

STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2017	BANK LKR	BANK (AUDITED) LKR	GROUP (AUDITED) PKR	GROUP (AUDITED) PKR
In Rupees Thousand	9/30/2017	12/31/2016	12/31/2016	12/31/2015
Assets				
Cash and cash equivalents	2,465,203	1,247,249	115,822,169	93,983,739
Balances with central banks	1,335,686	1,306,271	168,575,209	113,737,010
Placements with banks	807,897	209,875	1,164,128	2,813,925
Other financial assets held for trading	-	-	41,305,459	43,012,059
Loans and receivables to bank	-	300,123	32,863,803	15,567,708
Loans and receivables to customers	4,985,195	4,971,237	748,466,297	637,383,859
Financial Investment - Available for sale	141,419	406,843	1,022,980,450	983,146,118
Financial Investment - Held to maturity	465,807	2,361,981	256,433,520	225,603,353
Other Financial Assets	465,807	2,361,981	-	-
Income Tax Receivable	51,519	48,167	-	-
Investments in associates and joint ventures	-	-	23,685,342	19,062,356
Property, plant and equipment	199,354	228,212	30,763,913	28,846,763
Investment Properties	-	-	-	-
Goodwill and intangible assets	-	-	5,323,596	2,492,746
Deferred tax assets	33,163	33,163	-	-
Other assets	90,931	106,952	59,778,445	52,781,447
Total assets	11,521,675	11,110,073	2,587,182,331	2,216,432,983
Liabilities				
Due to banks	52,483	778,076	-	-
Due to other customers	3,299,392	3,350,124	1,885,959,026	1,634,944,470
Borrowing	2,221,977	1,354,453	332,822,846	314,319,099
Current tax liabilities	-	-	1,563,454	1,497,798
Deferred tax liabilities	-	-	6,090,983	5,671,128
Other provision	-	-	-	-
Employee benefit liabilities	43,488	46,938	4,334,366	4,061,372
Subordinated loan	-	-	9,980,000	10,000,000
Other liabilities	97,725	57,787	70,144,398	65,319,084
Total liabilities	5,715,065	5,587,358	2,310,913,461	2,035,812,932
Equity				
Stated capital/Assigned capital	4,938,390	4,938,390	14,668,525	14,668,525
Statutory reserve fund	67,860	67,860	30,654,465	27,365,778
Retained earnings	141,419	103,837	106,142,374	96,405,448
Other reserves	656,941	617,828	41,367,796	42,391,880
Total shareholders' equity	5,806,610	5,722,715	192,833,160	180,921,809
Non Controlling Interest	-	-	3,435,710	1,898,442
Total equity	5,806,610	5,722,715	196,268,870	182,820,251
Total equity and liabilities	11,521,675	11,110,073	2,587,182,331	2,216,432,983
Contingent liabilities and commitments	1,822,973	2,415,994	334,955,522	305,143,124
Memorandum Information				
Number of Employees	68	73	17,303	15,060
Number of Branches	7	7	1,731	1,716

STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 30 SEPTEMBER 2017

BANK	Share capital	Assigned capital	Reserves	Revaluation reserve	Retained earnings	Other reserves	Total equity
In Rupees Thousand (LKR)							
Balance as at 01/01/2017 (Opening balance)	-	4,938,390	67,860	96,623	103,837	516,006	5,722,716
Total comprehensive income for the year	-	-	-	-	37,583	-	37,583
Profit/(loss) for the year	-	-	-	-	37,583	-	37,583
Other comprehensive income (net of tax)	-	-	-	-	46,312	-	46,312
Total comprehensive income for the year	-	-	-	-	83,894	-	83,894
Transaction with equity holders, recognised directly in equity	-	-	-	-	-	-	-
Share issue/increase of assigned capital	-	-	-	-	-	-	-
Share options exercised	-	-	-	-	-	-	-
Bonus issue	-	-	-	-	-	-	-
Right issue	-	-	-	-	-	-	-
Transfers to reserves during the period	-	-	-	-	-	-	-
Dividend to equity holders	-	-	-	-	-	-	-
Profit transferred to head office	-	-	-	-	-	-	-
Profit capitalisation during the year	-	-	-	-	-	-	-
Total transaction with equity holders	-	-	-	-	-	-	-
Balance as at 30/09/2017 (Closing Balance)	-	4,938,390	67,860	96,623	141,419	562,318	5,806,610

STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 31 DECEMBER 2016

Group	Share capital	Assigned capital	Reserves	Revaluation reserve	Retained earnings	Other reserves	Total equity
In Rupees Thousand (PKR)							
Balance as at 01/01/2016 (Opening balance)	14,668,525	27,365,778	22,569,486	96,405,448	18,922,374	180,921,809	326,202,519
Total comprehensive income for the year	-	-	-	-	34,070,145	136,109	34,206,254
Profit/(loss) for the year	-	-	-	-	34,070,145	136,109	34,206,254
Other comprehensive income (net of tax)	-	-	-	-	(636,887)	(204,863)	(841,750)
Total comprehensive income for the year	-	-	-	-	33,433,258	135,745	33,569,003
Transaction with equity holders, recognised directly in equity	-	-	-	-	-	-	-
Share issue/increase of assigned capital	-	-	-	-	-	-	-
Share options exercised	-	-	-	-	-	-	-
Bonus issue	-	-	-	-	-	-	-
Right issue	-	-	-	-	-	-	-
Transfers to reserves during the period	-	-	-	-	-	-	-
Capital contribution to Statutory funds of associates	-	-	-	-	-	-	-
Dividend to equity holders	-	-	-	-	-	-	-
Gain on Business Combination	-	-	-	-	-	-	-
Profit transferred to head office	-	-	-	-	-	-	-
Transferred from surplus on revaluation of fixed assets	-	-	-	-	-	-	-
Exchange translation related to sale of foreign operation	-	-	-	-	-	-	-
Non-controlling interest acquired in HABB during the period	-	-	-	-	-	-	-
Excess of consideration paid over net assets of acquired entity	-	-	-	-	-	-	-
Total transaction with equity holders	-	-	-	-	-	-	-
Balance as at 31/12/2016 (Closing Balance)	14,668,525	27,365,778	22,569,486	128,928,906	17,460,655	1,993,348	2,587,182,331

ADDITIONAL DISCLOSURE

1) Loan & Receivables to Other Customers	BANK (LKR)	BANK (AUDITED) (LKR)	GROUP (Audited) (PKR)	GROUP (Audited) (PKR)
In Rupees Thousand	9/30/2017	12/31/2016	12/31/2016	12/31/2015
Gross loans & receivables	5,067,658	5,027,062	817,250,038	706,563,071
Less: Individual Impairment	(5,558)	(3,438)	(65,881,113)	(65,881,113)
Collective Impairment	(18,906)	(21,466)	(3,623,544)	(3,298,099)
Net loans & receivables including those designated at fair value through profit or loss	4,985,195	4,971,237	748,466,297	637,383,859
Less: Loans & receivables designated at fair value through profit or loss	-	-	-	-
Net loans and receivables	4,985,195	4,971,237	748,466,297	637,383,859

* Provision is made according to prudential regulations issued by State Bank of Pakistan.

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS AS AT 30 SEPTEMBER 2017

a. Bank - 2017	Held for Trading	Designated at FVTPL	Held to Maturity	Amortised cost	Available for sale	Others	Total
ASSETS							
Cash and cash equivalents	-	-	-	2,465,203	-	-	2,465,203
Balances with central banks	-	-	-	1,335,686	-	-	1,335,686
Placements with banks	-	-	-	807,897	-	-	807,897
Loans and receivables to bank	-	-	-	300,123	-	-	300,123
Loans and receivables to other customers	-	-	-	4,985,195	-	-	4,985,195
Financial Investments - Available for sale	-	-	-	141,419	-	-	141,419
Financial Investments - Held to maturity	-	-	-	465,807	-	-	465,807
Other Financial Assets	-	-	-	465,807	-	-	465,807
Income Tax Receivable	-	-	-	51,519	-	-	51,519
Total financial assets	1,086,947	1,086,947	10,059,765	1,022,980,450	1,320,719,429	1,111,278,080	2,587,182,331
LIABILITIES							
Due to banks	-	-	-	52,483	-	-	52,483
Due to other customers	-	-	-	3,299,392	-	-	3,299,392
Other borrowings	-	-	-	2,221,977	-	-	2,221,977
Total financial liabilities	5,715,065	5,715,065	5,587,358	2,310,913,461	2,035,812,932	1,849,263,569	2,587,182,331
b. Bank (Audited) - 2016	Held for Trading	Designated at FVTPL	Held to Maturity	Amortised cost	Available for sale	Others	Total
ASSETS							
Cash and cash equivalents	-	-	-	1,247,249	-	-	1,247,249
Balances with central banks	-	-	-	1,306,271	-	-	1,306,271
Placements with banks	-	-	-	209,875	-	-	209,875
Loans and receivables to bank	-	-	-	300,123	-	-	300,123
Loans and receivables to other customers	-	-	-	4,971,237	-	-	4,971,237
Financial Investments - Available for sale	-	-	-	406,843	-	-	406,843
Financial Investments - Held to maturity	-	-	-	465,807	-	-	465,807
Other Financial Assets	-	-	-	465,807	-	-	465,807
Income Tax Receivable	-	-	-	48,167	-	-	48,167
Total financial assets	4,938,390	4,938,390	5,722,715	192,833,160	180,921,809	182,820,251	326,202,519
LIABILITIES							
Due to banks	-	-	-	778,076	-	-	778,076
Due to other customers	-	-	-	3,350,124	-	-	3,350,124
Other borrowings	-	-	-	1,354,453	-	-	1,354,453
Total financial liabilities	5,132,653	5,132,653	5,587,358	2,310,913,461	2,035,812,932	1,849,263,569	2,587,182,331
c. Group (Audited) - 2016	Held for Trading	Designated at FVTPL	Held to Maturity	Amortised cost	Available for sale	Others	Total
ASSETS							
Cash and cash equivalents	-	-	-	115,822,169	-	-	115,822,169
Balances with central banks	-	-	-	168,575,209	-	-	168,575,209
Placements with banks	-	-	-	1,164,128	-	-	1,164,128
Loans and receivables to bank	-	-	-	32,863,803	-	-	32,863,803
Loans and receivables to other customers	-	-	-	748,466,297	-	-	748,466,297
Financial Investments - Available for sale	-	-	-	1,022,980,450	-	-	1,022,980,450
Financial Investments - Held to maturity	-	-	-	256,433,520	-	-	256,433,520
Other Financial Assets	-	-	-	256,433,520	-	-	256,433,520
Income Tax Receivable	-	-	-	51,519	-	-	51,519
Total financial assets	41,305,459	41,305,459	2,587,182,331	2,587,182,331	1,320,719,429	1,111,278,080	2,587,182,331
LIABILITIES							
Due to banks	-	-	-	1,885,959,026	-	-	1,885,959,026
Due to other customers	-	-	-	1,634,944,470	-	-	1,634,944,470
Other borrowings	-	-	-	2,221,977	-	-	2,221,977
Total financial liabilities	2,216,781,872	2,216,781,872	2,216,781,872	2,216,781,872	2,216,781,872	2,216,781,872	2,216,781,872

INCOME STATEMENT FOR THE PERIOD ENDED 30 SEPTEMBER 2017	BANK	BANK	GROUP (AUDITED)	
	LKR	LKR	PKR	
In Rupees Thousand	9/30/2017	9/30/2016	12/31/2016	12/31/2015
Interest income	502,161	463,555	141,089,244	141,101,285
Interest expenses	148,388	105,850	59,137,882	62,932,509
Net interest income	353,773	357,705	81,951,362	78,168,776
Fee and commission income	21,378	19,214	18,652,985	17,193,896
Fee and commission expense	-	-	-	-
Net fee and commission income	21,378	19,214	18,652,985	17,193,896
Net gain/(Loss) from trading	-	-	5,329,667	11,060,255
Net gain/(Loss) from financial instruments designated at fair value through profits or loss	-	-	-	-
Net gain/(loss) from financial investments	-	-	-	-
Other Operating Income (net)	34,345	39,013	7,079,114	8,329,814
Total operating income	34,345	39,013	12,408,781	19,390,669
Impairment for loans and other losses	26,538	12,444	717,563	4,507,906
Individual impairment	29,220	3,330	209,973	4,285,776
Collective impairment	(2,682)	9,114	281,182	567,779
Other	-	-	226,408	(345,649)
Net operating income	381,958	403,488	112,295,565	110,244,835
Personnel expenses	187,908	169,353	25,774,279	23,617,152
Depreciation and amortisation	34,207	32,417	3,529,577	3,100,254
Other expenses	90,372	84,549	28,466,798	33,241,191
Operating profit/(loss) before value added tax (VAT)	69,471	117,169	56,524,911	60,286,238
Value added tax (VAT) financial services	31,888	28,815	-	-
Profit/(loss) before tax	37,583	88,354	56,524,911	60,286,238
Tax expenses	-	1,000	22,318,657	25,184,647
Profit/(loss) for the period	37,583	87,354	34,206,254	35,101,591
Profit attributable to:				
Owners of the parent	37,583	87,354	34,070,145	35,108,659
Non-controlling interests	-	-	136,109	(7,068)
Earnings per share on profit				
Basic earnings per ordinary share	-	-	23.23	23.93
Diluted earnings per ordinary share	-	-	23.23	23.93