

## STATEMENT OF FINANCIAL POSITION

As at	BANK (Rs.'000)		GROUP (RM.'000)	
	31-March-2021	31-December-2020 (Audited)	31-March-2021	31-December-2020 (Audited)
<b>ASSETS</b>				
Cash and cash equivalents	2,509,170	1,158,742	19,611,786	19,698,132
Statutory deposit with Central Bank of Sri Lanka / other Central Banks	20,560	50,544	1,461,572	1,134,924
Reverse repurchase agreements	215,027	125,015	4,483	202,833
Derivative financial instruments	-	-	324,136	287,010
Financial assets at fair value through profit or loss	-	-	1,175,325	1,583,506
Financial investments at fair value through other comprehensive income	25,192	25,192	49,058,227	48,547,403
Loans, advances and financing	6,661,297	6,780,732	346,797,884	342,802,781
Investments in Associates	3,003,168	2,815,374	27,456,573	27,604,020
Property, Plant & Equipment	91,320	77,903	1,284,719	1,317,750
Right-of-use assets	165,362	170,887	1,385,937	1,379,534
Investment properties	-	-	718,361	712,885
Intangible assets	56,923	66,924	2,459,028	2,417,727
Deferred Tax Assets	32,641	32,641	84,554	81,637
Other Assets	79,745	154,228	3,118,848	3,408,304
<b>TOTAL ASSETS</b>	<b>12,860,405</b>	<b>11,458,182</b>	<b>455,063,707</b>	<b>451,256,867</b>
<b>LIABILITIES</b>				
Deposits from banks	2,454,646	1,008,561	14,022,299	10,742,228
Deposits from customers	3,242,616	3,353,272	368,560,457	365,870,751
Obligations on securities sold under repurchase agreements	-	-	1,313,275	914,108
Derivative financial instruments	-	-	341,794	626,056
Other Borrowings	-	-	4,757,923	4,709,350
Debt securities issued and other borrowed funds	-	-	11,362,965	12,272,354
Current Tax Liabilities	58,538	53,556	480,157	210,142
Retirement Benefit Obligation	45,463	43,528	-	-
Deferred Tax Liabilities	-	-	555,803	784,349
Lease liabilities	188,072	187,078	1,075,923	1,072,120
Other Liabilities	302,700	321,086	5,560,034	5,628,779
<b>TOTAL LIABILITIES</b>	<b>6,292,035</b>	<b>4,967,081</b>	<b>408,030,630</b>	<b>402,830,237</b>
<b>Equity</b>				
Share capital/Assigned capital	3,792,318	3,792,318	9,417,653	9,417,653
Statutory reserve fund	122,376	122,376	54,004	53,809
Retained earnings	2,342,172	2,304,004	33,533,913	34,579,995
Total other reserves	311,503	272,403	2,795,641	3,196,814
Equity attributable to equity holders of the Bank	6,568,370	6,491,101	45,801,211	47,248,271
Non-controlling Interests	-	-	1,231,866	1,178,359
<b>Total Equity</b>	<b>6,568,370</b>	<b>6,491,101</b>	<b>47,033,077</b>	<b>48,426,630</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>12,860,405</b>	<b>11,458,182</b>	<b>455,063,707</b>	<b>451,256,867</b>
<b>Contingent liabilities and commitments</b>				
Contingencies	2,091,444	2,318,574	106,665,078	106,934,447
Commitments	590,573	753,780	3,147,834	2,984,597
Derivative financial instruments	1,500,871	1,564,794	65,403,609	65,843,836
	-	-	38,113,635	38,106,014
<b>Memorandum Information</b>				
Number of Employees	66	65	19,345	19,414
Number of Branches	3	3	269	269

## STATEMENT OF PROFIT OR LOSS

	BANK (Rs.'000)		GROUP (RM.'000)	
	For the period ended 31 March 2021	For the period ended 31 March 2020	For the period ended 31 March 2021	For the period ended 31 March 2020
Interest Income	206,807	240,368	3,375,876	3,957,289
Less: Interest Expenses	47,118	51,004	1,302,362	2,120,873
<b>Net Interest Income</b>	<b>159,689</b>	<b>189,364</b>	<b>2,073,514</b>	<b>1,836,416</b>
Net Income From Islamic Banking Business	-	-	432,861	341,343
Net Interest Income and net Income from Islamic Banking Business	159,689	189,364	2,506,375	2,177,759
Fee and Commission Income	6,934	6,275	823,855	640,139
Less : Fee and Commission Expenses	1,965	1,779	233,038	203,792
<b>Net Fee and Commission Income</b>	<b>4,969</b>	<b>4,496</b>	<b>590,817</b>	<b>436,347</b>
Net Trading Income	12,515	3,767	42,138	50,713
Other Operating Income	2,319	1,505	87,721	131,232
<b>Total Operating Income</b>	<b>179,492</b>	<b>199,132</b>	<b>3,227,051</b>	<b>2,796,051</b>
(Allowance)/ Writeback of allowance for impairment on loans, advances and financing	5,427	(4,788)	(248,428)	(126,254)
Expected credit losses	-	-	49,942	64,879
Impaired loans and financing recovered	-	-	(9)	(16)
Impaired loans and financing written off	-	-	(1,536)	(3,516)
Others - net	-	-	-	-
<b>Net Operating Income</b>	<b>184,919</b>	<b>194,344</b>	<b>3,027,020</b>	<b>2,731,144</b>
Personnel Expenses	44,572	42,380	751,259	727,856
Depreciation and amortization	22,346	23,079	93,725	91,611
Premises, Equipment and establishment Expenses	30,413	29,752	90,494	88,692
Other Overhead Expenses	13,600	13,889	92,253	91,390
<b>Operating Profit before VAT on financial service</b>	<b>73,988</b>	<b>85,244</b>	<b>1,999,289</b>	<b>1,731,595</b>
Value Added Tax (VAT) on Financial Services	15,033	16,790	-	-
<b>Operating Profit after VAT on financial service</b>	<b>58,955</b>	<b>68,454</b>	<b>1,999,289</b>	<b>1,731,595</b>
Shares of profit / (loss) after tax of equity accounted associated companies	-	-	(342)	(4,448)
<b>Profit before Tax</b>	<b>58,955</b>	<b>68,454</b>	<b>1,998,947</b>	<b>1,727,147</b>
Income Tax expenses	20,787	23,989	449,711	385,213
<b>Profit for the period</b>	<b>38,168</b>	<b>44,465</b>	<b>1,549,236</b>	<b>1,341,934</b>
<b>Attributable to:</b>				
Equity Holders of the Parent	38,168	44,465	1,529,968	1,329,076
Non-Controlling Interest	-	-	19,268	12,858
	38,168	44,465	1,549,236	1,341,934
Earnings per RM 1.00 share:				
- basic / diluted (sen)	-	-	7.9	6.9

As at	Bank (Rs.'000)		Group (RM.'000)	
	31-March-2021	31-December-2020	31-March-2021	31-December-2020
Gross loans, advances and financing at amortised cost	6,748,167	6,865,710	349,832,311	345,651,227
Less : Allowances for impairment	(20,808)	(20,808)	(1,376,494)	(1,528,896)
Expected credit losses	(3,435)	(3,369)	(1,397,229)	(1,046,834)
- stage 1	(2,085)	(2,085)	(1,376,494)	(1,528,896)
- stage 2	(3,435)	(3,369)	(1,397,229)	(1,046,834)
- stage 3	(62,629)	(60,801)	(260,704)	(272,716)
Net loans, advances and financing receivables	6,661,296	6,780,732	346,797,884	342,802,781

As at	Bank (Rs.'000)		Group (RM.'000)	
	31-March-2021	31-December-2020	31-March-2021	31-December-2020
Overdrafts	759,042	798,980	9,323,254	9,464,586
Housing loans / financing	951,153	962,064	134,668,146	131,511,581
Other term loans / financing	4,484,599	4,558,623	128,565,740	128,504,129
Credit card receivables	-	-	1,951,812	1,996,528
Bills receivables	238,462	211,615	55,989	64,900
Vehicle loans	252,507	275,987	-	-
Staff loans	62,405	58,441	2,142,521	2,121,425
Hire purchase receivables	-	-	55,525,304	54,760,909
Trust receipts	-	-	195,373	194,102
Claims on customers under acceptance credits	-	-	2,967,029	2,691,792
Revolving credits	-	-	10,480,710	10,499,096
Syndicated term loans / financing	-	-	3,956,433	3,842,179
	6,748,167	6,865,710	349,832,311	345,651,227

As at	Bank (Rs.'000)		Group (RM.'000)	
	31-March-2021	31-December-2020	31-March-2021	31-December-2020
Opening balance at 01 January 2020	84,978	82,627	2,848,446	1,991,947
Net expected credit losses during the year	1,830	2,495	-	-
Loans, advances and financing derecognised (other than write-off)	-	-	(84,367)	(131,931)
New loans, advances and financing originated	-	-	37,645	187,648
Net remeasurement due to changes in credit risk	-	-	134,898	674,165
Modifications to contractual cash flows	-	-	145,610	216,975
Changes in models / risk parameters	-	-	18,076	364,120
Amounts written off	-	-	-	(443,016)
Amounts transferred to allowances for impairment loss on foreclosed properties	-	-	(71,317)	-
Exchange difference	63	(144)	5,436	(11,221)
<b>Closing balance as at 31 March 2021</b>	<b>86,871</b>	<b>84,978</b>	<b>3,034,427</b>	<b>2,848,446</b>

As at	Bank (Rs.'000)		Group (RM.'000)	
	31-March-2021	31-December-2020	31-March-2021	31-December-2020
Demand deposits	272,717	288,784	6,117,174	59,355,197
Savings deposits	386,225	450,833	48,839,483	46,244,527
Fixed deposits	2,514,110	2,595,867	204,447,176	204,543,978
Call deposits	60,581	2,081	-	-
Money market deposits	-	-	53,624,146	55,669,218
Other deposits	8,983	15,707	32,478	57,831
<b>Total</b>	<b>3,242,616</b>	<b>3,353,272</b>	<b>368,560,457</b>	<b>365,870,751</b>

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

For the period ended 31 March 2021	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 at 01 January 2021	-	-	3,792,318	122,376	250,241	22,161	2,304,004	6,491,101
Profit for the period	-	-	-	-	-	-	38,168	38,168
Other comprehensive income	-	-	-	-	-	-	-	-
Actuarial gain on defined benefit plans	-	-	-	-	-	-	-	-
Gain on translation of FCBU	-	-	-	-	39,101	-	-	39,101
Deferred tax expense on other comprehensive income	-	-	-	-	-	-	-	-
Net Change in fair value of equity instruments	-	-	-	-	-	-	-	-
<b>Total comprehensive income for the period</b>	-	-	-	-	39,101	-	38,168	77,269
Transfer to Statutory Reserve Fund	-	-	-	-	-	-	-	-
<b>Total transactions recorded directly in equity</b>	-	-	-	-	-	-	-	-
<b>Balance as at 31 March 2021 (Closing Balance)</b>	-	-	<b>3,792,318</b>	<b>122,376</b>	<b>289,342</b>	<b>22,161</b>	<b>2,342,172</b>	<b>6,568,370</b>

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

For the period ended 31 March 2021	Stated Capital / Assigned capital				Reserves			
	Share Capital	Statutory Reserve Fund	Other Reserves	Retained Profits	Total Shareholders' Equity	Non-controlling Interests	Total Equity	
At 01 January 2021	9,417,653	53,809	3,196,814	34,579,995	47,248,271	1,178,359	48,426,630	
Profit for the year	-	-	-	1,529,968	1,529,968	19,268	1,549,236	
Other comprehensive income for the year	-	-	(453,638)	-	(453,638)	34,239	(419,399)	
Total comprehensive income for the year	-	-	(453,638)	1,529,968	1,076,330	53,507	1,129,837	
Transactions with owners / other equity movements :								
Transfer to statutory reserves	-	195	-	(195)	-	-	-	
Transfer to regulatory reserves	-	-	(105,420)	105,420	-	-	-	
Transfer from general reserves	-	-	157,885	(157,885)	-	-	-	
Dividends paid	-	-	-	(2,523,390)	(2,523,390)	-	(2,523,390)	
	-	195	52,465	(2,576,050)	(2,523,390)	-	(2,523,390)	
<b>Balance as at 31 March 2021 (Closing Balance)</b>	<b>9,417,653</b>	<b>54,004</b>	<b>2,795,641</b>	<b>33,533,913</b>	<b>45,801,211</b>	<b>1,231,866</b>	<b>47,033,077</b>	

## STATEMENT OF OTHER COMPREHENSIVE INCOME (BANK) (Rs. '000) (GROUP) (RM. '000)

	Bank (Rs.'000)		Group (RM.'000)	
	For the period ended 31 March 2021	For the period ended 31 March 2020	For the period ended 31 March 2021	For the period ended 31 March 2020
Profit for the period	38,168	44,465	1,549,236	1,341,934
Other comprehensive income / (loss) Items that will not be reclassified to profit or loss	-	-	-	-
Gains/ (loss) on remeasurement of defined benefit plans	-	-	(210,536)	-
Net change in revaluation of financial investments at fair value through other comprehensive income	-	-	-	-
Deferred tax expense on other comprehensive income	-	-	-	-
Net change in Re valuations of	-	-	-	-
- Equity instruments	-	-		