

# Balance

## Sheet for the year ended June 30, 2006

	Note	2006	2005
-----Rs in '000-----			
<b>ASSETS</b>			
<b>Non-current assets</b>			
Fixed assets			
Property, plant and equipment	5.1	40,369	27,721
Intangible assets	5.2	50,714	24,313
		91,083	52,034
Long-term investments	6	182,571	-
Long-term loans and advances	7	369,825	256,499
Net investment in lease finance	8	1,233,578	1,156,504
Long-term deposits and prepayments	9	3,707	3,636
		1,880,764	1,468,673
<b>Current assets</b>			
Current maturity of non-current assets	10	872,353	667,445
Short-term finance	11	273,252	168,022
Fund placements	12	809,567	749,426
Short-term investments	13	761,157	956,482
Taxation - net		220,594	216,717
Advances, deposits and prepayments	14	151,704	69,946
Interest / mark-up / profit accrued	15	28,326	20,541
Trade debts	16	72,865	41,250
Other receivables	17	24,982	9,268
Cash and bank balances	18	196,978	41,925
		3,411,778	2,941,022
<b>TOTAL ASSETS</b>		<u>5,292,542</u>	<u>4,409,695</u>
<b>EQUITY &amp; LIABILITIES</b>			
<b>Capital and reserves</b>			
Authorised capital			
100,000,000 (2005: 100,000,000) ordinary shares of Rs.10 each		1,000,000	1,000,000
Issued, subscribed and paid-up capital	19	419,175	419,175
Reserves	20	225,392	246,767
		644,567	665,942
<b>Deficit on revaluation of investments - net</b>	21	(28,929)	(32,275)
<b>Non-current liabilities</b>			
Pre-IPO subscription towards issue of term finance certificates	22	369,950	-
Long-term borrowings	23	693,333	708,333
Long-term certificates of deposit	24	289,059	123,071
Deposits on lease contracts	25	367,452	306,147
Deferred tax liabilities - net	42.3	40,994	42,570
		1,760,788	1,180,121
<b>Current liabilities</b>			
Current maturity of non-current borrowings	26	654,467	518,547
Current maturity of deposits on lease contracts	27	53,315	33,790
Short-term finance	28	237	145,254
Short-term certificates of deposit	29	1,709,714	1,170,070
Borrowings from financial institutions	30	294,347	599,618
Payable to staff gratuity fund	31	2,845	2,817
Mark-up accrued	32	59,937	43,393
Accrued expenses and other liabilities	33	141,254	82,418
		2,916,116	2,595,907
<b>Contingencies and commitments</b>	34		
		<u>5,292,542</u>	<u>4,409,695</u>

The annexed notes 1 to 57 form an integral part of these financial statements.

**SYED BABAR ALI**  
Chairman

**SAMIR AHMED**  
Managing Director & Chief Executive

**INTERBANK**