

SONERI BANK LIMITED
SIX YEARS' VERTICAL ANALYSIS -STATEMENT OF
FINANCIAL POSITION / PROFIT & LOSS ACCOUNT

| | 2011 | | 2010 | | 2009 | | 2008 | | 2007 | | 2006 | |
|--|----------------|----------------|----------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|
| | 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 | 8,959 | 6.91% | 7,248 | 6.70% | 6,471 | 6.79% | 5,647 | 6.97% | 5,861 | 7.63% | 5,551 | 7.85% |
| Balances with other banks | 879 | 0.68% | 1,400 | 1.30% | 1,497 | 1.57% | 3,909 | 4.83% | 4,350 | 5.66% | 6,603 | 9.34% |
| Lending to financial institutions | 813 | 0.63% | 2,532 | 2.34% | 2,755 | 2.89% | 3,990 | 4.93% | 3,175 | 4.13% | 3,193 | 4.51% |
| Investment-net | 45,776 | 35.29% | 34,986 | 32.36% | 29,537 | 30.99% | 14,053 | 17.35% | 19,182 | 24.96% | 16,724 | 23.64% |
| Advances-net | 65,340 | 50.36% | 54,676 | 50.58% | 48,727 | 51.12% | 47,575 | 58.75% | 40,154 | 52.25% | 35,412 | 50.07% |
| Operating fixed assets | 3,834 | 2.95% | 3,469 | 3.21% | 3,334 | 3.50% | 3,127 | 3.86% | 2,151 | 2.80% | 1,930 | 2.73% |
| Deferred tax assets-net | 362 | 0.27% | 385 | 0.36% | 108 | 0.11% | 126 | 0.16% | - | 0.00% | - | 0.00% |
| Other assets | 3,769 | 2.91% | 3,411 | 3.15% | 2,880 | 3.03% | 2,550 | 3.15% | 1,981 | 2.57% | 1,317 | 1.86% |
| | 129,732 | 100.00% | 108,106 | 100.00% | 95,310 | 100.00% | 80,977 | 100.00% | 76,854 | 100.00% | 70,730 | 100.00% |
| Liabilities | | | | | | | | | | | | |
| Customer deposits | 99,734 | 76.88% | 82,017 | 75.87% | 73,548 | 77.17% | 61,634 | 76.11% | 60,150 | 78.27% | 53,001 | 74.93% |
| Borrowings | 14,557 | 11.22% | 12,371 | 11.44% | 9,386 | 9.85% | 8,441 | 10.42% | 5,865 | 7.63% | 8,916 | 12.61% |
| Bills payable | 1,571 | 1.21% | 1,858 | 1.72% | 1,763 | 1.85% | 1,254 | 1.55% | 1,641 | 2.13% | 958 | 1.35% |
| Other liabilities | 1,995 | 1.54% | 1,745 | 1.61% | 1,612 | 1.69% | 1,335 | 1.65% | 963 | 1.25% | 705 | 1.00% |
| Deferred tax liabilities-net | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | 425 | 0.55% | 339 | 0.48% |
| sub-ordinated loans | 898 | 0.69% | 1,197 | 1.11% | 1,198 | 1.26% | 1,198 | 1.48% | 1,199 | 1.56% | 1,199 | 1.69% |
| | 118,755 | 91.54% | 99,188 | 91.75% | 87,507 | 91.82% | 73,864 | 91.21% | 70,244 | 91.39% | 65,118 | 92.06% |
| | 10,977 | 8.46% | 8,918 | 8.25% | 7,803 | 8.18% | 7,113 | 8.79% | 6,610 | 8.61% | 5,612 | 7.94% |
| Net Assets | | | | | | | | | | | | |
| Represented by | | | | | | | | | | | | |
| Share Capital (net of discount on issue of right shares) | 8,028 | 6.19% | 6,023 | 5.57% | 5,019 | 5.27% | 4,114 | 5.08% | 4,114 | 5.35% | 3,117 | 4.41% |
| Reserves | 1,183 | 0.91% | 2,029 | 1.88% | 2,004 | 2.10% | 2,017 | 2.49% | 1,877 | 2.44% | 1,677 | 2.37% |
| Un-appropriated profit | 1,026 | 0.79% | 329 | 0.30% | 158 | 0.17% | 835 | 1.03% | 239 | 0.31% | 400 | 0.57% |
| Surplus on revaluation of assets | 740 | 0.57% | 536 | 0.50% | 622 | 0.64% | 147 | 0.19% | 381 | 0.51% | 418 | 0.59% |
| | 10,977 | 8.46% | 8,918 | 8.25% | 7,803 | 8.18% | 7,113 | 8.79% | 6,610 | 8.61% | 5,612 | 7.94% |
| Profit & loss account | | | | | | | | | | | | |
| Mark-up / Return / Interest Earned | 12,895 | 86.84% | 10,250 | 89.30% | 9,337 | 88.88% | 7,823 | 86.45% | 6,272 | 85.47% | 5,536 | 88.00% |
| Fee, Commission , Brokerage and -Exchange income | 915 | 6.16% | 603 | 5.25% | 673 | 6.41% | 638 | 7.05% | 472 | 6.44% | 392 | 6.23% |
| Capital gain and dividend Income | 428 | 2.88% | 175 | 1.53% | 120 | 1.14% | 268 | 2.96% | 331 | 4.53% | 144 | 2.29% |
| Other income | 612 | 4.12% | 450 | 3.92% | 375 | 3.57% | 321 | 3.54% | 263 | 3.58% | 219 | 3.48% |
| | 14,850 | 100.00% | 11,478 | 100.00% | 10,505 | 100.00% | 9,049 | 100.00% | 7,338 | 100.00% | 6,291 | 100.00% |
| Mark-up / Return / Interest Expensed | 8,997 | 60.59% | 7,204 | 62.76% | 6,603 | 62.85% | 4,878 | 53.91% | 4,334 | 59.06% | 3,768 | 59.90% |
| Operating expenses | 3,503 | 23.59% | 2,682 | 23.37% | 2,079 | 19.79% | 1,952 | 21.57% | 1,293 | 17.62% | 1,037 | 16.48% |
| Provisions | 1,272 | 8.57% | 1,452 | 12.65% | 1,633 | 15.55% | 1,266 | 13.99% | 235 | 3.20% | 37 | 0.59% |
| Taxation | 294 | 1.98% | 15 | 0.13% | 45 | 0.43% | 252 | 2.79% | 476 | 6.49% | 464 | 7.38% |
| | 14,066 | 94.73% | 11,353 | 98.91% | 10,360 | 98.62% | 8,348 | 92.26% | 6,338 | 86.37% | 5,306 | 84.35% |
| Profit after taxation | 784 | 5.27% | 124 | 1.09% | 145 | 1.38% | 701 | 7.74% | 1,000 | 13.63% | 985 | 15.65% |