

Statement of Financial Position (US Dollars) ←

As at December 31,	GROUP			BANK		
	2015 US \$ '000	2014 US \$ '000	Change %	2015 US \$ '000	2014 US \$ '000	Change %
Assets						
Cash and cash equivalents	139,487	156,048	(10.61)	139,046	155,822	(10.77)
Balances with Central Banks	195,775	148,572	31.77	195,775	148,572	31.77
Placements with banks	119,275	109,783	8.65	119,275	109,783	8.65
Securities purchased under resale agreements	55,512	311,754	(82.19)	55,512	311,754	(82.19)
Derivative financial assets	28,569	3,477	721.66	28,569	3,477	721.66
Other financial instruments – Held-for-trading	53,114	47,875	10.94	53,114	47,875	10.94
Loans and receivables to banks	4,170	4,170	–	4,170	4,170	–
Loans and receivables to other customers	3,537,448	3,076,285	14.99	3,524,905	3,067,964	14.89
Financial investments – Available-for-sale	1,417,010	1,621,075	(12.59)	1,416,887	1,620,949	(12.59)
Financial investments – Held-to-maturity	–	–	–	–	–	–
Financial investments – Loans and receivables	400,447	381,658	4.92	400,447	381,658	4.92
Investments in subsidiaries	–	–	–	8,582	9,164	(6.35)
Investments in associates	725	804	(9.83)	308	335	(8.06)
Property, plant & equipment	77,568	84,259	(7.94)	69,157	75,317	(8.18)
Intangible assets	6,133	6,479	(5.34)	3,232	3,323	(2.74)
Leasehold property	745	824	(9.59)	517	571	(9.46)
Other assets	83,920	79,912	5.02	83,903	79,769	5.18
Total assets	6,119,898	6,032,975	1.44	6,103,399	6,020,503	1.38
Liabilities						
Due to Banks	220,530	194,242	13.53	210,330	191,154	10.03
Derivative financial liabilities	13,117	9,029	45.28	13,117	9,029	45.28
Securities sold under repurchase agreements	778,701	941,287	(17.27)	779,638	942,599	(17.29)
Other financial liabilities - Held-for-trading	–	–	–	–	–	–
Due to other customers/Deposits from customers	4,328,971	4,005,044	8.09	4,329,530	4,005,762	8.08
Other borrowings	69,273	88,056	(21.33)	69,273	88,056	(21.33)
Current tax liabilities	20,990	15,417	36.15	20,825	15,119	37.74
Deferred tax liabilities	3,244	21,765	(85.10)	1,600	19,476	(91.78)
Other provisions	13	14	(7.14)	13	14	(7.14)
Other liabilities	109,256	133,709	(18.29)	107,860	131,998	(18.29)
Due to subsidiaries	–	–	–	182	146	24.66
Subordinated liabilities	83,165	85,226	(2.42)	83,061	83,578	(0.62)
Total liabilities	5,627,260	5,493,789	2.43	5,615,429	5,486,931	2.34
Equity						
Stated capital	161,322	162,372	(0.65)	161,322	162,372	(0.65)
Statutory reserves	34,148	32,744	4.29	34,147	32,744	4.28
Retained earnings	30,994	33,435	(7.33)	30,447	32,223	(5.51)
Other reserves	265,826	310,275	(14.32)	262,054	306,233	(14.43)
Total equity attributable to equity holders of the Bank	492,290	538,826	(25.59)	487,970	533,572	(8.55)
Non-controlling interest	348	360	(3.33)	–	–	–
Total equity	492,638	539,186	(8.63)	487,970	533,572	(8.55)
Total liabilities and equity	6,119,898	6,032,975	1.44	6,103,399	6,020,503	1.38
Contingent liabilities and commitments	3,615,902	2,667,071	35.22	3,615,902	2,667,071	35.58
Net assets value per ordinary share (US \$)	0.56	0.62	(9.68)	0.56	0.62	(9.68)

Exchange Rate of 1 US \$ was Rs. 144.15 as at December 31, 2015 (Rs. 132.15 as at December 31, 2014).