

SRI LANKA SAVINGS BANK LIMITED



INTERIM FINANCIAL STATEMENTS FOR THE QUARTER ENDED 31ST MARCH 2020

STATEMENT OF FINANCIAL POSITION			STATEMENT OF CHANGES IN EQUITY										
Current Previous Period Period			- CHAIR	Reserves									
In Rupees Thousands	As at	As at	In Rupees Thousands		d Capital	Statutory	061	Re-		Other	Total	Non- Controlling	Total Equity
Assets	31/03/2020			Ordinary Shares	Assigned Capital	Reserve Fund	OCI Reserve	valuation Reserve	Retained Earnings	Other Reserves		interest	
Cash and cash equivalents Balances with central bank	53,183	18,802	Balance as at 01/01/2020	820,447	2,984,844	239,997	38,385	468,021	2,545,273	(2,166,190)	4,930,776	-	4,930,776
Placements with banks Derivative financial instruments Financial assets at amortised cost	5,260,662 -	5,395,758	Total Comprehensive income for the period Profit/(loss) for the period	-	-	-	-	-	66,110	-	66,110	-	66,110
- Loans and Advances - Debt and Other Instruments	2,133,881 528,785	2,221,691 265,894	Other comprehensive income (net of tax) Total comprehensive income for the period Transactions with equity holders, recognised	-	-	-	(49,596) (49,596)	-	66,110	-	(49,596) 16,514	-	(49,596) 16,514
Financial assets measured at fair value through other comprehensive income	86,470	136,065	directly in equity Share issue/increase of assigned capital	_	-	-	-	-			_		
Investment in subsidiaries Investment in associates and joint ventures	-	-	Share options exercised	-	-	-	-	-	-	-	-	-	-
Property, plant and equipment Right of use assets	287,228 12,269	287,955 14,365	Rights issue Transfers to reserves during the period	-	-	3,305	-	-	(3,305)	-	-	-	-
Investment properties Goodwill and intangible assets	333,315 431	333,315 549	Dividends to equity holders Profit transfers to head office	- -	-		-	- -	(5,505)	-	- -	-	-
Deferred tax assets Other assets	50,041	42,605	Gain/(loss) on revaluation of Property, Plant and Equipment (if cost method is adopted)	-	-	-	-	-	-	-	-	-	-
Total assets Liabilities	8,746,265	8,716,999	Others Total transactions with equity holders	-	-	3,305	-	-	(3,305)	-		-	-
Due to banks Derivative financial instruments	5,066	72	Balance as at 31/03/2020	820,447	2,984,844	243,303	(11,211)	468,021	2,608,077	(2,166,190)	4,947,290	-	4,947,290
Financial liabilities recognized through profit or loss - measured at fair value	-	-		ANALYS	IS OF FINA	NCIAL INS	STRUMEN	TS BY MEA	ASUREMENT	BASIS			
- designated at fair value Financial liabilities at amortised cost	-	-	a. Bank – 31/03/2020	Δι	AC FVPL FVOCI Total								
- Due to depositors - Due to other borrowers Lease Liability	1,096,547 547,053 12,497	1,076,178 552,132 14,116	ASSETS									-	
Debt securities issued Retirement benefit obligations	263,986 25,981	263,986 25,032	Cash and cash equivalents Balances with central bank Placements with banks		53,183					53,183			
Current tax liabilities Deferred tax liabilities	407,073 764	404,436 764	Derivative financial instruments Loans and advances	•	5,260,662					2,133,881			
Other provisions Other liabilities	1,440,009	1,449,508	Debt Instruments Equity Instruments		528,785 - 86,470					528,785 86,470			
Due to subsidiaries Total liabilities	3,798,975	3,786,223	Total financial assets								86,470	- 	8,062,980
Equity Stated capital/Assigned capital	3,805,290	3,805,290	In Rupees Thousands LIABILITIES				A			FVPL			Total
Stated capital/Assigned capital Statutory reserve fund OCI reserve	3,805,290 243,303 (11,211)	3,805,290 239,997 38,385	Due to banks Derivative financial instruments					5,066 -			-		5,066
Retained earnings Other reserves	2,608,077 (1,698,169)	2,545,273 (1,698,169)	Financial liabilities at amortised cost - Due to depositors					6,547			-	:	1,096,547
Total shareholders' equity	4,947,290	4,930,776	- Due to other borrowers Debt securities issued				26	7,053 3,986			-		547,053 263,986
Non-controlling interests Total Equity	4,947,290	4,930,776	Total financial liabilities				1,91	2,651			-	:	1,912,651
Total equity and liabilities Contingent liabilities and commitments	8,746,265 21,690	8,716,999 20,840	b. Bank – 31/12/2019 In Rupees Thousands				A		FVPL		FVOCI		Total
Memorandum Information Number of Employees	102	102	ASSETS Cash and cash equivalents				1:	8,802					18,802
Number of Branches	4	4	Balances with central bank Placements with banks					- 5,758		-	-	!	5,395,758
INCOME STATEMENT			Derivative financial instruments Loans and advances					1,691		-	-	:	2,221,691
	Current Period	Previous Period	Debt Instruments Equity Instruments				26	5,894 -		-	136,065		265,894 136,065
In Rupees Thousands	From 01/01/2020		Total financial assets					2,144		-	136,065		8,038,210
		To 31/03/2019	In Rupees Thousands LIABILITIES				AC	-		FVPL			Total -
Interest income Interest expenses	210,258 (20,890)	260,669 (24,022)	Due to banks Derivative financial instruments					72 -			-		72
Net interest income	189,368 462	236,647 403	Other financial liabilities at fair value through prinancial liabilities at amortised cost	rofit or loss				-			-		-
ree and commission income	402	-tu3					1.07	C 170			-		1 076 170
Fee and commission income Fee and commission expenses	(29)	-	- Due to depositors - Due to other borrowers Debt securities issued				55	6,178 2,132 3,986			- - -	:	1,076,178 552,132 263,986
Fee and commission expenses Net fee and commission income Net gain/(Loss) from trading		403					55 26			-	- - - -		
Fee and commission expenses Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets at fair value through profit or loss	(29) 433	- 403 - - -	- Due to other borrowers Debt securities issued	CASH FLOV	ws		55 26 1,89	2,132 3,986 2,368	F LOANS &	- ADVANCES,C AND IMPA		:	552,132 263,986 1,892,368
Fee and commission expenses Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets	(29) 433 - - 510 190,311	403 - - - 2,397 239,447	- Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF	CASH FLOV	Current	Previo	55 26 1,89 A	2,132 3,986 2,368	F LOANS &	-		NTS, CONT	552,132 263,986 1,892,368 INGENCIES Previous
Fee and commission expenses Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets at fair value through profit or loss Net Other operating income	(29) 433 510 190,311 (10,463) 179,848	2,397 239,447 (17,736) 221,711	- Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF In Rupees Thousands	CASH FLOV		Perio	55 26 1,89	2,132 3,986 2,368		-	IRMENT	Current Period As at	552,132 263,986 1,892,368 INGENCIES Previous Period As at
Fee and commission expenses Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets at fair value through profit or loss Net Other operating income Total operating income Impairment Charges	(29) 433 510 190,311 (10,463) 179,848 (47,695) (2,941)	2,397 239,447 (17,736) 221,711 (42,623) (3,389)	- Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF In Rupees Thousands Cash flows from operating activities Profit before tax	CASH FLOV	Current Period	Perio 31/03/2	55 26 1,89 A 2019 In Pro	2,132 3,986 2,368 NALYSIS O		AND IMPA	IRMENT	NTS, CONT	552,132 263,986 1,892,368 INGENCIES Previous Period
Fee and commission expenses Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets	(29) 433 510 190,311 (10,463) 179,848 (47,695)	2,397 239,447 (17,736) 221,711 (42,623)	- Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF In Rupees Thousands Cash flows from operating activities	CASH FLOV	Current Period 31/03/2020 93,815 13,781	Perio 31/03/2 111,8 21,1	55 26 1,89 A 2019 47 By Ov Ter 15 15 16 17 18 18 18 18 18 18 18 18 18 18 18 18 18	2,132 3,986 2,368 NALYSIS O Rupees Thousoduct-wise Graph of the product - Do erdrafts arm loans	sands ross loans and mestic Currenc	AND IMPA	IRMENT	Current Period As at 31/03/2020	552,132 263,986 1,892,368 INGENCIES Previous Period As at 31/12/2019
Fee and commission expenses Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets	(29) 433 510 190,311 (10,463) 179,848 (47,695) (2,941) (13,773)	2,397 239,447 (17,736) 221,711 (42,623) (3,389) (20,644) 155,056	- Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF In Rupees Thousands Cash flows from operating activities Profit before tax Adjustment for: Non-cash items included in profits before tax Change in operating assets Change in operating liabilities Net gains from investing activities		Current Period 31/03/2020	Perio 0 31/03/2 111,8 21,1 (297,1	55 26 1,89 A 2019 47 By Ov Ov 1er 1ex 1ex 1ex 1ex 1ex 1ex 1ex 1ex 1ex 1ex	2,132 3,986 2,368 NALYSIS O Rupees Thou: oduct-wise Gi product - Do erdrafts m loans ase rental recovning	sands ross loans and mestic Currenc eivable	AND IMPA	IRMENT	Current Period As at 31/03/2020	552,132 263,986 1,892,368 INGENCIES Previous Period As at 31/12/2019
Fee and commission expenses Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets	(29) 433	- 403 - 2,397 239,447 (17,736) 221,711 (42,623) (3,389) (20,644) 155,056 (25,689) (3,360)	- Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF In Rupees Thousands Cash flows from operating activities Profit before tax Adjustment for: Non-cash items included in profits before tax Change in operating assets Change in operating liabilities Net gains from investing activities Share of profits in associates and joint venture: Dividend income from subsidiaries and associa	S	Current Period 31/03/2020 93,815 13,781 (57,885)	Perio 0 31/03/2 111,8 21,1 (297,1	55 26 1,89 A 2019 In 47 By 0v 24 Fer 69) Lee - Par - Ho	2,132 3,986 2,368 NALYSIS O Rupees Thou: oduct-wise Gi product - Do erdrafts m loans ase rental recovning muka Saving- using loans	sands ross loans and mestic Currenc eivable	AND IMPA	IRMENT	Current Period As at 31/03/2020 - 1,927,428 523,108 44,511 1,013,192 52,382	552,132 263,986 1,892,368 INGENCIES Previous Period As at 31/12/2019 - 2,062,857 472,747 37,832 1,013,437 48,653
Fee and commission expenses Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets at fair value through profit or loss Net Other operating income Total operating income Impairment Charges Net operating income Personnel Expenses Depreciation and amortisation Other Expenses Operating profit/(loss) before VAT , NBT & DRL on financial services Value Added Tax (VAT) on financial Services Nation Building Tax (NBT) on financial Services Debt Repayment Levy (DRL) on financial Services Operating profit/(loss) after VAT , NBT & DRL on	(29) 433	- 403 - 2,397 239,447 (17,736) 221,711 (42,623) (3,389) (20,644) 155,056 (25,689)	- Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF In Rupees Thousands Cash flows from operating activities Profit before tax Adjustment for: Non-cash items included in profits before tax Change in operating assets Change in operating liabilities Net gains from investing activities Share of profits in associates and joint ventures	S	Current Period 31/03/2020 93,815 13,781 (57,885)	Perio 0 31/03/2 111,8 21,1 (297,1	55 26 1,89 A 2019 47 By Ov 69) 1	2,132 3,986 2,368 Rupees Thou: oduct-wise Gi product - Do erdrafts m loans ase rental recovning muka Saving: using loans iff loans astal	sands ross loans and mestic Currence eivable s & Developme	advances Ey	IRMENT	Current Period As at 31/03/2020 	552,132 263,986 1,892,368 INGENCIES Previous Period As at 31/12/2019 2,062,857 472,747 37,832 1,013,437
Fee and commission expenses Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets	(29) 433	2,397 239,447 (17,736) 221,711 (42,623) (3,389) (20,644) 155,056 (25,689) (3,360) (14,160) 111,847	- Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF In Rupees Thousands Cash flows from operating activities Profit before tax Adjustment for: Non-cash items included in profits before tax Change in operating assets Change in operating liabilities Net gains from investing activities Share of profits in associates and joint venture: Dividend income from subsidiaries and associal Interest expense on subordinated debt Prior year adjustment	S	Current Period 31/03/2020 93,815 13,781 (57,885)	Perio 0 31/03/2 111,8 21,1 (297,1 (35,6 220,3 220,3	55 26 1,89 A 2019 In 1 47 By Ov Ter By 91) - - - - - - - - - - - - - - - - - - -	2,132 3,986 2,368 NALYSIS O Rupees Thouse oduct-wise Giproduct - Doerdrafts arm loans are rental recovning amuka Saving using loans aff loans are seen that see the see that see tha	sands ross loans and mestic Currence eivable s & Developme airment on loan	advances by ant Bank's Loans as & advances t under stage 1	IRMENT	Current Period As at 31/03/2020 1,927,428 523,108 44,511 1,013,192 52,382 121,564 3,682,186 (101,200)	552,132 263,986 1,892,368 INGENCIES Previous Period As at 31/12/2019
Fee and commission expenses Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets	(29) 433	2,397 239,447 (17,736) 221,711 (42,623) (3,389) (20,644) 155,056 (25,689) (3,360) (14,160)	- Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF In Rupees Thousands Cash flows from operating activities Profit before tax Adjustment for: Non-cash items included in profits before tax Change in operating assets Change in operating liabilities Net gains from investing activities Share of profits in associates and joint venture: Dividend income from subsidiaries and associal Interest expense on subordinated debt Prior year adjustment Contribution paid to defined benefit plans Tax paid Net cash generated from operating activities Cash flows from investing activities	S	Current Period 31/03/2020 93,815 13,781 (57,885) 4,744	Perio 0 31/03/2 111,8 21,1 (297,1 (35,6 220,3 - (18,2 2,1	55 26 1,89 A 2019 In Pro By Ov 147 By Ov 147 By 147 By 147 By 157 By 158 By 168 Nee Nee 158 By 168 Nee 158 By 178 By 188 By	2,132 3,986 2,368 NALYSIS O Rupees Thouse oduct-wise Green for the control of t	sands ross loans and mestic Currence eivable s & Developme	advances by advances by ant Bank's Loans advances t under stage 1 under stage 2 under stage 3	IRMENT	Current Period As at 31/03/2020 1,927,428 523,108 44,511 1,013,192 52,382 121,564 3,682,186 (101,200) (48,223) (1,398,882)	552,132 263,986 1,892,368 INGENCIES Previous Period As at 31/12/2019 2,062,857 472,747 37,832 1,013,437 48,653 123,419 3,758,946 (105,815) (43,030) (1,388,409)
Fee and commission expenses Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets	(29) 433	- 403 - 2,397 239,447 (17,736) 221,711 (42,623) (3,389) (20,644) 155,056 (25,689) (3,360) (14,160) 111,847	- Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF In Rupees Thousands Cash flows from operating activities Profit before tax Adjustment for: Non-cash items included in profits before tax Change in operating liabilities Net gains from investing activities Share of profits in associates and joint venture: Dividend income from subsidiaries and associal Interest expense on subordinated debt Prior year adjustment Contribution paid to defined benefit plans Tax paid Net cash generated from operating activities Cash flows from investing activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and expenses and activities Proceeds from the sale of property, plant and expenses are property.	s tes	Current Period 31/03/2020 93,815 13,781 (57,885) 4,744	Perio 0 31/03/2 111,8 21,1 (297,1 (35,6 220,3 - (18,2 2,1	55 26 1,89 A 2019 47 By Ov 1er By 1	2,132 3,986 2,368 Rupees Thou: oduct-wise Giperdrafts m loans ase rental recovning amuka Saving using loans aff loans tal age-wise impa ss: Accumulat Accumulat t value of loa	sands ross loans and mestic Currence eivable s & Developme airment on loa ted impairment ted impairment ted impairment ted impairment	advances by advances by ant Bank's Loans advances t under stage 1 under stage 2 under stage 3	S (PSDB)	Current Period As at 31/03/2020 1,927,428 523,108 44,511 1,013,192 52,382 121,564 3,682,186 (101,200) (48,223)	552,132 263,986 1,892,368 INGENCIES Previous Period As at 31/12/2019 2,062,857 472,747 37,832 1,013,437 48,653 123,419 3,758,946 (105,815) (43,030)
Fee and commission expenses Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets	(29) 433	- 403 - 2,397 239,447 (17,736) 221,711 (42,623) (3,389) (20,644) 155,056 (25,689) (3,360) (14,160) 111,847	- Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF In Rupees Thousands Cash flows from operating activities Profit before tax Adjustment for: Non-cash items included in profits before tax Change in operating liabilities Net gains from investing activities Share of profits in associates and joint venture: Dividend income from subsidiaries and associa Interest expense on subordinated debt Prior year adjustment Contribution paid to defined benefit plans Tax paid Net cash generated from operating activities Cash flows from investing activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and e Purchase of Financial investments Proceeds from the sale of maturity of financial	s tes equipment	Current Period 31/03/2020 93,815 13,781 (57,885) 4,744	Perio 0 31/03/2 111,8 21,1 (297,1 (35,6 220,3 - (18,2 2,1	55 26 1,89 A 2019 In Pro By Ov Ter 91) 12 12	2,132 3,986 2,368 Rupees Thouse Determined the second of	sands ross loans and mestic Currence eivable s & Developme airment on loa ted impairment ted impairment ted impairment ted impairment ted impairment tens & advances impairment du	advances The series of the se	S (PSDB)	Current Period As at 31/03/2020 - 1,927,428 523,108 44,511 1,013,192 52,382 121,564 3,682,186 (101,200) (48,223) (1,398,882) 2,133,881	552,132 263,986 1,892,368 INGENCIES Previous Period As at 31/12/2019 - 2,062,857 472,747 37,832 1,013,437 48,653 123,419 3,758,946 (105,815) (43,030) (1,388,409) 2,221,691
Fee and commission expenses Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets	(29) 433	- 403 - 2,397 239,447 (17,736) 221,711 (42,623) (3,389) (20,644) 155,056 (25,689) (3,360) (14,160) 111,847 - 111,847 (31,333) 80,515	- Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF In Rupees Thousands Cash flows from operating activities Profit before tax Adjustment for: Non-cash items included in profits before tax Change in operating assets Change in operating liabilities Net gains from investing activities Share of profits in associates and joint venture: Dividend income from subsidiaries and associal Interest expense on subordinated debt Prior year adjustment Contribution paid to defined benefit plans Tax paid Net cash generated from operating activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and er Purchase of Financial investments Proceeds from the sale of maturity of financial Net purchase of Intangible assets Net cash flow from acquisition of investment in	s tes equipment investments	Current Period 31/03/2020 93,815 13,781 (57,885) 4,744 (25,068) 29,387	Perio 0 31/03/2 111,8 21,1 (297,1 (35,6 220,3 - (18,2 2,1	55 26 1,89 A 2019 In 47 By 24 69) 1	2,132 3,986 2,368 Rupees Thou: oduct-wise Gi product - Do erdrafts m loans ase rental recovning muka Saving using loans iff loans as: Accumulat Accumulat Accumulat t value of loa ovements of i der Stage 1 Opening balancharge/(write	sands ross loans and mestic Currence eivable s & Developme airment on loa ted impairment ted impairment ted impairment ted impairment ted impairment uns & advances impairment du nce back) to incom	advances The series of the se	S (PSDB)	Current Period As at 31/03/2020 - 1,927,428 523,108 44,511 1,013,192 52,382 121,564 3,682,186 (101,200) (48,223) (1,398,882) 2,133,881	552,132 263,986 1,892,368 INGENCIES Previous Period As at 31/12/2019 - 2,062,857 472,747 37,832 1,013,437 48,653 123,419 3,758,946 (105,815) (43,030) (1,388,409) 2,221,691
Fee and commission expenses Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets	(29) 433	- 403 - 2,397 239,447 (17,736) 221,711 (42,623) (3,389) (20,644) 155,056 (25,689) (3,360) (14,160) 111,847 - 111,847 (31,333) 80,515	- Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF In Rupees Thousands Cash flows from operating activities Profit before tax Adjustment for: Non-cash items included in profits before tax Change in operating liabilities Net gains from investing activities Share of profits in associates and joint venture: Dividend income from subsidiaries and associal Interest expense on subordinated debt Prior year adjustment Contribution paid to defined benefit plans Tax paid Net cash generated from operating activities Cash flows from investing activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and e Purchase of Financial investments Proceeds from the sale of maturity of financial Net purchase of Intangible assets Net cash flow from acquisition of investment in and associates Net cash flow from disposal of subsidiaries Proceeds from disposal of sasociates and joint	equipment investments n subsidiaries	Current Period 31/03/2020 93,815 13,781 (57,885) 4,744 (25,068) 29,387	Perio 0 31/03/2 111,8 21,1 (297,1 (35,6 220,3 - (18,2 2,1	55 26 1,89 A 2019 In 47 By 24 69) 1	2,132 3,986 2,368 NALYSIS O Rupees Thouse of the control of the	sands ross loans and mestic Currence eivable s & Developme airment on loanted impairment ted impairment ted impairment ted impairment ted impairment ted impairment during & advances impairment durince back) to incom	advances The series of the se	S (PSDB)	Current Period As at 31/03/2020 1,927,428 523,108 44,511 1,013,192 52,382 121,564 3,682,186 (101,200) (48,223) (1,398,882) 2,133,881 105,815 (4,614) 101,200 43,030	552,132 263,986 1,892,368 INGENCIES Previous Period As at 31/12/2019 2,062,857 472,747 37,832 1,013,437 48,653 123,419 3,758,946 (105,815) (43,030) (1,388,409) 2,221,691 193,238 (87,423) 105,815 38,672
Ret fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets	(29) 433	- 403 - 2,397 239,447 (17,736) 221,711 (42,623) (3,389) (20,644) 155,056 (25,689) (3,360) (14,160) 111,847 - 111,847 (31,333) 80,515 80,515	- Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF In Rupees Thousands Cash flows from operating activities Profit before tax Adjustment for: Non-cash items included in profits before tax Change in operating liabilities Net gains from investing activities Share of profits in associates and joint venture: Dividend income from subsidiaries and associal Interest expense on subordinated debt Prior year adjustment Contribution paid to defined benefit plans Tax paid Net cash generated from operating activities Cash flows from investing activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and e Purchase of Financial investments Proceeds from the sale of maturity of financial Net purchase of Intangible assets Net cash flow from acquisition of investment in and associates Net cash flow from disposal of subsidiaries	equipment investments n subsidiaries	Current Period 31/03/2020 93,815 13,781 (57,885) 4,744 (25,068) 29,387	Perio 0 31/03/2 111,8 21,1 (297,1 (35,6 220,3 - (18,2 2,1	55 26 1,89 A 2019 In 47 By 24 Fra By 69)	2,132 3,986 2,368 NALYSIS O Rupees Thou: oduct-wise Gi product - Do erdrafts m loans ase rental recovning muka Saving using loans iff loans as: Accumulat Accumulat Accumulat t value of loa ovements of i der Stage 1 Dening balance der Stage 2 Dening balance der Stage 2 Dening balance der Stage (write using balance der Stage)	sands ross loans and mestic Currence eivable s & Developme airment on loanted impairment ted impairment ted impairment ted impairment ted impairment durins & advances impairment durince back) to incomince back) to incomince	advances The series of the se	S (PSDB)	Current Period As at 31/03/2020 1,927,428 523,108 44,511 1,013,192 52,382 121,564 3,682,186 (101,200) (48,223) (1,398,882) 2,133,881 105,815 (4,614) 101,200	552,132 263,986 1,892,368 INGENCIES Previous Period As at 31/12/2019 - 2,062,857 472,747 37,832 1,013,437 48,653 123,419 3,758,946 (105,815) (43,030) (1,388,409) 2,221,691 193,238 (87,423) 105,815
Fee and commission expenses Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets	(29) 433	- 403 - 2,397 239,447 (17,736) 221,711 (42,623) (3,389) (20,644) 155,056 (25,689) (3,360) (14,160) 111,847 - 111,847 (31,333) 80,515 80,515 10 From 01/01/2019 To	- Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF In Rupees Thousands Cash flows from operating activities Profit before tax Adjustment for: Non-cash items included in profits before tax Change in operating liabilities Net gains from investing activities Share of profits in associates and joint venture: Dividend income from subsidiaries and associal Interest expense on subordinated debt Prior year adjustment Contribution paid to defined benefit plans Tax paid Net cash generated from operating activities Cash flows from investing activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and e Purchase of Financial investments Proceeds from the sale of maturity of financial Net purchase of Intangible assets Net cash flow from acquisition of investment in and associates Net cash flow from disposal of subsidiaries Proceeds from disposal of sasociates and joint Dividend received from investment in subsidiaries are	equipment investments n subsidiaries	Current Period 31/03/2020 93,815 13,781 (57,885) 4,744 (25,068) 29,387	Perio Perio 111,8 21,1 (297,1 (35,6) 220,3 (18,2 2,1 (2	55 26 1,89 A 2019 47 By 69) 1	2,132 3,986 2,368 Rupees Thouse coduct-wise Green of the comments of incomments of in	sands ross loans and mestic Currence eivable s & Developme airment on loal ted impairment ted impairment ted impairment ted impairment du ince back) to income	advances Ty The Bank's Loans The Bank's Loans	S (PSDB)	Current Period As at 31/03/2020 1,927,428 523,108 44,511 1,013,192 52,382 121,564 3,682,186 (101,200) (48,223) (1,398,882) 2,133,881 105,815 (4,614) 101,200 43,030 5,192 48,223 1,388,409	552,132 263,986 1,892,368 INGENCIES Previous Period As at 31/12/2019 2,062,857 472,747 37,832 1,013,437 48,653 123,419 3,758,946 (105,815) (43,030) (1,388,409) 2,221,691 193,238 (87,423) 105,815 38,672 4,359 43,030 1,317,187
Ret fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets	(29) 433	- 403 - 2,397 239,447 (17,736) 221,711 (42,623) (3,389) (20,644) 155,056 (25,689) (3,360) (14,160) 111,847 - 111,847 (31,333) 80,515 80,515 10 From 01/01/2019 To	- Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF In Rupees Thousands Cash flows from operating activities Profit before tax Adjustment for: Non-cash items included in profits before tax Change in operating liabilities Net gains from investing activities Share of profits in associates and joint venture: Dividend income from subsidiaries and associal Interest expense on subordinated debt Prior year adjustment Contribution paid to defined benefit plans Tax paid Net cash generated from operating activities Cash flows from investing activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and e Purchase of Financial investments Proceeds from the sale of maturity of financial Net purchase of Intangible assets Net cash flow from acquisition of investment in and associates Net cash flow from disposal of subsidiaries Proceeds from disposal of associates and joint Dividend received from investment in subsidiaries ar Purchase of Investment Properties Net cash (used in)/from investing activities Net proceeds from finance activities Net proceeds from finance activities	equipment investments in subsidiaries ventures id associates	Current Period 31/03/2020 93,815 13,781 (57,885) 4,744 (25,068) 29,387	Perio Perio 111,8 21,1 (297,1 (35,6) 220,3 (18,2 2,1 (2	55 26 1,89 A 2019 47 By Ov 69) 1	2,132 3,986 2,368 Rupees Thouse coduct-wise Giproduct - Do erdrafts m loans ase rental recovering loans iff loans as Ses Accumulat Accumulat Accumulat Accumulat Accumulat Accumulat Coder Stage 1 Dening balance der Stage 2 Dening balance der Stage 2 Dening balance der Stage 3 Dening balance	sands ross loans and mestic Currence eivable s & Developme airment on loanted impairment ted impairment ted impairment ted impairment du ince back) to incomente back) to incoments	advances Ty The Bank's Loans The Bank's Loans	S (PSDB)	Current Period As at 31/03/2020 1,927,428 523,108 44,511 1,013,192 52,382 121,564 3,682,186 (101,200) (48,223) (1,398,882) 2,133,881 105,815 (4,614) 101,200 43,030 5,192 48,223 1,388,409 10,717 (245)	552,132 263,986 1,892,368 INGENCIES Previous Period As at 31/12/2019 2,062,857 472,747 37,832 1,013,437 48,653 123,419 3,758,946 (105,815) (43,030) (1,388,409) 2,221,691 193,238 (87,423) 105,815 38,672 4,359 43,030 1,317,187 77,888 (6,666)
Fee and commission expenses Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets	(29) 433	- 403 - 2,397 239,447 (17,736) 221,711 (42,623) (3,389) (20,644) 155,056 (25,689) (3,360) (14,160) 111,847 - 111,847 (31,333) 80,515 80,515 10 From 01/01/2019 To 0 31/03/2019	- Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF In Rupees Thousands Cash flows from operating activities Profit before tax Adjustment for: Non-cash items included in profits before tax Change in operating liabilities Net gains from investing activities Share of profits in associates and joint venture: Dividend income from subsidiaries and associal Interest expense on subordinated debt Prior year adjustment Contribution paid to defined benefit plans Tax paid Net cash generated from operating activities Cash flows from investing activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and e Purchase of Financial investments Proceeds from the sale of maturity of financial Net purchase of Intangible assets Net cash flow from acquisition of investment in and associates Net cash flow from disposal of subsidiaries Proceeds from disposal of associates and joint Dividend received from investment in subsidiaries ar Purchase of Investment Properties Net cash (used in)/from investing activities Cash flows from finance activities Net proceeds from the issue of ordinary share Net proceeds from the issue of other equity ins Net proceeds from the issue of subordinated delayed.	equipment investments a subsidiaries ventures d associates	Current Period 31/03/2020 93,815 13,781 (57,885) 4,744 (25,068) 29,387	Perio Perio 111,8 21,1 (297,1 (35,6) 220,3 (18,2 2,1 (2	55 26 1,89 A 2019 47 By Coverage of the co	2,132 3,986 2,368 Rupees Thou: Oduct-wise Gi product - Do erdrafts Im loans ase rental recovering loans and loans a	sands ross loans and mestic Currence eivable s & Developme airment on loal ted impairment ted impairment ted impairment ted impairment du ince back) to incomente back) to incoments	advances Ty The Bank's Loans The Bank's Loans	S (PSDB)	Current Period As at 31/03/2020 1,927,428 523,108 44,511 1,013,192 52,382 121,564 3,682,186 (101,200) (48,223) (1,398,882) 2,133,881 105,815 (4,614) 101,200 43,030 5,192 48,223 1,388,409 10,717	552,132 263,986 1,892,368 INGENCIES Previous Period As at 31/12/2019 2,062,857 472,747 37,832 1,013,437 48,653 123,419 3,758,946 (105,815) (43,030) (1,388,409) 2,221,691 193,238 (87,423) 105,815 38,672 4,359 43,030 1,317,187 77,888
Fee and commission expenses Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets at fair value through profit or loss Net Other operating income Impairment Charges Net operating income Personnel Expenses Depreciation and amortisation Other Expenses Operating profit/(loss) before VAT , NBT & DRL on financial services Value Added Tax (VAT) on financial Services Nation Building Tax (NBT) on financial Services Debt Repayment Levy (DRL) on financial Services Operating profit/(loss) after VAT , NBT & DRL on financial services Share of profits of associates and joint ventures Profit/(loss) before tax Income Tax expenses Profit/ (loss) for the period Profit attributable to: Shareholders Earnings per share on profit Basic earnings per ordinary share STATEMENT OF COMPREHENSIVE In Rupees Thousands Profit/(loss) for the period Items that will be reclassifield to income statement Exchange differences on translation of foreign operations Net gains/(losses) on cash flow hedges	(29) 433	- 403 - 2,397 239,447 (17,736) 221,711 (42,623) (3,389) (20,644) 155,056 (25,689) (3,360) (14,160) 111,847 - 111,847 (31,333) 80,515 80,515 10 From 01/01/2019 To 0 31/03/2019	- Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF In Rupees Thousands Cash flows from operating activities Profit before tax Adjustment for: Non-cash items included in profits before tax Change in operating liabilities Net gains from investing activities Share of profits in associates and joint venture: Dividend income from subsidiaries and associal Interest expense on subordinated debt Prior year adjustment Contribution paid to defined benefit plans Tax paid Net cash generated from operating activities Cash flows from investing activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and e Purchase of Financial investments Proceeds from the sale of maturity of financial Net purchase of Intangible assets Net cash flow from acquisition of investment in and associates Net cash flow from disposal of subsidiaries Proceeds from disposal of associates and joint Dividend received from investment in subsidiaries ar Purchase of Investment Properties Net cash (used in)/from investing activities Cash flows from finance activities Net proceeds from the issue of ordinary share Net proceeds from the issue of other equity in: Net proceeds from the issue of subordinated d Repayment of subordinated dept Interest paid on subordinated dept	equipment investments a subsidiaries ventures d associates	Current Period 31/03/2020 93,815 13,781 (57,885) 4,744 (25,068) 29,387	Perio Perio 111,8 21,1 (297,1 (35,6) 220,3 (18,2 2,1 (2	55 26 1,89 A 2019 47 By Coverage of the co	2,132 3,986 2,368 Rupees Thouse coduct-wise Giproduct - Do erdrafts m loans ase rental recovering using loans and loans ase rental recovering using loans and loans ase Accumulat Accumulat Accumulat Accumulat Accumulat Company Accumulat	sands ross loans and mestic Currence eivable s & Developme airment on loan ted impairment ted impairment ted impairment ted impairment du ince back) to incomente back) to incoments ince	advances Ty The Bank's Loans The Bank's Loans	S (PSDB)	Current Period As at 31/03/2020 1,927,428 523,108 44,511 1,013,192 52,382 121,564 3,682,186 (101,200) (48,223) (1,398,882) 2,133,881 105,815 (4,614) 101,200 43,030 5,192 48,223 1,388,409 10,717 (245) 1,398,882 1,548,305	552,132 263,986 1,892,368 INGENCIES Previous Period As at 31/12/2019 2,062,857 472,747 37,832 1,013,437 48,653 123,419 3,758,946 (105,815) (43,030) (1,388,409) 2,221,691 193,238 (87,423) 105,815 38,672 4,359 43,030 1,317,187 77,888 (6,666) 1,388,409
Fee and commission expenses Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets at fair value through profit or loss Net Other operating income Impairment Charges Net operating income Personnel Expenses Depreciation and amortisation Other Expenses Operating profit/(loss) before VAT , NBT & DRL on financial services Value Added Tax (VAT) on financial Services Nation Building Tax (NBT) on financial Services Debt Repayment Levy (DRL) on financial Services Operating profit/(loss) after VAT , NBT & DRL on financial services Profit/(loss) before tax Income Tax expenses Profit/ (loss) before tax Income Tax expenses Profit/ (loss) for the period Profit attributable to: Shareholders Earnings per share on profit Basic earnings per ordinary share STATEMENT OF COMPREHENSIVE In Rupees Thousands Profit/(loss) for the period Items that will be reclassifield to income statement Exchange differences on translation of foreign operations	(29) 433	- 403 - 2,397 239,447 (17,736) 221,711 (42,623) (3,389) (20,644) 155,056 (25,689) (3,360) (14,160) 111,847 - 111,847 (31,333) 80,515 80,515 10 From 01/01/2019 To 0 31/03/2019	Total financial liabilities STATEMENT OF In Rupees Thousands Cash flows from operating activities Profit before tax Adjustment for: Non-cash items included in profits before tax Change in operating liabilities Net gains from investing activities Share of profits in associates and joint ventures Dividend income from subsidiaries and associal Interest expense on subordinated debt Prior year adjustment Contribution paid to defined benefit plans Tax paid Net cash generated from operating activities Cash flows from investing activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and e Purchase of Financial investments Proceeds from the sale of maturity of financial Net purchase of Intangible assets Net cash flow from acquisition of investment in and associates Net cash flow from disposal of subsidiaries Proceeds from disposal of sasociates and joint Dividend received from investment in subsidiaries ar Purchase of Investment Properties Net cash (used in)/from investing activities Cash flows from finance activities Net proceeds from the issue of ordinary share Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in:	equipment investments a subsidiaries ventures d associates capital struments ept mpany	Current Period 31/03/2020 93,815 13,781 (57,885) 4,744 (25,068) 29,387	Perio Perio 111,8 21,1 (297,1 (35,6) 220,3 (18,2 2,1 (2	55 26 1,89 A 1018 d 2019 In Pro By 24 69) 1	2,132 3,986 2,368 Rupees Thou: Oduct-wise Giproduct - Doerdrafts Immorphism loans Inserental recovering loans Ins	sands ross loans and mestic Currence eivable s & Developme airment on loal ted impairment ted impairment ted impairment ted impairment du ince back) to incoments acce back) to incoments	advances The statement advances The stage 1 The stage 2 The stage 3 The statement The statement The statement The statement	ANCE INDIC	Current Period As at 31/03/2020 1,927,428 523,108 44,511 1,013,192 52,382 121,564 3,682,186 (101,200) (48,223) (1,398,882) 2,133,881 105,815 (4,614) 101,200 43,030 5,192 48,223 1,388,409 10,717 (245) 1,398,882 1,348,305 ATORS RTING)	552,132 263,986 1,892,368 INGENCIES Previous Period As at 31/12/2019 2,062,857 472,747 37,832 1,013,437 48,653 123,419 3,758,946 (105,815) (43,030) (1,388,409) 2,221,691 193,238 (87,423) 105,815 38,672 4,359 43,030 1,317,187 77,888 (6,666) 1,388,409
Fee and commission expenses Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets at fair value through profit or loss Net Other operating income Total operating income Impairment Charges Net operating income Personnel Expenses Depreciation and amortisation Other Expenses Operating profit/(loss) before VAT , NBT & DRL on financial services Value Added Tax (VAT) on financial Services Nation Building Tax (NBT) on financial Services Debt Repayment Levy (DRL) on financial Services Operating profit/(loss) after VAT , NBT & DRL on financial services Share of profits of associates and joint ventures Profit/(loss) before tax Income Tax expenses Profit/ (loss) for the period Profit attributable to: Shareholders Earnings per share on profit Basic earnings per ordinary share STATEMENT OF COMPREHENSIVE In Rupees Thousands Profit/(loss) for the period Items that will be reclassifield to income statement Exchange differences on translation of foreign operations Net gains/(losses) on cash flow hedges Net gains/(losses) on investment in debt instruments measured at fair value through other comprehensive	(29) 433	- 403 - 2,397 239,447 (17,736) 221,711 (42,623) (3,389) (20,644) 155,056 (25,689) (3,360) (14,160) 111,847 - 111,847 (31,333) 80,515 80,515 10 From 01/01/2019 To 0 31/03/2019	Total financial liabilities STATEMENT OF In Rupees Thousands Cash flows from operating activities Profit before tax Adjustment for: Non-cash items included in profits before tax Change in operating liabilities Net gains from investing activities Share of profits in associates and joint venture: Dividend income from subsidiaries and associal Interest expense on subordinated debt Prior year adjustment Contribution paid to defined benefit plans Tax paid Net cash generated from operating activities Cash flows from investing activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and e Purchase of Financial investments Proceeds from the sale of maturity of financial Net purchase of Intangible assets Net cash flow from acquisition of investment in and associates Net cash flow from disposal of subsidiaries Proceeds from disposal of associates and joint Dividend received from investment in subsidiaries ar Purchase of Investment Properties Net cash (used in)/from investing activities Cash flows from finance activities Net proceeds from the issue of ordinary share Net proceeds from the issue of subordinated dept Interest paid on subordinated dept Dividend paid to non-controlling interest Dividend paid to shareholders of the parent co Dividend paid to holders of other equity instru Others	equipment investments a subsidiaries ventures d associates capital struments ept mpany	Current Period 31/03/2020 93,815 13,781 (57,885) 4,744 (25,068) 29,387	Perio Perio 111,8 21,1 (297,1 (35,6) 220,3 (18,2 2,1 (2	55 26 1,89 A 2019 47 By 24 69) 1	2,132 3,986 2,368 Rupees Thou: Oduct-wise Giproduct - Doerdrafts Im loans ase rental recovering loans and loans ase rental recovering lo	sands ross loans and mestic Currence eivable s & Developme airment on loa ted impairment ted impairment ted impairment ted back) to income to back) to income ents selecte back) to income to back) to income	advances The statement advances The statement advances advances and advances advances and ad	ANCE INDICATORY REPO	Current Period As at 31/03/2020 1,927,428 523,108 44,511 1,013,192 52,382 121,564 3,682,186 (101,200) (48,223) (1,398,882) 2,133,881 105,815 (4,614) 101,200 43,030 5,192 48,223 1,388,409 10,717 (245) 1,398,882 1,548,305 ATORS RTING) 31/03/2020	552,132 263,986 1,892,368 INGENCIES Previous Period As at 31/12/2019 - 2,062,857 472,747 37,832 1,013,437 48,653 123,419 3,758,946 (105,815) (43,030) (1,388,409) 2,221,691 - 193,238 (87,423) 105,815 38,672 4,359 43,030 1,317,187 77,888 (6,666) 1,388,409 1,537,255
Fee and commission expenses Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets	(29) 433	- 403 - 2,397 239,447 (17,736) 221,711 (42,623) (3,389) (20,644) 155,056 (25,689) (3,360) (14,160) 111,847 - 111,847 (31,333) 80,515 80,515 10 From 01/01/2019 To 0 31/03/2019	Total financial liabilities STATEMENT OF In Rupees Thousands Cash flows from operating activities Profit before tax Adjustment for: Non-cash items included in profits before tax Change in operating assets Change in operating liabilities Net gains from investing activities Share of profits in associates and joint ventures Dividend income from subsidiaries and associa Interest expense on subordinated debt Prior year adjustment Contribution paid to defined benefit plans Tax paid Net cash generated from operating activities Cash flows from investing activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and e Purchase of Financial investments Proceeds from the sale of maturity of financial Net purchase of Intangible assets Net cash flow from acquisition of investment ir and associates Net cash flow from disposal of subsidiaries Proceeds from disposal of subsidiaries Proceeds from disposal of associates and joint Dividend received from investment in subsidiaries ar Purchase of Investment Properties Net cash (used in)/from investing activities Cash flows from finance activities Net proceeds from the issue of ordinary share Net proceeds from the issue of subordinated dept Interest paid on subordinated dept Dividend paid to non-controlling interest Dividend paid to shareholders of the parent co Dividend paid to shareholders of the parent co Dividend paid to holders of other equity instru Others Net Cash (used in)/from financing activities Net increase/(decrease) in cash & cash equiva	equipment investments in subsidiaries ventures id associates capital struments ept mpany ments	Current Period 31/03/2020 93,815 13,781 (57,885) 4,744 (25,068) 29,387	Perio Perio 111,8 21,1 (297,1 (35,6) 220,3 (18,2 2,1 (2 -	55 26 1,89 A 1018 d 2019 In Pro By 24 69) 1	Rupees Thouse of the product - Do product -	sands ross loans and mestic Currence eivable s & Developme airment on loanted impairment ted impairment during & advances impairment during back) to incommente back) to incomments SELECTE (BASED tal Adequacy (Livitier 1 pital	advances on & advances t under stage 1 under stage 2 under stage 3 ring the period e statement e statement D PERFORM ON REGULA	ANCE INDICATORY REPO	Current Period As at 31/03/2020 1,927,428 523,108 44,511 1,013,192 52,382 121,564 3,682,186 (101,200) (48,223) (1,398,882) 2,133,881 105,815 (4,614) 101,200 43,030 5,192 48,223 1,388,409 10,717 (245) 1,398,882 1,548,305 ATORS RTING) 31/03/2020 4,344,439 4,344,439	552,132 263,986 1,892,368 INGENCIES Previous Period As at 31/12/2019 - 2,062,857 472,747 37,832 1,013,437 48,653 123,419 3,758,946 (105,815) (43,030) (1,388,409) 2,221,691 - 193,238 (87,423) 105,815 38,672 4,359 43,030 1,317,187 77,888 (6,666) 1,388,409 1,537,255 31/12/2019 4,355,002 4,355,002 4,355,002 4,355,002 4,355,002
Fee and commission expenses Net fee and commission income Net gain/(Loss) from trading Net gain/(Loss) from financial assets	(29) 433	- 403 - 2,397 239,447 (17,736) 221,711 (42,623) (3,389) (20,644) 155,056 (25,689) (3,360) (14,160) 111,847 - 111,847 (31,333) 80,515 80,515 10 From 01/01/2019 To 0 31/03/2019	Total financial liabilities STATEMENT OF In Rupees Thousands Cash flows from operating activities Profit before tax Adjustment for: Non-cash items included in profits before tax Change in operating liabilities Net gains from investing activities Share of profits in associates and joint venture: Dividend income from subsidiaries and associal Interest expense on subordinated debt Prior year adjustment Contribution paid to defined benefit plans Tax paid Net cash generated from operating activities Cash flows from investing activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and e Purchase of Financial investments Proceeds from the sale of maturity of financial Net purchase of Intangible assets Net cash flow from acquisition of investment in and associates Net cash flow from disposal of subsidiaries Proceeds from disposal of associates and joint Dividend received from investment in subsidiaries ar Purchase of Investment Properties Net cash (used in)/from investing activities Cash flows from finance activities Net proceeds from the issue of ordinary share Net proceeds from the issue of subordinated dept Interest paid on subordinated dept Dividend paid to non-controlling interest Dividend paid to shareholders of the parent co Dividend paid to holders of other equity instru Others Net Cash (used in)/from financing activities	equipment investments in subsidiaries ventures id associates capital struments ept mpany ments the period	Current Period 31/03/2020 93,815 13,781 (57,885) 4,744 (25,068) 29,387	Perio Perio 111,8 21,1 (297,1 (35,6) 220,3 (18,2 2,1 (2 -	55 26 1,89 A 2019 47 By Coverage of the second of the	2,132 3,986 2,368 Rupees Thouse oduct-wise Ground and see rental recovering belance der Stage 1 see rental recovering belance der Stage 2 see rental recovering belance der Stage 3 see rental recovering belance der Stage 2 see rental recovering belance der Stage 3 see rental recovering belance der Stage 1 see rental recovering belance der Stage 2 see rental recovering belance der Stage 2 see rental recovering belance der Stage 1 see rental recovering belance der Stage 2 see rental recovering belance der Stage 1 see rental recovering belance der Stage 2 see rental recovering belance der Stage 2 see rental recovering belance der Stage 1 see rental recovering belance der Stage 2 see rental recovering belance der Stage 1 see rental recovering belance der Stage 1 see rental recovering belance der Stage 2 see rental recovering belance der Stage 1 see rental recover	sands ross loans and mestic Currence eivable s & Developme airment on loal ted impairment ted impairment ted impairment ted impairment ted impairment ted impairment du ince back) to incoments Inc	advances The Bank's Loans Th	ANCE INDICATORY REPO	Current Period As at 31/03/2020 1,927,428 523,108 44,511 1,013,192 52,382 121,564 3,682,186 (101,200) (48,223) (1,398,882) 2,133,881 105,815 (4,614) 101,200 43,030 5,192 48,223 1,388,409 10,717 (245) 1,398,882 1,548,305 ATORS RTING) 31/03/2020 4,344,439 4,344,439 4,4400,120	552,132 263,986 1,892,368 INGENCIES Previous Period As at 31/12/2019 - 2,062,857 472,747 37,832 1,013,437 48,653 123,419 3,758,946 (105,815) (43,030) (1,388,409) 2,221,691 - 193,238 (87,423) 105,815 38,672 4,359 43,030 1,317,187 77,888 (6,666) 1,388,409 1,537,255 31/12/2019 4,355,002 4,355,002 4,405,948
Fee and commission expenses Net fee and commission income Net gain/(Loss) from trading Net gain/(Loss) from financial assets	(29) 433	- 403 - 2,397 239,447 (17,736) 221,711 (42,623) (3,389) (20,644) 155,056 (25,689) (3,360) (14,160) 111,847 - 111,847 (31,333) 80,515 80,515 10 From 01/01/2019 To 0 31/03/2019	Total financial liabilities STATEMENT OF In Rupees Thousands Cash flows from operating activities Profit before tax Adjustment for: Non-cash items included in profits before tax Change in operating assets Change in operating liabilities Net gains from investing activities Share of profits in associates and joint ventures Dividend income from subsidiaries and associa Interest expense on subordinated debt Prior year adjustment Contribution paid to defined benefit plans Tax paid Net cash generated from operating activities Cash flows from investing activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and e Purchase of Financial investments Proceeds from the sale of maturity of financial Net purchase of Intangible assets Net cash flow from acquisition of investment ir and associates Net cash flow from disposal of subsidiaries Proceeds from disposal of subsidiaries Proceeds from disposal of subsidiaries Proceeds from disposal of subsidiaries ar Purchase of Investment Properties Net cash (used in)/from investing activities Cash flows from finance activities Net proceeds from the issue of ordinary share Net proceeds from the issue of subordinated dept Interest paid on subordinated dept Dividend paid to non-controlling interest Dividend paid to shareholders of the parent co Dividend paid to shareholders of the parent co Dividend paid to holders of other equity instru Others Net Cash (used in)/from financing activities Net increase/(decrease) in cash & cash equiva Cash and cash equivalents at the beginning of the cash and cash equivalents at the beginning of the cash and cash equivalents at the beginning of the cash and cash equivalents at the beginning of the cash and cash equivalents at the beginning of the cash and cash equivalents at the beginning of the cash cash equivalents at the be	equipment investments in subsidiaries ventures id associates capital struments ept mpany ments the period eriod	Current Period 31/03/2020 93,815 13,781 (57,885) 4,744 (25,068) 29,387	Perio Perio 111,8 21,1 (297,1 (35,6) 220,3 (18,2 2,1 (2 -	55 26 1,89 A 2019 47 By Coverage of the service of the servic	2,132 3,986 2,368 Rupees Thouse Coduct-wise Gregory Coduct - Do C	sands ross loans and mestic Currence eivable s & Developme airment on loan ted impairment ted impairment ted impairment ted impairment ted impairment ted impairment du ince back) to incoments acce back (BASED)	advances The statement Be statement Be statement Consider the period And the period And the period And the period Be statement Consider the period	ANCE INDICATORY REPO	Current Period As at 31/03/2020 1,927,428 523,108 44,511 1,013,192 52,382 121,564 3,682,186 (101,200) (48,223) (1,398,882) 2,133,881 105,815 (4,614) 101,200 43,030 5,192 48,223 1,388,409 10,717 (245) 1,398,882 1,548,305 ATORS RTING) 31/03/2020 4,344,439 4,344,439 4,440,120 77% 77%	552,132 263,986 1,892,368 INGENCIES Previous Period As at 31/12/2019 2,062,857 472,747 37,832 1,013,437 48,653 123,419 3,758,946 (105,815) (43,030) (1,388,409) 2,221,691 193,238 (87,423) 105,815 38,672 4,359 43,030 1,317,187 77,888 (6,666) 1,388,409 1,537,255 31/12/2019 4,355,002 4,355,002 4,405,948 83% 83%
Fee and commission expenses Net fee and commission income Net gain/(Loss) from trading Net gain/(Loss) from financial assets	(29) 433	403	Total financial liabilities STATEMENT OF In Rupees Thousands Cash flows from operating activities Profit before tax Adjustment for: Non-cash items included in profits before tax Change in operating liabilities Net gains from investing activities Share of profits in associates and joint venture: Dividend income from subsidiaries and associal Interest expense on subordinated debt Prior year adjustment Contribution paid to defined benefit plans Tax paid Net cash generated from operating activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and e Purchase of Financial investments Proceeds from the sale of maturity of financial Net purchase of Intangible assets Net cash flow from acquisition of investment ir and associates Net cash flow from disposal of subsidiaries Proceeds from the sale of maturity of financial Net purchase of Intangible assets Net cash flow from acquisition of investment ir and associates Net cash flow from misposal of subsidiaries ar Proceeds from the sale of maturity of financial Net purchase of Intangible assets Net cash flow from acquisition of investment ir and associates Net cash flow from disposal of subsidiaries ar Purchase of Investment Properties Net cash (used in)/from investing activities Cash flows from finance activities Net proceeds from the issue of ordinary share Net proceeds from the issue of other equity ins Net proceeds from the issue of subordinated dept Interest paid on subordinated dept Interest paid on subordinated dept Interest paid on subordinated dept Dividend paid to holders of other equity instru Others Net Cash (used in)/from financing activities Net Cash (used in)/from financing activities Net increase/(decrease) in cash & cash equiva Cash and cash equivalents at the beginning of the cash and cash equivalents at the end of the p	equipment investments in subsidiaries ventures id associates capital struments ept mpany ments the period eriod	Current Period 31/03/2020 93,815 13,781 (57,885) 4,744 (25,068) 29,387 29,387 29,387 Current Current	Perio Perio 111,8 21,1 (297,1 (35,6) 220,3 (18,2 2,1 (2 - (2 - (2 - (2 - (2 - (2 - (3 - (2 - (2 - (3 - (3 - (3 - (4 -	55 26 1,89 A 1018 d 2019 In Pro By 24 69) 1	Rupees Thouse of the product - Do product -	sands ross loans and mestic Currence eivable s & Developme airment on load ted impairment ted impairment ted impairment ted impairment ted impairment ted impairment du ince back) to incomments Interpretation (BASED) tal Adequacy (La Tier 1 pital see ital ratios (%) Tier 1 capital see ital ratios (%) (Minimum Req (Minimum Req	advances The statement Be statement Be statement Consider the period And the period Be statement Consider the period Consider t	ANCE INDICATORY REPO	Current Period As at 31/03/2020 1,927,428 523,108 44,511 1,013,192 52,382 121,564 3,682,186 (101,200) (48,223) (1,398,882) 2,133,881 105,815 (4,614) 101,200 43,030 5,192 48,223 1,388,409 10,717 (245) 1,398,882 1,548,305 ATORS RTING) 31/03/2020 4,344,439 4,344,439 4,4400,120 77%	552,132 263,986 1,892,368 INGENCIES Previous Period As at 31/12/2019 2,062,857 472,747 37,832 1,013,437 48,653 123,419 3,758,946 (105,815) (43,030) (1,388,409) 2,221,691 193,238 (87,423) 105,815 38,672 4,359 43,030 1,317,187 77,888 (6,666) 1,388,409 1,537,255 31/12/2019 4,355,002 4,355,002 4,405,948 83%
Fee and commission expenses Net fee and commission income Net gain/(Loss) from trading Net gain/(Loss) from financial assets	(29) 433	403	Total financial liabilities STATEMENT OF In Rupees Thousands Cash flows from operating activities Profit before tax Adjustment for: Non-cash items included in profits before tax Change in operating liabilities Net gains from investing activities Share of profits in associates and joint venture: Dividend income from subsidiaries and associal Interest expense on subordinated debt Prior year adjustment Contribution paid to defined benefit plans Tax paid Net cash generated from operating activities Cash flows from investing activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and epurchase of Financial investments Proceeds from the sale of maturity of financial Net purchase of Intangible assets Net cash flow from acquisition of investment in and associates Net cash flow from disposal of subsidiaries Proceeds from the finance activities Net cash (used in)/from investing activities Cash flows from finance activities Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net cash (used in)/from financing activities Net Cash and cash equivalents at the beginning of the cash and cash equivalents at the end of the parent continues and cash equivalents at the end of the parent continues and cash equivalents at the end of the parent cash and cash equivalents at the end of the paren	equipment investments in subsidiaries ventures id associates capital struments ept mpany ments the period eriod	Current Period 31/03/2020 93,815 13,781 (57,885) 4,744 (25,068) 29,387 29,387 29,387 18,730 48,117 Current Period As at	Perio	State	Rupees Thouse of the composition	sands ross loans and mestic Currence eivable s & Developme airment on loan ted impairment ted impairment ted impairment ted impairment ted impairment ted impairment du ince back) to incomments acce back (BASED)	advances The Bank's Loans advances The Bank's Loans and Bank's	ANCE INDICATORY REPO	Current Period As at 31/03/2020 1,927,428 523,108 44,511 1,013,192 52,382 121,564 3,682,186 (101,200) (48,223) (1,398,882) 2,133,881 105,815 (4,614) 101,200 43,030 5,192 48,223 1,388,409 10,717 (245) 1,398,882 1,548,305 ATORS RTING) 31/03/2020 4,344,439 4,344,439 4,4400,120 77% 778% 49% 5,178,240	552,132 263,986 1,892,368 INGENCIES Previous Period As at 31/12/2019 2,062,857 472,747 37,832 1,013,437 48,653 123,419 3,758,946 (105,815) (43,030) (1,388,409) 2,221,691 193,238 (87,423) 105,815 38,672 4,359 43,030 1,317,187 77,888 (6,666) 1,388,409 1,537,255 31/12/2019 4,355,002 4,405,948 83% 83% 84% 50% 5,405,188
Fee and commission expenses Net fee and commission income Net gain/(Loss) from trading Net gain/(Loss) from financial assets	(29) 433	403	Total financial liabilities STATEMENT OF In Rupees Thousands Cash flows from operating activities Profit before tax Adjustment for: Non-cash items included in profits before tax Change in operating liabilities Net gains from investing activities Share of profits in associates and joint venture: Dividend income from subsidiaries and associal Interest expense on subordinated debt Prior year adjustment Contribution paid to defined benefit plans Tax paid Net cash generated from operating activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and e Purchase of Financial investments Proceeds from the sale of maturity of financial Net purchase of Intangible assets Net cash flow from acquisition of investment ir and associates Net cash flow from disposal of subsidiaries Proceeds from the sale of roperties Net cash flow from disposal of subsidiaries ar Purchase of Investment Properties Net cash (used in)/from investing activities Cash flows from finance activities Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net cash (used in)/from financing activities Net increase/(decrease) in cash & cash equiva Cash and cash equivalents at the beginning of cash and cash equivalents at the end of the proceeds and cash equivalents at the end of the proceeds and cash equivalents at the end of the proceeds and cash equivalents at the end of the proceeds and cash equivalents at the end of the proceeds and cash equivalents at the end of the proceeds and cash equivalents at the end of the proceeds and cash equivalents at the end of the proceeds and cash equivalents a	equipment investments in subsidiaries ventures id associates capital struments ept mpany ments the period eriod	Current Period 31/03/2020 93,815 13,781 (57,885) 4,744 (25,068) 29,387 29,387 29,387 18,730 48,117 Current Period	Perio	Sta	Rupees Thouse Coduct-wise Gregorous French Control Rupeer Grafts In Ioans Ioa	sands ross loans and mestic Currence eivable s & Developme airment on loan ted impairment ted impairment ted impairment ted impairment ted impairment ted impairment du ince back) to incomments ince back) to incomments set Based tal Adequacy (La Tier 1 capital ted ital ratios (%) Tier 1 capital ted ital ratios (%) Tier 1 capital ted ital ratios (%) (Minimum Requidity Assets (LKR in insets Ratio (%) (Minimum Requidity Assets (LKR in insets Ratio (%) (igh-Quality Liquidity	advances The statement Be statement Be statement Consider the period Consider the	ANCE INDICATORY REPO	Current Period As at 31/03/2020 1,927,428 523,108 44,511 1,013,192 52,382 121,564 3,682,186 (101,200) (48,223) (1,398,882) 2,133,881 105,815 (4,614) 101,200 43,030 5,192 48,223 1,388,409 10,717 (245) 1,398,882 1,548,305 ATORS RTING) 31/03/2020 4,344,439 4,344,439 4,4400,120 77% 78% 49%	552,132 263,986 1,892,368 INGENCIES Previous Period As at 31/12/2019 2,062,857 472,747 37,832 1,013,437 48,653 123,419 3,758,946 (105,815) (43,030) (1,388,409) 2,221,691 193,238 (87,423) 105,815 38,672 4,359 43,030 1,317,187 77,888 (6,666) 1,388,409 1,537,255 31/12/2019 4,355,002 4,405,948 83% 83% 84% 50%
Fee and commission expenses Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets	(29) 433	403	Total financial liabilities STATEMENT OF In Rupees Thousands Cash flows from operating activities Profit before tax Adjustment for: Non-cash items included in profits before tax Change in operating liabilities Net gains from investing activities Share of profits in associates and joint venture: Dividend income from subsidiaries and associa Interest expense on subordinated debt Prior year adjustment Contribution paid to defined benefit plans Tax paid Net cash generated from operating activities Cash flows from investing activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and e Purchase of Financial investments Proceeds from the sale of maturity of financial Net purchase of Intangible assets Net cash flow from acquisition of investment ir and associates Net cash flow from disposal of subsidiaries Proceeds from disposal of associates and joint Dividend received from investment in subsidiaries ar Purchase of Investment Properties Net cash (used in)/from investing activities Cash flows from finance activities Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net cash (used in)/from financing activities Net Cash (used in)/from financing activities Net Cash (used in)/from financing activities Net Cash quite in the beginning of the cash and cash equivalents at the beginning of the cash and cash equivalents at the end of the period of	equipment investments in subsidiaries ventures id associates capital struments ept mpany ments the period eriod	Current Period 31/03/2020 93,815 13,781 (57,885) 4,744 (25,068) 29,387 29,387 18,730 48,117 Current Period As at 31/03/2020	Perio Perio 111,8 21,1 (297,1 (35,6) 220,3 (18,2 2,1 (2 1,9 1,9 31,2 33,1 Previo Perio As at 31/12/2	1,89	2,132 3,986 2,368 Rupees Thouse Coduct-wise Gregoroduct - Do erdrafts Im loans In l	sands ross loans and mestic Currence eivable s & Developme airment on loan ted impairment dunce back) to incomments second to incomments second to incomments tal Adequacy (Light Tier 1 capital interest (BASED) tal Adequacy (Light Tier 1 capital interest (Minimum Requition (Min	advances Py Int Bank's Loans Ins & advances It under stage 1 It under stage 2 It under stage 3 In the period In the statement In the period In the statement In the period In the	ANCE INDICATORY REPO	Current Period As at 31/03/2020 1,927,428 523,108 44,511 1,013,192 52,382 121,564 3,682,186 (101,200) (48,223) (1,398,882) 2,133,881 105,815 (4,614) 101,200 43,030 5,192 48,223 1,388,409 10,717 (245) 1,398,882 1,548,305 ATORS RTING) 31/03/2020 4,344,439 4,344,439 4,440,120 77% 78% 49% 5,178,240 495% 224,306 122%	552,132 263,986 1,892,368 INGENCIES Previous Period As at 31/12/2019 2,062,857 472,747 37,832 1,013,437 48,653 123,419 3,758,946 (105,815) (43,030) (1,388,409) 2,221,691 193,238 (87,423) 105,815 38,672 4,359 43,030 1,317,187 77,888 (6,666) 1,388,409 1,537,255 31/12/2019 4,355,002 4,355,002 4,355,002 4,405,948 83% 84% 50% 5,405,188 514% 292,618 504%
Fee and commission expenses Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets	(29) 433	403	Total financial liabilities STATEMENT OF In Rupees Thousands Cash flows from operating activities Profit before tax Adjustment for: Non-cash items included in profits before tax Change in operating liabilities Net gains from investing activities Net gains from investing activities Share of profits in associates and joint venture: Dividend income from subsidiaries and associa Interest expense on subordinated debt Prior year adjustment Contribution paid to defined benefit plans Tax paid Net cash generated from operating activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and e Purchase of Financial investments Proceeds from the sale of maturity of financial Net purchase of Intangible assets Net cash flow from acquisition of investment ir and associates Net cash flow from disposal of subsidiaries Proceeds from the property Net cash flow from disposal of subsidiaries ar Purchase of Investment Properties Net cash (used in)/from investing activities Cash flows from finance activities Net proceeds from the issue of ordinary share Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in	equipment investments a subsidiaries ventures ad associates capital struments ept mpany ments che period eriod DEPOSITS	Current Period 31/03/2020 93,815 13,781 (57,885) 4,744 (25,068) 29,387 29,387 29,387 29,387 18,730 48,117 Current Period As at 31/03/2020	Perio Perio 111,8 21,1 (297,1 (35,6) 220,3 (18,2 2,1 (2 (2 (2 (2 (2 (3 (18,2 (2 (3 (18,2 (2 (3 (18,2 (3 (18,2 (3 (18,2 (3 (18,2 (2 (2 (3 (3 (18,2 (2 (3 (3 (3 (18,2 (3 (3 (3 (3 (3 (3 (3 (3 (3 (Sta	Rupees Thouse Coduct-wise Gregoroduct - Do erdrafts Im loans ase rental recovering lamuka Saving using loans ase rental recovering lamuka Saving using loans ase see rental recovering lamuka Saving using loans ase Accumulat Accumul	sands ross loans and mestic Currence eivable s & Developme airment on loan ted impairment du ince back) to incomments acce back) to incomments ac	advances The Bank's Loans The Bank's Loans To the Bank's Loans The Bank's Loans The Bank's Loans The Bank's Loans Thousands Minimum Requirement Thousands	ANCE INDICATORY REPO	Current Period As at 31/03/2020 1,927,428 523,108 44,511 1,013,192 52,382 121,564 3,682,186 (101,200) (48,223) (1,398,882) 2,133,881 105,815 (4,614) 101,200 43,030 5,192 48,223 1,388,409 10,717 (245) 1,398,882 1,548,305 ATORS RTING) 31/03/2020 4,344,439 4,344,439 4,400,120 77% 78% 49% 5,178,240 495% 224,306	552,132 263,986 1,892,368 INGENCIES Previous Period As at 31/12/2019 2,062,857 472,747 37,832 1,013,437 48,653 123,419 3,758,946 (105,815) (43,030) (1,388,409) 2,221,691 193,238 (87,423) 105,815 38,672 4,359 43,030 1,317,187 77,888 (6,666) 1,388,409 1,537,255 31/12/2019 4,355,002 4,355,002 4,355,002 4,405,948 83% 84% 50% 5,405,188 514% 292,618 504%
Rete and commission income Net gain/(Loss) from trading Net gain/(loss) from trading Net gain/(loss) from financial assets at fair value through profit or loss Net Other operating income Impairment Charges Net operating income Impairment Charges Net operating income Personnel Expenses Depreciation and amortisation Other Expenses Operating profit/(loss) before VAT , NBT & DRL on financial services Value Added Tax (VAT) on financial Services Nation Building Tax (NBT) on financial Services Debt Repayment Levy (DRL) on financial Services Operating profit/(loss) after VAT , NBT & DRL on financial services Share of profits of associates and joint ventures Profit/(loss) before tax Income Tax expenses Profit/(loss) for the period Profit attributable to: Shareholders Earnings per share on profit Basic earnings per ordinary share STATEMENT OF COMPREHENSIVE In Rupees Thousands Profit/(loss) for the period Items that will be reclassifield to income statement Exchange differences on translation of foreign operations Net gains/(losses) on cash flow hedges Share of profits of associates and joint ventures Debt instruments at fair value through other comprehensive income Share of profits of associates and joint ventures Debt instruments at fair value through other comprehensive income Less: Tax expense relating to items that will be reclassified to income statement Change in fair value un investments in equity instruments designated at fair value through other comprehensive income Change in fair value un investments in equity instruments designated at fair value through other comprehensive income Change in fair value to on investments in equity instruments designated at fair value through other comprehensive income Change in fair value to post-employment benefit obligations Changes in revaluations our plus Share of profits of associate and joint ventures Less: Tax expense relating to items that will not be	(29) 433	403	Total financial liabilities STATEMENT OF In Rupees Thousands Cash flows from operating activities Profit before tax Adjustment for: Non-cash items included in profits before tax Change in operating liabilities Net gains from investing activities Share of profits in associates and joint ventures Dividend income from subsidiaries and associa Interest expense on subordinated debt Prior year adjustment Contribution paid to defined benefit plans Tax paid Net cash generated from operating activities Cash flows from investing activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and e Purchase of Financial investments Proceeds from the sale of maturity of financial Net purchase of Intangible assets Net cash flow from acquisition of investment in and associates Net cash flow from disposal of subsidiaries Proceeds from disposal of subsidiaries Proceeds from disposal of associates and joint Dividend received from investment in subsidiaries ar Purchase of Investment Properties Net cash (used in)/from investing activities Cash flows from finance activities Net proceeds from the issue of ordinary share Net proceeds from the issue of other equity in: Net proceeds from the issue of subordinated dept Dividend paid to non-controlling interest Dividend paid to holders of the parent co Dividend paid to holders of other equity instru Others Net Cash (used in)/from financing activities Net cash quivalents at the beginning of the cash and cash equivalents at the beginning of the cash and cash equivalents at the end of the p In Rupee Thousands By Product Demand deposits Savings deposits Fixed deposits Fixed deposits Fixed deposits	equipment investments a subsidiaries ventures ad associates capital struments ept mpany ments che period eriod DEPOSITS	Current Period 31/03/2020 93,815 13,781 (57,885) 4,744 (25,068) 29,387 29,387 29,387 18,730 48,117 Current Period As at 31/03/2020	Perio Perio 111,8 21,1 (297,1 (35,6 - 220,3 (18,2 2,1 - (2	155 26	Rupees Thouse Aduct-wise Gregoroduct - Do erdrafts Im loans ase rental recovering lamuka Saving using loans ase rental recovering amuka Saving using loans ase rental recovering amuka Saving using loans ase rental recovering using balance der Stage 1 Deening balance der Stage 2 Dening balance der Stage 2 Dening balance der Stage 3 Dening bala	sands ross loans and mestic Currence eivable s & Developme airment on load ted impairment du ince back) to incoments acce back) to income	advances The Bank's Loans Ins & advances It under stage 1 It under stage 2 It under stage 3 It under stage 1 It under stage 3 It under stage 1 It under stage 3 It under	ANCE INDICATORY REPO dis) quirement - 7%) nt - 8.50%) nt - 12.50 %) ment - 20%) in Thousands) ment - 100%) t of Interest	Current Period As at 31/03/2020 1,927,428 523,108 44,511 1,013,192 52,382 121,564 3,682,186 (101,200) (48,223) (1,398,882) 2,133,881 105,815 (4,614) 101,200 43,030 5,192 48,223 1,388,409 10,717 (245) 1,398,882 1,548,305 ATORS RTING) 31/03/2020 4,344,439 4,344,439 4,440,120 77% 78% 49% 5,178,240 495% 224,306 122%	552,132 263,986 1,892,368 INGENCIES Previous Period As at 31/12/2019 2,062,857 472,747 37,832 1,013,437 48,653 123,419 3,758,946 (105,815) (43,030) (1,388,409) 2,221,691 193,238 (87,423) 105,815 38,672 4,359 43,030 1,317,187 77,888 (6,666) 1,388,409 1,537,255 31/12/2019 4,355,002 4,355,002 4,405,948 83% 84% 50% 5,405,188 514% 292,618 504% 204%
Fee and commission expenses Net fee and commission income Net gain/(Loss) from trading Net gain/(Loss) from trading Net gain/(Loss) from financial assets at fair value through profit or loss Net Other operating income Impairment Charges Net operating income Impairment Charges Net operating income Personnel Expenses Depreciation and amortisation Other Expenses Operating profit/(loss) before VAT , NBT & DRL on financial services Value Added Tax (VAT) on financial Services Nation Building Tax (NBT) on financial Services Debt Repayment Levy (DRL) on financial Services Operating profit/(loss) after VAT , NBT & DRL on financial services Operating profit/(loss) after VAT , NBT & DRL on financial services Operating profit/(loss) after VAT , NBT & DRL on financial services Share of profits of associates and joint ventures Profit/(loss) before tax Income Tax expenses Profit/(loss) for the period Profit attributable to: Shareholders Earnings per share on profit Basic earnings per ordinary share STATEMENT OF COMPREHENSIVE In Rupees Thousands Profit/(loss) for the period Items that will be reclassifield to income statement Exchange differences on translation of foreign operations Net gains/(losses) on cash flow hedges Net gains/(losses) Net gains/(losses) Net gains/(losses) Net gains/(losses) Net gains/(losses) Net gains/(losses) Net gains	(29) 433	403	Total financial liabilities STATEMENT OF In Rupees Thousands Cash flows from operating activities Profit before tax Adjustment for: Non-cash items included in profits before tax Change in operating assets Change in operating liabilities Net gains from investing activities Share of profits in associates and joint venture: Dividend income from subsidiaries and associal Interest expense on subordinated debt Prior year adjustment Contribution paid to defined benefit plans Tax paid Net cash generated from operating activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and epurchase of Financial investments Proceeds from the sale of maturity of financial Net purchase of Intangible assets Net cash flow from acquisition of investment in and associates Net cash flow from disposal of subsidiaries Proceeds from disposal of subsidiaries Proceeds from disposal of associates and joint Dividend received from investment in subsidiaries are Purchase of Intangible assets Net cash flow from disposal of subsidiaries Proceeds from the issue of ordinary share Net proceeds from the issue of other equity instru Others Net Cash (used in)/from financing activities Net cash (used in) subordinated dept Interest paid on subordinated dept Interest paid on subordinated dept Dividend paid to shareholders of the parent co	equipment investments a subsidiaries ventures ad associates capital struments ept mpany ments che period eriod DEPOSITS	Current Period 31/03/2020 93,815 13,781 (57,885) 4,744 (25,068) 29,387 29,387 29,387 29,387 18,730 48,117 Current Period As at 31/03/2020	Perio Perio 31/03/2 111,8 21,1 (297,1 (35,6) 220,3 (18,2 2,1 (2 - (2 - (2 - (2 - (2 - (3 - (2 - (3 - (2 - (3	100 100	Rupees Thouse Aduct-wise Gregoroduct - Do erdrafts Im loans ase rental recovering lamuka Saving using loans ase rental recovering amuka Saving using loans ase rental recovering amuka Saving using loans ase rental recovering using balance der Stage 1 Deening balance der Stage 2 Dening balance der Stage 2 Dening balance der Stage 3 Dening bala	sands ross loans and mestic Currence eivable s & Developme airment on loan ted impairment durice back) to incomments settle (BASED) tal Adequacy (Later 1 pital settle (Minimum Requital (Minimum Requit	advances The Bank's Loans The Bank's Loans To the Bank's Loans The Bank's Loans The Bank's Loans The Bank's Loans Thousands Minimum Requirement Thousands	ANCE INDICATORY REPO dis) quirement - 7%) nt - 8.50%) nt - 12.50 %) ment - 20%) in Thousands) ment - 100%) t of Interest	Current Period As at 31/03/2020 1,927,428 523,108 44,511 1,013,192 52,382 121,564 3,682,186 (101,200) (48,223) (1,398,882) 2,133,881 105,815 (4,614) 101,200 43,030 5,192 48,223 1,388,409 10,717 (245) 1,398,882 1,548,305 ATORS RTING) 31/03/2020 4,344,439 4,344,439 4,4400,120 77% 78% 49% 5,178,240 495% 224,306 122% 157%	552,132 263,986 1,892,368 INGENCIES Previous Period As at 31/12/2019 - 2,062,857 472,747 37,832 1,013,437 48,653 123,419 3,758,946 (105,815) (43,030) (1,388,409) 2,221,691 - 193,238 (87,423) 105,815 38,672 4,359 43,030 1,317,187 77,888 (6,666) 1,388,409 1,537,255 31/12/2019 4,355,002 4,355,002 4,405,948 83% 84% 50% 5,405,188 514% 292,618 504% 204%
Net fee and commission income Net gain/(Loss) from trading Net gain/(Loss) from financial assets at fair value through profit or loss Net Other operating income Total operating income Impairment Charges Net operating income Impairment Charges Net operating income Personnel Expenses Depreciation and amortisation Other Expenses Operating profit/(loss) before VAT , NBT & DRL on financial services Value Added Tax (VAT) on financial Services Nation Building Tax (NBT) on financial Services Operating profit/(loss) after VAT , NBT & DRL on financial services Operating profit/(loss) after VAT , NBT & DRL on financial services Operating profit/(loss) after VAT , NBT & DRL on financial services Operating profit/(loss) after VAT , NBT & DRL on financial services Operating profit/(loss) after VAT , NBT & DRL on financial services Operating profit/(loss) after VAT , NBT & DRL on financial services Operating profit/(loss) after VAT , NBT & DRL on financial services Operating profit/(loss) after VAT , NBT & DRL on financial services Operating profit/(loss) after VAT , NBT & DRL on financial services Operating profit/(loss) after VAT , NBT & DRL on financial services Operating profit/(loss) after VAT , NBT & DRL on financial services Operating profit/(loss) after VAT , NBT & DRL on financial services Operating profits of associates and joint ventures Operating profit of associates and joint ventures Operating profit of associates and joint ventures Operating profit of associates and joint ventures Operating profits of associates Operating profits of associates Operating profits Oper	(29) 433	- 403 - 2,397 239,447 (17,736) 221,711 (42,623) (3,389) (20,644) 155,056 (25,689) (3,360) (14,160) 111,847 - 111,847 (31,333) 80,515 80,515 10 From 01/01/2019 To 0 31/03/2019 80,515	Total financial liabilities STATEMENT OF In Rupees Thousands Cash flows from operating activities Profit before tax Adjustment for: Non-cash items included in profits before tax Change in operating liabilities Net gains from investing activities Share of profits in associates and joint venture: Dividend income from subsidiaries and associal Interest expense on subordinated debt Prior year adjustment Contribution paid to defined benefit plans Tax paid Net cash generated from operating activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and expurchase of Financial investments Proceeds from the sale of maturity of financial Net purchase of Intangible assets Net cash flow from acquisition of investment in and associates Net cash flow from disposal of subsidiaries Proceeds from the sale of maturity of financial Net purchase of Intangible assets Net cash flow from disposal of subsidiaries Proceeds from the sould of associates and joint Dividend received from investment in subsidiaries an Purchase of Investment Properties Net cash (used in)/from investing activities Cash flows from finance activities Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net cash (used in)/from financing activities Net increase/(decrease) i	equipment investments a subsidiaries ventures ad associates capital struments ept mpany ments che period eriod DEPOSITS	Current Period 31/03/2020 93,815 13,781 (57,885) 4,744 (25,068) 29,387 29,387 29,387 29,387 18,730 48,117 Current Period As at 31/03/2020	Perio Perio 31/03/2 111,8 21,1 (297,1 (35,6) 220,3 (18,2 2,1 (2 - (2 - (2 - (2 - (2 - (3 - (2 - (3 - (2 - (3	Sta	2,132 3,986 2,368 Rupees Thouse Coduct-wise Gregoroduct - Do erdrafts Im loans In l	sands ross loans and mestic Currence eivable s & Developme airment on loan ted impairment ted impairment ted impairment ted impairment ted impairment ted impairment du ince back) to incomments inc	advances The Bank's Loans Ins & advances It under stage 1 It under stage 2 It under stage 3 It under stage 1 It under stage 3 It under stage 1 It under stage 3 It under	ANCE INDICATORY REPO dis) quirement - 7%) nt - 8.50%) nt - 12.50 %) ment - 20%) in Thousands) ment - 100%) t of Interest	Current Period As at 31/03/2020 1,927,428 523,108 44,511 1,013,192 52,382 121,564 3,682,186 (101,200) (48,223) (1,398,882) 2,133,881 105,815 (4,614) 101,200 43,030 5,192 48,223 1,388,409 10,717 (245) 1,398,882 1,548,305 ATORS RTING) 31/03/2020 4,344,439 4,344	552,132 263,986 1,892,368 INGENCIES Previous Period As at 31/12/2019 2,062,857 472,747 37,832 1,013,437 48,653 123,419 3,758,946 (105,815) (43,030) (1,388,409) 2,221,691 193,238 (87,423) 105,815 38,672 4,359 43,030 1,317,187 77,888 (6,666) 1,388,409 1,537,255 31/12/2019 4,355,002 4,405,948 83% 83% 84% 50% 5,405,188 514% 292,618 504% 204% 20% 5%
Net fee and commission income Net gain/(Loss) from trading Total operating income Impairment Charges Net operating income Personnel Expenses Depreciation and amortisation Other Expenses Operating profit/(loss) before VAT , NBT & DRL on financial services Value Added Tax (VAT) on financial Services Nation Building Tax (NBT) on financial Services Debt Repayment Levy (DRL) on financial Services Operating profit/(loss) after VAT , NBT & DRL on financial services Debt Repayment Levy (DRL) on financial Services Operating profit/(loss) after VAT , NBT & DRL on financial services Profit/(loss) before tax Income Tax expenses Profit/(loss) for the period Profit attributable to: Shareholders Earnings per share on profit Basic earnings per ordinary share STATEMENT OF COMPREHENSIVE In Rupees Thousands Profit/(loss) for the period Items that will be reclassifield to income statement Exchange differences on translation of foreign operations Net gains/(losses) on cash flow hedges Net gains/(losses) on cash flow hedges Net gains/(losses) on investment in debt instruments measured at fair value through other comprehensive income Share of profits of associates and joint ventures Debt instruments at fair value through other comprehensive income Less: Tax expense relating to items that will be reclassified to income statement Items that will not be reclassifield to income statement Change in fair value on investments in equity instruments designated at fair value through other comprehensive income Change in fair value on investments in equity instruments designated at fair value on investments in equity instruments of profits of associates and joint ventures Less: Tax expense relating to items that will be reclassified to income statement Change in fair value attributable to change in the Bank's own credit risk on financial liabilities designated at fair value through other comprehens	(29) 433	- 403 - 2,397 239,447 (17,736) 221,711 (42,623) (3,389) (20,644) 155,056 (25,689) (3,360) (14,160) 111,847 - 111,847 (31,333) 80,515 80,515 10 From 01/01/2019 To 0 31/03/2019 80,515	Total financial liabilities STATEMENT OF In Rupees Thousands Cash flows from operating activities Profit before tax Adjustment for: Non-cash items included in profits before tax Change in operating liabilities Net gains from investing activities Share of profits in associates and joint venture: Dividend income from subsidiaries and associal Interest expense on subordinated debt Prior year adjustment Contribution paid to defined benefit plans Tax paid Net cash generated from operating activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and expurchase of Financial investments Proceeds from the sale of maturity of financial Net purchase of Intangible assets Net cash flow from acquisition of investment in and associates Net cash flow from disposal of subsidiaries Proceeds from the sale of maturity of financial Net purchase of Intangible assets Net cash flow from disposal of subsidiaries Proceeds from the sould of associates and joint Dividend received from investment in subsidiaries an Purchase of Investment Properties Net cash (used in)/from investing activities Cash flows from finance activities Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net proceeds from the issue of other equity in: Net cash (used in)/from financing activities Net increase/(decrease) i	equipment investments in subsidiaries ventures id associates capital struments ept identical investments ept identical investments identical investments identical ide	Current Period 31/03/2020 93,815 13,781 (57,885) 4,744 (25,068) 29,387 29,387 29,387 29,387 18,730 48,117 Current Period As at 31/03/2020	Perio Perio 31/03/2 111,8 21,1 (297,1 (35,6) 220,3 (18,2 2,1 (2 - (2 - (2 - (2 - (2 - (3 - (2 - (3 - (2 - (3	State	2,132 3,986 2,368 Rupees Thouse Coduct-wise Gregory Coduct-Doerdrafts In loans In l	sands ross loans and mestic Currence eivable s & Developme airment on loan ted impairment du ince back) to incoments ince back) to incoments ace back)	advances The Bank's Loans The Period The Stage 1 Thousand Thousand Thousand Thousands Minimum Requirement The Bank's Loans Thousand Thousand Thousand Thousands Minimum Requirement The Portfolio) The Ratio (%) (net of the Batio	ANCE INDICATORY REPO dis) quirement - 7%) nt - 8.50%) nt - 12.50 %) ment - 20%) in Thousands) ment - 100%) t of Interest	Current Period As at 31/03/2020 1,927,428 523,108 44,511 1,013,192 52,382 121,564 3,682,186 (101,200) (48,223) (1,398,882) 2,133,881 105,815 (4,614) 101,200 43,030 5,192 48,223 1,388,409 10,717 (245) 1,398,882 1,548,305 ATORS RTING) 31/03/2020 4,344,439 4,440,120 77% 77% 78% 49% 5,178,240 495% 224,306 122% 157%	552,132 263,986 1,892,368 INGENCIES Previous Period As at 31/12/2019 2,062,857 472,747 37,832 1,013,437 48,653 123,419 3,758,946 (105,815) (43,030) (1,388,409) 2,221,691 193,238 (87,423) 105,815 38,672 4,359 43,030 1,317,187 77,888 (6,666) 1,388,409 1,537,255 31/12/2019 4,355,002 4,405,948 83% 84% 50% 5,405,188 514% 292,618 504% 204% 20% 5%