

Item	BANK			GROUP		
	30.09.2013 Rs.'000	31.12.2012 Rs.'000 (Audited)	Change %	30.09.2013 Rs.'000	31.12.2012 Rs.'000 (Audited)	Change %
Assets						
Cash and cash equivalents	2,426,122	1,457,146	66	2,423,094	1,507,083	61
Balances with Central Bank	1,140,664	1,627,911	(30)	1,140,664	1,627,911	(30)
Placements with Banks	192,157	1,481,998	(87)	1,832,238	2,841,020	(36)
Derivative Financial Instruments	929	-	100	929	-	100
Other financial assets held-for-trading	1,171,873	431,054	172	1,171,873	431,054	171
Loans and receivables to other customers	23,085,587	20,024,729	15	24,472,039	20,907,215	17
Financial investments - Available-for-sale	4,523,145	3,849,433	18	2,295,360	1,704,331	35
Financial investments - Held-to-maturity	95,526	29,778	221	95,526	29,778	221
Investments in subsidiaries	892,364	912,364	(2)	-	-	-
Property, plant and equipment	958,109	614,441	56	1,052,725	687,213	53
Investment in Real Estate	-	-	-	339,047	352,067	(4)
Goodwill and intangible assets	54,010	39,996	35	404,507	405,866	(0)
Income Tax Recoverable	42,486	-	100	42,486	-	100
Deferred tax assets	-	-	-	521,922	525,668	(1)
Other assets	445,031	354,025	26	701,684	610,634	15
Total assets	35,028,003	30,822,875	14	36,494,094	31,631,832	15
Liabilities						
Due to banks	640,284	911,898	(30)	678,188	924,093	(27)
Derivative Financial Instruments	627	2,058	(70)	627	2,058	(70)
Due to other customers	27,868,521	23,642,297	18	28,633,583	24,119,760	19
Other Borrowings	-	-	-	667,475	323,604	106
Debt Securities issued	-	-	-	-	-	-
Current tax liabilities	63,570	37,155	71	64,221	37,806	70
Deferred tax liabilities	885,306	730,329	21	1,048,767	825,192	27
Other liabilities	-	-	-	-	-	-
Total liabilities	29,458,308	25,359,871	16	31,254,236	26,423,064	18
Equity						
Stated capital/Assigned capital	4,979,791	4,979,791	0	4,979,791	4,979,791	0
Statutory reserve fund	64,637	53,299	21	64,637	53,299	21
Retained earnings	315,933	285,042	11	(282,781)	(256,637)	10
Investment fund reserve	208,614	146,322	43	209,786	147,494	42
Available-for-sale-reserve	719	(1,451)	150	14,986	10,601	41
Total shareholders' equity	5,569,694	5,463,004	2	4,986,419	4,934,547	1
Non-controlling interests	-	-	-	253,440	274,220	-
Total equity	5,569,694	5,463,004	2	5,239,859	5,208,768	1
Total equity and liabilities	35,028,003	30,822,875	14	36,494,094	31,631,832	15
Contingent liabilities and commitments	18,370,834	15,539,590	18	18,370,834	15,539,590	18
Net Asset Value per Ordinary Share	15.95	15.64	2	14.28	14.13	1

Item	Bank		Group	
	30.09.2013 Rs.'000	30.09.2012 Rs.'000	30.09.2013 Rs.'000	30.09.2012 Rs.'000
Period ended 30 September 2013				
Profit/(loss) for the period	226,759	265,989	148,192	239,812
Other comprehensive income/(expenses)	-	-	-	-
Gains and losses on re-measuring available-for-sale financial assets	2,170	(486)	6,825	5,068
Other comprehensive income for the period, net of taxes	2,170	(486)	6,825	5,068
Total comprehensive income for the period	228,929	265,503	155,017	244,880
Attributable to:				
Owners of the parent	228,928	265,503	179,621	248,632
Non-controlling interest	1	-	24,604	(3,752)

Item	Bank	
	As at 30-09-13	As at 31-12-12 (Audited)
Regulatory Capital Adequacy		
Core Capital (Tier 1 Capital), Rs.'000	4,996,430	5,112,651
Total Capital Base, Rs.'000	4,704,653	4,895,061
Core Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum Requirement, 5%)	17.31%	21.24%
Total Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum Requirement, 10%)	16.29%	20.34%
Assets Quality (Quality of Loan Portfolio)		
Gross Non-Performing Advances Ratio, % (net of interest in suspense)	6.94%	5.43%
Net-Non Performing Advances, % (net of interest in suspense and provision)	6.50%	4.45%
Profitability		
Interest Margin, %	3.73%	4.31%
Return on Assets (before Tax), %	1.14%	1.62%
Return on Equity, %	5.48%	5.88%
Regulatory Liquidity		
Statutory Liquid Assets, Rs.'000	6,146,276	4,481,034
Off-Shore Banking Unit	308,034	269,290
Statutory Liquid Assets Ratio, % (Minimum Requirement, 20%)	21.67%	21.57%
Domestic Banking Unit	21.67%	21.57%
Off-Shore Banking Unit	21.67%	21.57%

Item	Bank		Group	
	30.09.2013	31.12.2012	30.09.2013	31.12.2012
Gross loans and receivables (Note 10.1)	23,430,813	20,442,843	25,434,863	21,937,485
(Less: Individual Impairment Charges (Note 10.2))	(160,230)	(330,457)	(478,064)	(330,457)
Collective Impairment Charges (Note 10.2)	(184,998)	(87,658)	(484,760)	(899,813)
Net loans and receivables	23,085,587	20,024,729	24,472,039	20,907,215

Item	Bank		Group	
	30.09.2013	31.12.2012	30.09.2013	31.12.2012
Overdrafts	6,461,103	6,265,444	6,461,103	6,265,444
Trade Finance	4,668,872	3,709,014	4,668,872	3,709,014
Financing	2,763,361	2,449,978	2,763,361	2,449,978
Staff loans	197,630	141,988	200,884	145,868
Term loans	8,090,429	6,891,432	8,649,207	7,946,781
Lease and Hire Purchase	1,185,505	974,061	1,483,696	1,405,684
Others (Factoring Receivable & others)	130,013	10,725	897,287	10,725
Gross Loans and Receivables	23,430,813	20,442,843	25,434,863	21,937,485

Item	Bank		Group	
	30.09.2013	31.12.2012	30.09.2013	31.12.2012
Individual Impairment charges	330,457	371,272	330,457	371,272
Opening balance	28,160	(41,814)	57,590	(14,814)
Charge/(Write back) to income statement	(198,387)	-	(198,387)	-
Net write-off during the year	-	-	-	-
Other movements	160,230	330,457	478,064	330,457
Closing balance	-	-	-	-
Collective Impairment charges	87,658	54,801	699,813	586,876
Opening balance	107,972	33,660	83,982	113,742
Charge/(Write back) to income statement	(100,912)	(800)	(800)	(800)
Net write-off during the year	-	-	(288,403)	-
Other movements	184,298	87,255	486,760	699,813
Closing balance	345,226	418,111	962,824	1,030,213

Item	Bank		Group	
	30.09.2013	31.12.2012	30.09.2013	31.12.2012
Due to other customers	27,403,135	23,142,802	28,284,187	23,725,596
At amortised cost	438,386	499,495	349,416	394,164
Cash collateral on Securities lent and repurchased agreements	17,868,521	23,642,297	18,633,583	24,119,760

Item	Bank		Group	
	30.09.2013	31.12.2012	30.09.2013	31.12.2012
Demand deposits (Current accounts)	1,898,207	1,754,725	1,898,424	1,743,883
Savings deposits	3,235,431	2,886,999	3,237,072	2,901,362
Fixed deposits	19,044,670	15,828,861	19,897,189	16,417,854
Other deposits - Cds	3,265,823	23,142,802	3,284,187	2,652,717
	27,440,135	23,142,802	28,284,187	23,725,596

Item	Bank-2013					
	HFT	HTM	L & R	AFS	Others	Total
ASSETS						
Cash and cash equivalents	849,001	-	1,577,121	-	-	2,426,122
Balances with Central Bank	-	-	1,140,664	-	-	1,140,664
Placements with Banks	929	-	192,157	-	-	1,121,186
Derivatives	-	-	-	-	-	929
Other financial assets held-for-trading	1,171,873	-	-	-	-	1,171,873
Loans and receivables to other customers	-	-	23,085,587	-	-	23,085,587
Financial investments - Available-for-sale	-	-	-	4,523,145	-	4,523,145
Financial investments - Held-to-maturity	-	95,526	-	-	-	95,526
Total financial assets	2,021,803	95,526	25,995,529	4,523,145	-	32,636,003
Investment in Subsidiaries	-	-	-	-	892,364	892,364
Property, Plant & Equipment	-	-	-	-	958,109	958,109
Goodwill and intangible Assets	-	-	-	-	54,010	54,010
Income Tax Recoverable	-	-	-	-	42,486	42,486
Other assets	-	-	-	-	445,031	445,031
Total non financial assets	-	-	-	-	2,392,000	2,392,000
Total assets	2,021,803	95,526	25,995,529	4,523,145	2,392,000	35,028,003

Item	Bank-2012					
	HFT	HTM	L & R	AFS	Others	Total
LIABILITIES						
Due to banks	627	-	640,284	-	-	640,284
Derivatives	-	-	-	-	-	627
Due to other customers	-	-	27,868,521	-	-	27,868,521
Total financial liabilities	627	-	28,508,805	-	-	28,509,432
Current Tax Liability	-	-	-	-	63,570	63,570
Deferred tax Liabilities	-	-	-	-	885,306	885,306
Other liabilities	-	-	-	-	948,876	948,876
Total non financial liabilities	-	-	-	-	1,920,826	1,920,826
Total Liabilities	627	-	28,508,805	-	1,920,826	29,458,308

Item	Group-2013					
	HFT	HTM	L & R	AFS	Others	Total
ASSETS						
Cash and cash equivalents	35,752	-	1,421,394	-	-	1,457,146
Balances with Central Bank	-	-	1,627,911	-	-	1,627,911
Placements with Banks	-	-	1,481,998	-	-	1,481,998
Derivative Financial Instruments	431,054	-	-	-	-	431,054
Other financial assets held-for-trading	-	-	20,024,729	-	-	20,024,729
Loans and receivables to other customers	-	-	-	3,849,433	-	3,849,433
Financial investments - Available-for-sale	-	29,778	-	-	-	29,778
Financial investments - Held-to-maturity	-	95,526	-	-	-	95,526
Total financial assets	466,806	29,778	24,556,032	3,849,433	-	28,920,049
Investment in Subsidiaries	-	-	-	-	912,364	912,364
Goodwill and intangible Assets	-	-	-	-	39,996	39,996
Property, Plant & Equipment	-	-	-	-	614,441	614,441
Deferred Tax Asset	-	-	-	-	354,025	354,025
Other assets	-	-	-	-	1,920,826	1,920,826
Total non financial assets	-	-	-	-	3,920,826	3,920,826
Total assets	466,806	29,778	24,556,032	3,849,433	1,920,826	30,822,875

Item	Group-2012					
	HFT	HTM	L & R	AFS	Others	Total
LIABILITIES						
Due to banks	-	-	911,898	-	-	911,898
Derivatives	2,058	-	-	-	-	2,058
Due to other customers	-	-	23,6			