

Your ref :

Our ref :

SEGMENT REPORTING-GROUP

	Banking		Consumer Finance		Treasury		Property/Investment		Eliminations/Unallocated		Consolidated	
	30.09.2012	30.09.2011	30.09.2012	30.09.2011	30.09.2012	30.09.2011	30.09.2012	30.09.2011	30.09.2012	30.09.2011	30.09.2012	30.09.2011
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
Interest Income	12,741,744	9,024,533	156,298	315,489	1,850,586	2,508,654	12,121	4,879	137,925	17,535	14,908,774	11,871,090
Other Income	1,427,040	1,516,320	26,443	41,193	189,510	89,995	121,286	187,416	94,670	5,285	1,858,929	1,820,209
Total Revenue	14,168,784	10,540,853	182,741	356,682	2,050,196	2,578,649	133,387	192,295	232,595	22,820	16,767,703	13,691,299
Segment results	3,000,095	2,162,870	71,249	116,698	116,472	687,110	79,495	74,634	(81,751)	(574,148)	3,185,560	2,467,164
Unallocated expenses											(653,106)	(1,935,520)
Profit Before Corporation Tax											2,532,454	531,644
Income Tax											(902,847)	(174,000)
Attributable to Minority Interest											(15,652)	(15,995)
Net Profit for the period											1,613,955	341,649
Total Assets	117,836,431	94,433,505	672,319	4,047,860	42,526,060	43,744,846	4,922,108	5,017,599	13,823,797	14,298,649	179,780,715	161,542,459
Total liabilities	138,300,755	119,724,483	170,934	225,557	13,294,842	15,124,588	4,922,108	5,017,599	23,092,076	21,450,232	179,780,715	161,542,459
Cash flows from Operating activities	3,002,056	(1,356,776)	71,539	117,143	117,938	719,531	108,779	(59,209)	(772,544)	(2,501,218)	2,527,770	(3,080,529)
Cash flows from Investing activities	(216,351)	(231,338)	-	-	1,249,522	1,009,001	(63,898)	38,839	99,730	114,550	1,069,003	931,052
Cash flows from Financing activities	-	-	-	-	(3,916,257)	(1,257,315)	(14,696)	172,755	(385,098)	3,029,334	(4,316,051)	1,944,774
Capital Expenditure	(216,351)	(337,796)	-	-	-	-	(2,204)	(23)	-	-	(218,555)	(337,819)

2 Reconciliation of the Statement of Comprehensive Income & Net Assets had LKAS/SLFRS been used.

	Bank 2012 Rs.000	Group 2012 Rs.000
a Net Profit After Tax as per SLAS applicable prior to 1st January 2012	1,604,016	1,613,955
Impact of LKAS 32 & 39 to the Income Statement due to policy changes	(92,727)	(92,686)
Adjusted Profit for the period based on LKAS/SLFRS	1,511,289	1,521,269
Impact of LKAS 32 & 39 to the Other Comprehensive Income	(189,109)	(189,315)
Total Comprehensive Income for the 9 months ended 30th September 2012	1,322,180	1,331,954
b Net Assets as per SLAS applicable prior to 1st January 2012	18,824,360	18,241,573
Impact of LKAS 32 & 39 to Net Assets	(3,205,573)	(3,205,765)
Adjusted Net Assets as at 30th September 2012 based on LKAS/SLFRS	15,618,787	15,035,808
c Net Asset Value Per Ordinary Share as per SLAS applicable prior to 1st January 2012	55.68	56.91
Impact on LKAS 32 & 39 to Net Assets	(9.48)	(9.48)
Net Asset value per Ordinary Share based on LKAS/SLFRS as at 30th September 2012	46.20	47.43

Note: The bank has not quantified other differences that may arise due to the adoption of other LKAS/SLFRS. However, based on an overview of the changes, the Bank does not consider any significant impact would arise from such changes.

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