

Statement of Financial Position (US \$)

As at December 31,	GROUP			BANK		
	2014	2013	Change	2014	2013	Change
	US \$ '000	US \$ '000	%	US \$ '000	US \$ '000	%
Assets						
Cash and cash equivalents	156,048	108,882	43.32	155,822	108,867	43.13
Balances with Central Banks	148,572	140,702	5.59	148,572	140,702	5.59
Placements with banks	109,783	31,541	248.06	109,783	31,541	248.06
Derivative financial assets	3,477	6,395	(45.63)	3,477	6,395	(45.63)
Other financial instruments - Held-for-trading	47,875	48,695	(1.68)	47,875	48,695	(1.68)
Loans and receivables to banks	4,170	4,170	-	4,170	4,170	-
Loans and receivables to other customers	3,769,697	3,136,916	20.17	3,761,376	3,137,034	19.90
Financial investments - Available-for-sale	1,621,075	1,005,775	61.18	1,620,949	1,005,775	61.16
Investments in subsidiaries	-	-	-	9,164	2,206	315.41
Investments in associates	804	719	11.82	335	338	(0.89)
Property, plant & equipment	84,259	70,040	20.30	75,317	64,026	17.64
Intangible assets	6,479	3,647	77.65	3,323	3,569	(6.89)
Leasehold property	824	842	(2.14)	571	583	(2.06)
Other assets	79,912	71,939	11.08	79,770	71,956	10.86
Total assets	6,032,975	4,630,263	30.29	6,020,504	4,625,859	30.15
Liabilities						
Due to Banks	194,242	108,353	79.27	191,154	108,353	76.42
Derivative financial liabilities	9,029	10,778	(16.23)	9,029	10,778	(16.23)
Other financial liabilities - Held-for-trading	-	-	-	-	-	-
Due to other customers/Deposits from customers	4,005,044	3,443,503	16.31	4,005,762	3,443,915	16.31
Other borrowings	1,029,343	412,195	149.72	1,030,655	413,536	149.23
Current tax liabilities	15,417	13,594	13.41	15,119	13,424	12.63
Deferred tax liabilities	21,765	13,461	61.69	19,476	11,932	63.22
Other provisions	14	18	(22.22)	14	18	(22.22)
Other liabilities	133,709	75,464	77.18	131,998	75,017	75.96
Due to subsidiaries	-	-	-	146	120	21.67
Subordinated liabilities	85,226	83,545	2.01	83,578	83,545	0.04
Total liabilities	5,493,789	4,160,911	32.03	5,486,931	4,160,638	31.88
Equity						
Stated capital	162,372	149,518	8.60	162,372	149,518	8.60
Statutory reserves	32,744	30,799	6.32	32,744	30,799	6.32
Retained earnings	33,435	33,280	0.47	32,223	32,316	(0.29)
Other reserves	310,275	255,458	21.46	306,234	252,588	21.24
Total equity attributable to equity holders of the Bank	538,826	469,055	77.65	533,573	465,221	14.69
Non-controlling interest	360	296	21.62	-	-	-
Total equity	539,186	469,351	14.88	533,573	465,221	14.69
Total liabilities and equity	6,032,975	4,630,263	30.29	6,020,504	4,625,859	30.15
Contingent liabilities and commitments	2,667,071	2,255,358	18.25	2,667,071	2,255,358	18.25
Net assets value per ordinary share (US \$)	0.62	0.55	12.73	0.62	0.55	12.73

Exchange Rate of 1 US \$ was Rs. 132.15 as at December 31, 2014 (Rs. 131.00 as at December 31, 2013).