

19.1 Annual Accounts of Scheduled Banks All Banks-Overall

(End Dec. : Million Rupees)

	2008	2009	2010	2011	2012
ASSETS					
Cash & balances with treasury banks	477,790	512,008	592,548	702,311	842,177
Balances with other banks	190,550	171,435	176,013	176,953	216,708
Lending to financial institutions	188,414	236,648	219,664	208,925	170,798
Investments - Net	1,089,040	1,618,784	2,157,099	3,053,854	4,063,633
Advances - Net	3,210,386	2,974,455	3,336,900	3,357,835	3,875,579
Other Assets	301,139	292,863	286,266	363,777	395,074
Operating fixed assets	172,567	191,572	224,009	238,092	250,366
Deferred tax assets	52,489	53,355	76,701	77,920	67,041
TOTAL ASSETS	5,682,376	6,051,121	7,069,199	8,179,667	9,881,375
LIABILITIES					
Bills payable	69,694	69,421	75,491	85,258	112,310
Borrowings from financial institutions	462,913	625,879	541,484	674,414	1,031,028
Deposits and other accounts	4,250,675	4,400,842	5,445,527	6,243,956	7,422,185
Sub-ordinated Loans	38,973	52,031	54,497	57,728	55,744
Liabilities against assets subject to finance lease	534	94	165	114	56
Other liabilities	253,998	258,227	268,157	326,269	341,221
Deferred tax liabilities	26,965	5,622	5,964	4,919	14,843
TOTAL LIABILITIES	5,103,751	5,412,115	6,391,286	7,392,659	8,977,387
NET ASSETS	578,625	639,006	677,914	787,008	903,988
REPRESENTED BY					
Share capital/ Head office capital account	277,047	311,979	375,718	421,996	462,880
Reserves	167,226	130,122	141,391	131,999	193,270
Advance against equity	3,715	12,940	18,809	30,492	17,291
Minority Interest	2,935	-	-	800	4,942
Un-appropriated Profit	88,857	110,629	70,757	127,634	156,932
Surplus/ Deficit on revaluation of assets	38,846	73,336	71,239	74,088	68,674
TOTAL	578,625	639,006	677,914	787,008	903,988
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	484,618	557,207	631,000	747,508	794,581
Mark-Up/ Return/Interest Expenses	246,477	288,571	343,460	405,673	453,907
Net Mark-Up / Interest Income	238,141	268,637	287,540	341,835	340,675
Provisions & Bad Debts written off directly	105,468	85,587	80,854	50,020	40,559
Net Mark-Up / Interest Income after Provision	132,673	183,048	206,685	291,815	300,115
Fees, Commission & Brokerage Income	42,571	41,458	44,918	47,513	56,996
Dividend Income	15,029	7,461	7,022	11,942	19,394
Gain/ (Loss)s on sale of Securities	-	(610)	-	6,675	12,295
Income from dealing in Foreign Currencies	25,500	21,389	20,837	19,955	16,904
Other Income	22,713	26,116	25,206	21,521	37,159
Total Non - Markup / Interest Income	105,813	95,814	97,983	107,606	142,748
Administrative Expenses	162,509	174,715	198,448	221,889	254,090
Other Expenses	7,595	5,590	6,741	8,100	6,652
Total Non-Markup/Interest Expenses	170,104	180,304	205,189	229,989	260,742
Amortization of Deferred Cost	-	-	57	10	-
Extra ordinary/unusual Items	(1,150)	(112)	410	(239)	-
PROFIT/ (LOSS) BEFORE TAXATION	69,532	98,672	99,012	169,661	182,122
Taxation - Current	46,870	48,821	50,074	61,456	61,557
- Prior Years	1,024	(5,798)	532	1,560	(941)
- Deferred	(27,385)	(12,167)	(13,902)	(4,616)	(32)
PROFIT/ (LOSS) AFTER TAXATION	49,024	67,816	62,308	111,261	121,537
Number of Employees	149,432	146,024	144,638	148,717	153,262

19.1 Annual Accounts of Scheduled Banks All Banks-Overall

(End Dec. : Million Rupees)

	2013	2014	2015	2016	2017
ASSETS					
Cash & balances with treasury banks	865,338	736,967	967,310	1,204,816	1,306,576
Balances with other banks	215,360	156,323	198,618	171,243	160,789
Lending to financial institutions	276,965	430,073	315,776	549,649	604,391
Investments – Net	4,377,871	5,340,321	6,962,933	7,552,448	8,756,751
Advances – Net	4,179,736	4,558,793	4,862,235	5,521,095	6,547,625
Other Assets	402,046	531,439	463,493	466,279	562,137
Operating fixed assets	273,598	292,016	280,848	342,010	413,604
Deferred tax assets	80,871	56,601	100,307	45,737	47,128
TOTAL ASSETS	10,671,785	12,102,534	14,151,520	15,853,277	18,399,000
LIABILITIES					
Bills payable	129,311	134,554	145,389	183,796	218,841
Borrowings from financial institutions	722,759	996,477	1,801,661	1,926,463	3,124,275
Deposits and other accounts	8,457,151	9,313,876	10,469,408	11,884,627	13,085,790
Sub-ordinate Loans	40,070	44,329	54,570	59,330	64,703
Liabilities against assets subject to finance lease	71	34	50	36	21
Other liabilities	342,217	354,597	366,110	387,810	484,608
Deferred tax liabilities	9,490	28,007	42,948	46,718	27,488
TOTAL LIABILITIES	9,701,069	10,871,873	12,880,138	14,488,780	17,005,727
NET ASSETS	970,716	1,230,660	1,271,382	1,364,497	1,393,273
REPRESENTED BY					
Share capital/ Head office capital account	480,478	489,288	467,719	481,098	448,547
Reserves	217,379	182,218	239,893	255,755	344,045
Advance against equity	16,855	109,332	58,459	51,011	-
Minority Interest	1,886	1,185	1,698	3,436	3,487
Un-appropriated Profit	168,032	229,549	287,374	346,281	399,754
Surplus/ Deficit on revaluation of assets	86,086	219,347	216,238	226,917	197,440
TOTAL	970,716	1,230,920	1,271,382	1,364,497	1,393,273
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	783,489	923,028	975,225	937,356	998,683
Mark-Up/ Return/Interest Expenses	445,943	505,273	484,313	454,323	501,123
Net Mark-Up / Interest Income	337,545	417,754	490,912	483,033	497,560
Provisions & Bad Debts written off directly	40,142	29,010	42,722	7,513	18,448
Net Mark-Up / Interest Income after Provision	297,404	388,744	448,190	475,520	479,113
Fees, Commission & Brokerage Income	65,572	72,486	83,786	92,693	103,309
Dividend Income	13,673	14,024	16,562	16,765	17,058
Gain/Loss on sale of Securities	19,769	32,261	63,428	58,598	39,760
Income from dealing in Foreign Currencies	20,148	28,384	29,645	19,712	22,037
Other Income	26,827	24,009	22,442	18,138	17,539
Total Non - Markup / Interest Income	145,988	171,164	215,863	205,906	199,703
Administrative Expenses	273,067	302,554	330,332	360,558	390,775
Other Expenses	5,741	9,725	10,521	6,851	8,456
Total Non-Markup/Interest Expenses	278,808	312,279	340,854	367,409	399,230
Extra ordinary/unusual Items	(1,282)	111	178	(970)	34,378
PROFIT/ (LOSS) BEFORE TAXATION	165,866	247,518	323,021	314,987	245,207
Taxation - Current	62,675	82,238	110,154	102,067	90,549
- Prior Years	(9,083)	(1,249)	13,225	11,578	(3,547)
- Deferred	(2,124)	3,337	6,504	11,059	14,126
PROFIT/ (LOSS) AFTER TAXATION	114,399	163,193	193,138	190,283	144,079
Number of Employees	148,185	150,211	157,552	158,569	162,982

19.2 Annual Accounts of Scheduled Banks Incorporated in Pakistan-Overall

(End Dec. : Million Rupees)

	2008	2009	2010	2011	2012
ASSETS					
Cash & balances with treasury banks	442,854	477,215	559,753	663,835	800,443
Balances with other banks	172,181	155,165	171,941	172,525	202,706
Lending to financial institutions	158,500	204,530	183,184	190,571	140,695
Investments – Net	1,066,447	1,566,412	2,077,289	2,940,473	3,978,114
Advances – Net	3,108,465	2,884,130	3,271,272	3,291,424	3,816,257
Other Assets	282,506	286,278	279,481	356,886	385,463
Operating fixed assets	168,870	187,982	221,786	235,916	248,625
Deferred tax assets	48,472	48,372	71,240	72,764	62,383
TOTAL ASSETS	5,448,296	5,810,084	6,835,946	7,924,392	9,634,685
LIABILITIES					
Bills payable	65,270	65,824	69,928	81,273	108,625
Borrowings from financial institutions	445,567	609,148	526,059	652,950	1,007,212
Deposits and other accounts	4,103,215	4,239,906	5,289,196	6,076,085	7,263,482
Sub-ordinated Loans	38,973	52,031	54,497	57,728	55,744
Liabilities against assets subject to finance lease	534	94	165	105	49
Other liabilities	223,251	234,194	246,731	306,854	321,525
Deferred tax liabilities	26,833	5,622	5,964	4,919	14,843
TOTAL LIABILITIES	4,903,642	5,206,817	6,192,540	7,179,914	8,771,479
NET ASSETS	544,654	603,267	643,406	744,478	863,205
REPRESENTED BY					
Share Capital	244,916	277,095	341,727	383,276	421,731
Reserves	167,150	130,029	141,265	131,849	193,115
Advance against equity	3,715	12,940	18,809	30,492	17,291
Minority Interest	2,935	-	-	800	4,942
Un-appropriated Profit	86,559	109,757	70,075	123,816	157,471
Surplus/ Deficit on revaluation of assets	39,379	73,446	71,530	74,245	68,655
TOTAL	544,654	603,267	643,406	744,478	863,205
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	466,385	534,944	610,588	723,480	777,217
Mark-Up/ Return/Interest Expenses	237,378	276,374	332,939	393,490	445,684
Net Mark-Up / Interest Income	229,007	258,571	277,649	329,990	331,533
Provisions & Bad Debts written off directly	100,943	80,862	78,277	48,716	38,990
Net Mark-Up / Interest Income after Provision	128,063	177,708	199,371	281,275	292,543
Fees, Commission & Brokerage Income	40,255	39,488	43,089	45,713	55,422
Dividend Income	15,017	7,452	7,021	11,942	19,394
Gain/ (Loss) on sale of Securities	-	(610)	-	6,675	12,295
Income from dealing in Foreign Currencies	21,918	17,845	16,926	15,589	14,290
Other Income	22,851	26,162	26,211	23,136	36,963
Total Non - Markup / Interest Income	100,041	90,337	93,248	103,055	138,364
Administrative Expenses	152,191	162,817	189,087	212,255	244,178
Other Expenses	7,538	5,434	6,565	8,004	6,580
Total Non-Markup/Interest Expenses	159,729	168,250	195,652	220,259	250,758
Amortization of Deferred Cost	-	-	57	10	-
Extra ordinary/unusual Items	(1,150)	273	(55)	-	-
PROFIT/ (LOSS) BEFORE TAXATION	69,526	99,523	96,965	164,060	180,149
Taxation - Current	44,923	46,733	48,159	59,105	60,266
- Prior Years	952	(4,954)	939	2,120	(383)
- Deferred	(24,722)	(10,883)	(13,481)	(4,765)	(331)
PROFIT/ (LOSS) AFTER TAXATION	48,373	68,626	61,348	107,600	120,598
Number of Employees	143,688	141,704	141,702	146,369	151,316

19.2 Annual Accounts of Scheduled Banks Incorporated in Pakistan-Overall

(End Dec. : Million Rupees)

	2013	2014	2015	2016	2017
ASSETS					
Cash & balances with treasury banks	824,572	709,686	947,314	1,182,437	1,275,443
Balances with other banks	212,754	154,512	196,587	165,819	157,712
Lending to financial institutions	248,794	417,332	296,479	508,996	434,816
Investments – Net	4,257,157	5,213,344	6,789,577	7,275,643	8,463,623
Advances – Net	4,124,200	4,501,105	4,824,697	5,488,511	6,507,070
Other Assets	395,953	522,638	456,656	454,957	544,820
Operating fixed assets	271,707	290,943	279,341	340,450	412,177
Deferred tax assets	72,861	55,262	100,033	45,583	47,056
TOTAL ASSETS	10,407,998	11,864,823	13,890,685	15,462,396	17,842,718
LIABILITIES					
Bills payable	125,674	130,982	142,407	177,351	211,447
Borrowings from financial institutions	671,209	920,229	1,693,155	1,737,680	2,804,261
Deposits and other accounts	8,306,074	9,206,367	10,363,516	11,737,535	12,916,629
Sub-ordinate Loans	40,070	44,329	54,570	59,330	64,703
Liabilities against assets subject to finance lease	71	34	50	36	21
Other liabilities	324,507	338,116	349,743	366,821	462,055
Deferred tax liabilities	9,490	27,980	42,944	46,717	27,488
TOTAL LIABILITIES	9,477,095	10,668,037	12,646,386	14,125,470	16,486,604
NET ASSETS	930,903	1,196,785	1,244,299	1,336,926	1,356,114
REPRESENTED BY					
Share Capital	438,134	456,395	449,602	463,108	424,133
Reserves	217,217	182,062	239,728	255,586	343,882
Advance against equity	16,855	109,332	58,459	51,011	-
Minority Interest	1,886	1,185	1,698	3,436	3,487
Un-appropriated Profit	170,587	229,286	278,757	336,894	387,135
Surplus/ Deficit on revaluation of assets	86,224	218,784	216,054	226,891	197,477
TOTAL	930,903	1,197,045	1,244,299	1,336,926	1,356,114
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	766,290	905,411	959,986	919,843	971,729
Mark-Up/ Return/Interest Expenses	438,176	497,767	476,451	442,572	484,384
Net Mark-Up / Interest Income	328,113	407,644	483,535	477,270	487,345
Provisions & Bad Debts written off directly	40,352	29,151	43,231	7,612	18,431
Net Mark-Up / Interest Income after Provision	287,762	378,493	440,304	469,659	468,913
Fees, Commission & Brokerage Income	64,048	71,073	82,262	90,569	101,074
Dividend Income	13,673	14,024	16,562	16,765	17,058
Gain/ (Loss) on sale of Securities	19,453	32,019	61,223	57,062	39,683
Income from dealing in Foreign Currencies	19,892	26,960	26,341	16,704	19,469
Other Income	26,711	24,259	22,255	17,922	17,307
Total Non - Markup / Interest Income	143,777	168,335	208,643	199,022	194,591
Administrative Expenses	264,167	296,094	325,732	356,241	385,985
Other Expenses	5,733	9,638	10,458	6,754	8,389
Total Non-Markup/Interest Expenses	269,900	305,732	336,191	362,996	394,374
Extra ordinary/unusual Items	(1,282)	111	178	(970)	34,378
PROFIT/ (LOSS) BEFORE TAXATION	162,921	240,985	312,578	306,656	234,753
Taxation - Current	61,933	80,090	106,804	99,323	86,939
- Prior Years	(7,148)	(1,258)	13,030	11,259	(3,879)
- Deferred	(4,657)	3,087	6,296	10,850	14,013
PROFIT/ (LOSS) AFTER TAXATION	112,794	159,067	186,449	185,224	137,680
Number of Employees	147,033	149,445	157,025	158,067	162,447

19.3 Annual Accounts of Scheduled Banks Incorporated Outside Pakistan-Overall

(End Dec. : Million Rupees)

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

19.3 Annual Accounts of Scheduled Banks Incorporated Outside Pakistan-Overall

(End Dec. : Million Rupees)

	2013	2014	2015	2016	2017
ASSETS					
Cash & balances with treasury banks	40,766	27,281	19,996	22,378	31,133
Balances with other banks	2,606	1,811	2,031	5,424	3,076
Lending to financial institutions	28,171	12,741	19,297	40,653	169,575
Investments – Net	120,714	126,977	173,356	276,805	293,127
Advances – Net	55,536	57,688	37,538	32,585	40,555
Other Assets	6,093	8,801	6,837	11,322	17,317
Operating fixed assets	1,891	1,073	1,507	1,561	1,427
Deferred tax assets	8,010	1,339	274	154	72
TOTAL ASSETS	263,787	237,711	260,835	390,881	556,282
LIABILITIES					
Bills payable	3,637	3,572	2,982	6,445	7,394
Borrowings from financial institutions	51,550	76,248	108,506	188,783	320,015
Deposits and other accounts	151,077	107,509	105,892	147,092	169,161
Sub-ordinate Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	17,710	16,481	16,367	20,989	22,553
Deferred tax liabilities	-	27	4	2	-
TOTAL LIABILITIES	223,974	203,836	233,752	363,310	519,123
NET ASSETS	39,813	33,875	27,083	27,571	37,159
REPRESENTED BY			-		
Head office capital account	42,344	32,893	18,117	17,989	24,414
Reserves	162	156	165	169	163
Un-appropriated Profit	(2,555)	263	8,617	9,387	12,619
Surplus/ Deficit on revaluation of assets	(138)	563	184	26	(38)
TOTAL	39,813	33,875	27,083	27,571	37,159
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	17,199	17,617	15,239	17,514	26,954
Mark-Up/ Return/Interest Expenses	7,767	7,506	7,862	11,751	16,739
Net Mark-Up / Interest Income	9,432	10,110	7,377	5,763	10,216
Provisions & Bad Debts written off directly	(210)	(141)	(509)	(98)	16
Net Mark-Up / Interest Income after Provision	9,642	10,251	7,886	5,861	10,200
Fees, Commission & Brokerage Income	1,524	1,413	1,524	2,123	2,235
Dividend Income	-	-	-	-	-
Gain/Loss on sale of securities	316	242	2,205	1,536	77
Income from dealing in Foreign Currencies	256	1,424	3,304	3,009	2,568
Other Income	116	(250)	187	216	232
Total Non - Markup / Interest Income	2,211	2,829	7,220	6,884	5,111
Administrative Expenses	8,900	6,460	4,600	4,317	4,790
Other Expenses	8	87	63	97	67
Total Non-Markup/Interest Expenses	8,908	6,547	4,663	4,413	4,857
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	2,945	6,533	10,443	8,331	10,454
Taxation - Current	742	2,148	3,350	2,744	3,610
- Prior Years	(1,935)	9	195	319	332
- Deferred	2,533	250	208	209	114
PROFIT/ (LOSS) AFTER TAXATION	1,605	4,126	6,689	5,059	6,399
Number of Employees	1,152	766	527	502	535