

STATEMENT OF FINANCIAL POSITION	BANK (RS.'000)		GROUP (RM.'000)		STATEMENT OF PROFIT OR LOSS	BANK (RS.'000)		GROUP (RM.'000)	
	As at 30-June-2023	31-December-2022 (Audited)	30-June-2023	31-December-2022 (Audited)		For the period ended 30 June 2023	For the period ended 30 June 2022	For the period ended 30 June 2023	For the period ended 30 June 2022
ASSETS					Interest Income	1,003,290	575,900	8,765,133	6,861,854
Cash and cash equivalents	1,846,250	2,160,068	11,096,623	21,766,900	Less: Interest Expenses	154,030	172,567	4,295,104	2,539,862
Statutory deposit with Central Bank of Sri Lanka / other Central Banks	46,203	92,837	7,429,766	6,882,404	Net Interest Income	849,260	403,333	4,470,029	4,321,992
Reverse repurchases agreements	-	-	6,456	4,193	Net Income From Islamic Banking Business	-	-	792,465	817,067
Derivative financial instruments	-	-	766,338	446,564	Net Interest Income and net Income from Islamic Banking Business	849,260	403,333	5,262,494	5,139,059
Financial assets at fair value through profit or loss	-	-	3,396,969	949,289	Fee and Commission Income	29,252	24,968	1,447,623	1,444,937
Financial investments at fair value through other comprehensive income	31,145	31,145	54,881,176	54,867,289	Less : Fee and Commission Expenses	2,892	5,145	487,269	465,919
Loans, advances and financing	5,195,266	5,752,786	382,881,694	372,583,116	Net Fee and Commission Income	26,360	19,823	960,354	979,018
Investments in Associates	3,918,393	3,042,645	28,373,221	25,570,231	Net exchange gain / Net Trading Income	21,220	99,525	198,785	102,004
Property, Plant & Equipment	76,939	64,939	1,151,606	1,196,283	Other Operating Income	14,177	6,754	92,793	106,334
Right-of-use assets	107,724	118,601	1,273,088	1,287,639	Total Operating Income	911,017	529,435	6,514,426	6,326,415
Investment properties	-	-	762,631	669,570	(Allowance)/ Writeback of allowance for impairment on loans, advances and financing	(430)	(9,331)	(125,894)	(287,904)
Intangible assets	5,833	7,266	2,623,147	2,539,021	Expected credit losses	-	-	(37)	(117)
Deferred Tax Assets	122,014	169,496	3,224,788	3,749,865	Impaired loans and financing written off	-	-	100,194	108,391
Other Assets	-	-	-	-	Impaired loans and financing recovered	-	-	4,971	(4,834)
TOTAL ASSETS	11,401,060	11,491,317	498,504,336	493,262,765	Net Operating Income	910,587	520,104	6,493,660	6,141,951
LIABILITIES					Personnel Expenses	96,942	88,790	1,581,446	1,524,888
Deposits from banks	17,292	6,664	12,316,519	13,774,842	Depreciation and amortization	23,582	42,196	184,502	183,747
Deposits from customers	2,997,859	3,289,282	406,485,649	394,718,757	Premises, Equipment and establishment Expenses	104,117	63,392	221,497	197,540
Obligations on securities sold under repurchase agreements	-	-	274,734	6,776,410	Other Overhead Expenses	46,255	36,495	204,974	211,405
Derivative financial instruments	-	-	173,737	496,045	Operating Profit before VAT on financial service	639,691	289,231	4,301,241	4,024,371
Other Borrowings	-	-	5,289,892	5,414,183	Value Added Tax (VAT) on Financial Services and Social Security Contribution Levy	136,800	41,500	-	-
Debt securities issued and other borrowed funds	-	-	11,200,471	12,023,484	Operating Profit after VAT on financial service	502,891	247,731	4,301,241	4,024,371
Current Tax Liabilities	178,736	127,836	715,465	928,858	Shares of profit / (loss) after tax of equity accounted associated companies	-	-	3,210	(1,468)
Retirement Benefit Obligation	27,960	24,397	-	-	Profit before Tax	502,891	247,731	4,304,451	4,022,903
Deferred Tax Liabilities	-	-	85,162	83,187	Income Tax expenses	183,171	75,940	953,632	1,178,536
Lease liabilities	136,406	138,585	918,848	912,967	Profit for the Period	319,720	171,791	3,350,819	2,844,367
Other Liabilities	251,020	231,940	6,301,325	6,608,224	Attributable to:				
TOTAL LIABILITIES	3,609,273	3,818,705	443,761,802	441,736,957	Equity Holders of the Parent	319,720	171,791	3,332,538	2,815,511
Equity					Non-Controlling Interest	-	-	18,281	28,856
Share capital/Assigned capital	3,792,318	3,792,318	9,417,653	9,417,653	Profit after Tax	319,720	171,791	3,350,819	2,844,367
Statutory / Regulatory reserve fund	150,025	150,025	579,306	314,153	Earnings per RM 1.00 share:				
Retained earnings	3,167,383	2,847,663	41,028,519	39,258,985	- basic / diluted (sen)	-	-	17.17	14.50
Total other reserves	682,061	882,606	2,277,719	1,188,430					
Equity attributable to equity holders of the Bank	7,791,787	7,672,612	53,303,197	50,179,221					
Non-controlling Interests	-	-	1,439,337	1,346,587					
Total Equity	7,791,787	7,672,612	54,742,534	51,525,808					
TOTAL LIABILITIES AND EQUITY	11,401,060	11,491,317	498,504,336	493,262,765					
Contingent liabilities and commitments									
Contingencies	1,766,116	2,287,053	101,648,798	104,721,984					
Commitments	269,195	2,160,477	3,222,194	3,235,127					
Derivative financial instruments	1,496,921	626,576	70,371,320	67,015,460					
Memorandum Information									
Number of Employees	54	55	19,277	19,188					
Number of Branches	3	3	267	267					

LOANS, ADVANCES AND FINANCING	Bank (Rs.'000)		Group (RM.'000)		LOANS, ADVANCES AND FINANCING - BY PRODUCT	Bank (Rs.'000)		Group (RM.'000)		MOVEMENT IN EXPECTED CREDIT LOSSES DURING THE PERIOD YEAR FOR LOANS, ADVANCES AND FINANCING	Bank (RM.'000)		Group (RM.'000)		DEPOSITS FROM CUSTOMERS - BY PRODUCT	Bank (Rs.'000)		Group (RM.'000)	
	As at 30-June-2023	31-December-2022	30-June-2023	31-December-2022		As at 30-June-2023	31-December-2022	30-June-2023	31-December-2022		As at 30-June-2023	31-December-2022	30-June-2023	31-December-2022		30-June-2023	31-December-2022	As at 30-June-2023	31-December-2022
Gross loans, advances and financing at amortised cost	5,403,279	5,961,050	387,158,390	376,891,937	Overdrafts	881,230	1,003,488	9,329,347	9,116,969	Opening balance at 01 January 2023	208,265	54,747	4,308,821	3,974,289	Demand deposits	379,064	789,103	69,145,255	68,676,154
Less : Allowances for impairment	-	-	-	-	Housing loans / financing	604,811	660,973	157,820,155	152,915,174	Net expected credit losses during the period / year	430	152,489	-	-	Savings deposits	453,078	389,669	48,972,784	49,356,557
Expected credit losses	(134,342)	(116,474)	(1,379,833)	(2,074,558)	Other term loans / financing	3,761,780	4,109,303	135,413,645	133,817,048	Reversal of write-off during the period / year	-	412	-	-	Fixed deposits	2,151,198	2,084,526	229,651,193	217,537,372
- stage 1	(70,515)	(12,123)	(2,440,386)	(1,858,411)	Credit card receivables	-	-	2,505,760	2,528,424	Loans, advances and financing derecognised (other than write-off)	-	-	(66,379)	(140,787)	Negotiable instruments of deposit	-	-	-	-
- stage 2	(3,156)	(79,667)	(456,477)	(375,852)	Bills receivables	55,108	66,343	124,906	141,162	New loans, advances and financing originated	-	-	86,630	203,570	Call deposits	-	8,005	-	-
- stage 3	-	-	-	-	Vehicle loans	41,458	68,156	-	-	Net remeasurement due to changes in credit risk	-	-	91,723	408,699	Money market deposits	-	-	58,673,002	59,081,617
Net loans, advances and financing receivables	5,195,266	5,752,786	382,881,694	372,583,116	Staff loans	58,892	52,787	2,207,048	2,195,407	Modifications to contractual cash flows	-	-	19,372	330,039	Other deposits	14,519	17,980	43,415	67,057
					Hire purchase receivables	-	-	64,276,055	60,933,018	Changes in models / risk parameters	-	-	(180,487)	(270,794)	Total	2,997,859	3,289,282	406,485,649	394,718,757
					Trust receipts	-	-	140,238	174,668	Amounts transferred to allowances for impairment loss on foreclosed properties	-	-	(11)	(1,120)					
					Other loans	-	-	15,341,236	15,070,067	Exchange difference	(682)	617	17,027	10,584					
										Closing balance as at 30 June 2023	208,013	208,265	4,276,696	4,308,821					

STATEMENT OF CHANGES IN EQUITY AND RESERVES (BANK) (RS.'000)	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 2023	-	-	3,792,318	150,025	854,491	28,115	2,847,663	7,672,612
Profit for the Period	-	-	-	-	-	-	319,720	319,720
Gain on translation of FCBU	-	-	-	-	(200,545)	-	(200,545)	(200,545)
Total comprehensive income for the Period	-	-	-	-	(200,545)	-	319,720	119,175
Transactions with equity holders, recognised directly in equity:								
Total transactions recorded directly in equity	-	-	-	-	-	-	-	-
Balance as at 30 June 2023 (Closing Balance)	-	-	3,792,318	150,025	653,946	28,115	3,167,383	7,791,787

STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 JUNE 2023	BANK (RS.'000)		BANK (RM.'000)		GROUP (RM.'000)		GROUP (RM.'000)	
	For the period ended 30 June 2023	For the period ended 30 June 2022	For the period ended 30 June 2023	For the period ended 30 June 2022	For the period ended 30 June 2023	For the period ended 30 June 2022	For the period ended 30 June 2023	For the period ended 30 June 2022
Cash flows from Operating activities								
Profit Before Income Tax	502,891	247,731	4,304,451	4,022,903				
Adjustment for:								
Depreciation and amortisation	23,582	33,504	184,502	183,747				
Allowance for impaired loans and advances	430	9,331	125,894	287,904				
Share of (profit) / loss after tax of equity accounted associated companies	-	-	(3,210)	1,468				
Provision for retirement benefit obligation	3,870	3,870	-	-				
Dividend income	-	-	(2,803)	(2,105)				
Net gains on financial instruments	-	-	(23,260)	(51,945)				
(Writeback of allowances) / allowances for impairment on other assets	-	-	(4,971)	4,834				
Other non-cash items	-	-	(3,647)	(1,705)				
Operating profit before working capital changes	530,773	294,436	4,576,956	4,448,511				
Changes in working capital:								
Change in statutory deposits with Central Bank	46,634	24,872	-	-				
(Increase) / decrease in operating assets	606,004	397,649	(12,009,535)	(11,396,332)				
Increase / (decrease) in operating liabilities	(263,895)	(2,660,220)	2,760,674	14,269,094				
Cash (used in) / generated from operations	919,516	(1,943,263)	(4,671,905)	7,321,273				
Income tax expenses and zakat paid	(132,271)	(33,115)	(1,142,161)	(927,644)				
Retirement benefit obligation paid	(307)	(217)	-	-				
Net cash (used in) / generated from operating activities	786,938	(1,976,595)	(5,814,066)	6,393,629				
Cash flows from investing activities								
Acquisition of property, plant and equipment	(24,463)	(432)	(73,496)	(67,735)				
Purchase of leasehold land	-	-	-	(39,787)				
Addition to investment properties	-	-	(325)	(18)				
Proceeds from the sale of property, plant and equipment	-	-	27,048	20,249				
Net (Purchase) / sale of financial investments	(875,748)	1,557,972	(2,239,333)	(3,360,574)				
Dividends received	-	-	2,803	2,105				
Net cash (used in) / generated from investing activities	(900,211)	1,557,540	(2,283,303)	(3,445,760)				
Cash								