

19.1 Financial Position of Scheduled Banks All Banks-Overall

(End Dec. : Million Rupees)

Financial Position	2002	2003	2004	2005	2006
ASSETS					
Cash & Balances with Treasury Banks	209,896	231,355	313,144	325,436	412,822
Balances with other Banks	109,520	94,688	186,791	143,464	193,436
Lending to Financial Institutions	147,378	200,007	141,500	212,798	213,622
Investments - Net	704,222	791,946	677,773	801,095	833,266
Advances - Net	922,883	1,108,627	1,585,555	1,989,209	2,440,903
Other Assets	95,317	76,998	85,721	111,646	179,539
Operating Fixed Assets	37,430	42,822	57,125	69,167	90,150
Deferred Tax Assets	10,829	12,663	13,106	9,296	12,852
TOTAL ASSETS	2,237,475	2,559,106	3,060,715	3,662,110	4,376,591
LIABILITIES					
Bills Payable	28,612	38,283	46,837	43,028	60,369
Borrowings from Financial Institution	278,963	300,329	290,415	338,355	439,320
Deposits and other Accounts	1,691,884	1,977,804	2,410,342	2,833,488	3,270,791
Sub-ordinated Loans	3,439	7,613	15,530	23,964	30,103
Liabilities against Assets Subject to Finance Lease	814	641	568	600	910
Other Liabilities	113,419	88,303	93,563	120,645	157,600
Deferred Tax Liabilities	13,116	5,816	4,518	9,121	9,802
TOTAL LIABILITIES	2,130,247	2,418,789	2,861,773	3,369,201	3,968,896
NET ASSETS	107,228	140,317	198,942	292,909	407,695
REPRESENTED BY:					
Minority Interest	209	233	276	-	2,685
Share Capital / Head Office Account	75,215	86,069	87,582	106,976	166,074
Advance against Equity	-	2,919	11,142	9	9
Reserves	31,134	36,371	48,000	73,467	110,253
Un-appropriated Profit	(39,163)	(20,458)	5,098	38,566	66,839
Surplus/ Deficit on Revaluation of Assets	39,833	35,183	46,844	73,891	61,834
TOTAL	107,228	140,317	198,942	292,909	407,695
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	140,387	116,694	120,536	216,199	314,244
Mark-Up/ Return/Interest Expenses	77,270	42,124	37,527	75,681	137,020
Net Mark-Up / Interest Income	63,117	74,570	83,009	140,518	177,224
Provisions & Bad Debts written off directly	13,239	18,122	11,143	19,313	21,731
Net Mark-Up / Interest Income After Provision	49,878	56,448	71,866	121,204	155,492
Fees, Commission & Brokerage Income	13,456	15,011	21,148	26,150	31,610
Dividend Income	4,599	5,906	5,173	6,267	8,544
Income from dealing in Foreign Currencies	6,625	5,129	6,772	8,324	9,716
Other Income	8,319	25,372	14,850	14,250	20,963
Total Non - Markup / Interest Income	32,999	51,418	47,943	54,991	70,833
Administrative Expenses	55,455	57,959	67,486	79,291	100,426
Other Expenses	1,384	5,917	1,013	1,480	4,049
Total Non-Markup/Interest Expenses	56,839	63,876	68,499	80,771	104,475
Amortization of Deferred Cost	-	-	-	50	17
Extra ordinary/unusual Items	583	231	(498)	1,615	11
PROFIT/ (LOSS) BEFORE TAXATION	25,455	43,759	51,808	93,759	121,823
Less SBP Share in Loss*	(1,978)	-	-	-	-
Taxation - Current	11,068	15,078	15,082	28,198	38,003
- Prior Years	724	1,974	(311)	(2,999)	625
- Deferred	2,370	2,024	2,409	5,273	657
PROFIT/ (LOSS) AFTER TAX	13,271	24,683	34,628	63,287	82,537
Number of Employees	84,064	85,943	89,932	116,065	134,524

* For ZTBL only.

19.1 Financial Position of Scheduled Banks All Banks-Overall

(End Dec. : Million Rupees)

Financial Position	2007	2008	2009	2010	2011
ASSETS					
Cash & Balances with Treasury Banks	469,420	477,790	512,008	592,548	702,311
Balances with other Banks	161,654	190,550	171,435	176,013	176,953
Lending to Financial Institutions	190,577	188,414	236,648	219,664	208,925
Investments – Net	1,280,239	1,089,040	1,618,784	2,157,099	3,053,854
Advances – Net	2,716,916	3,210,386	2,974,455	3,336,900	3,357,835
Other Assets	240,487	301,139	292,863	286,266	363,777
Operating Fixed Assets	143,816	172,567	191,572	224,009	238,092
Deferred Tax Assets	21,132	52,489	53,355	76,701	77,920
TOTAL ASSETS	5,224,241	5,682,376	6,051,121	7,069,199	8,179,667
LIABILITIES					
Bills Payable	82,122	69,694	69,421	75,491	85,258
Borrowings from Financial Institution	459,144	462,913	625,879	541,484	674,414
Deposits and other Accounts	3,886,861	4,250,675	4,400,842	5,445,527	6,243,956
Sub-ordinate Loans	30,107	38,973	52,031	54,497	57,728
Liabilities against Assets Subject to Finance Lease	899	534	94	165	559
Other Liabilities	190,882	253,998	258,227	268,157	323,122
Deferred Tax Liabilities	19,027	26,965	5,622	5,964	7,621
TOTAL LIABILITIES	4,669,042	5,103,751	5,412,115	6,391,286	7,392,659
NET ASSETS	555,200	578,625	639,006	677,914	787,008
REPRESENTED BY:					
Minority Interest	3,081	2,935	-	-	800
Share Capital / Head Office Account	232,538	277,047	311,979	362,433	421,996
Advance against Equity	9	3,715	(7,801)	18,809	(15,278)
Reserves	137,106	167,226	150,863	154,676	177,769
Un-appropriated Profit	89,515	88,857	110,629	70,757	127,634
Surplus/ Deficit on Revaluation of Assets	92,951	38,846	73,336	71,239	74,088
TOTAL	555,200	578,625	639,006	677,914	787,008
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	385,141	484,618	557,207	631,000	747,508
Mark-Up/ Return/Interest Expenses	183,656	246,477	288,571	343,460	405,673
Net Mark-Up / Interest Income	201,485	238,141	268,637	287,540	341,835
Provisions & Bad Debts written off directly	60,022	105,468	85,587	80,854	50,020
Net Mark-Up / Interest Income After Provision	141,462	132,673	183,048	206,685	291,815
Fees, Commission & Brokerage Income	37,251	42,571	41,458	44,918	47,513
Dividend Income	11,223	15,029	7,461	7,022	11,942
Gain/Loss on sale of Securities	-	-	(610)	-	6,675
Income from dealing in Foreign Currencies	12,504	25,500	21,389	20,837	19,955
Other Income	34,835	22,713	26,116	25,206	21,521
Total Non - Markup / Interest Income	95,813	105,813	95,814	97,983	107,606
Administrative Expenses	125,738	162,509	174,715	198,448	221,889
Other Expenses	2,485	7,595	5,590	6,741	8,100
Total Non-Markup/Interest Expenses	128,222	170,104	180,304	205,189	229,989
Amortization of Deferred Cost	-	-	-	57	10
Extra ordinary/unusual Items (Expense)	-	-	-	-	-
Extra ordinary/unusual Items (Income)	(620)	(1,150)	(112)	410	(239)
PROFIT/ (LOSS) BEFORE TAXATION	109,673	69,532	98,672	99,012	169,661
Taxation - Current	38,526	46,870	48,821	50,074	61,456
- Prior Years	1,577	1,024	(5,798)	532	1,560
- Deferred	(6,424)	(27,385)	(12,167)	(13,902)	(4,616)
PROFIT/ (LOSS) AFTER TAX	75,994	49,024	67,816	62,308	111,261
Number of Employees	142,710	149,432	146,024	144,638	148,717

19.2 Financial Position of Scheduled Banks Incorporated in Pakistan-Overall

(End Dec. : Million Rupees)

Financial Position	2002	2003	2004	2005	2006
ASSETS					
Cash & Balances with Treasury Banks	164,477	191,653	268,290	279,333	378,998
Balances with other Banks	95,912	86,703	161,179	131,514	181,434
Lending to Financial Institutions	125,056	151,527	108,517	184,660	197,968
Investments – Net	646,939	748,102	646,824	733,712	783,182
Advances – Net	791,258	984,865	1,426,383	1,820,770	2,288,555
Other Assets	88,777	71,624	78,454	95,989	172,385
Operating Fixed Assets	35,328	40,896	55,070	66,555	85,969
Deferred Tax Assets	10,182	12,187	12,366	8,465	11,993
TOTAL ASSETS	1,957,929	2,287,557	2,757,083	3,320,998	4,100,484
LIABILITIES					
Bills Payable	25,525	34,683	42,096	37,721	57,206
Borrowings from Financial Institution	225,739	262,364	253,791	299,274	394,738
Deposits and other Accounts	1,509,131	1,783,959	2,183,366	2,588,533	3,080,006
Sub-ordinated Loans	3,439	7,613	15,530	23,964	29,303
Liabilities against Assets Subject to Finance Lease	651	515	509	567	903
Other Liabilities	103,264	79,385	85,537	101,253	147,415
Deferred Tax Liabilities	12,583	5,611	4,497	8,978	9,620
TOTAL LIABILITIES	1,880,332	2,174,130	2,585,326	3,060,290	3,719,192
NET ASSETS	77,597	113,427	171,757	260,707	381,292
REPRESENTED BY:					
Minority Interest	209	233	276	-	2,685
Share Capital	53,733	66,011	67,529	83,865	148,424
Advance against Equity	-	2,919	11,142	9	9
Reserves	31,110	36,347	47,976	73,467	104,711
Un-appropriated Profit	(45,998)	(26,604)	(1,982)	29,155	63,496
Surplus/ Deficit on Revaluation of Assets	38,543	34,521	46,816	74,211	61,966
TOTAL	77,597	113,427	171,757	260,707	381,292
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	121,266	104,180	108,779	194,313	291,146
Mark-Up/ Return/Interest Expenses	65,428	37,294	34,095	67,257	125,919
Net Mark-Up / Interest Income	55,838	66,886	74,684	127,056	165,227
Provisions & Bad Debts written off directly	12,990	18,025	10,988	18,236	19,902
Net Mark-Up / Interest Income After Provision	42,848	48,861	63,696	108,820	145,326
Fees, Commission & Brokerage Income	10,665	11,730	17,407	21,068	28,043
Dividend Income	4,585	5,851	5,129	6,218	8,490
Income from dealing in Foreign Currencies	5,205	3,838	5,217	6,324	8,323
Other Income	7,253	23,789	14,065	12,968	19,946
Total Non - Markup / Interest Income	27,708	45,208	41,818	46,577	64,803
Administrative Expenses	49,769	51,370	60,423	70,251	91,131
Other Expenses	1,365	5,803	999	1,281	3,996
Total Non-Markup/Interest Expenses	51,134	57,173	61,422	71,532	95,127
Amortization of Deferred Cost	-	-	-	50	17
Extra ordinary/unusual Items	583	208	(498)	1,615	11
PROFIT/ (LOSS) BEFORE TAXATION	18,839	36,688	44,590	82,199	114,973
Less SBP share in Loss*	(1,978)	-	-	-	-
Taxation - Current	8,301	12,349	12,611	24,444	35,478
- Prior Years	1,014	1,976	778	-2,711	694
- Deferred	2,385	1,859	2,395	5,214	910
PROFIT/ (LOSS) AFTER TAX	9,117	20,504	28,806	55,252	77,890
Number of Employees	81,389	83,303	87,113	105,914	124,386

* For ZTBL only

19.2 Financial Position of Scheduled Banks Incorporated in Pakistan-Overall

(End Dec. : Million Rupees)

Financial Position	2007	2008	2009	2010	2011
ASSETS					
Cash & Balances with Treasury Banks	445,566	442,854	477,215	559,753	663,835
Balances with other Banks	156,356	172,181	155,165	171,941	172,525
Lending to Financial Institutions	174,169	158,500	204,530	183,184	190,571
Investments – Net	1,253,812	1,066,447	1,566,412	2,077,289	2,940,473
Advances – Net	2,628,461	3,108,465	2,884,130	3,271,272	3,291,424
Other Assets	231,387	282,506	286,278	279,481	356,886
Operating Fixed Assets	141,849	168,870	187,982	221,786	235,916
Deferred Tax Assets	19,931	48,472	48,372	71,240	72,764
TOTAL ASSETS	5,051,530	5,448,296	5,810,084	6,835,946	7,924,392
LIABILITIES					
Bills Payable	78,375	65,270	65,824	69,928	81,273
Borrowings from Financial Institution	439,678	445,567	609,148	526,059	652,950
Deposits and other Accounts	3,769,300	4,103,215	4,239,906	5,289,196	6,076,085
Sub-ordinate Loans	30,107	38,973	52,031	54,497	57,728
Liabilities against Assets Subject to Finance Lease	897	534	94	165	550
Other Liabilities	178,547	223,251	234,194	246,731	303,707
Deferred Tax Liabilities	18,798	26,833	5,622	5,964	7,621
TOTAL LIABILITIES	4,515,703	4,903,642	5,206,817	6,192,540	7,179,914
NET ASSETS	535,827	544,654	603,267	643,406	744,478
REPRESENTED BY:					
Minority Interest	3,081	2,935	-	-	800
Share Capital	215,453	244,916	277,095	328,442	383,276
Advance against Equity	9	3,715	(7,801)	18,809	(15,278)
Reserves	137,059	167,150	150,770	154,550	177,619
Un-appropriated Profit	87,215	86,559	109,757	70,075	123,816
Surplus/ Deficit on Revaluation of Assets	93,010	39,379	73,446	71,530	74,245
TOTAL	535,827	544,654	603,267	643,406	744,478
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	369,895	466,385	534,944	610,588	723,480
Mark-Up/ Return/Interest Expenses	175,511	237,378	276,374	332,939	393,490
Net Mark-Up / Interest Income	194,383	229,007	258,571	277,649	329,990
Provisions & Bad Debts written off directly	57,284	100,943	80,862	78,277	48,716
Net Mark-Up / Interest Income After Provision	137,100	128,063	177,708	199,371	281,275
Fees, Commission & Brokerage Income	35,115	40,255	39,488	43,089	45,713
Dividend Income	11,214	15,017	7,452	7,021	11,942
Gain/Loss on sale of Securities	-	-	(610)	-	6,675
Income from dealing in Foreign Currencies	10,572	21,918	17,845	16,926	15,589
Other Income	33,989	22,851	26,162	26,211	23,136
Total Non - Markup / Interest Income	90,890	100,041	90,337	93,248	103,055
Administrative Expenses	118,916	152,191	162,817	189,087	212,255
Other Expenses	2,458	7,538	5,434	6,565	8,004
Total Non-Markup/Interest Expenses	121,373	159,729	168,250	195,652	220,259
Amortization of Deferred Cost	-	-	-	57	10
Extra ordinary/unusual Items (Income)	(620)	(1,150)	273	(55)	-
PROFIT/ (LOSS) BEFORE TAXATION	107,237	69,526	99,523	96,965	164,060
Taxation - Current	36,952	44,923	46,733	48,159	59,105
- Prior Years	1,635	952	(4,954)	939	2,120
- Deferred	(6,221)	(24,722)	(10,883)	(13,481)	(4,765)
PROFIT/ (LOSS) AFTER TAX	74,871	48,373	68,626	61,348	107,600
Number of Employees	137,629	143,688	141,704	141,702	146,369

19.3 Financial Position of Scheduled Banks Incorporated Outside Pakistan-Overall

(End Dec. : Million Rupees)

Financial Position	2002	2003	2004	2005	2006
ASSETS					
Cash & Balances with Treasury Banks	45,419	39,702	44,854	46,103	33,824
Balances with other Banks	13,608	7,985	25,612	11,949	12,003
Lending to Financial Institutions	22,322	48,480	32,983	28,138	15,654
Investments – Net	57,283	43,844	30,949	67,383	50,084
Advances – Net	131,625	123,762	159,172	168,439	152,348
Other Assets	6,540	5,374	7,267	15,657	7,154
Operating Fixed Assets	2,102	1,926	2,055	2,612	4,181
Deferred Tax Assets	647	476	740	830.86	859
TOTAL ASSETS	279,546	271,549	303,632	341,113	276,107
LIABILITIES					
Bills Payable	3,087	3,600	4,741	5,307	3,163
Borrowings from Financial Institution	53,224	37,965	36,624	39,082	44,582
Deposits and other Accounts	182,753	193,845	226,976	244,955	190,785
Sub-ordinated Loans	-	-	-	-	800
Liabilities against Assets Subject to Finance Lease	163	126	59	33	7
Other Liabilities	10,155	8,918	8,026	19,392	10,185
Deferred Tax Liabilities	533	205	21	143	183
TOTAL LIABILITIES	249,915	244,659	276,447	308,911	249,705
NET ASSETS	29,631	26,890	27,185	32,202	26,403
REPRESENTED BY:					
Head Office Account	21,482	20,058	20,053	23,111	17,650
Reserves	24	24	24	-	5,542
Un-appropriated Profit	6,835	6,146	7,080	9,411	3,343
Surplus/ Deficit on Revaluation of Assets	1,290	662	28	(321)	(132)
TOTAL	29,631	26,890	27,185	32,202	26,403
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	19,121	12,514	11,757	21,886	23,098
Mark-Up/ Return/Interest Expenses	11,842	4,830	3,432	8,424	11,101
Net Mark-Up / Interest Income	7,279	7,684	8,325	13,462	11,996
Provisions & Bad Debts written off directly	249	97	155	1,078	1,830
Net Mark-Up / Interest Income After Provision	7,030	7,587	8,170	12,385	10,167
Fees, Commission & Brokerage Income	2,791	3,281	3,741	5,082	3,567
Dividend Income	14	55	44	50	54
Income from dealing in Foreign Currencies	1,420	1,291	1,555	2,000	1,393
Other Income	1,066	1,583	785	1,282	1,017
Total Non - Markup / Interest Income	5,291	6,210	6,125	8,414	6,031
Administrative Expenses	5,686	6,589	7,063	9,040	9,295
Other Expenses	19	114	14	198.767	53
Total Non-Markup/Interest Expenses	5,705	6,703	7,077	9,239	9,348
Amortization of Deferred Cost	-	-	-	-	-
Extra ordinary/unusual Items	-	23	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	6,616	7,071	7,218	11,559	6,850
Taxation - Current	2,767	2,729	2,471	3,754	2,525
- Prior Years	(290)	(2)	(1,089)	(288)	(69)
- Deferred	(15)	165	14	59	(253)
PROFIT/ (LOSS) AFTER TAX	4,154	4,179	5,822	8,035	4,647
Number of Employees	2,675	2,640	2,819	10,153	10,138

19.3 Financial Position of Scheduled Banks Incorporated Outside Pakistan-Overall

(End Dec. : Million Rupees)

Financial Position	2007	2008	2009	2010	2011
ASSETS					
Cash & Balances with Treasury Banks	23,855	34,935	34,793	32,795	38,476
Balances with other Banks	5,298	18,369	16,270	4,072	4,429
Lending to Financial Institutions	16,409	29,914	32,118	36,480	18,354
Investments – Net	26,427	22,593	52,373	79,810	113,381
Advances – Net	88,455	101,921	90,325	65,628	66,412
Other Assets	9,100	18,633	6,584	6,785	6,891
Operating Fixed Assets	1,968	3,698	3,589	2,223	2,176
Deferred Tax Assets	1,201	4,017	4,984	5,461	5,155
TOTAL ASSETS	172,711	234,081	241,037	233,253	255,275
LIABILITIES					
Bills Payable	3,747	4,423	3,598	5,563	3,985
Borrowings from Financial Institution	19,465	17,347	16,731	15,425	21,464
Deposits and other Accounts	117,561	147,459	160,936	156,331	167,871
Sub-ordinate Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	2	-	-	-	9
Other Liabilities	12,335	30,747	24,033	21,426	19,415
Deferred Tax Liabilities	229	132	-	-	-
TOTAL LIABILITIES	153,339	200,109	205,297	198,746	212,745
NET ASSETS	19,373	33,971	35,739	34,508	42,530
REPRESENTED BY:					
Head Office Account	17,085	32,130	34,884	33,991	38,720
Reserves	47	76	93	126	149
Un-appropriated Profit	2,300	2,298	872	682	3,818
Surplus/ Deficit on Revaluation of Assets	(59)	(533)	(109)	(291)	(157)
TOTAL	19,373	33,971	35,739	34,508	42,530
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	15,246	18,233	22,263	20,412	24,028
Mark-Up/ Return/Interest Expenses	8,145	9,099	12,197	10,521	12,183
Net Mark-Up / Interest Income	7,101	9,134	10,066	9,891	11,845
Provisions & Bad Debts written off directly	2,739	4,525	4,725	2,577	1,305
Net Mark-Up / Interest Income After Provision	4,362	4,609	5,341	7,314	10,540
Fees, Commission & Brokerage Income	2,136	2,316	1,970	1,829	1,800
Dividend Income	9	12	9	1	-
Income from dealing in Foreign Currencies	1,932	3,582	3,546	3,911	4,366
Other Income	846	(138)	(46)	(1,005)	(1,615)
Total Non - Markup / Interest Income	4,922	5,772	5,478	4,735	4,551
Administrative Expenses	6,822	10,318	11,898	9,361	9,634
Other Expenses	27	56	156	176	96
Total Non-Markup/Interest Expenses	6,849	10,375	12,054	9,537	9,730
Amortization of Deferred Cost	-	-	-	-	-
Extra ordinary/unusual Items	-	-	(385)	465	(239)
PROFIT/ (LOSS) BEFORE TAXATION	2,436	7	(851)	2,047	5,600
Taxation - Current	1,574	1,947	2,088	1,915	2,350
- Prior Years	(58)	72	(844)	(407)	(560)
- Deferred	(204)	(2,663)	(1,284)	(421)	149
PROFIT/ (LOSS) AFTER TAX	1,123	651	(809)	960	3,661
Number of Employees	5,081	5,744	4,320	2,936	2,348