

## 19.1 Financial Position of Scheduled Banks All Banks-Overall

(End Dec. : Million Rupees)

Financial Position	2003	2004	2005	2006	2007
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	231,355	313,144	325,436	412,822	469,420
Balances with other Banks	94,688	186,791	143,464	193,436	161,654
Lending to Financial Institutions	200,007	141,500	212,798	213,622	190,577
Investments - Net	791,946	677,773	801,095	833,266	1,280,239
Advances - Net	1,108,627	1,585,555	1,989,209	2,440,903	2,716,916
Other Assets	76,998	85,721	111,646	179,539	240,487
Operating Fixed Assets	42,822	57,125	69,167	90,150	143,816
Deferred Tax Assets	12,663	13,106	9,296	12,852	21,132
<b>TOTAL ASSETS</b>	<b>2,559,106</b>	<b>3,060,715</b>	<b>3,662,110</b>	<b>4,376,591</b>	<b>5,224,241</b>
<b>LIABILITIES</b>					
Bills Payable	38,283	46,837	43,028	60,369	82,122
Borrowings from Financial Institution	300,329	290,415	338,355	439,320	459,144
Deposits and other Accounts	1,977,804	2,410,342	2,833,488	3,270,791	3,886,861
Sub-ordinated Loans	7,613	15,530	23,964	30,103	30,107
Liabilities against Assets Subject to Finance Lease	641	568	600	910	899
Other Liabilities	88,303	93,563	120,645	157,600	190,882
Deferred Tax Liabilities	5,816	4,518	9,121	9,802	19,027
<b>TOTAL LIABILITIES</b>	<b>2,418,789</b>	<b>2,861,773</b>	<b>3,369,201</b>	<b>3,968,896</b>	<b>4,669,042</b>
<b>NET ASSETS</b>	<b>140,317</b>	<b>198,942</b>	<b>292,909</b>	<b>407,695</b>	<b>555,200</b>
<b>REPRESENTED BY:</b>					
Minority Interest	233	276	-	2,685	3,081
Share Capital / Head Office Account	86,069	87,582	106,976	166,074	232,538
Advance against Equity	2,919	11,142	9	9	9
Reserves	36,371	48,000	73,467	110,253	137,106
Un-appropriated Profit	(20,458)	5,098	38,566	66,839	89,515
Surplus/ Deficit on Revaluation of Assets	35,183	46,844	73,891	61,834	92,951
<b>TOTAL</b>	<b>140,317</b>	<b>198,942</b>	<b>292,909</b>	<b>407,695</b>	<b>555,200</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	116,694	120,536	216,199	314,244	385,141
Mark-Up/ Return/Interest Expenses	42,124	37,527	75,681	137,020	183,656
<b>Net Mark-Up / Interest Income</b>	<b>74,570</b>	<b>83,009</b>	<b>140,518</b>	<b>177,224</b>	<b>201,485</b>
Provisions & Bad Debts written off directly	18,122	11,143	19,313	21,731	60,022
<b>Net Mark-Up / Interest Income after Provision</b>	<b>56,448</b>	<b>71,866</b>	<b>121,204</b>	<b>155,492</b>	<b>141,462</b>
Fees, Commission & Brokerage Income	15,011	21,148	26,150	31,610	37,251
Dividend Income	5,906	5,173	6,267	8,544	11,223
Income from dealing in Foreign Currencies	5,129	6,772	8,324	9,716	12,504
Other Income	25,372	14,850	14,250	20,963	34,835
<b>Total Non - Markup / Interest Income</b>	<b>51,418</b>	<b>47,943</b>	<b>54,991</b>	<b>70,833</b>	<b>95,813</b>
Administrative Expenses	57,959	67,486	79,291	100,426	125,738
Other Expenses	5,917	1,013	1,480	4,049	2,485
<b>Total Non-Markup/Interest Expenses</b>	<b>63,876</b>	<b>68,499</b>	<b>80,771</b>	<b>104,475</b>	<b>128,222</b>
Amortization of Deferred Cost	-	-	50	17	-
Extra ordinary/unusual Items	231	(498)	1,615	11	(620)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>43,759</b>	<b>51,808</b>	<b>93,759</b>	<b>121,823</b>	<b>109,673</b>
Taxation - Current	15,078	15,082	28,198	38,003	38,526
- Prior Years	1,974	(311)	(2,999)	625	1,577
- Deferred	2,024	2,409	5,273	657	(6,424)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>24,683</b>	<b>34,628</b>	<b>63,287</b>	<b>82,537</b>	<b>75,994</b>
<b>Number of Employees</b>	<b>85,943</b>	<b>89,932</b>	<b>116,065</b>	<b>134,524</b>	<b>142,710</b>

## 19.1 Financial Position of Scheduled Banks All Banks-Overall

(End Dec. : Million Rupees)

Financial Position	2008	2009	2010	2011	2012
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	477,790	512,008	592,548	702,311	842,177
Balances with other Banks	190,550	171,435	176,013	176,953	216,708
Lending to Financial Institutions	188,414	236,648	219,664	208,925	170,798
Investments – Net	1,089,040	1,618,784	2,157,099	3,053,854	4,063,633
Advances – Net	3,210,386	2,974,455	3,336,900	3,357,835	3,875,579
Other Assets	301,139	292,863	286,266	363,777	393,733
Operating Fixed Assets	172,567	191,572	224,009	238,092	250,366
Deferred Tax Assets	52,489	53,355	76,701	77,920	67,030
<b>TOTAL ASSETS</b>	<b>5,682,376</b>	<b>6,051,121</b>	<b>7,069,199</b>	<b>8,179,667</b>	<b>9,880,023</b>
<b>LIABILITIES</b>					
Bills Payable	69,694	69,421	75,491	85,258	112,310
Borrowings from Financial Institution	462,913	625,879	541,484	674,414	1,031,020
Deposits and other Accounts	4,250,675	4,400,842	5,445,527	6,243,956	7,422,424
Sub-ordinate Loans	38,973	52,031	54,497	57,728	55,744
Liabilities against Assets Subject to Finance Lease	534	94	165	559	56
Other Liabilities	253,998	258,227	268,157	323,122	340,416
Deferred Tax Liabilities	26,965	5,622	5,964	7,621	14,456
<b>TOTAL LIABILITIES</b>	<b>5,103,751</b>	<b>5,412,115</b>	<b>6,391,286</b>	<b>7,392,659</b>	<b>8,976,425</b>
<b>NET ASSETS</b>	<b>578,625</b>	<b>639,006</b>	<b>677,914</b>	<b>787,008</b>	<b>903,597</b>
<b>REPRESENTED BY:</b>					
Minority Interest	2,935	-	-	800	4,942
Share Capital / Head Office Account	277,047	311,979	362,433	421,996	462,880
Advance against Equity	3,715	(7,801)	18,809	(15,278)	17,291
Reserves	167,226	150,863	154,676	177,769	193,270
Un-appropriated Profit	88,857	110,629	70,757	127,634	156,541
Surplus/ Deficit on Revaluation of Assets	38,846	73,336	71,239	74,088	68,673
<b>TOTAL</b>	<b>578,625</b>	<b>639,006</b>	<b>677,914</b>	<b>787,008</b>	<b>903,597</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	484,618	557,207	631,000	747,508	794,871
Mark-Up/ Return/Interest Expenses	246,477	288,571	343,460	405,673	454,197
<b>Net Mark-Up / Interest Income</b>	<b>238,141</b>	<b>268,637</b>	<b>287,540</b>	<b>341,835</b>	<b>340,675</b>
Provisions & Bad Debts written off directly	105,468	85,587	80,854	50,020	40,593
<b>Net Mark-Up / Interest Income after Provision</b>	<b>132,673</b>	<b>183,048</b>	<b>206,685</b>	<b>291,815</b>	<b>300,082</b>
Fees, Commission & Brokerage Income	42,571	41,458	44,918	47,513	56,846
Dividend Income	15,029	7,461	7,022	11,942	19,394
Gain/Loss on sale of Securities	-	(610)	-	6,675	10,611
Income from dealing in Foreign Currencies	25,500	21,389	20,837	19,955	16,904
Other Income	22,713	26,116	25,206	21,521	38,993
<b>Total Non - Markup / Interest Income</b>	<b>105,813</b>	<b>95,814</b>	<b>97,983</b>	<b>107,606</b>	<b>142,748</b>
Administrative Expenses	162,509	174,715	198,448	221,889	254,359
Other Expenses	7,595	5,590	6,741	8,100	6,609
<b>Total Non-Markup/Interest Expenses</b>	<b>170,104</b>	<b>180,304</b>	<b>205,189</b>	<b>229,989</b>	<b>260,967</b>
Amortization of Deferred Cost	-	-	57	10	-
Extra ordinary/unusual Items	(1,150)	(112)	410	(239)	-
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>69,532</b>	<b>98,672</b>	<b>99,012</b>	<b>169,661</b>	<b>181,863</b>
Taxation - Current	46,870	48,821	50,074	61,456	61,323
- Prior Years	1,024	(5,798)	532	1,560	(941)
- Deferred	(27,385)	(12,167)	(13,902)	(4,616)	112
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>49,024</b>	<b>67,816</b>	<b>62,308</b>	<b>111,261</b>	<b>121,369</b>
<b>Number of Employees</b>	<b>149,432</b>	<b>146,024</b>	<b>144,638</b>	<b>148,717</b>	<b>153,262</b>

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

(End Dec. : Million Rupees)

Financial Position	2003	2004	2005	2006	2007
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	191,653	268,290	279,333	378,998	445,566
Balances with other Banks	86,703	161,179	131,514	181,434	156,356
Lending to Financial Institutions	151,527	108,517	184,660	197,968	174,169
Investments – Net	748,102	646,824	733,712	783,182	1,253,812
Advances – Net	984,865	1,426,383	1,820,770	2,288,555	2,628,461
Other Assets	71,624	78,454	95,989	172,385	231,387
Operating Fixed Assets	40,896	55,070	66,555	85,969	141,849
Deferred Tax Assets	12,187	12,366	8,465	11,993	19,931
<b>TOTAL ASSETS</b>	<b>2,287,557</b>	<b>2,757,083</b>	<b>3,320,998</b>	<b>4,100,484</b>	<b>5,051,530</b>
<b>LIABILITIES</b>					
Bills Payable	34,683	42,096	37,721	57,206	78,375
Borrowings from Financial Institution	262,364	253,791	299,274	394,738	439,678
Deposits and other Accounts	1,783,959	2,183,366	2,588,533	3,080,006	3,769,300
Sub-ordinated Loans	7,613	15,530	23,964	29,303	30,107
Liabilities against Assets Subject to Finance Lease	515	509	567	903	897
Other Liabilities	79,385	85,537	101,253	147,415	178,547
Deferred Tax Liabilities	5,611	4,497	8,978	9,620	18,798
<b>TOTAL LIABILITIES</b>	<b>2,174,130</b>	<b>2,585,326</b>	<b>3,060,290</b>	<b>3,719,192</b>	<b>4,515,703</b>
<b>NET ASSETS</b>	<b>113,427</b>	<b>171,757</b>	<b>260,707</b>	<b>381,292</b>	<b>535,827</b>
<b>REPRESENTED BY:</b>					
Minority Interest	233	276	-	2,685	3,081
Share Capital	66,011	67,529	83,865	148,424	215,453
Advance against Equity	2,919	11,142	9	9	9
Reserves	36,347	47,976	73,467	104,711	137,059
Un-appropriated Profit	(26,604)	(1,982)	29,155	63,496	87,215
Surplus/ Deficit on Revaluation of Assets	34,521	46,816	74,211	61,966	93,010
<b>TOTAL</b>	<b>113,427</b>	<b>171,757</b>	<b>260,707</b>	<b>381,292</b>	<b>535,827</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	104,180	108,779	194,313	291,146	369,895
Mark-Up/ Return/Interest Expenses	37,294	34,095	67,257	125,919	175,511
<b>Net Mark-Up / Interest Income</b>	<b>66,886</b>	<b>74,684</b>	<b>127,056</b>	<b>165,227</b>	<b>194,383</b>
Provisions & Bad Debts written off directly	18,025	10,988	18,236	19,902	57,284
<b>Net Mark-Up / Interest Income after Provision</b>	<b>48,861</b>	<b>63,696</b>	<b>108,820</b>	<b>145,326</b>	<b>137,100</b>
Fees, Commission & Brokerage Income	11,730	17,407	21,068	28,043	35,115
Dividend Income	5,851	5,129	6,218	8,490	11,214
Income from dealing in Foreign Currencies	3,838	5,217	6,324	8,323	10,572
Other Income	23,789	14,065	12,968	19,946	33,989
<b>Total Non - Markup / Interest Income</b>	<b>45,208</b>	<b>41,818</b>	<b>46,577</b>	<b>64,803</b>	<b>90,890</b>
Administrative Expenses	51,370	60,423	70,251	91,131	118,916
Other Expenses	5,803	999	1,281	3,996	2,458
<b>Total Non-Markup/Interest Expenses</b>	<b>57,173</b>	<b>61,422</b>	<b>71,532</b>	<b>95,127</b>	<b>121,373</b>
Amortization of Deferred Cost	-	-	50	17	-
Extra ordinary/unusual Items	208	(498)	1,615	11	(620)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>36,688</b>	<b>44,590</b>	<b>82,199</b>	<b>114,973</b>	<b>107,237</b>
Taxation - Current	12,349	12,611	24,444	35,478	36,952
- Prior Years	1,976	778	-2,711	694	1,635
- Deferred	1,859	2,395	5,214	910	(6,221)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>20,504</b>	<b>28,806</b>	<b>55,252</b>	<b>77,890</b>	<b>74,871</b>
<b>Number of Employees</b>	<b>83,303</b>	<b>87,113</b>	<b>105,914</b>	<b>124,386</b>	<b>137,629</b>

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

(End Dec. : Million Rupees)

Financial Position	2008	2009	2010	2011	2012
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	442,854	477,215	559,753	663,835	800,443
Balances with other Banks	172,181	155,165	171,941	172,525	202,706
Lending to Financial Institutions	158,500	204,530	183,184	190,571	140,695
Investments – Net	1,066,447	1,566,412	2,077,289	2,940,473	3,978,114
Advances – Net	3,108,465	2,884,130	3,271,272	3,291,424	3,816,257
Other Assets	282,506	286,278	279,481	356,886	384,121
Operating Fixed Assets	168,870	187,982	221,786	235,916	248,625
Deferred Tax Assets	48,472	48,372	71,240	72,764	62,372
<b>TOTAL ASSETS</b>	<b>5,448,296</b>	<b>5,810,084</b>	<b>6,835,946</b>	<b>7,924,392</b>	<b>9,633,332</b>
<b>LIABILITIES</b>					
Bills Payable	65,270	65,824	69,928	81,273	108,625
Borrowings from Financial Institution	445,567	609,148	526,059	652,950	1,007,205
Deposits and other Accounts	4,103,215	4,239,906	5,289,196	6,076,085	7,263,721
Sub-ordinate Loans	38,973	52,031	54,497	57,728	55,744
Liabilities against Assets Subject to Finance Lease	534	94	165	550	49
Other Liabilities	223,251	234,194	246,731	303,707	320,719
Deferred Tax Liabilities	26,833	5,622	5,964	7,621	14,456
<b>TOTAL LIABILITIES</b>	<b>4,903,642</b>	<b>5,206,817</b>	<b>6,192,540</b>	<b>7,179,914</b>	<b>8,770,518</b>
<b>NET ASSETS</b>	<b>544,654</b>	<b>603,267</b>	<b>643,406</b>	<b>744,478</b>	<b>862,814</b>
<b>REPRESENTED BY:</b>					
Minority Interest	2,935	-	-	800	4,942
Share Capital	244,916	277,095	328,442	383,276	421,731
Advance against Equity	3,715	(7,801)	18,809	(15,278)	17,291
Reserves	167,150	150,770	154,550	177,619	193,115
Un-appropriated Profit	86,559	109,757	70,075	123,816	157,080
Surplus/ Deficit on Revaluation of Assets	39,379	73,446	71,530	74,245	68,655
<b>TOTAL</b>	<b>544,654</b>	<b>603,267</b>	<b>643,406</b>	<b>744,478</b>	<b>862,814</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	466,385	534,944	610,588	723,480	777,507
Mark-Up/ Return/Interest Expenses	237,378	276,374	332,939	393,490	445,974
<b>Net Mark-Up / Interest Income</b>	<b>229,007</b>	<b>258,571</b>	<b>277,649</b>	<b>329,990</b>	<b>331,533</b>
Provisions & Bad Debts written off directly	100,943	80,862	78,277	48,716	39,023
<b>Net Mark-Up / Interest Income after Provision</b>	<b>128,063</b>	<b>177,708</b>	<b>199,371</b>	<b>281,275</b>	<b>292,510</b>
Fees, Commission & Brokerage Income	40,255	39,488	43,089	45,713	55,271
Dividend Income	15,017	7,452	7,021	11,942	19,394
Gain/Loss on sale of Securities	-	(610)	-	6,675	10,611
Income from dealing in Foreign Currencies	21,918	17,845	16,926	15,589	14,290
Other Income	22,851	26,162	26,211	23,136	38,798
<b>Total Non - Markup / Interest Income</b>	<b>100,041</b>	<b>90,337</b>	<b>93,248</b>	<b>103,055</b>	<b>138,364</b>
Administrative Expenses	152,191	162,817	189,087	212,255	244,446
Other Expenses	7,538	5,434	6,565	8,004	6,537
<b>Total Non-Markup/Interest Expenses</b>	<b>159,729</b>	<b>168,250</b>	<b>195,652</b>	<b>220,259</b>	<b>250,984</b>
Amortization of Deferred Cost	-	-	57	10	-
Extra ordinary/unusual Items	(1,150)	273	(55)	-	-
<b>PROFIT/ (LOSS) AFTER TAXATIONATION</b>	<b>69,526</b>	<b>99,523</b>	<b>96,965</b>	<b>164,060</b>	<b>179,890</b>
Taxation - Current	44,923	46,733	48,159	59,105	60,031
- Prior Years	952	(4,954)	939	2,120	(383)
- Deferred	(24,722)	(10,883)	(13,481)	(4,765)	(187)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>48,373</b>	<b>68,626</b>	<b>61,348</b>	<b>107,600</b>	<b>120,429</b>
<b>Number of Employees</b>	<b>143,688</b>	<b>141,704</b>	<b>141,702</b>	<b>146,369</b>	<b>151,316</b>

## 19.3 Financial Position of Scheduled Banks Incorporated Outside Pakistan-Overall

(End Dec. : Million Rupees)

Financial Position	2003	2004	2005	2006	2007
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	39,702	44,854	46,103	33,824	23,855
Balances with other Banks	7,985	25,612	11,949	12,003	5,298
Lending to Financial Institutions	48,480	32,983	28,138	15,654	16,409
Investments – Net	43,844	30,949	67,383	50,084	26,427
Advances – Net	123,762	159,172	168,439	152,348	88,455
Other Assets	5,374	7,267	15,657	7,154	9,100
Operating Fixed Assets	1,926	2,055	2,612	4,181	1,968
Deferred Tax Assets	476	740	830.86	859	1,201
<b>TOTAL ASSETS</b>	<b>271,549</b>	<b>303,632</b>	<b>341,113</b>	<b>276,107</b>	<b>172,711</b>
<b>LIABILITIES</b>					
Bills Payable	3,600	4,741	5,307	3,163	3,747
Borrowings from Financial Institution	37,965	36,624	39,082	44,582	19,465
Deposits and other Accounts	193,845	226,976	244,955	190,785	117,561
Sub-ordinated Loans	-	-	-	800	-
Liabilities against Assets Subject to Finance Lease	126	59	33	7	2
Other Liabilities	8,918	8,026	19,392	10,185	12,335
Deferred Tax Liabilities	205	21	143	183	229
<b>TOTAL LIABILITIES</b>	<b>244,659</b>	<b>276,447</b>	<b>308,911</b>	<b>249,705</b>	<b>153,339</b>
<b>NET ASSETS</b>	<b>26,890</b>	<b>27,185</b>	<b>32,202</b>	<b>26,403</b>	<b>19,373</b>
<b>REPRESENTED BY:</b>					
Head Office Account	20,058	20,053	23,111	17,650	17,085
Reserves	24	24	-	5,542	47
Un-appropriated Profit	6,146	7,080	9,411	3,343	2,300
Surplus/ Deficit on Revaluation of Assets	662	28	(321)	(132)	(59)
<b>TOTAL</b>	<b>26,890</b>	<b>27,185</b>	<b>32,202</b>	<b>26,403</b>	<b>19,373</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	12,514	11,757	21,886	23,098	15,246
Mark-Up/ Return/Interest Expenses	4,830	3,432	8,424	11,101	8,145
<b>Net Mark-Up / Interest Income</b>	<b>7,684</b>	<b>8,325</b>	<b>13,462</b>	<b>11,996</b>	<b>7,101</b>
Provisions & Bad Debts written off directly	97	155	1,078	1,830	2,739
<b>Net Mark-Up / Interest Income after Provision</b>	<b>7,587</b>	<b>8,170</b>	<b>12,385</b>	<b>10,167</b>	<b>4,362</b>
Fees, Commission & Brokerage Income	3,281	3,741	5,082	3,567	2,136
Dividend Income	55	44	50	54	9
Income from dealing in Foreign Currencies	1,291	1,555	2,000	1,393	1,932
Other Income	1,583	785	1,282	1,017	846
<b>Total Non - Markup / Interest Income</b>	<b>6,210</b>	<b>6,125</b>	<b>8,414</b>	<b>6,031</b>	<b>4,922</b>
Administrative Expenses	6,589	7,063	9,040	9,295	6,822
Other Expenses	114	14	198.767	53	27
<b>Total Non-Markup/Interest Expenses</b>	<b>6,703</b>	<b>7,077</b>	<b>9,239</b>	<b>9,348</b>	<b>6,849</b>
Amortization of Deferred Cost	-	-	-	-	-
Extra ordinary/unusual Items	23	-	-	-	-
<b>PROFIT/ (LOSS) AFTER TAXATIONATION</b>	<b>7,071</b>	<b>7,218</b>	<b>11,559</b>	<b>6,850</b>	<b>2,436</b>
Taxation - Current	2,729	2,471	3,754	2,525	1,574
- Prior Years	(2)	(1,089)	(288)	(69)	(58)
- Deferred	165	14	59	(253)	(204)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>4,179</b>	<b>5,822</b>	<b>8,035</b>	<b>4,647</b>	<b>1,123</b>
<b>Number of Employees</b>	<b>2,640</b>	<b>2,819</b>	<b>10,153</b>	<b>10,138</b>	<b>5,081</b>

## 19.3 Financial Position of Scheduled Banks Incorporated Outside Pakistan-Overall

( End Dec. : Million Rupees)

Financial Position	2008	2009	2010	2011	2012
<b>ASSETS</b>					
Cash & Balances with Treasury Banks	34,935	34,793	32,795	38,476	41,734
Balances with other Banks	18,369	16,270	4,072	4,429	14,002
Lending to Financial Institutions	29,914	32,118	36,480	18,354	30,103
Investments – Net	22,593	52,373	79,810	113,381	85,519
Advances – Net	101,921	90,325	65,628	66,412	59,322
Other Assets	18,633	6,584	6,785	6,891	9,611
Operating Fixed Assets	3,698	3,589	2,223	2,176	1,741
Deferred Tax Assets	4,017	4,984	5,461	5,155	4,658
<b>TOTAL ASSETS</b>	<b>234,081</b>	<b>241,037</b>	<b>233,253</b>	<b>255,275</b>	<b>246,691</b>
<b>LIABILITIES</b>					
Bills Payable	4,423	3,598	5,563	3,985	3,685
Borrowings from Financial Institution	17,347	16,731	15,425	21,464	23,816
Deposits and other Accounts	147,459	160,936	156,331	167,871	158,703
Sub-ordinate Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	9	7
Other Liabilities	30,747	24,033	21,426	19,415	19,696
Deferred Tax Liabilities	132	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>200,109</b>	<b>205,297</b>	<b>198,746</b>	<b>212,745</b>	<b>205,908</b>
<b>NET ASSETS</b>	<b>33,971</b>	<b>35,739</b>	<b>34,508</b>	<b>42,530</b>	<b>40,783</b>
<b>REPRESENTED BY:</b>					
Head Office Account	32,130	34,884	33,991	38,720	41,149
Reserves	76	93	126	149	155
Un-appropriated Profit	2,298	872	682	3,818	(539)
Surplus/ Deficit on Revaluation of Assets	(533)	(109)	(291)	(157)	18
<b>TOTAL</b>	<b>33,971</b>	<b>35,739</b>	<b>34,508</b>	<b>42,530</b>	<b>40,783</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	18,233	22,263	20,412	24,028	17,364
Mark-Up/ Return/Interest Expenses	9,099	12,197	10,521	12,183	8,223
<b>Net Mark-Up / Interest Income</b>	<b>9,134</b>	<b>10,066</b>	<b>9,891</b>	<b>11,845</b>	<b>9,142</b>
Provisions & Bad Debts written off directly	4,525	4,725	2,577	1,305	1,570
<b>Net Mark-Up / Interest Income after Provision</b>	<b>4,609</b>	<b>5,341</b>	<b>7,314</b>	<b>10,540</b>	<b>7,572</b>
Fees, Commission & Brokerage Income	2,316	1,970	1,829	1,800	1,574
Dividend Income	12	9	1	-	-
Income from dealing in Foreign Currencies	3,582	3,546	3,911	4,366	2,615
Other Income	(138)	(46)	(1,005)	(1,615)	195
<b>Total Non - Markup / Interest Income</b>	<b>5,772</b>	<b>5,478</b>	<b>4,735</b>	<b>4,551</b>	<b>4,384</b>
Administrative Expenses	10,318	11,898	9,361	9,634	9,912
Other Expenses	56	156	176	96	72
<b>Total Non-Markup/Interest Expenses</b>	<b>10,375</b>	<b>12,054</b>	<b>9,537</b>	<b>9,730</b>	<b>9,984</b>
Amortization of Deferred Cost	-	-	-	-	-
Extra ordinary/unusual Items	-	(385)	465	(239)	-
<b>PROFIT/ (LOSS) AFTER TAXATIONATION</b>	<b>7</b>	<b>(851)</b>	<b>2,047</b>	<b>5,600</b>	<b>1,973</b>
Taxation - Current	1,947	2,088	1,915	2,350	1,292
- Prior Years	72	(844)	(407)	(560)	(557)
- Deferred	(2,663)	(1,284)	(421)	149	299
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>651</b>	<b>(809)</b>	<b>960</b>	<b>3,661</b>	<b>940</b>
<b>Number of Employees</b>	<b>5,744</b>	<b>4,320</b>	<b>2,936</b>	<b>2,348</b>	<b>1,946</b>