

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Al Baraka Bank (Pakistan) Ltd.					
	2007	2008	2009	2010	2011	2012
ASSETS						
Cash & Balances with Treasury Banks	991,301	909,378	1,337,892	4,460,257	3,945,481	4,221,381
Balances with other Banks	419,737	195,134	959,078	7,409,620	7,577,186	6,712,477
Lending to Financial Institutions	1,350,000	320,000	1,600,000	80,000	-	1,100,000
Investments - Net	2,275,123	2,756,159	3,356,705	15,617,589	26,179,416	27,421,461
Advances - Net	2,621,525	9,967,625	9,439,243	26,897,198	27,610,708	28,782,448
Other Assets	219,992	530,726	841,157	2,537,613	3,402,972	2,629,176
Operating Fixed Assets	953,864	1,619,029	1,741,736	2,732,332	2,798,165	1,290,798
Deferred Tax Assets	109,933	239,336	486,639	1,029,055	1,030,951	1,711,310
TOTAL ASSETS	8,941,475	16,537,387	19,762,450	60,763,664	72,544,879	73,869,051
LIABILITIES						
Bills Payable	99,753	148,403	262,691	427,600	451,030	746,651
Borrowings from Financial Institution	68,908	725,000	20,000	2,756,892	1,736,120	1,991,738
Deposits and other Accounts	4,552,909	10,892,602	15,081,242	49,324,209	61,559,026	63,278,655
Sub-ordinate Loans	-	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	52,609	77,486	42,457	19,303	5,123	-
Other Liabilities	-	-	862,444	2,116,583	2,269,097	1,830,054
Deferred Tax Liabilities	347,741	625,057	-	-	-	-
TOTAL LIABILITIES	5,121,920	12,468,548	16,268,834	54,644,587	66,020,396	67,847,098
NET ASSETS	3,819,555	4,068,839	3,493,616	6,119,077	6,524,483	6,021,953
REPRESENTED BY:						
Share Capital	4,007,855	4,500,657	4,500,000	8,935,200	8,167,910	8,167,910
Reserves	-	-	657	(767,290)	82,074	82,074
Un-appropriated Profit	(188,300)	(448,416)	(1,012,429)	(2,052,024)	(1,723,728)	(2,366,445)
Surplus/Deficit on Revaluation of Assets	-	16,598	5,388	3,191	(1,773)	138,414
TOTAL	3,819,555	4,068,839	3,493,616	6,119,077	6,524,483	6,021,953
OPERATING POSITION						
Mark-Up/ Return/Interest Earned	381,172	1,060,376	1,914,228	2,198,794	6,699,178	6,271,140
Mark-Up/ Return/Interest Expenses	125,011	598,062	1,234,890	1,658,608	5,001,222	4,725,249
Net Mark-Up / Interest Income	256,161	462,314	679,338	540,186	1,697,956	1,545,891
Provisions & Bad Debts written off directly	8,032	(1,811)	344,009	764,375	(227,176)	802,491
Net Mark-Up / Interest Income after Provision	248,129	464,125	335,329	(224,189)	1,925,132	743,400
Fees, Commission & Brokerage Income	15,079	39,775	56,801	68,535	202,306	243,006
Dividend Income	-	10,308	-	209	905	-
Income from dealing in Foreign Currencies	5,137	(5,089)	102,482	138,867	249,127	154,520
Other Income	43,547	50,117	142,572	39,410	29,720	8,625
Total Non - Markup / Interest Income	63,763	95,111	301,855	247,021	482,058	406,151
Administrative Expenses	395,539	949,634	1,410,569	1,508,590	1,910,731	1,991,125
Other Expenses	7	965	25,497	86,549	15,757	111,420
Total Non-Markup/Interest Expenses	395,546	950,599	1,436,066	1,595,139	1,926,488	2,102,545
Extra ordinary/unusual Items	-	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(83,654)	(391,363)	(798,882)	(1,572,307)	480,702	(952,994)
Taxation - Current	11,861	-	11,191	27,375	72,228	33,388
- Prior Years	137	-	-	(13,821)	-	-
- Deferred	(38,153)	(131,247)	(246,060)	(546,266)	(1,896)	(343,665)
PROFIT/ (LOSS) AFTER TAXATION	(57,499)	(260,116)	(564,013)	(1,039,595)	410,370	(642,717)
Net Cash Inflow / (Outflow) from Operating Activities	2,457,242	405,242	2,173,889	8,797,050	10,255,250	523,909
Net Cash Inflow / (Outflow) from Investing Activities	(2,596,858)	1,162,820	(930,921)	826,254	(10,563,972)	(1,091,498)
Net Cash Inflow / (Outflow) from Financing Activities	1,499,551	451,052	(50,510)	(50,397)	(38,488)	(21,220)
Number of Employees	331	699	867	1,322	1,238	1,293

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

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Allied Bank Ltd.				
	2003	2004	2005	2006	2007
ASSETS					
Cash & Balances with Treasury Banks	9,443,478	10,842,519	14,742,711	23,039,577	29,739,857
Balances with other Banks	1,761,896	1,477,972	3,292,041	1,705,445	668,449
Lending to Financial Institutions	15,361,237	16,175,000	5,777,382	19,050,239	18,419,241
Investments - Net	40,734,616	57,321,020	44,926,652	46,953,241	83,958,463
Advances - Net	40,659,158	59,484,812	111,206,774	144,033,634	168,407,280
Other Assets	5,758,689	5,950,969	7,227,953	10,161,361	10,705,374
Operating Fixed Assets	2,596,133	2,552,174	4,720,662	6,445,111	7,548,628
Deferred Tax Assets	1,200,741	1,122,017	680,093	638,168	662,431
TOTAL ASSETS	117,515,948	154,926,483	192,574,268	252,026,776	320,109,723
LIABILITIES					
Bills Payable	1,772,730	2,534,363	2,448,620	2,278,007	3,494,384
Borrowings from Financial Institution	2,565,283	12,538,430	9,693,785	18,410,425	22,933,656
Deposits and other Accounts	114,317,442	126,391,752	161,410,268	206,031,324	263,972,382
Sub-ordinated Loans	-	-	-	2,500,000	2,499,000
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	2,834,969	3,206,094	4,471,948	5,119,267	7,332,059
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	121,490,424	144,670,639	178,024,621	234,339,023	300,231,481
NET ASSETS	(3,974,476)	10,255,844	14,549,647	17,687,753	19,878,242
REPRESENTED BY:					
Share Capital	1,063,156	4,404,642	4,488,642	4,488,642	5,386,370
Reserves	557,876	716,562	5,693,484	6,133,209	6,050,713
Share Premium	-	10,640,031	-	-	-
Un-appropriated Profit	(6,490,139)	(6,313,635)	2,731,979	5,607,796	6,971,308
Surplus/Deficit on Revaluation of Assets	894,631	808,244	1,635,542	1,458,106	1,469,851
TOTAL	(3,974,476)	10,255,844	14,549,647	17,687,753	19,878,242
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	4,984,607	5,244,710	9,892,051	17,215,507	21,201,422
Mark-Up/ Return/Interest Expenses	1,154,913	794,105	2,024,659	6,793,101	10,093,010
Net Mark-Up / Interest Income	3,829,694	4,450,605	7,867,392	10,422,406	11,108,412
Provisions & Bad Debts written off directly	603,194	1,537,144	580,078	704,871	2,714,842
Net Mark-Up / Interest Income after Provision	3,226,500	2,913,461	7,287,314	9,717,535	8,393,570
Fees, Commission & Brokerage Income	454,784	1,255,153	1,220,362	1,353,888	2,062,677
Dividend Income	15,352	15,230	46,146	193,255	147,184
Income from dealing in Foreign Currencies	162,151	265,345	250,224	282,285	194,879
Other Income	1,510,993	204,446	422,851	619,640	1,515,359
Total Non - Markup / Interest Income	2,143,280	1,740,174	1,939,583	2,449,068	3,920,099
Administrative Expenses	4,247,103	4,108,172	4,259,532	5,290,578	5,944,340
Other Expenses	275,807	63,761	133,170	214,931	416,253
Total Non-Markup/Interest Expenses	4,522,910	4,171,933	4,392,702	5,505,509	6,360,593
Extra ordinary/unusual Items (Expense)	(107,189)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	954,059	481,702	4,834,195	6,661,094	5,953,076
Taxation - Current	97,012	159,423	1,331,468	2,215,092	1,887,299
- Prior Years	209,089	28,316	22,000	-	-
- Deferred	262,378	102,190	390,594	48,752	(10,381)
PROFIT/ (LOSS) AFTER TAXATION	385,580	191,773	3,090,133	4,397,250	4,076,158
Net Cash Inflow / (Outflow) from Operating	8,252,821	4,522,580	(5,893,341)	9,328,210	46,349,828
Net Cash Inflow / (Outflow) from Investing Activities	(8,511,867)	(17,183,403)	11,663,625	(4,241,331)	(38,461,009)
Net Cash Inflow / (Outflow) from Financing	(11,874)	14,176,266	-	1,403,346	(1,903,755)
Number of Employees	6,859	6,768	8,273	8,879	10,297

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Allied Bank Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & Balances with Treasury Banks	23,653,754	26,435,633	31,265,608	36,479,758	43,351,653
Balances with other Banks	2,096,779	1,280,443	579,555	1,679,085	1,029,286
Lending to Financial Institutions	15,793,183	28,122,932	11,488,944	1,361,754	10,720,935
Investments - Net	82,631,118	94,789,492	121,173,409	195,694,122	267,403,346
Advances - Net	212,972,008	237,344,038	253,099,509	244,433,474	271,084,275
Other Assets	17,369,691	17,955,045	15,359,742	17,211,827	18,454,814
Operating Fixed Assets	11,134,436	12,446,748	484,387	18,087,011	19,871,173
Deferred Tax Assets	1,029,223	-	16,480,372	751,908	-
TOTAL ASSETS	366,680,192	418,374,331	449,931,526	515,698,939	631,915,482
LIABILITIES					
Bills Payable	2,952,490	3,162,429	4,118,791	4,015,317	6,203,051
Borrowings from Financial Institution	27,778,151	39,818,532	20,774,450	49,993,200	38,916,192
Deposits and other Accounts	297,475,321	328,875,037	371,284,268	399,561,676	514,707,055
Sub-ordinate Loans	2,498,000	5,497,000	5,494,800	5,492,600	5,490,400
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	13,620,616	11,059,484	-	13,296,342	15,618,340
Deferred Tax Liabilities	-	1,871	12,284,360	-	64,584
TOTAL LIABILITIES	344,324,578	388,414,353	413,956,669	472,359,135	580,999,622
NET ASSETS	22,355,614	29,959,978	35,974,857	43,339,804	50,915,860
REPRESENTED BY:					
Share Capital	6,463,644	7,110,008	7,821,009	8,603,110	9,463,421
Reserves	5,804,776	6,582,845	-	8,762,745	10,906,250
Share Premium	-	-	7,516,910	-	-
Un-appropriated Profit	8,536,697	12,198,425	15,828,533	20,254,503	22,558,411
Surplus/Deficit on Revaluation of Assets	1,550,497	4,068,700	4,808,405	5,719,446	7,987,778
TOTAL	22,355,614	29,959,978	35,974,857	43,339,804	50,915,860
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	30,570,540	41,121,503	44,992,696	51,814,273	49,502,633
Mark-Up/ Return/Interest Expenses	16,559,806	22,421,694	22,427,652	26,643,234	31,141,686
Net Mark-Up / Interest Income	14,010,734	18,699,809	22,565,044	25,171,039	18,360,947
Provisions & Bad Debts written off directly	3,156,001	4,415,820	4,083,385	3,009,024	650,560
Net Mark-Up / Interest Income after Provision	10,854,733	14,283,989	18,481,659	22,162,015	17,710,387
Fees, Commission & Brokerage Income	2,291,459	2,708,002	2,491,200	2,730,686	2,570,107
Dividend Income	1,420,364	1,374,967	1,118,270	2,681,218	8,433,249
Gain/Loss on sale of Securities	-	-	-	826,156	1,919,869
Income from dealing in Foreign Currencies	230,060	761,934	418,524	643,058	598,480
Other Income	210,222	1,113,131	1,643,792	68,695	271,890
Total Non - Markup / Interest Income	4,152,105	5,958,034	5,671,786	6,949,813	13,793,595
Administrative Expenses	8,089,913	9,423,503	11,241,587	13,165,876	14,546,399
Other Expenses	795,985	282,400	568,752	837,470	1,087,231
Total Non-Markup/Interest Expenses	8,885,898	9,705,903	11,810,339	14,003,346	15,633,630
Extra ordinary/unusual Items (Expense)	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	6,120,940	10,536,120	12,343,106	15,108,482	15,870,352
Taxation - Current	1,829,425	3,546,462	4,161,179	4,917,896	3,743,788
- Prior Years	-	-	373,941	153,745	-
- Deferred	134,829	(132,509)	(417,346)	(102,840)	450,750
PROFIT/ (LOSS) AFTER TAXATION	4,156,686	7,122,167	8,225,332	10,139,681	11,675,814
Net Cash Inflow / (Outflow) from Operating Activities	563,633	10,811,077	36,199,585	86,806,741	75,478,896
Net Cash Inflow / (Outflow) from Investing Activities	(3,543,746)	(9,999,771)	(28,821,798)	(76,726,650)	(62,843,708)
Net Cash Inflow / (Outflow) from Financing Activities	(1,754,971)	925,827	(2,981,552)	(3,706,135)	(6,379,200)
Number of Employees	11,108	11,690	12,588	13,029	13,059

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Askari Bank Ltd.				
	2003	2004	2005	2006	2007
ASSETS					
Cash & Balances with Treasury Banks	6,678,026	8,762,866	11,766,925	14,879,230	13,356,055
Balances with other Banks	2,650,166	4,847,899	5,550,148	7,333,002	3,497,054
Lending to Financial Institutions	5,770,842	2,324,839	10,172,242	8,392,950	14,444,143
Investments - Net	22,104,425	17,239,156	25,708,194	28,625,915	39,431,005
Advances - Net	44,777,538	69,838,392	85,976,895	99,179,372	100,780,162
Other Assets	1,425,986	1,559,365	2,732,641	3,812,788	5,535,038
Operating Fixed Assets	1,979,919	2,595,023	3,192,862	3,810,331	5,128,428
Deferred Tax Assets	-	-	-	-	-
TOTAL ASSETS	85,386,902	107,167,540	145,099,907	166,033,588	182,171,885
LIABILITIES					
Bills Payable	973,703	1,227,093	1,315,680	1,839,077	2,627,051
Borrowings from Financial Institution	15,903,055	13,781,555	10,562,338	14,964,087	17,553,525
Deposits and other Accounts	61,656,607	83,318,795	118,794,690	131,839,283	143,036,707
Sub-ordinated Loans	-	1,000,000	2,999,700	2,998,500	2,997,300
Liabilities against Assets Subject to Finance Lease	37,350	14,159	1,459	-	-
Other Liabilities	962,592	1,282,981	2,045,340	2,603,113	3,219,796
Deferred Tax Liabilities	806,753	526,865	567,217	736,298	471,519
TOTAL LIABILITIES	80,340,060	101,151,448	136,286,424	154,980,358	169,905,898
NET ASSETS	5,046,842	6,016,093	8,813,483	11,053,230	12,265,987
REPRESENTED BY:					
Share Capital	1,141,680	1,255,848	1,507,018	2,004,333	3,006,499
Reserves	2,759,599	4,317,301	4,470,530	5,814,754	6,948,336
Un-appropriated Profit	-	-	1,617,597	1,799,979	214,4810
Surplus/Deficit on Revaluation of Assets	1,145,563	442,944	1,218,338	1,434,164	166,342
TOTAL	5,046,842	6,016,093	8,813,483	11,053,230	12,265,987
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	4,073,715	4,487,206	8,780,698	12,596,921	15,143,241
Mark-Up/ Return/Interest Expenses	1,379,609	1,117,206	4,278,374	6,977,313	8,685,624
Net Mark-Up / Interest Income	2,694,106	3,370,000	4,502,324	5,619,608	6,457,617
Provisions & Bad Debts written off directly	308,528	315,471	601,992	1,128,513	3,921,741
Net Mark-Up / Interest Income after Provision	2,385,578	3,054,529	3,900,332	4,491,095	2,535,876
Fees, Commission & Brokerage Income	524,775	649,988	838,561	1,013,660	1,072,868
Dividend Income	37,658	26,318	51,143	109,326	137,079
Income from dealing in Foreign Currencies	112,808	180,992	356,218	584,344	655,761
Other Income	278,512	776,230	306,644	431,924	2,699,788
Total Non - Markup / Interest Income	953,753	1,633,528	1,552,566	2,139,254	4,565,496
Administrative Expenses	1,436,304	1,845,179	2,591,985	3,277,353	4,789,536
Other Expenses	1,227	138	1,832	6,141	12,051
Total Non-Markup/Interest Expenses	1,437,531	1,845,317	2,593,817	3,283,494	4,801,587
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,901,800	2,842,740	2,859,081	3,346,855	2,299,785
Taxation - Current	873,639	876,089	828,774	983,875	98,535
- Prior Years	-	-	(188,247)	-	(233,950)
- Deferred	(74,904)	43,611	196,558	113,006	(245,812)
PROFIT/ (LOSS) AFTER TAXATION	1,103,065	1,923,040	2,021,996	2,249,974	2,681,012
Net Cash Inflow / (Outflow) from Operating Activities	(675,373)	(452,408)	12,269,472	8,356,026	8,370,382
Net Cash Inflow / (Outflow) from Investing Activities	3,810,196	3,035,972	(8,319,302)	(3,714,950)	(13,526,597)
Net Cash Inflow / (Outflow) from Financing Activities	(252,747)	749,009	1,736,138	(225,917)	(202,908)
Number of Employees	1,723	2,118	4,533	5,226	6,808

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Askari Bank Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & Balances with Treasury Banks	16,029,635	19,385,843	22,565,188	26,168,181	24,435,380
Balances with other Banks	3,954,814	8,364,261	3,784,862	6,235,055	8,863,586
Lending to Financial Institutions	4,479,754	4,614,059	9,172,186	1,591,584	6,319,474
Investments - Net	35,677,755	67,046,033	102,259,757	133,756,712	145,378,148
Advances - Net	128,818,242	135,034,499	152,784,137	150,710,709	143,726,962
Other Assets	8,964,480	10,036,311	9,987,963	15,945,250	15,490,986
Operating Fixed Assets	8,266,458	9,846,440	-	9,348,815	8,841,091
Deferred Tax Assets	-	-	14,190,459	-	-
TOTAL ASSETS	206,191,138	254,327,446	314,744,552	343,756,306	353,055,627
LIABILITIES					
Bills Payable	2,584,828	2,945,670	3,089,984	2,756,032	3,700,156
Borrowings from Financial Institution	15,190,148	19,300,163	25,554,777	17,273,470	8,372,617
Deposits and other Accounts	167,676,572	205,970,227	255,936,503	291,502,993	306,937,216
Sub-ordinated Loans	2,996,100	5,994,900	5,992,500	6,990,100	6,987,300
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	4,759,140	4,833,489	8,081,139	7,374,421	7,251,956
Deferred Tax Liabilities	12,987	333,925	85,507	83,024	118,376
TOTAL LIABILITIES	193,219,775	239,378,374	298,740,410	325,980,040	333,367,621
NET ASSETS	12,971,363	14,949,072	16,004,142	17,776,266	19,688,006
REPRESENTED BY:					
Share Capital	4,058,774	5,073,467	6,427,440	7,070,184	8,130,711
Reserves	7,667,141	7,182,987	7,691,319	8,136,440	8,542,421
Un-appropriated Profit	308,980	886,234	701,819	1,302,158	1,004,290
Surplus/Deficit on Revaluation of Assets	936,468	1,806,384	1,183,564	1,267,484	2,010,584
TOTAL	12,971,363	14,949,072	16,004,142	17,776,266	19,688,006
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	18,393,313	22,661,754	27,952,162	32,766,351	32,402,187
Mark-Up/ Return/Interest Expenses	10,650,719	13,629,096	17,936,616	22,699,583	22,973,781
Net Mark-Up / Interest Income	7,742,594	9,032,658	10,015,546	10,066,768	9,428,406
Provisions & Bad Debts written off directly	4,072,597	2,914,893	3,064,382	1,830,842	2,687,860
Net Mark-Up / Interest Income after Provision	3,669,997	6,117,765	6,951,164	8,235,926	6,740,546
Fees, Commission & Brokerage Income	1,257,584	1,307,699	1,271,467	1,193,986	1,153,496
Dividend Income	173,621	162,537	209,922	289,470	1,036,249
Gain/Loss on sale of Securities	-	-	-	-	884,724
Income from dealing in Foreign Currencies	873,512	538,445	13,011	772,495	-
Other Income	402,283	546,020	682,643	646,970	1,042,897
Total Non - Markup / Interest Income	2,707,000	2,554,701	2,177,043	2,902,921	4,117,366
Administrative Expenses	5,904,169	6,995,857	7,812,618	8,639,312	9,039,255
Other Expenses	11,446	34,368	42,453	86,784	88,930
Total Non-Markup/Interest Expenses	5,915,615	7,030,225	7,855,071	8,726,096	9,128,185
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	461,382	1,642,241	1,273,136	2,412,751	1,729,727
Taxation - Current	17,363	562,099	329,617	832,723	839,144
- Prior Years	(50,000)	119,827	-	-	-
- Deferred	107,794	(147,478)	342	(47,670)	(364,779)
PROFIT/ (LOSS) AFTER TAXATION	386,225	1,107,793	943,177	1,627,698	1,255,362
Net Cash Inflow / (Outflow) from Operating Activities	2,596,563	36,409,130	35,810,016	36,491,839	10,938,544
Net Cash Inflow / (Outflow) from Investing Activities	155,381	(32,216,450)	(37,311,023)	(31,455,817)	10,046,591
Net Cash Inflow / (Outflow) from Financing Activities	(445,604)	2,997,975	(2,693)	997,381	(3,586)
Number of Employees	7,560	7,270	7,676	7,277	6,907

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

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

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

Atlas Bank Ltd. merged into Summit Bank with effect from the close of business on December 31, 2010.

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Bank Alfalah Ltd.				
	2003	2004	2005	2006	2007
ASSETS					
Cash & Balances with Treasury Banks	8,423,399	19,708,518	24,798,070	27,859,360	29,436,378
Balances with other Banks	626,917	3,183,957	9,713,369	12,731,952	18,380,738
Lending to Financial Institutions	7,437,733	-	27,050,493	12,456,653	3,452,059
Investments - Net	28,903,596	35,503,196	57,416,255	56,502,210	88,491,564
Advances - Net	49,216,120	88,931,400	118,864,010	149,999,325	171,198,992
Other Assets	1,553,108	3,226,959	3,851,529	5,633,051	6,013,097
Operating Fixed Assets	2,791,626	4,280,504	6,620,067	10,502,990	11,922,324
Deferred Tax Assets	-	-	-	-	-
TOTAL ASSETS	98,952,499	154,834,534	248,313,793	275,685,541	328,895,152
LIABILITIES					
Bills Payable	1,208,671	2,233,671	3,733,124	3,091,135	4,138,243
Borrowings from Financial Institution	13,127,754	12,723,830	5,844,389	8,394,130	21,230,697
Deposits and other Accounts	76,698,322	129,714,891	222,345,067	239,509,391	273,173,841
Sub-ordinated Loans	649,740	1,899,480	3,223,355	3,222,106	3,220,858
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	2,186,754	2,725,344	5,219,666	7,305,496	9,531,860
Deferred Tax Liabilities	323,010	275,834	484,066	1,921,338	1,379,809
TOTAL LIABILITIES	94,194,251	149,573,050	240,849,667	263,443,596	312,675,308
NET ASSETS	4,758,248	5,261,484	7,464,126	12,241,945	16,219,844
REPRESENTED BY:					
Share Capital	2,000,000	2,500,000	3,000,000	5,000,000	6,500,000
Reserves	790,374	1,008,772	1,851,218	2,749,533	2,414,833
Un-appropriated Profit	963,042	860,300	1,886,845	2,823,072	4,851,840
Surplus/Deficit on Revaluation of Assets	1,004,832	892,412	726,063	1,669,340	2,453,171
TOTAL	4,758,248	5,261,484	7,464,126	12,241,945	16,219,844
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	4,033,380	5,620,203	12,246,811	21,191,470	25,783,871
Mark-Up/ Return/Interest Expenses	2,028,577	2,434,459	7,204,992	15,232,886	16,620,963
Net Mark-Up / Interest Income	2,004,803	3,185,744	5,041,819	5,958,584	9,162,908
Provisions & Bad Debts written off directly	87,509	372,724	402,810	699,227	2,376,711
Net Mark-Up / Interest Income after Provision	1,917,294	2,813,020	4,639,009	5,259,357	6,786,197
Fees, Commission & Brokerage Income	399,383	675,868	1,158,747	1,804,998	2,429,599
Dividend Income	112,017	52,539	52,014	37,393	64,722
Income from dealing in Foreign Currencies	106,848	218,820	290,091	386,997	474,722
Other Income	2,773,503	572,822	767,681	995,251	3,069,423
Total Non - Markup / Interest Income	3,391,751	1,520,049	2,268,533	3,224,639	6,038,466
Administrative Expenses	1,799,490	2,677,635	4,313,023	5,874,745	8,272,587
Other Expenses	3,875	1,700	31,229	43,306	16,524
Total Non-Markup/Interest Expenses	1,803,365	2,679,335	4,344,252	5,918,051	8,289,111
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	3,505,680	1,653,734	2,563,290	2,565,945	4,535,552
Taxation - Current	1,364,723	586,159	592,635	476,226	1,726,810
- Prior Years	22,887	(30,000)	1,037	(100,874)	-
- Deferred	(5,164)	5,586	267,524	427,902	(321,487)
PROFIT/ (LOSS) AFTER TAXATION	2,123,234	1,091,989	1,702,094	1,762,691	3,130,229
Net Cash Inflow / (Outflow) from Operating Activities	12,043,077	20,922,021	34,877,885	7,852,362	39,645,325
Net Cash Inflow / (Outflow) from Investing Activities	(7,415,715)	(8,479,602)	(24,434,423)	(2,017,229)	(34,049,733)
Net Cash Inflow / (Outflow) from Financing Activities	(250,260)	749,740	1,963,475	1,998,751	(1,248)
Number of Employees	2,147	3,388	6,269	8,079	9,183

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Bank Alfalah Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & Balances with Treasury Banks	32,687,335	35,056,012	41,197,841	50,882,662	58,044,054
Balances with other Banks	21,581,043	22,722,639	16,179,255	17,424,487	26,720,993
Lending to Financial Institutions	3,315,500	14,947,435	6,497,556	7,765,407	876,870
Investments - Net	75,973,238	99,159,957	113,425,861	166,531,768	189,486,762
Advances - Net	192,671,169	188,042,438	207,152,546	198,468,512	233,933,358
Other Assets	8,989,186	14,649,380	12,826,225	13,290,458	13,272,536
Operating Fixed Assets	13,773,293	14,492,194	14,204,555	13,388,683	13,747,520
Deferred Tax Assets	-	-	-	421,825	384,601
TOTAL ASSETS	348,990,764	389,070,055	411,483,839	468,173,802	536,466,694
LIABILITIES					
Bills Payable	3,452,031	3,766,144	4,521,533	5,403,453	8,430,910
Borrowings from Financial Institution	13,690,222	20,653,921	13,700,124	18,168,978	21,227,834
Deposits and other Accounts	300,732,858	324,759,752	354,015,311	401,247,886	457,118,723
Sub-ordinate Loans	2,571,169	7,570,181	7,567,192	7,148,693	5,874,742
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	11,291,280	10,006,786	9,258,216	10,427,754	13,567,083
Deferred Tax Liabilities	208,465	179,851	115,919	-	-
TOTAL LIABILITIES	331,946,025	366,936,635	389,178,295	442,396,764	506,219,292
NET ASSETS	17,044,739	22,133,420	22,305,544	25,777,038	30,247,402
REPRESENTED BY:					
Share Capital	7,995,000	13,491,563	13,491,563	13,491,563	13,491,563
Reserves	3,166,056	3,587,969	3,819,133	4,100,264	5,636,549
Un-appropriated Profit	3,447,467	2,690,728	2,415,860	5,248,059	6,561,628
Surplus/Deficit on Revaluation of Assets	2,436,216	2,363,160	2,578,988	2,937,152	4,557,662
TOTAL	17,044,739	22,133,420	22,305,544	25,777,038	30,247,402
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	31,046,583	35,561,312	37,530,256	44,298,178	46,079,918
Mark-Up/ Return/Interest Expenses	20,331,194	24,654,180	23,855,448	25,687,485	27,500,056
Net Mark-Up / Interest Income	10,715,389	10,907,132	13,674,808	18,610,693	18,579,862
Provisions & Bad Debts written off directly	3,543,357	4,071,527	4,260,383	4,329,500	3,558,532
Net Mark-Up / Interest Income after Provision	7,172,032	6,835,605	9,414,425	14,281,193	15,021,330
Fees, Commission & Brokerage Income	2,539,321	1,913,004	1,986,470	2,148,239	2,536,717
Dividend Income	300,943	248,217	204,425	191,708	349,061
Gain/Loss On Sale Of Securities	-	-	-	115,417	-
Income from dealing in Foreign Currencies	914,845	1,019,732	1,133,544	-	1,309,703
Other Income	1,490,318	2,001,300	1,383,722	1,912,349	3,085,859
Total Non - Markup / Interest Income	5,245,427	5,182,253	4,708,161	5,367,713	7,281,340
Administrative Expenses	10,471,399	10,923,507	12,578,080	13,832,096	15,204,036
Other Expenses	151,340	78,035	175,761	383,092	315,432
Total Non-Markup/Interest Expenses	10,622,739	11,001,542	12,753,841	14,215,188	15,519,468
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,794,720	1,016,316	1,368,745	5,433,718	6,783,202
Taxation - Current	1,730,051	1,066,301	842,232	3,263,249	3,141,909
- Prior Years	(221,797)	(179,674)	(71,056)	45,000	(160,000)
- Deferred	(1,014,835)	(767,346)	(370,883)	(1,377,661)	(754,828)
PROFIT/ (LOSS) AFTER TAXATION	1,301,301	897,035	968,452	3,503,130	4,556,121
Net Cash Inflow / (Outflow) from Operating Activities	2,499,606	19,945,927	18,112,043	54,274,913	49,944,024
Net Cash Inflow / (Outflow) from Investing Activities	7,403,300	(25,279,776)	(16,405,251)	(45,660,421)	(31,305,868)
Net Cash Inflow / (Outflow) from Financing Activities	(1,624,689)	8,996,512	(1,082,314)	(418,499)	(3,634,974)
Number of Employees	9,669	9,551	10,009	10,123	9,897

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Bank AL-Habib Ltd.				
	2003	2004	2005	2006	2007
ASSETS					
Cash & Balances with Treasury Banks	6,110,710	6,239,421	7,582,661	9,346,431	13,766,500
Balances with other Banks	544,554	4,287,685	1,088,891	1,232,902	604,742
Lending to Financial Institutions	469,626	2,471,000	3,352,747	6,578,800	4,112,429
Investments - Net	14,109,215	14,413,794	19,757,665	21,023,254	35,287,080
Advances - Net	35,231,514	47,366,953	55,303,779	70,795,961	79,224,380
Other Assets	859,139	1,130,340	1,939,964	2,110,622	2,452,856
Operating Fixed Assets	741,107	1,526,360	2,475,834	3,910,067	5,786,287
Deferred Tax Assets	-	-	-	-	-
TOTAL ASSETS	58,065,865	77,435,553	91,501,541	114,998,037	141,234,274
LIABILITIES					
Bills Payable	1,224,757	1,344,637	1,464,648	1,390,613	2,394,482
Borrowings from Financial Institution	6,790,674	7,975,185	6,275,868	10,788,554	9,826,525
Deposits and other Accounts	46,178,048	62,170,628	75,795,858	91,419,963	114,818,855
Sub-ordinated Loans	-	1,350,000	1,349,460	2,087,920	2,848,080
Liabilities against Assets Subject to Finance Lease	-	138,395	345,011	708,210	642,369
Other Liabilities	365,095	336,700	769,856	1,709,658	1,818,999
Deferred Tax Liabilities	316,463	295,596	254,746	370,727	559,646
TOTAL LIABILITIES	54,875,037	73,611,141	86,255,447	108,475,645	132,908,956
NET ASSETS	3,190,828	3,824,412	5,246,094	6,522,392	8,325,318
REPRESENTED BY:					
Share Capital	1,082,031	1,352,539	2,191,112	2,629,334	3,681,068
Reserves	1,599,008	1,910,091	1,729,514	2,082,561	2,527,949
Un-appropriated Profit	44,928	11,715	825,169	1,474,441	1,804,740
Surplus/Deficit on Revaluation of Assets	464,861	550,067	500,299	336,056	311,561
TOTAL	3,190,828	3,824,412	5,246,094	6,522,392	8,325,318
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	2,403,489	2,432,106	4,935,626	7,857,745	9,945,872
Mark-Up/ Return/Interest Expenses	1,132,333	962,119	2,143,510	4,078,200	5,764,757
Net Mark-Up / Interest Income	1,271,156	1,469,987	2,792,116	3,779,545	4,181,115
Provisions & Bad Debts written off directly	108,181	(15,090)	75,330	20,959	93,266
Net Mark-Up / Interest Income after Provision	1,162,975	1,485,077	2,716,786	3,758,586	4,087,849
Fees, Commission & Brokerage Income	317,687	390,328	508,744	576,308	694,492
Dividend Income	25,516	16,234	38,820	41,717	31,321
Income from dealing in Foreign Currencies	187,008	202,837	300,795	466,761	532,960
Other Income	901,081	260,403	187,705	278,458	872,051
Total Non - Markup / Interest Income	1,431,292	869,802	1,036,064	1,363,244	2,130,824
Administrative Expenses	1,075,033	1,314,947	1,728,389	2,432,395	3,166,045
Other Expenses	6,242	753	2,453	54	401
Total Non-Markup/Interest Expenses	1,081,275	1,315,700	1,730,842	2,432,449	3,166,446
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,512,992	1,039,179	2,022,008	2,689,381	3,052,227
Taxation - Current	589,932	345,064	685,514	784,202	642,753
- Prior Years	(91,488)	100,000	(143,857)	4,840	-
- Deferred	2,239	53,104	16,292	139,347	198,141
PROFIT/ (LOSS) AFTER TAXATION	1,012,309	541,011	1,464,059	1,760,992	2,211,333
Net Cash Inflow / (Outflow) from Operating Activities	(1,592,904)	3,586,611	4,467,398	4,203,671	20,066,569
Net Cash Inflow / (Outflow) from Investing Activities	3,923,516	(1,050,586)	(6,257,658)	(2,509,434)	(16,241,468)
Net Cash Inflow / (Outflow) from Financing Activities	(1,306)	1,335,817	(65,294)	213,544	(33,192)
Number of Employees	1,253	1,462	2,182	2,896	3,349

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Bank AL-Habib Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & Balances with Treasury Banks	11,936,275	14,377,589	19,000,978	22,957,986	27,464,340
Balances with other Banks	3,621,152	4,626,726	2,132,403	6,743,337	9,744,716
Lending to Financial Institutions	295,396	-	1,139,268	-	993,981
Investments - Net	48,234,497	111,017,701	137,167,680	222,958,574	249,754,075
Advances - Net	100,196,996	105,985,319	125,773,064	114,872,252	147,868,668
Other Assets	3,873,196	4,237,310	6,125,678	6,006,559	6,115,660
Operating Fixed Assets	9,166,020	9,561,955	10,213,390	10,743,753	11,164,099
Deferred Tax Assets	-	-	-	-	-
TOTAL ASSETS	177,323,532	249,806,600	301,552,461	384,282,461	453,105,539
LIABILITIES					
Bills Payable	2,232,334	3,187,383	2,989,989	4,979,720	5,257,191
Borrowings from Financial Institution	12,369,743	33,517,109	22,579,348	43,441,594	69,622,055
Deposits and other Accounts	144,389,563	189,280,062	249,774,212	302,098,594	340,392,871
Sub-ordinated Loans	2,846,940	4,845,000	4,842,260	7,390,358	6,489,300
Liabilities against Assets Subject to Finance Lease	324,791	-	-	-	-
Other Liabilities	2,795,610	4,056,360	4,657,866	5,287,157	5,479,743
Deferred Tax Liabilities	731,601	815,728	642,675	1,231,486	1,933,584
TOTAL LIABILITIES	165,690,582	235,701,642	285,486,350	364,428,909	429,174,744
NET ASSETS	11,632,950	14,104,958	16,066,111	19,853,552	23,930,795
REPRESENTED BY:					
Share Capital	4,785,388	6,101,370	7,321,643	8,785,972	10,103,868
Reserves	3,062,830	3,664,925	4,392,264	5,324,689	6,464,546
Un-appropriated Profit	2,118,986	2,520,579	2,992,475	3,726,098	4,606,290
Surplus/Deficit on Revaluation of Assets	1,665,746	1,818,084	1,359,729	2,016,793	2,756,091
TOTAL	11,632,950	14,104,958	16,066,111	19,853,552	23,930,795
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	14,586,841	22,120,105	27,475,443	36,502,763	41,467,868
Mark-Up/ Return/Interest Expenses	8,004,294	13,053,137	16,678,554	22,373,903	26,105,660
Net Mark-Up / Interest Income	6,582,547	9,066,968	10,796,889	14,128,860	15,362,208
Provisions & Bad Debts written off directly	1,149,345	1,183,026	946,296	1,820,788	466,101
Net Mark-Up / Interest Income after Provision	5,433,202	7,883,942	9,850,593	12,308,072	14,896,107
Fees, Commission & Brokerage Income	890,977	1,011,349	1,176,958	1,305,976	1,502,213
Dividend Income	404,521	87,733	236,399	233,398	328,207
Income from dealing in Foreign Currencies	1,009,456	308,021	339,730	612,851	577,887
Other Income	149,069	428,979	376,459	441,770	559,035
Total Non - Markup / Interest Income	2,454,023	1,836,082	2,129,546	2,593,995	2,967,342
Administrative Expenses	4,306,759	5,045,731	6,162,449	7,584,677	8,795,739
Other Expenses	1,934	162,222	161,479	162,051	198,213
Total Non-Markup/Interest Expenses	4,308,693	5,207,953	6,323,928	7,746,728	8,993,952
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	3,578,532	4,512,071	5,656,211	7,155,339	8,869,497
Taxation - Current	1,298,206	1,652,277	2,012,476	2,453,493	3,263,970
- Prior Years	61,391	-	-	-	(122,893)
- Deferred	(206,081)	3,500	41,574	168,366	281,906
PROFIT/ (LOSS) AFTER TAXATION	2,425,016	2,856,294	3,602,161	4,533,480	5,446,514
Net Cash Inflow / (Outflow) from Operating Activities	16,856,703	65,727,310	30,018,943	94,293,958	36,949,453
Net Cash Inflow / (Outflow) from Investing Activities	(14,749,609)	(63,348,234)	(27,836,628)	(85,690,701)	(26,379,943)
Net Cash Inflow / (Outflow) from Financing Activities	(920,909)	1,067,812	(1,202,908)	1,107,176	(3,063,928)
Number of Employees	4,177	4,645	5,245	6,025	6,553

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec : Thousand Rupees)

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

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	BankIslami Pakistan Ltd.		
	2010	2011	2012
ASSETS			
Cash & Balances with Treasury Banks	3,035,148	4,684,826	4,938,707
Balances with other Banks	569,622	549,277	806,110
Lending to Financial Institutions	4,513,132	4,436,264	8,475,672
Investments - Net	13,732,132	21,067,082	28,994,462
Advances - Net	16,670,125	20,110,401	27,433,262
Other Assets	4,046,681	5,973,706	1,587,738
Operating Fixed Assets	2,066,680	1,811,628	1,913,106
Deferred Tax Assets	402,183	188,130	86,973
TOTAL ASSETS	45,035,703	58,821,314	74,236,030
LIABILITIES			
Bills Payable	563,020	798,853	1,251,010
Borrowings from Financial Institution	353,000	800,000	1,621,415
Deposits and other Accounts	38,198,320	50,568,785	64,216,485
Sub-ordinate Loans	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-
Other Liabilities	1,154,977	1,341,038	1,574,666
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	40,269,317	53,508,676	68,663,576
NET ASSETS	4,766,386	5,312,638	5,572,454
REPRESENTED BY:			
Share Capital	5,279,679	5,279,679	5,279,679
Reserves	9,310	91,221	173,392
Un-appropriated Profit	(554,985)	(227,340)	101,342
Surplus/Deficit on Revaluation of Assets	32,382	169,078	18,041
TOTAL	4,766,386	5,312,638	5,572,454
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	3,806,209	5,502,154	5,975,306
Mark-Up/ Return/Interest Expenses	2,057,533	2,883,355	3,506,965
Net Mark-Up / Interest Income	1,748,676	2,618,799	2,468,341
Provisions & Bad Debts written off directly	(7,424)	21,423	96,072
Net Mark-Up / Interest Income after Provision	1,756,100	2,597,376	2,372,269
Fees, Commission & Brokerage Income	87,821	110,118	181,237
Dividend Income	1	2	2
Income from dealing in Foreign Currencies	60,276	63,285	100,957
Other Income	59,006	53,304	251,736
Total Non - Markup / Interest Income	207,104	226,709	533,932
Administrative Expenses	1,895,476	2,147,527	2,271,642
Other Expenses	23,185	67,971	8,117
Total Non-Markup/Interest Expenses	1,918,661	2,215,498	2,279,759
Extra ordinary/unusual Items			
PROFIT/ (LOSS) BEFORE TAXATION	44,543	608,587	626,442
Taxation - Current	42,269	57,242	32,710
- Prior Years	-	1,340	-
- Deferred	(44,276)	140,449	182,879
PROFIT/ (LOSS) AFTER TAXATION	46,550	409,556	410,853
Net Cash Inflow / (Outflow) from Operating Activities	4,267,673	8,826,592	9,052,857
Net Cash Inflow / (Outflow) from Investing Activities	(6,939,968)	(7,197,259)	(8,542,143)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-
Number of Employees	1,347	1,452	1,648

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Burj Bank Ltd.*					
	2007	2008	2009	2010	2011	2012
ASSETS						
Cash & Balances with Treasury Banks	380,381	418,948	675,988	1,324,461	1,379,696	2,452,464
Balances with other Banks	187,747	255,703	577,349	400,468	2,215,636	907,255
Lending to Financial Institutions	725,022	250,040	2,856,052	2,679,753	-	-
Investments - Net	1,318,657	2,045,146	2,861,751	5,050,878	9,982,793	17,156,398
Advances - Net	3,723,752	5,639,877	4,763,622	5,616,202	10,509,340	23,370,532
Other Assets	195,506	539,632	624,251	1,564,163	2,405,097	1,648,680
Operating Fixed Assets	299,404	417,364	600,626	646,645	671,890	1,130,246
Deferred Tax Assets	20,065	-	106,269	393,116	480,377	519,877
TOTAL ASSETS	6,850,534	9,566,710	13,065,908	17,675,686	27,644,829	47,185,452
LIABILITIES						
Bills Payable	80,240	20,138	58,263	86,867	210,932	390,795
Borrowings from Financial Institution	-	50,704	1,094,375	287,291	447,300	3,087,150
Deposits and other Accounts	2,888,762	5,063,393	6,784,750	12,636,083	20,341,241	35,922,038
Sub-ordinated Loans	-	-	-	339,462	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-	-
Other Liabilities	215,644	349,053	286,740	-	840,778	1,847,988
Deferred Tax Liabilities	-	8612	-	-	-	-
TOTAL LIABILITIES	3,184,646	5,491,900	8,224,128	13,349,703	21,840,251	41,247,971
NET ASSETS	3,665,888	4,074,810	4,841,780	4,325,983	5,804,578	5,937,481
REPRESENTED BY:						
Share Capital	3,601,200	4,001,333	5,010,458	5,010,458	7,410,458	7,410,458
Reserves	10,206	16,751	16,751	16,751	16,751	2,030
Un-appropriated Profit	40,825	67,007	(225,620)	(761,142)	(1,649,630)	(1,548,233)
Surplus/Deficit on Revaluation of Assets	13,657	(10,281)	40,191	59,916	26,999	73,226
TOTAL	3,665,888	4,074,810	4,841,780	4,325,983	5,804,578	5,937,481
OPERATING POSITION						
Mark-Up/ Return/Interest Earned	249,763	855,374	1,131,873	1,263,461	2,375,585	3,603,352
Mark-Up/ Return/Interest Expenses	57,906	403,500	650,752	726,325	1,423,171	2,594,187
Net Mark-Up / Interest Income	191,857	451,874	481,121	537,136	952,414	1,009,165
Provisions & Bad Debts written off directly	1,857	3,875	257,089	406,279	251,580	(173,859)
Net Mark-Up / Interest Income after Provision	190,000	447,999	224,032	130,857	700,834	1,183,024
Fees, Commission & Brokerage Income	6,007	20,494	18,772	19,815	34,363	104,544
Dividend Income	-	3,550	9,250	275	33,757	98,185
Income from dealing in Foreign Currencies	2,014	19,458	21,850	17,593	20,845	24,450
Other Income	817	2,771	6,946	26,577	99,572	228,971
Total Non - Markup / Interest Income	8,838	46,273	56,818	64,260	188,537	456,150
Administrative Expenses	165,999	433,996	685,677	986,592	1,229,345	1,613,203
Other Expenses	580	165	325	33,085	6,934	(7,375)
Total Non-Markup/Interest Expenses	166,579	434,161	686,002	1,019,677	1,236,279	1,605,828
Extra ordinary/unusual Items	-	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	32,259	60,111	(405,152)	(824,560)	(346,908)	33,346
Taxation - Current	1,293	-	6,822	-	25,184	18,567
- Prior Years	-	(1,293)	-	-	-	-
- Deferred	(20,065)	28,677	(119,347)	(289,038)	(83,604)	(69,867)
PROFIT/ (LOSS) AFTER TAXATION	51,031	32,727	(292,627)	(535,522)	(288,488)	84,646
Net Cash Inflow / (Outflow) from Operating Activities	(1,296,457)	660,132	654,955	2,667,586	5,394,077	(64,839)
Net Cash Inflow / (Outflow) from Investing Activities	(1,521,950)	(953,742)	(1,085,394)	(2,195,994)	5,323,674	(7,260,420)
Net Cash Inflow / (Outflow) from Financing Activities	914,747	674,651	1,009,125	-	1,800,000	-
Number of Employees	126	366	805	583	820	1,529

* Dawood Islamic Bank Ltd. renamed as Burj Bank Ltd.

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Dubai Islamic Bank Pakistan Ltd.		
	2007	2008	2009
ASSETS			
Cash & Balances with Treasury Banks	1,992,425	2,691,572	2,932,264
Balances with other Banks	1,410,884	3,273,878	2,430,437
Lending to Financial Institutions	-	1,329,832	2,591,905
Investments - Net	2,974,087	3,019,266	2,822,723
Advances - Net	11,347,979	18,073,501	20,589,613
Other Assets	1,700,233	1,138,661	1,861,588
Operating Fixed Assets	1,459,578	2,010,889	1,727,298
Deferred Tax Assets	423,061	512,474	413,066
TOTAL ASSETS	21,308,247	32,050,073	35,368,894
LIABILITIES			
Bills Payable	347,521	283,188	279,493
Borrowings from Financial Institution	383	-	125,000
Deposits and other Accounts	16,114,461	25,458,910	27,980,906
Sub-ordinated Loans	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-
Other Liabilities	490,543	1,241,848	943,230
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	16,952,908	26,983,946	29,328,629
NET ASSETS	4,355,339	5,066,127	6,040,265
REPRESENTED BY:			
Share Capital	5,126,248	6,017,780	6,776,030
Reserves	-	-	45,347
Un-appropriated Profit	(780,698)	(962,520)	(781,130)
Surplus/Deficit on Revaluation of Assets	9,789	10,867	18
TOTAL	4,355,339	5,066,127	6,040,265
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	1,119,716	2,723,796	3,647,145
Mark-Up/ Return/Interest Expenses	469,302	1,377,542	1,805,943
Net Mark-Up / Interest Income	650,414	1,346,254	1,841,202
Provisions & Bad Debts written off directly	100,766	156,077	115,136
Net Mark-Up / Interest Income after Provision	549,648	1,190,177	1,726,066
Fees, Commission & Brokerage Income	265,032	142,308	232,619
Dividend Income	-	-	-
Income from dealing in Foreign Currencies	38,026	133,573	129,177
Other Income	33,352	59,671	3,557
Total Non - Markup / Interest Income	336,410	335,552	365,353
Administrative Expenses	1,453,732	1,791,282	1,724,467
Other Expenses	174	6,253	14,902
Total Non-Markup/Interest Expenses	1,453,906	1,797,535	1,739,369
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(567,848)	(271,806)	352,050
Taxation - Current	7,151	-	20,062
- Prior Years	-	-	-
- Deferred	(205,803)	(89,984)	105,251
PROFIT/ (LOSS) AFTER TAXATION	(369,196)	(181,822)	226,737
Net Cash Inflow / (Outflow) from Operating Activities	2,878,431	2,523,494	(1,285,767)
Net Cash Inflow / (Outflow) from Investing Activities	(3,105,065)	(852,903)	(75,232)
Net Cash Inflow / (Outflow) from Financing Activities	1,208,750	891,550	758,250
Number of Employees	992	826	984

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Dubai Islamic Bank Pakistan Ltd.		
	2010	2011	2012
ASSETS			
Cash & Balances with Treasury Banks	3,197,884	3,429,994	4,196,103
Balances with other Banks	3,455,665	1,116,928	5,660,301
Lending to Financial Institutions	1,020,725	3,826,084	3,206,945
Investments - Net	5,945,370	12,937,179	21,334,833
Advances - Net	22,764,954	23,340,602	26,314,667
Other Assets	1,352,762	1,570,201	1,030,965
Operating Fixed Assets	1,703,588	1,597,770	1,535,272
Deferred Tax Assets	447,788	377,691	221,619
TOTAL ASSETS	39,888,736	48,196,449	63,500,705
LIABILITIES			
Bills Payable	411,944	394,426	659,035
Borrowings from Financial Institution	950,000	1,898,500	1,600,000
Deposits and other Accounts	31,414,908	38,491,607	53,110,048
Sub-ordinated Loans	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-
Other Liabilities	1,063,545	1,177,867	1,264,379
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	33,840,397	41,962,400	56,633,462
NET ASSETS	6,048,339	6,234,049	6,867,243
REPRESENTED BY:			
Share Capital	6,776,030	6,776,030	6,976,030
Advance against Equity	-	-	18
Reserves	46,979	85,058	69,140
Un-appropriated Profit	(774,670)	(622,281)	(260,665)
Surplus/Deficit on Revaluation of Assets	-	(4,776)	82,720
TOTAL	6,048,339	6,234,049	6,867,243
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	4,071,552	4,632,785	5,682,122
Mark-Up/ Return/Interest Expenses	2,129,570	2,395,995	2,807,792
Net Mark-Up / Interest Income	1,941,982	2,236,790	2,874,330
Provisions & Bad Debts written off directly	181,224	10,075	192,853
Net Mark-Up / Interest Income after Provision	1,760,758	2,226,715	2,681,477
Fees, Commission & Brokerage Income	236,015	241,195	436,736
Dividend Income	-	76,792	30,812
Gain/Loss on sale of securities	-	-	155,112
Income from dealing in Foreign Currencies	127,376	69,189	-
Other Income	2,944	69,960	72,684
Total Non - Markup / Interest Income	366,335	457,136	695,344
Administrative Expenses	2,095,563	2,326,911	2,846,195
Other Expenses	13,799	30,410	29,621
Total Non-Markup/Interest Expenses	2,109,362	2,357,321	2,875,816
Amortization of Deferred Cost	-	10,401	-
PROFIT/ (LOSS) BEFORE TAXATION	17,731	316,129	501,005
Taxation - Current	44,379	50,899	39,436
- Prior Years	-	2,076	6,911
- Deferred	(34,722)	72,668	108,960
PROFIT/ (LOSS) AFTER TAXATION	8,074	190,486	345,698
Net Cash Inflow / (Outflow) from Operating Activities	4,676,276	4,983,772	13,506,038
Net Cash Inflow / (Outflow) from Investing Activities	(3,385,428)	(7,090,399)	(8,396,556)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	200,000
Number of Employees	990	1,400	1,739

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Faysal Bank Ltd.				
	2003	2004	2005	2006	2007
ASSETS					
Cash & Balances with Treasury Banks	2,866,278	5,048,395	6,696,714	7,207,998	6,872,032
Balances with other Banks	648,660	3,564,030	2,045,887	2,883,040	3,708,451
Lending to Financial Institutions	872,132	4,417,378	10,742,841	4,608,205	7,078,102
Investments - Net	11,424,750	11,502,805	24,411,644	22,525,358	31,553,108
Advances - Net	29,419,974	51,373,254	62,323,508	74,468,644	87,346,401
Other Assets	1,183,315	1,473,952	2,334,577	1,537,764	2,204,368
Operating Fixed Assets	1,030,352	1,158,407	1,726,086	2,239,392	2,514,959
Deferred Tax Assets	160,936	-	-	-	-
TOTAL ASSETS	47,606,397	78,538,221	110,281,257	115,470,401	141,277,421
LIABILITIES					
Bills Payable	430,862	905,637	1,193,309	4,516,125	2,406,927
Borrowings from Financial Institution	6,529,810	8,478,048	15,295,730	14,965,037	9,995,855
Deposits and other Accounts	31,332,172	56,460,329	74,736,717	74,413,641	102,067,422
Sub-ordinated Loans	-	-	-	-	1,000,000
Liabilities against Assets Subject to Finance Lease	16,404	18,434	22,549	14,664	7,827
Other Liabilities	1,318,437	2,294,899	3,504,206	5,924,440	6,951,421
Deferred Tax Liabilities	-	166,442	1,268,307	1,839,860	2,691,466
TOTAL LIABILITIES	39,627,685	68,323,789	96,020,818	101,673,767	125,120,918
NET ASSETS	7,978,712	10,214,432	14,260,439	13,796,634	16,156,503
REPRESENTED BY:					
Share Capital	2,647,850	2,912,635	3,684,484	4,237,157	5,296,445
Reserves	2,115,989	2,259,101	2,516,211	3,079,527	3,567,033
Un-appropriated Profit	846,016	1,079,492	1,911,246	1,815,643	1,481,668
Surplus/Deficit on Revaluation of Assets	2,368,857	3,963,204	6,148,498	4,664,307	5,811,357
TOTAL	7,978,712	10,214,432	14,260,439	13,796,634	16,156,503
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	2,074,611	2,753,451	6,338,051	9,728,046	11,610,781
Mark-Up/ Return/Interest Expenses	946,485	1,118,118	3,311,567	6,089,255	7,459,392
Net Mark-Up / Interest Income	1,128,126	1,635,333	3,026,484	3,638,791	4,151,389
Provisions & Bad Debts written off directly	248,278	123,526	(309,841)	621,607	2,079,044
Net Mark-Up / Interest Income after Provision	879,848	1,511,807	3,336,325	3,017,184	2,072,345
Fees, Commission & Brokerage Income	251,189	397,064	581,854	603,667	743,913
Dividend Income	763,697	697,499	776,914	1,249,522	1,221,217
Income from dealing in Foreign Currencies	107,473	162,444	95,451	120,992	313,597
Other Income	1,591,496	574,478	609,042	778,416	1,162,418
Total Non - Markup / Interest Income	2,713,855	1,831,485	2,063,261	2,752,597	3,441,145
Administrative Expenses	834,754	1,134,672	1,428,499	1,866,584	2,799,747
Other Expenses	13,677	1,150	2,220	32,857	15,916
Total Non-Markup/Interest Expenses	848,431	1,135,822	1,430,719	1,899,441	2,815,663
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	2,745,272	2,207,470	3,968,867	3,870,340	2,697,827
Taxation - Current	347,889	517,588	689,204	383,442	282,381
- Prior Years	106,443	(420,394)	(923,159)	93,118	(48,433)
- Deferred	139,596	356,806	1,133,365	577,208	191,771
PROFIT/ (LOSS) AFTER TAXATION	2,151,344	1,753,470	3,069,457	2,816,572	2,272,108
Net Cash Inflow / (Outflow) from Operating Activities	5,453,345	4,419,018	10,470,807	(739,060)	7,262,087
Net Cash Inflow / (Outflow) from Investing Activities	(2,988,385)	1,737,722	(9,084,668)	2,908,511	(5,504,987)
Net Cash Inflow / (Outflow) from Financing Activities	(1,088,841)	(1,107,835)	(1,200,936)	(1,041,019)	(817,503)
Number of Employees	722	899	1,530	2,069	2,475

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Faysal Bank Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & Balances with Treasury Banks	8,927,524	8,427,202	11,212,215	18,445,108	24,508,852
Balances with other Banks	876,780	508,795	750,426	4,685,718	1,209,313
Lending to Financial Institutions	2,861,401	15,017,826	900,000	-	-
Investments - Net	30,186,168	56,531,338	63,245,596	93,409,187	87,995,224
Advances - Net	89,758,789	91,346,001	96,771,156	148,161,995	172,299,205
Other Assets	2,983,846	4,966,716	7,010,738	11,828,085	11,772,664
Operating Fixed Assets	2,646,978	2,787,617	2,494,440	10,849,607	10,859,963
Deferred Tax Assets	-	1,279,918	2,959,137	5,188,126	4,419,111
TOTAL ASSETS	138,241,486	180,865,413	185,343,708	292,567,826	313,064,332
LIABILITIES					
Bills Payable	1,536,517	1,465,451	1,469,848	3,075,642	4,244,494
Borrowings from Financial Institution	13,027,468	34,985,766	30,536,133	39,696,986	35,568,109
Deposits and other Accounts	102,776,793	123,655,188	129,174,131	214,614,731	240,712,826
Sub-ordinated Loans	999,600	999,200	3,998,800	4,395,197	4,195,001
Liabilities against Assets Subject to Finance Lease	4,103	-	-	-	-
Other Liabilities	6,641,542	6,977,069	6,942,768	11,572,111	7,365,998
Deferred Tax Liabilities	2,483,355	-	-	-	-
TOTAL LIABILITIES	127,469,378	168,082,674	172,121,680	273,354,667	292,086,428
NET ASSETS	10,772,108	12,782,739	13,222,028	19,213,159	20,977,904
REPRESENTED BY:					
Share Capital	5,296,445	6,090,911	7,309,094	8,243,118	9,273,508
Reserves	3,790,023	4,030,056	4,036,302	6,591,131	6,309,083
Un-appropriated Profit	1,049,519	1,215,179	1,969,692	2,959,178	3,146,300
Surplus/Deficit on Revaluation of Assets	636,121	1,446,593	(93,060)	1,419,732	2,249,013
TOTAL	10,772,108	12,782,739	13,222,028	19,213,159	20,977,904
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	13,404,132	16,957,875	17,804,947	28,825,449	28,802,150
Mark-Up/ Return/Interest Expenses	8,454,755	11,967,885	12,773,177	19,619,095	19,838,745
Net Mark-Up / Interest Income	4,949,377	4,989,990	5,031,770	9,206,354	8,963,405
Provisions & Bad Debts written off directly	2,047,362	2,191,883	2,011,621	695,245	1,400,820
Net Mark-Up / Interest Income after Provision	2,902,015	2,798,107	3,020,149	8,511,109	7,562,585
Fees, Commission & Brokerage Income	814,001	885,124	995,814	1,773,198	1,857,688
Dividend Income	1,207,366	667,926	333,967	618,764	431,656
Income from dealing in Foreign Currencies	347,114	400,477	450,824	850,833	769,394
Other Income	(57,888)	859,538	1,535,371	827,574	2,222,981
Total Non - Markup / Interest Income	2,310,593	2,813,065	3,315,976	4,070,369	5,281,719
Administrative Expenses	3,257,843	4,284,086	5,369,587	10,813,919	10,810,261
Other Expenses	158,228	26,585	115,585	289,468	193,942
Total Non-Markup/Interest Expenses	3,416,071	4,310,671	5,485,172	11,103,387	11,004,203
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,796,537	1,300,501	850,953	1,478,091	1,840,101
Taxation - Current	155,956	1,157,443	211,209	392,522	267,960
- Prior Years	100,000	2,823,492	191,736	289,016	(227,147)
- Deferred	425,629	(3,880,593)	(765,882)	(483,743)	376,406
PROFIT/ (LOSS) AFTER TAXATION	1,114,952	1,200,159	1,213,890	1,280,296	1,422,882
Net Cash Inflow / (Outflow) from Operating Activities	1,882,246	13,981,449	7,213,844	5,911,646	(4,766,930)
Net Cash Inflow / (Outflow) from Investing Activities	(2,668,719)	(14,633,913)	(6,566,645)	5,842,442	7,654,432
Net Cash Inflow / (Outflow) from Financing Activities	(1,325,507)	(4,865)	2,998,919	209,067	(204,084)
Number of Employees	2,919	3,018	2,980	6,442	6,462

RBS was merged into Faysal Bank with effect from December, 31 2010.

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	First Women Bank Ltd.				
	2003	2004	2005	2006	2007
ASSETS					
Cash & Balances with Treasury Banks	573,601	567,548	726,003	705,703	809,657
Balances with other Banks	190,883	215,845	295,110	301,056	384,792
Lending to Financial Institutions	2,218,443	3,263,159	1,313,119	1,431,628	1,245,000
Investments - Net	5,264,524	3,684,852	5,378,387	3,137,533	3,159,640
Advances - Net	1,277,788	1,649,124	2,462,098	3,066,249	3,063,507
Other Assets	143,093	170,378	231,722	189,637	174,294
Operating Fixed Assets	75,242	81,621	79,955	153,060	148,686
Deferred Tax Assets	-	14,015	16,840	4,536	-
TOTAL ASSETS	9,743,574	9,646,542	10,503,234	8,989,402	8,985,576
LIABILITIES					
Bills Payable	107,737	71,573	67,406	62,057	193,321
Borrowings from Financial Institution	640,085	213,150	846,150	931,520	21,543
Deposits and other Accounts	8,125,797	8,689,749	8,716,185	6,965,378	7,569,059
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	114,748	81,880	146,804	95,815	102,409
Deferred Tax Liabilities	126,033	-	-	-	11,000
TOTAL LIABILITIES	9,114,400	9,056,352	9,776,545	8,054,770	7,897,332
NET ASSETS	629,174	590,190	726,689	934,632	1,088,244
REPRESENTED BY:					
Share Capital	200,000	283,650	283,650	283,650	283,650
Reserves	130,992	115,857	142,577	175,759	207,336
Un-appropriated Profit	69,134	168,883	276,054	409,070	537,130
Surplus/Deficit on Revaluation of Assets	229,048	21,800	24,408	66,153	60,128
TOTAL	629,174	590,190	726,689	934,632	1,088,244
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	509,931	460,229	654,579	722,410	685,346
Mark-Up/ Return/Interest Expenses	175,482	112,466	217,744	237,905	171,694
Net Mark-Up / Interest Income	334,449	347,763	436,835	484,505	513,652
Provisions & Bad Debts written off directly	429	3,613	12,633	5,583	18065
Net Mark-Up / Interest Income after Provision	334,020	344,150	424,202	478,922	495,587
Fees, Commission & Brokerage Income	17,422	26,375	28,061	35,391	31,672
Dividend Income	545	669	4,721	5,784	9375
Income from dealing in Foreign Currencies	955	1,765	1,695	4,073	4406
Other Income	125,653	60,027	19,848	16,626	37,032
Total Non - Markup / Interest Income	144,575	88,836	54,325	61,874	82,485
Administrative Expenses	208,197	220,166	255,676	284,219	332,517
Other Expenses	767	2,111	2,231	93	7133
Total Non-Markup/Interest Expenses	208,964	222,277	257,907	284,312	339,650
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	269,631	210,709	220,620	256,484	238,422
Taxation - Current	106,950	84,844	86,841	89,067	82,464
- Prior Years	-	1,541	2,536	2,536	(17,563)
- Deferred	2,102	-	(2,358)	(1,029)	15,634
PROFIT/ (LOSS) AFTER TAXATION	160,579	124,324	133,601	165,910	157,887
Net Cash Inflow / (Outflow) from Operating Activities	208,845	(1,237,855)	1,932,400	(2,228,763)	214,391
Net Cash Inflow / (Outflow) from Investing Activities	(137,281)	1,213,114	(1,695,020)	2,214,409	(26,701)
Net Cash Inflow / (Outflow) from Financing Activities	-	43,650	-	-	-
Number of Employees	524	507	513	531	535

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	First Women Bank Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & Balances with Treasury Banks	575,929	713,140	836,311	973,701	1,188,234
Balances with other Banks	400,761	586,849	600,228	561,555	636,034
Lending to Financial Institutions	350,849	1,136,025	926,323	1,605,946	4,219,779
Investments - Net	2,264,088	4,097,423	3,430,251	4,730,434	7,263,885
Advances - Net	3,304,330	3,274,221	6,308,140	7,701,063	8,334,643
Other Assets	176,301	194,218	374,798	326,492	609,141
Operating Fixed Assets	174,833	203,972	188,248	229,344	239,084
Deferred Tax Assets	56630	82,827	38,861	-	-
TOTAL ASSETS	7,303,721	10,288,675	12,703,160	16,128,535	22,490,800
LIABILITIES					
Bills Payable	101,993	89,020	102,182	96,417	548,727
Borrowings from Financial Institution	27,140	31,328	966,885	51,100	73,340
Deposits and other Accounts	5,939,308	8,756,793	10,195,214	13,814,854	19,193,344
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	445,348	-
Other Liabilities	132,247	287,552	332,858	-	592,907
Deferred Tax Liabilities	-	30,615	-	1,252	5,242
TOTAL LIABILITIES	6,200,688	9,195,308	11,597,139	14,408,971	20,413,560
NET ASSETS	1,103,033	1,093,367	1,106,021	1,719,564	2,077,240
REPRESENTED BY:					
Share Capital	283,650	283,650	283,650	1,080,038	1,494,113
Reserves	228,540	228,540	233,282	284,991	293,863
Un-appropriated Profit	623,610	546,128	567,585	280,399	203,665
Surplus/Deficit on Revaluation of Assets	(32,767)	35,049	21,504	74,136	85,599
TOTAL	1,103,033	1,093,367	1,106,021	1,719,564	2,077,240
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	736,103	896,476	1,374,548	1,918,759	1,798,231
Mark-Up/ Return/Interest Expenses	212,601	408,000	763,841	1,176,451	1,037,893
Net Mark-Up / Interest Income	523,502	488,476	610,707	742,308	760,338
Provisions & Bad Debts written off directly	50153	188,075	70,099	(5,475)	50,508
Net Mark-Up / Interest Income after Provision	473,349	300,401	540,608	747,783	709,830
Fees, Commission & Brokerage Income	24,511	25,217	26,445	20,779	43,602
Dividend Income	9088	7,161	14,025	12,639	7,771
Income from dealing in Foreign Currencies	31902	16,940	(2,231)	18,918	24,698
Other Income	24,842	17,561	18,902	201,383	19,510
Total Non - Markup / Interest Income	90,343	66,879	57,141	253,719	95,581
Administrative Expenses	367,798	451,930	533,679	600,986	716,657
Other Expenses	5,451	1,604	9,393	413	263
Total Non-Markup/Interest Expenses	373,249	453,534	543,072	601,399	716,920
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	190,443	(86,254)	54,677	400,103	88,491
Taxation - Current	87,280	5,712	15,867	127,442	32,062
- Prior Years	16,878	14,882	-	-	13,064
- Deferred	(19,735)	(26,747)	15,099	14,114	(191)
PROFIT/ (LOSS) AFTER TAXATION	106,020	(80,101)	23,711	258,547	43,556
Net Cash Inflow / (Outflow) from Operating Activities	(930,303)	2,108,232	(521,807)	1,070,465	2,531,961
Net Cash Inflow / (Outflow) from Investing Activities	712,544	(1,784,933)	658,357	(1,271,748)	(2,542,949)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	300,000	300,000
Number of Employees	540	569	585	630	641

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Habib Bank Ltd.				
	2003	2004	2005	2006	2007
ASSETS					
Cash & Balances with Treasury Banks	27,639,313	31,970,302	33,014,694	46,310,478	55,487,664
Balances with other Banks	20,312,646	33,419,120	23,304,315	35,965,048	27,020,704
Lending to Financial Institutions	22,595,488	3,755,039	12,272,248	6,550,128	1,628,130
Investments - Net	158,870,811	134,522,944	102,984,482	119,587,476	177,942,251
Advances - Net	183,654,042	259,089,466	307,602,748	349,432,685	382,172,734
Other Assets	11,523,641	11,919,594	14,265,234	21,535,471	27,346,111
Operating Fixed Assets	7,111,940	11,110,724	11,046,166	11,954,876	13,780,555
Deferred Tax Assets	3,224,049	1,978,144	1,577,875	2,725,486	6,613,372
TOTAL ASSETS	434,931,930	487,765,333	506,067,762	594,061,648	691,991,521
LIABILITIES					
Bills Payable	6,258,226	7,601,766	5,694,018	9,507,637	15,418,230
Borrowings from Financial Institution	31,610,200	29,346,284	30,160,501	56,392,270	58,994,609
Deposits and other Accounts	360,648,228	404,629,059	416,603,030	459,140,198	531,298,127
Sub-ordinated Loans	-	-	-	-	3,100,000
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	12,697,392	14,162,888	13,879,346	15,578,177	19,943,126
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	411,214,046	455,739,997	466,336,895	540,618,282	628,754,092
NET ASSETS	23,717,884	32,025,336	39,730,867	53,443,366	63,237,429
REPRESENTED BY:					
Minority Interest	233,010	835,390	-	913,317	965,642
Share Capital	20,178,495	6,900,000	6,900,000	6,900,000	6,900,000
Reserves	1,635,407	2,645,730	15,400,087	17,802,584	19,821,455
Un-appropriated Profit	(5,045,153)	13,559,089	9,822,330	20,475,080	28,341,670
Surplus/Deficit on Revaluation of Assets	6,716,125	8,085,127	7,608,450	7,352,385	7,208,662
TOTAL	23,717,884	32,025,336	39,730,867	53,443,366	63,237,429
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	19,049,914	18,198,725	31,041,863	43,685,740	50,481,021
Mark-Up/ Return/Interest Expenses	5,446,340	4,472,138	6,740,860	13,204,037	19,153,957
Net Mark-Up / Interest Income	13,603,574	13,726,587	24,301,003	30,481,703	31,327,064
Provisions & Bad Debts written off directly	5,484,744	2,307,685	302,2937	2,804,072	8,099,291
Net Mark-Up / Interest Income after Provision	8,118,830	11,418,902	21,278,066	27,677,631	23,227,773
Fees, Commission & Brokerage Income	2,044,657	2,510,433	2,721,738	3,931,710	3,420,051
Dividend Income	561,995	4,235,574	1,389,000	-	2,472,663
Income from dealing in Foreign Currencies	1,069,192	1,095,789	1,323,063	1,102,358	1,487,374
Other Income	4,084,198	2,020,506	1,740,141	3,455,428	2,643,076
Total Non - Markup / Interest Income	7,760,042	9,862,302	7,173,942	8,489,496	10,023,164
Administrative Expenses	9,782,136	13,781,291	13,369,154	17,149,232	18,297,279
Other Expenses	339,986	252,473	317,515	177,408	(190,959)
Total Non-Markup/Interest Expenses	10,122,122	14,033,764	13,686,669	17,326,640	18,106,320
Extra ordinary/unusual Items	287,582	-	1,602,401	-	-
PROFIT/ (LOSS) BEFORE TAXATION	5,469,168	7,247,440	13,162,938	18,840,487	15,144,617
Taxation - Current	488,750	398,152	4,035,139	7,144,846	7,220,717
- Prior Years	(629)	15,341	(50,540)	(39,067)	1,668,562
- Deferred	963,390	1,070,543	262,168	(965,607)	(3,828,699)
PROFIT/ (LOSS) AFTER TAXATION	4,017,657	5,763,404	8,916,171	12,700,315	10,084,037
Net Cash Inflow / (Outflow) from Operating Activities	(3,474,179)	11,468,091	811,538	17,851,517	56,224,065
Net Cash Inflow / (Outflow) from Investing Activities	(3,469,929)	5,066,924	(87,246)	250,797	(57,678,742)
Net Cash Inflow / (Outflow) from Financing Activities	552,256	-	(345,000)	(691,350)	1,687,519
Number of Employees	18,800	18,625	16,228	14,572	14,552

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Habib Bank Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & Balances with Treasury Banks	56,533,134	79,527,191	81,640,246	103,080,076	157,229,517
Balances with other Banks	39,307,321	29,560,309	37,413,185	34,985,809	47,980,032
Lending to Financial Institutions	6,193,787	5,352,873	30,339,344	41,581,029	24,828,255
Investments - Net	138,145,692	209,421,147	254,909,116	399,939,469	797,094,548
Advances - Net	456,355,507	432,283,588	459,750,012	416,261,389	499,817,906
Other Assets	35,419,252	40,187,710	34,920,007	43,941,323	53,669,507
Operating Fixed Assets	14,751,252	16,475,939	16,155,290	17,107,263	23,632,324
Deferred Tax Assets	11,222,444	8,172,590	9,572,203	6,957,290	6,056,483
TOTAL ASSETS	757,928,389	820,981,347	924,699,403	1,063,853,648	1,610,308,572
LIABILITIES					
Bills Payable	9,944,257	10,041,203	9,775,093	13,894,502	18,943,207
Borrowings from Financial Institution	46,844,990	48,121,649	40,459,860	33,714,904	196,580,548
Deposits and other Accounts	597,090,545	653,452,460	747,374,799	875,308,597	1,214,963,700
Sub-ordinated Loans	3,954,925	4,212,080	4,281,835	4,497,285	5,440,654
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	24,913,236	26,058,408	26,557,045	34,983,770	41,342,703
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	682,747,953	741,885,800	828,448,632	962,399,058	1,477,270,812
NET ASSETS	75,180,436	79,095,547	96,250,771	101,454,590	133,037,760
REPRESENTED BY:					
Minority Interest	890,099	-	1,212,656	-	1,227,207
Share Capital	7,590,000	9,108,000	10,018,800	11,020,680	12,122,748
Reserves	24,243,254	25,801,889	29,355,555	30,203,696	39,379,354
Un-appropriated Profit	39,447,648	36,325,458	47,467,704	52,228,646	67,523,215
Surplus/Deficit on Revaluation of Assets	3,009,435	7,860,200	8,196,056	8,001,568	12,785,236
TOTAL	75,180,436	79,095,547	96,250,771	101,454,590	133,037,760
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	63,305,033	74,751,375	81,325,028	96,447,370	116,772,653
Mark-Up/ Return/Interest Expenses	26,525,556	33,088,536	34,330,255	41,563,287	59,012,392
Net Mark-Up / Interest Income	36,779,477	41,662,839	46,994,773	54,884,083	57,760,261
Provisions & Bad Debts written off directly	9,187,404	9,612,138	7,585,664	7,072,049	6,767,037
Net Mark-Up / Interest Income after Provision	27,592,073	32,050,701	39,409,109	47,812,034	50,993,224
Fees, Commission & Brokerage Income	4,518,408	4,620,148	5,432,706	5,085,472	6,785,687
Dividend Income	2,369,233	452,823	343,252	376,450	490,213
Gain/Loss on sale of securities	-	-	-	-	1,360,596
Income from dealing in Foreign Currencies	2,374,318	1,692,776	3,189,333	3,469,827	2,568,079
Other Income	7,116,852	3,176,865	3,797,140	3,156,376	4,755,531
Total Non - Markup / Interest Income	16,378,811	9,942,612	12,762,431	12,088,125	15,960,106
Administrative Expenses	21,348,016	21,733,407	24,252,960	27,137,304	31,061,370
Other Expenses	588,489	774,165	878,550	731,294	1,000,753
Total Non-Markup/Interest Expenses	21,936,505	22,507,572	25,131,510	27,868,598	32,062,123
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	22,034,379	19,485,741	27,040,030	32,031,561	34,891,207
Taxation - Current	8,661,150	7,827,137	9,698,783	10,122,028	12,577,897
- Prior Years	233,100	(1,079,473)	629,721	176,132	421,210
- Deferred	(2,473,891)	439,434	(322,854)	991,585	(463,640)
PROFIT/ (LOSS) AFTER TAXATION	15,614,020	12,298,643	17,034,380	20,741,816	22,355,740
Net Cash Inflow / (Outflow) from Operating Activities	(18,231,677)	102,186,246	42,055,186	186,648,727	404,298,555
Net Cash Inflow / (Outflow) from Investing Activities	34,448,567	(78,005,445)	(37,695,709)	(156,319,568)	(341,182,394)
Net Cash Inflow / (Outflow) from Financing Activities	(2,884,803)	(4,173,059)	(5,512,569)	(9,770,459)	(8,655,740)
Number of Employees	14,123	13,122	13,269	13,495	13,978

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

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

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Habib Metropolitan Bank Ltd.		
	2010	2011	2012
ASSETS			
Cash & Balances with Treasury Banks	13,923,393	14,233,690	16,918,780
Balances with other Banks	3,123,094	3,551,591	5,151,116
Lending to Financial Institutions	3,190,399	2,361,754	-
Investments – Net	100,993,820	147,524,622	160,849,741
Advances – Net	119,827,636	109,656,714	106,910,727
Other Assets	5,931,280	5,675,292	5,740,805
Operating Fixed Assets	3,352,702	3,195,886	2,999,673
Deferred Tax Assets	1,868,328	2,019,809	2,274,940
TOTAL ASSETS	252,210,652	288,219,358	300,845,782
LIABILITIES			
Bills Payable	2,572,954	3,733,794	4,092,268
Borrowings from Financial Institution	62,529,729	66,641,226	41,569,169
Deposits and other Accounts	160,457,975	185,399,802	217,797,754
Sub-ordinated Loans	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-
Other Liabilities	6,341,861	7,871,028	9,133,540
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	231,902,519	263,645,850	272,592,731
NET ASSETS	20,308,133	24,573,508	28,253,051
REPRESENTED BY:			
Share Capital	8,731,929	10,478,315	10,478,315
Reserves	8,151,443	8,807,718	9,488,277
Un-appropriated Profit	4,071,055	4,949,767	6,100,254
Surplus/Deficit on Revaluation of Assets	(646,294)	337,708	2,186,205
TOTAL	20,308,133	24,573,508	28,253,051
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	23,380,314	27,247,789	27,139,449
Mark-Up/ Return/Interest Expenses	16,433,491	19,548,532	18,832,797
Net Mark-Up / Interest Income	6,946,823	7,699,257	8,306,652
Provisions & Bad Debts written off directly	3,041,548	2,754,602	2,693,747
Net Mark-Up / Interest Income after Provision	3,905,275	4,944,655	5,612,905
Fees, Commission & Brokerage Income	1,589,451	1,758,515	2,119,673
Dividend Income	568,553	1,187,718	653,109
Gain/Loss on sale of securities	-	-	1,363,252
Income from dealing in Foreign Currencies	1,775,133	1,647,536	-
Other Income	495,933	593,454	1,322,388
Total Non - Markup / Interest Income	4,429,070	5,187,223	5,458,422
Administrative Expenses	4,172,840	4,923,839	5,747,121
Other Expenses	135,170	577,588	283,292
Total Non-Markup/Interest Expenses	4,308,010	5,501,427	6,030,413
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	4,026,335	4,630,451	5,040,914
Taxation - Current	1,904,158	2,192,666	2,527,478
- Prior Years	-	(134,985)	72,235
- Deferred	(695,861)	(708,603)	(961,592)
PROFIT/ (LOSS) AFTER TAXATION	2,818,038	3,281,373	3,402,793
Net Cash Inflow / (Outflow) from Operating Activities	(6,943,837)	44,177,278	17,565,026
Net Cash Inflow / (Outflow) from Investing Activities	9,139,649	(44,124,271)	(10,293,526)
Net Cash Inflow / (Outflow) from Financing Activities	(750,651)	(1,062)	(1,569,822)
Number of Employees	2,937	3,073	3,284

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

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Jun. : Thousand Rupees)

Financial Position	Industrial Development Bank of Pakistan				
	2003	2004	2005	2006	2007
ASSETS					
Cash & Balances with Treasury Banks	884,152	991,498	285,989	293,520	257,632
Balances with other Banks	31,609	37,205	22,429	21,161	26,918
Lending to Financial Institutions	1,299,784	76,000	-	-	1,625,000
Investments - Net	3,659,649	3,501,096	3,209,910	4,873,437	4,705,838
Advances - Net	5,918,300	4,202,334	2,451,661	1,248,275	1,206,679
Other Assets	1,215,276	1,431,137	1,012,970	713,359	863,635
Operating Fixed Assets	136,994	133,440	129,321	126,444	753,755
Deferred Tax Assets	835,608	842,614	849,621	856,628	127,711
TOTAL ASSETS	13,981,372	11,215,324	7,961,901	8,132,824	9,567,168
LIABILITIES					
Bills Payable	37,861	65,609	123,645	36,041	24,761
Borrowings from Financial Institution	15,423,666	15,259,626	15,136,433	20,581,468	22,681,908
Deposits and other Accounts	12,884,653	12,229,712	10,505,336	7,285,504	6,110,553
Sub-ordinated Loans	201,137	201,137	201,137	201,137	201,137
Liabilities against Assets Subject to Finance Lease	718	327	-	-	-
Other Liabilities	8,165,982	8,034,508	7,283,799	7,207,193	7,804,734
Deferred Tax Liabilities	-	-	849,621	856,628	863,635
TOTAL LIABILITIES	36,714,017	35,790,919	34,099,971	36,167,971	37,686,728
NET ASSETS	(22,732,645)	(24,575,595)	(26,138,070)	(28,035,147)	(28,119,560)
REPRESENTED BY:					
Share Capital	157,000	157,000	157,000	157,000	157,000
Advance Against Equity	-	-	9,144	750,548	750,548
Reserves	750,548	750,548	750,548	9,144	9,144
Un-appropriated Profit	(23,875,528)	(25,376,802)	(26,777,455)	(28,580,453)	(28,978,795)
Surplus/Deficit on Revaluation of Assets	235,335	(106,341)	(277,307)	(371,386)	(57,457)
TOTAL	(22,732,645)	(24,575,595)	(26,138,070)	(28,035,147)	(28,119,560)
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	531,258	267,510	256,980	282,605	552,443
Mark-Up/ Return/Interest Expenses	1,567,320	747,499	745,415	662,873	649,811
Net Mark-Up / Interest Income	(1,036,062)	(479,989)	(488,435)	(380,268)	(97,368)
Provisions & Bad Debts written off directly	2,533,499	493,223	640,853	619,345	(399,436)
Net Mark-Up / Interest Income after Provision	(3,569,561)	(973,212)	(1,129,288)	(999,613)	302,068
Fees, Commission & Brokerage Income	22,390	17,184	8,240	7,756	24,480
Dividend Income	5,649	11,864	11,011	12,083	82,781
Income from dealing in Foreign Currencies	939	-	-	1,359	-
Other Income	85,398	3,015	18,156	54,292	7,758
Total Non - Markup / Interest Income	114,376	32,063	37,407	75,490	115,019
Administrative Expenses	362,995	318,436	344,508	166,092	168,531
Other Expenses	133,607	236,515	(38,549)	710,480	644,243
Total Non-Markup/Interest Expenses	496,602	554,951	305,959	876,572	812,774
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(3,951,787)	(1,496,100)	(1,397,840)	(1,800,695)	(395,687)
Taxation - Current	2,959	2,007	1,728	2,303	2,655
- Prior Years	-	3,167	1,085	-	-
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAXATION	(3,954,746)	(1,501,274)	(1,400,653)	(1,802,998)	(398,342)
Net Cash Inflow / (Outflow) from Operating Activities	474,667	439,356	(900,9860)	1,809,230	(528,738)
Net Cash Inflow / (Outflow) from Investing Activities	(738,589)	(325,939)	181,057	(1,802,967)	498,607
Net Cash Inflow / (Outflow) from Financing Activities	(97,974)	(475)	(356)	-	-
Number of Employees	360	359	356	172	133

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Jun. : Thousand Rupees)

Financial Position	Industrial Development Bank of Pakistan				
	2008	2009	2010	2011	2012
ASSETS					
Cash & Balances with Treasury Banks	212,428	183,885	150,299	132,199	57,432
Balances with other Banks	30,513	50,313	64,681	28,265	20,171
Lending to Financial Institutions	600,000	481,269	108,802	794,425	61,007
Investments - Net	4,036,610	3,178,546	3,015,974	2,784,079	1,930,923
Advances - Net	124,778	142,182	108,392	91,050	53,093
Other Assets	1,245,500	773,712	701,761	1,847,865	2,369,013
Operating Fixed Assets	125,120	120,568	123,390	57,355	55,240
Deferred Tax Assets	870,641	877,648	884,654	-	-
TOTAL ASSETS	7,245,590	5,808,123	5,157,953	5,735,238	4,546,879
LIABILITIES					
Bills Payable	29,471	38,612	13,717	12,599	10,559
Borrowings from Financial Institution	22,542,821	22,305,318	22,466,356	23,383,395	24,292,043
Deposits and other Accounts	4,637,119	3,796,797	3,313,563	3,187,175	575,373
Sub-ordinate Loans	201,137	201,137	201,137	201,137	201,137
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	7,159,789	6,759,038	6,242,312	7,013,454	6,934,945
Deferred Tax Liabilities	870,641	877,648	884,655	-	-
TOTAL LIABILITIES	35,440,978	33,978,550	33,121,740	33,797,760	32,014,057
NET ASSETS	(28,195,388)	(28,170,427)	(27,963,787)	(28,062,522)	(27,467,178)
REPRESENTED BY:					
Share Capital	157,000	157,000	157,000	157,000	1
Reserves	750,548	750,548	750,548	750,548	-
Advance Against Equity	9,144	9,144	9,144	-	-
Un-appropriated Profit	(28,850,253)	(28,712,158)	(28,616,693)	(28,800,686)	(27,501,370)
Surplus/Deficit on Revaluation of Assets	(261,827)	(374,961)	(263,786)	(169,384)	34,191
TOTAL	(28,195,388)	(28,170,427)	(27,963,787)	(28,062,522)	(27,467,178)
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	441,814	404,055	284,378	97,045	74,435
Mark-Up/ Return/Interest Expenses	616,701	689,973	537,511	289,116	105,173
Net Mark-Up / Interest Income	(174,887)	(285,918)	(253,133)	(192,071)	(30,738)
Provisions & Bad Debts written off directly	605,602	(159,224)	(65,264)	62	(9,278)
Net Mark-Up / Interest Income after Provision	(780,489)	(126,694)	(187,869)	(192,133)	(21,460)
Fees, Commission & Brokerage Income	7,638	8,244	6,588	2,048	4,686
Dividend Income	99,821	61,070	54,660	47,624	58,543
Income from dealing in Foreign Currencies	-	-	963	(43)	-
Other Income	53,028	353,514	415,082	8,025	12,976
Total Non - Markup / Interest Income	160,487	422,828	477,293	57,654	76,205
Administrative Expenses	158,076	180,890	191,338	94,706	78,228
Other Expenses	(951,086)	(25,002)	666	(10,890)	103
Total Non-Markup/Interest Expenses	(793,010)	155,888	192,004	83,816	78,331
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	173,008	140,246	97,420	(218,295)	(23,586)
Taxation - Current	2,278	2,151	1,955	1,326	280
- Prior Years	42,188	-	-	-	-
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAXATION	128,542	138,095	95,465	(219,621)	(23,866)
Net Cash Inflow / (Outflow) from Operating Activities	(549,050)	(756,259)	(280,827)	(189,938)	(1,016,245)
Net Cash Inflow / (Outflow) from Investing Activities	507,441	747,516	261,609	153,106	933,709
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	160,464	-
Number of Employees	123	118	98	195	128

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

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

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	JS Bank Ltd.		
	2010	2011	2012
ASSETS			
Cash & Balances with Treasury Banks	2,298,806	3,880,688	5,027,797
Balances with other Banks	917,802	136,880	1,178,265
Lending to Financial Institutions	3,643,360	4,073,103	3,940,958
Investments - Net	13,701,699	22,649,824	46,259,398
Advances - Net	13,978,113	18,018,778	20,054,921
Other Assets	776,313	1,057,391	1,244,267
Operating Fixed Assets	2,882,941	3,021,439	3,165,117
Deferred Tax Assets	1,184,613	1,082,466	699,272
TOTAL ASSETS	39,383,647	53,920,569	81,569,995
LIABILITIES			
Bills Payable	369,620	1,246,994	713,747
Borrowings from Financial Institution	5,524,410	2,944,495	8,222,273
Deposits and other Accounts	26,276,328	41,487,031	62,543,793
Sub-ordinated Loans	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-
Other Liabilities	1,375,003	765,019	1,134,373
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	33,545,361	46,443,539	72,614,186
NET ASSETS	5,838,286	7,477,030	8,955,809
REPRESENTED BY:			
Share Capital	6,734,238	8,058,050	8,619,242
Reserves	18,040	89,978	231,613
Un-appropriated Profit	(930,671)	(642,918)	(76,377)
Surplus/Deficit on Revaluation of Assets	16,679	(28,080)	181,331
TOTAL	5,838,286	7,477,030	8,955,809
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	3,299,767	4,312,207	6,022,859
Mark-Up/ Return/Interest Expenses	2,255,014	2,583,525	3,758,219
Net Mark-Up / Interest Income	1,044,753	1,728,682	2,264,640
Provisions & Bad Debts written off directly	136,484	(151,199)	509,928
Net Mark-Up / Interest Income after Provision	908,269	1,879,881	1,754,712
Fees, Commission & Brokerage Income	196,215	351,183	565,956
Dividend Income	22,483	20,433	163,374
Gain/Loss on sale of securities	-	-	205,326
Income from dealing in Foreign Currencies	60,667	98,519	-
Other Income	53,609	291,933	871,841
Total Non - Markup / Interest Income	332,974	762,068	1,806,497
Administrative Expenses	1,846,840	2,098,357	2,552,845
Other Expenses	16,953	7,840	(2,630)
Total Non-Markup/Interest Expenses	1,863,793	2,106,197	2,550,215
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(622,550)	535,752	1,010,994
Taxation - Current	36,327	49,813	83,045
- Prior Years	-	-	(50,661)
- Deferred	(251,398)	126,248	270,434
PROFIT/ (LOSS) AFTER TAXATION	(407,479)	359,691	708,176
Net Cash Inflow / (Outflow) from Operating Activities	1,760,620	3,981,482	29,055,673
Net Cash Inflow / (Outflow) from Investing Activities	(2,979,828)	(3,177,909)	(26,914,328)
Net Cash Inflow / (Outflow) from Financing Activities	606,633	-	-
Number of Employees	1,255	1,473	1,715

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	KASB Bank Ltd.				
	2003	2004	2005	2006	2007
ASSETS					
Cash & Balances with Treasury Banks	849,743	1,437,561	1,082,524	2,305,082	3,001,895
Balances with other Banks	121,551	1,794,172	817,078	799,731	807,555
Lending to Financial Institutions	1,201,822	699,019	1,077,546	2,305,232	1,766,398
Investments - Net	2,395,037	2,686,757	3,821,943	4,694,312	7,277,875
Advances - Net	3,647,433	8,294,759	10,739,337	14,512,718	25,143,153
Other Assets	551,800	576,380	709,414	759,975	1,188,415
Operating Fixed Assets	183,435	235,617	471,944	673,064	1,094,748
Deferred Tax Assets	39,640	129,019	383,201	488,621	610,533
TOTAL ASSETS	8,990,461	15,853,284	19,102,987	26,538,735	40,890,572
LIABILITIES					
Bills Payable	84,312	166,133	127,446	199,670	879,152
Borrowings from Financial Institution	1,795,600	2,341,770	1,931,448	2,176,032	1,745,807
Deposits and other Accounts	5,450,974	11,201,209	14,828,110	21,275,570	33,131,773
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	38,081	23,844	9,493	3,775	1,428
Other Liabilities	392,417	416,763	470,528	754,891	848,420
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	7,761,384	14,149,719	17,367,025	24,409,938	36,606,580
NET ASSETS	1,229,077	1,703,565	1,735,962	2,128,797	4,283,992
REPRESENTED BY:					
Share Capital	1,293,469	1,707,379	2,014,707	2,292,707	3,106,978
Reserves	150,895	84,279	84,279	111,748	1,059,199
Un-appropriated Profit	(228,452)	(79,240)	(352,274)	(242,396)	(7,497)
Surplus/Deficit on Revaluation of Assets	13,165	(8,853)	(10,750)	(33,262)	125,312
TOTAL	1,229,077	1,703,565	1,735,962	2,128,797	4,283,992
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	380,871	640,793	1,073,688	1,790,347	2,917,344
Mark-Up/ Return/Interest Expenses	172,688	318,114	664,408	1,429,045	2,285,381
Net Mark-Up / Interest Income	208,183	322,679	409,280	361,302	631,963
Provisions & Bad Debts written off directly	16,244	(1,262)	499,880	41,287	212,976
Net Mark-Up / Interest Income after Provision	191,939	323,941	(90,600)	320,015	418,987
Fees, Commission & Brokerage Income	20,593	38,470	94,264	93,035	129,488
Dividend Income	18,608	34,044	30,174	172,800	210,604
Income from dealing in Foreign Currencies	5,866	11,563	45,342	47,454	79,152
Other Income	109,108	32,013	35,844	279,658	402,235
Total Non - Markup / Interest Income	154,175	116,090	205,624	592,947	821,479
Administrative Expenses	326,506	427,977	622,397	853,523	1,153,736
Other Expenses	(13,515)	(3,425)	4,048	6,644	21,168
Total Non-Markup/Interest Expenses	312,991	424,552	626,445	860,167	1,174,904
Share of Profit from Subsidiaries	(23,231)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	56,354	15,479	(511,421)	52,795	65,562
Taxation - Current	15,974	6,433	9,541	19,868	20,350
- Prior Years	19,374	(6,496)	2,795	-	-
- Deferred	(4,041)	(82,534)	(250,723)	(104,420)	(152,481)
PROFIT/ (LOSS) AFTER TAXATION	25,047	98,076	(273,034)	137,347	197,693
Net Cash Inflow / (Outflow) from Operating Activities	1,134,432	2,091,630	(417,496)	2,625,399	1,200,499
Net Cash Inflow / (Outflow) from Investing Activities	(490,838)	(422,674)	(1,345,903)	(1,364,763)	(1,725,827)
Net Cash Inflow / (Outflow) from Financing Activities	(162,276)	396,772	291,327	271,801	1,132,052
Number of Employees	445	398	815	1,206	1,320

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	KASB Bank Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & Balances with Treasury Banks	1,507,632	2,851,665	3,272,520	4,822,597	4,766,887
Balances with other Banks	59,093	185,896	199,276	10,644,794	1,946,937
Lending to Financial Institutions	556,455	2,815,159	40,000	622,683	352,947
Investments - Net	9,454,149	15,129,090	13,052,504	16,883,748	40,875,266
Advances - Net	32,240,196	29,498,752	29,527,698	28,437,166	29,695,491
Other Assets	3,762,944	2,226,033	2,991,475	2,492,870	3,190,919
Operating Fixed Assets	2,730,533	3,298,720	3,379,130	3,342,032	2,736,443
Deferred Tax Assets	1,488,096	3,217,743	3,966,880	4,016,880	4,747,652
TOTAL ASSETS	51,799,098	59,223,058	56,429,483	71,262,770	88,312,542
LIABILITIES					
Bills Payable	217,520	386,066	541,041	891,579	877,827
Borrowings from Financial Institution	6,300,622	8,196,640	6,138,207	4,427,271	21,233,732
Deposits and other Accounts	35,087,477	43,899,695	46,274,187	61,262,896	61,873,268
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	9,685	6,027	2,170	1,510	-
Other Liabilities	984,287	1,775,760	1,291,421	1,389,025	1,715,897
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	42,599,591	54,264,188	54,247,026	67,972,281	85,700,724
NET ASSETS	9,199,507	4,958,870	2,182,457	3,290,489	2,611,818
REPRESENTED BY:					
Share Capital	4,014,890	9,508,617	9,508,617	19,508,617	19,508,617
Advance against Equity	-	-	-	-	291,449
Reserves	5,759,263	151,287	175,011	(6,975,892)	(6,975,892)
Un-appropriated Profit	(974,788)	(5,179,823)	(7,853,152)	(9,808,201)	(10,843,780)
Surplus/Deficit on Revaluation of Assets	400,142	478,789	351,981	565,965	631,424
TOTAL	9,199,507	4,958,870	2,182,457	3,290,489	2,611,818
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	4,861,400	5,061,633	5,017,060	4,517,206	6,340,531
Mark-Up/ Return/Interest Expenses	4,448,440	5,490,397	5,064,141	5,052,900	4,119,620
Net Mark-Up / Interest Income	412,960	(428,764)	(47,081)	(535,694)	2,220,911
Provisions & Bad Debts written off directly	2,368,786	2,512,373	1,535,324	557,527	1,989,619
Net Mark-Up / Interest Income after Provision	(1,955,826)	(2,941,137)	(1,582,405)	(1,093,221)	231,292
Fees, Commission & Brokerage Income	162,362	149,285	327,511	359,939	560,627
Dividend Income	86,835	101,253	61,535	14,905	35,494
Income from dealing in Foreign Currencies	191,766	(16,065)	64,389	109,250	360,535
Other Income	219,672	320,559	169,678	188,602	81,505
Total Non - Markup / Interest Income	660,635	555,032	623,113	672,696	1,038,161
Administrative Expenses	1,759,032	2,379,347	2,495,158	2,323,287	2,676,125
Other Expenses	73,376	35,171	925	256,921	403,838
Total Non-Markup/Interest Expenses	1,832,408	2,414,518	2,496,083	2,580,208	3,079,963
Share of Profit from Subsidiaries	(1,278,400)	1,142,681	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(1,849,199)	(5,943,304)	(3,455,375)	(3,000,733)	(1,810,510)
Taxation - Current	25,078	10,145	-	-	36,308
- Prior Years	26,506	-	-	-	-
- Deferred	(927,814)	(1,725,701)	(744,706)	(630,808)	(783,401)
PROFIT/ (LOSS) AFTER TAXATION	(972,969)	(4,227,748)	(2,710,669)	(2,369,925)	(1,063,417)
Net Cash Inflow / (Outflow) from Operating Activities	(3,437,919)	9,132,412	(852,700)	11,454,009	15,503,269
Net Cash Inflow / (Outflow) from Investing Activities	(1,299,684)	(7,669,968)	1,279,301	(2,968,140)	(23,987,557)
Net Cash Inflow / (Outflow) from Financing Activities	(2,139,368)	(4,886)	(4,363)	2,957,810	289,939
Number of Employees	1,802	1,656	1,726	1,537	1,641

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Mashreq Bank Pakistan Ltd.*
	2003
ASSETS	
Cash & Balances with Treasury Banks	314,851
Balances with other Banks	158,856
Lending to Financial Institutions	1,820,925
Investments - Net	1,365,880
Advances - Net	1,492,975
Other Assets	611,085
Operating Fixed Assets	361,013
Deferred Tax Assets	3,756
TOTAL ASSETS	6,129,341
LIABILITIES	
Bills Payable	77,949
Borrowings from Financial Institution	388,880
Deposits and other Accounts	3,478,173
Sub-ordinated Loans	-
Liabilities against Assets Subject to Finance Lease	23,043
Other Liabilities	314,559
Deferred Tax Liabilities	-
TOTAL LIABILITIES	4,282,604
NET ASSETS	1,846,737
REPRESENTED BY:	
Share Capital	1,475,613
Reserves	261,717
Un-appropriated Profit	88,579
Surplus/Deficit on Revaluation of Assets	20,828
TOTAL	1,846,737
OPERATING POSITION	
Mark-Up/ Return/Interest Earned	75,856
Mark-Up/ Return/Interest Expenses	30,331
Net Mark-Up / Interest Income	45,525
Provisions & Bad Debts written off directly	45,844
Net Mark-Up / Interest Income after Provision	(319)
Fees, Commission & Brokerage Income	10,053
Dividend Income	12,742
Income from dealing in Foreign Currencies	3,406
Other Income	165,706
Total Non - Markup / Interest Income	191,907
Administrative Expenses	74,269
Other Expenses	502
Total Non-Markup/Interest Expenses	74,771
Extra ordinary/unusual Items	-
PROFIT/ (LOSS) BEFORE TAXATION	116,817
Taxation - Current	6,093
- Prior Years	-
- Deferred	-
PROFIT/ (LOSS) AFTER TAXATION	110,724
Net Cash Inflow / (Outflow) from Operating Activities	1,177,101
Net Cash Inflow / (Outflow) from Investing Activities	(1,643,579)
Net Cash Inflow / (Outflow) from Financing Activities	1,715,185
Number of Employees	133

* Incorporated outside Pakistan upto Dec.2002.after merger of Mashreq Bank and Crescent Investment Bank on 9th July

2003, Mashreq Bank Pakistan Ltd. Was established. Renamed as Crescent Commercial Bank Ltd. w.e.f. 31st March 2004.

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	MCB Bank Ltd.				
	2003	2004	2005	2006	2007
ASSETS					
Cash & Balances with Treasury Banks	24,053,669	23,833,253	23,665,549	32,465,976	39,683,883
Balances with other Banks	1,302,592	5,708,323	1,466,045	6,577,017	3,807,519
Lending to Financial Institutions	10,430,450	10,965,297	9,998,828	21,081,800	1,051,372
Investments - Net	128,276,842	67,194,971	69,481,487	63,486,316	113,089,261
Advances - Net	97,200,179	137,317,773	180,322,753	198,239,155	218,960,598
Other Assets	6,477,064	6,154,370	5,471,697	11,031,450	17,868,761
Operating Fixed Assets	4,582,823	7,999,821	8,182,454	9,054,156	16,024,123
Deferred Tax Assets	-	-	191,967	172,373	-
TOTAL ASSETS	272,323,619	259,173,808	298,780,780	342,108,243	410,485,517
LIABILITIES					
Bills Payable	8,396,320	7,566,684	8,536,674	7,089,679	10,479,058
Borrowings from Financial Institution	32,627,951	7,590,864	27,377,502	23,943,476	39,406,831
Deposits and other Accounts	211,511,393	221,069,158	229,341,890	257,461,838	292,098,066
Sub-ordinated Loans	1,599,360	1,598,720	1,598,080	1,597,440	479,232
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	6,372,596	6,525,999	8,192,338	11,171,496	11,722,493
Deferred Tax Liabilities	707,306	269,499	-	-	1,180,162
TOTAL LIABILITIES	261,214,926	244,620,924	275,046,484	301,263,929	355,365,842
NET ASSETS	11,108,693	14,552,884	23,734,296	40,844,314	55,119,675
REPRESENTED BY:					
Share Capital	3,065,273	3,371,800	4,265,327	5,463,276	6,282,768
Reserves	4,379,255	5,661,553	9,054,940	24,662,426	34,000,638
Un-appropriated Profit	281,636	165,208	4,990,260	5,530,973	5,130,750
Surplus/Deficit on Revaluation of Assets	3,382,529	5,354,323	5,423,769	5,187,639	9,705,519
TOTAL	11,108,693	14,552,884	23,734,296	40,844,314	55,119,675
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	10,369,994	9,083,863	17,756,232	25,778,061	31,786,595
Mark-Up/ Return/Interest Expenses	2,932,693	2,057,640	2,781,468	4,525,359	7,865,533
Net Mark-Up / Interest Income	7,437,301	7,026,223	14,974,764	21,252,702	23,921,062
Provisions & Bad Debts written off directly	781,081	279,690	1,144,355	1,182,737	3,065,051
Net Mark-Up / Interest Income after Provision	6,656,220	6,746,533	13,830,409	20,069,965	20,856,011
Fees, Commission & Brokerage Income	1,042,437	1,992,356	2,448,950	2,311,235	2,634,610
Dividend Income	372,821	378,908	480,344	811,801	632,300
Income from dealing in Foreign Currencies	331,694	492,738	531,455	692,010	693,408
Other Income	2,784,859	1,368,986	2,292,920	1,176,370	2,487,909
Total Non - Markup / Interest Income	4,531,811	4,232,988	5,753,669	4,991,416	6,448,227
Administrative Expenses	6,587,369	7,244,200	6,459,490	6,482,592	5,426,116
Other Expenses	987,738	191,457	106,101	78,119	570,087
Total Non-Markup/Interest Expenses	7,575,107	7,435,657	6,565,591	6,560,711	5,996,203
Compensation on delayed Tax Refunds	-	(513,852)	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	3,612,924	4,057,716	13,018,487	18,500,670	21,308,035
Taxation - Current	1,212,579	1,555,764	4,611,359	5,701,443	6,442,356
- Prior Years	-	-	(149,763)	593,497	(1,294,473)
- Deferred	170,200	70,420	(365,524)	63,332	894,590
PROFIT/ (LOSS) AFTER TAXATION	2,230,145	2,431,532	8,922,415	12,142,398	15,265,562
Net Cash Inflow / (Outflow) from Operating Activities	48,867,229	(53,351,095)	(2,444,705)	3,541,222	61,899,299
Net Cash Inflow / (Outflow) from Investing Activities	(42,582,331)	58,411,710	(1,813,827)	4,755,197	(51,615,842)
Net Cash Inflow / (Outflow) from Financing Activities	(984,097)	(818,946)	(155,255)	5,616,068	(5,846,704)
Number of Employees	10,235	9,889	12,638	14,930	13,587

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	MCB Bank Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & Balances with Treasury Banks	39,631,172	38,774,871	45,407,183	53,122,522	57,420,129
Balances with other Banks	4,043,100	6,009,993	1,478,569	2,281,263	1,191,974
Lending to Financial Institutions	4,100,079	3,000,000	4,401,781	955,087	1,551,472
Investments - Net	96,256,874	167,134,465	213,060,882	316,651,613	402,068,916
Advances - Net	262,510,470	253,249,407	254,551,589	225,801,259	239,583,320
Other Assets	19,810,476	23,040,095	27,705,069	32,413,576	40,344,727
Operating Fixed Assets	17,263,733	18,014,896	20,947,540	22,007,903	23,738,454
Deferred Tax Assets	-	-	-	-	-
TOTAL ASSETS	443,615,904	509,223,727	567,552,613	653,233,223	765,898,992
LIABILITIES					
Bills Payable	10,551,468	8,201,090	10,265,537	9,466,818	9,896,284
Borrowings from Financial Institution	22,663,840	44,662,088	25,684,593	39,100,627	78,951,103
Deposits and other Accounts	330,274,155	367,604,711	431,371,937	491,188,710	545,060,728
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	437,137	15,819,082	16,092,319	18,379,700	21,097,973
Deferred Tax Liabilities	21,253,250	3,196,743	4,934,018	6,294,886	9,142,098
TOTAL LIABILITIES	385,179,850	439,483,714	488,348,404	564,430,741	664,148,186
NET ASSETS	58,436,054	69,740,013	79,204,209	88,802,482	101,750,806
REPRESENTED BY:					
Share Capital	6,282,768	6,911,045	7,602,150	8,362,365	9,198,601
Reserves	36,768,765	38,385,760	40,162,906	42,186,467	44,253,270
Un-appropriated Profit	9,193,332	15,779,127	21,414,955	28,366,171	34,705,038
Surplus/Deficit on Revaluation of Assets	6,191,189	8,664,081	10,024,198	9,887,479	13,593,897
TOTAL	58,436,054	69,740,013	79,204,209	88,802,482	101,750,806
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	40,043,824	51,616,007	54,821,296	68,146,588	68,356,191
Mark-Up/ Return/Interest Expenses	11,560,740	15,837,322	17,987,767	23,620,274	27,500,019
Net Mark-Up / Interest Income	28,483,084	35,778,685	36,833,529	44,526,314	40,856,172
Provisions & Bad Debts written off directly	4,019,121	7,322,321	3,597,117	3,653,614	478,065
Net Mark-Up / Interest Income after Provision	24,463,963	28,456,364	33,236,412	40,872,700	40,378,107
Fees, Commission & Brokerage Income	2,866,729	3,455,948	4,129,540	4,921,383	5,934,472
Dividend Income	617,554	459,741	543,906	1,003,272	1,197,615
Income from dealing in Foreign Currencies	727,564	341,402	632,346	921,262	822,856
Gain on sale of securities - net	-	773,768	411,834	735,639	824,539
Other Income	1,579,593	612,026	547,680	530,635	373,849
Total Non - Markup / Interest Income	5,791,440	5,642,885	6,265,306	8,112,191	9,153,331
Administrative Expenses	7,546,878	10,111,330	12,173,942	15,584,687	17,065,025
Other Expenses	840,959	832,974	1,074,701	1,917,025	412,669
Total Non-Markup/Interest Expenses	8,387,837	10,944,304	13,248,643	17,501,712	17,477,694
PROFIT/ (LOSS) BEFORE TAXATION	21,867,566	23,154,945	26,253,075	31,483,179	32,053,744
Taxation - Current	7,341,257	7,703,305	8,027,433	9,724,467	9,600,760
- Prior Years	(864,824)	(2,232,226)	-	1,037,910	116,725
- Deferred	16,533	2,188,569	1,352,467	1,295,896	1,395,563
PROFIT/ (LOSS) AFTER TAXATION	15,374,600	15,495,297	16,873,175	19,424,906	20,940,696
Net Cash Inflow / (Outflow) from Operating Activities	2,031,538	78,148,082	58,701,161	124,027,193	96,700,952
Net Cash Inflow / (Outflow) from Investing Activities	8,234,072	(70,369,445)	(48,122,554)	(105,804,935)	(82,368,785)
Net Cash Inflow / (Outflow) from Financing Activities	(10,313,407)	(6,735,510)	(8,567,547)	(9,785,295)	(11,814,973)
Number of Employees	13,954	13,192	13,380	13,046	12,611

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Meezan Bank Ltd.				
	2003	2004	2005	2006	2007
ASSETS					
Cash & Balances with Treasury Banks	1,042,285	2,623,588	3,956,938	5,897,394	5,644,028
Balances with other Banks	683,596	1,751,083	2,855,823	4,134,875	3,729,549
Lending to Financial Institutions	7,397,078	-	-	3,700,000	8,850,000
Investments - Net	1,211,667	1,429,053	1,606,490	2,877,554	10,535,186
Advances - Net	-	12,339,745	19,740,886	27,031,016	34,576,339
Other Assets	689,226	1,349,184	2,210,100	2,266,522	2,810,494
Operating Fixed Assets	78,537	204,737	305,585	531,262	1,032,963
Deferred Tax Assets	-	-	-	-	-
TOTAL ASSETS	11,102,389	19,697,390	30,675,822	46,438,623	67,178,559
LIABILITIES					
Bills Payable	169,062	196,145	260,732	563,228	1,192,160
Borrowings from Financial Institution	988,964	2,862,139	2,981,714	4,285,212	2,415,606
Deposits and other Accounts	7,756,862	13,769,807	22,769,262	34,449,441	54,582,353
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	429,790	770,631	1,469,258	1,979,079	2,851,407
Deferred Tax Liabilities	9,236	286	170,274	398,304	430,377
TOTAL LIABILITIES	9,353,914	17,599,008	27,651,240	41,675,264	61,471,903
NET ASSETS	1,748,475	2,098,382	3,024,582	4,763,359	5,706,656
REPRESENTED BY:					
Share Capital	1,064,045	1,346,017	2,036,582	3,779,897	3,779,897
Advances against issue of right shares	-	192,312	-	-	-
Reserves	560,444	256,578	666,322	528,085	720,785
Un-appropriated Profit	12,073	258,325	268,036	448,427	1,219,228
Surplus/Deficit on Revaluation of Assets	111,913	45,150	53,642	6,950	(13,254)
TOTAL	1,748,475	2,098,382	3,024,582	4,763,359	5,706,656
OPERATING POSITION					
Profit/ Return Earned	375,567	534,400	1,459,229	2,704,280	4,573,752
Profit/ Return Expenses	182,354	250,393	690,418	1,464,173	2,451,968
Net Profit/ Return	193,213	284,007	768,811	1,240,107	2,121,784
Provisions & Bad Debts written off directly	(15,774)	18,741	38,980	122,878	435,896
Net Profit/ Return after Provision	208,987	265,266	729,831	1,117,229	1,685,888
Fees, Commission & Brokerage Income	53,869	100,739	174,750	216,216	321,685
Dividend Income	114,625	108,592	92,569	165,228	104,345
Income from dealing in Foreign Currencies	5,215	26,830	77,961	201,519	392,319
Other Income	113,601	128,932	276,871	107,598	529,544
Total Non - Profit / Return Income	287,310	365,093	622,151	690,561	1,347,893
Administrative Expenses	255,449	409,296	718,384	1,022,991	1,755,761
Other Expenses	20	185	482	4776	8,832
Total Non - Profit / Return Expenses	255,469	409,481	718,866	1,027,767	1,764,593
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	240,828	220,878	633,116	780,023	1,269,188
Taxation - Current	5,731	5,470	4,671	8,314	271,452
- Prior Years	-	-	39002	(60572)	-
- Deferred	21,284	(8,950)	169,988	228,030	34,235
PROFIT/ (LOSS) AFTER TAXATION	213,813	224,358	419,455	604,251	963,501
Net Cash Inflow / (Outflow) from Operating Activities	187,538	3,059,945	2,050,480	3,485,231	7,465,000
Net Cash Inflow / (Outflow) from Investing Activities	(129,093)	(551,020)	(110,636)	(1,446,941)	(8,123,692)
Net Cash Inflow / (Outflow) from Financing Activities	(49,987)	139,865	498,246	1,181,218	-
Number of Employees	238	511	786	1,389	2,205

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Meezan Bank Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & Balances with Treasury Banks	5,763,710	8,387,432	12,780,806	16,641,160	19,125,401
Balances with other Banks	1,344,974	5,260,467	9,939,660	2,348,076	3,851,150
Lending to Financial Institutions	18,108,000	34,499,500	10,511,855	4,065,406	500,000
Investments - Net	14,286,949	23,290,309	54,966,907	98,488,574	152,459,855
Advances - Net	39,768,481	44,188,066	54,195,163	59,155,585	88,678,076
Other Assets	4,123,441	5,935,413	8,949,759	15,064,954	4,377,827
Operating Fixed Assets	1,880,515	2,416,375	3,066,100	3,985,248	4,898,240
Deferred Tax Assets	-	204,172	342,175	801,391	545,961
TOTAL ASSETS	85,276,070	124,181,734	154,752,425	200,550,394	274,436,510
LIABILITIES					
Bills Payable	1,057,017	1,249,210	1,767,370	2,282,045	3,058,503
Borrowings from Financial Institution	4,008,496	8,468,425	5,829,296	9,235,960	18,461,347
Deposits and other Accounts	70,233,875	100,333,051	131,070,328	170,030,431	230,425,986
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	3,548,666	4,946,589	5,005,440	5,215,607	5,939,916
Deferred Tax Liabilities	453,038	-	-	-	-
TOTAL LIABILITIES	79,301,092	114,997,275	143,672,434	186,764,043	257,885,752
NET ASSETS	5,974,978	9,184,459	11,079,991	13,786,351	16,550,758
REPRESENTED BY:					
Share Capital	4,925,961	6,650,048	6,982,550	8,029,933	9,033,675
Reserves	845,022	1,050,092	1,380,010	2,058,319	2,759,942
Un-appropriated Profit	570,114	1,390,395	2,377,563	3,240,421	3,688,121
Surplus/Deficit on Revaluation of Assets	(366,119)	93,924	339,868	457,678	1,069,020
TOTAL	5,974,978	9,184,459	11,079,991	13,786,351	16,550,758
OPERATING POSITION					
Profit/ Return Earned	6,803,213	10,102,060	12,290,549	18,032,152	21,836,972
Profit/ Return Expenses	3,088,334	4,969,916	6,606,474	8,665,622	11,384,534
Net Profit/ Return	3,714,879	5,132,144	5,684,075	9,366,530	10,452,438
Provisions & Bad Debts written off directly	717,320	1,519,176	1,496,476	1,389,155	451,191
Net Profit/ Return after Provision	2,997,559	3,612,968	4,187,599	7,977,375	10,001,247
Fees, Commission & Brokerage Income	431	529,260	615,752	757,136	969,517
Dividend Income	343	189,973	321,898	938,983	481,026
Gain/Loss on sale of securities	-	-	-	-	505,100
Income from dealing in Foreign Currencies	304,692	752,904	1,381,044	-	346,830
Other Income	402,442	125,667	156,336	236,756	96,117
Total Non - Profit / Return Income	707,908	1,597,804	2,475,030	2,504,755	2,398,590
Administrative Expenses	2,626,606	3,530,161	4,460,804	5,958,595	7,192,527
Other Expenses	86,550	(59,112)	74,865	167,235	(22,916)
Total Non - Profit / Return Expenses	2,713,156	3,471,049	4,535,669	6,125,830	7,169,611
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	992,311	1,739,723	2,126,960	4,356,300	5,230,226
Taxation - Current	314,790	1,440,374	1,025,135	1,703,310	1,715,141
- Prior Years	-	-	(332,808)	(220,027)	-
- Deferred	56,334	(726,002)	(214,955)	(518,526)	6,969
PROFIT/ (LOSS) AFTER TAXATION	621,187	1,025,351	1,649,588	3,391,543	3,508,116
Net Cash Inflow / (Outflow) from Operating Activities	3,320,190	13,966,350	41,257,569	40,906,365	59,402,194
Net Cash Inflow / (Outflow) from Investing Activities	(5,585,079)	(9,151,222)	(32,185,002)	(43,835,572)	(54,064,297)
Net Cash Inflow / (Outflow) from Financing Activities	-	1,724,087	22,720,466	(802,023)	(1,350,582)
Number of Employees	3,170	3,669	4,364	4,900	5,320

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Metropolitan Bank Ltd.		
	2003	2004	2005
ASSETS			
Cash & Balances with Treasury Banks	3,294,581	4,648,318	5,150,860
Balances with other Banks	607,302	2,359,259	1,118,240
Lending to Financial Institutions	3,896,284	4,132,234	5,462,582
Investments – Net	17,958,901	15,559,826	22,803,943
Advances – Net	32,229,583	40,121,548	43,518,716
Other Assets	652,327	699,665	1,090,474
Operating Fixed Assets	342,898	369,675	418,922
Deferred Tax Assets	-	-	-
TOTAL ASSETS	58,981,876	67,890,525	79,563,737
LIABILITIES			
Bills Payable	939,780	1,203,214	1,046,050
Borrowings from Financial Institution	13,155,136	12,327,265	14,429,178
Deposits and other Accounts	39,338,050	48,595,565	56,712,945
Sub-ordinated Loans	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-
Other Liabilities	983,666	965,049	1,372,941
Deferred Tax Liabilities	757,883	535,636	408,470
TOTAL LIABILITIES	55,174,515	63,626,729	73,969,584
NET ASSETS	3,807,361	4,263,796	5,594,153
REPRESENTED BY:			
Share Capital	1,000,000	1,200,000	1,560,000
Reserves	1,698,951	2,321,951	2,254,951
Un-appropriated Profit	53,722	46,261	1,278,413
Surplus/Deficit on Revaluation of Assets	1,054,688	695,584	500,789
TOTAL	3,807,361	4,263,796	5,594,153
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	2,684,887	2,783,812	4,358,556
Mark-Up/ Return/Interest Expenses	1,312,054	1,260,702	2,224,648
Net Mark-Up / Interest Income	1,372,833	1,523,110	2,133,908
Provisions & Bad Debts written off directly	134,758	84,624	51,841
Net Mark-Up / Interest Income after Provision	1,238,075	1,438,486	2,082,067
Fees, Commission & Brokerage Income	323,335	372,048	423,428
Dividend Income	29,003	5,490	33,231
Income from dealing in Foreign Currencies	144,723	279,363	397,201
Other Income	153,811	97,765	139,503
Total Non - Markup / Interest Income	650,872	754,666	993,363
Administrative Expenses	661,960	814,337	970,599
Other Expenses	3,068	894	6,505
Total Non-Markup/Interest Expenses	665,028	815,231	977,104
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,223,919	1,377,921	2,098,326
Taxation - Current	548,000	478,000	647,000
- Prior Years	1,552	-	(140,700)
- Deferred	(4,112)	84,382	86,121
PROFIT/ (LOSS) AFTER TAXATION	678,479	815,539	1,505,905
Net Cash Inflow / (Outflow) from Operating Activities	3,971,157	1,419,372	6,764,400
Net Cash Inflow / (Outflow) from Investing Activities	(3,048,277)	1,686,873	(7,508,058)
Net Cash Inflow / (Outflow) from Financing Activities	(199,129)	(551)	(2)
Number of Employees	901	1,045	1,143

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	mybank Ltd.*			
	2003	2004	2005	2006
ASSETS				
Cash & Balances with Treasury Banks	1,251,900	1,683,390	1,410,398	1,993,815
Balances with other Banks	362,035	592,397	404,735	722,089
Lending to Financial Institutions	1,523,476	1,096,290	1,533,503	4,780,887
Investments – Net	1,929,251	1,937,287	3,252,736	2,711,220
Advances – Net	5,853,122	7,245,371	9,294,381	13,486,839
Other Assets	215,791	247,178	415,447	558,642
Operating Fixed Assets	576,335	594,746	772,148	2,036,225
Deferred Tax Assets	46,821	39,238	135,409	-
TOTAL ASSETS	11,758,731	13,435,897	17,218,757	26,289,717
LIABILITIES				
Bills Payable	314,820	271,358	266,152	225,322
Borrowings from Financial Institution	1,272,059	474,933	1,339,662	1,624,470
Deposits and other Accounts	9,005,641	10,922,515	12,856,615	19,169,226
Sub-ordinated Loans	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-
Other Liabilities	97,258	118,320	206,706	336,652
Deferred Tax Liabilities	-	-	-	120,221
TOTAL LIABILITIES	10,689,778	11,787,126	14,669,135	21,475,891
NET ASSETS	1,068,953	1,648,771	2,549,622	4,813,826
REPRESENTED BY:				
Share Capital	1,015,876	1,523,813	2,057,147	3,085,721
Reserves	84,496	101,222	156,072	255,941
Un-appropriated Profit	(8,008)	58,897	278,297	586,905
Surplus/Deficit on Revaluation of Assets	(23,411)	(35,161)	58,106	885,259
TOTAL	1,068,953	1,648,771	2,549,622	4,813,826
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	508,799	552,144	1,026,000	1,685,810
Mark-Up/ Return/Interest Expenses	114,520	140,835	322,570	865,668
Net Mark-Up / Interest Income	394,279	411,309	703,430	820,142
Provisions & Bad Debts written off directly	136,610	30,266	202,686	37,772
Net Mark-Up / Interest Income after Provision	257,669	381,043	500,744	782,370
Fees, Commission & Brokerage Income	40,808	45,297	68,370	115,544
Dividend Income	9,688	-	62,040	138,094
Income from dealing in Foreign Currencies	9,105	13,316	15,516	37,194
Other Income	63,162	39,653	102,903	161,406
Total Non - Markup / Interest Income	122,763	98,266	248,829	452,238
Administrative Expenses	372,711	381,231	530,997	587,525
Other Expenses	1,629	11,209	7,728	24,023
Total Non-Markup/Interest Expenses	374,340	392,440	538,725	611,548
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	6,092	86,869	210,848	623,060
Taxation - Current	10,668	3,238	38,827	126,085
- Prior Years	15,563	-	39	-
- Deferred	-	-	(102,268)	(2,370)
PROFIT/ (LOSS) AFTER TAXATION	(20,139)	83,631	274,250	499,345
Net Cash Inflow / (Outflow) from Operating Activities	1,320,177	(259,399)	146,856	344,793
Net Cash Inflow / (Outflow) from Investing Activities	(669,580)	(60,360)	(1,340,844)	655,262
Net Cash Inflow / (Outflow) from Financing Activities	-	507,937	533,334	925,716
Number of Employees	1,014	1,031	978	969

* my bank Ltd. acquired the operation of Dawood Bank Ltd. w.e.f 14-2-2006

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

* my bank Ltd. merged into Summit Bank with effect from close of business June, 30 2011.

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	National Bank of Pakistan				
	2003	2004	2005	2006	2007
ASSETS					
Cash & Balances with Treasury Banks	59,420,502	94,446,552	71,196,956	78,625,227	94,873,249
Balances with other Banks	24,154,070	49,784,884	31,019,330	40,641,679	37,472,832
Lending to Financial Institutions	29,937,857	10,511,322	16,282,942	23,012,732	21,464,600
Investments - Net	166,195,619	144,735,672	156,985,378	139,946,995	211,146,038
Advances - Net	161,265,760	221,443,963	268,838,779	316,110,406	340,318,930
Other Assets	19,059,031	18,339,514	23,941,056	27,113,698	30,994,965
Operating Fixed Assets	8,939,483	9,202,969	9,454,365	9,681,974	25,922,979
Deferred Tax Assets	-	1,275,949	-	-	-
TOTAL ASSETS	468,972,322	549,740,825	577,718,806	635,132,711	762,193,593
LIABILITIES					
Bills Payable	5,496,738	7,214,671	1,741,156	10,605,663	7,061,902
Borrowings from Financial Institution	16,569,673	11,084,790	8,756,847	11,704,079	10,815,176
Deposits and other Accounts	395,492,331	465,571,717	463,426,602	501,872,243	591,907,435
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	41,117	17,058	16,629	13,235	33,554
Other Liabilities	23,192,585	22,916,147	23,496,910	26,596,300	30,940,041
Deferred Tax Liabilities	595,864	-	4,462,718	2,387,073	5,097,831
TOTAL LIABILITIES	441,388,308	506,804,383	501,900,862	553,178,593	645,855,939
NET ASSETS	27,584,014	42,936,442	75,817,944	81,954,118	116,337,654
REPRESENTED BY:					
Share Capital	4,103,422	4,924,106	5,908,927	7,090,712	8,154,319
Reserves	8,133,312	11,119,613	12,354,256	13,879,260	15,772,124
Un-appropriated Profit	5,897,163	9,213,565	19,372,523	32,074,677	45,344,188
Surplus/Deficit on Revaluation of Assets	9,450,117	17,679,158	38,182,238	28,909,469	47,067,023
TOTAL	27,584,014	42,936,442	75,817,944	81,954,118	116,337,654
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	19,452,317	20,947,333	33,692,665	44,100,934	50,569,481
Mark-Up/ Return/Interest Expenses	6,735,579	6,559,398	10,321,768	13,947,218	16,940,011
Net Mark-Up / Interest Income	12,716,738	14,387,935	23,370,897	30,153,716	33,629,470
Provisions & Bad Debts written off directly	2,619,043	1,748,165	2,223,927	2,371,546	4,722,735
Net Mark-Up / Interest Income after Provision	10,097,695	12,639,770	21,146,970	27,782,170	28,906,735
Fees, Commission & Brokerage Income	3,260,863	5,099,195	4,926,604	6,144,628	6,781,683
Dividend Income	1,126,742	1,273,863	1,718,478	2,891,755	3,263,246
Income from dealing in Foreign Currencies	710,726	1,008,988	1,205,638	1,333,840	1,042,827
Other Income	2,149,908	922,670	1,541,631	1,792,669	2,457,089
Total Non - Markup / Interest Income	7,248,239	8,304,716	9,392,351	12,162,892	13,544,845
Administrative Expenses	8,280,878	8,878,801	11,221,789	13,443,441	14,205,911
Other Expenses	56,348	40,527	261,504	191,044	185,168
Total Non-Markup/Interest Expenses	8,337,226	8,919,328	11,483,293	13,634,485	14,391,079
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	9,008,708	12,025,158	19,056,028	26,310,577	28,060,501
Taxation - Current	4,650,000	4,950,000	7,154,002	8,695,598	8,311,500
- Prior Years	1,439,444	847,958	(1,098,709)	530,652	391,497
- Deferred	(1,278,839)	(15,729)	291,291	61,981	323,731
PROFIT/ (LOSS) AFTER TAXATION	4,198,103	6,242,929	12,709,444	17,022,346	19,033,773
Net Cash Inflow / (Outflow) from Operating Activities	16,206,797	30,892,555	(54,928,862)	10,176,913	78,804,419
Net Cash Inflow / (Outflow) from Investing Activities	(24,105,955)	30,040,288	14,290,871	8,711,923	(63,304,392)
Net Cash Inflow / (Outflow) from Financing Activities	(496,748)	(536,208)	(757,308)	(1,482,019)	(2,845,646)
Number of Employees	13,272	13,745	15,176	15,356	14,079

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	National Bank of Pakistan				
	2008	2009	2010	2011	2012
ASSETS					
Cash & Balances with Treasury Banks	106,503,756	115,827,868	115,442,360	131,675,907	158,332,708
Balances with other Banks	38,344,608	28,405,564	30,389,664	27,581,695	30,222,338
Lending to Financial Institutions	17,128,032	19,587,176	23,025,156	44,380,396	8,272,645
Investments - Net	170,822,491	217,642,822	301,323,804	319,531,213	343,537,529
Advances - Net	412,986,865	475,243,431	477,506,564	525,045,764	657,381,154
Other Assets	44,550,347	59,316,438	53,496,240	65,973,449	80,162,206
Operating Fixed Assets	24,217,655	25,147,192	26,888,226	27,453,815	27,949,833
Deferred Tax Assets	3,204,572	3,062,271	6,952,666	7,935,497	3,480,892
TOTAL ASSETS	817,758,326	944,232,762	1,035,024,680	1,149,577,736	1,309,339,305
LIABILITIES					
Bills Payable	10,219,061	10,621,169	8,006,631	9,104,710	14,367,639
Borrowings from Financial Institution	40,458,926	45,278,138	20,103,591	26,371,675	50,250,684
Deposits and other Accounts	624,939,016	726,464,825	832,151,888	927,421,438	1,037,784,947
Sub-ordinate Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	25,274	42,629	106,704	76,477	29,619
Other Liabilities	39,656,831	42,269,623	46,160,038	53,951,988	55,628,666
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	715,299,108	824,676,384	906,528,852	1,016,926,288	1,158,061,555
NET ASSETS	102,459,218	119,556,378	128,495,828	132,651,448	151,277,750
REPRESENTED BY:					
Share Capital	8,969,751	10,763,702	13,454,628	16,818,285	18,500,114
Reserves	19,941,047	22,681,707	24,450,244	25,342,817	28,818,528
Un-appropriated Profit	52,456,204	61,346,510	65,857,438	68,358,910	68,715,995
Surplus/Deficit on Revaluation of Assets	21,092,216	24,764,459	24,733,518	22,131,436	35,243,113
TOTAL	102,459,218	119,556,378	128,495,828	132,651,448	151,277,750
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	60,942,798	77,947,697	88,472,134	95,325,179	100,092,132
Mark-Up/ Return/Interest Expenses	23,884,768	39,489,649	45,250,476	48,515,618	56,417,827
Net Mark-Up / Interest Income	37,058,030	38,458,048	43,221,658	46,809,561	43,674,305
Provisions & Bad Debts written off directly	10,970,814	11,669,335	9,969,689	9,339,126	7,997,260
Net Mark-Up / Interest Income after Provision	26,087,216	26,788,713	33,251,969	37,470,435	35,677,045
Fees, Commission & Brokerage Income	7,925,370	8,930,391	9,631,579	9,587,856	10,706,506
Dividend Income	2,878,932	1,920,336	1,099,493	1,747,073	3,626,356
Income from dealing in Foreign Currencies	3,969,057	3,028,165	2,211,139	3,132,461	3,703,319
Other Income	1,642,503	5,146,465	4,690,429	4,869,658	5,813,141
Total Non - Markup / Interest Income	16,415,862	19,025,357	17,632,640	19,337,048	23,849,322
Administrative Expenses	18,171,198	22,571,470	26,202,577	30,117,272	35,736,823
Other Expenses	1,330,882	942,427	266,913	679,038	531,838
Total Non-Markup/Interest Expenses	19,502,080	23,513,897	26,469,490	30,796,310	36,268,661
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	23,000,998	22,300,173	24,415,119	26,011,173	23,257,706
Taxation - Current	11,762,650	9,221,513	9,835,048	9,193,471	7,526,333
- Prior Years	-	(4,133,282)	(939,256)	260,000	-
- Deferred	(4,220,242)	(999,904)	(2,043,887)	(1,047,020)	(431,262)
PROFIT/ (LOSS) AFTER TAXATION	15,458,590	18,211,846	17,563,214	17,604,722	16,162,635
Net Cash Inflow / (Outflow) from Operating Activities	2,532,681	45,451,673	93,163,784	41,345,222	59,440,576
Net Cash Inflow / (Outflow) from Investing Activities	14,184,626	(41,036,979)	(83,940,833)	(17,630,296)	(17,626,078)
Net Cash Inflow / (Outflow) from Financing Activities	(6,120,972)	(5,841,362)	(8,109,412)	(10,126,668)	(12,642,900)
Number of Employees	15,204	16,248	16,457	16,971	16,440

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	NIB Bank Ltd.				
	2003	2004	2005	2006	2007
ASSETS					
Cash & Balances with Treasury Banks	330,953	974,659	2,085,141	2,928,404	10,318,722
Balances with other Banks	17,334	309,218	1,966,118	1,362,497	1,401,796
Lending to Financial Institutions	347,579	1,812,907	2,270,000	2,600,000	4,753,113
Investments - Net	951,957	766,716	5,129,285	6,558,733	40,439,935
Advances - Net	6,791,963	12,158,088	19,622,929	31,052,169	81,932,379
Other Assets	185,960	406,486	576,691	1,172,363	31,368,490
Operating Fixed Assets	67,283	129,389	368,551	622,216	3,925,383
Deferred Tax Assets	-	-	-	127,158	2,732,623
TOTAL ASSETS	8,693,029	16,557,463	32,018,715	46,423,540	176,872,441
LIABILITIES					
Bills Payable	74,467	98,620	274,325	215,769	2,110,211
Borrowings from Financial Institution	1,975,230	4,159,194	4,547,096	9,164,121	16,669,412
Deposits and other Accounts	3,682,302	10,648,570	21,123,556	30,566,540	116,671,219
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	7,176
Other Liabilities	1,503,049	188,320	1,858,398	2,150,538	4,961,601
Deferred Tax Liabilities	198,531	98,911	2,465	-	-
TOTAL LIABILITIES	7,433,579	15,193,615	27,805,840	42,096,968	140,419,619
NET ASSETS	1,259,450	1,363,848	4,212,875	4,326,572	36,452,822
REPRESENTED BY:					
Share Capital	1,229,041	1,229,041	3,361,522	3,361,522	22,017,968
Reserves	9,603	34,125	694,623	719,810	14,745,987
Un-appropriated Profit	16,522	114,609	197,626	293,073	(282,604)
Surplus/Deficit on Revaluation of Assets	4,284	(13,927)	(40,896)	(47,833)	(28,529)
TOTAL	1,259,450	1,363,848	4,212,875	4,326,572	36,452,822
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	172,372	803,542	1,716,917	3,473,364	6,999,888
Mark-Up/ Return/Interest Expenses	82,552	412,680	1,118,957	2,452,192	4,995,955
Net Mark-Up / Interest Income	89,820	390,862	597,960	1,021,172	2,003,933
Provisions & Bad Debts written off directly	7,794	73,255	91,288	269,583	1,494,801
Net Mark-Up / Interest Income after Provision	82,026	317,607	506,672	751,589	509,132
Fees, Commission & Brokerage Income	4,299	40,418	91,707	179,994	314,545
Dividend Income	1,125	16,015	16,668	14,528	13,723
Income from dealing in Foreign Currencies	783	25,596	109,145	208,627	225,235
Other Income	1,499	29,538	18,639	90,857	45,268
Total Non - Markup / Interest Income	7,706	111,567	236,159	494,006	598,771
Administrative Expenses	61,987	393,719	711,545	1,221,423	2,141,371
Other Expenses	-	4,122	1,509	2,259	4,802
Total Non-Markup/Interest Expenses	61,987	397,841	713,054	1,223,682	2,146,173
Extra ordinary/unusual Items	-	-	2,776	-	(327,851)
PROFIT/ (LOSS) BEFORE TAXATION	27,745	31,333	27,001	21,913	(710,419)
Taxation - Current	8,682	14,031	20,178	33,422	37,925
- Prior Years	-	(5,687)	-	-	-
- Deferred	(1,590)	(99,620)	(96,948)	(129,367)	(258,575)
PROFIT/ (LOSS) AFTER TAXATION	20,653	122,609	103,771	117,858	(489,769)
Net Cash Inflow / (Outflow) from Operating Activities	(257,338)	(338,482)	4,199,958	2,048,345	7,989,545
Net Cash Inflow / (Outflow) from Investing Activities	(560,678)	1,444,643	(4,204,801)	(1,808,703)	(19,130,466)
Net Cash Inflow / (Outflow) from Financing Activities	(166,407)	(166,607)	2,772,225	-	18,570,538
Number of Employees	249	403	786	1,632	5,580

N DLC-IFIC Bank renamed as NIB Bank w.e.f 28-11-2005

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	NIB Bank Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & Balances with Treasury Banks	9,355,104	8,834,275	8,836,449	7,969,044	7,672,866
Balances with other Banks	793,843	3,683,783	2,951,479	1,486,830	960,850
Lending to Financial Institutions	12,459,621	5,681,887	6,429,166	14,666,918	3,440,910
Investments - Net	35,176,823	62,432,977	51,789,035	49,598,830	85,386,110
Advances - Net	80,344,193	84,021,406	74,566,015	60,844,380	71,564,237
Other Assets	30,543,877	33,875,619	7,577,937	4,462,407	7,994,606
Operating Fixed Assets	3,702,426	3,114,632	2,718,975	4,748,221	2,708,498
Deferred Tax Assets	6,533,228	6,474,384	9,480,983	11,017,000	10,881,284
TOTAL ASSETS	178,909,115	208,118,963	164,350,039	154,793,630	190,609,361
LIABILITIES					
Bills Payable	1,432,084	1,574,207	1,335,493	1,738,422	2,430,030
Borrowings from Financial Institution	23,651,366	62,523,365	42,361,934	47,382,031	76,179,065
Deposits and other Accounts	104,586,167	93,919,805	99,169,373	85,488,268	91,291,234
Sub-ordinated Loans	3,999,200	3,997,600	3,996,000	3,994,400	3,992,800
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	5,541,790	4,575,741	3,824,474	2,514,005	-
Deferred Tax Liabilities	-	-	-	-	2,702,438
TOTAL LIABILITIES	139,210,607	166,590,718	150,687,274	141,117,126	176,595,567
NET ASSETS	39,698,508	41,528,245	13,662,765	13,676,504	14,013,794
REPRESENTED BY:					
Share Capital	28,437,271	40,437,271	40,437,271	103,028,512	103,028,512
Advance against Right Share	-	-	6,352,360	(45,769,623)	-
Reserves	20,326,684	8,464,894	8,464,894	218,276	225,889
Un-appropriated Profit	(7,757,283)	(7,258,893)	(41,592,479)	(43,893,095)	(43,862,642)
Surplus/Deficit on Revaluation of Assets	(1,308,164)	(115,027)	719	92,434	(45,377,965)
TOTAL	39,698,508	41,528,245	13,662,765	13,676,504	14,013,794
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	15,201,691	18,272,363	16,482,080	14,245,677	13,988,512
Mark-Up/ Return/Interest Expenses	10,799,816	12,872,357	13,533,160	12,166,781	11,132,803
Net Mark-Up / Interest Income	4,401,875	5,400,006	2,948,920	2,078,896	2,855,709
Provisions & Bad Debts written off directly	9,657,400	1,195,329	10,050,404	2,766,143	(99,804)
Net Mark-Up / Interest Income after Provision	(5,255,525)	4,204,677	(7,101,484)	(687,247)	2,955,513
Fees, Commission & Brokerage Income	678,970	729,953	715,279	756,650	891,618
Dividend Income	1,047,259	260,103	177,229	573,184	448,906
Gain/Loss on sale of securities	-	-	-	274,512	539,578
Income from dealing in Foreign Currencies	436,330	72,162	469,449	526,577	469,247
Other Income	259,317	619,615	353,395	21,157	72,833
Total Non - Markup / Interest Income	2,421,876	1,681,833	1,715,352	2,152,080	2,422,182
Administrative Expenses	6,433,122	5,345,307	6,955,148	4,714,974	5,173,194
Other Expenses	1,731,119	(102,868)	280,277	230,277	59,381
Total Non-Markup/Interest Expenses	8,164,241	5,242,439	7,235,425	4,945,251	5,232,575
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(10,997,890)	644,071	(12,621,557)	(3,480,418)	145,120
Taxation - Current	-	99,771	181,974	163,978	82,054
- Prior Years	-	-	327,748	30,658	25,000
- Deferred	(3,523,211)	(146,748)	(3,019,165)	(1,630,964)	-
PROFIT/ (LOSS) AFTER TAXATION	(7,474,679)	691,048	(10,112,114)	(2,044,090)	38,066
Net Cash Inflow / (Outflow) from Operating Activities	(21,302,169)	28,507,068	(18,017,973)	(6,875,993)	33,628,173
Net Cash Inflow / (Outflow) from Investing Activities	3,739,024	(26,052,516)	10,937,221	2,579,511	(34,448,326)
Net Cash Inflow / (Outflow) from Financing Activities	15,991,574	(85,441)	6,350,622	1,964,428	(2,005)
Number of Employees	6,910	6,385	3,595	3,595	2,768

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	PICIC Commercial Bank Ltd.			
	2003	2004	2005	2006
ASSETS				
Cash & Balances with Treasury Banks	2,335,290	3,495,792	5,173,687	5,583,591
Balances with other Banks	487,482	790,783	1,561,364	2,170,897
Lending to Financial Institutions	106,250	6,748,310	8,706,436	9,285,608
Investments - Net	21,736,954	13,196,226	13,657,530	15,661,143
Advances - Net	14,316,832	25,828,363	33,162,262	34,883,751
Other Assets	751,289	992,133	1,638,060	1,365,053
Operating Fixed Assets	350,795	781,581	947,558	933,282
Deferred Tax Assets	48,961	171,130	281,737	406,542
TOTAL ASSETS	40,133,853	52,004,318	65,128,634	70,289,867
LIABILITIES				
Bills Payable	556,479	676,356	667,173	749,080
Borrowings from Financial Institution	4,371,613	3,207,307	5,680,230	5,024,405
Deposits and other Accounts	32,499,771	44,091,795	53,468,021	59,467,497
Sub-ordinated Loans	-	-	-	-
Liabilities against Assets Subject to Finance Lease	60,994	73,602	45,510	15,476
Other Liabilities	425,726	429,159	1,209,650	957,819
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	37,914,583	48,478,219	61,070,584	66,214,277
NET ASSETS	2,219,270	3,526,099	4,058,050	4,075,590
REPRESENTED BY:				
Share Capital	1,072,500	1,823,250	2,734,875	2,734,875
Reserves	688,144	1,189,910	995,393	957,286
Un-appropriated Profit	23,133	466,417	455,676	778,905
Surplus/Deficit on Revaluation of Assets	435,493	46,522	(127,894)	(395,476)
TOTAL	2,219,270	3,526,099	4,058,050	4,075,590
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	1,869,083	2,336,412	4,171,890	5,795,979
Mark-Up/ Return/Interest Expenses	1,327,542	1,067,647	2,061,889	3,530,329
Net Mark-Up / Interest Income	541,541	1,268,765	2,110,001	2,265,650
Provisions & Bad Debts written off directly	119,617	(5,590)	9,786	476,884
Net Mark-Up / Interest Income after Provision	421,924	1,274,355	2,100,215	1,788,766
Fees, Commission & Brokerage Income	136,656	136,013	174,501	206,873
Dividend Income	142,491	140,991	149,909	131,811
Income from dealing in Foreign Currencies	95,851	88,023	105,276	142,710
Other Income	592,540	310,632	528,911	376,071
Total Non - Markup / Interest Income	967,538	675,659	958,597	857,465
Administrative Expenses	563,621	822,602	1,147,703	1,350,451
Other Expenses	770	1027	5489	16565
Total Non-Markup/Interest Expenses	564,391	823,629	1,153,192	1,367,016
Amortization of Deferred Cost	-	-	-	-
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	825,071	1,126,385	1,905,620	1,279,215
Taxation - Current	247,379	226,000	395,000	441,000
- Prior Years	-	-	-	-
- Deferred	(43,720)	4,063	6,581	(130,626)
PROFIT/ (LOSS) AFTER TAXATION	621,412	896,322	1,504,039	968,841
Net Cash Inflow / (Outflow) from Operating Activities	13,383,848	(6,974,261)	4,072,696	4,125,218
Net Cash Inflow / (Outflow) from Investing Activities	(12,482,122)	7,670,358	(891,689)	(2,303,468)
Net Cash Inflow / (Outflow) from Financing Activities	(171,762)	767,706	(732,531)	(802,313)
Number of Employees	701	939	1,530	1,647

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec.: Thousand Rupees)

Financial Position	Prime Commercial Bank Ltd.			
	2003	2004	2005	2006
ASSETS				
Cash & Balances with Treasury Banks	1,954,702	2,839,445	3,716,479	4,612,129
Balances with other Banks	243,927	1,295,984	1,349,181	954,794
Lending to Financial Institutions	2,621,701	6,946,265	7,673,303	853,278
Investments - Net	9,815,807	6,309,844	13,409,547	11,607,334
Advances - Net	13,664,066	21,263,937	25,523,552	32,124,366
Other Assets	753,340	865,072	1,059,988	1,016,703
Operating Fixed Assets	574,062	815,310	1,024,908	1,171,629
Deferred Tax Assets	-	-	-	-
TOTAL ASSETS	29,627,605	40,335,857	53,756,958	52,340,233
LIABILITIES				
Bills Payable	546,172	693,354	734,157	619,005
Borrowings from Financial Institution	5,519,832	5,411,476	9,380,774	5,555,960
Deposits and other Accounts	21,634,361	30,116,733	38,876,128	40,691,791
Sub-ordinated Loans	-	640,000	799,840	799,520
Liabilities against Assets Subject to Finance Lease	-	-	-	-
Other Liabilities	263,708	486,002	481,491	868,487
Deferred Tax Liabilities	50,773	40,872	50,623	88,938
TOTAL LIABILITIES	28,014,846	37,388,437	50,323,013	48,623,701
NET ASSETS	1,612,759	2,947,420	3,433,945	3,716,532
REPRESENTED BY:				
Share Capital	1,008,341	2,018,697	2,321,502	2,739,372
Reserves	527,334	923,930	720,337	640,364
Un-appropriated Profit	6	5	396,215	418,051
Surplus/Deficit on Revaluation of Assets	77,078	4,788	(4,109)	(81,255)
TOTAL	1,612,759	2,947,420	3,433,945	3,716,532
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	1,468,633	1,641,402	3,088,747	4,536,263
Mark-Up/ Return/Interest Expenses	648,616	655,591	1,436,401	2,781,811
Net Mark-Up / Interest Income	820,017	985,811	1,652,346	1,754,452
Provisions & Bad Debts written off directly	125,005	80,980	187,881	336,279
Net Mark-Up / Interest Income after Provision	695,012	904,831	1,464,465	1,418,173
Fees, Commission & Brokerage Income	192,327	260,731	288,351	411,676
Dividend Income	13,875	15,649	26,539	33,991
Income from dealing in Foreign Currencies	70,131	138,184	81,215	132,031
Other Income	184,967	145,535	71,018	121,331
Total Non - Markup / Interest Income	461,300	560,099	467,123	699,029
Administrative Expenses	719,176	942,683	1,155,272	1,570,388
Other Expenses	6,690	(2,648)	11,019	20,017
Total Non-Markup/Interest Expenses	725,866	940,035	1,166,291	1,590,405
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	430,446	524,895	765,297	526,797
Taxation - Current	186,000	172,495	239,609	128,000
- Prior Years	(25,000)	(37,973)	15,966	-
- Deferred	(7,110)	44,980	14,460	39,109
PROFIT/ (LOSS) AFTER TAXATION	276,556	345,393	495,262	359,688
Net Cash Inflow / (Outflow) from Operating Activities	(43,522)	4,625,393	8,124,330	(1,029,936)
Net Cash Inflow / (Outflow) from Investing Activities	(186,346)	(5,171,875)	(7,454,217)	1,479,205
Net Cash Inflow / (Outflow) from Financing Activities	906,428	2,474,302	(95,141)	326,170
Number of Employees	900	1,059	2,045	2,247

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Punjab Provincial Co-operative Bank Ltd.				
	2003	2004	2005	2006	2007
ASSETS					
Cash & Balances with Treasury Banks	969,567	623,474	455,377	409,993	715,017
Balances with other Banks	1,212,234	2,298,580	3,719,993	6,511,008	5,586,775
Lending to Financial Institutions	-	-	-	-	-
Investments - Net	483,394	547,710	541,760	506,876	558,009
Advances - Net	3,886,241	5,764,950	6,992,478	6,798,803	8,009,821
Other Assets	66,244	138,550	197,581	219,225	216,136
Operating Fixed Assets	326,901	1,273,542	1,278,060	1,288,477	2,571,139
Deferred Tax Assets	-	-	-	-	-
TOTAL ASSETS	6,944,581	10,646,806	13,185,249	15,734,382	17,656,897
LIABILITIES					
Bills Payable	14,778	18,748	18,234	20,677	39,654
Borrowings from Financial Institution	4,527,750	6,924,000	9,528,000	12,000,000	12,000,000
Deposits and other Accounts	1,715,752	2,004,218	1,688,797	1,657,013	2,007,645
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	162,385	170,916	142,399	123,553	185,623
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	6,420,665	9,117,882	11,377,430	13,801,243	14,232,922
NET ASSETS	523,916	1,528,924	1,807,819	1,933,139	3,423,975
REPRESENTED BY:					
Share Capital	135,507	158,206	418,954	425,533	430,351
Reserves	325,576	325,147	325,697	337,269	370,827
Un-appropriated Profit	(91,700)	(125,685)	(103,114)	38,939	133,776
Surplus/Deficit on Revaluation of Assets	154,533	1,171,256	1,166,282	1,131,398	2,489,021
TOTAL	523,916	1,528,924	1,807,819	1,933,139	3,423,975
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	485,037	461,282	621,567	1,027,536	1,228,805
Mark-Up/ Return/Interest Expenses	249,740	143,780	52,489	253,508	547,198
Net Mark-Up / Interest Income	235,297	317,502	569,078	774,028	681,607
Provisions & Bad Debts written off directly	30,000	30,000	190,770	157,609	375,366
Net Mark-Up / Interest Income after Provision	205,297	287,502	378,308	616,419	306,241
Fees, Commission & Brokerage Income	1,213	3,091	5,053	4,467	22,805
Dividend Income	7,121	9,987	9,207	8,177	4,811
Income from dealing in Foreign Currencies	-	-	-	-	-
Other Income	46,766	61,539	68,170	39,610	347,161
Total Non - Markup / Interest Income	55,100	74,617	82,430	52,254	374,777
Administrative Expenses	393,238	392,235	433,921	512,511	550,203
Other Expenses	44	1,244	1,366	99	551
Total Non-Markup/Interest Expenses	393,282	393,479	435,287	512,610	550,754
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(132,885)	(31,360)	25,451	156,063	130,264
Taxation - Current	2,700	2,625	1,400	1,030	481
- Prior Years	2	-	-	-	-
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAXATION	(135,587)	(33,985)	24,051	155,033	129,783
Net Cash Inflow / (Outflow) from Operating Activities	35,606	713,678	994,182	2,744,207	(939,551)
Net Cash Inflow / (Outflow) from Investing Activities	34,351	4,305	994,017	2,740,460	316,912
Net Cash Inflow / (Outflow) from Financing Activities	6,400	22,270	259,818	5,171	3,430
Number of Employees	1,750	1,724	1,708	1,748	2,039

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Punjab Provincial Co-operative Bank Ltd.				
	2008	2009	2010	2011 *	2012*
ASSETS					
Cash & Balances with Treasury Banks	695,200	601,882	649,913	822,377	533,867
Balances with other Banks	2,230,225	2,017,990	2,616,765	1,921,724	923,473
Lending to Financial Institutions	-	-	-	-	-
Investments - Net	508,762	451,012	789,335	905,848	1,108,617
Advances - Net	7,539,306	6,733,775	5,817,383	6,958,545	7,810,420
Other Assets	148,229	202,010	469,258	735,143	730,999
Operating Fixed Assets	3,703,756	3,705,253	3,562,044	3,534,591	3,445,150
Deferred Tax Assets	-	-	-	-	-
TOTAL ASSETS	14,825,478	13,711,922	13,904,698	14,878,228	14,552,526
LIABILITIES					
Bills Payable	75,186	44,305	17,285	17,210	-
Borrowings from Financial Institution	8,000,000	8,000,000	3,611,110	277,774	30,845
Deposits and other Accounts	1,929,185	1,837,175	2,552,078	2,957,690	2,409,075
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	109,525	134,690	219,451	179,954	303,843
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	10,113,896	10,016,170	6,399,924	3,432,628	2,743,763
NET ASSETS	4,711,582	3,695,752	7,504,774	11,445,600	11,808,763
REPRESENTED BY:					
Share Capital	434,155	434,647	435,437	435,924	436,148
Reserves	402,298	401,727	4,235,213	7,568,159	7,941,588
Un-appropriated Profit	221,040	(749,013)	(631,537)	26,387	77,033
Surplus/Deficit on Revaluation of Assets	3,654,089	3,608,391	3,465,661	3,415,130	3,353,994
TOTAL	4,711,582	3,695,752	7,504,774	11,445,600	11,808,763
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	984,869	1,193,637	716,382	793,002	1,580,867
Mark-Up/ Return/Interest Expenses	618,581	1,570,956	230,521	82,862	126,469
Net Mark-Up / Interest Income	366,288	(377,319)	485,861	710,140	1,454,398
Provisions & Bad Debts written off directly	3,551	-	(60,855)	-	88,059
Net Mark-Up / Interest Income after Provision	362,737	(377,319)	546,716	710,140	1,366,339
Fees, Commission & Brokerage Income	32,944	30,223	12,434	12,190	25,052
Dividend Income	6,167	7,386	14,772	14,780	14,829
Income from dealing in Foreign Currencies	-	-	-	-	-
Other Income	316,282	39,785	202,703	18,944	46,015
Total Non - Markup / Interest Income	355,393	77,394	229,909	45,914	85,896
Administrative Expenses	596,293	678,896	405,668	454,213	877,831
Other Expenses	251	250	55,855	2,199	171,413
Total Non-Markup/Interest Expenses	596,544	679,146	461,523	456,412	1,049,244
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	121,586	(979,071)	315,102	299,642	402,991
Taxation - Current	1,170	-	10,000	8,389	19,661
- Prior Years	-	-	8,000	-	-
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAXATION	120,416	(979,071)	297,102	291,253	383,330
Net Cash Inflow / (Outflow) from Operating Activities	(3,725,168)	(321,956)	(924,905)	(2,106,998)	(3,326,137)
Net Cash Inflow / (Outflow) from Investing Activities	346,678	16,483	230,203	591,485	447,470
Net Cash Inflow / (Outflow) from Financing Activities	2,124	(80)	1,437,797	1,666,889	1,743,282
Number of Employees	2,043	2,039	1,828	1,885	1,713

* As on 30th June

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

RBS Bank Ltd. merged into Faysall Bank with effect from close of business December, 31 2010.

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Samba Bank Ltd.*			
	2004	2005	2006	2007
ASSETS				
Cash & Balances with Treasury Banks	886,064	770,792	782,781	1,003,611
Balances with other Banks	208,514	179,047	132,037	63,348
Lending to Financial Institutions	531,710	777,604	493,473	8,565,836
Investments - Net	2,593,840	2,160,661	2,153,046	3,947,925
Advances - Net	4,016,547	3,723,663	2,395,018	4,693,113
Other Assets	1,124,358	692,854	552,964	722,911
Operating Fixed Assets	748,721	830,732	846,259	854,292
Deferred Tax Assets	483,262	483,060	747,876	804,266
TOTAL ASSETS	10,593,016	9,618,413	8,103,454	20,655,302
LIABILITIES				
Bills Payable	168,302	56,905	50,626	1,056,878
Borrowings from Financial Institution	1,946,465	1,258,931	442,469	182,611
Deposits and other Accounts	5,092,863	5,984,646	5,577,641	12,644,938
Sub-ordinated Loans	-	-	-	-
Liabilities against Assets Subject to Finance Lease	39,096	14,847	7,231	3,403
Other Liabilities	1,003,622	670,804	521,908	565,314
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	8,250,348	7,986,133	6,599,875	14,453,144
NET ASSETS	2,342,668	1,632,280	1,503,579	6,202,158
REPRESENTED BY:				
Share Capital	2,215,613	2,215,613	2,769,517	8,769,517
Advance against Equity	-	-	-	-
Reserves	136,426	136,426	43,080	43,080
Un-appropriated Profit	1,311	(740,829)	(1,256,269)	(2,593,956)
Surplus/Deficit on Revaluation of Assets	(10,682)	21,070	(52,749)	(16,483)
TOTAL	2,342,668	1,632,280	1,503,579	6,202,158
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	233,517	468,900	483,218	1,182,921
Mark-Up/ Return/Interest Expenses	136,075	402,958	551,936	837,869
Net Mark-Up / Interest Income	97,442	65,942	(68,718)	345,052
Provisions & Bad Debts written off directly	74,270	395,299	135,222	924,777
Net Mark-Up / Interest Income after Provision	23,172	(329,357)	(203,940)	(579,725)
Fees, Commission & Brokerage Income	35,660	73,939	15,687	23,807
Dividend Income	30,482	20,990	25,376	31,270
Income from dealing in Foreign Currencies	9,023	1,759	5,556	(8,596)
Other Income	40,721	20,515	37,666	81,951
Total Non - Markup / Interest Income	115,886	117,203	84,285	128,432
Administrative Expenses	221,841	492,659	647,114	891,889
Other Expenses	985	17773	81,576	29,497
Total Non-Markup/Interest Expenses	222,826	510,432	728,690	921,386
Extra ordinary/unusual Items	-	17,215	21,151	-
PROFIT/ (LOSS) BEFORE TAXATION	(83,768)	(739,801)	(869,496)	(1,372,679)
Taxation - Current	3,500	4,500	5,000	10,050
- Prior Years	-	-	(5,710)	-
- Deferred	-	-	(260,000)	(59,837)
PROFIT/ (LOSS) AFTER TAXATION	(87,268)	(744,301)	(608,786)	(1,322,892)
Net Cash Inflow / (Outflow) from Operating Activities	1,004,242	(250,328)	(333,326)	(3,988,879)
Net Cash Inflow / (Outflow) from Investing Activities	(1,673,080)	134,570	(247,105)	(1,803,824)
Net Cash Inflow / (Outflow) from Financing Activities	614,709	(28,981)	545,410	5,944,844
Number of Employees	334	495	709	1,224

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

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Samba Bank Ltd.*				
	2008	2009	2010	2011	2012
ASSETS					
Cash & Balances with Treasury Banks	774,575	961,280	1,250,011	1,463,306	2,052,832
Balances with other Banks	331,201	707,912	1,195,948	59,384	2,289,653
Lending to Financial Institutions	2,313,308	3,123,377	1,389,003	803,459	2,777,162
Investments - Net	3,829,354	5,807,829	11,090,905	9,663,613	8,894,957
Advances - Net	6,163,008	9,723,411	12,137,786	15,831,327	15,444,776
Other Assets	837,928	748,140	844,591	1,170,140	1,152,710
Operating Fixed Assets	1,157,689	1,112,169	1,001,413	903,608	832,375
Deferred Tax Assets	1,080,273	1,550,008	1,601,463	1,436,135	1,409,372
TOTAL ASSETS	16,487,336	23,734,126	30,511,120	31,330,972	34,853,837
LIABILITIES					
Bills Payable	55,349	78,127	115,759	529,005	250,709
Borrowings from Financial Institution	437,949	3,141,284	6,534,994	3,996,032	2,477,466
Deposits and other Accounts	9,859,537	12,520,633	14,871,806	17,669,297	22,753,644
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	420	279	279	-	-
Other Liabilities	671,927	918,143	1,062,604	954,371	856,135
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	11,025,182	16,658,466	22,585,442	23,148,705	26,337,954
NET ASSETS	5,462,154	7,075,660	7,925,678	8,182,267	8,515,883
REPRESENTED BY:					
Share Capital	8,769,517	8,769,517	14,334,734	14,334,734	14,334,734
Advance against Equity	-	2,189,440	-	-	-
Reserves	43,080	43,080	43,080	90,383	150,561
Un-appropriated Profit	(3,336,267)	(3,929,320)	(6,441,559)	(6,252,347)	(6,011,639)
Surplus/Deficit on Revaluation of Assets	(14,176)	2,943	(10,577)	9,497	42,227
TOTAL	5,462,154	7,075,660	7,925,678	8,182,267	8,515,883
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	1,758,004	1,878,626	2,384,653	3,352,186	3,054,034
Mark-Up/ Return/Interest Expenses	1,071,307	1,208,857	1,350,320	1,943,845	1,721,825
Net Mark-Up / Interest Income	686,697	669,769	1,034,333	1,408,341	1,332,209
Provisions & Bad Debts written off directly	312,528	239,511	17,599	(46,204)	(90,600)
Net Mark-Up / Interest Income after Provision	374,169	430,258	1,016,734	1,454,545	1,422,809
Fees, Commission & Brokerage Income	51,938	40,781	73,829	63,726	73,851
Dividend Income	12,005	873	22,492	2,453	1,379
Income from dealing in Foreign Currencies	8,992	22,876	58,960	18,749	38,235
Other Income	52,494	27,694	165,962	67,469	41,040
Total Non - Markup / Interest Income	125,429	92,224	321,243	152,397	154,505
Administrative Expenses	1,461,077	1,415,235	1,456,873	1,393,321	1,458,244
Other Expenses	49,962	175,671	11,400	12,727	(44,964)
Total Non-Markup/Interest Expenses	1,511,039	1,590,906	1,468,273	1,406,048	1,413,280
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(1,011,441)	(1,068,424)	(130,296)	200,894	164,034
Taxation - Current	-	-	27,056	36,566	16,040
- Prior Years	-	-	11,418	(226,493)	(165,892)
- Deferred	(269,130)	(475,371)	(49,176)	154,306	13,000
PROFIT/ (LOSS) AFTER TAXATION	(742,311)	(593,053)	(119,594)	236,515	300,886
Net Cash Inflow / (Outflow) from Operating Activities	(2,064,838)	2,830,171	5,087,251	(2,388,547)	2,027,886
Net Cash Inflow / (Outflow) from Investing Activities	2,107,531	(4,456,195)	(5,293,616)	1,465,557	791,909
Net Cash Inflow / (Outflow) from Financing Activities	(3,876)	2,189,440	983,132	(279)	-
Number of Employees	1,026	787	810	760	732

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

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Silkbank Ltd.				
	2003	2004	2005	2006	2007
ASSETS					
Cash & Balances with Treasury Banks	2,578,496	3,771,740	2,525,340	3,994,136	3,223,780
Balances with other Banks	1,201,940	595,409	923,044	613,678	128,991
Lending to Financial Institutions	754,485	248,618	8,831,063	4,747,567	839,959
Investments - Net	9,369,478	9,706,575	12,464,577	15,828,682	17,859,169
Advances - Net	18,535,864	25,487,172	19,513,727	29,021,974	25,874,972
Other Assets	747,573	1,056,452	1,037,955	1,657,318	1,598,131
Operating Fixed Assets	1,038,930	1,141,066	1,541,536	2,322,371	2,367,883
Deferred Tax Assets	915,461	829,879	911,307	1,015,123	1,767,715
TOTAL ASSETS	35,142,227	42,836,911	47,748,549	59,200,849	53,660,600
LIABILITIES					
Bills Payable	343,705	377,751	199,143	408,342	570,756
Borrowings from Financial Institution	8,216,983	6,462,494	5,481,288	4,236,775	6,880,449
Deposits and other Accounts	24,578,053	33,271,211	37,136,042	49,015,090	42,373,710
Sub-ordinated Loans	650,000	650,000	650,000	650,000	650,000
Liabilities against Assets Subject to Finance Lease	1,541	1,054	569	63,030	80,155
Other Liabilities	241,905	341,881	474,905	829,573	925,091
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	34,032,187	41,104,391	43,941,947	55,202,810	51,480,161
NET ASSETS	1,110,040	1,732,520	3,806,602	3,998,039	2,180,439
REPRESENTED BY:					
Share Capital	2,250,000	2,250,000	3,847,500	3,847,500	5,001,750
Reserves	140,381	205,633	218,556	218,556	218,556
Un-appropriated Profit	(1,245,658)	(983,026)	(860,072)	(1,080,726)	(4,119,537)
Surplus/Deficit on Revaluation of Assets	(34,683)	259,913	600,618	1,012,709	1,079,670
TOTAL	1,110,040	1,732,520	3,806,602	3,998,039	2,180,439
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	1,304,732	1,857,400	2,632,485	3,712,420	4,799,853
Mark-Up/ Return/Interest Expenses	872,292	1,146,840	1,849,189	3,260,952	4,440,116
Net Mark-Up / Interest Income	432,440	710,560	783,296	451,468	359,737
Provisions & Bad Debts written off directly	(272,076)	53,829	485,292	408,095	3,132,444
Net Mark-Up / Interest Income after Provision	704,516	656,731	298,004	43,373	(2,772,707)
Fees, Commission & Brokerage Income	207,925	317,196	240,648	305,464	369,468
Dividend Income	19,752	9,322	41,347	59,851	44,465
Income from dealing in Foreign Currencies	33,192	53,108	68,518	56,907	64,312
Other Income	451,921	13,987	309,751	283,780	298,580
Total Non - Markup / Interest Income	712,790	393,613	660,264	706,002	776,825
Administrative Expenses	413,823	520,454	732,803	1,262,448	1,270,317
Other Expenses	(25,534)	(17,093)	29,895	(120,772)	54,066
Total Non-Markup/Interest Expenses	388,289	503,361	762,698	1,141,676	1,324,383
Amortization of Deferred Cost	50,000	50,000	50,000	16,667	-
Extra ordinary/unusual Items	-	-	5,100	-	-
PROFIT/ (LOSS) BEFORE TAXATION	979,017	496,983	140,470	(408,968)	(3,320,265)
Taxation - Current	120,623	127,997	156,100	-	35,382
- Prior Years	50,902	-	-	-	439,351
- Deferred	429,112	42,724	(80,243)	(105,282)	(754,091)
PROFIT/ (LOSS) AFTER TAXATION	378,380	326,262	64,613	(303,686)	(3,040,907)
Net Cash Inflow / (Outflow) from Operating Activities	4,726,850	558,749	3,683,990	3,433,194	(2,009,657)
Net Cash Inflow / (Outflow) from Investing Activities	(4,081,328)	(301,340)	(3,089,636)	(3,475,697)	(2,314,360)
Net Cash Inflow / (Outflow) from Financing Activities	1,396,670	(696)	1,596,881	(569)	1,111,473
Number of Employees	634	704	981	1,426	1,253

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

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Silkbank Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & Balances with Treasury Banks	3,070,067	3,120,880	3,414,524	4,436,142	4,006,569
Balances with other Banks	190,197	151,068	89,355	94,322	86,002
Lending to Financial Institutions	1,376,651	1,067,708	1,050,754	3,100,803	5,662,423
Investments - Net	12,012,233	20,179,329	12,964,526	17,547,640	12,734,898
Advances - Net	31,087,373	32,097,490	44,354,406	49,936,279	49,000,494
Other Assets	2,292,358	4,351,022	4,093,084	7,229,763	9,318,619
Operating Fixed Assets	3,002,450	3,720,695	2,443,805	4,755,911	4,637,334
Deferred Tax Assets	2,613,939	3,976,149	4,192,954	3,569,417	3,615,231
TOTAL ASSETS	55,645,268	68,664,341	72,603,408	90,670,277	89,061,570
LIABILITIES					
Bills Payable	431,537	637,602	836,931	1,679,456	1,978,549
Borrowings from Financial Institution	8,738,616	15,088,332	9,871,141	17,781,686	11,376,781
Deposits and other Accounts	41,056,630	49,610,034	55,706,188	64,071,908	69,050,447
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	39,731	10,476	-	-	-
Other Liabilities	987,394	1,554,808	1,355,201	1,498,720	1,302,008
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	51,253,908	66,901,252	67,769,461	85,031,770	83,707,785
NET ASSETS	4,391,360	1,763,089	4,833,947	5,638,507	5,353,785
REPRESENTED BY:					
Share Capital	9,003,150	9,003,150	13,431,374	13,431,374	26,716,048
Reserves	218,556	224,649	-	139,013	(13,121,912)
Un-appropriated Profit	(6,131,709)	(9,030,894)	(8,614,289)	(8,054,519)	(8,400,375)
Surplus/Deficit on Revaluation of Assets	1,301,363	1,566,184	16,862	122,639	160,024
TOTAL	4,391,360	1,763,089	4,833,947	5,638,507	5,353,785
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	4,588,299	5,913,317	6,775,565	8,385,608	8,583,566
Mark-Up/ Return/Interest Expenses	4,218,901	5,855,517	5,926,528	6,514,770	6,681,338
Net Mark-Up / Interest Income	369,398	57,800	849,037	1,870,838	1,902,228
Provisions & Bad Debts written off directly	1,642,093	2,309,355	228,114	(2,629,853)	(580,489)
Net Mark-Up / Interest Income after Provision	(1,272,695)	(2,251,555)	620,923	4,500,691	2,482,717
Fees, Commission & Brokerage Income	188,596	327,949	322,162	386,295	492,410
Dividend Income	27,173	27,921	29,316	50,427	53,767
Gain/Loss on sale of securities	-	-	-	-	209,941
Income from dealing in Foreign Currencies	53,343	113,733	130,944	157,612	-
Other Income	115,398	192,584	702,382	252,252	308,548
Total Non - Markup / Interest Income	384,510	662,187	1,184,804	846,586	1,064,666
Administrative Expenses	1,935,732	2,747,856	3,153,601	3,779,045	4,213,559
Other Expenses	10,338	(84,765)	(112,328)	209,314	(136,907)
Total Non-Markup/Interest Expenses	1,946,070	2,663,091	3,041,273	3,988,359	4,076,652
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(2,834,255)	(4,252,459)	(1,235,546)	1,358,918	(529,269)
Taxation - Current	16,462	8,414	85,608	92,322	-
- Prior Years	-	34,616	-	-	(92,322)
- Deferred	(836,449)	(1,392,584)	(190,000)	571,533	(92,676)
PROFIT/ (LOSS) AFTER TAXATION	(2,014,268)	(2,902,905)	(1,131,154)	695,063	(344,271)
Net Cash Inflow / (Outflow) from Operating Activities	(7,156,950)	6,510,410	(10,011,424)	8,225,230	(6,429,336)
Net Cash Inflow / (Outflow) from Investing Activities	5,063,650	(7,016,247)	5,824,599	(7,198,645)	5,991,443
Net Cash Inflow / (Outflow) from Financing Activities	3,301,944	(33,630)	4,238,756	-	-
Number of Employees	1,721	1,959	2,179	2,564	2,750

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Sindh Bank Ltd.	
	2011	2012
ASSETS		
Cash & Balances with Treasury Banks	1,655,815	2,430,525
Balances with other Banks	243,519	424,573
Lending to Financial Institutions	10,905,410	4,619,591
Investments - Net	26,081,535	62,631,024
Advances - Net	7,259,330	19,281,888
Other Assets	1,000,460	1,346,694
Operating Fixed Assets	584,054	1,556,804
Deferred Tax Assets	-	-
TOTAL ASSETS	47,730,123	92,291,099
LIABILITIES		
Bills Payable	42,251	176,125
Borrowings from Financial Institution	13,012,647	48,602,402
Deposits and other Accounts	23,517,740	31,469,652
Sub-ordinate Loans	-	-
Liabilities against Assets Subject to Finance Lease	-	-
Other Liabilities	484,150	747,476
Deferred Tax Liabilities	10,322	207,256
TOTAL LIABILITIES	37,067,110	81,202,911
NET ASSETS	10,663,013	11,088,188
REPRESENTED BY:		
Share Capital	10,000,000	10,000,000
Reserves	149,912	327,466
Un-appropriated Profit	599,649	709,867
Surplus/Deficit on Revaluation of Assets	(86,548)	50,855
TOTAL	10,663,013	11,088,188
OPERATING POSITION		
Mark-Up/ Return/Interest Earned	3,704,280	6,141,198
Mark-Up/ Return/Interest Expenses	2,241,345	4,102,783
Net Mark-Up / Interest Income	1,462,935	2,038,415
Provisions & Bad Debts written off directly	31,382	1,069
Net Mark-Up / Interest Income after Provision	1,431,553	2,037,346
Fees, Commission & Brokerage Income	10,201	98,820
Dividend Income	68,645	124,667
Gain/Loss on sale of securities	-	257,500
Income from dealing in Foreign Currencies	2,286	44,353
Other Income	141,051	1,377
Total Non - Markup / Interest Income	222,183	526,717
Administrative Expenses	513,773	1,277,607
Other Expenses	-	29
Total Non-Markup/Interest Expenses	513,773	1,277,636
Extra ordinary/unusual Items	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,139,963	1,286,427
Taxation - Current	333,477	275,709
- Prior Years	-	-
- Deferred	56,925	122,946
PROFIT/ (LOSS) AFTER TAXATION	749,561	887,772
Net Cash Inflow / (Outflow) from Operating Activities	18,654,331	38,872,837
Net Cash Inflow / (Outflow) from Investing Activities	(26,754,997)	(37,317,073)
Net Cash Inflow / (Outflow) from Financing Activities	10,000,000	(600,000)
Number of Employees	592	1,241

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	SME Bank Ltd.			
	2005	2006	2007	2008
ASSETS				
Cash & Balances with Treasury Banks	188,460	311,954	286,705	200,112
Balances with other Banks	112,047	125,704	52,980	49,751
Lending to Financial Institutions	-	292,454	258,944	100,000
Investments - Net	4,807,743	5,584,582	3,058,130	2,545,053
Advances - Net	1,184,844	1,731,271	2,118,347	2,526,322
Other Assets	967,207	974,735	216,176	208,629
Operating Fixed Assets	160,438	156,384	144,589	124,546
Deferred Tax Assets	439,338	447,794	447,887	2,597
TOTAL ASSETS	7,860,077	9,624,878	6,583,758	5,757,010
LIABILITIES				
Bills Payable	6,271	18,090	40,441	37,686
Borrowings from Financial Institution	1,530,000	2,600,000	1,400,000	1,518,100
Deposits and other Accounts	1,022,702	1,666,360	1,879,587	1,892,018
Sub-ordinated Loans	2,500,000	2,430,000	-	-
Liabilities against Assets Subject to Finance Lease	21,684	19,697	25,371	19,442
Other Liabilities	617,097	602,819	429,752	335,275
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	5,697,754	7,336,966	3,775,151	3,802,521
NET ASSETS	2,162,323	2,287,912	2,808,607	1,954,489
REPRESENTED BY:				
Share Capital	1,500,000	2,000,000	2,392,507	2,392,507
Reserves	146,638	177,275	199,356	199,356
Un-appropriated Profit	586,546	209,096	297,418	(235,530)
Surplus/Deficit on Revaluation of Assets	(70,861)	(98,459)	(80,674)	(401,844)
TOTAL	2,162,323	2,287,912	2,808,607	1,954,489
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	844,666	960,293	875,560	774,797
Mark-Up/ Return/Interest Expenses	337,437	454,062	379,956	385,379
Net Mark-Up / Interest Income	507,229	506,231	495,604	389,418
Provisions & Bad Debts written off directly	(306,173)	(232,669)	(137,525)	11,368
Net Mark-Up / Interest Income after Provision	813,402	738,900	633,129	378,050
Fees, Commission & Brokerage Income	690	2,591	3,608	5,667
Dividend Income	341	1,173	1,013	42,177
Income from dealing in Foreign Currencies	-	-	-	(376)
Other Income	26,558	23,046	35,717	11,179
Total Non - Markup / Interest Income	27,589	26,810	40,338	58,647
Administrative Expenses	507,715	553,867	526,464	570,101
Other Expenses	(35,836)	(19,842)	(5,091)	(1,410)
Total Non-Markup/Interest Expenses	471,879	534,025	521,373	568,691
Extra ordinary/unusual Items (Income)	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	369,112	231,685	152,094	(131,994)
Taxation - Current	144,817	72,034	50,863	-
- Prior Years	23,886	-	-	-
- Deferred	(5,800)	6,464	(9,172)	400,954
PROFIT/ (LOSS) AFTER TAXATION	206,209	153,187	110,403	(532,948)
Net Cash Inflow / (Outflow) from Operating Activities	1,719,251	1,231,251	(780,948)	(220,560)
Net Cash Inflow / (Outflow) from Investing Activities	(724,333)	(813,295)	2,528,458	235,410
Net Cash Inflow / (Outflow) from Financing Activities	(1,121,142)	(80,805)	(2,045,483)	(4,672)
Number of Employees	644	667	637	662

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

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	SME Bank Ltd.			
	2009	2010	2011	2012
ASSETS				
Cash & Balances with Treasury Banks	213,778	227,980	214,606	278,502
Balances with other Banks	57,296	9,091	5,222	44,228
Lending to Financial Institutions	33,445	-	800,000	750,000
Investments - Net	2,939,132	2,892,131	3,129,260	4,569,617
Advances - Net	2,500,916	2,510,780	2,718,879	3,347,420
Other Assets	446,244	256,519	217,471	262,679
Operating Fixed Assets	108,418	109,854	112,305	145,414
Deferred Tax Assets	-	-	-	-
TOTAL ASSETS	6,299,229	6,006,355	7,197,743	9,397,860
LIABILITIES				
Bills Payable	54,542	40,505	183,863	102,132
Borrowings from Financial Institution	1,371,750	1,360,622	2,125,447	3,587,031
Deposits and other Accounts	2,203,152	2,225,822	2,647,157	3,326,423
Sub-ordinated Loans	-	-	-	-
Liabilities against Assets Subject to Finance Lease	12,087	22,215	13,725	13,592
Other Liabilities	436,957	364,300	361,241	726,487
Deferred Tax Liabilities	-	-	-	3,606
TOTAL LIABILITIES	4,078,488	4,013,464	5,331,433	7,759,271
NET ASSETS	2,220,741	1,992,891	1,866,310	1,638,589
REPRESENTED BY:				
Minority Interest	-	-	-	61,866
Share Capital	2,392,507	2,392,507	2,392,507	2,392,507
Reserves	206,526	206,526	206,526	234,660
Un-appropriated Profit	(206,848)	(454,710)	(684,648)	(1,063,066)
Surplus/Deficit on Revaluation of Assets	(171,444)	(151,432)	(48,075)	12,622
TOTAL	2,220,741	1,992,891	1,866,310	1,638,589
OPERATING POSITION				
Mark-Up/ Return/Interest Earned	773,936	621,096	693,798	819,120
Mark-Up/ Return/Interest Expenses	448,106	361,895	421,408	537,819
Net Mark-Up / Interest Income	325,830	259,201	272,390	281,301
Provisions & Bad Debts written off directly	(4,764)	125,333	(8,318)	70,514
Net Mark-Up / Interest Income after Provision	330,594	133,868	280,708	210,787
Fees, Commission & Brokerage Income	11,094	13,505	12,488	13,490
Dividend Income	3,813	3,089	3,431	1,057
Income from dealing in Foreign Currencies	-	-	-	-
Other Income	5,491	44,865	4,832	4,312
Total Non - Markup / Interest Income	20,398	61,459	20,751	18,859
Administrative Expenses	1,189,203	535,350	561,436	636,726
Other Expenses	(10,469)	4,267	4,647	4,393
Total Non-Markup/Interest Expenses	1,178,734	539,617	566,083	641,119
Extra ordinary/unusual Items (Income)	(870,140)	(54,630)	-	-
PROFIT/ (LOSS) BEFORE TAXATION	42,398	(289,660)	(264,624)	(411,473)
Taxation - Current	3,949	7,713	7,864	8,809
- Prior Years	-	(49,511)	-	-
- Deferred	2,597	-	-	-
PROFIT/ (LOSS) AFTER TAXATION	35,852	(247,862)	(272,488)	(420,282)
Net Cash Inflow / (Outflow) from Operating Activities	(550,566)	(112,106)	500,408	1,656,889
Net Cash Inflow / (Outflow) from Investing Activities	(180,629)	68,354	(258,182)	(1,505,210)
Net Cash Inflow / (Outflow) from Financing Activities	652,406	9,749	(9,469)	(3,469)
Number of Employees	566	464	482	531

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

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Soneri Bank Ltd.				
	2003	2004	2005	2006	2007
ASSETS					
Cash & Balances with Treasury Banks	2,821,394	3,627,569	4,352,608	5,551,302	5,861,205
Balances with other Banks	1,057,546	2,793,190	2,453,628	6,603,003	4,349,673
Lending to Financial Institutions	2,705,000	3,585,421	4,845,574	3,193,405	3,175,009
Investments - Net	11,912,517	13,982,828	16,390,624	16,724,253	19,181,562
Advances - Net	17,348,525	24,375,905	32,052,544	35,412,248	40,154,449
Other Assets	477,187	671,372	1,484,598	1,315,578	1,981,207
Operating Fixed Assets	643,960	815,614	1,765,504	1,929,885	2,150,955
Deferred Tax Assets	-	-	-	-	-
TOTAL ASSETS	36,966,129	49,851,899	63,345,080	70,729,674	76,854,060
LIABILITIES					
Bills Payable	808,858	893,762	863,930	957,576	1,640,514
Borrowings from Financial Institution	4,998,149	7,957,364	8,242,959	8,916,437	5,865,471
Deposits and other Accounts	27,868,418	37,383,756	47,605,508	53,000,647	60,150,128
Sub-ordinated Loans	-	-	1,199,760	1,199,280	1,198,800
Liabilities against Assets Subject to Finance Lease	3,301	-	-	-	-
Other Liabilities	582,112	530,952	803,610	705,133	963,270
Deferred Tax Liabilities	101,445	42,757	239,654	338,698	425,398
TOTAL LIABILITIES	34,362,283	46,808,591	58,955,421	65,117,771	70,243,581
NET ASSETS	2,603,846	3,043,308	4,389,659	5,611,903	6,610,479
REPRESENTED BY:					
Share Capital	1,017,535	1,271,919	1,653,495	3,116,835	4,114,222
Reserves	1,210,203	1,592,071	1,394,542	1,676,602	1,876,669
Un-appropriated Profit	2,643	14,771	753,877	400,853	238,775
Surplus/Deficit on Revaluation of Assets	373,465	164,547	587,745	417,613	380,813
TOTAL	2,603,846	3,043,308	4,389,659	5,611,903	6,610,479
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	1,713,971	1,947,657	3,680,956	5,536,098	6,271,636
Mark-Up/ Return/Interest Expenses	789,645	752,276	2,013,862	3,768,323	4,334,355
Net Mark-Up / Interest Income	924,326	1,195,381	1,667,094	1,767,775	1,937,281
Provisions & Bad Debts written off directly	72,840	(15,054)	75,968	36,745	234,815
Net Mark-Up / Interest Income after Provision	851,486	1,210,435	1,591,126	1,731,030	1,702,466
Fees, Commission & Brokerage Income	153,964	177,247	218,350	242,825	288,205
Dividend Income	2,922	17,405	36,079	31,025	32,613
Income from dealing in Foreign Currencies	121,560	121,834	113,670	149,194	184,181
Other Income	184,734	163,216	242,675	331,833	562,665
Total Non - Markup / Interest Income	463,180	479,702	610,774	754,877	1,067,664
Administrative Expenses	499,924	642,231	792,194	1,028,824	1,278,974
Other Expenses	1,230	1,340	9,674	8,182	14,471
Total Non-Markup/Interest Expenses	501,154	643,571	801,868	1,037,006	1,293,445
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	813,512	1,046,566	1,400,032	1,448,901	1,476,685
Taxation - Current	396,000	365,000	495,000	448,000	403,000
- Prior Years	4,854	(116,959)	(55,900)	(83,544)	(9,684)
- Deferred	(26,054)	150,145	40,699	99,147	83,035
PROFIT/ (LOSS) AFTER TAXATION	438,712	648,380	920,233	985,298	1,000,334
Net Cash Inflow / (Outflow) from Operating Activities	3,554,770	5,270,633	2,040,645	5,767,553	892,813
Net Cash Inflow / (Outflow) from Investing Activities	(2,580,467)	(2,725,345)	(2,854,928)	(791,040)	(2,835,760)
Net Cash Inflow / (Outflow) from Financing Activities	(111,917)	(3,469)	1,199,760	371,556	(480)
Number of Employees	882	937	1,257	1,430	1,581

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Soneri Bank Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & Balances with Treasury Banks	5,646,755	6,471,173	7,247,711	8,959,130	11,491,348
Balances with other Banks	3,908,859	1,497,193	1,400,451	879,000	1,249,168
Lending to Financial Institutions	3,990,269	2,755,377	2,531,900	813,190	1,123,067
Investments - Net	14,053,177	29,537,179	34,985,663	45,775,969	59,517,180
Advances - Net	47,575,364	48,727,103	54,675,721	65,339,947	76,825,006
Other Assets	2,550,130	2,879,927	3,410,654	3,769,078	4,104,348
Operating Fixed Assets	3,126,857	3,333,891	3,468,923	3,833,916	4,015,233
Deferred Tax Assets	125,843	108,429	384,655	362,156	292,886
TOTAL ASSETS	80,977,254	95,310,272	108,105,678	129,732,386	158,618,236
LIABILITIES					
Bills Payable	1,254,496	1,763,401	1,857,810	1,571,314	2,522,405
Borrowings from Financial Institution	8,441,454	9,385,522	12,370,528	14,557,179	20,398,487
Deposits and other Accounts	61,634,491	73,548,226	82,016,811	99,733,970	120,830,571
Sub-ordinated Loans	1,198,320	1,197,840	1,197,360	897,840	299,280
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	1,335,446	1,612,082	1,745,496	1,994,796	2,214,593
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	73,864,207	87,507,071	99,188,005	118,755,099	146,265,336
NET ASSETS	7,113,047	7,803,201	8,917,673	10,977,287	12,352,900
REPRESENTED BY:					
Share Capital	4,114,222	5,019,351	6,023,221	8,027,824	9,021,035
Reserves	2,016,877	2,003,948	2,029,036	1,182,501	410,129
Un-appropriated Profit	834,650	158,278	329,103	1,026,476	1,967,862
Surplus/Deficit on Revaluation of Assets	147,298	621,624	536,313	740,486	953,874
TOTAL	7,113,047	7,803,201	8,917,673	10,977,287	12,352,900
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	7,822,941	9,337,284	10,250,494	12,895,306	14,068,169
Mark-Up/ Return/Interest Expenses	4,878,347	6,602,779	7,203,842	8,997,385	9,224,135
Net Mark-Up / Interest Income	2,944,594	2,734,505	3,046,652	3,897,921	4,844,034
Provisions & Bad Debts written off directly	1,265,942	1,633,343	1,465,207	1,293,623	552,761
Net Mark-Up / Interest Income after Provision	1,678,652	1,101,162	1,581,445	2,604,298	4,291,273
Fees, Commission & Brokerage Income	358,685	291,820	367,766	422,853	803,536
Dividend Income	268,016	130,639	149,128	324,417	172,823
Income from dealing in Foreign Currencies	279,284	381,502	235,253	492,154	236,590
Other Income	320,221	364,232	476,284	715,779	643,983
Total Non - Markup / Interest Income	1,226,206	1,168,193	1,228,431	1,955,203	1,856,932
Administrative Expenses	1,673,590	2,113,660	2,623,991	3,447,925	4,248,241
Other Expenses	278,035	(34,718)	45,438	33,305	177,908
Total Non-Markup/Interest Expenses	1,951,625	2,078,942	2,669,429	3,481,230	4,426,149
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	953,233	190,413	140,447	1,078,271	1,722,056
Taxation - Current	697,000	321,000	325,000	374,000	683,000
- Prior Years	(437)	-	-	-	-
- Deferred	(444,371)	(275,942)	(309,993)	(79,262)	(65,137)
PROFIT/ (LOSS) AFTER TAXATION	701,041	145,355	125,440	783,533	1,104,193
Net Cash Inflow / (Outflow) from Operating Activities	(4,500,148)	13,892,687	5,497,142	11,482,024	17,381,324
Net Cash Inflow / (Outflow) from Investing Activities	3,845,364	(15,479,455)	(5,820,736)	(10,993,897)	(13,880,378)
Net Cash Inflow / (Outflow) from Financing Activities	(480)	(480)	1,003,390	701,841	(598,560)
Number of Employees	1,841	2,097	2,559	2,494	3,272

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

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

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Standard Chartered Bank (Pakistan) Ltd.		
	2010	2011	2012
ASSETS			
Cash & Balances with Treasury Banks	24,087,842	26,293,151	31,487,972
Balances with other Banks	821,931	3,204,253	2,700,218
Lending to Financial Institutions	30,421,885	20,205,971	19,845,269
Investments - Net	72,637,401	104,040,114	131,741,003
Advances - Net	139,269,413	137,308,880	144,918,272
Other Assets	18,008,022	37,565,179	34,257,981
Operating Fixed Assets	33,283,161	32,850,358	32,657,182
Deferred Tax Assets	3,393,322	2,719,906	1,447,553
TOTAL ASSETS	321,922,977	364,187,812	399,055,450
LIABILITIES			
Bills Payable	5,691,864	4,576,789	6,164,867
Borrowings from Financial Institution	15,914,343	19,361,864	23,399,389
Deposits and other Accounts	220,265,762	235,874,584	266,598,571
Sub-ordinated Loans	1,135,900	699,200	2,750,000
Liabilities against Assets Subject to Finance Lease	-	-	-
Other Liabilities	27,841,964	48,016,637	44,718,555
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	270,849,833	308,529,074	343,631,382
NET ASSETS	51,073,144	55,658,738	55,424,068
REPRESENTED BY:			
Minority Interest	-	799,803	825,841
Share Capital	38,715,850	38,715,850	38,715,850
Reserves	2,667,488	3,879,491	5,068,628
Un-appropriated Profit	6,716,831	8,940,420	6,846,940
Surplus/Deficit on Revaluation of Assets	2,972,975	3,323,174	3,966,809
TOTAL	51,073,144	55,658,738	55,424,068
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	27,958,232	32,825,124	32,214,232
Mark-Up/ Return/Interest Expenses	10,680,185	11,907,713	12,337,997
Net Mark-Up / Interest Income	17,278,047	20,917,411	19,876,235
Provisions & Bad Debts written off directly	4,431,194	4,507,477	3,578,599
Net Mark-Up / Interest Income after Provision	12,846,853	16,409,934	16,297,636
Fees, Commission & Brokerage Income	3,443,215	3,113,571	3,509,405
Dividend Income	30,317	-	-
Income from dealing in Foreign Currencies	1,733,428	2,402,852	1,609,512
Other Income	948,276	676,130	2,193,046
Total Non - Markup / Interest Income	6,155,236	6,192,553	7,311,963
Administrative Expenses	12,851,268	13,408,462	14,045,547
Other Expenses	588,103	607,697	241,697
Total Non-Markup/Interest Expenses	13,439,371	14,016,159	14,287,244
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	5,562,718	8,586,328	9,322,355
Taxation - Current	1,168,652	2,506,776	2,338,939
- Prior Years	(30,884)	-	21,136
- Deferred	819,335	526,411	916,416
PROFIT/ (LOSS) AFTER TAXATION	3,605,615	5,553,141	6,045,864
Net Cash Inflow / (Outflow) from Operating Activities	(9,969,983)	40,845,050	39,321,043
Net Cash Inflow / (Outflow) from Investing Activities	11,509,493	(33,531,628)	(29,843,211)
Net Cash Inflow / (Outflow) from Financing Activities	(389,469)	(2,825,834)	(4,787,046)
Number of Employees	4,859	4,990	5,041

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

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

Arif Habib Bank Ltd., Atlas Bank Ltd merged to Summit Bank with effect from the close of business December 31, 2010 and my Bank from the close of business June 30, 2011.

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Summit Bank Ltd.	
	2011	2012
ASSETS		
Cash & Balances with Treasury Banks	6,117,986	8,110,185
Balances with other Banks	1,426,353	3,600,977
Lending to Financial Institutions	1,069,757	2,038,500
Investments - Net	36,304,678	49,945,062
Advances - Net	57,330,970	52,549,154
Other Assets	5,713,305	6,714,468
Operating Fixed Assets	5,847,046	5,385,336
Deferred Tax Assets	5,942,796	6,041,513
TOTAL ASSETS	119,752,891	134,385,195
LIABILITIES		
Bills Payable	900,750	1,654,302
Borrowings from Financial Institution	18,562,616	28,900,432
Deposits and other Accounts	89,649,256	96,916,430
Sub-ordinate Loans	1,500,000	1,499,310
Liabilities against Assets Subject to Finance Lease	-	-
Other Liabilities	2,911,099	2,352,046
Deferred Tax Liabilities	-	-
TOTAL LIABILITIES	113,523,721	131,322,520
NET ASSETS	6,229,170	3,062,675
REPRESENTED BY:		
Share Capital	10,779,796	10,779,796
Reserves	(1,551,944)	(1,811,675)
Un-appropriated Profit	(3,719,762)	(6,071,210)
Surplus/Deficit on Revaluation of Assets	721,080	165,764
TOTAL	6,229,170	3,062,675
OPERATING POSITION		
Mark-Up/ Return/Interest Earned	9,531,408	10,265,092
Mark-Up/ Return/Interest Expenses	9,025,273	10,137,766
Net Mark-Up / Interest Income	506,135	127,326
Provisions & Bad Debts written off directly	456,143	32,380
Net Mark-Up / Interest Income after Provision	49,992	94,946
Fees, Commission & Brokerage Income	437,129	620,220
Dividend Income	100,120	141,826
Income from dealing in Foreign Currencies	165,894	387,904
Other Income	41,192	227,150
Total Non - Markup / Interest Income	744,335	1,377,100
Administrative Expenses	3,782,341	3,958,079
Other Expenses	55,083	38,883
Total Non-Markup/Interest Expenses	3,837,424	3,996,962
Extra ordinary/unusual Items	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(3,043,097)	(2,524,916)
Taxation - Current	107,310	76,717
- Prior Years	-	-
- Deferred	(1,613,569)	132,523
PROFIT/ (LOSS) AFTER TAXATION	(1,536,838)	(2,734,156)
Net Cash Inflow / (Outflow) from Operating Activities	8,309,710	17,637,184
Net Cash Inflow / (Outflow) from Investing Activities	(10,828,345)	(13,471,278)
Net Cash Inflow / (Outflow) from Financing Activities	2,950,132	(690)
Number of Employees	1,655	2,461

Arif Habib Bank Ltd., Atlas Bank Ltd merged to Summit Bank with effect from the close of business December 31, 2010 and my Bank from the close of business June 30, 2011.

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Bank of Khyber				
	2003	2004	2005	2006	2007
ASSETS					
Cash & Balances with Treasury Banks	1,014,149	1,394,990	1,574,531	1,574,531	1,364,853
Balances with other Banks	824,778	1,050,043	3,755,151	3,755,151	3,728,016
Lending to Financial Institutions	1,250,000	4,119,688	2,493,430	2,493,430	2,858,000
Investments - Net	9,543,530	6,916,820	8,565,483	8,565,483	8,903,110
Advances - Net	5,382,314	9,001,402	9,219,391	9,189,447	10,085,640
Other Assets	847,631	1,180,558	1,364,984	1,387,803	2,495,644
Operating Fixed Assets	130,002	127,529	142,002	142,002	213,025
Deferred Tax Assets	-	27,259	96,288	75,365	63,644
TOTAL ASSETS	18,992,404	23,818,289	27,211,260	27,183,212	29,711,932
LIABILITIES					
Bills Payable	162,637	1,020,895	150,435	150,435	348,952
Borrowings from Financial Institution	1,057,661	4,180,253	4,325,809	4,325,809	1,321,396
Deposits and other Accounts	15,366,841	15,834,065	19,076,564	19,076,564	21,410,828
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	365,686	608,486	629,496	629,496	782,311
Deferred Tax Liabilities	83,135	-	-	-	-
TOTAL LIABILITIES	17,035,960	21,643,699	24,182,304	24,182,304	23,863,487
NET ASSETS	1,956,444	2,174,590	3,028,956	3,000,908	5,848,445
REPRESENTED BY:					
Share Capital	1,050,000	1,231,034	2,000,949	2,000,949	4,002,984
Reserves	506,386	588,120	758,290	728,631	1,317,520
Un-appropriated Profit	6,266	2,506	103,890	66,642	219,964
Surplus/Deficit on Revaluation of Assets	393,792	352,930	165,827	204,686	307,977
TOTAL	1,956,444	2,174,590	3,028,956	3,000,908	5,848,445
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	1,473,931	1,086,901	1,943,335	1,924,279	2,380,380
Mark-Up/ Return/Interest Expenses	657,560	417,317	1,304,742	1,304,742	1,845,360
Net Mark-Up / Interest Income	816,371	669,584	638,593	619,537	535,020
Provisions & Bad Debts written off directly	240,151	236,572	356,655	358,995	659,384
Net Mark-Up / Interest Income after Provision	576,220	433,012	281,938	260,542	(124,364)
Fees, Commission & Brokerage Income	56,503	63,174	67,883	67,883	78,790
Dividend Income	60,614	62,398	120,743	120,743	126,878
Income from dealing in Foreign Currencies	8,278	13,767	12,572	12,572	14,856
Other Income	16,630	16,100	105,479	105,479	525,028
Total Non - Markup / Interest Income	142,025	155,439	306,677	306,677	745,552
Administrative Expenses	306,948	302,775	372,129	372,129	522,723
Other Expenses	14,220	(833)	3,828	3,828	21,040
Total Non-Markup/Interest Expenses	321,168	301,942	375,957	375,957	543,763
Extra ordinary/unusual Items	-	-	(12,207)	(12,207)	-
PROFIT/ (LOSS) BEFORE TAXATION	397,077	286,509	224,865	203,469	77,425
Taxation - Current	78,117	47,537	20,025	13,574	18,246
- Prior Years	-	(27,503)	-	(16,340)	-
- Deferred	14,382	7,467	3,250	3,222	(154,072)
PROFIT/ (LOSS) AFTER TAXATION	304,578	259,008	201,590	203,013	213,251
Net Cash Inflow / (Outflow) from Operating Activities	3,816,804	(96,095)	2,445,657	2,745,400	(2,390,426)
Net Cash Inflow / (Outflow) from Investing Activities	(3,576,246)	2,527,201	(1,036,129)	(1,335,872)	(47,411)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	614,873	614,873	2,552,594
Number of Employees	368	360	620	620	660

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Bank of Khyber				
	2008	2009	2010	2011	2012
ASSETS					
Cash & Balances with Treasury Banks	1,557,715	1,542,102	5,079,720	2,802,781	3,108,819
Balances with other Banks	3,362,946	2,403,698	1,502,684	1,527,561	1,649,512
Lending to Financial Institutions	2,282,494	1,810,846	2,562,093	1,800,566	1,501,000
Investments - Net	8,985,441	17,925,911	19,852,730	36,684,689	45,671,700
Advances - Net	12,643,814	11,835,962	18,238,333	22,287,799	26,692,766
Other Assets	1,922,317	1,821,961	1,993,869	1,764,158	2,060,473
Operating Fixed Assets	187,589	1,013,670	1,121,554	1,301,822	1,359,149
Deferred Tax Assets	396,673	456,420	443,320	255,090	134,219
TOTAL ASSETS	31,338,989	38,810,570	50,794,303	68,424,466	82,177,638
LIABILITIES					
Bills Payable	122,516	229,973	280,665	281,292	558,026
Borrowings from Financial Institution	910,691	5,147,036	2,894,759	10,391,732	7,420,113
Deposits and other Accounts	24,732,195	26,285,794	36,981,351	45,548,423	60,043,083
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	892,371	1,185,470	1,237,155	1,837,525	2,429,617
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	26,657,773	32,848,273	41,393,930	58,058,972	70,450,839
NET ASSETS	4,681,216	5,962,297	9,400,373	10,365,494	11,726,799
REPRESENTED BY:					
Share Capital	4,002,984	5,004,001	5,004,001	8,228,001	9,001,433
Reserves	1,436,359	659,342	3,224,000	722,501	937,541
Advances against Equity	-	-	548,039	-	-
Un-appropriated Profit	238,473	(398,710)	52,079	749,925	836,654
Surplus/Deficit on Revaluation of Assets	(996,600)	697,664	572,254	665,067	951,171
TOTAL	4,681,216	5,962,297	9,400,373	10,365,494	11,726,799
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	2,958,865	3,390,014	4,207,155	6,946,827	7,204,937
Mark-Up/ Return/Interest Expenses	1,897,816	2,390,388	2,925,066	4,551,942	4,611,172
Net Mark-Up / Interest Income	1,061,049	999,626	1,282,089	2,394,885	2,593,765
Provisions & Bad Debts written off directly	238,593	1,261,819	(322,766)	332,594	178,113
Net Mark-Up / Interest Income after Provision	822,456	(262,193)	1,604,855	2,062,291	2,415,652
Fees, Commission & Brokerage Income	96,413	127,123	172,565	232,828	241,008
Dividend Income	150,360	117,458	74,848	223,114	236,354
Gain/Loss on sale of securities	-	-	-	-	295,317
Income from dealing in Foreign Currencies	32,926	3,371	30,761	56,285	141,968
Other Income	60,056	135,750	(218,497)	217,783	61,468
Total Non - Markup / Interest Income	339,755	383,702	59,677	730,010	976,115
Administrative Expenses	654,869	719,453	943,680	1,468,480	1,657,560
Other Expenses	301,446	200,826	7,711	38,363	164,989
Total Non-Markup/Interest Expenses	956,315	920,279	951,391	1,506,843	1,822,549
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	205,896	(798,770)	713,141	1,285,458	1,569,218
Taxation - Current	18,975	75,292	89,631	271,550	496,234
- Prior Years	-	-	2,040	26,306	(7,772)
- Deferred	49,573	(236,879)	57,984	115,294	5,555
PROFIT/ (LOSS) AFTER TAXATION	137,348	(637,183)	563,486	872,308	1,075,201
Net Cash Inflow / (Outflow) from Operating Activities	884,995	6,445,596	1,804,102	13,250,791	9,862,004
Net Cash Inflow / (Outflow) from Investing Activities	(1,798,953)	(7,644,457)	(2,167,498)	(15,502,853)	(9,434,015)
Net Cash Inflow / (Outflow) from Financing Activities	-	224,000	3,000,000	2,252,062	427,989
Number of Employees	686	762	1,198	1,384	1,384

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Bank of Punjab				
	2003	2004	2005	2006	2007
ASSETS					
Cash & Balances with Treasury Banks	3,624,823	5,579,566	8,787,387	14,054,859	14,210,302
Balances with other Banks	3,191,488	2,118,242	9,367,595	3,722,089	1,927,662
Lending to Financial Institutions	5,662,456	1,019,488	7,593,681	11,846,823	2,450,000
Investments - Net	11,458,265	16,197,505	18,026,181	28,233,211	73,461,695
Advances - Net	18,344,022	39,438,923	63,623,705	101,319,954	133,893,585
Other Assets	864,075	1,277,201	2,040,568	3,609,457	5,805,097
Operating Fixed Assets	407,345	689,486	1,715,061	2,068,744	3,252,759
Deferred Tax Assets	68,163	-	-	-	-
TOTAL ASSETS	43,620,637	66,320,411	111,154,178	164,855,137	235,001,100
LIABILITIES					
Bills Payable	344,649	267,113	478,001	856,448	937,647
Borrowings from Financial Institution	2,684,237	2,831,605	6,791,007	6,989,424	17,842,915
Deposits and other Accounts	34,938,059	54,724,311	88,465,051	137,727,606	191,968,909
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	53,340	81,795	55,403	40,988	40,321
Other Liabilities	392,705	567,540	1,474,425	2,816,341	2,205,530
Deferred Tax Liabilities	-	8,964	220,177	298,616	3,009,984
TOTAL LIABILITIES	38,412,990	58,481,328	97,484,064	148,729,423	216,005,306
NET ASSETS	5,207,647	7,839,083	13,670,114	16,125,714	18,995,794
REPRESENTED BY:					
Share Capital	1,004,154	1,506,230	2,349,719	2,902,490	4,230,379
Reserves	1,946,438	2,770,645	2,940,399	4,537,232	7,427,232
Un-appropriated Profit	101,699	143,590	1,486,755	3,219,246	3,452,842
Surplus/Deficit on Revaluation of Assets	2,155,356	3,418,618	6,893,241	5,466,746	3,885,341
TOTAL	5,207,647	7,839,083	13,670,114	16,125,714	18,995,794
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	1,664,464	2,555,039	6,125,093	11,579,036	17,539,094
Mark-Up/ Return/Interest Expenses	484,202	719,074	2,668,739	7,508,795	13,939,377
Net Mark-Up / Interest Income	1,180,262	1,835,965	3,456,354	4,070,241	3,599,717
Provisions & Bad Debts written off directly	8,130	47,061	330,996	373,726	1,887,769
Net Mark-Up / Interest Income after Provision	1,172,132	1,788,904	3,125,358	3,696,515	1,711,948
Fees, Commission & Brokerage Income	97,453	172,873	255,149	473,212	653,512
Dividend Income	279,032	554,218	753,669	1,385,875	1,804,878
Income from dealing in Foreign Currencies	12,764	41,311	93,208	239,804	377,233
Other Income	441,925	328,361	228,749	855,498	2,587,170
Total Non - Markup / Interest Income	831,174	1,096,763	1,330,775	2,954,389	5,422,793
Administrative Expenses	999,258	1,116,097	1,274,971	1,751,970	2,250,777
Other Expenses	2,390	33,627	16,205	130,213	38,242
Total Non-Markup/Interest Expenses	1,001,648	1,149,724	1,291,176	1,882,183	2,289,019
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,001,658	1,735,943	3,164,957	4,768,721	4,845,722
Taxation - Current	285,078	225,916	816,000	880,997	169,252
- Prior Years	-	141,853	(147,300)	-	(19,921)
- Deferred	27,394	-	143,015	83,469	250,772
PROFIT/ (LOSS) AFTER TAXATION	689,186	1,368,174	2,353,242	3,804,255	4,445,619
Net Cash Inflow / (Outflow) from Operating Activities	392,515	3,018,963	9,502,061	9,997,112	40,502,947
Net Cash Inflow / (Outflow) from Investing Activities	(1,660,817)	(3,187,466)	1,391,301	(10,417,897)	(41,966,015)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	42,751	(667)
Number of Employees	3,021	3,146	3,454	3,811	3,897

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Bank of Punjab				
	2008	2009	2010	2011	2012
ASSETS					
Cash & Balances with Treasury Banks	10,685,057	13,043,705	14,069,601	16,698,333	17,298,251
Balances with other Banks	2,178,455	2,185,782	3,276,234	3,607,107	3,101,170
Lending to Financial Institutions	633,333	1,053,550	7,309,587	7,447,375	1,562,946
Investments - Net	22,711,980	57,960,105	56,402,954	92,581,306	129,518,999
Advances - Net	131,731,158	121,315,799	120,818,021	127,129,501	149,605,002
Other Assets	6,109,137	5,762,509	9,715,522	16,049,657	14,480,581
Operating Fixed Assets	3,471,838	3,427,267	3,534,660	3,597,483	3,473,491
Deferred Tax Assets	8,388,162	11,921,146	14,063,694	13,886,769	13,070,614
TOTAL ASSETS	185,909,120	216,669,863	229,190,273	280,997,531	332,111,054
LIABILITIES					
Bills Payable	1,219,801	875,618	581,100	850,569	1,500,709
Borrowings from Financial Institution	12,278,773	14,040,014	11,526,783	24,963,566	44,683,826
Deposits and other Accounts	164,072,532	190,858,215	208,176,988	237,896,700	266,055,781
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	30,632	19,907	13,887	7,831	3,601
Other Liabilities	4,564,257	4,700,166	5,223,045	6,506,275	7,495,634
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	182,165,995	210,493,920	225,521,803	270,224,941	319,739,551
NET ASSETS	3,743,125	6,175,943	3,668,470	10,772,590	12,371,503
REPRESENTED BY:					
Share Capital	5,287,974	5,287,974	5,287,974	5,287,974	5,287,974
Advance against Equity	-	10,000,000	10,000,000	17,000,000	17,000,000
Reserves	7,427,232	573,779	2,012,492	1,914,956	1,187,433
Un-appropriated Profit	(7,658,686)	(10,330,839)	(14,352,989)	(14,067,841)	(12,742,364)
Surplus/Deficit on Revaluation of Assets	(1,313,395)	645,029	720,993	637,501	1,638,460
TOTAL	3,743,125	6,175,943	3,668,470	10,772,590	12,371,503
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	17,752,969	15,641,832	18,220,175	20,685,011	24,666,024
Mark-Up/ Return/Interest Expenses	16,614,000	19,022,494	18,801,642	21,073,271	22,522,918
Net Mark-Up / Interest Income	1,138,969	(3,380,662)	(581,467)	(388,260)	2,143,106
Provisions & Bad Debts written off directly	19,229,967	10,182,836	3,320,328	(2,632,580)	(628,390)
Net Mark-Up / Interest Income after Provision	(18,090,998)	(13,563,498)	(3,901,795)	2,244,320	2,771,496
Fees, Commission & Brokerage Income	577,630	657,114	561,688	724,499	762,490
Dividend Income	2,020,896	920,943	402,779	286,375	220,985
Gain/Loss on sale of securities	733,787	(124,238)	-	-	162,980
Income from dealing in Foreign Currencies	324,328	247,570	134,488	160,089	-
Other Income	526,185	517,360	784,378	818,745	2,044,290
Total Non - Markup / Interest Income	4,182,826	2,218,749	1,883,333	1,989,708	3,190,745
Administrative Expenses	2,799,933	3,028,377	3,426,329	3,954,066	4,430,520
Other Expenses	124,801	794	741,605	(242,785)	127,829
Total Non-Markup/Interest Expenses	2,924,734	3,029,171	4,167,934	3,711,281	4,558,349
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(16,832,906)	(14,373,920)	(6,186,396)	522,747	1,403,892
Taxation - Current	207,600	-	-	-	139,284
- Prior Years	1,052,000	78,491	-	-	(722,971)
- Deferred	(8,033,001)	(4,383,406)	(2,157,119)	174,774	353,738
PROFIT/ (LOSS) AFTER TAXATION	(10,059,505)	(10,069,005)	(4,029,277)	347,973	1,633,841
Net Cash Inflow / (Outflow) from Operating Activities	(48,385,008)	25,323,928	2,949,012	32,984,625	20,546,543
Net Cash Inflow / (Outflow) from Investing Activities	44,221,241	(32,845,075)	(770,567)	(36,828,025)	(20,640,440)
Net Cash Inflow / (Outflow) from Financing Activities	(9,689)	9,989,275	(6,020)	6,993,944	(4,230)
Number of Employees	4,159	4,281	4,466	4,674	5,491

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Union Bank Ltd.		
	2003	2004	2005
ASSETS			
Cash & Balances with Treasury Banks	5,158,001	6,803,801	7,762,667
Balances with other Banks	1,522,524	3,889,629	2,572,815
Lending to Financial Institutions	6,795,404	4,933,890	13,717,306
Investments - Net	9,287,089	6,571,909	19,230,590
Advances - Net	40,408,985	51,075,307	68,969,402
Other Assets	2,971,418	2,629,610	2,795,203
Operating Fixed Assets	1,029,210	1,544,379	1,918,278
Deferred Tax Assets	155,757	262,152	134,426
TOTAL ASSETS	67,328,388	77,710,677	117,100,687
LIABILITIES			
Bills Payable	1,171,755	1,253,652	1,832,584
Borrowings from Financial Institution	10,655,738	7,659,281	14,731,445
Deposits and other Accounts	50,451,860	62,954,966	91,186,528
Sub-ordinated Loans	1,308,141	1,486,556	2,239,395
Liabilities against Assets Subject to Finance Lease	198,962	100,843	33,691
Other Liabilities	933,478	909,618	1,942,131
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	64,719,934	74,364,916	111,965,774
NET ASSETS	2,608,454	3,345,761	5,134,913
REPRESENTED BY:			
Share Capital	1,625,711	1,967,110	2,819,824
Reserves	622,699	919,866	1,539,566
Un-appropriated Profit	258,743	448,577	715,213
Surplus/Deficit on Revaluation of Assets	101,301	10,208	60,310
TOTAL	2,608,454	3,345,761	5,134,913
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	3,464,021	4,294,980	8,143,667
Mark-Up/ Return/Interest Expenses	1,693,947	1,442,408	3,658,356
Net Mark-Up / Interest Income	1,770,074	2,852,572	4,485,311
Provisions & Bad Debts written off directly	153,588	453,109	1,055,005
Net Mark-Up / Interest Income after Provision	1,616,486	2,399,463	3,430,306
Fees, Commission & Brokerage Income	649,230	1,078,591	1,899,191
Dividend Income	50,696	26,564	40,471
Income from dealing in Foreign Currencies	100,882	107,893	172,224
Other Income	892,627	391,355	464,055
Total Non - Markup / Interest Income	1,693,435	1,604,403	2,575,941
Administrative Expenses	2,189,937	2,566,962	3,198,523
Other Expenses	554,165	26,595	29,816
Total Non-Markup/Interest Expenses	2,744,102	2,593,557	3,228,339
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	565,819	1,410,309	2,777,908
Taxation - Current	140,948	639,126	895,744
- Prior Years	-	-	-
- Deferred	(2,940)	(58,478)	137,496
PROFIT/ (LOSS) AFTER TAXATION	427,811	829,661	1,744,668
Net Cash Inflow / (Outflow) from Operating Activities	(951,405)	2,296,888	12,026,906
Net Cash Inflow / (Outflow) from Investing Activities	1,736,100	1,824,439	(13,052,988)
Net Cash Inflow / (Outflow) from Financing Activities	402,360	(108,422)	668,134
Number of Employees	1,344	1,441	1,614

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

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	United Bank Ltd.				
	2003	2004	2005	2006	2007
ASSETS					
Cash & Balances with Treasury Banks	17,274,461	23,844,435	34,074,786	49,023,540	57,622,360
Balances with other Banks	11,386,434	17,699,334	12,717,100	19,418,278	10,982,176
Lending to Financial Institutions	19,050,791	16,262,504	17,867,552	29,572,070	24,781,723
Investments - Net	56,516,760	54,953,728	63,026,944	65,735,128	114,026,273
Advances - Net	100,170,415	146,249,184	204,810,470	254,670,492	308,271,290
Other Assets	3,284,964	4,393,852	7,829,770	10,145,788	11,887,188
Operating Fixed Assets	3,754,236	3,969,006	4,449,324	6,362,492	19,065,496
Deferred Tax Assets	5,486,357	5,240,620	2,273,005	907,575	-
TOTAL ASSETS	216,924,418	272,612,663	347,048,951	435,835,363	546,636,506
LIABILITIES					
Bills Payable	2,975,910	3,811,284	4,159,964	4,627,769	6,087,266
Borrowings from Financial Institution	7,710,375	11,975,684	21,790,480	38,625,474	59,491,253
Deposits and other Accounts	185,071,502	230,256,627	289,226,299	343,804,830	411,475,129
Sub-ordinated Loans	-	3,500,000	3,999,192	5,998,344	5,996,696
Liabilities against Assets Subject to Finance Lease	39,995	288	-	6,966	3,261
Other Liabilities	4,541,704	3,513,569	6,204,746	9,594,496	13,581,974
Deferred Tax Liabilities	1,535,059	2,191,180	-	-	2,109,989
TOTAL LIABILITIES	201,874,545	255,248,632	325,380,681	402,657,879	498,745,568
NET ASSETS	15,049,873	17,364,031	21,668,270	33,177,484	47,890,938
REPRESENTED BY:					
Minority Interest	-	-	-	1,772,168	2,115,645
Share Capital	5,180,000	5,180,000	5,180,000	6,475,000	8,093,750
Reserves	4,678,317	5,915,928	6,225,461	9,329,564	11,577,342
Un-appropriated Profit	1,384,490	3,274,439	7,350,813	12,930,344	16,728,318
Surplus/Deficit on Revaluation of Assets	3,807,066	2,993,664	2,911,996	2,670,408	9,375,883
TOTAL	15,049,873	17,364,031	21,668,270	33,177,484	47,890,938
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	8,944,260	9,233,881	20,158,860	33,627,533	41,962,131
Mark-Up/ Return/Interest Expenses	1,888,349	1,732,760	6,045,948	12,260,240	17,162,817
Net Mark-Up / Interest Income	7,055,911	7,501,121	14,112,912	21,367,293	24,799,314
Provisions & Bad Debts written off directly	562,053	338,874	1,427,808	2,239,626	6,422,786
Net Mark-Up / Interest Income after Provision	6,493,858	7,162,247	12,685,104	19,127,667	18,376,528
Fees, Commission & Brokerage Income	1,442,642	1,654,475	2,543,739	4,799,461	5,899,632
Dividend Income	2,057,314	1,102,510	202,343	693,366	364,260
Income from dealing in Foreign Currencies	436,656	668,085	675,109	720,337	893,790
Other Income	607,500	981,154	1,591,841	1,072,577	2,449,985
Total Non - Markup / Interest Income	4,544,112	4,406,224	5,013,032	7,285,741	9,607,667
Administrative Expenses	6,153,913	6,702,709	7,874,013	11,637,865	14,257,211
Other Expenses	557,341	(23,966)	342,475	252,293	253,711
Total Non-Markup/Interest Expenses	6,711,254	6,678,743	8,216,488	11,890,158	14,510,922
Extra ordinary/unusual Items	-	-	-	23,468	(322,996)
PROFIT/ (LOSS) BEFORE TAXATION	4,326,716	4,889,728	9,481,648	14,499,782	13,796,269
Taxation - Current	193,050	283,083	498,748	3,423,276	5,153,311
- Prior Years	223,070	285,201	78,614	45,225	442,667
- Deferred	1,274,978	619,900	2,955,254	1,364,403	(1,036,724)
PROFIT/ (LOSS) AFTER TAXATION	2,635,618	3,701,544	5,949,032	9,666,878	9,237,015
Net Cash Inflow / (Outflow) from Operating Activities	(16,038,904)	16,011,692	16,433,305	20,928,069	51,571,445
Net Cash Inflow / (Outflow) from Investing Activities	19,478,482	(5,918,010)	(9,817,466)	(6,673,114)	(50,109,357)
Net Cash Inflow / (Outflow) from Financing Activities	(51,873)	2,291,890	(278,099)	702,367	(1,948,372)
Number of Employees	8,881	9,287	13,479	15,502	15,054

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	United Bank Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & Balances with Treasury Banks	50,143,570	61,160,678	67,461,668	86,409,551	94,766,489
Balances with other Banks	14,540,306	5,407,470	18,192,142	16,546,311	22,843,080
Lending to Financial Institutions	22,805,341	23,162,130	12,384,778	9,536,211	21,953,458
Investments - Net	115,057,090	136,145,524	224,578,556	294,410,661	381,245,903
Advances - Net	378,293,973	354,091,713	333,732,172	325,347,208	385,834,261
Other Assets	17,309,187	17,241,991	18,713,188	20,836,736	26,106,385
Operating Fixed Assets	19,926,915	21,925,669	22,424,072	22,981,878	27,460,839
Deferred Tax Assets	2,164,148	608,876	1,298,403	1,991,185	-
TOTAL ASSETS	620,240,530	619,744,051	698,784,979	778,059,741	960,210,415
LIABILITIES					
Bills Payable	5,210,870	5,147,259	5,045,815	5,879,043	7,600,633
Borrowings from Financial Institution	44,749,690	35,144,823	45,104,849	49,953,251	67,215,209
Deposits and other Accounts	492,267,898	492,036,103	550,645,767	612,980,139	755,264,264
Sub-ordinate Loans	11,993,848	11,989,800	11,985,748	11,317,080	9,319,264
Liabilities against Assets Subject to Finance Lease	1,978	-	-	-	2,109
Other Liabilities	16,620,583	14,489,343	17,587,735	18,777,320	19,676,006
Deferred Tax Liabilities	-	-	-	-	278,546
TOTAL LIABILITIES	570,844,867	558,807,328	630,369,914	698,906,833	859,356,031
NET ASSETS	49,395,663	60,936,723	68,415,065	79,152,908	100,854,384
REPRESENTED BY:					
Minority Interest	2,044,589	-	-	-	2,827,060
Share Capital	10,117,188	11,128,907	12,241,798	12,241,798	12,241,798
Reserves	17,256,061	18,959,537	21,688,637	24,847,019	32,298,690
Un-appropriated Profit	17,703,327	22,187,802	26,250,489	33,534,116	38,231,813
Surplus/Deficit on Revaluation of Assets	2,274,498	8,660,477	8,234,141	8,529,975	15,255,023
TOTAL	49,395,663	60,936,723	68,415,065	79,152,908	100,854,384
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	53,097,381	60,857,035	59,331,761	70,450,475	75,379,861
Mark-Up/ Return/Interest Expenses	24,303,193	28,163,787	25,223,253	31,025,869	35,736,985
Net Mark-Up / Interest Income	28,794,188	32,693,248	34,108,508	39,424,606	39,642,876
Provisions & Bad Debts written off directly	7,753,690	12,615,374	8,004,700	7,290,910	4,246,967
Net Mark-Up / Interest Income after Provision	21,040,498	20,077,874	26,103,808	32,133,696	35,395,909
Fees, Commission & Brokerage Income	7,298,807	5,925,082	6,337,745	6,949,191	9,449,629
Dividend Income	191,376	606,347	591,017	786,496	539,640
Gain/Loss on sale of securities	-	-	-	-	1,925,838
Income from dealing in Foreign Currencies	1,680,870	1,213,881	1,653,793	2,078,260	-
Other Income	1,749,882	3,924,251	1,538,077	2,904,306	7,677,383
Total Non - Markup / Interest Income	10,920,935	11,669,561	10,120,632	12,718,253	19,592,490
Administrative Expenses	16,679,968	16,608,561	17,765,056	19,784,894	25,448,913
Other Expenses	1,100,967	1,104,373	717,166	844,264	1,129,040
Total Non-Markup/Interest Expenses	17,780,935	17,712,934	18,482,222	20,629,158	26,577,953
Extra ordinary/unusual Items	128,447	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	14,052,051	14,034,501	17,742,218	24,222,791	28,410,446
Taxation - Current	6,151,520	6,930,585	6,805,506	8,946,039	9,061,871
- Prior Years	435,072	76,328	415,136	679,290	489,932
- Deferred	(979,792)	(2,165,099)	(638,354)	(902,201)	(421,141)
PROFIT/ (LOSS) AFTER TAXATION	8,445,251	9,192,687	11,159,930	15,499,663	19,279,784
Net Cash Inflow / (Outflow) from Operating Activities	1,025,033	22,790,064	100,070,348	108,571,682	94,242,177
Net Cash Inflow / (Outflow) from Investing Activities	(11,123,759)	(14,322,556)	(77,703,447)	(85,859,232)	(67,462,460)
Net Cash Inflow / (Outflow) from Financing Activities	2,049,883	(1,015,767)	(4,010,459)	(7,401,657)	(15,464,546)
Number of Employees	15,233	13,982	11,573	12,325	13,344

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Zarai Taraqati Bank Ltd.				
	2003	2004	2005	2006	2007
ASSETS					
Cash & Balances with Treasury Banks	744,276	1,593,898	1,585,421	1,295,464	2,103,682
Balances with other Banks	11,399,640	14,791,268	7,813,844	7,883,566	11,943,898
Lending to Financial Institutions	-	-	-	-	-
Investments - Net	2,621,397	2,849,677	12,820,668	5,534,499	7,604,233
Advances - Net	54,172,386	54,335,440	52,925,286	60,839,057	61,313,006
Other Assets	8,755,617	9,381,766	6,667,463	9,102,866	9,556,224
Operating Fixed Assets	1,045,269	976,985	690,141	818,866	865,293
Deferred Tax Assets	1,227	1,222	1,829	-	-
TOTAL ASSETS	78,739,812	83,930,256	82,504,652	85,474,318	93,386,336
LIABILITIES					
Bills Payable	190,280	197,434	235,741	276,333	392,726
Borrowings from Financial Institution	51,257,213	51,257,213	51,257,213	51,257,213	51,257,213
Deposits and other Accounts	2,277,329	3,122,206	2,644,647	2,882,384	4,323,150
Sub-ordinated Loans	3,204,323	3,204,323	3,204,323	3,204,323	3,204,323
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	9,543,444	13,065,463	12,100,331	14,242,721	19,134,241
Deferred Tax Liabilities	-	-	-	7,629	119,191
TOTAL LIABILITIES	66,472,589	70,846,639	69,442,255	71,870,603	78,430,844
NET ASSETS	12,267,223	13,083,617	13,062,397	13,603,715	14,955,492
REPRESENTED BY:					
Share Capital	8,950,656	11,869,611	11,869,612	11,869,612	11,869,612
Advance against Equity	2,918,954	1	-	-	-
Reserves	82,590	215,387	245,387	359,348	565,911
Un-appropriated Profit	330,360	861,549	702,355	1,011,744	1,834,453
Surplus/Deficit on Revaluation of Assets	(15,337)	137,069	245,043	363,011	685,516
TOTAL	12,267,223	13,083,617	13,062,397	13,603,715	14,955,492
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	10,110,307	8,105,383	6,822,719	6,001,704	7,022,360
Mark-Up/ Return/Interest Expenses	3,288,108	3,135,736	391,738	2,802,785	3,418,023
Net Mark-Up / Interest Income	6,822,199	4,969,647	6,430,981	3,198,919	3,604,337
Provisions & Bad Debts written off directly	3,886,059	2,311,403	4,744,343	3,249,682	3,656,965
Net Mark-Up / Interest Income after Provision	2,936,140	2,658,244	1,686,638	(50,763)	(52,628)
Fees, Commission & Brokerage Income	3,235	2,410	3,157	2,544	2,338
Dividend Income	9,722	6,028	6,458	6,458	2,153
Income from dealing in Foreign Currencies	-	-	-	-	-
Other Income	3,476,403	946,339	828,519	5,514,079	5,729,582
Total Non - Markup / Interest Income	3,489,360	954,777	838,134	5,523,081	5,734,073
Administrative Expenses	2,762,592	2,437,251	2,612,337	2,760,450	3,788,935
Other Expenses	2,880,723	8,545	3,802	2,059,387	77,998
Total Non-Markup/Interest Expenses	5,643,315	2,445,796	2,616,139	4,819,837	3,866,933
Extra ordinary/unusual Items	-	-	-	-	30,366
PROFIT/ (LOSS) BEFORE TAXATION	782,185	1,167,225	(91,367)	652,481	1,784,146
Taxation - Current	369,242	503,234	38,434	219,673	631,484
- Prior Years	-	-	-	-	8,285
- Deferred	(7)	5	(607)	9,458	111,561
PROFIT/ (LOSS) AFTER TAXATION	412,950	663,986	(129,194)	423,350	1,032,816
Net Cash Inflow / (Outflow) from Operating Activities	1,824,696	4,331,229	2,880,654	(7,419,920)	6,791,386
Net Cash Inflow / (Outflow) from Investing Activities	(22,385)	(89,979)	(9,866,555)	7,199,685	(1,820,326)
Net Cash Inflow / (Outflow) from Financing Activities	2,918,954	-	-	-	-
Number of Employees	5,947	5,801	5,727	5,327	5,340

19.4 Financial Position of Scheduled Banks Incorporated in Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Zarai Taraqati Bank Ltd.				
	2008	2009	2010	2011	2012
ASSETS					
Cash & Balances with Treasury Banks	1,732,495	2,354,107	1,732,495	3,056,462	3,524,505
Balances with other Banks	15,881,673	9,536,981	15,881,673	11,176,444	9,000,562
Lending to Financial Institutions	-	-	-	-	-
Investments - Net	5,055,690	7,213,948	5,055,690	12,047,958	17,884,472
Advances - Net	69,923,497	81,974,021	69,923,497	84,743,706	88,060,424
Other Assets	8,604,549	10,178,772	8,604,549	9,944,774	11,878,974
Operating Fixed Assets	1,142,886	1,070,417	1,142,886	1,167,167	1,180,267
Deferred Tax Assets	-	290,631	-	331,449	330,150
TOTAL ASSETS	102,340,790	112,618,877	102,340,790	122,467,960	131,859,354
LIABILITIES					
Bills Payable	613,378	2,059,979	613,378	208,117	294,024
Borrowings from Financial Institution	51,257,213	51,257,213	51,257,213	51,257,213	51,292,157
Deposits and other Accounts	5,425,259	8,750,892	5,425,259	8,962,457	11,096,956
Sub-ordinated Loans	3,204,323	3,204,323	3,204,323	3,204,323	3,204,323
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	24,289,347	27,911,794	24,289,347	34,514,383	38,575,859
Deferred Tax Liabilities	185,557	-	185,557	-	-
TOTAL LIABILITIES	84,975,077	93,184,201	84,975,077	98,146,493	104,463,319
NET ASSETS	17,365,713	19,434,676	17,365,713	24,321,467	27,396,035
REPRESENTED BY:					
Share Capital	12,522,441	12,522,441	12,522,441	12,522,441	12,522,441
Advance against Equity	-	-	-	-	-
Reserves	1,086,169	1,511,554	1,086,169	2,313,441	2,831,346
Un-appropriated Profit	3,262,655	4,964,194	3,262,655	8,171,742	10,243,364
Surplus/Deficit on Revaluation of Assets	494,448	436,487	494,448	1,313,843	1,798,884
TOTAL	17,365,713	19,434,676	17,365,713	24,321,467	27,396,035
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	8,470,169	9,055,314	8,470,169	9,510,328	11,321,385
Mark-Up/ Return/Interest Expenses	3,489,411	3,597,576	3,489,411	3,794,737	3,737,388
Net Mark-Up / Interest Income	4,980,758	5,457,738	4,980,758	5,715,591	7,583,997
Provisions & Bad Debts written off directly	1,924,259	2,227,407	1,924,259	1,003,625	1,064,320
Net Mark-Up / Interest Income after Provision	3,056,499	3,230,331	3,056,499	4,711,966	6,519,677
Fees, Commission & Brokerage Income	4,406	10,168	4,406	7,202	13,310
Dividend Income	11,410	27,986	11,410	33,427	17,222
Income from dealing in Foreign Currencies	-	-	-	-	-
Other Income	5,777,120	6,071,518	5,777,120	3,029,690	4,385,856
Total Non - Markup / Interest Income	5,792,936	6,109,672	5,792,936	3,070,319	4,416,388
Administrative Expenses	4,520,459	5,236,164	4,520,459	4,502,846	7,075,901
Other Expenses	340,571	53,478	340,571	2,280	(29,244)
Total Non-Markup/Interest Expenses	4,861,030	5,289,642	4,861,030	4,505,126	7,046,657
Extra ordinary/unusual Items	-	677,821	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	3,988,405	3,372,540	3,988,405	3,277,159	3,889,408
Taxation - Current	1,387,835	1,667,671	1,387,835	1,077,208	1,352,475
- Prior Years	12,606	37,491	12,606	-	-
- Deferred	(13,325)	(459,546)	(13,325)	54,802	(52,594)
PROFIT/ (LOSS) AFTER TAXATION	2,601,289	2,126,924	2,601,289	2,145,149	2,589,527
Net Cash Inflow / (Outflow) from Operating Activities	1,568,367	(3,383,375)	1,568,367	4,472,813	2,520,972
Net Cash Inflow / (Outflow) from Investing Activities	1,998,221	(2,339,705)	1,998,221	3,902,257	(4,228,811)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-	-
Number of Employees	5,370	5352	5,370	5,843	5,743