

STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2017	BANK LKR	BANK (AUDITED) LKR	GROUP (AUDITED) PKR	
In Rupees Thousand	6/30/2017	12/31/2016	12/31/2016	12/31/2015
<b>Assets</b>				
Cash and cash equivalents	941,938	1,247,249	115,822,169	93,983,739
Balances with central banks	1,320,876	1,306,271	168,575,209	113,737,010
Placements with banks	407,897	209,875	1,184,128	2,813,925
Other financial assets held-for-trading	-	-	41,305,459	43,012,059
Loans and receivables to bank	-	300,123	32,863,803	15,567,708
Loans and receivables to customers	5,641,846	4,971,237	748,466,297	637,383,859
Financial Investment – Available -for-sale	-	-	1,022,980,450	983,146,118
Financial Investment – Held-to-maturity	488,245	496,843	256,433,520	225,603,253
Other Financial Assets	788,280	2,361,981	-	-
Income Tax Receivable	50,580	48,167	-	-
Investments in associates and joint ventures	-	-	-	-
Property, plant and equipment	208,466	228,212	30,763,913	28,848,763
Investment Properties	-	-	-	-
Goodwill and Intangible assets	-	-	5,323,596	2,492,746
Deferred tax assets	33,163	33,163	-	-
Other assets	178,200	106,952	59,778,445	52,781,447
<b>Total assets</b>	<b>10,059,491</b>	<b>11,310,073</b>	<b>2,507,182,331</b>	<b>2,218,432,983</b>
<b>Liabilities</b>				
Due to banks	126,063	778,076	-	-
Due to other customers	2,992,858	3,350,124	1,885,959,026	1,634,944,470
Borrowing	997,100	1,354,453	332,822,846	314,319,099
Current tax liabilities	-	-	1,563,854	1,497,799
Deferred tax liabilities	-	-	6,090,983	5,671,128
Other provision	-	-	-	-
Employee benefit liabilities	49,938	46,938	4,334,366	4,061,372
Subordinated loan	-	-	9,998,000	10,000,000
Other liabilities	103,139	57,767	70,144,386	65,319,064
<b>Total liabilities</b>	<b>4,269,098</b>	<b>5,587,358</b>	<b>2,310,913,461</b>	<b>2,035,812,932</b>
<b>Equity</b>				
Stated capital/Assigned capital	4,938,390	4,938,390	14,668,525	14,668,525
Statutory reserve fund	67,860	67,860	30,654,465	27,365,776
Retained earnings	118,492	103,837	106,142,374	96,495,448
Other reserves	665,651	612,628	41,367,796	42,391,860
Total shareholders' equity	5,790,393	5,722,715	192,833,180	180,921,609
Non Controlling Interest	-	-	3,435,710	1,698,442
<b>Total equity</b>	<b>-</b>	<b>-</b>	<b>196,268,870</b>	<b>182,620,051</b>
<b>Total equity and liabilities</b>	<b>10,059,491</b>	<b>11,310,073</b>	<b>2,507,182,331</b>	<b>2,218,432,983</b>
<b>Contingent liabilities and commitments</b>	<b>2,535,615</b>	<b>2,415,994</b>	<b>334,995,522</b>	<b>305,143,124</b>
<b>Memorandum Information</b>				
Number of Employees	71	73	17,303	15,060
Number of Branches	7	7	1,731	1,716

STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 30 JUNE 2017							
BANK	Reserves						
In Rupees Thousand (LKR)	Share capital	Assigned capital	Reserve fund	Revaluation reserve	Retained earnings	Other reserves	Total equity
<b>Balance as at 01/01/2017 (Opening balance)</b>	-	4,938,390	67,860	96,623	103,837	516,006	5,722,716
<b>Total comprehensive income for the year</b>	-	-	-	-	14,655	-	14,655
Profit/(loss) for the year	-	-	-	-	-	53,022	53,022
Other comprehensive income (net of tax)	-	-	-	-	-	-	-
<b>Total comprehensive income for the year</b>	-	<b>4,938,390</b>	<b>67,860</b>	<b>96,623</b>	<b>118,492</b>	<b>569,028</b>	<b>5,790,393</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>	-	-	-	-	-	-	-
<b>Balance as at 30/06/2017 (Closing Balance)</b>	-	<b>4,938,390</b>	<b>67,860</b>	<b>96,623</b>	<b>118,492</b>	<b>569,028</b>	<b>5,790,393</b>

STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 31 DECEMBER 2016								
Group	Reserves							
In Rupees Thousand (PKR)	Share capital	Assigned capital	Reserve fund	Revaluation reserve	Retained earnings	Other reserves	Non controlling interest	Total equity
<b>Balance as at 01/01/2016 (Opening balance)</b>	14,668,525	-	27,365,776	22,569,486	96,495,448	19,822,374	1,698,442	182,620,051
<b>Total comprehensive income for the year</b>	-	-	-	-	34,070,145	-	136,109	34,206,254
Profit/(loss) for the year	-	-	-	-	-	-	(204,863)	(204,863)
Other comprehensive income (net of tax)	-	-	-	-	-	-	-	-
<b>Total comprehensive income for the year</b>	<b>14,668,525</b>	<b>-</b>	<b>27,365,776</b>	<b>22,569,486</b>	<b>129,928,906</b>	<b>17,460,655</b>	<b>1,629,688</b>	<b>213,623,036</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	-	-	-	-	-	-	-	-
Capital contribution to Statutory funds of associates	-	3,288,689	-	-	(3,288,689)	-	-	-
Dividend to equity holders	-	-	-	-	(20,535,936)	-	-	(20,535,936)
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	-	-	-	1,494,361	38,093	1,532,454	-	1,532,454
Non-controlling interest acquired in HABIB during the period	-	-	-	-	-	-	-	-
Excess of consideration paid over net assets of acquired entity	-	-	-	-	-	-	-	-
<b>Total transaction with equity holders</b>	<b>-</b>	<b>3,288,689</b>	<b>1,494,361</b>	<b>(23,786,532)</b>	<b>(156,706)</b>	<b>(19,160,188)</b>	<b>1,806,022</b>	<b>(17,354,186)</b>
<b>Balance as at 31/12/2016 (Closing Balance)</b>	<b>14,668,525</b>	<b>-</b>	<b>30,654,465</b>	<b>24,063,847</b>	<b>106,142,374</b>	<b>17,303,949</b>	<b>192,833,160</b>	<b>3,435,710</b>

ADDITIONAL DISCLOSURE

1) Loan & Receivables to Other Customers				
	BANK (LKR)	BANK (Audited) (LKR)	GROUP (Audited) (PKR)	
In Rupees Thousand	6/30/2017	12/31/2016	12/31/2016	12/31/2015
Gross loans & receivables	5,728,683	5,027,062	817,250,038	706,563,071
(Less): Individual Impairment	63,558	34,338	65,160,197	65,881,113
Collective Impairment	23,279	21,486	3,623,544	3,298,089
<b>Net loans and receivables including those designated at fair value through profit or loss</b>	<b>5,641,846</b>	<b>4,971,238</b>	<b>748,466,297</b>	<b>637,383,859</b>
(Less): Loans and receivables designated at fair value through profit or loss	-	-	-	-
<b>Net loans and receivables</b>	<b>5,641,846</b>	<b>4,971,238</b>	<b>748,466,297</b>	<b>637,383,859</b>

\* Provision is made according to prudential regulations issued by State Bank of Pakistan.

2) Loans and Receivables to Other Customers- By Product				
	BANK (LKR)	BANK (Audited) (LKR)	GROUP (Audited) (PKR)	
In Rupees Thousand	6/30/2017	12/31/2016	12/31/2016	12/31/2015
<b>By Product- Domestic Currency</b>				
Overdraft	1,324,415	1,176,697	135,343,419	134,780,605
Term loans	1,058,476	1,142,342	265,667,544	263,480,601
Lease rentals receivable	-	-	16,913,941	10,778,121
Credit cards	-	-	4,519,239	3,426,154
Other loans	-	-	28,657,255	8,326,106
Loans to financial institutions	300,000	99,899	81,386,115	54,276,532
Staff loans	70,099	36,081	785,368	781,181
Pawning	152,906	247,075	66,116,369	85,746,413
Other loans	2,905,896	2,722,170	587,496,926	566,249,764
<b>Sub total</b>	<b>6,224,815</b>	<b>5,708,498</b>	<b>1,068,412,721</b>	<b>1,060,126,555</b>
<b>By product- Foreign Currency</b>				
Overdraft	1,477,967	290,377	81,519,407	68,422,950
Term loans	144,163	174,163	76,336,638	80,832,319
Loans to exchange	632,320	1,002,618	28,657,255	31,128,243
Loans to financial institutions	2,938,552	2,318,957	279,259,512	260,113,397
Staff loans	13,765	13,765	68,783,241	69,178,212
Pawning	18,947	18,947	748,466,297	637,383,859
Other loans	5,641,846	4,971,238	748,466,297	637,383,859
<b>Sub total</b>	<b>11,216,714</b>	<b>8,743,268</b>	<b>1,484,985,164</b>	<b>1,487,365,535</b>

\* Provision is made according to prudential regulations issued by State Bank of Pakistan.

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS AS AT 30 JUNE 2017

a. Bank -2017							
In Rupees Thousand	Held for Trading	Designated at FVTPL	Held to Maturity	Amotised cost	Available for sale	Others	Total
<b>ASSETS</b>							
Cash and cash equivalents	-	-	-	941,938	-	-	941,938
Balances with central banks	-	-	-	1,320,876	-	-	1,320,876
Placement with banks	-	-	-	407,897	-	-	407,897
Loans and receivables to bank	-	-	-	-	-	-	-
Loans and receivables to other customers	-	-	-	5,641,846	-	-	5,641,846
Financial investments	-	-	-	488,245	-	-	488,245
<b>Total financial assets</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>9,100,837</b>	<b>-</b>	<b>-</b>	<b>9,100,837</b>
<b>LIABILITIES</b>							
Due to banks	-	-	-	126,063	-	-	126,063
Due to other customers	-	-	-	2,992,858	-	-	2,992,858
Other borrowings	-	-	-	997,100	-	-	997,100
<b>Total financial liabilities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,116,021</b>	<b>-</b>	<b>-</b>	<b>4,116,021</b>

b. Bank (Audited) -2016							
In Rupees Thousand	Held for Trading	Designated at FVTPL	Held to Maturity	Amotised cost	Available for sale	Others	Total
<b>ASSETS</b>							
Cash and cash equivalents	-	-	-	1,247,249	-	-	1,247,249
Balances with central banks	-	-	-	1,306,271	-	-	1,306,271
Placement with banks	-	-	-	209,875	-	-	209,875
Loans and receivables to bank	-	-	-	300,123	-	-	300,123
Loans and receivables to other customers	-	-	-	4,971,237	-	-	4,971,237
Financial investments	-	-	-	496,843	-	-	496,843
<b>Total financial assets</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>10,569,736</b>	<b>-</b>	<b>-</b>	<b>10,569,736</b>
<b>LIABILITIES</b>							
Due to banks	-	-	-	778,076	-	-	778,076
Due to other customers	-	-	-	3,350,124	-	-	3,350,124
Other borrowings	-	-	-	1,354,453	-	-	1,354,453
<b>Total financial liabilities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5,482,653</b>	<b>-</b>	<b>-</b>	<b>5,482,653</b>

c. Group (Audited) -2016							
In PKR Thousand	Held for Trading	Designated at FVTPL	Held to Maturity	Amotised cost	Available for sale	Others	Total
<b>ASSETS</b>							
Cash and cash equivalents	-	-	-	115,822,169	-	-	115,822,169
Balances with central banks	-	-	-	168,575,209	-	-	168,575,209
Placement with banks	-	-	-	1,184,128	-	-	1,184,128
Loans and receivables to bank	-	-	-	32,863,803	-	-	32,863,803
Loans and receivables to other customers	-	-	-	748,466,297	-	-	748,466,297
Financial investments	-	-	-	256,433,520	-	-	256,433,520
<b>Total financial assets</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,507,182,331</b>	<b>-</b>	<b>-</b>	<b>2,507,182,331</b>
<b>LIABILITIES</b>							
Due to banks	-	-	-	778,076	-	-	778,076
Due to other customers	-	-	-	1,885,959,026	-	-	1,885,959,026
Other borrowings	-	-	-	332,822,846	-	-	332,822,846
<b>Total financial liabilities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,218,781,872</b>	<b>-</b>	<b>-</b>	<b>2,218,781,872</b>

INCOME STATEMENT FOR THE PERIOD ENDED 30 JUNE 2017	BANK LKR	BANK LKR	GROUP (AUDITED) PKR	
In Rupees Thousand	6/30/2017	6/30/2016	12/31/2016	12/31/2015
Interest income	333,268	281,167	141,089,244	141,101,285