

STATEMENT OF FINANCIAL POSITION

As at	BANK (RS.'000)		GROUP (RM.'000)	
	31-December-2020	31-December-2019	31-December-2020	31-December-2019
ASSETS				
Cash and cash equivalents	1,158,742	547,140	19,698,132	14,075,699
Statutory deposit with Central Bank of Sri Lanka / other Central Banks	50,544	75,026	1,134,925	10,044,165
Reverse repurchases agreements	-	364,067	202,833	8,208
Derivative financial instruments	-	-	287,010	152,330
Financial assets at fair value through profit or loss	-	-	1,583,506	4,210,265
Financial investments at fair value through other comprehensive income	25,192	22,080	48,547,403	40,153,493
Loans, advances and financing	6,780,732	6,962,669	342,802,781	328,476,494
Financial investments at amortized cost	2,940,389	1,508,595	27,604,020	27,638,168
Investments in Associates	-	-	78,421	75,080
Property, Plant & Equipment	77,903	109,819	1,317,750	1,142,575
Right-of-use assets	170,887	190,627	1,379,534	1,427,160
Investment properties	-	-	712,885	753,095
Intangible assets	66,924	109,419	2,417,727	2,443,039
Deferred Tax Assets	32,641	21,221	81,637	83,484
Other Assets	154,228	129,726	3,408,304	2,147,400
TOTAL ASSETS	11,458,182	10,031,389	451,256,867	432,830,675
LIABILITIES				
Deposits from banks	1,008,561	413,124	10,742,228	8,494,073
Deposits from customers	3,353,272	2,931,288	365,870,751	353,340,475
Obligations on securities sold under repurchase agreements	-	-	914,108	970,654
Derivative financial instruments	-	-	626,056	345,724
Other Borrowings	-	-	4,709,550	5,734,790
Debt securities issued and other borrowed funds	-	-	12,272,354	12,317,450
Current Tax Liabilities	53,556	47,128	210,142	540,107
Retirement Benefit Obligation	43,528	28,605	-	-
Deferred Tax Liabilities	-	-	784,349	56,993
Lease liabilities	187,078	186,096	1,072,120	1,087,808
Other Liabilities	321,086	131,107	5,628,779	5,196,397
TOTAL LIABILITIES	4,967,081	3,737,348	402,830,237	388,084,471
Equity				
Share capital/Assigned capital	3,792,318	3,792,318	9,417,653	9,417,653
Statutory reserve fund	122,376	113,312	53,809	44,878
Retained earnings	2,304,004	2,137,223	34,579,995	30,552,967
Total other reserves	272,403	251,888	3,196,814	3,578,832
Equity attributable to equity holders of the Bank	6,491,101	6,294,041	47,248,271	43,594,330
Non-controlling Interests	-	-	1,178,359	1,151,874
Total Equity	6,491,101	6,294,041	48,426,630	44,746,204
TOTAL LIABILITIES AND EQUITY	11,458,182	10,031,389	451,256,867	432,830,675
Contingent liabilities and commitments				
Contingencies	2,318,574	2,429,958	106,934,447	94,315,048
Commitments	753,780	536,495	2,984,597	3,263,448
Derivative financial instruments	1,564,794	1,893,463	65,843,836	59,451,227
	-	-	38,106,014	31,600,373
Memorandum Information				
Number of Employees	65	62	19,414	19,260
Number of Branches	3	3	269	269

STATEMENT OF PROFIT OR LOSS

As at	BANK (RS.'000)		GROUP (RM.'000)	
	For the year ended 31 December 2020	For the year ended 31 December 2019	For the year ended 31 December 2020	For the year ended 31 December 2019
Interest Income	944,796	1,020,905	14,184,238	16,291,206
Less: Interest Expenses	211,248	192,880	7,004,468	8,575,086
Net Interest Income	733,548	828,025	7,179,776	7,434,120
Net Income From Islamic Banking Business	-	-	1,311,393	1,267,227
Net Interest Income and net Income from Islamic Banking Business	733,548	828,025	8,491,169	8,701,347
Fee and Commission Income	22,140	23,857	2,712,956	2,533,716
Less : Fee and Commission Expenses	7,620	6,707	783,593	793,253
Net Fee and Commission Income	14,520	17,150	1,929,363	1,740,463
Net Trading Income	19,398	12,322	302,504	336,084
Other Operating Income	9,617	13,390	589,344	324,357
Total Operating Income	777,083	870,887	11,312,380	11,102,251
(Allowance)/ Writeback of allowance for impairment on loans, advances and financing	(9,832)	(9,455)	(1,328,284)	(415,205)
Expected credit losses	-	-	(56)	(40)
Impaired loans and financing written off	-	-	22,044	260,779
Impaired loans and financing recovered	-	-	(13,668)	2,175
Others - net	-	-	-	-
Net Operating Income	767,251	861,432	10,192,416	10,949,960
Personnel Expenses	175,563	159,623	2,866,523	2,741,623
Depreciation and amortization	90,969	63,702	3,641,419	3,521,172
Premises, Equipment and establishment Expenses	121,638	117,604	350,977	358,728
Other Overhead Expenses	47,769	53,058	327,546	366,669
Operating Profit before VAT, NBT on financial service and Debt Repayment Levy	331,312	467,445	6,282,951	7,130,768
Value Added Tax (VAT) on Financial Services	62,118	75,916	-	-
National Building Tax (NBT) on Financial Services	-	9,318	-	-
Debt Repayment Levy (DRL)	661	40,709	-	-
Operating Profit after VAT, NBT on financial service and Debt Repayment Levy	268,533	341,502	6,282,951	7,130,768
Shares of profit / (loss) after tax of equity accounted associated companies	-	-	2,112	3,376
Profit before Tax	268,533	341,502	6,285,063	7,134,144
Income Tax expenses	87,235	88,935	1,352,803	1,554,701
Profit for the year	181,298	252,567	4,932,260	5,579,443
Attributable to:				
Equity Holders of the Parent	181,298	252,567	4,871,760	5,511,558
Non-Controlling Interest	-	-	60,558	67,885
	181,298	252,567	4,932,260	5,579,443
Earnings per share:				
- basic / diluted (sen)	-	-	25.1	28.4

As at	Bank (RS.'000)		Group (RM.'000)	
	31-December-2020	31-December-2019	31-December-2020	31-December-2019
Gross loans, advances and financing at amortised cost	6,865,710	7,045,296	345,611,227	330,468,441
Less : Allowances for impairment	(20,808)	(20,378)	(1,528,896)	(970,934)
Expected credit losses	(3,369)	(9,237)	(1,046,834)	(649,912)
- stage 1	(60,801)	(53,012)	(272,716)	(371,101)
- stage 2	-	-	-	-
- stage 3	-	-	-	-
Net loans, advances and financing receivables	6,780,732	6,962,669	342,802,781	328,476,494

As at	Bank (RS.'000)		Group (RM.'000)	
	31-December-2020	31-December-2019	31-December-2020	31-December-2019
Overdrafts	798,980	838,318	9,464,586	11,181,394
Housing loans / financing	962,064	1,028,688	131,511,581	121,626,130
Other term loans / financing	4,558,623	4,482,659	128,504,129	124,159,645
Credit card receivables	-	-	1,996,528	2,161,229
Bills receivables	211,615	263,789	64,900	108,825
Vehicle loans	275,987	382,101	-	-
Staff loans	58,441	49,741	2,121,425	2,034,801
Hire purchase receivables	-	-	54,760,909	51,552,787
Trust receipts	-	-	194,102	254,153
Claims on customers under acceptance credits	-	-	2,691,792	3,551,070
Revolving credits	-	-	10,499,096	10,076,109
Syndicated term loans / financing	-	-	3,842,179	3,762,298
	6,865,710	7,045,296	345,611,227	330,468,441

As at	Bank (RS.'000)		Group (RM.'000)	
	31-December-2020	31-December-2019	31-December-2020	31-December-2019
Opening balance at 01 January 2020	82,627	77,502	1,991,947	2,042,413
Net expected credit losses during the year	2,495	5,142	-	-
Loans, advances and financing derecognised (other than write-off)	-	-	(131,931)	(165,363)
New loans, advances and financing originated	-	-	187,648	301,580
Net remeasurement due to changes in credit risk	-	-	674,165	302,693
Modifications to contractual cash flows	-	-	216,975	8,728
Changes in models / risk parameters	-	-	364,120	(22,909)
Amounts written off	-	-	(443,016)	(470,169)
Amounts transferred to allowances for impairment loss on foreclosed properties	-	-	(241)	(2,319)
Exchange difference	(144)	(17)	(11,221)	(2,707)
Closing balance as at 31 December 2020	84,978	82,627	2,848,446	1,991,947

As at	Bank (RS.'000)		Group (RM.'000)	
	31-December-2020	31-December-2019	31-December-2020	31-December-2019
Demand deposits	288,784	327,696	59,355,197	51,106,160
Savings deposits	450,833	647,520	46,244,527	37,733,184
Fixed deposits	2,595,867	1,949,067	204,543,978	205,806,430
Negotiable instruments of deposit	-	-	-	22,979
Call deposits	2,081	2,000	-	-
Money market deposits	-	-	55,669,218	58,610,421
Other deposits	15,707	5,005	57,831	61,301
Total	3,353,272	2,931,288	365,870,751	353,340,475

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

For the year ended 31 December 2020	Stated Capital / Assigned capital				Reserves			
	Ordinary Shares	Ordinary Non-Voting Shares	Assigned Capital	Statutory Reserve Fund	FCBU Revaluation Reserve	Other reserves	Retained Earnings	Total Equity
Balance as at 01 January 2020	-	-	3,792,318	113,312	232,138	19,050	2,137,223	6,294,041
Profit for the year	-	-	-	-	-	-	181,298	181,298
Other comprehensive income								
Actuarial loss on retirement benefit obligation	-	-	-	-	-	-	(7,572)	(7,572)
Gain on translation of FCBU	-	-	-	-	18,103	-	-	18,103
Deferred tax reversal on other comprehensive income	-	-	-	-	-	-	2,120	2,120
Net Change in fair value of equity investments	-	-	-	-	-	3,111	-	3,111
Total comprehensive income for the year							175,846	197,060
Transfer to Statutory Reserve Fund	-	-	-	9,064	-	-	(9,064)	-
Total transactions recorded directly in equity				9,064			(9,064)	
Balance as at 31 December 2020 (Closing Balance)	-	-	3,792,318	122,376	250,241	22,161	2,304,005	6,491,101

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

For the year ended 31 December 2020	Stated Capital / Assigned capital				Reserves			
	Share Capital	Statutory Reserve Fund	Other Reserves	Retained Profits	Total Shareholders' Equity	Non-controlling Interests	Total Equity	
Balance as at 01 January 2020	9,417,653	44,878	3,578,832	30,552,967	43,594,330	1,151,874	44,746,204	
Profit for the year	-	-	-	4,871,702	4,871,702	60,558	4,932,260	
Other comprehensive income/ (lose) for the year	-	-	335,094	-	335,094	(11,228)	323,866	
Total comprehensive income for the year	-	-	335,094	4,871,702	5,206,796	49,330	5,256,126	
Transactions with owners / other equity movements:								
Transfer to statutory reserves	-	8,931	-	(8,931)	-	-	-	
Transfer from regulatory reserves	-	(797,472)	-	797,472	-	-	-	
Transfer from general reserves	-	80,360	-	(80,360)	-	-	-	
Dividends paid	-	-	(1,552,855)	(1,552,855)	(22,845)	(1,575,700)	-	
	-	8,931	(717,112)	(844,674)	(1,552,855)	(22,845)	(1,575,700)	
Balance as at 31 December 2020 (Closing Balance)	9,417,653	53,809	3,196,814	34,579,995	47,248,271	1,178,359	48,426,630	

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2020

As at	Bank (RS.'000)		Group (RM.'000)	
	31-December-2020	31-December-2019	31-December-2020	31-December-2019
Cash flows from Operating activities				
Profit Before Income Tax	6,285,063	7,134,144		
Adjustment for:				