

MCB GROUP LIMITED Abridged Unaudited Interim Financial Statements 31st March 2016

Statement of financial position						Statement of changes in equity			Attributable to ord	finary equity bold	of the parent				
			31-Mar-16	31-Mar-15	30-Jun-15		Stated	Retained	Capital	Translation	Statutory	General	Total	Non-	Total
			Rs'M	Rs'M	RsM		Capital	Earnings	Reserve	Reserve	Reserve	Banking Reserve		controlling	Equity
ASSETS							Rs'M	Rs'M	Rs'M	Rs'M	Rs'M	RsM	Rs'M	Rs'M	Rs'M
Cash and cash equivalents			35.436.4	23.402.9	24.528.6										
Mandatory balances with Central Banks			15,161.5	13,580.2	14,270.1	At 1 st July 2014	2.383.3	24.234.9	1.526.8	(205.5)	2.414.1	614.1	30.967.7	1.736.6	32.704.
Derivative financial instruments Loans to and placements with banks			393.4 16,811.0	332.9 7,693.2		Profit for the period Other comprehensive (expense)/income for the period		4,261.3 (1.0)	623.4	63.5			4,261.3 685.9	30.1 (15.6)	4,291. 670.
Loans and advances to customers			163,964.7	160,826.3	163,442.2	Total comprehensive income for the period		4,260.3	623.4	63.5		-	4,947.2	14.5	4,961.
Investment securities			57,367.4	43,878.7		Dividends		(737.8)					(737.8)	(22.1)	(759.
Investments in associates Goodwill and other intangible assets			8,074.7 880.8	6,849.9 898.5		Effect of increase in shareholding in subsidiary Share of transfer by associate		2.3 3.5	(3.5)				2.3	(6.4)	(4.
Property, plant and equipment			5,855.6	5,942.0	6,033.5	Share of other movements in reserves of associate		(0.2)	0.2						
Deferred tax assets			333.4	239.6	287.0	Transfer to general banking reserve		(146.1)				146.1			
Other assets Total assets			3,174.7 307,453.6	4,073.2 267,717.4	3.753.8 280,012.8	Issue of shares following the exercise of Group Employee Share Options Scheme	13.9						13.9		13.
						At 31 st March 2015	2,397.2	27,616.9	2,146.9	(142.0)	2,414.1	760.2	35,193.3	1,722.6	36,915.
LIABILITIES AND SHAREHOLDERS' EQUITY															
Deposits from banks			1,955.7	1,871.8	2,405.0										
Deposits from customers Derivative financial instruments			244,555.9 331.2	205,130.3 1,139.0	217,276.4	At 1 st July 2014	2,383.3	24,234.9	1,526.8	(205.5)	2,414.1	614.1	30,967.7	1,736.6	32,704.
Other borrowed funds			5,800.2	8,712.3	7,770.0	Profit for the year	2,363.3	5,722.0	1,020.0	(205.5)	2,914.1	014.1	5,722.0	49.2	5,771
Subordinated liabilities			5,594.1	5,594.3	5,555.7	Other comprehensive income/(expense) for the year		95.1	780.5	(17.7)			857.9	(5.1)	852
Current tax liabilities Deferred tax liabilities			727.5 58.8	450.2 48.5	539.7	Total comprehensive income/(expense) for the year Dividends		5,817.1	780.5	(17.7)			6,579.9	44.1 (25.4)	6,624
Other liabilities			7,138.7	7,855.1		Effect of increase in shareholding in subsidiary		2.3					2.3	(6.4)	(1,000
Total liabilities			266,162.1	230,801.5	242,330.6	Share of transfer by associate		3.7	(3.7)					- "	
						Share of other movements in reserves of associate		(1.5)	1.5						
Shareholders' Equity Stated capital			2.426.7	2.397.2	2.397 2	Transfer to general banking reserve Transfer to statutory reserve	:	(166.7) (757.7)			757.7	166.7		- :	
Retained earnings			30,945.9	27,616.9	27,501.6	Issue of shares following the exercise of		()							
Other components of equity			6,183.6	5,179.2	6,034.5	Group Employee Share Options Scheme	13.9						13.9		13
Equity attributable to the ordinary equity holders of the parent Non-controlling interests			39,556.2 1,735.3	35,193.3 1,722.6	35,933.3 1,748.9	At 30 th June 2015 Profit for the period	2.397.2	27.501.6 4,699.6	2.305.1	(223.2)	3.171.8	780.8	35.933.3 4.699.6	1,748.9	37.682 4.799
Total equity			41,291,5	36,915.9	37.682.2	Other comprehensive income/(expense) for the period			4.1	(77.0)			(72.9)	(41.4)	(114
Total equity and liabilities			307,453.6	267.717.4	280.012.8	Total comprehensive income/(expense) for the period Dividends		4,699.6	4.1	(77.0)			4,626.7	58.9	4,685
						Dividends Effect of changes in effective shareholding in subsidiaries		(21.4)					(1,011.9) (21.4)	(33.1)	(1,045.)
CONTINGENT LIABILITIES						Share of transfer by associate		0.8	(0.8)					-	,565
						Share of other movements in reserves of associate		3.1	(3.1)						
Acceptances, guarantees, letters of credit, endorsements and other obligations on account of customers			34,340.7	57,759.8	45 697 1	Transfer to general banking reserve Issue of shares following the exercise of		(225.9)				225.9		-	
Commitments			3,430.0	5,122.4	4,633.0	Group Employee Share Options Scheme At 31 st March 2016	29.5						29.5		29.
Tax assessments			813.5	406.9		At 31 st March 2016	2,426.7	30,945.9	2,305.3	(300.2)	3,171.8	1,006.7	39,556.2	1,735.3	41,291.
Other			1,254.5	1,446.8	1,293.9 52.421.2										
Interest Income	31-Mar-16 Rs'M 3,431.0	31-Mar-15 Rs/M 3,212.9	31-Mar-16 Rs'M 10,208.3	31-Mar-15 Rs/M 9,573.6	30-Jun-15 RsM 12,844.3	Statement of cash flows							9 mths to	9 mths to	Year to
Interest expense Net interest income	(1,186.7) 2,244.3	(1,148.0) 2,064.9	(3,562.6) 6,645.7	(3,522.9)	(4,690.1)									31-Mar-15	30-Jun-15
Net interest income	2,244.3												31-Mar-16		0-24
				6,050.7	8,154.2								Rs'M	RsM	RsM
Fee and commission income	929.6	1,036.6	3,064.9	3,005.7	4,148.1	Net cash flows from trading activities							Rs*M 6,923.7	RsM 6,179.9	7,006.
Fee and commission expense	(209.3)	(217.5)	3,064.9 (651.5)	3,005.7 (597.5)	4,148.1 (783.7)	Net cash flows from other operating activities							Rs'M 6,923.7 9,439.6	RsM 6,179.9 1,254.8	7,006. 5,370.
Fee and commission expense Net fee and commission income	(209.3) 720.3	(217.5) 819.1	3,064.9 (651.5) 2,413.4	3,005.7 (597.5) 2,408.2	4,148.1 (783.7) 3,364.4	Net cash flows from other operating activities Dividends received from associates Dividends paid							6,923.7 9,439.6 45.2 (1,904.6)	RsM 6,179.9 1,254.8 36.1 (1,535.0)	7,006: 5,370: 131: (1,535:
Fee and commission expense Net fee and commission income Other income	(209.3) 720.3 494.3	(217.5) 819.1 394.5	3,064.9 (651.5) 2,413.4 1,536.0	3,005.7 (597.5) 2,408.2 1,328.1	4,148.1 (783.7) 3,364.4 1,695.6	Net cash flows from other operating activities Dividends received from associates Dividends paid Dividends paid to non-controlling interests in subsidiaries							6,923.7 9,439.6 45.2 (1,904.6) (33.1)	RsM 6,179.9 1,254.8 36.1 (1,535.0) (22.1)	7,006: 5,370: 131: (1,535: (25:
Fee and commission expense Net fee and commission income	(209.3) 720.3	(217.5) 819.1	3,064.9 (651.5) 2,413.4	3,005.7 (597.5) 2,408.2	4,148.1 (783.7) 3,364.4 1,695.6 13,214.2	Net cash flows from other operating activities Dividends received from associates Dividends paid							6,923.7 9,439.6 45.2 (1,904.6)	RsM 6,179.9 1,254.8 36.1 (1,535.0)	7,006: 5,370: 131: (1,535:
Fee and commission opense Net fee and commission income Other income Openseling particulars Openseling particulars Openseling particulars Openseling particulars	(209.3) 720.3 494.3 3,458.9 (1,361.7) 2,097.2	(217.5) 819.1 394.5 3,278.5 (1,417.1) 1,861.4	3,064.9 (651.5) 2,413.4 1,536.0 10,595.1 (4,344.8) 6,250.3	3,005.7 (597.5) 2,408.2 1,328.1 9,787.0 (4,154.3) 5,632.7	4,148.1 (783.7) 3,364.4 1,695.6 13,214.2 (5,525.6) 7,688.6	Net cash flows from other operating activities Dividends received from associates Dividends paid Dividends paid to non-controlling interests in subsidiaries Income tax paid Net cash flows from operating activities Investing activities							Rs'M 6,923.7 9,439.6 45.2 (1,904.6) (33.1) (1,062.1) 13,408.7 (1,356.6)	RsM 6,179.9 1,254.8 36.1 (1,535.0) (22.1) (870.4) 5,043.3 (1,841.2)	7,006: 5,370.1 131.1 (1,535.1 (25.1 (1,074.1 9,874.1 (2,485.1
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Fix and commission operate Other income Other income Operating parties Operating part	(209.3) 720.3 494.3 3,458.9 (1,361.7) 2,097.2 (223.3) 1,860.9 2,209.2	(217.5) 819.1 394.5 3,278.5 (1,417.1) 1,861.4 (279.7) 1,581.7 75.8 1,657.5	3,064.9 (651.5) 2,413.4 1,536.0 10,595.1 (4,344.8) 6,250.3 (724.4) 5,525.9 462.3 5,988.2	3,005.7 (597.5) 2,408.2 1,328.1 9,787.0 (4,154.3) 5,632.7 (679.3) 4,953.4 228.3 5,181.7	4,148.1 (783.7) 3,364.4 1,695.6 13,214.2 (5,525.6) 7,888.6 (1,163.1) 6,525.5 374.8 6,900.3	Nat cash flows from other operating activities Dividents received from associates Dividents paid Dividents paid Dividents paid Dividents paid on one-controlling interests in subsidiaries income tas paid Nat cash flows from operating activities twesting activities Twesting activities Thereaching activities Thereaching activities Financing activities Shares issued-implyore share options exercised Shares issued-implyore share options exercised							Rs'M 6,923.7 9,439.6 45.2 (1,904.6) (33.1) (1,062.1) 13,408.7 (1,356.6) 12,052.1 29.5 (21.9)	RsM 6,179.9 1,254.8 36.1 (1.535.0) (22.1) (870.4) 5,043.3 (1,841.2) 3,202.1	7,006: 5,3702 1312 (1,535) (25) (1,074) 9,874 (2,485) 7,389
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Fina and commission expense Not fee and commission income Other Income Operating Income Operating Income Non-interest operate Operating profit before impatrement Not requirement of Imarcial assets Operating profit of associates Some of profit of associates Operating profit of as	(293.3) 720.3 720.3 494.1 3.458.9 (1.364.7) 2.097.2 (295.3) 1,800.3 2.004.3 (1.657.6 1.557.9 78.7	(217.5) 819.1 394.5 3,278.5 (1,417.1) 1,861.4 (279.7) 1,581.7 76.8 (271.9) 1,385.6	3,064.9 (651.5) 2,413.4 1,536.0 10,595.1 (4,344.8) 6,250.3 (724.4) 5,525.9 462.3 5,988.2 (1,188.3) 4,799.9	3,005.7 (597.5) 2,408.2 1,328.1 9,787.0 (4,154.3) 5,632.7 (679.3) 4,953.4 228.3 5,181.7 (890.3) 4,291.4	4,148.1 (783.7) 3,364.4 1,695.6 13,214.2 (5,625.6) 7,688.6 (1,163.1) 6,525.5 374.8 6,900.3 (1,129.1) 5,771.2	Nat cash flows from other operating activities Dicknicks received from associates Dicknicks grade from associates Dicknicks grade from associates University and Control of the Control of							R±M 6,923.7 9,439.6 45.2 (1,304.6) (33.1) (1,062.1) 13,408.7 (1,256.6) 12,052.1 187.3 187.9 12,240.0 23,287.5 (96.7)	RsM 6,179.9 1,254.8 36.1 (1,535.0) (22.1) (870.4) 5,043.3 1,841.2 3,202.1 13.9 (1,793.0) (1,779.1) 1,423.0 17,483.5 267.5	7,006. 5,370. 131. (1,535. (25. (1,074. 9,874. (2,485. 7,389. 13. (1,793. (1,779. 5,610. 17,483.
Fee and commission expense Note to and commission income Other Income Operating in some Operating prise septime Operating prise septime Operating prise telepres Operating prise telepres Operating priorit before inpulment Not impairment of invancial assets Operating priorit of associates Priorit before tax Income tax suppose Priorit before tax Income tax suppose Operating priorit of associates Priorit before tax Income tax suppose Operating priorit or departed Operating priorit or de parent Non-corrolling interests Statement of priorit or loss and other comprehensive income	(293.3) 720.3 720.3 494.1 3.458.9 (1.364.7) 2.097.2 (295.3) 1,800.3 2.004.3 (1.657.6 1.557.9 78.7	(217.5) 819.1 394.5 3,278.5 (1,417.1) 1,861.4 (279.7) 1,581.7 76.8 (271.9) 1,385.6	3,064.9 (651.5) 2,413.4 1,536.0 10,595.1 (4,344.8) 6,250.3 (724.4) 5,525.9 462.3 5,988.2 (1,188.3) 4,799.9	3,005.7 (597.5) 2,408.2 1,328.1 9,787.0 (4,154.3) 5,632.7 (679.3) 4,953.4 228.3 5,181.7 (890.3) 4,291.4	4,148.1 (783.7) 3,364.4 1,695.6 13,214.2 (5,625.6) 7,688.6 (1,163.1) 6,525.5 374.8 6,900.3 (1,129.1) 5,771.2	Nat cash flows from other operating activities Diskdering seeder from associates Diskdering seeder from associates Diskdering seeder from associates University and Committee from a seedering for the committee grade Nat cash flows from operating activities Nat cash flows from operating activities Nat cash flows from financing activities Nat cash flows from the committee from a seedering activities Nat cash flows from the committee from a seedering from a seedering from the committee f							R±M 6,923.7 9,439.6 45.2 (1,304.6) (33.1) (1,062.1) 13,408.7 (1,256.6) 12,052.1 187.3 187.9 12,240.0 23,287.5 (96.7)	RsM 6,179.9 1,254.8 36.1 (1,535.0) (22.1) (870.4) 5,043.3 1,841.2 3,202.1 13.9 (1,793.0) (1,779.1) 1,423.0 17,483.5 267.5	7,006. 5,370: 131.: (1,535.) (25.: (1,074.: (2,485.: 7,389. 13.: (1,793.: (1,793.: (1,779.: 5,610.) 17,483.1
Fix and commission operate More and commission income Other Income Operating in comm Non-interest express Operating price of the commission Not replaced associates Some of price of associates Some of price of associates Fixed of the period of associates Profit for the period of the price of	(293.3) 720.3 720.3 494.1 3.458.9 (1.364.7) 2.097.2 (295.3) 1,800.3 2.004.3 (1.657.6 1.557.9 78.7	(217.5) 819.1 394.5 3,278.5 (1,417.1) 1,861.4 (279.7) 1,581.7 76.8 (271.9) 1,385.6	3,064.9 (651.5) 2,413.4 1,536.0 10,595.1 (4,344.8) 6,250.3 (724.4) 5,525.9 462.3 5,988.2 (1,188.3) 4,799.9	3,005.7 (597.5) 2,408.2 1,328.1 9,787.0 (4,154.3) 5,632.7 (679.3) 4,953.4 228.3 5,181.7 (890.3) 4,291.4	4,148.1 (783.7) 3,364.4 1,695.6 13,214.2 (5,625.6) 7,688.6 (1,163.1) 6,525.5 374.8 6,900.3 (1,129.1) 5,771.2	Na cash flow from other operating activities Dividents received from associates Dividents growed from associates Dividents growed from associates Notices growed from operating activities Act cash flower from operating activities Nat cash flower from operating activities Financing activities Shares issued-implyese share options exercised Shares issued-implyese share options exercised Shares sound from a directivities flower from the operation of							R±M 6,923.7 9,439.6 45.2 (1,304.6) (33.1) (1,062.1) 13,408.7 (1,256.6) 12,052.1 187.3 187.9 12,240.0 23,287.5 (96.7)	RsM 6,179.9 1,254.8 36.1 (1,535.0) (22.1) (870.4) 5,043.3 1,841.3 1,3202.1 13.9 (1,793.0) (1,779.1) 1,423.0 17,483.5 267.5	7,006. 5,370: 131.: (1,535.) (25.: (1,074.: (2,485.: 7,389. 13.: (1,793.: (1,793.: (1,779.: 5,610.) 17,483.1
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Fix and commission income Other Income Oth	(292)3 783). 494.3 1,463.9 1,291.7,2 1,291.7,2 1,291.9 2,201.9 1,663.9 1,657.6 1,557.9 79.7 1,537.6	(217.5) 819.1 394.5 3.278.5 (1.417.1) 1.861.4 (279.7) 1.581.7 75.8 1.667.5 (271.9) 1.385.6	3,064.9 (651.5) 2,413.4 1,536.0 10,595.1 (4,344.8) 6,250.3 (724.4) 5,525.9 452.3 1,188.3 4,779.9 4,592.6 1,00.3 4,779.9	3,005.7 (597.5), 2,405.2 1,328.1 9,767.0 (4,194.3) 5,652.7 (679.3) 4,953.4 228.3 5,181.7 (890.3) 4,291.4	4,148.1 (783.7) 3,364.4 1,895.6 13,214.2 (5,525.6) (1,163.1) 6,525.5 374.8 6,500.3 (1,129.1) 5,771.2 5,722.0 49.2 5,771.2	Net cash flows from other operating activities Dividents received from associates Dividents guide from associates Dividents guide from controlling interests in subdidiaries Dividents guide from controlling interests in subdidiaries Net cash flows from operating activities Investing activities Net cash flows before financing activities Financing activities Shares issued implying activities of the state of	of 9.8% in net interest income as	nd of 19.8% in profit	on exchange. Net fe	-		similar level to that.	ReM 6,923.7 9,139.6 45.2 (1,904.6) (33-1) (1,904.1) (R2M 6,1799 1,2648 36.1 (1,5500) (22-1) (3704) 5,0433 1(,8442) 1,7793.0 (1,7793.0) 1,7793.0 (1,7793.0) 1,7793.0 (1,7793.0) 1,7793.0 (1,7793.0) 1,7793.0 (1,7793.0) 1,7793.0 (1,7793.0)	7,006. 5,370. 131: (1,535.(25. (25. (25. (27.4) 9,874. (2,485. (2,485. (1,7389. (1,7
Fix and commission receptors Other income Other income Operating profits Same of profit of associates Profit before tax Income tax superace Profit for the period attributable to - Outhery scaply foliates of the parent Non-certroling interests Statement of profit or loss and other comprehensive income Profit for the period Other comprehensive (repress)(ncome:	(292)3 783). 494.3 1,463.9 1,291.7,2 1,291.7,2 1,291.9 2,201.9 1,663.9 1,657.6 1,557.9 79.7 1,537.6	(217.5) 819.1 394.5 3.278.5 (1.417.1) 1.861.4 (279.7) 1.581.7 75.8 1.667.5 (271.9) 1.385.6	3,064.9 (651.5) 2,413.4 1,536.0 10,595.1 (4,344.8) 6,250.3 (724.4) 5,525.9 452.3 1,188.3 4,779.9 4,592.6 1,00.3 4,779.9	3,005.7 (597.5), 2,405.2 1,328.1 9,767.0 (4,194.3) 5,652.7 (679.3) 4,953.4 228.3 5,181.7 (890.3) 4,291.4	4,148,1 (783,7) 3,364,4 1,595,6 13,314,2 (5,525,6 7,888,6 (1,163,1) (5,525,5 374,8 (5,625,5 (1,163,1) (5,71,2	Nat cash flows from other operating activities Dividents received from associates Dividents goal Dividents goal Dividents goal of non-controlling interests in subsidiaries locates as paid or on-controlling interests in subsidiaries locates as paid or operating activities Nat cash flows before financing activities Planating activities Nate cash flows before financing activities Shares issuade/mplayee share appliance services Shares located and and centrolled by subsidiary Refund of subsordinated ban by associate Nat data securities material Nate data securities material Nate data flower from financing activities Increase in cash and cach equivalents Effect of foreign enchanges rate changes Nate cash and cash equivalents carried forward Commencia on results	of 9.8% in net interest income ar pensated by improved performa	nd of 19.8% in profit nce from other rever	on exchange. Net fe nue segments.	e and commission inco	ome remained at		RefM	RsM 6,1799 1,264 8 36.1 (1,550.0) (22-1) (1,550.0) (22-1) (27-1) (27-1) (27-1) (27-1) (1,540.0) (1,540.0) (1,540.0) (1,540.0) (1,540.0) (1,540.0) (1,579.0) (1,779.0)	7,006. 5,370. 1313. (1,535. (1,074. 9,874. (2,485. 7,389. 13. (1,793. (1,779. 5,610. 17,483. 1944. 23,287.
Fix and commission expense Note is and commission income Other income Other income Operating income Non-interest expense Operating price before impairment Not requirement of invancial assets Operating price in the fixed in a second in a s	(292)3 783). 494.3 1,463.9 1,291.7,2 1,291.7,2 1,291.9 2,201.9 1,663.9 1,657.6 1,557.9 79.7 1,537.6	(217.5) 819.1 394.5 3.278.5 (1.417.1) 1.861.4 (279.7) 1.581.7 75.8 1.667.5 (271.9) 1.385.6	3,064.9 (651.5) 2,413.4 1,536.0 10,595.1 (4,344.8) 6,250.3 (724.4) 5,525.9 452.3 1,188.3 4,779.9 4,592.6 1,00.3 4,779.9	3,005.7 (597.5), 2,405.2 1,328.1 9,767.0 (4,194.3) 5,652.7 (679.3) 4,953.4 228.3 5,181.7 (890.3) 4,291.4	4,148,1 (783,7) 3,364,4 1,995,6 13,214,2 (5,525,6) 7,688,6 (1,93,1) 6,507,5 274,8 6,500,3 (1,129,1) 5,771,2 5,771,2 5,771,2	Net cash flows from other operating activities Dividents received from associates Dividents guide from associates Dividents guide from controlling interests in subdidiaries Dividents guide from controlling interests in subdidiaries Net cash flows from operating activities Investing activities Net cash flows before financing activities Financing activities Shares issued implying activities of the state of	of 9.8% in net interest income as pensated by improved performa drop in the cost to income ratio	nd of 19.8% in profit nce from other rever	on exchange. Net fe nue segments.	e and commission inco	ome remained at		RefM	RsM 6,1799 1,264 8 36.1 (1,550.0) (22-1) (1,550.0) (22-1) (27-1) (27-1) (27-1) (27-1) (1,540.0) (1,540.0) (1,540.0) (1,540.0) (1,540.0) (1,540.0) (1,579.0) (1,779.0)	7,006. 5,370. 1313. (1,535. (1,074. 9,874. (2,485. 7,389. 13. (1,793. (1,779. 5,610. 17,483. 1944. 23,287.
Fix and commission expense Other income Other income Operating income Operating profit sets Same of profit of associates Profit for profit of associates Profit for the period stitributable to - Orderany spally before sets Non-controlling interests Statement of profit or loss and other comprehensive income Profit for the period Other comprehensive (sepensel/income: Beams that will not be reclassified to profit or loss: Remeasurement of defend benefit persion plan ret of deferred tax Same of their comprehensive seprease of associates Leans that a visit not be reclassified subsequently to profit or loss: Leans that a visit not be reclassified subsequently to profit or loss:	(209.3) 780.1 780.1 3.496.3 3.496.3 1.496.3 1.207.2 2.207.3 1.860.9 2.001.8 1.664.5 1.667.5 1.557.6 1.537.6	(217.5) 819.1 3278.5 (1.437.1) 1,861.4 (279.7) 1,581.7 (271.0) 1,285.6 1,285.6 1,285.6	3,0649 (6515) 24134 1,5360 11,5361 (12,3443) 6,2803 (7244) 6,2803 (7244) 6,2803 (7244) 1,5353 4,623 1,7893 1,7893 1,7893 1,7893 1,7893 1,7893 1,7893 1,7893 1,7893 1,7893	3,005.7 (927.5), 2,409.2 1,208.1 1,208	4,148.1 (783.7) 3,364.4 1,695.6 13,714.2 (6,555.6 (3,575.	Net cash flows from other operating activities Dividents received from associates Dividents guide from associates Dividents guide from controlling interests in subdidiaries Dividents guid from controlling interests in subdidiaries Net cash flows from operating activities Investing activities Net cash flows before financing activities Financing activities Shares issued emptypes than options exercised Shares issued emptypes than options exercised Shares bought duta and concelled by subdidary Shares bought duta and concelled by subdidary Shares bought duta and concelled by subdidary Net delt socreties matured Net delt socreties matured Net delt socreties matured Net cash flows from financing activities Increase in cash and cash equivalents Net cash and cash equivalents tought forward Effect of longer exchanges rate changes Net cash and cash equivalents carried forward Comments on results. Conceptrofits for the nine months to March 2016 grew by 10.3% to reach it Conceptrofits for the nine months to March 2016 grew by 10.3% to reach it Conceptrofits for the nine months to March 2016 grew by 10.3% to reach it Conceptrofits for the nine months to March 2016 grew by 10.3% to reach it Conceptrofits for the nine months to March 2016 grew by 10.3% to reach it Conceptrofits for the nine months to March 2016 grew by 10.3% to reach it Conceptrofits for the nine months to March 2016 grew by 10.3% to reach it Conceptrofits for the nine months to March 2016 grew by 10.3% to reach it Conceptrofits for the nine months to March 2016 grew by 10.3% to reach it Conceptrofits for the nine months to March 2016 grew by 10.3% to reach it Conceptrofits for the nine months to March 2016 grew by 10.3% to reach it Conceptrofits for the nine months to March 2016 grew by 10.3% to Reach 2016 gr	of 9.8% in net interest income as pensated by improved performa drop in the cost to income ratio nancial year.	nd of 19.8% in profit nce from other rever to 41.0%. Allowance	on exchange. Net fe nue segments. for credit impairmen	e and commission inco t rose by 6.6% to Rs 7	ome remained at	senting an annualise	RofM 6,923.7 9 4,739.6 453.6 (9.24.2) 9 4,739.6 453.6 (9.24.2) 1 (9.24.2) 1 (9.22.1) 1	RsM 6,1799 1,264 8 36.1 (1,550.0) (22-1) (1,550.0) (22-1) (27-1) (27-1) (27-1) (27-1) (1,540.0) (1,540.0) (1,540.0) (1,540.0) (1,540.0) (1,540.0) (1,579.0) (1,779.0)	7,006. 5,370. 1313. (1,535. (1,074. 9,874. (2,485. 7,389. 13. (1,793. (1,779. 5,610. 17,483. 1944. 23,287.
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Fix and commission expense Note is and commission income Other Ot	(289.3) (780.1	(217.9) (819.1) (394.5) (3278.5) (1.4377.1) (1.801.4) (1.201.7) (1.801.5) (1.201.7) (1.801.5) (1.201.7) (1	3,0649 (8515) 24134 1,5360 10,981 (43,448) 6,2803 (7244) 5,2853 4,7999 4,7999 4,7999 4,7999 1	3,005.7 (97.5), 2,602.2 1,328.1, 328.	4,148.1 (783.7) 3,364.4 1,095.6 13,714.2 1,714.6 1,714	Net cash flows from other operating activities Dividents received from associates Dividents and Dividents and Dividents Dividents are part of the dividents and Dividents Dividents are part of the dividents and Dividents Dividents are part of the dividents Net cash flows from operating activities Net cash flows before filamening activities Filamening activities Shares associated employee share options exercised Shares associated employee share options exercised Shares associated employee share options exercised Net cash and cash dividents and parasociates Net desid according matured Net cash flows from filamening activities forces also filamening Net cash and cash equivalents Net cash and cash equivalents Net cash and cash optivalents carried forward Commission on results Clinica profits for the nine morths to March 2016 give by 10.3% to reach. R Competing income growph so 33% to Rs 10.6 billion, driven materly by a max satiopated decrease in contribution from regional trade finance being commonly only the cash of the competition of 4.6% lacking play to further with the annualized are experienced for the first terminate of the current of the order of the control of the order of the control of the control of the order of the current of the current of the order of the order of the current of the order of the current of the order of the	of 9.8% in net interest income as pensated by improved performa drop in the cost to income ratio tancial year. int of improved performance at 1 atio improved further to 17.6%,	nd of 19.8% in profit nce from other rever to 41.0%. Allowance the level of BFCOI at of which 15.0% in to	on exchange. Net fe nue segments. for credit impairmen n d contribution from arms of Tier 1.	e and commission inco t rose by 6.6% to Rs 7 PAD Group reaching R	ome remained at	senting an annualise	RofM 6,923.7 9 4,739.6 453.6 (9.24.2) 9 4,739.6 453.6 (9.24.2) 1 (9.24.2) 1 (9.22.1) 1	RsM 6,1799 1,264 8 36.1 (1,550.0) (22-1) (1,550.0) (22-1) (27-1) (27-1) (27-1) (27-1) (1,540.0) (1,540.0) (1,540.0) (1,540.0) (1,540.0) (1,540.0) (1,579.0) (1,779.0)	7,006. 5,370. 1313. (1,535. (1,074. 9,874. (2,485. 7,389. 13. (1,793. (1,779. 5,610. 17,483. 1944. 23,287.
Fix and commission income Other income Operating paction Operating profits for Operating profit is second in the comparison of the	(203.) (203.)	217.5) 819.1 394.5 3.278.5 1.278.5 1.287.5 1.281.5 1.285.6 1.385.6 1.385.6	3,064.9 (697.9) 3,419.4 (697.9) 10,596.1 (13,344.9) 4,799.9 (13,344.9) 4,799.9 (13,344.9) 4,799.9 (13,344.9) 4,799.9 (14,344.9) (15,	3,005.7 (997.5), 2,603.7 1,228.1 9,787.0 (4,154.3), 5,652.7 (977.3), 4,743.3 5,181.7 (973.3), 4,721.4	4,148.1 (783.7), 3,964.4 1,995.6 1,3214.2 (5,525.6), 1,195.6 1,195.1 5,720.4 49.2 5,771.2 95.2 (0,11), 95.1	Na cash flows from other operating activities Dividents personnel massociates Dividents paid non-controlling interests in subdidiaries Dividents paid non-controlling interests in subdidiaries Dividents paid non-controlling interests in subdidiaries Nat cash flows from operating activities Vesting activities Nat cash flows before financing activities Financing activities Shares issued employee share options exercised shares bought share and created by subdidary Related of abundmainted bear by associate Nat cash flows from financing activities because in cash and cash equivalents Nat cash flows from financing activities flower of financing in the cash of the shares of the carrier	of 9.8% in net interest income as pensated by improved performa drop in the cost to income ratio tancial year. int of improved performance at 1 atio improved further to 17.6%,	nd of 19.8% in profit nce from other rever to 41.0%. Allowance the level of BFCOI at of which 15.0% in to	on exchange. Net fe nue segments. for credit impairmen n d contribution from arms of Tier 1.	e and commission inco t rose by 6.6% to Rs 7 PAD Group reaching R	ome remained at	senting an annualise	RofM 6,923.7 9 4,739.6 453.6 (9.24.2) 9 4,739.6 453.6 (9.24.2) 1 (9.24.2) 1 (9.22.1) 1	RsM 6,1799 1,264 8 36.1 (1,550.0) (22-1) (1,550.0) (22-1) (27-1) (27-1) (27-1) (27-1) (1,540.0) (1,540.0) (1,540.0) (1,540.0) (1,540.0) (1,540.0) (1,579.0) (1,779.0)	7,006. 5,370. 1313. (1,535. (1,074-1). 9,874. (2,485. 7,389. 13. (1,793. (1,779. 5,610. 17,483. 1944. 23,287.
Fix and commission expense Note in an commission income Other income Operating in some Non-interest separes Operating prise face in a commission of the	(289.3) (780.1	(217.5) (217.5	3,0649 (6515) 24114 1,5360 10,5961 (2003) (2244) 5,2223 4023 1,7393 4,73	3,005.7 (997.5), 2,602.2 1,328.1, 328	4,148.1 (783.7), 3,964.4 1,995.6 13,314.2 (5,055.6) (1,163.1), 5,774.2	Na cash flows from other operating activities Dividents personnel massociates Dividents paid non-controlling interests in subdidiaries Dividents paid non-controlling interests in subdidiaries Dividents paid non-controlling interests in subdidiaries Nat cash flows from operating activities Vesting activities Nat cash flows before financing activities Financing activities Shares issued employee share options exercised shares bought share and created by subdidary Related of abundmainted bear by associate Nat cash flows from financing activities because in cash and cash equivalents Nat cash flows from financing activities flower of financing in the cash of the shares of the carrier	of 9.8% in net interest income as pensated by improved performa drop in the cost to income ratio tancial year. int of improved performance at 1 atio improved further to 17.6%,	nd of 19.8% in profit nce from other rever to 41.0%. Allowance the level of BFCOI at of which 15.0% in to	on exchange. Net fe nue segments. for credit impairmen n d contribution from arms of Tier 1.	e and commission inco t rose by 6.6% to Rs 7 PAD Group reaching R	ome remained at	senting an annualise	RofM 6,923.7 9 4,739.6 453.6 (9.24.2) 9 4,739.6 453.6 (9.24.2) 1 (9.24.2) 1 (9.22.1) 1	Rs M 6,179 9 1,264 8 36.1 (1,550 0) (22-1) (1,550 0) (22-1) (27-1) (27-1) (27-1) (27-1) (1,540 0	7,006. 5,370. 1313. (1,535. (1,074-1). 9,874. (2,485. 7,389. 13. (1,793. (1,779. 5,610. 17,483. 1944. 23,287.
Fix and commission income Other income Oth	(203.) (203.)	217.5) 819.1 394.5 3.278.5 1.278.5 1.287.5 1.281.5 1.285.6 1.385.6 1.385.6	3,064.9 (697.9) 3,419.4 (697.9) 10,596.1 (13,344.9) 4,799.9 (13,344.9) 4,799.9 (13,344.9) 4,799.9 (13,344.9) 4,799.9 (14,344.9) (15,	3,005.7 (997.5), 2,603.7 1,228.1 9,787.0 (4,154.3), 5,652.7 (977.3), 4,743.3 5,181.7 (973.3), 4,721.4	4,148.1 (783.7), 3,964.4 1,995.6 1,3214.2 (5,525.6), 1,195.6 1,195.1 5,720.4 49.2 5,771.2 95.2 (0,11), 95.1	Net cash flows from other operating activities Dishidate section from associates Dishidates and Dishidates from the massociates Dishidates from the massociates Net cash flows from operating activities Net cash flows from operating activities Net cash flows from operating activities Personning activities Net cash flows from section activities Net cash flows from the control of th	of 9.8% in net interest income as pensated by improved performa drop in the cost to income ratio tancial year. int of improved performance at 1 atio improved further to 17.6%,	nd of 19.8% in profit nce from other rever to 41.0%. Allowance the level of BFCOI at of which 15.0% in to	on exchange. Net fe nue segments. for credit impairmen n d contribution from arms of Tier 1.	e and commission inco t rose by 6.6% to Rs 7 PAD Group reaching R	ome remained at	senting an annualise	RofM 6,923.7 9 4,739.6 453.6 (9.24.2) 9 4,739.6 453.6 (9.24.2) 1 (9.24.2) 1 (9.22.1) 1	Rs M 6,179 9 1,264 8 36.1 (1,550 0) (22-1) (1,550 0) (22-1) (27-1) (27-1) (27-1) (27-1) (1,540 0	7,006. 5,370. 1313. (1,535. (1,074-1). 9,874. (2,485. 7,389. 13. (1,793. (1,779. 5,610. 17,483. 1944. 23,287.
Fix and commission income Other snow. Othe	(289.3) 778.3. 464.3 1,865.9 (1,361.7) 2,097.2 (265.9) 1,860.9 206.3 (464.2) 1,837.6 (464.7) 1,837.6	217.5) 819.1 394.5 3.778.3 (1.437).4 (2.79.7) 75.8 1.891.7 75.8 1.895.6 1.395.6 1.395.6 1.395.6 1.395.6 1.395.6 1.395.6	3,064.9 (895.9, 1 2419.4 1,536.0 15,556.1 15,556	3,005.7 (997.5), 2,692.2 1,228.1 9,787.0 (4,154.3) 5,632.7 (197.3), 4,291.4 2,	4,148.1 (783.7), 3,964.4 1,995.6 1,3914.2 1,595.6 1,13914.2 1,595.6 1,105.6 1,105.7 1,105.1 1,	Net cash flows from other operating activities Dividents received from associates Dividents guide from associates Dividents guide from controlling interests in subdidiaries Dividents guide from controlling interests in subdidiaries Net cash flows from operating activities Net cash flows before financing activities Financing activities Shares issued frembyes of have options exercised Shares issued frembyes of have options exercised Shares bought dual of accruebted by subdidary Shares bought dual and cruebted by subdidary Shares bought dual and cruebted by subdidary Shares bought dual and cruebted by subdidary Shares bought dual of successed by subdidary Net delt socreties matured Net delt socreties matured Net cash flows from financing activities Increase in cash and cash equivalents Net cash and cash captivities from delt forward Comments on results, Group profiles for the nine months to March 2016 grew by 10.3% to reach. R Competing from grey by 3.3% to 8.10 to Billion, driven mainty by a rise anticipated docrease in contribution from regional trade finance being com- close the competing expenses succontained on 6.4%, leading to a further with the annualized arise experiences for the first seminette of the current of these of profit of accesses on the current of these of profit of accesses on the current of the current context of low credit expension our Group capital adequaty of On current trends, MCEI Group results for the first-annual year to June 2016 a	of 9.8% in net interest income as pensated by improved performa drop in the cost to income ratio t nancial year. Int of improved performance at 8 asio improved further to 17.6%,	nd of 19.8% in profit nce from other rever to 41.0%. Allowance the level of BFCOI at of which 15.0% in to	on exchange. Net fe nue segments. for credit impairmen n d contribution from arms of Tier 1.	e and commission inco t rose by 6.6% to Rs 7 PAD Group reaching R	ome remained at	senting an annualise	RofM 6,923.7 9 4,739.6 453.6 (9.24.2) 9 4,739.6 453.6 (9.24.2) 1 (9.24.2) 1 (9.22.1) 1	Rs M 6,179 9 1,264 8 36.1 (1,550 0) (22-1) (1,550 0) (22-1) (27-1) (27-1) (27-1) (27-1) (1,540 0	7,006. 5,370. 1313. (1,535. (1,074-1). 9,874. (2,485. 7,389. 13. (1,793. (1,779. 5,610. 17,483. 1944. 23,287.
Fix and commission expense Other income Operating income Operating profit see Operating see	(289.3) 780.1 780.1 3.496.3 3.496.3 1.496.3 1.607.2 (287.2 2.206.3 1.660.3 200.1 1.650.3 1.657.6 1.657	217.5) 819.1 304.5 3.278.5 3.278.6 3.278.6 3.278.6 3.278.6 3.28.6	3,064.9 (807.9) 2,419.4 1,536.0 10,536.1 (43,448.9 4,526.2 4,526.2 4,526.2 4,526.2 4,729.9 4,729.9 4,729.9 (77.8) (88.8) 124.5 (88.8) 124.5 (88.8) 124.5 (88.8) 124.5 (88.8) 124.5 (88.8) 124.5 (124.5	3,005.7 (997.6), 1284.5 1,285.1 1,285.	4,148.1 (793.7), 5,064.4 1,095.6 1,321.4; 2,65.05.6 1,502.6 1,	Net cash flows from other operating activities Dishidate section from associates Dishidates and Dishidates from the massociates Dishidates from the massociates Net cash flows from operating activities Net cash flows from operating activities Net cash flows from operating activities Personning activities Net cash flows from section activities Net cash flows from the control of th	of 9.8% in net interest income as pensated by improved performa drop in the cost to income ratio t nancial year. Int of improved performance at 8 asio improved further to 17.6%,	nd of 19.8% in profit nce from other rever to 41.0%. Allowance the level of BFCOI at of which 15.0% in to	on exchange. Net fe nue segments. for credit impairmen n d contribution from arms of Tier 1.	e and commission inco t rose by 6.6% to Rs 7 PAD Group reaching R	ome remained at	senting an annualise	RofM 6,923.7 9 4,739.6 453.6 (9.24.2) 9 4,739.6 453.6 (9.24.2) 1 (9.24.2) 1 (9.22.1) 1	Rs M 6,179 9 1,264 8 36.1 (1,550 0) (22-1) (1,550 0) (22-1) (27-1) (27-1) (27-1) (27-1) (1,540 0	7,006. 5,370. 1313. (1,535. (1,074-1). 9,874. (2,485. 7,389. 13. (1,793. (1,779. 5,610. 17,483. 1944. 23,287.
Fix and commission income Other comprehensive appears of associates Other comprehensive income attributable to > Other comprehensive income attributable to > Other incomprehensive income attributable to > Other income attributable to > Othe	(289.3) (780.1	(217.5) (819.1) (904.5) (904.5) (1.417.1) (1.861.4) (1.279.7) (1.561.7) (1.5	3,0649 (8515) 24134 1,5360 10,9361 (6,3448) 6,2603 (7244) 5,5253 5,982 (1,1883) 4,7999 4,7999 4,7999 (828) (7728) (828) (1383) 1,1453 (828) (1483) 4,7999	3,005.7 (97.5), 2,602.2 1,328.1, 328.	4,148.1 (793.7) 3,364.4 1,895.6 13,214.2 (5,525.6) (1,143.1) 5,720.6 5,720.6 5,720.6 5,771.2 5,771.2 (0,1) 95.	Net cash flows from other operating activities Dishidate section from associates Dishidates the control of the	of 9.8% in net interest income as centrated by improved performat from in the cost to income ratio and commercial search and commercial search and commercial search as the commercial search as	nd of 19.8% in prof it noce from other rever to 41.0%. Allowance he level of BFCOI as of which 15.0% in te actory growth compa	on exchange. Net fe nue segments. for credit impairmen nd contribution from sems of Tier 1. a red to the last finance	e and commission inc. It rose by 6.6% to Rs 7 PAD Group reaching F	ome remained at 724 million, repres	senting an annualise	RefM 6,923,7 9,439,6 (45.4) (4	Rs M 6,179 9 1,264 8 36.1 (1,550 0) (22-1) (1,550 0) (22-1) (27-1) (27-1) (27-1) (27-1) (1,540 0	7,006. 5,370. 1313. (1,535. (1,074-1). 9,874. (2,485. 7,389. 13. (1,793. (1,779. 5,610. 17,483. 1944. 23,287.
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