

STATEMENT OF FINANCIAL POSITION

As at	BANK (Rs.'000)		GROUP (RM.'000)	
	31-March-2022	31-December-2021 (Audited)	31-March-2022	31-December-2021 (Audited)
ASSETS				
Cash and cash equivalents	1,315,666	1,848,262	21,864,601	17,530,611
Statutory deposit with Central Bank of Sri Lanka / other Central Banks	110,836	114,024	1,231,432	1,222,165
Reverse repurchase agreements	-	-	-	-
Derivative financial instruments	148,663	1,282	263,360	140,434
Financial assets at fair value through profit or loss	-	-	2,208,454	1,016,004
Financial investments at fair value through other comprehensive income	27,166	27,166	51,685,351	53,269,292
Loans, advances and financing	6,489,036	6,700,985	358,672,966	354,052,463
Financial investments at amortized cost	5,615,700	4,577,481	25,542,967	26,146,102
Investments in Associates	-	-	113,530	115,443
Property, Plant & Equipment	75,793	82,318	1,287,399	1,324,707
Right-of-use assets	145,466	150,991	1,249,807	1,252,386
Investment properties	-	-	606,917	606,074
Intangible assets	18,084	29,045	2,464,657	2,459,434
Deferred Tax Assets	22,985	22,985	515,805	519,009
Other Assets	143,802	103,014	2,871,757	3,085,331
TOTAL ASSETS	14,113,197	13,657,553	470,579,003	462,739,455
LIABILITIES				
Deposits from banks	3,249,746	2,588,848	14,250,881	8,123,769
Deposits from customers	3,195,718	3,904,225	384,752,118	380,394,214
Obligations on securities sold under repurchase agreements	-	-	348,838	1,001,831
Derivative financial instruments	-	-	136,645	1,254,458
Other Borrowings	-	-	3,816,106	5,822,058
Debt securities issued and other borrowed funds	-	-	10,880,746	10,863,742
Current Tax Liabilities	53,596	32,880	666,718	644,903
Retirement Benefit Obligation	34,688	32,863	-	-
Deferred Tax Liabilities	-	-	71,411	70,995
Lease liabilities	174,594	176,653	918,556	916,653
Other Liabilities	286,901	216,187	5,462,284	5,221,425
TOTAL LIABILITIES	6,995,243	6,951,656	421,304,303	413,314,048
Equity				
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	2,553,952	2,457,705	36,830,222	37,060,892
Total other reserves	641,744	325,935	1,678,905	1,619,782
Equity attributable to equity holders of the Bank	7,117,954	6,705,897	47,991,272	48,162,662
Non-controlling Interests	-	-	1,283,428	1,262,745
Total Equity	7,117,954	6,705,897	49,274,700	49,425,407
TOTAL LIABILITIES AND EQUITY	14,113,197	13,657,553	470,579,003	462,739,455
Contingent liabilities and commitments				
Contingencies	2,645,246	2,592,605	108,208,169	102,643,461
Commitments	351,055	339,324	3,352,755	3,146,952
Derivative financial instruments	2,294,191	2,253,281	64,774,823	64,292,261
	-	-	40,080,591	35,204,248
Memorandum Information				
Number of Employees	60	59	19,104	19,364
Number of Branches	3	3	269	269

STATEMENT OF PROFIT OR LOSS

	BANK (Rs.'000)		GROUP (RM.'000)	
	For the period ended 31 March 2022	For the period ended 31 March 2021	For the period ended 31 March 2022	For the period ended 31 March 2021
Interest Income	274,268	206,807	3,361,120	3,375,876
Less: Interest Expenses	76,231	47,118	1,256,774	1,302,362
Net Interest Income	198,037	159,689	2,104,346	2,073,514
Net Income From Islamic Banking Business	-	-	400,807	432,861
Net Interest Income and net Income from Islamic Banking Business	198,037	159,689	2,505,153	2,506,375
Fee and Commission Income	10,560	6,934	717,825	823,855
Less : Fee and Commission Expenses	2,710	1,965	220,518	233,038
Net Fee and Commission Income	7,850	4,969	497,307	590,817
Net Trading Income	61,153	12,515	84,024	42,138
Other Operating Income	1,650	2,319	60,951	87,721
Total Operating Income	268,690	179,492	3,147,435	3,227,051
(Allowance)/ Writeback of allowance for impairment on loans, advances and financing	-	-	-	-
Expected credit losses	50	5,427	(149,839)	(248,428)
Impaired loans and financing written off	-	-	50,113	49,942
Impaired loans and financing recovered	-	-	(2)	(9)
Others - net	-	-	(2,263)	(1,536)
Net Operating Income	268,740	184,919	3,045,444	3,027,020
Personnel Expenses	43,069	44,572	758,615	751,259
Depreciation and amortization	22,353	22,346	91,667	93,725
Premises, Equipment and establishment Expenses	34,338	30,413	98,213	90,494
Other Overhead Expenses	17,090	13,600	94,961	92,253
Operating Profit before VAT on financial service	151,890	73,988	2,001,988	1,999,289
Value Added Tax (VAT) on Financial Services	16,500	15,033	-	-
Debt Repayment Levy (DRL)	-	-	-	-
Operating Profit after VAT on financial service	135,390	58,955	2,001,988	1,999,289
Shares of profit / (loss) after tax of equity accounted associated companies	-	-	(1,714)	(342)
Profit before Tax	135,390	58,955	2,000,274	1,998,947
Income Tax expenses	39,142	20,787	587,458	449,711
Profit for the Period	96,248	38,168	1,412,816	1,549,236
Attributable to:				
Equity Holders of the Parent	96,248	38,168	1,398,555	1,529,968
Non-Controlling Interest	-	-	14,261	19,268
	96,248	38,168	1,412,816	1,549,236
Earnings per RM 1.00 share:				
- basic / diluted (sen)	-	-	7.2	7.9

As at	Bank (Rs.'000)		Group (RM.'000)	
	31-March-2022	31-December-2021	31-March-2022	31-December-2021
Gross loans, advances and financing at amortised cost	6,544,143	6,755,732	362,731,616	358,026,752
Less : Allowances for impairment	(28,016)	(28,601)	(2,119,881)	(2,110,401)
Expected credit losses	(10,457)	(12,471)	(1,700,108)	(1,621,549)
- stage 1	(8,016)	(8,016)	(1,000,000)	(1,000,000)
- stage 2	(2,441)	(4,555)	(700,000)	(621,549)
- stage 3	(16,634)	(13,674)	(238,661)	(242,339)
Net loans, advances and financing receivables	6,489,036	6,700,985	358,672,966	354,052,463

As at	Bank (Rs.'000)		Group (RM.'000)	
	31-March-2022	31-December-2021	31-March-2022	31-December-2021
Overdrafts	956,569	873,203	9,361,739	9,225,460
Housing loans / financing	929,097	912,514	144,932,804	142,034,597
Other term loans / financing	4,271,075	4,607,719	128,819,490	129,367,856
Credit card receivables	-	-	2,147,244	2,182,299
Bills receivables	196,428	163,024	107,254	54,070
Vehicle loans	125,172	134,425	-	-
Staff loans	65,802	64,846	2,185,637	2,184,491
Hire purchase receivables	-	-	57,355,024	55,974,697
Trust receipts	-	-	186,010	206,751
Claims on customers under acceptance credits	-	-	3,073,728	2,680,262
Revolving credits	-	-	10,464,742	10,246,755
Syndicated term loans / financing	-	-	4,097,944	3,869,514
	6,544,143	6,755,732	362,731,616	358,026,752

As at	Bank (Rs.'000)		Group (RM.'000)	
	31-March-2022	31-December-2021	31-March-2022	31-December-2021
Opening balance	54,747	84,978	3,974,289	2,848,446
Net expected credit losses during the Period	(50)	(6,846)	-	-
reversal of write-off during the Period	-	(23,343)	-	-
Loans, advances and financing derecognised (other than write-off)	-	-	(34,995)	(193,312)
New loans, advances and financing originated	-	-	34,915	187,437
Net reamortisation due to changes in credit risk	-	-	137,293	928,768
Modifications to contractual cash flows	-	-	13,556	295,247
Changes in models / risk parameters	-	-	171,824	171,824
Amounts written off	-	-	(67,253)	(270,705)
Provisions transferred to allowances for impairment loss on foreclosed properties	-	-	-	(93)
Exchange difference	412	(42)	845	6,677
Closing balance	55,109	54,747	4,058,650	3,974,289

As at	Bank (Rs.'000)		Group (RM.'000)	
	31-March-2022	31-December-2021	31-March-2022	31-December-2021
Demand deposits	556,686	653,559	67,765,372	65,805,801
Savings deposits	304,575	282,767	52,411,932	52,195,611
Fixed deposits	2,216,166	2,483,112	209,887,413	207,768,245
Negotiable instruments of deposit	-	-	-	-
Call deposits	115,193	481,853	-	-
Money market deposits	-	-	54,562,640	54,562,580
Other deposits	3,098	2,934	34,761	61,977
Total	3,195,718	3,904,225	384,752,118	380,394,214

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

For the period ended 31 March 2022	Stated Capital / Assigned capital				Reserves			Total Equity
	Ordinary Voting Shares	Ordinary Non-Voting Shares	Assigned Capital	Statutory Reserve Fund	FCBU Revaluation Reserve	Other reserves	Retained Earnings	
	Balance as at 01 January 2022	-	-	3,792,318	129,939	301,799	24,136	
Profit for the Period	-	-	-	-	-	-	96,248	96,248
Actuarial gain on defined benefit plans	-	-	-	-	-	-	-	-
Gain on translation of FCBU	-	-	-	-	315,809	-	-	315,809
Total comprehensive income for the Period	-	-	-	-	315,809	-	96,248	412,057
Transactions with equity holders, recognised directly in equity:								
Transfer to Statutory Reserve Fund	-	-	-	-	-	-	-	-
Total transactions recorded directly in equity	-	-	-	-	-	-	-	-
Balance as at 31 March 2022 (Closing Balance)	-	-	3,792,318	129,939	617,608	24,136	2,553,953	7,117,954

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

For the period ended 31 March 2022	Stated Capital / Assigned capital				Reserves			Total Equity
	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	
Profit for the Period	-	-	-	1,398,555	1,398,555	14,261	1,412,816	
Other comprehensive income for the Period	-	-	(75,322)	-	(75,322)	6,422	(68,900)	
Total comprehensive income for the Period	-	-	(75,322)	1,398,555	1,323,233	20,683	1,343,916	
Transactions with owners / other equity movements:								
Transfer to statutory reserves	-	157	-	(157)	-	-	-	
Transfer from regulatory reserves	-	-	(33,845)	33,845	-	-	-	
Transfer to general reserves	-	-	168,290	(168,290)	-	-	-	
Dividends paid	-	-	-	(1,494,623)	(1,494,623)	-	(1,494,623)	
	-	157	134,445	(1,629,225)	(1,494,623)	-	(1,494,623)	
Balance as at 31 March 2022 (Closing Balance)	9,417,653	64,492	1,678,905	36,830,222	47,991,272	1,283,428	49,274,700	

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

	For the period ended 31 March 2022		For the period ended 31 March 2021	
	Bank (Rs.'000)	Group (RM.'000)	Bank (Rs.'000)	Group (RM.'000)
Profit for the Period	96,248	38,168	1,412,816	1,549,236
Other comprehensive income / (loss)				
Items that will not be reclassified to profit or loss				
Net change in revaluation of Equity instruments	-	-	(66)	175
Items that may be reclassified to profit or loss				
Currency translation differences in respect of				
- Foreign operations	315,809	39,101	50,865	261,102
- Net investment hedge	-	-	(26,296)	