

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	ABN AMRO N.V.				
	2002	2003	2004	2005	2006
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	5,041,657	5,241,762	6,796,351	7,379,648	13,088,961
Balances with other Banks	2,269,951	1,574,790	9,398,167	2,051,677	4,559,454
Lending to Financial Institutions	2,771,118	4,969,057	797,682	1,474,861	3,541,040
Investments - Net	8,935,116	9,441,698	6,523,143	13,026,798	25,609,450
Advances - Net	25,141,018	23,429,878	32,088,043	32,926,623	71,843,307
Other Assets	645,381	399,319	823,482	1,555,175	2,481,626
Operating Fixed Assets	917,696	885,451	1,028,937	1,169,152	2,649,002
Deferred Tax Assets	-	20,823	50,287	-	-
<b>TOTAL ASSETS</b>	<b>45,721,937</b>	<b>45,962,778</b>	<b>57,506,092</b>	<b>59,583,934</b>	<b>123,772,840</b>
<b>LIABILITIES</b>					
Bills Payable	581,204	642,530	833,010	605,778	1,344,304
Borrowings from Financial Institution	6,415,861	4,079,266	5,170,282	6,855,784	16,829,893
Deposits and other Accounts	34,696,330	37,679,217	48,212,800	47,004,987	93,742,339
Sub-ordinated Loans	-	-	-	-	799,520
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	854,316	702,004	498,218	957,556	2,355,160
Deferred Tax Liabilities	33,991	-	-	42,427	89,183
<b>TOTAL LIABILITIES</b>	<b>42,581,702</b>	<b>43,103,017</b>	<b>54,714,310</b>	<b>55,466,532</b>	<b>115,160,399</b>
<b>NET ASSETS</b>	<b>3,140,235</b>	<b>2,859,761</b>	<b>2,791,782</b>	<b>4,117,402</b>	<b>8,612,441</b>
<b>REPRESENTED BY:</b>					
Head Office Account	1,754,818	1,728,440	1,788,376	2,512,632	2,739,372
Reserves	-	-	-	-	5,541,939
Un-appropriated Profit	1,334,273	1,114,930	1,022,753	1,616,434	418,096
Surplus/Deficit on Revaluation of Assets	51,144	16,391	(19,347)	(11,664)	(86,966)
<b>TOTAL</b>	<b>3,140,235</b>	<b>2,859,761</b>	<b>2,791,782</b>	<b>4,117,402</b>	<b>8,612,441</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	3,472,810	2,160,489	2,209,814	4,416,751	11,108,222
Mark-Up/ Return/Interest Expenses	2,029,099	667,358	514,586	1,587,130	5,169,104
<b>Net Mark-Up / Interest Income</b>	<b>1,443,711</b>	<b>1,493,131</b>	<b>1,695,228</b>	<b>2,829,621</b>	<b>5,939,118</b>
Provisions & Bad Debts written off directly	10,797	14,082	119,365	432,635	861,392
<b>Net Mark-Up / Interest Income after Provision</b>	<b>1,432,914</b>	<b>1,479,049</b>	<b>1,575,863</b>	<b>2,396,986</b>	<b>5,077,726</b>
Fees, Commission & Brokerage Income	471,444	462,828	397,727	695,619	1,459,278
Dividend Income	-	-	-	-	33,991
Income from dealing in Foreign Currencies	255,114	209,522	266,339	311,858	495,252
Other Income	62,585	102,275	30,338	493,685	432,875
<b>Total Non - Markup / Interest Income</b>	<b>789,143</b>	<b>774,625</b>	<b>694,404</b>	<b>1,501,162</b>	<b>2,421,396</b>
Administrative Expenses	907,297	926,857	1,122,921	1,666,224	3,872,608
Other Expenses	6,565	3,172	418	41,477	56,002
<b>Total Non-Markup/Interest Expenses</b>	<b>913,862</b>	<b>930,029</b>	<b>1,123,339</b>	<b>1,707,701</b>	<b>3,928,610</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>1,308,195</b>	<b>1,323,645</b>	<b>1,146,928</b>	<b>2,190,447</b>	<b>3,570,512</b>
Taxation - Current	550,000	525,000	450,000	790,000	1,078,000
- Prior Years	(256,513)	-	-	-	110,000
- Deferred	(10,832)	(7,552)	(17,092)	92,746	(11,797)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>1,025,540</b>	<b>806,197</b>	<b>714,020</b>	<b>1,307,701</b>	<b>2,394,309</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(2,269,019)</b>	<b>1,151,852</b>	<b>7,487,887</b>	<b>-18,016</b>	<b>3,641,622</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>430,786</b>	<b>(594,990)</b>	<b>2,636,340</b>	<b>(6,755,413)</b>	<b>1,204,054</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(565,111)</b>	<b>(1,025,540)</b>	<b>(806,197)</b>	<b>(694)</b>	<b>(1,308,304)</b>
<b>Number of Employees</b>	<b>270</b>	<b>270</b>	<b>322</b>	<b>1,970</b>	<b>5,289</b>

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

(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
<b>ASSETS</b>				
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
<b>TOTAL ASSETS</b>	<b>18,868,262</b>	<b>22,077,113</b>	<b>24,197,826</b>	<b>29,304,960</b>
<b>LIABILITIES</b>				
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	-
<b>TOTAL LIABILITIES</b>	<b>16,677,256</b>	<b>19,632,360</b>	<b>21,832,045</b>	<b>26,551,943</b>
<b>NET ASSETS</b>	<b>2,191,006</b>	<b>2,444,753</b>	<b>2,365,781</b>	<b>2,753,017</b>
<b>REPRESENTED BY:</b>				
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
<b>TOTAL</b>	<b>2,191,006</b>	<b>2,444,753</b>	<b>2,365,781</b>	<b>2,753,017</b>
<b>OPERATING POSITION</b>				
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
<b>Net Mark-Up / Interest Income</b>	<b>287,587</b>	<b>403,122</b>	<b>431,172</b>	<b>514,628</b>
Provisions & Bad Debts written off directly	880	17,277	141,232	453,531
<b>Net Mark-Up / Interest Income after Provision</b>	<b>286,707</b>	<b>385,845</b>	<b>289,940</b>	<b>61,097</b>
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
<b>Total Non - Markup / Interest Income</b>	<b>145,885</b>	<b>264,153</b>	<b>204,323</b>	<b>267,105</b>
Administrative Expenses	261,067	335,010	572,687	704,329
Other Expenses	1,102	446	121	4,507
<b>Total Non-Markup/Interest Expenses</b>	<b>262,169</b>	<b>335,456</b>	<b>572,808</b>	<b>708,836</b>
Extra ordinary/unusual Items	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>170,423</b>	<b>314,542</b>	<b>(78,545)</b>	<b>(380,634)</b>
Taxation - Current	777	2,889	3,303	65,200
- Prior Years	-	-	-	-
- Deferred	25,707	66,125	(8,691)	(164,286)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>143,939</b>	<b>245,528</b>	<b>(73,157)</b>	<b>(281,548)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>1,975,220</b>	<b>(1,898)</b>	<b>402,519</b>	<b>3,866,993</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(1,058,728)</b>	<b>(22,911)</b>	<b>(132,949)</b>	<b>(765,757)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(338,854)</b>	<b>-</b>	<b>(347,103)</b>	<b>-</b>
<b>Number of Employees</b>	<b>306</b>	<b>364</b>	<b>455</b>	<b>528</b>

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

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

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	
	2002	2003
<b>ASSETS</b>		
Cash & Balances with Treasury Banks	18,349	512,714
Balances with other Banks	5,353	10,014
Lending to Financial Institutions	104,784	245,338
Investments - Net	883,830	-
Advances - Net	116,043	1,279
Other Assets	28,774	2,965
Operating Fixed Assets	4,800	3,464
Deferred Tax Assets	-	2,289
<b>TOTAL ASSETS</b>	<b>1,161,933</b>	<b>778,063</b>
<b>LIABILITIES</b>		
Bills Payable	813	915
Borrowings from Financial Institution	205,103	-
Deposits and other Accounts	145,254	55,722
Sub-ordinated Loans	-	-
Liabilities against Assets Subject to Finance Lease	-	-
Other Liabilities	75,924	43,237
Deferred Tax Liabilities	47,198	-
<b>TOTAL LIABILITIES</b>	<b>474,292</b>	<b>99,874</b>
<b>NET ASSETS</b>	<b>687,641</b>	<b>678,189</b>
<b>REPRESENTED BY:</b>		
Head Office Account	500,000	500,000
Reserves	-	-
Un-appropriated Profit	116,315	178,189
Surplus/Deficit on Revaluation of Assets	71,326	-
<b>TOTAL</b>	<b>687,641</b>	<b>678,189</b>
<b>OPERATING POSITION</b>		
Mark-Up/ Return/Interest Earned	179,034	69,944
Mark-Up/ Return/Interest Expenses	80,933	5,084
<b>Net Mark-Up / Interest Income</b>	<b>98,101</b>	<b>64,860</b>
Provisions & Bad Debts written off directly	776	-
<b>Net Mark-Up / Interest Income after Provision</b>	<b>97,325</b>	<b>64,860</b>
Fees, Commission & Brokerage Income	4,942	1,638
Dividend Income	-	-
Income from dealing in Foreign Currencies	1,543	581
Other Income	23,808	101,624
<b>Total Non - Markup / Interest Income</b>	<b>30,293</b>	<b>103,843</b>
Administrative Expenses	30,347	28,517
Other Expenses	224	75,000
<b>Total Non-Markup/Interest Expenses</b>	<b>30,571</b>	<b>103,517</b>
Extra ordinary/unusual Items	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>97,047</b>	<b>65,186</b>
Taxation - Current	47,716	28,216
- Prior Years	-	(24,982)
- Deferred	(2,367)	78
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>51,698</b>	<b>61,874</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(684,025)</b>	<b>4,247</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(7,947)</b>	<b>495,398</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>-</b>	<b>-</b>
<b>Number of Employees</b>	<b>22</b>	<b>16</b>

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

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Barclay Bank Plc.			
	2008	2009	2010	2011
<b>ASSETS</b>				
Cash & Balances with Treasury Banks	1,609,550	2,434,134	2,912,164	3,725,801
Balances with other Banks	392,032	1,517,901	2,189,397	2,649,904
Lending to Financial Institutions	1,485,808	5,857,743	1,646,369	4,038,234
Investments - Net	9,332,849	11,625,172	21,014,371	23,791,214
Advances - Net	9,679,474	18,033,785	17,436,859	20,998,397
Other Assets	322,459	554,098	651,594	730,127
Operating Fixed Assets	1,381,260	1,451,343	928,091	802,563
Deferred Tax Assets	398,188	1,068,551	1,501,850	1,287,530
<b>TOTAL ASSETS</b>	<b>24,601,620</b>	<b>42,542,727</b>	<b>48,280,695</b>	<b>58,023,770</b>
<b>LIABILITIES</b>				
Bills Payable	256,590	317,339	402,249	573,408
Borrowings from Financial Institution	2,476,155	2,988,707	7,193,234	4,437,328
Deposits and other Accounts	14,557,453	29,920,456	32,301,878	44,664,909
Sub-ordinated Loans	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-
Other Liabilities	979,429	2,470,625	1,915,282	1,423,966
Deferred Tax Liabilities	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>18,269,627</b>	<b>35,697,127</b>	<b>41,812,643</b>	<b>51,099,611</b>
<b>NET ASSETS</b>	<b>6,331,993</b>	<b>6,845,600</b>	<b>6,468,052</b>	<b>6,924,159</b>
<b>REPRESENTED BY:</b>				
Head Office Account	7,139,900	9,320,564	9,756,756	9,756,756
Reserves	-	-	-	-
Un-appropriated Profit	(809,414)	(2,480,542)	(3,279,855)	(2,834,839)
Surplus/Deficit on Revaluation of Assets	1,507	5,578	(8,849)	2,242
<b>TOTAL</b>	<b>6,331,993</b>	<b>6,845,600</b>	<b>6,468,052</b>	<b>6,924,159</b>
<b>OPERATING POSITION</b>				
Mark-Up/ Return/Interest Earned	832,665	3,336,395	4,391,663	5,517,128
Mark-Up/ Return/Interest Expenses	335,338	2,112,925	2,756,649	3,507,884
<b>Net Mark-Up / Interest Income</b>	<b>497,327</b>	<b>1,223,470</b>	<b>1,635,014</b>	<b>2,009,244</b>
Provisions & Bad Debts written off directly	33,841	161,127	268,149	50,886
<b>Net Mark-Up / Interest Income after Provision</b>	<b>463,486</b>	<b>1,062,343</b>	<b>1,366,865</b>	<b>1,958,358</b>
Fees, Commission & Brokerage Income	16,491	114,603	177,352	229,175
Dividend Income	-	-	-	-
Income from dealing in Foreign Currencies	11,764	67,265	187,487	283,999
Other Income	260	3,948	(4,854)	4,691
<b>Total Non - Markup / Interest Income</b>	<b>28,515</b>	<b>185,816</b>	<b>359,985</b>	<b>517,865</b>
Administrative Expenses	1,700,315	3,975,517	2,484,133	2,024,219
Other Expenses	100	1,447	2,273	37,780
<b>Total Non-Markup/Interest Expenses</b>	<b>1,700,415</b>	<b>3,976,964</b>	<b>2,486,406</b>	<b>2,061,999</b>
Extra ordinary/unusual Items (Income)	-	(385,122)	465,287	239,139
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(1,208,414)</b>	<b>(2,343,683)</b>	<b>(1,224,843)</b>	<b>653,363</b>
Taxation - Current	-	-	-	-
- Prior Years	-	-	-	-
- Deferred	(399,000)	(672,555)	(425,530)	208,347
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>(809,414)</b>	<b>(1,671,128)</b>	<b>(799,313)</b>	<b>445,016</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>5,675,423</b>	<b>2,554,422</b>	<b>10,264,246</b>	<b>4,181,079</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(10,813,562)</b>	<b>(2,784,633)</b>	<b>(9,550,912)</b>	<b>(2,906,935)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>7,139,900</b>	<b>2,180,664</b>	<b>436,192</b>	<b>-</b>
<b>Number of Employees</b>	<b>1,431</b>	<b>1,202</b>	<b>692</b>	<b>576</b>

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Citibank N.A.				
	2002	2003	2004	2005	2006
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	10,407,239	7,412,917	9,277,146	8,383,947	5,881,934
Balances with other Banks	4,812,611	2,152,298	7,543,616	729,186	539,516
Lending to Financial Institutions	7,992,820	19,726,108	12,241,937	4,796,504	6,267,405
Investments - Net	11,279,895	5,189,968	955,474	19,845,100	21,937,387
Advances - Net	25,656,863	25,287,790	33,007,571	39,163,339	51,289,271
Other Assets	1,442,290	944,418	2,373,699	2,641,794	3,357,063
Operating Fixed Assets	319,339	254,391	254,957	340,656	1,186,499
Deferred Tax Assets	236,430	393,969	409,994	573,115	828,544
<b>TOTAL ASSETS</b>	<b>62,147,487</b>	<b>61,361,859</b>	<b>66,064,394</b>	<b>76,473,641</b>	<b>91,287,619</b>
<b>LIABILITIES</b>					
Bills Payable	434,811	901,433	987,268	1,436,826	1,212,275
Borrowings from Financial Institution	11,001,939	12,408,294	9,815,454	12,612,553	15,409,454
Deposits and other Accounts	40,838,111	39,747,903	47,102,828	53,115,538	63,103,884
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	3,046,447	2,436,673	1,986,432	3,603,014	5,533,500
Deferred Tax Liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>55,321,308</b>	<b>55,494,303</b>	<b>59,891,982</b>	<b>70,767,931</b>	<b>85,259,113</b>
<b>NET ASSETS</b>	<b>6,826,179</b>	<b>5,867,556</b>	<b>6,172,412</b>	<b>5,705,710</b>	<b>6,028,506</b>
<b>REPRESENTED BY:</b>					
Head Office Account	4,369,017	3,602,026	3,722,432	3,742,948	3,794,244
Reserves	-	-	-	-	-
Un-appropriated Profit	2,254,026	2,267,571	2,450,271	2,007,769	2,274,831
Surplus/Deficit on Revaluation of Assets	203,136	(2,041)	(291)	(45,007)	(40,569)
<b>TOTAL</b>	<b>6,826,179</b>	<b>5,867,556</b>	<b>6,172,412</b>	<b>5,705,710</b>	<b>6,028,506</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	5,071,905	3,310,880	3,145,342	5,635,170	9,017,327
Mark-Up/ Return/Interest Expenses	2,819,600	1,265,810	831,994	2,035,755	4,113,089
<b>Net Mark-Up / Interest Income</b>	<b>2,252,305</b>	<b>2,045,070</b>	<b>2,313,348</b>	<b>3,599,415</b>	<b>4,904,238</b>
Provisions & Bad Debts written off directly	149,648	68,571	175,186	626,950	955,209
<b>Net Mark-Up / Interest Income after Provision</b>	<b>2,102,657</b>	<b>1,976,499</b>	<b>2,138,162</b>	<b>2,972,465</b>	<b>3,949,029</b>
Fees, Commission & Brokerage Income	1,061,261	1,003,631	1,266,427	1,804,183	1,648,434
Dividend Income	-	-	1,587	-	8,995
Income from dealing in Foreign Currencies	358,763	358,614	428,807	451,897	427,746
Other Income	477,079	891,288	423,599	336,671	589,435
<b>Total Non - Markup / Interest Income</b>	<b>1,897,103</b>	<b>2,253,533</b>	<b>2,120,420</b>	<b>2,592,751</b>	<b>2,674,610</b>
Administrative Expenses	1,707,505	1,841,010	2,508,875	2,962,639	4,053,108
Other Expenses	4,888	33,830	3,906	8,687	(4,630)
<b>Total Non-Markup/Interest Expenses</b>	<b>1,712,393</b>	<b>1,874,840</b>	<b>2,512,781</b>	<b>2,971,326</b>	<b>4,048,478</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>2,287,367</b>	<b>2,355,192</b>	<b>1,745,801</b>	<b>2,593,890</b>	<b>2,575,161</b>
Taxation - Current	1,181,268	1,015,000	865,000	1,221,374	1,332,650
- Prior Years	29,103	(6,971)	(1,071,321)	-	(141,594)
- Deferred	13,298	24,203	(17,425)	(135,738)	(261,169)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>1,063,698</b>	<b>1,322,960</b>	<b>1,969,547</b>	<b>1,508,254</b>	<b>1,645,274</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(2,382,979)</b>	<b>(6,725,692)</b>	<b>5,299,536</b>	<b>11,239,293</b>	<b>5,004,128</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(2,016,236)</b>	<b>3,132,415</b>	<b>14,836</b>	<b>(17,009,678)</b>	<b>(3,940,415)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>-</b>	<b>(2,023,415)</b>	<b>(1,786,847)</b>	<b>(1,950,756)</b>	<b>(1,384,718)</b>
<b>Number of Employees</b>	<b>637</b>	<b>611</b>	<b>636</b>	<b>3,154</b>	<b>4,077</b>

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Citibank N.A.				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	7,729,935	10,583,830	7,706,034	7,001,789	6,990,879
Balances with other Banks	192,370	7,358,861	2,735,953	1,396,604	1,149,455
Lending to Financial Institutions	4,530,449	14,166,060	10,155,661	11,410,316	1,339,057
Investments - Net	21,276,196	9,194,307	33,122,217	50,236,317	60,399,022
Advances - Net	49,068,211	41,856,749	28,245,029	19,244,213	18,820,403
Other Assets	7,051,616	13,432,726	2,911,872	3,505,065	3,954,861
Operating Fixed Assets	1,420,645	1,474,167	1,266,456	865,640	634,699
Deferred Tax Assets	1,199,429	3,585,127	3,637,578	3,693,968	3,614,421
<b>TOTAL ASSETS</b>	<b>92,468,851</b>	<b>101,651,827</b>	<b>89,780,800</b>	<b>97,353,912</b>	<b>96,902,797</b>
<b>LIABILITIES</b>					
Bills Payable	2,120,612	1,660,227	1,654,759	1,164,263	2,028,623
Borrowings from Financial Institution	5,977,312	3,152,988	5,561,411	4,342,038	11,231,101
Deposits and other Accounts	68,627,815	65,484,768	58,147,204	68,304,814	61,678,515
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	9,417,201	22,340,772	15,892,011	14,677,325	11,198,190
Deferred Tax Liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>86,142,940</b>	<b>92,638,755</b>	<b>81,255,385</b>	<b>88,488,440</b>	<b>86,136,429</b>
<b>NET ASSETS</b>	<b>6,325,911</b>	<b>9,013,072</b>	<b>8,525,415</b>	<b>8,865,472</b>	<b>10,766,368</b>
<b>REPRESENTED BY:</b>					
Head Office Account	5,443,260	7,742,345	6,780,848	6,812,671	6,812,671
Reserves	46,784	75,785	92,715	125,573	149,286
Un-appropriated Profit	889,238	1,689,600	1,778,573	2,201,511	3,957,548
Surplus/Deficit on Revaluation of Assets	(53,371)	(494,658)	(126,721)	(274,283)	(153,137)
<b>TOTAL</b>	<b>6,325,911</b>	<b>9,013,072</b>	<b>8,525,415</b>	<b>8,865,472</b>	<b>10,766,368</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	10,553,668	9,943,656	9,983,377	9,373,975	10,279,671
Mark-Up/ Return/Interest Expenses	5,071,332	4,144,702	4,720,788	4,241,090	4,580,040
<b>Net Mark-Up / Interest Income</b>	<b>5,482,336</b>	<b>5,798,954</b>	<b>5,262,589</b>	<b>5,132,885</b>	<b>5,699,631</b>
Provisions & Bad Debts written off directly	2,655,460	4,058,001	3,285,903	1,942,347	1,171,851
<b>Net Mark-Up / Interest Income after Provision</b>	<b>2,826,876</b>	<b>1,740,953</b>	<b>1,976,686</b>	<b>3,190,538</b>	<b>4,527,780</b>
Fees, Commission & Brokerage Income	1,523,529	1,358,752	859,322	703,022	700,094
Dividend Income	-	-	2,033	728	-
Income from dealing in Foreign Currencies	855,162	2,142,938	1,669,426	2,465,105	3,002,073
Other Income	755,133	44,357	(80,847)	(1,115,157)	(1,652,963)
<b>Total Non - Markup / Interest Income</b>	<b>3,133,824</b>	<b>3,546,047</b>	<b>2,449,934</b>	<b>2,053,698</b>	<b>2,049,204</b>
Administrative Expenses	4,807,138	5,127,991	3,987,382	3,879,891	4,002,884
Other Expenses	22,623	40,160	136,650	167,342	50,264
<b>Total Non-Markup/Interest Expenses</b>	<b>4,829,761</b>	<b>5,168,151</b>	<b>4,124,032</b>	<b>4,047,233</b>	<b>4,053,148</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>1,130,939</b>	<b>118,849</b>	<b>302,588</b>	<b>1,197,003</b>	<b>2,523,836</b>
Taxation - Current	1,330,644	1,466,568	1,305,350	1,156,019	1,419,218
- Prior Years	(95,394)	-	(841,163)	(405,021)	(585,349)
- Deferred	(363,992)	(2,148,081)	(250,572)	23,067	(66,070)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>259,681</b>	<b>800,362</b>	<b>88,973</b>	<b>422,938</b>	<b>1,756,037</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(2,849,659)</b>	<b>(1,086,131)</b>	<b>17,837,265</b>	<b>1,562,704</b>	<b>1,320,908</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>3,768,274</b>	<b>9,254,001</b>	<b>(24,395,154)</b>	<b>(3,192,181)</b>	<b>(1,445,794)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(10,274)</b>	<b>2,305,074</b>	<b>(1,102,350)</b>	<b>(404,322)</b>	<b>(192,139)</b>
<b>Number of Employees</b>	<b>3,766</b>	<b>2,415</b>	<b>1,622</b>	<b>1,353</b>	<b>1,016</b>



## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

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

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

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Deutsche Bank AG				
	2002	2003	2004	2005	2006
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	1,604,014	1,668,116	2,010,943	2,989,698	3,156,621
Balances with other Banks	176,764	21,370	240,619	60,614	71,744
Lending to Financial Institutions	-	450,000	498,038	200,000	182,730
Investments - Net	197,151	16,705	15,365	183,985	1,158,584
Advances - Net	2,292,507	1,443,606	2,020,431	1,898,151	4,175,315
Other Assets	393,163	253,296	272,964	208,134	476,223
Operating Fixed Assets	15,732	25,541	50,726	56,022	61,073
Deferred Tax Assets	84,422	-	-	-	29,285
<b>TOTAL ASSETS</b>	<b>4,763,753</b>	<b>3,878,634</b>	<b>5,109,086</b>	<b>5,596,604</b>	<b>9,311,575</b>
<b>LIABILITIES</b>					
Bills Payable	100,729	70,174	241,365	189,718	278,427
Borrowings from Financial Institution	210	337,761	507,088	437,291	1,927,525
Deposits and other Accounts	2,700,991	1,460,628	2,068,728	1,504,902	3,326,539
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	11,702	15,883	11,823	5,580	1,669
Other Liabilities	999,660	858,241	952,349	1,238,197	1,013,987
Deferred Tax Liabilities	-	757	156	37	-
<b>TOTAL LIABILITIES</b>	<b>3,813,292</b>	<b>2,743,444</b>	<b>3,781,509</b>	<b>3,375,725</b>	<b>6,548,147</b>
<b>NET ASSETS</b>	<b>950,461</b>	<b>1,135,190</b>	<b>1,327,577</b>	<b>2,220,879</b>	<b>2,763,428</b>
<b>REPRESENTED BY:</b>					
Head Office Account	1,275,853	1,507,526	1,700,252	2,652,674	2,569,048
Reserves	-	-	-	-	-
Un-appropriated Profit	(339,398)	(373,299)	(372,899)	(431,863)	198,625
Surplus/Deficit on Revaluation of Assets	14,006	963	224	68	(4,245)
<b>TOTAL</b>	<b>950,461</b>	<b>1,135,190</b>	<b>1,327,577</b>	<b>2,220,879</b>	<b>2,763,428</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	295,215	110,705	71,015	199,553	375,050
Mark-Up/ Return/Interest Expenses	149,468	23,482	22,068	87,793	139,483
<b>Net Mark-Up / Interest Income</b>	<b>145,747</b>	<b>87,223</b>	<b>48,947</b>	<b>111,760</b>	<b>235,567</b>
Provisions & Bad Debts written off directly	(16,251)	(12,157)	(20,841)	2,455	18,842
<b>Net Mark-Up / Interest Income after Provision</b>	<b>161,998</b>	<b>99,380</b>	<b>69,788</b>	<b>109,305</b>	<b>216,725</b>
Fees, Commission & Brokerage Income	72,123	67,135	74,907	107,209	174,386
Dividend Income	-	-	-	-	-
Income from dealing in Foreign Currencies	72,772	63,552	97,865	159,663	302,700
Other Income	10,187	232,558	15,988	4,362	5,781
<b>Total Non - Markup / Interest Income</b>	<b>155,082</b>	<b>363,245</b>	<b>188,760</b>	<b>271,234</b>	<b>482,867</b>
Administrative Expenses	291,461	278,073	255,653	381,376	527,944
Other Expenses	3,178	61	2,495	125,610	23
<b>Total Non-Markup/Interest Expenses</b>	<b>294,639</b>	<b>278,134</b>	<b>258,148</b>	<b>506,986</b>	<b>527,967</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>22,441</b>	<b>184,491</b>	<b>400</b>	<b>(126,447)</b>	<b>171,625</b>
Taxation - Current	-	-	-	-	-
- Prior Years	-	121,550	-	(67,483)	-
- Deferred	(96,842)	96,842	-	-	(27,000)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>119,283</b>	<b>(33,901)</b>	<b>400</b>	<b>(58,964)</b>	<b>198,625</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(1,653,011)</b>	<b>(497,082)</b>	<b>407,082</b>	<b>41,464</b>	<b>845,485</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>174,689</b>	<b>180,052</b>	<b>(27,929)</b>	<b>(187,684)</b>	<b>(1,010,566)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>156,491</b>	<b>225,738</b>	<b>182,923</b>	<b>1,161,143</b>	<b>(5,103)</b>
<b>Number of Employees</b>	<b>68</b>	<b>61</b>	<b>62</b>	<b>84</b>	<b>84</b>

(Contd.)

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Deutsche Bank AG				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	3,522,250	4,754,734	4,764,709	4,722,669	4,590,065
Balances with other Banks	127,489	1,628,093	128,632	37,134	38,505
Lending to Financial Institutions	4,924,319	5,309,670	5,350,170	6,223,146	7,640,386
Investments - Net	3,695,931	999,390	490,909	2,046,309	5,587,411
Advances - Net	4,699,251	6,334,606	3,457,011	3,245,948	2,987,018
Other Assets	527,317	2,552,371	713,336	898,722	1,068,497
Operating Fixed Assets	107,229	130,225	120,382	110,230	199,014
Deferred Tax Assets	-	20649	157,863	150,725	130,675
<b>TOTAL ASSETS</b>	<b>17,603,786</b>	<b>21,729,738</b>	<b>15,183,012</b>	<b>17,434,883</b>	<b>22,241,571</b>
<b>LIABILITIES</b>					
Bills Payable	625,398	1,683,524	217,050	2,640,728	238,907
Borrowings from Financial Institution	6,971,367	532,521	1,063,547	443,891	1,523,062
Deposits and other Accounts	5,128,591	10,317,214	6,005,209	6,065,947	11,118,869
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	1,246,992	4,562,266	2,727,983	3,010,220	3,324,934
Deferred Tax Liabilities	66432	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>14,038,780</b>	<b>17,095,525</b>	<b>10,013,789</b>	<b>12,160,786</b>	<b>16,205,772</b>
<b>NET ASSETS</b>	<b>3,565,006</b>	<b>4,634,213</b>	<b>5,169,223</b>	<b>5,274,097</b>	<b>6,035,799</b>
<b>REPRESENTED BY:</b>					
Head Office Account	2,853,853	3,600,702	3,877,033	3,667,876	3,724,146
Reserves	-	-	-	-	-
Un-appropriated Profit	714811	1033743	1,292,224	1,606,542	2,323,191
Surplus/Deficit on Revaluation of Assets	(3658)	(232)	(34)	(321)	(11,538)
<b>TOTAL</b>	<b>3,565,006</b>	<b>4,634,213</b>	<b>5,169,223</b>	<b>5,274,097</b>	<b>6,035,799</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	679,115	1,041,031	1,111,138	1,065,750	1,679,978
Mark-Up/ Return/Interest Expenses	382,592	400,017	242,280	324,744	556,558
<b>Net Mark-Up / Interest Income</b>	<b>296,523</b>	<b>641,014</b>	<b>868,858</b>	<b>741,006</b>	<b>1,123,420</b>
Provisions & Bad Debts written off directly	8,464	48,069	354,287	25,263	(21,094)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>288,059</b>	<b>592,945</b>	<b>514,571</b>	<b>715,743</b>	<b>1,144,514</b>
Fees, Commission & Brokerage Income	225,597	298,136	280,829	354,825	304,900
Dividend Income	-	-	-	-	-
Income from dealing in Foreign Currencies	802,738	887,527	1,313,596	755,656	427,998
Other Income	33,909	(132,461)	4,916	110,995	(7,543)
<b>Total Non - Markup / Interest Income</b>	<b>1,062,244</b>	<b>1,053,202</b>	<b>1,599,341</b>	<b>1,221,476</b>	<b>725,355</b>
Administrative Expenses	572,659	813,878	863,450	653,431	759,389
Other Expenses	1,352	1,134	7,710	(380)	6,685
<b>Total Non-Markup/Interest Expenses</b>	<b>574,011</b>	<b>815,012</b>	<b>871,160</b>	<b>653,051</b>	<b>766,074</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>776,292</b>	<b>831,135</b>	<b>1,242,752</b>	<b>1,284,168</b>	<b>1,103,795</b>
Taxation - Current	183,000	311,000	552,000	450,205	374,000
- Prior Years	-	66,000	-	-	-
- Deferred	88,998	(80,000)	(114,466)	(330)	21,559
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>504,294</b>	<b>534,135</b>	<b>805,218</b>	<b>834,293</b>	<b>708,236</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>2,714,933</b>	<b>(266,446)</b>	<b>(1,742,550)</b>	<b>2,084,285</b>	<b>3,503,278</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(2,576,596)</b>	<b>2,451,310</b>	<b>481,026</b>	<b>(1,474,535)</b>	<b>(3,690,778)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>(1,768)</b>	<b>(198,625)</b>	<b>(504,293)</b>	<b>(534,131)</b>	<b>-</b>
<b>Number of Employees</b>	<b>98</b>	<b>115</b>	<b>107</b>	<b>108</b>	<b>113</b>

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Doha Bank Ltd.	
	2002	2003
<b>ASSETS</b>		
Cash & Balances with Treasury Banks	925,107	933,991
Balances with other Banks	20,231	26,898
Lending to Financial Institutions	-	-
Investments - Net	-	-
Advances - Net	539,447	513,680
Other Assets	235,304	225,830
Operating Fixed Assets	1,681	688
Deferred Tax Assets	-	-
<b>TOTAL ASSETS</b>	<b>1,721,770</b>	<b>1,701,087</b>
<b>LIABILITIES</b>		
Bills Payable	3,161	3,519
Borrowings from Financial Institution	-	-
Deposits and other Accounts	40,040	37,199
Sub-ordinated Loans	-	-
Liabilities against Assets Subject to Finance Lease	-	-
Other Liabilities	842,089	836,463
Deferred Tax Liabilities	-	-
<b>TOTAL LIABILITIES</b>	<b>885,290</b>	<b>877,181</b>
<b>NET ASSETS</b>	<b>836,480</b>	<b>823,906</b>
<b>REPRESENTED BY:</b>		
Head Office Account	836,480	823,906
Reserves	-	-
Un-appropriated Profit	-	-
Surplus/Deficit on Revaluation of Assets	-	-
<b>TOTAL</b>	<b>836,480</b>	<b>823,906</b>
<b>OPERATING POSITION</b>		
Mark-Up/ Return/Interest Earned	7,371	6,103
Mark-Up/ Return/Interest Expenses	7,345	252
<b>Net Mark-Up / Interest Income</b>	<b>26</b>	<b>5,851</b>
Provisions & Bad Debts written off directly	(5,630)	(9,746)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>5,656</b>	<b>15,597</b>
Fees, Commission & Brokerage Income	59	11
Dividend Income	-	-
Income from dealing in Foreign Currencies	(251)	(278)
Other Income	730	574
<b>Total Non - Markup / Interest Income</b>	<b>538</b>	<b>307</b>
Administrative Expenses	42,641	20,176
Other Expenses	185	116
<b>Total Non-Markup/Interest Expenses</b>	<b>42,826</b>	<b>20,292</b>
Extra ordinary/unusual Items	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(36,632)</b>	<b>(4,388)</b>
Taxation - Current	-	-
- Prior Years	-	-
- Deferred	-	-
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>(36,632)</b>	<b>(4,388)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(8,314)</b>	<b>28,230</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>162</b>	<b>(105)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>-</b>	<b>-</b>
<b>Number of Employees</b>	<b>2</b>	<b>2</b>

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

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

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

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)

<b>Financial Position</b>	<b>Industrial and Commercial Bank of China Ltd.</b>
	2011
<b>ASSETS</b>	
Cash & Balances with Treasury Banks	3,279,813
Balances with other Banks	64,398
Lending to Financial Institutions	782,528
Investments - Net	1,484,124
Advances - Net	26,423
Other Assets	20,762
Operating Fixed Assets	294,316
Deferred Tax Assets	-
<b>TOTAL ASSETS</b>	<b>5,952,364</b>
<b>LIABILITIES</b>	
Bills Payable	22,397
Borrowings from Financial Institution	-
Deposits and other Accounts	1,524,071
Sub-ordinated Loans	-
Liabilities against Assets Subject to Finance Lease	-
Other Liabilities	1,395,584
Deferred Tax Liabilities	-
<b>TOTAL LIABILITIES</b>	<b>2,942,052</b>
<b>NET ASSETS</b>	<b>3,010,312</b>
<b>REPRESENTED BY:</b>	
Head Office Account	3,192,892
Reserves	-
Un-appropriated Profit	(184,338)
Surplus/Deficit on Revaluation of Assets	1,758
<b>TOTAL</b>	<b>3,010,312</b>
<b>OPERATING POSITION</b>	
Mark-Up/ Return/Interest Earned	56,241
Mark-Up/ Return/Interest Expenses	46,347
<b>Net Mark-Up / Interest Income</b>	<b>9,894</b>
Provisions & Bad Debts written off directly	-
<b>Net Mark-Up / Interest Income after Provision</b>	<b>9,894</b>
Fees, Commission & Brokerage Income	3,023
Dividend Income	-
Income from dealing in Foreign Currencies	(2,429)
Other Income	-
<b>Total Non - Markup / Interest Income</b>	<b>594</b>
Administrative Expenses	194,826
Other Expenses	-
<b>Total Non-Markup/Interest Expenses</b>	<b>194,826</b>
Extra ordinary/unusual Items	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(184,338)</b>
Taxation - Current	-
- Prior Years	-
- Deferred	-
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>(184,338)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>2,718,782</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(1,784,935)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>4,126,739</b>
<b>Number of Employees</b>	<b>28</b>

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

<b>Financial Position</b>	<b>International Financial Investment &amp; Commerce Bank Ltd.</b>
	2002
<b>ASSETS</b>	
Cash & Balances with Treasury Banks	516,124
Balances with other Banks	24,115
Lending to Financial Institutions	0,000
Investments - Net	343,352
Advances - Net	1,105,686
Other Assets	46,635
Operating Fixed Assets	17,926
Deferred Tax Assets	-
<b>TOTAL ASSETS</b>	<b>2,053,838</b>
<b>LIABILITIES</b>	
Bills Payable	19,065
Borrowings from Financial Institution	194,279
Deposits and other Accounts	1,367,853
Sub-ordinated Loans	-
Liabilities against Assets Subject to Finance Lease	-
Other Liabilities	39,330
Deferred Tax Liabilities	22,974
<b>TOTAL LIABILITIES</b>	<b>1,643,501</b>
<b>NET ASSETS</b>	<b>410,337</b>
<b>REPRESENTED BY:</b>	
Head Office Account	374,426
Reserves	-
Un-appropriated Profit	10,260
Surplus/Deficit on Revaluation of Assets	25,651
<b>TOTAL</b>	<b>410,337</b>
<b>OPERATING POSITION</b>	
Mark-Up/ Return/Interest Earned	128,537
Mark-Up/ Return/Interest Expenses	90,912
<b>Net Mark-Up / Interest Income</b>	<b>37,625</b>
Provisions & Bad Debts written off directly	(189)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>37,814</b>
Fees, Commission & Brokerage Income	7,642
Dividend Income	-
Income from dealing in Foreign Currencies	22,031
Other Income	7,798
<b>Total Non - Markup / Interest Income</b>	<b>37,471</b>
Administrative Expenses	54,157
Other Expenses	33
<b>Total Non-Markup/Interest Expenses</b>	<b>54,190</b>
Extra ordinary/unusual Items	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>21,095</b>
Taxation - Current	10,000
- Prior Years	-
- Deferred	227
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>10,868</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>72,559</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(274,628)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>-</b>
<b>Number of Employees</b>	<b>77</b>

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Oman International Bank S.A.O.G				
	2002	2003	2004	2005	2006
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	1,246,164	1,273,573	1,245,447	1,244,535	2,304,786
Balances with other Banks	128,659	77,604	40,262	26,887	67,683
Lending to Financial Institutions	20,000	-	-	-	-
Investments - Net	295,398	148,725	44,617	-	-
Advances - Net	877,427	323,533	485,751	518,932	368,321
Other Assets	32,625	16,755	23,419	20,323	17,253
Operating Fixed Assets	10,994	7,804	5,338	2,943	4,583
Deferred Tax Assets	-	-	-	-	-
<b>TOTAL ASSETS</b>	<b>2,611,267</b>	<b>1,847,994</b>	<b>1,844,834</b>	<b>1,813,620</b>	<b>2,762,626</b>
<b>LIABILITIES</b>					
Bills Payable	1,274	3,458	7,784	1,697	4,415
Borrowings from Financial Institution	402,013	66,000	282,982	270,700	98,000
Deposits and other Accounts	1,142,009	745,186	504,119	493,426	618,017
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	48,838	19,456	14,993	18,036	17,065
Deferred Tax Liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>1,594,134</b>	<b>834,100</b>	<b>809,878</b>	<b>783,859</b>	<b>737,497</b>
<b>NET ASSETS</b>	<b>1,017,133</b>	<b>1,013,894</b>	<b>1,034,956</b>	<b>1,029,761</b>	<b>2,025,129</b>
<b>REPRESENTED BY:</b>					
Head Office Account	1,120,068	1,123,343	1,162,296	1,168,934	2,188,856
Reserves	-	-	-	-	-
Un-appropriated Profit	(115,628)	(121,288)	(127,532)	(139,173)	(163,727)
Surplus/Deficit on Revaluation of Assets	12,693	11,839	192	-	-
<b>TOTAL</b>	<b>1,017,133</b>	<b>1,013,894</b>	<b>1,034,956</b>	<b>1,029,761</b>	<b>2,025,129</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	145,901	80,841	40,998	41,771	47,204
Mark-Up/ Return/Interest Expenses	127,799	59,809	21,299	30,839	41,313
<b>Net Mark-Up / Interest Income</b>	<b>18,102</b>	<b>21,032</b>	<b>19,699</b>	<b>10,932</b>	<b>5,891</b>
Provisions & Bad Debts written off directly	-	-	1,645	1,865	1,183
<b>Net Mark-Up / Interest Income after Provision</b>	<b>18,102</b>	<b>21,032</b>	<b>18,054</b>	<b>9,067</b>	<b>4,708</b>
Fees, Commission & Brokerage Income	7,598	7,692	8,052	6,201	4,004
Dividend Income	-	-	-	-	-
Income from dealing in Foreign Currencies	7,198	4,771	3,094	1,124	52
Other Income	1,710	1,976	1,901	2,475	2,177
<b>Total Non - Markup / Interest Income</b>	<b>16,506</b>	<b>14,439</b>	<b>13,047</b>	<b>9,800</b>	<b>6,233</b>
Administrative Expenses	43,404	40,885	36,509	30,436	35,501
Other Expenses	398	246	836	72	(6)
<b>Total Non-Markup/Interest Expenses</b>	<b>43,802</b>	<b>41,131</b>	<b>37,345</b>	<b>30,508</b>	<b>35,495</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(9,194)</b>	<b>(5,660)</b>	<b>(6,244)</b>	<b>(11,641)</b>	<b>(24,554)</b>
Taxation - Current	-	-	-	-	-
- Prior Years	-	-	-	-	-
- Deferred	-	-	-	-	-
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>(9,194)</b>	<b>(5,660)</b>	<b>(6,244)</b>	<b>(11,641)</b>	<b>(24,554)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(479,243)</b>	<b>(172,542)</b>	<b>(197,219)</b>	<b>(64,651)</b>	<b>84,174</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(148,426)</b>	<b>145,634</b>	<b>92,187</b>	<b>44,338</b>	<b>(3,049)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>262,509</b>	<b>20,111</b>	<b>-</b>	<b>-</b>	<b>999,409</b>
<b>Number of Employees</b>	<b>26</b>	<b>20</b>	<b>22</b>	<b>19</b>	<b>22</b>

(Contd.)



## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

( End Dec. : Thousand Rupees)

Financial Position	Oman International Bank S.A.O.G				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	2,391,751	3,088,841	3,328,022	3,363,076	3,679,994
Balances with other Banks	42,807	38,910	52,781	62,870	61,674
Lending to Financial Institutions	-	-	150,000	110,000	30,000
Investments - Net	-	-	-	-	-
Advances - Net	220,506	277,089	387,223	477,612	571,346
Other Assets	33,221	22,036	16,964	164,490	28,881
Operating Fixed Assets	5,646	15,071	10,461	22,983	30,670
Deferred Tax Assets	-	-	-	-	-
<b>TOTAL ASSETS</b>	<b>2,693,931</b>	<b>3,441,947</b>	<b>3,945,451</b>	<b>4,201,031</b>	<b>4,402,565</b>
<b>LIABILITIES</b>					
Bills Payable	2,754	4,036	7,577	5,493	11,523
Borrowings from Financial Institution	178,000	186,406	382,008	321,910	510,729
Deposits and other Accounts	459,937	521,574	690,196	847,792	721,474
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	19,617	17,790	18,094	25,056	26,537
Deferred Tax Liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>660,308</b>	<b>729,806</b>	<b>1,097,875</b>	<b>1,200,251</b>	<b>1,270,263</b>
<b>NET ASSETS</b>	<b>2,033,623</b>	<b>2,712,141</b>	<b>2,847,576</b>	<b>3,000,780</b>	<b>3,132,302</b>
<b>REPRESENTED BY:</b>					
Head Office Account	2,289,217	3,008,999	3,203,140	3,393,743	3,594,610
Reserves	-	-	-	-	-
Un-appropriated Profit	(255,594)	(296,858)	(355,564)	(392,963)	(462,308)
Surplus/Deficit on Revaluation of Assets	-	-	-	-	-
<b>TOTAL</b>	<b>2,033,623</b>	<b>2,712,141</b>	<b>2,847,576</b>	<b>3,000,780</b>	<b>3,132,302</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	38,268	40,426	56,707	65,106	75,896
Mark-Up/ Return/Interest Expenses	47,636	50,080	75,569	78,041	90,575
<b>Net Mark-Up / Interest Income</b>	<b>(9,368)</b>	<b>-9,654</b>	<b>(18,862)</b>	<b>(12,935)</b>	<b>(14,679)</b>
Provisions & Bad Debts written off directly	40468	(21,729)	(828)	(22,169)	-
<b>Net Mark-Up / Interest Income after Provision</b>	<b>(49,836)</b>	<b>12,075</b>	<b>(18,034)</b>	<b>9,234</b>	<b>(14,679)</b>
Fees, Commission & Brokerage Income	2,329	4,238	8,859	7,001	9,538
Dividend Income	-	-	-	-	-
Income from dealing in Foreign Currencies	622	3,660	5,191	1,784	1,198
Other Income	1,520	1,651	3,547	3,797	3,875
<b>Total Non - Markup / Interest Income</b>	<b>4,471</b>	<b>9,549</b>	<b>17,597</b>	<b>12,582</b>	<b>14,611</b>
Administrative Expenses	44,273	57,280	55,148	59,134	69,172
Other Expenses	2,229	5,608	3,121	81	105
<b>Total Non-Markup/Interest Expenses</b>	<b>46,502</b>	<b>62,888</b>	<b>58,269</b>	<b>59,215</b>	<b>69,277</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>(91,867)</b>	<b>(41,264)</b>	<b>(58,706)</b>	<b>(37,399)</b>	<b>(69,345)</b>
Taxation - Current	-	-	-	-	-
- Prior Years	-	-	-	-	-
- Deferred	-	-	-	-	-
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>(91,867)</b>	<b>(41,264)</b>	<b>(58,706)</b>	<b>(37,399)</b>	<b>(69,345)</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(35,503)</b>	<b>(14,245)</b>	<b>59,369</b>	<b>17,017</b>	<b>130,395</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(2,769)</b>	<b>(12,344)</b>	<b>(458)</b>	<b>(18,493)</b>	<b>(15,540)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>79,904</b>	<b>51,006</b>	<b>-</b>	<b>(6,269)</b>	<b>200,867</b>
<b>Number of Employees</b>	<b>28</b>	<b>35</b>	<b>32</b>	<b>27</b>	<b>25</b>

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Rupali Bank Ltd.		
	2002	2003	2004
<b>ASSETS</b>			
Cash & Balances with Treasury Banks	21,883	29,408	31,908
Balances with other Banks	149,296	135,362	86,549
Lending to Financial Institutions		59,000	-
Investments - Net	417,533	350,795	359,172
Advances - Net	77,388	24,726	11,047
Other Assets	559	18,452	28,971
Operating Fixed Assets	2,947	2,728	2,587
Deferred Tax Assets	-	-	42,076
<b>TOTAL ASSETS</b>	<b>669,606</b>	<b>620,471</b>	<b>562,310</b>
<b>LIABILITIES</b>			
Bills Payable	484	2,925	1,053
Borrowings from Financial Institution	195,000	219,000	165,000
Deposits and other Accounts	203,305	207,495	178,322
Sub-ordinated Loans	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-
Other Liabilities	65,382	56,810	125,743
Deferred Tax Liabilities	-	24,132	-
<b>TOTAL LIABILITIES</b>	<b>464,171</b>	<b>510,362</b>	<b>470,118</b>
<b>NET ASSETS</b>	<b>205,435</b>	<b>110,109</b>	<b>92,192</b>
<b>REPRESENTED BY:</b>			
Head Office Account	34,000	34,000	34,000
Reserves	-	-	-
Un-appropriated Profit	73,602	50,605	58,192
Surplus/Deficit on Revaluation of Assets	97,833	25,504	-
<b>TOTAL</b>	<b>205,435</b>	<b>110,109</b>	<b>92,192</b>
<b>OPERATING POSITION</b>			
Mark-Up/ Return/Interest Earned	46,036	32,448	32,826
Mark-Up/ Return/Interest Expenses	30,592	5,893	6,842
<b>Net Mark-Up / Interest Income</b>	<b>15,444</b>	<b>26,555</b>	<b>25,984</b>
Provisions & Bad Debts written off directly	70,505	50,176	(20,408)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>(55,061)</b>	<b>(23,621)</b>	<b>46,392</b>
Fees, Commission & Brokerage Income	1,982	2,471	2,465
Dividend Income	254	-	-
Income from dealing in Foreign Currencies	46,601	280	1,258
Other Income	131,689	563	134
<b>Total Non - Markup / Interest Income</b>	<b>180,526</b>	<b>3,314</b>	<b>3,857</b>
Administrative Expenses	47,559	13,980	17,707
Other Expenses	-	454	871
<b>Total Non-Markup/Interest Expenses</b>	<b>47,559</b>	<b>14,434</b>	<b>18,578</b>
Extra ordinary/unusual Items	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>77,906</b>	<b>(34,742)</b>	<b>31,671</b>
Taxation - Current	40,049	179	5,510
- Prior Years	1,180	(10,552)	59,277
- Deferred	-	(1,372)	(40,703)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>36,677</b>	<b>(22,997)</b>	<b>7,587</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(354,711)</b>	<b>(26,288)</b>	<b>13,962</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(453,102)</b>	<b>19,879</b>	<b>(60,275)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Number of Employees</b>	<b>26</b>	<b>29</b>	<b>28</b>

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

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Bank of Tokyo-Mitsubishi UFJ, Ltd				
	2002	2003	2004	2005	2006
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	2,910,301	1,875,740	1,999,575	1,744,995	2,410,745
Balances with other Banks	116,253	36,775	140,710	105,437	11,611
Lending to Financial Institutions	1,022,901	1,577,312	1,023,500	180,000	400,000
Investments - Net	816,395	693,380	392,143	-	-
Advances - Net	91,057	71,233	822,851	2,122,255	3,776,394
Other Assets	145,399	83,489	71,525	47,027	93,975
Operating Fixed Assets	26,872	20,326	20,394	14,440	23,229
Deferred Tax Assets	-	605	1,476	1361	1441
<b>TOTAL ASSETS</b>	<b>5,129,178</b>	<b>4,358,860</b>	<b>4,472,174</b>	<b>4,215,515</b>	<b>6,717,395</b>
<b>LIABILITIES</b>					
Bills Payable	276,470	3,675	2,838	31,959	5,381
Borrowings from Financial Institution	-	-	515,621	1,406,385	2,816,963
Deposits and other Accounts	3,007,385	2,630,318	2,106,556	983,900	1,458,945
Sub-ordinated Loans	-	-	12,081	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	55,542	14,177	-	43,136	70,035
Deferred Tax Liabilities	420	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>3,339,817</b>	<b>2,648,170</b>	<b>2,637,096</b>	<b>2,465,380</b>	<b>4,351,324</b>
<b>NET ASSETS</b>	<b>1,789,361</b>	<b>1,710,690</b>	<b>1,835,078</b>	<b>1,750,135</b>	<b>2,366,071</b>
<b>REPRESENTED BY:</b>					
Head Office Account	1,530,888	1,683,914	1,796,803	1,597,994	2,262,169
Reserves	-	-	-	-	-
Un-appropriated Profit	257,938	27,647	39,102	152,141	103,902
Surplus/Deficit on Revaluation of Assets	535	(871)	(827)	-	-
<b>TOTAL</b>	<b>1,789,361</b>	<b>1,710,690</b>	<b>1,835,078</b>	<b>1,750,135</b>	<b>2,366,071</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	375,901	74,975	60,518	190,486	286,789
Mark-Up/ Return/Interest Expenses	268,872	47,522	29,794	97,890	166,142
<b>Net Mark-Up / Interest Income</b>	<b>107,029</b>	<b>27,453</b>	<b>30,724</b>	<b>92,596</b>	<b>120,647</b>
Provisions & Bad Debts written off directly	(1,749)	(1,567)	-	-	-
<b>Net Mark-Up / Interest Income after Provision</b>	<b>108,778</b>	<b>29,020</b>	<b>30,724</b>	<b>92,596</b>	<b>120,647</b>
Fees, Commission & Brokerage Income	9,901	12,478	16,665	18,845	20,102
Dividend Income	-	-	-	-	-
Income from dealing in Foreign Currencies	58,651	56,724	70,574	85,936	61,641
Other Income	370	1,810	879	461	837
<b>Total Non - Markup / Interest Income</b>	<b>68,922</b>	<b>71,012</b>	<b>88,118</b>	<b>105,242</b>	<b>82,580</b>
Administrative Expenses	90,117	72,633	66,126	65,113	64,746
Other Expenses	153	-	243	-	122
<b>Total Non-Markup/Interest Expenses</b>	<b>90,270</b>	<b>72,633</b>	<b>66,369</b>	<b>65,113</b>	<b>64,868</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>87,430</b>	<b>27,399</b>	<b>52,473</b>	<b>132,725</b>	<b>138,359</b>
Taxation - Current	34,416	10,445	19,797	47,205	60,224
- Prior Years	25,294	(3,368)	-	(27,127)	(44,149)
- Deferred	-	-	(969)	(392)	(8)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>27,720</b>	<b>20,322</b>	<b>33,645</b>	<b>113,039</b>	<b>122,292</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(2,012,928)</b>	<b>(880,978)</b>	<b>(413,960)</b>	<b>(1,029,343)</b>	<b>290,035</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(9,650)</b>	<b>119,526</b>	<b>296,031</b>	<b>393,299</b>	<b>(16,963)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>92,192</b>	<b>(97,587)</b>	<b>90,699</b>	<b>(198,809)</b>	<b>518,852</b>
<b>Number of Employees</b>	<b>43</b>	<b>35</b>	<b>38</b>	<b>37</b>	<b>39</b>

(Contd.)

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

( End Dec. : Thousand Rupees)

Financial Position	The Bank of Tokyo-Mitsubishi UFJ, Ltd				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	2,475,776	4,072,080	4,237,350	4,840,033	5,283,777
Balances with other Banks	10,550	36,983	91,075	88,400	123,553
Lending to Financial Institutions	200,000	1,597,697	1,905,551	1,013,607	654,928
Investments - Net	-	-	-	-	-
Advances - Net	2,621,101	4,092,787	2,198,843	2,980,932	2,214,722
Other Assets	149,167	242,347	83,301	89,731	88,927
Operating Fixed Assets	23,262	19,422	27,336	30,055	28,937
Deferred Tax Assets	1589	1926	2,260	1,100	1,341
<b>TOTAL ASSETS</b>	<b>5,481,445</b>	<b>10,063,242</b>	<b>8,545,716</b>	<b>9,043,858</b>	<b>8,396,185</b>
<b>LIABILITIES</b>					
Bills Payable	20,914	12,559	216,907	9,419	86,567
Borrowings from Financial Institution	1,996,400	4,258,351	1,397,725	1,868,489	1,075,726
Deposits and other Accounts	978,846	1,715,912	2,740,049	2,349,722	1,991,569
Sub-ordinate Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	31,049	119,178	103,447	115,801	87,002
Deferred Tax Liabilities	-	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>3,027,209</b>	<b>6,106,000</b>	<b>4,458,128</b>	<b>4,343,431</b>	<b>3,240,864</b>
<b>NET ASSETS</b>	<b>2,454,236</b>	<b>3,957,242</b>	<b>4,087,588</b>	<b>4,700,427</b>	<b>5,155,321</b>
<b>REPRESENTED BY:</b>					
Head Office Account	2,374,857	3,878,698	4,041,323	4,652,493	5,122,691
Reserves	-	-	-	-	-
Un-appropriated Profit	79,379	78,544	46,265	47,934	32,630
Surplus/Deficit on Revaluation of Assets	-	-	-	-	-
<b>TOTAL</b>	<b>2,454,236</b>	<b>3,957,242</b>	<b>4,087,588</b>	<b>4,700,427</b>	<b>5,155,321</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	330,590	538,145	516,130	509,987	569,784
Mark-Up/ Return/Interest Expenses	243,394	391,186	385,251	406,928	468,924
<b>Net Mark-Up / Interest Income</b>	<b>87,196</b>	<b>146,959</b>	<b>130,879</b>	<b>103,059</b>	<b>100,860</b>
Provisions & Bad Debts written off directly	-	-	-	-	-
<b>Net Mark-Up / Interest Income after Provision</b>	<b>87,196</b>	<b>146,959</b>	<b>130,879</b>	<b>103,059</b>	<b>100,860</b>
Fees, Commission & Brokerage Income	19,140	22,807	13,661	17,602	23,561
Dividend Income	-	-	-	-	-
Income from dealing in Foreign Currencies	38,253	57,248	35,384	62,116	78,371
Other Income	3,897	430	261	1,940	1,199
<b>Total Non - Markup / Interest Income</b>	<b>61,290</b>	<b>80,485</b>	<b>49,306</b>	<b>81,658</b>	<b>103,131</b>
Administrative Expenses	68,323	97,011	112,088	113,080	140,422
Other Expenses	316	6335	2,485	1,463	1,369
<b>Total Non-Markup/Interest Expenses</b>	<b>68,639</b>	<b>103,346</b>	<b>114,573</b>	<b>114,543</b>	<b>141,791</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>79,847</b>	<b>124,098</b>	<b>65,612</b>	<b>70,174</b>	<b>62,200</b>
Taxation - Current	(20,057)	43,834	23,309	23,525	22,042
- Prior Years	19,361	2,205	(3,291)	(2,111)	6,609
- Deferred	1,244	(337)	(334)	1,160	(241)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>79,299</b>	<b>78,2</b>	<b>45,928</b>	<b>47,600</b>	<b>33,790</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>62,702</b>	<b>202,342</b>	<b>151,296</b>	<b>46,074</b>	<b>65,752</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(7,598)</b>	<b>(4,215)</b>	<b>(16,352)</b>	<b>(11,305)</b>	<b>(7,959)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>8,866</b>	<b>1,424,610</b>	<b>84,418</b>	<b>565,239</b>	<b>421,104</b>
<b>Number of Employees</b>	<b>37</b>	<b>41</b>	<b>41</b>	<b>42</b>	<b>42</b>

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	HSBC Bank Middle East Ltd.				
	2002	2003	2004	2005	2006
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	1,506,137	1,791,365	2,316,197	2,808,913	3,625,335
Balances with other Banks	139,745	235,664	1,450,202	1,012,468	2,493,245
Lending to Financial Institutions	2,345,138	2,744,451	3,266,025	2,695,305	5,263,053
Investments - Net	303,682	195,546	-	569,733	195,951
Advances - Net	4,270,320	4,993,809	4,761,143	5,743,994	11,201,906
Other Assets	163,360	98,825	193,810	376,769	421,981
Operating Fixed Assets	25,956	35,937	38,231	58,978	185,399
Deferred Tax Assets	-	19,219	5,899	6,316	-
<b>TOTAL ASSETS</b>	<b>8,754,338</b>	<b>10,114,816</b>	<b>12,031,507</b>	<b>13,272,476</b>	<b>23,386,870</b>
<b>LIABILITIES</b>					
Bills Payable	61,412	69,917	87,050	100,056	162,297
Borrowings from Financial Institution	1,650,477	1,302,051	1,127,234	1,944,624	5,605,136
Deposits and other Accounts	5,772,894	7,338,767	8,923,997	8,603,755	14,713,851
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	12,469	10,446	8,234	5,814
Other Liabilities	237,642	158,452	252,546	400,437	468,939
Deferred Tax Liabilities	6,616	-	-	-	14728
<b>TOTAL LIABILITIES</b>	<b>7,729,041</b>	<b>8,881,656</b>	<b>10,401,273</b>	<b>11,057,106</b>	<b>20,970,765</b>
<b>NET ASSETS</b>	<b>1,025,297</b>	<b>1,233,160</b>	<b>1,630,234</b>	<b>2,215,370</b>	<b>2,416,105</b>
<b>REPRESENTED BY:</b>					
Head Office Account	991,418	994,300	1,551,434	2,023,070	2,059,848
Reserves	-	-	-	-	-
Un-appropriated Profit	15,881	239,243	78,800	192,411	356,273
Surplus/Deficit on Revaluation of Assets	17,998	(383)	-	(111)	(16)
<b>TOTAL</b>	<b>1,025,297</b>	<b>1,233,160</b>	<b>1,630,234</b>	<b>2,215,370</b>	<b>2,416,105</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	552,117	326,518	275,075	657,099	1,151,506
Mark-Up/ Return/Interest Expenses	385,898	134,806	130,077	373,958	648,080
<b>Net Mark-Up / Interest Income</b>	<b>166,219</b>	<b>191,712</b>	<b>144,998</b>	<b>283,141</b>	<b>503,426</b>
Provisions & Bad Debts written off directly	10,029	(28,880)	(1,152)	5,457	(7,782)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>156,190</b>	<b>220,592</b>	<b>146,150</b>	<b>277,684</b>	<b>511,208</b>
Fees, Commission & Brokerage Income	97,617	142,771	128,087	148,238	160,752
Dividend Income	-	-	-	-	-
Income from dealing in Foreign Currencies	32,677	26,855	38,152	55,438	53,357
Other Income	2,610	2,440	1,669	1,216	3,144
<b>Total Non - Markup / Interest Income</b>	<b>132,904</b>	<b>172,066</b>	<b>167,908</b>	<b>204,892</b>	<b>217,253</b>
Administrative Expenses	182,919	185,789	221,015	255,603	479,990
Other Expenses	318	-	318	-	397
<b>Total Non-Markup/Interest Expenses</b>	<b>183,237</b>	<b>185,789</b>	<b>221,333</b>	<b>255,603</b>	<b>480,387</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>105,857</b>	<b>206,869</b>	<b>92,725</b>	<b>226,973</b>	<b>248,074</b>
Taxation - Current	61,700	75,000	23,500	95,000	52,853
- Prior Years	(44,602)	(80,235)	(2,243)	(43,595)	6,847
- Deferred	-	(18,952)	13,053	(349)	20,984
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>88,759</b>	<b>231,056</b>	<b>58,415</b>	<b>175,917</b>	<b>167,390</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(576,395)</b>	<b>184,442</b>	<b>1,417,288</b>	<b>248,754</b>	<b>2,045,389</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>338,267</b>	<b>202,614</b>	<b>(13,110)</b>	<b>(603,908)</b>	<b>218,118</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>62,849</b>	<b>(5,909)</b>	<b>335,192</b>	<b>410,136</b>	<b>33,693</b>
<b>Number of Employees</b>	<b>128</b>	<b>126</b>	<b>123</b>	<b>138</b>	<b>321</b>

(Contd.)

## 19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

( End Dec : Thousand Rupees)

Financial Position	HSBC Bank Middle East Ltd.				
	2007	2008	2009	2010	2011
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	4,254,003	7,577,335	8,411,801	9,954,810	10,925,914
Balances with other Banks	793,028	4,266,775	4,035,306	297,338	341,149
Lending to Financial Institutions	6,754,063	7,354,749	8,698,829	16,076,728	3,868,938
Investments - Net	301,193	1,941,950	5,431,713	6,512,700	22,119,633
Advances - Net	19,260,314	25,302,967	23,248,431	22,242,433	20,793,526
Other Assets	715,531	1,430,226	1,406,262	1,475,697	998,938
Operating Fixed Assets	308,114	509,574	410,901	266,120	186,288
Deferred Tax Assets	-	10,764	90,698	113,164	121,346
<b>TOTAL ASSETS</b>	<b>32,386,246</b>	<b>48,394,340</b>	<b>51,733,941</b>	<b>56,938,990</b>	<b>59,355,732</b>
<b>LIABILITIES</b>					
Bills Payable	745,760	587,298	989,256	1,341,130	1,023,903
Borrowings from Financial Institution	3,032,738	4,770,659	3,073,493	1,255,575	2,686,405
Deposits and other Accounts	25,401,388	36,526,363	40,796,993	46,460,640	46,171,420
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	1,833	-	-	-	8,973
Other Liabilities	637,006	1,553,039	1,363,321	1,682,622	1,959,268
Deferred Tax Liabilities	18,392	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>29,837,117</b>	<b>43,437,359</b>	<b>46,223,063</b>	<b>50,739,967</b>	<b>51,849,969</b>
<b>NET ASSETS</b>	<b>2,549,129</b>	<b>4,956,981</b>	<b>5,510,878</b>	<b>6,199,023</b>	<b>7,505,763</b>
<b>REPRESENTED BY:</b>					
Head Office Account	2,078,119	4,339,547	4,619,535	5,707,268	6,515,987
Reserves	-	-	-	-	-
Un-appropriated Profit	471,399	622,468	892,345	499,104	985,911
Surplus/Deficit on Revaluation of Assets	(389)	(5,034)	(1,002)	(7,349)	3,865
<b>TOTAL</b>	<b>2,549,129</b>	<b>4,956,981</b>	<b>5,510,878</b>	<b>6,199,023</b>	<b>7,505,763</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	2,151,546	4,071,742	4,703,682	5,005,567	5,849,015
Mark-Up/ Return/Interest Expenses	1,310,016	2,443,593	2,732,216	2,713,791	2,932,772
<b>Net Mark-Up / Interest Income</b>	<b>841,530</b>	<b>1,628,149</b>	<b>1,971,466</b>	<b>2,291,776</b>	<b>2,916,243</b>
Provisions & Bad Debts written off directly	17,443	265,346	471,333	363,563	102,962
<b>Net Mark-Up / Interest Income after Provision</b>	<b>824,087</b>	<b>1,362,803</b>	<b>1,500,133</b>	<b>1,928,213</b>	<b>2,813,281</b>
Fees, Commission & Brokerage Income	238,559	485,721	561,754	568,828	529,813
Dividend Income	-	-	-	-	-
Income from dealing in Foreign Currencies	152,746	351,020	490,913	439,068	575,227
Other Income	5,074	13,233	(31,104)	(2,171)	35,621
<b>Total Non - Markup / Interest Income</b>	<b>396,379</b>	<b>849,974</b>	<b>1,021,563</b>	<b>1,005,725</b>	<b>1,140,661</b>
Administrative Expenses	994,470	1,949,088	2,200,186	2,171,268	2,442,861
Other Expenses	86	3,036	11	5,125	170
<b>Total Non-Markup/Interest Expenses</b>	<b>994,556</b>	<b>1,952,124</b>	<b>2,200,197</b>	<b>2,176,393</b>	<b>2,443,031</b>
Extra ordinary/unusual Items	-	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>225,910</b>	<b>260,653</b>	<b>321,499</b>	<b>757,545</b>	<b>1,510,911</b>
Taxation - Current	77,500	122,329	141,720	285,000	535,000
- Prior Years	18,500	3,412	-	-	18,867
- Deferred	3,865	(26,653)	(82,106)	(19,047)	(14,218)
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>126,045</b>	<b>161,565</b>	<b>261,885</b>	<b>491,592</b>	<b>971,262</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>(794,179)</b>	<b>6,500,858</b>	<b>3,889,177</b>	<b>(1,289,280)</b>	<b>16,303,670</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(280,276)</b>	<b>(1,952,788)</b>	<b>(3,574,160)</b>	<b>(1,108,580)</b>	<b>(15,613,019)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>2,906</b>	<b>2,248,999</b>	<b>287,980</b>	<b>202,901</b>	<b>324,264</b>
<b>Number of Employees</b>	<b>788</b>	<b>1,252</b>	<b>788</b>	<b>714</b>	<b>548</b>