

SONERI BANK LIMITED
KEY PERFORMANCE INDICATORS

Balance Sheet		As at Jun - 12	As at Dec - 11	Variation	
				Volume	%
Advances Gross	PKR in Million	73,191	71,072	2,119	2.98%
Investments Gross	"	59,843	46,027	13,816	30.02%
Deposits	"	115,264	99,734	15,530	15.57%
Shareholders' Equity	"	11,707	10,977	730	6.65%

Income Statement		HY - 12	HY - 11	Variation	
				Volume	%
Net Interest Income	PKR in Million	2,269	1,807	462	25.55%
Non Interest Income	"	886	970	(84)	-8.62%
Operating Expenses	"	2,081	1,633	448	27.41%
Profit Before Provisions/(Reversals)	"	1,074	1,144	(70)	-6.08%
Provisions/(Reversals)	"	(63)	476	(539)	113.26%
Profit Before Taxation	"	1,138	668	469	70.20%
Profit After Taxation	"	753	474	279	58.75%

Non Financial Data		As at Jun - 12	As at Dec - 11	Variation	
				Volume	%
No. of Accounts	Absolute	414,825	376,943	37,882	10.05%
No. of Customers	"	364,698	331,572	33,126	9.99%
No. of Visa Debit Card Issued	"	226,150	193,149	33,001	17.09%
No. of Virtual Banking Customers	"	15,181	11,566	3,615	31.26%
No. of Mobile Banking Customers	"	4,696	1,960	2,736	139.59%
No. of Permanent Employees	"	2,524	2,286	238	10.41%

Financial Contrast		Jun-12	Jun-11
Book Value Per Share	PKR	12.97	14.94
Share Price	PKR	7.39	5.07
Earning Per Share (HY)	PKR	0.83	0.67
Price Earning Ratio	Time	8.90	7.57
Capital Adequacy Ratio	%	12.96%	12.10%
Return of Equity (Annualized)	"	14.25%	10.53%
Return on Assets (Annualized)	"	1.09%	0.81%