

Your ref :

Our ref :

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SEGMENT REPORTING- GROUP

| | Banking | | Treasury | | Property/Investments | | Unallocated/Eliminations | | Total | |
|---|--------------------|--------------------|-------------------|-------------------|----------------------|------------------|--------------------------|--------------------|--------------------|--------------------|
| | 2012 | 2011 | 2012 | 2011 | 2012 | 2011 | 2012 | 2011 | 2012 | 2011 |
| | Rs.'000 | Rs.'000 | Rs.'000 | Rs.'000 | Rs.'000 | Rs.'000 | Rs.'000 | Rs.'000 | Rs.'000 | Rs.'000 |
| Interest Income | 18,388,334 | 13,834,163 | 2,540,597 | 3,021,450 | 19,262 | 8,751 | 192,139 | 79,483 | 21,140,332 | 16,943,847 |
| Interest Expense | 11,025,038 | 7,679,767 | 1,094,350 | 674,534 | 233 | 14,476 | (18,624) | (29,624) | 12,100,997 | 8,339,153 |
| Net Interest Income | 7,363,296 | 6,154,396 | 1,446,247 | 2,346,916 | 19,029 | (5,725) | 210,763 | 109,107 | 9,039,335 | 8,604,694 |
| Fee and Commission Income | 1,757,259 | 1,512,469 | (1,932) | (3,057) | - | - | 4,776 | 2,748 | 1,760,103 | 1,512,160 |
| Fee & Commission expense | 47,492 | 49,615 | 18,153 | 27,874 | 5,780 | 3,880 | - | - | 71,425 | 81,369 |
| Net Fee and Commission Income | 1,709,767 | 1,462,854 | (20,085) | (30,931) | (5,780) | (3,880) | 4,776 | 2,748 | 1,688,678 | 1,430,791 |
| Net Gain/(Loss) From Trading / Net Gain/(Loss) From Financial Instruments Designated At Fair Value Through Profit Or Loss | 925,470 | 205,127 | (644,852) | (250,892) | 9,297 | (20,314) | 43,676 | 31,260 | 333,591 | (34,819) |
| Other Operating Income | (673,863) | 12,447 | 1,007,473 | 360,736 | 163,441 | 237,156 | (39,503) | (68,746) | 457,548 | 541,593 |
| Inter Segment Revenue | (82,867) | 929,708 | (1,366,654) | (1,600,847) | - | - | 1,449,521 | 671,139 | - | - |
| Total Operating Income | 9,241,803 | 8,764,532 | 422,129 | 824,982 | 185,987 | 207,237 | 1,669,233 | 745,508 | 11,519,152 | 10,542,259 |
| Depreciation & Amortisation Charge For The Year | 126,197 | 78,848 | 1,732 | 2,290 | 1,288 | 2,264 | 476,546 | 575,093 | 605,763 | 658,495 |
| Impairment Losses For The Year. | 316,985 | 729,024 | 153,984 | 54,115 | - | 70,351 | - | 939,231 | 470,969 | 1,792,721 |
| Operating Expenses & VAT | 5,641,342 | 5,021,183 | 128,133 | 59,997 | 69,603 | 112,207 | 1,376,725 | 1,738,721 | 7,215,803 | 6,932,108 |
| Reportable Segment Profit Before Income Tax | 3,157,279 | 2,935,477 | 138,280 | 708,580 | 115,096 | 22,415 | (184,038) | (2,507,537) | 3,226,617 | 1,158,935 |
| Tax Expenses | | | | | | | | | 1,144,202 | 492,682 |
| Profit For The Period | | | | | | | | | 2,082,415 | 666,253 |
| Attributable to: | | | | | | | | | | |
| Owners Of The Parent | | | | | | | | | 2,063,056 | 675,948 |
| Non-Controlling Interests | | | | | | | | | 19,359 | (9,695) |
| Profit For The Period | | | | | | | | | 2,082,415 | 666,253 |
| Other Comprehensive Income, Net Of Income Tax | | | (258,678) | (345,526) | | | 52,800 | 603 | (205,878) | (344,923) |
| OTHER INFORMATION | | | | | | | | | | |
| Reportable Segment Assets | 123,185,942 | 107,204,684 | 43,194,627 | 44,319,914 | 4,955,446 | 4,829,874 | 20,907,214 | 17,936,616 | 192,243,229 | 174,291,088 |
| Segment Accumulated Amortisations | (670,921) | (698,154) | (52,953) | (54,913) | (6,104) | (4,816) | (6,216,599) | (5,881,356) | (6,946,577) | (6,639,239) |
| Total Assets | 122,515,021 | 106,506,530 | 43,141,674 | 44,265,001 | 4,949,342 | 4,825,058 | 14,690,615 | 12,055,260 | 185,296,652 | 167,651,849 |
| Reportable Segment Liabilities & Equity | 151,032,037 | 129,602,575 | 8,374,128 | 15,984,379 | 697,706 | 606,297 | 25,192,781 | 21,458,598 | 185,296,652 | 167,651,849 |
| Total Liabilities & Equity | 151,032,037 | 129,602,575 | 8,374,128 | 15,984,379 | 697,706 | 606,297 | 25,192,781 | 21,458,598 | 185,296,652 | 167,651,849 |
| Cash Flows From Operating Activities | 5,854,692 | (4,353,446) | 140,012 | 710,870 | 140,006 | 115,568 | 218,575 | (2,526,522) | 6,353,285 | (6,053,530) |
| Cash Flows From Investing Activities | 5,689 | 158,812 | 1,853,949 | 3,977,165 | (107,201) | (44,113) | (226,754) | (254,345) | 1,525,683 | 3,837,519 |
| Cash Flows From Financing Activities | - | - | (7,386,542) | 223,137 | (14,796) | 166,442 | (395,211) | 4,283,623 | (7,796,549) | 4,673,202 |
| Capital Expenditure | (335,221) | (235,102) | (1,999) | (416) | (1,337) | (126) | (59,192) | (177,129) | (397,749) | (412,773) |

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