



Unaudited Statement of Financial Position as at March 31, 2014

	Unaudited		Audited
	Mar-14 Rs 000	Mar-13 Rs 000	Dec-13 Rs 000
ASSETS			
Cash and cash equivalents	2,819,427	4,294,721	3,267,226
Derivative assets held for risk management	8,128	344	1,787
Loans and advances to banks	149,589	-	148,577
Loans and advances to customers	11,352,655	12,466,541	11,552,858
Investment securities	1,572,837	1,282,257	1,489,223
Property plant and equipment	308,788	323,612	310,561
Intangible assets	58,360	52,906	62,356
Deferred tax assets	25,982	31,873	25,982
Other assets	776,940	1,064,777	839,346
Total assets	17,072,706	19,517,031	17,697,916
LIABILITIES			
Deposits from customers	14,509,523	17,362,121	15,162,715
Derivative liabilities held for risk management	3,527	40,652	5,040
Subordinated liabilities	429,220	433,674	428,386
Other Borrowed funds	473,404	280,506	480,747
Other liabilities	282,200	327,963	272,539
	15,697,874	18,444,916	16,349,427
Shareholders' Equity			
Stated capital	731,456	551,456	731,456
Other reserves	172,378	164,326	172,378
Retained earnings	470,998	356,333	444,655
	1,374,832	1,072,115	1,348,489
Total equity and liabilities	17,072,706	19,517,031	17,697,916

Unaudited Statement of profit or loss for the quarter ended March 31, 2014

	Quarter ended		Year to date		Audited
	Mar-14 Rs' 000	Mar-13 Rs' 000	Mar-14 Rs' 000	Mar-13 Rs' 000	Dec-13 Rs' 000
Interest income	227,507	245,356	227,507	245,356	972,054
Interest expense	(95,849)	(132,607)	(95,849)	(132,607)	(486,046)
Net interest income	131,658	112,749	131,658	112,749	486,008
Fee and commission income	31,204	41,391	31,204	41,391	186,862
Fee and commission expense	(12,585)	(12,968)	(12,585)	(12,968)	(68,408)
Net fee and commission income	18,619	28,423	18,619	28,423	118,454
Net trading income/(loss)	9,434	(102,775)	9,434	(102,775)	(70,210)
Other operating income	1,246	2,140	1,246	2,140	2,313
	10,680	(100,635)	10,680	(100,635)	(67,897)
Operating income	160,957	40,537	160,957	40,537	536,565
Net impairment loss on financial assets	(24,546)	(6,967)	(24,546)	(6,967)	(88,800)
Personnel expenses	(63,548)	(52,709)	(63,548)	(52,709)	(224,487)
Depreciation and amortisation	(9,104)	(9,007)	(9,104)	(9,007)	(36,202)
Other expenses	(31,116)	(29,895)	(31,116)	(29,895)	(106,503)
Non interest expense	(128,314)	(98,578)	(128,314)	(98,578)	(455,992)
Profit before tax	32,643	(58,041)	32,643	(58,041)	80,573
Income tax expense	(6,300)	-	(6,300)	-	(26,895)
Profit for the period/year	26,343	(58,041)	26,343	(58,041)	53,678

Unaudited Statement of profit or loss and other comprehensive income for the quarter ended March 31, 2014

	Quarter ended		Year to date		Audited
	Mar-14 Rs' 000	Mar-13 Rs' 000	Mar-14 Rs' 000	Mar-13 Rs' 000	Dec-13 Rs' 000
Profit/(loss) for the period/year	26,343	(58,041)	26,343	(58,041)	53,678
Other Comprehensive Income					
Items that will not be reclassified subsequently to profit or loss:					
Remeasurement of defined benefit obligation	-	-	-	-	(15,345)
Other Comprehensive Income for the period/year	-	-	-	-	(15,345)
Total Comprehensive Income for the period/year	26,343	(58,041)	26,343	(58,041)	38,333

Unaudited Statement of changes in equity for the period ended March, 31 2014

	Stated capital	Revaluation surplus	Statutory reserve	Fair value Reserve	Retained earnings	Total
	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000
Balance as at January 1, 2011	551,456	75,687	28,619	(654)	151,574	806,682
as previously reported	551,456	75,687	28,619	(654)	151,574	806,682
effect of adopting IAS 19 (Revised)	-	-	-	-	(1,505)	(1,505)
	551,456	75,687	28,619	(654)	150,069	805,177
Profit for the year	-	-	-	-	175,288	175,288
Other comprehensive income for the year	-	-	-	(6,901)	(2,815)	(9,716)
Transfer to statutory reserve	-	-	26,300	-	(26,300)	-
Dividend	-	-	-	-	(25,000)	(25,000)
Balance as at December 31, 2011	551,456	75,687	54,919	(7,555)	271,242	945,749
Balance as at January 1, 2012	551,456	75,687	54,919	(7,555)	275,562	950,069
as previously reported	551,456	75,687	54,919	(7,555)	275,562	950,069
effect of adopting IAS 19 (Revised)	-	-	-	-	(4,320)	(4,320)
	551,456	75,687	54,919	(7,555)	271,242	945,749
Profit for the year	-	-	-	-	203,368	203,368
Other comprehensive income for the year	-	-	-	10,770	269	11,039
Transfer to statutory reserve	-	-	30,505	-	(30,505)	-
Dividend	-	-	-	-	(30,000)	(30,000)
Balance as at December 31, 2012	551,456	75,687	85,424	3,215	414,374	1,130,156
Balance as at January 1, 2013	551,456	75,687	85,424	3,215	418,425	1,134,207
as previously reported	551,456	75,687	85,424	3,215	418,425	1,134,207
effect of adopting IAS 19 (Revised)	-	-	-	-	(4,051)	(4,051)
	551,456	75,687	85,424	3,215	414,374	1,130,156
Issue of shares	180,000	-	-	-	-	180,000
Profit for the year	-	-	-	-	53,678	53,678
Other comprehensive income	-	-	-	-	(15,345)	(15,345)
Transfer to statutory reserve	-	-	8,052	-	(8,052)	-
Balance as at December 31, 2013	731,456	75,687	93,476	3,215	444,655	1,348,489
Balance as at January 1, 2014	731,456	75,687	93,476	3,215	444,655	1,348,489
Profit for the period	-	-	-	-	26,343	26,343
Balance as at March 31, 2014	731,456	75,687	93,476	3,215	470,998	1,374,832

Unaudited statement of Cash Flow for the period ended March 31, 2014

	Unaudited		Audited
	Mar-14 Rs 000	Mar-13 Rs 000	Dec-13 Rs 000
Cash flows from operating activities	(373,292)	(324,674)	(1,465,949)
Cash flows from/ (used in) investing activities	(66,821)	288,459	58,350
Cash flows from/ (used in) financing activities	(7,686)	15,148	359,037
Net (decrease)/increase in cash and cash equivalents	(447,799)	(21,067)	(1,048,562)
Cash and cash equivalents at beginning of period/ year	3,267,226	4,315,788	4,315,788
Cash and cash equivalents at end of period/year	2,819,427	4,294,721	3,267,226