenses	662,873	649,811	616,701	689,973	537,511
Net Mark-Up / Interest Income	(380,268)	(97,368)	(174,887)	(285,918)	(253,133)
Provisions & bad debts written off directly	619,345	(399,436)	605,602	(159,224)	(65,264)
Net Mark-Up / Interest Income after Provision	(999,613)	302,068	(780,489)	(126,694)	(187,869)
Fees, Commission & Brokerage income	7,756	24,480	7,638	8,244	6,588
Dividend income	12,083	82,781	99,821	61,070	54,660
Income from dealing in foreign currencies	1,359	-	-	-	963
Other income	54,292	7,758	53,028	353,514	415,082
Total Non - Markup / Interest Income	75,490	115,019	160,487	422,828	477,293
Administrative expenses	166,092	168,531	158,076	180,890	191,338
Other expenses	710,480	644,243	(951,086)	(25,002)	666
Total Non-Markup/Interest Expenses	876,572	812,774	(793,010)	155,888	192,004
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(1,800,695)	(395,687)	173,008	140,246	97,420
Taxation - Current	2,303	2,655	2,278	2,151	1,955
- Prior Years	-	-	42,188	-	-
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAXATION	(1,802,998)	(398,342)	128,542	138,095	95,465
Net Cash Inflow / (Outflow) from Operating Activities	1,809,230	(528,738)	(549,050)	(756,259)	(280,827)
Net Cash Inflow / (Outflow) from Investing Activities	(1,802,967)	498,607	507,441	747,516	261,609
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-	-
Number of Employees	172	133	123	118	98

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Jun. : Thousand Rupees)

	Industrial Development Bank Ltd.				
	2011	2012	2013	2014	2015
ASSETS					
Cash & balances with treasury banks	132,199	57,432	56,600	41,269	45,299
Balances with other banks	28,265	20,171	21,802	12,621	7,338
Lending to financial institutions	794,425	61,007	431,073	656,919	1,111,740
Investments - net	2,784,079	1,930,923	830,800	1,058,537	489,703
Advances - net	91,050	53,093	38,724	9,712	9,845
Other assets	1,847,865	2,369,013	1,457,518	1,492,885	1,481,484
Operating fixed assets	57,355	55,240	51,404	49,443	49,268
Deferred tax assets	-	-	-	-	923,191
TOTAL ASSETS	5,735,238	4,546,879	2,887,921	3,321,386	4,117,868
LIABILITIES					
Bills payable	12,599	10,559	5,927	5,595	7,107
Borrowings from financial institutions	23,383,395	24,292,043	23,409,994	23,409,994	23,409,994
Deposits and other accounts	3,187,175	575,373	328,049	155,757	165,002
Sub-ordinate loans	201,137	201,137	201,137	201,137	201,137
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	7,013,454	6,934,945	6,016,012	6,192,415	5,623,102
Deferred tax liabilities	-	-	-	-	923,191
TOTAL LIABILITIES	33,797,760	32,014,057	29,961,119	29,964,898	30,329,533
NET ASSETS	(28,062,522)	(27,467,178)	(27,073,198)	(26,643,512)	(26,211,665)
REPRESENTED BY					
Share Capital	157,000	1	1	1	1
Reserves	750,548	-	-	-	-
Advance against Equity	-	-	-	-	-
Un-appropriated profit	(28,800,686)	(27,501,370)	(27,375,508)	(27,008,838)	(26,255,583)
Surplus/ (Deficit) on revaluation of assets	(169,384)	34,191	302,310	365,326	43,918
TOTAL	(28,062,522)	(27,467,178)	(27,073,198)	(26,643,512)	(26,211,665)
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	97,045	74,435	198,721	173,553	121,523
Mark-Up/ Return/Interest Expenses	289,116	105,173	197,905	19,229	22,135
Net Mark-Up / Interest Income	(192,071)	(30,738)	816	154,324	99,388
Provisions & bad debts written off directly	62	(9,278)	(53,422)	(144,065)	(38,549)
Net Mark-Up / Interest Income after Provision	(192,133)	(21,460)	54,238	298,389	137,937
Fees, Commission & Brokerage income	2,048	4,686	9,607	787	102
Dividend income	47,624	58,543	147,324	146,842	201,299
Gain/Loss on sale of securities	-	-	4,534	41,058	290,602
Income from dealing in foreign currencies	(43)	-	103,040	(2,253)	762
Other income	8,025	12,976	-	3,996	274,616
Total Non - Markup / Interest Income	57,654	76,205	264,505	190,430	767,381
Administrative expenses	94,706	78,228	212,393	117,104	114,029
Other expenses	(10,890)	103	2,055	1,912	36,799
Total Non-Markup/Interest Expenses	83,816	78,331	214,448	119,016	150,828
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(218,295)	(23,586)	104,295	369,803	754,490
Taxation - Current	1,326	280	2,299	3,133	1,235
- Prior Years	-	-	-	-	-
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAXATION	(219,621)	(23,866)	101,996	366,670	753,255
Net Cash Inflow / (Outflow) from Operating Activities	(189,938)	(1,016,245)	(2,446,154)	(6,021)	(1,017,313)
Net Cash Inflow / (Outflow) from Investing Activities	153,106	933,709	2,365,270	(18,491)	1,016,060
Net Cash Inflow / (Outflow) from Financing Activities	160,464	-	-	-	52,637
Number of Employees	195	128	86	72	58

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	JS Bank Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & balances with treasury banks	1,912,648	977,235	1,285,247	1,764,403	2,298,806
Balances with other banks	1,463,280	254,079	672,271	1,820,857	917,802
Lending to financial institutions	2,825,912	3,601,211	1,405,210	3,482,564	3,643,360
Investments - net	2,582,096	6,309,536	5,119,959	9,535,555	13,701,699
Advances - net	1,692,831	6,475,963	9,699,199	11,689,653	13,978,113
Other assets	1,662,854	627,843	677,387	637,652	776,313
Operating fixed assets	379,584	1,955,360	2,496,883	3,039,329	2,882,941
Deferred tax assets	26,250	126,525	271,646	924,907	1,184,613
TOTAL ASSETS	12,545,455	20,327,752	21,627,802	32,894,920	39,383,647
LIABILITIES					
Bills payable	610,623	727,179	127,922	320,492	369,620
Borrowings from financial institutions	800,005	481,147	537,655	5,039,635	5,524,410
Deposits and other accounts	7,198,149	13,679,898	15,294,273	21,313,791	26,276,328
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	932,870	245,721	392,115	566,443	1,375,003
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	9,541,647	15,133,945	16,351,965	27,240,361	33,545,361
NET ASSETS	3,003,808	5,193,807	5,275,837	5,654,559	5,838,286
REPRESENTED BY					
Share Capital	3,004,225	5,106,337	5,694,844	6,127,605	6,734,238
Reserves	-	7,086	18,040	18,040	18,040
Un-appropriated profit	(417)	27,928	71,744	(523,192)	(930,671)
Surplus/ (Deficit) on revaluation of assets	-	52,456	(508,791)	32,106	16,679
TOTAL	3,003,808	5,193,807	5,275,837	5,654,559	5,838,286
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	2,050	1,130,383	1,975,203	2,527,295	3,299,767
Mark-Up/ Return/Interest Expenses	1,554	864,300	1,361,738	1,806,709	2,255,014
Net Mark-Up / Interest Income	496	266,083	613,465	720,586	1,044,753
Provisions & bad debts written off directly	-	9,727	11,218	772,688	136,484
Net Mark-Up / Interest Income after Provision	496	256,356	602,247	(52,102)	908,269
Fees, Commission & Brokerage income	50	126,542	103,448	132,198	196,215
Dividend income	-	92,813	73,441	26,282	22,483
Income from dealing in foreign currencies	51	48,451	102,575	89,455	60,667
Other income	-	150,534	212,881	91,535	53,609
Total Non - Markup / Interest Income	101	418,340	492,345	339,470	332,974
Administrative expenses	1,003	736,263	982,624	1,734,815	1,846,840
Other expenses	-	654	743	1,346	16,953
Total Non-Markup/Interest Expenses	1,003	736,917	983,367	1,736,161	1,863,793
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(406)	(62,221)	111,225	(1,448,793)	(622,550)
Taxation - Current	11	6,556	-	14,334	36,327
- Prior Years	-	-	-	-	-
- Deferred	-	(104,208)	56,455	(868,191)	(251,398)
PROFIT/ (LOSS) AFTER TAXATION	(417)	35,431	54,770	(594,936)	(407,479)
Net Cash Inflow / (Outflow) from Operating Activities	(275,870)	(460,884)	403,176	6,015,819	1,760,620
Net Cash Inflow / (Outflow) from Investing Activities	-	(3,795,829)	(258,632)	(4,830,668)	(2,979,828)
Net Cash Inflow / (Outflow) from Financing Activities	540,107	2,102,112	588,507	432,761	606,633
Number of Employees	18	457	827	1,200	1,255

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

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	JS Bank Ltd.				
	2011	2012	2013	2014	2015
ASSETS					
Cash & balances with treasury banks	3,880,688	5,027,797	7,773,892	9,041,269	11,159,432
Balances with other banks	136,880	1,178,265	514,982	412,232	583,724
Lending to financial institutions	4,073,103	3,940,958	21,585,799	16,807,304	3,581,329
Investments - net	22,649,824	46,259,398	42,679,316	84,257,568	116,029,825
Advances - net	18,018,778	20,054,921	33,762,507	56,706,066	76,666,180
Other assets	1,057,391	1,244,267	1,942,359	5,725,528	5,881,502
Operating fixed assets	3,021,439	3,165,117	3,627,512	3,766,850	4,573,671
Deferred tax assets	1,082,466	699,272	883,605	-	-
TOTAL ASSETS	53,920,569	81,569,995	112,769,972	176,716,817	218,475,663
LIABILITIES					
Bills payable	1,246,994	713,747	1,414,793	1,380,020	1,609,425
Borrowings from financial institutions	2,944,495	8,222,273	20,150,846	50,537,973	54,638,318
Deposits and other accounts	41,487,031	62,543,793	80,916,125	108,739,960	141,840,487
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	765,019	1,134,373	1,354,315	2,534,537	2,724,137
Deferred tax liabilities	-	-	-	444,781	1,695,393
TOTAL LIABILITIES	46,443,539	72,614,186	103,836,079	163,637,271	202,507,760
NET ASSETS	7,477,030	8,955,809	8,933,893	13,079,546	15,967,903
REPRESENTED BY					
Share Capital	8,058,050	8,619,242	8,619,242	10,119,242	10,119,242
Reserves	89,978	231,613	301,699	513,707	918,816
Un-appropriated profit	(642,918)	(76,377)	218,098	1,070,775	2,529,092
Surplus/ (Deficit) on revaluation of assets	(28,080)	181,331	(205,146)	1,375,822	2,400,753
TOTAL	7,477,030	8,955,809	8,933,893	13,079,546	15,967,903
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	4,312,207	6,022,859	6,849,941	11,113,380	15,327,901
Mark-Up/ Return/Interest Expenses	2,583,525	3,758,219	4,524,682	7,259,340	9,738,029
Net Mark-Up / Interest Income	1,728,682	2,264,640	2,325,259	3,854,040	5,589,872
Provisions & bad debts written off directly	(151,199)	509,928	453,088	818,778	816,241
Net Mark-Up / Interest Income after Provision	1,879,881	1,754,712	1,872,171	3,035,262	4,773,631
Fees, Commission & Brokerage income	351,183	565,956	651,575	834,931	1,123,880
Dividend income	20,433	163,374	377,623	134,976	84,641
Gain/Loss on sale of securities	-	205,326	269,309	1,513,588	1,792,036
Income from dealing in foreign currencies	98,519	-	-	271,827	287,859
Other income	291,933	871,841	379,332	(165,161)	1,290
Total Non - Markup / Interest Income	762,068	1,806,497	1,677,839	2,590,161	3,289,706
Administrative expenses	2,098,357	2,552,845	3,038,068	3,950,952	4,824,342
Other expenses	7,840	(2,630)	10,571	66,246	65,299
Total Non-Markup/Interest Expenses	2,106,197	2,550,215	3,048,639	4,017,198	4,889,641
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	535,752	1,010,994	501,371	1,608,225	3,173,696
Taxation - Current	49,813	83,045	126,317	122,201	449,423
- Prior Years	-	(50,661)	-	(48,609)	-
- Deferred	126,248	270,434	23,771	474,594	698,726
PROFIT/ (LOSS) AFTER TAXATION	359,691	708,176	351,283	1,060,039	2,025,547
Net Cash Inflow / (Outflow) from Operating Activities	3,981,482	29,055,673	(21,247,586)	38,650,130	34,992,128
Net Cash Inflow / (Outflow) from Investing Activities	(3,177,909)	(26,914,328)	23,374,964	(38,984,592)	(32,598,090)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	1,500,000	(155,836)
Number of Employees	1,473	1,715	2,082	2,442	2,946

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	KASB Bank Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & balances with treasury banks	2,305,082	3,001,895	1,507,632	2,851,665	3,272,520
Balances with other banks	799,731	807,555	59,093	185,896	199,276
Lending to financial institutions	2,305,232	1,766,398	556,455	2,815,159	40,000
Investments - net	4,694,312	7,277,875	9,454,149	15,129,090	13,052,504
Advances - net	14,512,718	25,143,153	32,240,196	29,498,752	29,527,698
Other assets	759,975	1,188,415	3,762,944	2,226,033	2,991,475
Operating fixed assets	673,064	1,094,748	2,730,533	3,298,720	3,379,130
Deferred tax assets	488,621	610,533	1,488,096	3,217,743	3,966,880
TOTAL ASSETS	26,538,735	40,890,572	51,799,098	59,223,058	56,429,483
LIABILITIES					
Bills payable	199,670	879,152	217,520	386,066	541,041
Borrowings from financial institutions	2,176,032	1,745,807	6,300,622	8,196,640	6,138,207
Deposits and other accounts	21,275,570	33,131,773	35,087,477	43,899,695	46,274,187
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	3,775	1,428	9,685	6,027	2,170
Other liabilities	754,891	848,420	984,287	1,775,760	1,291,421
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	24,409,938	36,606,580	42,599,591	54,264,188	54,247,026
NET ASSETS	2,128,797	4,283,992	9,199,507	4,958,870	2,182,457
REPRESENTED BY					
Share Capital	2,292,707	3,106,978	4,014,890	9,508,617	9,508,617
Reserves	111,748	1,059,199	5,759,263	151,287	175,011
Un-appropriated profit	(242,396)	(7,497)	(974,788)	(5,179,823)	(7,853,152)
Surplus/ (Deficit) on revaluation of assets	(33,262)	125,312	400,142	478,789	351,981
TOTAL	2,128,797	4,283,992	9,199,507	4,958,870	2,182,457
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	1,790,347	2,917,344	4,861,400	5,061,633	5,017,060
Mark-Up/ Return/Interest Expenses	1,429,045	2,285,381	4,448,440	5,490,397	5,064,141
Net Mark-Up / Interest Income	361,302	631,963	412,960	(428,764)	(47,081)
Provisions & bad debts written off directly	41,287	212,976	2,368,786	2,512,373	1,535,324
Net Mark-Up / Interest Income after Provision	320,015	418,987	(1,955,826)	(2,941,137)	(1,582,405)
Fees, Commission & Brokerage income	93,035	129,488	162,362	149,285	327,511
Dividend income	172,800	210,604	86,835	101,253	61,535
Income from dealing in foreign currencies	47,454	79,152	191,766	(16,065)	64,389
Other income	279,658	402,235	219,672	320,559	169,678
Total Non - Markup / Interest Income	592,947	821,479	660,635	555,032	623,113
Administrative expenses	853,523	1,153,736	1,759,032	2,379,347	2,495,158
Other expenses	6,644	21,168	73,376	35,171	925
Total Non-Markup/Interest Expenses	860,167	1,174,904	1,832,408	2,414,518	2,496,083
Share of profit from subsidiaries	-	-	(1,278,400)	1,142,681	-
PROFIT/ (LOSS) BEFORE TAXATION	52,795	65,562	(1,849,199)	(5,943,304)	(3,455,375)
Taxation - Current	19,868	20,350	25,078	10,145	-
- Prior Years	-	-	26,506	-	-
- Deferred	(104,420)	(152,481)	(927,814)	(1,725,701)	(744,706)
PROFIT/ (LOSS) AFTER TAXATION	137,347	197,693	(972,969)	(4,227,748)	(2,710,669)
Net Cash Inflow / (Outflow) from Operating Activities	2,625,399	1,200,499	(3,437,919)	9,132,412	(852,700)
Net Cash Inflow / (Outflow) from Investing Activities	(1,364,763)	(1,725,827)	(1,299,684)	(7,669,968)	1,279,301
Net Cash Inflow / (Outflow) from Financing Activities	271,801	1,132,052	(2,139,368)	(4,886)	(4,363)
Number of Employees	1,206	1,320	1,802	1,656	1,726

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

* based on September, 2014 quarterly report (unaudited)

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	MCB Bank Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & balances with treasury banks	32,465,976	39,683,883	39,631,172	38,774,871	45,407,183
Balances with other banks	6,577,017	3,807,519	4,043,100	6,009,993	1,478,569
Lending to financial institutions	21,081,800	1,051,372	4,100,079	3,000,000	4,401,781
Investments - net	63,486,316	113,089,261	96,256,874	167,134,465	213,060,882
Advances - net	198,239,155	218,960,598	262,510,470	253,249,407	254,551,589
Other assets	11,031,450	17,868,761	19,810,476	23,040,095	27,705,069
Operating fixed assets	9,054,156	16,024,123	17,263,733	18,014,896	20,947,540
Deferred tax assets	172,373	-	-	-	-
TOTAL ASSETS	342,108,243	410,485,517	443,615,904	509,223,727	567,552,613
LIABILITIES					
Bills payable	7,089,679	10,479,058	10,551,468	8,201,090	10,265,537
Borrowings from financial institutions	23,943,476	39,406,831	22,663,840	44,662,088	25,684,593
Deposits and other accounts	257,461,838	292,098,066	330,274,155	367,604,711	431,371,937
Sub-ordinated loans	1,597,440	479,232	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	11,171,496	11,722,493	437,137	15,819,082	16,092,319
Deferred tax liabilities	-	1,180,162	21,253,250	3,196,743	4,934,018
TOTAL LIABILITIES	301,263,929	355,365,842	385,179,850	439,483,714	488,348,404
NET ASSETS	40,844,314	55,119,675	58,436,054	69,740,013	79,204,209
REPRESENTED BY					
Share Capital	5,463,276	6,282,768	6,282,768	6,911,045	7,602,150
Reserves	24,662,426	34,000,638	36,768,765	38,385,760	40,162,906
Un-appropriated profit	5,530,973	5,130,750	9,193,332	15,779,127	21,414,955
Surplus/ (Deficit) on revaluation of assets	5,187,639	9,705,519	6,191,189	8,664,081	10,024,198
TOTAL	40,844,314	55,119,675	58,436,054	69,740,013	79,204,209
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	25,778,061	31,786,595	40,043,824	51,616,007	54,821,296
Mark-Up/ Return/Interest Expenses	4,525,359	7,865,533	11,560,740	15,837,322	17,987,767
Net Mark-Up / Interest Income	21,252,702	23,921,062	28,483,084	35,778,685	36,833,529
Provisions & bad debts written off directly	1,182,737	3,065,051	4,019,121	7,322,321	3,597,117
Net Mark-Up / Interest Income after Provision	20,069,965	20,856,011	24,463,963	28,456,364	33,236,412
Fees, Commission & Brokerage income	2,311,235	2,634,610	2,866,729	3,455,948	4,129,540
Dividend income	811,801	632,300	617,554	459,741	543,906
Gain/(Loss) on sale of securities	-	-	-	773,768	411,834
Income from dealing in foreign currencies	692,010	693,408	727,564	341,402	632,346
Other income	1,176,370	2,487,909	1,579,593	612,026	547,680
Total Non - Markup / Interest Income	4,991,416	6,448,227	5,791,440	5,642,885	6,265,306
Administrative expenses	6,482,592	5,426,116	7,546,878	10,111,330	12,173,942
Other expenses	78,119	570,087	840,959	832,974	1,074,701
Total Non-Markup/Interest Expenses	6,560,711	5,996,203	8,387,837	10,944,304	13,248,643
Compensation on delayed Tax Refunds	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	18,500,670	21,308,035	21,867,566	23,154,945	26,253,075
Taxation - Current	5,701,443	6,442,356	7,341,257	7,703,305	8,027,433
- Prior Years	593,497	(1,294,473)	(864,824)	(2,232,226)	-
- Deferred	63,332	894,590	16,533	2,188,569	1,352,467
PROFIT/ (LOSS) AFTER TAXATION	12,142,398	15,265,562	15,374,600	15,495,297	16,873,175
Net Cash Inflow / (Outflow) from Operating Activities	3,541,222	61,899,299	2,031,538	78,148,082	58,701,161
Net Cash Inflow / (Outflow) from Investing Activities	4,755,197	(51,615,842)	8,234,072	(70,369,445)	(48,122,554)
Net Cash Inflow / (Outflow) from Financing Activities	5,616,068	(5,846,704)	(10,313,407)	(6,735,510)	(8,567,547)
Number of Employees	14,930	13,587	13,954	13,192	13,380

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	MCB Bank Ltd.				
	2011	2012	2013	2014	2015
ASSETS					
Cash & balances with treasury banks	53,122,522	57,420,129	59,946,150	46,753,804	61,208,938
Balances with other banks	2,281,263	1,191,974	1,536,946	3,015,624	3,681,893
Lending to financial institutions	955,087	1,551,472	1,224,638	1,418,181	5,132,480
Investments - net	316,651,613	402,068,916	449,006,019	511,137,192	568,802,508
Advances - net	225,801,259	239,583,320	248,242,965	303,559,480	314,124,939
Other assets	32,413,576	41,520,432	26,956,315	37,554,615	31,246,245
Operating fixed assets	22,007,903	23,738,454	28,595,338	31,192,588	32,432,650
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	653,233,223	767,074,697	815,508,371	934,631,484	1,016,629,653
LIABILITIES					
Bills payable	9,466,818	9,896,284	10,138,726	16,627,700	11,975,237
Borrowings from financial institutions	39,100,627	78,951,103	38,542,660	59,542,861	118,459,448
Deposits and other accounts	491,188,710	545,060,728	632,330,286	688,329,520	708,091,171
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	18,379,700	21,166,166	20,064,345	29,630,241	28,926,802
Deferred tax liabilities	6,294,886	9,529,727	4,201,373	10,397,100	11,376,589
TOTAL LIABILITIES	564,430,741	664,604,008	705,277,390	804,527,422	878,829,247
NET ASSETS	88,802,482	102,470,689	110,230,981	130,104,062	137,800,406
REPRESENTED BY					
Share Capital	8,362,365	9,198,601	10,118,461	11,130,307	11,130,307
Reserves	42,186,467	44,253,270	46,601,214	48,830,005	51,309,081
Un-appropriated profit	28,366,171	35,424,921	40,552,043	46,947,863	50,464,155
Surplus/ (Deficit) on revaluation of assets	9,887,479	13,593,897	12,959,263	23,195,887	24,896,863
TOTAL	88,802,482	102,470,689	110,230,981	130,104,062	137,800,406
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	68,146,588	68,356,191	65,064,123	77,268,988	80,532,228
Mark-Up/ Return/Interest Expenses	23,620,274	27,500,019	27,195,894	33,756,685	31,210,389
Net Mark-Up / Interest Income	44,526,314	40,856,172	37,868,229	43,512,303	49,321,839
Provisions & bad debts written off directly	3,653,614	478,065	(2,835,617)	(1,449,695)	543,241
Net Mark-Up / Interest Income after Provision	40,872,700	40,378,107	40,703,846	44,961,998	48,778,598
Fees, Commission & Brokerage income	4,921,383	5,934,472	6,741,404	7,225,093	8,382,960
Dividend income	1,003,272	1,197,615	932,717	1,060,729	1,266,530
Gain/Loss on sale of securities	735,639	824,539	2,130,341	2,141,840	4,427,746
Income from dealing in foreign currencies	921,262	822,856	916,572	1,443,180	949,687
Other income	530,635	373,849	449,604	1,566,475	2,087,794
Total Non - Markup / Interest Income	8,112,191	9,153,331	11,170,638	13,437,317	17,114,717
Administrative expenses	15,584,687	17,476,862	18,709,969	20,611,649	22,476,318
Other expenses	1,917,025	412,669	876,310	1,055,946	1,083,735
Total Non-Markup/Interest Expenses	17,501,712	17,889,531	19,586,279	21,667,595	23,560,053
PROFIT/ (LOSS) BEFORE TAXATION	31,483,179	31,641,907	32,288,205	36,731,720	42,333,262
Taxation - Current	9,724,467	9,600,760	15,170,974	11,920,022	14,447,371
- Prior Years	1,037,910	116,725	-	-	1,906,156
- Deferred	1,295,896	1,251,420	(4,378,107)	484,669	428,745
PROFIT/ (LOSS) AFTER TAXATION	19,424,906	20,673,002	21,495,338	24,327,029	25,550,990
Net Cash Inflow / (Outflow) from Operating Activities	124,027,193	96,700,952	69,725,490	53,343,418	89,202,245
Net Cash Inflow / (Outflow) from Investing Activities	(105,804,935)	(82,368,785)	(54,176,622)	(49,394,415)	(56,991,859)
Net Cash Inflow / (Outflow) from Financing Activities	(9,785,295)	(11,814,973)	(12,673,334)	(15,175,107)	(17,167,405)
Number of Employees	13,046	12,611	11,930	12,113	12,092

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	MCB Islamic Bank Ltd.
	2015
ASSETS	
Cash & balances with treasury banks	56,880
Balances with other banks	8,150,590
Lending to financial institutions	-
Investments - net	624,159
Advances - net	972,634
Other assets	124,121
Operating fixed assets	170,119
Deferred tax assets	9,388
TOTAL ASSETS	10,107,891
LIABILITIES	
Bills payable	-
Borrowings from financial institutions	-
Deposits and other accounts	37,669
Sub-ordinated loans	-
Liabilities against assets subject to finance lease	-
Other liabilities	85,939
Deferred tax liabilities	-
TOTAL LIABILITIES	123,608
NET ASSETS	9,984,283
REPRESENTED BY	
Share Capital	10,000,000
Reserves	9,517
Un-appropriated profit	373
Surplus/ (Deficit) on revaluation of assets	(25,607)
TOTAL	9,984,283
PROFIT & LOSS ACCOUNTS	
Mark-Up/ Return/Interest Earned	154,648
Mark-Up/ Return/Interest Expenses	58
Net Mark-Up / Interest Income	154,590
Provisions & bad debts written off directly	-
Net Mark-Up / Interest Income after Provision	154,590
Fees, Commission & Brokerage income	223
Dividend income	7,512
Gain/Loss on sale of securities	3,731
Income from dealing in foreign currencies	20
Other income	-
Total Non - Markup / Interest Income	11,486
Administrative expenses	112,111
Other expenses	1,058
Total Non-Markup/Interest Expenses	113,169
PROFIT/ (LOSS) BEFORE TAXATION	52,907
Taxation - Current	14,117
- Prior Years	(13,193)
- Deferred	4,400
PROFIT/ (LOSS) AFTER TAXATION	47,583
Net Cash Inflow / (Outflow) from Operating Activities	(957,739)
Net Cash Inflow / (Outflow) from Investing Activities	(834,791)
Net Cash Inflow / (Outflow) from Financing Activities	-
Number of Employees	120

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Meezan Bank Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & balances with treasury banks	5,897,394	5,644,028	5,763,710	8,387,432	12,780,806
Balances with other banks	4,134,875	3,729,549	1,344,974	5,260,467	9,939,660
Lending to financial institutions	3,700,000	8,850,000	18,108,000	34,499,500	10,511,855
Investments - net	2,877,554	10,535,186	14,286,949	23,290,309	54,966,907
Advances - net	27,031,016	34,576,339	39,768,481	44,188,066	54,195,163
Other assets	2,266,522	2,810,494	4,123,441	5,935,413	8,949,759
Operating fixed assets	531,262	1,032,963	1,880,515	2,416,375	3,066,100
Deferred tax assets	-	-	-	204,172	342,175
TOTAL ASSETS	46,438,623	67,178,559	85,276,070	124,181,734	154,752,425
LIABILITIES					
Bills payable	563,228	1,192,160	1,057,017	1,249,210	1,767,370
Borrowings from financial institutions	4,285,212	2,415,606	4,008,496	8,468,425	5,829,296
Deposits and other accounts	34,449,441	54,582,353	70,233,875	100,333,051	131,070,328
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	1,979,079	2,851,407	3,548,666	4,946,589	5,005,440
Deferred tax liabilities	398,304	430,377	453,038	-	-
TOTAL LIABILITIES	41,675,264	61,471,903	79,301,092	114,997,275	143,672,434
NET ASSETS	4,763,359	5,706,656	5,974,978	9,184,459	11,079,991
REPRESENTED BY					
Share Capital	3,779,897	3,779,897	4,925,961	6,650,048	6,982,550
Reserves	528,085	720,785	845,022	1,050,092	1,380,010
Un-appropriated profit	448,427	1,219,228	570,114	1,390,395	2,377,563
Surplus/ (Deficit) on revaluation of assets	6,950	(13,254)	(366,119)	93,924	339,868
TOTAL	4,763,359	5,706,656	5,974,978	9,184,459	11,079,991
PROFIT & LOSS ACCOUNTS					
Profit/ Return Earned	2,704,280	4,573,752	6,803,213	10,102,060	12,290,549
Profit/ Return Expenses	1,464,173	2,451,968	3,088,334	4,969,916	6,606,474
Net Profit/ Return	1,240,107	2,121,784	3,714,879	5,132,144	5,684,075
Provisions & bad debts written off directly	122,878	435,896	717,320	1,519,176	1,496,476
Net Profit/ Return after Provision	1,117,229	1,685,888	2,997,559	3,612,968	4,187,599
Fees, Commission & Brokerage income	216,216	321,685	431	529,260	615,752
Dividend income	165,228	104,345	343	189,973	321,898
Income from dealing in foreign currencies	201,519	392,319	304,692	752,904	1,381,044
Other income	107,598	529,544	402,442	125,667	156,336
Total Non - Profit / Return Income	690,561	1,347,893	707,908	1,597,804	2,475,030
Administrative expenses	1,022,991	1,755,761	2,626,606	3,530,161	4,460,804
Other expenses	4776	8,832	86,550	(59,112)	74,865
Total Non - Profit / Return Expenses	1,027,767	1,764,593	2,713,156	3,471,049	4,535,669
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	780,023	1,269,188	992,311	1,739,723	2,126,960
Taxation - Current	8,314	271,452	314,790	1,440,374	1,025,135
- Prior Years	(60572)	-	-	-	(332,808)
- Deferred	228,030	34,235	56,334	(726,002)	(214,955)
PROFIT/ (LOSS) AFTER TAXATION	604,251	963,501	621,187	1,025,351	1,649,588
Net Cash Inflow / (Outflow) from Operating Activities	3,485,231	7,465,000	3,320,190	13,966,350	41,257,569
Net Cash Inflow / (Outflow) from Investing Activities	(1,446,941)	(8,123,692)	(5,585,079)	(9,151,222)	(32,185,002)
Net Cash Inflow / (Outflow) from Financing Activities	1,181,218	-	-	1,724,087	22,720,466
Number of Employees	1,389	2,205	3,170	3,669	4,364

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Meezan Bank Ltd.				
	2011	2012	2013	2014	2015
ASSETS					
Cash & balances with treasury banks	16,641,160	19,125,401	28,582,626	29,728,764	43,685,636
Balances with other banks	2,348,076	3,851,150	3,554,234	5,501,077	11,175,060
Lending to financial institutions	4,065,406	500,000	7,442,732	90,766,297	170,474,422
Investments - net	98,488,574	152,459,855	151,613,933	114,089,252	76,909,951
Advances - net	59,155,585	88,678,076	127,622,868	175,711,942	207,568,823
Other assets	15,064,954	4,377,827	5,182,385	14,804,823	13,979,299
Operating fixed assets	3,985,248	4,898,240	5,594,914	6,273,239	8,056,743
Deferred tax assets	801,391	545,961	130,939	530,564	-
TOTAL ASSETS	200,550,394	274,436,510	329,724,631	437,405,958	531,849,934
LIABILITIES					
Bills payable	2,282,045	3,058,503	3,614,718	5,619,826	6,560,324
Borrowings from financial institutions	9,235,960	18,461,347	11,375,498	15,465,418	13,609,551
Deposits and other accounts	170,030,431	230,425,986	289,810,519	380,421,569	471,820,959
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	5,215,607	5,939,916	6,010,653	12,021,378	13,118,869
Deferred tax liabilities	-	-	-	-	393,121
TOTAL LIABILITIES	186,764,043	257,885,752	310,811,388	413,528,191	505,502,824
NET ASSETS	13,786,351	16,550,758	18,913,243	23,877,767	26,347,110
REPRESENTED BY					
Share Capital	8,029,933	9,033,675	10,027,379	10,027,379	10,027,379
Reserves	2,058,319	2,759,942	3,551,297	7,276,191	8,587,363
Un-appropriated profit	3,240,421	3,688,121	4,329,474	5,958,587	6,942,042
Surplus/ (Deficit) on revaluation of assets	457,678	1,069,020	1,005,093	615,610	790,326
TOTAL	13,786,351	16,550,758	18,913,243	23,877,767	26,347,110
PROFIT & LOSS ACCOUNTS					
Profit/ Return Earned	18,032,152	21,836,972	23,171,018	28,803,059	33,113,741
Profit/ Return Expenses	8,665,622	11,384,534	12,526,169	15,440,250	14,897,149
Net Profit/ Return	9,366,530	10,452,438	10,644,849	13,362,809	18,216,592
Provisions & bad debts written off directly	1,389,155	451,191	93,382	466,504	563,174
Net Profit/ Return after Provision	7,977,375	10,001,247	10,551,467	12,896,305	17,653,418
Fees, Commission & Brokerage income	757,136	969,517	1,258,234	1,569,327	1,987,212
Dividend income	938,983	481,026	309,285	283,633	628,661
Gain/Loss on sale of securities	-	505,100	-	1,148,499	342,136
Income from dealing in foreign currencies	-	346,830	603,352	1,626,363	1,471,337
Other income	236,756	96,117	1,330,579	127,062	167,374
Total Non - Profit / Return Income	2,504,755	2,398,590	3,501,450	4,754,884	4,596,720
Administrative expenses	5,958,595	7,192,527	8,403,862	10,459,934	13,560,648
Other expenses	167,235	(22,916)	2,391	292,721	238,237
Total Non - Profit / Return Expenses	6,125,830	7,169,611	8,406,253	10,752,655	13,798,885
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	4,356,300	5,230,226	5,646,664	6,898,534	8,451,253
Taxation - Current	1,703,310	1,715,141	1,573,730	2,223,292	2,394,558
- Prior Years	(220,027)	-	(268,836)	-	459,143
- Deferred	(518,526)	6,969	384,994	105,156	575,043
PROFIT/ (LOSS) AFTER TAXATION	3,391,543	3,508,116	3,956,776	4,570,086	5,022,509
Net Cash Inflow / (Outflow) from Operating Activities	40,906,365	59,402,194	10,928,315	(44,417,274)	(16,707,714)
Net Cash Inflow / (Outflow) from Investing Activities	(43,835,572)	(54,064,297)	(262,046)	49,515,190	39,346,697
Net Cash Inflow / (Outflow) from Financing Activities	(802,023)	(1,350,582)	(1,505,960)	(2,004,935)	(3,008,128)
Number of Employees	4,900	5,320	6,248	7,429	8,581

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	mybank Ltd.*	
	2006	2007
ASSETS		
Cash & balances with treasury banks	1,993,815	2,613,835
Balances with other banks	722,089	280,497
Lending to financial institutions	4,780,887	1,567,626
Investments – net	2,711,220	11,601,143
Advances – net	13,486,839	20,791,751
Other assets	558,642	2,080,341
Operating fixed assets	2,036,225	86,261
Deferred tax assets	-	1,580,159
TOTAL ASSETS	26,289,717	40,601,613
LIABILITIES		
Bills payable	225,322	895,616
Borrowings from financial institutions	1,624,470	2,796,478
Deposits and other accounts	19,169,226	30,153,164
Sub-ordinated loans	-	-
Liabilities against assets subject to finance lease	-	-
Other liabilities	336,652	814,035
Deferred tax liabilities	120,221	-
TOTAL LIABILITIES	21,475,891	34,659,293
NET ASSETS	4,813,826	5,942,320
REPRESENTED BY		
Share Capital	3,085,721	4,242,866
Reserves	255,941	324,005
Un-appropriated profit	586,905	496,827
Surplus/ (Deficit) on revaluation of assets	885,259	878,622
TOTAL	4,813,826	5,942,320
PROFIT & LOSS ACCOUNTS		
Mark-Up/ Return/Interest Earned	1,685,810	2,907,075
Mark-Up/ Return/Interest Expenses	865,668	2,208,225
Net Mark-Up / Interest Income	820,142	698,850
Provisions & bad debts written off directly	37,772	651,101
Net Mark-Up / Interest Income after Provision	782,370	47,749
Fees, Commission & Brokerage income	115,544	140,270
Dividend income	138,094	151,691
Income from dealing in foreign currencies	37,194	67,163
Other income	161,406	551,436
Total Non - Markup / Interest Income	452,238	910,560
Administrative expenses	587,525	725,724
Other expenses	24,023	7,497
Total Non-Markup/Interest Expenses	611,548	733,221
Extra ordinary/unusual Items	-	-
PROFIT/ (LOSS) BEFORE TAXATION	623,060	225,088
Taxation - Current	126,085	88,314
- Prior Years	-	-
- Deferred	(2,370)	(203,545)
PROFIT/ (LOSS) AFTER TAXATION	499,345	340,319
Net Cash Inflow / (Outflow) from Operating Activities	344,793	7,593,248
Net Cash Inflow / (Outflow) from Investing Activities	655,262	(9,261,573)
Net Cash Inflow / (Outflow) from Financing Activities	925,716	771,426
Number of Employees	969	824

* my bank Ltd. acquired the operation of Dawood Bank Ltd. w.e.f 14-2-2006

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	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
PROFIT & LOSS ACCOUNTS			
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 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	National Bank of Pakistan				
	2006	2007	2008	2009	2010
ASSETS					
Cash & balances with treasury banks	78,625,227	94,873,249	106,503,756	115,827,868	115,442,360
Balances with other banks	40,641,679	37,472,832	38,344,608	28,405,564	30,389,664
Lending to financial institutions	23,012,732	21,464,600	17,128,032	19,587,176	23,025,156
Investments - net	139,946,995	211,146,038	170,822,491	217,642,822	301,323,804
Advances - net	316,110,406	340,318,930	412,986,865	475,243,431	477,506,564
Other assets	27,113,698	30,994,965	44,550,347	59,316,438	53,496,240
Operating fixed assets	9,681,974	25,922,979	24,217,655	25,147,192	26,888,226
Deferred tax assets	-	-	3,204,572	3,062,271	6,952,666
TOTAL ASSETS	635,132,711	762,193,593	817,758,326	944,232,762	1,035,024,680
LIABILITIES					
Bills payable	10,605,663	7,061,902	10,219,061	10,621,169	8,006,631
Borrowings from financial institutions	11,704,079	10,815,176	40,458,926	45,278,138	20,103,591
Deposits and other accounts	501,872,243	591,907,435	624,939,016	726,464,825	832,151,888
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	13,235	33,554	25,274	42,629	106,704
Other liabilities	26,596,300	30,940,041	39,656,831	42,269,623	46,160,038
Deferred tax liabilities	2,387,073	5,097,831	-	-	-
TOTAL LIABILITIES	553,178,593	645,855,939	715,299,108	824,676,384	906,528,852
NET ASSETS	81,954,118	116,337,654	102,459,218	119,556,378	128,495,828
REPRESENTED BY					
Share Capital	7,090,712	8,154,319	8,969,751	10,763,702	13,454,628
Reserves	13,879,260	15,772,124	19,941,047	22,681,707	24,450,244
Un-appropriated profit	32,074,677	45,344,188	52,456,204	61,346,510	65,857,438
Surplus/ (Deficit) on revaluation of assets	28,909,469	47,067,023	21,092,216	24,764,459	24,733,518
TOTAL	81,954,118	116,337,654	102,459,218	119,556,378	128,495,828
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	44,100,934	50,569,481	60,942,798	77,947,697	88,472,134
Mark-Up/ Return/Interest Expenses	13,947,218	16,940,011	23,884,768	39,489,649	45,250,476
Net Mark-Up / Interest Income	30,153,716	33,629,470	37,058,030	38,458,048	43,221,658
Provisions & bad debts written off directly	2,371,546	4,722,735	10,970,814	11,669,335	9,969,689
Net Mark-Up / Interest Income after Provision	27,782,170	28,906,735	26,087,216	26,788,713	33,251,969
Fees, Commission & Brokerage income	6,144,628	6,781,683	7,925,370	8,930,391	9,631,579
Dividend income	2,891,755	3,263,246	2,878,932	1,920,336	1,099,493
Income from dealing in foreign currencies	1,333,840	1,042,827	3,969,057	3,028,165	2,211,139
Other income	1,792,669	2,457,089	1,642,503	5,146,465	4,690,429
Total Non - Markup / Interest Income	12,162,892	13,544,845	16,415,862	19,025,357	17,632,640
Administrative expenses	13,443,441	14,205,911	18,171,198	22,571,470	26,202,577
Other expenses	191,044	185,168	1,330,882	942,427	266,913
Total Non-Markup/Interest Expenses	13,634,485	14,391,079	19,502,080	23,513,897	26,469,490
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	26,310,577	28,060,501	23,000,998	22,300,173	24,415,119
Taxation - Current	8,695,598	8,311,500	11,762,650	9,221,513	9,835,048
- Prior Years	530,652	391,497	-	(4,133,282)	(939,256)
- Deferred	61,981	323,731	(4,220,242)	(999,904)	(2,043,887)
PROFIT/ (LOSS) AFTER TAXATION	17,022,346	19,033,773	15,458,590	18,211,846	17,563,214
Net Cash Inflow / (Outflow) from Operating Activities	10,176,913	78,804,419	2,532,681	45,451,673	93,163,784
Net Cash Inflow / (Outflow) from Investing Activities	8,711,923	(63,304,392)	14,184,626	(41,036,979)	(83,940,833)
Net Cash Inflow / (Outflow) from Financing Activities	(1,482,019)	(2,845,646)	(6,120,972)	(5,841,362)	(8,109,412)
Number of Employees	15,356	14,079	15,204	16,248	16,457

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	National Bank of Pakistan				
	2011	2012	2013	2014	2015
ASSETS					
Cash & balances with treasury banks	131,675,907	158,332,708	158,230,033	97,971,501	150,899,778
Balances with other banks	27,581,695	30,222,338	18,388,738	12,108,025	20,128,273
Lending to financial institutions	44,380,396	8,272,645	51,941,866	111,788,608	10,638,524
Investments - net	319,531,213	343,537,529	396,411,825	561,764,137	826,301,890
Advances - net	525,045,764	657,381,154	620,216,609	626,704,083	577,892,610
Other assets	65,973,449	80,162,206	80,991,187	91,044,915	78,895,162
Operating fixed assets	27,453,815	27,949,833	34,568,864	31,795,539	31,935,787
Deferred tax assets	7,935,497	3,480,892	10,968,824	9,877,509	9,669,359
TOTAL ASSETS	1,149,577,736	1,309,339,305	1,371,717,946	1,543,054,317	1,706,361,383
LIABILITIES					
Bills payable	9,104,710	14,367,639	13,894,667	11,011,827	9,171,616
Borrowings from financial institutions	26,371,675	50,250,684	23,014,353	37,541,497	21,911,190
Deposits and other accounts	927,421,438	1,037,784,947	1,101,845,283	1,233,525,490	1,431,036,598
Sub-ordinate Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	76,477	29,619	57,215	12,738	35,800
Other liabilities	53,951,988	55,628,666	72,242,898	82,633,864	75,854,704
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	1,016,926,288	1,158,061,555	1,211,054,416	1,364,725,416	1,538,009,908
NET ASSETS	132,651,448	151,277,750	160,663,530	178,328,901	168,351,475
REPRESENTED BY					
Share Capital	16,818,285	18,500,114	21,275,131	21,275,131	21,275,131
Reserves	25,342,817	28,818,528	33,536,713	32,073,606	45,580,712
Un-appropriated profit	68,358,910	68,715,995	49,734,161	57,006,813	49,155,590
Surplus/ (Deficit) on revaluation of assets	22,131,436	35,243,113	56,117,525	67,973,351	52,340,042
TOTAL	132,651,448	151,277,750	160,663,530	178,328,901	168,351,475
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	95,325,179	100,092,132	100,192,320	114,173,519	113,661,831
Mark-Up/ Return/Interest Expenses	48,515,618	56,417,827	60,894,358	70,007,088	59,940,895
Net Mark-Up / Interest Income	46,809,561	43,674,305	39,297,962	44,166,431	53,720,936
Provisions & bad debts written off directly	9,339,126	7,997,260	19,567,702	11,077,115	11,821,383
Net Mark-Up / Interest Income after Provision	37,470,435	35,677,045	19,730,260	33,089,316	41,899,553
Fees, Commission & Brokerage income	9,587,856	10,706,506	12,346,947	12,135,445	12,394,723
Dividend income	1,747,073	3,626,356	2,661,077	2,184,557	3,259,736
Gain/Loss on sale of securities	-	-	3,887,164	8,772,891	12,594,424
Income from dealing in foreign currencies	3,132,461	3,703,319	3,926,204	4,646,672	4,647,844
Other income	4,869,658	5,813,141	3,130,286	3,732,827	2,086,700
Total Non - Markup / Interest Income	19,337,048	23,849,322	25,951,678	31,472,392	34,983,427
Administrative expenses	30,117,272	35,736,823	37,677,868	39,424,616	42,120,439
Other expenses	679,038	531,838	975,527	3,136,349	1,546,933
Total Non-Markup/Interest Expenses	30,796,310	36,268,661	38,653,395	42,560,965	43,667,372
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	26,011,173	23,257,706	7,028,543	22,000,743	33,215,608
Taxation - Current	9,193,471	7,526,333	6,230,222	9,480,641	14,576,847
- Prior Years	260,000	-	130,079	-	2,298,465
- Deferred	(1,047,020)	(431,262)	(4,638,541)	(2,508,127)	(2,878,568)
PROFIT/ (LOSS) AFTER TAXATION	17,604,722	16,162,635	5,306,783	15,028,229	19,218,864
Net Cash Inflow / (Outflow) from Operating Activities	41,345,222	59,440,576	34,633,472	87,022,761	348,948,740
Net Cash Inflow / (Outflow) from Investing Activities	(17,630,296)	(17,626,078)	(34,606,039)	(139,725,483)	(285,273,098)
Net Cash Inflow / (Outflow) from Financing Activities	(10,126,668)	(12,642,900)	(12,952,019)	(4,251,469)	(11,683,781)
Number of Employees	16,971	16,440	17,153	16,190	15,548

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	NIB Bank Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & balances with treasury banks	2,928,404	10,318,722	9,355,104	8,834,275	8,836,449
Balances with other banks	1,362,497	1,401,796	793,843	3,683,783	2,951,479
Lending to financial institutions	2,600,000	4,753,113	12,459,621	5,681,887	6,429,166
Investments - net	6,558,733	40,439,935	35,176,823	62,432,977	51,789,035
Advances - net	31,052,169	81,932,379	80,344,193	84,021,406	74,566,015
Other assets	1,172,363	31,368,490	30,543,877	33,875,619	7,577,937
Operating fixed assets	622,216	3,925,383	3,702,426	3,114,632	2,718,975
Deferred tax assets	127,158	2,732,623	6,533,228	6,474,384	9,480,983
TOTAL ASSETS	46,423,540	176,872,441	178,909,115	208,118,963	164,350,039
LIABILITIES					
Bills payable	215,769	2,110,211	1,432,084	1,574,207	1,335,493
Borrowings from financial institutions	9,164,121	16,669,412	23,651,366	62,523,365	42,361,934
Deposits and other accounts	30,566,540	116,671,219	104,586,167	93,919,805	99,169,373
Sub-ordinated loans	-	-	3,999,200	3,997,600	3,996,000
Liabilities against assets subject to finance lease	-	7,176	-	-	-
Other liabilities	2,150,538	4,961,601	5,541,790	4,575,741	3,824,474
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	42,096,968	140,419,619	139,210,607	166,590,718	150,687,274
NET ASSETS	4,326,572	36,452,822	39,698,508	41,528,245	13,662,765
REPRESENTED BY					
Share Capital	3,361,522	22,017,968	28,437,271	40,437,271	40,437,271
Advance against Right Share	-	-	-	-	6,352,360
Reserves	719,810	14,745,987	20,326,684	8,464,894	8,464,894
Un-appropriated profit	293,073	(282,604)	(7,757,283)	(7,258,893)	(41,592,479)
Surplus/ (Deficit) on revaluation of assets	(47,833)	(28,529)	(1,308,164)	(115,027)	719
TOTAL	4,326,572	36,452,822	39,698,508	41,528,245	13,662,765
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	3,473,364	6,999,888	15,201,691	18,272,363	16,482,080
Mark-Up/ Return/Interest Expenses	2,452,192	4,995,955	10,799,816	12,872,357	13,533,160
Net Mark-Up / Interest Income	1,021,172	2,003,933	4,401,875	5,400,006	2,948,920
Provisions & bad debts written off directly	269,583	1,494,801	9,657,400	1,195,329	10,050,404
Net Mark-Up / Interest Income after Provision	751,589	509,132	(5,255,525)	4,204,677	(7,101,484)
Fees, Commission & Brokerage income	179,994	314,545	678,970	729,953	715,279
Dividend income	14,528	13,723	1,047,259	260,103	177,229
Income from dealing in foreign currencies	208,627	225,235	436,330	72,162	469,449
Other income	90,857	45,268	259,317	619,615	353,395
Total Non - Markup / Interest Income	494,006	598,771	2,421,876	1,681,833	1,715,352
Administrative expenses	1,221,423	2,141,371	6,433,122	5,345,307	6,955,148
Other expenses	2,259	4,802	1,731,119	(102,868)	280,277
Total Non-Markup/Interest Expenses	1,223,682	2,146,173	8,164,241	5,242,439	7,235,425
Extra ordinary/unusual Items	-	(327,851)	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	21,913	(710,419)	(10,997,890)	644,071	(12,621,557)
Taxation - Current	33,422	37,925	-	99,771	181,974
- Prior Years	-	-	-	-	327,748
- Deferred	(129,367)	(258,575)	(3,523,211)	(146,748)	(3,019,165)
PROFIT/ (LOSS) AFTER TAXATION	117,858	(489,769)	(7,474,679)	691,048	(10,112,114)
Net Cash Inflow / (Outflow) from Operating Activities	2,048,345	7,989,545	(21,302,169)	28,507,068	(18,017,973)
Net Cash Inflow / (Outflow) from Investing Activities	(1,808,703)	(19,130,466)	3,739,024	(26,052,516)	10,937,221
Net Cash Inflow / (Outflow) from Financing Activities	-	18,570,538	15,991,574	(85,441)	6,350,622
Number of Employees	1,632	5,580	6,910	6,385	3,595

NDLC-IFIC Bank renamed as NIB Bank w.e.f 28-11-2005

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	NIB Bank Ltd.				
	2011	2012	2013	2014	2015
ASSETS					
Cash & balances with treasury banks	7,969,044	7,672,866	8,006,105	8,063,675	10,052,543
Balances with other banks	1,486,830	960,850	692,177	587,428	1,645,086
Lending to financial institutions	14,666,918	3,440,910	2,127,516	7,699,646	1,599,044
Investments - net	49,598,830	85,386,110	61,058,886	59,944,107	98,856,180
Advances - net	60,844,380	71,564,237	82,000,586	93,664,036	110,668,994
Other assets	4,462,407	7,994,606	7,415,548	10,473,160	7,157,979
Operating fixed assets	4,748,221	2,708,498	2,836,105	2,996,530	3,976,937
Deferred tax assets	11,017,000	10,881,284	12,688,138	10,139,376	9,539,749
TOTAL ASSETS	154,793,630	190,609,361	176,825,061	193,567,958	243,496,512
LIABILITIES					
Bills payable	1,738,422	2,430,030	2,862,663	2,740,528	2,576,216
Borrowings from financial institutions	47,382,031	76,179,065	51,506,673	62,750,894	85,676,741
Deposits and other accounts	85,488,268	91,291,234	104,896,065	105,109,980	130,444,894
Sub-ordinated loans	3,994,400	3,992,800	-	4,197,195	4,195,516
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	2,514,005	2,702,438	3,083,466	3,114,267	3,463,013
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	141,117,126	176,595,567	162,348,867	177,912,864	226,356,380
NET ASSETS	13,676,504	14,013,794	14,476,194	15,655,094	17,140,132
REPRESENTED BY					
Share Capital	103,028,512	103,028,512	103,028,512	103,028,512	103,028,512
Advance against Right Share	-	-	-	-	-
Reserves	(45,551,347)	225,889	474,123	(45,295,500)	(44,772,041)
Un-appropriated profit	(43,893,095)	(43,862,642)	(42,790,164)	(43,294,117)	(41,195,205)
Surplus/ (Deficit) on revaluation of assets	92,434	(45,377,965)	(46,236,277)	1,216,199	78,866
TOTAL	13,676,504	14,013,794	14,476,194	15,655,094	17,140,132
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	14,245,677	13,988,512	13,169,697	15,071,457	14,737,305
Mark-Up/ Return/Interest Expenses	12,166,781	11,132,803	9,883,452	11,254,631	10,095,234
Net Mark-Up / Interest Income	2,078,896	2,855,709	3,286,245	3,816,826	4,642,071
Provisions & bad debts written off directly	2,766,143	(99,804)	(851,577)	1,527,361	205,145
Net Mark-Up / Interest Income after Provision	(687,247)	2,955,513	4,137,822	2,289,465	4,436,926
Fees, Commission & Brokerage income	756,650	891,618	1,271,045	1,616,869	1,420,931
Dividend income	573,184	448,906	522,888	1,126,012	152,041
Gain/Loss on sale of securities	274,512	539,578	543,436	509,014	4,021,669
Income from dealing in foreign currencies	526,577	469,247	-	587,181	357,056
Other income	21,157	72,833	568,634	89,578	46,890
Total Non - Markup / Interest Income	2,152,080	2,422,182	2,906,003	3,928,654	5,998,587
Administrative expenses	4,714,974	5,173,194	5,305,872	6,096,098	6,172,262
Other expenses	230,277	59,381	112,686	206,451	236,643
Total Non-Markup/Interest Expenses	4,945,251	5,232,575	5,418,558	6,302,549	6,408,905
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(3,480,418)	145,120	1,625,267	(84,430)	4,026,608
Taxation - Current	163,978	82,054	160,757	215,001	207,359
- Prior Years	30,658	25,000	148,339	10,851	-
- Deferred	(1,630,964)	-	75,000	197,477	1,201,956
PROFIT/ (LOSS) AFTER TAXATION	(2,044,090)	38,066	1,241,171	(507,759)	2,617,293
Net Cash Inflow / (Outflow) from Operating Activities	(6,875,993)	33,628,173	(19,744,538)	(9,077,932)	39,972,497
Net Cash Inflow / (Outflow) from Investing Activities	2,579,511	(34,448,326)	23,803,313	4,833,580	(36,924,247)
Net Cash Inflow / (Outflow) from Financing Activities	1,964,428	(2,005)	(3,994,209)	4,197,173	(1,724)
Number of Employees	3,595	2,768	3,039	3,005	2,678

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	PICIC Commercial Bank Ltd.
	2006
ASSETS	
Cash & balances with treasury banks	5,583,591
Balances with other banks	2,170,897
Lending to financial institutions	9,285,608
Investments - net	15,661,143
Advances - net	34,883,751
Other assets	1,365,053
Operating fixed assets	933,282
Deferred tax assets	406,542
TOTAL ASSETS	70,289,867
LIABILITIES	
Bills payable	749,080
Borrowings from financial institutions	5,024,405
Deposits and other accounts	59,467,497
Sub-ordinated loans	-
Liabilities against assets subject to finance lease	15,476
Other liabilities	957,819
Deferred tax liabilities	-
TOTAL LIABILITIES	66,214,277
NET ASSETS	4,075,590
REPRESENTED BY	
Share Capital	2,734,875
Reserves	957,286
Un-appropriated profit	778,905
Surplus/ (Deficit) on revaluation of assets	(395,476)
TOTAL	4,075,590
PROFIT & LOSS ACCOUNTS	
Mark-Up/ Return/Interest Earned	5,795,979
Mark-Up/ Return/Interest Expenses	3,530,329
Net Mark-Up / Interest Income	2,265,650
Provisions & bad debts written off directly	476,884
Net Mark-Up / Interest Income after Provision	1,788,766
Fees, Commission & Brokerage income	206,873
Dividend income	131,811
Income from dealing in foreign currencies	142,710
Other income	376,071
Total Non - Markup / Interest Income	857,465
Administrative expenses	1,350,451
Other expenses	16565
Total Non-Markup/Interest Expenses	1,367,016
Amortization of Deferred Cost	-
Extra ordinary/unusual Items	-
PROFIT/ (LOSS) BEFORE TAXATION	1,279,215
Taxation - Current	441,000
- Prior Years	-
- Deferred	(130,626)
PROFIT/ (LOSS) AFTER TAXATION	968,841
Net Cash Inflow / (Outflow) from Operating Activities	4,125,218
Net Cash Inflow / (Outflow) from Investing Activities	(2,303,468)
Net Cash Inflow / (Outflow) from Financing Activities	(802,313)
Number of Employees	1,647

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Prime Commercial Bank Ltd.
	2006
ASSETS	
Cash & balances with treasury banks	4,612,129
Balances with other banks	954,794
Lending to financial institutions	853,278
Investments - net	11,607,334
Advances - net	32,124,366
Other assets	1,016,703
Operating fixed assets	1,171,629
Deferred tax assets	-
TOTAL ASSETS	52,340,233
LIABILITIES	
Bills payable	619,005
Borrowings from financial institutions	5,555,960
Deposits and other accounts	40,691,791
Sub-ordinated loans	799,520
Liabilities against assets subject to finance lease	-
Other liabilities	868,487
Deferred tax liabilities	88,938
TOTAL LIABILITIES	48,623,701
NET ASSETS	3,716,532
REPRESENTED BY	
Share Capital	2,739,372
Reserves	640,364
Un-appropriated profit	418,051
Surplus/ (Deficit) on revaluation of assets	(81,255)
TOTAL	3,716,532
PROFIT & LOSS ACCOUNTS	
Mark-Up/ Return/Interest Earned	4,536,263
Mark-Up/ Return/Interest Expenses	2,781,811
Net Mark-Up / Interest Income	1,754,452
Provisions & bad debts written off directly	336,279
Net Mark-Up / Interest Income after Provision	1,418,173
Fees, Commission & Brokerage income	411,676
Dividend income	33,991
Income from dealing in foreign currencies	132,031
Other income	121,331
Total Non - Markup / Interest Income	699,029
Administrative expenses	1,570,388
Other expenses	20,017
Total Non-Markup/Interest Expenses	1,590,405
Extra ordinary/unusual Items	-
PROFIT/ (LOSS) BEFORE TAXATION	526,797
Taxation - Current	128,000
- Prior Years	-
- Deferred	39,109
PROFIT/ (LOSS) AFTER TAXATION	359,688
Net Cash Inflow / (Outflow) from Operating Activities	(1,029,936)
Net Cash Inflow / (Outflow) from Investing Activities	1,479,205
Net Cash Inflow / (Outflow) from Financing Activities	326,170
Number of Employees	2,247

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	The Punjab Provincial Co-operative Bank Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & balances with treasury banks	409,993	715,017	695,200	601,882	649,913
Balances with other banks	6,511,008	5,586,775	2,230,225	2,017,990	2,616,765
Lending to financial institutions	-	-	-	-	-
Investments - net	506,876	558,009	508,762	451,012	789,335
Advances - net	6,798,803	8,009,821	7,539,306	6,733,775	5,817,383
Other assets	219,225	216,136	148,229	202,010	469,258
Operating fixed assets	1,288,477	2,571,139	3,703,756	3,705,253	3,562,044
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	15,734,382	17,656,897	14,825,478	13,711,922	13,904,698
LIABILITIES					
Bills payable	20,677	39,654	75,186	44,305	17,285
Borrowings from financial institutions	12,000,000	12,000,000	8,000,000	8,000,000	3,611,110
Deposits and other accounts	1,657,013	2,007,645	1,929,185	1,837,175	2,552,078
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	123,553	185,623	109,525	134,690	219,451
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	13,801,243	14,232,922	10,113,896	10,016,170	6,399,924
NET ASSETS	1,933,139	3,423,975	4,711,582	3,695,752	7,504,774
REPRESENTED BY					
Share Capital	425,533	430,351	434,155	434,647	435,437
Reserves	337,269	370,827	402,298	401,727	4,235,213
Un-appropriated profit	38,939	133,776	221,040	(749,013)	(631,537)
Surplus/ (Deficit) on revaluation of assets	1,131,398	2,489,021	3,654,089	3,608,391	3,465,661
TOTAL	1,933,139	3,423,975	4,711,582	3,695,752	7,504,774
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	1,027,536	1,228,805	984,869	1,193,637	716,382
Mark-Up/ Return/Interest Expenses	253,508	547,198	618,581	1,570,956	230,521
Net Mark-Up / Interest Income	774,028	681,607	366,288	(377,319)	485,861
Provisions & bad debts written off directly	157,609	375,366	3,551	-	(60,855)
Net Mark-Up / Interest Income after Provision	616,419	306,241	362,737	(377,319)	546,716
Fees, Commission & Brokerage income	4,467	22,805	32,944	30,223	12,434
Dividend income	8,177	4,811	6,167	7,386	14,772
Income from dealing in foreign currencies	-	-	-	-	-
Other income	39,610	347,161	316,282	39,785	202,703
Total Non - Markup / Interest Income	52,254	374,777	355,393	77,394	229,909
Administrative expenses	512,511	550,203	596,293	678,896	405,668
Other expenses	99	551	251	250	55,855
Total Non-Markup/Interest Expenses	512,610	550,754	596,544	679,146	461,523
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	156,063	130,264	121,586	(979,071)	315,102
Taxation - Current	1,030	481	1,170	-	10,000
- Prior Years	-	-	-	-	8,000
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAXATION	155,033	129,783	120,416	(979,071)	297,102
Net Cash Inflow / (Outflow) from Operating Activities	2,744,207	(939,551)	(3,725,168)	(321,956)	(924,905)
Net Cash Inflow / (Outflow) from Investing Activities	2,740,460	316,912	346,678	16,483	230,203
Net Cash Inflow / (Outflow) from Financing Activities	5,171	3,430	2,124	(80)	1,437,797
Number of Employees	1,748	2,039	2,043	2,039	1,828

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	The Punjab Provincial Co-operative Bank Ltd.				
	2011 *	2012*	2013	2014	2015
ASSETS					
Cash & balances with treasury banks	822,377	533,867	634,679	779,550	866,698
Balances with other banks	1,921,724	923,473	1,986,887	1,240,883	1,775,794
Lending to financial institutions	-	-	-	500,000	-
Investments - net	905,848	1,108,617	791,599	2,150,672	1,934,771
Advances - net	6,958,545	7,810,420	7,862,562	7,975,705	9,194,515
Other assets	735,143	730,999	762,731	743,700	923,123
Operating fixed assets	3,534,591	3,445,150	4,571,028	4,594,887	4,619,964
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	14,878,228	14,552,526	16,609,486	17,985,397	19,314,865
LIABILITIES					
Bills payable	17,210	-	13,746	27,065	27,324
Borrowings from financial institutions	277,774	30,845	-	-	-
Deposits and other accounts	2,957,690	2,409,075	2,747,708	3,707,719	4,567,142
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	179,954	303,843	2,641,887	2,789,285	3,130,519
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	3,432,628	2,743,763	5,403,341	6,524,069	7,724,985
NET ASSETS	11,445,600	11,808,763	11,206,145	11,461,328	11,589,880
REPRESENTED BY					
Share Capital	435,924	436,148	436,410	1,938,210	1,938,243
Reserves	7,568,159	7,941,588	8,060,799	6,581,685	6,603,774
Un-appropriated profit	26,387	77,033	(1,836,133)	(1,656,708)	(1,678,728)
Surplus/ (Deficit) on revaluation of assets	3,415,130	3,353,994	4,545,069	4,598,141	4,726,591
TOTAL	11,445,600	11,808,763	11,206,145	11,461,328	11,589,880
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	793,002	1,580,867	1,595,985	1,619,737	1,739,766
Mark-Up/ Return/Interest Expenses	82,862	126,469	115,098	149,263	197,365
Net Mark-Up / Interest Income	710,140	1,454,398	1,480,887	1,470,474	1,542,401
Provisions & bad debts written off directly	-	88,059	(37,970)	-	-
Net Mark-Up / Interest Income after Provision	710,140	1,366,339	1,518,857	1,470,474	1,542,401
Fees, Commission & Brokerage income	12,190	25,052	24,148	23,911	17,122
Dividend income	14,780	14,829	18,693	17,193	12,408
Income from dealing in foreign currencies	-	-	-	-	-
Other income	18,944	46,015	57,891	68,840	70,377
Total Non - Markup / Interest Income	45,914	85,896	100,732	109,944	99,907
Administrative expenses	454,213	877,831	1,147,041	1,469,612	1,432,249
Other expenses	2,199	171,413	18	-	85,872
Total Non-Markup/Interest Expenses	456,412	1,049,244	1,147,059	1,469,612	1,518,121
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	299,642	402,991	472,530	110,806	124,187
Taxation - Current	8,389	19,661	12,985	26,947	33,048
- Prior Years	-	-	(19,183)	-	1,414
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAXATION	291,253	383,330	478,728	83,859	89,725
Net Cash Inflow / (Outflow) from Operating Activities	(2,106,998)	(3,326,137)	780,713	1,516,968	301,375
Net Cash Inflow / (Outflow) from Investing Activities	591,485	447,470	383,722	(1,319,822)	320,993
Net Cash Inflow / (Outflow) from Financing Activities	1,666,889	1,743,282	(209)	1,721	(309)
Number of Employees	1,885	1,713	1,841	1,852	1,848

* As on 30th June

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	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
PROFIT & LOSS ACCOUNTS			
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 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Samba Bank Ltd.*				
	2006	2007	2008	2009	2010
ASSETS					
Cash & balances with treasury banks	782,781	1,003,611	774,575	961,280	1,250,011
Balances with other banks	132,037	63,348	331,201	707,912	1,195,948
Lending to financial institutions	493,473	8,565,836	2,313,308	3,123,377	1,389,003
Investments - net	2,153,046	3,947,925	3,829,354	5,807,829	11,090,905
Advances - net	2,395,018	4,693,113	6,163,008	9,723,411	12,137,786
Other assets	552,964	722,911	837,928	748,140	844,591
Operating fixed assets	846,259	854,292	1,157,689	1,112,169	1,001,413
Deferred tax assets	747,876	804,266	1,080,273	1,550,008	1,601,463
TOTAL ASSETS	8,103,454	20,655,302	16,487,336	23,734,126	30,511,120
LIABILITIES					
Bills payable	50,626	1,056,878	55,349	78,127	115,759
Borrowings from financial institutions	442,469	182,611	437,949	3,141,284	6,534,994
Deposits and other accounts	5,577,641	12,644,938	9,859,537	12,520,633	14,871,806
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	7,231	3,403	420	279	279
Other liabilities	521,908	565,314	671,927	918,143	1,062,604
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	6,599,875	14,453,144	11,025,182	16,658,466	22,585,442
NET ASSETS	1,503,579	6,202,158	5,462,154	7,075,660	7,925,678
REPRESENTED BY					
Share Capital	2,769,517	8,769,517	8,769,517	8,769,517	14,334,734
Advance against Equity	-	-	-	2,189,440	-
Reserves	43,080	43,080	43,080	43,080	43,080
Un-appropriated profit	(1,256,269)	(2,593,956)	(3,336,267)	(3,929,320)	(6,441,559)
Surplus/ (Deficit) on revaluation of assets	(52,749)	(16,483)	(14,176)	2,943	(10,577)
TOTAL	1,503,579	6,202,158	5,462,154	7,075,660	7,925,678
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	483,218	1,182,921	1,758,004	1,878,626	2,384,653
Mark-Up/ Return/Interest Expenses	551,936	837,869	1,071,307	1,208,857	1,350,320
Net Mark-Up / Interest Income	(68,718)	345,052	686,697	669,769	1,034,333
Provisions & bad debts written off directly	135,222	924,777	312,528	239,511	17,599
Net Mark-Up / Interest Income after Provision	(203,940)	(579,725)	374,169	430,258	1,016,734
Fees, Commission & Brokerage income	15,687	23,807	51,938	40,781	73,829
Dividend income	25,376	31,270	12,005	873	22,492
Income from dealing in foreign currencies	5,556	(8,596)	8,992	22,876	58,960
Other income	37,666	81951	52,494	27,694	165,962
Total Non - Markup / Interest Income	84,285	128,432	125,429	92,224	321,243
Administrative expenses	647,114	891,889	1,461,077	1,415,235	1,456,873
Other expenses	81,576	29,497	49,962	175,671	11,400
Total Non-Markup/Interest Expenses	728,690	921,386	1,511,039	1,590,906	1,468,273
Extra ordinary/unusual Items	21,151	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(869,496)	(1,372,679)	(1,011,441)	(1,068,424)	(130,296)
Taxation - Current	5,000	10,050	-	-	27,056
- Prior Years	(5,710)	-	-	-	11,418
- Deferred	(260,000)	(59,837)	(269,130)	(475,371)	(49,176)
PROFIT/ (LOSS) AFTER TAXATION	(608,786)	(1,322,892)	(742,311)	(593,053)	(119,594)
Net Cash Inflow / (Outflow) from Operating Activities	(333,326)	(3,988,879)	(2,064,838)	2,830,171	5,087,251
Net Cash Inflow / (Outflow) from Investing Activities	(247,105)	(1,803,824)	2,107,531	(4,456,195)	(5,293,616)
Net Cash Inflow / (Outflow) from Financing Activities	545,410	5,944,844	(3,876)	2,189,440	983,132
Number of Employees	709	1,224	1,026	787	810

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

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Samba Bank Ltd.				
	2011	2012	2013	2014	2015
ASSETS					
Cash & balances with treasury banks	1,463,306	2,052,832	2,795,889	2,525,366	3,258,421
Balances with other banks	59,384	2,289,653	117,483	79,761	1,071,112
Lending to financial institutions	803,459	2,777,162	790,672	1,900,000	2,000,000
Investments - net	9,663,613	8,894,957	13,991,462	19,953,205	44,726,421
Advances - net	15,831,327	15,444,776	18,269,396	21,812,172	24,187,038
Other assets	1,170,140	1,152,710	1,691,360	2,451,553	2,942,082
Operating fixed assets	903,608	832,375	861,709	800,890	1,323,670
Deferred tax assets	1,436,135	1,409,372	1,483,569	1,058,113	657,592
TOTAL ASSETS	31,330,972	34,853,837	40,001,540	50,581,060	80,166,336
LIABILITIES					
Bills payable	529,005	250,709	918,662	308,894	492,159
Borrowings from financial institutions	3,996,032	2,477,466	2,987,399	5,964,576	27,325,753
Deposits and other accounts	17,669,297	22,753,644	24,632,610	31,642,143	38,844,291
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	954,371	856,135	1,331,691	1,410,850	1,659,914
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	23,148,705	26,337,954	29,870,362	39,326,463	68,322,117
NET ASSETS	8,182,267	8,515,883	10,131,178	11,254,597	11,844,219
REPRESENTED BY					
Share Capital	14,334,734	14,334,734	8,082,387	10,082,387	10,082,387
Advance against Equity	-	-	1,613,502	-	-
Reserves	90,383	150,561	167,424	212,640	298,760
Un-appropriated profit	(6,252,347)	(6,011,639)	291,091	471,956	816,439
Surplus/ (Deficit) on revaluation of assets	9,497	42,227	(23,226)	487,614	646,633
TOTAL	8,182,267	8,515,883	10,131,178	11,254,597	11,844,219
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	3,352,186	3,054,034	3,206,548	4,618,568	5,468,187
Mark-Up/ Return/Interest Expenses	1,943,845	1,721,825	1,822,677	2,805,889	3,325,564
Net Mark-Up / Interest Income	1,408,341	1,332,209	1,383,871	1,812,679	2,142,623
Provisions & bad debts written off directly	(46,204)	(90,600)	(89,935)	(99,358)	21,540
Net Mark-Up / Interest Income after Provision	1,454,545	1,422,809	1,473,806	1,912,037	2,121,083
Fees, Commission & Brokerage income	63,726	73,851	94,849	104,664	125,696
Dividend income	2,453	1,379	2,816	3,673	22,036
Gain/Loss on sale of securities	-	-	-	37,193	484,784
Income from dealing in foreign currencies	18,749	38,235	56,935	48,221	75,208
Other income	67,469	41,040	5,898	23,520	97,533
Total Non - Markup / Interest Income	152,397	154,505	160,498	217,271	805,257
Administrative expenses	1,393,321	1,458,244	1,550,837	1,645,959	2,060,056
Other expenses	12,727	(44,964)	1,806	58,089	50,907
Total Non-Markup/Interest Expenses	1,406,048	1,413,280	1,552,643	1,704,048	2,110,963
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	200,894	164,034	81,661	425,260	815,377
Taxation - Current	36,566	16,040	33,787	48,487	62,464
- Prior Years	(226,493)	(165,892)	-	-	13,817
- Deferred	154,306	13,000	(36,439)	150,692	308,493
PROFIT/ (LOSS) AFTER TAXATION	236,515	300,886	84,313	226,081	430,603
Net Cash Inflow / (Outflow) from Operating Activities	(2,388,547)	2,027,886	(574,066)	5,795,768	27,066,960
Net Cash Inflow / (Outflow) from Investing Activities	1,465,557	791,909	(2,459,077)	(6,490,511)	(25,342,554)
Net Cash Inflow / (Outflow) from Financing Activities	(279)	-	1,604,030	386,498	-
Number of Employees	760	732	614	602	657

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Silkbank Ltd.*				
	2006	2007	2008	2009	2010
ASSETS					
Cash & balances with treasury banks	3,994,136	3,223,780	3,070,067	3,120,880	3,414,524
Balances with other banks	613,678	128,991	190,197	151,068	89,355
Lending to financial institutions	4,747,567	839,959	1,376,651	1,067,708	1,050,754
Investments - net	15,828,682	17,859,169	12,012,233	20,179,329	12,964,526
Advances - net	29,021,974	25,874,972	31,087,373	32,097,490	44,354,406
Other assets	1,657,318	1,598,131	2,292,358	4,351,022	4,093,084
Operating fixed assets	2,322,371	2,367,883	3,002,450	3,720,695	2,443,805
Deferred tax assets	1,015,123	1,767,715	2,613,939	3,976,149	4,192,954
TOTAL ASSETS	59,200,849	53,660,600	55,645,268	68,664,341	72,603,408
LIABILITIES					
Bills payable	408,342	570,756	431,537	637,602	836,931
Borrowings from financial institutions	4,236,775	6,880,449	8,738,616	15,088,332	9,871,141
Deposits and other accounts	49,015,090	42,373,710	41,056,630	49,610,034	55,706,188
Sub-ordinated loans	650,000	650,000	-	-	-
Liabilities against assets subject to finance lease	63,030	80,155	39,731	10,476	-
Other liabilities	829,573	925,091	987,394	1,554,808	1,355,201
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	55,202,810	51,480,161	51,253,908	66,901,252	67,769,461
NET ASSETS	3,998,039	2,180,439	4,391,360	1,763,089	4,833,947
REPRESENTED BY					
Share Capital	3,847,500	5,001,750	9,003,150	9,003,150	26,716,048
Reserves	218,556	218,556	218,556	224,649	(13,284,674)
Un-appropriated profit	(1,080,726)	(4,119,537)	(6,131,709)	(9,030,894)	(8,614,289)
Surplus/ (Deficit) on revaluation of assets	1,012,709	1,079,670	1,301,363	1,566,184	16,862
TOTAL	3,998,039	2,180,439	4,391,360	1,763,089	4,833,947
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	3,712,420	4,799,853	4,588,299	5,913,317	6,775,565
Mark-Up/ Return/Interest Expenses	3,260,952	4,440,116	4,218,901	5,855,517	5,926,528
Net Mark-Up / Interest Income	451,468	359,737	369,398	57,800	849,037
Provisions & bad debts written off directly	408,095	3,132,444	1,642,093	2,309,355	228,114
Net Mark-Up / Interest Income after Provision	43,373	(2,772,707)	(1,272,695)	(2,251,555)	620,923
Fees, Commission & Brokerage income	305,464	369,468	188,596	327,949	322,162
Dividend income	59,851	44,465	27,173	27,921	29,316
Income from dealing in foreign currencies	56,907	64,312	53,343	113,733	-
Other income	283,780	298,580	115,398	192,584	130,944
Total Non - Markup / Interest Income	706,002	776,825	384,510	662,187	702,382
Administrative expenses	1,262,448	1,270,317	1,935,732	2,747,856	1,184,804
Other expenses	(120,772)	54,066	10,338	(84,765)	3,153,601
Total Non-Markup/Interest Expenses	1,141,676	1,324,383	1,946,070	2,663,091	(112,328)
Amortization of Deferred Cost	16,667	-	-	-	3,041,273
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(408,968)	(3,320,265)	(2,834,255)	(4,252,459)	(1,235,546)
Taxation - Current	-	35,382	16,462	8,414	85,608
- Prior Years	-	439,351	-	34,616	-
- Deferred	(105,282)	(754,091)	(836,449)	(1,392,584)	(190,000)
PROFIT/ (LOSS) AFTER TAXATION	(303,686)	(3,040,907)	(2,014,268)	(2,902,905)	(1,131,154)
Net Cash Inflow / (Outflow) from Operating Activities	3,433,194	(2,009,657)	(7,156,950)	6,510,410	(10,011,424)
Net Cash Inflow / (Outflow) from Investing Activities	(3,475,697)	(2,314,360)	5,063,650	(7,016,247)	5,824,599
Net Cash Inflow / (Outflow) from Financing Activities	(569)	1,111,473	3,301,944	(33,630)	4,238,756
Number of Employees	1,426	1,253	1,721	1,959	2,179

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

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Silkbank Ltd.				
	2011	2012	2013	2014	2015
ASSETS					
Cash & balances with treasury banks	4,436,142	4,006,569	5,361,695	5,102,984	7,343,670
Balances with other banks	94,322	86,002	226,184	139,478	194,065
Lending to financial institutions	3,100,803	5,662,423	446,859	3,000,000	6,777,944
Investments - net	17,547,640	12,734,898	14,853,257	18,105,414	34,999,068
Advances - net	49,936,279	49,000,494	56,088,439	58,966,877	61,074,207
Other assets	7,229,763	9,318,619	6,293,252	8,833,892	14,070,688
Operating fixed assets	4,755,911	4,637,334	4,691,552	4,563,290	4,496,648
Deferred tax assets	3,569,417	3,615,231	3,839,078	3,937,182	4,180,969
TOTAL ASSETS	90,670,277	89,061,570	91,800,316	102,649,117	133,137,259
LIABILITIES					
Bills payable	1,679,456	1,978,549	2,747,400	2,153,091	2,413,342
Borrowings from financial institutions	17,781,686	11,376,781	11,381,975	21,742,246	33,230,182
Deposits and other accounts	64,071,908	69,050,447	69,433,452	68,770,255	81,097,581
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	17,105	14,145
Other liabilities	1,498,720	1,302,008	1,562,301	1,465,593	1,805,347
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	85,031,770	83,707,785	85,125,128	94,148,290	118,560,597
NET ASSETS	5,638,507	5,353,785	6,675,188	8,500,827	14,576,662
REPRESENTED BY					
Share Capital	13,431,374	26,716,048	26,716,048	26,716,048	77,998,099
Advance against equity	-	-	2,200,000	4,200,000	4,200,000
Reserves	139,013	(13,121,912)	(13,121,912)	(13,104,540)	(56,386,591)
Un-appropriated profit	(8,054,519)	(8,400,375)	(9,526,849)	(9,444,123)	(11,334,916)
Surplus/ (Deficit) on revaluation of assets	122,639	160,024	407,901	133,442	100,070
TOTAL	5,638,507	5,353,785	6,675,188	8,500,827	14,576,662
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	8,385,608	8,583,566	7,622,425	9,429,216	8,933,315
Mark-Up/ Return/Interest Expenses	6,514,770	6,681,338	5,462,669	5,969,099	5,833,685
Net Mark-Up / Interest Income	1,870,838	1,902,228	2,159,756	3,460,117	3,099,630
Provisions & bad debts written off directly	(2,629,853)	(580,489)	633,475	367,613	724,377
Net Mark-Up / Interest Income after Provision	4,500,691	2,482,717	1,526,281	3,092,504	2,375,253
Fees, Commission & Brokerage income	386,295	492,410	593,494	868,263	976,838
Dividend income	50,427	53,767	63,401	47,168	40,652
Gain/Loss on sale of securities	-	209,941	219,589	515,645	650,948
Income from dealing in foreign currencies	157,612	-	-	196,672	181,696
Other income	252,252	308,548	448,096	92,615	44,189
Total Non - Markup / Interest Income	846,586	1,064,666	1,324,580	1,720,363	1,894,323
Administrative expenses	3,779,045	4,213,559	4,407,927	4,692,044	5,268,719
Other expenses	209,314	(136,907)	(28,988)	(10,592)	840,559
Total Non-Markup/Interest Expenses	3,988,359	4,076,652	4,378,939	4,681,452	6,109,278
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,358,918	(529,269)	(1,528,078)	131,415	(1,839,702)
Taxation - Current	92,322	-	-	-	-
- Prior Years	-	(92,322)	-	-	92,322
- Deferred	571,533	(92,676)	(371,516)	44,555	(220,419)
PROFIT/ (LOSS) AFTER TAXATION	695,063	(344,271)	(1,156,562)	86,860	(1,711,605)
Net Cash Inflow / (Outflow) from Operating Activities	8,225,230	(6,429,336)	171,484	1,540,395	14,261,825
Net Cash Inflow / (Outflow) from Investing Activities	(7,198,645)	5,991,443	(876,176)	(3,882,758)	(19,790,711)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	2,200,000	1,996,948	7,824,159
Number of Employees	2,564	2,750	2,886	2,906	3,126

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Sindh Bank Ltd.				
	2011	2012	2013	2014	2015
ASSETS					
Cash & balances with treasury banks	1,655,815	2,430,525	3,518,863	5,066,350	5,297,608
Balances with other banks	243,519	424,573	190,823	537,713	1,086,079
Lending to financial institutions	10,905,410	4,619,591	4,036,358	12,665,492	850,000
Investments - net	26,081,535	62,631,024	36,785,844	59,466,891	70,394,245
Advances - net	7,259,330	19,281,888	26,564,842	41,184,703	44,169,089
Other assets	1,000,460	1,346,694	2,169,421	4,138,341	4,245,212
Operating fixed assets	584,054	1,556,804	1,766,303	1,811,990	1,899,077
Deferred tax assets	-	-	-	-	300,805
TOTAL ASSETS	47,730,123	92,291,099	75,032,454	124,871,480	128,242,115
LIABILITIES					
Bills payable	42,251	176,125	362,522	399,591	288,681
Borrowings from financial institutions	13,012,647	48,602,402	16,758,368	46,076,636	27,160,697
Deposits and other accounts	23,517,740	31,469,652	45,756,220	61,884,036	84,076,644
Sub-ordinate loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	484,150	747,476	818,946	1,506,116	1,957,703
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	113,483,725
NET ASSETS	10,663,013	11,088,188	11,326,887	14,102,394	14,758,390
REPRESENTED BY					
Share Capital	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000
Reserves	149,912	327,466	460,647	676,543	922,596
Un-appropriated profit	599,649	709,867	1,241,433	2,100,911	3,076,915
Surplus/ (Deficit) on revaluation of assets	(86,548)	50,855	(375,193)	1,324,940	758,879
TOTAL	10,663,013	11,088,188	11,326,887	14,102,394	14,758,390
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	3,704,280	6,141,198	6,329,381	8,932,332	10,127,239
Mark-Up/ Return/Interest Expenses	2,241,345	4,102,783	4,071,643	5,496,985	5,684,824
Net Mark-Up / Interest Income	1,462,935	2,038,415	2,257,738	3,435,347	4,442,415
Provisions & bad debts written off directly	31,382	1,069	17,292	19,078	2,520,355
Net Mark-Up / Interest Income after Provision	1,431,553	2,037,346	2,240,446	3,416,269	1,922,060
Fees, Commission & Brokerage income	10,201	98,820	162,594	184,366	234,278
Dividend income	68,645	124,667	179,639	180,603	120,098
Gain/Loss on sale of securities	-	257,500	43,761	521,365	3,062,553
Income from dealing in foreign currencies	2,286	44,353	473,657	66,217	69,180
Other income	141,051	1,377	-	3,914	5,729
Total Non - Markup / Interest Income	222,183	526,717	859,651	956,465	3,491,838
Administrative expenses	513,773	1,277,607	2,141,712	2,740,050	3,353,026
Other expenses	-	29	4,985	20,998	9,373
Total Non-Markup/Interest Expenses	513,773	1,277,636	2,146,697	2,761,048	3,362,399
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,139,963	1,286,427	953,400	1,611,686	2,051,499
Taxation - Current	333,477	275,709	255,830	554,467	1,617,389
- Prior Years	-	-	-	-	102,556
- Deferred	56,925	122,946	31,666	(22,260)	(898,709)
PROFIT/ (LOSS) AFTER TAXATION	749,561	887,772	665,904	1,079,479	1,230,263
Net Cash Inflow / (Outflow) from Operating Activities	18,654,331	38,872,837	(24,032,149)	22,133,894	12,863,559
Net Cash Inflow / (Outflow) from Investing Activities	(26,754,997)	(37,317,073)	24,886,737	(20,239,517)	(12,083,935)
Net Cash Inflow / (Outflow) from Financing Activities	10,000,000	(600,000)	-	-	-
Number of Employees	592	1,241	1,588	1,776	1,985

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	SME Bank Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & balances with treasury banks	311,954	286,705	200,112	213,778	227,980
Balances with other banks	125,704	52,980	49,751	57,296	9,091
Lending to financial institutions	292,454	258,944	100,000	33,445	-
Investments - net	5,584,582	3,058,130	2,545,053	2,939,132	2,892,131
Advances - net	1,731,271	2,118,347	2,526,322	2,500,916	2,510,780
Other assets	974,735	216,176	208,629	446,244	256,519
Operating fixed assets	156,384	144,589	124,546	108,418	109,854
Deferred tax assets	447,794	447,887	2,597	-	-
TOTAL ASSETS	9,624,878	6,583,758	5,757,010	6,299,229	6,006,355
LIABILITIES					
Bills payable	18,090	40,441	37,686	54,542	40,505
Borrowings from financial institutions	2,600,000	1,400,000	1,518,100	1,371,750	1,360,622
Deposits and other accounts	1,666,360	1,879,587	1,892,018	2,203,152	2,225,822
Sub-ordinated loans	2,430,000	-	-	-	-
Liabilities against assets subject to finance lease	19,697	25,371	19,442	12,087	22,215
Other liabilities	602,819	429,752	335,275	436,957	364,300
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	7,336,966	3,775,151	3,802,521	4,078,488	4,013,464
NET ASSETS	2,287,912	2,808,607	1,954,489	2,220,741	1,992,891
REPRESENTED BY					
Share Capital	2,000,000	2,392,507	2,392,507	2,392,507	2,392,507
Reserves	177,275	199,356	199,356	206,526	206,526
Un-appropriated profit	209,096	297,418	(235,530)	(206,848)	(454,710)
Surplus/ (Deficit) on revaluation of assets	(98,459)	(80,674)	(401,844)	(171,444)	(151,432)
TOTAL	2,287,912	2,808,607	1,954,489	2,220,741	1,992,891
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	960,293	875,560	774,797	773,936	621,096
Mark-Up/ Return/Interest Expenses	454,062	379,956	385,379	448,106	361,895
Net Mark-Up / Interest Income	506,231	495,604	389,418	325,830	259,201
Provisions & bad debts written off directly	(232,669)	(137,525)	11,368	(4,764)	125,333
Net Mark-Up / Interest Income after Provision	738,900	633,129	378,050	330,594	133,868
Fees, Commission & Brokerage income	2,591	3,608	5,667	11,094	13,505
Dividend income	1,173	1,013	42,177	3,813	3,089
Income from dealing in foreign currencies	-	-	(376)	-	-
Other income	23,046	35,717	11,179	5,491	44,865
Total Non - Markup / Interest Income	26,810	40,338	58,647	20,398	61,459
Administrative expenses	553,867	526,464	570,101	1,189,203	535,350
Other expenses	(19,842)	(5,091)	(1,410)	(10,469)	4,267
Total Non-Markup/Interest Expenses	534,025	521,373	568,691	1,178,734	539,617
Extra ordinary/unusual Items (Income)	-	-	-	(870,140)	(54,630)
PROFIT/ (LOSS) BEFORE TAXATION	231,685	152,094	(131,994)	42,398	(289,660)
Taxation - Current	72,034	50,863	-	3,949	7,713
- Prior Years	-	-	-	-	(49,511)
- Deferred	6,464	(9,172)	400,954	2,597	-
PROFIT/ (LOSS) AFTER TAXATION	153,187	110,403	(532,948)	35,852	(247,862)
Net Cash Inflow / (Outflow) from Operating Activities	1,231,251	(780,948)	(220,560)	(550,566)	(112,106)
Net Cash Inflow / (Outflow) from Investing Activities	(813,295)	2,528,458	235,410	(180,629)	68,354
Net Cash Inflow / (Outflow) from Financing Activities	(80,805)	(2,045,483)	(4,672)	652,406	9,749
Number of Employees	667	637	662	566	464

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	SME Bank Ltd.				
	2011	2012	2013	2014	2015
ASSETS					
Cash & balances with treasury banks	214,606	278,502	314,937	366,873	390,011
Balances with other banks	5,222	44,228	12,670	7,318	1,739
Lending to financial institutions	800,000	750,000	800,000	215,000	885,000
Investments - net	3,129,260	4,569,617	2,575,458	1,379,486	4,117,491
Advances - net	2,718,879	3,347,420	3,321,647	3,402,772	2,751,710
Other assets	217,471	262,679	277,293	217,204	350,292
Operating fixed assets	112,305	145,414	142,424	141,955	120,283
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	7,197,743	9,397,860	7,444,429	5,730,608	8,616,526
LIABILITIES					
Bills payable	183,863	102,132	85,775	58,298	114,107
Borrowings from financial institutions	2,125,447	3,587,031	1,752,941	777,433	2,888,685
Deposits and other accounts	2,647,157	3,326,423	3,711,419	3,342,155	4,770,201
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	13,725	13,592	9,970	3,173	-
Other liabilities	361,241	726,487	761,789	739,925	487,217
Deferred tax liabilities	-	3,606	-	-	-
TOTAL LIABILITIES	5,331,433	7,759,271	6,321,894	4,920,984	8,260,210
NET ASSETS	1,866,310	1,638,589	1,122,535	809,624	356,316
REPRESENTED BY					
Share Capital	2,392,507	2,392,507	2,392,507	2,392,507	2,392,507
Minority interest	-	61,866	59,718	57,070	-
Reserves	206,526	234,660	234,660	234,660	206,526
Un-appropriated profit	(684,648)	(1,063,066)	(1,563,447)	(1,939,100)	(2,296,206)
Surplus/ (Deficit) on revaluation of assets	(48,075)	12,622	(903)	64,487	53,489
TOTAL	1,866,310	1,638,589	1,122,535	809,624	356,316
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	693,798	819,120	735,788	819,048	705,267
Mark-Up/ Return/Interest Expenses	421,408	537,819	478,913	542,878	436,280
Net Mark-Up / Interest Income	272,390	281,301	256,875	276,170	268,987
Provisions & bad debts written off directly	(8,318)	70,514	62,607	68,716	(62,867)
Net Mark-Up / Interest Income after Provision	280,708	210,787	194,268	207,454	331,854
Fees, Commission & Brokerage income	12,488	13,490	11,126	10,586	11,022
Dividend income	3,431	1,057	1,632	906	1,395
Gain/Loss on sale of securities	-	-	-	73,434	32,536
Income from dealing in foreign currencies	-	-	-	-	-
Other income	4,832	4,312	14,857	2,686	2,981
Total Non - Markup / Interest Income	20,751	18,859	27,615	87,612	47,934
Administrative expenses	561,436	636,726	634,738	634,381	645,250
Other expenses	4,647	4,393	5,822	37,899	9,108
Total Non-Markup/Interest Expenses	566,083	641,119	640,560	672,280	654,358
Extra ordinary/unusual Items (Income)	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(264,624)	(411,473)	(418,677)	(377,214)	(274,570)
Taxation - Current	7,864	8,809	8,909	9,204	7,587
- Prior Years	-	-	(4,148)	-	-
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAXATION	(272,488)	(420,282)	(423,438)	(386,418)	(282,157)
Net Cash Inflow / (Outflow) from Operating Activities	500,408	1,656,889	(1,855,453)	(1,537,934)	3,102,178
Net Cash Inflow / (Outflow) from Investing Activities	(258,182)	(1,505,210)	1,966,274	1,206,803	(2,695,046)
Net Cash Inflow / (Outflow) from Financing Activities	(9,469)	(3,469)	(5,944)	(7,285)	-
Number of Employees	482	531	518	503	495

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Soneri Bank Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & balances with treasury banks	5,551,302	5,861,205	5,646,755	6,471,173	7,247,711
Balances with other banks	6,603,003	4,349,673	3,908,859	1,497,193	1,400,451
Lending to financial institutions	3,193,405	3,175,009	3,990,269	2,755,377	2,531,900
Investments - net	16,724,253	19,181,562	14,053,177	29,537,179	34,985,663
Advances - net	35,412,248	40,154,449	47,575,364	48,727,103	54,675,721
Other assets	1,315,578	1,981,207	2,550,130	2,879,927	3,410,654
Operating fixed assets	1,929,885	2,150,955	3,126,857	3,333,891	3,468,923
Deferred tax assets	-	-	125,843	108,429	384,655
TOTAL ASSETS	70,729,674	76,854,060	80,977,254	95,310,272	108,105,678
LIABILITIES					
Bills payable	957,576	1,640,514	1,254,496	1,763,401	1,857,810
Borrowings from financial institutions	8,916,437	5,865,471	8,441,454	9,385,522	12,370,528
Deposits and other accounts	53,000,647	60,150,128	61,634,491	73,548,226	82,016,811
Sub-ordinated loans	1,199,280	1,198,800	1,198,320	1,197,840	1,197,360
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	705,133	963,270	1,335,446	1,612,082	1,745,496
Deferred tax liabilities	338,698	425,398	-	-	-
TOTAL LIABILITIES	65,117,771	70,243,581	73,864,207	87,507,071	99,188,005
NET ASSETS	5,611,903	6,610,479	7,113,047	7,803,201	8,917,673
REPRESENTED BY					
Share Capital	3,116,835	4,114,222	4,114,222	5,019,351	6,023,221
Reserves	1,676,602	1,876,669	2,016,877	2,003,948	2,029,036
Un-appropriated profit	400,853	238,775	834,650	158,278	329,103
Surplus/ (Deficit) on revaluation of assets	417,613	380,813	147,298	621,624	536,313
TOTAL	5,611,903	6,610,479	7,113,047	7,803,201	8,917,673
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	5,536,098	6,271,636	7,822,941	9,337,284	10,250,494
Mark-Up/ Return/Interest Expenses	3,768,323	4,334,355	4,878,347	6,602,779	7,203,842
Net Mark-Up / Interest Income	1,767,775	1,937,281	2,944,594	2,734,505	3,046,652
Provisions & bad debts written off directly	36,745	234,815	1,265,942	1,633,343	1,465,207
Net Mark-Up / Interest Income after Provision	1,731,030	1,702,466	1,678,652	1,101,162	1,581,445
Fees, Commission & Brokerage income	242,825	288,205	358,685	291,820	367,766
Dividend income	31,025	32,613	268,016	130,639	149,128
Income from dealing in foreign currencies	149,194	184,181	279,284	381,502	235,253
Other income	331,833	562,665	320,221	364,232	476,284
Total Non - Markup / Interest Income	754,877	1,067,664	1,226,206	1,168,193	1,228,431
Administrative expenses	1,028,824	1,278,974	1,673,590	2,113,660	2,623,991
Other expenses	8,182	14,471	278,035	(34,718)	45,438
Total Non-Markup/Interest Expenses	1,037,006	1,293,445	1,951,625	2,078,942	2,669,429
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,448,901	1,476,685	953,233	190,413	140,447
Taxation - Current	448,000	403,000	697,000	321,000	325,000
- Prior Years	(83,544)	(9,684)	(437)	-	-
- Deferred	99,147	83,035	(444,371)	(275,942)	(309,993)
PROFIT/ (LOSS) AFTER TAXATION	985,298	1,000,334	701,041	145,355	125,440
Net Cash Inflow / (Outflow) from Operating Activities	5,767,553	892,813	(4,500,148)	13,892,687	5,497,142
Net Cash Inflow / (Outflow) from Investing Activities	(791,040)	(2,835,760)	3,845,364	(15,479,455)	(5,820,736)
Net Cash Inflow / (Outflow) from Financing Activities	371,556	(480)	(480)	(480)	1,003,390
Number of Employees	1,430	1,581	1,841	2,097	2,559

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Soneri Bank Ltd.				
	2011	2012	2013	2014	2015
ASSETS					
Cash & balances with treasury banks	8,959,130	11,491,348	12,672,753	15,776,136	16,718,428
Balances with other banks	879,000	1,249,168	957,170	1,024,566	1,634,544
Lending to financial institutions	813,190	1,123,067	2,737,751	154,342	3,306,244
Investments - net	45,775,969	59,517,180	46,702,797	75,715,677	108,633,807
Advances - net	65,339,947	76,825,006	97,179,028	106,083,673	112,001,752
Other assets	3,769,078	4,104,348	4,872,304	9,204,102	6,090,322
Operating fixed assets	3,833,916	4,015,233	4,008,574	5,216,811	4,956,732
Deferred tax assets	362,156	304,047	103,495	-	-
TOTAL ASSETS	129,732,386	158,629,397	169,233,872	213,175,307	253,341,829
LIABILITIES					
Bills payable	1,571,314	2,522,405	2,577,943	2,779,715	2,751,084
Borrowings from financial institutions	14,557,179	20,398,487	10,485,479	25,824,908	39,875,623
Deposits and other accounts	99,733,970	120,591,496	140,579,907	163,250,371	185,222,383
Sub-ordinated loans	897,840	299,280	-	-	3,000,000
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	1,994,796	2,485,556	2,307,900	2,861,123	2,883,755
Deferred tax liabilities	-	-	-	1,419,963	1,417,042
TOTAL LIABILITIES	118,755,099	146,297,224	155,951,229	196,136,080	235,149,887
NET ASSETS	10,977,287	12,332,173	13,282,643	17,039,227	18,191,942
REPRESENTED BY					
Share Capital	8,027,824	9,021,035	10,023,275	10,023,275	10,023,275
Reserves	1,182,501	410,129	617,500	933,911	1,049,465
Un-appropriated profit	1,026,476	1,947,135	1,809,641	3,150,185	4,263,217
Surplus/ (Deficit) on revaluation of assets	740,486	953,874	832,227	2,931,856	2,855,985
TOTAL	10,977,287	12,332,173	13,282,643	17,039,227	18,191,942
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	12,895,306	13,778,206	13,601,389	16,871,475	18,319,732
Mark-Up/ Return/Interest Expenses	8,997,385	8,934,172	8,751,084	10,626,395	10,722,265
Net Mark-Up / Interest Income	3,897,921	4,844,034	4,850,305	6,245,080	7,597,467
Provisions & bad debts written off directly	1,293,623	519,632	704,752	549,295	1,029,307
Net Mark-Up / Interest Income after Provision	2,604,298	4,324,402	4,145,553	5,695,785	6,568,160
Fees, Commission & Brokerage income	422,853	953,996	1,123,007	1,326,122	1,343,601
Dividend income	324,417	172,823	169,610	170,002	160,253
Gain/Loss on sale of securities	-	356,128	453,754	364,867	1,126,369
Income from dealing in foreign currencies	492,154	236,590	457,678	613,175	472,787
Other income	715,779	137,395	176,372	170,727	49,782
Total Non - Markup / Interest Income	1,955,203	1,856,932	2,380,421	2,644,893	3,152,792
Administrative expenses	3,447,925	4,248,241	4,937,841	5,706,924	5,974,724
Other expenses	33,305	211,037	57,738	191,858	150,621
Total Non-Markup/Interest Expenses	3,481,230	4,459,278	4,995,579	5,898,782	6,125,345
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,078,271	1,722,056	1,530,395	2,441,896	3,595,607
Taxation - Current	374,000	683,000	542,000	930,130	1,402,494
- Prior Years	-	-	(416,458)	(433,151)	98,199
- Deferred	(79,262)	(65,137)	367,996	362,862	(117,854)
PROFIT/ (LOSS) AFTER TAXATION	783,533	1,104,193	1,036,857	1,582,055	2,212,768
Net Cash Inflow / (Outflow) from Operating Activities	11,482,024	17,381,324	(10,887,521)	30,586,245	33,533,164
Net Cash Inflow / (Outflow) from Investing Activities	(10,993,897)	(13,880,378)	12,076,218	(27,415,466)	(33,185,416)
Net Cash Inflow / (Outflow) from Financing Activities	701,841	(598,560)	(299,280)	-	1,897,536
Number of Employees	2,494	3,272	3,708	3,524	3,676

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Standard Chartered Bank (Pakistan) Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & balances with treasury banks	22,797,606	26,295,860	22,741,035	21,521,550	24,087,842
Balances with other banks	3,544,796	1,628,280	1,261,582	2,238,182	821,931
Lending to financial institutions	3,873,224	15,225,935	31,466,898	20,568,064	30,421,885
Investments - net	34,629,051	40,696,466	29,586,663	83,784,536	72,637,401
Advances - net	129,004,118	119,537,015	125,601,465	124,446,724	139,269,413
Other assets	45,996,149	45,226,502	46,774,530	22,133,748	18,008,022
Operating fixed assets	3,369,016	3,734,139	3,886,275	34,021,956	33,283,161
Deferred tax assets	3,103,776	3,201,017	3,298,730	4,159,452	3,393,322
TOTAL ASSETS	246,317,736	255,545,214	264,617,178	312,874,212	321,922,977
LIABILITIES					
Bills payable	4,259,834	6,637,388	4,296,420	4,844,638	5,691,864
Borrowings from financial institutions	22,045,237	6,616,065	8,695,730	15,747,326	15,914,343
Deposits and other accounts	156,878,328	177,161,630	174,551,801	206,957,950	220,265,762
Sub-ordinated loans	2,414,851	1,912,455	1,710,300	1,523,000	1,135,900
Liabilities against assets subject to finance lease	9,724	-	-	-	-
Other liabilities	20,479,649	20,151,366	32,605,787	36,055,442	27,841,964
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	206,087,623	212,478,904	221,860,038	265,128,356	270,849,833
NET ASSETS	40,230,113	43,066,310	42,757,140	47,745,856	51,073,144
REPRESENTED BY					
Share Capital	38,715,850	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	2,667,488
Un-appropriated profit	729,214	2,971,681	3,481,778	4,003,356	6,716,831
Surplus/ (Deficit) on revaluation of assets	(328,557)	(274,265)	(1,252,980)	3,080,285	2,972,975
TOTAL	40,230,113	43,066,310	42,757,140	47,745,856	51,073,144
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	14,565,027	22,530,080	23,307,442	26,653,240	27,958,232
Mark-Up/ Return/Interest Expenses	4,228,716	6,338,119	6,888,900	10,369,328	10,680,185
Net Mark-Up / Interest Income	10,336,311	16,191,961	16,418,542	16,283,912	17,278,047
Provisions & bad debts written off directly	1,563,809	6,052,957	9,316,038	9,418,308	4,431,194
Net Mark-Up / Interest Income after Provision	8,772,502	10,139,004	7,102,504	6,865,604	12,846,853
Fees, Commission & Brokerage income	2,502,511	3,950,282	3,766,618	3,913,474	3,443,215
Dividend income	77,851	27,768	14,012	7,792	30,317
Income from dealing in foreign currencies	699,354	1,116,633	2,102,480	2,000,762	1,733,428
Other income	407,523	1,018,028	728,360	961,213	948,276
Total Non - Markup / Interest Income	3,687,239	6,112,711	6,611,470	6,883,241	6,155,236
Administrative expenses	5,072,060	12,081,963	12,424,711	12,244,352	12,851,268
Other expenses	27,502	78,518	196,283	238,214	588,103
Total Non-Markup/Interest Expenses	5,099,562	12,160,481	12,620,994	12,482,566	13,439,371
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	7,360,179	4,091,234	1,092,980	1,266,279	5,562,718
Taxation - Current	2,131,037	1,405,351	-	1,808,667	1,168,652
- Prior Years	(197,319)	47,826	(2,573)	174,152	(30,884)
- Deferred	(282,996)	(125,982)	418,421	(1,385,905)	819,335
PROFIT/ (LOSS) AFTER TAXATION	5,709,457	2,764,039	677,132	669,365	3,605,615
Net Cash Inflow / (Outflow) from Operating Activities	(3,174,000)	9,247,515	(12,894,142)	46,571,729	(9,969,983)
Net Cash Inflow / (Outflow) from Investing Activities	(17,003,566)	(6,455,585)	9,182,576	(46,620,381)	11,509,493
Net Cash Inflow / (Outflow) from Financing Activities	25,325,738	(1,210,192)	(209,957)	(194,233)	(389,469)
Number of Employees	8,120	9,245	6,311	5,042	4,859

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 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Standard Chartered Bank (Pakistan) Ltd.				
	2011	2012	2013	2014	2015
ASSETS					
Cash & balances with treasury banks	26,293,151	31,487,972	32,331,083	21,475,345	29,482,134
Balances with other banks	3,204,253	2,700,218	1,451,558	387,301	4,300,002
Lending to financial institutions	20,205,971	19,845,269	22,158,840	10,813,559	26,969,566
Investments - net	104,040,114	131,741,003	146,686,716	189,678,370	225,318,405
Advances - net	137,308,880	144,918,272	135,495,032	128,590,059	106,784,996
Other assets	37,565,179	34,257,981	28,937,914	26,167,582	22,402,016
Operating fixed assets	32,850,358	32,657,182	32,377,139	32,455,667	32,090,672
Deferred tax assets	2,719,906	1,447,553	-	-	-
TOTAL ASSETS	364,187,812	399,055,450	399,438,282	409,567,883	447,347,791
LIABILITIES					
Bills payable	4,576,789	6,164,867	6,540,213	5,563,605	11,401,191
Borrowings from financial institutions	19,361,864	23,399,389	16,566,175	17,244,671	21,784,451
Deposits and other accounts	235,874,584	266,598,571	296,556,991	304,503,668	327,237,527
Sub-ordinated loans	699,200	2,750,000	2,500,000	2,500,000	2,500,000
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	48,016,637	44,718,555	21,427,133	16,464,654	19,253,047
Deferred tax liabilities	-	-	118,753	2,575,833	3,221,120
TOTAL LIABILITIES	308,529,074	343,631,382	343,709,265	348,852,431	385,397,336
NET ASSETS	55,658,738	55,424,068	55,729,017	60,715,452	61,950,455
REPRESENTED BY					
Share Capital	38,715,850	38,715,850	38,715,850	38,715,850	38,715,850
Minority interest	799,803	825,841	-	-	-
Reserves	3,879,491	5,068,628	7,044,339	8,989,320	10,847,005
Un-appropriated profit	8,940,420	6,846,940	6,526,127	6,751,303	5,453,310
Surplus/ (Deficit) on revaluation of assets	3,323,174	3,966,809	3,442,701	6,258,979	6,934,290
TOTAL	55,658,738	55,424,068	55,729,017	60,715,452	61,950,455
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	32,825,124	32,214,232	30,376,688	34,105,789	32,937,559
Mark-Up/ Return/Interest Expenses	11,907,713	12,337,997	12,047,981	13,242,563	10,629,849
Net Mark-Up / Interest Income	20,917,411	19,876,235	18,328,707	20,863,226	22,307,710
Provisions & bad debts written off directly	4,507,477	3,578,599	(930,797)	465,845	1,557,406
Net Mark-Up / Interest Income after Provision	16,409,934	16,297,636	19,259,504	20,397,381	20,750,304
Fees, Commission & Brokerage income	3,113,571	3,509,405	3,027,008	3,300,165	3,671,329
Dividend income	-	-	76,817	84,204	14,977
Gain/Loss on sale of securities	-	-	2,911,976	727,267	1,015,697
Income from dealing in foreign currencies	2,402,852	1,609,512	-	2,908,748	2,061,390
Other income	676,130	2,193,046	(130,845)	372,489	333,731
Total Non - Markup / Interest Income	6,192,553	7,311,963	5,884,956	7,392,873	7,097,124
Administrative expenses	13,408,462	14,045,547	8,729,420	12,247,951	12,104,946
Other expenses	607,697	241,697	270,860	311,740	357,863
Total Non-Markup/Interest Expenses	14,016,159	14,287,244	9,000,280	12,559,691	12,462,809
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	8,586,328	9,322,355	16,144,180	15,230,563	15,384,619
Taxation - Current	2,506,776	2,338,939	3,749,027	4,255,131	5,105,573
- Prior Years	-	21,136	21,136	187,994	697,323
- Deferred	526,411	916,416	1,846,004	1,062,535	293,297
PROFIT/ (LOSS) AFTER TAXATION	5,553,141	6,045,864	10,528,013	9,724,903	9,288,426
Net Cash Inflow / (Outflow) from Operating Activities	40,845,050	39,321,043	27,227,115	28,594,278	61,999,687
Net Cash Inflow / (Outflow) from Investing Activities	(33,531,628)	(29,843,211)	(18,341,059)	(32,206,252)	(41,421,183)
Net Cash Inflow / (Outflow) from Financing Activities	(2,825,834)	(4,787,046)	(8,954,428)	(8,308,021)	(8,659,014)
Number of Employees	4,990	5,041	4,510	4,328	3,798

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Summit Bank Ltd.				
	2007	2008	2009	2010	2011
ASSETS					
Cash & balances with treasury banks	753,845	1,349,649	1,923,526	2,575,503	6,117,986
Balances with other banks	52,551	65,580	724,802	315,450	1,426,353
Lending to financial institutions	2,855,582	200,000	1,433,817	3,463,634	1,069,757
Investments - net	5,408,425	5,094,613	12,446,033	16,483,335	36,304,678
Advances - net	8,029,248	15,758,678	18,503,815	22,805,539	57,330,970
Other assets	423,620	1,045,522	1,189,612	1,701,487	5,713,305
Operating fixed assets	597,515	927,882	1,570,754	731,994	5,847,046
Deferred tax assets	-	360,893	381,016	1,814,688	5,942,796
TOTAL ASSETS	18,120,786	24,802,817	38,173,375	49,891,630	119,752,891
LIABILITIES					
Bills payable	384,179	75,963	213,209	154,327	900,750
Borrowings from financial institutions	1,748,603	1,869,940	1,554,801	2,835,847	18,562,616
Deposits and other accounts	9,464,785	16,616,466	31,307,488	42,294,961	89,649,256
Sub-ordinate loans	-	-	-	-	1,500,000
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	181,776	420,328	1,043,477	1,015,307	2,911,099
Deferred tax liabilities	39,867	-	-	-	-
TOTAL LIABILITIES	11,819,210	18,982,697	34,118,975	46,300,442	113,523,721
NET ASSETS	6,301,576	5,820,120	4,054,400	3,591,188	6,229,170
REPRESENTED BY					
Share Capital	4,500,000	5,000,000	5,000,000	5,000,000	10,779,796
Reserves	1,631,395	1,314,828	1,064,828	1,064,828	(1,551,944)
Un-appropriated profit	192,744	(182,097)	(1,998,887)	(2,321,584)	(3,719,762)
Surplus/ (Deficit) on revaluation of assets	(22,563)	(312,611)	(11,541)	(152,056)	721,080
TOTAL	6,301,576	5,820,120	4,054,400	3,591,188	6,229,170
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	617,854	2,471,982	3,514,363	4,572,710	9,531,408
Mark-Up/ Return/Interest Expenses	252,338	1,585,875	2,877,797	3,677,280	9,025,273
Net Mark-Up / Interest Income	365,516	886,107	636,566	895,430	506,135
Provisions & bad debts written off directly	-	623,202	2,040,787	699,254	456,143
Net Mark-Up / Interest Income after Provision	365,516	262,905	(1,404,221)	196,176	49,992
Fees, Commission & Brokerage income	6,975	79,135	141,594	259,608	437,129
Dividend income	35,118	107,615	33,120	27,603	100,120
Income from dealing in foreign currencies	1,706	(29,706)	(52,752)	37,819	165,894
Other income	302,105	9,736	73,727	187,839	41,192
Total Non - Markup / Interest Income	345,904	166,780	195,689	512,869	744,335
Administrative expenses	383,529	774,742	1,064,723	1,249,094	3,782,341
Other expenses	973	2,217	12,331	9,427	55,083
Total Non-Markup/Interest Expenses	384,502	776,959	1,077,054	1,258,521	3,837,424
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	326,918	(347,274)	(2,285,586)	(549,476)	(3,043,097)
Taxation - Current	11,982	84,254	35,799	48,538	107,310
- Prior Years	42,013	(4,105)	(72,359)	-	-
- Deferred	42,758	(236,015)	(182,236)	(275,317)	(1,613,569)
PROFIT/ (LOSS) AFTER TAXATION	230,165	(191,408)	(2,066,790)	(322,697)	(1,536,838)
Net Cash Inflow / (Outflow) from Operating Activities	768,996	1,156,154	8,975,769	5,066,139	8,309,710
Net Cash Inflow / (Outflow) from Investing Activities	(3,836,624)	(547,321)	(7,742,670)	(4,823,514)	(10,828,345)
Net Cash Inflow / (Outflow) from Financing Activities	3,000,000	-	-	-	2,950,132
Number of Employees	319	541	615	665	1,655

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 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Summit Bank Ltd.			
	2012	2013	2014	2015
ASSETS				
Cash & balances with treasury banks	8,110,185	9,203,568	9,383,947	10,539,906
Balances with other banks	3,600,977	2,302,085	4,377,154	2,919,244
Lending to financial institutions	2,038,500	1,555,000	650,000	1,459,868
Investments - net	49,945,062	39,688,247	45,497,115	77,732,197
Advances - net	52,549,154	54,208,474	66,454,697	70,554,070
Other assets	6,714,468	6,621,261	8,914,751	10,072,339
Operating fixed assets	5,385,336	6,181,540	7,534,996	9,533,782
Deferred tax assets	6,041,513	5,799,860	5,644,681	5,609,015
TOTAL ASSETS	134,385,195	125,560,035	148,457,341	188,420,421
LIABILITIES				
Bills payable	1,654,302	2,205,414	1,531,639	2,728,797
Borrowings from financial institutions	28,900,432	9,961,198	25,312,661	49,755,998
Deposits and other accounts	96,916,430	106,351,042	105,309,434	119,854,302
Sub-ordinate loans	1,499,310	1,498,620	1,497,930	1,497,240
Liabilities against assets subject to finance lease	-	-	-	-
Other liabilities	2,352,046	2,155,018	2,444,140	2,626,418
Deferred tax liabilities	-	-	-	-
TOTAL LIABILITIES	131,322,520	122,171,292	136,095,804	176,462,755
NET ASSETS	3,062,675	3,388,743	12,361,537	11,957,666
REPRESENTED BY				
Share Capital	10,779,796	12,935,755	12,935,755	12,935,755
Advance against subscription of shares	-	-	7,506,867	7,006,867
Reserves	(1,811,675)	(1,811,675)	(1,765,785)	(1,722,341)
Un-appropriated profit	(6,071,210)	(7,876,440)	(7,659,513)	(7,421,199)
Surplus/ (Deficit) on revaluation of assets	165,764	141,103	1,344,213	1,158,584
TOTAL	3,062,675	3,388,743	12,361,537	11,957,666
PROFIT & LOSS ACCOUNTS				
Mark-Up/ Return/Interest Earned	10,265,092	9,178,427	9,826,877	10,705,473
Mark-Up/ Return/Interest Expenses	10,137,766	8,329,874	7,400,632	7,656,589
Net Mark-Up / Interest Income	127,326	848,553	2,426,245	3,048,884
Provisions & bad debts written off directly	32,380	(836,426)	563,074	1,575,408
Net Mark-Up / Interest Income after Provision	94,946	1,684,979	1,863,171	1,473,476
Fees, Commission & Brokerage income	620,220	846,949	1,120,425	1,196,237
Dividend income	141,826	112,932	35,284	77,373
Gain/Loss on sale of securities	-	521,843	1,330,012	2,417,870
Income from dealing in foreign currencies	387,904	204,590	506,237	534,090
Other income	227,150	-	128,550	94,396
Total Non - Markup / Interest Income	1,377,100	1,686,314	3,120,508	4,319,966
Administrative expenses	3,958,079	4,373,951	4,897,850	5,113,648
Other expenses	38,883	404,494	73,907	23,674
Total Non-Markup/Interest Expenses	3,996,962	4,778,445	4,971,757	5,137,322
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(2,524,916)	(1,407,152)	11,922	656,120
Taxation - Current	76,717	105,658	115,129	125,004
- Prior Years	-	-	-	-
- Deferred	132,523	315,414	(332,657)	313,894
PROFIT/ (LOSS) AFTER TAXATION	(2,734,156)	(1,828,224)	229,450	217,222
Net Cash Inflow / (Outflow) from Operating Activities	17,637,184	(11,832,913)	1,298,958	35,421,634
Net Cash Inflow / (Outflow) from Investing Activities	(13,471,278)	9,447,427	(6,498,532)	(35,212,046)
Net Cash Inflow / (Outflow) from Financing Activities	(690)	2,155,269	7,506,177	(500,690)
Number of Employees	2,461	2,507	2,702	2,852

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	The Bank of Khyber				
	2006	2007	2008	2009	2010
ASSETS					
Cash & balances with treasury banks	1,574,531	1,364,853	1,557,715	1,542,102	5,079,720
Balances with other banks	3,755,151	3,728,016	3,362,946	2,403,698	1,502,684
Lending to financial institutions	2,493,430	2,858,000	2,282,494	1,810,846	2,562,093
Investments - net	8,565,483	8,903,110	8,985,441	17,925,911	19,852,730
Advances - net	9,189,447	10,085,640	12,643,814	11,835,962	18,238,333
Other assets	1,387,803	2,495,644	1,922,317	1,821,961	1,993,869
Operating fixed assets	142,002	213,025	187,589	1,013,670	1,121,554
Deferred tax assets	75,365	63,644	396,673	456,420	443,320
TOTAL ASSETS	27,183,212	29,711,932	31,338,989	38,810,570	50,794,303
LIABILITIES					
Bills payable	150,435	348,952	122,516	229,973	280,665
Borrowings from financial institutions	4,325,809	1,321,396	910,691	5,147,036	2,894,759
Deposits and other accounts	19,076,564	21,410,828	24,732,195	26,285,794	36,981,351
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	629,496	782,311	892,371	1,185,470	1,237,155
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	24,182,304	23,863,487	26,657,773	32,848,273	41,393,930
NET ASSETS	3,000,908	5,848,445	4,681,216	5,962,297	9,400,373
REPRESENTED BY					
Share Capital	2,000,949	4,002,984	4,002,984	5,004,001	5,004,001
Reserves	728,631	1,317,520	1,436,359	659,342	3,224,000
Advances against Equity	-	-	-	-	548,039
Un-appropriated profit	66,642	219,964	238,473	(398,710)	52,079
Surplus/ (Deficit) on revaluation of assets	204,686	307,977	(996,600)	697,664	572,254
TOTAL	3,000,908	5,848,445	4,681,216	5,962,297	9,400,373
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	1,924,279	2,380,380	2,958,865	3,390,014	4,207,155
Mark-Up/ Return/Interest Expenses	1,304,742	1,845,360	1,897,816	2,390,388	2,925,066
Net Mark-Up / Interest Income	619,537	535,020	1,061,049	999,626	1,282,089
Provisions & bad debts written off directly	358,995	659,384	238,593	1,261,819	(322,766)
Net Mark-Up / Interest Income after Provision	260,542	(124,364)	822,456	(262,193)	1,604,855
Fees, Commission & Brokerage income	67,883	78,790	96,413	127,123	172,565
Dividend income	120,743	126,878	150,360	117,458	74,848
Income from dealing in foreign currencies	12,572	14,856	32,926	3,371	30,761
Other income	105,479	525,028	60,056	135,750	(218,497)
Total Non - Markup / Interest Income	306,677	745,552	339,755	383,702	59,677
Administrative expenses	372,129	522,723	654,869	719,453	943,680
Other expenses	3,828	21,040	301,446	200,826	7,711
Total Non-Markup/Interest Expenses	375,957	543,763	956,315	920,279	951,391
Extra ordinary/unusual Items	(12,207)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	203,469	77,425	205,896	(798,770)	713,141
Taxation - Current	13,574	18,246	18,975	75,292	89,631
- Prior Years	(16,340)	-	-	-	2,040
- Deferred	3,222	(154,072)	49,573	(236,879)	57,984
PROFIT/ (LOSS) AFTER TAXATION	203,013	213,251	137,348	(637,183)	563,486
Net Cash Inflow / (Outflow) from Operating Activities	2,745,400	(2,390,426)	884,995	6,445,596	1,804,102
Net Cash Inflow / (Outflow) from Investing Activities	(1,335,872)	(47,411)	(1,798,953)	(7,644,457)	(2,167,498)
Net Cash Inflow / (Outflow) from Financing Activities	614,873	2,552,594	-	224,000	3,000,000
Number of Employees	620	660	686	762	1,198

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	The Bank of Khyber				
	2011	2012	2013	2014	2015
ASSETS					
Cash & balances with treasury banks	2,802,781	3,108,819	4,068,678	4,110,957	5,546,796
Balances with other banks	1,527,561	1,649,512	3,813,251	2,509,508	6,513,497
Lending to financial institutions	1,800,566	1,501,000	7,500,301	2,100,000	13,205,156
Investments - net	36,684,689	45,671,700	53,363,163	72,431,445	88,296,124
Advances - net	22,287,799	26,692,766	35,450,201	40,057,170	36,453,611
Other assets	1,764,158	2,060,473	2,070,880	3,256,121	3,218,724
Operating fixed assets	1,301,822	1,359,149	1,604,464	1,641,054	1,924,825
Deferred tax assets	255,090	134,219	299,230	-	-
TOTAL ASSETS	68,424,466	82,177,638	108,170,168	126,106,255	155,158,733
LIABILITIES					
Bills payable	281,292	558,026	521,035	586,407	504,884
Borrowings from financial institutions	10,391,732	7,420,113	15,157,773	14,192,181	17,130,194
Deposits and other accounts	45,548,423	60,043,083	77,217,733	92,263,694	117,292,012
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	1,837,525	2,429,617	2,716,830	3,829,241	3,844,944
Deferred tax liabilities	-	-	-	315,160	469,123
TOTAL LIABILITIES	58,058,972	70,450,839	95,613,371	111,186,683	139,241,157
NET ASSETS	10,365,494	11,726,799	12,556,797	14,919,572	15,917,576
REPRESENTED BY					
Share Capital	8,228,001	9,001,433	10,000,000	10,002,524	10,002,524
Reserves	722,501	937,541	1,170,871	1,430,231	1,788,074
Advances against Equity	-	-	-	-	-
Un-appropriated profit	749,925	836,654	741,920	1,778,056	2,182,400
Surplus/ (Deficit) on revaluation of assets	665,067	951,171	644,006	1,708,761	1,944,578
TOTAL	10,365,494	11,726,799	12,556,797	14,919,572	15,917,576
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	6,946,827	7,204,937	7,406,787	9,750,676	10,869,473
Mark-Up/ Return/Interest Expenses	4,551,942	4,611,172	4,335,682	6,210,111	6,441,550
Net Mark-Up / Interest Income	2,394,885	2,593,765	3,071,105	3,540,565	4,427,923
Provisions & bad debts written off directly	332,594	178,113	82,381	234,645	580,542
Net Mark-Up / Interest Income after Provision	2,062,291	2,415,652	2,988,724	3,305,920	3,847,381
Fees, Commission & Brokerage income	232,828	241,008	221,209	233,055	257,522
Dividend income	223,114	236,354	74,402	83,629	100,136
Gain/Loss on sale of securities	-	295,317	181,012	469,586	-
Income from dealing in foreign currencies	56,285	141,968	-	179,002	138,862
Other income	217,783	61,468	215,049	100,798	1,302,902
Total Non - Markup / Interest Income	730,010	976,115	691,672	1,066,070	1,799,422
Administrative expenses	1,468,480	1,657,560	1,970,355	2,420,493	2,821,196
Other expenses	38,363	164,989	40,811	50,974	(133,025)
Total Non-Markup/Interest Expenses	1,506,843	1,822,549	2,011,166	2,471,467	2,688,171
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,285,458	1,569,218	1,669,230	1,900,523	2,958,632
Taxation - Current	271,550	496,234	581,854	602,720	1,014,620
- Prior Years	26,306	(7,772)	(62,043)	(24,551)	122,147
- Deferred	115,294	5,555	(4,610)	12,934	32,651
PROFIT/ (LOSS) AFTER TAXATION	872,308	1,075,201	1,154,029	1,309,420	1,789,214
Net Cash Inflow / (Outflow) from Operating Activities	13,250,791	9,862,004	(3,775,791)	29,039,497	24,578,335
Net Cash Inflow / (Outflow) from Investing Activities	(15,502,853)	(9,434,015)	6,899,389	(30,300,961)	(18,145,941)
Net Cash Inflow / (Outflow) from Financing Activities	2,252,062	427,989	-	-	(992,566)
Number of Employees	1,384	1,384	1,501	2,092	2,428

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	The Bank of Punjab				
	2006	2007	2008	2009	2010
ASSETS					
Cash & balances with treasury banks	14,054,859	14,210,302	10,685,057	13,043,705	14,069,601
Balances with other banks	3,722,089	1,927,662	2,178,455	2,185,782	3,276,234
Lending to financial institutions	11,846,823	2,450,000	633,333	1,053,550	7,309,587
Investments - net	28,233,211	73,461,695	22,711,980	57,960,105	56,402,954
Advances - net	101,319,954	133,893,585	131,731,158	121,315,799	120,818,021
Other assets	3,609,457	5,805,097	6,109,137	5,762,509	9,715,522
Operating fixed assets	2,068,744	3,252,759	3,471,838	3,427,267	3,534,660
Deferred tax assets	-	-	8,388,162	11,921,146	14,063,694
TOTAL ASSETS	164,855,137	235,001,100	185,909,120	216,669,863	229,190,273
LIABILITIES					
Bills payable	856,448	937,647	1,219,801	875,618	581,100
Borrowings from financial institutions	6,989,424	17,842,915	12,278,773	14,040,014	11,526,783
Deposits and other accounts	137,727,606	191,968,909	164,072,532	190,858,215	208,176,988
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	40,988	40,321	30,632	19,907	13,887
Other liabilities	2,816,341	2,205,530	4,564,257	4,700,166	5,223,045
Deferred tax liabilities	298,616	3,009,984	-	-	-
TOTAL LIABILITIES	148,729,423	216,005,306	182,165,995	210,493,920	225,521,803
NET ASSETS	16,125,714	18,995,794	3,743,125	6,175,943	3,668,470
REPRESENTED BY					
Share Capital	2,902,490	4,230,379	5,287,974	5,287,974	5,287,974
Advance against Equity	-	-	-	10,000,000	10,000,000
Reserves	4,537,232	7,427,232	7,427,232	573,779	2,012,492
Un-appropriated profit	3,219,246	3,452,842	(7,658,686)	(10,330,839)	(14,352,989)
Surplus/ (Deficit) on revaluation of assets	5,466,746	3,885,341	(1,313,395)	645,029	720,993
TOTAL	16,125,714	18,995,794	3,743,125	6,175,943	3,668,470
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	11,579,036	17,539,094	17,752,969	15,641,832	18,220,175
Mark-Up/ Return/Interest Expenses	7,508,795	13,939,377	16,614,000	19,022,494	18,801,642
Net Mark-Up / Interest Income	4,070,241	3,599,717	1,138,969	(3,380,662)	(581,467)
Provisions & bad debts written off directly	373,726	1,887,769	19,229,967	10,182,836	3,320,328
Net Mark-Up / Interest Income after Provision	3,696,515	1,711,948	(18,090,998)	(13,563,498)	(3,901,795)
Fees, Commission & Brokerage income	473,212	653,512	577,630	657,114	561,688
Dividend income	1,385,875	1,804,878	2,020,896	920,943	402,779
Gain/Loss on sale of securities	-	-	733,787	(124,238)	-
Income from dealing in foreign currencies	239,804	377,233	324,328	247,570	134,488
Other income	855,498	2,587,170	526,185	517,360	784,378
Total Non - Markup / Interest Income	2,954,389	5,422,793	4,182,826	2,218,749	1,883,333
Administrative expenses	1,751,970	2,250,777	2,799,933	3,028,377	3,426,329
Other expenses	130,213	38,242	124,801	794	741,605
Total Non-Markup/Interest Expenses	1,882,183	2,289,019	2,924,734	3,029,171	4,167,934
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	4,768,721	4,845,722	(16,832,906)	(14,373,920)	(6,186,396)
Taxation - Current	880,997	169,252	207,600	-	-
- Prior Years	-	(19,921)	1,052,000	78,491	-
- Deferred	83,469	250,772	(8,033,001)	(4,383,406)	(2,157,119)
PROFIT/ (LOSS) AFTER TAXATION	3,804,255	4,445,619	(10,059,505)	(10,069,005)	(4,029,277)
Net Cash Inflow / (Outflow) from Operating Activities	9,997,112	40,502,947	(48,385,008)	25,323,928	2,949,012
Net Cash Inflow / (Outflow) from Investing Activities	(10,417,897)	(41,966,015)	44,221,241	(32,845,075)	(770,567)
Net Cash Inflow / (Outflow) from Financing Activities	42,751	(667)	(9,689)	9,989,275	(6,020)
Number of Employees	3,811	3,897	4,159	4,281	4,466

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	The Bank of Punjab				
	2011	2012	2013	2014	2015
ASSETS					
Cash & balances with treasury banks	16,698,333	17,298,251	23,820,864	23,622,411	26,190,481
Balances with other banks	3,607,107	3,101,170	4,265,296	2,239,170	4,512,033
Lending to financial institutions	7,447,375	1,562,946	11,407,448	32,748,623	6,113,262
Investments - net	92,581,306	129,518,999	123,956,143	154,874,757	176,043,046
Advances - net	127,129,501	149,605,002	157,285,598	170,312,593	219,398,631
Other assets	16,049,657	14,480,581	15,820,643	21,237,087	25,635,908
Operating fixed assets	3,597,483	3,473,491	3,514,801	5,490,121	6,484,312
Deferred tax assets	13,886,769	13,070,614	12,627,352	9,845,426	7,905,981
TOTAL ASSETS	280,997,531	332,111,054	352,698,145	420,370,188	472,283,654
LIABILITIES					
Bills payable	850,569	1,500,709	1,506,335	1,727,731	1,887,432
Borrowings from financial institutions	24,963,566	44,683,826	22,802,482	44,742,624	55,236,429
Deposits and other accounts	237,896,700	266,055,781	306,560,767	342,290,763	374,961,096
Sub-ordinated loans	-	-	-	2,000,000	2,000,000
Liabilities against assets subject to finance lease	7,831	3,601	2,386	1,128	-
Other liabilities	6,506,275	7,495,634	8,344,877	10,281,235	15,520,357
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	270,224,941	319,739,551	339,216,847	401,043,481	449,605,314
NET ASSETS	10,772,590	12,371,503	13,481,298	19,326,707	22,678,340
REPRESENTED BY					
Share Capital	5,287,974	5,287,974	10,551,132	15,551,132	15,551,132
Advance against Equity	17,000,000	17,000,000	12,000,000	-	7,000,000
Reserves	1,914,956	1,187,433	1,539,659	1,818,085	2,065,843
Un-appropriated profit	(14,067,841)	(12,742,364)	(11,250,885)	(9,113,154)	(5,220,276)
Surplus/ (Deficit) on revaluation of assets	637,501	1,638,460	641,392	4,070,644	3,281,641
TOTAL	10,772,590	12,371,503	13,481,298	19,326,707	22,678,340
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	20,685,011	24,666,024	24,227,721	29,521,719	31,266,427
Mark-Up/ Return/Interest Expenses	21,073,271	22,522,918	20,208,687	20,525,783	20,198,798
Net Mark-Up / Interest Income	(388,260)	2,143,106	4,019,034	8,995,936	11,067,629
Provisions & bad debts written off directly	(2,632,580)	(628,390)	(666,197)	1,244,945	3,752,922
Net Mark-Up / Interest Income after Provision	2,244,320	2,771,496	4,685,231	7,750,991	7,314,707
Fees, Commission & Brokerage income	724,499	762,490	775,622	906,494	824,126
Dividend income	286,375	220,985	137,512	33,258	50,843
Gain/Loss on sale of securities	-	162,980	-	666,668	5,005,024
Income from dealing in foreign currencies	160,089	-	147,417	183,830	109,280
Other income	818,745	2,044,290	2,535,675	1,000,180	1,635,068
Total Non - Markup / Interest Income	1,989,708	3,190,745	3,596,226	2,790,430	7,624,341
Administrative expenses	3,954,066	4,430,520	5,199,782	6,103,716	7,211,954
Other expenses	(242,785)	127,829	80,393	19,727	19,958
Total Non-Markup/Interest Expenses	3,711,281	4,558,349	5,280,175	6,123,443	7,231,912
Amortization of Deferred Cost	-	-	-	-	177,637
Extra ordinary/unusual Items	-	-	-	111,315	-
PROFIT/ (LOSS) BEFORE TAXATION	522,747	1,403,892	3,001,282	4,306,663	7,529,499
Taxation - Current	-	139,284	278,239	323,121	388,908
- Prior Years	-	(722,971)	-	-	143,953
- Deferred	174,774	353,738	785,036	1,196,093	2,248,317
PROFIT/ (LOSS) AFTER TAXATION	347,973	1,633,841	1,938,007	2,787,449	4,748,321
Net Cash Inflow / (Outflow) from Operating Activities	32,984,625	20,546,543	3,731,609	32,357,443	21,563,231
Net Cash Inflow / (Outflow) from Investing Activities	(36,828,025)	(20,640,440)	4,804,518	(36,739,045)	(17,302,448)
Net Cash Inflow / (Outflow) from Financing Activities	6,993,944	(4,230)	(79,699)	1,895,122	(1,128)
Number of Employees	4,674	5,491	6,092	6,180	6,739

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	United Bank Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & balances with treasury banks	49,023,540	57,622,360	50,143,570	61,160,678	67,461,668
Balances with other banks	19,418,278	10,982,176	14,540,306	5,407,470	18,192,142
Lending to financial institutions	29,572,070	24,781,723	22,805,341	23,162,130	12,384,778
Investments - net	65,735,128	114,026,273	115,057,090	136,145,524	224,578,556
Advances - net	254,670,492	308,271,290	378,293,973	354,091,713	333,732,172
Other assets	10,145,788	11,887,188	17,309,187	17,241,991	18,713,188
Operating fixed assets	6,362,492	19,065,496	19,926,915	21,925,669	22,424,072
Deferred tax assets	907,575	-	2,164,148	608,876	1,298,403
TOTAL ASSETS	435,835,363	546,636,506	620,240,530	619,744,051	698,784,979
LIABILITIES					
Bills payable	4,627,769	6,087,266	5,210,870	5,147,259	5,045,815
Borrowings from financial institutions	38,625,474	59,491,253	44,749,690	35,144,823	45,104,849
Deposits and other accounts	343,804,830	411,475,129	492,267,898	492,036,103	550,645,767
Sub-ordinated loans	5,998,344	5,996,696	11,993,848	11,989,800	11,985,748
Liabilities against assets subject to finance lease	6,966	3,261	1,978	-	-
Other liabilities	9,594,496	13,581,974	16,620,583	14,489,343	17,587,735
Deferred tax liabilities	-	2,109,989	-	-	-
TOTAL LIABILITIES	402,657,879	498,745,568	570,844,867	558,807,328	630,369,914
NET ASSETS	33,177,484	47,890,938	49,395,663	60,936,723	68,415,065
REPRESENTED BY					
Share Capital	6,475,000	8,093,750	10,117,188	11,128,907	12,241,798
Minority interest	1,772,168	2,115,645	2,044,589	-	-
Reserves	9,329,564	11,577,342	17,256,061	18,959,537	21,688,637
Un-appropriated profit	12,930,344	16,728,318	17,703,327	22,187,802	26,250,489
Surplus/ (Deficit) on revaluation of assets	2,670,408	9,375,883	2,274,498	8,660,477	8,234,141
TOTAL	33,177,484	47,890,938	49,395,663	60,936,723	68,415,065
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	33,627,533	41,962,131	53,097,381	60,857,035	59,331,761
Mark-Up/ Return/Interest Expenses	12,260,240	17,162,817	24,303,193	28,163,787	25,223,253
Net Mark-Up / Interest Income	21,367,293	24,799,314	28,794,188	32,693,248	34,108,508
Provisions & bad debts written off directly	2,239,626	6,422,786	7,753,690	12,615,374	8,004,700
Net Mark-Up / Interest Income after Provision	19,127,667	18,376,528	21,040,498	20,077,874	26,103,808
Fees, Commission & Brokerage income	4,799,461	5,899,632	7,298,807	5,925,082	6,337,745
Dividend income	693,366	364,260	191,376	606,347	591,017
Income from dealing in foreign currencies	720,337	893,790	1,680,870	1,213,881	1,653,793
Other income	1,072,577	2,449,985	1,749,882	3,924,251	1,538,077
Total Non - Markup / Interest Income	7,285,741	9,607,667	10,920,935	11,669,561	10,120,632
Administrative expenses	11,637,865	14,257,211	16,679,968	16,608,561	17,765,056
Other expenses	252,293	253,711	1,100,967	1,104,373	717,166
Total Non-Markup/Interest Expenses	11,890,158	14,510,922	17,780,935	17,712,934	18,482,222
Extra ordinary/unusual Items	23,468	(322,996)	128,447	-	-
PROFIT/ (LOSS) BEFORE TAXATION	14,499,782	13,796,269	14,052,051	14,034,501	17,742,218
Taxation - Current	3,423,276	5,153,311	6,151,520	6,930,585	6,805,506
- Prior Years	45,225	442,667	435,072	76,328	415,136
- Deferred	1,364,403	(1,036,724)	(979,792)	(2,165,099)	(638,354)
PROFIT/ (LOSS) AFTER TAXATION	9,666,878	9,237,015	8,445,251	9,192,687	11,159,930
Net Cash Inflow / (Outflow) from Operating Activities	20,928,069	51,571,445	1,025,033	22,790,064	100,070,348
Net Cash Inflow / (Outflow) from Investing Activities	(6,673,114)	(50,109,357)	(11,123,759)	(14,322,556)	(77,703,447)
Net Cash Inflow / (Outflow) from Financing Activities	702,367	(1,948,372)	2,049,883	(1,015,767)	(4,010,459)
Number of Employees	15,502	15,054	15,233	13,982	11,573

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	United Bank Ltd.				
	2011	2012	2013	2014	2015
ASSETS					
Cash & balances with treasury banks	86,409,551	94,766,489	89,591,601	74,687,959	112,011,276
Balances with other banks	16,546,311	22,843,080	32,658,606	12,885,121	16,859,118
Lending to financial institutions	9,536,211	21,953,458	29,858,038	21,872,138	29,485,888
Investments - net	294,410,661	381,245,903	458,846,198	497,334,002	714,126,973
Advances - net	325,347,208	385,834,261	415,283,310	434,264,050	454,630,990
Other assets	20,836,736	26,106,385	29,356,983	40,067,467	41,210,844
Operating fixed assets	22,981,878	27,460,839	28,037,980	30,303,370	32,325,754
Deferred tax assets	1,991,185	-	-	-	-
TOTAL ASSETS	778,059,741	960,210,415	1,083,632,716	1,111,414,107	1,400,650,843
LIABILITIES					
Bills payable	5,879,043	7,600,633	16,600,691	9,553,585	13,391,739
Borrowings from financial institutions	49,953,251	67,215,209	41,077,730	53,065,156	163,131,947
Deposits and other accounts	612,980,139	755,264,264	889,525,603	895,083,053	1,051,235,170
Sub-ordinate loans	11,317,080	9,319,264	665,328	-	-
Liabilities against assets subject to finance lease	-	2,109	1,325	-	-
Other liabilities	18,777,320	19,676,006	23,093,754	26,296,516	26,570,106
Deferred tax liabilities	-	278,546	1,395,138	1,899,345	4,186,406
TOTAL LIABILITIES	698,906,833	859,356,031	972,359,569	985,897,655	1,258,515,368
NET ASSETS	79,152,908	100,854,384	111,273,147	125,516,452	142,135,475
REPRESENTED BY					
Share Capital	12,241,798	12,241,798	12,241,798	12,241,798	12,241,798
Minority interest	-	2,827,060	-	-	-
Reserves	24,847,019	32,298,690	38,049,345	34,130,131	38,402,303
Un-appropriated profit	33,534,116	38,231,813	45,208,302	48,217,351	55,222,960
Surplus/ (Deficit) on revaluation of assets	8,529,975	15,255,023	15,773,702	30,927,172	36,268,414
TOTAL	79,152,908	100,854,384	111,273,147	125,516,452	142,135,475
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	70,450,475	75,379,861	75,709,170	82,735,467	94,352,931
Mark-Up/ Return/Interest Expenses	31,025,869	35,736,985	36,199,807	37,768,546	38,511,161
Net Mark-Up / Interest Income	39,424,606	39,642,876	39,509,363	44,966,921	55,841,770
Provisions & bad debts written off directly	7,290,910	4,246,967	1,594,245	881,974	3,632,180
Net Mark-Up / Interest Income after Provision	32,133,696	35,395,909	37,915,118	44,084,947	52,209,590
Fees, Commission & Brokerage income	6,949,191	9,449,629	11,443,576	11,154,420	12,203,210
Dividend income	786,496	539,640	1,611,917	2,000,649	3,204,850
Gain/Loss on sale of securities	-	1,925,838	2,211,756	1,805,783	3,237,523
Income from dealing in foreign currencies	2,078,260	-	3,026,130	3,016,668	2,270,980
Other income	2,904,306	7,677,383	1,122,982	1,318,527	1,070,444
Total Non - Markup / Interest Income	12,718,253	19,592,490	19,416,361	19,296,047	21,987,007
Administrative expenses	19,784,894	25,448,913	28,570,569	29,030,374	30,896,159
Other expenses	844,264	1,129,040	1,078,114	952,530	1,125,753
Total Non-Markup/Interest Expenses	20,629,158	26,577,953	29,648,683	29,982,904	32,021,912
Extra ordinary/unusual Items	-	-	(1,282,382)	-	-
PROFIT/ (LOSS) BEFORE TAXATION	24,222,791	28,410,446	28,965,178	33,398,090	42,174,685
Taxation - Current	8,946,039	9,061,871	8,302,311	10,743,796	15,042,952
- Prior Years	679,290	489,932	61,892	356,425	1,800,541
- Deferred	(902,201)	(421,141)	870,204	368,308	(395,957)
PROFIT/ (LOSS) AFTER TAXATION	15,499,663	19,279,784	19,730,771	21,929,561	25,727,149
Net Cash Inflow / (Outflow) from Operating Activities	108,571,682	94,242,177	67,121,806	49,134,432	261,570,304
Net Cash Inflow / (Outflow) from Investing Activities	(85,859,232)	(67,462,460)	(55,871,019)	(59,936,300)	(206,030,290)
Net Cash Inflow / (Outflow) from Financing Activities	(7,401,657)	(15,464,546)	(20,283,645)	(14,266,014)	(15,942,157)
Number of Employees	12,325	13,344	12,728	13,382	14,623

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Zarai Taraqati Bank Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & balances with treasury banks	1,295,464	2,103,682	1,732,495	2,354,107	2,745,611
Balances with other banks	7,883,566	11,943,898	15,881,673	9,536,981	10,916,739
Lending to financial institutions	-	-	-	-	-
Investments - net	5,534,499	7,604,233	5,055,690	7,213,948	7,804,207
Advances - net	60,839,057	61,313,006	69,923,497	81,974,021	84,792,594
Other assets	9,102,866	9,556,224	8,604,549	10,178,772	9,756,405
Operating fixed assets	818,866	865,293	1,142,886	1,070,417	1,131,733
Deferred tax assets	-	-	-	290,631	438,660
TOTAL ASSETS	85,474,318	93,386,336	102,340,790	112,618,877	117,585,949
LIABILITIES					
Bills payable	276,333	392,726	613,378	2,059,979	306,040
Borrowings from financial institutions	51,257,213	51,257,213	51,257,213	51,257,213	51,257,213
Deposits and other accounts	2,882,384	4,323,150	5,425,259	8,750,892	9,602,772
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	14,242,721	19,134,241	24,289,347	27,911,794	31,510,958
Deferred tax liabilities	7,629	119,191	185,557	-	-
TOTAL LIABILITIES	71,870,603	78,430,844	84,975,077	93,184,201	95,881,306
NET ASSETS	13,603,715	14,955,492	17,365,713	19,434,676	21,704,643
REPRESENTED BY					
Share Capital	11,869,612	11,869,612	12,522,441	12,522,441	12,522,441
Advance against Equity	-	-	-	-	-
Reserves	359,348	565,911	1,086,169	1,511,554	1,884,411
Un-appropriated profit	1,011,744	1,834,453	3,262,655	4,964,194	6,455,623
Surplus/ (Deficit) on revaluation of assets	363,011	685,516	494,448	436,487	842,168
TOTAL	13,603,715	14,955,492	17,365,713	19,434,676	21,704,643
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	6,001,704	7,022,360	8,470,169	9,055,314	8,896,701
Mark-Up/ Return/Interest Expenses	2,802,785	3,418,023	3,489,411	3,597,576	3,713,765
Net Mark-Up / Interest Income	3,198,919	3,604,337	4,980,758	5,457,738	5,182,936
Provisions & bad debts written off directly	3,249,682	3,656,965	1,924,259	2,227,407	1,365,722
Net Mark-Up / Interest Income after Provision	(50,763)	(52,628)	3,056,499	3,230,331	3,817,214
Fees, Commission & Brokerage income	2,544	2,338	4,406	10,168	8,388
Dividend income	6,458	2,153	11,410	27,986	35,420
Income from dealing in foreign currencies	-	-	-	-	-
Other income	5,514,079	5,729,582	5,777,120	6,071,518	5,289,514
Total Non - Markup / Interest Income	5,523,081	5,734,073	5,792,936	6,109,672	5,333,322
Administrative expenses	2,760,450	3,788,935	4,520,459	5,236,164	6,261,430
Other expenses	2,059,387	77,998	340,571	53,478	201
Total Non-Markup/Interest Expenses	4,819,837	3,866,933	4,861,030	5,289,642	6,261,631
Extra ordinary/unusual Items	-	30,366	-	677,821	11,063
PROFIT/ (LOSS) BEFORE TAXATION	652,481	1,784,146	3,988,405	3,372,540	2,877,842
Taxation - Current	219,673	631,484	1,387,835	1,667,671	1,192,110
- Prior Years	-	8,285	12,606	37,491	-
- Deferred	9,458	111,561	(13,325)	(459,546)	(178,554)
PROFIT/ (LOSS) AFTER TAXATION	423,350	1,032,816	2,601,289	2,126,924	1,864,286
Net Cash Inflow / (Outflow) from Operating Activities	(7,419,920)	6,791,386	1,568,367	(3,383,375)	2,168,664
Net Cash Inflow / (Outflow) from Investing Activities	7,199,685	(1,820,326)	1,998,221	(2,339,705)	(397,402)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-	-
Number of Employees	5,327	5,340	5,370	5,352	5,548

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Zarai Taraqati Bank Ltd.				
	2011	2012	2013	2014	2015
ASSETS					
Cash & balances with treasury banks	3,056,462	3,524,505	3,627,922	4,102,133	2,516,338
Balances with other banks	11,176,444	9,000,562	9,113,832	5,982,441	16,408,511
Lending to financial institutions	-	-	3,646,716	820,190	-
Investments - net	12,047,958	17,884,472	23,609,958	29,337,315	19,765,649
Advances - net	84,743,706	88,060,424	95,311,716	108,553,958	129,552,744
Other assets	10,356,134	11,998,959	11,790,826	11,656,953	16,782,760
Operating fixed assets	1,167,167	1,180,267	1,347,307	1,581,077	2,101,177
Deferred tax assets	-	-	-	1,528,810	446,941
TOTAL ASSETS	122,547,871	131,649,189	148,448,277	163,562,877	187,574,120
LIABILITIES					
Bills payable	208,117	294,024	706,265	561,964	346,059
Borrowings from financial institutions	51,257,213	51,292,157	55,174,903	969,349	57,143,100
Deposits and other accounts	8,962,457	11,096,956	14,906,582	26,701,911	35,947,953
Sub-ordinated loans	3,204,323	3,204,323	3,204,323	-	3,204,323
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	31,559,060	35,588,577	41,842,923	10,698,014	11,721,237
Deferred tax liabilities	846,890	757,393	130,022	-	-
TOTAL LIABILITIES	96,038,060	102,233,430	115,965,018	38,931,238	108,362,672
NET ASSETS	26,509,811	29,415,759	32,483,259	124,631,639	79,211,448
REPRESENTED BY					
Share Capital	12,522,441	12,522,441	12,522,441	12,522,441	12,522,441
Advance against Equity	-	-	-	89,490,985	40,155,992
Reserves	2,313,441	2,831,346	3,506,658	4,590,135	5,644,659
Un-appropriated profit	10,360,086	12,263,088	13,597,945	14,553,175	18,716,929
Surplus/ (Deficit) on revaluation of assets	1,313,843	1,798,884	2,856,215	3,474,903	2,171,427
TOTAL	26,509,811	29,415,759	32,483,259	124,631,639	79,211,448
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	9,510,328	11,321,385	12,943,416	15,495,473	18,259,348
Mark-Up/ Return/Interest Expenses	3,794,737	3,737,388	3,892,880	2,399,949	6,016,569
Net Mark-Up / Interest Income	5,715,591	7,583,997	9,050,536	13,095,524	12,242,779
Provisions & bad debts written off directly	1,003,625	1,064,320	1,050,959	1,494,987	(413,101)
Net Mark-Up / Interest Income after Provision	4,711,966	6,519,677	7,999,577	11,600,537	12,655,880
Fees, Commission & Brokerage income	7,202	13,310	13,512	28,410	40,919
Dividend income	33,427	17,222	51,667	66,737	81,805
Gain/Loss on sale of securities	-	-	-	118,136	366,437
Income from dealing in foreign currencies	-	234,268	30,399	-	-
Other income	3,029,690	4,151,588	4,816,973	4,299,889	5,093,503
Total Non - Markup / Interest Income	3,070,319	4,416,388	4,912,551	4,513,172	5,582,664
Administrative expenses	4,502,846	7,094,919	7,708,726	7,786,170	9,835,746
Other expenses	2,280	(29,244)	36,858	433	23,974
Total Non-Markup/Interest Expenses	4,505,126	7,065,675	7,745,584	7,786,603	9,859,720
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	3,277,159	3,870,390	5,166,544	8,327,106	8,378,824
Taxation - Current	1,077,208	1,352,475	1,799,026	2,973,440	2,257,101
- Prior Years	-	-	62	4,245	361,424
- Deferred	54,802	(59,251)	(9,103)	(67,963)	487,678
PROFIT/ (LOSS) AFTER TAXATION	2,145,149	2,577,166	3,376,559	5,417,384	5,272,621
Net Cash Inflow / (Outflow) from Operating Activities	4,472,813	2,520,972	6,017,716	2,430,377	267,408
Net Cash Inflow / (Outflow) from Investing Activities	3,902,257	(4,228,811)	(5,801,029)	(5,087,557)	8,572,867
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-	-
Number of Employees	5,843	5,743	5,612	5,787	5,706