



Statement of Comprehensive Income for the three months ended 31 March 2015

	Unaudited Three months ended 31 March 2015 Rs' 000	Unaudited Three months ended 31 March 2014 Rs' 000
Interest income	222,243	227,507
Interest expense	(75,841)	(95,849)
Net interest income	146,402	131,658
Fee and commission income	50,353	31,204
Fee and commission expense	(23,182)	(12,585)
Net fee and commission income	27,171	18,619
Net gain on dealing in foreign currencies and derivatives	21,136	9,434
Other operating income	8,250	1,246
	29,386	10,680
Operating income	202,959	160,957
Net impairment loss on financial assets	(35,988)	(24,546)
Personnel expenses	(74,960)	(63,548)
Depreciation and amortisation	(8,761)	(9,104)

Unaudited statement of Cash Flows for the three months ended 31 March 2015

	Unaudited Three months ended 31 March 2015 Rs' 000	Unaudited Three months ended 31 March 2014 Rs' 000
Net cash from / (used in) operating activities	1,356,324	(373,294)
Net cash (used in) / from investing activities	(90,865)	(66,819)
Net cash from / (used in) financing activities	312,555	(7,686)
Net increase/ (decrease) in cash and cash equivalents	1,578,014	(447,799)
Cash and cash equivalents at beginning of period	4,724,580	3,267,226
Cash and cash equivalents at end of period	6,302,594	2,819,427

Unaudited statement of changes in Equity for the three months ended 31 March 2015

	Stated capital Rs 000	Revaluation surplus Rs 000	Statutory reserve Rs 000	General Banking reserve Rs 000	Fair value Reserve Rs 000	Retirement Benefit plan Reserve Rs 000	Retained earnings Rs 000	Total Rs 000
Balance as at 01 January 2014	731,456	75,687	93,476		3,215	-	444,655	1,348,489
Profit for the period	-	-	-	-	-	-	26,343	26,343
Total comprehensive income	-	-	-	-	-	-	26,343	26,343
Balance as at 31 December 2014	731,456	75,687	93,476	-	3,215	-	470,998	1,374,832
Balance as at 01 January 2015	731,456	78,895	111,044	92,093	13,512	(25,829)	471,510	1,472,681
Profit for the period	-	-	-	-	-	-	52,191	52,191
Other comprehensive income	-	-	-	-	(1,013)	-	-	(1,013)
Total comprehensive income	-	-	-	-	(1,013)	-	52,191	51,178
Transfer to general banking reserve	-	-	-	(978)	-	-	978	-
Balance as at 31 March 2015	731,456	78,895	111,044	91,115	12,499	(25,829)	524,679	1,523,859

Statement of Financial Position- 31 March 2015

	Unaudited 31 March 2015 Rs 000	Audited 31 December 2014 Rs 000
ASSETS		
Cash and cash equivalents	6,302,594	4,724,580
Derivative assets held for risk management	10,453	982
Loans and advances to banks	540,243	313,830
Loans and advances to customers	10,436,851	10,543,587
Investment securities	1,396,894	1,294,424
Property and equipment	325,782	328,056
Intangible assets	34,281	37,728
Deferred tax assets	66,020	59,641
Other assets	760,825	750,487
Total assets	19,873,943	18,053,315
LIABILITIES		
Deposits from customers	16,886,538	15,470,040
Derivative liabilities held for risk management	28,609	13,477
Subordinated liabilities	429,184	426,732
Other borrowed funds	713,256	372,642
Current tax liabilities	25,011	20,504
Other liabilities	267,486	277,239
Total liabilities	18,350,084	16,580,634
Equity		
Stated capital	731,456	731,456
Retained earnings	524,679	471,510
Other reserves	267,724	269,715
	1,523,859	1,472,681
Total equity and liabilities	19,873,943	18,053,315