HABIB BANK மலிரி ரொது ஹபீப் வங்கி FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2020

STATEMENT OF FINANCIAL POSITION	BAN	K	BANK		GROUF	P (AUDI	TED)	INCOME STATEMENT	BAN		GROUP (A	
AS AT 31 MARCH 2020 In Rupees Thousand	2/31/2020	}	LKR		PKR 12/31/2019 12/31/2018		12/31/2018	FOR THE PERIOD ENDED 31 MARCH 2020	LKR		PK	
Assets			1,594,3		165,119,95		130,203,020	In Rupees Thousand	3/31/2020 177,810	3/31/2019 175,924	12/31/2019 165,282,752	12/31/2018 165,286,803
Cash and cash equivalents Balances with central banks Placements with banks	2,338, 101, 100,	465	1,594,3 77,2 1,001,3	38	165,119,95 156,982,75 51,277,33	5	130,203,020 156,644,279 33,900,345	Interest expenses Net interest income	40,158 137,653	37,393 138,531	83,605,886 81,676,866	83,610,999 81,675,804
Derivative financial instruments			5,5	645	6,354,87	0	68,670,659	Fee and commission income Fee and commission expense	642	62	20,447,851	18,058,336
Financial assets at amortised cost - Investments Financial assets at amortised cost - Loans & Advances	2,834, 2,637,	883	2,704,8 2,892,6	644	216,338,12 1,080,440,22	0	279,177,826 851,502,420	Net fee and commission expense Net fee and commission income Net gain/(Loss) from trading	642	62	20,447,851 (2,657,256)	18,058,336 1,029,880
Financial assets measured at fair value through other comprehensive income Income Tax Receivable	949, 91,	,663 ,365	217,8 90,1		1,137,840,49		999,610,139	Net fair value gain/ (Loss) from financial instruments Net gain/(loss) on derecognition of financial assets			(2,037,230)	1,023,000
Investments in associates and joint ventures Property, plant and equipment	257,	.967	263,2	279	29,518,97 64,915,16	8	27,357,818 57,098,390	Other Operating Income (net)	2,775	7,580	(2,657,256)	807,267
Goodwill and Intangible assets ROU Asset	18	.687	22,8	90	7,033,47	0	5,694,453	Total operating income Impairment for loans and other losses	2,775 (30)	7,580 3,482	(5,314,512) 5,008,578	1,837,147 373,557
Deferred tax assets Other assets	134	408	37,9	187	570,71 109,461,06		86,358,715	Net operating income Personnel expenses	141,100 51,055	142,691 48,337	91,801,627 29,238,784	101,197,730 29,109,331
Total assets Liabilities	9,464,	532	8,908,2	208	3,025,853,15	0 2,	,696,218,064	Depreciation and amortisation Other expenses	10,083 29,459	6,779 32,471	1,324,753 44,413,967	1,703,703 55,275,463
Due to banks Derivative financial instruments		,201 ,179	50,6			:	-	Operating profit/(loss) before value added tax (VAT) Value added tax (VAT) on financial services	50,503 13,855	55,105 14,438	16,824,123	15,109,233
Due to other customers Borrowing	3,014,		2,537,2	. 14	2,137,293,06		,998,935,057 397,802,667	Nation Building tax (NBT) on financial services Profit/(loss) before tax	36,648	4,191 36,475	16,824,123	15,109,233
Current tax liabilities Deferred tax liabilities	12	.417	12,4	17	3,963,88		1,758,747 971,368	Tax expenses Profit/(loss) for the period	13,062 23,586	36,475	9,143,886 7,680,237	20,638,576 (5,529,343)
Other provision Employee benefit liabilities		.267	42.5		6,016,58	1	5,706,547	Profit attributable to: Owners of the parent	23,586	36,475	12,055,571	8,495,211
Subordinated Ioan Other liabilities		.524	66,0		9,990,00 146,018,35	0	9,994,000 92,299,057	Non-controlling interests Earnings per share on profit			385,372	353,063
Total liabilities	3,230,		2,708,9		2,826,600,93		507,467,443	Basic earnings per ordinary share Diluted earnings per ordinary share	•		8.22 8.22	5.79 5.79
Equity Stated capital/Assigned capital	4,938,		4,938,3		14,668,52		14,668,525	STATEMENT OF COMPREHENSIV	E INCOME FOR THE	PERIOD ENDED 31.03	.2020	
Statutory reserve fund Retained earnings	941,		69,6 869,8	65	32,965,42 101,606,32	0	31,537,231 96,909,270		BAN	IK	GROUP (AU	
Other reserves Total shareholders' equity	284, 6,234 ,		321,3 6,199,2		46,001,45 195,241,73	1	42,149,641 185,264,667	In Rupees Thousand	3/31/2020	3/31/2019	12/31/2019	12/31/2018
Non Controlling Interest Total equity	6,234,		6,199,2		4,010,48 199,252,21	1	3,485,954 188,750,621	Profit/(loss) for the period Other Comprehensive income, net of tax	23,586	36,475	7,680,237	(5,529,343)
Total equity and liabilities Contingent liabilities and commitments	9,464, 1,650,		8,908,2 1,341,8		3,025,853,15 715,787,63		696,218,064 560,986,894	Changes in revaluation surpuls Actuarial gains and losses on defined benefit plans Gains and losses (arising from translating the financial statements of foreign operation)			(157,066) 10,927,231	(1,017,131) 3,925,685
Memorandum Information								Excahnge differences & realization of on translation of foreign currency capital & reserv Realisation of exchange equalisation of capital	e (39,019) -	(46,643)		
Number of Employees Number of Branches		65 6		63 6	20,09 1,74		18,129 1,751	Income tax on Other comprehensive Income Share of surplus on revaluation of investments/operating fixed assets of associates			163,896	(878,697)
STATEMENT OF CHANGES IN EQU	TY <u>for t</u>	HE PER	RIOD <u>E</u> I	NDED	31 <u>MA</u>	RCH <u>20</u>)20	Gain/ (Loss) on revaluation of Investments Deficit on revaluation of fixed assets	2,219		(7,175,753) 140,421	(11,643,260) 9,121,158
			Rese	rves				Other comprehensive income for the period, net of taxes Total comprehensive income for the period	(36,800) (13,214)		3,898,729 11,578,966	(492,245) (6,021,588)
BANK	Share capital		Reserve fund	Revaluatio reserve	n Retained earnings	Other reserves	Total equity	Attributable to: Owners of the parent	(13,214)		15,814,544	7,876,250
Balance as at 01/01/2020 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year		4,938,390	69,670	204,912	23,586	116,452	23,586	Non-Controlling interests		(10,100)	525,128	479,779
Other comprehensive income (net of tax) Total comprehensive income for the year					48,300 71,886	(36,800) (36,800)	11,500 35,086	STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 31 MARCH 2020		Bank	Group ((Audited)
Transaction with equity holders, recognised directly in equity Share issue/increase of assigned capital								Item	2020	2019	2019	2018
Share options exercised Bonus issue								Cash Flow from Operating Activities	LKR	LKR	PKR	PKR
Right issue Transfers to reserves during the period								Profit before tax (Gain)/Loss on disposal of Property, plant & equipment	36,648	36,475	21,584,829 (55,195)	53,203,965 (33,107)
Dividend to equity holders profit transferred to head office	-							Share of profit of associates & joint venture Depreciation & Amortisation	10,083		(2,722,983) 3,549,808	(2,051,887) 4,008,753
Profit capitalisation during the year Total transaction with equity holders Balance as at 31(03)2020 (Closing Balance)		4 020 200	60.670			70 652		Provision for gratuity Impairment charge for Loans & advances	3,000	3,513		463,899
STATEMENT OF CHANGES IN EQUITY		4,938,390		·	941,751	·	6,234,374 D 2010	(Increase)/Decrease in Interest Receivable Increase) (Decrease) in interest payable	33,478 (19,822	(36,006)		
STATEMENT OF CHANGES IN EGOTT		eserves	DEND				12013	Increase/(Decrease) in accrued expenses Impairment charge for Unfunded facilities and Investments	(22,520		3,599,570	- 601,848
	gned Reserve iital fund	Revaluatio reserve	n Retained earnings	Other reserves	Total	Non controlling interest	J Total equity	Gratuity payments made Other non cash items	(298 22,724) (1,467)		(659,573)
Balance as at 31/12/2018 (Opening balance) - Restated 14,668,525 Impact of adoptation of IFRS 09 - net of tax 14,668,525	- 31,537,23	1 21,420,450) 96,974,14 (64,873		1 185,329,540 (64,873)	3,485,954	1 188,815,494 (64,873)	Dividend income Exchange loss on sub-ordinated loan/goodwill-net			(985,867) (343,173)	(1,219,610) (253,239)
Balance as at 01/01/2019 (Opening balance) · Restated Total comprehensive income for the year	- 31,537,23	1 21,420,450		0 20,729,19		3,485,954		Reversal against dimunution in the value of investments Workers Welfare Fund			(10,789) (2,898,437)	73,353
Profit/(loss) for the year - Other comprehensive income (net of tax) -		. (6,825,380	- 12,055,57) (156,273	1 3) 10,740,62	· 12,055,571 6 3,758,973	385,372 139,756		Operating Profit before changes in Operating Assets & Liabilities	63,262	. (10,077)	23,679,120	55,173,984
Total comprehensive income for the year 14,668,525	- 31,537,23	1 14,595,070	108,808,56	8 31,469,81	7 201,079,211	4,011,082	2 205,090,293	(Increase)/Decrease in Operating Assets and Liabilities (Increase)/Decrease in Operating Assets	142,424	(1,485,485)	(190,906,872)	(138,862,550)
Transaction with equity holders, recognised directly in equity Share issue/increase of assigned capital								(Increase)/Decrease in Operating Liabilities Net Cash from Operating Activities before Income Tax	530,639 673,063	45,374	319,075,254	187,367,091 48,504,541
Share options exercised - Bonus issue - Right issue -	÷							Income Tax (Paid) / Refunds	(899			(27,250,907)
Transfers to reserves during the period - Capital contribution to Statutory funds of associates	- 1,428,19	7	(1,428,197 29,32		29,326		- 29,326	Net Cash from Operating Activities	735,426			76,427,618
Divident to equity holders - Gain on Business Combination			- (5,867,408		- (5,867,408		- (5,867,408)	Cash Flow from Investing Activities Dividends Received			1,021,434	1,259,924
profit transferred to head office - Transferred from surpuls on revaluatuation of fixed assets -	:	· (63,429) 64,03	1	. 602	(602)		Purchase of Property & Equipment Proceeds form Sale of Property Plant & Equipment	(568) . 	(12,265,289) 81,042	(19,722,107) 83,110
Exchang translation realized on sale of foreign operation Exchang translation realized on sale of Bank branches	·		·					Net cash flows from purchase of financial investments Net cash flows on business combination			(88,610,750)	(20,200,958) -
Non-controlling interest acquired in HABIB during the period . Total transaction with equity holders . Palence or a 111/3/04/10/ (Planice Relevance) . 14.659.655	. 1,428,19				· (5,837,480)			Effect of translation of net investment in foreign branches, subsidiaries & associates Net Cash from Investing Activities	(568	-) -	10,740,626 (89,032,937)	3,781,696 (34,798,335)
Balance as at 31/12/2019 (Closing Balance) 14,668,525				<u> </u>	7 195,241,731	·		Cash Flow from Financing Activities				
SELECTED PERFORMANCE INDICATORS (AS	PER REGU	LATURY	REPUR	TING) A		March 2 Bank · LKR	2020	Acquisition of additional interest in a subsidiary from a minority shareholder Excannge adjustment on translation of non-controlling interest in subsidiarry			186,605	(441,933) 143,989
ltem					3/31/2020	1	12/31/2019 (Audited)	Issuance/ (Repayment) of surbordinated loan Payemnt of Lease Liability against right of use		· · · ·	(4,000)	(4,000)
Regulatory Capital Adequacy Common Equity Tier 1 Rs. '000 Core Capital (Tier 1 Capital), Rs. '000				Γ	5,765, 5,877,		5,877,926 5,743,875	Dividend paid			(5,525,981) (5,343,376)	(15,160,303) (15,462,247)
					5,846,	294	5,824,998	Cash outflow for settlement payment to New York State Department of Financial Service				(23,717,115)
Total Capital Base, Rs. '000 Regulatory Capital Ratios					142.5 142.5 144.5	1%	121.24% 121.24% 122.95%	Net Increase/(Decrease) in Cash and Cash Equivalents Exchange difference in respect of cash & cash equivalent	734,858 9,281	(46,645)	23,101,051	2,449,921 11,341,165
Regulatory Capital Ratios Common Equity Tier 1 Capital (%), (Minimum Requirement - 7%) Tier 1 Capital Ratio (%), (Minimum Requirement - 8.5%)						1%	122.95% 66%	Cash and Cash Equivalents at Beginning of the year Cash and Cash Equivalents at end of the period	1,594,367 2,338,50 6			273,056,213 286,847,299
Regulatory Capital Ratios Common Equity Tier 1 Capital (%), (Minimum Requirement - 7%) Tier 1 Capital Ratio (%), (Minimum Requirement - 8.5%) Total Capital Ratio (%), (Minimum Requirement - 12.5%) Leverage Ratio, (Minimum Requirement - 3%) Regulatory Liquidity					5,495,	967	4,920,295	We, the undersigned, being the Regional General Manager Sri Lanka & Maldives and t	the Head of Finance of Ha	bib Bank Limited certify joi	ntly that :-	
Regulatory Capital Ratios Common Equity Tier 1 Capital (%), (Minimum Requirement - 7%) Tier 1 Capital Ratio (%), (Minimum Requirement - 8.5%) Total Capital Ratio (%), (Minimum Requirement - 12.5%) Leverage Ratio, (Minimum Requirement - 3%) Regulatory Liquidity Statutory Liquid Assets, Rs.'000 Domestic Banking unit						344	674					
Regulatory Capital Ratios Common Equity Tier 1 Capital (%), (Minimum Requirement - 7%) Tier 1 Capital Ratio (%), (Minimum Requirement - 8.5%) Total Capital Ratio (%), (Minimum Requirement - 12.5%) Leverage Ratio, (Minimum Requirement - 3%) Regulatory Liquid Assets, Rs. 000					1,	344 :1%	674 242%	(a) The above statements have been prepared in compliance with the format and def		Central Bank of Sri Lanka	,	
Regulatory Capital Ratios Common Equity Tier 1 Capital (%), (Minimum Requirement - 7%) Tier 1 Capital Ratio (%), (Minimum Requirement - 8.5%) Total Capital Ratio (%), (Minimum Requirement - 12.5%) Leverage Ratio, (Minimum Requirement - 3%) Regulatory Liquid Assets, Rs.'000 Domestic Banking Unit Off-Shore Banking Unit USD Statutory Liquid Assets Ratio (%), (Minimum Requirement - 20%) Domestic Banking unit Off-Shore Banking Unit Total Stock of High Quality Liquidity Assets, Rs.'000					1,	1% 1%		(b) The information contained in these statements have been extracted from the una	initions prescribed by the udited financial statement	s of the bank unless indica	-,	
Regulatory Capital Ratios Common Equity Tier 1 Capital (%), (Minimum Requirement - 7%) Tier 1 Capital Ratio (%), (Minimum Requirement - 8.5%) Total Capital Ratio (%), (Minimum Requirement - 12.5%) Leverage Ratio , (Minimum Requirement - 3%) Regulatory LiquidIty Statutory Liquid Assets, Rs.'000 Domestic Banking unit Off-Shore Banking Unit - USD Statutory Liquid Assets Ratio (%), (Minimum Requirement - 20%) Domestic Banking Unit Off-Shore Banking Unit Total Stock of High Quality Liquidity Assets , Rs.'000 Liquidity Coverage Ratio (%), (Minimum Requirement - 100%) Rupee (%)					1, 22 7 5,470, 58	21% 21% 340 25%	242% 32%		initions prescribed by the udited financial statement = Pak. Rs. 138.8619 as	s of the bank unless indica	-,	
Regulatory Capital Ratios Common Equity Tier 1 Capital (%), (Minimum Requirement - 7%) Tier 1 Capital Ratio (%), (Minimum Requirement - 8.5%) Total Capital Ratio (%), (Minimum Requirement - 12.5%) Leverage Ratio (%), (Minimum Requirement - 3%) Regulatory Liquid Assets, Rs.'000 Domestic Banking unit Off-Shore Banking Unit - USD Statutory Liquid Assets Ratio (%), (Minimum Requirement - 20%) Domestic Banking Unit Off-Shore Banking Unit Total Stock of High Quality Liquidity Assets , Rs.'000 Liquidity Covereage Ratio (%), (Minimum Requirement - 100%) Rupee (%) All Currency (%) Net Stable Funding Ratio (%) - (Minimum Requirement - 100%) Assets Quality (Quality of Loan Portfolio)					1, 22 7 5,470, 5 5 5 22	11% 11% 340 15% 8% 24%	242% 32% 3,604,389 1640% 1509% 187%	(b) The information contained in these statements have been extracted from the una (c) Bank figures are reported in SLRs. while the Group figures are in Pak Rs. (US\$ 1 (d) Habib Bank Limited - Rating by VIS -2019 'AAA / A-1 + '(TripleA/A-One Plus) with Wajid Ali Shah	initions prescribed by the udited financial statement = Pak. Rs. 138.8619 as	s of the bank unless indica at 31 Dec 2018) Fathima Zahara	ated as audited	
Regulatory Capital Ratios Common Equity Tier 1 Capital (%), (Minimum Requirement - 7%) Tier 1 Capital Ratio (%), (Minimum Requirement - 8.5%) Total Capital Ratio (%), (Minimum Requirement - 12.5%) Leverage Ratio, (Minimum Requirement - 3%) Regulatory Liquid Assets, Rs.'000 Domestic Banking unit Off-Shore Banking Unit - USD Statutory Liquid Assets Ratio (%), (Minimum Requirement - 20%) Domestic Banking Unit Off-Shore Banking Unit Off-Shore Banking Unit Total Stock of High Quality Liquidity Assets, Rs.'000 Liquidity Covereage Ratio (%), (Minimum Requirement - 100%) Rupee (%) All Currency (%) Net Stable Funding Ratio (%) - (Minimum Requirement - 100%) Assets Quality (Quality of Loan Portfolio) Gross Non - Performing Advances Ratio (%) (net of interest in suspense) Non - Performing Advances Ratio (%) (net of interest in suspense)					1, 22 7 5,470, 58 51	11% 11% 340 15% 8% 4% 13%	242% 32% 3,604,389 1640% 1509%	(b) The information contained in these statements have been extracted from the una (c) Bank figures are reported in SLRs. while the Group figures are in Pak Rs. (US\$ 1 (d) Habib Bank Limited - Rating by VIS -2019 'AAA / A-1+'(TripleA/A-One Plus) with	initions prescribed by the udited financial statement = Pak. Rs. 138.8619 as	s of the bank unless indica at 31 Dec 2018)	ated as audited	
Regulatory Capital Ratios Common Equity Tier 1 Capital (%), (Minimum Requirement - 7%) Tier 1 Capital Ratio (%), (Minimum Requirement - 8.5%) Total Capital Ratio (%), (Minimum Requirement - 12.5%) Leverage Ratio, (Minimum Requirement - 3%) Regulatory LiquidTy Statutory Liquid Assets, Rs. 000 Domestic Banking unit Off-Shore Banking Unit - USD Statutory Liquid Assets Ratio (%), (Minimum Requirement - 20%) Domestic Banking Unit Total Stock of High Quality Liquidity Assets , Rs.'000 Liquidity Covereage Ratio (%), (Minimum Requirement - 100%) Rupee (%) All Currency (%) Net Stable Funding Ratio (%) - (Minimum Requirement - 100%) Assets Quality (Quality of Loan Portfolio) Gross Non - Performing Advances Ratio (%) (net of interest in suspense)					1, 22 5,470, 51 22 8.0 1.0 5.8 2.1	11% 11% 340 15% 8% 4% 13% 44% 13%	242% 32% 3,604,389 1640% 1509% 187% 7.45%	(b) The information contained in these statements have been extracted from the una (c) Bank figures are reported in SLRs. while the Group figures are in Pak Rs. (US\$ 1 (d) Habib Bank Limited - Rating by VIS -2019 'AAA / A-1 + '(TripleA/A-One Plus) with Wajid Ali Shah RGM Sri Lanka / Maldives	initions prescribed by the udited financial statement = Pak. Rs. 138.8619 as	s of the bank unless indica at 31 Dec 2018) Fathima Zahara Head of Finance	ated as audited	

INCOME STATEMENT FOR THE PERIOD ENDED 31 MARCH 2020	BAN		GROUP (AUDITED) PKR		
In Rupees Thousand	3/31/2020	3/31/2019	12/31/2019	12/31/2018	
Interest income	177,810	175,924	165,282,752	165,286,803	
Interest expenses	40,158	37,393	83,605,886	83,610,999	
Net interest income	137,653	138,531	81,676,866	81,675,804	
Fee and commission income Fee and commission expense	642	62	20,447,851	18,058,336	
Net fee and commission income	642	62	20,447,851	18,058,336	
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	
Total operating income	2,775	7,580	(5,314,512)	1,837,147	
Impairment for loans and other losses	(30)	3,482	5,008,578	373,557	
Net operating income Personnel expenses	141,100 51,055	142,691 48,337	91,801,627 29,238,784	101,197,730 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	
Operating profit/(loss) before value added tax (VAT)	50,503	55,105	16,824,123	15,109,233	
Value added tax (VAT) on financial services	13,855	14,438		-	
Nation Building tax (NBT) on financial services	-	4,191	-	-	
Profit/(loss) before tax	36,648	36,475	16,824,123	15,109,233	
Tax expenses Profit/(loss) for the period	13,062	36,475	9,143,886	20,638,576	
Profit attributable to:	23,586	30,475	7,680,237	(5,529,343)	
Owners of the parent	23,586	36,475	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 F	PERIOD ENDED 31.03	.2020		
	BAN		GROUP (AUDITED) PKB		
	1 1 1 1 1	2	I PKR		
In Rupees Thousand	LKI 3/31/2020	10	PKR 12/31/2019		
In Rupees Thousand Profit/lloss) for the period	3/31/2020	3/31/2019	12/31/2019	12/31/2018	
•		10			
Profit/(loss) for the period	3/31/2020	3/31/2019	12/31/2019	12/31/2018	
Profit/(loss) for the period Other Comprehensive income, net of tax Changes in revaluation surpuls Actuarial gains and losses on defined benefit plans Gains and losses (arising from translating the financial statements of foreign operation)	3/31/2020 23,586	<u>3/31/2019</u> 36,475	12/31/2019 7,680,237	<u>12/31/2018</u> (5,529,343)	
Profit/(lloss) for the period Other Comprehensive income, net of tax Changes in revaluation surpuls Actuarial gains and losses on defined benefit plans Gains and losses (arising from translating the financial statements of foreign operation) Excahnge differences & realization of on translation of foreign currency capital & reserve	3/31/2020 23,586	3/31/2019 36,475	<u>12/31/2019</u> 7,680,237 (157,066)	<u>12/31/2018</u> (5,529,343) (1,017,131)	
Profit/(lloss) for the period Other Comprehensive income, net of tax Changes in revaluation surpuls Actuarial gains and losses on defined benefit plans Gains and losses (arising from translating the financial statements of foreign operation) Excahnge differences & realization of on translation of foreign currency capital & reserve Realisation of exchange equalisation of capital	3/31/2020 23,586	<u>3/31/2019</u> 36,475	<u>12/31/2019</u> 7,680,237 (157,066)	<u>12/31/2018</u> (5,529,343) (1,017,131)	
Profit/(loss) for the period Other Comprehensive income, net of tax Changes in revaluation surpuls Actuarial gains and losses on defined benefit plans Gains and losses (arising from translating the financial statements of foreign operation) Excahnge differences & realization of on translation of foreign currency capital & reserve Realisation of exchange equalisation of capital Income tax on Other comprehensive Income	3/31/2020 23,586	<u>3/31/2019</u> 36,475	12/31/2019 7,680,237 (157,066) 10,927,231	<u>12/31/2018</u> (5,529,343) (1,017,131) 3,925,685	
Profit/(loss) for the period Other Comprehensive income, net of tax Changes in revaluation surpuls Actuarial gains and losses on defined benefit plans Gains and losses (arising from translating the financial statements of foreign operation) Excahnge differences & realization of on translation of foreign currency capital & reserve Realisation of exchange equalisation of capital Income tax on Other comprehensive Income Share of surplus on revaluation of investments/operating fixed assets of associates	3/31/2020 23,586 - - - (39,019) - - -	<u>3/31/2019</u> 36,475	12/31/2019 7,680,237 (157,066) 10,927,231	<u>12/31/2018</u> (5,529,343) (1,017,131) 3,925,685	
Profit/(loss) for the period Other Comprehensive income, net of tax Changes in revaluation surpuls Actuarial gains and losses on defined benefit plans Gains and losses (arising from translating the financial statements of foreign operation) Excalinge differences & realization of on translation of foreign currency capital & reserve Realisation of exchange equalisation of capital Income tax on Other comprehensive Income Share of surplus on revaluation of investments/operating fixed assets of associates Gain/ (Loss) on revaluation of Investments	3/31/2020 23,586	<u>3/31/2019</u> 36,475	12/31/2019 7,680,237 (157,066) 10,927,231	<u>12/31/2018</u> (5,529,343) (1,017,131) 3,925,685 - - (878,697) (11,643,260)	
Profit/(loss) for the period Other Comprehensive income, net of tax Changes in revaluation surpuls Actuarial gains and losses on defined benefit plans Gains and losses (arising from translating the financial statements of foreign operation) Excange differences & realization of on translation of foreign currency capital & reserve Realisation of exchange equalisation of capital Income tax on Other comprehensive Income Share of surplus on revaluation of Investments/operating fixed assets of associates Gain/ (Loss) on revaluation of Investments Deficit on revaluation of fixed assets	3/31/2020 23,586	3/31/2019 36,475 - (46,643) - - - -	12/31/2019 7,680,237 (157,066) 10,927,231	12/31/2018 (5,529,343) (1,017,131) 3,925,685 (878,697) (11,643,260) 9,121,158	
Profit/(loss) for the period Other Comprehensive income, net of tax Changes in revaluation surpuls Actuarial gains and losses on defined benefit plans Gains and losses (arising from translating the financial statements of foreign operation) Excalinge differences & realization of on translation of foreign currency capital & reserve Realisation of exchange equalisation of capital Income tax on Other comprehensive Income Share of surplus on revaluation of Investments/operating fixed assets of associates Gain/ (Loss) on revaluation of Investments Deficit on revaluation of fixed assets Other comprehensive income for the period, net of taxes	3/31/2020 23,586	<u>3/31/2019</u> 36,475	12/31/2019 7,680,237 (157,066) 10,927,231	<u>12/31/2018</u> (5,529,343) (1,017,131) 3,925,685 - - (878,697) (11,643,260)	
Profit/(loss) for the period Other Comprehensive income, net of tax Changes in revaluation surpuls Actuarial gains and losses on defined benefit plans Gains and losses (arising from translating the financial statements of foreign operation) Excange differences & realization of on translation of foreign currency capital & reserve Realisation of exchange equalisation of capital Income tax on Other comprehensive Income Share of surplus on revaluation of Investments/operating fixed assets of associates Gain/ (Loss) on revaluation of Investments Deficit on revaluation of fixed assets	3/31/2020 23,586	3/31/2019 36,475 - (46,643) - - - - - - - - - - - - - - - - - - -	12/31/2019 7,680,237 (157,066) 10,927,231	12/31/2018 (5,529,343) (1,017,131) 3,925,685 (878,697) (11,643,260) 9,121,158 (492,245)	
Profit/(loss) for the period Other Comprehensive income, net of tax Changes in revaluation surpuls Actuarial gains and losses on defined benefit plans Gains and losses (arising from translating the financial statements of foreign operation) Excange differences & realization of on translation of foreign currency capital & reserve Realisation of exchange equalisation of capital Income tax on Other comprehensive Income Share of surplus on revaluation of Investments/operating fixed assets of associates Gain/ (Loss) on revaluation of Investments Deficit on revaluation of fixed assets Other comprehensive income for the period, net of taxes Total comprehensive income for the period	3/31/2020 23,586	3/31/2019 36,475 - (46,643) - - - - - - - - - - - - - - - - - - -	12/31/2019 7,680,237 (157,066) 10,927,231	12/31/2018 (5,529,343) (1,017,131) 3,925,685 (878,697) (11,643,260) 9,121,158 (492,245)	
Profit/(loss) for the period Other Comprehensive income, net of tax Changes in revaluation surpuls Actuarial gains and losses on defined benefit plans Gains and losses (arising from translating the financial statements of foreign operation) Excahnge differences & realization of on translation of foreign currency capital & reserve Realisation of exchange equalisation of capital Income tax on Other comprehensive Income Share of surplus on revaluation of investments/operating fixed assets of associates Gain/ (Loss) on revaluation of Investments Deficit on revaluation of fixed assets Other comprehensive income for the period, net of taxes Total comprehensive income for the period Attributable to:	3/31/2020 23,586	3/31/2019 36,475 (46,643) (46,643) (46,643) (10,168)	12/31/2019 7,680,237 (157,066) 10,927,231	12/31/2018 (5,529,343) (1,017,131) 3,925,685 (878,697) (11,643,260) 9,121,158 (492,245) (6,021,588)	
Profit/(loss) for the period Other Comprehensive income, net of tax Changes in revaluation surpuls Actuarial gains and losses on defined benefit plans Gains and losses (arising from translating the financial statements of foreign operation) Excahnge differences & realization of on translation of foreign currency capital & reserve Realisation of exchange equalisation of capital Income tax on Other comprehensive Income Share of surplus on revaluation of Investments/operating fixed assets of associates Gain/ (Loss) on revaluation of Investments Deficit on revaluation of fixed assets Other comprehensive income for the period, net of taxes Total comprehensive income for the period Attributable to: Owners of the parent Non-Controlling interests	3/31/2020 23,586	3/31/2019 36,475 (46,643) (46,643) (46,643) (10,168)	12/31/2019 7,680,237 (157,066) 10,927,231	12/31/2018 (5,529,343) (1,017,131) 3,925,685 (878,697) (11,643,260) 9,121,158 (492,245) (6,021,588) 7,876,250	
Profit/(loss) for the period Other Comprehensive income, net of tax Changes in revaluation surpuls Actuarial gains and losses on defined benefit plans Gains and losses (arising from translating the financial statements of foreign operation) Excahnge differences & realization of on translation of foreign currency capital & reserve Realisation of exchange equalisation of capital Income tax on Other comprehensive lncome Share of surplus on revaluation of investments/loperating fixed assets of associates Gain/ (Loss) on revaluation of Investments Deficit on revaluation of fixed assets Other comprehensive income for the period, net of taxes Total comprehensive income for the period Attributable to: Owners of the parent Non-Controlling interests	3/31/2020 23,586	3/31/2019 36,475 (46,643) (46,643) (46,643) (10,168)	12/31/2019 7,680,237 (157,066) 10,927,231 163,896 (7,175,753) 140,421 3,898,729 11,578,966 15,814,544 525,128	12/31/2018 (5,529,343) (1,017,131) 3,925,685 (878,697) (11,643,260) 9,121,158 (492,245) (6,021,588) 7,876,250	
Profit/(loss) for the period Other Comprehensive income, net of tax Changes in revaluation surpuls Actuarial gains and losses on defined benefit plans Gains and losses (arising from translating the financial statements of foreign operation) Excahnge differences & realization of on translation of foreign currency capital & reserve Realisation of exchange equalisation of capital Income tax on Other comprehensive Income Share of surplus on revaluation of investments/operating fixed assets of associates Gain/ (Loss) on revaluation of Investments Deficit on revaluation of fixed assets Other comprehensive income for the period, net of taxes Total comprehensive income for the period Attributable to: Owners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 31 MARCH 2020	3/31/2020 23,586	3/31/2019 36,475	12/31/2019 7,680,237 (157,066) 10,927,231 163,896 (7,175,753) 140,421 3,898,729 11,578,966 15,814,544 525,128 Group (12/31/2018 (5,529,343) (1,017,131) 3,925,685 (878,697) (11,643,260) 9,121,158 (492,245) (6,021,588) 7,876,250 479,779 Audited)	
Profit/(loss) for the period Other Comprehensive income, net of tax Changes in revaluation surpuls Actuarial gains and losses on defined benefit plans Gains and losses (arising from translating the financial statements of foreign operation) Excannge differences & realization of on translation of foreign currency capital & reserve Realisation of exchange equalisation of capital Income tax on Other comprehensive Income Share of surplus on revaluation of investments/operating fixed assets of associates Gain/ (Loss) on revaluation of Investments Deficit on revaluation of fixed assets Other comprehensive income for the period, net of taxes Total comprehensive income for the period Attributable to: Dwners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS	3/31/2020 23,586	3/31/2019 36,475	12/31/2019 7,680,237 (157,066) 10,927,231 163,896 (7,175,753) 140,421 3,898,729 11,578,966 15,814,544 525,128	12/31/2018 (5,529,343) (1,017,131) 3,925,685 (878,697) (11,643,260) 9,121,158 (492,245) (6,021,588) 7,876,250 479,779	
Profit/(loss) for the period Other Comprehensive income, net of tax Changes in revaluation surpuls Actuarial gains and losses on defined benefit plans Gains and losses (arising from translating the financial statements of foreign operation) Excahnge differences & realization of on translation of foreign currency capital & reserve Realisation of exchange equalisation of capital Income tax on Other comprehensive Income Share of surplus on revaluation of investments/operating fixed assets of associates Gain/ (Loss) on revaluation of Investments Deficit on revaluation of fixed assets Other comprehensive income for the period, net of taxes Total comprehensive income for the period Attributable to: Owners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 31 MARCH 2020	3/31/2020 23,586 (39,019) (39,019) 2,219 2,219 (36,800) (13,214) (13,214) (13,214) B 2020	3/31/2019 36,475 (46,643) (46,643) (46,643) (10,168) (10,168) (10,168) (10,168)	12/31/2019 7,680,237 (157,066) 10,927,231 163,896 (7,175,753) 140,421 3,898,729 11,578,966 15,814,544 525,128 Group (2019	12/31/2018 (5,529,343) (1,017,131) 3,925,685 (878,697) (11,643,260) 9,121,158 (492,245) (6,021,588) 7,876,250 479,779 Audited) 2018	
Profit/(loss) for the period Other Comprehensive income, net of tax Changes in revaluation surpuls Actuarial gains and losses on defined benefit plans Gains and losses (arising from translating the financial statements of foreign operation) Excange differences & realization of on translation of foreign currency capital & reserve Realisation of exchange equalisation of capital Income tax on Other comprehensive Income Share of surplus on revaluation of investments/operating fixed assets of associates Gain/ (Loss) on revaluation of Investments Deficit on revaluation of fixed assets Other comprehensive income for the period, net of taxes Total comprehensive income for the period Attributable to: Owners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 31 MARCH 2020 Item Cash Flow from Operating Activities Profit before tax	3/31/2020 23,586 (39,019) (39,019) 2,219 2,219 (36,800) (13,214) (13,214) (13,214) B 2020	3/31/2019 36,475 (46,643) (46,643) (46,643) (10,168) (10,168) (10,168) (10,168) (10,168)	12/31/2019 7,680,237 (157,066) 10,927,231 163,896 (7,175,753) 140,421 3,898,729 11,578,966 15,814,544 525,128 Group (2019 PKR 21,584,829	<u>12/31/2018</u> (5,529,343) (1,017,131) 3,925,685 (878,697) (11,643,260) 9,121,158 (492,245) (6,021,588) 7,876,250 479,779 Audited) 2018 РКВ	
Profit/(loss) for the period Other Comprehensive income, net of tax Changes in revaluation surpuls Actuarial gains and losses on defined benefit plans Gains and losses (arising from translating the financial statements of foreign operation) Excahnge differences & realization of on translation of foreign currency capital & reserve Realisation of exchange equalisation of capital Income tax on Other comprehensive Income Share of surplus on revaluation of investments/operating fixed assets of associates Gain/ (Loss) on revaluation of Investments Deficit on revaluation of fixed assets Other comprehensive income for the period, net of taxes Total comprehensive income for the period Attributable to: Owners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 31 MARCH 2020 Item Cash Flow from Operating Activities Profit before tax (Gain)/Loss on disposal of Property, plant & equipment	3/31/2020 23,586 (39,019) (39,019) 2,219 (36,800) (13,214) (13,214) (13,214) 2020 LKR	3/31/2019 36,475 (46,643) (46,643) (46,643) (10,168) (10,168) (10,168) (10,168) (10,168)	12/31/2019 7,680,237 (157,066) 10,927,231 163,896 (7,175,753) 140,421 3,898,729 11,578,966 15,814,544 525,128 Group (2019 PKR 21,584,829 (55,195)	12/31/2018 (5,529,343) (1,017,131) 3,925,685 (878,697) (11,643,260) 9,121,158 (492,245) (6,021,588) 7,876,250 479,779 Audited) 2018 РКВ 53,203,965 (33,107)	
Profit/(loss) for the period Other Comprehensive income, net of tax Changes in revaluation surpuls Actuarial gains and losses on defined benefit plans Gains and losses (arising from translating the financial statements of foreign operation) Excahnge differences & realization of on translation of foreign currency capital & reserve Realisation of exchange equalisation of capital Income tax on Other comprehensive Income Share of surplus on revaluation of investments/operating fixed assets of associates Gain/ (Loss) on revaluation of Investments Deficit on revaluation of fixed assets Other comprehensive income for the period, net of taxes Total comprehensive income for the period Attributable to: Owners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 31 MARCH 2020 Item Cash Flow from Operating Activities Profit before tax (Gain)/Loss on disposal of Property, plant & equipment Share of profit of associates & joint venture	3/31/2020 23,586 (39,019) (39,019) 2,219 (36,800) (13,214) (13,214) (13,214) (13,214) 2020 LKR 8 36,648	3/31/2019 36,475 (46,643) (46,643) (46,643) (10,168	12/31/2019 7,680,237 (157,066) 10,927,231 163,896 (7,175,753) 140,421 3,898,729 11,578,966 15,814,544 525,128 Group (2019 PKR 21,584,829 (55,195) (2,722,983)	12/31/2018 (5,529,343) (1,017,131) 3,925,685 (878,697) (11,643,260) 9,121,158 (492,245) (6,021,588) 7,876,250 479,779 Audited) 2018 PKR 53,203,965 (33,107) (2,051,887)	
Profit/(loss) for the period Other Comprehensive income, net of tax Changes in revaluation surpuls Actuarial gains and losses on defined benefit plans Gains and losses (arising from translating the financial statements of foreign operation) Excahnge differences & realization of on translation of foreign currency capital & reserve Realisation of exchange equalisation of capital Income tax on Other comprehensive Income Share of surplus on revaluation of investments/operating fixed assets of associates Gain/ (Loss) on revaluation of Investments Deficit on revaluation of fixed assets Other comprehensive income for the period, net of taxes Total comprehensive income for the period Attributable to: Owners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 31 MARCH 2020 Item Cash Flow from Operating Activities Profit before tax (Gain)/Loss on disposal of Property, plant & equipment	3/31/2020 23,586 (39,019) (39,019) 2,219 (36,800) (13,214) (13,214) (13,214) 2020 LKR	3/31/2019 3/3/2019 3/3/75 (46,643)	12/31/2019 7,680,237 (157,066) 10,927,231 163,896 (7,175,753) 140,421 3,898,729 11,578,966 15,814,544 525,128 Group (2019 PKR 21,584,829 (55,195) (2,722,983) 3,549,808	12/31/2018 (5,529,343) (1,017,131) 3,925,685 - (878,697) (11,643,260) 9,121,158 (492,245) (6,021,588) 7,876,250 479,779 Audited) 2018 PKR 53,203,965 (33,107)	

Share issue/increase of assigned capital I <th>019 2018 KR PKR 11,584,829 53,203,6</th>	019 2018 KR PKR 11,584,829 53,203,6
Bonus issue - <td< th=""><th></th></td<>	
Right issue Image: Construction of the period Image: Construction of the p	
Transfers to reserves during the period - <td></td>	
profit transferred to bead office	(55,195) (33,1
	2,722,983) (2,051,8
Profit capitalisation during the year 10,083 7,893 7	3,549,808 4,008,
Total transaction with equity holders 3,000 3,513	
	1,961,357 463,8
(Increase)/Decrease in Interest Receivable 33,478 (36,006)	
STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 31ST DECEMBER 2019 Increase/ (Decrease) in interest payable (19,822) (1,221) Increase/(Decrease) in accrued expenses (22,520) (22,745)	•
	3,599,570 601,8
Shara Assigned Receive Reveluction Retained Other NOD Craticity suggests and a (200) (1.467)	
GROUP (Audited) capital capital fund reserve earnings reserves Total controlling interest Total equity difference of the controlling of the contro	(659,5
	(985,867) (1,219,6
	(343,173) (253,2
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 Reversal against dimunution in the value of investments	(10,789) 73,3
	2,898,437) 1,039,5
Profit/(lloss) for the year 12,055,571 12,055,571 385,372 12,440,943 Operating Profit before changes in Operating Assets & Liabilities 63,262 (10,077) 23 Other comprehensive income (net of tax) (6,825,380) (156,273) 10,740,626 3,758,973 139,756 3,898,729 Operating Profit before changes in Operating Assets & Liabilities 63,262 (10,077) 23	3,679,120 55,173,9
Total comprehensive income for the year 14,668,525 · 31,537,231 14,595,070 108,808,568 31,469,817 201,079,211 4,011,082 205,090,293 (Increase) In Operating Assets and Liabilities	
	0,906,872) (138,862,5
Share issue/increase in Uperating Labilities in Operating Labilities in Operating Labilities in Operating Activities in Solution 2 45, 374 31	9,075,254 187,367,0 8,168,382 48,504,5
	0,100,302 40,504,5
Bonus issue	2,215,778) (27,250,9
	9,631,724 76,427,6
by the demonstrate of the second seco	
Gain on Business Combination Dividends Received	1,021,434 1,259,9
	2,265,289) (19,722,1
Transferred from surpuls on revaluatuation of fixed assets - (63,429) 64,031 602 (602) Proceeds form Sale of Property Plant & Equipment	81,042 83,1
	8,610,750) (20,200,9
Exchang translation realized on sale of Bank branches Non-controlling interest acquired in HABIB during the period	
	0,740,626 3,781,6 3,032,937) (34,798,3
Balance as at 31/12/019 (Closing Balance) 14,668,525 32,955,428 14,531,641 101,606,320 31,469,817 195,241,731 4,010,480 199,252,211	3,032,837) (34,780,3
Cash Flow from Financing Activities	
SELECTED PERFORMANCE INDICATORS (AS PER REGULATORY REPORTING) AS AT 31 March 2020 Acquisition of additional interest in a subsidiary from a minority shareholder	- (441,9
Bank LKR Excaling adjustment on translation of non-controlling interest in subsidiarry	186,605 143,9
Item 3/31/2020 12/31/2019 Issuance/ (Repayment) of surbordinated loan	(4,000) (4,0
(Aufred) Payemnt of Lease Liability against right of use	
	5,525,981) (15,160,3
0	5,343,376) (15,462,2
Total Capital Base, Rs. '000 5,846,294 5,824,998 Lash outflow for settlement payment to New York State Department of Financial Services .	- (23,717,1
Regulatory Capital Ratios	35,255,411 2,449,9
	2,449,5 23,101,051 11,341, ²
Total Capital Ratio (%), (Minimum Requirement - 12.5%) 144.51% 122.95% Cash and Cash Envirolment - 12.5%)	3,746,248 273,056,2
Leverage Ratio, (Minimum Requirement - 3%) 61% 66% Cash and Cash Equivalents at and of the prind 2338,506 746,831 322	2,102,710 286,847,2
Regulatory Liquid Assets, Rs. '000	200,047,1
Domestic Banking unit 5,495,967 4,920,295 We the understand being the Designal Conseq Managers Sri Laple & Meldiums and the Vend of Eigense of Habit Park Limited eartify initial starts	
Off-Shore Banking Unit - USD 1,344 674 we, the undersigned, being the regional General Manager Sh Lanka & Madrice of Habito Bank Limited Centry jointly that	
Statutory Liquid Assets Ratio (%), (Minimum Requirement - 20%) Domestic Banking unit 221% (a) The above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka	
Off-Shore Banking Unit 71% 32% (h) The information contained in these statements have been extracted from the unaudited financial statements of the bank unless indicated as audited	od
Total Stock of High Quality Liquidity Assets , Rs.'000 5,470,340 3,604,389 (c) Peer light Quality Liquidity Assets , Rs.'000 (c) Peer light Qualit	eu
Liquidity Covereage Ratio (%), (Winimum Requirement · 100%)	
Rupee (%) 585% 1640% (d) Habib Bank Limited - Rating by VIS -2019 'AAA / A-1 + '(TripleA/A-One Plus) with a 'Stable' Outlook. All Currency (%) 518% 1509%	
Net Stable Funding Ratio (%) · (Minimum Requirement · 100%) 224% 187%	
Assets Luality (Luality of Loan Portfolio)	
Profitability 23 way 2020 23 way 2020	
Interest Margin (%) 5.88% 6.56%	
Return on Assets (before Tax) (%) 2.16% 1.89% Return on Equity (%) 1.49% 0.50%	