

STATEMENT OF FINANCIAL POSITION		Sri Lanka operations LKR 000		Group Pakistan PKR 000		STATEMENT OF COMPREHENSIVE INCOME				Sri Lanka operations LKR 000		Group Pakistan PKR 000		CASH FLOW STATEMENT		Sri Lanka operations LKR 000	
As at	30.06.2021	31.12.2020 AUDITED	30.06.2021	31.12.2020 AUDITED	For the Six Months Period ended 30th June	2021	2020	2021	2020	For the Six Months Period ended 30th June	2021	2020	For the Six Months Period ended 30th June	2021	2020		
<b>Assets</b>																	
Cash and cash equivalents	237,624	289,328	152,246,891	132,053,041	Interest income	661,972	1,244,426	62,733,431	80,408,589	Cash Flows From Operating Activities			Interest and commission receipts	736,850	1,290,949		
Balances with central banks	1,013,160	743,866	-	-	Interest expenses	(296,591)	(665,158)	(29,001,691)	(42,155,774)	Interest payments	(296,591)	(665,158)	Receipts/(outgoings) from other operating activities	81,426	51,911		
Placements with banks	1,035,464	3,016,633	20,651,751	29,011,521	<b>Net interest income</b>	<b>365,380</b>	<b>579,268</b>	<b>33,731,740</b>	<b>38,252,815</b>	Cash payments to employees and suppliers	(421,952)	(438,167)	<b>Operating profit before changes in Operating Assets and Liabilities</b>	<b>99,734</b>	<b>239,535</b>		
Derivative financial instruments	-	42,374	-	-	Fee and commission income	74,878	46,523	6,611,051	5,658,116	<b>Increase in Operating Assets</b>			Deposits held for Regulatory or Monetary Control Purposes	(269,294)	258,008		
Financial assets held-for-trading	-	-	33,494,214	17,968,243	Fee and commission expenses	-	-	-	-	Financial assets at amortised cost - loans & advances	1,632,022	2,975,993	Other Assets	15,687	(1,740)		
Financial assets at amortised cost					<b>Net fee and commission income</b>	<b>74,878</b>	<b>46,523</b>	<b>6,611,051</b>	<b>5,658,116</b>	<b>Increase/(Decrease) in Operating Liabilities</b>			Deposits from customers	(5,002,515)	(2,764,753)		
Loans and Advances to customers	13,500,556	15,201,988	544,884,427	547,685,708	Net trading income/(expenses)	-	-	-	-	Other Liabilities	68,708	(95,390)	<b>Net Cash Generated from Operations</b>	<b>(3,455,659)</b>	<b>611,652</b>		
Debt and other financial instrument	1,438,677	3,627,391	-	-	Net gain/(loss) from financial instruments designed at fair value through profit or loss	-	-	-	-	Income Tax Paid	(64,870)	(66,706)	<b>Net Cash Flows Generated from Operating Activities</b>	<b>(3,520,529)</b>	<b>544,946</b>		
Investment securities at FVTPL / Available for sale	7,910,072	8,724,871	1,119,010,391	1,036,217,535	Net gain/(loss) from financial investments	-	-	543,084	(64,567)	<b>Cash Flows from Investing Activities</b>			Net proceeds from maturity and purchase of Financial Investments	2,974,227	(1,581,842)		
Investments in associates and joint ventures	-	-	-	-	Other operating income (net)	81,426	51,911	2,946,456	2,032,951	Proceed from maturity of other Placements with Banks	1,981,169	(328,873)	Purchase of Property, Plant and Equipments	39,380	17,846		
Property, plant and equipment	460,213	492,581	62,759,572	63,679,312	<b>Total operating income</b>	<b>521,685</b>	<b>677,702</b>	<b>43,832,331</b>	<b>45,879,915</b>	Proceeds from Sale of Property, Plant and Equipment	-	-	<b>Net Cash Flows generated from Investing Activities</b>	<b>4,994,776</b>	<b>(1,892,851)</b>		
Intangible assets	23,898	30,910	1,832,178	1,867,244	Impairment charges for loans and other losses	(69,410)	(35,967)	1,999,908	(4,076,022)	<b>Cash flow from Financing Activities</b>			Capital Infusion from Head Office	-	-		
Current tax Assets	11,195	-	-	-	<b>Net operating income</b>	<b>452,275</b>	<b>641,736</b>	<b>45,832,239</b>	<b>41,803,293</b>	Profit transferred to head office	-	-	Increase/(Decrease) of borrowings	(1,525,953)	1,321,285		
Deferred tax assets	17,440	10,412	-	-	Personnel expenses	(177,209)	(161,282)	-	-	Decrease of Securities Sold Under Repurchase Agreement	-	-	<b>Net cash generated from/(used in) financing Activities</b>	<b>(1,525,953)</b>	<b>1,321,285</b>		
Other assets	118,651	91,964	61,390,283	62,793,791	Depreciation and amortisation	(49,948)	(37,877)	(2,384,408)	(2,253,971)	<b>Net Increase in Cash and Cash Equivalents</b>	(51,705)	(26,620)	<b>Cash and Cash Equivalents at the Beginning of the period</b>	<b>289,328</b>	<b>267,190</b>		
					Other expenses	(164,361)	(177,256)	(18,233,431)	(17,115,030)	<b>Cash and Cash Equivalents at the End of the period</b>	<b>237,623</b>	<b>240,571</b>					
<b>Total assets</b>	<b>25,766,949</b>	<b>32,272,318</b>	<b>1,996,269,707</b>	<b>1,891,276,395</b>	Operating profit before VAT & NBT on financial Services	<b>60,757</b>	<b>265,312</b>	<b>25,214,400</b>	<b>22,434,292</b>								
					Value Added Tax (VAT) & Nation Building Tax (NBT) on Financial Services	(30,434)	(61,743)	-	-								
<b>Liabilities</b>					<b>Operating profit after value added tax (VAT)</b>	<b>30,323</b>	<b>203,569</b>	<b>25,214,400</b>	<b>22,434,292</b>								
Due to banks	1,077,463	2,571,044	87,578,932	92,189,524	Share of profits of associates and joint ventures	-	-	431,851	412,806								
Derivative financial instruments	16,625	6,702	-	-	<b>Profit before tax</b>	<b>30,323</b>	<b>203,569</b>	<b>25,646,251</b>	<b>22,847,098</b>								
Financial Liabilities at amortised cost					Tax expense	(7,884)	(60,405)	(10,682,617)	(9,373,265)								
- Due to depositors	16,557,399	21,559,914	1,556,166,735	1,388,737,961	<b>Profit for the period</b>	<b>22,439</b>	<b>143,164</b>	<b>14,963,634</b>	<b>13,473,833</b>								
Other borrowings	121,298	153,670	59,769,670	92,387,816	<b>Profit attributable to:</b>												
Current tax liabilities	7,884	53,675	-	-	Owners of the parent	22,439	143,164	14,882,830	13,425,378								
Deferred tax liabilities	-	-	7,773,005	7,491,040	Non-controlling interests	-	-	80,804	48,455								
Provision	16,125	13,387	-	-	<b>Other comprehensive income/(expenses)</b>												
Other liabilities	1,053,809	1,097,606	103,432,191	117,478,671	Actuarial gains and losses on defined benefit plans	-	-	(166,181)	(1,738,103)								
<b>Total liabilities</b>	<b>18,850,603</b>	<b>25,455,998</b>	<b>1,814,720,533</b>	<b>1,698,285,012</b>	Foreign currency translation reserve - Gain / (Loss) on translation of Foreign Operation	99,843	31,319	(38,746)	7,189								
<b>Equity</b>					Net Change in Fair Value of Fair Value through Other Comprehensive Income	(29,285)	34,933	-	-								
Stated capital/Assigned capital	3,969,508	3,969,508	11,850,600	11,850,600	Surplus/(deficit) on revaluation of investments - net tax	-	-	(2,345,186)	15,446,405								
Statutory reserve fund	243,643	242,521	36,114,728	34,628,527	Surplus on revaluation of fixed/non-banking assets - net of tax	-	-	(186,368)	-								
Retained earnings	2,254,772	2,233,456	60,877,459	70,498,820	Effect of translation of net investment in foreign branches and subsidiaries	-	-	(432,058)	832,139								
Other reserves	448,423	370,835	71,925,874	75,234,875	Share of profits of associates and joint ventures	-	-	(49,786)	(238,455)								
Total shareholders' equity	6,916,346	6,816,320	180,768,661	192,212,822	Less: Tax expense/(income) relating to components of other comprehensive income	7,029	-	-	-								
Non-controlling interests	-	-	780,513	778,561	<b>Other comprehensive income for the period, net of taxes</b>	<b>77,587</b>	<b>66,252</b>	<b>(3,218,325)</b>	<b>14,309,175</b>								
<b>Total equity</b>	<b>6,916,346</b>	<b>6,816,320</b>	<b>181,549,174</b>	<b>192,991,383</b>	<b>Total comprehensive income for the period</b>	<b>100,026</b>	<b>209,416</b>	<b>11,745,309</b>	<b>27,783,008</b>								
<b>Total equity and liabilities</b>	<b>25,766,949</b>	<b>32,272,318</b>	<b>1,996,269,707</b>	<b>1,891,276,395</b>													
<b>Contingent liabilities and commitments</b>	<b>16,026,086</b>	<b>24,637,147</b>	<b>745,168,447</b>	<b>740,375,303</b>													
Number of Employees	131	140	15,573	15,567													
Number of Branches	8	8	1,430	1,429													

Figures in brackets indicate deductions.

Note: Amount stated are net of impairment and depreciation

GROUP CASH FLOW STATEMENT		Group Pakistan PKR 000	
For the Six Months Period ended 30th June	2021	2020	
<b>Cash Flows From Operating Activities</b>			
Profit before taxation	25,646,251	22,847,098	
Less: Dividend income and share of profit of associates	(1,284,929)	(828,368)	
	<b>24,361,322</b>	<b>22,018,730</b>	
<b>Adjustments:</b>			
Depreciation of fixed assets	1,252,930	1,190,148	
Depreciation on right of use assets	868,303	820,537	
Depreciation on non-banking assets acquired in satisfaction of claims	18,721	15,675	
Amortisation	244,454	227,611	
Provisions / (reversals) and write offs - net	(1,999,908)	4,076,022	
Worker welfare fund	510,192	445,087	
Gain on sale of non-banking assets acquired in satisfaction of claims	(536,464)	-	
Gain on sale of fixed assets	26,411	(18,982)	
(Reversal)/ charge for defined benefit plans	290,438	161,546	
unrealised loss on revaluation of investments classified as held for trading	(109,477)	(62,676)	
Interest expensed on lease liability against right-of-use assets	710,926	804,608	
Gain on termination of lease liability against right of use assets	(106,537)	-	
	<b>1,169,989</b>	<b>7,659,576</b>	
<b>Decrease / (increase) in operating assets</b>			
Lending to financial institutions	(15,525,971)	2,875,304	
Held-for-trading securities	(71,358,392)	(6,683,251)	
Advances	4,195,393	14,022,050	
Others assets (excluding advance taxation)	(1,325,608)	1,419,719	
<b>Increase in operating liabilities</b>	<b>(84,014,578)</b>	<b>11,633,822</b>	
Bills payable	(11,943,039)	(182,428)	
Borrowings from financial institutions	(37,515,092)	24,923,181	
Deposits	167,428,774	144,754,983	
Others liabilities (excluding current taxation)	(2,341,864)	(25,423,332)	
	<b>115,628,779</b>	<b>144,072,404</b>	
Defind benefits paid	(135,300)	(165,300)	
Income tax paid	(8,274,301)	(7,177,096)	
Net cash flow from operating activities	<b>48,753,911</b>	<b>178,042,136</b>	
<b>Cash flow from investing activities</b>			
Net Investment in available-for-sale securities	1,199,082	(166,762,830)	
Net investment in held-to-maturity securities	(14,692,657)	8,677,322	
Net cash inflow on amalgamation	-	-	
Proceeds from divestment in a subsidiary	939,347	492,898	
Dividends received	(1,370,871)	(963,909)	
Investments in fixed assets	(205,203)	(86,772)	
Investments in intangible assets	28,176	31,257	
Proceeds from sale of fixed assets	1,518,881	-	
Proceeds from sale of non-banking assets acquired insatisfaction of claims	-	-	
Investments in non-banking assets acquired in satisfaction of claims	(470,800)	839,308	
Effect of translation of net investment in foreign branches and subsidiaries	-	-	
Net cash flow used in investing activities	<b>(13,054,045)</b>	<b>(157,772,726)</b>	
<b>Cash flow from financing activities</b>			
Payments of subordinated debt	-	-	
Payment of lease liability against right-of-use-assets	(1,170,297)	(1,129,551)	
Dividend paid	(22,963,843)	(11,741,428)	
Net cashflow used in financing activities	<b>(24,134,140)</b>	<b>(12,870,979)</b>	
Effects of exchange rate changes on cash and cash equivalents	889,448	3,766,686	
Increase in cash and cash equivalents	<b>(12,437,174)</b>	<b>(11,165,117)</b>	
Cash and Cash equivalents at beginning of the period	159,806,194	159,219,822	
Cash and Cash equivalents at end of the period	<b>172,243,368</b>	<b>170,384,939</b>	

STATEMENT OF CHANGES IN EQUITY		Sri Lanka operations LKR 000					
	Assigned Capital	Reserve Fund	Revalua on Reserve	Available for Sale Reserve	Retained Earnings	Exchange Equiliza on Reserves	Total
<b>Balance as at 01 January 2021</b>	3,969,508	242,521	69,080	17,757	2,233,456	283,998	6,816,320
<b>Total comprehensive income for the period</b>							
Profit for the period	-	-	-	-	22,439	-	22,439
Other comprehensive income (net of tax)	-	-	-	(22,256)	-	99,843	77,587
<b>Total comprehensive income for the period</b>				<b>(22,256)</b>	<b>22,439</b>	<b>99,843</b>	<b>100,026</b>
Gain on revaluation of property, plant & equipment	-	-	-	-	-	-	-
Transfers to reserves during the period	-	10,335	-	-	(10,335)	-	-
Share issue/increase of assigned capital	-	-	-	-	-	-	-
Profit transferred to head office	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Total transactions with equity holders	-	10,335	-	-	(10,335)	-	-
<b>Balance as at 30th June 2021</b>	<b>3,969,508</b>	<b>252,856</b>	<b>69,080</b>	<b>(4,499)</b>	<b>2,245,560</b>	<b>383,842</b>	<b>6,916,346</b>

SELECTED PERFORMANCE INDICATORS	Sri Lanka Operation		Group	
	As of 30.06.2021	As of 31.12.2020	As of 30.06.2021	As of 31.12.2020
<b>Regulatory Capital Adequacy (LKR in Million)</b>				
Common Equity Tier 1	6,566	6,596		