

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

( End Dec. : Million Rupees)					
Financial Position	2001	2002	2003	2004	2005
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	63,368	45,419	39,702	44,854	46,103
Balances with other Banks	21,006	13,608	7,985	25,612	11,949
Lending to Financial Institutions	37,820	22,322	48,480	32,983	28,138
Investments – Net	42,683	57,283	43,844	30,949	67,383
Advances – Net	138,821	131,625	123,762	159,172	168,439
Other Assets	16,323	6,540	5,374	7,267	15,657
Operating Fixed Assets	2,440	2,102	1,926	2,055	2,612
Deferred Tax Assets	1,217	647	476	740	830.86
<b>TOTAL ASSETS</b>	<b>323,678</b>	<b>279,546</b>	<b>271,549</b>	<b>303,632</b>	<b>341,113</b>
<b>LIABILITIES</b>					
Bills Payable	3,309	3,087	3,600	4,741	5,307
Borrowings from Financial Institution	75,698	53,224	37,965	36,624	39,082
Deposits and other Accounts	207,762	182,753	193,845	226,976	244,955
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	250	163	126	59	33
Other Liabilities	9,100	10,155	8,918	8,026	19,392
Deferred Tax Liabilities	8	533	205	21	143
<b>TOTAL LIABILITIES</b>	<b>296,127</b>	<b>249,915</b>	<b>244,659</b>	<b>276,447</b>	<b>308,911</b>
<b>NET ASSETS</b>	<b>27,551</b>	<b>29,631</b>	<b>26,890</b>	<b>27,185</b>	<b>32,202</b>
<b>REPRESENTED BY:</b>					
Head Office Account	22,998	21,482	20,058	20,053	23,111
Reserves	35	24	24	24	-
Un-appropriated Profit	4,180	6,835	6,146	7,080	9,411
Surplus/ Deficit on Revaluation of Assets	338	1,290	662	28	-321
<b>TOTAL</b>	<b>27,551</b>	<b>29,631</b>	<b>26,890</b>	<b>27,185</b>	<b>32,202</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	30,264	19,121	12,514	11,757	21,886
Mark-Up/ Return/Interest Expenses	22,483	11,842	4,830	3,432	8,424
<b>Net Mark-Up / Interest Income</b>	<b>7,781</b>	<b>7,279</b>	<b>7,684</b>	<b>8,325</b>	<b>13,462</b>
Provisions & Bad Debts written off directly	693	249	97	155	1,078
<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>	<b>12,385</b>
Fees, Commission & Brokerage Income	2,978	2,791	3,281	3,741	5,082
Dividend Income	60	14	55	44	50
Income from dealing in Foreign Currencies	1,944	1,420	1,291	1,555	2,000
Other Income	338	1,066	1,583	785	1,282
<b>Total Non - Markup / Interest Income</b>	<b>5,320</b>	<b>5,291</b>	<b>6,210</b>	<b>6,125</b>	<b>8,414</b>
Administrative Expenses	6,670	5,686	6,589	7,063	9,040
Other Expenses	465	19	114	14	198,767
<b>Total Non-Markup/Interest Expenses</b>	<b>7,135</b>	<b>5,705</b>	<b>6,703</b>	<b>7,077</b>	<b>9,239</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>	<b>11,559</b>
Taxation - Current	2,574	2,767	2,729	2,471	3,754
- Prior Years	(27)	(290)	(2)	(1,089)	(288)
- Deferred	106	(15)	165	14	59
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>2,371</b>	<b>4,154</b>	<b>4,179</b>	<b>5,822</b>	<b>8,035</b>
<b>Number of Employees</b>	<b>3,104</b>	<b>2,675</b>	<b>2,640</b>	<b>2,819</b>	<b>10,153</b>

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

(End Dec. : Million Rupees)				
Financial Position	2006	2007	2008	2009
<b>ASSETS</b>				
Cash & Balances with Treasury Banks	33,824	23,855	34,935	34,793
Balances with other Banks	12,003	5,298	18,369	16,270
Lending to Financial Institutions	15,654	16,409	29,914	32,118
Investments – Net	50,084	26,427	22,593	52,373
Advances – Net	152,348	88,455	101,921	90,325
Other Assets	7,154	9,100	18,633	6,584
Operating Fixed Assets	4,181	1,968	3,698	3,589
Deferred Tax Assets	859	1,201	4,017	4,984
<b>TOTAL ASSETS</b>	<b>276,107</b>	<b>172,711</b>	<b>234,081</b>	<b>241,037</b>
<b>LIABILITIES</b>				
Bills Payable	3,163	3,747	4,423	3,598
Borrowings from Financial Institution	44,582	19,465	17,347	16,731
Deposits and other Accounts	190,785	117,561	147,459	160,936
Sub-ordinated Loans	800	-	-	-
Liabilities against Assets Subject to Finance Lease	7	2	-	-
Other Liabilities	10,185	12,335	30,747	24,033
Deferred Tax Liabilities	183	229	132	-
<b>TOTAL LIABILITIES</b>	<b>249,705</b>	<b>153,339</b>	<b>200,109</b>	<b>205,297</b>
<b>NET ASSETS</b>	<b>26,403</b>	<b>19,373</b>	<b>33,971</b>	<b>35,739</b>
<b>REPRESENTED BY:</b>				
Head Office Account	17,650	17,085	32,130	34,884
Reserves	5,542	47	76	93
Un-appropriated Profit	3,343	2,300	2,298	872
Surplus/ Deficit on Revaluation of Assets	(132)	(59)	(533)	(109)
<b>TOTAL</b>	<b>26,403</b>	<b>19,373</b>	<b>33,971</b>	<b>35,739</b>
<b>OPERATING POSITION</b>				
Mark-Up/ Return/Interest Earned	23,098	15,246	18,233	22,263
Mark-Up/ Return/Interest Expenses	11,101	8,145	9,099	12,197
<b>Net Mark-Up / Interest Income</b>	<b>11,996</b>	<b>7,101</b>	<b>9,134</b>	<b>10,066</b>
Provisions & Bad Debts written off directly	1,830	2,739	4,525	4,725
<b>Net Mark-Up / Interest Income After Provision</b>	<b>10,167</b>	<b>4,362</b>	<b>4,609</b>	<b>5,341</b>
Fees, Commission & Brokerage Income	3,567	2,136	2,316	1,970
Dividend Income	54	9	12	9
Income from dealing in Foreign Currencies	1,393	1,932	3,582	3,546
Other Income	1,017	846	(138)	(46)
<b>Total Non - Markup / Interest Income</b>	<b>6,031</b>	<b>4,922</b>	<b>5,772</b>	<b>5,478</b>
Administrative Expenses	9,295	6,822	10,318	11,898
Other Expenses	53	27	56	156
<b>Total Non-Markup/Interest Expenses</b>	<b>9,348</b>	<b>6,849</b>	<b>10,375</b>	<b>12,054</b>
Amortization of Deferred Cost	-	-	-	-
Extra ordinary/unusual Items	-	-	-	(385)
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>6,850</b>	<b>2,436</b>	<b>7</b>	<b>(851)</b>
Taxation - Current	2,525	1,574	1,947	2,088
- Prior Years	(69)	(58)	72	(844)
- Deferred	(253)	(204)	(2,663)	(1,284)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>4,647</b>	<b>1,123</b>	<b>651</b>	<b>(809)</b>
<b>Number of Employees</b>	<b>10,138</b>	<b>5,081</b>	<b>5,744</b>	<b>4,320</b>