

Six Years' Horizontal Analysis Statement of Financial Position/ Profit & Loss Account

	2016	16 vs 15	2015	15 vs 14	2014	14 vs 13	2013	13 vs 12	2012	12 vs 11	2011	11 vs 10
	Rs.in Mln	%	Rs.in Mln	%	Rs.in Mln	%	Rs.in Mln	%	Rs.in Mln	%	Rs.in Mln	%
BALANCE SHEET												
Assets												
Cash and balances with treasury banks	18,279	9%	16,718	6%	15,776	24%	12,673	10%	11,491	28%	8,959	24%
Balances with other banks	823	-50%	1,635	184%	575	-19%	707	-43%	1,249	42%	879	-37%
Lendings to financial & other institutions	5,537	79%	3,094	412%	604	-80%	2,988	166%	1,123	38%	813	-68%
Investment-net	117,884	8%	108,846	44%	75,716	62%	46,703	-22%	59,517	30%	45,776	31%
Advances-net	125,306	12%	112,002	4%	107,968	11%	97,534	26%	77,170	18%	65,623	19%
Operating fixed assets	5,138	4%	4,957	-1%	5,014	34%	3,734	-2%	3,821	5%	3,651	12%
Deferred tax assets -net	-	0%	-	0%	-	-100%	103	-66%	304	-21%	386	0%
Other assets	5,554	-9%	6,090	-19%	7,522	57%	4,792	21%	3,954	8%	3,669	9%
Total assets	278,521	10%	253,342	19%	213,175	26%	169,234	7%	158,629	22%	129,756	20%
Liabilities and equity												
Customer deposits	210,840	14%	185,222	13%	163,250	16%	140,580	17%	120,591	21%	99,419	21%
Interbank borrowings	38,905	-2%	39,876	54%	25,825	146%	10,485	-49%	20,398	40%	14,557	18%
Bills payable	3,254	20%	2,706	-3%	2,780	8%	2,578	2%	2,522	61%	1,571	-15%
Other liabilities	3,096	6%	2,929	2%	2,861	24%	2,308	-7%	2,487	5%	2,378	36%
Deferred tax liabilities	1,138	-20%	1,417	0%	1,420	100%	-	0%	-	0%	-	0%
Sub-ordinated loans	2,999	0%	3,000	0%	-	0%	-	0%	299	-67%	898	-25%
Total liabilities	260,232	11%	235,150	20%	196,136	26%	155,951	7%	146,297	23%	118,823	20%
Share capital - net of discount	11,025	10%	10,023	0%	10,023	0%	10,023	11%	9,021	12%	8,028	33%
Reserves	1,424	36%	1,049	12%	934	51%	618	51%	410	-65%	1,183	-42%
Un-appropriated profit	3,496	-18%	4,264	35%	3,150	74%	1,810	-7%	1,947	98%	982	198%
Surplus on revaluation of assets	2,344	-18%	2,856	-3%	2,932	252%	832	-13%	954	29%	740	38%
Total equity	18,289	1%	18,192	7%	17,039	28%	13,283	8%	12,332	13%	10,933	23%
PROFIT & LOSS ACCOUNT												
Mark-up / return / interest earned	17,524	-4%	18,320	8%	16,906	24%	13,639	-1%	13,813	7%	12,940	26%
Fee, commission , brokerage and exchange income	1,577	-13%	1,809	-7%	1,939	21%	1,600	34%	1,191	0%	1,194	98%
Capital gain and dividend income	1,131	-12%	1,284	140%	535	-14%	623	18%	528	23%	428	144%
Other income	29	-49%	57	64%	35	59%	22	83%	12	-92%	154	-59%
Total income	20,261	-6%	21,470	11%	19,415	22%	15,884	2%	15,544	6%	14,716	29%
Mark-up / Return / Non Interest Expenses												
Mark-up / return / non interest expensed	10,680	0%	10,722	1%	10,626	21%	8,751	-2%	8,934	-1%	8,997	25%
Operating expenses	6,479	6%	6,123	6%	5,798	19%	4,868	11%	4,368	30%	3,369	28%
Provisions	24	-98%	1,029	87%	549	-25%	735	41%	520	-59%	1,271	-12%
Taxation	1,198	-13%	1,383	61%	860	74%	493	-20%	618	109%	295	1866%
Total expenses	18,382	-5%	19,257	8%	17,833	20%	14,847	3%	14,440	4%	13,932	23%
Profit after taxation	1,879	-15%	2,213	40%	1,582	53%	1,037	-6%	1,104	41%	784	527%