

STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2019	BANK		BANK (AUDITED)		GROUP (AUDITED)	
	LKR	LKR	LKR	LKR	PKR	PKR
In Rupees Thousand	9/30/2019	12/31/2018	12/31/2018	12/31/2017		
Assets						
Cash and cash equivalents	238,198	2,223,464	165,119,955	130,203,020		
Balances with central banks	63,060	70,797	156,982,755	156,644,279		
Placements with banks	1,670,542	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	2,870,741	1,047,577	216,338,120	279,177,826		
Financial assets at amortised cost - Loans & Advances	2,767,946	3,515,348	1,080,440,220	851,502,420		
Financial assets measured at fair value through other comprehensive income	389,112	580	1,137,840,497	999,610,139		
Income Tax Receivable	88,224	80,794	-	-		
Investments in associates and joint ventures	-	-	29,518,977	27,357,818		
Property, plant and equipment	286,347	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	98,472	53,930	109,461,065	86,358,715		
Total assets	8,541,916	8,469,379	3,025,853,150	2,696,218,064		
Liabilities						
Due to banks	44,894	46,649	-	-		
Due to other customers	2,165,555	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	53,063	49,898	6,016,581	5,706,547		
Subordinated loan	-	-	9,990,000	9,994,000		
Other liabilities	68,354	63,653	146,018,354	92,299,057		
Total liabilities	2,331,864	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	848,757	652,570	101,606,320	96,909,270		
Other reserves	354,782	510,113	46,001,458	42,149,641		
Total shareholders' equity	6,210,051	6,169,195	195,241,731	185,264,667		
Non Controlling Interest	-	-	4,010,480	3,485,954		
Total equity	6,210,051	6,169,195	199,252,211	188,750,621		
Total equity and liabilities	8,541,916	8,469,379	3,025,853,150	2,696,218,064		
Contingent liabilities and commitments	1,221,040	937,251	715,787,631	560,986,894		
Memorandum Information						
Number of Employees	62	60	20,093	18,129		
Number of Branches	6	6	1,743	1,751		

STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 30 SEPTEMBER 2019	Reserves						Total equity
	Share capital	Assigned capital	Reserve fund	Revaluation reserve	Retained earnings	Other reserves	
BANK							
Balance as at 01/01/2019 (Opening balance)	-	4,938,390	68,122	204,912	652,570	305,202	6,169,196
Total comprehensive income for the year	-	-	-	-	61,202	-	61,202
Profit/(loss) for the year	-	-	-	-	134,985	(155,331)	(20,347)
Other comprehensive income (net of tax)	-	-	-	-	-	-	-
Total comprehensive income for the year	-	-	-	-	196,187	(155,331)	40,856
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 30/09/2019 (Closing Balance)	-	4,938,390	68,122	204,912	848,757	149,871	6,210,051

STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 31ST DECEMBER 2018	Reserves							Total equity
	Share capital	Assigned capital	Reserve fund	Revaluation reserve	Retained earnings	Other reserves	Non controlling interest	
GROUP (Audited)								
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 01/01/2018 (Opening balance) - Restated	-	-	31,537,231	21,420,450	96,909,270	20,729,191	185,264,667	3,485,954
Total comprehensive income for the year	-	-	-	-	12,055,571	-	12,055,571	385,372
Profit/(loss) for the year	-	-	-	-	(156,273)	10,740,626	3,758,973	139,756
Other comprehensive income (net of tax)	-	-	-	-	-	-	-	-
Total comprehensive income for the year	14,668,525	-	31,537,231	14,595,070	108,808,568	31,469,817	201,079,211	4,011,082
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	-	-	1,428,197	-	(1,428,197)	-	-	-
Capital contribution to Statutory funds of associates	-	-	-	-	29,326	-	29,326	-
Dividend to equity holders	-	-	-	-	(5,867,408)	-	(5,867,408)	-
Gain on Business Combination	-	-	-	-	-	-	-	-
profit transferred to head office	-	-	-	-	-	-	-	-
Transferred from surplus on revaluation of fixed assets	-	-	-	(63,429)	64,031	-	602	(602)
Exchange translation realized on sale of foreign operation	-	-	-	-	-	-	-	-
Exchange translation realized on sale of Bank branches	-	-	-	-	-	-	-	-
Non-controlling interest acquired in HABIB during the period	-	-	-	-	-	-	-	-
Total transaction with equity holders	-	-	1,428,197	(63,429)	(7,202,248)	-	(5,838,082)	(602)
Balance as at 31/12/2018 (Closing Balance)	14,668,525	-	32,965,428	14,531,641	101,606,320	31,469,817	195,241,731	4,010,480

SELECTED PERFORMANCE INDICATORS (AS PER REGULATORY REPORTING) AS AT 30 SEPTEMBER 2019	Bank - LKR	
	9/30/2019	12/31/2018 (Audited)
Regulatory Capital Adequacy		
Common Equity Tier 1 Rs. '000	5,659,083	5,659,082
Core Capital (Tier 1 Capital), Rs. '000	5,563,855	5,578,402
Total Capital Base, Rs. '000	5,618,172	5,641,496
Regulatory Capital Ratios		
Common Equity Tier 1 Capital Ratio (%) (Minimum Requirement - 7%)	79.69%	85.96%
Tier 1 Capital Ratio (%) (Minimum Requirement - 8.5%)	79.69%	85.96%
Total Capital Ratio (%) (Minimum Requirement - 12.5%)	80.61%	86.93%
Leverage Ratio (Minimum Requirement - 3%)	65%	58%
Regulatory Liquidity		
Statutory Liquid Assets, Rs. '000		
Domestic Banking unit	4,292,389	2,350,490
Off-Shore Banking Unit - USD	580	1,381
Statutory Liquid Assets Ratio (%) (Minimum Requirement - 20%)		
Domestic Banking unit	261%	113%
Off-Shore Banking Unit	27%	1170%
Total Stock of High Quality Liquidity Assets, Rs. '000	2,648,283	2,309,997
Liquidity Coverage Ratio (%) (Minimum Requirement - 90%)		
Rupee (%)	3597%	4945%
All Currency (%)	2985%	3646%
Net Stable Funding Ratio (%) (Minimum Requirement - 90%)	184%	150%
Assets Quality (Quality of Loan Portfolio)		
Gross Non - Performing Advances Ratio (%) (net of interest in suspense)	7.72%	23.68%
Non - Performing Advances (%) (net of interest in suspense and provision)	-0.89%	17.95%
Profitability		
Interest Margin (%)	4.96%	3.59%
Return on Assets (before Tax) (%)	0.72%	-1.82%
Return on Equity (%)	0.99%	-1.91%

INCOME STATEMENT FOR THE PERIOD ENDED 30 SEPTEMBER 2019	BANK		GROUP (AUDITED)	
	LKR	LKR	PKR	PKR
In Rupees Thousand	9/30/2019	9/30/2018	12/31/2018	12/31/2017
Interest income	525,103	331,209	165,282,752	148,010,269
Interest expenses	103,934	121,992	83,605,886	66,177,013
Net interest income	421,168	209,217	81,676,866	81,833,256
Fee and commission income	913	2,300	18,024,117	19,519,052
Fee and commission expense	-	-	-	-
Net fee and commission income	913	2,300	18,024,117	19,519,052
Net gain/(Loss) from trading	-	-	1,029,880	7,764,681
Net fair value gain/(Loss) from financial instruments	-	-	-	-
Net gain/(loss) on derecognition of financial assets	-	-	-	-
Other Operating Income (net)	15,708	(23,662)	840,048	6,831,915
Total operating income	15,708	(23,662)	1,869,928	14,596,596
Impairment for loans and other losses	43,260	44,053	5,008,578	373,557
Net operating income	394,530	143,802	96,562,333	115,575,347
Personnel expenses	152,029	147,885	29,238,784	29,109,331
Depreciation and amortisation	33,419	31,470	1,324,753	1,703,703
Other expenses	100,209	96,658	44,413,967	55,275,463
Operating profit/(loss) before value added tax (VAT)	108,872	(132,211)	21,584,829	29,486,850
Value added tax (VAT) on financial services	40,009	8,641	-	-
Nation Building tax (NBT) on financial services	7,660	1,348	-	-
Profit/(loss) before tax	61,202	(142,200)	21,584,829	29,486,850
Tax expenses	-	-	9,143,886	20,638,576
Profit/(loss) for the period	61,202	(142,200)	12,440,943	8,848,274
Profit attributable to:				
Owners of the parent	61,202	(142,200)	12,055,571	8,495,211
Non-controlling interests	-	-	385,372	353,063
Earnings per share on profit				
Basic earnings per ordinary share	-	-	8.22	5.79
Diluted earnings per ordinary share	-	-	8.22	5.79

STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 SEPTEMBER 2019	BANK		GROUP (AUDITED)	
	LKR	LKR	PKR	PKR
In Rupees Thousand	9/30/2019	9/30/2018	12/31/2018	12/31/2017
Profit/(loss) for the period	61,202	(142,200)	12,440,943	8,848,274
Other Comprehensive income, net of tax				
Changes in revaluation surplus Actuarial gains and losses on defined benefit plans	-	-	(157,066)	(1,017,131)
Gains and losses (arising from translating the financial statements of foreign operation)	-	-	10,927,231	3,925,685
Exchange differences & realization of on translation of foreign currency capital & reserve	(157,157)	265,141	-	-
Realisation of exchange equalisation of capital	134,985	-	-	-
Income tax on Other comprehensive Income	-	-	-	-
Share of surplus on revaluation of investments/operating fixed assets of associates	-	-	163,896	(87,697)
Gain/(Loss) on revaluation of Assets	1,826	-	(7,175,753)	(11,643,260)
Deficit on revaluation of fixed assets	-	-	140,421	9,121,158
Other comprehensive income for the period, net of taxes	(20,346)	265,141	3,898,729	(492,245)
Total comprehensive income for the period	40,856	122,941	16,339,672	8,356,029
Attributable to:				
Owners of the parent	40,856	122,941	15,814,544	7,876,250
Non-Controlling interests	-	-	525,128	479,779

STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2019	Bank		Group (Audited)	
	2019 LKR	2018 LKR	2018 PKR	2017 PKR
Cash Flow from Operating Activities				
Profit before tax	61,202	(142,200)	21,584,829	53,203,965
(Gain				