

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	Al Baraka Islamic Bank B.S.C. (E.C)
	2009
ASSETS	
Cash & balances with treasury banks	3,911,176
Balances with other banks	7,708,198
Lending to financial institutions	-
Investments - Net	1,702,599
Advances - Net	14,755,162
Other assets	898,634
Operating fixed assets	302,611
Deferred tax assets	26,580
TOTAL ASSETS	29,304,960
LIABILITIES	
Bills payable	194,771
Borrowings from financial institutions	2,263,689
Deposits and other accounts	22,636,323
Sub-ordinate Loans	-
Liabilities against assets subject to finance lease	-
Other Liabilities	1,457,160
Deferred Tax Liabilities	-
TOTAL LIABILITIES	26,551,943
NET ASSETS	2,753,017
REPRESENTED BY	
Head office capital account	3,041,775
Reserves	-
Advance against Equity	-
Minority Interest	-
Un-appropriated Profit	(301,460)
Surplus/Deficit on revaluation of assets	12,702
TOTAL	2,753,017
PROFIT & LOSS ACCOUNTS	
Mark-Up/ Return/Interest Earned	2,555,597
Mark-Up/ Return/Interest Expenses	2,040,969
Net Mark-Up / Interest Income	514,628
Provisions & Bad Debts written off directly	453,531
Net Mark-Up / Interest Income after Provision	61,097
Fees, Commission & Brokerage Income	130,691
Dividend Income	6,549
Income from dealing in foreign currencies	76,930
Other Income	52,935
Total Non - Markup / Interest Income	267,105
Administrative Expenses	704,329
Other Expenses	4,507
Total Non-Markup/Interest Expenses	708,836
Extra ordinary/unusual Items	-
PROFIT/ (LOSS) BEFORE TAXATION	(380,634)
Taxation - Current	65,200
- Prior Years	-
- Deferred	(164,286)
PROFIT/ (LOSS) AFTER TAXATION	(281,548)
Net Cash Inflow / (Outflow) from Operating Activities	3,866,993
Net Cash Inflow / (Outflow) from Investing Activities	(765,757)
Net Cash Inflow / (Outflow) from Financing Activities	-
Number of Employees	528

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(End Dec. : Thousand Rupees)

	Barclay Bank Plc.		
	2009	2010	2011
ASSETS			
Cash & balances with treasury banks	2,434,134	2,912,164	3,725,801
Balances with other banks	1,517,901	2,189,397	2,649,904
Lending to financial institutions	5,857,743	1,646,369	4,038,234
Investments - Net	11,625,172	21,014,371	23,791,214
Advances - Net	18,033,785	17,436,859	20,998,397
Other assets	554,098	651,594	730,127
Operating fixed assets	1,451,343	928,091	802,563
Deferred tax assets	1,068,551	1,501,850	1,287,530
TOTAL ASSETS	42,542,727	48,280,695	58,023,770
LIABILITIES			
Bills payable	317,339	402,249	573,408
Borrowings from financial institutions	2,988,707	7,193,234	4,437,328
Deposits and other accounts	29,920,456	32,301,878	44,664,909
Sub-ordinated Loans	-	-	-
Liabilities against assets subject to finance lease	-	-	-
Other Liabilities	2,470,625	1,915,282	1,423,966
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	35,697,127	41,812,643	51,099,611
NET ASSETS	6,845,600	6,468,052	6,924,159
REPRESENTED BY			
Head office capital account	9,320,564	9,756,756	9,756,756
Reserves	-	-	-
Advance against Equity	-	-	-
Minority Interest	-	-	-
Un-appropriated Profit	(2,480,542)	(3,279,855)	(2,834,839)
Surplus/Deficit on revaluation of assets	5,578	(8,849)	2,242
TOTAL	6,845,600	6,468,052	6,924,159
PROFIT & LOSS ACCOUNTS			
Mark-Up/ Return/Interest Earned	3,336,395	4,391,663	5,517,128
Mark-Up/ Return/Interest Expenses	2,112,925	2,756,649	3,507,884
Net Mark-Up / Interest Income	1,223,470	1,635,014	2,009,244
Provisions & Bad Debts written off directly	161,127	268,149	50,886
Net Mark-Up / Interest Income after Provision	1,062,343	1,366,865	1,958,358
Fees, Commission & Brokerage Income	114,603	177,352	229,175
Dividend Income	-	-	-
Income from dealing in foreign currencies	67,265	187,487	-
Other Income	3,948	(4,854)	283,999
Total Non - Markup / Interest Income	185,816	359,985	4,691
Administrative Expenses	3,975,517	2,484,133	517,865
Other Expenses	1,447	2,273	2,024,219
Total Non-Markup/Interest Expenses	3,976,964	2,486,406	37,780
Extra ordinary/unusual Items (Income)	(385,122)	465,287	2,061,999
PROFIT/ (LOSS) BEFORE TAXATION	(2,343,683)	(1,224,843)	(239,139)
Taxation - Current	-	-	653,363
- Prior Years	-	-	-
- Deferred	(672,555)	(425,530)	-
PROFIT/ (LOSS) AFTER TAXATION	(1,671,128)	(799,313)	208,347
Net Cash Inflow / (Outflow) from Operating Activities	2,554,422	10,264,246	445,016
Net Cash Inflow / (Outflow) from Investing Activities	(2,784,633)	(9,550,912)	4,181,079
Net Cash Inflow / (Outflow) from Financing Activities	2,180,664	436,192	(2,906,935)
Number of Employees	1,202	692	-

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(End Dec. : Thousand Rupees)

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

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

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(End Dec. : Thousand Rupees)

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

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(End Dec. : Thousand Rupees)

	Citibank N.A.				
	2014	2015	2016	2017	2018
ASSETS					
Cash & balances with treasury banks	4,267,790	4,809,308	5,480,867	5,907,205	9,126,210
Balances with other banks	170,697	704,912	1,542,895	1,091,101	641,152
Lending to financial institutions	2,826,481	8,464,057	13,325,003	23,930,516	12,458,933
Investments - Net	39,326,537	48,585,117	66,676,243	57,091,381	66,498,149
Advances - Net	28,195,590	21,389,597	21,421,510	24,483,524	40,003,983
Other assets	5,877,838	4,031,075	2,890,571	7,112,614	11,734,103
Operating fixed assets	355,154	458,331	579,296	541,286	485,702
Deferred tax assets	233,885	201,088	133,999	62,145	-
TOTAL ASSETS	81,253,972	88,643,485	112,050,384	120,219,772	140,948,232
LIABILITIES					
Bills payable	1,564,744	1,766,257	2,524,303	1,836,429	4,199,017
Borrowings from financial institutions	14,012,805	7,003,479	18,394,904	15,460,370	14,123,811
Deposits and other accounts	48,143,989	61,742,683	75,076,382	78,817,906	95,036,059
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	6,998,405	7,364,498	5,834,617	14,901,989	16,928,628
Deferred Tax Liabilities	-	-	-	-	41,187
TOTAL LIABILITIES	70,719,943	77,876,917	101,830,206	111,016,693	130,328,702
NET ASSETS	10,534,029	10,766,568	10,220,178	9,203,078	10,619,530
REPRESENTED BY					
Head office capital account	6,812,671	6,812,671	6,812,671	6,812,671	6,812,671
Reserves	156,327	164,791	168,704	163,039	161,543
Advance against Equity	-	-	-	-	-
Minority Interest	-	-	-	-	-
Un-appropriated Profit	3,056,648	3,602,788	3,174,345	2,232,629	3,720,846
Surplus/Deficit on revaluation of assets	508,383	186,318	64,458	(5,261)	(75,530)
TOTAL	10,534,029	10,766,568	10,220,178	9,203,078	10,619,530
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	6,921,301	6,205,665	5,696,189	7,226,821	8,077,795
Mark-Up/ Return/Interest Expenses	2,866,462	2,347,225	2,894,239	4,286,580	3,899,578
Net Mark-Up / Interest Income	4,054,839	3,858,440	2,801,950	2,940,241	4,178,217
Provisions & Bad Debts written off directly	(128,922)	(174,532)	(84,686)	(68,067)	(54,838)
Net Mark-Up / Interest Income after Provision	4,183,761	4,032,972	2,886,636	3,008,308	4,233,055
Fees, Commission & Brokerage Income	430,401	471,785	816,831	907,031	1,278,044
Dividend Income	-	-	-	-	-
Gain/Loss on sale of securities	212,410	2,119,939	1,528,416	82,351	56,418
Income from dealing in foreign currencies	1,891,047	1,156,910	1,837,474	1,923,858	2,550,726
Other Income	(292,616)	114,218	198,010	6,866	31,205
Total Non - Markup / Interest Income	2,241,242	3,862,852	4,380,731	2,920,106	3,916,392
Administrative Expenses	1,751,031	1,930,627	1,979,939	2,113,118	2,101,549
Other Expenses	71,324	62,090	95,999	60,643	95,975
Total Non-Markup/Interest Expenses	1,822,355	1,992,717	2,075,938	2,173,761	2,197,524
Extra ordinary/unusual Items	-	-	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	4,602,648	5,903,107	5,191,429	3,754,653	5,951,923
Taxation - Current	1,348,974	1,764,758	1,685,316	1,217,112	2,073,277
- Prior Years	-	80,000	160,000	190,482	33,236
- Deferred	163,113	205,125	145,008	113,139	135,880
PROFIT/ (LOSS) AFTER TAXATION	3,090,561	3,853,224	3,201,105	2,233,920	3,709,531
Net Cash Inflow / (Outflow) from Operating Activities	7,820,886	18,395,756	8,449,982	9,032,530	15,044,292
Net Cash Inflow / (Outflow) from Investing Activities	(6,456,656)	(13,786,704)	(3,427,818)	(5,795,437)	(10,278,266)
Net Cash Inflow / (Outflow) from Financing Activities	(1,986,144)	(3,056,648)	(3,602,788)	(3,174,345)	(2,232,629)
Number of Employees	301	276	246	322	303

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

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

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	Deutsche Bank AG				
	2014	2015	2016	2017	2018
ASSETS					
Cash & balances with treasury banks	5,523,757	5,539,927	4,993,782	5,995,920	6,961,709
Balances with other banks	492,331	951,925	136,459	396,881	220,159
Lending to financial institutions	6,312,559	6,422,104	14,630,311	19,707,230	19,150,856
Investments - Net	842,929	-	-	-	-
Advances - Net	6,603,070	6,559,769	3,214,744	5,709,278	6,249,761
Other assets	1,566,805	1,284,666	1,208,960	2,209,444	2,593,673
Operating fixed assets	304,984	324,115	291,553	271,894	214,924
Deferred tax assets	61,130	31,477	17,762	8,910	144
TOTAL ASSETS	21,707,565	21,113,983	24,493,571	34,299,557	35,391,226
LIABILITIES					
Bills payable	629,787	942,655	2,976,253	932,787	1,314,231
Borrowings from financial institutions	860,407	11,113	27,509	15,755	2,871,553
Deposits and other accounts	12,663,537	11,977,105	14,092,145	23,212,445	20,100,376
Sub-ordinated Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	2,390,873	2,283,216	1,859,794	3,185,706	3,508,246
Deferred Tax Liabilities	-	-	-	-	-
TOTAL LIABILITIES	16,544,604	15,214,089	18,955,701	27,346,693	27,794,406
NET ASSETS	5,162,961	5,899,894	5,537,870	6,952,864	7,596,820
REPRESENTED BY					
Head office capital account	3,914,059	3,667,658	3,544,827	4,238,906	5,091,000
Reserves	-	-	-	-	-
Advance against Equity	-	-	-	-	-
Minority Interest	-	-	-	-	-
Un-appropriated Profit	1,232,065	2,232,236	1,993,043	2,713,958	2,505,820
Surplus/Deficit on revaluation of assets	16,837	-	-	-	-
TOTAL	5,162,961	5,899,894	5,537,870	6,952,864	7,596,820
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	1,541,981	1,370,390	1,049,008	1,221,952	1,738,883
Mark-Up/ Return/Interest Expenses	725,537	442,887	345,527	463,007	768,616
Net Mark-Up / Interest Income	816,444	927,503	703,481	758,945	970,267
Provisions & Bad Debts written off directly	43,504	(334,513)	(13,395)	-	-
Net Mark-Up / Interest Income after Provision	772,940	1,262,016	716,876	758,945	970,267
Fees, Commission & Brokerage Income	480,289	497,015	502,688	609,579	583,191
Dividend Income	-	-	-	-	-
Gain/Loss on sale of securities	29,265	85,327	7,374	-	-
Income from dealing in foreign currencies	605,572	787,073	510,330	772,867	389,876
Other Income	19,314	67,969	15,934	7,462	(8,139)
Total Non - Markup / Interest Income	1,134,440	1,437,384	1,036,326	1,389,908	964,928
Administrative Expenses	996,823	1,043,430	1,014,095	1,003,715	1,323,361
Other Expenses	642	-	(15)	1,251	3,410
Total Non-Markup/Interest Expenses	997,465	1,043,430	1,014,080	1,004,966	1,326,771
Extra ordinary/unusual Items	-	-	-	1,705	(5,224)
PROFIT/ (LOSS) BEFORE TAXATION	909,915	1,655,970	739,122	1,142,182	613,648
Taxation - Current	320,520	532,756	250,294	396,030	247,261
- Prior Years	-	60,631	60,902	29,758	-
- Deferred	776	47,012	8,400	4,171	766
PROFIT/ (LOSS) AFTER TAXATION	588,619	1,015,571	419,526	712,223	365,621
Net Cash Inflow / (Outflow) from Operating Activities	(4,241,374)	(98,646)	(534,806)	622,010	552,465
Net Cash Inflow / (Outflow) from Investing Activities	4,591,582	820,811	(35,384)	(53,529)	(26,873)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	(668,590)	-	(588,619)
Number of Employees	106	105	104	119	83

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	HSBC Bank Middle East Ltd.	
	2009	2010
ASSETS		
Cash & balances with treasury banks	8,411,801	9,954,810
Balances with other banks	4,035,306	297,338
Lending to financial institutions	8,698,829	16,076,728
Investments - Net	5,431,713	6,512,700
Advances - Net	23,248,431	22,242,433
Other assets	1,406,262	1,475,697
Operating fixed assets	410,901	266,120
Deferred tax assets	90,698	113,164
TOTAL ASSETS	51,733,941	56,938,990
LIABILITIES		
Bills payable	989,256	1,341,130
Borrowings from financial institutions	3,073,493	1,255,575
Deposits and other accounts	40,796,993	46,460,640
Sub-ordinated Loans	-	-
Liabilities against assets subject to finance lease	-	-
Other Liabilities	1,363,321	1,682,622
Deferred Tax Liabilities	-	-
TOTAL LIABILITIES	46,223,063	50,739,967
NET ASSETS	5,510,878	6,199,023
REPRESENTED BY		
Head office capital account	4,619,535	5,707,268
Reserves	-	-
Advance against Equity	-	-
Minority Interest	-	-
Un-appropriated Profit	892,345	499,104
Surplus/Deficit on revaluation of assets	(1,002)	(7,349)
TOTAL	5,510,878	6,199,023
PROFIT & LOSS ACCOUNTS		
Mark-Up/ Return/Interest Earned	4,703,682	5,005,567
Mark-Up/ Return/Interest Expenses	2,732,216	2,713,791
Net Mark-Up / Interest Income	1,971,466	2,291,776
Provisions & Bad Debts written off directly	471,333	363,563
Net Mark-Up / Interest Income after Provision	1,500,133	1,928,213
Fees, Commission & Brokerage Income	561,754	568,828
Dividend Income	-	-
Income from dealing in foreign currencies	490,913	439,068
Other Income	(31,104)	(2,171)
Total Non - Markup / Interest Income	1,021,563	1,005,725
Administrative Expenses	2,200,186	2,171,268
Other Expenses	11	5,125
Total Non-Markup/Interest Expenses	2,200,197	2,176,393
Extra ordinary/unusual Items	-	-
PROFIT/ (LOSS) BEFORE TAXATION	321,499	757,545
Taxation - Current	141,720	285,000
- Prior Years	-	-
- Deferred	(82,106)	(19,047)
PROFIT/ (LOSS) AFTER TAXATION	261,885	491,592
Net Cash Inflow / (Outflow) from Operating Activities	3,889,177	(1,289,280)
Net Cash Inflow / (Outflow) from Investing Activities	(3,574,160)	(1,108,580)
Net Cash Inflow / (Outflow) from Financing Activities	287,980	202,901
Number of Employees	788	714

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

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

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	HSBC Bank Oman S.A.O.G
	2009
ASSETS	
Cash & balances with treasury banks	3,328,022
Balances with other banks	52,781
Lending to financial institutions	150,000
Investments - Net	-
Advances - Net	387,223
Other assets	16,964
Operating fixed assets	10,461
Deferred tax assets	-
TOTAL ASSETS	3,945,451
LIABILITIES	
Bills payable	7,577
Borrowings from financial institutions	382,008
Deposits and other accounts	690,196
Sub-ordinated Loans	-
Liabilities against assets subject to finance lease	-
Other Liabilities	18,094
Deferred Tax Liabilities	-
TOTAL LIABILITIES	1,097,875
NET ASSETS	2,847,576
REPRESENTED BY	
Head office capital account	3,203,140
Reserves	-
Advance against Equity	-
Minority Interest	-
Un-appropriated Profit	(355,564)
Surplus/Deficit on revaluation of assets	-
TOTAL	2,847,576
PROFIT & LOSS ACCOUNTS	
Mark-Up/ Return/Interest Earned	56,707
Mark-Up/ Return/Interest Expenses	75,569
Net Mark-Up / Interest Income	(18,862)
Provisions & Bad Debts written off directly	(828)
Net Mark-Up / Interest Income after Provision	(18,034)
Fees, Commission & Brokerage Income	8,859
Dividend Income	-
Income from dealing in foreign currencies	5,191
Other Income	3,547
Total Non - Markup / Interest Income	17,597
Administrative Expenses	55,148
Other Expenses	3,121
Total Non-Markup/Interest Expenses	58,269
Extra ordinary/unusual Items	-
PROFIT/ (LOSS) BEFORE TAXATION	(58,706)
Taxation - Current	-
- Prior Years	-
- Deferred	-
PROFIT/ (LOSS) AFTER TAXATION	(58,706)
Net Cash Inflow / (Outflow) from Operating Activities	59,369
Net Cash Inflow / (Outflow) from Investing Activities	(458)
Net Cash Inflow / (Outflow) from Financing Activities	-
Number of Employees	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	-	-	-	-	-
Advance against Equity	-	-	-	-	-
Minority Interest	-	-	-	-	-
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	-	-	-	-	-
Advance against Equity	-	-	-	-	-
Minority Interest	-	-	-	-	-
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	4,734,531
Net Mark-Up / Interest Income	9,894	88,997	2,961,579	3,529,575	2,510,075
Provisions & Bad Debts written off directly	-	-	-	-	-
Net Mark-Up / Interest Income after Provision	9,894	88,997	2,961,579	3,529,575	2,510,075
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)	1,216,083
Other Income	-	142	349	290	101
Total Non - Markup / Interest Income	594	141,495	(2,040,355)	(1,209,327)	1,734,741
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	-	-	153,702
Number of Employees	28	40	55	82	91

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	Industrial and Commercial Bank of China Ltd.		
	2016	2017	2018
ASSETS			
Cash & balances with treasury banks	8,377,564	15,585,904	27,658,474
Balances with other banks	3,685,177	1,461,579	4,015,685
Lending to financial institutions	8,687,263	118,285,067	207,924,067
Investments - Net	209,336,742	235,089,040	175,857,020
Advances - Net	6,096,727	8,164,082	22,713,422
Other assets	7,150,891	12,681,511	20,496,604
Operating fixed assets	642,046	581,047	590,331
Deferred tax assets	2,328	633	7,961
TOTAL ASSETS	243,978,738	391,848,863	459,263,564
LIABILITIES			
Bills payable	831,033	4,573,858	1,292,129
Borrowings from financial institutions	169,531,176	303,724,827	355,486,464
Deposits and other accounts	52,779,401	57,698,198	66,540,142
Sub-ordinated Loans	-	-	-
Liabilities against assets subject to finance lease	-	-	-
Other Liabilities	13,052,499	9,011,917	9,686,726
Deferred Tax Liabilities	-	-	-
TOTAL LIABILITIES	236,194,109	375,008,800	433,005,461
NET ASSETS	7,784,629	16,840,063	26,258,103
REPRESENTED BY			
Head office capital account	3,775,797	9,506,699	20,829,285
Reserves	-	-	-
Advance against Equity	-	-	-
Minority Interest	-	-	-
Un-appropriated Profit	4,047,374	7,365,414	5,486,348
Surplus/Deficit on revaluation of assets	(38,542)	(32,050)	(57,530)
TOTAL	7,784,629	16,840,063	26,258,103
PROFIT & LOSS ACCOUNTS			
Mark-Up/ Return/Interest Earned	10,332,731	19,020,812	26,745,817
Mark-Up/ Return/Interest Expenses	8,161,423	12,669,163	18,016,523
Net Mark-Up / Interest Income	2,171,308	6,351,649	8,729,294
Provisions & Bad Debts written off directly	-	82,465	146,963
Net Mark-Up / Interest Income after Provision	2,171,308	6,269,184	8,582,331
Fees, Commission & Brokerage Income	773,335	769,588	957,047
Dividend Income	-	-	-
Gain/Loss on sale of securities	-	-	-
Income from dealing in foreign currencies	528,974	(198,730)	1,298,623
Other Income	263	521	12
Total Non - Markup / Interest Income	1,302,572	571,379	2,255,682
Administrative Expenses	1,101,931	1,401,970	2,257,492
Other Expenses	-	106,721	168,245
Total Non-Markup/Interest Expenses	1,101,931	1,508,691	2,425,737
Extra ordinary/unusual Items	-	-	-
PROFIT/ (LOSS) BEFORE TAXATION	2,371,949	5,331,872	8,412,276
Taxation - Current	795,890	2,013,206	3,345,296
- Prior Years	90,330	-	-
- Deferred	58,413	-	-
PROFIT/ (LOSS) AFTER TAXATION	1,427,316	3,318,666	5,066,980
Net Cash Inflow / (Outflow) from Operating Activities	(69,615,225)	413,095	(9,272,112)
Net Cash Inflow / (Outflow) from Investing Activities	(84,670,937)	(25,755,102)	59,126,727
Net Cash Inflow / (Outflow) from Financing Activities	-	5,730,902	2,649,424
Number of Employees	100	95	102

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

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

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	The Bank of Tokyo-Mitsubishi UFJ, Ltd.				
	2014	2015	2016	2017	2018
ASSETS					
Cash & balances with treasury banks	4,016,022	4,233,157	3,526,232	3,643,762	3,458,819
Balances with other banks	9,643	127,674	59,615	126,818	175,211
Lending to financial institutions	1,408,414	3,741,212	4,010,103	7,651,694	2,467,799
Investments - Net	-	-	791,562	946,689	934,342
Advances - Net	2,257,101	2,589,396	1,851,745	2,198,204	1,823,132
Other assets	83,649	70,485	71,677	93,092	107,718
Operating fixed assets	70,538	61,442	47,719	32,658	10,364
Deferred tax assets	-	-	-	461	-
TOTAL ASSETS	7,845,367	10,823,366	10,358,653	14,693,378	8,977,385
LIABILITIES					
Bills payable	4,561	6,211	113,122	51,396	19,711
Borrowings from financial institutions	602,899	1,409,814	829,231	813,775	555,448
Deposits and other accounts	3,271,199	5,223,318	5,144,438	9,432,088	3,784,570
Sub-ordinate Loans	-	-	-	-	-
Liabilities against assets subject to finance lease	-	-	-	-	-
Other Liabilities	129,028	161,719	241,845	232,967	318,583
Deferred Tax Liabilities	5,940	4,451	1,696	-	-
TOTAL LIABILITIES	4,013,627	6,805,513	6,330,332	10,530,226	4,678,312
NET ASSETS	3,831,740	4,017,853	4,028,321	4,163,152	4,299,073
REPRESENTED BY					
Head office capital account	3,716,072	3,856,160	3,856,160	3,856,160	3,856,160
Reserves	-	-	-	-	-
Advance against Equity	-	-	-	-	-
Minority Interest	-	-	-	-	-
Un-appropriated Profit	115,668	161,693	172,478	307,352	443,120
Surplus/Deficit on revaluation of assets	-	-	(317)	(360)	(207)
TOTAL	3,831,740	4,017,853	4,028,321	4,163,152	4,299,073
PROFIT & LOSS ACCOUNTS					
Mark-Up/ Return/Interest Earned	479,522	418,598	435,908	564,584	641,307
Mark-Up/ Return/Interest Expenses	387,087	337,824	349,864	399,760	372,542
Net Mark-Up / Interest Income	92,435	80,774	86,044	164,824	268,765
Provisions & Bad Debts written off directly	-	-	-	-	-
Net Mark-Up / Interest Income after Provision	92,435	80,774	86,044	164,824	268,765
Fees, Commission & Brokerage Income	39,253	36,975	30,611	29,346	26,745
Dividend Income	-	-	-	-	-
Gain/Loss on sale of securities	-	-	-	-	-
Income from dealing in foreign currencies	128,050	143,942	131,855	133,623	243,649
Other Income	4,658	4,315	1,445	147,790	1,958
Total Non - Markup / Interest Income	171,961	185,232	163,911	310,759	272,352
Administrative Expenses	193,715	201,907	220,577	250,253	330,963
Other Expenses	1,680	1,334	757	10	6,224
Total Non-Markup/Interest Expenses	195,395	203,241	221,334	250,263	337,187
Extra ordinary/unusual Items	-	-	-	-	15,090
PROFIT/ (LOSS) BEFORE TAXATION	69,001	62,765	28,621	225,320	188,840
Taxation - Current	25,128	22,932	12,789	91,093	51,849
- Prior Years	8,668	(3,577)	7,494	2,049	-
- Deferred	8,028	(1,883)	(2,537)	(2,330)	(553)
PROFIT/ (LOSS) AFTER TAXATION	27,177	45,293	10,875	134,508	137,544
Net Cash Inflow / (Outflow) from Operating Activities	(313,418)	201,179	21,064	194,778	(257,299)
Net Cash Inflow / (Outflow) from Investing Activities	(22,506)	(6,101)	(796,048)	(10,045)	120,749
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-	-
Number of Employees	59	55	52	43	40

19.5 Annual Accounts of Scheduled Banks Incorporated outside Pakistan

(End Dec. : Thousand Rupees)

	Bank of China	
	2017	2018
ASSETS		
Cash & balances with treasury banks	5,521,360	7,238,142
Balances with other banks	285,720	10,726
Lending to financial institutions	-	276,244
Investments - Net	-	6,569,934
Advances - Net	-	133,900
Other assets	28,193	45,466
Operating fixed assets	195,879	232,280
Deferred tax assets	-	257,552
TOTAL ASSETS	6,031,152	14,764,244
LIABILITIES		
Bills payable	-	-
Borrowings from financial institutions	-	-
Deposits and other accounts	-	7,227,913
Sub-ordinate Loans	-	-
Liabilities against assets subject to finance lease	-	-
Other Liabilities	721,492	1,071,546
Deferred Tax Liabilities	-	-
TOTAL LIABILITIES	721,492	8,299,459
NET ASSETS	5,309,660	6,464,785
REPRESENTED BY		
Head office capital account	5,520,860	6,943,095
Reserves	-	-
Advance against equity	-	-
Minority interest	-	-
Un-appropriated Profit	(211,200)	(478,310)
Surplus/Deficit on revaluation of assets	-	-
TOTAL	5,309,660	6,464,785
PROFIT & LOSS ACCOUNTS		
Mark-Up/ Return/Interest Earned	-	369,276
Mark-Up/ Return/Interest Expenses	-	345,662
Net Mark-Up / Interest Income	-	23,614
Provisions & Bad Debts written off directly	-	-
Net Mark-Up / Interest Income after Provision	-	23,614
Fees, Commission & Brokerage Income	-	126,086
Dividend Income	-	-
Gain/Loss on sale of securities	-	-
Income from dealing in foreign currencies	(17,522)	(113,132)
Other Income	-	15
Total Non - Markup / Interest Income	(17,522)	12,969
Administrative Expenses	193,678	561,245
Other Expenses	-	-
Total Non-Markup/Interest Expenses	193,678	561,245
Extra ordinary/unusual Items	-	-
PROFIT/ (LOSS) BEFORE TAXATION	(211,200)	(524,662)
Taxation - Current	-	-
- Prior Years	-	-
- Deferred	-	(257,552)
PROFIT/ (LOSS) AFTER TAXATION	(211,200)	(267,110)
Net Cash Inflow / (Outflow) from Operating Activities	482,099	6,686,824
Net Cash Inflow / (Outflow) from Investing Activities	(195,879)	(6,667,271)
Net Cash Inflow / (Outflow) from Financing Activities	5,270,110	-
Number of Employees	33	45