

# Six Years Financial Highlights

	Rupees in million					
	2014	2013	2012	2011	2010	2009
<b>BALANCE SHEET</b>						
Share capital	13,431	13,431	13,431	13,431	13,431	9,003
Reserves	180	163	163	139	-	225
Deposits and other accounts	68,770	69,433	69,050	64,072	55,706	49,610
Sub-ordinated loan	-	-	-	-	-	-
Borrowings from financial institutions	21,742	11,382	11,377	17,782	9,871	15,088
Total Assets	102,649	91,770	89,080	90,670	72,669	68,664
Gross Advances	64,417	61,470	54,079	55,309	52,925	40,592
Advances-Net of provisions	58,967	56,038	49,060	49,936	44,354	32,097
Non performing Advances	8,222	9,872	10,817	11,023	12,360	11,891
Investments - net of provisions	18,105	14,853	12,735	17,548	13,190	20,179
Equity	8,501	6,675	5,373	5,639	4,834	1,763
Provision Held	5,450	5,432	5,018	5,373	8,570	8,495
Provision Held / NPL	66.29%	55.03%	46.39%	48.74%	69.34%	71.43%
Provision Held / Total Advances	8.46%	8.84%	9.28%	9.71%	16.19%	20.93%
<b>PROFIT AND LOSS ACCOUNT</b>						
Mark-up/return/interest earned	9,429	7,622	8,584	8,386	6,776	5,913
Mark-up/return/interest expensed	(5,969)	(5,463)	(6,681)	(6,515)	(5,927)	(5,856)
Net mark-up/ interest earned	3,460	2,160	1,902	1,871	849	58
Provisions and Write off	(368)	(633)	580	2,630	(228)	(2,309)
Net mark-up / interest income/(loss) after provisions	3,093	1,526	2,483	4,501	621	(2,252)
Non-markup/interest income	1,720	1,325	1,065	847	1,185	662
Non-markup/interest expenses	(4,681)	(4,379)	(4,077)	(3,988)	(3,041)	(2,663)
(Loss)/Profit before Taxation	131	(1,528)	(529)	1,359	(1,236)	(4,252)
(Loss)/Profit After Taxation	87	(1,157)	(344)	695	(1,131)	(2,903)
<b>FINANCIAL RATIOS</b>						
Income / Expense Ratio	1.107	0.796	0.728	0.681	0.669	0.270
Return on average Equity (ROE)	%	(19.20)	(6.25)	13.27	(34.29)	(94.34)
Return on average Assets (ROA)	%	(1.28)	(0.38)	0.85	(1.60)	(4.67)
NPLs to Gross Advances ratio	%	12.76	16.06	20.00	19.93	29.29
Earnings assets to Total Assets ratio	%	78.01	77.74	75.66	77.85	77.69
Earnings per share	Rs	0.03	(0.43)	0.26	(0.49)	(2.52)
Gross spread ratio (NIM/Gross interest income)	%	36.70	28.33	22.16	22.31	0.98
<b>NON-FINANCIAL INFORMATION</b>						
Number of branches	88	88	85	85	82	65
Number of employees	2906	2886	2750	2564	2179	1959