

STATEMENT OF FINANCIAL POSITION	BANK (Rs.'000)		GROUP (RM.'000)	
	As at 30-June-2021	31-December-2020 (Audited)	30-June-2021	31-December-2020 (Audited)
ASSETS				
Cash and cash equivalents	885,159	1,158,742	19,911,688	19,698,132
Statutory deposit with Central Bank of Sri Lanka / other Central Banks	13,063	50,544	1,196,009	1,134,924
Reverse repurchases agreements	-	125,015	-	202,833
Derivative financial instruments	-	-	176,886	287,010
Financial assets at fair value through profit or loss	-	-	1,938,058	1,583,506
Financial investments at fair value through other comprehensive income	25,192	25,192	48,019,115	48,547,403
Loans, advances and financing	6,501,406	6,780,732	348,652,985	342,802,781
Financial investments at amortized cost	2,840,890	2,815,374	27,456,150	27,604,020
Investments in Associates	-	-	118,182	78,421
Property, Plant & Equipment	86,221	77,903	1,272,056	1,317,750
Right-of-use assets	159,994	170,887	1,381,847	1,379,534
Investment properties	-	-	720,814	712,885
Intangible assets	50,644	66,924	2,461,892	2,417,727
Deferred Tax Assets	32,641	32,641	112,662	81,637
Other Assets	142,171	154,228	2,826,052	3,408,304
TOTAL ASSETS	10,737,381	11,458,182	456,244,396	451,256,867
LIABILITIES				
Deposits from banks	353,830	1,008,561	8,304,927	10,742,228
Deposits from customers	3,123,062	3,353,272	375,152,261	365,870,751
Obligations on securities sold under repurchase agreements	-	-	679,118	914,108
Derivative financial instruments	-	-	260,278	626,056
Other Borrowings	-	-	4,793,186	4,709,350
Debt securities issued and other borrowed funds	-	-	11,370,397	12,272,354
Current Tax Liabilities	57,198	53,556	803,820	210,142
Retirement Benefit Obligation	47,128	43,528	-	-
Deferred Tax Liabilities	-	-	477,603	784,349
Lease liabilities	187,331	187,078	1,075,495	1,072,120
Other Liabilities	355,497	321,086	4,794,199	5,628,779
TOTAL LIABILITIES	4,126,046	4,967,081	407,711,284	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	54,013	53,809
Retained earnings	2,381,649	2,304,004	35,332,315	34,579,995
Total other reserves	314,992	272,403	2,482,055	3,196,814
Equity attributable to equity holders of the Bank	6,611,335	6,491,101	47,286,036	47,248,271
Non-controlling Interests	-	-	1,247,076	1,178,359
Total Equity	6,611,335	6,491,101	48,533,112	48,426,630
TOTAL LIABILITIES AND EQUITY	10,737,381	11,458,182	456,244,396	451,256,867
Contingent liabilities and commitments				
Contingencies	1,912,343	2,318,574	99,701,677	106,934,447
Commitments	519,308	753,780	3,255,572	2,984,597
Derivative financial instruments	1,393,035	1,564,794	65,923,459	65,843,836
	-	-	30,522,646	38,106,014
Memorandum Information				
Number of Employees	65	65	19,333	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 June 2021	For the period ended 30 June 2020	For the period ended 30 June 2021	For the period ended 30 June 2020
Interest Income	402,124	484,813	6,756,835	7,342,746
Less: Interest Expenses	84,789	110,504	2,576,802	4,007,783
Net Interest Income	317,335	374,309	4,180,033	3,334,963
Net Income From Islamic Banking Business	-	-	837,876	541,465
Net Interest Income and net Income from Islamic Banking Business	317,335	374,309	5,017,909	3,876,428
Fee and Commission Income	13,690	10,199	1,557,122	1,213,573
Less : Fee and Commission Expenses	3,921	3,544	447,325	355,371
Net Fee and Commission Income	9,769	6,655	1,109,797	858,202
Net Trading Income	28,715	8,517	124,013	117,766
Other Operating Income	5,067	2,174	169,340	343,197
Total Operating Income	360,886	391,655	6,421,059	5,195,593
(Allowance)/ Writeback of allowance for impairment on loans, advances and financing	11,047	(9,495)	(687,351)	(328,065)
Expected credit losses	-	-	92,877	112,972
Impaired loans and financing recovered	-	-	(17)	(32)
Impaired loans and financing written off	-	-	(221)	(4,844)
Others - net	-	-	-	-
Net Operating Income	371,933	382,160	5,826,347	4,975,624
Personnel Expenses	90,424	86,823	1,481,789	1,425,220
Depreciation and amortization	44,938	45,918	186,889	182,438
Premises, Equipment and establishment Expenses	61,632	58,514	180,439	179,594
Other Overhead Expenses	26,235	24,721	179,281	182,343
Operating Profit before VAT on financial service	148,704	166,184	3,797,949	3,006,029
Value Added Tax (VAT) on Financial Services	29,591	33,659	-	-
Debt Repayment Levy (DRL)	-	661	-	-
Operating Profit after VAT on financial service	119,113	131,884	3,797,949	3,006,029
Shares of profit / (loss) after tax of equity accounted associated companies	-	-	(3,601)	1,489
Profit before Tax	119,113	131,884	3,794,348	3,007,518
Income Tax expenses	41,468	48,067	843,553	653,976
Profit for the period	77,645	83,797	2,950,795	2,353,542
Attributable to:				
Equity Holders of the Parent	77,645	83,797	2,914,348	2,330,911
Non-Controlling Interest	-	-	36,447	22,631
	-	-	15.01	12.01
Earnings per RM 1.00 share:				
- basic / diluted (sen)	-	-	-	-

LOANS, ADVANCES AND FINANCING	Bank (Rs.'000)		Group (RM.'000)	
	30-June-2021	31-December-2020	30-June-2021	31-December-2020
As at	6,578,977	6,865,710	352,070,980	345,651,227
Gross loans, advances and financing at amortised cost	6,578,977	6,865,710	352,070,980	345,651,227
Less : Allowances for impairment	(20,807)	(20,808)	(1,655,219)	(1,528,896)
Expected credit losses	(3,154)	(3,369)	(1,486,449)	(1,046,834)
- stage 1	(3,154)	(3,369)	(1,486,449)	(1,046,834)
- stage 2	(3,154)	(3,369)	(1,486,449)	(1,046,834)
- stage 3	(53,610)	(60,801)	(276,327)	(272,716)
Net loans, advances and financing receivables	6,501,406	6,780,732	348,652,985	342,802,781

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			
At 01 January 2021	-	-	3,792,318	122,376	250,241	22,162	2,304,004	6,491,101			
Profit for the period	-	-	-	-	-	-	77,645	77,645			
Actuarial gain on defined benefit plans	-	-	-	-	-	-	-	-			
Gain on translation of FCBU	-	-	-	-	42,589	-	-	42,589			
Deferred tax expense on other comprehensive income	-	-	-	-	-	-	-	-			
Net Change in fair value of equity instruments	-	-	-	-	-	-	-	-			
Total comprehensive income for the period	-	-	-	-	42,589	-	77,645	120,234			
Transactions with equity holders, recognised directly in equity:											
Transfer to Statutory Reserve Fund	-	-	-	-	-	-	-	-			
Total transactions recorded directly in equity	-	-	-	-	-	-	-	-			
Balance as at 30 June 2021 (Closing Balance)	-	-	3,792,318	122,376	292,830	22,162	2,381,649	6,611,335			

STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 June 2021	BANK (Rs.'000)		BANK (Rs.'000)		GROUP (RM.'000)		GROUP (RM.'000)	
	For the period ended 30 June 2021	For the period ended 30 June 2020	For the period ended 30 June 2021	For the period ended 30 June 2020	For the period ended 30 June 2021	For the period ended 30 June 2020	For the period ended 30 June 2021	For the period ended 30 June 2020
Cash flows from Operating activities								
Profit Before Income Tax	119,113	131,863	3,794,348	3,007,518				
Adjustment for:								
Depreciation and amortisation	34,045	35,099	186,889	182,438				
Allowance for impaired loans and advances	(11,047)	9,495	687,351	328,065				
Share of loss after tax of equity accounted associated companies	-	-	3,601	(1,489)				
Provision for retirement benefits	3,870	3,438	-	-				
Dividend income	-	-	(1,001)	(350)				
Net gain on financial instruments	-	-	(110,969)	(265,999)				
Allowances for impairment on other assets	-	-	221	4,844				
Other non-cash items	-	-	(2,557)	6,561				
Change in statutory deposits with Central Banks	37,481	55,413	-	-				
Change in operating assets	314,583	(188,175)	(6,318,941)	4,624,206				
Increase / (Decrease) in operating liabilities	(848,276)	83,493	5,604,337	6,013,639				
Income tax expenses and zakat paid	(37,826)	(53,545)	(404,784)	(614,001)				
Gratuity paid	(270)	-	-	-				
Net cash generated from operating activities	(388,327)	77,081	3,438,495	13,285,432				
Cash flows from investing activities								
Net (Purchase of) / Proceeds from sale of Sri Lanka Government Securities	99,499	(132,092)	-	-				
Acquisition of property, plant and equipment	(20,838)	(210)	(76,740)	(78,418)				
Addition to investment properties	-	-	(20)	(219)				
Proceeds from the sale of property, plant and equipment	-	-	7,698	5,999				
Acquisition of intangible assets	(5,245)	(59)	-	-				
Net sale / (purchase) of financial investments	-	-	118,967	(5,566,105)				
Additional investment in an associated company	-	-	-	(45,000)				
Dividends received	-	-	1,001	350				
Net cash (used in) investing activities	73,416	(132,361)	5,906	(5,638,793)				
Cash flows from financing activities								
Dividends paid	-	-	(2,531,251)	(1,557,726)				
Repayment of lease liabilities	-	-	(38,770)	(67,793)				
Redemption of debt securities	-	-	(1,000,000)	-				
Net cash used in financing activities	-	-	(3,570,021)	(1,625,519)				
Net increase/(decrease) in cash and cash equivalents	(314,911)	(55,280)	(125,620)	6,021,120				
Cash and cash equivalents at the beginning of the year	1,158,742	547,140	17,328,281	12,191,838				
Exchange differences on translation of opening balances	42,589	14,915	271,857	335,447				
Cash and cash equivalents at end of the period	886,420	506,775	17,474,518	18,548,405				
Cash and cash equivalents								
Less : Balances with banks with original maturity more than three months	885,159	506,374	19,911,688	20,866,339				
Add : Allowances for expected credit losses	1261	401	(2,317,934)	-				
Cash and cash equivalents at end of the period	886,420	506,775	17,474,518	18,548,405				
CERTIFICATION:								
We, the undersigned, being the Country Head and the Head of Finance of Public Bank Berhad Sri Lanka branch jointly certify that:								
(a) The above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka;								
(b) The information contained in these statements have been extracted from the unaudited financial statements of the Bank unless indicated as audited.								
Angelo Fernando (Sgd.) Country Head 31-Aug-2021					Ajith Dhammika Lanerolle (Sgd.) Head of Finance 31-Aug-2021			

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