

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

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

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

(Contd.)

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

(Contd.)

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

(Contd.)

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Jun. : Thousand Rupees)

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

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

(Contd.)

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Jun. : Thousand Rupees)

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

(Contd.)

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

(Contd.)

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

(Contd.)

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

(Contd.)

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Jun. : Thousand Rupees)

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

(Contd.)

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

(Contd.)

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

(Contd.)

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

19.1 Liabilities and Assets of Scheduled Banks Incorporated in Pakistan

(Concl.)

(End Jun. : Thousand Rupees)

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

19.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

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

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

19.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

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

(Contd.)

19.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

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

19.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

| ITEM | Bank of America | |
|--|-------------------|-------------------|
| | 1998 | 1999 |
| Assets | 18,068,531 | 16,363,944 |
| Cash | 4,000,053 | 4,511,244 |
| Balances with other banks | 11,554 | 10,784 |
| Money at call and short notice | - | 1,000,000 |
| Investments | 2,148,669 | 660,021 |
| Advances - net of provision | 10,006,833 | 8,952,941 |
| Operating fixed assets | 134,926 | 101,329 |
| Capital work in progress | 865,775 | - |
| Net investment in finance lease | - | - |
| Other assets | 900,721 | 1,127,625 |
| Liabilities | 17,553,884 | 15,966,637 |
| Deposits & other accounts | 14,100,308 | 12,736,259 |
| Borrowings from other banks, agents etc. | 1,317,323 | 1,480,761 |
| Bills payable | 186,437 | 141,957 |
| Other liabilities | 1,949,816 | 1,607,660 |
| Liability against assets subject to finance lease | - | - |
| Deferred liabilities | - | - |
| Net Assets | 514,647 | 397,307 |
| Represented by :- | | |
| Share capital / H.O Capital account / H.O | 1,130,917 | 1,275,940 |
| Reserve fund & other reserves | - | - |
| Unappropriated / unremitted profit | 514,647 | 397,307 |
| Shareholders' equity | 1,645,564 | 1,673,247 |
| Surplus/(Deficit) on revaluation of fixed | (1,130,917) | (1,275,940) |
| Sub-ordinated debt | - | - |
| Memorandum items | | |
| Bills for collection | 407,543 | 385,642 |
| Acceptances, endorsements and other obligations | 2,315,741 | 1,226,811 |
| Contingent liabilities and commitments | 12,488,356 | 4,023,388 |

Note: Merged with Union Bank

(Contd.)

19.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

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

19.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

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

(Contd.)

19.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

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

19.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

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

(Contd.)

19.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

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

19.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

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

(Contd.)

19.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

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

19.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

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

(Contd.)

19.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

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

19.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

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

(Contd.)

19.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

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

19.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

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

(Contd.)

19.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

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

19.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

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

(Contd.)

19.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

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

19.2 Liabilities and Assets of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

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

(Contd.)

19.2 Liabilities and Assets of Scheduled Banks
Incorporated outside Pakistan

(Concl.)

(End Dec. : Thousand Rupees)

| ITEM | Trust Bank Ltd. |
|--|-----------------|
| | 1998 |
| Assets | 369,886 |
| Cash | 80,170 |
| Balances with other banks | 105,385 |
| Money at call and short notice | - |
| Investments | 1,418 |
| Advances - net of provision | 135,055 |
| Operating fixed assets | 2,188 |
| Capital work in progress | - |
| Net investment in finance lease | - |
| Other assets | 45,670 |
| Liabilities | 386,384 |
| Deposits & other accounts | 268,447 |
| Borrowings from other banks, agents etc. | 43,299 |
| Bills payable | 1,431 |
| Other liabilities | 73,207 |
| Liability against assets subject to finance lease | - |
| Deferred liabilities | - |
| Net Assets | (16,498) |
| Represented by :- | |
| Share capital / H.O Capital account | 64,179 |
| Reserve fund & other reserves | - |
| Unappropriated / unremitted profit | - |
| Shareholders' equity | 64,179 |
| Surplus/(Deficit) on revaluation of fixed assets | (80,677) |
| Sub-ordinated debt | - |
| Accumulated Loss | - |
| Memorandum items | |
| Bills for collection | 36,001 |
| Acceptances, endorsements and other obligations | 22,409 |
| Contingent liabilities and commitments | 35,154 |