

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	ABN AMRO N.V.
	2006
ASSETS	
Cash & balances with treasury banks	13,088,961
Balances with other banks	4,559,454
Lending to financial institutions	3,541,040
Investments - Net	25,609,450
Advances - Net	71,843,307
Other assets	2,481,626
Operating fixed assets	2,649,002
Deferred tax assets	-
TOTAL ASSETS	123,772,840
LIABILITIES	
Bills payable	1,344,304
Borrowings from financial institutions	16,829,893
Deposits and other accounts	93,742,339
Sub-ordinated Loans	799,520
Liabilities against assets subject to finance lease	-
Other Liabilities	2,355,160
Deferred Tax Liabilities	89,183
TOTAL LIABILITIES	115,160,399
NET ASSETS	8,612,441
REPRESENTED BY	
Head office capital account	2,739,372
Reserves	5,541,939
Un-appropriated Profit	418,096
Surplus/Deficit on revaluation of assets	(86,966)
TOTAL	8,612,441
PROFIT & LOSS ACCOUNTS	
Mark-Up/ Return/Interest Earned	11,108,222
Mark-Up/ Return/Interest Expenses	5,169,104
Net Mark-Up / Interest Income	5,939,118
Provisions & Bad Debts written off directly	861,392
Net Mark-Up / Interest Income after Provision	5,077,726
Fees, Commission & Brokerage Income	1,459,278
Dividend Income	33,991
Income from dealing in foreign currencies	495,252
Other Income	432,875
Total Non - Markup / Interest Income	2,421,396
Administrative Expenses	3,872,608
Other Expenses	56,002
Total Non-Markup/Interest Expenses	3,928,610
Extra ordinary/unusual Items	-
PROFIT/ (LOSS) BEFORE TAXATION	3,570,512
Taxation - Current	1,078,000
- Prior Years	110,000
- Deferred	(11,797)
PROFIT/ (LOSS) AFTER TAXATION	2,394,309
Net Cash Inflow / (Outflow) from Operating Activities	3,641,622
Net Cash Inflow / (Outflow) from Investing Activities	1,204,054
Net Cash Inflow / (Outflow) from Financing Activities	(1,308,304)
Number of Employees	5,289

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	Al Baraka Islamic Bank B.S.C. (E.C)	
	2006	2007
ASSETS		
Cash & balances with treasury banks	3,355,669	3,480,878
Balances with other banks	4,259,426	4,131,352
Lending to financial institutions	-	-
Investments - Net	1,182,737	1,153,825
Advances - Net	9,693,182	12,585,549
Other assets	305,830	622,812
Operating fixed assets	71,418	102,697
Deferred tax assets	-	-
TOTAL ASSETS	18,868,262	22,077,113
LIABILITIES		
Bills payable	155,680	231,462
Borrowings from financial institutions	1,895,027	1,309,411
Deposits and other accounts	13,821,441	16,964,566
Sub-ordinated Loans	-	-
Liabilities against assets subject to finance lease	-	-
Other Liabilities	726,248	982,895
Deferred Tax Liabilities	78,860	144,026
TOTAL LIABILITIES	16,677,256	19,632,360
NET ASSETS	2,191,006	2,444,753
REPRESENTED BY		
Head office capital account	2,036,390	2,046,185
Reserves	-	-
Un-appropriated Profit	154,820	400,348
Surplus/Deficit on revaluation of assets	(204)	(1,780)
TOTAL	2,191,006	2,444,753
PROFIT & LOSS ACCOUNTS		
Mark-Up/ Return/Interest Earned	1,111,711	1,493,035
Mark-Up/ Return/Interest Expenses	824,124	1,089,913
Net Mark-Up / Interest Income	287,587	403,122
Provisions & Bad Debts written off directly	880	17,277
Net Mark-Up / Interest Income after Provision	286,707	385,845
Fees, Commission & Brokerage Income	99,774	126,749
Dividend Income	11,038	8,642
Income from dealing in foreign currencies	52,157	82,166
Other Income	(17,084)	46,596
Total Non - Markup / Interest Income	145,885	264,153
Administrative Expenses	261,067	335,010
Other Expenses	1,102	446
Total Non-Markup/Interest Expenses	262,169	335,456
Extra ordinary/unusual Items	-	-
PROFIT/ (LOSS) BEFORE TAXATION	170,423	314,542
Taxation - Current	777	2,889
- Prior Years	-	-
- Deferred	25,707	66,125
PROFIT/ (LOSS) AFTER TAXATION	143,939	245,528
Net Cash Inflow / (Outflow) from Operating Activities	1,975,220	(1,898)
Net Cash Inflow / (Outflow) from Investing Activities	(1,058,728)	(22,911)
Net Cash Inflow / (Outflow) from Financing Activities	(338,854)	-
Number of Employees	306	364

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	Al Baraka Islamic Bank B.S.C. (E.C)	
	2008	2009
ASSETS		
Cash & balances with treasury banks	3,248,922	3,911,176
Balances with other banks	4,647,570	7,708,198
Lending to financial institutions	-	-
Investments - Net	1,124,428	1,702,599
Advances - Net	14,377,810	14,755,162
Other assets	631,311	898,634
Operating fixed assets	167,785	302,611
Deferred tax assets	-	26,580
TOTAL ASSETS	24,197,826	29,304,960
LIABILITIES		
Bills payable	219,170	194,771
Borrowings from financial institutions	1,969,849	2,263,689
Deposits and other accounts	18,336,159	22,636,323
Sub-ordinate Loans	-	-
Liabilities against assets subject to finance lease	-	-
Other Liabilities	1,174,400	1,457,160
Deferred Tax Liabilities	132,467	-
TOTAL LIABILITIES	21,832,045	26,551,943
NET ASSETS	2,365,781	2,753,017
REPRESENTED BY		
Head office capital account	2,420,129	3,041,775
Advance against Equity	-	-
Un-appropriated Profit	(19,912)	(301,460)
Surplus/Deficit on revaluation of assets	(34,436)	12,702
TOTAL	2,365,781	2,753,017
PROFIT & LOSS ACCOUNTS		
Mark-Up/ Return/Interest Earned	1,764,924	2,555,597
Mark-Up/ Return/Interest Expenses	1,333,752	2,040,969
Net Mark-Up / Interest Income	431,172	514,628
Provisions & Bad Debts written off directly	141,232	453,531
Net Mark-Up / Interest Income after Provision	289,940	61,097
Fees, Commission & Brokerage Income	130,074	130,691
Dividend Income	12,214	6,549
Income from dealing in foreign currencies	127,897	76,930
Other Income	(65,862)	52,935
Total Non - Markup / Interest Income	204,323	267,105
Administrative Expenses	572,687	704,329
Other Expenses	121	4,507
Total Non-Markup/Interest Expenses	572,808	708,836
Extra ordinary/unusual Items	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(78,545)	(380,634)
Taxation - Current	3,303	65,200
- Prior Years	-	-
- Deferred	(8,691)	(164,286)
PROFIT/ (LOSS) AFTER TAXATION	(73,157)	(281,548)
Net Cash Inflow / (Outflow) from Operating Activities	402,519	3,866,993
Net Cash Inflow / (Outflow) from Investing Activities	(132,949)	(765,757)
Net Cash Inflow / (Outflow) from Financing Activities	(347,103)	-
Number of Employees	455	528

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	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 institutions	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 capital 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
PROFIT & LOSS ACCOUNTS			
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 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	Barclay Bank Plc.			
	2011	2012	2013	2014
ASSETS				
Cash & balances with treasury banks	3,725,801	4,694,728	5,523,422	5,114,253
Balances with other banks	2,649,904	3,711,567	404,281	818,556
Lending to financial institutions	4,038,234	-	-	1,063,344
Investments - Net	23,791,214	19,402,553	27,709,294	23,733,333
Advances - Net	20,998,397	17,743,892	16,562,348	14,545,166
Other assets	730,127	539,345	629,384	420,300
Operating fixed assets	802,563	513,034	475,496	148,432
Deferred tax assets	1,287,530	1,173,148	1,098,431	1,043,587
TOTAL ASSETS	58,023,770	47,778,267	52,402,656	46,886,971
LIABILITIES				
Bills payable	573,408	521,584	1,026,442	1,364,348
Borrowings from financial institutions	4,437,328	9,291,803	4,824,884	3,074,421
Deposits and other accounts	44,664,909	29,957,830	38,234,983	33,919,678
Sub-ordinated Loans	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-
Other Liabilities	1,423,966	1,182,866	1,093,538	1,603,832
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	51,099,611	40,954,083	45,179,847	39,962,279
NET ASSETS	6,924,159	6,824,184	7,222,809	6,924,692
REPRESENTED BY				
Head office capital account	9,756,756	10,807,382	10,807,382	10,807,382
Reserves	-	-	-	-
Un-appropriated Profit	(2,834,839)	(3,988,435)	(3,562,242)	(3,884,639)
Surplus/Deficit on revaluation of assets	2,242	5,237	(22,331)	1,949
TOTAL	6,924,159	6,824,184	7,222,809	6,924,692
PROFIT & LOSS ACCOUNTS				
Mark-Up/ Return/Interest Earned	5,517,128	1,391,355	3,801,594	4,066,123
Mark-Up/ Return/Interest Expenses	3,507,884	921,602	2,346,891	2,344,994
Net Mark-Up / Interest Income	2,009,244	469,753	1,454,703	1,721,129
Provisions & Bad Debts written off directly	50,886	45,679	(25,312)	(55,204)
Net Mark-Up / Interest Income after Provision	1,958,358	424,074	1,480,015	1,776,333
Fees, Commission & Brokerage Income	229,175	54,827	208,697	186,737
Dividend Income	-	-	-	-
Gain/Loss on sale of securities	-	-	315,771	-
Income from dealing in foreign currencies	283,999	49,012	-	287,959
Other Income	4,691	944	93,110	18,023
Total Non - Markup / Interest Income	517,865	104,783	617,578	492,719
Administrative Expenses	2,024,219	510,785	1,557,299	2,537,692
Other Expenses	37,780	2,378	24,539	11,987
Total Non-Markup/Interest Expenses	2,061,999	513,163	1,581,838	2,549,679
Extra ordinary/unusual Items (Income)	(239,139)	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	653,363	15,694	515,755	(280,627)
Taxation - Current	-	-	-	-
- Prior Years	-	-	-	-
- Deferred	208,347	2,324	89,562	41,770
PROFIT/ (LOSS) AFTER TAXATION	445,016	13,370	426,193	(322,397)
Net Cash Inflow / (Outflow) from Operating Activities	4,181,079	(1,733,723)	6,040,610	(3,973,250)
Net Cash Inflow / (Outflow) from Investing Activities	(2,906,935)	859,936	(8,519,202)	3,978,356
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-
Number of Employees	576	562	247	212

Barclays Bank PLC (Pakistan Branch Business) amalgamated into Habib Bank Ltd. W.e.f 14-06-2015

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	Citibank N.A.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & balances with treasury banks	5,881,934	7,729,935	10,583,830	7,706,034	7,001,789
Balances with other banks	539,516	192,370	7,358,861	2,735,953	1,396,604
Lending to financial institutions	6,267,405	4,530,449	14,166,060	10,155,661	11,410,316
Investments - Net	21,937,387	21,276,196	9,194,307	33,122,217	50,236,317
Advances - Net	51,289,271	49,068,211	41,856,749	28,245,029	19,244,213
Other assets	3,357,063	7,051,616	13,432,726	2,911,872	3,505,065
Operating fixed assets	1,186,499	1,420,645	1,474,167	1,266,456	865,640
Deferred tax assets	828,544	1,199,429	3,585,127	3,637,578	3,693,968
TOTAL ASSETS	91,287,619	92,468,851	101,651,827	89,780,800	97,353,912
LIABILITIES					
Bills payable	1,212,275	2,120,612	1,660,227	1,654,759	1,164,263
Borrowings from financial institutions	15,409,454	5,977,312	3,152,988	5,561,411	4,342,038
Deposits and other accounts	63,103,884	68,627,815	65,484,768	58,147,204	68,304,814
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	5,533,500	9,417,201	22,340,772	15,892,011	14,677,325
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	85,259,113	86,142,940	92,638,755	81,255,385	88,488,440
NET ASSETS	6,028,506	6,325,911	9,013,072	8,525,415	8,865,472
REPRESENTED BY					
Head office capital account	3,794,244	5,443,260	7,742,345	6,780,848	6,812,671
Reserves	-	46,784	75,785	92,715	125,573
Un-appropriated Profit	2,274,831	889,238	1,689,600	1,778,573	2,201,511
Surplus/Deficit on revaluation of assets	(40,569)	(53,371)	(494,658)	(126,721)	(274,283)
TOTAL	6,028,506	6,325,911	9,013,072	8,525,415	8,865,472
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	9,017,327	10,553,668	9,943,656	9,983,377	9,373,975
Mark-Up/ Return/Interest Expenses	4,113,089	5,071,332	4,144,702	4,720,788	4,241,090
Net Mark-Up / Interest Income	4,904,238	5,482,336	5,798,954	5,262,589	5,132,885
Provisions & Bad Debts written off directly	955,209	2,655,460	4,058,001	3,285,903	1,942,347
Net Mark-Up / Interest Income after Provision	3,949,029	2,826,876	1,740,953	1,976,686	3,190,538
Fees, Commission & Brokerage Income	1,648,434	1,523,529	1,358,752	859,322	703,022
Dividend Income	8,995	-	-	2,033	728
Income from dealing in foreign currencies	427,746	855,162	2,142,938	1,669,426	2,465,105
Other Income	589,435	755,133	44,357	(80,847)	(1,115,157)
Total Non - Markup / Interest Income	2,674,610	3,133,824	3,546,047	2,449,934	2,053,698
Administrative Expenses	4,053,108	4,807,138	5,127,991	3,987,382	3,879,891
Other Expenses	(4,630)	22,623	40,160	136,650	167,342
Total Non-Markup/Interest Expenses	4,048,478	4,829,761	5,168,151	4,124,032	4,047,233
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	2,575,161	1,130,939	118,849	302,588	1,197,003
Taxation - Current	1,332,650	1,330,644	1,466,568	1,305,350	1,156,019
- Prior Years	(141,594)	(95,394)	-	(841,163)	(405,021)
- Deferred	(261,169)	(363,992)	(2,148,081)	(250,572)	23,067
PROFIT/ (LOSS) AFTER TAXATION	1,645,274	259,681	800,362	88,973	422,938
Net Cash Inflow / (Outflow) from Operating Activities	5,004,128	(2,849,659)	(1,086,131)	17,837,265	1,562,704
Net Cash Inflow / (Outflow) from Investing Activities	(3,940,415)	3,768,274	9,254,001	(24,395,154)	(3,192,181)
Net Cash Inflow / (Outflow) from Financing Activities	(1,384,718)	(10,274)	2,305,074	(1,102,350)	(404,322)
Number of Employees	4,077	3,766	2,415	1,622	1,353

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	Citibank N.A.				
	2011	2012	2013	2014	2015
ASSETS					
Cash & balances with treasury banks	6,990,879	6,770,561	3,991,465	4,267,790	4,809,308
Balances with other banks	1,149,455	6,035,738	602,119	170,697	704,912
Lending to financial institutions	1,339,057	14,913,193	9,202,344	2,826,481	8,464,057
Investments - Net	60,399,022	31,339,172	25,239,845	39,326,537	48,585,117
Advances - Net	18,820,403	18,255,682	13,556,587	28,195,590	21,389,597
Other assets	3,954,861	4,296,388	153,846	5,877,838	4,031,075
Operating fixed assets	634,699	366,664	685,858	355,154	458,331
Deferred tax assets	3,614,421	3,194,412	6,454,325	233,885	201,088
TOTAL ASSETS	96,902,797	85,171,810	59,886,389	81,253,972	88,643,485
LIABILITIES					
Bills payable	2,028,623	2,185,724	1,284,956	1,564,744	1,766,257
Borrowings from financial institutions	11,231,101	141,666	909,854	14,012,805	7,003,479
Deposits and other accounts	61,678,515	64,293,565	40,936,496	48,143,989	61,742,683
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	11,198,190	9,513,942	8,197,699	6,998,405	7,364,498
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	86,136,429	76,134,897	51,329,005	70,719,943	77,876,917
NET ASSETS	10,766,368	9,036,913	8,557,384	10,534,029	10,766,568
REPRESENTED BY					
Head office capital account	6,812,671	6,812,671	6,812,671	6,812,671	6,812,671
Reserves	149,286	154,932	161,613	156,327	164,791
Un-appropriated Profit	3,957,548	2,052,798	1,650,374	3,056,648	3,602,788
Surplus/Deficit on revaluation of assets	(153,137)	16,512	(67,274)	508,383	186,318
TOTAL	10,766,368	9,036,913	8,557,384	10,534,029	10,766,568
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	10,279,671	8,262,997	4,808,111	6,921,301	6,205,665
Mark-Up/ Return/Interest Expenses	4,580,040	3,030,151	2,103,808	2,866,462	2,347,225
Net Mark-Up / Interest Income	5,699,631	5,232,846	2,704,303	4,054,839	3,858,440
Provisions & Bad Debts written off directly	1,171,851	822,094	(685,437)	(128,922)	(174,532)
Net Mark-Up / Interest Income after Provision	4,527,780	4,410,752	3,389,740	4,183,761	4,032,972
Fees, Commission & Brokerage Income	700,094	583,246	499,040	430,401	471,785
Dividend Income	-	-	-	-	-
Gain/Loss on sale of securities	-	-	-	212,410	2,119,939
Income from dealing in foreign currencies	3,002,073	1,724,461	1,717,527	1,891,047	1,156,910
Other Income	(1,652,963)	148,290	(55,433)	(292,616)	(129,782)
Total Non - Markup / Interest Income	2,049,204	2,455,997	2,161,134	2,241,242	3,618,852
Administrative Expenses	4,002,884	4,479,324	2,681,434	1,751,031	1,930,627
Other Expenses	50,264	66,920	(16,934)	71,324	62,090
Total Non-Markup/Interest Expenses	4,053,148	4,546,244	2,664,500	1,822,355	1,992,717
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	2,523,836	2,320,505	2,886,374	4,602,648	5,659,107
Taxation - Current	1,419,218	1,128,971	553,391	1,348,974	1,764,758
- Prior Years	(585,349)	(557,327)	(1,934,735)	-	80,000
- Deferred	(66,070)	325,620	2,592,482	163,113	205,125
PROFIT/ (LOSS) AFTER TAXATION	1,756,037	1,423,241	1,675,236	3,090,561	3,609,224
Net Cash Inflow / (Outflow) from Operating Activities	1,320,908	860,554	(12,938,127)	7,820,886	18,395,756
Net Cash Inflow / (Outflow) from Investing Activities	(1,445,794)	7,472,350	7,093,319	(6,456,656)	(13,786,704)
Net Cash Inflow / (Outflow) from Financing Activities	(192,139)	(3,624,394)	(2,361,340)	(1,986,144)	(3,056,648)
Number of Employees	1,016	677	230	301	276

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	Deutsche Bank AG				
	2006	2007	2008	2009	2010
ASSETS					
Cash & balances with treasury banks	3,156,621	3,522,250	4,754,734	4,764,709	4,722,669
Balances with other banks	71,744	127,489	1,628,093	128,632	37,134
Lending to financial institutions	182,730	4,924,319	5,309,670	5,350,170	6,223,146
Investments - Net	1,158,584	3,695,931	999,390	490,909	2,046,309
Advances - Net	4,175,315	4,699,251	6,334,606	3,457,011	3,245,948
Other assets	476,223	527,317	2,552,371	713,336	898,722
Operating fixed assets	61,073	107,229	130,225	120,382	110,230
Deferred tax assets	29,285	-	20649	157,863	150,725
TOTAL ASSETS	9,311,575	17,603,786	21,729,738	15,183,012	17,434,883
LIABILITIES					
Bills payable	278,427	625,398	1,683,524	217,050	2,640,728
Borrowings from financial institutions	1,927,525	6,971,367	532,521	1,063,547	443,891
Deposits and other accounts	3,326,539	5,128,591	10,317,214	6,005,209	6,065,947
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	1,669	-	-	-	-
Other Liabilities	1,013,987	1,246,992	4,562,266	2,727,983	3,010,220
Deferred Tax Liabilities	-	66432	-	-	-
TOTAL LIABILITIES	6,548,147	14,038,780	17,095,525	10,013,789	12,160,786
NET ASSETS	2,763,428	3,565,006	4,634,213	5,169,223	5,274,097
REPRESENTED BY					
Head office capital account	2,569,048	2,853,853	3,600,702	3,877,033	3,667,876
Reserves	-	-	-	-	-
Un-appropriated Profit	198,625	714811	1033743	1,292,224	1,606,542
Surplus/Deficit on revaluation of assets	(4,245)	(3658)	(232)	(34)	(321)
TOTAL	2,763,428	3,565,006	4,634,213	5,169,223	5,274,097
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	375,050	679,115	1,041,031	1,111,138	1,065,750
Mark-Up/ Return/Interest Expenses	139,483	382,592	400,017	242,280	324,744
Net Mark-Up / Interest Income	235,567	296,523	641,014	868,858	741,006
Provisions & Bad Debts written off directly	18,842	8,464	48,069	354,287	25,263
Net Mark-Up / Interest Income after Provision	216,725	288,059	592,945	514,571	715,743
Fees, Commission & Brokerage Income	174,386	225,597	298,136	280,829	354,825
Dividend Income	-	-	-	-	-
Income from dealing in foreign currencies	302,700	802,738	887,527	1,313,596	755,656
Other Income	5,781	33,909	(132,461)	4,916	110,995
Total Non - Markup / Interest Income	482,867	1,062,244	1,053,202	1,599,341	1,221,476
Administrative Expenses	527,944	572,659	813,878	863,450	653,431
Other Expenses	23	1,352	1,134	7,710	(380)
Total Non-Markup/Interest Expenses	527,967	574,011	815,012	871,160	653,051
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	171,625	776,292	831,135	1,242,752	1,284,168
Taxation - Current	-	183,000	311,000	552,000	450,205
- Prior Years	-	-	66,000	-	-
- Deferred	(27,000)	88,998	(80,000)	(114,466)	(330)
PROFIT/ (LOSS) AFTER TAXATION	198,625	504,294	534,135	805,218	834,293
Net Cash Inflow / (Outflow) from Operating Activities	845,485	2,714,933	(266,446)	(1,742,550)	2,084,285
Net Cash Inflow / (Outflow) from Investing Activities	(1,010,566)	(2,576,596)	2,451,310	481,026	(1,474,535)
Net Cash Inflow / (Outflow) from Financing Activities	(5,103)	(1,768)	(198,625)	(504,293)	(534,131)
Number of Employees	84	98	115	107	108

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	Deutsche Bank AG				
	2011	2012	2013	2014	2015
ASSETS					
Cash & balances with treasury banks	4,590,065	5,630,489	6,193,227	5,523,757	5,539,927
Balances with other banks	38,505	2,058,913	208,293	492,331	951,925
Lending to financial institutions	7,640,386	7,414,392	9,757,121	6,312,559	6,422,104
Investments - Net	5,587,411	7,747,304	5,428,718	842,929	-
Advances - Net	2,987,018	3,979,514	4,265,335	6,603,070	6,559,769
Other assets	1,068,497	1,691,726	1,562,707	1,566,805	1,284,666
Operating fixed assets	199,014	351,955	314,108	304,984	324,115
Deferred tax assets	130,675	74,271	74,492	61,130	31,477
TOTAL ASSETS	22,241,571	28,948,564	27,804,001	21,707,565	21,113,983
LIABILITIES					
Bills payable	238,907	297,362	324,717	629,787	942,655
Borrowings from financial institutions	1,523,062	317,883	4,004,649	860,407	11,113
Deposits and other accounts	11,118,869	18,354,233	15,849,131	12,663,537	11,977,105
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	3,324,934	4,017,622	2,338,895	2,390,873	2,283,216
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	16,205,772	22,987,100	22,517,392	16,544,604	15,214,089
NET ASSETS	6,035,799	5,961,464	5,286,609	5,162,961	5,899,894
REPRESENTED BY					
Head office capital account	3,724,146	4,115,584	4,649,699	3,914,059	3,667,658
Reserves	-	-	-	-	-
Un-appropriated Profit	2,323,191	1,855,437	638,687	1,232,065	2,232,236
Surplus/Deficit on revaluation of assets	(11,538)	(9,557)	(1,777)	16,837	-
TOTAL	6,035,799	5,961,464	5,286,609	5,162,961	5,899,894
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	1,679,978	1,969,771	1,644,741	1,541,981	1,370,390
Mark-Up/ Return/Interest Expenses	556,558	868,297	719,355	725,537	442,887
Net Mark-Up / Interest Income	1,123,420	1,101,474	925,386	816,444	927,503
Provisions & Bad Debts written off directly	(21,094)	(32,447)	7,350	43,504	(334,513)
Net Mark-Up / Interest Income after Provision	1,144,514	1,133,921	918,036	772,940	1,262,016
Fees, Commission & Brokerage Income	304,900	296,268	360,371	480,289	497,015
Dividend Income	-	-	-	-	-
Gain/Loss on sale of securities	-	-	-	29,265	85,327
Income from dealing in foreign currencies	427,998	281,006	327,351	605,572	787,073
Other Income	(7,543)	11,008	28,762	19,314	67,969
Total Non - Markup / Interest Income	725,355	588,282	716,484	1,134,440	1,437,384
Administrative Expenses	759,389	1,170,880	1,144,078	996,823	1,043,430
Other Expenses	6,685	610	165	642	-
Total Non-Markup/Interest Expenses	766,074	1,171,490	1,144,243	997,465	1,043,430
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	1,103,795	550,713	490,277	909,915	1,655,970
Taxation - Current	374,000	137,353	181,240	320,520	532,756
- Prior Years	-	-	-	-	60,631
- Deferred	21,559	62,533	(8,726)	776	47,012
PROFIT/ (LOSS) AFTER TAXATION	708,236	350,827	317,763	588,619	1,015,571
Net Cash Inflow / (Outflow) from Operating Activities	3,503,278	5,812,077	(2,606,831)	(4,241,374)	(98,646)
Net Cash Inflow / (Outflow) from Investing Activities	(3,690,778)	(2,337,467)	2,327,363	4,591,582	820,811
Net Cash Inflow / (Outflow) from Financing Activities	-	(805,216)	(154,529)	-	-
Number of Employees	113	112	109	106	105

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	HSBC Bank Middle East Ltd.			
	2006	2007	2008	2009
ASSETS				
Cash & balances with treasury banks	3,625,335	4,254,003	7,577,335	8,411,801
Balances with other banks	2,493,245	793,028	4,266,775	4,035,306
Lending to financial institutions	5,263,053	6,754,063	7,354,749	8,698,829
Investments - Net	195,951	301,193	1,941,950	5,431,713
Advances - Net	11,201,906	19,260,314	25,302,967	23,248,431
Other assets	421,981	715,531	1,430,226	1,406,262
Operating fixed assets	185,399	308,114	509,574	410,901
Deferred tax assets	-	-	10,764	90,698
TOTAL ASSETS	23,386,870	32,386,246	48,394,340	51,733,941
LIABILITIES				
Bills payable	162,297	745,760	587,298	989,256
Borrowings from financial institutions	5,605,136	3,032,738	4,770,659	3,073,493
Deposits and other accounts	14,713,851	25,401,388	36,526,363	40,796,993
Sub-ordinated Loans	-	-	-	-
Liabilities against assets subject to finance lease	5,814	1,833	-	-
Other Liabilities	468,939	637,006	1,553,039	1,363,321
Deferred Tax Liabilities	14728	18,392	-	-
TOTAL LIABILITIES	20,970,765	29,837,117	43,437,359	46,223,063
NET ASSETS	2,416,105	2,549,129	4,956,981	5,510,878
REPRESENTED BY				
Head office capital account	2,059,848	2,078,119	4,339,547	4,619,535
Reserves	-	-	-	-
Un-appropriated Profit	356,273	471,399	622,468	892,345
Surplus/Deficit on revaluation of assets	(16)	(389)	(5,034)	(1,002)
TOTAL	2,416,105	2,549,129	4,956,981	5,510,878
PROFIT & LOSS ACCOUNTS				
Mark-Up/ Return/Interest Earned	1,151,506	2,151,546	4,071,742	4,703,682
Mark-Up/ Return/Interest Expenses	648,080	1,310,016	2,443,593	2,732,216
Net Mark-Up / Interest Income	503,426	841,530	1,628,149	1,971,466
Provisions & Bad Debts written off directly	(7,782)	17,443	265,346	471,333
Net Mark-Up / Interest Income after Provision	511,208	824,087	1,362,803	1,500,133
Fees, Commission & Brokerage Income	160,752	238,559	485,721	561,754
Dividend Income	-	-	-	-
Income from dealing in foreign currencies	53,357	152,746	351,020	490,913
Other Income	3,144	5,074	13,233	(31,104)
Total Non - Markup / Interest Income	217,253	396,379	849,974	1,021,563
Administrative Expenses	479,990	994,470	1,949,088	2,200,186
Other Expenses	397	86	3,036	11
Total Non-Markup/Interest Expenses	480,387	994,556	1,952,124	2,200,197
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	248,074	225,910	260,653	321,499
Taxation - Current	52,853	77,500	122,329	141,720
- Prior Years	6,847	18,500	3,412	-
- Deferred	20,984	3,865	(26,653)	(82,106)
PROFIT/ (LOSS) AFTER TAXATION	167,390	126,045	161,565	261,885
Net Cash Inflow / (Outflow) from Operating Activities	2,045,389	(794,179)	6,500,858	3,889,177
Net Cash Inflow / (Outflow) from Investing Activities	218,118	(280,276)	(1,952,788)	(3,574,160)
Net Cash Inflow / (Outflow) from Financing Activities	33,693	2,906	2,248,999	287,980
Number of Employees	321	788	1,252	788

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	HSBC Bank Middle East Ltd.			
	2010	2011	2012	2013
ASSETS				
Cash & balances with treasury banks	9,954,810	10,925,914	11,394,218	11,584,523
Balances with other banks	297,338	341,149	711,950	851,971
Lending to financial institutions	16,076,728	3,868,938	4,966,709	3,393,648
Investments - Net	6,512,700	22,119,633	13,433,740	14,788,423
Advances - Net	22,242,433	20,793,526	17,586,177	15,502,860
Other assets	1,475,697	998,938	1,887,955	1,484,743
Operating fixed assets	266,120	186,288	132,396	89,566
Deferred tax assets	113,164	121,346	214,948	326,967
TOTAL ASSETS	56,938,990	59,355,732	50,328,093	48,022,701
LIABILITIES				
Bills payable	1,341,130	1,023,903	670,778	775,571
Borrowings from financial institutions	1,255,575	2,686,405	694,363	335,671
Deposits and other accounts	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	1,682,622	1,959,268	2,354,714	2,767,608
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	50,739,967	51,849,969	42,684,107	40,774,798
NET ASSETS	6,199,023	7,505,763	7,643,986	7,247,903
REPRESENTED BY				
Head office capital account	5,707,268	6,515,987	7,037,870	7,630,089
Reserves	-	-	-	-
Un-appropriated Profit	499,104	985,911	606,405	(372,553)
Surplus/Deficit on revaluation of assets	(7,349)	3,865	(289)	(9,633)
TOTAL	6,199,023	7,505,763	7,643,986	7,247,903
PROFIT & LOSS ACCOUNTS				
Mark-Up/ Return/Interest Earned	5,005,567	5,849,015	4,555,975	2,884,521
Mark-Up/ Return/Interest Expenses	2,713,791	2,932,772	2,326,385	1,484,080
Net Mark-Up / Interest Income	2,291,776	2,916,243	2,229,590	1,400,441
Provisions & Bad Debts written off directly	363,563	102,962	525,527	493,151
Net Mark-Up / Interest Income after Provision	1,928,213	2,813,281	1,704,063	907,290
Fees, Commission & Brokerage Income	568,828	529,813	483,698	284,901
Dividend Income	-	-	-	-
Income from dealing in foreign currencies	439,068	575,227	401,937	291,768
Other Income	(2,171)	35,621	31,890	48,576
Total Non - Markup / Interest Income	1,005,725	1,140,661	917,525	625,245
Administrative Expenses	2,171,268	2,442,861	3,109,165	2,610,256
Other Expenses	5,125	170	47	50
Total Non-Markup/Interest Expenses	2,176,393	2,443,031	3,109,212	2,610,306
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	757,545	1,510,911	(487,624)	(1,077,771)
Taxation - Current	285,000	535,000	-	-
- Prior Years	-	18,867	-	-
- Deferred	(19,047)	(14,218)	(91,367)	(106,832)
PROFIT/ (LOSS) AFTER TAXATION	491,592	971,262	(396,257)	(970,939)
Net Cash Inflow / (Outflow) from Operating Activities	(1,289,280)	16,303,670	(8,355,184)	1,129,053
Net Cash Inflow / (Outflow) from Investing Activities	(1,108,580)	(15,613,019)	8,655,655	(1,382,928)
Net Cash Inflow / (Outflow) from Financing Activities	202,901	324,264	538,634	584,200
Number of Employees	714	548	493	442

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	HSBC Bank Oman S.A.O.G			
	2006	2007	2008	2009
ASSETS				
Cash & balances with treasury banks	2,304,786	2,391,751	3,088,841	3,328,022
Balances with other banks	67,683	42,807	38,910	52,781
Lending to financial institutions	-	-	-	150,000
Investments - Net	-	-	-	-
Advances - Net	368,321	220,506	277,089	387,223
Other assets	17,253	33,221	22,036	16,964
Operating fixed assets	4,583	5,646	15,071	10,461
Deferred tax assets	-	-	-	-
TOTAL ASSETS	2,762,626	2,693,931	3,441,947	3,945,451
LIABILITIES				
Bills payable	4,415	2,754	4,036	7,577
Borrowings from financial institutions	98,000	178,000	186,406	382,008
Deposits and other accounts	618,017	459,937	521,574	690,196
Sub-ordinated Loans	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-
Other Liabilities	17,065	19,617	17,790	18,094
Deferred Tax Liabilities	-	-	-	-
TOTAL LIABILITIES	737,497	660,308	729,806	1,097,875
NET ASSETS	2,025,129	2,033,623	2,712,141	2,847,576
REPRESENTED BY				
Head office capital account	2,188,856	2,289,217	3,008,999	3,203,140
Reserves	-	-	-	-
Un-appropriated Profit	(163,727)	(255,594)	(296,858)	(355,564)
Surplus/Deficit on revaluation of assets	-	-	-	-
TOTAL	2,025,129	2,033,623	2,712,141	2,847,576
PROFIT & LOSS ACCOUNTS				
Mark-Up/ Return/Interest Earned	47,204	38,268	40,426	56,707
Mark-Up/ Return/Interest Expenses	41,313	47,636	50,080	75,569
Net Mark-Up / Interest Income	5,891	(9,368)	-9,654	(18,862)
Provisions & Bad Debts written off directly	1,183	40468	(21,729)	(828)
Net Mark-Up / Interest Income after Provision	4,708	(49,836)	12,075	(18,034)
Fees, Commission & Brokerage Income	4,004	2,329	4,238	8,859
Dividend Income	-	-	-	-
Income from dealing in foreign currencies	52	622	3,660	5,191
Other Income	2,177	1,520	1,651	3,547
Total Non - Markup / Interest Income	6,233	4,471	9,549	17,597
Administrative Expenses	35,501	44,273	57,280	55,148
Other Expenses	(6)	2,229	5,608	3,121
Total Non-Markup/Interest Expenses	35,495	46,502	62,888	58,269
Extra ordinary/unusual Items	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(24,554)	(91,867)	(41,264)	(58,706)
Taxation - Current	-	-	-	-
- Prior Years	-	-	-	-
- Deferred	-	-	-	-
PROFIT/ (LOSS) AFTER TAXATION	(24,554)	(91,867)	(41,264)	(58,706)
Net Cash Inflow / (Outflow) from Operating Activities	84,174	(35,503)	(14,245)	59,369
Net Cash Inflow / (Outflow) from Investing Activities	(3,049)	(2,769)	(12,344)	(458)
Net Cash Inflow / (Outflow) from Financing Activities	999,409	79,904	51,006	-
Number of Employees	22	28	35	32

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	HSBC Bank Oman S.A.O.G *				
	2010	2011	2012	2013	2014
ASSETS					
Cash & balances with treasury banks	3,363,076	3,679,994	3,985,841	4,284,260	4,029,577
Balances with other banks	62,870	61,674	39,379	24,276	24,939
Lending to financial institutions	110,000	30,000	-	-	-
Investments - Net	-	-	-	-	-
Advances - Net	477,612	571,346	80,582	171	18
Other assets	164,490	28,881	7,541	2,230	1,387
Operating fixed assets	22,983	30,670	31,027	20,636	10,882
Deferred tax assets	-	-	-	-	-
TOTAL ASSETS	4,201,031	4,402,565	4,144,370	4,331,573	4,066,803
LIABILITIES					
Bills payable	5,493	11,523	5,266	5,876	3,647
Borrowings from financial institutions	321,910	510,729	440,000	900,000	1,105,000
Deposits and other accounts	847,792	721,474	570,705	122,915	9,463
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	25,056	26,537	24,817	22,658	34,929
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	1,200,251	1,270,263	1,040,788	1,051,449	1,153,039
NET ASSETS	3,000,780	3,132,302	3,103,582	3,280,124	2,913,764
REPRESENTED BY					
Head office capital account	3,393,743	3,594,610	3,882,512	4,209,216	4,015,729
Reserves	-	-	-	-	-
Un-appropriated Profit	(392,963)	(462,308)	(778,930)	(929,092)	(1,101,965)
Surplus/Deficit on revaluation of assets	-	-	-	-	-
TOTAL	3,000,780	3,132,302	3,103,582	3,280,124	2,913,764
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	65,106	75,896	48,954	2,992	17
Mark-Up/ Return/Interest Expenses	78,041	90,575	98,030	73,998	103,972
Net Mark-Up / Interest Income	(12,935)	(14,679)	(49,076)	(71,006)	(103,955)
Provisions & Bad Debts written off directly	(22,169)	-	208,752	543	-
Net Mark-Up / Interest Income after Provision	9,234	(14,679)	(257,828)	(71,549)	(103,955)
Fees, Commission & Brokerage Income	7,001	9,538	6,797	958	12
Dividend Income	-	-	-	-	-
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	1,784	1,198	9,915	3,542	(2,446)
Other Income	3,797	3,875	2,967	684	29
Total Non - Markup / Interest Income	12,582	14,611	19,679	5,184	(2,405)
Administrative Expenses	59,134	69,172	78,471	83,840	65,248
Other Expenses	81	105	2	30	1,400
Total Non-Markup/Interest Expenses	59,215	69,277	78,473	83,870	66,648
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(37,399)	(69,345)	(316,622)	(150,235)	(173,008)
Taxation - Current	-	-	-	-	-
- Prior Years	-	-	-	-	-
- Deferred	-	-	-	-	-
PROFIT/ (LOSS) AFTER TAXATION	(37,399)	(69,345)	(316,622)	(150,235)	(173,008)
Net Cash Inflow / (Outflow) from Operating Activities	17,017	130,395	4,992	(43,876)	(60,533)
Net Cash Inflow / (Outflow) from Investing Activities	(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	27	25	24	16	6

*. Oman International Bank S.A.O.G. has been changed to HSBC Bank Oman S.A.O.G. with effect from June 03, 2012
HSBC Bank Oman S.A.O.G (Pakistan Branch Business) amalgamated into Meezan Bank Ltd. W.e.f 06-11-2015

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	Industrial and Commercial Bank of China Ltd.				
	2011	2012	2013	2014	2015
ASSETS					
Cash & balances with treasury banks	3,279,813	4,063,541	4,462,227	4,329,697	5,413,124
Balances with other banks	64,398	1,336,371	163,630	295,142	246,427
Lending to financial institutions	782,528	1,554,395	3,490,017	1,129,730	669,547
Investments - Net	1,484,124	13,596,093	47,547,395	63,074,604	124,771,022
Advances - Net	26,423	56,596	3,894,413	6,087,050	6,999,406
Other assets	20,762	1,123,957	2,189,505	850,823	1,450,928
Operating fixed assets	294,316	316,663	243,293	183,341	662,763
Deferred tax assets	-	-	54,325	-	41,078
TOTAL ASSETS	5,952,364	22,047,616	62,044,805	75,950,387	140,254,295
LIABILITIES					
Bills payable	22,397	738	172,309	4,667	266,947
Borrowings from financial institutions	-	12,221,381	40,028,520	56,592,615	100,081,926
Deposits and other accounts	1,524,071	4,167,644	14,986,537	9,500,726	26,948,982
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	1,395,584	2,509,152	3,162,092	5,323,681	6,557,466
Deferred Tax Liabilities	-	-	-	21,132	-
TOTAL LIABILITIES	2,942,052	18,898,915	58,349,458	71,442,821	133,855,321
NET ASSETS	3,010,312	3,148,701	3,695,347	4,507,566	6,398,974
REPRESENTED BY					
Head office capital account	3,192,892	3,506,910	3,802,007	3,627,239	3,780,941
Reserves	-	-	-	-	-
Un-appropriated Profit	(184,338)	(364,645)	(70,240)	844,926	2,620,351
Surplus/Deficit on revaluation of assets	1,758	6,436	(36,420)	35,401	(2,318)
TOTAL	3,010,312	3,148,701	3,695,347	4,507,566	6,398,974
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	56,241	771,801	3,700,571	4,607,826	7,244,606
Mark-Up/ Return/Interest Expenses	46,347	682,804	738,992	1,078,251	1,288,821
Net Mark-Up / Interest Income	9,894	88,997	2,961,579	3,529,575	5,955,785
Provisions & Bad Debts written off directly	-	-	-	-	-
Net Mark-Up / Interest Income after Provision	9,894	88,997	2,961,579	3,529,575	5,955,785
Fees, Commission & Brokerage Income	3,023	122,650	141,895	276,129	518,557
Dividend Income	-	-	-	-	-
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	(2,429)	18,703	(2,182,599)	(1,485,746)	(2,229,627)
Other Income	-	142	349	290	101
Total Non - Markup / Interest Income	594	141,495	(2,040,355)	(1,209,327)	(1,710,969)
Administrative Expenses	194,826	410,799	661,533	915,410	1,423,955
Other Expenses	-	-	-	-	-
Total Non-Markup/Interest Expenses	194,826	410,799	661,533	915,410	1,423,955
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(184,338)	(180,307)	259,691	1,404,838	2,820,861
Taxation - Current	-	-	-	452,888	1,029,256
- Prior Years	-	-	-	-	58,228
- Deferred	-	-	(34,714)	36,784	(41,952)
PROFIT/ (LOSS) AFTER TAXATION	(184,338)	(180,307)	294,405	915,166	1,775,329
Net Cash Inflow / (Outflow) from Operating Activities	2,718,782	14,680,059	42,182,051	16,214,140	64,192,017
Net Cash Inflow / (Outflow) from Investing Activities	(1,784,935)	(12,943,706)	(34,022,776)	(15,475,258)	(62,379,526)
Net Cash Inflow / (Outflow) from Financing Activities	4,126,739	314,018	-	-	-
Number of Employees	28	40	55	82	91

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	The Bank of Tokyo-Mitsubishi UFJ, Ltd.				
	2006	2007	2008	2009	2010
ASSETS					
Cash & balances with treasury banks	2,410,745	2,475,776	4,072,080	4,237,350	4,840,033
Balances with other banks	11,611	10,550	36,983	91,075	88,400
Lending to financial institutions	400,000	200,000	1,597,697	1,905,551	1,013,607
Investments - Net	-	-	-	-	-
Advances - Net	3,776,394	2,621,101	4,092,787	2,198,843	2,980,932
Other assets	93,975	149,167	242,347	83,301	89,731
Operating fixed assets	23,229	23,262	19,422	27,336	30,055
Deferred tax assets	1441	1589	1926	2,260	1,100
TOTAL ASSETS	6,717,395	5,481,445	10,063,242	8,545,716	9,043,858
LIABILITIES					
Bills payable	5,381	20,914	12,559	216,907	9,419
Borrowings from financial institutions	2,816,963	1,996,400	4,258,351	1,397,725	1,868,489
Deposits and other accounts	1,458,945	978,846	1,715,912	2,740,049	2,349,722
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	70,035	31,049	119,178	103,447	115,801
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	4,351,324	3,027,209	6,106,000	4,458,128	4,343,431
NET ASSETS	2,366,071	2,454,236	3,957,242	4,087,588	4,700,427
REPRESENTED BY					
Head office capital account	2,262,169	2,374,857	3,878,698	4,041,323	4,652,493
Reserves	-	-	-	-	-
Un-appropriated Profit	103,902	79,379	78,544	46,265	47,934
Surplus/Deficit on revaluation of assets	-	-	-	-	-
TOTAL	2,366,071	2,454,236	3,957,242	4,087,588	4,700,427
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	286,789	330,590	538,145	516,130	509,987
Mark-Up/ Return/Interest Expenses	166,142	243,394	391,186	385,251	406,928
Net Mark-Up / Interest Income	120,647	87,196	146,959	130,879	103,059
Provisions & Bad Debts written off directly	-	-	-	-	-
Net Mark-Up / Interest Income after Provision	120,647	87,196	146,959	130,879	103,059
Fees, Commission & Brokerage Income	20,102	19,140	22,807	13,661	17,602
Dividend Income	-	-	-	-	-
Income from dealing in foreign currencies	61,641	38,253	57,248	35,384	62,116
Other Income	837	3,897	430	261	1,940
Total Non - Markup / Interest Income	82,580	61,290	80,485	49,306	81,658
Administrative Expenses	64,746	68,323	97,011	112,088	113,080
Other Expenses	122	316	6335	2,485	1,463
Total Non-Markup/Interest Expenses	64,868	68,639	103,346	114,573	114,543
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	138,359	79,847	124,098	65,612	70,174
Taxation - Current	60,224	(20,057)	43,834	23,309	23,525
- Prior Years	(44,149)	19,361	2,205	(3,291)	(2,111)
- Deferred	(8)	1,244	(337)	(334)	1,160
PROFIT/ (LOSS) AFTER TAXATION	122,292	79,299	78,396	45,928	47,600
Net Cash Inflow / (Outflow) from Operating Activities	290,035	62,702	202,342	151,296	46,074
Net Cash Inflow / (Outflow) from Investing Activities	(16,963)	(7,598)	(4,215)	(16,352)	(11,305)
Net Cash Inflow / (Outflow) from Financing Activities	518,852	8,866	1,424,610	84,418	565,239
Number of Employees	39	37	41	41	42

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	The Bank of Tokyo-Mitsubishi UFJ, Ltd.				
	2011	2012	2013	2014	2015
ASSETS					
Cash & balances with treasury banks	5,283,777	5,194,721	4,726,787	4,016,022	4,233,157
Balances with other banks	123,553	108,570	351,590	9,643	127,674
Lending to financial institutions	654,928	1,253,832	2,327,718	1,408,414	3,741,212
Investments - Net	-	-	-	-	-
Advances - Net	2,214,722	1,619,237	1,754,481	2,257,101	2,589,396
Other assets	88,927	64,528	70,392	83,649	70,485
Operating fixed assets	28,937	29,598	62,051	70,538	61,442
Deferred tax assets	1,341	1,562	1,376	-	-
TOTAL ASSETS	8,396,185	8,272,048	9,294,395	7,845,367	10,823,366
LIABILITIES					
Bills payable	86,567	3,626	46,792	4,561	6,211
Borrowings from financial institutions	1,075,726	708,495	546,529	602,899	1,409,814
Deposits and other accounts	1,991,569	2,402,290	4,050,656	3,271,199	5,223,318
Sub-ordinate Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	87,002	93,367	127,744	129,028	161,719
Deferred Tax Liabilities	-	-	-	5,940	4,451
TOTAL LIABILITIES	3,240,864	3,207,778	4,771,721	4,013,627	6,805,513
NET ASSETS	5,155,321	5,064,270	4,522,674	3,831,740	4,017,853
REPRESENTED BY					
Head office capital account	5,122,691	4,986,139	4,432,860	3,716,072	3,856,160
Reserves	-	-	-	-	-
Un-appropriated Profit	32,630	78,131	89,814	115,668	161,693
Surplus/Deficit on revaluation of assets	-	-	-	-	-
TOTAL	5,155,321	5,064,270	4,522,674	3,831,740	4,017,853
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	569,784	363,279	356,417	479,522	418,598
Mark-Up/ Return/Interest Expenses	468,924	295,278	299,628	387,087	337,824
Net Mark-Up / Interest Income	100,860	68,001	56,789	92,435	80,774
Provisions & Bad Debts written off directly	-	-	-	-	-
Net Mark-Up / Interest Income after Provision	100,860	68,001	56,789	92,435	80,774
Fees, Commission & Brokerage Income	23,561	26,850	27,735	39,253	36,975
Dividend Income	-	-	-	-	-
Income from dealing in foreign currencies	78,371	129,814	98,066	128,050	143,942
Other Income	1,199	65	35	4,658	4,315
Total Non - Markup / Interest Income	103,131	156,729	125,836	171,961	185,232
Administrative Expenses	140,422	152,604	161,185	193,715	201,907
Other Expenses	1,369	1,589	429	1,680	1,334
Total Non-Markup/Interest Expenses	141,791	154,193	161,614	195,395	203,241
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	62,200	70,537	21,011	69,001	62,765
Taxation - Current	22,042	25,257	7,282	25,128	22,932
- Prior Years	6,609	-	-	8,668	(3,577)
- Deferred	(241)	(221)	837	8,028	(1,883)
PROFIT/ (LOSS) AFTER TAXATION	33,790	45,501	12,892	27,177	45,293
Net Cash Inflow / (Outflow) from Operating Activities	65,752	70,537	372,915	(313,418)	201,179
Net Cash Inflow / (Outflow) from Investing Activities	(7,959)	(10,221)	(44,550)	(22,506)	(6,101)
Net Cash Inflow / (Outflow) from Financing Activities	421,104	(136,552)	553,279	-	-
Number of Employees	42	43	53	59	55