

### Income Statement

	Bank			Group		
	For the quarter ended			For the quarter ended		
	31-Mar-15	31-Mar-14	Change %	31-Mar-15	31-Mar-14	Change %
Interest income	96,840	106,518	(9)	137,516	106,518	29
Interest expenses	(24,754)	(8,862)	(179)	(40,428)	(8,862)	(356)
<b>Net interest income</b>	<b>72,086</b>	<b>97,656</b>	<b>(26)</b>	<b>97,088</b>	<b>97,656</b>	<b>(1)</b>
Fees and commission income	8,951	-	-	9,575	-	-
Fees and commission expenses	(1,669)	-	-	(1,819)	-	-
<b>Net fees and commission income</b>	<b>7,282</b>	<b>-</b>	<b>-</b>	<b>7,756</b>	<b>-</b>	<b>-</b>
Net gains / (losses) from trading	2,486	-	-	2,486	-	-
Net gains / (losses) from financial instruments at fair value through profit & loss	-	-	-	(163)	-	-
Net gains / (losses) from financial investments	190	-	-	190	-	-
Other operating income	198	135	47	2,333	135	1,629
<b>Total other income</b>	<b>2,874</b>	<b>135</b>	<b>2,030</b>	<b>4,846</b>	<b>135</b>	<b>3,492</b>
<b>Total operating income</b>	<b>82,242</b>	<b>97,791</b>	<b>(16)</b>	<b>109,690</b>	<b>97,791</b>	<b>12</b>
Impairment for loans and other losses	(3,067)	(3,673)	16	(4,841)	(3,673)	(32)
<b>Net operating income</b>	<b>79,175</b>	<b>94,118</b>	<b>(16)</b>	<b>104,849</b>	<b>94,118</b>	<b>11</b>
Personnel expenses	(51,964)	(47,512)	(9)	(64,018)	(47,512)	(35)
Other operating expenses	(100,226)	(65,037)	(54)	(110,948)	(65,037)	(71)
<b>Total operating Expenses</b>	<b>(152,190)</b>	<b>(112,549)</b>	<b>(35)</b>	<b>(174,966)</b>	<b>(112,549)</b>	<b>(55)</b>
<b>Operating profit/ (loss) before Value Added Tax (VAT) and Nation Building Tax (NBT)</b>	<b>(73,015)</b>	<b>(18,431)</b>	<b>(296)</b>	<b>(70,117)</b>	<b>(18,431)</b>	<b>(280)</b>
VAT and NBT on financial services	-	(2,182)	100	(863)	(2,182)	60
<b>Profit/ (loss) before tax</b>	<b>(73,015)</b>	<b>(20,613)</b>	<b>(254)</b>	<b>(70,980)</b>	<b>(20,613)</b>	<b>(244)</b>
Tax expenses	-	-	-	236	-	(244)
<b>Profit/(loss) for the period</b>	<b>(73,015)</b>	<b>(20,613)</b>	<b>(254)</b>	<b>(70,744)</b>	<b>(20,613)</b>	<b>(243)</b>
Attributable to:						
Equity holders of the bank	-	-	-	(71,277)	(20,613)	(246)
Non-controlling interest	-	-	-	533	-	-
<b>Profit/(loss) for the period</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(70,744)</b>	<b>(20,613)</b>	<b>(243)</b>
Earnings/ (loss) per share						
Equity shareholders of the parent for the period:						
Earnings/ (loss) per share (Rs.)	(0.17)	(0.05)	(254)	(0.16)	(0.05)	(243)

### Statement of Changes in Equity

	Bank				Group					
	Stated capital	Available-for-sale reserve	Accumulated Loss	Total	Stated capital	Available-for-sale reserve	Accumulated loss	Attributable to owners of the company	Non controlling interest	Total
	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000
<b>Balance as at 01.01.2014-Audited</b>	<b>4,968,850</b>	<b>-</b>	<b>(301,460)</b>	<b>4,667,390</b>	<b>4,968,850</b>	<b>-</b>	<b>(301,460)</b>	<b>4,667,390</b>	<b>-</b>	<b>4,667,390</b>
<b>Total comprehensive income for the three months ended 31.03.2014</b>	<b>-</b>	<b>-</b>	<b>(20,613)</b>	<b>(20,613)</b>	<b>-</b>	<b>-</b>	<b>(20,613)</b>	<b>(20,613)</b>	<b>-</b>	<b>(20,613)</b>
Loss for the period	-	-	(20,613)	(20,613)	-	-	(20,613)	(20,613)	-	(20,613)
<b>Total comprehensive income for the period</b>	<b>-</b>	<b>-</b>	<b>(20,613)</b>	<b>(20,613)</b>	<b>-</b>	<b>-</b>	<b>(20,613)</b>	<b>(20,613)</b>	<b>-</b>	<b>(20,613)</b>
<b>Balance as at 31.03.2014</b>	<b>4,968,850</b>	<b>-</b>	<b>(322,073)</b>	<b>4,646,777</b>	<b>4,968,850</b>	<b>-</b>	<b>(322,073)</b>	<b>4,646,777</b>	<b>-</b>	<b>4,646,777</b>
<b>Total comprehensive income for the period 01.04.2014 to 31.12.2014</b>	<b>-</b>	<b>-</b>	<b>(98,439)</b>	<b>(98,439)</b>	<b>-</b>	<b>-</b>	<b>(93,969)</b>	<b>(93,969)</b>	<b>1,372</b>	<b>(92,597)</b>
Loss for the period	-	-	(98,439)	(98,439)	-	-	(93,969)	(93,969)	1,372	(92,597)
Other comprehensive income/ (loss) net of tax	-	(502)	-	(502)	-	(502)	-	(502)	-	(502)
<b>Total comprehensive income for the period</b>	<b>-</b>	<b>(502)</b>	<b>(98,439)</b>	<b>(98,941)</b>	<b>-</b>	<b>(502)</b>	<b>(93,969)</b>	<b>(94,471)</b>	<b>1,372</b>	<b>(93,099)</b>
<b>Transactions with owners of the bank</b>										
<b>Contributions and distributions</b>										
Non-controlling interest on acquisition	-	-	-	-	-	-	-	-	86,317	86,317
Acquisition of non controlling interest	-	-	-	-	-	-	-	-	(10,092)	(10,092)
Goodwill on change in shareholding	-	-	-	-	-	-	(8,649)	(8,649)	-	(17,298)
<b>Total Contributions and distributions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(8,649)</b>	<b>(8,649)</b>	<b>76,225</b>	<b>(67,576)</b>
<b>Balance as at 01.01.2015-Audited</b>	<b>4,968,850</b>	<b>(502)</b>	<b>(420,512)</b>	<b>4,547,836</b>	<b>4,968,850</b>	<b>(502)</b>	<b>(424,691)</b>	<b>4,543,657</b>	<b>77,597</b>	<b>4,621,254</b>
<b>Total comprehensive income for the three months ended 31.03.2015</b>	<b>-</b>	<b>(16,170)</b>	<b>(73,015)</b>	<b>(73,015)</b>	<b>-</b>	<b>(16,170)</b>	<b>(71,277)</b>	<b>(71,277)</b>	<b>533</b>	<b>(70,744)</b>
Loss for the period	-	(16,170)	(73,015)	(73,015)	-	(16,170)	(71,277)	(71,277)	533	(70,744)
Other comprehensive income/ (loss) net of tax	-	-	-	-	-	-	170	(16,000)	53	(15,947)
<b>Total comprehensive income for the period</b>	<b>-</b>	<b>(16,170)</b>	<b>(73,015)</b>	<b>(89,185)</b>	<b>-</b>	<b>(16,170)</b>	<b>(71,107)</b>	<b>(87,277)</b>	<b>586</b>	<b>(86,691)</b>
<b>Balance as at 31.03.2015</b>	<b>4,968,850</b>	<b>(16,672)</b>	<b>(493,527)</b>	<b>4,458,651</b>	<b>4,968,850</b>	<b>(16,672)</b>	<b>(495,797)</b>	<b>4,456,381</b>	<b>78,182</b>	<b>4,534,563</b>

### Classification of Financial Assets and Financial Liabilities

	Bank				Group					
	Loans and Receivables	Available for Sale	Other Amortized Cost	Total	Held for Trading	Held to Maturity	Loans and Receivables	Available for Sale	Other Amortized Cost	Total
	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000
<b>As at 31 March 2015</b>										
<b>Financial Assets</b>										
Cash and cash equivalents	65,228	-	-	65,228	-	-	79,972	-	-	79,972
Balance with Central Bank	73,806	-	-	73,806	-	-	73,806	-	-	73,806
Placements with banks	2,457,049	-	-	2,457,049	-	-	2,457,049	-	-	2,457,049
Other financial instruments held for trading	-	-	-	-	2,075	-	-	-	-	2,075
Loans & receivables to banks	-	-	-	-	-	-	6,000	-	-	6,000
Loans & receivables to other customers	2,786,304	-	-	2,786,304	-	-	3,669,498	-	-	3,669,498
Financial investments available for sale	-	900,218	-	900,218	-	900,564	-	-	-	900,564
Financial investments held to maturity	-	-	-	-	-	-	-	40,565	-	40,565
<b>Total financial assets</b>	<b>5,382,387</b>	<b>900,218</b>	<b>-</b>	<b>6,282,605</b>	<b>2,075</b>	<b>900,564</b>	<b>6,286,325</b>	<b>40,565</b>	<b>-</b>	<b>7,229,529</b>
<b>Financial Liabilities</b>										
Due to banks	-	-	133,611	133,611	-	-	-	-	133,611	133,611
Due to other customers	-	-	2,201,314	2,201,314	-	-	-	-	2,881,753	2,881,753
Other borrowings	-	-	520,017	520,017	-	-	-	-	520,017	520,017
<b>Total financial liabilities</b>	<b>-</b>	<b>-</b>	<b>2,854,942</b>	<b>2,854,942</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,535,381</b>	<b>3,535,381</b>
<b>As at 31 December 2014-Audited</b>										
<b>Financial Assets</b>										
Cash and cash equivalents	39,039	-	-	39,039	-	-	61,239	-	-	61,239
Balance with Central Bank	55,886	-	-	55,886	-	-	55,886	-	-	55,886
Placements with banks	1,718,737	-	-	1,718,737	-	-	1,718,737	-	-	1,718,737
Other financial instruments held for trading	-	-	-	-	4,199	-	-	-	-	4,199
Loans & receivables to banks	503,425	-	-	503,425	-	-	511,425	-	-	511,425
Loans & receivables to other customers	2,230,418	-	-	2,230,418	-	-	3,085,835	-	-	3,085,835
Financial investments available for sale	-	1,034,026	-	1,034,026	-	-	-	1,034,372	-	1,034,372
Financial investments held to maturity	-	-	-	-	-	25,415	-	-	-	25,415
<b>Total financial assets</b>	<b>4,547,505</b>	<b>1,034,026</b>	<b>-</b>	<b>5,581,531</b>	<b>4,199</b>	<b>25,415</b>	<b>5,433,122</b>	<b>1,034,372</b>	<b>-</b>	<b>6,497,108</b>
<b>Financial Liabilities</b>										
Due to banks	-	-	279,242	279,242	-	-	-	-	279,242	279,242
Due to other customers	-	-	1,265,615	1,265,615	-	-	-	-	1,919,132	1,919,132
Other borrowings	-	-	551,083	551,083	-	-	-	-	551,083	551,083
<b>Total financial liabilities</b>	<b>-</b>	<b>-</b>	<b>2,095,940</b>	<b>2,095,940</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,749,457</b>	<b>2,749,457</b>

### Statement of Profit or Loss and Other Comprehensive Income

	Bank			Group		
	For the quarter ended			For the quarter ended		
	31-Mar-15	31-Mar-14	Change %	31-Mar-15	31-Mar-14	Change %
<b>Profit/ loss for the period</b>	<b>(73,015)</b>	<b>(20,613)</b>	<b>(254)</b>	<b>(70,744)</b>	<b>(20,613)</b>	<b>(243)</b>
<b>Other comprehensive income, net of tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>223</b>	<b>-</b>	<b>-</b>
<b>Items that will never be reclassified to profit &amp; loss</b>						
Net actuarial gains/ (losses) on defined benefit plans	-	-	-	223	-	-
<b>Items that are or may be reclassified to profit &amp; loss</b>						
<b>Net gains / (losses) on re-measuring available for sale financial assets</b>	<b>(506)</b>	<b>-</b>	<b>-</b>	<b>(506)</b>	<b>-</b>	<b>-</b>
Treasury Bills	(506)	-	-	(506)	-	-
Treasury Bonds	(15,664)	-	-	(15,664)	-	-
Deferred tax asset on available for sale reserve	(16,170)	-	-	(16,170)	-	-
<b>Other comprehensive income for the period, net of tax</b>	<b>(16,170)</b>	<b>-</b>	<b>-</b>	<b>(15,947)</b>	<b>-</b>	<b>-</b>
<b>Total comprehensive income for the period, net of tax</b>	<b>(89,185)</b>	<b>(20,613)</b>	<b>(333)</b>	<b>(86,691)</b>	<b>(20,613)</b>	<b>(321)</b>
Attributable to:						
Equity holders of the bank	-	-	-	(87,277)	(20,613)	(323)
Non-controlling interest	-	-	-	586	-	-
<b>Profit/(loss) for the period</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(86,691)</b>	<b>(20,613)</b>	<b>(321)</b>

### Statement of Financial Position

	Bank		Group	
	31-Mar-15	31-Dec-14	31-Mar-15	31-Dec-14
	Rs. '000	(Audited) Rs. '000	Rs. '000	(Audited) Rs. '000
<b>Assets</b>				
Cash and cash equivalents	65,228	39,039	79,972	61,239
Balances with Central Bank	73,806	55,886	73,806	55,886
Placements with banks	2,457,049	1,718,737	2,457,049	1,718,737
Other financial instruments held for trading	-	-	2,075	4,199
Loans and receivables to banks	-	503,425	6,000	511,425
Loans and receivables to other customers	2,786,304	2,230,418	3,669,498	3,085,835
Financial investments available for sale	900,218	1,034,026	900,564	1,034,372
Financial investments held to maturity	-	-	40,565	25,415
Investment in subsidiary	459,200	459,200	-	-
Property, plant & equipment	240,659	252,354	297,238	309,492
Intangible assets	212,956	223,246	424,233	434,844
Deferred tax assets	116,195	116,195	116,195	116,195
Other assets	135,150	118,757	164,519	145,393
<b>Total assets</b>	<b>7,446,765</b>			