

15.1 Annual Accounts of Scheduled Banks All Banks-Overall

(End Dec. : Million Rupees)

	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	592,548	702,311	842,177	865,338	736,967
Balances with other banks	176,013	176,953	216,708	215,411	156,437
Lending to financial institutions	219,664	208,925	170,798	276,965	430,073
Investments - Net	2,157,099	3,053,854	4,063,457	4,377,690	5,340,178
Advances - Net	3,336,900	3,357,835	3,875,579	4,179,736	4,558,793
Other Assets	286,266	363,777	395,280	402,113	531,469
Operating fixed assets	224,009	238,092	250,372	273,607	292,023
Deferred tax assets	76,701	77,920	66,703	80,871	56,601
TOTAL ASSETS	7,069,199	8,179,667	9,881,075	10,671,731	12,102,542
LIABILITIES					
Bills payable	75,491	85,258	112,310	129,311	134,554
Borrowings from financial institutions	541,484	674,414	1,031,028	722,759	996,477
Deposits and other accounts	5,445,527	6,243,956	7,422,079	8,457,095	9,313,876
Sub-ordinated Loans	54,497	57,728	55,744	40,070	44,329
Liabilities against assets subject to finance lease	165	114	56	71	34
Other liabilities	268,157	326,269	340,932	342,215	354,599
Deferred tax liabilities	5,964	4,919	12,898	9,490	28,007
TOTAL LIABILITIES	6,391,286	7,392,659	8,975,048	9,701,011	10,871,876
NET ASSETS	677,914	787,008	906,027	970,720	1,230,666
REPRESENTED BY					
Share capital/ Head office capital account	375,718	421,996	462,880	480,478	489,209
Reserves	141,391	131,999	193,270	217,379	182,253
Advance against equity	18,809	30,492	18,179	16,855	109,332
Minority Interest	-	800	4,054	1,886	1,185
Un-appropriated Profit	70,757	127,634	158,857	168,034	229,595
Surplus/ Deficit on revaluation of assets	71,239	74,088	68,787	86,088	219,350
TOTAL	677,914	787,008	906,027	970,720	1,230,925
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	631,000	747,508	794,599	783,490	923,035
Mark-Up/ Return/Interest Expenses	343,460	405,673	453,898	445,935	505,270
Net Mark-Up / Interest Income	287,540	341,835	340,703	337,555	417,764
Provisions & Bad Debts written off directly	80,854	50,020	40,560	40,142	28,971
Net Mark-Up / Interest Income after Provision	206,685	291,815	300,143	297,413	388,793
Fees, Commission & Brokerage Income	44,918	47,513	56,996	65,572	72,486
Dividend Income	7,022	11,942	19,394	13,673	14,024
Gain/ (Loss)s on sale of Securities	-	6,675	12,311	19,776	32,293
Income from dealing in Foreign Currencies	20,837	19,955	17,139	20,148	28,384
Other Income	25,206	21,521	36,707	26,820	23,977
Total Non - Markup / Interest Income	97,983	107,606	142,547	145,989	171,164
Administrative Expenses	198,448	221,889	254,096	273,073	302,563
Other Expenses	6,741	8,100	6,649	5,741	9,764
Total Non-Markup/Interest Expenses	205,189	229,989	260,745	278,814	312,327
Amortization of Deferred Cost	57	10	-	-	-
Extra ordinary/unusual Items	410	(239)	-	(1,282)	111
PROFIT/ (LOSS) BEFORE TAXATION	99,012	169,661	181,946	165,871	247,518
Taxation - Current	50,074	61,456	61,559	62,676	82,238
- Prior Years	532	1,560	(940)	(9,083)	(1,249)
- Deferred	(13,902)	(4,616)	(97)	(2,124)	3,337
PROFIT/ (LOSS) AFTER TAXATION	62,308	111,261	121,426	114,403	163,192
Number of Employees	144,638	148,717	150,274	148,189	150,215

15.1 Annual Accounts of Scheduled Banks All Banks-Overall

(End Dec. : Million Rupees)

	2015	2016	2017	2018	2019
ASSETS					
Cash & balances with treasury banks	967,310	1,204,816	1,319,654	1,591,809	2,026,798
Balances with other banks	198,853	171,427	180,822	175,215	265,720
Lending to financial institutions	315,808	549,649	584,258	892,543	969,021
Investments – Net	6,962,848	7,552,774	8,799,877	8,014,771	9,007,136
Advances – Net	4,862,087	5,520,946	6,648,104	8,143,055	8,444,751
Other Assets	463,865	469,082	869,499	906,693	993,519
Operating fixed assets	280,922	342,075	424,545	474,924	631,149
Deferred tax assets	100,247	45,640	46,843	60,447	63,097
TOTAL ASSETS	14,151,939	15,856,408	18,873,601	20,259,456	22,401,190
LIABILITIES				-	-
Bills payable	145,389	184,459	264,671	290,272	232,523
Borrowings from financial institutions	1,801,661	1,926,463	3,140,016	3,010,029	2,930,606
Deposits and other accounts	10,469,011	11,883,390	13,146,647	14,484,239	16,260,478
Sub-ordinate Loans	54,570	59,330	64,703	111,713	122,518
Liabilities against assets subject to finance lease	50	36	73	138	224
Other liabilities	366,629	390,893	794,739	854,765	1,091,217
Deferred tax liabilities	42,948	46,718	28,079	21,317	46,029
TOTAL LIABILITIES	12,880,259	14,491,289	17,438,929	18,772,472	20,683,595
NET ASSETS	1,271,680	1,365,119	1,434,672	1,486,984	1,717,595
REPRESENTED BY				-	-
Share capital/ Head office capital account	467,719	481,098	447,289	462,940	480,259
Reserves	239,893	255,755	353,502	407,382	441,623
Advance against equity	58,459	51,011	-	-	2,000
Minority Interest	1,888	3,628	17,402	16,565	18,590
Un-appropriated Profit	287,489	346,588	416,093	448,972	531,047
Surplus/ Deficit on revaluation of assets	216,232	227,040	200,385	151,123	244,077
TOTAL	1,271,680	1,365,119	1,434,672	1,486,984	1,717,595
PROFIT & LOSS ACCOUNTS				-	-
Mark-Up/ Return/Interest Earned	975,222	937,345	1,005,988	1,171,525	1,877,290
Mark-Up/ Return/Interest Expenses	484,293	454,296	507,172	625,379	1,190,600
Net Mark-Up / Interest Income	490,930	483,048	498,816	546,146	686,690
Provisions & Bad Debts written off directly	42,719	7,513	20,164	43,965	88,586
Net Mark-Up / Interest Income after Provision	448,211	475,535	478,652	502,181	598,104
Fees, Commission & Brokerage Income	83,788	92,693	113,563	122,980	131,680
Dividend Income	16,562	16,765	14,968	11,748	10,980
Gain/Loss on sale of Securities	63,440	58,598	39,360	11,924	2,191
Income from dealing in Foreign Currencies	29,645	19,712	25,522	40,878	48,130
Other Income	22,549	18,328	15,524	10,911	18,452
Total Non - Markup / Interest Income	215,985	206,096	208,936	198,440	211,433
Administrative Expenses	330,353	360,570	400,083	455,527	517,307
Other Expenses	10,534	6,851	5,558	(2,723)	8,964
Total Non-Markup/Interest Expenses	340,888	367,421	405,641	452,804	526,271
Extra ordinary/unusual Items	178	(970)	34,860	6,256	(1,078)
PROFIT/ (LOSS) BEFORE TAXATION	323,130	315,180	247,087	241,560	284,345
Taxation - Current	110,154	102,066	92,116	99,524	141,687
- Prior Years	13,225	11,578	(3,533)	(21,809)	7,807
- Deferred	6,504	11,059	13,454	15,616	(26,453)
PROFIT/ (LOSS) AFTER TAXATION	193,246	190,477	145,051	148,230	161,303
Number of Employees	157,552	158,751	169,541	178,942	186,305

15.2 Annual Accounts of Scheduled Banks Incorporated in Pakistan-Overall

(End Dec. : Million Rupees)

	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	559,753	663,835	800,443	824,572	709,686
Balances with other banks	171,941	172,525	202,706	212,805	154,626
Lending to financial institutions	183,184	190,571	140,695	248,794	417,332
Investments – Net	2,077,289	2,940,473	3,977,938	4,256,976	5,213,201
Advances – Net	3,271,272	3,291,424	3,816,257	4,124,200	4,501,105
Other Assets	279,481	356,886	385,669	396,020	522,668
Operating fixed assets	221,786	235,916	248,631	271,716	290,950
Deferred tax assets	71,240	72,764	62,045	72,861	55,262
TOTAL ASSETS	6,835,946	7,924,392	9,634,384	10,407,944	11,864,831
LIABILITIES					
Bills payable	69,928	81,273	108,625	125,674	130,982
Borrowings from financial institutions	526,059	652,950	1,007,212	671,209	920,229
Deposits and other accounts	5,289,196	6,076,085	7,263,376	8,306,018	9,206,367
Sub-ordinated Loans	54,497	57,728	55,744	40,070	44,329
Liabilities against assets subject to finance lease	165	105	49	71	34
Other liabilities	246,731	306,854	321,236	324,505	338,118
Deferred tax liabilities	5,964	4,919	12,898	9,490	27,980
TOTAL LIABILITIES	6,192,540	7,179,914	8,769,140	9,477,037	10,668,040
NET ASSETS	643,406	744,478	865,244	930,907	1,196,791
REPRESENTED BY					
Share Capital	341,727	383,276	421,731	438,134	456,316
Reserves	141,265	131,849	193,115	217,217	182,097
Advance against equity	18,809	30,492	18,179	16,855	109,332
Minority Interest	-	800	4,054	1,886	1,185
Un-appropriated Profit	70,075	123,816	159,396	170,589	229,332
Surplus/ Deficit on revaluation of assets	71,530	74,245	68,769	86,226	218,787
TOTAL	643,406	744,478	865,244	930,907	1,197,050
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	610,588	723,480	777,235	766,291	905,418
Mark-Up/ Return/Interest Expenses	332,939	393,490	445,675	438,168	497,764
Net Mark-Up / Interest Income	277,649	329,990	331,561	328,123	407,654
Provisions & Bad Debts written off directly	78,277	48,716	38,990	40,352	29,112
Net Mark-Up / Interest Income after Provision	199,371	281,275	292,571	287,771	378,542
Fees, Commission & Brokerage Income	43,089	45,713	55,422	64,048	71,073
Dividend Income	7,021	11,942	19,394	13,673	14,024
Gain/ (Loss) on sale of Securities	-	6,675	12,311	19,460	32,051
Income from dealing in Foreign Currencies	16,926	15,589	14,524	19,892	26,960
Other Income	26,211	23,136	36,512	26,704	24,227
Total Non - Markup / Interest Income	93,248	103,055	138,163	143,778	168,335
Administrative Expenses	189,087	212,255	244,184	264,173	296,103
Other Expenses	6,565	8,004	6,577	5,733	9,677
Total Non-Markup/Interest Expenses	195,652	220,259	250,761	269,906	305,780
Amortization of Deferred Cost	57	10	-	-	-
Extra ordinary/unusual Items	(55)	-	-	(1,282)	111
PROFIT/ (LOSS) BEFORE TAXATION	96,965	164,060	179,973	162,926	240,985
Taxation - Current	48,159	59,105	60,267	61,934	80,090
- Prior Years	939	2,120	(383)	(7,148)	(1,258)
- Deferred	(13,481)	(4,765)	(396)	(4,657)	3,087
PROFIT/ (LOSS) AFTER TAXATION	61,348	107,600	120,486	112,798	159,066
Number of Employees	141,702	146,369	148,323	147,037	149,449

15.2 Annual Accounts of Scheduled Banks Incorporated in Pakistan-Overall

(End Dec. : Million Rupees)

	2015	2016	2017	2018	2019
ASSETS					
Cash & balances with treasury banks	947,314	1,182,437	1,283,000	1,540,824	1,967,215
Balances with other banks	196,822	166,003	177,460	170,328	237,785
Lending to financial institutions	296,511	508,996	414,684	652,733	733,956
Investments – Net	6,789,492	7,275,970	8,506,750	7,765,846	8,719,821
Advances – Net	4,824,549	5,488,361	6,607,549	8,073,954	8,353,659
Other Assets	457,028	457,760	847,374	871,826	981,807
Operating fixed assets	279,415	340,514	422,922	473,398	629,175
Deferred tax assets	99,973	45,486	46,771	60,181	62,512
TOTAL ASSETS	13,891,104	15,465,527	18,306,508	19,609,089	21,685,930
LIABILITIES					
Bills payable	142,407	178,015	257,277	283,466	225,325
Borrowings from financial institutions	1,693,155	1,737,680	2,820,002	2,637,547	2,565,471
Deposits and other accounts	10,363,119	11,736,297	12,977,486	14,295,334	16,015,297
Sub-ordinate Loans	54,570	59,330	64,703	111,713	122,518
Liabilities against assets subject to finance lease	50	36	73	138	224
Other liabilities	350,262	369,904	766,685	823,570	1,057,361
Deferred tax liabilities	42,944	46,717	28,079	21,276	45,936
TOTAL LIABILITIES	12,646,507	14,127,979	16,914,305	18,173,044	20,032,131
NET ASSETS	1,244,597	1,337,548	1,392,203	1,436,044	1,653,799
REPRESENTED BY					
Share Capital	449,602	463,108	417,354	423,264	436,913
Reserves	239,728	255,586	353,339	407,220	441,461
Advance against equity	58,459	51,011	-	-	2,000
Minority Interest	1,888	3,628	17,402	16,565	18,590
Un-appropriated Profit	278,872	337,201	403,685	437,738	510,987
Surplus/ Deficit on revaluation of assets	216,048	227,014	200,423	151,257	243,847
TOTAL	1,244,597	1,337,548	1,392,203	1,436,044	1,653,799
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	959,983	919,831	977,954	1,134,593	1,805,631
Mark-Up/ Return/Interest Expenses	476,431	442,545	489,354	602,349	1,144,358
Net Mark-Up / Interest Income	483,553	477,286	488,600	532,245	661,273
Provisions & Bad Debts written off directly	43,228	7,612	20,149	43,868	88,579
Net Mark-Up / Interest Income after Provision	440,325	469,674	468,451	488,377	572,693
Fees, Commission & Brokerage Income	82,264	90,569	111,248	120,035	129,207
Dividend Income	16,562	16,765	14,968	11,748	10,980
Gain/ (Loss) on sale of Securities	61,235	57,062	39,278	11,867	2,194
Income from dealing in Foreign Currencies	26,341	16,704	22,908	36,752	43,598
Other Income	22,362	18,113	15,361	10,888	18,433
Total Non - Markup / Interest Income	208,765	199,213	203,762	191,290	204,412
Administrative Expenses	325,753	356,254	395,120	449,283	510,742
Other Expenses	10,471	6,754	5,390	(2,991)	8,463
Total Non-Markup/Interest Expenses	336,225	363,008	400,510	446,293	519,205
Extra ordinary/unusual Items	178	(970)	34,859	6,256	(1,078)
PROFIT/ (LOSS) BEFORE TAXATION	312,687	306,849	236,844	227,118	258,979
Taxation - Current	106,804	99,321	88,398	93,864	131,020
- Prior Years	13,030	11,259	(3,755)	(21,842)	7,374
- Deferred	6,296	10,850	13,339	15,730	(26,008)
PROFIT/ (LOSS) AFTER TAXATION	186,557	185,418	138,863	139,365	146,592
Number of Employees	157,025	158,249	168,929	178,401	185,797

15.3 Annual Accounts of Scheduled Banks Incorporated Outside Pakistan-Overall

(End Dec. : Million Rupees)

	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	32,795	38,476	41,734	40,766	27,281
Balances with other banks	4,072	4,429	14,002	2,606	1,811
Lending to financial institutions	36,480	18,354	30,103	28,171	12,741
Investments – Net	79,810	113,381	85,519	120,714	126,977
Advances – Net	65,628	66,412	59,322	55,536	57,688
Other Assets	6,785	6,891	9,611	6,093	8,801
Operating fixed assets	2,223	2,176	1,741	1,891	1,073
Deferred tax assets	5,461	5,155	4,658	8,010	1,339
TOTAL ASSETS	233,253	255,275	246,691	263,787	237,711
LIABILITIES					
Bills payable	5,563	3,985	3,685	3,637	3,572
Borrowings from financial institutions	15,425	21,464	23,816	51,550	76,248
Deposits and other accounts	156,331	167,871	158,703	151,077	107,509
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	9	7	-	-
Other liabilities	21,426	19,415	19,696	17,710	16,481
Deferred tax liabilities	-	-	-	-	27
TOTAL LIABILITIES	198,746	212,745	205,908	223,974	203,836
NET ASSETS	34,508	42,530	40,783	39,813	33,875
REPRESENTED BY					
Head office capital account	33,991	38,720	41,149	42,344	32,893
Reserves	126	149	155	162	156
Advance against equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated Profit	682	3,818	(539)	(2,555)	263
Surplus/ Deficit on revaluation of assets	(291)	(157)	18	(138)	563
TOTAL	34,508	42,530	40,783	39,813	33,875
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	20,412	24,028	17,364	17,199	17,617
Mark-Up/ Return/Interest Expenses	10,521	12,183	8,223	7,767	7,506
Net Mark-Up / Interest Income	9,891	11,845	9,142	9,432	10,110
Provisions & Bad Debts written off directly	2,577	1,305	1,570	(210)	(141)
Net Mark-Up / Interest Income after Provision	7,314	10,540	7,572	9,642	10,251
Fees, Commission & Brokerage Income	1,829	1,800	1,574	1,524	1,413
Dividend Income	1	-	-	-	-
Gain/Loss on sale of securities	-	-	-	316	242
Income from dealing in Foreign Currencies	3,911	4,366	2,615	256	1,424
Other Income	(1,005)	(1,615)	195	116	(250)
Total Non - Markup / Interest Income	4,735	4,551	4,384	2,211	2,829
Administrative Expenses	9,361	9,634	9,912	8,900	6,460
Other Expenses	176	96	72	8	87
Total Non-Markup/Interest Expenses	9,537	9,730	9,984	8,908	6,547
Extra ordinary/unusual Items	465	(239)	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	2,047	5,600	1,973	2,945	6,533
Taxation - Current	1,915	2,350	1,292	742	2,148
- Prior Years	(407)	(560)	(557)	(1,935)	9
- Deferred	(421)	149	299	2,533	250
PROFIT/ (LOSS) AFTER TAXATION	960	3,661	940	1,605	4,126
Number of Employees	2,936	2,348	1,946	1,152	766

15.3 Annual Accounts of Scheduled Banks Incorporated Outside Pakistan-Overall

(End Dec. : Million Rupees)

	2015	2016	2017	2018	2019
ASSETS					
Cash & balances with treasury banks	19,996	22,378	36,654	50,985	59,583
Balances with other banks	2,031	5,424	3,362	4,888	27,936
Lending to financial institutions	19,297	40,653	169,575	239,810	235,065
Investments – Net	173,356	276,805	293,127	248,925	287,315
Advances – Net	37,538	32,585	40,555	69,101	91,091
Other Assets	6,837	11,322	22,125	34,867	11,712
Operating fixed assets	1,507	1,561	1,623	1,526	1,974
Deferred tax assets	274	154	72	266	585
TOTAL ASSETS	260,835	390,881	567,093	650,367	715,260
LIABILITIES					
Bills payable	2,982	6,445	7,394	6,805	7,198
Borrowings from financial institutions	108,506	188,783	320,015	372,482	365,135
Deposits and other accounts	105,892	147,092	169,161	188,904	245,181
Sub-ordinate Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	16,367	20,989	28,054	31,195	33,856
Deferred tax liabilities	4	2	-	41	94
TOTAL LIABILITIES	233,752	363,310	524,624	599,428	651,464
NET ASSETS	27,083	27,571	42,469	50,939	63,796
REPRESENTED BY					
Head office capital account	18,117	17,989	29,935	39,676	43,346
Reserves	165	169	163	162	162
Advance against equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated Profit	8,617	9,387	11,678	11,235	20,059
Surplus/ Deficit on revaluation of assets	184	26	(38)	(133)	229
TOTAL	27,083	27,571	42,469	50,939	63,796
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	15,239	17,514	28,034	36,932	71,659
Mark-Up/ Return/Interest Expenses	7,862	11,751	17,819	23,030	46,242
Net Mark-Up / Interest Income	7,377	5,763	10,216	13,901	25,417
Provisions & Bad Debts written off directly	(509)	(98)	14	97	6
Net Mark-Up / Interest Income after Provision	7,886	5,861	10,201	13,804	25,411
Fees, Commission & Brokerage Income	1,524	2,123	2,316	2,944	2,473
Dividend Income	-	-	-	-	-
Gain/Loss on sale of securities	2,205	1,536	82	56	(3)
Income from dealing in Foreign Currencies	3,304	3,009	2,614	4,126	4,533
Other Income	187	216	163	23	19
Total Non - Markup / Interest Income	7,220	6,884	5,175	7,150	7,021
Administrative Expenses	4,600	4,317	4,963	6,244	6,566
Other Expenses	63	97	169	268	500
Total Non-Markup/Interest Expenses	4,663	4,413	5,131	6,511	7,066
Extra ordinary/unusual Items	-	-	2	-	-
PROFIT/ (LOSS) BEFORE TAXATION	10,443	8,331	10,243	14,443	25,366
Taxation - Current	3,350	2,744	3,717	5,660	10,667
- Prior Years	195	319	222	33	432
- Deferred	208	209	115	(115)	(445)
PROFIT/ (LOSS) AFTER TAXATION	6,689	5,059	6,188	8,865	14,711
Number of Employees	527	502	612	541	508