

19.1 Annual Accounts of Scheduled Banks All Banks-Overall

(End Dec. : Million Rupees)

	2007	2008	2009	2010	2011
ASSETS					
Cash & balances with treasury banks	469,420	477,790	512,008	592,548	702,311
Balances with other banks	161,654	190,550	171,435	176,013	176,953
Lending to financial institutions	190,577	188,414	236,648	219,664	208,925
Investments - Net	1,280,239	1,089,040	1,618,784	2,157,099	3,053,854
Advances - Net	2,716,916	3,210,386	2,974,455	3,336,900	3,357,835
Other Assets	240,487	301,139	292,863	286,266	363,777
Operating fixed assets	143,816	172,567	191,572	224,009	238,092
Deferred tax assets	21,132	52,489	53,355	76,701	77,920
TOTAL ASSETS	5,224,241	5,682,376	6,051,121	7,069,199	8,179,667
LIABILITIES					
Bills payable	82,122	69,694	69,421	75,491	85,258
Borrowings from financial institutions	459,144	462,913	625,879	541,484	674,414
Deposits and other accounts	3,886,861	4,250,675	4,400,842	5,445,527	6,243,956
Sub-ordinated Loans	30,107	38,973	52,031	54,497	57,728
Liabilities against assets subject to finance lease	899	534	94	165	114
Other liabilities	190,882	253,998	258,227	268,157	326,269
Deferred tax liabilities	19,027	26,965	5,622	5,964	4,919
TOTAL LIABILITIES	4,669,042	5,103,751	5,412,115	6,391,286	7,392,659
NET ASSETS	555,200	578,625	639,006	677,914	787,008
REPRESENTED BY					
Share capital / Head office capital account	232,538	277,047	311,979	375,718	421,996
Reserves	137,106	167,226	130,122	141,391	131,999
Advance against equity	9	3,715	12,940	18,809	30,492
Minority Interest	3,081	2,935	-	-	800
Un-appropriated Profit	89,515	88,857	110,629	70,757	127,634
Surplus/ Deficit on revaluation of assets	92,951	38,846	73,336	71,239	74,088
TOTAL	555,200	578,625	639,006	677,914	787,008
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	385,141	484,618	557,207	631,000	747,508
Mark-Up/ Return/Interest Expenses	183,656	246,477	288,571	343,460	405,673
Net Mark-Up / Interest Income	201,485	238,141	268,637	287,540	341,835
Provisions & Bad Debts written off directly	60,022	105,468	85,587	80,854	50,020
Net Mark-Up / Interest Income after Provision	141,462	132,673	183,048	206,685	291,815
Fees, Commission & Brokerage Income	37,251	42,571	41,458	44,918	47,513
Dividend Income	11,223	15,029	7,461	7,022	11,942
Gain/ (Loss)s on sale of Securities	-	-	(610)	-	6,675
Income from dealing in Foreign Currencies	12,504	25,500	21,389	20,837	19,955
Other Income	34,835	22,713	26,116	25,206	21,521
Total Non - Markup / Interest Income	95,813	105,813	95,814	97,983	107,606
Administrative Expenses	125,738	162,509	174,715	198,448	221,889
Other Expenses	2,485	7,595	5,590	6,741	8,100
Total Non-Markup/Interest Expenses	128,222	170,104	180,304	205,189	229,989
Amortization of Deferred Cost	-	-	-	57	10
Extra ordinary/unusual Items	(620)	(1,150)	(112)	410	(239)
PROFIT/ (LOSS) BEFORE TAXATION	109,673	69,532	98,672	99,012	169,661
Taxation - Current	38,526	46,870	48,821	50,074	61,456
- Prior Years	1,577	1,024	(5,798)	532	1,560
- Deferred	(6,424)	(27,385)	(12,167)	(13,902)	(4,616)
PROFIT/ (LOSS) AFTER TAXATION	75,994	49,024	67,816	62,308	111,261
Number of Employees	142,710	149,432	146,024	144,638	148,717

19.1 Annual Accounts of Scheduled Banks All Banks-Overall

(End Dec. : Million Rupees)

	2012	2013	2014	2015	2016
ASSETS					
Cash & balances with treasury banks	842,177	865,235	736,967	967,310	1,204,815
Balances with other banks	216,708	215,247	156,323	198,618	171,243
Lending to financial institutions	170,798	273,318	430,072	315,776	550,733
Investments – Net	4,063,633	4,372,145	5,340,322	6,962,933	7,552,658
Advances – Net	3,875,579	4,172,485	4,558,793	4,862,235	5,521,677
Other Assets	395,074	402,134	531,439	463,493	451,679
Operating fixed assets	250,366	273,431	292,016	280,848	309,427
Deferred tax assets	67,041	81,201	56,601	100,307	92,394
TOTAL ASSETS	9,881,375	10,655,196	12,102,534	14,151,520	15,854,626
LIABILITIES					
Bills payable	112,310	128,899	134,553	145,389	182,887
Borrowings from financial institutions	1,031,028	718,876	996,477	1,801,661	1,927,559
Deposits and other accounts	7,422,185	8,453,341	9,313,876	10,469,408	11,885,676
Sub-ordinate Loans	55,744	40,070	44,329	54,570	59,330
Liabilities against assets subject to finance lease	56	71	34	50	36
Other liabilities	341,221	338,950	354,596	366,110	388,554
Deferred tax liabilities	14,843	9,360	28,007	42,948	46,010
TOTAL LIABILITIES	8,977,387	9,689,567	10,871,874	12,880,138	14,490,052
NET ASSETS	903,988	965,629	1,230,660	1,271,382	1,364,574
REPRESENTED BY					
Share capital / Head office capital account	462,880	455,975	489,288	518,303	539,848
Reserves	193,270	243,273	181,959	181,140	196,371
Advance against equity	17,291	14,787	109,275	58,459	51,011
Minority Interest	4,942	1,886	1,242	1,698	3,436
Un-appropriated Profit	156,932	164,677	229,549	287,374	346,941
Surplus/ Deficit on revaluation of assets	68,674	85,029	219,347	216,238	226,917
TOTAL	903,988	965,627	1,230,660	1,271,382	1,364,524
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	794,581	781,867	923,027	975,225	938,285
Mark-Up/ Return/Interest Expenses	453,907	445,788	505,273	484,313	454,714
Net Mark-Up / Interest Income	340,675	336,079	417,754	490,912	483,571
Provisions & Bad Debts written off directly	40,559	40,155	29,010	42,722	7,471
Net Mark-Up / Interest Income after Provision	300,115	295,924	388,744	448,190	476,100
Fees, Commission & Brokerage Income	56,996	65,572	72,486	83,786	91,287
Dividend Income	19,394	13,638	14,024	16,562	16,763
Gain/Loss on sale of Securities	12,295	19,769	32,293	63,428	56,611
Income from dealing in Foreign Currencies	16,904	20,117	28,384	29,645	19,681
Other Income	37,159	26,396	23,977	22,442	20,927
Total Non - Markup / Interest Income	142,748	145,492	171,163	215,863	205,269
Administrative Expenses	254,090	272,434	302,554	330,332	360,581
Other Expenses	6,652	5,675	9,725	10,521	6,749
Total Non-Markup/Interest Expenses	260,742	278,109	312,279	340,854	367,328
Extra ordinary/unusual Items	-	(1,282)	111	178	(970)
PROFIT/ (LOSS) BEFORE TAXATION	182,122	164,589	247,518	323,021	315,010
Taxation - Current	61,557	62,228	82,237	110,154	102,059
- Prior Years	(941)	(9,083)	(1,249)	13,225	12,629
- Deferred	(32)	(2,168)	3,337	6,504	10,022
PROFIT/ (LOSS) AFTER TAXATION	121,537	113,612	163,193	193,138	190,300
Number of Employees	153,262	151,572	152,295	159,768	168,267

19.2 Annual Accounts of Scheduled Banks Incorporated in Pakistan-Overall

(End Dec. : Million Rupees)

	2007	2008	2009	2010	2011
ASSETS					
Cash & balances with treasury banks	445,566	442,854	477,215	559,753	663,835
Balances with other banks	156,356	172,181	155,165	171,941	172,525
Lending to financial institutions	174,169	158,500	204,530	183,184	190,571
Investments – Net	1,253,812	1,066,447	1,566,412	2,077,289	2,940,473
Advances – Net	2,628,461	3,108,465	2,884,130	3,271,272	3,291,424
Other Assets	231,387	282,506	286,278	279,481	356,886
Operating fixed assets	141,849	168,870	187,982	221,786	235,916
Deferred tax assets	19,931	48,472	48,372	71,240	72,764
TOTAL ASSETS	5,051,530	5,448,296	5,810,084	6,835,946	7,924,392
LIABILITIES					
Bills payable	78,375	65,270	65,824	69,928	81,273
Borrowings from financial institutions	439,678	445,567	609,148	526,059	652,950
Deposits and other accounts	3,769,300	4,103,215	4,239,906	5,289,196	6,076,085
Sub-ordinated Loans	30,107	38,973	52,031	54,497	57,728
Liabilities against assets subject to finance lease	897	534	94	165	105
Other liabilities	178,547	223,251	234,194	246,731	306,854
Deferred tax liabilities	18,798	26,833	5,622	5,964	4,919
TOTAL LIABILITIES	4,515,703	4,903,642	5,206,817	6,192,540	7,179,914
NET ASSETS	535,827	544,654	603,267	643,406	744,478
REPRESENTED BY					
Share Capital	215,453	244,916	277,095	341,727	383,276
Reserves	137,059	167,150	130,029	141,265	131,849
Advance against equity	9	3,715	12,940	18,809	30,492
Minority Interest	3,081	2,935	-	-	800
Un-appropriated Profit	87,215	86,559	109,757	70,075	123,816
Surplus/ Deficit on revaluation of assets	93,010	39,379	73,446	71,530	74,245
TOTAL	535,827	544,654	603,267	643,406	744,478
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	369,895	466,385	534,944	610,588	723,480
Mark-Up/ Return/Interest Expenses	175,511	237,378	276,374	332,939	393,490
Net Mark-Up / Interest Income	194,383	229,007	258,571	277,649	329,990
Provisions & Bad Debts written off directly	57,284	100,943	80,862	78,277	48,716
Net Mark-Up / Interest Income after Provision	137,100	128,063	177,708	199,371	281,275
Fees, Commission & Brokerage Income	35,115	40,255	39,488	43,089	45,713
Dividend Income	11,214	15,017	7,452	7,021	11,942
Gain/ (Loss) on sale of Securities	-	-	(610)	-	6,675
Income from dealing in Foreign Currencies	10,572	21,918	17,845	16,926	15,589
Other Income	33,989	22,851	26,162	26,211	23,136
Total Non - Markup / Interest Income	90,890	100,041	90,337	93,248	103,055
Administrative Expenses	118,916	152,191	162,817	189,087	212,255
Other Expenses	2,458	7,538	5,434	6,565	8,004
Total Non-Markup/Interest Expenses	121,373	159,729	168,250	195,652	220,259
Amortization of Deferred Cost	-	-	-	57	10
Extra ordinary/unusual Items	(620)	(1,150)	273	(55)	-
PROFIT/ (LOSS) BEFORE TAXATION	107,237	69,526	99,523	96,965	164,060
Taxation - Current	36,952	44,923	46,733	48,159	59,105
- Prior Years	1,635	952	(4,954)	939	2,120
- Deferred	(6,221)	(24,722)	(10,883)	(13,481)	(4,765)
PROFIT/ (LOSS) AFTER TAXATION	74,871	48,373	68,626	61,348	107,600
Number of Employees	137,629	143,688	141,704	141,702	146,369

19.2 Annual Accounts of Scheduled Banks Incorporated in Pakistan-Overall

(End Dec. : Million Rupees)

	2012	2013	2014	2015	2016
ASSETS					
Cash & balances with treasury banks	800,443	824,469	709,686	947,314	1,182,437
Balances with other banks	202,706	212,641	154,512	196,587	165,819
Lending to financial institutions	140,695	245,147	417,332	296,479	510,080
Investments – Net	3,978,114	4,251,432	5,213,344	6,789,577	7,275,853
Advances – Net	3,816,257	4,116,949	4,501,105	4,824,697	5,489,092
Other Assets	385,463	396,041	522,638	456,656	440,357
Operating fixed assets	248,625	271,540	290,943	279,341	307,866
Deferred tax assets	62,383	73,191	55,262	100,033	92,240
TOTAL ASSETS	9,634,685	10,391,409	11,864,823	13,890,685	15,463,745
LIABILITIES					
Bills payable	108,625	125,262	130,982	142,407	176,442
Borrowings from financial institutions	1,007,212	667,326	920,229	1,693,155	1,738,776
Deposits and other accounts	7,263,482	8,302,264	9,206,367	10,363,516	11,738,584
Sub-ordinate Loans	55,744	40,070	44,329	54,570	59,330
Liabilities against assets subject to finance lease	49	71	34	50	36
Other liabilities	321,525	321,240	338,116	349,743	367,565
Deferred tax liabilities	14,843	9,360	27,980	42,944	46,008
TOTAL LIABILITIES	8,771,479	9,465,593	10,668,037	12,646,386	14,126,742
NET ASSETS	863,205	925,816	1,196,785	1,244,299	1,337,003
REPRESENTED BY					
Share Capital	421,731	435,802	456,395	500,186	521,859
Reserves	193,115	216,541	181,803	180,975	196,202
Advance against equity	17,291	19,187	109,275	58,459	51,011
Minority Interest	4,942	1,886	1,242	1,698	3,436
Un-appropriated Profit	157,471	167,232	229,286	278,757	337,554
Surplus/ Deficit on revaluation of assets	68,655	85,167	218,784	216,054	226,891
TOTAL	863,205	925,816	1,196,785	1,244,299	1,336,953
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	777,217	764,668	905,411	959,986	920,748
Mark-Up/ Return/Interest Expenses	445,684	438,021	497,767	476,451	442,963
Net Mark-Up / Interest Income	331,533	326,647	407,644	483,535	477,785
Provisions & Bad Debts written off directly	38,990	40,365	29,151	43,231	7,569
Net Mark-Up / Interest Income after Provision	292,543	286,282	378,493	440,304	470,216
Fees, Commission & Brokerage Income	55,422	64,048	71,073	82,262	89,164
Dividend Income	19,394	13,638	14,024	16,562	16,763
Gain/ (Loss) on sale of Securities	12,295	19,453	32,051	61,223	55,075
Income from dealing in Foreign Currencies	14,290	19,861	26,960	26,341	16,672
Other Income	36,963	26,280	24,227	22,255	20,734
Total Non - Markup / Interest Income	138,364	143,281	168,335	208,643	198,408
Administrative Expenses	244,178	263,534	296,094	325,732	356,264
Other Expenses	6,580	5,666	9,638	10,458	6,652
Total Non-Markup/Interest Expenses	250,758	269,201	305,732	336,191	362,915
Extra ordinary/unusual Items	-	(1,282)	111	178	(970)
PROFIT/ (LOSS) BEFORE TAXATION	180,149	161,644	240,985	312,578	306,679
Taxation - Current	60,266	61,486	80,090	106,804	99,315
- Prior Years	(383)	(7,148)	(1,258)	13,030	12,310
- Deferred	(331)	(4,701)	3,087	6,296	9,813
PROFIT/ (LOSS) AFTER TAXATION	120,598	112,007	159,067	186,449	185,241
Number of Employees	151,316	150,420	151,529	159,241	167,776

19.3 Annual Accounts of Scheduled Banks Incorporated Outside Pakistan-Overall

(End Dec. : Million Rupees)

	2007	2008	2009	2010	2011
ASSETS					
Cash & balances with treasury banks	23,855	34,935	34,793	32,795	38,476
Balances with other banks	5,298	18,369	16,270	4,072	4,429
Lending to financial institutions	16,409	29,914	32,118	36,480	18,354
Investments – Net	26,427	22,593	52,373	79,810	113,381
Advances – Net	88,455	101,921	90,325	65,628	66,412
Other Assets	9,100	18,633	6,584	6,785	6,891
Operating fixed assets	1,968	3,698	3,589	2,223	2,176
Deferred tax assets	1,201	4,017	4,984	5,461	5,155
TOTAL ASSETS	172,711	234,081	241,037	233,253	255,275
LIABILITIES					
Bills payable	3,747	4,423	3,598	5,563	3,985
Borrowings from financial institutions	19,465	17,347	16,731	15,425	21,464
Deposits and other accounts	117,561	147,459	160,936	156,331	167,871
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	2	-	-	-	9
Other liabilities	12,335	30,747	24,033	21,426	19,415
Deferred tax liabilities	229	132	-	-	-
TOTAL LIABILITIES	153,339	200,109	205,297	198,746	212,745
NET ASSETS	19,373	33,971	35,739	34,508	42,530
REPRESENTED BY					
Head office capital account	17,085	32,130	34,884	33,991	38,720
Reserves	47	76	93	126	149
Un-appropriated Profit	2,300	2,298	872	682	3,818
Surplus/ Deficit on revaluation of assets	(59)	(533)	(109)	(291)	(157)
TOTAL	19,373	33,971	35,739	34,508	42,530
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	15,246	18,233	22,263	20,412	24,028
Mark-Up/ Return/Interest Expenses	8,145	9,099	12,197	10,521	12,183
Net Mark-Up / Interest Income	7,101	9,134	10,066	9,891	11,845
Provisions & Bad Debts written off directly	2,739	4,525	4,725	2,577	1,305
Net Mark-Up / Interest Income after Provision	4,362	4,609	5,341	7,314	10,540
Fees, Commission & Brokerage Income	2,136	2,316	1,970	1,829	1,800
Dividend Income	9	12	9	1	-
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in Foreign Currencies	1,932	3,582	3,546	3,911	4,366
Other Income	846	(138)	(46)	(1,005)	(1,615)
Total Non - Markup / Interest Income	4,922	5,772	5,478	4,735	4,551
Administrative Expenses	6,822	10,318	11,898	9,361	9,634
Other Expenses	27	56	156	176	96
Total Non-Markup/Interest Expenses	6,849	10,375	12,054	9,537	9,730
Extra ordinary/unusual Items	-	-	(385)	465	(239)
PROFIT/ (LOSS) BEFORE TAXATION	2,436	7	(851)	2,047	5,600
Taxation - Current	1,574	1,947	2,088	1,915	2,350
- Prior Years	(58)	72	(844)	(407)	(560)
- Deferred	(204)	(2,663)	(1,284)	(421)	149
PROFIT/ (LOSS) AFTER TAXATION	1,123	651	(809)	960	3,661
Number of Employees	5,081	5,744	4,320	2,936	2,348

19.3 Annual Accounts of Scheduled Banks Incorporated Outside Pakistan-Overall

(End Dec. : Million Rupees)

	2012	2013	2014	2015	2016
ASSETS					
Cash & balances with treasury banks	41,734	40,766	27,281	19,996	22,378
Balances with other banks	14,002	2,606	1,811	2,031	5,424
Lending to financial institutions	30,103	28,171	12,741	19,297	40,653
Investments – Net	85,519	120,714	126,977	173,356	276,805
Advances – Net	59,322	55,536	57,688	37,538	32,585
Other Assets	9,611	6,093	8,801	6,837	11,322
Operating fixed assets	1,741	1,891	1,073	1,507	1,561
Deferred tax assets	4,658	8,010	1,339	274	154
TOTAL ASSETS	246,691	263,787	237,711	260,835	390,881
LIABILITIES				-	-
Bills payable	3,685	3,637	3,572	2,982	6,445
Borrowings from financial institutions	23,816	51,550	76,248	108,506	188,783
Deposits and other accounts	158,703	151,077	107,509	105,892	147,092
Sub-ordinate Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	7	-	-	-	-
Other liabilities	19,696	17,710	16,481	16,367	20,989
Deferred tax liabilities	-	-	27	4	2
TOTAL LIABILITIES	205,908	223,974	203,836	233,752	363,310
NET ASSETS	40,783	39,813	33,875	27,083	27,571
REPRESENTED BY				-	-
Head office capital account	41,149	42,344	32,893	18,117	17,989
Reserves	155	162	156	165	169
Un-appropriated Profit	(539)	(2,555)	263	8,617	9,387
Surplus/ Deficit on revaluation of assets	18	(138)	563	184	26
TOTAL	40,783	39,813	33,875	27,083	27,571
PROFIT & LOSS ACCOUNTS				-	-
Mark-Up/ Return/Interest Earned	17,364	17,199	17,617	15,239	17,537
Mark-Up/ Return/Interest Expenses	8,223	7,767	7,506	7,862	11,751
Net Mark-Up / Interest Income	9,142	9,432	10,110	7,377	5,786
Provisions & Bad Debts written off directly	1,570	(210)	(141)	(509)	(98)
Net Mark-Up / Interest Income after Provision	7,572	9,642	10,251	7,886	5,884
Fees, Commission & Brokerage Income	1,574	1,524	1,413	1,524	2,123
Dividend Income	-	-	-	-	-
Gain/Loss on sale of securities	-	316	242	2,205	1,536
Income from dealing in Foreign Currencies	2,615	256	1,424	3,304	3,009
Other Income	195	116	(250)	187	193
Total Non - Markup / Interest Income	4,384	2,211	2,829	7,220	6,861
Administrative Expenses	9,912	8,900	6,460	4,600	4,317
Other Expenses	72	8	87	63	97
Total Non-Markup/Interest Expenses	9,984	8,908	6,547	4,663	4,413
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,973	2,945	6,533	10,443	8,331
Taxation - Current	1,292	742	2,148	3,350	2,744
- Prior Years	(557)	(1,935)	9	195	319
- Deferred	299	2,533	250	208	209
PROFIT/ (LOSS) AFTER TAXATION	940	1,605	4,126	6,689	5,059
Number of Employees	1,946	1,152	766	527	491