

# STATEMENT OF FINANCIAL POSITION (US DOLLARS)

As at December 31,	GROUP			BANK		
	2016 US \$ '000	2015 US \$ '000	Change %	2016 US \$ '000	2015 US \$ '000	Change %
<b>Assets</b>						
Cash and cash equivalents	219,861	139,487	57.62	201,627	139,046	45.01
Balances with Central Banks	293,391	195,775	49.86	292,976	195,775	49.65
Placements with banks	78,254	119,275	(34.39)	78,254	119,275	(34.39)
Securities purchased under resale agreements	–	55,512	–	–	55,512	–
Derivative financial assets	7,031	28,569	(75.39)	7,031	28,569	(75.39)
Other financial instruments – Held-for-trading	33,307	53,114	(37.29)	33,307	53,114	(37.29)
Loans and receivables to banks	4,170	4,170	–	4,170	4,170	–
Loans and receivables to other customers	4,141,098	3,537,448	17.06	4,113,644	3,524,905	16.70
Financial investments – Available-for-sale	1,069,065	1,417,010	(24.55)	1,068,604	1,416,887	(24.58)
Financial investments – Held-to-maturity	424,885	–	–	407,221	–	–
Financial investments – Loans and receivables	346,070	400,447	(13.58)	346,070	400,447	(13.58)
Investments in subsidiaries	–	–	–	16,263	8,582	89.50
Investments in associates	727	725	0.28	296	308	(3.90)
Property, plant & equipment	77,260	77,568	(0.40)	68,834	69,157	(0.47)
Intangible assets	7,564	6,133	23.33	4,278	3,232	32.36
Leasehold property	708	745	(4.97)	491	517	(5.03)
Deferred tax assets	4,462	–	–	6,437	–	–
Other assets	110,067	83,920	31.16	109,771	83,903	30.83
<b>Total assets</b>	<b>6,817,920</b>	<b>6,119,898</b>	<b>11.41</b>	<b>6,759,274</b>	<b>6,103,399</b>	<b>10.75</b>
<b>Liabilities</b>						
Due to Banks	474,781	220,530	115.29	451,478	210,330	114.65
Derivative financial liabilities	10,117	13,117	(22.87)	10,117	13,117	(22.87)
Securities sold under repurchase agreements	464,968	778,701	(40.29)	466,561	779,638	(40.16)
Other financial liabilities – Held-for-trading	–	–	–	–	–	–
Due to other customers/Deposits from customers	4,963,677	4,328,971	14.66	4,938,654	4,329,530	14.07
Other borrowings	61,904	69,273	(10.64)	61,904	69,273	(10.64)
Current tax liabilities	23,136	20,990	10.22	22,977	20,825	10.33
Deferred tax liabilities	–	3,244	–	–	1,600	–
Other provisions	13	13	–	13	13	–
Other liabilities	120,402	109,256	10.20	118,267	107,861	9.65
Due to subsidiaries	–	–	–	134	182	(26.37)
Subordinated liabilities	165,940	83,165	99.53	165,940	83,061	99.78
<b>Total liabilities</b>	<b>6,284,938</b>	<b>5,627,260</b>	<b>11.69</b>	<b>6,236,045</b>	<b>5,615,430</b>	<b>11.05</b>
<b>Equity</b>						
Stated capital	166,798	161,322	3.39	166,798	161,322	3.39
Statutory reserves	37,716	34,148	10.45	37,715	34,147	10.45
Retained earnings	30,400	30,994	(1.92)	29,810	30,447	(2.09)
Other reserves	292,571	265,825	10.06	288,906	262,053	10.25
<b>Total equity attributable to equity holders of the Bank</b>	<b>527,485</b>	<b>492,289</b>	<b>8.29</b>	<b>523,229</b>	<b>487,969</b>	<b>7.23</b>
<b>Non-controlling interest</b>	<b>5,497</b>	<b>348</b>	<b>1,479.60</b>	<b>–</b>	<b>–</b>	<b>–</b>
<b>Total equity</b>	<b>532,982</b>	<b>492,637</b>	<b>8.19</b>	<b>523,229</b>	<b>487,969</b>	<b>7.23</b>
<b>Total liabilities and equity</b>	<b>6,817,920</b>	<b>6,119,898</b>	<b>11.41</b>	<b>6,759,274</b>	<b>6,103,399</b>	<b>10.75</b>
<b>Contingent liabilities and commitments</b>	<b>3,320,727</b>	<b>3,615,902</b>	<b>(8.16)</b>	<b>3,318,964</b>	<b>3,615,902</b>	<b>(8.21)</b>
<b>Net assets value per ordinary share (US \$)</b>	<b>0.59</b>	<b>0.56</b>	<b>5.36</b>	<b>0.59</b>	<b>0.56</b>	<b>5.36</b>

Exchange Rate of 1 US \$ was Rs. 149.75 as at December 31, 2016 (Rs. 144.15 as at December 31, 2015).