

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

	2016		2015		2014		2013		2012		2011	
	Rs.in Mln	%	Rs.in Mln	%	Rs.in Mln	%	Rs.in Mln	%	Rs.in Mln	%	Rs.in Mln	%
Statement of Financial Position												
Assets												
Cash and balances with treasury banks	18,279	7%	16,718	7%	15,776	7%	12,673	7%	11,491	7%	8,959	7%
Balances with other banks	823	0%	1,635	1%	575	0%	707	0%	1,249	1%	879	1%
Lendings to financial & other institutions	5,537	2%	3,094	1%	604	0%	2,988	2%	1,123	1%	813	1%
Investment-net	117,884	42%	108,846	43%	75,716	36%	46,703	28%	59,517	38%	45,776	35%
Advances-net	125,306	45%	112,002	44%	107,968	51%	97,534	58%	77,170	49%	65,623	51%
Operating fixed assets	5,138	2%	4,957	2%	5,014	2%	3,734	2%	3,821	2%	3,651	3%
Deferred tax assets-net	-	0%	-	0%	-	0%	103	0%	304	0%	386	0%
Other assets	5,554	2%	6,090	2%	7,522	4%	4,792	3%	3,954	2%	3,669	3%
Total assets	278,521	100%	253,342	100%	213,175	100%	169,234	100%	158,629	100%	129,756	100%
Liabilities and Equity												
Customer deposits	210,840	76%	185,222	73%	163,250	77%	140,580	83%	120,591	76%	99,419	77%
Borrowings	38,905	14%	39,876	16%	25,825	12%	10,485	6%	20,398	13%	14,557	11%
Bills payable	3,254	1%	2,706	1%	2,780	1%	2,578	2%	2,522	2%	1,571	1%
Other liabilities	3,096	1%	2,929	1%	2,861	1%	2,308	1%	2,487	2%	2,378	2%
Deferred tax liabilities-net	1,138	0%	1,417	1%	1,420	1%	-	0%	-	0%	-	0%
Sub-ordinated loans	2,999	1%	3,000	1%	-	0%	-	0%	299	0%	898	1%
Total liabilities	260,232	93%	235,150	93%	196,136	92%	155,951	92%	146,297	92%	118,823	92%
Net assets	18,289	7%	18,192	7%	17,039	8%	13,283	8%	12,332	8%	10,933	8%
Represented by:-												
Share capital - net of discount	11,025	4%	10,023	4%	10,023	5%	10,023	6%	9,021	6%	8,028	6%
Reserves	1,424	1%	1,049	0%	934	0%	618	0%	410	0%	1,183	1%
Un-appropriated profit	3,496	1%	4,264	2%	3,150	1%	1,810	1%	1,947	1%	982	1%
Surplus on revaluation of assets	2,344	1%	2,856	1%	2,932	1%	832	0%	954	1%	740	0%
	18,289	7%	18,192	7%	17,039	8%	13,283	8%	12,332	8%	10,933	8%
Profit & loss account												
Interest / Return / Non Interest Income												
Mark-up / return / interest earned	17,524	86%	18,320	85%	16,906	87%	13,639	86%	13,813	89%	12,940	88%
Fee, commission, brokerage and exchange income	1,577	8%	1,809	8%	1,939	10%	1,600	10%	1,191	8%	1,194	8%
Capital gain and dividend income	1,131	6%	1,284	6%	535	3%	623	4%	528	3%	428	3%
Other income	29	0%	57	0%	35	0%	22	0%	12	0%	154	1%
Total Income	20,261	100%	21,470	100%	19,415	100%	15,884	100%	15,544	100%	14,716	100%
Mark-up / Return / Non Interest Expenses												
Mark-up / return / non interest expensed	10,680	53%	10,722	50%	10,626	55%	8,751	55%	8,934	57%	8,997	61%
Operating expenses	6,480	32%	6,123	29%	5,798	30%	4,868	31%	4,368	28%	3,369	22%
Provisions	24	0%	1,029	5%	549	3%	735	5%	520	3%	1,271	9%
Taxation	1,198	6%	1,383	6%	860	4%	493	3%	618	4%	295	2%
Total expenses	18,382	91%	19,257	90%	17,833	92%	14,847	93%	14,440	93%	13,932	95%
Profit after taxation	1,879	9%	2,213	10%	1,582	8%	1,037	7%	1,104	7%	784	5%