

**EMIRATES GLOBAL ISLAMIC
BANK LIMITED**

**CONDENSED FINANCIAL STATEMENTS
FOR THE QUARTER ENDED MARCH 31, 2010**

EMIRATES GLOBAL ISLAMIC BANK LIMITED
CONDENSED BALANCE SHEET
AS AT MARCH 31, 2010

Note (Un-Audited) (Audited)
 March December
 31, 2010 31, 2009
 ----- Rupees in '000 -----

ASSETS

Cash and balances with treasury banks		1,098,418	1,337,892
Balances with other banks		2,029,403	959,078
Due from financial Institutions	5	1,300,000	1,600,000
Investments	6	3,464,667	3,356,705
Financing	7	9,755,707	9,439,243
Operating fixed assets	8	1,736,303	1,741,736
Deferred tax assets		654,997	486,639
Other assets		803,169	841,157
		<u>20,842,665</u>	<u>19,762,450</u>

LIABILITIES

Bills payable		165,587	262,691
Due to Financial Institutions		-	20,000
Deposits and other accounts		16,600,497	15,081,242
Sub-ordinated loans		-	-
Liabilities against assets subject to finance lease		36,804	42,457
Deferred tax liabilities		-	-
Other liabilities		830,764	862,444
		<u>17,633,652</u>	<u>16,268,834</u>

NET ASSETS

3,209,013 3,493,616

REPRESENTED BY

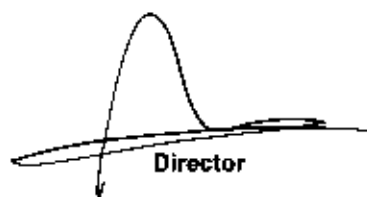
Share capital	9	4,500,000	4,500,000
Share subscription money		657	657
Reserves		-	-
Accumulated loss		(1,277,361)	(1,012,429)
		<u>3,223,297</u>	<u>3,488,228</u>
Surplus / (Deficit) on revaluation of available for sale investments		(14,284)	5,388
		<u>3,209,013</u>	<u>3,493,616</u>

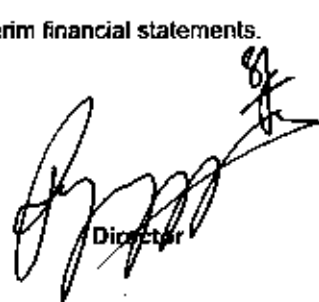
CONTINGENCIES AND COMMITMENTS

10

The annexed notes 1 to 15 form an integral part of these condensed interim financial statements.


 President / Chief Executive


 Director


 Director


 Director

EMIRATES GLOBAL ISLAMIC BANK LIMITED
CONDENSED PROFIT AND LOSS ACCOUNT (UN-AUDITED)
FOR THE QUARTER ENDED MARCH 31, 2010

	March 31, 2010	March 31, 2009
	----- Rupees in '000 -----	
Profit / return earned on financings, investments and placements	489,275	478,657
Return on deposits and other dues expensed	302,118	183,680
Net spread earned	187,157	294,977
Provision against non-performing financings	319,920	51,718
Provision for diminution in the value of investments	2,334	18,818
Bad debts written off directly	-	-
	322,254	70,534
Net spread after provisions	(135,097)	224,443
Other Income		
Fee, commission and brokerage income	18,435	5,921
Dividend income	-	-
Income from dealing in foreign currencies	26,811	2,433
Capital gain / (loss) on sale of securities	(4,552)	(4,370)
Unrealized gain / (loss) on revaluation of investments classified as 'held for trading'	-	-
Other Income	2,723	6,748
Total other income	43,417	10,730
	(91,680)	235,173
Other expenses		
Administrative expenses	337,020	295,219
Other provisions / write offs	-	-
Other charges	172	62
Total other expenses	337,191	295,281
	(428,871)	(60,108)
Extra ordinary / unusual items	-	-
Loss before taxation	(428,871)	(60,108)
Taxation		
- Current - for the period	(2,663)	-
- Prior	-	-
- Deferred	166,603	368
	163,940	368
Loss after taxation	(264,932)	(59,742)
Accumulated loss brought forward	(1,012,429)	(448,416)
Accumulated loss carried forward	(1,277,361)	(508,158)
	----- Rupees -----	
Loss per share (Rupees)	(0.59)	(0.13)

The annexed notes 1 to 15 form an integral part of these condensed interim financial statements.


 President / Chief Executive


 Director


 Director


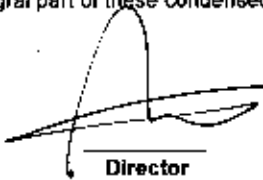
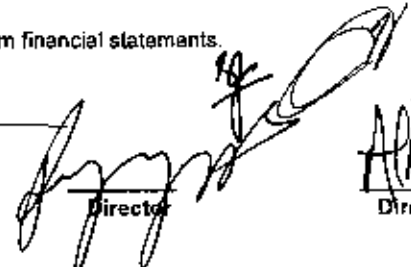


 Director

EMIRATES GLOBAL ISLAMIC BANK LIMITED
STATEMENT OF COMPREHENSIVE INCOME
FOR THE QUARTER ENDED MARCH 31, 2010

	'March 31, 2010	'March 31, 2009
	Rupees in '000	
Loss for the period - after taxation	(264,932)	(59,742)
Other comprehensive income		
Total comprehensive income / (loss) for the period	<u>(264,932)</u>	<u>(59,742)</u>

As per the requirement of the State Bank of Pakistan, surplus / deficit on revaluation of available-for-sale securities is required to be taken to a separate account 'Surplus on revaluation of assets' shown in the balance sheet below equity. Accordingly, it has not been included in the statement of comprehensive income.

The annexed notes 1 to 15 form an integral part of these condensed interim financial statements.

 _____ President / Chief Executive	 _____ Director	 _____ Director	 _____ Director
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EMIRATES GLOBAL ISLAMIC BANK LIMITED
CONDENSED CASH FLOW STATEMENT (UN-AUDITED)
FOR THE QUARTER ENDED MARCH 31, 2010

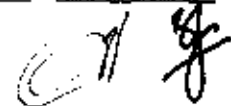

	March 31, 2010	March 31, 2009
----- Rupees in '000 -----		
CASH FLOW FROM OPERATING ACTIVITIES		
Loss before taxation	(428,871)	(60,106)
Adjustments		
Depreciation	28,979	26,089
Depreciation on Ijarah assets held under IFAS 2	68,372	-
Amortisation	8,363	7,544
Fixed assets written off	-	-
Provision against non-performing financings	319,920	51,716
Provision for diminution in the value of investments	2,334	18,818
Finance charges on leased assets	6,519	2,775
	<u>434,487</u>	<u>106,942</u>
	5,615	46,834
(Increase) / decrease in operating assets		
Due from financial institutions	300,000	320,000
Financing	(704,757)	276,165
Others assets	35,876	(112,570)
	<u>(368,881)</u>	<u>483,595</u>
Increase / (decrease) in operating liabilities		
Bills payable	(97,104)	(10,536)
Due to financial institutions	(20,000)	(175,000)
Deposits and other accounts	1,519,255	1,391,242
Other liabilities	(31,680)	62,800
	<u>1,370,471</u>	<u>1,268,506</u>
Income tax paid	(2,306)	(2,041)
Net cash flow from operating activities	<u>1,004,900</u>	<u>1,796,894</u>
CASH FLOW FROM INVESTING ACTIVITIES		
Net investments in available-for-sale securities	(129,987)	(155,297)
Net investments in operating fixed assets	(32,274)	(68,259)
Receipt on disposal of fixed assets	385	-
Net cash outflow on investing activities	<u>(161,876)</u>	<u>(223,556)</u>
CASH FLOW FROM FINANCING ACTIVITIES		
Payments of lease obligations	(12,172)	(18,912)
Receipt of shares subscription money	-	-
Net cash inflow from financing activities	<u>(12,172)</u>	<u>(18,912)</u>
Net (decrease) / increase in cash and cash equivalents	<u>830,852</u>	<u>1,554,426</u>
Cash and cash equivalents as at December 31	2,296,970	1,104,512
Cash and cash equivalents as at March 31	<u><u>3,127,822</u></u>	<u><u>2,658,938</u></u>

The annexed notes 1 to 15 form an integral part of these condensed interim financial statements.


President / Chief Executive


Director


Director




Director


EMIRATES GLOBAL ISLAMIC BANK LIMITED
CONDENSED STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)
FOR THE QUARTER ENDED MARCH 31, 2010


	Share capital	Share subscription money	Capital reserve	Statutory reserve	Revenue reserve	Accumulated loss	Total
Rupees in '000							
Balance as at January 01, 2009	4,500,000	657	-	-	-	(448,416)	4,052,241
Loss after taxation for the period	-	-	-	-	-	(59,742)	(59,742)
Balance as at March 31, 2009	4,500,000	657	-	-	-	(508,158)	3,992,499
Loss for the period	-	-	-	-	-	(504,271)	(504,271)
Balance as at December 31, 2009	4,500,000	657	-	-	-	(1,012,429)	3,488,228
Loss for the period	-	-	-	-	-	(264,932)	(264,932)
Balance as at March 31, 2010	4,500,000	657	-	-	-	(1,277,361)	3,223,297

The annexed notes 1 to 15 form an integral part of these condensed interim financial statements.


 President / Chief Executive


 Director


 Director


 Director

EMIRATES GLOBAL ISLAMIC BANK LIMITED
NOTES TO THE CONDENSED INTERIM FINANCIAL STATEMENTS (UN-AUDITED)
FOR THE QUARTER ENDED MARCH 31, 2010

1. STATUS AND NATURE OF BUSINESS

The bank was incorporated in Pakistan on December 20, 2004 as a public limited company under the Companies Ordinance, 1984.

The main objective of the bank is to carry on Islamic banking business in and outside Pakistan in accordance and in conformity with Islamic Shariah. The bank was granted an Islamic Banking License BL(i)-01(07), issued by the Banking Policy and Regulations Department of the State Bank of Pakistan vide their letter no. BPRD (LCGD-02)/625-76/D/2007/521 dated January 18, 2007 under section 27 of the Banking Companies Ordinance, 1962 read with Islamic Banking Department circular no. 2 of 2004. Subsequently, the bank was also granted approval for commencement of business as a scheduled bank with effect from February 13, 2007 by the State Bank of Pakistan vide their letter no. BPRD (LCGD-02)/625-76/X/JD/2007/1269 dated February 12, 2007.

The bank's registered office is located at 162, Banglore Town, Main Sharah-e-Faisal, Karachi. The bank operates 58 branches and 2 sub-branches (December 31, 2009: 58 branches and 2 sub-branches) in Pakistan.

2. BASIS OF PRESENTATION

The Bank provides financing mainly through Murabaha, Ijarah, and other Islamic modes. Under Murabaha the goods are purchased and are then sold to the customers on credit. The purchases and sales arising under these arrangements are not reflected in these financial statements as such but are restricted to the amount of facility actually utilised and the appropriate portion of profit thereon. The income on such financing is recognized in accordance with the principles of Islamic Shariah. However income, if any, received which does not comply with the principles of Islamic Shariah is recognised as charity payable if so directed by the Shariah Advisor.

3. STATEMENT OF COMPLIANCE

These condensed interim financial statements have been prepared in accordance with approved accounting standards as applicable in Pakistan. Approved accounting standards comprise of such International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board, Islamic Financial Accounting Standards (IFAS) and the Institute of Chartered Accountants of Pakistan as are notified under the Companies Ordinance, 1984, the requirements of the Companies Ordinance, 1984, Banking Companies Ordinance, 1962 or directives issued by the Securities and Exchange Commission of Pakistan and the State Bank of Pakistan. Wherever the requirements of the Companies Ordinance, 1984, Banking Companies Ordinance, 1962 or directives issued by the Securities and Exchange Commission of Pakistan and the State Bank of Pakistan differ with the requirements of IFRS or IFAS, the requirements of the Companies Ordinance, 1984, Banking Companies Ordinance 1962 or the requirements of the said directives prevail.

The disclosures made in these financial statements have, however, been limited based on the format prescribed by the State Bank of Pakistan vide BSD Circular No. 02 dated May 12, 2004 and International Accounting Standard 34, 'Interim Financial Reporting Standard 34, 'Interim Financial Reporting'. They do not include all of the information required for full annual financial statements, and should be read in conjunction with the financial statements of the Bank for the year ended December 31, 2009.

The SBP has deferred the applicability of International Accounting Standard (IAS) 39, 'Financial Instruments: Recognition and Measurement' and International Accounting Standard (IAS) 40, 'Investment Property' for Banking Companies through BSD Circular No. 10 dated August 26, 2002 till further instructions. In addition the SECP has deferred the applicability of International Financial Reporting Standard (IFRS) 7, 'Financial Instruments: Disclosures' on banking companies vide SRO 411(I) / 2008 till further orders. Accordingly, the requirements of these standards have not been considered in the preparation of these financial statements. However, investments have been classified and valued in accordance with the requirements prescribed by the SBP through various circulars.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The accounting policies adopted in the preparation of these condensed interim financial statements are the same as those applied in the preparation of the annual audited financial statements of the Bank for the year ended December 31, 2009.

	Note	Mar 31, 2010	December 31, 2009
----- Rupees in '000-----			
5. DUE FROM FINANCIAL INSTITUTIONS			
Call money lendings		-	-
Repurchase agreement lendings (Reverse Repo)		-	-
Receivable against commodity murabaha	5.1	<u>1,300,000</u>	<u>1,600,000</u>
		<u>1,300,000</u>	<u>1,600,000</u>
5.1 Receivable against commodity murabaha			
Gross amount receivable against commodity murabaha	5.2	1,384,767	1,694,219
Less: Profit for future periods		8,716	52,588
Profits receivable as at Mar 31 - shown under other assets		<u>76,049</u>	<u>41,631</u>
		<u>1,300,000</u>	<u>1,600,000</u>
5.2	This represents placements made with various institutions against commodity murabaha agreement and carry returns ranging from 12.80% to 13.25% (2009: 11.75% to 13.00%) per annum.		

	Held by Bank	Given as collateral	Total
----- Rupees in '000-----			
6. INVESTMENTS			
Available for sale			
Balance as at March 31, 2010	<u>3,464,667</u>	-	<u>3,464,667</u>
Balance as at December 31, 2009	<u>3,356,705</u>	-	<u>3,356,705</u>
Balance as at March 31, 2009	<u>2,881,182</u>	-	<u>2,881,182</u>
	Note		
	Held by Bank	Given as collateral	Total
----- Rupees in '000-----			
6.1 Investments by types			
Available-for-sale securities			
Sukuk Bonds	3,373,120	-	3,373,120
Ordinary shares of listed company	103,768	-	103,768
	<u>3,476,888</u>	-	<u>3,476,888</u>
Associates			
Ordinary shares of unlisted company	52,200	-	52,200
	<u>3,529,088</u>	-	<u>3,529,088</u>
Investments at cost			
Less: Provision for diminution in value of investments	(48,983)	-	(48,983)
Investments (net of provision)	<u>3,480,105</u>	-	<u>3,480,105</u>
Surplus / (deficit) on revaluation of available-for-sale securities	(15,437)	-	(15,437)
Total Investments	<u>3,464,667</u>	-	<u>3,464,667</u>

	Note	Mar 31, 2010	Dec 31, 2009
----- Rupees in '000 -----			
7. FINANCING			
In Pakistan			
- Murabaha financing	7.1	3,443,745	3,453,856
- Net investment in Ijarah		900,333	1,031,348
- Net asset / investment in Ijarah accounted for under IFAS - 2	7.2	906,872	832,433
- Diminishing musharaka financings		4,063,456	3,832,297
- Overdue acceptance payment		102,418	34,280
- Salam financing		950,791	524,853
- Musawamah financing		5,166	28,228
- Qarz-e-Hasna		23,303	22,015
- Financing in respect of rahnuma travel services		513	902
Financing - gross		10,396,597	9,760,212
Provision for non-performing financing - specific	7.3 & 7.4	634,275	313,387
Provision for non-performing financing - general	7.4	6,614	7,582
Financing - net of provision		9,755,707	9,439,243
7.1 Murabaha receivable - gross		3,721,248	3,737,552
Less: Deferred murabaha Income		107,598	135,360
Profit receivable at period end - shown under other assets		169,905	148,336
Murabaha financings		3,443,745	3,453,856
7.2 Net Investment in Ijarah under IFAS 2			
Asset Value		1,105,388	962,855
Accumulated Depreciation		(198,516)	(130,422)
		906,872	832,433

7.3 Financing includes Rs. 1,536.19 million (December 31, 2009: Rs 1,213.9 million) which have been placed under non-performing status as detailed below:

Category of classification	March 31, 2010				
	Domestic	Overseas	Total	Provision required	Provision held
	Rupees in '000				
Substandard	22,169	-	22,169	3,612	3,612
Doubtful	831,332	-	831,332	158,434	158,434
Loss	682,697	-	682,697	472,229	472,229
	1,536,198	-	1,536,198	634,275	634,275
Category of classification	December 31, 2009				
	Domestic	Overseas	Total	Provision required	Provision held
	Rupees in '000				
Substandard	714,966	-	714,966	65,077	65,077
Doubtful	328,931	-	328,931	104,559	104,559
Loss	170,097	-	170,097	143,751	143,751
	1,213,994	-	1,213,994	313,387	313,387

7.4 Particulars of provisions against non-performing financing

	March 31, 2010			December 31, 2009		
	Specific	General	Total	Specific	General	Total
	Rupees in '000					
Opening balance	313,387	7,582	320,969	2,047	9,134	11,181
Charge for the year	320,888	-	320,888	311,340	-	311,340
Reversals	-	(968)	(968)	-	(1,552)	(1,552)
Closing balance	634,275	6,614	640,889	313,387	7,582	320,969

	Mar 31, 2010	Dec 31, 2009		Mar 31, 2010	Dec 31, 2009
	Rupees in'000			Rupees in'000	
8. OPERATING FIXED ASSETS					
Capital work-in-progress	439,268	512,127			
Property and equipment	1,239,157	1,184,922			
Intangible assets	57,879	44,687			
	<u>1,736,303</u>	<u>1,741,736</u>			
8.1 Capital work-in-progress					
Advance against purchase of property	276,680	276,680			
Advances to suppliers and contractors	162,588	235,447			
	<u>439,268</u>	<u>512,127</u>			
9. SHARE CAPITAL					
9.1 Authorized Capital					
Mar 31, 2010	Dec 31, 2009		Mar 31, 2010	Dec 31, 2009	
Number of shares			Rupees in'000		
<u>1,000,000,000</u>	<u>1,000,000,000</u>	Ordinary shares of Rs 10 each	<u>10,000,000</u>	<u>10,000,000</u>	
9.2 Issued, subscribed and paid up capital					
Mar 31, 2010	Dec 31, 2009				
Number of shares					
		Ordinary shares of Rs 10 each			
450,000,000	450,000,000	Fully paid in cash	4,500,000	4,500,000	
-	-	Issued as bonus shares	-	-	
-	-	Issued for consideration other than cash	-	-	
<u>450,000,000</u>	<u>450,000,000</u>		<u>4,500,000</u>	<u>4,500,000</u>	
<p>As per BSD circular no. 7 dated April 15, 2009 banks are required to raise their minimum paid-up capital (net of losses to Rs 6 billion upto December 31, 2009. The Bank's paid-up capital as at March 31, 2010 amounted to Rs 4.5 billion while its accumulated losses aggregated to Rs 1.277 billion (including Rs 0.265 billion incurred during the current year. Consequently the net equity of the bank as at March 31, 2010 has depleted to Rs 3.223 billion.</p> <p>In this connection, the bank has applied to the State Bank of Pakistan to grant the bank an extension upto March 31, 2010 for meeting the capital requirement (net of accumulated losses) of Rs 6 billion. The management of the bank is confident that the capital requirement will be met through merger with another Islamic bank.</p>					
10. CONTINGENCIES AND COMMITMENTS					
10.1 Commitments in respect of forward exchange contracts					
Purchase			1,750,689	2,025,532	
Sale			385,920	1,998,765	
10.2 Commitments for acquisition of operating fixed assets					
Commitments in respect of purchase of property			281,728	281,728	
Commitments in respect of construction of new premises			-	2,046	
10.3 Transaction related contingent liabilities					
Guarantees			3,018,636	3,023,981	

	Mar 31, 2010	Dec 31, 2009
	----- Rupees in'000-----	
10.4 Trade related contingent liabilities		
Letters of credit	579,831	566,527
Acceptances	369,258	199,679
10.5 Commitments for lease liability		
Commitments in respect of ijarah payments under ijarah are:		
- not later than one year	21,588	19,163
- later than one year and not later than five years	45,862	44,532
- later than five years	-	-
	<u>67,450</u>	<u>63,695</u>
10.6 Commitments in respect of purchase of Investments	<u>630,115</u>	<u>498,732</u>

11. PROFIT / RETURN EARNED ON FINANCINGS, INVESTMENTS AND PLACEMENTS

	Note	Mar 31, 2010	Mar 31, 2009
		----- Rupees in'000-----	
On financing to			
- Customers	11.1	326,354	366,722
- Employees		2,559	2,042
On investments in			
- Available for sale securities		112,530	90,363
On Deposits with banks		3,445	951
On placements against interbank Sukuk placements		-	17,381
On placements against commodity murabaha		44,387	1,198
		<u>489,275</u>	<u>478,657</u>
11.1 This includes return on ijarah assets / investment under IFAS - 2 as follows:			
Rental income on ijarah assets / investments		80,135	1,626
Less: Depreciation on ijarah assets / investments		68,372	917
		<u>11,763</u>	<u>709</u>



12. RELATED PARTY TRANSACTIONS

12.1 Parties are considered to be related if one party has the ability to control or exercise significant influence over the other party in making financial or operational decisions and include associated companies with or without common directors,

12.2 Details of transactions with related parties and balances as at the period end are as follows:

	Total		Associates		Key management personnel	
	March 2010	December 2009	March 2010	December 2009	March 2010	December 2009
	Rupees in '000					
Subscription money						
At January 1,	657	657	657	657	-	-
Received during the period	-	-	-	-	-	-
Allotment of shares	-	-	-	-	-	-
Balance as at	657	657	657	657	-	-
Financings						
At January 1,	108,714	128,446	12,845	14,198	95,869	114,248
Disbursed during the period	16,463	24,915	-	1,628	16,463	23,287
Repaid during the period	(3,571)	(44,647)	(1,254)	(2,981)	(2,317)	(41,666)
Balance as at	121,606	108,714	11,591	12,845	110,016	95,869
Deposits						
At January 1,	245,913	123,136	225,686	93,837	20,227	29,299
Received during the period	223,987	1,315,028	147,582	1,169,586	76,405	145,442
Withdrawn during the period	(180,393)	(1,192,251)	(115,559)	(1,037,737)	(64,834)	(154,514)
Balance as at	289,507	245,913	257,709	225,686	31,798	20,227
Other payable						
At January 1,	4,857	4,335	4,857	4,335	-	-
Accrued during the period	97	3,776	97	3,776	-	-
Paid during the period	(251)	(3,254)	(251)	(3,254)	-	-
Balance as at	4,703	4,857	4,703	4,857	-	-
Other Balances						
Profit receivable on financing	186	5,027	186	261	-	4,766
Investment in Takaful Pakistan Limited	52,200	52,200	52,200	52,200	-	-
Provision for diminution in value of investment	23,983	21,649	23,983	21,649	-	-
Return payable on deposit	38	2,716	38	95	-	2,621
Transactions, income and expenses						
Profit earned on financing	558	8,200	558	2,699	-	5,501
Return on deposits	565	12,708	565	620	-	12,088
Salaries and allowances	13,791	55,162	-	-	13,791	55,162

13. SEGMENT BY CLASS OF BUSINESS

	March 31, 2010			
	Corporate Finance	Trading & Sales	Retail Banking	Commercial Banking
	----- Rupees in'000-----			
Total income	338	182,620	19,824	329,809
Total expenses	1,787	18,265	306,772	470,819
Net income (loss)	(1,429)	164,355	(286,948)	(140,910)
Segment Return on net Assets (ROA) (%)	3.45%	11.52%	8.70%	16.72%
Segment Cost of funds (%)	0.00%	9.82%	6.75%	10.00%

	March 31, 2010			
	Corporate Finance	Trading & Sales	Retail Banking	Commercial Banking
	----- Rupees in'000-----			
Segment assets (gross of NPL provisions)	3,545	6,934,770	2,174,313	11,730,037
Segment non performing loans (NPL)	-	25,000	397,655	1,138,543
Segment provision required against NPL	-	25,000	233,527	400,748
Segment liabilities	1,960	608,793	6,943,905	8,971,727

	March 31, 2009			
	Corporate Finance	Trading & Sales	Retail Banking	Commercial Banking
	----- Rupees in'000-----			
Total income	5,691	107,707	25,858	350,314
Total expenses	3,139	32,849	238,480	269,349
Net income (loss)	2,552	74,858	(212,622)	96,188
Segment Return on Assets (ROA) (%)	5.80%	14.17%	12.00%	16.38%
Segment Cost of funds (%)	0.00%	9.42%	4.62%	12.15%

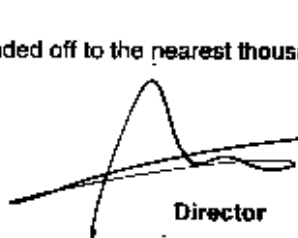
	December 31, 2009			
	Corporate Finance	Trading & Sales	Retail Banking	Commercial Banking
	----- Rupees in'000-----			
Segment assets (gross of NPL provisions)	344,353	6,029,273	2,415,579	11,340,863
Segment non performing loans (NPL)	-	-	79,798	1,134,196
Segment provision required against NPL	-	-	23,451	297,518
Segment liabilities	1,937	28,622	5,686,673	10,551,602

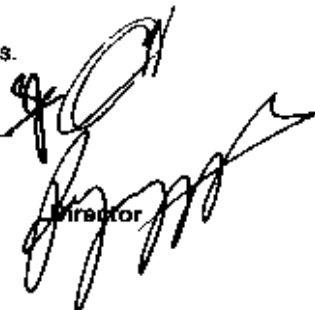
14. These financial statements were authorized for issue on ~~26th~~ April, 2010 by the Board of Directors

15. GENERAL

15.1 Figures have been rounded off to the nearest thousand rupees.


President / Chief Executive


Director


Director


Director