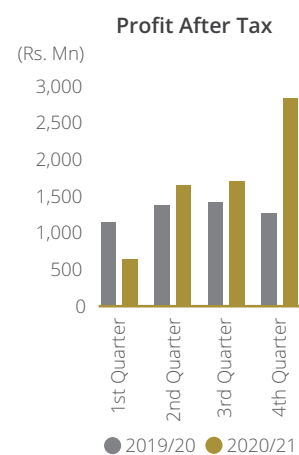
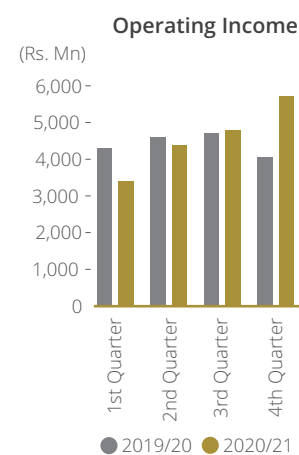
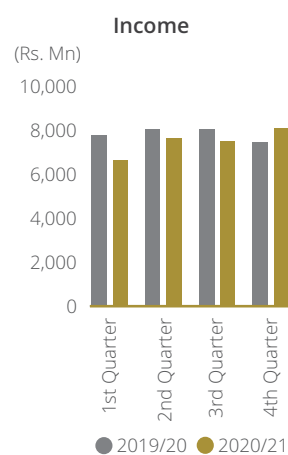


# Quarterly Financial Statements 2020/21

## INCOME STATEMENT - COMPANY

For the 3 months ended	1st Quarter		2nd Quarter		3rd Quarter		4th Quarter	
	30.06.2020	30.06.2019	30.09.2020	30.09.2019	31.12.2020	31.12.2019	31.03.2021	31.03.2020
	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000
<b>Income</b>	6,625,050	7,723,847	7,597,826	8,025,906	7,472,565	8,024,351	8,070,683	7,448,756
Interest Income	6,253,967	7,261,800	6,908,276	7,532,438	6,972,376	7,496,400	7,323,122	6,869,655
Less: Interest Expenses	3,240,614	3,439,702	3,235,783	3,445,264	2,690,143	3,325,576	2,356,263	3,404,850
<b>Net Interest Income</b>	3,013,353	3,822,098	3,672,493	4,087,174	4,282,233	4,170,824	4,966,859	3,464,805
Fee and Commission Income	354,366	432,995	649,448	452,567	446,631	496,259	734,501	559,806
Net Trading Income	1,426	(761)	1,473	52	1,967	978	1,458	(2,369)
Other Operating Income	15,291	29,813	38,629	40,849	51,591	30,714	11,602	21,664
<b>Total Operating Income</b>	3,384,436	4,284,145	4,362,043	4,580,642	4,782,422	4,698,775	5,714,420	4,043,906
Less: Impairment Charges and Other Losses	1,019,573	357,034	108,136	76,167	440,093	225,537	123,930	1,172,319
<b>Net Operating Income</b>	2,364,863	3,927,111	4,253,907	4,504,475	4,342,329	4,473,238	5,590,490	2,871,587
<b>Less: Operating Expenses</b>								
Personnel Expenses	670,670	703,354	785,960	766,062	767,231	766,610	735,962	769,163
Depreciation of Property, Plant and Equipment	176,656	110,225	185,665	113,499	187,459	116,547	179,014	357,237
Amortisation of Intangible Assets	4,487	4,140	4,127	3,994	4,025	3,890	3,806	3,858
Other Operating Expenses	395,168	663,473	481,699	690,950	469,480	639,850	524,482	174,713
<b>Operating Profit before Tax on Financial Services</b>	1,117,882	2,445,919	2,796,456	2,929,970	2,914,134	2,946,341	4,147,226	1,566,616
Less: Tax on Financial Services	215,991	604,813	424,215	704,918	450,132	690,829	578,985	278,000
<b>Profit before Taxation</b>	901,891	1,841,106	2,372,241	2,225,052	2,464,002	2,255,512	3,568,241	1,288,616
Less: Income Tax Expense	263,197	705,907	730,818	853,069	766,091	842,415	743,672	21,843
<b>Profit for the Year</b>	638,694	1,135,199	1,641,423	1,371,983	1,697,911	1,413,097	2,824,569	1,266,773



## STATEMENT OF FINANCIAL POSITION - COMPANY

As at	1st Quarter		2nd Quarter		3rd Quarter		4th Quarter	
	30.06.2020	30.06.2019	30.09.2020	30.09.2019	31.12.2020	31.12.2019	31.03.2021	31.03.2020
	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000
<b>Assets</b>								
Cash and Cash Equivalents	11,539,664	7,954,473	9,675,531	9,023,378	9,999,949	9,140,567	6,187,300	6,162,637
Financial Assets Recognised Through Profit or Loss								
- Measured at Fair Value	6,074	6,105	7,547	6,157	9,514	7,135	10,862	4,648
Financial Assets at Amortised Cost								
- Loans and Receivables	56,743,210	49,399,715	62,372,238	52,177,948	63,300,464	55,677,052	66,778,188	58,239,254
Financial Assets at Amortised Cost								
- Lease Rentals Receivable and Stock out on Hire	57,534,311	65,052,489	52,394,925	63,235,034	49,100,964	61,932,840	47,359,635	60,626,670
Financial Assets Measured at Fair Value								
Through Other Comprehensive Income	71,637	91,350	71,503	78,751	83,935	87,810	77,789	59,141
Other Financial Assets	11,797,570	8,578,324	12,841,145	11,155,069	13,404,418	8,336,199	10,453,903	9,119,681
Other Non Financial Assets	896,814	1,092,676	830,335	1,015,469	899,913	1,103,778	920,406	967,469
Investment in Subsidiary	521,162	318,999	521,162	318,999	521,162	521,162	521,162	521,162
Property, Plant and Equipment and Right-of-Use Assets	8,173,114	6,885,939	8,193,515	6,945,751	8,100,199	6,909,019	8,241,259	8,221,248
Intangible Assets	37,322	51,404	34,460	49,045	30,434	45,155	26,021	41,809
<b>Total Assets</b>	147,320,878	139,431,474	146,942,361	144,005,601	145,450,952	143,760,717	140,576,525	143,963,719
<b>Liabilities</b>								
Due to Banks	26,008,792	25,949,519	22,390,055	27,936,586	20,171,762	26,927,450	16,467,179	22,771,085
Financial Liabilities at Amortised Cost								
- Due to Depositors	88,730,175	85,038,452	89,692,374	87,062,879	88,312,929	86,322,649	85,860,070	89,256,435
Debt Instruments Issued and Other Borrowed Funds	3,013,393	3,010,696	3,112,985	3,110,397	3,016,326	3,013,310	3,113,916	3,111,186
Other Financial Liabilities	2,939,118	1,741,322	3,066,111	1,741,202	3,039,371	1,793,699	3,043,526	2,766,410
Other Non Financial Liabilities	1,183,416	1,113,616	1,412,630	1,253,126	1,579,378	1,178,697	1,028,054	909,266
Current Tax Liabilities	399,037	1,440,305	579,984	947,831	924,995	1,141,496	1,872,154	766,752
Deferred Tax Liabilities	1,037,580	1,309,721	1,037,580	1,309,721	1,037,580	1,309,721	637,073	1,037,580
Post Employment Benefit Liability	358,629	263,851	358,615	274,543	366,242	282,222	365,265	345,456
<b>Total Liabilities</b>	123,670,140	119,867,482	121,650,334	123,636,285	118,448,583	121,969,244	112,387,237	120,964,170
<b>Equity</b>								
Stated Capital	838,282	838,282	838,282	838,282	838,282	838,282	838,282	838,282
Reserves	6,357,173	5,438,778	6,685,323	5,700,574	7,037,337	5,992,253	7,596,106	6,216,939
Retained Earnings	16,455,283	13,286,932	17,768,422	13,830,460	19,126,750	14,960,938	19,754,900	15,944,328
<b>Total Equity</b>	23,650,738	19,563,992	25,292,027	20,369,316	27,002,369	21,791,473	28,189,288	22,999,549
<b>Total Liabilities and Equity</b>	147,320,878	139,431,474	146,942,361	144,005,601	145,450,952	143,760,717	140,576,525	143,963,719
<b>Quarterly NPL Information</b>								
NPL Ratio - Gross	6.61%	3.25%	7.90%	3.09%	7.95%	3.34%	5.36%	3.93%
NPL Ratio - Net	1.56%	0.08%	2.91%	-0.17%	2.47%	-0.07%	0.10%	-0.12%