

19.1 Financial Position of Scheduled Banks All Banks-Overall

(End Dec. : Million Rupees)

Financial Position	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances with Treasury Banks	255,486	209,896	231,355	313,144	325,436
Balances with other Banks	125,486	109,520	94,688	186,791	143,464
Lending to Financial Institutions	141,970	147,378	200,007	141,500	212,798
Investments - Net	349,203	704,222	791,946	677,773	801,095
Advances - Net	922,785	922,883	1,108,627	1,585,555	1,989,209
Other Assets	130,623	95,317	76,998	85,721	111,646
Operating Fixed Assets	32,124	37,430	42,822	57,125	69,167
Deferred Tax Assets	20,662	10,829	12,663	13,106	9,296
TOTAL ASSETS	1,978,339	2,237,475	2,559,106	3,060,715	3,662,110
LIABILITIES					
Bills Payable	24,917	28,612	38,283	46,837	43,028
Borrowings from Financial Institution	269,245	278,963	300,329	290,415	338,355
Deposits and other Accounts	1,506,655	1,691,884	1,977,804	2,410,342	2,833,488
Sub-ordinated Loans	1,941	3,439	7,613	15,530	23,964
Liabilities against Assets Subject to Finance Lease	678	814	641	568	600
Other Liabilities	98,279	113,419	88,303	93,563	120,645
Deferred Tax Liabilities	388	13,116	5,816	4,518	9,121
TOTAL LIABILITIES	1,902,103	2,130,247	2,418,789	2,861,773	3,369,201
NET ASSETS	76,236	107,228	140,317	198,942	292,909
REPRESENTED BY:					
Minority Interest	1,372	209	233	276	-
Share Capital / Head Office Account	90,058	75,215	86,069	87,582	106,976
Advance against Equity	-	-	2,919	11,142	9
Reserves	25,401	31,134	36,371	48,000	73,467
Un-appropriated Profit	(54,011)	(39,163)	(20,458)	5,098	38,566
Surplus/ Deficit on Revaluation of Assets	13,416	39,833	35,183	46,844	73,891
TOTAL	76,236	107,228	140,317	198,942	292,909
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	167,862	140,387	116,694	120,536	216,199
Mark-Up/ Return/Interest Expenses	103,619	77,270	42,124	37,527	75,681
Net Mark-Up / Interest Income	64,243	63,117	74,570	83,009	140,518
Provisions & Bad Debts written off directly	22,885	13,239	18,122	11,143	19,313
Net Mark-Up / Interest Income After Provision	41,358	49,878	56,448	71,866	121,204
Fees, Commission & Brokerage Income	12,371	13,456	15,011	21,148	26,150
Dividend Income	2,672	4,599	5,906	5,173	6,267
Income from dealing in Foreign Currencies	8,656	6,625	5,129	6,772	8,324
Other Income	3,496	8,319	25,372	14,850	14,250
Total Non - Markup / Interest Income	27,195	32,999	51,418	47,943	54,991
Administrative Expenses	54,474	55,455	57,959	67,486	79,291
Other Expenses	2,445	1,384	5,917	1,013	1,480
Total Non-Markup/Interest Expenses	56,919	56,839	63,876	68,499	80,771
Amortization of Deferred Cost	-	-	-	-	50
Extra ordinary/unusual Items	10,330	583	231	(498)	1,615
PROFIT/ (LOSS) BEFORE TAXATION	1,304	25,455	43,759	51,808	93,759
Less SBP Share in Loss*	-	(1,978)	-	-	-
Taxation - Current	9,939	11,068	15,078	15,082	28,198
- Prior Years	2,118	724	1,974	(311)	(2,999)
- Deferred	(1,117)	2,370	2,024	2,409	5,273
PROFIT/ (LOSS) AFTER TAX	(9,636)	13,271	24,683	34,628	63,287
Number of Employees	86,938	84,064	85,943	89,932	116,065

* For ZTBL only.

19.1 Financial Position of Scheduled Banks All Banks-Overall

(End Dec. : Million Rupees)

Financial Position	2006	2007	2008	2009	2010
ASSETS					
Cash & Balances with Treasury Banks	412,822	469,420	477,790	535,737	589,169
Balances with other Banks	193,436	161,654	190,550	175,799	174,917
Lending to Financial Institutions	213,622	190,577	188,414	238,335	213,020
Investments – Net	833,266	1,280,239	1,089,040	1,699,456	2,123,415
Advances – Net	2,440,903	2,716,916	3,210,386	3,227,502	3,347,825
Other Assets	179,539	240,487	301,139	304,735	282,663
Operating Fixed Assets	90,150	143,816	172,567	198,471	223,948
Deferred Tax Assets	12,852	21,132	52,489	73,664	71,910
TOTAL ASSETS	4,376,591	5,224,241	5,682,376	6,453,700	7,026,868
LIABILITIES					
Bills Payable	60,369	82,122	69,694	71,516	76,131
Borrowings from Financial Institution	439,320	459,144	462,913	652,198	542,157
Deposits and other Accounts	3,270,791	3,886,861	4,250,675	4,755,773	5,401,423
Sub-ordinate Loans	30,103	30,107	38,973	52,031	54,497
Liabilities against Assets Subject to Finance Lease	910	899	534	145	181
Other Liabilities	157,600	190,882	253,998	267,491	267,506
Deferred Tax Liabilities	9,802	19,027	26,965	5,622	6,848
TOTAL LIABILITIES	3,968,896	4,669,042	5,103,751	5,804,775	6,348,743
NET ASSETS	407,695	555,200	578,625	648,925	678,124
REPRESENTED BY:					
Minority Interest	2,685	3,081	2,935	-	-
Share Capital / Head Office Account	166,074	232,538	277,047	322,555	362,433
Advance against Equity	9	9	3,715	2,199	9,560
Reserves	110,253	137,106	167,226	158,864	160,591
Un-appropriated Profit	66,839	89,515	88,857	92,639	76,366
Surplus/ Deficit on Revaluation of Assets	61,834	92,951	38,846	72,668	69,174
TOTAL	407,695	555,200	578,625	648,925	678,124
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	314,244	385,141	484,618	590,602	630,699
Mark-Up/ Return/Interest Expenses	137,020	183,656	246,477	324,207	341,524
Net Mark-Up / Interest Income	177,224	201,485	238,141	266,395	289,175
Provisions & Bad Debts written off directly	21,731	60,022	105,468	115,000	96,748
Net Mark-Up / Interest Income After Provision	155,492	141,462	132,673	151,394	192,427
Fees, Commission & Brokerage Income	31,610	37,251	42,571	42,693	44,936
Dividend Income	8,544	11,223	15,029	10,403	8,635
Income from dealing in Foreign Currencies	9,716	12,504	25,500	21,961	23,947
Other Income	20,963	34,835	22,713	27,160	23,177
Total Non - Markup / Interest Income	70,833	95,813	105,813	102,216	100,695
Administrative Expenses	100,426	125,738	162,509	180,543	197,912
Other Expenses	4,049	2,485	7,595	5,716	6,124
Total Non-Markup/Interest Expenses	104,475	128,222	170,104	186,258	204,036
Amortization of Deferred Cost	17	-	-	-	57
Extra ordinary/unusual Items (Income)	11	(620)	(1,150)	(112)	411
PROFIT/ (LOSS) BEFORE TAXATION	121,823	109,673	69,532	67,465	88,618
Less SBP Share in Loss*	-	-	-	-	-
Taxation - Current	38,003	38,526	46,870	49,029	50,283
- Prior Years	625	1,577	1,024	(4,668)	1,584
- Deferred	657	(6,424)	(27,385)	(24,583)	(19,778)
PROFIT/ (LOSS) AFTER TAX	82,537	75,994	49,024	47,687	56,529
Number of Employees	134,524	142,710	149,432	146,022	140,181