

10.1 Annual Accounts of Scheduled Banks All Banks-Overall

(End Dec. : Million Rupees)

| | 2011 | 2012 | 2013 | 2014 | 2015 |
|--|------------------|------------------|-------------------|-------------------|-------------------|
| ASSETS | | | | | |
| Cash & balances with treasury banks | 702,311 | 842,177 | 865,338 | 736,967 | 967,310 |
| Balances with other banks | 176,953 | 216,708 | 215,411 | 156,437 | 198,853 |
| Lending to financial institutions | 208,925 | 170,798 | 276,965 | 430,073 | 315,808 |
| Investments – Net | 3,053,854 | 4,063,457 | 4,377,690 | 5,340,178 | 6,962,848 |
| Advances – Net | 3,357,835 | 3,875,579 | 4,179,736 | 4,558,793 | 4,862,087 |
| Other Assets | 363,777 | 395,280 | 402,113 | 531,469 | 463,865 |
| Operating fixed assets | 238,092 | 250,372 | 273,607 | 292,023 | 280,922 |
| Deferred tax assets | 77,920 | 66,703 | 80,871 | 56,601 | 100,247 |
| TOTAL ASSETS | 8,179,667 | 9,881,075 | 10,671,731 | 12,102,542 | 14,151,939 |
| LIABILITIES | | | | | |
| Bills payable | 85,258 | 112,310 | 129,311 | 134,554 | 145,389 |
| Borrowings from financial institutions | 674,414 | 1,031,028 | 722,759 | 996,477 | 1,801,661 |
| Deposits and other accounts | 6,243,956 | 7,422,079 | 8,457,095 | 9,313,876 | 10,469,011 |
| Sub-ordinated Loans | 57,728 | 55,744 | 40,070 | 44,329 | 54,570 |
| Liabilities against assets subject to finance lease | 114 | 56 | 71 | 34 | 50 |
| Other liabilities | 326,269 | 340,932 | 342,215 | 354,599 | 366,629 |
| Deferred tax liabilities | 4,919 | 12,898 | 9,490 | 28,007 | 42,948 |
| TOTAL LIABILITIES | 7,392,659 | 8,975,048 | 9,701,011 | 10,871,876 | 12,880,259 |
| NET ASSETS | 787,008 | 906,027 | 970,720 | 1,230,666 | 1,271,680 |
| REPRESENTED BY | | | | | |
| Share capital/ Head office capital account | 421,996 | 462,880 | 480,478 | 489,209 | 467,719 |
| Reserves | 131,999 | 193,270 | 217,379 | 182,253 | 239,893 |
| Advance against equity | 30,492 | 18,179 | 16,855 | 109,332 | 58,459 |
| Minority Interest | 800 | 4,054 | 1,886 | 1,185 | 1,888 |
| Un-appropriated Profit | 127,634 | 158,857 | 168,034 | 229,595 | 287,489 |
| Surplus/ Deficit on revaluation of assets | 74,088 | 68,787 | 86,088 | 219,350 | 216,232 |
| TOTAL | 787,008 | 906,027 | 970,720 | 1,230,925 | 1,271,680 |
| PROFIT & LOSS ACCOUNTS | | | | | |
| Mark-Up/ Return/Interest Earned | 747,508 | 794,599 | 783,490 | 923,035 | 975,222 |
| Mark-Up/ Return/Interest Expenses | 405,673 | 453,898 | 445,935 | 505,270 | 484,293 |
| Net Mark-Up / Interest Income | 341,835 | 340,703 | 337,555 | 417,764 | 490,930 |
| Provisions & Bad Debts written off directly | 50,020 | 40,560 | 40,142 | 28,971 | 42,719 |
| Net Mark-Up / Interest Income after Provision | 291,815 | 300,143 | 297,413 | 388,793 | 448,211 |
| Fees, Commission & Brokerage Income | 47,513 | 56,996 | 65,572 | 72,486 | 83,788 |
| Dividend Income | 11,942 | 19,394 | 13,673 | 14,024 | 16,562 |
| Gain/ (Loss)s on sale of Securities | 6,675 | 12,311 | 19,776 | 32,293 | 63,440 |
| Income from dealing in Foreign Currencies | 19,955 | 17,139 | 20,148 | 28,384 | 29,645 |
| Other Income | 21,521 | 36,707 | 26,820 | 23,977 | 22,549 |
| Total Non - Markup / Interest Income | 107,606 | 142,547 | 145,989 | 171,164 | 215,985 |
| Administrative Expenses | 221,889 | 254,096 | 273,073 | 302,563 | 330,353 |
| Other Expenses | 8,100 | 6,649 | 5,741 | 9,764 | 10,534 |
| Total Non-Markup/Interest Expenses | 229,989 | 260,745 | 278,814 | 312,327 | 340,888 |
| Amortization of Deferred Cost | 10 | - | - | - | - |
| Extra ordinary/unusual Items | (239) | - | (1,282) | 111 | 178 |
| PROFIT/ (LOSS) BEFORE TAXATION | 169,661 | 181,946 | 165,871 | 247,518 | 323,130 |
| Taxation - Current | 61,456 | 61,559 | 62,676 | 82,238 | 110,154 |
| - Prior Years | 1,560 | (940) | (9,083) | (1,249) | 13,225 |
| - Deferred | (4,616) | (97) | (2,124) | 3,337 | 6,504 |
| PROFIT/ (LOSS) AFTER TAXATION | 111,261 | 121,426 | 114,403 | 163,192 | 193,246 |
| Number of Employees | 148,717 | 150,274 | 148,189 | 150,215 | 157,552 |

10.1 Annual Accounts of Scheduled Banks All Banks-Overall

(End Dec. : Million Rupees)

| | 2016 | 2017 | 2018 | 2019 | 2020 |
|--|-------------------|-------------------|-------------------|-------------------|-------------------|
| ASSETS | | | | | |
| Cash & balances with treasury banks | 1,204,816 | 1,319,654 | 1,591,809 | 2,026,821 | 2,053,737 |
| Balances with other banks | 171,427 | 180,822 | 175,215 | 266,366 | 313,329 |
| Lending to financial institutions | 549,649 | 584,258 | 892,543 | 959,597 | 1,064,844 |
| Investments – Net | 7,552,774 | 8,799,877 | 8,014,771 | 9,012,117 | 12,030,760 |
| Advances – Net | 5,520,946 | 6,648,104 | 8,143,055 | 8,444,220 | 8,565,410 |
| Other Assets | 469,082 | 869,499 | 906,693 | 985,920 | 874,243 |
| Operating fixed assets | 342,075 | 424,545 | 474,924 | 636,114 | 668,041 |
| Deferred tax assets | 45,640 | 46,843 | 60,447 | 64,920 | 72,702 |
| TOTAL ASSETS | 15,856,408 | 18,873,601 | 20,259,456 | 22,396,075 | 25,643,066 |
| LIABILITIES | | | - | - | - |
| Bills payable | 184,459 | 264,671 | 290,272 | 232,758 | 308,645 |
| Borrowings from financial institutions | 1,926,463 | 3,140,016 | 3,010,029 | 2,931,404 | 3,246,506 |
| Deposits and other accounts | 11,883,390 | 13,146,647 | 14,484,239 | 16,259,265 | 18,902,055 |
| Sub-ordinate Loans | 59,330 | 64,703 | 111,713 | 122,518 | 121,854 |
| Liabilities against assets subject to finance lease | 36 | 73 | 138 | 213 | 213 |
| Other liabilities | 390,893 | 794,739 | 854,765 | 1,083,966 | 1,084,690 |
| Deferred tax liabilities | 46,718 | 28,079 | 21,317 | 54,471 | 42,234 |
| TOTAL LIABILITIES | 14,491,289 | 17,438,929 | 18,772,472 | 20,684,595 | 23,706,196 |
| NET ASSETS | 1,365,119 | 1,434,672 | 1,486,984 | 1,711,480 | 1,936,870 |
| REPRESENTED BY | | | - | - | - |
| Share capital/ Head office capital account | 481,098 | 447,289 | 462,940 | 480,259 | 483,282 |
| Reserves | 255,755 | 353,502 | 407,382 | 441,635 | 483,644 |
| Advance against equity | 51,011 | - | - | 2,000 | 5,814 |
| Minority Interest | 3,628 | 17,402 | 16,565 | 17,929 | 18,579 |
| Un-appropriated Profit | 346,588 | 416,093 | 448,972 | 524,892 | 662,925 |
| Surplus/ Deficit on revaluation of assets | 227,040 | 200,385 | 151,123 | 244,765 | 282,626 |
| TOTAL | 1,365,119 | 1,434,672 | 1,486,984 | 1,711,480 | 1,936,870 |
| PROFIT & LOSS ACCOUNTS | | | - | - | - |
| Mark-Up/ Return/Interest Earned | 937,345 | 1,005,988 | 1,171,525 | 1,874,595 | 1,950,585 |
| Mark-Up/ Return/Interest Expenses | 454,296 | 507,172 | 625,379 | 1,190,616 | 1,106,832 |
| Net Mark-Up / Interest Income | 483,048 | 498,816 | 546,146 | 683,979 | 843,753 |
| Provisions & Bad Debts written off directly | 7,513 | 20,164 | 43,965 | 89,358 | 131,105 |
| Net Mark-Up / Interest Income after Provision | 475,535 | 478,652 | 502,181 | 594,621 | 712,648 |
| Fees, Commission & Brokerage Income | 92,693 | 113,563 | 122,980 | 130,485 | 126,444 |
| Dividend Income | 16,765 | 14,968 | 11,748 | 10,866 | 8,725 |
| Gain/Loss on sale of Securities | 58,598 | 39,360 | 11,924 | 2,044 | 52,910 |
| Income from dealing in Foreign Currencies | 19,712 | 25,522 | 40,878 | 48,046 | 46,126 |
| Other Income | 18,328 | 15,524 | 10,911 | 17,626 | 15,916 |
| Total Non - Markup / Interest Income | 206,096 | 208,936 | 198,440 | 209,067 | 250,122 |
| Administrative Expenses | 360,570 | 400,083 | 455,527 | 517,718 | 542,359 |
| Other Expenses | 6,851 | 5,558 | (2,723) | 9,222 | 13,776 |
| Total Non-Markup/Interest Expenses | 367,421 | 405,641 | 452,804 | 526,940 | 556,135 |
| Extra ordinary/unusual Items | (970) | 34,860 | 6,256 | - | (156) |
| PROFIT/ (LOSS) BEFORE TAXATION | 315,180 | 247,087 | 241,560 | 276,748 | 406,791 |
| Taxation - Current | 102,066 | 92,116 | 99,524 | 140,666 | 184,717 |
| - Prior Years | 11,578 | (3,533) | (21,809) | 6,517 | 682 |
| - Deferred | 11,059 | 13,454 | 15,616 | (26,052) | (21,842) |
| PROFIT/ (LOSS) AFTER TAXATION | 190,477 | 145,051 | 148,230 | 155,616 | 243,234 |
| Number of Employees | 158,751 | 169,541 | 178,942 | 185,726 | 188,568 |

10.2 Annual Accounts of Scheduled Banks Incorporated in Pakistan-Overall

(End Dec. : Million Rupees)

| | 2011 | 2012 | 2013 | 2014 | 2015 |
|--|------------------|------------------|-------------------|-------------------|-------------------|
| ASSETS | | | | | |
| Cash & balances with treasury banks | 663,835 | 800,443 | 824,572 | 709,686 | 947,314 |
| Balances with other banks | 172,525 | 202,706 | 212,805 | 154,626 | 196,822 |
| Lending to financial institutions | 190,571 | 140,695 | 248,794 | 417,332 | 296,511 |
| Investments – Net | 2,940,473 | 3,977,938 | 4,256,976 | 5,213,201 | 6,789,492 |
| Advances – Net | 3,291,424 | 3,816,257 | 4,124,200 | 4,501,105 | 4,824,549 |
| Other Assets | 356,886 | 385,669 | 396,020 | 522,668 | 457,028 |
| Operating fixed assets | 235,916 | 248,631 | 271,716 | 290,950 | 279,415 |
| Deferred tax assets | 72,764 | 62,045 | 72,861 | 55,262 | 99,973 |
| TOTAL ASSETS | 7,924,392 | 9,634,384 | 10,407,944 | 11,864,831 | 13,891,104 |
| LIABILITIES | | | | | |
| Bills payable | 81,273 | 108,625 | 125,674 | 130,982 | 142,407 |
| Borrowings from financial institutions | 652,950 | 1,007,212 | 671,209 | 920,229 | 1,693,155 |
| Deposits and other accounts | 6,076,085 | 7,263,376 | 8,306,018 | 9,206,367 | 10,363,119 |
| Sub-ordinated Loans | 57,728 | 55,744 | 40,070 | 44,329 | 54,570 |
| Liabilities against assets subject to finance lease | 105 | 49 | 71 | 34 | 50 |
| Other liabilities | 306,854 | 321,236 | 324,505 | 338,118 | 350,262 |
| Deferred tax liabilities | 4,919 | 12,898 | 9,490 | 27,980 | 42,944 |
| TOTAL LIABILITIES | 7,179,914 | 8,769,140 | 9,477,037 | 10,668,040 | 12,646,507 |
| NET ASSETS | 744,478 | 865,244 | 930,907 | 1,196,791 | 1,244,597 |
| REPRESENTED BY | | | | | |
| Share Capital | 383,276 | 421,731 | 438,134 | 456,316 | 449,602 |
| Reserves | 131,849 | 193,115 | 217,217 | 182,097 | 239,728 |
| Advance against equity | 30,492 | 18,179 | 16,855 | 109,332 | 58,459 |
| Minority Interest | 800 | 4,054 | 1,886 | 1,185 | 1,888 |
| Un-appropriated Profit | 123,816 | 159,396 | 170,589 | 229,332 | 278,872 |
| Surplus/ Deficit on revaluation of assets | 74,245 | 68,769 | 86,226 | 218,787 | 216,048 |
| TOTAL | 744,478 | 865,244 | 930,907 | 1,197,050 | 1,244,597 |
| PROFIT & LOSS ACCOUNTS | | | | | |
| Mark-Up/ Return/Interest Earned | 723,480 | 777,235 | 766,291 | 905,418 | 959,983 |
| Mark-Up/ Return/Interest Expenses | 393,490 | 445,675 | 438,168 | 497,764 | 476,431 |
| Net Mark-Up / Interest Income | 329,990 | 331,561 | 328,123 | 407,654 | 483,553 |
| Provisions & Bad Debts written off directly | 48,716 | 38,990 | 40,352 | 29,112 | 43,228 |
| Net Mark-Up / Interest Income after Provision | 281,275 | 292,571 | 287,771 | 378,542 | 440,325 |
| Fees, Commission & Brokerage Income | 45,713 | 55,422 | 64,048 | 71,073 | 82,264 |
| Dividend Income | 11,942 | 19,394 | 13,673 | 14,024 | 16,562 |
| Gain/ (Loss) on sale of Securities | 6,675 | 12,311 | 19,460 | 32,051 | 61,235 |
| Income from dealing in Foreign Currencies | 15,589 | 14,524 | 19,892 | 26,960 | 26,341 |
| Other Income | 23,136 | 36,512 | 26,704 | 24,227 | 22,362 |
| Total Non - Markup / Interest Income | 103,055 | 138,163 | 143,778 | 168,335 | 208,765 |
| Administrative Expenses | 212,255 | 244,184 | 264,173 | 296,103 | 325,753 |
| Other Expenses | 8,004 | 6,577 | 5,733 | 9,677 | 10,471 |
| Total Non-Markup/Interest Expenses | 220,259 | 250,761 | 269,906 | 305,780 | 336,225 |
| Amortization of Deferred Cost | 10 | - | - | - | - |
| Extra ordinary/unusual Items | - | - | (1,282) | 111 | 178 |
| PROFIT/ (LOSS) BEFORE TAXATION | 164,060 | 179,973 | 162,926 | 240,985 | 312,687 |
| Taxation - Current | 59,105 | 60,267 | 61,934 | 80,090 | 106,804 |
| - Prior Years | 2,120 | (383) | (7,148) | (1,258) | 13,030 |
| - Deferred | (4,765) | (396) | (4,657) | 3,087 | 6,296 |
| PROFIT/ (LOSS) AFTER TAXATION | 107,600 | 120,486 | 112,798 | 159,066 | 186,557 |
| Number of Employees | 146,369 | 148,323 | 147,037 | 149,449 | 157,025 |

10.2 Annual Accounts of Scheduled Banks Incorporated in Pakistan-Overall

(End Dec. : Million Rupees)

| | 2016 | 2017 | 2018 | 2019 | 2020 |
|--|-------------------|-------------------|-------------------|-------------------|-------------------|
| ASSETS | | | | | |
| Cash & balances with treasury banks | 1,182,437 | 1,283,000 | 1,540,824 | 1,967,238 | 1,994,046 |
| Balances with other banks | 166,003 | 177,460 | 170,328 | 238,430 | 283,630 |
| Lending to financial institutions | 508,996 | 414,684 | 652,733 | 724,532 | 850,324 |
| Investments – Net | 7,275,970 | 8,506,750 | 7,765,846 | 8,724,802 | 11,686,188 |
| Advances – Net | 5,488,361 | 6,607,549 | 8,073,954 | 8,353,129 | 8,493,043 |
| Other Assets | 457,760 | 847,374 | 871,826 | 974,210 | 862,222 |
| Operating fixed assets | 340,514 | 422,922 | 473,398 | 634,138 | 666,004 |
| Deferred tax assets | 45,486 | 46,771 | 60,181 | 64,334 | 71,838 |
| TOTAL ASSETS | 15,465,527 | 18,306,508 | 19,609,089 | 21,680,814 | 24,907,294 |
| LIABILITIES | | | - | - | - |
| Bills payable | 178,015 | 257,277 | 283,466 | 225,560 | 303,772 |
| Borrowings from financial institutions | 1,737,680 | 2,820,002 | 2,637,547 | 2,566,269 | 2,901,514 |
| Deposits and other accounts | 11,736,297 | 12,977,486 | 14,295,334 | 16,014,084 | 18,627,675 |
| Sub-ordinate Loans | 59,330 | 64,703 | 111,713 | 121,518 | 121,854 |
| Liabilities against assets subject to finance lease | 36 | 73 | 138 | 213 | 213 |
| Other liabilities | 369,904 | 766,685 | 823,570 | 1,050,681 | 1,050,557 |
| Deferred tax liabilities | 46,717 | 28,079 | 21,276 | 54,377 | 42,183 |
| TOTAL LIABILITIES | 14,127,979 | 16,914,305 | 18,173,044 | 20,033,702 | 23,047,767 |
| NET ASSETS | 1,337,548 | 1,392,203 | 1,436,044 | 1,647,113 | 1,859,527 |
| REPRESENTED BY | | | - | - | - |
| Share Capital | 463,108 | 417,354 | 423,264 | 436,913 | 438,199 |
| Reserves | 255,586 | 353,339 | 407,220 | 441,474 | 483,483 |
| Advance against equity | 51,011 | - | - | 2,000 | 5,814 |
| Minority Interest | 3,628 | 17,402 | 16,565 | 17,929 | 18,579 |
| Un-appropriated Profit | 337,201 | 403,685 | 437,738 | 504,262 | 630,323 |
| Surplus/ Deficit on revaluation of assets | 227,014 | 200,423 | 151,257 | 244,535 | 283,129 |
| TOTAL | 1,337,548 | 1,392,203 | 1,436,044 | 1,647,113 | 1,859,527 |
| PROFIT & LOSS ACCOUNTS | | | - | - | - |
| Mark-Up/ Return/Interest Earned | 919,831 | 977,954 | 1,134,593 | 1,802,936 | 1,882,289 |
| Mark-Up/ Return/Interest Expenses | 442,545 | 489,354 | 602,349 | 1,144,374 | 1,062,802 |
| Net Mark-Up / Interest Income | 477,286 | 488,600 | 532,245 | 658,562 | 819,487 |
| Provisions & Bad Debts written off directly | 7,612 | 20,149 | 43,868 | 89,351 | 131,049 |
| Net Mark-Up / Interest Income after Provision | 469,674 | 468,451 | 488,377 | 569,211 | 688,438 |
| Fees, Commission & Brokerage Income | 90,569 | 111,248 | 120,035 | 128,012 | 123,796 |
| Dividend Income | 16,765 | 14,968 | 11,748 | 10,866 | 8,725 |
| Gain/ (Loss) on sale of Securities | 57,062 | 39,278 | 11,867 | 2,047 | 51,859 |
| Income from dealing in Foreign Currencies | 16,704 | 22,908 | 36,752 | 43,514 | 39,443 |
| Other Income | 18,113 | 15,361 | 10,888 | 17,607 | 15,890 |
| Total Non - Markup / Interest Income | 199,213 | 203,762 | 191,290 | 202,046 | 239,713 |
| Administrative Expenses | 356,254 | 395,120 | 449,283 | 510,851 | 536,961 |
| Other Expenses | 6,754 | 5,390 | (2,991) | 9,024 | 13,528 |
| Total Non-Markup/Interest Expenses | 363,008 | 400,510 | 446,293 | 519,874 | 550,490 |
| Extra ordinary/unusual Items | (970) | 34,859 | 6,256 | - | (156) |
| PROFIT/ (LOSS) BEFORE TAXATION | 306,849 | 236,844 | 227,118 | 251,383 | 377,818 |
| Taxation - Current | 99,321 | 88,398 | 93,864 | 129,999 | 173,293 |
| - Prior Years | 11,259 | (3,755) | (21,842) | 6,085 | 682 |
| - Deferred | 10,850 | 13,339 | 15,730 | (25,605) | (21,897) |
| PROFIT/ (LOSS) AFTER TAXATION | 185,418 | 138,863 | 139,365 | 140,903 | 225,740 |
| Number of Employees | 158,249 | 168,929 | 178,401 | 185,229 | 188,077 |

10.3 Annual Accounts of Scheduled Banks Incorporated Outside Pakistan-Overall

(End Dec. : Million Rupees)

| | 2011 | 2012 | 2013 | 2014 | 2015 |
|--|----------------|----------------|----------------|----------------|----------------|
| ASSETS | | | | | |
| Cash & balances with treasury banks | 38,476 | 41,734 | 40,766 | 27,281 | 19,996 |
| Balances with other banks | 4,429 | 14,002 | 2,606 | 1,811 | 2,031 |
| Lending to financial institutions | 18,354 | 30,103 | 28,171 | 12,741 | 19,297 |
| Investments – Net | 113,381 | 85,519 | 120,714 | 126,977 | 173,356 |
| Advances – Net | 66,412 | 59,322 | 55,536 | 57,688 | 37,538 |
| Other Assets | 6,891 | 9,611 | 6,093 | 8,801 | 6,837 |
| Operating fixed assets | 2,176 | 1,741 | 1,891 | 1,073 | 1,507 |
| Deferred tax assets | 5,155 | 4,658 | 8,010 | 1,339 | 274 |
| TOTAL ASSETS | 255,275 | 246,691 | 263,787 | 237,711 | 260,835 |
| LIABILITIES | | | | | |
| Bills payable | 3,985 | 3,685 | 3,637 | 3,572 | 2,982 |
| Borrowings from financial institutions | 21,464 | 23,816 | 51,550 | 76,248 | 108,506 |
| Deposits and other accounts | 167,871 | 158,703 | 151,077 | 107,509 | 105,892 |
| Sub-ordinated Loans | - | - | - | - | - |
| Liabilities against assets subject to finance lease | 9 | 7 | - | - | - |
| Other liabilities | 19,415 | 19,696 | 17,710 | 16,481 | 16,367 |
| Deferred tax liabilities | - | - | - | 27 | 4 |
| TOTAL LIABILITIES | 212,745 | 205,908 | 223,974 | 203,836 | 233,752 |
| NET ASSETS | 42,530 | 40,783 | 39,813 | 33,875 | 27,083 |
| REPRESENTED BY | | | | | |
| Head office capital account | 38,720 | 41,149 | 42,344 | 32,893 | 18,117 |
| Reserves | 149 | 155 | 162 | 156 | 165 |
| Advance against equity | - | - | - | - | - |
| Minority interest | - | - | - | - | - |
| Un-appropriated Profit | 3,818 | (539) | (2,555) | 263 | 8,617 |
| Surplus/ Deficit on revaluation of assets | (157) | 18 | (138) | 563 | 184 |
| TOTAL | 42,530 | 40,783 | 39,813 | 33,875 | 27,083 |
| PROFIT & LOSS ACCOUNTS | | | | | |
| Mark-Up/ Return/Interest Earned | 24,028 | 17,364 | 17,199 | 17,617 | 15,239 |
| Mark-Up/ Return/Interest Expenses | 12,183 | 8,223 | 7,767 | 7,506 | 7,862 |
| Net Mark-Up / Interest Income | 11,845 | 9,142 | 9,432 | 10,110 | 7,377 |
| Provisions & Bad Debts written off directly | 1,305 | 1,570 | (210) | (141) | (509) |
| Net Mark-Up / Interest Income after Provision | 10,540 | 7,572 | 9,642 | 10,251 | 7,886 |
| Fees, Commission & Brokerage Income | 1,800 | 1,574 | 1,524 | 1,413 | 1,524 |
| Dividend Income | - | - | - | - | - |
| Gain/Loss on sale of securities | - | - | 316 | 242 | 2,205 |
| Income from dealing in Foreign Currencies | 4,366 | 2,615 | 256 | 1,424 | 3,304 |
| Other Income | (1,615) | 195 | 116 | (250) | 187 |
| Total Non - Markup / Interest Income | 4,551 | 4,384 | 2,211 | 2,829 | 7,220 |
| Administrative Expenses | 9,634 | 9,912 | 8,900 | 6,460 | 4,600 |
| Other Expenses | 96 | 72 | 8 | 87 | 63 |
| Total Non-Markup/Interest Expenses | 9,730 | 9,984 | 8,908 | 6,547 | 4,663 |
| Extra ordinary/unusual Items | (239) | - | - | - | - |
| PROFIT/ (LOSS) BEFORE TAXATION | 5,600 | 1,973 | 2,945 | 6,533 | 10,443 |
| Taxation - Current | 2,350 | 1,292 | 742 | 2,148 | 3,350 |
| - Prior Years | (560) | (557) | (1,935) | 9 | 195 |
| - Deferred | 149 | 299 | 2,533 | 250 | 208 |
| PROFIT/ (LOSS) AFTER TAXATION | 3,661 | 940 | 1,605 | 4,126 | 6,689 |
| Number of Employees | 2,348 | 1,946 | 1,152 | 766 | 527 |

10.3 Annual Accounts of Scheduled Banks Incorporated Outside Pakistan-Overall

(End Dec. : Million Rupees)

| | 2016 | 2017 | 2018 | 2019 | 2020 |
|--|----------------|----------------|----------------|----------------|----------------|
| ASSETS | | | | | |
| Cash & balances with treasury banks | 22,378 | 36,654 | 50,985 | 59,583 | 59,691 |
| Balances with other banks | 5,424 | 3,362 | 4,888 | 27,936 | 29,700 |
| Lending to financial institutions | 40,653 | 169,575 | 239,810 | 235,065 | 214,520 |
| Investments – Net | 276,805 | 293,127 | 248,925 | 287,315 | 344,572 |
| Advances – Net | 32,585 | 40,555 | 69,101 | 91,091 | 72,368 |
| Other Assets | 11,322 | 22,125 | 34,867 | 11,710 | 12,021 |
| Operating fixed assets | 1,561 | 1,623 | 1,526 | 1,976 | 2,037 |
| Deferred tax assets | 154 | 72 | 266 | 585 | 864 |
| TOTAL ASSETS | 390,881 | 567,093 | 650,367 | 715,260 | 735,772 |
| LIABILITIES | | | | | |
| Bills payable | 6,445 | 7,394 | 6,805 | 7,198 | 4,873 |
| Borrowings from financial institutions | 188,783 | 320,015 | 372,482 | 365,135 | 344,992 |
| Deposits and other accounts | 147,092 | 169,161 | 188,904 | 245,181 | 274,380 |
| Sub-ordinate Loans | - | - | - | - | - |
| Liabilities against assets subject to finance lease | - | - | - | - | - |
| Other liabilities | 20,989 | 28,054 | 31,195 | 33,285 | 34,133 |
| Deferred tax liabilities | 2 | - | 41 | 94 | 51 |
| TOTAL LIABILITIES | 363,310 | 524,624 | 599,428 | 650,894 | 658,429 |
| NET ASSETS | 27,571 | 42,469 | 50,939 | 64,367 | 77,343 |
| REPRESENTED BY | | | | | |
| Head office capital account | 17,989 | 29,935 | 39,676 | 43,346 | 45,082 |
| Reserves | 169 | 163 | 162 | 162 | 162 |
| Advance against equity | - | - | - | - | - |
| Minority interest | - | - | - | - | - |
| Un-appropriated Profit | 9,387 | 11,678 | 11,235 | 20,630 | 32,602 |
| Surplus/ Deficit on revaluation of assets | 26 | (38) | (133) | 229 | (503) |
| TOTAL | 27,571 | 42,469 | 50,939 | 64,367 | 77,343 |
| PROFIT & LOSS ACCOUNTS | | | | | |
| Mark-Up/ Return/Interest Earned | 17,514 | 28,034 | 36,932 | 71,659 | 68,296 |
| Mark-Up/ Return/Interest Expenses | 11,751 | 17,819 | 23,030 | 46,242 | 44,030 |
| Net Mark-Up / Interest Income | 5,763 | 10,216 | 13,901 | 25,417 | 24,266 |
| Provisions & Bad Debts written off directly | (98) | 14 | 97 | 6 | 56 |
| Net Mark-Up / Interest Income after Provision | 5,861 | 10,201 | 13,804 | 25,411 | 24,210 |
| Fees, Commission & Brokerage Income | 2,123 | 2,316 | 2,944 | 2,473 | 2,648 |
| Dividend Income | - | - | - | - | - |
| Gain/Loss on sale of securities | 1,536 | 82 | 56 | (3) | 1,052 |
| Income from dealing in Foreign Currencies | 3,009 | 2,614 | 4,126 | 4,533 | 6,683 |
| Other Income | 216 | 163 | 23 | 19 | 26 |
| Total Non - Markup / Interest Income | 6,884 | 5,175 | 7,150 | 7,021 | 10,409 |
| Administrative Expenses | 4,317 | 4,963 | 6,244 | 6,868 | 5,397 |
| Other Expenses | 97 | 169 | 268 | 198 | 248 |
| Total Non-Markup/Interest Expenses | 4,413 | 5,131 | 6,511 | 7,066 | 5,645 |
| Extra ordinary/unusual Items | - | 2 | - | - | - |
| PROFIT/ (LOSS) BEFORE TAXATION | 8,331 | 10,243 | 14,443 | 25,366 | 28,973 |
| Taxation - Current | 2,744 | 3,717 | 5,660 | 10,667 | 11,424 |
| - Prior Years | 319 | 222 | 33 | 432 | - |
| - Deferred | 209 | 115 | (115) | (447) | 56 |
| PROFIT/ (LOSS) AFTER TAXATION | 5,059 | 6,188 | 8,865 | 14,713 | 17,494 |
| Number of Employees | 502 | 612 | 541 | 497 | 491 |