

SONERI BANK LIMITED
SIX YEARS' HORIZONTAL ANALYSIS -STATEMENT OF
FINANCIAL POSITION / PROFIT & LOSS ACCOUNT

	2011	2011 vs 2010	2010	2010 vs 2009	2009	2009 vs 2008	2008	2008 vs 2007	2007	2007 vs 2006	2006	2006 vs 2005
	Rs.in Mn	%	Rs.in Mn	%	Rs.in Mn	%	Rs.in Mn	%	Rs.in Mn	%	Rs.in Mn	%
Statement of Financial Position												
Assets												
Cash and balances with treasury	8,959	23.61%	7,248	12.00%	6,471	14.60%	5,647	-3.66%	5,861	5.58%	5,551	27.56%
Balances with other banks	879	-37.23%	1,400	-6.46%	1,497	-61.70%	3,909	-10.13%	4,350	-34.13%	6,603	169.18%
Lending to financial institutions	813	-67.89%	2,532	-8.11%	2,755	-30.95%	3,990	25.68%	3,175	-0.58%	3,193	-34.09%
Investment-net	45,776	30.84%	34,986	18.45%	29,537	110.18%	14,053	-26.74%	19,182	14.69%	16,724	2.03%
Advances-net	65,340	19.50%	54,676	12.21%	48,727	2.42%	47,575	18.48%	40,154	13.39%	35,412	10.48%
Operating fixed assets	3,834	10.52%	3,469	4.05%	3,334	6.62%	3,127	45.37%	2,151	11.46%	1,930	9.28%
Deferred tax assets -net	362	-5.89%	385	254.75%	108	-13.84%	126	100.00%	-	0.00%	-	0.00%
Other assets	3,769	10.51%	3,411	18.43%	2,880	12.93%	2,550	28.72%	1,981	50.43%	1,317	-11.31%
	129,732	20.00%	108,106	13.43%	95,310	17.70%	80,977	5.36%	76,854	8.66%	70,730	11.66%
Liabilities												
Customer deposits	99,734	21.60%	82,017	11.51%	73,548	19.33%	61,634	2.47%	60,150	13.49%	53,001	11.33%
Borrowings	14,557	17.67%	12,371	31.80%	9,386	11.18%	8,441	43.92%	5,865	-34.22%	8,916	8.17%
Bills payable	1,571	-15.44%	1,858	5.35%	1,763	40.57%	1,254	-23.53%	1,641	71.32%	958	10.83%
Other liabilities	1,995	14.29%	1,745	8.28%	1,612	20.71%	1,335	38.53%	964	36.74%	705	-12.20%
Deferred tax liabilities	-	0.00%	-	0.00%	-	0.00%	-	-100.00%	425	25.37%	339	41.25%
Sub-ordinated loans	898	-25.00%	1,197	-0.04%	1,198	-0.04%	1,198	-0.04%	1,199	-0.04%	1,199	0.02%
	118,755	19.73%	99,188	13.35%	87,507	18.47%	73,864	5.15%	70,244	7.87%	65,118	10.45%
Net Assets	10,977	23.09%	8,918	14.28%	7,803	9.70%	7,113	7.60%	6,610	17.79%	5,612	27.83%
Represented by												
Share Capital (net of discount on issue of right shares)	8,028	33.28%	6,023	20.00%	5,019	22.00%	4,114	0.00%	4,114	32.00%	3,117	88.56%
Reserves	1,183	-41.70%	2,029	1.25%	2,004	-0.64%	2,017	7.47%	1,877	11.93%	1,677	20.19%
Un-appropriated profit	1,026	211.76%	329	107.93%	158	-81.04%	835	249.56%	239	-40.43%	401	-46.84%
Surplus on revaluation of assets	740	37.98%	536	-13.72%	622	322.02%	147	-61.32%	381	-8.81%	418	-28.98%
	10,977	23.09%	8,918	14.28%	7,803	9.70%	7,113	7.60%	6,610	17.79%	5,612	27.83%
Profit & Loss Account												
Mark-up / Return / Interest Earned	12,895	25.80%	10,250	9.78%	9,337	19.36%	7,823	24.74%	6,272	13.29%	5,536	50.40%
Fee, Commission , Brokerage and - Exchange income	915	51.74%	603	-10.44%	673	5.54%	638	35.05%	472	20.50%	392	18.08%
Capital gain and dividend income	428	144.38%	175	46.15%	120	-55.25%	268	-19.10%	331	130.36%	144	55.06%
Other income	612	35.92%	450	20.06%	375	17.00%	321	21.84%	263	20.32%	219	17.56%
Total Income	14,850	29.38%	11,478	9.27%	10,505	16.09%	9,049	23.30%	7,338	16.66%	6,291	46.57%
Mark-up / Return / Interest Expensed	8,997	24.89%	7,204	9.10%	6,603	35.35%	4,878	12.55%	4,334	15.02%	3,768	87.11%
Operating expenses	3,503	30.59%	2,682	29.03%	2,079	6.52%	1,952	50.89%	1,293	24.73%	1,037	29.30%
Provisions	1,272	-12.41%	1,452	-11.09%	1,633	29.02%	1,266	439.12%	235	539.04%	37	-51.65%
Taxation	294	1859.09%	15	-66.69%	45	-82.13%	252	-47.06%	476	2.75%	464	-3.42%
Total Expenses	14,066	23.90%	11,353	9.58%	10,360	24.10%	8,348	31.72%	6,338	19.47%	5,306	57.35%
Profit after taxation	784	525.00%	125	-13.70%	145	-79.27%	701	-29.91%	1,000	1.53%	985	7.10%