

STATEMENT OF FINANCIAL POSITION	Sri Lanka operations LKR 000		Group Pakistan PKR 000	
	As at 30.09.2021	31.12.2020 AUDITED	30.09.2021	31.12.2020 AUDITED
Assets				
Cash and cash equivalents	235,080	289,328	129,110,265	132,053,041
Balances with central banks	1,079,166	743,866	-	-
Placements with banks / Financial Institutions	2,649,166	3,016,633	48,706,365	46,979,764
Derivative financial instruments	3,240	42,374	-	-
Financial assets recognized through profit or loss measured at fair value	-	-	6,705,901	-
designated at fair value	-	-	-	-
Financial assets at amortised cost	-	-	-	-
Loans and Advances to customers	13,158,218	15,201,988	572,286,943	547,685,708
Debt and other financial instruments	800,389	3,627,391	25,419,298	-
Financial Assets measured at FVTOCI	5,802,702	8,724,871	1,159,711,639	1,036,217,535
Investments in associates and joint ventures	-	-	4,658,303	-
Property, plant and equipment	446,522	492,581	62,620,129	63,679,312
Goodwill and Intangible assets	22,003	30,910	1,848,922	1,867,244
Deferred tax assets	20,141	10,412.00	-	-
Other assets	98,379	91,964	60,172,058	62,793,791
Total assets	24,315,004	32,272,318	2,071,239,823	1,891,276,395
Liabilities				
Due to banks	1,532,664	2,571,044	99,100,370	92,189,524
Derivative financial instruments	1,598	6,702	-	-
Financial liabilities recognized through profit or loss measured at fair value	-	-	-	-
designated at fair value	-	-	-	-
Financial liabilities at amortised cost	-	-	-	-
due to depositors	14,415,564	21,559,914	1,572,890,782	1,388,737,961
due to debt securities holders	-	-	-	-
due to other borrowers	325,433	153,670	103,386,366	92,387,816
Debt securities issued	-	-	-	-
Retirement benefit obligations	92,509	98,382	2,197,906	2,004,122
Current tax liabilities	7,754	53,675	-	-
Deferred tax liabilities	-	-	5,349,378	7,491,040
Other provisions	14,459	13,387	-	-
Other liabilities	953,424	999,224	107,657,112	115,474,549
Total liabilities	17,343,405	25,455,998	1,890,581,914	1,698,285,012
Equity				
Statutory/Assigned capital	3,969,508	3,969,508	11,850,600	11,850,600
Statutory reserve fund	247,176	242,521	36,900,413	34,628,527
Retained earnings	2,321,901	2,233,456	62,186,776	70,498,820
Other reserves	433,013	370,835	68,907,913	75,234,875
Total shareholders' equity	6,971,599	6,816,320	179,845,702	192,212,822
Non-controlling interests	-	-	812,207	778,561
Total equity	6,971,599	6,816,320	180,657,909	192,991,383
Total equity and liabilities	24,315,004	32,272,318	2,071,239,823	1,891,276,395
Contingent liabilities and commitments	10,077,133	24,637,147	723,700,270	740,375,303
Number of Employees	126	140	15,626	15,567
Number of Branches	8	8	1,430	1,429

Note: Amount stated are net of impairment and depreciation

STATEMENT OF COMPREHENSIVE INCOME	Sri Lanka operations LKR 000		Group Pakistan PKR 000	
	For the Nine months ended 30th September			
	2021	2020	2021	2020
Interest income	984,871	1,753,378	96,765,925	114,516,948
Interest expenses	(430,705)	(897,402)	(45,717,878)	(55,717,040)
Net interest income	554,167	855,976	51,048,047	58,799,908
Fee and commission income	97,760	75,706	10,086,348	8,791,768
Fee and commission expenses	-	-	-	-
Net fee and commission income	97,760	75,706	10,086,348	8,791,768
Net gains/(losses) from trading	-	-	-	-
Net fair value gains/(losses) on:	-	-	-	-
financial assets at fair value through profit or loss	-	-	750,022	2,873,843
financial liabilities at fair value through profit or loss	-	-	-	-
Net gains/(losses) on derecognition of financial assets:	-	-	-	-
at fair value through profit or loss	-	-	-	-
at amortised cost	-	-	-	-
at fair value through other comprehensive income	-	-	-	-
Other operating income (net)	165,520	80,577	4,409,817	2,897,727
Total operating income	817,446	1,012,259	66,294,234	73,363,246
Impairment charge for loans and other losses	(74,482)	(88,203)	3,501,227	(5,189,574)
Net operating income	742,964	924,057	69,795,461	68,173,672
Personnel expenses	(250,001)	(242,062)	-	-
Depreciation and amortisation	(74,625)	(84,427)	(3,590,799)	(3,452,045)
Other expenses	(245,451)	(247,770)	(27,654,523)	(25,806,675)
Operating profit before VAT & NBT on financial Services Value Added Tax(VAT) & Nation Building tax (NBT) on Financial Services	172,887	349,798	38,550,139	38,914,952
Value Added Tax(VAT) & Nation Building tax (NBT) on Financial Services	(51,937)	(79,545)	-	-
Operating profit after value added tax (VAT)	120,949	270,253	38,550,139	38,914,952
Share of profits of associates and joint ventures	-	-	690,426	518,852
Profit before tax	120,949	270,253	39,240,565	39,433,804
Tax expense	(27,848)	(70,266)	(16,273,635)	(15,921,924)
Profit for the period	93,101	199,988	22,966,930	23,511,880
Profit attributable to:				
Owners of the parent	93,101	199,988	22,854,456	23,463,425
Non-controlling interests	-	-	(112,474)	48,455
Total comprehensive income for the period	93,101	199,988	22,966,930	23,511,880
Items that will be reclassified to income statement				
Foreign currency translation reserve - Gain / (Loss) on translation of Foreign Operation	64,102	23,119	522,656	699,468
Net gains/(losses) on cash flow hedges	-	-	-	-
Net gains/(losses) on investments in Financial Assets measured at fair value through other comprehensive income	(40,538)	37,780	(6,181,995)	6,439,804
Share of profits of associates and joint ventures	-	-	(26,745)	13,019
Debt instruments at fair value through other comprehensive income	-	-	-	-
Movement in share of surplus / deficit on revaluation of associated undertaking- net of tax	-	-	(148,954)	(110,516)
Less: Tax expense relating to items that will be reclassified to income statement	9,729	(9,067)	-	-
Items that will not be reclassified to income statement				
Change in fair value on investments in equity instruments designated at fair value through other comprehensive income	-	-	-	-
Change in fair value attributable to change in the Bank's own credit risk on financial liabilities designated at fair value through profit or loss	-	-	-	-
Re-measurement of post-employment benefit obligations	-	-	(166,181)	(1,738,103)
Changes in revaluation surplus	-	-	(186,368)	-
Share of profits of associates and joint ventures	-	-	-	-
Less: Tax expense relating to items that will not be reclassified to income statement	-	-	-	-
Other comprehensive income for the period, net of taxes	33,293	51,832	(6,187,587)	5,303,672
Total comprehensive income for the period	126,394	251,820	16,779,343	28,815,552

CASH FLOW STATEMENT	Sri Lanka operations LKR 000	
	For the Nine Months Period ended 30th September	
	2021	2020
Cash Flows From Operating Activities		
Interest and commission receipts	1,082,631	1,829,085
Interest payments	(430,705)	(897,402)
Receipts/(outgoings) from other operating activities	165,520	80,577
Cash payments to employees and suppliers	(622,013)	(653,804)
"Operating profit before changes in Operating Assets and Liabilities"	195,433	358,455
Increase in Operating Assets		
Deposits held for Regulatory or Monetary Control Purposes	(335,300)	507,125
Financial assets at amortised cost - loans & advances	1,969,288	5,719,303
Other Assets	32,720	(10,993)
Increase/(Decrease) in Operating Liabilities		
Deposits from customers	(7,144,350)	(3,901,462)
Other Liabilities	37,280	65,594
Net Cash Generated from Operations	(5,244,929)	2,738,021
Income Tax Paid	(73,769)	(104,689)
Net Cash Flows Generated from Operating Activities	(5,318,698)	2,633,333
Cash Flows From Investing Activities		
Net proceeds from maturity and purchase of Financial Investments	5,708,633	(4,336,687)
Proceed from maturity of other Placements with Banks	367,467	(551,012)
Purchase of Property, Plant and Equipments	54,966	42,888
Proceeds from Sale of Property, Plant and Equipment	-	-
Net Cash Flows generated from Investing Activities	6,131,066	(4,844,812)
Cash flow from Financing Activities		
Capital Infusion from Head Office	-	-
Profit transferred to head office	-	-
Increase/(Decrease) of borrowings	(866,617)	2,098,635
Decrease of Securities Sold Under Repurchase Agreement	-	-
Net cash generated from/(used in) financing Activities	(866,617)	2,098,635
Net Increase in Cash and Cash Equivalents	(54,249)	(112,844)
Cash and Cash Equivalents at the Beginning of the period	289,328	267,191
Cash and Cash Equivalents at the End of the period	235,079	154,347
Reconciliation of cash and cash equivalents	235,080	154,347
Cash and cash equivalents	235,080	154,347

Figures in brackets indicate deductions.

GROUP CASH FLOW STATEMENT	Group Pakistan PKR 000	
	2021	2020
For the Nine Months period ended 30th September		
Cash Flows From Operating Activities		
Profit before taxation	39,240,565	39,433,804
Less: Dividend income and share of profit of associates	(1,918,804)	(1,148,062)
	37,321,761	38,285,742
Adjsutments:		
Depreciation of fixed assets	1,909,306	1,787,456
Depreciation on right of use assets	1,294,059	1,291,383
Depreciation on non-banking assets acquired in satisfaction of claims	28,081	22,835
Amortisation	359,353	350,371
Provisions / (reversals) and write offs - net	(3,501,227)	5,189,574
Fixed assets written off	-	-
Worker welfare fund	780,151	767,073
Gain on sale of non-banking assets acquired in satisfaction of claims	(551,339)	(3,976)
Gain on sale of fixed assets	(46,988)	(43,823)
(Reversal)/ charge for defined benefit plans	377,438	263,546
unrealised loss on revaluation of investments classified as held for trading	40,468	(54,426)
Interest expensed on lease liability against right-of-use assets	1,051,304	1,358,910
Gain on termination of lease liability against right of use assets	(136,317)	-
	1,604,289	10,928,923
Decrease / (increase) in operating assets		
Lending to financial institutions	(11,875,095)	3,092,317
Held-for-trading securities	(4,168,032)	(23,187,494)
Advances	(21,343,836)	19,819,131
Others assets (excluding advance taxation)	(375,652)	17,625,452
	(37,762,615)	17,349,406
Increase in operating liabilities		
Bills payable	(12,455,215)	(1,632,724)
Borrowings from financial institutions	17,611,936	40,119,333
Deposits	184,152,821	137,812,490
Others liabilities (excluding current taxation)	6,734,642	(20,546,262)
	196,044,184	155,752,837
Defind benefits paid	(187,985)	(233,433)
Income tax paid	(15,986,817)	(10,328,829)
Net cash flow from operating activities	181,032,817	211,754,646
Cash flow from investing activities		
Net investments in available-for-sale securities	(159,151,718)	(211,785,245)
Net investments in held-to-maturity securities	(5,844,958)	16,768,806
Net cash inflow on amalgamation	-	-
Proceeds from divestment in a subsidiary	-	-
Dividends received	1,236,633	601,932
Investments in fixed assets	(2,317,001)	(1,917,693)
Investments in intangible assets	(319,662)	(141,486)
Proceeds from sale of fixed assets	205,458	64,846
Proceeds from sale of non-banking assets acquired insatisfaction of claims	1,887,103	39,000
Investments in non-banking assets acquired in satisfaction of claims	-	-
Effect of translation of net investment in foreign branches and subsidiaries	495,892	712,471
	(163,808,253)	(195,657,369)
Cash flow from financing activities		
Payments of subordinated debt	-	-
Payment of lease liability against right-of-use-assets	(1,797,410)	(1,645,992)
Dividend paid	(28,815,884)	(11,784,023)
	(30,613,294)	(13,430,015)
Effects of exchange rate changes on cash and cash equivalents	3,419,961	3,189,458
Increase in cash and cash equivalents	(9,968,769)	5,856,720
Cash and Cash equivalents at beginning of the period	157,275,681	159,797,050
Cash and Cash equivalents at end of the period	147,306,912	165,653,770

Figures in brackets indicate deductions.

STATEMENT OF CHANGES IN EQUITY	Group Pakistan PKR 000						
	Share capital	Statutory Reserve	Revaluation Reserve	Other Reserves	Retained earnings	Minority Interest	Total
Balance as at 01 January 2021	11,850,600	34,628,527	28,803,351	46,431,524	70,498,820	778,561	192,991,383
Total comprehensive income for the period							
Profit for the period	-	-	-	-	22,854,456	112,474	22,966,930
Other comprehensive income (net of tax)	-	-	(6,517,317)	495,892	(166,181)	19	(6,187,587)
Total comprehensive income for the period	-	-	(6,517,317)	495,892	22,688,275	112,493	16,779,343
Share Issued	-	-	-	-	-	-	-
Transfers to reserves during the period	-	2,271,886	-	-	(2,271,886)	-	-
Profit transferred to head office	-	-	-	-	-	-	-
Final cash dividend	-	-	-	-	(17,775,900)	(78,848)	(17,854,748)
Interim Cash dividends	-	-	-	-	(5,332,770)	-	(5,332,770)</