

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	ABN AMRO N.V.		
	2004	2005	2006
ASSETS			
Cash & Balances with Treasury Banks	6,796,351	7,379,648	13,088,961
Balances with other Banks	9,398,167	2,051,677	4,559,454
Lending to Financial Institutions	797,682	1,474,861	3,541,040
Investments - Net	6,523,143	13,026,798	25,609,450
Advances - Net	32,088,043	32,926,623	71,843,307
Other Assets	823,482	1,555,175	2,481,626
Operating Fixed Assets	1,028,937	1,169,152	2,649,002
Deferred Tax Assets	50,287	-	-
TOTAL ASSETS	57,506,092	59,583,934	123,772,840
LIABILITIES			
Bills Payable	833,010	605,778	1,344,304
Borrowings from Financial Institution	5,170,282	6,855,784	16,829,893
Deposits and other Accounts	48,212,800	47,004,987	93,742,339
Sub-ordinated Loans	-	-	799,520
Liabilities against Assets Subject to Finance Lease	-	-	-
Other Liabilities	498,218	957,556	2,355,160
Deferred Tax Liabilities	-	42,427	89,183
TOTAL LIABILITIES	54,714,310	55,466,532	115,160,399
NET ASSETS	2,791,782	4,117,402	8,612,441
REPRESENTED BY:			
Head Office Account	1,788,376	2,512,632	2,739,372
Reserves	-	-	5,541,939
Un-appropriated Profit	1,022,753	1,616,434	418,096
Surplus/Deficit on Revaluation of Assets	(19,347)	(11,664)	(86,966)
TOTAL	2,791,782	4,117,402	8,612,441
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	2,209,814	4,416,751	11,108,222
Mark-Up/ Return/Interest Expenses	514,586	1,587,130	5,169,104
Net Mark-Up / Interest Income	1,695,228	2,829,621	5,939,118
Provisions & Bad Debts written off directly	119,365	432,635	861,392
Net Mark-Up / Interest Income after Provision	1,575,863	2,396,986	5,077,726
Fees, Commission & Brokerage Income	397,727	695,619	1,459,278
Dividend Income	-	-	33,991
Income from dealing in Foreign Currencies	266,339	311,858	495,252
Other Income	30,338	493,685	432,875
Total Non - Markup / Interest Income	694,404	1,501,162	2,421,396
Administrative Expenses	1,122,921	1,666,224	3,872,608
Other Expenses	418	41,477	56,002
Total Non-Markup/Interest Expenses	1,123,339	1,707,701	3,928,610
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,146,928	2,190,447	3,570,512
Taxation - Current	450,000	790,000	1,078,000
- Prior Years	-	-	110,000
- Deferred	(17,092)	92,746	(11,797)
PROFIT/ (LOSS) AFTER TAXATION	714,020	1,307,701	2,394,309
Net Cash Inflow / (Outflow) from Operating Activities	7,487,887	(18,016)	3,641,622
Net Cash Inflow / (Outflow) from Investing Activities	2,636,340	(6,755,413)	1,204,054
Net Cash Inflow / (Outflow) from Financing Activities	(806,197)	(694)	(1,308,304)
Number of Employees	322	1,970	5,289

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Al Baraka Islamic Bank B.S.C. (E.C)		
	2004	2005	2006
ASSETS			
Cash & Balances with Treasury Banks	2,188,484	3,123,841	3,355,669
Balances with other Banks	2,105,873	3,880,049	4,259,426
Lending to Financial Institutions	-	-	-
Investments - Net	416,507	92,347	1,182,737
Advances - Net	6,991,361	7,418,128	9,693,182
Other Assets	184,487	186,694	305,830
Operating Fixed Assets	52,791	67,746	71,418
Deferred Tax Assets	-	-	-
TOTAL ASSETS	11,939,503	14,768,805	18,868,262
LIABILITIES			
Bills Payable	116,684	91,025	155,680
Borrowings from Financial Institution	1,620,209	1,452,096	1,895,027
Deposits and other Accounts	8,128,091	10,311,833	13,821,441
Sub-ordinated Loans	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-
Other Liabilities	173,441	503,245	726,248
Deferred Tax Liabilities	20,964	53,153	78,860
TOTAL LIABILITIES	10,059,389	12,411,352	16,677,256
NET ASSETS	1,880,114	2,357,453	2,191,006
REPRESENTED BY:			
Head Office Account	1,504,810	2,002,809	2,036,390
Reserves	-	-	-
Un-appropriated Profit	152,020	349,735	154,820
Surplus/Deficit on Revaluation of Assets	223,284	4,909	(204)
TOTAL	1,880,114	2,357,453	2,191,006
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	351,222	661,674	1,111,711
Mark-Up/ Return/Interest Expenses	184,456	439,819	824,124
Net Mark-Up / Interest Income	166,766	221,855	287,587
Provisions & Bad Debts written off directly	14,569	59,899	880
Net Mark-Up / Interest Income after Provision	152,197	161,956	286,707
Fees, Commission & Brokerage Income	68,983	85,046	99,774
Dividend Income	28,625	36,652	11,038
Income from dealing in Foreign Currencies	43,836	42,625	52,157
Other Income	39,205	290,005	(17,084)
Total Non - Markup / Interest Income	180,649	454,328	145,885
Administrative Expenses	165,922	222,174	261,067
Other Expenses	316	6,540	1,102
Total Non-Markup/Interest Expenses	166,238	228,714	262,169
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	166,608	387,570	170,423
Taxation - Current	17,600	9,812	777
- Prior Years	-	-	-
- Deferred	22,128	32,188	25,707
PROFIT/ (LOSS) AFTER TAXATION	126,880	345,570	143,939
Net Cash Inflow / (Outflow) from Operating Activities	624,432	1,981,829	1,975,220
Net Cash Inflow / (Outflow) from Investing Activities	84,392	377,567	(1,058,728)
Net Cash Inflow / (Outflow) from Financing Activities	361,964	341,915	(338,854)
Number of Employees	205	252	306

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

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

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	American Express Bank Ltd.	
	2004	2005
ASSETS		
Cash & Balances with Treasury Banks	2,009,176	1,809,780
Balances with other Banks	887,411	689,238
Lending to Financial Institutions	1,045,000	2,423,720
Investments - Net	1,640,642	1,922,155
Advances - Net	2,070,315	694,965
Other Assets	543,618	613,325
Operating Fixed Assets	101,878	89,023
Deferred Tax Assets	-	-
TOTAL ASSETS	8,298,040	8,242,206
LIABILITIES		
Bills Payable	400,177	377,890
Borrowings from Financial Institution	1,186,284	471,792
Deposits and other Accounts	5,070,229	5,726,148
Sub-ordinated Loans	-	-
Liabilities against Assets Subject to Finance Lease	-	-
Other Liabilities	284,131	244,526
Deferred Tax Liabilities	-	-
TOTAL LIABILITIES	6,940,821	6,820,356
NET ASSETS	1,357,219	1,421,850
REPRESENTED BY:		
Head Office Account	1,123,518	1,129,934
Reserves	-	-
Un-appropriated Profit	235,361	291,865
Surplus/Deficit on Revaluation of Assets	(1,660)	51
TOTAL	1,357,219	1,421,850
OPERATING POSITION		
Mark-Up/ Return/Interest Earned	224,723	347,077
Mark-Up/ Return/Interest Expenses	128,206	246,960
Net Mark-Up / Interest Income	96,517	100,117
Provisions & Bad Debts written off directly	(28,397)	(2,740)
Net Mark-Up / Interest Income after Provision	124,914	102,857
Fees, Commission & Brokerage Income	193,012	201,377
Dividend Income	-	-
Income from dealing in Foreign Currencies	44,146	70,704
Other Income	49,604	70,682
Total Non - Markup / Interest Income	286,762	342,763
Administrative Expenses	396,293	471,600
Other Expenses	94	1,150
Total Non-Markup/Interest Expenses	396,387	472,750
Extra ordinary/unusual Items	-	-
PROFIT/ (LOSS) BEFORE TAXATION	15,289	(27,130)
Taxation - Current	-	-
- Prior Years	(74,382)	(83,634)
- Deferred	38,632	-
PROFIT/ (LOSS) AFTER TAXATION	51,039	56,504
Net Cash Inflow / (Outflow) from Operating Activities	521,218	(99,115)
Net Cash Inflow / (Outflow) from Investing Activities	673,400	(304,873)
Net Cash Inflow / (Outflow) from Financing Activities	(5,802)	-
Number of Employees	168	165

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

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

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

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Barclay Bank Plc.		
	2011	2012	2013
ASSETS			
Cash & Balances with Treasury Banks	3,725,801	4,694,728	5,523,422
Balances with other Banks	2,649,904	3,711,567	404,281
Lending to Financial Institutions	4,038,234	-	-
Investments - Net	23,791,214	19,402,553	27,709,294
Advances - Net	20,998,397	17,743,892	16,562,348
Other Assets	730,127	539,345	629,384
Operating Fixed Assets	802,563	513,034	475,496
Deferred Tax Assets	1,287,530	1,173,148	1,098,431
TOTAL ASSETS	58,023,770	47,778,267	52,402,656
LIABILITIES			
Bills Payable	573,408	521,584	1,026,442
Borrowings from Financial Institution	4,437,328	9,291,803	4,824,884
Deposits and other Accounts	44,664,909	29,957,830	38,234,983
Sub-ordinated Loans	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-
Other Liabilities	1,423,966	1,182,866	1,093,538
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	51,099,611	40,954,083	45,179,847
NET ASSETS	6,924,159	6,824,184	7,222,809
REPRESENTED BY:			
Head Office Account	9,756,756	10,807,382	10,807,382
Reserves	-	-	-
Un-appropriated Profit	(2,834,839)	(3,988,435)	(3,562,242)
Surplus/Deficit on Revaluation of Assets	2,242	5,237	(22,331)
TOTAL	6,924,159	6,824,184	7,222,809
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	5,517,128	1,391,355	3,801,594
Mark-Up/ Return/Interest Expenses	3,507,884	921,602	2,346,891
Net Mark-Up / Interest Income	2,009,244	469,753	1,454,703
Provisions & Bad Debts written off directly	50,886	45,679	(25,312)
Net Mark-Up / Interest Income after Provision	1,958,358	424,074	1,480,015
Fees, Commission & Brokerage Income	229,175	54,827	208,697
Dividend Income	-	-	-
Gain/Loss on sale of securities	-	-	315,771
Income from dealing in Foreign Currencies	283,999	49,012	-
Other Income	4,691	944	93,110
Total Non - Markup / Interest Income	517,865	104,783	617,578
Administrative Expenses	2,024,219	510,785	1,557,299
Other Expenses	37,780	2,378	24,539
Total Non-Markup/Interest Expenses	2,061,999	513,163	1,581,838
Extra ordinary/unusual Items (Income)	(239,139)	-	-
PROFIT/ (LOSS) BEFORE TAXATION	653,363	15,694	515,755
Taxation - Current	-	-	-
- Prior Years	-	-	-
- Deferred	208,347	2,324	89,562
PROFIT/ (LOSS) AFTER TAXATION	445,016	13,370	426,193
Net Cash Inflow / (Outflow) from Operating Activities	4,181,079	(1,733,723)	6,040,610
Net Cash Inflow / (Outflow) from Investing Activities	(2,906,935)	859,936	(8,519,202)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-
Number of Employees	576	562	247

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Citibank N.A.				
	2004	2005	2006	2007	2008
ASSETS					
Cash & Balances with Treasury Banks	9,277,146	8,383,947	5,881,934	7,729,935	10,583,830
Balances with other Banks	7,543,616	729,186	539,516	192,370	7,358,861
Lending to Financial Institutions	12,241,937	4,796,504	6,267,405	4,530,449	14,166,060
Investments - Net	955,474	19,845,100	21,937,387	21,276,196	9,194,307
Advances - Net	33,007,571	39,163,339	51,289,271	49,068,211	41,856,749
Other Assets	2,373,699	2,641,794	3,357,063	7,051,616	13,432,726
Operating Fixed Assets	254,957	340,656	1,186,499	1,420,645	1,474,167
Deferred Tax Assets	409,994	573,115	828,544	1,199,429	3,585,127
TOTAL ASSETS	66,064,394	76,473,641	91,287,619	92,468,851	101,651,827
LIABILITIES					
Bills Payable	987,268	1,436,826	1,212,275	2,120,612	1,660,227
Borrowings from Financial Institution	9,815,454	12,612,553	15,409,454	5,977,312	3,152,988
Deposits and other Accounts	47,102,828	53,115,538	63,103,884	68,627,815	65,484,768
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	1,986,432	3,603,014	5,533,500	9,417,201	22,340,772
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	59,891,982	70,767,931	85,259,113	86,142,940	92,638,755
NET ASSETS	6,172,412	5,705,710	6,028,506	6,325,911	9,013,072
REPRESENTED BY:					
Head Office Account	3,722,432	3,742,948	3,794,244	5,443,260	7,742,345
Reserves	-	-	-	46,784	75785
Un-appropriated Profit	2,450,271	2,007,769	2,274,831	889,238	1,689,600
Surplus/Deficit on Revaluation of Assets	(291)	(45,007)	(40,569)	(53,371)	(494,658)
TOTAL	6,172,412	5,705,710	6,028,506	6,325,911	9,013,072
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	3,145,342	5,635,170	9,017,327	10,553,668	9,943,656
Mark-Up/ Return/Interest Expenses	831,994	2,035,755	4,113,089	5,071,332	4,144,702
Net Mark-Up / Interest Income	2,313,348	3,599,415	4,904,238	5,482,336	5,798,954
Provisions & Bad Debts written off directly	175,186	626,950	955,209	2,655,460	4,058,001
Net Mark-Up / Interest Income after Provision	2,138,162	2,972,465	3,949,029	2,826,876	1,740,953
Fees, Commission & Brokerage Income	1,266,427	1,804,183	1,648,434	1,523,529	1,358,752
Dividend Income	1,587	-	8,995	-	-
Income from dealing in Foreign Currencies	428,807	451,897	427,746	855,162	2,142,938
Other Income	423,599	336,671	589,435	755,133	44,357
Total Non - Markup / Interest Income	2,120,420	2,592,751	2,674,610	3,133,824	3,546,047
Administrative Expenses	2,508,875	2,962,639	4,053,108	4,807,138	5,127,991
Other Expenses	3,906	8,687	(4,630)	22,623	40,160
Total Non-Markup/Interest Expenses	2,512,781	2,971,326	4,048,478	4,829,761	5,168,151
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,745,801	2,593,890	2,575,161	1,130,939	118,849
Taxation - Current	865,000	1,221,374	1,332,650	1,330,644	1,466,568
- Prior Years	(1,071,321)	-	(141,594)	(95,394)	-
- Deferred	(17,425)	(135,738)	(261,169)	(363,992)	(2,148,081)
PROFIT/ (LOSS) AFTER TAXATION	1,969,547	1,508,254	1,645,274	259,681	800,362
Net Cash Inflow / (Outflow) from Operating Activities	5,299,536	11,239,293	5,004,128	(2,849,659)	(1,086,131)
Net Cash Inflow / (Outflow) from Investing Activities	14,836	(17,009,678)	(3,940,415)	3,768,274	9,254,001
Net Cash Inflow / (Outflow) from Financing Activities	(1,786,847)	(1,950,756)	(1,384,718)	(10,274)	2,305,074
Number of Employees	636	3,154	4,077	3,766	2,415

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Citibank N.A.				
	2009	2010	2011	2012	2013
ASSETS					
Cash & Balances with Treasury Banks	7,706,034	7,001,789	6,990,879	6,770,561	3,991,465
Balances with other Banks	2,735,953	1,396,604	1,149,455	6,035,738	602,119
Lending to Financial Institutions	10,155,661	11,410,316	1,339,057	14,913,193	9,202,344
Investments - Net	33,122,217	50,236,317	60,399,022	31,339,172	25,239,845
Advances - Net	28,245,029	19,244,213	18,820,403	18,255,682	13,556,587
Other Assets	2,911,872	3,505,065	3,954,861	4,296,388	153,846
Operating Fixed Assets	1,266,456	865,640	634,699	366,664	685,858
Deferred Tax Assets	3,637,578	3,693,968	3,614,421	3,194,412	6,454,325
TOTAL ASSETS	89,780,800	97,353,912	96,902,797	85,171,810	59,886,389
LIABILITIES					
Bills Payable	1,654,759	1,164,263	2,028,623	2,185,724	1,284,956
Borrowings from Financial Institution	5,561,411	4,342,038	11,231,101	141,666	909,854
Deposits and other Accounts	58,147,204	68,304,814	61,678,515	64,293,565	40,936,496
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	15,892,011	14,677,325	11,198,190	9,513,942	8,197,699
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	81,255,385	88,488,440	86,136,429	76,134,897	51,329,005
NET ASSETS	8,525,415	8,865,472	10,766,368	9,036,913	8,557,384
REPRESENTED BY:					
Head Office Account	6,780,848	6,812,671	6,812,671	6,812,671	6,812,671
Reserves	92,715	125,573	149,286	154,932	161,613
Un-appropriated Profit	1,778,573	2,201,511	3,957,548	2,052,798	1,650,374
Surplus/Deficit on Revaluation of Assets	(126,721)	(274,283)	(153,137)	16,512	(67,274)
TOTAL	8,525,415	8,865,472	10,766,368	9,036,913	8,557,384
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	9,983,377	9,373,975	10,279,671	8,262,997	4,808,111
Mark-Up/ Return/Interest Expenses	4,720,788	4,241,090	4,580,040	3,030,151	2,103,808
Net Mark-Up / Interest Income	5,262,589	5,132,885	5,699,631	5,232,846	2,704,303
Provisions & Bad Debts written off directly	3,285,903	1,942,347	1,171,851	822,094	(685,437)
Net Mark-Up / Interest Income after Provision	1,976,686	3,190,538	4,527,780	4,410,752	3,389,740
Fees, Commission & Brokerage Income	859,322	703,022	700,094	583,246	499,040
Dividend Income	2,033	728	-	-	-
Income from dealing in Foreign Currencies	1,669,426	2,465,105	3,002,073	1,724,461	1,717,527
Other Income	(80,847)	(1,115,157)	(1,652,963)	148,290	(55,433)
Total Non - Markup / Interest Income	2,449,934	2,053,698	2,049,204	2,455,997	2,161,134
Administrative Expenses	3,987,382	3,879,891	4,002,884	4,479,324	2,681,434
Other Expenses	136,650	167,342	50,264	66,920	(16,934)
Total Non-Markup/Interest Expenses	4,124,032	4,047,233	4,053,148	4,546,244	2,664,500
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	302,588	1,197,003	2,523,836	2,320,505	2,886,374
Taxation - Current	1,305,350	1,156,019	1,419,218	1,128,971	553,391
- Prior Years	(841,163)	(405,021)	(585,349)	(557,327)	(1,934,735)
- Deferred	(250,572)	23,067	(66,070)	325,620	2,592,482
PROFIT/ (LOSS) AFTER TAXATION	88,973	422,938	1,756,037	1,423,241	1,675,236
Net Cash Inflow / (Outflow) from Operating Activities	17,837,265	1,562,704	1,320,908	860,554	(12,938,127)
Net Cash Inflow / (Outflow) from Investing Activities	(24,395,154)	(3,192,181)	(1,445,794)	7,472,350	7,093,319
Net Cash Inflow / (Outflow) from Financing Activities	(1,102,350)	(404,322)	(192,139)	(3,624,394)	(2,361,340)
Number of Employees	1,622	1,353	1,016	677	230

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Deutsche Bank AG				
	2004	2005	2006	2007	2008
ASSETS					
Cash & Balances with Treasury Banks	2,010,943	2,989,698	3,156,621	3,522,250	4,754,734
Balances with other Banks	240,619	60,614	71,744	127,489	1,628,093
Lending to Financial Institutions	498,038	200,000	182,730	4,924,319	5,309,670
Investments - Net	15,365	183,985	1,158,584	3,695,931	999,390
Advances - Net	2,020,431	1,898,151	4,175,315	4,699,251	6,334,606
Other Assets	272,964	208,134	476,223	527,317	2,552,371
Operating Fixed Assets	50,726	56,022	61,073	107,229	130,225
Deferred Tax Assets	-	-	29,285	-	20649
TOTAL ASSETS	5,109,086	5,596,604	9,311,575	17,603,786	21,729,738
LIABILITIES					
Bills Payable	241,365	189,718	278,427	625,398	1,683,524
Borrowings from Financial Institution	507,088	437,291	1,927,525	6,971,367	532,521
Deposits and other Accounts	2,068,728	1,504,902	3,326,539	5,128,591	10,317,214
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	11,823	5,580	1,669	-	-
Other Liabilities	952,349	1,238,197	1,013,987	1,246,992	4,562,266
Deferred Tax Liabilities	156	37	-	66432	-
TOTAL LIABILITIES	3,781,509	3,375,725	6,548,147	14,038,780	17,095,525
NET ASSETS	1,327,577	2,220,879	2,763,428	3,565,006	4,634,213
REPRESENTED BY:					
Head Office Account	1,700,252	2,652,674	2,569,048	2,853,853	3,600,702
Reserves	-	-	-	-	-
Un-appropriated Profit	(372,899)	(431,863)	198,625	714811	1033743
Surplus/Deficit on Revaluation of Assets	224	68	(4,245)	(3658)	(232)
TOTAL	1,327,577	2,220,879	2,763,428	3,565,006	4,634,213
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	71,015	199,553	375,050	679,115	1,041,031
Mark-Up/ Return/Interest Expenses	22,068	87,793	139,483	382,592	400,017
Net Mark-Up / Interest Income	48,947	111,760	235,567	296,523	641,014
Provisions & Bad Debts written off directly	(20,841)	2,455	18,842	8,464	48,069
Net Mark-Up / Interest Income after Provision	69,788	109,305	216,725	288,059	592,945
Fees, Commission & Brokerage Income	74,907	107,209	174,386	225,597	298,136
Dividend Income	-	-	-	-	-
Income from dealing in Foreign Currencies	97,865	159,663	302,700	802,738	887,527
Other Income	15,988	4,362	5,781	33,909	(132,461)
Total Non - Markup / Interest Income	188,760	271,234	482,867	1,062,244	1,053,202
Administrative Expenses	255,653	381,376	527,944	572,659	813,878
Other Expenses	2,495	125610	23	1,352	1,134
Total Non-Markup/Interest Expenses	258,148	506,986	527,967	574,011	815,012
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	400	(126,447)	171,625	776,292	831,135
Taxation - Current	-	-	-	183,000	311,000
- Prior Years	-	(67,483)	-	-	66,000
- Deferred	-	-	(27,000)	88,998	(80,000)
PROFIT/ (LOSS) AFTER TAXATION	400	(58,964)	198,625	504,294	534,135
Net Cash Inflow / (Outflow) from Operating Activities	407,082	41,464	845,485	2,714,933	(266,446)
Net Cash Inflow / (Outflow) from Investing Activities	(27,929)	(187,684)	(1,010,566)	(2,576,596)	2,451,310
Net Cash Inflow / (Outflow) from Financing Activities	182,923	1,161,143	(5,103)	(1,768)	(198,625)
Number of Employees	62	84	84	98	115

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Deutsche Bank AG				
	2009	2010	2011	2012	2013
ASSETS					
Cash & Balances with Treasury Banks	4,764,709	4,722,669	4,590,065	5,630,489	6,193,227
Balances with other Banks	128,632	37,134	38,505	2,058,913	208,293
Lending to Financial Institutions	5,350,170	6,223,146	7,640,386	7,414,392	9,757,121
Investments - Net	490,909	2,046,309	5,587,411	7,747,304	5,428,718
Advances - Net	3,457,011	3,245,948	2,987,018	3,979,514	4,265,335
Other Assets	713,336	898,722	1,068,497	1,691,726	1,562,707
Operating Fixed Assets	120,382	110,230	199,014	351,955	314,108
Deferred Tax Assets	157,863	150,725	130,675	74,271	74,492
TOTAL ASSETS	15,183,012	17,434,883	22,241,571	28,948,564	27,804,001
LIABILITIES					
Bills Payable	217,050	2,640,728	238,907	297,362	324,717
Borrowings from Financial Institution	1,063,547	443,891	1,523,062	317,883	4,004,649
Deposits and other Accounts	6,005,209	6,065,947	11,118,869	18,354,233	15,849,131
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	2,727,983	3,010,220	3,324,934	4,017,622	2,338,895
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	10,013,789	12,160,786	16,205,772	22,987,100	22,517,392
NET ASSETS	5,169,223	5,274,097	6,035,799	5,961,464	5,286,609
REPRESENTED BY:					
Head Office Account	3,877,033	3,667,876	3,724,146	4,115,584	4,649,699
Reserves	-	-	-	-	-
Un-appropriated Profit	1,292,224	1,606,542	2,323,191	1,855,437	638,687
Surplus/Deficit on Revaluation of Assets	(34)	(321)	(11,538)	(9,557)	(1,777)
TOTAL	5,169,223	5,274,097	6,035,799	5,961,464	5,286,609
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	1,111,138	1,065,750	1,679,978	1,969,771	1,644,741
Mark-Up/ Return/Interest Expenses	242,280	324,744	556,558	868,297	719,355
Net Mark-Up / Interest Income	868,858	741,006	1,123,420	1,101,474	925,386
Provisions & Bad Debts written off directly	354,287	25,263	(21,094)	(32,447)	7,350
Net Mark-Up / Interest Income after Provision	514,571	715,743	1,144,514	1,133,921	918,036
Fees, Commission & Brokerage Income	280,829	354,825	304,900	296,268	360,371
Dividend Income	-	-	-	-	-
Income from dealing in Foreign Currencies	1,313,596	755,656	427,998	281,006	327,351
Other Income	4,916	110,995	(7,543)	11,008	28,762
Total Non - Markup / Interest Income	1,599,341	1,221,476	725,355	588,282	716,484
Administrative Expenses	863,450	653,431	759,389	1,170,880	1,144,078
Other Expenses	7,710	(380)	6,685	610	165
Total Non-Markup/Interest Expenses	871,160	653,051	766,074	1,171,490	1,144,243
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,242,752	1,284,168	1,103,795	550,713	490,277
Taxation - Current	552,000	450,205	374,000	137,353	181,240
- Prior Years	-	-	-	-	-
- Deferred	(114,466)	(330)	21,559	62,533	(8,726)
PROFIT/ (LOSS) AFTER TAXATION	805,218	834,293	708,236	350,827	317,763
Net Cash Inflow / (Outflow) from Operating Activities	(1,742,550)	2,084,285	3,503,278	5,812,077	(2,606,831)
Net Cash Inflow / (Outflow) from Investing Activities	481,026	(1,474,535)	(3,690,778)	(2,337,467)	2,327,363
Net Cash Inflow / (Outflow) from Financing Activities	(504,293)	(534,131)	-	(805,216)	(154,529)
Number of Employees	107	108	113	112	109

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Habib Bank AG Zurich	
	2004	2005
ASSETS		
Cash & Balances with Treasury Banks	4,472,835	6,669,085
Balances with other Banks	2,461,179	1,980,195
Lending to Financial Institutions	560,000	1,424,245
Investments - Net	7,437,082	6,075,704
Advances - Net	25,405,470	27,728,110
Other Assets	642,055	812,554
Operating Fixed Assets	115,120	160,383
Deferred Tax Assets	108,809	60193
TOTAL ASSETS	41,202,550	44,910,469
LIABILITIES		
Bills Payable	394,325	405,007
Borrowings from Financial Institution	9,272,519	6,260,278
Deposits and other Accounts	28,166,876	33,436,488
Sub-ordinated Loans	-	-
Liabilities against Assets Subject to Finance Lease	-	-
Other Liabilities	1,294,683	1,994,713
Deferred Tax Liabilities	-	-
TOTAL LIABILITIES	39,128,403	42,096,486
NET ASSETS	2,074,147	2,813,983
REPRESENTED BY:		
Head Office Account	1,564,976	2,142,095
Reserves	-	-
Un-appropriated Profit	509,047	667,165
Surplus/Deficit on Revaluation of Assets	124	4,723
TOTAL	2,074,147	2,813,983
OPERATING POSITION		
Mark-Up/ Return/Interest Earned	1,610,611	2,692,195
Mark-Up/ Return/Interest Expenses	910,826	1,773,257
Net Mark-Up / Interest Income	699,785	918,938
Provisions & Bad Debts written off directly	21,213	14,698
Net Mark-Up / Interest Income after Provision	678,572	904,240
Fees, Commission & Brokerage Income	177,623	233,947
Dividend Income	29	3193
Income from dealing in Foreign Currencies	56,419	163,745
Other Income	84,830	98,473
Total Non - Markup / Interest Income	318,901	499,358
Administrative Expenses	486,320	613,439
Other Expenses	36	1925
Total Non-Markup/Interest Expenses	486,356	615,364
Extra ordinary/unusual Items	-	-
PROFIT/ (LOSS) BEFORE TAXATION	511,117	788,234
Taxation - Current	114,500	188,000
- Prior Years	-	-
- Deferred	16,185	45,807
PROFIT/ (LOSS) AFTER TAXATION	380,432	554,427
Net Cash Inflow / (Outflow) from Operating Activities	975,913	205,968
Net Cash Inflow / (Outflow) from Investing Activities	1,041,903	1,311,565
Net Cash Inflow / (Outflow) from Financing Activities	(152,219)	413,867
Number of Employees	487	556

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

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	HSBC Bank Middle East Ltd.				
	2004	2005	2006	2007	2008
ASSETS					
Cash & Balances with Treasury Banks	2,316,197	2,808,913	3,625,335	4,254,003	7,577,335
Balances with other Banks	1,450,202	1,012,468	2,493,245	793,028	4,266,775
Lending to Financial Institutions	3,266,025	2,695,305	5,263,053	6,754,063	7,354,749
Investments - Net	-	569,733	195,951	301,193	1,941,950
Advances - Net	4,761,143	5,743,994	11,201,906	19,260,314	25,302,967
Other Assets	193,810	376,769	421,981	715,531	1,430,226
Operating Fixed Assets	38,231	58,978	185,399	308,114	509,574
Deferred Tax Assets	5,899	6,316	-	-	10,764
TOTAL ASSETS	12,031,507	13,272,476	23,386,870	32,386,246	48,394,340
LIABILITIES					
Bills Payable	87,050	100,056	162,297	745,760	587,298
Borrowings from Financial Institution	1,127,234	1,944,624	5,605,136	3,032,738	4,770,659
Deposits and other Accounts	8,923,997	8,603,755	14,713,851	25,401,388	36,526,363
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	10,446	8,234	5,814	1,833	-
Other Liabilities	252,546	400,437	468,939	637,006	1,553,039
Deferred Tax Liabilities	-	-	14728	18,392	-
TOTAL LIABILITIES	10,401,273	11,057,106	20,970,765	29,837,117	43,437,359
NET ASSETS	1,630,234	2,215,370	2,416,105	2,549,129	4,956,981
REPRESENTED BY:					
Head Office Account	1,551,434	2,023,070	2,059,848	2,078,119	4,339,547
Reserves	-	-	-	-	-
Un-appropriated Profit	78,800	192,411	356,273	471,399	622,468
Surplus/Deficit on Revaluation of Assets	-	(111)	(16)	(389)	(5,034)
TOTAL	1,630,234	2,215,370	2,416,105	2,549,129	4,956,981
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	275,075	657,099	1,151,506	2,151,546	4,071,742
Mark-Up/ Return/Interest Expenses	130,077	373,958	648,080	1,310,016	2,443,593
Net Mark-Up / Interest Income	144,998	283,141	503,426	841,530	1,628,149
Provisions & Bad Debts written off directly	(1,152)	5,457	(7,782)	17,443	265,346
Net Mark-Up / Interest Income after Provision	146,150	277,684	511,208	824,087	1,362,803
Fees, Commission & Brokerage Income	128,087	148,238	160,752	238,559	485,721
Dividend Income	-	-	-	-	-
Income from dealing in Foreign Currencies	38,152	55,438	53,357	152,746	351,020
Other Income	1,669	1,216	3,144	5,074	13,233
Total Non - Markup / Interest Income	167,908	204,892	217,253	396,379	849,974
Administrative Expenses	221,015	255,603	479,990	994,470	1,949,088
Other Expenses	318	-	397	86	3,036
Total Non-Markup/Interest Expenses	221,333	255,603	480,387	994,556	1,952,124
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	92,725	226,973	248,074	225,910	260,653
Taxation - Current	23,500	95,000	52,853	77,500	122,329
- Prior Years	(2,243)	(43,595)	6,847	18,500	3,412
- Deferred	13,053	(349)	20,984	3,865	(26,653)
PROFIT/ (LOSS) AFTER TAXATION	58,415	175,917	167,390	126,045	161,565
Net Cash Inflow / (Outflow) from Operating Activities	1,417,288	248,754	2,045,389	(794,179)	6,500,858
Net Cash Inflow / (Outflow) from Investing Activities	(13,110)	(603,908)	218,118	(280,276)	(1,952,788)
Net Cash Inflow / (Outflow) from Financing Activities	335,192	410,136	33,693	2,906	2,248,999
Number of Employees	123	138	321	788	1,252

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	HSBC Bank Middle East Ltd.				
	2009	2010	2011	2012	2013
ASSETS					
Cash & Balances with Treasury Banks	8,411,801	9,954,810	10,925,914	11,394,218	11,584,523
Balances with other Banks	4,035,306	297,338	341,149	711,950	851,971
Lending to Financial Institutions	8,698,829	16,076,728	3,868,938	4,966,709	3,393,648
Investments - Net	5,431,713	6,512,700	22,119,633	13,433,740	14,788,423
Advances - Net	23,248,431	22,242,433	20,793,526	17,586,177	15,502,860
Other Assets	1,406,262	1,475,697	998,938	1,887,955	1,484,743
Operating Fixed Assets	410,901	266,120	186,288	132,396	89,566
Deferred Tax Assets	90,698	113,164	121,346	214,948	326,967
TOTAL ASSETS	51,733,941	56,938,990	59,355,732	50,328,093	48,022,701
LIABILITIES					
Bills Payable	989,256	1,341,130	1,023,903	670,778	775,571
Borrowings from Financial Institution	3,073,493	1,255,575	2,686,405	694,363	335,671
Deposits and other Accounts	40,796,993	46,460,640	46,171,420	38,956,795	36,895,948
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	8,973	7,457	-
Other Liabilities	1,363,321	1,682,622	1,959,268	2,354,714	2,767,608
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	46,223,063	50,739,967	51,849,969	42,684,107	40,774,798
NET ASSETS	5,510,878	6,199,023	7,505,763	7,643,986	7,247,903
REPRESENTED BY:					
Head Office Account	4,619,535	5,707,268	6,515,987	7,037,870	7,630,089
Reserves	-	-	-	-	-
Un-appropriated Profit	892,345	499,104	985,911	606,405	(372,553)
Surplus/Deficit on Revaluation of Assets	(1,002)	(7,349)	3,865	(289)	(9,633)
TOTAL	5,510,878	6,199,023	7,505,763	7,643,986	7,247,903
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	4,703,682	5,005,567	5,849,015	4,555,975	2,884,521
Mark-Up/ Return/Interest Expenses	2,732,216	2,713,791	2,932,772	2,326,385	1,484,080
Net Mark-Up / Interest Income	1,971,466	2,291,776	2,916,243	2,229,590	1,400,441
Provisions & Bad Debts written off directly	471,333	363,563	102,962	525,527	493,151
Net Mark-Up / Interest Income after Provision	1,500,133	1,928,213	2,813,281	1,704,063	907,290
Fees, Commission & Brokerage Income	561,754	568,828	529,813	483,698	284,901
Dividend Income	-	-	-	-	-
Income from dealing in Foreign Currencies	490,913	439,068	575,227	401,937	291,768
Other Income	(31,104)	(2,171)	35,621	31,890	48,576
Total Non - Markup / Interest Income	1,021,563	1,005,725	1,140,661	917,525	625,245
Administrative Expenses	2,200,186	2,171,268	2,442,861	3,109,165	2,610,256
Other Expenses	11	5,125	170	47	50
Total Non-Markup/Interest Expenses	2,200,197	2,176,393	2,443,031	3,109,212	2,610,306
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	321,499	757,545	1,510,911	(487,624)	(1,077,771)
Taxation - Current	141,720	285,000	535,000	-	-
- Prior Years	-	-	18,867	-	-
- Deferred	(82,106)	(19,047)	(14,218)	(91,367)	(106,832)
PROFIT/ (LOSS) AFTER TAXATION	261,885	491,592	971,262	(396,257)	(970,939)
Net Cash Inflow / (Outflow) from Operating Activities	3,889,177	(1,289,280)	16,303,670	(8,355,184)	1,129,053
Net Cash Inflow / (Outflow) from Investing Activities	(3,574,160)	(1,108,580)	(15,613,019)	8,655,655	(1,382,928)
Net Cash Inflow / (Outflow) from Financing Activities	287,980	202,901	324,264	538,634	584,200
Number of Employees	788	714	548	493	442

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	HSBC Bank Oman S.A.O.G				
	2004	2005	2006	2007	2008
ASSETS					
Cash & Balances with Treasury Banks	1,245,447	1,244,535	2,304,786	2,391,751	3,088,841
Balances with other Banks	40,262	26,887	67,683	42,807	38,910
Lending to Financial Institutions	-	-	-	-	-
Investments - Net	44,617	-	-	-	-
Advances - Net	485,751	518,932	368,321	220,506	277,089
Other Assets	23,419	20,323	17,253	33,221	22,036
Operating Fixed Assets	5,338	2,943	4,583	5,646	15,071
Deferred Tax Assets	-	-	-	-	-
TOTAL ASSETS	1,844,834	1,813,620	2,762,626	2,693,931	3,441,947
LIABILITIES					
Bills Payable	7,784	1,697	4,415	2,754	4,036
Borrowings from Financial Institution	282,982	270,700	98,000	178,000	186,406
Deposits and other Accounts	504,119	493,426	618,017	459,937	521,574
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	14,993	18,036	17,065	19,617	17,790
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	809,878	783,859	737,497	660,308	729,806
NET ASSETS	1,034,956	1,029,761	2,025,129	2,033,623	2,712,141
REPRESENTED BY:					
Head Office Account	1,162,296	1,168,934	2,188,856	2,289,217	3,008,999
Reserves	-	-	-	-	-
Un-appropriated Profit	(127,532)	(139,173)	(163,727)	(255,594)	(296,858)
Surplus/Deficit on Revaluation of Assets	192	-	-	-	-
TOTAL	1,034,956	1,029,761	2,025,129	2,033,623	2,712,141
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	40,998	41,771	47,204	38,268	40,426
Mark-Up/ Return/Interest Expenses	21,299	30,839	41,313	47,636	50,080
Net Mark-Up / Interest Income	19,699	10,932	5,891	(9,368)	-9,654
Provisions & Bad Debts written off directly	1,645	1865	1,183	40468	(21,729)
Net Mark-Up / Interest Income after Provision	18,054	9,067	4,708	(49,836)	12,075
Fees, Commission & Brokerage Income	8,052	6,201	4,004	2,329	4,238
Dividend Income	-	-	-	-	-
Income from dealing in Foreign Currencies	3,094	1,124	52	622	3,660
Other Income	1,901	2,475	2,177	1,520	1,651
Total Non - Markup / Interest Income	13,047	9,800	6,233	4,471	9,549
Administrative Expenses	36,509	30,436	35,501	44,273	57,280
Other Expenses	836	72	(6)	2,229	5,608
Total Non-Markup/Interest Expenses	37,345	30,508	35,495	46,502	62,888
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(6,244)	(11,641)	(24,554)	(91,867)	(41,264)
Taxation - Current	-	-	-	-	-
- Prior Years	-	-	-	-	-
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAXATION	(6,244)	(11,641)	(24,554)	(91,867)	(41,264)
Net Cash Inflow / (Outflow) from Operating Activities	(197,219)	(64,651)	84,174	(35,503)	(14,245)
Net Cash Inflow / (Outflow) from Investing Activities	92,187	44,338	(3,049)	(2,769)	(12,344)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	999,409	79,904	51,006
Number of Employees	22	19	22	28	35

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	HSBC Bank Oman S.A.O.G *				
	2009	2010	2011	2012	2013
ASSETS					
Cash & Balances with Treasury Banks	3,328,022	3,363,076	3,679,994	3,985,841	4,284,260
Balances with other Banks	52,781	62,870	61,674	39,379	24,276
Lending to Financial Institutions	150,000	110,000	30,000	-	-
Investments - Net	-	-	-	-	-
Advances - Net	387,223	477,612	571,346	80,582	171
Other Assets	16,964	164,490	28,881	7,541	2,230
Operating Fixed Assets	10,461	22,983	30,670	31,027	20,636
Deferred Tax Assets	-	-	-	-	-
TOTAL ASSETS	3,945,451	4,201,031	4,402,565	4,144,370	4,331,573
LIABILITIES					
Bills Payable	7,577	5,493	11,523	5,266	5,876
Borrowings from Financial Institution	382,008	321,910	510,729	440,000	900,000
Deposits and other Accounts	690,196	847,792	721,474	570,705	122,915
Sub-ordinated Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	18,094	25,056	26,537	24,817	22,658
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	1,097,875	1,200,251	1,270,263	1,040,788	1,051,449
NET ASSETS	2,847,576	3,000,780	3,132,302	3,103,582	3,280,124
REPRESENTED BY:					
Head Office Account	3,203,140	3,393,743	3,594,610	3,882,512	4,209,216
Reserves	-	-	-	-	-
Un-appropriated Profit	(355,564)	(392,963)	(462,308)	(778,930)	(929,092)
Surplus/Deficit on Revaluation of Assets	-	-	-	-	-
TOTAL	2,847,576	3,000,780	3,132,302	3,103,582	3,280,124
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	56,707	65,106	75,896	48,954	2,992
Mark-Up/ Return/Interest Expenses	75,569	78,041	90,575	98,030	73,998
Net Mark-Up / Interest Income	(18,862)	(12,935)	(14,679)	(49,076)	(71,006)
Provisions & Bad Debts written off directly	(828)	(22,169)	-	208,752	543
Net Mark-Up / Interest Income after Provision	(18,034)	9,234	(14,679)	(257,828)	(71,549)
Fees, Commission & Brokerage Income	8,859	7,001	9,538	6,797	958
Dividend Income	-	-	-	-	-
Income from dealing in Foreign Currencies	5,191	1,784	1,198	9,915	3,542
Other Income	3,547	3,797	3,875	2,967	684
Total Non - Markup / Interest Income	17,597	12,582	14,611	19,679	5,184
Administrative Expenses	55,148	59,134	69,172	78,471	83,840
Other Expenses	3,121	81	105	2	30
Total Non-Markup/Interest Expenses	58,269	59,215	69,277	78,473	83,870
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(58,706)	(37,399)	(69,345)	(316,622)	(150,235)
Taxation - Current	-	-	-	-	-
- Prior Years	-	-	-	-	-
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAXATION	(58,706)	(37,399)	(69,345)	(316,622)	(150,235)
Net Cash Inflow / (Outflow) from Operating Activities	59,369	17,017	130,395	4,992	(43,876)
Net Cash Inflow / (Outflow) from Investing Activities	(458)	(18,493)	(15,540)	(9,342)	488
Net Cash Inflow / (Outflow) from Financing Activities	-	(6,269)	200,867	287,902	326,704
Number of Employees	32	27	25	24	16

*. Oman International Bank S.A.O.G. has been changed to HSBC Bank Oman S.A.O.G. with effect from June 03, 2012

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Industrial and Commercial Bank of China Ltd.		
	2011	2012	2013
ASSETS			
Cash & Balances with Treasury Banks	3,279,813	4,063,541	4,462,227
Balances with other Banks	64,398	1,336,371	163,630
Lending to Financial Institutions	782,528	1,554,395	3,490,017
Investments - Net	1,484,124	13,596,093	47,547,395
Advances - Net	26,423	56,596	3,894,413
Other Assets	20,762	1,123,957	2,189,505
Operating Fixed Assets	294,316	316,663	243,293
Deferred Tax Assets	-	-	54,325
TOTAL ASSETS	5,952,364	22,047,616	62,044,805
LIABILITIES			
Bills Payable	22,397	738	172,309
Borrowings from Financial Institution	-	12,221,381	40,028,520
Deposits and other Accounts	1,524,071	4,167,644	14,986,537
Sub-ordinated Loans	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-
Other Liabilities	1,395,584	2,509,152	3,162,092
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	2,942,052	18,898,915	58,349,458
NET ASSETS	3,010,312	3,148,701	3,695,347
REPRESENTED BY:			
Head Office Account	3,192,892	3,506,910	3,802,007
Reserves	-	-	-
Un-appropriated Profit	(184,338)	(364,645)	(70,240)
Surplus/Deficit on Revaluation of Assets	1,758	6,436	(36,420)
TOTAL	3,010,312	3,148,701	3,695,347
OPERATING POSITION			
Mark-Up/ Return/Interest Earned	56,241	771,801	3,700,571
Mark-Up/ Return/Interest Expenses	46,347	682,804	738,992
Net Mark-Up / Interest Income	9,894	88,997	2,961,579
Provisions & Bad Debts written off directly	-	-	-
Net Mark-Up / Interest Income after Provision	9,894	88,997	2,961,579
Fees, Commission & Brokerage Income	3,023	122,650	141,895
Dividend Income	-	-	-
Gain/Loss on sale of securities	-	-	-
Income from dealing in Foreign Currencies	(2,429)	18,703	(2,182,599)
Other Income	-	142	349
Total Non - Markup / Interest Income	594	141,495	(2,040,355)
Administrative Expenses	194,826	410,799	661,533
Other Expenses	-	-	-
Total Non-Markup/Interest Expenses	194,826	410,799	661,533
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(184,338)	(180,307)	259,691
Taxation - Current	-	-	-
- Prior Years	-	-	-
- Deferred	-	-	(34,714)
PROFIT/ (LOSS) AFTER TAXATION	(184,338)	(180,307)	294,405
Net Cash Inflow / (Outflow) from Operating Activities	2,718,782	14,680,059	42,182,051
Net Cash Inflow / (Outflow) from Investing Activities	(1,784,935)	(12,943,706)	(34,022,776)
Net Cash Inflow / (Outflow) from Financing Activities	4,126,739	314,018	-
Number of Employees	28	40	55

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Rupali Bank Ltd.
	2004
ASSETS	
Cash & Balances with Treasury Banks	31,908
Balances with other Banks	86,549
Lending to Financial Institutions	-
Investments - Net	359,172
Advances - Net	11,047
Other Assets	28,971
Operating Fixed Assets	2,587
Deferred Tax Assets	42,076
TOTAL ASSETS	562,310
LIABILITIES	
Bills Payable	1,053
Borrowings from Financial Institution	165,000
Deposits and other Accounts	178,322
Sub-ordinated Loans	-
Liabilities against Assets Subject to Finance Lease	-
Other Liabilities	125,743
Deferred Tax Liabilities	-
TOTAL LIABILITIES	470,118
NET ASSETS	92,192
REPRESENTED BY:	
Head Office Account	34,000
Reserves	-
Un-appropriated Profit	58,192
Surplus/Deficit on Revaluation of Assets	-
TOTAL	92,192
OPERATING POSITION	
Mark-Up/ Return/Interest Earned	32,826
Mark-Up/ Return/Interest Expenses	6,842
Net Mark-Up / Interest Income	25,984
Provisions & Bad Debts written off directly	(20,408)
Net Mark-Up / Interest Income after Provision	46,392
Fees, Commission & Brokerage Income	2,465
Dividend Income	-
Income from dealing in Foreign Currencies	1,258
Other Income	134
Total Non - Markup / Interest Income	3,857
Administrative Expenses	17,707
Other Expenses	871
Total Non-Markup/Interest Expenses	18,578
Extra ordinary/unusual Items	-
PROFIT/ (LOSS) BEFORE TAXATION	31,671
Taxation - Current	5,510
- Prior Years	59,277
- Deferred	(40,703)
PROFIT/ (LOSS) AFTER TAXATION	7,587
Net Cash Inflow / (Outflow) from Operating Activities	13,962
Net Cash Inflow / (Outflow) from Investing Activities	(60,275)
Net Cash Inflow / (Outflow) from Financing Activities	-
Number of Employees	28

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

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	Standard Chartered Bank	
	2004	2005
ASSETS		
Cash & Balances with Treasury Banks	12,506,026	9,927,597
Balances with other Banks	1,257,173	1,340,279
Lending to Financial Institutions	13,550,991	14,943,291
Investments - Net	13,164,555	25,358,524
Advances - Net	51,508,205	50,214,718
Other Assets	2,109,367	9,176,540
Operating Fixed Assets	384,241	517,367
Deferred Tax Assets	121,047	189,875
TOTAL ASSETS	94,601,605	111,668,191
LIABILITIES		
Bills Payable	1,669,496	2,063,950
Borrowings from Financial Institution	6,961,574	7,211,031
Deposits and other Accounts	76,513,586	83,646,043
Sub-ordinated Loans	-	-
Liabilities against Assets Subject to Finance Lease	36,659	19,079
Other Liabilities	2,431,680	10,322,394
Deferred Tax Liabilities	-	-
TOTAL LIABILITIES	87,612,995	103,262,497
NET ASSETS	6,988,610	8,405,694
REPRESENTED BY:		
Head Office Account	4,103,942	4,103,942
Reserves	24,474	-
Un-appropriated Profit	3,034,383	4,657,389
Surplus/Deficit on Revaluation of Assets	(174,189)	(355,637)
TOTAL	6,988,610	8,405,694
OPERATING POSITION		
Mark-Up/ Return/Interest Earned	3,735,069	7,013,439
Mark-Up/ Return/Interest Expenses	652,348	1,737,811
Net Mark-Up / Interest Income	3,082,721	5,275,628
Provisions & Bad Debts written off directly	(106,191)	(63,006)
Net Mark-Up / Interest Income after Provision	3,188,912	5,338,634
Fees, Commission & Brokerage Income	1,407,040	1,778,925
Dividend Income	13,323	9,866
Income from dealing in Foreign Currencies	504,662	655,045
Other Income	136,809	6,298
Total Non - Markup / Interest Income	2,061,834	2,450,134
Administrative Expenses	1,785,469	2,348,699
Other Expenses	4,636	13,096
Total Non-Markup/Interest Expenses	1,790,105	2,361,795
Extra ordinary/unusual Items	-	-
PROFIT/ (LOSS) BEFORE TAXATION	3,460,641	5,426,973
Taxation - Current	975,500	1,400,000
- Prior Years	-	(16,682)
- Deferred	-	(12,952)
PROFIT/ (LOSS) AFTER TAXATION	2,485,141	4,056,607
Net Cash Inflow / (Outflow) from Operating Activities	1,850,759	11,212,358
Net Cash Inflow / (Outflow) from Investing Activities	1,853,421	(11,204,960)
Net Cash Inflow / (Outflow) from Financing Activities	(1,746,772)	(2,502,721)
Number of Employees	728	754

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Bank of Tokyo-Mitsubishi UFJ, Ltd.				
	2004	2005	2006	2007	2008
ASSETS					
Cash & Balances with Treasury Banks	1,999,575	1,744,995	2,410,745	2,475,776	4,072,080
Balances with other Banks	140,710	105,437	11,611	10,550	36,983
Lending to Financial Institutions	1,023,500	180,000	400,000	200,000	1,597,697
Investments - Net	392,143	-	-	-	-
Advances - Net	822,851	2,122,255	3,776,394	2,621,101	4,092,787
Other Assets	71,525	47,027	93,975	149,167	242,347
Operating Fixed Assets	20,394	14,440	23,229	23,262	19,422
Deferred Tax Assets	1,476	1361	1441	1589	1926
TOTAL ASSETS	4,472,174	4,215,515	6,717,395	5,481,445	10,063,242
LIABILITIES					
Bills Payable	2,838	31,959	5,381	20,914	12,559
Borrowings from Financial Institution	515,621	1,406,385	2,816,963	1,996,400	4,258,351
Deposits and other Accounts	2,106,556	983,900	1,458,945	978,846	1,715,912
Sub-ordinated Loans	12,081	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	-	43,136	70,035	31,049	119,178
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	2,637,096	2,465,380	4,351,324	3,027,209	6,106,000
NET ASSETS	1,835,078	1,750,135	2,366,071	2,454,236	3,957,242
REPRESENTED BY:					
Head Office Account	1,796,803	1,597,994	2,262,169	2,374,857	3,878,698
Reserves	-	-	-	-	-
Un-appropriated Profit	39,102	152,141	103,902	79,379	78,544
Surplus/Deficit on Revaluation of Assets	(827)	-	-	-	-
TOTAL	1,835,078	1,750,135	2,366,071	2,454,236	3,957,242
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	60,518	190,486	286,789	330,590	538,145
Mark-Up/ Return/Interest Expenses	29,794	97,890	166,142	243,394	391,186
Net Mark-Up / Interest Income	30,724	92,596	120,647	87,196	146,959
Provisions & Bad Debts written off directly	-	-	-	-	-
Net Mark-Up / Interest Income after Provision	30,724	92,596	120,647	87,196	146,959
Fees, Commission & Brokerage Income	16,665	18,845	20,102	19,140	22,807
Dividend Income	-	-	-	-	-
Income from dealing in Foreign Currencies	70,574	85,936	61,641	38,253	57,248
Other Income	879	461	837	3,897	430
Total Non - Markup / Interest Income	88,118	105,242	82,580	61,290	80,485
Administrative Expenses	66,126	65,113	64,746	68,323	97,011
Other Expenses	243	-	122	316	6335
Total Non-Markup/Interest Expenses	66,369	65,113	64,868	68,639	103,346
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	52,473	132,725	138,359	79,847	124,098
Taxation - Current	19,797	47,205	60,224	(20,057)	43,834
- Prior Years	-	(27,127)	(44,149)	19,361	2,205
- Deferred	(969)	(392)	(8)	1,244	(337)
PROFIT/ (LOSS) AFTER TAXATION	33,645	113,039	122,292	79,299	78,396
Net Cash Inflow / (Outflow) from Operating Activities	(413,960)	(1,029,343)	290,035	62,702	202,342
Net Cash Inflow / (Outflow) from Investing Activities	296,031	393,299	(16,963)	(7,598)	(4,215)
Net Cash Inflow / (Outflow) from Financing Activities	90,699	(198,809)	518,852	8,866	1,424,610
Number of Employees	38	37	39	37	41

19.5 Financial Position of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

Financial Position	The Bank of Tokyo-Mitsubishi UFJ, Ltd.				
	2009	2010	2011	2012	2013
ASSETS					
Cash & Balances with Treasury Banks	4,237,350	4,840,033	5,283,777	5,194,721	4,726,787
Balances with other Banks	91,075	88,400	123,553	108,570	351,590
Lending to Financial Institutions	1,905,551	1,013,607	654,928	1,253,832	2,327,718
Investments - Net	-	-	-	-	-
Advances - Net	2,198,843	2,980,932	2,214,722	1,619,237	1,754,481
Other Assets	83,301	89,731	88,927	64,528	70,392
Operating Fixed Assets	27,336	30,055	28,937	29,598	62,051
Deferred Tax Assets	2,260	1,100	1,341	1,562	1,376
TOTAL ASSETS	8,545,716	9,043,858	8,396,185	8,272,048	9,294,395
LIABILITIES					
Bills Payable	216,907	9,419	86,567	3,626	46,792
Borrowings from Financial Institution	1,397,725	1,868,489	1,075,726	708,495	546,529
Deposits and other Accounts	2,740,049	2,349,722	1,991,569	2,402,290	4,050,656
Sub-ordinate Loans	-	-	-	-	-
Liabilities against Assets Subject to Finance Lease	-	-	-	-	-
Other Liabilities	103,447	115,801	87,002	93,367	127,744
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	4,458,128	4,343,431	3,240,864	3,207,778	4,771,721
NET ASSETS	4,087,588	4,700,427	5,155,321	5,064,270	4,522,674
REPRESENTED BY:					
Head Office Account	4,041,323	4,652,493	5,122,691	4,986,139	4,432,860
Reserves	-	-	-	-	-
Un-appropriated Profit	46,265	47,934	32,630	78,131	-
Surplus/Deficit on Revaluation of Assets	-	-	-	-	89,814
TOTAL	4,087,588	4,700,427	5,155,321	5,064,270	4,522,674
OPERATING POSITION					
Mark-Up/ Return/Interest Earned	516,130	509,987	569,784	363,279	356,417
Mark-Up/ Return/Interest Expenses	385,251	406,928	468,924	295,278	299,628
Net Mark-Up / Interest Income	130,879	103,059	100,860	68,001	56,789
Provisions & Bad Debts written off directly	-	-	-	-	-
Net Mark-Up / Interest Income after Provision	130,879	103,059	100,860	68,001	56,789
Fees, Commission & Brokerage Income	13,661	17,602	23,561	26,850	27,735
Dividend Income	-	-	-	-	-
Income from dealing in Foreign Currencies	35,384	62,116	78,371	129,814	98,066
Other Income	261	1,940	1,199	65	35
Total Non - Markup / Interest Income	49,306	81,658	103,131	156,729	125,836
Administrative Expenses	112,088	113,080	140,422	152,604	161,185
Other Expenses	2,485	1,463	1,369	1,589	429
Total Non-Markup/Interest Expenses	114,573	114,543	141,791	154,193	161,614
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	65,612	70,174	62,200	70,537	21,011
Taxation - Current	23,309	23,525	22,042	25,257	7,282
- Prior Years	(3,291)	(2,111)	6,609	-	-
- Deferred	(334)	1,160	(241)	(221)	837
PROFIT/ (LOSS) AFTER TAXATION	45,928	47,600	33,790	45,501	12,892
Net Cash Inflow / (Outflow) from Operating Activities	151,296	46,074	65,752	70,537	372,915
Net Cash Inflow / (Outflow) from Investing Activities	(16,352)	(11,305)	(7,959)	(10,221)	(44,550)
Net Cash Inflow / (Outflow) from Financing Activities	84,418	565,239	421,104	(136,552)	553,279
Number of Employees	41	42	42	43	53