

SIX YEARS' VERTICAL ANALYSIS

STATEMENT OF FINANCIAL POSITION/PROFIT & LOSS

(Rs. in Million)

	2012		2011		2010		2009		2008		2007	
	Rs.in Mln	%	Rs.in Mln	%	Rs.in Mln	%	Rs.in Mln	%	Rs.in Mln	%	Rs.in Mln	%
Statement of Financial Position												
Assets												
Cash and balances with treasury banks	11,491	7%	8,959	7%	7,248	7%	6,471	7%	5,647	7%	5,861	8%
Balances with other banks	1,249	1%	879	1%	1,400	1%	1,497	2%	3,909	5%	4,350	6%
Lending to financial and other institutions	1,123	1%	813	1%	2,532	2%	2,755	3%	3,990	5%	3,175	4%
Investment-net	59,517	38%	45,776	35%	34,986	32%	29,537	31%	14,053	17%	19,182	25%
Advances-net	76,825	48%	65,340	50%	54,676	51%	48,727	51%	47,575	59%	40,154	52%
Operating Fixed assets	4,015	3%	3,834	3%	3,469	3%	3,334	3%	3,127	4%	2,151	3%
Deferred tax assets-net	293	0%	362	0%	385	0%	108	0%	126	0%	-	0%
Other assets	4,105	3%	3,769	3%	3,411	3%	2,880	3%	2,550	3%	1,981	2%
	158,618	100%	129,732	100%	108,106	100%	95,310	100%	80,977	100%	76,854	100%
Liabilities												
Deposits and other accounts	120,831	76%	99,734	77%	82,017	76%	73,548	77%	61,634	76%	60,150	78%
Borrowings	20,398	13%	14,557	11%	12,371	11%	9,386	10%	8,441	10%	5,865	8%
Bills payable	2,522	2%	1,571	1%	1,858	2%	1,763	2%	1,254	2%	1,641	2%
Other liabilities	2,215	1%	1,995	2%	1,745	2%	1,612	2%	1,335	2%	963	1%
Deferred tax liabilities-net	-	0%	-	0%	-	0%	-	0%	-	0%	425	1%
Sub-ordinated loans	299	0%	898	1%	1,197	1%	1,198	1%	1,198	1%	1,199	2%
	146,265	92%	118,755	92%	99,188	92%	87,507	92%	73,864	91%	70,244	92%
Net Assets	12,353	8%	10,977	8%	8,918	8%	7,803	8%	7,113	9%	6,610	8%
Represented by:												
Share Capital (net of discount)	9,021	6%	8,028	6%	6,023	6%	5,019	5%	4,114	5%	4,114	5%
Reserves	410	0%	1,183	1%	2,029	2%	2,004	2%	2,017	3%	1,877	3%
Un-appropriated profit	1,968	1%	1,026	1%	329	0%	158	0%	835	1%	239	0%
Surplus on revaluation of assets	954	1%	740	0%	536	0%	622	1%	147	0%	381	0%
	12,353	8%	10,977	8%	8,918	8%	7,803	8%	7,113	9%	6,610	8%
Profit & loss account												
Mark-up / Return / Interest Earned	14,068	88%	12,910	87%	10,250	89%	9,337	89%	7,823	86%	6,272	85%
Fee, Commission , Brokerage and -Exchange income	1,040	7%	1,194	8%	603	5%	673	6%	638	7%	472	6%
Capital Gain and Dividend Income	529	3%	428	3%	175	2%	120	1%	268	3%	332	5%
Other income	288	2%	264	2%	450	4%	375	4%	321	4%	263	4%
Total Income	15,925	100%	14,796	100%	11,479	100%	10,505	100%	9,049	100%	7,339	100%
Mark-up / Return / Interest Expensed	9,224	58%	8,997	61%	7,204	63%	6,603	63%	4,878	54%	4,334	59%
Operating expenses	4,459	28%	3,449	22%	2,682	23%	2,079	20%	1,952	21%	1,293	18%
Provisions	520	3%	1,271	9%	1,452	13%	1,633	16%	1,266	14%	235	3%
Taxation	618	4%	295	2%	15	0%	45	0%	252	3%	476	6%
Total Expenses	14,821	93%	14,012	95%	11,353	99%	10,360	99%	8,348	92%	6,339	86%
Profit after taxation	1,104	7%	784	5%	125	1%	145	1%	701	8%	1,000	14%