

19.1 Annual Accounts of Scheduled Banks All Banks-Overall

(End Dec. : Million Rupees)

	2009	2010	2011	2012	2013
ASSETS					
Cash & balances with treasury banks	512,008	592,548	702,311	842,177	865,338
Balances with other banks	171,435	176,013	176,953	216,708	215,411
Lending to financial institutions	236,648	219,664	208,925	170,798	276,965
Investments - Net	1,618,784	2,157,099	3,053,854	4,063,457	4,377,690
Advances - Net	2,974,455	3,336,900	3,357,835	3,875,579	4,179,736
Other Assets	292,863	286,266	363,777	395,280	402,113
Operating fixed assets	191,572	224,009	238,092	250,372	273,607
Deferred tax assets	53,355	76,701	77,920	66,703	80,871
TOTAL ASSETS	6,051,121	7,069,199	8,179,667	9,881,075	10,671,731
LIABILITIES					
Bills payable	69,421	75,491	85,258	112,310	129,311
Borrowings from financial institutions	625,879	541,484	674,414	1,031,028	722,759
Deposits and other accounts	4,400,842	5,445,527	6,243,956	7,422,079	8,457,095
Sub-ordinated Loans	52,031	54,497	57,728	55,744	40,070
Liabilities against assets subject to finance lease	94	165	114	56	71
Other liabilities	258,227	268,157	326,269	340,932	342,215
Deferred tax liabilities	5,622	5,964	4,919	12,898	9,490
TOTAL LIABILITIES	5,412,115	6,391,286	7,392,659	8,975,048	9,701,011
NET ASSETS	639,006	677,914	787,008	906,027	970,720
REPRESENTED BY					
Share capital/ Head office capital account	311,979	375,718	421,996	462,880	480,478
Reserves	130,122	141,391	131,999	193,270	217,379
Advance against equity	12,940	18,809	30,492	18,179	16,855
Minority Interest	-	-	800	4,054	1,886
Un-appropriated Profit	110,629	70,757	127,634	158,857	168,034
Surplus/ Deficit on revaluation of assets	73,336	71,239	74,088	68,787	86,088
TOTAL	639,006	677,914	787,008	906,027	970,720
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	557,207	631,000	747,508	794,599	783,490
Mark-Up/ Return/Interest Expenses	288,571	343,460	405,673	453,898	445,935
Net Mark-Up / Interest Income	268,637	287,540	341,835	340,703	337,555
Provisions & Bad Debts written off directly	85,587	80,854	50,020	40,560	40,142
Net Mark-Up / Interest Income after Provision	183,048	206,685	291,815	300,143	297,413
Fees, Commission & Brokerage Income	41,458	44,918	47,513	56,996	65,572
Dividend Income	7,461	7,022	11,942	19,394	13,673
Gain/ (Loss)s on sale of Securities	(610)	-	6,675	12,311	19,776
Income from dealing in Foreign Currencies	21,389	20,837	19,955	17,139	20,148
Other Income	26,116	25,206	21,521	36,707	26,820
Total Non - Markup / Interest Income	95,814	97,983	107,606	142,547	145,989
Administrative Expenses	174,715	198,448	221,889	254,096	273,073
Other Expenses	5,590	6,741	8,100	6,649	5,741
Total Non-Markup/Interest Expenses	180,304	205,189	229,989	260,745	278,814
Amortization of Deferred Cost	-	57	10	-	-
Extra ordinary/unusual Items	(112)	410	(239)	-	(1,282)
PROFIT/ (LOSS) BEFORE TAXATION	98,672	99,012	169,661	181,946	165,871
Taxation - Current	48,821	50,074	61,456	61,559	62,676
- Prior Years	(5,798)	532	1,560	(940)	(9,083)
- Deferred	(12,167)	(13,902)	(4,616)	(97)	(2,124)
PROFIT/ (LOSS) AFTER TAXATION	67,816	62,308	111,261	121,426	114,403
Number of Employees	146,024	144,638	148,717	150,274	148,189

19.1 Annual Accounts of Scheduled Banks All Banks-Overall

(End Dec. : Million Rupees)

	2014	2015	2016	2017	2018
ASSETS					
Cash & balances with treasury banks	736,967	967,310	1,204,816	1,319,654	1,595,279
Balances with other banks	156,437	198,853	171,427	180,822	175,389
Lending to financial institutions	430,073	315,808	549,649	584,258	895,016
Investments – Net	5,340,178	6,962,848	7,552,774	8,799,877	8,016,963
Advances – Net	4,558,793	4,862,087	5,520,946	6,648,104	8,148,466
Other Assets	531,469	463,865	469,082	869,499	904,300
Operating fixed assets	292,023	280,922	342,075	424,545	478,586
Deferred tax assets	56,601	100,247	45,640	46,843	60,941
TOTAL ASSETS	12,102,542	14,151,939	15,856,408	18,873,601	20,274,939
LIABILITIES					
Bills payable	134,554	145,389	184,459	264,671	290,291
Borrowings from financial institutions	996,477	1,801,661	1,926,463	3,140,016	3,010,585
Deposits and other accounts	9,313,876	10,469,011	11,883,390	13,146,647	14,486,417
Sub-ordinate Loans	44,329	54,570	59,330	64,703	111,713
Liabilities against assets subject to finance lease	34	50	36	73	184
Other liabilities	354,599	366,629	390,893	794,739	857,063
Deferred tax liabilities	28,007	42,948	46,718	28,079	21,317
TOTAL LIABILITIES	10,871,876	12,880,259	14,491,289	17,438,929	18,777,571
NET ASSETS	1,230,666	1,271,680	1,365,119	1,434,672	1,497,369
REPRESENTED BY					
Share capital/ Head office capital account	489,209	467,719	481,098	447,289	466,797
Reserves	182,253	239,893	255,755	353,502	407,214
Advance against equity	109,332	58,459	51,011	-	-
Minority Interest	1,185	1,888	3,628	17,402	18,170
Un-appropriated Profit	229,595	287,489	346,588	416,093	454,982
Surplus/ Deficit on revaluation of assets	219,350	216,232	227,040	200,385	150,207
TOTAL	1,230,925	1,271,680	1,365,119	1,434,672	1,497,369
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	923,035	975,222	937,345	1,005,988	1,172,872
Mark-Up/ Return/Interest Expenses	505,270	484,293	454,296	507,172	626,130
Net Mark-Up / Interest Income	417,764	490,930	483,048	498,816	546,743
Provisions & Bad Debts written off directly	28,971	42,719	7,513	20,164	42,042
Net Mark-Up / Interest Income after Provision	388,793	448,211	475,535	478,652	504,701
Fees, Commission & Brokerage Income	72,486	83,788	92,693	113,563	123,141
Dividend Income	14,024	16,562	16,765	14,968	11,833
Gain/Loss on sale of Securities	32,293	63,440	58,598	39,360	12,825
Income from dealing in Foreign Currencies	28,384	29,645	19,712	25,522	39,781
Other Income	23,977	22,549	18,328	15,524	12,041
Total Non - Markup / Interest Income	171,164	215,985	206,096	208,936	199,622
Administrative Expenses	302,563	330,353	360,570	400,083	455,878
Other Expenses	9,764	10,534	6,851	5,558	(2,293)
Total Non-Markup/Interest Expenses	312,327	340,888	367,421	405,641	453,584
Extra ordinary/unusual Items	111	178	(970)	34,860	6,438
PROFIT/ (LOSS) BEFORE TAXATION	247,518	323,130	315,180	247,087	244,300
Taxation - Current	82,238	110,154	102,066	92,116	99,547
- Prior Years	(1,249)	13,225	11,578	(3,533)	(21,951)
- Deferred	3,337	6,504	11,059	13,454	15,665
PROFIT/ (LOSS) AFTER TAXATION	163,192	193,246	190,477	145,051	151,039
Number of Employees	150,215	157,552	158,751	169,541	178,746

19.2 Annual Accounts of Scheduled Banks Incorporated in Pakistan-Overall

(End Dec. : Million Rupees)

	2009	2010	2011	2012	2013
ASSETS					
Cash & balances with treasury banks	477,215	559,753	663,835	800,443	824,572
Balances with other banks	155,165	171,941	172,525	202,706	212,805
Lending to financial institutions	204,530	183,184	190,571	140,695	248,794
Investments – Net	1,566,412	2,077,289	2,940,473	3,977,938	4,256,976
Advances – Net	2,884,130	3,271,272	3,291,424	3,816,257	4,124,200
Other Assets	286,278	279,481	356,886	385,669	396,020
Operating fixed assets	187,982	221,786	235,916	248,631	271,716
Deferred tax assets	48,372	71,240	72,764	62,045	72,861
TOTAL ASSETS	5,810,084	6,835,946	7,924,392	9,634,384	10,407,944
LIABILITIES					
Bills payable	65,824	69,928	81,273	108,625	125,674
Borrowings from financial institutions	609,148	526,059	652,950	1,007,212	671,209
Deposits and other accounts	4,239,906	5,289,196	6,076,085	7,263,376	8,306,018
Sub-ordinated Loans	52,031	54,497	57,728	55,744	40,070
Liabilities against assets subject to finance lease	94	165	105	49	71
Other liabilities	234,194	246,731	306,854	321,236	324,505
Deferred tax liabilities	5,622	5,964	4,919	12,898	9,490
TOTAL LIABILITIES	5,206,817	6,192,540	7,179,914	8,769,140	9,477,037
NET ASSETS	603,267	643,406	744,478	865,244	930,907
REPRESENTED BY					
Share Capital	277,095	341,727	383,276	421,731	438,134
Reserves	130,029	141,265	131,849	193,115	217,217
Advance against equity	12,940	18,809	30,492	18,179	16,855
Minority Interest	-	-	800	4,054	1,886
Un-appropriated Profit	109,757	70,075	123,816	159,396	170,589
Surplus/ Deficit on revaluation of assets	73,446	71,530	74,245	68,769	86,226
TOTAL	603,267	643,406	744,478	865,244	930,907
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	534,944	610,588	723,480	777,235	766,291
Mark-Up/ Return/Interest Expenses	276,374	332,939	393,490	445,675	438,168
Net Mark-Up / Interest Income	258,571	277,649	329,990	331,561	328,123
Provisions & Bad Debts written off directly	80,862	78,277	48,716	38,990	40,352
Net Mark-Up / Interest Income after Provision	177,708	199,371	281,275	292,571	287,771
Fees, Commission & Brokerage Income	39,488	43,089	45,713	55,422	64,048
Dividend Income	7,452	7,021	11,942	19,394	13,673
Gain/ (Loss) on sale of Securities	(610)	-	6,675	12,311	19,460
Income from dealing in Foreign Currencies	17,845	16,926	15,589	14,524	19,892
Other Income	26,162	26,211	23,136	36,512	26,704
Total Non - Markup / Interest Income	90,337	93,248	103,055	138,163	143,778
Administrative Expenses	162,817	189,087	212,255	244,184	264,173
Other Expenses	5,434	6,565	8,004	6,577	5,733
Total Non-Markup/Interest Expenses	168,250	195,652	220,259	250,761	269,906
Amortization of Deferred Cost	-	57	10	-	-
Extra ordinary/unusual Items	273	(55)	-	-	(1,282)
PROFIT/ (LOSS) BEFORE TAXATION	99,523	96,965	164,060	179,973	162,926
Taxation - Current	46,733	48,159	59,105	60,267	61,934
- Prior Years	(4,954)	939	2,120	(383)	(7,148)
- Deferred	(10,883)	(13,481)	(4,765)	(396)	(4,657)
PROFIT/ (LOSS) AFTER TAXATION	68,626	61,348	107,600	120,486	112,798
Number of Employees	141,704	141,702	146,369	148,323	147,037

19.2 Annual Accounts of Scheduled Banks Incorporated in Pakistan-Overall

(End Dec. : Million Rupees)

	2014	2015	2016	2017	2018
ASSETS					
Cash & balances with treasury banks	709,686	947,314	1,182,437	1,283,000	1,540,835
Balances with other banks	154,626	196,822	166,003	177,460	170,326
Lending to financial institutions	417,332	296,511	508,996	414,684	652,738
Investments – Net	5,213,201	6,789,492	7,275,970	8,506,750	7,767,104
Advances – Net	4,501,105	4,824,549	5,488,361	6,607,549	8,077,541
Other Assets	522,668	457,028	457,760	847,374	869,322
Operating fixed assets	290,950	279,415	340,514	422,922	477,052
Deferred tax assets	55,262	99,973	45,486	46,771	60,675
TOTAL ASSETS	11,864,831	13,891,104	15,465,527	18,306,508	19,615,595
LIABILITIES					
Bills payable	130,982	142,407	178,015	257,277	283,466
Borrowings from financial institutions	920,229	1,693,155	1,737,680	2,820,002	2,637,547
Deposits and other accounts	9,206,367	10,363,119	11,736,297	12,977,486	14,293,728
Sub-ordinate Loans	44,329	54,570	59,330	64,703	111,713
Liabilities against assets subject to finance lease	34	50	36	73	184
Other liabilities	338,118	350,262	369,904	766,685	825,550
Deferred tax liabilities	27,980	42,944	46,717	28,079	21,276
TOTAL LIABILITIES	10,668,040	12,646,507	14,127,979	16,914,305	18,173,464
NET ASSETS	1,196,791	1,244,597	1,337,548	1,392,203	1,442,130
REPRESENTED BY					
Share Capital	456,316	449,602	463,108	417,354	423,264
Reserves	182,097	239,728	255,586	353,339	407,052
Advance against equity	109,332	58,459	51,011	-	-
Minority Interest	1,185	1,888	3,628	17,402	18,170
Un-appropriated Profit	229,332	278,872	337,201	403,685	443,304
Surplus/ Deficit on revaluation of assets	218,787	216,048	227,014	200,423	150,340
TOTAL	1,197,050	1,244,597	1,337,548	1,392,203	1,442,130
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	905,418	959,983	919,831	977,954	1,135,299
Mark-Up/ Return/Interest Expenses	497,764	476,431	442,545	489,354	602,727
Net Mark-Up / Interest Income	407,654	483,553	477,286	488,600	532,573
Provisions & Bad Debts written off directly	29,112	43,228	7,612	20,149	41,950
Net Mark-Up / Interest Income after Provision	378,542	440,325	469,674	468,451	490,623
Fees, Commission & Brokerage Income	71,073	82,264	90,569	111,248	120,170
Dividend Income	14,024	16,562	16,765	14,968	11,833
Gain/ (Loss) on sale of Securities	32,051	61,235	57,062	39,278	12,769
Income from dealing in Foreign Currencies	26,960	26,341	16,704	22,908	35,411
Other Income	24,227	22,362	18,113	15,361	12,016
Total Non - Markup / Interest Income	168,335	208,765	199,213	203,762	192,199
Administrative Expenses	296,103	325,753	356,254	395,120	449,303
Other Expenses	9,677	10,471	6,754	5,390	(2,567)
Total Non-Markup/Interest Expenses	305,780	336,225	363,008	400,510	446,736
Extra ordinary/unusual Items	111	178	(970)	34,859	6,428
PROFIT/ (LOSS) BEFORE TAXATION	240,985	312,687	306,849	236,844	229,658
Taxation - Current	80,090	106,804	99,321	88,398	93,829
- Prior Years	(1,258)	13,030	11,259	(3,755)	(21,984)
- Deferred	3,087	6,296	10,850	13,339	15,787
PROFIT/ (LOSS) AFTER TAXATION	159,066	186,557	185,418	138,863	142,026
Number of Employees	149,449	157,025	158,249	168,929	178,173

19.3 Annual Accounts of Scheduled Banks Incorporated Outside Pakistan-Overall

(End Dec. : Million Rupees)

	2009	2010	2011	2012	2013
ASSETS					
Cash & balances with treasury banks	34,793	32,795	38,476	41,734	40,766
Balances with other banks	16,270	4,072	4,429	14,002	2,606
Lending to financial institutions	32,118	36,480	18,354	30,103	28,171
Investments – Net	52,373	79,810	113,381	85,519	120,714
Advances – Net	90,325	65,628	66,412	59,322	55,536
Other Assets	6,584	6,785	6,891	9,611	6,093
Operating fixed assets	3,589	2,223	2,176	1,741	1,891
Deferred tax assets	4,984	5,461	5,155	4,658	8,010
TOTAL ASSETS	241,037	233,253	255,275	246,691	263,787
LIABILITIES					
Bills payable	3,598	5,563	3,985	3,685	3,637
Borrowings from financial institutions	16,731	15,425	21,464	23,816	51,550
Deposits and other accounts	160,936	156,331	167,871	158,703	151,077
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	9	7	-
Other liabilities	24,033	21,426	19,415	19,696	17,710
Deferred tax liabilities	-	-	-	-	-
TOTAL LIABILITIES	205,297	198,746	212,745	205,908	223,974
NET ASSETS	35,739	34,508	42,530	40,783	39,813
REPRESENTED BY					
Head office capital account	34,884	33,991	38,720	41,149	42,344
Reserves	93	126	149	155	162
Advance against equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated Profit	872	682	3,818	(539)	(2,555)
Surplus/ Deficit on revaluation of assets	(109)	(291)	(157)	18	(138)
TOTAL	35,739	34,508	42,530	40,783	39,813
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	22,263	20,412	24,028	17,364	17,199
Mark-Up/ Return/Interest Expenses	12,197	10,521	12,183	8,223	7,767
Net Mark-Up / Interest Income	10,066	9,891	11,845	9,142	9,432
Provisions & Bad Debts written off directly	4,725	2,577	1,305	1,570	(210)
Net Mark-Up / Interest Income after Provision	5,341	7,314	10,540	7,572	9,642
Fees, Commission & Brokerage Income	1,970	1,829	1,800	1,574	1,524
Dividend Income	9	1	-	-	-
Gain/Loss on sale of securities	-	-	-	-	316
Income from dealing in Foreign Currencies	3,546	3,911	4,366	2,615	256
Other Income	(46)	(1,005)	(1,615)	195	116
Total Non - Markup / Interest Income	5,478	4,735	4,551	4,384	2,211
Administrative Expenses	11,898	9,361	9,634	9,912	8,900
Other Expenses	156	176	96	72	8
Total Non-Markup/Interest Expenses	12,054	9,537	9,730	9,984	8,908
Extra ordinary/unusual Items	(385)	465	(239)	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(851)	2,047	5,600	1,973	2,945
Taxation - Current	2,088	1,915	2,350	1,292	742
- Prior Years	(844)	(407)	(560)	(557)	(1,935)
- Deferred	(1,284)	(421)	149	299	2,533
PROFIT/ (LOSS) AFTER TAXATION	(809)	960	3,661	940	1,605
Number of Employees	4,320	2,936	2,348	1,946	1,152

19.3 Annual Accounts of Scheduled Banks Incorporated Outside Pakistan-Overall

(End Dec. : Million Rupees)

	2014	2015	2016	2017	2018
ASSETS					
Cash & balances with treasury banks	27,281	19,996	22,378	36,654	54,443
Balances with other banks	1,811	2,031	5,424	3,362	5,063
Lending to financial institutions	12,741	19,297	40,653	169,575	242,278
Investments – Net	126,977	173,356	276,805	293,127	249,859
Advances – Net	57,688	37,538	32,585	40,555	70,924
Other Assets	8,801	6,837	11,322	22,125	34,978
Operating fixed assets	1,073	1,507	1,561	1,623	1,534
Deferred tax assets	1,339	274	154	72	266
TOTAL ASSETS	237,711	260,835	390,881	567,093	659,345
LIABILITIES					
Bills payable	3,572	2,982	6,445	7,394	6,825
Borrowings from financial institutions	76,248	108,506	188,783	320,015	373,037
Deposits and other accounts	107,509	105,892	147,092	169,161	192,689
Sub-ordinate Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other liabilities	16,481	16,367	20,989	28,054	31,514
Deferred tax liabilities	27	4	2	-	41
TOTAL LIABILITIES	203,836	233,752	363,310	524,624	604,106
NET ASSETS	33,875	27,083	27,571	42,469	55,238
REPRESENTED BY					
Head office capital account	32,893	18,117	17,989	29,935	43,532
Reserves	156	165	169	163	162
Advance against equity	-	-	-	-	-
Minority interest	-	-	-	-	-
Un-appropriated Profit	263	8,617	9,387	11,678	11,678
Surplus/ Deficit on revaluation of assets	563	184	26	(38)	(133)
TOTAL	33,875	27,083	27,571	42,469	55,238
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	17,617	15,239	17,514	28,034	37,573
Mark-Up/ Return/Interest Expenses	7,506	7,862	11,751	17,819	23,403
Net Mark-Up / Interest Income	10,110	7,377	5,763	10,216	14,170
Provisions & Bad Debts written off directly	(141)	(509)	(98)	14	92
Net Mark-Up / Interest Income after Provision	10,251	7,886	5,861	10,201	14,078
Fees, Commission & Brokerage Income	1,413	1,524	2,123	2,316	2,971
Dividend Income	-	-	-	-	-
Gain/Loss on sale of securities	242	2,205	1,536	82	56
Income from dealing in Foreign Currencies	1,424	3,304	3,009	2,614	4,370
Other Income	(250)	187	216	163	25
Total Non - Markup / Interest Income	2,829	7,220	6,884	5,175	7,422
Administrative Expenses	6,460	4,600	4,317	4,963	6,575
Other Expenses	87	63	97	169	274
Total Non-Markup/Interest Expenses	6,547	4,663	4,413	5,131	6,848
Extra ordinary/unusual Items	-	-	-	2	10
PROFIT/ (LOSS) BEFORE TAXATION	6,533	10,443	8,331	10,243	14,642
Taxation - Current	2,148	3,350	2,744	3,717	5,718
- Prior Years	9	195	319	222	33
- Deferred	250	208	209	115	(121)
PROFIT/ (LOSS) AFTER TAXATION	4,126	6,689	5,059	6,188	9,013
Number of Employees	766	527	502	612	573