

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

(End Dec. : Million Rupees)

Financial Position	2005	2006	2007	2008	2009
<b>ASSETS</b>					
Cash & balances with treasury banks	325,436	412,822	469,420	477,790	512,008
Balances with other banks	143,464	193,436	161,654	190,550	171,435
Lending to financial institutions	212,798	213,622	190,577	188,414	236,648
Investments - Net	801,095	833,266	1,280,239	1,089,040	1,618,784
Advances - Net	1,989,209	2,440,903	2,716,916	3,210,386	2,974,455
Other Assets	111,646	179,539	240,487	301,139	292,863
Operating fixed assets	69,167	90,150	143,816	172,567	191,572
Deferred tax assets	9,296	12,852	21,132	52,489	53,355
<b>TOTAL ASSETS</b>	<b>3,662,110</b>	<b>4,376,591</b>	<b>5,224,241</b>	<b>5,682,376</b>	<b>6,051,121</b>
<b>LIABILITIES</b>					
Bills payable	43,028	60,369	82,122	69,694	69,421
Borrowings from financial institutions	338,355	439,320	459,144	462,913	625,879
Deposits and other accounts	2,833,488	3,270,791	3,886,861	4,250,675	4,400,842
Sub-ordinated Loans	23,964	30,103	30,107	38,973	52,031
Liabilities against assets subject to finance lease	600	910	899	534	94
Other liabilities	120,645	157,600	190,882	253,998	258,227
Deferred tax liabilities	9,121	9,802	19,027	26,965	5,622
<b>TOTAL LIABILITIES</b>	<b>3,369,201</b>	<b>3,968,896</b>	<b>4,669,042</b>	<b>5,103,751</b>	<b>5,412,115</b>
<b>NET ASSETS</b>	<b>292,909</b>	<b>407,695</b>	<b>555,200</b>	<b>578,625</b>	<b>639,006</b>
<b>REPRESENTED BY:</b>					
Minority Interest	-	2,685	3,081	2,935	-
Share capital / Head office capital account	106,976	166,074	232,538	277,047	311,979
Advance against equity	9	9	9	3,715	(7,801)
Reserves	73,467	110,253	137,106	167,226	150,863
Un-appropriated Profit	38,566	66,839	89,515	88,857	110,629
Surplus/ Deficit on revaluation of assets	73,891	61,834	92,951	38,846	73,336
<b>TOTAL</b>	<b>292,909</b>	<b>407,695</b>	<b>555,200</b>	<b>578,625</b>	<b>639,006</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	216,199	314,244	385,141	484,618	557,207
Mark-Up/ Return/Interest Expenses	75,681	137,020	183,656	246,477	288,571
<b>Net Mark-Up / Interest Income</b>	<b>140,518</b>	<b>177,224</b>	<b>201,485</b>	<b>238,141</b>	<b>268,637</b>
Provisions & Bad Debts written off directly	19,313	21,731	60,022	105,468	85,587
<b>Net Mark-Up / Interest Income after Provision</b>	<b>121,204</b>	<b>155,492</b>	<b>141,462</b>	<b>132,673</b>	<b>183,048</b>
Fees, Commission & Brokerage Income	26,150	31,610	37,251	42,571	41,458
Dividend Income	6,267	8,544	11,223	15,029	7,461
Gain/ (Loss) on sale of Securities	--	-	-	-	(610)
Income from dealing in Foreign Currencies	8,324	9,716	12,504	25,500	21,389
Other Income	14,250	20,963	34,835	22,713	26,116
<b>Total Non - Markup / Interest Income</b>	<b>54,991</b>	<b>70,833</b>	<b>95,813</b>	<b>105,813</b>	<b>95,814</b>
Administrative Expenses	79,291	100,426	125,738	162,509	174,715
Other Expenses	1,480	4,049	2,485	7,595	5,590
<b>Total Non-Markup/Interest Expenses</b>	<b>80,771</b>	<b>104,475</b>	<b>128,222</b>	<b>170,104</b>	<b>180,304</b>
Amortization of Deferred Cost	50	17	-	-	-
Extra ordinary/unusual Items	1,615	11	(620)	(1,150)	(112)
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>93,759</b>	<b>121,823</b>	<b>109,673</b>	<b>69,532</b>	<b>98,672</b>
Taxation - Current	28,198	38,003	38,526	46,870	48,821
- Prior Years	(2,999)	625	1,577	1,024	(5,798)
- Deferred	5,273	657	(6,424)	(27,385)	(12,167)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>63,287</b>	<b>82,537</b>	<b>75,994</b>	<b>49,024</b>	<b>67,816</b>
<b>Number of Employees</b>	<b>116,065</b>	<b>134,524</b>	<b>142,710</b>	<b>149,432</b>	<b>146,024</b>

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

( End Dec. : Million Rupees)

Financial Position	2010	2011	2012	2013	2014
<b>ASSETS</b>					
Cash & balances with treasury banks	592,548	702,311	842,177	865,235	736,967
Balances with other banks	176,013	176,953	216,708	215,247	156,323
Lending to financial institutions	219,664	208,925	170,798	273,318	430,072
Investments – Net	2,157,099	3,053,854	4,063,633	4,372,145	5,340,322
Advances – Net	3,336,900	3,357,835	3,875,579	4,172,485	4,558,793
Other Assets	286,266	363,777	395,074	402,134	531,439
Operating fixed assets	224,009	238,092	250,366	273,431	292,016
Deferred tax assets	76,701	77,920	67,041	81,201	56,601
<b>TOTAL ASSETS</b>	<b>7,069,199</b>	<b>8,179,667</b>	<b>9,881,375</b>	<b>10,655,196</b>	<b>12,102,534</b>
<b>LIABILITIES</b>					
Bills payable	75,491	85,258	112,310	128,899	134,553
Borrowings from financial institutions	541,484	674,414	1,031,028	718,876	996,477
Deposits and other accounts	5,445,527	6,243,956	7,422,185	8,453,341	9,313,876
Sub-ordinate Loans	54,497	57,728	55,744	40,070	44,329
Liabilities against assets subject to finance lease	165	114	56	71	34
Other liabilities	268,157	326,269	341,221	338,950	354,596
Deferred tax liabilities	5,964	4,919	14,843	9,360	28,007
<b>TOTAL LIABILITIES</b>	<b>6,391,286</b>	<b>7,392,659</b>	<b>8,977,387</b>	<b>9,689,567</b>	<b>10,871,874</b>
<b>NET ASSETS</b>	<b>677,914</b>	<b>787,008</b>	<b>903,988</b>	<b>965,629</b>	<b>1,230,660</b>
<b>REPRESENTED BY:</b>					
Minority Interest	-	800	4,942	1,886	1,242
Share capital / Head office capital account	362,433	421,996	462,880	467,060	489,288
Advance against equity	18,809	(15,278)	17,291	16,987	109,275
Reserves	154,676	177,769	193,270	229,988	181,959
Un-appropriated Profit	70,757	127,634	156,932	164,677	229,549
Surplus/ Deficit on revaluation of assets	71,239	74,088	68,674	85,029	219,347
<b>TOTAL</b>	<b>677,914</b>	<b>787,008</b>	<b>903,988</b>	<b>965,629</b>	<b>1,230,660</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	631,000	747,508	794,581	781,867	923,027
Mark-Up/ Return/Interest Expenses	343,460	405,673	453,907	445,788	505,273
<b>Net Mark-Up / Interest Income</b>	<b>287,540</b>	<b>341,835</b>	<b>340,675</b>	<b>336,079</b>	<b>417,754</b>
Provisions & Bad Debts written off directly	80,854	50,020	40,559	40,155	29,010
<b>Net Mark-Up / Interest Income after Provision</b>	<b>206,685</b>	<b>291,815</b>	<b>300,115</b>	<b>295,924</b>	<b>388,744</b>
Fees, Commission & Brokerage Income	44,918	47,513	56,996	65,572	72,486
Dividend Income	7,022	11,942	19,394	13,638	14,024
Gain/Loss on sale of Securities	-	6,675	12,295	19,769	32,293
Income from dealing in Foreign Currencies	20,837	19,955	16,904	20,117	28,384
Other Income	25,206	21,521	37,159	26,396	23,977
<b>Total Non - Markup / Interest Income</b>	<b>97,983</b>	<b>107,606</b>	<b>142,748</b>	<b>145,492</b>	<b>171,163</b>
Administrative Expenses	198,448	221,889	254,090	272,434	302,554
Other Expenses	6,741	8,100	6,652	5,675	9,725
<b>Total Non-Markup/Interest Expenses</b>	<b>205,189</b>	<b>229,989</b>	<b>260,742</b>	<b>278,109</b>	<b>312,279</b>
Amortization of Deferred Cost	57	10	-	(1,282)	111
Extra ordinary/unusual Items	410	(239)	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>99,012</b>	<b>169,661</b>	<b>182,122</b>	<b>164,589</b>	<b>247,518</b>
Taxation - Current	50,074	61,456	61,557	62,228	82,237
- Prior Years	532	1,560	(941)	(9,083)	(1,249)
- Deferred	(13,902)	(4,616)	(32)	(2,168)	3,337
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>62,308</b>	<b>111,261</b>	<b>121,537</b>	<b>113,612</b>	<b>163,193</b>
<b>Number of Employees</b>	<b>144,638</b>	<b>148,717</b>	<b>153,262</b>	<b>151,572</b>	<b>152,295</b>

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

( End Dec. : Million Rupees)

Financial Position	2005	2006	2007	2008	2009
<b>ASSETS</b>					
Cash & balances with treasury banks	279,333	378,998	445,566	442,854	477,215
Balances with other banks	131,514	181,434	156,356	172,181	155,165
Lending to financial institutions	184,660	197,968	174,169	158,500	204,530
Investments – Net	733,712	783,182	1,253,812	1,066,447	1,566,412
Advances – Net	1,820,770	2,288,555	2,628,461	3,108,465	2,884,130
Other Assets	95,989	172,385	231,387	282,506	286,278
Operating fixed assets	66,555	85,969	141,849	168,870	187,982
Deferred tax assets	8,465	11,993	19,931	48,472	48,372
<b>TOTAL ASSETS</b>	<b>3,320,998</b>	<b>4,100,484</b>	<b>5,051,530</b>	<b>5,448,296</b>	<b>5,810,084</b>
<b>LIABILITIES</b>					
Bills payable	37,721	57,206	78,375	65,270	65,824
Borrowings from financial institutions	299,274	394,738	439,678	445,567	609,148
Deposits and other accounts	2,588,533	3,080,006	3,769,300	4,103,215	4,239,906
Sub-ordinated Loans	23,964	29,303	30,107	38,973	52,031
Liabilities against assets subject to finance lease	567	903	897	534	94
Other liabilities	101,253	147,415	178,547	223,251	234,194
Deferred tax liabilities	8,978	9,620	18,798	26,833	5,622
<b>TOTAL LIABILITIES</b>	<b>3,060,290</b>	<b>3,719,192</b>	<b>4,515,703</b>	<b>4,903,642</b>	<b>5,206,817</b>
<b>NET ASSETS</b>	<b>260,707</b>	<b>381,292</b>	<b>535,827</b>	<b>544,654</b>	<b>603,267</b>
<b>REPRESENTED BY:</b>					
Minority Interest	-	2,685	3,081	2,935	-
Share Capital	83,865	148,424	215,453	244,916	277,095
Advance against equity	9	9	9	3,715	(7,801)
Reserves	73,467	104,711	137,059	167,150	150,770
Un-appropriated Profit	29,155	63,496	87,215	86,559	109,757
Surplus/ Deficit on revaluation of assets	74,211	61,966	93,010	39,379	73,446
<b>TOTAL</b>	<b>260,707</b>	<b>381,292</b>	<b>535,827</b>	<b>544,654</b>	<b>603,267</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	194,313	291,146	369,895	466,385	534,944
Mark-Up/ Return/Interest Expenses	67,257	125,919	175,511	237,378	276,374
<b>Net Mark-Up / Interest Income</b>	<b>127,056</b>	<b>165,227</b>	<b>194,383</b>	<b>229,007</b>	<b>258,571</b>
Provisions & Bad Debts written off directly	18,236	19,902	57,284	100,943	80,862
<b>Net Mark-Up / Interest Income after Provision</b>	<b>108,820</b>	<b>145,326</b>	<b>137,100</b>	<b>128,063</b>	<b>177,708</b>
Fees, Commission & Brokerage Income	21,068	28,043	35,115	40,255	39,488
Dividend Income	6,218	8,490	11,214	15,017	7,452
Gain/ (Loss) on sale of Securities	-	-	-	-	(610)
Income from dealing in Foreign Currencies	6,324	8,323	10,572	21,918	17,845
Other Income	12,968	19,946	33,989	22,851	26,162
<b>Total Non - Markup / Interest Income</b>	<b>46,577</b>	<b>64,803</b>	<b>90,890</b>	<b>100,041</b>	<b>90,337</b>
Administrative Expenses	70,251	91,131	118,916	152,191	162,817
Other Expenses	1,281	3,996	2,458	7,538	5,434
<b>Total Non-Markup/Interest Expenses</b>	<b>71,532</b>	<b>95,127</b>	<b>121,373</b>	<b>159,729</b>	<b>168,250</b>
Amortization of Deferred Cost	50	17	-	-	-
Extra ordinary/unusual Items	1,615	11	(620)	(1,150)	273
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>82,199</b>	<b>114,973</b>	<b>107,237</b>	<b>69,526</b>	<b>99,523</b>
Taxation - Current	24,444	35,478	36,952	44,923	46,733
- Prior Years	-2,711	694	1,635	952	(4,954)
- Deferred	5,214	910	(6,221)	(24,722)	(10,883)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>55,252</b>	<b>77,890</b>	<b>74,871</b>	<b>48,373</b>	<b>68,626</b>
<b>Number of Employees</b>	<b>105,914</b>	<b>124,386</b>	<b>137,629</b>	<b>143,688</b>	<b>141,704</b>

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

( End Dec. : Million Rupees)

Financial Position	2010	2011	2012	2013	2014
<b>ASSETS</b>					
Cash & balances with treasury banks	559,753	663,835	800,443	824,469	709,686
Balances with other banks	171,941	172,525	202,706	212,641	154,512
Lending to financial institutions	183,184	190,571	140,695	245,147	417,332
Investments – Net	2,077,289	2,940,473	3,978,114	4,251,432	5,213,344
Advances – Net	3,271,272	3,291,424	3,816,257	4,116,949	4,501,105
Other Assets	279,481	356,886	385,463	396,041	522,638
Operating fixed assets	221,786	235,916	248,625	271,540	290,943
Deferred tax assets	71,240	72,764	62,383	73,191	55,262
<b>TOTAL ASSETS</b>	<b>6,835,946</b>	<b>7,924,392</b>	<b>9,634,685</b>	<b>10,391,409</b>	<b>11,864,823</b>
<b>LIABILITIES</b>					
Bills payable	69,928	81,273	108,625	125,262	130,982
Borrowings from financial institutions	526,059	652,950	1,007,212	667,326	920,229
Deposits and other accounts	5,289,196	6,076,085	7,263,482	8,302,264	9,206,367
Sub-ordinate Loans	54,497	57,728	55,744	40,070	44,329
Liabilities against assets subject to finance lease	165	105	49	71	34
Other liabilities	246,731	306,854	321,525	321,240	338,116
Deferred tax liabilities	5,964	4,919	14,843	9,360	27,980
<b>TOTAL LIABILITIES</b>	<b>6,192,540</b>	<b>7,179,914</b>	<b>8,771,479</b>	<b>9,465,593</b>	<b>10,668,037</b>
<b>NET ASSETS</b>	<b>643,406</b>	<b>744,478</b>	<b>863,205</b>	<b>925,816</b>	<b>1,196,785</b>
<b>REPRESENTED BY:</b>					
Minority Interest	-	800	4,942	1,886	1,242
Share Capital	328,442	383,276	421,731	424,717	456,395
Advance against equity	18,809	(15,278)	17,291	16,987	109,275
Reserves	154,550	177,619	193,115	229,826	181,803
Un-appropriated Profit	70,075	123,816	157,471	167,232	229,286
Surplus/ Deficit on revaluation of assets	71,530	74,245	68,655	85,167	218,784
<b>TOTAL</b>	<b>643,406</b>	<b>744,478</b>	<b>863,205</b>	<b>925,816</b>	<b>1,196,785</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	610,588	723,480	777,217	764,668	905,411
Mark-Up/ Return/Interest Expenses	332,939	393,490	445,684	438,021	497,767
<b>Net Mark-Up / Interest Income</b>	<b>277,649</b>	<b>329,990</b>	<b>331,533</b>	<b>326,647</b>	<b>407,644</b>
Provisions & Bad Debts written off directly	78,277	48,716	38,990	40,365	29,151
<b>Net Mark-Up / Interest Income after Provision</b>	<b>199,371</b>	<b>281,275</b>	<b>292,543</b>	<b>286,282</b>	<b>378,493</b>
Fees, Commission & Brokerage Income	43,089	45,713	55,422	64,048	71,073
Dividend Income	7,021	11,942	19,394	13,638	14,024
Gain/ (Loss) on sale of Securities	-	6,675	12,295	19,453	32,051
Income from dealing in Foreign Currencies	16,926	15,589	14,290	19,861	26,960
Other Income	26,211	23,136	36,963	26,280	24,227
<b>Total Non - Markup / Interest Income</b>	<b>93,248</b>	<b>103,055</b>	<b>138,364</b>	<b>143,281</b>	<b>168,335</b>
Administrative Expenses	189,087	212,255	244,178	263,534	296,094
Other Expenses	6,565	8,004	6,580	5,666	9,638
<b>Total Non-Markup/Interest Expenses</b>	<b>195,652</b>	<b>220,259</b>	<b>250,758</b>	<b>269,201</b>	<b>305,732</b>
Amortization of Deferred Cost	57	10	-	(1,282)	111
Extra ordinary/unusual Items	(55)	-	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>96,965</b>	<b>164,060</b>	<b>180,149</b>	<b>161,644</b>	<b>240,985</b>
Taxation - Current	48,159	59,105	60,266	61,486	80,090
- Prior Years	939	2,120	(383)	(7,148)	(1,258)
- Deferred	(13,481)	(4,765)	(331)	(4,701)	3,087
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>61,348</b>	<b>107,600</b>	<b>120,598</b>	<b>112,007</b>	<b>159,067</b>
<b>Number of Employees</b>	<b>141,702</b>	<b>146,369</b>	<b>151,316</b>	<b>150,420</b>	<b>151,529</b>

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

(End Dec. : Million Rupees)

Financial Position	2005	2006	2007	2008	2009
<b>ASSETS</b>					
Cash & balances with treasury banks	46,103	33,824	23,855	34,935	34,793
Balances with other banks	11,949	12,003	5,298	18,369	16,270
Lending to financial institutions	28,138	15,654	16,409	29,914	32,118
Investments – Net	67,383	50,084	26,427	22,593	52,373
Advances – Net	168,439	152,348	88,455	101,921	90,325
Other Assets	15,657	7,154	9,100	18,633	6,584
Operating fixed assets	2,612	4,181	1,968	3,698	3,589
Deferred tax assets	830.86	859	1,201	4,017	4,984
<b>TOTAL ASSETS</b>	<b>341,113</b>	<b>276,107</b>	<b>172,711</b>	<b>234,081</b>	<b>241,037</b>
<b>LIABILITIES</b>					
Bills payable	5,307	3,163	3,747	4,423	3,598
Borrowings from financial institutions	39,082	44,582	19,465	17,347	16,731
Deposits and other accounts	244,955	190,785	117,561	147,459	160,936
Sub-ordinated Loans	-	800	-	-	-
Liabilities against assets subject to finance lease	33	7	2	-	-
Other liabilities	19,392	10,185	12,335	30,747	24,033
Deferred tax liabilities	143	183	229	132	-
<b>TOTAL LIABILITIES</b>	<b>308,911</b>	<b>249,705</b>	<b>153,339</b>	<b>200,109</b>	<b>205,297</b>
<b>NET ASSETS</b>	<b>32,202</b>	<b>26,403</b>	<b>19,373</b>	<b>33,971</b>	<b>35,739</b>
<b>REPRESENTED BY:</b>					
Head office capital account	23,111	17,650	17,085	32,130	34,884
Reserves	-	5,542	47	76	93
Un-appropriated Profit	9,411	3,343	2,300	2,298	872
Surplus/ Deficit on revaluation of assets	(321)	(132)	(59)	(533)	(109)
<b>TOTAL</b>	<b>32,202</b>	<b>26,403</b>	<b>19,373</b>	<b>33,971</b>	<b>35,739</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	21,886	23,098	15,246	18,233	22,263
Mark-Up/ Return/Interest Expenses	8,424	11,101	8,145	9,099	12,197
<b>Net Mark-Up / Interest Income</b>	<b>13,462</b>	<b>11,996</b>	<b>7,101</b>	<b>9,134</b>	<b>10,066</b>
Provisions & Bad Debts written off directly	1,078	1,830	2,739	4,525	4,725
<b>Net Mark-Up / Interest Income after Provision</b>	<b>12,385</b>	<b>10,167</b>	<b>4,362</b>	<b>4,609</b>	<b>5,341</b>
Fees, Commission & Brokerage Income	5,082	3,567	2,136	2,316	1,970
Dividend Income	50	54	9	12	9
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in Foreign Currencies	2,000	1,393	1,932	3,582	3,546
Other Income	1,282	1,017	846	(138)	(46)
<b>Total Non - Markup / Interest Income</b>	<b>8,414</b>	<b>6,031</b>	<b>4,922</b>	<b>5,772</b>	<b>5,478</b>
Administrative Expenses	9,040	9,295	6,822	10,318	11,898
Other Expenses	198.767	53	27	56	156
<b>Total Non-Markup/Interest Expenses</b>	<b>9,239</b>	<b>9,348</b>	<b>6,849</b>	<b>10,375</b>	<b>12,054</b>
Amortization of Deferred Cost	-	-	-	-	-
Extra ordinary/unusual Items	-	-	-	-	(385)
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>11,559</b>	<b>6,850</b>	<b>2,436</b>	<b>7</b>	<b>(851)</b>
Taxation - Current	3,754	2,525	1,574	1,947	2,088
- Prior Years	(288)	(69)	(58)	72	(844)
- Deferred	59	(253)	(204)	(2,663)	(1,284)
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>8,035</b>	<b>4,647</b>	<b>1,123</b>	<b>651</b>	<b>(809)</b>
<b>Number of Employees</b>	<b>10,151</b>	<b>10,138</b>	<b>5,081</b>	<b>5,744</b>	<b>4,320</b>

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

(End Dec. : Million Rupees)

Financial Position	2010	2011	2012	2013	2014
<b>ASSETS</b>					
Cash & balances with treasury banks	32,795	38,476	41,734	40,766	27,281
Balances with other banks	4,072	4,429	14,002	2,606	1,811
Lending to financial institutions	36,480	18,354	30,103	28,171	12,741
Investments – Net	79,810	113,381	85,519	120,714	126,977
Advances – Net	65,628	66,412	59,322	55,536	57,688
Other Assets	6,785	6,891	9,611	6,093	8,801
Operating fixed assets	2,223	2,176	1,741	1,891	1,073
Deferred tax assets	5,461	5,155	4,658	8,010	1,339
<b>TOTAL ASSETS</b>	<b>233,253</b>	<b>255,275</b>	<b>246,691</b>	<b>263,787</b>	<b>237,711</b>
<b>LIABILITIES</b>					
Bills payable	5,563	3,985	3,685	3,637	3,572
Borrowings from financial institutions	15,425	21,464	23,816	51,550	76,248
Deposits and other accounts	156,331	167,871	158,703	151,077	107,509
Sub-ordinate Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	9	7	-	-
Other liabilities	21,426	19,415	19,696	17,710	16,481
Deferred tax liabilities	-	-	-	-	27
<b>TOTAL LIABILITIES</b>	<b>198,746</b>	<b>212,745</b>	<b>205,908</b>	<b>223,974</b>	<b>203,836</b>
<b>NET ASSETS</b>	<b>34,508</b>	<b>42,530</b>	<b>40,783</b>	<b>39,813</b>	<b>33,875</b>
<b>REPRESENTED BY:</b>					
Head office capital account	33,991	38,720	41,149	42,344	32,893
Reserves	126	149	155	162	156
Un-appropriated Profit	682	3,818	(539)	(2,555)	263
Surplus/ Deficit on revaluation of assets	(291)	(157)	18	(138)	563
<b>TOTAL</b>	<b>34,508</b>	<b>42,530</b>	<b>40,783</b>	<b>39,813</b>	<b>33,875</b>
<b>OPERATING POSITION</b>					
Mark-Up/ Return/Interest Earned	20,412	24,028	17,364	17,199	17,617
Mark-Up/ Return/Interest Expenses	10,521	12,183	8,223	7,767	7,506
<b>Net Mark-Up / Interest Income</b>	<b>9,891</b>	<b>11,845</b>	<b>9,142</b>	<b>9,432</b>	<b>10,110</b>
Provisions & Bad Debts written off directly	2,577	1,305	1,570	(210)	(141)
<b>Net Mark-Up / Interest Income after Provision</b>	<b>7,314</b>	<b>10,540</b>	<b>7,572</b>	<b>9,642</b>	<b>10,251</b>
Fees, Commission & Brokerage Income	1,829	1,800	1,574	1,524	1,413
Dividend Income	1	-	-	-	-
Gain/Loss on sale of securities	-	-	-	316	242
Income from dealing in Foreign Currencies	3,911	4,366	2,615	256	1,424
Other Income	(1,005)	(1,615)	195	116	(250)
<b>Total Non - Markup / Interest Income</b>	<b>4,735</b>	<b>4,551</b>	<b>4,384</b>	<b>2,211</b>	<b>2,829</b>
Administrative Expenses	9,361	9,634	9,912	8,900	6,460
Other Expenses	176	96	72	8	87
<b>Total Non-Markup/Interest Expenses</b>	<b>9,537</b>	<b>9,730</b>	<b>9,984</b>	<b>8,908</b>	<b>6,547</b>
Amortization of Deferred Cost	-	-	-	-	-
Extra ordinary/unusual Items	465	(239)	-	-	-
<b>PROFIT/ (LOSS) BEFORE TAXATION</b>	<b>2,047</b>	<b>5,600</b>	<b>1,973</b>	<b>2,945</b>	<b>6,533</b>
Taxation - Current	1,915	2,350	1,292	742	2,148
- Prior Years	(407)	(560)	(557)	(1,935)	9
- Deferred	(421)	149	299	2,533	250
<b>PROFIT/ (LOSS) AFTER TAXATION</b>	<b>960</b>	<b>3,661</b>	<b>940</b>	<b>1,605</b>	<b>4,126</b>
<b>Number of Employees</b>	<b>2,936</b>	<b>2,348</b>	<b>1,946</b>	<b>1,152</b>	<b>766</b>