

**ZARAI TARAQIATI BANK LIMITED**  
**CONSOLIDATED BALANCE SHEET AS AT DECEMBER 31, 2009**

	Note	2009	2008
Rupees in '000			
<b>ASSETS</b>			
Cash and balances with treasury banks	7	2,354,107	1,732,495
Balances with other banks	8	9,679,278	16,005,460
Lendings to financial institutions		-	-
Investments - net	9	7,113,948	4,955,690
Advances - net	10	81,974,021	69,923,497
Operating fixed assets	11	1,073,443	1,144,222
Deferred tax asset - net	12	290,631	-
Other assets - net	13	10,169,957	8,610,449
		112,655,385	102,371,813
<b>LIABILITIES</b>			
Bills payable	14	2,059,979	613,378
Borrowings	15	51,257,213	51,257,213
Deposits and other accounts	16	8,718,645	5,425,170
Sub-ordinated loans	17	3,204,323	3,204,323
Liabilities against assets subject to finance lease		-	-
Deferred tax liability - net	12	-	185,557
Other liabilities	18	27,937,327	24,302,912
		93,177,487	84,988,553
<b>NET ASSETS</b>		<b>19,477,898</b>	<b>17,383,260</b>
<b>REPRESENTED BY</b>			
Share capital	19	12,522,441	12,522,441
Reserves	20	1,511,554	1,086,169
Unappropriated profit		5,007,416	3,280,202
		19,041,411	16,888,812
Surplus on revaluation of assets - net of deferred tax	21	436,487	494,448
		19,477,898	17,383,260
<b>CONTINGENCIES AND COMMITMENTS</b>	22		

The annexed notes from 1 to 44 and Annexures I to II form an integral part of these consolidated financial statements.

**PRESIDENT**

**DIRECTOR**

**DIRECTOR**

**DIRECTOR**