

## 22.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(Thousand Rupees)

Bank	End Jun.	Paid-up Capital	Reserves	Deposits	Due to Other Banks	Other Liabilities	Balance of Profit or Loss(-)	<b>Total Liabilities /Assets</b>
<b>1. Zarai Taraqiati Bank Limited (ADB)</b>								
	1995	3,214,323	3,214,323	2,506,268	48,003,749	4,459,718	72,664	<b>61,471,045</b>
	1996	3,214,323	3,479,987	2,093,118	50,528,413	4,562,018	--	<b>63,877,859</b>
	1997	3,214,423	3,675,594	1,493,989	52,799,093	5,133,096	195,607	<b>66,511,802</b>
<b>2. Federal Bank for Co-operatives</b>								
	1995	200,000	216,961	118,825	4,076,622	57,631	510	<b>4,669,649</b>
	1996	200,000	246,961	143,305	4,043,617	103,091	4,287	<b>4,743,260</b>
	1997	200,000	305,962	162,852	3,802,887	120,327	13,237	<b>4,605,265</b>
<b>3. Industrial Development Bank of Pakistan</b>								
	1995	157,000	745,880	7,719,917	6,428,053	5,899,925	--	<b>20,950,775</b>
	1996	157,000	727,863	8,967,066	5,334,275	5,508,865	--	<b>20,695,069</b>
	1997	157,000	342,311	10,518,009	6,985,584	5,472,600	--	<b>23,475,564</b>
<b>4. Punjab Provincial Co-operative Bank Limited</b>								
	1995	71,192	645,622	1,017,919	2,725,111	1,042,993	83,223	<b>5,586,100</b>
	1996	89,030	710,981	1,124,017	2,750,689	1,237,072	65,634	<b>5,977,423</b>
	1997	91,216	753,325	1,163,017	2,554,907	1,073,785	36,007	<b>5,672,257</b>

## 22.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(Thousand Rupees)

Cash		Bills Purchased & Discounted	Loans and Advances	Investments		Premises & Immovable Property	Other Assets	Dividend Declared	Location of Head Office
In Hand	At Banks			Government Securities	Others				
1,037,685	688,397	--	48,036,086	1,453,737	45,698	156,944	10,052,498	--	<b>Islamabad</b>
906,130	637,299	--	50,131,217	2,380,982	45,698	189,766	9,586,767	--	
864,389	724,383	--	50,646,545	3,031,329	45,698	203,795	10,995,664	--	
18,932	118,910	--	4,390,254	52,369	41,785	17,578	29,821	--	<b>Islamabad</b>
20,246	142,765	--	4,415,830	55,650	45,607	17,163	45,999	--	
20,840	166,826	--	4,237,573	56,751	58,685	16,734	47,856	--	
462,551	338,427	--	13,517,401	1,906,405	60,881	140,586	4,500,529	--	<b>Karachi</b>
527,238	131,411	--	14,348,927	780,334	260,441	138,518	4,507,952	--	
544,581	70,827	--	15,565,214	2,030,870	261,122	136,443	4,866,507	--	
195,445	1,485,349	1,205	2,644,771	344,741	8,499	223,396	682,694	--	<b>Lahore</b>
132,079	1,113,789	20,595	3,327,879	387,698	8,423	340,397	646,563	--	
92,557	762,153	3,637	3,386,993	385,677	11,809	355,670	673,760	--	

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## 22.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(Thousand Rupees)

Bank	(End Dec.)	Paid-up Capital	Reserves	Deposits	Due to Other Banks	Other Liabilities	Balance of Profit or Loss(-)	Total Liabilities /Assets
<b>5. Allied Bank of Pakistan Ltd.</b>								
	1995	680,479	433,192	51,124,237	3,467,167	31,812,244	106	<b>87,623,902</b>
	1996	850,525	538,533	55,896,799	4,015,193	30,100,002	338	<b>91,401,052</b>
	1997	1,063,156	451,760	63,429,709	4,914,558	2,543,965	502	<b>72,403,650</b>
<b>6. Askari Commercial Bank Ltd.</b>								
	1995	517,500	374,300	9,850,836	1,499,193	10,496,074	1,552	<b>22,789,422</b>
	1996	816,750	763,250	14,126,330	1,529,339	13,424,124	1,413	<b>30,661,206</b>
	1997	939,262	834,738	19,481,902	1,958,225	898,347	675	<b>24,113,149</b>
<b>7. Bank Al-Habib Ltd.</b>								
	1995	300,000	305,000	6,353,352	989,066	3,284,506	5,515	<b>11,237,439</b>
	1996	300,000	418,000	8,572,525	1,269,067	4,156,126	475	<b>14,716,193</b>
	1997	300,000	517,500	13,445,196	1,564,225	683,966	3,619	<b>16,514,506</b>
<b>8. Bolan Bank Ltd.</b>								
	1995	300,000	79,100	2,394,056	139,145	1,010,172	6	<b>3,922,479</b>
	1996	300,000	107,100	3,445,099	57,662	1,133,693	136	<b>5,043,690</b>
	1997	322,500	119,700	5,761,170	94,134	209,673	253	<b>6,507,430</b>
<b>9. First Women Bank Ltd.</b>								
	1995	200,000	21,265	2,392,221	126,351	229,074	900	<b>2,969,810</b>
	1996	200,000	21,265	2,317,212	47,098	238,076	(-)128,834	<b>2,694,817</b>
	1997	200,000	21,265	2,161,948	248,939	106,963	(-)128,008	<b>2,611,107</b>
<b>10. Habib Bank Ltd.</b>								
	1995	2,478,495	4,844,000	194,660,632	14,647,380	119,866,520	76,377	<b>336,573,405</b>
	1996	2,478,495	4,862,000	213,490,949	15,213,445	129,664,775	(-)3,375,069	<b>362,334,595</b>
	1997	2,478,495	5,834,644	211,383,128	19,023,616	20,840,685	(-)3,778,678	<b>255,781,890</b>
<b>11. Bank Al-Falah (Former Habib Credit &amp; Exchange Bank Ltd.)</b>								
	1995	600,000	93,000	7,182,826	502,376	4,969,149	8,970	<b>13,356,321</b>
	1996	600,000	111,000	8,070,588	469,268	3,327,239	2,339	<b>12,580,434</b>
	1997	600,000	111,021	9,018,777	553,042	2,175,715	2,420	<b>12,461,975</b>

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(Thousand Rupees)

Cash		Bills Purchased & Discounted	Loans and Advances	Investments		Premises & Immovable Property	Other Assets	Dividend Declared	Location of Head Office
In Hand	At Banks			Government Securities	Others				
6,705,098	2,036,848	3,761,357	25,790,627	12,768,555	2,857,395	287,553	33,422,469	--	<b>Karachi</b>
7,159,269	1,627,627	4,733,744	27,702,519	12,797,312	2,776,927	449,792	34,157,862	--	
2,823,672	4,873,505	5,264,270	34,384,186	16,915,350	3,613,349	462,294	4,067,024	--	
930,110	712,455	2,346,917	4,686,123	2,360,950	61,996	50,084	11,640,787	--	<b>Rawalpindi</b>
1,225,894	1,683,888	2,369,814	4,935,566	6,038,485	141,824	111,111	14,154,624	--	
385,519	1,036,076	3,080,491	6,431,372	11,613,985	174,191	111,654	1,279,861	--	
1,014,337	50,608	743,678	2,322,984	1,903,302	28,502	3,484	2,278,764	--	<b>Karachi</b>
1,783,180	228,246	888,775	3,364,859	2,023,249	32,059	33,517	2,883,554	--	
2,117,051	41,793	929,779	4,733,942	2,453,607	35,461	79,435	4,325,125	--	
357,410	638,492	1,384,084	6,044,265	7,410,604	29,133	70,660	579,858	--	
544,982	34,218	40,517	1,064,681	779,266	--	47,151	1,411,664	--	<b>Quetta</b>
683,140	70,693	36,861	1,937,477	660,738	--	124,744	1,530,037	--	
525,015	490,778	32,866	3,131,933	1,440,842	--	254,780	631,216	--	
377,431	30,599	16,765	323,777	1,058,777	7,131	13,765	1,141,565	--	<b>Karachi</b>
295,990	85,506	9,669	406,500	704,962	3,326	15,510	1,173,354	--	
98,998	173,539	5,754	446,624	1,389,512	2,970	16,723	476,987	--	
20,463,293	12,140,409	15,485,954	103,769,938	54,643,177	556,106	882,729	128,631,804	--	<b>Karachi</b>
20,564,220	17,398,282	15,485,954	116,319,018	52,044,656	8,871,903	1,116,279	130,534,283	--	
3,347,270	27,552,135	15,445,184	128,919,154	50,177,993	5,450,249	4,777,443	20,112,462	--	
968,088	70,090	587,306	3,051,541	3,268,939	1,250	165,433	5,243,674	--	<b>Karachi</b>
1,059,719	50,016	440,235	3,184,537	3,591,324	50,520	160,584	4,043,500	--	
126,228	405,946	528,135	6,990,852	3,306,932	41,815	155,034	907,033	--	

(Contd.)

## 22.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(Thousand Rupees)

Bank	(End Dec.)	Paid-up Capital	Reserves	Deposits	Due to Other Banks	Other Liabilities	Balance of Profit or Loss(-)	Total Liabilities /Assets
<b>12. Indus Bank Ltd.</b>	1995	300,000	15,457	1,263,408	56,338	334,390	33,127	<b>2,002,721</b>
	1996	300,000	16,015	1,501,406	49,392	496,280	34,428	<b>2,397,521</b>
	1997	300,000	16,086	2,592,292	388,520	67,888	4,714	<b>3,369,500</b>
<b>13. Metropolitan Bank Ltd.</b>	1995	300,000	242,901	4,266,919	1,194,623	2,362,913	380	<b>8,367,736</b>
	1996	300,000	347,201	5,833,897	1,542,006	3,799,253	3,225	<b>11,825,582</b>
	1997	300,000	502,801	9,608,145	2,366,180	692,475	26,577	<b>13,496,178</b>
<b>14. Muslim Commercial Bank Ltd.</b>	1995	1,517,117	777,096	99,641,143	7,049,489	39,655,306	397	<b>148,640,548</b>
	1996	1,820,541	473,672	112,964,515	7,940,960	40,043,328	82,686	<b>163,325,702</b>
	1997	1,820,541	1,716,773	124,391,460	9,789,998	12,375,979	387	<b>150,095,138</b>
<b>15. National Bank of Pakistan</b>	1995	1,463,880	6,376,388	208,282,998	6,772,607	97,284,009	1,498	<b>320,181,380</b>
	1996	1,463,880	6,376,388	243,087,470	10,261,204	109,704,400	(-793,774)	<b>370,099,568</b>
	1997	1,463,880	6,382,556	254,862,900	9,757,026	38,870,438	(-738,260)	<b>310,598,540</b>
<b>16. Prime Commercial Bank Ltd.</b>	1995	300,000	271,000	4,363,513	659,417	8,999,990	222	<b>14,594,142</b>
	1996	345,000	299,000	5,311,383	419,632	5,203,934	433	<b>11,579,382</b>
	1997	674,475	400,000	6,865,617	594,287	464,219	168	<b>8,998,766</b>
<b>17. Soneri Bank Ltd.</b>	1995	379,500	227,434	5,114,795	736,384	2,621,443	3,144	<b>10,082,700</b>
	1996	379,500	322,236	6,654,719	702,620	4,777,592	1,255	<b>12,837,922</b>
	1997	379,500	493,812	9,845,050	1,553,064	681,524	1,382	<b>12,954,332</b>
<b>18. Schon Bank Ltd.</b>	1995	500,000	70,700	2,107,238	410,390	1,071,283	12	<b>4,159,623</b>
	1996	500,000	160,720	3,102,397	685,063	1,475,812	83	<b>5,924,075</b>
	1997	500,000	80,370	4,777,840	1,457,857	153,542	66	<b>6,969,675</b>

## 22.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(Thousand Rupees)

Cash		Bills Pur- chased & Discounted	Loans and Advances	Investments		Premises & Immovable Property	Other Assets	Dividend Declared	Location of Head Office
In Hand	At Banks			Government Securities	Others				
213,627	11,072	2,916	179,060	146,000	773,392	--	676,655	--	<b>Peshawar</b>
352,320	47,370	42,280	296,562	300,000	399,558	--	959,431	--	
100,525	225,750	60,124	1,799,239	555,000	74,700	50,636	503,526	--	
1,480,204	92,272	679,721	2,268,801	1,521,569	2	18,844	2,306,323	--	<b>Karachi</b>
2,021,593	100,155	1,224,554	2,707,615	1,985,335	--	33,890	3,752,441	--	
169,298	650,590	2,721,998	3,812,824	5,324,459	--	50,598	766,411	--	
14,622,207	680,828	7,802,373	43,245,596	36,805,878	7,145,783	599,752	37,738,131	--	<b>Karachi</b>
16,025,210	556,983	9,958,092	48,406,756	39,996,078	7,446,461	888,441	40,047,681	--	
3,873,636	9,475,725	8,362,198	60,309,637	51,825,984	6,268,744	2,873,580	7,105,634	--	
23,095,838	27,668,435	7,228,653	74,299,384	72,980,715	22,772,806	594,817	91,540,732	--	<b>Karachi</b>
33,847,051	21,872,866	9,905,049	78,892,689	82,436,518	28,449,697	782,727	113,912,971	--	
2,394,633	47,245,704	7,365,448	114,587,481	95,230,891	11,216,985	3,633,877	28,923,521	--	
1,023,633	64,575	308,891	2,275,424	1,819,588	--	5,936	3,007,537	--	<b>Lahore</b>
959,524	83,412	508,778	2,564,935	1,978,942	--	5,893	5,477,898	--	
155,436	393,442	533,330	3,870,592	3,553,671	47,011	39,420	405,864	--	
1,095,681	79,178	993,482	2,300,004	1,940,553	9,910	48,857	3,615,035	--	<b>Karachi</b>
1,368,758	235,557	766,456	3,414,290	2,147,865	69,231	81,987	4,753,778	--	
221,536	792,560	1,097,284	5,090,235	4,745,049	174,744	129,570	700,354	--	
535,919	234,667	326,677	1,314,881	450,000	168,612	--	1,128,867	--	<b>Karachi</b>
656,415	327,776	348,446	1,990,918	480,000	440,454	--	1,680,066	--	
220,158	416,697	457,482	3,905,436	1,048,230	39,451	23,648	858,573	--	

(Contd.)

## 22.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(Thousand Rupees)

Bank	(End Dec.)	Paid-up Capital	Reserves	Deposits	Due to Other Banks	Other Liabilities	Balance of Profit or Loss(-)	Total Liabilities /Assets
19. <b>Union Bank Ltd.</b>	1995	506,250	270,281	6,758,036	1,678,142	9,846,606	5,378	<b>19,064,693</b>
	1996	569,531	311,400	8,943,743	1,806,527	5,807,756	8,484	<b>17,447,441</b>
	1997	569,531	400,903	11,694,648	1,968,081	522,548	14,466	<b>15,170,177</b>
20. <b>United Bank Ltd.</b>	1995	1,481,680	2,113,000	109,259,505	6,180,595	63,153,871	(-)720,941	<b>181,467,711</b>
	1996	1,481,680	2,113,000	105,937,584	4,297,528	65,651,663	(-)2,243,974	<b>177,237,481</b>
	1997	1,481,680	3,460,130	106,710,654	3,862,352	9,449,553	(-)23,473,244	<b>101,491,125</b>
21. <b>Faysal Bank</b>	1996	1,210,000	814,906	12,769,542	1,465,366	15,568,175	190,403	<b>32,018,392</b>
	1997	1,210,000	1,148,192	15,755,106	1,698,602	1,526,308	45,151	<b>21,383,359</b>
22. <b>The Bank of Punjab</b>	1995	157,500	917,750	12,116,247	145,902	1,394,838	824	<b>14,733,061</b>
	1996	612,203	894,250	13,153,442	507,907	2,923,361	2,440	<b>18,093,603</b>
	1997	704,033	967,302	15,797,475	208,967	831,419	2,440	<b>18,511,636</b>
23. <b>The Bank of Khyber</b>	1995	245,000	132,000	3,677,230	71,770	735,601	17,673	<b>4,879,274</b>
	1996	245,000	196,000	4,608,320	465,061	1,883,994	7,944	<b>7,406,319</b>
	1997	379,250	223,000	6,159,898	734,978	449,384	5,941	<b>7,952,451</b>
24. <b>Platinum Commercial Bank</b>	1996	500,000	12,347	2,841,243	298,923	1,828,911	49,377	<b>5,530,801</b>
	1997	500,000	20,357	4,065,432	784,361	136,170	81,419	<b>5,587,739</b>
25. <b>Prudential Commercial Bank</b>	1996	300,000	38,000	2,091,002	970,692	2,162,493	1,277	<b>5,563,464</b>
	1997	300,000	63,000	3,005,134	1,750,954	187,285	1,066	<b>5,307,439</b>

## 22.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(Thousand Rupees)

Cash		Bills Purchased & Discounted	Loans and Advances	Investments		Premises & Immovable Property	Other Assets	Dividend Declared	Location of Head Office
In Hand	At Banks			Government Securities	Others				
2,237,167	14,233	1,654,004	3,343,788	1,584,212	183,120	32,274	10,015,895	--	<b>Lahore</b>
2,581,872	77,242	1,511,506	4,346,796	2,222,983	180,133	31,198	6,495,711	--	
382,602	714,246	1,537,928	5,761,766	4,919,759	358,655	32,464	1,462,757	--	
9,687,756	10,095,017	70,677,020	61,115,877	18,430,247	6,808,725	397,758	4,255,311	--	<b>Karachi</b>
10,932,469	11,411,835	9,435,977	59,143,820	12,530,745	6,850,630	386,009	66,545,996	--	
2,309,261	13,377,258	9,776,457	44,446,471	15,594,453	6,838,597	664,044	8,484,584	--	
1,692,125	67,042	254,813	10,584,666	--	3,658,199	134,212	15,627,335	--	<b>Karachi</b>
105,724	1,027,808	557,054	10,286,651	2,277,999	3,078,327	66,637	3,983,159	--	
1,899,696	102,655	58,877	2,849,679	1,097,288	5,551,258	75,155	3,098,453	--	<b>Lahore</b>
1,874,887	1,721,227	90,037	4,118,257	1,180,000	4,255,365	82,549	4,771,281	--	
561,268	3,333,518	128,333	5,212,631	5,206,624	718,175	142,486	3,208,601	--	
398,986	713,066	16,642	1,022,091	536,117	67,401	1,370	2,123,601	--	<b>Peshawar</b>
762,058	655,400	193,347	1,983,741	1,357,556	212,808	52,634	2,188,765	--	
63,540	1,053,083	425,142	3,299,315	1,562,594	662,146	51,495	835,136	--	
542,453	36,171	130,533	1,609,605	915,290	--	19,893	2,276,856	--	<b>Lahore</b>
80,513	295,382	316,308	2,718,196	1,785,000	--	36,982	355,358	--	
393,577	187,713	26,704	1,569,027	929,500	--	29,938	2,427,005	--	<b>Islamabad</b>
62,743	516,909	184,188	3,072,579	912,523	196,568	--	361,929	--	

(Contd.)



## 22.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Allied Bank of Pakistan		
	1998	1999	2000
<b>Assets</b>	<b>89,358,167</b>	<b>106,926,331</b>	<b>105,914,098</b>
Cash and Cash Balances	7,646,937	8,601,193	7,690,880
Balances with other banks	1,878,796	1,757,510	2,460,101
Lending to financial institutions	-	-	5,976,393
Money at call and short notice	100,000	300,000	-
Investments	25,605,470	26,774,766	18,114,369
Advances - net of provision	42,719,179	55,263,762	57,195,495
Operating fixed assets	2,488,619	3,062,045	3,066,645
Capital work in progress	37,472	44,246	-
Net investment in finance lease	53,707	34,415	-
Other assets	8,827,987	11,088,394	10,206,409
Deferred Tax Assets	-	-	1,203,806
<b>Liabilities</b>	<b>86,356,261</b>	<b>103,913,881</b>	<b>107,884,449</b>
Deposits & other accounts	76,541,153	93,107,291	96,803,201
Borrowings from other banks, agents etc.	6,243,517	7,144,163	6,766,080
Bills payable	1,084,151	1,073,491	940,134
Other liabilities	2,487,440	2,588,936	3,347,028
Liability against assets subject to finance lease	-	-	28,006
Deferred liabilities	-	-	-
<b>Net Assets</b>	<b>3,001,906</b>	<b>3,012,450</b>	<b>(1,970,351)</b>
<b>Represented by</b>			
Share capital	1,063,156	1,063,156	1,063,156
Reserve fund & other reserves	455,760	480,760	480,760
Unappropriated/unremitted profit	16,094	1,638	(4,840,168)
<b>Shareholders' equity</b>	<b>1,535,010</b>	<b>1,545,554</b>	<b>(3,296,252)</b>
Surplus on revaluation of fixed assets	1,466,896	1,466,896	1,325,901
Sub-ordinated debt	-	-	-
<b>Memorandum items:</b>			
Bills for collection	10,910,897	8,142,388	-
Acceptances, endorsements and other obligations	13,354,826	18,360,244	-
Contingent liabilities and commitments	-	-	-

Note: Revised classification was adopted vide BPRD circulars No. 31 dated 13<sup>th</sup> August, 1997.

## 22.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

ITEM	Askari Commercial Bank Ltd.		
	1998	1999	2000
<b>Assets</b>	<b>28,731,103</b>	<b>31,026,845</b>	<b>38,454,262</b>
Cash	2,302,964	3,035,275	4,424,170
Balances with other banks	226,160	1,265,147	2,197,553
Money at call and short notice	975,000	2,910,000	3,434,882
Investments	13,888,475	8,678,879	8,651,358
Advances - net of provision	9,708,350	13,056,146	17,892,567
Operating fixed assets	340,965	464,633	640,615
Capital work in progress	159,622	71,193	0
Net investment in finance lease			
Other assets	1,129,567	1,545,572	1,213,117
<b>Liabilities</b>	<b>26,794,538</b>	<b>28,980,424</b>	<b>36,299,707</b>
Deposits & other accounts	23,413,153	24,357,594	30,359,824
Borrowings from other banks, agents etc.	2,316,400	3,243,678	4,773,458
Bills payable	213,839	217,651	191,694
Other liabilities	725,414	891,219	748,048
Liability against assets subject to finance lease	55,732	37,282	41,683
Deferred liabilities	70,000	233,000	185,000
<b>Net Assets</b>	<b>1,936,565</b>	<b>2,046,421</b>	<b>2,154,555</b>
<b>Represented by</b>			
Share capital	986,226	986,226	986,226
Reserve fund & other reserves	949,775	1,059,675	1,227,349
Unappropriated/unremitted profit	564	520	500
<b>Shareholders' equity</b>	<b>1,936,565</b>	<b>2,046,421</b>	<b>2,214,075</b>
Surplus on revaluation of fixed assets	-	-	(59,520)
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
Bills for collection	4,594,316	4,949,349	5,832,697
Acceptances, endorsements and other obligations	1,906,859	4,272,083	5,192,313
Contingent liabilities and commitments	18,696,797	22,131,995	23,857,310

(Contd.)

## 22.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Bank Al Falah Ltd.		
	1998	1999	2000
<b>Assets</b>	<b>14,321,107</b>	<b>21,019,608</b>	<b>28,854,632</b>
Cash	721,285	1,687,256	2,044,825
Balances with other banks	386,211	1,161,434	1,797,986
Money at call and short notice	248,000	100,000	2,260,315
Investments	3,406,514	4,993,035	4,874,700
Advances - net of provision	7,757,708	10,327,324	15,242,317
Operating fixed assets	263,760	1,153,607	1,287,355
Capital work in progress	-	-	-
Net investment in finance lease	-	-	256,216
Other assets	1,537,629	1,596,952	1,090,918
<b>Liabilities</b>	<b>13,462,301</b>	<b>19,293,328</b>	<b>27,136,530</b>
Deposits & other accounts	11,878,221	15,820,473	20,481,568
Borrowings from other banks, agents etc.	1,348,313	2,972,240	5,916,603
Bills payable	51,737	120,868	106,353
Other liabilities	176,630	372,855	632,006
Liability against assets subject to finance lease	-	-	-
Deferred liabilities	7,400	6,892	-
<b>Net Assets</b>	<b>858,806</b>	<b>1,726,280</b>	<b>1,718,102</b>
<b>Represented by</b>			
Share capital	600,000	600,000	600,000
Reserve fund & other reserves	255,094	286,399	299,469
Unappropriated/unremitted profit	3,712	8,931	1,211
<b>Shareholders' equity</b>	<b>858,806</b>	<b>895,330</b>	<b>900,680</b>
Surplus on revaluation of fixed assets	-	830,950	817,422
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
Bills for collection	1,759,691	1,986,830	3,528,206
Acceptances, endorsements and other obligations	963,260	1,193,386	4,586,797
Contingent liabilities and commitments	6,012,533	5,607,975	10,201,324

## 22.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Bank Al- Habib Ltd.		
	1998	1999	2000
<b>Assets</b>	<b>16,897,148</b>	<b>19,870,187</b>	<b>24,137,694</b>
Cash	1,258,286	1,839,504	1,437,760
Balances with other banks	448,826	1,590,050	1,785,533
Money at call and short notice	100,000	180,000	1,490,000
Investments	6,999,149	4,600,990	3,783,664
Advances - net of provision	7,563,887	10,925,299	14,722,099
Operating fixed assets	210,285	241,841	255,615
Capital work in progress	415	20,869	35,189
Net investment in finance lease	-	-	-
Other assets	316,300	471,634	627,834
<b>Liabilities</b>	<b>15,880,857</b>	<b>18,701,168</b>	<b>22,827,380</b>
Deposits & other accounts	13,225,945	14,112,870	17,822,654
Borrowings from other banks, agents etc.	2,083,305	4,035,320	4,327,974
Bills payable	134,410	146,985	121,078
Other liabilities	437,197	405,993	555,674
Liability against assets subject to finance lease	-	-	-
Deferred liabilities	-	-	-
<b>Net Assets</b>	<b>1,016,291</b>	<b>1,169,019</b>	<b>1,310,314</b>
<b>Represented by</b>			
Share capital	379,500	500,940	601,128
Reserve fund & other reserves	509,000	565,000	120,226
Reserve for prop. bonus shares	121,440	100,188	596,000
Unappropriated/unremitted profit	6,351	2,891	4,843
<b>Shareholders' equity</b>	<b>1,016,291</b>	<b>1,169,019</b>	<b>1,322,197</b>
Surplus on revaluation of fixed assets	-	-	(11,883)
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
Bills for collection	1,645,336	2,619,786	3,185,123
Acceptances, endorsements and other obligations	1,267,343	2,064,833	3,936,717
Contingent liabilities and commitments			

(Contd.)

## 22.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Bolan Bank Ltd.		
	1998	1999	2000
<b>Assets</b>	<b>5,679,400</b>	<b>5,896,884</b>	<b>6,694,837</b>
Cash	668,505	788,742	646,554
Balances with other banks	248,582	226,992	411,974
Money at call and short notice	100,000	1,250,000	759,653
Investments	1,630,525	613,097	1,037,526
Advances - net of provision	2,033,503	1,863,239	2,813,386
Operating fixed assets	571,891	550,314	623,015
Capital work in progress	9,906	131,757	76,313
Net investment in finance lease	-	-	-
Other assets	416,488	472,743	326,416
<b>Liabilities</b>	<b>5,089,310</b>	<b>5,306,276</b>	<b>6,102,125</b>
Deposits & other accounts	4,797,729	4,853,103	5,243,174
Borrowings from other banks, agents etc.	116,189	187,453	554,469
Bills payable	103,737	175,955	186,533
Other liabilities	71,655	89,765	117,949
Liability against assets subject to finance lease	-	-	-
Deferred liabilities	-	-	-
<b>Net Assets</b>	<b>590,090</b>	<b>590,608</b>	<b>592,712</b>
<b>Represented by</b>			
Share capital	507,938	507,938	507,938
Reserve fund & other reserves	81,600	81,705	82,019
Reserve for prop. bonus shares			
Unappropriated/unremitted profit	552	965	2,223
<b>Shareholders' equity</b>	<b>590,090</b>	<b>590,608</b>	<b>592,180</b>
Surplus on revaluation of fixed assets	-	-	532
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
Bills for collection	275,409	303,376	471,329
Acceptances, endorsements and other obligations	575,850	593,551	1,010,213
Contingent liabilities and commitments	1,707,327	1,792,232	4,379,487

## 22.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

ITEM	Faysal Bank Ltd.		
	1998	1999	2000
<b>Assets</b>	<b>23,946,752</b>	<b>19,542,132</b>	<b>24,724,611</b>
Cash	4,381,992	3,213,293	788,297
Balances with other banks	126,439	289,946	385,925
Money at call and short notice	200,000		
Investments	3,615,206	3,319,379	160,000
Advances - net of provision	11,708,933	8,777,063	8,201,219
Operating fixed assets	334,736	333,244	10,966,601
Capital work in progress	41,174	3,208	300,804
Net investment in finance lease	1,553,472	1,187,504	1,071,323
Other assets	1,984,800	2,418,495	2,850,442
<b>Liabilities</b>	<b>21,809,284</b>	<b>17,652,283</b>	<b>22,324,964</b>
Deposits & other accounts	18,743,796	14,396,024	17,524,435
Borrowings from other banks, agents etc.	2,404,116	2,650,499	4,188,614
Bills payable	91,732	72,650	74,833
Other liabilities	569,640	533,110	537,082
Liability against assets subject to finance lease	-	-	-
Deferred liabilities			
<b>Net Assets</b>	<b>2,137,468</b>	<b>1,889,849</b>	<b>2,399,647</b>
<b>Represented by</b>			
Share capital	1,210,000	1,210,000	1,512,500
Reserve fund & other reserves	1,068,192	1,068,192	1,109,652
Unappropriated/unremitted profit	(140,724)	(388,343)	(222,505)
<b>Shareholders' equity</b>	<b>2,137,468</b>	<b>1,889,849</b>	<b>2,399,647</b>
Surplus on revaluation of fixed assets	-	-	-
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
Bills for collection	1,185,608	813,965	1,219,775
Acceptances, endorsements and other obligations	5,516,728	5,031,848	5,457,303
Contingent liabilities and commitments	4,480,206	2,665,279	2,694,664

(Contd.)

## 22.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

( End Jun. : Thousand Rupees)

ITEM	Federal Bank for Co-operatives		
	1998	1999	2000
<b>Assets</b>	<b>4,915,914</b>	<b>4,940,898</b>	<b>5,918,817</b>
Cash	31,595	42,447	33,378
Balances with other banks	160,391	172,622	172,885
Money at call and short notice	-	-	-
Investments	115,368	115,088	163,823
Advances - net of provision	4,527,511	4,494,405	5,402,434
Operating fixed assets	19,366	18,132	16,789
Capital work in progress	17,428	25,903	43,814
Net investment in finance lease	-	-	-
Other assets	44,255	72,301	85,694
<b>Liabilities</b>	<b>4,317,089</b>	<b>4,341,463</b>	<b>5,318,910</b>
Deposits & other accounts	161,009	172,629	178,472
Borrowings from other banks, agents etc.	4,096,535	4,095,155	5,037,630
Bills payable	-	-	-
Other liabilities	4,781	14,489	32,683
Liability against assets subject to finance lease	-	-	-
Deferred liabilities	54,764	59,190	70,125
<b>Net Assets</b>	<b>598,825</b>	<b>599,435</b>	<b>599,907</b>
<b>Represented by</b>			
Share capital	200,000	200,000	200,000
Reserve fund & other reserves	397,962	398,962	399,862
Unappropriated/unremitted profit	863	473	45
<b>Shareholders' equity</b>	<b>598,825</b>	<b>599,435</b>	<b>599,907</b>
Surplus on revaluation of fixed assets	-	-	-
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
Bills for collection	-	-	-
Acceptances, endorsements and other obligations	-	-	-
Contingent liabilities and commitments	2,296	2,296	2,296

## 22.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	First Women Bank Ltd.		
	1998	1999	2000
<b>Assets</b>	<b>2,553,865</b>	<b>2,816,855</b>	<b>3,720,202</b>
Cash	258,876	336,212	224,196
Balances with other banks	80,831	106,670	57,396
Money at call and short notice	175,000	855,000	1,575,000
Investments	1,211,257	663,384	824,084
Advances - net of provision	408,807	472,394	584,902
Operating fixed assets	34,469	53,019	52,586
Capital work in progress	-	-	-
Net investment in finance lease	-	-	-
Other assets	384,625	301,176	388,038
Deferred taxation	-	29,000	14,000
<b>Liabilities</b>	<b>2,439,935</b>	<b>2,748,337</b>	<b>3,610,201</b>
Deposits & other accounts	2,087,815	2,430,129	3,398,409
Borrowings from other banks, agents etc.	231,761	216,469	115,218
Bills payable	29,536	24,400	33,764
Other liabilities	77,301	61,056	58,993
Liability against assets subject to finance lease	-	-	-
Deferred liabilities	13,522	16,283	3,817
<b>Net Assets</b>	<b>113,930</b>	<b>68,518</b>	<b>110,001</b>
<b>Represented by</b>			
Share capital	200,000	200,000	200,000
Reserve fund & other reserves	21,265	21,265	29,564
Unappropriated / unremitted profit	(107,335)	(172,168)	(138,974)
<b>Shareholders' equity</b>	<b>113,930</b>	<b>49,097</b>	<b>90,590</b>
Surplus on revaluation of fixed assets	-	19,421	19,411
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
Bills for collection	11,599	36,646	7,733
Acceptances, endorsements and other obligations	52,480	8,959	4,245
Contingent liabilities and commitments	602,731	244,572	606,876

(Contd.)



## 22.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

ITEM	Habib Bank Ltd.		
	1998	1999	2000
<b>Assets</b>	<b>289,862,435</b>	<b>304,967,488</b>	<b>320,926,758</b>
Cash	20,621,237	22,726,139	12,869,044
Balances with other banks	20,213,499	20,470,125	24,474,658
Money at call and short notice	1,443,886	2,713,117	766,674
Investments	70,676,714	64,615,598	72,525,352
Advances - net of provision	137,123,804	159,817,845	173,822,905
Operating fixed assets	5,528,574	5,690,582	5,923,411
Capital work in progress	459,312	462,824	30,671
Net investment in finance lease	28,530	32,382	267,359
Other assets	33,766,879	28,438,876	30,246,684
Deferred taxation	-	-	-
<b>Liabilities</b>	<b>276,700,062</b>	<b>300,736,281</b>	<b>308,392,322</b>
Deposits & other accounts	237,964,211	251,779,188	265,751,324
Borrowings from other banks, agents etc.	20,132,851	32,118,639	23,923,589
Bills payable	6,029,325	5,611,698	5,376,924
Other liabilities	12,573,675	11,226,756	13,340,485
Liability against assets subject to finance lease	-	-	-
Deferred liabilities	-	-	-
<b>Net Assets</b>	<b>13,162,373</b>	<b>4,231,207</b>	<b>12,534,436</b>
<b>Represented by</b>			
Share capital	12,178,495	12,178,495	12,178,495
Reserve fund & other reserves	6,087,224	6,173,534	6,468,385
Unappropriated / unremitted profit	(8,851,871)	(17,934,389)	(17,876,069)
Other tier 1 Capital	-	-	8,000,000
<b>Shareholders' equity</b>	<b>9,413,848</b>	<b>417,640</b>	<b>770,811</b>
Surplus on revaluation of fixed assets	3,748,525	3,813,567	3,763,625
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
Bills for collection	48,567,527	51,633,891	55,364,241
Acceptances, endorsements and other obligations	35,344,783	30,486,213	38,676,527
Contingent liabilities and commitments	78,248,985	98,056,526	125,608,996

## 22.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Jun. : Thousand Rupees)

ITEM	Industrial Development Bank of Pakistan		
	1998	1999	2000
<b>Assets</b>	<b>18,845,359</b>	<b>22,253,927</b>	<b>21,474,534</b>
Cash	581,835	1,705,981	860,548
Balances with other banks	41,361	37,680	46,922
Money at call and short notice	175,000	325,000	25,000
Investments	2,391,299	1,894,046	2,455,378
Advances - net of provision	12,087,737	14,923,515	15,376,612
Operating fixed assets	155,817	151,799	148,268
Capital work in progress	227	-	-
Net investment in finance lease	8,025	3,134	-
Other assets	2,603,484	2,405,191	1,747,218
Assets in respect of Bangladesh	800,574	807,581	814,588
<b>Liabilities</b>	<b>23,040,604</b>	<b>26,529,599</b>	<b>28,629,435</b>
Deposits & other accounts	7,194,128	10,560,846	12,422,313
Borrowings from other banks, agents etc.	10,040,741	12,542,856	10,795,901
Bills payable	69,660	31,549	138,384
Other liabilities	4,935,501	2,585,797	4,457,874
Liabilities in respect of Bangladesh	800,574	807,581	814,588
Liability against assets subject to finance lease	-	970	375
Deferred liabilities	-	-	-
<b>Net Assets</b>	<b>(4,195,245)</b>	<b>(4,275,672)</b>	<b>(7,154,901)</b>
<b>Represented by</b>			
Share capital	157,000	157,000	157,000
Reserve fund & other reserves	745,880	750,548	750,548
Unappropriated/unremitted profit	(5,795,919)	(5,777,247)	(8,561,652)
<b>Shareholders' equity</b>	<b>(4,893,039)</b>	<b>(4,869,699)</b>	<b>(7,654,104)</b>
Other Items	-	-	-
Sub-ordinated debt	688,650	584,883	493,631
Deficit on revaluation Securities	-	-	(3,572)
Special Development Assistance	9,144	9,144	9,144
<b>Memorandum items</b>			
Bills for collection	10,247	112,352	87,545
Acceptances, endorsements and other obligations	2,678,337	2,348,246	1,831,143
Contingent liabilities and commitments	7,664,413	5,314,113	3,676,605
Government of Pakistan funds managed by the	116,856	124,630	94,239

(Contd.)

## 22.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

ITEM	Metropolitan Bank Ltd.		
	1998	1999	2000
<b>Assets</b>	<b>15,256,207</b>	<b>17,909,091</b>	<b>20,769,714</b>
Cash	846,060	1,437,606	900,852
Balances with other banks	631,404	1,339,189	1,568,976
Money at call and short notice	50,000	700,000	3,623,822
Investments	5,959,927	5,004,708	2,614,328
Advances - net of provision	7,189,943	8,865,967	11,367,182
Operating fixed assets	94,634	202,564	290,785
Capital work in progress	79150	25526	-
Net investment in finance lease	-	-	-
Other assets	405,089	333,531	403,769
<b>Liabilities</b>	<b>14,225,827</b>	<b>16,682,001</b>	<b>19,304,235</b>
Deposits & other accounts	10,714,847	12,096,035	13,136,063
Borrowings from other banks, agents etc.	3,063,423	3,743,216	5,257,290
Bills payable	161,831	290,500	167,669
Other liabilities	285,726	552,250	743,213
Liability against assets subject to finance lease	-	-	-
Deferred liabilities	-	-	-
<b>Net Assets</b>	<b>1,030,380</b>	<b>1,227,090</b>	<b>1,465,479</b>
<b>Represented by</b>			
Share capital	375,000	500,000	625,000
Reserve fund & other reserves	650,301	726,951	821,951
Unappropriated/unremitted profit	5,079	139	5,797
<b>Shareholders' equity</b>	<b>1,030,380</b>	<b>1,227,090</b>	<b>1,452,748</b>
Surplus on revaluation of fixed assets	-	-	12731
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
Bills for collection	2,303,969	2,917,278	4,183,514
Acceptances, endorsements and other obligations	1,964,812	2,987,190	4,652,894
Contingent liabilities and commitments	12,722,017	6,883,917	7,849,699

## 22.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Muslim Commercial Bank Ltd.		
	1998	1999	2000
<b>Assets</b>	<b>149,725,757</b>	<b>158,584,818</b>	<b>174,715,063</b>
Cash	13,559,218	17,669,913	12,571,424
Balances with other banks	788,081	3,603,458	4,757,413
Money at call and short notice	467,655	9,398,536	10,852,094
Investments	55,387,005	45,609,297	44,110,947
Advances - net of provision	65,514,219	67,399,328	86,359,139
Operating fixed assets	3,559,751	3,479,458	3,604,356
Capital work in progress	21,467	50,828	0
Net investment in finance lease		17,701	255,780
Other assets	10,428,361	11,356,299	12,203,910
<b>Liabilities</b>	<b>144,891,057</b>	<b>153,481,705</b>	<b>169,122,320</b>
Deposits & other accounts	123,821,807	130,325,036	135,990,147
Borrowings from other banks, agents etc.	7,562,164	8,780,541	16,890,675
Bills payable	4,611,819	5,292,910	7,803,443
Other liabilities	8,895,267	9,083,218	8,438,055
Liability against assets subject to finance lease	-	-	-
Deferred liabilities	-	-	-
<b>Net Assets</b>	<b>4,834,700</b>	<b>5,103,113</b>	<b>5,592,743</b>
<b>Represented by</b>			
Share capital	1,820,541	1,820,541	2,202,855
Reserve fund & other reserves	1,796,609	2,092,453	2,277,630
Unappropriated/unremitted profit	1,136	1,161	3,185
<b>Shareholders' equity</b>	<b>3,618,286</b>	<b>3,914,155</b>	<b>4,483,670</b>
Surplus on revaluation of fixed assets	1,216,414	1,188,958	1,109,073
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
Bills for collection	9,590,110	7,606,091	7,913,667
Acceptances, endorsements and other obligations	13,674,338	14,341,306	15,291,507
Contingent liabilities and commitments	24,154,551	25,114,216	39,878,671
	-	-	-

(Contd.)

## 22.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	National Bank of Pakistan		
	1998	1999	2000
<b>Assets</b>	<b>325,057,409</b>	<b>350,406,373</b>	<b>371,635,738</b>
Cash	52,646,553	64,793,405	70,944,010
Balances with other banks	12,777,002	20,021,108	29,150,948
Money at call and short notice	1,058,164	4,066,521	15,939,501
Investments	102,968,932	91,485,965	72,609,081
Advances - net of provision	109,524,000	122,559,342	140,318,362
Operating fixed assets	6,073,659	6,723,042	6,729,046
Capital work in progress	219,326	185,708	
Net investment in finance lease	-	-	-
Other assets	39,789,773	40,571,282	35,944,790
<b>Liabilities</b>	<b>309,908,350</b>	<b>334,235,184</b>	<b>354,652,821</b>
Deposits & other accounts	273,390,739	294,754,493	316,493,342
Borrowings from other banks, agents etc.	10,287,943	11,362,600	10,298,970
Bills payable	3,271,018	2,082,447	2,152,050
Other liabilities	22,958,650	26,035,644	25,274,874
Liability against assets subject to finance lease	-	-	-
Deferred liabilities	-	-	433,585
<b>Net Assets</b>	<b>15,149,059</b>	<b>16,171,189</b>	<b>16,982,917</b>
<b>Represented by</b>			
Share capital	1,463,880	1,463,880	1,463,880
Reserve fund & other reserves	-	-	9,728,799
Unappropriated/unremitted profit	(261,572)	-230,256	184,848
<b>Shareholders' equity</b>	<b>1,202,308</b>	<b>1,233,624</b>	<b>11,377,527</b>
Surplus on revaluation of fixed assets	5,170,896	5,813,342	5,605,390
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
Bills for collection	2,766,198	2,509,239	1,792,942
Acceptances, endorsements and other obligations	88,982,969	65,644,647	72,443,007
Contingent liabilities and commitments	85,088,188	77,640,074	71,440,248
Qarz-e-Hasna Fund	214,165	281,768	339,502

## 22.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	PICIC Commercial Bank		
	1998	1999	2000
<b>Assets</b>	<b>8,670,466</b>	<b>9,410,607</b>	<b>8,724,987</b>
Cash	586,211	577,759	355,457
Balances with other banks	523,986	120,956	743,653
Money at call and short notice	353,065	1,941,113	200,000
Investments	1,338,488	1,159,326	2,038,154
Advances - net of provision	5,206,250	4,932,921	4,745,830
Operating fixed assets	113,408	99,763	73,486
Capital work in progress	15,839	622	622
Net investment in finance lease	-	-	-
Other Assets	533,219	578,147	567,785
<b>Liabilities</b>	<b>8,075,838</b>	<b>8,775,326</b>	<b>8,058,839</b>
Deposits & other accounts	5,829,051	6,330,209	5,370,580
Borrowings from other banks, agents etc.	1,954,836	2,099,153	2,447,750
Bills payable	72,582	92,085	55,120
Other liabilities	212,558	247,546	180,960
Liability against assets subject to finance lease	6,811	6,333	4,429
Deferred liabilities			
<b>Net Assets</b>	<b>594,628</b>	<b>635,281</b>	<b>666,148</b>
<b>Represented by</b>			
Share capital	500,000	500,000	500,000
Reserve fund & other reserves	94,370	134,520	145,950
Unappropriated/unremitted profit	258	761	46,482
<b>Shareholders' equity</b>	<b>594,628</b>	<b>635,281</b>	<b>692,432</b>
Surplus on revaluation of fixed assets	-	-	(26,284)
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
Bills for collection	1,808,521	1,557,041	1,683,171
Acceptances, endorsements and other obligations	905,479	1,136,252	1,233,148
Contingent liabilities and commitments	6,565,943	6,345,710	4,984,593

(Contd.)

## 22.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Platinum Commercial Bank		
	1998	1999	2000
<b>Assets</b>	<b>6,632,444</b>	<b>7,601,470</b>	<b>9,593,170</b>
Cash	403,928	717,902	832,369
Balances with other banks	107,370	343,709	206,507
Money at call and short notice	310,000	854,615	790,000
Investments	1,512,398	827,172	840,076
Advances - net of provision	3,825,770	4,344,125	6,355,021
Operating fixed assets	145,392	235,224	250,019
Capital work in progress	38,040	-	-
Net investment in finance lease	-	-	-
Other assets	289,546	232,875	283,482
Deferred taxation	-	45,848	35,696
<b>Liabilities</b>	<b>5,993,652</b>	<b>6,882,609</b>	<b>8,818,752</b>
Deposits & other accounts	4,555,045	4,821,609	6,416,435
Borrowings from other banks, agents etc.	1,306,129	1,875,126	2,189,797
Bills payable	44,835	84,803	85,010
Other liabilities	87,643	97,514	118,052
Liability against assets subject to finance lease	-	3,557	9,458
Deferred liabilities	-	-	-
Deferred Tax	-	-	-
<b>Net Assets</b>	<b>638,792</b>	<b>718,861</b>	<b>774,418</b>
<b>Represented by</b>			
Share capital	500,000	500,000	550,000
Reserve fund & other reserves	27,760	154,775	211,886
Unappropriated/unremitted profit	111,032	64,086	12,532
<b>Shareholders' equity</b>	<b>638,792</b>	<b>718,861</b>	<b>774,418</b>
Surplus on revaluation of fixed assets	-	-	-
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
Bills for collection	677,351	708,264	1,588,529
Acceptances, endorsements and other obligations	823,875	1,266,359	1,011,439
Contingent liabilities and commitments	3,262,715	3,147,576	1,821,559

## 22.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

ITEM	Prime Commercial Bank Ltd.		
	1998	1999	2000
<b>Assets</b>	<b>10,123,030</b>	<b>10,575,556</b>	<b>10,904,370</b>
Cash	740,152	722,930	679,196
Balances with other banks	65,025	386,698	674,662
Money at call and short notice	330,083	860,000	185,000
Investments	3,654,749	2,645,292	2,196,264
Advances - net of provision	4,347,890	4,978,051	6,253,949
Operating fixed assets	217,826	187,263	148,685
Capital work in progress	-	-	-
Net investment in finance lease	-	-	-
Other assets	767,305	795,322	766,614
Deferred taxation	-	-	-
<b>Liabilities</b>	<b>9,211,359</b>	<b>9,594,779</b>	<b>9,776,442</b>
Deposits & other accounts	7,887,276	7,755,149	8,264,168
Borrowings from other banks, agents etc.	1,021,643	1,436,166	1,163,117
Bills payable	158,182	297,732	284,617
Other liabilities	103,243	90,317	61,067
Liability against assets subject to finance lease	41,015	15,415	3,473
Deferred liabilities	-	-	-
<b>Net Assets</b>	<b>911,671</b>	<b>980,777</b>	<b>1,127,928</b>
<b>Represented by</b>			
Share capital	674,475	674,475	674,475
Reserve fund & other reserves	236,891	305,891	453,434
Reserve for prop. Bonus shares			
Unappropriated/unremitted profit	305	411	19
<b>Shareholders' equity</b>	<b>911,671</b>	<b>980,777</b>	<b>1,127,928</b>
Surplus on revaluation of fixed assets	-	-	-
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
Bills for collection	2,167,064	2,928,020	2,910,328
Acceptances, endorsements and other obligations	1,494,903	1,380,278	2,338,078
Contingent liabilities and commitments	4,279,733	3,617,536	3,343,143

(Contd.)



## 22.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Prudential Commercial Bank Ltd.		
	1998	1999	2000
<b>Assets</b>	<b>6,477,909</b>	<b>8,217,845</b>	<b>8,785,726</b>
Cash	469,145	432,353	251,687
Balances with other banks	114,584	483,850	611,226
Money at call and short notice	131,103	-	-
Investments	995,281	1,205,101	889,336
Advances - net of provision	4,289,599	5,346,276	6,047,749
Operating fixed assets	148,198	162,199	175,829
Capital work in progress	-	-	-
Net investment in finance lease	-	-	-
Other assets	329,999	588,066	809,899
<b>Liabilities</b>	<b>5,913,784</b>	<b>7,597,472</b>	<b>8,998,996</b>
Deposits & other accounts	4,076,628	4,669,451	5,579,147
Borrowings from other banks, agents etc.	1,633,626	2,630,447	2,670,925
Bills payable	31,035	43,934	48,296
Other liabilities	151,303	233,640	669,402
Liability against assets subject to finance lease	21,192	20,000	31,226
Deferred liabilities	-	-	-
Deferred Tax	-	-	-
<b>Net Assets</b>	<b>564,125</b>	<b>620,373</b>	<b>-213,270</b>
<b>Represented by</b>			
Share capital	500,000	500,000	500,000
Reserve fund & other reserves	63,012	74,262	74,262
Unappropriated/unremitted profit	564,125	46,111	-791,087
<b>Shareholders' equity</b>	<b>1,127,137</b>	<b>620,373</b>	<b>-216,825</b>
Surplus on revaluation of fixed assets	(563,012)	-	3,555
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
Bills for collection	522,826	735,739	2,246,153
Acceptances, endorsements and other obligations	1,676,476	408,327	2,500,574
Contingent liabilities and commitments	5,698,182	3,882,966	4,094,647

## 22.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Jun. : Thousand Rupees)

ITEM	Punjab Provincial Co-operative Bank Limited		
	1998	1999	2000
<b>Assets</b>	<b>4,955,207</b>	<b>4,984,730</b>	<b>6,107,734</b>
Cash	1,047,031	492,028	1,486,530
Balances with other banks	81,699	668,331	1,184,357
Money at call and short notice	-	-	-
Investments	326,414	338,455	93,175
Advances - net of provision	3,128,524	3,143,846	2,980,415
Operating fixed assets	349,958	322,164	313,871
Capital work in progress	-	-	-
Net investment in finance lease	-	-	-
Other assets	21,581	19,906	49,386
<b>Liabilities</b>	<b>4,400,764</b>	<b>4,409,292</b>	<b>5,495,929</b>
Deposits & other accounts	1,222,075	1,257,629	1,346,199
Borrowings from other banks, agents etc.	3,033,246	2,982,124	3,982,883
Bills payable	-	-	-
Other liabilities	145,413	169,539	166,847
Liability against assets subject to finance lease	-	-	-
Deferred liabilities	-	-	-
<b>Net Assets</b>	<b>554,443</b>	<b>575,438</b>	<b>611,805</b>
<b>Represented by</b>			
Share capital	97,214	108,710	114,635
Reserve fund & other reserves	448,252	462,313	481,824
Unappropriated/unremitted profit	8,977	4,415	15,346
<b>Shareholders' equity</b>	<b>554,443</b>	<b>575,438</b>	<b>611,805</b>
Surplus on revaluation of fixed assets	-	-	-
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
Bills for collection	8,105	2,284	1,728
Acceptances, endorsements and other obligations	676	3,599	3,968
Contingent liabilities and commitments	-	-	-

(Contd.)

## 22.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Soneri Bank Ltd.		
	1998	1999	2000
<b>Assets</b>	<b>14,860,673</b>	<b>17,730,315</b>	<b>20,117,220</b>
Cash	889,037	1,346,109	1,245,437
Balances with other banks	266,772	520,241	713,729
Money at call and short notice	-	-	3083883
Investments	6,141,639	7,115,501	3,165,651
Advances - net of provision	6,630,801	7,796,707	10,931,001
Operating fixed assets	273,867	317,749	323,947
Capital work in progress	23,363	3,138	-
Net investment in finance lease	-	-	-
Other assets	599,806	545,070	528,450
Deferred taxation	35,388	85,800	125,122
<b>Liabilities</b>	<b>13,890,579</b>	<b>16,627,402</b>	<b>18,868,642</b>
Deposits & other accounts	11,040,955	12,262,293	14,029,595
Borrowings from other banks, agents etc.	2,421,589	3,744,924	4,155,128
Bills payable	148,254	303,437	335,993
Other liabilities	258,849	280,840	326,168
Liability against assets subject to finance lease	20,932	35,908	21,758
Deferred liabilities	-	-	-
<b>Net Assets</b>	<b>970,094</b>	<b>1,102,913</b>	<b>1,248,578</b>
<b>Represented by</b>			
Share capital	500,940	500,940	626,175
Reserve fund & other reserves	401,479	468,043	156,544
Reserve for prop. Bonus shares	-	125,235	488,920
Unappropriated/unremitted profit	67,675	8,695	996
<b>Shareholders' equity</b>	<b>970,094</b>	<b>1,102,913</b>	<b>1,272,635</b>
Surplus on revaluation of fixed assets	-	-	(24,057)
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
Bills for collection	1,839,898	2,053,097	2,757,603
Acceptances, endorsements and other obligations	1,590,485	2,385,027	3,209,548
Contingent liabilities and commitments	3,736,282	3,736,282	7,110,262

## 22.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	The Bank of Khyber		
	1998	1999	2000
<b>Assets</b>	<b>12,049,200</b>	<b>13,200,097</b>	<b>15,356,007</b>
Cash	564,767	818,000	389,907
Balances with other banks	895,911	697,512	602,264
Money at call and short notice	200,000	30,000	4,583,503
Investments	4,045,342	4,858,310	2,894,786
Advances - net of provision	5,512,194	5,760,125	5,746,240
Operating fixed assets	117,050	114,641	110,828
Capital work in progress	850	2,568	
Net investment in finance lease	-	-	-
Other assets	713,086	907,421	1,010,438
Deferred taxation	-	11,520	18,041
<b>Liabilities</b>	<b>11,378,849</b>	<b>12,491,192</b>	<b>14,909,976</b>
Deposits & other accounts	9,630,454	10,307,311	12,332,253
Borrowings from other banks, agents etc.	1,257,114	1,397,628	1,667,724
Bills payable	49,039	64,798	42,615
Other liabilities	424,856	704,278	865,236
Liability against assets subject to finance lease	16,883	8,245	2,148
Deferred liabilities	-	8,932	
Deferred Tax	503		-
<b>Net Assets</b>	<b>670,351</b>	<b>708,905</b>	<b>446,031</b>
<b>Represented by</b>			
Share capital	416,000	416,000	500,000
Reserve fund & other reserves	253,000	291,711	291,711
Unappropriated/unremitted profit	1,351	1,194	(156,181)
<b>Shareholders' equity</b>	<b>670,351</b>	<b>708,905</b>	<b>635,530</b>
Surplus on revaluation of fixed assets	-	-	(189,499)
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
Bills for collection	149,234	91,703	114,719
Acceptances, endorsements and other obligations	1,378,715	546,079	1,126,063
Contingent liabilities and commitments	5,422,112	5,798,446	6,850,187

(Contd.)

## 22.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

( End Dec. : Thousand Rupees)

ITEM	The Bank of Punjab		
	1998	1999	2000
<b>Assets</b>	<b>20,185,638</b>	<b>18,210,443</b>	<b>21,276,686</b>
Cash	3,929,570	2,021,955	1,483,412
Balances with other banks	2,415,827	2,071,514	458,204
Money at call and short notice	250,000	1,750,000	8,049,452
Investments	6,580,583	4,990,619	3,816,085
Advances - net of provision	5,611,527	6,150,648	6,143,664
Operating fixed assets	233,601	230,646	245,194
Capital work in progress	44,807	33,749	-
Net investment in finance lease	-	-	-
Other assets	1,119,723	961,312	888,598
Deffered tax assets	-	-	192,077
<b>Liabilities</b>	<b>18,090,723</b>	<b>16,387,289</b>	<b>19,095,683</b>
Deposits & other accounts	17,101,481	15,019,100	17,028,260
Borrowings from other banks, agents etc.	295,262	712,944	1,401,062
Bills payable	248,047	159,434	130,480
Other liabilities	442,933	492,811	535,881
Liability against assets subject to finance lease	3,000	3,000	-
Deferred liabilities	-	-	-
<b>Net Assets</b>	<b>1,794,915</b>	<b>1,823,154</b>	<b>2,181,003</b>
<b>Represented by</b>			
Share capital	774,436	851,880	851,880
Reserve fund & other reserves	1,020,343	971,049	1,327,231
Unappropriated/unremitted profit	136	225	447
<b>Shareholders' equity</b>	<b>1,794,915</b>	<b>1,823,154</b>	<b>2,179,558</b>
Surplus on revaluation of fixed assets	-	-	1,445
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
Bills for collection	261,252	202,254	343,337
Acceptances, endorsements and other obligations	905,581	1,001,008	800,909
Contingent liabilities and commitments	5,422,112	5,798,446	6,850,187

## 22.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Union Bank Ltd.		
	1998	1999	2000
<b>Assets</b>	<b>14,768,484</b>	<b>14,404,132</b>	<b>27,089,887</b>
Cash	993,992	914,568	1,503,070
Balances with other banks	203,223	606,854	892,943
Money at call and short notice		975,000	4,077,881
Investments	4,617,060	3,253,503	3,804,587
Advances - net of provision	8,039,646	7,520,100	13,345,951
Operating fixed assets	192,958	177,835	688,797
Capital work in progress	-	-	-
Net investment in finance lease	-	-	-
Other assets	721,605	956,272	2,386,865
Tax recoverable	-	-	
Deferred taxation	-	-	389,793
<b>Liabilities</b>	<b>13,889,722</b>	<b>13,379,683</b>	<b>26,099,972</b>
Deposits & other accounts	10,768,477	9,803,160	17,171,270
Borrowings from other banks, agents etc.	2,824,492	3,282,799	8,115,751
Bills payable	93,672	91,420	224,309
Other liabilities	165,529	175,162	496,865
Liability against assets subject to finance lease	37,552	27,142	91,777
Deferred liabilities	-	-	-
<b>Net Assets</b>	<b>878,762</b>	<b>1,024,449</b>	<b>989,915</b>
<b>Represented by</b>			
Share capital	569,531	569,531	654,961
Reserve fund & other reserves	306,000	420,930	335,765
Unappropriated/unremitted profit	3,231	33,988	86,909
<b>Shareholders' equity</b>	<b>878,762</b>	<b>1,024,449</b>	<b>1,077,635</b>
Surplus on revaluation of fixed assets	-	-	(87,720)
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
Bills for collection	2,899,064	2,717,982	3,470,735
Acceptances, endorsements and other obligations	911,808	1,302,505	2,795,797
Contingent liabilities and commitments	7,757,892	7,757,892	8,107,427

(Contd.)

## 22.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	United Bank Ltd.		
	1998	1999	2000
<b>Assets</b>	<b>139,991,644</b>	<b>154,450,457</b>	<b>155,211,116</b>
Cash	11,122,801	11,657,573	8,129,223
Balances with other banks	10,453,410	12,010,493	10,995,922
Money at call and short notice			
Investments	47,955,359	44,953,910	33,101,778
Advances - net of provision	48,468,324	61,714,410	74,156,421
Operating fixed assets	2,828,198	2,811,978	2,764,367
Capital work in progress	-	-	-
Net investment in finance lease	-	-	-
Other assets	19,163,552	6,789,328	11,385,333
Tax recoverable	-	5,411,265	6,380,572
Deferred taxation	-	9,101,500	8,297,500
<b>Liabilities</b>	<b>132,276,592</b>	<b>146,400,245</b>	<b>146,408,530</b>
Deposits & other accounts	117,718,301	127,133,204	128,679,245
Borrowings from other banks, agents etc.	5,495,192	7,329,160	4,859,758
Bills payable	865,559	1,508,553	1,186,961
Other liabilities	6,918,942	9,427,031	10,387,683
Liability against assets subject to finance lease	23,020	-	-
Deferred liabilities	1,255,578	1,002,297	1,294,883
<b>Net Assets</b>	<b>7,715,052</b>	<b>8,050,212</b>	<b>8,802,586</b>
<b>Represented by</b>			
Share capital	22,481,680	22,481,680	22,481,680
Reserve fund & other reserves	3,831,817	3,761,331	4,087,899
Unappropriated/unremitted profit	(20,782,295)	(20,376,649)	(19,842,975)
<b>Shareholders' equity</b>	<b>5,531,202</b>	<b>5,866,362</b>	<b>6,726,604</b>
Surplus on revaluation of fixed assets	2,183,850	2,183,850	2,075,982
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
Bills for collection	10,177,227	9,228,793	12,654,381
Acceptances, endorsements and other obligations	22,071,228	25,415,864	22,259,092
Contingent liabilities and commitments	23,267,158	21,016,049	29,466,643

## 22.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(Concl.)

(End Jun. : Thousand Rupees)

ITEM	Zarai Taraqati Bank Limited(ADBP)		
	1998	1999	2000
<b>Assets</b>	<b>69,403,026</b>	<b>76,348,884</b>	<b>78,024,739</b>
Cash	692,149	440,020	796,452
Balances with other banks	1,167,070	869,619	823,811
Money at call and short notice	4,631,650	1,351,206	2,839,152
Investments	3,308,207	3,357,073	3,286,570
Advances - net of provision	51,653,577	62,268,889	62,453,741
Operating fixed assets	358,954	368,168	369,763
Capital work in progress	227	-	-
Net investment in finance lease	-	-	-
Other assets	7,591,192	7,693,909	7,455,250
<b>Liabilities</b>	<b>66,209,471</b>	<b>71,394,793</b>	<b>72,834,549</b>
Deposits & other accounts	2,058,662	1,797,387	1,636,252
Borrowings from other banks, agents etc.	60,561,914	61,073,179	60,012,179
Bills payable	14,393	400,272	81,276
Other liabilities	3,574,502	8,123,955	11,104,842
Liability against assets subject to finance lease	-	-	-
Deferred liabilities	-	-	-
<b>Net Assets</b>	<b>3,193,555</b>	<b>4,954,091</b>	<b>5,190,190</b>
<b>Represented by</b>			
Share capital	3,214,323	3,214,323	3,214,323
Reserve fund & other reserves	-	1,739,768	1,975,867
Unappropriated/unremitted profit	(20,768)	-	-
<b>Shareholders' equity</b>	<b>3,193,555</b>	<b>4,954,091</b>	<b>5,190,190</b>
Surplus on revaluation of fixed assets	-	-	-
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
Bills for collection	31,463	31,463	-
Acceptances, endorsements and other obligations	-	-	-
Contingent liabilities and commitments	-	-	-



## 22.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(Thousand Rupees)

Bank	End Dec.	Capital*	Reserves	Deposits	Due to Other Banks	Other Liabilities	Balance of Profit or Loss(-)	Total Liabilities /Assets
<b>1. Al-Baraka Islamic</b>								
<b>Investment Bank Ltd.</b>	1995	137,000	--	1,011,053	229,871	1,603,043	17,151	<b>2,998,118</b>
	1996	160,480	--	1,305,716	257,413	2,242,600	28,167	<b>3,994,376</b>
<b>2. ABN AMRO</b>								
<b>(Algemene Bank Netherland )</b>	1995	687,766	--	11,057,664	1,110,462	9,136,480	123,812	<b>22,116,184</b>
	1996	1,206,840	--	19,485,460	1,147,336	12,443,224	161,378	<b>34,444,238</b>
<b>3. American Express</b>								
<b>Bank Ltd.</b>	1995	792,179	--	9,599,696	1,072,547	6,698,083	207,760	<b>18,370,265</b>
	1996	878,540	--	11,810,514	1,037,652	7,215,249	177,767	<b>21,119,722</b>
<b>4. ANZ Grindlays</b>								
<b>Bank p.l.c.</b>	1995	1,333,852	24,474	17,585,393	822,611	4,149,620	629,008	<b>24,544,958</b>
	1996	1,562,458	24,474	26,421,378	831,929	6,310,153	712,797	<b>35,863,189</b>
<b>5. Bank of America</b>								
	1995	773,541	--	9,361,176	831,880	7,086,577	345,683	<b>18,398,857</b>
	1996	986,357	--	13,271,310	837,498	7,850,219	428,122	<b>23,373,506</b>
<b>6. Credit Agricole Indosuez</b>								
	1995	329,861	--	3,861,899	279,438	2,006,295	77,702	<b>6,555,195</b>
	1996	355,156	--	8,351,150	222,913	1,950,791	20,047	<b>10,900,057</b>

\* Capital under section 13 (3) of B.C.O. 1962.

## 22.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(Thousand Rupees)

Cash		Bills Purchased & Discounted	Loans and Advances	Investments		Premises & Immovable Property	Other Assets	Location of Head Office
In Hand	At Banks			Government Securities	Others			
479,902	123,755	80,936	612,729	105,892	--	--	1,594,904	<b>Bahrain</b>
592,142	221,660	89,964	704,571	123,010	667	--	2,262,362	
2,640,550	11,073	800,567	5,252,175	3,653,313	--	138,607	9,619,899	<b>Netherland</b>
3,583,287	8,437	501,072	9,681,615	7,069,079	--	138,607	13,462,141	
2,395,367	87,525	521,217	6,256,392	2,222,292	--	--	6,887,472	<b>U.S.A.</b>
2,589,028	57,523	460,312	6,725,053	3,571,035	--	--	7,716,771	
3,229,538	71,152	525,486	8,240,768	7,551,072	80,124	52,243	4,794,575	<b>U.K.</b>
4,705,773	183,799	441,949	10,926,047	11,990,937	75,420	48,631	7,490,633	
1,800,352	13,772	899,160	5,602,784	2,162,129	305,500	--	7,612,160	<b>U.S.A.</b>
2,573,673	5,910	580,184	7,461,929	4,210,970	201,704	--	8,339,136	
599,532	72,250	366,881	2,288,892	984,804	--	--	2,242,836	<b>France</b>
1,008,009	112,593	188,028	2,740,133	4,548,011	--	--	2,303,283	

(Contd.)

## 22.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(Thousand Rupees)

Bank	End Dec.	Capital*	Reserves	Deposits	Due to Other Banks	Other Liabilities	Balance of Profit or Loss(-)	Total Liabilities /Assets
7. <b>Bank of Tokyo Ltd.</b>	1995	227,929	--	1,338,409	64,450	820,223	49,290	<b>2,500,301</b>
	1996	461,519	--	1,544,662	29,450	734,107	74,647	<b>2,844,385</b>
8. <b>Bank of Ceylon</b>	1995	34,250	--	6,280	--	24,480	(-) 2,753	<b>62,257</b>
	1996	40,120	--	633,376	23,708	120,108	5,904	<b>823,216</b>
9. <b>Citibank N.A.</b>	1995	2,548,777	--	33,227,907	1,763,403	13,504,568	347,208	<b>51,391,863</b>
	1996	2,985,604	--	43,304,112	1,737,111	14,261,365	226,749	<b>62,514,941</b>
10. <b>Deutsche Bank A.G.</b>	1995	676,354	--	4,630,853	366,259	10,888	20,486	<b>16,582,548</b>
	1996	731,877	--	7,493,010	808,424	11,597,839	75,589	<b>20,706,739</b>
11. <b>Doha Bank Ltd.</b>	1995	162,698	--	1,589,700	299,795	--	15,938	<b>3,258,157</b>
	1996	190,582	--	1,830,707	320,962	1,320,067	2,197	<b>3,664,515</b>
12. <b>Emirates Bank International PJSC</b>	1995	651,853	--	7,350,778	650,834	4,691,861	272,750	<b>13,618,076</b>
	1996	763,057	--	9,222,775	1,353,302	4,129,087	353,353	<b>15,821,574</b>
13. <b>Habib Bank AG Zurich</b>	1995	534,241	20,000	6,349,537	986,899	3,863,744	141,072	<b>11,895,493</b>
	1996	543,274	26,000	8,441,500	1,213,247	4,747,359	198,126	<b>15,169,506</b>

\* Capital under section 13(3) of B.C.O. 1962.

## 22.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(Thousand Rupees)

Cash		Bills Purchased & Discounted	Loans and Advances	Investments		Premises & Immovable Property	Other Assets	Location of Head Office
In Hand	At Banks			Government Securities	Others			
358,820	121	3,690	560,156	615,107	--	10	962,307	<b>Japan</b>
611,420	166	32,082	660,714	610,823	--	--	929,180	
37,709	402	--	--	--	--	--	24,146	<b>Sri Lanka</b>
277,828	11,242	18,358	19,036	174,777	--	--	321,975	
6,080,322	1,169	1,272,725	18,795,736	7,063,650	2,508	--	18,175,753	<b>U.S.A.</b>
7,600,032	2,528	788,121	21,513,099	14,007,537	2,508	--	18,601,116	
1,035,662	168	198,415	1,791,076	1,311,066	--	--	6,708,722	<b>Germany</b>
1,312,115	7,969	322,769	2,541,639	1,407,295	--	--	10,990,768	
1,976,261	2,350	303,461	4,010,487	2,862,867	--	--	11,551,313	
520,448	7,483	52,116	1,185,175	255,430	--	--	1,737,505	<b>Qatar</b>
551,008	8,935	74,597	1,368,274	294,060	--	--	1,367,641	
1,630,119	42,045	492,167	3,660,960	2,505,527	--	84,449	5,202,809	<b>Dubai</b>
2,388,087	36,102	701,202	4,842,941	3,432,113	--	78,960	4,342,169	
1,894,357	149,201	674,569	3,606,201	1,744,510	--	--	3,826,655	<b>Switzerland</b>
2,171,781	92,371	757,512	4,203,402	3,063,131	--	--	4,881,309	

(Contd.)

## 22.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(Thousand Rupees)

Bank	End Dec.	Capital*	Reserves	Deposits	Due to Other Banks	Other Liabilities	Balance of Profit or Loss(-)	<b>Total Liabilities /Assets</b>
<b>14. Hong Kong &amp; Shanghai Banking Corporation Ltd.</b>	1995	489,013	--	2,819,869	415,044	1,576,209	(-)162,512	<b>5,137,623</b>
	1996	572,824	--	6,756,046	326,211	2,466,572	14,453	<b>10,136,106</b>
<b>15. International Finance Investment Commerce Bank Ltd.</b>	1995	79,797	--	691,234	288,638	371,764	21,123	<b>1,452,556</b>
	1996	110,932	--	833,631	182,686	425,552	18,424	<b>1,571,225</b>
<b>16. Mashreq Bank PSC</b>	1995	1,166,470	--	3,827,219	163,659	2,038,393	236	<b>7,196,977</b>
	1996	1,302,378	--	3,661,256	228,765	2,182,916	22,305	<b>7,397,620</b>
<b>17. Oman Intr. Bank</b>	1996	156,468	--	583,244	5,020	120,925	(-)11,440	<b>854,217</b>
<b>18. Rupali Bank</b>	1995	34,000	--	301,842	68,334	283,853	42,682	<b>730,711</b>
	1996	34,000	--	348,867	15,000	185,062	48,543	<b>631,472</b>
<b>19. Societe Generale (French &amp; International) Bank Ltd.</b>	1995	582,250	--	6,663,486	231,413	2,077,442	40,613	<b>9,595,204</b>
	1996	682,040	--	8,023,706	709,585	3,773,754	67,092	<b>13,256,177</b>
<b>20. Standard Chartered Bank</b>	1995	1,012,578	--	10,181,137	565,531	4,604,827	366,817	<b>16,730,890</b>
	1996	1,186,121	--	16,266,967	957,294	7,039,854	485,081	<b>25,935,317</b>
<b>21. Trust Bank Ltd. (Former Pan African Bank Ltd.)</b>	1995	34,250	--	119,822	--	41,056	4,982	<b>200,011</b>
	1996	45,945	--	333,752	15,650	100,812	(-) 10,852	<b>485,307</b>

\* Capital under section 13(3) of B.C.O. 1962

## 22.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(Thousand Rupees)

Cash		Bills Pur- chased & Discounted	Loans and Advances	Investments		Premises & Immovable Property	Other Assets	Location of Head Office
In Hand	At Banks			Government Securities	Others			
1,058,684	780	195,875	1,453,263	678,464	--	--	1,750,557	<b>Hong Kong</b>
1,287,221	48,243	513,651	1,829,718	3,607,591	--	--	2,849,682	
327,609	6,633	117,138	488,640	99,156	--	12,278	401,104	<b>Bangladesh</b>
376,264	9,911	86,058	554,790	96,846	--	12,038	435,318	
1,200,315	1,886	336,990	1,384,889	1,661,869	26,227	11,324	2,573,477	<b>Dubai</b>
1,417,764	402	273,331	1,924,946	1,125,749	13,120	51,570	2,590,738	
215,230	43,894	1,286	254,148	100,000	--	--	239,659	<b>Saltunate of Oman</b>
62,003	2,636	43,227	170,850	104,676	--	2,148	345,441	<b>Bangladesh</b>
45,951	3,159	35,843	173,705	92,162	--	2,094	278,559	
1,175,910	5,903	97,319	1,797,550	3,628,068	--	--	2,895,454	<b>France</b>
1,821,607	2,912	73,562	3,544,953	2,973,750	--	--	4,839,393	
2,193,771	38,206	798,664	6,329,226	2,848,719	--	33,200	4,489,104	<b>U.K.</b>
3,193,581	6,594	1,065,647	7,338,587	6,076,549	163,247	40,103	8,051,009	
45,719	1,248	8,383	59,940	4,167	2,582	6,918	71,155	<b>Kenya</b>
102,136	10,681	10,495	101,512	76,418	739	6,745	175,581	

(Contd.)

## 22.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	ABN AMRO N.V.			
	1997	1998	1999	2000
<b>Assets</b>	<b>24,502,241</b>	<b>25,516,086</b>	<b>27,836,706</b>	<b>39,239,665</b>
Cash	3,198,479	3,570,965	4,194,238	2,108,684
Balances with other banks	3,109	15,021	16,198	1,431,237
Money at call and short notice	30,000	-	-	11,317,744
Investments	4,649,500	3,812,457	3,020,077	511,063
Advances - net of provision	14,962,437	16,296,278	16,951,838	21,526,026
Operating fixed assets	312,416	392,106	585,141	1,038,646
Capital work in progress	80,110	201,280	247,836	-
Net investment in finance lease	-	-	-	-
Other assets	1,266,190	1,227,979	2,821,378	1,306,265
<b>Liabilities</b>	<b>24,152,656</b>	<b>24,941,373</b>	<b>27,311,434</b>	<b>36,970,362</b>
Deposits & other accounts	20,259,363	21,031,121	19,936,750	29,578,693
Borrowings from other banks, agents etc.	1,363,532	1,919,550	4,788,001	6,447,146
Bills payable	763,069	317,260	216,768	199,063
Other liabilities	1,766,692	1,673,442	2,369,915	733,360
Liability against assets subject to finance lease	-	-	-	-
Deferred liabilities	-	-	-	12,100
<b>Net Assets</b>	<b>349,585</b>	<b>574,713</b>	<b>525,272</b>	<b>2,269,303</b>
<b>Represented by</b>				
Share capital / H.O Capital account	1,325,057	1,383,714	1,561,155	1,744,031
Reserve fund & other reserves	-	-	-	-
Unappropriated / unremitted profit	349,585	574,713	597,386	521,683
<b>Shareholders' equity</b>	<b>1,674,642</b>	<b>1,958,427</b>	<b>2,158,541</b>	<b>2,265,714</b>
Surplus/(Deficit) on revaluation of fixed	(1,325,057)	(1,383,714)	(1,633,269)	3,589
Sub-ordinated debt	-	-	-	-
<b>Memorandum items</b>				
Bills for collection	1,448,379	1,858,452	1,672,025	3,372,379
Acceptances, endorsements and other obligations	3,921,048	6,085,720	5,520,241	9,801,518
Contingent liabilities and commitments	34,589,101	32,778,699	22,973,350	29,807,576

Note: Revised classification was adopted vide BPRD circulars No. 31 dated 13<sup>th</sup> August, 1997.

## 22.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	Al Baraka Islamic Bank			
	1997	1998	1999	2000
<b>Assets</b>	<b>2,940,833</b>	<b>3,520,899</b>	<b>3,892,565</b>	<b>5,450,352</b>
Cash	458,063	548,193	470,961	923,790
Balances with other banks	218,356	271,030	513,524	498,390
Money at call and short notice	-	70,000	-	20,000
Investments	665,400	301,104	408,644	99,601
Advances - net of provision	1,513,798	2,176,072	2,375,934	3,778,693
Operating fixed assets	13,240	24,198	24,479	21,724
Capital work in progress	-	-	-	-
Net investment in finance lease	-	-	-	-
Other assets	71,976	130,302	99,023	108,154
<b>Liabilities</b>	<b>2,914,193</b>	<b>3,471,859</b>	<b>3,802,056</b>	<b>4,824,782</b>
Deposits & other accounts	2,102,342	2,464,094	2,505,364	3,375,834
Borrowings from other banks, agents etc.	530,570	691,171	934,222	1,315,629
Bills payable	13,330	28,545	37,581	24,391
Other liabilities	264,941	283,419	316,940	108,928
Liability against assets subject to finance lease	-	-	-	-
Deferred liabilities	3,010	4,630	7,949	-
<b>Net Assets</b>	<b>26,640</b>	<b>49,040</b>	<b>90,509</b>	<b>625,570</b>
<b>Represented by</b>				
Share capital / H.O Capital account	176,200	207,000	547,766	547,762
Reserve fund & other reserves	-	16,680	-	-
Unappropriated / unremitted profit	26,640	32,360	90,509	94,488
<b>Shareholders' equity</b>	<b>202,840</b>	<b>256,040</b>	<b>638,275</b>	<b>642,250</b>
Surplus/(Deficit) on revaluation of fixed	(176,200)	(207,000)	(547,766)	(16,680)
Sub-ordinated debt	-	-	-	-
<b>Memorandum items</b>				
Bills for collection	248,282	480,704	651,290	1,053,961
Acceptances, endorsements and other obligations	549,515	666,264	820,414	1,020,634
Contingent liabilities and commitments	2,264,277	18,901,222	1,586,730	1,622,130

(Contd.)



## 22.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

( End Dec. : Thousand Rupees)

ITEM	American Express Bank Ltd.			
	1997	1998	1999	2000
<b>Assets</b>	<b>15,589,785</b>	<b>10,405,901</b>	<b>10,398,599</b>	<b>12,019,177</b>
Cash	2,542,279	2,286,189	2,931,428	1,995,793
Balances with other banks	26,871	16,300	92,148	16,373
Money at call and short notice	-	-	200,000	275,000
Investments	5,197,496	1,805,068	377,239	2,161,076
Advances - net of provision	6,630,054	5,312,122	4,966,523	5,880,029
Operating fixed assets	94,124	114,752	111,613	99,115
Capital work in progress	-	-	-	13,796
Net investment in finance lease	-	-	-	-
Other assets	1,098,961	871,470	1,719,648	1,577,995
<b>Liabilities</b>	<b>15,451,280</b>	<b>10,350,448</b>	<b>10,560,027</b>	<b>12,144,794</b>
Deposits & other accounts	12,625,251	8,013,251	5,534,801	6,322,312
Borrowings from other banks, agents etc.	959,971	883,305	3,325,241	4,286,697
Bills payable	421,855	201,061	294,263	138,208
Other liabilities	1,444,203	1,252,831	1,405,722	1,397,577
Liability against assets subject to finance lease	-	-	-	-
Deferred liabilities	-	-	-	-
<b>Net Assets</b>	<b>138,505</b>	<b>55,453</b>	<b>(161,428)</b>	<b>(125,617)</b>
<b>Represented by</b>				
Share capital / H.O Capital account	964,599	1,007,299	1,136,470	1,095,659
Reserve fund & other reserves	-	-	-	-
Unappropriated / unremitted profit	138,505	55,453	(161,428)	(121,222)
<b>Shareholders' equity</b>	<b>1,103,104</b>	<b>1,062,752</b>	<b>975,042</b>	<b>974,437</b>
Surplus/(Deficit) on revaluation of fixed Sub-ordinated debt	(964,599)	(1,007,299)	(1,136,470)	(1,100,054)
<b>Memorandum items</b>				
Bills for collection	742,788	688,787	590,429	799,731
Acceptances, endorsements and other obligations	2,185,573	242,623	556,132	392,559
Contingent liabilities and commitments	38,920,767	15,097,798	18,606,611	301,144,301

## 22.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

( End Dec. : Thousand Rupees)

ITEM	Bank of America		
	1997	1998	1999
<b>Assets</b>	<b>19,720,146</b>	<b>18,068,531</b>	<b>16,363,944</b>
Cash	3,121,144	4,000,053	4,511,244
Balances with other banks	4,885	11,554	10,784
Money at call and short notice	150,000	-	1,000,000
Investments	5,209,445	2,148,669	660,021
Advances - net of provision	10,089,824	10,006,833	8,952,941
Operating fixed assets	143,744	134,926	101,329
Capital work in progress	2,084	865,775	-
Net investment in finance lease	-	-	-
Other assets	999,020	900,721	1,127,625
<b>Liabilities</b>	<b>19,212,826</b>	<b>17,553,884</b>	<b>15,966,637</b>
Deposits & other accounts	16,125,990	14,100,308	12,736,259
Borrowings from other banks, agents etc.	1,215,562	1,317,323	1,480,761
Bills payable	329,558	186,437	141,957
Other liabilities	1,541,716	1,949,816	1,607,660
Liability against assets subject to finance lease	-	-	-
Deferred liabilities	-	-	-
<b>Net Assets</b>	<b>507,320</b>	<b>514,647</b>	<b>397,307</b>
<b>Represented by</b>			
Share capital / H.O Capital account / H.O	1,082,978	1,130,917	1,275,940
Reserve fund & other reserves	-	-	-
Unappropriated / unremitted profit	507,320	514,647	397,307
<b>Shareholders' equity</b>	<b>1,590,298</b>	<b>1,645,564</b>	<b>1,673,247</b>
Surplus/(Deficit) on revaluation of fixed	(1,082,978)	(1,130,917)	(1,275,940)
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
Bills for collection	467,466	407,543	385,642
Acceptances, endorsements and other obligations	4,013,925	2,315,741	1,226,811
Contingent liabilities and commitments	25,825,087	12,488,356	4,023,388

Note: Merged with Union Bank

(Contd.)

## 22.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	Bank of Ceylon			
	1997	1998	1999	2000
<b>Assets</b>	<b>2,002,540</b>	<b>2,212,180</b>	<b>2,689,215</b>	<b>4,315,557</b>
Cash	1,401,077	1,279,137	841,058	47,113
Balances with other banks	27,990	11,004	82,640	42,363
Money at call and short notice	200,000	100,000	300,000	2,747,936
Investments	709	522,145	1,115,639	1,137,138
Advances - net of provision	147,974	205,957	151,685	213,900
Operating fixed assets	8,839	6,497	4,614	2,876
Capital work in progress	-	-	-	-
Net investment in finance lease	-	-	-	-
Other assets	215,951	87,440	193,579	124,231
<b>Liabilities</b>	<b>1,967,186</b>	<b>2,144,768</b>	<b>2,591,228</b>	<b>3,692,342</b>
Deposits & other accounts	1,651,125	1,578,845	1,802,784	1,447,123
Borrowings from other banks, agents etc.	-	-	250,000	2,163,464
Bills payable	584	1,014	500	400
Other liabilities	315,477	564,909	537,944	81,355
Liability against assets subject to finance lease	-	-	-	-
Deferred liabilities	-	-	-	-
<b>Net Assets</b>	<b>35,354</b>	<b>67,412</b>	<b>97,987</b>	<b>623,215</b>
<b>Represented by</b>				
Share capital / H.O Capital account	202,200	500,000	500,200	500,000
Reserve fund & other reserves	-	-	-	-
Unappropriated / unremitted profit	35,354	67,412	97,987	128,090
<b>Shareholders' equity</b>	<b>237,554</b>	<b>567,412</b>	<b>598,187</b>	<b>628,090</b>
Surplus/(Deficit) on revaluation of fixed assets	(202,200)	(500,000)	(500,200)	(4,875)
Sub-ordinated debt	-	-	-	-
<b>Memorandum items</b>				
Bills for collection	3,801	716	391	1,423
Acceptances, endorsements and other obligations	87,247	45,313	87,588	119,109
Contingent liabilities and commitments	2,808,595	3,094,984	2,831,004	5,458,594

## 22.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	Bank of Tokyo			
	1997	1998	1999	2000
<b>Assets</b>	<b>6,126,989</b>	<b>11,160,559</b>	<b>10,426,134</b>	<b>10,362,964</b>
Cash	3,813,998	4,886,991	5,311,126	1,749,333
Balances with other banks	166	191	2,842	135,483
Money at call and short notice	75,000	57,000	450,000	5,996,564
Investments	943,443	5,074,000	3,165,394	988,031
Advances - net of provision	1,022,192	855,875	1,118,323	1,273,707
Operating fixed assets	15,769	44,177	52,946	44,561
Capital work in progress	-	-	-	-
Net investment in finance lease	-	-	-	-
Other assets	256,421	242,325	325,503	175,285
<b>Liabilities</b>	<b>6,029,310</b>	<b>10,926,273</b>	<b>10,045,050</b>	<b>8,549,379</b>
Deposits & other accounts	4,833,470	9,422,967	8,246,508	8,401,191
Borrowings from other banks, agents etc.	18,000	28,000	25,000	-
Bills payable	36,558	18,196	11,873	7,921
Other liabilities	1,141,282	1,457,110	1,761,669	140,267
Liability against assets subject to finance lease				
Deferred liabilities				
<b>Net Assets</b>	<b>97,679</b>	<b>234,286</b>	<b>381,084</b>	<b>1,813,585</b>
<b>Represented by</b>				
Share capital / H.O Capital account	1,068,297	3,135,281	1,588,586	1,603,638
Reserve fund & other reserves				
Unappropriated / unremitted profit	97,679	234,286	381,084	132,867
<b>Shareholders' equity</b>	<b>1,165,976</b>	<b>3,369,567</b>	<b>1,969,670</b>	<b>1,736,505</b>
Surplus/(Deficit) on revaluation of fixed assets	(1,068,297)	(3,135,281)	(1,588,586)	77,080
Sub-ordinated debt	-	-	-	-
<b>Memorandum items</b>				
Bills for collection	10,082	63,213	103,746	9,154
Acceptances, endorsements and other obligations	647,731	124,898	255,924	59,660
Contingent liabilities and commitments	6,541,151	7,793,309	8,276,229	9,955,539

(Contd.)

## 22.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	Citi Bank N.A.			
	1997	1998	1999	2000
<b>Assets</b>	<b>65,193,468</b>	<b>57,350,928</b>	<b>47,048,519</b>	<b>49,022,064</b>
Cash	10,215,541	6,848,631	7,368,481	7,028,202
Balances with other banks	11,530	14,424	35,502	1,004,676
Money at call and short notice	500,000	500,000	100,000	9,822,780
Investments	21,599,641	22,902,866	12,477,613	2,600,643
Advances - net of provision	26,197,583	21,854,837	21,501,323	24,296,271
Operating fixed assets	561,746	637,875	484,708	438,753
Capital work in progress	-	-	-	-
Net investment in finance lease	-	-	-	-
Other assets	6,107,427	4,592,295	5,080,892	3,830,739
<b>Liabilities</b>	<b>64,811,553</b>	<b>57,438,506</b>	<b>47,514,521</b>	<b>44,757,985</b>
Deposits & other accounts	56,428,511	49,304,035	38,800,980	36,176,750
Borrowings from other banks, agents etc.	2,057,447	1,799,641	2,503,076	5,134,603
Bills payable	426,849	387,566	520,004	465,084
Other liabilities	5,898,746	5,947,264	5,690,461	2,981,548
Liability against assets subject to finance lease	-	-	-	-
Deferred liabilities	-	-	-	-
<b>Net Assets</b>	<b>381,915</b>	<b>(87,578)</b>	<b>(466,002)</b>	<b>4,264,079</b>
<b>Represented by</b>				
Share capital / H.O Capital account	3,311,191	3,457,771	3,900,907	4,342,958
Reserve fund & other reserves	-	-	-	-
Unappropriated / unremitted profit	381,915	(87,578)	(466,002)	(86,370)
<b>Shareholders' equity</b>	<b>3,693,106</b>	<b>3,370,193</b>	<b>3,434,905</b>	<b>4,256,588</b>
Surplus/(Deficit) on revaluation of fixed assets	(3,311,191)	(3,457,771)	(3,900,907)	7,491
Sub-ordinated debt	-	-	-	-
<b>Memorandum items</b>				
Bills for collection	1,191,681	1,217,345	1,817,491	2,074,731
Acceptances, endorsements and other obligations	3,323,982	3,498,389	3,680,129	1,689,142
Contingent liabilities and commitments	84,269,100	52,777,204	35,637,961	48,050,890

## 22.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	Credit Agricole Indosuez			
	1997	1998	1999	2000
<b>Assets</b>	<b>5,074,534</b>	<b>5,675,010</b>	<b>7,078,961</b>	<b>8,592,394</b>
Cash	517,967	701,338	1,389,942	551,278
Balances with other banks	142,501	21,110	15,733	318,802
Money at call and short notice			550,000	1,311,692
Investments	946,218	1,029,663	791,527	1,363,815
Advances - net of provision	2,985,407	3,520,679	3,683,448	4,493,627
Operating fixed assets	46,708	62,374	57,201	51,496
Capital work in progress	-	-	-	-
Net investment in finance lease	-	-	-	83,700
Other assets	435,733	339,846	591,110	417,984
<b>Liabilities</b>	<b>4,964,411</b>	<b>5,563,560</b>	<b>6,890,528</b>	<b>7,969,040</b>
Deposits & other accounts	3,579,441	4,159,831	3,549,305	3,983,632
Borrowings from other banks, agents etc.	867,387	741,264	2,723,332	3,789,502
Bills payable	43,293	39,971	28,547	23,158
Other liabilities	474,290	622,494	589,344	172,748
Liability against assets subject to finance lease	-	-	-	-
Deferred liabilities	-	-	-	-
<b>Net Assets</b>	<b>110,123</b>	<b>111,450</b>	<b>188,433</b>	<b>623,354</b>
<b>Represented by</b>				
Share capital / H.O Capital account	343,948	471,877	492,821	521,667
Reserve fund & other reserves	-	-	-	-
Unappropriated / unremitted profit	110,123	111,450	188,433	100,642
<b>Shareholders' equity</b>	<b>454,071</b>	<b>583,327</b>	<b>681,254</b>	<b>622,309</b>
Surplus/(Deficit) on revaluation of fixed	(343,948)	(471,877)	(492,821)	1,045
Sub-ordinated debt	-	-	-	-
<b>Memorandum items</b>				
Bills for collection	334,778	289,941	303,072	481,779
Acceptances, endorsements and other obligations	2,850,636	812,321	1,068,723	973,123
Contingent liabilities and commitments	9,025,978	25,035,336	3,598,153	12,345,806

(Contd.)

## 22.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	Deutsche Bank AG.			
	1997	1998	1999	2000
<b>Assets</b>	<b>10,900,856</b>	<b>6,974,380</b>	<b>7,133,762</b>	<b>8,790,945</b>
Cash	3,029,199	1,603,676	2,209,018	2,874,142
Balances with other banks	2,127	9,351	24,647	465,220
Money at call and short notice	160,220	-	-	1,337,463
Investments	3,743,937	1,232,249	704,759	184,125
Advances - net of provision	3,473,043	2,763,752	2,981,674	3,265,781
Operating fixed assets	74,154	59,831	41,448	23,437
Capital work in progress	-	-	-	-
Net investment in finance lease	-	-	-	-
Other assets	418,176	1,305,521	1,172,216	640,777
<b>Liabilities</b>	<b>10,745,530</b>	<b>7,266,099</b>	<b>7,406,034</b>	<b>8,145,656</b>
Deposits & other accounts	8,377,220	5,423,679	4,771,766	5,232,946
Borrowings from other banks, agents etc.	575,721	407,997	1,068,124	1,883,710
Bills payable	210,304	82,898	104,881	91,507
Other liabilities	1,582,285	1,351,525	1,461,263	937,493
Liability against assets subject to finance lease	-	-	-	-
Deferred liabilities	-	-	-	-
<b>Net Assets</b>	<b>155,326</b>	<b>(291,719)</b>	<b>(272,272)</b>	<b>645,289</b>
<b>Represented by</b>				
Share capital / H.O Capital account	698,121	777,149	758,737	1,129,436
Reserve fund & other reserves	-	-	-	-
Unappropriated / unremitted profit	(55,326)	(291,719)	(272,272)	(439,586)
<b>Shareholders' equity</b>	<b>642,795</b>	<b>485,430</b>	<b>486,465</b>	<b>689,850</b>
Surplus/(Deficit) on revaluation of fixed assets	(487,469)	(777,149)	(758,737)	(44,561)
Sub-ordinated debt	-	-	-	-
<b>Memorandum items</b>				
Bills for collection	4,595,752	1,272,924	881,896	667,372
Acceptances, endorsements and other obligations	1,133,795	555,038	683,241	585,936
Contingent liabilities and commitments	31,206,792	14,487,132	8,106,645	13,959,365

## 22.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

( End Dec. : Thousand Rupees)

ITEM	Doha Bank Limited			
	1997	1998	1999	2000
<b>Assets</b>	<b>2,799,503</b>	<b>2,921,066</b>	<b>3,131,676</b>	<b>2,886,534</b>
Cash	343,811	817,588	977,825	1,114,966
Balances with other banks	5,317	14,561	21,924	34,080
Money at call and short notice	50,000	50,000	50,000	-
Investments	404,060	150,210	9,770	19,770
Advances - net of provision	1,643,888	1,492,667	1,641,537	1,354,949
Operating fixed assets	3,554	4,162	7,574	6,159
Capital work in progress	-	128,400	-	-
Net investment in finance lease	-	-	-	-
Other assets	348,873	263,478	423,046	356,610
<b>Liabilities</b>	<b>2,923,110</b>	<b>3,195,903</b>	<b>2,777,874</b>	<b>1,711,366</b>
Deposits & other accounts	2,240,744	1,877,555	2,337,754	1,021,534
Borrowings from other banks, agents etc.	344,285	589,501	347,647	640,021
Bills payable	9,580	6,039	7,004	24,575
Other liabilities	328,501	722,808	85,469	25,236
Liability against assets subject to finance lease	-	-	-	-
Deferred liabilities	-	-	-	-
<b>Net Assets</b>	<b>(123,607)</b>	<b>(274,837)</b>	<b>353,802</b>	<b>1,175,168</b>
<b>Represented by</b>				
Share capital / H.O Capital account	209,250	625,887	774,165	831,338
Reserve fund & other reserves	-	-	-	-
Unappropriated / unremitted profit	(123,607)	(274,837)	353,802	1,175,168
<b>Shareholders' equity</b>	<b>85,643</b>	<b>351,050</b>	<b>1,127,967</b>	<b>2,006,506</b>
Surplus/(Deficit) on revaluation of fixed	(209,250)	(625,887)	(774,165)	(831,338)
Sub-ordinated debt	-	-	-	-
<b>Memorandum items</b>				
Bills for collection	284,609	341,276	357,972	309,876
Acceptances, endorsements and other obligations	497,548	333,474	139,403	151,099
Contingent liabilities and commitments	2,812,935	1,736,699	1,359,161	867,593

(Contd.)



## 22.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

( End Dec. : Thousand Rupees)

ITEM	Emirates Bank International			
	1997	1998	1999	2000
<b>Assets</b>	<b>15,876,325</b>	<b>16,289,003</b>	<b>14,963,998</b>	<b>19,132,342</b>
Cash	2,726,529	2,326,485	2,378,901	2,050,880
Balances with other banks	25,297	393,339	1,258,239	1,474,355
Money at call and short notice	100,000	699,000	725,000	2,710,174
Investments	5,604,998	4,515,689	1,567,058	3,078,774
Advances - net of provision	6,252,475	6,862,853	7,271,936	8,065,992
Operating fixed assets	143,554	243,013	222,912	193,288
Capital work in progress	-	-	8,821	-
Net investment in finance lease	-	-	-	-
Other assets	1,023,472	1,248,624	1,531,131	1,383,879
Deferred tax assets	-	-	-	175,000
<b>Liabilities</b>	<b>15,435,057</b>	<b>15,497,603</b>	<b>14,562,913</b>	<b>17,544,421</b>
Deposits & other accounts	12,976,924	13,000,569	11,208,933	11,489,376
Borrowings from other banks, agents etc.	865,228	879,960	1,676,616	5,526,553
Bills payable	309,555	255,985	206,824	131,200
Other liabilities	1,283,350	1,287,557	1,371,190	330,892
Liability against assets subject to finance lease	-	73,532	99,350	66,400
Deferred liabilities	-	-	-	-
<b>Net Assets</b>	<b>441,268</b>	<b>791,400</b>	<b>401,085</b>	<b>1,587,921</b>
<b>Represented by</b>				
Share capital / H.O Capital account	833,419	922,517	1,040,514	1,161,994
Reserve fund & other reserves	-	-	-	-
Unappropriated / unremitted profit	441,268	791,400	401,085	438,410
<b>Shareholders' equity</b>	<b>1,274,687</b>	<b>1,713,917</b>	<b>1,441,599</b>	<b>1,600,404</b>
Surplus/(Deficit) on revaluation of fixed	(833,419)	(922,517)	(1,040,514)	(12,483)
Sub-ordinated debt	-	-	-	-
<b>Memorandum items</b>				
Bills for collection	1,159,152	1,364,777	1,511,834	1,688,371
Acceptances, endorsements and other obligations	2,465,042	1,944,156	2,713,988	2,468,167
Contingent liabilities and commitments	9,692,410	15,078,892	7,821,786	12,096,432

## 22.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	Habib Bank AG Zurich			
	1997	1998	1999	2000
<b>Assets</b>	<b>15,252,555</b>	<b>15,114,293</b>	<b>16,743,193</b>	<b>19,592,427</b>
Cash	2,586,093	2,209,133	3,431,913	2,322,403
Balances with other banks	190,498	85,508	351,398	1,776,545
Money at call and short notice	-	902,875	700,000	2,086,621
Investments	5,339,192	3,272,976	923,983	2,238,793
Advances - net of provision	6,590,234	8,006,693	9,400,109	10,666,564
Operating fixed assets	4,358	7,397	6,407	5,830
Capital work in progress	-	-	-	-
Net investment in finance lease	-	-	-	-
Other assets	542,180	629,711	1,929,383	495,671
<b>Liabilities</b>	<b>14,985,863</b>	<b>14,878,818</b>	<b>16,503,286</b>	<b>18,384,162</b>
Deposits & other accounts	12,258,579	11,170,037	11,917,322	12,965,888
Borrowings from other banks, agents etc.	1,741,339	2,568,882	3,339,991	4,451,641
Bills payable	147,575	220,177	172,667	228,599
Other liabilities	825,071	912,169	1,073,306	738,034
Liability against assets subject to finance lease	-	-	-	-
Deferred liabilities	13,299	7,553	-	-
<b>Net Assets</b>	<b>266,692</b>	<b>235,475</b>	<b>239,907</b>	<b>1,208,265</b>
<b>Represented by</b>				
Share capital / H.O Capital account	618,077	676,729	660,637	892,860
Reserve fund & other reserves	20,000	20,000	20,000	20,000
Unappropriated / unremitted profit	246,692	215,475	219,907	280,597
<b>Shareholders' equity</b>	<b>884,769</b>	<b>912,204</b>	<b>900,544</b>	<b>1,193,457</b>
Surplus/(Deficit) on revaluation of fixed	(168,077)	(676,729)	(660,637)	14,808
Sub-ordinated debt	-	-	-	-
<b>Memorandum items</b>				
Bills for collection	1,768,191	2,565,699	3,063,310	3,415,726
Acceptances, endorsements and other obligations	2,294,552	1,475,468	2,774,152	3,872,750
Contingent liabilities and commitments	4,939,144	11,216,125	12,099,024	8,498,504

(Contd.)

## 22.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	Hong Kong & Shinghai Bank			
	1997	1998	1999	2000
<b>Assets</b>	<b>8,654,337</b>	<b>8,305,066</b>	<b>8,054,095</b>	<b>6,253,035</b>
Cash	1,535,300	1,154,332	1,353,386	877,818
Balances with other banks	104,031	279,880	396,364	408,255
Money at call and short notice	185,000	-	650,000	150,000
Investments	2,490,395	1,907,864	916,160	477,137
Advances - net of provision	3,706,887	4,564,692	4,364,279	4,094,267
Operating fixed assets	93,193	-	56,401	25,150
Capital work in progress	-	-	-	-
Net investment in finance lease	-	-	-	-
Other assets	539,531	398,298	317,505	220,408
<b>Liabilities</b>	<b>8,602,702</b>	<b>8,264,390</b>	<b>8,064,416</b>	<b>6,395,954</b>
Deposits & other accounts	7,282,757	6,758,990	5,577,113	4,737,920
Borrowings from other banks, agents etc.	329,539	527,248	1,486,123	580,223
Bills payable	65,755	32,147	29,560	15,463
Other liabilities	904,665	922,832	954,068	1,044,826
Liability against assets subject to finance lease				
Deferred liabilities	19,986	23,173	17,552	17,522
<b>Net Assets</b>	<b>51,635</b>	<b>40,676</b>	<b>(10,321)</b>	<b>(142,919)</b>
<b>Represented by</b>				
Share capital / H.O Capital account	628,936	656,777	740,999	827,800
Reserve fund & other reserves	-	-	-	-
Unappropriated / unremitted profit	51,635	40,767	(10,321)	(142,919)
<b>Shareholders' equity</b>	<b>680,571</b>	<b>697,544</b>	<b>730,678</b>	<b>684,881</b>
Surplus/(Deficit) on revaluation of fixed	(628,936)	(656,868)	(740,999)	(827,800)
Sub-ordinated debt	-	-	-	-
<b>Memorandum items</b>				
Bills for collection	349,702	819,833	797,735	275,487
Acceptances, endorsements and other obligations	986,681	2,242,609	3,433,071	2,032,788
Contingent liabilities and commitments	12,351,205	18,374,168	7,919,782	7,357,394

## 22.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

( End Dec. : Thousand Rupees)

ITEM	International Financial Investment & Commerce Bank Ltd			
	1997	1998	1999	2000
<b>Assets</b>	<b>1,464,253</b>	<b>1,672,140</b>	<b>1,758,442</b>	<b>1,843,724</b>
Cash	239,862	260,914	267,853	273,923
Balances with other banks	60,957	126,566	42,125	168,568
Money at call and short notice	-	-	195,000	100,000
Investments	265,000	227,144	114,291	74,307
Advances - net of provision	824,565	994,759	1,071,401	1,169,516
Operating fixed assets	17,826	17,161	20,661	21,780
Capital work in progress	-	-	-	-
Net investment in finance lease	-	-	-	-
Other assets	56,043	45,596	47,111	35,630
<b>Liabilities</b>	<b>1,440,253</b>	<b>1,656,888</b>	<b>1,734,222</b>	<b>1,812,417</b>
Deposits & other accounts	960,568	1,084,475	1,062,070	1,151,949
Borrowings from other banks, agents etc.	288,295	379,853	468,122	398,749
Bills payable	8,012	10,706	4,205	9,607
Other liabilities	182,475	181,618	199,424	251,585
Liability against assets subject to finance lease	515	-	-	-
Deferred liabilities	388	236	401	527
<b>Net Assets</b>	<b>24,000</b>	<b>15,252</b>	<b>24,220</b>	<b>31,307</b>
<b>Represented by</b>				
Share capital / H.O Capital account	134,031	155,434	175,366	218,419
Reserve fund & other reserves	-	-	-	-
Unappropriated / unremitted profit	24,000	15,252	24,220	31,307
<b>Shareholders' equity</b>	<b>158,031</b>	<b>170,686</b>	<b>199,586</b>	<b>249,726</b>
Surplus/(Deficit) on revaluation of fixed assets	(134,031)	(155,434)	(175,366)	(218,419)
Sub-ordinated debt	-	-	-	-
<b>Memorandum items</b>				
Bills for collection	142,607	203,797	75,291	108,365
Acceptances, endorsements and other obligations	313,317	220,748	205,640	246,092
Contingent liabilities and commitments	969,032	493,092	673,024	869,954

(Contd.)

## 22.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

( End Dec. : Thousand Rupees)

ITEM	Mashreq Bank PSC			
	1997	1998	1999	2000
<b>Assets</b>	<b>6,610,660</b>	<b>7,051,453</b>	<b>6,995,664</b>	<b>9,729,510</b>
Cash	1,328,678	1,423,648	3,138,819	2,993,439
Balances with other banks	612	382	127	80,858
Money at call and short notice	155,000	175,000	235,000	2,605,869
Investments	2,130,453	1,935,301	133,961	781,493
Advances - net of provision	2,459,932	2,423,245	2,545,723	2,125,338
Operating fixed assets	73,503	75,726	66,099	59,146
Capital work in progress	-	-	-	-
Net investment in finance lease	-	-	-	-
Other assets	462,482	1,018,151	875,935	739,293
Deferred tax assets				344,074
<b>Liabilities</b>	<b>6,362,779</b>	<b>6,730,113</b>	<b>6,437,906</b>	<b>8,532,774</b>
Deposits & other accounts	4,827,074	5,179,785	4,092,060	5,608,828
Borrowings from other banks, agents etc.	321,757	364,048	1,005,389	2,742,512
Bills payable	85,825	15,875	7,112	7,858
Other liabilities	1,122,525	1,163,900	1,326,907	173,576
Liability against assets subject to finance lease	-	-	-	-
Deferred liabilities	5,598	6,505	6,438	-
<b>Net Assets</b>	<b>247,881</b>	<b>321,340</b>	<b>557,758</b>	<b>1,196,736</b>
<b>Represented by</b>				
Share capital / H.O Capital account	1,009,873	1,054,466	1,189,812	709,788
Reserve fund & other reserves	-	-	-	-
Unappropriated / unremitted profit	247,881	321,340	557,758	491,259
<b>Shareholders' equity</b>	<b>1,257,754</b>	<b>1,375,806</b>	<b>1,747,570</b>	<b>1,201,047</b>
Surplus/(Deficit) on revaluation of fixed assets	(1,009,873)	(1,054,466)	(1,189,872)	(4,311)
Sub-ordinated debt	-	-	-	-
<b>Memorandum items</b>				
Bills for collection	313,638	272,057	98,325	311,658
Acceptances, endorsements and other obligations	1,144,625	1,927,102	1,517,595	1,444,100
Contingent liabilities and commitments	15,905,318	11,982,053	13,395,821	14,372,442

## 22.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	Oman International Bank			
	1997	1998	1999	2000
<b>Assets</b>	<b>1,335,868</b>	<b>1,998,507</b>	<b>2,034,462</b>	<b>1,982,413</b>
Cash	434,238	670,432	764,369	749,842
Balances with other banks	88,820	7,925	17,410	101,445
Money at call and short notice	-	250,000	100,000	-
Investments	215,633	145,496	-	125,280
Advances - net of provision	534,441	756,452	1,035,195	952,217
Operating fixed assets	8,029	17,707	16,514	15,227
Capital work in progress	-	-	-	-
Net investment in finance lease	-	-	-	-
Other assets	54,707	150,495	100,974	38,402
<b>Liabilities</b>	<b>1,344,363</b>	<b>2,045,213</b>	<b>2,088,921</b>	<b>1,381,287</b>
Deposits & other accounts	952,453	1,441,702	1,345,677	1,144,398
Borrowings from other banks, agents etc.	9,300	32,663	93,229	198,000
Bills payable	1,476	1,131	6,489	8,603
Other liabilities	381,134	568,371	641,379	30,286
Liability against assets subject to finance lease	-	-	-	-
Deferred liabilities	-	1,346	2,147	-
<b>Net Assets</b>	<b>(8,495)</b>	<b>(46,706)</b>	<b>(54,459)</b>	<b>601,126</b>
<b>Represented by</b>				
Share capital / H.O Capital account	352,400	552,000	622,786	695,739
Reserve fund & other reserves	-	-	-	-
Unappropriated / unremitted profit	(8,495)	(46,706)	(54,459)	(94,613)
<b>Shareholders' equity</b>	<b>343,905</b>	<b>505,294</b>	<b>568,327</b>	<b>601,126</b>
Surplus/(Deficit) on revaluation of fixed assets	(352,400)	(552,000)	(622,786)	-
Sub-ordinated debt	-	-	-	-
<b>Memorandum items</b>				
Bills for collection	18,613	68,544	43,747	49,714
Acceptances, endorsements and other obligations	149,702	110,104	130,380	156,117
Contingent liabilities and commitments	2,106,396	2,081,350	1,270,096	1,189,541

(Contd.)

## 22.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	Rupali Bank			
	1997	1998	1999	2000
<b>Assets</b>	<b>511,153</b>	<b>556,162</b>	<b>453,081</b>	<b>1,180,872</b>
Cash	32,734	29,080	16,951	25,587
Balances with other banks	6,405	6,133	7,205	181,610
Money at call and short notice	-	-	-	50,000
Investments	78,160	73,000	48,000	594,861
Advances - net of provision	168,789	159,794	86,933	110,848
Operating fixed assets	5,484	4,904	4,215	3,571
Capital work in progress	-	-	-	-
Net investment in finance lease	-	-	-	-
Other assets	219,581	283,251	289,777	214,395
<b>Liabilities</b>	<b>464,607</b>	<b>506,176</b>	<b>391,553</b>	<b>1,112,393</b>
Deposits & other accounts	317,245	329,206	200,577	389,485
Borrowings from other banks, agents etc.	120,000	133,000	149,862	697,000
Bills payable	602	751	2,228	1,324
Other liabilities	26,760	43,219	38,886	24,584
Liability against assets subject to finance lease	-	-	-	-
Deferred liabilities	-	-	-	-
<b>Net Assets</b>	<b>46,546</b>	<b>49,986</b>	<b>61,528</b>	<b>68,479</b>
<b>Represented by</b>				
Share capital / H.O Capital account	34,000	34,000	34,000	34,000
Reserve fund & other reserves	-	-	-	-
Unappropriated / unremitted profit	12,546	15,986	27,528	34,479
<b>Shareholders' equity</b>	<b>46,546</b>	<b>49,986</b>	<b>61,528</b>	<b>68,479</b>
Surplus/(Deficit) on revaluation of fixed	-	-	-	-
Sub-ordinated debt	-	-	-	-
<b>Memorandum items</b>				
Bills for collection	29,300	27,040	68,829	27,564
Acceptances, endorsements and other obligations	62,364	45,075	22,214	17,508
Contingent liabilities and commitments	37,866	27,786	9,589	9,370

## 22.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	Societe Generale Bank Ltd.			
	1997	1998	1999	2000
<b>Assets</b>	<b>6,114,965</b>	<b>7,169,020</b>	<b>7,519,972</b>	<b>9,201,038</b>
Cash	1,010,256	1,068,128	2,057,967	1,496,504
Balances with other banks	3,545	4,030	363,021	207,027
Money at call and short notice	-	-	500,000	3,571,830
Investments	351,590	1,555,764	379,745	189,213
Advances - net of provision	4,303,230	4,027,961	3,768,512	3,263,275
Operating fixed assets	37,023	44,430	36,458	30,090
Capital work in progress	-	-	-	-
Net investment in finance lease	-	-	-	-
Other assets	409,321	468,707	414,269	443,099
<b>Liabilities</b>	<b>5,952,378</b>	<b>7,157,071</b>	<b>7,568,492</b>	<b>8,271,567</b>
Deposits & other accounts	3,991,476	4,564,584	4,172,419	5,015,357
Borrowings from other banks, agents etc.	766,940	1,582,187	2,270,990	2,977,269
Bills payable	73,155	34,444	20,988	14,665
Other liabilities	1,117,080	969,474	1,098,271	255,763
Liability against assets subject to finance lease	3,727	6,382	5,824	8,513
Deferred liabilities	-	-	-	-
<b>Net Assets</b>	<b>162,587</b>	<b>11,949</b>	<b>(48,520)</b>	<b>929,471</b>
<b>Represented by</b>				
Share capital / H.O Capital account	748,850	782,000	882,280	985,631
Reserve fund & other reserves	-	-	-	-
Unappropriated / unremitted profit	162,587	11,949	(48,520)	(55,323)
<b>Shareholders' equity</b>	<b>911,437</b>	<b>793,949</b>	<b>833,760</b>	<b>930,308</b>
Surplus/(Deficit) on revaluation of fixed assets	(748,850)	(782,000)	(882,280)	(837)
Sub-ordinated debt	-	-	-	-
<b>Memorandum items</b>				
Bills for collection	75,435	199,650	219,739	400,084
Acceptances, endorsements and other obligations	3,155,696	1,482,462	715,163	755,729
Contingent liabilities and commitments	30,592,560	11,914,042	12,087,203	16,750,408

(Contd.)



## 22.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	Standard Chartered Bank			
	1997	1998	1999	2000
<b>Assets</b>	<b>22,853,430</b>	<b>27,504,952</b>	<b>26,330,773</b>	<b>32,475,346</b>
Cash	3,620,456	5,616,336	8,518,899	2,996,274
Balances with other banks	3,569	26,271	808,124	647,281
Money at call and short notice	-	-	-	9,533,001
Investments	6,673,288	7,797,501	2,017,521	2,549,724
Advances - net of provision	11,080,229	12,410,963	12,913,855	14,874,772
Operating fixed assets	107,825	206,745	293,683	237,615
Capital work in progress	66,658	45,393	1,298	-
Net investment in finance lease	-	-	-	-
Other assets	1,301,405	1,401,743	1,777,393	1,636,679
<b>Liabilities</b>	<b>22,157,975</b>	<b>26,668,870</b>	<b>25,965,024</b>	<b>30,528,323</b>
Deposits & other accounts	18,675,586	23,260,578	21,363,022	22,066,480
Borrowings from other banks, agents etc.	1,197,272	1,162,814	2,498,866	7,812,039
Bills payable	152,163	203,704	124,445	91,250
Other liabilities	2,125,308	2,034,128	1,971,045	550,908
Liability against assets subject to finance lease/Taxation	-	-	-	-
Deferred liabilities	7,646	7,646	7,646	7,646
<b>Net Assets</b>	<b>695,455</b>	<b>836,082</b>	<b>365,749</b>	<b>1,947,023</b>
<b>Represented by</b>				
Share capital / H.O Capital account	1,302,308	1,559,958	1,534,352	1,714,089
Reserve fund & other reserves				
Unappropriated / unremitted profit	695,455	836,082	365,749	228,328
<b>Shareholders' equity</b>	<b>1,997,763</b>	<b>2,396,040</b>	<b>1,900,101</b>	<b>1,942,417</b>
Surplus/(Deficit) on revaluation of fixed assets	(1,302,308)	(1,559,958)	(1,534,352)	4,606
Sub-ordinated debt	-	-	-	-
<b>Memorandum items</b>				
Bills for collection	700,697	737,920	700,870	1,285,809
Acceptances, endorsements and other obligations	2,854,692	6,209,062	3,893,225	4,459,577
Contingent liabilities and commitments	44,080,051	32,389,938	31,754,708	50,713,917

## 22.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

ITEM	Standard Chartered & Grindlays Bank Ltd.			
	1997	1998	1999	2000
<b>Assets</b>	<b>34,912,790</b>	<b>33,790,414</b>	<b>31,632,305</b>	<b>35,097,105</b>
Cash	6,560,492	5,288,912	6,088,201	3,376,100
Balances with other banks	111,898	86,168	1,029,468	1,974,241
Money at call and short notice	-	-	196,000	2,224,265
Investments	11,150,617	10,678,343	3,778,581	2,616,623
Advances - net of provision	15,156,789	15,968,727	18,135,804	22,557,236
Operating fixed assets	69,927	83,092	109,023	199,229
Capital work in progress	90,141	120,881	67,574	-
Net investment in finance lease	-	-	-	-
Other assets	1,772,926	1,564,291	2,227,654	2,149,411
<b>Liabilities</b>	<b>33,969,215</b>	<b>32,659,752</b>	<b>30,409,818</b>	<b>32,004,849</b>
Deposits & other accounts	30,497,618	28,483,717	22,074,053	27,337,250
Borrowings from other banks, agents etc.	493,956	1,354,899	5,341,518	3,938,337
Bills payable	526,089	211,488	200,874	160,024
Other liabilities	2,451,552	2,609,648	2,793,373	569,238
Liability against assets subject to finance lease/Taxation	-	-	-	-
Deferred liabilities	-	-	-	-
<b>Net Assets</b>	<b>943,575</b>	<b>1,130,662</b>	<b>1,222,487</b>	<b>3,092,256</b>
<b>Represented by</b>				
Share capital / H.O Capital account	1,843,205	1,924,800	2,127,626	2,426,013
Reserve fund & other reserves	15,018	15,018	15,018	15,018
Unappropriated / unremitted profit	919,101	1,106,188	1,198,013	635,139
<b>Shareholders' equity</b>	<b>2,777,324</b>	<b>3,046,006</b>	<b>3,340,657</b>	<b>3,076,170</b>
Surplus/(Deficit) on revaluation of fixed	(1,833,749)	(1,915,344)	(2,118,170)	9,456
Sub-ordinated debt	-	-	-	6,630
<b>Memorandum items</b>				
Bills for collection	322,855	264,649	392,525	912,875
Acceptances, endorsements and other obligations	5,283,601	3,687,381	3,981,749	989,698
Contingent liabilities and commitments	50,368,222	46,519,408	29,961,375	25,795,334

(Contd.)

## 22.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(Concl.d.)

(End Dec. : Thousand Rupees)

ITEM	Trust Bank Ltd.	
	1997	1998
<b>Assets</b>	<b>508,376</b>	<b>369,886</b>
Cash	103,390	80,170
Balances with other banks	3,776	105,385
Money at call and short notice	-	-
Investments	1,418	1,418
Advances - net of provision	342,626	135,055
Operating fixed assets	18,410	2,188
Capital work in progress	-	-
Net investment in finance lease	-	-
Other assets	38,756	45,670
<b>Liabilities</b>	<b>519,168</b>	<b>386,384</b>
Deposits & other accounts	326,119	268,447
Borrowings from other banks, agents etc.	124,758	43,299
Bills payable	3,996	1,431
Other liabilities	59,461	73,207
Liability against assets subject to finance lease	4,834	-
Deferred liabilities	-	-
<b>Net Assets</b>	<b>(10,792)</b>	<b>(16,498)</b>
<b>Represented by</b>		
Share capital / H.O Capital account	50,446	64,179
Reserve fund & other reserves	-	-
Unappropriated / unremitted profit	-	-
<b>Shareholders' equity</b>	<b>50,446</b>	<b>64,179</b>
Surplus/(Deficit) on revaluation of fixed assets	(61,238)	(80,677)
Sub-ordinated debt	-	-
Accumulated Loss	-	-
<b>Memorandum items</b>		
Bills for collection	98,285	36,001
Acceptances, endorsements and other obligations	31,199	22,409
Contingent liabilities and commitments	36,797	35,154