

## 21.1 Financial Position of Scheduled Banks All Banks-Overall

( End Dec. : Million Rupees)

Financial Position	2001	2002	2003	2004
<b>ASSETS</b>				
Cash & Balances With Treasury Banks	255,486	209,896	231,355	313,144
Balances With Other Banks	125,486	109,520	94,688	186,791
Lending To Financial Institutions	141,970	147,378	200,007	141,500
Investments - Net	349,203	704,222	791,946	677,773
Advances - Net	922,785	922,883	1,108,627	1,585,555
Other Assets	130,623	95,317	76,998	85,721
Operating Fixed Assets	32,124	37,430	42,822	57,125
Deferred Tax Assets	20,662	10,829	12,663	13,106
<b>TOTAL ASSETS</b>	<b>1,978,339</b>	<b>2,237,475</b>	<b>2,559,106</b>	<b>3,060,715</b>
<b>LIABILITIES</b>				
Bills Payable	24,917	28,612	38,283	46,837
Borrowings From Financial Institution	269,245	278,963	300,329	290,415
Deposits And Other Accounts	1,506,655	1,691,884	1,977,804	2,410,342
Sub-ordinated Loans	1,941	3,439	7,613	15,530
Liabilities Against Assets Subject To Finance Lease	678	814	641	568
Other Liabilities	98,279	113,419	88,303	93,563
Deferred Tax Liabilities	388	13,116	5,816	4,518
<b>TOTAL LIABILITIES</b>	<b>1,902,103</b>	<b>2,130,247</b>	<b>2,418,789</b>	<b>2,861,773</b>
<b>NET ASSETS</b>	<b>76,236</b>	<b>107,228</b>	<b>140,317</b>	<b>198,942</b>
<b>REPRESENTED BY:</b>				
Minority Interest	1,372	209	233	276
Share Capital	90,058	75,215	86,069	87,582
Advance against Equity	-	-	2,919	11,142
Reserves	25,401	31,134	36,371	48,000
Unappropriated Profit	(54,011)	(39,163)	(20,458)	5,098
Surplus/Deficit On Revaluation Of Assets	13,416	39,833	35,183	46,844
<b>TOTAL</b>	<b>76,236</b>	<b>107,228</b>	<b>140,317</b>	<b>198,942</b>
<b>OPERATING POSITION</b>				
Mark-Up/ Return/Interest Earned	167,862	140,387	116,694	120,536
Mark-Up/ Return/Interest Expenses	103,619	77,270	42,124	37,527
<b>Net Mark-Up / Interest Income</b>	<b>64,243</b>	<b>63,117</b>	<b>74,570</b>	<b>83,009</b>
Provisions & Bad Debts Written Off Directly	22,885	13,239	18,122	11,143
<b>Net Mark-Up / Interest Income After Provision</b>	<b>41,358</b>	<b>49,878</b>	<b>56,448</b>	<b>71,866</b>
Fees, Commission & Brokerage Income	12,371	13,456	15,011	21,148
Dividend Income	2,672	4,599	5,906	5,173
Income From Dealing In Foreign Currencies	8,656	6,625	5,129	6,772
Other Income	3,496	8,319	25,372	14,850
<b>Total Non - Markup / Interest Income</b>	<b>27,195</b>	<b>32,999</b>	<b>51,418</b>	<b>47,943</b>
Administrative Expenses	54,474	55,455	57,959	67,486
Other Expenses	2,445	1,384	5,917	1,013
<b>Total Non-Markup/Interest Expenses</b>	<b>56,919</b>	<b>56,839</b>	<b>63,876</b>	<b>68,499</b>
Amortization of Deferred Cost	-	-	-	-
Extra ordinary/unusual Items	10,330	583	231	(498)
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>1,304</b>	<b>25,455</b>	<b>43,759</b>	<b>51,808</b>
Less SBP Share in Loss*	-	(1,978)	-	-
Taxation - Current	9,939	11,068	15,078	15,082
- Prior Years	2,118	724	1,974	(311)
- Deferred	(1,117)	2,370	2,024	2,409
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>(9,636)</b>	<b>13,271</b>	<b>24,683</b>	<b>34,628</b>
<b>Number of Employees</b>	<b>86,938</b>	<b>84,064</b>	<b>85,943</b>	<b>89,932</b>

\* For ZTBL only.

## 21.1 Financial Position of Scheduled Banks All Banks-Overall

Financial Position	2005	2006	2007	2008
( End Dec. : Million Rupees)				
<b>ASSETS</b>				
Cash & Balances With Treasury Banks	325,436	412,822	469,420	477,790
Balances With Other Banks	143,464	193,436	161,654	190,550
Lending To Financial Institutions	212,798	213,622	190,577	188,414
Investments - Net	801,095	833,266	1,280,239	1,089,040
Advances - Net	1,989,209	2,440,903	2,716,916	3,210,386
Other Assets	111,646	179,539	240,487	301,139
Operating Fixed Assets	69,167	90,150	143,816	172,567
Deferred Tax Assets	9,296	12,852	21,132	52,489
<b>TOTAL ASSETS</b>	<b>3,662,110</b>	<b>4,376,591</b>	<b>5,224,241</b>	<b>5,682,376</b>
<b>LIABILITIES</b>				
Bills Payable	43,028	60,369	82,122	69,694
Borrowings From Financial Institution	338,355	439,320	459,144	462,913
Deposits And Other Accounts	2,833,488	3,270,791	3,886,861	4,250,675
Sub-ordinated Loans	23,964	30,103	30,107	38,973
Liabilities Against Assets Subject To Finance Lease	600	910	899	534
Other Liabilities	120,645	157,600	190,882	253,998
Deferred Tax Liabilities	9,121	9,802	19,027	26,965
<b>TOTAL LIABILITIES</b>	<b>3,369,201</b>	<b>3,968,896</b>	<b>4,669,042</b>	<b>5,103,751</b>
<b>NET ASSETS</b>	<b>292,909</b>	<b>407,695</b>	<b>555,200</b>	<b>578,625</b>
<b>REPRESENTED BY:</b>				
Minority Interest	-	2,685	3,081	2,935
Share Capital	106,976	166,074	232,538	277,047
Advance against Equity	9	9	9	3,715
Reserves	73,467	110,253	137,106	167,226
Unappropriated Profit	38,566	66,839	89,515	88,857
Surplus/Deficit On Revaluation Of Assets	73,891	61,834	92,951	38,846
<b>TOTAL</b>	<b>292,909</b>	<b>407,695</b>	<b>555,200</b>	<b>578,625</b>
<b>OPERATING POSITION</b>				
Mark-Up/ Return/Interest Earned	216,199	314,244	385,141	484,618
Mark-Up/ Return/Interest Expenses	75,681	137,020	183,656	246,477
<b>Net Mark-Up / Interest Income</b>	<b>140,518</b>	<b>177,224</b>	<b>201,485</b>	<b>238,141</b>
Provisions & Bad Debts Written Off Directly	19,313	21,731	60,022	105,468
<b>Net Mark-Up / Interest Income After Provision</b>	<b>121,204</b>	<b>155,492</b>	<b>141,462</b>	<b>132,673</b>
Fees, Commission & Brokerage Income	26,150	31,610	37,251	42,571
Dividend Income	6,267	8,544	11,223	15,029
Income From Dealing In Foreign Currencies	8,324	9,716	12,504	25,500
Other Income	14,250	20,963	34,835	22,713
<b>Total Non - Markup / Interest Income</b>	<b>54,991</b>	<b>70,833</b>	<b>95,813</b>	<b>105,813</b>
Administrative Expenses	79,291	100,426	125,738	162,509
Other Expenses	1,480	4,049	2,485	7,595
<b>Total Non-Markup/Interest Expenses</b>	<b>80,771</b>	<b>104,475</b>	<b>128,222</b>	<b>170,104</b>
Amortization of Deferred Cost	50	17	-	-
Extra ordinary/unusual Items (Income)	1,615	11	(620)	(1,150)
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>93,759</b>	<b>121,823</b>	<b>109,673</b>	<b>69,532</b>
Less SBP Share in Loss*	-	-	-	-
Taxation - Current	28,198	38,003	38,526	46,870
- Prior Years	(2,999)	625	1,577	1,024
- Deferred	5,273	657	(6,424)	(27,385)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>63,287</b>	<b>82,537</b>	<b>75,994</b>	<b>49,024</b>
<b>Number of Employees</b>	<b>116,065</b>	<b>134,524</b>	<b>142,710</b>	<b>149,432</b>

## 21.2 Financial Position of Scheduled Banks Incorporated in Pakistan-Overall

Financial Position	2001	2002	2003	2004
( End Dec. : Million Rupees)				
<b>ASSETS</b>				
Cash & Balances With Treasury Banks	192,118	164,477	191,653	268,290
Balances With Other Banks	104,480	95,912	86,703	161,179
Lending To Financial Institutions	104,150	125,056	151,527	108,517
Investments - Net	306,520	646,939	748,102	646,824
Advances - Net	783,964	791,258	984,865	1,426,383
Other Assets	114,300	88,777	71,624	78,454
Operating Fixed Assets	29,684	35,328	40,896	55,070
Deferred Tax Assets	19,445	10,182	12,187	12,366
<b>TOTAL ASSETS</b>	<b>1,654,661</b>	<b>1,957,929</b>	<b>2,287,557</b>	<b>2,757,083</b>
<b>LIABILITIES</b>				
Bills Payable	21,608	25,525	34,683	42,096
Borrowings From Financial Institution	193,547	225,739	262,364	253,791
Deposits And Other Accounts	1,298,893	1,509,131	1,783,959	2,183,366
Sub-ordinated Loans	1,941	3,439	7,613	15,530
Liabilities Against Assets Subject To Finance Lease	428	651	515	509
Other Liabilities	89,179	103,264	79,385	85,537
Deferred Tax Liabilities	380	12,583	5,611	4,497
<b>TOTAL LIABILITIES</b>	<b>1,605,976</b>	<b>1,880,332</b>	<b>2,174,130</b>	<b>2,585,326</b>
<b>NET ASSETS</b>	<b>48,685</b>	<b>77,597</b>	<b>113,427</b>	<b>171,757</b>
<b>REPRESENTED BY:</b>				
Minority Interest	1,372	209	233	276
Share Capital	67,060	53,733	66,011	67,529
Advance against Equity	-	-	2,919	11,142
Reserves	25,366	31,110	36,347	47,976
Unappropriated Profit	(58,191)	(45,998)	(26,604)	(1,982)
Surplus/Deficit On Revaluation Of Assets	13,078	38,543	34,521	46,816
<b>TOTAL</b>	<b>48,685</b>	<b>77,597</b>	<b>113,427</b>	<b>171,757</b>
<b>OPERATING POSITION</b>				
Mark-Up/ Return/Interest Earned	137,598	121,266	104,180	108,779
Mark-Up/ Return/Interest Expenses	81,136	65,428	37,294	34,095
<b>Net Mark-Up / Interest Income</b>	<b>56,462</b>	<b>55,838</b>	<b>66,886</b>	<b>74,684</b>
Provisions & Bad Debts Written Off Directly	22,192	12,990	18,025	10,988
<b>Net Mark-Up / Interest Income After Provision</b>	<b>34,270</b>	<b>42,848</b>	<b>48,861</b>	<b>63,696</b>
Fees, Commission & Brokerage Income	9,393	10,665	11,730	17,407
Dividend Income	2,612	4,585	5,851	5,129
Income From Dealing In Foreign Currencies	6,712	5,205	3,838	5,217
Other Income	3,158	7,253	23,789	14,065
<b>Total Non - Markup / Interest Income</b>	<b>21,875</b>	<b>27,708</b>	<b>45,208</b>	<b>41,818</b>
Administrative Expenses	47,804	49,769	51,370	60,423
Other Expenses	1,980	1,365	5,803	999
<b>Total Non-Markup/Interest Expenses</b>	<b>49,784</b>	<b>51,134</b>	<b>57,173</b>	<b>61,422</b>
Amortization of Deferred Cost	-	-	-	-
Extra ordinary/unusual Items	10,081	583	208	(498)
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(3,720)</b>	<b>18,839</b>	<b>36,688</b>	<b>44,590</b>
Less SBP share in Loss*	-	(1,978)	-	-
Taxation - Current	7,365	8,301	12,349	12,611
- Prior Years	2,145	1,014	1,976	778
- Deferred	(1,223)	2,385	1,859	2,395
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>(12,007)</b>	<b>9,117</b>	<b>20,504</b>	<b>28,806</b>
<b>Number of Employees</b>	<b>83,834</b>	<b>81,389</b>	<b>83,303</b>	<b>87,113</b>

\* For ZTBL only

## 21.2 Financial Position of Scheduled Banks Incorporated in Pakistan-Overall

(End Dec. : Million Rupees)

Financial Position	2005	2006	2007	2008
<b>ASSETS</b>				
Cash & Balances With Treasury Banks	279,333	378,998	445,566	442,854
Balances With Other Banks	131,514	181,434	156,356	172,181
Lending To Financial Institutions	184,660	197,968	174,169	158,500
Investments - Net	733,712	783,182	1,253,812	1,066,447
Advances - Net	1,820,770	2,288,555	2,628,461	3,108,465
Other Assets	95,989	172,385	231,387	282,506
Operating Fixed Assets	66,555	85,969	141,849	168,870
Deferred Tax Assets	8,465	11,993	19,931	48,472
<b>TOTAL ASSETS</b>	<b>3,320,998</b>	<b>4,100,484</b>	<b>5,051,530</b>	<b>5,448,296</b>
<b>LIABILITIES</b>				
Bills Payable	37,721	57,206	78,375	65,270
Borrowings From Financial Institution	299,274	394,738	439,678	445,567
Deposits And Other Accounts	2,588,533	3,080,006	3,769,300	4,103,215
Sub-ordinated Loans	23,964	29,303	30,107	38,973
Liabilities Against Assets Subject To Finance Lease	567	903	897	534
Other Liabilities	101,253	147,415	178,547	223,251
Deferred Tax Liabilities	8,978	9,620	18,798	26,833
<b>TOTAL LIABILITIES</b>	<b>3,060,290</b>	<b>3,719,192</b>	<b>4,515,703</b>	<b>4,903,642</b>
<b>NET ASSETS</b>	<b>260,707</b>	<b>381,292</b>	<b>535,827</b>	<b>544,654</b>
<b>REPRESENTED BY:</b>				
Minority Interest	-	2,685	3,081	2,935
Share Capital	83,865	148,424	215,453	244,916
Advance against Equity	9	9	9	3,715
Reserves	73,467	104,711	137,059	167,150
Unappropriated Profit	29,155	63,496	83,215	86,559
Surplus/Deficit On Revaluation Of Assets	74,211	61,966	93,010	39,379
<b>TOTAL</b>	<b>260,707</b>	<b>381,292</b>	<b>535,827</b>	<b>544,654</b>
<b>OPERATING POSITION</b>				
Mark-Up/ Return/Interest Earned	194,313	291,146	369,895	466,385
Mark-Up/ Return/Interest Expenses	67,257	125,919	175,511	237,378
<b>Net Mark-Up / Interest Income</b>	<b>127,056</b>	<b>165,227</b>	<b>194,383</b>	<b>229,007</b>
Provisions & Bad Debts Written Off Directly	18,236	19,902	57,284	100,943
<b>Net Mark-Up / Interest Income After Provision</b>	<b>108,820</b>	<b>145,326</b>	<b>137,100</b>	<b>128,063</b>
Fees, Commission & Brokerage Income	21,068	28,043	35,115	40,255
Dividend Income	6,218	8,490	11,214	15,017
Income From Dealing In Foreign Currencies	6,324	8,323	10,572	21,918
Other Income	12,968	19,946	33,989	22,851
<b>Total Non - Markup / Interest Income</b>	<b>46,577</b>	<b>64,803</b>	<b>90,890</b>	<b>100,041</b>
Administrative Expenses	70,251	91,131	118,916	152,191
Other Expenses	1,281	3,996	2,458	7,538
<b>Total Non-Markup/Interest Expenses</b>	<b>71,532</b>	<b>95,127</b>	<b>121,373</b>	<b>159,729</b>
Amortization of Deferred Cost	50	17	-	-
Extra ordinary/unusual Items	1,615	11	(620)	(1,150)
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>82,199</b>	<b>114,973</b>	<b>107,237</b>	<b>69,526</b>
Less SBP share in Loss*	-	-	-	-
Taxation - Current	24,444	35,478	36,952	44,923
- Prior Years	-2,711	694	1,635	952
- Deferred	5,214	910	(6,221)	(24,722)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>55,252</b>	<b>77,890</b>	<b>74,871</b>	<b>48,373</b>
<b>Number of Employees</b>	<b>105,914</b>	<b>124,386</b>	<b>137,629</b>	<b>143,688</b>

\* For ZTBL only.

## 21.3 Financial Position of Scheduled Banks Incorporated Outside Pakistan-Overall

( End Dec. : Million Rupees)

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

## 21.3 Financial Position of Scheduled Banks Incorporated Outside Pakistan-Overall

( End Dec. : Million Rupees)

Financial Position	2005	2006	2007	2008
<b>ASSETS</b>				
Cash & Balances With Treasury Banks	46,103	33,824	23,855	34,935
Balances With Other Banks	11,949	12,003	5,298	18,369
Lending To Financial Institutions	28,138	15,654	16,409	29,914
Investments - Net	67,383	50,084	26,427	22,593
Advances - Net	168,439	152,348	88,455	101,921
Other Assets	15,657	7,154	9,100	18,633
Operating Fixed Assets	2,612	4,181	1,968	3,698
Deferred Tax Assets	830.86	859	1,201	4,017
<b>TOTAL ASSETS</b>	<b>341,113</b>	<b>276,107</b>	<b>172,711</b>	<b>234,081</b>
<b>LIABILITIES</b>				
Bills Payable	5,307	3,163	3,747	4,423
Borrowings From Financial Institution	39,082	44,582	19,465	17,347
Deposits And Other Accounts	244,955	190,785	117,561	147,459
Sub-ordinated Loans	-	800	-	-
Liabilities Against Assets Subject To Finance Lease	33	7	2	-
Other Liabilities	19,392	10,185	12,335	30,747
Deferred Tax Liabilities	143	183	229	132
<b>TOTAL LIABILITIES</b>	<b>308,911</b>	<b>249,705</b>	<b>153,339</b>	<b>200,109</b>
<b>NET ASSETS</b>	<b>32,202</b>	<b>26,403</b>	<b>19,373</b>	<b>33,971</b>
<b>REPRESENTED BY:</b>				
Minority Interest	-	-	-	-
Share Capital	23,111	17,650	17,085	32,130
Advance against Equity	-	-	-	-
Reserves	-	5,542	47	76
Unappropriated Profit	9,411	3,343	2,300	2,298
Surplus/Deficit On Revaluation Of Assets	-321	(132)	(59)	(533)
<b>TOTAL</b>	<b>32,202</b>	<b>26,403</b>	<b>19,373</b>	<b>33,971</b>
<b>OPERATING POSITION</b>				
Mark-Up/ Return/Interest Earned	21,886	23,098	15,246	18,233
Mark-Up/ Return/Interest Expenses	8,424	11,101	8,145	9,099
<b>Net Mark-Up / Interest Income</b>	<b>13,462</b>	<b>11,996</b>	<b>7,101</b>	<b>9,134</b>
Provisions & Bad Debts Written Off Directly	1,078	1,830	2,739	4,525
<b>Net Mark-Up / Interest Income After Provision</b>	<b>12,385</b>	<b>10,167</b>	<b>4,362</b>	<b>4,609</b>
Fees, Commission & Brokerage Income	5,082	3,567	2,136	2,316
Dividend Income	50	54	9	12
Income From Dealing In Foreign Currencies	2,000	1,393	1,932	3,582
Other Income	1,282	1,017	846	(138)
<b>Total Non - Markup / Interest Income</b>	<b>8,414</b>	<b>6,031</b>	<b>4,922</b>	<b>5,772</b>
Administrative Expenses	9,040	9,295	6,822	10,318
Other Expenses	198.767	53	27	56
<b>Total Non-Markup/Interest Expenses</b>	<b>9,239</b>	<b>9,348</b>	<b>6,849</b>	<b>10,375</b>
Amortization of Deferred Cost	-	-	-	-
Extra ordinary/unusual Items	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>11,559</b>	<b>6,850</b>	<b>2,436</b>	<b>7</b>
Taxation - Current	3,754	2,525	1,574	1,947
- Prior Years	(288)	(69)	(58)	72
- Deferred	59	(253)	(204)	(2,663)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>8,035</b>	<b>4,647</b>	<b>1,123</b>	<b>651</b>
<b>Number of Employees</b>	<b>10,153</b>	<b>10,138</b>	<b>5,081</b>	<b>5,744</b>