

Financial Highlights - 2007 Consolidated

(Rupees in million)

Balance Sheet

	2007	2006	%age growth
1 Total Deposits	531,298	459,140	15.72%
2 Total Assets	691,992	594,062	16.48%
3 Advances	382,173	349,433	9.37%
4 Liquid Assets	170,901	126,207	35.41%
5 Shareholders Equity & Revaluation Surplus	62,272	52,530	18.55%
6 Capital Adequacy Ratio	13.57%	12.88%	5.36%
7 Liquid Assets % of Deposits from Customers & Bills Payable	32.06%	27.72%	15.67%

Profit & Loss

8 Total Net Income	41,350	38,971	6.10%
9 Total Expenditure	18,382	17,204	6.85%
10 Provision for Non-Performing Loans & Others	7,823	2,927	167.00%
11 Pre-Tax Profit	15,145	18,840	-19.61%
12 Profit after Taxation	10,084	12,700	-20.60%
13 Earnings Per Share (Rs/share)	14.49	18.30	-20.82%

Others

14 Home Remittances	79,322	66,656	19.00%
15 Exports / Imports	308,426	306,718	0.56%
16 Number of Branches	1,489	1,477	0.81%
17 Number of Staff	14,552	14,572	-0.14%

Progress since 1997 to 2007 at a glance

	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
Balance Sheet											
1 Shareholders' Equity & Revaluation Surplus	1,987	13,162	4,519	12,534	12,814	19,707	23,485	31,190	40,331	52,530	62,272
2 Total Assets	250,807	289,862	305,217	328,605	333,751	403,037	434,932	487,765	528,894	594,062	691,992
3 Total Deposits	211,383	237,964	250,858	266,052	283,445	328,182	360,648	404,629	432,545	459,140	531,298
4 Advances (net of provision)	119,758	137,124	160,301	174,894	167,225	167,523	183,654	259,089	316,882	349,433	382,173
5 Investments (net of provision)	55,445	70,677	64,278	68,069	57,792	142,878	158,871	134,523	107,384	119,587	177,942
Operating Results											
6 Total Income (net of interest cost)	7,564	11,544	11,175	14,613	16,788	18,564	21,363	23,588	32,870	38,971	41,350
7 Total Expenditure	21,120	10,133	11,731	12,233	11,736	11,811	9,803	13,789	15,766	17,204	18,382
8 Prov. for Non-Performing Loans & Others	303	181	4,705	1,411	2,710	2,450	5,804	2,552	3,270	2,927	7,823
9 Prov. for Taxation	(7,057)	(291)	3,587	476	1,112	2,054	1,452	1,484	4,187	6,140	5,061
10 Profit/(Loss) after Taxation	(6,802)	1,521	(8,850)	493	1,112	2,034	4,018	5,763	9,647	12,700	10,084
Others											
11 Home Remittances	20,400	18,002	15,464	22,545	22,267	38,229	46,326	47,423	54,759	66,656	79,322
12 Imports	73,928	70,700	76,133	92,508	82,600	118,689	139,515	162,402	153,392	189,125	178,684
13 Exports	61,116	67,300	73,118	78,751	93,900	95,901	118,642	134,090	118,882	117,593	129,742
14 Number of Branches	1,838	1,773	1,760	1,755	1,516	1,473	1,470	1,469	1,470	1,477	1,489
15 Number of Staff of HBL	23,338	23,096	23,033	22,779	19,352	19,005	18,800	18,625	16,314	14,572	14,552