

# SIX YEARS' HORIZONTAL ANALYSIS

## STATEMENT OF FINANCIAL POSITION/PROFIT & LOSS

(Rs. In Million)

	2012	2012 vs 2011	2011	2011 vs 2010	2010	2010 vs 2009	2009	2009 vs 2008	2008	2008 vs 2007	2007	2007 vs 2006
	Rs.in Mn	%	Rs.in Mn	%	Rs.in Mn	%	Rs.in Mn	%	Rs.in Mn	%	Rs.in Mn	%
<b>STATEMENT OF FINANCIAL POSITION</b>												
<b>ASSETS</b>												
Cash and balances with treasury banks	11,491	28.26%	8,959	23.61%	7,248	12%	6,471	15%	5,647	-4%	5,861	6%
Balances with other banks	1,249	42.09%	879	-37.23%	1,400	-6%	1,497	-62%	3,909	-10%	4,350	-34%
Lending to financial and other institutions	1,123	38.13%	813	-67.89%	2,532	-8%	2,755	-31%	3,990	26%	3,175	-1%
Investment-net	59,517	30.02%	45,776	30.84%	34,986	18%	29,537	110%	14,053	-27%	19,182	15%
Advances-net	76,825	17.58%	65,340	19.50%	54,676	12%	48,727	2%	47,575	18%	40,154	13%
Operating Fixed assets	4,015	4.72%	3,834	10.52%	3,469	4%	3,334	7%	3,127	45%	2,151	11%
Deferred tax assets -net	293	-19.06%	362	-5.89%	385	255%	108	-14%	126	100%	-	0%
Other assets	4,105	8.91%	3,769	10.51%	3,411	18%	2,880	13%	2,550	29%	1,981	50%
	<b>158,618</b>	<b>22.27%</b>	<b>129,732</b>	<b>20.00%</b>	<b>108,106</b>	<b>13%</b>	<b>95,310</b>	<b>18%</b>	<b>80,977</b>	<b>5%</b>	<b>76,854</b>	<b>9%</b>
<b>Liabilities</b>												
Deposits and other accounts	120,831	21%	99,734	22%	82,017	12%	73,548	19%	61,634	2%	60,150	13%
Interbank borrowings	20,398	40%	14,557	18%	12,371	32%	9,386	11%	8,441	44%	5,865	-34%
Bills payable	2,522	61%	1,571	-15%	1,858	5%	1,763	41%	1,254	-24%	1,641	71%
Other liabilities	2,215	11%	1,995	14%	1,745	8%	1,612	21%	1,335	39%	964	37%
Deferred tax liabilities	-	0%	-	0%	-	0%	-	0%	-	-100%	425	25%
Sub-ordinated loans	299	-67%	898	-25%	1,197	0%	1,198	0%	1,198	0%	1,199	0%
	<b>146,265</b>	<b>23%</b>	<b>118,755</b>	<b>20%</b>	<b>99,188</b>	<b>13%</b>	<b>87,507</b>	<b>18%</b>	<b>73,864</b>	<b>5%</b>	<b>70,244</b>	<b>8%</b>
<b>Net Assets</b>	<b>12,353</b>	<b>13%</b>	<b>10,977</b>	<b>23%</b>	<b>8,918</b>	<b>14%</b>	<b>7,803</b>	<b>10%</b>	<b>7,113</b>	<b>8%</b>	<b>6,610</b>	<b>18%</b>
<b>Represented by:</b>												
Share Capital (net of discount)	9,021	12%	8,028	33%	6,023	20%	5,019	22%	4,114	0%	4,114	32%
Reserves	410	-65%	1,183	-42%	2,029	1%	2,004	-1%	2,017	7%	1,877	12%
Un-appropriated profit	1,968	92%	1,026	212%	329	108%	158	-81%	835	250%	239	-40%
Surplus on revaluation of assets	954	29%	740	38%	536	-14%	622	322%	147	-61%	381	-9%
<b>Total Equity</b>	<b>12,353</b>	<b>13%</b>	<b>10,977</b>	<b>23%</b>	<b>8,918</b>	<b>14%</b>	<b>7,803</b>	<b>10%</b>	<b>7,113</b>	<b>8%</b>	<b>6,610</b>	<b>18%</b>
<b>PROFIT &amp; LOSS ACCOUNT</b>												
Mark-up / Return / Interest Earned	14,068	9%	12,910	26%	10,250	10%	9,337	19%	7,823	25%	6,272	13%
Fee, Commission , Brokerage and - Exchange income	1,040	-13%	1,194	98%	603	-10%	673	6%	638	35%	472	21%
Capital Gain and Dividend Income	529	24%	428	144%	175	46%	120	-55%	268	-19%	332	130%
Other income	288	9%	264	-41%	450	20%	375	17%	321	22%	263	20%
<b>Total Income</b>	<b>15,925</b>	<b>8%</b>	<b>14,796</b>	<b>29%</b>	<b>11,479</b>	<b>9%</b>	<b>10,505</b>	<b>16%</b>	<b>9,049</b>	<b>23%</b>	<b>7,339</b>	<b>17%</b>
Mark-up / Return / Interest Expensed	9,224	3%	8,997	25%	7,204	9%	6,603	35%	4,878	13%	4,334	15%
Operating expenses	4,459	29%	3,449	29%	2,682	29%	2,079	7%	1,952	51%	1,293	25%
Provisions	520	-59%	1,271	-12%	1,452	-11%	1,633	29%	1,266	439%	235	539%
Taxation	618	109%	295	1866%	15	-67%	45	-82%	252	-47%	476	3%
<b>Profit after taxation</b>	<b>1,104</b>	<b>41%</b>	<b>784</b>	<b>525%</b>	<b>125</b>	<b>-14%</b>	<b>145</b>	<b>-79%</b>	<b>701</b>	<b>-30%</b>	<b>1,000</b>	<b>2%</b>