

# Balance Sheet

as at December 31, 2007

Rupees in '000	Note	December 31, 2007	December 31, 2006
<b>ASSETS</b>			
Cash and balances with treasury banks	6	29,739,857	23,042,011
Balances with other banks	7	668,449	1,703,011
Lendings to financial institutions	8	18,419,241	19,050,239
Investments	9	83,958,463	46,953,241
Advances	10	168,407,280	144,033,634
Operating fixed assets	11	7,548,628	6,445,111
Deferred tax assets	12	662,431	638,168
Other assets	13	10,705,374	10,161,361
		320,109,723	252,026,776
<b>LIABILITIES</b>			
Bills payable	14	3,494,384	2,278,007
Borrowings	15	22,933,656	18,410,425
Deposits and other accounts	16	263,972,382	206,031,324
Sub-ordinated loans	17	2,499,000	2,500,000
Liabilities against assets subject to finance lease		-	-
Deferred tax liabilities		-	-
Other liabilities	18	7,332,059	5,119,267
		300,231,481	234,339,023
<b>NET ASSETS</b>		19,878,242	17,687,753
<b>REPRESENTED BY</b>			
Share capital	19	5,386,370	4,488,642
Reserves		6,050,713	6,133,209
Unappropriated profit		6,971,308	5,607,796
		18,408,391	16,229,647
Surplus on revaluation of assets - net of tax	20	1,469,851	1,458,106
		19,878,242	17,687,753
<b>CONTINGENCIES AND COMMITMENTS</b>		21	

The annexed notes 1 to 46 form an integral part of these financial statements.

Chief Financial Officer

President and Chief Executive

Director

Director

Chairman