

STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2021	BANK LKR		BANK (AUDITED) LKR		GROUP (AUDITED) PKR	
In Rupees Thousand	30/09/2021	31/12/2020	31/12/2020	31/12/2019		
<b>Assets</b>						
Cash and cash equivalents	910,269	818,568	223,977,669	216,935,356		
Balances with central banks	139,752	30,570	151,302,451	150,658,361		
Placements with banks	2,199,857	101,042	86,688,022	86,551,753		
Derivative financial instruments		4,145	4,284,867	6,761,789		
Financial assets at amortised cost - Investments	3,121,187	3,407,939	265,146,998	202,767,306		
Financial assets at amortised cost - Loans & Advances	2,523,716	2,902,815	1,223,510,222	1,166,956,994		
Financial assets measured at fair value through other comprehensive income	3,267,956	3,541,177	1,651,631,461	1,146,478,070		
Income Tax Receivable		30,203				
Investments in associates and joint ventures			31,798,363	30,362,003		
Property, plant and equipment	283,660	287,349	89,190,210	80,462,410		
Goodwill and Intangible assets			10,412,880	9,089,345		
ROU Asset	43,899	26,294				
Deferred tax assets						
Other assets	165,383	82,140	111,119,675	130,109,010		
<b>Total assets</b>	<b>12,655,679</b>	<b>11,232,242</b>	<b>3,849,062,818</b>	<b>3,227,132,397</b>		
<b>Liabilities</b>						
Due to banks	29,369	58,996				
Derivative financial instruments	27,291					
Due to other customers	4,879,507	4,081,192	2,830,371,390	2,437,597,169		
Borrowing	1,022,435	562,041	544,107,826	382,206,306		
Current tax liabilities	30,928		7,073,633	7,510,391		
Deferred tax liabilities	56,917	56,917	10,387,859	6,189,687		
Employee benefit liabilities	52,631	49,565	8,678,703	8,147,228		
Subordinated loan			22,356,000	22,360,000		
Other liabilities	117,342	104,012	160,592,160	138,370,104		
<b>Total liabilities</b>	<b>6,216,421</b>	<b>4,912,723</b>	<b>3,583,567,571</b>	<b>3,002,380,885</b>		
<b>Equity</b>						
Stated capital/Assigned capital	4,938,390	4,938,390	14,668,525	14,668,525		
Statutory reserve fund	75,628	75,628	38,063,377	34,703,072		
Retained earnings	1,202,940	1,078,071	138,208,223	114,550,097		
Other reserves	222,301	227,430	70,003,562	56,432,822		
Total shareholders' equity	<b>6,439,259</b>	<b>6,319,519</b>	<b>260,943,687</b>	<b>220,354,516</b>		
Non Controlling Interest			4,551,560	4,396,996		
<b>Total equity</b>	<b>6,439,259</b>	<b>6,319,519</b>	<b>265,495,247</b>	<b>224,751,512</b>		
<b>Total equity and liabilities</b>	<b>12,655,679</b>	<b>11,232,242</b>	<b>3,849,062,818</b>	<b>3,227,132,397</b>		
<b>Contingent liabilities and commitments</b>	<b>2,105,299</b>	<b>2,942,991</b>	<b>998,195,047</b>	<b>1,002,271,021</b>		
<b>Memorandum Information</b>						
Number of Employees	60	64	20,795	21,005		
Number of Branches	5	5	1,697	1,712		

STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 30 SEPTEMBER 2021							
BANK	Reserves						Total equity
	Share capital	Assigned capital	Reserve fund	Revaluation reserve	Retained earnings	Other reserves	
Balance as at 01/01/2021 (Opening balance)		4,938,390	75,628	200,854	1,078,072	26,576	6,319,519
Total comprehensive income for the year					124,869	-	124,869
Profit/(loss) for the year					-	(5,130)	(5,130)
Other comprehensive income (net of tax)							
<b>Total comprehensive income for the year</b>					<b>124,869</b>	<b>(5,130)</b>	<b>119,740</b>
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							
<b>Total transaction with equity holders</b>							
<b>Balance as at 30/09/2021 (Closing Balance)</b>		<b>4,938,390</b>	<b>75,628</b>	<b>200,854</b>	<b>1,202,941</b>	<b>21,446</b>	<b>6,439,259</b>

STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 31 DECEMBER 2020									
GROUP (Audited)	Reserves							Non controlling interest	Total equity
	Share capital	Assigned capital	Reserve fund	Revaluation reserve	Retained earnings	Other reserves	Total		
Balance as at 01/01/2020 (Opening balance)	14,668,525		34,703,072	21,345,233	114,550,097	35,087,569	220,354,516	4,396,996	224,751,512
Total comprehensive income for the year					30,892,271	7,385,545	30,892,271	21,078	30,913,349
Profit/(loss) for the year				6,167,217	(149,326)	7,385,545	13,403,436	134,050	13,537,486
Other comprehensive income (net of tax)									
<b>Total comprehensive income for the year</b>	<b>14,668,525</b>	<b>34,703,072</b>	<b>27,512,450</b>	<b>145,293,042</b>	<b>42,473,134</b>	<b>264,650,223</b>	<b>4,552,124</b>		<b>269,202,347</b>
Transaction with equity holders, recognised directly in equity									
Transfers to reserves during the period		3,360,305		(3,360,305)			564	(564)	
Transferred from surplus on revaluation of assets - net of tax			(50,869)	51,433		(3,667,130)			(3,667,130)
Dividend to equity holders				(3,667,130)					
Exchange gain realised on capital reduction in subsidiary under liquidation - net of tax					(1,082,350)	(1,082,350)			(1,082,350)
Reversal of deferred tax asset recognised on subsidiary under liquidation				(108,817)			(108,817)		(108,817)
Exchange translation realized on sale of Bank branches		3,360,305	(50,869)	(7,084,819)	1,151,197	1,151,197			1,151,197
<b>Total transaction with equity holders</b>	<b>14,668,525</b>	<b>3,360,305</b>	<b>(50,869)</b>	<b>(7,084,819)</b>	<b>68,847</b>	<b>(3,706,538)</b>	<b>(564)</b>		<b>(3,707,100)</b>
<b>Balance as at 31/12/2020 (Closing Balance)</b>	<b>14,668,525</b>	<b>38,063,377</b>	<b>27,461,581</b>	<b>138,208,223</b>	<b>42,541,981</b>	<b>260,943,687</b>	<b>4,551,560</b>		<b>265,495,247</b>

SELECTED PERFORMANCE INDICATORS (AS PER REGULATORY REPORTING) AS AT 30 SEPTEMBER 2021			
Item	Bank - LKR		
	30/09/2021	31/12/2020 (Audited)	
<b>Regulatory Capital Adequacy</b>			
Common Equity Tier 1 Rs. '000	6,092,090	6,092,090	
Core Capital (Tier 1 Capital), Rs. '000	5,264,355	5,987,659	
Total Capital Base, Rs. '000	5,337,472	6,063,410	
<b>Regulatory Capital Ratios</b>			
Common Equity Tier 1 Capital (%) , (Minimum Requirement - 7%)	81.62%	133.40%	
Tier 1 Capital Ratio (%) , (Minimum Requirement - 8.5%)	81.62%	133.40%	
Total Capital Ratio (%) , (Minimum Requirement - 12.5%)	82.75%	135.09%	
<b>Leverage Ratio , (Minimum Requirement - 3% )</b>	<b>44%</b>	<b>51%</b>	
<b>Regulatory Liquidity</b>			
<b>Statutory Liquid Assets, Rs.'000</b>			
Domestic Banking unit	7,685,275	6,863,706	
Off-Shore Banking Unit - USD	13,677	1,621	
Statutory Liquid Assets Ratio (%) , (Minimum Requirement - 20%)	92%	163%	
Domestic Banking unit	108%	42%	
Off-Shore Banking Unit	5,675,355	7,153,540	
Total Stock of High Quality Liquidity Assets , Rs.'000			
Liquidity Coverage Ratio (%) , (Minimum Requirement - 100%)	766%	635%	
Rupee (%)	690%	320%	
All Currency (%)	206%	210%	
Net Stable Funding Ratio (%) - (Minimum Requirement - 100%)			
<b>Assets Quality (Quality of Loan Portfolio)</b>			
Gross Non - Performing Advances Ratio (%) (net of interest in suspense)	7%	6%	
Non - Performing Advances (%) (net of interest in suspense and provision)	0%	0%	
Impaired Loans (Stage 3) Ratio (%)	33%	27%	
Impairment (Stage 3) to Stage 3 Loans Ratio (%)	18%	17%	
<b>Profitability</b>			
Interest Margin (%)	4.39%	4.91%	
Return on Assets (before Tax) (%)	1.87%	1.62%	
Return on Equity (%)	2.59%	1.89%	

INCOME STATEMENT FOR THE PERIOD ENDED 30 SEPTEMBER 2021	BANK LKR		GROUP (AUDITED) PKR	
In Rupees Thousand	30/09/2021	30/09/2020	31/12/2020	31/12/2019
<b>Interest income</b>	540,797	529,962	271,237,258	258,113,896
<b>Interest expenses</b>	124,322	112,741	141,132,940	156,790,596
<b>Net interest income</b>	<b>416,475</b>	<b>417,221</b>	<b>130,104,318</b>	<b>101,323,300</b>
Fee and commission income	11,764	7,418	18,795,739	20,447,851
Fee and commission expense				
<b>Net fee and commission income</b>	<b>11,764</b>	<b>7,418</b>	<b>18,795,739</b>	<b>20,447,851</b>
Net gain/(Loss) from trading			7,054,874	(2,657,256)
Net fair value gain/(Loss) from financial instruments				
Net gain/(loss) on derecognition of financial assets				
Other Operating Income (net)	78,600	9,307	4,744,247	6,370,984
<b>Total operating income</b>	<b>78,600</b>	<b>9,307</b>	<b>11,799,121</b>	<b>3,713,728</b>
Impairment for loans and other losses	(628)	(24,270)	12,219,614	3,314,081
<b>Net operating income</b>	<b>507,467</b>	<b>458,217</b>	<b>148,479,564</b>	<b>122,170,798</b>
Personnel expenses	155,410	150,705	33,639,523	29,757,054
Depreciation and amortisation	19,216	26,950	9,405,619	8,261,992
Other expenses	102,447	90,113	52,403,786	55,270,830
<b>Operating profit/(loss) before value added tax (VAT)</b>	<b>230,394</b>	<b>190,449</b>	<b>53,030,636</b>	<b>28,880,922</b>
Value added tax (VAT) on financial services	53,075	47,143		
<b>Profit/(loss) before tax</b>	<b>177,319</b>	<b>143,305</b>	<b>53,030,636</b>	<b>28,880,922</b>
Tax expenses	52,450	44,962	22,117,287	13,381,127
<b>Profit/(loss) for the period</b>	<b>124,869</b>	<b>98,343</b>	<b>30,913,349</b>	<b>15,499,795</b>
<b>Profit attributable to:</b>				
Owners of the parent	124,869	98,343	30,892,271	15,332,792
Non-controlling interests			21,078	167,003
<b>Earnings per share on profit</b>				
Basic earnings per ordinary share			21.06	10.45
Diluted earnings per ordinary share			21.06	10.45

STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30.09.2021				
In Rupees Thousand	BANK LKR		GROUP (AUDITED) PKR	
	30/09/2021	30/09/2020	31/12/2020	31/12/2019
Profit/(loss) for the period	124,869	98,343	30,913,349	15,499,795
<b>Other Comprehensive income, net of tax</b>				
Changes in revaluation surplus Actuarial gains and losses on defined benefit plans			(148,840)	90,861
Gains and losses (arising from translating the financial statements of foreign operation)			2,449,082	6,429,768
Exchange differences & realization of on translation of foreign currency capital & reserve	1,848	(42,930)		(99,367)
Share of surplus on revaluation of investments/operating fixed assets of associates			6,204,914	10,903,168
Gain/(Loss) on revaluation of Investments	(6,978)	748	5,032,330	10,903,168
Deficit on revaluation of fixed assets				
<b>Other comprehensive income for the period, net of taxes</b>	<b>(5,130)</b>	<b>(42,182)</b>	<b>13,537,486</b>	<b>17,324,430</b>
<b>Total comprehensive income for the period</b>	<b>119,740</b>	<b>56,161</b>	<b>44,450,835</b>	<b>32,824,225</b>
<b>Attributable to:</b>				
Owners of the parent	119,740	56,161	44,295,707	32,437,135
Non-Controlling interests			155,128	387,080

STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2021	Bank		Group (Audited)	
Item	2021 LKR	2020 LKR	2020 PKR	2019 PKR
<b>Cash Flow from Operating Activities</b>				
Profit before tax	177,319	143,305	53,030,636	28,880,922
(Gain)/Loss on disposal of Property, plant & equipment	(9)	(258)	(89,080)	(266,807)
Share of profit of associates & joint venture			(2,963,090)	(3,483,593)
Depreciation & Amortisation	19,216	26,950	10,557,400	9,259,451
Provision for gratuity	9,000	9,000		
Impairment charge for Loans & advances	(628)	(5,000)	12,059,829	3,376,099
(Increase)/Decrease in Interest Receivable	30,551	(21,026)		
Increase/ (Decrease) in interest payable	(12,164)	(55,647)		
Increase/(Decrease) in accrued expenses	30,314	14,929		
Impairment charge for Unfunded facilities and Investments			1,005,352	124,577
Gratuity payments made	(5,934)	(298)		
Other non cash items	32,810	1,528		