

Consolidated Income Statement

	Unaudited	Unaudited
	31-Mar-16	31-Dec-15
	<i>(000's \$)</i>	<i>(000's \$)</i>
Interest Income	67,541	316,417
Interest Expense	(48,682)	(190,519)
Net Interest Income	18,859	125,898
Fee and Commission Income	5,024	21,420
Fee and Commission Expense	(694)	(3,275)
Net fee and commission income	4,330	18,145
Net Interest and Gain / (Loss) on Fair Value securities	1,350	5,283
Gain from derecognition of financial assets measured at AC.	15,658	1,988
Other Operating Income	1,089	5,307
Net Financial Revenues	41,286	156,621
Allowance for Impairment of Loans and Advances (net)	(5,673)	(24,155)
Loans direct write off (net)	3	(128)
Write-back of Discount on Loan Portfolio Purchased	5	234
Net Financial Revenues after impairment loss / write back	35,621	132,573
Income originated from contractual future cash flows	-	7,958
Gain on disposal of property and equipment and properties acquired in satisfaction of debts	36	354
Allowance for contingencies	(96)	(349)
Change in fair value of investment properties	(242)	(1,584)
Staff costs	(13,210)	(51,315)
Administrative expenses	(6,578)	(28,289)
Depreciation and Amortization	(1,477)	(5,563)
Profit before income tax	14,054	53,784
Income Tax expense	(4,817)	(9,664)
Net profit for the period	9,238	44,120
Attributable to:		
Equity holders of the bank	9,257	44,179
Non controlling interest	(19)	(59)
	9,238	44,120

Consolidated Statement Of Financial Position

Amounts in (000's USD)

	Unaudited 31-Mar-16	Unaudited 31-Dec-15
<u>ASSETS</u>		
Cash and Central bank	528,937	681,029
Deposits with banks and financial institutions	370,637	309,116
Loans to Banks	2,791	3,277
Investment securities at FVPL	129,815	128,151
Loans and advances to customers	1,870,700	1,907,262
Investment Securities at amortized cost	2,396,094	2,444,350
Investment Securities at FVOCI	10,959	12,857
Customers ' liability under acceptances	21,001	19,713
Assets acquired in satisfaction of loans	59,537	59,569
Investment Property	53,272	51,372
Properties and equipment	56,188	55,153
Intangible assets	1,788	1,948
Deferred charges	26,156	41,773
Goodwill	4,188	4,021
Other assets	22,116	21,499
Total Assets	5,554,178	5,741,089
<u>LIABILITIES</u>		
Deposits and borrowings from banks	4,516	748
Customers' accounts at amortized cost	4,561,281	4,582,367
Liabilities under acceptances	21,001	19,713
Other borrowings	374,300	562,544
Other liabilities	72,410	64,569
Provisions	6,009	5,899
Total Liabilities	5,039,517	5,235,839
<u>SHAREHOLDERS' EQUITY</u>		
Capital	101,294	101,294
Capital - Preferred shares	862	862
Premium on preferred shares	129,138	129,138
Reserves	112,171	112,157
Special reserve for assets acquired in satisfaction of debts	24,819	24,833
Cumulative translation adjustment	173	(0.13)
Retained earnings	126,293	82,353
Property revaluation reserve	85	112
Cumulative change in fair value of OCI securities	6,533	6,431
Net Profit for the Period	9,253	44,179
Total attributable to the equity holders of the parent	510,619	501,359
Non controlling interest	4,041	3,891
Total Equity	514,661	505,250
Total liabilities and Shareholders' Equity	5,554,178	5,741,089