

## Rupees in million

2011	2010	2009	2008	2007	2006
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## Balance sheet

Share capital	13,431	13,431	9,003	9,003	5,002	3,848
Reserves	139	-	225	219	219	219
Deposits and other accounts	64,072	55,706	49,610	41,057	42,374	49,015
Sub-ordinated loan	-	-	-	-	650	650
Borrowings from financial institutions	17,782	9,871	15,088	8,739	6,880	4,237
Total Assets	90,670	72,669	68,664	55,645	53,661	59,201
Gross Advances	55,309	52,925	40,592	38,187	31,416	31,527
Advances-Net of provisions	49,936	44,354	32,097	31,087	25,875	29,022
Non performing Advances	11,023	12,360	11,891	12,845	6,136	4,635
Investments - net of provisions	17,548	13,190	20,179	12,012	17,859	15,829
Equity	5,639	4,834	1,763	4,391	2,180	3,998

## PROFIT AND LOSS ACCOUNT

Mark-up/return/interest earned	8,386	6,776	5,913	4,588	4,800	3,712
Mark-up/return/interest expensed	(6,515)	(5,927)	(5,856)	(4,219)	(4,440)	(3,261)
Net mark-up/ interest earned	1,871	849	58	369	360	451
Provisions and Write off	2,630	(228)	(2,309)	(1,642)	(3,132)	(408)
Net mark-up / interest income/(loss) after provisions	4,501	621	(2,252)	(1,273)	(2,773)	43
Non-markup/interest income	847	1,185	662	385	777	706
Non-markup/interest expenses	(3,988)	(3,041)	(2,663)	(1,946)	(1,324)	(1,158)
(Loss)/Profit before Taxation	1,359	(1,236)	(4,252)	(2,834)	(3,320)	(409)
(Loss)/Profit After Taxation	695	(1,131)	(2,903)	(2,014)	(3,041)	(304)

## FINANCIAL RATIOS

Income / Expense Ratio	Times	0.681	0.669	0.270	0.387	0.858	0.999
Return on average Equity (ROE)	%	13.27	(34.29)	(94.34)	(61.30)	(98.44)	(7.78)
Return on average Assets (ROA)	%	0.85	(1.60)	(4.67)	(3.69)	(5.39)	(0.57)
NPLs to Gross Advances ratio	%	19.93	23.35	29.29	33.64	19.53	14.70
Earning assets to Total Assets ratio	%	77.85	80.63	77.69	79.93	83.07	83.78
Earnings per share	Rs	0.26	(0.49)	(2.52)	(2.83)	(5.49)	(0.68)
Gross spread ratio (NIM/Gross interest income)	%	22.31	12.53	0.98	8.05	7.49	12.16

## NON FINANCIAL INFORMATION

Number of branches	85	85	82	65	55	50
Number of employees	2564	2179	1959	1721	1253	1426