

SONERI BANK LIMITED
KEY PERFORMANCE INDICATORS

Balance Sheet		As at Mar - 13	As at Dec - 12	Variation	
				Volume	%
Advances (Gross)	PKR in Million	85,042	83,254	1,788	2.15%
Investments (Gross)	"	64,414	59,678	4,736	7.94%
Deposits	"	129,451	120,831	8,620	7.13%
Shareholders' Equity	"	11,693	11,378	315	2.77%

Income Statement		Mar-13	Mar-12	Variation	
				Volume	%
Net Interest Income	PKR in Million	1,188	1,061	127	11.97%
Non Interest Income	"	515	459	56	12.20%
Operating Expenses	"	1,040	893	147	16.46%
Profit Before Provisions/(Reversals)	"	663	627	36	5.74%
Provisions/(Reversals)	"	205	(52)	257	494.23%
Profit Before Taxation	"	458	679	(221)	-32.55%
Profit After Taxation	"	300	494	(194)	-39.29%

Non Financial Data		As at Mar - 13	As at Dec - 12	Variation	
				Volume	%
No. of Accounts	Absolute	454,949	445,415	9,534	2.14%
No. of Customers	"	411,318	400,150	11,168	2.79%
No. of Visa Debit Card Issued	"	299,650	285,594	14,056	4.92%
No. of Virtual Banking Customers	"	20,028	18,416	1,612	8.75%
No. of Mobile Banking Customers	"	9,615	7,989	1,626	20.35%
No. of Permanent Employees	"	2,685	2,644	41	1.55%

Financial		Mar-13	Mar-12
Book Value Per Share	PKR	10.61	13.40
Share Price	PKR	6.15	7.90
Earning Per Share (HY)	PKR	0.30	0.49
Price Earning Ratio	Time	20.50	16.12
Capital Adequacy Ratio	%	12.16%	12.71%
Return of Equity (Annualized)	"	10.40%	10.21%
Return on Assets (Annualized)	"	0.74%	0.77%