

## 19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	<b>Al Baraka Islamic Bank B.S.C. (E.C)</b>		
	2007	2008	2009
<b>ASSETS</b>			
Cash & balances with treasury banks	3,480,878	3,248,922	3,911,176
Balances with other banks	4,131,352	4,647,570	7,708,198
Lending to financial institutions	-	-	-
Investments - Net	1,153,825	1,124,428	1,702,599
Advances - Net	12,585,549	14,377,810	14,755,162
Other assets	622,812	631,311	898,634
Operating fixed assets	102,697	167,785	302,611
Deferred tax assets	-	-	26,580
<b>TOTAL ASSETS</b>	<b>22,077,113</b>	<b>24,197,826</b>	<b>29,304,960</b>
<b>LIABILITIES</b>			
Bills payable	231,462	219,170	194,771
Borrowings from financial institutions	1,309,411	1,969,849	2,263,689
Deposits and other accounts	16,964,566	18,336,159	22,636,323
Sub-ordinate Loans	-	-	-
Liabilities against assets subject to finance lease	-	-	-
Other Liabilities	982,895	1,174,400	1,457,160
Deferred Tax Liabilities	144,026	132,467	-
<b>TOTAL LIABILITIES</b>	<b>19,632,360</b>	<b>21,832,045</b>	<b>26,551,943</b>
<b>NET ASSETS</b>	<b>2,444,753</b>	<b>2,365,781</b>	<b>2,753,017</b>
<b>REPRESENTED BY</b>			
Head office capital account	2,046,185	2,420,129	3,041,775
Advance against Equity	-	-	-
Un-appropriated Profit	400,348	(19,912)	(301,460)
Surplus/Deficit on revaluation of assets	(1,780)	(34,436)	12,702
<b>TOTAL</b>	<b>2,444,753</b>	<b>2,365,781</b>	<b>2,753,017</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>			
Mark-Up/ Return/Interest Earned	1,493,035	1,764,924	2,555,597
Mark-Up/ Return/Interest Expenses	1,089,913	1,333,752	2,040,969
<b>Net Mark-Up / Interest Income</b>	<b>403,122</b>	<b>431,172</b>	<b>514,628</b>
Provisions & Bad Debts written off directly	17,277	141,232	453,531
<b>Net Mark-Up / Interest Income after Provision</b>	<b>385,845</b>	<b>289,940</b>	<b>61,097</b>
Fees, Commission & Brokerage Income	126,749	130,074	130,691
Dividend Income	8,642	12,214	6,549
Income from dealing in foreign currencies	82,166	127,897	76,930
Other Income	46,596	(65,862)	52,935
<b>Total Non - Markup / Interest Income</b>	<b>264,153</b>	<b>204,323</b>	<b>267,105</b>
Administrative Expenses	335,010	572,687	704,329
Other Expenses	446	121	4,507
<b>Total Non-Markup/Interest Expenses</b>	<b>335,456</b>	<b>572,808</b>	<b>708,836</b>
Extra ordinary/unusual Items	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>314,542</b>	<b>(78,545)</b>	<b>(380,634)</b>
Taxation - Current	2,889	3,303	65,200
- Prior Years	-	-	-
- Deferred	66,125	(8,691)	(164,286)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>245,528</b>	<b>(73,157)</b>	<b>(281,548)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(1,898)</b>	<b>402,519</b>	<b>3,866,993</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(22,911)</b>	<b>(132,949)</b>	<b>(765,757)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>-</b>	<b>(347,103)</b>	<b>-</b>
<b>Number of Employees</b>	<b>364</b>	<b>455</b>	<b>528</b>

## 19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

( End Dec. : Thousand Rupees)

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

## 19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

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

Barclays Bank PLC (Pakistan Branch Business) amalgamated into Habib Bank Ltd. W.e.f 14-06-2015

## 19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	Citibank N.A.				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & balances with treasury banks	7,729,935	10,583,830	7,706,034	7,001,789	6,990,879
Balances with other banks	192,370	7,358,861	2,735,953	1,396,604	1,149,455
Lending to financial institutions	4,530,449	14,166,060	10,155,661	11,410,316	1,339,057
Investments - Net	21,276,196	9,194,307	33,122,217	50,236,317	60,399,022
Advances - Net	49,068,211	41,856,749	28,245,029	19,244,213	18,820,403
Other assets	7,051,616	13,432,726	2,911,872	3,505,065	3,954,861
Operating fixed assets	1,420,645	1,474,167	1,266,456	865,640	634,699
Deferred tax assets	1,199,429	3,585,127	3,637,578	3,693,968	3,614,421
<b>TOTAL ASSETS</b>	<b>92,468,851</b>	<b>101,651,827</b>	<b>89,780,800</b>	<b>97,353,912</b>	<b>96,902,797</b>
<b>LIABILITIES</b>					
Bills payable	2,120,612	1,660,227	1,654,759	1,164,263	2,028,623
Borrowings from financial institutions	5,977,312	3,152,988	5,561,411	4,342,038	11,231,101
Deposits and other accounts	68,627,815	65,484,768	58,147,204	68,304,814	61,678,515
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	9,417,201	22,340,772	15,892,011	14,677,325	11,198,190
Deferred Tax Liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>86,142,940</b>	<b>92,638,755</b>	<b>81,255,385</b>	<b>88,488,440</b>	<b>86,136,429</b>
<b>NET ASSETS</b>	<b>6,325,911</b>	<b>9,013,072</b>	<b>8,525,415</b>	<b>8,865,472</b>	<b>10,766,368</b>
<b>REPRESENTED BY</b>					
Head office capital account	5,443,260	7,742,345	6,780,848	6,812,671	6,812,671
Reserves	46,784	75,785	92,715	125,573	149,286
Un-appropriated Profit	889,238	1,689,600	1,778,573	2,201,511	3,957,548
Surplus/Deficit on revaluation of assets	(53,371)	(494,658)	(126,721)	(274,283)	(153,137)
<b>TOTAL</b>	<b>6,325,911</b>	<b>9,013,072</b>	<b>8,525,415</b>	<b>8,865,472</b>	<b>10,766,368</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	10,553,668	9,943,656	9,983,377	9,373,975	10,279,671
Mark-Up/ Return/Interest Expenses	5,071,332	4,144,702	4,720,788	4,241,090	4,580,040
<b>Net Mark-Up / Interest Income</b>	<b>5,482,336</b>	<b>5,798,954</b>	<b>5,262,589</b>	<b>5,132,885</b>	<b>5,699,631</b>
Provisions & Bad Debts written off directly	2,655,460	4,058,001	3,285,903	1,942,347	1,171,851
<b>Net Mark-Up / Interest Income after Provision</b>	<b>2,826,876</b>	<b>1,740,953</b>	<b>1,976,686</b>	<b>3,190,538</b>	<b>4,527,780</b>
Fees, Commission & Brokerage Income	1,523,529	1,358,752	859,322	703,022	700,094
Dividend Income	-	-	2,033	728	-
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	855,162	2,142,938	1,669,426	2,465,105	3,002,073
Other Income	755,133	44,357	(80,847)	(1,115,157)	(1,652,963)
<b>Total Non - Markup / Interest Income</b>	<b>3,133,824</b>	<b>3,546,047</b>	<b>2,449,934</b>	<b>2,053,698</b>	<b>2,049,204</b>
Administrative Expenses	4,807,138	5,127,991	3,987,382	3,879,891	4,002,884
Other Expenses	22,623	40,160	136,650	167,342	50,264
<b>Total Non-Markup/Interest Expenses</b>	<b>4,829,761</b>	<b>5,168,151</b>	<b>4,124,032</b>	<b>4,047,233</b>	<b>4,053,148</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>1,130,939</b>	<b>118,849</b>	<b>302,588</b>	<b>1,197,003</b>	<b>2,523,836</b>
Taxation - Current	1,330,644	1,466,568	1,305,350	1,156,019	1,419,218
- Prior Years	(95,394)	-	(841,163)	(405,021)	(585,349)
- Deferred	(363,992)	(2,148,081)	(250,572)	23,067	(66,070)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>259,681</b>	<b>800,362</b>	<b>88,973</b>	<b>422,938</b>	<b>1,756,037</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(2,849,659)</b>	<b>(1,086,131)</b>	<b>17,837,265</b>	<b>1,562,704</b>	<b>1,320,908</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>3,768,274</b>	<b>9,254,001</b>	<b>(24,395,154)</b>	<b>(3,192,181)</b>	<b>(1,445,794)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(10,274)</b>	<b>2,305,074</b>	<b>(1,102,350)</b>	<b>(404,322)</b>	<b>(192,139)</b>
<b>Number of Employees</b>	<b>3,766</b>	<b>2,415</b>	<b>1,622</b>	<b>1,353</b>	<b>1,016</b>

## 19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	Citibank N.A.				
	2012	2013	2014	2015	2016
<b>ASSETS</b>					
Cash & balances with treasury banks	6,770,561	3,991,465	4,267,790	4,809,308	5,480,867
Balances with other banks	6,035,738	602,119	170,697	704,912	1,542,895
Lending to financial institutions	14,913,193	9,202,344	2,826,481	8,464,057	13,325,003
Investments - Net	31,339,172	25,239,845	39,326,537	48,585,117	66,676,243
Advances - Net	18,255,682	13,556,587	28,195,590	21,389,597	21,421,510
Other assets	4,296,388	153,846	5,877,838	4,031,075	2,890,571
Operating fixed assets	366,664	685,858	355,154	458,331	579,296
Deferred tax assets	3,194,412	6,454,325	233,885	201,088	133,999
<b>TOTAL ASSETS</b>	<b>85,171,810</b>	<b>59,886,389</b>	<b>81,253,972</b>	<b>88,643,485</b>	<b>112,050,384</b>
<b>LIABILITIES</b>					
Bills payable	2,185,724	1,284,956	1,564,744	1,766,257	2,524,303
Borrowings from financial institutions	141,666	909,854	14,012,805	7,003,479	18,394,904
Deposits and other accounts	64,293,565	40,936,496	48,143,989	61,742,683	75,076,382
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	9,513,942	8,197,699	6,998,405	7,364,498	5,834,617
Deferred Tax Liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>76,134,897</b>	<b>51,329,005</b>	<b>70,719,943</b>	<b>77,876,917</b>	<b>101,830,206</b>
<b>NET ASSETS</b>	<b>9,036,913</b>	<b>8,557,384</b>	<b>10,534,029</b>	<b>10,766,568</b>	<b>10,220,178</b>
<b>REPRESENTED BY</b>					
Head office capital account	6,812,671	6,812,671	6,812,671	6,812,671	6,812,671
Reserves	154,932	161,613	156,327	164,791	168,704
Un-appropriated Profit	2,052,798	1,650,374	3,056,648	3,602,788	3,174,345
Surplus/Deficit on revaluation of assets	16,512	(67,274)	508,383	186,318	64,458
<b>TOTAL</b>	<b>9,036,913</b>	<b>8,557,384</b>	<b>10,534,029</b>	<b>10,766,568</b>	<b>10,220,178</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	8,262,997	4,808,111	6,921,301	6,205,665	5,719,091
Mark-Up/ Return/Interest Expenses	3,030,151	2,103,808	2,866,462	2,347,225	2,894,239
<b>Net Mark-Up / Interest Income</b>	<b>5,232,846</b>	<b>2,704,303</b>	<b>4,054,839</b>	<b>3,858,440</b>	<b>2,824,852</b>
Provisions & Bad Debts written off directly	822,094	(685,437)	(128,922)	(174,532)	(84,686)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>4,410,752</b>	<b>3,389,740</b>	<b>4,183,761</b>	<b>4,032,972</b>	<b>2,909,538</b>
Fees, Commission & Brokerage Income	583,246	499,040	430,401	471,785	816,831
Dividend Income	-	-	-	-	-
Gain/Loss on sale of securities	-	-	212,410	2,119,939	1,528,416
Income from dealing in foreign currencies	1,724,461	1,717,527	1,891,047	1,156,910	1,837,474
Other Income	148,290	(55,433)	(292,616)	114,218	175,108
<b>Total Non - Markup / Interest Income</b>	<b>2,455,997</b>	<b>2,161,134</b>	<b>2,241,242</b>	<b>3,862,852</b>	<b>4,357,829</b>
Administrative Expenses	4,479,324	2,681,434	1,751,031	1,930,627	1,979,939
Other Expenses	66,920	(16,934)	71,324	62,090	95,999
<b>Total Non-Markup/Interest Expenses</b>	<b>4,546,244</b>	<b>2,664,500</b>	<b>1,822,355</b>	<b>1,992,717</b>	<b>2,075,938</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>2,320,505</b>	<b>2,886,374</b>	<b>4,602,648</b>	<b>5,903,107</b>	<b>5,191,429</b>
Taxation - Current	1,128,971	553,391	1,348,974	1,764,758	1,685,316
- Prior Years	(557,327)	(1,934,735)	-	80,000	160,000
- Deferred	325,620	2,592,482	163,113	205,125	145,008
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>1,423,241</b>	<b>1,675,236</b>	<b>3,090,561</b>	<b>3,853,224</b>	<b>3,201,105</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>860,554</b>	<b>(12,938,127)</b>	<b>7,820,886</b>	<b>18,395,756</b>	<b>8,449,982</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>7,472,350</b>	<b>7,093,319</b>	<b>(6,456,656)</b>	<b>(13,786,704)</b>	<b>(3,427,818)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(3,624,394)</b>	<b>(2,361,340)</b>	<b>(1,986,144)</b>	<b>(3,056,648)</b>	<b>(3,602,788)</b>
<b>Number of Employees</b>	<b>677</b>	<b>230</b>	<b>301</b>	<b>276</b>	<b>246</b>

## 19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	<b>Deutsche Bank AG</b>				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & balances with treasury banks	3,522,250	4,754,734	4,764,709	4,722,669	4,590,065
Balances with other banks	127,489	1,628,093	128,632	37,134	38,505
Lending to financial institutions	4,924,319	5,309,670	5,350,170	6,223,146	7,640,386
Investments - Net	3,695,931	999,390	490,909	2,046,309	5,587,411
Advances - Net	4,699,251	6,334,606	3,457,011	3,245,948	2,987,018
Other assets	527,317	2,552,371	713,336	898,722	1,068,497
Operating fixed assets	107,229	130,225	120,382	110,230	199,014
Deferred tax assets	-	20649	157,863	150,725	130,675
<b>TOTAL ASSETS</b>	<b>17,603,786</b>	<b>21,729,738</b>	<b>15,183,012</b>	<b>17,434,883</b>	<b>22,241,571</b>
<b>LIABILITIES</b>					
Bills payable	625,398	1,683,524	217,050	2,640,728	238,907
Borrowings from financial institutions	6,971,367	532,521	1,063,547	443,891	1,523,062
Deposits and other accounts	5,128,591	10,317,214	6,005,209	6,065,947	11,118,869
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	1,246,992	4,562,266	2,727,983	3,010,220	3,324,934
Deferred Tax Liabilities	66432	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>14,038,780</b>	<b>17,095,525</b>	<b>10,013,789</b>	<b>12,160,786</b>	<b>16,205,772</b>
<b>NET ASSETS</b>	<b>3,565,006</b>	<b>4,634,213</b>	<b>5,169,223</b>	<b>5,274,097</b>	<b>6,035,799</b>
<b>REPRESENTED BY</b>					
Head office capital account	2,853,853	3,600,702	3,877,033	3,667,876	3,724,146
Reserves	-	-	-	-	-
Un-appropriated Profit	714811	1033743	1,292,224	1,606,542	2,323,191
Surplus/Deficit on revaluation of assets	(3658)	(232)	(34)	(321)	(11,538)
<b>TOTAL</b>	<b>3,565,006</b>	<b>4,634,213</b>	<b>5,169,223</b>	<b>5,274,097</b>	<b>6,035,799</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	679,115	1,041,031	1,111,138	1,065,750	1,679,978
Mark-Up/ Return/Interest Expenses	382,592	400,017	242,280	324,744	556,558
<b>Net Mark-Up / Interest Income</b>	<b>296,523</b>	<b>641,014</b>	<b>868,858</b>	<b>741,006</b>	<b>1,123,420</b>
Provisions & Bad Debts written off directly	8,464	48,069	354,287	25,263	(21,094)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>288,059</b>	<b>592,945</b>	<b>514,571</b>	<b>715,743</b>	<b>1,144,514</b>
Fees, Commission & Brokerage Income	225,597	298,136	280,829	354,825	304,900
Dividend Income	-	-	-	-	-
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	802,738	887,527	1,313,596	755,656	427,998
Other Income	33,909	(132,461)	4,916	110,995	(7,543)
<b>Total Non - Markup / Interest Income</b>	<b>1,062,244</b>	<b>1,053,202</b>	<b>1,599,341</b>	<b>1,221,476</b>	<b>725,355</b>
Administrative Expenses	572,659	813,878	863,450	653,431	759,389
Other Expenses	1,352	1,134	7,710	(380)	6,685
<b>Total Non-Markup/Interest Expenses</b>	<b>574,011</b>	<b>815,012</b>	<b>871,160</b>	<b>653,051</b>	<b>766,074</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>776,292</b>	<b>831,135</b>	<b>1,242,752</b>	<b>1,284,168</b>	<b>1,103,795</b>
Taxation - Current	183,000	311,000	552,000	450,205	374,000
- Prior Years	-	66,000	-	-	-
- Deferred	88,998	(80,000)	(114,466)	(330)	21,559
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>504,294</b>	<b>534,135</b>	<b>805,218</b>	<b>834,293</b>	<b>708,236</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>2,714,933</b>	<b>(266,446)</b>	<b>(1,742,550)</b>	<b>2,084,285</b>	<b>3,503,278</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(2,576,596)</b>	<b>2,451,310</b>	<b>481,026</b>	<b>(1,474,535)</b>	<b>(3,690,778)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(1,768)</b>	<b>(198,625)</b>	<b>(504,293)</b>	<b>(534,131)</b>	<b>-</b>
<b>Number of Employees</b>	<b>98</b>	<b>115</b>	<b>107</b>	<b>108</b>	<b>113</b>

## 19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	Deutsche Bank AG				
	2012	2013	2014	2015	2016
<b>ASSETS</b>					
Cash & balances with treasury banks	5,630,489	6,193,227	5,523,757	5,539,927	4,993,782
Balances with other banks	2,058,913	208,293	492,331	951,925	136,459
Lending to financial institutions	7,414,392	9,757,121	6,312,559	6,422,104	14,630,311
Investments - Net	7,747,304	5,428,718	842,929	-	-
Advances - Net	3,979,514	4,265,335	6,603,070	6,559,769	3,214,744
Other assets	1,691,726	1,562,707	1,566,805	1,284,666	1,208,960
Operating fixed assets	351,955	314,108	304,984	324,115	291,553
Deferred tax assets	74,271	74,492	61,130	31,477	17,762
<b>TOTAL ASSETS</b>	<b>28,948,564</b>	<b>27,804,001</b>	<b>21,707,565</b>	<b>21,113,983</b>	<b>24,493,571</b>
<b>LIABILITIES</b>					
Bills payable	297,362	324,717	629,787	942,655	2,976,253
Borrowings from financial institutions	317,883	4,004,649	860,407	11,113	27,509
Deposits and other accounts	18,354,233	15,849,131	12,663,537	11,977,105	14,092,145
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	4,017,622	2,338,895	2,390,873	2,283,216	1,859,794
Deferred Tax Liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>22,987,100</b>	<b>22,517,392</b>	<b>16,544,604</b>	<b>15,214,089</b>	<b>18,955,701</b>
<b>NET ASSETS</b>	<b>5,961,464</b>	<b>5,286,609</b>	<b>5,162,961</b>	<b>5,899,894</b>	<b>5,537,870</b>
<b>REPRESENTED BY</b>					
Head office capital account	4,115,584	4,649,699	3,914,059	3,667,658	3,544,827
Reserves	-	-	-	-	-
Un-appropriated Profit	1,855,437	638,687	1,232,065	2,232,236	1,993,043
Surplus/Deficit on revaluation of assets	(9,557)	(1,777)	16,837	-	-
<b>TOTAL</b>	<b>5,961,464</b>	<b>5,286,609</b>	<b>5,162,961</b>	<b>5,899,894</b>	<b>5,537,870</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	1,969,771	1,644,741	1,541,981	1,370,390	1,049,008
Mark-Up/ Return/Interest Expenses	868,297	719,355	725,537	442,887	345,527
<b>Net Mark-Up / Interest Income</b>	<b>1,101,474</b>	<b>925,386</b>	<b>816,444</b>	<b>927,503</b>	<b>703,481</b>
Provisions & Bad Debts written off directly	(32,447)	7,350	43,504	(334,513)	(13,395)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>1,133,921</b>	<b>918,036</b>	<b>772,940</b>	<b>1,262,016</b>	<b>716,876</b>
Fees, Commission & Brokerage Income	296,268	360,371	480,289	497,015	502,688
Dividend Income	-	-	-	-	-
Gain/Loss on sale of securities	-	-	29,265	85,327	7,374
Income from dealing in foreign currencies	281,006	327,351	605,572	787,073	510,330
Other Income	11,008	28,762	19,314	67,969	15,934
<b>Total Non - Markup / Interest Income</b>	<b>588,282</b>	<b>716,484</b>	<b>1,134,440</b>	<b>1,437,384</b>	<b>1,036,326</b>
Administrative Expenses	1,170,880	1,144,078	996,823	1,043,430	1,014,095
Other Expenses	610	165	642	-	(15)
<b>Total Non-Markup/Interest Expenses</b>	<b>1,171,490</b>	<b>1,144,243</b>	<b>997,465</b>	<b>1,043,430</b>	<b>1,014,080</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>550,713</b>	<b>490,277</b>	<b>909,915</b>	<b>1,655,970</b>	<b>739,122</b>
Taxation - Current	137,353	181,240	320,520	532,756	250,294
- Prior Years	-	-	-	60,631	60,902
- Deferred	62,533	(8,726)	776	47,012	8,400
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>350,827</b>	<b>317,763</b>	<b>588,619</b>	<b>1,015,571</b>	<b>419,526</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>5,812,077</b>	<b>(2,606,831)</b>	<b>(4,241,374)</b>	<b>(98,646)</b>	<b>(534,806)</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(2,337,467)</b>	<b>2,327,363</b>	<b>4,591,582</b>	<b>820,811</b>	<b>(35,384)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(805,216)</b>	<b>(154,529)</b>	<b>-</b>	<b>-</b>	<b>(668,590)</b>
<b>Number of Employees</b>	<b>112</b>	<b>109</b>	<b>106</b>	<b>105</b>	<b>104</b>

## 19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

( End Dec. : Thousand Rupees)

	<b>HSBC Bank Middle East Ltd.</b>		
	2007	2008	2009
<b>ASSETS</b>			
Cash & balances with treasury banks	4,254,003	7,577,335	8,411,801
Balances with other banks	793,028	4,266,775	4,035,306
Lending to financial institutions	6,754,063	7,354,749	8,698,829
Investments - Net	301,193	1,941,950	5,431,713
Advances - Net	19,260,314	25,302,967	23,248,431
Other assets	715,531	1,430,226	1,406,262
Operating fixed assets	308,114	509,574	410,901
Deferred tax assets	-	10,764	90,698
<b>TOTAL ASSETS</b>	<b>32,386,246</b>	<b>48,394,340</b>	<b>51,733,941</b>
<b>LIABILITIES</b>			
Bills payable	745,760	587,298	989,256
Borrowings from financial institutions	3,032,738	4,770,659	3,073,493
Deposits and other accounts	25,401,388	36,526,363	40,796,993
Sub-ordinated Loans	-	-	-
Liabilities against assets subject to finance lease	1,833	-	-
Other Liabilities	637,006	1,553,039	1,363,321
Deferred Tax Liabilities	18,392	-	-
<b>TOTAL LIABILITIES</b>	<b>29,837,117</b>	<b>43,437,359</b>	<b>46,223,063</b>
<b>NET ASSETS</b>	<b>2,549,129</b>	<b>4,956,981</b>	<b>5,510,878</b>
<b>REPRESENTED BY</b>			
Head office capital account	2,078,119	4,339,547	4,619,535
Reserves	-	-	-
Un-appropriated Profit	471,399	622,468	892,345
Surplus/Deficit on revaluation of assets	(389)	(5,034)	(1,002)
<b>TOTAL</b>	<b>2,549,129</b>	<b>4,956,981</b>	<b>5,510,878</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>			
Mark-Up/ Return/Interest Earned	2,151,546	4,071,742	4,703,682
Mark-Up/ Return/Interest Expenses	1,310,016	2,443,593	2,732,216
<b>Net Mark-Up / Interest Income</b>	<b>841,530</b>	<b>1,628,149</b>	<b>1,971,466</b>
Provisions & Bad Debts written off directly	17,443	265,346	471,333
<b>Net Mark-Up / Interest Income after Provision</b>	<b>824,087</b>	<b>1,362,803</b>	<b>1,500,133</b>
Fees, Commission & Brokerage Income	238,559	485,721	561,754
Dividend Income	-	-	-
Income from dealing in foreign currencies	152,746	351,020	490,913
Other Income	5,074	13,233	(31,104)
<b>Total Non - Markup / Interest Income</b>	<b>396,379</b>	<b>849,974</b>	<b>1,021,563</b>
Administrative Expenses	994,470	1,949,088	2,200,186
Other Expenses	86	3,036	11
<b>Total Non-Markup/Interest Expenses</b>	<b>994,556</b>	<b>1,952,124</b>	<b>2,200,197</b>
Extra ordinary/unusual Items	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>225,910</b>	<b>260,653</b>	<b>321,499</b>
Taxation - Current	77,500	122,329	141,720
- Prior Years	18,500	3,412	-
- Deferred	3,865	(26,653)	(82,106)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>126,045</b>	<b>161,565</b>	<b>261,885</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(794,179)</b>	<b>6,500,858</b>	<b>3,889,177</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(280,276)</b>	<b>(1,952,788)</b>	<b>(3,574,160)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>2,906</b>	<b>2,248,999</b>	<b>287,980</b>
<b>Number of Employees</b>	<b>788</b>	<b>1,252</b>	<b>788</b>



## 19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

( End Dec. : Thousand Rupees)

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

## 19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec.: Thousand Rupees)

	<b>HSBC Bank Oman S.A.O.G</b>		
	2007	2008	2009
<b>ASSETS</b>			
Cash & balances with treasury banks	2,391,751	3,088,841	3,328,022
Balances with other banks	42,807	38,910	52,781
Lending to financial institutions	-	-	150,000
Investments - Net	-	-	-
Advances - Net	220,506	277,089	387,223
Other assets	33,221	22,036	16,964
Operating fixed assets	5,646	15,071	10,461
Deferred tax assets	-	-	-
<b>TOTAL ASSETS</b>	<b>2,693,931</b>	<b>3,441,947</b>	<b>3,945,451</b>
<b>LIABILITIES</b>			
Bills payable	2,754	4,036	7,577
Borrowings from financial institutions	178,000	186,406	382,008
Deposits and other accounts	459,937	521,574	690,196
Sub-ordinated Loans	-	-	-
Liabilities against assets subject to finance lease	-	-	-
Other Liabilities	19,617	17,790	18,094
Deferred Tax Liabilities	-	-	-
<b>TOTAL LIABILITIES</b>	<b>660,308</b>	<b>729,806</b>	<b>1,097,875</b>
<b>NET ASSETS</b>	<b>2,033,623</b>	<b>2,712,141</b>	<b>2,847,576</b>
<b>REPRESENTED BY</b>			
Head office capital account	2,289,217	3,008,999	3,203,140
Reserves	-	-	-
Un-appropriated Profit	(255,594)	(296,858)	(355,564)
Surplus/Deficit on revaluation of assets	-	-	-
<b>TOTAL</b>	<b>2,033,623</b>	<b>2,712,141</b>	<b>2,847,576</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>			
Mark-Up/ Return/Interest Earned	38,268	40,426	56,707
Mark-Up/ Return/Interest Expenses	47,636	50,080	75,569
<b>Net Mark-Up / Interest Income</b>	<b>(9,368)</b>	<b>-9,654</b>	<b>(18,862)</b>
Provisions & Bad Debts written off directly	40468	(21,729)	(828)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>(49,836)</b>	<b>12,075</b>	<b>(18,034)</b>
Fees, Commission & Brokerage Income	2,329	4,238	8,859
Dividend Income	-	-	-
Income from dealing in foreign currencies	622	3,660	5,191
Other Income	1,520	1,651	3,547
<b>Total Non - Markup / Interest Income</b>	<b>4,471</b>	<b>9,549</b>	<b>17,597</b>
Administrative Expenses	44,273	57,280	55,148
Other Expenses	2,229	5,608	3,121
<b>Total Non-Markup/Interest Expenses</b>	<b>46,502</b>	<b>62,888</b>	<b>58,269</b>
Extra ordinary/unusual Items	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(91,867)</b>	<b>(41,264)</b>	<b>(58,706)</b>
Taxation - Current	-	-	-
- Prior Years	-	-	-
- Deferred	-	-	-
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>(91,867)</b>	<b>(41,264)</b>	<b>(58,706)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(35,503)</b>	<b>(14,245)</b>	<b>59,369</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(2,769)</b>	<b>(12,344)</b>	<b>(458)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>79,904</b>	<b>51,006</b>	<b>-</b>
<b>Number of Employees</b>	<b>28</b>	<b>35</b>	<b>32</b>

## 19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

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

\*. Oman International Bank S.A.O.G. has been changed to HSBC Bank Oman S.A.O.G. with effect from June 03, 2012  
HSBC Bank Oman S.A.O.G (Pakistan Branch Business) amalgamated into Meezan Bank Ltd. W.e.f 06-11-2015

## 19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	<b>Industrial and Commercial Bank of China Ltd.</b>				
	2011	2012	2013	2014	2015
<b>ASSETS</b>					
Cash & balances with treasury banks	3,279,813	4,063,541	4,462,227	4,329,697	5,413,124
Balances with other banks	64,398	1,336,371	163,630	295,142	246,427
Lending to financial institutions	782,528	1,554,395	3,490,017	1,129,730	669,547
Investments - Net	1,484,124	13,596,093	47,547,395	63,074,604	124,771,022
Advances - Net	26,423	56,596	3,894,413	6,087,050	6,999,406
Other assets	20,762	1,123,957	2,189,505	850,823	1,450,928
Operating fixed assets	294,316	316,663	243,293	183,341	662,763
Deferred tax assets	-	-	54,325	-	41,078
<b>TOTAL ASSETS</b>	<b>5,952,364</b>	<b>22,047,616</b>	<b>62,044,805</b>	<b>75,950,387</b>	<b>140,254,295</b>
<b>LIABILITIES</b>					
Bills payable	22,397	738	172,309	4,667	266,947
Borrowings from financial institutions	-	12,221,381	40,028,520	56,592,615	100,081,926
Deposits and other accounts	1,524,071	4,167,644	14,986,537	9,500,726	26,948,982
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	1,395,584	2,509,152	3,162,092	5,323,681	6,557,466
Deferred Tax Liabilities	-	-	-	21,132	-
<b>TOTAL LIABILITIES</b>	<b>2,942,052</b>	<b>18,898,915</b>	<b>58,349,458</b>	<b>71,442,821</b>	<b>133,855,321</b>
<b>NET ASSETS</b>	<b>3,010,312</b>	<b>3,148,701</b>	<b>3,695,347</b>	<b>4,507,566</b>	<b>6,398,974</b>
<b>REPRESENTED BY</b>					
Head office capital account	3,192,892	3,506,910	3,802,007	3,627,239	3,780,941
Reserves	-	-	-	-	-
Un-appropriated Profit	(184,338)	(364,645)	(70,240)	844,926	2,620,351
Surplus/Deficit on revaluation of assets	1,758	6,436	(36,420)	35,401	(2,318)
<b>TOTAL</b>	<b>3,010,312</b>	<b>3,148,701</b>	<b>3,695,347</b>	<b>4,507,566</b>	<b>6,398,974</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	56,241	771,801	3,700,571	4,607,826	7,244,606
Mark-Up/ Return/Interest Expenses	46,347	682,804	738,992	1,078,251	4,734,531
<b>Net Mark-Up / Interest Income</b>	<b>9,894</b>	<b>88,997</b>	<b>2,961,579</b>	<b>3,529,575</b>	<b>2,510,075</b>
Provisions & Bad Debts written off directly	-	-	-	-	-
<b>Net Mark-Up / Interest Income after Provision</b>	<b>9,894</b>	<b>88,997</b>	<b>2,961,579</b>	<b>3,529,575</b>	<b>2,510,075</b>
Fees, Commission & Brokerage Income	3,023	122,650	141,895	276,129	518,557
Dividend Income	-	-	-	-	-
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	(2,429)	18,703	(2,182,599)	(1,485,746)	1,216,083
Other Income	-	142	349	290	101
<b>Total Non - Markup / Interest Income</b>	<b>594</b>	<b>141,495</b>	<b>(2,040,355)</b>	<b>(1,209,327)</b>	<b>1,734,741</b>
Administrative Expenses	194,826	410,799	661,533	915,410	1,423,955
Other Expenses	-	-	-	-	-
<b>Total Non-Markup/Interest Expenses</b>	<b>194,826</b>	<b>410,799</b>	<b>661,533</b>	<b>915,410</b>	<b>1,423,955</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(184,338)</b>	<b>(180,307)</b>	<b>259,691</b>	<b>1,404,838</b>	<b>2,820,861</b>
Taxation - Current	-	-	-	452,888	1,029,256
- Prior Years	-	-	-	-	58,228
- Deferred	-	-	(34,714)	36,784	(41,952)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>(184,338)</b>	<b>(180,307)</b>	<b>294,405</b>	<b>915,166</b>	<b>1,775,329</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>2,718,782</b>	<b>14,680,059</b>	<b>42,182,051</b>	<b>16,214,140</b>	<b>64,192,017</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(1,784,935)</b>	<b>(12,943,706)</b>	<b>(34,022,776)</b>	<b>(15,475,258)</b>	<b>(62,379,526)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>4,126,739</b>	<b>314,018</b>	<b>-</b>	<b>-</b>	<b>153,702</b>
<b>Number of Employees</b>	<b>28</b>	<b>40</b>	<b>55</b>	<b>82</b>	<b>91</b>

## 19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	<b>Industrial and Commercial Bank of China Ltd.</b>
	<b>2016</b>
<b>ASSETS</b>	
Cash & balances with treasury banks	8,377,564
Balances with other banks	3,685,177
Lending to financial institutions	8,687,263
Investments - Net	209,336,742
Advances - Net	6,096,727
Other assets	7,150,891
Operating fixed assets	642,046
Deferred tax assets	2,328
<b>TOTAL ASSETS</b>	<b>243,978,738</b>
<b>LIABILITIES</b>	
Bills payable	831,033
Borrowings from financial institutions	169,531,176
Deposits and other accounts	52,779,401
Sub-ordinated Loans	-
Liabilities against assets subject to finance lease	-
Other Liabilities	13,052,499
Deferred Tax Liabilities	-
<b>TOTAL LIABILITIES</b>	<b>236,194,109</b>
<b>NET ASSETS</b>	<b>7,784,629</b>
<b>REPRESENTED BY</b>	
Head office capital account	3,775,797
Reserves	-
Un-appropriated Profit	4,047,374
Surplus/Deficit on revaluation of assets	(38,542)
<b>TOTAL</b>	<b>7,784,629</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>	
Mark-Up/ Return/Interest Earned	10,332,731
Mark-Up/ Return/Interest Expenses	8,161,423
<b>Net Mark-Up / Interest Income</b>	<b>2,171,308</b>
Provisions & Bad Debts written off directly	-
<b>Net Mark-Up / Interest Income after Provision</b>	<b>2,171,308</b>
Fees, Commission & Brokerage Income	773,335
Dividend Income	-
Gain/Loss on sale of securities	-
Income from dealing in foreign currencies	528,974
Other Income	263
<b>Total Non - Markup / Interest Income</b>	<b>1,302,572</b>
Administrative Expenses	1,101,931
Other Expenses	-
<b>Total Non-Markup/Interest Expenses</b>	<b>1,101,931</b>
Extra ordinary/unusual Items	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>2,371,949</b>
Taxation - Current	795,890
- Prior Years	90,330
- Deferred	58,413
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>1,427,316</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(69,615,225)</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(84,670,937)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(5,144)</b>
<b>Number of Employees</b>	<b>100</b>

## 19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	The Bank of Tokyo-Mitsubishi UFJ, Ltd.				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & balances with treasury banks	2,475,776	4,072,080	4,237,350	4,840,033	5,283,777
Balances with other banks	10,550	36,983	91,075	88,400	123,553
Lending to financial institutions	200,000	1,597,697	1,905,551	1,013,607	654,928
Investments - Net	-	-	-	-	-
Advances - Net	2,621,101	4,092,787	2,198,843	2,980,932	2,214,722
Other assets	149,167	242,347	83,301	89,731	88,927
Operating fixed assets	23,262	19,422	27,336	30,055	28,937
Deferred tax assets	1589	1926	2,260	1,100	1,341
<b>TOTAL ASSETS</b>	<b>5,481,445</b>	<b>10,063,242</b>	<b>8,545,716</b>	<b>9,043,858</b>	<b>8,396,185</b>
<b>LIABILITIES</b>					
Bills payable	20,914	12,559	216,907	9,419	86,567
Borrowings from financial institutions	1,996,400	4,258,351	1,397,725	1,868,489	1,075,726
Deposits and other accounts	978,846	1,715,912	2,740,049	2,349,722	1,991,569
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	31,049	119,178	103,447	115,801	87,002
Deferred Tax Liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>3,027,209</b>	<b>6,106,000</b>	<b>4,458,128</b>	<b>4,343,431</b>	<b>3,240,864</b>
<b>NET ASSETS</b>	<b>2,454,236</b>	<b>3,957,242</b>	<b>4,087,588</b>	<b>4,700,427</b>	<b>5,155,321</b>
<b>REPRESENTED BY</b>					
Head office capital account	2,374,857	3,878,698	4,041,323	4,652,493	5,122,691
Reserves	-	-	-	-	-
Un-appropriated Profit	79,379	78,544	46,265	47,934	32,630
Surplus/Deficit on revaluation of assets	-	-	-	-	-
<b>TOTAL</b>	<b>2,454,236</b>	<b>3,957,242</b>	<b>4,087,588</b>	<b>4,700,427</b>	<b>5,155,321</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	330,590	538,145	516,130	509,987	569,784
Mark-Up/ Return/Interest Expenses	243,394	391,186	385,251	406,928	468,924
<b>Net Mark-Up / Interest Income</b>	<b>87,196</b>	<b>146,959</b>	<b>130,879</b>	<b>103,059</b>	<b>100,860</b>
Provisions & Bad Debts written off directly	-	-	-	-	-
<b>Net Mark-Up / Interest Income after Provision</b>	<b>87,196</b>	<b>146,959</b>	<b>130,879</b>	<b>103,059</b>	<b>100,860</b>
Fees, Commission & Brokerage Income	19,140	22,807	13,661	17,602	23,561
Dividend Income	-	-	-	-	-
Income from dealing in foreign currencies	38,253	57,248	35,384	62,116	78,371
Other Income	3,897	430	261	1,940	1,199
<b>Total Non - Markup / Interest Income</b>	<b>61,290</b>	<b>80,485</b>	<b>49,306</b>	<b>81,658</b>	<b>103,131</b>
Administrative Expenses	68,323	97,011	112,088	113,080	140,422
Other Expenses	316	6335	2,485	1,463	1,369
<b>Total Non-Markup/Interest Expenses</b>	<b>68,639</b>	<b>103,346</b>	<b>114,573</b>	<b>114,543</b>	<b>141,791</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>79,847</b>	<b>124,098</b>	<b>65,612</b>	<b>70,174</b>	<b>62,200</b>
Taxation - Current	(20,057)	43,834	23,309	23,525	22,042
- Prior Years	19,361	2,205	(3,291)	(2,111)	6,609
- Deferred	1,244	(337)	(334)	1,160	(241)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>79,299</b>	<b>78,396</b>	<b>45,928</b>	<b>47,600</b>	<b>33,790</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>62,702</b>	<b>202,342</b>	<b>151,296</b>	<b>46,074</b>	<b>65,752</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(7,598)</b>	<b>(4,215)</b>	<b>(16,352)</b>	<b>(11,305)</b>	<b>(7,959)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>8,866</b>	<b>1,424,610</b>	<b>84,418</b>	<b>565,239</b>	<b>421,104</b>
<b>Number of Employees</b>	<b>37</b>	<b>41</b>	<b>41</b>	<b>42</b>	<b>42</b>

## 19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

( End Dec. : Thousand Rupees)

	<b>The Bank of Tokyo-Mitsubishi UFJ, Ltd.</b>				
	2012	2013	2014	2015	2016
<b>ASSETS</b>					
Cash & balances with treasury banks	5,194,721	4,726,787	4,016,022	4,233,157	3,526,232
Balances with other banks	108,570	351,590	9,643	127,674	59,615
Lending to financial institutions	1,253,832	2,327,718	1,408,414	3,741,212	4,010,103
Investments - Net	-	-	-	-	791,562
Advances - Net	1,619,237	1,754,481	2,257,101	2,589,396	1,851,745
Other assets	64,528	70,392	83,649	70,485	71,677
Operating fixed assets	29,598	62,051	70,538	61,442	47,719
Deferred tax assets	1,562	1,376	-	-	-
<b>TOTAL ASSETS</b>	<b>8,272,048</b>	<b>9,294,395</b>	<b>7,845,367</b>	<b>10,823,366</b>	<b>10,358,653</b>
<b>LIABILITIES</b>					
Bills payable	3,626	46,792	4,561	6,211	113,122
Borrowings from financial institutions	708,495	546,529	602,899	1,409,814	829,231
Deposits and other accounts	2,402,290	4,050,656	3,271,199	5,223,318	5,144,438
Sub-ordinate Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	93,367	127,744	129,028	161,719	241,845
Deferred Tax Liabilities	-	-	5,940	4,451	1,696
<b>TOTAL LIABILITIES</b>	<b>3,207,778</b>	<b>4,771,721</b>	<b>4,013,627</b>	<b>6,805,513</b>	<b>6,330,332</b>
<b>NET ASSETS</b>	<b>5,064,270</b>	<b>4,522,674</b>	<b>3,831,740</b>	<b>4,017,853</b>	<b>4,028,321</b>
<b>REPRESENTED BY</b>					
Head office capital account	4,986,139	4,432,860	3,716,072	3,856,160	3,856,160
Reserves	-	-	-	-	-
Un-appropriated Profit	78,131	89,814	115,668	161,693	172,478
Surplus/Deficit on revaluation of assets	-	-	-	-	(317)
<b>TOTAL</b>	<b>5,064,270</b>	<b>4,522,674</b>	<b>3,831,740</b>	<b>4,017,853</b>	<b>4,028,321</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	363,279	356,417	479,522	418,598	435,908
Mark-Up/ Return/Interest Expenses	295,278	299,628	387,087	337,824	349,864
<b>Net Mark-Up / Interest Income</b>	<b>68,001</b>	<b>56,789</b>	<b>92,435</b>	<b>80,774</b>	<b>86,044</b>
Provisions & Bad Debts written off directly	-	-	-	-	-
<b>Net Mark-Up / Interest Income after Provision</b>	<b>68,001</b>	<b>56,789</b>	<b>92,435</b>	<b>80,774</b>	<b>86,044</b>
Fees, Commission & Brokerage Income	26,850	27,735	39,253	36,975	30,611
Dividend Income	-	-	-	-	-
Income from dealing in foreign currencies	129,814	98,066	128,050	143,942	131,855
Other Income	65	35	4,658	4,315	1,445
<b>Total Non - Markup / Interest Income</b>	<b>156,729</b>	<b>125,836</b>	<b>171,961</b>	<b>185,232</b>	<b>163,911</b>
Administrative Expenses	152,604	161,185	193,715	201,907	220,577
Other Expenses	1,589	429	1,680	1,334	757
<b>Total Non-Markup/Interest Expenses</b>	<b>154,193</b>	<b>161,614</b>	<b>195,395</b>	<b>203,241</b>	<b>221,334</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>70,537</b>	<b>21,011</b>	<b>69,001</b>	<b>62,765</b>	<b>28,621</b>
Taxation - Current	25,257	7,282	25,128	22,932	12,789
- Prior Years	-	-	8,668	(3,577)	7,494
- Deferred	(221)	837	8,028	(1,883)	(2,537)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>45,501</b>	<b>12,892</b>	<b>27,177</b>	<b>45,293</b>	<b>10,875</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>70,537</b>	<b>372,915</b>	<b>(313,418)</b>	<b>201,179</b>	<b>21,064</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(10,221)</b>	<b>(44,550)</b>	<b>(22,506)</b>	<b>(6,101)</b>	<b>(796,048)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(136,552)</b>	<b>553,279</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Number of Employees</b>	<b>43</b>	<b>53</b>	<b>59</b>	<b>55</b>	<b>41</b>