

## SIX YEARS' FINANCIAL SUMMARY 2007-2012

(Rs. In Million)

	2012	2011	2010	2009	2008	2007
<b>Profit &amp; loss account</b>						
Mark-up / Return / Interest earned	14,068	12,910	10,250	9,337	7,823	6,272
Mark-up / Return / Non Interest expensed	9,224	8,997	7,204	6,603	4,878	4,334
Fund based Income	4,844	3,913	3,047	2,735	2,945	1,937
Fee, Commission , Brokerage and Exchange Income	1,040	1,194	603	673	638	472
Dividend Income and capital gain	529	428	175	120	268	332
Other income	288	264	450	375	321	263
Total Income	6,701	5,799	4,275	3,903	4,171	3,005
Operating expenses	4,459	3,449	2,682	2,079	1,952	1,293
Profit before tax and provisions	2,242	2,350	1,593	1,824	2,219	1,712
Provisions	520	1,272	1,452	1,633	1,266	235
Profit before tax	1,722	1,078	140	190	953	1,477
Profit after tax	1,104	784	125	145	701	1,000
Bonus shares	993	1003	-	905	-	997
Right shares	-	1001	1004	-	-	-
<b>Statement of Financial Position</b>						
Paid up capital (net of discount)	9,021	8,028	6,023	5,019	4,114	4,114
Reserves	410	1,183	2,029	2,004	2,017	1,877
Unappropriate profit	1,968	1,026	329	158	835	239
Shareholders' equity	11,399	10,237	8,381	7,182	6,966	6,230
Surplus on revaluation of assets	954	751	536	622	147	381
Net assets	12,353	10,977	8,918	7,803	7,113	6,610
Total assets	158,618	129,732	108,106	95,310	80,977	76,854
Earning assets	145,674	111,929	92,194	81,420	65,699	64,512
Gross advances	83,254	71,072	59,293	51,939	49,465	40,805
Advances-Net of Provisions	76,825	65,340	54,676	48,727	47,575	40,154
Non-Performing Loans (NPLS)	9,927	8,942	7,096	5,002	3,190	1,277
Investments	59,517	45,776	34,986	29,537	14,053	19,182
Total Liabilities	146,265	118,755	99,188	87,507	73,864	70,244
Deposits and other accounts	120,831	99,734	82,017	73,548	61,634	60,150
Current and Saving deposits (CASA)	82,602	62,033	50,179	41,991	35,357	39,975
Borrowings	20,398	14,557	12,371	9,386	8,441	5,865
Interest bearing liabilities	114,209	94,364	77,788	70,300	56,550	55,096
Contingencies and Commitments	61,327	41,731	55,550	39,838	30,132	44,251