

## Consolidated Statement of Financial Position

as at December 31, 2010

December 31, 2010	December 31, 2009		Note	December 31, 2010	December 31, 2009
US \$ in '000				Rupees in '000	
<b>ASSETS</b>					
365,096	313,808	Cash and balances with treasury banks	6	31,265,658	26,435,683
6,769	15,201	Balances with other banks	7	579,700	1,280,591
134,159	333,837	Lendings to financial institutions	8	11,488,944	28,122,932
1,414,799	1,123,828	Investments	9	121,158,730	94,673,100
2,955,540	2,817,878	Advances	10	253,102,710	237,382,522
179,492	147,903	Operating fixed assets	11	15,371,118	12,459,586
5,642	-	Deferred tax assets	12	483,152	-
192,866	213,510	Other assets	13	16,516,396	17,986,438
5,254,363	4,965,965			449,966,408	418,340,852
<b>LIABILITIES</b>					
48,096	37,540	Bills payable	15	4,118,791	3,162,429
242,588	472,671	Borrowings	16	20,774,450	39,818,532
4,335,535	3,903,921	Deposits and other accounts	17	371,280,948	328,872,559
64,164	65,253	Sub-ordinated loans	18	5,494,800	5,497,000
-	-	Liabilities against assets subject to finance lease		-	-
-	40	Deferred tax liabilities	12	-	3,374
143,720	131,374	Other liabilities	19	12,307,789	11,067,164
4,834,103	4,610,799			413,976,778	388,421,058
420,260	355,166	<b>NET ASSETS</b>		35,989,630	29,919,794
<b>REPRESENTED BY</b>					
91,328	84,400	Share capital	20	7,821,009	7,110,008
87,777	78,142	Reserves		7,516,910	6,582,845
185,122	144,402	Unappropriated profit		15,853,255	12,164,662
364,227	306,944			31,191,174	25,857,515
56,033	48,222	Surplus on revaluation of assets - net of tax	21	4,798,456	4,062,279
420,260	355,166			35,989,630	29,919,794
<b>CONTINGENCIES AND COMMITMENTS</b>			22		

The annexed notes 1 to 46 and annexure II form an integral part of these consolidated financial statements.

Chief Financial Officer

President and Chief Executive

Director

Director

Chairman