

24.1 Financial Position of Scheduled Banks All Banks-Overall

(End Dec. : Million Rupees)

Financial Position	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	255,486	209,896	231,355	313,144
Balances With Other Banks	125,486	109,520	94,688	186,791
Lending To Financial Institutions	141,970	147,378	200,007	141,500
Investments - Net	349,203	704,222	791,946	677,773
Advances - Net	922,785	922,883	1,108,627	1,585,555
Other Assets	130,623	95,317	76,998	85,721
Operating Fixed Assets	32,124	37,430	42,822	57,125
Deferred Tax Assets	20,662	10,829	12,663	13,106
TOTAL ASSETS	1,978,339	2,237,475	2,559,106	3,060,715
LIABILITIES				
Bills Payable	24,917	28,612	38,283	46,837
Borrowings From Financial Institution	269,245	278,963	300,329	290,415
Deposits And Other Accounts	1,506,655	1,691,884	1,977,804	2,410,342
Sub-ordinated Loans	1,941	3,439	7,613	15,530
Liabilities Against Assets Subject To Finance Lease	678	814	641	568
Other Liabilities	98,279	113,419	88,303	93,563
Deferred Tax Liabilities	388	13,116	5,816	4,518
TOTAL LIABILITIES	1,902,103	2,130,247	2,418,789	2,861,773
NET ASSETS	76,236	107,228	140,317	198,942
REPRESENTED BY:				
Minority Interest	1,372	209	233	276
Share Capital	90,058	75,215	86,069	87,582
Advance against Equity	-	-	2,919	11,142
Reserves	25,401	31,134	36,371	48,000
Unappropriated Profit	(54,011)	(39,163)	(20,458)	5,098
Surplus/Deficit On Revaluation Of Assets	13,416	39,833	35,183	46,844
TOTAL	76,236	107,228	140,317	198,942
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	167,862	140,387	116,694	120,536
Mark-Up/ Return/Interest Expenses	103,619	77,270	42,124	37,527
Net Mark-Up / Interest Income	64,243	63,117	74,570	83,009
Provisions & Bad Debts Written Off Directly	22,885	13,239	18,122	11,143
Net Mark-Up / Interest Income After Provision	41,358	49,878	56,448	71,866
Fees, Commission & Brokerage Income	12,371	13,456	15,011	21,148
Dividend Income	2,672	4,599	5,906	5,173
Income From Dealing In Foreign Currencies	8,656	6,625	5,129	6,772
Other Income	3,496	8,319	25,372	14,850
Total Non - Markup / Interest Income	27,195	32,999	51,418	47,943
Administrative Expenses	54,474	55,455	57,959	67,486
Other Expenses	2,445	1,384	5,917	1,013
Total Non-Markup/Interest Expenses	56,919	56,839	63,876	68,499
Extra ordinary/unusual Items (Income)	-	-	130	548
Extra ordinary/unusual Items (Expense)	10,330	583	361	50
PROFIT/ (LOSS) BEFORE TAXATION	1,304	25,455	43,759	51,808
Less SBP Share in Loss*	-	(1,978)	-	-
Taxation - Current	9,939	11,068	15,078	15,082
- Prior Years	2,118	724	1,974	(311)
- Deferred	(1,117)	2,370	2,024	2,409
PROFIT/ (LOSS) AFTER TAX	(9,636)	13,271	24,683	34,628
Number of Employees	86,938	84,064	85,943	89,932

* For ZTBL only.

24.2 Financial Position of Scheduled Banks Incorporated in Pakistan-Overall

(End Dec. : Million Rupees)

Financial Position	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	192,118	164,477	191,653	268,290
Balances With Other Banks	104,480	95,912	86,703	161,179
Lending To Financial Institutions	104,150	125,056	151,527	108,517
Investments - Net	306,520	646,939	748,102	646,824
Advances - Net	783,964	791,258	984,865	1,426,383
Other Assets	114,300	88,777	71,624	78,454
Operating Fixed Assets	29,684	35,328	40,896	55,070
Deferred Tax Assets	19,445	10,182	12,187	12,366
TOTAL ASSETS	1,654,661	1,957,929	2,287,557	2,757,083
LIABILITIES				
Bills Payable	21,608	25,525	34,683	42,096
Borrowings From Financial Institution	193,547	225,739	262,364	253,791
Deposits And Other Accounts	1,298,893	1,509,131	1,783,959	2,183,366
Sub-ordinated Loans	1,941	3,439	7,613	15,530
Liabilities Against Assets Subject To Finance Lease	428	651	515	509
Other Liabilities	89,179	103,264	79,385	85,537
Deferred Tax Liabilities	380	12,583	5,611	4,497
TOTAL LIABILITIES	1,605,976	1,880,332	2,174,130	2,585,326
NET ASSETS	48,685	77,597	113,427	171,757
REPRESENTED BY:				
Minority Interest	1,372	209	233	276
Share Capital	67,060	53,733	66,011	67,529
Advance against Equity	-	-	2,919	11,142
Reserves	25,366	31,110	36,347	47,976
Unappropriated Profit	(58,191)	(45,998)	(26,604)	(1,982)
Surplus/Deficit On Revaluation Of Assets	13,078	38,543	34,521	46,816
TOTAL	48,685	77,597	113,427	171,757
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	137,598	121,266	104,180	108,779
Mark-Up/ Return/Interest Expenses	81,136	65,428	37,294	34,095
Net Mark-Up / Interest Income	56,462	55,838	66,886	74,684
Provisions & Bad Debts Written Off Directly	22,192	12,990	18,025	10,988
Net Mark-Up / Interest Income After Provision	34,270	42,848	48,861	63,696
Fees, Commission & Brokerage Income	9,393	10,665	11,730	17,407
Dividend Income	2,612	4,585	5,851	5,129
Income From Dealing In Foreign Currencies	6,712	5,205	3,838	5,217
Other Income	3,158	7,253	23,789	14,065
Total Non - Markup / Interest Income	21,875	27,708	45,208	41,818
Administrative Expenses	47,804	49,769	51,370	60,423
Other Expenses	1,980	1,365	5,803	999
Total Non-Markup/Interest Expenses	49,784	51,134	57,173	61,422
Extra ordinary/unusual Items (Income)	-	-	130	548
Extra ordinary/unusual Items (Expense)	10,081	583	338	50
PROFIT/ (LOSS) BEFORE TAXATION	(3,720)	18,839	36,688	44,590
Less SBP share in Loss*		(1,978)	-	-
Taxation - Current	7,365	8,301	12,349	12,611
- Prior Years	2,145	1,014	1,976	778
- Deferred	(1,223)	2,385	1,859	2,395
PROFIT/ (LOSS) AFTER TAX	(12,007)	9,117	20,504	28,806
Number of Employees	83,834	81,389	83,303	87,113

* For ZTBL only.

24.3 Financial Position of Scheduled Banks Incorporated Outside Pakistan-Overall

(End Dec. : Million Rupees)

Financial Position	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	63,368	45,419	39,702	44,854
Balances With Other Banks	21,006	13,608	7,985	25,612
Lending To Financial Institutions	37,820	22,322	48,480	32,983
Investments - Net	42,683	57,283	43,844	30,949
Advances - Net	138,821	131,625	123,762	159,172
Other Assets	16,323	6,540	5,374	7,267
Operating Fixed Assets	2,440	2,102	1,926	2,055
Deferred Tax Assets	1,217	647	476	740
TOTAL ASSETS	323,678	279,546	271,549	303,632
LIABILITIES				
Bills Payable	3,309	3,087	3,600	4,741
Borrowings From Financial Institution	75,698	53,224	37,965	36,624
Deposits And Other Accounts	207,762	182,753	193,845	226,976
Liabilities Against Assets Subject To Finance Lease	250	163	126	59
Other Liabilities	9,100	10,155	8,918	8,026
Deferred Tax Liabilities	8	533	205	21
TOTAL LIABILITIES	296,127	249,915	244,659	276,447
NET ASSETS	27,551	29,631	26,890	27,185
REPRESENTED BY:				
Minority Interest	-	-	-	-
Share Capital	22,998	21,482	20,058	20,053
Advance against Equity	-	-	-	-
Reserves	35	24	24	24
Unappropriated Profit	4,180	6,835	6,146	7,080
Surplus/Deficit On Revaluation Of Assets	338	1,290	662	28
TOTAL	27,551	29,631	26,890	27,185
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	30,264	19,121	12,514	11,757
Mark-Up/ Return/Interest Expenses	22,483	11,842	4,830	3,432
Net Mark-Up / Interest Income	7,781	7,279	7,684	8,325
Provisions & Bad Debts Written Off Directly	693	249	97	155
Net Mark-Up / Interest Income After Provision	7,088	7,030	7,587	8,170
Fees, Commission & Brokerage Income	2,978	2,791	3,281	3,741
Dividend Income	60	14	55	44
Income From Dealing In Foreign Currencies	1,944	1,420	1,291	1,555
Other Income	338	1,066	1,583	785
Total Non - Markup / Interest Income	5,320	5,291	6,210	6,125
Administrative Expenses	6,670	5,686	6,589	7,063
Other Expenses	465	19	114	14
Total Non-Markup/Interest Expenses	7,135	5,705	6,703	7,077
Extra ordinary/unusual Items (Income)	-	-	-	-
Extra ordinary/unusual Items (Expense)	249	-	23	-
PROFIT/ (LOSS) BEFORE TAXATION	5,024	6,616	7,071	7,218
Taxation - Current	2,574	2,767	2,729	2,471
- Prior Years	(27)	(290)	(2)	(1,089)
- Deferred	106	(15)	165	14
PROFIT/ (LOSS) AFTER TAX	2,371	4,154	4,179	5,822
Number of Employees	3,104	2,675	2,640	2,819

24.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec : Thousand Rupees)

Financial Position	Allied Bank of Pakistan Ltd.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	10,300,308	9,990,761	9,443,478	10,842,435
Balances With Other Banks	1,058,566	1,481,274	1,761,896	1,477,282
Lending To Financial Institutions	8,642,661	10,838,613	15,361,237	16,175,000
Investments - Net	15,490,805	33,591,850	40,734,616	57,262,834
Advances - Net	54,402,663	45,316,270	40,659,158	58,799,702
Other Assets	9,699,550	7,679,759	5,758,689	5,946,710
Operating Fixed Assets	3,006,179	2,835,338	2,596,133	2,548,375
Deferred Tax Assets	967,706	730,870	1,200,741	1,155,817
TOTAL ASSETS	103,568,438	112,464,735	117,515,948	154,208,155
LIABILITIES				
Bills Payable	1,227,000	1,400,057	1,772,730	2,534,363
Borrowings From Financial Institution	7,742,756	7,483,068	2,565,283	11,894,682
Deposits And Other Accounts	94,491,840	103,883,345	114,317,442	126,391,752
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	20,620	11,324	-	-
Other Liabilities	3,296,596	3,192,622	2,834,969	3,066,594
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	106,778,812	115,970,416	121,490,424	143,887,391
NET ASSETS	(3,210,374)	(3,505,681)	(3,974,476)	10,320,764
REPRESENTED BY:				
Share Capital	1,063,156	1,063,156	1,063,156	4,313,156
Share Premium	-	-	-	10,950,000
Reserves	480,760	480,760	557,876	574,703
Unappropriated Profit	(5,962,233)	(6,811,367)	(6,490,139)	(6,323,707)
Surplus/Deficit On Revaluation Of Assets	1,207,943	1,761,770	894,631	806,612
TOTAL	(3,210,374)	(3,505,681)	(3,974,476)	10,320,764
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	8,276,836	7,497,081	4,984,607	5,177,989
Mark-Up/ Return/Interest Expenses	5,032,465	3,727,144	1,154,913	771,088
Net Mark-Up / Interest Income	3,244,371	3,769,937	3,829,694	4,406,901
Provisions & Bad Debts Written Off Directly	441,722	3,033,262	603,194	1,537,144
Net Mark-Up / Interest Income After Provision	2,802,649	736,675	3,226,500	2,869,757
Fees, Commission & Brokerage Income	547,002	463,482	454,784	1,255,153
Dividend Income	84,610	124,293	15,352	14,705
Income From Dealing In Foreign Currencies	297,024	259,888	162,151	265,345
Other Income	134,334	624,516	1,510,993	204,446
Total Non - Markup / Interest Income	1,062,970	1,472,179	2,143,280	1,739,649
Administrative Expenses	4,622,260	3,604,762	4,247,103	4,088,685
Other Expenses	82,625	190,796	275,807	63,761
Total Non-Markup/Interest Expenses	4,704,885	3,795,558	4,522,910	4,152,446
Extra ordinary/unusual Items (to be specified)	-	-	107,189	-
PROFIT/ (LOSS) BEFORE TAXATION	(839,266)	(1,586,704)	954,059	456,960
Taxation - Current	46,699	99,724	97,012	158,000
- Prior Years	-	158,865	209,089	28,000
- Deferred	236,100	(776,036)	262,378	102,690
PROFIT/ (LOSS) AFTER TAX	(1,122,065)	(1,069,257)	385,580	168,270
Net Cash Inflow / (Outflow) from Operating Activities	(1,236,001)	16,223,471	8,252,821	4,094,729
Net Cash Inflow / (Outflow) from Investing Activities	2,455,745	(16,097,891)	(8,511,867)	(16,778,756)
Net Cash Inflow / (Outflow) from Financing Activities	(11,851)	(12,419)	(11,874)	14,200,000
Number of Employees	7,082	6,947	6,859	6,747

Note: Revised classification was adapted vide BPRD Circular No.36 dated 10th October. 2001.

24.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Askari Commercial Bank Ltd.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	4,736,163	5,301,388	6,678,026	8,762,866
Balances With Other Banks	4,587,994	1,304,363	2,650,166	4,847,899
Lending To Financial Institutions	4,111,971	3,414,470	5,770,842	2,324,839
Investments - Net	11,705,885	26,759,001	22,104,425	17,239,157
Advances - Net	23,291,367	30,035,484	44,777,538	69,938,041
Other Assets	1,823,644	1,835,072	1,425,986	1,459,716
Operating Fixed Assets	723,368	1,663,295	1,979,919	2,595,023
Deferred Tax Assets	-	-	-	-
TOTAL ASSETS	50,980,392	70,313,073	85,386,902	107,167,541
LIABILITIES				
Bills Payable	320,200	608,481	973,703	1,227,093
Borrowings From Financial Institution	5,629,142	11,460,934	15,903,055	13,781,555
Deposits And Other Accounts	41,200,166	51,731,506	61,656,607	83,318,795
Sub-ordinated Loans	-	-	-	1,000,000
Liabilities Against Assets Subject To Finance Lease	49,330	54,548	37,350	14,159
Other Liabilities	939,844	987,575	962,592	1,282,981
Deferred Tax Liabilities	262,992	1,297,365	806,753	526,865
TOTAL LIABILITIES	48,401,674	66,140,409	80,340,060	101,151,448
NET ASSETS	2,578,718	4,172,664	5,046,842	6,016,093
REPRESENTED BY:				
Share Capital	1,035,537	1,087,314	1,141,680	1,255,848
Reserves	1,521,482	1,939,236	2,759,599	4,317,301
Unappropriated Profit	-	-	-	-
Surplus/Deficit On Revaluation Of Assets	21,699	1,146,114	1,145,563	442,944
TOTAL	2,578,718	4,172,664	5,046,842	6,016,093
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	4,250,916	4,858,251	4,073,715	4,487,206
Mark-Up/ Return/Interest Expenses	2,902,506	3,016,859	1,379,609	1,117,206
Net Mark-Up / Interest Income	1,348,410	1,841,392	2,694,106	3,370,000
Provisions & Bad Debts Written Off Directly	282,665	350,826	308,528	315,471
Net Mark-Up / Interest Income After Provision	1,065,745	1,490,566	2,385,578	3,054,529
Fees, Commission & Brokerage Income	332,967	416,946	524,775	649,988
Dividend Income	11,505	26,903	37,658	26,318
Income From Dealing In Foreign Currencies	343,986	181,922	112,808	180,992
Other Income	107,824	220,200	278,512	776,230
Total Non - Markup / Interest Income	796,282	845,971	953,753	1,633,528
Administrative Expenses	852,912	1,090,382	1,436,304	1,845,179
Other Expenses	617	2,133	1,227	138
Total Non-Markup/Interest Expenses	853,529	1,092,515	1,437,531	1,845,317
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,008,498	1,244,022	1,901,800	2,842,740
Taxation - Current	354,939	436,768	873,639	876,089
- Prior Years	-	-	-	-
- Deferred	103,508	120,260	(74,904)	43,611
PROFIT/ (LOSS) AFTER TAX	550,051	686,994	1,103,065	1,923,040
Net Cash Inflow / (Outflow) from Operating Activities	6,570,104	9,772,149	(675,373)	(452,408)
Net Cash Inflow / (Outflow) from Investing Activities	(3,122,268)	(13,965,373)	3,810,196	3,035,972
Net Cash Inflow / (Outflow) from Financing Activities	(145,402)	(234,817)	(252,747)	749,009
Number of Employees	1,281	1,456	1,723	2,118

(Contd.)

24.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Bank Al Falah Ltd.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	3,885,612	4,540,486	8,423,399	19,708,518
Balances With Other Banks	1,081,208	232,728	626,917	3,183,957
Lending To Financial Institutions	1,698,969	4,634,398	7,437,733	-
Investments - Net	11,396,616	24,694,397	28,903,596	35,503,196
Advances - Net	19,131,494	28,319,401	49,216,120	88,931,400
Other Assets	1,180,775	984,847	1,553,108	3,226,959
Operating Fixed Assets	1,424,883	1,760,774	2,791,626	4,280,504
Deferred Tax Assets	298,538	-	-	-
TOTAL ASSETS	40,098,095	65,167,031	98,952,499	154,834,534
LIABILITIES				
Bills Payable	305,558	758,961	1,208,671	2,233,671
Borrowings From Financial Institution	6,709,054	6,037,576	13,127,754	12,723,830
Deposits And Other Accounts	30,207,324	51,684,984	76,698,322	129,714,891
Sub-ordinated Loans	-	650,000	649,740	1,899,480
Liabilities Against Assets Subject To Finance Lease	-	-	-	-
Other Liabilities	716,475	1,196,342	2,186,754	2,725,344
Deferred Tax Liabilities	-	1,186,501	323,010	275,834
TOTAL LIABILITIES	37,938,411	61,514,364	94,194,251	149,573,050
NET ASSETS	2,159,684	3,652,667	4,758,248	5,261,484
REPRESENTED BY:				
Share Capital	750,000	1,000,000	2,000,000	2,500,000
Reserves	361,591	365,727	790,374	1,008,772
Unappropriated Profit	249,701	250,050	963,042	860,300
Surplus/Deficit On Revaluation Of Assets	798,392	2,036,890	1,004,832	892,412
TOTAL	2,159,684	3,652,667	4,758,248	5,261,484
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	3,391,935	4,630,494	4,033,380	5,620,203
Mark-Up/ Return/Interest Expenses	2,515,074	3,112,313	2,028,577	2,434,459
Net Mark-Up / Interest Income	876,861	1,518,181	2,004,803	3,185,744
Provisions & Bad Debts Written Off Directly	(13,705)	55,066	87,509	372,724
Net Mark-Up / Interest Income After Provision	890,566	1,463,115	1,917,294	2,813,020
Fees, Commission & Brokerage Income	147,277	316,368	399,383	675,868
Dividend Income	41,910	62,077	112,017	52,539
Income From Dealing In Foreign Currencies	113,923	95,165	106,848	218,820
Other Income	74,756	141,808	2,773,503	572,822
Total Non - Markup / Interest Income	377,866	615,418	3,391,751	1,520,049
Administrative Expenses	743,602	1,182,887	1,799,490	2,677,635
Other Expenses	666	993	3,875	1,700
Total Non-Markup/Interest Expenses	744,268	1,183,880	1,803,365	2,679,335
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	524,164	894,653	3,505,680	1,653,734
Taxation - Current	255,874	407,752	1,364,723	586,159
- Prior Years	-	(15,200)	22,887	(30,000)
- Deferred	(42,322)	56,422	(5,164)	5,586
PROFIT/ (LOSS) AFTER TAX	310,612	445,679	2,123,234	1,091,989
Net Cash Inflow / (Outflow) from Operating Activities	7,174,113	10,525,995	12,043,077	20,922,021
Net Cash Inflow / (Outflow) from Investing Activities	(6,730,104)	(10,969,601)	(7,415,715)	(8,479,602)
Net Cash Inflow / (Outflow) from Financing Activities	(60,000)	650,000	(250,260)	749,740
Number of Employees	959	1,504	2,147	3,388

24.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Bank Al- Habib Ltd.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	3,381,743	3,915,988	6,110,710	6,239,421
Balances With Other Banks	1,445,033	409,970	544,554	4,287,685
Lending To Financial Institutions	1,237,399	847,948	469,626	2,471,000
Investments - Net	5,663,953	18,831,336	14,109,215	14,413,794
Advances - Net	15,901,919	23,775,283	35,231,514	47,366,953
Other Assets	945,612	1,014,538	859,139	1,130,340
Operating Fixed Assets	449,572	642,066	741,107	1,526,360
Deferred Tax Assets	-	-	-	-
TOTAL ASSETS	29,025,231	49,437,129	58,065,865	77,435,553
LIABILITIES				
Bills Payable	224,935	979,776	1,224,757	1,344,637
Borrowings From Financial Institution	1,873,705	10,410,362	6,790,674	7,975,185
Deposits And Other Accounts	24,696,787	34,240,158	46,178,048	62,170,628
Sub-ordinated Loans	-	-	-	1,350,000
Liabilities Against Assets Subject To Finance Lease	-	-	-	138,395
Other Liabilities	541,008	557,939	365,095	336,700
Deferred Tax Liabilities	-	657,207	316,463	295,596
TOTAL LIABILITIES	27,336,435	46,845,442	54,875,037	73,611,141
NET ASSETS	1,688,796	2,591,687	3,190,828	3,824,412
REPRESENTED BY:				
Share Capital	721,354	865,625	1,082,031	1,352,539
Reserves	809,771	939,906	1,599,008	1,910,091
Unappropriated Profit	1,010	16,330	44,928	11,715
Surplus/Deficit On Revaluation Of Assets	156,661	769,826	464,861	550,067
TOTAL	1,688,796	2,591,687	3,190,828	3,824,412
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	2,590,957	2,776,417	2,403,489	2,432,106
Mark-Up/ Return/Interest Expenses	1,806,662	1,975,633	1,132,333	962,119
Net Mark-Up / Interest Income	784,295	800,784	1,271,156	1,469,987
Provisions & Bad Debts Written Off Directly	52,144	118,632	108,181	(15,090)
Net Mark-Up / Interest Income After Provision	732,151	682,152	1,162,975	1,485,077
Fees, Commission & Brokerage Income	133,183	248,743	317,687	390,328
Dividend Income	6,105	26,385	25,516	16,234
Income From Dealing In Foreign Currencies	178,814	240,648	187,008	202,837
Other Income	39,710	185,519	901,081	260,403
Total Non - Markup / Interest Income	357,812	701,295	1,431,292	869,802
Administrative Expenses	538,779	759,777	1,075,033	1,314,947
Other Expenses	178	3,944	6,242	753
Total Non-Markup/Interest Expenses	538,957	763,721	1,081,275	1,315,700
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	551,006	619,726	1,512,992	1,039,179
Taxation - Current	305,000	330,000	589,932	345,064
- Prior Years	-	-	(91,488)	100,000
- Deferred	-	-	2,239	53,104
PROFIT/ (LOSS) AFTER TAX	246,006	289,726	1,012,309	541,011
Net Cash Inflow / (Outflow) from Operating Activities	5,996,474	11,638,754	(1,592,904)	3,586,611
Net Cash Inflow / (Outflow) from Investing Activities	(4,392,961)	(12,105,271)	3,923,516	(1,050,586)
Net Cash Inflow / (Outflow) from Financing Activities	(30)	(34,301)	(1,306)	1,335,817
Number of Employees	742	1,007	1,253	1,462

(Contd.)

24.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Bolan Bank Ltd.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	1,435,609	1,321,336	1,251,900	1,683,390
Balances With Other Banks	548,829	315,676	362,035	592,397
Lending To Financial Institutions	1,595,000	3,466,068	1,523,476	1,096,290
Investments - Net	630,086	1,327,752	1,929,251	1,937,287
Advances - Net	3,001,893	3,297,634	5,853,122	7,245,371
Other Assets	511,433	219,113	215,791	247,178
Operating Fixed Assets	668,467	619,242	576,335	594,746
Deferred Tax Assets	52,217	28,326	46,821	39,238
TOTAL ASSETS	8,443,534	10,595,147	11,758,731	13,435,897
LIABILITIES				
Bills Payable	196,131	229,250	314,820	271,358
Borrowings From Financial Institution	616,699	1,324,962	1,272,059	474,933
Deposits And Other Accounts	6,684,700	7,760,833	9,005,641	10,922,515
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-	-
Other Liabilities	89,511	161,470	97,258	118,320
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	7,587,041	9,476,515	10,689,778	11,787,126
NET ASSETS	856,493	1,118,632	1,068,953	1,648,771
REPRESENTED BY:				
Share Capital	763,523	1,015,876	1,015,876	1,523,813
Reserves	83,765	84,496	84,496	101,222
Unappropriated Profit	9,205	12,131	(8,008)	58,897
Surplus/Deficit On Revaluation Of Assets	-	6,129	(23,411)	(35,161)
TOTAL	856,493	1,118,632	1,068,953	1,648,771
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	697,878	516,736	508,799	552,144
Mark-Up/ Return/Interest Expenses	409,447	313,712	114,520	140,835
Net Mark-Up / Interest Income	288,431	203,024	394,279	411,309
Provisions & Bad Debts Written Off Directly	34,000	50,000	136,610	30,266
Net Mark-Up / Interest Income After Provision	254,431	153,024	257,669	381,043
Fees, Commission & Brokerage Income	44,328	97,582	40,808	45,297
Dividend Income	-	-	9,688	-
Income From Dealing In Foreign Currencies	10,905	19,329	9,105	13,316
Other Income	10,680	136,340	63,162	39,653
Total Non - Markup / Interest Income	65,913	253,251	122,763	98,266
Administrative Expenses	308,890	380,474	372,711	381,231
Other Expenses	1,411	1,068	1,629	11,209
Total Non-Markup/Interest Expenses	310,301	381,542	374,340	392,440
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	10,043	24,733	6,092	86,869
Taxation - Current	6,500	8,000	10,668	3,238
- Prior Years	4,000	(6,000)	15,563	-
- Deferred	(9,185)	19,076	-	-
PROFIT/ (LOSS) AFTER TAX	8,728	3,657	(20,139)	83,631
Net Cash Inflow / (Outflow) from Operating Activities	1,140,761	(149,246)	1,320,177	(259,399)
Net Cash Inflow / (Outflow) from Investing Activities	(470,436)	(706,118)	(669,580)	(60,360)
Net Cash Inflow / (Outflow) from Financing Activities	255,585	507,938	-	507,937
Number of Employees	1,054	1,026	1,014	1,031

24.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Crescent Commercial Bank Ltd.*
	2004
ASSETS	
Cash & Balances With Treasury Banks	886,064
Balances With Other Banks	208,514
Lending To Financial Institutions	531,710
Investments - Net	2,593,840
Advances - Net	4,016,547
Other Assets	1,124,358
Operating Fixed Assets	748,721
Deferred Tax Assets	483,262
TOTAL ASSETS	10,593,016
LIABILITIES	
Bills Payable	168,302
Borrowings From Financial Institution	1,946,465
Deposits And Other Accounts	5,092,863
Sub-ordinated Loans	-
Liabilities Against Assets Subject To Finance Lease	39,096
Other Liabilities	1,003,622
Deferred Tax Liabilities	-
TOTAL LIABILITIES	8,250,348
NET ASSETS	2,342,668
REPRESENTED BY:	
Share Capital	2,215,613
Reserves	136,426
Unappropriated Profit	1,311
Surplus/Deficit On Revaluation Of Assets	(10,682)
TOTAL	2,342,668
OPERATING POSITION **	
Mark-Up/ Return/Interest Earned	233,517
Mark-Up/ Return/Interest Expenses	136,075
Net Mark-Up / Interest Income	97,442
Provisions & Bad Debts Written Off Directly	74,270
Net Mark-Up / Interest Income After Provision	23,172
Fees, Commission & Brokerage Income	35,660
Dividend Income	30,482
Income From Dealing In Foreign Currencies	9,023
Other Income	40,721
Total Non - Markup / Interest Income	115,886
Administrative Expenses	221,841
Other Expenses	985
Total Non-Markup/Interest Expenses	222,826
Extra ordinary/unusual Items (to be specified)	-
PROFIT/ (LOSS) BEFORE TAXATION	(83,768)
Taxation - Current	3,500
- Prior Years	-
- Deferred	-
PROFIT/ (LOSS) AFTER TAX	(87,268)
Net Cash Inflow / (Outflow) from Operating Activities	1,004,242
Net Cash Inflow / (Outflow) from Investing Activities	(1,673,080)
Net Cash Inflow / (Outflow) from Financing Activities	614,709
Number of Employees	334

* Mashreq Bank Pakistan Ltd. was renamed as Crescent Commercial Bank Ltd w.e.f 31st March 2004

** Operating Position is from 1st January 2004 to 31st December 2004.

24.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Dawood Bank Ltd.
	2004
ASSETS	50,663
Cash & Balances With Treasury Banks	16,717
Balances With Other Banks	2,421,660
Lending To Financial Institutions	1,007,630
Investments - Net	57,617
Advances - Net	85,103
Other Assets	34,896
Operating Fixed Assets	12,544
Deferred Tax Assets	3,686,830
TOTAL ASSETS	16,640
LIABILITIES	2,179,514
Bills Payable	232,663
Borrowings From Financial Institution	-
Deposits And Other Accounts	-
Sub-ordinated Loans	-
Liabilities Against Assets Subject To Finance Lease	222,643
Other Liabilities	-
Deferred Tax Liabilities	2,651,460
TOTAL LIABILITIES	1,035,370
NET ASSETS	
REPRESENTED BY:	
Share Capital	1,060,000
Reserves	-
Unappropriated Profit	(25,480)
Surplus/Deficit On Revaluation Of Assets	850
TOTAL	1,035,370
OPERATING POSITION *	
Mark-Up/ Return/Interest Earned	70,402
Mark-Up/ Return/Interest Expenses	15,628
Net Mark-Up / Interest Income	54,774
Provisions & Bad Debts Written Off Directly	(1,799)
Net Mark-Up / Interest Income After Provision	56,573
Fees, Commission & Brokerage Income	388
Dividend Income	-
Income From Dealing In Foreign Currencies	203
Other Income	397
Total Non - Markup / Interest Income	988
Administrative Expenses	51,229
Other Expenses	43,999
Total Non-Markup/Interest Expenses	95,228
Extra ordinary/unusual Items (to be specified)	-
PROFIT/ (LOSS) BEFORE TAXATION	(37,667)
Taxation - Current	357
- Prior Years	-
- Deferred	(12,544)
PROFIT/ (LOSS) AFTER TAX	(25,480)
Net Cash Inflow / (Outflow) from Operating Activities	(94,155)
Net Cash Inflow / (Outflow) from Investing Activities	(1,103,825)
Net Cash Inflow / (Outflow) from Financing Activities	1,017,618
Number of Employees	55

Dawood Bank Ltd. acquired the operation of Bank of Ceylon w.e.f 25-3-2004

* Operating Position is from Mar 25, 2004 to Dec 31, 2004.

24.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Faysal Bank Ltd.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	7,058,207	1,850,394	2,866,278	5,048,395
Balances With Other Banks	1,112,226	285,035	648,660	3,564,030
Lending To Financial Institutions	2,340,960	2,986,480	872,132	4,417,378
Investments - Net	4,273,790	6,841,907	11,424,750	11,502,805
Advances - Net	24,023,186	21,934,701	29,419,974	51,373,254
Other Assets	2,202,833	1,802,249	1,183,315	1,473,952
Operating Fixed Assets	378,491	685,924	1,030,352	1,158,407
Deferred Tax Assets	507,990	284,618	160,936	-
TOTAL ASSETS	41,897,683	36,671,308	47,606,397	78,538,221
LIABILITIES				
Bills Payable	97,336	273,510	430,862	905,637
Borrowings From Financial Institution	4,597,904	5,344,308	6,529,810	8,478,048
Deposits And Other Accounts	31,860,364	24,554,476	31,332,172	56,460,329
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	16,404	18,434
Other Liabilities	1,511,248	1,235,026	1,318,437	2,294,899
Deferred Tax Liabilities	-	-	-	166,442
TOTAL LIABILITIES	38,066,852	31,407,320	39,627,685	68,323,789
NET ASSETS	3,830,831	5,263,988	7,978,712	10,214,432
REPRESENTED BY:				
Share Capital	2,491,250	2,647,850	2,647,850	2,912,635
Reserves	1,316,099	1,447,379	2,115,989	2,259,101
Unappropriated Profit	106,861	25,245	846,016	1,079,492
Surplus/Deficit On Revaluation Of Assets	(83,379)	1,143,514	2,368,857	3,963,204
TOTAL	3,830,831	5,263,988	7,978,712	10,214,432
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	4,754,347	3,046,246	2,074,611	2,753,451
Mark-Up/ Return/Interest Expenses	3,863,731	2,167,670	946,485	1,118,118
Net Mark-Up / Interest Income	890,616	878,576	1,128,126	1,635,333
Provisions & Bad Debts Written Off Directly	(61,310)	(21,339)	248,278	123,526
Net Mark-Up / Interest Income After Provision	829,306	899,915	879,848	1,511,807
Fees, Commission & Brokerage Income	242,308	205,300	251,189	397,064
Dividend Income	208,480	391,350	763,697	697,499
Income From Dealing In Foreign Currencies	208,812	177,752	107,473	162,444
Other Income	124	202,714	1,591,496	574,478
Total Non - Markup / Interest Income	659,724	977,116	2,713,855	1,831,485
Administrative Expenses	534,128	619,134	834,754	1,134,672
Other Expenses	45	3,323	13,677	1,150
Total Non-Markup/Interest Expenses	534,173	622,457	848,431	1,135,822
Extra ordinary/unusual Items (to be specified)	30,000	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	924,857	1,254,574	2,745,272	2,207,470
Taxation - Current	85,004	310,000	347,889	517,588
- Prior Years	(65,250)	64,803	106,443	(420,394)
- Deferred	495,123	223,372	139,596	356,806
PROFIT/ (LOSS) AFTER TAX	409,980	656,399	2,151,344	1,753,470
Net Cash Inflow / (Outflow) from Operating Activities	4,255,824	(4,920,276)	5,453,345	4,419,018
Net Cash Inflow / (Outflow) from Investing Activities	(75,520)	(934,530)	(2,988,385)	1,737,722
Net Cash Inflow / (Outflow) from Financing Activities	(54)	(180,198)	(1,088,841)	(1,107,835)
Number of Employees	303	461	722	899

(Contd.)

24.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Jun. : Thousand Rupees)

Financial Position	First Women Bank Ltd.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	472,977	537,619	573,601	567,548
Balances With Other Banks	104,165	155,301	190,883	215,845
Lending To Financial Institutions	2,840,000	890,000	2,218,443	3,263,159
Investments - Net	2,444,908	5,495,978	5,264,524	3,684,852
Advances - Net	806,184	842,125	1,277,788	1,649,124
Other Assets	498,500	241,148	143,093	170,378
Operating Fixed Assets	53,457	50,810	75,242	81,621
Deferred Tax Assets	14,379	-	-	14,015
TOTAL ASSETS	7,234,570	8,212,981	9,743,574	9,646,542
LIABILITIES				
Bills Payable	32,014	53,857	107,737	71,573
Borrowings From Financial Institution	497,779	495,127	640,085	213,150
Deposits And Other Accounts	6,167,222	6,580,472	8,125,797	8,689,749
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-	-
Other Liabilities	187,459	154,611	114,748	81,880
Deferred Tax Liabilities	-	282,569	126,033	-
TOTAL LIABILITIES	6,884,474	7,566,636	9,114,400	9,056,352
NET ASSETS	350,096	646,345	629,174	590,190
REPRESENTED BY:				
Share Capital	200,000	200,000	200,000	283,650
Reserves	49,795	58,876	130,992	115,857
Unappropriated Profit	(58,049)	(19,619)	69,134	168,883
Surplus/Deficit On Revaluation Of Assets	158,350	407,088	229,048	21,800
TOTAL	350,096	646,345	629,174	590,190
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	576,237	629,567	509,931	460,229
Mark-Up/ Return/Interest Expenses	334,145	351,757	175,482	112,466
Net Mark-Up / Interest Income	242,092	277,810	334,449	347,763
Provisions & Bad Debts Written Off Directly	7,444	3,545	429	3,613
Net Mark-Up / Interest Income After Provision	234,648	274,265	334,020	344,150
Fees, Commission & Brokerage Income	12,340	17,557	17,422	26,375
Dividend Income	281	83	545	669
Income From Dealing In Foreign Currencies	727	2,264	955	1,765
Other Income	11,318	13,702	125,653	60,027
Total Non - Markup / Interest Income	24,666	33,606	144,575	88,836
Administrative Expenses	139,077	169,417	208,197	220,166
Other Expenses	4,710	3,670	767	2,111
Total Non-Markup/Interest Expenses	143,787	173,087	208,964	222,277
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	115,527	134,784	269,631	210,709
Taxation - Current	14,750	67,569	106,950	84,844
- Prior Years	-	29,330	-	1,541
- Deferred	(379)	(7,522)	2,102	-
PROFIT/ (LOSS) AFTER TAX	101,156	45,407	160,579	124,324
Net Cash Inflow / (Outflow) from Operating Activities	1,845,082	2,615,315	208,845	(1,237,855)
Net Cash Inflow / (Outflow) from Investing Activities	(1,549,532)	(2,499,537)	(137,281)	1,213,114
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	43,650
Number of Employees	484	496	524	507

24.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Habib Bank Ltd.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	27,669,276	27,473,044	27,639,313	31,970,290
Balances With Other Banks	25,087,525	26,870,767	20,312,646	33,386,118
Lending To Financial Institutions	22,843,841	10,001,123	22,595,488	3,755,039
Investments - Net	57,792,325	142,877,930	158,870,811	134,540,558
Advances - Net	167,225,401	167,523,299	183,654,042	258,306,053
Other Assets	21,256,518	18,138,213	11,523,641	11,935,142
Operating Fixed Assets	5,874,422	7,184,623	7,111,940	11,110,314
Deferred Tax Assets	6,001,297	2,967,570	3,224,049	1,978,144
TOTAL ASSETS	333,750,605	403,036,569	434,931,930	486,981,658
LIABILITIES				
Bills Payable	5,419,260	5,834,673	6,258,226	7,601,766
Borrowings From Financial Institution	23,443,322	38,045,541	31,610,200	29,196,284
Deposits And Other Accounts	283,444,680	328,182,054	360,648,228	404,629,059
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-	-
Other Liabilities	8,629,175	11,267,376	12,697,392	14,090,772
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	320,936,437	383,329,644	411,214,046	455,517,881
NET ASSETS	12,814,168	19,706,925	23,717,884	31,463,777
REPRESENTED BY:				
Minority Interest	203,520	208,675	233,010	275,702
Share Capital	20,178,495	20,178,495	20,178,495	6,900,000
Reserves	985,942	1,027,348	1,635,407	2,644,052
Unappropriated Profit	(11,662,155)	(8,931,643)	(5,045,153)	13,546,636
Surplus/Deficit On Revaluation Of Assets	3,108,366	7,224,050	6,716,125	8,097,387
TOTAL	12,814,168	19,706,925	23,717,884	31,463,777
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	26,738,446	23,956,114	19,049,914	18,146,938
Mark-Up/ Return/Interest Expenses	15,434,544	11,580,431	5,446,340	4,467,402
Net Mark-Up / Interest Income	11,303,902	12,375,683	13,603,574	13,679,536
Provisions & Bad Debts Written Off Directly	2,636,707	2,512,207	5,484,744	2,320,224
Net Mark-Up / Interest Income After Provision	8,667,195	9,863,476	8,118,830	11,359,312
Fees, Commission & Brokerage Income	1,827,685	2,096,871	2,044,657	2,510,433
Dividend Income	1,099,947	1,795,385	561,995	516,426
Income From Dealing In Foreign Currencies	1,453,522	1,144,350	1,069,192	1,095,789
Other Income	1,102,845	1,151,751	4,084,198	5,709,842
Total Non - Markup / Interest Income	5,483,999	6,188,357	7,760,042	9,832,490
Administrative Expenses	11,724,443	11,807,129	9,782,136	13,775,787
Other Expenses	85,277	(58,481)	339,986	252,473
Total Non-Markup/Interest Expenses	11,809,720	11,748,648	10,122,122	14,028,260
Extra ordinary/unusual Items (to be specified)	117,244	215,159	287,582	-
PROFIT/ (LOSS) BEFORE TAXATION	2,224,230	4,088,026	5,469,168	7,163,542
Taxation - Current	1,111,826	842,631	488,750	398,152
- Prior Years	62	-	(629)	15,341
- Deferred	-	1,211,435	963,390	1,070,543
PROFIT/ (LOSS) AFTER TAX	1,112,342	2,033,960	4,017,657	5,679,506
Net Cash Inflow / (Outflow) from Operating Activities	16,237,324	4,115,210	(3,474,179)	11,989,523
Net Cash Inflow / (Outflow) from Investing Activities	(825,950)	(2,518,738)	(3,469,929)	4,512,478
Net Cash Inflow / (Outflow) from Financing Activities	206,930	-	552,256	902,448
Number of Employees	19,352	19,005	18,800	18,625

(Contd.)

24.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Jun. : Thousand Rupees)

Financial Position	Industrial Development Bank of Pakistan			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	861,539	1,145,507	884,152	991,498
Balances With Other Banks	134,876	132,150	31,609	37,205
Lending To Financial Institutions	955,000	675,000	1,299,784	76,000
Investments - Net	2,397,268	2,715,947	3,659,649	3,501,096
Advances - Net	10,208,434	9,345,739	5,918,300	4,202,334
Other Assets	3,051,959	2,751,780	1,215,276	1,431,137
Operating Fixed Assets	146,341	143,096	136,994	133,440
Deferred Tax Assets	-	-	835,608	842,614
TOTAL ASSETS	17,755,417	16,909,219	13,981,372	11,215,324
LIABILITIES				
Bills Payable	127,267	25,705	37,861	65,609
Borrowings From Financial Institution	11,110,876	13,428,777	15,423,666	15,259,626
Deposits And Other Accounts	15,007,192	13,185,985	12,884,653	12,229,712
Sub-ordinated Loans	401,150	298,635	201,137	201,137
Liabilities Against Assets Subject To Finance Lease	374	1,064	718	327
Other Liabilities	8,124,172	8,970,051	8,165,982	8,034,508
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	34,771,031	35,910,217	36,714,017	35,790,919
NET ASSETS	(17,015,614)	(19,000,998)	(22,732,645)	(24,575,595)
REPRESENTED BY:				
Share Capital	157,000	157,000	157,000	157,000
Reserves	750,548	750,548	750,548	750,548
Unappropriated Profit	(17,900,381)	(19,920,782)	(23,875,528)	(25,376,802)
Surplus/Deficit On Revaluation Of Assets	(22,781)	12,236	235,335	(106,341)
TOTAL	(17,015,614)	(19,000,998)	(22,732,645)	(24,575,595)
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	2,117,071	1,859,515	531,258	267,510
Mark-Up/ Return/Interest Expenses	3,312,801	2,238,073	1,567,320	747,499
Net Mark-Up / Interest Income	(1,195,730)	(378,558)	(1,036,062)	(479,989)
Provisions & Bad Debts Written Off Directly	7,466,245	865,431	2,533,499	493,223
Net Mark-Up / Interest Income After Provision	(8,661,975)	(1,243,989)	(3,569,561)	(973,212)
Fees, Commission & Brokerage Income	40,455	59,877	22,390	17,184
Dividend Income	12,780	21,693	5,649	11,864
Income From Dealing In Foreign Currencies	69,406	15,280	939	-
Other Income	130,679	120,482	85,398	3,015
Total Non - Markup / Interest Income	253,320	217,332	114,376	32,063
Administrative Expenses	771,512	708,319	362,995	318,436
Other Expenses	192,056	275,033	133,607	236,515
Total Non-Markup/Interest Expenses	963,568	983,352	496,602	554,951
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(9,372,223)	(2,010,009)	(3,951,787)	(1,496,100)
Taxation - Current	11,944	10,392	2,959	2,007
- Prior Years	-	-	-	3,167
- Deferred	-	-	-	-
PROFIT/ (LOSS) AFTER TAX	(9,384,167)	(2,020,401)	(3,954,746)	(1,501,274)
Net Cash Inflow / (Outflow) from Operating Activities	141,649	683,912	474,667	439,356
Net Cash Inflow / (Outflow) from Investing Activities	2,457	(310,032)	(738,589)	(325,939)
Net Cash Inflow / (Outflow) from Financing Activities	(102,221)	(92,638)	(97,974)	(475)
Number of Employees	365	372	360	359

24.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	KASB Bank Ltd			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	636,514	356,051	849,743	1,437,561
Balances With Other Banks	312,559	131,553	121,551	2,126,281
Lending To Financial Institutions	449,466	521,380	1,201,822	699,019
Investments - Net	1,111,446	2,118,193	2,395,037	2,714,916
Advances - Net	2,146,994	490,025	3,647,433	8,294,759
Other Assets	408,759	253,743	551,800	576,380
Operating Fixed Assets	234,340	165,658	183,435	235,617
Deferred Tax Assets	75,764	-	39,640	129,019
TOTAL ASSETS	5,375,842	4,036,603	8,990,461	16,213,552
LIABILITIES				
Bills Payable	60,263	37,639	84,312	166,133
Borrowings From Financial Institution	517,404	340,795	1,795,600	2,673,879
Deposits And Other Accounts	3,990,584	2,639,698	5,450,974	11,201,209
Sub-ordinated Loans	-	150,000	-	-
Liabilities Against Assets Subject To Finance Lease	7,225	5,625	38,081	23,844
Other Liabilities	93,466	35,668	392,417	416,763
Deferred Tax Liabilities	-	75,380	-	-
TOTAL LIABILITIES	4,668,942	3,284,805	7,761,384	14,481,828
NET ASSETS	706,900	751,798	1,229,077	1,731,724
REPRESENTED BY:				
Share Capital	616,000	616,000	1,293,469	1,707,379
Reserves	145,886	145,886	150,895	121,684
Unappropriated Profit	(54,986)	(169,250)	(228,452)	(79,240)
Surplus/Deficit On Revaluation Of Assets	-	159,162	13,165	(18,099)
TOTAL	706,900	751,798	1,229,077	1,731,724
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	656,322	282,077	380,871	640,793
Mark-Up/ Return/Interest Expenses	524,875	217,739	172,688	318,114
Net Mark-Up / Interest Income	131,447	64,338	208,183	322,679
Provisions & Bad Debts Written Off Directly	111,750	34,003	16,244	(1,262)
Net Mark-Up / Interest Income After Provision	19,697	30,335	191,939	323,941
Fees, Commission & Brokerage Income	40,996	21,159	20,593	38,470
Dividend Income	-	-	18,608	34,044
Income From Dealing In Foreign Currencies	45,418	10,988	5,866	11,563
Other Income	4,735	92,624	109,108	32,013
Total Non - Markup / Interest Income	91,149	124,771	154,175	116,090
Administrative Expenses	184,136	203,657	326,506	427,977
Other Expenses	13,874	53,678	(13,515)	(3,425)
Total Non-Markup/Interest Expenses	198,010	257,335	312,991	424,552
Share of Profit from Subsidiaries	-	-	23,231	34,409
PROFIT/ (LOSS) BEFORE TAXATION	(87,164)	(102,229)	56,354	49,888
Taxation - Current	20,422	2,035	15,974	19,274
- Prior Years	-	-	19,374	(6,853)
- Deferred	(40,068)	10,000	(4,041)	(82,534)
PROFIT/ (LOSS) AFTER TAX	(67,518)	(114,264)	25,047	120,001
Net Cash Inflow / (Outflow) from Operating Activities	265,020	81,488	1,134,432	2,091,630
Net Cash Inflow / (Outflow) from Investing Activities	(355,610)	(689,443)	(490,838)	(422,674)
Net Cash Inflow / (Outflow) from Financing Activities	(3,339)	146,486	(162,276)	396,772
Number of Employees	444	292	445	500

(Contd.)

24.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Mashreq Bank Pakistan Ltd.*		
	2001	2002	2003
ASSETS			
Cash & Balances With Treasury Banks	3,037,250	1,827,383	314,851
Balances With Other Banks	162,217	40,593	158,856
Lending To Financial Institutions	580,000	255,000	1,820,925
Investments - Net	393,885	625,868	1,365,880
Advances - Net	2,221,039	1,633,970	1,492,975
Other Assets	903,867	289,616	611,085
Operating Fixed Assets	54,120	54,191	361,013
Deferred Tax Assets	291,511	241,634	3,756
TOTAL ASSETS	7,643,889	4,968,255	6,129,341
LIABILITIES			
Bills Payable	7,046	20,055	77,949
Borrowings From Financial Institution	2,570,755	1,450,000	388,880
Deposits And Other Accounts	3,756,379	2,075,175	3,478,173
Sub-ordinated Loans	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	23,043
Other Liabilities	127,655	100,212	314,559
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	6,461,835	3,645,442	4,282,604
NET ASSETS	1,182,054	1,322,813	1,846,737
REPRESENTED BY:			
Share Capital	752,435	745,938	1,475,613
Reserves	-	-	261,717
Unappropriated Profit	426,599	522,470	88,579
Surplus/Deficit On Revaluation Of Assets	3,020	54,405	20,828
TOTAL	1,182,054	1,322,813	1,846,737
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	821,629	504,814	75,856
Mark-Up/ Return/Interest Expenses	725,021	323,351	30,331
Net Mark-Up / Interest Income	96,608	181,463	45,525
Provisions & Bad Debts Written Off Directly	7,163	(49,897)	45,844
Net Mark-Up / Interest Income After Provision	89,445	231,360	(319)
Fees, Commission & Brokerage Income	31,592	5,318	10,053
Dividend Income	51	-	12,742
Income From Dealing In Foreign Currencies	47,706	12,647	3,406
Other Income	10,667	35,336	165,706
Total Non - Markup / Interest Income	90,016	53,301	191,907
Administrative Expenses	102,823	110,031	74,269
Other Expenses	3,508	934	502
Total Non-Markup/Interest Expenses	106,331	110,965	74,771
Extra ordinary/unusual Items (to be specified)	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	73,130	173,696	116,817
Taxation - Current	-	-	6,093
- Prior Years	-	10,575	-
- Deferred	52,563	49,877	-
PROFIT/ (LOSS) AFTER TAX	20,567	113,244	110,724
Net Cash Inflow / (Outflow) from Operating Activities	(545,839)	(1,350,570)	1,177,101
Net Cash Inflow / (Outflow) from Investing Activities	48,589	(182,051)	(1,643,579)
Net Cash Inflow / (Outflow) from Financing Activities	(42,580)	(23,870)	1,715,185
Number of Employees	33	27	133

* Incorporated outside Pakistan upto Dec.2002.After merger of Mashreq Bank and Crescent Investment Bank on 9th July 2003, Mashreq Bank Pakistan Ltd. Was established. Renamed as Crescent Commercial Bank Ltd. w.e.f. 31st March 2004.

24.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Meezan Bank Ltd.		
	2002	2003	2004
ASSETS			
Cash & Balances With Treasury Banks	659,349	1,042,285	2,623,588
Balances With Other Banks	1,058,074	683,596	1,751,083
Lending To Financial Institutions	-	7,397,078	-
Investments - Net	855,766	1,211,667	1,429,053
Advances - Net	3,532,188	-	12,339,745
Other Assets	818,081	689,226	1,349,184
Operating Fixed Assets	35,942	78,537	204,737
Deferred Tax Assets	12,048	-	-
TOTAL ASSETS	6,971,448	11,102,389	19,697,390
LIABILITIES			
Bills Payable	46,842	169,062	196,145
Borrowings From Financial Institution	11,831	988,964	2,862,139
Deposits And Other Accounts	5,079,478	7,756,862	13,769,807
Sub-ordinated Loans	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-
Other Liabilities	247,389	429,790	770,631
Deferred Tax Liabilities	-	9,236	286
TOTAL LIABILITIES	5,385,540	9,353,914	17,599,008
NET ASSETS	1,585,908	1,748,475	2,098,382
REPRESENTED BY:			
Share Capital	1,001,454	1,064,045	1,346,017
Advances against issue of right shares	-	-	192,312
Reserves	264,867	560,444	256,578
Unappropriated Profit	209,630	12,073	258,325
Surplus/Deficit On Revaluation Of Assets	109,957	111,913	45,150
TOTAL	1,585,908	1,748,475	2,098,382
OPERATING POSITION			
Profit/ Return Earned	311,183	375,567	534,400
Profit/ Return Expenses	191,673	182,354	250,393
Net Profit/ Return	119,510	193,213	284,007
Provisions & Bad Debts Written Off Directly	(60,677)	(15,774)	18,741
Net Profit/ Return After Provision	180,187	208,987	265,266
Fees, Commission & Brokerage Income	71,968	53,869	100,739
Dividend Income	111,302	114,625	108,592
Income From Dealing In Foreign Currencies	5,799	5,215	26,830
Other Income	98,938	113,601	128,932
Total Non - Profit / Return Income	288,007	287,310	365,093
Administrative Expenses	195,045	255,449	409,296
Other Expenses	2,619	20	185
Total Non - Profit / Return Expenses	197,664	255,469	409,481
Extra ordinary/unusual Items (to be specified)	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	270,530	240,828	220,878
Taxation - Current	59,429	5,731	5,470
- Prior Years	-	-	-
- Deferred	(12,048)	21,284	(8,950)
PROFIT/ (LOSS) AFTER TAX	223,149	213,813	224,358
Net Cash Inflow / (Outflow) from Operating Activities	13,754	187,538	3,059,945
Net Cash Inflow / (Outflow) from Investing Activities	1,433,281	(129,093)	(551,020)
Net Cash Inflow / (Outflow) from Financing Activities	89,726	(49,987)	139,865
Number of Employees	159	238	511

(Contd.)

24.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Metropolitan Bank Ltd			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	1,897,612	2,541,483	3,294,581	4,648,318
Balances With Other Banks	1,400,283	636,649	607,302	2,359,259
Lending To Financial Institutions	1,739,627	2,557,200	3,896,284	4,132,234
Investments - Net	8,264,564	15,013,453	17,958,901	15,559,826
Advances - Net	12,987,653	19,443,953	32,229,583	40,121,548
Other Assets	538,788	871,737	652,327	699,665
Operating Fixed Assets	289,896	316,672	342,898	369,675
Deferred Tax Assets	-	-	-	-
TOTAL ASSETS	27,118,423	41,381,147	58,981,876	67,890,525
LIABILITIES				
Bills Payable	318,172	444,198	939,780	1,203,214
Borrowings From Financial Institution	5,942,838	7,185,417	13,155,136	12,327,265
Deposits And Other Accounts	17,902,426	28,514,996	39,338,050	48,595,565
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-	-
Other Liabilities	817,776	1,272,596	983,666	965,049
Deferred Tax Liabilities	116,711	857,606	757,883	535,636
TOTAL LIABILITIES	25,097,923	38,274,813	55,174,515	63,626,729
NET ASSETS	2,020,500	3,106,334	3,807,361	4,263,796
REPRESENTED BY:				
Share Capital	800,000	1,000,000	1,000,000	1,200,000
Reserves	964,951	1,062,951	1,698,951	2,321,951
Unappropriated Profit	79,574	11,243	53,722	46,261
Surplus/Deficit On Revaluation Of Assets	175,975	1,032,140	1,054,688	695,584
TOTAL	2,020,500	3,106,334	3,807,361	4,263,796
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	2,187,456	2,679,543	2,684,887	2,783,812
Mark-Up/ Return/Interest Expenses	1,487,491	1,768,087	1,312,054	1,260,702
Net Mark-Up / Interest Income	699,965	911,456	1,372,833	1,523,110
Provisions & Bad Debts Written Off Directly	26,266	67,799	134,758	84,624
Net Mark-Up / Interest Income After Provision	673,699	843,657	1,238,075	1,438,486
Fees, Commission & Brokerage Income	167,811	235,171	323,335	372,048
Dividend Income	1,732	11,472	29,003	5,490
Income From Dealing In Foreign Currencies	260,798	262,869	144,723	279,363
Other Income	7,633	36,709	153,811	97,765
Total Non - Markup / Interest Income	437,974	546,221	650,872	754,666
Administrative Expenses	368,886	512,737	661,960	814,337
Other Expenses	51	898	3,068	894
Total Non-Markup/Interest Expenses	368,937	513,635	665,028	815,231
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	742,736	876,243	1,223,919	1,377,921
Taxation - Current	386,000	445,000	548,000	478,000
- Prior Years	24,222	-	1,552	-
- Deferred	(2,181)	1,574	(4,112)	84,382
PROFIT/ (LOSS) AFTER TAX	334,695	429,669	678,479	815,539
Net Cash Inflow / (Outflow) from Operating Activities	6,166,864	5,080,051	3,971,157	1,419,372
Net Cash Inflow / (Outflow) from Investing Activities	(5,338,796)	(5,199,814)	(3,048,277)	1,686,873
Net Cash Inflow / (Outflow) from Financing Activities	(1)	-	(199,129)	(551)
Number of Employees	561	763	901	1,045

24.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Muslim Commercial Bank Ltd.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	21,259,900	17,867,991	24,053,669	23,833,253
Balances With Other Banks	3,025,689	2,154,190	1,302,592	5,708,323
Lending To Financial Institutions	15,470,519	33,874,620	10,430,450	10,965,297
Investments - Net	55,432,235	89,609,821	128,276,842	67,194,971
Advances - Net	76,584,120	78,923,737	97,200,179	137,317,773
Other Assets	11,400,906	8,883,163	6,477,064	6,265,397
Operating Fixed Assets	3,659,646	3,825,045	4,582,823	7,999,821
Deferred Tax Assets	220,500	-	-	-
TOTAL ASSETS	187,053,515	235,138,567	272,323,619	259,284,835
LIABILITIES				
Bills Payable	8,097,178	6,261,957	8,396,320	7,566,684
Borrowings From Financial Institution	8,946,624	21,987,824	32,627,951	8,693,965
Deposits And Other Accounts	154,544,451	182,705,716	211,511,393	219,966,057
Sub-ordinated Loans	-	1,600,000	1,599,360	1,598,720
Liabilities Against Assets Subject To Finance Lease	-	-	-	-
Other Liabilities	8,578,240	9,045,634	6,372,596	6,398,239
Deferred Tax Liabilities	-	1,838,545	707,306	314,154
TOTAL LIABILITIES	180,166,493	223,439,676	261,214,926	244,537,819
NET ASSETS	6,887,022	11,698,891	11,108,693	14,747,016
REPRESENTED BY:				
Share Capital	2,423,140	2,665,455	3,065,273	3,371,800
Reserves	2,278,980	3,026,517	4,379,255	5,661,553
Unappropriated Profit	283,940	621,985	281,636	359,340
Surplus/Deficit On Revaluation Of Assets	1,900,962	5,384,934	3,382,529	5,354,323
TOTAL	6,887,022	11,698,891	11,108,693	14,747,016
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	17,033,225	15,385,869	10,369,994	9,347,247
Mark-Up/ Return/Interest Expenses	7,544,897	6,074,682	2,932,693	2,057,640
Net Mark-Up / Interest Income	9,488,328	9,311,187	7,437,301	7,289,607
Provisions & Bad Debts Written Off Directly	2,216,007	721,617	781,081	279,690
Net Mark-Up / Interest Income After Provision	7,272,321	8,589,570	6,656,220	7,009,917
Fees, Commission & Brokerage Income	868,637	907,071	1,042,437	1,886,737
Dividend Income	243,994	297,748	372,821	378,908
Income From Dealing In Foreign Currencies	687,854	503,593	331,694	481,842
Other Income	400,140	881,746	2,784,859	1,250,132
Total Non - Markup / Interest Income	2,200,625	2,590,158	4,531,811	3,997,619
Administrative Expenses	7,331,623	8,077,395	6,587,369	7,003,653
Other Expenses	40,147	1,313	987,738	314,292
Total Non-Markup/Interest Expenses	7,371,770	8,078,708	7,575,107	7,317,945
Compensation on Delayed Tax Refunds	-	-	-	513,852
PROFIT/ (LOSS) BEFORE TAXATION	2,101,176	3,101,020	3,612,924	4,203,443
Taxation - Current	957,720	1,531,551	1,212,579	1,576,287
- Prior Years	-	-	-	-
- Deferred	35,280	(169,125)	170,200	87,162
PROFIT/ (LOSS) AFTER TAX	1,108,176	1,738,594	2,230,145	2,539,994
Net Cash Inflow / (Outflow) from Operating Activities	19,219,092	23,016,299	48,867,229	(53,517,892)
Net Cash Inflow / (Outflow) from Investing Activities	(11,782,778)	(28,310,699)	(42,582,331)	58,578,507
Net Cash Inflow / (Outflow) from Financing Activities	(479,562)	1,064,271	(984,097)	(818,946)
Number of Employees	11,614	10,979	10,235	9,983

(Contd.)

24.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	National Bank of Pakistan			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	79,155,081	55,531,453	59,420,502	94,446,552
Balances With Other Banks	30,001,482	35,878,101	24,154,070	49,784,884
Lending To Financial Institutions	18,749,309	21,716,802	29,937,857	10,511,322
Investments - Net	71,759,449	143,524,971	166,195,619	144,735,672
Advances - Net	170,319,096	140,547,374	161,265,760	221,443,963
Other Assets	36,952,148	27,489,021	19,059,031	18,339,514
Operating Fixed Assets	7,199,835	8,115,131	8,939,483	9,202,969
Deferred Tax Assets	952,590	-	-	1,275,949
TOTAL ASSETS	415,088,990	432,802,853	468,972,322	549,740,825
LIABILITIES				
Bills Payable	2,245,349	3,365,744	5,496,738	7,214,671
Borrowings From Financial Institution	11,484,963	10,032,135	16,569,673	11,084,790
Deposits And Other Accounts	349,617,068	362,865,637	395,492,331	465,571,717
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	46,092	74,051	41,117	17,058
Other Liabilities	34,185,081	29,682,837	23,192,585	22,916,147
Deferred Tax Liabilities	-	2,846,186	595,864	-
TOTAL LIABILITIES	397,578,553	408,866,590	441,388,308	506,804,383
NET ASSETS	17,510,437	23,936,263	27,584,014	42,936,442
REPRESENTED BY:				
Share Capital	3,730,384	3,730,384	4,103,422	4,924,106
Reserves	7,476,063	7,144,326	8,133,312	11,119,613
Unappropriated Profit	752,226	3,404,593	5,897,163	9,213,565
Surplus/Deficit On Revaluation Of Assets	5,551,764	9,656,960	9,450,117	17,679,158
TOTAL	17,510,437	23,936,263	27,584,014	42,936,442
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	31,290,584	27,126,839	19,452,317	20,947,333
Mark-Up/ Return/Interest Expenses	18,877,247	14,698,507	6,735,579	6,559,398
Net Mark-Up / Interest Income	12,413,337	12,428,332	12,716,738	14,387,935
Provisions & Bad Debts Written Off Directly	2,140,627	2,109,678	2,619,043	1,748,165
Net Mark-Up / Interest Income After Provision	10,272,710	10,318,654	10,097,695	12,639,770
Fees, Commission & Brokerage Income	2,984,428	3,137,007	3,260,863	5,099,195
Dividend Income	610,732	917,020	1,126,742	1,273,863
Income From Dealing In Foreign Currencies	794,965	659,247	710,726	1,008,988
Other Income	111,443	495,818	2,149,908	922,670
Total Non - Markup / Interest Income	4,501,568	5,209,092	7,248,239	8,304,716
Administrative Expenses	8,709,895	9,137,779	8,280,878	8,878,801
Other Expenses	348,158	27,008	56,348	40,527
Total Non-Markup/Interest Expenses	9,058,053	9,164,787	8,337,226	8,919,328
Extra ordinary/unusual Items (to be specified)	2,700,596	318,148	-	-
PROFIT/ (LOSS) BEFORE TAXATION	3,015,629	6,044,811	9,008,708	12,025,158
Taxation - Current	2,453,275	2,650,000	4,650,000	4,950,000
- Prior Years	622,747	1,000,000	1,439,444	847,958
- Deferred	(1,208,922)	141,426	(1,278,839)	(15,729)
PROFIT/ (LOSS) AFTER TAX	1,148,529	2,253,385	4,198,103	6,242,929
Net Cash Inflow / (Outflow) from Operating Activities	6,799,018	42,661,153	16,206,797	30,892,555
Net Cash Inflow / (Outflow) from Investing Activities	1,745,544	(64,735,585)	(24,105,955)	30,040,288
Net Cash Inflow / (Outflow) from Financing Activities	(23,322)	(496,013)	(496,748)	(536,208)
Number of Employees	15,163	12,195	13,272	13,745

24.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	NDLC-IFIC Bank Ltd.	
	2003	2004
ASSETS		
Cash & Balances With Treasury Banks	330,953	974,659
Balances With Other Banks	17,334	309,218
Lending To Financial Institutions	347,579	1,812,907
Investments - Net	951,957	766,716
Advances - Net	6,791,963	12,158,088
Other Assets	185,960	406,486
Operating Fixed Assets	67,283	129,389
Deferred Tax Assets	-	-
TOTAL ASSETS	8,693,029	16,557,463
LIABILITIES		
Bills Payable	74,467	98,620
Borrowings From Financial Institution	1,975,230	4,159,194
Deposits And Other Accounts	3,682,302	10,648,570
Sub-ordinated Loans	-	-
Liabilities Against Assets Subject To Finance Lease	-	-
Other Liabilities	1,503,049	188,320
Deferred Tax Liabilities	198,531	98,911
TOTAL LIABILITIES	7,433,579	15,193,615
NET ASSETS	1,259,450	1,363,848
REPRESENTED BY:		
Share Capital	1,229,041	1,229,041
Reserves	9,603	34,125
Unappropriated Profit	16,522	114,609
Surplus/Deficit On Revaluation Of Assets	4,284	(13,927)
TOTAL	1,259,450	1,363,848
OPERATING POSITION		
Mark-Up/ Return/Interest Earned	172,372	803,542
Mark-Up/ Return/Interest Expenses	82,552	412,680
Net Mark-Up / Interest Income	89,820	390,862
Provisions & Bad Debts Written Off Directly	7,794	73,255
Net Mark-Up / Interest Income After Provision	82,026	317,607
Fees, Commission & Brokerage Income	4,299	40,418
Dividend Income	1,125	16,015
Income From Dealing In Foreign Currencies	783	25,596
Other Income	1,499	29,538
Total Non - Markup / Interest Income	7,706	111,567
Administrative Expenses	61,987	393,719
Other Expenses	-	4,122
Total Non-Markup/Interest Expenses	61,987	397,841
Extra ordinary/unusual Items (to be specified)	-	-
PROFIT/ (LOSS) BEFORE TAXATION	27,745	31,333
Taxation - Current	8,682	14,031
- Prior Years	-	(5,687)
- Deferred	(1,590)	(99,620)
PROFIT/ (LOSS) AFTER TAX	20,653	122,609
Net Cash Inflow / (Outflow) from Operating Activities	(257,338)	(338,482)
Net Cash Inflow / (Outflow) from Investing Activities	(560,678)	1,444,643
Net Cash Inflow / (Outflow) from Financing Activities	(166,407)	(166,607)
Number of Employees	249	403

(Contd.)

24.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	PICIC Commercial Bank Ltd.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	1,177,420	1,817,427	2,335,290	3,495,792
Balances With Other Banks	1,261,531	275,381	487,482	790,783
Lending To Financial Institutions	1,285,896	3,824,143	106,250	6,748,310
Investments - Net	2,686,377	10,306,316	21,736,954	13,199,518
Advances - Net	6,329,594	10,876,336	14,316,832	25,828,363
Other Assets	476,109	628,357	751,289	992,133
Operating Fixed Assets	114,010	254,228	350,795	781,581
Deferred Tax Assets	133,357	-	48,961	171,130
TOTAL ASSETS	13,464,294	27,982,188	40,133,853	52,007,610
LIABILITIES				
Bills Payable	156,994	569,842	556,479	676,356
Borrowings From Financial Institution	2,548,323	2,834,229	4,371,613	3,207,307
Deposits And Other Accounts	9,618,599	21,154,925	32,499,771	44,091,795
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	6,938	36,270	60,994	73,602
Other Liabilities	184,348	553,046	425,726	429,159
Deferred Tax Liabilities	-	531,923	-	-
TOTAL LIABILITIES	12,515,202	25,680,235	37,914,583	48,478,219
NET ASSETS	949,092	2,301,953	2,219,270	3,529,391
REPRESENTED BY:				
Share Capital	500,000	825,000	1,072,500	1,823,250
Reserves	303,262	489,612	688,144	1,189,910
Unappropriated Profit	0,730	8,628	23,133	469,709
Surplus/Deficit On Revaluation Of Assets	145,100	978,713	435,493	46,522
TOTAL	949,092	2,301,953	2,219,270	3,529,391
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	1,046,526	1,776,501	1,869,083	2,336,412
Mark-Up/ Return/Interest Expenses	753,658	1,297,191	1,327,542	1,067,647
Net Mark-Up / Interest Income	292,868	479,310	541,541	1,268,765
Provisions & Bad Debts Written Off Directly	(23,290)	(29,787)	119,617	(5,590)
Net Mark-Up / Interest Income After Provision	316,158	509,097	421,924	1,274,355
Fees, Commission & Brokerage Income	70,739	105,791	136,656	136,013
Dividend Income	4,866	65,854	142,491	140,991
Income From Dealing In Foreign Currencies	114,610	120,341	95,851	88,023
Other Income	23,982	34,407	592,540	314,390
Total Non - Markup / Interest Income	214,197	326,393	967,538	679,417
Administrative Expenses	234,447	326,151	563,621	822,602
Other Expenses	71	272	770	1,027
Total Non-Markup/Interest Expenses	234,518	326,423	564,391	823,629
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	295,837	509,067	825,071	1,130,143
Taxation - Current	73,729	196,145	247,379	226,000
- Prior Years	-	-	-	-
- Deferred	110,548	(6,326)	(43,720)	4,063
PROFIT/ (LOSS) AFTER TAX	111,560	319,248	621,412	900,080
Net Cash Inflow / (Outflow) from Operating Activities	2,783,708	5,644,001	13,383,848	(6,974,261)
Net Cash Inflow / (Outflow) from Investing Activities	(1,440,227)	(6,184,177)	(12,482,122)	7,670,358
Net Cash Inflow / (Outflow) from Financing Activities	(3,640)	(194,033)	(171,762)	767,706
Number of Employees	309	510	701	942

24.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Prime Bank Ltd.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	1,389,359	1,316,933	1,954,702	2,839,445
Balances With Other Banks	766,587	138,557	243,927	1,295,984
Lending To Financial Institutions	790,000	2,754,792	2,621,701	6,946,265
Investments - Net	4,165,457	7,534,278	9,815,807	6,309,844
Advances - Net	6,239,148	9,016,138	13,664,066	21,263,937
Other Assets	700,986	504,504	753,340	865,072
Operating Fixed Assets	211,520	371,951	574,062	815,310
Deferred Tax Assets	262,618	-	-	-
TOTAL ASSETS	14,525,675	21,637,153	29,627,605	40,335,857
LIABILITIES				
Bills Payable	402,051	444,461	546,172	693,354
Borrowings From Financial Institution	2,231,892	4,722,117	5,519,832	5,411,476
Deposits And Other Accounts	10,366,688	14,640,410	21,634,361	30,116,733
Sub-ordinated Loans	-	-	-	640,000
Liabilities Against Assets Subject To Finance Lease	-	-	-	-
Other Liabilities	97,466	225,452	263,708	486,002
Deferred Tax Liabilities	-	23,447	50,773	40,872
TOTAL LIABILITIES	13,098,097	20,055,887	28,014,846	37,388,437
NET ASSETS	1,427,578	1,581,266	1,612,759	2,947,420
REPRESENTED BY:				
Share Capital	876,818	1,008,341	1,008,341	2,018,697
Reserves	409,931	371,692	527,334	923,930
Unappropriated Profit	93	26	6	5
Surplus/Deficit On Revaluation Of Assets	140,736	201,207	77,078	4,788
TOTAL	1,427,578	1,581,266	1,612,759	2,947,420
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	1,136,900	1,394,770	1,468,633	1,641,402
Mark-Up/ Return/Interest Expenses	693,849	964,555	648,616	655,591
Net Mark-Up / Interest Income	443,051	430,215	820,017	985,811
Provisions & Bad Debts Written Off Directly	88,681	57,397	125,005	80,980
Net Mark-Up / Interest Income After Provision	354,370	372,818	695,012	904,831
Fees, Commission & Brokerage Income	148,370	142,777	192,327	260,731
Dividend Income	327	646	13,875	15,649
Income From Dealing In Foreign Currencies	78,158	81,852	70,131	138,184
Other Income	21,903	224,147	184,967	145,535
Total Non - Markup / Interest Income	248,758	449,422	461,300	560,099
Administrative Expenses	361,271	512,415	719,176	942,683
Other Expenses	760	3,931	6,690	(2,648)
Total Non-Markup/Interest Expenses	362,031	516,346	725,866	940,035
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	241,097	305,894	430,446	524,895
Taxation - Current	133,000	147,000	186,000	172,495
- Prior Years	12,337	(104,656)	(25,000)	(37,973)
- Deferred	(56,837)	87,656	(7,110)	44,980
PROFIT/ (LOSS) AFTER TAX	152,597	175,894	276,556	345,393
Net Cash Inflow / (Outflow) from Operating Activities	2,404,748	(127,756)	(43,522)	4,625,393
Net Cash Inflow / (Outflow) from Investing Activities	(1,304,520)	(611,899)	(186,346)	(5,171,875)
Net Cash Inflow / (Outflow) from Financing Activities	(342,899)	54,464	906,428	2,474,302
Number of Employees	455	658	900	1,059

(Contd.)

24.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Punjab Provincial Co-operative Bank Ltd.			
	2001*	2002*	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	388,975	1,294,879	969,567	623,474
Balances With Other Banks	1,176,532	810,565	1,212,234	2,298,580
Lending To Financial Institutions	-	-	-	-
Investments - Net	376,342	402,451	483,394	547,710
Advances - Net	2,782,159	3,323,504	3,886,241	5,764,950
Other Assets	68,585	73,982	66,244	138,550
Operating Fixed Assets	329,994	336,283	326,901	1,273,542
Deferred Tax Assets	-	-	-	-
TOTAL ASSETS	5,122,587	6,241,664	6,944,581	10,646,806
LIABILITIES				
Bills Payable	1,983	2,918	14,778	18,748
Borrowings From Financial Institution	2,988,326	3,871,914	4,527,750	6,924,000
Deposits And Other Accounts	1,438,087	1,598,181	1,715,752	2,004,218
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-	-
Other Liabilities	187,657	196,491	162,385	170,916
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	4,616,053	5,669,504	6,420,665	9,117,882
NET ASSETS	506,534	572,160	523,916	1,528,924
REPRESENTED BY:				
Share Capital	116,316	128,933	135,507	158,206
Reserves	313,811	325,750	325,576	325,147
Unappropriated Profit	31,281	43,887	(91,700)	(125,685)
Surplus/Deficit On Revaluation Of Assets	45,126	73,590	154,533	1,171,256
TOTAL	506,534	572,160	523,916	1,528,924
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	467,973	465,062	485,037	461,282
Mark-Up/ Return/Interest Expenses	131,855	118,397	249,740	143,780
Net Mark-Up / Interest Income	336,118	346,665	235,297	317,502
Provisions & Bad Debts Written Off Directly	41,708	30,051	30,000	30,000
Net Mark-Up / Interest Income After Provision	294,410	316,614	205,297	287,502
Fees, Commission & Brokerage Income	547	916	1,213	3,091
Dividend Income	9,438	9,864	7,121	9,987
Income From Dealing In Foreign Currencies	-	-	-	-
Other Income	29,174	20,162	46,766	61,539
Total Non - Markup / Interest Income	39,159	30,942	55,100	74,617
Administrative Expenses	296,114	312,717	393,238	392,235
Other Expenses	-	-	44	1,244
Total Non-Markup/Interest Expenses	296,114	312,717	393,282	393,479
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	37,455	34,839	(132,885)	(31,360)
Taxation - Current	11,000	10,000	2,700	2,625
- Prior Years	-	233	2	-
- Deferred	-	-	-	-
PROFIT/ (LOSS) AFTER TAX	26,455	24,606	(135,587)	(33,985)
Net Cash Inflow / (Outflow) from Operating Activities	(873,247)	522,154	35,606	713,678
Net Cash Inflow / (Outflow) from Investing Activities	(233,564)	5,227	34,351	4,305
Net Cash Inflow / (Outflow) from Financing Activities	1,431	12,556	6,400	22,270
Number of Employees	1,790	1,759	1,750	1,724

* As on 30th June

24.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Saudi-Pak Commercial Bank Ltd.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	400,038	982,041	2,578,496	3,771,740
Balances With Other Banks	765,347	341,203	1,201,940	595,409
Lending To Financial Institutions	1,692,000	1,045,000	754,485	248,618
Investments - Net	1,094,820	6,278,484	9,369,478	9,706,575
Advances - Net	3,784,533	7,772,768	18,535,864	25,487,172
Other Assets	863,124	874,027	747,573	1,056,452
Operating Fixed Assets	171,857	405,467	1,038,930	1,122,046
Deferred Tax Assets	741,183	1,131,379	915,461	733,121
TOTAL ASSETS	9,512,902	18,830,369	35,142,227	42,721,133
LIABILITIES				
Bills Payable	34,118	155,020	343,705	377,751
Borrowings From Financial Institution	3,982,852	5,859,651	8,216,983	6,462,494
Deposits And Other Accounts	4,815,547	12,340,610	24,578,053	33,271,211
Sub-ordinated Loans	-	-	650,000	650,000
Liabilities Against Assets Subject To Finance Lease	8,649	4,341	1,541	1,054
Other Liabilities	155,662	252,973	241,905	341,881
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	8,996,828	18,612,595	34,032,187	41,104,391
NET ASSETS	516,074	217,774	1,110,040	1,616,742
REPRESENTED BY:				
Share Capital	1,416,667	1,500,000	2,250,000	2,250,000
Reserves	74,262	114,705	140,381	201,830
Unappropriated Profit	(973,216)	(1,598,362)	(1,245,658)	(985,558)
Surplus/Deficit On Revaluation Of Assets	(1,639)	201,431	(34,683)	150,470
TOTAL	516,074	217,774	1,110,040	1,616,742
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	588,111	724,846	1,304,732	1,857,400
Mark-Up/ Return/Interest Expenses	540,048	531,706	872,292	1,146,840
Net Mark-Up / Interest Income	48,063	193,140	432,440	710,560
Provisions & Bad Debts Written Off Directly	274,149	(306,796)	(272,076)	53,829
Net Mark-Up / Interest Income After Provision	(226,086)	499,936	704,516	656,731
Fees, Commission & Brokerage Income	40,632	105,354	207,925	317,196
Dividend Income	0,000	5,030	19,752	9,322
Income From Dealing In Foreign Currencies	(58,564)	34,790	33,192	53,108
Other Income	(119,060)	435,858	451,921	13,987
Total Non - Markup / Interest Income	(136,992)	581,032	712,790	393,613
Administrative Expenses	194,644	261,542	413,823	539,473
Other Expenses	191,395	(72,300)	(25,534)	(17,093)
Total Non-Markup/Interest Expenses	386,039	189,242	388,289	522,380
Amortization of Deferred Cost	33,333	50,000	50,000	50,000
PROFIT/ (LOSS) BEFORE TAXATION	(782,450)	841,726	979,017	477,964
Taxation - Current	3,592	7,000	120,623	127,997
- Prior Years	37,040	9,934	50,902	-
- Deferred	(640,953)	170,860	429,112	42,724
PROFIT/ (LOSS) AFTER TAX	(182,129)	653,932	378,380	307,243
Net Cash Inflow / (Outflow) from Operating Activities	831,902	4,563,630	4,726,850	727,528
Net Cash Inflow / (Outflow) from Investing Activities	283,957	(4,834,819)	(4,081,328)	(470,119)
Net Cash Inflow / (Outflow) from Financing Activities	719,613	(8,509)	1,396,670	(696)
Number of Employees	416	476	634	704

(Contd.)

24.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Soneri Bank Ltd.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	1,537,466	2,152,332	2,821,394	3,627,569
Balances With Other Banks	1,065,536	864,222	1,057,546	2,793,190
Lending To Financial Institutions	1,674,775	2,608,750	2,705,000	3,585,421
Investments - Net	4,942,340	9,844,437	11,912,517	13,982,828
Advances - Net	10,198,907	11,377,581	17,348,525	24,375,905
Other Assets	642,887	676,562	477,187	671,372
Operating Fixed Assets	327,734	474,025	643,960	815,614
Deferred Tax Assets	144,727	-	-	-
TOTAL ASSETS	20,534,372	27,997,909	36,966,129	49,851,899
LIABILITIES				
Bills Payable	240,782	432,215	808,858	893,762
Borrowings From Financial Institution	2,195,871	3,429,788	4,998,149	7,957,364
Deposits And Other Accounts	16,053,886	20,544,711	27,868,418	37,383,756
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	26,672	12,671	3,301	-
Other Liabilities	467,810	1,006,763	582,112	530,952
Deferred Tax Liabilities	-	278,696	101,445	42,757
TOTAL LIABILITIES	18,985,021	25,704,844	34,362,283	46,808,591
NET ASSETS	1,549,351	2,293,065	2,603,846	3,043,308
REPRESENTED BY:				
Share Capital	782,719	1,017,535	1,017,535	1,271,919
Reserves	757,818	768,077	1,210,203	1,592,071
Unappropriated Profit	2,510	6,057	2,643	14,771
Surplus/Deficit On Revaluation Of Assets	6,304	501,396	373,465	164,547
TOTAL	1,549,351	2,293,065	2,603,846	3,043,308
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	1,893,168	2,137,244	1,713,971	1,947,657
Mark-Up/ Return/Interest Expenses	1,454,885	1,512,443	789,645	752,276
Net Mark-Up / Interest Income	438,283	624,801	924,326	1,195,381
Provisions & Bad Debts Written Off Directly	58,767	43,477	72,840	(15,054)
Net Mark-Up / Interest Income After Provision	379,516	581,324	851,486	1,210,435
Fees, Commission & Brokerage Income	111,261	133,164	153,964	177,247
Dividend Income	-	-	2,922	17,405
Income From Dealing In Foreign Currencies	347,816	183,792	121,560	121,834
Other Income	76,906	175,160	184,734	163,216
Total Non - Markup / Interest Income	535,983	492,116	463,180	479,702
Administrative Expenses	361,912	440,473	499,924	642,231
Other Expenses	2,353	11,791	1,230	1,340
Total Non-Markup/Interest Expenses	364,265	452,264	501,154	643,571
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	551,234	621,176	813,512	1,046,566
Taxation - Current	315,000	315,000	396,000	365,000
- Prior Years	(8,270)	(29,291)	4,854	(116,959)
- Deferred	(25,908)	(14,908)	(26,054)	150,145
PROFIT/ (LOSS) AFTER TAX	270,412	350,375	438,712	648,380
Net Cash Inflow / (Outflow) from Operating Activities	2,443,451	4,600,918	3,554,770	5,270,633
Net Cash Inflow / (Outflow) from Investing Activities	(1,801,460)	(4,170,330)	(2,580,467)	(2,725,345)
Net Cash Inflow / (Outflow) from Financing Activities	1,845	(17,036)	(111,917)	(3,469)
Number of Employees	663	779	882	937

24.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Bank of Khyber			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	810,626	915,674	1,014,149	1,394,990
Balances With Other Banks	1,153,708	864,723	824,778	1,050,043
Lending To Financial Institutions	1,126,000	2,548,468	1,250,000	4,119,688
Investments - Net	5,712,685	6,316,252	9,543,530	6,916,820
Advances - Net	6,925,680	6,575,364	5,382,314	9,001,402
Other Assets	1,297,689	1,507,355	847,631	1,180,558
Operating Fixed Assets	113,635	114,830	130,002	127,529
Deferred Tax Assets	88,769	-	-	27,259
TOTAL ASSETS	17,228,792	18,842,666	18,992,404	23,818,289
LIABILITIES				
Bills Payable	82,975	68,011	162,637	1,020,895
Borrowings From Financial Institution	940,486	1,665,313	1,057,661	4,180,253
Deposits And Other Accounts	14,122,946	13,988,778	15,366,841	15,834,065
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	28	-	-	-
Other Liabilities	1,107,345	1,025,044	365,686	608,486
Deferred Tax Liabilities	-	315,079	83,135	-
TOTAL LIABILITIES	16,253,780	17,062,225	17,035,960	21,643,699
NET ASSETS	975,012	1,780,441	1,956,444	2,174,590
REPRESENTED BY:				
Share Capital	750,000	1,000,000	1,050,000	1,231,034
Reserves	362,919	254,220	506,386	588,120
Unappropriated Profit	3,651	3,854	6,266	2,506
Surplus/Deficit On Revaluation Of Assets	(141,558)	522,367	393,792	352,930
TOTAL	975,012	1,780,441	1,956,444	2,174,590
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	1,728,599	1,616,899	1,473,931	1,086,901
Mark-Up/ Return/Interest Expenses	1,401,145	1,064,973	657,560	417,317
Net Mark-Up / Interest Income	327,454	551,926	816,371	669,584
Provisions & Bad Debts Written Off Directly	76,623	238,099	240,151	236,572
Net Mark-Up / Interest Income After Provision	250,831	313,827	576,220	433,012
Fees, Commission & Brokerage Income	44,300	49,124	56,503	63,174
Dividend Income	48,193	54,684	60,614	62,398
Income From Dealing In Foreign Currencies	43,318	18,642	8,278	13,767
Other Income	13,507	16,199	16,630	16,100
Total Non - Markup / Interest Income	149,318	138,649	142,025	155,439
Administrative Expenses	234,153	247,160	306,948	302,775
Other Expenses	3,274	4,834	14,220	(833)
Total Non-Markup/Interest Expenses	237,427	251,994	321,168	301,942
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	162,722	200,482	397,077	286,509
Taxation - Current	2,410	2,734	78,117	47,537
- Prior Years	-	-	-	(27,503)
- Deferred	(70,728)	56,244	14,382	7,467
PROFIT/ (LOSS) AFTER TAX	231,040	141,504	304,578	259,008
Net Cash Inflow / (Outflow) from Operating Activities	3,457,031	(845,332)	3,816,804	(96,095)
Net Cash Inflow / (Outflow) from Investing Activities	(2,732,950)	474,423	(3,576,246)	2,527,201
Net Cash Inflow / (Outflow) from Financing Activities	247,880	(28)	-	-
Number of Employees	365	376	368	360

(Contd.)

24.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Bank of Punjab			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	4,448,268	2,814,341	3,624,823	5,579,566
Balances With Other Banks	432,575	3,170,272	3,191,488	2,118,242
Lending To Financial Institutions	6,776,167	7,479,833	5,662,456	1,019,488
Investments - Net	5,969,947	8,294,651	11,458,265	16,197,505
Advances - Net	5,771,526	6,620,988	18,344,022	39,438,923
Other Assets	942,955	751,202	864,075	1,277,201
Operating Fixed Assets	276,195	393,836	407,345	689,486
Deferred Tax Assets	185,070	-	68,163	-
TOTAL ASSETS	24,802,703	29,525,123	43,620,637	66,320,411
LIABILITIES				
Bills Payable	162,545	250,144	344,649	267,113
Borrowings From Financial Institution	2,509,262	1,289,547	2,684,237	2,831,605
Deposits And Other Accounts	19,034,734	23,767,017	34,938,059	54,724,311
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	18,804	64,240	53,340	81,795
Other Liabilities	686,653	731,755	392,705	567,540
Deferred Tax Liabilities	-	117,435	-	8,964
TOTAL LIABILITIES	22,411,998	26,220,138	38,412,990	58,481,328
NET ASSETS	2,390,705	3,304,985	5,207,647	7,839,083
REPRESENTED BY:				
Share Capital	979,662	1,004,154	1,004,154	1,506,230
Reserves	1,275,191	1,357,499	1,946,438	2,770,645
Unappropriated Profit	0,005	1,452	101,699	143,590
Surplus/Deficit On Revaluation Of Assets	135,847	941,880	2,155,356	3,418,618
TOTAL	2,390,705	3,304,985	5,207,647	7,839,083
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	2,172,956	2,069,555	1,664,464	2,555,039
Mark-Up/ Return/Interest Expenses	1,113,151	997,649	484,202	719,074
Net Mark-Up / Interest Income	1,059,805	1,071,906	1,180,262	1,835,965
Provisions & Bad Debts Written Off Directly	39,486	54,178	8,130	47,061
Net Mark-Up / Interest Income After Provision	1,020,319	1,017,728	1,172,132	1,788,904
Fees, Commission & Brokerage Income	51,937	60,320	97,453	172,873
Dividend Income	109,804	189,051	279,032	554,218
Income From Dealing In Foreign Currencies	19,083	19,650	12,764	41,311
Other Income	58,647	104,581	441,925	328,361
Total Non - Markup / Interest Income	239,471	373,602	831,174	1,096,763
Administrative Expenses	837,055	899,727	999,258	1,116,097
Other Expenses	1,460	59,759	2,390	33,627
Total Non-Markup/Interest Expenses	838,515	959,486	1,001,648	1,149,724
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	421,275	431,844	1,001,658	1,735,943
Taxation - Current	161,369	123,083	285,078	225,916
- Prior Years	2,660	-	-	141,853
- Deferred	21,001	24,787	27,394	-
PROFIT/ (LOSS) AFTER TAX	236,245	283,974	689,186	1,368,174
Net Cash Inflow / (Outflow) from Operating Activities	5,092,664	2,131,507	392,515	3,018,963
Net Cash Inflow / (Outflow) from Investing Activities	(1,914,437)	(927,737)	(1,660,817)	(3,187,466)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-
Number of Employees	3,064	3,002	3,021	3,146

24.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Union Bank Ltd.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	3,105,776	3,844,570	5,158,001	6,803,801
Balances With Other Banks	1,492,400	1,648,900	1,522,524	3,889,629
Lending To Financial Institutions	3,760,702	4,743,231	6,795,404	4,933,890
Investments - Net	2,720,177	11,822,461	9,287,089	6,571,909
Advances - Net	13,869,372	28,890,358	40,408,985	51,075,307
Other Assets	3,952,370	3,761,845	2,971,418	2,629,610
Operating Fixed Assets	726,840	1,117,723	1,029,210	1,544,379
Deferred Tax Assets	500,492	-	155,757	262,152
TOTAL ASSETS	30,128,129	55,829,088	67,328,388	77,710,677
LIABILITIES				
Bills Payable	274,712	1,331,048	1,171,755	1,253,652
Borrowings From Financial Institution	7,268,456	11,873,274	10,655,738	7,659,281
Deposits And Other Accounts	20,721,092	37,760,237	50,451,860	62,954,966
Sub-ordinated Loans	-	740,175	1,308,141	1,486,556
Liabilities Against Assets Subject To Finance Lease	150,801	305,227	198,962	100,843
Other Liabilities	574,680	920,293	933,478	909,618
Deferred Tax Liabilities	-	163,343	-	-
TOTAL LIABILITIES	28,989,741	53,093,597	64,719,934	74,364,916
NET ASSETS	1,138,388	2,735,491	2,608,454	3,345,761
REPRESENTED BY:				
Share Capital	812,151	1,625,711	1,625,711	1,967,110
Reserves	342,265	375,265	622,699	919,866
Unappropriated Profit	111,114	241,636	258,743	448,577
Surplus/Deficit On Revaluation Of Assets	(127,172)	492,879	101,301	10,208
TOTAL	1,138,388	2,735,491	2,608,454	3,345,761
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	2,450,160	3,130,978	3,464,021	4,294,980
Mark-Up/ Return/Interest Expenses	1,852,614	2,091,076	1,693,947	1,442,408
Net Mark-Up / Interest Income	597,546	1,039,902	1,770,074	2,852,572
Provisions & Bad Debts Written Off Directly	199,422	169,067	153,588	453,109
Net Mark-Up / Interest Income After Provision	398,124	870,835	1,616,486	2,399,463
Fees, Commission & Brokerage Income	309,513	376,303	649,230	1,078,591
Dividend Income	46,136	59,161	50,696	26,564
Income From Dealing In Foreign Currencies	116,564	115,423	100,882	107,893
Other Income	194,276	455,035	892,627	391,355
Total Non - Markup / Interest Income	666,489	1,005,922	1,693,435	1,604,403
Administrative Expenses	1,040,042	1,563,156	2,189,937	2,566,962
Other Expenses	15,626	27,564	554,165	26,595
Total Non-Markup/Interest Expenses	1,055,668	1,590,720	2,744,102	2,593,557
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	8,945	286,037	565,819	1,410,309
Taxation - Current	74,579	96,122	140,948	639,126
- Prior Years	30,650	(112,365)	-	-
- Deferred	(127,019)	138,788	(2,940)	(58,478)
PROFIT/ (LOSS) AFTER TAX	30,735	163,492	427,811	829,661
Net Cash Inflow / (Outflow) from Operating Activities	1,262,277	7,819,948	(951,405)	2,296,888
Net Cash Inflow / (Outflow) from Investing Activities	1,011,901	(8,342,948)	1,736,100	1,824,439
Net Cash Inflow / (Outflow) from Financing Activities	(72,015)	1,418,294	402,360	(108,422)
Number of Employees	858	1,127	1,344	1,441

(Contd.)

24.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	United Bank Ltd.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	15,095,234	15,649,561	17,274,461	23,844,435
Balances With Other Banks	20,995,855	9,985,788	11,386,434	17,699,334
Lending To Financial Institutions	4,370,006	3,627,557	19,050,791	16,262,504
Investments - Net	28,578,561	69,244,328	56,516,760	54,953,728
Advances - Net	79,780,718	72,808,106	100,170,415	146,249,184
Other Assets	8,641,263	3,950,777	3,284,964	4,393,852
Operating Fixed Assets	2,864,018	2,710,892	3,754,236	3,969,006
Deferred Tax Assets	8,297,500	5,026,457	5,486,357	5,240,620
TOTAL ASSETS	168,623,155	183,003,466	216,924,418	272,612,663
LIABILITIES				
Bills Payable	1,540,592	1,832,981	2,975,910	3,811,284
Borrowings From Financial Institution	12,875,351	5,347,349	7,710,375	11,975,684
Deposits And Other Accounts	141,316,174	158,263,495	185,071,502	230,256,627
Sub-ordinated Loans	1,539,800	-	-	3,500,000
Liabilities Against Assets Subject To Finance Lease	92,386	81,548	39,995	288
Other Liabilities	8,807,413	5,544,441	4,541,704	3,513,569
Deferred Tax Liabilities	-	861,935	1,535,059	2,191,180
TOTAL LIABILITIES	166,171,716	171,931,749	201,874,545	255,248,632
NET ASSETS	2,451,439	11,071,717	15,049,873	17,364,031
REPRESENTED BY:				
Minority Interest	1,168,264	-	-	-
Share Capital	22,481,680	5,180,000	5,180,000	5,180,000
Reserves	3,960,453	4,243,352	4,678,317	5,915,928
Unappropriated Profit	(27,282,709)	(797,100)	1,384,490	3,274,439
Surplus/Deficit On Revaluation Of Assets	2,123,751	2,445,465	3,807,066	2,993,664
TOTAL	2,451,439	11,071,717	15,049,873	17,364,031
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	11,468,051	11,020,035	8,944,260	9,233,881
Mark-Up/ Return/Interest Expenses	6,347,215	5,379,435	1,888,349	1,732,760
Net Mark-Up / Interest Income	5,120,836	5,640,600	7,055,911	7,501,121
Provisions & Bad Debts Written Off Directly	1,262,908	739,573	562,053	338,874
Net Mark-Up / Interest Income After Provision	3,857,928	4,901,027	6,493,858	7,162,247
Fees, Commission & Brokerage Income	1,097,148	1,351,147	1,442,642	1,654,475
Dividend Income	67,879	414,881	2,057,314	1,102,510
Income From Dealing In Foreign Currencies	1,584,894	1,051,778	436,656	668,085
Other Income	164,758	454,313	607,500	981,154
Total Non - Markup / Interest Income	2,914,679	3,272,119	4,544,112	4,406,224
Administrative Expenses	4,668,553	5,390,233	6,153,913	6,702,709
Other Expenses	632,236	51,605	557,341	(23,966)
Total Non-Markup/Interest Expenses	5,300,789	5,441,838	6,711,254	6,678,743
Extra ordinary/unusual Items (to be specified)	7,200,000	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(5,728,182)	2,731,308	4,326,716	4,889,728
Taxation - Current	253,654	195,871	193,050	283,083
- Prior Years	1,484,855	18,701	223,070	285,201
- Deferred	-	1,102,420	1,274,978	619,900
PROFIT/ (LOSS) AFTER TAX	(7,466,691)	1,414,316	2,635,618	3,701,544
Net Cash Inflow / (Outflow) from Operating Activities	8,744,748	22,062,018	(16,038,904)	16,011,692
Net Cash Inflow / (Outflow) from Investing Activities	5,878,325	(30,740,994)	19,478,482	(5,918,010)
Net Cash Inflow / (Outflow) from Financing Activities	2,682,489	6,304,706	(51,873)	2,291,890
Number of Employees	8,998	8,525	8,881	9,287

24.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Zarai Taraqati Bank Ltd.			
	2001*	2002#	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	707,172	656,045	744,276	1,593,898
Balances With Other Banks	5,356,504	6,766,606	11,399,640	14,791,268
Lending To Financial Institutions	-	-	-	-
Investments - Net	1,761,645	2,636,734	2,621,397	2,849,677
Advances - Net	63,969,666	60,669,949	54,172,386	54,335,440
Other Assets	5,971,272	3,066,018	8,755,617	9,381,766
Operating Fixed Assets	376,402	1,104,770	1,045,269	976,985
Deferred Tax Assets	-	1,220	1,227	1,222
TOTAL ASSETS	78,142,661	74,901,342	78,739,812	83,930,256
LIABILITIES				
Bills Payable	40,187	118,133	190,280	197,434
Borrowings From Financial Institution	62,524,005	51,257,213	51,257,213	51,257,213
Deposits And Other Accounts	1,428,455	1,463,769	2,277,329	3,122,206
Sub-ordinated Loans	-	-	3,204,323	3,204,323
Liabilities Against Assets Subject To Finance Lease	-	-	-	-
Other Liabilities	9,087,053	24,800,696	9,543,444	13,065,463
Deferred Tax Liabilities	-	1,249,452	-	-
TOTAL LIABILITIES	73,079,700	78,889,263	66,472,589	70,846,639
NET ASSETS	5,062,961	(3,987,921)	12,267,223	13,083,617
REPRESENTED BY:				
Share Capital	3,214,323	3,214,323	8,950,656	11,869,611
Advance against Equity	-	-	2,918,954	1
Reserves	4,070,768	4,070,768	82,590	215,387
Unappropriated Profit	(2,222,130)	(12,607,065)	330,360	861,549
Surplus/Deficit On Revaluation Of Assets	-	1,334,053	(15,337)	137,069
TOTAL	5,062,961	(3,987,921)	12,267,223	13,083,617
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	9,970,348	1,374,523	10,110,307	8,105,383
Mark-Up/ Return/Interest Expenses	2,770,206	36,315	3,288,108	3,135,736
Net Mark-Up / Interest Income	7,200,142	1,338,208	6,822,199	4,969,647
Provisions & Bad Debts Written Off Directly	4,710,492	2,154,822	3,886,059	2,311,403
Net Mark-Up / Interest Income After Provision	2,489,650	(816,614)	2,936,140	2,658,244
Fees, Commission & Brokerage Income	128,844	44,920	3,235	2,410
Dividend Income	2,799	-	9,722	6,028
Income From Dealing In Foreign Currencies	-	-	-	-
Other Income	554,547	930,361	3,476,403	946,339
Total Non - Markup / Interest Income	686,190	975,281	3,489,360	954,777
Administrative Expenses	2,613,287	1,366,751	2,762,592	2,437,251
Other Expenses	363,501	769,976	2,880,723	8,545
Total Non-Markup/Interest Expenses	2,976,788	2,136,727	5,643,315	2,445,796
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	199,052	(1,978,060)	782,185	1,167,225
Less: State Bank share in Loss	-	(1,978,060)	-	-
Taxation - Current	326,281	6,873	369,242	503,234
- Prior Years	-	-	-	-
- Deferred	-	6,158	(7)	5
PROFIT/ (LOSS) AFTER TAX	(127,229)	(13,031)	412,950	663,986
Net Cash Inflow / (Outflow) from Operating Activities	122,507	78,451	1,824,696	4,331,229
Net Cash Inflow / (Outflow) from Investing Activities	1,481,754	(2,642)	(22,385)	(89,979)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	2,918,954	-
Number of Employees	7,440	7,515	5,947	5,801

* As on 30-06-2001

As on 13-12-2002

(Contd.)

24.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(Concl.)

(End Jun. : Thousand Rupees)

Financial Position	Federal Bank for Co-operatives*
	2001
ASSETS	
Cash & Balances With Treasury Banks	307,140
Balances With Other Banks	112,544
Lending To Financial Institutions	-
Investments - Net	148,130
Advances - Net	4,282,090
Other Assets	270,905
Operating Fixed Assets	63,272
Deferred Tax Assets	-
TOTAL ASSETS	5,184,081
LIABILITIES	
Bills Payable	-
Borrowings From Financial Institution	4,369,153
Deposits And Other Accounts	161,791
Sub-ordinated Loans	-
Liabilities Against Assets Subject To Finance Lease	-
Other Liabilities	112,905
Deferred Tax Liabilities	-
TOTAL LIABILITIES	4,643,849
NET ASSETS	540,232
REPRESENTED BY:	
Share Capital	200,000
Reserves	340,232
Unappropriated Profit	-
Surplus/Deficit On Revaluation Of Assets	-
TOTAL	540,232
OPERATING POSITION	
Mark-Up/ Return/Interest Earned	113,397
Mark-Up/ Return/Interest Expenses	31,611
Net Mark-Up / Interest Income	81,786
Provisions & Bad Debts Written Off Directly	-
Net Mark-Up / Interest Income After Provision	81,786
Fees, Commission & Brokerage Income	-
Dividend Income	-
Income From Dealing In Foreign Currencies	-
Other Income	3,087
Total Non - Markup / Interest Income	3,087
Administrative Expenses	132,008
Other Expenses	-
Total Non-Markup/Interest Expenses	132,008
Extra ordinary/unusual Items (to be specified)	-
PROFIT/ (LOSS) BEFORE TAXATION	(47,135)
Taxation - Current	582
- Prior Years	-
- Deferred	-
PROFIT/ (LOSS) AFTER TAX	(47,717)
Net Cash Inflow / (Outflow) from Operating Activities	884,175
Net Cash Inflow / (Outflow) from Investing Activities	(2,227)
Net Cash Inflow / (Outflow) from Financing Activities	(668,477)
Number of Employees	72

* Liquidated w.e.f 31-10-2002

24.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	ABN AMRO N.V.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	5,772,098	5,041,657	5,241,762	6,796,351
Balances With Other Banks	4,000,522	2,269,951	1,574,790	9,398,167
Lending To Financial Institutions	7,293,142	2,771,118	4,969,057	797,682
Investments - Net	9,317,288	8,935,116	9,441,698	6,523,143
Advances - Net	23,860,844	25,141,018	23,429,878	32,088,043
Other Assets	1,572,631	645,381	399,319	823,482
Operating Fixed Assets	993,183	917,696	885,451	1,028,937
Deferred Tax Assets	283	-	20,823	50,287
TOTAL ASSETS	52,809,991	45,721,937	45,962,778	57,506,092
LIABILITIES				
Bills Payable	1,042,612	581,204	642,530	833,010
Borrowings From Financial Institution	14,031,599	6,415,861	4,079,266	5,170,282
Deposits And Other Accounts	34,191,943	34,696,330	37,679,217	48,212,800
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-	-
Other Liabilities	795,893	854,316	702,004	498,218
Deferred Tax Liabilities	-	33,991	-	-
TOTAL LIABILITIES	50,062,047	42,581,702	43,103,017	54,714,310
NET ASSETS	2,747,944	3,140,235	2,859,761	2,791,782
REPRESENTED BY:				
Share Capital	1,812,486	1,754,818	1,728,440	1,788,376
Reserves	-	-	-	-
Unappropriated Profit	873,844	1,334,273	1,114,930	1,022,753
Surplus/Deficit On Revaluation Of Assets	61,614	51,144	16,391	(19,347)
TOTAL	2,747,944	3,140,235	2,859,761	2,791,782
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	4,988,711	3,472,810	2,160,489	2,209,814
Mark-Up/ Return/Interest Expenses	3,707,999	2,029,099	667,358	514,586
Net Mark-Up / Interest Income	1,280,712	1,443,711	1,493,131	1,695,228
Provisions & Bad Debts Written Off Directly	3,209	10,797	14,082	119,365
Net Mark-Up / Interest Income After Provision	1,277,503	1,432,914	1,479,049	1,575,863
Fees, Commission & Brokerage Income	372,092	471,444	462,828	397,727
Dividend Income	-	-	-	-
Income From Dealing In Foreign Currencies	347,906	255,114	209,522	266,339
Other Income	39,361	62,585	102,275	30,338
Total Non - Markup / Interest Income	759,359	789,143	774,625	694,404
Administrative Expenses	857,966	907,297	926,857	1,122,921
Other Expenses	8,821	6,565	3,172	418
Total Non-Markup/Interest Expenses	866,787	913,862	930,029	1,123,339
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,170,075	1,308,195	1,323,645	1,146,928
Taxation - Current	450,000	550,000	525,000	450,000
- Prior Years	-	(256,513)	-	-
- Deferred	(12,383)	(10,832)	(7,552)	(17,092)
PROFIT/ (LOSS) AFTER TAX	732,458	1,025,540	806,197	714,020
Net Cash Inflow / (Outflow) from Operating Activities	15,352,684	(2,269,019)	1,151,852	7,487,887
Net Cash Inflow / (Outflow) from Investing Activities	(8,822,226)	430,786	(594,990)	2,636,340
Net Cash Inflow / (Outflow) from Financing Activities	(380,297)	(565,111)	(1,025,540)	(806,197)
Number of Employees	281	270	270	322

(Contd.)

24.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Al Baraka Islamic Bank B.S.C. (E.C)			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	1,073,284	1,380,179	1,483,575	2,188,484
Balances With Other Banks	1,285,808	1,521,891	1,710,015	2,105,873
Lending To Financial Institutions	210,000	45,000	-	-
Investments - Net	182,047	162,508	339,026	416,507
Advances - Net	4,015,662	4,931,049	5,982,138	6,991,361
Other Assets	158,623	135,161	100,729	184,487
Operating Fixed Assets	25,850	34,238	46,157	52,791
Deferred Tax Assets	-	15,588	1,164	-
TOTAL ASSETS	6,951,274	8,225,614	9,662,804	11,939,503
LIABILITIES				
Bills Payable	39,775	88,202	123,968	116,684
Borrowings From Financial Institution	1,157,196	1,457,760	1,520,859	1,620,209
Deposits And Other Accounts	4,724,640	5,344,653	6,627,224	8,128,091
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-	-
Other Liabilities	148,655	137,078	127,093	173,441
Deferred Tax Liabilities	-	-	-	20,964
TOTAL LIABILITIES	6,070,266	7,027,693	8,399,144	10,059,389
NET ASSETS	881,008	1,197,921	1,263,660	1,880,114
REPRESENTED BY:				
Share Capital	752,953	1,000,255	1,001,351	1,504,810
Reserves	-	-	-	-
Unappropriated Profit	136,929	172,154	136,658	152,020
Surplus/Deficit On Revaluation Of Assets	(8,874)	25,512	125,651	223,284
TOTAL	881,008	1,197,921	1,263,660	1,880,114
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	594,447	550,445	357,849	351,222
Mark-Up/ Return/Interest Expenses	446,647	370,301	187,190	184,456
Net Mark-Up / Interest Income	147,800	180,144	170,659	166,766
Provisions & Bad Debts Written Off Directly	25,575	25,225	21,307	14,569
Net Mark-Up / Interest Income After Provision	122,225	154,919	149,352	152,197
Fees, Commission & Brokerage Income	46,667	47,130	52,926	68,983
Dividend Income	10,041	13,413	22,178	28,625
Income From Dealing In Foreign Currencies	89,120	60,405	37,762	43,836
Other Income	0,881	16,413	16,330	39,205
Total Non - Markup / Interest Income	146,709	137,361	129,196	180,649
Administrative Expenses	103,463	119,179	134,839	165,922
Other Expenses	1,913	352	111	316
Total Non-Markup/Interest Expenses	105,376	119,531	134,950	166,238
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	163,558	172,749	143,598	166,608
Taxation - Current	50,000	42,500	20,000	17,600
- Prior Years	-	-	14,424	-
- Deferred	-	(15,588)	15,483	22,128
PROFIT/ (LOSS) AFTER TAX	113,558	145,837	93,691	126,880
Net Cash Inflow / (Outflow) from Operating Activities	867,645	318,973	452,007	624,432
Net Cash Inflow / (Outflow) from Investing Activities	(61,647)	71,823	(16,923)	84,392
Net Cash Inflow / (Outflow) from Financing Activities	130,914	155,583	(115,391)	361,964
Number of Employees	143	151	175	205

24.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	American Express Bank Ltd.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	2,180,720	1,774,209	1,635,464	2,009,176
Balances With Other Banks	1,253,967	1,071,821	38,079	887,411
Lending To Financial Institutions	1,449,899	1,032,420	2,924,099	1,045,000
Investments - Net	3,118,420	4,191,963	2,330,382	1,640,642
Advances - Net	4,978,514	4,840,932	2,394,365	2,070,315
Other Assets	905,440	554,374	586,403	543,618
Operating Fixed Assets	103,642	90,856	94,773	101,878
Deferred Tax Assets	80,600	31,818	37,933	-
TOTAL ASSETS	14,071,202	13,588,393	10,041,498	8,298,040
LIABILITIES				
Bills Payable	183,675	431,514	422,698	400,177
Borrowings From Financial Institution	6,523,259	5,642,172	2,853,161	1,186,284
Deposits And Other Accounts	5,956,530	5,978,784	5,121,895	5,070,229
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	7,211	6,044	4,773	-
Other Liabilities	284,865	298,548	367,486	284,131
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	12,955,540	12,357,062	8,770,013	6,940,821
NET ASSETS	1,115,662	1,231,331	1,271,485	1,357,219
REPRESENTED BY:				
Share Capital	1,138,665	1,102,436	1,085,864	1,123,518
Reserves	-	-	-	-
Unappropriated Profit	(33,488)	104,415	184,322	235,361
Surplus/Deficit On Revaluation Of Assets	10,485	24,480	1,299	(1,660)
TOTAL	1,115,662	1,231,331	1,271,485	1,357,219
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	1,112,067	884,977	344,371	224,723
Mark-Up/ Return/Interest Expenses	948,318	706,095	206,235	128,206
Net Mark-Up / Interest Income	163,749	178,882	138,136	96,517
Provisions & Bad Debts Written Off Directly	4,370	1,510	(83)	(28,397)
Net Mark-Up / Interest Income After Provision	159,379	177,372	138,219	124,914
Fees, Commission & Brokerage Income	255,632	205,829	195,562	193,012
Dividend Income	-	-	-	-
Income From Dealing In Foreign Currencies	23,753	48,896	37,324	44,146
Other Income	16,203	81,103	58,542	49,604
Total Non - Markup / Interest Income	295,588	335,828	291,428	286,762
Administrative Expenses	396,690	348,927	369,607	396,293
Other Expenses	6,118	(112)	71	94
Total Non-Markup/Interest Expenses	402,808	348,815	369,678	396,387
Extra ordinary/unusual Items (to be specified)	63,511	-	22,874	-
PROFIT/ (LOSS) BEFORE TAXATION	(11,352)	164,385	37,095	15,289
Taxation - Current	-	-	-	-
- Prior Years	(8,001)	(17,961)	(50,821)	(74,382)
- Deferred	14,260	44,443	8,009	38,632
PROFIT/ (LOSS) AFTER TAX	(17,611)	137,903	79,907	51,039
Net Cash Inflow / (Outflow) from Operating Activities	1,228,059	(262,922)	(902,551)	521,218
Net Cash Inflow / (Outflow) from Investing Activities	(592,567)	(244,393)	(171,348)	673,400
Net Cash Inflow / (Outflow) from Financing Activities	1,120	(2,240)	(2,240)	(5,802)
Number of Employees	201	185	174	168

(Contd.)

24.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Bank of Ceylon		
	2001	2002	2003
ASSETS			
Cash & Balances With Treasury Banks	654,271	18,349	512,714
Balances With Other Banks	64,117	5,353	10,014
Lending To Financial Institutions	723,693	104,784	245,338
Investments - Net	1,139,279	883,830	-
Advances - Net	121,902	116,043	1,279
Other Assets	121,293	28,774	2,965
Operating Fixed Assets	5,584	4,800	3,464
Deferred Tax Assets	-	-	2,289
TOTAL ASSETS	2,830,139	1,161,933	778,063
LIABILITIES			
Bills Payable	1,429	813	915
Borrowings From Financial Institution	1,052,879	205,103	-
Deposits And Other Accounts	1,110,027	145,254	55,722
Sub-ordinated Loans	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-
Other Liabilities	51,230	75,924	43,237
Deferred Tax Liabilities	-	47,198	-
TOTAL LIABILITIES	2,215,565	474,292	99,874
NET ASSETS	614,574	687,641	678,189
REPRESENTED BY:			
Share Capital	500,000	500,000	500,000
Reserves	-	-	-
Unappropriated Profit	64,617	116,315	178,189
Surplus/Deficit On Revaluation Of Assets	49,957	71,326	-
TOTAL	614,574	687,641	678,189
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	450,436	179,034	69,944
Mark-Up/ Return/Interest Expenses	347,702	80,933	5,084
Net Mark-Up / Interest Income	102,734	98,101	64,860
Provisions & Bad Debts Written Off Directly	299	776	-
Net Mark-Up / Interest Income After Provision	102,435	97,325	64,860
Fees, Commission & Brokerage Income	7,729	4,942	1,638
Dividend Income	-	-	-
Income From Dealing In Foreign Currencies	6,482	1,543	581
Other Income	18,414	23,808	101,624
Total Non - Markup / Interest Income	32,625	30,293	103,843
Administrative Expenses	27,224	30,347	28,517
Other Expenses	157	224	75,000
Total Non-Markup/Interest Expenses	27,381	30,571	103,517
Extra ordinary/unusual Items (to be specified)	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	107,679	97,047	65,186
Taxation - Current	53,745	47,716	28,216
- Prior Years	6,319	-	(24,982)
- Deferred	-	(2,367)	78
PROFIT/ (LOSS) AFTER TAX	47,615	51,698	61,874
Net Cash Inflow / (Outflow) from Operating Activities	733,172	(684,025)	4,247
Net Cash Inflow / (Outflow) from Investing Activities	3,495	(7,947)	495,398
Net Cash Inflow / (Outflow) from Financing Activities	(111,088)	-	-
Number of Employees	26	22	16

Bank of Ceylon was merged with Dawood Commercial Bank w.e.f 24th March 2004.

24.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Citi Bank, N.A.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	13,088,961	10,407,239	7,412,917	9,277,146
Balances With Other Banks	1,903,595	4,812,611	2,152,298	7,543,616
Lending To Financial Institutions	9,045,493	7,992,820	19,726,108	12,241,937
Investments - Net	6,798,614	11,279,895	5,189,968	955,474
Advances - Net	27,118,565	25,656,863	25,287,790	33,007,571
Other Assets	3,269,612	1,442,290	944,418	2,373,699
Operating Fixed Assets	349,014	319,339	254,391	254,957
Deferred Tax Assets	396,595	236,430	393,969	409,994
TOTAL ASSETS	61,970,449	62,147,487	61,361,859	66,064,394
LIABILITIES				
Bills Payable	584,556	434,811	901,433	987,268
Borrowings From Financial Institution	11,039,682	11,001,939	12,408,294	9,815,454
Deposits And Other Accounts	41,486,184	40,838,111	39,747,903	47,102,828
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-	-
Other Liabilities	3,128,096	3,046,447	2,436,673	1,986,432
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	56,238,518	55,321,308	55,494,303	59,891,982
NET ASSETS	5,731,931	6,826,179	5,867,556	6,172,412
REPRESENTED BY:				
Share Capital	4,508,331	4,369,017	3,602,026	3,722,432
Reserves	-	-	-	-
Unappropriated Profit	1,190,328	2,254,026	2,267,571	2,450,271
Surplus/Deficit On Revaluation Of Assets	33,272	203,136	(2,041)	(291)
TOTAL	5,731,931	6,826,179	5,867,556	6,172,412
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	6,526,454	5,071,905	3,310,880	3,145,342
Mark-Up/ Return/Interest Expenses	4,219,138	2,819,600	1,265,810	831,994
Net Mark-Up / Interest Income	2,307,316	2,252,305	2,045,070	2,313,348
Provisions & Bad Debts Written Off Directly	142,181	149,648	68,571	175,186
Net Mark-Up / Interest Income After Provision	2,165,135	2,102,657	1,976,499	2,138,162
Fees, Commission & Brokerage Income	959,223	1,061,261	1,003,631	1,266,427
Dividend Income	-	-	-	1,587
Income From Dealing In Foreign Currencies	221,892	358,763	358,614	428,807
Other Income	102,332	477,079	891,288	423,599
Total Non - Markup / Interest Income	1,283,447	1,897,103	2,253,533	2,120,420
Administrative Expenses	1,680,215	1,707,505	1,841,010	2,508,875
Other Expenses	536	4,888	33,830	3,906
Total Non-Markup/Interest Expenses	1,680,751	1,712,393	1,874,840	2,512,781
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,767,831	2,287,367	2,355,192	1,745,801
Taxation - Current	921,000	1,181,268	1,015,000	865,000
- Prior Years	-	29,103	(6,971)	(1,071,321)
- Deferred	(13,169)	13,298	24,203	(17,425)
PROFIT/ (LOSS) AFTER TAX	860,000	1,063,698	1,322,960	1,969,547
Net Cash Inflow / (Outflow) from Operating Activities	13,709,793	(2,382,979)	(6,725,692)	5,299,536
Net Cash Inflow / (Outflow) from Investing Activities	(5,680,623)	(2,016,236)	3,132,415	14,836
Net Cash Inflow / (Outflow) from Financing Activities	8,194,543	-	(2,023,415)	(1,786,847)
Number of Employees	605	637	611	636

(Contd.)

24.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Credit Agricole Indosuez The Global French Bank		
	2001	2002	2003
ASSETS			
Cash & Balances With Treasury Banks	1,971,690	1,170,249	866,170
Balances With Other Banks	639,753	325,596	170,601
Lending To Financial Institutions	1,734,832	1,060,258	398,825
Investments - Net	1,252,076	1,816,662	484,429
Advances - Net	4,267,260	4,144,024	1,980,787
Other Assets	431,019	271,143	305,278
Operating Fixed Assets	55,274	44,383	33,790
Deferred Tax Assets	54,091	37,509	-
TOTAL ASSETS	10,405,995	8,869,824	4,239,880
LIABILITIES			
Bills Payable	23,509	15,089	19,895
Borrowings From Financial Institution	4,335,598	5,212,248	2,118,000
Deposits And Other Accounts	5,306,626	2,808,877	1,384,612
Sub-ordinated Loans	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-
Other Liabilities	146,435	127,709	308,206
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	9,812,168	8,163,923	3,830,713
NET ASSETS	593,827	705,901	409,167
REPRESENTED BY:			
Share Capital	510,220	572,311	663,840
Reserves	-	-	-
Unappropriated Profit	79,774	125,802	(254,451)
Surplus/Deficit On Revaluation Of Assets	3,833	7,788	(222)
TOTAL	593,827	705,901	409,167
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	902,007	593,216	223,318
Mark-Up/ Return/Interest Expenses	803,467	512,320	205,718
Net Mark-Up / Interest Income	98,540	80,896	17,600
Provisions & Bad Debts Written Off Directly	(25,922)	(7,660)	(11,282)
Net Mark-Up / Interest Income After Provision	124,462	88,556	28,882
Fees, Commission & Brokerage Income	48,366	43,720	31,879
Dividend Income	-	-	-
Income From Dealing In Foreign Currencies	77,020	80,707	25,138
Other Income	231	841	78
Total Non - Markup / Interest Income	125,617	125,268	57,095
Administrative Expenses	182,943	191,838	435,510
Other Expenses	129	508	601
Total Non-Markup/Interest Expenses	183,072	192,346	436,111
Extra ordinary/unusual Items (to be specified)	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	67,007	21,478	(350,134)
Taxation - Current	-	-	-
- Prior Years	(9,500)	(35,012)	(13,510)
- Deferred	29,609	10,462	43,629
PROFIT/ (LOSS) AFTER TAX	46,898	46,028	(380,253)
Net Cash Inflow / (Outflow) from Operating Activities	2,628,495	(1,540,692)	(1,668,350)
Net Cash Inflow / (Outflow) from Investing Activities	112,081	(556,997)	1,317,747
Net Cash Inflow / (Outflow) from Financing Activities	(79,213)	62,091	91,529
Number of Employees	65	68	67

Credit Agricole Indosuez was merged with NDLC-IFIC Bank Ltd. on 17th April 2004

24.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Deutsche Bank AG			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	2,376,772	1,604,014	1,668,116	2,010,943
Balances With Other Banks	725,837	176,764	21,370	240,619
Lending To Financial Institutions	-	-	450,000	498,038
Investments - Net	44,125	197,151	16,705	15,365
Advances - Net	3,169,337	2,292,507	1,443,606	2,020,431
Other Assets	705,708	393,163	253,296	272,964
Operating Fixed Assets	10,767	15,732	25,541	50,726
Deferred Tax Assets	-	84,422	-	-
TOTAL ASSETS	7,032,546	4,763,753	3,878,634	5,109,086
LIABILITIES	-	-	-	-
Bills Payable	87,871	100,729	70,174	241,365
Borrowings From Financial Institution	1,357,060	210	337,761	507,088
Deposits And Other Accounts	3,994,441	2,700,991	1,460,628	2,068,728
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	11,702	15,883	11,823
Other Liabilities	935,233	999,660	858,241	952,349
Deferred Tax Liabilities	-	-	757	156
TOTAL LIABILITIES	6,374,605	3,813,292	2,743,444	3,781,509
NET ASSETS	657,941	950,461	1,135,190	1,327,577
REPRESENTED BY:				
Share Capital	1,116,622	1,275,853	1,507,526	1,700,252
Reserves	-	-	-	-
Unappropriated Profit	(458,681)	(339,398)	(373,299)	(372,899)
Surplus/Deficit On Revaluation Of Assets	-	14,006	963	224
TOTAL	657,941	950,461	1,135,190	1,327,577
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	619,436	295,215	110,705	71,015
Mark-Up/ Return/Interest Expenses	472,162	149,468	23,482	22,068
Net Mark-Up / Interest Income	147,274	145,747	87,223	48,947
Provisions & Bad Debts Written Off Directly	13,158	(16,251)	(12,157)	(20,841)
Net Mark-Up / Interest Income After Provision	134,116	161,998	99,380	69,788
Fees, Commission & Brokerage Income	73,390	72,123	67,135	74,907
Dividend Income	-	-	-	-
Income From Dealing In Foreign Currencies	87,397	72,772	63,552	97,865
Other Income	5,748	10,187	232,558	15,988
Total Non - Markup / Interest Income	166,535	155,082	363,245	188,760
Administrative Expenses	319,693	291,461	278,073	255,653
Other Expenses	53	3,178	61	2,495
Total Non-Markup/Interest Expenses	319,746	294,639	278,134	258,148
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(19,095)	22,441	184,491	400
Taxation - Current	-	-	-	-
- Prior Years	-	-	121,550	-
- Deferred	-	(96,842)	96,842	-
PROFIT/ (LOSS) AFTER TAX	(19,095)	119,283	(33,901)	400
Net Cash Inflow / (Outflow) from Operating Activities	(366,506)	(1,653,011)	(497,082)	407,082
Net Cash Inflow / (Outflow) from Investing Activities	142,567	174,689	180,052	(27,929)
Net Cash Inflow / (Outflow) from Financing Activities	(12,814)	156,491	225,738	182,923
Number of Employees	96	68	61	62

(Contd.)

24.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Doha Bank		
	2001	2002	2003
ASSETS			
Cash & Balances With Treasury Banks	899,674	925,107	933,991
Balances With Other Banks	7,305	20,231	26,898
Lending To Financial Institutions	74,000	-	-
Investments - Net	9,770	-	-
Advances - Net	639,174	539,447	513,680
Other Assets	255,372	235,304	225,830
Operating Fixed Assets	4,803	1,681	688
Deferred Tax Assets	-	-	-
TOTAL ASSETS	1,890,098	1,721,770	1,701,087
LIABILITIES			
Bills Payable	29,198	3,161	3,519
Borrowings From Financial Institution	710,000	-	-
Deposits And Other Accounts	175,150	40,040	37,199
Sub-ordinated Loans	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-
Other Liabilities	111,781	842,089	836,463
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	1,026,129	885,290	877,181
NET ASSETS	863,969	836,480	823,906
REPRESENTED BY:			
Share Capital	863,969	836,480	823,906
Reserves	-	-	-
Unappropriated Profit	-	-	-
Surplus/Deficit On Revaluation Of Assets	-	-	-
TOTAL	863,969	836,480	823,906
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	26,158	7,371	6,103
Mark-Up/ Return/Interest Expenses	139,851	7,345	252
Net Mark-Up / Interest Income	(113,693)	26	5,851
Provisions & Bad Debts Written Off Directly	(7,935)	(5,630)	(9,746)
Net Mark-Up / Interest Income After Provision	(105,758)	5,656	15,597
Fees, Commission & Brokerage Income	1,520	59	11
Dividend Income	-	-	-
Income From Dealing In Foreign Currencies	6,206	(251)	(278)
Other Income	2,345	730	574
Total Non - Markup / Interest Income	10,071	538	307
Administrative Expenses	74,323	42,641	20,176
Other Expenses	35,815	185	116
Total Non-Markup/Interest Expenses	110,138	42,826	20,292
Extra ordinary/unusual Items (to be specified)	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(205,825)	(36,632)	(4,388)
Taxation - Current	-	-	-
- Prior Years	(7,822)	-	-
- Deferred	100,000	-	-
PROFIT/ (LOSS) AFTER TAX	(298,003)	(36,632)	(4,388)
Net Cash Inflow / (Outflow) from Operating Activities	(236,251)	(8,314)	28,230
Net Cash Inflow / (Outflow) from Investing Activities	(1,795)	162	(105)
Net Cash Inflow / (Outflow) from Financing Activities	(69,979)	-	-
Number of Employees	2	2	2

Doha Bank was merged with Trust Commercial Bank on 5th May 2004 and Trust Commercial Bank merged with Crescent Commercial Bank on 21st October 2004

24.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Habib Bank AG Zurich			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	3,600,757	3,132,824	3,658,798	4,472,835
Balances With Other Banks	1,569,289	645,679	1,308,598	2,461,179
Lending To Financial Institutions	900,000	600,000	880,000	560,000
Investments - Net	4,118,378	9,360,812	9,069,420	7,437,082
Advances - Net	10,651,211	13,673,832	17,363,258	25,405,470
Other Assets	499,760	570,606	508,849	642,055
Operating Fixed Assets	12,757	42,761	66,470	115,120
Deferred Tax Assets	75,557	-	-	108,809
TOTAL ASSETS	21,427,709	28,026,514	32,855,393	41,202,550
LIABILITIES				
Bills Payable	277,330	249,010	426,874	394,325
Borrowings From Financial Institution	2,134,494	3,961,042	6,131,442	9,272,519
Deposits And Other Accounts	16,679,242	20,192,401	22,927,723	28,166,876
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-	-
Other Liabilities	910,692	1,385,982	1,303,072	1,294,683
Deferred Tax Liabilities	-	264,910	108,529	-
TOTAL LIABILITIES	20,001,758	26,053,345	30,897,640	39,128,403
NET ASSETS	1,425,951	1,973,169	1,957,753	2,074,147
REPRESENTED BY:				
Share Capital	936,580	1,108,468	1,206,236	1,564,976
Reserves	20,000	-	-	-
Unappropriated Profit	423,079	419,977	454,195	509,047
Surplus/Deficit On Revaluation Of Assets	46,292	444,724	297,322	124
TOTAL	1,425,951	1,973,169	1,957,753	2,074,147
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	2,044,065	1,875,017	1,600,401	1,610,611
Mark-Up/ Return/Interest Expenses	1,699,949	1,511,384	1,117,169	910,826
Net Mark-Up / Interest Income	344,116	363,633	483,232	699,785
Provisions & Bad Debts Written Off Directly	39,871	40,379	15,614	21,213
Net Mark-Up / Interest Income After Provision	304,245	323,254	467,618	678,572
Fees, Commission & Brokerage Income	140,376	164,159	208,075	177,623
Dividend Income	-	756	44	29
Income From Dealing In Foreign Currencies	239,173	64,862	60,602	56,419
Other Income	48,240	146,500	109,000	84,830
Total Non - Markup / Interest Income	427,789	376,277	377,721	318,901
Administrative Expenses	325,520	323,606	415,917	486,320
Other Expenses	-	702	-	36
Total Non-Markup/Interest Expenses	325,520	324,308	415,917	486,356
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	406,514	375,223	429,422	511,117
Taxation - Current	110,000	86,000	87,000	114,500
- Prior Years	(3,796)	-	14,794	-
- Deferred	(3,105)	(7,619)	4,388	16,185
PROFIT/ (LOSS) AFTER TAX	303,415	296,842	323,240	380,432
Net Cash Inflow / (Outflow) from Operating Activities	3,119,530	3,273,845	2,203,653	975,913
Net Cash Inflow / (Outflow) from Investing Activities	(1,812,475)	(4,529,557)	(874,190)	1,041,903
Net Cash Inflow / (Outflow) from Financing Activities	(235,270)	(299,944)	(289,022)	(152,219)
Number of Employees	309	351	423	487

(Contd.)

24.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Oman International Bank S.A.O.G			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	1,338,831	1,246,164	1,273,573	1,245,447
Balances With Other Banks	429,335	128,659	77,604	40,262
Lending To Financial Institutions	-	20,000	-	-
Investments - Net	135,680	295,398	148,725	44,617
Advances - Net	1,131,032	877,427	323,533	485,751
Other Assets	68,983	32,625	16,755	23,419
Operating Fixed Assets	13,523	10,994	7,804	5,338
Deferred Tax Assets	-	-	-	-
TOTAL ASSETS	3,117,384	2,611,267	1,847,994	1,844,834
LIABILITIES				
Bills Payable	4,730	1,274	3,458	7,784
Borrowings From Financial Institution	463,621	402,013	66,000	282,982
Deposits And Other Accounts	1,823,357	1,142,009	745,186	504,119
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-	-
Other Liabilities	46,376	48,838	19,456	14,993
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	2,338,084	1,594,134	834,100	809,878
NET ASSETS	779,300	1,017,133	1,013,894	1,034,956
REPRESENTED BY:				
Share Capital	885,734	1,120,068	1,123,343	1,162,296
Reserves	-	-	-	-
Unappropriated Profit	(106,434)	(115,628)	(121,288)	(127,532)
Surplus/Deficit On Revaluation Of Assets	-	12,693	11,839	192
TOTAL	779,300	1,017,133	1,013,894	1,034,956
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	168,675	145,901	80,841	40,998
Mark-Up/ Return/Interest Expenses	160,785	127,799	59,809	21,299
Net Mark-Up / Interest Income	7,890	18,102	21,032	19,699
Provisions & Bad Debts Written Off Directly	288	-	-	1,645
Net Mark-Up / Interest Income After Provision	7,602	18,102	21,032	18,054
Fees, Commission & Brokerage Income	7,941	7,598	7,692	8,052
Dividend Income	-	-	-	-
Income From Dealing In Foreign Currencies	13,127	7,198	4,771	3,094
Other Income	3,604	1,710	1,976	1,901
Total Non - Markup / Interest Income	24,672	16,506	14,439	13,047
Administrative Expenses	44,017	43,404	40,885	36,509
Other Expenses	78	398	246	836
Total Non-Markup/Interest Expenses	44,095	43,802	41,131	37,345
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(11,821)	(9,194)	(5,660)	(6,244)
Taxation - Current	-	-	-	-
- Prior Years	-	-	-	-
- Deferred	-	-	-	-
PROFIT/ (LOSS) AFTER TAX	(11,821)	(9,194)	(5,660)	(6,244)
Net Cash Inflow / (Outflow) from Operating Activities	864,235	(479,243)	(172,542)	(197,219)
Net Cash Inflow / (Outflow) from Investing Activities	(137,372)	(148,426)	145,634	92,187
Net Cash Inflow / (Outflow) from Financing Activities	161,763	262,509	20,111	-
Number of Employees	23	26	20	22

24.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Rupali Bank Ltd.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	23,395	21,883	29,408	31,908
Balances With Other Banks	49,393	149,296	135,362	86,549
Lending To Financial Institutions	50,000		59,000	-
Investments - Net	452,100	417,533	350,795	359,172
Advances - Net	142,407	77,388	24,726	11,047
Other Assets	230,694	559	18,452	28,971
Operating Fixed Assets	3,138	2,947	2,728	2,587
Deferred Tax Assets	-	-	-	42,076
TOTAL ASSETS	951,127	669,606	620,471	562,310
LIABILITIES				
Bills Payable	789	484	2,925	1,053
Borrowings From Financial Institution	561,000	195,000	219,000	165,000
Deposits And Other Accounts	290,448	203,305	207,495	178,322
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	-	-
Other Liabilities	27,965	65,382	56,810	125,743
Deferred Tax Liabilities	-	-	24,132	-
TOTAL LIABILITIES	880,202	464,171	510,362	470,118
NET ASSETS	70,925	205,435	110,109	92,192
REPRESENTED BY:				
Share Capital	34,000	34,000	34,000	34,000
Reserves	-	-	-	-
Unappropriated Profit	36,925	73,602	50,605	58,192
Surplus/Deficit On Revaluation Of Assets	-	97,833	25,504	-
TOTAL	70,925	205,435	110,109	92,192
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	91,116	46,036	32,448	32,826
Mark-Up/ Return/Interest Expenses	76,817	30,592	5,893	6,842
Net Mark-Up / Interest Income	14,299	15,444	26,555	25,984
Provisions & Bad Debts Written Off Directly	1,346	70,505	50,176	(20,408)
Net Mark-Up / Interest Income After Provision	12,953	(55,061)	(23,621)	46,392
Fees, Commission & Brokerage Income	2,538	1,982	2,471	2,465
Dividend Income	-	254	-	-
Income From Dealing In Foreign Currencies	-	46,601	280	1,258
Other Income	3,239	131,689	563	134
Total Non - Markup / Interest Income	5,777	180,526	3,314	3,857
Administrative Expenses	13,181	47,559	13,980	17,707
Other Expenses	117	-	454	871
Total Non-Markup/Interest Expenses	13,298	47,559	14,434	18,578
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	5,432	77,906	(34,742)	31,671
Taxation - Current	2,986	40,049	179	5,510
- Prior Years	-	1,180	(10,552)	59,277
- Deferred	-	-	(1,372)	(40,703)
PROFIT/ (LOSS) AFTER TAX	2,446	36,677	(22,997)	7,587
Net Cash Inflow / (Outflow) from Operating Activities	(277,114)	(354,711)	(26,288)	13,962
Net Cash Inflow / (Outflow) from Investing Activities	142,705	(453,102)	19,879	(60,275)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-
Number of Employees	27	26	29	28

(Contd.)

24.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Standard Chartered Bank			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	7,788,261	11,937,373	11,318,691	12,506,026
Balances With Other Banks	318,394	2,159,707	487,100	1,257,173
Lending To Financial Institutions	2,974,760	5,072,393	14,505,868	13,550,991
Investments - Net	5,816,675	17,652,682	15,583,493	13,164,555
Advances - Net	21,497,361	42,233,876	39,951,678	51,508,205
Other Assets	2,507,755	1,585,732	1,828,948	2,109,367
Operating Fixed Assets	231,597	491,579	448,001	384,241
Deferred Tax Assets	-	-	-	121,047
TOTAL ASSETS	41,134,803	81,133,342	84,123,779	94,601,605
LIABILITIES				
Bills Payable	538,385	803,376	908,412	1,669,496
Borrowings From Financial Institution	13,103,293	15,435,951	6,928,942	6,961,574
Deposits And Other Accounts	24,460,120	56,438,912	67,881,121	76,513,586
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	48,493	145,287	92,447	36,659
Other Liabilities	585,707	1,840,534	1,686,808	2,431,680
Deferred Tax Liabilities	7,646	156,957	71,805	-
TOTAL LIABILITIES	38,743,644	74,821,017	77,569,535	87,612,995
NET ASSETS	2,391,159	6,312,325	6,554,244	6,988,610
REPRESENTED BY:				
Share Capital	1,781,369	4,165,709	4,103,092	4,103,942
Reserves	-	24,474	24,474	24,474
Unappropriated Profit	583,432	1,883,494	2,241,076	3,034,383
Surplus/Deficit On Revaluation Of Assets	26,358	238,648	185,602	(174,189)
TOTAL	2,391,159	6,312,325	6,554,244	6,988,610
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	3,963,990	4,437,760	3,814,736	3,735,069
Mark-Up/ Return/Interest Expenses	2,899,048	2,427,549	903,476	652,348
Net Mark-Up / Interest Income	1,064,942	2,010,211	2,911,260	3,082,721
Provisions & Bad Debts Written Off Directly	103,859	21,036	(9,040)	(106,191)
Net Mark-Up / Interest Income After Provision	961,083	1,989,175	2,920,300	3,188,912
Fees, Commission & Brokerage Income	261,700	590,604	1,092,138	1,407,040
Dividend Income	1,208	-	32,769	13,323
Income From Dealing In Foreign Currencies	242,278	297,131	409,415	504,662
Other Income	10,352	67,509	63,939	136,809
Total Non - Markup / Interest Income	515,538	955,244	1,598,261	2,061,834
Administrative Expenses	598,100	1,194,732	1,824,824	1,785,469
Other Expenses	58	498	415	4,636
Total Non-Markup/Interest Expenses	598,158	1,195,230	1,825,239	1,790,105
Extra ordinary/unusual Items (to be specified)	185,404	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	693,059	1,749,189	2,693,322	3,460,641
Taxation - Current	284,093	713,450	967,964	975,500
- Prior Years	53,862	(1,763)	37,630	-
- Deferred	-	-	-	-
PROFIT/ (LOSS) AFTER TAX	355,104	1,037,502	1,687,728	2,485,141
Net Cash Inflow / (Outflow) from Operating Activities	7,671,307	13,755,181	2,699,242	1,850,759
Net Cash Inflow / (Outflow) from Investing Activities	(3,323,980)	(7,294,486)	1,853,556	1,853,421
Net Cash Inflow / (Outflow) from Financing Activities	115,773	(470,270)	(1,445,603)	(1,746,772)
Number of Employees	278	594	631	728

24.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Bank of Tokyo-Mitsubishi Ltd.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	4,421,426	2,910,301	1,875,740	1,999,575
Balances With Other Banks	70,514	116,253	36,775	140,710
Lending To Financial Institutions	2,084,894	1,022,901	1,577,312	1,023,500
Investments - Net	808,062	816,395	693,380	392,143
Advances - Net	916,059	91,057	71,233	822,851
Other Assets	257,263	145,399	83,489	71,525
Operating Fixed Assets	36,026	26,872	20,326	20,394
Deferred Tax Assets	-	-	605	1,476
TOTAL ASSETS	8,594,244	5,129,178	4,358,860	4,472,174
LIABILITIES				
Bills Payable	8,211	276,470	3,675	2,838
Borrowings From Financial Institution	288,475	-	-	515,621
Deposits And Other Accounts	6,516,980	3,007,385	2,630,318	2,106,556
Sub-ordinated Loans	-	-	-	12,081
Liabilities Against Assets Subject To Finance Lease	-	-	-	-
Other Liabilities	110,686	55,542	14,177	-
Deferred Tax Liabilities	-	420	-	-
TOTAL LIABILITIES	6,924,352	3,339,817	2,648,170	2,637,096
NET ASSETS	1,669,892	1,789,361	1,710,690	1,835,078
REPRESENTED BY:				
Share Capital	1,438,696	1,530,888	1,683,914	1,796,803
Reserves	-	-	-	-
Unappropriated Profit	230,218	257,938	27,647	39,102
Surplus/Deficit On Revaluation Of Assets	978	535	(871)	(827)
TOTAL	1,669,892	1,789,361	1,710,690	1,835,078
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	864,402	375,901	74,975	60,518
Mark-Up/ Return/Interest Expenses	632,213	268,872	47,522	29,794
Net Mark-Up / Interest Income	232,189	107,029	27,453	30,724
Provisions & Bad Debts Written Off Directly	(0,323)	(1,749)	(1,567)	-
Net Mark-Up / Interest Income After Provision	232,512	108,778	29,020	30,724
Fees, Commission & Brokerage Income	11,611	9,901	12,478	16,665
Dividend Income	-	-	-	-
Income From Dealing In Foreign Currencies	82,675	58,651	56,724	70,574
Other Income	131	370	1,810	879
Total Non - Markup / Interest Income	94,417	68,922	71,012	88,118
Administrative Expenses	99,186	90,117	72,633	66,126
Other Expenses	311	153	-	243
Total Non-Markup/Interest Expenses	99,497	90,270	72,633	66,369
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	227,432	87,430	27,399	52,473
Taxation - Current	114,116	34,416	10,445	19,797
- Prior Years	(42,200)	25,294	(3,368)	-
- Deferred	-	-	-	(969)
PROFIT/ (LOSS) AFTER TAX	155,516	27,720	20,322	33,645
Net Cash Inflow / (Outflow) from Operating Activities	2,714,768	(2,012,928)	(880,978)	(413,960)
Net Cash Inflow / (Outflow) from Investing Activities	100,463	(9,650)	119,526	296,031
Net Cash Inflow / (Outflow) from Financing Activities	(223,107)	92,192	(97,587)	90,699
Number of Employees	55	43	35	38

(Contd.)

24.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Hong Kong & Shanghai Banking Corporation Ltd.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances With Treasury Banks	1,365,350	1,506,137	1,791,365	2,316,197
Balances With Other Banks	455,812	139,745	235,664	1,450,202
Lending To Financial Institutions	3,644,938	2,345,138	2,744,451	3,266,025
Investments - Net	570,774	303,682	195,546	-
Advances - Net	4,348,088	4,270,320	4,993,809	4,761,143
Other Assets	284,222	163,360	98,825	193,810
Operating Fixed Assets	26,125	25,956	35,937	38,231
Deferred Tax Assets	-	-	19,219	5,899
TOTAL ASSETS	10,695,309	8,754,338	10,114,816	12,031,507
LIABILITIES				
Bills Payable	80,515	61,412	69,917	87,050
Borrowings From Financial Institution	3,655,808	1,650,477	1,302,051	1,127,234
Deposits And Other Accounts	5,832,767	5,772,894	7,338,767	8,923,997
Sub-ordinated Loans	-	-	-	-
Liabilities Against Assets Subject To Finance Lease	-	-	12,469	10,446
Other Liabilities	329,564	237,642	158,452	252,546
Deferred Tax Liabilities	-	6,616	-	-
TOTAL LIABILITIES	9,898,654	7,729,041	8,881,656	10,401,273
NET ASSETS	796,655	1,025,297	1,233,160	1,630,234
REPRESENTED BY:				
Share Capital	860,293	991,418	994,300	1,551,434
Reserves	-	-	-	-
Unappropriated Profit	(72,878)	15,881	239,243	78,800
Surplus/Deficit On Revaluation Of Assets	9,240	17,998	(383)	-
TOTAL	796,655	1,025,297	1,233,160	1,630,234
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	625,397	552,117	326,518	275,075
Mark-Up/ Return/Interest Expenses	514,853	385,898	134,806	130,077
Net Mark-Up / Interest Income	110,544	166,219	191,712	144,998
Provisions & Bad Debts Written Off Directly	13,628	10,029	(28,880)	(1,152)
Net Mark-Up / Interest Income After Provision	96,916	156,190	220,592	146,150
Fees, Commission & Brokerage Income	97,565	97,617	142,771	128,087
Dividend Income	-	-	-	-
Income From Dealing In Foreign Currencies	55,023	32,677	26,855	38,152
Other Income	3,942	2,610	2,440	1,669
Total Non - Markup / Interest Income	156,530	132,904	172,066	167,908
Administrative Expenses	151,636	182,919	185,789	221,015
Other Expenses	95	318	-	318
Total Non-Markup/Interest Expenses	151,731	183,237	185,789	221,333
Extra ordinary/unusual Items (to be specified)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	101,715	105,857	206,869	92,725
Taxation - Current	48,000	61,700	75,000	23,500
- Prior Years	1,226	(44,602)	(80,235)	(2,243)
- Deferred	(17,552)	-	(18,952)	13,053
PROFIT/ (LOSS) AFTER TAX	70,041	88,759	231,056	58,415
Net Cash Inflow / (Outflow) from Operating Activities	794,564	(576,395)	184,442	1,417,288
Net Cash Inflow / (Outflow) from Investing Activities	(291,968)	338,267	202,614	(13,110)
Net Cash Inflow / (Outflow) from Financing Activities	32,492	62,849	(5,909)	335,192
Number of Employees	131	128	126	123

24.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Emirates Bank International PJSC
	2001
ASSETS	
Cash & Balances With Treasury Banks	3,813,416
Balances With Other Banks	1,411,199
Lending To Financial Institutions	1,459,627
Investments - Net	7,351,020
Advances - Net	9,028,498
Other Assets	1,443,182
Operating Fixed Assets	153,119
Deferred Tax Assets	219,000
TOTAL ASSETS	24,879,061
LIABILITIES	
Bills Payable	232,901
Borrowings From Financial Institution	8,254,591
Deposits And Other Accounts	14,326,115
Sub-ordinated Loans	-
Liabilities Against Assets Subject To Finance Lease	42,900
Other Liabilities	442,184
Deferred Tax Liabilities	-
TOTAL LIABILITIES	23,298,691
NET ASSETS	1,580,370
REPRESENTED BY:	
Share Capital	1,204,159
Reserves	-
Unappropriated Profit	310,926
Surplus/Deficit On Revaluation Of Assets	65,285
TOTAL	1,580,370
OPERATING POSITION	
Mark-Up/ Return/Interest Earned	1,836,509
Mark-Up/ Return/Interest Expenses	1,395,323
Net Mark-Up / Interest Income	441,186
Provisions & Bad Debts Written Off Directly	160,335
Net Mark-Up / Interest Income After Provision	280,851
Fees, Commission & Brokerage Income	88,404
Dividend Income	-
Income From Dealing In Foreign Currencies	171,313
Other Income	36,407
Total Non - Markup / Interest Income	296,124
Administrative Expenses	563,074
Other Expenses	227
Total Non-Markup/Interest Expenses	563,301
Extra ordinary/unusual Items (to be specified)	-
PROFIT/ (LOSS) BEFORE TAXATION	13,674
Taxation - Current	44,500
- Prior Years	(7,739)
- Deferred	(44,000)
PROFIT/ (LOSS) AFTER TAX	20,913
Net Cash Inflow / (Outflow) from Operating Activities	3,314,739
Net Cash Inflow / (Outflow) from Investing Activities	(4,191,114)
Net Cash Inflow / (Outflow) from Financing Activities	2,575,755
Number of Employees	348

(Contd.)

24.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	International Financial Investment & Commerce Bank Ltd.	
	2001	2002
ASSETS		
Cash & Balances With Treasury Banks	544,055	516,124
Balances With Other Banks	209,932	24,115
Lending To Financial Institutions	0,000	0,000
Investments - Net	25,024	343,352
Advances - Net	1,213,826	1,105,686
Other Assets	32,925	46,635
Operating Fixed Assets	18,602	17,926
Deferred Tax Assets	-	-
TOTAL ASSETS	2,044,364	2,053,838
LIABILITIES		
Bills Payable	21,630	19,065
Borrowings From Financial Institution	220,033	194,279
Deposits And Other Accounts	1,362,208	1,367,853
Sub-ordinated Loans	-	-
Liabilities Against Assets Subject To Finance Lease	-	-
Other Liabilities	54,996	39,330
Deferred Tax Liabilities	-	22,974
TOTAL LIABILITIES	1,658,867	1,643,501
NET ASSETS	385,497	410,337
REPRESENTED BY:		
Share Capital	356,026	374,426
Reserves	-	-
Unappropriated Profit	29,471	10,260
Surplus/Deficit On Revaluation Of Assets	-	25,651
TOTAL	385,497	410,337
OPERATING POSITION		
Mark-Up/ Return/Interest Earned	169,793	128,537
Mark-Up/ Return/Interest Expenses	122,524	90,912
Net Mark-Up / Interest Income	47,269	37,625
Provisions & Bad Debts Written Off Directly	(286)	(189)
Net Mark-Up / Interest Income After Provision	47,555	37,814
Fees, Commission & Brokerage Income	7,464	7,642
Dividend Income	107	-
Income From Dealing In Foreign Currencies	46,790	22,031
Other Income	9,618	7,798
Total Non - Markup / Interest Income	63,979	37,471
Administrative Expenses	51,920	54,157
Other Expenses	139	33
Total Non-Markup/Interest Expenses	52,059	54,190
Extra ordinary/unusual Items (to be specified)	-	-
PROFIT/ (LOSS) BEFORE TAXATION	59,475	21,095
Taxation - Current	29,800	10,000
- Prior Years	-	-
- Deferred	-	227
PROFIT/ (LOSS) AFTER TAX	29,675	10,868
Net Cash Inflow / (Outflow) from Operating Activities	103,582	72,559
Net Cash Inflow / (Outflow) from Investing Activities	42	(274,628)
Net Cash Inflow / (Outflow) from Financing Activities	100,053	-
Number of Employees	79	77

24.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Societe Generale The French and International Bank
	2001
ASSETS	
Cash & Balances With Treasury Banks	2437,492
Balances With Other Banks	795,346
Lending To Financial Institutions	422,187
Investments - Net	-
Advances - Net	2901,686
Other Assets	374,964
Operating Fixed Assets	25,739
Deferred Tax Assets	99,000
TOTAL ASSETS	7,056,414
LIABILITIES	
Bills Payable	20,869
Borrowings From Financial Institution	2886,541
Deposits And Other Accounts	2959,139
Sub-ordinated Loans	-
Liabilities Against Assets Subject To Finance Lease	10,054
Other Liabilities	292,806
Deferred Tax Liabilities	-
TOTAL LIABILITIES	6169,409
NET ASSETS	887,005
REPRESENTED BY:	
Share Capital	1024,318
Reserves	-
Unappropriated Profit	(137,313)
Surplus/Deficit On Revaluation Of Assets	-
TOTAL	887,005
OPERATING POSITION	
Mark-Up/ Return/Interest Earned	938,195
Mark-Up/ Return/Interest Expenses	879,152
Net Mark-Up / Interest Income	59,043
Provisions & Bad Debts Written Off Directly	58,951
Net Mark-Up / Interest Income After Provision	92
Fees, Commission & Brokerage Income	39,164
Dividend Income	-
Income From Dealing In Foreign Currencies	18,381
Other Income	6,062
Total Non - Markup / Interest Income	63,607
Administrative Expenses	154,665
Other Expenses	24
Total Non-Markup/Interest Expenses	154,689
Extra ordinary/unusual Items (to be specified)	-
PROFIT/ (LOSS) BEFORE TAXATION	(90,990)
Taxation - Current	-
- Prior Years	(9,000)
- Deferred	-
PROFIT/ (LOSS) AFTER TAX	(81,990)
Net Cash Inflow / (Outflow) from Operating Activities	1,306,505
Net Cash Inflow / (Outflow) from Investing Activities	184,016
Net Cash Inflow / (Outflow) from Financing Activities	38,786
Number of Employees	77

(Contd.)

24.5 Financial Position of Scheduled Banks
Incorporated outside Pakistan

(Concl.)

(End Dec. : Thousand Rupees)

Financial Position	Standard Chartered Grindlays
	2001
ASSETS	
Cash & Balances With Treasury Banks	6,980,293
Balances With Other Banks	5,653,482
Lending To Financial Institutions	5,172,377
Investments - Net	1,149,492
Advances - Net	16,598,631
Other Assets	2,300,029
Operating Fixed Assets	317,359
Deferred Tax Assets	-
TOTAL ASSETS	38,171,663
LIABILITIES	
Bills Payable	123,690
Borrowings From Financial Institution	1,351,887
Deposits And Other Accounts	32,809,299
Sub-ordinated Loans	-
Liabilities Against Assets Subject To Finance Lease	141,694
Other Liabilities	568,811
Deferred Tax Liabilities	-
TOTAL LIABILITIES	34,995,381
NET ASSETS	3,176,282
REPRESENTED BY:	
Share Capital	2,521,236
Reserves	15,018
Unappropriated Profit	603,673
Surplus/Deficit On Revaluation Of Assets	36,355
TOTAL	3,176,282
OPERATING POSITION	
Mark-Up/ Return/Interest Earned	3,520,724
Mark-Up/ Return/Interest Expenses	2,292,074
Net Mark-Up / Interest Income	1,228,650
Provisions & Bad Debts Written Off Directly	152,974
Net Mark-Up / Interest Income After Provision	1,075,676
Fees, Commission & Brokerage Income	525,149
Dividend Income	48,591
Income From Dealing In Foreign Currencies	167,839
Other Income	20,360
Total Non - Markup / Interest Income	761,939
Administrative Expenses	923,821
Other Expenses	407,189
Total Non-Markup/Interest Expenses	1,331,010
Extra ordinary/unusual Items (to be specified)	-
PROFIT/ (LOSS) BEFORE TAXATION	506,605
Taxation - Current	465,377
- Prior Years	-
- Deferred	-
PROFIT/ (LOSS) AFTER TAX	41,228
Net Cash Inflow / (Outflow) from Operating Activities	5,765,356
Net Cash Inflow / (Outflow) from Investing Activities	1,353,854
Net Cash Inflow / (Outflow) from Financing Activities	164,224
Number of Employees	325