

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Al Baraka Bank (Pakistan) Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & balances with treasury banks	909,378	1,337,892	4,460,257	3,945,481	4,221,381
Balances with other banks	195,134	959,078	7,409,620	7,577,186	6,712,477
Lending to financial institutions	320,000	1,600,000	80,000	-	1,100,000
Investments - net	2,756,159	3,356,705	15,617,589	26,179,416	27,421,461
Advances - net	9,967,625	9,439,243	26,897,198	27,610,708	28,782,448
Other assets	530,726	841,157	2,537,613	3,402,972	2,629,176
Operating fixed assets	1,619,029	1,741,736	2,732,332	2,798,165	1,290,798
Deferred tax assets	239,336	486,639	1,029,055	1,030,951	1,711,310
TOTAL ASSETS	16,537,387	19,762,450	60,763,664	72,544,879	73,869,051
LIABILITIES					
Bills payable	148,403	262,691	427,600	451,030	746,651
Borrowings from financial institutions	725,000	20,000	2,756,892	1,736,120	1,991,738
Deposits and other accounts	10,892,602	15,081,242	49,324,209	61,559,026	63,278,655
Sub-ordinate loans	-	-	-	-	-
Liabilities against assets subject to finance lease	77,486	42,457	19,303	5,123	-
Other liabilities	-	862,444	2,116,583	2,269,097	1,830,054
Deferred tax liabilities	625,057	-	-	-	-
TOTAL LIABILITIES	12,468,548	16,268,834	54,644,587	66,020,396	67,847,098
NET ASSETS	4,068,839	3,493,616	6,119,077	6,524,483	6,021,953
REPRESENTED BY					
Share Capital	4,500,657	4,500,000	8,935,200	8,167,910	8,167,910
Reserves	-	657	(767,290)	82,074	82,074
Advance against equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	(448,416)	(1,012,429)	(2,052,024)	(1,723,728)	(2,366,445)
Surplus/ (Deficit) on revaluation of assets	16,598	5,388	3,191	(1,773)	138,414
TOTAL	4,068,839	3,493,616	6,119,077	6,524,483	6,021,953
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	1,060,376	1,914,228	2,198,794	6,699,178	6,271,140
Mark-Up/ Return/Interest Expenses	598,062	1,234,890	1,658,608	5,001,222	4,725,249
Net Mark-Up / Interest Income	462,314	679,338	540,186	1,697,956	1,545,891
Provisions & bad debts written off directly	(1,811)	344,009	764,375	(227,176)	802,491
Net Mark-Up / Interest Income after Provision	464,125	335,329	(224,189)	1,925,132	743,400
Fees, Commission & Brokerage income	39,775	56,801	68,535	202,306	243,006
Dividend income	10,308	-	209	905	-
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	(5,089)	102,482	138,867	249,127	154,520
Other income	50,117	142,572	39,410	29,720	8,625
Total Non - Markup / Interest Income	95,111	301,855	247,021	482,058	406,151
Administrative expenses	949,634	1,410,569	1,508,590	1,910,731	1,991,125
Other expenses	965	25,497	86,549	15,757	111,420
Total Non-Markup/Interest Expenses	950,599	1,436,066	1,595,139	1,926,488	2,102,545
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(391,363)	(798,882)	(1,572,307)	480,702	(952,994)
Taxation - Current	-	11,191	27,375	72,228	33,388
- Prior Years	-	-	(13,821)	-	-
- Deferred	(131,247)	(246,060)	(546,266)	(1,896)	(343,665)
PROFIT/ (LOSS) AFTER TAXATION	(260,116)	(564,013)	(1,039,595)	410,370	(642,717)
Net Cash Inflow / (Outflow) from Operating Activities	405,242	2,173,889	8,797,050	10,255,250	523,909
Net Cash Inflow / (Outflow) from Investing Activities	1,162,820	(930,921)	826,254	(10,563,972)	(1,091,498)
Net Cash Inflow / (Outflow) from Financing Activities	451,052	(50,510)	(50,397)	(38,488)	(21,220)
Number of Employees	699	867	1,322	1,238	1,293

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.

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(End Dec. : Thousand Rupees)

	Al Baraka Bank (Pakistan) Ltd.				
	2013	2014	2015	2016	2017
ASSETS					
Cash & balances with treasury banks	5,727,407	6,465,268	10,847,429	18,725,350	8,915,585
Balances with other banks	16,565,377	3,741,342	1,560,544	984,125	2,932,165
Lending to financial institutions	-	10,005,950	3,911,763	2,692,703	5,095,411
Investments - net	22,161,963	19,560,668	15,278,354	24,601,518	19,393,486
Advances - net	37,020,644	47,022,578	47,644,690	66,785,266	71,203,056
Other assets	2,127,196	3,344,347	3,625,816	5,634,265	5,799,760
Operating fixed assets	2,725,753	2,667,194	2,671,911	4,502,269	4,082,153
Deferred tax assets	1,431,064	1,541,433	1,392,003	2,873,137	3,238,985
TOTAL ASSETS	87,759,404	94,348,780	86,932,510	126,798,633	120,660,601
LIABILITIES					
Bills payable	725,609	679,810	883,698	1,386,390	1,691,141
Borrowings from financial institutions	2,201,945	2,211,568	2,108,255	3,223,109	3,209,400
Deposits and other accounts	75,647,097	80,222,579	71,644,386	105,843,084	98,589,904
Sub-ordinate loans	1,158,571	3,105,314	3,756,734	1,428,568	2,642,852
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	2,177,989	2,228,199	2,266,200	3,527,979	3,765,083
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	81,911,211	88,447,470	80,659,273	115,409,130	109,898,380
NET ASSETS	5,848,193	5,901,310	6,273,237	11,389,503	10,762,221
REPRESENTED BY					
Share Capital	8,167,910	8,167,910	8,935,200	13,739,628	13,739,628
Reserves	82,074	111,259	(607,942)	159,348	159,348
Advance against equity	-	95,704	95,704	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	(2,419,224)	(2,323,983)	(2,135,310)	(2,914,135)	(3,308,489)
Surplus/ (Deficit) on revaluation of assets	17,433	(149,580)	(14,415)	404,662	171,734
TOTAL	5,848,193	5,901,310	6,273,237	11,389,503	10,762,221
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	6,131,232	6,682,974	6,269,086	5,158,073	6,717,569
Mark-Up/ Return/Interest Expenses	4,340,094	4,513,250	3,790,618	2,794,910	3,077,720
Net Mark-Up / Interest Income	1,791,138	2,169,724	2,478,468	2,363,163	3,639,850
Provisions & bad debts written off directly	280,961	103,979	(125,442)	(164,250)	98,333
Net Mark-Up / Interest Income after Provision	1,510,177	2,065,745	2,603,910	2,527,413	3,541,517
Fees, Commission & Brokerage income	280,884	401,845	439,105	521,529	667,109
Dividend income	-	7,862	21,592	20,182	44,469
Gain/Loss on sale of securities	-	116,588	12,838	194,346	(4,659)
Income from dealing in foreign currencies	218,867	194,963	160,842	133,413	173,949
Other income	93,779	5,242	21,967	4,730	86,928
Total Non - Markup / Interest Income	593,530	726,500	656,344	874,200	967,796
Administrative expenses	2,118,613	2,545,583	2,848,910	3,414,381	4,929,047
Other expenses	18,696	30,074	4,735	87,980	111,338
Total Non-Markup/Interest Expenses	2,137,309	2,575,657	2,853,645	3,502,361	5,040,385
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(33,602)	216,588	406,609	(100,748)	(531,073)
Taxation - Current	67,248	79,527	87,532	60,323	96,143
- Prior Years	-	-	-	-	-
- Deferred	(59,619)	(8,862)	78,631	(5,544)	(237,778)
PROFIT/ (LOSS) AFTER TAXATION	(41,231)	145,923	240,446	(155,527)	(389,438)
Net Cash Inflow / (Outflow) from Operating Activities	5,537,692	(18,149,262)	1,130,706	9,232,119	(13,835,499)
Net Cash Inflow / (Outflow) from Investing Activities	4,662,663	4,116,344	419,237	493,253	4,759,490
Net Cash Inflow / (Outflow) from Financing Activities	1,158,571	1,946,743	651,420	(2,423,870)	1,214,284
Number of Employees	1,377	1,638	1,845	2,745	

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(End Dec. : Thousand Rupees)

	Allied Bank Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & balances with treasury banks	23,653,754	26,435,633	31,265,608	36,479,758	43,351,653
Balances with other banks	2,096,779	1,280,443	579,555	1,679,085	1,029,286
Lending to financial institutions	15,793,183	28,122,932	11,488,944	1,361,754	10,720,935
Investments - net	82,631,118	94,789,492	121,173,409	195,694,122	267,403,346
Advances - net	212,972,008	237,344,038	253,099,509	244,433,474	271,084,275
Other assets	17,369,691	17,955,045	15,359,742	17,211,827	18,454,814
Operating fixed assets	11,134,436	12,446,748	484,387	18,087,011	19,871,173
Deferred tax assets	1,029,223	-	16,480,372	751,908	-
TOTAL ASSETS	366,680,192	418,374,331	449,931,526	515,698,939	631,915,482
LIABILITIES					
Bills payable	2,952,490	3,162,429	4,118,791	4,015,317	6,203,051
Borrowings from financial institutions	27,778,151	39,818,532	20,774,450	49,993,200	38,916,192
Deposits and other accounts	297,475,321	328,875,037	371,284,268	399,561,676	514,707,055
Sub-ordinated loans	2,498,000	5,497,000	5,494,800	5,492,600	5,490,400
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	13,620,616	11,059,484	-	13,296,342	15,618,340
Deferred tax liabilities	-	1,871	12,284,360	-	64,584
TOTAL LIABILITIES	344,324,578	388,414,353	413,956,669	472,359,135	580,999,622
NET ASSETS	22,355,614	29,959,978	35,974,857	43,339,804	50,915,860
REPRESENTED BY					
Share Capital	6,463,644	7,110,008	7,821,009	8,603,110	9,463,421
Reserves	5,804,776	6,582,845	7,516,910	8,762,745	10,906,250
Advance against equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	8,536,697	12,198,425	15,828,533	20,254,503	22,558,411
Surplus/ (Deficit) on revaluation of assets	1,550,497	4,068,700	4,808,405	5,719,446	7,987,778
TOTAL	22,355,614	29,959,978	35,974,857	43,339,804	50,915,860
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	30,570,540	41,121,503	44,992,696	51,814,273	49,502,633
Mark-Up/ Return/Interest Expenses	16,559,806	22,421,694	22,427,652	26,643,234	31,141,686
Net Mark-Up / Interest Income	14,010,734	18,699,809	22,565,044	25,171,039	18,360,947
Provisions & bad debts written off directly	3,156,001	4,415,820	4,083,385	3,009,024	650,560
Net Mark-Up / Interest Income after Provision	10,854,733	14,283,989	18,481,659	22,162,015	17,710,387
Fees, Commission & Brokerage income	2,291,459	2,708,002	2,491,200	2,730,686	2,570,107
Dividend income	1,420,364	1,374,967	1,118,270	2,681,218	8,433,249
Gain/Loss on sale of securities	-	-	-	826,156	1,919,869
Income from dealing in foreign currencies	230,060	761,934	418,524	643,058	598,480
Other income	210,222	1,113,131	1,643,792	68,695	271,890
Total Non - Markup / Interest Income	4,152,105	5,958,034	5,671,786	6,949,813	13,793,595
Administrative expenses	8,089,913	9,423,503	11,241,587	13,165,876	14,546,399
Other expenses	795,985	282,400	568,752	837,470	1,087,231
Total Non-Markup/Interest Expenses	8,885,898	9,705,903	11,810,339	14,003,346	15,633,630
Extra ordinary/unusual Items (Expense)	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	6,120,940	10,536,120	12,343,106	15,108,482	15,870,352
Taxation - Current	1,829,425	3,546,462	4,161,179	4,917,896	3,743,788
- Prior Years	-	-	373,941	153,745	-
- Deferred	134,829	(132,509)	(417,346)	(102,840)	450,750
PROFIT/ (LOSS) AFTER TAXATION	4,156,686	7,122,167	8,225,332	10,139,681	11,675,814
Net Cash Inflow / (Outflow) from Operating	563,633	10,811,077	36,199,585	86,806,741	75,478,896
Net Cash Inflow / (Outflow) from Investing Activities	(3,543,746)	(9,999,771)	(28,821,798)	(76,726,650)	(62,843,708)
Net Cash Inflow / (Outflow) from Financing	(1,754,971)	925,827	(2,981,552)	(3,706,135)	(6,379,200)
Number of Employees	11,108	11,690	12,588	13,029	13,059

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Allied Bank Ltd.				
	2013	2014	2015	2016	2017
ASSETS					
Cash & balances with treasury banks	44,673,079	41,254,975	56,711,573	73,203,717	85,367,382
Balances with other banks	1,102,231	873,494	4,077,598	679,923	648,765
Lending to financial institutions	12,461,403	2,030,062	3,628,366	10,512,752	8,694,399
Investments - net	363,378,998	428,790,733	544,077,215	589,864,548	698,082,066
Advances - net	267,001,028	306,014,402	321,605,140	329,562,191	372,037,714
Other assets	23,495,595	36,054,979	32,716,043	32,365,396	32,554,758
Operating fixed assets	22,083,612	27,250,482	28,849,577	32,757,221	48,327,029
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	734,195,946	842,269,127	991,665,512	1,068,945,748	1,245,712,113
LIABILITIES					
Bills payable	4,878,594	4,831,801	4,942,189	9,848,795	7,835,467
Borrowings from financial institutions	32,952,406	66,096,472	137,959,818	126,368,875	223,556,383
Deposits and other accounts	608,411,670	667,877,615	734,596,166	805,110,834	883,740,709
Sub-ordinate loans	4,242,200	2,994,000	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	15,704,648	15,956,263	16,003,425	15,956,529	16,921,397
Deferred tax liabilities	1,808,405	3,622,651	8,907,457	10,986,887	6,941,804
TOTAL LIABILITIES	667,997,923	761,378,802	902,409,055	968,271,920	1,138,995,760
NET ASSETS	66,198,023	80,890,325	89,256,457	100,673,828	106,716,353
REPRESENTED BY					
Share Capital	10,409,763	11,450,739	11,450,739	11,450,739	11,450,739
Reserves	12,438,158	13,549,355	15,102,026	16,533,485	17,980,116
Advance against equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	30,855,565	37,053,691	41,415,882	46,490,244	49,212,447
Surplus/ (Deficit) on revaluation of assets	12,494,537	18,836,540	21,287,810	26,199,360	28,073,051
TOTAL	66,198,023	80,890,325	89,256,457	100,673,828	106,716,353
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	54,221,577	67,001,497	72,116,230	64,592,588	65,708,757
Mark-Up/ Return/Interest Expenses	32,551,922	38,815,342	35,976,740	31,345,347	34,130,494
Net Mark-Up / Interest Income	21,669,655	28,186,155	36,139,490	33,247,241	31,578,263
Provisions & bad debts written off directly	564,943	1,254,414	1,524,368	(260,453)	(1,958,134)
Net Mark-Up / Interest Income after Provision	21,104,712	26,931,741	34,615,122	33,507,694	33,536,397
Fees, Commission & Brokerage income	3,079,338	3,301,188	3,570,398	4,014,135	3,917,402
Dividend income	3,401,019	3,512,429	3,527,589	3,775,793	3,226,146
Gain/Loss on sale of Securities	631,858	4,337,713	833,214	2,673,615	641,043
Income from dealing in foreign currencies	2,490,964	456,592	838,256	645,444	762,059
Other income	-	1,127,832	985,681	101,504	325,151
Total Non - Markup / Interest Income	9,603,179	12,735,754	9,755,138	11,210,491	8,871,801
Administrative expenses	15,510,463	16,951,414	18,175,080	20,295,643	21,423,547
Other expenses	436,531	514,324	691,800	591,324	105,956
Total Non-Markup/Interest Expenses	15,946,994	17,465,738	18,866,880	20,886,967	21,529,503
Extra ordinary/unusual Items (Expense)	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	14,760,897	22,201,757	25,503,380	23,831,218	20,878,695
Taxation - Current	4,079,460	7,413,119	8,347,670	8,513,243	7,295,083
- Prior Years	(4,085,622)	-	1,460,245	949,657	962,923
- Deferred	123,699	(226,454)	575,158	(58,732)	(112,947)
PROFIT/ (LOSS) AFTER TAXATION	14,643,360	15,015,092	15,120,307	14,427,050	12,733,636
Net Cash Inflow / (Outflow) from Operating Activities	96,332,500	57,504,209	148,505,002	63,803,312	119,789,804
Net Cash Inflow / (Outflow) from Investing Activities	(87,993,311)	(53,293,361)	(118,570,678)	(42,388,155)	(99,884,812)
Net Cash Inflow / (Outflow) from Financing Activities	(7,019,361)	(7,949,866)	(11,256,818)	(8,271,033)	(7,987,116)
Number of Employees	10,213	10,121	10,244	10,716	11,075

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Askari Bank Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & balances with treasury banks	16,029,635	19,385,843	22,565,188	26,168,181	24,435,380
Balances with other banks	3,954,814	8,364,261	3,784,862	6,235,055	8,863,586
Lending to financial institutions	4,479,754	4,614,059	9,172,186	1,591,584	6,319,474
Investments - net	35,677,755	67,046,033	102,259,757	133,756,712	145,378,148
Advances - net	128,818,242	135,034,499	152,784,137	150,710,709	143,726,962
Other assets	8,964,480	10,036,311	9,987,963	15,945,250	15,490,986
Operating fixed assets	8,266,458	9,846,440	-	9,348,815	8,841,091
Deferred tax assets	-	-	14,190,459	-	-
TOTAL ASSETS	206,191,138	254,327,446	314,744,552	343,756,306	353,055,627
LIABILITIES					
Bills payable	2,584,828	2,945,670	3,089,984	2,756,032	3,700,156
Borrowings from financial institutions	15,190,148	19,300,163	25,554,777	17,273,470	8,372,617
Deposits and other accounts	167,676,572	205,970,227	255,936,503	291,502,993	306,937,216
Sub-ordinated loans	2,996,100	5,994,900	5,992,500	6,990,100	6,987,300
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	4,759,140	4,833,489	8,081,139	7,374,421	7,251,956
Deferred tax liabilities	12,987	333,925	85,507	83,024	118,376
TOTAL LIABILITIES	193,219,775	239,378,374	298,740,410	325,980,040	333,367,621
NET ASSETS	12,971,363	14,949,072	16,004,142	17,776,266	19,688,006
REPRESENTED BY					
Share Capital	4,058,774	5,073,467	6,427,440	7,070,184	8,130,711
Reserves	7,667,141	7,182,987	7,691,319	8,136,440	8,542,421
Advance against equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	308,980	886,234	701,819	1,302,158	1,004,290
Surplus/ (Deficit) on revaluation of assets	936,468	1,806,384	1,183,564	1,267,484	2,010,584
TOTAL	12,971,363	14,949,072	16,004,142	17,776,266	19,688,006
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	18,393,313	22,661,754	27,952,162	32,766,351	32,402,187
Mark-Up/ Return/Interest Expenses	10,650,719	13,629,096	17,936,616	22,699,583	22,973,781
Net Mark-Up / Interest Income	7,742,594	9,032,658	10,015,546	10,066,768	9,428,406
Provisions & bad debts written off directly	4,072,597	2,914,893	3,064,382	1,830,842	2,687,860
Net Mark-Up / Interest Income after Provision	3,669,997	6,117,765	6,951,164	8,235,926	6,740,546
Fees, Commission & Brokerage income	1,257,584	1,307,699	1,271,467	1,193,986	1,153,496
Dividend income	173,621	162,537	209,922	289,470	1,036,249
Gain/Loss on sale of Securities	-	-	-	-	884,724
Income from dealing in foreign currencies	873,512	538,445	13,011	772,495	-
Other income	402,283	546,020	682,643	646,970	1,042,897
Total Non - Markup / Interest Income	2,707,000	2,554,701	2,177,043	2,902,921	4,117,366
Administrative expenses	5,904,169	6,995,857	7,812,618	8,639,312	9,039,255
Other expenses	11,446	34,368	42,453	86,784	88,930
Total Non-Markup/Interest Expenses	5,915,615	7,030,225	7,855,071	8,726,096	9,128,185
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	461,382	1,642,241	1,273,136	2,412,751	1,729,727
Taxation - Current	17,363	562,099	329,617	832,723	839,144
- Prior Years	(50,000)	119,827	-	-	-
- Deferred	107,794	(147,478)	342	(47,670)	(364,779)
PROFIT/ (LOSS) AFTER TAXATION	386,225	1,107,793	943,177	1,627,698	1,255,362
Net Cash Inflow / (Outflow) from Operating Activities	2,596,563	36,409,130	35,810,016	36,491,839	10,938,544
Net Cash Inflow / (Outflow) from Investing Activities	155,381	(32,216,450)	(37,311,023)	(31,455,817)	10,046,591
Net Cash Inflow / (Outflow) from Financing Activities	(445,604)	2,997,975	(2,693)	997,381	(3,586)
Number of Employees	7,560	7,270	7,676	7,277	6,907

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Askari Bank Ltd.				
	2013	2014	2015	2016	2017
ASSETS					
Cash & balances with treasury banks	26,104,822	19,130,113	29,685,228	42,568,141	44,239,325
Balances with other banks	9,057,747	7,068,111	8,295,724	5,845,748	3,193,835
Lending to financial institutions	2,503,207	3,427,753	812,898	6,836,584	2,250,000
Investments - net	165,863,237	217,214,247	268,020,706	295,846,254	314,956,748
Advances - net	163,556,632	170,496,454	199,930,812	235,163,922	258,693,086
Other assets	16,197,164	20,571,044	19,891,336	21,858,989	22,545,793
Operating fixed assets	8,567,401	8,299,488	9,230,010	11,019,555	10,728,827
Deferred tax assets	2,977,285	875,335	-	-	100,755
TOTAL ASSETS	394,827,495	447,082,545	535,866,714	619,139,193	656,708,369
LIABILITIES					
Bills payable	5,687,542	6,855,020	6,094,885	8,579,809	10,769,262
Borrowings from financial institutions	24,545,879	13,742,030	57,323,250	89,261,788	71,587,311
Deposits and other accounts	335,241,027	387,586,620	433,172,205	472,811,335	525,808,308
Sub-ordinated loans	3,994,400	7,992,800	4,996,800	4,994,800	4,992,800
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	6,629,759	7,199,014	7,330,227	10,388,081	11,115,197
Deferred tax liabilities	-	-	96,404	526,430	-
TOTAL LIABILITIES	376,098,607	423,375,484	509,013,771	586,562,243	624,272,878
NET ASSETS	18,728,888	23,707,061	26,852,943	32,576,950	32,435,491
REPRESENTED BY					
Share Capital	12,602,602	12,602,602	12,602,602	12,602,602	12,602,602
Reserves	5,613,061	4,823,738	6,445,888	8,670,686	11,948,415
Advance against equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	(1,582,626)	1,862,223	2,763,314	4,084,206	2,849,878
Surplus/ (Deficit) on revaluation of assets	2,095,851	4,418,498	5,041,139	7,219,456	5,034,596
TOTAL	18,728,888	23,707,061	26,852,943	32,576,950	32,435,491
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	27,960,505	34,604,210	36,592,093	35,408,195	36,267,220
Mark-Up/ Return/Interest Expenses	19,363,188	22,710,924	21,690,386	20,496,757	20,071,965
Net Mark-Up / Interest Income	8,597,317	11,893,286	14,901,707	14,911,438	16,195,255
Provisions & bad debts written off directly	11,103,376	321,978	879,052	(658,824)	(1,205,093)
Net Mark-Up / Interest Income after Provision	(2,506,059)	11,571,308	14,022,655	15,570,262	17,400,348
Fees, Commission & Brokerage income	1,169,442	1,435,180	1,732,140	2,438,914	2,706,794
Dividend income	508,748	348,726	302,721	304,850	302,894
Gain/Loss on sale of Securities	559,463	1,803,844	3,246,294	3,526,687	2,055,293
Income from dealing in foreign currencies	1,360,791	985,323	834,956	639,827	843,032
Other income	-	744,134	573,477	300,195	347,470
Total Non - Markup / Interest Income	3,598,444	5,317,207	6,689,588	7,210,473	6,255,483
Administrative expenses	9,396,803	10,934,450	12,014,237	14,078,992	14,948,796
Other expenses	136,085	172,652	266,310	224,795	215,233
Total Non-Markup/Interest Expenses	9,532,888	11,107,102	12,280,547	14,303,787	15,164,029
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(8,440,503)	5,781,413	8,431,696	8,476,948	8,491,802
Taxation - Current	93,765	1,013,637	2,329,796	2,129,263	2,265,570
- Prior Years	-	-	416,000	266,425	243,344
- Deferred	(3,054,373)	752,844	642,481	860,625	715,001
PROFIT/ (LOSS) AFTER TAXATION	(5,479,895)	4,014,932	5,043,419	5,220,635	5,267,887
Net Cash Inflow / (Outflow) from Operating Activities	22,905,701	36,638,777	67,461,002	42,479,240	26,130,753
Net Cash Inflow / (Outflow) from Investing Activities	(21,637,610)	(47,917,575)	(51,636,251)	(30,475,862)	(23,277,032)
Net Cash Inflow / (Outflow) from Financing Activities	1,478,821	2,751,889	(5,481,279)	(1,563,123)	(3,114,786)
Number of Employees	5,531	5,581	6,781	7,252	7,534

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

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.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & balances with treasury banks	32,687,335	35,056,012	41,197,841	50,882,662	58,044,054
Balances with other banks	21,581,043	22,722,639	16,179,255	17,424,487	26,720,993
Lending to financial institutions	3,315,500	14,947,435	6,497,556	7,765,407	876,870
Investments - net	75,973,238	99,159,957	113,425,861	166,531,768	189,486,762
Advances - net	192,671,169	188,042,438	207,152,546	198,468,512	233,933,358
Other assets	8,989,186	14,649,380	12,826,225	13,290,458	13,272,536
Operating fixed assets	13,773,293	14,492,194	14,204,555	13,388,683	13,747,520
Deferred tax assets	-	-	-	421,825	384,601
TOTAL ASSETS	348,990,764	389,070,055	411,483,839	468,173,802	536,466,694
LIABILITIES					
Bills payable	3,452,031	3,766,144	4,521,533	5,403,453	8,430,910
Borrowings from financial institutions	13,690,222	20,653,921	13,700,124	18,168,978	21,227,834
Deposits and other accounts	300,732,858	324,759,752	354,015,311	401,247,886	457,118,723
Sub-ordinated loans	2,571,169	7,570,181	7,567,192	7,148,693	5,874,742
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	11,291,280	10,006,786	9,258,216	10,427,754	13,567,083
Deferred tax liabilities	208,465	179,851	115,919	-	-
TOTAL LIABILITIES	331,946,025	366,936,635	389,178,295	442,396,764	506,219,292
NET ASSETS	17,044,739	22,133,420	22,305,544	25,777,038	30,247,402
REPRESENTED BY					
Share Capital	7,995,000	13,491,563	13,491,563	13,491,563	13,491,563
Reserves	3,166,056	3,587,969	3,819,133	4,100,264	5,636,549
Advance against equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	3,447,467	2,690,728	2,415,860	5,248,059	6,561,628
Surplus/ (Deficit) on revaluation of assets	2,436,216	2,363,160	2,578,988	2,937,152	4,557,662
TOTAL	17,044,739	22,133,420	22,305,544	25,777,038	30,247,402
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	31,046,583	35,561,312	37,530,256	44,298,178	46,079,918
Mark-Up/ Return/Interest Expenses	20,331,194	24,654,180	23,855,448	25,687,485	27,500,056
Net Mark-Up / Interest Income	10,715,389	10,907,132	13,674,808	18,610,693	18,579,862
Provisions & bad debts written off directly	3,543,357	4,071,527	4,260,383	4,329,500	3,558,532
Net Mark-Up / Interest Income after Provision	7,172,032	6,835,605	9,414,425	14,281,193	15,021,330
Fees, Commission & Brokerage income	2,539,321	1,913,004	1,986,470	2,148,239	2,536,717
Dividend income	300,943	248,217	204,425	191,708	349,061
Gain/Loss on Sale of Securities	-	-	-	1,115,417	1,328,000
Income from dealing in foreign currencies	914,845	1,019,732	1,133,544	-	1,309,703
Other income	1,490,318	2,001,300	1,383,722	1,912,349	1,757,859
Total Non - Markup / Interest Income	5,245,427	5,182,253	4,708,161	5,367,713	7,281,340
Administrative expenses	10,471,399	10,923,507	12,578,080	13,832,096	15,204,036
Other expenses	151,340	78,035	175,761	383,092	315,432
Total Non-Markup/Interest Expenses	10,622,739	11,001,542	12,753,841	14,215,188	15,519,468
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,794,720	1,016,316	1,368,745	5,433,718	6,783,202
Taxation - Current	1,730,051	1,066,301	842,232	3,263,249	3,141,909
- Prior Years	(221,797)	(179,674)	(71,056)	45,000	(160,000)
- Deferred	(1,014,835)	(767,346)	(370,883)	(1,377,661)	(754,828)
PROFIT/ (LOSS) AFTER TAXATION	1,301,301	897,035	968,452	3,503,130	4,556,121
Net Cash Inflow / (Outflow) from Operating Activities	2,499,606	19,945,927	18,112,043	54,274,913	49,944,024
Net Cash Inflow / (Outflow) from Investing Activities	7,403,300	(25,279,776)	(16,405,251)	(45,660,421)	(31,305,868)
Net Cash Inflow / (Outflow) from Financing Activities	(1,624,689)	8,996,512	(1,082,314)	(418,499)	(3,634,974)
Number of Employees	9,669	9,551	10,009	10,123	9,897

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Bank Alfalah Ltd.				
	2013	2014	2015	2016	2017
ASSETS					
Cash & balances with treasury banks	61,204,697	50,515,643	62,368,790	74,071,384	70,381,435
Balances with other banks	34,764,008	12,331,713	16,552,207	9,373,123	4,508,835
Lending to financial institutions	2,522,022	18,313,485	27,626,350	30,149,029	48,895,828
Investments - net	219,690,369	324,319,454	423,099,734	389,092,637	400,733,286
Advances - net	260,779,850	290,597,237	334,158,739	378,720,349	400,655,424
Other assets	16,427,478	31,310,661	21,559,733	17,917,264	46,026,023
Operating fixed assets	14,835,200	15,740,100	17,241,968	18,133,267	17,627,997
Deferred tax assets	1,204,000	-	-	-	-
TOTAL ASSETS	611,427,624	743,128,293	902,607,521	917,457,053	988,828,828
LIABILITIES					
Bills payable	9,543,480	11,758,155	9,733,929	12,886,990	12,461,866
Borrowings from financial institutions	23,115,102	55,232,916	172,393,198	178,311,035	206,223,572
Deposits and other accounts	525,525,770	605,963,224	640,188,735	640,944,254	653,406,071
Sub-ordinate loans	9,991,000	9,987,000	9,983,000	8,317,670	4,991,000
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	11,350,528	14,514,599	15,131,430	14,221,914	42,792,829
Deferred tax liabilities	-	853,331	1,824,054	2,650,428	3,153,750
TOTAL LIABILITIES	579,525,880	698,309,225	849,254,346	857,332,291	923,029,088
NET ASSETS	31,901,744	44,819,068	53,353,175	60,124,762	65,799,740
REPRESENTED BY					
Share Capital	13,491,563	15,872,427	15,898,062	15,952,076	16,075,720
Reserves	7,274,222	12,338,026	14,164,120	15,895,652	18,156,669
Advance against equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	7,499,831	9,613,374	12,362,596	17,337,458	24,312,240
Surplus/ (Deficit) on revaluation of assets	3,636,128	6,995,241	10,928,397	10,939,576	7,255,111
TOTAL	31,901,744	44,819,068	53,353,175	60,124,762	65,799,740
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	43,961,060	55,378,477	61,437,872	57,144,032	56,919,089
Mark-Up/ Return/Interest Expenses	27,066,229	33,505,003	32,810,722	28,152,734	27,638,502
Net Mark-Up / Interest Income	16,894,831	21,873,474	28,627,150	28,991,298	29,280,587
Provisions & bad debts written off directly	1,053,648	1,533,833	2,286,900	1,183,272	(259,749)
Net Mark-Up / Interest Income after Provision	15,841,183	20,339,641	26,340,250	27,808,026	29,540,336
Fees, Commission & Brokerage income	2,800,461	3,120,035	4,384,496	5,238,974	6,166,498
Dividend income	482,567	492,348	514,401	584,805	460,319
Gain/Loss on Sale of Securities	1,588,895	1,058,167	1,835,814	1,681,730	1,266,715
Income from dealing in foreign currencies	1,535,808	2,042,957	1,379,097	1,003,575	1,746,251
Other income	1,870,963	2,322,934	747,747	398,244	254,209
Total Non - Markup / Interest Income	8,278,694	9,036,441	8,861,555	8,907,328	9,893,992
Administrative expenses	17,288,779	20,261,215	21,956,115	23,683,609	25,116,135
Other expenses	23,887	601,301	641,620	8,586	273,208
Total Non-Markup/Interest Expenses	17,312,666	20,862,516	22,597,735	23,692,195	25,389,343
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	6,807,211	8,513,566	12,604,070	13,023,159	14,044,985
Taxation - Current	2,400,321	3,122,512	5,008,992	4,689,525	5,074,748
- Prior Years	(159,060)	(288,216)	(495,545)	(437,312)	(1,883,205)
- Deferred	(110,000)	38,419	567,813	871,038	2,486,147
PROFIT/ (LOSS) AFTER TAXATION	4,675,950	5,640,851	7,522,810	7,899,908	8,367,295
Net Cash Inflow / (Outflow) from Operating Activities	44,687,658	51,245,191	103,242,608	(29,354,807)	32,032,383
Net Cash Inflow / (Outflow) from Investing Activities	(30,171,631)	(87,293,021)	(72,610,709)	27,665,145	(22,993,182)
Net Cash Inflow / (Outflow) from Financing Activities	(2,367,676)	3,925,405	(3,127,243)	(3,166,016)	(3,136,879)
Number of Employees	9,857	7,785	7,798	7,808	7,849

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Bank AL-Habib Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & balances with treasury banks	11,936,275	14,377,589	19,000,978	22,957,986	27,464,340
Balances with other banks	3,621,152	4,626,726	2,132,403	6,743,337	9,744,716
Lending to financial institutions	295,396	-	1,139,268	-	993,981
Investments - net	48,234,497	111,017,701	137,167,680	222,958,574	249,754,075
Advances - net	100,196,996	105,985,319	125,773,064	114,872,252	147,868,668
Other assets	3,873,196	4,237,310	6,125,678	6,006,559	6,115,660
Operating fixed assets	9,166,020	9,561,955	10,213,390	10,743,753	11,164,099
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	177,323,532	249,806,600	301,552,461	384,282,461	453,105,539
LIABILITIES					
Bills payable	2,232,334	3,187,383	2,989,989	4,979,720	5,257,191
Borrowings from financial institutions	12,369,743	33,517,109	22,579,348	43,441,594	69,622,055
Deposits and other accounts	144,389,563	189,280,062	249,774,212	302,098,594	340,392,871
Sub-ordinated loans	2,846,940	4,845,000	4,842,260	7,390,358	6,489,300
Liabilities against assets subject to finance lease	324,791	-	-	-	-
Other liabilities	2,795,610	4,056,360	4,657,866	5,287,157	5,479,743
Deferred tax liabilities	731,601	815,728	642,675	1,231,486	1,933,584
TOTAL LIABILITIES	165,690,582	235,701,642	285,486,350	364,428,909	429,174,744
NET ASSETS	11,632,950	14,104,958	16,066,111	19,853,552	23,930,795
REPRESENTED BY					
Share Capital	4,785,388	6,101,370	7,321,643	8,785,972	10,103,868
Reserves	3,062,830	3,664,925	4,392,264	5,324,689	6,464,546
Advance against equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	2,118,986	2,520,579	2,992,475	3,726,098	4,606,290
Surplus/ (Deficit) on revaluation of assets	1,665,746	1,818,084	1,359,729	2,016,793	2,756,091
TOTAL	11,632,950	14,104,958	16,066,111	19,853,552	23,930,795
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	14,586,841	22,120,105	27,475,443	36,502,763	41,467,868
Mark-Up/ Return/Interest Expenses	8,004,294	13,053,137	16,678,554	22,373,903	26,105,660
Net Mark-Up / Interest Income	6,582,547	9,066,968	10,796,889	14,128,860	15,362,208
Provisions & bad debts written off directly	1,149,345	1,183,026	946,296	1,820,788	466,101
Net Mark-Up / Interest Income after Provision	5,433,202	7,883,942	9,850,593	12,308,072	14,896,107
Fees, Commission & Brokerage income	890,977	1,011,349	1,176,958	1,305,976	1,502,213
Dividend income	404,521	87,733	236,399	233,398	328,207
Gain/Loss on Sale of Securities	-	-	-	-	-
Income from dealing in foreign currencies	1,009,456	308,021	339,730	612,851	577,887
Other income	149,069	428,979	376,459	441,770	559,035
Total Non - Markup / Interest Income	2,454,023	1,836,082	2,129,546	2,593,995	2,967,342
Administrative expenses	4,306,759	5,045,731	6,162,449	7,584,677	8,795,739
Other expenses	1,934	162,222	161,479	162,051	198,213
Total Non-Markup/Interest Expenses	4,308,693	5,207,953	6,323,928	7,746,728	8,993,952
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	3,578,532	4,512,071	5,656,211	7,155,339	8,869,497
Taxation - Current	1,298,206	1,652,277	2,012,476	2,453,493	3,263,970
- Prior Years	61,391	-	-	-	(122,893)
- Deferred	(206,081)	3,500	41,574	168,366	281,906
PROFIT/ (LOSS) AFTER TAXATION	2,425,016	2,856,294	3,602,161	4,533,480	5,446,514
Net Cash Inflow / (Outflow) from Operating Activities	16,856,703	65,727,310	30,018,943	94,293,958	36,949,453
Net Cash Inflow / (Outflow) from Investing Activities	(14,749,609)	(63,348,234)	(27,836,628)	(85,690,701)	(26,379,943)
Net Cash Inflow / (Outflow) from Financing Activities	(920,909)	1,067,812	(1,202,908)	1,107,176	(3,063,928)
Number of Employees	4,177	4,645	5,245	6,025	6,553

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Bank AL-Habib Ltd.				
	2013	2014	2015	2016	2017
ASSETS					
Cash & balances with treasury banks	32,199,533	34,201,813	38,577,738	50,600,041	60,096,155
Balances with other banks	2,662,874	4,345,042	3,185,669	2,866,455	4,691,917
Lending to financial institutions	-	-	3,992,794	-	-
Investments - net	239,752,853	331,422,572	356,649,003	405,027,569	476,125,054
Advances - net	167,579,360	181,356,817	207,288,608	261,440,098	339,832,911
Other assets	6,736,964	13,694,264	14,515,118	12,567,622	15,752,256
Operating fixed assets	11,795,334	13,898,321	15,764,284	18,894,031	22,553,302
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	460,726,918	578,918,829	639,973,214	751,395,816	919,051,595
LIABILITIES					
Bills payable	6,173,102	7,984,808	8,665,462	13,872,057	19,663,349
Borrowings from financial institutions	29,480,026	78,455,452	62,592,299	93,717,345	133,499,876
Deposits and other accounts	386,160,762	446,409,004	516,213,178	584,171,954	692,576,176
Sub-ordinated loans	6,485,900	3,743,700	2,994,600	3,999,200	10,997,600
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	5,493,639	6,916,978	8,018,419	8,989,686	13,909,714
Deferred tax liabilities	1,651,438	2,780,536	3,632,598	4,131,830	2,528,998
TOTAL LIABILITIES	435,444,867	546,290,478	602,116,556	708,882,072	873,175,713
NET ASSETS REPRESENTED BY	25,282,051	32,628,351	37,856,658	42,513,744	45,875,882
Share Capital	10,103,868	11,114,254	11,114,254	11,114,254	11,114,254
Reserves	7,569,407	8,760,911	10,329,659	11,949,311	13,021,176
Advance against equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	5,554,207	7,679,490	10,253,920	12,858,807	16,671,122
Surplus/ (Deficit) on revaluation of assets	2,054,569	5,073,696	6,158,825	6,591,372	5,069,330
TOTAL	25,282,051	32,628,351	37,856,658	42,513,744	45,875,882
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	37,255,749	44,001,196	50,293,226	47,804,368	50,304,905
Mark-Up/ Return/Interest Expenses	22,994,393	24,936,885	25,476,349	23,132,808	24,386,577
Net Mark-Up / Interest Income	14,261,356	19,064,311	24,816,877	24,671,560	25,918,328
Provisions & bad debts written off directly	479,791	552,989	1,960,305	(638,049)	(115,322)
Net Mark-Up / Interest Income after Provision	13,781,565	18,511,322	22,856,572	25,309,609	26,033,650
Fees, Commission & Brokerage income	1,894,163	1,950,797	2,286,952	2,521,496	3,192,234
Dividend income	253,682	364,618	601,701	591,500	448,177
Gain/Loss on Sale of Securities	-	-	217,254	715,470	2,734,369
Income from dealing in foreign currencies	675,489	854,437	707,484	491,038	913,950
Other income	1,084,634	637,840	697,475	732,744	912,430
Total Non - Markup / Interest Income	3,907,968	3,807,692	4,510,866	5,052,248	8,201,160
Administrative expenses	10,008,680	12,189,767	14,695,040	17,728,349	19,860,573
Other expenses	167,878	212,133	340,739	(530,479)	333,915
Total Non-Markup/Interest Expenses	10,176,558	12,401,900	15,035,779	17,197,870	20,194,488
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	7,512,975	9,917,114	12,331,659	13,163,987	14,040,322
Taxation - Current	2,450,671	3,497,316	4,503,771	4,299,752	5,150,968
- Prior Years	(190,885)	-	500,484	502,993	503,224
- Deferred	98,640	70,856	(77,508)	242,013	(263,440)
PROFIT/ (LOSS) AFTER TAXATION	5,154,549	6,348,942	7,404,912	8,119,229	8,649,570
Net Cash Inflow / (Outflow) from Operating Activities	(7,716,369)	98,100,879	33,435,231	64,252,144	85,378,183
Net Cash Inflow / (Outflow) from Investing Activities	8,284,830	(90,267,136)	(25,605,335)	(50,859,674)	(76,419,573)
Net Cash Inflow / (Outflow) from Financing Activities	(2,987,281)	(4,737,895)	(4,039,530)	(2,824,595)	3,155,686
Number of Employees	7,185	8,100	9,391	10,771	11,916

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec.: Thousand Rupees)

	BankIslami Pakistan Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & balances with treasury banks	2,175,413	4,217,515	3,035,148	4,684,826	4,938,707
Balances with other banks	2,207,490	2,059,550	569,622	549,277	806,110
Lending to financial institutions	40,351	4,018,813	4,513,132	4,436,264	8,475,672
Investments - net	5,019,525	6,813,191	13,732,132	21,067,082	28,994,462
Advances - net	6,527,531	13,282,152	16,670,125	20,110,401	27,433,262
Other assets	942,385	1,153,230	4,046,681	5,973,706	1,587,738
Operating fixed assets	1,910,648	2,395,304	2,066,680	1,811,628	1,913,106
Deferred tax assets	265,257	347,016	402,183	188,130	86,973
TOTAL ASSETS	19,088,600	34,286,771	45,035,703	58,821,314	74,236,030
LIABILITIES					
Bills payable	353,646	485,608	563,020	798,853	1,251,010
Borrowings from financial institutions	245,939	156,160	353,000	800,000	1,621,415
Deposits and other accounts	12,477,955	27,987,378	38,198,320	50,568,785	64,216,485
Sub-ordinate loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	819,239	917,332	1,154,977	1,341,038	1,574,666
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	13,896,779	29,546,478	40,269,317	53,508,676	68,663,576
NET ASSETS	5,191,821	4,740,293	4,766,386	5,312,638	5,572,454
REPRESENTED BY					
Share Capital	5,279,679	5,279,679	5,279,679	5,279,679	5,279,679
Reserves	-	-	9,310	91,221	173,392
Advance against equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	(98,307)	(577,246)	(554,985)	(227,340)	101,342
Surplus/ (Deficit) on revaluation of assets	10,449	37,860	32,382	169,078	18,041
TOTAL	5,191,821	4,740,293	4,766,386	5,312,638	5,572,454
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	1,468,688	2,193,891	3,806,209	5,502,154	5,975,306
Mark-Up/ Return/Interest Expenses	729,528	1,222,169	2,057,533	2,883,355	3,506,965
Net Mark-Up / Interest Income	739,160	971,722	1,748,676	2,618,799	2,468,341
Provisions & bad debts written off directly	130,556	111,198	(7,424)	21,423	96,072
Net Mark-Up / Interest Income after Provision	608,604	860,524	1,756,100	2,597,376	2,372,269
Fees, Commission & Brokerage income	112,117	37,854	87,821	110,118	181,237
Dividend income	1,741	-	1	2	2
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	29,273	278,054	60,276	63,285	100,957
Other income	53,008	26,779	59,006	53,304	251,736
Total Non - Markup / Interest Income	196,139	342,687	207,104	226,709	533,932
Administrative expenses	1,028,232	1,755,503	1,895,476	2,147,527	2,271,642
Other expenses	5,663	10,617	23,185	67,971	8,117
Total Non-Markup/Interest Expenses	1,033,895	1,766,120	1,918,661	2,215,498	2,279,759
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(229,152)	(562,909)	44,543	608,587	626,442
Taxation - Current	87	12,549	42,269	57,242	32,710
- Prior Years	-	-	-	1,340	-
- Deferred	(176,309)	(96,519)	(44,276)	140,449	182,879
PROFIT/ (LOSS) AFTER TAXATION	(52,930)	(478,939)	46,550	409,556	410,853
Net Cash Inflow / (Outflow) from Operating Activities	1,109,403	4,475,857	4,267,673	8,826,592	9,052,857
Net Cash Inflow / (Outflow) from Investing Activities	(2,135,427)	(2,581,695)	(6,939,968)	(7,197,259)	(8,542,143)
Net Cash Inflow / (Outflow) from Financing Activities	1,398,270	-	-	-	-
Number of Employees	1,188	1,471	1,347	1,452	1,648

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	BankIslami Pakistan Ltd.				
	2013	2014	2015	2016	2017
ASSETS					
Cash & balances with treasury banks	4,883,478	6,361,444	9,035,886	8,921,433	11,784,180
Balances with other banks	967,557	733,523	1,780,710	1,140,150	801,807
Lending to financial institutions	6,511,173	18,143,574	39,824,221	27,218,665	21,371,787
Investments - net	31,610,287	30,654,552	35,885,958	46,316,927	42,092,166
Advances - net	38,308,733	41,097,058	68,709,048	77,816,802	119,155,039
Other assets	1,616,289	1,613,830	3,574,943	4,166,208	4,185,773
Operating fixed assets	2,958,077	3,380,168	8,828,540	9,347,525	9,072,487
Deferred tax assets	-	-	6,591,439	5,918,460	7,701,906
TOTAL ASSETS	86,855,594	101,984,149	174,230,745	180,846,170	216,165,145
LIABILITIES					
Bills payable	835,562	918,435	1,523,933	2,273,934	2,988,996
Borrowings from financial institutions	2,538,000	561,000	3,197,770	6,066,307	15,570,390
Deposits and other accounts	75,225,869	90,330,997	153,058,102	154,399,657	179,249,290
Sub-ordinate loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	1,838,373	3,106,814	5,264,670	5,661,606	4,680,000
Deferred tax liabilities	175,589	199,683	-	-	-
TOTAL LIABILITIES	80,613,393	95,116,929	163,044,475	168,401,504	202,488,676
NET ASSETS	6,242,201	6,867,220	11,186,270	12,444,666	13,676,469
REPRESENTED BY					
Share Capital	5,279,679	5,758,721	10,079,121	10,000,079	10,000,079
Reserves	210,446	194,134	444,134	613,636	926,266
Advance against equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	24,829	266,946	(171,453)	212,553	1,473,784
Surplus/ (Deficit) on revaluation of assets	727,247	647,419	834,468	1,618,398	1,276,340
TOTAL	6,242,201	6,867,220	11,186,270	12,444,666	13,676,469
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	6,289,042	7,812,302	8,834,160	10,127,616	10,353,849
Mark-Up/ Return/Interest Expenses	3,789,538	4,459,070	5,118,822	5,791,252	5,249,079
Net Mark-Up / Interest Income	2,499,504	3,353,232	3,715,338	4,336,364	5,104,770
Provisions & bad debts written off directly	122,746	17,407	(630,724)	(2,029,926)	(267,088)
Net Mark-Up / Interest Income after Provision	2,376,758	3,335,825	4,346,062	6,366,290	5,371,858
Fees, Commission & Brokerage income	292,186	387,333	408,018	361,536	647,468
Dividend income	2	-	2,835	23,777	31,985
Gain/Loss on sale of securities	-	-	-	97,772	122,100
Income from dealing in foreign currencies	76,159	172,356	82,403	42,808	84,214
Other income	85,227	72,247	76,772	111,719	78,125
Total Non - Markup / Interest Income	453,574	631,936	570,028	637,612	963,892
Administrative expenses	2,488,004	3,462,351	5,037,198	6,142,395	6,156,655
Other expenses	34,176	35,688	151,279	17,750	21,733
Total Non-Markup/Interest Expenses	2,522,180	3,498,039	5,188,477	6,160,145	6,178,388
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	308,152	469,722	(272,387)	843,757	157,362
Taxation - Current	67,453	84,442	99,299	107,661	141,459
- Prior Years	-	-	21,437	-	-
- Deferred	55,427	71,630	(197,119)	283,796	(1,547,246)
PROFIT/ (LOSS) AFTER TAXATION	185,272	313,650	(196,004)	452,300	1,563,149
Net Cash Inflow / (Outflow) from Operating Activities	3,107,131	809,455	(28,172,106)	9,354,153	(329,553)
Net Cash Inflow / (Outflow) from Investing Activities	(3,000,913)	34,477	27,573,335	(10,109,166)	2,853,957
Net Cash Inflow / (Outflow) from Financing Activities	-	400,000	10,816,596	-	-
Number of Employees	1,808	2,529	3,683	3,849	4,029

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Burj Bank Ltd.*			
	2008	2009	2010	2011
ASSETS				
Cash & balances with treasury banks	418,948	675,988	1,324,461	1,379,696
Balances with other banks	255,703	577,349	400,468	2,215,636
Lending to financial institutions	250,040	2,856,052	2,679,753	-
Investments - net	2,045,146	2,861,751	5,050,878	9,982,793
Advances - net	5,639,877	4,763,622	5,616,202	10,509,340
Other assets	539,632	624,251	1,564,163	2,405,097
Operating fixed assets	417,364	600,626	646,645	671,890
Deferred tax assets	-	106,269	393,116	480,377
TOTAL ASSETS	9,566,710	13,065,908	17,675,686	27,644,829
LIABILITIES				
Bills payable	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	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	349,053	286,740	-	840,778
Deferred tax liabilities	8612	-	-	-
TOTAL LIABILITIES	5,491,900	8,224,128	13,349,703	21,840,251
NET ASSETS	4,074,810	4,841,780	4,325,983	5,804,578
REPRESENTED BY				
Share Capital	4,001,333	5,010,458	5,010,458	7,410,458
Reserves	16,751	16,751	16,751	16,751
Advance against equity	-	-	-	-
Minority interest	-	-	-	-
Un-appropriated profit	67,007	(225,620)	(761,142)	(1,649,630)
Surplus/ (Deficit) on revaluation of assets	(10,281)	40,191	59,916	26,999
TOTAL	4,074,810	4,841,780	4,325,983	5,804,578
PROFIT & LOSS ACCOUNTS				
Mark-Up/ Return/Interest Earned	855,374	1,131,873	1,263,461	2,375,585
Mark-Up/ Return/Interest Expenses	403,500	650,752	726,325	1,423,171
Net Mark-Up / Interest Income	451,874	481,121	537,136	952,414
Provisions & bad debts written off directly	3,875	257,089	406,279	251,580
Net Mark-Up / Interest Income after Provision	447,999	224,032	130,857	700,834
Fees, Commission & Brokerage income	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	19,458	21,850	17,593	20,845
Other income	2,771	6,946	26,577	99,572
Total Non - Markup / Interest Income	46,273	56,818	64,260	188,537
Administrative expenses	433,996	685,677	986,592	1,229,345
Other expenses	165	325	33,085	6,934
Total Non-Markup/Interest Expenses	434,161	686,002	1,019,677	1,236,279
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	60,111	(405,152)	(824,560)	(346,908)
Taxation - Current	-	6,822	-	25,184
- Prior Years	(1,293)	-	-	-
- Deferred	28,677	(119,347)	(289,038)	(83,604)
PROFIT/ (LOSS) AFTER TAXATION	32,727	(292,627)	(535,522)	(288,488)
Net Cash Inflow / (Outflow) from Operating Activities	660,132	654,955	2,667,586	5,394,077
Net Cash Inflow / (Outflow) from Investing Activities	(953,742)	(1,085,394)	(2,195,994)	5,323,674
Net Cash Inflow / (Outflow) from Financing Activities	674,651	1,009,125	-	1,800,000
Number of Employees	366	805	583	820

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

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Burj Bank Ltd.			
	2012	2013	2014	2015
ASSETS				
Cash & balances with treasury banks	2,452,464	2,751,089	2,411,487	3,586,010
Balances with other banks	907,255	1,056,489	81,779	126,046
Lending to financial institutions	-	7,689,704	-	800,000
Investments - net	17,156,398	9,226,189	8,164,801	6,652,065
Advances - net	23,370,532	28,955,126	19,960,447	18,079,208
Other assets	1,648,680	1,475,694	1,212,480	1,302,639
Operating fixed assets	1,130,246	1,057,349	854,673	675,308
Deferred tax assets	519,877	1,177,423	1,404,859	1,514,798
TOTAL ASSETS	47,185,452	53,389,063	34,090,526	32,736,074
LIABILITIES				
Bills payable	390,795	507,471	318,887	267,440
Borrowings from financial institutions	3,087,150	3,052,474	1,795,000	1,268,359
Deposits and other accounts	35,922,038	42,697,675	25,808,867	25,637,406
Sub-ordinated loans	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-
Other liabilities	1,847,988	1,770,235	1,364,053	1,173,939
Deferred tax liabilities	-	-	-	-
TOTAL LIABILITIES	41,247,971	48,027,855	29,286,807	28,347,144
NET ASSETS	5,937,481	5,361,208	4,803,719	4,388,930
REPRESENTED BY				
Share Capital	7,410,458	8,167,527	8,167,527	8,167,527
Reserves	2,030	2,030	2,030	2,030
Advance against equity	-	-	-	-
Minority interest	-	-	-	-
Un-appropriated profit	(1,548,233)	(2,870,526)	(3,342,303)	(3,741,907)
Surplus/ (Deficit) on revaluation of assets	73,226	62,177	(23,535)	(38,720)
TOTAL	5,937,481	5,361,208	4,803,719	4,388,930
PROFIT & LOSS ACCOUNTS				
Mark-Up/ Return/Interest Earned	3,603,352	3,698,464	4,265,544	2,528,224
Mark-Up/ Return/Interest Expenses	2,594,187	2,746,105	2,951,435	1,394,821
Net Mark-Up / Interest Income	1,009,165	952,359	1,314,109	1,133,403
Provisions & bad debts written off directly	(173,859)	821,404	110,780	(30,179)
Net Mark-Up / Interest Income after Provision	1,183,024	130,955	1,203,329	1,163,582
Fees, Commission & Brokerage income	104,544	219,815	191,851	151,707
Dividend income	98,185	82,955	49,478	74,150
Gain (Loss) from sales of securities	-	(15,633)	192,729	25,820
Income from dealing in foreign currencies	24,450	277,100	(329)	181,607
Other income	228,971	49,171	34,804	25,074
Total Non - Markup / Interest Income	456,150	613,408	468,533	458,358
Administrative expenses	1,613,203	2,474,739	2,272,301	2,100,134
Other expenses	(7,375)	8,398	14,360	2,275
Total Non-Markup/Interest Expenses	1,605,828	2,483,137	2,286,661	2,102,409
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	33,346	(1,738,774)	(614,799)	(480,469)
Taxation - Current	18,567	39,086	43,344	26,975
- Prior Years	-	1,666	-	-
- Deferred	(69,867)	(646,500)	(186,366)	(107,840)
PROFIT/ (LOSS) AFTER TAXATION	84,646	(1,133,026)	(471,777)	(399,604)
Net Cash Inflow / (Outflow) from Operating Activities	(64,839)	(774,193)	(10,395,379)	401,627
Net Cash Inflow / (Outflow) from Investing Activities	(7,260,420)	8,343,954	1,396,960	1,616,904
Net Cash Inflow / (Outflow) from Financing Activities	-	567,802	-	-
Number of Employees	1,529	1,155	1,004	968

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Dubai Islamic Bank Pakistan Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & balances with treasury banks	2,691,572	2,932,264	3,197,884	3,429,994	4,196,103
Balances with other banks	3,273,878	2,430,437	3,455,665	1,116,928	5,660,301
Lending to financial institutions	1,329,832	2,591,905	1,020,725	3,826,084	3,206,945
Investments - net	3,019,266	2,822,723	5,945,370	12,937,179	21,334,833
Advances - net	18,073,501	20,589,613	22,764,954	23,340,602	26,314,667
Other assets	1,138,661	1,861,588	1,352,762	1,570,201	1,030,965
Operating fixed assets	2,010,889	1,727,298	1,703,588	1,597,770	1,535,272
Deferred tax assets	512,474	413,066	447,788	377,691	221,619
TOTAL ASSETS	32,050,073	35,368,894	39,888,736	48,196,449	63,500,705
LIABILITIES					
Bills payable	283,188	279,493	411,944	394,426	659,035
Borrowings from financial institutions	-	125,000	950,000	1,898,500	1,600,000
Deposits and other accounts	25,458,910	27,980,906	31,414,908	38,491,607	53,110,048
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	1,241,848	943,230	1,063,545	1,177,867	1,264,379
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	26,983,946	29,328,629	33,840,397	41,962,400	56,633,462
NET ASSETS	5,066,127	6,040,265	6,048,339	6,234,049	6,867,243
REPRESENTED BY					
Share Capital	6,017,780	6,776,030	6,776,030	6,776,030	6,976,030
Reserves	-	45,347	46,979	85,058	69,140
Advance against Equity	-	-	-	18	18
Minority interest	-	-	-	-	-
Un-appropriated profit	(962,520)	(781,130)	(774,670)	(622,281)	(260,665)
Surplus/ (Deficit) on revaluation of assets	10,867	18	-	(4,776)	82,720
TOTAL	5,066,127	6,040,265	6,048,339	6,234,049	6,867,243
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	2,723,796	3,647,145	4,071,552	4,632,785	5,682,122
Mark-Up/ Return/Interest Expenses	1,377,542	1,805,943	2,129,570	2,395,995	2,807,792
Net Mark-Up / Interest Income	1,346,254	1,841,202	1,941,982	2,236,790	2,874,330
Provisions & bad debts written off directly	156,077	115,136	181,224	10,075	192,853
Net Mark-Up / Interest Income after Provision	1,190,177	1,726,066	1,760,758	2,226,715	2,681,477
Fees, Commission & Brokerage income	142,308	232,619	236,015	241,195	436,736
Dividend income	-	-	-	76,792	30,812
Gain (Loss) from sales of securities	-	-	-	-	155,112
Income from dealing in foreign currencies	133,573	129,177	127,376	69,189	-
Other income	59,671	3,557	2,944	69,960	72,684
Total Non - Markup / Interest Income	335,552	365,353	366,335	457,136	695,344
Administrative expenses	1,791,282	1,724,467	2,095,563	2,326,911	2,846,195
Other expenses	6,253	14,902	13,799	30,410	29,621
Total Non-Markup/Interest Expenses	1,797,535	1,739,369	2,109,362	2,357,321	2,875,816
Extra ordinary/unusual Items	-	-	-	10,401	-
PROFIT/ (LOSS) BEFORE TAXATION	(271,806)	352,050	17,731	316,129	501,005
Taxation - Current	-	20,062	44,379	50,899	39,436
- Prior Years	-	-	-	2,076	6,911
- Deferred	(89,984)	105,251	(34,722)	72,668	108,960
PROFIT/ (LOSS) AFTER TAXATION	(181,822)	226,737	8,074	190,486	345,698
Net Cash Inflow / (Outflow) from Operating Activities	2,523,494	(1,285,767)	4,676,276	4,983,772	13,506,038
Net Cash Inflow / (Outflow) from Investing Activities	(852,903)	(75,232)	(3,385,428)	(7,090,399)	(8,396,556)
Net Cash Inflow / (Outflow) from Financing Activities	891,550	758,250	-	-	200,000
Number of Employees	826	984	990	1,400	1,739

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Dubai Islamic Bank Pakistan Ltd.				
	2013	2014	2015	2016	2017
ASSETS					
Cash & balances with treasury banks	5,291,178	10,480,052	14,183,630	14,007,320	10,423,998
Balances with other banks	1,840,378	529,277	3,869,403	543,363	1,173,267
Lending to financial institutions	9,740,822	10,147,169	6,418,697	12,536,061	4,860,272
Investments - net	25,044,279	18,258,604	23,822,256	27,211,659	41,474,123
Advances - net	35,540,386	58,840,280	104,953,637	93,910,902	119,522,264
Other assets	1,110,472	1,484,151	2,040,854	2,054,034	3,042,056
Operating fixed assets	1,454,910	1,751,032	1,842,705	1,870,060	1,703,784
Deferred tax assets	234,187	62,434	-	-	71,759
TOTAL ASSETS	80,256,612	101,552,999	157,131,182	152,133,399	182,271,523
LIABILITIES					
Bills payable	1,208,862	1,250,385	1,552,219	2,218,979	3,677,900
Borrowings from financial institutions	2,938,000	3,567,342	4,551,920	5,670,091	5,255,642
Deposits and other accounts	67,639,224	83,844,395	136,743,457	129,264,513	149,295,457
Sub-ordinated loans	-	3,114,976	3,246,971	-	4,000,000
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	1,508,093	2,336,820	3,006,908	2,855,697	5,130,353
Deferred tax liabilities	-	-	54,040	16,784	-
TOTAL LIABILITIES	73,294,179	94,113,918	149,155,515	140,026,064	167,359,352
NET ASSETS	6,962,433	7,439,081	7,975,667	12,107,335	14,912,171
REPRESENTED BY					
Share Capital	6,976,030	6,976,030	6,976,030	10,225,567	11,652,288
Reserves	27,372	406,760	233,586	404,694	725,101
Advance against Equity	18	18	18	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	(73,788)	406,760	753,135	1,416,263	2,677,047
Surplus/ (Deficit) on revaluation of assets	32,801	(91,202)	12,898	60,811	(142,265)
TOTAL	6,962,433	7,698,366	7,975,667	12,107,335	14,912,171
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	5,776,631	7,523,271	8,725,646	9,486,289	10,797,894
Mark-Up/ Return/Interest Expenses	2,662,743	3,433,969	4,091,219	4,273,598	4,197,721
Net Mark-Up / Interest Income	3,113,888	4,089,302	4,634,427	5,212,691	6,600,173
Provisions & bad debts written off directly	456,762	291,528	187,286	128,580	185,857
Net Mark-Up / Interest Income after Provision	2,657,126	3,797,774	4,447,141	5,084,111	6,414,316
Fees, Commission & Brokerage income	603,833	806,451	1,249,751	1,402,601	1,695,661
Dividend income	-	-	-	-	-
Gain/Loss on sale of securities	-	197,190	15,946	(41,795)	128,840
Income from dealing in foreign currencies	106,767	122,501	6,735	163,286	77,722
Other income	32,650	(9,152)	2,023	42,436	474
Total Non - Markup / Interest Income	743,250	1,116,990	1,274,455	1,566,528	1,902,697
Administrative expenses	3,182,536	3,972,258	4,987,933	5,264,089	5,693,223
Other expenses	5,993	16,975	21,941	15,519	60,225
Total Non-Markup/Interest Expenses	3,188,529	3,989,233	5,009,874	5,279,608	5,753,448
Amortization of Deferred Cost	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	211,847	925,531	711,722	1,371,031	2,563,565
Taxation - Current	65,169	86,494	191,099	535,978	870,066
- Prior Years	-	-	29,648	34,868	61,255
- Deferred	9,868	238,524	60,420	(55,355)	30,208
PROFIT/ (LOSS) AFTER TAXATION	136,810	600,513	430,555	855,540	1,602,036
Net Cash Inflow / (Outflow) from Operating Activities	1,263,349	(5,389,925)	7,475,459	64,352	6,441,236
Net Cash Inflow / (Outflow) from Investing Activities	(3,988,197)	6,152,722	(563,750)	(3,567,824)	(14,820,254)
Net Cash Inflow / (Outflow) from Financing Activities	-	3,114,976	131,995	-	5,426,721
Number of Employees	1,969	2,497	2,952	2,828	2,612

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Faysal Bank Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & balances with treasury banks	8,927,524	8,427,202	11,212,215	18,445,108	24,508,852
Balances with other banks	876,780	508,795	750,426	4,685,718	1,209,313
Lending to financial institutions	2,861,401	15,017,826	900,000	-	-
Investments - net	30,186,168	56,531,338	63,245,596	93,409,187	87,995,224
Advances - net	89,758,789	91,346,001	96,771,156	148,161,995	172,299,205
Other assets	2,983,846	4,966,716	7,010,738	11,828,085	11,772,664
Operating fixed assets	2,646,978	2,787,617	2,494,440	10,849,607	10,859,963
Deferred tax assets	-	1,279,918	2,959,137	5,188,126	4,419,111
TOTAL ASSETS	138,241,486	180,865,413	185,343,708	292,567,826	313,064,332
LIABILITIES					
Bills payable	1,536,517	1,465,451	1,469,848	3,075,642	4,244,494
Borrowings from financial institutions	13,027,468	34,985,766	30,536,133	39,696,986	35,568,109
Deposits and other accounts	102,776,793	123,655,188	129,174,131	214,614,731	240,712,826
Sub-ordinated loans	999,600	999,200	3,998,800	4,395,197	4,195,001
Liabilities against assets subject to finance lease	4,103	-	-	-	-
Other liabilities	6,641,542	6,977,069	6,942,768	11,572,111	7,365,998
Deferred tax liabilities	2,483,355	-	-	-	-
TOTAL LIABILITIES	127,469,378	168,082,674	172,121,680	273,354,667	292,086,428
NET ASSETS	10,772,108	12,782,739	13,222,028	19,213,159	20,977,904
REPRESENTED BY					
Share Capital	5,296,445	6,090,911	7,309,094	8,243,118	9,273,508
Reserves	3,790,023	4,030,056	4,036,302	6,591,131	6,309,083
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	1,049,519	1,215,179	1,969,692	2,959,178	3,146,300
Surplus/ (Deficit) on revaluation of assets	636,121	1,446,593	(93,060)	1,419,732	2,249,013
TOTAL	10,772,108	12,782,739	13,222,028	19,213,159	20,977,904
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	13,404,132	16,957,875	17,804,947	28,825,449	28,802,150
Mark-Up/ Return/Interest Expenses	8,454,755	11,967,885	12,773,177	19,619,095	19,838,745
Net Mark-Up / Interest Income	4,949,377	4,989,990	5,031,770	9,206,354	8,963,405
Provisions & bad debts written off directly	2,047,362	2,191,883	2,011,621	695,245	1,400,820
Net Mark-Up / Interest Income after Provision	2,902,015	2,798,107	3,020,149	8,511,109	7,562,585
Fees, Commission & Brokerage income	814,001	885,124	995,814	1,773,198	1,857,688
Dividend income	1,207,366	667,926	333,967	618,764	431,656
Gain (Loss) from sales of securities	-	-	-	-	-
Income from dealing in foreign currencies	347,114	400,477	450,824	850,833	769,394
Other income	(57,888)	859,538	1,535,371	827,574	2,222,981
Total Non - Markup / Interest Income	2,310,593	2,813,065	3,315,976	4,070,369	5,281,719
Administrative expenses	3,257,843	4,284,086	5,369,587	10,813,919	10,810,261
Other expenses	158,228	26,585	115,585	289,468	193,942
Total Non-Markup/Interest Expenses	3,416,071	4,310,671	5,485,172	11,103,387	11,004,203
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,796,537	1,300,501	850,953	1,478,091	1,840,101
Taxation - Current	155,956	1,157,443	211,209	392,522	267,960
- Prior Years	100,000	2,823,492	191,736	289,016	(227,147)
- Deferred	425,629	(3,880,593)	(765,882)	(483,743)	376,406
PROFIT/ (LOSS) AFTER TAXATION	1,114,952	1,200,159	1,213,890	1,280,296	1,422,882
Net Cash Inflow / (Outflow) from Operating Activities	1,882,246	13,981,449	7,213,844	5,911,646	(4,766,930)
Net Cash Inflow / (Outflow) from Investing Activities	(2,668,719)	(14,633,913)	(6,566,645)	5,842,442	7,654,432
Net Cash Inflow / (Outflow) from Financing Activities	(1,325,507)	(4,865)	2,998,919	209,067	(204,084)
Number of Employees	2,919	3,018	2,980	6,442	6,462

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)

	Faysal Bank Ltd.				
	2013	2014	2015	2016	2017
ASSETS					
Cash & balances with treasury banks	28,422,497	20,285,851	26,084,007	37,239,302	37,861,767
Balances with other banks	1,011,980	1,422,699	1,068,451	1,139,375	1,872,771
Lending to financial institutions	300,000	-	250,000	5,000,000	9,010,335
Investments - net	113,319,478	155,210,513	195,515,642	170,210,137	179,706,358
Advances - net	184,190,304	181,224,805	181,089,804	204,830,997	231,532,160
Other assets	13,803,997	16,009,743	11,634,651	11,668,757	13,496,266
Operating fixed assets	10,250,910	11,543,356	11,342,980	12,111,881	12,939,625
Deferred tax assets	3,980,541	2,428,817	3,087,325	2,264,212	1,607,625
TOTAL ASSETS	355,279,707	388,125,784	430,072,860	444,464,661	488,026,907
LIABILITIES					
Bills payable	4,968,610	5,347,774	6,009,238	5,982,285	7,304,326
Borrowings from financial institutions	45,446,528	60,926,863	90,565,242	52,806,084	54,788,547
Deposits and other accounts	271,134,303	283,345,739	292,130,258	340,306,404	373,081,163
Sub-ordinated loans	3,495,400	2,995,200	2,994,000	1,497,000	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	8,068,673	9,207,632	8,021,649	8,864,563	13,620,595
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	333,113,514	361,823,208	399,720,387	409,456,336	448,794,631
NET ASSETS	22,166,193	26,302,576	30,352,473	35,008,325	39,232,276
REPRESENTED BY					
Share Capital	10,432,697	10,432,697	11,997,601	11,997,601	13,197,361
Reserves	6,554,197	5,703,155	6,422,761	7,158,248	7,936,338
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	3,600,828	5,696,366	7,638,330	9,985,870	12,527,973
Surplus/ (Deficit) on revaluation of assets	1,578,471	4,470,358	4,293,781	5,866,606	5,570,604
TOTAL	22,166,193	26,302,576	30,352,473	35,008,325	39,232,276
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	27,790,468	32,312,633	32,305,551	26,200,691	28,791,306
Mark-Up/ Return/Interest Expenses	16,945,315	18,480,191	18,357,971	14,134,284	14,830,923
Net Mark-Up / Interest Income	10,845,153	13,832,442	13,947,580	12,066,407	13,960,383
Provisions & bad debts written off directly	2,116,394	2,358,837	1,393,460	564,078	(496,412)
Net Mark-Up / Interest Income after Provision	8,728,759	11,473,605	12,554,120	11,502,329	14,456,795
Fees, Commission & Brokerage income	2,237,474	2,075,945	2,303,447	2,715,435	3,086,639
Dividend income	479,352	182,435	318,715	276,301	159,514
Gain (Loss) from Sales of Securities	948,598	460,477	1,738,630	2,103,866	841,806
Income from dealing in foreign currencies	-	1,072,939	964,961	1,368,290	1,385,057
Other income	867,417	582,373	238,587	490,566	141,060
Total Non - Markup / Interest Income	4,532,841	4,374,169	5,564,340	6,954,458	5,614,076
Administrative expenses	11,079,122	12,162,034	10,591,053	11,660,533	12,607,943
Other expenses	21,699	133,955	607,330	115,567	170,753
Total Non-Markup/Interest Expenses	11,100,821	12,295,989	11,198,383	11,776,100	12,778,696
Extra ordinary/unusual Items	-	-	-	22,050	22,863
PROFIT/ (LOSS) BEFORE TAXATION	2,160,779	3,551,785	6,920,077	6,658,637	7,269,312
Taxation - Current	1,078,186	1,712,150	3,038,627	2,262,905	2,647,657
- Prior Years	(1,612,830)	(812,786)	264,797	(901,138)	(882,491)
- Deferred	845,517	175,462	(605,711)	995,098	989,360
PROFIT/ (LOSS) AFTER TAXATION	1,849,906	2,476,959	4,222,364	4,301,772	4,514,786
Net Cash Inflow / (Outflow) from Operating Activities	28,733,100	13,478,745	55,375,256	(4,856,009)	(16,825,604)
Net Cash Inflow / (Outflow) from Investing Activities	(25,110,192)	(20,929,096)	(49,704,591)	19,064,669	19,955,759
Net Cash Inflow / (Outflow) from Financing Activities	(699,855)	(500,232)	(1,244)	(2,688,597)	(1,497,183)
Number of Employees	6,866	5,120	5,357	3,611	3,977

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	First Women Bank Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & balances with treasury banks	575,929	713,140	836,311	973,701	1,188,234
Balances with other banks	400,761	586,849	600,228	561,555	636,034
Lending to financial institutions	350,849	1,136,025	926,323	1,605,946	4,219,779
Investments - net	2,264,088	4,097,423	3,430,251	4,730,434	7,263,885
Advances - net	3,304,330	3,274,221	6,308,140	7,701,063	8,334,643
Other assets	176,301	194,218	374,798	326,492	609,141
Operating fixed assets	174,833	203,972	188,248	229,344	239,084
Deferred tax assets	56630	82,827	38,861	-	-
TOTAL ASSETS	7,303,721	10,288,675	12,703,160	16,128,535	22,490,800
LIABILITIES					
Bills payable	101,993	89,020	102,182	96,417	548,727
Borrowings from financial institutions	27,140	31,328	966,885	51,100	73,340
Deposits and other accounts	5,939,308	8,756,793	10,195,214	13,814,854	19,193,344
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	132,247	287,552	332,858	445,348	592,907
Deferred tax liabilities	-	30,615	-	1,252	5,242
TOTAL LIABILITIES	6,200,688	9,195,308	11,597,139	14,408,971	20,413,560
NET ASSETS REPRESENTED BY	1,103,033	1,093,367	1,106,021	1,719,564	2,077,240
Share Capital	283,650	283,650	283,650	1,080,038	1,494,113
Reserves	228,540	228,540	233,282	284,991	293,863
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	623,610	546,128	567,585	280,399	203,665
Surplus/ (Deficit) on revaluation of assets	(32,767)	35,049	21,504	74,136	85,599
TOTAL	1,103,033	1,093,367	1,106,021	1,719,564	2,077,240
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	736,103	896,476	1,374,548	1,918,759	1,798,231
Mark-Up/ Return/Interest Expenses	212,601	408,000	763,841	1,176,451	1,037,893
Net Mark-Up / Interest Income	523,502	488,476	610,707	742,308	760,338
Provisions & bad debts written off directly	50153	188,075	70,099	(5,475)	50,508
Net Mark-Up / Interest Income after Provision	473,349	300,401	540,608	747,783	709,830
Fees, Commission & Brokerage income	24,511	25,217	26,445	20,779	43,602
Dividend income	9088	7,161	14,025	12,639	7,771
Gain (Loss) from sales of securities	-	-	-	-	-
Income from dealing in foreign currencies	31902	16,940	(2,231)	18,918	24,698
Other income	24,842	17,561	18,902	201,383	19,510
Total Non - Markup / Interest Income	90,343	66,879	57,141	253,719	95,581
Administrative expenses	367,798	451,930	533,679	600,986	716,657
Other expenses	5,451	1,604	9,393	413	263
Total Non-Markup/Interest Expenses	373,249	453,534	543,072	601,399	716,920
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	190,443	(86,254)	54,677	400,103	88,491
Taxation - Current	87,280	5,712	15,867	127,442	32,062
- Prior Years	16,878	14,882	-	-	13,064
- Deferred	(19,735)	(26,747)	15,099	14,114	(191)
PROFIT/ (LOSS) AFTER TAXATION	106,020	(80,101)	23,711	258,547	43,556
Net Cash Inflow / (Outflow) from Operating Activities	(930,303)	2,108,232	(521,807)	1,070,465	2,531,961
Net Cash Inflow / (Outflow) from Investing Activities	712,544	(1,784,933)	658,357	(1,271,748)	(2,542,949)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	300,000	300,000
Number of Employees	540	569	585	630	641

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	First Women Bank Ltd.				
	2013	2014	2015	2016	2017
ASSETS					
Cash & balances with treasury banks	1,146,630	1,195,415	1,066,852	1,081,532	1,438,429
Balances with other banks	702,652	508,504	170,453	112,042	62,606
Lending to financial institutions	1,039,411	-	-	100,000	-
Investments - net	7,457,832	7,300,567	11,067,137	8,032,819	13,587,722
Advances - net	9,263,536	8,345,238	7,970,275	8,213,247	8,875,631
Other assets	700,043	732,688	470,969	394,212	389,228
Operating fixed assets	287,591	383,314	337,357	337,077	323,546
Deferred tax assets	163,682	321,372	263,579	249,635	151,769
TOTAL ASSETS	20,761,377	18,787,098	21,346,622	18,520,564	24,828,931
LIABILITIES					
Bills payable	152,238	111,951	103,166	214,155	530,291
Borrowings from financial institutions	49,585	2,502,955	2,832,357	743,909	3,903,832
Deposits and other accounts	18,337,854	13,448,864	15,163,440	13,708,791	16,259,737
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	586,887	511,377	414,495	373,187	402,360
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	19,126,564	16,575,147	18,513,458	15,040,042	21,096,220
NET ASSETS	1,634,813	2,211,951	2,833,164	3,480,522	3,732,711
REPRESENTED BY					
Share Capital	1,494,113	2,494,113	2,894,113	3,494,113	3,994,113
Reserves	294,768	294,768	294,768	307,717	307,717
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	(77,000)	(552,114)	(489,622)	(463,975)	(695,455)
Surplus/ (Deficit) on revaluation of assets	(77,068)	(24,816)	133,905	142,667	126,336
TOTAL	1,634,813	2,211,951	2,833,164	3,480,522	3,732,711
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	1,837,763	1,798,495	1,516,365	1,161,864	1,276,336
Mark-Up/ Return/Interest Expenses	1,188,336	1,117,808	818,538	522,492	601,824
Net Mark-Up / Interest Income	649,427	680,687	697,827	639,372	674,512
Provisions & bad debts written off directly	172,210	643,663	225,239	(17,667)	12,354
Net Mark-Up / Interest Income after Provision	477,217	37,024	472,588	657,039	662,158
Fees, Commission & Brokerage income	29,557	34,676	38,817	81,419	66,218
Dividend income	10,741	9,241	19,989	24,812	8,640
Gain/Loss on sale of securities	29,674	6,938	295,957	94,086	6,193
Income from dealing in foreign currencies	39,840	10,986	29,178	13,757	20,375
Other income	24,723	20,943	25,122	30,481	20,552
Total Non - Markup / Interest Income	134,535	82,784	409,063	244,555	121,978
Administrative expenses	823,354	785,762	839,859	879,190	893,021
Other expenses	10,723	101	7,520	18,351	7,050
Total Non-Markup/Interest Expenses	834,077	785,863	847,379	897,541	900,071
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(222,325)	(666,055)	34,272	4,053	(115,935)
Taxation - Current	19,777	20,604	18,946	13,927	17,478
- Prior Years	-	324	(1,845)	-	-
- Deferred	(36,029)	(187,092)	(36,256)	(21,196)	104,625
PROFIT/ (LOSS) AFTER TAXATION	(206,073)	(499,891)	53,427	11,322	(238,038)
Net Cash Inflow / (Outflow) from Operating Activities	584,747	(1,221,207)	2,644,114	(3,732,382)	5,391,892
Net Cash Inflow / (Outflow) from Investing Activities	(559,733)	75,844	(3,510,728)	3,088,651	(5,584,431)
Net Cash Inflow / (Outflow) from Financing Activities	-	1,000,000	400,000	1,193,574	1,501,035
Number of Employees	661	573	564	564	531

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Habib Bank Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & balances with treasury banks	56,533,134	79,527,191	81,640,246	103,080,076	157,229,517
Balances with other banks	39,307,321	29,560,309	37,413,185	34,985,809	47,980,032
Lending to financial institutions	6,193,787	5,352,873	30,339,344	41,581,029	24,828,255
Investments - net	138,145,692	209,421,147	254,909,116	399,939,469	797,094,548
Advances - net	456,355,507	432,283,588	459,750,012	416,261,389	499,817,906
Other assets	35,419,252	40,187,710	34,920,007	43,941,323	53,835,409
Operating fixed assets	14,751,252	16,475,939	16,155,290	17,107,263	23,632,324
Deferred tax assets	11,222,444	8,172,590	9,572,203	6,957,290	6,056,483
TOTAL ASSETS	757,928,389	820,981,347	924,699,403	1,063,853,648	1,610,474,474
LIABILITIES					
Bills payable	9,944,257	10,041,203	9,775,093	13,894,502	18,943,207
Borrowings from financial institutions	46,844,990	48,121,649	40,459,860	33,714,904	196,588,138
Deposits and other accounts	597,090,545	653,452,460	747,374,799	875,308,597	1,214,963,700
Sub-ordinated loans	3,954,925	4,212,080	4,281,835	4,497,285	5,440,654
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	24,913,236	26,058,408	26,557,045	34,983,770	41,809,119
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	682,747,953	741,885,800	828,448,632	962,399,058	1,477,744,818
NET ASSETS	75,180,436	79,095,547	96,250,771	101,454,590	132,729,656
REPRESENTED BY					
Share Capital	7,590,000	9,108,000	10,018,800	11,020,680	12,122,748
Reserves	24,243,254	25,801,889	29,355,555	30,203,696	39,379,354
Advance against Equity	-	-	-	-	-
Minority interest	890,099	-	1,212,656	-	1,227,207
Un-appropriated profit	39,447,648	36,325,458	47,467,704	52,228,646	67,215,111
Surplus/ (Deficit) on revaluation of assets	3,009,435	7,860,200	8,196,056	8,001,568	12,785,236
TOTAL	75,180,436	79,095,547	96,250,771	101,454,590	132,729,656
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	63,305,033	74,751,375	81,325,028	96,447,370	116,772,653
Mark-Up/ Return/Interest Expenses	26,525,556	33,088,536	34,330,255	41,563,287	59,012,392
Net Mark-Up / Interest Income	36,779,477	41,662,839	46,994,773	54,884,083	57,760,261
Provisions & bad debts written off directly	9,187,404	9,612,138	7,585,664	7,072,049	6,767,037
Net Mark-Up / Interest Income after Provision	27,592,073	32,050,701	39,409,109	47,812,034	50,993,224
Fees, Commission & Brokerage income	4,518,408	4,620,148	5,432,706	5,085,472	6,785,687
Dividend income	2,369,233	452,823	343,252	376,450	490,213
Gain (Loss) from sales of securities	-	-	-	-	1,360,596
Income from dealing in foreign currencies	2,374,318	1,692,776	3,189,333	3,469,827	2,568,079
Other income	7,116,852	3,176,865	3,797,140	3,156,376	4,755,531
Total Non - Markup / Interest Income	16,378,811	9,942,612	12,762,431	12,088,125	15,960,106
Administrative expenses	21,348,016	21,733,407	24,252,960	27,137,304	30,381,020
Other expenses	588,489	774,165	878,550	731,294	1,010,553
Total Non-Markup/Interest Expenses	21,936,505	22,507,572	25,131,510	27,868,598	31,391,573
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	22,034,379	19,485,741	27,040,030	32,031,561	35,561,757
Taxation - Current	8,661,150	7,827,137	9,698,783	10,122,028	12,812,589
- Prior Years	233,100	(1,079,473)	629,721	176,132	421,210
- Deferred	(2,473,891)	439,434	(322,854)	991,585	(463,640)
PROFIT/ (LOSS) AFTER TAXATION	15,614,020	12,298,643	17,034,380	20,741,816	22,791,598
Net Cash Inflow / (Outflow) from Operating Activities	(18,231,677)	102,186,246	42,055,186	186,648,727	404,298,555
Net Cash Inflow / (Outflow) from Investing Activities	34,448,567	(78,005,445)	(37,695,709)	(156,319,568)	(341,182,394)
Net Cash Inflow / (Outflow) from Financing Activities	(2,884,803)	(4,173,059)	(5,512,569)	(9,770,459)	(8,655,740)
Number of Employees	14,123	13,122	13,269	13,495	13,978

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Habib Bank Ltd.				
	2013	2014	2015	2016	2017
ASSETS					
Cash & balances with treasury banks	135,476,687	135,276,934	167,250,988	238,438,283	246,043,030
Balances with other banks	57,341,769	67,691,450	40,469,761	45,959,095	40,804,269
Lending to financial institutions	35,271,477	34,313,560	18,381,633	32,963,803	33,900,345
Investments - net	826,062,308	924,307,285	1,270,823,786	1,344,404,771	1,374,807,643
Advances - net	563,700,737	595,295,176	637,383,859	748,466,297	851,502,420
Other assets	66,609,013	82,809,181	52,781,447	59,778,445	74,251,149
Operating fixed assets	25,706,315	27,309,803	31,341,509	36,087,509	62,792,843
Deferred tax assets	5,103,072	-	-	-	-
TOTAL ASSETS	1,715,271,378	1,867,003,389	2,218,432,983	2,506,098,203	2,684,101,699
LIABILITIES					
Bills payable	19,422,316	21,989,658	28,081,548	31,195,900	33,752,219
Borrowings from financial institutions	107,864,424	103,411,114	314,319,099	331,726,654	397,802,667
Deposits and other accounts	1,401,229,814	1,524,537,786	1,634,944,470	1,885,959,026	1,998,935,057
Sub-ordinated loans	2,633,115	-	10,000,000	9,998,000	9,994,000
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	41,687,455	44,393,146	42,796,687	44,858,770	53,830,894
Deferred tax liabilities	-	2,569,110	5,671,128	6,090,983	971,368
TOTAL LIABILITIES	1,572,837,124	1,696,900,814	2,035,812,932	2,309,829,333	2,495,286,205
NET ASSETS	142,434,254	170,102,575	182,620,051	196,268,870	188,815,494
REPRESENTED BY					
Share Capital	13,335,023	14,668,525	14,668,525	14,668,525	14,668,525
Reserves	43,550,373	43,550,188	47,188,150	47,958,414	52,266,420
Advance against Equity	-	-	-	-	-
Minority interest	1,886,116	1,185,257	1,698,442	3,435,710	3,487,281
Un-appropriated profit	73,748,915	89,046,716	96,495,448	106,142,374	97,105,942
Surplus/ (Deficit) on revaluation of assets	9,913,827	21,651,889	22,569,486	24,063,847	21,287,326
TOTAL	142,434,254	170,102,575	182,620,051	196,268,870	188,815,494
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	120,222,773	137,842,428	141,101,285	141,089,244	148,010,269
Mark-Up/ Return/Interest Expenses	65,207,109	68,755,574	62,932,509	59,137,882	64,942,797
Net Mark-Up / Interest Income	55,015,664	69,086,854	78,168,776	81,951,362	83,067,472
Provisions & bad debts written off directly	1,399,859	1,493,466	4,507,906	717,563	(115,409)
Net Mark-Up / Interest Income after Provision	53,615,805	67,593,388	73,660,870	81,233,799	83,182,881
Fees, Commission & Brokerage income	8,291,686	12,119,283	17,193,896	19,026,456	19,519,052
Dividend income	759,345	1,132,493	1,542,947	1,286,488	1,219,610
Gain/Loss on sale of securities	2,313,847	2,048,674	11,041,929	5,341,724	7,838,034
Income from dealing in foreign currencies	2,299,131	2,846,844	2,749,276	1,399,329	1,519,089
Other income	5,659,271	5,364,496	4,055,917	4,381,240	2,793,352
Total Non - Markup / Interest Income	19,323,280	23,511,790	36,583,965	31,435,237	32,889,137
Administrative expenses	36,109,857	41,306,609	48,400,384	54,790,111	61,973,814
Other expenses	695,900	1,283,764	1,558,213	1,354,014	1,567,609
Total Non-Markup/Interest Expenses	36,805,757	42,590,373	49,958,597	56,144,125	63,541,423
Extra ordinary/unusual Items	-	-	-	-	23,717,115
PROFIT/ (LOSS) BEFORE TAXATION	36,133,328	48,514,805	60,286,238	56,524,911	28,813,480
Taxation - Current	10,610,047	15,674,740	19,052,573	19,328,416	18,520,474
- Prior Years	(117,510)	(210,479)	2,261,220	2,223,030	1,907,630
- Deferred	2,613,696	1,230,954	3,870,854	767,211	203,249
PROFIT/ (LOSS) AFTER TAXATION	23,027,095	31,819,590	35,101,591	34,206,254	8,182,127
Net Cash Inflow / (Outflow) from Operating Activities	30,005,631	92,996,359	350,910,197	172,844,211	76,247,787
Net Cash Inflow / (Outflow) from Investing Activities	(26,527,741)	(68,024,830)	(332,967,349)	(74,944,302)	(34,618,504)
Net Cash Inflow / (Outflow) from Financing Activities	(15,868,983)	(14,821,601)	(12,783,733)	(21,223,280)	(15,462,247)
Number of Employees	13,842	14,123	14,792	17,303	18,129

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Habib Metropolitan Bank Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & balances with treasury banks	11,401,384	11,192,498	13,923,393	14,233,690	16,918,780
Balances with other banks	2,974,237	4,836,399	3,123,094	3,551,591	5,151,116
Lending to financial institutions	98,176	150,000	3,190,399	2,361,754	-
Investments – net	53,631,532	111,679,520	100,993,820	147,524,622	160,849,741
Advances – net	108,261,259	102,293,132	119,827,636	109,656,714	106,910,727
Other assets	3,317,451	4,004,748	5,931,280	5,675,292	5,740,805
Operating fixed assets	1,528,913	2,431,227	3,352,702	3,195,886	2,999,673
Deferred tax assets	1,144,451	824,706	1,868,328	2,019,809	2,274,940
TOTAL ASSETS	182,357,403	237,412,230	252,210,652	288,219,358	300,845,782
LIABILITIES					
Bills payable	2,372,146	3,111,467	2,572,954	3,733,794	4,092,268
Borrowings from financial institutions	30,435,543	68,186,674	62,529,729	66,641,226	41,569,169
Deposits and other accounts	128,369,670	142,457,376	160,457,975	185,399,802	217,797,754
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	6,087,256	4,916,200	6,341,861	7,871,028	9,133,540
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	167,264,615	218,671,717	231,902,519	263,645,850	272,592,731
NET ASSETS	15,092,788	18,740,513	20,308,133	24,573,508	28,253,051
REPRESENTED BY					
Share Capital	6,022,020	7,527,525	8,731,929	10,478,315	10,478,315
Reserves	7,039,936	7,587,835	8,151,443	8,807,718	9,488,277
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	3,175,830	3,773,782	4,071,055	4,949,767	6,100,254
Surplus/ (Deficit) on revaluation of assets	(1,144,998)	(148,629)	(646,294)	337,708	2,186,205
TOTAL	15,092,788	18,740,513	20,308,133	24,573,508	28,253,051
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	15,870,172	21,376,259	23,380,314	27,247,789	27,139,449
Mark-Up/ Return/Interest Expenses	10,919,922	14,665,453	16,433,491	19,548,532	18,832,797
Net Mark-Up / Interest Income	4,950,250	6,710,806	6,946,823	7,699,257	8,306,652
Provisions & bad debts written off directly	1,249,820	2,569,646	3,041,548	2,754,602	2,693,747
Net Mark-Up / Interest Income after Provision	3,700,430	4,141,160	3,905,275	4,944,655	5,612,905
Fees, Commission & Brokerage income	1,183,328	1,265,105	1,589,451	1,758,515	2,119,673
Dividend income	655,845	438,250	568,553	1,187,718	653,109
Gain (Loss) from sales of securities	-	-	-	-	1,363,252
Income from dealing in foreign currencies	2,042,654	1,532,500	1,775,133	1,647,536	-
Other income	391,637	466,474	495,933	593,454	1,322,388
Total Non - Markup / Interest Income	4,273,464	3,702,329	4,429,070	5,187,223	5,458,422
Administrative expenses	3,086,634	3,523,721	4,172,840	4,923,839	5,747,121
Other expenses	147,150	106,126	135,170	577,588	283,292
Total Non-Markup/Interest Expenses	3,233,784	3,629,847	4,308,010	5,501,427	6,030,413
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	4,740,110	4,213,642	4,026,335	4,630,451	5,040,914
Taxation - Current	1,992,000	1,690,909	1,904,158	2,192,666	2,527,478
- Prior Years	29,186	-	-	(134,985)	72,235
- Deferred	(558,453)	(216,761)	(695,861)	(708,603)	(961,592)
PROFIT/ (LOSS) AFTER TAXATION	3,277,377	2,739,494	2,818,038	3,281,373	3,402,793
Net Cash Inflow / (Outflow) from Operating Activities	(5,970,127)	58,192,618	(6,943,837)	44,177,278	17,565,026
Net Cash Inflow / (Outflow) from Investing Activities	6,270,614	(57,131,321)	9,139,649	(44,124,271)	(10,293,526)
Net Cash Inflow / (Outflow) from Financing Activities	-	(37)	(750,651)	(1,062)	(1,569,822)
Number of Employees	2,473	2,695	2,937	3,073	3,284

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)

	Habib Metropolitan Bank Ltd.				
	2013	2014	2015	2016	2017
ASSETS					
Cash & balances with treasury banks	21,208,774	18,640,853	30,645,728	35,561,885	42,281,977
Balances with other banks	3,552,565	1,869,735	13,806,513	2,259,974	1,133,261
Lending to financial institutions	-	3,408,776	2,800,000	16,750,886	10,914,805
Investments – net	142,443,682	221,761,162	292,779,230	314,619,011	396,636,990
Advances – net	129,833,937	134,175,636	132,646,839	142,962,103	174,319,286
Other assets	8,433,372	13,230,805	12,137,391	8,747,497	13,076,280
Operating fixed assets	3,034,564	3,024,588	3,124,779	3,246,376	3,355,862
Deferred tax assets	2,947,151	1,268,527	1,938,628	2,458,685	2,835,318
TOTAL ASSETS	311,454,045	397,380,082	489,879,108	526,606,417	644,553,779
LIABILITIES					
Bills payable	3,982,213	5,201,482	6,344,461	8,108,633	9,383,752
Borrowings from financial institutions	23,057,002	24,883,982	31,462,822	37,205,175	64,379,366
Deposits and other accounts	247,643,587	320,023,460	403,354,957	430,888,036	518,363,802
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	8,787,067	12,520,456	11,889,064	10,734,123	11,928,604
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	283,469,869	362,629,380	453,051,304	486,935,967	604,055,524
NET ASSETS	27,984,176	34,750,702	36,827,804	39,670,450	40,498,255
REPRESENTED BY					
Share Capital	10,478,315	10,478,315	10,478,315	10,478,315	10,478,315
Reserves	10,193,511	11,178,823	12,710,010	13,933,875	15,035,676
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	6,692,612	8,543,116	9,931,633	12,753,139	14,042,566
Surplus/ (Deficit) on revaluation of assets	619,738	4,550,448	3,707,846	2,505,121	941,698
TOTAL	27,984,176	34,750,702	36,827,804	39,670,450	40,498,255
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	24,628,380	32,272,905	36,850,013	33,172,071	33,838,124
Mark-Up/ Return/Interest Expenses	15,576,679	21,085,545	22,466,055	21,409,855	19,867,170
Net Mark-Up / Interest Income	9,051,701	11,187,360	14,383,958	11,762,216	13,970,954
Provisions & bad debts written off directly	2,109,230	2,077,579	2,225,962	844,615	74,126
Net Mark-Up / Interest Income after Provision	6,942,471	9,109,781	12,157,996	10,917,601	13,896,828
Fees, Commission & Brokerage income	2,231,928	2,402,017	2,829,879	3,030,481	3,390,034
Dividend income	53,093	51,047	147,918	121,382	480,251
Gain/Loss on sale of securities	-	1,039,545	1,083,300	4,324,944	380,381
Income from dealing in foreign currencies	864,966	1,875,821	4,778,513	1,035,989	1,171,725
Other income	1,644,317	342,293	342,130	323,470	259,155
Total Non - Markup / Interest Income	4,794,304	5,710,723	9,181,740	8,836,266	5,681,546
Administrative expenses	6,479,462	7,352,918	8,445,940	9,359,596	10,420,061
Other expenses	145,497	155,266	354,885	60,524	29,229
Total Non-Markup/Interest Expenses	6,624,959	7,508,184	8,800,825	9,420,120	10,449,290
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	5,111,816	7,312,320	12,538,911	10,333,747	9,129,084
Taxation - Current	1,975,046	2,756,587	4,963,851	3,517,238	2,755,716
- Prior Years	(574,693)	-	476,000	581,308	413,000
- Deferred	185,291	(370,827)	(556,873)	115,877	451,362
PROFIT/ (LOSS) AFTER TAXATION	3,526,172	4,926,560	7,655,933	6,119,324	5,509,006
Net Cash Inflow / (Outflow) from Operating Activities	(10,839,725)	71,245,077	101,654,679	19,719,383	92,175,601
Net Cash Inflow / (Outflow) from Investing Activities	15,743,495	(73,758,701)	(72,528,345)	(24,750,085)	(84,731,646)
Net Cash Inflow / (Outflow) from Financing Activities	(2,093,214)	(2,093,344)	(4,702,253)	(2,096,734)	(3,112,424)
Number of Employees	3,559	3,914	4,277	4,597	4,719

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)

	Industrial Development Bank Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & balances with treasury banks	212,428	183,885	150,299	132,199	57,432
Balances with other banks	30,513	50,313	64,681	28,265	20,171
Lending to financial institutions	600,000	481,269	108,802	794,425	61,007
Investments - net	4,036,610	3,178,546	3,015,974	2,784,079	1,930,923
Advances - net	124,778	142,182	108,392	91,050	53,093
Other assets	1,245,500	773,712	701,761	1,847,865	2,369,013
Operating fixed assets	125,120	120,568	123,390	57,355	55,240
Deferred tax assets	870,641	877,648	884,654	-	-
TOTAL ASSETS	7,245,590	5,808,123	5,157,953	5,735,238	4,546,879
LIABILITIES					
Bills payable	29,471	38,612	13,717	12,599	10,559
Borrowings from financial institutions	22,542,821	22,305,318	22,466,356	23,383,395	24,292,043
Deposits and other accounts	4,637,119	3,796,797	3,313,563	3,187,175	575,373
Sub-ordinated loans	201,137	201,137	201,137	201,137	201,137
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	7,159,789	6,759,038	6,242,312	7,013,454	6,934,945
Deferred tax liabilities	870,641	877,648	884,655	-	-
TOTAL LIABILITIES	35,440,978	33,978,550	33,121,740	33,797,760	32,014,057
NET ASSETS	(28,195,388)	(28,170,427)	(27,963,787)	(28,062,522)	(27,467,178)
REPRESENTED BY					
Share Capital	157,000	157,000	157,000	157,000	1
Reserves	9,144	9,144	9,144	-	-
Advance against Equity	750,548	750,548	750,548	750,548	-
Minority interest	-	-	-	-	-
Un-appropriated profit	(28,850,253)	(28,712,158)	(28,616,693)	(28,800,686)	(27,501,370)
Surplus/ (Deficit) on revaluation of assets	(261,827)	(374,961)	(263,786)	(169,384)	34,191
TOTAL	(28,195,388)	(28,170,427)	(27,963,787)	(28,062,522)	(27,467,178)
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	441,814	404,055	284,378	97,045	74,435
Mark-Up/ Return/Interest Expenses	616,701	689,973	537,511	289,116	105,173
Net Mark-Up / Interest Income	(174,887)	(285,918)	(253,133)	(192,071)	(30,738)
Provisions & bad debts written off directly	605,602	(159,224)	(65,264)	62	(9,278)
Net Mark-Up / Interest Income after Provision	(780,489)	(126,694)	(187,869)	(192,133)	(21,460)
Fees, Commission & Brokerage income	7,638	8,244	6,588	2,048	4,686
Dividend income	99,821	61,070	54,660	47,624	58,543
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	-	-	963	(43)	-
Other income	53,028	353,514	415,082	8,025	12,976
Total Non - Markup / Interest Income	160,487	422,828	477,293	57,654	76,205
Administrative expenses	158,076	180,890	191,338	94,706	78,228
Other expenses	(951,086)	(25,002)	666	(10,890)	103
Total Non-Markup/Interest Expenses	(793,010)	155,888	192,004	83,816	78,331
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	173,008	140,246	97,420	(218,295)	(23,586)
Taxation - Current	2,278	2,151	1,955	1,326	280
- Prior Years	42,188	-	-	-	-
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAXATION	128,542	138,095	95,465	(219,621)	(23,866)
Net Cash Inflow / (Outflow) from Operating Activities	(549,050)	(756,259)	(280,827)	(189,938)	(1,016,245)
Net Cash Inflow / (Outflow) from Investing Activities	507,441	747,516	261,609	153,106	933,709
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	160,464	-
Number of Employees	123	118	98	195	128

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Jun. : Thousand Rupees)

	Industrial Development Bank Ltd.				
	2013	2014	2015	2016	2017
ASSETS					
Cash & balances with treasury banks	56,600	41,269	45,299	38,503	22,467
Balances with other banks	21,802	12,621	7,338	8,080	7,631
Lending to financial institutions	431,073	656,919	1,111,740	1,131,959	1,402,610
Investments - net	830,800	1,058,537	489,703	460,986	443,102
Advances - net	38,724	9,712	9,845	8,484	9,745
Other assets	1,457,518	1,492,885	2,395,304	1,451,557	1,403,362
Operating fixed assets	51,404	49,443	49,268	49,187	49,184
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	2,887,921	3,321,386	4,108,497	3,148,756	3,338,101
LIABILITIES					
Bills payable	5,927	5,595	7,107	3,534	3,520
Borrowings from financial institutions	23,409,994	23,409,994	23,409,994	23,409,994	23,409,994
Deposits and other accounts	328,049	155,757	165,002	157,339	139,477
Sub-ordinate loans	201,137	201,137	201,137	201,137	201,137
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	6,016,012	6,192,415	6,563,108	5,402,129	5,432,178
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	29,961,119	29,964,898	30,346,348	29,174,133	29,186,306
NET ASSETS	(27,073,198)	(26,643,512)	(26,237,851)	(26,025,377)	(25,848,205)
REPRESENTED BY					
Share Capital	1	1	1	1	1
Reserves	-	-	-	-	-
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	(27,375,508)	(27,008,838)	(26,281,769)	(26,102,345)	(25,916,289)
Surplus/ (Deficit) on revaluation of assets	302,310	365,326	43,918	76,968	68,084
TOTAL	(27,073,198)	(26,643,512)	(26,237,851)	(26,025,377)	(25,848,205)
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	198,721	173,553	121,523	110,900	102,715
Mark-Up/ Return/Interest Expenses	197,905	19,229	22,135	14,323	10,765
Net Mark-Up / Interest Income	816	154,324	99,388	96,577	91,950
Provisions & bad debts written off directly	(53,422)	(144,065)	(38,549)	(19,873)	(102,383)
Net Mark-Up / Interest Income after Provision	54,238	298,389	137,937	116,450	194,333
Fees, Commission & Brokerage income	9,607	787	102	86	69
Dividend income	147,324	146,842	201,299	143,856	170,800
Gain/Loss on sale of securities	4,534	41,058	290,602	5,340	5,601
Income from dealing in foreign currencies	103,040	(2,253)	762	-	-
Other income	-	3,996	274,616	70,291	45,747
Total Non - Markup / Interest Income	264,505	190,430	767,381	219,573	222,217
Administrative expenses	212,393	117,104	114,029	113,075	125,226
Other expenses	2,055	1,912	36,799	2,813	358
Total Non-Markup/Interest Expenses	214,448	119,016	150,828	115,888	125,584
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	104,295	369,803	754,490	220,135	290,966
Taxation - Current	2,299	3,133	1,235	2,984	71,345
- Prior Years	-	-	-	-	573
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAXATION	101,996	366,670	753,255	217,151	219,048
Net Cash Inflow / (Outflow) from Operating Activities	(2,446,154)	(6,021)	(1,017,313)	(211,853)	(187,160)
Net Cash Inflow / (Outflow) from Investing Activities	2,365,270	(18,491)	1,016,060	205,799	170,675
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-	-
Number of Employees	86	72	68	58	57

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	JS Bank Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & balances with treasury banks	1,285,247	1,764,403	2,298,806	3,880,688	5,027,797
Balances with other banks	672,271	1,820,857	917,802	136,880	1,178,265
Lending to financial institutions	1,405,210	3,482,564	3,643,360	4,073,103	3,940,958
Investments - net	5,119,959	9,535,555	13,701,699	22,649,824	46,259,398
Advances - net	9,699,199	11,689,653	13,978,113	18,018,778	20,054,921
Other assets	677,387	637,652	776,313	1,057,391	1,244,267
Operating fixed assets	2,496,883	3,039,329	2,882,941	3,021,439	3,165,117
Deferred tax assets	271,646	924,907	1,184,613	1,082,466	699,272
TOTAL ASSETS	21,627,802	32,894,920	39,383,647	53,920,569	81,569,995
LIABILITIES					
Bills payable	127,922	320,492	369,620	1,246,994	713,747
Borrowings from financial institutions	537,655	5,039,635	5,524,410	2,944,495	8,222,273
Deposits and other accounts	15,294,273	21,313,791	26,276,328	41,487,031	62,543,793
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	392,115	566,443	1,375,003	765,019	1,134,373
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	16,351,965	27,240,361	33,545,361	46,443,539	72,614,186
NET ASSETS	5,275,837	5,654,559	5,838,286	7,477,030	8,955,809
REPRESENTED BY					
Share Capital	5,694,844	6,127,605	6,734,238	8,058,050	8,619,242
Reserves	18,040	18,040	18,040	89,978	231,613
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	71,744	(523,192)	(930,671)	(642,918)	(76,377)
Surplus/ (Deficit) on revaluation of assets	(508,791)	32,106	16,679	(28,080)	181,331
TOTAL	5,275,837	5,654,559	5,838,286	7,477,030	8,955,809
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	1,975,203	2,527,295	3,299,767	4,312,207	6,022,859
Mark-Up/ Return/Interest Expenses	1,361,738	1,806,709	2,255,014	2,583,525	3,758,219
Net Mark-Up / Interest Income	613,465	720,586	1,044,753	1,728,682	2,264,640
Provisions & bad debts written off directly	11,218	772,688	136,484	(151,199)	509,928
Net Mark-Up / Interest Income after Provision	602,247	(52,102)	908,269	1,879,881	1,754,712
Fees, Commission & Brokerage income	103,448	132,198	196,215	351,183	565,956
Dividend income	73,441	26,282	22,483	20,433	163,374
Gain/Loss on sale of securities	-	-	-	-	205,326
Income from dealing in foreign currencies	102,575	89,455	60,667	98,519	-
Other income	212,881	91,535	53,609	291,933	871,841
Total Non - Markup / Interest Income	492,345	339,470	332,974	762,068	1,806,497
Administrative expenses	982,624	1,734,815	1,846,840	2,098,357	2,552,845
Other expenses	743	1,346	16,953	7,840	(2,630)
Total Non-Markup/Interest Expenses	983,367	1,736,161	1,863,793	2,106,197	2,550,215
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	111,225	(1,448,793)	(622,550)	535,752	1,010,994
Taxation - Current	-	14,334	36,327	49,813	83,045
- Prior Years	-	-	-	-	(50,661)
- Deferred	56,455	(868,191)	(251,398)	126,248	270,434
PROFIT/ (LOSS) AFTER TAXATION	54,770	(594,936)	(407,479)	359,691	708,176
Net Cash Inflow / (Outflow) from Operating Activities	403,176	6,015,819	1,760,620	3,981,482	29,055,673
Net Cash Inflow / (Outflow) from Investing Activities	(258,632)	(4,830,668)	(2,979,828)	(3,177,909)	(26,914,328)
Net Cash Inflow / (Outflow) from Financing Activities	588,507	432,761	606,633	-	-
Number of Employees	827	1,200	1,255	1,473	1,715

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	JS Bank Ltd.				
	2013	2014	2015	2016	2017
ASSETS					
Cash & balances with treasury banks	7,773,892	9,041,269	11,159,432	15,508,968	17,333,788
Balances with other banks	514,982	412,232	583,724	752,710	1,034,266
Lending to financial institutions	21,585,799	16,807,304	3,581,329	11,334,414	3,116,199
Investments - net	42,679,316	84,257,568	116,029,825	133,726,610	169,611,558
Advances - net	33,762,507	56,706,066	76,666,180	93,794,134	184,139,582
Other assets	1,942,359	5,725,528	5,881,502	3,746,476	5,960,662
Operating fixed assets	3,627,512	3,766,850	4,573,671	5,837,181	7,112,821
Deferred tax assets	883,605	-	-	-	-
TOTAL ASSETS	112,769,972	176,716,817	218,475,663	264,700,493	388,308,876
LIABILITIES					
Bills payable	1,414,793	1,380,020	1,609,425	2,544,028	3,824,278
Borrowings from financial institutions	20,150,846	50,537,973	54,638,318	10,320,047	64,557,043
Deposits and other accounts	80,916,125	108,739,960	141,840,487	226,098,931	290,077,566
Sub-ordinated loans	-	-	-	3,000,000	4,998,800
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	1,354,315	2,534,537	2,724,137	4,882,600	7,385,057
Deferred tax liabilities	-	444,781	1,695,393	1,205,362	796,803
TOTAL LIABILITIES	103,836,079	163,637,271	202,507,760	248,050,968	371,639,547
NET ASSETS	8,933,893	13,079,546	15,967,903	16,649,525	16,669,329
REPRESENTED BY					
Share Capital	8,619,242	10,119,242	12,224,643	10,119,242	10,119,242
Reserves	301,699	513,707	(1,186,585)	1,334,122	1,540,988
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	218,098	1,070,775	2,529,092	3,973,341	4,518,820
Surplus/ (Deficit) on revaluation of assets	(205,146)	1,375,822	2,400,753	1,222,820	490,279
TOTAL	8,933,893	13,079,546	15,967,903	16,649,525	16,669,329
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	6,849,941	11,113,380	15,327,901	15,081,015	20,381,171
Mark-Up/ Return/Interest Expenses	4,524,682	7,259,340	9,738,029	9,353,282	14,139,220
Net Mark-Up / Interest Income	2,325,259	3,854,040	5,589,872	5,727,733	6,241,951
Provisions & bad debts written off directly	453,088	818,778	816,241	351,423	325,845
Net Mark-Up / Interest Income after Provision	1,872,171	3,035,262	4,773,631	5,376,310	5,916,106
Fees, Commission & Brokerage income	651,575	834,931	1,123,880	1,426,594	2,124,308
Dividend income	377,623	134,976	84,641	97,703	166,858
Gain/Loss on sale of securities	269,309	1,513,588	1,792,036	2,966,474	1,236,163
Income from dealing in foreign currencies	-	271,827	287,859	312,753	357,347
Other income	379,332	(165,161)	1,290	57,745	166,664
Total Non - Markup / Interest Income	1,677,839	2,590,161	3,289,706	4,861,269	4,051,340
Administrative expenses	3,038,068	3,950,952	4,824,342	6,748,444	8,256,335
Other expenses	10,571	66,246	65,299	99,199	90,547
Total Non-Markup/Interest Expenses	3,048,639	4,017,198	4,889,641	6,847,643	8,346,882
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	501,371	1,608,225	3,173,696	3,389,936	1,620,564
Taxation - Current	126,317	122,201	449,423	1,030,882	515,275
- Prior Years	-	(48,609)	-	96,422	73,298
- Deferred	23,771	474,594	698,726	186,016	58,842
PROFIT/ (LOSS) AFTER TAXATION	351,283	1,060,039	2,025,547	2,076,616	973,149
Net Cash Inflow / (Outflow) from Operating Activities	(21,247,586)	38,650,130	34,992,128	(16,770,865)	98,303,443
Net Cash Inflow / (Outflow) from Investing Activities	23,374,964	(38,984,592)	(32,598,090)	21,483,561	(96,187,771)
Net Cash Inflow / (Outflow) from Financing Activities	-	1,500,000	(155,836)	(180,000)	(180,000)
Number of Employees	2,082	2,442	2,946	4,163	4,998

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

* based on September, 2014 quarterly report (unaudited)

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	MCB Bank Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & balances with treasury banks	39,631,172	38,774,871	45,407,183	53,122,522	57,420,129
Balances with other banks	4,043,100	6,009,993	1,478,569	2,281,263	1,191,974
Lending to financial institutions	4,100,079	3,000,000	4,401,781	955,087	1,551,472
Investments - net	96,256,874	167,134,465	213,060,882	316,651,613	402,068,916
Advances - net	262,510,470	253,249,407	254,551,589	225,801,259	239,583,320
Other assets	19,810,476	23,040,095	27,705,069	32,413,576	41,520,432
Operating fixed assets	17,263,733	18,014,896	20,947,540	22,007,903	23,738,454
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	443,615,904	509,223,727	567,552,613	653,233,223	767,074,697
LIABILITIES					
Bills payable	10,551,468	8,201,090	10,265,537	9,466,818	9,896,284
Borrowings from financial institutions	22,663,840	44,662,088	25,684,593	39,100,627	78,951,103
Deposits and other accounts	330,274,155	367,604,711	431,371,937	491,188,710	545,060,728
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	437,137	15,819,082	16,092,319	18,379,700	21,166,166
Deferred tax liabilities	21,253,250	3,196,743	4,934,018	6,294,886	9,529,727
TOTAL LIABILITIES	385,179,850	439,483,714	488,348,404	564,430,741	664,604,008
NET ASSETS	58,436,054	69,740,013	79,204,209	88,802,482	102,470,689
REPRESENTED BY					
Share Capital	6,282,768	6,911,045	7,602,150	8,362,365	9,198,601
Reserves	36,768,765	38,385,760	40,162,906	42,186,467	44,253,270
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	9,193,332	15,779,127	21,414,955	28,366,171	35,424,921
Surplus/ (Deficit) on revaluation of assets	6,191,189	8,664,081	10,024,198	9,887,479	13,593,897
TOTAL	58,436,054	69,740,013	79,204,209	88,802,482	102,470,689
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	40,043,824	51,616,007	54,821,296	68,146,588	68,356,191
Mark-Up/ Return/Interest Expenses	11,560,740	15,837,322	17,987,767	23,620,274	27,500,019
Net Mark-Up / Interest Income	28,483,084	35,778,685	36,833,529	44,526,314	40,856,172
Provisions & bad debts written off directly	4,019,121	7,322,321	3,597,117	3,653,614	478,065
Net Mark-Up / Interest Income after Provision	24,463,963	28,456,364	33,236,412	40,872,700	40,378,107
Fees, Commission & Brokerage income	2,866,729	3,455,948	4,129,540	4,921,383	5,934,472
Dividend income	617,554	459,741	543,906	1,003,272	1,197,615
Gain/(Loss) on sale of securities	-	773,768	411,834	735,639	824,539
Income from dealing in foreign currencies	727,564	341,402	632,346	921,262	822,856
Other income	1,579,593	612,026	547,680	530,635	373,849
Total Non - Markup / Interest Income	5,791,440	5,642,885	6,265,306	8,112,191	9,153,331
Administrative expenses	7,546,878	10,111,330	12,173,942	15,584,687	17,476,862
Other expenses	840,959	832,974	1,074,701	1,917,025	412,669
Total Non-Markup/Interest Expenses	8,387,837	10,944,304	13,248,643	17,501,712	17,889,531
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	21,867,566	23,154,945	26,253,075	31,483,179	31,641,907
Taxation - Current	7,341,257	7,703,305	8,027,433	9,724,467	9,600,760
- Prior Years	(864,824)	(2,232,226)	-	1,037,910	116,725
- Deferred	16,533	2,188,569	1,352,467	1,295,896	1,251,420
PROFIT/ (LOSS) AFTER TAXATION	15,374,600	15,495,297	16,873,175	19,424,906	20,673,002
Net Cash Inflow / (Outflow) from Operating Activities	2,031,538	78,148,082	58,701,161	124,027,193	96,700,952
Net Cash Inflow / (Outflow) from Investing Activities	8,234,072	(70,369,445)	(48,122,554)	(105,804,935)	(82,368,785)
Net Cash Inflow / (Outflow) from Financing Activities	(10,313,407)	(6,735,510)	(8,567,547)	(9,785,295)	(11,814,973)
Number of Employees	13,954	13,192	13,380	13,046	12,611

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	MCB Bank Ltd.				
	2013	2014	2015	2016	2017
ASSETS					
Cash & balances with treasury banks	59,946,150	46,753,804	60,567,695	74,222,347	106,072,084
Balances with other banks	1,536,946	3,015,624	3,611,185	4,343,841	4,579,275
Lending to financial institutions	1,224,638	1,418,181	3,079,564	2,809,752	4,398,114
Investments - net	449,006,019	511,137,192	565,695,932	555,928,553	656,963,632
Advances - net	248,242,965	303,559,480	304,121,938	348,116,617	469,355,849
Other assets	26,956,315	37,554,615	37,383,936	33,639,899	46,368,154
Operating fixed assets	28,595,338	31,192,588	29,949,890	32,752,672	39,573,932
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	815,508,371	934,631,484	1,004,410,140	1,051,813,681	1,327,311,040
LIABILITIES					
Bills payable	10,138,726	16,627,700	11,888,776	12,843,552	22,680,667
Borrowings from financial institutions	38,542,660	59,542,861	118,039,748	74,515,383	133,069,556
Deposits and other accounts	632,330,286	688,329,520	696,804,929	781,429,823	968,482,635
Sub-ordinated loans	-	-	-	-	3,892,578
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	20,064,345	29,630,241	28,498,160	30,138,083	40,994,232
Deferred tax liabilities	4,201,373	10,397,100	11,376,589	11,260,215	4,625,035
TOTAL LIABILITIES	705,277,390	804,527,422	866,608,202	910,187,056	1,173,744,703
NET ASSETS	110,230,981	130,104,062	137,801,938	141,626,625	153,566,337
REPRESENTED BY					
Share Capital	10,118,461	11,130,307	11,130,307	11,130,307	11,850,600
Reserves	46,601,214	48,830,005	51,309,081	53,346,861	70,866,473
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	40,552,043	46,947,863	50,746,685	53,469,072	53,776,057
Surplus/ (Deficit) on revaluation of assets	12,959,263	23,195,887	24,615,865	23,680,385	17,073,207
TOTAL	110,230,981	130,104,062	137,801,938	141,626,625	153,566,337
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	65,064,123	77,268,988	80,393,385	67,400,294	74,090,972
Mark-Up/ Return/Interest Expenses	27,195,894	33,756,685	31,077,225	23,586,203	31,684,058
Net Mark-Up / Interest Income	37,868,229	43,512,303	49,316,160	43,814,091	42,406,914
Provisions & bad debts written off directly	(2,835,617)	(1,449,695)	503,341	653,651	673,328
Net Mark-Up / Interest Income after Provision	40,703,846	44,961,998	48,812,819	43,160,440	41,733,586
Fees, Commission & Brokerage income	6,741,404	7,225,093	7,842,050	7,639,750	9,353,983
Dividend income	932,717	1,060,729	1,266,530	1,456,326	1,941,452
Gain/Loss on sale of securities	2,130,341	2,141,840	4,428,549	5,678,632	4,741,006
Income from dealing in foreign currencies	916,572	1,443,180	945,739	911,520	1,302,826
Other income	449,604	1,566,475	2,083,199	488,479	620,854
Total Non - Markup / Interest Income	11,170,638	13,437,317	16,566,067	16,174,707	17,960,121
Administrative expenses	18,709,969	20,611,649	21,967,630	22,073,702	27,353,543
Other expenses	876,310	1,055,946	1,082,717	1,186,755	1,325,956
Total Non-Markup/Interest Expenses	19,586,279	21,667,595	23,050,347	23,260,457	28,679,499
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	32,288,205	36,731,720	42,328,539	36,074,690	31,014,208
Taxation - Current	15,170,974	11,920,022	14,447,371	12,386,090	3,609,900
- Prior Years	-	-	1,906,156	1,675,794	(2,175,828)
- Deferred	(4,378,107)	484,669	428,745	121,910	7,121,235
PROFIT/ (LOSS) AFTER TAXATION	21,495,338	24,327,029	25,546,267	21,890,896	22,458,901
Net Cash Inflow / (Outflow) from Operating Activities	69,725,490	53,343,418	82,440,208	21,592,869	121,117,843
Net Cash Inflow / (Outflow) from Investing Activities	(54,176,622)	(49,394,415)	(50,941,773)	11,042,819	(73,095,946)
Net Cash Inflow / (Outflow) from Financing Activities	(12,673,334)	(15,175,107)	(17,167,405)	(17,760,058)	(17,202,653)
Number of Employees	11,930	12,113	12,092	12,361	14,973

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	MCB Islamic Bank Ltd.		
	2015	2016	2017
ASSETS			
Cash & balances with treasury banks	698,123	1,509,804	3,390,753
Balances with other banks	6,347,459	2,750,998	2,703,251
Lending to financial institutions	-	-	1,400,000
Investments - net	5,995,470	5,769,675	9,186,213
Advances - net	12,473,797	16,172,727	31,472,935
Other assets	170,922	2,104,250	2,622,993
Operating fixed assets	1,192,382	-	289,465
Deferred tax assets	9,388	261,048	705,156
TOTAL ASSETS	26,887,541	28,568,502	51,770,766
LIABILITIES			
Bills payable	89,864	447,776	314,210
Borrowings from financial institutions	631,520	2,785,650	7,926,790
Deposits and other accounts	9,450,072	14,279,436	32,690,808
Sub-ordinated loans	-	-	-
Liabilities against assets subject to finance lease	-	-	-
Other liabilities	6,733,333	40,524	-
Deferred tax liabilities	-	749,243	1,208,179
TOTAL LIABILITIES	16,904,789	18,302,629	42,139,987
NET ASSETS	9,982,752	10,265,873	9,630,779
REPRESENTED BY			
Share Capital	10,000,000	10,000,000	10,000,000
Reserves	10,461	26,444	26,444
Advance against Equity	-	-	-
Minority interest	-	-	-
Un-appropriated profit	4,153	68,087	(194,065)
Surplus/ (Deficit) on revaluation of assets	(31,862)	171,342	(201,600)
TOTAL	9,982,752	10,265,873	9,630,779
PROFIT & LOSS ACCOUNTS			
Mark-Up/ Return/Interest Earned	376,295	1,526,778	2,060,927
Mark-Up/ Return/Interest Expenses	101,057	576,544	1,005,671
Net Mark-Up / Interest Income	275,238	950,234	1,055,256
Provisions & bad debts written off directly	39,901	(94,137)	(55)
Net Mark-Up / Interest Income after Provision	235,337	1,044,371	1,055,311
Fees, Commission & Brokerage income	9,874	34,678	46,325
Dividend income	7,511	58,802	84,593
Gain/Loss on sale of securities	2,928	137,370	267,763
Income from dealing in foreign currencies	3,968	17,322	29,846
Other income	787	10,992	10,483
Total Non - Markup / Interest Income	25,068	259,164	439,010
Administrative expenses	200,698	1,187,266	1,845,119
Other expenses	2,076	2,296	129
Total Non-Markup/Interest Expenses	202,774	1,189,562	1,845,248
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	57,631	113,973	(350,927)
Taxation - Current	924	17,859	31,249
- Prior Years	-	4,866	4,488
- Deferred	4,400	11,331	(123,667)
PROFIT/ (LOSS) AFTER TAXATION	52,307	79,917	(262,997)
Net Cash Inflow / (Outflow) from Operating Activities	(957,739)	3,434,946	6,130,427
Net Cash Inflow / (Outflow) from Investing Activities	(834,791)	(6,219,726)	(4,297,225)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-
Number of Employees	120	601	795

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Meezan Bank Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & balances with treasury banks	5,763,710	8,387,432	12,780,806	16,641,160	19,125,401
Balances with other banks	1,344,974	5,260,467	9,939,660	2,348,076	3,851,150
Lending to financial institutions	18,108,000	34,499,500	10,511,855	4,065,406	500,000
Investments - net	14,286,949	23,290,309	54,966,907	98,488,574	152,459,855
Advances - net	39,768,481	44,188,066	54,195,163	59,155,585	88,678,076
Other assets	4,123,441	5,935,413	8,949,759	15,064,954	4,377,827
Operating fixed assets	1,880,515	2,416,375	3,066,100	3,985,248	4,898,240
Deferred tax assets	-	204,172	342,175	801,391	545,961
TOTAL ASSETS	85,276,070	124,181,734	154,752,425	200,550,394	274,436,510
LIABILITIES					
Bills payable	1,057,017	1,249,210	1,767,370	2,282,045	3,058,503
Borrowings from financial institutions	4,008,496	8,468,425	5,829,296	9,235,960	18,461,347
Deposits and other accounts	70,233,875	100,333,051	131,070,328	170,030,431	230,425,986
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	3,548,666	4,946,589	5,005,440	5,215,607	5,939,916
Deferred tax liabilities	453,038	-	-	-	-
TOTAL LIABILITIES	79,301,092	114,997,275	143,672,434	186,764,043	257,885,752
NET ASSETS	5,974,978	9,184,459	11,079,991	13,786,351	16,550,758
REPRESENTED BY					
Share Capital	4,925,961	6,650,048	6,982,550	8,029,933	9,033,675
Reserves	845,022	1,050,092	1,380,010	2,058,319	2,759,942
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	570,114	1,390,395	2,377,563	3,240,421	3,688,121
Surplus/ (Deficit) on revaluation of assets	(366,119)	93,924	339,868	457,678	1,069,020
TOTAL	5,974,978	9,184,459	11,079,991	13,786,351	16,550,758
PROFIT & LOSS ACCOUNTS					
Profit/ Return Earned	6,803,213	10,102,060	12,290,549	18,032,152	21,836,972
Profit/ Return Expenses	3,088,334	4,969,916	6,606,474	8,665,622	11,384,534
Net Profit/ Return	3,714,879	5,132,144	5,684,075	9,366,530	10,452,438
Provisions & bad debts written off directly	717,320	1,519,176	1,496,476	1,389,155	451,191
Net Profit/ Return after Provision	2,997,559	3,612,968	4,187,599	7,977,375	10,001,247
Fees, Commission & Brokerage income	431	529,260	615,752	757,136	969,517
Dividend income	343	189,973	321,898	938,983	481,026
Gain/Loss on sale of securities	-	-	-	-	505,100
Income from dealing in foreign currencies	304,692	752,904	1,381,044	-	346,830
Other income	402,442	125,667	156,336	236,756	96,117
Total Non - Profit / Return Income	707,908	1,597,804	2,475,030	2,504,755	2,398,590
Administrative expenses	2,626,606	3,530,161	4,460,804	5,958,595	7,192,527
Other expenses	86,550	(59,112)	74,865	167,235	(22,916)
Total Non - Profit / Return Expenses	2,713,156	3,471,049	4,535,669	6,125,830	7,169,611
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	992,311	1,739,723	2,126,960	4,356,300	5,230,226
Taxation - Current	314,790	1,440,374	1,025,135	1,703,310	1,715,141
- Prior Years	-	-	(332,808)	(220,027)	-
- Deferred	56,334	(726,002)	(214,955)	(518,526)	6,969
PROFIT/ (LOSS) AFTER TAXATION	621,187	1,025,351	1,649,588	3,391,543	3,508,116
Net Cash Inflow / (Outflow) from Operating Activities	3,320,190	13,966,350	41,257,569	40,906,365	59,402,194
Net Cash Inflow / (Outflow) from Investing Activities	(5,585,079)	(9,151,222)	(32,185,002)	(43,835,572)	(54,064,297)
Net Cash Inflow / (Outflow) from Financing Activities	-	1,724,087	22,720,466	(802,023)	(1,350,582)
Number of Employees	3,170	3,669	4,364	4,900	5,320

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Meezan Bank Ltd.				
	2013	2014	2015	2016	2017
ASSETS					
Cash & balances with treasury banks	28,582,626	29,728,764	43,685,636	56,036,849	64,556,170
Balances with other banks	3,554,234	5,501,077	11,175,060	12,021,351	4,895,816
Lending to financial institutions	7,442,732	90,766,297	101,079,476	129,115,165	147,229,221
Investments - net	151,613,933	114,089,252	146,304,897	130,156,297	119,238,246
Advances - net	127,622,868	175,711,942	207,568,823	311,530,270	420,029,088
Other assets	5,182,385	14,804,823	13,979,299	9,982,837	13,875,297
Operating fixed assets	5,594,914	6,273,239	8,056,743	8,924,328	11,875,358
Deferred tax assets	130,939	530,564	-	-	-
TOTAL ASSETS	329,724,631	437,405,958	531,849,934	657,767,097	781,699,196
LIABILITIES					
Bills payable	3,614,718	5,619,826	6,560,324	9,130,998	11,168,093
Borrowings from financial institutions	11,375,498	15,465,418	13,609,551	32,005,501	36,813,295
Deposits and other accounts	289,810,519	380,421,569	471,820,959	564,023,853	673,187,807
Sub-ordinated loans	-	-	-	7,000,000	7,000,000
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	6,010,653	12,021,378	13,118,869	13,770,218	18,444,426
Deferred tax liabilities	-	-	393,121	1,362,909	8,182
TOTAL LIABILITIES	310,811,388	413,528,191	505,502,824	627,293,479	746,621,803
NET ASSETS	18,913,243	23,877,767	26,347,110	30,473,618	35,077,393
REPRESENTED BY					
Share Capital	10,027,379	10,027,379	10,027,379	10,027,379	10,629,022
Reserves	3,551,297	7,276,191	8,587,363	9,699,685	13,368,809
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	4,329,474	5,958,587	6,942,042	8,422,009	10,340,589
Surplus/ (Deficit) on revaluation of assets	1,005,093	615,610	790,326	2,324,545	738,973
TOTAL	18,913,243	23,877,767	26,347,110	30,473,618	35,077,393
PROFIT & LOSS ACCOUNTS					
Profit/ Return Earned	23,171,018	28,803,059	33,113,741	30,761,376	36,087,203
Profit/ Return Expenses	12,526,169	15,440,250	14,897,149	12,872,844	15,272,792
Net Profit/ Return	10,644,849	13,362,809	18,216,592	17,888,532	20,814,411
Provisions & bad debts written off directly	93,382	466,504	563,174	(184,919)	1,320,403
Net Profit/ Return after Provision	10,551,467	12,896,305	17,653,418	18,073,451	19,494,008
Fees, Commission & Brokerage income	1,258,234	1,569,327	1,987,212	2,619,769	4,165,971
Dividend income	309,285	283,633	628,661	744,090	1,176,517
Gain/Loss on sale of securities	-	1,148,499	342,136	877,680	824,926
Income from dealing in foreign currencies	603,352	1,626,363	1,471,337	1,207,563	1,139,648
Other income	1,330,579	127,062	167,374	208,217	269,594
Total Non - Profit / Return Income	3,501,450	4,754,884	4,596,720	5,657,319	7,576,656
Administrative expenses	8,403,862	10,459,934	13,560,648	14,680,291	16,579,977
Other expenses	2,391	292,721	238,237	107,643	238,677
Total Non - Profit / Return Expenses	8,406,253	10,752,655	13,798,885	14,787,934	16,818,654
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	5,646,664	6,898,534	8,451,253	8,942,836	10,252,010
Taxation - Current	1,573,730	2,223,292	2,394,558	2,996,908	4,096,185
- Prior Years	(268,836)	-	459,143	240,647	344,016
- Deferred	384,994	105,156	575,043	143,670	(500,958)
PROFIT/ (LOSS) AFTER TAXATION	3,956,776	4,570,086	5,022,509	5,561,611	6,312,767
Net Cash Inflow / (Outflow) from Operating Activities	10,928,315	(44,417,274)	52,687,232	(7,740,738)	(3,148,928)
Net Cash Inflow / (Outflow) from Investing Activities	(262,046)	49,515,190	(30,048,249)	16,945,224	4,542,246
Net Cash Inflow / (Outflow) from Financing Activities	(1,505,960)	(2,004,935)	(3,008,128)	3,993,018	468
Number of Employees	6,248	7,429	8,581	9,168	9,551

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	National Bank of Pakistan				
	2008	2009	2010	2011	2012
ASSETS					
Cash & balances with treasury banks	106,503,756	115,827,868	115,442,360	131,675,907	158,332,708
Balances with other banks	38,344,608	28,405,564	30,389,664	27,581,695	30,222,338
Lending to financial institutions	17,128,032	19,587,176	23,025,156	44,380,396	8,272,645
Investments - net	170,822,491	217,642,822	301,323,804	319,531,213	343,537,529
Advances - net	412,986,865	475,243,431	477,506,564	525,045,764	657,381,154
Other assets	44,550,347	59,316,438	53,496,240	65,973,449	80,162,206
Operating fixed assets	24,217,655	25,147,192	26,888,226	27,453,815	27,949,833
Deferred tax assets	3,204,572	3,062,271	6,952,666	7,935,497	3,480,892
TOTAL ASSETS	817,758,326	944,232,762	1,035,024,680	1,149,577,736	1,309,339,305
LIABILITIES					
Bills payable	10,219,061	10,621,169	8,006,631	9,104,710	14,367,639
Borrowings from financial institutions	40,458,926	45,278,138	20,103,591	26,371,675	50,250,684
Deposits and other accounts	624,939,016	726,464,825	832,151,888	927,421,438	1,037,784,947
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	25,274	42,629	106,704	76,477	29,619
Other liabilities	39,656,831	42,269,623	46,160,038	53,951,988	55,628,666
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	715,299,108	824,676,384	906,528,852	1,016,926,288	1,158,061,555
NET ASSETS	102,459,218	119,556,378	128,495,828	132,651,448	151,277,750
REPRESENTED BY					
Share Capital	8,969,751	10,763,702	13,454,628	16,818,285	18,500,114
Reserves	19,941,047	22,681,707	24,450,244	25,342,817	28,818,528
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	52,456,204	61,346,510	65,857,438	68,358,910	68,715,995
Surplus/ (Deficit) on revaluation of assets	21,092,216	24,764,459	24,733,518	22,131,436	35,243,113
TOTAL	102,459,218	119,556,378	128,495,828	132,651,448	151,277,750
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	60,942,798	77,947,697	88,472,134	95,325,179	100,092,132
Mark-Up/ Return/Interest Expenses	23,884,768	39,489,649	45,250,476	48,515,618	56,417,827
Net Mark-Up / Interest Income	37,058,030	38,458,048	43,221,658	46,809,561	43,674,305
Provisions & bad debts written off directly	10,970,814	11,669,335	9,969,689	9,339,126	7,997,260
Net Mark-Up / Interest Income after Provision	26,087,216	26,788,713	33,251,969	37,470,435	35,677,045
Fees, Commission & Brokerage income	7,925,370	8,930,391	9,631,579	9,587,856	10,706,506
Dividend income	2,878,932	1,920,336	1,099,493	1,747,073	3,626,356
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	3,969,057	3,028,165	2,211,139	3,132,461	3,703,319
Other income	1,642,503	5,146,465	4,690,429	4,869,658	5,813,141
Total Non - Markup / Interest Income	16,415,862	19,025,357	17,632,640	19,337,048	23,849,322
Administrative expenses	18,171,198	22,571,470	26,202,577	30,117,272	35,736,823
Other expenses	1,330,882	942,427	266,913	679,038	531,838
Total Non-Markup/Interest Expenses	19,502,080	23,513,897	26,469,490	30,796,310	36,268,661
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	23,000,998	22,300,173	24,415,119	26,011,173	23,257,706
Taxation - Current	11,762,650	9,221,513	9,835,048	9,193,471	7,526,333
- Prior Years	-	(4,133,282)	(939,256)	260,000	-
- Deferred	(4,220,242)	(999,904)	(2,043,887)	(1,047,020)	(431,262)
PROFIT/ (LOSS) AFTER TAXATION	15,458,590	18,211,846	17,563,214	17,604,722	16,162,635
Net Cash Inflow / (Outflow) from Operating Activities	2,532,681	45,451,673	93,163,784	41,345,222	59,440,576
Net Cash Inflow / (Outflow) from Investing Activities	14,184,626	(41,036,979)	(83,940,833)	(17,630,296)	(17,626,078)
Net Cash Inflow / (Outflow) from Financing Activities	(6,120,972)	(5,841,362)	(8,109,412)	(10,126,668)	(12,642,900)
Number of Employees	15,204	16,248	16,457	16,971	16,440

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	National Bank of Pakistan				
	2013	2014	2015	2016	2017
ASSETS					
Cash & balances with treasury banks	158,230,033	97,971,501	150,899,778	159,836,139	159,765,271
Balances with other banks	18,388,738	12,108,025	20,128,273	13,828,477	26,403,906
Lending to financial institutions	51,941,866	111,788,608	7,694,516	121,709,399	26,916,113
Investments - net	396,411,825	561,764,137	829,245,898	897,130,749	1,295,719,550
Advances - net	620,216,609	626,704,083	578,122,160	667,389,455	739,771,983
Other assets	80,991,187	91,044,915	78,895,162	77,775,122	81,239,837
Operating fixed assets	34,568,864	31,795,539	31,706,237	32,900,778	32,752,003
Deferred tax assets	10,968,824	9,877,509	9,669,359	5,135,645	7,316,833
TOTAL ASSETS	1,371,717,946	1,543,054,317	1,706,361,383	1,975,705,764	2,369,885,496
LIABILITIES					
Bills payable	13,894,667	11,011,827	9,171,616	10,187,250	13,195,054
Borrowings from financial institutions	23,014,353	37,541,497	21,911,190	44,863,930	360,105,674
Deposits and other accounts	1,101,845,283	1,233,525,490	1,431,036,598	1,657,312,093	1,727,102,019
Sub-ordinate Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	57,215	12,738	35,800	25,652	14,509
Other liabilities	72,242,898	82,633,864	75,854,704	86,584,063	94,086,159
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	1,211,054,416	1,364,725,416	1,538,009,908	1,798,972,988	2,194,503,415
NET ASSETS	160,663,530	178,328,901	168,351,475	176,732,776	175,382,081
REPRESENTED BY					
Share Capital	21,275,131	21,275,131	21,275,131	21,275,131	21,275,131
Reserves	33,536,713	32,073,606	45,580,712	46,800,341	50,356,895
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	49,734,161	57,006,813	49,155,590	51,939,151	54,060,653
Surplus/ (Deficit) on revaluation of assets	56,117,525	67,973,351	52,340,042	56,718,153	49,689,402
TOTAL	160,663,530	178,328,901	168,351,475	176,732,776	175,382,081
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	100,192,320	114,173,519	113,661,831	114,402,671	123,072,600
Mark-Up/ Return/Interest Expenses	60,894,358	70,007,088	59,940,895	59,578,235	68,819,721
Net Mark-Up / Interest Income	39,297,962	44,166,431	53,720,936	54,824,436	54,252,879
Provisions & bad debts written off directly	19,567,702	11,077,115	11,821,383	(701,257)	(675,265)
Net Mark-Up / Interest Income after Provision	19,730,260	33,089,316	41,899,553	55,525,693	54,928,144
Fees, Commission & Brokerage income	12,346,947	12,135,445	12,394,723	14,833,449	16,774,473
Dividend income	2,661,077	2,184,557	3,259,736	2,998,821	3,820,934
Gain/Loss on sale of securities	3,887,164	8,772,891	12,594,424	8,405,934	6,479,598
Income from dealing in foreign currencies	3,926,204	4,646,672	4,647,844	2,179,289	2,251,341
Other income	3,130,286	3,732,827	2,086,700	1,549,113	1,739,524
Total Non - Markup / Interest Income	25,951,678	31,472,392	34,983,427	29,966,606	31,065,870
Administrative expenses	37,677,868	39,424,616	42,120,439	46,943,418	48,224,847
Other expenses	975,527	3,136,349	1,546,933	1,407,666	2,169,899
Total Non-Markup/Interest Expenses	38,653,395	42,560,965	43,667,372	48,351,084	50,394,746
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	7,028,543	22,000,743	33,215,608	37,141,215	35,599,268
Taxation - Current	6,230,222	9,480,641	14,576,847	9,540,915	8,455,056
- Prior Years	130,079	-	2,298,465	1,343,826	271,678
- Deferred	(4,638,541)	(2,508,127)	(2,878,568)	3,504,189	3,844,547
PROFIT/ (LOSS) AFTER TAXATION	5,306,783	15,028,229	19,218,864	22,752,285	23,027,987
Net Cash Inflow / (Outflow) from Operating Activities	34,633,472	87,022,761	351,663,198	45,349,026	(232,528,897)
Net Cash Inflow / (Outflow) from Investing Activities	(34,606,039)	(139,725,483)	(287,987,556)	(53,305,078)	268,340,483
Net Cash Inflow / (Outflow) from Financing Activities	(12,952,019)	(4,251,469)	(11,683,781)	(15,977,303)	(15,957,549)
Number of Employees	17,153	16,190	16,171	15,793	15,616

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

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)

	NIB Bank Ltd.				
	2012	2013	2014	2015	2016
ASSETS					
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
TOTAL ASSETS	190,609,361	176,825,061	193,567,958	243,496,512	243,944,868
LIABILITIES					
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	-	-	-	-	-
TOTAL LIABILITIES	176,595,567	162,348,867	177,912,864	226,356,380	225,140,059
NET ASSETS	14,013,794	14,476,194	15,655,094	17,140,132	18,804,809
REPRESENTED BY					
Share Capital	103,028,512	103,028,512	103,028,512	103,028,512	103,028,512
Reserves	225,889	474,123	(45,295,500)	(44,772,041)	(44,487,968)
Advance against equity	-	-	-	-	-
Minority interest	-	-	-	-	-
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
TOTAL	14,013,794	14,476,194	15,655,094	17,140,132	18,804,809
PROFIT & LOSS ACCOUNTS					
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
Net Mark-Up / Interest Income	2,855,709	3,286,245	3,816,826	4,642,071	4,401,334
Provisions & bad debts written off directly	(99,804)	(851,577)	1,527,361	205,145	166,037
Net Mark-Up / Interest Income after Provision	2,955,513	4,137,822	2,289,465	4,436,926	4,235,297
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
Total Non - Markup / Interest Income	2,422,182	2,906,003	3,928,654	5,998,587	2,864,397
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)
Total Non-Markup/Interest Expenses	5,232,575	5,418,558	6,302,549	6,408,905	6,107,161
Extra ordinary/unusual Items	-	-	-	-	(992,393)
PROFIT/ (LOSS) BEFORE TAXATION	145,120	1,625,267	(84,430)	4,026,608	1,984,926
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
PROFIT/ (LOSS) AFTER TAXATION	38,066	1,241,171	(507,759)	2,617,293	1,420,364
Net Cash Inflow / (Outflow) from Operating Activities	33,628,173	(19,744,538)	(9,077,932)	39,972,497	21,087,754
Net Cash Inflow / (Outflow) from Investing Activities	(34,448,326)	23,803,313	4,833,580	(36,924,247)	(23,239,583)
Net Cash Inflow / (Outflow) from Financing Activities	(2,005)	(3,994,209)	4,197,173	(1,724)	(1,686)
Number of Employees	2,768	3,039	3,005	2,678	2,689

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

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	The Punjab Provincial Co-operative Bank Ltd.				
	2008	2009	2010	2011 *	2012*
ASSETS					
Cash & balances with treasury banks	695,200	601,882	649,913	822,377	533,867
Balances with other banks	2,230,225	2,017,990	2,616,765	1,921,724	923,473
Lending to financial institutions	-	-	-	-	-
Investments - net	508,762	451,012	789,335	905,848	1,108,617
Advances - net	7,539,306	6,733,775	5,817,383	6,958,545	7,810,420
Other assets	148,229	202,010	469,258	735,143	730,999
Operating fixed assets	3,703,756	3,705,253	3,562,044	3,534,591	3,445,150
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	14,825,478	13,711,922	13,904,698	14,878,228	14,552,526
LIABILITIES					
Bills payable	75,186	44,305	17,285	17,210	-
Borrowings from financial institutions	8,000,000	8,000,000	3,611,110	277,774	30,845
Deposits and other accounts	1,929,185	1,837,175	2,552,078	2,957,690	2,409,075
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	109,525	134,690	219,451	179,954	303,843
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	10,113,896	10,016,170	6,399,924	3,432,628	2,743,763
NET ASSETS	4,711,582	3,695,752	7,504,774	11,445,600	11,808,763
REPRESENTED BY					
Share Capital	434,155	434,647	435,437	435,924	436,148
Reserves	402,298	401,727	4,235,213	7,568,159	7,941,588
Advance against equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	221,040	(749,013)	(631,537)	26,387	77,033
Surplus/ (Deficit) on revaluation of assets	3,654,089	3,608,391	3,465,661	3,415,130	3,353,994
TOTAL	4,711,582	3,695,752	7,504,774	11,445,600	11,808,763
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	984,869	1,193,637	716,382	793,002	1,580,867
Mark-Up/ Return/Interest Expenses	618,581	1,570,956	230,521	82,862	126,469
Net Mark-Up / Interest Income	366,288	(377,319)	485,861	710,140	1,454,398
Provisions & bad debts written off directly	3,551	-	(60,855)	-	88,059
Net Mark-Up / Interest Income after Provision	362,737	(377,319)	546,716	710,140	1,366,339
Fees, Commission & Brokerage income	32,944	30,223	12,434	12,190	25,052
Dividend income	6,167	7,386	14,772	14,780	14,829
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	-	-	-	-	-
Other income	316,282	39,785	202,703	18,944	46,015
Total Non - Markup / Interest Income	355,393	77,394	229,909	45,914	85,896
Administrative expenses	596,293	678,896	405,668	454,213	877,831
Other expenses	251	250	55,855	2,199	171,413
Total Non-Markup/Interest Expenses	596,544	679,146	461,523	456,412	1,049,244
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	121,586	(979,071)	315,102	299,642	402,991
Taxation - Current	1,170	-	10,000	8,389	19,661
- Prior Years	-	-	8,000	-	-
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAXATION	120,416	(979,071)	297,102	291,253	383,330
Net Cash Inflow / (Outflow) from Operating Activities	(3,725,168)	(321,956)	(924,905)	(2,106,998)	(3,326,137)
Net Cash Inflow / (Outflow) from Investing Activities	346,678	16,483	230,203	591,485	447,470
Net Cash Inflow / (Outflow) from Financing Activities	2,124	(80)	1,437,797	1,666,889	1,743,282
Number of Employees	2,043	2,039	1,828	1,885	1,713

* As on 30th June

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Jun. : Thousand Rupees)

	The Punjab Provincial Co-operative Bank Ltd.				
	2013	2014	2015	2016	2017
ASSETS					
Cash & balances with treasury banks	634,679	779,550	866,698	770,803	1,127,957
Balances with other banks	1,986,887	1,240,883	1,775,794	885,556	1,482,580
Lending to financial institutions	-	500,000	-	-	-
Investments - net	791,599	2,150,672	1,934,771	2,525,001	2,633,412
Advances - net	7,862,562	7,975,705	9,194,515	9,434,539	9,678,398
Other assets	762,731	743,700	923,123	912,480	802,095
Operating fixed assets	4,571,028	4,594,887	4,619,964	4,645,212	7,176,211
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	16,609,486	17,985,397	19,314,865	19,173,591	22,900,653
LIABILITIES					
Bills payable	13,746	27,065	27,324	14,807	52,584
Borrowings from financial institutions	-	-	-	-	-
Deposits and other accounts	2,747,708	3,707,719	4,567,142	4,186,617	5,057,990
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	2,641,887	2,789,285	3,130,519	3,199,188	3,190,750
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	5,403,341	6,524,069	7,724,985	7,400,612	8,301,324
NET ASSETS	11,206,145	11,461,328	11,589,880	11,772,979	14,599,329
REPRESENTED BY					
Share Capital	436,410	1,938,210	1,938,243	7,886,842	7,886,842
Reserves	8,060,799	6,581,685	6,603,774	682,816	712,873
Advance against equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	(1,836,133)	(1,656,708)	(1,678,728)	(1,580,623)	(1,486,922)
Surplus/ (Deficit) on revaluation of assets	4,545,069	4,598,141	4,726,591	4,783,944	7,486,536
TOTAL	11,206,145	11,461,328	11,589,880	11,772,979	14,599,329
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	1,595,985	1,619,737	1,739,766	1,647,117	1,721,149
Mark-Up/ Return/Interest Expenses	115,098	149,263	197,365	140,781	110,447
Net Mark-Up / Interest Income	1,480,887	1,470,474	1,542,401	1,506,336	1,610,702
Provisions & bad debts written off directly	(37,970)	-	-	194	-
Net Mark-Up / Interest Income after Provision	1,518,857	1,470,474	1,542,401	1,506,142	1,610,702
Fees, Commission & Brokerage income	24,148	23,911	17,122	16,817	17,628
Dividend income	18,693	17,193	12,408	25,884	32,158
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	-	-	-	-	-
Other income	57,891	68,840	70,377	89,776	92,763
Total Non - Markup / Interest Income	100,732	109,944	99,907	132,477	142,549
Administrative expenses	1,147,041	1,469,612	1,432,249	1,389,835	1,448,374
Other expenses	18	-	85,872	106,799	160,000
Total Non-Markup/Interest Expenses	1,147,059	1,469,612	1,518,121	1,496,634	1,608,374
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	472,530	110,806	124,187	141,985	144,877
Taxation - Current	12,985	26,947	33,048	38,037	30,944
- Prior Years	(19,183)	-	1,414	-	-
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAXATION	478,728	83,859	89,725	103,948	113,933
Net Cash Inflow / (Outflow) from Operating Activities	780,713	1,516,968	301,375	(441,734)	879,643
Net Cash Inflow / (Outflow) from Investing Activities	383,722	(1,319,822)	320,993	(544,053)	74,961
Net Cash Inflow / (Outflow) from Financing Activities	(209)	1,721	(309)	(346)	(426)
Number of Employees	1,841	1,852	1,848	1,868	1,856

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	RBS (Pakistan) Ltd.		
	2008	2009	2010
ASSETS			
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
TOTAL ASSETS	108,092,415	93,437,657	86,480,590
LIABILITIES			
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	-	-	-
TOTAL LIABILITIES	98,037,711	84,632,895	79,827,011
NET ASSETS	10,054,704	8,804,762	6,653,579
REPRESENTED BY			
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	-	-
Minority interest	-	-	-
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
TOTAL	10,054,704	8,804,762	6,653,579
PROFIT & LOSS ACCOUNTS			
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
Net Mark-Up / Interest Income	5,841,881	5,197,555	3,545,616
Provisions & bad debts written off directly	3,589,705	3,944,555	2,249,960
Net Mark-Up / Interest Income after Provision	2,252,176	1,253,000	1,295,656
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
Total Non - Markup / Interest Income	3,753,002	2,789,258	1,686,725
Administrative expenses	6,498,670	5,796,655	5,977,703
Other expenses	65,065	143,876	(57,469)
Total Non-Markup/Interest Expenses	6,563,735	5,940,531	5,920,234
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(558,557)	(1,898,273)	(2,937,853)
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)
PROFIT/ (LOSS) AFTER TAXATION	(517,659)	(1,338,054)	(2,002,480)
Net Cash Inflow / (Outflow) from Operating Activities	(4,073,848)	6,840,004	4,183,981
Net Cash Inflow / (Outflow) from Investing Activities	(3,250,503)	(8,382,817)	(1,034,398)
Net Cash Inflow / (Outflow) from Financing Activities	3,700,722	(8,126)	(199,680)
Number of Employees	4,059	3,157	2,889

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)

	Samba Bank Ltd.*				
	2008	2009	2010	2011	2012
ASSETS					
Cash & balances with treasury banks	774,575	961,280	1,250,011	1,463,306	2,052,832
Balances with other banks	331,201	707,912	1,195,948	59,384	2,289,653
Lending to financial institutions	2,313,308	3,123,377	1,389,003	803,459	2,777,162
Investments - net	3,829,354	5,807,829	11,090,905	9,663,613	8,894,957
Advances - net	6,163,008	9,723,411	12,137,786	15,831,327	15,444,776
Other assets	837,928	748,140	844,591	1,170,140	1,152,710
Operating fixed assets	1,157,689	1,112,169	1,001,413	903,608	832,375
Deferred tax assets	1,080,273	1,550,008	1,601,463	1,436,135	1,409,372
TOTAL ASSETS	16,487,336	23,734,126	30,511,120	31,330,972	34,853,837
LIABILITIES					
Bills payable	55,349	78,127	115,759	529,005	250,709
Borrowings from financial institutions	437,949	3,141,284	6,534,994	3,996,032	2,477,466
Deposits and other accounts	9,859,537	12,520,633	14,871,806	17,669,297	22,753,644
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	420	279	279	-	-
Other liabilities	671,927	918,143	1,062,604	954,371	856,135
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	11,025,182	16,658,466	22,585,442	23,148,705	26,337,954
NET ASSETS	5,462,154	7,075,660	7,925,678	8,182,267	8,515,883
REPRESENTED BY					
Share Capital	8,769,517	8,769,517	14,334,734	14,334,734	14,334,734
Reserves	43,080	43,080	43,080	90,383	150,561
Advance against Equity	-	2,189,440	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	(3,336,267)	(3,929,320)	(6,441,559)	(6,252,347)	(6,011,639)
Surplus/ (Deficit) on revaluation of assets	(14,176)	2,943	(10,577)	9,497	42,227
TOTAL	5,462,154	7,075,660	7,925,678	8,182,267	8,515,883
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	1,758,004	1,878,626	2,384,653	3,352,186	3,054,034
Mark-Up/ Return/Interest Expenses	1,071,307	1,208,857	1,350,320	1,943,845	1,721,825
Net Mark-Up / Interest Income	686,697	669,769	1,034,333	1,408,341	1,332,209
Provisions & bad debts written off directly	312,528	239,511	17,599	(46,204)	(90,600)
Net Mark-Up / Interest Income after Provision	374,169	430,258	1,016,734	1,454,545	1,422,809
Fees, Commission & Brokerage income	51,938	40,781	73,829	63,726	73,851
Dividend income	12,005	873	22,492	2,453	1,379
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	8,992	22,876	58,960	18,749	38,235
Other income	52,494	27,694	165,962	67,469	41,040
Total Non - Markup / Interest Income	125,429	92,224	321,243	152,397	154,505
Administrative expenses	1,461,077	1,415,235	1,456,873	1,393,321	1,458,244
Other expenses	49,962	175,671	11,400	12,727	(44,964)
Total Non-Markup/Interest Expenses	1,511,039	1,590,906	1,468,273	1,406,048	1,413,280
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(1,011,441)	(1,068,424)	(130,296)	200,894	164,034
Taxation - Current	-	-	27,056	36,566	16,040
- Prior Years	-	-	11,418	(226,493)	(165,892)
- Deferred	(269,130)	(475,371)	(49,176)	154,306	13,000
PROFIT/ (LOSS) AFTER TAXATION	(742,311)	(593,053)	(119,594)	236,515	300,886
Net Cash Inflow / (Outflow) from Operating Activities	(2,064,838)	2,830,171	5,087,251	(2,388,547)	2,027,886
Net Cash Inflow / (Outflow) from Investing Activities	2,107,531	(4,456,195)	(5,293,616)	1,465,557	791,909
Net Cash Inflow / (Outflow) from Financing Activities	(3,876)	2,189,440	983,132	(279)	-
Number of Employees	1,026	787	810	760	732

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

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Samba Bank Ltd.				
	2013	2014	2015	2016	2017
ASSETS					
Cash & balances with treasury banks	2,795,889	2,525,366	3,258,421	4,723,664	3,887,745
Balances with other banks	117,483	79,761	1,071,112	816,421	127,386
Lending to financial institutions	790,672	1,900,000	2,000,000	5,277,254	5,192,950
Investments - net	13,991,462	19,953,205	44,726,421	57,237,456	62,918,102
Advances - net	18,269,396	21,812,172	24,187,038	28,789,980	40,181,773
Other assets	1,691,360	2,451,553	2,942,082	2,701,360	3,159,657
Operating fixed assets	861,709	800,890	1,323,670	1,458,715	1,246,618
Deferred tax assets	1,483,569	1,058,113	657,592	409,641	436,816
TOTAL ASSETS	40,001,540	50,581,060	80,166,336	101,414,491	117,151,047
LIABILITIES					
Bills payable	918,662	308,894	492,159	915,076	686,692
Borrowings from financial institutions	2,987,399	5,964,576	27,325,753	35,847,072	46,201,468
Deposits and other accounts	24,632,610	31,642,143	38,844,291	50,306,804	54,901,464
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	1,331,691	1,410,850	1,659,914	2,026,015	2,653,229
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	29,870,362	39,326,463	68,322,117	89,094,967	104,442,853
NET ASSETS	10,131,178	11,254,597	11,844,219	12,319,524	12,708,194
REPRESENTED BY					
Share Capital	8,082,387	10,082,387	10,082,387	10,082,387	10,082,387
Reserves	167,424	212,640	298,760	407,680	555,451
Advance against Equity	1,613,502	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	291,091	471,956	816,439	1,252,121	1,843,203
Surplus/ (Deficit) on revaluation of assets	(23,226)	487,614	646,633	577,336	227,153
TOTAL	10,131,178	11,254,597	11,844,219	12,319,524	12,708,194
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	3,206,548	4,618,568	5,468,187	5,682,057	7,256,121
Mark-Up/ Return/Interest Expenses	1,822,677	2,805,889	3,325,564	3,576,446	4,896,833
Net Mark-Up / Interest Income	1,383,871	1,812,679	2,142,623	2,105,611	2,359,288
Provisions & bad debts written off directly	(89,935)	(99,358)	21,540	265,459	99,180
Net Mark-Up / Interest Income after Provision	1,473,806	1,912,037	2,121,083	1,840,152	2,260,108
Fees, Commission & Brokerage income	94,849	104,664	125,696	177,769	210,616
Dividend income	2,816	3,673	22,036	36,492	44,661
Gain/Loss on sale of securities	-	37,193	484,784	702,571	94,300
Income from dealing in foreign currencies	56,935	48,221	75,208	139,621	138,260
Other income	5,898	23,520	97,533	22,953	227,309
Total Non - Markup / Interest Income	160,498	217,271	805,257	1,079,406	715,146
Administrative expenses	1,550,837	1,645,959	2,060,056	1,961,764	2,023,021
Other expenses	1,806	58,089	50,907	31,339	21,305
Total Non-Markup/Interest Expenses	1,552,643	1,704,048	2,110,963	1,993,103	2,044,326
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	81,661	425,260	815,377	926,455	930,928
Taxation - Current	33,787	48,487	62,464	67,373	136,304
- Prior Years	-	-	13,817	29,215	(105,615)
- Deferred	(36,439)	150,692	308,493	285,265	161,386
PROFIT/ (LOSS) AFTER TAXATION	84,313	226,081	430,603	544,602	738,853
Net Cash Inflow / (Outflow) from Operating Activities	(574,066)	5,795,768	27,066,960	14,243,363	2,872,112
Net Cash Inflow / (Outflow) from Investing Activities	(2,459,077)	(6,490,511)	(25,342,554)	(13,032,811)	(4,397,066)
Net Cash Inflow / (Outflow) from Financing Activities	1,604,030	386,498	-	-	-
Number of Employees	614	602	657	680	747

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Silkbank Ltd.*				
	2008	2009	2010	2011	2012
ASSETS					
Cash & balances with treasury banks	3,070,067	3,120,880	3,414,524	4,436,142	4,006,569
Balances with other banks	190,197	151,068	89,355	94,322	86,002
Lending to financial institutions	1,376,651	1,067,708	1,050,754	3,100,803	5,662,423
Investments - net	12,012,233	20,179,329	12,964,526	17,547,640	12,734,898
Advances - net	31,087,373	32,097,490	44,354,406	49,936,279	49,000,494
Other assets	2,292,358	4,351,022	4,093,084	7,229,763	9,318,619
Operating fixed assets	3,002,450	3,720,695	2,443,805	4,755,911	4,637,334
Deferred tax assets	2,613,939	3,976,149	4,192,954	3,569,417	3,615,231
TOTAL ASSETS	55,645,268	68,664,341	72,603,408	90,670,277	89,061,570
LIABILITIES					
Bills payable	431,537	637,602	836,931	1,679,456	1,978,549
Borrowings from financial institutions	8,738,616	15,088,332	9,871,141	17,781,686	11,376,781
Deposits and other accounts	41,056,630	49,610,034	55,706,188	64,071,908	69,050,447
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	39,731	10,476	-	-	-
Other liabilities	987,394	1,554,808	1,355,201	1,498,720	1,302,008
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	51,253,908	66,901,252	67,769,461	85,031,770	83,707,785
NET ASSETS	4,391,360	1,763,089	4,833,947	5,638,507	5,353,785
REPRESENTED BY					
Share Capital	9,003,150	9,003,150	26,716,048	13,431,374	26,716,048
Reserves	218,556	224,649	(13,284,674)	139,013	(13,121,912)
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	(6,131,709)	(9,030,894)	(8,614,289)	(8,054,519)	(8,400,375)
Surplus/ (Deficit) on revaluation of assets	1,301,363	1,566,184	16,862	122,639	160,024
TOTAL	4,391,360	1,763,089	4,833,947	5,638,507	5,353,785
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	4,588,299	5,913,317	6,775,565	8,385,608	8,583,566
Mark-Up/ Return/Interest Expenses	4,218,901	5,855,517	5,926,528	6,514,770	6,681,338
Net Mark-Up / Interest Income	369,398	57,800	849,037	1,870,838	1,902,228
Provisions & bad debts written off directly	1,642,093	2,309,355	228,114	(2,629,853)	(580,489)
Net Mark-Up / Interest Income after Provision	(1,272,695)	(2,251,555)	620,923	4,500,691	2,482,717
Fees, Commission & Brokerage income	188,596	327,949	322,162	386,295	492,410
Dividend income	27,173	27,921	29,316	50,427	53,767
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	53,343	113,733	130,944	157,612	209,941
Other income	115,398	192,584	702,382	252,252	308,548
Total Non - Markup / Interest Income	384,510	662,187	1,184,804	846,586	1,064,666
Administrative expenses	1,935,732	2,747,856	3,153,601	3,779,045	4,213,559
Other expenses	10,338	(84,765)	(112,328)	209,314	(136,907)
Total Non-Markup/Interest Expenses	1,946,070	2,663,091	3,041,273	3,988,359	4,076,652
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(2,834,255)	(4,252,459)	(1,235,546)	1,358,918	(529,269)
Taxation - Current	16,462	8,414	85,608	92,322	-
- Prior Years	-	34,616	-	-	(92,322)
- Deferred	(836,449)	(1,392,584)	(190,000)	571,533	(92,676)
PROFIT/ (LOSS) AFTER TAXATION	(2,014,268)	(2,902,905)	(1,131,154)	695,063	(344,271)
Net Cash Inflow / (Outflow) from Operating Activities	(7,156,950)	6,510,410	(10,011,424)	8,225,230	(6,429,336)
Net Cash Inflow / (Outflow) from Investing Activities	5,063,650	(7,016,247)	5,824,599	(7,198,645)	5,991,443
Net Cash Inflow / (Outflow) from Financing Activities	3,301,944	(33,630)	4,238,756	-	-
Number of Employees	1,721	1,959	2,179	2,564	2,750

* 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)

	Silkbank Ltd.				
	2013	2014	2015	2016	2017
ASSETS					
Cash & balances with treasury banks	5,361,695	5,102,984	7,343,670	7,370,962	8,413,176
Balances with other banks	226,184	139,478	194,065	87,748	218,420
Lending to financial institutions	446,859	3,000,000	6,260,444	706,572	8,620,649
Investments - net	14,853,257	18,105,414	35,512,864	37,488,482	38,266,735
Advances - net	56,088,439	58,966,877	61,074,207	64,802,628	85,850,715
Other assets	6,293,252	8,833,892	14,040,004	16,771,466	17,831,962
Operating fixed assets	4,691,552	4,563,290	4,496,648	4,101,219	4,176,746
Deferred tax assets	3,839,078	3,937,182	4,180,969	3,704,745	3,476,129
TOTAL ASSETS	91,800,316	102,649,117	133,102,871	135,033,822	166,854,532
LIABILITIES					
Bills payable	2,747,400	2,153,091	2,413,342	3,996,044	3,192,981
Borrowings from financial institutions	11,381,975	21,742,246	33,230,182	30,195,702	35,582,000
Deposits and other accounts	69,433,452	68,770,255	81,097,581	86,787,423	110,277,807
Sub-ordinated loans	-	-	-	-	2,000,000
Liabilities against assets subject to finance lease	-	17,105	14,145	10,694	6,880
Other liabilities	1,562,301	1,465,593	1,770,959	1,989,371	2,613,518
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	85,125,128	94,148,290	118,526,209	122,979,234	153,673,186
NET ASSETS	6,675,188	8,500,827	14,576,662	12,054,588	13,181,346
REPRESENTED BY					
Share Capital	26,716,048	26,716,048	77,998,099	21,431,374	23,431,374
Reserves	(13,121,912)	(13,104,540)	(56,386,591)	327,845	554,903
Advance against Equity	2,200,000	4,200,000	4,200,000	2,000,000	-
Minority interest	-	-	-	-	-
Un-appropriated profit	(9,526,849)	(9,444,123)	(11,334,916)	(11,757,111)	(10,857,654)
Surplus/ (Deficit) on revaluation of assets	407,901	133,442	100,070	52,480	52,723
TOTAL	6,675,188	8,500,827	14,576,662	12,054,588	13,181,346
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	7,622,425	9,429,216	8,933,315	9,959,053	11,670,271
Mark-Up/ Return/Interest Expenses	5,462,669	5,969,099	5,833,685	5,609,691	6,184,217
Net Mark-Up / Interest Income	2,159,756	3,460,117	3,099,630	4,349,362	5,486,054
Provisions & bad debts written off directly	633,475	367,613	724,377	(48,795)	288,575
Net Mark-Up / Interest Income after Provision	1,526,281	3,092,504	2,375,253	4,398,157	5,197,479
Fees, Commission & Brokerage income	593,494	868,263	976,838	1,241,599	1,516,926
Dividend income	63,401	47,168	40,652	58,911	47,611
Gain/Loss on sale of securities	219,589	515,645	650,948	154,203	192,938
Income from dealing in foreign currencies	-	196,672	181,696	145,019	17,338
Other income	448,096	92,615	44,189	612,932	1,168,655
Total Non - Markup / Interest Income	1,324,580	1,720,363	1,894,323	2,212,664	2,943,468
Administrative expenses	4,407,927	4,692,044	5,268,719	5,500,470	6,341,426
Other expenses	(28,988)	(10,592)	840,559	(174,781)	412,973
Total Non-Markup/Interest Expenses	4,378,939	4,681,452	6,109,278	5,325,689	6,754,399
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(1,528,078)	131,415	(1,839,702)	1,285,132	1,386,548
Taxation - Current	-	-	-	-	-
- Prior Years	-	-	92,322	47,848	(5,399)
- Deferred	(371,516)	44,555	(220,419)	498,731	256,659
PROFIT/ (LOSS) AFTER TAXATION	(1,156,562)	86,860	(1,711,605)	738,553	1,135,288
Net Cash Inflow / (Outflow) from Operating Activities	171,484	1,540,395	14,775,621	5,049,696	(4,586,816)
Net Cash Inflow / (Outflow) from Investing Activities	(876,176)	(3,882,758)	(20,304,507)	(1,894,332)	3,767,132
Net Cash Inflow / (Outflow) from Financing Activities	2,200,000	1,996,948	7,824,159	(3,234,389)	1,992,570
Number of Employees	2,886	2,906	3,126	1,380	1,482

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Sindh Bank Ltd.				
	2011	2012	2013	2014	2015
ASSETS					
Cash & balances with treasury banks	1,655,815	2,430,525	3,518,863	5,066,350	5,297,608
Balances with other banks	243,519	424,573	190,823	537,713	1,936,079
Lending to financial institutions	10,905,410	4,619,591	4,036,358	12,665,492	-
Investments - net	26,081,535	62,631,024	36,785,844	59,466,891	70,394,245
Advances - net	7,259,330	19,281,888	26,564,842	41,184,703	44,169,089
Other assets	1,000,460	1,346,694	2,169,421	4,138,341	4,245,212
Operating fixed assets	584,054	1,556,804	1,766,303	1,811,990	1,899,077
Deferred tax assets	-	-	-	-	300,805
TOTAL ASSETS	47,730,123	92,291,099	75,032,454	124,871,480	128,242,115
LIABILITIES					
Bills payable	42,251	176,125	362,522	399,591	288,681
Borrowings from financial institutions	13,012,647	48,602,402	16,758,368	46,076,636	27,160,697
Deposits and other accounts	23,517,740	31,469,652	45,756,220	61,884,036	84,076,644
Sub-ordinate loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	484,150	747,476	818,946	1,506,116	1,957,703
Deferred tax liabilities	10,322	207,256	9,511	902,707	-
TOTAL LIABILITIES	37,067,110	81,202,911	63,705,567	110,769,086	113,483,725
NET ASSETS	10,663,013	11,088,188	11,326,887	14,102,394	14,758,390
REPRESENTED BY					
Share Capital	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000
Reserves	149,912	327,466	460,647	676,543	922,596
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	599,649	709,867	1,241,433	2,100,911	3,076,915
Surplus/ (Deficit) on revaluation of assets	(86,548)	50,855	(375,193)	1,324,940	758,879
TOTAL	10,663,013	11,088,188	11,326,887	14,102,394	14,758,390
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	3,704,280	6,141,198	6,329,381	8,932,332	10,127,239
Mark-Up/ Return/Interest Expenses	2,241,345	4,102,783	4,071,643	5,496,985	5,684,824
Net Mark-Up / Interest Income	1,462,935	2,038,415	2,257,738	3,435,347	4,442,415
Provisions & bad debts written off directly	31,382	1,069	17,292	19,078	2,520,355
Net Mark-Up / Interest Income after Provision	1,431,553	2,037,346	2,240,446	3,416,269	1,922,060
Fees, Commission & Brokerage income	10,201	98,820	162,594	184,366	234,278
Dividend income	68,645	124,667	179,639	180,603	120,098
Gain/Loss on sale of securities	-	257,500	43,761	521,365	3,062,553
Income from dealing in foreign currencies	2,286	44,353	473,657	66,217	69,180
Other income	141,051	1,377	-	3,914	5,729
Total Non - Markup / Interest Income	222,183	526,717	859,651	956,465	3,491,838
Administrative expenses	513,773	1,277,607	2,141,712	2,740,050	3,353,026
Other expenses	-	29	4,985	20,998	9,373
Total Non-Markup/Interest Expenses	513,773	1,277,636	2,146,697	2,761,048	3,362,399
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,139,963	1,286,427	953,400	1,611,686	2,051,499
Taxation - Current	333,477	275,709	255,830	554,467	1,617,389
- Prior Years	-	-	-	-	102,556
- Deferred	56,925	122,946	31,666	(22,260)	(898,709)
PROFIT/ (LOSS) AFTER TAXATION	749,561	887,772	665,904	1,079,479	1,230,263
Net Cash Inflow / (Outflow) from Operating Activities	18,654,331	38,872,837	(24,032,149)	22,133,894	13,713,559
Net Cash Inflow / (Outflow) from Investing Activities	(26,754,997)	(37,317,073)	24,886,737	(20,239,517)	(12,083,935)
Net Cash Inflow / (Outflow) from Financing Activities	10,000,000	(600,000)	-	-	-
Number of Employees	592	1,241	1,588	1,776	1,985

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Sindh Bank Ltd.	
	2016	2017
ASSETS		
Cash & balances with treasury banks	7,500,675	9,679,582
Balances with other banks	791,478	3,023,451
Lending to financial institutions	6,938,610	5,331,327
Investments - net	71,539,737	114,259,902
Advances - net	51,833,182	64,713,341
Other assets	4,735,723	4,208,503
Operating fixed assets	1,825,483	1,654,427
Deferred tax assets	1,190,485	1,611,943
TOTAL ASSETS	146,355,373	204,482,476
LIABILITIES		
Bills payable	714,212	905,423
Borrowings from financial institutions	8,910,738	50,971,174
Deposits and other accounts	119,022,240	134,207,056
Sub-ordinate loans	-	-
Liabilities against assets subject to finance lease	-	-
Other liabilities	2,177,298	2,331,015
Deferred tax liabilities	-	-
TOTAL LIABILITIES	130,824,488	188,414,668
NET ASSETS	15,530,885	16,067,808
REPRESENTED BY		
Share Capital	10,010,130	10,010,130
Reserves	1,200,812	1,451,979
Advance against Equity	-	-
Minority interest	-	-
Un-appropriated profit	4,185,911	5,175,820
Surplus/ (Deficit) on revaluation of assets	134,032	(570,121)
TOTAL	15,530,885	16,067,808
PROFIT & LOSS ACCOUNTS		
Mark-Up/ Return/Interest Earned	9,775,399	11,541,183
Mark-Up/ Return/Interest Expenses	5,371,167	6,276,431
Net Mark-Up / Interest Income	4,404,232	5,264,752
Provisions & bad debts written off directly	1,607,448	252,434
Net Mark-Up / Interest Income after Provision	2,796,784	5,012,318
Fees, Commission & Brokerage income	358,828	453,691
Dividend income	141,517	156,062
Gain/Loss on sale of securities	2,933,656	604,425
Income from dealing in foreign currencies	52,754	103,555
Other income	9,195	9,963
Total Non - Markup / Interest Income	3,495,950	1,327,696
Administrative expenses	3,864,279	4,148,159
Other expenses	525	9,421
Total Non-Markup/Interest Expenses	3,864,804	4,157,580
Extra ordinary/unusual Items	-	-
PROFIT/ (LOSS) BEFORE TAXATION	2,427,930	2,182,434
Taxation - Current	1,404,921	806,948
- Prior Years	185,408	161,950
- Deferred	(553,225)	(42,299)
PROFIT/ (LOSS) AFTER TAXATION	1,390,826	1,255,835
Net Cash Inflow / (Outflow) from Operating Activities	3,340,734	48,301,254
Net Cash Inflow / (Outflow) from Investing Activities	(2,292,449)	(43,890,374)
Net Cash Inflow / (Outflow) from Financing Activities	10,181	-
Number of Employees	2,099	2,109

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	SME Bank Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & balances with treasury banks	200,112	213,778	227,980	214,606	278,502
Balances with other banks	49,751	57,296	9,091	5,222	44,228
Lending to financial institutions	100,000	33,445	-	800,000	750,000
Investments - net	2,545,053	2,939,132	2,892,131	3,129,260	4,569,617
Advances - net	2,526,322	2,500,916	2,510,780	2,718,879	3,347,420
Other assets	208,629	446,244	256,519	217,471	262,679
Operating fixed assets	124,546	108,418	109,854	112,305	145,414
Deferred tax assets	2,597	-	-	-	-
TOTAL ASSETS	5,757,010	6,299,229	6,006,355	7,197,743	9,397,860
LIABILITIES					
Bills payable	37,686	54,542	40,505	183,863	102,132
Borrowings from financial institutions	1,518,100	1,371,750	1,360,622	2,125,447	3,587,031
Deposits and other accounts	1,892,018	2,203,152	2,225,822	2,647,157	3,326,423
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	19,442	12,087	22,215	13,725	13,592
Other liabilities	335,275	436,957	364,300	361,241	726,487
Deferred tax liabilities	-	-	-	-	3,606
TOTAL LIABILITIES	3,802,521	4,078,488	4,013,464	5,331,433	7,759,271
NET ASSETS	1,954,489	2,220,741	1,992,891	1,866,310	1,638,589
REPRESENTED BY					
Share Capital	2,392,507	2,392,507	2,392,507	2,392,507	2,392,507
Reserves	199,356	206,526	206,526	206,526	234,660
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	61,866
Un-appropriated profit	(235,530)	(206,848)	(454,710)	(684,648)	(1,063,066)
Surplus/ (Deficit) on revaluation of assets	(401,844)	(171,444)	(151,432)	(48,075)	12,622
TOTAL	1,954,489	2,220,741	1,992,891	1,866,310	1,638,589
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	774,797	773,936	621,096	693,798	819,120
Mark-Up/ Return/Interest Expenses	385,379	448,106	361,895	421,408	537,819
Net Mark-Up / Interest Income	389,418	325,830	259,201	272,390	281,301
Provisions & bad debts written off directly	11,368	(4,764)	125,333	(8,318)	70,514
Net Mark-Up / Interest Income after Provision	378,050	330,594	133,868	280,708	210,787
Fees, Commission & Brokerage income	5,667	11,094	13,505	12,488	13,490
Dividend income	42,177	3,813	3,089	3,431	1,057
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	(376)	-	-	-	-
Other income	11,179	5,491	44,865	4,832	4,312
Total Non - Markup / Interest Income	58,647	20,398	61,459	20,751	18,859
Administrative expenses	570,101	1,189,203	535,350	561,436	636,726
Other expenses	(1,410)	(10,469)	4,267	4,647	4,393
Total Non-Markup/Interest Expenses	568,691	1,178,734	539,617	566,083	641,119
Extra ordinary/unusual Items (Income)	-	(870,140)	(54,630)	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(131,994)	42,398	(289,660)	(264,624)	(411,473)
Taxation - Current	-	3,949	7,713	7,864	8,809
- Prior Years	-	-	(49,511)	-	-
- Deferred	400,954	2,597	-	-	-
PROFIT/ (LOSS) AFTER TAXATION	(532,948)	35,852	(247,862)	(272,488)	(420,282)
Net Cash Inflow / (Outflow) from Operating Activities	(220,560)	(550,566)	(112,106)	500,408	1,656,889
Net Cash Inflow / (Outflow) from Investing Activities	235,410	(180,629)	68,354	(258,182)	(1,505,210)
Net Cash Inflow / (Outflow) from Financing Activities	(4,672)	652,406	9,749	(9,469)	(3,469)
Number of Employees	662	566	464	482	531

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	SME Bank Ltd.				
	2013	2014	2015	2016	2017
ASSETS					
Cash & balances with treasury banks	314,937	366,873	390,011	560,802	435,791
Balances with other banks	12,670	7,318	1,739	4,226	11,321
Lending to financial institutions	800,000	215,000	885,000	445,000	-
Investments - net	2,575,458	1,379,486	4,117,491	4,869,535	6,911,314
Advances - net	3,321,647	3,402,772	2,751,710	2,771,720	2,505,509
Other assets	277,293	217,204	350,292	368,896	601,710
Operating fixed assets	142,424	141,955	120,283	101,859	64,251
Deferred tax assets	-	-	-	256,177	465,198
TOTAL ASSETS	7,444,429	5,730,608	8,616,526	9,378,215	10,995,094
LIABILITIES					
Bills payable	85,775	58,298	114,107	95,443	92,554
Borrowings from financial institutions	1,752,941	777,433	2,888,685	3,460,326	5,308,315
Deposits and other accounts	3,711,419	3,342,155	4,770,201	5,228,716	5,343,655
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	9,970	3,173	-	-	-
Other liabilities	761,789	739,925	487,217	573,082	684,915
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	6,321,894	4,920,984	8,260,210	9,357,567	11,429,439
NET ASSETS	1,122,535	809,624	356,316	20,648	(434,345)
REPRESENTED BY					
Share Capital	2,392,507	2,392,507	2,392,507	2,392,507	2,392,507
Reserves	234,660	234,660	206,526	206,526	206,526
Advance against Equity	-	-	-	-	-
Minority interest	59,718	57,070	-	-	-
Un-appropriated profit	(1,563,447)	(1,939,100)	(2,296,206)	(2,590,705)	(3,005,398)
Surplus/ (Deficit) on revaluation of assets	(903)	64,487	53,489	12,320	(27,980)
TOTAL	1,122,535	809,624	356,316	20,648	(434,345)
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	735,788	819,048	705,267	615,070	649,278
Mark-Up/ Return/Interest Expenses	478,913	542,878	436,280	441,204	520,408
Net Mark-Up / Interest Income	256,875	276,170	268,987	173,866	128,870
Provisions & bad debts written off directly	62,607	68,716	(62,867)	(64,266)	(16,807)
Net Mark-Up / Interest Income after Provision	194,268	207,454	331,854	238,132	145,677
Fees, Commission & Brokerage income	11,126	10,586	11,022	12,520	11,737
Dividend income	1,632	906	1,395	498	498
Gain/Loss on sale of securities	-	73,434	32,536	32,733	10,009
Income from dealing in foreign currencies	-	-	-	-	-
Other income	14,857	2,686	2,981	1,519	2,494
Total Non - Markup / Interest Income	27,615	87,612	47,934	47,270	24,738
Administrative expenses	634,738	634,381	645,250	740,332	840,252
Other expenses	5,822	37,899	9,108	1,888	51,170
Total Non-Markup/Interest Expenses	640,560	672,280	654,358	742,220	891,422
Extra ordinary/unusual Items (Income)	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(418,677)	(377,214)	(274,570)	(456,818)	(721,007)
Taxation - Current	8,909	9,204	7,587	6,654	7,854
- Prior Years	(4,148)	-	-	-	(232,601)
- Deferred	-	-	-	(264,230)	(202,238)
PROFIT/ (LOSS) AFTER TAXATION	(423,438)	(386,418)	(282,157)	(199,242)	(294,022)
Net Cash Inflow / (Outflow) from Operating Activities	(1,855,453)	(1,537,934)	3,102,178	508,200	1,990,780
Net Cash Inflow / (Outflow) from Investing Activities	1,966,274	1,206,803	(2,695,046)	(734,922)	(2,108,696)
Net Cash Inflow / (Outflow) from Financing Activities	(5,944)	(7,285)	-	-	-
Number of Employees	518	503	495	377	378

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Soneri Bank Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & balances with treasury banks	5,646,755	6,471,173	7,247,711	8,959,130	11,491,348
Balances with other banks	3,908,859	1,497,193	1,400,451	879,000	1,249,168
Lending to financial institutions	3,990,269	2,755,377	2,531,900	813,190	1,123,067
Investments - net	14,053,177	29,537,179	34,985,663	45,775,969	59,517,180
Advances - net	47,575,364	48,727,103	54,675,721	65,339,947	76,825,006
Other assets	2,550,130	2,879,927	3,410,654	3,769,078	4,104,348
Operating fixed assets	3,126,857	3,333,891	3,468,923	3,833,916	4,015,233
Deferred tax assets	125,843	108,429	384,655	362,156	304,047
TOTAL ASSETS	80,977,254	95,310,272	108,105,678	129,732,386	158,629,397
LIABILITIES					
Bills payable	1,254,496	1,763,401	1,857,810	1,571,314	2,522,405
Borrowings from financial institutions	8,441,454	9,385,522	12,370,528	14,557,179	20,398,487
Deposits and other accounts	61,634,491	73,548,226	82,016,811	99,733,970	120,591,496
Sub-ordinated loans	1,198,320	1,197,840	1,197,360	897,840	299,280
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	1,335,446	1,612,082	1,745,496	1,994,796	2,485,556
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	73,864,207	87,507,071	99,188,005	118,755,099	146,297,224
NET ASSETS	7,113,047	7,803,201	8,917,673	10,977,287	12,332,173
REPRESENTED BY					
Share Capital	4,114,222	5,019,351	6,023,221	8,027,824	9,021,035
Reserves	2,016,877	2,003,948	2,029,036	1,182,501	410,129
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	834,650	158,278	329,103	1,026,476	1,947,135
Surplus/ (Deficit) on revaluation of assets	147,298	621,624	536,313	740,486	953,874
TOTAL	7,113,047	7,803,201	8,917,673	10,977,287	12,332,173
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	7,822,941	9,337,284	10,250,494	12,895,306	13,778,206
Mark-Up/ Return/Interest Expenses	4,878,347	6,602,779	7,203,842	8,997,385	8,934,172
Net Mark-Up / Interest Income	2,944,594	2,734,505	3,046,652	3,897,921	4,844,034
Provisions & bad debts written off directly	1,265,942	1,633,343	1,465,207	1,293,623	519,632
Net Mark-Up / Interest Income after Provision	1,678,652	1,101,162	1,581,445	2,604,298	4,324,402
Fees, Commission & Brokerage income	358,685	291,820	367,766	422,853	953,996
Dividend income	268,016	130,639	149,128	324,417	172,823
Gain/Loss on sale of securities	-	-	-	-	356,128
Income from dealing in foreign currencies	279,284	381,502	235,253	492,154	236,590
Other income	320,221	364,232	476,284	715,779	137,395
Total Non - Markup / Interest Income	1,226,206	1,168,193	1,228,431	1,955,203	1,856,932
Administrative expenses	1,673,590	2,113,660	2,623,991	3,447,925	4,248,241
Other expenses	278,035	(34,718)	45,438	33,305	211,037
Total Non-Markup/Interest Expenses	1,951,625	2,078,942	2,669,429	3,481,230	4,459,278
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	953,233	190,413	140,447	1,078,271	1,722,056
Taxation - Current	697,000	321,000	325,000	374,000	683,000
- Prior Years	(437)	-	-	-	-
- Deferred	(444,371)	(275,942)	(309,993)	(79,262)	(65,137)
PROFIT/ (LOSS) AFTER TAXATION	701,041	145,355	125,440	783,533	1,104,193
Net Cash Inflow / (Outflow) from Operating Activities	(4,500,148)	13,892,687	5,497,142	11,482,024	17,381,324
Net Cash Inflow / (Outflow) from Investing Activities	3,845,364	(15,479,455)	(5,820,736)	(10,993,897)	(13,880,378)
Net Cash Inflow / (Outflow) from Financing Activities	(480)	(480)	1,003,390	701,841	(598,560)
Number of Employees	1,841	2,097	2,559	2,494	3,272

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Soneri Bank Ltd.				
	2013	2014	2015	2016	2017
ASSETS					
Cash & balances with treasury banks	12,672,753	15,776,136	16,718,428	18,278,840	19,431,256
Balances with other banks	957,170	1,024,566	1,634,544	822,689	1,151,015
Lending to financial institutions	2,737,751	154,342	3,093,938	5,536,577	6,544,152
Investments - net	46,702,797	75,715,677	108,846,113	117,883,960	117,428,516
Advances - net	97,179,028	106,083,673	112,001,752	125,305,765	164,292,915
Other assets	4,872,304	9,204,102	6,090,322	5,554,451	6,704,657
Operating fixed assets	4,008,574	5,216,811	4,956,732	5,138,424	6,581,465
Deferred tax assets	103,495	-	-	-	-
TOTAL ASSETS	169,233,872	213,175,307	253,341,829	278,520,706	322,133,976
LIABILITIES					
Bills payable	2,577,943	2,779,715	2,706,274	4,163,509	4,895,447
Borrowings from financial institutions	10,485,479	25,824,908	39,875,623	38,905,078	64,584,236
Deposits and other accounts	140,579,907	163,250,371	185,222,383	209,925,453	227,348,454
Sub-ordinated loans	-	-	3,000,000	2,998,800	2,997,600
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	2,307,900	2,861,123	2,928,565	3,101,109	2,867,929
Deferred tax liabilities	-	1,419,963	1,417,042	1,137,530	935,711
TOTAL LIABILITIES	155,951,229	196,136,080	235,149,887	260,231,479	303,629,377
NET ASSETS	13,282,643	17,039,227	18,191,942	18,289,227	18,504,599
REPRESENTED BY					
Share Capital	10,023,275	10,023,275	11,024,636	11,024,636	11,024,636
Reserves	617,500	933,911	48,104	1,423,829	1,752,494
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	1,809,641	3,150,185	4,263,217	3,496,305	3,664,580
Surplus/ (Deficit) on revaluation of assets	832,227	2,931,856	2,855,985	2,344,457	2,062,889
TOTAL	13,282,643	17,039,227	18,191,942	18,289,227	18,504,599
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	13,601,389	16,871,475	18,319,732	17,524,408	18,504,526
Mark-Up/ Return/Interest Expenses	8,751,084	10,626,395	10,722,265	10,680,270	11,845,628
Net Mark-Up / Interest Income	4,850,305	6,245,080	7,597,467	6,844,138	6,658,898
Provisions & bad debts written off directly	704,752	549,295	1,029,241	24,437	66,447
Net Mark-Up / Interest Income after Provision	4,145,553	5,695,785	6,568,226	6,819,701	6,592,451
Fees, Commission & Brokerage income	1,123,007	1,326,122	1,336,066	1,286,185	1,392,650
Dividend income	169,610	170,002	160,253	192,429	240,327
Gain/Loss on sale of securities	453,754	364,867	1,126,369	945,150	1,158,244
Income from dealing in foreign currencies	457,678	613,175	472,787	290,364	436,991
Other income	176,372	170,727	54,908	22,109	41,086
Total Non - Markup / Interest Income	2,380,421	2,644,893	3,150,383	2,736,237	3,269,298
Administrative expenses	4,937,841	5,706,924	5,972,315	6,388,894	6,942,982
Other expenses	57,738	191,858	150,687	89,705	87,797
Total Non-Markup/Interest Expenses	4,995,579	5,898,782	6,123,002	6,478,599	7,030,779
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,530,395	2,441,896	3,595,607	3,077,339	2,830,970
Taxation - Current	542,000	930,130	1,402,494	1,099,377	1,016,967
- Prior Years	(416,458)	(433,151)	98,199	161,371	157,743
- Deferred	367,996	362,862	(117,854)	(62,253)	12,934
PROFIT/ (LOSS) AFTER TAXATION	1,036,857	1,582,055	2,212,768	1,878,844	1,643,326
Net Cash Inflow / (Outflow) from Operating Activities	(10,887,521)	30,586,245	33,745,470	13,074,630	(5,929,785)
Net Cash Inflow / (Outflow) from Investing Activities	12,076,218	(27,415,466)	(33,397,722)	(11,078,408)	8,650,357
Net Cash Inflow / (Outflow) from Financing Activities	(299,280)	-	1,897,536	(1,379,279)	(1,379,279)
Number of Employees	3,708	3,524	3,676	3,725	4,021

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Standard Chartered Bank (Pakistan) Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & balances with treasury banks	22,741,035	21,521,550	24,087,842	26,293,151	31,487,972
Balances with other banks	1,261,582	2,238,182	821,931	3,204,253	2,700,218
Lending to financial institutions	31,466,898	20,568,064	30,421,885	20,205,971	19,845,269
Investments - net	29,586,663	83,784,536	72,637,401	104,040,114	131,741,003
Advances - net	125,601,465	124,446,724	139,269,413	137,308,880	144,918,272
Other assets	46,774,530	22,133,748	18,008,022	37,565,179	34,257,981
Operating fixed assets	3,886,275	34,021,956	33,283,161	32,850,358	32,657,182
Deferred tax assets	3,298,730	4,159,452	3,393,322	2,719,906	1,447,553
TOTAL ASSETS	264,617,178	312,874,212	321,922,977	364,187,812	399,055,450
LIABILITIES					
Bills payable	4,296,420	4,844,638	5,691,864	4,576,789	6,164,867
Borrowings from financial institutions	8,695,730	15,747,326	15,914,343	19,361,864	23,399,389
Deposits and other accounts	174,551,801	206,957,950	220,265,762	235,874,584	266,598,571
Sub-ordinated loans	1,710,300	1,523,000	1,135,900	699,200	2,750,000
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	32,605,787	36,055,442	27,841,964	48,016,637	44,718,555
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	221,860,038	265,128,356	270,849,833	308,529,074	343,631,382
NET ASSETS	42,757,140	47,745,856	51,073,144	55,658,738	55,424,068
REPRESENTED BY					
Share Capital	38,715,850	38,715,850	38,715,850	38,715,850	38,715,850
Reserves	1,812,492	1,946,365	2,667,488	3,879,491	5,068,628
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	799,803	825,841
Un-appropriated profit	3,481,778	4,003,356	6,716,831	8,940,420	6,846,940
Surplus/ (Deficit) on revaluation of assets	(1,252,980)	3,080,285	2,972,975	3,323,174	3,966,809
TOTAL	42,757,140	47,745,856	51,073,144	55,658,738	55,424,068
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	23,307,442	26,653,240	27,958,232	32,825,124	32,214,232
Mark-Up/ Return/Interest Expenses	6,888,900	10,369,328	10,680,185	11,907,713	12,337,997
Net Mark-Up / Interest Income	16,418,542	16,283,912	17,278,047	20,917,411	19,876,235
Provisions & bad debts written off directly	9,316,038	9,418,308	4,431,194	4,507,477	3,578,599
Net Mark-Up / Interest Income after Provision	7,102,504	6,865,604	12,846,853	16,409,934	16,297,636
Fees, Commission & Brokerage income	3,766,618	3,913,474	3,443,215	3,113,571	3,509,405
Dividend income	14,012	7,792	30,317	-	-
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	2,102,480	2,000,762	1,733,428	2,402,852	1,609,512
Other income	728,360	961,213	948,276	676,130	2,193,046
Total Non - Markup / Interest Income	6,611,470	6,883,241	6,155,236	6,192,553	7,311,963
Administrative expenses	12,424,711	12,244,352	12,851,268	13,408,462	14,045,547
Other expenses	196,283	238,214	588,103	607,697	241,697
Total Non-Markup/Interest Expenses	12,620,994	12,482,566	13,439,371	14,016,159	14,287,244
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,092,980	1,266,279	5,562,718	8,586,328	9,322,355
Taxation - Current	-	1,808,667	1,168,652	2,506,776	2,338,939
- Prior Years	(2,573)	174,152	(30,884)	-	21,136
- Deferred	418,421	(1,385,905)	819,335	526,411	916,416
PROFIT/ (LOSS) AFTER TAXATION	677,132	669,365	3,605,615	5,553,141	6,045,864
Net Cash Inflow / (Outflow) from Operating Activities	(12,894,142)	46,571,729	(9,969,983)	40,845,050	39,321,043
Net Cash Inflow / (Outflow) from Investing Activities	9,182,576	(46,620,381)	11,509,493	(33,531,628)	(29,843,211)
Net Cash Inflow / (Outflow) from Financing Activities	(209,957)	(194,233)	(389,469)	(2,825,834)	(4,787,046)
Number of Employees	6,311	5,042	4,859	4,990	5,041

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.				
	2013	2014	2015	2016	2017
ASSETS					
Cash & balances with treasury banks	32,331,083	21,475,345	29,482,134	40,729,979	35,085,289
Balances with other banks	1,451,558	387,301	4,300,002	5,699,791	779,856
Lending to financial institutions	22,158,840	10,813,559	20,450,620	19,798,390	8,067,665
Investments - net	146,686,716	189,678,370	231,837,351	245,850,227	272,487,815
Advances - net	135,495,032	128,590,059	108,853,436	113,950,767	137,655,093
Other assets	28,937,914	26,167,582	20,333,576	16,853,879	25,343,352
Operating fixed assets	32,377,139	32,455,667	5,963,952	31,869,186	34,129,532
Deferred tax assets	-	-	26,126,720	-	-
TOTAL ASSETS	399,438,282	409,567,883	447,347,791	474,752,219	513,548,602
LIABILITIES					
Bills payable	6,540,213	5,563,605	11,401,191	10,821,793	18,958,345
Borrowings from financial institutions	16,566,175	17,244,671	21,784,451	14,400,841	26,029,816
Deposits and other accounts	296,556,991	304,503,668	327,237,527	365,562,094	377,576,064
Sub-ordinated loans	2,500,000	2,500,000	2,500,000	2,500,000	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	21,427,133	16,464,654	19,253,047	18,430,391	24,341,273
Deferred tax liabilities	118,753	2,575,833	3,221,120	1,754,807	3,706,408
TOTAL LIABILITIES	343,709,265	348,852,431	385,397,336	413,469,926	450,611,906
NET ASSETS	55,729,017	60,715,452	61,950,455	61,282,293	62,936,696
REPRESENTED BY					
Share Capital	38,715,850	38,715,850	38,715,850	38,715,850	38,715,850
Reserves	7,044,339	8,989,320	10,847,005	12,770,562	14,419,594
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	6,526,127	6,751,303	5,453,310	5,385,558	4,199,687
Surplus/ (Deficit) on revaluation of assets	3,442,701	6,258,979	6,934,290	4,410,323	5,601,565
TOTAL	55,729,017	60,715,452	61,950,455	61,282,293	62,936,696
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	30,376,688	34,105,789	32,937,559	28,395,001	26,798,792
Mark-Up/ Return/Interest Expenses	12,047,981	13,242,563	10,629,849	9,009,663	9,519,290
Net Mark-Up / Interest Income	18,328,707	20,863,226	22,307,710	19,385,338	17,279,502
Provisions & bad debts written off directly	(930,797)	465,845	1,557,406	(1,140,898)	290,561
Net Mark-Up / Interest Income after Provision	19,259,504	20,397,381	20,750,304	20,526,236	16,988,941
Fees, Commission & Brokerage income	3,027,008	3,300,165	3,671,329	3,329,942	4,411,718
Dividend income	76,817	84,204	14,977	-	875
Gain/Loss on sale of securities	2,911,976	727,267	1,019,739	1,543,649	874,325
Income from dealing in foreign currencies	-	2,908,748	2,061,390	1,732,619	2,299,364
Other income	(130,845)	372,489	329,689	556,565	614,135
Total Non - Markup / Interest Income	5,884,956	7,392,873	7,097,124	7,162,775	8,200,417
Administrative expenses	8,729,420	12,247,951	12,104,946	11,964,196	11,456,760
Other expenses	270,860	311,740	357,863	379,949	279,473
Total Non-Markup/Interest Expenses	9,000,280	12,559,691	12,462,809	12,344,145	11,736,233
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	16,144,180	15,230,563	15,384,619	15,344,866	13,453,125
Taxation - Current	3,749,027	4,255,131	5,105,573	5,500,616	5,240,335
- Prior Years	21,136	187,994	697,323	340,495	(2,230,743)
- Deferred	1,846,004	1,062,535	293,297	(114,030)	2,198,371
PROFIT/ (LOSS) AFTER TAXATION	10,528,013	9,724,903	9,288,426	9,617,785	8,245,162
Net Cash Inflow / (Outflow) from Operating Activities	27,227,115	28,594,278	68,518,633	39,063,346	22,803,463
Net Cash Inflow / (Outflow) from Investing Activities	(18,341,059)	(32,206,252)	(47,940,129)	(18,208,642)	(24,753,728)
Net Cash Inflow / (Outflow) from Financing Activities	(8,954,428)	(8,308,021)	(8,659,014)	(7,732,921)	(8,120,427)
Number of Employees	4,510	4,328	3,798	3,803	3,650

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Summit Bank Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & balances with treasury banks	1,349,649	1,923,526	2,575,503	6,117,986	8,110,185
Balances with other banks	65,580	724,802	315,450	1,426,353	3,600,977
Lending to financial institutions	200,000	1,433,817	3,463,634	1,069,757	2,038,500
Investments - net	5,094,613	12,446,033	16,483,335	36,304,678	49,945,062
Advances - net	15,758,678	18,503,815	22,805,539	57,330,970	52,549,154
Other assets	1,045,522	1,189,612	1,701,487	5,713,305	6,714,468
Operating fixed assets	927,882	1,570,754	731,994	5,847,046	5,385,336
Deferred tax assets	360,893	381,016	1,814,688	5,942,796	6,041,513
TOTAL ASSETS	24,802,817	38,173,375	49,891,630	119,752,891	134,385,195
LIABILITIES					
Bills payable	75,963	213,209	154,327	900,750	1,654,302
Borrowings from financial institutions	1,869,940	1,554,801	2,835,847	18,562,616	28,900,432
Deposits and other accounts	16,616,466	31,307,488	42,294,961	89,649,256	96,916,430
Sub-ordinate loans	-	-	-	1,500,000	1,499,310
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	420,328	1,043,477	1,015,307	2,911,099	2,352,046
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	18,982,697	34,118,975	46,300,442	113,523,721	131,322,520
NET ASSETS	5,820,120	4,054,400	3,591,188	6,229,170	3,062,675
REPRESENTED BY					
Share Capital	5,000,000	5,000,000	5,000,000	10,779,796	10,779,796
Reserves	1,314,828	1,064,828	1,064,828	(1,551,944)	(1,811,675)
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	(182,097)	(1,998,887)	(2,321,584)	(3,719,762)	(6,071,210)
Surplus/ (Deficit) on revaluation of assets	(312,611)	(11,541)	(152,056)	721,080	165,764
TOTAL	5,820,120	4,054,400	3,591,188	6,229,170	3,062,675
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	2,471,982	3,514,363	4,572,710	9,531,408	10,265,092
Mark-Up/ Return/Interest Expenses	1,585,875	2,877,797	3,677,280	9,025,273	10,137,766
Net Mark-Up / Interest Income	886,107	636,566	895,430	506,135	127,326
Provisions & bad debts written off directly	623,202	2,040,787	699,254	456,143	32,380
Net Mark-Up / Interest Income after Provision	262,905	(1,404,221)	196,176	49,992	94,946
Fees, Commission & Brokerage income	79,135	141,594	259,608	437,129	620,220
Dividend income	107,615	33,120	27,603	100,120	141,826
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	(29,706)	(52,752)	37,819	165,894	387,904
Other income	9,736	73,727	187,839	41,192	227,150
Total Non - Markup / Interest Income	166,780	195,689	512,869	744,335	1,377,100
Administrative expenses	774,742	1,064,723	1,249,094	3,782,341	3,958,079
Other expenses	2,217	12,331	9,427	55,083	38,883
Total Non-Markup/Interest Expenses	776,959	1,077,054	1,258,521	3,837,424	3,996,962
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(347,274)	(2,285,586)	(549,476)	(3,043,097)	(2,524,916)
Taxation - Current	84,254	35,799	48,538	107,310	76,717
- Prior Years	(4,105)	(72,359)	-	-	-
- Deferred	(236,015)	(182,236)	(275,317)	(1,613,569)	132,523
PROFIT/ (LOSS) AFTER TAXATION	(191,408)	(2,066,790)	(322,697)	(1,536,838)	(2,734,156)
Net Cash Inflow / (Outflow) from Operating Activities	1,156,154	8,975,769	5,066,139	8,309,710	17,637,184
Net Cash Inflow / (Outflow) from Investing Activities	(547,321)	(7,742,670)	(4,823,514)	(10,828,345)	(13,471,278)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	2,950,132	(690)
Number of Employees	541	615	665	1,655	2,461

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.				
	2013	2014	2015	2016	2017
ASSETS					
Cash & balances with treasury banks	9,203,568	9,383,947	10,539,906	12,786,629	13,556,734
Balances with other banks	2,302,085	4,377,154	2,919,244	2,582,694	2,440,437
Lending to financial institutions	1,555,000	650,000	1,000,000	1,631,583	10,671,003
Investments - net	39,688,247	45,497,115	78,192,065	90,364,950	95,023,608
Advances - net	54,208,474	66,454,697	70,554,070	79,844,271	85,522,644
Other assets	6,621,261	8,914,751	9,533,782	10,298,579	7,765,228
Operating fixed assets	6,181,540	7,534,996	5,609,015	12,326,303	12,714,481
Deferred tax assets	5,799,860	5,644,681	10,072,339	5,151,050	5,332,656
TOTAL ASSETS	125,560,035	148,457,341	188,420,421	214,986,059	233,026,791
LIABILITIES					
Bills payable	2,205,414	1,531,639	2,728,797	5,061,470	3,065,379
Borrowings from financial institutions	9,961,198	25,312,661	49,755,998	49,819,840	67,307,766
Deposits and other accounts	106,351,042	105,309,434	119,854,302	142,735,727	145,606,731
Sub-ordinate loans	1,498,620	1,497,930	1,497,240	1,496,550	1,495,860
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	2,155,018	2,444,140	2,626,418	3,227,249	4,494,151
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	122,171,292	136,095,804	176,462,755	202,340,836	221,969,887
NET ASSETS	3,388,743	12,361,537	11,957,666	12,645,223	11,056,904
REPRESENTED BY					
Share Capital	12,935,755	12,935,755	12,935,755	19,942,622	26,381,510
Reserves	(1,811,675)	(1,765,785)	(1,722,341)	(1,722,341)	(6,306,359)
Advance against Equity	-	7,506,867	7,006,867	1,854,870	-
Minority interest	-	-	-	-	-
Un-appropriated profit	(7,876,440)	(7,659,513)	(7,421,199)	(9,541,930)	(10,544,427)
Surplus/ (Deficit) on revaluation of assets	141,103	1,344,213	1,158,584	2,112,002	1,526,180
TOTAL	3,388,743	12,361,537	11,957,666	12,645,223	11,056,904
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	9,178,427	9,826,877	10,705,473	10,629,247	10,632,454
Mark-Up/ Return/Interest Expenses	8,329,874	7,400,632	7,656,589	7,853,065	7,745,051
Net Mark-Up / Interest Income	848,553	2,426,245	3,048,884	2,776,182	2,887,403
Provisions & bad debts written off directly	(836,426)	563,074	1,575,408	1,924,402	(130,450)
Net Mark-Up / Interest Income after Provision	1,684,979	1,863,171	1,473,476	851,780	3,017,853
Fees, Commission & Brokerage income	846,949	1,120,425	1,196,237	1,350,831	1,346,941
Dividend income	112,932	35,284	77,373	63,296	105,918
Gain/Loss on sale of securities	521,843	1,330,012	2,417,870	1,189,824	366,957
Income from dealing in foreign currencies	204,590	506,237	534,090	488,272	620,640
Other income	-	128,550	94,396	133,060	141,927
Total Non - Markup / Interest Income	1,686,314	3,120,508	4,319,966	3,225,283	2,582,383
Administrative expenses	4,373,951	4,897,850	5,113,648	5,902,575	6,165,326
Other expenses	404,494	73,907	23,674	115,381	166,059
Total Non-Markup/Interest Expenses	4,778,445	4,971,757	5,137,322	6,017,956	6,331,385
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(1,407,152)	11,922	656,120	(1,940,893)	(731,149)
Taxation - Current	105,658	115,129	125,004	132,029	175,590
- Prior Years	-	-	-	-	-
- Deferred	315,414	(332,657)	313,894	118,557	220,616
PROFIT/ (LOSS) AFTER TAXATION	(1,828,224)	229,450	217,222	(2,191,479)	(1,127,355)
Net Cash Inflow / (Outflow) from Operating Activities	(11,832,913)	1,298,958	35,881,502	12,494,618	7,407,279
Net Cash Inflow / (Outflow) from Investing Activities	9,447,427	(6,498,532)	(35,671,914)	(12,438,681)	(6,808,196)
Net Cash Inflow / (Outflow) from Financing Activities	2,155,269	7,506,177	(500,690)	1,854,180	(690)
Number of Employees	2,507	2,702	2,852	3,089	2,913

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	The Bank of Khyber				
	2008	2009	2010	2011	2012
ASSETS					
Cash & balances with treasury banks	1,557,715	1,542,102	5,079,720	2,802,781	3,108,819
Balances with other banks	3,362,946	2,403,698	1,502,684	1,527,561	1,649,512
Lending to financial institutions	2,282,494	1,810,846	2,562,093	1,800,566	1,501,000
Investments - net	8,985,441	17,925,911	19,852,730	36,684,689	45,671,700
Advances - net	12,643,814	11,835,962	18,238,333	22,287,799	26,692,766
Other assets	1,922,317	1,821,961	1,993,869	1,764,158	2,060,473
Operating fixed assets	187,589	1,013,670	1,121,554	1,301,822	1,359,149
Deferred tax assets	396,673	456,420	443,320	255,090	134,219
TOTAL ASSETS	31,338,989	38,810,570	50,794,303	68,424,466	82,177,638
LIABILITIES					
Bills payable	122,516	229,973	280,665	281,292	558,026
Borrowings from financial institutions	910,691	5,147,036	2,894,759	10,391,732	7,420,113
Deposits and other accounts	24,732,195	26,285,794	36,981,351	45,548,423	60,043,083
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	892,371	1,185,470	1,237,155	1,837,525	2,429,617
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	26,657,773	32,848,273	41,393,930	58,058,972	70,450,839
NET ASSETS	4,681,216	5,962,297	9,400,373	10,365,494	11,726,799
REPRESENTED BY					
Share Capital	4,002,984	5,004,001	5,004,001	8,228,001	9,001,433
Reserves	1,436,359	659,342	3,224,000	722,501	937,541
Advances against Equity	-	-	548,039	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	238,473	(398,710)	52,079	749,925	836,654
Surplus/ (Deficit) on revaluation of assets	(996,600)	697,664	572,254	665,067	951,171
TOTAL	4,681,216	5,962,297	9,400,373	10,365,494	11,726,799
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	2,958,865	3,390,014	4,207,155	6,946,827	7,204,937
Mark-Up/ Return/Interest Expenses	1,897,816	2,390,388	2,925,066	4,551,942	4,611,172
Net Mark-Up / Interest Income	1,061,049	999,626	1,282,089	2,394,885	2,593,765
Provisions & bad debts written off directly	238,593	1,261,819	(322,766)	332,594	178,113
Net Mark-Up / Interest Income after Provision	822,456	(262,193)	1,604,855	2,062,291	2,415,652
Fees, Commission & Brokerage income	96,413	127,123	172,565	232,828	241,008
Dividend income	150,360	117,458	74,848	223,114	236,354
Gain/Loss on sale of securities	-	-	-	-	295,317
Income from dealing in foreign currencies	32,926	3,371	30,761	56,285	141,968
Other income	60,056	135,750	(218,497)	217,783	61,468
Total Non - Markup / Interest Income	339,755	383,702	59,677	730,010	976,115
Administrative expenses	654,869	719,453	943,680	1,468,480	1,657,560
Other expenses	301,446	200,826	7,711	38,363	164,989
Total Non-Markup/Interest Expenses	956,315	920,279	951,391	1,506,843	1,822,549
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	205,896	(798,770)	713,141	1,285,458	1,569,218
Taxation - Current	18,975	75,292	89,631	271,550	496,234
- Prior Years	-	-	2,040	26,306	(7,772)
- Deferred	49,573	(236,879)	57,984	115,294	5,555
PROFIT/ (LOSS) AFTER TAXATION	137,348	(637,183)	563,486	872,308	1,075,201
Net Cash Inflow / (Outflow) from Operating Activities	884,995	6,445,596	1,804,102	13,250,791	9,862,004
Net Cash Inflow / (Outflow) from Investing Activities	(1,798,953)	(7,644,457)	(2,167,498)	(15,502,853)	(9,434,015)
Net Cash Inflow / (Outflow) from Financing Activities	-	224,000	3,000,000	2,252,062	427,989
Number of Employees	686	762	1,198	1,384	1,384

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	The Bank of Khyber				
	2013	2014	2015	2016	2017
ASSETS					
Cash & balances with treasury banks	4,068,678	4,110,957	5,546,796	8,636,526	8,916,018
Balances with other banks	3,813,251	2,509,508	6,513,497	9,980,928	3,257,351
Lending to financial institutions	7,500,301	2,100,000	5,988,824	8,827,307	1,529,106
Investments - net	53,363,163	72,431,445	95,512,456	141,602,355	140,473,783
Advances - net	35,450,201	40,057,170	36,453,611	31,643,885	83,369,052
Other assets	2,070,880	3,256,121	3,218,724	3,638,719	4,837,198
Operating fixed assets	1,604,464	1,641,054	1,924,825	2,070,554	2,370,125
Deferred tax assets	299,230	-	-	-	379,751
TOTAL ASSETS	108,170,168	126,106,255	155,158,733	206,400,274	245,132,384
LIABILITIES					
Bills payable	521,035	586,407	504,884	775,938	1,131,241
Borrowings from financial institutions	15,157,773	14,192,181	17,130,194	28,700,825	64,189,586
Deposits and other accounts	77,217,733	92,263,694	117,292,012	157,020,365	159,246,974
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	2,716,830	3,829,241	3,844,944	3,608,857	5,166,464
Deferred tax liabilities	-	315,160	469,123	151,745	-
TOTAL LIABILITIES	95,613,371	111,186,683	139,241,157	190,257,730	229,734,265
NET ASSETS	12,556,797	14,919,572	15,917,576	16,142,544	15,398,119
REPRESENTED BY					
Share Capital	10,000,000	10,002,524	10,002,524	10,002,524	10,002,524
Reserves	1,170,871	1,430,231	1,788,074	2,192,169	2,550,263
Advances against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	741,920	1,778,056	2,182,400	2,490,553	2,390,464
Surplus/ (Deficit) on revaluation of assets	644,006	1,708,761	1,944,578	1,457,298	454,868
TOTAL	12,556,797	14,919,572	15,917,576	16,142,544	15,398,119
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	7,406,787	9,750,676	10,869,473	12,049,052	14,375,382
Mark-Up/ Return/Interest Expenses	4,335,682	6,210,111	6,441,550	7,642,575	9,576,349
Net Mark-Up / Interest Income	3,071,105	3,540,565	4,427,923	4,406,477	4,799,033
Provisions & bad debts written off directly	82,381	234,645	580,542	630,779	(103,794)
Net Mark-Up / Interest Income after Provision	2,988,724	3,305,920	3,847,381	3,775,698	4,902,827
Fees, Commission & Brokerage income	221,209	233,055	257,522	252,781	325,138
Dividend income	74,402	83,629	100,136	102,190	58,039
Gain/Loss on sale of securities	181,012	469,586	-	2,139,484	1,061,172
Income from dealing in foreign currencies	-	179,002	138,862	88,475	87,305
Other income	215,049	100,798	1,302,902	90,058	119,164
Total Non - Markup / Interest Income	691,672	1,066,070	1,799,422	2,672,988	1,650,818
Administrative expenses	1,970,355	2,420,493	2,821,196	3,210,806	3,774,878
Other expenses	40,811	50,974	(133,025)	(2,071)	(16,631)
Total Non-Markup/Interest Expenses	2,011,166	2,471,467	2,688,171	3,208,735	3,758,247
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,669,230	1,900,523	2,958,632	3,239,951	2,795,398
Taxation - Current	581,854	602,720	1,014,620	1,180,880	913,141
- Prior Years	(62,043)	(24,551)	122,147	85,492	66,329
- Deferred	(4,610)	12,934	32,651	(46,897)	25,457
PROFIT/ (LOSS) AFTER TAXATION	1,154,029	1,309,420	1,789,214	2,020,476	1,790,471
Net Cash Inflow / (Outflow) from Operating Activities	(3,775,791)	29,039,497	24,578,335	55,465,753	(3,663,312)
Net Cash Inflow / (Outflow) from Investing Activities	6,899,389	(30,300,961)	(25,362,273)	(47,671,058)	(1,291,913)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	(992,566)	(1,240,534)	(1,488,860)
Number of Employees	1,501	2,092	2,428	1,307	1,366

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	The Bank of Punjab				
	2008	2009	2010	2011	2012
ASSETS					
Cash & balances with treasury banks	10,685,057	13,043,705	14,069,601	16,698,333	17,298,251
Balances with other banks	2,178,455	2,185,782	3,276,234	3,607,107	3,101,170
Lending to financial institutions	633,333	1,053,550	7,309,587	7,447,375	1,562,946
Investments - net	22,711,980	57,960,105	56,402,954	92,581,306	129,518,999
Advances - net	131,731,158	121,315,799	120,818,021	127,129,501	149,605,002
Other assets	6,109,137	5,762,509	9,715,522	16,049,657	14,480,581
Operating fixed assets	3,471,838	3,427,267	3,534,660	3,597,483	3,473,491
Deferred tax assets	8,388,162	11,921,146	14,063,694	13,886,769	13,070,614
TOTAL ASSETS	185,909,120	216,669,863	229,190,273	280,997,531	332,111,054
LIABILITIES					
Bills payable	1,219,801	875,618	581,100	850,569	1,500,709
Borrowings from financial institutions	12,278,773	14,040,014	11,526,783	24,963,566	44,683,826
Deposits and other accounts	164,072,532	190,858,215	208,176,988	237,896,700	266,055,781
Sub-ordinated loans	-	-	-	-	-
Liabilities against assets subject to finance lease	30,632	19,907	13,887	7,831	3,601
Other liabilities	4,564,257	4,700,166	5,223,045	6,506,275	7,495,634
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	182,165,995	210,493,920	225,521,803	270,224,941	319,739,551
NET ASSETS	3,743,125	6,175,943	3,668,470	10,772,590	12,371,503
REPRESENTED BY					
Share Capital	5,287,974	5,287,974	5,287,974	5,287,974	5,287,974
Reserves	7,427,232	573,779	2,012,492	1,914,956	1,187,433
Advance against Equity	-	10,000,000	10,000,000	17,000,000	17,000,000
Minority interest	-	-	-	-	-
Un-appropriated profit	(7,658,686)	(10,330,839)	(14,352,989)	(14,067,841)	(12,742,364)
Surplus/(Deficit) on revaluation of assets	(1,313,395)	645,029	720,993	637,501	1,638,460
TOTAL	3,743,125	6,175,943	3,668,470	10,772,590	12,371,503
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	17,752,969	15,641,832	18,220,175	20,685,011	24,666,024
Mark-Up/ Return/Interest Expenses	16,614,000	19,022,494	18,801,642	21,073,271	22,522,918
Net Mark-Up / Interest Income	1,138,969	(3,380,662)	(581,467)	(388,260)	2,143,106
Provisions & bad debts written off directly	19,229,967	10,182,836	3,320,328	(2,632,580)	(628,390)
Net Mark-Up / Interest Income after Provision	(18,090,998)	(13,563,498)	(3,901,795)	2,244,320	2,771,496
Fees, Commission & Brokerage income	577,630	657,114	561,688	724,499	762,490
Dividend income	2,020,896	920,943	402,779	286,375	220,985
Gain/Loss on sale of securities	733,787	(124,238)	-	-	162,980
Income from dealing in foreign currencies	324,328	247,570	134,488	160,089	-
Other income	526,185	517,360	784,378	818,745	2,044,290
Total Non - Markup / Interest Income	4,182,826	2,218,749	1,883,333	1,989,708	3,190,745
Administrative expenses	2,799,933	3,028,377	3,426,329	3,954,066	4,430,520
Other expenses	124,801	794	741,605	(242,785)	127,829
Total Non-Markup/Interest Expenses	2,924,734	3,029,171	4,167,934	3,711,281	4,558,349
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(16,832,906)	(14,373,920)	(6,186,396)	522,747	1,403,892
Taxation - Current	207,600	-	-	-	139,284
- Prior Years	1,052,000	78,491	-	-	(722,971)
- Deferred	(8,033,001)	(4,383,406)	(2,157,119)	174,774	353,738
PROFIT/ (LOSS) AFTER TAXATION	(10,059,505)	(10,069,005)	(4,029,277)	347,973	1,633,841
Net Cash Inflow / (Outflow) from Operating Activities	(48,385,008)	25,323,928	2,949,012	32,984,625	20,546,543
Net Cash Inflow / (Outflow) from Investing Activities	44,221,241	(32,845,075)	(770,567)	(36,828,025)	(20,640,440)
Net Cash Inflow / (Outflow) from Financing Activities	(9,689)	9,989,275	(6,020)	6,993,944	(4,230)
Number of Employees	4,159	4,281	4,466	4,674	5,491

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	The Bank of Punjab				
	2013	2014	2015	2016	2017
ASSETS					
Cash & balances with treasury banks	23,820,864	23,622,411	26,190,481	35,756,024	42,477,950
Balances with other banks	4,265,296	2,239,170	4,512,033	3,765,867	6,077,383
Lending to financial institutions	11,407,448	32,748,623	6,113,262	11,562,133	24,570,850
Investments - net	123,956,143	154,874,757	176,043,046	199,741,990	242,506,452
Advances - net	157,285,598	170,312,593	219,398,631	262,067,924	295,751,721
Other assets	15,820,643	21,237,087	25,635,908	18,147,262	18,919,285
Operating fixed assets	3,514,801	5,490,121	6,484,312	7,692,675	8,518,887
Deferred tax assets	12,627,352	9,845,426	7,905,981	6,480,256	10,724,523
TOTAL ASSETS	352,698,145	420,370,188	472,283,654	545,214,131	649,547,051
LIABILITIES					
Bills payable	1,506,335	1,727,731	1,887,432	4,183,480	3,365,325
Borrowings from financial institutions	22,802,482	44,742,624	55,236,429	39,829,134	38,949,362
Deposits and other accounts	306,560,767	342,290,763	374,961,096	453,219,740	556,281,156
Sub-ordinated loans	-	2,000,000	2,000,000	4,500,000	4,499,000
Liabilities against assets subject to finance lease	2,386	1,128	-	-	-
Other liabilities	8,344,877	10,281,235	15,520,357	15,627,279	16,720,448
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	339,216,847	401,043,481	449,605,314	517,359,633	619,815,291
NET ASSETS	13,481,298	19,326,707	22,678,340	27,854,498	29,731,760
REPRESENTED BY					
Share Capital	10,551,132	15,551,132	15,551,132	15,551,132	26,436,924
Reserves	1,539,659	1,818,085	2,065,843	1,037,515	3,214,673
Advance against Equity	12,000,000	-	7,000,000	7,000,000	-
Minority interest	-	-	-	-	-
Un-appropriated profit	(11,250,885)	(9,113,154)	(5,220,276)	658,938	(2,806,439)
Surplus/ (Deficit) on revaluation of assets	641,392	4,070,644	3,281,641	3,606,913	2,886,602
TOTAL	13,481,298	19,326,707	22,678,340	27,854,498	29,731,760
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	24,227,721	29,521,719	31,266,427	29,674,488	34,450,944
Mark-Up/ Return/Interest Expenses	20,208,687	20,525,783	20,198,798	17,430,154	18,877,316
Net Mark-Up / Interest Income	4,019,034	8,995,936	11,067,629	12,244,334	15,573,628
Provisions & bad debts written off directly	(666,197)	1,244,945	3,752,922	1,109,123	14,730,779
Net Mark-Up / Interest Income after Provision	4,685,231	7,750,991	7,314,707	11,135,211	842,849
Fees, Commission & Brokerage income	775,622	906,494	824,126	974,703	1,226,378
Dividend income	137,512	33,258	50,843	61,774	90,939
Gain/Loss on sale of securities	-	666,668	5,005,024	2,524,396	1,315,868
Income from dealing in foreign currencies	147,417	183,830	109,280	75,248	109,173
Other income	2,535,675	1,000,180	1,635,068	1,658,309	1,848,916
Total Non - Markup / Interest Income	3,596,226	2,790,430	7,624,341	5,294,430	4,591,274
Administrative expenses	5,199,782	6,103,716	7,211,954	8,346,001	10,089,062
Other expenses	80,393	19,727	19,958	33,699	43,003
Total Non-Markup/Interest Expenses	5,280,175	6,123,443	7,231,912	8,379,700	10,132,065
Extra ordinary/unusual Items	-	111,315	177,637	-	-
PROFIT/ (LOSS) BEFORE TAXATION	3,001,282	4,306,663	7,529,499	8,049,941	(4,697,942)
Taxation - Current	278,239	323,121	388,908	960,820	2,269,087
- Prior Years	-	-	143,953	622,219	227,511
- Deferred	785,036	1,196,093	2,248,317	1,608,548	(3,872,485)
PROFIT/ (LOSS) AFTER TAXATION	1,938,007	2,787,449	4,748,321	4,858,354	(3,322,055)
Net Cash Inflow / (Outflow) from Operating Activities	3,731,609	32,357,443	21,563,231	6,774,058	43,965,145
Net Cash Inflow / (Outflow) from Investing Activities	4,804,518	(36,739,045)	(17,302,448)	(464,832)	(35,933,027)
Net Cash Inflow / (Outflow) from Financing Activities	(79,699)	1,895,122	(1,128)	2,500,000	5,830,769
Number of Employees	6,092	6,180	6,739	7,388	8,680

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	United Bank Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & balances with treasury banks	50,143,570	61,160,678	67,461,668	86,409,551	94,766,489
Balances with other banks	14,540,306	5,407,470	18,192,142	16,546,311	22,843,080
Lending to financial institutions	22,805,341	23,162,130	12,384,778	9,536,211	21,953,458
Investments - net	115,057,090	136,145,524	224,578,556	294,410,661	381,245,903
Advances - net	378,293,973	354,091,713	333,732,172	325,347,208	385,834,261
Other assets	17,309,187	17,241,991	18,713,188	20,836,736	26,106,385
Operating fixed assets	19,926,915	21,925,669	22,424,072	22,981,878	27,460,839
Deferred tax assets	2,164,148	608,876	1,298,403	1,991,185	-
TOTAL ASSETS	620,240,530	619,744,051	698,784,979	778,059,741	960,210,415
LIABILITIES					
Bills payable	5,210,870	5,147,259	5,045,815	5,879,043	7,600,633
Borrowings from financial institutions	44,749,690	35,144,823	45,104,849	49,953,251	67,215,209
Deposits and other accounts	492,267,898	492,036,103	550,645,767	612,980,139	755,264,264
Sub-ordinated loans	11,993,848	11,989,800	11,985,748	11,317,080	9,319,264
Liabilities against assets subject to finance lease	1,978	-	-	-	2,109
Other liabilities	16,620,583	14,489,343	17,587,735	18,777,320	19,676,006
Deferred tax liabilities	-	-	-	-	278,546
TOTAL LIABILITIES	570,844,867	558,807,328	630,369,914	698,906,833	859,356,031
NET ASSETS	49,395,663	60,936,723	68,415,065	79,152,908	100,854,384
REPRESENTED BY					
Share Capital	10,117,188	11,128,907	12,241,798	12,241,798	12,241,798
Reserves	17,256,061	18,959,537	21,688,637	24,847,019	32,298,690
Advance against Equity	-	-	-	-	-
Minority interest	2,044,589	-	-	-	2,827,060
Un-appropriated profit	17,703,327	22,187,802	26,250,489	33,534,116	38,231,813
Surplus/ (Deficit) on revaluation of assets	2,274,498	8,660,477	8,234,141	8,529,975	15,255,023
TOTAL	49,395,663	60,936,723	68,415,065	79,152,908	100,854,384
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	53,097,381	60,857,035	59,331,761	70,450,475	75,379,861
Mark-Up/ Return/Interest Expenses	24,303,193	28,163,787	25,223,253	31,025,869	35,736,985
Net Mark-Up / Interest Income	28,794,188	32,693,248	34,108,508	39,424,606	39,642,876
Provisions & bad debts written off directly	7,753,690	12,615,374	8,004,700	7,290,910	4,246,967
Net Mark-Up / Interest Income after Provision	21,040,498	20,077,874	26,103,808	32,133,696	35,395,909
Fees, Commission & Brokerage income	7,298,807	5,925,082	6,337,745	6,949,191	9,449,629
Dividend income	191,376	606,347	591,017	786,496	539,640
Gain/Loss on sale of securities	-	-	-	-	1,925,838
Income from dealing in foreign currencies	1,680,870	1,213,881	1,653,793	2,078,260	-
Other income	1,749,882	3,924,251	1,538,077	2,904,306	7,677,383
Total Non - Markup / Interest Income	10,920,935	11,669,561	10,120,632	12,718,253	19,592,490
Administrative expenses	16,679,968	16,608,561	17,765,056	19,784,894	25,448,913
Other expenses	1,100,967	1,104,373	717,166	844,264	1,129,040
Total Non-Markup/Interest Expenses	17,780,935	17,712,934	18,482,222	20,629,158	26,577,953
Extra ordinary/unusual Items	128,447	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	14,052,051	14,034,501	17,742,218	24,222,791	28,410,446
Taxation - Current	6,151,520	6,930,585	6,805,506	8,946,039	9,061,871
- Prior Years	435,072	76,328	415,136	679,290	489,932
- Deferred	(979,792)	(2,165,099)	(638,354)	(902,201)	(421,141)
PROFIT/ (LOSS) AFTER TAXATION	8,445,251	9,192,687	11,159,930	15,499,663	19,279,784
Net Cash Inflow / (Outflow) from Operating Activities	1,025,033	22,790,064	100,070,348	108,571,682	94,242,177
Net Cash Inflow / (Outflow) from Investing Activities	(11,123,759)	(14,322,556)	(77,703,447)	(85,859,232)	(67,462,460)
Net Cash Inflow / (Outflow) from Financing Activities	2,049,883	(1,015,767)	(4,010,459)	(7,401,657)	(15,464,546)
Number of Employees	15,233	13,982	11,573	12,325	13,344

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	United Bank Ltd.				
	2013	2014	2015	2016	2017
ASSETS					
Cash & balances with treasury banks	89,591,601	74,687,959	112,011,276	131,506,861	157,582,687
Balances with other banks	32,658,606	12,885,121	16,859,118	14,920,994	19,516,198
Lending to financial institutions	29,858,038	21,872,138	24,094,768	34,168,287	33,664,174
Investments - net	458,846,198	497,334,002	719,518,093	806,531,246	1,091,786,626
Advances - net	415,283,310	434,264,050	455,413,880	510,110,924	604,562,193
Other assets	29,356,983	40,067,467	41,123,334	44,730,953	54,065,004
Operating fixed assets	28,037,980	30,303,370	31,630,374	35,581,758	46,204,564
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	1,083,632,716	1,111,414,107	1,400,650,843	1,577,551,023	2,007,381,446
LIABILITIES					
Bills payable	16,600,691	9,553,585	13,391,739	11,756,422	13,388,316
Borrowings from financial institutions	41,077,730	53,065,156	163,131,947	201,549,619	512,650,465
Deposits and other accounts	889,525,603	895,083,053	1,051,235,170	1,179,887,048	1,289,247,251
Sub-ordinate loans	665,328	-	-	-	-
Liabilities against assets subject to finance lease	1,325	-	-	-	-
Other liabilities	23,093,754	26,296,516	26,570,106	27,879,529	30,176,426
Deferred tax liabilities	1,395,138	1,899,345	4,186,406	4,691,544	2,611,941
TOTAL LIABILITIES	972,359,569	985,897,655	1,258,515,368	1,425,764,162	1,848,074,399
NET ASSETS	111,273,147	125,516,452	142,135,475	151,786,861	159,307,047
REPRESENTED BY					
Share Capital	12,241,798	12,241,798	12,241,798	12,241,798	12,241,798
Reserves	38,049,345	34,130,131	38,402,303	40,454,505	43,846,877
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	45,208,302	48,217,351	55,222,960	64,246,270	71,153,991
Surplus/ (Deficit) on revaluation of assets	15,773,702	30,927,172	36,268,414	34,844,288	32,064,381
TOTAL	111,273,147	125,516,452	142,135,475	151,786,861	159,307,047
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	75,709,170	82,735,467	94,352,931	98,219,214	107,205,820
Mark-Up/ Return/Interest Expenses	36,199,807	37,768,546	38,511,161	41,176,686	50,781,440
Net Mark-Up / Interest Income	39,509,363	44,966,921	55,841,770	57,042,528	56,424,380
Provisions & bad debts written off directly	1,594,245	881,974	3,630,906	1,478,866	2,597,294
Net Mark-Up / Interest Income after Provision	37,915,118	44,084,947	52,210,864	55,563,662	53,827,086
Fees, Commission & Brokerage income	11,443,576	11,154,420	12,203,210	12,318,684	12,617,676
Dividend income	1,611,917	2,000,649	3,204,850	3,266,559	2,360,881
Gain/Loss on sale of securities	2,211,756	1,805,783	3,237,523	5,364,463	4,398,560
Income from dealing in foreign currencies	3,026,130	3,016,668	2,270,980	1,701,016	1,878,141
Other income	1,122,982	1,318,527	1,070,444	957,920	906,884
Total Non - Markup / Interest Income	19,416,361	19,296,047	21,987,007	23,608,642	22,162,142
Administrative expenses	28,570,569	29,030,374	30,896,159	31,903,598	35,349,864
Other expenses	1,078,114	952,530	1,127,027	1,253,110	479,323
Total Non-Markup/Interest Expenses	29,648,683	29,982,904	32,023,186	33,156,708	35,829,187
Extra ordinary/unusual Items	(1,282,382)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	28,965,178	33,398,090	42,174,685	46,015,596	40,160,041
Taxation - Current	8,302,311	10,743,796	15,042,952	14,898,709	14,396,887
- Prior Years	61,892	356,425	1,800,541	2,100,381	(2,037,348)
- Deferred	870,204	368,308	(395,957)	1,286,394	2,379,270
PROFIT/ (LOSS) AFTER TAXATION	19,730,771	21,929,561	25,727,149	27,730,112	25,421,232
Net Cash Inflow / (Outflow) from Operating Activities	67,121,806	49,134,432	266,687,926	130,776,564	253,458,855
Net Cash Inflow / (Outflow) from Investing Activities	(55,871,019)	(59,936,300)	(211,147,912)	(96,241,618)	(208,158,142)
Net Cash Inflow / (Outflow) from Financing Activities	(20,283,645)	(14,266,014)	(15,942,157)	(16,256,676)	(15,479,932)
Number of Employees	12,728	13,382	14,623	9,774	11,085

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Zarai Taraqati Bank Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & balances with treasury banks	1,732,495	2,354,107	2,745,611	3,056,462	3,524,505
Balances with other banks	15,881,673	9,536,981	10,916,739	11,176,444	9,000,562
Lending to financial institutions	-	-	-	-	-
Investments - net	5,055,690	7,213,948	7,804,207	12,047,958	17,884,472
Advances - net	69,923,497	81,974,021	84,792,594	84,743,706	88,060,424
Other assets	8,604,549	10,178,772	9,756,405	10,356,134	11,998,959
Operating fixed assets	1,142,886	1,070,417	1,131,733	1,167,167	1,180,267
Deferred tax assets	-	290,631	438,660	-	-
TOTAL ASSETS	102,340,790	112,618,877	117,585,949	122,547,871	131,649,189
LIABILITIES					
Bills payable	613,378	2,059,979	306,040	208,117	294,024
Borrowings from financial institutions	51,257,213	51,257,213	51,257,213	51,257,213	51,292,157
Deposits and other accounts	5,425,259	8,750,892	9,602,772	8,962,457	11,096,956
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	24,289,347	27,911,794	31,510,958	31,559,060	35,588,577
Deferred tax liabilities	185,557	-	-	846,890	757,393
TOTAL LIABILITIES	84,975,077	93,184,201	95,881,306	96,038,060	102,233,430
NET ASSETS	17,365,713	19,434,676	21,704,643	26,509,811	29,415,759
REPRESENTED BY					
Share Capital	12,522,441	12,522,441	12,522,441	12,522,441	12,522,441
Reserves	1,086,169	1,511,554	1,884,411	2,313,441	2,831,346
Advance against Equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated profit	3,262,655	4,964,194	6,455,623	10,360,086	12,263,088
Surplus/ (Deficit) on revaluation of assets	494,448	436,487	842,168	1,313,843	1,798,884
TOTAL	17,365,713	19,434,676	21,704,643	26,509,811	29,415,759
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	8,470,169	9,055,314	8,896,701	9,510,328	11,321,385
Mark-Up/ Return/Interest Expenses	3,489,411	3,597,576	3,713,765	3,794,737	3,737,388
Net Mark-Up / Interest Income	4,980,758	5,457,738	5,182,936	5,715,591	7,583,997
Provisions & bad debts written off directly	1,924,259	2,227,407	1,365,722	1,003,625	1,064,320
Net Mark-Up / Interest Income after Provision	3,056,499	3,230,331	3,817,214	4,711,966	6,519,677
Fees, Commission & Brokerage income	4,406	10,168	8,388	7,202	13,310
Dividend income	11,410	27,986	35,420	33,427	17,222
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	-	-	-	-	234,268
Other income	5,777,120	6,071,518	5,289,514	3,029,690	4,151,588
Total Non - Markup / Interest Income	5,792,936	6,109,672	5,333,322	3,070,319	4,416,388
Administrative expenses	4,520,459	5,236,164	6,261,430	4,502,846	7,094,919
Other expenses	340,571	53,478	201	2,280	(29,244)
Total Non-Markup/Interest Expenses	4,861,030	5,289,642	6,261,631	4,505,126	7,065,675
Extra ordinary/unusual Items	-	677,821	11,063	-	-
PROFIT/ (LOSS) BEFORE TAXATION	3,988,405	3,372,540	2,877,842	3,277,159	3,870,390
Taxation - Current	1,387,835	1,667,671	1,192,110	1,077,208	1,352,475
- Prior Years	12,606	37,491	-	-	-
- Deferred	(13,325)	(459,546)	(178,554)	54,802	(59,251)
PROFIT/ (LOSS) AFTER TAXATION	2,601,289	2,126,924	1,864,286	2,145,149	2,577,166
Net Cash Inflow / (Outflow) from Operating Activities	1,568,367	(3,383,375)	2,168,664	4,472,813	2,520,972
Net Cash Inflow / (Outflow) from Investing Activities	1,998,221	(2,339,705)	(397,402)	3,902,257	(4,228,811)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-	-
Number of Employees	5,370	5,352	5,548	5,843	5,743

19.4 Annual Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

	Zarai Taraqati Bank Ltd.				
	2013	2014	2015	2016	2017
ASSETS					
Cash & balances with treasury banks	3,627,922	4,102,133	2,516,338	3,477,750	4,875,139
Balances with other banks	9,113,832	5,982,441	16,408,511	20,074,445	18,179,091
Lending to financial institutions	3,646,716	820,190	-	-	1,169,147
Investments - net	23,609,958	29,337,315	19,765,649	37,118,541	70,169,233
Advances - net	95,311,716	108,553,958	129,552,744	135,765,150	140,878,314
Other assets	11,790,826	11,656,953	2,101,177	16,448,667	17,991,647
Operating fixed assets	1,347,307	1,581,077	446,941	2,071,483	2,179,711
Deferred tax assets	-	1,528,810	16,782,760	604,948	898,749
TOTAL ASSETS	148,448,277	163,562,877	187,574,120	215,560,984	256,341,031
LIABILITIES					
Bills payable	706,265	561,964	346,059	493,231	468,339
Borrowings from financial institutions	55,174,903	969,349	57,143,100	55,885,230	86,827,027
Deposits and other accounts	14,906,582	26,701,911	35,947,953	59,870,659	70,548,322
Sub-ordinated loans	3,204,323	-	3,204,323	3,204,323	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	41,842,923	10,698,014	11,721,237	13,667,442	22,376,006
Deferred tax liabilities	130,022	-	-	-	-
TOTAL LIABILITIES	115,965,018	38,931,238	108,362,672	133,120,885	180,219,694
NET ASSETS	32,483,259	124,631,639	79,211,448	82,440,099	76,121,337
REPRESENTED BY					
Share Capital	12,522,441	12,522,441	12,522,441	12,522,441	52,678,433
Reserves	3,506,658	4,590,135	5,644,659	6,299,526	6,299,526
Advance against Equity	-	89,490,985	40,155,992	40,155,992	-
Minority interest	-	-	-	-	-
Un-appropriated profit	13,597,945	14,553,175	18,716,929	21,034,629	13,953,195
Surplus/ (Deficit) on revaluation of assets	2,856,215	3,474,903	2,171,427	2,427,511	3,190,183
TOTAL	32,483,259	124,631,639	79,211,448	82,440,099	76,121,337
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	12,943,416	15,495,473	18,259,348	19,631,421	22,141,868
Mark-Up/ Return/Interest Expenses	3,892,880	2,399,949	6,016,569	5,455,481	8,123,526
Net Mark-Up / Interest Income	9,050,536	13,095,524	12,242,779	14,175,940	14,018,342
Provisions & bad debts written off directly	1,050,959	1,494,987	(413,101)	1,984,891	2,861,877
Net Mark-Up / Interest Income after Provision	7,999,577	11,600,537	12,655,880	12,191,049	11,156,465
Fees, Commission & Brokerage income	13,512	28,410	40,919	26,397	22,777
Dividend income	51,667	66,737	81,805	148,540	176,526
Gain/Loss on sale of securities	-	118,136	366,437	179,322	40,806
Income from dealing in foreign currencies	30,399	-	-	-	-
Other income	4,816,973	4,299,889	5,093,503	4,067,441	4,062,396
Total Non - Markup / Interest Income	4,912,551	4,513,172	5,582,664	4,421,700	4,302,505
Administrative expenses	7,708,726	7,786,170	9,800,810	9,849,061	10,996,732
Other expenses	36,858	433	58,910	217,638	(26,851)
Total Non-Markup/Interest Expenses	7,745,584	7,786,603	9,859,720	10,066,699	10,969,881
Extra ordinary/unusual Items	-	-	-	-	10,638,113
PROFIT/ (LOSS) BEFORE TAXATION	5,166,544	8,327,106	8,378,824	6,546,050	(6,149,024)
Taxation - Current	1,799,026	2,973,440	2,257,101	2,415,993	330,555
- Prior Years	62	4,245	361,424	989,128	275,556
- Deferred	(9,103)	(67,963)	487,678	(133,408)	(343,701)
PROFIT/ (LOSS) AFTER TAXATION	3,376,559	5,417,384	5,272,621	3,274,337	(6,411,434)
Net Cash Inflow / (Outflow) from Operating Activities	6,017,716	2,430,377	267,408	20,050,707	33,154,767
Net Cash Inflow / (Outflow) from Investing Activities	(5,801,029)	(5,087,557)	8,572,867	(15,423,361)	(33,652,732)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-	-
Number of Employees	5,612	5,787	5,706	5,700	5,799