

15.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	Barclay Bank Plc.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	2,912,164	3,725,801	4,694,728	5,523,422	5,114,253
Balances with other banks	2,189,397	2,649,904	3,711,567	404,281	818,556
Lending to financial institutions	1,646,369	4,038,234	-	-	1,063,344
Investments - Net	21,014,371	23,791,214	19,402,553	27,709,294	23,733,333
Advances - Net	17,436,859	20,998,397	17,743,892	16,562,348	14,545,166
Other assets	651,594	730,127	539,345	629,384	420,300
Operating fixed assets	928,091	802,563	513,034	475,496	148,432
Deferred tax assets	1,501,850	1,287,530	1,173,148	1,098,431	1,043,587
TOTAL ASSETS	48,280,695	58,023,770	47,778,267	52,402,656	46,886,971
LIABILITIES					
Bills payable	402,249	573,408	521,584	1,026,442	1,364,348
Borrowings from financial institutions	7,193,234	4,437,328	9,291,803	4,824,884	3,074,421
Deposits and other accounts	32,301,878	44,664,909	29,957,830	38,234,983	33,919,678
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	1,915,282	1,423,966	1,182,866	1,093,538	1,603,832
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	41,812,643	51,099,611	40,954,083	45,179,847	39,962,279
NET ASSETS	6,468,052	6,924,159	6,824,184	7,222,809	6,924,692
REPRESENTED BY					
Head office capital account	9,756,756	9,756,756	10,807,382	10,807,382	10,807,382
Reserves	-	-	-	-	-
Advance against Equity	-	-	-	-	-
Minority Interest	-	-	-	-	-
Un-appropriated Profit	(3,279,855)	(2,834,839)	(3,988,435)	(3,562,242)	(3,884,639)
Surplus/Deficit on revaluation of assets	(8,849)	2,242	5,237	(22,331)	1,949
TOTAL	6,468,052	6,924,159	6,824,184	7,222,809	6,924,692
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	4,391,663	5,517,128	1,391,355	3,801,594	4,066,123
Mark-Up/ Return/Interest Expenses	2,756,649	3,507,884	921,602	2,346,891	2,344,994
Net Mark-Up / Interest Income	1,635,014	2,009,244	469,753	1,454,703	1,721,129
Provisions & Bad Debts written off directly	268,149	50,886	45,679	(25,312)	(55,204)
Net Mark-Up / Interest Income after Provision	1,366,865	1,958,358	424,074	1,480,015	1,776,333
Fees, Commission & Brokerage Income	177,352	229,175	54,827	208,697	186,737
Dividend Income	-	-	-	-	-
Gain/Loss on sale of securities	-	-	-	315,771	-
Income from dealing in foreign currencies	187,487	283,999	49,012	-	287,959
Other Income	(4,854)	4,691	944	93,110	18,023
Total Non - Markup / Interest Income	359,985	517,865	104,783	617,578	492,719
Administrative Expenses	2,484,133	2,024,219	510,785	1,557,299	2,537,692
Other Expenses	2,273	37,780	2,378	24,539	11,987
Total Non-Markup/Interest Expenses	2,486,406	2,061,999	513,163	1,581,838	2,549,679
Extra ordinary/unusual Items (Income)	465,287	(239,139)	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(1,224,843)	653,363	15,694	515,755	(280,627)
Taxation - Current	-	-	-	-	-
- Prior Years	-	-	-	-	-
- Deferred	(425,530)	208,347	2,324	89,562	41,770
PROFIT/ (LOSS) AFTER TAXATION	(799,313)	445,016	13,370	426,193	(322,397)
Net Cash Inflow / (Outflow) from Operating Activities	10,264,246	4,181,079	(1,733,723)	6,040,610	(3,973,250)
Net Cash Inflow / (Outflow) from Investing Activities	(9,550,912)	(2,906,935)	859,936	(8,519,202)	3,978,356
Net Cash Inflow / (Outflow) from Financing Activities	436,192	-	-	-	-
Number of Employees	692	576	562	247	212

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

15.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	Citibank N.A.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	7,001,789	6,990,879	6,770,561	3,991,465	4,267,790
Balances with other banks	1,396,604	1,149,455	6,035,738	602,119	170,697
Lending to financial institutions	11,410,316	1,339,057	14,913,193	9,202,344	2,826,481
Investments - Net	50,236,317	60,399,022	31,339,172	25,239,845	39,326,537
Advances - Net	19,244,213	18,820,403	18,255,682	13,556,587	28,195,590
Other assets	3,505,065	3,954,861	4,296,388	153,846	5,877,838
Operating fixed assets	865,640	634,699	366,664	685,858	355,154
Deferred tax assets	3,693,968	3,614,421	3,194,412	6,454,325	233,885
TOTAL ASSETS	97,353,912	96,902,797	85,171,810	59,886,389	81,253,972
LIABILITIES					
Bills payable	1,164,263	2,028,623	2,185,724	1,284,956	1,564,744
Borrowings from financial institutions	4,342,038	11,231,101	141,666	909,854	14,012,805
Deposits and other accounts	68,304,814	61,678,515	64,293,565	40,936,496	48,143,989
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	14,677,325	11,198,190	9,513,942	8,197,699	6,998,405
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	88,488,440	86,136,429	76,134,897	51,329,005	70,719,943
NET ASSETS	8,865,472	10,766,368	9,036,913	8,557,384	10,534,029
REPRESENTED BY					
Head office capital account	6,812,671	6,812,671	6,812,671	6,812,671	6,812,671
Reserves	125,573	149,286	154,932	161,613	156,327
Advance against Equity	-	-	-	-	-
Minority Interest	-	-	-	-	-
Un-appropriated Profit	2,201,511	3,957,548	2,052,798	1,650,374	3,056,648
Surplus/Deficit on revaluation of assets	(274,283)	(153,137)	16,512	(67,274)	508,383
TOTAL	8,865,472	10,766,368	9,036,913	8,557,384	10,534,029
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	9,373,975	10,279,671	8,262,997	4,808,111	6,921,301
Mark-Up/ Return/Interest Expenses	4,241,090	4,580,040	3,030,151	2,103,808	2,866,462
Net Mark-Up / Interest Income	5,132,885	5,699,631	5,232,846	2,704,303	4,054,839
Provisions & Bad Debts written off directly	1,942,347	1,171,851	822,094	(685,437)	(128,922)
Net Mark-Up / Interest Income after Provision	3,190,538	4,527,780	4,410,752	3,389,740	4,183,761
Fees, Commission & Brokerage Income	703,022	700,094	583,246	499,040	430,401
Dividend Income	728	-	-	-	-
Gain/Loss on sale of securities	-	-	-	-	212,410
Income from dealing in foreign currencies	2,465,105	3,002,073	1,724,461	1,717,527	1,891,047
Other Income	(1,115,157)	(1,652,963)	148,290	(55,433)	(292,616)
Total Non - Markup / Interest Income	2,053,698	2,049,204	2,455,997	2,161,134	2,241,242
Administrative Expenses	3,879,891	4,002,884	4,479,324	2,681,434	1,751,031
Other Expenses	167,342	50,264	66,920	(16,934)	71,324
Total Non-Markup/Interest Expenses	4,047,233	4,053,148	4,546,244	2,664,500	1,822,355
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,197,003	2,523,836	2,320,505	2,886,374	4,602,648
Taxation - Current	1,156,019	1,419,218	1,128,971	553,391	1,348,974
- Prior Years	(405,021)	(585,349)	(557,327)	(1,934,735)	-
- Deferred	23,067	(66,070)	325,620	2,592,482	163,113
PROFIT/ (LOSS) AFTER TAXATION	422,938	1,756,037	1,423,241	1,675,236	3,090,561
Net Cash Inflow / (Outflow) from Operating Activities	1,562,704	1,320,908	860,554	(12,938,127)	7,820,886
Net Cash Inflow / (Outflow) from Investing Activities	(3,192,181)	(1,445,794)	7,472,350	7,093,319	(6,456,656)
Net Cash Inflow / (Outflow) from Financing Activities	(404,322)	(192,139)	(3,624,394)	(2,361,340)	(1,986,144)
Number of Employees	1,353	1,016	677	230	301

15.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	Citibank N.A.				
	2015	2016	2017	2018	2019
ASSETS					
Cash & balances with treasury banks	4,809,308	5,480,867	5,907,205	9,126,210	11,202,518
Balances with other banks	704,912	1,542,895	1,091,101	641,152	805,867
Lending to financial institutions	8,464,057	13,325,003	23,930,516	12,458,933	2,951,301
Investments - Net	48,585,117	66,676,243	57,091,381	66,498,149	76,154,346
Advances - Net	21,389,597	21,421,510	24,483,524	40,003,983	51,868,560
Other assets	4,031,075	2,890,571	7,112,614	11,734,103	5,823,539
Operating fixed assets	458,331	579,296	541,286	485,702	472,843
Deferred tax assets	201,088	133,999	62,145	-	124,149
TOTAL ASSETS	88,643,485	112,050,384	120,219,772	140,948,232	149,403,123
LIABILITIES					
Bills payable	1,766,257	2,524,303	1,836,429	4,199,017	2,040,458
Borrowings from financial institutions	7,003,479	18,394,904	15,460,370	14,123,811	11,698,824
Deposits and other accounts	61,742,683	75,076,382	78,817,906	95,036,059	113,232,091
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	7,364,498	5,834,617	14,901,989	16,928,628	10,531,612
Deferred Tax Liabilities	-	-	-	41,187	-
TOTAL LIABILITIES	77,876,917	101,830,206	111,016,693	130,328,702	137,502,985
NET ASSETS	10,766,568	10,220,178	9,203,078	10,619,530	11,900,138
REPRESENTED BY					
Head office capital account	6,812,671	6,812,671	6,812,671	6,812,671	6,812,671
Reserves	164,791	168,704	163,039	161,543	161,543
Advance against Equity	-	-	-	-	-
Minority Interest	-	-	-	-	-
Un-appropriated Profit	3,602,788	3,174,345	2,232,629	3,720,846	4,821,622
Surplus/Deficit on revaluation of assets	186,318	64,458	(5,261)	(75,530)	104,302
TOTAL	10,766,568	10,220,178	9,203,078	10,619,530	11,900,138
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	6,205,665	5,696,189	7,226,821	8,077,795	14,502,772
Mark-Up/ Return/Interest Expenses	2,347,225	2,894,239	4,286,580	3,899,578	7,146,711
Net Mark-Up / Interest Income	3,858,440	2,801,950	2,940,241	4,178,217	7,356,061
Provisions & Bad Debts written off directly	(174,532)	(84,686)	(68,067)	(54,838)	(58,686)
Net Mark-Up / Interest Income after Provision	4,032,972	2,886,636	3,008,308	4,233,055	7,414,747
Fees, Commission & Brokerage Income	471,785	816,831	907,031	1,278,044	874,790
Dividend Income	-	-	-	-	-
Gain/Loss on sale of securities	2,119,939	1,528,416	82,351	56,418	(2,213)
Income from dealing in foreign currencies	1,156,910	1,837,474	1,923,858	2,550,726	3,111,355
Other Income	114,218	198,010	6,866	31,205	141
Total Non - Markup / Interest Income	3,862,852	4,380,731	2,920,106	3,916,392	3,984,073
Administrative Expenses	1,930,627	1,979,939	2,113,118	2,101,549	2,732,251
Other Expenses	62,090	95,999	60,643	95,975	173,026
Total Non-Markup/Interest Expenses	1,992,717	2,075,938	2,173,761	2,197,524	2,905,277
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	5,903,107	5,191,429	3,754,653	5,951,923	8,493,543
Taxation - Current	1,764,758	1,685,316	1,217,112	2,073,277	3,747,582
- Prior Years	80,000	160,000	190,482	33,236	169,210
- Deferred	205,125	145,008	113,139	135,880	(256,114)
PROFIT/ (LOSS) AFTER TAXATION	3,853,224	3,201,105	2,233,920	3,709,531	4,832,865
Net Cash Inflow / (Outflow) from Operating Activities	18,395,756	8,449,982	9,032,530	15,044,292	8,830,838
Net Cash Inflow / (Outflow) from Investing Activities	(13,786,704)	(3,427,818)	(5,795,437)	(10,278,266)	(2,512,924)
Net Cash Inflow / (Outflow) from Financing Activities	(3,056,648)	(3,602,788)	(3,174,345)	(2,232,629)	(3,848,730)
Number of Employees	276	246	322	303	268

15.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	Deutsche Bank AG				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	4,722,669	4,590,065	5,630,489	6,193,227	5,523,757
Balances with other banks	37,134	38,505	2,058,913	208,293	492,331
Lending to financial institutions	6,223,146	7,640,386	7,414,392	9,757,121	6,312,559
Investments - Net	2,046,309	5,587,411	7,747,304	5,428,718	842,929
Advances - Net	3,245,948	2,987,018	3,979,514	4,265,335	6,603,070
Other assets	898,722	1,068,497	1,691,726	1,562,707	1,566,805
Operating fixed assets	110,230	199,014	351,955	314,108	304,984
Deferred tax assets	150,725	130,675	74,271	74,492	61,130
TOTAL ASSETS	17,434,883	22,241,571	28,948,564	27,804,001	21,707,565
LIABILITIES					
Bills payable	2,640,728	238,907	297,362	324,717	629,787
Borrowings from financial institutions	443,891	1,523,062	317,883	4,004,649	860,407
Deposits and other accounts	6,065,947	11,118,869	18,354,233	15,849,131	12,663,537
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	3,010,220	3,324,934	4,017,622	2,338,895	2,390,873
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	12,160,786	16,205,772	22,987,100	22,517,392	16,544,604
NET ASSETS	5,274,097	6,035,799	5,961,464	5,286,609	5,162,961
REPRESENTED BY					
Head office capital account	3,667,876	3,724,146	4,115,584	4,649,699	3,914,059
Reserves	-	-	-	-	-
Advance against Equity	-	-	-	-	-
Minority Interest	-	-	-	-	-
Un-appropriated Profit	1,606,542	2,323,191	1,855,437	638,687	1,232,065
Surplus/Deficit on revaluation of assets	(321)	(11,538)	(9,557)	(1,777)	16,837
TOTAL	5,274,097	6,035,799	5,961,464	5,286,609	5,162,961
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	1,065,750	1,679,978	1,969,771	1,644,741	1,541,981
Mark-Up/ Return/Interest Expenses	324,744	556,558	868,297	719,355	725,537
Net Mark-Up / Interest Income	741,006	1,123,420	1,101,474	925,386	816,444
Provisions & Bad Debts written off directly	25,263	(21,094)	(32,447)	7,350	43,504
Net Mark-Up / Interest Income after Provision	715,743	1,144,514	1,133,921	918,036	772,940
Fees, Commission & Brokerage Income	354,825	304,900	296,268	360,371	480,289
Dividend Income	-	-	-	-	-
Gain/Loss on sale of securities	-	-	-	-	29,265
Income from dealing in foreign currencies	755,656	427,998	281,006	327,351	605,572
Other Income	110,995	(7,543)	11,008	28,762	19,314
Total Non - Markup / Interest Income	1,221,476	725,355	588,282	716,484	1,134,440
Administrative Expenses	653,431	759,389	1,170,880	1,144,078	996,823
Other Expenses	(380)	6,685	610	165	642
Total Non-Markup/Interest Expenses	653,051	766,074	1,171,490	1,144,243	997,465
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,284,168	1,103,795	550,713	490,277	909,915
Taxation - Current	450,205	374,000	137,353	181,240	320,520
- Prior Years	-	-	-	-	-
- Deferred	(330)	21,559	62,533	(8,726)	776
PROFIT/ (LOSS) AFTER TAXATION	834,293	708,236	350,827	317,763	588,619
Net Cash Inflow / (Outflow) from Operating Activities	2,084,285	3,503,278	5,812,077	(2,606,831)	(4,241,374)
Net Cash Inflow / (Outflow) from Investing Activities	(1,474,535)	(3,690,778)	(2,337,467)	2,327,363	4,591,582
Net Cash Inflow / (Outflow) from Financing Activities	(534,131)	-	(805,216)	(154,529)	-
Number of Employees	108	113	112	109	106

15.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	Deutsche Bank AG				
	2015	2016	2017	2018	2019
ASSETS					
Cash & balances with treasury banks	5,539,927	4,993,782	5,995,920	6,961,724	7,558,956
Balances with other banks	951,925	136,459	396,881	220,159	118,681
Lending to financial institutions	6,422,104	14,630,311	19,707,230	19,150,856	15,132,302
Investments - Net	-	-	-	-	-
Advances - Net	6,559,769	3,214,744	5,709,278	6,249,761	9,225,751
Other assets	1,284,666	1,208,960	2,209,444	2,593,673	1,537,997
Operating fixed assets	324,115	291,553	271,894	214,924	345,355
Deferred tax assets	31,477	17,762	8,910	144	25,344
TOTAL ASSETS	21,113,983	24,493,571	34,299,557	35,391,241	33,944,386
LIABILITIES					
Bills payable	942,655	2,976,253	932,787	1,314,231	1,032,458
Borrowings from financial institutions	11,113	27,509	15,755	2,871,568	1,394,029
Deposits and other accounts	11,977,105	14,092,145	23,212,445	20,100,376	20,473,611
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	2,283,216	1,859,794	3,185,706	3,508,246	3,776,207
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	15,214,089	18,955,701	27,346,693	27,794,421	26,676,305
NET ASSETS	5,899,894	5,537,870	6,952,864	7,596,820	7,268,081
REPRESENTED BY					
Head office capital account	3,667,658	3,544,827	4,238,906	5,091,000	5,563,663
Reserves	-	-	-	-	-
Advance against Equity	-	-	-	-	-
Minority Interest	-	-	-	-	-
Un-appropriated Profit	2,232,236	1,993,043	2,713,958	2,505,820	1,704,418
Surplus/Deficit on revaluation of assets	-	-	-	-	-
TOTAL	5,899,894	5,537,870	6,952,864	7,596,820	7,268,081
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	1,370,390	1,049,008	1,221,952	1,738,883	2,801,020
Mark-Up/ Return/Interest Expenses	442,887	345,527	463,007	768,616	1,063,657
Net Mark-Up / Interest Income	927,503	703,481	758,945	970,267	1,737,363
Provisions & Bad Debts written off directly	(334,513)	(13,395)	-	5,224	-
Net Mark-Up / Interest Income after Provision	1,262,016	716,876	758,945	965,043	1,737,363
Fees, Commission & Brokerage Income	497,015	502,688	609,579	583,191	413,119
Dividend Income	-	-	-	-	-
Gain/Loss on sale of securities	85,327	7,374	-	-	-
Income from dealing in foreign currencies	787,073	510,330	772,867	389,876	183,032
Other Income	67,969	15,934	7,462	(8,139)	18,588
Total Non - Markup / Interest Income	1,437,384	1,036,326	1,389,908	964,928	614,739
Administrative Expenses	1,043,430	1,014,095	1,003,715	1,323,361	1,213,156
Other Expenses	-	(15)	1,251	3,410	1,849
Total Non-Markup/Interest Expenses	1,043,430	1,014,080	1,004,966	1,326,771	1,215,005
Extra ordinary/unusual Items	-	-	1,705	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,655,970	739,122	1,142,182	603,200	1,137,097
Taxation - Current	532,756	250,294	396,030	247,261	454,582
- Prior Years	60,631	60,902	29,758	-	45,529
- Deferred	47,012	8,400	4,171	766	(15,228)
PROFIT/ (LOSS) AFTER TAXATION	1,015,571	419,526	712,223	355,173	652,214
Net Cash Inflow / (Outflow) from Operating Activities	(98,646)	(534,806)	622,010	492,202	1,595,239
Net Cash Inflow / (Outflow) from Investing Activities	820,811	(35,384)	(53,529)	(26,873)	(91,073)
Net Cash Inflow / (Outflow) from Financing Activities	-	(668,590)	-	(588,619)	(1,435,097)
Number of Employees	105	104	119	83	83

15.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

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

15.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

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

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

15.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

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

15.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	Industrial and Commercial Bank of China Ltd.			
	2016	2017	2018	2019
ASSETS				
Cash & balances with treasury banks	8,377,564	15,585,904	27,658,474	32,354,350
Balances with other banks	3,685,177	1,461,579	4,015,685	13,270,408
Lending to financial institutions	8,687,263	118,285,067	207,924,067	214,503,548
Investments - Net	209,336,742	235,089,040	175,857,020	211,160,688
Advances - Net	6,096,727	8,164,082	22,713,422	29,162,284
Other assets	7,150,891	12,681,511	20,493,816	4,313,952
Operating fixed assets	642,046	581,047	593,119	632,841
Deferred tax assets	2,328	633	7,961	-
TOTAL ASSETS	243,978,738	391,848,863	459,263,564	505,398,071
LIABILITIES				
Bills payable	831,033	4,573,858	1,292,129	4,125,334
Borrowings from financial institutions	169,531,176	303,724,827	355,486,464	351,242,058
Deposits and other accounts	52,779,401	57,698,198	66,540,142	94,465,934
Sub-ordinated Loans	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-
Other Liabilities	13,052,499	9,011,917	9,686,726	17,756,365
Deferred Tax Liabilities	-	-	-	93,908
TOTAL LIABILITIES	236,194,109	375,008,800	433,005,461	467,683,599
NET ASSETS	7,784,629	16,840,063	26,258,103	37,714,472
REPRESENTED BY				
Head office capital account	3,775,797	9,506,699	20,829,285	23,227,140
Reserves	-	-	-	-
Advance against Equity	-	-	-	-
Minority Interest	-	-	-	-
Un-appropriated Profit	4,047,374	7,365,414	5,486,348	14,362,357
Surplus/Deficit on revaluation of assets	(38,542)	(32,050)	(57,530)	124,975
TOTAL	7,784,629	16,840,063	26,258,103	37,714,472
PROFIT & LOSS ACCOUNTS				
Mark-Up/ Return/Interest Earned	10,332,731	19,020,812	26,745,817	53,566,088
Mark-Up/ Return/Interest Expenses	8,161,423	12,669,163	18,016,523	37,245,090
Net Mark-Up / Interest Income	2,171,308	6,351,649	8,729,294	16,320,998
Provisions & Bad Debts written off directly	-	82,465	146,963	65,138
Net Mark-Up / Interest Income after Provision	2,171,308	6,269,184	8,582,331	16,255,860
Fees, Commission & Brokerage Income	773,335	769,588	957,047	1,033,567
Dividend Income	-	-	-	-
Gain/Loss on sale of securities	-	-	-	-
Income from dealing in foreign currencies	528,974	(198,730)	1,298,623	1,289,562
Other Income	263	521	12	469
Total Non - Markup / Interest Income	1,302,572	571,379	2,255,682	2,323,598
Administrative Expenses	1,101,931	1,401,970	2,257,492	1,990,152
Other Expenses	-	106,721	168,245	325,281
Total Non-Markup/Interest Expenses	1,101,931	1,508,691	2,425,737	2,315,433
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	2,371,949	5,331,872	8,412,276	16,264,025
Taxation - Current	795,890	2,013,206	3,339,306	6,465,034
- Prior Years	90,330	-	(379)	217,711
- Deferred	58,413	-	6,369	4,358
PROFIT/ (LOSS) AFTER TAXATION	1,427,316	3,318,666	5,066,980	9,576,922
Net Cash Inflow / (Outflow) from Operating Activities	(69,615,225)	413,095	(47,149,475)	47,449,793
Net Cash Inflow / (Outflow) from Investing Activities	(84,670,937)	(25,755,102)	59,126,727	(35,242,845)
Net Cash Inflow / (Outflow) from Financing Activities	-	5,730,902	2,649,424	1,743,651
Number of Employees	100	95	110	108

15.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	The Bank of Tokyo-Mitsubishi UFJ, Ltd.				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	4,840,033	5,283,777	5,194,721	4,726,787	4,016,022
Balances with other banks	88,400	123,553	108,570	351,590	9,643
Lending to financial institutions	1,013,607	654,928	1,253,832	2,327,718	1,408,414
Investments - Net	-	-	-	-	-
Advances - Net	2,980,932	2,214,722	1,619,237	1,754,481	2,257,101
Other assets	89,731	88,927	64,528	70,392	83,649
Operating fixed assets	30,055	28,937	29,598	62,051	70,538
Deferred tax assets	1,100	1,341	1,562	1,376	-
TOTAL ASSETS	9,043,858	8,396,185	8,272,048	9,294,395	7,845,367
LIABILITIES					
Bills payable	9,419	86,567	3,626	46,792	4,561
Borrowings from financial institutions	1,868,489	1,075,726	708,495	546,529	602,899
Deposits and other accounts	2,349,722	1,991,569	2,402,290	4,050,656	3,271,199
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	115,801	87,002	93,367	127,744	129,028
Deferred Tax Liabilities	-	-	-	-	5,940
TOTAL LIABILITIES	4,343,431	3,240,864	3,207,778	4,771,721	4,013,627
NET ASSETS	4,700,427	5,155,321	5,064,270	4,522,674	3,831,740
REPRESENTED BY					
Head office capital account	4,652,493	5,122,691	4,986,139	4,432,860	3,716,072
Reserves	-	-	-	-	-
Advance against Equity	-	-	-	-	-
Minority Interest	-	-	-	-	-
Un-appropriated Profit	47,934	32,630	78,131	89,814	115,668
Surplus/Deficit on revaluation of assets	-	-	-	-	-
TOTAL	4,700,427	5,155,321	5,064,270	4,522,674	3,831,740
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	509,987	569,784	363,279	356,417	479,522
Mark-Up/ Return/Interest Expenses	406,928	468,924	295,278	299,628	387,087
Net Mark-Up / Interest Income	103,059	100,860	68,001	56,789	92,435
Provisions & Bad Debts written off directly	-	-	-	-	-
Net Mark-Up / Interest Income after Provision	103,059	100,860	68,001	56,789	92,435
Fees, Commission & Brokerage Income	17,602	23,561	26,850	27,735	39,253
Dividend Income	-	-	-	-	-
Income from dealing in foreign currencies	62,116	78,371	129,814	98,066	128,050
Other Income	1,940	1,199	65	35	4,658
Total Non - Markup / Interest Income	81,658	103,131	156,729	125,836	171,961
Administrative Expenses	113,080	140,422	152,604	161,185	193,715
Other Expenses	1,463	1,369	1,589	429	1,680
Total Non-Markup/Interest Expenses	114,543	141,791	154,193	161,614	195,395
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	70,174	62,200	70,537	21,011	69,001
Taxation - Current	23,525	22,042	25,257	7,282	25,128
- Prior Years	(2,111)	6,609	-	-	8,668
- Deferred	1,160	(241)	(221)	837	8,028
PROFIT/ (LOSS) AFTER TAXATION	47,600	33,790	45,501	12,892	27,177
Net Cash Inflow / (Outflow) from Operating Activities	46,074	65,752	70,537	372,915	(313,418)
Net Cash Inflow / (Outflow) from Investing Activities	(11,305)	(7,959)	(10,221)	(44,550)	(22,506)
Net Cash Inflow / (Outflow) from Financing Activities	565,239	421,104	(136,552)	553,279	-
Number of Employees	42	42	43	53	59

15.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	The Bank of Tokyo-Mitsubishi UFJ, Ltd.			
	2015	2016	2017	2018
ASSETS				
Cash & balances with treasury banks	4,233,157	3,526,232	3,643,762	3,458,819
Balances with other banks	127,674	59,615	126,818	175,211
Lending to financial institutions	3,741,212	4,010,103	7,651,694	2,467,799
Investments - Net	-	791,562	946,689	934,342
Advances - Net	2,589,396	1,851,745	2,198,204	1,823,132
Other assets	70,485	71,677	93,092	107,718
Operating fixed assets	61,442	47,719	32,658	10,364
Deferred tax assets	-	-	461	-
TOTAL ASSETS	10,823,366	10,358,653	14,693,378	8,977,385
LIABILITIES				
Bills payable	6,211	113,122	51,396	19,711
Borrowings from financial institutions	1,409,814	829,231	813,775	555,448
Deposits and other accounts	5,223,318	5,144,438	9,432,088	3,784,570
Sub-ordinate Loans	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-
Other Liabilities	161,719	241,845	232,967	318,583
Deferred Tax Liabilities	4,451	1,696	-	-
TOTAL LIABILITIES	6,805,513	6,330,332	10,530,226	4,678,312
NET ASSETS	4,017,853	4,028,321	4,163,152	4,299,073
REPRESENTED BY				
Head office capital account	3,856,160	3,856,160	3,856,160	3,856,160
Reserves	-	-	-	-
Advance against Equity	-	-	-	-
Minority Interest	-	-	-	-
Un-appropriated Profit	161,693	172,478	307,352	443,120
Surplus/Deficit on revaluation of assets	-	(317)	(360)	(207)
TOTAL	4,017,853	4,028,321	4,163,152	4,299,073
PROFIT & LOSS ACCOUNTS				
Mark-Up/ Return/Interest Earned	418,598	435,908	564,584	641,307
Mark-Up/ Return/Interest Expenses	337,824	349,864	399,760	372,542
Net Mark-Up / Interest Income	80,774	86,044	164,824	268,765
Provisions & Bad Debts written off directly	-	-	-	-
Net Mark-Up / Interest Income after Provision	80,774	86,044	164,824	268,765
Fees, Commission & Brokerage Income	36,975	30,611	29,346	26,745
Dividend Income	-	-	-	-
Gain/Loss on sale of securities	-	-	-	-
Income from dealing in foreign currencies	143,942	131,855	133,623	243,649
Other Income	4,315	1,445	147,790	1,958
Total Non - Markup / Interest Income	185,232	163,911	310,759	272,352
Administrative Expenses	201,907	220,577	250,253	330,963
Other Expenses	1,334	757	10	6,224
Total Non-Markup/Interest Expenses	203,241	221,334	250,263	337,187
Extra ordinary/unusual Items	-	-	-	15,090
PROFIT/ (LOSS) BEFORE TAXATION	62,765	28,621	225,320	188,840
Taxation - Current	22,932	12,789	91,093	51,849
- Prior Years	(3,577)	7,494	2,049	-
- Deferred	(1,883)	(2,537)	(2,330)	(553)
PROFIT/ (LOSS) AFTER TAXATION	45,293	10,875	134,508	137,544
Net Cash Inflow / (Outflow) from Operating Activities	201,179	21,064	194,778	(257,299)
Net Cash Inflow / (Outflow) from Investing Activities	(6,101)	(796,048)	(10,045)	120,749
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-
Number of Employees	55	52	43	40

The Bank of Tokyo-Mitsubishi UFJ, Ltd. has been de-scheduled with effect from January 31, 2020

15.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	Bank of China		
	2017	2018	2019
ASSETS			
Cash & balances with treasury banks	5,521,360	7,238,142	8,466,816
Balances with other banks	285,720	10,726	13,740,673
Lending to financial institutions	-	276,244	2,477,562
Investments - Net	-	6,569,934	-
Advances - Net	-	133,900	834,590
Other assets	28,193	45,466	36,690
Operating fixed assets	195,879	232,279	522,666
Deferred tax assets	-	257,552	435,914
TOTAL ASSETS	6,031,152	14,764,243	26,514,911
LIABILITIES			
Bills payable	-	-	-
Borrowings from financial institutions	-	-	800,000
Deposits and other accounts	-	7,227,913	17,009,371
Sub-ordinate Loans	-	-	-
Liabilities against assets subject to finance lease	-	-	-
Other Liabilities	721,492	1,071,546	1,792,126
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	721,492	8,299,459	19,601,497
NET ASSETS	5,309,660	6,464,784	6,913,414
REPRESENTED BY			
Head office capital account	5,520,860	6,943,094	7,742,380
Reserves	-	-	-
Advance against equity	-	-	-
Minority interest	-	-	-
Un-appropriated Profit	(211,200)	(478,310)	(828,966)
Surplus/Deficit on revaluation of assets	-	-	-
TOTAL	5,309,660	6,464,784	6,913,414
PROFIT & LOSS ACCOUNTS			
Mark-Up/ Return/Interest Earned	-	369,276	789,169
Mark-Up/ Return/Interest Expenses	-	345,662	786,419
Net Mark-Up / Interest Income	-	23,614	2,750
Provisions & Bad Debts written off directly	-	-	-
Net Mark-Up / Interest Income after Provision	-	23,614	2,750
Fees, Commission & Brokerage Income	-	126,086	151,202
Dividend Income	-	-	-
Gain/Loss on sale of securities	-	-	(1,242)
Income from dealing in foreign currencies	(17,522)	(113,132)	(51,421)
Other Income	-	15	-
Total Non - Markup / Interest Income	(17,522)	12,969	98,539
Administrative Expenses	193,678	561,245	630,306
Other Expenses	-	-	-
Total Non-Markup/Interest Expenses	193,678	561,245	630,306
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(211,200)	(524,662)	(529,017)
Taxation - Current	-	-	-
- Prior Years	-	-	-
- Deferred	-	(257,552)	(178,362)
PROFIT/ (LOSS) AFTER TAXATION	(211,200)	(267,110)	(350,655)
Net Cash Inflow / (Outflow) from Operating Activities	482,099	6,686,824	8,072,921
Net Cash Inflow / (Outflow) from Investing Activities	(195,879)	(6,667,271)	6,148,565
Net Cash Inflow / (Outflow) from Financing Activities	5,270,110	-	(62,150)
Number of Employees	33	45	49