

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	ABN AMRO N.V.			
	2001	2002	2003	2004
ASSETS				
Cash & Balances with Treasury Banks	5,772,098	5,041,657	5,241,762	6,796,351
Balances with other Banks	4,000,522	2,269,951	1,574,790	9,398,167
Lending to Financial Institutions	7,293,142	2,771,118	4,969,057	797,682
Investments - Net	9,317,288	8,935,116	9,441,698	6,523,143
Advances - Net	23,860,844	25,141,018	23,429,878	32,088,043
Other Assets	1,572,631	645,381	399,319	823,482
Operating Fixed Assets	993,183	917,696	885,451	1,028,937
Deferred Tax Assets	283	-	20,823	50,287
TOTAL ASSETS	52,809,991	45,721,937	45,962,778	57,506,092
LIABILITIES				
Bills Payable	1,042,612	581,204	642,530	833,010
Borrowings from Financial Institution	14,031,599	6,415,861	4,079,266	5,170,282
Deposits and other Accounts	34,191,943	34,696,330	37,679,217	48,212,800
Sub-ordinated Loans	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-
Other Liabilities	795,893	854,316	702,004	498,218
Deferred Tax Liabilities	-	33,991	-	-
TOTAL LIABILITIES	50,062,047	42,581,702	43,103,017	54,714,310
NET ASSETS	2,747,944	3,140,235	2,859,761	2,791,782
REPRESENTED BY:				
Head Office Account	1,812,486	1,754,818	1,728,440	1,788,376
Reserves	-	-	-	-
Un-appropriated Profit	873,844	1,334,273	1,114,930	1,022,753
Surplus/Deficit on Revaluation of Assets	61,614	51,144	16,391	(19,347)
TOTAL	2,747,944	3,140,235	2,859,761	2,791,782
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	4,988,711	3,472,810	2,160,489	2,209,814
Mark-Up/ Return/Interest Expenses	3,707,999	2,029,099	667,358	514,586
Net Mark-Up / Interest Income	1,280,712	1,443,711	1,493,131	1,695,228
Provisions & Bad Debts written off directly	3,209	10,797	14,082	119,365
Net Mark-Up / Interest Income after Provision	1,277,503	1,432,914	1,479,049	1,575,863
Fees, Commission & Brokerage Income	372,092	471,444	462,828	397,727
Dividend Income	-	-	-	-
Income from dealing in Foreign Currencies	347,906	255,114	209,522	266,339
Other Income	39,361	62,585	102,275	30,338
Total Non - Markup / Interest Income	759,359	789,143	774,625	694,404
Administrative Expenses	857,966	907,297	926,857	1,122,921
Other Expenses	8,821	6,565	3,172	418
Total Non-Markup/Interest Expenses	866,787	913,862	930,029	1,123,339
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,170,075	1,308,195	1,323,645	1,146,928
Taxation - Current	450,000	550,000	525,000	450,000
- Prior Years	-	(256,513)	-	-
- Deferred	(12,383)	(10,832)	(7,552)	(17,092)
PROFIT/ (LOSS) AFTER TAX	732,458	1,025,540	806,197	714,020
Net Cash Inflow / (Outflow) from Operating Activities	15,352,684	(2,269,019)	1,151,852	7,487,887
Net Cash Inflow / (Outflow) from Investing Activities	(8,822,226)	430,786	(594,990)	2,636,340
Net Cash Inflow / (Outflow) from Financing Activities	(380,297)	(565,111)	(1,025,540)	(806,197)
Number of Employees	281	270	270	322

(Contd.)

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	ABN AMRO N.V.	
	2005	2006
ASSETS		
Cash & Balances with Treasury Banks	7,379,648	13,088,961
Balances with other Banks	2,051,677	4,559,454
Lending to Financial Institutions	1,474,861	3,541,040
Investments - Net	13,026,798	25,609,450
Advances - Net	32,926,623	71,843,307
Other Assets	1,555,175	2,481,626
Operating Fixed Assets	1,169,152	2,649,002
Deferred Tax Assets	-	-
TOTAL ASSETS	59,583,934	123,772,840
LIABILITIES		
Bills Payable	605,778	1,344,304
Borrowings from Financial Institution	6,855,784	16,829,893
Deposits and other Accounts	47,004,987	93,742,339
Sub-ordinated Loans	-	799,520
Liabilities against Assets Subject to Finance Lease	-	-
Other Liabilities	957,556	2,355,160
Deferred Tax Liabilities	42,427	89,183
TOTAL LIABILITIES	55,466,532	115,160,399
NET ASSETS	4,117,402	8,612,441
REPRESENTED BY:		
Head Office Account	2,512,632	2,739,372
Reserves	-	5,541,939
Un-appropriated Profit	1,616,434	418,096
Surplus/Deficit on Revaluation of Assets	(11,664)	-86,966
TOTAL	4,117,402	8,612,441
OPERATING POSITION		
Mark-Up/ Return/Interest Earned	4,416,751	11,108,222
Mark-Up/ Return/Interest Expenses	1,587,130	5,169,104
Net Mark-Up / Interest Income	2,829,621	5,939,118
Provisions & Bad Debts written off directly	432,635	861,392
Net Mark-Up / Interest Income after Provision	2,396,986	5,077,726
Fees, Commission & Brokerage Income	695,619	1,459,278
Dividend Income	-	339,911
Income from dealing in Foreign Currencies	311,858	495,252
Other Income	493,685	432,875
Total Non - Markup / Interest Income	1,501,162	2,421,396
Administrative Expenses	1,666,224	3,872,608
Other Expenses	41,477	56,002
Total Non-Markup/Interest Expenses	1,707,701	3,928,610
Extra ordinary/unusual Items	-	-
PROFIT/ (LOSS) BEFORE TAXATION	2,190,447	3,570,512
Taxation - Current	790,000	1,078,000
- Prior Years	-	110,000
- Deferred	92,746	(11,797)
PROFIT/ (LOSS) AFTER TAX	1,307,701	2,394,309
Net Cash Inflow / (Outflow) from Operating Activities	-18,016	3,641,622
Net Cash Inflow / (Outflow) from Investing Activities	(6,755,413)	1,204,054
Net Cash Inflow / (Outflow) from Financing Activities	(694)	(1,308,304)
Number of Employees	1,970	5,289

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Al Baraka Islamic Bank B.S.C. (E.C)				
	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances with Treasury Banks	1,073,284	1,380,179	1,483,575	2,188,484	3,123,841
Balances with other Banks	1,285,808	1,521,891	1,710,015	2,105,873	3,880,049
Lending to Financial Institutions	210,000	45,000	-	-	-
Investments - Net	182,047	162,508	339,026	416,507	92,347
Advances - Net	4,015,662	4,931,049	5,982,138	6,991,361	7,418,128
Other Assets	158,623	135,161	100,729	184,487	186,694
Operating Fixed Assets	25,850	34,238	46,157	52,791	67,746
Deferred Tax Assets	-	15,588	1,164	-	-
TOTAL ASSETS	6,951,274	8,225,614	9,662,804	11,939,503	14,768,805
LIABILITIES					
Bills Payable	39,775	88,202	123,968	116,684	91,025
Borrowings from Financial Institution	1,157,196	1,457,760	1,520,859	1,620,209	1,452,096
Deposits and other Accounts	4,724,640	5,344,653	6,627,224	8,128,091	10,311,833
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	148,655	137,078	127,093	173,441	503,245
Deferred Tax Liabilities	-	-	-	20,964	53,153
TOTAL LIABILITIES	6,070,266	7,027,693	8,399,144	10,059,389	12,411,352
NET ASSETS	881,008	1,197,921	1,263,660	1,880,114	2,357,453
REPRESENTED BY:					
Head Office Account	752,953	1,000,255	1,001,351	1,504,810	2,002,809
Reserves	-	-	-	-	-
Un-appropriated Profit	136,929	172,154	136,658	152,020	349,735
Surplus/Deficit on Revaluation of Assets	(8,874)	25,512	125,651	223,284	4,909
TOTAL	881,008	1,197,921	1,263,660	1,880,114	2,357,453
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	594,447	550,445	357,849	351,222	661,674
Mark-Up/ Return/Interest Expenses	446,647	370,301	187,190	184,456	439,819
Net Mark-Up / Interest Income	147,800	180,144	170,659	166,766	221,855
Provisions & Bad Debts written off directly	25,575	25,225	21,307	14,569	59,899
Net Mark-Up / Interest Income after Provision	122,225	154,919	149,352	152,197	161,956
Fees, Commission & Brokerage Income	46,667	47,130	52,926	68,983	85,046
Dividend Income	10,041	13,413	22,178	28,625	36,652
Income from dealing in Foreign Currencies	89,120	60,405	37,762	43,836	42,625
Other Income	881	16,413	16,330	39,205	290,005
Total Non - Markup / Interest Income	146,709	137,361	129,196	180,649	454,328
Administrative Expenses	103,463	119,179	134,839	165,922	222,174
Other Expenses	1,913	352	111	316	6,540
Total Non-Markup/Interest Expenses	105,376	119,531	134,950	166,238	228,714
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	163,558	172,749	143,598	166,608	387,570
Taxation - Current	50,000	42,500	20,000	17,600	9,812
- Prior Years	-	-	14,424	-	-
- Deferred	-	(15,588)	15,483	22,128	32,188
PROFIT/ (LOSS) AFTER TAX	113,558	145,837	93,691	126,880	345,570
Net Cash Inflow / (Outflow) from Operating Activities	867,645	318,973	452,007	624,432	1,981,829
Net Cash Inflow / (Outflow) from Investing Activities	(61,647)	71,823	(16,923)	84,392	377,567
Net Cash Inflow / (Outflow) from Financing Activities	130,914	155,583	(115,391)	361,964	341,915
Number of Employees	143	151	175	205	252

(Contd.)

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Al Baraka Islamic Bank B.S.C. (E.C)			
	2006	2007	2008	2009
ASSETS				
Cash & Balances with Treasury Banks	3,355,669	3,480,878	3,248,922	3,911,176
Balances with other Banks	4,259,426	4,131,352	4,647,570	7,708,198
Lending to Financial Institutions	-	-	-	-
Investments - Net	1,182,737	1,153,825	1,124,428	1,702,599
Advances - Net	9,693,182	12,585,549	14,377,810	14,755,162
Other Assets	305,830	622,812	631,311	898,634
Operating Fixed Assets	71,418	102,697	167,785	302,611
Deferred Tax Assets	-	-	-	26,580
TOTAL ASSETS	18,868,262	22,077,113	24,197,826	29,304,960
LIABILITIES				
Bills Payable	155,680	231,462	219,170	194,771
Borrowings from Financial Institution	1,895,027	1,309,411	1,969,849	2,263,689
Deposits and other Accounts	13,821,441	16,964,566	18,336,159	22,636,323
Sub-ordinate Loans	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-
Other Liabilities	726,248	982,895	1,174,400	1,457,160
Deferred Tax Liabilities	78,860	144,026	132,467	-
TOTAL LIABILITIES	16,677,256	19,632,360	21,832,045	26,551,943
NET ASSETS	2,191,006	2,444,753	2,365,781	2,753,017
REPRESENTED BY:				
Head Office Account	2,036,390	2,046,185	2,420,129	3,041,775
Advance against Equity	-	-	-	-
Un-appropriated Profit	154,820	400,348	-19,912	(301,460)
Surplus/Deficit on Revaluation of Assets	(204)	(1,780)	(34,436)	12,702
TOTAL	2,191,006	2,444,753	2,365,781	2,753,017
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	1,111,711	1,493,035	1,764,924	2,555,597
Mark-Up/ Return/Interest Expenses	824,124	1,089,913	1,333,752	2,040,969
Net Mark-Up / Interest Income	287,587	403,122	431,172	514,628
Provisions & Bad Debts written off directly	880	17,277	141,232	453,531
Net Mark-Up / Interest Income after Provision	286,707	385,845	289,940	61,097
Fees, Commission & Brokerage Income	99,774	126,749	130,074	130,691
Dividend Income	11,038	8,642	12,214	6,549
Income from dealing in Foreign Currencies	52,157	82,166	127,897	76,930
Other Income	(17,084)	46,596	-65,862	52,935
Total Non - Markup / Interest Income	145,885	264,153	204,323	267,105
Administrative Expenses	261,067	335,010	572,687	704,329
Other Expenses	1,102	446	121	4,507
Total Non-Markup/Interest Expenses	262,169	335,456	572,808	708,836
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	170,423	314,542	(78,545)	(380,634)
Taxation - Current	777	2,889	3,303	65,200
- Prior Years	-	-	-	-
- Deferred	25,707	66,125	(8,691)	(164,286)
PROFIT/ (LOSS) AFTER TAX	143,939	245,528	(73,157)	(281,548)
Net Cash Inflow / (Outflow) from Operating Activities	1,975,220	(1,898)	402,519	3,866,993
Net Cash Inflow / (Outflow) from Investing Activities	(1,058,728)	(22,911)	(132,949)	(765,757)
Net Cash Inflow / (Outflow) from Financing Activities	(338,854)	-	(347,103)	-
Number of Employees	306	364	455	528

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	American Express Bank Ltd.				
	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances with Treasury Banks	2,180,720	1,774,209	1,635,464	2,009,176	1,809,780
Balances with other Banks	1,253,967	1,071,821	38,079	887,411	689,238
Lending to Financial Institutions	1,449,899	1,032,420	2,924,099	1,045,000	2,423,720
Investments - Net	3,118,420	4,191,963	2,330,382	1,640,642	1,922,155
Advances - Net	4,978,514	4,840,932	2,394,365	2,070,315	694,965
Other Assets	905,440	554,374	586,403	543,618	613,325
Operating Fixed Assets	103,642	90,856	94,773	101,878	89,023
Deferred Tax Assets	80,600	31,818	37,933	-	-
TOTAL ASSETS	14,071,202	13,588,393	10,041,498	8,298,040	8,242,206
LIABILITIES					
Bills Payable	183,675	431,514	422,698	400,177	377,890
Borrowings from Financial Institution	6,523,259	5,642,172	2,853,161	1,186,284	471,792
Deposits and other Accounts	5,956,530	5,978,784	5,121,895	5,070,229	5,726,148
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	7,211	6,044	4,773	-	-
Other Liabilities	284,865	298,548	367,486	284,131	244,526
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	12,955,540	12,357,062	8,770,013	6,940,821	6,820,356
NET ASSETS	1,115,662	1,231,331	1,271,485	1,357,219	1,421,850
REPRESENTED BY:					
Head Office Account	1,138,665	1,102,436	1,085,864	1,123,518	1,129,934
Reserves	-	-	-	-	-
Un-appropriated Profit	(33,488)	104,415	184,322	235,361	291,865
Surplus/Deficit on Revaluation of Assets	10,485	24,480	1,299	(1,660)	51
TOTAL	1,115,662	1,231,331	1,271,485	1,357,219	1,421,850
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	1,112,067	884,977	344,371	224,723	347,077
Mark-Up/ Return/Interest Expenses	948,318	706,095	206,235	128,206	246,960
Net Mark-Up / Interest Income	163,749	178,882	138,136	96,517	100,117
Provisions & Bad Debts written off directly	4,370	1,510	(83)	(28,397)	(2,740)
Net Mark-Up / Interest Income after Provision	159,379	177,372	138,219	124,914	102,857
Fees, Commission & Brokerage Income	255,632	205,829	195,562	193,012	201,377
Dividend Income	-	-	-	-	-
Income from dealing in Foreign Currencies	23,753	48,896	37,324	44,146	70,704
Other Income	16,203	81,103	58,542	49,604	70,682
Total Non - Markup / Interest Income	295,588	335,828	291,428	286,762	342,763
Administrative Expenses	396,690	348,927	369,607	396,293	471,600
Other Expenses	6,118	(112)	71	94	1,150
Total Non-Markup/Interest Expenses	402,808	348,815	369,678	396,387	472,750
Extra ordinary/unusual Items	63,511	-	22,874	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(11,352)	164,385	37,095	15,289	(27,130)
Taxation - Current	-	-	-	-	-
- Prior Years	(8,001)	(17,961)	(50,821)	(74,382)	(83,634)
- Deferred	14,260	44,443	8,009	38,632	-
PROFIT/ (LOSS) AFTER TAX	(17,611)	137,903	79,907	51,039	56,504
Net Cash Inflow / (Outflow) from Operating Activities	1,228,059	(262,922)	(902,551)	521,218	(99,115)
Net Cash Inflow / (Outflow) from Investing Activities	(592,567)	(244,393)	(171,348)	673,400	(304,873)
Net Cash Inflow / (Outflow) from Financing Activities	1,120	(2,240)	(2,240)	(5,802)	-
Number of Employees	201	185	174	168	165

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

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Bank of Ceylon		
	2001	2002	2003
ASSETS			
Cash & Balances with Treasury Banks	654,271	18,349	512,714
Balances with other Banks	64,117	5,353	10,014
Lending to Financial Institutions	723,693	104,784	245,338
Investments - Net	1,139,279	883,830	-
Advances - Net	121,902	116,043	1,279
Other Assets	121,293	28,774	2,965
Operating Fixed Assets	5,584	4,800	3,464
Deferred Tax Assets	-	-	2,289
TOTAL ASSETS	2,830,139	1,161,933	778,063
LIABILITIES			
Bills Payable	1,429	813	915
Borrowings from Financial Institution	1,052,879	205,103	-
Deposits and other Accounts	1,110,027	145,254	55,722
Sub-ordinated Loans	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-
Other Liabilities	51,230	75,924	43,237
Deferred Tax Liabilities	-	47,198	-
TOTAL LIABILITIES	2,215,565	474,292	99,874
NET ASSETS	614,574	687,641	678,189
REPRESENTED BY:			
Head Office Account	500,000	500,000	500,000
Reserves	-	-	-
Un-appropriated Profit	64,617	116,315	178,189
Surplus/Deficit on Revaluation of Assets	49,957	71,326	-
TOTAL	614,574	687,641	678,189
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	450,436	179,034	69,944
Mark-Up/ Return/Interest Expenses	347,702	80,933	5,084
Net Mark-Up / Interest Income	102,734	98,101	64,860
Provisions & Bad Debts written off directly	299	776	-
Net Mark-Up / Interest Income after Provision	102,435	97,325	64,860
Fees, Commission & Brokerage Income	7,729	4,942	1,638
Dividend Income	-	-	-
Income from dealing in Foreign Currencies	6,482	1,543	581
Other Income	18,414	23,808	101,624
Total Non - Markup / Interest Income	32,625	30,293	103,843
Administrative Expenses	27,224	30,347	28,517
Other Expenses	157	224	75,000
Total Non-Markup/Interest Expenses	27,381	30,571	103,517
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	107,679	97,047	65,186
Taxation - Current	53,745	47,716	28,216
- Prior Years	6,319	-	(24,982)
- Deferred	-	(2,367)	78
PROFIT/ (LOSS) AFTER TAX	47,615	51,698	61,874
Net Cash Inflow / (Outflow) from Operating Activities	733,172	(684,025)	4,247
Net Cash Inflow / (Outflow) from Investing Activities	3,495	(7,947)	495,398
Net Cash Inflow / (Outflow) from Financing Activities	(111,088)	-	-
Number of Employees	26	22	16

Bank of Ceylon was merged with Dawood Commercial Bank w.e.f 24th March 2004.

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Barclay Bank Plc.		
	2008	2009	2010
ASSETS			
Cash & Balances with Treasury Banks	1,609,550	2,434,134	2,912,164
Balances with other Banks	392,032	1,517,901	2,189,397
Lending to Financial Institutions	1,485,808	5,857,743	1,646,369
Investments - Net	9,332,849	11,625,172	21,014,371
Advances - Net	9,679,474	18,033,785	17,436,859
Other Assets	322,459	554,098	651,594
Operating Fixed Assets	1,381,260	1,451,343	928,091
Deferred Tax Assets	398,188	1,068,551	1,501,850
TOTAL ASSETS	24,601,620	42,542,727	48,280,695
LIABILITIES			
Bills Payable	256,590	317,339	402,249
Borrowings from Financial Institution	2,476,155	2,988,707	7,193,234
Deposits and other Accounts	14,557,453	29,920,456	32,301,878
Sub-ordinated Loans	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-
Other Liabilities	979,429	2,470,625	1,915,282
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	18,269,627	35,697,127	41,812,643
NET ASSETS	6,331,993	6,845,600	6,468,052
REPRESENTED BY:			
Head Office Account	7,139,900	9,320,564	9,756,756
Reserves	-	-	-
Un-appropriated Profit	(809,414)	(2,480,542)	(3,279,855)
Surplus/Deficit on Revaluation of Assets	1,507	5,578	(8,849)
TOTAL	6,331,993	6,845,600	6,468,052
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	832,665	3,336,395	4,391,663
Mark-Up/ Return/Interest Expenses	335,338	2,112,925	2,756,649
Net Mark-Up / Interest Income	497,327	1,223,470	1,635,014
Provisions & Bad Debts written off directly	33,841	161,127	268,149
Net Mark-Up / Interest Income after Provision	463,486	1,062,343	1,366,865
Fees, Commission & Brokerage Income	16,491	114,603	177,352
Dividend Income	-	-	-
Income from dealing in Foreign Currencies	11,764	67,265	187,487
Other Income	260	3,948	(4,854)
Total Non - Markup / Interest Income	28,515	185,816	359,985
Administrative Expenses	1,700,315	3,975,517	2,484,133
Other Expenses	100	1,447	2,273
Total Non-Markup/Interest Expenses	1,700,415	3,976,964	2,486,406
Extra ordinary/unusual Items (Income)	-	(385,122)	465,287
PROFIT/ (LOSS) BEFORE TAXATION	(1,208,414)	(2,343,683)	(1,224,843)
Taxation - Current	-	-	-
- Prior Years	-	-	-
- Deferred	(399,000)	(672,555)	(425,530)
PROFIT/ (LOSS) AFTER TAX	(809,414)	(1,671,128)	(799,313)
Net Cash Inflow / (Outflow) from Operating Activities	5,675,423	2,554,422	10,264,246
Net Cash Inflow / (Outflow) from Investing Activities	(10,813,562)	(2,784,633)	(9,550,912)
Net Cash Inflow / (Outflow) from Financing Activities	7,139,900	2,180,664	436,192
Number of Employees	1,431	1,202	692

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Citibank N.A.				
	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances with Treasury Banks	13,088,961	10,407,239	7,412,917	9,277,146	8,383,947
Balances with other Banks	1,903,595	4,812,611	2,152,298	7,543,616	729,186
Lending to Financial Institutions	9,045,493	7,992,820	19,726,108	12,241,937	4,796,504
Investments - Net	6,798,614	11,279,895	5,189,968	955,474	19,845,100
Advances - Net	27,118,565	25,656,863	25,287,790	33,007,571	39,163,339
Other Assets	3,269,612	1,442,290	944,418	2,373,699	2,641,794
Operating Fixed Assets	349,014	319,339	254,391	254,957	340,656
Deferred Tax Assets	396,595	236,430	393,969	409,994	573,115
TOTAL ASSETS	61,970,449	62,147,487	61,361,859	66,064,394	76,473,641
LIABILITIES					
Bills Payable	584,556	434,811	901,433	987,268	1,436,826
Borrowings from Financial Institution	11,039,682	11,001,939	12,408,294	9,815,454	12,612,553
Deposits and other Accounts	41,486,184	40,838,111	39,747,903	47,102,828	53,115,538
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	3,128,096	3,046,447	2,436,673	1,986,432	3,603,014
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	56,238,518	55,321,308	55,494,303	59,891,982	70,767,931
NET ASSETS	5,731,931	6,826,179	5,867,556	6,172,412	5,705,710
REPRESENTED BY:					
Head Office Account	4,508,331	4,369,017	3,602,026	3,722,432	3,742,948
Reserves	-	-	-	-	-
Un-appropriated Profit	1,190,328	2,254,026	2,267,571	2,450,271	2,007,769
Surplus/Deficit on Revaluation of Assets	33,272	203,136	(2,041)	(291)	-45,007
TOTAL	5,731,931	6,826,179	5,867,556	6,172,412	5,705,710
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	6,526,454	5,071,905	3,310,880	3,145,342	5,635,170
Mark-Up/ Return/Interest Expenses	4,219,138	2,819,600	1,265,810	831,994	2,035,755
Net Mark-Up / Interest Income	2,307,316	2,252,305	2,045,070	2,313,348	3,599,415
Provisions & Bad Debts written off directly	142,181	149,648	68,571	175,186	626,950
Net Mark-Up / Interest Income after Provision	2,165,135	2,102,657	1,976,499	2,138,162	2,972,465
Fees, Commission & Brokerage Income	959,223	1,061,261	1,003,631	1,266,427	1,804,183
Dividend Income	-	-	-	1,587	-
Income from dealing in Foreign Currencies	221,892	358,763	358,614	428,807	451,897
Other Income	102,332	477,079	891,288	423,599	336,671
Total Non - Markup / Interest Income	1,283,447	1,897,103	2,253,533	2,120,420	2,592,751
Administrative Expenses	1,680,215	1,707,505	1,841,010	2,508,875	2,962,639
Other Expenses	536	4,888	33,830	3,906	8,687
Total Non-Markup/Interest Expenses	1,680,751	1,712,393	1,874,840	2,512,781	2,971,326
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,767,831	2,287,367	2,355,192	1,745,801	2,593,890
Taxation - Current	921,000	1,181,268	1,015,000	865,000	1,221,374
- Prior Years	-	29,103	(6,971)	(1,071,321)	-
- Deferred	(13,169)	13,298	24,203	(17,425)	(135,738)
PROFIT/ (LOSS) AFTER TAX	860,000	1,063,698	1,322,960	1,969,547	1,508,254
Net Cash Inflow / (Outflow) from Operating Activities	13,709,793	(2,382,979)	(6,725,692)	5,299,536	11,239,293
Net Cash Inflow / (Outflow) from Investing Activities	(5,680,623)	(2,016,236)	3,132,415	14,836	(17,009,678)
Net Cash Inflow / (Outflow) from Financing Activities	8,194,543	-	(2,023,415)	(1,786,847)	(1,950,756)
Number of Employees	605	637	611	636	3,154

(Contd.)

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Citibank N.A.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & Balances with Treasury Banks	5,881,934	7,729,935	10,583,830	7,706,034	7,001,789
Balances with other Banks	539,516	192,370	7,358,861	2,735,953	1,396,604
Lending to Financial Institutions	6,267,405	4,530,449	14,166,060	10,155,661	11,410,316
Investments - Net	21,937,387	21,276,196	9,194,307	33,122,217	50,236,317
Advances - Net	51,289,271	49,068,211	41,856,749	28,245,029	19,244,213
Other Assets	3,357,063	7,051,616	13,432,726	2,911,872	3,505,065
Operating Fixed Assets	1,186,499	1,420,645	1,474,167	1,266,456	865,640
Deferred Tax Assets	828,544	1,199,429	3,585,127	3,637,578	3,693,968
TOTAL ASSETS	91,287,619	92,468,851	101,651,827	89,780,800	97,353,912
LIABILITIES					
Bills Payable	1,212,275	2,120,612	1,660,227	1,654,759	1,164,263
Borrowings from Financial Institution	15,409,454	5,977,312	3,152,988	5,561,411	4,342,038
Deposits and other Accounts	63,103,884	68,627,815	65,484,768	58,147,204	68,304,814
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	5,533,500	9,417,201	22,340,772	15,892,011	14,677,325
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	85,259,113	86,142,940	92,638,755	81,255,385	88,488,440
NET ASSETS	6,028,506	6,325,911	9,013,072	8,525,415	8,865,472
REPRESENTED BY:					
Head Office Account	3,794,244	5,443,260	7,742,345	6,780,848	6,812,671
Reserves	-	46,784	75,785	92,715	125,573
Un-appropriated Profit	2,274,831	889,238	1,689,600	1,778,573	2,201,511
Surplus/Deficit on Revaluation of Assets	(40,569)	(53,371)	(494,658)	(126,721)	(274,283)
TOTAL	6,028,506	6,325,911	9,013,072	8,525,415	8,865,472
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	9,017,327	10,553,668	9,943,656	9,983,377	9,373,975
Mark-Up/ Return/Interest Expenses	4,113,089	5,071,332	4,144,702	4,720,788	4,241,090
Net Mark-Up / Interest Income	4,904,238	5,482,336	5,798,954	5,262,589	5,132,885
Provisions & Bad Debts written off directly	955,209	2,655,460	4,058,001	3,285,903	1,942,347
Net Mark-Up / Interest Income after Provision	3,949,029	2,826,876	1,740,953	1,976,686	3,190,538
Fees, Commission & Brokerage Income	1,648,434	1,523,529	1,358,752	859,322	703,022
Dividend Income	8,995	-	-	2,033	728
Income from dealing in Foreign Currencies	427,746	855,162	2,142,938	1,669,426	2,465,105
Other Income	589,435	755,133	44,357	(80,847)	(1,115,157)
Total Non - Markup / Interest Income	2,674,610	3,133,824	3,546,047	2,449,934	2,053,698
Administrative Expenses	4,053,108	4,807,138	5,127,991	3,987,382	3,879,891
Other Expenses	(4,630)	22,623	40,160	136,650	167,342
Total Non-Markup/Interest Expenses	4,048,478	4,829,761	5,168,151	4,124,032	4,047,233
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	2,575,161	1,130,939	118,849	302,588	1,197,003
Taxation - Current	1,332,650	1,330,644	1,466,568	1,305,350	1,156,019
- Prior Years	(141,594)	(95,394)	-	(841,163)	(405,021)
- Deferred	(261,169)	(363,992)	(2,148,081)	(250,572)	23,067
PROFIT/ (LOSS) AFTER TAX	1,645,274	259,681	800,362	88,973	422,938
Net Cash Inflow / (Outflow) from Operating Activities	5,004,128	(2,849,659)	(1,086,131)	17,837,265	1,562,704
Net Cash Inflow / (Outflow) from Investing Activities	(3,940,415)	3,768,274	9,254,001	(24,395,154)	(3,192,181)
Net Cash Inflow / (Outflow) from Financing Activities	(1,384,718)	(10,274)	2,305,074	(1,102,350)	(404,322)
Number of Employees	4,077	3,766	2,415	1,622	1,353

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Credit Agricole Indosuez the Global French Bank		
	2001	2002	2003
ASSETS			
Cash & Balances with Treasury Banks	1,971,690	1,170,249	866,170
Balances with other Banks	639,753	325,596	170,601
Lending to Financial Institutions	1,734,832	1,060,258	398,825
Investments - Net	1,252,076	1,816,662	484,429
Advances - Net	4,267,260	4,144,024	1,980,787
Other Assets	431,019	271,143	305,278
Operating Fixed Assets	55,274	44,383	33,790
Deferred Tax Assets	54,091	37,509	-
TOTAL ASSETS	10,405,995	8,869,824	4,239,880
LIABILITIES			
Bills Payable	23,509	15,089	19,895
Borrowings from Financial Institution	4,335,598	5,212,248	2,118,000
Deposits and other Accounts	5,306,626	2,808,877	1,384,612
Sub-ordinated Loans	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-
Other Liabilities	146,435	127,709	308,206
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	9,812,168	8,163,923	3,830,713
NET ASSETS	593,827	705,901	409,167
REPRESENTED BY:			
Head Office Account	510,220	572,311	663,840
Reserves	-	-	-
Un-appropriated Profit	79,774	125,802	(254,451)
Surplus/Deficit on Revaluation of Assets	3,833	7,788	(222)
TOTAL	593,827	705,901	409,167
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	902,007	593,216	223,318
Mark-Up/ Return/Interest Expenses	803,467	512,320	205,718
Net Mark-Up / Interest Income	98,540	80,896	17,600
Provisions & Bad Debts written off directly	(25,922)	(7,660)	(11,282)
Net Mark-Up / Interest Income after Provision	124,462	88,556	28,882
Fees, Commission & Brokerage Income	48,366	43,720	31,879
Dividend Income	-	-	-
Income from dealing in Foreign Currencies	77,020	80,707	25,138
Other Income	231	841	78
Total Non - Markup / Interest Income	125,617	125,268	57,095
Administrative Expenses	182,943	191,838	435,510
Other Expenses	129	508	601
Total Non-Markup/Interest Expenses	183,072	192,346	436,111
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	67,007	21,478	(350,134)
Taxation - Current	-	-	-
- Prior Years	(9,500)	(35,012)	(13,510)
- Deferred	29,609	10,462	43,629
PROFIT/ (LOSS) AFTER TAX	46,898	46,028	(380,253)
Net Cash Inflow / (Outflow) from Operating Activities	2,628,495	(1,540,692)	(1,668,350)
Net Cash Inflow / (Outflow) from Investing Activities	112,081	(556,997)	1,317,747
Net Cash Inflow / (Outflow) from Financing Activities	(79,213)	62,091	91,529
Number of Employees	65	68	67

Credit Agricole Indosuez was merged with NDLC-IFIC Bank Ltd. on 17th April 2004

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Deutsche Bank AG				
	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances with Treasury Banks	2,376,772	1,604,014	1,668,116	2,010,943	2,989,698
Balances with other Banks	725,837	176,764	21,370	240,619	60,614
Lending to Financial Institutions	-	-	450,000	498,038	200,000
Investments - Net	44,125	197,151	16,705	15,365	183,985
Advances - Net	3,169,337	2,292,507	1,443,606	2,020,431	1,898,151
Other Assets	705,708	393,163	253,296	272,964	208,134
Operating Fixed Assets	10,767	15,732	25,541	50,726	56,022
Deferred Tax Assets	-	84,422	-	-	-
TOTAL ASSETS	7,032,546	4,763,753	3,878,634	5,109,086	5,596,604
LIABILITIES					
Bills Payable	87,871	100,729	70,174	241,365	189,718
Borrowings from Financial Institution	1,357,060	210	337,761	507,088	437,291
Deposits and other Accounts	3,994,441	2,700,991	1,460,628	2,068,728	1,504,902
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	11,702	15,883	11,823	5,580
Other Liabilities	935,233	999,660	858,241	952,349	1,238,197
Deferred Tax Liabilities	-	-	757	156	37
TOTAL LIABILITIES	6,374,605	3,813,292	2,743,444	3,781,509	3,375,725
NET ASSETS	657,941	950,461	1,135,190	1,327,577	2,220,879
REPRESENTED BY:					
Head Office Account	1,116,622	1,275,853	1,507,526	1,700,252	2,652,674
Reserves	-	-	-	-	-
Un-appropriated Profit	(458,681)	(339,398)	(373,299)	(372,899)	(431,863)
Surplus/Deficit on Revaluation of Assets	-	14,006	963	224	68
TOTAL	657,941	950,461	1,135,190	1,327,577	2,220,879
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	619,436	295,215	110,705	71,015	199,553
Mark-Up/ Return/Interest Expenses	472,162	149,468	23,482	22,068	87,793
Net Mark-Up / Interest Income	147,274	145,747	87,223	48,947	111,760
Provisions & Bad Debts written off directly	13,158	(16,251)	(12,157)	(20,841)	2,455
Net Mark-Up / Interest Income after Provision	134,116	161,998	99,380	69,788	109,305
Fees, Commission & Brokerage Income	73,390	72,123	67,135	74,907	107,209
Dividend Income	-	-	-	-	-
Income from dealing in Foreign Currencies	87,397	72,772	63,552	97,865	159,663
Other Income	5,748	10,187	232,558	15,988	4,362
Total Non - Markup / Interest Income	166,535	155,082	363,245	188,760	271,234
Administrative Expenses	319,693	291,461	278,073	255,653	381,376
Other Expenses	53	3,178	61	2,495	125,610
Total Non-Markup/Interest Expenses	319,746	294,639	278,134	258,148	506,986
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(19,095)	22,441	184,491	400	(126,447)
Taxation - Current	-	-	-	-	-
- Prior Years	-	-	121,550	-	(67,483)
- Deferred	-	(96,842)	96,842	-	-
PROFIT/ (LOSS) AFTER TAX	(19,095)	119,283	(33,901)	400	(58,964)
Net Cash Inflow / (Outflow) from Operating Activities	(366,506)	(1,653,011)	(497,082)	407,082	41,464
Net Cash Inflow / (Outflow) from Investing Activities	142,567	174,689	180,052	(27,929)	(187,684)
Net Cash Inflow / (Outflow) from Financing Activities	(12,814)	156,491	225,738	182,923	1,161,143
Number of Employees	96	68	61	62	84

(Contd.)

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Deutsche Bank AG				
	2006	2007	2008	2009	2010
ASSETS					
Cash & Balances with Treasury Banks	3,156,621	3,522,250	4,754,734	4,764,709	4,722,669
Balances with other Banks	71,744	127,489	1,628,093	128,632	37,134
Lending to Financial Institutions	182,730	4,924,319	5,309,670	5,350,170	6,223,146
Investments - Net	1,158,584	3,695,931	999,390	490,909	2,046,309
Advances - Net	4,175,315	4,699,251	6,334,606	3,457,011	3,245,948
Other Assets	476,223	527,317	2,552,371	713,336	898,722
Operating Fixed Assets	61,073	107,229	130,225	120,382	110,230
Deferred Tax Assets	29,285	-	20649	157,863	150,725
TOTAL ASSETS	9,311,575	17,603,786	21,729,738	15,183,012	17,434,883
LIABILITIES					
Bills Payable	278,427	625,398	1,683,524	217,050	2,640,728
Borrowings from Financial Institution	1,927,525	6,971,367	532,521	1,063,547	443,891
Deposits and other Accounts	3,326,539	5,128,591	10,317,214	6,005,209	6,065,947
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	1,669	-	-	-	-
Other Liabilities	1,013,987	1,246,992	4,562,266	2,727,983	3,010,220
Deferred Tax Liabilities	-	66432	-	-	-
TOTAL LIABILITIES	6,548,147	14,038,780	17,095,525	10,013,789	12,160,786
NET ASSETS	2,763,428	3,565,006	4,634,213	5,169,223	5,274,097
REPRESENTED BY:					
Head Office Account	2,569,048	2,853,853	3,600,702	3,877,033	3,667,876
Reserves	-	-	-	-	-
Un-appropriated Profit	198,625	714811	1033743	1,292,224	1,606,542
Surplus/Deficit on Revaluation of Assets	(4,245)	(3658)	(232)	(34)	(321)
TOTAL	2,763,428	3,565,006	4,634,213	5,169,223	5,274,097
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	375,050	679,115	1,041,031	1,111,138	1,065,750
Mark-Up/ Return/Interest Expenses	139,483	382,592	400,017	242,280	324,744
Net Mark-Up / Interest Income	235,567	296,523	641,014	868,858	741,006
Provisions & Bad Debts written off directly	18,842	8,464	48,069	354,287	25,263
Net Mark-Up / Interest Income after Provision	216,725	288,059	592,945	514,571	715,743
Fees, Commission & Brokerage Income	174,386	225,597	298,136	280,829	354,825
Dividend Income	-	-	-	-	-
Income from dealing in Foreign Currencies	302,700	802,738	887,527	1,313,596	755,656
Other Income	5,781	33,909	(132,461)	4,916	110,995
Total Non - Markup / Interest Income	482,867	1,062,244	1,053,202	1,599,341	1,221,476
Administrative Expenses	527,944	572,659	813,878	863,450	653,431
Other Expenses	23	1,352	1,134	7,710	(380)
Total Non-Markup/Interest Expenses	527,967	574,011	815,012	871,160	653,051
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	171,625	776,292	831,135	1,242,752	1,284,168
Taxation - Current	-	183,000	311,000	552,000	450,205
- Prior Years	-	-	66,000	-	-
- Deferred	(27,000)	88,998	(80,000)	(114,466)	(330)
PROFIT/ (LOSS) AFTER TAX	198,625	504,294	534,135	805,218	834,293
Net Cash Inflow / (Outflow) from Operating Activities	845,485	2,714,933	(266,446)	(1,742,550)	2,084,285
Net Cash Inflow / (Outflow) from Investing Activities	(1,010,566)	(2,576,596)	2,451,310	481,026	(1,474,535)
Net Cash Inflow / (Outflow) from Financing Activities	(5,103)	(1,768)	(198,625)	(504,293)	(534,131)
Number of Employees	84	98	115	107	108

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Doha Bank Ltd.		
	2001	2002	2003
ASSETS			
Cash & Balances with Treasury Banks	899,674	925,107	933,991
Balances with other Banks	7,305	20,231	26,898
Lending to Financial Institutions	74,000	-	-
Investments - Net	9,770	-	-
Advances - Net	639,174	539,447	513,680
Other Assets	255,372	235,304	225,830
Operating Fixed Assets	4,803	1,681	688
Deferred Tax Assets	-	-	-
TOTAL ASSETS	1,890,098	1,721,770	1,701,087
LIABILITIES			
Bills Payable	29,198	3,161	3,519
Borrowings from Financial Institution	710,000	-	-
Deposits and other Accounts	175,150	40,040	37,199
Sub-ordinated Loans	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-
Other Liabilities	111,781	842,089	836,463
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	1,026,129	885,290	877,181
NET ASSETS	863,969	836,480	823,906
REPRESENTED BY:			
Head Office Account	863,969	836,480	823,906
Reserves	-	-	-
Un-appropriated Profit	-	-	-
Surplus/Deficit on Revaluation of Assets	-	-	-
TOTAL	863,969	836,480	823,906
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	26,158	7,371	6,103
Mark-Up/ Return/Interest Expenses	139,851	7,345	252
Net Mark-Up / Interest Income	(113,693)	26	5,851
Provisions & Bad Debts written off directly	(7,935)	(5,630)	(9,746)
Net Mark-Up / Interest Income after Provision	(105,758)	5,656	15,597
Fees, Commission & Brokerage Income	1,520	59	11
Dividend Income	-	-	-
Income from dealing in Foreign Currencies	6,206	(251)	(278)
Other Income	2,345	730	574
Total Non - Markup / Interest Income	10,071	538	307
Administrative Expenses	74,323	42,641	20,176
Other Expenses	35,815	185	116
Total Non-Markup/Interest Expenses	110,138	42,826	20,292
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(205,825)	(36,632)	(4,388)
Taxation - Current	-	-	-
- Prior Years	(7,822)	-	-
- Deferred	100,000	-	-
PROFIT/ (LOSS) AFTER TAX	(298,003)	(36,632)	(4,388)
Net Cash Inflow / (Outflow) from Operating Activities	(236,251)	(8,314)	28,230
Net Cash Inflow / (Outflow) from Investing Activities	(1,795)	162	(105)
Net Cash Inflow / (Outflow) from Financing Activities	(69,979)	-	-
Number of Employees	2	2	2

Doha Bank was merged with Trust Commercial Bank on 5th May 2004 and Trust Commercial Bank merged with Crescent Commercial Bank on 21st October 2004

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Emirates Bank International PJSC
	2001
ASSETS	
Cash & Balances With Treasury Banks	3,813,416
Balances With Other Banks	1,411,199
Lending To Financial Institutions	1,459,627
Investments - Net	7,351,020
Advances - Net	9,028,498
Other Assets	1,443,182
Operating Fixed Assets	153,119
Deferred Tax Assets	219,000
TOTAL ASSETS	24,879,061
LIABILITIES	
Bills Payable	232,901
Borrowings From Financial Institution	8,254,591
Deposits And Other Accounts	14,326,115
Sub-ordinated Loans	-
Liabilities Against Assets Subject To Finance Lease	42,900
Other Liabilities	442,184
Deferred Tax Liabilities	-
TOTAL LIABILITIES	23,298,691
NET ASSETS	1,580,370
REPRESENTED BY:	
Share Capital	1,204,159
Reserves	-
Un-appropriated Profit	310,926
Surplus/Deficit On Revaluation Of Assets	65,285
TOTAL	1,580,370
OPERATING POSITION	
Mark-Up/ Return/Interest Earned	1,836,509
Mark-Up/ Return/Interest Expenses	1,395,323
Net Mark-Up / Interest Income	441,186
Provisions & Bad Debts Written Off Directly	160,335
Net Mark-Up / Interest Income After Provision	280,851
Fees, Commission & Brokerage Income	88,404
Dividend Income	-
Income From Dealing In Foreign Currencies	171,313
Other Income	36,407
Total Non - Markup / Interest Income	296,124
Administrative Expenses	563,074
Other Expenses	227
Total Non-Markup/Interest Expenses	563,301
Extra ordinary/unusual Items (to be specified)	-
PROFIT/ (LOSS) BEFORE TAXATION	13,674
Taxation - Current	44,500
- Prior Years	(7,739)
- Deferred	(44,000)
PROFIT/ (LOSS) AFTER TAX	20,913
Net Cash Inflow / (Outflow) from Operating Activities	3,314,739
Net Cash Inflow / (Outflow) from Investing Activities	(4,191,114)
Net Cash Inflow / (Outflow) from Financing Activities	2,575,755
Number of Employees	348

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Habib Bank AG Zurich				
	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances with Treasury Banks	3,600,757	3,132,824	3,658,798	4,472,835	6,669,085
Balances with other Banks	1,569,289	645,679	1,308,598	2,461,179	1,980,195
Lending to Financial Institutions	900,000	600,000	880,000	560,000	1,424,245
Investments - Net	4,118,378	9,360,812	9,069,420	7,437,082	6,075,704
Advances - Net	10,651,211	13,673,832	17,363,258	25,405,470	27,728,110
Other Assets	499,760	570,606	508,849	642,055	812,554
Operating Fixed Assets	12,757	42,761	66,470	115,120	160,383
Deferred Tax Assets	75,557	-	-	108,809	60193
TOTAL ASSETS	21,427,709	28,026,514	32,855,393	41,202,550	44,910,469
LIABILITIES					
Bills Payable	277,330	249,010	426,874	394,325	405,007
Borrowings from Financial Institution	2,134,494	3,961,042	6,131,442	9,272,519	6,260,278
Deposits and other Accounts	16,679,242	20,192,401	22,927,723	28,166,876	33,436,488
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	910,692	1,385,982	1,303,072	1,294,683	1,994,713
Deferred Tax Liabilities	-	264,910	108,529	-	-
TOTAL LIABILITIES	20,001,758	26,053,345	30,897,640	39,128,403	42,096,486
NET ASSETS	1,425,951	1,973,169	1,957,753	2,074,147	2,813,983
REPRESENTED BY:					
Head Office Account	936,580	1,108,468	1,206,236	1,564,976	2,142,095
Reserves	20,000	-	-	-	-
Un-appropriated Profit	423,079	419,977	454,195	509,047	667,165
Surplus/Deficit on Revaluation of Assets	46,292	444,724	297,322	124	4,723
TOTAL	1,425,951	1,973,169	1,957,753	2,074,147	2,813,983
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	2,044,065	1,875,017	1,600,401	1,610,611	2,692,195
Mark-Up/ Return/Interest Expenses	1,699,949	1,511,384	1,117,169	910,826	1,773,257
Net Mark-Up / Interest Income	344,116	363,633	483,232	699,785	918,938
Provisions & Bad Debts written off directly	39,871	40,379	15,614	21,213	14,698
Net Mark-Up / Interest Income after Provision	304,245	323,254	467,618	678,572	904,240
Fees, Commission & Brokerage Income	140,376	164,159	208,075	177,623	233,947
Dividend Income	-	756	44	29	3193
Income from dealing in Foreign Currencies	239,173	64,862	60,602	56,419	163,745
Other Income	48,240	146,500	109,000	84,830	98,473
Total Non - Markup / Interest Income	427,789	376,277	377,721	318,901	499,358
Administrative Expenses	325,520	323,606	415,917	486,320	613,439
Other Expenses	-	702	-	36	1925
Total Non-Markup/Interest Expenses	325,520	324,308	415,917	486,356	615,364
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	406,514	375,223	429,422	511,117	788,234
Taxation - Current	110,000	86,000	87,000	114,500	188,000
- Prior Years	(3,796)	-	14,794	-	-
- Deferred	(3,105)	(7,619)	4,388	16,185	45,807
PROFIT/ (LOSS) AFTER TAX	303,415	296,842	323,240	380,432	554,427
Net Cash Inflow / (Outflow) from Operating Activities	3,119,530	3,273,845	2,203,653	975,913	205,968
Net Cash Inflow / (Outflow) from Investing Activities	(1,812,475)	(4,529,557)	(874,190)	1,041,903	1,311,565
Net Cash Inflow / (Outflow) from Financing Activities	(235,270)	(299,944)	(289,022)	(152,219)	413,867
Number of Employees	309	351	423	487	556

Habib Bank AG Zurich has been merged with Metropolitan Bank and named as Habib Metropolitan Bank Ltd. w.e.f 16-10-06

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	International Financial Investment & Commerce Bank Ltd.	
	2001	2002
ASSETS		
Cash & Balances with Treasury Banks	544,055	516,124
Balances with other Banks	209,932	24,115
Lending to Financial Institutions	0,000	0,000
Investments - Net	25,024	343,352
Advances - Net	1,213,826	1,105,686
Other Assets	32,925	46,635
Operating Fixed Assets	18,602	17,926
Deferred Tax Assets	-	-
TOTAL ASSETS	2,044,364	2,053,838
LIABILITIES		
Bills Payable	21,630	19,065
Borrowings from Financial Institution	220,033	194,279
Deposits and other Accounts	1,362,208	1,367,853
Sub-ordinated Loans	-	-
Liabilities against Assets Subject to Finance Lease	-	-
Other Liabilities	54,996	39,330
Deferred Tax Liabilities	-	22,974
TOTAL LIABILITIES	1,658,867	1,643,501
NET ASSETS	385,497	410,337
REPRESENTED BY:		
Head Office Account	356,026	374,426
Reserves	-	-
Un-appropriated Profit	29,471	10,260
Surplus/Deficit on Revaluation of Assets	-	25,651
TOTAL	385,497	410,337
OPERATING POSITION		
Mark-Up/ Return/Interest Earned	169,793	128,537
Mark-Up/ Return/Interest Expenses	122,524	90,912
Net Mark-Up / Interest Income	47,269	37,625
Provisions & Bad Debts written off directly	(286)	(189)
Net Mark-Up / Interest Income after Provision	47,555	37,814
Fees, Commission & Brokerage Income	7,464	7,642
Dividend Income	107	-
Income from dealing in Foreign Currencies	46,790	22,031
Other Income	9,618	7,798
Total Non - Markup / Interest Income	63,979	37,471
Administrative Expenses	51,920	54,157
Other Expenses	139	33
Total Non-Markup/Interest Expenses	52,059	54,190
Extra ordinary/unusual Items	-	-
PROFIT/ (LOSS) BEFORE TAXATION	59,475	21,095
Taxation - Current	29,800	10,000
- Prior Years	-	-
- Deferred	-	227
PROFIT/ (LOSS) AFTER TAX	29,675	10,868
Net Cash Inflow / (Outflow) from Operating Activities	103,582	72,559
Net Cash Inflow / (Outflow) from Investing Activities	42	(274,628)
Net Cash Inflow / (Outflow) from Financing Activities	100,053	-
Number of Employees	79	77

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Oman International Bank S.A.O.G				
	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances with Treasury Banks	1,338,831	1,246,164	1,273,573	1,245,447	1,244,535
Balances with other Banks	429,335	128,659	77,604	40,262	26,887
Lending to Financial Institutions	-	20,000	-	-	-
Investments - Net	135,680	295,398	148,725	44,617	-
Advances - Net	1,131,032	877,427	323,533	485,751	518,932
Other Assets	68,983	32,625	16,755	23,419	20,323
Operating Fixed Assets	13,523	10,994	7,804	5,338	2,943
Deferred Tax Assets	-	-	-	-	-
TOTAL ASSETS	3,117,384	2,611,267	1,847,994	1,844,834	1,813,620
LIABILITIES					
Bills Payable	4,730	1,274	3,458	7,784	1,697
Borrowings from Financial Institution	463,621	402,013	66,000	282,982	270,700
Deposits and other Accounts	1,823,357	1,142,009	745,186	504,119	493,426
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	46,376	48,838	19,456	14,993	18,036
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	2,338,084	1,594,134	834,100	809,878	783,859
NET ASSETS	779,300	1,017,133	1,013,894	1,034,956	1,029,761
REPRESENTED BY:					
Head Office Account	885,734	1,120,068	1,123,343	1,162,296	1,168,934
Reserves	-	-	-	-	-
Un-appropriated Profit	(106,434)	(115,628)	(121,288)	(127,532)	(139,173)
Surplus/Deficit on Revaluation of Assets	-	12,693	11,839	192	-
TOTAL	779,300	1,017,133	1,013,894	1,034,956	1,029,761
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	168,675	145,901	80,841	40,998	41,771
Mark-Up/ Return/Interest Expenses	160,785	127,799	59,809	21,299	30,839
Net Mark-Up / Interest Income	7,890	18,102	21,032	19,699	10,932
Provisions & Bad Debts written off directly	288	-	-	1,645	1,865
Net Mark-Up / Interest Income after Provision	7,602	18,102	21,032	18,054	9,067
Fees, Commission & Brokerage Income	7,941	7,598	7,692	8,052	6,201
Dividend Income	-	-	-	-	-
Income from dealing in Foreign Currencies	13,127	7,198	4,771	3,094	1,124
Other Income	3,604	1,710	1,976	1,901	2,475
Total Non - Markup / Interest Income	24,672	16,506	14,439	13,047	9,800
Administrative Expenses	44,017	43,404	40,885	36,509	30,436
Other Expenses	78	398	246	836	72
Total Non-Markup/Interest Expenses	44,095	43,802	41,131	37,345	30,508
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(11,821)	(9,194)	(5,660)	(6,244)	(11,641)
Taxation - Current	-	-	-	-	-
- Prior Years	-	-	-	-	-
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAX	(11,821)	(9,194)	(5,660)	(6,244)	(11,641)
Net Cash Inflow / (Outflow) from Operating Activities	864,235	(479,243)	(172,542)	(197,219)	(64,651)
Net Cash Inflow / (Outflow) from Investing Activities	(137,372)	(148,426)	145,634	92,187	44,338
Net Cash Inflow / (Outflow) from Financing Activities	161,763	262,509	20,111	-	-
Number of Employees	23	26	20	22	19

(Contd.)

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Oman International Bank S.A.O.G				
	2006	2007	2008	2009	2010
ASSETS					
Cash & Balances with Treasury Banks	2,304,786	2,391,751	3,088,841	3,328,022	3,363,076
Balances with other Banks	67,683	42,807	38,910	52,781	62,870
Lending to Financial Institutions	-	-	-	150,000	110,000
Investments - Net	-	-	-	-	-
Advances - Net	368,321	220,506	277,089	387,223	477,612
Other Assets	17,253	33,221	22,036	16,964	164,490
Operating Fixed Assets	4,583	5,646	15,071	10,461	22,983
Deferred Tax Assets	-	-	-	-	-
TOTAL ASSETS	2,762,626	2,693,931	3,441,947	3,945,451	4,201,031
LIABILITIES					
Bills Payable	4,415	2,754	4,036	7,577	5,493
Borrowings from Financial Institution	98,000	178,000	186,406	382,008	321,910
Deposits and other Accounts	618,017	459,937	521,574	690,196	847,792
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	17,065	19,617	17,790	18,094	25,056
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	737,497	660,308	729,806	1,097,875	1,200,251
NET ASSETS	2,025,129	2,033,623	2,712,141	2,847,576	3,000,780
REPRESENTED BY:					
Head Office Account	2,188,856	2,289,217	3,008,999	3,203,140	3,393,743
Reserves	-	-	-	-	-
Un-appropriated Profit	(163,727)	(255,594)	(296,858)	(355,564)	(392,963)
Surplus/Deficit on Revaluation of Assets	-	-	-	-	-
TOTAL	2,025,129	2,033,623	2,712,141	2,847,576	3,000,780
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	47,204	38,268	40,426	56,707	65,106
Mark-Up/ Return/Interest Expenses	41,313	47,636	50,080	75,569	78,041
Net Mark-Up / Interest Income	5,891	(9,368)	-9,654	(18,862)	(12,935)
Provisions & Bad Debts written off directly	1183	40468	(21,729)	(828)	(22,169)
Net Mark-Up / Interest Income after Provision	4,708	(49,836)	12,075	(18,034)	9,234
Fees, Commission & Brokerage Income	4,004	2,329	4,238	8,859	7,001
Dividend Income	-	-	-	-	-
Income from dealing in Foreign Currencies	52	622	3,660	5,191	1,784
Other Income	2,177	1,520	1,651	3,547	3,797
Total Non - Markup / Interest Income	6,233	4,471	9,549	17,597	12,582
Administrative Expenses	35,501	44,273	57,280	55,148	59,134
Other Expenses	-6	2,229	5,608	3,121	81
Total Non-Markup/Interest Expenses	35,495	46,502	62,888	58,269	59,215
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	-24,554	(91,867)	(41,264)	(58,706)	(37,399)
Taxation - Current	-	-	-	-	-
- Prior Years	-	-	-	-	-
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAX	(24,554)	(91,867)	(41,264)	(58,706)	(37,399)
Net Cash Inflow / (Outflow) from Operating Activities	84,174	(35,503)	(14,245)	59,369	17,017
Net Cash Inflow / (Outflow) from Investing Activities	(3,049)	(2,769)	(12,344)	(458)	(18,493)
Net Cash Inflow / (Outflow) from Financing Activities	999,409	79,904	51,006	-	(6,269)
Number of Employees	22	28	35	32	27

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Rupali Bank Ltd.				
	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances with Treasury Banks	23,395	21,883	29,408	31,908	21,002
Balances with other Banks	49,393	149,296	135,362	86,549	73,353
Lending to Financial Institutions	50,000		59,000	-	-
Investments - Net	452,100	417,533	350,795	359,172	308,904
Advances - Net	142,407	77,388	24,726	11,047	10,233
Other Assets	230,694	559	18,452	28,971	18,758
Operating Fixed Assets	3,138	2,947	2,728	2,587	134,881
Deferred Tax Assets	-	-	-	42,076	-
TOTAL ASSETS	951,127	669,606	620,471	562,310	567,131
LIABILITIES					
Bills Payable	789	484	2,925	1,053	2,708
Borrowings from Financial Institution	561,000	195,000	219,000	165,000	159,000
Deposits and other Accounts	290,448	203,305	207,495	178,322	127,675
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	27,965	65,382	56,810	125,743	67,005
Deferred Tax Liabilities	-	-	24,132	-	47,070
TOTAL LIABILITIES	880,202	464,171	510,362	470,118	403,458
NET ASSETS	70,925	205,435	110,109	92,192	163,673
REPRESENTED BY:					
Head Office Account	34,000	34,000	34,000	34,000	34,000
Reserves	-	-	-	-	-
Un-appropriated Profit	36,925	73,602	50,605	58,192	47,588
Surplus/Deficit on Revaluation of Assets		97,833	25,504	-	82,085
TOTAL	70,925	205,435	110,109	92,192	163,673
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	91,116	46,036	32,448	32,826	30,801
Mark-Up/ Return/Interest Expenses	76,817	30,592	5,893	6,842	12,711
Net Mark-Up / Interest Income	14,299	15,444	26,555	25,984	18,090
Provisions & Bad Debts written off directly	1,346	70,505	50,176	(20,408)	(700)
Net Mark-Up / Interest Income after Provision	12,953	(55,061)	(23,621)	46,392	18,790
Fees, Commission & Brokerage Income	2,538	1,982	2,471	2,465	2,110
Dividend Income	-	254	-	-	-
Income from dealing in Foreign Currencies	-	46,601	280	1,258	2,286
Other Income	3,239	131,689	563	134	(22,022)
Total Non - Markup / Interest Income	5,777	180,526	3,314	3,857	(17,626)
Administrative Expenses	13,181	47,559	13,980	17,707	23,074
Other Expenses	117	-	454	871	210
Total Non-Markup/Interest Expenses	13,298	47,559	14,434	18,578	23,284
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	5,432	77,906	(34,742)	31,671	(22,120)
Taxation - Current	2,986	40,049	179	5,510	2,175
- Prior Years	-	1,180	(10,552)	59,277	(49,132)
- Deferred	-	-	(1,372)	(40,703)	37,545
PROFIT/ (LOSS) AFTER TAX	2,446	36,677	(22,997)	7,587	(12,708)
Net Cash Inflow / (Outflow) from Operating Activities	(277,114)	(354,711)	(26,288)	13,962	(74,255)
Net Cash Inflow / (Outflow) from Investing Activities	142,705	(453,102)	19,879	(60,275)	50,099
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-	-
Number of Employees	27	26	29	28	24

Rupali Bank renamed as Arif Habib Rupali Bank Ltd. w.e.f 9-12-05

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Societe Generale The French and International Bank
	2001
ASSETS	
Cash & Balances With Treasury Banks	2,437,492
Balances With Other Banks	795,346
Lending To Financial Institutions	422,187
Investments - Net	-
Advances - Net	2901,686
Other Assets	374,964
Operating Fixed Assets	25,739
Deferred Tax Assets	99,000
TOTAL ASSETS	7,056,414
LIABILITIES	
Bills Payable	20,869
Borrowings From Financial Institution	2886,541
Deposits And Other Accounts	2959,139
Sub-ordinated Loans	-
Liabilities Against Assets Subject To Finance Lease	10,054
Other Liabilities	292,806
Deferred Tax Liabilities	-
TOTAL LIABILITIES	6169,409
NET ASSETS	887,005
REPRESENTED BY:	
Share Capital	1024,318
Reserves	-
Un-appropriated Profit	(137,313)
Surplus/Deficit On Revaluation Of Assets	-
TOTAL	887,005
OPERATING POSITION	
Mark-Up/ Return/Interest Earned	938,195
Mark-Up/ Return/Interest Expenses	879,152
Net Mark-Up / Interest Income	59,043
Provisions & Bad Debts Written Off Directly	58,951
Net Mark-Up / Interest Income After Provision	92
Fees, Commission & Brokerage Income	39,164
Dividend Income	-
Income From Dealing In Foreign Currencies	18,381
Other Income	6,062
Total Non - Markup / Interest Income	63,607
Administrative Expenses	154,665
Other Expenses	24
Total Non-Markup/Interest Expenses	154,689
Extra ordinary/unusual Items (to be specified)	-
PROFIT/ (LOSS) BEFORE TAXATION	(90,990)
Taxation - Current	-
- Prior Years	(9,000)
- Deferred	-
PROFIT/ (LOSS) AFTER TAX	(81,990)
Net Cash Inflow / (Outflow) from Operating Activities	1,306,505
Net Cash Inflow / (Outflow) from Investing Activities	184,016
Net Cash Inflow / (Outflow) from Financing Activities	38,786
Number of Employees	77

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Standard Chartered Bank				
	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances with Treasury Banks	7,788,261	11,937,373	11,318,691	12,506,026	9,927,597
Balances with other Banks	318,394	2,159,707	487,100	1,257,173	1,340,279
Lending to Financial Institutions	2,974,760	5,072,393	14,505,868	13,550,991	14,943,291
Investments - Net	5,816,675	17,652,682	15,583,493	13,164,555	25,358,524
Advances - Net	21,497,361	42,233,876	39,951,678	51,508,205	50,214,718
Other Assets	2,507,755	1,585,732	1,828,948	2,109,367	9,176,540
Operating Fixed Assets	231,597	491,579	448,001	384,241	517,367
Deferred Tax Assets	-	-	-	121,047	189875
TOTAL ASSETS	41,134,803	81,133,342	84,123,779	94,601,605	111,668,191
LIABILITIES					
Bills Payable	538,385	803,376	908,412	1,669,496	2,063,950
Borrowings from Financial Institution	13,103,293	15,435,951	6,928,942	6,961,574	7,211,031
Deposits and other Accounts	24,460,120	56,438,912	67,881,121	76,513,586	83,646,043
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	48,493	145,287	92,447	36,659	19,079
Other Liabilities	585,707	1,840,534	1,686,808	2,431,680	10,322,394
Deferred Tax Liabilities	7,646	156,957	71,805	-	-
TOTAL LIABILITIES	38,743,644	74,821,017	77,569,535	87,612,995	103,262,497
NET ASSETS	2,391,159	6,312,325	6,554,244	6,988,610	8,405,694
REPRESENTED BY:					
Head Office Account	1,781,369	4,165,709	4,103,092	4,103,942	4,103,942
Reserves	-	24,474	24,474	24,474	-
Un-appropriated Profit	583,432	1,883,494	2,241,076	3,034,383	4,657,389
Surplus/Deficit on Revaluation of Assets	26,358	238,648	185,602	(174,189)	(355,637)
TOTAL	2,391,159	6,312,325	6,554,244	6,988,610	8,405,694
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	3,963,990	4,437,760	3,814,736	3,735,069	7,013,439
Mark-Up/ Return/Interest Expenses	2,899,048	2,427,549	903,476	652,348	1,737,811
Net Mark-Up / Interest Income	1,064,942	2,010,211	2,911,260	3,082,721	5,275,628
Provisions & Bad Debts written off directly	103,859	21,036	(9,040)	(106,191)	(63,006)
Net Mark-Up / Interest Income after Provision	961,083	1,989,175	2,920,300	3,188,912	5,338,634
Fees, Commission & Brokerage Income	261,700	590,604	1,092,138	1,407,040	1,778,925
Dividend Income	1,208	-	32,769	13,323	9,866
Income from dealing in Foreign Currencies	242,278	297,131	409,415	504,662	655,045
Other Income	10,352	67,509	63,939	136,809	6,298
Total Non - Markup / Interest Income	515,538	955,244	1,598,261	2,061,834	2,450,134
Administrative Expenses	598,100	1,194,732	1,824,824	1,785,469	2,348,699
Other Expenses	58	498	415	4,636	13,096
Total Non-Markup/Interest Expenses	598,158	1,195,230	1,825,239	1,790,105	2,361,795
Extra ordinary/unusual Items	185,404	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	693,059	1,749,189	2,693,322	3,460,641	5,426,973
Taxation - Current	284,093	713,450	967,964	975,500	1,400,000
- Prior Years	53,862	(1,763)	37,630	-	(16,682)
- Deferred	-	-	-	-	(12952)
PROFIT/ (LOSS) AFTER TAX	355,104	1,037,502	1,687,728	2,485,141	4,056,607
Net Cash Inflow / (Outflow) from Operating Activities	7,671,307	13,755,181	2,699,242)	1,850,759	11,212,358
Net Cash Inflow / (Outflow) from Investing Activities	(3,323,980)	(7,294,486)	1,853,556	1,853,421	(11,204,960)
Net Cash Inflow / (Outflow) from Financing Activities	115,773	(470,270)	(1,445,603)	(1,746,772)	(2,502,721)
Number of Employees	278	594	631	728	3,754

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Standard Chartered Grindlays
	2001
ASSETS	
Cash & Balances With Treasury Banks	6,980,293
Balances With Other Banks	5,653,482
Lending To Financial Institutions	5,172,377
Investments - Net	1,149,492
Advances - Net	16,598,631
Other Assets	2,300,029
Operating Fixed Assets	317,359
Deferred Tax Assets	-
TOTAL ASSETS	38,171,663
LIABILITIES	
Bills Payable	123,690
Borrowings From Financial Institution	1,351,887
Deposits And Other Accounts	32,809,299
Sub-ordinated Loans	-
Liabilities Against Assets Subject To Finance Lease	141,694
Other Liabilities	568,811
Deferred Tax Liabilities	-
TOTAL LIABILITIES	34,995,381
NET ASSETS	3,176,282
REPRESENTED BY:	
Share Capital	2,521,236
Reserves	15,018
Un-appropriated Profit	603,673
Surplus/Deficit On Revaluation Of Assets	36,355
TOTAL	3,176,282
OPERATING POSITION	
Mark-Up/ Return/Interest Earned	3,520,724
Mark-Up/ Return/Interest Expenses	2,292,074
Net Mark-Up / Interest Income	1,228,650
Provisions & Bad Debts Written Off Directly	152,974
Net Mark-Up / Interest Income After Provision	1,075,676
Fees, Commission & Brokerage Income	525,149
Dividend Income	48,591
Income From Dealing In Foreign Currencies	167,839
Other Income	20,360
Total Non - Markup / Interest Income	761,939
Administrative Expenses	923,821
Other Expenses	407,189
Total Non-Markup/Interest Expenses	1,331,010
Extra ordinary/unusual Items (to be specified)	-
PROFIT/ (LOSS) BEFORE TAXATION	506,605
Taxation - Current	465,377
- Prior Years	-
- Deferred	-
PROFIT/ (LOSS) AFTER TAX	41,228
Net Cash Inflow / (Outflow) from Operating Activities	5,765,356
Net Cash Inflow / (Outflow) from Investing Activities	1,353,854
Net Cash Inflow / (Outflow) from Financing Activities	164,224
Number of Employees	325

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Bank of Tokyo-Mitsubishi UFJ, Ltd				
	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances with Treasury Banks	4,421,426	2,910,301	1,875,740	1,999,575	1,744,995
Balances with other Banks	70,514	116,253	36,775	140,710	105,437
Lending to Financial Institutions	2,084,894	1,022,901	1,577,312	1,023,500	180,000
Investments - Net	808,062	816,395	693,380	392,143	-
Advances - Net	916,059	91,057	71,233	822,851	2,122,255
Other Assets	257,263	145,399	83,489	71,525	47,027
Operating Fixed Assets	36,026	26,872	20,326	20,394	14,440
Deferred Tax Assets	-	-	605	1,476	1361
TOTAL ASSETS	8,594,244	5,129,178	4,358,860	4,472,174	4,215,515
LIABILITIES					
Bills Payable	8,211	276,470	3,675	2,838	31,959
Borrowings from Financial Institution	288,475	-	-	515,621	1,406,385
Deposits and other Accounts	6,516,980	3,007,385	2,630,318	2,106,556	983,900
Sub-ordinated Loans	-	-	-	12,081	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	110,686	55,542	14,177	-	43,136
Deferred Tax Liabilities	-	420	-	-	-
TOTAL LIABILITIES	6,924,352	3,339,817	2,648,170	2,637,096	2,465,380
NET ASSETS	1,669,892	1,789,361	1,710,690	1,835,078	1,750,135
REPRESENTED BY:					
Head Office Account	1,438,696	1,530,888	1,683,914	1,796,803	1,597,994
Reserves	-	-	-	-	-
Un-appropriated Profit	230,218	257,938	27,647	39,102	152,141
Surplus/Deficit on Revaluation of Assets	978	535	(871)	(827)	-
TOTAL	1,669,892	1,789,361	1,710,690	1,835,078	1,750,135
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	864,402	375,901	74,975	60,518	190,486
Mark-Up/ Return/Interest Expenses	632,213	268,872	47,522	29,794	97,890
Net Mark-Up / Interest Income	232,189	107,029	27,453	30,724	92,596
Provisions & Bad Debts written off directly	(323)	(1,749)	(1,567)	-	-
Net Mark-Up / Interest Income after Provision	232,512	108,778	29,020	30,724	92,596
Fees, Commission & Brokerage Income	11,611	9,901	12,478	16,665	18,845
Dividend Income	-	-	-	-	-
Income from dealing in Foreign Currencies	82,675	58,651	56,724	70,574	85,936
Other Income	131	370	1,810	879	461
Total Non - Markup / Interest Income	94,417	68,922	71,012	88,118	105,242
Administrative Expenses	99,186	90,117	72,633	66,126	65,113
Other Expenses	311	153	-	243	-
Total Non-Markup/Interest Expenses	99,497	90,270	72,633	66,369	65,113
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	227,432	87,430	27,399	52,473	132,725
Taxation - Current	114,116	34,416	10,445	19,797	47,205
- Prior Years	(42,200)	25,294	(3,368)	-	(27,127)
- Deferred	-	-	-	(969)	(392)
PROFIT/ (LOSS) AFTER TAX	155,516	27,720	20,322	33,645	113,039
Net Cash Inflow / (Outflow) from Operating Activities	2,714,768	(2,012,928)	(880,978)	(413,960)	(1,029,343)
Net Cash Inflow / (Outflow) from Investing Activities	100,463	(9,650)	119,526	296,031	393,299
Net Cash Inflow / (Outflow) from Financing Activities	(223,107)	92,192	(97,587)	90,699	(198,809)
Number of Employees	55	43	35	38	37

(Contd.)

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Bank of Tokyo-Mitsubishi UFJ, Ltd				
	2006	2007	2008	2009	2010
ASSETS					
Cash & Balances with Treasury Banks	2,410,745	2,475,776	4,072,080	4,237,350	4,840,033
Balances with other Banks	11,611	10,550	36,983	91,075	88,400
Lending to Financial Institutions	400,000	200,000	1,597,697	1,905,551	1,013,607
Investments - Net	-	-	-	-	-
Advances - Net	3,776,394	2,621,101	4,092,787	2,198,843	2,980,932
Other Assets	93,975	149,167	242,347	83,301	89,731
Operating Fixed Assets	23,229	23,262	19,422	27,336	30,055
Deferred Tax Assets	1441	1589	1926	2,260	1,100
TOTAL ASSETS	6,717,395	5,481,445	10,063,242	8,545,716	9,043,858
LIABILITIES					
Bills Payable	5,381	20,914	12,559	216,907	9,419
Borrowings from Financial Institution	2,816,963	1,996,400	4,258,351	1,397,725	1,868,489
Deposits and other Accounts	1,458,945	978,846	1,715,912	2,740,049	2,349,722
Sub-ordinate Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	70,035	31,049	119,178	103,447	115,801
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	4,351,324	3,027,209	6,106,000	4,458,128	4,343,431
NET ASSETS	2,366,071	2,454,236	3,957,242	4,087,588	4,700,427
REPRESENTED BY:					
Head Office Account	2,262,169	2,374,857	3,878,698	4,041,323	4,652,493
Reserves	-	-	-	-	-
Un-appropriated Profit	103,902	79,379	78,544	46,265	47,934
Surplus/Deficit on Revaluation of Assets	-	-	-	-	-
TOTAL	2,366,071	2,454,236	3,957,242	4,087,588	4,700,427
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	286,789	330,590	538,145	516,130	509,987
Mark-Up/ Return/Interest Expenses	166,142	243,394	391,186	385,251	406,928
Net Mark-Up / Interest Income	120,647	87,196	146,959	130,879	103,059
Provisions & Bad Debts written off directly	-	-	-	-	-
Net Mark-Up / Interest Income after Provision	120,647	87,196	146,959	130,879	103,059
Fees, Commission & Brokerage Income	20,102	19,140	22,807	13,661	17,602
Dividend Income	-	-	-	-	-
Income from dealing in Foreign Currencies	61,641	38,253	57,248	35,384	62,116
Other Income	837	3,897	430	261	1,940
Total Non - Markup / Interest Income	82,580	61,290	80,485	49,306	81,658
Administrative Expenses	64,746	68,323	97,011	112,088	113,080
Other Expenses	122	316	6335	2,485	1,463
Total Non-Markup/Interest Expenses	64,868	68,639	103,346	114,573	114,543
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	138,359	79,847	124,098	65,612	70,174
Taxation - Current	60,224	(20,057)	43,834	23,309	23,525
- Prior Years	(44,149)	19,361	2,205	(3,291)	(2,111)
- Deferred	(8)	1,244	(337)	(334)	1,160
PROFIT/ (LOSS) AFTER TAX	122,292	79,299	78,3	45,928	47,600
Net Cash Inflow / (Outflow) from Operating Activities	290,035	62,702	202,342	151,296	46,074
Net Cash Inflow / (Outflow) from Investing Activities	(16,963)	(7,598)	(4,215)	(16,352)	(11,305)
Net Cash Inflow / (Outflow) from Financing Activities	518,852	8,866	1,424,610	84,418	565,239
Number of Employees	39	37	41	41	42

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	HSBC Bank Middle East Ltd.				
	2001	2002	2003	2004	2005
ASSETS					
Cash & Balances with Treasury Banks	1,365,350	1,506,137	1,791,365	2,316,197	2,808,913
Balances with other Banks	455,812	139,745	235,664	1,450,202	1,012,468
Lending to Financial Institutions	3,644,938	2,345,138	2,744,451	3,266,025	2,695,305
Investments - Net	570,774	303,682	195,546	-	569,733
Advances - Net	4,348,088	4,270,320	4,993,809	4,761,143	5,743,994
Other Assets	284,222	163,360	98,825	193,810	376,769
Operating Fixed Assets	26,125	25,956	35,937	38,231	58,978
Deferred Tax Assets	-	-	19,219	5,899	6,316
TOTAL ASSETS	10,695,309	8,754,338	10,114,816	12,031,507	13,272,476
LIABILITIES					
Bills Payable	80,515	61,412	69,917	87,050	100,056
Borrowings from Financial Institution	3,655,808	1,650,477	1,302,051	1,127,234	1,944,624
Deposits and other Accounts	5,832,767	5,772,894	7,338,767	8,923,997	8,603,755
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	12,469	10,446	8,234
Other Liabilities	329,564	237,642	158,452	252,546	400,437
Deferred Tax Liabilities	-	6,616	-	-	-
TOTAL LIABILITIES	9,898,654	7,729,041	8,881,656	10,401,273	11,057,106
NET ASSETS	796,655	1,025,297	1,233,160	1,630,234	2,215,370
REPRESENTED BY:					
Head Office Account	860,293	991,418	994,300	1,551,434	2,023,070
Reserves	-	-	-	-	-
Un-appropriated Profit	(72,878)	15,881	239,243	78,800	192,411
Surplus/Deficit on Revaluation of Assets	9,240	17,998	(383)	-	(111)
TOTAL	796,655	1,025,297	1,233,160	1,630,234	2,215,370
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	625,397	552,117	326,518	275,075	657,099
Mark-Up/ Return/Interest Expenses	514,853	385,898	134,806	130,077	373,958
Net Mark-Up / Interest Income	110,544	166,219	191,712	144,998	283,141
Provisions & Bad Debts written off directly	13,628	10,029	(28,880)	(1,152)	5,457
Net Mark-Up / Interest Income after Provision	96,916	156,190	220,592	146,150	277,684
Fees, Commission & Brokerage Income	97,565	97,617	142,771	128,087	148,238
Dividend Income	-	-	-	-	-
Income from dealing in Foreign Currencies	55,023	32,677	26,855	38,152	55,438
Other Income	3,942	2,610	2,440	1,669	1,216
Total Non - Markup / Interest Income	156,530	132,904	172,066	167,908	204,892
Administrative Expenses	151,636	182,919	185,789	221,015	255,603
Other Expenses	95	318	-	318	-
Total Non-Markup/Interest Expenses	151,731	183,237	185,789	221,333	255,603
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	101,715	105,857	206,869	92,725	226,973
Taxation - Current	48,000	61,700	75,000	23,500	95,000
- Prior Years	1,226	(44,602)	(80,235)	(2,243)	(43,595)
- Deferred	(17,552)	-	(18,952)	13,053	(349)
PROFIT/ (LOSS) AFTER TAX	70,041	88,759	231,056	58,415	175,917
Net Cash Inflow / (Outflow) from Operating Activities	794,564	(576,395)	184,442	1,417,288	248,754
Net Cash Inflow / (Outflow) from Investing Activities	(291,968)	338,267	202,614	(13,110)	(603,908)
Net Cash Inflow / (Outflow) from Financing Activities	32,492	62,849	(5,909)	335,192	410,136
Number of Employees	131	128	126	123	138

(Contd.)

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec : Thousand Rupees)

Financial Position	HSBC Bank Middle East Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & Balances with Treasury Banks	3,625,335	4,254,003	7,577,335	8,411,801	9,954,810
Balances with other Banks	2,493,245	793,028	4,266,775	4,035,306	297,338
Lending to Financial Institutions	5,263,053	6,754,063	7,354,749	8,698,829	16,076,728
Investments - Net	195,951	301,193	1,941,950	5,431,713	6,512,700
Advances - Net	11,201,906	19,260,314	25,302,967	23,248,431	22,242,433
Other Assets	421,981	715,531	1,430,226	1,406,262	1,475,697
Operating Fixed Assets	185,399	308,114	509,574	410,901	266,120
Deferred Tax Assets	-	-	10,764	90,698	113,164
TOTAL ASSETS	23,386,870	32,386,246	48,394,340	51,733,941	56,938,990
LIABILITIES					
Bills Payable	162,297	745,760	587,298	989,256	1,341,130
Borrowings from Financial Institution	5,605,136	3,032,738	4,770,659	3,073,493	1,255,575
Deposits and other Accounts	14,713,851	25,401,388	36,526,363	40,796,993	46,460,640
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	5,814	1,833	-	-	-
Other Liabilities	468,939	637,006	1,553,039	1,363,321	1,682,622
Deferred Tax Liabilities	14728	18392	-	-	-
TOTAL LIABILITIES	20,970,765	29,837,117	43,437,359	46,223,063	50,739,967
NET ASSETS	2,416,105	2,549,129	4,956,981	5,510,878	6,199,023
REPRESENTED BY:					
Head Office Account	2,059,848	2,078,119	4,339,547	4,619,535	5,707,268
Reserves	-	-	-	-	-
Un-appropriated Profit	356,273	471,399	622,468	892,345	499,104
Surplus/Deficit on Revaluation of Assets	(16)	(389)	(5,034)	(1,002)	(7,349)
TOTAL	2,416,105	2,549,129	4,956,981	5,510,878	6,199,023
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	1,151,506	2,151,546	4,071,742	4,703,682	5,005,567
Mark-Up/ Return/Interest Expenses	648,080	1,310,016	2,443,593	2,732,216	2,713,791
Net Mark-Up / Interest Income	503,426	841,530	1,628,149	1,971,466	2,291,776
Provisions & Bad Debts written off directly	(7,782)	17,443	265,346	471,333	363,563
Net Mark-Up / Interest Income after Provision	511,208	824,087	1,362,803	1,500,133	1,928,213
Fees, Commission & Brokerage Income	160,752	238,559	485,721	561,754	568,828
Dividend Income	-	-	-	-	-
Income from dealing in Foreign Currencies	53,357	152,746	351,020	490,913	439,068
Other Income	3,144	5,074	13,233	(31,104)	(2,171)
Total Non - Markup / Interest Income	217,253	396,379	849,974	1,021,563	1,005,725
Administrative Expenses	479,990	994,470	1,949,088	2,200,186	2,171,268
Other Expenses	397	86	3036	11	5,125
Total Non-Markup/Interest Expenses	480,387	994,556	1,952,124	2,200,197	2,176,393
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	248,074	225,910	260,653	321,499	757,545
Taxation - Current	52,853	77,500	122,329	141,720	285,000
- Prior Years	6,847	18,500	3,412	-	-
- Deferred	20,984	3,865	-26,653	(82,106)	(19,047)
PROFIT/ (LOSS) AFTER TAX	167,390	126,045	161,565	261,885	491,592
Net Cash Inflow / (Outflow) from Operating Activities	2,045,389	(794,179)	6,500,858	3,889,177	(1,289,280)
Net Cash Inflow / (Outflow) from Investing Activities	218,118	(280,276)	(1,952,788)	(3,574,160)	(1,108,580)
Net Cash Inflow / (Outflow) from Financing Activities	33,693	2,906	2,248,999	287,980	202,901
Number of Employees	321	788	1,252	788	714