

# SEYLAN BANK PLC

## FINANCIAL STATEMENTS

### Six months ended 30th June, 2018



#### INCOME STATEMENT

(In terms of Rule 7.4 of the Colombo Stock Exchange)	(Amount in Rupees Thousands)											
	Bank			Bank			Group			Group		
	For the 06 months Ended 30th June			For the Quarter Ended 30th June			For the 06 months Ended 30th June			For the Quarter Ended 30th June		
	2018	2017	Growth %	2018	2017	Growth %	2018	2017	Growth %	2018	2017	Growth %
Interest Income	23,267,082	20,707,683	12.36	11,823,027	10,610,995	11.42	23,266,480	20,712,245	12.33	11,822,311	10,612,218	11.40
Less: Interest Expenses	14,633,922	13,442,304	8.86	7,428,049	6,938,106	7.06	14,601,927	13,422,703	8.79	7,421,800	6,924,289	7.19
<b>Net Interest Income</b>	<b>8,633,160</b>	<b>7,265,379</b>	<b>18.83</b>	<b>4,394,978</b>	<b>3,672,889</b>	<b>19.66</b>	<b>8,664,553</b>	<b>7,289,542</b>	<b>18.86</b>	<b>4,400,511</b>	<b>3,687,929</b>	<b>19.32</b>
Fee and Commission Income	2,048,266	1,844,027	11.08	1,004,348	938,932	6.97	2,048,048	1,844,000	11.07	1,004,345	938,919	6.97
Less: Fee and Commission Expenses	92,595	70,532	31.28	44,131	34,007	29.77	94,613	73,893	28.04	45,101	35,837	25.85
<b>Net Fee and Commission Income</b>	<b>1,955,671</b>	<b>1,773,495</b>	<b>10.27</b>	<b>960,217</b>	<b>904,925</b>	<b>6.11</b>	<b>1,953,435</b>	<b>1,770,107</b>	<b>10.36</b>	<b>959,244</b>	<b>903,082</b>	<b>6.22</b>
Net Trading Income	283,339	167,766	68.89	193,431	204,521	(5.42)	282,344	166,865	69.21	192,512	205,185	(6.18)
Net Gains from Financial Investments	35,532	242,915	(85.37)	2,164	247,011	(99.12)	35,532	242,915	(85.37)	2,164	247,011	(99.12)
Net Exchange Income	94,359	377,602	(75.01)	15,586	185,885	(91.62)	94,359	377,602	(75.01)	15,586	185,885	(91.62)
Other Operating Income (Net)	189,153	104,194	81.54	25,439	16,639	52.89	149,408	593,378	(74.81)	46,186	557,798	(91.72)
602,383	892,477	(32.50)	236,620	654,056	(63.82)	613,643	1,380,420	(59.31)	256,448	1,195,879	(78.56)	
<b>Total Operating Income</b>	<b>11,191,214</b>	<b>9,931,351</b>	<b>12.69</b>	<b>5,591,815</b>	<b>5,231,870</b>	<b>6.88</b>	<b>11,179,613</b>	<b>10,440,069</b>	<b>7.08</b>	<b>5,616,203</b>	<b>5,786,890</b>	<b>(2.95)</b>
Less: Impairment for Loans and Other Losses - Charges/(Reversal)	1,115,157	938,180	18.86	734,815	684,785	7.31	1,115,157	938,180	18.86	734,815	684,785	7.31
Individual Impairment	207,258	230,336	(10.02)	46,437	146,447	(68.29)	207,258	230,336	(10.02)	46,437	146,447	(68.29)
Collective Impairment	19,154	8,463	126.33	17,875	(2)	893,850	19,154	8,463	126.33	17,875	(2)	893,850
Others	1,341,569	1,176,979	13.98	799,127	831,230	(3.86)	1,341,569	1,176,979	13.98	799,127	831,230	(3.86)
<b>Net Operating Income</b>	<b>9,849,645</b>	<b>8,754,372</b>	<b>12.51</b>	<b>4,792,688</b>	<b>4,400,640</b>	<b>8.91</b>	<b>9,838,062</b>	<b>9,263,090</b>	<b>6.21</b>	<b>4,817,076</b>	<b>4,955,660</b>	<b>(2.80)</b>
Personnel Expenses	2,930,969	2,613,920	12.13	1,427,235	1,310,706	8.89	2,950,965	2,631,899	12.12	1,437,770	1,319,761	8.94
Depreciation and Amortisation	359,588	334,004	7.66	179,088	169,259	5.81	391,327	356,795	9.68	195,026	180,681	7.94
Other Expenses	2,706,180	2,473,230	9.42	1,401,931	1,258,990	11.35	2,632,882	2,424,943	8.58	1,358,451	1,234,088	10.08
5,996,737	5,421,154	10.62	3,008,254	2,738,955	9.83	5,975,174	5,413,637	10.37	2,991,247	2,734,530	9.39	
3,852,908	3,333,218	15.59	1,784,434	1,661,685	7.39	3,862,888	3,849,453	0.35	1,825,829	2,221,130	(17.80)	
<b>Operating Profit before Taxes</b>	<b>5,996,737</b>	<b>5,421,154</b>	<b>10.62</b>	<b>3,008,254</b>	<b>2,738,955</b>	<b>9.83</b>	<b>5,975,174</b>	<b>5,413,637</b>	<b>10.37</b>	<b>2,991,247</b>	<b>2,734,530</b>	<b>9.39</b>
Value Added Tax (VAT) and Nation Building Tax (NBT) on Financial Services	954,884	826,711	15.50	449,884	410,971	9.47	942,605	816,478	15.45	449,884	410,971	9.47
<b>Profit before Income Tax</b>	<b>2,898,024</b>	<b>2,506,507</b>	<b>15.62</b>	<b>1,334,560</b>	<b>1,250,714</b>	<b>6.70</b>	<b>2,920,283</b>	<b>3,032,975</b>	<b>(3.72)</b>	<b>1,375,945</b>	<b>1,810,159</b>	<b>(23.99)</b>
Income Tax Expense	888,428	701,142	26.71	377,980	311,529	21.33	923,860	722,993	27.78	395,066	323,874	21.98
<b>Profit for the Period</b>	<b>2,009,596</b>	<b>1,805,365</b>	<b>11.31</b>	<b>956,570</b>	<b>939,185</b>	<b>1.85</b>	<b>1,996,423</b>	<b>2,309,982</b>	<b>(13.57)</b>	<b>980,879</b>	<b>1,486,285</b>	<b>(34.00)</b>
Attributable to:												
Owners of the Parent	2,009,596	1,805,365	11.31	956,570	939,185	1.85	1,979,006	2,143,420	(7.67)	973,710	1,324,945	(26.51)
Non-Controlling Interest	-	-	-	-	-	-	17,417	166,562	(89.54)	7,169	161,340	(95.56)
<b>Profit for the Period</b>	<b>2,009,596</b>	<b>1,805,365</b>	<b>11.31</b>	<b>956,570</b>	<b>939,185</b>	<b>1.85</b>	<b>1,996,423</b>	<b>2,309,982</b>	<b>(13.57)</b>	<b>980,879</b>	<b>1,486,285</b>	<b>(34.00)</b>
Basic/Diluted Earnings per Ordinary Share (in Rupees)	5.49	4.93	11.31	2.61	2.57	1.85	5.41	5.85	(7.67)	2.66	3.62	(26.51)

#### CASH FLOW STATEMENT

(In terms of Rule 7.4 of the Colombo Stock Exchange)	(Amount in Rupees Thousands)											
	Bank			Bank			Group			Group		
	For the 06 months Ended 30th June			For the Quarter Ended 30th June			For the 06 months Ended 30th June			For the Quarter Ended 30th June		
	2018	2017	Growth %	2018	2017	Growth %	2018	2017	Growth %	2018	2017	Growth %
Interest Receipts	22,595,873	20,407,973	11.21	11,823,027	10,610,995	11.42	22,595,873	20,407,973	11.21	11,823,027	10,610,995	11.42
Fees and Commission Receipts	2,048,266	1,844,027	11.08	1,004,348	938,932	6.97	2,048,048	1,844,000	11.07	1,004,345	938,919	6.97
Interest Payments	(14,676,294)	(13,047,471)	(12.84)	(7,428,049)	(6,938,106)	(7.06)	(14,601,927)	(13,422,703)	(8.79)	(7,421,800)	(6,924,289)	(7.19)
Trading Income	63,790	(101,776)	(160.09)	2,164	247,011	(99.12)	63,790	242,915	(73.82)	2,164	247,011	(99.12)
Receipts/Payments from Other Operating Activities	565,873	1,192,033	(52.92)	46,437	146,447	(68.29)	565,873	1,192,033	(52.92)	46,437	146,447	(68.29)
Cash Payments to Employees and Suppliers	(6,211,640)	(5,902,039)	(5.23)	(2,164)	(247,011)	(99.12)	(6,211,640)	(5,902,039)	(5.23)	(2,164)	(247,011)	(99.12)
Cash Payments to Other Operating Activities	(92,595)	(70,532)	(31.28)	(44,131)	(34,007)	(29.77)	(94,613)	(73,893)	(28.04)	(45,101)	(35,837)	(25.85)
<b>Operating Profit before Changes in Operating Assets and Liabilities</b>	<b>4,293,273</b>	<b>4,322,215</b>	<b>(0.67)</b>	<b>4,394,978</b>	<b>3,672,889</b>	<b>19.66</b>	<b>4,293,273</b>	<b>4,322,215</b>	<b>(0.67)</b>	<b>4,394,978</b>	<b>3,672,889</b>	<b>19.66</b>
(Increase)/Decrease in Operating Assets:												
Loans and Receivables to Customers	(24,912,552)	(8,043,759)	(207.82)	(24,912,552)	(8,043,759)	(207.82)	(24,912,552)	(8,043,759)	(207.82)	(24,912,552)	(8,043,759)	(207.82)
Deposits Held for Regulatory or Monetary Control Purposes	(65,964)	(514,608)	(772.33)	(65,964)	(514,608)	(772.33)	(65,964)	(514,608)	(772.33)	(65,964)	(514,608)	(772.33)
<b>Increase/(Decrease) in Operating Liabilities:</b>												
Deposits from Customers	14,107,114	6,888,690	(50.88)	14,107,114	6,888,690	(50.88)	14,107,114	6,888,690	(50.88)	14,107,114	6,888,690	(50.88)
Certificates of Deposit from Customers	(690,097)	(524,352)	(32.50)	(690,097)	(524,352)	(32.50)	(690,097)	(524,352)	(32.50)	(690,097)	(524,352)	(32.50)
<b>Cash (Used in)/Generated from Operations</b>	<b>(7,268,226)</b>	<b>(2,128,162)</b>	<b>(239.64)</b>	<b>(7,268,226)</b>	<b>(2,128,162)</b>	<b>(239.64)</b>	<b>(7,268,226)</b>	<b>(2,128,162)</b>	<b>(239.64)</b>	<b>(7,268,226)</b>	<b>(2,128,162)</b>	<b>(239.64)</b>
Income Tax Paid	(754,194)	(462,736)	(62.87)	(377,980)	(311,529)	(21.33)	(923,860)	(722,993)	(27.78)	(395,066)	(323,874)	(21.98)
Contribution Paid into Employees Retirement Benefit Plan/ to Employees	(26,818)	(49,818)	(82.93)	(44,984)	(410,971)	(91.31)	(942,605)	(816,478)	(15.45)	(449,884)	(410,971)	(91.31)
<b>Net Cash (Used in)/Generated from Operating Activities</b>	<b>(8,049,238)</b>	<b>(1,615,632)</b>	<b>(331.34)</b>	<b>(8,049,238)</b>	<b>(1,615,632)</b>	<b>(331.34)</b>	<b>(8,049,238)</b>	<b>(1,615,632)</b>	<b>(331.34)</b>	<b>(8,049,238)</b>	<b>(1,615,632)</b>	<b>(331.34)</b>
<b>Cash Flows from Investing Activities</b>												
Dividend Income Received	108,884	78,385	38.92	108,884	78,385	38.92	108,884	78,385	38.92	108,884	78,385	38.92
Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing after 03 Months	7,547,898	(7,043,333)	(7.20)	7,547,898	(7,043,333)	(7.20)	7,547,898	(7,043,333)	(7.20)	7,547,898	(7,043,333)	(7.20)
Reverse Repurchase Agreements Maturing after 03 Months	7,209	217,788	(96.92)	7,209	217,788	(96.92)	7,209	217,788	(96.92)	7,209	217,788	(96.92)
Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Shares and Debentures	216,995	202,274	(12.02)	216,995	202,274	(12.02)	216,995	202,274	(12.02)	216,995	202,274	(12.02)
Purchase of Property, Plant & Equipment and Intangible Assets	(356,102)	(359,068)	(0.81)	(356,102)	(359,068)	(0.81)	(356,102)	(359,068)	(0.81)	(356,102)	(359,068)	(0.81)
Proceeds from Sale of Property, Plant & Equipment	5,309	7,552	(29.37)	5,309	7,552	(29.37)	5,309	7,552	(29.37)	5,309	7,552	(29.37)
Proceeds from Sale of Assets Held-for-Sale	934,000	-	-	934,000	-	-	934,000	-	-	934,000	-	-
Improvements to Investment Properties	-	(1,804)	(100.00)	-	(1,804)	(100.00)	-	(1,804)	(100.00)	-	(1,804)	(100.00)
<b>Net Cash (Used in)/Generated from Investing Activities</b>	<b>8,464,193</b>	<b>(7,114,190)</b>	<b>(117.07)</b>	<b>8,464,193</b>	<b>(7,114,190)</b>	<b>(117.07)</b>	<b>8,464,193</b>	<b>(7,114,190)</b>	<b>(117.07)</b>	<b>8,464,193</b>	<b>(7,114,190)</b>	<b>(117.07)</b>
<b>Cash Flows from Financing Activities</b>												
Debt Redemption	(2,000,000)	-	-	(2,000,000)	-	-	(2,000,000)	-	-	(2,000,000)	-	-
Debt Issued	6,234,000	6,134,000	(1.60)	6,234,000	6,134,000	(1.60)	6,234,000	6,134,000	(1.60)	6,234,000	6,134,000	(1.60)
Securities Sold under Repurchase Agreements	3,448,608	(3,614,858)	(4.96)	3,448,608	(3,614,858)	(4.96)	3,448,608	(3,614,858)	(4.96)	3,448,608	(3,614,858)	(4.96)
Increase/(Decrease) in Other Borrowings	(645,124)	(1,282,552)	(98.42)	(645,124)	(1,282,552)	(98.42)	(645,124)	(1,282,552)	(98.42)	(645,124)	(1,282,552)	(98.42)
Dividends Paid - Ordinary Shares	(1,233,802)	(1,233,333)	(0.04)	(1,233,802)	(1,233,333)	(0.04)	(1,233,802)	(1,233,333)	(0.04)	(1,233,802)	(1,233,333)	(0.04)
<b>Net Cash Generated from Financing Activities</b>	<b>5,803,682</b>	<b>3,716,536</b>	<b>(34.92)</b>	<b>5,</b>								

# SEYLAN BANK PLC

## FINANCIAL STATEMENTS

### Six months ended 30th June, 2018



#### 11. ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

(Amount in Rupees Thousands)

	Bank - 30.06.2018					Bank - 31.12.2017				
	Held-for-Trading (HFT)	Held-to-Maturity (HTM)	Loans & Receivables (L&R)	Available-for-sale (AFS)	Total	Held-for-Trading (HFT)	Held-to-Maturity (HTM)	Loans & Receivables (L&R)	Available-for-sale (AFS)	Total
<b>Assets</b>										
Cash and Cash Equivalents	-	-	8,891,617	-	8,891,617	-	-	8,319,384	-	8,319,384
Balances with Central Bank of Sri Lanka	-	-	19,185,807	-	19,185,807	-	-	19,119,843	-	19,119,843
Placements with banks & finance companies	-	-	-	-	-	-	-	1,455,115	-	1,455,115
Derivative Financial Instruments	10,403	-	-	-	10,403	60,165	-	-	-	60,165
Other Financial Assets Held-for-Trading	5,267,776	-	-	-	5,267,776	7,939,213	-	-	-	7,939,213
Securities Purchased under Resale Agreements	-	-	957,057	-	957,057	-	-	1,750,855	-	1,750,855
Customer Loans and Receivables	-	-	304,843,290	-	304,843,290	-	-	280,861,907	-	280,861,907
Financial Investments - Available-for-Sale	-	-	-	55,671,792	55,671,792	-	-	-	53,507,037	53,507,037
Financial Investments - Held-to-Maturity	-	21,882,530	-	-	21,882,530	-	21,529,778	-	-	21,529,778
Group Balances Receivable	-	-	63,070	-	63,070	-	-	30,000	-	30,000
Other Financial Assets	-	-	4,608,680	-	4,608,680	-	-	4,922,113	-	4,922,113
<b>Total Financial Assets</b>	<b>5,278,179</b>	<b>21,882,530</b>	<b>338,549,521</b>	<b>55,671,792</b>	<b>421,382,022</b>	<b>7,999,378</b>	<b>21,529,778</b>	<b>316,459,217</b>	<b>53,507,037</b>	<b>399,495,410</b>
<b>Liabilities</b>										
Due to Banks	-	-	23,871,450	-	23,871,450	-	-	27,052,972	-	27,052,972
Derivative Financial Instruments	201,489	-	-	-	201,489	571,557	-	-	-	571,557
Customer Deposits	-	-	320,416,958	-	320,416,958	-	-	307,098,902	-	307,098,902
Securities Sold under Repurchase Agreements	-	-	20,083,183	-	20,083,183	-	-	16,631,973	-	16,631,973
Other Borrowings	-	-	24,563	-	24,563	-	-	22,396	-	22,396
Debentures	-	-	16,790,229	-	16,790,229	-	-	12,494,025	-	12,494,025
Group Balances Payable	-	-	218,892	-	218,892	-	-	1,145,110	-	1,145,110
Other Financial Liabilities	-	-	7,516,363	-	7,516,363	-	-	5,154,901	-	5,154,901
<b>Total Financial Liabilities</b>	<b>201,489</b>	<b>-</b>	<b>388,921,638</b>	<b>389,123,127</b>	<b>389,123,127</b>	<b>571,557</b>	<b>-</b>	<b>369,600,279</b>	<b>27,052,972</b>	<b>370,171,836</b>

	Group - 30.06.2018					Group - 31.12.2017				
	Held-for-Trading (HFT)	Held-to-Maturity (HTM)	Loans & Receivables (L&R)	Available-for-sale (AFS)	Total	Held-for-Trading (HFT)	Held-to-Maturity (HTM)	Loans & Receivables (L&R)	Available-for-sale (AFS)	Total
<b>Assets</b>										
Cash and Cash Equivalents	-	-	8,891,657	-	8,891,657	-	-	8,319,424	-	8,319,424
Balances with Central Bank of Sri Lanka	-	-	19,185,807	-	19,185,807	-	-	19,119,843	-	19,119,843
Placements with banks & finance companies	-	-	-	-	-	-	-	1,455,115	-	1,455,115
Derivative Financial Instruments	10,403	-	-	-	10,403	60,165	-	-	-	60,165
Other Financial Assets Held-for-Trading	5,272,332	-	-	-	5,272,332	7,944,562	-	-	-	7,944,562
Securities Purchased under Resale Agreements	-	-	957,057	-	957,057	-	-	1,750,855	-	1,750,855
Customer Loans and Receivables	-	-	304,843,290	-	304,843,290	-	-	280,861,907	-	280,861,907
Financial Investments - Available-for-Sale	-	-	-	55,671,792	55,671,792	-	-	-	53,507,037	53,507,037
Financial Investments - Held-to-Maturity	-	21,882,530	-	-	21,882,530	-	21,529,778	-	-	21,529,778
Group Balances Receivable	-	-	63,070	-	63,070	-	-	30,000	-	30,000
Other Financial Assets	-	-	4,631,382	-	4,631,382	-	-	4,944,991	-	4,944,991
<b>Total Financial Assets</b>	<b>5,282,735</b>	<b>21,882,530</b>	<b>338,509,193</b>	<b>55,671,792</b>	<b>421,346,250</b>	<b>8,004,727</b>	<b>21,529,778</b>	<b>316,452,135</b>	<b>53,507,037</b>	<b>399,493,677</b>
<b>Liabilities</b>										
Due to Banks	-	-	23,871,450	-	23,871,450	-	-	27,052,972	-	27,052,972
Derivative Financial Instruments	201,489	-	-	-	201,489	571,557	-	-	-	571,557
Customer Deposits	-	-	320,416,958	-	320,416,958	-	-	307,098,902	-	307,098,902
Securities Sold under Repurchase Agreements	-	-	20,083,183	-	20,083,183	-	-	16,631,973	-	16,631,973
Other Borrowings	-	-	24,563	-	24,563	-	-	22,396	-	22,396
Debentures	-	-	16,790,229	-	16,790,229	-	-	12,494,025	-	12,494,025
Group Balances Payable	-	-	218,892	-	218,892	-	-	1,145,110	-	1,145,110
Other Financial Liabilities	-	-	7,521,135	-	7,521,135	-	-	5,187,172	-	5,187,172
<b>Total Financial Liabilities</b>	<b>201,489</b>	<b>-</b>	<b>388,707,518</b>	<b>388,909,007</b>	<b>388,909,007</b>	<b>571,557</b>	<b>-</b>	<b>368,487,440</b>	<b>27,052,972</b>	<b>369,500,972</b>

#### 10. SEGMENT REPORTING - GROUP

(Amount in Rupees Thousands)

	BANKING		TREASURY		PROPERTY/INVESTMENTS		UNALLOCATED/ELIMINATIONS		TOTAL	
	30.06.2018	30.06.2017	30.06.2018	30.06.2017	30.06.2018	30.06.2017	30.06.2018	30.06.2017	30.06.2018	30.06.2017
	Interest Income	19,387,296	17,789,183	2,728,966	1,738,869	32,222	24,255	1,117,996	1,159,938	23,266,000
Interest Expense	12,875,368	11,907,461	1,756,273	1,533,989	829	92	(30,543)	(18,839)	14,601,927	13,422,703
<b>Net Interest Income</b>	<b>6,511,928</b>	<b>5,881,722</b>	<b>972,693</b>	<b>204,880</b>	<b>31,393</b>	<b>24,163</b>	<b>1,148,539</b>	<b>1,178,777</b>	<b>8,664,553</b>	<b>7,289,542</b>
Fee and Commission Income	2,029,845	1,818,645	4,310	4,877	-	-	13,893	20,478	2,048,048	1,844,000
Fee and Commission Expense	77,103	50,957	15,492	19,486	2,018	3,361	89	89	94,613	73,893
<b>Net Fee and Commission Income</b>	<b>1,952,742</b>	<b>1,767,688</b>	<b>(11,182)</b>	<b>(14,609)</b>	<b>(2,018)</b>	<b>(3,361)</b>	<b>13,893</b>	<b>20,389</b>	<b>1,953,435</b>	<b>1,770,107</b>
Net Trading Income	283,339	167,766	-	-	(995)	(901)	-	-	282,344	166,865
Net Gain on Financial Investments	-	-	35,532	242,915	-	-	-	-	35,532	242,915
Net Exchange Income	74,923	79,450	(60,173)	260,480	-	-	79,609	37,672	94,359	377,602
Other Operating Income (Net)	38,208	19,293	1,869	4,108	136,282	153,924	(26,951)	415,713	149,408	593,038
Inter Segment Revenue	(119,222)	(117,432)	82,159	80,608	-	-	37,063	36,824	-	-
<b>Total Operating Income</b>	<b>8,458,579</b>	<b>7,630,721</b>	<b>1,304,237</b>	<b>946,148</b>	<b>164,662</b>	<b>173,825</b>	<b>1,252,150</b>	<b>1,689,375</b>	<b>11,179,631</b>	<b>10,440,660</b>
Depreciation and Amortisation	216,803	219,199	1,048	578	438	392	173,038	136,626	391,327	356,795
Impairment For Loans and Other Losses - Charges/(Reversal)	1,353,192	1,201,097	(10,118)	-	-	-	(1,505)	(24,118)	1,341,569	1,176,793
Operating Expenses, VAT & NBT	4,861,507	4,646,602	275,767	180,135	38,434	39,548	1,350,744	1,007,035	6,526,452	6,573,320
<b>Reportable Segment Profit Before Income Tax</b>	<b>2,027,077</b>	<b>1,563,823</b>	<b>1,037,540</b>	<b>765,435</b>	<b>125,790</b>	<b>133,885</b>	<b>(270,124)</b>	<b>569,832</b>	<b>2,920,283</b>	<b>3,032,975</b>
<b>Other Information</b>										
Total Assets	302,299,729	240,481,654	103,093,034	104,365,555	5,482,815	5,338,143	20,658,086	21,395,150	431,533,664	371,580,502
Total Liabilities & Equity	351,226,598	290,060,431	48,513,931	37,431,021	5,482,815	5,338,143	26,310,320	38,750,907	431,533,664	371,580,502
Cash Flows From Operating Activities	(9,051,347)	31,496	1,038,588	1,316,778	102,132	45,388	(88,891)	232,879	(7,999,518)	1,626,541
Cash Flows From Investing Activities	654,198	(148,469)	7,766,763	(6,836,952)	(958,015)	56,357	(24,340)	546,247	7,438,605	(6,882,817)
Cash Flows From Financing Activities	-	-	7,037,484	4,839,869	(133,168)	(110,974)	(124,766)	(1,754,651)	6,779,550	2,974,244
Capital Expenditure	(225,465)	(148,188)	(2,074)	(281)	(7,872)	(5,319)	(128,563)	(210,599)	(363,974)	(364,387)

#### STATEMENT OF CHANGES IN EQUITY - BANK

(Amount in Rupees Thousands)

For the Six Months ended 30th June	Stated Capital		Statutory Reserve Fund *	Retained Earnings	Reserves			Total	Non-Controlling Interest	Total Equity
	Ordinary Shares Voting	Ordinary Shares Non-Voting			Revaluation Reserve	Available for Sale Reserve	Other Reserves			
<b>1 Balance as at 01st January 2017</b>	<b>6,962,722</b>	<b>3,567,002</b>	<b>1,387,964</b>	<b>14,050,233</b>	<b>1,474,482</b>	<b>(1,691,584)</b>	<b>2,021,463</b>	<b>27,772,282</b>		
<b>Total Comprehensive Income for the Period</b>										
Profit for the Period	-	-	-	1,805,365	-	-	-	1,805,365		
Other Comprehensive Income (net of tax)	-	-	-	-	-	-	-	-		
- Net Gain on Re-measuring Available-for-Sale Financial Assets	-	-	-	-	-	-	1,116,080	1,116,080		
<b>2 Total Comprehensive Income for the Period</b>				<b>1,805,365</b>			<b>1,116,080</b>	<b>2,921,445</b>		
<b>Transactions with Equity Holders, Recognised Directly In Equity</b>										
Cash/Script Dividends to Equity Holders	356,354	342,191	-	(1,121,121)	-	-	-	(422,576)		
Transferred from Investment Fund Reserve	-	-	-	7,490	-	-	(7,490)	-		
<b>3 Total Transactions with Equity Holders</b>	<b>356,354</b>	<b>342,191</b>		<b>(1,113,631)</b>			<b>(7,490)</b>	<b>(422,576)</b>		
<b>Balance as at 30th June 2017 (1 + 2 + 3)</b>	<b>7,319,076</b>	<b>3,909,193</b>	<b>1,387,964</b>	<b>14,741,967</b>	<b>1,474,482</b>	<b>(575,504)</b>	<b>2,013,973</b>	<b>30,271,151</b>		
<b>1 Balance as at 01st January 2018</b>	<b>7,319,076</b>	<b>3,909,193</b>	<b>1,609,484</b>	<b>17,178,024</b>	<b>1,242,493</b>	<b>945,408</b>	<b>2,002,245</b>	<b>34,205,923</b>		
<b>Total Comprehensive Income for the Period</b>										
Profit for the Period	-	-	-	2,009,596	-	-	-	2,009,596		
Other Comprehensive Income (net of tax)	-	-	-	-	-	-	-	-		
- Net Loss on Re-measuring Available-for-Sale Financial Assets	-	-	-	-	-	-	(173,209)	(173,209)		
- Net Movement of Cash Flow hedge Reserve	-	-	-	-	-	-	9,735	9,735		
<b>2 Total Comprehensive Income for the Period</b>				<b>2,009,596</b>			<b>(173,209)</b>	<b>1,846,122</b>		
<b>Transactions with Equity Holders, Recogn</b>										