

20.1 Profit and Loss Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Allied Bank of Pakistan Ltd.		
	1998	1999	2000
Mark up/interest and discount and/or return earned	6,059,060	7,287,432	8,115,062
Less: Cost / return on deposits, borrowings etc.	5,289,971	6,953,006	6,378,523
Fees, commissions & brokerage	426,229	358,997	548,286
Profit/loss from dealing securities	1,033,310	1,172,024	-
Profit / loss from investment securities	755,710	971,956	-
Income from dealing in foreign securities	-	-	522,037
Dividend income	14,401	21,791	41,824
Other operating income	607,820	995,310	-
Operating Expenses :			
Administrative expenses	3,396,440	3,772,889	5,026,885
Provisions against non-performing advances	(254,985)	(53,131)	2,160,780
Provision for diminution in value of investments	218,398	-	148,070
Other provisions	36,587	-	55,737
Bad debts written off directly	-	-	-
Other income	88,017	64,356	54,359
Other charges	128,544	128,004	3,273
Extra ordinary/unusual items	-	-	-
Profit before taxation	169,592	71,098	(4,491,700)
Taxation - current	150,000	60,554	350,106
Profit after taxation	19,592	10,544	(4,841,806)
Unappropriated /unremitted profit brought forward	502	16,094	1,638
Profit available for appropriation/ unremitted profit	20,094	26,638	(4,840,168)
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Contingencies	-	-	-
Revenue reserve	-	-	-
Statutory reserve	4,000	25,000	-
Proposed dividend / Remittances to Head office	-	-	-
Unappropriated /unremitted profit carried forward	16,094	1,638	-

Note: New classification adopted vide BPRD circular No.31 dated 13th August 1997

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20.1 Profit and Loss Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Askari Commercial Bank Ltd.		
	1998	1999	2000
Mark up/interest and discount and/or return earned	3,475,421	3,350,131	3,212,815
Less: Cost / return on deposits, borrowings etc.	2,510,671	2,485,796	2,273,732
Fees, commissions & brokerage	288,371	318,567	380,629
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	4,289	(19)	-
Income from dealing in foreign securities	-	-	125,063
Dividend income	5,634	8,827	13,839
Other operating income	261,244	207,089	-
Operating Expenses :			
Administrative expenses	569,061	588,595	679,426
Provisions against non-performing advances	60,600	102,004	134,976
Provision for diminution in value of investments	40,600	-	-
Other provisions	-	-	-
Bad debts written off directly	20	23	126
Other income	127	4,269	107,852
Other charges	-	-	350
Extra ordinary/unusual items	-	-	-
Profit before taxation	854,134	712,446	751,588
Taxation - current	425,000	267,000	484,000
-Deferred	70,000	163,000	(48,000)
Profit after taxation	359,134	282,446	315,588
Unappropriated /unremitted profit brought forward	675	564	520
Profit available for appropriation/ unremitted profit	359,809	283,010	316,108
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Contingencies	90,000	50,000	100,000
Revenue reserve	-	2,900	3,674
Statutory reserve	72,000	57,000	64,000
Proposed dividend / Remittances to Head office	197,245	172,590	147,934
Unappropriated /unremitted profit carried forward	564	520	500

20.1 Profit and Loss Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Bank Alfalah Ltd.		
	1998	1999	2000
Mark up/interest and discount and/or return earned	1,625,352	1,905,808	2,261,828
Less: Cost / return on deposits, borrowings etc.	1,313,564	1,474,343	1,724,041
Fees, commissions & brokerage	39,438	58,043	103,838
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	3,345	13,792	-
Income from dealing in foreign securities	-	-	69,195
Dividend income	-	-	8,951
Other operating income	121,754	114,250	-
Operating Expenses :			
Administrative expenses	337,447	402,559	503,028
Provisions against non-performing advances	94,756	(136,076)	(103,950)
Provision for diminution in value of investments	-	-	-
Other provisions	-	-	7,619
Bad debts written off directly	-	175	-
Other income	23,614	3,523	87,504
Other charges	-	-	228
Extra ordinary/unusual items	-	-	-
Profit before taxation	67,736	354,415	400,350
Taxation - current	405,141	161,337	185,000
- deferred	(482,770)	36,554	-
-prior years	-	-	-
Profit after taxation	145,365	156,524	215,350
Unappropriated /unremitted profit brought forward	2,420	3,712	8,931
Transfer from Contingency Reserves	-	-	30,000
Profit available for appropriation/ unremitted profit	147,785	160,236	254,281
APPROPRIATIONS			
Transfer to :			
Capital reserve	115,000	-	-
Revenue reserve	-	-	-
Statutory reserve	29,073	31,305	43,070
Proposed dividend / Remittances to Head office	-	120,000	210,000
Unappropriated /unremitted profit carried forward	3,712	8,931	1,211

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20.1 Profit and Loss Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Bank Al-Habib Ltd.		
	1998	1999	2000
Mark up/interest and discount and/or return earned	2,135,626	1,878,610	1,961,055
Less: Cost / return on deposits, borrowings etc.	1,614,999	1,443,206	1,493,632
Fees, commissions & brokerage	63,582	82,270	115,908
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	-	10,496	14,185
Income from dealing in foreign securities	-	-	-
Dividend income	963	1,854	7,778
Other operating income	158,633	160,498	229,169
Operating Expenses :			
Administrative expenses	308,272	333,088	402,498
Provisions against non-performing advances	(18,464)	4,423	29,741
Provision for diminution in value of investments	13,122	(16,974)	
Other provisions	-	-	-
Bad debts written off directly	-	-	-
Other income	3,867	2,743	954
Other charges	-	-	-
Extra ordinary/unusual items	-	-	-
Profit before taxation	444,742	372,728	403,178
Taxation - current	260,000	220,000	250,000
- deferred	(18,380)	-	-
-prior years	-	-	-
Profit after taxation	203,122	152,728	153,178
Unappropriated /unremitted profit brought forward	3,619	6,351	2,891
Profit available for appropriation/ unremitted profit	206,741	159,079	156,069
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Contingencies	121,440	100,188	120,226
Revenue reserve	-	25,000	-
Statutory reserve	41,000	31,000	31,000
Proposed dividend / Remittances to Head office	37,950	-	-
Unappropriated /unremitted profit carried forward	6,351	2,891	4,843

20.1 Profit and Loss Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Bolan Bank Ltd.		
	1998	1999	2000
Mark up/interest and discount and/or return earned	623,403	467,859	472,093
Less: Cost / return on deposits, borrowings etc.	406,737	254,965	293,401
Fees, commissions & brokerage	36,877	31,497	34,704
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	-	-	-
Income from dealing in foreign securities	-	-	-
Dividend income	-	-	-
Other operating income	30,753	17,614	43,929
Operating Expenses :			
Administrative expenses	279,043	288,776	321,963
Provisions against non-performing advances	6,222	(10,300)	(5,463)
Provision for diminution in value of investments	-	-	-
Other provisions	-	-	-
Bad debts written off directly	1,397	-	-
Other income	3,113	23,489	72,289
Other charges	-	-	335
Extra ordinary/unusual items	-	-	-
Profit before taxation	747	7,018	12,779
Taxation - current	18,000	9,000	4,000
- deferred	(28,000)	(2,500)	(15,532)
-prior years	24,360	-	22,739
Profit after taxation	(13,613)	518	1,572
Unappropriated /unremitted profit brought forward	253	552	965
Profit available for appropriation/ unremitted profit	(13,360)	1,070	2,537
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Contingencies	-	-	-
Revenue reserve	(13,912)	-	-
Statutory reserve	-	105	314
Proposed dividend / Remittances to Head office	-	-	-
Unappropriated /unremitted profit carried forward	552	965	2,223

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20.1 Profit and Loss Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Faysal Bank Limited		
	1998	1999	2000
Mark up/interest and discount and/or return earned	2,203,181	1,853,696	2,350,021
Less: Cost / return on deposits, borrowings etc.	2,080,501	2,118,041	1,950,267
Fees, commissions & brokerage	140,030	97,552	124,286
Profit/loss from dealing securities	700	477	-
Profit / loss from investment securities	336,353	258,429	-
Income from dealing in foreign securities	-	-	158,226
Dividend income	52,314	83,138	187,027
Other operating income	188,597	100,745	-
Operating Expenses :			
Administrative expenses	428,592	386,339	355,209
Provisions against non-performing advances	731,894	375,092	134,212
Provision for diminution in value of investments	258,000	(74,179)	(54,229)
Other provisions	9,393	-	3,200
Bad debts written off directly	57,000	10,171	1,570
Other assets/items written off	-	-	-
Other income	6,968	6,832	14,853
Other charges	-	14,000	764
Extra ordinary/unusual items	-	-	-
Profit before taxation	(637,237)	(428,595)	443,420
Taxation - current	(5,080)	247,933	238,500
- deferred	(366,282)	(428,909)	6,122
-prior years	-	-	(8,500)
Profit after taxation	(265,875)	(247,619)	207,298
Unappropriated /unremitted profit brought forward	45,151	(140,724)	(388,343)
Transfer from contingency reserves	80,000	-	-
Profit available for appropriation/ unremitted profit	(140,724)	(388,343)	(181,045)
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	-
Proposed dividend / Remittances to Head office	-	-	41,460
Unappropriated /unremitted profit carried forward	(140,724)	(388,343)	(222,505)

20.1 Profit and Loss Accounts of Scheduled Banks Incorporated in Pakistan

(End Jun. : Thousand Rupees)

ITEM	Federal Bank for Co-operatives		
	1998	1999	2000
Mark up/interest and discount and/or return earned	97,762	83,484	85,496
Less: Cost / return on deposits, borrowings etc.	20,452	19,066	18,630
Fees, commissions & brokerage	-	-	-
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	-	-	-
Income from dealing in foreign securities	-	-	-
Dividend income	-	-	-
Other operating income	1,272	1,169	498
Operating Expenses :			
Administrative expenses	63,821	65,942	66,679
Provisions against non-performing advances	-	-	-
Provision for diminution in value of investments	-	-	-
Other provisions	-	-	-
Bad debts written off directly	-	-	-
Other income	-	-	-
Other charges	-	-	-
Extra ordinary/unusual items	-	-	-
Profit before taxation	14,761	(355)	685
Taxation - current	495	423	431
Profit after taxation	14,266	(778)	254
Unappropriated /unremitted profit brought forward	237	863	473
Prior year adjustment	3,360	1,388	218
Profit available for appropriation/ unremitted profit	17,863	1,473	945
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	17,000	1,000	900
Statutory reserve	-	-	-
Proposed dividend / Remittances to Head office	-	-	-
Unappropriated /unremitted profit carried forward	863	473	45

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20.1 Profit and Loss Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	First Women Bank Ltd.		
	1998	1999	2000
Mark up/interest and discount and/or return earned	276,498	254,350	248,448
Less: Cost / return on deposits, borrowings etc.	163,177	150,180	141,316
Fees, commissions & brokerage	10,898	7,462	9,877
Profit/loss from dealing securities	4	(74)	-
Profit / loss from investment securities	-	-	7,228
Income from dealing in foreign securities	-	-	-
Dividend income	61	98	198
Other operating income	8,401	11,391	-
Operating Expenses :			
Administrative expenses	98,333	101,471	112,130
Provisions against non-performing advances	1,200	-	(4,055)
Provision for diminution in value of investments	846	-	-
Other provisions	-	-	-
Bad debts written off directly	335	-	-
Other income	2,249	236	11,159
Other charges	-	69	1,326
Extra ordinary/unusual items	-	-	-
Profit before taxation	34,220	21,743	26,193
Taxation - current	1,531	-	(30,300)
- deferred	12,016	86,576	15,000
-prior years	-	-	-
Profit after taxation	20,673	(64,833)	41,493
Unappropriated /unremitted profit brought forward	(128,008)	(107,335)	(172,168)
Profit available for appropriation/ unremitted profit	(107,335)	(172,168)	-
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	8,299
Proposed dividend / Remittances to Head office	-	-	-
Unappropriated /unremitted profit carried forward	(107,335)	(172,168)	(138,974)

20.1 Profit and Loss Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Habib Bank Ltd.		
	1998	1999	2000
Mark up/interest and discount and/or return earned	24,807,774	23,855,209	25,834,425
Less: Cost / return on deposits, borrowings etc.	19,048,762	17,995,947	17,359,575
Fees, commissions & brokerage	2,071,405	1,994,969	1,891,456
Profit/loss from dealing securities	871,587	-	-
Profit / loss from investment securities	3,719	403,014	-
Income from dealing in foreign securities	1,206,455	-	1,270,073
Dividend income	74,712	257,575	1,410,693
Other operating income	-	2,348,547	-
Operating Expenses :			
Administrative expenses	10,088,693	11,641,136	12,080,998
Provisions against non-performing advances	(897,373)	3,697,058	1,268,873
Provision for diminution in value of investments	1,061,980	-	146,395
Other provisions	-	1,008,705	(4,740)
Bad debts written off directly	-	-	-
Amortization of premium on Investment	16,389	-	-
Other income	1,557,553	174,667	1,565,758
Other charges	44,789	-	152,664
Extra ordinary/unusual items	-	-	-
Profit before taxation	1,229,965	(5,308,865)	968,640
Taxation - current	1,781	248,310	479,326
- deferred	(441,980)	1,779,730	(1,359)
-prior years	149,030	1,537,260	(2,345)
Profit after taxation	1,521,134	(8,874,165)	493,018
Unappropriated /unremitted profit brought forward	(10,171,208)	(9,060,224)	(17,793,056)
Transfer from contingency Reserves	-	-	(24,826)
Profit available for appropriation/ unremitted profit	(8,650,074)	(17,934,389)	(17,817,882)
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	429,300
Statutory reserve	301,797	-	121,905
Proposed dividend / Remittances to Head office	-	-	-
Unappropriated /unremitted profit carried forward	(8,951,871)	(17,934,389)	(17,876,069)

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20.1 Profit and Loss Accounts of Scheduled Banks Incorporated in Pakistan

(End June. : Thousand Rupees)

ITEM	Industrial Development Bank of Pakistan		
	1998	1999	2000
Mark up/interest and discount and/or return earned	2,679,769	1,591,352	1,808,228
Less: Cost / return on deposits, borrowings etc.	3,018,103	3,216,458	3,482,855
Fees, commissions & brokerage	126,970	90,634	44,830
Profit/loss from dealing securities	477	908	4,802
Profit / loss from investment securities	638,100	689,844	473,686
Income from dealing in foreign securities	-	-	-
Dividend income	3,104	2,932	6,402
Other operating income	7,682	8,406	27,679
Operating Expenses :			
Administrative expenses	311,534	275,542	406,144
Provisions against non-performing advances	4,992,257	(1,259,109)	1,141,671
Provision for diminution in value of investments	9,504	1,850	2,050
Other provisions	-	-	-
Bad debts written off directly	-	5,300	-
Remission to borrowers	502,313	-	-
Potential lease losses	-	7,776	7,224
Other income	789	275	3,030
Other charges	24,484	101,274	101,274
Extra ordinary/unusual items	-	-	-
Profit before taxation	(5,401,304)	35,260	(2,772,561)
Taxation - current	(8,954)	11,920	11,844
Profit after taxation	(5,392,350)	23,340	(2,784,405)
Unappropriated /unremitted profit brought forward	(403,569)	(5,795,919)	(5,777,247)
Profit available for appropriation/ unremitted profit	(5,795,919)	(5,772,579)	(8,561,652)
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	4,668	-
Statutory reserve	-	-	-
Proposed dividend / Remittances to Head office	-	-	-
Unappropriated /unremitted profit carried forward	(5,795,919)	(5,777,247)	(8,561,652)

20.1 Profit and Loss Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Metropolitan Bank Ltd.		
	1998	1999	2000
Mark up/interest and discount and/or return earned	1,549,653	1,541,479	1,667,740
Less: Cost / return on deposits, borrowings etc.	1,062,495	1,065,927	1,131,325
Fees, commissions & brokerage	99,943	104,462	133,560
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	2,936	12,246	-
Income from dealing in foreign securities	-	-	242,849
Dividend income	465	168	394
Other operating income	281,889	246,927	-
Operating Expenses :			
Administrative expenses	239,239	304,797	318,350
Provisions against non-performing advances	60,510	20,135	31,305
Provision for diminution in value of investments	2,649	(1,235)	(90)
Other provisions	-	-	-
Bad debts written off directly	1,463	-	494
Other income	4,236	5,276	5,211
Other charges	-	-	519
Extra ordinary/unusual items	-	-	-
Profit before taxation	572,766	520,934	567,851
Taxation - current	351,000	289,000	351,000
- deferred	-	-	-
-prior years	20,764	35,224	(8,807)
Profit after taxation	201,002	196,710	225,658
Unappropriated /unremitted profit brought forward	26,577	5,079	139
Profit available for appropriation/ unremitted profit	227,579	201,789	225,797
APPROPRIATIONS			
Transfer to :			
Capital reserve	125,000	125,000	175,000
Revenue reserve	57,300	37,250	-
Statutory reserve	40,200	39,400	45,000
Proposed dividend / Remittances to Head office	-	-	-
Unappropriated /unremitted profit carried forward	5,079	139	5,797

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20.1 Profit and Loss Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Muslim Commercial Bank Ltd.		
	1998	1999	2000
Mark up/interest and discount and/or return earned	17,197,805	15,755,990	14,124,242
Less: Cost / return on deposits, borrowings etc.	11,065,063	9,351,947	7,238,680
Fees, commissions & brokerage	922,044	901,444	909,045
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	(20,249)	2,924	-
Income from dealing in foreign securities	-	-	609,838
Dividend income	24,290	40,245	158,909
Other operating income	1,322,725	852,238	-
Operating Expenses :			
Administrative expenses	6,017,550	7,112,651	7,128,658
Provisions against non-performing advances	144,000	-	601,799
Provision for diminution in value of investments	28,500	257,144	46,048
Other provisions	9,750	60,570	30,000
Bad debts written off directly	120,130	39,424	483,943
Other income	194,879	479,434	1,085,614
Other charges	-	-	36,725
Extra ordinary/unusual items	1,309,498	-	-
Profit before taxation	947,003	1,210,539	1,321,795
Taxation - current	1,083,048	852,186	650,992
- deferred	674,533	(210,597)	149,200
-prior years	(1,209,758)	-	(213,126)
Profit after taxation	399,180	568,950	734,729
Unappropriated /unremitted profit brought forward	387	1,136	1,161
Profit available for appropriation/ unremitted profit	399,567	570,086	735,890
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	182,054	420,545
Statutory reserve	79,836	113,790	146,946
Proposed dividend / Remittances to Head office	318,595	273,081	165,214
Unappropriated /unremitted profit carried forward	1,136	1,161	3,185

20.1 Profit and Loss Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	National Bank of Pakistan		
	1998	1999	2000
Mark up/interest and discount and/or return earned	31,699,371	31,277,047	29,702,195
Less: Cost / return on deposits, borrowings etc.	22,915,325	20,905,676	20,881,150
Fees, commissions & brokerage	1,367,663	2,244,203	2,733,501
Profit/loss from dealing securities	(478)	23,351	-
Profit / loss from investment securities	-	-	-
Income from dealing in foreign securities	-	-	768,014
Dividend income	290,923	255,829	486,979
Other operating income	1,072,408	1,462,851	-
Operating Expenses :			
Administrative expenses	6,160,139	7,941,136	8,008,620
Provisions against non-performing advances	515,552	1,516,787	1,332,377
Provision for diminution in value of investments	155,151	915,707	316,596
Other provisions	12,500	823,236	(491,734)
Bad debts written off directly	32,261	73,565	5,384
Other income	74,931	27,899	41,754
Other charges	-	-	17,788
Extra ordinary/unusual items	2,578,508	2,595,211	2,629,862
Profit before taxation	2,135,382	519,862	1,032,400
Taxation - current	371,000	352,000	2,016,863
- deferred	1,234,729	136,546	(1,445,690)
-prior years	-	-	-
Profit after taxation	529,653	31,316	461,227
Unappropriated /unremitted profit brought forward	(738,260)	(261,572)	(230,256)
Profit available for appropriation/ unremitted profit	(208,607)	(230,256)	230,971
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	52,965		46,123
Proposed dividend / Remittances to Head office	-	-	-
Unappropriated /unremitted profit carried forward	(261,572)	(230,256)	184,848

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20.1 Profit and Loss Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	PICIC Commercial Bank		
	1998	1999	2000
Mark up/interest and discount and/or return earned	702,311	1,110,070	1,018,038
Less: Cost / return on deposits, borrowings etc.	636,251	804,263	689,975
Fees, commissions & brokerage	59,124	61,928	55,272
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	197,865	4,881	-
Income from dealing in foreign securities	-	-	84,596
Dividend income	234	4,290	2,163
Other operating income	117,884	96,256	-
Operating Expenses :			
Administrative expenses	251,368	259,130	263,480
Provisions against non-performing advances	39,466	(16,642)	108,991
Provision for diminution in value of investments	19,000	-	-
Other provisions	-	-	-
Bad debts written off directly	-	-	-
Other income	94	479	19,700
Other charges	-	-	577
Extra ordinary/unusual items	5,735	-	-
Profit before taxation	125,692	231,153	116,746
Taxation - current	118,000	157,500	138,000
- deferred	(44,000)	(17,000)	(83,905)
-prior years	-	-	5,500
Profit after taxation	51,692	90,653	57,151
Unappropriated /unremitted profit brought forward	66	258	761
Profit available for appropriation/ unremitted profit	51,758	90,911	57,912
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	45,000
Revenue reserve	3,500	22,000	-
Statutory reserve	10,500	18,150	11,430
Proposed dividend / Remittances to Head office	37,500	50,000	-
Unappropriated /unremitted profit carried forward	258	761	1,482

20.1 Profit and Loss Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Platinum Commercial Bank		
	1998	1999	2000
Mark up/interest and discount and/or return earned	656,101	687,651	700,230
Less: Cost / return on deposits, borrowings etc.	526,326	542,567	562,112
Fees, commissions & brokerage	43,071	63,855	54,875
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	-	-	-
Income from dealing in foreign securities	-	-	100,069
Dividend income	-	-	-
Other operating income	85,948	66,601	-
Operating Expenses :			
Administrative expenses	122,477	139,576	166,469
Provisions against non-performing advances	56,099	(23,348)	4,534
Provision for diminution in value of investments	-	-	-
Other provisions	(510)	-	(15,000)
Bad debts written off directly	-	-	-
Other income	1,460	4,294	8,914
Other charges	3,262	3,083	301
Extra ordinary/unusual items	-	-	-
Profit before taxation	78,926	160,523	145,672
Taxation - current	86,910	81,302	72,774
- deferred	(45,000)	(848)	10,152
-prior years	-	-	7,189
Profit after taxation	37,016	80,069	55,557
Unappropriated /unremitted profit brought forward	81,419	111,032	64,086
Profit available for appropriation/ unremitted profit	118,435	191,101	119,643
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	61,000	30,000
Statutory reserve	7,403	66,015	11,111
Proposed dividend / Remittances to Head office	-	-	66,000
Unappropriated /unremitted profit carried forward	111,032	64,086	12,532

(Contd.)

20.1 Profit and Loss Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Prime Commercial Bank Ltd.		
	1998	1999	2000
Mark up/interest and discount and/or return earned	1,277,742	1,099,726	1,060,942
Less: Cost / return on deposits, borrowings etc.	938,313	815,998	683,258
Fees, commissions & brokerage	190,443	98,967	130,593
Profit/loss from dealing securities	-	2,009	-
Profit / loss from investment securities	24,589	-	-
Income from dealing in foreign currencies	-	59,324	55,223
Dividend income	-	-	1,107
Other operating income	-	-	-
Operating Expenses :			
Administrative expenses	303,444	307,843	326,161
Provisions against non-performing advances	78,000	2,420	64,060
Provision for diminution in value of investments	1,836	(2,420)	-
Other provisions	-	-	13,700
Bad debts written off directly	705		1,579
Other income	-	1,821	5,513
Other charges	-	-	6,008
Extra ordinary/unusual items	-	-	-
Profit before taxation	170,476	138,006	158,612
Taxation - current	87,500	81,800	165,000
- deferred	6,500	(94,200)	(21,863)
-prior years	(8,000)	81,300	(80,633)
Profit after taxation	84,476	69,106	96,108
Unappropriated /unremitted profit brought forward	168	305	411
Transfer from Contingency Reserves	-	-	51,043
Profit available for appropriation/ unremitted profit	84,644	69,411	147,562
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	16,891	69,000	19,225
Proposed dividend / Remittances to Head office	67,448	-	128,318
Unappropriated/unremitted profit carried forward	305	411	19

20.1 Profit and Loss Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Prudential Commercial Bank Ltd.		
	1998	1999	2000
Mark up/interest and discount and/or return earned	736,230	953,105	703,087
Less: Cost / return on deposits, borrowings etc.	629,590	763,664	722,399
Fees, commissions & brokerage	111,475	94,434	75,558
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	1,693	31,921	(4,575)
Income from dealing in foreign securities	-	-	50,475
Dividend income	3,850	4,725	9,364
Other operating income	-	-	-
Operating Expenses :			
Administrative expenses	135,250	159,490	192,521
Provisions against non-performing advances	78,607	78,905	723,576
Provision for diminution in value of investments	-	-	-
Other provisions	-	-	74,152
Bad debts written off directly	-	-	-
Other income	6,597	8,741	11,569
Other charges	-	-	-
Extra ordinary/unusual items	4,739	20,619	-
Profit before taxation	11,659	70,248	(867,170)
Taxation - current	38,800	80,000	468
- deferred	(32,000)	(66,000)	14,770
-prior years	4,800	-	(45,210)
Profit after taxation	59	56,248	(837,198)
Unappropriated /unremitted profit brought forward	1,066	1,113	46,111
Profit available for appropriation/ unremitted profit	1,125	57,361	(791,087)
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	12	11,250	-
Proposed dividend / Remittances to Head office	-	-	-
Unappropriated /unremitted profit carried forward	1,113	46,111	(791,087)

(Contd.)

20.1 Profit and Loss Accounts of Scheduled Banks Incorporated in Pakistan

(End Jun. : Thousand Rupees)

ITEM	Punjab Provincial Co-operative Bank Limited		
	1998	1999	2000
Mark up/interest and discount and/or return earned	401,909	418,951	447,737
Less: Cost / return on deposits, borrowings etc.	113,781	132,246	143,865
Fees, commissions & brokerage	2,016	584	577
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	-	-	-
Income from dealing in foreign securities	-	-	-
Dividend income	47,254	11,197	16,847
Other operating income	478	477	443
Operating Expenses :			
Administrative expenses	273,753	269,486	299,146
Provisions against non-performing advances	-	-	50,000
Provision for diminution in value of investments	49,000	-	-
Other provisions	-	-	-
Bad debts written off directly	-	-	-
Other income	27,534	27,944	20,649
Other charges	-	-	-
Extra ordinary/unusual items	-	-	(49,000)
Profit before taxation	42,657	57,421	42,242
Taxation - current	34,685	24,628	11,000
Profit after taxation	7,972	32,793	31,242
Unappropriated /unremitted profit brought forward	36,007	8,977	4,415
Profit available for appropriation/ unremitted profit	43,979	41,770	35,657
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	9,002	14,355	20,311
Statutory reserve	4,000	-	-
Proposed dividend / Remittances to Head office	22,000	23,000	-
Unappropriated /unremitted profit carried forward	8,977	4,415	15,346

20.1 Profit and Loss Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Soneri Bank Ltd.		
	1998	1999	2000
Mark up/interest and discount and/or return earned	1,527,178	1,648,340	1,815,658
Less: Cost / return on deposits, borrowings etc.	1,145,859	1,281,966	1,390,963
Fees, commissions & brokerage	86,591	102,315	98,776
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	17,486	112	-
Income from dealing in foreign currencies	-	-	200,791
Dividend income	889	593	593
Other operating income	121,868	230,056	-
Operating Expenses :			
Administrative expenses	262,155	285,784	348,680
Provisions against non-performing advances	11,047	31,895	47,614
Provision for diminution in value of investments	1,186	-	-
Other provisions	-	-	-
Bad debts written off directly	-	-	-
Other income	1,456	581	65,769
Other charges	21	36	408
Extra ordinary/unusual items			
Profit before taxation	335,200	382,316	393,922
Taxation - current	188,000	248,000	268,000
- deferred	(35,388)	(50,312)	(39,422)
-prior years	37,104	51,809	958
Profit after taxation	145,484	132,819	164,386
Unappropriated /unremitted profit brought forward	1,382	67,675	8,695
Transfer from Contingency Reserves	-	-	5,336
Profit available for appropriation/ unremitted profit	146,866	200,494	178,417
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	125,235	156,544
Revenue reserve	-	40,000	(12,000)
Statutory reserve	29,097	26,564	32,877
Proposed dividend / Remittances to Head office	50,094	-	-
Unappropriated/unremitted profit carried forward	67,675	8,695	996

(Contd.)

20.1 Profit and Loss Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	Union Bank Ltd.		
	1998	1999	2000
Mark up/interest and discount and/or return earned	1,683,403	1,358,361	1,751,128
Less: Cost / return on deposits, borrowings etc.	1,279,355	1,105,211	1,435,589
Fees, commissions & brokerage	243,369	207,537	239,474
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	-	7,171	-
Income from dealing in foreign securities	-	-	109,748
Dividend income	427	6,929	8,755
Other operating income	130,375	92,161	-
Operating Expenses :			
Administrative expenses	396,715	372,215	716,620
Provisions against non-performing advances	60,580	139,836	83,129
Provision for diminution in value of investments	100,538	(48,660)	-
Other provisions	-	-	-
Other assets/items written off	-	-	-
Other income	12,833	11,590	141,832
Other charges	43,961	41,096	4,691
Extra ordinary/unusual items			
Profit before taxation	189,258	74,051	10,908
Taxation - current	237,289	148,075	11,009
- deferred	(95,696)	(292,688)	(1,409)
-prior years	21,997	72,977	-
Profit after taxation	25,668	145,687	1,308
Unappropriated / unremitted profit brought forward	14,466	3,231	33,988
Transfer from Contingency Reserves	-	-	51,878
Profit available for appropriation/ unremitted profit	40,134	148,918	87,174
APPROPRIATIONS			
Transfer to :			
Capital reserve			
Revenue reserve	31,553	-	-
Statutory reserve	5,350	29,500	265
Proposed dividend / Remittances to Head office	-	85,430	-
Unappropriated /unremitted profit carried forward	3,231	33,988	86,909

20.1 Profit and Loss Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	United Bank Limited		
	1998	1999	2000
Mark up/interest and discount and/or return earned	8,699,226	9,861,676	11,496,676
Less: Cost / return on deposits, borrowings etc.	6,988,846	7,508,557	6,734,204
Fees, commissions & brokerage	964,147	969,051	1,149,155
Profit/loss from dealing securities	54,665		
Profit / loss from investment securities	-	-	-
Income from dealing in foreign securities	-	-	1,560,217
Dividend income	12,609	18,417	23,248
Other operating income	1,706,626	2,139,140	-
Operating Expenses :			
Administrative expenses	4,370,344	4,719,951	5,472,852
Provisions against non-performing advances	3,996,700	65,504	1,526,964
Provision for diminution in value of investments	231,562	-	133,670
Other provisions	(46,116)	-	(78,398)
Other assets/items written off	189,826	-	39,081
Other income	54,618		758,874
Other charges	-	-	103,668
Extra ordinary/unusual items	2,361,280	(558,787)	(618,000)
Profit before taxation	(6,600,551)	1,253,059	1,674,129
Taxation - current	270,000	746,000	130,617
- deferred	(9,561,500)	-	804,000
-prior years	-	-	45,159
Profit after taxation	2,690,949	507,059	694,353
Unappropriated /unremitted profit brought forward	(23,473,244)	(20,782,296)	(20,380,180)
Transfer from Contingency Reserves		(101,412)	
Profit available for appropriation/ unremitted profit	(20,782,295)	(20,376,649)	(19,685,287)
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	-	-	-
Statutory reserve	-	-	134,857
Proposed dividend / Remittances to Head office	-	-	-
Unappropriated /unremitted profit carried forward	(20,782,295)	(20,376,649)	(19,820,684)

(Contd.)

20.1 Profit and Loss Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	The Bank of Khyber		
	1998	1999	2000
Mark up/interest and discount and/or return earned	978,775	1,242,217	1,732,140
Less: Cost / return on deposits, borrowings etc.	997,802	1,321,140	1,498,378
Fees, commissions & brokerage	39,642	61,156	44,999
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	282,151	260,226	-
Income from dealing in foreign securities	-	-	24,718
Dividend income	12,548	20,510	50,075
Other operating income	34,668	78,014	-
Operating Expenses :			
Administrative expenses	160,757	204,661	208,212
Provisions against non-performing advances	50,343	77,081	309,971
Provision for diminution in value of investments	32,485	(4,088)	(179)
Other provisions	-	-	-
Bad debts written off directly	-	-	-
Other income	1,372	11	9,557
Other charges	2,523	1,020	1,030
Extra ordinary/unusual items	-	-	-
Profit before taxation	105,246	62,320	(155,923)
Taxation - current	59,493	35,789	2,504
- deferred	503	(12,023)	(6,521)
-prior years	19,840	-	5,469
Profit after taxation	25,410	38,554	(157,375)
Unappropriated /unremitted profit brought forward	5,941	1,351	1,194
Profit available for appropriation/ unremitted profit	31,351	39,905	(156,181)
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	24,000	31,000	-
Statutory reserve	6,000	7,711	-
Proposed dividend / Remittances to Head office	-	-	-
Unappropriated /unremitted profit carried forward	1,351	1,194	(156,181)

20.1 Profit and Loss Accounts of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

ITEM	The Bank of Punjab		
	1998	1999	2000
Mark up/interest and discount and/or return earned	2,259,608	2,260,770	1,934,794
Less: Cost / return on deposits, borrowings etc.	1,755,443	1,503,236	1,083,344
Fees, commissions & brokerage	58,521	60,637	61,394
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	(474)	(2,357)	-
Income from dealing in foreign securities	-	-	20,645
Dividend income	46,738	71,258	161,307
Other operating income	26,150	25,725	-
Operating Expenses :			
Administrative expenses	601,368	722,009	678,675
Provisions against non-performing advances	(123,615)	81,230	143,059
Provision for diminution in value of investments	27,273	-	-
Other provisions	-	-	-
Bad debts written off directly	337	-	33
Other income	7,561	17,269	47,300
Other charges	1,683	2,088	690
Extra ordinary/unusual items	-	-	-
Profit before taxation	135,615	124,739	319,639
Taxation - current	12,500	96,500	116,399
- deferred	-	-	3,908
-prior years	-	-	41,913
Profit after taxation	123,115	28,239	157,419
Unappropriated /unremitted profit brought forward	465	136	225
Transfer from contingency reserves			198,985
Profit available for appropriation/ unremitted profit	123,580	28,375	356,629
APPROPRIATIONS			
Transfer to :			
Capital reserve	77,444	12,500	127,782
Revenue reserve	-	-	-
Contingencies	21,000	10,000	157,000
Statutory reserve	25,000	5,650	71,400
Proposed dividend / Remittances to Head office	-	-	-
Unappropriated /unremitted profit carried forward	136	225	447

(Contd.)

20.1 Profit and Loss Accounts of Scheduled Banks Incorporated in Pakistan

(Concl.d.)

(End Jun. : Thousand Rupees)

ITEM	Zarai Taraqiati Bank Limited (ADBP)		
	1998	1999	2000
Mark up/interest and discount and/or return earned	8,399,878	8,749,831	9,161,086
Less: Cost / return on deposits, borrowings etc.	929,500	3,907,873	3,960,601
Fees, commissions & brokerage	74,183	104,673	152,416
Profit/loss from dealing securities	-	-	-
Profit / loss from investment securities	-	-	-
Income from dealing in foreign securities	-	-	-
Dividend income	-	2,366	3,299
Other operating income	-	-	-
Operating Expenses :			
Administrative expenses	1,840,514	1,994,931	2,255,056
Provisions against non-performing advances	9,586,973	1,294,001	2,721,315
Provision for diminution in value of investments	-	-	36,587
Other provisions	-	-	-
Bad debts written off directly	-	-	-
Other income	384,163	463,972	304,464
Other charges	323,342	363,501	363,501
Extra ordinary/unusual items	-	20,768	-
Profit before taxation	(3,822,105)	1,739,768	284,205
Taxation - current	-	-	48,106
Profit after taxation	(3,822,105)	1,739,768	236,099
Unappropriated /unremitted profit brought forward	-	-	-
Profit available for appropriation/ unremitted profit	-	-	-
APPROPRIATIONS			
Transfer to :			
Capital reserve	-	-	-
Revenue reserve	(3,822,105)	1,739,768	236,099
Statutory reserve	-	-	-
Proposed dividend / Remittances to Head office	-	-	-
Unappropriated /unremitted profit carried forward	-	-	-