

STATEMENT OF FINANCIAL POSITION	Sri Lanka operations LKR 000		Group Pakistan PKR 000	
	As at 30.09.2022	31.12.2021 Audited	30.09.2022	31.12.2021 Audited
Assets				
Cash and cash equivalents	199,918	220,254	165,282,562	175,922,469
Balances with central banks	1,036,963	866,541	36,389,220	-
Placements with banks / Financial Institutions	6,041,558	2,674,180	62,701,197	63,171,439
Derivative financial instruments	-	-	-	-
Financial assets recognized through profit or loss measured at fair value	-	-	2,430,800	1,255,085
Financial assets at amortised cost	-	-	-	-
Loans and Advances to customers	11,706,604	12,385,467	679,641,838	686,388,652
Debt and other financial instrument	-	815,028	36,116,360	24,426,134
Financial Assets measured at FVTOCI	7,140,774	8,637,800	1,097,463,248	1,031,604,010
Investments in associates and joint ventures	-	-	5,148,306	5,283,282
Property, plant and equipment	385,540	428,704	62,804,331	62,351,545
Goodwill and Intangible assets	20,926	31,945	1,733,342	1,838,136
Deferred tax assets	27,320	21,812	4,204,240	-
Current tax assets	-	50,332	-	-
Other assets	124,926	90,521	100,045,051	69,880,727
Total Assets	26,684,528	26,222,585	2,253,960,495	2,122,121,479
Liabilities				
Due to banks	18,667	1,497,685	195,624,213	270,453,627
Derivative financial instruments	-	6,152	-	-
Financial liabilities recognized through profit or loss measured at fair value	-	-	-	-
Financial liabilities at amortised cost	-	-	-	-
Due to depositors	15,822,951	16,344,311	1,733,403,582	1,534,586,671
Due to debt securities holders	-	-	-	-
Due to other borrowers	985,002	162,812	7,159,426	12,445,255
Debt securities issued	-	-	-	-
Retirement benefit obligations	82,425	72,128	-	-
Current tax liabilities	96,853	-	-	-
Deferred tax liabilities	-	-	-	-
Other provisions	7,354	7,930	-	-
Other liabilities	1,340,719	1,150,960	144,854,504	127,067,266
Total liabilities	18,353,970	19,241,978	2,081,041,725	1,944,552,819
Equity				
Stated capital/Assigned capital	3,969,508	3,969,508	11,850,600	11,850,600
Statutory reserve fund	269,215	244,905	39,884,365	37,729,718
Retained earnings	2,781,357	2,319,471	66,803,379	64,697,360
Other reserves	1,310,479	446,723	53,645,533	62,539,553
Total shareholders' equity	8,330,558	6,980,608	172,183,877	176,817,241
Non-controlling interests	-	-	734,893	751,419
Total equity	8,330,558	6,980,608	172,918,770	177,568,660
Total equity and liabilities	26,684,528	26,222,585	2,253,960,495	2,122,121,479
Contingent liabilities and commitments	5,691,398	7,731,208	756,627,338	643,516,382
Number of Employees	111	140	14,098	15,961
Number of Branches	6	8	1,439	1,437

Note: Amount stated are net of impairment and depreciation

STATEMENT OF COMPREHENSIVE INCOME	Sri Lanka operations LKR 000		Group Pakistan PKR 000	
	For the nine months ended 30th September 2022	2021	2022	2021
Interest income	2,058,669	984,871	153,350,018	96,795,925
Interest expenses	(678,616)	(430,705)	(86,110,868)	(45,717,878)
Net interest income	1,379,853	554,167	67,239,150	51,048,047
Fee and commission income	43,318	97,760	11,284,635	10,086,348
Fee and commission expenses	(16,305)	(12,759)	-	-
Net fee and commission income	27,013	85,001	11,284,635	10,086,348
Net gains/(losses) from trading	-	-	-	-
Net fair value gains/(losses) on:	-	-	-	-
financial assets at fair value through profit or loss	-	-	-	-
financial liabilities at fair value through profit or loss	-	-	-	-
Net gains/(losses) on derecognition of financial assets:	-	-	(165,151)	741,881
at fair value through profit or loss	-	-	-	-
at amortised cost	-	-	-	-
at fair value through other comprehensive income	-	-	-	-
Other operating income (net)	259,658	165,520	9,805,896	4,417,958
Total operating income	1,666,524	804,687	88,329,681	66,294,234
Impairment charges for loans and other losses	(176,051)	(74,482)	(1,298,217)	(3,501,227)
Net operating income	1,490,473	730,205	89,627,898	69,795,461
Personnel expenses	(286,010)	(250,011)	(16,245,121)	(14,637,553)
Depreciation and amortisation	(64,500)	(74,625)	(3,071,977)	(2,920,474)
Other expenses	(265,813)	(232,692)	(17,063,064)	(13,687,295)
Operating profit before VAT on financial Services	874,149	172,887	53,247,736	38,550,139
Value Added Tax (VAT) on Financial Services	(179,585)	(51,937)	-	-
Operating profit after value added tax (VAT)	694,564	120,949	53,247,736	38,550,139
Share of profits of associates and joint ventures	694,564	120,949	53,769,745	39,240,565
Profit before tax	1,389,128	241,898	106,017,481	77,790,704
Tax expense	(208,369)	(27,848)	(33,101,126)	(16,273,635)
Profit for the period	486,195	93,101	20,668,619	22,966,930
Profit attributable to:				
Owners of the parent	486,195	93,101	20,722,081	23,079,404
Non-controlling interests	-	-	(53,462)	(112,474)
Profit attributable to owners of the parent	486,195	93,101	20,668,619	22,966,930
Items that will be reclassified to income statement				
Foreign currency translation reserve - Gain / (Loss) on translation of Foreign Operation	854,239	64,102	1,096,554	495,892
Net gains/(losses) on cash flow hedges	-	-	-	-
Net gains/(losses) on investments in Financial Assets measured at fair value through other comprehensive income	(22,951)	(40,538)	-	-
Share of profits of associates and joint ventures	-	-	99	19
Debt instruments at fair value through other comprehensive income	-	-	-	-
Movement in share of surplus / deficit on revaluation of associated undertaking - net of tax	-	-	(9,745,423)	(6,330,949)
Less: Tax expense relating to items that will be reclassified to income statement	5,508	9,729	-	-
Items that will not be reclassified to income statement				
Change in fair value on investments in equity instruments designated at fair value through other comprehensive income	-	-	-	-
Change in fair value attributable to change in the Bank's own credit risk on financial liabilities designated at fair value through profit or loss	-	-	-	-
Re-measurement of post-employment benefit obligations	-	-	164,273	(186,181)
Changes in revaluation surplus	-	-	(173,085)	(186,368)
Share of profits of associates and joint ventures	-	-	-	-
Less: Tax expense relating to items that will not be reclassified to income statement	-	-	-	-
Other comprehensive income for the period, net of taxes	836,796	33,293	(8,657,582)	(6,187,587)
Total comprehensive income for the period	1,322,991	126,394	12,011,037	16,779,343

CASH FLOW STATEMENT	Sri Lanka operations LKR 000	
	For the Period ended 30th September 2022	2021
Cash Flows From Operating Activities		
Interest and commission receipts	2,101,987	736,850
Interest payments	(678,616)	(296,591)
Receipts/(outgoings) from other operating activities	259,658	81,426
Cash payments to employees and suppliers	(812,214)	(421,952)
Operating profit before changes in Operating Assets and Liabilities	870,615	99,734
Increase in Operating Assets		
Deposits held for Regulatory or Monetary Control Purposes	(170,423)	(269,294)
Financial assets at amortised cost - loans & advances	502,813	1,632,022
Other Assets	(34,405)	15,687
Increase/(Decrease) in Operating Liabilities		
Deposits from customers	(521,360)	(5,002,515)
Other Liabilities	1,224,322	68,708
Net Cash Generated from Operations	1,871,562	(3,455,659)
Income Tax Paid	210,981	(64,870)
Net Cash Flows Generated from Operating Activities	1,660,581	(3,520,529)
Cash Flows from Investing Activities		
Net proceeds from maturity and purchase of Financial Investments	2,289,103	2,974,227
Proceed from maturity of other Placements with Banks	(3,367,378)	1,981,169
Purchase of Property, Plant and Equipments	54,185	39,380
Proceeds from Sale of Property, Plant and Equipment	-	-
Net Cash Flows generated from Investing Activities	(1,024,090)	4,994,776
Cash flow from Financing Activities		
Capital infusion from Head Office	-	-
Profit transferred to head office	-	-
Increase/(Decrease) of borrowings	(656,827)	(1,525,953)
Decrease of Securities Sold Under Repurchase Agreement	-	-
Net cash generated from/(used in) financing Activities	(656,827)	(1,525,953)
Net Increase in Cash and Cash Equivalents	(20,336)	(51,705)
Cash and Cash Equivalents at the Beginning of the year	220,254	289,328
Cash and Cash Equivalents at the End of the year	199,918	237,623
Reconciliation of cash and cash equivalents		
Cash and cash equivalents	199,918	237,623
	199,918	237,623

Figures in brackets indicate deductions.

GROUP CASH FLOW STATEMENT	Group Pakistan PKR 000	
	2022	2021
For the Period ended 30th September 2022		
Cash Flows From Operating Activities		
Profit before taxation	53,769,745	38,270,319
Less: Dividend income and share of profit of associates	(1,958,124)	(1,442,071)
	51,811,621	36,828,248
Adjustments:		
Depreciation of fixed assets	2,028,644	1,808,704
Depreciation on right of use assets	1,336,823	915,482
Depreciation on non-banking assets acquired in satisfaction of claims	17,736	28,081
Amortisation	436,768	232,501
Provisions / (reversals) and write offs - net	(1,298,217)	(3,499,191)
Fixed assets written off	-	-
Worker welfare fund	1,075,925	785,406
Gain on sale of non-banking assets acquired in satisfaction of claims	(6,817)	(551,339)
Gain on sale of fixed assets	(50,417)	(46,043)
Gain on conversion ofjarah agreements	(11,604)	-
(Reversal) charge for defined benefit plans	143,859	377,438
unrealised loss on revaluation of investments classified as held for trading	(13,855)	15,663
Interest expensed on lease liability against right-of-use assets	1,026,198	765,953
Gain on termination of lease liability against right of use assets	(53,704)	(52,424)
	56,442,960	37,408,479
Decrease / (increase) in operating assets		
Lending to financial institutions	(22,084,087)	(8,888,885)
Held-for-trading securities	(1,161,860)	(4,095,506)
Advances	8,494,163	(15,502,808)
Others assets (excluding advance taxation)	(24,786,182)	294,354
	(39,537,966)	(28,192,845)
Increase in operating liabilities		
Bills payable	(14,718,006)	(11,893,833)
Borrowings from financial institutions	(78,540,271)	26,939,834
Deposits	198,816,911	167,078,935
Others liabilities (excluding current taxation)	15,801,828	6,867,577
	121,360,462	189,192,513
Defnd benefits paid	(177,211)	(187,985)
Income tax paid	(19,515,639)	(15,813,993)
Net cash flow from operating activities	118,572,606	182,406,169
Cash flow from investing activities		
Net investments in available-for-sale securities	(83,391,124)	(159,305,764)
Net investments in held-to-maturity securities	(11,762,898)	(6,017,458)
Net cash inflow on amalgamation	-	-
Proceeds from divestment in a subsidiary	-	-
Dividends received	1,588,347	1,257,826
Investments in fixed assets	(3,171,845)	(2,005,200)
Investments in intangible assets	(234,877)	(292,953)
Proceeds from sale of fixed assets	78,796	199,043
Proceeds from sale of non-banking assets acquired in satisfaction of claims	153,500	1,887,103
Proceeds from divestment in a subsidiary / Investment in subsidiary	-	-
Effect of translation of net investment in foreign branches and subsidiaries	1,096,554	490,833
Net cash flow used in investing activities	(95,643,547)	(163,786,570)
Cash flow from financing activities		
Payments of subordinated debt	-	-
Payment of lease liability against right-of-use-assets	(1,864,867)	(1,288,454)
Dividend paid	(16,294,236)	(28,737,244)
Net cashflow used in financing activities	(18,159,103)	(30,025,698)
Effects of exchange rate changes on cash and cash equivalents	9,559,736	3,419,961
Increase in cash and cash equivalents	14,329,692	(7,986,138)
Cash and Cash equivalents at beginning of the period	187,234,399	142,393,893
Cash and Cash equivalents at end of the period	201,564,091	134,407,755

STATEMENT OF CHANGES IN EQUITY	Group Pakistan PKR 000					
	Share capital	Statutory Reserve	Revaluation Reserve	Other Reserves	Retained earnings	Minority Interest
Balance as at 01 January 2022	11,850,600	37,729,718	18,600,000	43,939,563	64,697,360	751,419
Total comprehensive income for the year	-	-	-	-	20,615,157	53,462
Profit for the year	-	-	-	-	164,273	99
Other comprehensive income (net of tax)	-	-	-	(8,821,954)	-	-
Total comprehensive income for the year	-	-	-	(8,821,954)	20,779,430	53,561
Share Issued	-	-	-	-	-	-
Transfers to reserves during the period	-	2,154,647	-	-	(2,154,647)	-
Profit transferred to head office	-	-	-	-	-	-
Final cash dividend	-	-	-	-	(5,925,300)	(70,087)
Interim Cash dividends	-	-	-	-	(10,665,540)	(10,665,540)
Others	-	-	-	(72,076)	72,076	-
Total transactions with equity holders	-	2,154,647	-	(72,076)	(18,673,411)	(70,087)
Balance as at 30th September						