

STATEMENT OF FINANCIAL POSITION (US DOLLARS)

As at December 31,	GROUP			BANK		
	2017 USD '000	2016 USD '000	Change %	2017 USD '000	2016 USD '000	Change %
Assets						
Cash and cash equivalents	225,738	219,861	2.67	216,306	201,627	7.28
Balances with central banks	296,526	293,391	1.07	291,676	292,976	(0.44)
Placements with banks	114,800	78,254	46.70	114,800	78,254	46.70
Securities purchased under resale agreements	–	–	–	–	–	–
Derivative financial assets	15,199	7,031	116.17	15,199	7,031	116.17
Other financial instruments – Held for trading	28,717	33,307	(13.78)	28,717	33,307	(13.78)
Loans and receivables to banks	4,170	4,170	–	4,170	4,170	–
Loans and receivables to other customers	4,833,621	4,141,098	16.72	4,801,084	4,113,644	16.71
Financial investments – Available for sale	1,008,552	1,069,065	(5.66)	1,007,253	1,068,604	(5.74)
Financial investments – Held to maturity	451,600	424,885	6.29	413,820	407,221	1.62
Financial investments – Loans and receivables	317,139	346,070	(8.36)	317,139	346,070	(8.36)
Investments in subsidiaries	–	–	–	19,961	16,263	22.74
Investments in associates	715	727	(1.65)	289	296	(2.36)
Property, plant and equipment	106,231	77,260	37.50	95,278	68,834	38.42
Intangible assets	8,146	7,564	7.69	5,057	4,278	18.21
Leasehold property	680	708	(3.95)	473	491	(3.67)
Deferred tax assets	–	4,462	–	–	6,437	–
Other assets	113,040	110,067	2.70	112,618	109,771	2.59
Total assets	7,524,874	6,817,920	10.37	7,443,840	6,759,274	10.13
Liabilities						
Due to banks	392,219	474,781	(17.39)	371,881	451,478	(17.63)
Derivative financial liabilities	23,949	10,117	136.72	23,949	10,117	136.72
Securities sold under repurchase agreements	322,476	464,968	(30.65)	323,416	466,561	(30.68)
Other financial liabilities – Held for trading	–	–	–	–	–	–
Due to other customers/deposits from customers	5,581,185	4,963,677	12.44	5,534,684	4,938,654	12.07
Other borrowings	154,857	61,904	150.16	154,857	61,904	150.16
Current tax liabilities	27,362	23,136	18.27	26,979	22,977	17.42
Deferred tax liabilities	23,211	–	–	21,320	–	–
Other provisions	–	13	–	–	13	–
Other liabilities	127,007	120,393	5.49	125,166	118,267	5.83
Due to subsidiaries	–	–	–	485	134	261.94
Subordinated liabilities	163,841	165,940	(1.26)	163,841	165,940	(1.26)
Total liabilities	6,816,107	6,284,929	8.45	6,746,578	6,236,045	8.19
Equity						
Stated capital	241,820	166,798	44.98	241,820	166,798	44.98
Statutory reserves	42,269	37,716	12.07	42,168	37,715	11.81
Retained earnings	33,116	30,409	8.90	32,470	29,810	8.92
Other reserves	385,886	292,570	31.90	380,804	288,906	31.81
Total equity attributable to equity holders of the Bank	703,091	527,493	14.40	697,262	523,229	33.26
Non-controlling interest	5,676	5,497	3.26	–	–	–
Total equity	708,767	532,990	32.98	697,262	523,229	33.26
Total liabilities and equity	7,524,874	6,817,920	10.37	7,443,840	6,759,274	10.13
Contingent liabilities and commitments	3,680,194	3,329,339	10.54	3,677,050	3,327,576	10.50
Net assets value per ordinary share (USD)	0.71	0.59	20.34	0.70	0.59	18.64

Exchange Rate of 1 USD was Rs. 153.60 as at December 31, 2017 (Rs. 149.75 as at December 31, 2016).