

STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2019	BANK LKR	BANK (AUDITED) LKR	GROUP (AUDITED) PKR	
In Rupees Thousand	3/31/2019	12/31/2018	12/31/2018	12/31/2017
Assets				
Cash and cash equivalents	745,752	2,223,464	165,119,955	130,203,020
Balances with central banks	51,079	70,797	156,982,755	156,644,279
Placements with banks	1,148,004	1,126,898	51,277,336	33,900,345
Financial assets recognised through profit or loss measured at fair value	-	-	6,354,870	68,670,859
Financial assets at amortised cost - Investments	2,285,524	1,047,577	216,338,120	279,177,826
Financial assets at amortised cost - Loans & Advances	3,722,586	3,515,348	1,080,440,220	851,502,420
Financial assets measured at fair value through other comprehensive income	580	580	1,137,840,497	999,610,139
Income Tax Receivable	83,880	80,794	-	-
Investments in associates and joint ventures	-	-	29,518,977	27,357,818
Property, plant and equipment	272,825	280,718	64,915,168	57,098,390
Investment Properties	-	-	-	-
Goodwill and Intangible assets	-	-	7,033,470	5,694,453
Deferred tax assets	69,273	69,273	570,717	-
Other assets	103,159	53,930	109,461,065	86,358,715
Total assets	8,482,663	8,469,379	3,025,853,150	2,696,218,064
Liabilities				
Due to banks	44,763	46,649	-	-
Due to other customers	2,157,380	2,139,983	2,137,293,065	1,998,935,057
Borrowing	-	-	523,319,055	397,802,667
Current tax liabilities	-	-	3,963,884	1,758,747
Deferred tax liabilities	-	-	-	971,368
Other provision	-	-	-	-
Employee benefit liabilities	51,944	49,898	6,016,581	5,706,547
Subordinated loan	-	-	9,990,000	9,994,000
Other liabilities	69,550	63,653	146,018,354	92,299,057
Total liabilities	2,323,637	2,300,184	2,826,600,939	2,507,467,443
Equity				
Stated capital/Assigned capital	4,938,390	4,938,390	14,668,525	14,668,525
Statutory reserve fund	68,122	68,122	32,965,428	31,537,231
Retained earnings	689,045	652,570	101,606,320	96,909,270
Other reserves	463,468	510,113	46,001,458	42,149,641
Total shareholders' equity	6,159,025	6,169,195	195,241,731	185,264,667
Non Controlling Interest	-	-	4,010,480	3,485,954
Total equity	6,159,025	6,169,195	199,252,211	188,750,621
Total equity and liabilities	8,482,663	8,469,379	3,025,853,150	2,696,218,064
Contingent liabilities and commitments	743,813	937,251	715,787,631	560,986,894
Memorandum Information				
Number of Employees	58	69	20,093	18,129
Number of Branches	6	7	1,743	1,751

STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 31 MARCH 2019	Reserves					
BANK	Share capital	Assigned capital	Reserve fund	Revaluation reserve	Retained earnings	Other reserves
Balance as at 01/01/2019 (Opening balance)	-	4,938,390	68,122	204,912	652,570	305,202
Total comprehensive income for the year	-	-	-	-	36,475	36,475
Profit/(loss) for the year	-	-	-	-	36,475	36,475
Other comprehensive income (net of tax)	-	-	-	-	(46,645)	(46,645)
Total comprehensive income for the year	-	-	-	-	36,475	(46,645)
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 31/03/2019 (Closing Balance)	-	4,938,390	68,122	204,912	689,045	258,557

STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 31ST DECEMBER 2018	Reserves							
GROUP (Audited)	Share capital	Assigned capital	Reserve fund	Revaluation reserve	Retained earnings	Other reserves	Total	Non controlling interest
Balance as at 31/12/2017 (Opening balance) - Restated	14,668,525	-	31,537,231	21,420,450	96,974,143	20,729,191	185,329,540	3,485,954
Impact of adoption of IFRS 09 - net of tax	14,668,525	-	-	-	(64,873)	-	(64,873)	-
Balance as at 31/12/2017 (Opening balance) - Restated	-	31,537,231	21,420,450	96,909,270	20,729,191	185,264,667	3,485,954	188,750,621
Total comprehensive income for the year	-	-	-	-	12,055,571	10,740,626	12,055,571	385,372
Profit/(loss) for the year	-	-	-	-	12,055,571	10,740,626	12,055,571	385,372
Other comprehensive income (net of tax)	-	-	-	(6,925,380)	(156,273)	-	3,758,973	139,756
Total comprehensive income for the year	-	-	-	-	11,899,298	10,740,626	15,814,544	525,128
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 realized on sale of foreign operation	-	-	-	-	-	-	-	-
Non-controlling interest acquired in HABIB during the period	-	-	-	-	-	-	-	-
Total transaction with equity holders	-	-	-	-	-	-	-	-
Balance as at 31/12/2018 (Closing Balance)	14,668,525	-	31,537,231	14,595,070	108,809,568	31,469,817	201,079,211	4,011,082

ADDITIONAL DISCLOSURE

Analysis of Loan & advances, commitments, contingencies & impairment	BANK (LKR)		GROUP (Audited) (PKR)	
In Rupees Thousand	3/31/2019	12/31/2018	12/31/2018	12/31/2017
Product-wise Gross loans & advances				
By Product- Domestic Currency				
Overdraft	996,499	541,720	235,087,568	178,828,303
Term loans	1,367,032	1,561,171	414,288,534	328,608,068
Lease rentals receivable	-	-	18,911,379	17,127,661
Credit cards	-	-	7,267,612	5,785,846
Pawning	-	-	-	-
Staff Loan	52,972	51,209	12,065,423	9,316,284
Other Loan	532,504	413,850	247,950,942	189,794,790
Sub total	2,949,007	2,567,950	836,571,653	730,242,752
By Product- Foreign Currency				
Overdraft	64,685	92,502	53,900,540	53,238,579
Term loans	923,541	1,042,120	75,020,332	68,838,895
Lease rentals receivable	-	-	-	-
Credit cards	-	-	-	-
Pawning	-	-	-	-
Sale of exchange	-	-	60,281,924	44,289,815
Other Loans	-	26,695	27,659,462	24,397,899
Sub total	988,206	1,161,317	136,862,258	190,765,187
Total	3,937,212	3,729,267	973,433,911	921,007,939

Analysis of Loan & advances, commitments, contingencies & impairment	BANK (LKR)		GROUP (Audited) (PKR)	
In Rupees Thousand	3/31/2019	12/31/2018	12/31/2018	12/31/2017
Product - wise commitments & contingencies				
By product - Domestic Currency				
Guarantees	33,708	48,808	71,787,577	60,004,507
Bonds	1,227	1,227	-	-
Undrawn Credit Lines	334,955	497,470	2,137,726	6,478,622
Acceptances	-	-	-	-
Letter of Credit	-	-	5,798,845	7,093,160
Forwards exchange contracts and derivatives	-	-	50,074,293	33,900,394
Commitments for acquisition of fixed and intangible assets	-	-	1,284,120	5,028,435
Sub total	369,889	547,504	139,082,561	112,503,088
By product - Foreign Currency				
Guarantees	303,130	315,947	87,910,419	104,564,800
Bonds	70,794	73,800	-	-
Undrawn Credit Lines	-	-	2,163,123	-
Acceptances	-	-	-	-
Letter of Credit	-	-	83,807,039	112,980,355
Forwards exchange contracts and derivatives	-	-	392,203,501	230,342,790
Operating lease	-	-	602,590	995,671
Commitments for acquisition of fixed and intangible assets	-	-	18,319	-
Sub total	373,924	389,747	576,705,070	448,483,805
Total	743,813	937,251	715,787,631	560,986,894

Analysis of Loan & advances, commitments, contingencies & impairment	BANK (LKR)		GROUP (Audited) (PKR)	
In Rupees Thousand	3/31/2019	12/31/2018	12/31/2018	12/31/2017
Stage-wise impairment on Loans & Advances, commitments & Contingencies				
Gross loans and advances, commitments and contingencies	-	-	3,528,347	3,088,343
Accumulated impairment under stage 1	11,226	1,146	-	-
Accumulated impairment under stage 2	47,879	60,003	68,465,249	66,417,176
Accumulated impairment under stage 3	170,888	165,992	68,465,249	66,417,176
Collective Impairment	-	-	133,932,347	133,932,347
Individual Impairment	-	-	-	-
Net value of loans and advances, commitments and contingencies	229,992	227,141.67	143,887,192	139,011,038
Under Stage 1				
Opening Balance	1,146	-	-	-
Charge (write back) to income statement	10,315	(2,493)	-	-
Write-off during the year	(236)	-	-	-
Other movements	-	3,640	-	-
Closing Balance	11,226	1,146	-	-
Under Stage 2 / Collective Impairment				
Opening Balance	60,003	17,316	3,088,343	3,823,544
Charge (write back) to income statement	(12,125)	6,146	22,457	(632,842)
Write-off during the year	-	-	-	-
Other movements	-	36,541	417,547	87,641
Closing Balance	47,878	60,003	3,528,347	3,088,343
Under Stage 3 / Individual Impairment				
Opening Balance	165,992	105,516	66,417,176	65,160,197
Charge (write back) to income statement	5,291	68,838	1,938,900	683,288
Write-off during the year	(10,909)	(10,909)	(4,750,271)	(352,587)
Other movements	(395)	1,547	4,859,444	1,028,278
Closing Balance as at	170,888	165,992	68,465,249	66,417,176
Total Impairment	229,992	227,142	71,993,596	65,505,519

Analysis of Deposit	BANK (LKR)		GROUP (Audited) (PKR)	
In Rupees Thousand	3/31/2019	12/31/2018	12/31/2018	12/31/2017
By product- Domestic Currency				
Demand deposits (Current accounts)	-	228,039	233,375	671,407,469
Savings deposits	-	337,308	331,250	848,841,558
Fixed deposits	-	1,228,043	1,140,233	261,216,780
Call Deposits	-	400	408	240,077,107
Margin Balances	-	2,005	3,492	-
Sub total	-	1,795,796	1,708,757	1,881,265,499
By product- Foreign Currency				
Demand deposits (Current accounts)	-	42,487	58,156	141,134,537
Savings deposits	-	318,388	320,260	84,776,404
Fixed deposits	-	710	52,811	120,116,829
Call Deposits	-	-	-	90,020,790
Sub total	-	361,584	431,227	356,027,570
Total	-	2,157,380	2,139,983	2,237,293,069

ANALYSIS OF FINANCIAL INSTRUMENTS ON MEASUREMENT BASIS AS AT 31.03.2019

a. Bank - 2019	AC			
In Rupees Thousand	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	745,752	-	-	745,752
Balances with central banks	51,079	-	-	51,079
Placement with banks	1,148,004	-	-	1,148,004
Loans and Advances	3,722,586	-	-	3,722,586
Debt Instruments	2,284,944	-	-	2,284,944
Equity Instruments	-	-	580	580
Total financial assets	7,952,365	-	580	7,952,945
LIABILITIES				
Due to banks	44,763	-	-	44,763
Due to other customers	2,157,380	-	-	2,157,380
Other borrowings	-	-	-	-
Total financial liabilities	2,202,143	-	-	2,202,143
b. Bank - 2018	AC			
In Rupees Thousand	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	2,223,464	-	-	2,223,464
Balances with central banks	70,797	-	-	70,