

STATEMENT OF FINANCIAL POSITION		Sri Lanka operations LKR 000		Group Pakistan PKR 000		STATEMENT OF COMPREHENSIVE INCOME				Sri Lanka operations LKR 000		Group Pakistan PKR 000		CASH FLOW STATEMENT		Sri Lanka operations LKR 000		
As at	30.09.2020	31.12.2019 AUDITED	30.09.2020	31.12.2019 AUDITED	For the Nine months ended 30th September	2020	2019	2020	2019	For the period ended 30th September	2020	2019	2020	2019	For the period ended 30th September	2020	2019	
ASSETS																		
Cash and cash equivalents	154,347	267,190	135,197,401	142,957,368	Interest income	1,753,378	2,372,828	114,516,948	105,533,314	Cash Flows From Operating Activities					Interest and commission receipts	1,829,085	2,471,567	
Balances with central banks	773,522	1,280,647	-	-	Interest expenses	(897,402)	(1,144,617)	(55,717,040)	(59,508,698)	Interest payments	(897,402)	(1,144,617)			Receipts(outgoings) from other operating activities	80,577	(81,040)	
Placements with banks	1,846,319	1,295,306	33,666,161	27,432,622	Net interest income	855,976	1,228,211	58,799,908	46,024,616	Cash payments to employees and suppliers	(653,804)	(793,803)			Operating profit before changes in Operating Assets and Liabilities	368,466	462,107	
Derivative financial instruments	327	-	-	-	Fee and commission income	75,706	98,740	8,791,768	9,048,543	Increase in Operating Assets					Deposits held for Regulatory or Monetary Control Purposes	507,125	308,574	
Financial assets held-for-trading	-	-	33,868,594	10,626,674	Fee and commission expenses	-	-	-	-	Financial assets at amortised cost - loans & advances	5,719,303	157,058			Other Assets	(10,993)	255,585	
Financial assets at amortised cost	-	-	-	-	Net fee and commission income	76,706	98,740	8,791,768	9,048,543	Increase/(Decrease) in Operating Liabilities					Deposits from customers	(3,901,462)	(304,222)	
Loans and Advances to customers	15,282,073	21,089,579	523,264,691	548,472,860	Net trading income/(expenses)	-	-	-	-	Other Liabilities	65,594	204,257			Net Cash Generated from Operations	2,738,021	1,073,360	
Debt and other financial instrument	3,517,412	2,284,431	20,266,153	37,132,032	Net gain/(loss) from financial instruments designed at fair value through profit or loss	-	-	-	-	Income Tax Paid	(104,689)	(130,547)			Net Cash Flows Generated from Operating Activities	2,633,333	942,814	
Investment securities at FVTOCI	7,425,255	4,292,837	927,568,231	705,407,226	Net gain/(loss) from financial investments	-	-	-	-	Cash Flows from Investing Activities					Net proceeds from maturity and purchase of Financial Investments	(4,336,687)	(1,185,997)	
Investments in associates and joint ventures	-	-	4,129,558	4,275,658	Other operating income (net)	80,577	(81,040)	5,771,570	2,974,167	Proceed from maturity of other Placements with Banks	(551,012)	(397,743)			Purchase of Property, Plant and Equipments	42,888	47,069	
Property, plant and equipment	419,354	455,294	63,264,224	64,201,807	Total operating income	1,012,269	1,246,911	73,363,246	68,047,326	Proceeds from Sale of Property, Plant and Equipment	-	-			Net Cash Flows generated from Investing Activities	(4,844,812)	(1,536,671)	
Intangible assets	21,467	28,415	1,779,408	1,978,975	Impairment charges for loans and other losses	(88,203)	(32,151)	(5,189,574)	(1,823,093)	Cash flow from Financing Activities					Capital Infusion from Head Office	-	-	
Current tax Assets	-	-	-	-	Net operating income	924,067	1,213,761	68,173,672	66,224,233	Profit transferred to head office	-	-			Increase/(Decrease) of borrowings	2,098,635	580,137	
Deferred tax assets	-	-	-	-	Personnel expenses	(242,062)	(240,964)	-	-	Decrease of Securities Sold Under Repurchase Agreement	-	-			Net cash generated from/(used in) financing Activities	2,098,635	580,137	
Other assets	124,407	113,740	53,060,154	69,729,659	Depreciation and amortisation	(84,427)	(61,071)	(3,101,674)	(1,406,333)	Net Increase in Cash and Cash Equivalents	(112,844)	(13,721)			Cash and Cash Equivalents at the Beginning of the year	267,190	221,412	
					Other expenses	(247,770)	(391,264)	(26,157,046)	(27,702,225)	Cash and Cash Equivalents at the End of the year	164,346	207,691			Reconciliation of cash and cash equivalents			
					Operating profit before VAT & NBT on financial Services	349,798	520,462	38,914,962	27,116,676	Cash and cash equivalents	154,347	207,691						
					Value Added Tax(VAT) & Nation Buildingxax (NBT) on Financial Services	(79,545)	(100,504)	-	-									
					Operating profit after value added tax (VAT)	270,253	419,958	38,914,962	27,116,676									
					Share of profits of associates and joint ventures	-	-	518,852	374,289									
					Profit before tax	270,253	419,958	39,433,804	27,489,964									
					Tax expense	(70,266)	(109,473)	(15,921,924)	(11,327,158)									
					Profit for the period	199,988	310,485	23,511,880	16,162,806									
					Profit attributable to:													
					Owners of the parent	199,988	310,485	23,406,735	16,152,480									
					Non-controlling interests	-	-	105,145	10,326									
					Other comprehensive income/(expenses)													
					Actuarial gains and losses on defined benefit plans	-	-	(1,738,103)	(534,194)									
					Foreign currency translation reserve - Gain / (Loss) on translation of Foreign Operation	23,119	(3,957)	13,019	50,566									
					Net Change in Fair Value of Available-for-Sale Financial Assets	28,713	26,448	6,439,804	1,683,289									
					Surplus from revaluation of Property, plant & equipment	-	-	-	-									
					Surplus on revaluation of non-banking assets - net of tax	-	-	-	-									
					Effect of translation of net investment in foreign branches and subsidiaries	-	-	699,468	1,228,029									
					Share of profits of associates and joint ventures	-	-	-	-									
					Less: Tax expense/(income) relating to components of other comprehensive income	-	-	(110,516)	(104,157)									
					Other comprehensive income for the period, net of taxes	51,832	22,492	5,303,672	2,323,533									
					Total comprehensive income for the period	251,819	332,976	28,815,552	18,486,339									

GROUP CASH FLOW STATEMENT		Group Pakistan PKR 000	
For the period ended 30th September	2020	2019	
Cash Flows From Operating Activities			
Profit before taxation	39,433,804	27,489,964	
Less: Dividend income and share of profit of associates	(1,148,062)	(1,202,784)	
	38,285,742	26,287,180	
Adjustments:			
Depreciation of fixed assets	1,787,456	1,642,213	
Depreciation on right of use assets	1,291,383	1,193,657	
Depreciation on non-banking assets acquired in satisfaction of claims	22,835	34,815	
Amortisation	350,371	290,609	
Provisions / (reversals) and write offs - net	5,189,574	1,823,093	
Worker welfare fund	767,073	551,441	
Gain on sale of non-banking assets acquired in satisfaction of claims	-	-	
Gain on sale of fixed assets	(47,799)	(76,803)	
(Reversal)/ charge for defined benefit plans	263,546	9,825	
unrealised loss on revaluation of investments classified as held for trading	(54,426)	41,815	
Interest expensed on lease liability against right-of-use assets	1,358,910	-	
Gain on sale of shares in associates	-	-	
	49,214,665	31,797,845	
Decrease / (increase) in operating assets			
Lending to financial institutions	3,092,317	24,957,038	
Held-for-trading securities	(23,187,494)	3,977,983	
Advances	19,819,131	19,110,736	
Others assets (excluding advance taxation)	17,625,452	(9,060,999)	
	17,349,406	38,984,758	
Increase in operating liabilities			
Bills payable	(1,632,724)	(6,588,807)	
Borrowings from financial institutions	40,119,333	(13,451,483)	
Deposits	137,812,490	103,872,366	
Others liabilities (excluding current taxation)	(20,546,262)	2,912,467	
	155,752,837	86,744,543	
Defind benefits paid	(233,433)	(238,381)	
Income tax paid	(10,328,829)	(2,375,252)	
Net cash flow from operating activities	211,754,646	154,913,513	
Cash flow from investing activities			
Net investments in available-for-sale securities	(211,785,245)	(122,338,902)	
Net investments in held-to-maturity securities	16,768,806	(329,608)	
Net cash inflow on amalgamation	-	-	
Proceeds from divestment in an associate	-	-	
Dividends received	601,932	840,739	
Investments in fixed assets	(1,917,693)	(4,083,725)	
Investments in intangible assets	(141,486)	(578,679)	
Proceeds from sale of fixed assets	64,846	141,417	
Proceeds from sale of non-banking assets acquired insatisfaction of claims	39,000	40,000	
Investments in non-banking assets acquired in satisfaction of claims	-	(64,445)	
Effect of translation of net investment in foreign branches and subsidiaries	712,471	1,228,029	
Net cash flow used in investing activities	(195,657,369)	(125,145,174)	
Cash flow from financing activities			
Payments of subordinated debt	-	(3,891,019)	
Payment of lease liability against right-of-use-assets	(1,645,992)	(807,025)	
Dividend paid	(11,784,023)	(14,108,885)	
Net cashflow used in financing activities	(13,430,015)	(18,806,929)	
Effects of exchange rate changes on cash and cash equivalents	3,189,458	3,835,293	
Increase in cash and cash equivalents	5,856,720	14,796,703	
Cash and Cash equivalents at beginning of the period	159,797,050	117,721,724	
	165,653,770	132,518,427	

STATEMENT OF CHANGES IN EQUITY		Group Pakistan PKR 000					
	Assigned Capital	Statutory Reserve	Revaluation Reserve	Other Reserves	Retained earnings	Minority Interest	Total
Balance as at 01 January 2020	11,850,600	31,683,134	24,752,206	46,211,695	56,108,779	740,403	171,346,817
Total comprehensive income for the year							
Profit for the year	-	-	-	-	23,406,735	105,145	23,511,880
Other comprehensive income (net of tax)	-	-	6,329,288	712,471	(1,738,103)	16	5,303,672
Total comprehensive income for the year	-	-	6,329,288	712,471	21,668,632	105,161	28,815,552
Transfers to reserves during the period	-	2,303,512	-	-	(2,303,512)	-	-
Final cash dividend	-	-	-	-	(11,850,600)	(35,043)	(11,885,643)
Interim Cash dividends	-	-	-	-	-	-	-
Others	-	-	(95,483)	-	95,483	-	-
Total transactions with equity holders	-	2,303,512	(95,483)	-	(14,058,629)	(35,043)	(11,885,643)
Balance as at 30th September 2020	11,850,600	33,986,646	30,986,011	46,924,166	63,718,782	810,521	188,276,726

STATEMENT OF CHANGES IN EQUITY		Sri Lanka operations LKR 000					
	Assigned Capital	Reserve Fund	Revaluation Reserve	FVTOCI	Retained Earnings	Exchange Equilization Reserves	Total
Balance as at 01 January 2020	3,969,508	232,186	69,080	11,211	2,026,520	241,488	6,549,993
Total comprehensive income for the year							
Profit for the year	-	-	-	-	199,988	-	199,988
Other comprehensive income (net of tax)	-	-	-	28,713	-	23,119	51,832
Total comprehensive income for the year	-	-	-	28,713	199,988	23,119	251,819
Gain on revaluation of property, plant & equipment	-	-	-	-	-	-	-
Transfers to reserves during the period	-	9,999	-	-	(9,999)	-	-
Share issue/increase of assigned capital	-	-	-	-	-	-	-
Profit transferred to head office	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Total transactions with equity holders	-	9,999	-	-	(9,999)	-	-
	-	-	-	-	-	-	-
Balance as at 30th September 2020	3,969,508	242,186	69,080	39,923	2,216,508	264,607	6,801,812

SELECTED	
----------	--