

**SONERI BANK LIMITED**  
**KEY PERFORMANCE INDICATORS**

		2011	2010	Variance Compared to 2010	
				Amount	%
<b>Financial</b>					
Investment-Gross	Rs. In Million	46,027	35,275	10,752	30.48%
Advances-Gross	"	71,072	59,293	11,779	19.87%
Deposits	"	99,734	82,017	17,717	21.60%
Shareholders' Equity	"	10,977	8,918	2,059	23.09%
Net Interest Income	"	3,898	3,047	851	27.94%
Non Interest Income	"	1,955	1,228	727	59.15%
Operating Expenses	"	3,503	2,682	821	30.59%
Profit Before Provisions	"	2,350	1,593	757	47.55%
Provisions	"	1,272	1,452	(180)	-12.41%
Profit Before Taxation	"	1,078	140	938	6.7 times
Profit After Taxation	"	784	125	659	5.2 times
<b>Non Financial</b>					
No. of Customers	Absolute	331,572	290,143	41,429	14.28%
No. of New Branches Opened	"	30	30	-	0.00%
No. of New Accounts Opened	"	77,193	52,899	24,294	45.93%
No of ATM Cards Issued	"	65,001	61,929	3,072	4.96%
No of Permanent Employees	"	2,286	2,042	244	11.95%
No of Virtual Banking Customers	"	11,566	5,563	6,003	107.91%
No of Mobile Banking Customers	"	336	-	336	
<b>Key Financial Ratios</b>					
Earnings Per Share	Re.	0.96	0.17		
Book Value Per Share	Rs.	12.75	13.92		
Share Price	"	3.90	8.31		
Market Capitalization	Rs. In Million	3,521	5,005		
Price Earning Ratio	Times	4.06	48.89		
Return on Equity	%	8.42%	1.61%		
Return on Assets	%	0.66%	0.12%		
Capital Adequacy Ratio	%	12.64%	12.61%		