

6 YEARS' SUMMARY (UNCONSOLIDATED)

PKR "Mn"

Financial Position	2023	2022	2021	2020	2019	2018
Asset						
Cash and balances with treasury banks	294,993	229,911	278,747	249,260	292,513	247,518
Balances with other banks	42,325	18,594	17,667	14,227	13,221	12,202
Lending to financial institutions	192,430	31,272	335,467	126,805	134,780	106,392
Investments - net	4,403,364	3,477,354	1,938,171	1,463,398	1,449,555	1,284,319
Advances - net	1,398,077	1,230,522	1,113,392	983,255	1,008,139	926,007
Operating Fixed assets	58,484	58,495	54,754	54,717	54,679	54,106
Deferred tax assets - net	-	22,299	1,626	-	-	-
Right of use assets	6,934	6,708	6,605	6,670	7,221	-
Other assets	256,100	165,269	100,255	110,196	164,281	168,022
Total assets	6,652,707	5,240,425	3,846,684	3,008,527	3,124,389	2,798,566
LIABILITIES						
Bills payable	68,000	55,268	21,848	16,795	19,867	9,944
Borrowings	2,177,743	1,940,486	312,925	138,539	471,757	392,739
Deposits and other accounts	3,674,359	2,666,184	3,019,155	2,418,966	2,198,049	2,011,385
Lease liability against right of use assets	8,265	8,268	7,894	7,534	7,640	-
Deferred tax liabilities	720	-	-	2,978	10,916	6,985
Other liabilities	340,864	269,371	198,660	156,156	183,545	170,644
Total Liabilities	6,269,952	4,939,577	3,560,482	2,740,968	2,891,775	2,591,698
Net Assets (Represented by as below)	382,756	300,848	286,203	267,559	232,614	206,869
Share capital	21,275	21,275	21,275	21,275	21,275	21,275
Reserves	79,071	64,144	60,371	56,563	52,309	53,274
Surplus on revaluation of assets	63,655	42,917	64,482	73,699	70,244	59,986
Unappropriated Profit	218,754	172,512	140,074	116,021	88,786	72,333
	382,756	300,848	286,203	267,559	232,614	206,869
Financial Performance						
Mark-up / return / interest earned	1,024,658	503,310	231,883	257,811	239,477	149,969
Markup / Return / Interest expensed	855,910	386,484	134,265	153,656	167,570	89,302
Net Mark-up / Interest Income	168,748	116,827	97,618	104,155	71,907	60,666
Fee & commission income and Exchange Income	29,171	28,602	24,314	22,327	25,170	27,017
Capital gain & Dividend income	9,642	6,345	10,783	9,787	5,262	6,545
Other income	1,793	1,737	1,844	3,963	5,768	2,687
Total non-mark-up / interest income	40,606	36,684	36,942	36,077	36,199	36,249
Total income	209,354	153,510	134,559	140,232	108,107	96,915
Non-Markup / Interest Expenses	93,632	78,173	60,004	63,112	65,853	55,931
Profit before provisions	115,722	75,338	74,556	77,120	42,254	40,984
Provisions and write offs - net	14,469	12,601	11,916	30,896	14,250	11,300
Extra Ordinary Item	-	-	9,779	-	-	-
Profit before taxation	101,253	62,737	52,860	46,224	28,003	29,683
Taxation	49,413	32,327	24,852	15,665	12,194	9,668
Profit after taxation	51,840	30,410	28,008	30,559	15,810	20,015