

PRIME FINANCE & INVESTMENT LIMITED

Financial Statements

as at and for the period ended 30 September 2016

PRIME FINANCE & INVESTMENT LIMITED
Consolidated Balance Sheet

as at 30 September 2016

(Figures in Taka)

| | 30-Sep-2016 (Un-audited) | 31-Dec-2015 (Audited) |
|--|-----------------------------|--------------------------|
| PROPERTY AND ASSETS | | |
| Cash | | |
| In hand (including foreign currencies) | 73,284 | 70,971 |
| Balance with Bangladesh Bank and its agent bank (including foreign currencies) | 151,813,190 | 172,482,807 |
| Total cash | 151,886,474 | 172,553,778 |
| Balance with other banks and financial institutions | | |
| In Bangladesh | 580,696,961 | 1,313,109,080 |
| Outside Bangladesh | - | - |
| Total balance with other banks and financial institutions | 580,696,961 | 1,313,109,080 |
| Money at call and on short notice | - | - |
| Investments | | |
| Government | - | - |
| Others | 863,375,972 | 927,765,138 |
| Total investments | 863,375,972 | 927,765,138 |
| Loans, advances and leases | | |
| Loans, advances and leases etc. | 14,730,573,554 | 14,362,636,774 |
| Bills purchased and discounted | - | - |
| Total loans, advances and leases | 14,730,573,554 | 14,362,636,774 |
| Fixed assets including premises, furniture and fixtures | 360,313,706 | 360,314,247 |
| Other assets | 2,540,688,361 | 2,637,256,558 |
| Non- business assets | - | - |
| Total assets | 19,227,535,028 | 19,773,635,575 |
| LIABILITIES AND CAPITAL | | |
| Liabilities | | |
| Borrowings from other banks, financial institutions and agents | 3,422,121,223 | 3,093,925,014 |
| Deposits and other accounts | | |
| Current and other accounts | - | - |
| Bills payable | - | - |
| Savings account | - | - |
| Term deposits | 9,030,914,734 | 9,544,207,157 |
| Bearer certificates of deposit | - | - |
| Other deposits | - | - |
| Total deposits and other accounts | 9,030,914,734 | 9,544,207,157 |
| Other liabilities | 3,063,461,085 | 2,593,949,865 |
| Total liabilities | 15,516,497,042 | 15,232,082,036 |
| Capital/shareholders' equity | | |
| Paid up capital | 2,729,164,830 | 2,729,164,830 |
| Statutory reserve | 927,108,510 | 927,108,510 |
| Other reserve | - | - |
| Share money deposit | - | - |
| Retained earnings | (952,893,357) | (142,161,088) |
| Revaluation reserve | 221,943,750 | 221,943,750 |
| Equity attributable to shareholders' of the company | 2,925,323,733 | 3,736,056,002 |
| Non-controlling interest | 785,714,253 | 805,497,537 |
| Total shareholders' equity | 3,711,037,986 | 4,541,553,539 |
| Total liabilities and shareholders' equity | 19,227,535,028 | 19,773,635,575 |
| OFF-BALANCE SHEET ITEMS | | |
| Contingent liabilities | - | - |
| Other commitments | 129,964,200 | 281,182,425 |
| Total off-balance sheet items including contingent liabilities | 129,964,200 | 281,182,425 |
| Net asset value per share (NAV) | 10.72 | 13.69 |


 Company Secretary


 Chief Financial Officer


 Managing Director


 Director


 Chairman

PRIME FINANCE & INVESTMENT LIMITED
Consolidated Profit and Loss Account (Un-audited)

for the period ended 30 September 2016

| (Figures in Taka) | for the 9 months ended | | for the 3rd quarter ended | |
|--|------------------------|----------------------|---------------------------|----------------------|
| | 30-Sep-16 | 30-Sep-15 | 30-Sep-16 | 30-Sep-15 |
| Interest income | 630,267,842 | 931,251,013 | 203,828,606 | 282,177,522 |
| Interest paid on deposits, borrowings, etc. | (805,299,473) | (932,615,156) | (262,282,781) | (354,744,842) |
| Net interest income | (175,031,631) | (1,364,143) | (58,454,175) | (72,567,320) |
| Investment income | (727,682) | 14,600,055 | 6,963,874 | 12,319,906 |
| Fees, commission, exchange and brokerage | 18,010,945 | 37,810,396 | 4,794,920 | 13,365,440 |
| Other operating income | (117,033,094) | 52,588,337 | (83,764,236) | 18,776,161 |
| Other operating income | (99,749,831) | 104,998,788 | (72,005,442) | 44,461,507 |
| Total operating income (A) | (274,781,462) | 103,634,645 | (130,459,617) | (28,105,813) |
| Salaries and other employee benefits | 121,216,310 | 123,721,546 | 52,517,077 | 44,152,554 |
| Rent, taxes, insurance, electricity etc. | 29,846,494 | 32,256,409 | 10,738,528 | 12,789,563 |
| Legal expenses | 2,624,227 | 802,750 | 294,124 | 335,377 |
| Postage, stamp, telecommunication etc. | 2,764,642 | 2,848,499 | 756,396 | 957,260 |
| Stationery, printing, advertisements etc. | 4,884,272 | 6,154,932 | 714,333 | 1,186,318 |
| Managing Director's salary and fees | 11,250,000 | 11,250,000 | 3,750,000 | 3,750,000 |
| Directors' fees | 740,720 | 851,116 | 168,000 | 366,116 |
| Auditors' fees | 43,125 | 43,125 | 14,375 | 14,375 |
| Depreciation and repair of assets | 12,830,881 | 12,264,984 | 4,537,132 | 4,327,088 |
| Other expenses | 16,365,370 | 15,200,050 | 3,118,879 | 5,832,892 |
| Total operating expenses (B) | 202,566,041 | 205,393,411 | 76,608,844 | 73,711,543 |
| Profit before provision (C=A-B) | (477,347,503) | (101,758,766) | (207,068,461) | (101,817,356) |
| Provision for loans, advances and leases | | | | |
| General provision | (85,530,385) | (30,784,427) | (9,825,149) | (53,424,195) |
| Specific provision | 455,396,936 | 179,145,849 | 35,302,487 | (472,671) |
| Provision for diminution in value of investments | (24,675,451) | 42,978,175 | (16,379,513) | (27,075,282) |
| Other provisions | - | - | - | - |
| Total provision (D) | 345,191,100 | 191,339,597 | 9,097,825 | (80,972,148) |
| Profit before tax (C-D) | (822,538,603) | (293,098,363) | (216,166,286) | (20,845,208) |
| Provision for taxation | | | | |
| Current | 8,946,185 | 5,794,356 | 740,921 | 1,846,846 |
| Deferred | (969,235) | (4,301,838) | 425,474 | (22,008) |
| Total provision for tax | 7,976,950 | 1,492,518 | 1,166,395 | 1,824,838 |
| Net profit after tax | (830,515,553) | (294,590,881) | (217,332,681) | (22,670,046) |
| Attributable to | | | | |
| Shareholders of the company | (810,732,269) | (241,532,544) | (209,798,745) | (8,958,525) |
| Non-controlling interest | (19,783,284) | (53,058,337) | (7,533,936) | (13,711,521) |
| Earnings per share (EPS) | (2.97) | (0.89) | (0.77) | (0.03) |
| No. of outstanding shares | 272,916,483 | 272,916,483 | 272,916,483 | 272,916,483 |


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

PRIME FINANCE & INVESTMENT LIMITED
Consolidated Cash Flow Statement (Un-audited)
for the 9 months period ended 30 September 2016

(Figures in Taka)

| | 30-Sep-2016 | 30-Sep-2015 |
|---|----------------------|----------------------|
| A) OPERATING ACTIVITIES | | |
| Interest receipts | 837,006,880 | 1,231,965,082 |
| Interest payments | (781,298,064) | (822,636,962) |
| Fees and commission receipts | 8,110,305 | 8,464,547 |
| Dividend receipts | 21,431,707 | 29,368,929 |
| Capital gain from sale of listed shares | (26,256,221) | (27,298,636) |
| Cash payments to employees | (115,764,429) | (137,484,973) |
| Cash payment to suppliers and management expenses | (73,909,110) | (60,139,699) |
| Income taxes paid | (16,768,476) | (9,701,941) |
| Receipts from other operating activities | 49,337,289 | 53,674,143 |
| Payments for other operating activities | (6,160,418) | (35,053,008) |
| Cash generated before changes in operating assets and liabilities | (104,270,537) | 231,157,482 |
| Increase/(decrease) in operating assets and liabilities | | |
| Net loans and advances to customers | (547,851,262) | (515,598,792) |
| Net loans and deposits from banks and other depositors | (69,720,958) | 1,326,295,513 |
| Cash generated from operating assets and liabilities | (617,572,220) | 810,696,721 |
| Net cash from operating activities | (721,842,757) | 1,041,854,203 |
| B) INVESTING ACTIVITIES | | |
| Acquisition of fixed assets | (7,508,257) | (17,996,124) |
| Advance for purchase of fixed assets | - | (30,000,000) |
| Sale of invested securities | 414,064,317 | 665,829,368 |
| Investment in securities | (398,331,287) | (458,142,982) |
| Net cash from investing activities | 8,224,773 | 159,690,262 |
| C) FINANCING ACTIVITIES | | |
| Cash dividend paid | - | (341,145,604) |
| Net receipt/ (payment) for loan | (39,461,439) | (181,420,525) |
| Net cash from financing activities | (39,461,439) | (522,566,129) |
| D) Net increase/ (decrease) in cash and cash equivalents (A + B + C) | (753,079,423) | 678,978,336 |
| E) Effects of exchange rate changes on cash and cash equivalents | - | - |
| F) Cash and cash equivalents at beginning of the period | 1,485,662,858 | 699,752,417 |
| G) Cash and cash equivalents at end of the period (D+E+F) | 732,583,435 | 1,378,730,753 |
| Cash and cash equivalents represents | | |
| Cash in hand | 73,284 | 60,000 |
| Balance with Bangladesh Bank and its agent bank | 151,813,190 | 127,474,805 |
| Balance with other banks and financial institutions | 580,696,961 | 1,251,195,948 |
| Total cash and cash equivalents | 732,583,435 | 1,378,730,753 |
| Net operating cash flow per share (NOCFPS) | (2.64) | 3.82 |

PRIME FINANCE & INVESTMENT LIMITED
Consolidated Statement of Changes in Equity (Un-audited)
for the 9 months period ended 30 September 2016

Attributable to equity holders of Prime Finance & Investment Ltd.

(Figures in Taka)

| | Paid up capital | Statutory reserve | Revaluation reserve | Retained earnings | Non-controlling interest | Total |
|--|------------------------|--------------------------|----------------------------|--------------------------|---------------------------------|----------------------|
| Balance as at 1 January 2016 | 2,729,164,830 | 927,108,510 | 221,943,750 | (142,161,088) | 805,497,537 | 4,541,553,539 |
| Changes during the period | | | | | | |
| Net profit for the period (2016) | - | - | - | (810,732,269) | (19,783,284) | (830,515,553) |
| Transfer to statutory reserve | - | - | - | - | - | - |
| Issue of bonus share | - | - | - | - | - | - |
| Payment of cash dividend | - | - | - | - | - | - |
| Balance as at 30 September 2016 | 2,729,164,830 | 927,108,510 | 221,943,750 | (952,893,357) | 785,714,253 | 3,711,037,986 |
| Balance as at 1 January 2015 | 2,729,164,830 | 927,108,510 | 221,943,750 | 616,137,297 | 815,839,645 | 5,310,194,032 |
| Changes during the period | | | | | | |
| Net profit for the period (2015) | - | - | - | (241,532,544) | (53,058,337) | (294,590,881) |
| Transfer to statutory reserve | - | - | - | - | - | - |
| Issue of bonus share | - | - | - | - | - | - |
| Payment of cash dividend (2014) | - | - | - | (341,145,604) | - | (341,145,604) |
| Balance as at 30 September 2015 | 2,729,164,830 | 927,108,510 | 221,943,750 | 33,459,149 | 762,781,308 | 4,674,457,547 |

PRIME FINANCE & INVESTMENT LIMITED

Balance Sheet

as at 30 September 2016

(Figures in Taka)

30- Sep-2016
(Un-audited)

31- Dec-2015
(Audited)

PROPERTY AND ASSETS

Cash

| | | |
|--|--------------------|--------------------|
| In hand (including foreign currencies) | 60,000 | 60,000 |
| Balance with Bangladesh Bank and its agent bank (including foreign currencies) | 151,813,190 | 172,482,807 |
| Total cash | 151,873,190 | 172,542,807 |

Balance with other banks and financial institutions

| | | |
|--|--------------------|----------------------|
| In Bangladesh | 533,708,299 | 1,311,767,788 |
| Outside Bangladesh | - | - |
| Total balance with other banks and financial institutions | 533,708,299 | 1,311,767,788 |

Money at call and on short notice

Investments

| | | |
|--------------------------|--------------------|--------------------|
| Government | - | - |
| Others | 488,222,474 | 552,630,829 |
| Total investments | 488,222,474 | 552,630,829 |

Loans, advances and leases

| | | |
|---|-----------------------|-----------------------|
| Loans, advances and leases etc. | 12,873,247,634 | 12,343,396,372 |
| Bills purchased and discounted | - | - |
| Total loans, advances and leases | 12,873,247,634 | 12,343,396,372 |

Fixed assets including premises, furniture and fixtures

| | | |
|----------------------|---------------|---------------|
| Other assets | 341,022,011 | 337,620,832 |
| Non- business assets | 2,704,214,710 | 2,864,459,569 |

| | | |
|---------------------|-----------------------|-----------------------|
| Total assets | 17,092,288,318 | 17,582,418,197 |
|---------------------|-----------------------|-----------------------|

LIABILITIES AND CAPITAL

Liabilities

| | | |
|---|----------------------|----------------------|
| Borrowings from other banks, financial institutions and agents | 2,816,232,439 | 2,482,679,149 |
|---|----------------------|----------------------|

Deposits and other accounts

| | | |
|--|----------------------|----------------------|
| Current and other accounts | - | - |
| Bills payable | - | - |
| Savings account | - | - |
| Term deposits | 9,030,914,734 | 9,544,207,157 |
| Bearer certificates of deposit | - | - |
| Other deposits | - | - |
| Total deposits and other accounts | 9,030,914,734 | 9,544,207,157 |

Other liabilities

| | | |
|--------------------------|-----------------------|-----------------------|
| Other liabilities | 2,538,388,794 | 2,067,722,194 |
| Total liabilities | 14,385,535,967 | 14,094,608,500 |

Capital/shareholders' equity

| | | |
|-----------------------------------|----------------------|----------------------|
| Paid up capital | 2,729,164,830 | 2,729,164,830 |
| Statutory reserve | 927,108,510 | 927,108,510 |
| Other reserve | - | - |
| Retained earnings | (1,171,464,739) | (390,407,393) |
| Revaluation reserve | 221,943,750 | 221,943,750 |
| Total shareholders' equity | 2,706,752,351 | 3,487,809,697 |

| | | |
|---|-----------------------|-----------------------|
| Total liabilities and shareholders' equity | 17,092,288,318 | 17,582,418,197 |
|---|-----------------------|-----------------------|

OFF-BALANCE SHEET ITEMS

| | | |
|---|--------------------|--------------------|
| Contingent liabilities | - | - |
| Other commitments | 129,964,200 | 281,182,425 |
| Total off-balance sheet items including contingent liabilities | 129,964,200 | 281,182,425 |

| | | |
|--|-------------|--------------|
| Net asset value per share (NAV) | 9.92 | 12.78 |
|--|-------------|--------------|


Company Secretary


Chief Financial Officer


Managing Director


Director


Chairman

PRIME FINANCE & INVESTMENT LIMITED
Profit and Loss Account (Un-audited)

for the period ended 30 September 2016

(Figures in Taka)

| | for the 9 months ended | | for the 3rd quarter ended | |
|--|------------------------|----------------------|---------------------------|---------------------|
| | 30-Sep-16 | 30-Sep-15 | 30-Sep-16 | 30-Sep-15 |
| Interest income | 612,554,004 | 1,010,289,790 | 196,780,855 | 271,122,333 |
| Interest paid on deposits, borrowings, etc. | (769,976,237) | (875,016,660) | (246,471,935) | (303,269,930) |
| Net interest income | (157,422,233) | 135,273,130 | (49,691,080) | (32,147,597) |
| Investment income | (9,224,908) | (2,142,611) | 4,787,579 | 488,374 |
| Fees, commission, exchange and brokerage | 4,822,328 | 5,610,356 | 1,612,212 | 2,293,326 |
| Other operating income | (121,544,371) | 47,813,581 | (83,984,936) | 17,765,334 |
| Other operating income | (125,946,951) | 51,281,326 | (77,585,145) | 20,547,034 |
| Total operating income (A) | (283,369,184) | 186,554,456 | (127,276,225) | (11,600,563) |
| Salaries and other employee benefits | 97,404,480 | 102,781,832 | 43,968,082 | 33,547,163 |
| Rent, taxes, insurance, electricity etc. | 23,950,686 | 23,914,823 | 8,861,872 | 8,740,625 |
| Legal expenses | 2,574,943 | 467,900 | 294,124 | 35,527 |
| Postage, stamp, telecommunication etc. | 2,571,349 | 2,659,595 | 692,139 | 895,817 |
| Stationery, printing, advertisements etc. | 4,366,948 | 5,804,375 | 388,995 | 1,101,517 |
| Managing Director's salary and fees | 6,300,000 | 6,300,000 | 2,100,000 | 2,100,000 |
| Directors' fees | 629,600 | 605,000 | 168,000 | 305,000 |
| Auditors' fees | - | - | - | - |
| Depreciation and repair of assets | 8,548,200 | 7,130,666 | 3,097,653 | 2,615,401 |
| Other expenses | 10,446,488 | 11,395,662 | 2,116,974 | 4,843,317 |
| Total operating expenses (B) | 156,792,694 | 161,059,853 | 61,687,839 | 54,184,367 |
| Profit before provision (C=A-B) | (440,161,878) | 25,494,603 | (188,964,064) | (65,784,930) |
| Provision for loans, advances and leases | | | | |
| General provision | (85,530,385) | (30,784,427) | (9,825,149) | (53,424,195) |
| Specific provision | 455,396,936 | 179,145,849 | 35,302,487 | (472,671) |
| Provision for diminution in value of investments | (35,218,231) | 39,259,971 | (16,850,187) | (24,138,502) |
| Other provisions | - | - | - | - |
| Total provision (D) | 334,648,320 | 187,621,393 | 8,627,151 | (78,035,368) |
| Profit before tax (C-D) | (774,810,198) | (162,126,790) | (197,591,215) | 12,250,438 |
| Provision for taxation | | | | |
| Current | 7,216,383 | 4,120,089 | 481,151 | 663,692 |
| Deferred | (969,235) | (4,301,838) | 425,474 | (22,008) |
| Total provision for tax | 6,247,148 | (181,749) | 906,625 | 641,684 |
| Net profit after tax | (781,057,346) | (161,945,041) | (198,497,840) | 11,608,754 |
| Earnings per share (EPS) | (2.86) | (0.59) | (0.73) | 0.04 |
| No. of outstanding shares | 272,916,483 | 272,916,483 | 272,916,483 | 272,916,483 |



Company Secretary



Chief Financial Officer



Managing Director



Director



Chairman

Prime Finance & Investment Limited
Cash Flow Statement (Un-audited)
for the 9 months period ended 30 September 2016

(Figures in Taka)

| | 30-Sep-2016 | 30-Sep-2015 |
|--|----------------------|----------------------|
| A) OPERATING ACTIVITIES | | |
| Interest receipts | 634,119,942 | 1,004,997,122 |
| Interest payments | (781,298,064) | (800,554,935) |
| Fees and commission receipts | 4,822,328 | 5,610,356 |
| Dividend receipts | 17,031,313 | 25,156,025 |
| Capital gain from sale of listed shares | (26,256,221) | (27,298,636) |
| Cash payments to employees | (87,807,971) | (111,938,388) |
| Cash payment to suppliers and management expenses | (48,476,094) | (49,121,465) |
| Income taxes paid | (12,205,346) | (8,942,318) |
| Receipts from other operating activities | 49,337,289 | 53,631,245 |
| Payments for other operating activities | (6,141,272) | (35,028,295) |
| Cash generated before changes in operating assets and liabilities | (256,874,096) | 56,510,711 |
| Increase/(decrease) in operating assets and liabilities | | |
| Net loans and advances to customers | (529,851,262) | (506,561,119) |
| Net loans and deposits from banks and other depositors | (69,720,958) | 1,326,295,513 |
| Cash generated from operating assets and liabilities | (599,572,220) | 819,734,394 |
| Net cash from operating activities | (856,446,316) | 876,245,105 |
| B) INVESTING ACTIVITIES | | |
| Acquisition of fixed assets | (6,691,145) | (15,920,910) |
| Advance for purchase of fixed assets | - | - |
| Sale of invested securities | 414,064,317 | 640,648,264 |
| Investment in securities | (349,655,962) | (458,142,982) |
| Net cash from investing activities | 57,717,210 | 166,584,372 |
| C) FINANCING ACTIVITIES | | |
| Cash dividend paid | - | (341,145,604) |
| Issuance of shares | - | - |
| Net cash from financing activities | - | (341,145,604) |
| D) Net increase/ (decrease) in cash and cash equivalents (A + B + C) | (798,729,106) | 701,683,873 |
| E) Effects of exchange rate changes on cash and cash equivalents | - | - |
| F) Cash and cash equivalents at beginning of the period | 1,484,310,595 | 676,177,885 |
| G) Cash and cash equivalents at end of the period (D+E+F) | 685,581,489 | 1,377,861,758 |
| Cash and cash equivalents at the end of the period represents | | |
| Cash in hand (including foreign currencies) | 60,000 | 50,000 |
| Balance with Bangladesh Bank and its agent bank (including foreign currencies) | 151,813,190 | 127,474,805 |
| Balance with other banks and financial institutions | 533,708,299 | 1,250,336,953 |
| Total cash and cash equivalents | 685,581,489 | 1,377,861,758 |
| Net operating cash flow per share (NOCFPS) | (3.14) | 3.21 |

PRIME FINANCE & INVESTMENT LIMITED
Statement of Changes in Equity (Un-audited)
for the 9 months period ended 30 September 2016

| | (Figures in Taka) | | | | |
|--|----------------------|--------------------|---------------------|------------------------|----------------------|
| | Paid up capital | Statutory Reserve | Revaluation reserve | Retained Earnings | Total |
| Balance as at 1 January 2016 | 2,729,164,830 | 927,108,510 | 221,943,750 | (390,407,393) | 3,487,809,697 |
| Changes during the period | | | | | |
| Net profit for the period (2016) | - | - | - | (781,057,346) | (781,057,346) |
| Transfer to statutory reserve | - | - | - | - | - |
| Issue of bonus share | - | - | - | - | - |
| Payment of cash dividend | - | - | - | - | - |
| Balance as at 30 September 2016 | 2,729,164,830 | 927,108,510 | 221,943,750 | (1,171,464,739) | 2,706,752,351 |
| Balance as at 1 January 2015 | | | | | |
| Balance as at 1 January 2015 | 2,729,164,830 | 927,108,510 | 221,943,750 | 352,377,830 | 4,230,594,920 |
| Changes during the period | | | | | |
| Net profit for the period (2015) | - | - | - | (161,945,041) | (161,945,041) |
| Transfer to statutory reserve | - | - | - | - | - |
| Issue of bonus share | - | - | - | (341,145,604) | (341,145,604) |
| Payment of cash dividend (2014) | - | - | - | - | - |
| Balance as at 30 September 2015 | 2,729,164,830 | 927,108,510 | 221,943,750 | (150,712,815) | 3,727,504,275 |

PRIME FINANCE & INVESTMENT LIMITED

Selected explanatory notes

as at and for the period ended 30 September 2016

Reporting entity

Prime Finance & Investment Limited is one of the leading Non Banking Financial Institutions, known for its diversified financial services. The company was incorporated in the year 1996 as a Public Limited Company under the Companies Act, 1994 and licensed by Bangladesh Bank under the Financial Institutions Act, 1993.

Basis of preparation

These third quarterly financial statements are being prepared in condensed form in accordance with the requirements of Bangladesh Accounting Standard (BAS-34) 'Interim Financial Reporting', Securities and Exchange Rules 1987, Regulations issued by Bangladesh Bank and other applicable laws and regulations.

Accounting policies

The Accounting policies and method of computation adopted for the preparation of these interim financial statements are the same as those applied in preparation of annual financial statements for the year ended 31 December 2015.

Approval of third quarterly report

These third quarterly financial statements for the period ended 30 September 2016 were approved by the Board of Directors on 27 October 2016.

General

The third quarterly financial statements for the period ended 30 September 2016 are un-audited. The comparative figures have been re-stated and re-arranged whenever considered necessary to ensure comparability with the current financial statements. Figures are rounded-off to the nearest integer.

