

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	<b>Al Baraka Bank (Pakistan) Ltd.</b>				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & balances with treasury banks	991,301	909,378	1,337,892	4,460,257	3,945,481
Balances with other banks	419,737	195,134	959,078	7,409,620	7,577,186
Lending to financial institutions	1,350,000	320,000	1,600,000	80,000	-
Investments - net	2,275,123	2,756,159	3,356,705	15,617,589	26,179,416
Advances - net	2,621,525	9,967,625	9,439,243	26,897,198	27,610,708
Other assets	219,992	530,726	841,157	2,537,613	3,402,972
Operating fixed assets	953,864	1,619,029	1,741,736	2,732,332	2,798,165
Deferred tax assets	109,933	239,336	486,639	1,029,055	1,030,951
<b>TOTAL ASSETS</b>	<b>8,941,475</b>	<b>16,537,387</b>	<b>19,762,450</b>	<b>60,763,664</b>	<b>72,544,879</b>
<b>LIABILITIES</b>					
Bills payable	99,753	148,403	262,691	427,600	451,030
Borrowings from financial institutions	68,908	725,000	20,000	2,756,892	1,736,120
Deposits and other accounts	4,552,909	10,892,602	15,081,242	49,324,209	61,559,026
Sub-ordinate loans	-	-	-	-	-
Liabilities against assets subject to finance lease	52,609	77,486	42,457	19,303	5,123
Other liabilities	-	-	862,444	2,116,583	2,269,097
Deferred tax liabilities	347,741	625,057	-	-	-
<b>TOTAL LIABILITIES</b>	<b>5,121,920</b>	<b>12,468,548</b>	<b>16,268,834</b>	<b>54,644,587</b>	<b>66,020,396</b>
<b>NET ASSETS</b>	<b>3,819,555</b>	<b>4,068,839</b>	<b>3,493,616</b>	<b>6,119,077</b>	<b>6,524,483</b>
<b>REPRESENTED BY</b>					
Share Capital	4,007,855	4,500,657	4,500,000	8,935,200	8,167,910
Reserves	-	-	657	(767,290)	82,074
Un-appropriated profit	(188,300)	(448,416)	(1,012,429)	(2,052,024)	(1,723,728)
Surplus/ (Deficit) on revaluation of assets	-	16,598	5,388	3,191	(1,773)
<b>TOTAL</b>	<b>3,819,555</b>	<b>4,068,839</b>	<b>3,493,616</b>	<b>6,119,077</b>	<b>6,524,483</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	381,172	1,060,376	1,914,228	2,198,794	6,699,178
Mark-Up/ Return/Interest Expenses	125,011	598,062	1,234,890	1,658,608	5,001,222
<b>Net Mark-Up / Interest Income</b>	<b>256,161</b>	<b>462,314</b>	<b>679,338</b>	<b>540,186</b>	<b>1,697,956</b>
Provisions & bad debts written off directly	8,032	(1,811)	344,009	764,375	(227,176)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>248,129</b>	<b>464,125</b>	<b>335,329</b>	<b>(224,189)</b>	<b>1,925,132</b>
Fees, Commission & Brokerage income	15,079	39,775	56,801	68,535	202,306
Dividend income	-	10,308	-	209	905
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	5,137	(5,089)	102,482	138,867	249,127
Other income	43,547	50,117	142,572	39,410	29,720
<b>Total Non - Markup / Interest Income</b>	<b>63,763</b>	<b>95,111</b>	<b>301,855</b>	<b>247,021</b>	<b>482,058</b>
Administrative expenses	395,539	949,634	1,410,569	1,508,590	1,910,731
Other expenses	7	965	25,497	86,549	15,757
<b>Total Non-Markup/Interest Expenses</b>	<b>395,546</b>	<b>950,599</b>	<b>1,436,066</b>	<b>1,595,139</b>	<b>1,926,488</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(83,654)</b>	<b>(391,363)</b>	<b>(798,882)</b>	<b>(1,572,307)</b>	<b>480,702</b>
Taxation - Current	11,861	-	11,191	27,375	72,228
- Prior Years	137	-	-	(13,821)	-
- Deferred	(38,153)	(131,247)	(246,060)	(546,266)	(1,896)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>(57,499)</b>	<b>(260,116)</b>	<b>(564,013)</b>	<b>(1,039,595)</b>	<b>410,370</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>2,457,242</b>	<b>405,242</b>	<b>2,173,889</b>	<b>8,797,050</b>	<b>10,255,250</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(2,596,858)</b>	<b>1,162,820</b>	<b>(930,921)</b>	<b>826,254</b>	<b>(10,563,972)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>1,499,551</b>	<b>451,052</b>	<b>(50,510)</b>	<b>(50,397)</b>	<b>(38,488)</b>
<b>Number of Employees</b>	<b>331</b>	<b>699</b>	<b>867</b>	<b>1,322</b>	<b>1,238</b>

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.

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

	<b>Al Baraka Bank (Pakistan) Ltd.</b>				
	2012	2013	2014	2015	2016
<b>ASSETS</b>					
Cash & balances with treasury banks	4,221,381	5,727,407	6,465,268	10,847,429	18,725,350
Balances with other banks	6,712,477	16,565,377	3,741,342	1,560,544	984,125
Lending to financial institutions	1,100,000	-	10,005,950	3,911,763	2,692,703
Investments - net	27,421,461	22,161,963	19,560,668	15,278,354	24,601,518
Advances - net	28,782,448	37,020,644	47,022,578	47,644,690	66,785,266
Other assets	2,629,176	2,127,196	3,344,347	3,625,816	5,634,265
Operating fixed assets	1,290,798	2,725,753	2,667,194	2,671,911	4,502,269
Deferred tax assets	1,711,310	1,431,064	1,541,433	1,392,003	2,873,137
<b>TOTAL ASSETS</b>	<b>73,869,051</b>	<b>87,759,404</b>	<b>94,348,780</b>	<b>86,932,510</b>	<b>126,798,633</b>
<b>LIABILITIES</b>					
Bills payable	746,651	725,609	679,810	883,698	1,386,390
Borrowings from financial institutions	1,991,738	2,201,945	2,211,568	2,108,255	3,223,109
Deposits and other accounts	63,278,655	75,647,097	80,222,579	71,644,386	105,843,084
Sub-ordinate loans	-	1,158,571	3,105,314	3,756,734	1,428,568
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	1,830,054	2,177,989	2,228,199	2,266,200	3,527,979
Deferred tax liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>67,847,098</b>	<b>81,911,211</b>	<b>88,447,470</b>	<b>80,659,273</b>	<b>115,409,130</b>
<b>NET ASSETS</b>	<b>6,021,953</b>	<b>5,848,193</b>	<b>5,901,310</b>	<b>6,273,237</b>	<b>11,389,503</b>
<b>REPRESENTED BY</b>					
Share Capital	8,167,910	8,167,910	8,167,910	8,935,200	13,739,628
Reserves	82,074	82,074	111,259	(607,942)	(473,418)
Advance against equity	-	-	95,704	95,704	-
Un-appropriated profit	(2,366,445)	(2,419,224)	(2,323,983)	(2,135,310)	(2,281,369)
Surplus/ (Deficit) on revaluation of assets	138,414	17,433	(149,580)	(14,415)	404,662
<b>TOTAL</b>	<b>6,021,953</b>	<b>5,848,193</b>	<b>5,901,310</b>	<b>6,273,237</b>	<b>11,389,503</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	6,271,140	6,131,232	6,682,974	6,269,086	5,158,073
Mark-Up/ Return/Interest Expenses	4,725,249	4,340,094	4,513,250	3,790,618	2,794,910
<b>Net Mark-Up / Interest Income</b>	<b>1,545,891</b>	<b>1,791,138</b>	<b>2,169,724</b>	<b>2,478,468</b>	<b>2,363,163</b>
Provisions & bad debts written off directly	802,491	280,961	103,979	(125,442)	(164,250)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>743,400</b>	<b>1,510,177</b>	<b>2,065,745</b>	<b>2,603,910</b>	<b>2,527,413</b>
Fees, Commission & Brokerage income	243,006	280,884	401,845	439,105	521,529
Dividend income	-	-	7,862	21,592	20,182
Gain/Loss on sale of securities	-	-	116,588	12,838	194,346
Income from dealing in foreign currencies	154,520	218,867	194,963	160,842	133,413
Other income	8,625	93,779	5,242	21,967	4,730
<b>Total Non - Markup / Interest Income</b>	<b>406,151</b>	<b>593,530</b>	<b>726,500</b>	<b>656,344</b>	<b>874,200</b>
Administrative expenses	1,991,125	2,118,613	2,545,583	2,848,910	3,501,857
Other expenses	111,420	18,696	30,074	4,735	504
<b>Total Non-Markup/Interest Expenses</b>	<b>2,102,545</b>	<b>2,137,309</b>	<b>2,575,657</b>	<b>2,853,645</b>	<b>3,502,361</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(952,994)</b>	<b>(33,602)</b>	<b>216,588</b>	<b>406,609</b>	<b>(100,748)</b>
Taxation - Current	33,388	67,248	79,527	87,532	60,323
- Prior Years	-	-	-	-	-
- Deferred	(343,665)	(59,619)	(8,862)	78,631	(5,544)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>(642,717)</b>	<b>(41,231)</b>	<b>145,923</b>	<b>240,446</b>	<b>(155,527)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>523,909</b>	<b>5,537,692</b>	<b>(18,149,262)</b>	<b>1,130,706</b>	<b>9,232,119</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(1,091,498)</b>	<b>4,662,663</b>	<b>4,116,344</b>	<b>419,237</b>	<b>493,253</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(21,220)</b>	<b>1,158,571</b>	<b>1,946,743</b>	<b>651,420</b>	<b>(2,423,870)</b>
<b>Number of Employees</b>	<b>1,293</b>	<b>1,377</b>	<b>1,638</b>	<b>1,845</b>	<b>2,745</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	<b>Allied Bank Ltd.</b>				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & balances with treasury banks	29,739,857	23,653,754	26,435,633	31,265,608	36,479,758
Balances with other banks	668,449	2,096,779	1,280,443	579,555	1,679,085
Lending to financial institutions	18,419,241	15,793,183	28,122,932	11,488,944	1,361,754
Investments - net	83,958,463	82,631,118	94,789,492	121,173,409	195,694,122
Advances - net	168,407,280	212,972,008	237,344,038	253,099,509	244,433,474
Other assets	10,705,374	17,369,691	17,955,045	15,359,742	17,211,827
Operating fixed assets	7,548,628	11,134,436	12,446,748	484,387	18,087,011
Deferred tax assets	662,431	1,029,223	-	16,480,372	751,908
<b>TOTAL ASSETS</b>	<b>320,109,723</b>	<b>366,680,192</b>	<b>418,374,331</b>	<b>449,931,526</b>	<b>515,698,939</b>
<b>LIABILITIES</b>					
Bills payable	3,494,384	2,952,490	3,162,429	4,118,791	4,015,317
Borrowings from financial institutions	22,933,656	27,778,151	39,818,532	20,774,450	49,993,200
Deposits and other accounts	263,972,382	297,475,321	328,875,037	371,284,268	399,561,676
Sub-ordinated loans	2,499,000	2,498,000	5,497,000	5,494,800	5,492,600
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	7,332,059	13,620,616	11,059,484	-	13,296,342
Deferred tax liabilities	-	-	1,871	12,284,360	-
<b>TOTAL LIABILITIES</b>	<b>300,231,481</b>	<b>344,324,578</b>	<b>388,414,353</b>	<b>413,956,669</b>	<b>472,359,135</b>
<b>NET ASSETS</b>	<b>19,878,242</b>	<b>22,355,614</b>	<b>29,959,978</b>	<b>35,974,857</b>	<b>43,339,804</b>
<b>REPRESENTED BY</b>					
Share Capital	5,386,370	6,463,644	7,110,008	7,821,009	8,603,110
Reserves	6,050,713	5,804,776	6,582,845	7,516,910	8,762,745
Share Premium	-	-	-	-	-
Un-appropriated profit	6,971,308	8,536,697	12,198,425	15,828,533	20,254,503
Surplus/ (Deficit) on revaluation of assets	1,469,851	1,550,497	4,068,700	4,808,405	5,719,446
<b>TOTAL</b>	<b>19,878,242</b>	<b>22,355,614</b>	<b>29,959,978</b>	<b>35,974,857</b>	<b>43,339,804</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	21,201,422	30,570,540	41,121,503	44,992,696	51,814,273
Mark-Up/ Return/Interest Expenses	10,093,010	16,559,806	22,421,694	22,427,652	26,643,234
<b>Net Mark-Up / Interest Income</b>	<b>11,108,412</b>	<b>14,010,734</b>	<b>18,699,809</b>	<b>22,565,044</b>	<b>25,171,039</b>
Provisions & bad debts written off directly	2,714,842	3,156,001	4,415,820	4,083,385	3,009,024
<b>Net Mark-Up / Interest Income after Provision</b>	<b>8,393,570</b>	<b>10,854,733</b>	<b>14,283,989</b>	<b>18,481,659</b>	<b>22,162,015</b>
Fees, Commission & Brokerage income	2,062,677	2,291,459	2,708,002	2,491,200	2,730,686
Dividend income	147,184	1,420,364	1,374,967	1,118,270	2,681,218
Gain/Loss on sale of securities	-	-	-	-	826,156
Income from dealing in foreign currencies	194,879	230,060	761,934	418,524	643,058
Other income	1,515,359	210,222	1,113,131	1,643,792	68,695
<b>Total Non - Markup / Interest Income</b>	<b>3,920,099</b>	<b>4,152,105</b>	<b>5,958,034</b>	<b>5,671,786</b>	<b>6,949,813</b>
Administrative expenses	5,944,340	8,089,913	9,423,503	11,241,587	13,165,876
Other expenses	416,253	795,985	282,400	568,752	837,470
<b>Total Non-Markup/Interest Expenses</b>	<b>6,360,593</b>	<b>8,885,898</b>	<b>9,705,903</b>	<b>11,810,339</b>	<b>14,003,346</b>
Extra ordinary/unusual Items (Expense)	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>5,953,076</b>	<b>6,120,940</b>	<b>10,536,120</b>	<b>12,343,106</b>	<b>15,108,482</b>
Taxation - Current	1,887,299	1,829,425	3,546,462	4,161,179	4,917,896
- Prior Years	-	-	-	373,941	153,745
- Deferred	(10,381)	134,829	(132,509)	(417,346)	(102,840)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>4,076,158</b>	<b>4,156,686</b>	<b>7,122,167</b>	<b>8,225,332</b>	<b>10,139,681</b>
<b>Net Cash Inflow / (Outflow) from Operating</b>	<b>46,349,828</b>	<b>563,633</b>	<b>10,811,077</b>	<b>36,199,585</b>	<b>86,806,741</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(38,461,009)</b>	<b>(3,543,746)</b>	<b>(9,999,771)</b>	<b>(28,821,798)</b>	<b>(76,726,650)</b>
<b>Net Cash Inflow / (Outflow) from Financing</b>	<b>(1,903,755)</b>	<b>(1,754,971)</b>	<b>925,827</b>	<b>(2,981,552)</b>	<b>(3,706,135)</b>
<b>Number of Employees</b>	<b>10,297</b>	<b>11,108</b>	<b>11,690</b>	<b>12,588</b>	<b>13,029</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Allied Bank Ltd.				
	2012	2013	2014	2015	2016
<b>ASSETS</b>					
Cash & balances with treasury banks	43,351,653	44,673,079	41,254,975	56,711,573	73,203,717
Balances with other banks	1,029,286	1,102,231	873,494	4,077,598	679,923
Lending to financial institutions	10,720,935	12,461,403	2,030,062	3,628,366	10,512,752
Investments - net	267,403,346	363,378,998	428,790,733	544,077,215	589,864,548
Advances - net	271,084,275	267,001,028	306,014,402	321,605,140	330,230,851
Other assets	18,454,814	23,495,595	36,054,979	32,716,043	32,365,396
Operating fixed assets	19,871,173	22,083,612	27,250,482	28,849,577	32,757,221
Deferred tax assets	-	-	-	-	-
<b>TOTAL ASSETS</b>	<b>631,915,482</b>	<b>734,195,946</b>	<b>842,269,127</b>	<b>991,665,512</b>	<b>1,069,614,408</b>
<b>LIABILITIES</b>					
Bills payable	6,203,051	4,878,594	4,831,801	4,942,189	9,848,795
Borrowings from financial institutions	38,916,192	32,952,406	66,096,472	137,959,818	126,368,875
Deposits and other accounts	514,707,055	608,411,670	667,877,615	734,596,166	805,110,834
Sub-ordinate loans	5,490,400	4,242,200	2,994,000	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	15,618,340	15,704,648	15,956,263	16,003,425	16,625,189
Deferred tax liabilities	64,584	1,808,405	3,622,651	8,907,457	10,986,887
<b>TOTAL LIABILITIES</b>	<b>580,999,622</b>	<b>667,997,923</b>	<b>761,378,802</b>	<b>902,409,055</b>	<b>968,940,580</b>
<b>NET ASSETS</b>	<b>50,915,860</b>	<b>66,198,023</b>	<b>80,890,325</b>	<b>89,256,457</b>	<b>100,673,828</b>
<b>REPRESENTED BY</b>					
Share Capital	9,463,421	10,409,763	11,450,739	11,450,739	11,450,739
Reserves	10,906,250	12,438,158	13,549,355	15,102,026	16,533,485
Share Premium	-	-	-	-	-
Un-appropriated profit	22,558,411	30,855,565	37,053,691	41,415,882	46,490,244
Surplus/ (Deficit) on revaluation of assets	7,987,778	12,494,537	18,836,540	21,287,810	26,199,360
<b>TOTAL</b>	<b>50,915,860</b>	<b>66,198,023</b>	<b>80,890,325</b>	<b>89,256,457</b>	<b>100,673,828</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	49,502,633	54,221,577	67,001,497	72,116,230	64,606,019
Mark-Up/ Return/Interest Expenses	31,141,686	32,551,922	38,815,342	35,976,740	31,345,347
<b>Net Mark-Up / Interest Income</b>	<b>18,360,947</b>	<b>21,669,655</b>	<b>28,186,155</b>	<b>36,139,490</b>	<b>33,260,672</b>
Provisions & bad debts written off directly	650,560	564,943	1,254,414	1,524,368	(260,453)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>17,710,387</b>	<b>21,104,712</b>	<b>26,931,741</b>	<b>34,615,122</b>	<b>33,521,125</b>
Fees, Commission & Brokerage income	2,570,107	3,079,338	3,301,188	3,570,398	4,014,135
Dividend income	8,433,249	3,401,019	3,512,429	3,527,589	3,775,793
Gain/Loss on sale of Securities	1,919,869	631,858	4,337,713	833,214	2,672,902
Income from dealing in foreign currencies	598,480	2,490,964	456,592	838,256	645,444
Other income	271,890	-	1,127,832	985,681	102,217
<b>Total Non - Markup / Interest Income</b>	<b>13,793,595</b>	<b>9,603,179</b>	<b>12,735,754</b>	<b>9,755,138</b>	<b>11,210,491</b>
Administrative expenses	14,546,399	15,510,463	16,951,414	18,175,080	20,309,074
Other expenses	1,087,231	436,531	514,324	691,800	591,324
<b>Total Non-Markup/Interest Expenses</b>	<b>15,633,630</b>	<b>15,946,994</b>	<b>17,465,738</b>	<b>18,866,880</b>	<b>20,900,398</b>
Extra ordinary/unusual Items (Expense)	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>15,870,352</b>	<b>14,760,897</b>	<b>22,201,757</b>	<b>25,503,380</b>	<b>23,831,218</b>
Taxation - Current	3,743,788	4,079,460	7,413,119	8,347,670	8,513,243
- Prior Years	-	(4,085,622)	-	1,460,245	949,657
- Deferred	450,750	123,699	(226,454)	575,158	(58,732)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>11,675,814</b>	<b>14,643,360</b>	<b>15,015,092</b>	<b>15,120,307</b>	<b>14,427,050</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>75,478,896</b>	<b>96,332,500</b>	<b>57,504,209</b>	<b>148,505,002</b>	<b>63,803,312</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(62,843,708)</b>	<b>(87,993,311)</b>	<b>(53,293,361)</b>	<b>(118,570,678)</b>	<b>(42,388,155)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(6,379,200)</b>	<b>(7,019,361)</b>	<b>(7,949,866)</b>	<b>(11,256,818)</b>	<b>(8,271,033)</b>
<b>Number of Employees</b>	<b>13,059</b>	<b>10,213</b>	<b>10,121</b>	<b>10,244</b>	<b>10,716</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

	<b>Askari Bank Ltd.</b>				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & balances with treasury banks	13,356,055	16,029,635	19,385,843	22,565,188	26,168,181
Balances with other banks	3,497,054	3,954,814	8,364,261	3,784,862	6,235,055
Lending to financial institutions	14,444,143	4,479,754	4,614,059	9,172,186	1,591,584
Investments - net	39,431,005	35,677,755	67,046,033	102,259,757	133,756,712
Advances - net	100,780,162	128,818,242	135,034,499	152,784,137	150,710,709
Other assets	5,535,038	8,964,480	10,036,311	9,987,963	15,945,250
Operating fixed assets	5,128,428	8,266,458	9,846,440	-	9,348,815
Deferred tax assets	-	-	-	14,190,459	-
<b>TOTAL ASSETS</b>	<b>182,171,885</b>	<b>206,191,138</b>	<b>254,327,446</b>	<b>314,744,552</b>	<b>343,756,306</b>
<b>LIABILITIES</b>					
Bills payable	2,627,051	2,584,828	2,945,670	3,089,984	2,756,032
Borrowings from financial institutions	17,553,525	15,190,148	19,300,163	25,554,777	17,273,470
Deposits and other accounts	143,036,707	167,676,572	205,970,227	255,936,503	291,502,993
Sub-ordinated loans	2,997,300	2,996,100	5,994,900	5,992,500	6,990,100
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	3,219,796	4,759,140	4,833,489	8,081,139	7,374,421
Deferred tax liabilities	471,519	12,987	333,925	85,507	83,024
<b>TOTAL LIABILITIES</b>	<b>169,905,898</b>	<b>193,219,775</b>	<b>239,378,374</b>	<b>298,740,410</b>	<b>325,980,040</b>
<b>NET ASSETS</b>	<b>12,265,987</b>	<b>12,971,363</b>	<b>14,949,072</b>	<b>16,004,142</b>	<b>17,776,266</b>
<b>REPRESENTED BY</b>					
Share Capital	3,006,499	4,058,774	5,073,467	6,427,440	7,070,184
Reserves	6,948,336	7,667,141	7,182,987	7,691,319	8,136,440
Un-appropriated profit	2144810	308980	886,234	701,819	1,302,158
Surplus/ (Deficit) on revaluation of assets	166,342	936,468	1,806,384	1,183,564	1,267,484
<b>TOTAL</b>	<b>12,265,987</b>	<b>12,971,363</b>	<b>14,949,072</b>	<b>16,004,142</b>	<b>17,776,266</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	15,143,241	18,393,313	22,661,754	27,952,162	32,766,351
Mark-Up/ Return/Interest Expenses	8,685,624	10,650,719	13,629,096	17,936,616	22,699,583
<b>Net Mark-Up / Interest Income</b>	<b>6,457,617</b>	<b>7,742,594</b>	<b>9,032,658</b>	<b>10,015,546</b>	<b>10,066,768</b>
Provisions & bad debts written off directly	3,921,741	4,072,597	2,914,893	3,064,382	1,830,842
<b>Net Mark-Up / Interest Income after Provision</b>	<b>2,535,876</b>	<b>3,669,997</b>	<b>6,117,765</b>	<b>6,951,164</b>	<b>8,235,926</b>
Fees, Commission & Brokerage income	1,072,868	1,257,584	1,307,699	1,271,467	1,193,986
Dividend income	137,079	173,621	162,537	209,922	289,470
Gain/Loss on sale of Securities	-	-	-	-	-
Income from dealing in foreign currencies	655,761	873,512	538,445	13,011	772,495
Other income	2,699,788	402,283	546,020	682,643	646,970
<b>Total Non - Markup / Interest Income</b>	<b>4,565,496</b>	<b>2,707,000</b>	<b>2,554,701</b>	<b>2,177,043</b>	<b>2,902,921</b>
Administrative expenses	4,789,536	5,904,169	6,995,857	7,812,618	8,639,312
Other expenses	12,051	11,446	34,368	42,453	86,784
<b>Total Non-Markup/Interest Expenses</b>	<b>4,801,587</b>	<b>5,915,615</b>	<b>7,030,225</b>	<b>7,855,071</b>	<b>8,726,096</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>2,299,785</b>	<b>461,382</b>	<b>1,642,241</b>	<b>1,273,136</b>	<b>2,412,751</b>
Taxation - Current	98,535	17,363	562,099	329,617	832,723
- Prior Years	(233,950)	(50,000)	119,827	-	-
- Deferred	(245,812)	107,794	(147,478)	342	(47,670)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>2,681,012</b>	<b>386,225</b>	<b>1,107,793</b>	<b>943,177</b>	<b>1,627,698</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>8,370,382</b>	<b>2,596,563</b>	<b>36,409,130</b>	<b>35,810,016</b>	<b>36,491,839</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(13,526,597)</b>	<b>155,381</b>	<b>(32,216,450)</b>	<b>(37,311,023)</b>	<b>(31,455,817)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(202,908)</b>	<b>(445,604)</b>	<b>2,997,975</b>	<b>(2,693)</b>	<b>997,381</b>
<b>Number of Employees</b>	<b>6,808</b>	<b>7,560</b>	<b>7,270</b>	<b>7,676</b>	<b>7,277</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Askari Bank Ltd.				
	2012	2013	2014	2015	2016
<b>ASSETS</b>					
Cash & balances with treasury banks	24,435,380	26,104,822	19,130,113	29,685,228	42,568,141
Balances with other banks	8,863,586	9,057,747	7,068,111	8,295,724	5,845,748
Lending to financial institutions	6,319,474	2,503,207	3,427,753	812,898	6,836,584
Investments - net	145,378,148	165,863,237	217,214,247	268,020,706	295,846,254
Advances - net	143,726,962	163,556,632	170,496,454	199,930,812	235,163,922
Other assets	15,490,986	16,197,164	20,571,044	19,891,336	21,858,989
Operating fixed assets	8,841,091	8,567,401	8,299,488	9,230,010	11,019,555
Deferred tax assets	-	2,977,285	875,335	-	-
<b>TOTAL ASSETS</b>	<b>353,055,627</b>	<b>394,827,495</b>	<b>447,082,545</b>	<b>535,866,714</b>	<b>619,139,193</b>
<b>LIABILITIES</b>					
Bills payable	3,700,156	5,687,542	6,855,020	6,094,885	8,579,809
Borrowings from financial institutions	8,372,617	24,545,879	13,742,030	57,323,250	89,261,788
Deposits and other accounts	306,937,216	335,241,027	387,586,620	433,172,205	472,811,335
Sub-ordinated loans	6,987,300	3,994,400	7,992,800	4,996,800	4,994,800
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	7,251,956	6,629,759	7,199,014	7,330,227	10,388,081
Deferred tax liabilities	118,376	-	-	96,404	526,430
<b>TOTAL LIABILITIES</b>	<b>333,367,621</b>	<b>376,098,607</b>	<b>423,375,484</b>	<b>509,013,771</b>	<b>586,562,243</b>
<b>NET ASSETS</b>	<b>19,688,006</b>	<b>18,728,888</b>	<b>23,707,061</b>	<b>26,852,943</b>	<b>32,576,950</b>
<b>REPRESENTED BY</b>					
Share Capital	8,130,711	12,602,602	12,602,602	12,602,602	12,602,602
Reserves	8,542,421	5,613,061	4,823,738	6,445,888	8,670,686
Un-appropriated profit	1,004,290	(1,582,626)	1,862,223	2,763,314	4,084,206
Surplus/ (Deficit) on revaluation of assets	2,010,584	2,095,851	4,418,498	5,041,139	7,219,456
<b>TOTAL</b>	<b>19,688,006</b>	<b>18,728,888</b>	<b>23,707,061</b>	<b>26,852,943</b>	<b>32,576,950</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	32,402,187	27,960,505	34,604,210	36,592,093	35,512,309
Mark-Up/ Return/Interest Expenses	22,973,781	19,363,188	22,710,924	21,690,386	20,496,757
<b>Net Mark-Up / Interest Income</b>	<b>9,428,406</b>	<b>8,597,317</b>	<b>11,893,286</b>	<b>14,901,707</b>	<b>15,015,552</b>
Provisions & bad debts written off directly	2,687,860	11,103,376	321,978	879,052	(658,824)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>6,740,546</b>	<b>(2,506,059)</b>	<b>11,571,308</b>	<b>14,022,655</b>	<b>15,674,376</b>
Fees, Commission & Brokerage income	1,153,496	1,169,442	1,435,180	1,732,140	2,155,856
Dividend income	1,036,249	508,748	348,726	302,721	304,850
Gain/Loss on sale of Securities	884,724	559,463	1,803,844	3,246,294	3,526,687
Income from dealing in foreign currencies	-	1,360,791	985,323	834,956	639,827
Other income	1,042,897	-	744,134	573,477	479,139
<b>Total Non - Markup / Interest Income</b>	<b>4,117,366</b>	<b>3,598,444</b>	<b>5,317,207</b>	<b>6,689,588</b>	<b>7,106,359</b>
Administrative expenses	9,039,255	9,396,803	10,934,450	12,014,237	14,078,992
Other expenses	88,930	136,085	172,652	266,310	224,795
<b>Total Non-Markup/Interest Expenses</b>	<b>9,128,185</b>	<b>9,532,888</b>	<b>11,107,102</b>	<b>12,280,547</b>	<b>14,303,787</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>1,729,727</b>	<b>(8,440,503)</b>	<b>5,781,413</b>	<b>8,431,696</b>	<b>8,476,948</b>
Taxation - Current	839,144	93,765	1,013,637	2,329,796	2,129,263
- Prior Years	-	-	-	416,000	266,425
- Deferred	(364,779)	(3,054,373)	752,844	642,481	860,625
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>1,255,362</b>	<b>(5,479,895)</b>	<b>4,014,932</b>	<b>5,043,419</b>	<b>5,220,635</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>10,938,544</b>	<b>22,905,701</b>	<b>36,638,777</b>	<b>67,461,002</b>	<b>42,479,240</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>10,046,591</b>	<b>(21,637,610)</b>	<b>(47,917,575)</b>	<b>(51,636,251)</b>	<b>(30,475,862)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(3,586)</b>	<b>1,478,821</b>	<b>2,751,889</b>	<b>(5,481,279)</b>	<b>(1,563,123)</b>
<b>Number of Employees</b>	<b>6,907</b>	<b>5,531</b>	<b>5,581</b>	<b>6,781</b>	<b>6,428</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

	Atlas Bank Ltd.			
	2007	2008	2009	2010
<b>ASSETS</b>				
Cash & balances with treasury banks	1,501,334	1,617,825	1,577,093	1,472,051
Balances with other banks	215,318	51,449	97,691	22,794
Lending to financial institutions	4,427,824	114,000	838,438	-
Investments - net	5,566,841	2,990,906	4,763,388	4,017,964
Advances - net	9,242,511	20,549,869	19,219,928	15,965,650
Other assets	1,042,734	1,377,062	1,420,439	988,960
Operating fixed assets	818,713	1,255,567	1,138,909	2,470,767
Deferred tax assets	168,986	1,010,349	1,813,620	904,029
<b>TOTAL ASSETS</b>	<b>22,984,261</b>	<b>28,967,027</b>	<b>30,869,506</b>	<b>25,842,215</b>
<b>LIABILITIES</b>				
Bills payable	288,907	255,742	265,875	202,966
Borrowings from financial institutions	1,304,616	5,323,425	943,114	5,885,030
Deposits and other accounts	15,322,671	18,646,412	26,173,680	19,312,589
Sub-ordinated loans	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-
Other liabilities	883,827	1,084,504	1,004,777	659,556
Deferred tax liabilities	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>17,800,021</b>	<b>25,310,083</b>	<b>28,387,446</b>	<b>26,060,141</b>
<b>NET ASSETS</b>	<b>5,184,240</b>	<b>3,656,944</b>	<b>2,482,060</b>	<b>(217,926)</b>
<b>REPRESENTED BY</b>				
Share Capital	5,001,466	5,001,466	5,001,466	5,001,466
Reserves	580,031	580,031	587,581	580,031
Un-appropriated profit	(321,371)	(1,331,930)	(3,035,039)	(5,730,715)
Surplus/ (Deficit) on revaluation of assets	(75,886)	(592,623)	(71,948)	(68,708)
<b>TOTAL</b>	<b>5,184,240</b>	<b>3,656,944</b>	<b>2,482,060</b>	<b>(217,926)</b>
<b>PROFIT &amp; LOSS ACCOUNTS *</b>				
Mark-Up/ Return/Interest Earned	1,338,459	2,975,768	3,387,928	2,618,469
Mark-Up/ Return/Interest Expenses	1,294,428	2,421,154	3,189,326	2,545,410
<b>Net Mark-Up / Interest Income</b>	<b>44,031</b>	<b>554,614</b>	<b>198,602</b>	<b>73,059</b>
Provisions & bad debts written off directly	271,458	353,543	912,815	1,631,268
<b>Net Mark-Up / Interest Income after Provision</b>	<b>(227,427)</b>	<b>201,071</b>	<b>(714,213)</b>	<b>(1,558,209)</b>
Fees, Commission & Brokerage income	22,691	59,804	61,238	54,636
Dividend income	37,793	50,295	32,723	28,975
Income from dealing in foreign currencies	15,485	8,829	(79,327)	(117,387)
Other income	270,817	126,224	34,534	102,604
<b>Total Non - Markup / Interest Income</b>	<b>346,786</b>	<b>245,152</b>	<b>49,168</b>	<b>68,828</b>
Administrative expenses	665,546	1,964,887	1,894,233	1,486,646
Other expenses	3,377	75,546	167,805	349,942
<b>Total Non-Markup/Interest Expenses</b>	<b>668,923</b>	<b>2,040,433</b>	<b>2,062,038</b>	<b>1,836,588</b>
Extra ordinary/unusual Items	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(549,564)</b>	<b>(1,594,210)</b>	<b>(2,727,083)</b>	<b>(3,325,969)</b>
Taxation - Current	13,399	-	20,335	30,099
- Prior Years	(377)	260	817	-
- Deferred	(253,542)	(583,911)	(1,045,126)	(660,392)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>(309,044)</b>	<b>(1,010,559)</b>	<b>(1,703,109)</b>	<b>(2,695,676)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>1,301,267</b>	<b>(1,300,475)</b>	<b>1,409,916</b>	<b>(880,780)</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(2,830,523)</b>	<b>1,253,097</b>	<b>(1,404,406)</b>	<b>700,841</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>2,453,087</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Number of Employees</b>	<b>781</b>	<b>1,471</b>	<b>1,085</b>	<b>675</b>

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

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

	Bank Alfalah Ltd.				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & balances with treasury banks	29,436,378	32,687,335	35,056,012	41,197,841	50,882,662
Balances with other banks	18,380,738	21,581,043	22,722,639	16,179,255	17,424,487
Lending to financial institutions	3,452,059	3,315,500	14,947,435	6,497,556	7,765,407
Investments - net	88,491,564	75,973,238	99,159,957	113,425,861	166,531,768
Advances - net	171,198,992	192,671,169	188,042,438	207,152,546	198,468,512
Other assets	6,013,097	8,989,186	14,649,380	12,826,225	13,290,458
Operating fixed assets	11,922,324	13,773,293	14,492,194	14,204,555	13,388,683
Deferred tax assets	-	-	-	-	421,825
<b>TOTAL ASSETS</b>	<b>328,895,152</b>	<b>348,990,764</b>	<b>389,070,055</b>	<b>411,483,839</b>	<b>468,173,802</b>
<b>LIABILITIES</b>					
Bills payable	4,138,243	3,452,031	3,766,144	4,521,533	5,403,453
Borrowings from financial institutions	21,230,697	13,690,222	20,653,921	13,700,124	18,168,978
Deposits and other accounts	273,173,841	300,732,858	324,759,752	354,015,311	401,247,886
Sub-ordinated loans	3,220,858	2,571,169	7,570,181	7,567,192	7,148,693
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	9,531,860	11,291,280	10,006,786	9,258,216	10,427,754
Deferred tax liabilities	1,379,809	208,465	179,851	115,919	-
<b>TOTAL LIABILITIES</b>	<b>312,675,308</b>	<b>331,946,025</b>	<b>366,936,635</b>	<b>389,178,295</b>	<b>442,396,764</b>
<b>NET ASSETS</b>	<b>16,219,844</b>	<b>17,044,739</b>	<b>22,133,420</b>	<b>22,305,544</b>	<b>25,777,038</b>
<b>REPRESENTED BY</b>					
Share Capital	6,500,000	7,995,000	13,491,563	13,491,563	13,491,563
Reserves	2,414,833	3,166,056	3,587,969	3,819,133	4,100,264
Un-appropriated profit	4,851,840	3,447,467	2,690,728	2,415,860	5,248,059
Surplus/ (Deficit) on revaluation of assets	2,453,171	2,436,216	2,363,160	2,578,988	2,937,152
<b>TOTAL</b>	<b>16,219,844</b>	<b>17,044,739</b>	<b>22,133,420</b>	<b>22,305,544</b>	<b>25,777,038</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	25,783,871	31,046,583	35,561,312	37,530,256	44,298,178
Mark-Up/ Return/Interest Expenses	16,620,963	20,331,194	24,654,180	23,855,448	25,687,485
<b>Net Mark-Up / Interest Income</b>	<b>9,162,908</b>	<b>10,715,389</b>	<b>10,907,132</b>	<b>13,674,808</b>	<b>18,610,693</b>
Provisions & bad debts written off directly	2,376,711	3,543,357	4,071,527	4,260,383	4,329,500
<b>Net Mark-Up / Interest Income after Provision</b>	<b>6,786,197</b>	<b>7,172,032</b>	<b>6,835,605</b>	<b>9,414,425</b>	<b>14,281,193</b>
Fees, Commission & Brokerage income	2,429,599	2,539,321	1,913,004	1,986,470	2,148,239
Dividend income	64,722	300,943	248,217	204,425	191,708
Gain/Loss on Sale of Securities	-	-	-	-	1,115,417
Income from dealing in foreign currencies	474,722	914,845	1,019,732	1,133,544	-
Other income	3,069,423	1,490,318	2,001,300	1,383,722	1,912,349
<b>Total Non - Markup / Interest Income</b>	<b>6,038,466</b>	<b>5,245,427</b>	<b>5,182,253</b>	<b>4,708,161</b>	<b>5,367,713</b>
Administrative expenses	8,272,587	10,471,399	10,923,507	12,578,080	13,832,096
Other expenses	16,524	151,340	78,035	175,761	383,092
<b>Total Non-Markup/Interest Expenses</b>	<b>8,289,111</b>	<b>10,622,739</b>	<b>11,001,542</b>	<b>12,753,841</b>	<b>14,215,188</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>4,535,552</b>	<b>1,794,720</b>	<b>1,016,316</b>	<b>1,368,745</b>	<b>5,433,718</b>
Taxation - Current	1,726,810	1,730,051	1,066,301	842,232	3,263,249
- Prior Years	-	(221,797)	(179,674)	(71,056)	45,000
- Deferred	(321,487)	(1,014,835)	(767,346)	(370,883)	(1,377,661)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>3,130,229</b>	<b>1,301,301</b>	<b>897,035</b>	<b>968,452</b>	<b>3,503,130</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>39,645,325</b>	<b>2,499,606</b>	<b>19,945,927</b>	<b>18,112,043</b>	<b>54,274,913</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(34,049,733)</b>	<b>7,403,300</b>	<b>(25,279,776)</b>	<b>(16,405,251)</b>	<b>(45,660,421)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(1,248)</b>	<b>(1,624,689)</b>	<b>8,996,512</b>	<b>(1,082,314)</b>	<b>(418,499)</b>
<b>Number of Employees</b>	<b>9,183</b>	<b>9,669</b>	<b>9,551</b>	<b>10,009</b>	<b>10,123</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

	<b>Bank Alfalah Ltd.</b>				
	2012	2013	2014	2015	2016
<b>ASSETS</b>					
Cash & balances with treasury banks	58,044,054	61,204,697	50,515,643	62,368,790	74,071,384
Balances with other banks	26,720,993	34,764,008	12,331,713	16,552,207	9,373,123
Lending to financial institutions	876,870	2,522,022	18,313,485	27,626,350	30,149,029
Investments - net	189,486,762	219,690,369	324,319,454	423,099,734	389,092,637
Advances - net	233,933,358	260,779,850	290,597,237	334,158,739	378,720,349
Other assets	13,272,536	16,427,478	31,310,661	21,559,733	17,917,264
Operating fixed assets	13,747,520	14,835,200	15,740,100	17,241,968	18,133,267
Deferred tax assets	384,601	1,204,000	-	-	-
<b>TOTAL ASSETS</b>	<b>536,466,694</b>	<b>611,427,624</b>	<b>743,128,293</b>	<b>902,607,521</b>	<b>917,457,053</b>
<b>LIABILITIES</b>					
Bills payable	8,430,910	9,543,480	11,758,155	9,733,929	12,886,990
Borrowings from financial institutions	21,227,834	23,115,102	55,232,916	172,393,198	178,311,035
Deposits and other accounts	457,118,723	525,525,770	605,963,224	640,188,735	640,944,254
Sub-ordinate loans	5,874,742	9,991,000	9,987,000	9,983,000	8,317,670
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	13,567,083	11,350,528	14,514,599	15,131,430	14,221,914
Deferred tax liabilities	-	-	853,331	1,824,054	2,650,428
<b>TOTAL LIABILITIES</b>	<b>506,219,292</b>	<b>579,525,880</b>	<b>698,309,225</b>	<b>849,254,346</b>	<b>857,332,291</b>
<b>NET ASSETS</b>	<b>30,247,402</b>	<b>31,901,744</b>	<b>44,819,068</b>	<b>53,353,175</b>	<b>60,124,762</b>
<b>REPRESENTED BY</b>					
Share Capital	13,491,563	13,491,563	15,872,427	15,898,062	15,952,076
Reserves	5,636,549	7,274,222	12,338,026	14,164,120	15,895,652
Un-appropriated profit	6,561,628	7,499,831	9,613,374	12,362,596	17,337,458
Surplus/ (Deficit) on revaluation of assets	4,557,662	3,636,128	6,995,241	10,928,397	10,939,576
<b>TOTAL</b>	<b>30,247,402</b>	<b>31,901,744</b>	<b>44,819,068</b>	<b>53,353,175</b>	<b>60,124,762</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	46,079,918	43,961,060	55,378,477	61,437,872	57,244,690
Mark-Up/ Return/Interest Expenses	27,500,056	27,066,229	33,505,003	32,810,722	28,474,468
<b>Net Mark-Up / Interest Income</b>	<b>18,579,862</b>	<b>16,894,831</b>	<b>21,873,474</b>	<b>28,627,150</b>	<b>28,770,222</b>
Provisions & bad debts written off directly	3,558,532	1,053,648	1,533,833	2,286,900	1,183,272
<b>Net Mark-Up / Interest Income after Provision</b>	<b>15,021,330</b>	<b>15,841,183</b>	<b>20,339,641</b>	<b>26,340,250</b>	<b>27,586,950</b>
Fees, Commission & Brokerage income	2,536,717	2,800,461	3,120,035	4,384,496	4,667,987
Dividend income	349,061	482,567	492,348	514,401	584,805
Gain/Loss on Sale of Securities	1,328,000	1,588,895	1,058,167	1,835,814	1,681,730
Income from dealing in foreign currencies	1,309,703	1,535,808	2,042,957	1,379,097	1,120,736
Other income	1,757,859	1,870,963	2,322,934	747,747	812,755
<b>Total Non - Markup / Interest Income</b>	<b>7,281,340</b>	<b>8,278,694</b>	<b>9,036,441</b>	<b>8,861,555</b>	<b>8,868,013</b>
Administrative expenses	15,204,036	17,288,779	20,261,215	21,956,115	23,423,218
Other expenses	315,432	23,887	601,301	641,620	8,586
<b>Total Non-Markup/Interest Expenses</b>	<b>15,519,468</b>	<b>17,312,666</b>	<b>20,862,516</b>	<b>22,597,735</b>	<b>23,431,804</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>6,783,202</b>	<b>6,807,211</b>	<b>8,513,566</b>	<b>12,604,070</b>	<b>13,023,159</b>
Taxation - Current	3,141,909	2,400,321	3,122,512	5,008,992	4,689,525
- Prior Years	(160,000)	(159,060)	(288,216)	(495,545)	871,038
- Deferred	(754,828)	(110,000)	38,419	567,813	(437,312)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>4,556,121</b>	<b>4,675,950</b>	<b>5,640,851</b>	<b>7,522,810</b>	<b>7,899,908</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>49,944,024</b>	<b>44,687,658</b>	<b>51,245,191</b>	<b>103,242,608</b>	<b>(29,354,807)</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(31,305,868)</b>	<b>(30,171,631)</b>	<b>(87,293,021)</b>	<b>(72,610,709)</b>	<b>27,665,145</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(3,634,974)</b>	<b>(2,367,676)</b>	<b>3,925,405</b>	<b>(3,127,243)</b>	<b>(3,166,016)</b>
<b>Number of Employees</b>	<b>9,897</b>	<b>9,857</b>	<b>7,785</b>	<b>7,798</b>	<b>7,808</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	<b>Bank AL-Habib Ltd.</b>				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & balances with treasury banks	13,766,500	11,936,275	14,377,589	19,000,978	22,957,986
Balances with other banks	604,742	3,621,152	4,626,726	2,132,403	6,743,337
Lending to financial institutions	4,112,429	295,396	-	1,139,268	-
Investments - net	35,287,080	48,234,497	111,017,701	137,167,680	222,958,574
Advances - net	79,224,380	100,196,996	105,985,319	125,773,064	114,872,252
Other assets	2,452,856	3,873,196	4,237,310	6,125,678	6,006,559
Operating fixed assets	5,786,287	9,166,020	9,561,955	10,213,390	10,743,753
Deferred tax assets	-	-	-	-	-
<b>TOTAL ASSETS</b>	<b>141,234,274</b>	<b>177,323,532</b>	<b>249,806,600</b>	<b>301,552,461</b>	<b>384,282,461</b>
<b>LIABILITIES</b>					
Bills payable	2,394,482	2,232,334	3,187,383	2,989,989	4,979,720
Borrowings from financial institutions	9,826,525	12,369,743	33,517,109	22,579,348	43,441,594
Deposits and other accounts	114,818,855	144,389,563	189,280,062	249,774,212	302,098,594
Sub-ordinated loans	2,848,080	2,846,940	4,845,000	4,842,260	7,390,358
Liabilities against assets subject to finance lease	642,369	324,791	-	-	-
Other liabilities	1,818,999	2,795,610	4,056,360	4,657,866	5,287,157
Deferred tax liabilities	559,646	731,601	815,728	642,675	1,231,486
<b>TOTAL LIABILITIES</b>	<b>132,908,956</b>	<b>165,690,582</b>	<b>235,701,642</b>	<b>285,486,350</b>	<b>364,428,909</b>
<b>NET ASSETS</b>	<b>8,325,318</b>	<b>11,632,950</b>	<b>14,104,958</b>	<b>16,066,111</b>	<b>19,853,552</b>
<b>REPRESENTED BY</b>					
Share Capital	3,681,068	4,785,388	6,101,370	7,321,643	8,785,972
Reserves	2,527,949	3,062,830	3,664,925	4,392,264	5,324,689
Un-appropriated profit	1,804,740	2,118,986	2,520,579	2,992,475	3,726,098
Surplus/ (Deficit) on revaluation of assets	311,561	1,665,746	1,818,084	1,359,729	2,016,793
<b>TOTAL</b>	<b>8,325,318</b>	<b>11,632,950</b>	<b>14,104,958</b>	<b>16,066,111</b>	<b>19,853,552</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	9,945,872	14,586,841	22,120,105	27,475,443	36,502,763
Mark-Up/ Return/Interest Expenses	5,764,757	8,004,294	13,053,137	16,678,554	22,373,903
<b>Net Mark-Up / Interest Income</b>	<b>4,181,115</b>	<b>6,582,547</b>	<b>9,066,968</b>	<b>10,796,889</b>	<b>14,128,860</b>
Provisions & bad debts written off directly	93,266	1,149,345	1,183,026	946,296	1,820,788
<b>Net Mark-Up / Interest Income after Provision</b>	<b>4,087,849</b>	<b>5,433,202</b>	<b>7,883,942</b>	<b>9,850,593</b>	<b>12,308,072</b>
Fees, Commission & Brokerage income	694,492	890,977	1,011,349	1,176,958	1,305,976
Dividend income	31,321	404,521	87,733	236,399	233,398
Gain/Loss on Sale of Securities	-	-	-	-	-
Income from dealing in foreign currencies	532,960	1,009,456	308,021	339,730	612,851
Other income	872,051	149,069	428,979	376,459	441,770
<b>Total Non - Markup / Interest Income</b>	<b>2,130,824</b>	<b>2,454,023</b>	<b>1,836,082</b>	<b>2,129,546</b>	<b>2,593,995</b>
Administrative expenses	3,166,045	4,306,759	5,045,731	6,162,449	7,584,677
Other expenses	401	1,934	162,222	161,479	162,051
<b>Total Non-Markup/Interest Expenses</b>	<b>3,166,446</b>	<b>4,308,693</b>	<b>5,207,953</b>	<b>6,323,928</b>	<b>7,746,728</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>3,052,227</b>	<b>3,578,532</b>	<b>4,512,071</b>	<b>5,656,211</b>	<b>7,155,339</b>
Taxation - Current	642,753	1,298,206	1,652,277	2,012,476	2,453,493
- Prior Years	-	61,391	-	-	-
- Deferred	198,141	(206,081)	3,500	41,574	168,366
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>2,211,333</b>	<b>2,425,016</b>	<b>2,856,294</b>	<b>3,602,161</b>	<b>4,533,480</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>20,066,569</b>	<b>16,856,703</b>	<b>65,727,310</b>	<b>30,018,943</b>	<b>94,293,958</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(16,241,468)</b>	<b>(14,749,609)</b>	<b>(63,348,234)</b>	<b>(27,836,628)</b>	<b>(85,690,701)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(33,192)</b>	<b>(920,909)</b>	<b>1,067,812</b>	<b>(1,202,908)</b>	<b>1,107,176</b>
<b>Number of Employees</b>	<b>3,349</b>	<b>4,177</b>	<b>4,645</b>	<b>5,245</b>	<b>6,025</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

	Bank AL-Habib Ltd.				
	2012	2013	2014	2015	2016
<b>ASSETS</b>					
Cash & balances with treasury banks	27,464,340	32,199,533	34,201,813	38,577,738	50,600,041
Balances with other banks	9,744,716	2,662,874	4,345,042	3,185,669	2,866,455
Lending to financial institutions	993,981	-	-	3,992,794	-
Investments - net	249,754,075	239,752,853	331,422,572	356,649,003	405,027,569
Advances - net	147,868,668	167,579,360	181,356,817	207,288,608	261,440,098
Other assets	6,115,660	6,736,964	13,694,264	14,515,118	12,567,622
Operating fixed assets	11,164,099	11,795,334	13,898,321	15,764,284	18,894,031
Deferred tax assets	-	-	-	-	-
<b>TOTAL ASSETS</b>	<b>453,105,539</b>	<b>460,726,918</b>	<b>578,918,829</b>	<b>639,973,214</b>	<b>751,395,816</b>
<b>LIABILITIES</b>					
Bills payable	5,257,191	6,173,102	7,984,808	8,665,462	13,872,057
Borrowings from financial institutions	69,622,055	29,480,026	78,455,452	62,592,299	93,717,345
Deposits and other accounts	340,392,871	386,160,762	446,409,004	516,213,178	584,171,954
Sub-ordinated loans	6,489,300	6,485,900	3,743,700	2,994,600	3,999,200
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	5,479,743	5,493,639	6,916,978	8,018,419	8,989,686
Deferred tax liabilities	1,933,584	1,651,438	2,780,536	3,632,598	4,131,830
<b>TOTAL LIABILITIES</b>	<b>429,174,744</b>	<b>435,444,867</b>	<b>546,290,478</b>	<b>602,116,556</b>	<b>708,882,072</b>
<b>NET ASSETS</b>	<b>23,930,795</b>	<b>25,282,051</b>	<b>32,628,351</b>	<b>37,856,658</b>	<b>42,513,744</b>
<b>REPRESENTED BY</b>					
Share Capital	10,103,868	10,103,868	11,114,254	11,114,254	11,114,254
Reserves	6,464,546	7,569,407	8,760,911	10,329,659	11,949,311
Un-appropriated profit	4,606,290	5,554,207	7,679,490	10,253,920	12,858,807
Surplus/ (Deficit) on revaluation of assets	2,756,091	2,054,569	5,073,696	6,158,825	6,591,372
<b>TOTAL</b>	<b>23,930,795</b>	<b>25,282,051</b>	<b>32,628,351</b>	<b>37,856,658</b>	<b>42,513,744</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	41,467,868	37,255,749	44,001,196	50,293,226	47,804,368
Mark-Up/ Return/Interest Expenses	26,105,660	22,994,393	24,936,885	25,476,349	23,132,808
<b>Net Mark-Up / Interest Income</b>	<b>15,362,208</b>	<b>14,261,356</b>	<b>19,064,311</b>	<b>24,816,877</b>	<b>24,671,560</b>
Provisions & bad debts written off directly	466,101	479,791	552,989	1,960,305	(638,049)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>14,896,107</b>	<b>13,781,565</b>	<b>18,511,322</b>	<b>22,856,572</b>	<b>25,309,609</b>
Fees, Commission & Brokerage income	1,502,213	1,894,163	1,950,797	2,286,952	2,521,496
Dividend income	328,207	253,682	364,618	601,701	591,500
Gain/Loss on Sale of Securities	-	-	-	217,254	715,470
Income from dealing in foreign currencies	577,887	675,489	854,437	707,484	491,038
Other income	559,035	1,084,634	637,840	697,475	732,744
<b>Total Non - Markup / Interest Income</b>	<b>2,967,342</b>	<b>3,907,968</b>	<b>3,807,692</b>	<b>4,510,866</b>	<b>5,052,248</b>
Administrative expenses	8,795,739	10,008,680	12,189,767	14,695,040	17,728,349
Other expenses	198,213	167,878	212,133	340,739	(530,479)
<b>Total Non-Markup/Interest Expenses</b>	<b>8,993,952</b>	<b>10,176,558</b>	<b>12,401,900</b>	<b>15,035,779</b>	<b>17,197,870</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>8,869,497</b>	<b>7,512,975</b>	<b>9,917,114</b>	<b>12,331,659</b>	<b>13,163,987</b>
Taxation - Current	3,263,970	2,450,671	3,497,316	4,503,771	4,299,752
- Prior Years	(122,893)	(190,885)	-	500,484	502,993
- Deferred	281,906	98,640	70,856	(77,508)	242,013
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>5,446,514</b>	<b>5,154,549</b>	<b>6,348,942</b>	<b>7,404,912</b>	<b>8,119,229</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>36,949,453</b>	<b>(7,716,369)</b>	<b>98,100,879</b>	<b>33,435,231</b>	<b>64,252,144</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(26,379,943)</b>	<b>8,284,830</b>	<b>(90,267,136)</b>	<b>(25,605,335)</b>	<b>(50,859,674)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(3,063,928)</b>	<b>(2,987,281)</b>	<b>(4,737,895)</b>	<b>(4,039,530)</b>	<b>(2,824,595)</b>
<b>Number of Employees</b>	<b>6,553</b>	<b>7,185</b>	<b>8,100</b>	<b>9,391</b>	<b>10,771</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	<b>BankIslami Pakistan Ltd.</b>				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & balances with treasury banks	1,433,166	2,175,413	4,217,515	3,035,148	4,684,826
Balances with other banks	2,577,491	2,207,490	2,059,550	569,622	549,277
Lending to financial institutions	625,037	40,351	4,018,813	4,513,132	4,436,264
Investments - net	3,864,027	5,019,525	6,813,191	13,732,132	21,067,082
Advances - net	3,962,867	6,527,531	13,282,152	16,670,125	20,110,401
Other assets	1,093,324	942,385	1,153,230	4,046,681	5,973,706
Operating fixed assets	801,143	1,910,648	2,395,304	2,066,680	1,811,628
Deferred tax assets	90,418	265,257	347,016	402,183	188,130
<b>TOTAL ASSETS</b>	<b>14,447,473</b>	<b>19,088,600</b>	<b>34,286,771</b>	<b>45,035,703</b>	<b>58,821,314</b>
<b>LIABILITIES</b>					
Bills payable	84,998	353,646	485,608	563,020	798,853
Borrowings from financial institutions	70,000	245,939	156,160	353,000	800,000
Deposits and other accounts	9,934,282	12,477,955	27,987,378	38,198,320	50,568,785
Sub-ordinate loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	513,467	819,239	917,332	1,154,977	1,341,038
Deferred tax liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>10,602,747</b>	<b>13,896,779</b>	<b>29,546,478</b>	<b>40,269,317</b>	<b>53,508,676</b>
<b>NET ASSETS</b>	<b>3,844,726</b>	<b>5,191,821</b>	<b>4,740,293</b>	<b>4,766,386</b>	<b>5,312,638</b>
<b>REPRESENTED BY</b>					
Share Capital	3,200,000	5,279,679	5,279,679	5,279,679	5,279,679
Reserves	681,409	-	-	9,310	91,221
Un-appropriated profit	(45,377)	(98,307)	(577,246)	(554,985)	(227,340)
Surplus/ (Deficit) on revaluation of assets	8,694	10,449	37,860	32,382	169,078
<b>TOTAL</b>	<b>3,844,726</b>	<b>5,191,821</b>	<b>4,740,293</b>	<b>4,766,386</b>	<b>5,312,638</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	602,060	1,468,688	2,193,891	3,806,209	5,502,154
Mark-Up/ Return/Interest Expenses	303,842	729,528	1,222,169	2,057,533	2,883,355
<b>Net Mark-Up / Interest Income</b>	<b>298,218</b>	<b>739,160</b>	<b>971,722</b>	<b>1,748,676</b>	<b>2,618,799</b>
Provisions & bad debts written off directly	28,372	130,556	111,198	(7,424)	21,423
<b>Net Mark-Up / Interest Income after Provision</b>	<b>269,846</b>	<b>608,604</b>	<b>860,524</b>	<b>1,756,100</b>	<b>2,597,376</b>
Fees, Commission & Brokerage income	61,207	112,117	37,854	87,821	110,118
Dividend income	23,150	1,741	-	1	2
Income from dealing in foreign currencies	10,248	29,273	278,054	60,276	63,285
Other income	45,676	53,008	26,779	59,006	53,304
<b>Total Non - Markup / Interest Income</b>	<b>140,281</b>	<b>196,139</b>	<b>342,687</b>	<b>207,104</b>	<b>226,709</b>
Administrative expenses	491,172	1,028,232	1,755,503	1,895,476	2,147,527
Other expenses	19,418	5,663	10,617	23,185	67,971
<b>Total Non-Markup/Interest Expenses</b>	<b>510,590</b>	<b>1,033,895</b>	<b>1,766,120</b>	<b>1,918,661</b>	<b>2,215,498</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(100,463)</b>	<b>(229,152)</b>	<b>(562,909)</b>	<b>44,543</b>	<b>608,587</b>
Taxation - Current	4,004	87	12,549	42,269	57,242
- Prior Years	-	-	-	-	1,340
- Deferred	(67,444)	(176,309)	(96,519)	(44,276)	140,449
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>(37,023)</b>	<b>(52,930)</b>	<b>(478,939)</b>	<b>46,550</b>	<b>409,556</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>5,291,777</b>	<b>1,109,403</b>	<b>4,475,857</b>	<b>4,267,673</b>	<b>8,826,592</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(4,291,460)</b>	<b>(2,135,427)</b>	<b>(2,581,695)</b>	<b>(6,939,968)</b>	<b>(7,197,259)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>1,881,409</b>	<b>1,398,270</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Number of Employees</b>	<b>563</b>	<b>1,188</b>	<b>1,471</b>	<b>1,347</b>	<b>1,452</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	<b>BankIslami Pakistan Ltd.</b>				
	2012	2013	2014	2015	2016
<b>ASSETS</b>					
Cash & balances with treasury banks	4,938,707	4,883,478	6,361,444	9,035,886	8,921,433
Balances with other banks	806,110	967,557	733,523	1,780,710	1,140,150
Lending to financial institutions	8,475,672	6,511,173	18,143,574	39,824,221	27,218,665
Investments - net	28,994,462	31,610,287	30,654,552	35,885,958	46,316,927
Advances - net	27,433,262	38,308,733	41,097,058	68,709,048	77,816,802
Other assets	1,587,738	1,616,289	1,613,830	3,574,943	4,166,208
Operating fixed assets	1,913,106	2,958,077	3,380,168	8,828,540	9,347,525
Deferred tax assets	86,973	-	-	6,591,439	5,918,460
<b>TOTAL ASSETS</b>	<b>74,236,030</b>	<b>86,855,594</b>	<b>101,984,149</b>	<b>174,230,745</b>	<b>180,846,170</b>
<b>LIABILITIES</b>					
Bills payable	1,251,010	835,562	918,435	1,523,933	2,273,934
Borrowings from financial institutions	1,621,415	2,538,000	561,000	3,197,770	6,066,307
Deposits and other accounts	64,216,485	75,225,869	90,330,997	153,058,102	154,399,657
Sub-ordinate loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	1,574,666	1,838,373	3,106,814	5,264,670	5,661,606
Deferred tax liabilities	-	175,589	199,683	-	-
<b>TOTAL LIABILITIES</b>	<b>68,663,576</b>	<b>80,613,393</b>	<b>95,116,929</b>	<b>163,044,475</b>	<b>168,401,504</b>
<b>NET ASSETS</b>	<b>5,572,454</b>	<b>6,242,201</b>	<b>6,867,220</b>	<b>11,186,270</b>	<b>12,444,666</b>
<b>REPRESENTED BY</b>					
Share Capital	5,279,679	5,279,679	5,758,721	10,079,121	10,079,121
Reserves	173,392	210,446	194,134	444,134	534,594
Un-appropriated profit	101,342	24,829	266,946	(171,453)	212,553
Surplus/ (Deficit) on revaluation of assets	18,041	727,247	647,419	834,468	1,618,398
<b>TOTAL</b>	<b>5,572,454</b>	<b>6,242,201</b>	<b>6,867,220</b>	<b>11,186,270</b>	<b>12,444,666</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	5,975,306	6,289,042	7,812,302	8,834,160	10,127,616
Mark-Up/ Return/Interest Expenses	3,506,965	3,789,538	4,459,070	5,118,822	5,791,252
<b>Net Mark-Up / Interest Income</b>	<b>2,468,341</b>	<b>2,499,504</b>	<b>3,353,232</b>	<b>3,715,338</b>	<b>4,336,364</b>
Provisions & bad debts written off directly	96,072	122,746	17,407	(630,724)	(2,029,926)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>2,372,269</b>	<b>2,376,758</b>	<b>3,335,825</b>	<b>4,346,062</b>	<b>6,366,290</b>
Fees, Commission & Brokerage income	181,237	292,186	387,333	408,018	361,536
Dividend income	2	2	-	2,835	23,777
Income from dealing in foreign currencies	100,957	76,159	172,356	82,403	42,808
Other income	251,736	85,227	72,247	76,772	209,491
<b>Total Non - Markup / Interest Income</b>	<b>533,932</b>	<b>453,574</b>	<b>631,936</b>	<b>570,028</b>	<b>637,612</b>
Administrative expenses	2,271,642	2,488,004	3,462,351	5,037,198	6,142,395
Other expenses	8,117	34,176	35,688	151,279	17,750
<b>Total Non-Markup/Interest Expenses</b>	<b>2,279,759</b>	<b>2,522,180</b>	<b>3,498,039</b>	<b>5,188,477</b>	<b>6,160,145</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>626,442</b>	<b>308,152</b>	<b>469,722</b>	<b>(272,387)</b>	<b>843,757</b>
Taxation - Current	32,710	67,453	84,442	99,299	107,661
- Prior Years	-	-	-	21,437	-
- Deferred	182,879	55,427	71,630	(197,119)	283,796
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>410,853</b>	<b>185,272</b>	<b>313,650</b>	<b>(196,004)</b>	<b>452,300</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>9,052,857</b>	<b>3,107,131</b>	<b>809,455</b>	<b>(28,172,106)</b>	<b>9,354,153</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(8,542,143)</b>	<b>(3,000,913)</b>	<b>34,477</b>	<b>27,573,335</b>	<b>(10,109,166)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>-</b>	<b>-</b>	<b>400,000</b>	<b>10,816,596</b>	<b>-</b>
<b>Number of Employees</b>	<b>1,648</b>	<b>1,808</b>	<b>2,529</b>	<b>3,683</b>	<b>3,849</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	<b>Burj Bank Ltd.*</b>				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & balances with treasury banks	380,381	418,948	675,988	1,324,461	1,379,696
Balances with other banks	187,747	255,703	577,349	400,468	2,215,636
Lending to financial institutions	725,022	250,040	2,856,052	2,679,753	-
Investments - net	1,318,657	2,045,146	2,861,751	5,050,878	9,982,793
Advances - net	3,723,752	5,639,877	4,763,622	5,616,202	10,509,340
Other assets	195,506	539,632	624,251	1,564,163	2,405,097
Operating fixed assets	299,404	417,364	600,626	646,645	671,890
Deferred tax assets	20,065	-	106,269	393,116	480,377
<b>TOTAL ASSETS</b>	<b>6,850,534</b>	<b>9,566,710</b>	<b>13,065,908</b>	<b>17,675,686</b>	<b>27,644,829</b>
<b>LIABILITIES</b>					
Bills payable	80,240	20,138	58,263	86,867	210,932
Borrowings from financial institutions	-	50,704	1,094,375	287,291	447,300
Deposits and other accounts	2,888,762	5,063,393	6,784,750	12,636,083	20,341,241
Sub-ordinated loans	-	-	-	339,462	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	215,644	349,053	286,740	-	840,778
Deferred tax liabilities	-	8612	-	-	-
<b>TOTAL LIABILITIES</b>	<b>3,184,646</b>	<b>5,491,900</b>	<b>8,224,128</b>	<b>13,349,703</b>	<b>21,840,251</b>
<b>NET ASSETS</b>	<b>3,665,888</b>	<b>4,074,810</b>	<b>4,841,780</b>	<b>4,325,983</b>	<b>5,804,578</b>
<b>REPRESENTED BY</b>					
Share Capital	3,601,200	4,001,333	5,010,458	5,010,458	7,410,458
Reserves	10,206	16,751	16,751	16,751	16,751
Un-appropriated profit	40,825	67,007	(225,620)	(761,142)	(1,649,630)
Surplus/ (Deficit) on revaluation of assets	13,657	(10,281)	40,191	59,916	26,999
<b>TOTAL</b>	<b>3,665,888</b>	<b>4,074,810</b>	<b>4,841,780</b>	<b>4,325,983</b>	<b>5,804,578</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	249,763	855,374	1,131,873	1,263,461	2,375,585
Mark-Up/ Return/Interest Expenses	57,906	403,500	650,752	726,325	1,423,171
<b>Net Mark-Up / Interest Income</b>	<b>191,857</b>	<b>451,874</b>	<b>481,121</b>	<b>537,136</b>	<b>952,414</b>
Provisions & bad debts written off directly	1,857	3,875	257,089	406,279	251,580
<b>Net Mark-Up / Interest Income after Provision</b>	<b>190,000</b>	<b>447,999</b>	<b>224,032</b>	<b>130,857</b>	<b>700,834</b>
Fees, Commission & Brokerage income	6,007	20,494	18,772	19,815	34,363
Dividend income	-	3,550	9,250	275	33,757
Gain (Loss) from sales of securities	-	-	-	-	-
Income from dealing in foreign currencies	2,014	19,458	21,850	17,593	20,845
Other income	817	2,771	6,946	26,577	99,572
<b>Total Non - Markup / Interest Income</b>	<b>8,838</b>	<b>46,273</b>	<b>56,818</b>	<b>64,260</b>	<b>188,537</b>
Administrative expenses	165,999	433,996	685,677	986,592	1,229,345
Other expenses	580	165	325	33,085	6,934
<b>Total Non-Markup/Interest Expenses</b>	<b>166,579</b>	<b>434,161</b>	<b>686,002</b>	<b>1,019,677</b>	<b>1,236,279</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>32,259</b>	<b>60,111</b>	<b>(405,152)</b>	<b>(824,560)</b>	<b>(346,908)</b>
Taxation - Current	1,293	-	6,822	-	25,184
- Prior Years	-	(1,293)	-	-	-
- Deferred	(20,065)	28,677	(119,347)	(289,038)	(83,604)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>51,031</b>	<b>32,727</b>	<b>(292,627)</b>	<b>(535,522)</b>	<b>(288,488)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(1,296,457)</b>	<b>660,132</b>	<b>654,955</b>	<b>2,667,586</b>	<b>5,394,077</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(1,521,950)</b>	<b>(953,742)</b>	<b>(1,085,394)</b>	<b>(2,195,994)</b>	<b>5,323,674</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>914,747</b>	<b>674,651</b>	<b>1,009,125</b>	<b>-</b>	<b>1,800,000</b>
<b>Number of Employees</b>	<b>126</b>	<b>366</b>	<b>805</b>	<b>583</b>	<b>820</b>

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

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

	<b>Burj Bank Ltd.</b>			
	2012	2013	2014	2015
<b>ASSETS</b>				
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
<b>TOTAL ASSETS</b>	<b>47,185,452</b>	<b>53,389,063</b>	<b>34,090,526</b>	<b>32,736,074</b>
<b>LIABILITIES</b>				
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	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>41,247,971</b>	<b>48,027,855</b>	<b>29,286,807</b>	<b>28,347,144</b>
<b>NET ASSETS</b>	<b>5,937,481</b>	<b>5,361,208</b>	<b>4,803,719</b>	<b>4,388,930</b>
<b>REPRESENTED BY</b>				
Share Capital	7,410,458	8,167,527	8,167,527	8,167,527
Reserves	2,030	2,030	2,030	2,030
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)
<b>TOTAL</b>	<b>5,937,481</b>	<b>5,361,208</b>	<b>4,803,719</b>	<b>4,388,930</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>				
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
<b>Net Mark-Up / Interest Income</b>	<b>1,009,165</b>	<b>952,359</b>	<b>1,314,109</b>	<b>1,133,403</b>
Provisions & bad debts written off directly	(173,859)	821,404	110,780	(30,179)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>1,183,024</b>	<b>130,955</b>	<b>1,203,329</b>	<b>1,163,582</b>
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
<b>Total Non - Markup / Interest Income</b>	<b>456,150</b>	<b>613,408</b>	<b>468,533</b>	<b>458,358</b>
Administrative expenses	1,613,203	2,474,739	2,272,301	2,100,134
Other expenses	(7,375)	8,398	14,360	2,275
<b>Total Non-Markup/Interest Expenses</b>	<b>1,605,828</b>	<b>2,483,137</b>	<b>2,286,661</b>	<b>2,102,409</b>
Extra ordinary/unusual Items	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>33,346</b>	<b>(1,738,774)</b>	<b>(614,799)</b>	<b>(480,469)</b>
Taxation - Current	18,567	39,086	43,344	26,975
- Prior Years	-	1,666	-	-
- Deferred	(69,867)	(646,500)	(186,366)	(107,840)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>84,646</b>	<b>(1,133,026)</b>	<b>(471,777)</b>	<b>(399,604)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(64,839)</b>	<b>(774,193)</b>	<b>(10,395,379)</b>	<b>401,627</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(7,260,420)</b>	<b>8,343,954</b>	<b>1,396,960</b>	<b>1,616,904</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>-</b>	<b>567,802</b>	<b>-</b>	<b>-</b>
<b>Number of Employees</b>	<b>1,529</b>	<b>1,155</b>	<b>1,004</b>	<b>968</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

	<b>Dubai Islamic Bank Pakistan Ltd.</b>				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & balances with treasury banks	1,992,425	2,691,572	2,932,264	3,197,884	3,429,994
Balances with other banks	1,410,884	3,273,878	2,430,437	3,455,665	1,116,928
Lending to financial institutions	-	1,329,832	2,591,905	1,020,725	3,826,084
Investments - net	2,974,087	3,019,266	2,822,723	5,945,370	12,937,179
Advances - net	11,347,979	18,073,501	20,589,613	22,764,954	23,340,602
Other assets	1,700,233	1,138,661	1,861,588	1,352,762	1,570,201
Operating fixed assets	1,459,578	2,010,889	1,727,298	1,703,588	1,597,770
Deferred tax assets	423,061	512,474	413,066	447,788	377,691
<b>TOTAL ASSETS</b>	<b>21,308,247</b>	<b>32,050,073</b>	<b>35,368,894</b>	<b>39,888,736</b>	<b>48,196,449</b>
<b>LIABILITIES</b>					
Bills payable	347,521	283,188	279,493	411,944	394,426
Borrowings from financial institutions	383	-	125,000	950,000	1,898,500
Deposits and other accounts	16,114,461	25,458,910	27,980,906	31,414,908	38,491,607
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	490,543	1,241,848	943,230	1,063,545	1,177,867
Deferred tax liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>16,952,908</b>	<b>26,983,946</b>	<b>29,328,629</b>	<b>33,840,397</b>	<b>41,962,400</b>
<b>NET ASSETS</b>	<b>4,355,339</b>	<b>5,066,127</b>	<b>6,040,265</b>	<b>6,048,339</b>	<b>6,234,049</b>
<b>REPRESENTED BY</b>					
Share Capital	5,126,248	6,017,780	6,776,030	6,776,030	6,776,030
Advance against Equity	-	-	-	-	18
Reserves	-	-	45,347	46,979	85,058
Un-appropriated profit	(780,698)	(962,520)	(781,130)	(774,670)	(622,281)
Surplus/ (Deficit) on revaluation of assets	9,789	10,867	18	-	(4,776)
<b>TOTAL</b>	<b>4,355,339</b>	<b>5,066,127</b>	<b>6,040,265</b>	<b>6,048,339</b>	<b>6,234,049</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	1,119,716	2,723,796	3,647,145	4,071,552	4,632,785
Mark-Up/ Return/Interest Expenses	469,302	1,377,542	1,805,943	2,129,570	2,395,995
<b>Net Mark-Up / Interest Income</b>	<b>650,414</b>	<b>1,346,254</b>	<b>1,841,202</b>	<b>1,941,982</b>	<b>2,236,790</b>
Provisions & bad debts written off directly	100,766	156,077	115,136	181,224	10,075
<b>Net Mark-Up / Interest Income after Provision</b>	<b>549,648</b>	<b>1,190,177</b>	<b>1,726,066</b>	<b>1,760,758</b>	<b>2,226,715</b>
Fees, Commission & Brokerage income	265,032	142,308	232,619	236,015	241,195
Dividend income	-	-	-	-	76,792
Gain (Loss) from sales of securities	-	-	-	-	-
Income from dealing in foreign currencies	38,026	133,573	129,177	127,376	69,189
Other income	33,352	59,671	3,557	2,944	69,960
<b>Total Non - Markup / Interest Income</b>	<b>336,410</b>	<b>335,552</b>	<b>365,353</b>	<b>366,335</b>	<b>457,136</b>
Administrative expenses	1,453,732	1,791,282	1,724,467	2,095,563	2,326,911
Other expenses	174	6,253	14,902	13,799	30,410
<b>Total Non-Markup/Interest Expenses</b>	<b>1,453,906</b>	<b>1,797,535</b>	<b>1,739,369</b>	<b>2,109,362</b>	<b>2,357,321</b>
Extra ordinary/unusual Items	-	-	-	-	10,401
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(567,848)</b>	<b>(271,806)</b>	<b>352,050</b>	<b>17,731</b>	<b>316,129</b>
Taxation - Current	7,151	-	20,062	44,379	50,899
- Prior Years	-	-	-	-	2,076
- Deferred	(205,803)	(89,984)	105,251	(34,722)	72,668
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>(369,196)</b>	<b>(181,822)</b>	<b>226,737</b>	<b>8,074</b>	<b>190,486</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>2,878,431</b>	<b>2,523,494</b>	<b>(1,285,767)</b>	<b>4,676,276</b>	<b>4,983,772</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(3,105,065)</b>	<b>(852,903)</b>	<b>(75,232)</b>	<b>(3,385,428)</b>	<b>(7,090,399)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>1,208,750</b>	<b>891,550</b>	<b>758,250</b>	<b>-</b>	<b>-</b>
<b>Number of Employees</b>	<b>992</b>	<b>826</b>	<b>984</b>	<b>990</b>	<b>1,400</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	<b>Dubai Islamic Bank Pakistan Ltd.</b>				
	2012	2013	2014	2015	2016
<b>ASSETS</b>					
Cash & balances with treasury banks	4,196,103	5,291,178	10,480,052	14,183,630	14,007,320
Balances with other banks	5,660,301	1,840,378	529,277	3,869,403	543,363
Lending to financial institutions	3,206,945	9,740,822	10,147,169	6,418,697	12,536,061
Investments - net	21,334,833	25,044,279	18,258,604	23,822,256	27,211,659
Advances - net	26,314,667	35,540,386	58,840,280	104,953,637	93,910,902
Other assets	1,030,965	1,110,472	1,484,151	2,040,854	2,054,034
Operating fixed assets	1,535,272	1,454,910	1,751,032	1,842,705	1,870,060
Deferred tax assets	221,619	234,187	62,434	-	-
<b>TOTAL ASSETS</b>	<b>63,500,705</b>	<b>80,256,612</b>	<b>101,552,999</b>	<b>157,131,182</b>	<b>152,133,399</b>
<b>LIABILITIES</b>					
Bills payable	659,035	1,208,862	1,250,385	1,552,219	2,218,979
Borrowings from financial institutions	1,600,000	2,938,000	3,567,342	4,551,920	5,670,091
Deposits and other accounts	53,110,048	67,639,224	83,844,395	136,743,457	129,264,513
Sub-ordinated loans	-	-	3,114,976	3,246,971	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	1,264,379	1,508,093	2,336,820	3,006,908	2,855,697
Deferred tax liabilities	-	-	-	54,040	16,784
<b>TOTAL LIABILITIES</b>	<b>56,633,462</b>	<b>73,294,179</b>	<b>94,113,918</b>	<b>149,155,515</b>	<b>140,026,064</b>
<b>NET ASSETS</b>	<b>6,867,243</b>	<b>6,962,433</b>	<b>7,439,081</b>	<b>7,975,667</b>	<b>12,107,335</b>
<b>REPRESENTED BY</b>					
Share Capital	6,976,030	6,976,030	6,976,030	6,976,030	10,225,567
Advance against Equity	18	18	18	18	-
Reserves	69,140	27,372	406,760	233,586	404,694
Un-appropriated profit	(260,665)	(73,788)	406,760	753,135	1,416,263
Surplus/ (Deficit) on revaluation of assets	82,720	32,801	(91,202)	12,898	60,811
<b>TOTAL</b>	<b>6,867,243</b>	<b>6,962,433</b>	<b>7,698,366</b>	<b>7,975,667</b>	<b>12,107,335</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	5,682,122	5,776,631	7,523,271	8,725,646	9,486,289
Mark-Up/ Return/Interest Expenses	2,807,792	2,662,743	3,433,969	4,091,219	4,273,598
<b>Net Mark-Up / Interest Income</b>	<b>2,874,330</b>	<b>3,113,888</b>	<b>4,089,302</b>	<b>4,634,427</b>	<b>5,212,691</b>
Provisions & bad debts written off directly	192,853	456,762	291,528	187,286	128,580
<b>Net Mark-Up / Interest Income after Provision</b>	<b>2,681,477</b>	<b>2,657,126</b>	<b>3,797,774</b>	<b>4,447,141</b>	<b>5,084,111</b>
Fees, Commission & Brokerage income	436,736	603,833	806,451	1,249,751	1,402,601
Dividend income	30,812	-	-	-	-
Gain/Loss on sale of securities	155,112	-	197,190	15,946	163,286
Income from dealing in foreign currencies	-	106,767	122,501	6,735	(41,795)
Other income	72,684	32,650	(9,152)	2,023	42,436
<b>Total Non - Markup / Interest Income</b>	<b>695,344</b>	<b>743,250</b>	<b>1,116,990</b>	<b>1,274,455</b>	<b>1,566,528</b>
Administrative expenses	2,846,195	3,182,536	3,972,258	4,987,933	5,264,089
Other expenses	29,621	5,993	16,975	21,941	15,519
<b>Total Non-Markup/Interest Expenses</b>	<b>2,875,816</b>	<b>3,188,529</b>	<b>3,989,233</b>	<b>5,009,874</b>	<b>5,279,608</b>
Amortization of Deferred Cost	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>501,005</b>	<b>211,847</b>	<b>925,531</b>	<b>711,722</b>	<b>1,371,031</b>
Taxation - Current	39,436	65,169	86,494	191,099	535,978
- Prior Years	6,911	-	-	29,648	34,868
- Deferred	108,960	9,868	238,524	60,420	(55,355)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>345,698</b>	<b>136,810</b>	<b>600,513</b>	<b>430,555</b>	<b>855,540</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>13,506,038</b>	<b>1,263,349</b>	<b>(5,389,925)</b>	<b>7,475,459</b>	<b>64,352</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(8,396,556)</b>	<b>(3,988,197)</b>	<b>6,152,722</b>	<b>(563,750)</b>	<b>(3,567,824)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>200,000</b>	<b>-</b>	<b>3,114,976</b>	<b>131,995</b>	<b>-</b>
<b>Number of Employees</b>	<b>1,739</b>	<b>1,969</b>	<b>2,497</b>	<b>2,952</b>	<b>2,828</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	<b>Faysal Bank Ltd.</b>				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & balances with treasury banks	6,872,032	8,927,524	8,427,202	11,212,215	18,445,108
Balances with other banks	3,708,451	876,780	508,795	750,426	4,685,718
Lending to financial institutions	7,078,102	2,861,401	15,017,826	900,000	-
Investments - net	31,553,108	30,186,168	56,531,338	63,245,596	93,409,187
Advances - net	87,346,401	89,758,789	91,346,001	96,771,156	148,161,995
Other assets	2,204,368	2,983,846	4,966,716	7,010,738	11,828,085
Operating fixed assets	2,514,959	2,646,978	2,787,617	2,494,440	10,849,607
Deferred tax assets	-	-	1,279,918	2,959,137	5,188,126
<b>TOTAL ASSETS</b>	<b>141,277,421</b>	<b>138,241,486</b>	<b>180,865,413</b>	<b>185,343,708</b>	<b>292,567,826</b>
<b>LIABILITIES</b>					
Bills payable	2,406,927	1,536,517	1,465,451	1,469,848	3,075,642
Borrowings from financial institutions	9,995,855	13,027,468	34,985,766	30,536,133	39,696,986
Deposits and other accounts	102,067,422	102,776,793	123,655,188	129,174,131	214,614,731
Sub-ordinated loans	1,000,000	999,600	999,200	3,998,800	4,395,197
Liabilities against assets subject to finance lease	7,827	4,103	-	-	-
Other liabilities	6,951,421	6,641,542	6,977,069	6,942,768	11,572,111
Deferred tax liabilities	2,691,466	2,483,355	-	-	-
<b>TOTAL LIABILITIES</b>	<b>125,120,918</b>	<b>127,469,378</b>	<b>168,082,674</b>	<b>172,121,680</b>	<b>273,354,667</b>
<b>NET ASSETS</b>	<b>16,156,503</b>	<b>10,772,108</b>	<b>12,782,739</b>	<b>13,222,028</b>	<b>19,213,159</b>
<b>REPRESENTED BY</b>					
Share Capital	5,296,445	5,296,445	6,090,911	7,309,094	8,243,118
Reserves	3,567,033	3,790,023	4,030,056	4,036,302	6,591,131
Un-appropriated profit	1,481,668	1,049,519	1,215,179	1,969,692	2,959,178
Surplus/ (Deficit) on revaluation of assets	5,811,357	636,121	1,446,593	(93,060)	1,419,732
<b>TOTAL</b>	<b>16,156,503</b>	<b>10,772,108</b>	<b>12,782,739</b>	<b>13,222,028</b>	<b>19,213,159</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	11,610,781	13,404,132	16,957,875	17,804,947	28,825,449
Mark-Up/ Return/Interest Expenses	7,459,392	8,454,755	11,967,885	12,773,177	19,619,095
<b>Net Mark-Up / Interest Income</b>	<b>4,151,389</b>	<b>4,949,377</b>	<b>4,989,990</b>	<b>5,031,770</b>	<b>9,206,354</b>
Provisions & bad debts written off directly	2,079,044	2,047,362	2,191,883	2,011,621	695,245
<b>Net Mark-Up / Interest Income after Provision</b>	<b>2,072,345</b>	<b>2,902,015</b>	<b>2,798,107</b>	<b>3,020,149</b>	<b>8,511,109</b>
Fees, Commission & Brokerage income	743,913	814,001	885,124	995,814	1,773,198
Dividend income	1,221,217	1,207,366	667,926	333,967	618,764
Gain (Loss) from sales of securities	-	-	-	-	-
Income from dealing in foreign currencies	313,597	347,114	400,477	450,824	850,833
Other income	1,162,418	(57,888)	859,538	1,535,371	827,574
<b>Total Non - Markup / Interest Income</b>	<b>3,441,145</b>	<b>2,310,593</b>	<b>2,813,065</b>	<b>3,315,976</b>	<b>4,070,369</b>
Administrative expenses	2,799,747	3,257,843	4,284,086	5,369,587	10,813,919
Other expenses	15,916	158,228	26,585	115,585	289,468
<b>Total Non-Markup/Interest Expenses</b>	<b>2,815,663</b>	<b>3,416,071</b>	<b>4,310,671</b>	<b>5,485,172</b>	<b>11,103,387</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>2,697,827</b>	<b>1,796,537</b>	<b>1,300,501</b>	<b>850,953</b>	<b>1,478,091</b>
Taxation - Current	282,381	155,956	1,157,443	211,209	392,522
- Prior Years	(48,433)	100,000	2,823,492	191,736	289,016
- Deferred	191,771	425,629	(3,880,593)	(765,882)	(483,743)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>2,272,108</b>	<b>1,114,952</b>	<b>1,200,159</b>	<b>1,213,890</b>	<b>1,280,296</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>7,262,087</b>	<b>1,882,246</b>	<b>13,981,449</b>	<b>7,213,844</b>	<b>5,911,646</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(5,504,987)</b>	<b>(2,668,719)</b>	<b>(14,633,913)</b>	<b>(6,566,645)</b>	<b>5,842,442</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(817,503)</b>	<b>(1,325,507)</b>	<b>(4,865)</b>	<b>2,998,919</b>	<b>209,067</b>
<b>Number of Employees</b>	<b>2,475</b>	<b>2,919</b>	<b>3,018</b>	<b>2,980</b>	<b>6,442</b>

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

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	<b>Faysal Bank Ltd.</b>				
	2012	2013	2014	2015	2016
<b>ASSETS</b>					
Cash & balances with treasury banks	24,508,852	28,422,497	20,285,851	26,084,007	37,239,302
Balances with other banks	1,209,313	1,011,980	1,422,699	1,068,451	1,139,375
Lending to financial institutions	-	300,000	-	250,000	5,000,000
Investments - net	87,995,224	113,319,478	155,210,513	195,515,642	170,210,137
Advances - net	172,299,205	184,190,304	181,224,805	181,089,804	204,830,997
Other assets	11,772,664	13,803,997	16,009,743	11,634,651	11,668,757
Operating fixed assets	10,859,963	10,250,910	11,543,356	11,342,980	12,111,881
Deferred tax assets	4,419,111	3,980,541	2,428,817	3,087,325	2,264,212
<b>TOTAL ASSETS</b>	<b>313,064,332</b>	<b>355,279,707</b>	<b>388,125,784</b>	<b>430,072,860</b>	<b>444,464,661</b>
<b>LIABILITIES</b>					
Bills payable	4,244,494	4,968,610	5,347,774	6,009,238	5,982,285
Borrowings from financial institutions	35,568,109	45,446,528	60,926,863	90,565,242	52,806,084
Deposits and other accounts	240,712,826	271,134,303	283,345,739	292,130,258	340,306,404
Sub-ordinated loans	4,195,001	3,495,400	2,995,200	2,994,000	1,497,000
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	7,365,998	8,068,673	9,207,632	8,021,649	8,864,563
Deferred tax liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>292,086,428</b>	<b>333,113,514</b>	<b>361,823,208</b>	<b>399,720,387</b>	<b>409,456,336</b>
<b>NET ASSETS</b>	<b>20,977,904</b>	<b>22,166,193</b>	<b>26,302,576</b>	<b>30,352,473</b>	<b>35,008,325</b>
<b>REPRESENTED BY</b>					
Share Capital	9,273,508	10,432,697	10,432,697	11,997,601	11,997,601
Reserves	6,309,083	6,554,197	5,703,155	6,422,761	7,158,248
Un-appropriated profit	3,146,300	3,600,828	5,696,366	7,638,330	9,985,870
Surplus/ (Deficit) on revaluation of assets	2,249,013	1,578,471	4,470,358	4,293,781	5,866,606
<b>TOTAL</b>	<b>20,977,904</b>	<b>22,166,193</b>	<b>26,302,576</b>	<b>30,352,473</b>	<b>35,008,325</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	28,802,150	27,790,468	32,312,633	32,305,551	26,200,691
Mark-Up/ Return/Interest Expenses	19,838,745	16,945,315	18,480,191	18,357,971	14,134,284
<b>Net Mark-Up / Interest Income</b>	<b>8,963,405</b>	<b>10,845,153</b>	<b>13,832,442</b>	<b>13,947,580</b>	<b>12,066,407</b>
Provisions & bad debts written off directly	1,400,820	2,116,394	2,358,837	1,393,460	564,078
<b>Net Mark-Up / Interest Income after Provision</b>	<b>7,562,585</b>	<b>8,728,759</b>	<b>11,473,605</b>	<b>12,554,120</b>	<b>11,502,329</b>
Fees, Commission & Brokerage income	1,857,688	2,237,474	2,075,945	2,303,447	2,528,990
Dividend income	431,656	479,352	182,435	318,715	276,301
Gain (Loss) from Sales of Securities	-	948,598	460,477	1,738,630	2,092,759
Income from dealing in foreign currencies	769,394	-	1,072,939	964,961	1,368,290
Other income	2,222,981	867,417	582,373	238,587	501,673
<b>Total Non - Markup / Interest Income</b>	<b>5,281,719</b>	<b>4,532,841</b>	<b>4,374,169</b>	<b>5,564,340</b>	<b>6,768,013</b>
Administrative expenses	10,810,261	11,079,122	12,162,034	10,591,053	11,474,088
Other expenses	193,942	21,699	133,955	607,330	115,567
<b>Total Non-Markup/Interest Expenses</b>	<b>11,004,203</b>	<b>11,100,821</b>	<b>12,295,989</b>	<b>11,198,383</b>	<b>11,589,655</b>
Extra ordinary/unusual Items	-	-	-	-	22,050
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>1,840,101</b>	<b>2,160,779</b>	<b>3,551,785</b>	<b>6,920,077</b>	<b>6,658,637</b>
Taxation - Current	267,960	1,078,186	1,712,150	3,038,627	2,262,905
- Prior Years	(227,147)	(1,612,830)	(812,786)	264,797	(901,138)
- Deferred	376,406	845,517	175,462	(605,711)	995,098
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>1,422,882</b>	<b>1,849,906</b>	<b>2,476,959</b>	<b>4,222,364</b>	<b>4,301,772</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(4,766,930)</b>	<b>28,733,100</b>	<b>13,478,745</b>	<b>55,375,256</b>	<b>(4,856,009)</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>7,654,432</b>	<b>(25,110,192)</b>	<b>(20,929,096)</b>	<b>(49,704,591)</b>	<b>19,064,669</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(204,084)</b>	<b>(699,855)</b>	<b>(500,232)</b>	<b>(1,244)</b>	<b>(2,688,597)</b>
<b>Number of Employees</b>	<b>6,462</b>	<b>6,866</b>	<b>5,120</b>	<b>5,357</b>	<b>6,395</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	<b>First Women Bank Ltd.</b>				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & balances with treasury banks	809,657	575,929	713,140	836,311	973,701
Balances with other banks	384,792	400,761	586,849	600,228	561,555
Lending to financial institutions	1,245,000	350,849	1,136,025	926,323	1,605,946
Investments - net	3,159,640	2,264,088	4,097,423	3,430,251	4,730,434
Advances - net	3,063,507	3,304,330	3,274,221	6,308,140	7,701,063
Other assets	174,294	176,301	194,218	374,798	326,492
Operating fixed assets	148,686	174,833	203,972	188,248	229,344
Deferred tax assets	-	56630	82,827	38,861	-
<b>TOTAL ASSETS</b>	<b>8,985,576</b>	<b>7,303,721</b>	<b>10,288,675</b>	<b>12,703,160</b>	<b>16,128,535</b>
<b>LIABILITIES</b>					
Bills payable	193,321	101,993	89,020	102,182	96,417
Borrowings from financial institutions	21,543	27,140	31,328	966,885	51,100
Deposits and other accounts	7,569,059	5,939,308	8,756,793	10,195,214	13,814,854
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	102,409	132,247	287,552	332,858	445,348
Deferred tax liabilities	11,000	-	30,615	-	1,252
<b>TOTAL LIABILITIES</b>	<b>7,897,332</b>	<b>6,200,688</b>	<b>9,195,308</b>	<b>11,597,139</b>	<b>14,408,971</b>
<b>NET ASSETS</b>	<b>1,088,244</b>	<b>1,103,033</b>	<b>1,093,367</b>	<b>1,106,021</b>	<b>1,719,564</b>
<b>REPRESENTED BY</b>					
Share Capital	283,650	283,650	283,650	283,650	1,080,038
Reserves	207,336	228,540	228,540	233,282	284,991
Un-appropriated profit	537,130	623,610	546,128	567,585	280,399
Surplus/ (Deficit) on revaluation of assets	60,128	(32,767)	35,049	21,504	74,136
<b>TOTAL</b>	<b>1,088,244</b>	<b>1,103,033</b>	<b>1,093,367</b>	<b>1,106,021</b>	<b>1,719,564</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	685,346	736,103	896,476	1,374,548	1,918,759
Mark-Up/ Return/Interest Expenses	171,694	212,601	408,000	763,841	1,176,451
<b>Net Mark-Up / Interest Income</b>	<b>513,652</b>	<b>523,502</b>	<b>488,476</b>	<b>610,707</b>	<b>742,308</b>
Provisions & bad debts written off directly	18065	50153	188,075	70,099	(5,475)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>495,587</b>	<b>473,349</b>	<b>300,401</b>	<b>540,608</b>	<b>747,783</b>
Fees, Commission & Brokerage income	31,672	24,511	25,217	26,445	20,779
Dividend income	9375	9088	7,161	14,025	12,639
Gain (Loss) from sales of securities	-	-	-	-	-
Income from dealing in foreign currencies	4406	31902	16,940	(2,231)	18,918
Other income	37,032	24,842	17,561	18,902	201,383
<b>Total Non - Markup / Interest Income</b>	<b>82,485</b>	<b>90,343</b>	<b>66,879</b>	<b>57,141</b>	<b>253,719</b>
Administrative expenses	332,517	367,798	451,930	533,679	600,986
Other expenses	7133	5,451	1,604	9,393	413
<b>Total Non-Markup/Interest Expenses</b>	<b>339,650</b>	<b>373,249</b>	<b>453,534</b>	<b>543,072</b>	<b>601,399</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>238,422</b>	<b>190,443</b>	<b>(86,254)</b>	<b>54,677</b>	<b>400,103</b>
Taxation - Current	82,464	87,280	5,712	15,867	127,442
- Prior Years	(17,563)	16,878	14,882	-	-
- Deferred	15,634	(19,735)	(26,747)	15,099	14,114
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>157,887</b>	<b>106,020</b>	<b>(80,101)</b>	<b>23,711</b>	<b>258,547</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>214,391</b>	<b>(930,303)</b>	<b>2,108,232</b>	<b>(521,807)</b>	<b>1,070,465</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(26,701)</b>	<b>712,544</b>	<b>(1,784,933)</b>	<b>658,357</b>	<b>(1,271,748)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>300,000</b>
<b>Number of Employees</b>	<b>535</b>	<b>540</b>	<b>569</b>	<b>585</b>	<b>630</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	First Women Bank Ltd.				
	2012	2013	2014	2015	2016
<b>ASSETS</b>					
Cash & balances with treasury banks	1,188,234	1,146,630	1,195,415	1,066,852	1,081,532
Balances with other banks	636,034	702,652	508,504	170,453	112,042
Lending to financial institutions	4,219,779	1,039,411	-	-	100,000
Investments - net	7,263,885	7,457,832	7,300,567	11,067,137	8,032,819
Advances - net	8,334,643	9,263,536	8,345,238	7,970,275	8,213,247
Other assets	609,141	700,043	732,688	470,969	394,212
Operating fixed assets	239,084	287,591	383,314	337,357	337,077
Deferred tax assets	-	163,682	321,372	263,579	249,635
<b>TOTAL ASSETS</b>	<b>22,490,800</b>	<b>20,761,377</b>	<b>18,787,098</b>	<b>21,346,622</b>	<b>18,520,564</b>
<b>LIABILITIES</b>					
Bills payable	548,727	152,238	111,951	103,166	214,155
Borrowings from financial institutions	73,340	49,585	2,502,955	2,832,357	743,909
Deposits and other accounts	19,193,344	18,337,854	13,448,864	15,163,440	13,708,791
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	592,907	586,887	511,377	414,495	373,187
Deferred tax liabilities	5,242	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>20,413,560</b>	<b>19,126,564</b>	<b>16,575,147</b>	<b>18,513,458</b>	<b>15,040,042</b>
<b>NET ASSETS</b>	<b>2,077,240</b>	<b>1,634,813</b>	<b>2,211,951</b>	<b>2,833,164</b>	<b>3,480,522</b>
<b>REPRESENTED BY</b>					
Share Capital	1,494,113	1,494,113	2,494,113	2,894,113	3,494,113
Reserves	293,863	294,768	294,768	294,768	307,717
Un-appropriated profit	203,665	(77,000)	(552,114)	(489,622)	(463,975)
Surplus/ (Deficit) on revaluation of assets	85,599	(77,068)	(24,816)	133,905	142,667
<b>TOTAL</b>	<b>2,077,240</b>	<b>1,634,813</b>	<b>2,211,951</b>	<b>2,833,164</b>	<b>3,480,522</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	1,798,231	1,837,763	1,798,495	1,516,365	1,161,864
Mark-Up/ Return/Interest Expenses	1,037,893	1,188,336	1,117,808	818,538	522,492
<b>Net Mark-Up / Interest Income</b>	<b>760,338</b>	<b>649,427</b>	<b>680,687</b>	<b>697,827</b>	<b>639,372</b>
Provisions & bad debts written off directly	50,508	172,210	643,663	225,239	(17,667)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>709,830</b>	<b>477,217</b>	<b>37,024</b>	<b>472,588</b>	<b>657,039</b>
Fees, Commission & Brokerage income	43,602	29,557	34,676	38,817	54,223
Dividend income	7,771	10,741	9,241	19,989	24,812
Gain/Loss on sale of securities	-	29,674	6,938	295,957	94,086
Income from dealing in foreign currencies	24,698	39,840	10,986	29,178	13,757
Other income	19,510	24,723	20,943	25,122	57,677
<b>Total Non - Markup / Interest Income</b>	<b>95,581</b>	<b>134,535</b>	<b>82,784</b>	<b>409,063</b>	<b>244,555</b>
Administrative expenses	716,657	823,354	785,762	839,859	879,190
Other expenses	263	10,723	101	7,520	18,351
<b>Total Non-Markup/Interest Expenses</b>	<b>716,920</b>	<b>834,077</b>	<b>785,863</b>	<b>847,379</b>	<b>897,541</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>88,491</b>	<b>(222,325)</b>	<b>(666,055)</b>	<b>34,272</b>	<b>4,053</b>
Taxation - Current	32,062	19,777	20,604	18,946	13,927
- Prior Years	13,064	-	324	(1,845)	-
- Deferred	(191)	(36,029)	(187,092)	(36,256)	(21,196)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>43,556</b>	<b>(206,073)</b>	<b>(499,891)</b>	<b>53,427</b>	<b>11,322</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>2,531,961</b>	<b>584,747</b>	<b>(1,221,207)</b>	<b>2,644,114</b>	<b>(3,624,323)</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(2,542,949)</b>	<b>(559,733)</b>	<b>75,844</b>	<b>(3,510,728)</b>	<b>2,980,592</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>300,000</b>	<b>-</b>	<b>1,000,000</b>	<b>400,000</b>	<b>600,000</b>
<b>Number of Employees</b>	<b>641</b>	<b>661</b>	<b>573</b>	<b>564</b>	<b>556</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	<b>Habib Bank Ltd.</b>				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & balances with treasury banks	55,487,664	56,533,134	79,527,191	81,640,246	103,080,076
Balances with other banks	27,020,704	39,307,321	29,560,309	37,413,185	34,985,809
Lending to financial institutions	1,628,130	6,193,787	5,352,873	30,339,344	41,581,029
Investments - net	177,942,251	138,145,692	209,421,147	254,909,116	399,939,469
Advances - net	382,172,734	456,355,507	432,283,588	459,750,012	416,261,389
Other assets	27,346,111	35,419,252	40,187,710	34,920,007	43,941,323
Operating fixed assets	13,780,555	14,751,252	16,475,939	16,155,290	17,107,263
Deferred tax assets	6,613,372	11,222,444	8,172,590	9,572,203	6,957,290
<b>TOTAL ASSETS</b>	<b>691,991,521</b>	<b>757,928,389</b>	<b>820,981,347</b>	<b>924,699,403</b>	<b>1,063,853,648</b>
<b>LIABILITIES</b>					
Bills payable	15,418,230	9,944,257	10,041,203	9,775,093	13,894,502
Borrowings from financial institutions	58,994,609	46,844,990	48,121,649	40,459,860	33,714,904
Deposits and other accounts	531,298,127	597,090,545	653,452,460	747,374,799	875,308,597
Sub-ordinated loans	3,100,000	3,954,925	4,212,080	4,281,835	4,497,285
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	19,943,126	24,913,236	26,058,408	26,557,045	34,983,770
Deferred tax liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>628,754,092</b>	<b>682,747,953</b>	<b>741,885,800</b>	<b>828,448,632</b>	<b>962,399,058</b>
<b>NET ASSETS</b>	<b>63,237,429</b>	<b>75,180,436</b>	<b>79,095,547</b>	<b>96,250,771</b>	<b>101,454,590</b>
<b>REPRESENTED BY</b>					
Share Capital	6,900,000	7,590,000	9,108,000	10,018,800	11,020,680
Minority interest	965,642	890,099	-	1,212,656	-
Reserves	19,821,455	24,243,254	25,801,889	29,355,555	30,203,696
Un-appropriated profit	28,341,670	39,447,648	36,325,458	47,467,704	52,228,646
Surplus/ (Deficit) on revaluation of assets	7,208,662	3,009,435	7,860,200	8,196,056	8,001,568
<b>TOTAL</b>	<b>63,237,429</b>	<b>75,180,436</b>	<b>79,095,547</b>	<b>96,250,771</b>	<b>101,454,590</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	50,481,021	63,305,033	74,751,375	81,325,028	96,447,370
Mark-Up/ Return/Interest Expenses	19,153,957	26,525,556	33,088,536	34,330,255	41,563,287
<b>Net Mark-Up / Interest Income</b>	<b>31,327,064</b>	<b>36,779,477</b>	<b>41,662,839</b>	<b>46,994,773</b>	<b>54,884,083</b>
Provisions & bad debts written off directly	8,099,291	9,187,404	9,612,138	7,585,664	7,072,049
<b>Net Mark-Up / Interest Income after Provision</b>	<b>23,227,773</b>	<b>27,592,073</b>	<b>32,050,701</b>	<b>39,409,109</b>	<b>47,812,034</b>
Fees, Commission & Brokerage income	3,420,051	4,518,408	4,620,148	5,432,706	5,085,472
Dividend income	2,472,663	2,369,233	452,823	343,252	376,450
Gain (Loss) from sales of securities	-	-	-	-	-
Income from dealing in foreign currencies	1,487,374	2,374,318	1,692,776	3,189,333	3,469,827
Other income	2,643,076	7,116,852	3,176,865	3,797,140	3,156,376
<b>Total Non - Markup / Interest Income</b>	<b>10,023,164</b>	<b>16,378,811</b>	<b>9,942,612</b>	<b>12,762,431</b>	<b>12,088,125</b>
Administrative expenses	18,297,279	21,348,016	21,733,407	24,252,960	27,137,304
Other expenses	(190,959)	588,489	774,165	878,550	731,294
<b>Total Non-Markup/Interest Expenses</b>	<b>18,106,320</b>	<b>21,936,505</b>	<b>22,507,572</b>	<b>25,131,510</b>	<b>27,868,598</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>15,144,617</b>	<b>22,034,379</b>	<b>19,485,741</b>	<b>27,040,030</b>	<b>32,031,561</b>
Taxation - Current	7,220,717	8,661,150	7,827,137	9,698,783	10,122,028
- Prior Years	1,668,562	233,100	(1,079,473)	629,721	176,132
- Deferred	(3,828,699)	(2,473,891)	439,434	(322,854)	991,585
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>10,084,037</b>	<b>15,614,020</b>	<b>12,298,643</b>	<b>17,034,380</b>	<b>20,741,816</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>56,224,065</b>	<b>(18,231,677)</b>	<b>102,186,246</b>	<b>42,055,186</b>	<b>186,648,727</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(57,678,742)</b>	<b>34,448,567</b>	<b>(78,005,445)</b>	<b>(37,695,709)</b>	<b>(156,319,568)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>1,687,519</b>	<b>(2,884,803)</b>	<b>(4,173,059)</b>	<b>(5,512,569)</b>	<b>(9,770,459)</b>
<b>Number of Employees</b>	<b>14,552</b>	<b>14,123</b>	<b>13,122</b>	<b>13,269</b>	<b>13,495</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	<b>Habib Bank Ltd.</b>				
	2012	2013	2014	2015	2016
<b>ASSETS</b>					
Cash & balances with treasury banks	157,229,517	135,476,687	135,276,934	167,250,988	238,438,283
Balances with other banks	47,980,032	57,341,769	67,691,450	40,469,761	45,959,095
Lending to financial institutions	24,828,255	35,271,477	34,313,560	18,381,633	34,047,931
Investments - net	797,094,548	826,062,308	924,307,285	1,270,823,786	1,344,404,771
Advances - net	499,817,906	563,700,737	595,295,176	637,383,859	748,466,297
Other assets	53,835,409	66,609,013	82,809,181	52,781,447	59,778,445
Operating fixed assets	23,632,324	25,706,315	27,309,803	31,341,509	36,087,509
Deferred tax assets	6,056,483	5,103,072	-	-	-
<b>TOTAL ASSETS</b>	<b>1,610,474,474</b>	<b>1,715,271,378</b>	<b>1,867,003,389</b>	<b>2,218,432,983</b>	<b>2,507,182,331</b>
<b>LIABILITIES</b>					
Bills payable	18,943,207	19,422,316	21,989,658	28,081,548	31,195,900
Borrowings from financial institutions	196,588,138	107,864,424	103,411,114	314,319,099	332,822,846
Deposits and other accounts	1,214,963,700	1,401,229,814	1,524,537,786	1,634,944,470	1,885,959,026
Sub-ordinated loans	5,440,654	2,633,115	-	10,000,000	9,998,000
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	41,809,119	41,687,455	44,393,146	42,796,687	44,846,706
Deferred tax liabilities	-	-	2,569,110	5,671,128	6,090,983
<b>TOTAL LIABILITIES</b>	<b>1,477,744,818</b>	<b>1,572,837,124</b>	<b>1,696,900,814</b>	<b>2,035,812,932</b>	<b>2,310,913,461</b>
<b>NET ASSETS</b>	<b>132,729,656</b>	<b>142,434,254</b>	<b>170,102,575</b>	<b>182,620,051</b>	<b>196,268,870</b>
<b>REPRESENTED BY</b>					
Share Capital	12,122,748	13,335,023	14,668,525	14,668,525	14,668,525
Minority interest	1,227,207	1,886,116	1,185,257	1,698,442	3,435,710
Reserves	39,379,354	43,550,373	43,550,188	47,188,150	47,958,414
Un-appropriated profit	67,215,111	73,748,915	89,046,716	96,495,448	106,142,374
Surplus/ (Deficit) on revaluation of assets	12,785,236	9,913,827	21,651,889	22,569,486	24,063,847
<b>TOTAL</b>	<b>132,729,656</b>	<b>142,434,254</b>	<b>170,102,575</b>	<b>182,620,051</b>	<b>196,268,870</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	116,772,653	120,222,773	137,842,428	141,101,285	141,089,244
Mark-Up/ Return/Interest Expenses	59,012,392	65,207,109	68,755,574	62,932,509	59,137,882
<b>Net Mark-Up / Interest Income</b>	<b>57,760,261</b>	<b>55,015,664</b>	<b>69,086,854</b>	<b>78,168,776</b>	<b>81,951,362</b>
Provisions & bad debts written off directly	6,767,037	1,399,859	1,493,466	4,507,906	717,563
<b>Net Mark-Up / Interest Income after Provision</b>	<b>50,993,224</b>	<b>53,615,805</b>	<b>67,593,388</b>	<b>73,660,870</b>	<b>81,233,799</b>
Fees, Commission & Brokerage income	6,785,687	8,291,686	12,119,283	17,193,896	18,652,985
Dividend income	490,213	759,345	1,132,493	1,542,947	1,286,488
Gain/Loss on sale of securities	1,360,596	2,313,847	2,048,674	11,041,929	5,341,724
Income from dealing in foreign currencies	2,568,079	2,299,131	2,846,844	2,749,276	1,399,329
Other income	4,755,531	5,659,271	5,364,496	4,055,917	4,381,240
<b>Total Non - Markup / Interest Income</b>	<b>15,960,106</b>	<b>19,323,280</b>	<b>23,511,790</b>	<b>36,583,965</b>	<b>31,061,766</b>
Administrative expenses	30,381,020	36,109,857	41,306,609	48,400,384	54,416,640
Other expenses	1,010,553	695,900	1,283,764	1,558,213	1,354,014
<b>Total Non-Markup/Interest Expenses</b>	<b>31,391,573</b>	<b>36,805,757</b>	<b>42,590,373</b>	<b>49,958,597</b>	<b>55,770,654</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>35,561,757</b>	<b>36,133,328</b>	<b>48,514,805</b>	<b>60,286,238</b>	<b>56,524,911</b>
Taxation - Current	12,812,589	10,610,047	15,674,740	19,052,573	19,328,416
- Prior Years	421,210	(117,510)	(210,479)	2,261,220	2,223,030
- Deferred	(463,640)	2,613,696	1,230,954	3,870,854	767,211
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>22,791,598</b>	<b>23,027,095</b>	<b>31,819,590</b>	<b>35,101,591</b>	<b>34,206,254</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>404,298,555</b>	<b>30,005,631</b>	<b>92,996,359</b>	<b>350,910,197</b>	<b>172,844,211</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(341,182,394)</b>	<b>(26,527,741)</b>	<b>(68,024,830)</b>	<b>(332,967,349)</b>	<b>(74,944,302)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(8,655,740)</b>	<b>(15,868,983)</b>	<b>(14,821,601)</b>	<b>(12,783,733)</b>	<b>(21,223,280)</b>
<b>Number of Employees</b>	<b>13,978</b>	<b>13,842</b>	<b>14,123</b>	<b>14,792</b>	<b>17,303</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

	<b>Habib Metropolitan Bank Ltd.</b>				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & balances with treasury banks	10,201,545	11,401,384	11,192,498	13,923,393	14,233,690
Balances with other banks	3,691,183	2,974,237	4,836,399	3,123,094	3,551,591
Lending to financial institutions	3,989,249	98,176	150,000	3,190,399	2,361,754
Investments – net	61,735,796	53,631,532	111,679,520	100,993,820	147,524,622
Advances – net	89,826,806	108,261,259	102,293,132	119,827,636	109,656,714
Other assets	2,127,936	3,317,451	4,004,748	5,931,280	5,675,292
Operating fixed assets	1,294,486	1,528,913	2,431,227	3,352,702	3,195,886
Deferred tax assets	-	1,144,451	824,706	1,868,328	2,019,809
<b>TOTAL ASSETS</b>	<b>172,867,001</b>	<b>182,357,403</b>	<b>237,412,230</b>	<b>252,210,652</b>	<b>288,219,358</b>
<b>LIABILITIES</b>					
Bills payable	3,210,041	2,372,146	3,111,467	2,572,954	3,733,794
Borrowings from financial institutions	29,991,633	30,435,543	68,186,674	62,529,729	66,641,226
Deposits and other accounts	121,066,469	128,369,670	142,457,376	160,457,975	185,399,802
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	5,019,792	6,087,256	4,916,200	6,341,861	7,871,028
Deferred tax liabilities	60,874	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>159,348,809</b>	<b>167,264,615</b>	<b>218,671,717</b>	<b>231,902,519</b>	<b>263,645,850</b>
<b>NET ASSETS</b>	<b>13,518,192</b>	<b>15,092,788</b>	<b>18,740,513</b>	<b>20,308,133</b>	<b>24,573,508</b>
<b>REPRESENTED BY</b>					
Share Capital	5,018,350	6,022,020	7,527,525	8,731,929	10,478,315
Reserves	6,383,936	7,039,936	7,587,835	8,151,443	8,807,718
Un-appropriated profit	2,059,958	3,175,830	3,773,782	4,071,055	4,949,767
Surplus/ (Deficit) on revaluation of assets	55,948	(1,144,998)	(148,629)	(646,294)	337,708
<b>TOTAL</b>	<b>13,518,192</b>	<b>15,092,788</b>	<b>18,740,513</b>	<b>20,308,133</b>	<b>24,573,508</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	11,983,551	15,870,172	21,376,259	23,380,314	27,247,789
Mark-Up/ Return/Interest Expenses	8,259,184	10,919,922	14,665,453	16,433,491	19,548,532
<b>Net Mark-Up / Interest Income</b>	<b>3,724,367</b>	<b>4,950,250</b>	<b>6,710,806</b>	<b>6,946,823</b>	<b>7,699,257</b>
Provisions & bad debts written off directly	442,160	1,249,820	2,569,646	3,041,548	2,754,602
<b>Net Mark-Up / Interest Income after Provision</b>	<b>3,282,207</b>	<b>3,700,430</b>	<b>4,141,160</b>	<b>3,905,275</b>	<b>4,944,655</b>
Fees, Commission & Brokerage income	996,771	1,183,328	1,265,105	1,589,451	1,758,515
Dividend income	33,211	655,845	438,250	568,553	1,187,718
Gain (Loss) from sales of securities	-	-	-	-	-
Income from dealing in foreign currencies	1,153,845	2,042,654	1,532,500	1,775,133	1,647,536
Other income	991,879	391,637	466,474	495,933	593,454
<b>Total Non - Markup / Interest Income</b>	<b>3,175,706</b>	<b>4,273,464</b>	<b>3,702,329</b>	<b>4,429,070</b>	<b>5,187,223</b>
Administrative expenses	2,253,559	3,086,634	3,523,721	4,172,840	4,923,839
Other expenses	456	147,150	106,126	135,170	577,588
<b>Total Non-Markup/Interest Expenses</b>	<b>2,254,015</b>	<b>3,233,784</b>	<b>3,629,847</b>	<b>4,308,010</b>	<b>5,501,427</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>4,203,898</b>	<b>4,740,110</b>	<b>4,213,642</b>	<b>4,026,335</b>	<b>4,630,451</b>
Taxation - Current	1,279,000	1,992,000	1,690,909	1,904,158	2,192,666
- Prior Years	174,000	29,186	-	-	(134,985)
- Deferred	(46,108)	(558,453)	(216,761)	(695,861)	(708,603)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>2,797,006</b>	<b>3,277,377</b>	<b>2,739,494</b>	<b>2,818,038</b>	<b>3,281,373</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>19,073,676</b>	<b>(5,970,127)</b>	<b>58,192,618</b>	<b>(6,943,837)</b>	<b>44,177,278</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(23,071,171)</b>	<b>6,270,614</b>	<b>(57,131,321)</b>	<b>9,139,649</b>	<b>(44,124,271)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>-</b>	<b>-</b>	<b>(37)</b>	<b>(750,651)</b>	<b>(1,062)</b>
<b>Number of Employees</b>	<b>2,300</b>	<b>2,473</b>	<b>2,695</b>	<b>2,937</b>	<b>3,073</b>

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

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	<b>Habib Metropolitan Bank Ltd.</b>				
	2012	2013	2014	2015	2016
<b>ASSETS</b>					
Cash & balances with treasury banks	16,918,780	21,208,774	18,640,853	30,645,728	35,561,885
Balances with other banks	5,151,116	3,552,565	1,869,735	13,806,513	2,259,974
Lending to financial institutions	-	-	3,408,776	2,800,000	16,750,886
Investments – net	160,849,741	142,443,682	221,761,162	292,779,230	314,619,011
Advances – net	106,910,727	129,833,937	134,175,636	132,646,839	142,962,103
Other assets	5,740,805	8,433,372	13,230,805	12,137,391	8,747,497
Operating fixed assets	2,999,673	3,034,564	3,024,588	3,124,779	3,246,376
Deferred tax assets	2,274,940	2,947,151	1,268,527	1,938,628	2,458,685
<b>TOTAL ASSETS</b>	<b>300,845,782</b>	<b>311,454,045</b>	<b>397,380,082</b>	<b>489,879,108</b>	<b>526,606,417</b>
<b>LIABILITIES</b>					
Bills payable	4,092,268	3,982,213	5,201,482	6,344,461	8,108,633
Borrowings from financial institutions	41,569,169	23,057,002	24,883,982	31,462,822	37,205,175
Deposits and other accounts	217,797,754	247,643,587	320,023,460	403,354,957	430,888,036
Other liabilities	9,133,540	8,787,067	12,520,456	11,889,064	10,734,123
Deferred tax liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>272,592,731</b>	<b>283,469,869</b>	<b>362,629,380</b>	<b>453,051,304</b>	<b>486,935,967</b>
<b>NET ASSETS</b>	<b>28,253,051</b>	<b>27,984,176</b>	<b>34,750,702</b>	<b>36,827,804</b>	<b>39,670,450</b>
<b>REPRESENTED BY</b>					
Share Capital	10,478,315	10,478,315	10,478,315	10,478,315	10,478,315
Reserves	9,488,277	10,193,511	11,178,823	12,710,010	13,933,875
Un-appropriated profit	6,100,254	6,692,612	8,543,116	9,931,633	12,753,139
Surplus/ (Deficit) on revaluation of assets	2,186,205	619,738	4,550,448	3,707,846	2,505,121
<b>TOTAL</b>	<b>28,253,051</b>	<b>27,984,176</b>	<b>34,750,702</b>	<b>36,827,804</b>	<b>39,670,450</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	27,139,449	24,628,380	32,272,905	36,850,013	33,172,071
Mark-Up/ Return/Interest Expenses	18,832,797	15,576,679	21,085,545	22,466,055	21,409,855
<b>Net Mark-Up / Interest Income</b>	<b>8,306,652</b>	<b>9,051,701</b>	<b>11,187,360</b>	<b>14,383,958</b>	<b>11,762,216</b>
Provisions & bad debts written off directly	2,693,747	2,109,230	2,077,579	2,225,962	844,615
<b>Net Mark-Up / Interest Income after Provision</b>	<b>5,612,905</b>	<b>6,942,471</b>	<b>9,109,781</b>	<b>12,157,996</b>	<b>10,917,601</b>
Fees, Commission & Brokerage income	2,119,673	2,231,928	2,402,017	2,829,879	3,030,481
Dividend income	653,109	53,093	51,047	147,918	121,382
Gain/Loss on sale of securities	1,363,252	-	1,039,545	1,083,300	4,324,944
Income from dealing in foreign currencies	-	864,966	1,875,821	4,778,513	1,035,989
Other income	1,322,388	1,644,317	342,293	342,130	323,470
<b>Total Non - Markup / Interest Income</b>	<b>5,458,422</b>	<b>4,794,304</b>	<b>5,710,723</b>	<b>9,181,740</b>	<b>8,836,266</b>
Administrative expenses	5,747,121	6,479,462	7,352,918	8,445,940	9,359,596
Other expenses	283,292	145,497	155,266	354,885	60,524
<b>Total Non-Markup/Interest Expenses</b>	<b>6,030,413</b>	<b>6,624,959</b>	<b>7,508,184</b>	<b>8,800,825</b>	<b>9,420,120</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>5,040,914</b>	<b>5,111,816</b>	<b>7,312,320</b>	<b>12,538,911</b>	<b>10,333,747</b>
Taxation - Current	2,527,478	1,975,046	2,756,587	4,963,851	3,517,238
- Prior Years	72,235	(574,693)	-	476,000	581,308
- Deferred	(961,592)	185,291	(370,827)	(556,873)	115,877
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>3,402,793</b>	<b>3,526,172</b>	<b>4,926,560</b>	<b>7,655,933</b>	<b>6,119,324</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>17,565,026</b>	<b>(10,839,725)</b>	<b>71,245,077</b>	<b>101,654,679</b>	<b>19,719,383</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(10,293,526)</b>	<b>15,743,495</b>	<b>(73,758,701)</b>	<b>(72,528,345)</b>	<b>(24,750,085)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(1,569,822)</b>	<b>(2,093,214)</b>	<b>(2,093,344)</b>	<b>(4,702,253)</b>	<b>(2,096,734)</b>
<b>Number of Employees</b>	<b>3,284</b>	<b>3,559</b>	<b>3,914</b>	<b>4,277</b>	<b>4,597</b>

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

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Jun. : Thousand Rupees)

	<b>Industrial Development Bank Ltd.</b>				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & balances with treasury banks	257,632	212,428	183,885	150,299	132,199
Balances with other banks	26,918	30,513	50,313	64,681	28,265
Lending to financial institutions	1,625,000	600,000	481,269	108,802	794,425
Investments - net	4,705,838	4,036,610	3,178,546	3,015,974	2,784,079
Advances - net	1,206,679	124,778	142,182	108,392	91,050
Other assets	863,635	1,245,500	773,712	701,761	1,847,865
Operating fixed assets	753,755	125,120	120,568	123,390	57,355
Deferred tax assets	127,711	870,641	877,648	884,654	-
<b>TOTAL ASSETS</b>	<b>9,567,168</b>	<b>7,245,590</b>	<b>5,808,123</b>	<b>5,157,953</b>	<b>5,735,238</b>
<b>LIABILITIES</b>					
Bills payable	24,761	29,471	38,612	13,717	12,599
Borrowings from financial institutions	22,681,908	22,542,821	22,305,318	22,466,356	23,383,395
Deposits and other accounts	6,110,553	4,637,119	3,796,797	3,313,563	3,187,175
Sub-ordinated loans	201,137	201,137	201,137	201,137	201,137
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	7,804,734	7,159,789	6,759,038	6,242,312	7,013,454
Deferred tax liabilities	863,635	870,641	877,648	884,655	-
<b>TOTAL LIABILITIES</b>	<b>37,686,728</b>	<b>35,440,978</b>	<b>33,978,550</b>	<b>33,121,740</b>	<b>33,797,760</b>
<b>NET ASSETS</b>	<b>(28,119,560)</b>	<b>(28,195,388)</b>	<b>(28,170,427)</b>	<b>(27,963,787)</b>	<b>(28,062,522)</b>
<b>REPRESENTED BY</b>					
Share Capital	157,000	157,000	157,000	157,000	157,000
Advance against Equity	750,548	750,548	750,548	750,548	750,548
Reserves	9,144	9,144	9,144	9,144	-
Un-appropriated profit	(28,978,795)	(28,850,253)	(28,712,158)	(28,616,693)	(28,800,686)
Surplus/ (Deficit) on revaluation of assets	(57,457)	(261,827)	(374,961)	(263,786)	(169,384)
<b>TOTAL</b>	<b>(28,119,560)</b>	<b>(28,195,388)</b>	<b>(28,170,427)</b>	<b>(27,963,787)</b>	<b>(28,062,522)</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	552,443	441,814	404,055	284,378	97,045
Mark-Up/ Return/Interest Expenses	649,811	616,701	689,973	537,511	289,116
<b>Net Mark-Up / Interest Income</b>	<b>(97,368)</b>	<b>(174,887)</b>	<b>(285,918)</b>	<b>(253,133)</b>	<b>(192,071)</b>
Provisions & bad debts written off directly	(399,436)	605,602	(159,224)	(65,264)	62
<b>Net Mark-Up / Interest Income after Provision</b>	<b>302,068</b>	<b>(780,489)</b>	<b>(126,694)</b>	<b>(187,869)</b>	<b>(192,133)</b>
Fees, Commission & Brokerage income	24,480	7,638	8,244	6,588	2,048
Dividend income	82,781	99,821	61,070	54,660	47,624
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	-	-	-	963	(43)
Other income	7,758	53,028	353,514	415,082	8,025
<b>Total Non - Markup / Interest Income</b>	<b>115,019</b>	<b>160,487</b>	<b>422,828</b>	<b>477,293</b>	<b>57,654</b>
Administrative expenses	168,531	158,076	180,890	191,338	94,706
Other expenses	644,243	(951,086)	(25,002)	666	(10,890)
<b>Total Non-Markup/Interest Expenses</b>	<b>812,774</b>	<b>(793,010)</b>	<b>155,888</b>	<b>192,004</b>	<b>83,816</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(395,687)</b>	<b>173,008</b>	<b>140,246</b>	<b>97,420</b>	<b>(218,295)</b>
Taxation - Current	2,655	2,278	2,151	1,955	1,326
- Prior Years	-	42,188	-	-	-
- Deferred	-	-	-	-	-
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>(398,342)</b>	<b>128,542</b>	<b>138,095</b>	<b>95,465</b>	<b>(219,621)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(528,738)</b>	<b>(549,050)</b>	<b>(756,259)</b>	<b>(280,827)</b>	<b>(189,938)</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>498,607</b>	<b>507,441</b>	<b>747,516</b>	<b>261,609</b>	<b>153,106</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>160,464</b>
<b>Number of Employees</b>	<b>133</b>	<b>123</b>	<b>118</b>	<b>98</b>	<b>195</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Jun. : Thousand Rupees)

	<b>Industrial Development Bank Ltd.</b>				
	2012	2013	2014	2015	2016
<b>ASSETS</b>					
Cash & balances with treasury banks	57,432	56,600	41,269	45,299	38,503
Balances with other banks	20,171	21,802	12,621	7,338	8,080
Lending to financial institutions	61,007	431,073	656,919	1,111,740	1,131,959
Investments - net	1,930,923	830,800	1,058,537	489,703	460,986
Advances - net	53,093	38,724	9,712	9,845	8,484
Other assets	2,369,013	1,457,518	1,492,885	2,395,304	2,381,755
Operating fixed assets	55,240	51,404	49,443	49,268	49,187
Deferred tax assets	-	-	-	-	-
<b>TOTAL ASSETS</b>	<b>4,546,879</b>	<b>2,887,921</b>	<b>3,321,386</b>	<b>4,108,497</b>	<b>4,078,954</b>
<b>LIABILITIES</b>					
Bills payable	10,559	5,927	5,595	7,107	3,534
Borrowings from financial institutions	24,292,043	23,409,994	23,409,994	23,409,994	23,409,994
Deposits and other accounts	575,373	328,049	155,757	165,002	157,339
Sub-ordinate loans	201,137	201,137	201,137	201,137	201,137
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	6,934,945	6,016,012	6,192,415	6,563,108	6,332,327
Deferred tax liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>32,014,057</b>	<b>29,961,119</b>	<b>29,964,898</b>	<b>30,346,348</b>	<b>30,104,331</b>
<b>NET ASSETS</b>	<b>(27,467,178)</b>	<b>(27,073,198)</b>	<b>(26,643,512)</b>	<b>(26,237,851)</b>	<b>(26,025,377)</b>
<b>REPRESENTED BY</b>					
Share Capital	1	1	1	1	1
Reserves	-	-	-	-	-
Advance against Equity	-	-	-	-	-
Un-appropriated profit	(27,501,370)	(27,375,508)	(27,008,838)	(26,281,769)	(26,102,345)
Surplus/ (Deficit) on revaluation of assets	34,191	302,310	365,326	43,918	76,968
<b>TOTAL</b>	<b>(27,467,178)</b>	<b>(27,073,198)</b>	<b>(26,643,512)</b>	<b>(26,237,851)</b>	<b>(26,025,377)</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	74,435	198,721	173,553	121,523	110,900
Mark-Up/ Return/Interest Expenses	105,173	197,905	19,229	22,135	14,323
<b>Net Mark-Up / Interest Income</b>	<b>(30,738)</b>	<b>816</b>	<b>154,324</b>	<b>99,388</b>	<b>96,577</b>
Provisions & bad debts written off directly	(9,278)	(53,422)	(144,065)	(38,549)	(22,376)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>(21,460)</b>	<b>54,238</b>	<b>298,389</b>	<b>137,937</b>	<b>118,953</b>
Fees, Commission & Brokerage income	4,686	9,607	787	102	86
Dividend income	58,543	147,324	146,842	201,299	143,856
Gain/Loss on sale of securities	-	4,534	41,058	290,602	5,340
Income from dealing in foreign currencies	-	103,040	(2,253)	762	-
Other income	12,976	-	3,996	274,616	70,291
<b>Total Non - Markup / Interest Income</b>	<b>76,205</b>	<b>264,505</b>	<b>190,430</b>	<b>767,381</b>	<b>219,573</b>
Administrative expenses	78,228	212,393	117,104	114,029	113,075
Other expenses	103	2,055	1,912	36,799	5,316
<b>Total Non-Markup/Interest Expenses</b>	<b>78,331</b>	<b>214,448</b>	<b>119,016</b>	<b>150,828</b>	<b>118,391</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(23,586)</b>	<b>104,295</b>	<b>369,803</b>	<b>754,490</b>	<b>220,135</b>
Taxation - Current	280	2,299	3,133	1,235	2,984
- Prior Years	-	-	-	-	-
- Deferred	-	-	-	-	-
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>(23,866)</b>	<b>101,996</b>	<b>366,670</b>	<b>753,255</b>	<b>217,151</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(1,016,245)</b>	<b>(2,446,154)</b>	<b>(6,021)</b>	<b>(1,017,313)</b>	<b>(211,853)</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>933,709</b>	<b>2,365,270</b>	<b>(18,491)</b>	<b>1,016,060</b>	<b>205,799</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Number of Employees</b>	<b>128</b>	<b>86</b>	<b>72</b>	<b>68</b>	<b>58</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	<b>JS Bank Ltd.</b>				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & balances with treasury banks	977,235	1,285,247	1,764,403	2,298,806	3,880,688
Balances with other banks	254,079	672,271	1,820,857	917,802	136,880
Lending to financial institutions	3,601,211	1,405,210	3,482,564	3,643,360	4,073,103
Investments - net	6,309,536	5,119,959	9,535,555	13,701,699	22,649,824
Advances - net	6,475,963	9,699,199	11,689,653	13,978,113	18,018,778
Other assets	627,843	677,387	637,652	776,313	1,057,391
Operating fixed assets	1,955,360	2,496,883	3,039,329	2,882,941	3,021,439
Deferred tax assets	126,525	271,646	924,907	1,184,613	1,082,466
<b>TOTAL ASSETS</b>	<b>20,327,752</b>	<b>21,627,802</b>	<b>32,894,920</b>	<b>39,383,647</b>	<b>53,920,569</b>
<b>LIABILITIES</b>					
Bills payable	727,179	127,922	320,492	369,620	1,246,994
Borrowings from financial institutions	481,147	537,655	5,039,635	5,524,410	2,944,495
Deposits and other accounts	13,679,898	15,294,273	21,313,791	26,276,328	41,487,031
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	245,721	392,115	566,443	1,375,003	765,019
Deferred tax liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>15,133,945</b>	<b>16,351,965</b>	<b>27,240,361</b>	<b>33,545,361</b>	<b>46,443,539</b>
<b>NET ASSETS</b>	<b>5,193,807</b>	<b>5,275,837</b>	<b>5,654,559</b>	<b>5,838,286</b>	<b>7,477,030</b>
<b>REPRESENTED BY</b>					
Share Capital	5,106,337	5,694,844	6,127,605	6,734,238	8,058,050
Reserves	7,086	18,040	18,040	18,040	89,978
Un-appropriated profit	27,928	71,744	(523,192)	(930,671)	(642,918)
Surplus/ (Deficit) on revaluation of assets	52,456	(508,791)	32,106	16,679	(28,080)
<b>TOTAL</b>	<b>5,193,807</b>	<b>5,275,837</b>	<b>5,654,559</b>	<b>5,838,286</b>	<b>7,477,030</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	1,130,383	1,975,203	2,527,295	3,299,767	4,312,207
Mark-Up/ Return/Interest Expenses	864,300	1,361,738	1,806,709	2,255,014	2,583,525
<b>Net Mark-Up / Interest Income</b>	<b>266,083</b>	<b>613,465</b>	<b>720,586</b>	<b>1,044,753</b>	<b>1,728,682</b>
Provisions & bad debts written off directly	9,727	11,218	772,688	136,484	(151,199)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>256,356</b>	<b>602,247</b>	<b>(52,102)</b>	<b>908,269</b>	<b>1,879,881</b>
Fees, Commission & Brokerage income	126,542	103,448	132,198	196,215	351,183
Dividend income	92,813	73,441	26,282	22,483	20,433
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	48,451	102,575	89,455	60,667	98,519
Other income	150,534	212,881	91,535	53,609	291,933
<b>Total Non - Markup / Interest Income</b>	<b>418,340</b>	<b>492,345</b>	<b>339,470</b>	<b>332,974</b>	<b>762,068</b>
Administrative expenses	736,263	982,624	1,734,815	1,846,840	2,098,357
Other expenses	654	743	1,346	16,953	7,840
<b>Total Non-Markup/Interest Expenses</b>	<b>736,917</b>	<b>983,367</b>	<b>1,736,161</b>	<b>1,863,793</b>	<b>2,106,197</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(62,221)</b>	<b>111,225</b>	<b>(1,448,793)</b>	<b>(622,550)</b>	<b>535,752</b>
Taxation - Current	6,556	-	14,334	36,327	49,813
- Prior Years	-	-	-	-	-
- Deferred	(104,208)	56,455	(868,191)	(251,398)	126,248
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>35,431</b>	<b>54,770</b>	<b>(594,936)</b>	<b>(407,479)</b>	<b>359,691</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(460,884)</b>	<b>403,176</b>	<b>6,015,819</b>	<b>1,760,620</b>	<b>3,981,482</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(3,795,829)</b>	<b>(258,632)</b>	<b>(4,830,668)</b>	<b>(2,979,828)</b>	<b>(3,177,909)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>2,102,112</b>	<b>588,507</b>	<b>432,761</b>	<b>606,633</b>	<b>-</b>
<b>Number of Employees</b>	<b>457</b>	<b>827</b>	<b>1,200</b>	<b>1,255</b>	<b>1,473</b>

ÅEB and Jahangir Siddiqui Investment Bank merged and declared as JS Bank w.e.f. Dec, 06

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	<b>JS Bank Ltd.</b>				
	2012	2013	2014	2015	2016
<b>ASSETS</b>					
Cash & balances with treasury banks	5,027,797	7,773,892	9,041,269	11,159,432	15,508,968
Balances with other banks	1,178,265	514,982	412,232	583,724	752,710
Lending to financial institutions	3,940,958	21,585,799	16,807,304	3,581,329	11,334,414
Investments - net	46,259,398	42,679,316	84,257,568	116,029,825	133,726,610
Advances - net	20,054,921	33,762,507	56,706,066	76,666,180	93,794,134
Other assets	1,244,267	1,942,359	5,725,528	5,881,502	3,746,476
Operating fixed assets	3,165,117	3,627,512	3,766,850	4,573,671	5,837,181
Deferred tax assets	699,272	883,605	-	-	-
<b>TOTAL ASSETS</b>	<b>81,569,995</b>	<b>112,769,972</b>	<b>176,716,817</b>	<b>218,475,663</b>	<b>264,700,493</b>
<b>LIABILITIES</b>					
Bills payable	713,747	1,414,793	1,380,020	1,609,425	2,544,028
Borrowings from financial institutions	8,222,273	20,150,846	50,537,973	54,638,318	10,320,047
Deposits and other accounts	62,543,793	80,916,125	108,739,960	141,840,487	226,098,931
Sub-ordinated loans	-	-	-	-	3,000,000
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	1,134,373	1,354,315	2,534,537	2,724,137	4,882,600
Deferred tax liabilities	-	-	444,781	1,695,393	1,205,362
<b>TOTAL LIABILITIES</b>	<b>72,614,186</b>	<b>103,836,079</b>	<b>163,637,271</b>	<b>202,507,760</b>	<b>248,050,968</b>
<b>NET ASSETS</b>	<b>8,955,809</b>	<b>8,933,893</b>	<b>13,079,546</b>	<b>15,967,903</b>	<b>16,649,525</b>
<b>REPRESENTED BY</b>					
Share Capital	8,619,242	8,619,242	10,119,242	12,224,643	12,224,643
Reserves	231,613	301,699	513,707	(1,186,585)	(771,262)
Un-appropriated profit	(76,377)	218,098	1,070,775	2,529,092	3,973,324
Surplus/ (Deficit) on revaluation of assets	181,331	(205,146)	1,375,822	2,400,753	1,222,820
<b>TOTAL</b>	<b>8,955,809</b>	<b>8,933,893</b>	<b>13,079,546</b>	<b>15,967,903</b>	<b>16,649,525</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	6,022,859	6,849,941	11,113,380	15,327,901	15,081,015
Mark-Up/ Return/Interest Expenses	3,758,219	4,524,682	7,259,340	9,738,029	9,353,282
<b>Net Mark-Up / Interest Income</b>	<b>2,264,640</b>	<b>2,325,259</b>	<b>3,854,040</b>	<b>5,589,872</b>	<b>5,727,733</b>
Provisions & bad debts written off directly	509,928	453,088	818,778	816,241	351,423
<b>Net Mark-Up / Interest Income after Provision</b>	<b>1,754,712</b>	<b>1,872,171</b>	<b>3,035,262</b>	<b>4,773,631</b>	<b>5,376,310</b>
Fees, Commission & Brokerage income	565,956	651,575	834,931	1,123,880	1,426,594
Dividend income	163,374	377,623	134,976	84,641	97,703
Gain/Loss on sale of securities	205,326	269,309	1,513,588	1,792,036	2,966,474
Income from dealing in foreign currencies	-	-	271,827	287,859	312,753
Other income	871,841	379,332	(165,161)	1,290	57,745
<b>Total Non - Markup / Interest Income</b>	<b>1,806,497</b>	<b>1,677,839</b>	<b>2,590,161</b>	<b>3,289,706</b>	<b>4,861,269</b>
Administrative expenses	2,552,845	3,038,068	3,950,952	4,824,342	6,748,444
Other expenses	(2,630)	10,571	66,246	65,299	99,199
<b>Total Non-Markup/Interest Expenses</b>	<b>2,550,215</b>	<b>3,048,639</b>	<b>4,017,198</b>	<b>4,889,641</b>	<b>6,847,643</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>1,010,994</b>	<b>501,371</b>	<b>1,608,225</b>	<b>3,173,696</b>	<b>3,389,936</b>
Taxation - Current	83,045	126,317	122,201	449,423	1,030,882
- Prior Years	(50,661)	-	(48,609)	-	96,422
- Deferred	270,434	23,771	474,594	698,726	186,016
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>708,176</b>	<b>351,283</b>	<b>1,060,039</b>	<b>2,025,547</b>	<b>2,076,616</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>29,055,673</b>	<b>(21,247,586)</b>	<b>38,650,130</b>	<b>34,992,128</b>	<b>(16,770,865)</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(26,914,328)</b>	<b>23,374,964</b>	<b>(38,984,592)</b>	<b>(32,598,090)</b>	<b>21,483,561</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>-</b>	<b>-</b>	<b>1,500,000</b>	<b>(155,836)</b>	<b>(180,000)</b>
<b>Number of Employees</b>	<b>1,715</b>	<b>2,082</b>	<b>2,442</b>	<b>2,946</b>	<b>4,163</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	<b>KASB Bank Ltd.</b>				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & balances with treasury banks	3,001,895	1,507,632	2,851,665	3,272,520	4,822,597
Balances with other banks	807,555	59,093	185,896	199,276	10,644,794
Lending to financial institutions	1,766,398	556,455	2,815,159	40,000	622,683
Investments - net	7,277,875	9,454,149	15,129,090	13,052,504	16,883,748
Advances - net	25,143,153	32,240,196	29,498,752	29,527,698	28,437,166
Other assets	1,188,415	3,762,944	2,226,033	2,991,475	2,492,870
Operating fixed assets	1,094,748	2,730,533	3,298,720	3,379,130	3,342,032
Deferred tax assets	610,533	1,488,096	3,217,743	3,966,880	4,016,880
<b>TOTAL ASSETS</b>	<b>40,890,572</b>	<b>51,799,098</b>	<b>59,223,058</b>	<b>56,429,483</b>	<b>71,262,770</b>
<b>LIABILITIES</b>					
Bills payable	879,152	217,520	386,066	541,041	891,579
Borrowings from financial institutions	1,745,807	6,300,622	8,196,640	6,138,207	4,427,271
Deposits and other accounts	33,131,773	35,087,477	43,899,695	46,274,187	61,262,896
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	1,428	9,685	6,027	2,170	1,510
Other liabilities	848,420	984,287	1,775,760	1,291,421	1,389,025
Deferred tax liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>36,606,580</b>	<b>42,599,591</b>	<b>54,264,188</b>	<b>54,247,026</b>	<b>67,972,281</b>
<b>NET ASSETS</b>	<b>4,283,992</b>	<b>9,199,507</b>	<b>4,958,870</b>	<b>2,182,457</b>	<b>3,290,489</b>
<b>REPRESENTED BY</b>					
Share Capital	3,106,978	4,014,890	9,508,617	9,508,617	19,508,617
Advance against Equity	-	-	-	-	-
Reserves	1,059,199	5,759,263	151,287	175,011	(6,975,892)
Un-appropriated profit	(7,497)	(974,788)	(5,179,823)	(7,853,152)	(9,808,201)
Surplus/ (Deficit) on revaluation of assets	125,312	400,142	478,789	351,981	565,965
<b>TOTAL</b>	<b>4,283,992</b>	<b>9,199,507</b>	<b>4,958,870</b>	<b>2,182,457</b>	<b>3,290,489</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	2,917,344	4,861,400	5,061,633	5,017,060	4,517,206
Mark-Up/ Return/Interest Expenses	2,285,381	4,448,440	5,490,397	5,064,141	5,052,900
<b>Net Mark-Up / Interest Income</b>	<b>631,963</b>	<b>412,960</b>	<b>(428,764)</b>	<b>(47,081)</b>	<b>(535,694)</b>
Provisions & bad debts written off directly	212,976	2,368,786	2,512,373	1,535,324	557,527
<b>Net Mark-Up / Interest Income after Provision</b>	<b>418,987</b>	<b>(1,955,826)</b>	<b>(2,941,137)</b>	<b>(1,582,405)</b>	<b>(1,093,221)</b>
Fees, Commission & Brokerage income	129,488	162,362	149,285	327,511	359,939
Dividend income	210,604	86,835	101,253	61,535	14,905
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	79,152	191,766	(16,065)	64,389	109,250
Other income	402,235	219,672	320,559	169,678	188,602
<b>Total Non - Markup / Interest Income</b>	<b>821,479</b>	<b>660,635</b>	<b>555,032</b>	<b>623,113</b>	<b>672,696</b>
Administrative expenses	1,153,736	1,759,032	2,379,347	2,495,158	2,323,287
Other expenses	21,168	73,376	35,171	925	256,921
<b>Total Non-Markup/Interest Expenses</b>	<b>1,174,904</b>	<b>1,832,408</b>	<b>2,414,518</b>	<b>2,496,083</b>	<b>2,580,208</b>
Share of profit from subsidiaries	-	(1,278,400)	1,142,681	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>65,562</b>	<b>(1,849,199)</b>	<b>(5,943,304)</b>	<b>(3,455,375)</b>	<b>(3,000,733)</b>
Taxation - Current	20,350	25,078	10,145	-	-
- Prior Years	-	26,506	-	-	-
- Deferred	(152,481)	(927,814)	(1,725,701)	(744,706)	(630,808)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>197,693</b>	<b>(972,969)</b>	<b>(4,227,748)</b>	<b>(2,710,669)</b>	<b>(2,369,925)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>1,200,499</b>	<b>(3,437,919)</b>	<b>9,132,412</b>	<b>(852,700)</b>	<b>11,454,009</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(1,725,827)</b>	<b>(1,299,684)</b>	<b>(7,669,968)</b>	<b>1,279,301</b>	<b>(2,968,140)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>1,132,052</b>	<b>(2,139,368)</b>	<b>(4,886)</b>	<b>(4,363)</b>	<b>2,957,810</b>
<b>Number of Employees</b>	<b>1,320</b>	<b>1,802</b>	<b>1,656</b>	<b>1,726</b>	<b>1,537</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	<b>KASB Bank Ltd.</b>		
	2012	2013	2014*
<b>ASSETS</b>			
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
<b>TOTAL ASSETS</b>	<b>88,312,542</b>	<b>68,289,517</b>	<b>66,981,668</b>
<b>LIABILITIES</b>			
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	-	-	-
<b>TOTAL LIABILITIES</b>	<b>85,700,724</b>	<b>66,931,915</b>	<b>65,661,390</b>
<b>NET ASSETS</b>	<b>2,611,818</b>	<b>1,357,602</b>	<b>1,320,278</b>
<b>REPRESENTED BY</b>			
Share Capital	19,508,617	19,508,617	19,508,617
Advance against Equity	291,449	981,410	981,410
Reserves	(6,975,892)	(6,975,892)	(6,975,892)
Un-appropriated profit	(10,843,780)	(12,397,439)	(12,555,760)
Surplus/ (Deficit) on revaluation of assets	631,424	240,906	361,903
<b>TOTAL</b>	<b>2,611,818</b>	<b>1,357,602</b>	<b>1,320,278</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>			
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
<b>Net Mark-Up / Interest Income</b>	<b>2,220,911</b>	<b>2,131,307</b>	<b>1,458,026</b>
Provisions & bad debts written off directly	1,989,619	1,712,362	303,325
<b>Net Mark-Up / Interest Income after Provision</b>	<b>231,292</b>	<b>418,945</b>	<b>1,154,701</b>
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
<b>Total Non - Markup / Interest Income</b>	<b>1,038,161</b>	<b>686,192</b>	<b>524,820</b>
Administrative expenses	2,676,125	2,485,699	1,861,584
Other expenses	403,838	94,665	16
<b>Total Non-Markup/Interest Expenses</b>	<b>3,079,963</b>	<b>2,580,364</b>	<b>1,861,600</b>
Share of profit from subsidiaries	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(1,810,510)</b>	<b>(1,475,227)</b>	<b>(182,079)</b>
Taxation - Current	36,308	52,562	38,201
- Prior Years	-	-	-
- Deferred	(783,401)	55,315	(41,179)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>(1,063,417)</b>	<b>(1,583,104)</b>	<b>(179,101)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>15,503,269</b>	<b>(14,498,483)</b>	<b>369,315</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(23,987,557)</b>	<b>12,334,846</b>	<b>(487,996)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>289,939</b>	<b>689,961</b>	<b>-</b>
<b>Number of Employees</b>	<b>1,641</b>	<b>1,623</b>	<b>1,659</b>

\* based on September, 2014 quarterly report (unaudited)

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	<b>MCB Bank Ltd.</b>				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & balances with treasury banks	39,683,883	39,631,172	38,774,871	45,407,183	53,122,522
Balances with other banks	3,807,519	4,043,100	6,009,993	1,478,569	2,281,263
Lending to financial institutions	1,051,372	4,100,079	3,000,000	4,401,781	955,087
Investments - net	113,089,261	96,256,874	167,134,465	213,060,882	316,651,613
Advances - net	218,960,598	262,510,470	253,249,407	254,551,589	225,801,259
Other assets	17,868,761	19,810,476	23,040,095	27,705,069	32,413,576
Operating fixed assets	16,024,123	17,263,733	18,014,896	20,947,540	22,007,903
Deferred tax assets	-	-	-	-	-
<b>TOTAL ASSETS</b>	<b>410,485,517</b>	<b>443,615,904</b>	<b>509,223,727</b>	<b>567,552,613</b>	<b>653,233,223</b>
<b>LIABILITIES</b>					
Bills payable	10,479,058	10,551,468	8,201,090	10,265,537	9,466,818
Borrowings from financial institutions	39,406,831	22,663,840	44,662,088	25,684,593	39,100,627
Deposits and other accounts	292,098,066	330,274,155	367,604,711	431,371,937	491,188,710
Sub-ordinated loans	479,232	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	11,722,493	437,137	15,819,082	16,092,319	18,379,700
Deferred tax liabilities	1,180,162	21,253,250	3,196,743	4,934,018	6,294,886
<b>TOTAL LIABILITIES</b>	<b>355,365,842</b>	<b>385,179,850</b>	<b>439,483,714</b>	<b>488,348,404</b>	<b>564,430,741</b>
<b>NET ASSETS REPRESENTED BY</b>	<b>55,119,675</b>	<b>58,436,054</b>	<b>69,740,013</b>	<b>79,204,209</b>	<b>88,802,482</b>
Share Capital	6,282,768	6,282,768	6,911,045	7,602,150	8,362,365
Reserves	34,000,638	36,768,765	38,385,760	40,162,906	42,186,467
Un-appropriated profit	5,130,750	9,193,332	15,779,127	21,414,955	28,366,171
Surplus/ (Deficit) on revaluation of assets	9,705,519	6,191,189	8,664,081	10,024,198	9,887,479
<b>TOTAL</b>	<b>55,119,675</b>	<b>58,436,054</b>	<b>69,740,013</b>	<b>79,204,209</b>	<b>88,802,482</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	31,786,595	40,043,824	51,616,007	54,821,296	68,146,588
Mark-Up/ Return/Interest Expenses	7,865,533	11,560,740	15,837,322	17,987,767	23,620,274
<b>Net Mark-Up / Interest Income</b>	<b>23,921,062</b>	<b>28,483,084</b>	<b>35,778,685</b>	<b>36,833,529</b>	<b>44,526,314</b>
Provisions & bad debts written off directly	3,065,051	4,019,121	7,322,321	3,597,117	3,653,614
<b>Net Mark-Up / Interest Income after Provision</b>	<b>20,856,011</b>	<b>24,463,963</b>	<b>28,456,364</b>	<b>33,236,412</b>	<b>40,872,700</b>
Fees, Commission & Brokerage income	2,634,610	2,866,729	3,455,948	4,129,540	4,921,383
Dividend income	632,300	617,554	459,741	543,906	1,003,272
Gain/(Loss) on sale of securities	-	-	773,768	411,834	735,639
Income from dealing in foreign currencies	693,408	727,564	341,402	632,346	921,262
Other income	2,487,909	1,579,593	612,026	547,680	530,635
<b>Total Non - Markup / Interest Income</b>	<b>6,448,227</b>	<b>5,791,440</b>	<b>5,642,885</b>	<b>6,265,306</b>	<b>8,112,191</b>
Administrative expenses	5,426,116	7,546,878	10,111,330	12,173,942	15,584,687
Other expenses	570,087	840,959	832,974	1,074,701	1,917,025
<b>Total Non-Markup/Interest Expenses</b>	<b>5,996,203</b>	<b>8,387,837</b>	<b>10,944,304</b>	<b>13,248,643</b>	<b>17,501,712</b>
Compensation on delayed Tax Refunds	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>21,308,035</b>	<b>21,867,566</b>	<b>23,154,945</b>	<b>26,253,075</b>	<b>31,483,179</b>
Taxation - Current	6,442,356	7,341,257	7,703,305	8,027,433	9,724,467
- Prior Years	(1,294,473)	(864,824)	(2,232,226)	-	1,037,910
- Deferred	894,590	16,533	2,188,569	1,352,467	1,295,896
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>15,265,562</b>	<b>15,374,600</b>	<b>15,495,297</b>	<b>16,873,175</b>	<b>19,424,906</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>61,899,299</b>	<b>2,031,538</b>	<b>78,148,082</b>	<b>58,701,161</b>	<b>124,027,193</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(51,615,842)</b>	<b>8,234,072</b>	<b>(70,369,445)</b>	<b>(48,122,554)</b>	<b>(105,804,935)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(5,846,704)</b>	<b>(10,313,407)</b>	<b>(6,735,510)</b>	<b>(8,567,547)</b>	<b>(9,785,295)</b>
<b>Number of Employees</b>	<b>13,587</b>	<b>13,954</b>	<b>13,192</b>	<b>13,380</b>	<b>13,046</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	<b>MCB Bank Ltd.</b>				
	2012	2013	2014	2015	2016
<b>ASSETS</b>					
Cash & balances with treasury banks	57,420,129	59,946,150	46,753,804	60,567,695	74,222,347
Balances with other banks	1,191,974	1,536,946	3,015,624	3,611,185	4,343,841
Lending to financial institutions	1,551,472	1,224,638	1,418,181	3,079,564	2,809,752
Investments - net	402,068,916	449,006,019	511,137,192	565,695,932	555,928,553
Advances - net	239,583,320	248,242,965	303,559,480	304,121,938	347,979,845
Other assets	41,520,432	26,956,315	37,554,615	37,383,936	33,776,671
Operating fixed assets	23,738,454	28,595,338	31,192,588	29,949,890	32,752,672
Deferred tax assets	-	-	-	-	-
<b>TOTAL ASSETS</b>	<b>767,074,697</b>	<b>815,508,371</b>	<b>934,631,484</b>	<b>1,004,410,140</b>	<b>1,051,813,681</b>
<b>LIABILITIES</b>					
Bills payable	9,896,284	10,138,726	16,627,700	11,888,776	12,843,552
Borrowings from financial institutions	78,951,103	38,542,660	59,542,861	118,039,748	74,515,383
Deposits and other accounts	545,060,728	632,330,286	688,329,520	696,804,929	781,429,823
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	21,166,166	20,064,345	29,630,241	28,498,160	30,138,083
Deferred tax liabilities	9,529,727	4,201,373	10,397,100	11,376,589	11,260,215
<b>TOTAL LIABILITIES</b>	<b>664,604,008</b>	<b>705,277,390</b>	<b>804,527,422</b>	<b>866,608,202</b>	<b>910,187,056</b>
<b>NET ASSETS</b>	<b>102,470,689</b>	<b>110,230,981</b>	<b>130,104,062</b>	<b>137,801,938</b>	<b>141,626,625</b>
<b>REPRESENTED BY</b>					
Share Capital	9,198,601	10,118,461	11,130,307	11,130,307	11,130,307
Reserves	44,253,270	46,601,214	48,830,005	51,309,081	53,346,861
Un-appropriated profit	35,424,921	40,552,043	46,947,863	50,746,685	53,469,072
Surplus/ (Deficit) on revaluation of assets	13,593,897	12,959,263	23,195,887	24,615,865	23,680,385
<b>TOTAL</b>	<b>102,470,689</b>	<b>110,230,981</b>	<b>130,104,062</b>	<b>137,801,938</b>	<b>141,626,625</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	68,356,191	65,064,123	77,268,988	80,393,385	67,422,024
Mark-Up/ Return/Interest Expenses	27,500,019	27,195,894	33,756,685	31,077,225	23,655,124
<b>Net Mark-Up / Interest Income</b>	<b>40,856,172</b>	<b>37,868,229</b>	<b>43,512,303</b>	<b>49,316,160</b>	<b>43,766,900</b>
Provisions & bad debts written off directly	478,065	(2,835,617)	(1,449,695)	503,341	653,651
<b>Net Mark-Up / Interest Income after Provision</b>	<b>40,378,107</b>	<b>40,703,846</b>	<b>44,961,998</b>	<b>48,812,819</b>	<b>43,113,249</b>
Fees, Commission & Brokerage income	5,934,472	6,741,404	7,225,093	7,842,050	7,639,750
Dividend income	1,197,615	932,717	1,060,729	1,266,530	1,456,326
Gain/Loss on sale of securities	824,539	2,130,341	2,141,840	4,428,549	5,678,632
Income from dealing in foreign currencies	822,856	916,572	1,443,180	945,739	958,711
Other income	373,849	449,604	1,566,475	2,083,199	488,479
<b>Total Non - Markup / Interest Income</b>	<b>9,153,331</b>	<b>11,170,638</b>	<b>13,437,317</b>	<b>16,566,067</b>	<b>16,221,898</b>
Administrative expenses	17,476,862	18,709,969	20,611,649	21,967,630	22,073,702
Other expenses	412,669	876,310	1,055,946	1,082,717	1,186,755
<b>Total Non-Markup/Interest Expenses</b>	<b>17,889,531</b>	<b>19,586,279</b>	<b>21,667,595</b>	<b>23,050,347</b>	<b>23,260,457</b>
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>31,641,907</b>	<b>32,288,205</b>	<b>36,731,720</b>	<b>42,328,539</b>	<b>36,074,690</b>
Taxation - Current	9,600,760	15,170,974	11,920,022	14,447,371	12,386,090
- Prior Years	116,725	-	-	1,906,156	1,675,794
- Deferred	1,251,420	(4,378,107)	484,669	428,745	121,910
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>20,673,002</b>	<b>21,495,338</b>	<b>24,327,029</b>	<b>25,546,267</b>	<b>21,890,896</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>96,700,952</b>	<b>69,725,490</b>	<b>53,343,418</b>	<b>82,440,208</b>	<b>21,592,869</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(82,368,785)</b>	<b>(54,176,622)</b>	<b>(49,394,415)</b>	<b>(50,941,773)</b>	<b>11,042,819</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(11,814,973)</b>	<b>(12,673,334)</b>	<b>(15,175,107)</b>	<b>(17,167,405)</b>	<b>(17,760,058)</b>
<b>Number of Employees</b>	<b>12,611</b>	<b>11,930</b>	<b>12,113</b>	<b>12,092</b>	<b>12,361</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	<b>MCB Islamic Bank Ltd.</b>	
	<b>2015</b>	<b>2016</b>
<b>ASSETS</b>		
Cash & balances with treasury banks	698,123	1,509,804
Balances with other banks	6,347,459	2,750,998
Lending to financial institutions	-	-
Investments - net	5,995,470	5,769,675
Advances - net	12,473,797	16,172,727
Other assets	170,922	261,048
Operating fixed assets	1,192,382	2,104,250
Deferred tax assets	9,388	-
<b>TOTAL ASSETS</b>	<b>26,887,541</b>	<b>28,568,502</b>
<b>LIABILITIES</b>		
Bills payable	89,864	447,776
Borrowings from financial institutions	631,520	2,785,650
Deposits and other accounts	9,450,072	14,279,436
Sub-ordinated loans	-	-
Liabilities against assets subject to finance lease	-	-
Other liabilities	6,733,333	749,243
Deferred tax liabilities	-	40,524
<b>TOTAL LIABILITIES</b>	<b>16,904,789</b>	<b>18,302,629</b>
<b>NET ASSETS</b>	<b>9,982,752</b>	<b>10,265,873</b>
<b>REPRESENTED BY</b>		
Share Capital	10,000,000	10,000,000
Reserves	10,461	26,444
Un-appropriated profit	4,153	68,087
Surplus/ (Deficit) on revaluation of assets	(31,862)	171,342
<b>TOTAL</b>	<b>9,982,752</b>	<b>10,265,873</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>		
Mark-Up/ Return/Interest Earned	376,295	1,526,778
Mark-Up/ Return/Interest Expenses	101,057	576,544
<b>Net Mark-Up / Interest Income</b>	<b>275,238</b>	<b>950,234</b>
Provisions & bad debts written off directly	39,901	(94,137)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>235,337</b>	<b>1,044,371</b>
Fees, Commission & Brokerage income	9,874	34,678
Dividend income	7,511	58,802
Gain/Loss on sale of securities	2,928	137,370
Income from dealing in foreign currencies	3,968	17,322
Other income	787	10,992
<b>Total Non - Markup / Interest Income</b>	<b>25,068</b>	<b>259,164</b>
Administrative expenses	200,698	1,187,266
Other expenses	2,076	2,296
<b>Total Non-Markup/Interest Expenses</b>	<b>202,774</b>	<b>1,189,562</b>
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>57,631</b>	<b>113,973</b>
Taxation - Current	924	17,859
- Prior Years	-	4,866
- Deferred	4,400	11,331
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>52,307</b>	<b>79,917</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(957,739)</b>	<b>3,434,946</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(834,791)</b>	<b>(6,219,726)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>-</b>	<b>-</b>
<b>Number of Employees</b>	<b>120</b>	<b>690</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	<b>Meezan Bank Ltd.</b>				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & balances with treasury banks	5,644,028	5,763,710	8,387,432	12,780,806	16,641,160
Balances with other banks	3,729,549	1,344,974	5,260,467	9,939,660	2,348,076
Lending to financial institutions	8,850,000	18,108,000	34,499,500	10,511,855	4,065,406
Investments - net	10,535,186	14,286,949	23,290,309	54,966,907	98,488,574
Advances - net	34,576,339	39,768,481	44,188,066	54,195,163	59,155,585
Other assets	2,810,494	4,123,441	5,935,413	8,949,759	15,064,954
Operating fixed assets	1,032,963	1,880,515	2,416,375	3,066,100	3,985,248
Deferred tax assets	-	-	204,172	342,175	801,391
<b>TOTAL ASSETS</b>	<b>67,178,559</b>	<b>85,276,070</b>	<b>124,181,734</b>	<b>154,752,425</b>	<b>200,550,394</b>
<b>LIABILITIES</b>					
Bills payable	1,192,160	1,057,017	1,249,210	1,767,370	2,282,045
Borrowings from financial institutions	2,415,606	4,008,496	8,468,425	5,829,296	9,235,960
Deposits and other accounts	54,582,353	70,233,875	100,333,051	131,070,328	170,030,431
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	2,851,407	3,548,666	4,946,589	5,005,440	5,215,607
Deferred tax liabilities	430,377	453,038	-	-	-
<b>TOTAL LIABILITIES</b>	<b>61,471,903</b>	<b>79,301,092</b>	<b>114,997,275</b>	<b>143,672,434</b>	<b>186,764,043</b>
<b>NET ASSETS</b>	<b>5,706,656</b>	<b>5,974,978</b>	<b>9,184,459</b>	<b>11,079,991</b>	<b>13,786,351</b>
<b>REPRESENTED BY</b>					
Share Capital	3,779,897	4,925,961	6,650,048	6,982,550	8,029,933
Reserves	720,785	845,022	1,050,092	1,380,010	2,058,319
Un-appropriated profit	1,219,228	570,114	1,390,395	2,377,563	3,240,421
Surplus/ (Deficit) on revaluation of assets	(13,254)	(366,119)	93,924	339,868	457,678
<b>TOTAL</b>	<b>5,706,656</b>	<b>5,974,978</b>	<b>9,184,459</b>	<b>11,079,991</b>	<b>13,786,351</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Profit/ Return Earned	4,573,752	6,803,213	10,102,060	12,290,549	18,032,152
Profit/ Return Expenses	2,451,968	3,088,334	4,969,916	6,606,474	8,665,622
<b>Net Profit/ Return</b>	<b>2,121,784</b>	<b>3,714,879</b>	<b>5,132,144</b>	<b>5,684,075</b>	<b>9,366,530</b>
Provisions & bad debts written off directly	435,896	717,320	1,519,176	1,496,476	1,389,155
<b>Net Profit/ Return after Provision</b>	<b>1,685,888</b>	<b>2,997,559</b>	<b>3,612,968</b>	<b>4,187,599</b>	<b>7,977,375</b>
Fees, Commission & Brokerage income	321,685	431	529,260	615,752	757,136
Dividend income	104,345	343	189,973	321,898	938,983
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	392,319	304,692	752,904	1,381,044	-
Other income	529,544	402,442	125,667	156,336	236,756
<b>Total Non - Profit / Return Income</b>	<b>1,347,893</b>	<b>707,908</b>	<b>1,597,804</b>	<b>2,475,030</b>	<b>2,504,755</b>
Administrative expenses	1,755,761	2,626,606	3,530,161	4,460,804	5,958,595
Other expenses	8,832	86,550	(59,112)	74,865	167,235
<b>Total Non - Profit / Return Expenses</b>	<b>1,764,593</b>	<b>2,713,156</b>	<b>3,471,049</b>	<b>4,535,669</b>	<b>6,125,830</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>1,269,188</b>	<b>992,311</b>	<b>1,739,723</b>	<b>2,126,960</b>	<b>4,356,300</b>
Taxation - Current	271,452	314,790	1,440,374	1,025,135	1,703,310
- Prior Years	-	-	-	(332,808)	(220,027)
- Deferred	34,235	56,334	(726,002)	(214,955)	(518,526)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>963,501</b>	<b>621,187</b>	<b>1,025,351</b>	<b>1,649,588</b>	<b>3,391,543</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>7,465,000</b>	<b>3,320,190</b>	<b>13,966,350</b>	<b>41,257,569</b>	<b>40,906,365</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(8,123,692)</b>	<b>(5,585,079)</b>	<b>(9,151,222)</b>	<b>(32,185,002)</b>	<b>(43,835,572)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>-</b>	<b>-</b>	<b>1,724,087</b>	<b>22,720,466</b>	<b>(802,023)</b>
<b>Number of Employees</b>	<b>2,205</b>	<b>3,170</b>	<b>3,669</b>	<b>4,364</b>	<b>4,900</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	<b>Meezan Bank Ltd.</b>				
	2012	2013	2014	2015	2016
<b>ASSETS</b>					
Cash & balances with treasury banks	19,125,401	28,582,626	29,728,764	43,685,636	56,036,849
Balances with other banks	3,851,150	3,554,234	5,501,077	11,175,060	12,021,351
Lending to financial institutions	500,000	7,442,732	90,766,297	101,079,476	129,115,165
Investments - net	152,459,855	151,613,933	114,089,252	146,304,897	130,156,297
Advances - net	88,678,076	127,622,868	175,711,942	207,568,823	311,530,270
Other assets	4,377,827	5,182,385	14,804,823	13,979,299	9,982,837
Operating fixed assets	4,898,240	5,594,914	6,273,239	8,056,743	8,924,328
Deferred tax assets	545,961	130,939	530,564	-	-
<b>TOTAL ASSETS</b>	<b>274,436,510</b>	<b>329,724,631</b>	<b>437,405,958</b>	<b>531,849,934</b>	<b>657,767,097</b>
<b>LIABILITIES</b>					
Bills payable	3,058,503	3,614,718	5,619,826	6,560,324	9,130,998
Borrowings from financial institutions	18,461,347	11,375,498	15,465,418	13,609,551	32,005,501
Deposits and other accounts	230,425,986	289,810,519	380,421,569	471,820,959	564,023,853
Sub-ordinated loans	-	-	-	-	7,000,000
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	5,939,916	6,010,653	12,021,378	13,118,869	13,770,218
Deferred tax liabilities	-	-	-	393,121	1,362,909
<b>TOTAL LIABILITIES</b>	<b>257,885,752</b>	<b>310,811,388</b>	<b>413,528,191</b>	<b>505,502,824</b>	<b>627,293,479</b>
<b>NET ASSETS</b>	<b>16,550,758</b>	<b>18,913,243</b>	<b>23,877,767</b>	<b>26,347,110</b>	<b>30,473,618</b>
<b>REPRESENTED BY</b>					
Share Capital	9,033,675	10,027,379	10,027,379	10,027,379	10,027,379
Reserves	2,759,942	3,551,297	7,276,191	8,587,363	9,699,685
Un-appropriated profit	3,688,121	4,329,474	5,958,587	6,942,042	8,422,009
Surplus/ (Deficit) on revaluation of assets	1,069,020	1,005,093	615,610	790,326	2,324,545
<b>TOTAL</b>	<b>16,550,758</b>	<b>18,913,243</b>	<b>23,877,767</b>	<b>26,347,110</b>	<b>30,473,618</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Profit/ Return Earned	21,836,972	23,171,018	28,803,059	33,113,741	31,429,594
Profit/ Return Expenses	11,384,534	12,526,169	15,440,250	14,897,149	12,872,844
<b>Net Profit/ Return</b>	<b>10,452,438</b>	<b>10,644,849</b>	<b>13,362,809</b>	<b>18,216,592</b>	<b>18,556,750</b>
Provisions & bad debts written off directly	451,191	93,382	466,504	563,174	(184,919)
<b>Net Profit/ Return after Provision</b>	<b>10,001,247</b>	<b>10,551,467</b>	<b>12,896,305</b>	<b>17,653,418</b>	<b>18,741,669</b>
Fees, Commission & Brokerage income	969,517	1,258,234	1,569,327	1,987,212	2,744,287
Dividend income	481,026	309,285	283,633	628,661	744,090
Gain/Loss on sale of securities	505,100	-	1,148,499	342,136	877,680
Income from dealing in foreign currencies	346,830	603,352	1,626,363	1,471,337	1,207,563
Other income	96,117	1,330,579	127,062	167,374	223,601
<b>Total Non - Profit / Return Income</b>	<b>2,398,590</b>	<b>3,501,450</b>	<b>4,754,884</b>	<b>4,596,720</b>	<b>5,797,221</b>
Administrative expenses	7,192,527	8,403,862	10,459,934	13,560,648	15,488,411
Other expenses	(22,916)	2,391	292,721	238,237	107,643
<b>Total Non - Profit / Return Expenses</b>	<b>7,169,611</b>	<b>8,406,253</b>	<b>10,752,655</b>	<b>13,798,885</b>	<b>15,596,054</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>5,230,226</b>	<b>5,646,664</b>	<b>6,898,534</b>	<b>8,451,253</b>	<b>8,942,836</b>
Taxation - Current	1,715,141	1,573,730	2,223,292	2,394,558	2,996,908
- Prior Years	-	(268,836)	-	459,143	240,647
- Deferred	6,969	384,994	105,156	575,043	143,670
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>3,508,116</b>	<b>3,956,776</b>	<b>4,570,086</b>	<b>5,022,509</b>	<b>5,561,611</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>59,402,194</b>	<b>10,928,315</b>	<b>(44,417,274)</b>	<b>52,687,232</b>	<b>(7,740,738)</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(54,064,297)</b>	<b>(262,046)</b>	<b>49,515,190</b>	<b>(30,048,249)</b>	<b>16,945,224</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(1,350,582)</b>	<b>(1,505,960)</b>	<b>(2,004,935)</b>	<b>(3,008,128)</b>	<b>3,993,018</b>
<b>Number of Employees</b>	<b>5,320</b>	<b>6,248</b>	<b>7,429</b>	<b>8,581</b>	<b>9,168</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

	<b>mybank Ltd.</b>			
	2007	2008	2009	2010
<b>ASSETS</b>				
Cash & balances with treasury banks	2,613,835	1,862,545	2,073,321	2,548,881
Balances with other banks	280,497	566,725	433,055	715,251
Lending to financial institutions	1,567,626	1,748,761	35,000	1,744,912
Investments - net	11,601,143	10,294,970	10,037,950	9,410,881
Advances - net	20,791,751	20,940,081	17,428,423	19,645,545
Other assets	2,080,341	1,273,162	1,998,770	1,872,152
Operating fixed assets	86,261	2,414,783	2,321,845	2,179,707
Deferred tax assets	1,580,159	701,976	1,162,341	1,362,047
<b>TOTAL ASSETS</b>	<b>40,601,613</b>	<b>39,803,003</b>	<b>35,490,705</b>	<b>39,479,376</b>
<b>LIABILITIES</b>				
Bills payable	895,616	273,286	330,759	312,840
Borrowings from financial institutions	2,796,478	4,600,431	2,550,386	5,035,272
Deposits and other accounts	30,153,164	28,032,735	26,848,808	29,479,139
Sub-ordinated loans	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-
Other liabilities	814,035	753,483	655,888	506,259
Deferred tax liabilities	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>34,659,293</b>	<b>33,659,935</b>	<b>30,385,841</b>	<b>35,333,510</b>
<b>NET ASSETS</b>	<b>5,942,320</b>	<b>6,143,068</b>	<b>5,104,864</b>	<b>4,145,866</b>
<b>REPRESENTED BY</b>				
Share Capital	4,242,866	5,303,582	5,303,582	5,303,582
Reserves	324,005	324,005	324,005	324,005
Un-appropriated profit	496,827	226,143	(1,392,355)	(2,415,503)
Surplus/ (Deficit) on revaluation of assets	878,622	289,338	869,632	933,782
<b>TOTAL</b>	<b>5,942,320</b>	<b>6,143,068</b>	<b>5,104,864</b>	<b>4,145,866</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>				
Mark-Up/ Return/Interest Earned	2,907,075	3,640,787	3,368,218	2,887,135
Mark-Up/ Return/Interest Expenses	2,208,225	2,829,578	2,881,902	2,332,207
<b>Net Mark-Up / Interest Income</b>	<b>698,850</b>	<b>811,209</b>	<b>486,316</b>	<b>554,928</b>
Provisions & bad debts written off directly	651,101	1,583,670	1,933,811	937,435
<b>Net Mark-Up / Interest Income after Provision</b>	<b>47,749</b>	<b>(772,461)</b>	<b>(1,447,495)</b>	<b>(382,507)</b>
Fees, Commission & Brokerage income	140,270	219,358	145,372	157,781
Dividend income	151,691	752,595	150,764	54,789
Income from dealing in foreign currencies	67,163	155,751	81,668	96,171
Other income	551,436	(185,056)	5,954	100,631
<b>Total Non - Markup / Interest Income</b>	<b>910,560</b>	<b>942,648</b>	<b>383,758</b>	<b>409,372</b>
Administrative expenses	725,724	922,538	1,064,180	1,110,129
Other expenses	7,497	8,474	28,595	(5,073)
<b>Total Non-Markup/Interest Expenses</b>	<b>733,221</b>	<b>931,012</b>	<b>1,092,775</b>	<b>1,105,056</b>
Extra ordinary/unusual Items	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>225,088</b>	<b>(760,825)</b>	<b>(2,156,512)</b>	<b>(1,078,191)</b>
Taxation - Current	88,314	75,259	19,378	32,965
- Prior Years	-	-	52,509	139,428
- Deferred	(203,545)	(485,791)	(588,570)	(207,173)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>340,319</b>	<b>(350,293)</b>	<b>(1,639,829)</b>	<b>(1,043,411)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>7,593,248</b>	<b>(1,902,601)</b>	<b>(798,785)</b>	<b>907,389</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(9,261,573)</b>	<b>483,461</b>	<b>846,962</b>	<b>774,276</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>771,426</b>	<b>1,060,714</b>	<b>-</b>	<b>-</b>
<b>Number of Employees</b>	<b>824</b>	<b>930</b>	<b>930</b>	<b>904</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	National Bank of Pakistan				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & balances with treasury banks	94,873,249	106,503,756	115,827,868	115,442,360	131,675,907
Balances with other banks	37,472,832	38,344,608	28,405,564	30,389,664	27,581,695
Lending to financial institutions	21,464,600	17,128,032	19,587,176	23,025,156	44,380,396
Investments - net	211,146,038	170,822,491	217,642,822	301,323,804	319,531,213
Advances - net	340,318,930	412,986,865	475,243,431	477,506,564	525,045,764
Other assets	30,994,965	44,550,347	59,316,438	53,496,240	65,973,449
Operating fixed assets	25,922,979	24,217,655	25,147,192	26,888,226	27,453,815
Deferred tax assets	-	3,204,572	3,062,271	6,952,666	7,935,497
<b>TOTAL ASSETS</b>	<b>762,193,593</b>	<b>817,758,326</b>	<b>944,232,762</b>	<b>1,035,024,680</b>	<b>1,149,577,736</b>
<b>LIABILITIES</b>					
Bills payable	7,061,902	10,219,061	10,621,169	8,006,631	9,104,710
Borrowings from financial institutions	10,815,176	40,458,926	45,278,138	20,103,591	26,371,675
Deposits and other accounts	591,907,435	624,939,016	726,464,825	832,151,888	927,421,438
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	33,554	25,274	42,629	106,704	76,477
Other liabilities	30,940,041	39,656,831	42,269,623	46,160,038	53,951,988
Deferred tax liabilities	5,097,831	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>645,855,939</b>	<b>715,299,108</b>	<b>824,676,384</b>	<b>906,528,852</b>	<b>1,016,926,288</b>
<b>NET ASSETS</b>	<b>116,337,654</b>	<b>102,459,218</b>	<b>119,556,378</b>	<b>128,495,828</b>	<b>132,651,448</b>
<b>REPRESENTED BY</b>					
Share Capital	8,154,319	8,969,751	10,763,702	13,454,628	16,818,285
Reserves	15,772,124	19,941,047	22,681,707	24,450,244	25,342,817
Un-appropriated profit	45,344,188	52,456,204	61,346,510	65,857,438	68,358,910
Surplus/ (Deficit) on revaluation of assets	47,067,023	21,092,216	24,764,459	24,733,518	22,131,436
<b>TOTAL</b>	<b>116,337,654</b>	<b>102,459,218</b>	<b>119,556,378</b>	<b>128,495,828</b>	<b>132,651,448</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	50,569,481	60,942,798	77,947,697	88,472,134	95,325,179
Mark-Up/ Return/Interest Expenses	16,940,011	23,884,768	39,489,649	45,250,476	48,515,618
<b>Net Mark-Up / Interest Income</b>	<b>33,629,470</b>	<b>37,058,030</b>	<b>38,458,048</b>	<b>43,221,658</b>	<b>46,809,561</b>
Provisions & bad debts written off directly	4,722,735	10,970,814	11,669,335	9,969,689	9,339,126
<b>Net Mark-Up / Interest Income after Provision</b>	<b>28,906,735</b>	<b>26,087,216</b>	<b>26,788,713</b>	<b>33,251,969</b>	<b>37,470,435</b>
Fees, Commission & Brokerage income	6,781,683	7,925,370	8,930,391	9,631,579	9,587,856
Dividend income	3,263,246	2,878,932	1,920,336	1,099,493	1,747,073
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	1,042,827	3,969,057	3,028,165	2,211,139	3,132,461
Other income	2,457,089	1,642,503	5,146,465	4,690,429	4,869,658
<b>Total Non - Markup / Interest Income</b>	<b>13,544,845</b>	<b>16,415,862</b>	<b>19,025,357</b>	<b>17,632,640</b>	<b>19,337,048</b>
Administrative expenses	14,205,911	18,171,198	22,571,470	26,202,577	30,117,272
Other expenses	185,168	1,330,882	942,427	266,913	679,038
<b>Total Non-Markup/Interest Expenses</b>	<b>14,391,079</b>	<b>19,502,080</b>	<b>23,513,897</b>	<b>26,469,490</b>	<b>30,796,310</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>28,060,501</b>	<b>23,000,998</b>	<b>22,300,173</b>	<b>24,415,119</b>	<b>26,011,173</b>
Taxation - Current	8,311,500	11,762,650	9,221,513	9,835,048	9,193,471
- Prior Years	391,497	-	(4,133,282)	(939,256)	260,000
- Deferred	323,731	(4,220,242)	(999,904)	(2,043,887)	(1,047,020)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>19,033,773</b>	<b>15,458,590</b>	<b>18,211,846</b>	<b>17,563,214</b>	<b>17,604,722</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>78,804,419</b>	<b>2,532,681</b>	<b>45,451,673</b>	<b>93,163,784</b>	<b>41,345,222</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(63,304,392)</b>	<b>14,184,626</b>	<b>(41,036,979)</b>	<b>(83,940,833)</b>	<b>(17,630,296)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(2,845,646)</b>	<b>(6,120,972)</b>	<b>(5,841,362)</b>	<b>(8,109,412)</b>	<b>(10,126,668)</b>
<b>Number of Employees</b>	<b>14,079</b>	<b>15,204</b>	<b>16,248</b>	<b>16,457</b>	<b>16,971</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	National Bank of Pakistan				
	2012	2013	2014	2015	2016
<b>ASSETS</b>					
Cash & balances with treasury banks	158,332,708	158,230,033	97,971,501	150,899,778	159,836,139
Balances with other banks	30,222,338	18,388,738	12,108,025	20,128,273	13,828,477
Lending to financial institutions	8,272,645	51,941,866	111,788,608	7,694,516	121,709,399
Investments - net	343,537,529	396,411,825	561,764,137	829,245,898	897,130,749
Advances - net	657,381,154	620,216,609	626,704,083	578,122,160	667,389,455
Other assets	80,162,206	80,991,187	91,044,915	78,895,162	77,775,122
Operating fixed assets	27,949,833	34,568,864	31,795,539	31,706,237	32,900,778
Deferred tax assets	3,480,892	10,968,824	9,877,509	9,669,359	5,135,645
<b>TOTAL ASSETS</b>	<b>1,309,339,305</b>	<b>1,371,717,946</b>	<b>1,543,054,317</b>	<b>1,706,361,383</b>	<b>1,975,705,764</b>
<b>LIABILITIES</b>					
Bills payable	14,367,639	13,894,667	11,011,827	9,171,616	10,187,250
Borrowings from financial institutions	50,250,684	23,014,353	37,541,497	21,911,190	44,863,930
Deposits and other accounts	1,037,784,947	1,101,845,283	1,233,525,490	1,431,036,598	1,657,312,093
Sub-ordinate Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	29,619	57,215	12,738	35,800	25,652
Other liabilities	55,628,666	72,242,898	82,633,864	75,854,704	86,584,063
Deferred tax liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>1,158,061,555</b>	<b>1,211,054,416</b>	<b>1,364,725,416</b>	<b>1,538,009,908</b>	<b>1,798,972,988</b>
<b>NET ASSETS</b>	<b>151,277,750</b>	<b>160,663,530</b>	<b>178,328,901</b>	<b>168,351,475</b>	<b>176,732,776</b>
<b>REPRESENTED BY</b>					
Share Capital	18,500,114	21,275,131	21,275,131	21,275,131	21,275,131
Reserves	28,818,528	33,536,713	32,073,606	45,580,712	46,800,341
Un-appropriated profit	68,715,995	49,734,161	57,006,813	49,155,590	51,939,151
Surplus/ (Deficit) on revaluation of assets	35,243,113	56,117,525	67,973,351	52,340,042	56,718,153
<b>TOTAL</b>	<b>151,277,750</b>	<b>160,663,530</b>	<b>178,328,901</b>	<b>168,351,475</b>	<b>176,732,776</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	100,092,132	100,192,320	114,173,519	113,661,831	114,402,671
Mark-Up/ Return/Interest Expenses	56,417,827	60,894,358	70,007,088	59,940,895	59,578,235
<b>Net Mark-Up / Interest Income</b>	<b>43,674,305</b>	<b>39,297,962</b>	<b>44,166,431</b>	<b>53,720,936</b>	<b>54,824,436</b>
Provisions & bad debts written off directly	7,997,260	19,567,702	11,077,115	11,821,383	(701,257)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>35,677,045</b>	<b>19,730,260</b>	<b>33,089,316</b>	<b>41,899,553</b>	<b>55,525,693</b>
Fees, Commission & Brokerage income	10,706,506	12,346,947	12,135,445	12,394,723	14,833,449
Dividend income	3,626,356	2,661,077	2,184,557	3,259,736	2,998,821
Gain/Loss on sale of securities	-	3,887,164	8,772,891	12,594,424	8,473,391
Income from dealing in foreign currencies	3,703,319	3,926,204	4,646,672	4,647,844	2,179,289
Other income	5,813,141	3,130,286	3,732,827	2,086,700	1,481,656
<b>Total Non - Markup / Interest Income</b>	<b>23,849,322</b>	<b>25,951,678</b>	<b>31,472,392</b>	<b>34,983,427</b>	<b>29,966,606</b>
Administrative expenses	35,736,823	37,677,868	39,424,616	42,120,439	46,943,418
Other expenses	531,838	975,527	3,136,349	1,546,933	1,407,666
<b>Total Non-Markup/Interest Expenses</b>	<b>36,268,661</b>	<b>38,653,395</b>	<b>42,560,965</b>	<b>43,667,372</b>	<b>48,351,084</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>23,257,706</b>	<b>7,028,543</b>	<b>22,000,743</b>	<b>33,215,608</b>	<b>37,141,215</b>
Taxation - Current	7,526,333	6,230,222	9,480,641	14,576,847	9,540,915
- Prior Years	-	130,079	-	2,298,465	1,343,826
- Deferred	(431,262)	(4,638,541)	(2,508,127)	(2,878,568)	3,504,189
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>16,162,635</b>	<b>5,306,783</b>	<b>15,028,229</b>	<b>19,218,864</b>	<b>22,752,285</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>59,440,576</b>	<b>34,633,472</b>	<b>87,022,761</b>	<b>351,663,198</b>	<b>45,349,026</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(17,626,078)</b>	<b>(34,606,039)</b>	<b>(139,725,483)</b>	<b>(287,987,556)</b>	<b>(53,305,078)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(12,642,900)</b>	<b>(12,952,019)</b>	<b>(4,251,469)</b>	<b>(11,683,781)</b>	<b>(15,977,303)</b>
<b>Number of Employees</b>	<b>16,440</b>	<b>17,153</b>	<b>16,190</b>	<b>16,171</b>	<b>16,094</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	NIB Bank Ltd.				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & balances with treasury banks	10,318,722	9,355,104	8,834,275	8,836,449	7,969,044
Balances with other banks	1,401,796	793,843	3,683,783	2,951,479	1,486,830
Lending to financial institutions	4,753,113	12,459,621	5,681,887	6,429,166	14,666,918
Investments - net	40,439,935	35,176,823	62,432,977	51,789,035	49,598,830
Advances - net	81,932,379	80,344,193	84,021,406	74,566,015	60,844,380
Other assets	31,368,490	30,543,877	33,875,619	7,577,937	4,462,407
Operating fixed assets	3,925,383	3,702,426	3,114,632	2,718,975	4,748,221
Deferred tax assets	2,732,623	6,533,228	6,474,384	9,480,983	11,017,000
<b>TOTAL ASSETS</b>	<b>176,872,441</b>	<b>178,909,115</b>	<b>208,118,963</b>	<b>164,350,039</b>	<b>154,793,630</b>
<b>LIABILITIES</b>					
Bills payable	2,110,211	1,432,084	1,574,207	1,335,493	1,738,422
Borrowings from financial institutions	16,669,412	23,651,366	62,523,365	42,361,934	47,382,031
Deposits and other accounts	116,671,219	104,586,167	93,919,805	99,169,373	85,488,268
Sub-ordinated loans	-	3,999,200	3,997,600	3,996,000	3,994,400
Liabilities against assets subject to finance lease	7,176	-	-	-	-
Other liabilities	4,961,601	5,541,790	4,575,741	3,824,474	2,514,005
Deferred tax liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>140,419,619</b>	<b>139,210,607</b>	<b>166,590,718</b>	<b>150,687,274</b>	<b>141,117,126</b>
<b>NET ASSETS</b>	<b>36,452,822</b>	<b>39,698,508</b>	<b>41,528,245</b>	<b>13,662,765</b>	<b>13,676,504</b>
<b>REPRESENTED BY</b>					
Share Capital	22,017,968	28,437,271	40,437,271	40,437,271	103,028,512
Advance against Right Share	-	-	-	6,352,360	-
Reserves	14,745,987	20,326,684	8,464,894	8,464,894	(45,551,347)
Un-appropriated profit	(282,604)	(7,757,283)	(7,258,893)	(41,592,479)	(43,893,095)
Surplus/ (Deficit) on revaluation of assets	(28,529)	(1,308,164)	(115,027)	719	92,434
<b>TOTAL</b>	<b>36,452,822</b>	<b>39,698,508</b>	<b>41,528,245</b>	<b>13,662,765</b>	<b>13,676,504</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	6,999,888	15,201,691	18,272,363	16,482,080	14,245,677
Mark-Up/ Return/Interest Expenses	4,995,955	10,799,816	12,872,357	13,533,160	12,166,781
<b>Net Mark-Up / Interest Income</b>	<b>2,003,933</b>	<b>4,401,875</b>	<b>5,400,006</b>	<b>2,948,920</b>	<b>2,078,896</b>
Provisions & bad debts written off directly	1,494,801	9,657,400	1,195,329	10,050,404	2,766,143
<b>Net Mark-Up / Interest Income after Provision</b>	<b>509,132</b>	<b>(5,255,525)</b>	<b>4,204,677</b>	<b>(7,101,484)</b>	<b>(687,247)</b>
Fees, Commission & Brokerage income	314,545	678,970	729,953	715,279	756,650
Dividend income	13,723	1,047,259	260,103	177,229	573,184
Gain/Loss on sale of securities	-	-	-	-	274,512
Income from dealing in foreign currencies	225,235	436,330	72,162	469,449	526,577
Other income	45,268	259,317	619,615	353,395	21,157
<b>Total Non - Markup / Interest Income</b>	<b>598,771</b>	<b>2,421,876</b>	<b>1,681,833</b>	<b>1,715,352</b>	<b>2,152,080</b>
Administrative expenses	2,141,371	6,433,122	5,345,307	6,955,148	4,714,974
Other expenses	4,802	1,731,119	(102,868)	280,277	230,277
<b>Total Non-Markup/Interest Expenses</b>	<b>2,146,173</b>	<b>8,164,241</b>	<b>5,242,439</b>	<b>7,235,425</b>	<b>4,945,251</b>
Extra ordinary/unusual Items	(327,851)	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(710,419)</b>	<b>(10,997,890)</b>	<b>644,071</b>	<b>(12,621,557)</b>	<b>(3,480,418)</b>
Taxation - Current	37,925	-	99,771	181,974	163,978
- Prior Years	-	-	-	327,748	30,658
- Deferred	(258,575)	(3,523,211)	(146,748)	(3,019,165)	(1,630,964)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>(489,769)</b>	<b>(7,474,679)</b>	<b>691,048</b>	<b>(10,112,114)</b>	<b>(2,044,090)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>7,989,545</b>	<b>(21,302,169)</b>	<b>28,507,068</b>	<b>(18,017,973)</b>	<b>(6,875,993)</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(19,130,466)</b>	<b>3,739,024</b>	<b>(26,052,516)</b>	<b>10,937,221</b>	<b>2,579,511</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>18,570,538</b>	<b>15,991,574</b>	<b>(85,441)</b>	<b>6,350,622</b>	<b>1,964,428</b>
<b>Number of Employees</b>	<b>5,580</b>	<b>6,910</b>	<b>6,385</b>	<b>3,595</b>	<b>3,595</b>

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

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	<b>NIB Bank Ltd.</b>				
	2012	2013	2014	2015	2016
<b>ASSETS</b>					
Cash & balances with treasury banks	7,672,866	8,006,105	8,063,675	10,052,543	8,766,811
Balances with other banks	960,850	692,177	587,428	1,645,086	777,302
Lending to financial institutions	3,440,910	2,127,516	7,699,646	1,599,044	3,243,130
Investments - net	85,386,110	61,058,886	59,944,107	95,743,449	124,489,098
Advances - net	71,564,237	82,000,586	93,664,036	110,668,994	87,305,928
Other assets	7,994,606	7,415,548	10,473,160	11,161,201	7,941,506
Operating fixed assets	2,708,498	2,836,105	2,996,530	3,086,446	2,796,052
Deferred tax assets	10,881,284	12,688,138	10,139,376	9,539,749	8,625,041
<b>TOTAL ASSETS</b>	<b>190,609,361</b>	<b>176,825,061</b>	<b>193,567,958</b>	<b>243,496,512</b>	<b>243,944,868</b>
<b>LIABILITIES</b>					
Bills payable	2,430,030	2,862,663	2,740,528	2,576,216	2,634,398
Borrowings from financial institutions	76,179,065	51,506,673	62,750,894	85,676,741	117,174,817
Deposits and other accounts	91,291,234	104,896,065	105,109,980	130,444,894	97,072,367
Sub-ordinated loans	3,992,800	-	4,197,195	4,195,516	4,193,837
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	2,702,438	3,083,466	3,114,267	3,463,013	4,064,640
Deferred tax liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>176,595,567</b>	<b>162,348,867</b>	<b>177,912,864</b>	<b>226,356,380</b>	<b>225,140,059</b>
<b>NET ASSETS</b>	<b>14,013,794</b>	<b>14,476,194</b>	<b>15,655,094</b>	<b>17,140,132</b>	<b>18,804,809</b>
<b>REPRESENTED BY</b>					
Share Capital	103,028,512	103,028,512	103,028,512	103,028,512	103,028,512
Advance against Right Share	-	-	-	-	-
Reserves	225,889	474,123	(45,295,500)	(44,772,041)	(44,487,968)
Un-appropriated profit	(43,862,642)	(42,790,164)	(43,294,117)	(41,195,205)	(40,057,798)
Surplus/ (Deficit) on revaluation of assets	(45,377,965)	(46,236,277)	1,216,199	78,866	322,063
<b>TOTAL</b>	<b>14,013,794</b>	<b>14,476,194</b>	<b>15,655,094</b>	<b>17,140,132</b>	<b>18,804,809</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	13,988,512	13,169,697	15,071,457	14,737,305	15,413,031
Mark-Up/ Return/Interest Expenses	11,132,803	9,883,452	11,254,631	10,095,234	11,011,697
<b>Net Mark-Up / Interest Income</b>	<b>2,855,709</b>	<b>3,286,245</b>	<b>3,816,826</b>	<b>4,642,071</b>	<b>4,401,334</b>
Provisions & bad debts written off directly	(99,804)	(851,577)	1,527,361	205,145	166,037
<b>Net Mark-Up / Interest Income after Provision</b>	<b>2,955,513</b>	<b>4,137,822</b>	<b>2,289,465</b>	<b>4,436,926</b>	<b>4,235,297</b>
Fees, Commission & Brokerage income	891,618	1,271,045	1,616,869	1,420,931	1,314,814
Dividend income	448,906	522,888	1,126,012	152,041	156,939
Gain/Loss on sale of securities	539,578	543,436	509,014	4,021,669	569,089
Income from dealing in foreign currencies	469,247	-	587,181	357,056	425,074
Other income	72,833	568,634	89,578	46,890	398,481
<b>Total Non - Markup / Interest Income</b>	<b>2,422,182</b>	<b>2,906,003</b>	<b>3,928,654</b>	<b>5,998,587</b>	<b>2,864,397</b>
Administrative expenses	5,173,194	5,305,872	6,096,098	6,172,262	6,176,449
Other expenses	59,381	112,686	206,451	236,643	(69,288)
<b>Total Non-Markup/Interest Expenses</b>	<b>5,232,575</b>	<b>5,418,558</b>	<b>6,302,549</b>	<b>6,408,905</b>	<b>6,107,161</b>
Extra ordinary/unusual Items	-	-	-	-	(992,393)
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>145,120</b>	<b>1,625,267</b>	<b>(84,430)</b>	<b>4,026,608</b>	<b>1,984,926</b>
Taxation - Current	82,054	160,757	215,001	207,359	183,603
- Prior Years	25,000	148,339	10,851	-	116,301
- Deferred	-	75,000	197,477	1,201,956	264,658
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>38,066</b>	<b>1,241,171</b>	<b>(507,759)</b>	<b>2,617,293</b>	<b>1,420,364</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>33,628,173</b>	<b>(19,744,538)</b>	<b>(9,077,932)</b>	<b>39,972,497</b>	<b>21,087,754</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(34,448,326)</b>	<b>23,803,313</b>	<b>4,833,580</b>	<b>(36,924,247)</b>	<b>(23,239,583)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(2,005)</b>	<b>(3,994,209)</b>	<b>4,197,173</b>	<b>(1,724)</b>	<b>(1,686)</b>
<b>Number of Employees</b>	<b>2,768</b>	<b>3,039</b>	<b>3,005</b>	<b>2,678</b>	<b>2,689</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	<b>The Punjab Provincial Co-operative Bank Ltd.</b>				
	2007	2008	2009	2010	2011 *
<b>ASSETS</b>					
Cash & balances with treasury banks	715,017	695,200	601,882	649,913	822,377
Balances with other banks	5,586,775	2,230,225	2,017,990	2,616,765	1,921,724
Lending to financial institutions	-	-	-	-	-
Investments - net	558,009	508,762	451,012	789,335	905,848
Advances - net	8,009,821	7,539,306	6,733,775	5,817,383	6,958,545
Other assets	216,136	148,229	202,010	469,258	735,143
Operating fixed assets	2,571,139	3,703,756	3,705,253	3,562,044	3,534,591
Deferred tax assets	-	-	-	-	-
<b>TOTAL ASSETS</b>	<b>17,656,897</b>	<b>14,825,478</b>	<b>13,711,922</b>	<b>13,904,698</b>	<b>14,878,228</b>
<b>LIABILITIES</b>					
Bills payable	39,654	75,186	44,305	17,285	17,210
Borrowings from financial institutions	12,000,000	8,000,000	8,000,000	3,611,110	277,774
Deposits and other accounts	2,007,645	1,929,185	1,837,175	2,552,078	2,957,690
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	185,623	109,525	134,690	219,451	179,954
Deferred tax liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>14,232,922</b>	<b>10,113,896</b>	<b>10,016,170</b>	<b>6,399,924</b>	<b>3,432,628</b>
<b>NET ASSETS</b>	<b>3,423,975</b>	<b>4,711,582</b>	<b>3,695,752</b>	<b>7,504,774</b>	<b>11,445,600</b>
<b>REPRESENTED BY</b>					
Share Capital	430,351	434,155	434,647	435,437	435,924
Reserves	370,827	402,298	401,727	4,235,213	7,568,159
Un-appropriated profit	133,776	221,040	(749,013)	(631,537)	26,387
Surplus/ (Deficit) on revaluation of assets	2,489,021	3,654,089	3,608,391	3,465,661	3,415,130
<b>TOTAL</b>	<b>3,423,975</b>	<b>4,711,582</b>	<b>3,695,752</b>	<b>7,504,774</b>	<b>11,445,600</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	1,228,805	984,869	1,193,637	716,382	793,002
Mark-Up/ Return/Interest Expenses	547,198	618,581	1,570,956	230,521	82,862
<b>Net Mark-Up / Interest Income</b>	<b>681,607</b>	<b>366,288</b>	<b>(377,319)</b>	<b>485,861</b>	<b>710,140</b>
Provisions & bad debts written off directly	375,366	3,551	-	(60,855)	-
<b>Net Mark-Up / Interest Income after Provision</b>	<b>306,241</b>	<b>362,737</b>	<b>(377,319)</b>	<b>546,716</b>	<b>710,140</b>
Fees, Commission & Brokerage income	22,805	32,944	30,223	12,434	12,190
Dividend income	4,811	6,167	7,386	14,772	14,780
Income from dealing in foreign currencies	-	-	-	-	-
Other income	347,161	316,282	39,785	202,703	18,944
<b>Total Non - Markup / Interest Income</b>	<b>374,777</b>	<b>355,393</b>	<b>77,394</b>	<b>229,909</b>	<b>45,914</b>
Administrative expenses	550,203	596,293	678,896	405,668	454,213
Other expenses	551	251	250	55,855	2,199
<b>Total Non-Markup/Interest Expenses</b>	<b>550,754</b>	<b>596,544</b>	<b>679,146</b>	<b>461,523</b>	<b>456,412</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>130,264</b>	<b>121,586</b>	<b>(979,071)</b>	<b>315,102</b>	<b>299,642</b>
Taxation - Current	481	1,170	-	10,000	8,389
- Prior Years	-	-	-	8,000	-
- Deferred	-	-	-	-	-
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>129,783</b>	<b>120,416</b>	<b>(979,071)</b>	<b>297,102</b>	<b>291,253</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(939,551)</b>	<b>(3,725,168)</b>	<b>(321,956)</b>	<b>(924,905)</b>	<b>(2,106,998)</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>316,912</b>	<b>346,678</b>	<b>16,483</b>	<b>230,203</b>	<b>591,485</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>3,430</b>	<b>2,124</b>	<b>(80)</b>	<b>1,437,797</b>	<b>1,666,889</b>
<b>Number of Employees</b>	<b>2,039</b>	<b>2,043</b>	<b>2,039</b>	<b>1,828</b>	<b>1,885</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	<b>The Punjab Provincial Co-operative Bank Ltd.</b>				
	2012*	2013	2014	2015	2016
<b>ASSETS</b>					
Cash & balances with treasury banks	533,867	634,679	779,550	866,698	770,803
Balances with other banks	923,473	1,986,887	1,240,883	1,775,794	885,556
Lending to financial institutions	-	-	500,000	-	-
Investments - net	1,108,617	791,599	2,150,672	1,934,771	2,525,001
Advances - net	7,810,420	7,862,562	7,975,705	9,194,515	9,434,539
Other assets	730,999	762,731	743,700	923,123	912,480
Operating fixed assets	3,445,150	4,571,028	4,594,887	4,619,964	4,645,212
Deferred tax assets	-	-	-	-	-
<b>TOTAL ASSETS</b>	<b>14,552,526</b>	<b>16,609,486</b>	<b>17,985,397</b>	<b>19,314,865</b>	<b>19,173,591</b>
<b>LIABILITIES</b>					
Bills payable	-	13,746	27,065	27,324	14,807
Borrowings from financial institutions	30,845	-	-	-	-
Deposits and other accounts	2,409,075	2,747,708	3,707,719	4,567,142	4,186,617
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	303,843	2,641,887	2,789,285	3,130,519	3,199,188
Deferred tax liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>2,743,763</b>	<b>5,403,341</b>	<b>6,524,069</b>	<b>7,724,985</b>	<b>7,400,612</b>
<b>NET ASSETS</b>	<b>11,808,763</b>	<b>11,206,145</b>	<b>11,461,328</b>	<b>11,589,880</b>	<b>11,772,979</b>
<b>REPRESENTED BY</b>					
Share Capital	436,148	436,410	1,938,210	1,938,243	7,886,842
Reserves	7,941,588	8,060,799	6,581,685	6,603,774	682,816
Un-appropriated profit	77,033	(1,836,133)	(1,656,708)	(1,678,728)	(1,580,623)
Surplus/ (Deficit) on revaluation of assets	3,353,994	4,545,069	4,598,141	4,726,591	4,783,944
<b>TOTAL</b>	<b>11,808,763</b>	<b>11,206,145</b>	<b>11,461,328</b>	<b>11,589,880</b>	<b>11,772,979</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	1,580,867	1,595,985	1,619,737	1,739,766	1,647,117
Mark-Up/ Return/Interest Expenses	126,469	115,098	149,263	197,365	140,781
<b>Net Mark-Up / Interest Income</b>	<b>1,454,398</b>	<b>1,480,887</b>	<b>1,470,474</b>	<b>1,542,401</b>	<b>1,506,336</b>
Provisions & bad debts written off directly	88,059	(37,970)	-	-	194
<b>Net Mark-Up / Interest Income after Provision</b>	<b>1,366,339</b>	<b>1,518,857</b>	<b>1,470,474</b>	<b>1,542,401</b>	<b>1,506,142</b>
Fees, Commission & Brokerage income	25,052	24,148	23,911	17,122	16,817
Dividend income	14,829	18,693	17,193	12,408	25,884
Income from dealing in foreign currencies	-	-	-	-	-
Other income	46,015	57,891	68,840	70,377	89,776
<b>Total Non - Markup / Interest Income</b>	<b>85,896</b>	<b>100,732</b>	<b>109,944</b>	<b>99,907</b>	<b>132,477</b>
Administrative expenses	877,831	1,147,041	1,469,612	1,432,249	1,389,835
Other expenses	171,413	18	-	85,872	106,799
<b>Total Non-Markup/Interest Expenses</b>	<b>1,049,244</b>	<b>1,147,059</b>	<b>1,469,612</b>	<b>1,518,121</b>	<b>1,496,634</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>402,991</b>	<b>472,530</b>	<b>110,806</b>	<b>124,187</b>	<b>141,985</b>
Taxation - Current	19,661	12,985	26,947	33,048	38,037
- Prior Years	-	(19,183)	-	1,414	-
- Deferred	-	-	-	-	-
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>383,330</b>	<b>478,728</b>	<b>83,859</b>	<b>89,725</b>	<b>103,948</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(3,326,137)</b>	<b>780,713</b>	<b>1,516,968</b>	<b>301,375</b>	<b>(441,734)</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>447,470</b>	<b>383,722</b>	<b>(1,319,822)</b>	<b>320,993</b>	<b>(544,053)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>1,743,282</b>	<b>(209)</b>	<b>1,721</b>	<b>(309)</b>	<b>(346)</b>
<b>Number of Employees</b>	<b>1,713</b>	<b>1,841</b>	<b>1,852</b>	<b>1,848</b>	<b>1,868</b>

\* As on 30<sup>th</sup> June

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	<b>RBS (Pakistan) Ltd.</b>		
	2008	2009	2010
<b>ASSETS</b>			
Cash & balances with treasury banks	8,578,315	6,456,119	6,216,709
Balances with other banks	1,528,817	1,803,273	4,986,783
Lending to financial institutions	1,783,375	800,000	250,000
Investments - net	18,983,027	27,357,638	28,164,268
Advances - net	67,910,051	48,501,829	38,292,651
Other assets	3,094,379	2,485,886	2,085,660
Operating fixed assets	4,723,595	4,445,682	3,572,820
Deferred tax assets	1,490,856	1,587,230	2,911,699
<b>TOTAL ASSETS</b>	<b>108,092,415</b>	<b>93,437,657</b>	<b>86,480,590</b>
<b>LIABILITIES</b>			
Bills payable	1,731,520	1,230,248	1,749,011
Borrowings from financial institutions	8,195,773	11,372,358	5,249,771
Deposits and other accounts	79,102,705	63,635,842	66,134,326
Sub-ordinated loans	798,880	798,560	598,880
Liabilities against assets subject to finance lease	-	-	-
Other liabilities	8,208,833	7,595,887	6,095,023
Deferred tax liabilities	-	-	-
<b>TOTAL LIABILITIES</b>	<b>98,037,711</b>	<b>84,632,895</b>	<b>79,827,011</b>
<b>NET ASSETS</b>	<b>10,054,704</b>	<b>8,804,762</b>	<b>6,653,579</b>
<b>REPRESENTED BY</b>			
Share Capital	13,474,364	17,179,814	17,179,814
Reserves	(6,395,647)	(6,395,647)	(6,395,647)
Advance against subscription for right shares	3,705,450	-	-
Un-appropriated profit	(2,508,205)	(3,847,658)	(5,840,823)
Surplus/ (Deficit) on revaluation of assets	1,778,742	1,868,253	1,710,235
<b>TOTAL</b>	<b>10,054,704</b>	<b>8,804,762</b>	<b>6,653,579</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>			
Mark-Up/ Return/Interest Earned	11,489,886	11,583,400	9,222,943
Mark-Up/ Return/Interest Expenses	5,648,005	6,385,845	5,677,327
<b>Net Mark-Up / Interest Income</b>	<b>5,841,881</b>	<b>5,197,555</b>	<b>3,545,616</b>
Provisions & bad debts written off directly	3,589,705	3,944,555	2,249,960
<b>Net Mark-Up / Interest Income after Provision</b>	<b>2,252,176</b>	<b>1,253,000</b>	<b>1,295,656</b>
Fees, Commission & Brokerage income	1,936,012	1,232,228	808,759
Dividend income	1,769	1,742	924
Income from dealing in foreign currencies	649,344	416,042	334,689
Other income	1,165,877	1,139,246	542,353
<b>Total Non - Markup / Interest Income</b>	<b>3,753,002</b>	<b>2,789,258</b>	<b>1,686,725</b>
Administrative expenses	6,498,670	5,796,655	5,977,703
Other expenses	65,065	143,876	(57,469)
<b>Total Non-Markup/Interest Expenses</b>	<b>6,563,735</b>	<b>5,940,531</b>	<b>5,920,234</b>
Extra ordinary/unusual Items	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(558,557)</b>	<b>(1,898,273)</b>	<b>(2,937,853)</b>
Taxation - Current	1,064,870	72,037	111,443
- Prior Years	88,000	(487,900)	199,337
- Deferred	(1,193,768)	(144,356)	(1,246,153)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>(517,659)</b>	<b>(1,338,054)</b>	<b>(2,002,480)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(4,073,848)</b>	<b>6,840,004</b>	<b>4,183,981</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(3,250,503)</b>	<b>(8,382,817)</b>	<b>(1,034,398)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>3,700,722</b>	<b>(8,126)</b>	<b>(199,680)</b>
<b>Number of Employees</b>	<b>4,059</b>	<b>3,157</b>	<b>2,889</b>

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

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	<b>Samba Bank Ltd.*</b>				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & balances with treasury banks	1,003,611	774,575	961,280	1,250,011	1,463,306
Balances with other banks	63,348	331,201	707,912	1,195,948	59,384
Lending to financial institutions	8,565,836	2,313,308	3,123,377	1,389,003	803,459
Investments - net	3,947,925	3,829,354	5,807,829	11,090,905	9,663,613
Advances - net	4,693,113	6,163,008	9,723,411	12,137,786	15,831,327
Other assets	722,911	837,928	748,140	844,591	1,170,140
Operating fixed assets	854,292	1,157,689	1,112,169	1,001,413	903,608
Deferred tax assets	804,266	1,080,273	1,550,008	1,601,463	1,436,135
<b>TOTAL ASSETS</b>	<b>20,655,302</b>	<b>16,487,336</b>	<b>23,734,126</b>	<b>30,511,120</b>	<b>31,330,972</b>
<b>LIABILITIES</b>					
Bills payable	1,056,878	55,349	78,127	115,759	529,005
Borrowings from financial institutions	182,611	437,949	3,141,284	6,534,994	3,996,032
Deposits and other accounts	12,644,938	9,859,537	12,520,633	14,871,806	17,669,297
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	3,403	420	279	279	-
Other liabilities	565,314	671,927	918,143	1,062,604	954,371
Deferred tax liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>14,453,144</b>	<b>11,025,182</b>	<b>16,658,466</b>	<b>22,585,442</b>	<b>23,148,705</b>
<b>NET ASSETS</b>	<b>6,202,158</b>	<b>5,462,154</b>	<b>7,075,660</b>	<b>7,925,678</b>	<b>8,182,267</b>
<b>REPRESENTED BY</b>					
Share Capital	8,769,517	8,769,517	8,769,517	14,334,734	14,334,734
Advance against Equity	-	-	2,189,440	-	-
Reserves	43,080	43,080	43,080	43,080	90,383
Un-appropriated profit	(2,593,956)	(3,336,267)	(3,929,320)	(6,441,559)	(6,252,347)
Surplus/ (Deficit) on revaluation of assets	(16,483)	(14,176)	2,943	(10,577)	9,497
<b>TOTAL</b>	<b>6,202,158</b>	<b>5,462,154</b>	<b>7,075,660</b>	<b>7,925,678</b>	<b>8,182,267</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	1,182,921	1,758,004	1,878,626	2,384,653	3,352,186
Mark-Up/ Return/Interest Expenses	837,869	1,071,307	1,208,857	1,350,320	1,943,845
<b>Net Mark-Up / Interest Income</b>	<b>345,052</b>	<b>686,697</b>	<b>669,769</b>	<b>1,034,333</b>	<b>1,408,341</b>
Provisions & bad debts written off directly	924,777	312,528	239,511	17,599	(46,204)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>(579,725)</b>	<b>374,169</b>	<b>430,258</b>	<b>1,016,734</b>	<b>1,454,545</b>
Fees, Commission & Brokerage income	23,807	51,938	40,781	73,829	63,726
Dividend income	31,270	12,005	873	22,492	2,453
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	(8,596)	8,992	22,876	58,960	18,749
Other income	81,951	52,494	27,694	165,962	67,469
<b>Total Non - Markup / Interest Income</b>	<b>128,432</b>	<b>125,429</b>	<b>92,224</b>	<b>321,243</b>	<b>152,397</b>
Administrative expenses	891,889	1,461,077	1,415,235	1,456,873	1,393,321
Other expenses	29,497	49,962	175,671	11,400	12,727
<b>Total Non-Markup/Interest Expenses</b>	<b>921,386</b>	<b>1,511,039</b>	<b>1,590,906</b>	<b>1,468,273</b>	<b>1,406,048</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(1,372,679)</b>	<b>(1,011,441)</b>	<b>(1,068,424)</b>	<b>(130,296)</b>	<b>200,894</b>
Taxation - Current	10,050	-	-	27,056	36,566
- Prior Years	-	-	-	11,418	(226,493)
- Deferred	(59,837)	(269,130)	(475,371)	(49,176)	154,306
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>(1,322,892)</b>	<b>(742,311)</b>	<b>(593,053)</b>	<b>(119,594)</b>	<b>236,515</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(3,988,879)</b>	<b>(2,064,838)</b>	<b>2,830,171</b>	<b>5,087,251</b>	<b>(2,388,547)</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(1,803,824)</b>	<b>2,107,531</b>	<b>(4,456,195)</b>	<b>(5,293,616)</b>	<b>1,465,557</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>5,944,844</b>	<b>(3,876)</b>	<b>2,189,440</b>	<b>983,132</b>	<b>(279)</b>
<b>Number of Employees</b>	<b>1,224</b>	<b>1,026</b>	<b>787</b>	<b>810</b>	<b>760</b>

\* Crescent Commercial Bank Ltd was renamed as Samba Bank Ltd. w.e.f 20<sup>th</sup> October,2008

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Samba Bank Ltd.				
	2012	2013	2014	2015	2016
<b>ASSETS</b>					
Cash & balances with treasury banks	2,052,832	2,795,889	2,525,366	3,258,421	4,723,664
Balances with other banks	2,289,653	117,483	79,761	1,071,112	816,421
Lending to financial institutions	2,777,162	790,672	1,900,000	2,000,000	5,277,254
Investments - net	8,894,957	13,991,462	19,953,205	44,726,421	57,237,456
Advances - net	15,444,776	18,269,396	21,812,172	24,187,038	28,789,980
Other assets	1,152,710	1,691,360	2,451,553	2,942,082	2,701,360
Operating fixed assets	832,375	861,709	800,890	1,323,670	1,458,715
Deferred tax assets	1,409,372	1,483,569	1,058,113	657,592	409,641
<b>TOTAL ASSETS</b>	<b>34,853,837</b>	<b>40,001,540</b>	<b>50,581,060</b>	<b>80,166,336</b>	<b>101,414,491</b>
<b>LIABILITIES</b>					
Bills payable	250,709	918,662	308,894	492,159	915,076
Borrowings from financial institutions	2,477,466	2,987,399	5,964,576	27,325,753	35,847,072
Deposits and other accounts	22,753,644	24,632,610	31,642,143	38,844,291	50,306,804
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	856,135	1,331,691	1,410,850	1,659,914	2,026,015
Deferred tax liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>26,337,954</b>	<b>29,870,362</b>	<b>39,326,463</b>	<b>68,322,117</b>	<b>89,094,967</b>
<b>NET ASSETS</b>	<b>8,515,883</b>	<b>10,131,178</b>	<b>11,254,597</b>	<b>11,844,219</b>	<b>12,319,524</b>
<b>REPRESENTED BY</b>					
Share Capital	14,334,734	8,082,387	10,082,387	10,082,387	10,082,387
Advance against Equity	-	1,613,502	-	-	-
Reserves	150,561	167,424	212,640	298,760	407,680
Un-appropriated profit	(6,011,639)	291,091	471,956	816,439	1,252,121
Surplus/ (Deficit) on revaluation of assets	42,227	(23,226)	487,614	646,633	577,336
<b>TOTAL</b>	<b>8,515,883</b>	<b>10,131,178</b>	<b>11,254,597</b>	<b>11,844,219</b>	<b>12,319,524</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	3,054,034	3,206,548	4,618,568	5,468,187	5,682,057
Mark-Up/ Return/Interest Expenses	1,721,825	1,822,677	2,805,889	3,325,564	3,576,446
<b>Net Mark-Up / Interest Income</b>	<b>1,332,209</b>	<b>1,383,871</b>	<b>1,812,679</b>	<b>2,142,623</b>	<b>2,105,611</b>
Provisions & bad debts written off directly	(90,600)	(89,935)	(99,358)	21,540	265,459
<b>Net Mark-Up / Interest Income after Provision</b>	<b>1,422,809</b>	<b>1,473,806</b>	<b>1,912,037</b>	<b>2,121,083</b>	<b>1,840,152</b>
Fees, Commission & Brokerage income	73,851	94,849	104,664	125,696	177,769
Dividend income	1,379	2,816	3,673	22,036	36,492
Gain/Loss on sale of securities	-	-	37,193	484,784	702,571
Income from dealing in foreign currencies	38,235	56,935	48,221	75,208	139,621
Other income	41,040	5,898	23,520	97,533	22,953
<b>Total Non - Markup / Interest Income</b>	<b>154,505</b>	<b>160,498</b>	<b>217,271</b>	<b>805,257</b>	<b>1,079,406</b>
Administrative expenses	1,458,244	1,550,837	1,645,959	2,060,056	1,980,190
Other expenses	(44,964)	1,806	58,089	50,907	12,913
<b>Total Non-Markup/Interest Expenses</b>	<b>1,413,280</b>	<b>1,552,643</b>	<b>1,704,048</b>	<b>2,110,963</b>	<b>1,993,103</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>164,034</b>	<b>81,661</b>	<b>425,260</b>	<b>815,377</b>	<b>926,455</b>
Taxation - Current	16,040	33,787	48,487	62,464	67,373
- Prior Years	(165,892)	-	-	13,817	29,215
- Deferred	13,000	(36,439)	150,692	308,493	285,265
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>300,886</b>	<b>84,313</b>	<b>226,081</b>	<b>430,603</b>	<b>544,602</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>2,027,886</b>	<b>(574,066)</b>	<b>5,795,768</b>	<b>27,066,960</b>	<b>14,243,363</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>791,909</b>	<b>(2,459,077)</b>	<b>(6,490,511)</b>	<b>(25,342,554)</b>	<b>(13,032,811)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>-</b>	<b>1,604,030</b>	<b>386,498</b>	<b>-</b>	<b>-</b>
<b>Number of Employees</b>	<b>732</b>	<b>614</b>	<b>602</b>	<b>657</b>	<b>680</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

	Silkbank Ltd.*				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & balances with treasury banks	3,223,780	3,070,067	3,120,880	3,414,524	4,436,142
Balances with other banks	128,991	190,197	151,068	89,355	94,322
Lending to financial institutions	839,959	1,376,651	1,067,708	1,050,754	3,100,803
Investments - net	17,859,169	12,012,233	20,179,329	12,964,526	17,547,640
Advances - net	25,874,972	31,087,373	32,097,490	44,354,406	49,936,279
Other assets	1,598,131	2,292,358	4,351,022	4,093,084	7,229,763
Operating fixed assets	2,367,883	3,002,450	3,720,695	2,443,805	4,755,911
Deferred tax assets	1,767,715	2,613,939	3,976,149	4,192,954	3,569,417
<b>TOTAL ASSETS</b>	<b>53,660,600</b>	<b>55,645,268</b>	<b>68,664,341</b>	<b>72,603,408</b>	<b>90,670,277</b>
<b>LIABILITIES</b>					
Bills payable	570,756	431,537	637,602	836,931	1,679,456
Borrowings from financial institutions	6,880,449	8,738,616	15,088,332	9,871,141	17,781,686
Deposits and other accounts	42,373,710	41,056,630	49,610,034	55,706,188	64,071,908
Sub-ordinated loans	650,000	-	-	-	-
Liabilities against assets subject to finance lease	80,155	39,731	10,476	-	-
Other liabilities	925,091	987,394	1,554,808	1,355,201	1,498,720
Deferred tax liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>51,480,161</b>	<b>51,253,908</b>	<b>66,901,252</b>	<b>67,769,461</b>	<b>85,031,770</b>
<b>NET ASSETS</b>	<b>2,180,439</b>	<b>4,391,360</b>	<b>1,763,089</b>	<b>4,833,947</b>	<b>5,638,507</b>
<b>REPRESENTED BY</b>					
Share Capital	5,001,750	9,003,150	9,003,150	26,716,048	13,431,374
Reserves	218,556	218,556	224,649	(13,284,674)	-
Un-appropriated profit	(4,119,537)	(6,131,709)	(9,030,894)	(8,614,289)	139,013
Surplus/ (Deficit) on revaluation of assets	1,079,670	1,301,363	1,566,184	16,862	(8,054,519)
<b>TOTAL</b>	<b>2,180,439</b>	<b>4,391,360</b>	<b>1,763,089</b>	<b>4,833,947</b>	<b>122,639</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					<b>5,638,507</b>
Mark-Up/ Return/Interest Earned	4,799,853	4,588,299	5,913,317	6,775,565	
Mark-Up/ Return/Interest Expenses	4,440,116	4,218,901	5,855,517	5,926,528	8,385,608
<b>Net Mark-Up / Interest Income</b>	<b>359,737</b>	<b>369,398</b>	<b>57,800</b>	<b>849,037</b>	<b>6,514,770</b>
Provisions & bad debts written off directly	3,132,444	1,642,093	2,309,355	228,114	<b>1,870,838</b>
<b>Net Mark-Up / Interest Income after Provision</b>	<b>(2,772,707)</b>	<b>(1,272,695)</b>	<b>(2,251,555)</b>	<b>620,923</b>	<b>(2,629,853)</b>
Fees, Commission & Brokerage income	369,468	188,596	327,949	322,162	<b>4,500,691</b>
Dividend income	44,465	27,173	27,921	29,316	386,295
Gain/Loss on sale of securities					50,427
Income from dealing in foreign currencies	64,312	53,343	113,733	-	-
Other income	298,580	115,398	192,584	130,944	157,612
<b>Total Non - Markup / Interest Income</b>	<b>776,825</b>	<b>384,510</b>	<b>662,187</b>	<b>702,382</b>	<b>252,252</b>
Administrative expenses	1,270,317	1,935,732	2,747,856	<b>1,184,804</b>	<b>846,586</b>
Other expenses	54,066	10,338	(84,765)	3,153,601	3,779,045
<b>Total Non-Markup/Interest Expenses</b>	<b>1,324,383</b>	<b>1,946,070</b>	<b>2,663,091</b>	<b>(112,328)</b>	<b>209,314</b>
Amortization of Deferred Cost	-	-	-	<b>3,041,273</b>	<b>3,988,359</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(3,320,265)</b>	<b>(2,834,255)</b>	<b>(4,252,459)</b>	<b>(1,235,546)</b>	<b>1,358,918</b>
Taxation - Current	35,382	16,462	8,414	85,608	92,322
- Prior Years	439,351	-	34,616	-	-
- Deferred	(754,091)	(836,449)	(1,392,584)	(190,000)	571,533
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>(3,040,907)</b>	<b>(2,014,268)</b>	<b>(2,902,905)</b>	<b>(1,131,154)</b>	<b>695,063</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(2,009,657)</b>	<b>(7,156,950)</b>	<b>6,510,410</b>	<b>(10,011,424)</b>	<b>8,225,230</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(2,314,360)</b>	<b>5,063,650</b>	<b>(7,016,247)</b>	<b>5,824,599</b>	<b>(7,198,645)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>1,111,473</b>	<b>3,301,944</b>	<b>(33,630)</b>	<b>4,238,756</b>	<b>-</b>
<b>Number of Employees</b>	<b>1,253</b>	<b>1,721</b>	<b>1,959</b>	<b>2,179</b>	<b>2,564</b>

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

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	<b>Silkbank Ltd.</b>				
	2012	2013	2014	2015	2016
<b>ASSETS</b>					
Cash & balances with treasury banks	4,006,569	5,361,695	5,102,984	7,343,670	7,370,962
Balances with other banks	86,002	226,184	139,478	194,065	87,748
Lending to financial institutions	5,662,423	446,859	3,000,000	6,260,444	706,572
Investments - net	12,734,898	14,853,257	18,105,414	35,512,864	37,488,482
Advances - net	49,000,494	56,088,439	58,966,877	61,074,207	64,802,628
Other assets	9,318,619	6,293,252	8,833,892	14,040,004	16,771,466
Operating fixed assets	4,637,334	4,691,552	4,563,290	4,496,648	4,101,219
Deferred tax assets	3,615,231	3,839,078	3,937,182	4,180,969	3,704,745
<b>TOTAL ASSETS</b>	<b>89,061,570</b>	<b>91,800,316</b>	<b>102,649,117</b>	<b>133,102,871</b>	<b>135,033,822</b>
<b>LIABILITIES</b>					
Bills payable	1,978,549	2,747,400	2,153,091	2,413,342	3,996,044
Borrowings from financial institutions	11,376,781	11,381,975	21,742,246	33,230,182	30,195,702
Deposits and other accounts	69,050,447	69,433,452	68,770,255	81,097,581	86,787,423
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	17,105	14,145	10,694
Other liabilities	1,302,008	1,562,301	1,465,593	1,770,959	1,989,371
Deferred tax liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>83,707,785</b>	<b>85,125,128</b>	<b>94,148,290</b>	<b>118,526,209</b>	<b>122,979,234</b>
<b>NET ASSETS</b>	<b>5,353,785</b>	<b>6,675,188</b>	<b>8,500,827</b>	<b>14,576,662</b>	<b>12,054,588</b>
<b>REPRESENTED BY</b>					
Share Capital	26,716,048	26,716,048	26,716,048	77,998,099	77,998,099
Advance against equity	-	2,200,000	4,200,000	4,200,000	2,000,000
Reserves	(13,121,912)	(13,121,912)	(13,104,540)	(56,386,591)	(56,238,880)
Un-appropriated profit	(8,400,375)	(9,526,849)	(9,444,123)	(11,334,916)	(11,757,111)
Surplus/ (Deficit) on revaluation of assets	160,024	407,901	133,442	100,070	52,480
<b>TOTAL</b>	<b>5,353,785</b>	<b>6,675,188</b>	<b>8,500,827</b>	<b>14,576,662</b>	<b>12,054,588</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	8,583,566	7,622,425	9,429,216	8,933,315	9,959,053
Mark-Up/ Return/Interest Expenses	6,681,338	5,462,669	5,969,099	5,833,685	5,609,691
<b>Net Mark-Up / Interest Income</b>	<b>1,902,228</b>	<b>2,159,756</b>	<b>3,460,117</b>	<b>3,099,630</b>	<b>4,349,362</b>
Provisions & bad debts written off directly	(580,489)	633,475	367,613	724,377	(48,795)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>2,482,717</b>	<b>1,526,281</b>	<b>3,092,504</b>	<b>2,375,253</b>	<b>4,398,157</b>
Fees, Commission & Brokerage income	492,410	593,494	868,263	976,838	1,241,599
Dividend income	53,767	63,401	47,168	40,652	58,911
Gain/Loss on sale of securities	209,941	219,589	515,645	650,948	144,531
Income from dealing in foreign currencies	-	-	196,672	181,696	154,203
Other income	308,548	448,096	92,615	44,189	613,420
<b>Total Non - Markup / Interest Income</b>	<b>1,064,666</b>	<b>1,324,580</b>	<b>1,720,363</b>	<b>1,894,323</b>	<b>2,212,664</b>
Administrative expenses	4,213,559	4,407,927	4,692,044	5,268,719	5,500,470
Other expenses	(136,907)	(28,988)	(10,592)	840,559	(174,781)
<b>Total Non-Markup/Interest Expenses</b>	<b>4,076,652</b>	<b>4,378,939</b>	<b>4,681,452</b>	<b>6,109,278</b>	<b>5,325,689</b>
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(529,269)</b>	<b>(1,528,078)</b>	<b>131,415</b>	<b>(1,839,702)</b>	<b>1,285,132</b>
Taxation - Current	-	-	-	-	-
- Prior Years	(92,322)	-	-	92,322	47,848
- Deferred	(92,676)	(371,516)	44,555	(220,419)	498,731
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>(344,271)</b>	<b>(1,156,562)</b>	<b>86,860</b>	<b>(1,711,605)</b>	<b>738,553</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(6,429,336)</b>	<b>171,484</b>	<b>1,540,395</b>	<b>14,775,621</b>	<b>5,562,304</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>5,991,443</b>	<b>(876,176)</b>	<b>(3,882,758)</b>	<b>(20,304,507)</b>	<b>(2,406,940)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>-</b>	<b>2,200,000</b>	<b>1,996,948</b>	<b>7,824,159</b>	<b>(3,234,389)</b>
<b>Number of Employees</b>	<b>2,750</b>	<b>2,886</b>	<b>2,906</b>	<b>3,126</b>	<b>3,367</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

	<b>Sindh Bank Ltd.</b>				
	2011	2012	2013	2014	2015
<b>ASSETS</b>					
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
<b>TOTAL ASSETS</b>	<b>47,730,123</b>	<b>92,291,099</b>	<b>75,032,454</b>	<b>124,871,480</b>	<b>128,242,115</b>
<b>LIABILITIES</b>					
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	-
<b>TOTAL LIABILITIES</b>	<b>37,067,110</b>	<b>81,202,911</b>	<b>63,705,567</b>	<b>110,769,086</b>	<b>113,483,725</b>
<b>NET ASSETS</b>	<b>10,663,013</b>	<b>11,088,188</b>	<b>11,326,887</b>	<b>14,102,394</b>	<b>14,758,390</b>
<b>REPRESENTED BY</b>					
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
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
<b>TOTAL</b>	<b>10,663,013</b>	<b>11,088,188</b>	<b>11,326,887</b>	<b>14,102,394</b>	<b>14,758,390</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
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
<b>Net Mark-Up / Interest Income</b>	<b>1,462,935</b>	<b>2,038,415</b>	<b>2,257,738</b>	<b>3,435,347</b>	<b>4,442,415</b>
Provisions & bad debts written off directly	31,382	1,069	17,292	19,078	2,520,355
<b>Net Mark-Up / Interest Income after Provision</b>	<b>1,431,553</b>	<b>2,037,346</b>	<b>2,240,446</b>	<b>3,416,269</b>	<b>1,922,060</b>
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
<b>Total Non - Markup / Interest Income</b>	<b>222,183</b>	<b>526,717</b>	<b>859,651</b>	<b>956,465</b>	<b>3,491,838</b>
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
<b>Total Non-Markup/Interest Expenses</b>	<b>513,773</b>	<b>1,277,636</b>	<b>2,146,697</b>	<b>2,761,048</b>	<b>3,362,399</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>1,139,963</b>	<b>1,286,427</b>	<b>953,400</b>	<b>1,611,686</b>	<b>2,051,499</b>
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)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>749,561</b>	<b>887,772</b>	<b>665,904</b>	<b>1,079,479</b>	<b>1,230,263</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>18,654,331</b>	<b>38,872,837</b>	<b>(24,032,149)</b>	<b>22,133,894</b>	<b>13,713,559</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(26,754,997)</b>	<b>(37,317,073)</b>	<b>24,886,737</b>	<b>(20,239,517)</b>	<b>(12,083,935)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>10,000,000</b>	<b>(600,000)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Number of Employees</b>	<b>592</b>	<b>1,241</b>	<b>1,588</b>	<b>1,776</b>	<b>1,985</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

	<b>Sindh Bank Ltd.</b>
	<b>2016</b>
<b>ASSETS</b>	
Cash & balances with treasury banks	7,500,675
Balances with other banks	791,478
Lending to financial institutions	6,938,610
Investments - net	71,539,737
Advances - net	51,883,182
Other assets	4,735,723
Operating fixed assets	1,825,483
Deferred tax assets	1,190,485
<b>TOTAL ASSETS</b>	<b>146,405,373</b>
<b>LIABILITIES</b>	
Bills payable	714,212
Borrowings from financial institutions	8,910,738
Deposits and other accounts	119,022,240
Sub-ordinate loans	-
Liabilities against assets subject to finance lease	-
Other liabilities	2,177,298
Deferred tax liabilities	-
<b>TOTAL LIABILITIES</b>	<b>130,824,488</b>
<b>NET ASSETS</b>	<b>15,580,885</b>
<b>REPRESENTED BY</b>	
Share Capital	10,010,130
Reserves	1,200,812
Un-appropriated profit	4,185,911
Surplus/ (Deficit) on revaluation of assets	134,032
<b>TOTAL</b>	<b>15,530,885</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>	
Mark-Up/ Return/Interest Earned	9,775,399
Mark-Up/ Return/Interest Expenses	5,371,167
<b>Net Mark-Up / Interest Income</b>	<b>4,404,232</b>
Provisions & bad debts written off directly	1,607,448
<b>Net Mark-Up / Interest Income after Provision</b>	<b>2,796,784</b>
Fees, Commission & Brokerage income	358,828
Dividend income	141,517
Gain/Loss on sale of securities	2,933,656
Income from dealing in foreign currencies	52,754
Other income	9,195
<b>Total Non - Markup / Interest Income</b>	<b>3,495,950</b>
Administrative expenses	3,864,279
Other expenses	525
<b>Total Non-Markup/Interest Expenses</b>	<b>3,864,804</b>
Extra ordinary/unusual Items	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>2,427,930</b>
Taxation - Current	1,404,921
- Prior Years	185,408
- Deferred	(553,225)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>1,390,826</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>3,340,734</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(2,292,449)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>10,181</b>
<b>Number of Employees</b>	<b>2,099</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

	<b>SME Bank Ltd.</b>				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & balances with treasury banks	286,705	200,112	213,778	227,980	214,606
Balances with other banks	52,980	49,751	57,296	9,091	5,222
Lending to financial institutions	258,944	100,000	33,445	-	800,000
Investments - net	3,058,130	2,545,053	2,939,132	2,892,131	3,129,260
Advances - net	2,118,347	2,526,322	2,500,916	2,510,780	2,718,879
Other assets	216,176	208,629	446,244	256,519	217,471
Operating fixed assets	144,589	124,546	108,418	109,854	112,305
Deferred tax assets	447,887	2,597	-	-	-
<b>TOTAL ASSETS</b>	<b>6,583,758</b>	<b>5,757,010</b>	<b>6,299,229</b>	<b>6,006,355</b>	<b>7,197,743</b>
<b>LIABILITIES</b>					
Bills payable	40,441	37,686	54,542	40,505	183,863
Borrowings from financial institutions	1,400,000	1,518,100	1,371,750	1,360,622	2,125,447
Deposits and other accounts	1,879,587	1,892,018	2,203,152	2,225,822	2,647,157
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	25,371	19,442	12,087	22,215	13,725
Other liabilities	429,752	335,275	436,957	364,300	361,241
Deferred tax liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>3,775,151</b>	<b>3,802,521</b>	<b>4,078,488</b>	<b>4,013,464</b>	<b>5,331,433</b>
<b>NET ASSETS</b>	<b>2,808,607</b>	<b>1,954,489</b>	<b>2,220,741</b>	<b>1,992,891</b>	<b>1,866,310</b>
<b>REPRESENTED BY</b>					
Share Capital	2,392,507	2,392,507	2,392,507	2,392,507	2,392,507
Minority interest	-	-	-	-	-
Reserves	199,356	199,356	206,526	206,526	206,526
Un-appropriated profit	297,418	(235,530)	(206,848)	(454,710)	(684,648)
Surplus/ (Deficit) on revaluation of assets	(80,674)	(401,844)	(171,444)	(151,432)	(48,075)
<b>TOTAL</b>	<b>2,808,607</b>	<b>1,954,489</b>	<b>2,220,741</b>	<b>1,992,891</b>	<b>1,866,310</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	875,560	774,797	773,936	621,096	693,798
Mark-Up/ Return/Interest Expenses	379,956	385,379	448,106	361,895	421,408
<b>Net Mark-Up / Interest Income</b>	<b>495,604</b>	<b>389,418</b>	<b>325,830</b>	<b>259,201</b>	<b>272,390</b>
Provisions & bad debts written off directly	(137,525)	11,368	(4,764)	125,333	(8,318)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>633,129</b>	<b>378,050</b>	<b>330,594</b>	<b>133,868</b>	<b>280,708</b>
Fees, Commission & Brokerage income	3,608	5,667	11,094	13,505	12,488
Dividend income	1,013	42,177	3,813	3,089	3,431
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	-	(376)	-	-	-
Other income	35,717	11,179	5,491	44,865	4,832
<b>Total Non - Markup / Interest Income</b>	<b>40,338</b>	<b>58,647</b>	<b>20,398</b>	<b>61,459</b>	<b>20,751</b>
Administrative expenses	526,464	570,101	1,189,203	535,350	561,436
Other expenses	(5,091)	(1,410)	(10,469)	4,267	4,647
<b>Total Non-Markup/Interest Expenses</b>	<b>521,373</b>	<b>568,691</b>	<b>1,178,734</b>	<b>539,617</b>	<b>566,083</b>
Extra ordinary/unusual Items (Income)	-	-	(870,140)	(54,630)	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>152,094</b>	<b>(131,994)</b>	<b>42,398</b>	<b>(289,660)</b>	<b>(264,624)</b>
Taxation - Current	50,863	-	3,949	7,713	7,864
- Prior Years	-	-	-	(49,511)	-
- Deferred	(9,172)	400,954	2,597	-	-
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>110,403</b>	<b>(532,948)</b>	<b>35,852</b>	<b>(247,862)</b>	<b>(272,488)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(780,948)</b>	<b>(220,560)</b>	<b>(550,566)</b>	<b>(112,106)</b>	<b>500,408</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>2,528,458</b>	<b>235,410</b>	<b>(180,629)</b>	<b>68,354</b>	<b>(258,182)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(2,045,483)</b>	<b>(4,672)</b>	<b>652,406</b>	<b>9,749</b>	<b>(9,469)</b>
<b>Number of Employees</b>	<b>637</b>	<b>662</b>	<b>566</b>	<b>464</b>	<b>482</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	SME Bank Ltd.				
	2012	2013	2014	2015	2016
<b>ASSETS</b>					
Cash & balances with treasury banks	278,502	314,937	366,873	390,011	560,802
Balances with other banks	44,228	12,670	7,318	1,739	4,226
Lending to financial institutions	750,000	800,000	215,000	885,000	445,000
Investments - net	4,569,617	2,575,458	1,379,486	4,117,491	4,869,535
Advances - net	3,347,420	3,321,647	3,402,772	2,751,710	2,771,720
Other assets	262,679	277,293	217,204	350,292	368,896
Operating fixed assets	145,414	142,424	141,955	120,283	101,859
Deferred tax assets	-	-	-	-	256,177
<b>TOTAL ASSETS</b>	<b>9,397,860</b>	<b>7,444,429</b>	<b>5,730,608</b>	<b>8,616,526</b>	<b>9,378,215</b>
<b>LIABILITIES</b>					
Bills payable	102,132	85,775	58,298	114,107	95,443
Borrowings from financial institutions	3,587,031	1,752,941	777,433	2,888,685	3,460,326
Deposits and other accounts	3,326,423	3,711,419	3,342,155	4,770,201	5,228,716
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	13,592	9,970	3,173	-	-
Other liabilities	726,487	761,789	739,925	487,217	573,082
Deferred tax liabilities	3,606	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>7,759,271</b>	<b>6,321,894</b>	<b>4,920,984</b>	<b>8,260,210</b>	<b>9,357,567</b>
<b>NET ASSETS</b>	<b>1,638,589</b>	<b>1,122,535</b>	<b>809,624</b>	<b>356,316</b>	<b>20,648</b>
<b>REPRESENTED BY</b>					
Share Capital	2,392,507	2,392,507	2,392,507	2,392,507	2,392,507
Minority interest	61,866	59,718	57,070	-	-
Reserves	234,660	234,660	234,660	206,526	206,526
Un-appropriated profit	(1,063,066)	(1,563,447)	(1,939,100)	(2,296,206)	(2,590,705)
Surplus/ (Deficit) on revaluation of assets	12,622	(903)	64,487	53,489	12,320
<b>TOTAL</b>	<b>1,638,589</b>	<b>1,122,535</b>	<b>809,624</b>	<b>356,316</b>	<b>20,648</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	819,120	735,788	819,048	705,267	615,070
Mark-Up/ Return/Interest Expenses	537,819	478,913	542,878	436,280	441,204
<b>Net Mark-Up / Interest Income</b>	<b>281,301</b>	<b>256,875</b>	<b>276,170</b>	<b>268,987</b>	<b>173,866</b>
Provisions & bad debts written off directly	70,514	62,607	68,716	(62,867)	(64,266)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>210,787</b>	<b>194,268</b>	<b>207,454</b>	<b>331,854</b>	<b>238,132</b>
Fees, Commission & Brokerage income	13,490	11,126	10,586	11,022	12,520
Dividend income	1,057	1,632	906	1,395	498
Gain/Loss on sale of securities	-	-	73,434	32,536	32,733
Income from dealing in foreign currencies	-	-	-	-	-
Other income	4,312	14,857	2,686	2,981	1,519
<b>Total Non - Markup / Interest Income</b>	<b>18,859</b>	<b>27,615</b>	<b>87,612</b>	<b>47,934</b>	<b>47,270</b>
Administrative expenses	636,726	634,738	634,381	645,250	740,332
Other expenses	4,393	5,822	37,899	9,108	1,888
<b>Total Non-Markup/Interest Expenses</b>	<b>641,119</b>	<b>640,560</b>	<b>672,280</b>	<b>654,358</b>	<b>742,220</b>
Extra ordinary/unusual Items (Income)	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(411,473)</b>	<b>(418,677)</b>	<b>(377,214)</b>	<b>(274,570)</b>	<b>(456,818)</b>
Taxation - Current	8,809	8,909	9,204	7,587	6,654
- Prior Years	-	(4,148)	-	-	-
- Deferred	-	-	-	-	(264,230)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>(420,282)</b>	<b>(423,438)</b>	<b>(386,418)</b>	<b>(282,157)</b>	<b>(199,242)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>1,656,889</b>	<b>(1,855,453)</b>	<b>(1,537,934)</b>	<b>3,102,178</b>	<b>508,200</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(1,505,210)</b>	<b>1,966,274</b>	<b>1,206,803</b>	<b>(2,695,046)</b>	<b>(734,922)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(3,469)</b>	<b>(5,944)</b>	<b>(7,285)</b>	<b>-</b>	<b>-</b>
<b>Number of Employees</b>	<b>531</b>	<b>518</b>	<b>503</b>	<b>495</b>	<b>490</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	<b>Soneri Bank Ltd.</b>				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & balances with treasury banks	5,861,205	5,646,755	6,471,173	7,247,711	8,959,130
Balances with other banks	4,349,673	3,908,859	1,497,193	1,400,451	879,000
Lending to financial institutions	3,175,009	3,990,269	2,755,377	2,531,900	813,190
Investments - net	19,181,562	14,053,177	29,537,179	34,985,663	45,775,969
Advances - net	40,154,449	47,575,364	48,727,103	54,675,721	65,339,947
Other assets	1,981,207	2,550,130	2,879,927	3,410,654	3,769,078
Operating fixed assets	2,150,955	3,126,857	3,333,891	3,468,923	3,833,916
Deferred tax assets	-	125,843	108,429	384,655	362,156
<b>TOTAL ASSETS</b>	<b>76,854,060</b>	<b>80,977,254</b>	<b>95,310,272</b>	<b>108,105,678</b>	<b>129,732,386</b>
<b>LIABILITIES</b>					
Bills payable	1,640,514	1,254,496	1,763,401	1,857,810	1,571,314
Borrowings from financial institutions	5,865,471	8,441,454	9,385,522	12,370,528	14,557,179
Deposits and other accounts	60,150,128	61,634,491	73,548,226	82,016,811	99,733,970
Sub-ordinated loans	1,198,800	1,198,320	1,197,840	1,197,360	897,840
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	963,270	1,335,446	1,612,082	1,745,496	1,994,796
Deferred tax liabilities	425,398	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>70,243,581</b>	<b>73,864,207</b>	<b>87,507,071</b>	<b>99,188,005</b>	<b>118,755,099</b>
<b>NET ASSETS</b>	<b>6,610,479</b>	<b>7,113,047</b>	<b>7,803,201</b>	<b>8,917,673</b>	<b>10,977,287</b>
<b>REPRESENTED BY</b>					
Share Capital	4,114,222	4,114,222	5,019,351	6,023,221	8,027,824
Reserves	1,876,669	2,016,877	2,003,948	2,029,036	1,182,501
Un-appropriated profit	238,775	834,650	158,278	329,103	1,026,476
Surplus/ (Deficit) on revaluation of assets	380,813	147,298	621,624	536,313	740,486
<b>TOTAL</b>	<b>6,610,479</b>	<b>7,113,047</b>	<b>7,803,201</b>	<b>8,917,673</b>	<b>10,977,287</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	6,271,636	7,822,941	9,337,284	10,250,494	12,895,306
Mark-Up/ Return/Interest Expenses	4,334,355	4,878,347	6,602,779	7,203,842	8,997,385
<b>Net Mark-Up / Interest Income</b>	<b>1,937,281</b>	<b>2,944,594</b>	<b>2,734,505</b>	<b>3,046,652</b>	<b>3,897,921</b>
Provisions & bad debts written off directly	234,815	1,265,942	1,633,343	1,465,207	1,293,623
<b>Net Mark-Up / Interest Income after Provision</b>	<b>1,702,466</b>	<b>1,678,652</b>	<b>1,101,162</b>	<b>1,581,445</b>	<b>2,604,298</b>
Fees, Commission & Brokerage income	288,205	358,685	291,820	367,766	422,853
Dividend income	32,613	268,016	130,639	149,128	324,417
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	184,181	279,284	381,502	235,253	492,154
Other income	562,665	320,221	364,232	476,284	715,779
<b>Total Non - Markup / Interest Income</b>	<b>1,067,664</b>	<b>1,226,206</b>	<b>1,168,193</b>	<b>1,228,431</b>	<b>1,955,203</b>
Administrative expenses	1,278,974	1,673,590	2,113,660	2,623,991	3,447,925
Other expenses	14,471	278,035	(34,718)	45,438	33,305
<b>Total Non-Markup/Interest Expenses</b>	<b>1,293,445</b>	<b>1,951,625</b>	<b>2,078,942</b>	<b>2,669,429</b>	<b>3,481,230</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>1,476,685</b>	<b>953,233</b>	<b>190,413</b>	<b>140,447</b>	<b>1,078,271</b>
Taxation - Current	403,000	697,000	321,000	325,000	374,000
- Prior Years	(9,684)	(437)	-	-	-
- Deferred	83,035	(444,371)	(275,942)	(309,993)	(79,262)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>1,000,334</b>	<b>701,041</b>	<b>145,355</b>	<b>125,440</b>	<b>783,533</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>892,813</b>	<b>(4,500,148)</b>	<b>13,892,687</b>	<b>5,497,142</b>	<b>11,482,024</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(2,835,760)</b>	<b>3,845,364</b>	<b>(15,479,455)</b>	<b>(5,820,736)</b>	<b>(10,993,897)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(480)</b>	<b>(480)</b>	<b>(480)</b>	<b>1,003,390</b>	<b>701,841</b>
<b>Number of Employees</b>	<b>1,581</b>	<b>1,841</b>	<b>2,097</b>	<b>2,559</b>	<b>2,494</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Soneri Bank Ltd.				
	2012	2013	2014	2015	2016
<b>ASSETS</b>					
Cash & balances with treasury banks	11,491,348	12,672,753	15,776,136	16,718,428	18,278,840
Balances with other banks	1,249,168	957,170	1,024,566	1,634,544	822,689
Lending to financial institutions	1,123,067	2,737,751	154,342	3,093,938	5,536,577
Investments - net	59,517,180	46,702,797	75,715,677	108,846,113	117,883,960
Advances - net	76,825,006	97,179,028	106,083,673	112,001,752	125,305,765
Other assets	4,104,348	4,872,304	9,204,102	6,090,322	5,554,451
Operating fixed assets	4,015,233	4,008,574	5,216,811	4,956,732	5,138,424
Deferred tax assets	304,047	103,495	-	-	-
<b>TOTAL ASSETS</b>	<b>158,629,397</b>	<b>169,233,872</b>	<b>213,175,307</b>	<b>253,341,829</b>	<b>278,520,706</b>
<b>LIABILITIES</b>					
Bills payable	2,522,405	2,577,943	2,779,715	2,706,274	3,254,243
Borrowings from financial institutions	20,398,487	10,485,479	25,824,908	39,875,623	38,905,078
Deposits and other accounts	120,591,496	140,579,907	163,250,371	185,222,383	210,839,646
Sub-ordinated loans	299,280	-	-	3,000,000	2,998,800
Liabilities against assets subject to finance lease					
Other liabilities	2,485,556	2,307,900	2,861,123	2,928,565	3,096,182
Deferred tax liabilities			1,419,963	1,417,042	1,137,530
<b>TOTAL LIABILITIES</b>	<b>146,297,224</b>	<b>155,951,229</b>	<b>196,136,080</b>	<b>235,149,887</b>	<b>260,231,479</b>
<b>NET ASSETS</b>	<b>12,332,173</b>	<b>13,282,643</b>	<b>17,039,227</b>	<b>18,191,942</b>	<b>18,289,227</b>
<b>REPRESENTED BY</b>					
Share Capital	9,021,035	10,023,275	10,023,275	11,024,636	11,024,636
Reserves	410,129	617,500	933,911	48,104	1,423,829
Un-appropriated profit	1,947,135	1,809,641	3,150,185	4,263,217	3,496,305
Surplus/ (Deficit) on revaluation of assets	953,874	832,227	2,931,856	2,855,985	2,344,457
<b>TOTAL</b>	<b>12,332,173</b>	<b>13,282,643</b>	<b>17,039,227</b>	<b>18,191,942</b>	<b>18,289,227</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	13,778,206	13,601,389	16,871,475	18,319,732	17,524,408
Mark-Up/ Return/Interest Expenses	8,934,172	8,751,084	10,626,395	10,722,265	10,680,270
<b>Net Mark-Up / Interest Income</b>	<b>4,844,034</b>	<b>4,850,305</b>	<b>6,245,080</b>	<b>7,597,467</b>	<b>6,844,138</b>
Provisions & bad debts written off directly	519,632	704,752	549,295	1,029,241	24,407
<b>Net Mark-Up / Interest Income after Provision</b>	<b>4,324,402</b>	<b>4,145,553</b>	<b>5,695,785</b>	<b>6,568,226</b>	<b>6,819,731</b>
Fees, Commission & Brokerage income	953,996	1,123,007	1,326,122	1,336,066	1,286,185
Dividend income	172,823	169,610	170,002	160,253	192,429
Gain/Loss on sale of securities	356,128	453,754	364,867	1,126,369	945,150
Income from dealing in foreign currencies	236,590	457,678	613,175	472,787	290,364
Other income	137,395	176,372	170,727	54,908	22,109
<b>Total Non - Markup / Interest Income</b>	<b>1,856,932</b>	<b>2,380,421</b>	<b>2,644,893</b>	<b>3,150,383</b>	<b>2,736,237</b>
Administrative expenses	4,248,241	4,937,841	5,706,924	5,972,315	6,388,894
Other expenses	211,037	57,738	191,858	150,687	89,735
<b>Total Non-Markup/Interest Expenses</b>	<b>4,459,278</b>	<b>4,995,579</b>	<b>5,898,782</b>	<b>6,123,002</b>	<b>6,478,629</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>1,722,056</b>	<b>1,530,395</b>	<b>2,441,896</b>	<b>3,595,607</b>	<b>3,077,339</b>
Taxation - Current	683,000	542,000	930,130	1,402,494	1,099,377
- Prior Years		(416,458)	(433,151)	98,199	161,371
- Deferred	(65,137)	367,996	362,862	(117,854)	(62,253)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>1,104,193</b>	<b>1,036,857</b>	<b>1,582,055</b>	<b>2,212,768</b>	<b>1,878,844</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>17,381,324</b>	<b>(10,887,521)</b>	<b>30,586,245</b>	<b>33,745,470</b>	<b>12,283,765</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(13,880,378)</b>	<b>12,076,218</b>	<b>(27,415,466)</b>	<b>(33,397,722)</b>	<b>(10,287,543)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(598,560)</b>	<b>(299,280)</b>	<b>-</b>	<b>1,897,536</b>	<b>(1,379,279)</b>
<b>Number of Employees</b>	<b>3,272</b>	<b>3,708</b>	<b>3,524</b>	<b>3,676</b>	<b>3,725</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Standard Chartered Bank (Pakistan) Ltd.				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & balances with treasury banks	26,295,860	22,741,035	21,521,550	24,087,842	26,293,151
Balances with other banks	1,628,280	1,261,582	2,238,182	821,931	3,204,253
Lending to financial institutions	15,225,935	31,466,898	20,568,064	30,421,885	20,205,971
Investments - net	40,696,466	29,586,663	83,784,536	72,637,401	104,040,114
Advances - net	119,537,015	125,601,465	124,446,724	139,269,413	137,308,880
Other assets	45,226,502	46,774,530	22,133,748	18,008,022	37,565,179
Operating fixed assets	3,734,139	3,886,275	34,021,956	33,283,161	32,850,358
Deferred tax assets	3,201,017	3,298,730	4,159,452	3,393,322	2,719,906
<b>TOTAL ASSETS</b>	<b>255,545,214</b>	<b>264,617,178</b>	<b>312,874,212</b>	<b>321,922,977</b>	<b>364,187,812</b>
<b>LIABILITIES</b>					
Bills payable	6,637,388	4,296,420	4,844,638	5,691,864	4,576,789
Borrowings from financial institutions	6,616,065	8,695,730	15,747,326	15,914,343	19,361,864
Deposits and other accounts	177,161,630	174,551,801	206,957,950	220,265,762	235,874,584
Sub-ordinated loans	1,912,455	1,710,300	1,523,000	1,135,900	699,200
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	20,151,366	32,605,787	36,055,442	27,841,964	48,016,637
Deferred tax liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>212,478,904</b>	<b>221,860,038</b>	<b>265,128,356</b>	<b>270,849,833</b>	<b>308,529,074</b>
<b>NET ASSETS</b>	<b>43,066,310</b>	<b>42,757,140</b>	<b>47,745,856</b>	<b>51,073,144</b>	<b>55,658,738</b>
<b>REPRESENTED BY</b>					
Share Capital	38,715,850	38,715,850	38,715,850	38,715,850	38,715,850
Minority interest	-	-	-	-	799,803
Reserves	1,653,044	1,812,492	1,946,365	2,667,488	3,879,491
Un-appropriated profit	2,971,681	3,481,778	4,003,356	6,716,831	8,940,420
Surplus/ (Deficit) on revaluation of assets	(274,265)	(1,252,980)	3,080,285	2,972,975	3,323,174
<b>TOTAL</b>	<b>43,066,310</b>	<b>42,757,140</b>	<b>47,745,856</b>	<b>51,073,144</b>	<b>55,658,738</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	22,530,080	23,307,442	26,653,240	27,958,232	32,825,124
Mark-Up/ Return/Interest Expenses	6,338,119	6,888,900	10,369,328	10,680,185	11,907,713
<b>Net Mark-Up / Interest Income</b>	<b>16,191,961</b>	<b>16,418,542</b>	<b>16,283,912</b>	<b>17,278,047</b>	<b>20,917,411</b>
Provisions & bad debts written off directly	6,052,957	9,316,038	9,418,308	4,431,194	4,507,477
<b>Net Mark-Up / Interest Income after Provision</b>	<b>10,139,004</b>	<b>7,102,504</b>	<b>6,865,604</b>	<b>12,846,853</b>	<b>16,409,934</b>
Fees, Commission & Brokerage income	3,950,282	3,766,618	3,913,474	3,443,215	3,113,571
Dividend income	27,768	14,012	7,792	30,317	-
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	1,116,633	2,102,480	2,000,762	1,733,428	2,402,852
Other income	1,018,028	728,360	961,213	948,276	676,130
<b>Total Non - Markup / Interest Income</b>	<b>6,112,711</b>	<b>6,611,470</b>	<b>6,883,241</b>	<b>6,155,236</b>	<b>6,192,553</b>
Administrative expenses	12,081,963	12,424,711	12,244,352	12,851,268	13,408,462
Other expenses	78,518	196,283	238,214	588,103	607,697
<b>Total Non-Markup/Interest Expenses</b>	<b>12,160,481</b>	<b>12,620,994</b>	<b>12,482,566</b>	<b>13,439,371</b>	<b>14,016,159</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>4,091,234</b>	<b>1,092,980</b>	<b>1,266,279</b>	<b>5,562,718</b>	<b>8,586,328</b>
Taxation - Current	1,405,351	-	1,808,667	1,168,652	2,506,776
- Prior Years	47,826	(2,573)	174,152	(30,884)	-
- Deferred	(125,982)	418,421	(1,385,905)	819,335	526,411
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>2,764,039</b>	<b>677,132</b>	<b>669,365</b>	<b>3,605,615</b>	<b>5,553,141</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>9,247,515</b>	<b>(12,894,142)</b>	<b>46,571,729</b>	<b>(9,969,983)</b>	<b>40,845,050</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(6,455,585)</b>	<b>9,182,576</b>	<b>(46,620,381)</b>	<b>11,509,493</b>	<b>(33,531,628)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(1,210,192)</b>	<b>(209,957)</b>	<b>(194,233)</b>	<b>(389,469)</b>	<b>(2,825,834)</b>
<b>Number of Employees</b>	<b>9,245</b>	<b>6,311</b>	<b>5,042</b>	<b>4,859</b>	<b>4,990</b>

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

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Standard Chartered Bank (Pakistan) Ltd.				
	2012	2013	2014	2015	2016
<b>ASSETS</b>					
Cash & balances with treasury banks	31,487,972	32,331,083	21,475,345	29,482,134	40,729,979
Balances with other banks	2,700,218	1,451,558	387,301	4,300,002	5,699,791
Lending to financial institutions	19,845,269	22,158,840	10,813,559	20,450,620	19,798,390
Investments - net	131,741,003	146,686,716	189,678,370	231,837,351	245,850,227
Advances - net	144,918,272	135,495,032	128,590,059	108,853,436	113,950,767
Other assets	34,257,981	28,937,914	26,167,582	20,333,576	15,433,378
Operating fixed assets	32,657,182	32,377,139	32,455,667	5,963,952	5,773,296
Deferred tax assets	1,447,553	-	-	26,126,720	26,095,890
<b>TOTAL ASSETS</b>	<b>399,055,450</b>	<b>399,438,282</b>	<b>409,567,883</b>	<b>447,347,791</b>	<b>473,331,718</b>
<b>LIABILITIES</b>					
Bills payable	6,164,867	6,540,213	5,563,605	11,401,191	10,821,793
Borrowings from financial institutions	23,399,389	16,566,175	17,244,671	21,784,451	14,400,841
Deposits and other accounts	266,598,571	296,556,991	304,503,668	327,237,527	365,562,094
Sub-ordinated loans	2,750,000	2,500,000	2,500,000	2,500,000	2,500,000
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	44,718,555	21,427,133	16,464,654	19,253,047	17,009,890
Deferred tax liabilities	-	118,753	2,575,833	3,221,120	1,754,807
<b>TOTAL LIABILITIES</b>	<b>343,631,382</b>	<b>343,709,265</b>	<b>348,852,431</b>	<b>385,397,336</b>	<b>412,049,425</b>
<b>NET ASSETS</b>	<b>55,424,068</b>	<b>55,729,017</b>	<b>60,715,452</b>	<b>61,950,455</b>	<b>61,282,293</b>
<b>REPRESENTED BY</b>					
Share Capital	38,715,850	38,715,850	38,715,850	38,715,850	38,715,850
Minority interest	825,841	-	-	-	-
Reserves	5,068,628	7,044,339	8,989,320	10,847,005	12,770,562
Un-appropriated profit	6,846,940	6,526,127	6,751,303	5,453,310	5,385,558
Surplus/ (Deficit) on revaluation of assets	3,966,809	3,442,701	6,258,979	6,934,290	4,410,323
<b>TOTAL</b>	<b>55,424,068</b>	<b>55,729,017</b>	<b>60,715,452</b>	<b>61,950,455</b>	<b>61,282,293</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	32,214,232	30,376,688	34,105,789	32,937,559	28,395,001
Mark-Up/ Return/Interest Expenses	12,337,997	12,047,981	13,242,563	10,629,849	9,009,663
<b>Net Mark-Up / Interest Income</b>	<b>19,876,235</b>	<b>18,328,707</b>	<b>20,863,226</b>	<b>22,307,710</b>	<b>19,385,338</b>
Provisions & bad debts written off directly	3,578,599	(930,797)	465,845	1,557,406	(1,140,898)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>16,297,636</b>	<b>19,259,504</b>	<b>20,397,381</b>	<b>20,750,304</b>	<b>20,526,236</b>
Fees, Commission & Brokerage income	3,509,405	3,027,008	3,300,165	3,671,329	3,329,942
Dividend income	-	76,817	84,204	14,977	-
Gain/Loss on sale of securities	-	2,911,976	727,267	1,019,739	1,551,410
Income from dealing in foreign currencies	1,609,512	-	2,908,748	2,061,390	1,732,619
Other income	2,193,046	(130,845)	372,489	329,689	548,804
<b>Total Non - Markup / Interest Income</b>	<b>7,311,963</b>	<b>5,884,956</b>	<b>7,392,873</b>	<b>7,097,124</b>	<b>7,162,775</b>
Administrative expenses	14,045,547	8,729,420	12,247,951	12,104,946	11,964,196
Other expenses	241,697	270,860	311,740	357,863	379,949
<b>Total Non-Markup/Interest Expenses</b>	<b>14,287,244</b>	<b>9,000,280</b>	<b>12,559,691</b>	<b>12,462,809</b>	<b>12,344,145</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>9,322,355</b>	<b>16,144,180</b>	<b>15,230,563</b>	<b>15,384,619</b>	<b>15,344,866</b>
Taxation - Current	2,338,939	3,749,027	4,255,131	5,105,573	5,500,616
- Prior Years	21,136	21,136	187,994	697,323	340,495
- Deferred	916,416	1,846,004	1,062,535	293,297	(114,030)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>6,045,864</b>	<b>10,528,013</b>	<b>9,724,903</b>	<b>9,288,426</b>	<b>9,617,785</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>39,321,043</b>	<b>27,227,115</b>	<b>28,594,278</b>	<b>68,518,633</b>	<b>38,589,197</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(29,843,211)</b>	<b>(18,341,059)</b>	<b>(32,206,252)</b>	<b>(47,940,129)</b>	<b>(18,208,642)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(4,787,046)</b>	<b>(8,954,428)</b>	<b>(8,308,021)</b>	<b>(8,659,014)</b>	<b>(7,732,921)</b>
<b>Number of Employees</b>	<b>5,041</b>	<b>4,510</b>	<b>4,328</b>	<b>3,798</b>	<b>3,803</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Summit Bank Ltd.				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & balances with treasury banks	753,845	1,349,649	1,923,526	2,575,503	6,117,986
Balances with other banks	52,551	65,580	724,802	315,450	1,426,353
Lending to financial institutions	2,855,582	200,000	1,433,817	3,463,634	1,069,757
Investments - net	5,408,425	5,094,613	12,446,033	16,483,335	36,304,678
Advances - net	8,029,248	15,758,678	18,503,815	22,805,539	57,330,970
Other assets	423,620	1,045,522	1,189,612	1,701,487	5,713,305
Operating fixed assets	597,515	927,882	1,570,754	731,994	5,847,046
Deferred tax assets	-	360,893	381,016	1,814,688	5,942,796
<b>TOTAL ASSETS</b>	<b>18,120,786</b>	<b>24,802,817</b>	<b>38,173,375</b>	<b>49,891,630</b>	<b>119,752,891</b>
<b>LIABILITIES</b>					
Bills payable	384,179	75,963	213,209	154,327	900,750
Borrowings from financial institutions	1,748,603	1,869,940	1,554,801	2,835,847	18,562,616
Deposits and other accounts	9,464,785	16,616,466	31,307,488	42,294,961	89,649,256
Sub-ordinate loans	-	-	-	-	1,500,000
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	181,776	420,328	1,043,477	1,015,307	2,911,099
Deferred tax liabilities	39,867	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>11,819,210</b>	<b>18,982,697</b>	<b>34,118,975</b>	<b>46,300,442</b>	<b>113,523,721</b>
<b>NET ASSETS</b>	<b>6,301,576</b>	<b>5,820,120</b>	<b>4,054,400</b>	<b>3,591,188</b>	<b>6,229,170</b>
<b>REPRESENTED BY</b>					
Share Capital	4,500,000	5,000,000	5,000,000	5,000,000	10,779,796
Advance against subscription of shares	-	-	-	-	-
Reserves	1,631,395	1,314,828	1,064,828	1,064,828	(1,551,944)
Un-appropriated profit	192,744	(182,097)	(1,998,887)	(2,321,584)	(3,719,762)
Surplus/ (Deficit) on revaluation of assets	(22,563)	(312,611)	(11,541)	(152,056)	721,080
<b>TOTAL</b>	<b>6,301,576</b>	<b>5,820,120</b>	<b>4,054,400</b>	<b>3,591,188</b>	<b>6,229,170</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	617,854	2,471,982	3,514,363	4,572,710	9,531,408
Mark-Up/ Return/Interest Expenses	252,338	1,585,875	2,877,797	3,677,280	9,025,273
<b>Net Mark-Up / Interest Income</b>	<b>365,516</b>	<b>886,107</b>	<b>636,566</b>	<b>895,430</b>	<b>506,135</b>
Provisions & bad debts written off directly	-	623,202	2,040,787	699,254	456,143
<b>Net Mark-Up / Interest Income after Provision</b>	<b>365,516</b>	<b>262,905</b>	<b>(1,404,221)</b>	<b>196,176</b>	<b>49,992</b>
Fees, Commission & Brokerage income	6,975	79,135	141,594	259,608	437,129
Dividend income	35,118	107,615	33,120	27,603	100,120
Gain/Loss on sale of securities					
Income from dealing in foreign currencies	1,706	(29,706)	(52,752)	37,819	165,894
Other income	302,105	9,736	73,727	187,839	41,192
<b>Total Non - Markup / Interest Income</b>	<b>345,904</b>	<b>166,780</b>	<b>195,689</b>	<b>512,869</b>	<b>744,335</b>
Administrative expenses	383,529	774,742	1,064,723	1,249,094	3,782,341
Other expenses	973	2,217	12,331	9,427	55,083
<b>Total Non-Markup/Interest Expenses</b>	<b>384,502</b>	<b>776,959</b>	<b>1,077,054</b>	<b>1,258,521</b>	<b>3,837,424</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>326,918</b>	<b>(347,274)</b>	<b>(2,285,586)</b>	<b>(549,476)</b>	<b>(3,043,097)</b>
Taxation - Current	11,982	84,254	35,799	48,538	107,310
- Prior Years	42,013	(4,105)	(72,359)	-	-
- Deferred	42,758	(236,015)	(182,236)	(275,317)	(1,613,569)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>230,165</b>	<b>(191,408)</b>	<b>(2,066,790)</b>	<b>(322,697)</b>	<b>(1,536,838)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>768,996</b>	<b>1,156,154</b>	<b>8,975,769</b>	<b>5,066,139</b>	<b>8,309,710</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(3,836,624)</b>	<b>(547,321)</b>	<b>(7,742,670)</b>	<b>(4,823,514)</b>	<b>(10,828,345)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>3,000,000</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,950,132</b>
<b>Number of Employees</b>	<b>319</b>	<b>541</b>	<b>615</b>	<b>665</b>	<b>1,655</b>

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.

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Summit Bank Ltd.				
	2012	2013	2014	2015	2016
<b>ASSETS</b>					
Cash & balances with treasury banks	8,110,185	9,203,568	9,383,947	10,539,906	12,786,616
Balances with other banks	3,600,977	2,302,085	4,377,154	2,919,244	2,582,531
Lending to financial institutions	2,038,500	1,555,000	650,000	1,000,000	1,631,583
Investments - net	49,945,062	39,688,247	45,497,115	78,192,065	90,575,032
Advances - net	52,549,154	54,208,474	66,454,697	70,554,070	79,843,732
Other assets	6,714,468	6,621,261	8,914,751	9,533,782	12,272,884
Operating fixed assets	5,385,336	6,181,540	7,534,996	5,609,015	5,200,972
Deferred tax assets	6,041,513	5,799,860	5,644,681	10,072,339	10,128,998
<b>TOTAL ASSETS</b>	<b>134,385,195</b>	<b>125,560,035</b>	<b>148,457,341</b>	<b>188,420,421</b>	<b>215,022,348</b>
<b>LIABILITIES</b>					
Bills payable	1,654,302	2,205,414	1,531,639	2,728,797	5,061,470
Borrowings from financial institutions	28,900,432	9,961,198	25,312,661	49,755,998	49,819,840
Deposits and other accounts	96,916,430	106,351,042	105,309,434	119,854,302	142,871,229
Sub-ordinate loans	1,499,310	1,498,620	1,497,930	1,497,240	1,496,550
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	2,352,046	2,155,018	2,444,140	2,626,418	3,101,307
Deferred tax liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>131,322,520</b>	<b>122,171,292</b>	<b>136,095,804</b>	<b>176,462,755</b>	<b>202,350,396</b>
<b>NET ASSETS</b>	<b>3,062,675</b>	<b>3,388,743</b>	<b>12,361,537</b>	<b>11,957,666</b>	<b>12,671,952</b>
<b>REPRESENTED BY</b>					
Share Capital	10,779,796	12,935,755	12,935,755	12,935,755	19,942,622
Advance against subscription of shares	-	-	7,506,867	7,006,867	1,854,870
Reserves	(1,811,675)	(1,811,675)	(1,765,785)	(1,722,341)	(1,722,341)
Un-appropriated profit	(6,071,210)	(7,876,440)	(7,659,513)	(7,421,199)	(9,515,201)
Surplus/ (Deficit) on revaluation of assets	165,764	141,103	1,344,213	1,158,584	2,112,002
<b>TOTAL</b>	<b>3,062,675</b>	<b>3,388,743</b>	<b>12,361,537</b>	<b>11,957,666</b>	<b>12,671,952</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	10,265,092	9,178,427	9,826,877	10,705,473	10,626,799
Mark-Up/ Return/Interest Expenses	10,137,766	8,329,874	7,400,632	7,656,589	7,853,591
<b>Net Mark-Up / Interest Income</b>	<b>127,326</b>	<b>848,553</b>	<b>2,426,245</b>	<b>3,048,884</b>	<b>2,773,208</b>
Provisions & bad debts written off directly	32,380	(836,426)	563,074	1,575,408	1,884,185
<b>Net Mark-Up / Interest Income after Provision</b>	<b>94,946</b>	<b>1,684,979</b>	<b>1,863,171</b>	<b>1,473,476</b>	<b>889,023</b>
Fees, Commission & Brokerage income	620,220	846,949	1,120,425	1,196,237	1,262,748
Dividend income	141,826	112,932	35,284	77,373	61,640
Gain/Loss on sale of securities	-	521,843	1,330,012	2,417,870	1,180,586
Income from dealing in foreign currencies	387,904	204,590	506,237	534,090	488,272
Other income	227,150	-	128,550	94,396	134,148
<b>Total Non - Markup / Interest Income</b>	<b>1,377,100</b>	<b>1,686,314</b>	<b>3,120,508</b>	<b>4,319,966</b>	<b>3,127,394</b>
Administrative expenses	3,958,079	4,373,951	4,897,850	5,113,648	5,817,604
Other expenses	38,883	404,494	73,907	23,674	116,524
<b>Total Non-Markup/Interest Expenses</b>	<b>3,996,962</b>	<b>4,778,445</b>	<b>4,971,757</b>	<b>5,137,322</b>	<b>5,934,128</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(2,524,916)</b>	<b>(1,407,152)</b>	<b>11,922</b>	<b>656,120</b>	<b>(1,917,711)</b>
Taxation - Current	76,717	105,658	115,129	125,004	124,465
- Prior Years	-	-	-	-	-
- Deferred	132,523	315,414	(332,657)	313,894	132,216
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>(2,734,156)</b>	<b>(1,828,224)</b>	<b>229,450</b>	<b>217,222</b>	<b>(2,174,392)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>17,637,184</b>	<b>(11,832,913)</b>	<b>1,298,958</b>	<b>35,881,502</b>	<b>12,495,069</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(13,471,278)</b>	<b>9,447,427</b>	<b>(6,498,532)</b>	<b>(35,671,914)</b>	<b>(12,439,140)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(690)</b>	<b>2,155,269</b>	<b>7,506,177</b>	<b>(500,690)</b>	<b>1,854,180</b>
<b>Number of Employees</b>	<b>2,461</b>	<b>2,507</b>	<b>2,702</b>	<b>2,852</b>	<b>3,022</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	The Bank of Khyber				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & balances with treasury banks	1,364,853	1,557,715	1,542,102	5,079,720	2,802,781
Balances with other banks	3,728,016	3,362,946	2,403,698	1,502,684	1,527,561
Lending to financial institutions	2,858,000	2,282,494	1,810,846	2,562,093	1,800,566
Investments - net	8,903,110	8,985,441	17,925,911	19,852,730	36,684,689
Advances - net	10,085,640	12,643,814	11,835,962	18,238,333	22,287,799
Other assets	2,495,644	1,922,317	1,821,961	1,993,869	1,764,158
Operating fixed assets	213,025	187,589	1,013,670	1,121,554	1,301,822
Deferred tax assets	63,644	396,673	456,420	443,320	255,090
<b>TOTAL ASSETS</b>	<b>29,711,932</b>	<b>31,338,989</b>	<b>38,810,570</b>	<b>50,794,303</b>	<b>68,424,466</b>
<b>LIABILITIES</b>					
Bills payable	348,952	122,516	229,973	280,665	281,292
Borrowings from financial institutions	1,321,396	910,691	5,147,036	2,894,759	10,391,732
Deposits and other accounts	21,410,828	24,732,195	26,285,794	36,981,351	45,548,423
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	782,311	892,371	1,185,470	1,237,155	1,837,525
Deferred tax liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>23,863,487</b>	<b>26,657,773</b>	<b>32,848,273</b>	<b>41,393,930</b>	<b>58,058,972</b>
<b>NET ASSETS</b>	<b>5,848,445</b>	<b>4,681,216</b>	<b>5,962,297</b>	<b>9,400,373</b>	<b>10,365,494</b>
<b>REPRESENTED BY</b>					
Share Capital	4,002,984	4,002,984	5,004,001	5,004,001	8,228,001
Reserves	1,317,520	1,436,359	659,342	3,224,000	722,501
Advances against Equity	-	-	-	548,039	-
Un-appropriated profit	219,964	238,473	(398,710)	52,079	749,925
Surplus/ (Deficit) on revaluation of assets	307,977	(996,600)	697,664	572,254	665,067
<b>TOTAL</b>	<b>5,848,445</b>	<b>4,681,216</b>	<b>5,962,297</b>	<b>9,400,373</b>	<b>10,365,494</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	2,380,380	2,958,865	3,390,014	4,207,155	6,946,827
Mark-Up/ Return/Interest Expenses	1,845,360	1,897,816	2,390,388	2,925,066	4,551,942
<b>Net Mark-Up / Interest Income</b>	<b>535,020</b>	<b>1,061,049</b>	<b>999,626</b>	<b>1,282,089</b>	<b>2,394,885</b>
Provisions & bad debts written off directly	659,384	238,593	1,261,819	(322,766)	332,594
<b>Net Mark-Up / Interest Income after Provision</b>	<b>(124,364)</b>	<b>822,456</b>	<b>(262,193)</b>	<b>1,604,855</b>	<b>2,062,291</b>
Fees, Commission & Brokerage income	78,790	96,413	127,123	172,565	232,828
Dividend income	126,878	150,360	117,458	74,848	223,114
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	14,856	32,926	3,371	30,761	56,285
Other income	525,028	60,056	135,750	(218,497)	217,783
<b>Total Non - Markup / Interest Income</b>	<b>745,552</b>	<b>339,755</b>	<b>383,702</b>	<b>59,677</b>	<b>730,010</b>
Administrative expenses	522,723	654,869	719,453	943,680	1,468,480
Other expenses	21,040	301,446	200,826	7,711	38,363
<b>Total Non-Markup/Interest Expenses</b>	<b>543,763</b>	<b>956,315</b>	<b>920,279</b>	<b>951,391</b>	<b>1,506,843</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>77,425</b>	<b>205,896</b>	<b>(798,770)</b>	<b>713,141</b>	<b>1,285,458</b>
Taxation - Current	18,246	18,975	75,292	89,631	271,550
- Prior Years	-	-	-	2,040	26,306
- Deferred	(154,072)	49,573	(236,879)	57,984	115,294
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>213,251</b>	<b>137,348</b>	<b>(637,183)</b>	<b>563,486</b>	<b>872,308</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(2,390,426)</b>	<b>884,995</b>	<b>6,445,596</b>	<b>1,804,102</b>	<b>13,250,791</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(47,411)</b>	<b>(1,798,953)</b>	<b>(7,644,457)</b>	<b>(2,167,498)</b>	<b>(15,502,853)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>2,552,594</b>	<b>-</b>	<b>224,000</b>	<b>3,000,000</b>	<b>2,252,062</b>
<b>Number of Employees</b>	<b>660</b>	<b>686</b>	<b>762</b>	<b>1,198</b>	<b>1,384</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	<b>The Bank of Khyber</b>				
	2012	2013	2014	2015	2016
<b>ASSETS</b>					
Cash & balances with treasury banks	3,108,819	4,068,678	4,110,957	5,546,796	8,636,526
Balances with other banks	1,649,512	3,813,251	2,509,508	6,513,497	9,980,928
Lending to financial institutions	1,501,000	7,500,301	2,100,000	5,988,824	8,827,307
Investments - net	45,671,700	53,363,163	72,431,445	95,512,456	141,602,355
Advances - net	26,692,766	35,450,201	40,057,170	36,453,611	31,643,885
Other assets	2,060,473	2,070,880	3,256,121	3,218,724	3,638,719
Operating fixed assets	1,359,149	1,604,464	1,641,054	1,924,825	2,070,554
Deferred tax assets	134,219	299,230	-	-	-
<b>TOTAL ASSETS</b>	<b>82,177,638</b>	<b>108,170,168</b>	<b>126,106,255</b>	<b>155,158,733</b>	<b>206,400,274</b>
<b>LIABILITIES</b>					
Bills payable	558,026	521,035	586,407	504,884	775,938
Borrowings from financial institutions	7,420,113	15,157,773	14,192,181	17,130,194	28,700,825
Deposits and other accounts	60,043,083	77,217,733	92,263,694	117,292,012	157,020,365
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	2,429,617	2,716,830	3,829,241	3,844,944	3,608,857
Deferred tax liabilities	-	-	315,160	469,123	151,745
<b>TOTAL LIABILITIES</b>	<b>70,450,839</b>	<b>95,613,371</b>	<b>111,186,683</b>	<b>139,241,157</b>	<b>190,257,730</b>
<b>NET ASSETS</b>	<b>11,726,799</b>	<b>12,556,797</b>	<b>14,919,572</b>	<b>15,917,576</b>	<b>16,142,544</b>
<b>REPRESENTED BY</b>					
Share Capital	9,001,433	10,000,000	10,002,524	10,002,524	10,002,524
Reserves	937,541	1,170,871	1,430,231	1,788,074	2,192,169
Advances against Equity	-	-	-	-	-
Un-appropriated profit	836,654	741,920	1,778,056	2,182,400	2,490,553
Surplus/ (Deficit) on revaluation of assets	951,171	644,006	1,708,761	1,944,578	1,457,298
<b>TOTAL</b>	<b>11,726,799</b>	<b>12,556,797</b>	<b>14,919,572</b>	<b>15,917,576</b>	<b>16,142,544</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	7,204,937	7,406,787	9,750,676	10,869,473	12,049,052
Mark-Up/ Return/Interest Expenses	4,611,172	4,335,682	6,210,111	6,441,550	7,642,575
<b>Net Mark-Up / Interest Income</b>	<b>2,593,765</b>	<b>3,071,105</b>	<b>3,540,565</b>	<b>4,427,923</b>	<b>4,406,477</b>
Provisions & bad debts written off directly	178,113	82,381	234,645	580,542	630,779
<b>Net Mark-Up / Interest Income after Provision</b>	<b>2,415,652</b>	<b>2,988,724</b>	<b>3,305,920</b>	<b>3,847,381</b>	<b>3,775,698</b>
Fees, Commission & Brokerage income	241,008	221,209	233,055	257,522	252,781
Dividend income	236,354	74,402	83,629	100,136	102,190
Gain/Loss on sale of securities	295,317	181,012	469,586	-	-
Income from dealing in foreign currencies	141,968	-	179,002	138,862	88,475
Other income	61,468	215,049	100,798	1,302,902	2,229,542
<b>Total Non - Markup / Interest Income</b>	<b>976,115</b>	<b>691,672</b>	<b>1,066,070</b>	<b>1,799,422</b>	<b>2,672,988</b>
Administrative expenses	1,657,560	1,970,355	2,420,493	2,821,196	3,210,806
Other expenses	164,989	40,811	50,974	(133,025)	(2,071)
<b>Total Non-Markup/Interest Expenses</b>	<b>1,822,549</b>	<b>2,011,166</b>	<b>2,471,467</b>	<b>2,688,171</b>	<b>3,208,735</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>1,569,218</b>	<b>1,669,230</b>	<b>1,900,523</b>	<b>2,958,632</b>	<b>3,239,951</b>
Taxation - Current	496,234	581,854	602,720	1,014,620	1,180,880
- Prior Years	(7,772)	(62,043)	(24,551)	122,147	85,492
- Deferred	5,555	(4,610)	12,934	32,651	(46,897)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>1,075,201</b>	<b>1,154,029</b>	<b>1,309,420</b>	<b>1,789,214</b>	<b>2,020,476</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>9,862,004</b>	<b>(3,775,791)</b>	<b>29,039,497</b>	<b>24,578,335</b>	<b>55,468,753</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(9,434,015)</b>	<b>6,899,389</b>	<b>(30,300,961)</b>	<b>(25,362,273)</b>	<b>(47,671,058)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>427,989</b>	<b>-</b>	<b>-</b>	<b>(992,566)</b>	<b>(1,240,534)</b>
<b>Number of Employees</b>	<b>1,384</b>	<b>1,501</b>	<b>2,092</b>	<b>2,428</b>	<b>2,262</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	<b>The Bank of Punjab</b>				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & balances with treasury banks	14,210,302	10,685,057	13,043,705	14,069,601	16,698,333
Balances with other banks	1,927,662	2,178,455	2,185,782	3,276,234	3,607,107
Lending to financial institutions	2,450,000	633,333	1,053,550	7,309,587	7,447,375
Investments - net	73,461,695	22,711,980	57,960,105	56,402,954	92,581,306
Advances - net	133,893,585	131,731,158	121,315,799	120,818,021	127,129,501
Other assets	5,805,097	6,109,137	5,762,509	9,715,522	16,049,657
Operating fixed assets	3,252,759	3,471,838	3,427,267	3,534,660	3,597,483
Deferred tax assets	-	8,388,162	11,921,146	14,063,694	13,886,769
<b>TOTAL ASSETS</b>	<b>235,001,100</b>	<b>185,909,120</b>	<b>216,669,863</b>	<b>229,190,273</b>	<b>280,997,531</b>
<b>LIABILITIES</b>					
Bills payable	937,647	1,219,801	875,618	581,100	850,569
Borrowings from financial institutions	17,842,915	12,278,773	14,040,014	11,526,783	24,963,566
Deposits and other accounts	191,968,909	164,072,532	190,858,215	208,176,988	237,896,700
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	40,321	30,632	19,907	13,887	7,831
Other liabilities	2,205,530	4,564,257	4,700,166	5,223,045	6,506,275
Deferred tax liabilities	3,009,984	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>216,005,306</b>	<b>182,165,995</b>	<b>210,493,920</b>	<b>225,521,803</b>	<b>270,224,941</b>
<b>NET ASSETS</b>	<b>18,995,794</b>	<b>3,743,125</b>	<b>6,175,943</b>	<b>3,668,470</b>	<b>10,772,590</b>
<b>REPRESENTED BY</b>					
Share Capital	4,230,379	5,287,974	5,287,974	5,287,974	5,287,974
Advance against Equity	-	-	10,000,000	10,000,000	17,000,000
Reserves	7,427,232	7,427,232	573,779	2,012,492	1,914,956
Un-appropriated profit	3,452,842	(7,658,686)	(10,330,839)	(14,352,989)	(14,067,841)
Surplus/ (Deficit) on revaluation of assets	3,885,341	(1,313,395)	645,029	720,993	637,501
<b>TOTAL</b>	<b>18,995,794</b>	<b>3,743,125</b>	<b>6,175,943</b>	<b>3,668,470</b>	<b>10,772,590</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	17,539,094	17,752,969	15,641,832	18,220,175	20,685,011
Mark-Up/ Return/Interest Expenses	13,939,377	16,614,000	19,022,494	18,801,642	21,073,271
<b>Net Mark-Up / Interest Income</b>	<b>3,599,717</b>	<b>1,138,969</b>	<b>(3,380,662)</b>	<b>(581,467)</b>	<b>(388,260)</b>
Provisions & bad debts written off directly	1,887,769	19,229,967	10,182,836	3,320,328	(2,632,580)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>1,711,948</b>	<b>(18,090,998)</b>	<b>(13,563,498)</b>	<b>(3,901,795)</b>	<b>2,244,320</b>
Fees, Commission & Brokerage income	653,512	577,630	657,114	561,688	724,499
Dividend income	1,804,878	2,020,896	920,943	402,779	286,375
Gain/Loss on sale of securities	-	733,787	(124,238)	-	-
Income from dealing in foreign currencies	377,233	324,328	247,570	134,488	160,089
Other income	2,587,170	526,185	517,360	784,378	818,745
<b>Total Non - Markup / Interest Income</b>	<b>5,422,793</b>	<b>4,182,826</b>	<b>2,218,749</b>	<b>1,883,333</b>	<b>1,989,708</b>
Administrative expenses	2,250,777	2,799,933	3,028,377	3,426,329	3,954,066
Other expenses	38,242	124,801	794	741,605	(242,785)
<b>Total Non-Markup/Interest Expenses</b>	<b>2,289,019</b>	<b>2,924,734</b>	<b>3,029,171</b>	<b>4,167,934</b>	<b>3,711,281</b>
Amortization of Deferred Cost	-	-	-	-	-
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>4,845,722</b>	<b>(16,832,906)</b>	<b>(14,373,920)</b>	<b>(6,186,396)</b>	<b>522,747</b>
Taxation - Current	169,252	207,600	-	-	-
- Prior Years	(19,921)	1,052,000	78,491	-	-
- Deferred	250,772	(8,033,001)	(4,383,406)	(2,157,119)	174,774
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>4,445,619</b>	<b>(10,059,505)</b>	<b>(10,069,005)</b>	<b>(4,029,277)</b>	<b>347,973</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>40,502,947</b>	<b>(48,385,008)</b>	<b>25,323,928</b>	<b>2,949,012</b>	<b>32,984,625</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(41,966,015)</b>	<b>44,221,241</b>	<b>(32,845,075)</b>	<b>(770,567)</b>	<b>(36,828,025)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(667)</b>	<b>(9,689)</b>	<b>9,989,275</b>	<b>(6,020)</b>	<b>6,993,944</b>
<b>Number of Employees</b>	<b>3,897</b>	<b>4,159</b>	<b>4,281</b>	<b>4,466</b>	<b>4,674</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	The Bank of Punjab				
	2012	2013	2014	2015	2016
<b>ASSETS</b>					
Cash & balances with treasury banks	17,298,251	23,820,864	23,622,411	26,190,481	35,756,024
Balances with other banks	3,101,170	4,265,296	2,239,170	4,512,033	3,765,867
Lending to financial institutions	1,562,946	11,407,448	32,748,623	6,113,262	11,562,133
Investments - net	129,518,999	123,956,143	154,874,757	176,043,046	199,741,990
Advances - net	149,605,002	157,285,598	170,312,593	219,398,631	262,067,924
Other assets	14,480,581	15,820,643	21,237,087	25,635,908	18,147,262
Operating fixed assets	3,473,491	3,514,801	5,490,121	6,484,312	7,692,675
Deferred tax assets	13,070,614	12,627,352	9,845,426	7,905,981	6,480,256
<b>TOTAL ASSETS</b>	<b>332,111,054</b>	<b>352,698,145</b>	<b>420,370,188</b>	<b>472,283,654</b>	<b>545,214,131</b>
<b>LIABILITIES</b>					
Bills payable	1,500,709	1,506,335	1,727,731	1,887,432	4,183,480
Borrowings from financial institutions	44,683,826	22,802,482	44,742,624	55,236,429	39,829,134
Deposits and other accounts	266,055,781	306,560,767	342,290,763	374,961,096	453,219,740
Sub-ordinated loans	-	-	2,000,000	2,000,000	4,500,000
Liabilities against assets subject to finance lease	3,601	2,386	1,128	-	-
Other liabilities	7,495,634	8,344,877	10,281,235	15,520,357	15,627,279
Deferred tax liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>319,739,551</b>	<b>339,216,847</b>	<b>401,043,481</b>	<b>449,605,314</b>	<b>517,359,633</b>
<b>NET ASSETS</b>	<b>12,371,503</b>	<b>13,481,298</b>	<b>19,326,707</b>	<b>22,678,340</b>	<b>27,854,498</b>
<b>REPRESENTED BY</b>					
Share Capital	5,287,974	10,551,132	15,551,132	15,551,132	15,551,132
Advance against Equity	17,000,000	12,000,000	-	7,000,000	7,000,000
Reserves	1,187,433	1,539,659	1,818,085	2,065,843	1,037,515
Un-appropriated profit	(12,742,364)	(11,250,885)	(9,113,154)	(5,220,276)	658,938
Surplus/ (Deficit) on revaluation of assets	1,638,460	641,392	4,070,644	3,281,641	3,606,913
<b>TOTAL</b>	<b>12,371,503</b>	<b>13,481,298</b>	<b>19,326,707</b>	<b>22,678,340</b>	<b>27,854,498</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	24,666,024	24,227,721	29,521,719	31,266,427	29,674,488
Mark-Up/ Return/Interest Expenses	22,522,918	20,208,687	20,525,783	20,198,798	17,430,154
<b>Net Mark-Up / Interest Income</b>	<b>2,143,106</b>	<b>4,019,034</b>	<b>8,995,936</b>	<b>11,067,629</b>	<b>12,244,334</b>
Provisions & bad debts written off directly	(628,390)	(666,197)	1,244,945	3,752,922	1,109,123
<b>Net Mark-Up / Interest Income after Provision</b>	<b>2,771,496</b>	<b>4,685,231</b>	<b>7,750,991</b>	<b>7,314,707</b>	<b>11,135,211</b>
Fees, Commission & Brokerage income	762,490	775,622	906,494	824,126	974,703
Dividend income	220,985	137,512	33,258	50,843	61,774
Gain/Loss on sale of securities	162,980	-	666,668	5,005,024	2,524,396
Income from dealing in foreign currencies	-	147,417	183,830	109,280	75,248
Other income	2,044,290	2,535,675	1,000,180	1,635,068	1,658,309
<b>Total Non - Markup / Interest Income</b>	<b>3,190,745</b>	<b>3,596,226</b>	<b>2,790,430</b>	<b>7,624,341</b>	<b>5,294,430</b>
Administrative expenses	4,430,520	5,199,782	6,103,716	7,211,954	8,346,001
Other expenses	127,829	80,393	19,727	19,958	33,699
<b>Total Non-Markup/Interest Expenses</b>	<b>4,558,349</b>	<b>5,280,175</b>	<b>6,123,443</b>	<b>7,231,912</b>	<b>8,379,700</b>
Extra ordinary/unusual Items	-	-	111,315	177,637	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>1,403,892</b>	<b>3,001,282</b>	<b>4,306,663</b>	<b>7,529,499</b>	<b>8,049,941</b>
Taxation - Current	139,284	278,239	323,121	388,908	960,820
- Prior Years	(722,971)	-	-	143,953	364,259
- Deferred	353,738	785,036	1,196,093	2,248,317	1,866,508
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>1,633,841</b>	<b>1,938,007</b>	<b>2,787,449</b>	<b>4,748,321</b>	<b>4,858,354</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>20,546,543</b>	<b>3,731,609</b>	<b>32,357,443</b>	<b>21,563,231</b>	<b>6,774,058</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(20,640,440)</b>	<b>4,804,518</b>	<b>(36,739,045)</b>	<b>(17,302,448)</b>	<b>(464,832)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(4,230)</b>	<b>(79,699)</b>	<b>1,895,122</b>	<b>(1,128)</b>	<b>2,500,000</b>
<b>Number of Employees</b>	<b>5,491</b>	<b>6,092</b>	<b>6,180</b>	<b>6,739</b>	<b>7,388</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	United Bank Ltd.				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & balances with treasury banks	57,622,360	50,143,570	61,160,678	67,461,668	86,409,551
Balances with other banks	10,982,176	14,540,306	5,407,470	18,192,142	16,546,311
Lending to financial institutions	24,781,723	22,805,341	23,162,130	12,384,778	9,536,211
Investments - net	114,026,273	115,057,090	136,145,524	224,578,556	294,410,661
Advances - net	308,271,290	378,293,973	354,091,713	333,732,172	325,347,208
Other assets	11,887,188	17,309,187	17,241,991	18,713,188	20,836,736
Operating fixed assets	19,065,496	19,926,915	21,925,669	22,424,072	22,981,878
Deferred tax assets	-	2,164,148	608,876	1,298,403	1,991,185
<b>TOTAL ASSETS</b>	<b>546,636,506</b>	<b>620,240,530</b>	<b>619,744,051</b>	<b>698,784,979</b>	<b>778,059,741</b>
<b>LIABILITIES</b>					
Bills payable	6,087,266	5,210,870	5,147,259	5,045,815	5,879,043
Borrowings from financial institutions	59,491,253	44,749,690	35,144,823	45,104,849	49,953,251
Deposits and other accounts	411,475,129	492,267,898	492,036,103	550,645,767	612,980,139
Sub-ordinated loans	5,996,696	11,993,848	11,989,800	11,985,748	11,317,080
Liabilities against assets subject to finance lease	3,261	1,978	-	-	-
Other liabilities	13,581,974	16,620,583	14,489,343	17,587,735	18,777,320
Deferred tax liabilities	2,109,989	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>498,745,568</b>	<b>570,844,867</b>	<b>558,807,328</b>	<b>630,369,914</b>	<b>698,906,833</b>
<b>NET ASSETS</b>	<b>47,890,938</b>	<b>49,395,663</b>	<b>60,936,723</b>	<b>68,415,065</b>	<b>79,152,908</b>
<b>REPRESENTED BY</b>					
Share Capital	8,093,750	10,117,188	11,128,907	12,241,798	12,241,798
Minority interest	2,115,645	2,044,589	-	-	-
Reserves	11,577,342	17,256,061	18,959,537	21,688,637	24,847,019
Un-appropriated profit	16,728,318	17,703,327	22,187,802	26,250,489	33,534,116
Surplus/ (Deficit) on revaluation of assets	9,375,883	2,274,498	8,660,477	8,234,141	8,529,975
<b>TOTAL</b>	<b>47,890,938</b>	<b>49,395,663</b>	<b>60,936,723</b>	<b>68,415,065</b>	<b>79,152,908</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	41,962,131	53,097,381	60,857,035	59,331,761	70,450,475
Mark-Up/ Return/Interest Expenses	17,162,817	24,303,193	28,163,787	25,223,253	31,025,869
<b>Net Mark-Up / Interest Income</b>	<b>24,799,314</b>	<b>28,794,188</b>	<b>32,693,248</b>	<b>34,108,508</b>	<b>39,424,606</b>
Provisions & bad debts written off directly	6,422,786	7,753,690	12,615,374	8,004,700	7,290,910
<b>Net Mark-Up / Interest Income after Provision</b>	<b>18,376,528</b>	<b>21,040,498</b>	<b>20,077,874</b>	<b>26,103,808</b>	<b>32,133,696</b>
Fees, Commission & Brokerage income	5,899,632	7,298,807	5,925,082	6,337,745	6,949,191
Dividend income	364,260	191,376	606,347	591,017	786,496
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	893,790	1,680,870	1,213,881	1,653,793	2,078,260
Other income	2,449,985	1,749,882	3,924,251	1,538,077	2,904,306
<b>Total Non - Markup / Interest Income</b>	<b>9,607,667</b>	<b>10,920,935</b>	<b>11,669,561</b>	<b>10,120,632</b>	<b>12,718,253</b>
Administrative expenses	14,257,211	16,679,968	16,608,561	17,765,056	19,784,894
Other expenses	253,711	1,100,967	1,104,373	717,166	844,264
<b>Total Non-Markup/Interest Expenses</b>	<b>14,510,922</b>	<b>17,780,935</b>	<b>17,712,934</b>	<b>18,482,222</b>	<b>20,629,158</b>
Extra ordinary/unusual Items	(322,996)	128,447	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>13,796,269</b>	<b>14,052,051</b>	<b>14,034,501</b>	<b>17,742,218</b>	<b>24,222,791</b>
Taxation - Current	5,153,311	6,151,520	6,930,585	6,805,506	8,946,039
- Prior Years	442,667	435,072	76,328	415,136	679,290
- Deferred	(1,036,724)	(979,792)	(2,165,099)	(638,354)	(902,201)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>9,237,015</b>	<b>8,445,251</b>	<b>9,192,687</b>	<b>11,159,930</b>	<b>15,499,663</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>51,571,445</b>	<b>1,025,033</b>	<b>22,790,064</b>	<b>100,070,348</b>	<b>108,571,682</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(50,109,357)</b>	<b>(11,123,759)</b>	<b>(14,322,556)</b>	<b>(77,703,447)</b>	<b>(85,859,232)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(1,948,372)</b>	<b>2,049,883</b>	<b>(1,015,767)</b>	<b>(4,010,459)</b>	<b>(7,401,657)</b>
<b>Number of Employees</b>	<b>15,054</b>	<b>15,233</b>	<b>13,982</b>	<b>11,573</b>	<b>12,325</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	United Bank Ltd.				
	2012	2013	2014	2015	2016
<b>ASSETS</b>					
Cash & balances with treasury banks	94,766,489	89,591,601	74,687,959	112,011,276	131,506,861
Balances with other banks	22,843,080	32,658,606	12,885,121	16,859,118	14,920,994
Lending to financial institutions	21,953,458	29,858,038	21,872,138	24,094,768	34,168,287
Investments - net	381,245,903	458,846,198	497,334,002	719,518,093	806,531,246
Advances - net	385,834,261	415,283,310	434,264,050	455,413,880	510,110,924
Other assets	26,106,385	29,356,983	40,067,467	41,123,334	44,730,953
Operating fixed assets	27,460,839	28,037,980	30,303,370	31,630,374	35,581,758
Deferred tax assets	-	-	-	-	-
<b>TOTAL ASSETS</b>	<b>960,210,415</b>	<b>1,083,632,716</b>	<b>1,111,414,107</b>	<b>1,400,650,843</b>	<b>1,577,551,023</b>
<b>LIABILITIES</b>					
Bills payable	7,600,633	16,600,691	9,553,585	13,391,739	11,756,422
Borrowings from financial institutions	67,215,209	41,077,730	53,065,156	163,131,947	201,549,619
Deposits and other accounts	755,264,264	889,525,603	895,083,053	1,051,235,170	1,179,887,048
Sub-ordinate loans	9,319,264	665,328	-	-	-
Liabilities against assets subject to finance lease	2,109	1,325	-	-	-
Other liabilities	19,676,006	23,093,754	26,296,516	26,570,106	27,879,529
Deferred tax liabilities	278,546	1,395,138	1,899,345	4,186,406	4,691,544
<b>TOTAL LIABILITIES</b>	<b>859,356,031</b>	<b>972,359,569</b>	<b>985,897,655</b>	<b>1,258,515,368</b>	<b>1,425,764,162</b>
<b>NET ASSETS REPRESENTED BY</b>	<b>100,854,384</b>	<b>111,273,147</b>	<b>125,516,452</b>	<b>142,135,475</b>	<b>151,786,861</b>
Share Capital	12,241,798	12,241,798	12,241,798	12,241,798	12,241,798
Minority interest	2,827,060	-	-	-	-
Reserves	32,298,690	38,049,345	34,130,131	38,402,303	40,454,505
Un-appropriated profit	38,231,813	45,208,302	48,217,351	55,222,960	64,246,270
Surplus/ (Deficit) on revaluation of assets	15,255,023	15,773,702	30,927,172	36,268,414	34,844,288
<b>TOTAL</b>	<b>100,854,384</b>	<b>111,273,147</b>	<b>125,516,452</b>	<b>142,135,475</b>	<b>151,786,861</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	75,379,861	75,709,170	82,735,467	94,352,931	98,219,214
Mark-Up/ Return/Interest Expenses	35,736,985	36,199,807	37,768,546	38,511,161	41,176,686
<b>Net Mark-Up / Interest Income</b>	<b>39,642,876</b>	<b>39,509,363</b>	<b>44,966,921</b>	<b>55,841,770</b>	<b>57,042,528</b>
Provisions & bad debts written off directly	4,246,967	1,594,245	881,974	3,630,906	1,478,866
<b>Net Mark-Up / Interest Income after Provision</b>	<b>35,395,909</b>	<b>37,915,118</b>	<b>44,084,947</b>	<b>52,210,864</b>	<b>55,563,662</b>
Fees, Commission & Brokerage income	9,449,629	11,443,576	11,154,420	12,203,210	12,318,684
Dividend income	539,640	1,611,917	2,000,649	3,204,850	3,266,559
Gain/Loss on sale of securities	1,925,838	2,211,756	1,805,783	3,237,523	5,364,463
Income from dealing in foreign currencies	-	3,026,130	3,016,668	2,270,980	1,701,016
Other income	7,677,383	1,122,982	1,318,527	1,070,444	957,920
<b>Total Non - Markup / Interest Income</b>	<b>19,592,490</b>	<b>19,416,361</b>	<b>19,296,047</b>	<b>21,987,007</b>	<b>23,608,642</b>
Administrative expenses	25,448,913	28,570,569	29,030,374	30,896,159	31,903,598
Other expenses	1,129,040	1,078,114	952,530	1,127,027	1,253,110
<b>Total Non-Markup/Interest Expenses</b>	<b>26,577,953</b>	<b>29,648,683</b>	<b>29,982,904</b>	<b>32,023,186</b>	<b>33,156,708</b>
Extra ordinary/unusual Items	-	(1,282,382)	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>28,410,446</b>	<b>28,965,178</b>	<b>33,398,090</b>	<b>42,174,685</b>	<b>46,015,596</b>
Taxation - Current	9,061,871	8,302,311	10,743,796	15,042,952	14,898,709
- Prior Years	489,932	61,892	356,425	1,800,541	2,100,381
- Deferred	(421,141)	870,204	368,308	(395,957)	1,286,394
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>19,279,784</b>	<b>19,730,771</b>	<b>21,929,561</b>	<b>25,727,149</b>	<b>27,730,112</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>94,242,177</b>	<b>67,121,806</b>	<b>49,134,432</b>	<b>266,687,926</b>	<b>130,776,564</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(67,462,460)</b>	<b>(55,871,019)</b>	<b>(59,936,300)</b>	<b>(211,147,912)</b>	<b>(96,241,618)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(15,464,546)</b>	<b>(20,283,645)</b>	<b>(14,266,014)</b>	<b>(15,942,157)</b>	<b>(16,256,676)</b>
<b>Number of Employees</b>	<b>13,344</b>	<b>12,728</b>	<b>13,382</b>	<b>14,623</b>	<b>14,153</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	<b>Zarai Taraqati Bank Ltd.</b>				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & balances with treasury banks	2,103,682	1,732,495	2,354,107	2,745,611	3,056,462
Balances with other banks	11,943,898	15,881,673	9,536,981	10,916,739	11,176,444
Lending to financial institutions	-	-	-	-	-
Investments - net	7,604,233	5,055,690	7,213,948	7,804,207	12,047,958
Advances - net	61,313,006	69,923,497	81,974,021	84,792,594	84,743,706
Other assets	9,556,224	8,604,549	10,178,772	9,756,405	10,356,134
Operating fixed assets	865,293	1,142,886	1,070,417	1,131,733	1,167,167
Deferred tax assets	-	-	290,631	438,660	-
<b>TOTAL ASSETS</b>	<b>93,386,336</b>	<b>102,340,790</b>	<b>112,618,877</b>	<b>117,585,949</b>	<b>122,547,871</b>
<b>LIABILITIES</b>					
Bills payable	392,726	613,378	2,059,979	306,040	208,117
Borrowings from financial institutions	51,257,213	51,257,213	51,257,213	51,257,213	51,257,213
Deposits and other accounts	4,323,150	5,425,259	8,750,892	9,602,772	8,962,457
Sub-ordinated loans	3,204,323	3,204,323	3,204,323	3,204,323	3,204,323
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	19,134,241	24,289,347	27,911,794	31,510,958	31,559,060
Deferred tax liabilities	119,191	185,557	-	-	846,890
<b>TOTAL LIABILITIES</b>	<b>78,430,844</b>	<b>84,975,077</b>	<b>93,184,201</b>	<b>95,881,306</b>	<b>96,038,060</b>
<b>NET ASSETS</b>	<b>14,955,492</b>	<b>17,365,713</b>	<b>19,434,676</b>	<b>21,704,643</b>	<b>26,509,811</b>
<b>REPRESENTED BY</b>					
Share Capital	11,869,612	12,522,441	12,522,441	12,522,441	12,522,441
Advance against Equity	-	-	-	-	-
Reserves	565,911	1,086,169	1,511,554	1,884,411	2,313,441
Un-appropriated profit	1,834,453	3,262,655	4,964,194	6,455,623	10,360,086
Surplus/ (Deficit) on revaluation of assets	685,516	494,448	436,487	842,168	1,313,843
<b>TOTAL</b>	<b>14,955,492</b>	<b>17,365,713</b>	<b>19,434,676</b>	<b>21,704,643</b>	<b>26,509,811</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	7,022,360	8,470,169	9,055,314	8,896,701	9,510,328
Mark-Up/ Return/Interest Expenses	3,418,023	3,489,411	3,597,576	3,713,765	3,794,737
<b>Net Mark-Up / Interest Income</b>	<b>3,604,337</b>	<b>4,980,758</b>	<b>5,457,738</b>	<b>5,182,936</b>	<b>5,715,591</b>
Provisions & bad debts written off directly	3,656,965	1,924,259	2,227,407	1,365,722	1,003,625
<b>Net Mark-Up / Interest Income after Provision</b>	<b>(52,628)</b>	<b>3,056,499</b>	<b>3,230,331</b>	<b>3,817,214</b>	<b>4,711,966</b>
Fees, Commission & Brokerage income	2,338	4,406	10,168	8,388	7,202
Dividend income	2,153	11,410	27,986	35,420	33,427
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	-	-	-	-	-
Other income	5,729,582	5,777,120	6,071,518	5,289,514	3,029,690
<b>Total Non - Markup / Interest Income</b>	<b>5,734,073</b>	<b>5,792,936</b>	<b>6,109,672</b>	<b>5,333,322</b>	<b>3,070,319</b>
Administrative expenses	3,788,935	4,520,459	5,236,164	6,261,430	4,502,846
Other expenses	77,998	340,571	53,478	201	2,280
<b>Total Non-Markup/Interest Expenses</b>	<b>3,866,933</b>	<b>4,861,030</b>	<b>5,289,642</b>	<b>6,261,631</b>	<b>4,505,126</b>
Extra ordinary/unusual Items	30,366	-	677,821	11,063	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>1,784,146</b>	<b>3,988,405</b>	<b>3,372,540</b>	<b>2,877,842</b>	<b>3,277,159</b>
Taxation - Current	631,484	1,387,835	1,667,671	1,192,110	1,077,208
- Prior Years	8,285	12,606	37,491	-	-
- Deferred	111,561	(13,325)	(459,546)	(178,554)	54,802
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>1,032,816</b>	<b>2,601,289</b>	<b>2,126,924</b>	<b>1,864,286</b>	<b>2,145,149</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>6,791,386</b>	<b>1,568,367</b>	<b>(3,383,375)</b>	<b>2,168,664</b>	<b>4,472,813</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(1,820,326)</b>	<b>1,998,221</b>	<b>(2,339,705)</b>	<b>(397,402)</b>	<b>3,902,257</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Number of Employees</b>	<b>5,340</b>	<b>5,370</b>	<b>5,352</b>	<b>5,548</b>	<b>5,843</b>

## 19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Zarai Taraqati Bank Ltd.				
	2012	2013	2014	2015	2016
<b>ASSETS</b>					
Cash & balances with treasury banks	3,524,505	3,627,922	4,102,133	2,516,338	3,477,750
Balances with other banks	9,000,562	9,113,832	5,982,441	16,408,511	20,074,445
Lending to financial institutions	-	3,646,716	820,190	-	-
Investments - net	17,884,472	23,609,958	29,337,315	19,765,649	37,118,541
Advances - net	88,060,424	95,311,716	108,553,958	129,552,744	135,765,150
Other assets	11,998,959	11,790,826	11,656,953	2,101,177	2,071,483
Operating fixed assets	1,180,267	1,347,307	1,581,077	446,941	604,948
Deferred tax assets	-	-	1,528,810	16,782,760	16,448,667
<b>TOTAL ASSETS</b>	<b>131,649,189</b>	<b>148,448,277</b>	<b>163,562,877</b>	<b>187,574,120</b>	<b>215,560,984</b>
<b>LIABILITIES</b>					
Bills payable	294,024	706,265	561,964	346,059	493,231
Borrowings from financial institutions	51,292,157	55,174,903	969,349	57,143,100	55,885,230
Deposits and other accounts	11,096,956	14,906,582	26,701,911	35,947,953	59,870,659
Sub-ordinated loans	3,204,323	3,204,323	-	3,204,323	3,204,323
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	35,588,577	41,842,923	10,698,014	11,721,237	13,667,442
Deferred tax liabilities	757,393	130,022	-	-	-
<b>TOTAL LIABILITIES</b>	<b>102,233,430</b>	<b>115,965,018</b>	<b>38,931,238</b>	<b>108,362,672</b>	<b>133,120,885</b>
<b>NET ASSETS</b>	<b>29,415,759</b>	<b>32,483,259</b>	<b>124,631,639</b>	<b>79,211,448</b>	<b>82,440,099</b>
<b>REPRESENTED BY</b>					
Share Capital	12,522,441	12,522,441	12,522,441	12,522,441	12,522,441
Advance against Equity	-	-	89,490,985	40,155,992	40,155,992
Reserves	2,831,346	3,506,658	4,590,135	5,644,659	6,299,526
Un-appropriated profit	12,263,088	13,597,945	14,553,175	18,716,929	21,034,629
Surplus/ (Deficit) on revaluation of assets	1,798,884	2,856,215	3,474,903	2,171,427	2,427,511
<b>TOTAL</b>	<b>29,415,759</b>	<b>32,483,259</b>	<b>124,631,639</b>	<b>79,211,448</b>	<b>82,440,099</b>
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
Mark-Up/ Return/Interest Earned	11,321,385	12,943,416	15,495,473	18,259,348	19,631,421
Mark-Up/ Return/Interest Expenses	3,737,388	3,892,880	2,399,949	6,016,569	5,455,481
<b>Net Mark-Up / Interest Income</b>	<b>7,583,997</b>	<b>9,050,536</b>	<b>13,095,524</b>	<b>12,242,779</b>	<b>14,175,940</b>
Provisions & bad debts written off directly	1,064,320	1,050,959	1,494,987	(413,101)	1,984,891
<b>Net Mark-Up / Interest Income after Provision</b>	<b>6,519,677</b>	<b>7,999,577</b>	<b>11,600,537</b>	<b>12,655,880</b>	<b>12,191,049</b>
Fees, Commission & Brokerage income	13,310	13,512	28,410	40,919	26,397
Dividend income	17,222	51,667	66,737	81,805	148,460
Gain/Loss on sale of securities	-	-	118,136	366,437	179,322
Income from dealing in foreign currencies	234,268	30,399	-	-	-
Other income	4,151,588	4,816,973	4,299,889	5,093,503	4,067,521
<b>Total Non - Markup / Interest Income</b>	<b>4,416,388</b>	<b>4,912,551</b>	<b>4,513,172</b>	<b>5,582,664</b>	<b>4,421,700</b>
Administrative expenses	7,094,919	7,708,726	7,786,170	9,800,810	9,849,061
Other expenses	(29,244)	36,858	433	58,910	217,638
<b>Total Non-Markup/Interest Expenses</b>	<b>7,065,675</b>	<b>7,745,584</b>	<b>7,786,603</b>	<b>9,859,720</b>	<b>10,066,699</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>3,870,390</b>	<b>5,166,544</b>	<b>8,327,106</b>	<b>8,378,824</b>	<b>6,546,050</b>
Taxation - Current	1,352,475	1,799,026	2,973,440	2,257,101	2,415,993
- Prior Years	-	62	4,245	361,424	989,128
- Deferred	(59,251)	(9,103)	(67,963)	487,678	(133,408)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>2,577,166</b>	<b>3,376,559</b>	<b>5,417,384</b>	<b>5,272,621</b>	<b>3,274,337</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>2,520,972</b>	<b>6,017,716</b>	<b>2,430,377</b>	<b>267,408</b>	<b>20,050,707</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(4,228,811)</b>	<b>(5,801,029)</b>	<b>(5,087,557)</b>	<b>8,572,867</b>	<b>(15,423,361)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Number of Employees</b>	<b>5,743</b>	<b>5,612</b>	<b>5,787</b>	<b>5,706</b>	<b>5,700</b>