

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	Al Baraka Islamic Bank B.S.C.	
	(E.C)	
	2008	2009
ASSETS		
Cash & balances with treasury banks	3,248,922	3,911,176
Balances with other banks	4,647,570	7,708,198
Lending to financial institutions	-	-
Investments - Net	1,124,428	1,702,599
Advances - Net	14,377,810	14,755,162
Other assets	631,311	898,634
Operating fixed assets	167,785	302,611
Deferred tax assets	-	26,580
TOTAL ASSETS	24,197,826	29,304,960
LIABILITIES		
Bills payable	219,170	194,771
Borrowings from financial institutions	1,969,849	2,263,689
Deposits and other accounts	18,336,159	22,636,323
Sub-ordinate Loans	-	-
Liabilities against assets subject to finance lease	-	-
Other Liabilities	1,174,400	1,457,160
Deferred Tax Liabilities	132,467	-
TOTAL LIABILITIES	21,832,045	26,551,943
NET ASSETS	2,365,781	2,753,017
REPRESENTED BY		
Head office capital account	2,420,129	3,041,775
Reserves	-	-
Advance against Equity	-	-
Minority Interest	-	-
Un-appropriated Profit	(19,912)	(301,460)
Surplus/Deficit on revaluation of assets	(34,436)	12,702
TOTAL	2,365,781	2,753,017
PROFIT & LOSS ACCOUNTS		
Mark-Up/ Return/Interest Earned	1,764,924	2,555,597
Mark-Up/ Return/Interest Expenses	1,333,752	2,040,969
Net Mark-Up / Interest Income	431,172	514,628
Provisions & Bad Debts written off directly	141,232	453,531
Net Mark-Up / Interest Income after Provision	289,940	61,097
Fees, Commission & Brokerage Income	130,074	130,691
Dividend Income	12,214	6,549
Income from dealing in foreign currencies	127,897	76,930
Other Income	(65,862)	52,935
Total Non - Markup / Interest Income	204,323	267,105
Administrative Expenses	572,687	704,329
Other Expenses	121	4,507
Total Non-Markup/Interest Expenses	572,808	708,836
Extra ordinary/unusual Items	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(78,545)	(380,634)
Taxation - Current	3,303	65,200
- Prior Years	-	-
- Deferred	(8,691)	(164,286)
PROFIT/ (LOSS) AFTER TAXATION	(73,157)	(281,548)
Net Cash Inflow / (Outflow) from Operating Activities	402,519	3,866,993
Net Cash Inflow / (Outflow) from Investing Activities	(132,949)	(765,757)
Net Cash Inflow / (Outflow) from Financing Activities	(347,103)	-
Number of Employees	455	528

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(End Dec. : Thousand Rupees)

	Barclay Bank Plc.		
	2008	2009	2010
ASSETS			
Cash & balances with treasury banks	1,609,550	2,434,134	2,912,164
Balances with other banks	392,032	1,517,901	2,189,397
Lending to financial institutions	1,485,808	5,857,743	1,646,369
Investments - Net	9,332,849	11,625,172	21,014,371
Advances - Net	9,679,474	18,033,785	17,436,859
Other assets	322,459	554,098	651,594
Operating fixed assets	1,381,260	1,451,343	928,091
Deferred tax assets	398,188	1,068,551	1,501,850
TOTAL ASSETS	24,601,620	42,542,727	48,280,695
LIABILITIES			
Bills payable	256,590	317,339	402,249
Borrowings from financial institutions	2,476,155	2,988,707	7,193,234
Deposits and other accounts	14,557,453	29,920,456	32,301,878
Sub-ordinated Loans	-	-	-
Liabilities against assets subject to finance lease	-	-	-
Other Liabilities	979,429	2,470,625	1,915,282
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	18,269,627	35,697,127	41,812,643
NET ASSETS	6,331,993	6,845,600	6,468,052
REPRESENTED BY			
Head office capital account	7,139,900	9,320,564	9,756,756
Reserves	-	-	-
Advance against Equity	-	-	-
Minority Interest	-	-	-
Un-appropriated Profit	(809,414)	(2,480,542)	(3,279,855)
Surplus/Deficit on revaluation of assets	1,507	5,578	(8,849)
TOTAL	6,331,993	6,845,600	6,468,052
PROFIT & LOSS ACCOUNTS			
Mark-Up/ Return/Interest Earned	832,665	3,336,395	4,391,663
Mark-Up/ Return/Interest Expenses	335,338	2,112,925	2,756,649
Net Mark-Up / Interest Income	497,327	1,223,470	1,635,014
Provisions & Bad Debts written off directly	33,841	161,127	268,149
Net Mark-Up / Interest Income after Provision	463,486	1,062,343	1,366,865
Fees, Commission & Brokerage Income	16,491	114,603	177,352
Dividend Income	-	-	-
Income from dealing in foreign currencies	11,764	67,265	187,487
Other Income	260	3,948	(4,854)
Total Non - Markup / Interest Income	28,515	185,816	359,985
Administrative Expenses	1,700,315	3,975,517	2,484,133
Other Expenses	100	1,447	2,273
Total Non-Markup/Interest Expenses	1,700,415	3,976,964	2,486,406
Extra ordinary/unusual Items (Income)	-	(385,122)	465,287
PROFIT/ (LOSS) BEFORE TAXATION	(1,208,414)	(2,343,683)	(1,224,843)
Taxation - Current	-	-	-
- Prior Years	-	-	-
- Deferred	(399,000)	(672,555)	(425,530)
PROFIT/ (LOSS) AFTER TAXATION	(809,414)	(1,671,128)	(799,313)
Net Cash Inflow / (Outflow) from Operating Activities	5,675,423	2,554,422	10,264,246
Net Cash Inflow / (Outflow) from Investing Activities	(10,813,562)	(2,784,633)	(9,550,912)
Net Cash Inflow / (Outflow) from Financing Activities	7,139,900	2,180,664	436,192
Number of Employees	1,431	1,202	692

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(End Dec. : Thousand Rupees)

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

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

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(End Dec. : Thousand Rupees)

	Citibank N.A.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & balances with treasury banks	10,583,830	7,706,034	7,001,789	6,990,879	6,770,561
Balances with other banks	7,358,861	2,735,953	1,396,604	1,149,455	6,035,738
Lending to financial institutions	14,166,060	10,155,661	11,410,316	1,339,057	14,913,193
Investments - Net	9,194,307	33,122,217	50,236,317	60,399,022	31,339,172
Advances - Net	41,856,749	28,245,029	19,244,213	18,820,403	18,255,682
Other assets	13,432,726	2,911,872	3,505,065	3,954,861	4,296,388
Operating fixed assets	1,474,167	1,266,456	865,640	634,699	366,664
Deferred tax assets	3,585,127	3,637,578	3,693,968	3,614,421	3,194,412
TOTAL ASSETS	101,651,827	89,780,800	97,353,912	96,902,797	85,171,810
LIABILITIES					
Bills payable	1,660,227	1,654,759	1,164,263	2,028,623	2,185,724
Borrowings from financial institutions	3,152,988	5,561,411	4,342,038	11,231,101	141,666
Deposits and other accounts	65,484,768	58,147,204	68,304,814	61,678,515	64,293,565
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	22,340,772	15,892,011	14,677,325	11,198,190	9,513,942
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	92,638,755	81,255,385	88,488,440	86,136,429	76,134,897
NET ASSETS	9,013,072	8,525,415	8,865,472	10,766,368	9,036,913
REPRESENTED BY					
Head office capital account	7,742,345	6,780,848	6,812,671	6,812,671	6,812,671
Reserves	75785	92,715	125,573	149,286	154,932
Advance against Equity	-	-	-	-	-
Minority Interest	-	-	-	-	-
Un-appropriated Profit	1,689,600	1,778,573	2,201,511	3,957,548	2,052,798
Surplus/Deficit on revaluation of assets	(494,658)	(126,721)	(274,283)	(153,137)	16,512
TOTAL	9,013,072	8,525,415	8,865,472	10,766,368	9,036,913
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	9,943,656	9,983,377	9,373,975	10,279,671	8,262,997
Mark-Up/ Return/Interest Expenses	4,144,702	4,720,788	4,241,090	4,580,040	3,030,151
Net Mark-Up / Interest Income	5,798,954	5,262,589	5,132,885	5,699,631	5,232,846
Provisions & Bad Debts written off directly	4,058,001	3,285,903	1,942,347	1,171,851	822,094
Net Mark-Up / Interest Income after Provision	1,740,953	1,976,686	3,190,538	4,527,780	4,410,752
Fees, Commission & Brokerage Income	1,358,752	859,322	703,022	700,094	583,246
Dividend Income	-	2,033	728	-	-
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	2,142,938	1,669,426	2,465,105	3,002,073	1,724,461
Other Income	44,357	(80,847)	(1,115,157)	(1,652,963)	148,290
Total Non - Markup / Interest Income	3,546,047	2,449,934	2,053,698	2,049,204	2,455,997
Administrative Expenses	5,127,991	3,987,382	3,879,891	4,002,884	4,479,324
Other Expenses	40,160	136,650	167,342	50,264	66,920
Total Non-Markup/Interest Expenses	5,168,151	4,124,032	4,047,233	4,053,148	4,546,244
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	118,849	302,588	1,197,003	2,523,836	2,320,505
Taxation - Current	1,466,568	1,305,350	1,156,019	1,419,218	1,128,971
- Prior Years	-	(841,163)	(405,021)	(585,349)	(557,327)
- Deferred	(2,148,081)	(250,572)	23,067	(66,070)	325,620
PROFIT/ (LOSS) AFTER TAXATION	800,362	88,973	422,938	1,756,037	1,423,241
Net Cash Inflow / (Outflow) from Operating Activities	(1,086,131)	17,837,265	1,562,704	1,320,908	860,554
Net Cash Inflow / (Outflow) from Investing Activities	9,254,001	(24,395,154)	(3,192,181)	(1,445,794)	7,472,350
Net Cash Inflow / (Outflow) from Financing Activities	2,305,074	(1,102,350)	(404,322)	(192,139)	(3,624,394)
Number of Employees	2,415	1,622	1,353	1,016	677

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(End Dec. : Thousand Rupees)

	Citibank N.A.				
	2013	2014	2015	2016	2017
ASSETS					
Cash & balances with treasury banks	3,991,465	4,267,790	4,809,308	5,480,867	5,907,205
Balances with other banks	602,119	170,697	704,912	1,542,895	1,091,101
Lending to financial institutions	9,202,344	2,826,481	8,464,057	13,325,003	23,930,516
Investments - Net	25,239,845	39,326,537	48,585,117	66,676,243	57,091,381
Advances - Net	13,556,587	28,195,590	21,389,597	21,421,510	24,483,524
Other assets	153,846	5,877,838	4,031,075	2,890,571	4,068,828
Operating fixed assets	685,858	355,154	458,331	579,296	541,286
Deferred tax assets	6,454,325	233,885	201,088	133,999	62,145
TOTAL ASSETS	59,886,389	81,253,972	88,643,485	112,050,384	117,175,986
LIABILITIES					
Bills payable	1,284,956	1,564,744	1,766,257	2,524,303	1,836,429
Borrowings from financial institutions	909,854	14,012,805	7,003,479	18,394,904	15,460,370
Deposits and other accounts	40,936,496	48,143,989	61,742,683	75,076,382	78,817,906
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	8,197,699	6,998,405	7,364,498	5,834,617	11,858,203
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	51,329,005	70,719,943	77,876,917	101,830,206	107,972,908
NET ASSETS	8,557,384	10,534,029	10,766,568	10,220,178	9,203,078
REPRESENTED BY					
Head office capital account	6,812,671	6,812,671	6,812,671	6,812,671	6,812,671
Reserves	161,613	156,327	164,791	168,704	163,039
Advance against Equity	-	-	-	-	-
Minority Interest	-	-	-	-	-
Un-appropriated Profit	1,650,374	3,056,648	3,602,788	3,174,345	2,232,629
Surplus/Deficit on revaluation of assets	(67,274)	508,383	186,318	64,458	(5,261)
TOTAL	8,557,384	10,534,029	10,766,568	10,220,178	9,203,078
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	4,808,111	6,921,301	6,205,665	5,696,189	6,146,996
Mark-Up/ Return/Interest Expenses	2,103,808	2,866,462	2,347,225	2,894,239	3,206,755
Net Mark-Up / Interest Income	2,704,303	4,054,839	3,858,440	2,801,950	2,940,241
Provisions & Bad Debts written off directly	(685,437)	(128,922)	(174,532)	(84,686)	(68,067)
Net Mark-Up / Interest Income after Provision	3,389,740	4,183,761	4,032,972	2,886,636	3,008,308
Fees, Commission & Brokerage Income	499,040	430,401	471,785	816,831	826,229
Dividend Income	-	-	-	-	-
Gain/Loss on sale of securities	-	212,410	2,119,939	1,528,416	76,856
Income from dealing in foreign currencies	1,717,527	1,891,047	1,156,910	1,837,474	1,859,978
Other Income	(55,433)	(292,616)	114,218	198,010	76,241
Total Non - Markup / Interest Income	2,161,134	2,241,242	3,862,852	4,380,731	2,839,304
Administrative Expenses	2,681,434	1,751,031	1,930,627	1,979,939	2,032,316
Other Expenses	(16,934)	71,324	62,090	95,999	60,643
Total Non-Markup/Interest Expenses	2,664,500	1,822,355	1,992,717	2,075,938	2,092,959
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	2,886,374	4,602,648	5,903,107	5,191,429	3,754,653
Taxation - Current	553,391	1,348,974	1,764,758	1,685,316	1,217,112
- Prior Years	(1,934,735)	-	80,000	160,000	190,482
- Deferred	2,592,482	163,113	205,125	145,008	113,139
PROFIT/ (LOSS) AFTER TAXATION	1,675,236	3,090,561	3,853,224	3,201,105	2,233,920
Net Cash Inflow / (Outflow) from Operating Activities	(12,938,127)	7,820,886	18,395,756	8,449,982	9,032,530
Net Cash Inflow / (Outflow) from Investing Activities	7,093,319	(6,456,656)	(13,786,704)	(3,427,818)	(5,795,437)
Net Cash Inflow / (Outflow) from Financing Activities	(2,361,340)	(1,986,144)	(3,056,648)	(3,602,788)	(3,174,345)
Number of Employees	230	301	276	246	251

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	Deutsche Bank AG				
	2008	2009	2010	2011	2012
ASSETS					
Cash & balances with treasury banks	4,754,734	4,764,709	4,722,669	4,590,065	5,630,489
Balances with other banks	1,628,093	128,632	37,134	38,505	2,058,913
Lending to financial institutions	5,309,670	5,350,170	6,223,146	7,640,386	7,414,392
Investments - Net	999,390	490,909	2,046,309	5,587,411	7,747,304
Advances - Net	6,334,606	3,457,011	3,245,948	2,987,018	3,979,514
Other assets	2,552,371	713,336	898,722	1,068,497	1,691,726
Operating fixed assets	130,225	120,382	110,230	199,014	351,955
Deferred tax assets	20649	157,863	150,725	130,675	74,271
TOTAL ASSETS	21,729,738	15,183,012	17,434,883	22,241,571	28,948,564
LIABILITIES					
Bills payable	1,683,524	217,050	2,640,728	238,907	297,362
Borrowings from financial institutions	532,521	1,063,547	443,891	1,523,062	317,883
Deposits and other accounts	10,317,214	6,005,209	6,065,947	11,118,869	18,354,233
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	4,562,266	2,727,983	3,010,220	3,324,934	4,017,622
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	17,095,525	10,013,789	12,160,786	16,205,772	22,987,100
NET ASSETS	4,634,213	5,169,223	5,274,097	6,035,799	5,961,464
REPRESENTED BY					
Head office capital account	3,600,702	3,877,033	3,667,876	3,724,146	4,115,584
Reserves	-	-	-	-	-
Advance against Equity	-	-	-	-	-
Minority Interest	-	-	-	-	-
Un-appropriated Profit	1033743	1,292,224	1,606,542	2,323,191	1,855,437
Surplus/Deficit on revaluation of assets	(232)	(34)	(321)	(11,538)	(9,557)
TOTAL	4,634,213	5,169,223	5,274,097	6,035,799	5,961,464
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	1,041,031	1,111,138	1,065,750	1,679,978	1,969,771
Mark-Up/ Return/Interest Expenses	400,017	242,280	324,744	556,558	868,297
Net Mark-Up / Interest Income	641,014	868,858	741,006	1,123,420	1,101,474
Provisions & Bad Debts written off directly	48,069	354,287	25,263	(21,094)	(32,447)
Net Mark-Up / Interest Income after Provision	592,945	514,571	715,743	1,144,514	1,133,921
Fees, Commission & Brokerage Income	298,136	280,829	354,825	304,900	296,268
Dividend Income	-	-	-	-	-
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	887,527	1,313,596	755,656	427,998	281,006
Other Income	(132,461)	4,916	110,995	(7,543)	11,008
Total Non - Markup / Interest Income	1,053,202	1,599,341	1,221,476	725,355	588,282
Administrative Expenses	813,878	863,450	653,431	759,389	1,170,880
Other Expenses	1,134	7,710	(380)	6,685	610
Total Non-Markup/Interest Expenses	815,012	871,160	653,051	766,074	1,171,490
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	831,135	1,242,752	1,284,168	1,103,795	550,713
Taxation - Current	311,000	552,000	450,205	374,000	137,353
- Prior Years	66,000	-	-	-	-
- Deferred	(80,000)	(114,466)	(330)	21,559	62,533
PROFIT/ (LOSS) AFTER TAXATION	534,135	805,218	834,293	708,236	350,827
Net Cash Inflow / (Outflow) from Operating Activities	(266,446)	(1,742,550)	2,084,285	3,503,278	5,812,077
Net Cash Inflow / (Outflow) from Investing Activities	2,451,310	481,026	(1,474,535)	(3,690,778)	(2,337,467)
Net Cash Inflow / (Outflow) from Financing Activities	(198,625)	(504,293)	(534,131)	-	(805,216)
Number of Employees	115	107	108	113	112

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	Deutsche Bank AG				
	2013	2014	2015	2016	2017
ASSETS					
Cash & balances with treasury banks	6,193,227	5,523,757	5,539,927	4,993,782	5,995,920
Balances with other banks	208,293	492,331	951,925	136,459	396,881
Lending to financial institutions	9,757,121	6,312,559	6,422,104	14,630,311	19,707,230
Investments - Net	5,428,718	842,929	-	-	-
Advances - Net	4,265,335	6,603,070	6,559,769	3,214,744	5,709,278
Other assets	1,562,707	1,566,805	1,284,666	1,208,960	1,120,022
Operating fixed assets	314,108	304,984	324,115	291,553	271,894
Deferred tax assets	74,492	61,130	31,477	17,762	8,910
TOTAL ASSETS	27,804,001	21,707,565	21,113,983	24,493,571	33,210,135
LIABILITIES					
Bills payable	324,717	629,787	942,655	2,976,253	932,787
Borrowings from financial institutions	4,004,649	860,407	11,113	27,509	15,755
Deposits and other accounts	15,849,131	12,663,537	11,977,105	14,092,145	23,212,445
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	2,338,895	2,390,873	2,283,216	1,859,794	2,096,284
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	22,517,392	16,544,604	15,214,089	18,955,701	26,257,271
NET ASSETS	5,286,609	5,162,961	5,899,894	5,537,870	6,952,864
REPRESENTED BY					
Head office capital account	4,649,699	3,914,059	3,667,658	3,544,827	4,238,906
Reserves	-	-	-	-	-
Advance against Equity	-	-	-	-	-
Minority Interest	-	-	-	-	-
Un-appropriated Profit	638,687	1,232,065	2,232,236	1,993,043	2,713,958
Surplus/Deficit on revaluation of assets	(1,777)	16,837	-	-	-
TOTAL	5,286,609	5,162,961	5,899,894	5,537,870	6,952,864
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	1,644,741	1,541,981	1,370,390	1,049,008	1,221,952
Mark-Up/ Return/Interest Expenses	719,355	725,537	442,887	345,527	463,007
Net Mark-Up / Interest Income	925,386	816,444	927,503	703,481	758,945
Provisions & Bad Debts written off directly	7,350	43,504	(334,513)	(13,395)	1,705
Net Mark-Up / Interest Income after Provision	918,036	772,940	1,262,016	716,876	757,240
Fees, Commission & Brokerage Income	360,371	480,289	497,015	502,688	609,579
Dividend Income	-	-	-	-	-
Gain/Loss on sale of securities	-	29,265	85,327	7,374	-
Income from dealing in foreign currencies	327,351	605,572	787,073	510,330	772,867
Other Income	28,762	19,314	67,969	15,934	7,462
Total Non - Markup / Interest Income	716,484	1,134,440	1,437,384	1,036,326	1,389,908
Administrative Expenses	1,144,078	996,823	1,043,430	1,014,095	1,003,715
Other Expenses	165	642	-	(15)	1,251
Total Non-Markup/Interest Expenses	1,144,243	997,465	1,043,430	1,014,080	1,004,966
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	490,277	909,915	1,655,970	739,122	1,142,182
Taxation - Current	181,240	320,520	532,756	250,294	396,030
- Prior Years	-	-	60,631	60,902	29,758
- Deferred	(8,726)	776	47,012	8,400	4,171
PROFIT/ (LOSS) AFTER TAXATION	317,763	588,619	1,015,571	419,526	712,223
Net Cash Inflow / (Outflow) from Operating Activities	(2,606,831)	(4,241,374)	(98,646)	(534,806)	622,010
Net Cash Inflow / (Outflow) from Investing Activities	2,327,363	4,591,582	820,811	(35,384)	(53,529)
Net Cash Inflow / (Outflow) from Financing Activities	(154,529)	-	-	(668,590)	-
Number of Employees	109	106	105	104	119

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	HSBC Bank Middle East Ltd.	
	2008	2009
ASSETS		
Cash & balances with treasury banks	7,577,335	8,411,801
Balances with other banks	4,266,775	4,035,306
Lending to financial institutions	7,354,749	8,698,829
Investments - Net	1,941,950	5,431,713
Advances - Net	25,302,967	23,248,431
Other assets	1,430,226	1,406,262
Operating fixed assets	509,574	410,901
Deferred tax assets	10,764	90,698
TOTAL ASSETS	48,394,340	51,733,941
LIABILITIES		
Bills payable	587,298	989,256
Borrowings from financial institutions	4,770,659	3,073,493
Deposits and other accounts	36,526,363	40,796,993
Sub-ordinated Loans	-	-
Liabilities against assets subject to finance lease	-	-
Other Liabilities	1,553,039	1,363,321
Deferred Tax Liabilities	-	-
TOTAL LIABILITIES	43,437,359	46,223,063
NET ASSETS	4,956,981	5,510,878
REPRESENTED BY		
Head office capital account	4,339,547	4,619,535
Reserves	-	-
Advance against Equity	-	-
Minority Interest	-	-
Un-appropriated Profit	622,468	892,345
Surplus/Deficit on revaluation of assets	(5,034)	(1,002)
TOTAL	4,956,981	5,510,878
PROFIT & LOSS ACCOUNTS		
Mark-Up/ Return/Interest Earned	4,071,742	4,703,682
Mark-Up/ Return/Interest Expenses	2,443,593	2,732,216
Net Mark-Up / Interest Income	1,628,149	1,971,466
Provisions & Bad Debts written off directly	265,346	471,333
Net Mark-Up / Interest Income after Provision	1,362,803	1,500,133
Fees, Commission & Brokerage Income	485,721	561,754
Dividend Income	-	-
Income from dealing in foreign currencies	351,020	490,913
Other Income	13,233	(31,104)
Total Non - Markup / Interest Income	849,974	1,021,563
Administrative Expenses	1,949,088	2,200,186
Other Expenses	3,036	11
Total Non-Markup/Interest Expenses	1,952,124	2,200,197
Extra ordinary/unusual Items	-	-
PROFIT/ (LOSS) BEFORE TAXATION	260,653	321,499
Taxation - Current	122,329	141,720
- Prior Years	3,412	-
- Deferred	(26,653)	(82,106)
PROFIT/ (LOSS) AFTER TAXATION	161,565	261,885
Net Cash Inflow / (Outflow) from Operating Activities	6,500,858	3,889,177
Net Cash Inflow / (Outflow) from Investing Activities	(1,952,788)	(3,574,160)
Net Cash Inflow / (Outflow) from Financing Activities	2,248,999	287,980
Number of Employees	1,252	788

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

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

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	HSBC Bank Oman S.A.O.G	
	2008	2009
ASSETS		
Cash & balances with treasury banks	3,088,841	3,328,022
Balances with other banks	38,910	52,781
Lending to financial institutions	-	150,000
Investments - Net	-	-
Advances - Net	277,089	387,223
Other assets	22,036	16,964
Operating fixed assets	15,071	10,461
Deferred tax assets	-	-
TOTAL ASSETS	3,441,947	3,945,451
LIABILITIES		
Bills payable	4,036	7,577
Borrowings from financial institutions	186,406	382,008
Deposits and other accounts	521,574	690,196
Sub-ordinated Loans	-	-
Liabilities against assets subject to finance lease	-	-
Other Liabilities	17,790	18,094
Deferred Tax Liabilities	-	-
TOTAL LIABILITIES	729,806	1,097,875
NET ASSETS	2,712,141	2,847,576
REPRESENTED BY		
Head office capital account	3,008,999	3,203,140
Reserves	-	-
Advance against Equity	-	-
Minority Interest	-	-
Un-appropriated Profit	(296,858)	(355,564)
Surplus/Deficit on revaluation of assets	-	-
TOTAL	2,712,141	2,847,576
PROFIT & LOSS ACCOUNTS		
Mark-Up/ Return/Interest Earned	40,426	56,707
Mark-Up/ Return/Interest Expenses	50,080	75,569
Net Mark-Up / Interest Income	-9,654	(18,862)
Provisions & Bad Debts written off directly	(21,729)	(828)
Net Mark-Up / Interest Income after Provision	12,075	(18,034)
Fees, Commission & Brokerage Income	4,238	8,859
Dividend Income	-	-
Income from dealing in foreign currencies	3,660	5,191
Other Income	1,651	3,547
Total Non - Markup / Interest Income	9,549	17,597
Administrative Expenses	57,280	55,148
Other Expenses	5,608	3,121
Total Non-Markup/Interest Expenses	62,888	58,269
Extra ordinary/unusual Items	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(41,264)	(58,706)
Taxation - Current	-	-
- Prior Years	-	-
- Deferred	-	-
PROFIT/ (LOSS) AFTER TAXATION	(41,264)	(58,706)
Net Cash Inflow / (Outflow) from Operating Activities	(14,245)	59,369
Net Cash Inflow / (Outflow) from Investing Activities	(12,344)	(458)
Net Cash Inflow / (Outflow) from Financing Activities	51,006	-
Number of Employees	35	32

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

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

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

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

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

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	Industrial and Commercial Bank of China Ltd.	
	2016	2017
ASSETS		
Cash & balances with treasury banks	8,377,564	15,585,904
Balances with other banks	3,685,177	1,461,579
Lending to financial institutions	8,687,263	118,285,067
Investments - Net	209,336,742	235,089,040
Advances - Net	6,096,727	8,164,082
Other assets	7,150,891	12,034,886
Operating fixed assets	642,046	581,047
Deferred tax assets	2,328	633
TOTAL ASSETS	243,978,738	391,202,238
LIABILITIES		
Bills payable	831,033	4,573,858
Borrowings from financial institutions	169,531,176	303,724,827
Deposits and other accounts	52,779,401	57,698,198
Sub-ordinated Loans	-	-
Liabilities against assets subject to finance lease	-	-
Other Liabilities	13,052,499	8,365,292
Deferred Tax Liabilities	-	-
TOTAL LIABILITIES	236,194,109	374,362,175
NET ASSETS	7,784,629	16,840,063
REPRESENTED BY		
Head office capital account	3,775,797	9,506,699
Reserves	-	-
Advance against Equity	-	-
Minority Interest	-	-
Un-appropriated Profit	4,047,374	7,365,414
Surplus/Deficit on revaluation of assets	(38,542)	(32,050)
TOTAL	7,784,629	16,840,063
PROFIT & LOSS ACCOUNTS		
Mark-Up/ Return/Interest Earned	10,332,731	19,020,812
Mark-Up/ Return/Interest Expenses	8,161,423	12,669,163
Net Mark-Up / Interest Income	2,171,308	6,351,649
Provisions & Bad Debts written off directly	-	82,465
Net Mark-Up / Interest Income after Provision	2,171,308	6,269,184
Fees, Commission & Brokerage Income	773,335	769,588
Dividend Income	-	-
Gain/Loss on sale of securities	-	-
Income from dealing in foreign currencies	528,974	(198,730)
Other Income	263	521
Total Non - Markup / Interest Income	1,302,572	571,379
Administrative Expenses	1,101,931	1,508,691
Other Expenses	-	-
Total Non-Markup/Interest Expenses	1,101,931	1,508,691
Extra ordinary/unusual Items	-	-
PROFIT/ (LOSS) BEFORE TAXATION	2,371,949	5,331,872
Taxation - Current	795,890	1,905,323
- Prior Years	90,330	109,345
- Deferred	58,413	(1,463)
PROFIT/ (LOSS) AFTER TAXATION	1,427,316	3,318,666
Net Cash Inflow / (Outflow) from Operating Activities	(69,615,225)	413,095
Net Cash Inflow / (Outflow) from Investing Activities	(84,670,937)	(25,755,102)
Net Cash Inflow / (Outflow) from Financing Activities	-	-
Number of Employees	100	113

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	The Bank of Tokyo-Mitsubishi UFJ, Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & balances with treasury banks	4,072,080	4,237,350	4,840,033	5,283,777	5,194,721
Balances with other banks	36,983	91,075	88,400	123,553	108,570
Lending to financial institutions	1,597,697	1,905,551	1,013,607	654,928	1,253,832
Investments - Net	-	-	-	-	-
Advances - Net	4,092,787	2,198,843	2,980,932	2,214,722	1,619,237
Other assets	242,347	83,301	89,731	88,927	64,528
Operating fixed assets	19,422	27,336	30,055	28,937	29,598
Deferred tax assets	1926	2,260	1,100	1,341	1,562
TOTAL ASSETS	10,063,242	8,545,716	9,043,858	8,396,185	8,272,048
LIABILITIES					
Bills payable	12,559	216,907	9,419	86,567	3,626
Borrowings from financial institutions	4,258,351	1,397,725	1,868,489	1,075,726	708,495
Deposits and other accounts	1,715,912	2,740,049	2,349,722	1,991,569	2,402,290
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	119,178	103,447	115,801	87,002	93,367
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	6,106,000	4,458,128	4,343,431	3,240,864	3,207,778
NET ASSETS	3,957,242	4,087,588	4,700,427	5,155,321	5,064,270
REPRESENTED BY					
Head office capital account	3,878,698	4,041,323	4,652,493	5,122,691	4,986,139
Reserves	-	-	-	-	-
Advance against Equity	-	-	-	-	-
Minority Interest	-	-	-	-	-
Un-appropriated Profit	78,544	46,265	47,934	32,630	78,131
Surplus/Deficit on revaluation of assets	-	-	-	-	-
TOTAL	3,957,242	4,087,588	4,700,427	5,155,321	5,064,270
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	538,145	516,130	509,987	569,784	363,279
Mark-Up/ Return/Interest Expenses	391,186	385,251	406,928	468,924	295,278
Net Mark-Up / Interest Income	146,959	130,879	103,059	100,860	68,001
Provisions & Bad Debts written off directly	-	-	-	-	-
Net Mark-Up / Interest Income after Provision	146,959	130,879	103,059	100,860	68,001
Fees, Commission & Brokerage Income	22,807	13,661	17,602	23,561	26,850
Dividend Income	-	-	-	-	-
Income from dealing in foreign currencies	57,248	35,384	62,116	78,371	129,814
Other Income	430	261	1,940	1,199	65
Total Non - Markup / Interest Income	80,485	49,306	81,658	103,131	156,729
Administrative Expenses	97,011	112,088	113,080	140,422	152,604
Other Expenses	6335	2,485	1,463	1,369	1,589
Total Non-Markup/Interest Expenses	103,346	114,573	114,543	141,791	154,193
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	124,098	65,612	70,174	62,200	70,537
Taxation - Current	43,834	23,309	23,525	22,042	25,257
- Prior Years	2,205	(3,291)	(2,111)	6,609	-
- Deferred	(337)	(334)	1,160	(241)	(221)
PROFIT/ (LOSS) AFTER TAXATION	78,396	45,928	47,600	33,790	45,501
Net Cash Inflow / (Outflow) from Operating Activities	202,342	151,296	46,074	65,752	70,537
Net Cash Inflow / (Outflow) from Investing Activities	(4,215)	(16,352)	(11,305)	(7,959)	(10,221)
Net Cash Inflow / (Outflow) from Financing Activities	1,424,610	84,418	565,239	421,104	(136,552)
Number of Employees	41	41	42	42	43

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	The Bank of Tokyo-Mitsubishi UFJ, Ltd.				
	2013	2014	2015	2016	2017
ASSETS					
Cash & balances with treasury banks	4,726,787	4,016,022	4,233,157	3,526,232	3,643,762
Balances with other banks	351,590	9,643	127,674	59,615	126,818
Lending to financial institutions	2,327,718	1,408,414	3,741,212	4,010,103	7,651,694
Investments - Net	-	-	-	791,562	946,689
Advances - Net	1,754,481	2,257,101	2,589,396	1,851,745	2,198,204
Other assets	70,392	83,649	70,485	71,677	93,092
Operating fixed assets	62,051	70,538	61,442	47,719	32,658
Deferred tax assets	1,376	-	-	-	461
TOTAL ASSETS	9,294,395	7,845,367	10,823,366	10,358,653	14,693,378
LIABILITIES					
Bills payable	46,792	4,561	6,211	113,122	51,396
Borrowings from financial institutions	546,529	602,899	1,409,814	829,231	813,775
Deposits and other accounts	4,050,656	3,271,199	5,223,318	5,144,438	9,432,088
Sub-ordinate Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	127,744	129,028	161,719	241,845	232,967
Deferred Tax Liabilities	-	5,940	4,451	1,696	-
TOTAL LIABILITIES	4,771,721	4,013,627	6,805,513	6,330,332	10,530,226
NET ASSETS	4,522,674	3,831,740	4,017,853	4,028,321	4,163,152
REPRESENTED BY					
Head office capital account	4,432,860	3,716,072	3,856,160	3,856,160	3,856,160
Reserves	-	-	-	-	-
Advance against Equity	-	-	-	-	-
Minority Interest	-	-	-	-	-
Un-appropriated Profit	89,814	115,668	161,693	172,478	307,352
Surplus/Deficit on revaluation of assets	-	-	-	(317)	(360)
TOTAL	4,522,674	3,831,740	4,017,853	4,028,321	4,163,152
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	356,417	479,522	418,598	435,908	564,584
Mark-Up/ Return/Interest Expenses	299,628	387,087	337,824	349,864	399,760
Net Mark-Up / Interest Income	56,789	92,435	80,774	86,044	164,824
Provisions & Bad Debts written off directly	-	-	-	-	-
Net Mark-Up / Interest Income after Provision	56,789	92,435	80,774	86,044	164,824
Fees, Commission & Brokerage Income	27,735	39,253	36,975	30,611	29,346
Dividend Income	-	-	-	-	-
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	98,066	128,050	143,942	131,855	133,623
Other Income	35	4,658	4,315	1,445	147,790
Total Non - Markup / Interest Income	125,836	171,961	185,232	163,911	310,759
Administrative Expenses	161,185	193,715	201,907	220,577	245,497
Other Expenses	429	1,680	1,334	757	4,766
Total Non-Markup/Interest Expenses	161,614	195,395	203,241	221,334	250,263
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	21,011	69,001	62,765	28,621	225,320
Taxation - Current	7,282	25,128	22,932	12,789	91,093
- Prior Years	-	8,668	(3,577)	7,494	2,049
- Deferred	837	8,028	(1,883)	(2,537)	(2,330)
PROFIT/ (LOSS) AFTER TAXATION	12,892	27,177	45,293	10,875	134,508
Net Cash Inflow / (Outflow) from Operating Activities	372,915	(313,418)	201,179	21,064	194,778
Net Cash Inflow / (Outflow) from Investing Activities	(44,550)	(22,506)	(6,101)	(796,048)	(10,045)
Net Cash Inflow / (Outflow) from Financing Activities	553,279	-	-	-	-
Number of Employees	53	59	55	52	52