

STATEMENT OF FINANCIAL POSITION

As at	BANK (Rs.'000)		GROUP (RM.'000)	
	30-September-2021	31-December-2020	30-September-2021	31-December-2020
ASSETS				
Cash and cash equivalents	1,637,417	1,158,742	23,929,686	19,698,132
Statutory deposit with Central Bank of Sri Lanka / other Central Banks	88,839	50,544	1,383,745	1,134,924
Reverse repurchases agreements	-	125,015	-	202,833
Derivative financial instruments	-	-	134,824	287,010
Financial assets at fair value through profit or loss	-	-	1,286,788	1,583,506
Financial investments at fair value through other comprehensive income	25,192	25,192	48,484,715	48,547,403
Loans, advances and financing	6,244,748	6,780,732	349,798,281	342,802,781
Investments in Associates	2,260,491	2,815,374	26,894,554	27,604,020
Property, Plant & Equipment	81,647	77,903	1,216,130	1,317,750
Right-of-use assets	156,516	170,887	1,369,960	1,379,534
Investment properties	39,680	66,924	721,766	712,885
Intangible assets	32,641	32,641	2,468,086	2,417,727
Deferred Tax Assets	49,853	32,641	569,754	81,637
Other Assets	42,843	154,228	2,852,234	3,408,304
TOTAL ASSETS	10,617,024	11,458,182	461,226,949	451,256,867
LIABILITIES				
Deposits from banks	39,020	1,008,561	9,720,710	10,742,228
Deposits from customers	3,407,980	3,353,272	378,908,914	365,870,751
Obligations on securities sold under repurchase agreements	-	-	448,310	914,108
Derivative financial instruments	-	-	273,469	626,056
Other Borrowings	-	-	4,719,239	4,709,350
Debt securities issued and other borrowed funds	-	-	10,874,120	12,272,354
Current Tax Liabilities	54,379	53,556	1,838,573	210,142
Retirement Benefit Obligation	46,941	43,528	-	-
Deferred Tax Liabilities	-	-	68,301	784,349
Lease liabilities	178,656	187,078	1,068,203	1,072,120
Other Liabilities	250,795	321,086	5,043,715	5,628,779
TOTAL LIABILITIES	3,977,771	4,967,081	412,963,554	402,830,237
Equity				
Share capital/Assigned capital	3,792,318	3,792,318	9,417,653	9,417,653
Statutory reserve fund	122,376	122,376	54,014	53,809
Retained earnings	2,409,734	2,304,004	35,503,062	34,579,995
Total other reserves	314,825	272,403	2,015,798	3,196,814
Equity attributable to equity holders of the Bank	6,639,253	6,491,101	46,990,527	47,248,271
Non-controlling Interests	-	-	1,272,868	1,178,359
Total Equity	6,639,253	6,491,101	48,263,395	48,426,630
TOTAL LIABILITIES AND EQUITY	10,617,024	11,458,182	461,226,949	451,256,867
Contingent liabilities and commitments	2,017,008	2,318,574	100,414,257	106,934,447
Contingencies	299,051	753,780	3,077,189	2,984,597
Commitments	1,717,957	1,564,794	65,170,335	65,843,836
Derivative financial instruments	-	-	32,166,733	38,106,014
Memorandum Information				
Number of Employees	63	66	19,263	19,414
Number of Branches	3	3	269	269

STATEMENT OF PROFIT OR LOSS

	BANK (Rs.'000)		GROUP (RM.'000)	
	For the period ended 30 September 2021	For the period ended 30 September 2020	For the period ended 30 September 2021	For the period ended 30 September 2020
Interest Income	571,859	722,696	10,102,594	10,827,898
Less: Interest Expenses	117,072	162,642	3,873,309	5,584,016
Net Interest Income	454,787	560,054	6,229,285	5,243,882
Net Income From Islamic Banking Business	-	-	1,224,276	939,965
Net Interest Income and net Income from Islamic Banking Business	454,787	560,054	7,453,561	6,183,847
Fee and Commission Income	18,661	16,039	2,273,046	1,961,314
Less : Fee and Commission Expenses	5,620	5,570	650,804	569,853
Net Fee and Commission Income	13,041	10,469	1,622,242	1,391,461
Net Trading Income	38,715	10,867	195,437	190,398
Other Operating Income	11,154	5,246	220,576	517,480
Total Operating Income	517,697	586,635	9,491,816	8,283,186
(Allowance)/ Writeback of allowance for impairment on loans, advances and financing	23,413	(28,141)	(1,060,189)	(714,084)
Expected credit losses	-	-	141,286	164,384
Impaired loans and financing recovered	-	-	(23)	(41)
Impaired loans and financing written off	-	-	(2,296)	(8,900)
Others - net	-	-	541,110	7,724,545
Net Operating Income	541,110	558,494	8,570,594	7,724,545
Personnel Expenses	136,653	131,381	2,197,628	2,119,434
Depreciation and amortization	67,246	68,361	279,713	267,036
Premises, Equipment and establishment Expenses	91,299	89,113	272,514	272,635
Other Overhead Expenses	37,863	36,896	254,589	258,771
Operating Profit before VAT on financial service	208,049	232,745	5,566,150	4,806,669
Value Added Tax (VAT) on Financial Services	46,091	48,750	-	-
Debt Repayment Levy (DRL)	-	661	-	-
Operating Profit after VAT on financial service	161,958	183,333	5,566,150	4,806,669
Shares of profit / (loss) after tax of equity accounted associated companies	-	-	(5,736)	3,674
Profit before Tax	161,958	183,333	5,560,414	4,810,343
Income Tax expenses	56,228	70,325	1,229,121	1,043,458
Profit for the period	105,730	113,008	4,331,293	3,766,885
Attributable to:				
Equity Holders of the Parent	105,730	113,008	4,275,700	3,723,743
Non-Controlling Interest	-	-	55,593	43,142
	105,730	113,008	4,331,293	3,766,885
Earnings per RM 1.00 share:				
- basic / diluted (sen)	-	-	22.03	19.18

LOANS, ADVANCES AND FINANCING	Bank (Rs.'000)	Group (RM.'000)
As at		
Gross loans, advances and financing at amortised cost	6,297,050	353,511,916
Less : Allowances for impairment	(6,043)	(1,847,303)
Expected credit losses	(377)	(1,606,217)
- stage 1	(20,808)	(1,528,896)
- stage 2	(3,369)	(1,046,834)
- stage 3	(60,801)	(272,716)
Net loans, advances and financing receivables	6,244,748	349,798,281

LOANS, ADVANCES AND FINANCING - BY PRODUCT	Bank (Rs.'000)	Group (RM.'000)
As at		
Overdrafts	843,569	9,578,954
Housing loans / financing	900,857	139,058,948
Other term loans / financing	4,192,947	129,155,433
Credit card receivables	-	1,905,436
Bills receivables	143,210	62,268
Packing credit loans	-	-
Vehicle loans	156,209	275,987
Staff loans	60,259	58,441
Hire purchase receivables	-	54,537,513
Trust receipts	-	209,461
Claims on customers under acceptance credits	-	2,467,504
Revolving credits	-	10,520,148
Syndicated term loans / financing	-	3,863,995
	6,297,050	353,511,916

MOVEMENT IN EXPECTED CREDIT LOSSES DURING THE PERIOD / YEAR FOR LOANS, ADVANCES AND FINANCING	Bank (Rs.'000)	Group (RM.'000)
As at		
Opening balance at 01 January 2021	84,978	2,848,446
Net expected credit losses during the Period	(32,744)	2,495
Reversal of write-off during the Period	-	-
Reclassified as non-impaired	-	-
Loans, advances and financing derecognised (other than write-off)	-	(151,073)
New loans, advances and financing originated	-	135,503
Net remeasurement due to changes in credit risk	-	679,634
Modifications to contractual cash flows	-	223,135
Changes in models / risk parameters	-	171,212
Amounts written off	-	(200,942)
Amounts transferred to allowances for impairment loss on foreclosed properties	-	(93)
Exchange difference	69	7,813
Closing balance as at 30 September 2021	52,303	3,713,635

DEPOSITS FROM CUSTOMERS - BY PRODUCT	Bank (Rs.'000)	Group (RM.'000)
As at		
Demand deposits	641,641	64,234,016
Savings deposits	285,359	51,050,554
Fixed deposits	2,434,023	208,725,102
Negotiable instruments of deposit	-	-
Call deposits	36,521	2,081
Money market deposits	-	54,853,774
Other deposits	10,436	45,468
Total	3,407,980	378,908,914

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
For the period ended 30 September 2021								
At 01 January 2021	-	-	3,792,318	122,376	250,241	22,162	2,304,004	6,491,101
Profit for the period	-	-	-	-	-	-	105,730	105,730
Actuarial gain on defined benefit plans	-	-	-	-	-	-	-	-
Gain on translation of FCBU	-	-	-	-	42,422	-	-	42,422
Deferred tax expense on other comprehensive income	-	-	-	-	-	-	-	-
Net Change in fair value of equity instruments	-	-	-	-	-	-	-	-
Total comprehensive income for the period	-	-	-	-	42,422	-	105,730	148,152
Transactions with equity holders, recognised directly in equity:								
Transfer to Statutory Reserve Fund	-	-	-	-	-	-	-	-
Total transactions recorded directly in equity	-	-	-	-	-	-	-	-
Balance as at 30 September 2021 (Closing Balance)	-	-	3,792,318	122,376	292,663	22,162	2,409,734	6,639,253

STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 September 2021	BANK (Rs.'000)	BANK (Rs.'000)	GROUP (RM.'000)	GROUP (RM.'000)
	For the period ended 30 September 2021	For the period ended 30 September 2020	For the period ended 30 September 2021	For the period ended 30 September 2020
Cash flows from Operating activities				
Profit Before Income Tax	161,958	183,333	5,560,414	4,810,343
Adjustment for:				
Depreciation and amortisation	50,985	52,281	279,713	267,036
Allowance for impaired loans and advances	(23,413)	28,141	(1,060,189)	714,084
Share of loss after tax of equity accounted associated companies	-	-	5,736	(3,674)
Provision for retirement benefits	5,805	5,158	-	-
Dividend income	-	-	(1,427)	(2,284)
Net Gain on sale of property, plant and equipment	-	-	-	-
Net gain on financial instruments	-	-	(131,829)	(381,890)
Allowances for impairment on other assets	-	-	2,296	8,900
Other non-cash items	-	-	(1,895)	6,734
	195,335	268,913	6,773,197	5,419,249
Change in statutory deposits with Central Banks	(38,295)	33,259	-	-
Change in operating assets	678,143	20,291	(7,247,450)	(2,420,946)
Increase / (Decrease) in operating liabilities	(993,546)	977,348	10,779,154	14,116,414
	(158,363)	1,299,811	10,304,901	17,114,717
Income tax expenses and zakat paid	(55,405)	(75,790)	(558,206)	(612,986)
Gratuity paid	(2,392)	-	-	-
Net cash generated from operating activities	(216,160)	1,224,021	9,746,695	16,501,731
Cash flows from investing activities				
Net (Purchase of) / Proceeds from sale of Sri Lanka Government Securities	679,898	(1,515,058)	-	-
Acquisition of property, plant and equipment	(22,241)	(3,249)	(83,675)	(100,982)
Addition to investment properties	-	-	(14)	(62)
Proceeds from the sale of property, plant and equipment	-	-	12,994	8,651
Acquisition of intangible assets	(5,244)	(58)	-	-
Net sale / (purchase) of financial investments	-	-	(80,102)	(7,889,167)
Additional investment in an associated company	-	-	(45,000)	-
Dividends received	-	-	1,427	2,284
Net cash (used in) / generated from investing activities	652,413	(1,518,365)	(194,370)	(7,979,276)
Cash flows from financing activities				
Dividends paid	-	-	(3,987,092)	(1,557,584)
Repayment of lease liabilities	-	-	(58,903)	(95,233)
Redemption of debt securities	-	-	(1,520,000)	-
Net cash used in financing activities	-	-	(5,565,995)	(1,652,817)
Net increase/(decrease) in cash and cash equivalents	436,253	(294,343)	3,986,330	6,869,638
Cash and cash equivalents at the beginning of the Period	1,158,742	547,140	17,328,281	12,191,838
Exchange differences on translation of opening balances	42,422	11,171	332,824	116,079
Cash and cash equivalents at end of the period	1,637,417	263,968	21,647,435	19,177,555