

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Al Baraka Bank (Pakistan) Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	4,460,257	3,945,481	4,221,381	5,727,407	6,465,268
Balances with other banks	7,409,620	7,577,186	6,712,477	16,565,377	3,741,342
Lending to financial institutions	80,000	-	1,100,000	-	10,005,950
Investments - net	15,617,589	26,179,416	27,421,461	22,161,963	19,560,668
Advances - net	26,897,198	27,610,708	28,782,448	37,020,644	47,022,578
Other assets	2,537,613	3,402,972	2,629,176	2,127,196	3,344,347
Operating fixed assets	2,732,332	2,798,165	1,290,798	2,725,753	2,667,194
Deferred tax assets	1,029,055	1,030,951	1,711,310	1,431,064	1,541,433
TOTAL ASSETS	60,763,664	72,544,879	73,869,051	87,759,404	94,348,780
LIABILITIES					
Bills payable	427,600	451,030	746,651	725,609	679,810
Borrowings from financial institutions	2,756,892	1,736,120	1,991,738	2,201,945	2,211,568
Deposits and other accounts	49,324,209	61,559,026	63,278,655	75,647,097	80,222,579
Sub-ordinate loans	-	-	-	1,158,571	3,105,314
Liabilities against assets subject to finance lease	19,303	5,123	-	-	-
Other liabilities	2,116,583	2,269,097	1,830,054	2,177,989	2,228,199
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	54,644,587	66,020,396	67,847,098	81,911,211	88,447,470
NET ASSETS	6,119,077	6,524,483	6,021,953	5,848,193	5,901,310
REPRESENTED BY					
Share Capital	8,935,200	8,167,910	8,167,910	8,167,910	8,167,910
Reserves	(767,290)	82,074	82,074	82,074	111,259
Advance against equity	-	-	-	-	95,704
Minority interest	-	-	-	-	-
Un-appropriated profit	(2,052,024)	(1,723,728)	(2,366,445)	(2,419,224)	(2,323,983)
Surplus/ (Deficit) on revaluation of assets	3,191	(1,773)	138,414	17,433	(149,580)
TOTAL	6,119,077	6,524,483	6,021,953	5,848,193	5,901,310
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	2,198,794	6,699,178	6,271,140	6,131,232	6,682,974
Mark-Up/ Return/Interest Expenses	1,658,608	5,001,222	4,725,249	4,340,094	4,513,250
Net Mark-Up / Interest Income	540,186	1,697,956	1,545,891	1,791,138	2,169,724
Provisions & bad debts written off directly	764,375	(227,176)	802,491	280,961	103,979
Net Mark-Up / Interest Income after Provision	(224,189)	1,925,132	743,400	1,510,177	2,065,745
Fees, Commission & Brokerage income	68,535	202,306	243,006	280,884	401,845
Dividend income	209	905	-	-	7,862
Gain/Loss on sale of securities	-	-	-	-	116,588
Income from dealing in foreign currencies	138,867	249,127	154,520	218,867	194,963
Other income	39,410	29,720	8,625	93,779	5,242
Total Non - Markup / Interest Income	247,021	482,058	406,151	593,530	726,500
Administrative expenses	1,508,590	1,910,731	1,991,125	2,118,613	2,545,583
Other expenses	86,549	15,757	111,420	18,696	30,074
Total Non-Markup/Interest Expenses	1,595,139	1,926,488	2,102,545	2,137,309	2,575,657
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(1,572,307)	480,702	(952,994)	(33,602)	216,588
Taxation - Current	27,375	72,228	33,388	67,248	79,527
- Prior Years	(13,821)	-	-	-	-
- Deferred	(546,266)	(1,896)	(343,665)	(59,619)	(8,862)
PROFIT/ (LOSS) AFTER TAXATION	(1,039,595)	410,370	(642,717)	(41,231)	145,923
Net Cash Inflow / (Outflow) from Operating Activities	8,797,050	10,255,250	523,909	5,537,692	(18,149,262)
Net Cash Inflow / (Outflow) from Investing Activities	826,254	(10,563,972)	(1,091,498)	4,662,663	4,116,344
Net Cash Inflow / (Outflow) from Financing Activities	(50,397)	(38,488)	(21,220)	1,158,571	1,946,743
Number of Employees	1,322	1,238	1,293	1,377	1,638

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.

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Al Baraka Bank (Pakistan) Ltd.				
	2015	2016	2017	2018	2019
ASSETS					
Cash & balances with treasury banks	10,847,429	18,725,350	8,915,585	14,934,799	26,319,937
Balances with other banks	1,560,544	984,125	2,932,165	854,171	2,850,550
Lending to financial institutions	3,911,763	2,692,703	5,095,411	-	14,598,633
Investments - net	15,278,354	24,601,518	19,393,486	21,345,325	24,194,885
Advances - net	47,644,690	66,785,266	71,203,056	75,011,976	75,443,712
Other assets	3,625,816	5,634,265	7,791,552	9,544,420	9,389,888
Operating fixed assets	2,671,911	4,502,269	4,082,153	3,883,439	6,345,482
Deferred tax assets	1,392,003	2,873,137	3,238,985	3,238,909	2,839,139
TOTAL ASSETS	86,932,510	126,798,633	122,652,393	128,813,039	161,982,226
LIABILITIES					
Bills payable	883,698	1,386,390	3,658,120	3,697,477	3,223,721
Borrowings from financial institutions	2,108,255	3,223,109	3,209,400	3,836,022	4,278,132
Deposits and other accounts	71,644,386	105,843,084	96,622,925	99,915,011	129,654,288
Sub-ordinate loans	3,756,734	1,428,568	2,642,852	3,746,377	3,460,661
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	2,266,200	3,527,979	5,756,875	6,913,069	8,633,860
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	80,659,273	115,409,130	111,890,172	118,107,956	149,250,662
NET ASSETS	6,273,237	11,389,503	10,762,221	10,705,083	12,731,564
REPRESENTED BY					
Share Capital	8,935,200	13,739,628	13,106,862	13,106,862	14,500,490
Reserves	(607,942)	159,348	159,348	159,348	179,384
Advance against equity	95,704	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	(2,135,310)	(2,914,135)	(2,675,723)	(2,914,339)	(3,133,850)
Surplus/ (Deficit) on revaluation of assets	(14,415)	404,662	171,734	353,212	1,185,540
TOTAL	6,273,237	11,389,503	10,762,221	10,705,083	12,731,564
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	6,269,086	5,158,073	6,717,570	8,031,610	12,923,326
Mark-Up/ Return/Interest Expenses	3,790,618	2,794,910	3,077,721	3,872,299	7,912,215
Net Mark-Up / Interest Income	2,478,468	2,363,163	3,639,849	4,159,311	5,011,111
Provisions & bad debts written off directly	(125,442)	(164,250)	185,354	770,029	1,190,441
Net Mark-Up / Interest Income after Provision	2,603,910	2,527,413	3,454,495	3,389,282	3,820,670
Fees, Commission & Brokerage income	439,105	521,529	668,143	682,801	748,419
Dividend income	21,592	20,182	44,469	36,269	31,473
Gain/Loss on sale of securities	12,838	194,346	(10,757)	(31,330)	(95,086)
Income from dealing in foreign currencies	160,842	133,413	172,915	441,738	734,556
Other income	21,967	4,730	93,026	24,757	10,841
Total Non - Markup / Interest Income	656,344	874,200	967,796	1,154,235	1,430,203
Administrative expenses	2,848,910	3,414,381	4,929,047	4,782,531	5,214,814
Other expenses	4,735	87,980	24,317	5,998	28,489
Total Non-Markup/Interest Expenses	2,853,645	3,502,361	4,953,364	4,788,529	5,243,303
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	406,609	(100,748)	(531,073)	(245,012)	7,570
Taxation - Current	87,532	60,323	96,143	-	-
- Prior Years	-	-	-	114,496	243,470
- Deferred	78,631	(5,544)	(237,778)	(105,780)	(44,214)
PROFIT/ (LOSS) AFTER TAXATION	240,446	(155,527)	(389,438)	(253,728)	(191,686)
Net Cash Inflow / (Outflow) from Operating Activities	1,130,706	9,232,119	(13,868,634)	4,858,415	15,539,994
Net Cash Inflow / (Outflow) from Investing Activities	419,237	493,253	4,792,625	(2,020,720)	(3,057,993)
Net Cash Inflow / (Outflow) from Financing Activities	651,420	(2,423,870)	1,214,284	1,103,525	899,516
Number of Employees	1,845	2,745	1,929	2,032	2,077

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Allied Bank Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	31,265,608	36,479,758	43,351,653	44,673,079	41,254,975
Balances with other banks	579,555	1,679,085	1,029,286	1,102,231	873,494
Lending to financial institutions	11,488,944	1,361,754	10,720,935	12,461,403	2,030,062
Investments - net	121,173,409	195,694,122	267,403,346	363,378,998	428,790,733
Advances - net	253,099,509	244,433,474	271,084,275	267,001,028	306,014,402
Other assets	15,359,742	17,211,827	18,454,814	23,495,595	36,054,979
Operating fixed assets	484,387	18,087,011	19,871,173	22,083,612	27,250,482
Deferred tax assets	16,480,372	751,908	-	-	-
TOTAL ASSETS	449,931,526	515,698,939	631,915,482	734,195,946	842,269,127
LIABILITIES					
Bills payable	4,118,791	4,015,317	6,203,051	4,878,594	4,831,801
Borrowings from financial institutions	20,774,450	49,993,200	38,916,192	32,952,406	66,096,472
Deposits and other accounts	371,284,268	399,561,676	514,707,055	608,411,670	667,877,615
Sub-ordinated loans	5,494,800	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
Deferred tax liabilities	12,284,360	-	64,584	1,808,405	3,622,651
TOTAL LIABILITIES	413,956,669	472,359,135	580,999,622	667,997,923	761,378,802
NET ASSETS	35,974,857	43,339,804	50,915,860	66,198,023	80,890,325
REPRESENTED BY					
Share Capital	7,821,009	8,603,110	9,463,421	10,409,763	11,450,739
Reserves	7,516,910	8,762,745	10,906,250	12,438,158	13,549,355
Advance against equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	15,828,533	20,254,503	22,558,411	30,855,565	37,053,691
Surplus/ (Deficit) on revaluation of assets	4,808,405	5,719,446	7,987,778	12,494,537	18,836,540
TOTAL	35,974,857	43,339,804	50,915,860	66,198,023	80,890,325
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	44,992,696	51,814,273	49,502,633	54,221,577	67,001,497
Mark-Up/ Return/Interest Expenses	22,427,652	26,643,234	31,141,686	32,551,922	38,815,342
Net Mark-Up / Interest Income	22,565,044	25,171,039	18,360,947	21,669,655	28,186,155
Provisions & bad debts written off directly	4,083,385	3,009,024	650,560	564,943	1,254,414
Net Mark-Up / Interest Income after Provision	18,481,659	22,162,015	17,710,387	21,104,712	26,931,741
Fees, Commission & Brokerage income	2,491,200	2,730,686	2,570,107	3,079,338	3,301,188
Dividend income	1,118,270	2,681,218	8,433,249	3,401,019	3,512,429
Gain/Loss on sale of securities	-	826,156	1,919,869	631,858	4,337,713
Income from dealing in foreign currencies	418,524	643,058	598,480	2,490,964	456,592
Other income	1,643,792	68,695	271,890	-	1,127,832
Total Non - Markup / Interest Income	5,671,786	6,949,813	13,793,595	9,603,179	12,735,754
Administrative expenses	11,241,587	13,165,876	14,546,399	15,510,463	16,951,414
Other expenses	568,752	837,470	1,087,231	436,531	514,324
Total Non-Markup/Interest Expenses	11,810,339	14,003,346	15,633,630	15,946,994	17,465,738
Extra ordinary/unusual Items (Expense)	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	12,343,106	15,108,482	15,870,352	14,760,897	22,201,757
Taxation - Current	4,161,179	4,917,896	3,743,788	4,079,460	7,413,119
- Prior Years	373,941	153,745	-	(4,085,622)	-
- Deferred	(417,346)	(102,840)	450,750	123,699	(226,454)
PROFIT/ (LOSS) AFTER TAXATION	8,225,332	10,139,681	11,675,814	14,643,360	15,015,092
Net Cash Inflow / (Outflow) from Operating	36,199,585	86,806,741	75,478,896	96,332,500	57,504,209
Net Cash Inflow / (Outflow) from Investing Activities	(28,821,798)	(76,726,650)	(62,843,708)	(87,993,311)	(53,293,361)
Net Cash Inflow / (Outflow) from Financing	(2,981,552)	(3,706,135)	(6,379,200)	(7,019,361)	(7,949,866)
Number of Employees	12,588	13,029	13,059	10,213	10,121

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Allied Bank Ltd.				
	2015	2016	2017	2018	2019
ASSETS					
Cash & balances with treasury banks	56,711,573	73,203,717	85,355,555	99,177,561	119,935,126
Balances with other banks	4,077,598	679,923	649,512	2,575,055	602,582
Lending to financial institutions	3,628,366	10,512,752	8,694,399	53,780,195	13,606,921
Investments - net	544,077,215	589,864,548	699,323,690	672,587,309	759,654,427
Advances - net	321,605,140	329,562,191	372,080,555	438,356,170	485,051,568
Other assets	32,716,043	32,365,396	36,816,553	33,751,113	40,316,857
Operating fixed assets	28,849,577	32,757,221	48,355,884	52,155,900	64,215,960
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	991,665,512	1,068,945,748	1,251,276,148	1,352,383,303	1,483,383,441
LIABILITIES					
Bills payable	4,942,189	9,848,795	7,835,467	7,752,959	7,878,626
Borrowings from financial institutions	137,959,818	126,368,875	223,556,383	225,882,986	266,448,386
Deposits and other accounts	734,596,166	805,110,834	883,702,056	984,463,067	1,049,018,804
Sub-ordinate loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	16,003,425	15,956,529	21,191,004	20,743,121	36,913,696
Deferred tax liabilities	8,907,457	10,986,887	6,941,206	4,751,359	5,912,375
TOTAL LIABILITIES	902,409,055	968,271,920	1,143,226,116	1,243,593,492	1,366,171,887
NET ASSETS	89,256,457	100,673,828	108,050,032	108,789,811	117,211,554
REPRESENTED BY					
Share Capital	11,450,739	11,450,739	11,450,739	11,450,739	11,450,739
Reserves	15,102,026	16,533,485	17,980,116	20,276,515	22,270,225
Advance against equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	41,415,882	46,490,244	50,546,126	53,985,383	57,681,932
Surplus/ (Deficit) on revaluation of assets	21,287,810	26,199,360	28,073,051	23,077,174	25,808,658
TOTAL	89,256,457	100,673,828	108,050,032	108,789,811	117,211,554
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	72,116,230	64,592,588	65,710,553	73,275,474	122,638,580
Mark-Up/ Return/Interest Expenses	35,976,740	31,345,347	34,129,289	41,157,150	81,132,992
Net Mark-Up / Interest Income	36,139,490	33,247,241	31,581,264	32,118,324	41,505,588
Provisions & bad debts written off directly	1,524,368	(260,453)	(2,526,148)	(1,089,688)	546,658
Net Mark-Up / Interest Income after Provision	34,615,122	33,507,694	34,107,412	33,208,012	40,958,930
Fees, Commission & Brokerage income	3,570,398	4,014,135	4,558,429	4,981,220	5,703,136
Dividend income	3,527,589	3,775,793	3,256,829	2,828,478	1,902,872
Gain/Loss on sale of Securities	833,214	2,673,615	611,369	2,319,341	1,763,512
Income from dealing in foreign currencies	838,256	645,444	762,059	1,504,189	1,992,194
Other income	985,681	101,504	160,386	246,888	395,412
Total Non - Markup / Interest Income	9,755,138	11,210,491	9,349,072	11,880,116	11,757,126
Administrative expenses	18,175,080	20,295,643	21,793,123	24,891,410	28,593,691
Other expenses	691,800	591,324	519,835	(1,036,193)	(579,558)
Total Non-Markup/Interest Expenses	18,866,880	20,886,967	22,312,958	23,855,217	28,014,133
Extra ordinary/unusual Items (Expense)	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	25,503,380	23,831,218	21,143,526	21,232,911	24,701,923
Taxation - Current	8,347,670	8,513,243	7,389,100	7,780,029	9,267,347
- Prior Years	1,460,245	949,657	956,441	(4,096)	834,833
- Deferred	575,158	(58,732)	(127,786)	425,161	110,980
PROFIT/ (LOSS) AFTER TAXATION	15,120,307	14,427,050	12,925,771	13,031,817	14,488,763
Net Cash Inflow / (Outflow) from Operating Activities	148,505,002	63,803,312	119,775,360	33,856,357	98,931,293
Net Cash Inflow / (Outflow) from Investing Activities	(118,570,678)	(42,388,155)	(99,708,181)	(9,443,459)	(68,990,146)
Net Cash Inflow / (Outflow) from Financing Activities	(11,256,818)	(8,271,033)	(7,987,116)	(8,815,003)	(10,988,754)
Number of Employees	10,244	10,716	11,243	11,398	11,847

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Askari Bank Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	22,565,188	26,168,181	24,435,380	26,104,822	19,130,113
Balances with other banks	3,784,862	6,235,055	8,863,586	9,057,747	7,068,111
Lending to financial institutions	9,172,186	1,591,584	6,319,474	2,503,207	3,427,753
Investments - net	102,259,757	133,756,712	145,378,148	165,863,237	217,214,247
Advances - net	152,784,137	150,710,709	143,726,962	163,556,632	170,496,454
Other assets	9,987,963	15,945,250	15,490,986	16,197,164	20,571,044
Operating fixed assets	-	9,348,815	8,841,091	8,567,401	8,299,488
Deferred tax assets	14,190,459	-	-	2,977,285	875,335
TOTAL ASSETS	314,744,552	343,756,306	353,055,627	394,827,495	447,082,545
LIABILITIES					
Bills payable	3,089,984	2,756,032	3,700,156	5,687,542	6,855,020
Borrowings from financial institutions	25,554,777	17,273,470	8,372,617	24,545,879	13,742,030
Deposits and other accounts	255,936,503	291,502,993	306,937,216	335,241,027	387,586,620
Sub-ordinated loans	5,992,500	6,990,100	6,987,300	3,994,400	7,992,800
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	8,081,139	7,374,421	7,251,956	6,629,759	7,199,014
Deferred tax liabilities	85,507	83,024	118,376	-	-
TOTAL LIABILITIES	298,740,410	325,980,040	333,367,621	376,098,607	423,375,484
NET ASSETS	16,004,142	17,776,266	19,688,006	18,728,888	23,707,061
REPRESENTED BY					
Share Capital	6,427,440	7,070,184	8,130,711	12,602,602	12,602,602
Reserves	7,691,319	8,136,440	8,542,421	5,613,061	4,823,738
Advance against equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	701,819	1,302,158	1,004,290	(1,582,626)	1,862,223
Surplus/ (Deficit) on revaluation of assets	1,183,564	1,267,484	2,010,584	2,095,851	4,418,498
TOTAL	16,004,142	17,776,266	19,688,006	18,728,888	23,707,061
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	27,952,162	32,766,351	32,402,187	27,960,505	34,604,210
Mark-Up/ Return/Interest Expenses	17,936,616	22,699,583	22,973,781	19,363,188	22,710,924
Net Mark-Up / Interest Income	10,015,546	10,066,768	9,428,406	8,597,317	11,893,286
Provisions & bad debts written off directly	3,064,382	1,830,842	2,687,860	11,103,376	321,978
Net Mark-Up / Interest Income after Provision	6,951,164	8,235,926	6,740,546	(2,506,059)	11,571,308
Fees, Commission & Brokerage income	1,271,467	1,193,986	1,153,496	1,169,442	1,435,180
Dividend income	209,922	289,470	1,036,249	508,748	348,726
Gain/Loss on sale of Securities	-	-	884,724	559,463	1,803,844
Income from dealing in foreign currencies	13,011	772,495	-	1,360,791	985,323
Other income	682,643	646,970	1,042,897	-	744,134
Total Non - Markup / Interest Income	2,177,043	2,902,921	4,117,366	3,598,444	5,317,207
Administrative expenses	7,812,618	8,639,312	9,039,255	9,396,803	10,934,450
Other expenses	42,453	86,784	88,930	136,085	172,652
Total Non-Markup/Interest Expenses	7,855,071	8,726,096	9,128,185	9,532,888	11,107,102
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,273,136	2,412,751	1,729,727	(8,440,503)	5,781,413
Taxation - Current	329,617	832,723	839,144	93,765	1,013,637
- Prior Years	-	-	-	-	-
- Deferred	342	(47,670)	(364,779)	(3,054,373)	752,844
PROFIT/ (LOSS) AFTER TAXATION	943,177	1,627,698	1,255,362	(5,479,895)	4,014,932
Net Cash Inflow / (Outflow) from Operating Activities	35,810,016	36,491,839	10,938,544	22,905,701	36,638,777
Net Cash Inflow / (Outflow) from Investing Activities	(37,311,023)	(31,455,817)	10,046,591	(21,637,610)	(47,917,575)
Net Cash Inflow / (Outflow) from Financing Activities	(2,693)	997,381	(3,586)	1,478,821	2,751,889
Number of Employees	7,676	7,277	6,907	5,531	5,581

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Askari Bank Ltd.				
	2015	2016	2017	2018	2019
ASSETS					
Cash & balances with treasury banks	29,685,228	42,568,141	44,239,325	49,187,645	63,039,290
Balances with other banks	8,295,724	5,845,748	3,193,835	4,093,402	7,886,702
Lending to financial institutions	812,898	6,836,584	2,250,000	-	20,405,972
Investments - net	268,020,706	295,846,254	314,956,748	260,233,987	305,435,633
Advances - net	199,930,812	235,163,922	258,693,086	343,107,147	372,913,863
Other assets	19,891,336	21,858,989	28,776,048	32,736,931	40,766,253
Operating fixed assets	9,230,010	11,019,555	10,728,827	13,533,188	20,505,562
Deferred tax assets	-	-	100,755	3,773,779	2,489,752
TOTAL ASSETS	535,866,714	619,139,193	662,938,624	706,666,079	833,443,027
LIABILITIES					
Bills payable	6,094,885	8,579,809	10,769,262	15,512,880	15,768,947
Borrowings from financial institutions	57,323,250	89,261,788	71,587,311	52,702,323	51,187,681
Deposits and other accounts	433,172,205	472,811,335	525,805,051	573,596,926	679,246,312
Sub-ordinated loans	4,996,800	4,994,800	4,992,800	9,993,600	9,992,000
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	7,330,227	10,388,081	17,238,964	21,259,989	34,845,904
Deferred tax liabilities	96,404	526,430	-	-	-
TOTAL LIABILITIES	509,013,771	586,562,243	630,393,388	673,065,718	791,040,844
NET ASSETS	26,852,943	32,576,950	32,545,236	33,600,361	42,402,183
REPRESENTED BY					
Share Capital	12,602,602	12,602,602	12,602,602	12,602,602	12,602,602
Reserves	6,445,888	8,670,686	12,032,263	15,588,694	19,408,889
Advance against equity	-	-	-	-	-
Minority interest	-	-	44,353	43,278	48,546
Un-appropriated profit	2,763,314	4,084,206	2,703,887	3,710,867	6,002,253
Surplus/ (Deficit) on revaluation of assets	5,041,139	7,219,456	5,162,131	1,654,920	4,339,893
TOTAL	26,852,943	32,576,950	32,545,236	33,600,361	42,402,183
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	36,592,093	35,408,195	36,267,220	43,669,883	71,704,373
Mark-Up/ Return/Interest Expenses	21,690,386	20,496,757	20,071,958	25,059,925	49,567,851
Net Mark-Up / Interest Income	14,901,707	14,911,438	16,195,262	18,609,958	22,136,522
Provisions & bad debts written off directly	879,052	(658,824)	(1,176,432)	1,460,575	773,275
Net Mark-Up / Interest Income after Provision	14,022,655	15,570,262	17,371,694	17,149,383	21,363,247
Fees, Commission & Brokerage income	1,732,140	2,438,914	2,706,794	3,116,070	3,616,428
Dividend income	302,721	304,850	302,894	231,312	274,440
Gain/Loss on sale of Securities	3,246,294	3,526,687	2,063,043	260,103	739,351
Income from dealing in foreign currencies	834,956	639,827	843,032	1,596,027	2,507,707
Other income	573,477	300,195	200,341	418,081	266,102
Total Non - Markup / Interest Income	6,689,588	7,210,473	6,116,104	5,621,593	7,404,028
Administrative expenses	12,014,237	14,078,992	14,948,796	16,430,676	18,235,061
Other expenses	266,310	224,795	193,401	(539,155)	142,064
Total Non-Markup/Interest Expenses	12,280,547	14,303,787	15,142,197	15,891,521	18,377,125
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	8,431,696	8,476,948	8,345,601	6,879,455	10,390,150
Taxation - Current	2,329,796	2,129,263	2,265,570	2,009,641	4,329,226
- Prior Years	416,000	266,425	243,344	1,578,208	(707,173)
- Deferred	642,481	860,625	715,001	(1,139,672)	(249,804)
PROFIT/ (LOSS) AFTER TAXATION	5,043,419	5,220,635	5,121,686	4,431,278	7,017,901
Net Cash Inflow / (Outflow) from Operating Activities	67,461,002	42,479,240	26,339,803	(43,574,473)	69,192,370
Net Cash Inflow / (Outflow) from Investing Activities	(51,636,251)	(30,475,862)	(23,455,746)	43,683,773	(42,282,278)
Net Cash Inflow / (Outflow) from Financing Activities	(5,481,279)	(1,563,123)	(3,114,786)	4,988,597	(2,934,369)
Number of Employees	6,781	7,252	7,534	7,538	7,848

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Atlas Bank Ltd.
	2010
ASSETS	
Cash & balances with treasury banks	1,472,051
Balances with other banks	22,794
Lending to financial institutions	-
Investments - net	4,017,964
Advances - net	15,965,650
Other assets	988,960
Operating fixed assets	2,470,767
Deferred tax assets	904,029
TOTAL ASSETS	25,842,215
LIABILITIES	
Bills payable	202,966
Borrowings from financial institutions	5,885,030
Deposits and other accounts	19,312,589
Sub-ordinated loans	-
Liabilities against assets subject to finance lease	-
Other liabilities	659,556
Deferred tax liabilities	-
TOTAL LIABILITIES	26,060,141
NET ASSETS	(217,926)
REPRESENTED BY	
Share Capital	5,001,466
Reserves	580,031
Un-appropriated profit	(5,730,715)
Surplus/ (Deficit) on revaluation of assets	(68,708)
TOTAL	(217,926)
PROFIT & LOSS ACCOUNTS *	
Mark-Up/ Return/Interest Earned	2,618,469
Mark-Up/ Return/Interest Expenses	2,545,410
Net Mark-Up / Interest Income	73,059
Provisions & bad debts written off directly	1,631,268
Net Mark-Up / Interest Income after Provision	(1,558,209)
Fees, Commission & Brokerage income	54,636
Dividend income	28,975
Income from dealing in foreign currencies	(117,387)
Other income	102,604
Total Non - Markup / Interest Income	68,828
Administrative expenses	1,486,646
Other expenses	349,942
Total Non-Markup/Interest Expenses	1,836,588
Extra ordinary/unusual Items	-
PROFIT/ (LOSS) BEFORE TAXATION	(3,325,969)
Taxation - Current	30,099
- Prior Years	-
- Deferred	(660,392)
PROFIT/ (LOSS) AFTER TAXATION	(2,695,676)
Net Cash Inflow / (Outflow) from Operating Activities	(880,780)
Net Cash Inflow / (Outflow) from Investing Activities	700,841
Net Cash Inflow / (Outflow) from Financing Activities	-
Number of Employees	675

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

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Bank Alfalah Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	41,197,841	50,882,662	58,044,054	61,204,697	50,515,643
Balances with other banks	16,179,255	17,424,487	26,720,993	34,764,008	12,331,713
Lending to financial institutions	6,497,556	7,765,407	876,870	2,522,022	18,313,485
Investments - net	113,425,861	166,531,768	189,486,762	219,690,369	324,319,454
Advances - net	207,152,546	198,468,512	233,933,358	260,779,850	290,597,237
Other assets	12,826,225	13,290,458	13,272,536	16,427,478	31,310,661
Operating fixed assets	14,204,555	13,388,683	13,747,520	14,835,200	15,740,100
Deferred tax assets	-	421,825	384,601	1,204,000	-
TOTAL ASSETS	411,483,839	468,173,802	536,466,694	611,427,624	743,128,293
LIABILITIES					
Bills payable	4,521,533	5,403,453	8,430,910	9,543,480	11,758,155
Borrowings from financial institutions	13,700,124	18,168,978	21,227,834	23,115,102	55,232,916
Deposits and other accounts	354,015,311	401,247,886	457,118,723	525,525,770	605,963,224
Sub-ordinated loans	7,567,192	7,148,693	5,874,742	9,991,000	9,987,000
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	9,258,216	10,427,754	13,567,083	11,350,528	14,514,599
Deferred tax liabilities	115,919	-	-	-	853,331
TOTAL LIABILITIES	389,178,295	442,396,764	506,219,292	579,525,880	698,309,225
NET ASSETS	22,305,544	25,777,038	30,247,402	31,901,744	44,819,068
REPRESENTED BY					
Share Capital	13,491,563	13,491,563	13,491,563	13,491,563	15,872,427
Reserves	3,819,133	4,100,264	5,636,549	7,274,222	12,338,026
Advance against equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	2,415,860	5,248,059	6,561,628	7,499,831	9,613,374
Surplus/ (Deficit) on revaluation of assets	2,578,988	2,937,152	4,557,662	3,636,128	6,995,241
TOTAL	22,305,544	25,777,038	30,247,402	31,901,744	44,819,068
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	37,530,256	44,298,178	46,079,918	43,961,060	55,378,477
Mark-Up/ Return/Interest Expenses	23,855,448	25,687,485	27,500,056	27,066,229	33,505,003
Net Mark-Up / Interest Income	13,674,808	18,610,693	18,579,862	16,894,831	21,873,474
Provisions & bad debts written off directly	4,260,383	4,329,500	3,558,532	1,053,648	1,533,833
Net Mark-Up / Interest Income after Provision	9,414,425	14,281,193	15,021,330	15,841,183	20,339,641
Fees, Commission & Brokerage income	1,986,470	2,148,239	2,536,717	2,800,461	3,120,035
Dividend income	204,425	191,708	349,061	482,567	492,348
Gain/Loss on Sale of Securities	-	1,115,417	1,328,000	1,588,895	1,058,167
Income from dealing in foreign currencies	1,133,544	-	1,309,703	1,535,808	2,042,957
Other income	1,383,722	1,912,349	1,757,859	1,870,963	2,322,934
Total Non - Markup / Interest Income	4,708,161	5,367,713	7,281,340	8,278,694	9,036,441
Administrative expenses	12,578,080	13,832,096	15,204,036	17,288,779	20,261,215
Other expenses	175,761	383,092	315,432	23,887	601,301
Total Non-Markup/Interest Expenses	12,753,841	14,215,188	15,519,468	17,312,666	20,862,516
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,368,745	5,433,718	6,783,202	6,807,211	8,513,566
Taxation - Current	842,232	3,263,249	3,141,909	2,400,321	3,122,512
- Prior Years	(71,056)	45,000	(160,000)	(159,060)	(288,216)
- Deferred	(370,883)	(1,377,661)	(754,828)	(110,000)	38,419
PROFIT/ (LOSS) AFTER TAXATION	968,452	3,503,130	4,556,121	4,675,950	5,640,851
Net Cash Inflow / (Outflow) from Operating Activities	18,112,043	54,274,913	49,944,024	44,687,658	51,245,191
Net Cash Inflow / (Outflow) from Investing Activities	(16,405,251)	(45,660,421)	(31,305,868)	(30,171,631)	(87,293,021)
Net Cash Inflow / (Outflow) from Financing Activities	(1,082,314)	(418,499)	(3,634,974)	(2,367,676)	3,925,405
Number of Employees	10,009	10,123	9,897	9,857	7,785

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Bank Alfalah Ltd.				
	2015	2016	2017	2018	2019
ASSETS					
Cash & balances with treasury banks	62,368,790	74,071,384	70,381,480	82,407,736	100,731,903
Balances with other banks	16,552,207	9,373,123	3,993,054	3,911,554	4,926,851
Lending to financial institutions	27,626,350	30,149,029	48,895,828	62,172,287	71,434,895
Investments - net	423,099,734	389,092,637	401,742,398	279,251,731	300,905,557
Advances - net	334,158,739	378,720,349	400,659,922	501,639,727	511,237,779
Other assets	21,559,733	17,917,264	57,653,551	59,587,804	47,505,354
Operating fixed assets	17,241,968	18,133,267	17,707,667	19,634,313	30,368,040
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	902,607,521	917,457,053	1,001,033,900	1,008,605,152	1,067,110,379
LIABILITIES					
Bills payable	9,733,929	12,886,990	20,882,970	35,988,225	17,169,059
Borrowings from financial institutions	172,393,198	178,311,035	207,536,939	124,017,735	103,133,573
Deposits and other accounts	640,188,735	640,944,254	644,924,984	702,847,125	782,274,860
Sub-ordinate loans	9,983,000	8,317,670	4,991,000	11,989,000	11,987,000
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	15,131,430	14,221,914	52,424,615	54,241,118	59,125,295
Deferred tax liabilities	1,824,054	2,650,428	3,443,012	2,500,097	4,137,405
TOTAL LIABILITIES	849,254,346	857,332,291	934,203,520	931,583,300	977,827,192
NET ASSETS REPRESENTED BY	53,353,175	60,124,762	66,830,380	77,021,852	89,283,187
Share Capital	15,898,062	15,952,076	16,075,720	17,743,629	17,771,651
Reserves	14,164,120	15,895,652	18,156,669	23,050,754	26,046,019
Advance against equity	-	-	-	-	-
Minority interest	-	-	422,781	514,757	92,301
Un-appropriated profit	12,362,596	17,337,458	24,865,838	28,323,585	33,996,699
Surplus/ (Deficit) on revaluation of assets	10,928,397	10,939,576	7,309,372	7,389,127	11,376,517
TOTAL	53,353,175	60,124,762	66,830,380	77,021,852	89,283,187
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	61,437,872	57,144,032	56,183,376	59,677,459	92,489,828
Mark-Up/ Return/Interest Expenses	32,810,722	28,152,734	27,199,914	27,751,714	47,627,878
Net Mark-Up / Interest Income	28,627,150	28,991,298	28,983,462	31,925,745	44,861,950
Provisions & bad debts written off directly	2,286,900	1,183,272	(616,495)	(16,442)	3,028,585
Net Mark-Up / Interest Income after Provision	26,340,250	27,808,026	29,599,957	31,942,187	41,833,365
Fees, Commission & Brokerage income	4,384,496	5,238,974	6,543,078	6,984,004	7,153,220
Dividend income	514,401	584,805	461,125	357,296	339,149
Gain/Loss on Sale of Securities	1,835,814	1,681,730	795,517	949,749	84,611
Income from dealing in foreign currencies	1,379,097	1,003,575	1,442,886	2,183,186	2,826,363
Other income	747,747	398,244	519,481	890,546	659,114
Total Non - Markup / Interest Income	8,861,555	8,907,328	9,762,087	11,364,781	11,062,457
Administrative expenses	21,956,115	23,683,609	24,994,550	24,718,983	29,203,218
Other expenses	641,620	8,586	296,424	404,083	777,171
Total Non-Markup/Interest Expenses	22,597,735	23,692,195	25,290,974	25,123,066	29,980,389
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	12,604,070	13,023,159	14,071,070	18,183,902	22,915,433
Taxation - Current	5,008,992	4,689,525	4,999,526	7,593,109	9,852,153
- Prior Years	(495,545)	(437,312)	(1,883,206)	(238,141)	555,908
- Deferred	567,813	871,038	2,542,110	(162,341)	(524,435)
PROFIT/ (LOSS) AFTER TAXATION	7,522,810	7,899,908	8,412,640	10,991,275	13,031,807
Net Cash Inflow / (Outflow) from Operating Activities	103,242,608	(29,354,807)	30,580,272	(142,508,848)	81,072,747
Net Cash Inflow / (Outflow) from Investing Activities	(72,610,709)	27,665,145	(23,026,921)	146,306,949	(37,881,296)
Net Cash Inflow / (Outflow) from Financing Activities	(3,127,243)	(3,166,016)	(3,136,879)	3,079,574	(8,457,837)
Number of Employees	7,798	7,808	8,020	8,699	10,283

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Bank AL-Habib Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	19,000,978	22,957,986	27,464,340	32,199,533	34,201,813
Balances with other banks	2,132,403	6,743,337	9,744,716	2,662,874	4,345,042
Lending to financial institutions	1,139,268	-	993,981	-	-
Investments - net	137,167,680	222,958,574	249,754,075	239,752,853	331,422,572
Advances - net	125,773,064	114,872,252	147,868,668	167,579,360	181,356,817
Other assets	6,125,678	6,006,559	6,115,660	6,736,964	13,694,264
Operating fixed assets	10,213,390	10,743,753	11,164,099	11,795,334	13,898,321
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	301,552,461	384,282,461	453,105,539	460,726,918	578,918,829
LIABILITIES					
Bills payable	2,989,989	4,979,720	5,257,191	6,173,102	7,984,808
Borrowings from financial institutions	22,579,348	43,441,594	69,622,055	29,480,026	78,455,452
Deposits and other accounts	249,774,212	302,098,594	340,392,871	386,160,762	446,409,004
Sub-ordinated loans	4,842,260	7,390,358	6,489,300	6,485,900	3,743,700
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	4,657,866	5,287,157	5,479,743	5,493,639	6,916,978
Deferred tax liabilities	642,675	1,231,486	1,933,584	1,651,438	2,780,536
TOTAL LIABILITIES	285,486,350	364,428,909	429,174,744	435,444,867	546,290,478
NET ASSETS	16,066,111	19,853,552	23,930,795	25,282,051	32,628,351
REPRESENTED BY					
Share Capital	7,321,643	8,785,972	10,103,868	10,103,868	11,114,254
Reserves	4,392,264	5,324,689	6,464,546	7,569,407	8,760,911
Advance against equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	2,992,475	3,726,098	4,606,290	5,554,207	7,679,490
Surplus/ (Deficit) on revaluation of assets	1,359,729	2,016,793	2,756,091	2,054,569	5,073,696
TOTAL	16,066,111	19,853,552	23,930,795	25,282,051	32,628,351
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	27,475,443	36,502,763	41,467,868	37,255,749	44,001,196
Mark-Up/ Return/Interest Expenses	16,678,554	22,373,903	26,105,660	22,994,393	24,936,885
Net Mark-Up / Interest Income	10,796,889	14,128,860	15,362,208	14,261,356	19,064,311
Provisions & bad debts written off directly	946,296	1,820,788	466,101	479,791	552,989
Net Mark-Up / Interest Income after Provision	9,850,593	12,308,072	14,896,107	13,781,565	18,511,322
Fees, Commission & Brokerage income	1,176,958	1,305,976	1,502,213	1,894,163	1,950,797
Dividend income	236,399	233,398	328,207	253,682	364,618
Gain/Loss on Sale of Securities	-	-	-	-	-
Income from dealing in foreign currencies	339,730	612,851	577,887	675,489	854,437
Other income	376,459	441,770	559,035	1,084,634	637,840
Total Non - Markup / Interest Income	2,129,546	2,593,995	2,967,342	3,907,968	3,807,692
Administrative expenses	6,162,449	7,584,677	8,795,739	10,008,680	12,189,767
Other expenses	161,479	162,051	198,213	167,878	212,133
Total Non-Markup/Interest Expenses	6,323,928	7,746,728	8,993,952	10,176,558	12,401,900
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	5,656,211	7,155,339	8,869,497	7,512,975	9,917,114
Taxation - Current	2,012,476	2,453,493	3,263,970	2,450,671	3,497,316
- Prior Years	-	-	(122,893)	(190,885)	-
- Deferred	41,574	168,366	281,906	98,640	70,856
PROFIT/ (LOSS) AFTER TAXATION	3,602,161	4,533,480	5,446,514	5,154,549	6,348,942
Net Cash Inflow / (Outflow) from Operating Activities	30,018,943	94,293,958	36,949,453	(7,716,369)	98,100,879
Net Cash Inflow / (Outflow) from Investing Activities	(27,836,628)	(85,690,701)	(26,379,943)	8,284,830	(90,267,136)
Net Cash Inflow / (Outflow) from Financing Activities	(1,202,908)	1,107,176	(3,063,928)	(2,987,281)	(4,737,895)
Number of Employees	5,245	6,025	6,553	7,185	8,100

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Bank AL-Habib Ltd.				
	2015	2016	2017	2018	2019
ASSETS					
Cash & balances with treasury banks	38,577,738	50,600,041	60,096,169	74,432,185	113,838,856
Balances with other banks	3,185,669	2,866,455	4,732,856	8,010,940	9,526,278
Lending to financial institutions	3,992,794	-	-	-	1,857,575
Investments - net	356,649,003	405,027,569	476,472,185	414,981,145	586,510,554
Advances - net	207,288,608	261,440,098	339,832,995	478,214,653	488,652,848
Other assets	14,515,118	12,567,622	40,930,407	46,723,577	61,812,360
Operating fixed assets	15,764,284	18,894,031	22,565,133	26,363,860	36,940,485
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	639,973,214	751,395,816	944,629,745	1,048,726,360	1,299,138,956
LIABILITIES					
Bills payable	8,665,462	13,872,057	19,663,349	20,603,682	20,131,529
Borrowings from financial institutions	62,592,299	93,717,345	133,499,876	119,038,358	228,745,034
Deposits and other accounts	516,213,178	584,171,954	692,534,323	796,851,867	903,630,124
Sub-ordinated loans	2,994,600	3,999,200	10,997,600	14,996,000	14,992,800
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	8,018,419	8,989,686	39,134,362	45,896,782	68,329,071
Deferred tax liabilities	3,632,598	4,131,830	2,521,855	1,344,621	1,377,707
TOTAL LIABILITIES	602,116,556	708,882,072	898,351,365	998,731,310	1,237,206,265
NET ASSETS	37,856,658	42,513,744	46,278,380	49,995,050	61,932,691
REPRESENTED BY					
Share Capital	11,114,254	11,114,254	11,114,254	11,114,254	11,114,254
Reserves	10,329,659	11,949,311	12,979,937	14,757,530	16,467,282
Advance against equity	-	-	-	-	-
Minority interest	-	-	120,479	106,678	105,510
Un-appropriated profit	10,253,920	12,858,807	16,502,297	20,641,220	28,163,914
Surplus/ (Deficit) on revaluation of assets	6,158,825	6,591,372	5,561,413	3,375,368	6,081,731
TOTAL	37,856,658	42,513,744	46,278,380	49,995,050	61,932,691
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	50,293,226	47,804,368	50,320,755	60,743,247	105,617,207
Mark-Up/ Return/Interest Expenses	25,476,349	23,132,808	24,384,711	29,838,696	64,412,998
Net Mark-Up / Interest Income	24,816,877	24,671,560	25,936,044	30,904,551	41,204,209
Provisions & bad debts written off directly	1,960,305	(638,049)	135,541	352,946	1,654,478
Net Mark-Up / Interest Income after Provision	22,856,572	25,309,609	25,800,503	30,551,605	39,549,731
Fees, Commission & Brokerage income	2,286,952	2,521,496	3,182,495	4,825,113	6,135,310
Dividend income	601,701	591,500	410,105	409,895	397,558
Gain/Loss on Sale of Securities	217,254	715,470	2,795,736	(10,316)	(32,469)
Income from dealing in foreign currencies	707,484	491,038	913,950	1,631,947	2,305,204
Other income	697,475	732,744	895,646	477,614	757,958
Total Non - Markup / Interest Income	4,510,866	5,052,248	8,197,932	7,334,253	9,563,561
Administrative expenses	14,695,040	17,728,349	20,127,457	23,708,724	28,234,706
Other expenses	340,739	(530,479)	(31,237)	(128,681)	1,838,123
Total Non-Markup/Interest Expenses	15,035,779	17,197,870	20,096,220	23,580,043	30,072,829
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	12,331,659	13,163,987	13,902,215	14,305,815	19,040,463
Taxation - Current	4,503,771	4,299,752	5,155,877	5,812,657	8,763,573
- Prior Years	500,484	502,993	503,224	(178)	571,907
- Deferred	(77,508)	242,013	(262,144)	40,681	(1,486,647)
PROFIT/ (LOSS) AFTER TAXATION	7,404,912	8,119,229	8,505,258	8,452,655	11,191,630
Net Cash Inflow / (Outflow) from Operating Activities	33,435,231	64,252,144	85,182,623	(36,305,277)	217,848,254
Net Cash Inflow / (Outflow) from Investing Activities	(25,605,335)	(50,859,674)	(76,058,306)	53,014,323	(172,701,268)
Net Cash Inflow / (Outflow) from Financing Activities	(4,039,530)	(2,824,595)	3,155,686	742,106	(4,782,973)
Number of Employees	9,391	10,771	11,944	13,221	14,161

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec.: Thousand Rupees)

	BankIslami Pakistan Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	3,035,148	4,684,826	4,938,712	4,883,483	6,361,444
Balances with other banks	569,622	549,277	806,282	1,018,717	847,890
Lending to financial institutions	4,513,132	4,436,264	8,475,672	6,511,173	18,143,574
Investments - net	13,732,132	21,067,082	28,817,928	31,429,302	30,511,422
Advances - net	16,670,125	20,110,401	27,433,262	38,308,733	41,097,058
Other assets	4,046,681	5,973,706	1,674,400	1,682,910	1,643,247
Operating fixed assets	2,066,680	1,811,628	1,919,513	2,966,620	3,387,282
Deferred tax assets	402,183	188,130	79,586	-	-
TOTAL ASSETS	45,035,703	58,821,314	74,145,355	86,800,938	101,991,917
LIABILITIES					
Bills payable	563,020	798,853	1,251,010	835,562	918,435
Borrowings from financial institutions	353,000	800,000	1,621,415	2,538,000	561,000
Deposits and other accounts	38,198,320	50,568,785	64,110,616	75,169,991	90,330,870
Sub-ordinate loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	1,154,977	1,341,038	1,570,781	1,836,286	3,109,455
Deferred tax liabilities	-	-	-	175,216	199,348
TOTAL LIABILITIES	40,269,317	53,508,676	68,553,822	80,555,055	95,119,108
NET ASSETS	4,766,386	5,312,638	5,591,533	6,245,883	6,872,809
REPRESENTED BY					
Share Capital	5,279,679	5,279,679	5,279,679	5,279,679	5,679,679
Reserves	9,310	91,221	173,392	210,446	229,085
Advance against equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	(554,985)	(227,340)	6,653	27,199	313,440
Surplus/ (Deficit) on revaluation of assets	32,382	169,078	131,809	728,559	650,605
TOTAL	4,766,386	5,312,638	5,591,533	6,245,883	6,872,809
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	3,806,209	5,502,154	5,993,510	6,290,316	7,819,383
Mark-Up/ Return/Interest Expenses	2,057,533	2,883,355	3,497,443	3,781,106	4,456,040
Net Mark-Up / Interest Income	1,748,676	2,618,799	2,496,067	2,509,210	3,363,343
Provisions & bad debts written off directly	(7,424)	21,423	96,072	122,746	(21,013)
Net Mark-Up / Interest Income after Provision	1,756,100	2,597,376	2,399,995	2,386,464	3,384,356
Fees, Commission & Brokerage income	87,821	110,118	181,237	292,186	387,333
Dividend income	1	2	2	295	-
Gain/Loss on sale of securities	-	-	17,492	6,709	32,173
Income from dealing in foreign currencies	60,276	63,285	100,957	76,159	172,356
Other income	59,006	53,304	33,620	78,855	40,241
Total Non - Markup / Interest Income	207,104	226,709	333,308	454,204	632,103
Administrative expenses	1,895,476	2,147,527	2,259,068	2,493,897	3,471,672
Other expenses	23,185	67,971	4,759	34,232	74,909
Total Non-Markup/Interest Expenses	1,918,661	2,215,498	2,263,827	2,528,129	3,546,581
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	44,543	608,587	469,476	312,539	469,878
Taxation - Current	42,269	57,242	33,572	68,254	84,890
- Prior Years	-	1,340	-	-	-
- Deferred	(44,276)	140,449	124,422	55,475	71,548
PROFIT/ (LOSS) AFTER TAXATION	46,550	409,556	311,482	188,810	313,440
Net Cash Inflow / (Outflow) from Operating Activities	4,267,673	8,826,592	8,877,265	3,154,388	868,221
Net Cash Inflow / (Outflow) from Investing Activities	(6,939,968)	(7,197,259)	(8,366,513)	(2,997,182)	38,913
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-	400,000
Number of Employees	1,347	1,452	1,652	1,812	2,533

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	BankIslami Pakistan Ltd.				
	2015	2016	2017	2018	2019
ASSETS					
Cash & balances with treasury banks	9,035,889	8,921,433	11,784,180	14,292,752	14,640,163
Balances with other banks	2,016,267	1,324,167	1,149,355	1,164,553	1,880,592
Lending to financial institutions	39,855,525	27,218,665	21,371,787	18,173,504	42,911,620
Investments - net	35,801,058	46,643,174	42,363,753	39,236,762	55,806,907
Advances - net	68,560,851	77,667,276	119,006,779	118,320,811	131,619,725
Other assets	3,947,331	6,969,274	6,424,228	8,315,446	16,171,548
Operating fixed assets	8,902,021	9,412,129	9,148,064	9,857,477	15,866,690
Deferred tax assets	6,530,948	5,820,956	7,613,022	7,471,963	5,566,768
TOTAL ASSETS	174,649,890	183,977,074	218,861,168	216,833,268	284,464,013
LIABILITIES					
Bills payable	1,523,933	2,937,746	3,928,469	3,242,180	3,645,324
Borrowings from financial institutions	3,197,770	6,066,307	15,570,390	7,819,532	15,103,607
Deposits and other accounts	152,661,140	153,162,536	178,062,105	184,429,521	228,556,897
Sub-ordinate loans	-	-	-	-	1,700,000
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	5,782,812	8,744,151	7,072,968	6,066,223	15,004,669
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	163,165,655	170,910,740	204,633,932	201,557,456	264,010,497
NET ASSETS	11,484,235	13,066,334	14,227,236	15,275,812	20,453,516
REPRESENTED BY					
Share Capital	10,000,079	10,000,079	10,000,079	10,000,079	11,007,991
Reserves	523,176	613,636	926,266	968,799	1,187,624
Advance against equity	-	-	-	-	-
Minority interest	189,855	192,350	205,242	194,614	194,787
Un-appropriated profit	(57,295)	518,942	1,893,736	2,236,825	3,436,341
Surplus/ (Deficit) on revaluation of assets	828,420	1,741,327	1,201,913	1,875,495	4,626,773
TOTAL	11,484,235	13,066,334	14,227,236	15,275,812	20,453,516
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	8,831,175	10,115,839	10,323,727	12,204,667	23,624,544
Mark-Up/ Return/Interest Expenses	5,098,501	5,764,188	5,231,305	6,145,543	12,832,859
Net Mark-Up / Interest Income	3,732,674	4,351,651	5,092,422	6,059,124	10,791,685
Provisions & bad debts written off directly	(633,912)	(2,029,926)	(267,088)	(3,165)	2,773,316
Net Mark-Up / Interest Income after Provision	4,366,586	6,381,577	5,359,510	6,062,289	8,018,369
Fees, Commission & Brokerage income	410,112	361,536	647,468	842,235	617,932
Dividend income	3,303	24,245	33,030	23,029	10,947
Gain/Loss on sale of securities	12,003	97,772	119,414	46,818	660,253
Income from dealing in foreign currencies	82,403	42,808	87,375	230,855	183,612
Other income	184,467	301,821	216,824	181,321	149,998
Total Non - Markup / Interest Income	692,288	828,182	1,104,111	1,324,258	1,622,742
Administrative expenses	5,058,057	6,154,969	6,295,778	6,810,250	7,720,891
Other expenses	164,447	17,804	(103,149)	62,575	72,415
Total Non-Markup/Interest Expenses	5,222,504	6,172,773	6,192,629	6,872,825	7,793,306
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(163,630)	1,036,986	270,992	513,722	1,847,805
Taxation - Current	99,469	106,229	141,711	168,580	442,722
- Prior Years	21,384	(20)	74	33,591	-
- Deferred	(197,098)	283,779	(1,560,361)	(12,087)	301,278
PROFIT/ (LOSS) AFTER TAXATION	(87,385)	646,998	1,689,568	323,638	1,103,805
Net Cash Inflow / (Outflow) from Operating Activities	(29,557,498)	9,332,332	28,241	203,631	16,303,154
Net Cash Inflow / (Outflow) from Investing Activities	29,079,920	(10,138,888)	2,659,694	2,320,139	(17,947,616)
Net Cash Inflow / (Outflow) from Financing Activities	4,320,400	-	-	-	2,707,912
Number of Employees	3,683	4,031	3,548	3,052	3,447

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Burj Bank Ltd.*	
	2010	2011
ASSETS		
Cash & balances with treasury banks	1,324,461	1,379,696
Balances with other banks	400,468	2,215,636
Lending to financial institutions	2,679,753	-
Investments - net	5,050,878	9,982,793
Advances - net	5,616,202	10,509,340
Other assets	1,564,163	2,405,097
Operating fixed assets	646,645	671,890
Deferred tax assets	393,116	480,377
TOTAL ASSETS	17,675,686	27,644,829
LIABILITIES		
Bills payable	86,867	210,932
Borrowings from financial institutions	287,291	447,300
Deposits and other accounts	12,636,083	20,341,241
Sub-ordinated loans	339,462	-
Liabilities against assets subject to finance lease	-	-
Other liabilities	-	840,778
Deferred tax liabilities	-	-
TOTAL LIABILITIES	13,349,703	21,840,251
NET ASSETS	4,325,983	5,804,578
REPRESENTED BY		
Share Capital	5,010,458	7,410,458
Reserves	16,751	16,751
Advance against equity	-	-
Minority interest	-	-
Un-appropriated profit	(761,142)	(1,649,630)
Surplus/ (Deficit) on revaluation of assets	59,916	26,999
TOTAL	4,325,983	5,804,578
PROFIT & LOSS ACCOUNTS		
Mark-Up/ Return/Interest Earned	1,263,461	2,375,585
Mark-Up/ Return/Interest Expenses	726,325	1,423,171
Net Mark-Up / Interest Income	537,136	952,414
Provisions & bad debts written off directly	406,279	251,580
Net Mark-Up / Interest Income after Provision	130,857	700,834
Fees, Commission & Brokerage income	19,815	34,363
Dividend income	275	33,757
Gain (Loss) from sales of securities	-	-
Income from dealing in foreign currencies	17,593	20,845
Other income	26,577	99,572
Total Non - Markup / Interest Income	64,260	188,537
Administrative expenses	986,592	1,229,345
Other expenses	33,085	6,934
Total Non-Markup/Interest Expenses	1,019,677	1,236,279
Extra ordinary/unusual Items	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(824,560)	(346,908)
Taxation - Current	-	25,184
- Prior Years	-	-
- Deferred	(289,038)	(83,604)
PROFIT/ (LOSS) AFTER TAXATION	(535,522)	(288,488)
Net Cash Inflow / (Outflow) from Operating Activities	2,667,586	5,394,077
Net Cash Inflow / (Outflow) from Investing Activities	(2,195,994)	5,323,674
Net Cash Inflow / (Outflow) from Financing Activities	-	1,800,000
Number of Employees	583	820

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

15.4 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
Advance against equity	-	-	-	-
Minority interest	-	-	-	-
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

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Dubai Islamic Bank Pakistan Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	3,197,884	3,429,994	4,196,103	5,291,178	10,480,052
Balances with other banks	3,455,665	1,116,928	5,660,301	1,840,378	529,277
Lending to financial institutions	1,020,725	3,826,084	3,206,945	9,740,822	10,147,169
Investments - net	5,945,370	12,937,179	21,334,833	25,044,279	18,258,604
Advances - net	22,764,954	23,340,602	26,314,667	35,540,386	58,840,280
Other assets	1,352,762	1,570,201	1,030,965	1,110,472	1,484,151
Operating fixed assets	1,703,588	1,597,770	1,535,272	1,454,910	1,751,032
Deferred tax assets	447,788	377,691	221,619	234,187	62,434
TOTAL ASSETS	39,888,736	48,196,449	63,500,705	80,256,612	101,552,999
LIABILITIES					
Bills payable	411,944	394,426	659,035	1,208,862	1,250,385
Borrowings from financial institutions	950,000	1,898,500	1,600,000	2,938,000	3,567,342
Deposits and other accounts	31,414,908	38,491,607	53,110,048	67,639,224	83,844,395
Sub-ordinated loans	-	-	-	-	3,114,976
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	1,063,545	1,177,867	1,264,379	1,508,093	2,336,820
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	33,840,397	41,962,400	56,633,462	73,294,179	94,113,918
NET ASSETS	6,048,339	6,234,049	6,867,243	6,962,433	7,439,081
REPRESENTED BY					
Share Capital	6,776,030	6,776,030	6,976,030	6,976,030	6,976,030
Reserves	46,979	85,058	69,140	27,372	406,760
Advance against Equity	-	18	18	18	18
Minority interest	-	-	-	-	-
Un-appropriated profit	(774,670)	(622,281)	(260,665)	(73,788)	406,760
Surplus/ (Deficit) on revaluation of assets	-	(4,776)	82,720	32,801	(91,202)
TOTAL	6,048,339	6,234,049	6,867,243	6,962,433	7,698,366
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	4,071,552	4,632,785	5,682,122	5,776,631	7,523,271
Mark-Up/ Return/Interest Expenses	2,129,570	2,395,995	2,807,792	2,662,743	3,433,969
Net Mark-Up / Interest Income	1,941,982	2,236,790	2,874,330	3,113,888	4,089,302
Provisions & bad debts written off directly	181,224	10,075	192,853	456,762	291,528
Net Mark-Up / Interest Income after Provision	1,760,758	2,226,715	2,681,477	2,657,126	3,797,774
Fees, Commission & Brokerage income	236,015	241,195	436,736	603,833	806,451
Dividend income	-	76,792	30,812	-	-
Gain (Loss) from sales of securities	-	-	155,112	-	197,190
Income from dealing in foreign currencies	127,376	69,189	-	106,767	122,501
Other income	2,944	69,960	72,684	32,650	(9,152)
Total Non - Markup / Interest Income	366,335	457,136	695,344	743,250	1,116,990
Administrative expenses	2,095,563	2,326,911	2,846,195	3,182,536	3,972,258
Other expenses	13,799	30,410	29,621	5,993	16,975
Total Non-Markup/Interest Expenses	2,109,362	2,357,321	2,875,816	3,188,529	3,989,233
Extra ordinary/unusual Items	-	10,401	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	17,731	316,129	501,005	211,847	925,531
Taxation - Current	44,379	50,899	39,436	65,169	86,494
- Prior Years	-	2,076	6,911	-	-
- Deferred	(34,722)	72,668	108,960	9,868	238,524
PROFIT/ (LOSS) AFTER TAXATION	8,074	190,486	345,698	136,810	600,513
Net Cash Inflow / (Outflow) from Operating Activities	4,676,276	4,983,772	13,506,038	1,263,349	(5,389,925)
Net Cash Inflow / (Outflow) from Investing Activities	(3,385,428)	(7,090,399)	(8,396,556)	(3,988,197)	6,152,722
Net Cash Inflow / (Outflow) from Financing Activities	-	-	200,000	-	3,114,976
Number of Employees	990	1,400	1,739	1,969	2,497

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Dubai Islamic Bank Pakistan Ltd.				
	2015	2016	2017	2018	2019
ASSETS					
Cash & balances with treasury banks	14,183,630	14,007,320	10,423,998	17,752,920	19,417,428
Balances with other banks	3,869,403	543,363	1,173,267	1,241,840	1,246,953
Lending to financial institutions	6,418,697	12,536,061	4,860,272	4,000,000	5,590,405
Investments - net	23,822,256	27,211,659	41,474,123	45,850,970	49,157,269
Advances - net	104,953,637	93,910,902	119,522,264	153,306,380	177,921,837
Other assets	2,040,854	2,054,034	5,764,414	7,659,406	6,812,250
Operating fixed assets	1,842,705	1,870,060	1,703,784	1,550,924	4,492,476
Deferred tax assets	-	-	71,759	460,313	-
TOTAL ASSETS	157,131,182	152,133,399	184,993,881	231,822,753	264,638,618
LIABILITIES					
Bills payable	1,552,219	2,218,979	3,677,900	2,811,457	2,972,307
Borrowings from financial institutions	4,551,920	5,670,091	5,255,642	12,670,525	9,813,903
Deposits and other accounts	136,743,457	129,264,513	149,295,457	182,186,634	209,952,073
Sub-ordinated loans	3,246,971	-	4,000,000	7,120,000	7,120,000
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	3,006,908	2,855,697	7,852,711	10,283,963	11,867,534
Deferred tax liabilities	54,040	16,784	-	-	750,167
TOTAL LIABILITIES	149,155,515	140,026,064	170,081,710	215,072,579	242,475,984
NET ASSETS	7,975,667	12,107,335	14,912,171	16,750,174	22,162,634
REPRESENTED BY					
Share Capital	6,976,030	10,225,567	11,652,288	11,652,288	11,652,288
Reserves	233,586	404,694	725,101	1,226,954	1,896,073
Advance against Equity	18	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	753,135	1,416,263	2,677,047	4,691,599	7,349,049
Surplus/ (Deficit) on revaluation of assets	12,898	60,811	(142,265)	(820,667)	1,265,224
TOTAL	7,975,667	12,107,335	14,912,171	16,750,174	22,162,634
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	8,725,646	9,486,289	10,797,894	14,901,469	26,138,948
Mark-Up/ Return/Interest Expenses	4,091,219	4,273,598	4,370,422	6,778,333	15,615,070
Net Mark-Up / Interest Income	4,634,427	5,212,691	6,427,472	8,123,136	10,523,878
Provisions & bad debts written off directly	187,286	128,580	184,791	221,788	721,628
Net Mark-Up / Interest Income after Provision	4,447,141	5,084,111	6,242,681	7,901,348	9,802,250
Fees, Commission & Brokerage income	1,249,751	1,402,601	1,695,661	1,682,033	1,679,676
Dividend income	-	-	-	-	-
Gain/Loss on sale of securities	15,946	(41,795)	77,722	-	367,270
Income from dealing in foreign currencies	6,735	163,286	301,541	562,923	709,722
Other income	2,023	42,436	474	3,407	2,989
Total Non - Markup / Interest Income	1,274,455	1,566,528	2,075,398	2,248,363	2,759,657
Administrative expenses	4,987,933	5,264,089	5,693,223	5,942,917	6,658,707
Other expenses	21,941	15,519	61,291	86,807	215,126
Total Non-Markup/Interest Expenses	5,009,874	5,279,608	5,754,514	6,029,724	6,873,833
Amortization of Deferred Cost	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	711,722	1,371,031	2,563,565	4,119,987	5,688,074
Taxation - Current	191,099	535,978	870,066	1,637,827	2,146,557
- Prior Years	29,648	34,868	61,255	-	98,367
- Deferred	60,420	(55,355)	30,208	(27,105)	97,553
PROFIT/ (LOSS) AFTER TAXATION	430,555	855,540	1,602,036	2,509,265	3,345,597
Net Cash Inflow / (Outflow) from Operating Activities	7,475,459	64,352	6,441,237	9,948,637	2,664,926
Net Cash Inflow / (Outflow) from Investing Activities	(563,750)	(3,567,824)	(14,820,254)	(5,676,917)	(989,530)
Net Cash Inflow / (Outflow) from Financing Activities	131,995	-	5,426,721	3,120,000	-
Number of Employees	2,952	2,828	2,612	3,095	2,774

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Faysal Bank Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	11,212,215	18,445,108	24,508,852	28,422,497	20,285,851
Balances with other banks	750,426	4,685,718	1,209,313	1,011,980	1,422,699
Lending to financial institutions	900,000	-	-	300,000	-
Investments - net	63,245,596	93,409,187	87,995,224	113,319,478	155,210,513
Advances - net	96,771,156	148,161,995	172,299,205	184,190,304	181,224,805
Other assets	7,010,738	11,828,085	11,772,664	13,803,997	16,009,743
Operating fixed assets	2,494,440	10,849,607	10,859,963	10,250,910	11,543,356
Deferred tax assets	2,959,137	5,188,126	4,419,111	3,980,541	2,428,817
TOTAL ASSETS	185,343,708	292,567,826	313,064,332	355,279,707	388,125,784
LIABILITIES					
Bills payable	1,469,848	3,075,642	4,244,494	4,968,610	5,347,774
Borrowings from financial institutions	30,536,133	39,696,986	35,568,109	45,446,528	60,926,863
Deposits and other accounts	129,174,131	214,614,731	240,712,826	271,134,303	283,345,739
Sub-ordinated loans	3,998,800	4,395,197	4,195,001	3,495,400	2,995,200
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	6,942,768	11,572,111	7,365,998	8,068,673	9,207,632
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	172,121,680	273,354,667	292,086,428	333,113,514	361,823,208
NET ASSETS	13,222,028	19,213,159	20,977,904	22,166,193	26,302,576
REPRESENTED BY					
Share Capital	7,309,094	8,243,118	9,273,508	10,432,697	10,432,697
Reserves	4,036,302	6,591,131	6,309,083	6,554,197	5,703,155
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	1,969,692	2,959,178	3,146,300	3,600,828	5,696,366
Surplus/ (Deficit) on revaluation of assets	(93,060)	1,419,732	2,249,013	1,578,471	4,470,358
TOTAL	13,222,028	19,213,159	20,977,904	22,166,193	26,302,576
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	17,804,947	28,825,449	28,802,150	27,790,468	32,312,633
Mark-Up/ Return/Interest Expenses	12,773,177	19,619,095	19,838,745	16,945,315	18,480,191
Net Mark-Up / Interest Income	5,031,770	9,206,354	8,963,405	10,845,153	13,832,442
Provisions & bad debts written off directly	2,011,621	695,245	1,400,820	2,116,394	2,358,837
Net Mark-Up / Interest Income after Provision	3,020,149	8,511,109	7,562,585	8,728,759	11,473,605
Fees, Commission & Brokerage income	995,814	1,773,198	1,857,688	2,237,474	2,075,945
Dividend income	333,967	618,764	431,656	479,352	182,435
Gain (Loss) from sales of securities	-	-	-	948,598	460,477
Income from dealing in foreign currencies	450,824	850,833	769,394	-	1,072,939
Other income	1,535,371	827,574	2,222,981	867,417	582,373
Total Non - Markup / Interest Income	3,315,976	4,070,369	5,281,719	4,532,841	4,374,169
Administrative expenses	5,369,587	10,813,919	10,810,261	11,079,122	12,162,034
Other expenses	115,585	289,468	193,942	21,699	133,955
Total Non-Markup/Interest Expenses	5,485,172	11,103,387	11,004,203	11,100,821	12,295,989
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	850,953	1,478,091	1,840,101	2,160,779	3,551,785
Taxation - Current	211,209	392,522	267,960	1,078,186	1,712,150
- Prior Years	191,736	289,016	(227,147)	(1,612,830)	(812,786)
- Deferred	(765,882)	(483,743)	376,406	845,517	175,462
PROFIT/ (LOSS) AFTER TAXATION	1,213,890	1,280,296	1,422,882	1,849,906	2,476,959
Net Cash Inflow / (Outflow) from Operating Activities	7,213,844	5,911,646	(4,766,930)	28,733,100	13,478,745
Net Cash Inflow / (Outflow) from Investing Activities	(6,566,645)	5,842,442	7,654,432	(25,110,192)	(20,929,096)
Net Cash Inflow / (Outflow) from Financing Activities	2,998,919	209,067	(204,084)	(699,855)	(500,232)
Number of Employees	2,980	3,442	3,465	3,610	3,036

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

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Faysal Bank Ltd.				
	2015	2016	2017	2018	2019
ASSETS					
Cash & balances with treasury banks	26,084,007	37,239,302	37,861,767	43,174,003	60,368,426
Balances with other banks	1,068,451	1,139,375	1,872,771	1,848,859	2,835,650
Lending to financial institutions	250,000	5,000,000	9,010,335	2,997,486	-
Investments - net	195,515,642	170,210,137	179,706,358	213,815,803	203,594,303
Advances - net	181,089,804	204,830,997	231,532,160	296,444,861	309,573,002
Other assets	11,634,651	11,668,757	20,389,047	28,167,363	27,406,984
Operating fixed assets	11,342,980	12,111,881	12,939,625	13,369,798	26,082,168
Deferred tax assets	3,087,325	2,264,212	1,607,625	119,771	-
TOTAL ASSETS	430,072,860	444,464,661	494,919,688	599,937,944	629,860,533
LIABILITIES					
Bills payable	6,009,238	5,982,285	8,761,334	23,543,524	8,356,460
Borrowings from financial institutions	90,565,242	52,806,084	54,788,547	98,351,921	72,746,795
Deposits and other accounts	292,130,258	340,306,404	371,624,155	409,383,501	457,785,183
Sub-ordinated loans	2,994,000	1,497,000	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	8,021,649	8,864,563	20,513,376	25,184,233	32,949,870
Deferred tax liabilities	-	-	-	-	2,816,798
TOTAL LIABILITIES	399,720,387	409,456,336	455,687,412	556,463,179	574,655,106
NET ASSETS	30,352,473	35,008,325	39,232,276	43,474,765	55,205,427
REPRESENTED BY					
Share Capital	11,997,601	11,997,601	13,197,361	15,176,965	15,176,965
Reserves	6,422,761	7,158,248	7,936,338	8,778,908	9,830,958
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	16	11
Un-appropriated profit	7,638,330	9,985,870	12,485,334	14,425,209	19,449,413
Surplus/ (Deficit) on revaluation of assets	4,293,781	5,866,606	5,613,243	5,093,667	10,748,080
TOTAL	30,352,473	35,008,325	39,232,276	43,474,765	55,205,427
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	32,305,551	26,200,691	28,766,119	35,201,159	58,398,995
Mark-Up/ Return/Interest Expenses	18,357,971	14,134,284	14,830,923	18,924,859	37,272,461
Net Mark-Up / Interest Income	13,947,580	12,066,407	13,935,196	16,276,300	21,126,534
Provisions & bad debts written off directly	1,393,460	564,078	(491,802)	(421,992)	842,257
Net Mark-Up / Interest Income after Provision	12,554,120	11,502,329	14,426,998	16,698,292	20,284,277
Fees, Commission & Brokerage income	2,303,447	2,715,435	3,086,639	3,878,747	4,228,311
Dividend income	318,715	276,301	159,514	170,110	428,588
Gain (Loss) from Sales of Securities	1,738,630	2,103,866	807,210	50,627	(565,986)
Income from dealing in foreign currencies	964,961	1,368,290	1,385,057	1,970,720	2,833,324
Other income	238,587	490,566	200,844	552,872	426,411
Total Non - Markup / Interest Income	5,564,340	6,954,458	5,639,264	6,623,076	7,350,648
Administrative expenses	10,591,053	11,660,533	12,607,943	14,834,287	17,211,009
Other expenses	607,330	115,567	189,007	274,837	265,429
Total Non-Markup/Interest Expenses	11,198,383	11,776,100	12,796,950	15,109,124	17,476,438
Extra ordinary/unusual Items	-	22,050	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	6,920,077	6,658,637	7,269,312	8,212,244	10,158,487
Taxation - Current	3,038,627	2,262,905	2,647,657	3,277,575	4,471,101
- Prior Years	264,797	(901,138)	(882,492)	(1,663,691)	(359,442)
- Deferred	(605,711)	995,098	989,361	1,770,749	42,787
PROFIT/ (LOSS) AFTER TAXATION	4,222,364	4,301,772	4,514,786	4,827,611	6,004,041
Net Cash Inflow / (Outflow) from Operating Activities	55,375,256	(4,856,009)	(16,825,604)	43,249,000	6,572,514
Net Cash Inflow / (Outflow) from Investing Activities	(49,704,591)	19,064,669	19,955,759	(37,854,072)	13,112,712
Net Cash Inflow / (Outflow) from Financing Activities	(1,244)	(2,688,597)	(1,497,183)	(2,599)	(1,801,108)
Number of Employees	3,141	3,611	3,977	6,210	6,998

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	First Women Bank Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	836,311	973,701	1,188,234	1,146,630	1,195,415
Balances with other banks	600,228	561,555	636,034	702,652	508,504
Lending to financial institutions	926,323	1,605,946	4,219,779	1,039,411	-
Investments - net	3,430,251	4,730,434	7,263,885	7,457,832	7,300,567
Advances - net	6,308,140	7,701,063	8,334,643	9,263,536	8,345,238
Other assets	374,798	326,492	609,141	700,043	732,688
Operating fixed assets	188,248	229,344	239,084	287,591	383,314
Deferred tax assets	38,861	-	-	163,682	321,372
TOTAL ASSETS	12,703,160	16,128,535	22,490,800	20,761,377	18,787,098
LIABILITIES					
Bills payable	102,182	96,417	548,727	152,238	111,951
Borrowings from financial institutions	966,885	51,100	73,340	49,585	2,502,955
Deposits and other accounts	10,195,214	13,814,854	19,193,344	18,337,854	13,448,864
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	332,858	445,348	592,907	586,887	511,377
Deferred tax liabilities	-	1,252	5,242	-	-
TOTAL LIABILITIES	11,597,139	14,408,971	20,413,560	19,126,564	16,575,147
NET ASSETS	1,106,021	1,719,564	2,077,240	1,634,813	2,211,951
REPRESENTED BY					
Share Capital	283,650	1,080,038	1,494,113	1,494,113	2,494,113
Reserves	233,282	284,991	293,863	294,768	294,768
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	567,585	280,399	203,665	(77,000)	(552,114)
Surplus/ (Deficit) on revaluation of assets	21,504	74,136	85,599	(77,068)	(24,816)
TOTAL	1,106,021	1,719,564	2,077,240	1,634,813	2,211,951
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	1,374,548	1,918,759	1,798,231	1,837,763	1,798,495
Mark-Up/ Return/Interest Expenses	763,841	1,176,451	1,037,893	1,188,336	1,117,808
Net Mark-Up / Interest Income	610,707	742,308	760,338	649,427	680,687
Provisions & bad debts written off directly	70,099	(5,475)	50,508	172,210	643,663
Net Mark-Up / Interest Income after Provision	540,608	747,783	709,830	477,217	37,024
Fees, Commission & Brokerage income	26,445	20,779	43,602	29,557	34,676
Dividend income	14,025	12,639	7,771	10,741	9,241
Gain (Loss) from sales of securities	-	-	-	29,674	6,938
Income from dealing in foreign currencies	(2,231)	18,918	24,698	39,840	10,986
Other income	18,902	201,383	19,510	24,723	20,943
Total Non - Markup / Interest Income	57,141	253,719	95,581	134,535	82,784
Administrative expenses	533,679	600,986	716,657	823,354	785,762
Other expenses	9,393	413	263	10,723	101
Total Non-Markup/Interest Expenses	543,072	601,399	716,920	834,077	785,863
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	54,677	400,103	88,491	(222,325)	(666,055)
Taxation - Current	15,867	127,442	32,062	19,777	20,604
- Prior Years	-	-	13,064	-	324
- Deferred	15,099	14,114	(191)	(36,029)	(187,092)
PROFIT/ (LOSS) AFTER TAXATION	23,711	258,547	43,556	(206,073)	(499,891)
Net Cash Inflow / (Outflow) from Operating Activities	(521,807)	1,070,465	2,531,961	584,747	(1,221,207)
Net Cash Inflow / (Outflow) from Investing Activities	658,357	(1,271,748)	(2,542,949)	(559,733)	75,844
Net Cash Inflow / (Outflow) from Financing Activities	-	300,000	300,000	-	1,000,000
Number of Employees	585	630	641	661	573

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	First Women Bank Ltd.				
	2015	2016	2017	2018	2019
ASSETS					
Cash & balances with treasury banks	1,066,852	1,081,532	1,438,429	1,830,932	1,896,276
Balances with other banks	170,453	112,042	62,606	43,273	31,468
Lending to financial institutions	-	100,000	-	1,448,785	3,179,804
Investments - net	11,067,137	8,032,819	13,587,722	9,185,413	6,707,702
Advances - net	7,970,275	8,213,247	8,875,631	9,435,092	10,303,724
Other assets	470,969	394,212	389,228	1,035,657	1,420,639
Operating fixed assets	337,357	337,077	323,546	358,836	364,615
Deferred tax assets	263,579	249,635	151,769	13,073	5,513
TOTAL ASSETS	21,346,622	18,520,564	24,828,931	23,351,061	23,909,741
LIABILITIES					
Bills payable	103,166	214,155	530,291	224,012	215,939
Borrowings from financial institutions	2,832,357	743,909	3,903,832	108,966	410,563
Deposits and other accounts	15,163,440	13,708,791	16,259,737	18,398,455	17,869,831
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	414,495	373,187	402,360	1,092,897	1,620,133
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	18,513,458	15,040,042	21,096,220	19,824,330	20,116,466
NET ASSETS	2,833,164	3,480,522	3,732,711	3,526,731	3,793,275
REPRESENTED BY					
Share Capital	2,894,113	3,494,113	3,994,113	3,994,113	3,994,113
Reserves	294,768	307,717	307,717	307,717	357,200
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	(489,622)	(463,975)	(695,455)	(952,694)	(749,728)
Surplus/ (Deficit) on revaluation of assets	133,905	142,667	126,336	177,595	191,690
TOTAL	2,833,164	3,480,522	3,732,711	3,526,731	3,793,275
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	1,516,365	1,161,864	1,276,336	1,444,346	2,260,751
Mark-Up/ Return/Interest Expenses	818,538	522,492	601,824	702,146	1,204,349
Net Mark-Up / Interest Income	697,827	639,372	674,512	742,200	1,056,402
Provisions & bad debts written off directly	225,239	(17,667)	12,354	51,183	15,926
Net Mark-Up / Interest Income after Provision	472,588	657,039	662,158	691,017	1,040,476
Fees, Commission & Brokerage income	38,817	81,419	66,218	72,874	94,053
Dividend income	19,989	24,812	8,640	8,670	8,502
Gain/Loss on sale of securities	295,957	94,086	6,193	(654)	60,149
Income from dealing in foreign currencies	29,178	13,757	20,375	47,836	40,857
Other income	25,122	30,481	20,552	1,586	902
Total Non - Markup / Interest Income	409,063	244,555	121,978	130,312	204,463
Administrative expenses	839,859	879,190	893,021	915,654	962,813
Other expenses	7,520	18,351	7,050	9,361	475
Total Non-Markup/Interest Expenses	847,379	897,541	900,071	925,015	963,288
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	34,272	4,053	(115,935)	(103,686)	281,651
Taxation - Current	18,946	13,927	17,478	19,683	36,978
- Prior Years	(1,845)	-	-	-	-
- Deferred	(36,256)	(21,196)	104,625	122,843	(2,741)
PROFIT/ (LOSS) AFTER TAXATION	53,427	11,322	(238,038)	(246,212)	247,414
Net Cash Inflow / (Outflow) from Operating Activities	2,644,114	(3,732,382)	5,391,892	(3,989,197)	(2,454,379)
Net Cash Inflow / (Outflow) from Investing Activities	(3,510,728)	3,088,651	(5,584,431)	4,362,367	2,507,919
Net Cash Inflow / (Outflow) from Financing Activities	400,000	1,193,574	-	-	-
Number of Employees	564	564	474	450	495

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Habib Bank Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	81,640,246	103,080,076	157,229,517	135,476,687	135,276,934
Balances with other banks	37,413,185	34,985,809	47,980,032	57,341,769	67,691,450
Lending to financial institutions	30,339,344	41,581,029	24,828,255	35,271,477	34,313,560
Investments - net	254,909,116	399,939,469	797,094,548	826,062,308	924,307,285
Advances - net	459,750,012	416,261,389	499,817,906	563,700,737	595,295,176
Other assets	34,920,007	43,941,323	53,835,409	66,609,013	82,809,181
Operating fixed assets	16,155,290	17,107,263	23,632,324	25,706,315	27,309,803
Deferred tax assets	9,572,203	6,957,290	6,056,483	5,103,072	-
TOTAL ASSETS	924,699,403	1,063,853,648	1,610,474,474	1,715,271,378	1,867,003,389
LIABILITIES					
Bills payable	9,775,093	13,894,502	18,943,207	19,422,316	21,989,658
Borrowings from financial institutions	40,459,860	33,714,904	196,588,138	107,864,424	103,411,114
Deposits and other accounts	747,374,799	875,308,597	1,214,963,700	1,401,229,814	1,524,537,786
Sub-ordinated loans	4,281,835	4,497,285	5,440,654	2,633,115	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	26,557,045	34,983,770	41,809,119	41,687,455	44,393,146
Deferred tax liabilities	-	-	-	-	2,569,110
TOTAL LIABILITIES	828,448,632	962,399,058	1,477,744,818	1,572,837,124	1,696,900,814
NET ASSETS	96,250,771	101,454,590	132,729,656	142,434,254	170,102,575
REPRESENTED BY					
Share Capital	10,018,800	11,020,680	12,122,748	13,335,023	14,668,525
Reserves	29,355,555	30,203,696	39,379,354	43,550,373	43,550,188
Advance against Equity	-	-	-	-	-
Minority interest	1,212,656	-	1,227,207	1,886,116	1,185,257
Un-appropriated profit	47,467,704	52,228,646	67,215,111	73,748,915	89,046,716
Surplus/ (Deficit) on revaluation of assets	8,196,056	8,001,568	12,785,236	9,913,827	21,651,889
TOTAL	96,250,771	101,454,590	132,729,656	142,434,254	170,102,575
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	81,325,028	96,447,370	116,772,653	120,222,773	137,842,428
Mark-Up/ Return/Interest Expenses	34,330,255	41,563,287	59,012,392	65,207,109	68,755,574
Net Mark-Up / Interest Income	46,994,773	54,884,083	57,760,261	55,015,664	69,086,854
Provisions & bad debts written off directly	7,585,664	7,072,049	6,767,037	1,399,859	1,493,466
Net Mark-Up / Interest Income after Provision	39,409,109	47,812,034	50,993,224	53,615,805	67,593,388
Fees, Commission & Brokerage income	5,432,706	5,085,472	6,785,687	8,291,686	12,119,283
Dividend income	343,252	376,450	490,213	759,345	1,132,493
Gain (Loss) from sales of securities	-	-	1,360,596	2,313,847	2,048,674
Income from dealing in foreign currencies	3,189,333	3,469,827	2,568,079	2,299,131	2,846,844
Other income	3,797,140	3,156,376	4,755,531	5,659,271	5,364,496
Total Non - Markup / Interest Income	12,762,431	12,088,125	15,960,106	19,323,280	23,511,790
Administrative expenses	24,252,960	27,137,304	30,381,020	36,109,857	41,306,609
Other expenses	878,550	731,294	1,010,553	695,900	1,283,764
Total Non-Markup/Interest Expenses	25,131,510	27,868,598	31,391,573	36,805,757	42,590,373
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	27,040,030	32,031,561	35,561,757	36,133,328	48,514,805
Taxation - Current	9,698,783	10,122,028	12,812,589	10,610,047	15,674,740
- Prior Years	629,721	176,132	421,210	(117,510)	(210,479)
- Deferred	(322,854)	991,585	(463,640)	2,613,696	1,230,954
PROFIT/ (LOSS) AFTER TAXATION	17,034,380	20,741,816	22,791,598	23,027,095	31,819,590
Net Cash Inflow / (Outflow) from Operating Activities	42,055,186	186,648,727	404,298,555	30,005,631	92,996,359
Net Cash Inflow / (Outflow) from Investing Activities	(37,695,709)	(156,319,568)	(341,182,394)	(26,527,741)	(68,024,830)
Net Cash Inflow / (Outflow) from Financing Activities	(5,512,569)	(9,770,459)	(8,655,740)	(15,868,983)	(14,821,601)
Number of Employees	13,269	13,495	13,978	13,842	14,123

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Habib Bank Ltd.				
	2015	2016	2017	2018	2019
ASSETS					
Cash & balances with treasury banks	167,250,988	238,438,283	246,043,030	279,460,688	367,593,717
Balances with other banks	40,469,761	45,959,095	40,804,269	42,642,022	41,248,554
Lending to financial institutions	18,381,633	32,963,803	33,900,345	51,277,336	45,303,199
Investments - net	1,270,823,786	1,344,404,771	1,374,816,442	1,390,052,464	1,379,607,379
Advances - net	637,383,859	748,466,297	851,502,420	1,080,440,220	1,166,956,994
Other assets	52,781,447	59,778,445	86,358,715	109,461,065	136,870,799
Operating fixed assets	31,341,509	36,087,509	62,792,843	71,948,638	89,551,755
Deferred tax assets	-	-	-	570,717	-
TOTAL ASSETS	2,218,432,983	2,506,098,203	2,696,218,064	3,025,853,150	3,227,132,397
LIABILITIES					
Bills payable	28,081,548	31,195,900	33,752,219	42,460,568	29,681,108
Borrowings from financial institutions	314,319,099	331,726,654	397,802,667	523,319,055	382,206,306
Deposits and other accounts	1,634,944,470	1,885,959,026	1,998,935,057	2,137,293,065	2,437,597,169
Sub-ordinated loans	10,000,000	9,998,000	9,994,000	9,990,000	22,360,000
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	42,796,687	44,858,770	66,012,132	113,538,251	124,346,615
Deferred tax liabilities	5,671,128	6,090,983	971,368	-	6,189,687
TOTAL LIABILITIES	2,035,812,932	2,309,829,333	2,507,467,443	2,826,600,939	3,002,380,885
NET ASSETS	182,620,051	196,268,870	188,750,621	199,252,211	224,751,512
REPRESENTED BY					
Share Capital	14,668,525	14,668,525	14,668,525	14,668,525	14,668,525
Reserves	47,188,150	47,958,414	52,266,420	64,435,243	66,260,511
Advance against Equity	-	-	-	-	-
Minority interest	1,698,442	3,435,710	3,485,954	4,010,480	4,396,996
Un-appropriated profit	96,495,448	106,142,374	96,909,270	101,606,320	114,550,097
Surplus/ (Deficit) on revaluation of assets	22,569,486	24,063,847	21,420,452	14,531,643	24,875,383
TOTAL	182,620,051	196,268,870	188,750,621	199,252,211	224,751,512
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	141,101,285	141,089,244	148,010,269	165,286,803	258,113,896
Mark-Up/ Return/Interest Expenses	62,932,509	59,137,882	66,177,013	83,610,999	156,790,596
Net Mark-Up / Interest Income	78,168,776	81,951,362	81,833,256	81,675,804	101,323,300
Provisions & bad debts written off directly	4,507,906	717,563	373,557	5,008,578	3,314,081
Net Mark-Up / Interest Income after Provision	73,660,870	81,233,799	81,459,699	76,667,226	98,009,219
Fees, Commission & Brokerage income	17,193,896	19,026,456	19,519,052	18,058,336	20,447,851
Dividend income	1,542,947	1,286,488	1,219,610	985,867	586,353
Gain/Loss on sale of securities	11,041,929	5,341,724	7,764,681	1,029,880	(2,657,256)
Income from dealing in foreign currencies	2,749,276	1,399,329	2,753,305	(2,392,862)	1,657,595
Other income	4,055,917	4,381,240	2,859,000	2,214,262	4,127,036
Total Non - Markup / Interest Income	36,583,965	31,435,237	34,115,648	19,895,483	24,161,579
Administrative expenses	48,400,384	54,790,111	61,300,444	77,380,591	92,236,328
Other expenses	1,558,213	1,354,014	1,070,938	(2,402,711)	1,053,548
Total Non-Markup/Interest Expenses	49,958,597	56,144,125	62,371,382	74,977,880	93,289,876
Extra ordinary/unusual Items	-	-	23,717,115	-	-
PROFIT/ (LOSS) BEFORE TAXATION	60,286,238	56,524,911	29,486,850	21,584,829	28,880,922
Taxation - Current	19,052,573	19,328,416	18,520,474	8,625,711	11,801,568
- Prior Years	2,261,220	2,223,030	1,907,630	-	1,933,029
- Deferred	3,870,854	767,211	210,472	518,175	(353,470)
PROFIT/ (LOSS) AFTER TAXATION	35,101,591	34,206,254	8,848,274	12,440,943	15,499,795
Net Cash Inflow / (Outflow) from Operating Activities	350,910,197	172,844,211	76,427,618	129,631,724	(205,261,327)
Net Cash Inflow / (Outflow) from Investing Activities	(332,967,349)	(74,944,302)	(34,798,335)	(89,032,937)	292,308,288
Net Cash Inflow / (Outflow) from Financing Activities	(12,783,733)	(21,223,280)	(15,462,247)	(5,343,376)	(307,400)
Number of Employees	14,792	17,303	18,243	20,254	21,109

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Habib Metropolitan Bank Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	13,923,393	14,233,690	16,918,780	21,208,774	18,640,853
Balances with other banks	3,123,094	3,551,591	5,151,116	3,552,565	1,869,735
Lending to financial institutions	3,190,399	2,361,754	-	-	3,408,776
Investments – net	100,993,820	147,524,622	160,849,741	142,443,682	221,761,162
Advances – net	119,827,636	109,656,714	106,910,727	129,833,937	134,175,636
Other assets	5,931,280	5,675,292	5,740,805	8,433,372	13,230,805
Operating fixed assets	3,352,702	3,195,886	2,999,673	3,034,564	3,024,588
Deferred tax assets	1,868,328	2,019,809	2,274,940	2,947,151	1,268,527
TOTAL ASSETS	252,210,652	288,219,358	300,845,782	311,454,045	397,380,082
LIABILITIES					
Bills payable	2,572,954	3,733,794	4,092,268	3,982,213	5,201,482
Borrowings from financial institutions	62,529,729	66,641,226	41,569,169	23,057,002	24,883,982
Deposits and other accounts	160,457,975	185,399,802	217,797,754	247,643,587	320,023,460
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	6,341,861	7,871,028	9,133,540	8,787,067	12,520,456
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	231,902,519	263,645,850	272,592,731	283,469,869	362,629,380
NET ASSETS	20,308,133	24,573,508	28,253,051	27,984,176	34,750,702
REPRESENTED BY					
Share Capital	8,731,929	10,478,315	10,478,315	10,478,315	10,478,315
Reserves	8,151,443	8,807,718	9,488,277	10,193,511	11,178,823
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	4,071,055	4,949,767	6,100,254	6,692,612	8,543,116
Surplus/ (Deficit) on revaluation of assets	(646,294)	337,708	2,186,205	619,738	4,550,448
TOTAL	20,308,133	24,573,508	28,253,051	27,984,176	34,750,702
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	23,380,314	27,247,789	27,139,449	24,628,380	32,272,905
Mark-Up/ Return/Interest Expenses	16,433,491	19,548,532	18,832,797	15,576,679	21,085,545
Net Mark-Up / Interest Income	6,946,823	7,699,257	8,306,652	9,051,701	11,187,360
Provisions & bad debts written off directly	3,041,548	2,754,602	2,693,747	2,109,230	2,077,579
Net Mark-Up / Interest Income after Provision	3,905,275	4,944,655	5,612,905	6,942,471	9,109,781
Fees, Commission & Brokerage income	1,589,451	1,758,515	2,119,673	2,231,928	2,402,017
Dividend income	568,553	1,187,718	653,109	53,093	51,047
Gain (Loss) from sales of securities	-	-	1,363,252	-	1,039,545
Income from dealing in foreign currencies	1,775,133	1,647,536	-	864,966	1,875,821
Other income	495,933	593,454	1,322,388	1,644,317	342,293
Total Non - Markup / Interest Income	4,429,070	5,187,223	5,458,422	4,794,304	5,710,723
Administrative expenses	4,172,840	4,923,839	5,747,121	6,479,462	7,352,918
Other expenses	135,170	577,588	283,292	145,497	155,266
Total Non-Markup/Interest Expenses	4,308,010	5,501,427	6,030,413	6,624,959	7,508,184
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	4,026,335	4,630,451	5,040,914	5,111,816	7,312,320
Taxation - Current	1,904,158	2,192,666	2,527,478	1,975,046	2,756,587
- Prior Years	-	(134,985)	72,235	(574,693)	-
- Deferred	(695,861)	(708,603)	(961,592)	185,291	(370,827)
PROFIT/ (LOSS) AFTER TAXATION	2,818,038	3,281,373	3,402,793	3,526,172	4,926,560
Net Cash Inflow / (Outflow) from Operating Activities	(6,943,837)	44,177,278	17,565,026	(10,839,725)	71,245,077
Net Cash Inflow / (Outflow) from Investing Activities	9,139,649	(44,124,271)	(10,293,526)	15,743,495	(73,758,701)
Net Cash Inflow / (Outflow) from Financing Activities	(750,651)	(1,062)	(1,569,822)	(2,093,214)	(2,093,344)
Number of Employees	2,937	3,073	3,284	3,559	3,914

After the merger of Metropolitan Bank Ltd and Habib Bank AG Zurich, Habib Metropolitan Bank Ltd. was established w.e.f 16-10-2006

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Habib Metropolitan Bank Ltd.				
	2015	2016	2017	2018	2019
ASSETS					
Cash & balances with treasury banks	30,645,728	35,561,885	42,282,249	48,177,307	70,713,833
Balances with other banks	13,806,513	2,259,974	1,202,048	1,916,548	2,691,101
Lending to financial institutions	2,800,000	16,750,886	10,914,805	11,984,795	22,197,303
Investments – net	292,779,230	314,619,011	395,266,073	341,284,168	443,526,749
Advances – net	132,646,839	142,962,103	181,790,445	236,112,844	273,592,854
Other assets	12,137,391	8,747,497	29,527,968	29,430,741	40,108,379
Operating fixed assets	3,124,779	3,246,376	3,418,407	4,111,507	8,489,761
Deferred tax assets	1,938,628	2,458,685	2,835,420	5,821,468	3,710,134
TOTAL ASSETS	489,879,108	526,606,417	667,237,415	678,839,378	865,030,114
LIABILITIES					
Bills payable	6,344,461	8,108,633	19,643,603	12,173,407	11,541,474
Borrowings from financial institutions	31,462,822	37,205,175	66,982,529	53,008,774	145,812,010
Deposits and other accounts	403,354,957	430,888,036	507,425,281	542,839,457	611,259,968
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	11,889,064	10,734,123	29,323,353	30,365,390	48,587,058
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	453,051,304	486,935,967	623,374,766	638,387,028	817,200,510
NET ASSETS	36,827,804	39,670,450	43,862,649	40,452,350	47,829,604
REPRESENTED BY					
Share Capital	10,478,315	10,478,315	10,478,315	10,478,315	10,478,315
Reserves	12,710,010	13,933,875	15,124,031	16,371,428	17,706,354
Advance against Equity	-	-	-	-	-
Minority interest	-	-	3,140,212	3,214,407	3,293,578
Un-appropriated profit	9,931,633	12,753,139	14,159,430	15,950,329	19,224,491
Surplus/ (Deficit) on revaluation of assets	3,707,846	2,505,121	960,661	(5,562,129)	(2,873,134)
TOTAL	36,827,804	39,670,450	43,862,649	40,452,350	47,829,604
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	36,850,013	33,172,071	34,201,299	43,060,826	72,921,634
Mark-Up/ Return/Interest Expenses	22,466,055	21,409,855	19,949,502	26,406,518	54,954,379
Net Mark-Up / Interest Income	14,383,958	11,762,216	14,251,797	16,654,308	17,967,255
Provisions & bad debts written off directly	2,225,962	844,615	(113,027)	382,427	419,546
Net Mark-Up / Interest Income after Provision	12,157,996	10,917,601	14,364,824	16,271,881	17,547,709
Fees, Commission & Brokerage income	2,829,879	3,030,481	3,488,764	4,144,073	5,295,245
Dividend income	147,918	121,382	430,452	103,198	101,797
Gain/Loss on sale of securities	1,083,300	4,324,944	422,886	84,805	(1,167,204)
Income from dealing in foreign currencies	4,778,513	1,035,989	1,171,725	1,498,410	3,116,980
Other income	342,130	323,470	351,637	269,272	63,615
Total Non - Markup / Interest Income	9,181,740	8,836,266	5,865,464	6,099,758	7,410,433
Administrative expenses	8,445,940	9,359,596	10,534,809	12,026,740	13,329,485
Other expenses	354,885	60,524	184,174	-	-
Total Non-Markup/Interest Expenses	8,800,825	9,420,120	10,718,983	12,026,740	13,329,485
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	12,538,911	10,333,747	9,511,305	10,344,899	11,628,657
Taxation - Current	4,963,851	3,517,238	2,781,296	3,402,839	3,741,256
- Prior Years	476,000	581,308	413,022	-	293,898
- Deferred	(556,873)	115,877	452,068	521,155	631,757
PROFIT/ (LOSS) AFTER TAXATION	7,655,933	6,119,324	5,864,919	6,420,905	6,961,746
Net Cash Inflow / (Outflow) from Operating Activities	101,654,679	19,719,383	90,943,367	(34,665,358)	125,278,255
Net Cash Inflow / (Outflow) from Investing Activities	(72,528,345)	(24,750,085)	(82,999,647)	43,247,061	(99,639,983)
Net Cash Inflow / (Outflow) from Financing Activities	(4,702,253)	(2,096,734)	(3,291,513)	(3,349,572)	(3,245,346)
Number of Employees	4,277	4,597	4,160	4,261	4,510

After the merger of Metropolitan Bank Ltd and Habib Bank AG Zurich, Habib Metropolitan Bank Ltd. was established w.e.f 16-10-2006

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Jun. : Thousand Rupees)

	Industrial Development Bank Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	150,299	132,199	57,432	56,600	41,269
Balances with other banks	64,681	28,265	20,171	21,802	12,621
Lending to financial institutions	108,802	794,425	61,007	431,073	656,919
Investments - net	3,015,974	2,784,079	1,930,923	830,800	1,058,537
Advances - net	108,392	91,050	53,093	38,724	9,712
Other assets	701,761	1,847,865	2,369,013	1,457,518	1,492,885
Operating fixed assets	123,390	57,355	55,240	51,404	49,443
Deferred tax assets	884,654	-	-	-	-
TOTAL ASSETS	5,157,953	5,735,238	4,546,879	2,887,921	3,321,386
LIABILITIES					
Bills payable	13,717	12,599	10,559	5,927	5,595
Borrowings from financial institutions	22,466,356	23,383,395	24,292,043	23,409,994	23,409,994
Deposits and other accounts	3,313,563	3,187,175	575,373	328,049	155,757
Sub-ordinated loans	201,137	201,137	201,137	201,137	201,137
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	6,242,312	7,013,454	6,934,945	6,016,012	6,192,415
Deferred tax liabilities	884,655	-	-	-	-
TOTAL LIABILITIES	33,121,740	33,797,760	32,014,057	29,961,119	29,964,898
NET ASSETS	(27,963,787)	(28,062,522)	(27,467,178)	(27,073,198)	(26,643,512)
REPRESENTED BY					
Share Capital	157,000	157,000	1	1	1
Reserves	9,144	-	-	-	-
Advance against Equity	750,548	750,548	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	(28,616,693)	(28,800,686)	(27,501,370)	(27,375,508)	(27,008,838)
Surplus/ (Deficit) on revaluation of assets	(263,786)	(169,384)	34,191	302,310	365,326
TOTAL	(27,963,787)	(28,062,522)	(27,467,178)	(27,073,198)	(26,643,512)
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	284,378	97,045	74,435	198,721	173,553
Mark-Up/ Return/Interest Expenses	537,511	289,116	105,173	197,905	19,229
Net Mark-Up / Interest Income	(253,133)	(192,071)	(30,738)	816	154,324
Provisions & bad debts written off directly	(65,264)	62	(9,278)	(53,422)	(144,065)
Net Mark-Up / Interest Income after Provision	(187,869)	(192,133)	(21,460)	54,238	298,389
Fees, Commission & Brokerage income	6,588	2,048	4,686	9,607	787
Dividend income	54,660	47,624	58,543	147,324	146,842
Gain/Loss on sale of securities	-	-	-	4,534	41,058
Income from dealing in foreign currencies	963	(43)	-	103,040	(2,253)
Other income	415,082	8,025	12,976	-	3,996
Total Non - Markup / Interest Income	477,293	57,654	76,205	264,505	190,430
Administrative expenses	191,338	94,706	78,228	212,393	117,104
Other expenses	666	(10,890)	103	2,055	1,912
Total Non-Markup/Interest Expenses	192,004	83,816	78,331	214,448	119,016
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	97,420	(218,295)	(23,586)	104,295	369,803
Taxation - Current	1,955	1,326	280	2,299	3,133
- Prior Years	-	-	-	-	-
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAXATION	95465	(219,621)	(23,866)	101,996	366,670
Net Cash Inflow / (Outflow) from Operating Activities	(280,827)	(189,938)	(1,016,245)	(2,446,154)	(6,021)
Net Cash Inflow / (Outflow) from Investing Activities	261,609	153,106	933,709	2,365,270	(18,491)
Net Cash Inflow / (Outflow) from Financing Activities	-	160,464	-	-	-
Number of Employees	98	195	128	86	72

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Jun. : Thousand Rupees)

	Industrial Development Bank Ltd.			
	2015	2016	2017	2018
ASSETS				
Cash & balances with treasury banks	45,299	38,503	22,467	21,931
Balances with other banks	7,338	8,080	7,631	7,486
Lending to financial institutions	1,111,740	1,131,959	1,402,610	1,613,113
Investments - net	489,703	460,986	443,102	437,879
Advances - net	9,845	8,484	9,745	10,216
Other assets	2,395,304	1,451,557	1,403,362	1,360,382
Operating fixed assets	49,268	49,187	49,184	53,621
Deferred tax assets	-	-	-	-
TOTAL ASSETS	4,108,497	3,148,756	3,338,101	3,504,628
LIABILITIES				
Bills payable	7,107	3,534	3,520	2,294
Borrowings from financial institutions	23,409,994	23,409,994	23,409,994	23,409,994
Deposits and other accounts	165,002	157,339	139,477	131,452
Sub-ordinate loans	201,137	201,137	201,137	201,137
Liabilities against assets subject to finance lease	-	-	-	4,142
Other liabilities	6,563,108	5,402,129	5,432,178	5,912,477
Deferred tax liabilities	-	-	-	-
TOTAL LIABILITIES	30,346,348	29,174,133	29,186,306	29,661,496
NET ASSETS	(26,237,851)	(26,025,377)	(25,848,205)	(26,156,868)
REPRESENTED BY				
Share Capital	1	1	1	1
Reserves	-	-	-	168,147
Advance against Equity	-	-	-	-
Minority interest	-	-	-	-
Un-appropriated profit	(26,281,769)	(26,102,345)	(25,916,289)	(26,381,560)
Surplus/ (Deficit) on revaluation of assets	43,918	76,968	68,084	56,545
TOTAL	(26,237,851)	(26,025,377)	(25,848,205)	(26,156,868)
PROFIT & LOSS ACCOUNTS				
Mark-Up/ Return/Interest Earned	121,523	110,900	102,715	138,312
Mark-Up/ Return/Interest Expenses	22,135	14,323	10,765	56,211
Net Mark-Up / Interest Income	99,388	96,577	91,950	82,101
Provisions & bad debts written off directly	(38,549)	(19,873)	(102,383)	(180,056)
Net Mark-Up / Interest Income after Provision	137,937	116,450	194,333	262,157
Fees, Commission & Brokerage income	102	86	69	269
Dividend income	201,299	143,856	170,800	107,528
Gain/Loss on sale of securities	290,602	5,340	5,601	-
Income from dealing in foreign currencies	762	-	-	717
Other income	274,616	70,291	47,227	844
Total Non - Markup / Interest Income	767,381	219,573	223,697	109,357
Administrative expenses	114,029	113,075	126,706	141,598
Other expenses	36,799	2,813	358	221
Total Non-Markup/Interest Expenses	150,828	115,888	127,064	141,819
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	754,490	220,135	290,966	229,696
Taxation - Current	1,235	2,984	-	-
- Prior Years	-	-	71,345	36,422
- Deferred	-	-	573	-
PROFIT/ (LOSS) AFTER TAXATION	753,255	217,151	219,048	193,274
Net Cash Inflow / (Outflow) from Operating Activities	(1,017,313)	(211,853)	(187,160)	(101,162)
Net Cash Inflow / (Outflow) from Investing Activities	1,016,060	205,799	170,675	96,341
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	4,142
Number of Employees	68	58	57	57

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	JS Bank Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	2,298,806	3,880,688	5,027,797	7,773,892	9,041,269
Balances with other banks	917,802	136,880	1,178,265	514,982	412,232
Lending to financial institutions	3,643,360	4,073,103	3,940,958	21,585,799	16,807,304
Investments - net	13,701,699	22,649,824	46,259,398	42,679,316	84,257,568
Advances - net	13,978,113	18,018,778	20,054,921	33,762,507	56,706,066
Other assets	776,313	1,057,391	1,244,267	1,942,359	5,725,528
Operating fixed assets	2,882,941	3,021,439	3,165,117	3,627,512	3,766,850
Deferred tax assets	1,184,613	1,082,466	699,272	883,605	-
TOTAL ASSETS	39,383,647	53,920,569	81,569,995	112,769,972	176,716,817
LIABILITIES					
Bills payable	369,620	1,246,994	713,747	1,414,793	1,380,020
Borrowings from financial institutions	5,524,410	2,944,495	8,222,273	20,150,846	50,537,973
Deposits and other accounts	26,276,328	41,487,031	62,543,793	80,916,125	108,739,960
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	1,375,003	765,019	1,134,373	1,354,315	2,534,537
Deferred tax liabilities	-	-	-	-	444,781
TOTAL LIABILITIES	33,545,361	46,443,539	72,614,186	103,836,079	163,637,271
NET ASSETS	5,838,286	7,477,030	8,955,809	8,933,893	13,079,546
REPRESENTED BY					
Share Capital	6,734,238	8,058,050	8,619,242	8,619,242	10,119,242
Reserves	18,040	89,978	231,613	301,699	513,707
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	(930,671)	(642,918)	(76,377)	218,098	1,070,775
Surplus/ (Deficit) on revaluation of assets	16,679	(28,080)	181,331	(205,146)	1,375,822
TOTAL	5,838,286	7,477,030	8,955,809	8,933,893	13,079,546
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	3,299,767	4,312,207	6,022,859	6,849,941	11,113,380
Mark-Up/ Return/Interest Expenses	2,255,014	2,583,525	3,758,219	4,524,682	7,259,340
Net Mark-Up / Interest Income	1,044,753	1,728,682	2,264,640	2,325,259	3,854,040
Provisions & bad debts written off directly	136,484	(151,199)	509,928	453,088	818,778
Net Mark-Up / Interest Income after Provision	908,269	1,879,881	1,754,712	1,872,171	3,035,262
Fees, Commission & Brokerage income	196,215	351,183	565,956	651,575	834,931
Dividend income	22,483	20,433	163,374	377,623	134,976
Gain/Loss on sale of securities	-	-	205,326	269,309	1,513,588
Income from dealing in foreign currencies	60,667	98,519	-	-	271,827
Other income	53,609	291,933	871,841	379,332	(165,161)
Total Non - Markup / Interest Income	332,974	762,068	1,806,497	1,677,839	2,590,161
Administrative expenses	1,846,840	2,098,357	2,552,845	3,038,068	3,950,952
Other expenses	16,953	7,840	(2,630)	10,571	66,246
Total Non-Markup/Interest Expenses	1,863,793	2,106,197	2,550,215	3,048,639	4,017,198
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(622,550)	535,752	1,010,994	501,371	1,608,225
Taxation - Current	36,327	49,813	83,045	126,317	122,201
- Prior Years	-	-	(50,661)	-	(48,609)
- Deferred	(251,398)	126,248	270,434	23,771	474,594
PROFIT/ (LOSS) AFTER TAXATION	(407,479)	359,691	708,176	351,283	1,060,039
Net Cash Inflow / (Outflow) from Operating Activities	1,760,620	3,981,482	29,055,673	(21,247,586)	38,650,130
Net Cash Inflow / (Outflow) from Investing Activities	(2,979,828)	(3,177,909)	(26,914,328)	23,374,964	(38,984,592)
Net Cash Inflow / (Outflow) from Financing Activities	606,633	-	-	-	1,500,000
Number of Employees	1,255	1,473	1,715	2,082	2,442

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	JS Bank Ltd.				
	2015	2016	2017	2018	2019
ASSETS					
Cash & balances with treasury banks	11,159,432	15,508,968	17,334,111	32,110,840	25,589,349
Balances with other banks	583,724	752,710	1,049,496	968,575	462,836
Lending to financial institutions	3,581,329	11,334,414	3,116,199	1,937,347	30,320,540
Investments - net	116,029,825	133,726,610	170,288,835	148,689,974	142,568,470
Advances - net	76,666,180	93,794,134	184,161,175	251,990,918	242,944,509
Other assets	5,881,502	3,746,476	10,584,731	12,354,155	15,588,273
Operating fixed assets	4,573,671	5,837,181	7,589,702	8,415,205	12,338,061
Deferred tax assets	-	-	-	287,062	8,756
TOTAL ASSETS	218,475,663	264,700,493	394,124,249	456,754,076	469,820,794
LIABILITIES					
Bills payable	1,609,425	2,544,028	3,824,278	3,519,924	3,804,491
Borrowings from financial institutions	54,638,318	10,320,047	64,557,043	96,558,663	54,468,283
Deposits and other accounts	141,840,487	226,098,931	288,365,014	321,413,263	369,789,964
Sub-ordinated loans	-	3,000,000	4,998,800	7,496,800	7,494,800
Liabilities against assets subject to finance lease	-	-	5,032	-	-
Other liabilities	2,724,137	4,882,600	12,019,227	12,148,400	16,930,001
Deferred tax liabilities	1,695,393	1,205,362	686,941	-	-
TOTAL LIABILITIES	202,507,760	248,050,968	374,456,335	441,137,050	452,487,539
NET ASSETS	15,967,903	16,649,525	19,667,914	15,617,026	17,333,255
REPRESENTED BY					
Share Capital	12,224,643	10,119,242	10,119,242	10,119,242	10,119,242
Reserves	(1,186,585)	1,334,122	1,540,987	1,712,171	1,749,673
Advance against Equity	-	-	-	-	-
Minority interest	-	-	1,668,680	-	-
Un-appropriated profit	2,529,092	3,973,341	5,463,357	4,821,202	4,827,640
Surplus/ (Deficit) on revaluation of assets	2,400,753	1,222,820	875,648	(1,035,589)	636,700
TOTAL	15,967,903	16,649,525	19,667,914	15,617,026	17,333,255
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	15,327,901	15,081,015	20,487,216	29,997,028	41,594,699
Mark-Up/ Return/Interest Expenses	9,738,029	9,353,282	14,077,742	21,187,732	34,566,342
Net Mark-Up / Interest Income	5,589,872	5,727,733	6,409,474	8,809,296	7,028,357
Provisions & bad debts written off directly	816,241	351,423	332,417	238,788	(91,930)
Net Mark-Up / Interest Income after Provision	4,773,631	5,376,310	6,077,057	8,570,508	7,120,287
Fees, Commission & Brokerage income	1,123,880	1,426,594	2,866,534	2,668,923	2,859,942
Dividend income	84,641	97,703	251,733	109,243	300,497
Gain/Loss on sale of securities	1,792,036	2,966,474	1,376,441	(1,434,034)	(711,145)
Income from dealing in foreign currencies	287,859	312,753	357,337	671,035	963,190
Other income	1,290	57,745	193,468	125,671	530,720
Total Non - Markup / Interest Income	3,289,706	4,861,269	5,045,513	2,140,838	3,943,204
Administrative expenses	4,824,342	6,748,444	9,208,732	9,956,060	10,791,708
Other expenses	65,299	99,199	51,161	(149,471)	138,708
Total Non-Markup/Interest Expenses	4,889,641	6,847,643	9,259,893	9,806,589	10,930,416
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	3,173,696	3,389,936	1,862,677	904,757	133,075
Taxation - Current	449,423	1,030,882	671,821	440,917	708,542
- Prior Years	-	96,422	87,938	699	-
- Deferred	698,726	186,016	36,032	(99,197)	(600,120)
PROFIT/ (LOSS) AFTER TAXATION	2,025,547	2,076,616	1,066,886	562,338	24,653
Net Cash Inflow / (Outflow) from Operating Activities	34,992,128	(16,770,865)	96,336,425	(37,583,483)	(28,904,883)
Net Cash Inflow / (Outflow) from Investing Activities	(32,598,090)	21,483,561	(96,193,131)	49,674,338	22,775,192
Net Cash Inflow / (Outflow) from Financing Activities	(155,836)	(180,000)	1,804,835	2,318,000	(1,032,961)
Number of Employees	2,946	4,163	5,364	5,127	4,904

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	KASB Bank Ltd.	
	2010	2011
ASSETS		
Cash & balances with treasury banks	3,272,520	4,822,597
Balances with other banks	199,276	10,644,794
Lending to financial institutions	40,000	622,683
Investments - net	13,052,504	16,883,748
Advances - net	29,527,698	28,437,166
Other assets	2,991,475	2,492,870
Operating fixed assets	3,379,130	3,342,032
Deferred tax assets	3,966,880	4,016,880
TOTAL ASSETS	56,429,483	71,262,770
LIABILITIES		
Bills payable	541,041	891,579
Borrowings from financial institutions	6,138,207	4,427,271
Deposits and other accounts	46,274,187	61,262,896
Sub-ordinated loans	-	-
Liabilities against assets subject to finance lease	2,170	1,510
Other liabilities	1,291,421	1,389,025
Deferred tax liabilities	-	-
TOTAL LIABILITIES	54,247,026	67,972,281
NET ASSETS	2,182,457	3,290,489
REPRESENTED BY		
Share Capital	9,508,617	19,508,617
Reserves	175,011	(6,975,892)
Advance against Equity	-	-
Minority interest	-	-
Un-appropriated profit	(7,853,152)	(9,808,201)
Surplus/ (Deficit) on revaluation of assets	351,981	565,965
TOTAL	2,182,457	3,290,489
PROFIT & LOSS ACCOUNTS		
Mark-Up/ Return/Interest Earned	5,017,060	4,517,206
Mark-Up/ Return/Interest Expenses	5,064,141	5,052,900
Net Mark-Up / Interest Income	(47,081)	(535,694)
Provisions & bad debts written off directly	1,535,324	557,527
Net Mark-Up / Interest Income after Provision	(1,582,405)	(1,093,221)
Fees, Commission & Brokerage income	327,511	359,939
Dividend income	61,535	14,905
Gain/Loss on sale of securities	-	-
Income from dealing in foreign currencies	64,389	109,250
Other income	169,678	188,602
Total Non - Markup / Interest Income	623,113	672,696
Administrative expenses	2,495,158	2,323,287
Other expenses	925	256,921
Total Non-Markup/Interest Expenses	2,496,083	2,580,208
Extra ordinary/unusual Items	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(3,455,375)	(3,000,733)
Taxation - Current	-	-
- Prior Years	-	-
- Deferred	(744,706)	(630,808)
PROFIT/ (LOSS) AFTER TAXATION	(2,710,669)	(2,369,925)
Net Cash Inflow / (Outflow) from Operating Activities	(852,700)	11,454,009
Net Cash Inflow / (Outflow) from Investing Activities	1,279,301	(2,968,140)
Net Cash Inflow / (Outflow) from Financing Activities	(4,363)	2,957,810
Number of Employees	1,726	1,537

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

* based on September, 2014 quarterly report (unaudited)

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	MCB Bank Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	45,407,183	53,122,522	57,420,129	59,946,150	46,753,804
Balances with other banks	1,478,569	2,281,263	1,191,974	1,536,946	3,015,624
Lending to financial institutions	4,401,781	955,087	1,551,472	1,224,638	1,418,181
Investments - net	213,060,882	316,651,613	402,068,916	449,006,019	511,137,192
Advances - net	254,551,589	225,801,259	239,583,320	248,242,965	303,559,480
Other assets	27,705,069	32,413,576	41,520,432	26,956,315	37,554,615
Operating fixed assets	20,947,540	22,007,903	23,738,454	28,595,338	31,192,588
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	567,552,613	653,233,223	767,074,697	815,508,371	934,631,484
LIABILITIES					
Bills payable	10,265,537	9,466,818	9,896,284	10,138,726	16,627,700
Borrowings from financial institutions	25,684,593	39,100,627	78,951,103	38,542,660	59,542,861
Deposits and other accounts	431,371,937	491,188,710	545,060,728	632,330,286	688,329,520
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	16,092,319	18,379,700	21,166,166	20,064,345	29,630,241
Deferred tax liabilities	4,934,018	6,294,886	9,529,727	4,201,373	10,397,100
TOTAL LIABILITIES	488,348,404	564,430,741	664,604,008	705,277,390	804,527,422
NET ASSETS	79,204,209	88,802,482	102,470,689	110,230,981	130,104,062
REPRESENTED BY					
Share Capital	7,602,150	8,362,365	9,198,601	10,118,461	11,130,307
Reserves	40,162,906	42,186,467	44,253,270	46,601,214	48,830,005
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	21,414,955	28,366,171	35,424,921	40,552,043	46,947,863
Surplus/ (Deficit) on revaluation of assets	10,024,198	9,887,479	13,593,897	12,959,263	23,195,887
TOTAL	79,204,209	88,802,482	102,470,689	110,230,981	130,104,062
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	54,821,296	68,146,588	68,356,191	65,064,123	77,268,988
Mark-Up/ Return/Interest Expenses	17,987,767	23,620,274	27,500,019	27,195,894	33,756,685
Net Mark-Up / Interest Income	36,833,529	44,526,314	40,856,172	37,868,229	43,512,303
Provisions & bad debts written off directly	3,597,117	3,653,614	478,065	(2,835,617)	(1,449,695)
Net Mark-Up / Interest Income after Provision	33,236,412	40,872,700	40,378,107	40,703,846	44,961,998
Fees, Commission & Brokerage income	4,129,540	4,921,383	5,934,472	6,741,404	7,225,093
Dividend income	543,906	1,003,272	1,197,615	932,717	1,060,729
Gain/(Loss) on sale of securities	411,834	735,639	824,539	2,130,341	2,141,840
Income from dealing in foreign currencies	632,346	921,262	822,856	916,572	1,443,180
Other income	547,680	530,635	373,849	449,604	1,566,475
Total Non - Markup / Interest Income	6,265,306	8,112,191	9,153,331	11,170,638	13,437,317
Administrative expenses	12,173,942	15,584,687	17,476,862	18,709,969	20,611,649
Other expenses	1,074,701	1,917,025	412,669	876,310	1,055,946
Total Non-Markup/Interest Expenses	13,248,643	17,501,712	17,889,531	19,586,279	21,667,595
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	26,253,075	31,483,179	31,641,907	32,288,205	36,731,720
Taxation - Current	8,027,433	9,724,467	9,600,760	15,170,974	11,920,022
- Prior Years	-	1,037,910	116,725	-	-
- Deferred	1,352,467	1,295,896	1,251,420	(4,378,107)	484,669
PROFIT/ (LOSS) AFTER TAXATION	16,873,175	19,424,906	20,673,002	21,495,338	24,327,029
Net Cash Inflow / (Outflow) from Operating Activities	58,701,161	124,027,193	96,700,952	69,725,490	53,343,418
Net Cash Inflow / (Outflow) from Investing Activities	(48,122,554)	(105,804,935)	(82,368,785)	(54,176,622)	(49,394,415)
Net Cash Inflow / (Outflow) from Financing Activities	(8,567,547)	(9,785,295)	(11,814,973)	(12,673,334)	(15,175,107)
Number of Employees	13,380	13,046	12,611	11,930	12,113

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	MCB Bank Ltd.				
	2015	2016	2017	2018	2019
ASSETS					
Cash & balances with treasury banks	60,567,695	74,222,347	109,462,902	110,165,006	142,957,358
Balances with other banks	3,611,185	4,343,841	7,348,882	13,338,117	21,371,753
Lending to financial institutions	3,079,564	2,809,752	5,273,524	39,149,890	6,060,869
Investments - net	565,695,932	555,928,553	660,070,246	754,385,775	757,441,590
Advances - net	304,121,938	348,116,617	500,965,801	566,792,265	548,472,860
Other assets	37,383,936	33,639,899	63,805,253	56,395,096	69,729,659
Operating fixed assets	29,949,890	32,752,672	42,565,448	44,983,858	66,180,782
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	1,004,410,140	1,051,813,681	1,389,492,056	1,585,210,007	1,612,214,871
LIABILITIES					
Bills payable	11,888,776	12,843,552	22,994,877	17,003,272	12,795,325
Borrowings from financial institutions	118,039,748	74,515,383	140,462,138	223,216,115	92,859,968
Deposits and other accounts	696,804,929	781,429,823	1,001,146,162	1,122,306,535	1,226,593,025
Sub-ordinated loans	-	-	3,892,578	3,891,019	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	28,498,160	30,138,083	58,792,147	65,487,042	102,405,513
Deferred tax liabilities	11,376,589	11,260,215	5,661,073	1,983,145	6,214,223
TOTAL LIABILITIES	866,608,202	910,187,056	1,232,948,975	1,433,887,128	1,440,868,054
NET ASSETS	137,801,938	141,626,625	156,543,081	151,322,879	171,346,817
REPRESENTED BY					
Share Capital	11,130,307	11,130,307	11,850,600	11,850,600	11,850,600
Reserves	51,309,081	53,346,861	71,027,912	74,374,573	77,894,829
Advance against Equity	-	-	-	-	-
Minority interest	-	-	707,407	708,752	740,403
Un-appropriated profit	50,746,685	53,469,072	55,221,069	53,971,079	56,108,779
Surplus/ (Deficit) on revaluation of assets	24,615,865	23,680,385	17,736,093	10,417,875	24,752,206
TOTAL	137,801,938	141,626,625	156,543,081	151,322,879	171,346,817
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	80,393,385	67,400,294	76,189,800	87,502,337	148,088,700
Mark-Up/ Return/Interest Expenses	31,077,225	23,586,203	32,393,716	39,495,913	84,370,609
Net Mark-Up / Interest Income	49,316,160	43,814,091	43,796,084	48,006,424	63,718,091
Provisions & bad debts written off directly	503,341	653,651	1,047,405	(821,807)	2,673,592
Net Mark-Up / Interest Income after Provision	48,812,819	43,160,440	42,748,679	48,828,231	61,044,499
Fees, Commission & Brokerage income	7,842,050	7,639,750	10,454,980	11,636,751	12,230,871
Dividend income	1,266,530	1,456,326	1,632,466	1,156,944	1,240,771
Gain/Loss on sale of securities	4,428,549	5,678,632	4,666,214	1,257,148	828,873
Income from dealing in foreign currencies	945,739	911,520	1,693,348	3,580,421	2,972,615
Other income	2,083,199	488,479	484,322	880,608	584,184
Total Non - Markup / Interest Income	16,566,067	16,174,707	18,931,330	18,511,872	17,857,314
Administrative expenses	21,967,630	22,073,702	30,297,380	35,715,447	37,685,431
Other expenses	1,082,717	1,186,755	768,922	818,735	1,062,789
Total Non-Markup/Interest Expenses	23,050,347	23,260,457	31,066,302	36,534,182	38,748,220
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	42,328,539	36,074,690	30,613,707	30,805,921	40,153,593
Taxation - Current	14,447,371	12,386,090	3,852,232	11,458,900	15,699,879
- Prior Years	1,906,156	1,675,794	(2,166,582)	(1,710,032)	450,785
- Deferred	428,745	121,910	6,880,293	641,769	55,718
PROFIT/ (LOSS) AFTER TAXATION	25,546,267	21,890,896	22,047,764	20,415,284	23,947,211
Net Cash Inflow / (Outflow) from Operating Activities	82,440,208	21,592,869	127,450,476	125,339,138	63,386,018
Net Cash Inflow / (Outflow) from Investing Activities	(50,941,773)	11,042,819	(77,166,678)	(99,373,782)	2,799,955
Net Cash Inflow / (Outflow) from Financing Activities	(17,167,405)	(17,760,058)	(17,316,344)	(20,153,580)	(24,756,482)
Number of Employees	12,092	12,361	14,376	14,952	15,564

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	MCB Islamic Bank Ltd.				
	2015	2016	2017	2018	2019
ASSETS					
Cash & balances with treasury banks	698,123	1,509,804	3,390,753	6,990,369	10,252,547
Balances with other banks	6,347,459	2,750,998	2,703,251	1,422,701	8,822,985
Lending to financial institutions	-	-	1,400,000	4,675,000	5,851,664
Investments - net	5,995,470	5,769,675	9,186,213	12,713,954	16,309,800
Advances - net	12,473,797	16,172,727	31,313,404	62,907,204	51,309,967
Other assets	170,922	2,104,250	839,918	2,289,371	5,049,786
Operating fixed assets	1,192,382	-	2,622,993	3,144,771	6,499,495
Deferred tax assets	9,388	261,048	289,465	751,065	921,017
TOTAL ASSETS	26,887,541	28,568,502	51,745,997	94,894,435	105,017,261
LIABILITIES					
Bills payable	89,864	447,776	314,210	1,303,992	973,627
Borrowings from financial institutions	631,520	2,785,650	7,926,790	7,800,628	4,127,526
Deposits and other accounts	9,450,072	14,279,436	32,690,808	73,307,185	81,853,511
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	6,733,333	40,524	1,183,410	2,413,116	7,595,796
Deferred tax liabilities	-	749,243	-	-	-
TOTAL LIABILITIES	16,904,789	18,302,629	42,115,218	84,824,921	94,550,460
NET ASSETS	9,982,752	10,265,873	9,630,779	10,069,514	10,466,801
REPRESENTED BY					
Share Capital	10,000,000	10,000,000	10,000,000	11,200,000	11,550,000
Reserves	10,461	26,444	26,444	26,444	26,444
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	4,153	68,087	(194,065)	(1,289,202)	(1,531,969)
Surplus/ (Deficit) on revaluation of assets	(31,862)	171,342	(201,600)	132,272	422,326
TOTAL	9,982,752	10,265,873	9,630,779	10,069,514	10,466,801
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	376,295	1,526,778	2,060,927	4,208,875	9,848,819
Mark-Up/ Return/Interest Expenses	101,057	576,544	1,005,671	2,304,950	5,855,061
Net Mark-Up / Interest Income	275,238	950,234	1,055,256	1,903,925	3,993,758
Provisions & bad debts written off directly	39,901	(94,137)	(54)	895,646	199,814
Net Mark-Up / Interest Income after Provision	235,337	1,044,371	1,055,310	1,008,279	3,793,944
Fees, Commission & Brokerage income	9,874	34,678	46,325	162,245	294,491
Dividend income	7,511	58,802	84,593	58,031	75,383
Gain/Loss on sale of securities	2,928	137,370	29,846	17,738	(109,983)
Income from dealing in foreign currencies	3,968	17,322	267,763	148,228	63,685
Other income	787	10,992	10,483	13,020	19,743
Total Non - Markup / Interest Income	25,068	259,164	439,010	399,262	343,319
Administrative expenses	200,698	1,187,266	1,845,119	3,083,172	4,478,636
Other expenses	2,076	2,296	128	4,582	24,386
Total Non-Markup/Interest Expenses	202,774	1,189,562	1,845,247	3,087,754	4,503,022
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	57,631	113,973	(350,927)	(1,680,213)	(365,759)
Taxation - Current	924	17,859	31,249	57,602	152,884
- Prior Years	-	4,866	4,488	-	-
- Deferred	4,400	11,331	(123,667)	(641,833)	(275,031)
PROFIT/ (LOSS) AFTER TAXATION	52,307	79,917	(262,997)	(1,095,982)	(243,612)
Net Cash Inflow / (Outflow) from Operating Activities	(957,739)	3,434,946	6,130,427	(17,450,371)	15,193,939
Net Cash Inflow / (Outflow) from Investing Activities	(834,791)	(6,219,726)	(4,297,225)	17,764,889	(4,275,562)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	1,200,000	(174,046)
Number of Employees	120	601	795	1,493	1,619

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Meezan Bank Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	12,780,806	16,641,160	19,125,401	28,582,626	29,728,764
Balances with other banks	9,939,660	2,348,076	3,851,150	3,554,234	5,501,077
Lending to financial institutions	10,511,855	4,065,406	500,000	7,442,732	90,766,297
Investments - net	54,966,907	98,488,574	152,459,855	151,613,933	114,089,252
Advances - net	54,195,163	59,155,585	88,678,076	127,622,868	175,711,942
Other assets	8,949,759	15,064,954	4,377,827	5,182,385	14,804,823
Operating fixed assets	3,066,100	3,985,248	4,898,240	5,594,914	6,273,239
Deferred tax assets	342,175	801,391	545,961	130,939	530,564
TOTAL ASSETS	154,752,425	200,550,394	274,436,510	329,724,631	437,405,958
LIABILITIES					
Bills payable	1,767,370	2,282,045	3,058,503	3,614,718	5,619,826
Borrowings from financial institutions	5,829,296	9,235,960	18,461,347	11,375,498	15,465,418
Deposits and other accounts	131,070,328	170,030,431	230,425,986	289,810,519	380,421,569
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	5,005,440	5,215,607	5,939,916	6,010,653	12,021,378
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	143,672,434	186,764,043	257,885,752	310,811,388	413,528,191
NET ASSETS	11,079,991	13,786,351	16,550,758	18,913,243	23,877,767
REPRESENTED BY					
Share Capital	6,982,550	8,029,933	9,033,675	10,027,379	10,027,379
Reserves	1,380,010	2,058,319	2,759,942	3,551,297	7,276,191
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	2,377,563	3,240,421	3,688,121	4,329,474	5,958,587
Surplus/ (Deficit) on revaluation of assets	339,868	457,678	1,069,020	1,005,093	615,610
TOTAL	11,079,991	13,786,351	16,550,758	18,913,243	23,877,767
PROFIT & LOSS ACCOUNTS					
Profit/ Return Earned	12,290,549	18,032,152	21,836,972	23,171,018	28,803,059
Profit/ Return Expenses	6,606,474	8,665,622	11,384,534	12,526,169	15,440,250
Net Profit/ Return	5,684,075	9,366,530	10,452,438	10,644,849	13,362,809
Provisions & bad debts written off directly	1,496,476	1,389,155	451,191	93,382	466,504
Net Profit/ Return after Provision	4,187,599	7,977,375	10,001,247	10,551,467	12,896,305
Fees, Commission & Brokerage income	615,752	757,136	969,517	1,258,234	1,569,327
Dividend income	321,898	938,983	481,026	309,285	283,633
Gain/Loss on sale of securities	-	-	505,100	-	1,148,499
Income from dealing in foreign currencies	1,381,044	-	346,830	603,352	1,626,363
Other income	156,336	236,756	96,117	1,330,579	127,062
Total Non - Profit / Return Income	2,475,030	2,504,755	2,398,590	3,501,450	4,754,884
Administrative expenses	4,460,804	5,958,595	7,192,527	8,403,862	10,459,934
Other expenses	74,865	167,235	(22,916)	2,391	292,721
Total Non - Profit / Return Expenses	4,535,669	6,125,830	7,169,611	8,406,253	10,752,655
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	2,126,960	4,356,300	5,230,226	5,646,664	6,898,534
Taxation - Current	1,025,135	1,703,310	1,715,141	1,573,730	2,223,292
- Prior Years	(332,808)	(220,027)	-	(268,836)	-
- Deferred	(214,955)	(518,526)	6,969	384,994	105,156
PROFIT/ (LOSS) AFTER TAXATION	1,649,588	3,391,543	3,508,116	3,956,776	4,570,086
Net Cash Inflow / (Outflow) from Operating Activities	41,257,569	40,906,365	59,402,194	10,928,315	(44,417,274)
Net Cash Inflow / (Outflow) from Investing Activities	(32,185,002)	(43,835,572)	(54,064,297)	(262,046)	49,515,190
Net Cash Inflow / (Outflow) from Financing Activities	22,720,466	(802,023)	(1,350,582)	(1,505,960)	(2,004,935)
Number of Employees	4,364	4,900	5,320	6,248	7,429

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Meezan Bank Ltd.				
	2015	2016	2017	2018	2019
ASSETS					
Cash & balances with treasury banks	43,685,636	56,036,849	64,556,409	65,022,412	92,193,877
Balances with other banks	11,175,060	12,021,351	4,940,090	8,277,146	15,414,833
Lending to financial institutions	101,079,476	129,115,165	147,229,221	184,814,600	223,689,325
Investments - net	146,304,897	130,156,297	123,160,901	127,115,376	229,667,072
Advances - net	207,568,823	311,530,270	419,929,149	512,564,522	493,775,346
Other assets	13,979,299	9,982,837	21,795,390	29,215,973	46,910,457
Operating fixed assets	8,056,743	8,924,328	11,464,973	13,873,354	24,464,053
Deferred tax assets	-	-	-	868,024	-
TOTAL ASSETS	531,849,934	657,767,097	793,076,133	941,751,407	1,126,114,963
LIABILITIES					
Bills payable	6,560,324	9,130,998	17,175,035	23,750,543	17,186,807
Borrowings from financial institutions	13,609,551	32,005,501	36,813,295	36,407,811	42,047,390
Deposits and other accounts	471,820,959	564,023,853	667,173,368	785,444,592	932,568,765
Sub-ordinated loans	-	7,000,000	7,000,000	14,000,000	14,000,000
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	13,118,869	13,770,218	26,274,075	38,571,522	54,522,604
Deferred tax liabilities	393,121	1,362,909	230,787	-	3,008,451
TOTAL LIABILITIES	505,502,824	627,293,479	754,666,560	898,174,468	1,063,334,017
NET ASSETS	26,347,110	30,473,618	38,409,573	43,576,939	62,780,946
REPRESENTED BY					
Share Capital	10,027,379	10,027,379	10,629,022	11,691,924	12,861,116
Reserves	8,587,363	9,699,685	13,393,125	15,185,565	18,231,980
Advance against Equity	-	-	-	-	-
Minority interest	-	-	1,007,975	1,006,434	1,169,813
Un-appropriated profit	6,942,042	8,422,009	12,563,156	15,738,899	21,117,202
Surplus/ (Deficit) on revaluation of assets	790,326	2,324,545	816,295	(45,883)	9,400,835
TOTAL	26,347,110	30,473,618	38,409,573	43,576,939	62,780,946
PROFIT & LOSS ACCOUNTS					
Profit/ Return Earned	33,113,741	30,761,376	36,434,663	48,629,139	94,278,810
Profit/ Return Expenses	14,897,149	12,872,844	15,681,641	20,453,359	47,746,059
Net Profit/ Return	18,216,592	17,888,532	20,753,022	28,175,780	46,532,751
Provisions & bad debts written off directly	563,174	(184,919)	1,283,326	1,168,051	4,186,430
Net Profit/ Return after Provision	17,653,418	18,073,451	19,469,696	27,007,729	42,346,321
Fees, Commission & Brokerage income	1,987,212	2,619,769	6,030,008	6,822,735	7,427,474
Dividend income	628,661	744,090	287,977	242,429	276,464
Gain/Loss on sale of securities	342,136	877,680	937,558	(39,376)	(428,782)
Income from dealing in foreign currencies	1,471,337	1,207,563	1,210,827	1,318,460	2,684,097
Other income	167,374	208,217	387,460	313,486	535,615
Total Non - Profit / Return Income	4,596,720	5,657,319	8,853,830	8,657,734	10,494,868
Administrative expenses	13,560,648	14,680,291	17,125,835	19,787,222	25,454,005
Other expenses	238,237	107,643	301,661	400,220	710,733
Total Non - Profit / Return Expenses	13,798,885	14,787,934	17,427,496	20,187,442	26,164,738
Extra ordinary/unusual Items	-	-	963,186	298,031	(301,295)
PROFIT/ (LOSS) BEFORE TAXATION	8,451,253	8,942,836	9,932,844	15,179,990	26,977,746
Taxation - Current	2,394,558	2,996,908	4,599,996	6,772,179	11,939,734
- Prior Years	459,143	240,647	373,600	-	470,030
- Deferred	575,043	143,670	(820,745)	(726,099)	(1,211,657)
PROFIT/ (LOSS) AFTER TAXATION	5,022,509	5,561,611	5,779,993	9,133,910	15,779,639
Net Cash Inflow / (Outflow) from Operating Activities	52,687,232	(7,740,738)	(1,856,644)	9,041,771	137,269,176
Net Cash Inflow / (Outflow) from Investing Activities	(30,048,249)	16,945,224	3,622,277	(9,151,000)	(93,769,356)
Net Cash Inflow / (Outflow) from Financing Activities	(3,008,128)	3,993,018	(374,032)	3,912,288	(9,190,668)
Number of Employees	8,581	9,168	10,030	10,653	12,350

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	mybank Ltd.
	2010
ASSETS	
Cash & balances with treasury banks	2,548,881
Balances with other banks	715,251
Lending to financial institutions	1,744,912
Investments - net	9,410,881
Advances - net	19,645,545
Other assets	1,872,152
Operating fixed assets	2,179,707
Deferred tax assets	1,362,047
TOTAL ASSETS	39,479,376
LIABILITIES	
Bills payable	312,840
Borrowings from financial institutions	5,035,272
Deposits and other accounts	29,479,139
Sub-ordinated loans	-
Liabilities against assets subject to finance lease	-
Other liabilities	506,259
Deferred tax liabilities	-
TOTAL LIABILITIES	35,333,510
NET ASSETS	4,145,866
REPRESENTED BY	
Share Capital	5,303,582
Reserves	324,005
Advance against Equity	-
Minority interest	-
Un-appropriated profit	(2,415,503)
Surplus/ (Deficit) on revaluation of assets	933,782
TOTAL	4,145,866
PROFIT & LOSS ACCOUNTS	
Mark-Up/ Return/Interest Earned	2,887,135
Mark-Up/ Return/Interest Expenses	2,332,207
Net Mark-Up / Interest Income	554,928
Provisions & bad debts written off directly	937,435
Net Mark-Up / Interest Income after Provision	(382,507)
Fees, Commission & Brokerage income	157,781
Dividend income	54,789
Income from dealing in foreign currencies	96,171
Other income	100,631
Total Non - Markup / Interest Income	409,372
Administrative expenses	1,110,129
Other expenses	(5,073)
Total Non-Markup/Interest Expenses	1,105,056
Extra ordinary/unusual Items	-
PROFIT/ (LOSS) BEFORE TAXATION	(1,078,191)
Taxation - Current	32,965
- Prior Years	139,428
- Deferred	(207,173)
PROFIT/ (LOSS) AFTER TAXATION	(1,043,411)
Net Cash Inflow / (Outflow) from Operating Activities	907,389
Net Cash Inflow / (Outflow) from Investing Activities	774,276
Net Cash Inflow / (Outflow) from Financing Activities	-
Number of Employees	904

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	National Bank of Pakistan				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	115,442,360	131,675,907	158,332,708	158,230,033	97,971,501
Balances with other banks	30,389,664	27,581,695	30,222,338	18,388,738	12,108,025
Lending to financial institutions	23,025,156	44,380,396	8,272,645	51,941,866	111,788,608
Investments - net	301,323,804	319,531,213	343,537,529	396,411,825	561,764,137
Advances - net	477,506,564	525,045,764	657,381,154	620,216,609	626,704,083
Other assets	53,496,240	65,973,449	80,162,206	80,991,187	91,044,915
Operating fixed assets	26,888,226	27,453,815	27,949,833	34,568,864	31,795,539
Deferred tax assets	6,952,666	7,935,497	3,480,892	10,968,824	9,877,509
TOTAL ASSETS	1,035,024,680	1,149,577,736	1,309,339,305	1,371,717,946	1,543,054,317
LIABILITIES					
Bills payable	8,006,631	9,104,710	14,367,639	13,894,667	11,011,827
Borrowings from financial institutions	20,103,591	26,371,675	50,250,684	23,014,353	37,541,497
Deposits and other accounts	832,151,888	927,421,438	1,037,784,947	1,101,845,283	1,233,525,490
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	106,704	76,477	29,619	57,215	12,738
Other liabilities	46,160,038	53,951,988	55,628,666	72,242,898	82,633,864
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	906,528,852	1,016,926,288	1,158,061,555	1,211,054,416	1,364,725,416
NET ASSETS	128,495,828	132,651,448	151,277,750	160,663,530	178,328,901
REPRESENTED BY					
Share Capital	13,454,628	16,818,285	18,500,114	21,275,131	21,275,131
Reserves	24,450,244	25,342,817	28,818,528	33,536,713	32,073,606
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	65,857,438	68,358,910	68,715,995	49,734,161	57,006,813
Surplus/ (Deficit) on revaluation of assets	24,733,518	22,131,436	35,243,113	56,117,525	67,973,351
TOTAL	128,495,828	132,651,448	151,277,750	160,663,530	178,328,901
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	88,472,134	95,325,179	100,092,132	100,192,320	114,173,519
Mark-Up/ Return/Interest Expenses	45,250,476	48,515,618	56,417,827	60,894,358	70,007,088
Net Mark-Up / Interest Income	43,221,658	46,809,561	43,674,305	39,297,962	44,166,431
Provisions & bad debts written off directly	9,969,689	9,339,126	7,997,260	19,567,702	11,077,115
Net Mark-Up / Interest Income after Provision	33,251,969	37,470,435	35,677,045	19,730,260	33,089,316
Fees, Commission & Brokerage income	9,631,579	9,587,856	10,706,506	12,346,947	12,135,445
Dividend income	1,099,493	1,747,073	3,626,356	2,661,077	2,184,557
Gain/Loss on sale of securities	-	-	-	3,887,164	8,772,891
Income from dealing in foreign currencies	2,211,139	3,132,461	3,703,319	3,926,204	4,646,672
Other income	4,690,429	4,869,658	5,813,141	3,130,286	3,732,827
Total Non - Markup / Interest Income	17,632,640	19,337,048	23,849,322	25,951,678	31,472,392
Administrative expenses	26,202,577	30,117,272	35,736,823	37,677,868	39,424,616
Other expenses	266,913	679,038	531,838	975,527	3,136,349
Total Non-Markup/Interest Expenses	26,469,490	30,796,310	36,268,661	38,653,395	42,560,965
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	24,415,119	26,011,173	23,257,706	7,028,543	22,000,743
Taxation - Current	9,835,048	9,193,471	7,526,333	6,230,222	9,480,641
- Prior Years	(939,256)	260,000	-	130,079	-
- Deferred	(2,043,887)	(1,047,020)	(431,262)	(4,638,541)	(2,508,127)
PROFIT/ (LOSS) AFTER TAXATION	17,563,214	17,604,722	16,162,635	5,306,783	15,028,229
Net Cash Inflow / (Outflow) from Operating Activities	93,163,784	41,345,222	59,440,576	34,633,472	87,022,761
Net Cash Inflow / (Outflow) from Investing Activities	(83,940,833)	(17,630,296)	(17,626,078)	(34,606,039)	(139,725,483)
Net Cash Inflow / (Outflow) from Financing Activities	(8,109,412)	(10,126,668)	(12,642,900)	(12,952,019)	(4,251,469)
Number of Employees	16,457	16,971	16,440	17,153	16,190

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	National Bank of Pakistan				
	2015	2016	2017	2018	2019
ASSETS					
Cash & balances with treasury banks	150,899,778	159,836,139	160,405,083	293,198,090	293,198,090
Balances with other banks	20,128,273	13,828,477	26,992,279	13,598,325	13,598,325
Lending to financial institutions	7,694,516	121,709,399	26,916,113	144,140,344	144,140,344
Investments - net	829,245,898	897,130,749	1,296,537,064	1,442,403,957	1,442,403,957
Advances - net	578,122,160	667,389,455	740,344,934	1,008,398,612	1,008,398,612
Other assets	78,895,162	77,775,122	219,091,687	174,630,610	174,630,610
Operating fixed assets	31,706,237	32,900,778	33,822,237	55,990,330	55,990,330
Deferred tax assets	9,669,359	5,135,645	7,342,482	-	-
TOTAL ASSETS	1,706,361,383	1,975,705,764	2,511,451,879	3,132,360,268	3,132,360,268
LIABILITIES					
Bills payable	9,171,616	10,187,250	13,195,055	19,867,424	19,867,424
Borrowings from financial institutions	21,911,190	44,863,930	360,105,674	471,757,352	471,757,352
Deposits and other accounts	1,431,036,598	1,657,312,093	1,727,059,246	2,197,984,573	2,197,984,573
Sub-ordinate Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	35,800	25,652	56,799	194,403	194,403
Other liabilities	75,854,704	86,584,063	231,359,391	192,464,608	192,464,608
Deferred tax liabilities	-	-	-	10,869,353	10,869,353
TOTAL LIABILITIES	1,538,009,908	1,798,972,988	2,331,776,165	2,893,137,713	2,893,137,713
NET ASSETS	168,351,475	176,732,776	179,675,714	239,222,555	239,222,555
REPRESENTED BY					
Share Capital	21,275,131	21,275,131	21,275,131	21,275,131	21,275,131
Reserves	45,580,712	46,800,341	49,887,328	53,260,789	53,260,789
Advance against Equity	-	-	-	-	-
Minority interest	-	-	811,427	862,532	862,532
Un-appropriated profit	49,155,590	51,939,151	58,069,393	93,465,516	93,465,516
Surplus/ (Deficit) on revaluation of assets	52,340,042	56,718,153	49,632,435	70,358,587	70,358,587
TOTAL	168,351,475	176,732,776	179,675,714	239,222,555	239,222,555
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	113,661,831	114,402,671	123,415,023	239,710,290	239,710,290
Mark-Up/ Return/Interest Expenses	59,940,895	59,578,235	68,810,743	167,556,408	167,556,408
Net Mark-Up / Interest Income	53,720,936	54,824,436	54,604,280	72,153,882	72,153,882
Provisions & bad debts written off directly	11,821,383	(701,257)	534,732	13,557,101	13,557,101
Net Mark-Up / Interest Income after Provision	41,899,553	55,525,693	54,069,548	58,596,781	58,596,781
Fees, Commission & Brokerage income	12,394,723	14,833,449	18,403,001	20,416,642	20,416,642
Dividend income	3,259,736	2,998,821	3,531,391	3,099,277	3,099,277
Gain/Loss on sale of securities	12,594,424	8,405,934	6,517,542	2,165,524	2,165,524
Income from dealing in foreign currencies	4,647,844	2,179,289	2,417,473	6,320,455	6,320,455
Other income	2,086,700	1,549,113	1,245,824	5,757,969	5,757,969
Total Non - Markup / Interest Income	34,983,427	29,966,606	32,115,231	37,759,867	37,759,867
Administrative expenses	42,120,439	46,943,418	49,735,202	67,228,062	67,228,062
Other expenses	1,546,933	1,407,666	306,057	150,585	150,585
Total Non-Markup/Interest Expenses	43,667,372	48,351,084	50,041,259	67,378,647	67,378,647
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	33,215,608	37,141,215	36,143,520	28,978,001	28,978,001
Taxation - Current	14,576,847	9,540,915	8,676,731	13,430,533	13,430,533
- Prior Years	2,298,465	1,343,826	271,652	1,053,841	1,053,841
- Deferred	(2,878,568)	3,504,189	3,849,275	(2,153,565)	(2,153,565)
PROFIT/ (LOSS) AFTER TAXATION	19,218,864	22,752,285	23,345,862	16,647,192	16,647,192
Net Cash Inflow / (Outflow) from Operating Activities	351,663,198	45,349,026	(232,412,792)	292,868,552	292,868,552
Net Cash Inflow / (Outflow) from Investing Activities	(287,987,556)	(53,305,078)	268,766,130	(254,863,109)	(254,863,109)
Net Cash Inflow / (Outflow) from Financing Activities	(11,683,781)	(15,977,303)	(16,087,903)	(2,188,708)	(2,188,708)
Number of Employees	16,171	15,793	16,590	16,594	16,594

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	NIB Bank Ltd.		
	2010	2011	2012
ASSETS			
Cash & balances with treasury banks	8,836,449	7,969,044	7,672,866
Balances with other banks	2,951,479	1,486,830	960,850
Lending to financial institutions	6,429,166	14,666,918	3,440,910
Investments - net	51,789,035	49,598,830	85,386,110
Advances - net	74,566,015	60,844,380	71,564,237
Other assets	7,577,937	4,462,407	7,994,606
Operating fixed assets	2,718,975	4,748,221	2,708,498
Deferred tax assets	9,480,983	11,017,000	10,881,284
TOTAL ASSETS	164,350,039	154,793,630	190,609,361
LIABILITIES			
Bills payable	1,335,493	1,738,422	2,430,030
Borrowings from financial institutions	42,361,934	47,382,031	76,179,065
Deposits and other accounts	99,169,373	85,488,268	91,291,234
Sub-ordinated loans	3,996,000	3,994,400	3,992,800
Liabilities against assets subject to finance lease	-	-	-
Other liabilities	3,824,474	2,514,005	2,702,438
Deferred tax liabilities	-	-	-
TOTAL LIABILITIES	150,687,274	141,117,126	176,595,567
NET ASSETS	13,662,765	13,676,504	14,013,794
REPRESENTED BY			
Share Capital	40,437,271	103,028,512	103,028,512
Reserves	8,464,894	(45,551,347)	225,889
Advance against equity	6,352,360	-	-
Minority interest	-	-	-
Un-appropriated profit	(41,592,479)	(43,893,095)	(43,862,642)
Surplus/ (Deficit) on revaluation of assets	719	92,434	(45,377,965)
TOTAL	13,662,765	13,676,504	14,013,794
PROFIT & LOSS ACCOUNTS			
Mark-Up/ Return/Interest Earned	16,482,080	14,245,677	13,988,512
Mark-Up/ Return/Interest Expenses	13,533,160	12,166,781	11,132,803
Net Mark-Up / Interest Income	2,948,920	2,078,896	2,855,709
Provisions & bad debts written off directly	10,050,404	2,766,143	(99,804)
Net Mark-Up / Interest Income after Provision	(7,101,484)	(687,247)	2,955,513
Fees, Commission & Brokerage income	715,279	756,650	891,618
Dividend income	177,229	573,184	448,906
Gain/Loss on sale of securities	-	274,512	539,578
Income from dealing in foreign currencies	469,449	526,577	469,247
Other income	353,395	21,157	72,833
Total Non - Markup / Interest Income	1,715,352	2,152,080	2,422,182
Administrative expenses	6,955,148	4,714,974	5,173,194
Other expenses	280,277	230,277	59,381
Total Non-Markup/Interest Expenses	7,235,425	4,945,251	5,232,575
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(12,621,557)	(3,480,418)	145,120
Taxation - Current	181,974	163,978	82,054
- Prior Years	327,748	30,658	25,000
- Deferred	(3,019,165)	(1,630,964)	-
PROFIT/ (LOSS) AFTER TAXATION	(10,112,114)	(2,044,090)	38,066
Net Cash Inflow / (Outflow) from Operating Activities	(18,017,973)	(6,875,993)	33,628,173
Net Cash Inflow / (Outflow) from Investing Activities	10,937,221	2,579,511	(34,448,326)
Net Cash Inflow / (Outflow) from Financing Activities	6,350,622	1,964,428	(2,005)
Number of Employees	3,595	3,595	2,768

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

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	NIB Bank Ltd.			
	2013	2014	2015	2016
ASSETS				
Cash & balances with treasury banks	8,006,105	8,063,675	10,052,543	8,766,811
Balances with other banks	692,177	587,428	1,645,086	777,302
Lending to financial institutions	2,127,516	7,699,646	1,599,044	3,243,130
Investments - net	61,058,886	59,944,107	95,743,449	124,489,098
Advances - net	82,000,586	93,664,036	110,668,994	87,305,928
Other assets	7,415,548	10,473,160	11,161,201	7,941,506
Operating fixed assets	2,836,105	2,996,530	3,086,446	2,796,052
Deferred tax assets	12,688,138	10,139,376	9,539,749	8,625,041
TOTAL ASSETS	176,825,061	193,567,958	243,496,512	243,944,868
LIABILITIES				
Bills payable	2,862,663	2,740,528	2,576,216	2,634,398
Borrowings from financial institutions	51,506,673	62,750,894	85,676,741	117,174,817
Deposits and other accounts	104,896,065	105,109,980	130,444,894	97,072,367
Sub-ordinated loans	-	4,197,195	4,195,516	4,193,837
Liabilities against assets subject to finance lease	-	-	-	-
Other liabilities	3,083,466	3,114,267	3,463,013	4,064,640
Deferred tax liabilities	-	-	-	-
TOTAL LIABILITIES	162,348,867	177,912,864	226,356,380	225,140,059
NET ASSETS	14,476,194	15,655,094	17,140,132	18,804,809
REPRESENTED BY				
Share Capital	103,028,512	103,028,512	103,028,512	103,028,512
Reserves	474,123	(45,295,500)	(44,772,041)	(44,487,968)
Advance against equity	-	-	-	-
Minority interest	-	-	-	-
Un-appropriated profit	(42,790,164)	(43,294,117)	(41,195,205)	(40,057,798)
Surplus/ (Deficit) on revaluation of assets	(46,236,277)	1,216,199	78,866	322,063
TOTAL	14,476,194	15,655,094	17,140,132	18,804,809
PROFIT & LOSS ACCOUNTS				
Mark-Up/ Return/Interest Earned	13,169,697	15,071,457	14,737,305	15,413,031
Mark-Up/ Return/Interest Expenses	9,883,452	11,254,631	10,095,234	11,011,697
Net Mark-Up / Interest Income	3,286,245	3,816,826	4,642,071	4,401,334
Provisions & bad debts written off directly	(851,577)	1,527,361	205,145	166,037
Net Mark-Up / Interest Income after Provision	4,137,822	2,289,465	4,436,926	4,235,297
Fees, Commission & Brokerage income	1,271,045	1,616,869	1,420,931	1,314,814
Dividend income	522,888	1,126,012	152,041	156,939
Gain/Loss on sale of securities	543,436	509,014	4,021,669	569,089
Income from dealing in foreign currencies	-	587,181	357,056	425,074
Other income	568,634	89,578	46,890	398,481
Total Non - Markup / Interest Income	2,906,003	3,928,654	5,998,587	2,864,397
Administrative expenses	5,305,872	6,096,098	6,172,262	6,176,449
Other expenses	112,686	206,451	236,643	(69,288)
Total Non-Markup/Interest Expenses	5,418,558	6,302,549	6,408,905	6,107,161
Extra ordinary/unusual Items	-	-	-	(992,393)
PROFIT/ (LOSS) BEFORE TAXATION	1,625,267	(84,430)	4,026,608	1,984,926
Taxation - Current	160,757	215,001	207,359	183,603
- Prior Years	148,339	10,851	-	116,301
- Deferred	75,000	197,477	1,201,956	264,658
PROFIT/ (LOSS) AFTER TAXATION	1,241,171	(507,759)	2,617,293	1,420,364
Net Cash Inflow / (Outflow) from Operating Activities	(19,744,538)	(9,077,932)	39,972,497	21,087,754
Net Cash Inflow / (Outflow) from Investing Activities	23,803,313	4,833,580	(36,924,247)	(23,239,583)
Net Cash Inflow / (Outflow) from Financing Activities	(3,994,209)	4,197,173	(1,724)	(1,686)
Number of Employees	3,039	3,005	2,678	2,689

*NIB Bank Limited has been de-scheduling with effect from July 07, 2017, on account of its merger with and into MCB Bank Limited.

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Jun. : Thousand Rupees)

	The Punjab Provincial Co-operative Bank Ltd.				
	2010*	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	649,913	822,377	533,867	634,679	779,550
Balances with other banks	2,616,765	1,921,724	923,473	1,986,887	1,240,883
Lending to financial institutions	-	-	-	-	500,000
Investments - net	789,335	905,848	1,108,617	791,599	2,150,672
Advances - net	5,817,383	6,958,545	7,810,420	7,862,562	7,975,705
Other assets	469,258	735,143	730,999	762,731	743,700
Operating fixed assets	3,562,044	3,534,591	3,445,150	4,571,028	4,594,887
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	13,904,698	14,878,228	14,552,526	16,609,486	17,985,397
LIABILITIES					
Bills payable	17,285	17,210	-	13,746	27,065
Borrowings from financial institutions	3,611,110	277,774	30,845	-	-
Deposits and other accounts	2,552,078	2,957,690	2,409,075	2,747,708	3,707,719
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	219,451	179,954	303,843	2,641,887	2,789,285
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	6,399,924	3,432,628	2,743,763	5,403,341	6,524,069
NET ASSETS	7,504,774	11,445,600	11,808,763	11,206,145	11,461,328
REPRESENTED BY					
Share Capital	435,437	435,924	436,148	436,410	1,938,210
Reserves	4,235,213	7,568,159	7,941,588	8,060,799	6,581,685
Advance against equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	(631,537)	26,387	77,033	(1,836,133)	(1,656,708)
Surplus/ (Deficit) on revaluation of assets	3,465,661	3,415,130	3,353,994	4,545,069	4,598,141
TOTAL	7,504,774	11,445,600	11,808,763	11,206,145	11,461,328
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	716,382	793,002	1,580,867	1,595,985	1,619,737
Mark-Up/ Return/Interest Expenses	230,521	82,862	126,469	115,098	149,263
Net Mark-Up / Interest Income	485,861	710,140	1,454,398	1,480,887	1,470,474
Provisions & bad debts written off directly	(60,855)	-	88,059	(37,970)	-
Net Mark-Up / Interest Income after Provision	546,716	710,140	1,366,339	1,518,857	1,470,474
Fees, Commission & Brokerage income	12,434	12,190	25,052	24,148	23,911
Dividend income	14,772	14,780	14,829	18,693	17,193
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	-	-	-	-	-
Other income	202,703	18,944	46,015	57,891	68,840
Total Non - Markup / Interest Income	229,909	45,914	85,896	100,732	109,944
Administrative expenses	405,668	454,213	877,831	1,147,041	1,469,612
Other expenses	55,855	2,199	171,413	18	-
Total Non-Markup/Interest Expenses	461,523	456,412	1,049,244	1,147,059	1,469,612
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	315,102	299,642	402,991	472,530	110,806
Taxation - Current	10,000	8,389	19,661	12,985	26,947
- Prior Years	8,000	-	-	(19,183)	-
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAXATION	297,102	291,253	383,330	478,728	83,859
Net Cash Inflow / (Outflow) from Operating Activities	(924,905)	(2,106,998)	(3,326,137)	780,713	1,516,968
Net Cash Inflow / (Outflow) from Investing Activities	230,203	591,485	447,470	383,722	(1,319,822)
Net Cash Inflow / (Outflow) from Financing Activities	1,437,797	1,666,889	1,743,282	(209)	1,721
Number of Employees	1,828	1,885	1,713	1,841	1,852

* As on 31st Dec

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Jun. : Thousand Rupees)

	The Punjab Provincial Co-operative Bank Ltd.				
	2015	2016	2017	2018	2019
ASSETS					
Cash & balances with treasury banks	866,698	770,803	1,127,957	1,218,756	742,268
Balances with other banks	1,775,794	885,556	1,482,580	805,565	959,517
Lending to financial institutions	-	-	-	-	-
Investments - net	1,934,771	2,525,001	2,633,412	2,911,628	2,876,398
Advances - net	9,194,515	9,434,539	9,678,398	10,207,775	9,861,768
Other assets	923,123	912,480	820,067	857,475	833,784
Operating fixed assets	4,619,964	4,645,212	7,176,211	7,180,096	7,181,513
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	19,314,865	19,173,591	22,918,625	23,181,295	22,455,248
LIABILITIES					
Bills payable	27,324	14,807	52,584	55,502	52,635
Borrowings from financial institutions	-	-	-	-	-
Deposits and other accounts	4,567,142	4,186,617	5,057,990	5,324,183	4,579,982
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	3,130,519	3,199,188	3,210,082	3,569,088	3,624,550
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	7,724,985	7,400,612	8,320,656	8,948,773	8,257,167
NET ASSETS	11,589,880	11,772,979	14,597,969	14,232,522	14,198,081
REPRESENTED BY					
Share Capital	1,938,243	7,886,842	7,885,482	7,885,556	7,885,490
Reserves	6,603,774	682,816	712,873	742,108	809,147
Advance against equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	(1,678,728)	(1,580,623)	(1,486,922)	(1,780,620)	(1,762,758)
Surplus/ (Deficit) on revaluation of assets	4,726,591	4,783,944	7,486,536	7,385,478	7,266,202
TOTAL	11,589,880	11,772,979	14,597,969	14,232,522	14,198,081
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	1,739,766	1,647,117	1,721,149	1,845,307	1,910,233
Mark-Up/ Return/Interest Expenses	197,365	140,781	110,447	150,119	207,511
Net Mark-Up / Interest Income	1,542,401	1,506,336	1,610,702	1,695,188	1,702,722
Provisions & bad debts written off directly	-	194	-	-	-
Net Mark-Up / Interest Income after Provision	1,542,401	1,506,142	1,610,702	1,695,188	1,702,722
Fees, Commission & Brokerage income	17,122	16,817	17,628	18,295	19,645
Dividend income	12,408	25,884	32,158	34,130	38,801
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	-	-	-	-	-
Other income	70,377	89,776	92,763	103,239	102,279
Total Non - Markup / Interest Income	99,907	132,477	142,549	155,664	160,725
Administrative expenses	1,432,249	1,389,835	1,448,374	1,565,416	1,432,082
Other expenses	85,872	106,799	160,000	120,013	100,651
Total Non-Markup/Interest Expenses	1,518,121	1,496,634	1,608,374	1,685,429	1,532,733
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	124,187	141,985	144,877	165,423	330,714
Taxation - Current	33,048	38,037	30,944	45,570	68,358
- Prior Years	1,414	-	-	-	-
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAXATION	89,725	103,948	113,933	119,853	262,356
Net Cash Inflow / (Outflow) from Operating Activities	301,375	(441,734)	874,854	(219,168)	(247,703)
Net Cash Inflow / (Outflow) from Investing Activities	320,993	(544,053)	79,063	(367,122)	(74,767)
Net Cash Inflow / (Outflow) from Financing Activities	(309)	(346)	261	74	(66)
Number of Employees	1,848	1,868	1,786	1,786	1,827

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	RBS (Pakistan) Ltd.
	2010
ASSETS	
Cash & balances with treasury banks	6,216,709
Balances with other banks	4,986,783
Lending to financial institutions	250,000
Investments - net	28,164,268
Advances - net	38,292,651
Other assets	2,085,660
Operating fixed assets	3,572,820
Deferred tax assets	2,911,699
TOTAL ASSETS	86,480,590
LIABILITIES	
Bills payable	1,749,011
Borrowings from financial institutions	5,249,771
Deposits and other accounts	66,134,326
Sub-ordinated loans	598,880
Liabilities against assets subject to finance lease	-
Other liabilities	6,095,023
Deferred tax liabilities	-
TOTAL LIABILITIES	79,827,011
NET ASSETS	6,653,579
REPRESENTED BY	
Share Capital	17,179,814
Reserves	(6,395,647)
Advance against subscription for right shares	-
Minority interest	-
Un-appropriated profit	(5,840,823)
Surplus/ (Deficit) on revaluation of assets	1,710,235
TOTAL	6,653,579
PROFIT & LOSS ACCOUNTS	
Mark-Up/ Return/Interest Earned	9,222,943
Mark-Up/ Return/Interest Expenses	5,677,327
Net Mark-Up / Interest Income	3,545,616
Provisions & bad debts written off directly	2,249,960
Net Mark-Up / Interest Income after Provision	1,295,656
Fees, Commission & Brokerage income	808,759
Dividend income	924
Income from dealing in foreign currencies	334,689
Other income	542,353
Total Non - Markup / Interest Income	1,686,725
Administrative expenses	5,977,703
Other expenses	(57,469)
Total Non-Markup/Interest Expenses	5,920,234
Extra ordinary/unusual Items	-
PROFIT/ (LOSS) BEFORE TAXATION	(2,937,853)
Taxation - Current	111,443
- Prior Years	199,337
- Deferred	(1,246,153)
PROFIT/ (LOSS) AFTER TAXATION	(2,002,480)
Net Cash Inflow / (Outflow) from Operating Activities	4,183,981
Net Cash Inflow / (Outflow) from Investing Activities	(1,034,398)
Net Cash Inflow / (Outflow) from Financing Activities	(199,680)
Number of Employees	2,889

RBS Bank Ltd. merged into Faysall Bank with effect from close of business December, 31 2010.

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Samba Bank Ltd.*				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	1,250,011	1,463,306	2,052,832	2,795,889	2,525,366
Balances with other banks	1,195,948	59,384	2,289,653	117,483	79,761
Lending to financial institutions	1,389,003	803,459	2,777,162	790,672	1,900,000
Investments - net	11,090,905	9,663,613	8,894,957	13,991,462	19,953,205
Advances - net	12,137,786	15,831,327	15,444,776	18,269,396	21,812,172
Other assets	844,591	1,170,140	1,152,710	1,691,360	2,451,553
Operating fixed assets	1,001,413	903,608	832,375	861,709	800,890
Deferred tax assets	1,601,463	1,436,135	1,409,372	1,483,569	1,058,113
TOTAL ASSETS	30,511,120	31,330,972	34,853,837	40,001,540	50,581,060
LIABILITIES					
Bills payable	115,759	529,005	250,709	918,662	308,894
Borrowings from financial institutions	6,534,994	3,996,032	2,477,466	2,987,399	5,964,576
Deposits and other accounts	14,871,806	17,669,297	22,753,644	24,632,610	31,642,143
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	279	-	-	-	-
Other liabilities	1,062,604	954,371	856,135	1,331,691	1,410,850
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	22,585,442	23,148,705	26,337,954	29,870,362	39,326,463
NET ASSETS	7,925,678	8,182,267	8,515,883	10,131,178	11,254,597
REPRESENTED BY					
Share Capital	14,334,734	14,334,734	14,334,734	8,082,387	10,082,387
Reserves	43,080	90,383	150,561	167,424	212,640
Advance against Equity	-	-	-	1,613,502	-
Minority interest	-	-	-	-	-
Un-appropriated profit	(6,441,559)	(6,252,347)	(6,011,639)	291,091	471,956
Surplus/ (Deficit) on revaluation of assets	(10,577)	9,497	42,227	(23,226)	487,614
TOTAL	7,925,678	8,182,267	8,515,883	10,131,178	11,254,597
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	2,384,653	3,352,186	3,054,034	3,206,548	4,618,568
Mark-Up/ Return/Interest Expenses	1,350,320	1,943,845	1,721,825	1,822,677	2,805,889
Net Mark-Up / Interest Income	1,034,333	1,408,341	1,332,209	1,383,871	1,812,679
Provisions & bad debts written off directly	17,599	(46,204)	(90,600)	(89,935)	(99,358)
Net Mark-Up / Interest Income after Provision	1,016,734	1,454,545	1,422,809	1,473,806	1,912,037
Fees, Commission & Brokerage income	73,829	63,726	73,851	94,849	104,664
Dividend income	22,492	2,453	1,379	2,816	3,673
Gain/Loss on sale of securities	-	-	-	-	37,193
Income from dealing in foreign currencies	58,960	18,749	38,235	56,935	48,221
Other income	165,962	67,469	41,040	5,898	23,520
Total Non - Markup / Interest Income	321,243	152,397	154,505	160,498	217,271
Administrative expenses	1,456,873	1,393,321	1,458,244	1,550,837	1,645,959
Other expenses	11,400	12,727	(44,964)	1,806	58,089
Total Non-Markup/Interest Expenses	1,468,273	1,406,048	1,413,280	1,552,643	1,704,048
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(130,296)	200,894	164,034	81,661	425,260
Taxation - Current	27,056	36,566	16,040	33,787	48,487
- Prior Years	11,418	(226,493)	(165,892)	-	-
- Deferred	(49,176)	154,306	13,000	(36,439)	150,692
PROFIT/ (LOSS) AFTER TAXATION	(119,594)	236,515	300,886	84,313	226,081
Net Cash Inflow / (Outflow) from Operating Activities	5,087,251	(2,388,547)	2,027,886	(574,066)	5,795,768
Net Cash Inflow / (Outflow) from Investing Activities	(5,293,616)	1,465,557	791,909	(2,459,077)	(6,490,511)
Net Cash Inflow / (Outflow) from Financing Activities	983,132	(279)	-	1,604,030	386,498
Number of Employees	810	760	732	614	602

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

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Samba Bank Ltd.				
	2015	2016	2017	2018	2019
ASSETS					
Cash & balances with treasury banks	3,258,421	4,723,664	3,887,745	5,154,790	5,544,027
Balances with other banks	1,071,112	816,421	127,386	496,174	1,154,197
Lending to financial institutions	2,000,000	5,277,254	5,192,950	9,449,244	2,274,405
Investments - net	44,726,421	57,237,456	62,918,102	48,021,370	51,278,029
Advances - net	24,187,038	28,789,980	40,181,773	53,592,255	61,356,143
Other assets	2,942,082	2,701,360	4,232,118	4,164,776	5,613,151
Operating fixed assets	1,323,670	1,458,715	1,246,618	1,185,211	2,029,971
Deferred tax assets	657,592	409,641	436,816	700,767	327,484
TOTAL ASSETS	80,166,336	101,414,491	118,223,508	122,764,587	129,577,407
LIABILITIES					
Bills payable	492,159	915,076	686,692	877,017	783,478
Borrowings from financial institutions	27,325,753	35,847,072	46,201,468	39,780,603	36,114,488
Deposits and other accounts	38,844,291	50,306,804	54,901,464	65,225,052	71,881,880
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	1,659,914	2,026,015	3,725,690	4,098,160	6,618,074
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	68,322,117	89,094,967	105,515,314	109,980,832	115,397,920
NET ASSETS	11,844,219	12,319,524	12,708,194	12,783,755	14,179,487
REPRESENTED BY					
Share Capital	10,082,387	10,082,387	10,082,387	10,082,387	10,082,387
Reserves	298,760	407,680	555,451	691,997	829,289
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	816,439	1,252,121	1,843,203	2,389,386	2,938,552
Surplus/ (Deficit) on revaluation of assets	646,633	577,336	227,153	(380,016)	329,259
TOTAL	11,844,219	12,319,524	12,708,194	12,783,755	14,179,487
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	5,468,187	5,682,057	7,256,121	7,555,595	12,791,334
Mark-Up/ Return/Interest Expenses	3,325,564	3,576,446	4,896,833	4,847,164	9,272,249
Net Mark-Up / Interest Income	2,142,623	2,105,611	2,359,288	2,708,431	3,519,085
Provisions & bad debts written off directly	21,540	265,459	101,412	68,364	502,047
Net Mark-Up / Interest Income after Provision	2,121,083	1,840,152	2,257,876	2,640,067	3,017,038
Fees, Commission & Brokerage income	125,696	177,769	210,616	270,927	331,658
Dividend income	22,036	36,492	44,661	45,332	61,381
Gain/Loss on sale of securities	484,784	702,571	94,258	214,586	20,697
Income from dealing in foreign currencies	75,208	139,621	138,260	237,464	432,256
Other income	97,533	22,953	227,351	3,743	154
Total Non - Markup / Interest Income	805,257	1,079,406	715,146	772,052	846,146
Administrative expenses	2,060,056	1,961,764	2,023,021	2,264,098	2,732,037
Other expenses	50,907	31,339	19,073	38,302	30,998
Total Non-Markup/Interest Expenses	2,110,963	1,993,103	2,042,094	2,302,400	2,763,035
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	815,377	926,455	930,928	1,109,719	1,100,149
Taxation - Current	62,464	67,373	136,304	358,178	427,602
- Prior Years	13,817	29,215	(105,615)	5,826	27,939
- Deferred	308,493	285,265	161,386	62,986	(41,850)
PROFIT/ (LOSS) AFTER TAXATION	430,603	544,602	738,853	682,729	686,458
Net Cash Inflow / (Outflow) from Operating Activities	27,066,960	14,243,363	2,962,310	(16,899,722)	9,610,044
Net Cash Inflow / (Outflow) from Investing Activities	(25,342,554)	(13,032,811)	(4,487,264)	18,535,555	(8,375,993)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-	(186,791)
Number of Employees	657	680	501	786	719

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Silkbank Ltd.*				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	3,414,524	4,436,142	4,006,569	5,361,695	5,102,984
Balances with other banks	89,355	94,322	86,002	226,184	139,478
Lending to financial institutions	1,050,754	3,100,803	5,662,423	446,859	3,000,000
Investments - net	12,964,526	17,547,640	12,734,898	14,853,257	18,105,414
Advances - net	44,354,406	49,936,279	49,000,494	56,088,439	58,966,877
Other assets	4,093,084	7,229,763	9,318,619	6,293,252	8,833,892
Operating fixed assets	2,443,805	4,755,911	4,637,334	4,691,552	4,563,290
Deferred tax assets	4,192,954	3,569,417	3,615,231	3,839,078	3,937,182
TOTAL ASSETS	72,603,408	90,670,277	89,061,570	91,800,316	102,649,117
LIABILITIES					
Bills payable	836,931	1,679,456	1,978,549	2,747,400	2,153,091
Borrowings from financial institutions	9,871,141	17,781,686	11,376,781	11,381,975	21,742,246
Deposits and other accounts	55,706,188	64,071,908	69,050,447	69,433,452	68,770,255
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	17,105
Other liabilities	1,355,201	1,498,720	1,302,008	1,562,301	1,465,593
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	67,769,461	85,031,770	83,707,785	85,125,128	94,148,290
NET ASSETS	4,833,947	5,638,507	5,353,785	6,675,188	8,500,827
REPRESENTED BY					
Share Capital	26,716,048	13,431,374	26,716,048	26,716,048	26,716,048
Reserves	(13,284,674)	139,013	(13,121,912)	(13,121,912)	(13,104,540)
Advance against Equity	-	-	-	2,200,000	4,200,000
Minority interest	-	-	-	-	-
Un-appropriated profit	(8,614,289)	(8,054,519)	(8,400,375)	(9,526,849)	(9,444,123)
Surplus/ (Deficit) on revaluation of assets	16,862	122,639	160,024	407,901	133,442
TOTAL	4,833,947	5,638,507	5,353,785	6,675,188	8,500,827
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	6,775,565	8,385,608	8,583,566	7,622,425	9,429,216
Mark-Up/ Return/Interest Expenses	5,926,528	6,514,770	6,681,338	5,462,669	5,969,099
Net Mark-Up / Interest Income	849,037	1,870,838	1,902,228	2,159,756	3,460,117
Provisions & bad debts written off directly	228,114	(2,629,853)	(580,489)	633,475	367,613
Net Mark-Up / Interest Income after Provision	620,923	4,500,691	2,482,717	1,526,281	3,092,504
Fees, Commission & Brokerage income	322,162	386,295	492,410	593,494	868,263
Dividend income	29,316	50,427	53,767	63,401	47,168
Gain/Loss on sale of securities	-	-	-	219,589	515,645
Income from dealing in foreign currencies	130,944	157,612	209,941	-	196,672
Other income	702,382	252,252	308,548	448,096	92,615
Total Non - Markup / Interest Income	1,184,804	846,586	1,064,666	1,324,580	1,720,363
Administrative expenses	3,153,601	3,779,045	4,213,559	4,407,927	4,692,044
Other expenses	(112,328)	209,314	(136,907)	(28,988)	(10,592)
Total Non-Markup/Interest Expenses	3,041,273	3,988,359	4,076,652	4,378,939	4,681,452
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(1,235,546)	1,358,918	(529,269)	(1,528,078)	131,415
Taxation - Current	85,608	92,322	-	-	-
- Prior Years	-	-	(92,322)	-	-
- Deferred	(190,000)	571,533	(92,676)	(371,516)	44,555
PROFIT/ (LOSS) AFTER TAXATION	(1,131,154)	695,063	(344,271)	(1,156,562)	86,860
Net Cash Inflow / (Outflow) from Operating Activities	(10,011,424)	8,225,230	(6,429,336)	171,484	1,540,395
Net Cash Inflow / (Outflow) from Investing Activities	5,824,599	(7,198,645)	5,991,443	(876,176)	(3,882,758)
Net Cash Inflow / (Outflow) from Financing Activities	4,238,756	-	-	2,200,000	1,996,948
Number of Employees	2,179	2,564	2,750	2,886	2,906

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

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Silkbank Ltd.				
	2015	2016	2017	2018	2019
ASSETS					
Cash & balances with treasury banks	7,343,670	7,370,962	8,413,176	8,871,567	11,838,682
Balances with other banks	194,065	87,748	218,420	309,994	1,168,163
Lending to financial institutions	6,260,444	706,572	8,620,649	12,612,156	18,101,837
Investments - net	35,512,864	37,488,482	38,266,735	28,924,993	36,240,529
Advances - net	61,074,207	64,802,628	85,850,715	98,354,002	106,531,453
Other assets	14,040,004	16,771,466	17,831,962	17,337,316	23,363,950
Operating fixed assets	4,496,648	4,101,219	4,176,746	4,208,111	8,454,124
Deferred tax assets	4,180,969	3,704,745	3,476,129	3,058,647	3,192,960
TOTAL ASSETS	133,102,871	135,033,822	166,854,532	173,676,786	208,891,698
LIABILITIES					
Bills payable	2,413,342	3,996,044	3,192,981	2,866,568	2,483,658
Borrowings from financial institutions	33,230,182	30,195,702	35,582,000	18,051,854	31,973,231
Deposits and other accounts	81,097,581	86,787,423	110,277,807	132,664,084	148,853,513
Sub-ordinated loans	-	-	2,000,000	1,999,600	2,125,418
Liabilities against assets subject to finance lease	14,145	10,694	6,880	2,663	-
Other liabilities	1,770,959	1,989,371	2,613,518	3,705,270	9,585,312
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	118,526,209	122,979,234	153,673,186	159,290,039	195,021,132
NET ASSETS	14,576,662	12,054,588	13,181,346	14,386,747	13,870,566
REPRESENTED BY					
Share Capital	77,998,099	21,431,374	23,431,374	23,431,374	23,431,374
Reserves	(56,386,591)	327,845	554,903	820,890	820,890
Advance against Equity	4,200,000	2,000,000	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	(11,334,916)	(11,757,111)	(10,857,654)	(9,797,310)	(10,638,208)
Surplus/ (Deficit) on revaluation of assets	100,070	52,480	52,723	(68,207)	256,510
TOTAL	14,576,662	12,054,588	13,181,346	14,386,747	13,870,566
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	8,933,315	9,959,053	11,670,271	15,596,213	19,857,391
Mark-Up/ Return/Interest Expenses	5,833,685	5,609,691	6,184,217	8,990,735	14,877,108
Net Mark-Up / Interest Income	3,099,630	4,349,362	5,486,054	6,605,478	4,980,283
Provisions & bad debts written off directly	724,377	(48,795)	553,737	1,266,061	1,295,449
Net Mark-Up / Interest Income after Provision	2,375,253	4,398,157	4,932,317	5,339,417	3,684,834
Fees, Commission & Brokerage income	976,838	1,241,599	1,516,926	1,739,877	2,284,825
Dividend income	40,652	58,911	47,611	2,190	4,824
Gain/Loss on sale of securities	650,948	154,203	20,814	(63,671)	537,974
Income from dealing in foreign currencies	181,696	145,019	192,938	350,467	401,089
Other income	44,189	612,932	1,165,179	1,386,009	303,865
Total Non - Markup / Interest Income	1,894,323	2,212,664	2,943,468	3,414,872	3,532,577
Administrative expenses	5,268,719	5,500,470	6,434,457	6,781,153	8,096,336
Other expenses	840,559	(174,781)	54,780	96,308	178,087
Total Non-Markup/Interest Expenses	6,109,278	5,325,689	6,489,237	6,877,461	8,274,423
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(1,839,702)	1,285,132	1,386,548	1,876,828	(1,057,012)
Taxation - Current	-	-	-	54,202	-
- Prior Years	92,322	47,848	(5,399)	-	111,798
- Deferred	(220,419)	498,731	256,659	492,693	(314,151)
PROFIT/ (LOSS) AFTER TAXATION	(1,711,605)	738,553	1,135,288	1,329,933	(854,659)
Net Cash Inflow / (Outflow) from Operating Activities	14,775,621	5,049,696	(4,586,816)	(17,302,060)	21,291,356
Net Cash Inflow / (Outflow) from Investing Activities	(20,304,507)	(1,894,332)	3,767,132	17,856,642	(16,903,961)
Net Cash Inflow / (Outflow) from Financing Activities	7,824,159	(3,234,389)	1,992,570	(4,617)	(562,111)
Number of Employees	3,126	1,380	3,711	4,112	4,423

15.4 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	1,936,079
Lending to financial institutions	10,905,410	4,619,591	4,036,358	12,665,492	-
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
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
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	13,713,559
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

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Sindh Bank Ltd.			
	2016	2017	2018	2019
ASSETS				
Cash & balances with treasury banks	7,500,675	9,679,582	9,102,696	13,552,972
Balances with other banks	791,478	3,023,451	507,605	838,364
Lending to financial institutions	6,938,610	5,331,327	5,383,162	3,645,392
Investments - net	71,539,737	114,259,902	55,350,066	65,143,452
Advances - net	51,833,182	64,713,341	73,631,631	61,131,052
Other assets	4,735,723	4,208,503	5,894,051	3,853,130
Operating fixed assets	1,825,483	1,654,427	1,663,468	3,827,964
Deferred tax assets	1,190,485	1,611,943	4,028,288	8,606,608
TOTAL ASSETS	146,355,373	204,482,476	155,560,967	160,598,934
LIABILITIES				
Bills payable	714,212	905,423	929,426	495,010
Borrowings from financial institutions	8,910,738	50,971,174	26,771,698	4,192,284
Deposits and other accounts	119,022,240	134,207,056	113,594,544	134,049,662
Sub-ordinate loans	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-
Other liabilities	2,177,298	2,331,015	3,026,869	4,784,777
Deferred tax liabilities	-	-	-	-
TOTAL LIABILITIES	130,824,488	188,414,668	144,322,537	143,521,733
NET ASSETS	15,530,885	16,067,808	11,238,430	17,077,201
REPRESENTED BY				
Share Capital	10,010,130	10,010,130	10,010,130	19,710,130
Reserves	1,200,812	1,451,979	1,451,979	1,451,979
Advance against Equity	-	-	-	2,000,000
Minority interest	-	-	-	-
Un-appropriated profit	4,185,911	5,175,820	3,958,289	(4,304,331)
Surplus/ (Deficit) on revaluation of assets	134,032	(570,121)	(4,181,968)	(1,780,577)
TOTAL	15,530,885	16,067,808	11,238,430	17,077,201
PROFIT & LOSS ACCOUNTS				
Mark-Up/ Return/Interest Earned	9,775,399	11,541,183	12,382,921	12,115,401
Mark-Up/ Return/Interest Expenses	5,371,167	6,276,431	7,507,771	10,265,615
Net Mark-Up / Interest Income	4,404,232	5,264,752	4,875,150	1,849,786
Provisions & bad debts written off directly	1,607,448	252,434	1,377,846	10,020,498
Net Mark-Up / Interest Income after Provision	2,796,784	5,012,318	3,497,304	(8,170,712)
Fees, Commission & Brokerage income	358,828	453,691	328,461	303,709
Dividend income	141,517	156,062	86,957	115,212
Gain/Loss on sale of securities	2,933,656	604,425	(907,095)	(1,253,105)
Income from dealing in foreign currencies	52,754	103,555	87,365	158,692
Other income	9,195	9,963	15,697	7,580
Total Non - Markup / Interest Income	3,495,950	1,327,696	(388,615)	(667,912)
Administrative expenses	3,864,279	4,148,159	4,439,505	4,902,734
Other expenses	525	9,421	87,916	19,818
Total Non-Markup/Interest Expenses	3,864,804	4,157,580	4,527,421	4,922,552
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	2,427,930	2,182,434	(1,418,732)	(13,761,176)
Taxation - Current	1,404,921	806,948	159,984	188,667
- Prior Years	185,408	161,950	91,319	-
- Deferred	(553,225)	(42,299)	(464,855)	(5,689,983)
PROFIT/ (LOSS) AFTER TAXATION	1,390,826	1,255,835	(1,205,180)	(8,259,860)
Net Cash Inflow / (Outflow) from Operating Activities	3,340,734	48,301,254	(55,958,951)	2,657,581
Net Cash Inflow / (Outflow) from Investing Activities	(2,292,449)	(43,890,374)	52,866,219	(9,576,546)
Net Cash Inflow / (Outflow) from Financing Activities	10,181	-	-	11,700,000
Number of Employees	2,099	1,706	2,246	2,377

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	SME Bank Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	227,980	214,606	278,502	314,937	366,873
Balances with other banks	9,091	5,222	44,228	12,670	7,318
Lending to financial institutions	-	800,000	750,000	800,000	215,000
Investments - net	2,892,131	3,129,260	4,569,617	2,575,458	1,379,486
Advances - net	2,510,780	2,718,879	3,347,420	3,321,647	3,402,772
Other assets	256,519	217,471	262,679	277,293	217,204
Operating fixed assets	109,854	112,305	145,414	142,424	141,955
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	6,006,355	7,197,743	9,397,860	7,444,429	5,730,608
LIABILITIES					
Bills payable	40,505	183,863	102,132	85,775	58,298
Borrowings from financial institutions	1,360,622	2,125,447	3,587,031	1,752,941	777,433
Deposits and other accounts	2,225,822	2,647,157	3,326,423	3,711,419	3,342,155
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	22,215	13,725	13,592	9,970	3,173
Other liabilities	364,300	361,241	726,487	761,789	739,925
Deferred tax liabilities	-	-	3,606	-	-
TOTAL LIABILITIES	4,013,464	5,331,433	7,759,271	6,321,894	4,920,984
NET ASSETS	1,992,891	1,866,310	1,638,589	1,122,535	809,624
REPRESENTED BY					
Share Capital	2,392,507	2,392,507	2,392,507	2,392,507	2,392,507
Reserves	206,526	206,526	234,660	234,660	234,660
Advance against Equity	-	-	-	-	-
Minority interest	-	-	61,866	59,718	57,070
Un-appropriated profit	(454,710)	(684,648)	(1,063,066)	(1,563,447)	(1,939,100)
Surplus/ (Deficit) on revaluation of assets	(151,432)	(48,075)	12,622	(903)	64,487
TOTAL	1,992,891	1,866,310	1,638,589	1,122,535	809,624
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	621,096	693,798	819,120	735,788	819,048
Mark-Up/ Return/Interest Expenses	361,895	421,408	537,819	478,913	542,878
Net Mark-Up / Interest Income	259,201	272,390	281,301	256,875	276,170
Provisions & bad debts written off directly	125,333	(8,318)	70,514	62,607	68,716
Net Mark-Up / Interest Income after Provision	133,868	280,708	210,787	194,268	207,454
Fees, Commission & Brokerage income	13,505	12,488	13,490	11,126	10,586
Dividend income	3,089	3,431	1,057	1,632	906
Gain/Loss on sale of securities	-	-	-	-	73,434
Income from dealing in foreign currencies	-	-	-	-	-
Other income	44,865	4,832	4,312	14,857	2,686
Total Non - Markup / Interest Income	61,459	20,751	18,859	27,615	87,612
Administrative expenses	535,350	561,436	636,726	634,738	634,381
Other expenses	4,267	4,647	4,393	5,822	37,899
Total Non-Markup/Interest Expenses	539,617	566,083	641,119	640,560	672,280
Extra ordinary/unusual Items (Income)	(54,630)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(289,660)	(264,624)	(411,473)	(418,677)	(377,214)
Taxation - Current	7,713	7,864	8,809	8,909	9,204
- Prior Years	(49,511)	-	-	(4,148)	-
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAXATION	(247,862)	(272,488)	(420,282)	(423,438)	(386,418)
Net Cash Inflow / (Outflow) from Operating Activities	(112,106)	500,408	1,656,889	(1,855,453)	(1,537,934)
Net Cash Inflow / (Outflow) from Investing Activities	68,354	(258,182)	(1,505,210)	1,966,274	1,206,803
Net Cash Inflow / (Outflow) from Financing Activities	9,749	(9,469)	(3,469)	(5,944)	(7,285)
Number of Employees	464	482	531	518	503

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	SME Bank Ltd.				
	2015	2016	2017	2018	2019
ASSETS					
Cash & balances with treasury banks	390,011	560,802	435,879	443,927	650,638
Balances with other banks	1,739	4,226	13,080	20,718	5,252
Lending to financial institutions	885,000	445,000	-	-	-
Investments - net	4,117,491	4,869,535	6,782,819	5,684,407	5,659,227
Advances - net	2,751,710	2,771,720	2,859,442	2,581,619	2,224,724
Other assets	350,292	368,896	597,476	594,901	558,296
Operating fixed assets	120,283	101,859	70,751	62,854	550,007
Deferred tax assets	-	256,177	465,198	525,695	752,294
TOTAL ASSETS	8,616,526	9,378,215	11,224,645	9,914,121	10,400,438
LIABILITIES					
Bills payable	114,107	95,443	92,554	118,788	51,543
Borrowings from financial institutions	2,888,685	3,460,326	5,308,688	4,740,268	3,655,145
Deposits and other accounts	4,770,201	5,228,716	5,343,599	5,719,446	7,500,708
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	10,506
Other liabilities	487,217	573,082	909,393	998,547	1,698,621
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	8,260,210	9,357,567	11,654,234	11,577,049	12,916,523
NET ASSETS	356,316	20,648	(429,589)	(1,662,928)	(2,516,085)
REPRESENTED BY					
Share Capital	2,392,507	2,392,507	2,392,507	2,392,507	2,392,507
Reserves	206,526	206,526	234,660	234,660	234,660
Advance against Equity	-	-	-	-	-
Minority interest	-	-	41,700	35,907	26,619
Un-appropriated profit	(2,296,206)	(2,590,705)	(3,070,476)	(3,890,197)	(4,869,555)
Surplus/ (Deficit) on revaluation of assets	53,489	12,320	(27,980)	(435,805)	(300,316)
TOTAL	356,316	20,648	(429,589)	(1,662,928)	(2,516,085)
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	705,267	615,070	665,865	758,406	782,461
Mark-Up/ Return/Interest Expenses	436,280	441,204	520,604	723,764	1,149,641
Net Mark-Up / Interest Income	268,987	173,866	145,261	34,642	(367,180)
Provisions & bad debts written off directly	(62,867)	(64,266)	33,037	11,447	(24,089)
Net Mark-Up / Interest Income after Provision	331,854	238,132	112,224	23,195	(343,091)
Fees, Commission & Brokerage income	11,022	12,520	11,737	9,441	9,933
Dividend income	1,395	498	498	456	2,247
Gain/Loss on sale of securities	32,536	32,733	10,009	1,001	7
Income from dealing in foreign currencies	-	-	-	-	-
Other income	2,981	1,519	3,057	1,389	1,002
Total Non - Markup / Interest Income	47,934	47,270	25,301	12,287	13,189
Administrative expenses	645,250	740,332	880,708	882,769	921,429
Other expenses	9,108	1,888	-	2,254	69,374
Total Non-Markup/Interest Expenses	654,358	742,220	880,708	885,023	990,803
Extra ordinary/unusual Items (Income)	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(274,570)	(456,818)	(743,183)	(849,541)	(1,320,705)
Taxation - Current	7,587	6,654	8,188	10,122	11,594
- Prior Years	-	-	(232,601)	-	-
- Deferred	-	(264,230)	(202,238)	(60,110)	(226,385)
PROFIT/ (LOSS) AFTER TAXATION	(282,157)	(199,242)	(316,532)	(799,553)	(1,105,914)
Net Cash Inflow / (Outflow) from Operating Activities	3,102,178	508,200	1,969,775	(662,193)	82,157
Net Cash Inflow / (Outflow) from Investing Activities	(2,695,046)	(734,922)	(2,107,751)	677,879	182,469
Net Cash Inflow / (Outflow) from Financing Activities	-	-	(612)	-	(73,381)
Number of Employees	495	377	414	400	409

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Soneri Bank Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	7,247,711	8,959,130	11,491,348	12,672,753	15,776,136
Balances with other banks	1,400,451	879,000	1,249,168	957,170	1,024,566
Lending to financial institutions	2,531,900	813,190	1,123,067	2,737,751	154,342
Investments - net	34,985,663	45,775,969	59,517,180	46,702,797	75,715,677
Advances - net	54,675,721	65,339,947	76,825,006	97,179,028	106,083,673
Other assets	3,410,654	3,769,078	4,104,348	4,872,304	9,204,102
Operating fixed assets	3,468,923	3,833,916	4,015,233	4,008,574	5,216,811
Deferred tax assets	384,655	362,156	304,047	103,495	-
TOTAL ASSETS	108,105,678	129,732,386	158,629,397	169,233,872	213,175,307
LIABILITIES					
Bills payable	1,857,810	1,571,314	2,522,405	2,577,943	2,779,715
Borrowings from financial institutions	12,370,528	14,557,179	20,398,487	10,485,479	25,824,908
Deposits and other accounts	82,016,811	99,733,970	120,591,496	140,579,907	163,250,371
Sub-ordinated loans	1,197,360	897,840	299,280	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	1,745,496	1,994,796	2,485,556	2,307,900	2,861,123
Deferred tax liabilities	-	-	-	-	1,419,963
TOTAL LIABILITIES	99,188,005	118,755,099	146,297,224	155,951,229	196,136,080
NET ASSETS	8,917,673	10,977,287	12,332,173	13,282,643	17,039,227
REPRESENTED BY					
Share Capital	6,023,221	8,027,824	9,021,035	10,023,275	10,023,275
Reserves	2,029,036	1,182,501	410,129	617,500	933,911
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	329,103	1,026,476	1,947,135	1,809,641	3,150,185
Surplus/ (Deficit) on revaluation of assets	536,313	740,486	953,874	832,227	2,931,856
TOTAL	8,917,673	10,977,287	12,332,173	13,282,643	17,039,227
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	10,250,494	12,895,306	13,778,206	13,601,389	16,871,475
Mark-Up/ Return/Interest Expenses	7,203,842	8,997,385	8,934,172	8,751,084	10,626,395
Net Mark-Up / Interest Income	3,046,652	3,897,921	4,844,034	4,850,305	6,245,080
Provisions & bad debts written off directly	1,465,207	1,293,623	519,632	704,752	549,295
Net Mark-Up / Interest Income after Provision	1,581,445	2,604,298	4,324,402	4,145,553	5,695,785
Fees, Commission & Brokerage income	367,766	422,853	953,996	1,123,007	1,326,122
Dividend income	149,128	324,417	172,823	169,610	170,002
Gain/Loss on sale of securities	-	-	356,128	453,754	364,867
Income from dealing in foreign currencies	235,253	492,154	236,590	457,678	613,175
Other income	476,284	715,779	137,395	176,372	170,727
Total Non - Markup / Interest Income	1,228,431	1,955,203	1,856,932	2,380,421	2,644,893
Administrative expenses	2,623,991	3,447,925	4,248,241	4,937,841	5,706,924
Other expenses	45,438	33,305	211,037	57,738	191,858
Total Non-Markup/Interest Expenses	2,669,429	3,481,230	4,459,278	4,995,579	5,898,782
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	140,447	1,078,271	1,722,056	1,530,395	2,441,896
Taxation - Current	325,000	374,000	683,000	542,000	930,130
- Prior Years	-	-	-	(416,458)	(433,151)
- Deferred	(309,993)	(79,262)	(65,137)	367,996	362,862
PROFIT/ (LOSS) AFTER TAXATION	125,444	783,533	1,104,193	1,036,857	1,582,055
Net Cash Inflow / (Outflow) from Operating Activities	5,497,142	11,482,024	17,381,324	(10,887,521)	30,586,245
Net Cash Inflow / (Outflow) from Investing Activities	(5,820,736)	(10,993,897)	(13,880,378)	12,076,218	(27,415,466)
Net Cash Inflow / (Outflow) from Financing Activities	1,003,390	701,841	(598,560)	(299,280)	-
Number of Employees	2,559	2,494	3,272	3,708	3,524

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Soneri Bank Ltd.				
	2015	2016	2017	2018	2019
ASSETS					
Cash & balances with treasury banks	16,718,428	18,278,840	19,431,256	26,019,679	33,961,308
Balances with other banks	1,634,544	822,689	1,151,015	1,179,612	2,074,533
Lending to financial institutions	3,093,938	5,536,577	6,502,687	3,921,270	1,202,243
Investments - net	108,846,113	117,883,960	117,428,516	146,645,533	177,056,116
Advances - net	112,001,752	125,305,765	164,292,915	186,475,183	204,901,313
Other assets	6,090,322	5,554,451	9,831,441	11,563,302	14,549,678
Operating fixed assets	4,956,732	5,138,424	6,581,465	6,693,209	8,795,591
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	253,341,829	278,520,706	325,219,295	382,497,788	442,540,782
LIABILITIES					
Bills payable	2,706,274	4,163,509	4,895,447	3,993,525	3,960,957
Borrowings from financial institutions	39,875,623	38,905,078	64,584,236	81,962,917	95,705,109
Deposits and other accounts	185,222,383	209,925,453	227,304,100	262,378,761	302,082,985
Sub-ordinated loans	3,000,000	2,998,800	2,997,600	6,996,400	6,995,200
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	2,928,565	3,101,109	5,997,602	9,057,257	12,631,477
Deferred tax liabilities	1,417,042	1,137,530	935,711	120,054	951,459
TOTAL LIABILITIES	235,149,887	260,231,479	306,714,696	364,508,914	422,327,187
NET ASSETS	18,191,942	18,289,227	18,504,599	17,988,874	20,213,595
REPRESENTED BY					
Share Capital	11,024,636	11,024,636	11,024,636	11,024,636	11,024,636
Reserves	48,104	1,423,829	1,752,494	2,109,227	2,490,432
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	4,263,217	3,496,305	3,632,370	4,312,374	4,805,072
Surplus/ (Deficit) on revaluation of assets	2,855,985	2,344,457	2,095,099	542,637	1,893,455
TOTAL	18,191,942	18,289,227	18,504,599	17,988,874	20,213,595
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	18,319,732	17,524,408	18,504,526	21,599,792	38,790,413
Mark-Up/ Return/Interest Expenses	10,722,265	10,680,270	12,032,444	14,646,799	30,864,247
Net Mark-Up / Interest Income	7,597,467	6,844,138	6,472,082	6,952,993	7,926,166
Provisions & bad debts written off directly	1,029,241	24,437	77,503	(71,072)	(588,899)
Net Mark-Up / Interest Income after Provision	6,568,226	6,819,701	6,394,579	7,024,065	8,515,065
Fees, Commission & Brokerage income	1,336,066	1,286,185	1,392,650	1,705,716	1,874,447
Dividend income	160,253	192,429	240,327	258,938	332,221
Gain/Loss on sale of securities	1,126,369	945,150	1,158,278	260,127	(523,831)
Income from dealing in foreign currencies	472,787	290,364	623,807	988,637	1,141,514
Other income	54,908	22,109	41,052	46,753	36,811
Total Non - Markup / Interest Income	3,150,383	2,736,237	3,456,114	3,260,171	2,861,162
Administrative expenses	5,972,315	6,388,894	6,942,982	7,420,176	8,190,466
Other expenses	150,687	89,705	60,148	(40,593)	(60,985)
Total Non-Markup/Interest Expenses	6,123,002	6,478,599	7,003,130	7,379,583	8,129,481
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	3,595,607	3,077,339	2,847,563	2,904,653	3,246,746
Taxation - Current	1,402,494	1,099,377	1,016,967	1,143,743	1,114,113
- Prior Years	98,199	161,371	157,743	-	119,500
- Deferred	(117,854)	(62,253)	12,934	(22,754)	107,109
PROFIT/ (LOSS) AFTER TAXATION	2,212,768	1,878,844	1,659,919	1,783,664	1,906,024
Net Cash Inflow / (Outflow) from Operating Activities	33,745,470	13,074,630	(5,929,785)	38,673,332	40,425,634
Net Cash Inflow / (Outflow) from Investing Activities	(33,397,722)	(11,078,408)	8,650,357	(35,238,813)	(30,286,770)
Net Cash Inflow / (Outflow) from Financing Activities	1,897,536	(1,379,279)	(1,379,279)	3,171,952	(1,103,663)
Number of Employees	3,676	3,725	2,870	2,857	3,113

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Standard Chartered Bank (Pakistan) Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	24,087,842	26,293,151	31,487,972	32,331,083	21,475,345
Balances with other banks	821,931	3,204,253	2,700,218	1,451,558	387,301
Lending to financial institutions	30,421,885	20,205,971	19,845,269	22,158,840	10,813,559
Investments - net	72,637,401	104,040,114	131,741,003	146,686,716	189,678,370
Advances - net	139,269,413	137,308,880	144,918,272	135,495,032	128,590,059
Other assets	18,008,022	37,565,179	34,257,981	28,937,914	26,167,582
Operating fixed assets	33,283,161	32,850,358	32,657,182	32,377,139	32,455,667
Deferred tax assets	3,393,322	2,719,906	1,447,553	-	-
TOTAL ASSETS	321,922,977	364,187,812	399,055,450	399,438,282	409,567,883
LIABILITIES					
Bills payable	5,691,864	4,576,789	6,164,867	6,540,213	5,563,605
Borrowings from financial institutions	15,914,343	19,361,864	23,399,389	16,566,175	17,244,671
Deposits and other accounts	220,265,762	235,874,584	266,598,571	296,556,991	304,503,668
Sub-ordinated loans	1,135,900	699,200	2,750,000	2,500,000	2,500,000
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	27,841,964	48,016,637	44,718,555	21,427,133	16,464,654
Deferred tax liabilities	-	-	-	118,753	2,575,833
TOTAL LIABILITIES	270,849,833	308,529,074	343,631,382	343,709,265	348,852,431
NET ASSETS	51,073,144	55,658,738	55,424,068	55,729,017	60,715,452
REPRESENTED BY					
Share Capital	38,715,850	38,715,850	38,715,850	38,715,850	38,715,850
Reserves	2,667,488	3,879,491	5,068,628	7,044,339	8,989,320
Advance against Equity	-	-	-	-	-
Minority interest	-	799,803	825,841	-	-
Un-appropriated profit	6,716,831	8,940,420	6,846,940	6,526,127	6,751,303
Surplus/ (Deficit) on revaluation of assets	2,972,975	3,323,174	3,966,809	3,442,701	6,258,979
TOTAL	51,073,144	55,658,738	55,424,068	55,729,017	60,715,452
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	27,958,232	32,825,124	32,214,232	30,376,688	34,105,789
Mark-Up/ Return/Interest Expenses	10,680,185	11,907,713	12,337,997	12,047,981	13,242,563
Net Mark-Up / Interest Income	17,278,047	20,917,411	19,876,235	18,328,707	20,863,226
Provisions & bad debts written off directly	4,431,194	4,507,477	3,578,599	(930,797)	465,845
Net Mark-Up / Interest Income after Provision	12,846,853	16,409,934	16,297,636	19,259,504	20,397,381
Fees, Commission & Brokerage income	3,443,215	3,113,571	3,509,405	3,027,008	3,300,165
Dividend income	30,317	-	-	76,817	84,204
Gain/Loss on sale of securities	-	-	-	2,911,976	727,267
Income from dealing in foreign currencies	1,733,428	2,402,852	1,609,512	-	2,908,748
Other income	948,276	676,130	2,193,046	(130,845)	372,489
Total Non - Markup / Interest Income	6,155,236	6,192,553	7,311,963	5,884,956	7,392,873
Administrative expenses	12,851,268	13,408,462	14,045,547	8,729,420	12,247,951
Other expenses	588,103	607,697	241,697	270,860	311,740
Total Non-Markup/Interest Expenses	13,439,371	14,016,159	14,287,244	9,000,280	12,559,691
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	5,562,718	8,586,328	9,322,355	16,144,180	15,230,563
Taxation - Current	1,168,652	2,506,776	2,338,939	3,749,027	4,255,131
- Prior Years	(30,884)	-	21,136	21,136	187,994
- Deferred	819,335	526,411	916,416	1,846,004	1,062,535
PROFIT/ (LOSS) AFTER TAXATION	3,605,615	5,553,141	6,045,864	10,528,013	9,724,903
Net Cash Inflow / (Outflow) from Operating Activities	(9,969,983)	40,845,050	39,321,043	27,227,115	28,594,278
Net Cash Inflow / (Outflow) from Investing Activities	11,509,493	(33,531,628)	(29,843,211)	(18,341,059)	(32,206,252)
Net Cash Inflow / (Outflow) from Financing Activities	(389,469)	(2,825,834)	(4,787,046)	(8,954,428)	(8,308,021)
Number of Employees	4,859	4,990	5,041	4,510	4,328

Standard Chartered Bank (Pakistan) Ltd was established as a result of merger of Union Bank Ltd and Standard Chartered Bank on 19-5-2006.

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Standard Chartered Bank (Pakistan) Ltd.				
	2015	2016	2017	2018	2019
ASSETS					
Cash & balances with treasury banks	29,482,134	40,729,979	35,085,289	50,293,497	61,290,428
Balances with other banks	4,300,002	5,699,791	779,856	2,344,297	3,484,265
Lending to financial institutions	20,450,620	19,798,390	8,067,665	6,465,508	17,012,089
Investments - net	231,837,351	245,850,227	272,487,815	279,065,904	249,164,030
Advances - net	108,853,436	113,950,767	137,634,512	169,543,762	218,087,193
Other assets	20,333,576	16,853,879	31,647,479	34,434,913	34,273,754
Operating fixed assets	5,963,952	31,869,186	34,129,532	33,933,455	36,658,826
Deferred tax assets	26,126,720	-	-	-	-
TOTAL ASSETS	447,347,791	474,752,219	519,832,148	576,081,336	619,970,585
LIABILITIES					
Bills payable	11,401,191	10,821,793	18,958,345	16,943,627	12,375,271
Borrowings from financial institutions	21,784,451	14,400,841	26,029,816	24,023,697	20,256,731
Deposits and other accounts	327,237,527	365,562,094	377,576,064	424,898,936	465,628,985
Sub-ordinated loans	2,500,000	2,500,000	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	19,253,047	18,430,391	30,624,819	39,345,498	45,085,131
Deferred tax liabilities	3,221,120	1,754,807	3,706,408	3,631,209	3,707,964
TOTAL LIABILITIES	385,397,336	413,469,926	456,895,452	508,842,967	547,054,082
NET ASSETS	61,950,455	61,282,293	62,936,696	67,238,369	72,916,503
REPRESENTED BY					
Share Capital	38,715,850	38,715,850	38,715,850	38,715,850	38,715,850
Reserves	10,847,005	12,770,562	14,419,594	16,667,466	19,870,955
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	5,453,310	5,385,558	4,199,687	6,326,382	8,946,857
Surplus/ (Deficit) on revaluation of assets	6,934,290	4,410,323	5,601,565	5,528,671	5,382,841
TOTAL	61,950,455	61,282,293	62,936,696	67,238,369	72,916,503
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	32,937,559	28,395,001	26,798,792	31,206,960	52,240,154
Mark-Up/ Return/Interest Expenses	10,629,849	9,009,663	10,300,723	12,376,471	24,053,613
Net Mark-Up / Interest Income	22,307,710	19,385,338	16,498,069	18,830,489	28,186,541
Provisions & bad debts written off directly	1,557,406	(1,140,898)	283,664	(1,218,457)	(16,810)
Net Mark-Up / Interest Income after Provision	20,750,304	20,526,236	16,214,405	20,048,946	28,203,351
Fees, Commission & Brokerage income	3,671,329	3,329,942	4,414,208	4,156,666	3,602,430
Dividend income	14,977	-	875	-	-
Gain/Loss on sale of securities	1,019,739	1,543,649	893,201	1,278,642	1,799,304
Income from dealing in foreign currencies	2,061,390	1,732,619	3,080,797	5,480,279	4,197,403
Other income	329,689	556,565	592,769	(1,227,895)	1,290,637
Total Non - Markup / Interest Income	7,097,124	7,162,775	8,981,850	9,687,692	10,889,774
Administrative expenses	12,104,946	11,964,196	11,456,760	10,886,745	11,128,663
Other expenses	357,863	379,949	286,370	403,320	765,259
Total Non-Markup/Interest Expenses	12,462,809	12,344,145	11,743,130	11,290,065	11,893,922
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	15,384,619	15,344,866	13,453,125	18,446,573	27,199,203
Taxation - Current	5,105,573	5,500,616	5,240,335	7,224,912	10,517,384
- Prior Years	697,323	340,495	(2,230,743)	35,892	607,199
- Deferred	293,297	(114,030)	2,198,371	(53,591)	57,173
PROFIT/ (LOSS) AFTER TAXATION	9,288,426	9,617,785	8,245,162	11,239,360	16,017,447
Net Cash Inflow / (Outflow) from Operating Activities	68,518,633	39,063,346	22,803,463	19,955,900	(14,799,187)
Net Cash Inflow / (Outflow) from Investing Activities	(47,940,129)	(18,208,642)	(24,753,728)	435,442	39,455,788
Net Cash Inflow / (Outflow) from Financing Activities	(8,659,014)	(7,732,921)	(8,120,427)	(5,541,198)	(11,178,138)
Number of Employees	3,798	3,803	3,650	3,220	2,823

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Summit Bank Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	2,575,503	6,117,986	8,110,185	9,203,568	9,383,947
Balances with other banks	315,450	1,426,353	3,600,977	2,302,085	4,377,154
Lending to financial institutions	3,463,634	1,069,757	2,038,500	1,555,000	650,000
Investments - net	16,483,335	36,304,678	49,945,062	39,688,247	45,497,115
Advances - net	22,805,539	57,330,970	52,549,154	54,208,474	66,454,697
Other assets	1,701,487	5,713,305	6,714,468	6,621,261	8,914,751
Operating fixed assets	731,994	5,847,046	5,385,336	6,181,540	7,534,996
Deferred tax assets	1,814,688	5,942,796	6,041,513	5,799,860	5,644,681
TOTAL ASSETS	49,891,630	119,752,891	134,385,195	125,560,035	148,457,341
LIABILITIES					
Bills payable	154,327	900,750	1,654,302	2,205,414	1,531,639
Borrowings from financial institutions	2,835,847	18,562,616	28,900,432	9,961,198	25,312,661
Deposits and other accounts	42,294,961	89,649,256	96,916,430	106,351,042	105,309,434
Sub-ordinate loans	-	1,500,000	1,499,310	1,498,620	1,497,930
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	1,015,307	2,911,099	2,352,046	2,155,018	2,444,140
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	46,300,442	113,523,721	131,322,520	122,171,292	136,095,804
NET ASSETS	3,591,188	6,229,170	3,062,675	3,388,743	12,361,537
REPRESENTED BY					
Share Capital	5,000,000	10,779,796	10,779,796	12,935,755	12,935,755
Reserves	1,064,828	(1,551,944)	(1,811,675)	(1,811,675)	(1,765,785)
Advance against Equity	-	-	-	-	7,506,867
Minority interest	-	-	-	-	-
Un-appropriated profit	(2,321,584)	(3,719,762)	(6,071,210)	(7,876,440)	(7,659,513)
Surplus/ (Deficit) on revaluation of assets	(152,056)	721,080	165,764	141,103	1,344,213
TOTAL	3,591,188	6,229,170	3,062,675	3,388,743	12,361,537
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	4,572,710	9,531,408	10,265,092	9,178,427	9,826,877
Mark-Up/ Return/Interest Expenses	3,677,280	9,025,273	10,137,766	8,329,874	7,400,632
Net Mark-Up / Interest Income	895,430	506,135	127,326	848,553	2,426,245
Provisions & bad debts written off directly	699,254	456,143	32,380	(836,426)	563,074
Net Mark-Up / Interest Income after Provision	196,176	49,992	94,946	1,684,979	1,863,171
Fees, Commission & Brokerage income	259,608	437,129	620,220	846,949	1,120,425
Dividend income	27,603	100,120	141,826	112,932	35,284
Gain/Loss on sale of securities	-	-	-	521,843	1,330,012
Income from dealing in foreign currencies	37,819	165,894	387,904	204,590	506,237
Other income	187,839	41,192	227,150	-	128,550
Total Non - Markup / Interest Income	512,869	744,335	1,377,100	1,686,314	3,120,508
Administrative expenses	1,249,094	3,782,341	3,958,079	4,373,951	4,897,850
Other expenses	9,427	55,083	38,883	404,494	73,907
Total Non-Markup/Interest Expenses	1,258,521	3,837,424	3,996,962	4,778,445	4,971,757
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(549,476)	(3,043,097)	(2,524,916)	(1,407,152)	11,922
Taxation - Current	48,538	107,310	76,717	105,658	115,129
- Prior Years	-	-	-	-	-
- Deferred	(275,317)	(1,613,569)	132,523	315,414	(332,657)
PROFIT/ (LOSS) AFTER TAXATION	(322,697)	(1,536,838)	(2,734,156)	(1,828,224)	229,450
Net Cash Inflow / (Outflow) from Operating Activities	5,066,139	8,309,710	17,637,184	(11,832,913)	1,298,958
Net Cash Inflow / (Outflow) from Investing Activities	(4,823,514)	(10,828,345)	(13,471,278)	9,447,427	(6,498,532)
Net Cash Inflow / (Outflow) from Financing Activities	-	2,950,132	(690)	2,155,269	7,506,177
Number of Employees	665	1,655	2,461	2,507	2,702

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.

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Summit Bank Ltd.				
	2015	2016	2017	2018	2019
ASSETS					
Cash & balances with treasury banks	10,539,906	12,786,629	13,556,723	5,043,089	5,613,556
Balances with other banks	2,919,244	2,582,694	2,440,333	996,982	930,810
Lending to financial institutions	1,000,000	1,631,583	10,671,003	-	991,272
Investments - net	78,192,065	90,364,950	95,231,064	19,256,375	21,959,499
Advances - net	70,554,070	79,844,271	85,521,870	61,245,877	43,385,430
Other assets	9,533,782	10,298,579	8,864,311	12,029,607	11,255,507
Operating fixed assets	5,609,015	12,326,303	12,664,584	8,913,495	10,228,573
Deferred tax assets	10,072,339	5,151,050	5,376,969	7,231,361	11,578,944
TOTAL ASSETS	188,420,421	214,986,059	234,326,857	114,716,786	105,943,591
LIABILITIES					
Bills payable	2,728,797	5,061,470	3,065,379	1,881,107	1,815,836
Borrowings from financial institutions	49,755,998	49,819,840	67,307,766	19,491,854	13,504,780
Deposits and other accounts	119,854,302	142,735,727	145,729,707	84,676,090	88,567,490
Sub-ordinate loans	1,497,240	1,496,550	1,495,860	1,495,515	1,495,515
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	2,626,418	3,227,249	5,693,620	4,334,174	5,932,526
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	176,462,755	202,340,836	223,292,332	111,878,740	111,316,147
NET ASSETS	11,957,666	12,645,223	11,034,525	2,838,046	(5,372,556)
REPRESENTED BY					
Share Capital	12,935,755	19,942,622	20,500,194	20,500,194	20,500,194
Reserves	(1,722,341)	(1,722,341)	(425,043)	(425,043)	(425,043)
Advance against Equity	7,006,867	1,854,870	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	(7,421,199)	(9,541,930)	(10,535,568)	(19,797,316)	(28,961,863)
Surplus/ (Deficit) on revaluation of assets	1,158,584	2,112,002	1,494,942	2,560,211	3,514,156
TOTAL	11,957,666	12,645,223	11,034,525	2,838,046	(5,372,556)
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	10,705,473	10,629,247	10,644,945	8,452,448	5,909,299
Mark-Up/ Return/Interest Expenses	7,656,589	7,853,065	7,745,052	6,643,025	7,204,047
Net Mark-Up / Interest Income	3,048,884	2,776,182	2,899,893	1,809,423	(1,294,748)
Provisions & bad debts written off directly	1,575,408	1,924,402	(52,681)	8,902,362	8,540,470
Net Mark-Up / Interest Income after Provision	1,473,476	851,780	2,952,574	(7,092,939)	(9,835,218)
Fees, Commission & Brokerage income	1,196,237	1,350,831	1,255,811	948,860	698,948
Dividend income	77,373	63,296	100,460	58,112	36,601
Gain/Loss on sale of securities	2,417,870	1,189,824	292,194	(39,370)	(17,198)
Income from dealing in foreign currencies	534,090	488,272	620,640	801,340	390,082
Other income	94,396	133,060	150,892	355,261	125,340
Total Non - Markup / Interest Income	4,319,966	3,225,283	2,419,997	2,124,203	1,233,773
Administrative expenses	5,113,648	5,902,575	6,069,011	5,657,176	5,405,743
Other expenses	23,674	115,381	66,328	160,316	75,354
Total Non-Markup/Interest Expenses	5,137,322	6,017,956	6,135,339	5,817,492	5,481,097
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	656,120	(1,940,893)	(762,768)	(10,786,228)	(14,082,542)
Taxation - Current	125,004	132,029	157,445	128,335	105,809
- Prior Years	-	-	-	-	-
- Deferred	313,894	118,557	226,226	(2,265,546)	(4,881,911)
PROFIT/ (LOSS) AFTER TAXATION	217,222	(2,191,479)	(1,146,439)	(8,649,017)	(9,306,440)
Net Cash Inflow / (Outflow) from Operating Activities	35,881,502	12,494,618	7,416,783	(85,054,616)	3,424,330
Net Cash Inflow / (Outflow) from Investing Activities	(35,671,914)	(12,438,681)	(6,817,639)	75,124,937	(2,229,187)
Net Cash Inflow / (Outflow) from Financing Activities	(500,690)	1,854,180	(690)	(345)	(855,553)
Number of Employees	2,852	3,089	2,847	1,885	1,731

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	The Bank of Khyber				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	5,079,720	2,802,781	3,108,819	4,068,678	4,110,957
Balances with other banks	1,502,684	1,527,561	1,649,512	3,813,251	2,509,508
Lending to financial institutions	2,562,093	1,800,566	1,501,000	7,500,301	2,100,000
Investments - net	19,852,730	36,684,689	45,671,700	53,363,163	72,431,445
Advances - net	18,238,333	22,287,799	26,692,766	35,450,201	40,057,170
Other assets	1,993,869	1,764,158	2,060,473	2,070,880	3,256,121
Operating fixed assets	1,121,554	1,301,822	1,359,149	1,604,464	1,641,054
Deferred tax assets	443,320	255,090	134,219	299,230	-
TOTAL ASSETS	50,794,303	68,424,466	82,177,638	108,170,168	126,106,255
LIABILITIES					
Bills payable	280,665	281,292	558,026	521,035	586,407
Borrowings from financial institutions	2,894,759	10,391,732	7,420,113	15,157,773	14,192,181
Deposits and other accounts	36,981,351	45,548,423	60,043,083	77,217,733	92,263,694
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	1,237,155	1,837,525	2,429,617	2,716,830	3,829,241
Deferred tax liabilities	-	-	-	-	315,160
TOTAL LIABILITIES	41,393,930	58,058,972	70,450,839	95,613,371	111,186,683
NET ASSETS	9,400,373	10,365,494	11,726,799	12,556,797	14,919,572
REPRESENTED BY					
Share Capital	5,004,001	8,228,001	9,001,433	10,000,000	10,002,524
Reserves	3,224,000	722,501	937,541	1,170,871	1,430,231
Advances against Equity	548,039	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	52,079	749,925	836,654	741,920	1,778,056
Surplus/(Deficit) on revaluation of assets	572,254	665,067	951,171	644,006	1,708,761
TOTAL	9,400,373	10,365,494	11,726,799	12,556,797	14,919,572
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	4,207,155	6,946,827	7,204,937	7,406,787	9,750,676
Mark-Up/ Return/Interest Expenses	2,925,066	4,551,942	4,611,172	4,335,682	6,210,111
Net Mark-Up / Interest Income	1,282,089	2,394,885	2,593,765	3,071,105	3,540,565
Provisions & bad debts written off directly	(322,766)	332,594	178,113	82,381	234,645
Net Mark-Up / Interest Income after Provision	1,604,855	2,062,291	2,415,652	2,988,724	3,305,920
Fees, Commission & Brokerage income	172,565	232,828	241,008	221,209	233,055
Dividend income	74,848	223,114	236,354	74,402	83,629
Gain/Loss on sale of securities	-	-	295,317	181,012	469,586
Income from dealing in foreign currencies	30,761	56,285	141,968	-	179,002
Other income	(218,497)	217,783	61,468	215,049	100,798
Total Non - Markup / Interest Income	59,677	730,010	976,115	691,672	1,066,070
Administrative expenses	943,680	1,468,480	1,657,560	1,970,355	2,420,493
Other expenses	7,711	38,363	164,989	40,811	50,974
Total Non-Markup/Interest Expenses	951,391	1,506,843	1,822,549	2,011,166	2,471,467
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	713,141	1,285,458	1,569,218	1,669,230	1,900,523
Taxation - Current	89,631	271,550	496,234	581,854	602,720
- Prior Years	2,040	26,306	(7,772)	(62,043)	(24,551)
- Deferred	57,984	115,294	5,555	(4,610)	12,934
PROFIT/ (LOSS) AFTER TAXATION	563,486	872,308	1,075,201	1,154,029	1,309,420
Net Cash Inflow / (Outflow) from Operating Activities	1,804,102	13,250,791	9,862,004	(3,775,791)	29,039,497
Net Cash Inflow / (Outflow) from Investing Activities	(2,167,498)	(15,502,853)	(9,434,015)	6,899,389	(30,300,961)
Net Cash Inflow / (Outflow) from Financing Activities	3,000,000	2,252,062	427,989	-	-
Number of Employees	1,198	1,384	1,384	1,501	2,092

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	The Bank of Khyber				
	2015	2016	2017	2018	2019
ASSETS					
Cash & balances with treasury banks	5,546,796	8,636,526	8,916,018	12,351,453	12,137,805
Balances with other banks	6,513,497	9,980,928	3,257,351	3,705,360	8,230,072
Lending to financial institutions	5,988,824	8,827,307	1,529,106	7,695,642	13,863,449
Investments - net	95,512,456	141,602,355	140,473,783	94,233,239	146,911,102
Advances - net	36,453,611	31,643,885	83,369,052	95,011,903	109,742,292
Other assets	3,218,724	3,638,719	4,973,774	6,044,663	10,768,453
Operating fixed assets	1,924,825	2,070,554	2,233,549	2,295,272	3,620,925
Deferred tax assets	-	-	379,751	1,757,451	1,031,154
TOTAL ASSETS	155,158,733	206,400,274	245,132,384	223,094,983	306,305,252
LIABILITIES					
Bills payable	504,884	775,938	1,131,241	895,126	1,172,155
Borrowings from financial institutions	17,130,194	28,700,825	64,189,586	34,842,114	94,656,461
Deposits and other accounts	117,292,012	157,020,365	159,246,974	171,167,556	182,167,572
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	3,844,944	3,608,857	5,166,464	4,485,603	14,107,711
Deferred tax liabilities	469,123	151,745	-	-	-
TOTAL LIABILITIES	139,241,157	190,257,730	229,734,265	211,390,399	292,103,899
NET ASSETS	15,917,576	16,142,544	15,398,119	11,704,584	14,201,353
REPRESENTED BY					
Share Capital	10,002,524	10,002,524	10,002,524	10,002,524	10,002,524
Reserves	1,788,074	2,192,169	2,550,263	2,643,483	2,904,691
Advances against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	2,182,400	2,490,553	2,390,464	1,163,269	2,074,808
Surplus/ (Deficit) on revaluation of assets	1,944,578	1,457,298	454,868	(2,104,692)	(780,670)
TOTAL	15,917,576	16,142,544	15,398,119	11,704,584	14,201,353
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	10,869,473	12,049,052	14,375,382	14,686,465	24,656,535
Mark-Up/ Return/Interest Expenses	6,441,550	7,642,575	9,576,349	9,547,084	19,739,030
Net Mark-Up / Interest Income	4,427,923	4,406,477	4,799,033	5,139,381	4,917,505
Provisions & bad debts written off directly	580,542	630,779	(123,201)	(170,962)	(21,092)
Net Mark-Up / Interest Income after Provision	3,847,381	3,775,698	4,922,234	5,310,343	4,938,597
Fees, Commission & Brokerage income	257,522	252,781	338,431	406,893	397,634
Dividend income	100,136	102,190	58,039	49,540	13,393
Gain/Loss on sale of securities	-	2,139,484	1,061,172	(1,226,265)	289,764
Income from dealing in foreign currencies	138,862	88,475	87,305	139,225	284,734
Other income	1,302,902	90,058	105,872	104,262	126,957
Total Non - Markup / Interest Income	1,799,422	2,672,988	1,650,819	(526,345)	1,112,482
Administrative expenses	2,821,196	3,210,806	3,774,878	4,052,247	3,620,419
Other expenses	(133,025)	(2,071)	2,776	25,150	169,349
Total Non-Markup/Interest Expenses	2,688,171	3,208,735	3,777,654	4,077,397	3,789,768
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	2,958,632	3,239,951	2,795,399	706,601	2,261,311
Taxation - Current	1,014,620	1,180,880	913,141	276,392	889,822
- Prior Years	122,147	85,492	66,329	(15,716)	79,670
- Deferred	32,651	(46,897)	25,457	(20,174)	(14,220)
PROFIT/ (LOSS) AFTER TAXATION	1,789,214	2,020,476	1,790,472	466,099	1,306,039
Net Cash Inflow / (Outflow) from Operating Activities	24,578,335	55,465,753	(3,663,312)	(36,874,703)	55,553,621
Net Cash Inflow / (Outflow) from Investing Activities	(25,362,273)	(47,671,058)	(1,291,913)	42,118,155	(51,126,122)
Net Cash Inflow / (Outflow) from Financing Activities	(992,566)	(1,240,534)	(1,488,860)	(1,500,928)	(351,086)
Number of Employees	2,428	1,307	1,405	1,388	1,342

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	The Bank of Punjab				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	14,069,601	16,698,333	17,298,251	23,820,864	23,622,411
Balances with other banks	3,276,234	3,607,107	3,101,170	4,265,296	2,239,170
Lending to financial institutions	7,309,587	7,447,375	1,562,946	11,407,448	32,748,623
Investments - net	56,402,954	92,581,306	129,518,999	123,956,143	154,874,757
Advances - net	120,818,021	127,129,501	149,605,002	157,285,598	170,312,593
Other assets	9,715,522	16,049,657	14,480,581	15,820,643	21,237,087
Operating fixed assets	3,534,660	3,597,483	3,473,491	3,514,801	5,490,121
Deferred tax assets	14,063,694	13,886,769	13,070,614	12,627,352	9,845,426
TOTAL ASSETS	229,190,273	280,997,531	332,111,054	352,698,145	420,370,188
LIABILITIES					
Bills payable	581,100	850,569	1,500,709	1,506,335	1,727,731
Borrowings from financial institutions	11,526,783	24,963,566	44,683,826	22,802,482	44,742,624
Deposits and other accounts	208,176,988	237,896,700	266,055,781	306,560,767	342,290,763
Sub-ordinated loans	-	-	-	-	2,000,000
Liabilities against assets subject to finance lease	13,887	7,831	3,601	2,386	1,128
Other liabilities	5,223,045	6,506,275	7,495,634	8,344,877	10,281,235
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	225,521,803	270,224,941	319,739,551	339,216,847	401,043,481
NET ASSETS	3,668,470	10,772,590	12,371,503	13,481,298	19,326,707
REPRESENTED BY					
Share Capital	5,287,974	5,287,974	5,287,974	10,551,132	15,551,132
Reserves	2,012,492	1,914,956	1,187,433	1,539,659	1,818,085
Advance against Equity	10,000,000	17,000,000	17,000,000	12,000,000	-
Minority interest	-	-	-	-	-
Un-appropriated profit	(14,352,989)	(14,067,841)	(12,742,364)	(11,250,885)	(9,113,154)
Surplus/ (Deficit) on revaluation of assets	720,993	637,501	1,638,460	641,392	4,070,644
TOTAL	3,668,470	10,772,590	12,371,503	13,481,298	19,326,707
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	18,220,175	20,685,011	24,666,024	24,227,721	29,521,719
Mark-Up/ Return/Interest Expenses	18,801,642	21,073,271	22,522,918	20,208,687	20,525,783
Net Mark-Up / Interest Income	(581,467)	(388,260)	2,143,106	4,019,034	8,995,936
Provisions & bad debts written off directly	3,320,328	(2,632,580)	(628,390)	(666,197)	1,244,945
Net Mark-Up / Interest Income after Provision	(3,901,795)	2,244,320	2,771,496	4,685,231	7,750,991
Fees, Commission & Brokerage income	561,688	724,499	762,490	775,622	906,494
Dividend income	402,779	286,375	220,985	137,512	33,258
Gain/Loss on sale of securities	-	-	162,980	-	666,668
Income from dealing in foreign currencies	134,488	160,089	-	147,417	183,830
Other income	784,378	818,745	2,044,290	2,535,675	1,000,180
Total Non - Markup / Interest Income	1,883,333	1,989,708	3,190,745	3,596,226	2,790,430
Administrative expenses	3,426,329	3,954,066	4,430,520	5,199,782	6,103,716
Other expenses	741,605	(242,785)	127,829	80,393	19,727
Total Non-Markup/Interest Expenses	4,167,934	3,711,281	4,558,349	5,280,175	6,123,443
Extra ordinary/unusual Items	-	-	-	-	111,315
PROFIT/ (LOSS) BEFORE TAXATION	(6,186,396)	522,747	1,403,892	3,001,282	4,306,663
Taxation - Current	-	-	139,284	278,239	323,121
- Prior Years	-	-	(722,971)	-	-
- Deferred	(2,157,119)	174,774	353,738	785,036	1,196,093
PROFIT/ (LOSS) AFTER TAXATION	(4,029,277)	347,973	1,633,841	1,938,007	2,787,449
Net Cash Inflow / (Outflow) from Operating Activities	2,949,012	32,984,625	20,546,543	3,731,609	32,357,443
Net Cash Inflow / (Outflow) from Investing Activities	(770,567)	(36,828,025)	(20,640,440)	4,804,518	(36,739,045)
Net Cash Inflow / (Outflow) from Financing Activities	(6,020)	6,993,944	(4,230)	(79,699)	1,895,122
Number of Employees	4,466	4,674	5,491	6,092	6,180

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	The Bank of Punjab				
	2015	2016	2017	2018	2019
ASSETS					
Cash & balances with treasury banks	26,190,481	35,756,024	42,478,209	43,589,610	53,414,645
Balances with other banks	4,512,033	3,765,867	6,116,297	5,837,962	10,374,371
Lending to financial institutions	6,113,262	11,562,133	24,170,850	27,443,153	3,959,771
Investments - net	176,043,046	199,741,990	242,487,965	210,052,628	361,467,822
Advances - net	219,398,631	262,067,924	295,841,425	382,109,763	383,646,616
Other assets	25,635,908	18,147,262	27,485,473	27,965,012	34,162,404
Operating fixed assets	6,484,312	7,692,675	8,533,033	9,691,181	16,024,026
Deferred tax assets	7,905,981	6,480,256	10,786,284	8,027,104	6,632,182
TOTAL ASSETS	472,283,654	545,214,131	657,899,536	714,716,413	869,681,837
LIABILITIES					
Bills payable	1,887,432	4,183,480	3,365,325	3,577,677	3,421,083
Borrowings from financial institutions	55,236,429	39,829,134	38,949,362	41,801,240	77,358,612
Deposits and other accounts	374,961,096	453,219,740	556,191,873	595,561,963	691,015,859
Sub-ordinated loans	2,000,000	4,500,000	4,499,000	8,797,140	8,794,420
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	15,520,357	15,627,279	25,054,098	27,102,649	42,225,055
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	449,605,314	517,359,633	628,059,658	676,840,669	822,815,029
NET ASSETS	22,678,340	27,854,498	29,839,878	37,875,744	46,866,808
REPRESENTED BY					
Share Capital	15,551,132	15,551,132	26,173,766	26,173,766	26,173,766
Reserves	2,065,843	1,037,515	3,559,939	5,074,930	6,725,228
Advance against Equity	7,000,000	7,000,000	-	-	-
Minority interest	-	-	254,320	328,052	445,331
Un-appropriated profit	(5,220,276)	658,938	(3,034,749)	3,038,684	8,151,276
Surplus/ (Deficit) on revaluation of assets	3,281,641	3,606,913	2,886,602	3,260,312	5,371,207
TOTAL	22,678,340	27,854,498	29,839,878	37,875,744	46,866,808
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	31,266,427	29,674,488	34,749,428	46,972,906	80,961,051
Mark-Up/ Return/Interest Expenses	20,198,798	17,430,154	19,094,707	26,842,449	54,113,537
Net Mark-Up / Interest Income	11,067,629	12,244,334	15,654,721	20,130,457	26,847,514
Provisions & bad debts written off directly	3,752,922	1,109,123	14,736,584	(1,222,149)	1,727,088
Net Mark-Up / Interest Income after Provision	7,314,707	11,135,211	918,137	21,352,606	25,120,426
Fees, Commission & Brokerage income	824,126	974,703	2,817,820	3,266,117	3,554,915
Dividend income	50,843	61,774	91,361	82,083	103,925
Gain/Loss on sale of securities	5,005,024	2,524,396	1,316,235	27,767	221,564
Income from dealing in foreign currencies	109,280	75,248	109,173	216,920	10,598
Other income	1,635,068	1,658,309	269,128	97,092	72,173
Total Non - Markup / Interest Income	7,624,341	5,294,430	4,603,717	3,689,979	3,963,175
Administrative expenses	7,211,954	8,346,001	10,174,996	12,716,976	14,587,962
Other expenses	19,958	33,699	43,003	53,565	423,658
Total Non-Markup/Interest Expenses	7,231,912	8,379,700	10,217,999	12,770,541	15,011,620
Extra ordinary/unusual Items	177,637	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	7,529,499	8,049,941	(4,696,145)	12,272,044	14,071,981
Taxation - Current	388,908	960,820	2,274,233	2,672,397	5,559,706
- Prior Years	143,953	622,219	227,511	47,533	250,348
- Deferred	2,248,317	1,608,548	(3,880,813)	1,930,736	(15,623)
PROFIT/ (LOSS) AFTER TAXATION	4,748,321	4,858,354	(3,317,076)	7,621,378	8,277,550
Net Cash Inflow / (Outflow) from Operating Activities	21,563,231	6,774,058	44,024,282	(31,835,147)	178,767,598
Net Cash Inflow / (Outflow) from Investing Activities	(17,302,448)	(464,832)	(35,942,780)	23,425,025	(161,064,738)
Net Cash Inflow / (Outflow) from Financing Activities	(1,128)	2,500,000	5,820,419	4,287,790	(3,269,841)
Number of Employees	6,739	7,388	7,404	8,675	9,681

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	United Bank Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	67,461,668	86,409,551	94,766,489	89,591,601	74,687,959
Balances with other banks	18,192,142	16,546,311	22,843,080	32,658,606	12,885,121
Lending to financial institutions	12,384,778	9,536,211	21,953,458	29,858,038	21,872,138
Investments - net	224,578,556	294,410,661	381,245,903	458,846,198	497,334,002
Advances - net	333,732,172	325,347,208	385,834,261	415,283,310	434,264,050
Other assets	18,713,188	20,836,736	26,106,385	29,356,983	40,067,467
Operating fixed assets	22,424,072	22,981,878	27,460,839	28,037,980	30,303,370
Deferred tax assets	1,298,403	1,991,185	-	-	-
TOTAL ASSETS	698,784,979	778,059,741	960,210,415	1,083,632,716	1,111,414,107
LIABILITIES					
Bills payable	5,045,815	5,879,043	7,600,633	16,600,691	9,553,585
Borrowings from financial institutions	45,104,849	49,953,251	67,215,209	41,077,730	53,065,156
Deposits and other accounts	550,645,767	612,980,139	755,264,264	889,525,603	895,083,053
Sub-ordinated loans	11,985,748	11,317,080	9,319,264	665,328	-
Liabilities against assets subject to finance lease	-	-	2,109	1,325	-
Other liabilities	17,587,735	18,777,320	19,676,006	23,093,754	26,296,516
Deferred tax liabilities	-	-	278,546	1,395,138	1,899,345
TOTAL LIABILITIES	630,369,914	698,906,833	859,356,031	972,359,569	985,897,655
NET ASSETS	68,415,065	79,152,908	100,854,384	111,273,147	125,516,452
REPRESENTED BY					
Share Capital	12,241,798	12,241,798	12,241,798	12,241,798	12,241,798
Reserves	21,688,637	24,847,019	32,298,690	38,049,345	34,130,131
Advance against Equity	-	-	-	-	-
Minority interest	-	-	2,827,060	-	-
Un-appropriated profit	26,250,489	33,534,116	38,231,813	45,208,302	48,217,351
Surplus/ (Deficit) on revaluation of assets	8,234,141	8,529,975	15,255,023	15,773,702	30,927,172
TOTAL	68,415,065	79,152,908	100,854,384	111,273,147	125,516,452
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	59,331,761	70,450,475	75,379,861	75,709,170	82,735,467
Mark-Up/ Return/Interest Expenses	25,223,253	31,025,869	35,736,985	36,199,807	37,768,546
Net Mark-Up / Interest Income	34,108,508	39,424,606	39,642,876	39,509,363	44,966,921
Provisions & bad debts written off directly	8,004,700	7,290,910	4,246,967	1,594,245	881,974
Net Mark-Up / Interest Income after Provision	26,103,808	32,133,696	35,395,909	37,915,118	44,084,947
Fees, Commission & Brokerage income	6,337,745	6,949,191	9,449,629	11,443,576	11,154,420
Dividend income	591,017	786,496	539,640	1,611,917	2,000,649
Gain/Loss on sale of securities	-	-	1,925,838	2,211,756	1,805,783
Income from dealing in foreign currencies	1,653,793	2,078,260	-	3,026,130	3,016,668
Other income	1,538,077	2,904,306	7,677,383	1,122,982	1,318,527
Total Non - Markup / Interest Income	10,120,632	12,718,253	19,592,490	19,416,361	19,296,047
Administrative expenses	17,765,056	19,784,894	25,448,913	28,570,569	29,030,374
Other expenses	717,166	844,264	1,129,040	1,078,114	952,530
Total Non-Markup/Interest Expenses	18,482,222	20,629,158	26,577,953	29,648,683	29,982,904
Extra ordinary/unusual Items	-	-	-	(1,282,382)	-
PROFIT/ (LOSS) BEFORE TAXATION	17,742,218	24,222,791	28,410,446	28,965,178	33,398,090
Taxation - Current	6,805,506	8,946,039	9,061,871	8,302,311	10,743,796
- Prior Years	415,136	679,290	489,932	61,892	356,425
- Deferred	(638,354)	(902,201)	(421,141)	870,204	368,308
PROFIT/ (LOSS) AFTER TAXATION	11,159,930	15,499,663	19,279,784	19,730,771	21,929,561
Net Cash Inflow / (Outflow) from Operating Activities	100,070,348	108,571,682	94,242,177	67,121,806	49,134,432
Net Cash Inflow / (Outflow) from Investing Activities	(77,703,447)	(85,859,232)	(67,462,460)	(55,871,019)	(59,936,300)
Net Cash Inflow / (Outflow) from Financing Activities	(4,010,459)	(7,401,657)	(15,464,546)	(20,283,645)	(14,266,014)
Number of Employees	11,573	12,325	13,344	12,728	13,382

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	United Bank Ltd.				
	2015	2016	2017	2018	2019
ASSETS					
Cash & balances with treasury banks	112,011,276	131,506,861	161,119,170	187,915,671	243,370,701
Balances with other banks	16,859,118	14,920,994	35,549,112	41,747,060	42,722,227
Lending to financial institutions	24,094,768	34,168,287	13,097,277	35,346,551	21,756,404
Investments - net	719,518,093	806,531,246	1,124,921,300	831,159,100	874,561,737
Advances - net	455,413,880	510,110,924	665,303,363	754,551,722	694,934,463
Other assets	41,123,334	44,730,953	80,538,689	92,312,444	84,321,890
Operating fixed assets	31,630,374	35,581,758	50,384,077	52,774,374	60,347,349
Deferred tax assets	-	-	-	6,685,952	1,723,553
TOTAL ASSETS	1,400,650,843	1,577,551,023	2,130,912,988	2,002,492,874	2,023,738,324
LIABILITIES					
Bills payable	13,391,739	11,756,422	29,852,405	27,272,967	22,929,220
Borrowings from financial institutions	163,131,947	201,549,619	517,082,159	279,918,125	170,405,060
Deposits and other accounts	1,051,235,170	1,179,887,048	1,349,698,487	1,448,324,041	1,557,995,306
Sub-ordinate loans	-	-	-	9,000,000	10,000,000
Liabilities against assets subject to finance lease	-	-	4,375	10,000	19,095
Other liabilities	26,570,106	27,879,529	56,801,334	69,343,882	71,517,772
Deferred tax liabilities	4,186,406	4,691,544	2,980,466	-	-
TOTAL LIABILITIES	1,258,515,368	1,425,764,162	1,956,419,226	1,833,869,015	1,832,866,453
NET ASSETS	142,135,475	151,786,861	174,493,762	168,623,859	190,871,871
REPRESENTED BY					
Share Capital	12,241,798	12,241,798	12,241,798	12,241,798	12,241,798
Reserves	38,402,303	40,454,505	47,203,516	60,078,870	66,676,411
Advance against Equity	-	-	-	-	-
Minority interest	-	-	5,491,844	5,560,330	7,213,855
Un-appropriated profit	55,222,960	64,246,270	76,410,128	73,749,955	77,335,249
Surplus/ (Deficit) on revaluation of assets	36,268,414	34,844,288	33,146,476	16,992,906	27,404,558
TOTAL	142,135,475	151,786,861	174,493,762	168,623,859	190,871,871
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	94,352,931	98,219,214	110,579,895	116,833,977	157,277,853
Mark-Up/ Return/Interest Expenses	38,511,161	41,176,686	52,487,753	58,890,757	93,936,935
Net Mark-Up / Interest Income	55,841,770	57,042,528	58,092,142	57,943,220	63,340,918
Provisions & bad debts written off directly	3,630,906	1,478,866	2,628,801	12,446,609	7,313,543
Net Mark-Up / Interest Income after Provision	52,210,864	55,563,662	55,463,341	45,496,611	56,027,375
Fees, Commission & Brokerage income	12,203,210	12,318,684	14,831,990	15,859,283	15,631,895
Dividend income	3,204,850	3,266,559	1,733,757	1,683,678	1,123,261
Gain/Loss on sale of securities	3,237,523	5,364,463	4,799,893	3,885,834	216,670
Income from dealing in foreign currencies	2,270,980	1,701,016	2,150,117	3,656,352	4,669,102
Other income	1,070,444	957,920	780,328	926,440	1,917,054
Total Non - Markup / Interest Income	21,987,007	23,608,642	24,296,085	26,011,587	23,557,982
Administrative expenses	30,896,159	31,903,598	38,455,334	42,047,048	43,843,588
Other expenses	1,127,027	1,253,110	874,387	(2,048,516)	787,968
Total Non-Markup/Interest Expenses	32,023,186	33,156,708	39,329,721	39,998,532	44,631,556
Extra ordinary/unusual Items	-	-	(459,702)	5,957,922	(776,853)
PROFIT/ (LOSS) BEFORE TAXATION	42,174,685	46,015,596	40,889,407	25,551,744	35,730,654
Taxation - Current	15,042,952	14,898,709	14,701,343	10,358,400	14,969,071
- Prior Years	1,800,541	2,100,381	(2,031,665)	625,393	733,273
- Deferred	(395,957)	1,286,394	2,264,725	(599,410)	(245,186)
PROFIT/ (LOSS) AFTER TAXATION	25,727,149	27,730,112	25,955,004	15,167,361	20,273,496
Net Cash Inflow / (Outflow) from Operating Activities	266,687,926	130,776,564	252,660,019	(233,856,539)	127,082,785
Net Cash Inflow / (Outflow) from Investing Activities	(211,147,912)	(96,241,618)	(206,109,040)	272,646,518	(55,779,530)
Net Cash Inflow / (Outflow) from Financing Activities	(15,942,157)	(16,256,676)	(15,617,503)	(5,795,530)	(14,636,607)
Number of Employees	14,623	9,774	11,788	12,028	11,549

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Zarai Taraqati Bank Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	2,745,611	3,056,462	3,524,505	3,627,922	4,102,133
Balances with other banks	10,916,739	11,176,444	9,000,562	9,113,832	5,982,441
Lending to financial institutions	-	-	-	3,646,716	820,190
Investments - net	7,804,207	12,047,958	17,884,472	23,609,958	29,337,315
Advances - net	84,792,594	84,743,706	88,060,424	95,311,716	108,553,958
Other assets	9,756,405	10,356,134	11,998,959	11,790,826	11,656,953
Operating fixed assets	1,131,733	1,167,167	1,180,267	1,347,307	1,581,077
Deferred tax assets	438,660	-	-	-	1,528,810
TOTAL ASSETS	117,585,949	122,547,871	131,649,189	148,448,277	163,562,877
LIABILITIES					
Bills payable	306,040	208,117	294,024	706,265	561,964
Borrowings from financial institutions	51,257,213	51,257,213	51,292,157	55,174,903	969,349
Deposits and other accounts	9,602,772	8,962,457	11,096,956	14,906,582	26,701,911
Sub-ordinated loans	3,204,323	3,204,323	3,204,323	3,204,323	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	31,510,958	31,559,060	35,588,577	41,842,923	10,698,014
Deferred tax liabilities	-	846,890	757,393	130,022	-
TOTAL LIABILITIES	95,881,306	96,038,060	102,233,430	115,965,018	38,931,238
NET ASSETS	21,704,643	26,509,811	29,415,759	32,483,259	124,631,639
REPRESENTED BY					
Share Capital	12,522,441	12,522,441	12,522,441	12,522,441	12,522,441
Reserves	1,884,411	2,313,441	2,831,346	3,506,658	4,590,135
Advance against Equity	-	-	-	-	89,490,985
Minority interest	-	-	-	-	-
Un-appropriated profit	6,455,623	10,360,086	12,263,088	13,597,945	14,553,175
Surplus/ (Deficit) on revaluation of assets	842,168	1,313,843	1,798,884	2,856,215	3,474,903
TOTAL	21,704,643	26,509,811	29,415,759	32,483,259	124,631,639
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	8,896,701	9,510,328	11,321,385	12,943,416	15,495,473
Mark-Up/ Return/Interest Expenses	3,713,765	3,794,737	3,737,388	3,892,880	2,399,949
Net Mark-Up / Interest Income	5,182,936	5,715,591	7,583,997	9,050,536	13,095,524
Provisions & bad debts written off directly	1,365,722	1,003,625	1,064,320	1,050,959	1,494,987
Net Mark-Up / Interest Income after Provision	3,817,214	4,711,966	6,519,677	7,999,577	11,600,537
Fees, Commission & Brokerage income	8,388	7,202	13,310	13,512	28,410
Dividend income	35,420	33,427	17,222	51,667	66,737
Gain/Loss on sale of securities	-	-	-	-	118,136
Income from dealing in foreign currencies	-	-	234,268	30,399	-
Other income	5,289,514	3,029,690	4,151,588	4,816,973	4,299,889
Total Non - Markup / Interest Income	5,333,322	3,070,319	4,416,388	4,912,551	4,513,172
Administrative expenses	6,261,430	4,502,846	7,094,919	7,708,726	7,786,170
Other expenses	201	2,280	(29,244)	36,858	433
Total Non-Markup/Interest Expenses	6,261,631	4,505,126	7,065,675	7,745,584	7,786,603
Extra ordinary/unusual Items	11,063	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	2,877,842	3,277,159	3,870,390	5,166,544	8,327,106
Taxation - Current	1,192,110	1,077,208	1,352,475	1,799,026	2,973,440
- Prior Years	-	-	-	62	4,245
- Deferred	(178,554)	54,802	(59,251)	(9,103)	(67,963)
PROFIT/ (LOSS) AFTER TAXATION	1,864,286	2,145,149	2,577,166	3,376,559	5,417,384
Net Cash Inflow / (Outflow) from Operating Activities	2,168,664	4,472,813	2,520,972	6,017,716	2,430,377
Net Cash Inflow / (Outflow) from Investing Activities	(397,402)	3,902,257	(4,228,811)	(5,801,029)	(5,087,557)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-	-
Number of Employees	5,548	5,843	5,743	5,612	5,787

15.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Zarai Taraqati Bank Ltd.				
	2015	2016	2017	2018	2019
ASSETS					
Cash & balances with treasury banks	2,516,338	3,477,750	4,875,139	3,762,911	2,412,238
Balances with other banks	16,408,511	20,074,445	18,493,280	7,010,225	30,444,970
Lending to financial institutions	-	-	1,169,147	-	-
Investments - net	19,765,649	37,118,541	70,069,233	28,398,023	24,010,651
Advances - net	129,552,744	135,765,150	140,878,314	135,653,486	109,687,698
Other assets	2,101,177	16,448,667	18,000,343	20,581,680	17,762,804
Operating fixed assets	446,941	2,071,483	2,190,941	2,362,520	2,760,228
Deferred tax assets	16,782,760	604,948	986,416	4,789,564	13,125,412
TOTAL ASSETS	187,574,120	215,560,984	256,662,813	202,558,409	200,204,001
LIABILITIES					
Bills payable	346,059	493,231	468,339	520,485	571,869
Borrowings from financial institutions	57,143,100	55,885,230	86,827,027	65,274,297	72,502,365
Deposits and other accounts	35,947,953	59,870,659	70,185,724	39,679,255	45,337,540
Sub-ordinated loans	3,204,323	3,204,323	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	11,721,237	13,667,442	22,574,529	22,623,074	23,407,699
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	108,362,672	133,120,885	180,055,619	128,097,111	141,819,473
NET ASSETS	79,211,448	82,440,099	76,607,194	74,461,298	58,384,528
REPRESENTED BY					
Share Capital	12,522,441	12,522,441	52,678,433	52,678,433	52,678,433
Reserves	5,644,659	6,299,526	6,298,157	6,298,157	6,298,157
Advance against Equity	40,155,992	40,155,992	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	18,716,929	21,034,629	14,440,421	13,260,534	(2,685,652)
Surplus/ (Deficit) on revaluation of assets	2,171,427	2,427,511	3,190,183	2,224,174	2,093,590
TOTAL	79,211,448	82,440,099	76,607,194	74,461,298	58,384,528
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	18,259,348	19,631,421	22,181,178	18,551,305	17,985,615
Mark-Up/ Return/Interest Expenses	6,016,569	5,455,481	8,123,536	8,149,231	9,256,539
Net Mark-Up / Interest Income	12,242,779	14,175,940	14,057,642	10,402,074	8,729,076
Provisions & bad debts written off directly (413,101)	-	1,984,891	2,861,877	3,255,587	24,026,092
Net Mark-Up / Interest Income after Provision	12,655,880	12,191,049	11,195,765	7,146,487	(15,297,016)
Fees, Commission & Brokerage income	40,919	26,397	22,777	1,642,272	1,547,898
Dividend income	81,805	148,540	176,526	114,096	74,485
Gain/Loss on sale of securities	366,437	179,322	40,806	(5,827)	1,001
Income from dealing in foreign currencies	-	-	-	-	-
Other income	5,093,503	4,067,441	4,035,524	156,095	160,530
Total Non - Markup / Interest Income	5,582,664	4,421,700	4,275,633	1,906,636	1,783,914
Administrative expenses	9,800,810	9,849,061	10,854,107	12,209,320	12,641,501
Other expenses	58,910	217,638	(26,851)	54,253	3,443
Total Non-Markup/Interest Expenses	9,859,720	10,066,699	10,827,256	12,263,573	12,644,944
Extra ordinary/unusual Items	-	-	10,638,113	-	-
PROFIT/ (LOSS) BEFORE TAXATION	8,378,824	6,546,050	(5,993,971)	(3,210,450)	(26,158,046)
Taxation - Current	2,257,101	2,415,993	395,552	329,079	384,046
- Prior Years	361,424	989,128	275,556	(24,231)	5,096
- Deferred	487,678	(133,408)	(359,151)	(2,950,430)	(9,080,920)
PROFIT/ (LOSS) AFTER TAXATION	5,272,621	3,274,337	(6,305,928)	(564,868)	(17,466,268)
Net Cash Inflow / (Outflow) from Operating Activities	267,408	20,050,707	33,089,696	(52,313,222)	18,319,850
Net Cash Inflow / (Outflow) from Investing Activities	8,572,867	(15,423,361)	(33,652,969)	39,717,939	4,059,636
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-	(295,414)
Number of Employees	5,706	5,700	9,951	9,650	9,223