

STATEMENT OF FINANCIAL POSITION

As at	BANK (Rs.'000)		GROUP (RM.'000)	
	31-December-2021	31-December-2020	31-December-2021	31-December-2020
ASSETS				
Cash and cash equivalents	1,848,262	1,158,742	17,530,611	19,698,132
Statutory deposit with Central Bank of Sri Lanka / other Central Banks	114,020	50,544	1,222,165	1,134,924
Reverse repurchases agreements	-	125,015	-	202,833
Derivative financial instruments	1,282	-	140,434	287,010
Financial assets at fair value through profit or loss	-	-	1,016,004	1,583,506
Financial investments at fair value through other comprehensive income	27,166	25,192	53,269,292	48,547,403
Loans, advances and financing	6,700,985	6,780,732	354,052,463	342,802,781
Financial investments at amortized cost	4,577,481	2,815,374	26,146,102	27,604,020
Investments in Associates	-	-	115,443	78,421
Property, Plant & Equipment	82,318	77,903	1,324,707	1,317,530
Right-of-use assets	150,991	170,887	1,252,386	1,379,534
Investment properties	-	-	606,074	712,885
Intangible assets	29,045	66,924	2,459,434	2,417,727
Deferred Tax Assets	22,985	32,641	519,009	81,637
Other Assets	103,013	154,228	3,085,331	3,408,304
TOTAL ASSETS	13,657,553	11,458,183	462,739,455	451,256,867
LIABILITIES				
Deposits from banks	2,588,848	1,008,561	8,123,769	10,742,228
Deposits from customers	3,904,225	3,353,272	380,394,214	365,870,751
Obligations on securities sold under repurchase agreements	-	-	1,001,831	914,108
Derivative financial instruments	-	-	254,458	626,056
Other Borrowings	-	-	5,822,058	4,709,350
Debt securities issued and other borrowed funds	-	-	10,863,742	12,272,354
Current Tax Liabilities	32,880	53,556	644,903	210,142
Retirement Benefit Obligation	32,863	43,528	-	-
Deferred Tax Liabilities	-	-	70,995	784,349
Lease liabilities	176,653	187,078	916,653	1,072,120
Other Liabilities	216,187	321,087	5,221,425	5,628,779
TOTAL LIABILITIES	6,951,657	4,967,082	413,314,048	402,830,237
Equity				
Share capital/Assigned capital	3,792,318	3,792,318	9,417,653	9,417,653
Statutory reserve fund	129,939	122,376	64,335	53,809
Retained earnings	2,457,704	2,304,004	37,060,892	34,579,995
Total other reserves	325,935	272,403	1,619,782	3,196,814
Equity attributable to equity holders of the Bank	6,705,897	6,491,101	48,162,662	47,248,271
Non-controlling Interests	-	-	1,262,745	1,178,359
Total Equity	6,705,897	6,491,101	49,425,407	48,426,630
TOTAL LIABILITIES AND EQUITY	13,657,553	11,458,183	462,739,455	451,256,867
Contingent liabilities and commitments				
Contingencies	2,592,605	2,025,662	102,643,461	106,934,447
Commitments	339,324	460,868	3,146,952	2,984,597
Derivative financial instruments	2,253,281	1,564,794	64,292,261	65,843,836
	-	-	35,204,248	38,106,014
Memorandum Information				
Number of Employees	59	66	19,364	19,414
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 2021	For the year ended 31 December 2020	For the year ended 31 December 2021	For the year ended 31 December 2020
Interest Income	784,005	944,796	13,474,557	14,184,238
Less: Interest Expenses	160,461	211,248	5,159,516	7,004,462
Net Interest Income	623,544	733,548	8,315,041	7,179,776
Net Income from Islamic Banking Business	-	-	1,613,671	1,311,393
Net Interest Income and net Income from Islamic Banking Business	623,544	733,548	9,928,712	8,491,169
Fee and Commission Income	24,835	22,140	3,028,937	2,712,956
Less : Fee and Commission Expenses	7,469	7,620	882,138	783,593
Net Fee and Commission Income	17,366	14,520	2,146,799	1,929,363
Net Trading Income	46,263	19,398	255,337	302,504
Other Operating Income	12,870	9,617	213,629	589,344
Total Operating Income	700,473	777,083	12,544,477	11,312,380
(Allowance) / Writeback of allowance for impairment on loans, advances and financing	12,276	(9,832)	(1,394,537)	(1,328,284)
Expected credit losses	-	-	(53)	(56)
Impaired loans and financing written off	-	-	193,369	222,044
Impaired loans and financing recovered	-	-	(5,935)	(13,668)
Others - net	-	-	-	-
Net Operating Income	712,319	767,251	11,337,339	10,192,416
Personnel Expenses	176,899	175,563	2,896,211	2,866,523
Depreciation and amortization	89,712	90,969	363,314	364,419
Premises, Equipment and establishment Expenses	121,831	121,638	375,467	350,977
Other Overhead Expenses	53,865	47,769	330,315	327,546
Operating Profit before VAT on financial service	270,012	331,312	7,372,032	6,282,951
Value Added Tax (VAT) on Financial Services	62,591	62,118	-	-
Debt Repayment Levy (DRL)	-	661	-	-
Operating Profit after VAT on financial service	207,421	268,533	7,372,032	6,282,951
Share of profit / (loss) after tax of equity accounted associated companies	-	-	(5,457)	2,112
Profit before Tax	207,421	268,533	7,366,575	6,285,063
Income Tax expenses	56,182	87,235	1,636,698	1,352,803
Profit for the year	151,239	181,298	5,729,877	4,932,260
Attributable to:				
Equity holders of the Parent	151,239	181,298	5,656,531	4,871,702
Non-Controlling Interest	-	-	73,346	60,558
	151,239	181,298	5,729,877	4,932,260
Earnings per RM 1.00 share:				
- basic / diluted (sen)	-	-	29.14	25.1

As at	Bank (Rs.'000)		Group (RM.'000)	
	31-December-2021	31-December-2020	31-December-2021	31-December-2020
Gross loans, advances and financing at amortised cost	6,755,732	6,865,710	358,026,752	345,651,227
Less : Allowances for impairment	-	-	-	-
Expected credit losses	(28,601)	(20,807)	(2,110,401)	(1,528,896)
- stage 1	(12,471)	(3,369)	(1,621,549)	(1,046,834)
- stage 2	(13,674)	(60,801)	(242,339)	(272,716)
Net loans, advances and financing receivables	6,700,985	6,780,732	354,052,463	342,802,781

As at	Bank (Rs.'000)		Group (RM.'000)	
	31-December-2021	31-December-2020	31-December-2021	31-December-2020
Overdrafts	873,203	798,980	9,225,460	9,464,586
Housing loans / financing	912,514	962,064	142,034,597	131,511,581
Other term loans / financing	4,607,719	4,558,624	129,367,856	128,504,129
Credit card receivables	-	-	2,182,299	1,996,528
Bills receivables	163,024	211,615	54,070	64,900
Vehicle loans	134,425	275,987	-	-
Staff loans	64,846	58,441	2,184,491	2,121,425
Hire purchase receivables	-	-	55,974,697	54,760,909
Trust receipts	-	-	206,751	194,102
Claims on customers under acceptance credits	-	-	2,680,262	2,691,792
Revolving credits	-	-	10,246,755	10,499,096
Syndicated term loans / financing	-	-	3,869,514	3,842,179
	6,755,732	6,865,710	358,026,752	345,651,227

As at	Bank (Rs.'000)		Group (RM.'000)	
	31-December-2021	31-December-2020	31-December-2021	31-December-2020
Opening balance at 01 January 2021	84,978	82,627	2,848,446	1,991,947
Net expected credit losses during the year	(6,846)	2,495	-	-
Reversal of write-off during the year	(23,343)	-	-	-
Loans, advances and financing derecognised (other than write-off)	-	-	(193,312)	(131,931)
New loans, advances and financing originated	-	-	187,437	197,648
Net remeasurement due to changes in credit risk	-	-	928,768	674,165
Modifications to contractual cash flows	-	-	295,247	216,975
Changes in models / risk parameters	-	-	(171,824)	364,120
Amounts written off	-	-	(270,705)	(443,016)
Amounts transferred to allowances for impairment loss on foreclosed properties	-	-	(93)	(241)
Exchange difference	(42)	(144)	6,677	(11,221)
Closing balance as at 31 December 2021	54,747	84,978	3,974,289	2,848,446

As at	Bank (Rs.'000)		Group (RM.'000)	
	31-December-2021	31-December-2020	31-December-2021	31-December-2020
Demand deposits	653,559	288,784	65,805,801	59,355,197
Savings deposits	282,767	450,833	52,195,611	46,244,527
Fixed deposits	2,483,112	2,595,867	207,768,245	204,543,978
Call deposits	481,853	2,081	-	-
Money market deposits	-	-	54,662,800	55,669,218
Other deposits	2,934	15,707	61,577	57,831
Total	3,904,225	3,353,272	380,394,214	365,870,751

For the year ended 31 December 2021	Ordinary Voting Shares		Assigned Capital	Statutory Reserve Fund	FCBU Revaluation Reserve	Other reserves	Retained Earnings	Total Equity
	As at 01 January 2021	As at 31 December 2021						
Balance as at 01 January 2021	-	-	3,792,318	122,377	250,240	22,162	2,304,004	6,491,101
Profit for the year	-	-	-	-	-	-	151,239	151,239
Actuarial gain on defined benefit plans	-	-	-	-	-	-	13,188	13,188
Gain on translation of FCBU	-	-	-	-	51,559	-	-	51,559
Deferred tax reversal on other comprehensive income	-	-	-	-	-	-	(3,165)	(3,165)
Net Change in fair value of equity instruments	-	-	-	-	-	1,974	-	1,974
Total comprehensive income for the year	-	-	-	-	51,559	1,974	161,262	214,795
Transactions with equity holders, recognised directly in equity:								
Transfer to Statutory Reserve Fund	-	-	-	7,562	-	-	(7,562)	-
Total transactions recorded directly in equity	-	-	-	7,562	-	-	(7,562)	-
Balance as at 31 December 2021 (Closing Balance)	-	-	3,792,318	129,939	301,799	24,136	2,457,704	6,705,897

For the year ended 31 December 2021	Share Capital	Statutory Reserve Fund	Other Reserves	Retained Profits	Total Shareholders' Equity	Non-controlling Interests	Total Equity
Balance as 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	-	-	-	5,656,531	5,656,531	73,346	5,729,877
Other comprehensive income for the year	-	-	(763,267)	319	(762,948)	42,481	(720,467)
Total comprehensive income for the year	-	-	(763,267)	5,656,850	4,893,583	115,827	5,009,410
Transactions with owners / other equity movements :							
Transfer to statutory reserves	-	10,526	-	(10,526)	-	-	-
Transfer to regulatory reserves	-	-	(971,650)	971,650	-	-	-
Transfer from general reserves	-	-	157,885	(157,885)	-	-	-
Dividends paid	-	-	-	(3,979,192)	(3,979,192)	(31,441)	(4,010,633)
	-	10,526	(813,765)	(3,175,953)	(3,979,192)	(31,441)	(4,010,633)
Balance as at 31 December 2021 (Closing Balance)	9,417,653	64,335	1,619,782	37,060,892	48,162,662	1,262,745	49,425,407

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

	For the year ended 31 December 2021		For the year ended 31 December 2020	
	Bank (Rs.'000)	Group (RM.'000)	Bank (Rs.'000)	Group (RM.'000)
Profit for the year	151,239	181,298	5,729,877	4,932,260
Other comprehensive income / (loss)	-	-	-	-
Items that will not be reclassified to profit or loss				
Actuarial gain/(loss) on retirement benefit obligations	13,188	(7,527)	87,320	28,002
Net change in fair value of financial investments measured at FVOCI	1,974	3,112	-	-