

STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2020	BANK	BANK (AUDITED)	GROUP (AUDITED)	
	LKR	LKR	PKR	
In Rupees Thousand	3/31/2020	12/31/2019	12/31/2019	12/31/2018
<b>Assets</b>				
Cash and cash equivalents	2,338,506	1,594,367	165,119,955	130,203,020
Balances with central banks	101,465	77,238	156,982,755	156,644,279
Placements with banks	100,000	1,001,397	51,277,336	33,900,345
Derivative financial instruments	-	5,545	6,354,870	68,670,659
Financial assets at amortised cost - Investments	2,834,588	2,704,808	216,338,120	279,177,826
Financial assets at amortised cost - Loans & Advances	2,637,883	2,892,644	1,080,440,220	851,502,420
Financial assets measured at fair value through other comprehensive income	949,663	217,867	1,137,840,497	999,610,139
Income Tax Receivable	91,365	90,186	-	-
Investments in associates and joint ventures	-	-	29,518,977	27,357,818
Property, plant and equipment	257,967	263,279	64,915,168	57,098,390
Goodwill and Intangible assets	-	-	7,033,470	5,694,453
ROU Asset	18,687	22,890	-	-
Deferred tax assets	-	-	570,717	-
<b>Total assets</b>	<b>134,408</b>	<b>37,987</b>	<b>109,461,065</b>	<b>86,358,715</b>
<b>Liabilities</b>				
Due to banks	51,201	50,653	-	-
Derivative financial instruments	17,179	-	-	-
Due to other customers	3,014,569	2,537,214	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	12,417	12,417	-	971,368
Other provision	-	-	-	-
Employee benefit liabilities	45,267	42,565	6,016,581	5,706,547
Subordinated loan	-	-	9,990,000	9,994,000
Other liabilities	89,524	66,069	146,018,354	92,299,057
<b>Total liabilities</b>	<b>3,230,157</b>	<b>2,708,918</b>	<b>2,826,600,939</b>	<b>2,507,467,443</b>
<b>Equity</b>				
Stated capital/Assigned capital	4,938,390	4,938,390	14,668,525	14,668,525
Statutory reserve fund	69,670	69,670	32,965,428	31,537,231
Retained earnings	941,751	869,865	101,606,320	96,909,270
Other reserves	284,564	321,364	46,001,458	42,149,641
Total shareholders' equity	<b>6,234,374</b>	<b>6,199,289</b>	<b>195,241,731</b>	<b>185,264,667</b>
Non Controlling Interest	-	-	4,010,480	3,485,954
<b>Total equity</b>	<b>6,234,374</b>	<b>6,199,289</b>	<b>199,252,211</b>	<b>188,750,621</b>
<b>Total equity and liabilities</b>	<b>9,464,532</b>	<b>8,908,208</b>	<b>3,025,853,150</b>	<b>2,696,218,064</b>
<b>Contingent liabilities and commitments</b>	<b>1,650,177</b>	<b>1,341,863</b>	<b>715,787,631</b>	<b>560,986,894</b>
<b>Memorandum Information</b>				
Number of Employees	65	63	20,093	18,129
Number of Branches	6	6	1,743	1,751

INCOME STATEMENT FOR THE PERIOD ENDED 31 MARCH 2020	BANK	GROUP (AUDITED)		
	LKR	PKR		
In Rupees Thousand	3/31/2020	3/31/2019	12/31/2019	
<b>Interest income</b>	177,810	175,924	165,282,752	165,286,803
<b>Interest expenses</b>	40,158	37,393	83,605,886	83,610,999
<b>Net interest income</b>	<b>137,653</b>	<b>138,531</b>	<b>81,676,866</b>	<b>81,675,804</b>
Fee and commission income	642	62	20,447,851	18,058,336
Fee and commission expense	-	-	-	-
<b>Net fee and commission income</b>	<b>642</b>	<b>62</b>	<b>20,447,851</b>	<b>18,058,336</b>
Net gain/ (Loss) from trading	-	-	(2,657,256)	1,029,880
Net fair value gain/ (Loss) from financial instruments	-	-	-	-
Net gain/(loss) on derecognition of financial assets	-	-	-	-
Other Operating Income (net)	2,775	7,580	(2,657,256)	807,267
<b>Total operating income</b>	<b>2,775</b>	<b>7,580</b>	<b>(5,314,512)</b>	<b>1,837,147</b>
Impairment for loans and other losses	(30)	3,482	5,008,578	373,557
<b>Net operating income</b>	<b>141,100</b>	<b>142,691</b>	<b>91,801,627</b>	<b>101,197,730</b>
Personnel expenses	51,055	48,337	29,238,784	29,109,331
Depreciation and amortisation	10,083	6,779	1,324,753	1,703,703
Other expenses	29,459	32,471	44,413,967	55,275,463
<b>Operating profit/(loss) before value added tax (VAT)</b>	<b>50,503</b>	<b>55,105</b>	<b>16,824,123</b>	<b>15,109,233</b>
Value added tax (VAT) on financial services	13,855	14,438	-	-
Nation Building Tax (NBT) on financial services	-	4,191	-	-
<b>Profit/(loss) before tax</b>	<b>36,648</b>	<b>36,475</b>	<b>16,824,123</b>	<b>15,109,233</b>
Tax expenses	13,062	-	9,143,886	20,638,576
<b>Profit/(loss) for the period</b>	<b>23,586</b>	<b>36,475</b>	<b>7,680,237</b>	<b>(5,529,343)</b>
<b>Profit attributable to:</b>				
Owners of the parent	23,586	36,475	12,055,571	8,495,211
Non-controlling interests	-	-	385,372	353,063
<b>Earnings per share on profit</b>				
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 31.03.2020				
In Rupees Thousand	BANK		GROUP (AUDITED)	
	LKR	LKR	PKR	
3/31/2020	3/31/2019	12/31/2019	12/31/2018	
<b>Profit/(loss) for the period</b>	23,586	36,475	7,680,237	(5,529,343)
<b>Other Comprehensive income, net of tax</b>	-	-	(157,066)	(1,017,131)
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	(39,019)	(46,643)	-	-
Realisation of exchange equalisation of capital	-	-	-	-
Income tax on Other comprehensive Income	-	-	-	-
Share of surplus on revaluation of investments/operating fixed assets of associates	-	-	163,896	(878,697)
Gain/ (Loss) on revaluation of Investments	2,219	-	(7,175,753)	(11,643,260)
Deficit on revaluation of fixed assets	-	-	140,421	9,121,158
<b>Other comprehensive income for the period, net of taxes</b>	<b>(36,800)</b>	<b>(46,643)</b>	<b>3,898,729</b>	<b>(492,245)</b>
<b>Total comprehensive income for the period</b>	<b>(13,214)</b>	<b>(10,168)</b>	<b>11,578,966</b>	<b>(6,021,588)</b>
<b>Attributable to:</b>				
Owners of the parent	(13,214)	(10,168)	15,814,544	7,876,250
Non-Controlling interests	-	-	525,128	479,779

STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 31 MARCH 2020							
BANK	Reserves						Total equity
	Share capital	Assigned capital	Reserve fund	Revaluation reserve	Retained earnings	Other reserves	
Balance as at 01/01/2020 (Opening balance)	-	4,938,390	69,670	204,912	869,865	116,452	6,199,289
Total comprehensive income for the year	-	-	-	-	23,586	-	23,586
Profit/(loss) for the year	-	-	-	-	48,300	(36,800)	11,500
Other comprehensive income (net of tax)	-	-	-	-	-	-	-
<b>Total comprehensive income for the year</b>	-	-	-	-	<b>71,886</b>	<b>(36,800)</b>	<b>35,086</b>
<b>Transaction with equity holders, recognised directly in equity</b>							
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	-	-	-	-	-	-	-
<b>Total transaction with equity holders</b>	-	-	-	-	-	-	-
Balance as at 31/03/2020 (Closing Balance)	-	4,938,390	69,670	204,912	941,751	79,652	6,234,374

STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 31ST DECEMBER 2019									
GROUP (Audited)	Reserves							Non controlling interest	Total equity
	Share capital	Assigned capital	Reserve fund	Revaluation reserve	Retained earnings	Other reserves	Total		
Balance as at 31/12/2018 (Opening balance) - Restated	14,668,525	-	31,537,231	21,420,450	96,974,143	20,729,191	185,329,540	3,485,954	188,815,494
Impact of adoption of IFRS 09 - net of tax	14,668,525	-	-	-	(64,873)	-	(64,873)	-	(64,873)
Balance as at 01/01/2019 (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	-	12,055,571	385,372	12,440,943
Profit/(loss) for the year	-	-	-	-	(156,273)	10,740,626	3,758,973	139,756	3,898,729
Other comprehensive income (net of tax)	-	-	-	(6,825,380)	-	-	-	-	-
<b>Total comprehensive income for the year</b>	<b>14,668,525</b>	-	<b>31,537,231</b>	<b>14,595,070</b>	<b>108,808,568</b>	<b>31,469,817</b>	<b>201,079,211</b>	<b>4,011,082</b>	<b>205,090,293</b>
<b>Transaction with equity holders, recognised directly in equity</b>									
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	-	29,326
Dividend to equity holders	-	-	-	(5,867,408)	-	-	(5,867,408)	-	(5,867,408)
Gain on Business Combination	-	-	-	-	-	-	-	-	-
profit transferred to head office	-	-	-	-	-	-	-	-	-
Transferred from surpluses on revaluation of fixed assets	-	-	(63,429)	64,031	-	602	(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	-	-	-	-	-	-	-	-	-
<b>Total transaction with equity holders</b>	-	-	<b>1,428,197</b>	<b>(63,429)</b>	<b>(7,202,248)</b>	-	<b>(5,837,480)</b>	<b>(602)</b>	<b>(5,838,082)</b>
Balance as at 31/12/2019 (Closing Balance)	14,668,525	-	32,965,428	14,531,641	101,606,320	31,469,817	195,241,731	4,010,480	199,252,211

SELECTED PERFORMANCE INDICATORS (AS PER REGULATORY REPORTING) AS AT 31 March 2020				
Item	Bank - LKR			
	3/31/2020	12/31/2019 (Audited)		
<b>Regulatory Capital Adequacy</b>				
Common Equity Tier 1 Rs. '000	5,765,171	5,877,926		
Core Capital (Tier 1 Capital), Rs. '000	5,877,926	5,743,875		
Total Capital Base, Rs. '000	5,846,294	5,824,998		
<b>Regulatory Capital Ratios</b>				
Common Equity Tier 1 Capital (%) , (Minimum Requirement - 7%)	142.51%	121.24%		
Tier 1 Capital Ratio (%) , (Minimum Requirement - 8.5%)	142.51%	121.24%		
Total Capital Ratio (%) , (Minimum Requirement - 12.5%)	144.51%	122.95%		
Leverage Ratio , (Minimum Requirement - 3%)	61%	66%		
<b>Regulatory Liquidity</b>				
Statutory Liquid Assets, Rs. '000				
Domestic Banking unit	5,495,967	4,920,295		
Off-Shore Banking Unit - USD	1,344	674		
Statutory Liquid Assets Ratio (%) , (Minimum Requirement - 20%)				
Domestic Banking unit	221%	242%		
Off-Shore Banking Unit	71%	32%		
Total Stock of High Quality Liquidity Assets, Rs. '000	5,470,340	3,604,389		
Liquidity Coverage Ratio (%) , (Minimum Requirement - 100%)				
Rupee (%)	585%	1640%		
All Currency (%)	518%	1509%		
Net Stable Funding Ratio (%) - (Minimum Requirement - 100%)	224%	187%		
<b>Assets Quality (Quality of Loan Portfolio)</b>				
Gross Non - Performing Advances Ratio (%) (net of interest in suspense)	8.03%	7.45%		
Non - Performing Advances (%) (net of interest in suspense and provision)	1.04%	0.96%		
<b>Profitability</b>				
Interest Margin (%)	5.88%	6.56%		
Return on Assets (before Tax) (%)	2.16%	1.89%		
Return on Equity (%)	1.49%	0.50%		

STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 31 MARCH 2020	Bank		Group (Audited)	
	2020 LKR	2019 LKR	2019 PKR	2018 PKR
<b>Cash Flow from Operating Activities</b>				
Profit before tax	36,648	36,475	21,584,829	53,203,965
(Gain)/Loss on disposal of Property, plant & equipment	-	-	(55,195)	(33,107)
Share of profit of associates & joint venture	-	-	(2,722,983)	(2,051,887)
Depreciation & Amortisation	10,083	7,893	3,549,808	4,008,753
Provision for gratuity	3,000	3,513	-	-
Impairment charge for Loans & advances	(30)	4,118	1	