

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

(End Dec. : Million Rupees)

Financial Position	2001	2002	2003	2004	2005
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	192,118	164,477	191,653	268,290	279,333
Balances with other Banks	104,480	95,912	86,703	161,179	131,514
Lending to Financial Institutions	104,150	125,056	151,527	108,517	184,660
Investments – Net	306,520	646,939	748,102	646,824	733,712
Advances – Net	783,964	791,258	984,865	1,426,383	1,820,770
Other Assets	114,300	88,777	71,624	78,454	95,989
Operating Fixed Assets	29,684	35,328	40,896	55,070	66,555
Deferred Tax Assets	19,445	10,182	12,187	12,366	8,465
<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>3,320,998</b>
<b>LIABILITIES</b>					
Bills Payable	21,608	25,525	34,683	42,096	37,721
Borrowings from Financial Institution	193,547	225,739	262,364	253,791	299,274
Deposits and other Accounts	1,298,893	1,509,131	1,783,959	2,183,366	2,588,533
Sub-ordinated Loans	1,941	3,439	7,613	15,530	23,964
Liabilities against Assets Subject to Finance Lease	428	651	515	509	567
Other Liabilities	89,179	103,264	79,385	85,537	101,253
Deferred Tax Liabilities	380	12,583	5,611	4,497	8,978
<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>3,060,290</b>
<b>NET ASSETS</b>	<b>48,685</b>	<b>77,597</b>	<b>113,427</b>	<b>171,757</b>	<b>260,707</b>
<b>REPRESENTED BY:</b>					
Minority Interest	1,372	209	233	276	-
Share Capital	67,060	53,733	66,011	67,529	83,865
Advance against Equity	-	-	2,919	11,142	9
Reserves	25,366	31,110	36,347	47,976	73,467
Un-appropriated Profit	(58,191)	(45,998)	(26,604)	(1,982)	29,155
Surplus/ Deficit on Revaluation of Assets	13,078	38,543	34,521	46,816	74,211
<b>TOTAL</b>	<b>48,685</b>	<b>77,597</b>	<b>113,427</b>	<b>171,757</b>	<b>260,707</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	137,598	121,266	104,180	108,779	194,313
Mark-Up/ Return/Interest Expenses	81,136	65,428	37,294	34,095	67,257
<b>Net Mark-Up / Interest Income</b>	<b>56,462</b>	<b>55,838</b>	<b>66,886</b>	<b>74,684</b>	<b>127,056</b>
Provisions & Bad Debts written off directly	22,192	12,990	18,025	10,988	18,236
<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>	<b>108,820</b>
Fees, Commission & Brokerage Income	9,393	10,665	11,730	17,407	21,068
Dividend Income	2,612	4,585	5,851	5,129	6,218
Income from dealing in Foreign Currencies	6,712	5,205	3,838	5,217	6,324
Other Income	3,158	7,253	23,789	14,065	12,968
<b>Total Non - Markup / Interest Income</b>	<b>21,875</b>	<b>27,708</b>	<b>45,208</b>	<b>41,818</b>	<b>46,577</b>
Administrative Expenses	47,804	49,769	51,370	60,423	70,251
Other Expenses	1,980	1,365	5,803	999	1,281
<b>Total Non-Markup/Interest Expenses</b>	<b>49,784</b>	<b>51,134</b>	<b>57,173</b>	<b>61,422</b>	<b>71,532</b>
Amortization of Deferred Cost	-	-	-	-	50
Extra ordinary/unusual Items	10,081	583	208	(498)	1,615
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(3,720)</b>	<b>18,839</b>	<b>36,688</b>	<b>44,590</b>	<b>82,199</b>
Less SBP share in Loss*	-	(1,978)	-	-	-
Taxation - Current	7,365	8,301	12,349	12,611	24,444
- Prior Years	2,145	1,014	1,976	778	-2,711
- Deferred	(1,223)	2,385	1,859	2,395	5,214
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>(12,007)</b>	<b>9,117</b>	<b>20,504</b>	<b>28,806</b>	<b>55,252</b>
<b>Number of Employees</b>	<b>83,834</b>	<b>81,389</b>	<b>83,303</b>	<b>87,113</b>	<b>105,914</b>

\* For ZTBL only

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

(End Dec. : Million Rupees)

Financial Position	2006	2007	2008	2009	2010
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	378,998	445,566	442,854	500,944	556,375
Balances with other Banks	181,434	156,356	172,181	159,529	170,845
Lending to Financial Institutions	197,968	174,169	158,500	206,217	176,540
Investments – Net	783,182	1,253,812	1,066,447	1,647,084	2,043,605
Advances – Net	2,288,555	2,628,461	3,108,465	3,137,177	3,282,197
Other Assets	172,385	231,387	282,506	298,150	275,878
Operating Fixed Assets	85,969	141,849	168,870	194,881	221,725
Deferred Tax Assets	11,993	19,931	48,472	68,681	66,449
<b>TOTAL ASSETS</b>	<b>4,100,484</b>	<b>5,051,530</b>	<b>5,448,296</b>	<b>6,212,663</b>	<b>6,793,614</b>
<b>LIABILITIES</b>					
Bills Payable	57,206	78,375	65,270	67,919	70,568
Borrowings from Financial Institution	394,738	439,678	445,567	635,467	526,732
Deposits and other Accounts	3,080,006	3,769,300	4,103,215	4,594,837	5,245,092
Sub-ordinate Loans	29,303	30,107	38,973	52,031	54,497
Liabilities against Assets Subject to Finance Lease	903	897	534	145	181
Other Liabilities	147,415	178,547	223,251	243,458	246,080
Deferred Tax Liabilities	9,620	18,798	26,833	5,622	6,848
<b>TOTAL LIABILITIES</b>	<b>3,719,192</b>	<b>4,515,703</b>	<b>4,903,642</b>	<b>5,599,477</b>	<b>6,149,998</b>
<b>NET ASSETS</b>	<b>381,292</b>	<b>535,827</b>	<b>544,654</b>	<b>613,186</b>	<b>643,616</b>
<b>REPRESENTED BY:</b>					
Minority Interest	2,685	3,081	2,935	-	-
Share Capital	148,424	215,453	244,916	287,671	328,442
Advance against Equity	9	9	3,715	2,199	9,560
Reserves	104,711	137,059	167,150	158,771	160,466
Un-appropriated Profit	63,496	87,215	86,559	91,767	75,684
Surplus/ Deficit on Revaluation of Assets	61,966	93,010	39,379	72,778	69,465
<b>TOTAL</b>	<b>381,292</b>	<b>535,827</b>	<b>544,654</b>	<b>613,186</b>	<b>643,616</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	291,146	369,895	466,385	568,339	610,287
Mark-Up/ Return/Interest Expenses	125,919	175,511	237,378	312,010	331,003
<b>Net Mark-Up / Interest Income</b>	<b>165,227</b>	<b>194,383</b>	<b>229,007</b>	<b>256,329</b>	<b>279,284</b>
Provisions & Bad Debts written off directly	19,902	57,284	100,943	110,275	94,171
<b>Net Mark-Up / Interest Income After Provision</b>	<b>145,326</b>	<b>137,100</b>	<b>128,063</b>	<b>146,054</b>	<b>185,113</b>
Fees, Commission & Brokerage Income	28,043	35,115	40,255	40,723	43,107
Dividend Income	8,490	11,214	15,017	10,394	8,634
Income from dealing in Foreign Currencies	8,323	10,572	21,918	18,415	20,036
Other Income	19,946	33,989	22,851	27,206	24,183
<b>Total Non - Markup / Interest Income</b>	<b>64,803</b>	<b>90,890</b>	<b>100,041</b>	<b>96,739</b>	<b>95,960</b>
Administrative Expenses	91,131	118,916	152,191	168,645	188,551
Other Expenses	3,996	2,458	7,538	5,560	5,948
<b>Total Non-Markup/Interest Expenses</b>	<b>95,127</b>	<b>121,373</b>	<b>159,729</b>	<b>174,204</b>	<b>194,499</b>
Amortization of Deferred Cost	17	-	-	-	57
Extra ordinary/unusual Items (Income)	11	(620)	(1,150)	273	(55)
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>114,973</b>	<b>107,237</b>	<b>69,526</b>	<b>68,316</b>	<b>86,571</b>
Less SBP share in Loss*	-	-	-	-	-
Taxation - Current	35,478	36,952	44,923	46,941	48,368
- Prior Years	694	1,635	952	(3,824)	1,991
- Deferred	910	(6,221)	(24,722)	(23,299)	(19,357)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>77,890</b>	<b>74,871</b>	<b>48,373</b>	<b>48,497</b>	<b>55,569</b>
<b>Number of Employees</b>	<b>124,386</b>	<b>137,629</b>	<b>143,688</b>	<b>141,702</b>	<b>137,245</b>

\* For ZTBL only.