

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

(End Dec. : Thousand Rupees)

ITEM	ABN AMRO N.V.		
	1998	1999	2000
<b>Assets</b>	<b>25,516,086</b>	<b>27,836,706</b>	<b>39,239,665</b>
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
<b>Liabilities</b>	<b>24,941,373</b>	<b>27,311,434</b>	<b>36,970,362</b>
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
<b>Net Assets</b>	<b>574,713</b>	<b>525,272</b>	<b>2,269,303</b>
<b>Represented by -:</b>			
Share capital / H.O Capital account	1,383,714	1,561,155	1,744,031
Reserve fund & other reserves	-	-	-
Unappropriated / unremitted profit	574,713	597,386	521,683
<b>Shareholders' equity</b>	<b>1,958,427</b>	<b>2,158,541</b>	<b>2,265,714</b>
Surplus/(Deficit) on revaluation of fixed assets	(1,383,714)	(1,633,269)	3,589
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
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 13<sup>th</sup> 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
<b>Assets</b>	<b>3,520,899</b>	<b>3,892,565</b>	<b>5,450,352</b>
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
<b>Liabilities</b>	<b>3,471,859</b>	<b>3,802,056</b>	<b>4,824,782</b>
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	-
<b>Net Assets</b>	<b>49,040</b>	<b>90,509</b>	<b>625,570</b>
<b>Represented by -:</b>			
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
<b>Shareholders' equity</b>	<b>256,040</b>	<b>638,275</b>	<b>642,250</b>
Surplus/(Deficit) on revaluation of fixed assets	(207,000)	(547,766)	(16,680)
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
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

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

( End Dec. : Thousand Rupees)

ITEM	American Express Bank Ltd.		
	1998	1999	2000
<b>Assets</b>	<b>10,405,901</b>	<b>10,398,599</b>	<b>12,019,177</b>
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
<b>Liabilities</b>	<b>10,350,448</b>	<b>10,560,027</b>	<b>12,144,794</b>
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	-	-	-
<b>Net Assets</b>	<b>55,453</b>	<b>(161,428)</b>	<b>(125,617)</b>
<b>Represented by -:</b>			
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)
<b>Shareholders' equity</b>	<b>1,062,752</b>	<b>975,042</b>	<b>974,437</b>
Surplus/(Deficit) on revaluation of fixed assets	(1,007,299)	(1,136,470)	(1,100,054)
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
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
<b>Assets</b>	<b>18,068,531</b>	<b>16,363,944</b>
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
<b>Liabilities</b>	<b>17,553,884</b>	<b>15,966,637</b>
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	-	-
<b>Net Assets</b>	<b>514,647</b>	<b>397,307</b>
<b>Represented by -:</b>		
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
<b>Shareholders' equity</b>	<b>1,645,564</b>	<b>1,673,247</b>
Surplus/(Deficit) on revaluation of fixed	(1,130,917)	(1,275,940)
Sub-ordinated debt	-	-
<b>Memorandum items</b>		
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

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

(End Dec. : Thousand Rupees)

ITEM	Bank of Ceylon		
	1998	1999	2000
<b>Assets</b>	<b>2,212,180</b>	<b>2,689,215</b>	<b>4,315,557</b>
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
<b>Liabilities</b>	<b>2,144,768</b>	<b>2,591,228</b>	<b>3,692,342</b>
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	-	-	-
<b>Net Assets</b>	<b>67,412</b>	<b>97,987</b>	<b>623,215</b>
<b>Represented by -:</b>			
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
<b>Shareholders' equity</b>	<b>567,412</b>	<b>598,187</b>	<b>628,090</b>
Surplus/(Deficit) on revaluation of fixed assets	(500,000)	(500,200)	(4,875)
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
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
<b>Assets</b>	<b>11,160,559</b>	<b>10,426,134</b>	<b>10,362,964</b>
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
<b>Liabilities</b>	<b>10,926,273</b>	<b>10,045,050</b>	<b>8,549,379</b>
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	-	-	-
<b>Net Assets</b>	<b>234,286</b>	<b>381,084</b>	<b>1,813,585</b>
<b>Represented by -:</b>			
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
<b>Shareholders' equity</b>	<b>3,369,567</b>	<b>1,969,670</b>	<b>1,736,505</b>
Surplus/(Deficit) on revaluation of fixed assets	(3,135,281)	(1,588,586)	77,080
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
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

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

( End Dec. : Thousand Rupees)

ITEM	Citi Bank N.A.		
	1998	1999	2000
<b>Assets</b>	<b>57,350,928</b>	<b>47,048,519</b>	<b>49,022,064</b>
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
<b>Liabilities</b>	<b>57,438,506</b>	<b>47,514,521</b>	<b>44,757,985</b>
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	-	-	-
<b>Net Assets</b>	<b>(87,578)</b>	<b>(466,002)</b>	<b>4,264,079</b>
<b>Represented by -:</b>			
Share capital / H.O Capital account	3,457,771	3,900,907	4,342,958
Reserve fund & other reserves	-	-	-
Unappropriated / unremitted profit	(87,578)	(466,002)	(86,370)
<b>Shareholders' equity</b>	<b>3,370,193</b>	<b>3,434,905</b>	<b>4,256,588</b>
Surplus/(Deficit) on revaluation of fixed assets	(3,457,771)	(3,900,907)	7,491
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
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
<b>Assets</b>	<b>5,675,010</b>	<b>7,078,961</b>	<b>8,592,394</b>
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
<b>Liabilities</b>	<b>5,563,560</b>	<b>6,890,528</b>	<b>7,969,040</b>
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	-	-	-
<b>Net Assets</b>	<b>111,450</b>	<b>188,433</b>	<b>623,354</b>
<b>Represented by -:</b>			
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
<b>Shareholders' equity</b>	<b>583,327</b>	<b>681,254</b>	<b>622,309</b>
Surplus/(Deficit) on revaluation of fixed	(471,877)	(492,821)	1,045
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
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

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

( End Dec. : Thousand Rupees)

ITEM	Deutsche Bank AG.		
	1998	1999	2000
<b>Assets</b>	<b>6,974,380</b>	<b>7,133,762</b>	<b>8,790,945</b>
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
<b>Liabilities</b>	<b>7,266,099</b>	<b>7,406,034</b>	<b>8,145,656</b>
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	-	-	-
<b>Net Assets</b>	<b>(291,719)</b>	<b>(272,272)</b>	<b>645,289</b>
<b>Represented by -:</b>			
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)
<b>Shareholders' equity</b>	<b>485,430</b>	<b>486,465</b>	<b>689,850</b>
Surplus/(Deficit) on revaluation of fixed assets	(777,149)	(758,737)	(44,561)
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
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
<b>Assets</b>	<b>2,921,066</b>	<b>3,131,676</b>	<b>2,886,534</b>
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
<b>Liabilities</b>	<b>3,195,903</b>	<b>2,777,874</b>	<b>1,711,366</b>
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	-	-	-
<b>Net Assets</b>	<b>(274,837)</b>	<b>353,802</b>	<b>1,175,168</b>
<b>Represented by -:</b>			
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
<b>Shareholders' equity</b>	<b>351,050</b>	<b>1,127,967</b>	<b>2,006,506</b>
Surplus/(Deficit) on revaluation of fixed assets	(625,887)	(774,165)	(831,338)
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
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

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

( End Dec. : Thousand Rupees)

ITEM	Emirates Bank International		
	1998	1999	2000
<b>Assets</b>	<b>16,289,003</b>	<b>14,963,998</b>	<b>19,132,342</b>
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
<b>Liabilities</b>	<b>15,497,603</b>	<b>14,562,913</b>	<b>17,544,421</b>
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	-	-	-
<b>Net Assets</b>	<b>791,400</b>	<b>401,085</b>	<b>1,587,921</b>
<b>Represented by -:</b>			
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
<b>Shareholders' equity</b>	<b>1,713,917</b>	<b>1,441,599</b>	<b>1,600,404</b>
Surplus/(Deficit) on revaluation of fixed assets	(922,517)	(1,040,514)	(12,483)
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
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
<b>Assets</b>	<b>15,114,293</b>	<b>16,743,193</b>	<b>19,592,427</b>
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
<b>Liabilities</b>	<b>14,878,818</b>	<b>16,503,286</b>	<b>18,384,162</b>
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	-	-
<b>Net Assets</b>	<b>235,475</b>	<b>239,907</b>	<b>1,208,265</b>
<b>Represented by -:</b>			
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
<b>Shareholders' equity</b>	<b>912,204</b>	<b>900,544</b>	<b>1,193,457</b>
Surplus/(Deficit) on revaluation of fixed assets	(676,729)	(660,637)	14,808
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
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
<b>Assets</b>	<b>8,305,066</b>	<b>8,054,095</b>	<b>6,253,035</b>
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
<b>Liabilities</b>	<b>8,264,390</b>	<b>8,064,416</b>	<b>6,395,954</b>
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
<b>Net Assets</b>	<b>40,676</b>	<b>(10,321)</b>	<b>(142,919)</b>
<b>Represented by -:</b>			
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)
<b>Shareholders' equity</b>	<b>697,544</b>	<b>730,678</b>	<b>684,881</b>
Surplus/(Deficit) on revaluation of fixed assets	(656,868)	(740,999)	(827,800)
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
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
<b>Assets</b>	<b>1,672,140</b>	<b>1,758,442</b>	<b>1,843,724</b>
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
<b>Liabilities</b>	<b>1,656,888</b>	<b>1,734,222</b>	<b>1,812,417</b>
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
<b>Net Assets</b>	<b>15,252</b>	<b>24,220</b>	<b>31,307</b>
<b>Represented by -:</b>			
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
<b>Shareholders' equity</b>	<b>170,686</b>	<b>199,586</b>	<b>249,726</b>
Surplus/(Deficit) on revaluation of fixed assets	(155,434)	(175,366)	(218,419)
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
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
<b>Assets</b>	<b>7,051,453</b>	<b>6,995,664</b>	<b>9,729,510</b>
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
<b>Liabilities</b>	<b>6,730,113</b>	<b>6,437,906</b>	<b>8,532,774</b>
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	-
<b>Net Assets</b>	<b>321,340</b>	<b>557,758</b>	<b>1,196,736</b>
<b>Represented by -:</b>			
Share capital / H.O Capital account	1,054,466	1,189,812	709,788
Reserve fund & other reserves	-	-	-
Unappropriated / unremitted profit	321,340	557,758	491,259
<b>Shareholders' equity</b>	<b>1,375,806</b>	<b>1,747,570</b>	<b>1,201,047</b>
Surplus/(Deficit) on revaluation of fixed assets	(1,054,466)	(1,189,872)	(4,311)
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
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
<b>Assets</b>	<b>1,998,507</b>	<b>2,034,462</b>	<b>1,982,413</b>
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
<b>Liabilities</b>	<b>2,045,213</b>	<b>2,088,921</b>	<b>1,381,287</b>
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	-
<b>Net Assets</b>	<b>(46,706)</b>	<b>(54,459)</b>	<b>601,126</b>
<b>Represented by -:</b>			
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)
<b>Shareholders' equity</b>	<b>505,294</b>	<b>568,327</b>	<b>601,126</b>
Surplus/(Deficit) on revaluation of fixed assets	(552,000)	(622,786)	-
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
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
<b>Assets</b>	<b>556,162</b>	<b>453,081</b>	<b>1,180,872</b>
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
<b>Liabilities</b>	<b>506,176</b>	<b>391,553</b>	<b>1,112,393</b>
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	-	-	-
<b>Net Assets</b>	<b>49,986</b>	<b>61,528</b>	<b>68,479</b>
<b>Represented by -:</b>			
Share capital / H.O Capital account	34,000	34,000	34,000
Reserve fund & other reserves	-	-	-
Unappropriated / unremitted profit	15,986	27,528	34,479
<b>Shareholders' equity</b>	<b>49,986</b>	<b>61,528</b>	<b>68,479</b>
Surplus/(Deficit) on revaluation of fixed	-	-	-
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
Bills for collection	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
<b>Assets</b>	<b>7,169,020</b>	<b>7,519,972</b>	<b>9,201,038</b>
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
<b>Liabilities</b>	<b>7,157,071</b>	<b>7,568,492</b>	<b>8,271,567</b>
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	-	-	-
<b>Net Assets</b>	<b>11,949</b>	<b>(48,520)</b>	<b>929,471</b>
<b>Represented by -:</b>			
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)
<b>Shareholders' equity</b>	<b>793,949</b>	<b>833,760</b>	<b>930,308</b>
Surplus/(Deficit) on revaluation of fixed assets	(782,000)	(882,280)	(837)
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
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
<b>Assets</b>	<b>27,504,952</b>	<b>26,330,773</b>	<b>32,475,346</b>
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
<b>Liabilities</b>	<b>26,668,870</b>	<b>25,965,024</b>	<b>30,528,323</b>
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
<b>Net Assets</b>	<b>836,082</b>	<b>365,749</b>	<b>1,947,023</b>
<b>Represented by -:</b>			
Share capital / H.O Capital account	1,559,958	1,534,352	1,714,089
Reserve fund & other reserves			
Unappropriated / unremitted profit	836,082	365,749	228,328
<b>Shareholders' equity</b>	<b>2,396,040</b>	<b>1,900,101</b>	<b>1,942,417</b>
Surplus/(Deficit) on revaluation of fixed assets	(1,559,958)	(1,534,352)	4,606
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
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
<b>Assets</b>	<b>33,790,414</b>	<b>31,632,305</b>	<b>35,097,105</b>
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
<b>Liabilities</b>	<b>32,659,752</b>	<b>30,409,818</b>	<b>32,004,849</b>
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	-	-	-
<b>Net Assets</b>	<b>1,130,662</b>	<b>1,222,487</b>	<b>3,092,256</b>
<b>Represented by :-</b>			
Share capital / H.O Capital account	1,924,800	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
<b>Shareholders' equity</b>	<b>3,046,006</b>	<b>3,340,657</b>	<b>3,076,170</b>
Surplus/(Deficit) on revaluation of fixed	(1,915,344)	(2,118,170)	9,456
Sub-ordinated debt	-	-	6,630
<b>Memorandum items</b>			
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'd.)

(End Dec. : Thousand Rupees)

ITEM	Trust Bank Ltd.
	1998
<b>Assets</b>	<b>369,886</b>
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
<b>Liabilities</b>	<b>386,384</b>
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	-
<b>Net Assets</b>	<b>(16,498)</b>
<b>Represented by -:</b>	
Share capital / H.O Capital account	64,179
Reserve fund & other reserves	-
Unappropriated / unremitted profit	-
<b>Shareholders' equity</b>	<b>64,179</b>
Surplus/(Deficit) on revaluation of fixed assets	(80,677)
Sub-ordinated debt	-
Accumulated Loss	-
<b>Memorandum items</b>	
Bills for collection	36,001
Acceptances, endorsements and other obligations	22,409
Contingent liabilities and commitments	35,154