

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Allied Bank Ltd.				
	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances with Treasury Banks	10,300,308	9,990,761	9,443,478	10,842,519	14,742,711
Balances with other Banks	1,058,566	1,481,274	1,761,896	1,477,972	3,292,041
Lending to Financial Institutions	8,642,661	10,838,613	15,361,237	16,175,000	5,777,382
Investments - Net	15,490,805	33,591,850	40,734,616	57,321,020	44,926,652
Advances - Net	54,402,663	45,316,270	40,659,158	59,484,812	111,206,774
Other Assets	9,699,550	7,679,759	5,758,689	5,950,969	7,227,953
Operating Fixed Assets	3,006,179	2,835,338	2,596,133	2,552,174	4,720,662
Deferred Tax Assets	967,706	730,870	1,200,741	1,122,017	680,093
TOTAL ASSETS	103,568,438	112,464,735	117,515,948	154,926,483	192,574,268
LIABILITIES					
Bills Payable	1,227,000	1,400,057	1,772,730	2,534,363	2,448,620
Borrowings from Financial Institution	7,742,756	7,483,068	2,565,283	12,538,430	9,693,785
Deposits and other Accounts	94,491,840	103,883,345	114,317,442	126,391,752	161,410,268
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	20,620	11,324	-	-	-
Other Liabilities	3,296,596	3,192,622	2,834,969	3,206,094	4,471,948
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	106,778,812	115,970,416	121,490,424	144,670,639	178,024,621
NET ASSETS	(3,210,374)	(3,505,681)	(3,974,476)	10,255,844	14,549,647
REPRESENTED BY:					
Share Capital	1,063,156	1,063,156	1,063,156	4,404,642	4,488,642
Reserves	-	480,760	557,876	716,562	5,693,484
Share Premium	480,760	-	-	10,640,031	-
Un-appropriated Profit	(5,962,233)	(6,811,367)	(6,490,139)	(6,313,635)	2,731,979
Surplus/Deficit on Revaluation of Assets	1,207,943	1,761,770	894,631	808,244	1,635,542
TOTAL	(3,210,374)	(3,505,681)	(3,974,476)	10,255,844	14,549,647
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	8,276,836	7,497,081	4,984,607	5,244,710	9,892,051
Mark-Up/ Return/Interest Expenses	5,032,465	3,727,144	1,154,913	794,105	2,024,659
Net Mark-Up / Interest Income	3,244,371	3,769,937	3,829,694	4,450,605	7,867,392
Provisions & Bad Debts written off directly	441,722	3,033,262	603,194	1,537,144	580,078
Net Mark-Up / Interest Income after Provision	2,802,649	736,675	3,226,500	2,913,461	7,287,314
Fees, Commission & Brokerage Income	547,002	463,482	454,784	1,255,153	1,220,362
Dividend Income	84,610	124,293	15,352	15,230	46,146
Income from dealing in Foreign Currencies	297,024	259,888	162,151	265,345	250,224
Other Income	134,334	624,516	1,510,993	204,446	422,851
Total Non - Markup / Interest Income	1,062,970	1,472,179	2,143,280	1,740,174	1,939,583
Administrative Expenses	4,622,260	3,604,762	4,247,103	4,108,172	4,259,532
Other Expenses	82,625	190,796	275,807	63,761	133,170
Total Non-Markup/Interest Expenses	4,704,885	3,795,558	4,522,910	4,171,933	4,392,702
Extra ordinary/unusual Items (Expense)	-	-	(107,189)	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(839,266)	(1,586,704)	954,059	481,702	4,834,195
Taxation - Current	46,699	99,724	97,012	159,423	1,331,468
- Prior Years	-	158,865	209,089	28,316	22,000
- Deferred	236,100	(776,036)	262,378	102,190	390,594
PROFIT/ (LOSS) AFTER TAX	(1,122,065)	(1,069,257)	385,580	191,773	3,090,133
Net Cash Inflow / (Outflow) from Operating	(1,236,001)	16,223,471	8,252,821	4,522,580	(5,893,341)
Net Cash Inflow / (Outflow) from Investing Activities	2,455,745	(16,097,891)	(8,511,867)	(17,183,403)	11,663,625
Net Cash Inflow / (Outflow) from Financing	(11,851)	(12,419)	(11,874)	14,176,266	-
Number of Employees	7,082	6,947	6,859	6,768	8,273

Note: Revised classification was adapted vide BPRD Circular No.36 dated 10th October. 2001.

(Contd.)

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Allied Bank Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & Balances with Treasury Banks	23,039,577	29,739,857	23,653,754	26,435,633	31,265,608
Balances with other Banks	1,705,445	668,449	2,096,779	1,280,443	579,555
Lending to Financial Institutions	19,050,239	18,419,241	15,793,183	28,122,932	11,488,944
Investments - Net	46,953,241	83,958,463	82,631,118	94,789,492	121,173,409
Advances - Net	144,033,634	168,407,280	212,972,008	237,344,038	253,099,509
Other Assets	10,161,361	10,705,374	17,369,691	17,955,045	15,359,742
Operating Fixed Assets	6,445,111	7,548,628	11,134,436	12,446,748	484,387
Deferred Tax Assets	638,168	662,431	1,029,223	-	16,480,372
TOTAL ASSETS	252,026,776	320,109,723	366,680,192	418,374,331	449,931,526
LIABILITIES					
Bills Payable	2,278,007	3,494,384	2,952,490	3,162,429	4,118,791
Borrowings from Financial Institution	18,410,425	22,933,656	27,778,151	39,818,532	20,774,450
Deposits and other Accounts	206,031,324	263,972,382	297,475,321	328,875,037	371,284,268
Sub-ordinate Loans	2,500,000	2,499,000	2,498,000	5,497,000	5,494,800
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	5,119,267	7,332,059	13,620,616	11,059,484	-
Deferred Tax Liabilities	-	-	-	1,871	12,284,360
TOTAL LIABILITIES	234,339,023	300,231,481	344,324,578	388,414,353	413,956,669
NET ASSETS	17,687,753	19,878,242	22,355,614	29,959,978	35,974,857
REPRESENTED BY:					
Share Capital	4,488,642	5,386,370	6,463,644	7,110,008	7,821,009
Reserves	6,133,209	6,050,713	5,804,776	6,582,845	-
Share Premium	-	-	-	-	7,516,910
Un-appropriated Profit	5,607,796	6,971,308	8,536,697	12,198,425	15,828,533
Surplus/Deficit on Revaluation of Assets	1,458,106	1,469,851	1,550,497	4,068,700	4,808,405
TOTAL	17,687,753	19,878,242	22,355,614	29,959,978	35,974,857
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	17,215,507	21,201,422	30,570,540	41,121,503	44,992,696
Mark-Up/ Return/Interest Expenses	6,793,101	10,093,010	16,559,806	22,421,694	22,427,652
Net Mark-Up / Interest Income	10,422,406	11,108,412	14,010,734	18,699,809	22,565,044
Provisions & Bad Debts written off directly	704,871	2,714,842	3,156,001	4,415,820	4,083,385
Net Mark-Up / Interest Income after Provision	9,717,535	8,393,570	10,854,733	14,283,989	18,481,659
Fees, Commission & Brokerage Income	1,353,888	2,062,677	2,291,459	2,708,002	2,491,200
Dividend Income	193,255	147,184	1,420,364	1,374,967	1,118,270
Income from dealing in Foreign Currencies	282,285	194,879	230,060	761,934	418,524
Other Income	619,640	1,515,359	210,222	1,113,131	1,643,792
Total Non - Markup / Interest Income	2,449,068	3,920,099	4,152,105	5,958,034	5,671,786
Administrative Expenses	5,290,578	5,944,340	8,089,913	9,423,503	11,241,587
Other Expenses	214,931	416,253	795,985	282,400	568,752
Total Non-Markup/Interest Expenses	5,505,509	6,360,593	8,885,898	9,705,903	11,810,339
Extra ordinary/unusual Items (Expense)	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	6,661,094	5,953,076	6,120,940	10,536,120	12,343,106
Taxation - Current	2,215,092	1,887,299	1,829,425	3,546,462	4,161,179
- Prior Years	-	-	-	-	373,941
- Deferred	48,752	(10,381)	134,829	(132,509)	(417,346)
PROFIT/ (LOSS) AFTER TAX	4,397,250	4,076,158	4,156,686	7,122,167	8,225,332
Net Cash Inflow / (Outflow) from Operating Activities	9,328,210	46,349,828	563,633	10,811,077	36,199,585
Net Cash Inflow / (Outflow) from Investing Activities	(4,241,331)	(38,461,009)	(3,543,746)	(9,999,771)	(28,821,798)
Net Cash Inflow / (Outflow) from Financing Activities	1,403,346	(1,903,755)	(1,754,971)	925,827	(2,981,552)
Number of Employees	8,879	10,297	11,108	11,690	12,588

Note: Revised classification was adapted vide BPRD Circular No.36 dated 10th October. 2001.

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Arif Habib Bank Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & Balances with Treasury Banks	228,374	753,845	1,349,649	1,923,526	2,575,503
Balances with other Banks	645,650	52,551	65,580	724,802	315,450
Lending to Financial Institutions	1,079,286	2,855,582	200,000	1,433,817	3,463,634
Investments - Net	1,730,868	5,408,425	5,094,613	12,446,033	16,483,335
Advances - Net	1,424,369	8,029,248	15,758,678	18,503,815	22,805,539
Other Assets	202,758	423,620	1,045,522	1,189,612	1,701,487
Operating Fixed Assets	385,074	597,515	927,882	1,570,754	731,994
Deferred Tax Assets	-	-	360,893	381,016	1,814,688
TOTAL ASSETS	5,696,379	18,120,786	24,802,817	38,173,375	49,891,630
LIABILITIES					
Bills Payable	3,899	384,179	75,963	213,209	154,327
Borrowings from Financial Institution	-	1,748,603	1,869,940	1,554,801	2,835,847
Deposits and other Accounts	2,526,271	9,464,785	16,616,466	31,307,488	42,294,961
Sub-ordinate Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	93,328	181,776	420,328	1,043,477	1,015,307
Deferred Tax Liabilities	105	39,867	-	-	-
TOTAL LIABILITIES	2,623,603	11,819,210	18,982,697	34,118,975	46,300,442
NET ASSETS	3,072,776	6,301,576	5,820,120	4,054,400	3,591,188
REPRESENTED BY:					
Share Capital	3,000,000	4,500,000	5,000,000	5,000,000	5,000,000
Reserves	18,795	1,631,395	1,314,828	1,064,828	1,064,828
Un-appropriated Profit	75,179	192,744	(182,097)	(1,998,887)	(2,321,584)
Surplus/Deficit on Revaluation of Assets	-21,198	(22,563)	(312,611)	(11,541)	(152,056)
TOTAL	3,072,776	6,301,576	5,820,120	4,054,400	3,591,188
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	142,802	617,854	2,471,982	3,514,363	4,572,710
Mark-Up/ Return/Interest Expenses	23,309	252,338	1,585,875	2,877,797	3,677,280
Net Mark-Up / Interest Income	119,493	365,516	886,107	636,566	895,430
Provisions & Bad Debts written off directly	24	-	623,202	2,040,787	699,254
Net Mark-Up / Interest Income after Provision	119,469	365,516	262,905	(1,404,221)	196,176
Fees, Commission & Brokerage Income	468	6,975	79,135	141,594	259,608
Dividend Income	-	35,118	107,615	33,120	27,603
Income from dealing in Foreign Currencies	(76)	1,706	(29,706)	(52,752)	37,819
Other Income	20,822	302,105	9,736	73,727	187,839
Total Non - Markup / Interest Income	21,214	345,904	166,780	195,689	512,869
Administrative Expenses	90,441	383,529	774,742	1,064,723	1,249,094
Other Expenses	213	973	2,217	12,331	9,427
Total Non-Markup/Interest Expenses	90,654	384,502	776,959	1,077,054	1,258,521
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	50,029	326,918	(347,274)	(2,285,586)	(549,476)
Taxation - Current	820	11,982	84,254	35,799	48,538
- Prior Years	-	42,013	(4,105)	(72,359)	-
- Deferred	(44,765)	42,758	(236,015)	(182,236)	(275,317)
PROFIT/ (LOSS) AFTER TAX	93,974	230,165	(191,408)	(2,066,790)	(322,697)
Net Cash Inflow / (Outflow) from Operating Activities	(342,837)	768,996	1,156,154	8,975,769	5,066,139
Net Cash Inflow / (Outflow) from Investing Activities	(1,568,139)	(3,836,624)	(547,321)	(7,742,670)	(4,823,514)
Net Cash Inflow / (Outflow) from Financing Activities	2,785,000	3,000,000	-	-	-
Number of Employees	192	319	541	615	665

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Askari Bank Ltd.				
	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances with Treasury Banks	4,736,163	5,301,388	6,678,026	8,762,866	11,766,925
Balances with other Banks	4,587,994	1,304,363	2,650,166	4,847,899	5,550,148
Lending to Financial Institutions	4,111,971	3,414,470	5,770,842	2,324,839	10,172,242
Investments - Net	11,705,885	26,759,001	22,104,425	17,239,156	25,708,194
Advances - Net	23,291,367	30,035,484	44,777,538	69,838,392	85,976,895
Other Assets	1,823,644	1,835,072	1,425,986	1,559,365	2,732,641
Operating Fixed Assets	723,368	1,663,295	1,979,919	2,595,023	3,192,862
Deferred Tax Assets	-	-	-	-	-
TOTAL ASSETS	50,980,392	70,313,073	85,386,902	107,167,540	145,099,907
LIABILITIES					
Bills Payable	320,200	608,481	973,703	1,227,093	1,315,680
Borrowings from Financial Institution	5,629,142	11,460,934	15,903,055	13,781,555	10,562,338
Deposits and other Accounts	41,200,166	51,731,506	61,656,607	83,318,795	118,794,690
Sub-ordinated Loans	-	-	-	1,000,000	2,999,700
Liabilities against Assets Subject to Finance Lease	49,330	54,548	37,350	14,159	1,459
Other Liabilities	939,844	987,575	962,592	1,282,981	2,045,340
Deferred Tax Liabilities	262,992	1,297,365	806,753	526,865	567,217
TOTAL LIABILITIES	48,401,674	66,140,409	80,340,060	101,151,448	136,286,424
NET ASSETS	2,578,718	4,172,664	5,046,842	6,016,093	8,813,483
REPRESENTED BY:					
Share Capital	1,035,537	1,087,314	1,141,680	1,255,848	1,507,018
Reserves	1,521,482	1,939,236	2,759,599	4,317,301	4,470,530
Un-appropriated Profit	-	-	-	-	1,617,597
Surplus/Deficit on Revaluation of Assets	21,699	1,146,114	1,145,563	442,944	1,218,338
TOTAL	2,578,718	4,172,664	5,046,842	6,016,093	8,813,483
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	4,250,916	4,858,251	4,073,715	4,487,206	8,780,698
Mark-Up/ Return/Interest Expenses	2,902,506	3,016,859	1,379,609	1,117,206	4,278,374
Net Mark-Up / Interest Income	1,348,410	1,841,392	2,694,106	3,370,000	4,502,324
Provisions & Bad Debts written off directly	282,665	350,826	308,528	315,471	601,992
Net Mark-Up / Interest Income after Provision	1,065,745	1,490,566	2,385,578	3,054,529	3,900,332
Fees, Commission & Brokerage Income	332,967	416,946	524,775	649,988	838,561
Dividend Income	11,505	26,903	37,658	26,318	51,143
Income from dealing in Foreign Currencies	343,986	181,922	112,808	180,992	356,218
Other Income	107,824	220,200	278,512	776,230	306,644
Total Non - Markup / Interest Income	796,282	845,971	953,753	1,633,528	1,552,566
Administrative Expenses	852,912	1,090,382	1,436,304	1,845,179	2,591,985
Other Expenses	617	2,133	1,227	138	1,832
Total Non-Markup/Interest Expenses	853,529	1,092,515	1,437,531	1,845,317	2,593,817
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,008,498	1,244,022	1,901,800	2,842,740	2,859,081
Taxation - Current	354,939	436,768	873,639	876,089	828,774
- Prior Years	-	-	-	-	(188,247)
- Deferred	103,508	120,260	(74,904)	43,611	196,558
PROFIT/ (LOSS) AFTER TAX	550,051	686,994	1,103,065	1,923,040	2,021,996
Net Cash Inflow / (Outflow) from Operating Activities	6,570,104	9,772,149	(675,373)	(452,408)	12,269,472
Net Cash Inflow / (Outflow) from Investing Activities	(3,122,268)	(13,965,373)	3,810,196	3,035,972	(8,319,302)
Net Cash Inflow / (Outflow) from Financing Activities	(145,402)	(234,817)	(252,747)	749,009	1,736,138
Number of Employees	1,281	1,456	1,723	2,118	4,533

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Askari Bank Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & Balances with Treasury Banks	14,879,230	13,356,055	16,029,635	19,385,843	22,565,188
Balances with other Banks	7,333,002	3,497,054	3,954,814	8,364,261	3,784,862
Lending to Financial Institutions	8,392,950	14,444,143	4,479,754	4,614,059	9,172,186
Investments - Net	28,625,915	39,431,005	35,677,755	67,046,033	102,259,757
Advances - Net	99,179,372	100,780,162	128,818,242	135,034,499	152,784,137
Other Assets	3,812,788	5,535,038	8,964,480	10,036,311	9,987,963
Operating Fixed Assets	3,810,331	5,128,428	8,266,458	9,846,440	-
Deferred Tax Assets	-	-	-	-	14,190,459
TOTAL ASSETS	166,033,588	182,171,885	206,191,138	254,327,446	314,744,552
LIABILITIES					
Bills Payable	1,839,077	2,627,051	2,584,828	2,945,670	3,089,984
Borrowings from Financial Institution	14,964,087	17,553,525	15,190,148	19,300,163	25,554,777
Deposits and other Accounts	131,839,283	143,036,707	167,676,572	205,970,227	255,936,503
Sub-ordinated Loans	2,998,500	2,997,300	2,996,100	5,994,900	5,992,500
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	2,603,113	3,219,796	4,759,140	4,833,489	8,081,139
Deferred Tax Liabilities	736,298	471,519	12,987	333,925	85,507
TOTAL LIABILITIES	154,980,358	169,905,898	193,219,775	239,378,374	298,740,410
NET ASSETS	11,053,230	12,265,987	12,971,363	14,949,072	16,004,142
REPRESENTED BY:					
Share Capital	2,004,333	3,006,499	4,058,774	5,073,467	6,427,440
Reserves	5,814,754	6,948,336	7,667,141	7,182,987	7,691,319
Un-appropriated Profit	1,799,979	2144810	308980	886,234	701,819
Surplus/Deficit on Revaluation of Assets	1,434,164	166,342	936,468	1,806,384	1,183,564
TOTAL	11,053,230	12,265,987	12,971,363	14,949,072	16,004,142
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	12,596,921	15,143,241	18,393,313	22,661,754	27,952,162
Mark-Up/ Return/Interest Expenses	6,977,313	8,685,624	10,650,719	13,629,096	17,936,616
Net Mark-Up / Interest Income	5,619,608	6,457,617	7,742,594	9,032,658	10,015,546
Provisions & Bad Debts written off directly	1,128,513	3,921,741	4,072,597	2,914,893	3,064,382
Net Mark-Up / Interest Income after Provision	4,491,095	2,535,876	3,669,997	6,117,765	6,951,164
Fees, Commission & Brokerage Income	1,013,660	1,072,868	1,257,584	1,307,699	1,271,467
Dividend Income	109,326	137,079	173,621	162,537	209,922
Income from dealing in Foreign Currencies	584,344	655,761	873,512	538,445	13,011
Other Income	431,924	2,699,788	402,283	546,020	682,643
Total Non - Markup / Interest Income	2,139,254	4,565,496	2,707,000	2,554,701	2,177,043
Administrative Expenses	3,277,353	4,789,536	5,904,169	6,995,857	7,812,618
Other Expenses	6,141	12,051	11,446	34,368	42,453
Total Non-Markup/Interest Expenses	3,283,494	4,801,587	5,915,615	7,030,225	7,855,071
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	3,346,855	2,299,785	461,382	1,642,241	1,273,136
Taxation - Current	983,875	98,535	17,363	562,099	329,617
- Prior Years	-	(233,950)	(50,000)	119,827	-
- Deferred	113,006	(245,812)	107,794	(147,478)	342
PROFIT/ (LOSS) AFTER TAX	2,249,974	2,681,012	386,225	1,107,793	943,177
Net Cash Inflow / (Outflow) from Operating Activities	8,356,026	8,370,382	2,596,563	36,409,130	35,810,016
Net Cash Inflow / (Outflow) from Investing Activities	(3,714,950)	(13,526,597)	155,381	(32,216,450)	(37,311,023)
Net Cash Inflow / (Outflow) from Financing Activities	(225,917)	(202,908)	(445,604)	2,997,975	(2,693)
Number of Employees	5,226	6,808	7,560	7,270	7,676

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Atlas Bank Ltd.			
	2004	2005	2006	2007
ASSETS				
Cash & Balances with Treasury Banks	50,663	202,970	601,079	1,501,334
Balances with other Banks	16,717	30,056	191,742	215,318
Lending to Financial Institutions	2,421,660	4,847,386	3,500,844	4,427,824
Investments - Net	1,007,630	1,735,015	3,645,195	5,566,841
Advances - Net	57,617	799,411	7,833,786	9,242,511
Other Assets	85,103	201,529	946,539	1,042,734
Operating Fixed Assets	34,896	126,644	301,401	818,713
Deferred Tax Assets	12,544	8,708	-	168,986
TOTAL ASSETS	3,686,830	7,951,719	17,020,586	22,984,261
LIABILITIES				
Bills Payable	16,640	25,602	50,158	288,907
Borrowings from Financial Institution	2,179,514	4,096,777	4,025,949	1,304,616
Deposits and other Accounts	232,663	2,186,005	8,842,946	15,322,671
Sub-ordinated Loans	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-
Other Liabilities	222,643	113,955	1,024,875	883,827
Deferred Tax Liabilities	-	-	78,368	-
TOTAL LIABILITIES	2,651,460	6,422,339	14,022,296	17,800,021
NET ASSETS	1,035,370	1,529,380	2,998,290	5,184,240
REPRESENTED BY:				
Share Capital	1,060,000	1,537,000	3,125,916	5,001,466
Reserves	-	758	2,494	580,031
Un-appropriated Profit	(25,480)	(19,273)	(12,327)	(321,371)
Surplus/Deficit on Revaluation of Assets	850	10,895	(117,793)	(75,886)
TOTAL	1,035,370	1,529,380	2,998,290	5,184,240
OPERATING POSITION *				
Mark-Up/ Return/Interest Earned	70,402	380,135	892,583	1,338,459
Mark-Up/ Return/Interest Expenses	15,628	242,286	763,083	1,294,428
Net Mark-Up / Interest Income	54,774	137,849	129,500	44,031
Provisions & Bad Debts written off directly	(1,799)	2,576	58,195	271,458
Net Mark-Up / Interest Income after Provision	56,573	135,273	71,305	(227,427)
Fees, Commission & Brokerage Income	388	2,998	10,200	22,691
Dividend Income	-	6,250	15,819	37,793
Income from dealing in Foreign Currencies	203	313	12,253	15,485
Other Income	397	1,241	58,316	270,817
Total Non - Markup / Interest Income	988	10,802	96,588	346,786
Administrative Expenses	51,229	130,907	308,205	665,546
Other Expenses	43,999	5,642	524	3,377
Total Non-Markup/Interest Expenses	95,228	136,549	308,729	668,923
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(37,667)	9,526	(140,836)	(549,564)
Taxation - Current	357	1,902	8,217	13,399
- Prior Years	-	-	(105,934)	(377)
- Deferred	(12,544)	3,836	(51,801)	(253,542)
PROFIT/ (LOSS) AFTER TAX	(25,480)	3,788	8,682	(309,044)
Net Cash Inflow / (Outflow) from Operating Activities	(94,155)	508,473	251,781	1,301,267
Net Cash Inflow / (Outflow) from Investing Activities	(1,103,825)	(819,827)	19,122	(2,830,523)
Net Cash Inflow / (Outflow) from Financing Activities	1,017,618	477,000	-	2,453,087
Number of Employees	55	152	247	781

Atlas Bank acquired the operation of Dawood Bank Ltd. w.e.f 14-2-2006

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Atlas Bank Ltd.		
	2008	2009	2010
ASSETS			
Cash & Balances with Treasury Banks	1,617,825	1,577,093	1,472,051
Balances with other Banks	51,449	97,691	22,794
Lending to Financial Institutions	114,000	838,438	-
Investments - Net	2,990,906	4,763,388	4,017,964
Advances - Net	20,549,869	19,219,928	15,965,650
Other Assets	1,377,062	1,420,439	988,960
Operating Fixed Assets	1,255,567	1,138,909	2,470,767
Deferred Tax Assets	1,010,349	1,813,620	904,029
TOTAL ASSETS	28,967,027	30,869,506	25,842,215
LIABILITIES			
Bills Payable	255,742	265,875	202,966
Borrowings from Financial Institution	5,323,425	943,114	5,885,030
Deposits and other Accounts	18,646,412	26,173,680	19,312,589
Sub-ordinated Loans	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-
Other Liabilities	1,084,504	1,004,777	659,556
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	25,310,083	28,387,446	26,060,141
NET ASSETS	3,656,944	2,482,060	(217,926)
REPRESENTED BY:			
Share Capital	5,001,466	5,001,466	5,001,466
Reserves	580,031	587,581	580,031
Un-appropriated Profit	(1,331,930)	(3,035,039)	(5,730,715)
Surplus/Deficit on Revaluation of Assets	(592,623)	(71,948)	(68,708)
TOTAL	3,656,944	2,482,060	(217,926)
OPERATING POSITION *			
Mark-Up/ Return/Interest Earned	2,975,768	3,387,928	2,618,469
Mark-Up/ Return/Interest Expenses	2,421,154	3,189,326	2,545,410
Net Mark-Up / Interest Income	554,614	198,602	73,059
Provisions & Bad Debts written off directly	353,543	912,815	1,631,268
Net Mark-Up / Interest Income after Provision	201,071	(714,213)	(1,558,209)
Fees, Commission & Brokerage Income	59,804	61,238	54,636
Dividend Income	50,295	32,723	28,975
Income from dealing in Foreign Currencies	8,829	(79,327)	(117,387)
Other Income	126,224	34,534	102,604
Total Non - Markup / Interest Income	245,152	49,168	68,828
Administrative Expenses	1,964,887	1,894,233	1,486,646
Other Expenses	75,546	167,805	349,942
Total Non-Markup/Interest Expenses	2,040,433	2,062,038	1,836,588
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(1,594,210)	(2,727,083)	(3,325,969)
Taxation - Current	-	20,335	30,099
- Prior Years	260	817	-
- Deferred	(583,911)	(1,045,126)	(660,392)
PROFIT/ (LOSS) AFTER TAX	(1,010,559)	(1,703,109)	(2,695,676)
Net Cash Inflow / (Outflow) from Operating Activities	(1,300,475)	1,409,916	(880,780)
Net Cash Inflow / (Outflow) from Investing Activities	1,253,097	(1,404,406)	700,841
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-
Number of Employees	1,471	1,085	675

Atlas Bank acquired the operation of Dawood Bank Ltd. w.e.f 14-2-2006

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Jun. : Thousand Rupees)

Financial Position	Federal Bank for Co-operatives*
	2001
ASSETS	
Cash & Balances With Treasury Banks	307,140
Balances With Other Banks	112,544
Lending To Financial Institutions	-
Investments - Net	148,130
Advances - Net	4,282,090
Other Assets	270,905
Operating Fixed Assets	63,272
Deferred Tax Assets	-
TOTAL ASSETS	5,184,081
LIABILITIES	
Bills Payable	-
Borrowings from Financial Institution	4,369,153
Deposits and other Accounts	161,791
Sub-ordinated Loans	-
Liabilities against Assets Subject to Finance Lease	-
Other Liabilities	112,905
Deferred Tax Liabilities	-
TOTAL LIABILITIES	4,643,849
NET ASSETS	540,232
REPRESENTED BY:	
Share Capital	200,000
Reserves	340,232
Un-appropriated Profit	-
Surplus/Deficit on Revaluation of Assets	-
TOTAL	540,232
OPERATING POSITION	
Mark-Up/ Return/Interest Earned	113,397
Mark-Up/ Return/Interest Expenses	31,611
Net Mark-Up / Interest Income	81,786
Provisions & Bad Debts Written Off Directly	-
Net Mark-Up / Interest Income after Provision	81,786
Fees, Commission & Brokerage Income	-
Dividend Income	-
Income from dealing in Foreign Currencies	-
Other Income	3,087
Total Non - Markup / Interest Income	3,087
Administrative Expenses	132,008
Other Expenses	-
Total Non-Markup/Interest Expenses	132,008
Extra ordinary/unusual Items	-
PROFIT/ (LOSS) BEFORE TAXATION	(47,135)
Taxation - Current	582
- Prior Years	-
- Deferred	-
PROFIT/ (LOSS) AFTER TAX	(47,717)
Net Cash Inflow / (Outflow) from Operating Activities	884,175
Net Cash Inflow / (Outflow) from Investing Activities	(2,227)
Net Cash Inflow / (Outflow) from Financing Activities	(668,477)
Number of Employees	72

* Liquidated w.e.f 31-10-2002

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Bank Alfalah Ltd.				
	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances with Treasury Banks	3,885,612	4,540,486	8,423,399	19,708,518	24,798,070
Balances with other Banks	1,081,208	232,728	626,917	3,183,957	9,713,369
Lending to Financial Institutions	1,698,969	4,634,398	7,437,733	-	27,050,493
Investments - Net	11,396,616	24,694,397	28,903,596	35,503,196	57,416,255
Advances - Net	19,131,494	28,319,401	49,216,120	88,931,400	118,864,010
Other Assets	1,180,775	984,847	1,553,108	3,226,959	3,851,529
Operating Fixed Assets	1,424,883	1,760,774	2,791,626	4,280,504	6,620,067
Deferred Tax Assets	298,538	-	-	-	-
TOTAL ASSETS	40,098,095	65,167,031	98,952,499	154,834,534	248,313,793
LIABILITIES					
Bills Payable	305,558	758,961	1,208,671	2,233,671	3,733,124
Borrowings from Financial Institution	6,709,054	6,037,576	13,127,754	12,723,830	5,844,389
Deposits and other Accounts	30,207,324	51,684,984	76,698,322	129,714,891	222,345,067
Sub-ordinated Loans	-	650,000	649,740	1,899,480	3,223,355
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	716,475	1,196,342	2,186,754	2,725,344	5,219,666
Deferred Tax Liabilities	-	1,186,501	323,010	275,834	484,066
TOTAL LIABILITIES	37,938,411	61,514,364	94,194,251	149,573,050	240,849,667
NET ASSETS	2,159,684	3,652,667	4,758,248	5,261,484	7,464,126
REPRESENTED BY:					
Share Capital	750,000	1,000,000	2,000,000	2,500,000	3,000,000
Reserves	361,591	365,727	790,374	1,008,772	1,851,218
Un-appropriated Profit	249,701	250,050	963,042	860,300	1,886,845
Surplus/Deficit on Revaluation of Assets	798,392	2,036,890	1,004,832	892,412	726,063
TOTAL	2,159,684	3,652,667	4,758,248	5,261,484	7,464,126
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	3,391,935	4,630,494	4,033,380	5,620,203	12,246,811
Mark-Up/ Return/Interest Expenses	2,515,074	3,112,313	2,028,577	2,434,459	7,204,992
Net Mark-Up / Interest Income	876,861	1,518,181	2,004,803	3,185,744	5,041,819
Provisions & Bad Debts written off directly	(13,705)	55,066	87,509	372,724	402,810
Net Mark-Up / Interest Income after Provision	890,566	1,463,115	1,917,294	2,813,020	4,639,009
Fees, Commission & Brokerage Income	147,277	316,368	399,383	675,868	1,158,747
Dividend Income	41,910	62,077	112,017	52,539	52,014
Income from dealing in Foreign Currencies	113,923	95,165	106,848	218,820	290,091
Other Income	74,756	141,808	2,773,503	572,822	767,681
Total Non - Markup / Interest Income	377,866	615,418	3,391,751	1,520,049	2,268,533
Administrative Expenses	743,602	1,182,887	1,799,490	2,677,635	4,313,023
Other Expenses	666	993	3,875	1,700	31,229
Total Non-Markup/Interest Expenses	744,268	1,183,880	1,803,365	2,679,335	4,344,252
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	524,164	894,653	3,505,680	1,653,734	2,563,290
Taxation - Current	255,874	407,752	1,364,723	586,159	592,635
- Prior Years	-	(15,200)	22,887	(30,000)	1,037
- Deferred	(42,322)	56,422	(5,164)	5,586	267,524
PROFIT/ (LOSS) AFTER TAX	310,612	445,679	2,123,234	1,091,989	1,702,094
Net Cash Inflow / (Outflow) from Operating Activities	7,174,113	10,525,995	12,043,077	20,922,021	34,877,885
Net Cash Inflow / (Outflow) from Investing Activities	(6,730,104)	(10,969,601)	(7,415,715)	(8,479,602)	(24,434,423)
Net Cash Inflow / (Outflow) from Financing Activities	(60,000)	650,000	(250,260)	749,740	1,963,475
Number of Employees	959	1,504	2,147	3,388	6,269

(Contd.)

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Bank Alfalah Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & Balances with Treasury Banks	27,859,360	29,436,378	32,687,335	35,056,012	41,197,841
Balances with other Banks	12,731,952	18,380,738	21,581,043	22,722,639	16,179,255
Lending to Financial Institutions	12,456,653	3,452,059	3,315,500	14,947,435	6,497,556
Investments - Net	56,502,210	88,491,564	75,973,238	99,159,957	113,425,861
Advances - Net	149,999,325	171,198,992	192,671,169	188,042,438	207,152,546
Other Assets	5,633,051	6,013,097	8,989,186	14,649,380	12,826,225
Operating Fixed Assets	10,502,990	11,922,324	13,773,293	14,492,194	14,204,555
Deferred Tax Assets	-	-	-	-	-
TOTAL ASSETS	275,685,541	328,895,152	348,990,764	389,070,055	411,483,839
LIABILITIES					
Bills Payable	3,091,135	4,138,243	3,452,031	3,766,144	4,521,533
Borrowings from Financial Institution	8,394,130	21,230,697	13,690,222	20,653,921	13,700,124
Deposits and other Accounts	239,509,391	273,173,841	300,732,858	324,759,752	354,015,311
Sub-ordinate Loans	3,222,106	3,220,858	2,571,169	7,570,181	7,567,192
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	7,305,496	9,531,860	11,291,280	10,006,786	9,258,216
Deferred Tax Liabilities	1,921,338	1,379,809	208,465	179,851	115,919
TOTAL LIABILITIES	263,443,596	312,675,308	331,946,025	366,936,635	389,178,295
NET ASSETS	12,241,945	16,219,844	17,044,739	22,133,420	22,305,544
REPRESENTED BY:					
Share Capital	5,000,000	6,500,000	7,995,000	13,491,563	13,491,563
Reserves	2,749,533	2,414,833	3,166,056	3,587,969	3,819,133
Un-appropriated Profit	2,823,072	4,851,840	3,447,467	2,690,728	2,415,860
Surplus/Deficit on Revaluation of Assets	1,669,340	2,453,171	2,436,216	2,363,160	2,578,988
TOTAL	12,241,945	16,219,844	17,044,739	22,133,420	22,305,544
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	21,191,470	25,783,871	31,046,583	35,561,312	37,530,256
Mark-Up/ Return/Interest Expenses	15,232,886	16,620,963	20,331,194	24,654,180	23,855,448
Net Mark-Up / Interest Income	5,958,584	9,162,908	10,715,389	10,907,132	13,674,808
Provisions & Bad Debts written off directly	699,227	2,376,711	3,543,357	4,071,527	4,260,383
Net Mark-Up / Interest Income after Provision	5,259,357	6,786,197	7,172,032	6,835,605	9,414,425
Fees, Commission & Brokerage Income	1,804,998	2,429,599	2,539,321	1,913,004	1,986,470
Dividend Income	37,393	64,722	300,943	248,217	204,425
Income from dealing in Foreign Currencies	386,997	474,722	914,845	1,019,732	1,133,544
Other Income	995,251	3,069,423	1,490,318	2,001,300	1,383,722
Total Non - Markup / Interest Income	3,224,639	6,038,466	5,245,427	5,182,253	4,708,161
Administrative Expenses	5,874,745	8,272,587	10,471,399	10,923,507	12,578,080
Other Expenses	43,306	16,524	151,340	78,035	175,761
Total Non-Markup/Interest Expenses	5,918,051	8,289,111	10,622,739	11,001,542	12,753,841
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	2,565,945	4,535,552	1,794,720	1,016,316	1,368,745
Taxation - Current	476,226	1,726,810	1,730,051	1,066,301	842,232
- Prior Years	(100,874)	-	(221,797)	(179,674)	(71,056)
- Deferred	472,902	(321,487)	(1,014,835)	(767,346)	(370,883)
PROFIT/ (LOSS) AFTER TAX	1,762,691	3,130,229	1,301,301	897,035	968,452
Net Cash Inflow / (Outflow) from Operating Activities	7,852,362	39,645,325	2,499,606	19,945,927	18,112,043
Net Cash Inflow / (Outflow) from Investing Activities	(2,017,229)	(34,049,733)	7,403,300	(25,279,776)	(16,405,251)
Net Cash Inflow / (Outflow) from Financing Activities	1,998,751	(1,248)	(1,624,689)	8,996,512	(1,082,314)
Number of Employees	8,079	9,183	9,669	9,551	10,009

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Bank AL Habib Ltd.				
	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances with Treasury Banks	3,381,743	3,915,988	6,110,710	6,239,421	7,582,661
Balances with other Banks	1,445,033	409,970	544,554	4,287,685	1,088,891
Lending to Financial Institutions	1,237,399	847,948	469,626	2,471,000	3,352,747
Investments - Net	5,663,953	18,831,336	14,109,215	14,413,794	19,757,665
Advances - Net	15,901,919	23,775,283	35,231,514	47,366,953	55,303,779
Other Assets	945,612	1,014,538	859,139	1,130,340	1,939,964
Operating Fixed Assets	449,572	642,066	741,107	1,526,360	2,475,834
Deferred Tax Assets	-	-	-	-	-
TOTAL ASSETS	29,025,231	49,437,129	58,065,865	77,435,553	91,501,541
LIABILITIES					
Bills Payable	224,935	979,776	1,224,757	1,344,637	1,464,648
Borrowings from Financial Institution	1,873,705	10,410,362	6,790,674	7,975,185	6,275,868
Deposits and other Accounts	24,696,787	34,240,158	46,178,048	62,170,628	75,795,858
Sub-ordinated Loans	-	-	-	1,350,000	1,349,460
Liabilities against Assets Subject to Finance Lease	-	-	-	138,395	345,011
Other Liabilities	541,008	557,939	365,095	336,700	769,856
Deferred Tax Liabilities	-	657,207	316,463	295,596	254,746
TOTAL LIABILITIES	27,336,435	46,845,442	54,875,037	73,611,141	86,255,447
NET ASSETS	1,688,796	2,591,687	3,190,828	3,824,412	5,246,094
REPRESENTED BY:					
Share Capital	721,354	865,625	1,082,031	1,352,539	2,191,112
Reserves	809,771	939,906	1,599,008	1,910,091	1,729,514
Un-appropriated Profit	1,010	16,330	44,928	11,715	825,169
Surplus/Deficit on Revaluation of Assets	156,661	769,826	464,861	550,067	500,299
TOTAL	1,688,796	2,591,687	3,190,828	3,824,412	5,246,094
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	2,590,957	2,776,417	2,403,489	2,432,106	4,935,626
Mark-Up/ Return/Interest Expenses	1,806,662	1,975,633	1,132,333	962,119	2,143,510
Net Mark-Up / Interest Income	784,295	800,784	1,271,156	1,469,987	2,792,116
Provisions & Bad Debts written off directly	52,144	118,632	108,181	(15,090)	75,330
Net Mark-Up / Interest Income after Provision	732,151	682,152	1,162,975	1,485,077	2,716,786
Fees, Commission & Brokerage Income	133,183	248,743	317,687	390,328	508,744
Dividend Income	6,105	26,385	25,516	16,234	38,820
Income from dealing in Foreign Currencies	178,814	240,648	187,008	202,837	300,795
Other Income	39,710	185,519	901,081	260,403	187,705
Total Non - Markup / Interest Income	357,812	701,295	1,431,292	869,802	1,036,064
Administrative Expenses	538,779	759,777	1,075,033	1,314,947	1,728,389
Other Expenses	178	3,944	6,242	753	2,453
Total Non-Markup/Interest Expenses	538,957	763,721	1,081,275	1,315,700	1,730,842
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	551,006	619,726	1,512,992	1,039,179	2,022,008
Taxation - Current	305,000	330,000	589,932	345,064	685,514
- Prior Years	-	-	(91,488)	100,000	(143,857)
- Deferred	-	-	2,239	53,104	16,292
PROFIT/ (LOSS) AFTER TAX	246,006	289,726	1,012,309	541,011	1,464,059
Net Cash Inflow / (Outflow) from Operating Activities	5,996,474	11,638,754	(1,592,904)	3,586,611	4,467,398
Net Cash Inflow / (Outflow) from Investing Activities	(4,392,961)	(12,105,271)	3,923,516	(1,050,586)	(6,257,658)
Net Cash Inflow / (Outflow) from Financing Activities	(30)	(34,301)	(1,306)	1,335,817	(65,294)
Number of Employees	742	1,007	1,253	1,462	2,182

(Contd.)

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Bank AL Habib Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & Balances with Treasury Banks	9,346,431	13,766,500	11,936,275	14,377,589	19,000,978
Balances with other Banks	1,232,902	604,742	3,621,152	4,626,726	2,132,403
Lending to Financial Institutions	6,578,800	4,112,429	295,396	-	1,139,268
Investments - Net	21,023,254	35,287,080	48,234,497	111,017,701	137,167,680
Advances - Net	70,795,961	79,224,380	100,196,996	105,985,319	125,773,064
Other Assets	2,110,622	2,452,856	3,873,196	4,237,310	6,125,678
Operating Fixed Assets	3,910,067	5,786,287	9,166,020	9,561,955	10,213,390
Deferred Tax Assets	-	-	-	-	-
TOTAL ASSETS	114,998,037	141,234,274	177,323,532	249,806,600	301,552,461
LIABILITIES					
Bills Payable	1,390,613	2,394,482	2,232,334	3,187,383	2,989,989
Borrowings from Financial Institution	10,788,554	9,826,525	12,369,743	33,517,109	22,579,348
Deposits and other Accounts	91,419,963	114,818,855	144,389,563	189,280,062	249,774,212
Sub-ordinated Loans	2,087,920	2,848,080	2,846,940	4,845,000	4,842,260
Liabilities against Assets Subject to Finance Lease	708,210	642,369	324,791	-	-
Other Liabilities	1,709,658	1,818,999	2,795,610	4,056,360	4,657,866
Deferred Tax Liabilities	370,727	559,646	731,601	815,728	642,675
TOTAL LIABILITIES	108,475,645	132,908,956	165,690,582	235,701,642	285,486,350
NET ASSETS	6,522,392	8,325,318	11,632,950	14,104,958	16,066,111
REPRESENTED BY:					
Share Capital	2,629,334	3,681,068	4,785,388	6,101,370	7,321,643
Reserves	2,082,561	2,527,949	3,062,830	3,664,925	4,392,264
Un-appropriated Profit	1,474,441	1,804,740	2,118,986	2,520,579	2,992,475
Surplus/Deficit on Revaluation of Assets	336,056	311,561	1,665,746	1,818,084	1,359,729
TOTAL	6,522,392	8,325,318	11,632,950	14,104,958	16,066,111
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	7,857,745	9,945,872	14,586,841	22,120,105	27,475,443
Mark-Up/ Return/Interest Expenses	4,078,200	5,764,757	8,004,294	13,053,137	16,678,554
Net Mark-Up / Interest Income	3,779,545	4,181,115	6,582,547	9,066,968	10,796,889
Provisions & Bad Debts written off directly	20,959	93,266	1,149,345	1,183,026	946,296
Net Mark-Up / Interest Income after Provision	3,758,586	4,087,849	5,433,202	7,883,942	9,850,593
Fees, Commission & Brokerage Income	576,308	694,492	890,977	1,011,349	1,176,958
Dividend Income	41,717	31,321	404,521	87,733	236,399
Income from dealing in Foreign Currencies	466,761	532,960	1,009,456	308,021	339,730
Other Income	278,458	872,051	149,069	428,979	376,459
Total Non - Markup / Interest Income	1,363,244	2,130,824	2,454,023	1,836,082	2,129,546
Administrative Expenses	2,432,395	3,166,045	4,306,759	5,045,731	6,162,449
Other Expenses	54	401	1,934	162,222	161,479
Total Non-Markup/Interest Expenses	2,432,449	3,166,446	4,308,693	5,207,953	6,323,928
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	2,689,381	3,052,227	3,578,532	4,512,071	5,656,211
Taxation - Current	784,202	642,753	1,298,206	1,652,277	2,012,476
- Prior Years	4,840	-	61,391	-	-
- Deferred	139,347	198,141	(206,081)	3,500	41,574
PROFIT/ (LOSS) AFTER TAX	1,760,992	2,211,333	2,425,016	2,856,294	3,602,161
Net Cash Inflow / (Outflow) from Operating Activities	4,203,671	20,066,569	16,856,703	65,727,310	30,018,943
Net Cash Inflow / (Outflow) from Investing Activities	(2,509,434)	(16,241,468)	(14,749,609)	(63,348,234)	(27,836,628)
Net Cash Inflow / (Outflow) from Financing Activities	213,544	(33,192)	(920,909)	1,067,812	(1,202,908)
Number of Employees	2,896	3,349	4,177	4,645	5,245

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	BankIslami Pakistan Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & Balances with Treasury Banks	338,222	1,433,166	2,175,413	4,217,515	3,035,148
Balances with other Banks	790,709	2,577,491	2,207,490	2,059,550	569,622
Lending to Financial Institutions	412,131	625,037	40,351	4,018,813	4,513,132
Investments - Net	493,008	3,864,027	5,019,525	6,813,191	13,732,132
Advances - Net	959,133	3,962,867	6,527,531	13,282,152	16,670,125
Other Assets	562,913	1,093,324	942,385	1,153,230	4,046,681
Operating Fixed Assets	441,428	801,143	1,910,648	2,395,304	2,066,680
Deferred Tax Assets	27,130	90,418	265,257	347,016	402,183
TOTAL ASSETS	4,024,674	14,447,473	19,088,600	34,286,771	45,035,703
LIABILITIES					
Bills Payable	23,830	84,998	353,646	485,608	563,020
Borrowings from Financial Institution	50,000	70,000	245,939	156,160	353,000
Deposits and other Accounts	1,778,008	9,934,282	12,477,955	27,987,378	38,198,320
Sub-ordinate Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	169,949	513,467	819,239	917,332	1,154,977
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	2,021,787	10,602,747	13,896,779	29,546,478	40,269,317
NET ASSETS	2,002,887	3,844,726	5,191,821	4,740,293	4,766,386
REPRESENTED BY:					
Share Capital	2,000,000	3,200,000	5,279,679	5,279,679	5,279,679
Reserves	-	681,409	-	-	9,310
Un-appropriated Profit	(8,354)	(45,377)	(98,307)	(577,246)	(554,985)
Surplus/Deficit on Revaluation of Assets	11,241	8,694	10,449	37,860	32,382
TOTAL	2,002,887	3,844,726	5,191,821	4,740,293	4,766,386
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	100,008	602,060	1,468,688	2,193,891	3,806,209
Mark-Up/ Return/Interest Expenses	18,665	303,842	729,528	1,222,169	2,057,533
Net Mark-Up / Interest Income	81,343	298,218	739,160	971,722	1,748,676
Provisions & Bad Debts written off directly	1,001	28,372	130,556	111,198	(7,424)
Net Mark-Up / Interest Income after Provision	80,342	269,846	608,604	860,524	1,756,100
Fees, Commission & Brokerage Income	3,430	61,207	112,117	37,854	87,821
Dividend Income	13,569	23,150	1,741	-	1
Income from dealing in Foreign Currencies	740	10,248	29,273	278,054	60,276
Other Income	26,808	45,676	53,008	26,779	59,006
Total Non - Markup / Interest Income	44,547	140,281	196,139	342,687	207,104
Administrative Expenses	145,526	491,172	1,028,232	1,755,503	1,895,476
Other Expenses	13,762	19,418	5,663	10,617	23,185
Total Non-Markup/Interest Expenses	159,288	510,590	1,033,895	1,766,120	1,918,661
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(34,399)	(100,463)	(229,152)	(562,909)	44,543
Taxation - Current	1,021	4,004	87	12,549	42,269
- Prior Years	266	-	-	-	-
- Deferred	(27,332)	(67,444)	(176,309)	(96,519)	(44,276)
PROFIT/ (LOSS) AFTER TAX	(8,354)	(37,023)	(52,930)	(478,939)	46,550
Net Cash Inflow / (Outflow) from Operating Activities	(73,421)	5,291,777	1,109,403	4,475,857	4,267,673
Net Cash Inflow / (Outflow) from Investing Activities	(486,245)	(4,291,460)	(2,135,427)	(2,581,695)	(6,939,968)
Net Cash Inflow / (Outflow) from Financing Activities	528,510	1,881,409	1,398,270	-	-
Number of Employees	236	563	1,188	1,471	1,347

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Dawood Islamic Bank Ltd.			
	2007	2008	2009	2010
ASSETS				
Cash & Balances with Treasury Banks	380,381	418,948	675,988	1,324,461
Balances with other Banks	187,747	255,703	577,349	400,468
Lending to Financial Institutions	725,022	250,040	2,856,052	2,679,753
Investments - Net	1,318,657	2,045,146	2,861,751	5,050,878
Advances - Net	3,723,752	5,639,877	4,763,622	5,616,202
Other Assets	195,506	539,632	624,251	1,564,163
Operating Fixed Assets	299,404	417,364	600,626	646,645
Deferred Tax Assets	20,065	-	106,269	393,116
TOTAL ASSETS	6,850,534	9,566,710	13,065,908	17,675,686
LIABILITIES				
Bills Payable	80,240	20,138	58,263	86,867
Borrowings from Financial Institution	-	50,704	1,094,375	287,291
Deposits and other Accounts	2,888,762	5,063,393	6,784,750	12,636,083
Sub-ordinated Loans	-	-	-	339,462
Liabilities against Assets Subject to Finance Lease	-	-	-	-
Other Liabilities	215,644	349,053	286,740	-
Deferred Tax Liabilities	-	8612	-	-
TOTAL LIABILITIES	3,184,646	5,491,900	8,224,128	13,349,703
NET ASSETS	3,665,888	4,074,810	4,841,780	4,325,983
REPRESENTED BY:				
Share Capital	3,601,200	4,001,333	5,010,458	5,010,458
Reserves	10,206	16,751	16,751	16,751
Un-appropriated Profit	40,825	67,007	(225,620)	(761,142)
Surplus/Deficit on Revaluation of Assets	13,657	(10,281)	40,191	59,916
TOTAL	3,665,888	4,074,810	4,841,780	4,325,983
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	249,763	855,374	1,131,873	1,263,461
Mark-Up/ Return/Interest Expenses	57,906	403,500	650,752	726,325
Net Mark-Up / Interest Income	191,857	451,874	481,121	537,136
Provisions & Bad Debts written off directly	1,857	3,875	257,089	406,279
Net Mark-Up / Interest Income after Provision	190,000	447,999	224,032	130,857
Fees, Commission & Brokerage Income	6,007	20,494	18,772	19,815
Dividend Income	-	3,550	9,250	275
Income from dealing in Foreign Currencies	2,014	19,458	21,850	17,593
Other Income	817	2,771	6,946	26,577
Total Non - Markup / Interest Income	8,838	46,273	56,818	64,260
Administrative Expenses	165,999	433,996	685,677	986,592
Other Expenses	580	165	325	33,085
Total Non-Markup/Interest Expenses	166,579	434,161	686,002	1,019,677
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	32,259	60,111	(405,152)	(824,560)
Taxation - Current	1,293	-	6,822	-
- Prior Years	-	(1,293)	-	-
- Deferred	(20,065)	28,677	(119,347)	(289,038)
PROFIT/ (LOSS) AFTER TAX	51,031	32,727	(292,627)	(535,522)
Net Cash Inflow / (Outflow) from Operating Activities	(1,296,457)	660,132	654,955	2,667,586
Net Cash Inflow / (Outflow) from Investing Activities	(1,521,950)	(953,742)	(1,085,394)	(2,195,994)
Net Cash Inflow / (Outflow) from Financing Activities	914,747	674,651	1,009,125	-
Number of Employees	126	366	805	583

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Dubai Islamic Bank Pakistan Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & Balances with Treasury Banks	719,833	1,992,425	2,691,572	2,932,264	3,197,884
Balances with other Banks	199,360	1,410,884	3,273,878	2,430,437	3,455,665
Lending to Financial Institutions	1,502,000	-	1,329,832	2,591,905	1,020,725
Investments - Net	832,925	2,974,087	3,019,266	2,822,723	5,945,370
Advances - Net	3,273,957	11,347,979	18,073,501	20,589,613	22,764,954
Other Assets	1,022,148	1,700,233	1,138,661	1,861,588	1,352,762
Operating Fixed Assets	661,529	1,459,578	2,010,889	1,727,298	1,703,588
Deferred Tax Assets	222,528	423,061	512,474	413,066	447,788
TOTAL ASSETS	8,434,280	21,308,247	32,050,073	35,368,894	39,888,736
LIABILITIES					
Bills Payable	283,529	347,521	283,188	279,493	411,944
Borrowings from Financial Institution	-	383	-	125,000	950,000
Deposits and other Accounts	4,322,621	16,114,461	25,458,910	27,980,906	31,414,908
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	297,699	490,543	1,241,848	943,230	1,063,545
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	4,903,849	16,952,908	26,983,946	29,328,629	33,840,397
NET ASSETS	3,530,431	4,355,339	5,066,127	6,040,265	6,048,339
REPRESENTED BY:					
Share Capital	3,917,498	5,126,248	6,017,780	6,776,030	6,776,030
Reserves	-	-	-	45,347	46,979
Un-appropriated Profit	(411,502)	(780,698)	(962,520)	(781,130)	(774,670)
Surplus/Deficit on Revaluation of Assets	24,435	9,789	10,867	18	-
TOTAL	3,530,431	4,355,339	5,066,127	6,040,265	6,048,339
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	156,811	1,119,716	2,723,796	3,647,145	4,071,552
Mark-Up/ Return/Interest Expenses	30,310	469,302	1,377,542	1,805,943	2,129,570
Net Mark-Up / Interest Income	126,501	650,414	1,346,254	1,841,202	1,941,982
Provisions & Bad Debts written off directly	-	100,766	156,077	115,136	181,224
Net Mark-Up / Interest Income after Provision	126,501	549,648	1,190,177	1,726,066	1,760,758
Fees, Commission & Brokerage Income	25,118	265,032	142,308	232,619	236,015
Dividend Income	-	-	-	-	-
Income from dealing in Foreign Currencies	8,627	38,026	133,573	129,177	127,376
Other Income	202	33,352	59,671	3,557	2,944
Total Non - Markup / Interest Income	33,947	336,410	335,552	365,353	366,335
Administrative Expenses	764,021	1,453,732	1,791,282	1,724,467	2,095,563
Other Expenses	29,508	174	6,253	14,902	13,799
Total Non-Markup/Interest Expenses	793,529	1,453,906	1,797,535	1,739,369	2,109,362
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(633,081)	(567,848)	(271,806)	352,050	17,731
Taxation - Current	949	7,151	-	20,062	44,379
- Prior Years	-	-	-	-	-
- Deferred	(222,528)	(205,803)	(89,984)	105,251	(34,722)
PROFIT/ (LOSS) AFTER TAX	(411,502)	(369,196)	(181,822)	226,737	8,074
Net Cash Inflow / (Outflow) from Operating Activities	(763,727)	2,878,431	2,523,494	(1,285,767)	4,676,276
Net Cash Inflow / (Outflow) from Investing Activities	(1,377,152)	(3,105,065)	(852,903)	(75,232)	(3,385,428)
Net Cash Inflow / (Outflow) from Financing Activities	3,432,039	1,208,750	891,550	758,250	-
Number of Employees	570	992	826	984	990

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Al Baraka/Emirates Global Islamic Bank Ltd.			
	2007	2008	2009	2010
ASSETS				
Cash & Balances with Treasury Banks	991,301	909,378	1,337,892	4,460,257
Balances with other Banks	419,737	195,134	959,078	7,409,620
Lending to Financial Institutions	1,350,000	320,000	1,600,000	80,000
Investments - Net	2,275,123	2,756,159	3,356,705	15,617,589
Advances - Net	2,621,525	9,967,625	9,439,243	26,897,198
Other Assets	219,992	530,726	841,157	2,537,613
Operating Fixed Assets	953,864	1,619,029	1,741,736	2,732,332
Deferred Tax Assets	109,933	239,336	486,639	1,029,055
TOTAL ASSETS	8,941,475	16,537,387	19,762,450	60,763,664
LIABILITIES				
Bills Payable	99,753	148,403	262,691	427,600
Borrowings from Financial Institution	68,908	725,000	20,000	2,756,892
Deposits and other Accounts	4,552,909	10,892,602	15,081,242	49,324,209
Sub-ordinate Loans	-	-	-	-
Liabilities against Assets Subject to Finance Lease	52,609	77,486	42,457	19,303
Other Liabilities	-	-	862,444	2,116,583
Deferred Tax Liabilities	347,741	625,057	-	-
TOTAL LIABILITIES	5,121,920	12,468,548	16,268,834	54,644,587
NET ASSETS	3,819,555	4,068,839	3,493,616	6,119,077
REPRESENTED BY:				
Share Capital	4,007,855	4,500,657	4,500,000	8,935,200
Reserves	-	-	657	(767,290)
Un-appropriated Profit	(188,300)	(448,416)	(1,012,429)	(2,052,024)
Surplus/Deficit on Revaluation of Assets	-	16,598	5,388	3,191
TOTAL	3,819,555	4,068,839	3,493,616	6,119,077
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	381,172	1,060,376	1,914,228	2,198,794
Mark-Up/ Return/Interest Expenses	125,011	598,062	1,234,890	1,658,608
Net Mark-Up / Interest Income	256,161	462,314	679,338	540,186
Provisions & Bad Debts written off directly	8,032	(1,811)	344,009	764,375
Net Mark-Up / Interest Income after Provision	248,129	464,125	335,329	(224,189)
Fees, Commission & Brokerage Income	15,079	39,775	56,801	68,535
Dividend Income	-	10,308	-	209
Income from dealing in Foreign Currencies	5,137	-5,089	102,482	138,867
Other Income	43,547	50,117	142,572	39,410
Total Non - Markup / Interest Income	63,763	95,111	301,855	247,021
Administrative Expenses	395,539	949,634	1,410,569	1,508,590
Other Expenses	7	965	25,497	86,549
Total Non-Markup/Interest Expenses	395,546	950,599	1,436,066	1,595,139
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(83,654)	(391,363)	(798,882)	(1,572,307)
Taxation - Current	11,861	-	11,191	27,375
- Prior Years	137	-	-	(13,821)
- Deferred	(38,153)	(131,247)	(246,060)	(546,266)
PROFIT/ (LOSS) AFTER TAX	(57,499)	(260,116)	(564,013)	(1,039,595)
Net Cash Inflow / (Outflow) from Operating Activities	2,457,242	405,242	2,173,889	8,797,050
Net Cash Inflow / (Outflow) from Investing Activities	(2,596,858)	1,162,820	(930,921)	826,254
Net Cash Inflow / (Outflow) from Financing Activities	1,499,551	451,052	(50,510)	(50,397)
Number of Employees	331	699	867	1322

Note: Al Baraka Islamic Bank B.S.C.(E.C) was merged into Emirates Global Islamic Bank w.e.f October 29, 2010 and was renamed as Al Baraka Islamic Bank Pakistan Ltd.

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Faysal Bank Ltd.				
	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances with Treasury Banks	7,058,207	1,850,394	2,866,278	5,048,395	6,696,714
Balances with other Banks	1,112,226	285,035	648,660	3,564,030	2,045,887
Lending to Financial Institutions	2,340,960	2,986,480	872,132	4,417,378	10,742,841
Investments - Net	4,273,790	6,841,907	11,424,750	11,502,805	24,411,644
Advances - Net	24,023,186	21,934,701	29,419,974	51,373,254	62,323,508
Other Assets	2,202,833	1,802,249	1,183,315	1,473,952	2,334,577
Operating Fixed Assets	378,491	685,924	1,030,352	1,158,407	1,726,086
Deferred Tax Assets	507,990	284,618	160,936	-	-
TOTAL ASSETS	41,897,683	36,671,308	47,606,397	78,538,221	110,281,257
LIABILITIES					
Bills Payable	97,336	273,510	430,862	905,637	1,193,309
Borrowings from Financial Institution	4,597,904	5,344,308	6,529,810	8,478,048	15,295,730
Deposits and other Accounts	31,860,364	24,554,476	31,332,172	56,460,329	74,736,717
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	16,404	18,434	22,549
Other Liabilities	1,511,248	1,235,026	1,318,437	2,294,899	3,504,206
Deferred Tax Liabilities	-	-	-	166,442	1,268,307
TOTAL LIABILITIES	38,066,852	31,407,320	39,627,685	68,323,789	96,020,818
NET ASSETS	3,830,831	5,263,988	7,978,712	10,214,432	14,260,439
REPRESENTED BY:					
Share Capital	2,491,250	2,647,850	2,647,850	2,912,635	3,684,484
Reserves	1,316,099	1,447,379	2,115,989	2,259,101	2,516,211
Un-appropriated Profit	106,861	25,245	846,016	1,079,492	1,911,246
Surplus/Deficit on Revaluation of Assets	(83,379)	1,143,514	2,368,857	3,963,204	6,148,498
TOTAL	3,830,831	5,263,988	7,978,712	10,214,432	14,260,439
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	4,754,347	3,046,246	2,074,611	2,753,451	6,338,051
Mark-Up/ Return/Interest Expenses	3,863,731	2,167,670	946,485	1,118,118	3,311,567
Net Mark-Up / Interest Income	890,616	878,576	1,128,126	1,635,333	3,026,484
Provisions & Bad Debts written off directly	61,310	(21,339)	248,278	123,526	(309,841)
Net Mark-Up / Interest Income after Provision	829,306	899,915	879,848	1,511,807	3,336,325
Fees, Commission & Brokerage Income	242,308	205,300	251,189	397,064	581,854
Dividend Income	208,480	391,350	763,697	697,499	776,914
Income from dealing in Foreign Currencies	208,812	177,752	107,473	162,444	95,451
Other Income	124	202,714	1,591,496	574,478	609,042
Total Non - Markup / Interest Income	659,724	977,116	2,713,855	1,831,485	2,063,261
Administrative Expenses	534,128	619,134	834,754	1,134,672	1,428,499
Other Expenses	45	3,323	13,677	1,150	2,220
Total Non-Markup/Interest Expenses	534,173	622,457	848,431	1,135,822	1,430,719
Extra ordinary/unusual Items	30,000	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	924,857	1,254,574	2,745,272	2,207,470	3,968,867
Taxation - Current	85,004	310,000	347,889	517,588	689,204
- Prior Years	(65,250)	64,803	106,443	(420,394)	(923,159)
- Deferred	495,123	223,372	139,596	356,806	1,133,365
PROFIT/ (LOSS) AFTER TAX	409,980	656,399	2,151,344	1,753,470	3,069,457
Net Cash Inflow / (Outflow) from Operating Activities	4,255,824	(4,920,276)	5,453,345	4,419,018	10,470,807
Net Cash Inflow / (Outflow) from Investing Activities	(75,520)	(934,530)	(2,988,385)	1,737,722	(9,084,668)
Net Cash Inflow / (Outflow) from Financing Activities	(54)	(180,198)	(1,088,841)	(1,107,835)	(1,200,936)
Number of Employees	303	461	722	899	1,530

(Contd.)

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Faysal Bank Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & Balances with Treasury Banks	7,207,998	6,872,032	8,927,524	8,427,202	11,212,215
Balances with other Banks	2,883,040	3,708,451	876,780	508,795	750,426
Lending to Financial Institutions	4,608,205	7,078,102	2,861,401	15,017,826	900,000
Investments - Net	22,525,358	31,553,108	30,186,168	56,531,338	63,245,596
Advances - Net	74,468,644	87,346,401	89,758,789	91,346,001	96,771,156
Other Assets	1,537,764	2,204,368	2,983,846	4,966,716	7,010,738
Operating Fixed Assets	2,239,392	2,514,959	2,646,978	2,787,617	2,494,440
Deferred Tax Assets	-	-	-	1,279,918	2,959,137
TOTAL ASSETS	115,470,401	141,277,421	138,241,486	180,865,413	185,343,708
LIABILITIES					
Bills Payable	4,516,125	2,406,927	1,536,517	1,465,451	1,469,848
Borrowings from Financial Institution	14,965,037	9,995,855	13,027,468	34,985,766	30,536,133
Deposits and other Accounts	74,413,641	102,067,422	102,776,793	123,655,188	129,174,131
Sub-ordinated Loans	-	1,000,000	999,600	999,200	3,998,800
Liabilities against Assets Subject to Finance Lease	14,664	7,827	4,103	-	-
Other Liabilities	5,924,440	6,951,421	6,641,542	6,977,069	6,942,768
Deferred Tax Liabilities	1,839,860	2,691,466	2,483,355	-	-
TOTAL LIABILITIES	101,673,767	125,120,918	127,469,378	168,082,674	172,121,680
NET ASSETS	13,796,634	16,156,503	10,772,108	12,782,739	13,222,028
REPRESENTED BY:					
Share Capital	4,237,157	5,296,445	5,296,445	6,090,911	7,309,094
Reserves	3,079,527	3,567,033	3,790,023	4,030,056	4,036,302
Un-appropriated Profit	1,815,643	1,481,668	1,049,519	1,215,179	1,969,692
Surplus/Deficit on Revaluation of Assets	4,664,307	5,811,357	636,121	1,446,593	(93,060)
TOTAL	13,796,634	16,156,503	10,772,108	12,782,739	13,222,028
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	9,728,046	11,610,781	13,404,132	16,957,875	17,804,947
Mark-Up/ Return/Interest Expenses	6,089,255	7,459,392	8,454,755	11,967,885	12,773,177
Net Mark-Up / Interest Income	3,638,791	4,151,389	4,949,377	4,989,990	5,031,770
Provisions & Bad Debts written off directly	621,607	2,079,044	2,047,362	2,191,883	2,011,621
Net Mark-Up / Interest Income after Provision	3,017,184	2,072,345	2,902,015	2,798,107	3,020,149
Fees, Commission & Brokerage Income	603,667	743,913	814,001	885,124	995,814
Dividend Income	1,249,522	1,221,217	1,207,366	667,926	333,967
Income from dealing in Foreign Currencies	120,992	313,597	347,114	400,477	450,824
Other Income	778,416	1,162,418	(57,888)	859,538	1,535,371
Total Non - Markup / Interest Income	2,752,597	3,441,145	2,310,593	2,813,065	3,315,976
Administrative Expenses	1,866,584	2,799,747	3,257,843	4,284,086	5,369,587
Other Expenses	32,857	15,916	158,228	26,585	115,585
Total Non-Markup/Interest Expenses	1,899,441	2,815,663	3,416,071	4,310,671	5,485,172
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	3,870,340	2,697,827	1,796,537	1,300,501	850,953
Taxation - Current	383,442	282,381	155,956	1,157,443	211,209
- Prior Years	93,118	(48,433)	100,000	2,823,492	191,736
- Deferred	577,208	191,771	425,629	(3,880,593)	(765,882)
PROFIT/ (LOSS) AFTER TAX	2,816,572	2,272,108	1,114,952	1,200,159	1,213,890
Net Cash Inflow / (Outflow) from Operating Activities	(739,060)	7,262,087	1,882,246	13,981,449	7,213,844
Net Cash Inflow / (Outflow) from Investing Activities	2,908,511	(5,504,987)	(2,668,719)	(14,633,913)	(6,566,645)
Net Cash Inflow / (Outflow) from Financing Activities	(1,041,019)	(817,503)	(1,325,507)	(4,865)	2,998,919
Number of Employees	2,069	2,475	2,919	3,018	2,980

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	First Women Bank Ltd.				
	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances with Treasury Banks	472,977	537,619	573,601	567,548	726,003
Balances with other Banks	104,165	155,301	190,883	215,845	295,110
Lending to Financial Institutions	2,840,000	890,000	2,218,443	3,263,159	1,313,119
Investments - Net	2,444,908	5,495,978	5,264,524	3,684,852	5,378,387
Advances - Net	806,184	842,125	1,277,788	1,649,124	2,462,098
Other Assets	498,500	241,148	143,093	170,378	231,722
Operating Fixed Assets	53,457	50,810	75,242	81,621	79,955
Deferred Tax Assets	14,379	-	-	14,015	16,840
TOTAL ASSETS	7,234,570	8,212,981	9,743,574	9,646,542	10,503,234
LIABILITIES					
Bills Payable	32,014	53,857	107,737	71,573	67,406
Borrowings from Financial Institution	497,779	495,127	640,085	213,150	846,150
Deposits and other Accounts	6,167,222	6,580,472	8,125,797	8,689,749	8,716,185
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	187,459	154,611	114,748	81,880	146,804
Deferred Tax Liabilities	-	282,569	126,033	-	-
TOTAL LIABILITIES	6,884,474	7,566,636	9,114,400	9,056,352	9,776,545
NET ASSETS	350,096	646,345	629,174	590,190	726,689
REPRESENTED BY:					
Share Capital	200,000	200,000	200,000	283,650	283,650
Reserves	49,795	58,876	130,992	115,857	142,577
Un-appropriated Profit	(58,049)	(19,619)	69,134	168,883	276,054
Surplus/Deficit on Revaluation of Assets	158,350	407,088	229,048	21,800	24,408
TOTAL	350,096	646,345	629,174	590,190	726,689
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	576,237	629,567	509,931	460,229	654,579
Mark-Up/ Return/Interest Expenses	334,145	351,757	175,482	112,466	217,744
Net Mark-Up / Interest Income	242,092	277,810	334,449	347,763	436,835
Provisions & Bad Debts written off directly	7,444	3,545	429	3,613	12,633
Net Mark-Up / Interest Income after Provision	234,648	274,265	334,020	344,150	424,202
Fees, Commission & Brokerage Income	12,340	17,557	17,422	26,375	28,061
Dividend Income	281	83	545	669	4,721
Income from dealing in Foreign Currencies	727	2,264	955	1,765	1,695
Other Income	11,318	13,702	125,653	60,027	19,848
Total Non - Markup / Interest Income	24,666	33,606	144,575	88,836	54,325
Administrative Expenses	139,077	169,417	208,197	220,166	255,676
Other Expenses	4,710	3,670	767	2,111	2,231
Total Non-Markup/Interest Expenses	143,787	173,087	208,964	222,277	257,907
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	115,527	134,784	269,631	210,709	220,620
Taxation - Current	14,750	67,569	106,950	84,844	86,841
- Prior Years	-	29,330	-	1,541	2,536
- Deferred	(379)	(7,522)	2,102	-	(2,358)
PROFIT/ (LOSS) AFTER TAX	101,156	45,407	160,579	124,324	133,601
Net Cash Inflow / (Outflow) from Operating Activities	1,845,082	2,615,315	208,845	(1,237,855)	1,932,400
Net Cash Inflow / (Outflow) from Investing Activities	(1,549,532)	(2,499,537)	(137,281)	1,213,114	(1,695,020)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	43,650	-
Number of Employees	484	496	524	507	513

(Contd.)

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	First Women Bank Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & Balances with Treasury Banks	705,703	809,657	575,929	713,140	836,311
Balances with other Banks	301,056	384,792	400,761	586,849	600,228
Lending to Financial Institutions	1,431,628	1,245,000	350,849	1,136,025	926,323
Investments - Net	3,137,533	3,159,640	2,264,088	4,097,423	3,430,251
Advances - Net	3,066,249	3,063,507	3,304,330	3,274,221	6,308,140
Other Assets	189,637	174,294	176,301	194,218	374,798
Operating Fixed Assets	153,060	148,686	174,833	203,972	188,248
Deferred Tax Assets	4,536	-	56630	82,827	38,861
TOTAL ASSETS	8,989,402	8,985,576	7,303,721	10,288,675	12,703,160
LIABILITIES					
Bills Payable	62,057	193,321	101,993	89,020	102,182
Borrowings from Financial Institution	931,520	21,543	27,140	31,328	966,885
Deposits and other Accounts	6,965,378	7,569,059	5,939,308	8,756,793	10,195,214
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	95,815	102,409	132,247	287,552	332,858
Deferred Tax Liabilities	-	11,000	-	30,615	-
TOTAL LIABILITIES	8,054,770	7,897,332	6,200,688	9,195,308	11,597,139
NET ASSETS	934,632	1,088,244	1,103,033	1,093,367	1,106,021
REPRESENTED BY:					
Share Capital	283,650	283,650	283,650	283,650	283,650
Reserves	175,759	207,336	228,540	228,540	233,282
Un-appropriated Profit	409,070	537,130	623,610	546,128	567,858
Surplus/Deficit on Revaluation of Assets	66,153	60,128	(32,767)	35,049	21,504
TOTAL	934,632	1,088,244	1,103,033	1,093,367	1,106,294
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	722,410	685,346	736,103	896,476	1,374,548
Mark-Up/ Return/Interest Expenses	237,905	171,694	212,601	408,000	763,841
Net Mark-Up / Interest Income	484,505	513,652	523,502	488,476	610,707
Provisions & Bad Debts written off directly	5,583	18065	50153	188,075	70,099
Net Mark-Up / Interest Income after Provision	478,922	495,587	473,349	300,401	540,608
Fees, Commission & Brokerage Income	35,391	31,672	24,511	25,217	26,445
Dividend Income	5,784	9375	9088	7,161	14,025
Income from dealing in Foreign Currencies	4,073	4406	31902	16,940	(2,231)
Other Income	16,626	37,032	24,842	17,561	18,902
Total Non - Markup / Interest Income	61,874	82,485	90,343	66,879	57,141
Administrative Expenses	284,219	332,517	367,798	451,930	533,679
Other Expenses	93	7133	5,451	1,604	9,393
Total Non-Markup/Interest Expenses	284,312	339,650	373,249	453,534	543,072
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	256,484	238,422	190,443	(86,254)	54,677
Taxation - Current	89,067	82,464	87,280	5,712	15,867
- Prior Years	2,536	(17,563)	16,878	14,882	-
- Deferred	(1,029)	15,634	(19,735)	(26,747)	15,099
PROFIT/ (LOSS) AFTER TAX	165,910	157,887	106,020	(80,101)	23,711
Net Cash Inflow / (Outflow) from Operating Activities	(2,228,763)	214,391	(930,303)	2,108,232	(521,807)
Net Cash Inflow / (Outflow) from Investing Activities	2,214,409	(26,701)	712,544	(1,784,933)	658,357
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-	-
Number of Employees	531	535	540	569	585

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Habib Bank Ltd.				
	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances with Treasury Banks	27,669,276	27,473,044	27,639,313	31,970,302	33,014,694
Balances with other Banks	25,087,525	26,870,767	20,312,646	33,419,120	23,304,315
Lending to Financial Institutions	22,843,841	10,001,123	22,595,488	3,755,039	12,272,248
Investments - Net	57,792,325	142,877,930	158,870,811	134,522,944	102,984,482
Advances - Net	167,225,401	167,523,299	183,654,042	259,089,466	307,602,748
Other Assets	21,256,518	18,138,213	11,523,641	11,919,594	14,265,234
Operating Fixed Assets	5,874,422	7,184,623	7,111,940	11,110,724	11,046,166
Deferred Tax Assets	6,001,297	2,967,570	3,224,049	1,978,144	1,577,875
TOTAL ASSETS	333,750,605	403,036,569	434,931,930	487,765,333	506,067,762
LIABILITIES					
Bills Payable	5,419,260	5,834,673	6,258,226	7,601,766	5,694,018
Borrowings from Financial Institution	23,443,322	38,045,541	31,610,200	29,346,284	30,160,501
Deposits and other Accounts	283,444,680	328,182,054	360,648,228	404,629,059	416,603,030
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	8,629,175	11,267,376	12,697,392	14,162,888	13,879,346
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	320,936,437	383,329,644	411,214,046	455,739,997	466,336,895
NET ASSETS	12,814,168	19,706,925	23,717,884	32,025,336	39,730,867
REPRESENTED BY:					
Minority Interest	203,520	208,675	233,010	835,390	-
Share Capital	20,178,495	20,178,495	20,178,495	6,900,000	6,900,000
Reserves	985,942	1,027,348	1,635,407	2,645,730	15,400,087
Un-appropriated Profit	(11,662,155)	(8,931,643)	(5,045,153)	13,559,089	9,822,330
Surplus/Deficit on Revaluation of Assets	3,108,366	7,224,050	6,716,125	8,085,127	7,608,450
TOTAL	12,814,168	19,706,925	23,717,884	32,025,336	39,730,867
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	26,738,446	23,956,114	19,049,914	18,198,725	31,041,863
Mark-Up/ Return/Interest Expenses	15,434,544	11,580,431	5,446,340	4,472,138	6,740,860
Net Mark-Up / Interest Income	11,303,902	12,375,683	13,603,574	13,726,587	24,301,003
Provisions & Bad Debts written off directly	2,636,707	2,512,207	5,484,744	2,307,685	3,022,937
Net Mark-Up / Interest Income after Provision	8,667,195	9,863,476	8,118,830	11,418,902	21,278,066
Fees, Commission & Brokerage Income	1,827,685	2,096,871	2,044,657	2,510,433	2,721,738
Dividend Income	1,099,947	1,795,385	561,995	4,235,574	1,389,000
Income from dealing in Foreign Currencies	1,453,522	1,144,350	1,069,192	1,095,789	1,323,063
Other Income	1,102,845	1,151,751	4,084,198	2,020,506	1,740,141
Total Non - Markup / Interest Income	5,483,999	6,188,357	7,760,042	9,862,302	7,173,942
Administrative Expenses	11,724,443	11,807,129	9,782,136	13,781,291	13,369,154
Other Expenses	85,277	(58,481)	339,986	252,473	317,515
Total Non-Markup/Interest Expenses	11,809,720	11,748,648	10,122,122	14,033,764	13,686,669
Extra ordinary/unusual Items	117,244	215,159	287,582	-	1,602,401
PROFIT/ (LOSS) BEFORE TAXATION	2,224,230	4,088,026	5,469,168	7,247,440	13,162,938
Taxation - Current	1,111,826	842,631	488,750	398,152	4,035,139
- Prior Years	62	-	(629)	15,341	(50,540)
- Deferred	-	1,211,435	963,390	1,070,543	262,168
PROFIT/ (LOSS) AFTER TAX	1,112,342	2,033,960	4,017,657	5,763,404	8,916,171
Net Cash Inflow / (Outflow) from Operating Activities	16,237,324	4,115,210	(3,474,179)	11,468,091	811,538
Net Cash Inflow / (Outflow) from Investing Activities	(825,950)	(2,518,738)	(3,469,929)	5,066,924	(87,246)
Net Cash Inflow / (Outflow) from Financing Activities	206,930	-	552,256	-	(345,000)
Number of Employees	19,352	19,005	18,800	18,625	16,228

(Contd.)

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Habib Bank Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & Balances with Treasury Banks	46,310,478	55,487,664	56,533,134	79,527,191	81,640,246
Balances with other Banks	35,965,048	27,020,704	39,307,321	29,560,309	37,413,185
Lending to Financial Institutions	6,550,128	1,628,130	6,193,787	5,352,873	30,339,344
Investments - Net	119,587,476	177,942,251	138,145,692	209,421,147	254,909,116
Advances - Net	349,432,685	382,172,734	456,355,507	432,283,588	459,750,012
Other Assets	21,535,471	27,346,111	35,419,252	40,187,710	34,920,007
Operating Fixed Assets	11,954,876	13,780,555	14,751,252	16,475,939	16,155,290
Deferred Tax Assets	2,725,486	6,613,372	11,222,444	8,172,590	9,572,203
TOTAL ASSETS	594,061,648	691,991,521	757,928,389	820,981,347	924,699,403
LIABILITIES					
Bills Payable	9,507,637	15,418,230	9,944,257	10,041,203	9,775,093
Borrowings from Financial Institution	56,392,270	58,994,609	46,844,990	48,121,649	40,459,860
Deposits and other Accounts	459,140,198	531,298,127	597,090,545	653,452,460	747,374,799
Sub-ordinated Loans	-	3,100,000	3,954,925	4,212,080	4,281,835
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	15,578,177	19,943,126	24,913,236	26,058,408	26,557,045
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	540,618,282	628,754,092	682,747,953	741,885,800	828,448,632
NET ASSETS	53,443,366	63,237,429	75,180,436	79,095,547	96,250,771
REPRESENTED BY:					
Minority Interest	913,317	965,642	890,099	-	1,212,656
Share Capital	6,900,000	6,900,000	7,590,000	9,108,000	10,018,800
Reserves	17,802,584	19,821,455	24,243,254	25,801,889	29,355,555
Un-appropriated Profit	20,475,080	28,341,670	39,447,648	36,325,458	47,467,704
Surplus/Deficit on Revaluation of Assets	7,352,385	7,208,662	3,009,435	7,860,200	8,196,056
TOTAL	53,443,366	63,237,429	75,180,436	79,095,547	96,250,771
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	43,685,740	50,481,021	63,305,033	74,751,375	81,325,028
Mark-Up/ Return/Interest Expenses	13,204,037	19,153,957	26,525,556	33,088,536	34,330,255
Net Mark-Up / Interest Income	30,481,703	31,327,064	36,779,477	41,662,839	46,994,773
Provisions & Bad Debts written off directly	2,804,072	8,099,291	9,187,404	9,612,138	7,585,664
Net Mark-Up / Interest Income after Provision	27,677,631	23,227,773	27,592,073	32,050,701	39,409,109
Fees, Commission & Brokerage Income	3,931,710	3,420,051	4,518,408	4,620,148	5,432,706
Dividend Income	-	2,472,663	2,369,233	452,823	343,252
Income from dealing in Foreign Currencies	1,102,358	1,487,374	2,374,318	1,692,776	3,189,333
Other Income	3,455,428	2,643,076	7,116,852	3,176,865	3,797,140
Total Non - Markup / Interest Income	8,489,496	10,023,164	16,378,811	9,942,612	12,762,431
Administrative Expenses	17,149,232	18,297,279	21,348,016	21,733,407	24,252,960
Other Expenses	177,408	(190,959)	588,489	774,165	878,550
Total Non-Markup/Interest Expenses	17,326,640	18,106,320	21,936,505	22,507,572	25,131,510
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	18,840,487	15,144,617	22,034,379	19,485,741	27,040,030
Taxation					
- Current	7,144,846	7,220,717	8,661,150	7,827,137	9,698,783
- Prior Years	(39,067)	1,668,562	233,100	(1,079,473)	629,721
- Deferred	(965,607)	(3,828,699)	(2,473,891)	439,434	(322,854)
PROFIT/ (LOSS) AFTER TAX	12,700,315	10,084,037	15,614,020	12,298,643	17,034,380
Net Cash Inflow / (Outflow) from Operating Activities	17,851,517	56,224,065	(18,231,677)	102,186,246	42,055,186
Net Cash Inflow / (Outflow) from Investing Activities	250,797	(57,678,742)	34,448,567	(78,005,445)	(37,695,709)
Net Cash Inflow / (Outflow) from Financing Activities	(691,350)	1,687,519	(2,884,803)	(4,173,059)	(5,512,569)
Number of Employees	14,572	14,552	14,123	13,122	13,269

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Habib Metropolitan Bank Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & Balances with Treasury Banks	11,348,162	10,201,545	11,401,384	11,192,498	13,923,393
Balances with other Banks	6,296,564	3,691,183	2,974,237	4,836,399	3,123,094
Lending to Financial Institutions	5,447,110	3,989,249	98,176	150,000	3,190,399
Investments – Net	39,555,569	61,735,796	53,631,532	111,679,520	100,993,820
Advances – Net	83,324,059	89,826,806	108,261,259	102,293,132	119,827,636
Other Assets	2,047,809	2,127,936	3,317,451	4,004,748	5,931,280
Operating Fixed Assets	649,122	1,294,486	1,528,913	2,431,227	3,352,702
Deferred Tax Assets	-	-	1,144,451	824,706	1,868,328
TOTAL ASSETS	148,668,395	172,867,001	182,357,403	237,412,230	252,210,652
LIABILITIES					
Bills Payable	1,619,796	3,210,041	2,372,146	3,111,467	2,572,954
Borrowings from Financial Institution	29,518,458	29,991,633	30,435,543	68,186,674	62,529,729
Deposits and other Accounts	102,492,712	121,066,469	128,369,670	142,457,376	160,457,975
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	3,992,514	5,019,792	6,087,256	4,916,200	6,341,861
Deferred Tax Liabilities	176,803	60,874	-	-	-
TOTAL LIABILITIES	137,800,283	159,348,809	167,264,615	218,671,717	231,902,519
NET ASSETS	10,868,112	13,518,192	15,092,788	18,740,513	20,308,133
REPRESENTED BY:					
Share Capital	3,005,000	5,018,350	6,022,020	7,527,525	8,731,929
Reserves	5,824,936	6,383,936	7,039,936	7,587,835	8,151,443
Un-appropriated Profit	1,835,302	2,059,958	3,175,830	3,773,782	4,071,055
Surplus/Deficit on Revaluation of Assets	202,874	55,948	(1,144,998)	(148,629)	(646,294)
TOTAL	10,868,112	13,518,192	15,092,788	18,740,513	20,308,133
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	7,289,123	11,983,551	15,870,172	21,376,259	23,380,314
Mark-Up/ Return/Interest Expenses	4,416,477	8,259,184	10,919,922	14,665,453	16,433,491
Net Mark-Up / Interest Income	2,872,646	3,724,367	4,950,250	6,710,806	6,946,823
Provisions & Bad Debts written off directly	108,381	442,160	1,249,820	2,569,646	3,041,548
Net Mark-Up / Interest Income after Provision	2,764,265	3,282,207	3,700,430	4,141,160	3,905,275
Fees, Commission & Brokerage Income	580,825	996,771	1,183,328	1,265,105	1,589,451
Dividend Income	41,524	33,211	655,845	438,250	568,553
Income from dealing in Foreign Currencies	673,263	1,153,845	2,042,654	1,532,500	1,775,133
Other Income	433,019	991,879	391,637	466,474	495,933
Total Non - Markup / Interest Income	1,728,631	3,175,706	4,273,464	3,702,329	4,429,070
Administrative Expenses	1,348,921	2,253,559	3,086,634	3,523,721	4,172,840
Other Expenses	1,177	456	147,150	106,126	135,170
Total Non-Markup/Interest Expenses	1,350,098	2,254,015	3,233,784	3,629,847	4,308,010
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	3,142,798	4,203,898	4,740,110	4,213,642	4,026,335
Taxation - Current	1,040,000	1,279,000	1,992,000	1,690,909	1,904,158
- Prior Years	33,448	174,000	29,186	-	-
- Deferred	-26,539	(46,108)	(558,453)	(216,761)	(695,861)
PROFIT/ (LOSS) AFTER TAX	2,095,889	2,797,006	3,277,377	2,739,494	2,818,038
Net Cash Inflow / (Outflow) from Operating Activities	6,764,400	19,073,676	(5,970,127)	58,192,618	(6,943,837)
Net Cash Inflow / (Outflow) from Investing Activities	(7,508,058)	(23,071,171)	6,270,614	(57,131,321)	9,139,649
Net Cash Inflow / (Outflow) from Financing Activities	(2)	-	-	(37)	(750,651)
Number of Employees	1,143	2,300	2,473	2,695	2,937

After the merger of Metropolitan Bank Ltd and Habib Bank AG Zurich, Habib Metropolitan Bank Ltd. was established w.e.f 16-10-2006

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Jun. : Thousand Rupees)

Financial Position	Industrial Development Bank of Pakistan				
	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances with Treasury Banks	861,539	1,145,507	884,152	991,498	285,989
Balances with other Banks	134,876	132,150	31,609	37,205	22,429
Lending to Financial Institutions	955,000	675,000	1,299,784	76,000	-
Investments - Net	2,397,268	2,715,947	3,659,649	3,501,096	3,209,910
Advances - Net	10,208,434	9,345,739	5,918,300	4,202,334	2,451,661
Other Assets	3,051,959	2,751,780	1,215,276	1,431,137	1,012,970
Operating Fixed Assets	146,341	143,096	136,994	133,440	129,321
Deferred Tax Assets	-	-	835,608	842,614	849,621
TOTAL ASSETS	17,755,417	16,909,219	13,981,372	11,215,324	7,961,901
LIABILITIES					
Bills Payable	127,267	25,705	37,861	65,609	123,645
Borrowings from Financial Institution	11,110,876	13,428,777	15,423,666	15,259,626	15,136,433
Deposits and other Accounts	15,007,192	13,185,985	12,884,653	12,229,712	10,505,336
Sub-ordinated Loans	401,150	298,635	201,137	201,137	201,137
Liabilities against Assets Subject to Finance Lease	374	1,064	718	327	-
Other Liabilities	8,124,172	8,970,051	8,165,982	8,034,508	7,283,799
Deferred Tax Liabilities	-	-	-	-	849,621
TOTAL LIABILITIES	34,771,031	35,910,217	36,714,017	35,790,919	34,099,971
NET ASSETS	(17,015,614)	(19,000,998)	(22,732,645)	(24,575,595)	(26,138,070)
REPRESENTED BY:					
Share Capital	157,000	157,000	157,000	157,000	157,000
Advance Against Equity	-	-	-	-	9,144
Reserves	750,548	750,548	750,548	750,548	750,548
Un-appropriated Profit	(17,900,381)	(19,920,782)	(23,875,528)	(25,376,802)	(26,777,455)
Surplus/Deficit on Revaluation of Assets	(22,781)	12,236	235,335	(106,341)	(277,307)
TOTAL	(17,015,614)	(19,000,998)	(22,732,645)	(24,575,595)	(26,138,070)
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	2,117,071	1,859,515	531,258	267,510	256,980
Mark-Up/ Return/Interest Expenses	3,312,801	2,238,073	1,567,320	747,499	745,415
Net Mark-Up / Interest Income	(1,195,730)	(378,558)	(1,036,062)	(479,989)	(488,435)
Provisions & Bad Debts written off directly	7,466,245	865,431	2,533,499	493,223	640,853
Net Mark-Up / Interest Income after Provision	(8,661,975)	(1,243,989)	(3,569,561)	(973,212)	(1,129,288)
Fees, Commission & Brokerage Income	40,455	59,877	22,390	17,184	8,240
Dividend Income	12,780	21,693	5,649	11,864	11,011
Income from dealing in Foreign Currencies	69,406	15,280	939	-	-
Other Income	130,679	120,482	85,398	3,015	18,156
Total Non - Markup / Interest Income	253,320	217,332	114,376	32,063	37,407
Administrative Expenses	771,512	708,319	362,995	318,436	344,508
Other Expenses	192,056	275,033	133,607	236,515	(38,549)
Total Non-Markup/Interest Expenses	963,568	983,352	496,602	554,951	305,959
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(9,372,223)	(2,010,009)	(3,951,787)	(1,496,100)	(1,397,840)
Taxation - Current	11,944	10,392	2,959	2,007	1,728
- Prior Years	-	-	-	3,167	1085
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAX	(9,384,167)	(2,020,401)	(3,954,746)	(1,501,274)	(1,400,653)
Net Cash Inflow / (Outflow) from Operating Activities	141,649	683,912	474,667	439,356	(900,9860)
Net Cash Inflow / (Outflow) from Investing Activities	2,457	(310,032)	(738,589)	(325,939)	181,057
Net Cash Inflow / (Outflow) from Financing Activities	(102,221)	(92,638)	(97,974)	(475)	(356)
Number of Employees	365	372	360	359	356

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Jun. : Thousand Rupees)

Financial Position	Industrial Development Bank of Pakistan				
	2006	2007	2008	2009	2010
ASSETS					
Cash & Balances with Treasury Banks	293,520	257,632	212,428	183,885	150,299
Balances with other Banks	21,161	26,918	30,513	50,313	64,681
Lending to Financial Institutions	-	1,625,000	600,000	481,269	108,802
Investments - Net	4,873,437	4,705,838	4,036,610	3,178,546	3,015,974
Advances - Net	1,248,275	1,206,679	124,778	142,182	108,392
Other Assets	713,359	863,635	1,245,500	773,712	701,761
Operating Fixed Assets	126,444	753,755	125,120	120,568	123,390
Deferred Tax Assets	856,628	127,711	870,641	877,648	884,654
TOTAL ASSETS	8,132,824	9,567,168	7,245,590	5,808,123	5,157,953
LIABILITIES					
Bills Payable	36,041	24,761	29,471	38,612	13,717
Borrowings from Financial Institution	20,581,468	22,681,908	22,542,821	22,305,318	22,466,356
Deposits and other Accounts	7,285,504	6,110,553	4,637,119	3,796,797	3,313,563
Sub-ordinate Loans	201,137	201,137	201,137	201,137	201,137
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	7,207,193	7,804,734	7,159,789	6,759,038	6,242,312
Deferred Tax Liabilities	856,628	863,635	870,641	877,648	884,655
TOTAL LIABILITIES	36,167,971	37,686,728	35,440,978	33,978,550	33,121,740
NET ASSETS	(28,035,147)	(28,119,560)	(28,195,388)	(28,170,427)	(27,963,787)
REPRESENTED BY:					
Share Capital	157,000	157,000	157,000	157,000	157,000
Reserves	750,548	750,548	750,548	750,548	750,548
Advance Against Equity	9,144	9,144	9,144	9,144	9,144
Un-appropriated Profit	(28,580,453)	(28,978,795)	(28,850,253)	(28,712,158)	(28,616,693)
Surplus/Deficit on Revaluation of Assets	(371,386)	(57,457)	(261,827)	(374,961)	(263,786)
TOTAL	(28,035,147)	(28,119,560)	(28,195,388)	(28,170,427)	(27,963,787)
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	282,605	552,443	441,814	404,055	284,378
Mark-Up/ Return/Interest Expenses	662,873	649,811	616,701	689,973	537,511
Net Mark-Up / Interest Income	(380,268)	(97,368)	(174,887)	(285,918)	(253,133)
Provisions & Bad Debts written off directly	619,345	(399,436)	605,602	(159,224)	(65,264)
Net Mark-Up / Interest Income after Provision	(999,613)	302,068	(780,489)	(126,694)	(187,869)
Fees, Commission & Brokerage Income	7,756	24,480	7,638	8,244	6,588
Dividend Income	12,083	82,781	99,821	61,070	54,660
Income from dealing in Foreign Currencies	1,359	-	-	-	963
Other Income	54,292	7,758	53,028	353,514	415,082
Total Non - Markup / Interest Income	75,490	115,019	160,487	422,828	477,293
Administrative Expenses	166,092	168,531	158,076	180,890	191,338
Other Expenses	710,480	644,243	(951,086)	(25,002)	666
Total Non-Markup/Interest Expenses	876,572	812,774	(793,010)	155,888	192,004
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(1,800,695)	(395,687)	173,008	140,246	97,420
Taxation - Current	2,303	2,655	2,278	2,151	1,955
- Prior Years	-	-	42,188	-	-
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAX	(1,802,998)	(398,342)	128,542	138,095	95,465
Net Cash Inflow / (Outflow) from Operating Activities	1,809,230	(528,738)	(549,050)	(756,259)	(280,827)
Net Cash Inflow / (Outflow) from Investing Activities	(1,802,967)	498,607	507,441	747,516	261,609
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-	-
Number of Employees	172	133	123	118	98

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	JS Bank Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & Balances with Treasury Banks	1,912,648	977,235	1,285,247	1,764,403	2,298,806
Balances with other Banks	1,463,280	254,079	672,271	1,820,857	917,802
Lending to Financial Institutions	2,825,912	3,601,211	1,405,210	3,482,564	3,643,360
Investments - Net	2,582,096	6,309,536	5,119,959	9,535,555	13,701,699
Advances - Net	1,692,831	6,475,963	9,699,199	11,689,653	13,978,113
Other Assets	1,662,854	627,843	677,387	637,652	776,313
Operating Fixed Assets	379,584	1,955,360	2,496,883	3,039,329	2,882,941
Deferred Tax Assets	26,250	126,525	271,646	924,907	1,184,613
TOTAL ASSETS	12,545,455	20,327,752	21,627,802	32,894,920	39,383,647
LIABILITIES					
Bills Payable	610,623	727,179	127,922	320,492	369,620
Borrowings from Financial Institution	800,005	481,147	537,655	5,039,635	5,524,410
Deposits and other Accounts	7,198,149	13,679,898	15,294,273	21,313,791	26,276,328
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	932,870	245,721	392,115	566,443	1,375,003
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	9,541,647	15,133,945	16,351,965	27,240,361	33,545,361
NET ASSETS	3,003,808	5,193,807	5,275,837	5,654,559	5,838,286
REPRESENTED BY:					
Share Capital	3,004,225	5,106,337	5,694,844	6,127,605	6,734,238
Reserves	-	7,086	18,040	18,040	18,040
Un-appropriated Profit	(417)	27,928	71,744	(523,192)	(930,671)
Surplus/Deficit on Revaluation of Assets	-	52,456	(508,791)	32,106	16,679
TOTAL	3,003,808	5,193,807	5,275,837	5,654,559	5,838,286
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	2,050	1,130,383	1,975,203	2,527,295	3,299,767
Mark-Up/ Return/Interest Expenses	1,554	864,300	1,361,738	1,806,709	2,255,014
Net Mark-Up / Interest Income	496	266,083	613,465	720,586	1,044,753
Provisions & Bad Debts written off directly	-	9,727	11,218	772,688	136,484
Net Mark-Up / Interest Income after Provision	496	256,356	602,247	(52,102)	908,269
Fees, Commission & Brokerage Income	50	126,542	103,448	132,198	196,215
Dividend Income	-	92,813	73,441	26,282	22,483
Income from dealing in Foreign Currencies	51	48,451	102,575	89,455	60,667
Other Income	-	150,534	212,881	91,535	53,609
Total Non - Markup / Interest Income	101	418,340	492,345	339,470	332,974
Administrative Expenses	1,003	736,263	982,624	1,734,815	1,846,840
Other Expenses	-	654	743	1,346	16,953
Total Non-Markup/Interest Expenses	1,003	736,917	983,367	1,736,161	1,863,793
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(406)	(62,221)	111,225	(1,448,793)	(622,550)
Taxation - Current	11	6,556	-	14,334	36,327
- Prior Years	-	-	-	-	-
- Deferred	-	(104,208)	56,455	(868,191)	(251,398)
PROFIT/ (LOSS) AFTER TAX	(417)	35,431	54,770	(594,936)	(407,479)
Net Cash Inflow / (Outflow) from Operating Activities	(275,870)	(460,884)	403,176	6,015,819	1,760,620
Net Cash Inflow / (Outflow) from Investing Activities	-	(3,795,829)	(258,632)	(4,830,668)	(2,979,828)
Net Cash Inflow / (Outflow) from Financing Activities	540,107	2,102,112	588,507	432,761	606,633
Number of Employees	18	457	827	1,200	1,255

AEB and Jahangir Siddiqui Investment Bank merged and declared as JS Bank w.e.f. Dec, 06

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	KASB Bank Ltd.				
	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances with Treasury Banks	636,514	356,051	849,743	1,437,561	1,082,524
Balances with other Banks	312,559	131,553	121,551	1,794,172	817,078
Lending to Financial Institutions	449,466	521,380	1,201,822	699,019	1,077,546
Investments - Net	1,111,446	2,118,193	2,395,037	2,686,757	3,821,943
Advances - Net	2,146,994	490,025	3,647,433	8,294,759	10,739,337
Other Assets	408,759	253,743	551,800	576,380	709,414
Operating Fixed Assets	234,340	165,658	183,435	235,617	471,944
Deferred Tax Assets	75,764	-	39,640	129,019	383,201
TOTAL ASSETS	5,375,842	4,036,603	8,990,461	15,853,284	19,102,987
LIABILITIES					
Bills Payable	60,263	37,639	84,312	166,133	127,446
Borrowings from Financial Institution	517,404	340,795	1,795,600	2,341,770	1,931,448
Deposits and other Accounts	3,990,584	2,639,698	5,450,974	11,201,209	14,828,110
Sub-ordinated Loans	-	150,000	-	-	-
Liabilities against Assets Subject to Finance Lease	7,225	5,625	38,081	23,844	9,493
Other Liabilities	93,466	35,668	392,417	416,763	470,528
Deferred Tax Liabilities	-	75,380	-	-	-
TOTAL LIABILITIES	4,668,942	3,284,805	7,761,384	14,149,719	17,367,025
NET ASSETS	706,900	751,798	1,229,077	1,703,565	1,735,962
REPRESENTED BY:					
Share Capital	616,000	616,000	1,293,469	1,707,379	2,014,707
Reserves	145,886	145,886	150,895	84,279	84,279
Un-appropriated Profit	(54,986)	(169,250)	(228,452)	(79,240)	(352,274)
Surplus/Deficit on Revaluation of Assets	-	159,162	13,165	(8,853)	(10,750)
TOTAL	706,900	751,798	1,229,077	1,703,565	1,735,962
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	656,322	282,077	380,871	640,793	1,073,688
Mark-Up/ Return/Interest Expenses	524,875	217,739	172,688	318,114	664,408
Net Mark-Up / Interest Income	131,447	64,338	208,183	322,679	409,280
Provisions & Bad Debts written off directly	111,750	34,003	16,244	(1,262)	499,880
Net Mark-Up / Interest Income after Provision	19,697	30,335	191,939	323,941	(90,600)
Fees, Commission & Brokerage Income	40,996	21,159	20,593	38,470	94,264
Dividend Income	-	-	18,608	34,044	30,174
Income from dealing in Foreign Currencies	45,418	10,988	5,866	11,563	45,342
Other Income	4,735	92,624	109,108	32,013	35,844
Total Non - Markup / Interest Income	91,149	124,771	154,175	116,090	205,624
Administrative Expenses	184,136	203,657	326,506	427,977	622,397
Other Expenses	13,874	53,678	(13,515)	(3,425)	4,048
Total Non-Markup/Interest Expenses	198,010	257,335	312,991	424,552	626,445
Share of Profit from Subsidiaries	-	-	(23,231)	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(87,164)	(102,229)	56,354	15,479	(511,421)
Taxation - Current	20,422	2,035	15,974	6,433	9,541
- Prior Years	-	-	19,374	(6,496)	2,795
- Deferred	(40,068)	10,000	(4,041)	(82,534)	(250,723)
PROFIT/ (LOSS) AFTER TAX	(67,518)	(114,264)	25,047	98,076	(273,034)
Net Cash Inflow / (Outflow) from Operating Activities	265,020	81,488	1,134,432	2,091,630	(417,496)
Net Cash Inflow / (Outflow) from Investing Activities	(355,610)	(689,443)	(490,838)	(422,674)	(1,345,903)
Net Cash Inflow / (Outflow) from Financing Activities	(3,339)	146,486	(162,276)	396,772	291,327
Number of Employees	444	292	445	398	815

(Contd.)

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	KASB Bank Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & Balances with Treasury Banks	2,305,082	3,001,895	1,507,632	2,851,665	3,272,520
Balances with other Banks	799,731	807,555	59,093	185,896	199,276
Lending to Financial Institutions	2,305,232	1,766,398	556,455	2,815,159	40,000
Investments - Net	4,694,312	7,277,875	9,454,149	15,129,090	13,052,504
Advances - Net	14,512,718	25,143,153	32,240,196	29,498,752	29,527,698
Other Assets	759,975	1,188,415	3,762,944	2,226,033	2,991,475
Operating Fixed Assets	673,064	1,094,748	2,730,533	3,298,720	3,379,130
Deferred Tax Assets	488,621	610,533	1,488,096	3,217,743	3,966,880
TOTAL ASSETS	26,538,735	40,890,572	51,799,098	59,223,058	56,429,483
LIABILITIES					
Bills Payable	199,670	879,152	217,520	386,066	541,041
Borrowings from Financial Institution	2,176,032	1,745,807	6,300,622	8,196,640	6,138,207
Deposits and other Accounts	21,275,570	33,131,773	35,087,477	43,899,695	46,274,187
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	3,775	1,428	9,685	6,027	2,170
Other Liabilities	754,891	848,420	984,287	1,775,760	1,291,421
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	24,409,938	36,606,580	42,599,591	54,264,188	54,247,026
NET ASSETS	2,128,797	4,283,992	9,199,507	4,958,870	2,182,457
REPRESENTED BY:					
Share Capital	2,292,707	3,106,978	4,014,890	9,508,617	9,508,617
Reserves	111,748	1,059,199	5,759,263	151,287	175,011
Un-appropriated Profit	(242,396)	(7,497)	(974,788)	(5,179,823)	(7,853,152)
Surplus/Deficit on Revaluation of Assets	(33,262)	125,312	400,142	478,789	351,981
TOTAL	2,128,797	4,283,992	9,199,507	4,958,870	2,182,457
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	1,790,347	2,917,344	4,861,400	5,061,633	5,017,060
Mark-Up/ Return/Interest Expenses	1,429,045	2,285,381	4,448,440	5,490,397	5,064,141
Net Mark-Up / Interest Income	361,302	631,963	412,960	(428,764)	(47,081)
Provisions & Bad Debts written off directly	41,287	212,976	2,368,786	2,512,373	1,535,324
Net Mark-Up / Interest Income after Provision	320,015	418,987	(1,955,826)	(2,941,137)	(1,582,405)
Fees, Commission & Brokerage Income	93,035	129,488	162,362	149,285	327,511
Dividend Income	172,800	210,604	86,835	101,253	61,535
Income from dealing in Foreign Currencies	47,454	79,152	191,766	(16,065)	64,389
Other Income	279,658	402,235	219,672	320,559	169,678
Total Non - Markup / Interest Income	592,947	821,479	660,635	555,032	623,113
Administrative Expenses	853,523	1,153,736	1,759,032	2,379,347	2,495,158
Other Expenses	6,644	21,168	73,376	35,171	925
Total Non-Markup/Interest Expenses	860,167	1,174,904	1,832,408	2,414,518	2,496,083
Share of Profit from Subsidiaries	-	-	(1,278,400)	1,142,681	-
PROFIT/ (LOSS) BEFORE TAXATION	52,795	65,562	(1,849,199)	(5,943,304)	(3,455,375)
Taxation - Current	19,868	20,350	25,078	10,145	-
- Prior Years	-	-	26,506	-	-
- Deferred	(104,420)	(152,481)	(927,814)	(1,725,701)	(744,706)
PROFIT/ (LOSS) AFTER TAX	137,347	197,693	(972,969)	(4,227,748)	(2,710,669)
Net Cash Inflow / (Outflow) from Operating Activities	2,625,399	1,200,499	(3,437,919)	9,132,412	(852,700)
Net Cash Inflow / (Outflow) from Investing Activities	(1,364,763)	(1,725,827)	(1,299,684)	(7,669,968)	1,279,301
Net Cash Inflow / (Outflow) from Financing Activities	271,801	1,132,052	(2,139,368)	(4,886)	(4,363)
Number of Employees	1,206	1,320	1,802	1,656	1,726

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Mashreq Bank Pakistan Ltd.*		
	2001	2002	2003
ASSETS			
Cash & Balances with Treasury Banks	3,037,250	1,827,383	314,851
Balances with other Banks	162,217	40,593	158,856
Lending to Financial Institutions	580,000	255,000	1,820,925
Investments - Net	393,885	625,868	1,365,880
Advances - Net	2,221,039	1,633,970	1,492,975
Other Assets	903,867	289,616	611,085
Operating Fixed Assets	54,120	54,191	361,013
Deferred Tax Assets	291,511	241,634	3,756
TOTAL ASSETS	7,643,889	4,968,255	6,129,341
LIABILITIES			
Bills Payable	7,046	20,055	77,949
Borrowings from Financial Institution	2,570,755	1,450,000	388,880
Deposits and other Accounts	3,756,379	2,075,175	3,478,173
Sub-ordinated Loans	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	23,043
Other Liabilities	127,655	100,212	314,559
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	6,461,835	3,645,442	4,282,604
NET ASSETS	1,182,054	1,322,813	1,846,737
REPRESENTED BY:			
Share Capital	752,435	745,938	1,475,613
Reserves	-	-	261,717
Un-appropriated Profit	426,599	522,470	88,579
Surplus/Deficit on Revaluation of Assets	3,020	54,405	20,828
TOTAL	1,182,054	1,322,813	1,846,737
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	821,629	504,814	75,856
Mark-Up/ Return/Interest Expenses	725,021	323,351	30,331
Net Mark-Up / Interest Income	96,608	181,463	45,525
Provisions & Bad Debts written off directly	7,163	(49,897)	45,844
Net Mark-Up / Interest Income after Provision	89,445	231,360	(319)
Fees, Commission & Brokerage Income	31,592	5,318	10,053
Dividend Income	51	-	12,742
Income from dealing in Foreign Currencies	47,706	12,647	3,406
Other Income	10,667	35,336	165,706
Total Non - Markup / Interest Income	90,016	53,301	191,907
Administrative Expenses	102,823	110,031	74,269
Other Expenses	3,508	934	502
Total Non-Markup/Interest Expenses	106,331	110,965	74,771
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	73,130	173,696	116,817
Taxation - Current	-	-	6,093
- Prior Years	-	10,575	-
- Deferred	52,563	49,877	-
PROFIT/ (LOSS) AFTER TAX	20,567	113,244	110,724
Net Cash Inflow / (Outflow) from Operating Activities	(545,839)	(1,350,570)	1,177,101
Net Cash Inflow / (Outflow) from Investing Activities	48,589	(182,051)	(1,643,579)
Net Cash Inflow / (Outflow) from Financing Activities	(42,580)	(23,870)	1,715,185
Number of Employees	33	27	133

* Incorporated outside Pakistan upto Dec.2002.After merger of Mashreq Bank and Crescent Investment Bank on 9th July 2003, Mashreq Bank Pakistan Ltd. Was established. Renamed as Crescent Commercial Bank Ltd. w.e.f. 31st March 2004.

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	MCB Bank Ltd.				
	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances with Treasury Banks	21,259,900	17,867,991	24,053,669	23,833,253	23,665,549
Balances with other Banks	3,025,689	2,154,190	1,302,592	5,708,323	1,466,045
Lending to Financial Institutions	15,470,519	33,874,620	10,430,450	10,965,297	9,998,828
Investments - Net	55,432,235	89,609,821	128,276,842	67,194,971	69,481,487
Advances - Net	76,584,120	78,923,737	97,200,179	137,317,773	180,322,753
Other Assets	11,400,906	8,883,163	6,477,064	6,154,370	5,471,697
Operating Fixed Assets	3,659,646	3,825,045	4,582,823	7,999,821	8,182,454
Deferred Tax Assets	220,500	-	-	-	191,967
TOTAL ASSETS	187,053,515	235,138,567	272,323,619	259,173,808	298,780,780
LIABILITIES					
Bills Payable	8,097,178	6,261,957	8,396,320	7,566,684	8,536,674
Borrowings from Financial Institution	8,946,624	21,987,824	32,627,951	7,590,864	27,377,502
Deposits and other Accounts	154,544,451	182,705,716	211,511,393	221,069,158	229,341,890
Sub-ordinated Loans	-	1,600,000	1,599,360	1,598,720	1,598,080
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	8,578,240	9,045,634	6,372,596	6,525,999	8,192,338
Deferred Tax Liabilities	-	1,838,545	707,306	269,499	-
TOTAL LIABILITIES	180,166,493	223,439,676	261,214,926	244,620,924	275,046,484
NET ASSETS	6,887,022	11,698,891	11,108,693	14,552,884	23,734,296
REPRESENTED BY:					
Share Capital	2,423,140	2,665,455	3,065,273	3,371,800	4,265,327
Reserves	2,278,980	3,026,517	4,379,255	5,661,553	9,054,940
Un-appropriated Profit	283,940	621,985	281,636	165,208	4,990,260
Surplus/Deficit on Revaluation of Assets	1,900,962	5,384,934	3,382,529	5,354,323	5,423,769
TOTAL	6,887,022	11,698,891	11,108,693	14,552,884	23,734,296
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	17,033,225	15,385,869	10,369,994	9,083,863	17,756,232
Mark-Up/ Return/Interest Expenses	7,544,897	6,074,682	2,932,693	2,057,640	2,781,468
Net Mark-Up / Interest Income	9,488,328	9,311,187	7,437,301	7,026,223	14,974,764
Provisions & Bad Debts written off directly	2,216,007	721,617	781,081	279,690	1,144,355
Net Mark-Up / Interest Income after Provision	7,272,321	8,589,570	6,656,220	6,746,533	13,830,409
Fees, Commission & Brokerage Income	868,637	907,071	1,042,437	1,992,356	2,448,950
Dividend Income	243,994	297,748	372,821	378,908	480,344
Income from dealing in Foreign Currencies	687,854	503,593	331,694	492,738	531,455
Other Income	400,140	881,746	2,784,859	1,368,986	2,292,920
Total Non - Markup / Interest Income	2,200,625	2,590,158	4,531,811	4,232,988	5,753,669
Administrative Expenses	7,331,623	8,077,395	6,587,369	7,244,200	6,459,490
Other Expenses	40,147	1,313	987,738	191,457	106,101
Total Non-Markup/Interest Expenses	7,371,770	8,078,708	7,575,107	7,435,657	6,565,591
Compensation on delayed Tax Refunds	-	-	-	(513,852)	-
PROFIT/ (LOSS) BEFORE TAXATION	2,101,176	3,101,020	3,612,924	4,057,716	13,018,487
Taxation - Current	957,720	1,531,551	1,212,579	1,555,764	4,611,359
- Prior Years	-	-	-	-	(149,763)
- Deferred	35,280	(169,125)	170,200	70,420	(365,524)
PROFIT/ (LOSS) AFTER TAX	1,108,176	1,738,594	2,230,145	2,431,532	8,922,415
Net Cash Inflow / (Outflow) from Operating Activities	19,219,092	23,016,299	48,867,229	(53,351,095)	(2,444,705)
Net Cash Inflow / (Outflow) from Investing Activities	(11,782,778)	(28,310,699)	(42,582,331)	58,411,710	(1,813,827)
Net Cash Inflow / (Outflow) from Financing Activities	(479,562)	1,064,271	(984,097)	(818,946)	(155,255)
Number of Employees	11,614	10,979	10,235	9,889	12,638

(Contd.)

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	MCB Bank Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & Balances with Treasury Banks	32,465,976	39,683,883	39,631,172	38,774,871	45,407,183
Balances with other Banks	6,577,017	3,807,519	4,043,100	6,009,993	1,478,569
Lending to Financial Institutions	21,081,800	1,051,372	4,100,079	3,000,000	4,401,781
Investments - Net	63,486,316	113,089,261	96,256,874	167,134,465	213,060,882
Advances - Net	198,239,155	218,960,598	262,510,470	253,249,407	254,551,589
Other Assets	11,031,450	17,868,761	19,810,476	23,040,095	27,705,069
Operating Fixed Assets	9,054,156	16,024,123	17,263,733	18,014,896	20,947,540
Deferred Tax Assets	172,373	-	-	-	-
TOTAL ASSETS	342,108,243	410,485,517	443,615,904	509,223,727	567,552,613
LIABILITIES					
Bills Payable	7,089,679	10,479,058	10,551,468	8,201,090	10,265,537
Borrowings from Financial Institution	23,943,476	39,406,831	22,663,840	44,662,088	25,684,593
Deposits and other Accounts	257,461,838	292,098,066	330,274,155	367,604,711	431,371,937
Sub-ordinated Loans	1,597,440	479,232	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	11,171,496	11,722,493	437,137	15,819,082	16,092,319
Deferred Tax Liabilities	-	1,180,162	21,253,250	3,196,743	4,934,018
TOTAL LIABILITIES	301,263,929	355,365,842	385,179,850	439,483,714	488,348,404
NET ASSETS	40,844,314	55,119,675	58,436,054	69,740,013	79,204,209
REPRESENTED BY:					
Share Capital	5,463,276	6,282,768	6,282,768	6,911,045	7,602,150
Reserves	24,662,426	34,000,638	36,768,765	38,385,760	40,162,906
Un-appropriated Profit	5,530,973	5,130,750	9,193,332	15,779,127	21,414,955
Surplus/Deficit on Revaluation of Assets	5,187,639	9,705,519	6,191,189	8,664,081	10,024,198
TOTAL	40,844,314	55,119,675	58,436,054	69,740,013	79,204,209
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	25,778,061	31,786,595	40,043,824	51,616,007	54,821,296
Mark-Up/ Return/Interest Expenses	4,525,359	7,865,533	11,560,740	15,837,322	17,987,767
Net Mark-Up / Interest Income	21,252,702	23,921,062	28,483,084	35,778,685	36,833,529
Provisions & Bad Debts written off directly	1,182,737	3,065,051	4,019,121	7,322,321	3,597,117
Net Mark-Up / Interest Income after Provision	20,069,965	20,856,011	24,463,963	28,456,364	33,236,412
Fees, Commission & Brokerage Income	2,311,235	2,634,610	2,866,729	3,455,948	4,129,540
Dividend Income	811,801	632,300	617,554	459,741	543,906
Income from dealing in Foreign Currencies	692,010	693,408	727,564	341,402	632,346
Gain on sale of securities - net	-	-	-	773,768	411,834
Other Income	1,176,370	2,487,909	1,579,593	612,026	547,680
Total Non - Markup / Interest Income	4,991,416	6,448,227	5,791,440	5,642,885	6,265,306
Administrative Expenses	6,482,592	5,426,116	7,546,878	10,111,330	12,173,942
Other Expenses	78,119	570,087	840,959	832,974	1,074,701
Total Non-Markup/Interest Expenses	6,560,711	5,996,203	8,387,837	10,944,304	13,248,643
PROFIT/ (LOSS) BEFORE TAXATION	18,500,670	21,308,035	21,867,566	23,154,945	26,253,075
Taxation - Current	5,701,443	6,442,356	7,341,257	7,703,305	8,027,433
- Prior Years	593,497	(1,294,473)	(864,824)	(2,232,226)	-
- Deferred	63,332	894,590	16,533	2,188,569	1,352,467
PROFIT/ (LOSS) AFTER TAX	12,142,398	15,265,562	15,374,600	15,495,297	16,873,175
Net Cash Inflow / (Outflow) from Operating Activities	3,541,222	61,899,299	2,031,538	78,148,082	58,701,161
Net Cash Inflow / (Outflow) from Investing Activities	4,755,197	(51,615,842)	8,234,072	(70,369,445)	(48,122,554)
Net Cash Inflow / (Outflow) from Financing Activities	5,616,068	(5,846,704)	(10,313,407)	(6,735,510)	(8,567,547)
Number of Employees	14,930	13,587	13,954	13,192	13,380

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Meezan Bank Ltd.			
	2002	2003	2004	2005
ASSETS				
Cash & Balances with Treasury Banks	659,349	1,042,285	2,623,588	3,956,938
Balances with other Banks	1,058,074	683,596	1,751,083	2,855,823
Lending to Financial Institutions	-	7,397,078	-	-
Investments - Net	855,766	1,211,667	1,429,053	1,606,490
Advances - Net	3,532,188	-	12,339,745	19,740,886
Other Assets	818,081	689,226	1,349,184	2,210,100
Operating Fixed Assets	35,942	78,537	204,737	305,585
Deferred Tax Assets	12,048	-	-	-
TOTAL ASSETS	6,971,448	11,102,389	19,697,390	30,675,822
LIABILITIES				
Bills Payable	46,842	169,062	196,145	260,732
Borrowings from Financial Institution	11,831	988,964	2,862,139	2,981,714
Deposits and other Accounts	5,079,478	7,756,862	13,769,807	22,769,262
Sub-ordinated Loans	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-
Other Liabilities	247,389	429,790	770,631	1,469,258
Deferred Tax Liabilities	-	9,236	286	170,274
TOTAL LIABILITIES	5,385,540	9,353,914	17,599,008	27,651,240
NET ASSETS	1,585,908	1,748,475	2,098,382	3,024,582
REPRESENTED BY:				
Share Capital	1,001,454	1,064,045	1,346,017	2,036,582
Advances against issue of right shares	-	-	192,312	-
Reserves	264,867	560,444	256,578	666,322
Un-appropriated Profit	209,630	12,073	258,325	268,036
Surplus/Deficit on Revaluation of Assets	109,957	111,913	45,150	53,642
TOTAL	1,585,908	1,748,475	2,098,382	3,024,582
OPERATING POSITION				
Profit/ Return Earned	311,183	375,567	534,400	1,459,229
Profit/ Return Expenses	191,673	182,354	250,393	690,418
Net Profit/ Return	119,510	193,213	284,007	768,811
Provisions & Bad Debts written off directly	(60,677)	(15,774)	18,741	38,980
Net Profit/ Return After Provision	180,187	208,987	265,266	729,831
Fees, Commission & Brokerage Income	71,968	53,869	100,739	174,750
Dividend Income	111,302	114,625	108,592	92,569
Income from dealing in Foreign Currencies	5,799	5,215	26,830	77,961
Other Income	98,938	113,601	128,932	276,871
Total Non - Profit / Return Income	288,007	287,310	365,093	622,151
Administrative Expenses	195,045	255,449	409,296	718,384
Other Expenses	2,619	20	185	482
Total Non - Profit / Return Expenses	197,664	255,469	409,481	718,866
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	270,530	240,828	220,878	633,116
Taxation - Current	59,429	5,731	5,470	4,671
- Prior Years	-	-	-	39002
- Deferred	(12,048)	21,284	(8,950)	169,988
PROFIT/ (LOSS) AFTER TAX	223,149	213,813	224,358	419,455
Net Cash Inflow / (Outflow) from Operating Activities	13,754	187,538	3,059,945	2,050,480
Net Cash Inflow / (Outflow) from Investing Activities	1,433,281	(129,093)	(551,020)	(110,636)
Net Cash Inflow / (Outflow) from Financing Activities	89,726	(49,987)	139,865	498,246
Number of Employees	159	238	511	786

(Contd.)

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Meezan Bank Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & Balances with Treasury Banks	5,897,394	5,644,028	5,763,710	8,387,432	12,780,806
Balances with other Banks	4,134,875	3,729,549	1,344,974	5,260,467	9,939,660
Lending to Financial Institutions	3,700,000	8,850,000	18,108,000	34,499,500	10,511,855
Investments - Net	2,877,554	10,535,186	14,286,949	23,290,309	54,966,907
Advances - Net	27,031,016	34,576,339	39,768,481	44,188,066	54,195,163
Other Assets	2,266,522	2,810,494	4,123,441	5,935,413	8,949,759
Operating Fixed Assets	531,262	1,032,963	1,880,515	2,416,375	3,066,100
Deferred Tax Assets	-	-	-	204,172	342,175
TOTAL ASSETS	46,438,623	67,178,559	85,276,070	124,181,734	154,752,425
LIABILITIES					
Bills Payable	563,228	1,192,160	1,057,017	1,249,210	1,767,370
Borrowings from Financial Institution	4,285,212	2,415,606	4,008,496	8,468,425	5,829,296
Deposits and other Accounts	34,449,441	54,582,353	70,233,875	100,333,051	131,070,328
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	1,979,079	2,851,407	3,548,666	4,946,589	5,005,440
Deferred Tax Liabilities	398,304	430,377	453,038	-	-
TOTAL LIABILITIES	41,675,264	61,471,903	79,301,092	114,997,275	143,672,434
NET ASSETS	4,763,359	5,706,656	5,974,978	9,184,459	11,079,991
REPRESENTED BY:					
Share Capital	3,779,897	3,779,897	4,925,961	6,650,048	6,982,550
Advances against issue of right shares	-	-	-	-	-
Reserves	528,085	720,785	845,022	1,050,092	1,380,010
Un-appropriated Profit	448,427	1,219,228	570,114	1,390,395	2,377,563
Surplus/Deficit on Revaluation of Assets	6,950	(13,254)	(366,119)	93,924	339,868
TOTAL	4,763,359	5,706,656	5,974,978	9,184,459	11,079,991
OPERATING POSITION					
Profit/ Return Earned	2,704,280	4,573,752	6,803,213	10,102,060	12,290,549
Profit/ Return Expenses	1,464,173	2,451,968	3,088,334	4,969,916	6,606,474
Net Profit/ Return	1,240,107	2,121,784	3,714,879	5,132,144	5,684,075
Provisions & Bad Debts written off directly	122,878	435,896	717,320	1,519,176	1,496,476
Net Profit/ Return After Provision	1,117,229	1,685,888	2,997,559	3,612,968	4,187,599
Fees, Commission & Brokerage Income	216,216	321,685	431	529,260	615,752
Dividend Income	165,228	104,345	343	189,973	321,898
Income from dealing in Foreign Currencies	201,519	392,319	304,692	752,904	1,381,044
Other Income	107,598	529,544	402,442	125,667	156,336
Total Non - Profit / Return Income	690,561	1,347,893	707,908	1,597,804	2,475,030
Administrative Expenses	1,022,991	1,755,761	2,626,606	3,530,161	4,460,804
Other Expenses	4776	8,832	86,550	(59,112)	74,865
Total Non - Profit / Return Expenses	1,027,767	1,764,593	2,713,156	3,471,049	4,535,669
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	780,023	1,269,188	992,311	1,739,723	2,126,960
Taxation - Current	8,314	271,452	314,790	1,440,374	1,025,135
- Prior Years	(60572)	-	-	-	(332,808)
- Deferred	228,030	34,235	56,334	(726,002)	(214,955)
PROFIT/ (LOSS) AFTER TAX	604,251	963,501	621,187	1,025,351	1,649,588
Net Cash Inflow / (Outflow) from Operating Activities	3,485,231	7,465,000	3,320,190	13,966,350	41,257,569
Net Cash Inflow / (Outflow) from Investing Activities	(1,446,941)	(8,123,692)	(5,585,079)	(9,151,222)	(32,185,002)
Net Cash Inflow / (Outflow) from Financing Activities	1,181,218	-	-	1,724,087	22,720,466
Number of Employees	1,389	2,205	3,170	3,669	4,364

(Contd.)

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Metropolitan Bank Ltd.				
	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances with Treasury Banks	1,897,612	2,541,483	3,294,581	4,648,318	5,150,860
Balances with other Banks	1,400,283	636,649	607,302	2,359,259	1,118,240
Lending to Financial Institutions	1,739,627	2,557,200	3,896,284	4,132,234	5,462,582
Investments – Net	8,264,564	15,013,453	17,958,901	15,559,826	22,803,943
Advances – Net	12,987,653	19,443,953	32,229,583	40,121,548	43,518,716
Other Assets	538,788	871,737	652,327	699,665	1,090,474
Operating Fixed Assets	289,896	316,672	342,898	369,675	418,922
Deferred Tax Assets	-	-	-	-	-
TOTAL ASSETS	27,118,423	41,381,147	58,981,876	67,890,525	79,563,737
LIABILITIES					
Bills Payable	318,172	444,198	939,780	1,203,214	1,046,050
Borrowings from Financial Institution	5,942,838	7,185,417	13,155,136	12,327,265	14,429,178
Deposits and other Accounts	17,902,426	28,514,996	39,338,050	48,595,565	56,712,945
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	817,776	1,272,596	983,666	965,049	1,372,941
Deferred Tax Liabilities	116,711	857,606	757,883	535,636	408,470
TOTAL LIABILITIES	25,097,923	38,274,813	55,174,515	63,626,729	73,969,584
NET ASSETS	2,020,500	3,106,334	3,807,361	4,263,796	5,594,153
REPRESENTED BY:					
Share Capital	800,000	1,000,000	1,000,000	1,200,000	1,560,000
Reserves	964,951	1,062,951	1,698,951	2,321,951	2,254,951
Un-appropriated Profit	79,574	11,243	53,722	46,261	1,278,413
Surplus/Deficit on Revaluation of Assets	175,975	1,032,140	1,054,688	695,584	500,789
TOTAL	2,020,500	3,106,334	3,807,361	4,263,796	5,594,153
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	2,187,456	2,679,543	2,684,887	2,783,812	4,358,556
Mark-Up/ Return/Interest Expenses	1,487,491	1,768,087	1,312,054	1,260,702	2,224,648
Net Mark-Up / Interest Income	699,965	911,456	1,372,833	1,523,110	2,133,908
Provisions & Bad Debts written off directly	26,266	67,799	134,758	84,624	51,841
Net Mark-Up / Interest Income after Provision	673,699	843,657	1,238,075	1,438,486	2,082,067
Fees, Commission & Brokerage Income	167,811	235,171	323,335	372,048	423,428
Dividend Income	1,732	11,472	29,003	5,490	33,231
Income from dealing in Foreign Currencies	260,798	262,869	144,723	279,363	397,201
Other Income	7,633	36,709	153,811	97,765	139,503
Total Non - Markup / Interest Income	437,974	546,221	650,872	754,666	993,363
Administrative Expenses	368,886	512,737	661,960	814,337	970,599
Other Expenses	51	898	3,068	894	6,505
Total Non-Markup/Interest Expenses	368,937	513,635	665,028	815,231	977,104
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	742,736	876,243	1,223,919	1,377,921	2,098,326
Taxation - Current	386,000	445,000	548,000	478,000	647,000
- Prior Years	24,222	-	1,552	-	(140,700)
- Deferred	(2,181)	1,574	(4,112)	84,382	86,121
PROFIT/ (LOSS) AFTER TAX	334,695	429,669	678,479	815,539	1,505,905
Net Cash Inflow / (Outflow) from Operating Activities	6,166,864	5,080,051	3,971,157	1,419,372	6,764,400
Net Cash Inflow / (Outflow) from Investing Activities	(5,338,796)	(5,199,814)	(3,048,277)	1,686,873	(7,508,058)
Net Cash Inflow / (Outflow) from Financing Activities	(1)	-	(199,129)	(551)	(2)
Number of Employees	561	763	901	1,045	1,143

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	mybank Ltd.				
	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances with Treasury Banks	1,435,609	1,321,336	1,251,900	1,683,390	1,410,398
Balances with other Banks	548,829	315,676	362,035	592,397	404,735
Lending to Financial Institutions	1,595,000	3,466,068	1,523,476	1,096,290	1,533,503
Investments – Net	630,086	1,327,752	1,929,251	1,937,287	3,252,736
Advances – Net	3,001,893	3,297,634	5,853,122	7,245,371	9,294,381
Other Assets	511,433	219,113	215,791	247,178	415,447
Operating Fixed Assets	668,467	619,242	576,335	594,746	772,148
Deferred Tax Assets	52,217	28,326	46,821	39,238	135,409
TOTAL ASSETS	8,443,534	10,595,147	11,758,731	13,435,897	17,218,757
LIABILITIES					
Bills Payable	196,131	229,250	314,820	271,358	266,152
Borrowings from Financial Institution	616,699	1,324,962	1,272,059	474,933	1,339,662
Deposits and other Accounts	6,684,700	7,760,833	9,005,641	10,922,515	12,856,615
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	89,511	161,470	97,258	118,320	206,706
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	7,587,041	9,476,515	10,689,778	11,787,126	14,669,135
NET ASSETS	856,493	1,118,632	1,068,953	1,648,771	2,549,622
REPRESENTED BY:					
Share Capital	763,523	1,015,876	1,015,876	1,523,813	2,057,147
Reserves	83,765	84,496	84,496	101,222	156,072
Un-appropriated Profit	9,205	12,131	(8,008)	58,897	278,297
Surplus/Deficit on Revaluation of Assets	-	6,129	(23,411)	(35,161)	58,106
TOTAL	856,493	1,118,632	1,068,953	1,648,771	2,549,622
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	697,878	516,736	508,799	552,144	1,026,000
Mark-Up/ Return/Interest Expenses	409,447	313,712	114,520	140,835	322,570
Net Mark-Up / Interest Income	288,431	203,024	394,279	411,309	703,430
Provisions & Bad Debts written off directly	34,000	50,000	136,610	30,266	202,686
Net Mark-Up / Interest Income after Provision	254,431	153,024	257,669	381,043	500,744
Fees, Commission & Brokerage Income	44,328	97,582	40,808	45,297	68,370
Dividend Income	-	-	9,688	-	62,040
Income from dealing in Foreign Currencies	10,905	19,329	9,105	13,316	15,516
Other Income	10,680	136,340	63,162	39,653	102,903
Total Non - Markup / Interest Income	65,913	253,251	122,763	98,266	248,829
Administrative Expenses	308,890	380,474	372,711	381,231	530,997
Other Expenses	1,411	1,068	1,629	11,209	7,728
Total Non-Markup/Interest Expenses	310,301	381,542	374,340	392,440	538,725
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	10,043	24,733	6,092	86,869	210,848
Taxation - Current	6,500	8,000	10,668	3,238	38,827
- Prior Years	4,000	(6,000)	15,563	-	39
- Deferred	(9,185)	19,076	-	-	(102,268)
PROFIT/ (LOSS) AFTER TAX	8,728	3,657	(20,139)	83,631	274,250
Net Cash Inflow / (Outflow) from Operating Activities	1,140,761	(149,246)	1,320,177	(259,399)	146,856
Net Cash Inflow / (Outflow) from Investing Activities	(470,436)	(706,118)	(669,580)	(60,360)	(1,340,844)
Net Cash Inflow / (Outflow) from Financing Activities	255,585	507,938	-	507,937	533,334
Number of Employees	1,054	1,026	1,014	1,031	978

(Contd.)

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	mybank Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & Balances with Treasury Banks	1,993,815	2,613,835	1,862,545	2,073,321	2,548,881
Balances with other Banks	722,089	280,497	566,725	433,055	715,251
Lending to Financial Institutions	4,780,887	1,567,626	1,748,761	35,000	1,744,912
Investments - Net	2,711,220	11,601,143	10,294,970	10,037,950	9,410,881
Advances - Net	13,486,839	20,791,751	20,940,081	17,428,423	19,645,545
Other Assets	558,642	2,080,341	1,273,162	1,998,770	1,872,152
Operating Fixed Assets	2,036,225	86,261	2,414,783	2,321,845	2,179,707
Deferred Tax Assets	-	1,580,159	701,976	1,162,341	1,362,047
TOTAL ASSETS	26,289,717	40,601,613	39,803,003	35,490,705	39,479,376
LIABILITIES					
Bills Payable	225,322	895,616	273,286	330,759	312,840
Borrowings from Financial Institution	1,624,470	2,796,478	4,600,431	2,550,386	5,035,272
Deposits and other Accounts	19,169,226	30,153,164	28,032,735	26,848,808	29,479,139
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	336,652	814,035	753,483	655,888	506,259
Deferred Tax Liabilities	120,221	-	-	-	-
TOTAL LIABILITIES	21,475,891	34,659,293	33,659,935	30,385,841	35,333,510
NET ASSETS	4,813,826	5,942,320	6,143,068	5,104,864	4,145,866
REPRESENTED BY:					
Share Capital	3,085,721	4,242,866	5,303,582	5,303,582	5,303,582
Reserves	255,941	324,005	324,005	324,005	324,005
Un-appropriated Profit	586,905	496,827	226,143	(1,392,355)	(2,415,503)
Surplus/Deficit on Revaluation of Assets	885,259	878,622	289,338	869,632	933,782
TOTAL	4,813,826	5,942,320	6,143,068	5,104,864	4,145,866
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	1,685,810	2,907,075	3,640,787	3,368,218	2,887,135
Mark-Up/ Return/Interest Expenses	865,668	2,208,225	2,829,578	2,881,902	2,332,207
Net Mark-Up / Interest Income	820,142	698,850	811,209	486,316	554,928
Provisions & Bad Debts written off directly	37,772	651,101	1,583,670	1,933,811	937,435
Net Mark-Up / Interest Income after Provision	782,370	47,749	(772,461)	(1,447,495)	(382,507)
Fees, Commission & Brokerage Income	115,544	140,270	219,358	145,372	157,781
Dividend Income	138,094	151,691	752,595	150,764	54,789
Income from dealing in Foreign Currencies	37,194	67,163	155,751	81,668	96,171
Other Income	161,406	551,436	(185,056)	5,954	100,631
Total Non - Markup / Interest Income	452,238	910,560	942,648	383,758	409,372
Administrative Expenses	587,525	725,724	922,538	1,064,180	1,110,129
Other Expenses	24,023	7,497	8,474	28,595	(5,073)
Total Non-Markup/Interest Expenses	611,548	733,221	931,012	1,092,775	1,105,056
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	623,060	225,088	(760,825)	(2,156,512)	(1,078,191)
Taxation - Current	126,085	88,314	75,259	19,378	32,965
- Prior Years	-	-	-	52,509	139,428
- Deferred	(2,370)	(203,545)	(485,791)	(588,570)	(207,173)
PROFIT/ (LOSS) AFTER TAX	499,345	340,319	(350,293)	(1,639,829)	(1,043,411)
Net Cash Inflow / (Outflow) from Operating Activities	344,793	7,593,248	(1,902,601)	(798,785)	907,389
Net Cash Inflow / (Outflow) from Investing Activities	655,262	(9,261,573)	483,461	846,962	774,276
Net Cash Inflow / (Outflow) from Financing Activities	925,716	771,426	1,060,714	-	-
Number of Employees	969	824	930	930	904

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	National Bank of Pakistan				
	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances with Treasury Banks	79,155,081	55,531,453	59,420,502	94,446,552	71,196,956
Balances with other Banks	30,001,482	35,878,101	24,154,070	49,784,884	31,019,330
Lending to Financial Institutions	18,749,309	21,716,802	29,937,857	10,511,322	16,282,942
Investments - Net	71,759,449	143,524,971	166,195,619	144,735,672	156,985,378
Advances - Net	170,319,096	140,547,374	161,265,760	221,443,963	268,838,779
Other Assets	36,952,148	27,489,021	19,059,031	18,339,514	23,941,056
Operating Fixed Assets	7,199,835	8,115,131	8,939,483	9,202,969	9,454,365
Deferred Tax Assets	952,590	-	-	1,275,949	-
TOTAL ASSETS	415,088,990	432,802,853	468,972,322	549,740,825	577,718,806
LIABILITIES					
Bills Payable	2,245,349	3,365,744	5,496,738	7,214,671	1,741,156
Borrowings from Financial Institution	11,484,963	10,032,135	16,569,673	11,084,790	8,756,847
Deposits and other Accounts	349,617,068	362,865,637	395,492,331	465,571,717	463,426,602
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	46,092	74,051	41,117	17,058	16,629
Other Liabilities	34,185,081	29,682,837	23,192,585	22,916,147	23,496,910
Deferred Tax Liabilities	-	2,846,186	595,864	-	4,462,718
TOTAL LIABILITIES	397,578,553	408,866,590	441,388,308	506,804,383	501,900,862
NET ASSETS	17,510,437	23,936,263	27,584,014	42,936,442	75,817,944
REPRESENTED BY:					
Share Capital	3,730,384	3,730,384	4,103,422	4,924,106	5,908,927
Reserves	7,476,063	7,144,326	8,133,312	11,119,613	12,354,256
Un-appropriated Profit	752,226	3,404,593	5,897,163	9,213,565	19,372,523
Surplus/Deficit on Revaluation of Assets	5,551,764	9,656,960	9,450,117	17,679,158	38,182,238
TOTAL	17,510,437	23,936,263	27,584,014	42,936,442	75,817,944
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	31,290,584	27,126,839	19,452,317	20,947,333	33,692,665
Mark-Up/ Return/Interest Expenses	18,877,247	14,698,507	6,735,579	6,559,398	10,321,768
Net Mark-Up / Interest Income	12,413,337	12,428,332	12,716,738	14,387,935	23,370,897
Provisions & Bad Debts written off directly	2,140,627	2,109,678	2,619,043	1,748,165	2,223,927
Net Mark-Up / Interest Income after Provision	10,272,710	10,318,654	10,097,695	12,639,770	21,146,970
Fees, Commission & Brokerage Income	2,984,428	3,137,007	3,260,863	5,099,195	4,926,604
Dividend Income	610,732	917,020	1,126,742	1,273,863	1,718,478
Income from dealing in Foreign Currencies	794,965	659,247	710,726	1,008,988	1,205,638
Other Income	111,443	495,818	2,149,908	922,670	1,541,631
Total Non - Markup / Interest Income	4,501,568	5,209,092	7,248,239	8,304,716	9,392,351
Administrative Expenses	8,709,895	9,137,779	8,280,878	8,878,801	11,221,789
Other Expenses	348,158	27,008	56,348	40,527	261,504
Total Non-Markup/Interest Expenses	9,058,053	9,164,787	8,337,226	8,919,328	11,483,293
Extra ordinary/unusual Items	2,700,596	318,148	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	3,015,629	6,044,811	9,008,708	12,025,158	19,056,028
Taxation - Current	2,453,275	2,650,000	4,650,000	4,950,000	7,154,002
- Prior Years	622,747	1,000,000	1,439,444	847,958	(1,098,709)
- Deferred	(1,208,922)	141,426	(1,278,839)	(15,729)	291,291
PROFIT/ (LOSS) AFTER TAX	1,148,529	2,253,385	4,198,103	6,242,929	12,709,444
Net Cash Inflow / (Outflow) from Operating Activities	6,799,018	42,661,153	16,206,797	30,892,555	(54,928,862)
Net Cash Inflow / (Outflow) from Investing Activities	1,745,544	(64,735,585)	(24,105,955)	30,040,288	14,290,871
Net Cash Inflow / (Outflow) from Financing Activities	(23,322)	(496,013)	(496,748)	(536,208)	(757,308)
Number of Employees	15,163	12,195	13,272	13,745	15,176

(Contd.)

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	National Bank of Pakistan				
	2006	2007	2008	2009	2010
ASSETS					
Cash & Balances with Treasury Banks	78,625,227	94,873,249	106,503,756	115,827,868	115,442,360
Balances with other Banks	40,641,679	37,472,832	38,344,608	28,405,564	30,389,664
Lending to Financial Institutions	23,012,732	21,464,600	17,128,032	19,587,176	23,025,156
Investments - Net	139,946,995	211,146,038	170,822,491	217,642,822	301,323,804
Advances - Net	316,110,406	340,318,930	412,986,865	475,243,431	477,506,564
Other Assets	27,113,698	30,994,965	44,550,347	59,316,438	53,496,240
Operating Fixed Assets	9,681,974	25,922,979	24,217,655	25,147,192	26,888,226
Deferred Tax Assets	-	-	3,204,572	3,062,271	6,952,666
TOTAL ASSETS	635,132,711	762,193,593	817,758,326	944,232,762	1,035,024,680
LIABILITIES					
Bills Payable	10,605,663	7,061,902	10,219,061	10,621,169	8,006,631
Borrowings from Financial Institution	11,704,079	10,815,176	40,458,926	45,278,138	20,103,591
Deposits and other Accounts	501,872,243	591,907,435	624,939,016	726,464,825	832,151,888
Sub-ordinate Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	13,235	33,554	25,274	42,629	106,704
Other Liabilities	26,596,300	30,940,041	39,656,831	42,269,623	46,160,038
Deferred Tax Liabilities	2,387,073	5,097,831	-	-	-
TOTAL LIABILITIES	553,178,593	645,855,939	715,299,108	824,676,384	906,528,852
NET ASSETS	81,954,118	116,337,654	102,459,218	119,556,378	128,495,828
REPRESENTED BY:					
Share Capital	7,090,712	8,154,319	8,969,751	10,763,702	13,454,628
Reserves	13,879,260	15,772,124	19,941,047	22,681,707	24,450,244
Un-appropriated Profit	32,074,677	45,344,188	52,456,204	61,346,510	65,857,438
Surplus/Deficit on Revaluation of Assets	28,909,469	47,067,023	21,092,216	24,764,459	24,733,518
TOTAL	81,954,118	116,337,654	102,459,218	119,556,378	128,495,828
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	44,100,934	50,569,481	60,942,798	77,947,697	88,472,134
Mark-Up/ Return/Interest Expenses	13,947,218	16,940,011	23,884,768	39,489,649	45,250,476
Net Mark-Up / Interest Income	30,153,716	33,629,470	37,058,030	38,458,048	43,221,658
Provisions & Bad Debts written off directly	2,371,546	4,722,735	10,970,814	11,669,335	9,969,689
Net Mark-Up / Interest Income after Provision	27,782,170	28,906,735	26,087,216	26,788,713	33,251,969
Fees, Commission & Brokerage Income	6,144,628	6,781,683	7,925,370	8,930,391	9,631,579
Dividend Income	2,891,755	3,263,246	2,878,932	1,920,336	1,099,493
Income from dealing in Foreign Currencies	1,333,840	1,042,827	3,969,057	3,028,165	2,211,139
Other Income	1,792,669	2,457,089	1,642,503	5,146,465	4,690,429
Total Non - Markup / Interest Income	12,162,892	13,544,845	16,415,862	19,025,357	17,632,640
Administrative Expenses	13,443,441	14,205,911	18,171,198	22,571,470	26,202,577
Other Expenses	191,044	185,168	1,330,882	942,427	266,913
Total Non-Markup/Interest Expenses	13,634,485	14,391,079	19,502,080	23,513,897	26,469,490
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	26,310,577	28,060,501	23,000,998	22,300,173	24,415,119
Taxation - Current	8,695,598	8,311,500	11,762,650	9,221,513	9,835,048
- Prior Years	530,652	391,497	-	(4,133,282)	(939,256)
- Deferred	61,981	323,731	(4,220,242)	(999,904)	(2,043,887)
PROFIT/ (LOSS) AFTER TAX	17,022,346	19,033,773	15,458,590	18,211,846	17,563,214
Net Cash Inflow / (Outflow) from Operating Activities	10,176,913	78,804,419	2,532,681	45,451,673	93,163,784
Net Cash Inflow / (Outflow) from Investing Activities	8,711,923	(63,304,392)	14,184,626	(41,036,979)	(83,940,833)
Net Cash Inflow / (Outflow) from Financing Activities	(1,482,019)	(2,845,646)	(6,120,972)	(5,841,362)	(8,109,412)
Number of Employees	15,356	14,079	15,204	16,248	16,457

(Contd.)

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	NIB Bank Ltd.			
	2003	2004	2005	2006
ASSETS				
Cash & Balances with Treasury Banks	330,953	974,659	2,085,141	2,928,404
Balances with other Banks	17,334	309,218	1,966,118	1,362,497
Lending to Financial Institutions	347,579	1,812,907	2,270,000	2,600,000
Investments - Net	951,957	766,716	5,129,285	6,558,733
Advances - Net	6,791,963	12,158,088	19,622,929	31,052,169
Other Assets	185,960	406,486	576,691	1,172,363
Operating Fixed Assets	67,283	129,389	368,551	622,216
Deferred Tax Assets	-	-	-	127,158
TOTAL ASSETS	8,693,029	16,557,463	32,018,715	46,423,540
LIABILITIES				
Bills Payable	74,467	98,620	274,325	215,769
Borrowings from Financial Institution	1,975,230	4,159,194	4,547,096	9,164,121
Deposits and other Accounts	3,682,302	10,648,570	21,123,556	30,566,540
Sub-ordinated Loans	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-
Other Liabilities	1,503,049	188,320	1,858,398	2,150,538
Deferred Tax Liabilities	198,531	98,911	2,465	-
TOTAL LIABILITIES	7,433,579	15,193,615	27,805,840	42,096,968
NET ASSETS	1,259,450	1,363,848	4,212,875	4,326,572
REPRESENTED BY:				
Share Capital	1,229,041	1,229,041	3,361,522	3,361,522
Reserves	9,603	34,125	694,623	719,810
Un-appropriated Profit	16,522	114,609	197,626	293,073
Surplus/Deficit on Revaluation of Assets	4,284	(13,927)	(40,896)	(47,833)
TOTAL	1,259,450	1,363,848	4,212,875	4,326,572
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	172,372	803,542	1,716,917	3,473,364
Mark-Up/ Return/Interest Expenses	82,552	412,680	1,118,957	2,452,192
Net Mark-Up / Interest Income	89,820	390,862	597,960	1,021,172
Provisions & Bad Debts written off directly	7,794	73,255	91,288	269,583
Net Mark-Up / Interest Income after Provision	82,026	317,607	506,672	751,589
Fees, Commission & Brokerage Income	4,299	40,418	91,707	179,994
Dividend Income	1,125	16,015	16,668	14,528
Income from dealing in Foreign Currencies	783	25,596	109,145	208,627
Other Income	1,499	29,538	18,639	90,857
Total Non - Markup / Interest Income	7,706	111,567	236,159	494,006
Administrative Expenses	61,987	393,719	711,545	1,221,423
Other Expenses	-	4,122	1,509	2,259
Total Non-Markup/Interest Expenses	61,987	397,841	713,054	1,223,682
Extra ordinary/unusual Items	-	-	2,776	-
PROFIT/ (LOSS) BEFORE TAXATION	27,745	31,333	27,001	21,913
Taxation - Current	8,682	14,031	20,178	33,422
- Prior Years	-	(5,687)	-	-
- Deferred	(1,590)	(99,620)	(96,948)	(129,367)
PROFIT/ (LOSS) AFTER TAX	20,653	122,609	103,771	117,858
Net Cash Inflow / (Outflow) from Operating Activities	(257,338)	(338,482)	4,199,958	2,048,345
Net Cash Inflow / (Outflow) from Investing Activities	(560,678)	1,444,643	(4,204,801)	(1,808,703)
Net Cash Inflow / (Outflow) from Financing Activities	(166,407)	(166,607)	2,772,225	-
Number of Employees	249	403	786	1,632

NDLC-IFIC renamed as NIB w.e.f 28-11-2005

(Contd.)

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	NIB Bank Ltd.			
	2007	2008	2009	2010
ASSETS				
Cash & Balances with Treasury Banks	10,318,722	9,355,104	8,834,275	8,836,449
Balances with other Banks	1,401,796	793,843	3,683,783	2,951,479
Lending to Financial Institutions	4,753,113	12,459,621	5,681,887	6,429,166
Investments - Net	40,439,935	35,176,823	62,432,977	51,789,035
Advances - Net	81,932,379	80,344,193	84,021,406	74,566,015
Other Assets	31,368,490	30,543,877	33,875,619	7,577,937
Operating Fixed Assets	3,925,383	3,702,426	3,114,632	2,718,975
Deferred Tax Assets	2,732,623	6,533,228	6,474,384	9,480,983
TOTAL ASSETS	176,872,441	178,909,115	208,118,963	164,350,039
LIABILITIES				
Bills Payable	2,110,211	1,432,084	1,574,207	1,335,493
Borrowings from Financial Institution	16,669,412	23,651,366	62,523,365	42,361,934
Deposits and other Accounts	116,671,219	104,586,167	93,919,805	99,169,373
Sub-ordinated Loans	-	3,999,200	3,997,600	3,996,000
Liabilities against Assets Subject to Finance Lease	7,176	-	-	-
Other Liabilities	4,961,601	5,541,790	4,575,741	3,824,474
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	140,419,619	139,210,607	166,590,718	150,687,274
NET ASSETS	36,452,822	39,698,508	41,528,245	13,662,765
REPRESENTED BY:				
Share Capital	22,017,968	28,437,271	40,437,271	40,437,271
Reserves	14,745,987	20,326,684	8,464,894	8,464,894
Un-appropriated Profit	(282,604)	(7,757,283)	(7,258,893)	(41,592,479)
Advance against Right Share	-	-	-	6,352,360
Surplus/Deficit on Revaluation of Assets	(28,529)	(1,308,164)	(115,027)	719
TOTAL	36,452,822	39,698,508	41,528,245	13,662,765
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	6,999,888	15,201,691	18,272,363	16,482,080
Mark-Up/ Return/Interest Expenses	4,995,955	10,799,816	12,872,357	13,533,160
Net Mark-Up / Interest Income	2,003,933	4,401,875	5,400,006	2,948,920
Provisions & Bad Debts written off directly	1,494,801	9,657,400	1,195,329	10,050,404
Net Mark-Up / Interest Income after Provision	509,132	(5,255,525)	4,204,677	(7,101,484)
Fees, Commission & Brokerage Income	314,545	678,970	729,953	715,279
Dividend Income	13,723	1,047,259	260,103	177,229
Income from dealing in Foreign Currencies	225,235	436,330	72,162	469,449
Other Income	45,268	259,317	619,615	353,395
Total Non - Markup / Interest Income	598,771	2,421,876	1,681,833	1,715,352
Administrative Expenses	2,141,371	6,433,122	5,345,307	6,955,148
Other Expenses	4,802	1,731,119	(102,868)	280,277
Total Non-Markup/Interest Expenses	2,146,173	8,164,241	5,242,439	7,235,425
Extra ordinary/unusual Items	(327,851)	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(710,419)	(10,997,890)	644,071	(12,621,557)
Taxation - Current	37,925	-	99,771	181,974
- Prior Years	-	-	-	327,748
- Deferred	(258,575)	(3,523,211)	(146,748)	(3,019,165)
PROFIT/ (LOSS) AFTER TAX	(489,769)	(7,474,679)	691,048	(10,112,114)
Net Cash Inflow / (Outflow) from Operating Activities	7,989,545	(21,302,169)	28,507,068	(18,017,973)
Net Cash Inflow / (Outflow) from Investing Activities	(19,130,466)	3,739,024	(26,052,516)	10,937,221
Net Cash Inflow / (Outflow) from Financing Activities	18,570,538	15,991,574	(85,441)	6,350,622
Number of Employees	5,580	6,910	6,385	3,595

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	PICIC Commercial Bank Ltd.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances with Treasury Banks	1,177,420	1,817,427	2,335,290	3,495,792
Balances with other Banks	1,261,531	275,381	487,482	790,783
Lending to Financial Institutions	1,285,896	3,824,143	106,250	6,748,310
Investments - Net	2,686,377	10,306,316	21,736,954	13,196,226
Advances - Net	6,329,594	10,876,336	14,316,832	25,828,363
Other Assets	476,109	628,357	751,289	992,133
Operating Fixed Assets	114,010	254,228	350,795	781,581
Deferred Tax Assets	133,357	-	48,961	171,130
TOTAL ASSETS	13,464,294	27,982,188	40,133,853	52,004,318
LIABILITIES				
Bills Payable	156,994	569,842	556,479	676,356
Borrowings from Financial Institution	2,548,323	2,834,229	4,371,613	3,207,307
Deposits and other Accounts	9,618,599	21,154,925	32,499,771	44,091,795
Sub-ordinated Loans	-	-	-	-
Liabilities against Assets Subject to Finance Lease	6,938	36,270	60,994	73,602
Other Liabilities	184,348	553,046	425,726	429,159
Deferred Tax Liabilities	-	531,923	-	-
TOTAL LIABILITIES	12,515,202	25,680,235	37,914,583	48,478,219
NET ASSETS	949,092	2,301,953	2,219,270	3,526,099
REPRESENTED BY:				
Share Capital	500,000	825,000	1,072,500	1,823,250
Reserves	303,262	489,612	688,144	1,189,910
Un-appropriated Profit	730	8,628	23,133	466,417
Surplus/Deficit on Revaluation of Assets	145,100	978,713	435,493	46,522
TOTAL	949,092	2,301,953	2,219,270	3,526,099
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	1,046,526	1,776,501	1,869,083	2,336,412
Mark-Up/ Return/Interest Expenses	753,658	1,297,191	1,327,542	1,067,647
Net Mark-Up / Interest Income	292,868	479,310	541,541	1,268,765
Provisions & Bad Debts written off directly	(23,290)	(29,787)	119,617	(5,590)
Net Mark-Up / Interest Income after Provision	316,158	509,097	421,924	1,274,355
Fees, Commission & Brokerage Income	70,739	105,791	136,656	136,013
Dividend Income	4,866	65,854	142,491	140,991
Income from dealing in Foreign Currencies	114,610	120,341	95,851	88,023
Other Income	23,982	34,407	592,540	310,632
Total Non - Markup / Interest Income	214,197	326,393	967,538	675,659
Administrative Expenses	234,447	326,151	563,621	822,602
Other Expenses	71	272	770	1027
Total Non-Markup/Interest Expenses	234,518	326,423	564,391	823,629
Amortization of Deferred Cost	-	-	-	-
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	295,837	509,067	825,071	1,126,385
Taxation - Current	73,729	196,145	247,379	226,000
- Prior Years	-	-	-	-
- Deferred	110,548	(6,326)	(43,720)	4,063
PROFIT/ (LOSS) AFTER TAX	111,560	319,248	621,412	896,322
Net Cash Inflow / (Outflow) from Operating Activities	2,783,708	5,644,001	13,383,848	(6,974,261)
Net Cash Inflow / (Outflow) from Investing Activities	(1,440,227)	(6,184,177)	(12,482,122)	7,670,358
Net Cash Inflow / (Outflow) from Financing Activities	(3,640)	(194,033)	(171,762)	767,706
Number of Employees	309	510	701	939

(Contd.)

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	PICIC Commercial Bank Ltd.	
	2005	2006
ASSETS		
Cash & Balances with Treasury Banks	5,173,687	5,583,591
Balances with other Banks	1,561,364	2,170,897
Lending to Financial Institutions	8,706,436	9,285,608
Investments - Net	13,657,530	15,661,143
Advances - Net	33,162,262	34,883,751
Other Assets	1,638,060	1,365,053
Operating Fixed Assets	947,558	933,282
Deferred Tax Assets	281,737	406,542
TOTAL ASSETS	65,128,634	70,289,867
LIABILITIES		
Bills Payable	667,173	749,080
Borrowings from Financial Institution	5,680,230	5,024,405
Deposits and other Accounts	53,468,021	59,467,497
Sub-ordinate Loans	-	-
Liabilities against Assets Subject to Finance Lease	45,510	15,476
Other Liabilities	1,209,650	957,819
Deferred Tax Liabilities	-	-
TOTAL LIABILITIES	61,070,584	66,214,277
NET ASSETS	4,058,050	4,075,590
REPRESENTED BY:		
Share Capital	2,734,875	2,734,875
Reserves	995,393	957,286
Un-appropriated Profit	455,676	778,905
Surplus/Deficit on Revaluation of Assets	(127,894)	(395,476)
TOTAL	4,058,050	4,075,590
OPERATING POSITION		
Mark-Up/ Return/Interest Earned	4,171,890	5,795,979
Mark-Up/ Return/Interest Expenses	2,061,889	3,530,329
Net Mark-Up / Interest Income	2,110,001	2,265,650
Provisions & Bad Debts written off directly	9,786	476,884
Net Mark-Up / Interest Income after Provision	2,100,215	1,788,766
Fees, Commission & Brokerage Income	174,501	206,873
Dividend Income	149,909	131,811
Income from dealing in Foreign Currencies	105,276	142,710
Other Income	528,911	376,071
Total Non - Markup / Interest Income	958,597	857,465
Administrative Expenses	1,147,703	1,350,451
Other Expenses	5489	16565
Total Non-Markup/Interest Expenses	1,153,192	1,367,016
Amortization of Deferred Cost	-	-
Extra ordinary/unusual Items	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,905,620	1,279,215
Taxation - Current	395,000	441,000
- Prior Years	-	-
- Deferred	6,581	(130,626)
PROFIT/ (LOSS) AFTER TAX	1,504,039	968,841
Net Cash Inflow / (Outflow) from Operating Activities	4,072,696	4,125,218
Net Cash Inflow / (Outflow) from Investing Activities	(891,689)	(2,303,468)
Net Cash Inflow / (Outflow) from Financing Activities	(732,531)	(802,313)
Number of Employees	1,530	1,647

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Prime Commercial Bank Ltd.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances with Treasury Banks	1,389,359	1,316,933	1,954,702	2,839,445
Balances with other Banks	766,587	138,557	243,927	1,295,984
Lending to Financial Institutions	790,000	2,754,792	2,621,701	6,946,265
Investments - Net	4,165,457	7,534,278	9,815,807	6,309,844
Advances - Net	6,239,148	9,016,138	13,664,066	21,263,937
Other Assets	700,986	504,504	753,340	865,072
Operating Fixed Assets	211,520	371,951	574,062	815,310
Deferred Tax Assets	262,618	-	-	-
TOTAL ASSETS	14,525,675	21,637,153	29,627,605	40,335,857
LIABILITIES				
Bills Payable	402,051	444,461	546,172	693,354
Borrowings from Financial Institution	2,231,892	4,722,117	5,519,832	5,411,476
Deposits and other Accounts	10,366,688	14,640,410	21,634,361	30,116,733
Sub-ordinated Loans	-	-	-	640,000
Liabilities against Assets Subject to Finance Lease	-	-	-	-
Other Liabilities	97,466	225,452	263,708	486,002
Deferred Tax Liabilities	-	23,447	50,773	40,872
TOTAL LIABILITIES	13,098,097	20,055,887	28,014,846	37,388,437
NET ASSETS	1,427,578	1,581,266	1,612,759	2,947,420
REPRESENTED BY:				
Share Capital	876,818	1,008,341	1,008,341	2,018,697
Reserves	409,931	371,692	527,334	923,930
Un-appropriated Profit	93	26	6	5
Surplus/Deficit on Revaluation of Assets	140,736	201,207	77,078	4,788
TOTAL	1,427,578	1,581,266	1,612,759	2,947,420
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	1,136,900	1,394,770	1,468,633	1,641,402
Mark-Up/ Return/Interest Expenses	693,849	964,555	648,616	655,591
Net Mark-Up / Interest Income	443,051	430,215	820,017	985,811
Provisions & Bad Debts written off directly	88,681	57,397	125,005	80,980
Net Mark-Up / Interest Income after Provision	354,370	372,818	695,012	904,831
Fees, Commission & Brokerage Income	148,370	142,777	192,327	260,731
Dividend Income	327	646	13,875	15,649
Income from dealing in Foreign Currencies	78,158	81,852	70,131	138,184
Other Income	21,903	224,147	184,967	145,535
Total Non - Markup / Interest Income	248,758	449,422	461,300	560,099
Administrative Expenses	361,271	512,415	719,176	942,683
Other Expenses	760	3,931	6,690	(2,648)
Total Non-Markup/Interest Expenses	362,031	516,346	725,866	940,035
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	241,097	305,894	430,446	524,895
Taxation - Current	133,000	147,000	186,000	172,495
- Prior Years	12,337	(104,656)	(25,000)	(37,973)
- Deferred	(56,837)	87,656	(7,110)	44,980
PROFIT/ (LOSS) AFTER TAX	152,597	175,894	276,556	345,393
Net Cash Inflow / (Outflow) from Operating Activities	2,404,748	(127,756)	(43,522)	4,625,393
Net Cash Inflow / (Outflow) from Investing Activities	(1,304,520)	(611,899)	(186,346)	(5,171,875)
Net Cash Inflow / (Outflow) from Financing Activities	(342,899)	54,464	906,428	2,474,302
Number of Employees	455	658	900	1,059

(Contd.)

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Prime Commercial Bank Ltd.	
	2005	2006
ASSETS		
Cash & Balances with Treasury Banks	3,716,479	4,612,129
Balances with other Banks	1,349,181	954,794
Lending to Financial Institutions	7,673,303	853,278
Investments - Net	13,409,547	11,607,334
Advances - Net	25,523,552	32,124,366
Other Assets	1,059,988	1,016,703
Operating Fixed Assets	1,024,908	1,171,629
Deferred Tax Assets	-	-
TOTAL ASSETS	53,756,958	52,340,233
LIABILITIES		
Bills Payable	734,157	619,005
Borrowings from Financial Institution	9,380,774	5,555,960
Deposits and other Accounts	38,876,128	40,691,791
Sub-ordinated Loans	799,840	799,520
Liabilities against Assets Subject to Finance Lease	-	-
Other Liabilities	481,491	868,487
Deferred Tax Liabilities	50,623	88,938
TOTAL LIABILITIES	50,323,013	48,623,701
NET ASSETS	3,433,945	3,716,532
REPRESENTED BY:		
Share Capital	2,321,502	2,739,372
Reserves	720,337	640,364
Un-appropriated Profit	396,215	418,051
Surplus/Deficit on Revaluation of Assets	(4,109)	(81,255)
TOTAL	3,433,945	3,716,532
OPERATING POSITION		
Mark-Up/ Return/Interest Earned	3,088,747	4,536,263
Mark-Up/ Return/Interest Expenses	1,436,401	2,781,811
Net Mark-Up / Interest Income	1,652,346	1,754,452
Provisions & Bad Debts written off directly	187,881	336,279
Net Mark-Up / Interest Income after Provision	1,464,465	1,418,173
Fees, Commission & Brokerage Income	288,351	411,676
Dividend Income	26,539	33,991
Income from dealing in Foreign Currencies	81,215	132,031
Other Income	71,018	121,331
Total Non - Markup / Interest Income	467,123	699,029
Administrative Expenses	1,155,272	1,570,388
Other Expenses	11,019	20,017
Total Non-Markup/Interest Expenses	1,166,291	1,590,405
Extra ordinary/unusual Items	-	-
PROFIT/ (LOSS) BEFORE TAXATION	765,297	526,797
Taxation - Current	239,609	128,000
- Prior Years	15,966	-
- Deferred	14,460	39,109
PROFIT/ (LOSS) AFTER TAX	495,262	359,688
Net Cash Inflow / (Outflow) from Operating Activities	8,124,330	(1,029,936)
Net Cash Inflow / (Outflow) from Investing Activities	(7,454,217)	1,479,205
Net Cash Inflow / (Outflow) from Financing Activities	(95,141)	326,170
Number of Employees	2,045	2,247

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Punjab Provincial Co-operative Bank Ltd.				
	2001*	2002*	2003	2004	2005
ASSETS					
Cash & Balances with Treasury Banks	388,975	1,294,879	969,567	623,474	455,377
Balances with other Banks	1,176,532	810,565	1,212,234	2,298,580	3,719,993
Lending to Financial Institutions	-	-	-	-	-
Investments - Net	376,342	402,451	483,394	547,710	541,760
Advances - Net	2,782,159	3,323,504	3,886,241	5,764,950	6,992,478
Other Assets	68,585	73,982	66,244	138,550	197,581
Operating Fixed Assets	329,994	336,283	326,901	1,273,542	1,278,060
Deferred Tax Assets	-	-	-	-	-
TOTAL ASSETS	5,122,587	6,241,664	6,944,581	10,646,806	13,185,249
LIABILITIES					
Bills Payable	1,983	2,918	14,778	18,748	18,234
Borrowings from Financial Institution	2,988,326	3,871,914	4,527,750	6,924,000	9,528,000
Deposits and other Accounts	1,438,087	1,598,181	1,715,752	2,004,218	1,688,797
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	187,657	196,491	162,385	170,916	142,399
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	4,616,053	5,669,504	6,420,665	9,117,882	11,377,430
NET ASSETS	506,534	572,160	523,916	1,528,924	1,807,819
REPRESENTED BY:					
Share Capital	116,316	128,933	135,507	158,206	418,954
Reserves	313,811	325,750	325,576	325,147	325,697
Un-appropriated Profit	31,281	43,887	(91,700)	(125,685)	(103,114)
Surplus/Deficit on Revaluation of Assets	45,126	73,590	154,533	1,171,256	1,166,282
TOTAL	506,534	572,160	523,916	1,528,924	1,807,819
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	467,973	465,062	485,037	461,282	621,567
Mark-Up/ Return/Interest Expenses	131,855	118,397	249,740	143,780	52,489
Net Mark-Up / Interest Income	336,118	346,665	235,297	317,502	569,078
Provisions & Bad Debts written off directly	41,708	30,051	30,000	30,000	190,770
Net Mark-Up / Interest Income after Provision	294,410	316,614	205,297	287,502	378,308
Fees, Commission & Brokerage Income	547	916	1,213	3,091	5,053
Dividend Income	9,438	9,864	7,121	9,987	9,207
Income from dealing in Foreign Currencies	-	-	-	-	-
Other Income	29,174	20,162	46,766	61,539	68,170
Total Non - Markup / Interest Income	39,159	30,942	55,100	74,617	82,430
Administrative Expenses	296,114	312,717	393,238	392,235	433,921
Other Expenses	-	-	44	1,244	1,366
Total Non-Markup/Interest Expenses	296,114	312,717	393,282	393,479	435,287
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	37,455	34,839	(132,885)	(31,360)	25,451
Taxation - Current	11,000	10,000	2,700	2,625	1,400
- Prior Years	-	233	2	-	-
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAX	26,455	24,606	(135,587)	(33,985)	24,051
Net Cash Inflow / (Outflow) from Operating Activities	(873,247)	522,154	35,606	713,678	994,182
Net Cash Inflow / (Outflow) from Investing Activities	(233,564)	5,227	34,351	4,305	994,017
Net Cash Inflow / (Outflow) from Financing Activities	1,431	12,556	6,400	22,270	259,818
Number of Employees	1,790	1,759	1,750	1,724	1,708

* As on 30th June

(Contd.)

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Punjab Provincial Co-operative Bank Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & Balances with Treasury Banks	409,993	715,017	695,200	601,882	649,913
Balances with other Banks	6,511,008	5,586,775	2,230,225	2,017,990	2,616,765
Lending to Financial Institutions	-	-	-	-	-
Investments - Net	506,876	558,009	508,762	451,012	789,335
Advances - Net	6,798,803	8,009,821	7,539,306	6,733,775	5,817,383
Other Assets	219,225	216,136	148,229	202,010	469,258
Operating Fixed Assets	1,288,477	2,571,139	3,703,756	3,705,253	3,562,044
Deferred Tax Assets	-	-	-	-	-
TOTAL ASSETS	15,734,382	17,656,897	14,825,478	13,711,922	13,904,698
LIABILITIES					
Bills Payable	20,677	39,654	75,186	44,305	17,285
Borrowings from Financial Institution	12,000,000	12,000,000	8,000,000	8,000,000	3,611,110
Deposits and other Accounts	1,657,013	2,007,645	1,929,185	1,837,175	2,552,078
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	123,553	185,623	109,525	134,690	219,451
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	13,801,243	14,232,922	10,113,896	10,016,170	6,399,924
NET ASSETS	1,933,139	3,423,975	4,711,582	3,695,752	7,504,774
REPRESENTED BY:					
Share Capital	425,533	430,351	434,155	434,647	435,437
Reserves	337,269	370,827	402,298	401,727	4,235,213
Un-appropriated Profit	38,939	133,776	221,040	(749,013)	(631,537)
Surplus/Deficit on Revaluation of Assets	1,131,398	2,489,021	3,654,089	3,608,391	3,465,661
TOTAL	1,933,139	3,423,975	4,711,582	3,695,752	7,504,774
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	1,027,536	1,228,805	984,869	1,193,637	716,382
Mark-Up/ Return/Interest Expenses	253,508	547,198	618,581	1,570,956	230,521
Net Mark-Up / Interest Income	774,028	681,607	366,288	(377,319)	485,861
Provisions & Bad Debts written off directly	157,609	375,366	3,551	-	(60,855)
Net Mark-Up / Interest Income after Provision	616,419	306,241	362,737	(377,319)	546,716
Fees, Commission & Brokerage Income	4,467	22,805	32,944	30,223	12,434
Dividend Income	8,177	4,811	6,167	7,386	14,772
Income from dealing in Foreign Currencies	-	-	-	-	-
Other Income	39,610	347,161	316,282	39,785	202,703
Total Non - Markup / Interest Income	52,254	374,777	355,393	77,394	229,909
Administrative Expenses	512,511	550,203	596,293	678,896	405,668
Other Expenses	99	551	251	250	55,855
Total Non-Markup/Interest Expenses	512,610	550,754	596,544	679,146	461,523
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	156,063	130,264	121,586	(979,071)	315,102
Taxation - Current	1,030	481	1,170	-	10,000
- Prior Years	-	-	-	-	8,000
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAX	155,033	129,783	120,416	(979,071)	297,102
Net Cash Inflow / (Outflow) from Operating Activities	2,744,207	(939,551)	(3,725,168)	(321,956)	(924,905)
Net Cash Inflow / (Outflow) from Investing Activities	2,740,460	316,912	346,678	16,483	230,203
Net Cash Inflow / (Outflow) from Financing Activities	5,171	3,430	2,124	(80)	1,437,797
Number of Employees	1,748	2,039	2,043	2,039	1,828

* As on 30th June

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	RBS (Pakistan) Ltd.			
	2007	2008	2009	2010
ASSETS				
Cash & Balances with Treasury Banks	8,785,788	8,578,315	6,456,119	6,216,709
Balances with other Banks	5,364,040	1,528,817	1,803,273	4,986,783
Lending to Financial Institutions	6,982,071	1,783,375	800,000	250,000
Investments - Net	16,444,518	18,983,027	27,357,638	28,164,268
Advances - Net	64,155,431	67,910,051	48,501,829	38,292,651
Other Assets	2,644,424	3,094,379	2,485,886	2,085,660
Operating Fixed Assets	2,778,942	4,723,595	4,445,682	3,572,820
Deferred Tax Assets	380,349	1,490,856	1,587,230	2,911,699
TOTAL ASSETS	107,535,563	108,092,415	93,437,657	86,480,590
LIABILITIES				
Bills Payable	2,084,367	1,731,520	1,230,248	1,749,011
Borrowings from Financial Institution	6,068,028	8,195,773	11,372,358	5,249,771
Deposits and other Accounts	90,288,654	79,102,705	63,635,842	66,134,326
Sub-ordinated Loans	799,200	798,880	798,560	598,880
Liabilities against Assets Subject to Finance Lease	-	-	-	-
Other Liabilities	3,229,519	8,208,833	7,595,887	6,095,023
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	102,469,768	98,037,711	84,632,895	79,827,011
NET ASSETS	5,065,795	10,054,704	8,804,762	6,653,579
REPRESENTED BY:				
Share Capital	13,474,364	13,474,364	17,179,814	17,179,814
Reserves	(6,395,647)	(6,395,647)	(6,395,647)	(6,395,647)
Advance against subscription for right shares	-	3,705,450	-	-
Un-appropriated Profit	(1,989,575)	(2,508,205)	(3,847,658)	(5,840,823)
Surplus/Deficit on Revaluation of Assets	-23,347	1,778,742	1,868,253	1,710,235
TOTAL	5,065,795	10,054,704	8,804,762	6,653,579
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	11,520,860	11,489,886	11,583,400	9,222,943
Mark-Up/ Return/Interest Expenses	5,295,616	5,648,005	6,385,845	5,677,327
Net Mark-Up / Interest Income	6,225,244	5,841,881	5,197,555	3,545,616
Provisions & Bad Debts written off directly	3,725,570	3,589,705	3,944,555	2,249,960
Net Mark-Up / Interest Income after Provision	2,499,674	2,252,176	1,253,000	1,295,656
Fees, Commission & Brokerage Income	1,519,931	1,936,012	1,232,228	808,759
Dividend Income	9,990	1,769	1,742	924
Income from dealing in Foreign Currencies	490,959	649,344	416,042	334,689
Other Income	34,168	1,165,877	1,139,246	542,353
Total Non - Markup / Interest Income	2,055,048	3,753,002	2,789,258	1,686,725
Administrative Expenses	5,771,680	6,498,670	5,796,655	5,977,703
Other Expenses	149,848	65,065	143,876	(57,469)
Total Non-Markup/Interest Expenses	5,921,528	6,563,735	5,940,531	5,920,234
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(1,366,806)	(558,557)	(1,898,273)	(2,937,853)
Taxation - Current	623,505	1,064,870	72,037	111,443
- Prior Years	45,000	88,000	(487,900)	199,337
- Deferred	(470,547)	(1,193,768)	(144,356)	(1,246,153)
PROFIT/ (LOSS) AFTER TAX	(1,564,764)	(517,659)	(1,338,054)	(2,002,480)
Net Cash Inflow / (Outflow) from Operating Activities	(9,175,808)	(4,073,848)	6,840,004	4,183,981
Net Cash Inflow / (Outflow) from Investing Activities	7,155,808	(3,250,503)	(8,382,817)	(1,034,398)
Net Cash Inflow / (Outflow) from Financing Activities	(2,034,896)	3,700,722	(8,126)	(199,680)
Number of Employees	5,903	4,059	3,157	2,889

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Samba Bank Ltd.*			
	2004	2005	2006	2007
ASSETS				
Cash & Balances with Treasury Banks	886,064	770,792	782,781	1,003,611
Balances with other Banks	208,514	179,047	132,037	63,348
Lending to Financial Institutions	531,710	777,604	493,473	8,565,836
Investments - Net	2,593,840	2,160,661	2,153,046	3,947,925
Advances - Net	4,016,547	3,723,663	2,395,018	4,693,113
Other Assets	1,124,358	692,854	552,964	722,911
Operating Fixed Assets	748,721	830,732	846,259	854,292
Deferred Tax Assets	483,262	483,060	747,876	804,266
TOTAL ASSETS	10,593,016	9,618,413	8,103,454	20,655,302
LIABILITIES				
Bills Payable	168,302	56,905	50,626	1,056,878
Borrowings from Financial Institution	1,946,465	1,258,931	442,469	182,611
Deposits and other Accounts	5,092,863	5,984,646	5,577,641	12,644,938
Sub-ordinated Loans	-	-	-	-
Liabilities against Assets Subject to Finance Lease	39,096	14,847	7,231	3,403
Other Liabilities	1,003,622	670,804	521,908	565,314
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	8,250,348	7,986,133	6,599,875	14,453,144
NET ASSETS	2,342,668	1,632,280	1,503,579	6,202,158
REPRESENTED BY:				
Share Capital	2,215,613	2,215,613	2,769,517	8,769,517
Advance against Equity	-	-	-	-
Reserves	136,426	136,426	43,080	43,080
Un-appropriated Profit	1,311	(740,829)	(1,256,269)	(2,593,956)
Surplus/Deficit on Revaluation of Assets	(10,682)	21,070	(52,749)	(16,483)
TOTAL	2,342,668	1,632,280	1,503,579	6,202,158
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	233,517	468,900	483,218	1,182,921
Mark-Up/ Return/Interest Expenses	136,075	402,958	551,936	837,869
Net Mark-Up / Interest Income	97,442	65,942	(68,718)	345,052
Provisions & Bad Debts written off directly	74,270	395,299	135,222	924,777
Net Mark-Up / Interest Income after Provision	23,172	(329,357)	(203,940)	(579,725)
Fees, Commission & Brokerage Income	35,660	73,939	15,687	23,807
Dividend Income	30,482	20,990	25,376	31,270
Income from dealing in Foreign Currencies	9,023	1,759	5,556	(8,596)
Other Income	40,721	20,515	37,666	81,951
Total Non - Markup / Interest Income	115,886	117,203	84,285	128,432
Administrative Expenses	221,841	492,659	647,114	891,889
Other Expenses	985	17,773	81,576	29,497
Total Non-Markup/Interest Expenses	222,826	510,432	728,690	921,386
Extra ordinary/unusual Items	-	17,215	21,151	-
PROFIT/ (LOSS) BEFORE TAXATION	(83,768)	(739,801)	(869,496)	(1,372,679)
Taxation - Current	3,500	4,500	5,000	10,050
- Prior Years	-	-	(5,710)	-
- Deferred	-	-	(260,000)	(59,837)
PROFIT/ (LOSS) AFTER TAX	(87,268)	(744,301)	(608,786)	(1,322,892)
Net Cash Inflow / (Outflow) from Operating Activities	1,004,242	(250,328)	(333,326)	(3,988,879)
Net Cash Inflow / (Outflow) from Investing Activities	(1,673,080)	134,570	(247,105)	(1,803,824)
Net Cash Inflow / (Outflow) from Financing Activities	614,709	(28,981)	545,410	5,944,844
Number of Employees	334	495	709	1,224

* Crescent Commercial Bank Ltd was renamed as Samba Bank Ltd. w.e.f 20th October,2008

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Samba Bank Ltd.*		
	2008	2009	2010
ASSETS			
Cash & Balances with Treasury Banks	774,575	961,280	1,250,011
Balances with other Banks	331,201	707,912	1,195,948
Lending to Financial Institutions	2,313,308	3,123,377	1,389,003
Investments - Net	3,829,354	5,807,829	11,090,905
Advances - Net	6,163,008	9,723,411	12,137,786
Other Assets	837,928	748,140	844,591
Operating Fixed Assets	1,157,689	1,112,169	1,001,413
Deferred Tax Assets	1,080,273	1,550,008	1,601,463
TOTAL ASSETS	16,487,336	23,734,126	30,511,120
LIABILITIES			
Bills Payable	55,349	78,127	115,759
Borrowings from Financial Institution	437,949	3,141,284	6,534,994
Deposits and other Accounts	9,859,537	12,520,633	14,871,806
Sub-ordinated Loans	-	-	-
Liabilities against Assets Subject to Finance Lease	420	279	279
Other Liabilities	671,927	918,143	1,062,604
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	11,025,182	16,658,466	22,585,442
NET ASSETS	5,462,154	7,075,660	7,925,678
REPRESENTED BY:			
Share Capital	8,769,517	8,769,517	14,334,734
Advance against Equity	-	2,189,440	-
Reserves	43,080	43,080	43,080
Un-appropriated Profit	(3,336,267)	(3,929,320)	(6,441,559)
Surplus/Deficit on Revaluation of Assets	(14,176)	2,943	(10,577)
TOTAL	5,462,154	7,075,660	7,925,678
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	1,758,004	1,878,626	2,384,653
Mark-Up/ Return/Interest Expenses	1,071,307	1,208,857	1,350,320
Net Mark-Up / Interest Income	686,697	669,769	1,034,333
Provisions & Bad Debts written off directly	312,528	239,511	17,599
Net Mark-Up / Interest Income after Provision	374,169	430,258	1,016,734
Fees, Commission & Brokerage Income	51,938	40,781	73,829
Dividend Income	12,005	873	22,492
Income from dealing in Foreign Currencies	8,992	22,876	58,960
Other Income	52,494	27,694	165,962
Total Non - Markup / Interest Income	125,429	92,224	321,243
Administrative Expenses	1,461,077	1,415,235	1,456,873
Other Expenses	49,962	175,671	11,400
Total Non-Markup/Interest Expenses	1,511,039	1,590,906	1,468,273
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(1,011,441)	(1,068,424)	(130,296)
Taxation - Current	-	-	27,056
- Prior Years	-	-	11,418
- Deferred	(269,130)	(475,371)	(49,176)
PROFIT/ (LOSS) AFTER TAX	(742,311)	(593,053)	(119,594)
Net Cash Inflow / (Outflow) from Operating Activities	(2,064,838)	2,830,171	5,087,251
Net Cash Inflow / (Outflow) from Investing Activities	2,107,531	(4,456,195)	(5,293,616)
Net Cash Inflow / (Outflow) from Financing Activities	(3,876)	2,189,440	983,132
Number of Employees	1,026	787	810

* Crescent Commercial Bank Ltd was renamed as Samba Bank Ltd. w.e.f 20th October,2008

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Silk Bank Ltd.				
	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances with Treasury Banks	400,038	982,041	2,578,496	3,771,740	2,525,340
Balances with other Banks	765,347	341,203	1,201,940	595,409	923,044
Lending to Financial Institutions	1,692,000	1,045,000	754,485	248,618	8,831,063
Investments - Net	1,094,820	6,278,484	9,369,478	9,706,575	12,464,577
Advances - Net	3,784,533	7,772,768	18,535,864	25,487,172	19,513,727
Other Assets	863,124	874,027	747,573	1,056,452	1,037,955
Operating Fixed Assets	171,857	405,467	1,038,930	1,141,066	1,541,536
Deferred Tax Assets	741,183	1,131,379	915,461	829,879	911,307
TOTAL ASSETS	9,512,902	18,830,369	35,142,227	42,836,911	47,748,549
LIABILITIES					
Bills Payable	34,118	155,020	343,705	377,751	199,143
Borrowings from Financial Institution	3,982,852	5,859,651	8,216,983	6,462,494	5,481,288
Deposits and other Accounts	4,815,547	12,340,610	24,578,053	33,271,211	37,136,042
Sub-ordinated Loans	-	-	650,000	650,000	650,000
Liabilities against Assets Subject to Finance Lease	8,649	4,341	1,541	1,054	569
Other Liabilities	155,662	252,973	241,905	341,881	474,905
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	8,996,828	18,612,595	34,032,187	41,104,391	43,941,947
NET ASSETS	516,074	217,774	1,110,040	1,732,520	3,806,602
REPRESENTED BY:					
Share Capital	1,416,667	1,500,000	2,250,000	2,250,000	3,847,500
Reserves	74,262	114,705	140,381	205,633	218,556
Un-appropriated Profit	(973,216)	(1,598,362)	(1,245,658)	(983,026)	(860,072)
Surplus/Deficit on Revaluation of Assets	(1,639)	201,431	(34,683)	259,913	600,618
TOTAL	516,074	217,774	1,110,040	1,732,520	3,806,602
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	588,111	724,846	1,304,732	1,857,400	2,632,485
Mark-Up/ Return/Interest Expenses	540,048	531,706	872,292	1,146,840	1,849,189
Net Mark-Up / Interest Income	48,063	193,140	432,440	710,560	783,296
Provisions & Bad Debts written off directly	274,149	(306,796)	(272,076)	53,829	485,292
Net Mark-Up / Interest Income after Provision	(226,086)	499,936	704,516	656,731	298,004
Fees, Commission & Brokerage Income	40,632	105,354	207,925	317,196	240,648
Dividend Income	0,000	5,030	19,752	9,322	41,347
Income from dealing in Foreign Currencies	(58,564)	34,790	33,192	53,108	68,518
Other Income	(119,060)	435,858	451,921	13,987	309,751
Total Non - Markup / Interest Income	(136,992)	581,032	712,790	393,613	660,264
Administrative Expenses	194,644	261,542	413,823	520,454	732,803
Other Expenses	191,395	(72,300)	(25,534)	(17,093)	29,895
Total Non-Markup/Interest Expenses	386,039	189,242	388,289	503,361	762,698
Amortization of Deferred Cost	33,333	50,000	50,000	50,000	50,000
Extra ordinary/unusual Items	-	-	-	-	5,100
PROFIT/ (LOSS) BEFORE TAXATION	(782,450)	841,726	979,017	496,983	140,470
Taxation - Current	3,592	7,000	120,623	127,997	156,100
- Prior Years	37,040	9,934	50,902	-	-
- Deferred	(640,953)	170,860	429,112	42,724	(80,243)
PROFIT/ (LOSS) AFTER TAX	(182,129)	653,932	378,380	326,262	64,613
Net Cash Inflow / (Outflow) from Operating Activities	831,902	4,563,630	4,726,850	558,749	3,683,990
Net Cash Inflow / (Outflow) from Investing Activities	283,957	(4,834,819)	(4,081,328)	(301,340)	(3,089,636)
Net Cash Inflow / (Outflow) from Financing Activities	719,613	(8,509)	1,396,670	(696)	1,596,881
Number of Employees	416	476	634	704	981

* Saudi Pak Commercial Bank Ltd. has changed its name to Silk Bank Ltd effective from June 01, 2009.

(Contd.)

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Silk Bank Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & Balances with Treasury Banks	3,994,136	3,223,780	3,070,067	3,120,880	3,414,524
Balances with other Banks	613,678	128,991	190,197	151,068	89,355
Lending to Financial Institutions	4,747,567	839,959	1,376,651	1,067,708	1,050,754
Investments - Net	15,828,682	17,859,169	12,012,233	20,179,329	12,964,526
Advances - Net	29,021,974	25,874,972	31,087,373	32,097,490	44,354,406
Other Assets	1,657,318	1,598,131	2,292,358	4,351,022	4,093,084
Operating Fixed Assets	2,322,371	2,367,883	3,002,450	3,720,695	2,443,805
Deferred Tax Assets	1,015,123	1,767,715	2,613,939	3,976,149	4,192,954
TOTAL ASSETS	59,200,849	53,660,600	55,645,268	68,664,341	72,603,408
LIABILITIES					
Bills Payable	408,342	570,756	431,537	637,602	836,931
Borrowings from Financial Institution	4,236,775	6,880,449	8,738,616	15,088,332	9,871,141
Deposits and other Accounts	49,015,090	42,373,710	41,056,630	49,610,034	55,706,188
Sub-ordinated Loans	650,000	650,000	-	-	-
Liabilities against Assets Subject to Finance Lease	63,030	80,155	39,731	10,476	-
Other Liabilities	829,573	925,091	987,394	1,554,808	1,355,201
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	55,202,810	51,480,161	51,253,908	66,901,252	67,769,461
NET ASSETS	3,998,039	2,180,439	4,391,360	1,763,089	4,833,947
REPRESENTED BY:					
Share Capital	3,847,500	5,001,750	9,003,150	9,003,150	13,431,374
Reserves	218,556	218,556	218,556	224,649	-
Un-appropriated Profit	(1,080,726)	(4,119,537)	(6,131,709)	(9,030,894)	(8,614,289)
Surplus/Deficit on Revaluation of Assets	1,012,709	1,079,670	1,301,363	1,566,184	16,862
TOTAL	3,998,039	2,180,439	4,391,360	1,763,089	4,833,947
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	3,712,420	4,799,853	4,588,299	5,913,317	6,775,565
Mark-Up/ Return/Interest Expenses	3,260,952	4,440,116	4,218,901	5,855,517	5,926,528
Net Mark-Up / Interest Income	451,468	359,737	369,398	57,800	849,037
Provisions & Bad Debts written off directly	408,095	3,132,444	1,642,093	2,309,355	228,114
Net Mark-Up / Interest Income after Provision	43,373	(2,772,707)	(1,272,695)	(2,251,555)	620,923
Fees, Commission & Brokerage Income	305,464	369,468	188,596	327,949	322,162
Dividend Income	59,851	44,465	27,173	27,921	29,316
Income from dealing in Foreign Currencies	56,907	64,312	53,343	113,733	130,944
Other Income	283,780	298,580	115,398	192,584	702,382
Total Non - Markup / Interest Income	706,002	776,825	384,510	662,187	1,184,804
Administrative Expenses	1,262,448	1,270,317	1,935,732	2,747,856	3,153,601
Other Expenses	(120,772)	54,066	10,338	(84,765)	(112,328)
Total Non-Markup/Interest Expenses	1,141,676	1,324,383	1,946,070	2,663,091	3,041,273
Amortization of Deferred Cost	16,667	-	-	-	-
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(408,968)	(3,320,265)	(2,834,255)	(4,252,459)	(1,235,546)
Taxation - Current	-	35,382	16,462	8,414	85,608
- Prior Years	-	439,351	-	34,616	-
- Deferred	(105,282)	(754,091)	(836,449)	(1,392,584)	(190,000)
PROFIT/ (LOSS) AFTER TAX	(303,686)	(3,040,907)	(2,014,268)	(2,902,905)	(1,131,154)
Net Cash Inflow / (Outflow) from Operating Activities	3,433,194	(2,009,657)	(7,156,950)	6,510,410	(10,011,424)
Net Cash Inflow / (Outflow) from Investing Activities	(3,475,697)	(2,314,360)	5,063,650	(7,016,247)	5,824,599
Net Cash Inflow / (Outflow) from Financing Activities	(569)	1,111,473	3,301,944	(33,630)	4,238,756
Number of Employees	1,426	1,253	1,721	1,959	2,179

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	SME Bank Ltd.					
	2005	2006	2007	2008	2009	2010
ASSETS						
Cash & Balances with Treasury Banks	188,460	311,954	286,705	200,112	213,778	227,980
Balances with other Banks	112,047	125,704	52,980	49,751	57,296	9,091
Lending to Financial Institutions	-	292,454	258,944	100,000	33,445	-
Investments - Net	4,807,743	5,584,582	3,058,130	2,545,053	2,939,132	2,892,131
Advances - Net	1,184,844	1,731,271	2,118,347	2,526,322	2,500,916	2,510,780
Other Assets	967,207	974,735	216,176	208,629	446,244	256,519
Operating Fixed Assets	160,438	156,384	144,589	124,546	108,418	109,854
Deferred Tax Assets	439,338	447,794	447,887	2,597	-	-
TOTAL ASSETS	7,860,077	9,624,878	6,583,758	5,757,010	6,299,229	6,006,355
LIABILITIES						
Bills Payable	6,271	18,090	40,441	37,686	54,542	40,505
Borrowings from Financial Institution	1,530,000	2,600,000	1,400,000	1,518,100	1,371,750	1,360,622
Deposits and other Accounts	1,022,702	1,666,360	1,879,587	1,892,018	2,203,152	2,225,822
Sub-ordinated Loans	2,500,000	2,430,000	-	-	-	-
Liabilities against Assets Subject to Finance Lease	21,684	19,697	25,371	19,442	12,087	22,215
Other Liabilities	617,097	602,819	429,752	335,275	436,957	364,300
Deferred Tax Liabilities	-	-	-	-	-	-
TOTAL LIABILITIES	5,697,754	7,336,966	3,775,151	3,802,521	4,078,488	4,013,464
NET ASSETS	2,162,323	2,287,912	2,808,607	1,954,489	2,220,741	1,992,891
REPRESENTED BY:						
Share Capital	1,500,000	2,000,000	2,392,507	2,392,507	2,392,507	2,392,507
Reserves	146,638	177,275	199,356	199,356	206,526	206,526
Un-appropriated Profit	586,546	209,096	297,418	(235,530)	(206,848)	(454,710)
Surplus/Deficit on Revaluation of Assets	(70,861)	(98,459)	(80,674)	(401,844)	(171,444)	(151,432)
TOTAL	2,162,323	2,287,912	2,808,607	1,954,489	2,220,741	1,992,891
OPERATING POSITION						
Mark-Up/ Return/Interest Earned	844,666	960,293	875,560	774,797	773,936	621,096
Mark-Up/ Return/Interest Expenses	337,437	454,062	379,956	385,379	448,106	361,895
Net Mark-Up / Interest Income	507,229	506,231	495,604	389,418	325,830	259,201
Provisions & Bad Debts written off directly	(306,173)	(232,669)	(137,525)	11,368	(4,764)	125,333
Net Mark-Up / Interest Income after Provision	813,402	738,900	633,129	378,050	330,594	133,868
Fees, Commission & Brokerage Income	690	2,591	3,608	5,667	11,094	13,505
Dividend Income	341	1,173	1,013	42,177	3,813	3,089
Income from dealing in Foreign Currencies	-	-	-	(376)	-	-
Other Income	26,558	23,046	35,717	11,179	5,491	44,865
Total Non - Markup / Interest Income	27,589	26,810	40,338	58,647	20,398	61,459
Administrative Expenses	507,715	553,867	526,464	570,101	1,189,203	535,350
Other Expenses	(35,836)	(19,842)	(5,091)	(1,410)	(10,469)	4,267
Total Non-Markup/Interest Expenses	471,879	534,025	521,373	568,691	1,178,734	539,617
Extra ordinary/unusual Items (Income)	-	-	-	-	(870,140)	(54,630)
PROFIT/ (LOSS) BEFORE TAXATION	369,112	231,685	152,094	(131,994)	42,398	(289,660)
Taxation - Current	144,817	72,034	50,863	-	3,949	7,713
- Prior Years	23,886	-	-	-	-	(49,511)
- Deferred	(5,800)	6,464	(9,172)	400,954	2,597	-
PROFIT/ (LOSS) AFTER TAX	206,209	153,187	110,403	(532,948)	35,852	(247,862)
Net Cash Inflow / (Outflow) from Operating Activities	1,719,251	1,231,251	(780,948)	(220,560)	(550,566)	(112,106)
Net Cash Inflow / (Outflow) from Investing Activities	(724,333)	(813,295)	2,528,458	235,410	(180,629)	68,354
Net Cash Inflow / (Outflow) from Financing Activities	(1,121,142)	(80,805)	(2,045,483)	(4,672)	652,406	9,749
Number of Employees	644	667	637	662	566	464

SME declared as a specialized Bank w.e.f Sep 2004

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Soneri Bank Ltd.				
	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances with Treasury Banks	1,537,466	2,152,332	2,821,394	3,627,569	4,352,608
Balances with other Banks	1,065,536	864,222	1,057,546	2,793,190	2,453,628
Lending to Financial Institutions	1,674,775	2,608,750	2,705,000	3,585,421	4,845,574
Investments - Net	4,942,340	9,844,437	11,912,517	13,982,828	16,390,624
Advances - Net	10,198,907	11,377,581	17,348,525	24,375,905	32,052,544
Other Assets	642,887	676,562	477,187	671,372	1,484,598
Operating Fixed Assets	327,734	474,025	643,960	815,614	1,765,504
Deferred Tax Assets	144,727	-	-	-	-
TOTAL ASSETS	20,534,372	27,997,909	36,966,129	49,851,899	63,345,080
LIABILITIES					
Bills Payable	240,782	432,215	808,858	893,762	863,930
Borrowings from Financial Institution	2,195,871	3,429,788	4,998,149	7,957,364	8,242,959
Deposits and other Accounts	16,053,886	20,544,711	27,868,418	37,383,756	47,605,508
Sub-ordinated Loans	-	-	-	-	1,199,760
Liabilities against Assets Subject to Finance Lease	26,672	12,671	3,301	-	-
Other Liabilities	467,810	1,006,763	582,112	530,952	803,610
Deferred Tax Liabilities	-	278,696	101,445	42,757	239,654
TOTAL LIABILITIES	18,985,021	25,704,844	34,362,283	46,808,591	58,955,421
NET ASSETS	1,549,351	2,293,065	2,603,846	3,043,308	4,389,659
REPRESENTED BY:					
Share Capital	782,719	1,017,535	1,017,535	1,271,919	1,653,495
Reserves	757,818	768,077	1,210,203	1,592,071	1,394,542
Un-appropriated Profit	2,510	6,057	2,643	14,771	753,877
Surplus/Deficit on Revaluation of Assets	6,304	501,396	373,465	164,547	587,745
TOTAL	1,549,351	2,293,065	2,603,846	3,043,308	4,389,659
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	1,893,168	2,137,244	1,713,971	1,947,657	3,680,956
Mark-Up/ Return/Interest Expenses	1,454,885	1,512,443	789,645	752,276	2,013,862
Net Mark-Up / Interest Income	438,283	624,801	924,326	1,195,381	1,667,094
Provisions & Bad Debts written off directly	58,767	43,477	72,840	(15,054)	75,968
Net Mark-Up / Interest Income after Provision	379,516	581,324	851,486	1,210,435	1,591,126
Fees, Commission & Brokerage Income	111,261	133,164	153,964	177,247	218,350
Dividend Income	-	-	2,922	17,405	36,079
Income from dealing in Foreign Currencies	347,816	183,792	121,560	121,834	113,670
Other Income	76,906	175,160	184,734	163,216	242,675
Total Non - Markup / Interest Income	535,983	492,116	463,180	479,702	610,774
Administrative Expenses	361,912	440,473	499,924	642,231	792,194
Other Expenses	2,353	11,791	1,230	1,340	9,674
Total Non-Markup/Interest Expenses	364,265	452,264	501,154	643,571	801,868
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	551,234	621,176	813,512	1,046,566	1,400,032
Taxation - Current	315,000	315,000	396,000	365,000	495,000
- Prior Years	(8,270)	(29,291)	4,854	(116,959)	(55,900)
- Deferred	(25,908)	(14,908)	(26,054)	150,145	40,699
PROFIT/ (LOSS) AFTER TAX	270,412	350,375	438,712	648,380	920,233
Net Cash Inflow / (Outflow) from Operating Activities	2,443,451	4,600,918	3,554,770	5,270,633	2,040,645
Net Cash Inflow / (Outflow) from Investing Activities	(1,801,460)	(4,170,330)	(2,580,467)	(2,725,345)	(2,854,928)
Net Cash Inflow / (Outflow) from Financing Activities	1,845	(17,036)	(111,917)	(3,469)	1,199,760
Number of Employees	663	779	882	937	1,257

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Soneri Bank Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & Balances with Treasury Banks	5,551,302	5,861,205	5,646,755	6,471,173	7,247,711
Balances with other Banks	6,603,003	4,349,673	3,908,859	1,497,193	1,400,451
Lending to Financial Institutions	3,193,405	3,175,009	3,990,269	2,755,377	2,531,900
Investments - Net	16,724,253	19,181,562	14,053,177	29,537,179	34,985,663
Advances - Net	35,412,248	40,154,449	47,575,364	48,727,103	54,675,721
Other Assets	1,315,578	1,981,207	2,550,130	2,879,927	3,410,654
Operating Fixed Assets	1,929,885	2,150,955	3,126,857	3,333,891	3,468,923
Deferred Tax Assets	-	-	125,843	108,429	384,655
TOTAL ASSETS	70,729,674	76,854,060	80,977,254	95,310,272	108,105,678
LIABILITIES					
Bills Payable	957,576	1,640,514	1,254,496	1,763,401	1,857,810
Borrowings from Financial Institution	8,916,437	5,865,471	8,441,454	9,385,522	12,370,528
Deposits and other Accounts	53,000,647	60,150,128	61,634,491	73,548,226	82,016,811
Sub-ordinated Loans	1,199,280	1,198,800	1,198,320	1,197,840	1,197,360
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	705,133	963,270	1,335,446	1,612,082	1,745,496
Deferred Tax Liabilities	338,698	425,398	-	-	-
TOTAL LIABILITIES	65,117,771	70,243,581	73,864,207	87,507,071	99,188,005
NET ASSETS	5,611,903	6,610,479	7,113,047	7,803,201	8,917,673
REPRESENTED BY:					
Share Capital	3,116,835	4,114,222	4,114,222	5,019,351	6,023,221
Reserves	1,676,602	1,876,669	2,016,877	2,003,948	2,029,036
Un-appropriated Profit	400,853	238,775	834,650	158,278	329,103
Surplus/Deficit on Revaluation of Assets	417,613	380,813	147,298	621,624	536,313
TOTAL	5,611,903	6,610,479	7,113,047	7,803,201	8,917,673
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	5,536,098	6,271,636	7,822,941	9,337,284	10,250,494
Mark-Up/ Return/Interest Expenses	3,768,323	4,334,355	4,878,347	6,602,779	7,203,842
Net Mark-Up / Interest Income	1,767,775	1,937,281	2,944,594	2,734,505	3,046,652
Provisions & Bad Debts written off directly	36,745	234,815	1,265,942	1,633,343	1,465,207
Net Mark-Up / Interest Income after Provision	1,731,030	1,702,466	1,678,652	1,101,162	1,581,445
Fees, Commission & Brokerage Income	242,825	288,205	358,685	291,820	367,766
Dividend Income	31,025	32,613	268,016	130,639	149,128
Income from dealing in Foreign Currencies	149,194	184,181	279,284	381,502	235,253
Other Income	331,833	562,665	320,221	364,232	476,284
Total Non - Markup / Interest Income	754,877	1,067,664	1,226,206	1,168,193	1,228,431
Administrative Expenses	1,028,824	1,278,974	1,673,590	2,113,660	2,623,991
Other Expenses	8,182	14,471	278,035	(34,718)	45,438
Total Non-Markup/Interest Expenses	1,037,006	1,293,445	1,951,625	2,078,942	2,669,429
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,448,901	1,476,685	953,233	190,413	140,447
Taxation - Current	448,000	403,000	697,000	321,000	325,000
- Prior Years	(83,544)	(9,684)	(437)	-	-
- Deferred	99,147	83,035	(444,371)	(275,942)	(309,993)
PROFIT/ (LOSS) AFTER TAX	985,298	1,000,334	701,041	145,355	125,440
Net Cash Inflow / (Outflow) from Operating Activities	5,767,553	892,813	(4,500,148)	13,892,687	5,497,142
Net Cash Inflow / (Outflow) from Investing Activities	(791,040)	(2,835,760)	3,845,364	(15,479,455)	(5,820,736)
Net Cash Inflow / (Outflow) from Financing Activities	371,556	(480)	(480)	(480)	1,003,390
Number of Employees	1,430	1,581	1,841	2,097	2,559

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Standard Chartered Bank (Pakistan) Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & Balances with Treasury Banks	22,797,606	26,295,860	22,741,035	21,521,550	24,087,842
Balances with other Banks	3,544,796	1,628,280	1,261,582	2,238,182	821,931
Lending to Financial Institutions	3,873,224	15,225,935	31,466,898	20,568,064	30,421,885
Investments - Net	34,629,051	40,696,466	29,586,663	83,784,536	72,637,401
Advances - Net	129,004,118	119,537,015	125,601,465	124,446,724	139,269,413
Other Assets	45,996,149	45,226,502	46,774,530	22,133,748	18,008,022
Operating Fixed Assets	3,369,016	3,734,139	3,886,275	34,021,956	33,283,161
Deferred Tax Assets	3,103,776	3,201,017	3,298,730	4,159,452	3,393,322
TOTAL ASSETS	246,317,736	255,545,214	264,617,178	312,874,212	321,922,977
LIABILITIES					
Bills Payable	4,259,834	6,637,388	4,296,420	4,844,638	5,691,864
Borrowings from Financial Institution	22,045,237	6,616,065	8,695,730	15,747,326	15,914,343
Deposits and other Accounts	156,878,328	177,161,630	174,551,801	206,957,950	220,265,762
Sub-ordinated Loans	2,414,851	1,912,455	1,710,300	1,523,000	1,135,900
Liabilities against Assets Subject to Finance Lease	9,724	-	-	-	-
Other Liabilities	20,479,649	20,151,366	32,605,787	36,055,442	27,841,964
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	206,087,623	212,478,904	221,860,038	265,128,356	270,849,833
NET ASSETS	40,230,113	43,066,310	42,757,140	47,745,856	51,073,144
REPRESENTED BY:					
Share Capital	38,715,850	38,715,850	38,715,850	38,715,850	38,715,850
Reserves	1,113,606	1,653,044	1,812,492	1,946,365	2,667,488
Un-appropriated Profit	729,214	2,971,681	3,481,778	4,003,356	6,716,831
Surplus/Deficit on Revaluation of Assets	(328,557)	(274,265)	(1,252,980)	3,080,285	2,972,975
TOTAL	40,230,113	43,066,310	42,757,140	47,745,856	51,073,144
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	14,565,027	22,530,080	23,307,442	26,653,240	27,958,232
Mark-Up/ Return/Interest Expenses	4,228,716	6,338,119	6,888,900	10,369,328	10,680,185
Net Mark-Up / Interest Income	10,336,311	16,191,961	16,418,542	16,283,912	17,278,047
Provisions & Bad Debts written off directly	1,563,809	6,052,957	9,316,038	9,418,308	4,431,194
Net Mark-Up / Interest Income after Provision	8,772,502	10,139,004	7,102,504	6,865,604	12,846,853
Fees, Commission & Brokerage Income	2,502,511	3,950,282	3,766,618	3,913,474	3,443,215
Dividend Income	77,851	27,768	14,012	7,792	30,317
Income from dealing in Foreign Currencies	699,354	1,116,633	2,102,480	2,000,762	1,733,428
Other Income	407,523	1,018,028	728,360	961,213	948,276
Total Non - Markup / Interest Income	3,687,239	6,112,711	6,611,470	6,883,241	6,155,236
Administrative Expenses	5,072,060	12,081,963	12,424,711	12,244,352	12,851,268
Other Expenses	27,502	78,518	196,283	238,214	588,103
Total Non-Markup/Interest Expenses	5,099,562	12,160,481	12,620,994	12,482,566	13,439,371
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	7,360,179	4,091,234	1,092,980	1,266,279	5,562,718
Taxation - Current	2,131,037	1,405,351	-	1,808,667	1,168,652
- Prior Years	(197,319)	47,826	(2,573)	174,152	(30,884)
- Deferred	(282,996)	(125,982)	418,421	(1,385,905)	819,335
PROFIT/ (LOSS) AFTER TAX	5,709,457	2,764,039	677,132	669,365	3,605,615
Net Cash Inflow / (Outflow) from Operating Activities	(3,174,000)	9,247,515	(12,894,142)	46,571,729	(9,969,983)
Net Cash Inflow / (Outflow) from Investing Activities	(17,003,566)	(6,455,585)	9,182,576	(46,620,381)	11,509,493
Net Cash Inflow / (Outflow) from Financing Activities	25,325,738	(1,210,192)	(209,957)	(194,233)	(389,469)
Number of Employees	8,120	9,245	6,311	5,042	4,859

Standard Chartered Bank (Pakistan) Ltd was established as a result of merger of Union Bank Ltd and Standard Chartered Bank on 19-5-2006.

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Bank of Khyber				
	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances with Treasury Banks	810,626	915,674	1,014,149	1,394,990	1,574,531
Balances with other Banks	1,153,708	864,723	824,778	1,050,043	3,755,151
Lending to Financial Institutions	1,126,000	2,548,468	1,250,000	4,119,688	2,493,430
Investments - Net	5,712,685	6,316,252	9,543,530	6,916,820	8,565,483
Advances - Net	6,925,680	6,575,364	5,382,314	9,001,402	9,219,391
Other Assets	1,297,689	1,507,355	847,631	1,180,558	1,364,984
Operating Fixed Assets	113,635	114,830	130,002	127,529	142,002
Deferred Tax Assets	88,769	-	-	27,259	96,288
TOTAL ASSETS	17,228,792	18,842,666	18,992,404	23,818,289	27,211,260
LIABILITIES					
Bills Payable	82,975	68,011	162,637	1,020,895	150,435
Borrowings from Financial Institution	940,486	1,665,313	1,057,661	4,180,253	4,325,809
Deposits and other Accounts	14,122,946	13,988,778	15,366,841	15,834,065	19,076,564
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	28	-	-	-	-
Other Liabilities	1,107,345	1,025,044	365,686	608,486	629,496
Deferred Tax Liabilities	-	315,079	83,135	-	-
TOTAL LIABILITIES	16,253,780	17,062,225	17,035,960	21,643,699	24,182,304
NET ASSETS	975,012	1,780,441	1,956,444	2,174,590	3,028,956
REPRESENTED BY:					
Share Capital	750,000	1,000,000	1,050,000	1,231,034	2,000,949
Reserves	362,919	254,220	506,386	588,120	758,290
Un-appropriated Profit	3,651	3,854	6,266	2,506	103,890
Surplus/Deficit on Revaluation of Assets	(141,558)	522,367	393,792	352,930	165,827
TOTAL	975,012	1,780,441	1,956,444	2,174,590	3,028,956
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	1,728,599	1,616,899	1,473,931	1,086,901	1,943,335
Mark-Up/ Return/Interest Expenses	1,401,145	1,064,973	657,560	417,317	1,304,742
Net Mark-Up / Interest Income	327,454	551,926	816,371	669,584	638,593
Provisions & Bad Debts written off directly	76,623	238,099	240,151	236,572	356,655
Net Mark-Up / Interest Income after Provision	250,831	313,827	576,220	433,012	281,938
Fees, Commission & Brokerage Income	44,300	49,124	56,503	63,174	67,883
Dividend Income	48,193	54,684	60,614	62,398	120,743
Income from dealing in Foreign Currencies	43,318	18,642	8,278	13,767	12,572
Other Income	13,507	16,199	16,630	16,100	105,479
Total Non - Markup / Interest Income	149,318	138,649	142,025	155,439	306,677
Administrative Expenses	234,153	247,160	306,948	302,775	372,129
Other Expenses	3,274	4,834	14,220	(833)	3,828
Total Non-Markup/Interest Expenses	237,427	251,994	321,168	301,942	375,957
Extra ordinary/unusual Items	-	-	-	-	(12,207)
PROFIT/ (LOSS) BEFORE TAXATION	162,722	200,482	397,077	286,509	224,865
Taxation - Current	2,410	2,734	78,117	47,537	20,025
- Prior Years	-	-	-	(27,503)	-
- Deferred	(70,728)	56,244	14,382	7,467	3,250
PROFIT/ (LOSS) AFTER TAX	231,040	141,504	304,578	259,008	201,590
Net Cash Inflow / (Outflow) from Operating Activities	3,457,031	(845,332)	3,816,804	(96,095)	2,445,657
Net Cash Inflow / (Outflow) from Investing Activities	(2,732,950)	474,423	(3,576,246)	2,527,201	(1,036,129)
Net Cash Inflow / (Outflow) from Financing Activities	247,880	(28)	-	-	614,873
Number of Employees	365	376	368	360	620

(Contd.)

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Bank of Khyber				
	2006	2007	2008	2009	2010
ASSETS					
Cash & Balances with Treasury Banks	1,574,531	1,364,853	1,557,715	1,542,102	5,079,720
Balances with other Banks	3,755,151	3,728,016	3,362,946	2,403,698	1,502,684
Lending to Financial Institutions	2,493,430	2,858,000	2,282,494	1,810,846	2,562,093
Investments - Net	8,565,483	8,903,110	8,985,441	17,925,911	19,852,730
Advances - Net	9,189,447	10,085,640	12,643,814	11,835,962	18,238,333
Other Assets	1,387,803	2,495,644	1,922,317	1,821,961	1,993,869
Operating Fixed Assets	142,002	213,025	187,589	1,013,670	1,121,554
Deferred Tax Assets	75,365	63,644	396,673	456,420	443,320
TOTAL ASSETS	27,183,212	29,711,932	31,338,989	38,810,570	50,794,303
LIABILITIES					
Bills Payable	150,435	348,952	122,516	229,973	280,665
Borrowings from Financial Institution	4,325,809	1,321,396	910,691	5,147,036	2,894,759
Deposits and other Accounts	19,076,564	21,410,828	24,732,195	26,285,794	36,981,351
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	629,496	782,311	892,371	1,185,470	1,237,155
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	24,182,304	23,863,487	26,657,773	32,848,273	41,393,930
NET ASSETS	3,000,908	5,848,445	4,681,216	5,962,297	9,400,373
REPRESENTED BY:					
Share Capital	2,000,949	4,002,984	4,002,984	5,004,001	5,004,001
Reserves	728,631	1,317,520	1,436,359	659,342	3,224,000
Advances against Equity	-	-	-	-	548,039
Un-appropriated Profit	66,642	219,964	238,473	(398,710)	52,079
Surplus/Deficit on Revaluation of Assets	204,686	307,977	(996,600)	697,664	572,254
TOTAL	3,000,908	5,848,445	4,681,216	5,962,297	9,400,373
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	1,924,279	2,380,380	2,958,865	3,390,014	4,207,155
Mark-Up/ Return/Interest Expenses	1,304,742	1,845,360	1,897,816	2,390,388	2,925,066
Net Mark-Up / Interest Income	619,537	535,020	1,061,049	999,626	1,282,089
Provisions & Bad Debts written off directly	358,995	659,384	238,593	1,261,819	(322,766)
Net Mark-Up / Interest Income after Provision	260,542	(124,364)	822,456	(262,193)	1,604,855
Fees, Commission & Brokerage Income	67,883	78,790	96,413	127,123	172,565
Dividend Income	120,743	126,878	150,360	117,458	74,848
Income from dealing in Foreign Currencies	12,572	14,856	32,926	3,371	30,761
Other Income	105,479	525,028	60,056	135,750	(218,497)
Total Non - Markup / Interest Income	306,677	745,552	339,755	383,702	59,677
Administrative Expenses	372,129	522,723	654,869	719,453	943,680
Other Expenses	3,828	21,040	301,446	200,826	7,711
Total Non-Markup/Interest Expenses	375,957	543,763	956,315	920,279	951,391
Extra ordinary/unusual Items	(12,207)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	203,469	77,425	205,896	(798,770)	713,141
Taxation - Current	13,574	18,246	18,975	75,292	89,631
- Prior Years	(16,340)	-	-	-	2,040
- Deferred	3,222	(154,072)	49,573	(236,879)	57,984
PROFIT/ (LOSS) AFTER TAX	203,013	213,251	137,348	(637,183)	563,486
Net Cash Inflow / (Outflow) from Operating Activities	2,745,400	(2,390,426)	884,995	6,445,596	1,804,102
Net Cash Inflow / (Outflow) from Investing Activities	(1,335,872)	(47,411)	(1,798,953)	(7,644,457)	(2,167,498)
Net Cash Inflow / (Outflow) from Financing Activities	614,873	2,552,594	-	224,000	3,000,000
Number of Employees	620	660	686	762	1,198

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Bank of Punjab				
	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances with Treasury Banks	4,448,268	2,814,341	3,624,823	5,579,566	8,787,387
Balances with other Banks	432,575	3,170,272	3,191,488	2,118,242	9,367,595
Lending to Financial Institutions	6,776,167	7,479,833	5,662,456	1,019,488	7,593,681
Investments - Net	5,969,947	8,294,651	11,458,265	16,197,505	18,026,181
Advances - Net	5,771,526	6,620,988	18,344,022	39,438,923	63,623,705
Other Assets	942,955	751,202	864,075	1,277,201	2,040,568
Operating Fixed Assets	276,195	393,836	407,345	689,486	1,715,061
Deferred Tax Assets	185,070	-	68,163	-	-
TOTAL ASSETS	24,802,703	29,525,123	43,620,637	66,320,411	111,154,178
LIABILITIES					
Bills Payable	162,545	250,144	344,649	267,113	478,001
Borrowings from Financial Institution	2,509,262	1,289,547	2,684,237	2,831,605	6,791,007
Deposits and other Accounts	19,034,734	23,767,017	34,938,059	54,724,311	88,465,051
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	18,804	64,240	53,340	81,795	55,403
Other Liabilities	686,653	731,755	392,705	567,540	1,474,425
Deferred Tax Liabilities	-	117,435	-	8,964	220,177
TOTAL LIABILITIES	22,411,998	26,220,138	38,412,990	58,481,328	97,484,064
NET ASSETS	2,390,705	3,304,985	5,207,647	7,839,083	13,670,114
REPRESENTED BY:					
Share Capital	979,662	1,004,154	1,004,154	1,506,230	2,349,719
Reserves	1,275,191	1,357,499	1,946,438	2,770,645	2,940,399
Un-appropriated Profit	5	1,452	101,699	143,590	1,486,755
Surplus/Deficit on Revaluation of Assets	135,847	941,880	2,155,356	3,418,618	6,893,241
TOTAL	2,390,705	3,304,985	5,207,647	7,839,083	13,670,114
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	2,172,956	2,069,555	1,664,464	2,555,039	6,125,093
Mark-Up/ Return/Interest Expenses	1,113,151	997,649	484,202	719,074	2,668,739
Net Mark-Up / Interest Income	1,059,805	1,071,906	1,180,262	1,835,965	3,456,354
Provisions & Bad Debts written off directly	39,486	54,178	8,130	47,061	330,996
Net Mark-Up / Interest Income after Provision	1,020,319	1,017,728	1,172,132	1,788,904	3,125,358
Fees, Commission & Brokerage Income	51,937	60,320	97,453	172,873	255,149
Dividend Income	109,804	189,051	279,032	554,218	753,669
Income from dealing in Foreign Currencies	19,083	19,650	12,764	41,311	93,208
Other Income	58,647	104,581	441,925	328,361	228,749
Total Non - Markup / Interest Income	239,471	373,602	831,174	1,096,763	1,330,775
Administrative Expenses	837,055	899,727	999,258	1,116,097	1,274,971
Other Expenses	1,460	59,759	2,390	33,627	16,205
Total Non-Markup/Interest Expenses	838,515	959,486	1,001,648	1,149,724	1,291,176
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	421,275	431,844	1,001,658	1,735,943	3,164,957
Taxation - Current	161,369	123,083	285,078	225,916	816,000
- Prior Years	2,660	-	-	141,853	(147,300)
- Deferred	21,001	24,787	27,394	-	143,015
PROFIT/ (LOSS) AFTER TAX	236,245	283,974	689,186	1,368,174	2,353,242
Net Cash Inflow / (Outflow) from Operating Activities	5,092,664	2,131,507	392,515	3,018,963	9,502,061
Net Cash Inflow / (Outflow) from Investing Activities	(1,914,437)	(927,737)	(1,660,817)	(3,187,466)	1,391,301
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-	-
Number of Employees	3,064	3,002	3,021	3,146	3,454

(Contd.)

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Bank of Punjab				
	2006	2007	2008	2009	2010
ASSETS					
Cash & Balances with Treasury Banks	14,054,859	14,210,302	10,685,057		
Balances with other Banks	3,722,089	1,927,662	2,178,455		
Lending to Financial Institutions	11,846,823	2,450,000	633,333		
Investments - Net	28,233,211	73,461,695	22,711,980		
Advances - Net	101,319,954	133,893,585	131,731,158		
Other Assets	3,609,457	5,805,097	6,109,137		
Operating Fixed Assets	2,068,744	3,252,759	3,471,838		
Deferred Tax Assets	-	-	8,388,162		
TOTAL ASSETS	164,855,137	235,001,100	185,909,120		
LIABILITIES					
Bills Payable	856,448	937,647	1,219,801		
Borrowings from Financial Institution	6,989,424	17,842,915	12,278,773		
Deposits and other Accounts	137,727,606	191,968,909	164,072,532		
Sub-ordinated Loans	-	-	-		
Liabilities against Assets Subject to Finance Lease	40,988	40,321	30,632		
Other Liabilities	2,816,341	2,205,530	4,564,257		
Deferred Tax Liabilities	298,616	3,009,984	-		
TOTAL LIABILITIES	148,729,423	216,005,306	182,165,995		
NET ASSETS	16,125,714	18,995,794	3,743,125		
REPRESENTED BY:					
Share Capital	2,902,490	4,230,379	5,287,974		
Reserves	4,537,232	7,427,232	7,427,232		
Un-appropriated Profit	3,219,246	3,452,842	(7,658,686)		
Surplus/Deficit on Revaluation of Assets	5,466,746	3,885,341	(1,313,395)		
TOTAL	16,125,714	18,995,794	3,743,125		
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	11,579,036	17,539,094	17,752,969		
Mark-Up/ Return/Interest Expenses	7,508,795	13,939,377	16,614,000		
Net Mark-Up / Interest Income	4,070,241	3,599,717	1,138,969		
Provisions & Bad Debts written off directly	373,726	1,887,769	19,229,967		
Net Mark-Up / Interest Income after Provision	3,696,515	1,711,948	(18,090,998)		
Fees, Commission & Brokerage Income	473,212	653,512	577,630		
Dividend Income	1,385,875	1,804,878	2,020,896		
Income from dealing in Foreign Currencies	239,804	377,233	3,243,283		
Other Income	855,498	2,587,170	(1,658,883)		
Total Non - Markup / Interest Income	2,954,389	5,422,793	4,182,926		
Administrative Expenses	1,751,970	2,250,777	2,799,933		
Other Expenses	130,213	38,242	124,801		
Total Non-Markup/Interest Expenses	1,882,183	2,289,019	2,924,734		
Extra ordinary/unusual Items	-	-	-		
PROFIT/ (LOSS) BEFORE TAXATION	4,768,721	4,845,722	(16,832,806)		
Taxation - Current	880,997	169,252	207,600		
- Prior Years	-	(19,921)	1,052,000		
- Deferred	83,469	250,772	(8,033,001)		
PROFIT/ (LOSS) AFTER TAX	3,804,255	4,445,619	(10,059,405)		
Net Cash Inflow / (Outflow) from Operating Activities	9,997,112	40,502,947	(48,385,008)		
Net Cash Inflow / (Outflow) from Investing Activities	(10,417,897)	(41,966,015)	44,221,241		
Net Cash Inflow / (Outflow) from Financing Activities	42,751	(667)	(9,689)		
Number of Employees	3,811	3,897	4,156		

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Union Bank Ltd.				
	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances with Treasury Banks	3,105,776	3,844,570	5,158,001	6,803,801	7,762,667
Balances with other Banks	1,492,400	1,648,900	1,522,524	3,889,629	2,572,815
Lending to Financial Institutions	3,760,702	4,743,231	6,795,404	4,933,890	13,717,306
Investments - Net	2,720,177	11,822,461	9,287,089	6,571,909	19,230,590
Advances - Net	13,869,372	28,890,358	40,408,985	51,075,307	68,969,402
Other Assets	3,952,370	3,761,845	2,971,418	2,629,610	2,795,203
Operating Fixed Assets	726,840	1,117,723	1,029,210	1,544,379	1,918,278
Deferred Tax Assets	500,492	-	155,757	262,152	134,426
TOTAL ASSETS	30,128,129	55,829,088	67,328,388	77,710,677	117,100,687
LIABILITIES					
Bills Payable	274,712	1,331,048	1,171,755	1,253,652	1,832,584
Borrowings from Financial Institution	7,268,456	11,873,274	10,655,738	7,659,281	14,731,445
Deposits and other Accounts	20,721,092	37,760,237	50,451,860	62,954,966	91,186,528
Sub-ordinated Loans	-	740,175	1,308,141	1,486,556	2,239,395
Liabilities against Assets Subject to Finance Lease	150,801	305,227	198,962	100,843	33,691
Other Liabilities	574,680	920,293	933,478	909,618	1,942,131
Deferred Tax Liabilities	-	163,343	-	-	-
TOTAL LIABILITIES	28,989,741	53,093,597	64,719,934	74,364,916	111,965,774
NET ASSETS	1,138,388	2,735,491	2,608,454	3,345,761	5,134,913
REPRESENTED BY:					
Share Capital	812,151	1,625,711	1,625,711	1,967,110	2,819,824
Reserves	342,295	375,265	622,699	919,866	1,539,566
Un-appropriated Profit	111,114	241,636	258,743	448,577	715,213
Surplus/Deficit on Revaluation of Assets	(127,172)	492,879	101,301	10,208	60,310
TOTAL	1,138,388	2,735,491	2,608,454	3,345,761	5,134,913
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	2,450,160	3,130,978	3,464,021	4,294,980	8,143,667
Mark-Up/ Return/Interest Expenses	1,852,614	2,091,076	1,693,947	1,442,408	3,658,356
Net Mark-Up / Interest Income	597,546	1,039,902	1,770,074	2,852,572	4,485,311
Provisions & Bad Debts written off directly	199,422	169,067	153,588	453,109	1,055,005
Net Mark-Up / Interest Income after Provision	398,124	870,835	1,616,486	2,399,463	3,430,306
Fees, Commission & Brokerage Income	309,513	376,303	649,230	1,078,591	1,899,191
Dividend Income	46,136	59,161	50,696	26,564	40,471
Income from dealing in Foreign Currencies	116,564	115,423	100,882	107,893	172,224
Other Income	194,276	455,035	892,627	391,355	464,055
Total Non - Markup / Interest Income	666,489	1,005,922	1,693,435	1,604,403	2,575,941
Administrative Expenses	1,040,042	1,563,156	2,189,937	2,566,962	3,198,523
Other Expenses	15,626	27,564	554,165	26,595	29,816
Total Non-Markup/Interest Expenses	1,055,668	1,590,720	2,744,102	2,593,557	3,228,339
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	8,945	286,037	565,819	1,410,309	2,777,908
Taxation - Current	74,579	96,122	140,948	639,126	895,744
- Prior Years	30,650	(112,365)	-	-	-
- Deferred	(127,019)	138,788	(2,940)	(58,478)	137,496
PROFIT/ (LOSS) AFTER TAX	30,735	163,492	427,811	829,661	1,744,668
Net Cash Inflow / (Outflow) from Operating Activities	1,262,277	7,819,948	(951,405)	2,296,888	12,026,906
Net Cash Inflow / (Outflow) from Investing Activities	1,011,901	(8,342,948)	1,736,100	1,824,439	(13,052,988)
Net Cash Inflow / (Outflow) from Financing Activities	(72,015)	1,418,294	402,360	(108,422)	668,134
Number of Employees	858	1,127	1,344	1,441	1,614

Merger of Union Bank Ltd with Standard Chartered Bank have resulted in formation of Standard Chartered Bank (Pakistan) Ltd
w.e.f 19-5-2006

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	United Bank Ltd.				
	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances with Treasury Banks	15,095,234	15,649,561	17,274,461	23,844,435	34,074,786
Balances with other Banks	20,995,855	9,985,788	11,386,434	17,699,334	12,717,100
Lending to Financial Institutions	4,370,006	3,627,557	19,050,791	16,262,504	17,867,552
Investments - Net	28,578,561	69,244,328	56,516,760	54,953,728	63,026,944
Advances - Net	79,780,718	72,808,106	100,170,415	146,249,184	204,810,470
Other Assets	8,641,263	3,950,777	3,284,964	4,393,852	7,829,770
Operating Fixed Assets	2,864,018	2,710,892	3,754,236	3,969,006	4,449,324
Deferred Tax Assets	8,297,500	5,026,457	5,486,357	5,240,620	2,273,005
TOTAL ASSETS	168,623,155	183,003,466	216,924,418	272,612,663	347,048,951
LIABILITIES					
Bills Payable	1,540,592	1,832,981	2,975,910	3,811,284	4,159,964
Borrowings from Financial Institution	12,875,351	5,347,349	7,710,375	11,975,684	21,790,480
Deposits and other Accounts	141,316,174	158,263,495	185,071,502	230,256,627	289,226,299
Sub-ordinated Loans	1,539,800	-	-	3,500,000	3,999,192
Liabilities against Assets Subject to Finance Lease	92,386	81,548	39,995	288	-
Other Liabilities	8,807,413	5,544,441	4,541,704	3,513,569	6,204,746
Deferred Tax Liabilities	-	861,935	1,535,059	2,191,180	-
TOTAL LIABILITIES	166,171,716	171,931,749	201,874,545	255,248,632	325,380,681
NET ASSETS	2,451,439	11,071,717	15,049,873	17,364,031	21,668,270
REPRESENTED BY:					
Minority Interest	1,168,264	-	-	-	-
Share Capital	22,481,680	5,180,000	5,180,000	5,180,000	5,180,000
Reserves	3,960,453	4,243,352	4,678,317	5,915,928	6,225,461
Un-appropriated Profit	(27,282,709)	(797,100)	1,384,490	3,274,439	7,350,813
Surplus/Deficit on Revaluation of Assets	2,123,751	2,445,465	3,807,066	2,993,664	2,911,996
TOTAL	2,451,439	11,071,717	15,049,873	17,364,031	21,668,270
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	11,468,051	11,020,035	8,944,260	9,233,881	20,158,860
Mark-Up/ Return/Interest Expenses	6,347,215	5,379,435	1,888,349	1,732,760	6,045,948
Net Mark-Up / Interest Income	5,120,836	5,640,600	7,055,911	7,501,121	14,112,912
Provisions & Bad Debts written off directly	1,262,908	739,573	562,053	338,874	1,427,808
Net Mark-Up / Interest Income after Provision	3,857,928	4,901,027	6,493,858	7,162,247	12,685,104
Fees, Commission & Brokerage Income	1,097,148	1,351,147	1,442,642	1,654,475	2,543,739
Dividend Income	67,879	414,881	2,057,314	1,102,510	202,343
Income from dealing in Foreign Currencies	1,584,894	1,051,778	436,656	668,085	675,109
Other Income	164,758	454,313	607,500	981,154	1,591,841
Total Non - Markup / Interest Income	2,914,679	3,272,119	4,544,112	4,406,224	5,013,032
Administrative Expenses	4,668,553	5,390,233	6,153,913	6,702,709	7,874,013
Other Expenses	632,236	51,605	557,341	(23,966)	342,475
Total Non-Markup/Interest Expenses	5,300,789	5,441,838	6,711,254	6,678,743	8,216,488
Extra ordinary/unusual Items	7,200,000	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(5,728,182)	2,731,308	4,326,716	4,889,728	9,481,648
Taxation - Current	253,654	195,871	193,050	283,083	498,748
- Prior Years	1,484,855	18,701	223,070	285,201	78,614
- Deferred	-	1,102,420	1,274,978	619,900	2,955,254
PROFIT/ (LOSS) AFTER TAX	(7,466,691)	1,414,316	2,635,618	3,701,544	5,949,032
Net Cash Inflow / (Outflow) from Operating Activities	8,744,748	22,062,018	(16,038,904)	16,011,692	16,433,305
Net Cash Inflow / (Outflow) from Investing Activities	5,878,325	(30,740,994)	19,478,482	(5,918,010)	(9,817,466)
Net Cash Inflow / (Outflow) from Financing Activities	2,682,489	6,304,706	(51,873)	2,291,890	(278,099)
Number of Employees	8,998	8,525	8,881	9,287	13,479

(Contd.)

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	United Bank Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & Balances with Treasury Banks	49,023,540	57,622,360	50,143,570	61,160,678	67,461,668
Balances with other Banks	19,418,278	10,982,176	14,540,306	5,407,470	18,192,142
Lending to Financial Institutions	29,572,070	24,781,723	22,805,341	23,162,130	12,384,778
Investments - Net	65,735,128	114,026,273	115,057,090	136,145,524	224,578,556
Advances - Net	254,670,492	308,271,290	378,293,973	354,091,713	333,732,172
Other Assets	10,145,788	11,887,188	17,309,187	17,241,991	18,713,188
Operating Fixed Assets	6,362,492	19,065,496	19,926,915	21,925,669	22,424,072
Deferred Tax Assets	907,575	-	2,164,148	608,876	1,298,403
TOTAL ASSETS	435,835,363	546,636,506	620,240,530	619,744,051	698,784,979
LIABILITIES					
Bills Payable	4,627,769	6,087,266	5,210,870	5,147,259	5,045,815
Borrowings from Financial Institution	38,625,474	59,491,253	44,749,690	35,144,823	45,104,849
Deposits and other Accounts	343,804,830	411,475,129	492,267,898	492,036,103	550,645,767
Sub-ordinate Loans	5,998,344	5,996,696	11,993,848	11,989,800	11,985,748
Liabilities against Assets Subject to Finance Lease	6,966	3,261	1,978	-	-
Other Liabilities	9,594,496	13,581,974	16,620,583	14,489,343	17,587,735
Deferred Tax Liabilities	-	2,109,989	-	-	-
TOTAL LIABILITIES	402,657,879	498,745,568	570,844,867	558,807,328	630,369,914
NET ASSETS	33,177,484	47,890,938	49,395,663	60,936,723	68,415,065
REPRESENTED BY:					
Minority Interest	1,772,168	2,115,645	2,044,589	-	-
Share Capital	6,475,000	8,093,750	10,117,188	11,128,907	12,241,798
Reserves	9,329,564	11,577,342	17,256,061	18,959,537	21,688,637
Un-appropriated Profit	12,930,344	16,728,318	17,703,327	22,187,802	26,250,489
Surplus/Deficit on Revaluation of Assets	2,670,408	9,375,883	2,274,498	8,660,477	8,234,141
TOTAL	33,177,484	47,890,938	49,395,663	60,936,723	68,415,065
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	33,627,533	41,962,131	53,097,381	60,857,035	59,331,761
Mark-Up/ Return/Interest Expenses	12,260,240	17,162,817	24,303,193	28,163,787	25,223,253
Net Mark-Up / Interest Income	21,367,293	24,799,314	28,794,188	32,693,248	34,108,508
Provisions & Bad Debts written off directly	2,239,626	6,422,786	7,753,690	12,615,374	8,004,700
Net Mark-Up / Interest Income after Provision	19,127,667	18,376,528	21,040,498	20,077,874	26,103,808
Fees, Commission & Brokerage Income	4,799,461	5,899,632	7,298,807	5,925,082	6,337,745
Dividend Income	693,366	364,260	191,376	606,347	591,017
Income from dealing in Foreign Currencies	720,337	893,790	1,680,870	1,213,881	1,653,793
Other Income	1,072,577	2,449,985	1,749,882	3,924,251	1,538,077
Total Non - Markup / Interest Income	7,285,741	9,607,667	10,920,935	11,669,561	10,120,632
Administrative Expenses	11,637,865	14,257,211	16,679,968	16,608,561	17,765,056
Other Expenses	252,293	253,711	1,100,967	1,104,373	717,166
Total Non-Markup/Interest Expenses	11,890,158	14,510,922	17,780,935	17,712,934	18,482,222
Extra ordinary/unusual Items	23,468	(322,996)	128,447	-	-
PROFIT/ (LOSS) BEFORE TAXATION	14,499,782	13,796,269	14,052,051	14,034,501	17,742,218
Taxation - Current	3,423,276	5,153,311	6,151,520	6,930,585	6,805,506
- Prior Years	45,225	442,667	435,072	76,328	415,136
- Deferred	1,364,403	(1,036,724)	(979,792)	(2,165,099)	(638,354)
PROFIT/ (LOSS) AFTER TAX	9,666,878	9,237,015	8,445,251	9,192,687	11,159,930
Net Cash Inflow / (Outflow) from Operating Activities	20,928,069	51,571,445	1,025,033	22,790,064	100,070,348
Net Cash Inflow / (Outflow) from Investing Activities	(6,673,114)	(50,109,357)	(11,123,759)	(14,322,556)	(77,703,447)
Net Cash Inflow / (Outflow) from Financing Activities	702,367	(1,948,372)	2,049,883	(1,015,767)	(4,010,459)
Number of Employees	15,502	15,054	15,233	13,982	11,573

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Zarai Taraqati Bank Ltd.				
	2001*	2002	2003	2004	2005
ASSETS					
Cash & Balances with Treasury Banks	707,172	656,045	744,276	1,593,898	1,585,421
Balances with other Banks	5,356,504	6,766,606	11,399,640	14,791,268	7,813,844
Lending to Financial Institutions	-	-	-	-	-
Investments - Net	1,761,645	2,636,734	2,621,397	2,849,677	12,820,668
Advances - Net	63,969,666	60,669,949	54,172,386	54,335,440	52,925,286
Other Assets	5,971,272	3,066,018	8,755,617	9,381,766	6,667,463
Operating Fixed Assets	376,402	1,104,770	1,045,269	976,985	690,141
Deferred Tax Assets	-	1,220	1,227	1,222	1,829
TOTAL ASSETS	78,142,661	74,901,342	78,739,812	83,930,256	82,504,652
LIABILITIES					
Bills Payable	40,187	118,133	190,280	197,434	235,741
Borrowings from Financial Institution	62,524,005	51,257,213	51,257,213	51,257,213	51,257,213
Deposits and other Accounts	1,428,455	1,463,769	2,277,329	3,122,206	2,644,647
Sub-ordinated Loans	-	-	3,204,323	3,204,323	3,204,323
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	9,087,053	24,800,696	9,543,444	13,065,463	12,100,331
Deferred Tax Liabilities	-	1,249,452	-	-	-
TOTAL LIABILITIES	73,079,700	78,889,263	66,472,589	70,846,639	69,442,255
NET ASSETS	5,062,961	(3,987,921)	12,267,223	13,083,617	13,062,397
REPRESENTED BY:					
Share Capital	3,214,323	3,214,323	8,950,656	11,869,611	11,869,612
Advance against Equity	-	-	2,918,954	1	-
Reserves	4,070,768	4,070,768	82,590	215,387	245,387
Un-appropriated Profit	(2,222,130)	(12,607,065)	330,360	861,549	702,355
Surplus/Deficit on Revaluation of Assets	-	1,334,053	(15,337)	137,069	245,043
TOTAL	5,062,961	(3,987,921)	12,267,223	13,083,617	13,062,397
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	9,970,348	1,374,523	10,110,307	8,105,383	6,822,719
Mark-Up/ Return/Interest Expenses	2,770,206	36,315	3,288,108	3,135,736	391,738
Net Mark-Up / Interest Income	7,200,142	1,338,208	6,822,199	4,969,647	6,430,981
Provisions & Bad Debts written off directly	4,710,492	2,154,822	3,886,059	2,311,403	4,744,343
Net Mark-Up / Interest Income after Provision	2,489,650	(816,614)	2,936,140	2,658,244	1,686,638
Fees, Commission & Brokerage Income	128,844	44,920	3,235	2,410	3,157
Dividend Income	2,799	-	9,722	6,028	6,458
Income from dealing in Foreign Currencies	-	-	-	-	-
Other Income	554,547	930,361	3,476,403	946,339	828,519
Total Non - Markup / Interest Income	686,190	975,281	3,489,360	954,777	838,134
Administrative Expenses	2,613,287	1,366,751	2,762,592	2,437,251	2,612,337
Other Expenses	363,501	769,976	2,880,723	8,545	3,802
Total Non-Markup/Interest Expenses	2,976,788	2,136,727	5,643,315	2,445,796	2,616,139
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	199,052	(1,978,060)	782,185	1,167,225	(91,367)
Less: State Bank share in Loss	-	(1,978,060)	-	-	-
Taxation - Current	326,281	6,873	369,242	503,234	38,434
- Prior Years	-	-	-	-	-
- Deferred	-	6,158	(7)	5	(607)
PROFIT/ (LOSS) AFTER TAX	(127,229)	(13,031)	412,950	663,986	(129,194)
Net Cash Inflow / (Outflow) from Operating Activities	122,507	78,451	1,824,696	4,331,229	2,880,654
Net Cash Inflow / (Outflow) from Investing Activities	1,481,754	(2,642)	(22,385)	(89,979)	(9,866,555)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	2,918,954	-	-
Number of Employees	7,440	7,515	5,947	5,801	5,727

* As on 30-06-2001

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Zarai Taraqati Bank Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & Balances with Treasury Banks	1,295,464	2,103,682	1,732,495	2,354,107	
Balances with other Banks	7,883,566	11,943,898	15,881,673	9,536,981	
Lending to Financial Institutions	-	-	-	-	
Investments - Net	5,534,499	7,604,233	5,055,690	7,213,948	
Advances - Net	60,839,057	61,313,006	69,923,497	81,974,021	
Other Assets	9,102,866	9,556,224	8,604,549	10,178,772	
Operating Fixed Assets	818,866	865,293	1,142,886	1,070,417	
Deferred Tax Assets	-	-	-	290,631	
TOTAL ASSETS	85,474,318	93,386,336	102,340,790	112,618,877	
LIABILITIES					
Bills Payable	276,333	392,726	613,378	2,059,979	
Borrowings from Financial Institution	51,257,213	51,257,213	51,257,213	51,257,213	
Deposits and other Accounts	2,882,384	4,323,150	5,425,259	8,750,892	
Sub-ordinated Loans	3,204,323	3,204,323	3,204,323	3,204,323	
Liabilities against Assets Subject to Finance Lease	-	-	-	-	
Other Liabilities	14,242,721	19,134,241	24,289,347	27,911,794	
Deferred Tax Liabilities	7,629	119,191	185,557	-	
TOTAL LIABILITIES	71,870,603	78,430,844	84,975,077	93,184,201	
NET ASSETS	13,603,715	14,955,492	17,365,713	19,434,676	
REPRESENTED BY:					
Share Capital	11,869,612	11,869,612	12,522,441	12,522,441	
Advance against Equity	-	-	-	-	
Reserves	359,348	565,911	1,086,169	1,511,554	
Un-appropriated Profit	1,011,744	1,834,453	3,262,655	4,964,194	
Surplus/Deficit on Revaluation of Assets	363,011	685,516	494,448	436,487	
TOTAL	13,603,715	14,955,492	17,365,713	19,434,676	
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	6,001,704	7,022,360	8,470,169	9,055,314	
Mark-Up/ Return/Interest Expenses	2,802,785	3,418,023	3,489,411	3,597,576	
Net Mark-Up / Interest Income	3,198,919	3,604,337	4,980,758	5,457,738	
Provisions & Bad Debts written off directly	3,249,682	3,656,965	1,924,259	2,227,407	
Net Mark-Up / Interest Income after Provision	(50,763)	(52,628)	3,056,499	3,230,331	
Fees, Commission & Brokerage Income	2,544	2,338	4,406	10,168	
Dividend Income	6,458	2,153	11,410	27,986	
Income from dealing in Foreign Currencies	-	-	-	-	
Other Income	5,514,079	5,729,582	5,777,120	6,071,518	
Total Non - Markup / Interest Income	5,523,081	5,734,073	5,792,936	6,109,672	
Administrative Expenses	2,760,450	3,788,935	4,520,459	5,236,164	
Other Expenses	2,059,387	77,998	340,571	53,478	
Total Non-Markup/Interest Expenses	4,819,837	3,866,933	4,861,030	5,289,642	
Extra ordinary/unusual Items	-	30,366	-	677,821	
PROFIT/ (LOSS) BEFORE TAXATION	652,481	1,784,146	3,988,405	3,372,540	
Less: State Bank share in Loss	-	-	-	-	
Taxation - Current	219,673	631,484	1,387,835	1,667,671	
- Prior Years	-	8,285	12,606	37,491	
- Deferred	9,458	111,561	(13,325)	(459,546)	
PROFIT/ (LOSS) AFTER TAX	423,350	1,032,816	2,601,289	2,126,924	
Net Cash Inflow / (Outflow) from Operating Activities	(7,419,920)	6,791,386	1,568,367	(3,383,375)	
Net Cash Inflow / (Outflow) from Investing Activities	7,199,685	(1,820,326)	1,998,221	(2,339,705)	
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-	
Number of Employees	5,327	5,340	5,370	5352	