

Statement Of Financial Position

	Notes	2013 L.L. Million	2012 L.L. Million
Assets			
Cash and Central Bank	5	211,579	200,068
Deposits with banks and financial institutions	6	521,130	491,683
Deposits with the parent, sister and other related banks	7	1,715	24,747
Loans and advances to customers	8	46,404	42,383
Investment securities at fair value through profit or loss	9	6,377	6,148
Investment securities at amortized cost	9	658,190	642,845
Customers' liability under acceptances	10	1,606	1,503
Assets acquired in satisfaction of loans	11	5,871	5,871
Property and equipment	12	7,886	8,302
Intangible assets	13	515	311
Other assets	14	1,143	1,354
Total Assets		1,462,416	1,425,215
Liabilities			
Deposits from a central bank	15	84,430	93,399
Deposits from banks and financial institutions	16	224,519	243,228
Deposits from the parent, sister and other related banks	17	515,361	502,614
Customers' deposits	18	331,118	315,380
Liability under acceptances	10	1,606	1,503
Other liabilities	19	26,217	5,480
Provisions	20	4,439	4,572
Total liabilities		1,187,690	1,166,176
Equity			
Capital	21	15,000	15,000
Cash contribution to capital	21	148,489	148,489
Reserves not available for distribution	22	46,011	38,820
Reserves available for distribution		8,418	466
Retained earnings		33,621	33,620
Profit for the year		23,187	22,644
Total equity		274,726	259,039
Total Liabilities and Equity		1,462,416	1,425,215
Financial instruments with off-balance Sheet risks			
Letters of guarantee and standby letters of credit	30	53,241	53,095
Letters of credit - import		3,434	23,883
Letters of credit - export confirmed		36,906	44,306

**Statement of profit or loss and other comprehensive income
for the year ended 31 December 2013**

	Notes	2013 L.L. Million	2012 L.L. Million
Interest income	23	53,068	51,965
Interest expense	24	15,772	15,134
Net interest income		37,296	36,831
Fee and commission income	25	2,630	3,129
Fee and commission expense		261	218
Net fee and commission income		2,369	2,911
Net gain on investment securities at fair value through profit or loss	26	101	248
Gain/(loss) on difference of exchange		157	80
Realized gain on disposal of securities at amortized cost	9	1,097	769
Other operating income		298	35
Net financial revenues		41,318	40,714
(Write-off)/write-back of bad debts		17	155
Net write-back of impairment loss on loans and advances	8	5,237	3,642
Net financial revenues after write-back of impairment loss		46,538	44,511
Salaries and related charges	27	12,648	12,412
Depreciation and amortization	12,13	829	779
General and administrative expenses	28	5,223	4,276
Total operating expenses		18,700	17,467
Profit before income tax		27,838	27,044
Income tax expense	19	4,651	4,400
Profit for the year		23,187	22,644
Other comprehensive income		-	-
Total comprehensive income for the year		23,187	22,644