

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

(End Dec. : Thousand Rupees)

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

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

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

( End Dec. : Thousand Rupees)

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

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

( End Dec. : Thousand Rupees)

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

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

(End Dec. : Thousand Rupees)

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

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

(End Dec. : Thousand Rupees)

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

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

(End Dec. : Thousand Rupees)

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

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

( End Jun. : Thousand Rupees)

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

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

(End Dec. : Thousand Rupees)

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

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

( End Dec. : Thousand Rupees)

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

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

( End Jun. : Thousand Rupees)

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

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

( End Dec. : Thousand Rupees)

ITEM	Metropolitan Bank Ltd.		
	1998	1999	2000
<b>Assets</b>	<b>15,256,207</b>	<b>17,909,091</b>	<b>20,769,714</b>
Cash	846,060	1,437,606	900,852
Balances with other banks	631,404	1,339,189	1,568,976
Money at call and short notice	50,000	700,000	3,623,822
Investments	5,959,927	5,004,708	2,614,328
Advances - net of provision	7,189,943	8,865,967	11,367,182
Operating fixed assets	94,634	202,564	290,785
Capital work in progress	79,150	255,26	-
Net investment in finance lease	-	-	-
Other assets	405,089	333,531	403,769
<b>Liabilities</b>	<b>14,225,827</b>	<b>16,682,001</b>	<b>19,304,235</b>
Deposits & other accounts	10,714,847	12,096,035	13,136,063
Borrowings from other banks, agents etc.	3,063,423	3,743,216	5,257,290
Bills payable	161,831	290,500	167,669
Other liabilities	285,726	552,250	743,213
Liability against assets subject to finance lease	-	-	-
Deferred liabilities	-	-	-
<b>Net Assets</b>	<b>1,030,380</b>	<b>1,227,090</b>	<b>1,465,479</b>
<b>Represented by -:</b>			
Share capital	375,000	500,000	625,000
Reserve fund & other reserves	650,301	726,951	821,951
Unappropriated/unremitted profit	5,079	139	5,797
<b>Shareholders' equity</b>	<b>1,030,380</b>	<b>1,227,090</b>	<b>1,452,748</b>
Surplus on revaluation of fixed assets	-	-	12,731
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
Bills for collection	2,303,969	2,917,278	4,183,514
Acceptances, endorsements and other obligations	1,964,812	2,987,190	4,652,894
Contingent liabilities and commitments	12,722,017	6,883,917	7,849,699

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

(End Dec. : Thousand Rupees)

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

(Contd.)

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

(End Dec. : Thousand Rupees)

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

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

(End Dec. : Thousand Rupees)

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

(Contd.)

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

( End Dec. : Thousand Rupees)

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

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

(End Dec. : Thousand Rupees)

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

(Contd.)



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

(End Dec. : Thousand Rupees)

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

## 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
<b>Assets</b>	<b>4,955,207</b>	<b>4,984,730</b>	<b>6,107,734</b>
Cash	1,047,031	492,028	1,486,530
Balances with other banks	81,699	668,331	1,184,357
Money at call and short notice	-	-	-
Investments	326,414	338,455	93,175
Advances - net of provision	3,128,524	3,143,846	2,980,415
Operating fixed assets	349,958	322,164	313,871
Capital work in progress	-	-	-
Net investment in finance lease	-	-	-
Other assets	21,581	19,906	49,386
<b>Liabilities</b>	<b>4,400,764</b>	<b>4,409,292</b>	<b>5,495,929</b>
Deposits & other accounts	1,222,075	1,257,629	1,346,199
Borrowings from other banks, agents etc.	3,033,276	2,982,124	3,982,883
Bills payable	-	-	-
Other liabilities	145,413	169,539	166,847
Liability against assets subject to finance lease	-	-	-
Deferred liabilities	-	-	-
<b>Net Assets</b>	<b>554,443</b>	<b>575,438</b>	<b>611,805</b>
<b>Represented by -:</b>			
Share capital	97,214	108,710	114,635
Reserve fund & other reserves	448,252	462,313	481,824
Unappropriated/unremitted profit	8,977	4,415	15,346
<b>Shareholders' equity</b>	<b>554,443</b>	<b>575,438</b>	<b>611,805</b>
Surplus on revaluation of fixed assets	-	-	-
Sub-ordinated debt	-	-	-
<b>Memorandum items</b>			
Bills for collection	8,105	2,284	1,728
Acceptances, endorsements and other obligations	676	3,599	3,968
Contingent liabilities and commitments	-	-	-

(Contd.)

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

(End Dec. : Thousand Rupees)

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

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

(End Dec. : Thousand Rupees)

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

(Contd.)

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

( End Dec. : Thousand Rupees)

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

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

( End Dec. : Thousand Rupees)

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

(Contd.)

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

(End Dec. : Thousand Rupees)

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

**19.1 Liabilities and Assets of Scheduled Banks  
Incorporated in Pakistan**

(Concl.)

(End Jun. : Thousand Rupees)

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