

SIX YEARS FINANCIAL HIGHLIGHTS

	Rupees in million						
	2019	2018	2017	2016	2015	2014	
BALANCE SHEET							
Share capital	23,431	23,431	23,431	21,431	21,431	13,431	
Reserves	821	821	555	328	180	180	
Deposits and other accounts	148,854	132,664	110,278	86,787	81,098	68,770	
Sub-ordinated loans	2,125	2,000	2,000	-	-	-	
Borrowings	31,973	18,052	35,582	30,196	33,230	21,742	
Total Assets	205,688	176,571	166,855	135,034	133,103	102,736	
Gross Advances	112,237	103,566	90,138	69,312	67,045	64,417	
Advances - net of provisions	105,375	98,354	85,851	64,803	61,074	58,967	
Non performing advances	34,729	6,675	5,860	5,820	8,520	8,222	
Investments - net of provisions	36,245	28,925	38,267	37,488	35,513	18,105	
Equity	10,772	14,387	13,181	12,055	14,577	8,501	
Provision Held	6,862	5,212	4,287	4,510	5,971	5,450	
Provision Held / NPL	19.76%	78.08%	73.16%	77.48%	70.08%	66.29%	
Provision Held / Total Advances	6.11%	5.03%	4.76%	6.51%	8.91%	8.46%	
PROFIT AND LOSS ACCOUNT							
Mark-up / return / interest earned	16,698	15,596	11,670	9,959	8,933	9,429	
Mark-up / return / interest expensed	(15,082)	(8,991)	(6,184)	(5,610)	(5,834)	(5,969)	
Net mark-up / interest earned	1,616	6,605	5,486	4,349	3,100	3,460	
Provisions and Write off	(2,433)	(1,269)	(554)	354	(1,487)	(330)	
Net mark-up / interest income / (loss) after provisions	(817)	5,337	4,932	4,704	1,612	3,131	
Non-markup / interest income	3,236	3,415	2,943	2,213	1,894	1,720	
Non-markup / interest expenses	(8,249)	(6,875)	(6,489)	(5,631)	(5,346)	(4,719)	
(Loss) / Profit before Taxation	(5,829)	1,877	1,387	1,285	(1,840)	131	
(Loss) / Profit After Taxation	(3,953)	1,330	1,135	739	(1,712)	87	
FINANCIAL RATIOS							
Income / Expense Ratio	Times	0.588	1.458	1.299	1.165	0.934	1.098
Return on Average Equity (ROE)	%	(31.42)	9.65	9.00	5.55	(14.83)	1.14
Return on Average Assets (ROA)	%	(2.07)	0.77	0.75	0.55	(1.45)	0.09
NPLs to Gross Advances ratio	%	30.04	6.45	6.50	8.40	12.71	12.76
Earning Assets to Total Assets ratio	%	77.65	79.23	79.55	76.28	77.27	77.94
Earnings per share	Rs	(0.44)	0.15	0.13	0.09	(0.58)	0.03
Gross spread ratio (NIM / Gross interest income)	%	9.68	42.35	47.01	43.67	34.70	36.70
NON FINANCIAL INFORMATION							
Number of branches		123	123	123	88	88	88
Number of employees		4,423	4,112	3,711	3,367	3,153	2,906