

### STATEMENT OF FINANCIAL POSITION

As at	BANK (Rs.'000)		GROUP (RM.'000)	
	30-June-2022	31-December-2021 (Audited)	30-June-2022	31-December-2021 (Audited)
<b>ASSETS</b>				
Cash and cash equivalents	1,965,788	1,848,262	19,651,316	17,530,611
Statutory deposit with Central Bank of Sri Lanka / other Central Banks	89,152	114,024	1,324,930	1,222,165
Reverse repurchases agreements	-	-	-	-
Derivative financial instruments	-	1,282	577,686	140,434
Financial assets at fair value through profit or loss	-	-	1,962,711	1,016,004
Financial investments at fair value through other comprehensive income	27,166	27,166	55,365,492	53,269,292
Loans, advances and financing	6,325,356	6,700,985	363,820,708	354,052,463
Financial investments at amortized cost	3,020,791	4,577,481	26,521,244	26,146,102
Investments in Associates	-	-	111,664	115,443
Property, Plant & Equipment	71,169	82,318	1,270,975	1,324,707
Right-of-use assets	132,929	150,991	1,294,310	1,252,386
Investment properties	-	-	614,741	606,074
Intangible assets	7,122	29,045	2,531,766	2,459,434
Deferred Tax Assets	22,985	22,985	685,915	519,009
Other Assets	94,703	103,014	3,079,082	3,085,331
<b>TOTAL ASSETS</b>	<b>11,757,161</b>	<b>13,657,553</b>	<b>478,812,540</b>	<b>462,739,455</b>
<b>LIABILITIES</b>				
Deposits from banks	9,133	2,588,848	16,329,984	8,123,769
Deposits from customers	3,848,584	3,904,225	388,252,445	380,394,214
Obligations on securities sold under repurchase agreements	-	-	970,329	1,001,831
Derivative financial instruments	-	-	309,235	254,458
Other Borrowings	-	-	3,913,440	5,822,058
Debt securities issued and other borrowed funds	-	-	11,021,769	10,863,742
Current Tax Liabilities	75,705	32,880	905,510	644,903
Retirement Benefit Obligation	36,515	32,863	-	-
Deferred Tax Liabilities	-	-	72,650	70,995
Lease liabilities	138,433	176,653	912,736	916,653
Other Liabilities	229,543	216,187	5,685,306	5,221,425
<b>TOTAL LIABILITIES</b>	<b>4,337,914</b>	<b>6,951,656</b>	<b>428,373,404</b>	<b>413,314,048</b>
<b>Equity</b>				
Share capital/Assigned capital	3,792,318	3,792,318	9,417,653	9,417,653
Statutory reserve fund	129,939	129,939	64,492	64,335
Retained earnings	2,629,496	2,457,705	38,257,383	37,060,892
Total other reserves	867,494	325,935	1,358,105	1,619,782
Equity attributable to equity holders of the Bank	7,419,247	6,705,897	49,097,633	48,162,662
Non-controlling Interests	-	-	1,341,503	1,262,745
<b>Total Equity</b>	<b>7,419,247</b>	<b>6,705,897</b>	<b>50,439,136</b>	<b>49,425,407</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>11,757,161</b>	<b>13,657,553</b>	<b>478,812,540</b>	<b>462,739,455</b>
<b>Contingent liabilities and commitments</b>				
Contingencies	2,427,320	2,592,605	113,636,482	102,643,461
Commitments	733,143	339,324	3,367,822	3,146,952
Derivative financial instruments	1,694,178	2,253,281	67,631,581	64,292,261
	-	-	42,637,079	35,204,248
<b>Memorandum Information</b>				
Number of Employees	59	59	19,052	19,364
Number of Branches	3	3	269	269

### STATEMENT OF PROFIT OR LOSS

	BANK (Rs.'000)		GROUP (RM.'000)	
	For the Period ended 30 June 2022	For the Period ended 30 June 2021	For the Period ended 30 June 2022	For the Period ended 30 June 2021
Interest Income	575,900	402,124	6,861,854	6,756,835
Less: Interest Expenses	172,567	84,789	2,539,862	2,576,802
<b>Net Interest Income</b>	<b>403,333</b>	<b>317,335</b>	<b>4,321,992</b>	<b>4,180,033</b>
Net Income From Islamic Banking Business	-	-	817,067	837,876
Net Interest Income and net Income from Islamic Banking Business	403,333	317,335	5,139,059	5,017,909
Fee and Commission Income	24,968	13,690	1,444,937	1,557,122
Less : Fee and Commission Expenses	5,145	3,921	465,919	447,325
<b>Net Fee and Commission Income</b>	<b>19,823</b>	<b>9,769</b>	<b>979,018</b>	<b>1,109,797</b>
Net Trading Income	99,525	28,715	102,004	124,013
Other Operating Income	6,754	5,067	106,334	169,340
<b>Total Operating Income</b>	<b>529,435</b>	<b>360,886</b>	<b>6,326,415</b>	<b>6,421,059</b>
(Allowance)/ Writeback of allowance for impairment on loans, advances and financing	(9,331)	11,047	(287,904)	(687,351)
Expected credit losses	-	-	108,391	92,877
Impaired loans and financing recovered	-	-	(117)	(17)
Impaired loans and financing written off	-	-	(4,834)	(221)
Others - net	-	-	6,141,951	5,826,347
<b>Net Operating Income</b>	<b>520,104</b>	<b>371,933</b>	<b>6,039,511</b>	<b>5,826,347</b>
Personnel Expenses	88,790	90,424	1,524,888	1,481,789
Depreciation and amortization	42,196	44,938	183,747	186,889
Premises, Equipment and establishment Expenses	63,392	61,632	197,540	180,439
Other Overhead Expenses	36,495	26,235	211,405	179,281
<b>Operating Profit before VAT on financial service</b>	<b>289,231</b>	<b>148,704</b>	<b>4,024,371</b>	<b>3,797,949</b>
Value Added Tax (VAT) on Financial Services	41,500	29,591	-	-
<b>Operating Profit after VAT on financial service</b>	<b>247,731</b>	<b>119,113</b>	<b>4,024,371</b>	<b>3,797,949</b>
Shares of profit / (loss) after tax of equity accounted associated companies	-	-	(1,468)	(3,601)
<b>Profit before Tax</b>	<b>247,731</b>	<b>119,113</b>	<b>4,022,903</b>	<b>3,794,348</b>
Income Tax expenses	75,940	41,468	1,178,536	843,553
<b>Profit for the Period</b>	<b>171,791</b>	<b>77,645</b>	<b>2,844,367</b>	<b>2,950,795</b>
<b>Attributable to:</b>				
Equity Holders of the Parent	171,791	77,645	2,815,511	2,914,348
Non-Controlling Interest	-	-	28,856	36,447
<b>171,791</b>	<b>77,645</b>	<b>2,844,367</b>	<b>2,950,795</b>	
Earnings per RM 1.00 share:				
- basic / diluted (sen)			14.50	15.01

As at	Bank (Rs.'000)		Group (RM.'000)		As at	Bank (Rs.'000)		Group (RM.'000)	
	30-June-2022	31-December-2021	30-June-2022	31-December-2021		30-June-2022	31-December-2021	30-June-2022	31-December-2021
Gross loans, advances and financing at amortised cost	6,401,919	6,755,732	367,964,910	358,026,752	As at	30-June-2022	31-December-2021	30-June-2022	31-December-2021
Less : Allowances for impairment	(42,083)	(28,601)	(2,148,523)	(2,110,401)	Overdrafts	993,554	873,203	9,302,941	9,225,460
Expected credit losses	(12,905)	(12,471)	(1,758,852)	(1,621,549)	Housing loans / financing	808,935	912,514	147,564,265	142,034,597
- stage 1	(21,575)	(13,674)	(236,827)	(242,339)	Other term loans / financing	4,287,974	4,607,719	129,048,305	129,367,856
- stage 2	-	-	-	-	Credit card receivables	-	-	2,210,901	2,182,299
- stage 3	-	-	-	-	Bills receivables	143,920	163,024	324,028	54,070
	-	-	-	-	Vehicle loans	103,191	134,425	-	-
Net loans, advances and financing receivables	6,325,356	6,700,985	363,820,708	354,052,463	Staff loans	64,345	64,846	2,192,986	2,184,491
					Hire purchase receivables	-	-	58,783,773	55,974,697
					Trust receipts	-	-	169,693	206,751
					Claims on customers under acceptance credits	-	-	3,239,955	2,680,262
					Revolving credits	-	-	11,037,511	10,246,755
					Syndicated term loans / financing	-	-	4,090,552	3,869,514
						6,401,919	6,755,732	367,964,910	358,026,752

### STATEMENT OF CHANGES IN EQUITY AND RESERVES (BANK) (RS. '000)

#### For the Period ended 30 June 2022

	Stated Capital / Assigned capital				Reserves			
	Ordinary Voting Shares	Ordinary Non-Voting Shares	Assigned Capital	Statutory Reserve Fund	FCBU Revaluation Reserve	Other reserves	Retained Earnings	Total Equity
Balance as at 01 January 2022	-	-	3,792,318	129,939	301,799	24,136	2,457,705	6,705,897
Profit for the Period	-	-	-	-	-	-	171,791	171,791
Actuarial gain on defined benefit plans	-	-	-	-	-	-	-	-
Gain on translation of FCBU	-	-	-	-	541,559	-	-	541,559
<b>Total comprehensive income for the Period</b>	-	-	-	-	<b>541,559</b>	-	<b>171,791</b>	<b>713,350</b>
<b>Transactions with equity holders, recognised directly in equity:</b>								
Transfer to Statutory Reserve Fund	-	-	-	-	-	-	-	-
<b>Total transactions recorded directly in equity</b>	-	-	-	-	-	-	-	-
<b>Balance as at 30 June 2022 (Closing Balance)</b>	-	-	<b>3,792,318</b>	<b>129,939</b>	<b>843,358</b>	<b>24,136</b>	<b>2,629,496</b>	<b>7,419,247</b>

### STATEMENT OF CHANGES IN EQUITY AND RESERVES (GROUP) (RM. '000)

#### For the Period ended 30 June 2022

	Stated Capital / Assigned capital				Reserves			
	Share Capital	Statutory Reserve Fund	Other Reserves	Retained Profits	Total Shareholders' Equity	Non-controlling Interests	Total Equity	
Balance as at 01 January 2022	9,417,653	64,335	1,619,782	37,060,892	48,162,662	1,262,745	49,425,407	
Profit for the Period	-	-	-	2,815,511	2,815,511	28,856	2,844,367	
Other comprehensive income / (loss) for the Period	-	-	(385,917)	-	(385,917)	58,158	(327,759)	
<b>Total comprehensive income / (loss) for the Period</b>	-	-	<b>(385,917)</b>	<b>2,815,511</b>	<b>2,429,594</b>	<b>87,014</b>	<b>2,516,608</b>	
<b>Transactions with owners / other equity movements :</b>								
Transfer to statutory reserves	-	157	-	(157)	-	-	-	
Transfer from regulatory reserves	-	-	(52,060)	52,060	-	-	-	
Transfer to general reserves	-	-	176,300	(176,300)	-	-	-	
Dividends paid	-	-	-	(1,494,623)	(1,494,623)	(8,256)	(1,502,879)	
	-	157	124,240	(1,619,020)	(1,494,623)	(8,256)	(1,502,879)	
<b>Balance as at 30 June 2022 (Closing Balance)</b>	<b>9,417,653</b>	<b>64,492</b>	<b>1,358,105</b>	<b>38,257,383</b>	<b>49,097,633</b>	<b>1,341,503</b>	<b>50,439,136</b>	

### STATEMENT OF OTHER COMPREHENSIVE INCOME (BANK) (RS. '000)

	BANK (Rs.'000)		GROUP (RM.'000)	
	For the Period ended 30 June 2022	For the Period ended 30 June 2021	For the Period ended 30 June 2022	For the Period ended 30 June 2021
Profit for the Period	171,791	77,645	2,844,367	2,950,795
Other comprehensive income / (loss)	-	-	-	-
Items that will not be reclassified to profit or loss	-	-	15,931	11,723
Net change in revaluation of Equity Instruments	-	-	-	319
Gain on disposal of equity instruments	-	-	-	-
	-	-	15,931	12,042
Items that may be reclassified to profit or loss	-	-	-	-
Currency translation differences in respect of	-	-	-	-
- Foreign operations	541,559	42,589	436,824	294,533
- Net investment hedge	-	-	(221,232)	(131,517)
Net changes in revaluation of financial investments :	-	-	-	-
- at fair value through other comprehensive income	-	-	(896,956)	(697,504)
Net change in cash flow hedges	-	-	185,212	69,668
	541,559	42,589	(496,152)	(464,820)
Income tax effect	-	-	154,776	141,355
Share of changes in associated companies' reserves	-	-	(2,314)	(1,639)
<b>Other comprehensive income / (loss) for the Period net of tax</b>	<b>541,559</b>	<b>42,589</b>	<b>(327,759)</b>	<b>(313,062)</b>
<b>Total comprehensive income for the Period</b>	<b>713,350</b>	<b>120,234</b>	<b>2,516,608</b>	<b>2,637,733</b>
<b>Total comprehensive income for the Period attributable to:</b>				
- Equity holders of the parent	713,350	120,234	2,429,594	2,561,155
- Non-controlling interests	-	-	87,014	76,578
<b>713,350</b>	<b>120,234</b>	<b>2,516,608</b>	<b>2,637,733</b>	

### SELECTED PERFORMANCE INDICATORS (BANK) (RS. '000)

	BANK (Rs.'000)		GROUP (RM.'000)	
	As at 30 June 2022 Bank (Solo Basis)	As at 31 December 2021 Bank (Solo Basis)	As at 30 June 2022 Bank (Solo Basis)	As at 31 December 2021 Bank (Solo Basis)
Regulatory Capital Adequacy	Basel 111	Basel 111	Basel 11	Basel 11
Common Equity Tier 1 Capital	6,343,127	6,295,049	45,215,459	44,922,926
Total Tier 1 Capital	6,343,127	6,295,049	45,375,348	45,081,704
Total Capital	6,391,664	6,329,886	54,795,309	54,372,958