

**THE FIRST MICROFINANCEBANK LIMITED**  
**CONDENSED INTERIM BALANCE SHEET**  
**AS AT 30 JUNE 2015**

	Note	30 June 2015 (Unaudited)	31 December 2014 (Audited)
-----Rupees in '000'-----			
<b><u>ASSETS</u></b>			
Cash and balances with State Bank of Pakistan and National Bank of Pakistan		609,882	484,308
Balances with other banks/NBFIs/MFBs		953,959	747,842
Lending to financial institutions		-	-
Investments - net of provisions	5	3,447,913	4,273,049
Advances - net of provisions	6	5,221,199	4,416,691
Operating fixed assets	7	318,752	205,717
Other assets		601,639	486,891
Deferred tax asset - net	8	78,009	60,232
<b>Total assets</b>		<b>11,231,353</b>	<b>10,674,730</b>
<b><u>LIABILITIES</u></b>			
Deposits and other accounts	9	9,161,003	8,749,901
Borrowings		317,407	289,880
Subordinated debt		-	-
Other liabilities		353,288	397,810
Deferred tax liabilities		-	-
<b>Total liabilities</b>		<b>9,831,698</b>	<b>9,437,591</b>
<b>NET ASSETS</b>		<b>1,399,655</b>	<b>1,237,139</b>
<b><u>REPRESENTED BY:</u></b>			
Share capital			
<b>Authorized</b>			
350,000,000 (2014: 150,000,000) ordinary shares of Rs. 10 each		<b>3,500,000</b>	<b>1,500,000</b>
<b>Issued, subscribed and paid-up capital</b>		<b>1,351,501</b>	<b>1,351,501</b>
Statutory & general reserves		94,020	63,974
Depositors' protection fund		28,058	19,588
Accumulated loss		(120,999)	(226,929)
		<b>1,352,580</b>	<b>1,208,134</b>
Surplus on revaluation of assets		42,237	24,745
Deferred grants		4,838	4,260
<b>TOTAL CAPITAL</b>		<b>1,399,655</b>	<b>1,237,139</b>

**MEMORANDUM / OFF-BALANCE SHEET ITEMS**

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The annexed notes from 1 to 14 form an integral part of this condensed interim financial information.

**THE FIRST MICROFINANCEBANK LIMITED**  
**CONDENSED INTERIM PROFIT AND LOSS ACCOUNT (UNAUDITED)**  
**FOR THE HALF YEAR ENDED 30 JUNE 2015**

	Note	Half year ended	
		30 June 2015	30 June 2014
-----Rupees in '000'-----			
<b>Markup/return/interest earned</b>	11	958,232	770,131
<b>Markup/return/interest expensed</b>		<b>(310,456)</b>	<b>(277,976)</b>
Net markup/interest income		<u>647,776</u>	<u>492,155</u>
Provision against non - performing loans and advances	6.3	<b>(59,556)</b>	<b>(77,826)</b>
Provision for diminution in the value of investments		-	-
Recovery against written off advances		<b>14,538</b>	17,638
		<u><b>(45,018)</b></u>	<u><b>(60,188)</b></u>
<b>Net markup/interest income after provisions</b>		<b>602,758</b>	431,967
<b>Non markup/non interest income</b>			
Fee, commission and brokerage income		<b>59,074</b>	48,093
Dividend income		-	-
Amortization of deferred grant		<b>826</b>	595
Other income		<b>3,023</b>	5,042
<b>Total non markup/non interest income</b>		<b>62,923</b>	53,730
<b>Non markup/non interest expenses</b>			
Administrative expenses		<b>(504,596)</b>	(441,948)
Grant related expenses		<b>(826)</b>	(595)
Loss on remeasurement of investments		<b>(678)</b>	(1,292)
Other charges		-	(520)
<b>Total non-markup/non interest expenses</b>		<b>(506,100)</b>	<b>(444,355)</b>
<b>Profit before taxation</b>		<b>159,581</b>	41,342
Taxation - Current		<b>(27,128)</b>	(8,233)
- Prior years		-	-
- Deferred		<b>17,777</b>	-
		<u><b>(9,351)</b></u>	<u><b>(8,233)</b></u>
Extraordinary/unusual items		-	-
<b>Profit after taxation</b>		<b>150,230</b>	33,109
Accumulated loss brought forward		<u><b>(226,929)</b></u>	<u><b>(304,486)</b></u>
<b>Loss before appropriations</b>		<b>(76,699)</b>	<b>(271,377)</b>
<b>Appropriations - transfers to</b>			
Statutory reserve		<b>(30,046)</b>	<b>(6,622)</b>
Contribution to depositors' protection fund			
5% of Profit after tax		<b>(7,512)</b>	<b>(1,655)</b>
Interest on investment		<b>(958)</b>	<b>(446)</b>
		<u><b>(38,516)</b></u>	<u><b>(8,723)</b></u>
<b>Accumulated loss carried forward</b>		<u><b>(115,215)</b></u>	<u><b>(280,100)</b></u>
Earning per share (Rupee)		<u><b>1.11</b></u>	<u><b>0.24</b></u>

The annexed notes from 1 to 14 form an integral part of this condensed interim financial information.

**THE FIRST MICROFINANCEBANK LIMITED**  
**CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED)**  
**FOR THE HALF YEAR ENDED 30 JUNE 2015**

	Half year ended	
	30 June 2015	30 June 2014
	-----Rupees in '000'-----	
Profit after taxation for the period	150,230	33,109
<b>Other comprehensive income that can not be reclassified into profit or loss in subsequent periods</b>		
Remeasurement of defined benefit plan	(5,784)	(2,488)
<b>Comprehensive income transferred to equity</b>	<b>144,446</b>	<b>30,621</b>
<b>Components of comprehensive income not reflected in equity</b>		
<b>Other comprehensive income that can be reclassified into profit or loss in subsequent periods</b>		
Surplus/(Deficit) on revaluation of available for sale investments	17,492	(3,686)
	<b>161,938</b>	<b>26,935</b>

Surplus/(Deficit) on revaluation of available for sale investments is presented under a separate account below equity in accordance with the format of financial statements as prescribed under BSD Circular No. 11 dated December 30, 2003 issued by the State Bank of Pakistan (SBP).

The annexed notes from 1 to 14 form an integral part of this condensed interim financial information.

**THE FIRST MICROFINANCEBANK LIMITED**  
**CONDENSED INTERIM CASH FLOW STATEMENT (UNAUDITED)**  
**FOR THE HALF YEAR ENDED 30 JUNE 2015**

	Half year ended	
	30 June 2015	30 June 2014
	-----Rupees in '000'-----	
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Profit before taxation	159,581	41,342
<b>Adjustment for non cash items:</b>		
Depreciation of property and equipment	28,261	22,878
Amortization of intangible assets	1,828	1,715
Gain on disposal of operating fixed assets	(319)	(3,718)
Amortization of deferred grant	(826)	(595)
Income on investments in government securities	(107,313)	(110,908)
Income on investments in term deposit receipts	(41,279)	-
Gain on sale of investments	-	(305)
Revaluation loss on investments - held for trading	678	1,292
Net amortization of premium on investments	76	2,128
Net amortization of discount on investments	(5,624)	(2,304)
Provision against non performing loans and advances	59,556	77,826
Provision for gratuity	5,654	7,047
Other write offs	-	-
	(59,308)	(4,944)
	100,273	36,398
<b>(Increase) / decrease in operating assets:</b>		
Other assets (excluding advance taxation)	(114,934)	(134,206)
Advances	(864,064)	(571,491)
	(978,998)	(705,697)
<b>Increase/(decrease) in operating liabilities:</b>		
Deposits and other accounts	411,102	315,356
Borrowings	27,527	(296,042)
Other liabilities	(51,459)	4,778
	387,170	24,092
<b>Cash outflow from operations</b>	(491,555)	(645,207)
Gratuity paid	(4,500)	(3,862)
Income tax paid	(26,942)	(26,591)
<b>Net cash outflow from operating activities</b>	(522,997)	(675,660)
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Net investment in held to maturity securities	398,064	(2,352,617)
Net investment in available for sale securities	(183,694)	(6,319,427)
Net investment in held for trading securities	(173,769)	(1,384,085)
Redemption of principal on Term Finance Certificates	22,488	8,326
Proceeds from sale / redemption of held to maturity securities	265,000	3,206,410
Proceeds from sale / redemption of available for sale securities	400,000	5,854,000
Proceeds from sale / redemption of held for trading securities	268,000	1,398,108
Investment in operating fixed assets	(143,470)	(8,615)
Sale proceeds of property and equipment disposed off	665	3,718
<b>Net cash inflow from investing activities</b>	853,284	405,818
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Grant received	1,404	-
<b>Net increase/(decrease) in cash and cash equivalents</b>	331,691	(305,118)
<b>Cash and cash equivalents at beginning of the period</b>	1,232,150	1,523,671
<b>Cash and cash equivalents at the end of the period</b>	1,563,841	1,218,553
<b>Cash and cash equivalents comprise of the following:</b>		
Cash and balances with State Bank of Pakistan and National Bank of Pakistan	609,882	529,242
Balances with other banks/NBFIs/MFBs	953,959	689,311
	1,563,841	1,218,553

The annexed notes from 1 to 14 form an integral part of this condensed interim financial information.

**THE FIRST MICROFINANCEBANK LIMITED**  
**CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UNAUDITED)**  
**FOR THE HALF YEAR ENDED 30 JUNE 2015**

	Share capital	Statutory reserve	Depositors protection fund	Accumulated loss	Total
	-----Rupees in '000'-----				
<b>Balance as at 01 January 2014</b>	1,351,501	42,092	12,955	(304,486)	1,102,062
<b>Total comprehensive income for the half year ended 30 June 2014</b>					
Net profit for the half year ended 30 June 2014	-	-	-	33,109	33,109
Remeasurement of defined benefit plan	-	-	-	(2,488)	(2,488)
	-	-	-	30,621	30,621
Interest earned on investment of fund	-	-	446	(446)	-
Contribution for the period	-	6,622	1,655	(8,277)	-
<b>Balance as at 30 June 2014</b>	<b>1,351,501</b>	<b>48,714</b>	<b>15,056</b>	<b>(282,588)</b>	<b>1,132,683</b>
<b>Balance as at 01 January 2015</b>	1,351,501	63,974	19,588	(226,929)	1,208,134
<b>Total comprehensive income for the half year ended 30 June 2015</b>					
Net profit for the half year ended 30 June 2015	-	-	-	150,230	150,230
Remeasurement of defined benefit plan	-	-	-	(5,784)	(5,784)
	-	-	-	144,446	144,446
Interest earned on investment of fund	-	-	958	(958)	-
Contribution for the period	-	30,046	7,512	(37,558)	-
<b>Balance as at 30 June 2015</b>	<b>1,351,501</b>	<b>94,020</b>	<b>28,058</b>	<b>(120,999)</b>	<b>1,352,580</b>

The annexed notes from 1 to 14 form an integral part of this condensed interim financial information.

**THE FIRST MICROFINANCEBANK LIMITED**  
**NOTES TO THE CONDENSED INTERIM FINANCIAL INFORMATION (UNAUDITED)**  
**FOR THE HALF YEAR ENDED 30 JUNE 2015**

**1 STATUS AND NATURE OF BUSINESS**

The First Microfinance Bank Limited (The Bank) was incorporated in The Islamic Republic of Pakistan on 05 November 2001 as a public company under the Companies Ordinance, 1984. The Bank received the certificate of commencement of business on 14 February 2002. The Bank's principal business is to provide microfinance services to the poor and under served segment of the society as envisaged under the Microfinance Institutions Ordinance, 2001. The Bank has 141 business locations comprising of 90 branches/point of links, 51 Permanent Booths (PBs) / Pakistan Post Office (PPO - sub office) (31 December 2014: 136 business locations comprising of 100 branches/point of links and 36 PPO - sub offices) in operation with registered office at 16-17 Floor Habib Bank Tower, Blue Area, Islamabad, Pakistan and is licensed to operate nationwide.

**2 BASIS OF PREPARATION**

These interim condensed financial informations of the Bank have been prepared, in accordance with the requirements of the International Accounting Standard 34 - 'Interim Financial Reporting', provisions of the Companies Ordinance, 1984, the Microfinance Institution Ordinance, 2001 and directives issued by the Securities and Exchange Commission of Pakistan (SECP) and the State Bank of Pakistan (SBP). In case where requirements differ, the provisions of the Companies Ordinance, 1984, the Microfinance Institution Ordinance, 2001 and the said directives have been followed.

These interim condensed financial information do not include all the information and disclosures required in the annual financial information, and should be read in conjunction with the annual financial information of the Bank as at 31 December 2014.

**3 BASIS OF MEASUREMENT**

These interim condensed financial information have been prepared under the historical cost basis except obligations under employee retirement benefit plan are measured at present value and investments available for sale and held for trading which are measured at fair value.

These interim condensed financial information have been presented in Pakistani Rupees, which is the Bank's functional and presentation currency.

**4 SIGNIFICANT ACCOUNTING POLICIES AND FINANCIAL RISK MANAGEMENT**

**4.1** The accounting policies adopted for the preparation of these interim condensed financial information are the same as those applied in the preparation of the annual financial information for the year ended December 31, 2014, except as follows:

**New, Amended And Revised Standards And Interpretations of IFRSs**

The Bank has adopted the following revised standards, amendments and interpretation of IFRSs which became effective during the period:

- IFRS 10 – Consolidated Financial Statements
- IFRS 10 Consolidated Financial Statements, IFRS 12 Disclosure of Interests in Other Entities and IAS 27 Separate Financial Statements – Investment Entities (Amendment)
- IFRS 11 – Joint Arrangements
- IFRS 12 – Disclosure of Interests in Other Entities
- IFRS 13 – Fair Value Measurement
- IAS 19 – Employee Benefits – (Amendment) - Defined Benefit Plans: Employee Contributions

The adoption of the above standards / amendments did not have any effect on the interim condensed financial information.

**4.2** The financial risk management objectives and policies adopted by the Bank are consistent with those disclosed in the annual financial information of the Bank for the year ended 31 December 2014.

		30 June 2015 (Unaudited)	31 December 2014 (Audited)
	Note	-----Rupees in '000'-----	
<b>5 INVESTMENTS - NET OF PROVISIONS</b>			
<b>Held to maturity</b>			
<b>Federal Government Securities</b>			
Pakistan Investment Bonds	5.1	655,302	652,991
Market Treasury Bills	5.2	16,289	96,826
		671,591	749,817
<b>Term Deposit Receipts (TDRs)</b>	5.3	1,041,279	1,574,455
		1,712,870	2,324,272
<b>Available for sale</b>			
<b>Federal Government Securities</b>			
Pakistan Investment Bonds	5.1	1,044,340	1,042,036
Market Treasury Bills	5.2	597,510	716,542
		1,641,850	1,758,578
<b>Term Finance Certificates - Listed</b>		-	22,488
		1,641,850	1,781,066
<b>Held for trading</b>			
<b>Federal Government Securities</b>			
Pakistan Investment Bonds	5.1	50,956	-
Market Treasury Bills	5.2	-	142,966
		50,956	142,966
Add: Surplus on revaluation of available for sale investments		42,237	24,745
		<b>3,447,913</b>	<b>4,273,049</b>

- 5.1** These represent three to ten year bonds carrying markup at rates ranging between 8.75% to 11.25% (2014: 9.6% to 11.25%) per annum, payable on a semi-annual basis, with original maturity up to 2018, and includes a ten year bond maturing in 2017 and a three year bond maturing in 2016 held for the purpose of the Depositors Protection Fund carrying markup at the rate of 9.6% (2014: 9.6% per annum) and 11.25% (2014: 11.25% per annum) respectively.
- 5.2** These securities have an original maturity of one year with yields ranging between 6.85% to 9.93% (2014: 9.37% to 9.99%) per annum, and includes two, one year bills held for the purpose of the Depositors protection fund carrying markup at the rate of 6.85% and 8.85% (2014: Nil), maturing in 2016.
- 5.3** These represent TDRs with an original maturity of one year carrying markup at rate ranging between 8.75% to 11% (2014: 9.5% to 11%) per annum, payable on maturity.

## 6 ADVANCES - NET OF PROVISIONS

		30 June 2015 (Unaudited)		31 December 2014 (Audited)	
		Number of loans outstanding	Amount of loans outstanding	Number of loans outstanding	Amount of loans outstanding
	Note	Number	Rupees in '000'	Number	Rupees in '000'
Considered good	6.1	169,684	5,279,759	146,993	4,442,895
Considered doubtful	6.2	1,761	38,550	1,783	37,104
		<u>171,445</u>	<u>5,318,309</u>	<u>148,776</u>	<u>4,479,999</u>
Less:					
Specific provision	6.3		18,050		16,983
General provision					
- Mandatory provision at the rate of 1%	6.4		47,530		39,795
- Provision for flood effected clients	6.4		31,530		3,320
- Additional provision	6.3		-		3,210
			79,060		46,325
			97,110		63,308
			<u>5,221,199</u>		<u>4,416,691</u>

- 6.1 Advances include staff loans aggregating to Rs. 58,954 thousand (31 December 2014: Rs. 49,988 thousand).
- 6.2 These include fully secured loans amounting to Rs. 553,053 thousand (31 December 2014: Rs. 433,558 thousand).
- 6.3 Particulars of provision against non performing advances

	30 June 2015 (Unaudited)			31 December 2014 (Audited)		
	Specific	General	Total	Specific	General	Total
	-----Rupees in '000'-----			-----Rupees in '000'-----		
Opening balance	16,983	46,325	63,308	7,921	40,978	48,899
Charge for the period/year	26,821	32,735	59,556	137,108	5,347	142,455
Less: Amount written off	25,754	-	25,754	128,046	-	128,046
	1,067	32,735	33,802	9,062	5,347	14,409
Closing balance	18,050	79,060	97,110	16,983	46,325	63,308

- 6.4 The provision for flood effected clients has been maintained as prudent risk management in respect of portfolio of a branch with higher non performing loans.

## 7 OPERATING FIXED ASSETS

		30 June 2015 (Unaudited)	31 December 2014 (Audited)
	Note	-----Rupees in '000'-----	
Carrying value at the beginning of the period/year		205,717	141,607
Add: Additions during the period/year	7.1	143,470	114,833
Less: Disposals during the period/year at carrying value		(346)	(479)
		348,841	255,961
Less: Depreciation or amortization for the period/year		(30,089)	(50,244)
Carrying value at the end of the period/year		318,752	205,717

### 7.1 Additions during the period/year

Office equipment	3,694	18,562
Furniture and fixture	2,189	10,785
Computer equipment	224	19,228
Vehicles	6,302	17,560
Leasehold improvement	19,727	22,040
Computer Software	-	1,873
Capital work-in-progress	111,334	24,785
	143,470	114,833

## 8 DEFERRED TAX ASSET - NET

### Arising in respect of following deductible temporary differences

Operating fixed asset	1,494	8,225
Provision against non-performing loans and advances	20,986	22,158
Business losses brought forward	-	26,133
Unabsorbed depreciation	-	37,161
Unabsorbed amortization	-	843
Minimum tax / Alternative Corporate Tax	89,817	-
	112,297	94,520

### Arising in respect of following taxable temporary differences

Recovery against written off advances	(34,288)	(34,288)
	78,009	60,232



	Note	30 June 2015 (Unaudited)		31 December 2014 (Audited)	
		Number	Rupees in '000'	Number	Rupees in '000'
<b>9 DEPOSITS AND OTHER ACCOUNTS</b>					
<b>Time liabilities</b>					
Fixed Deposits		8,080	5,563,734	8,322	5,330,511
Saving deposits		102,859	2,681,601	101,644	2,585,842
Current deposits		164,952	915,668	160,821	833,548
	9.1	<u>275,891</u>	<u>9,161,003</u>	<u>270,787</u>	<u>8,749,901</u>

#### 9.1 Particulars of deposits by ownership

	30 June 2015 (Unaudited)		31 December 2014 (Audited)	
	Number	Rupees in '000'	Number	Rupees in '000'
Individual depositors	262,826	6,078,107	257,855	5,790,798
Institutional depositors				
Corporations/ firms	12,978	2,372,487	12,846	2,208,768
Banks and financial institutions	87	710,409	86	750,335
	13,065	3,082,896	12,932	2,959,103
	<u>275,891</u>	<u>9,161,003</u>	<u>270,787</u>	<u>8,749,901</u>

#### 10 MEMORANDUM/OFF BALANCE SHEET ITEMS

##### 10.1 Contingencies

According to the Workers' Welfare Fund Ordinance, 1971 ('WWF Ordinance') as amended by the Finance Act, 2006 and 2008, every commercial establishment is required to pay a WWF levy of 2% of the accounting profit before taxation or the declared income for the year as per the income tax return, whichever is higher.

The aforementioned amendments have been challenged before the High Courts. The Lahore High Court has considered the amendments made to the WWF Ordinance as void being procedurally incorrect while the Sindh High Court has upheld that the amendments are valid. The decision of the Sindh High Court has been challenged in the Supreme Court of Pakistan, and the matter is therefore pending before the Supreme Court of Pakistan.

Based upon the legal opinion obtained by the management and pending outcome of the decision by the Supreme Court of Pakistan on the amendments made to the WWF Ordinance, the management has not made the provision in this respect in these financial statements.

##### 10.2 Commitments

Commitment relating to core banking system implementation amounts to Rs. 78,100 thousand (31 December 2014: Nil)

	Half year ended	
	30 June 2015 (Unaudited)	30 June 2014 (Unaudited)
	-----Rupees in '000'-----	
<b>11 MARKUP/RETURN/INTEREST EARNED</b>		
Mark-up on advances	734,920	545,076
Income on investment in Government Securities	140,998	158,692
Income from Term Finance Certificates - net of premium	132	2,868
Income from Term Deposit Receipts	51,008	38,778
Mark-up on reverse repo transactions	-	1,900
Mark-up on deposit accounts with treasury and other banks	31,174	22,817
	<u>958,232</u>	<u>770,131</u>

**12 RELATED PARTY TRANSACTIONS**

The Bank's related parties comprise of major shareholders, directors and entities over which the directors are able to exercise significant influence, staff retirement funds and key management personnel. The details of transactions with related parties along with the balance are as follows:

	Half year ended	
	30 June 2015 (Unaudited)	30 June 2014 (Unaudited)
	-----Rupees in '000'-----	
<b>Related party by virtue of significant influence over the Bank</b>		
Mark-up expense on deposits received	6,979	1,232
Administrative expenses on services	10,472	9,728
Profit received on deposits with related parties	4,716	7,842
	<u>22,167</u>	<u>18,802</u>
	30 June 2015 (Unaudited)	31 Dec 2014 (Audited)
	-----Rupees in '000'-----	
<b>Related party by virtue of significant influence over the Bank</b>		
Deposits and other accounts	415,931	241,680
Accrued mark-up on deposits received	2,186	38
Bank balances with related parties	226,800	267,322
Borrowings from related parties	317,407	289,880
Other liabilities	1,259	-
Other assets	2,302	10,962
	<u>1,365,825</u>	<u>1,010,662</u>
	Half year ended	
	30 June 2015 (Unaudited)	30 June 2014 (Unaudited)
	-----Rupees in '000'-----	
<b>Related party by virtue of common directorship</b>		
Mark-up expense on deposits received	2,011	6,962
Administrative expenses on services	21,921	18,061
	<u>23,932</u>	<u>25,023</u>
	30 June 2015 (Unaudited)	31 Dec 2014 (Audited)
	-----Rupees in '000'-----	
Deposits and other accounts	451,897	278,796
Accrued mark-up on deposits received	2,037	778
Other assets	18,994	12,545
Other liabilities	5,001	3,874
	<u>477,929</u>	<u>306,093</u>

	<u>Half year ended</u>	
	<u>30 June 2015</u>	<u>30 June 2014</u>
	<u>(Unaudited)</u>	<u>(Unaudited)</u>
	<u>-----Rupees in '000'-----</u>	
<b>Others</b>		
Charge for defined contribution gratuity fund	<u>5,654</u>	<u>7,047</u>
Contribution to defined contribution provident fund	<u>12,585</u>	<u>11,334</u>
Remuneration of key management personnel	<u>21,611</u>	<u>22,233</u>
	<u>30 June 2015</u>	<u>31 Dec 2014</u>
	<u>(Unaudited)</u>	<u>(Audited)</u>
	<u>-----Rupees in '000'-----</u>	
Loan outstanding of key management personnel	<u>4,262</u>	<u>5,978</u>
Deposit of key management personnel	<u>333</u>	<u>649</u>
Accrued markup on deposit of key management personnel	<u>4</u>	<u>36</u>
Other liabilities	<u>4,910</u>	<u>630</u>

### 13 GENERAL

Figures have been rounded off to the nearest thousand rupee.

### 14 DATE OF AUTHORIZATION FOR ISSUE

These condensed interim financial information were authorized for issue by the Board of Directors of the Bank on September 18, 2015.