

SRI LANKA SAVINGS BANK LIMITED

A FULLY OWNED SUBSIDIARY OF **NSB**

AUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2021



STATEMENT OF FINANCIAL POSITION				IGES IN EQUITY									
Current Previous Period Period			Stated Capital/ Assigned Capital					Reserves				Non-	
In Rupees Thousands	As at 31/12/2021	As at 31/12/2020	In Rupees Thousands	Ordinary	Assigned	Statutory Reserve	OCI	Re- valuation	Retained	Other	Total	Controlling interest	Total Equity
Assets Cash and cash equivalents	64,001	105,548	Balance as at 01/01/2021	Shares 820,446	Capital 2,984,844	Fund 253,750	Reserve 39,757	Reserve 907,127	Earnings 3,690,115	Reserves (2,166,190)	6,529,849	-	6,529,849
Balances with Central Banks Placements with banks Derivative financial instruments	4,710,263	4,734,648	Total Comprehensive income for the period Profit/(loss) for the period	-	-	-	_	_	255,145	-	255,145	_	255,145
Financial assets at amortised cost - Loans and Advances	1,356,677	2,068,720	Other comprehensive income (net of tax) Total comprehensive income for the period	-	-	-	27,184 27,184	-	(5,174) 249,971		22,010 277,155	-	22,010 277,155
- Debt and Other Instruments Financial assets measured at fair value through Profit & Loss Financial assets measured at fair value through other comprehensive income	1,282,461 - 165,196	779,708 303,806 138,011	Transactions with equity holders,recognised directly in equity Share issue/increase of assigned capital Share options exercised	-	- -	-	-	-	-	-	-	-	-
Investment in subsidiaries Investment in associates and joint ventures	-	-	Bonus issue Rights issue	-	-	-	-				-		
Property, plant and equipment Right of use assets	896,785 2,493	875,771 5,980	Transfers to reserves during the period Dividends to equity holders	-	-	12,757 -	-		(12,757)		-		- -
Investment properties Goodwill and intangible assets	210,577 669	237,077 216	Profit transfers to head office Gain/(loss) on revaluation of Property, Plant and Equipment (if cost method is adopted)	-	-	-	-	-	-	-	-	-	-
Deferred tax assets Other assets	15,716 8,704,836	16,231 9,265,716	Others Total transactions with equity holders	-	-	12,757	<u>-</u>	(11,494) (11,494)	11,494 (1,263)	-	<u>-</u>	-	-
Total assets Liabilities	8,704,836	9,265,716	Balance as at 31/12/2021	820,446	2,984,844	266,507	66,941	895,634	3,938,823	(2,166,190)	6,807,005	-	6,807,005
Due to banks Derivative financial instruments	100	391	a. Bank – 31/12/2021	ANALYS	IS OF FINAL	NCIAL INS	TRUMEN	ITS BY MEA	ASUREMENT	BASIS			
Financial liabilities recognized through profit or loss - measured at fair value - designated at fair value	-	-	In Rupees Thousands				А	С	FVPL		FVOCI		Total
Financial liabilities at amortised cost - Due to depositors	764,664	1,077,085	ASSETS Cash and cash equivalents	64	,001		-	-		64,001			
- Due to other borrowers Lease Liability Debt securities issued	319,244 3,188 89,558	575,874 6,734 134,526	Balances with Central Bank Placements with banks Derivative financial instruments	4,710	,263		-	-	4	,710,263			
Retirement benefit obligations Current tax liabilities	41,652 318,727	29,530 363,667	Loans and advances Debt Instruments	1,356 1,282			- - -	- -		,356,677 ,282,461			
Deferred tax liabilities Other provisions	1,939	995	Equity Instruments Unit Trust Investments	, -	-		- -	165,196		165,196			
Other liabilities Due to subsidiaries	358,760	547,065	Total financial assets	7,413	,402	<u> </u>	=	165,196	7	,578,597			
Total liabilities Equity	1,897,832	2,735,867	In Rupees Thousands				А	С		FVPL			Total
Stated capital/Assigned capital Statutory reserve fund	3,805,290 266,507	3,805,290 253,750	LIABILITIES Due to banks Derivative financial instruments					100		-			100
OCI reserve Retained earnings	66,941 3,938,822	39,756 3,690,116	Perivative financial instruments Financial liabilities at amortised cost - Due to depositors				764	- ,664		-		7	- - '64,664
Other reserves Total shareholders' equity	(1,270,557) 6,807,004	(1,259,063) 6,529,849	- Due to other borrowers Debt securities issued				319	,244 ,558		-		3	19,244 89,558
Non-controlling interests Total Equity	6,807,004	6,529,849	Total financial liabilities				1,173	,566		-		1,1	73,566
Total equity and liabilities Contingent liabilities and commitments	8,704,836 4,542	9,265,716 34,020	b. Bank – 31/12/2020 In Rupees Thousands				A	С	FVPL		FVOCI		Total
Memorandum Information Number of Employees	106	107	ASSETS			<u>'</u>		-		'		<u>'</u>	105.540
Number of Branches	4	4	Cash and cash equivalents Balances with Central Bank Placements with banks					5,548 - 4,648	- - -		- - -		105,548 - 734,648
INCOME STATEMENT	Comment	Bussiana	Derivative financial instruments Loans and advances				2,06	- 8,720			-	2,	- 068,720
In Divine Theorem de	Period France	Previous Period	Debt Instruments Equity Instruments				77:	9,708 -	- - 202.804	c	138,011		779,708 138,011
In Rupees Thousands	From 01/01/2021 To	From 01/01/2020 To	Unit Trust Investment Total financial assets				7,68	8,624	303,806 303,80 6		138,011		303,806 130,441
Interest income	31/12/2021 602,160		In Rupees Thousands				А	С		FVPL			Total
Interest expenses Net interest income	(55,207) 546,953	(75,574) 713,735	LIABILITIES Due to banks					391		-			391
Fee and commission income Fee and commission expenses	2,133 (49)	4,137 (271)	Derivative financial instruments Other financial liabilities at fair value through p Financial liabilities at amortised cost	rofit or loss				-		-			-
Net fee and commission income Net gain/(Loss) from trading	2,085	3,867	- Due to depositors - Due to other borrowers				1,077 575	,085 ,874		-			77,085 75,874
Net gain/(loss) from financial assets at fair value through profit or loss	-	-	Debt securities issued Total financial liabilities				134 1,787	,526 ,877		-			34,526 87,877
Net Other operating income Total operating income	73,699 622,736	82,055 799,657	STATEMENT OF	CASH FLOV	VS		_	ANALYSIS C	F LOANS &	ADVANCES,C		NTS, CONTII	NGENCIES
Impairment Charges Net operating income	76,073 698,809	(59,184) 740,473	In Rupees Thousands		Current Period	Previou				AND IMPA			I
Personnel Expenses			Cash flows from operating activities		31/12/2021	31/12/20	020				IKIVIENI	Current	Previous
Depreciation and amortisation	(219,766) (9,300)	(157,380) (11,170)				415	341 In	Rupees Thou	sands			Period As at	Period As at
Other Expenses	(9,300) (69,749)	(11,170) (76,377)	Profit before tax Adjustment for:		330,233		Pr	oductwise Gr	oss loans and a			Period As at	Period
Other Expenses Operating profit/(loss) before VAT on financial services Value Added Tax (VAT) on financial Services	(9,300) (69,749) 399,994 (69,763)	(11,170)	Profit before tax		330,232 (80,134 614,069) 23,i	815 Pr (23) Ov (30) Te	oductwise Gr product - Do verdrafts rm loans	oss loans and a			Period As at 31/12/2021 - 1,259,200	Period As at 31/12/2020 - 1,896,408
Other Expenses Operating profit/(loss) before VAT on financial services	(9,300) (69,749) 399,994	(11,170) (76,377) 495,545 (80,204)	Profit before tax Adjustment for: Non-cash items included in profits before tax Change in operating assets Change in operating liabilities Net gains from investing activities Share of profits in associates and joint ventures		330,233) 23,8 9 (36,9	815 By Ov Te Le Cr	oductwise Gr product - Do verdrafts	oss loans and a			Period As at 31/12/2021 - 1,259,200 276,606	Period As at 31/12/2020 - 1,896,408 521,293
Other Expenses Operating profit/(loss) before VAT on financial services Value Added Tax (VAT) on financial Services Operating profit/(loss) after VAT on financial services Share of profits of associates and joint ventures	(9,300) (69,749) 399,994 (69,763) 330,231	(11,170) (76,377) 495,545 (80,204) 415,341	Profit before tax Adjustment for: Non-cash items included in profits before tax Change in operating assets Change in operating liabilities Net gains from investing activities		330,232 (80,134 614,069) 23,;) (36,9) (1,054,2	815 Ov 123) Te Le Cr Pa Pr Ho	oductwise Gr r product - Do verdrafts rm loans ase rental rec edit Cards wning amuka Saving busing loans	oss loans and a mestic Currence			Period As at 31/12/2021	Period As at 31/12/2020 - 1,896,408 521,293 - 38,607 998,606 44,482
Other Expenses Operating profit/(loss) before VAT on financial services Value Added Tax (VAT) on financial Services Operating profit/(loss) after VAT on financial services Share of profits of associates and joint ventures Profit/(loss) before tax Income Tax expenses	(9,300) (69,749) 399,994 (69,763) 330,231 	(11,170) (76,377) 495,545 (80,204) 415,341 - 415,341 (140,285)	Profit before tax Adjustment for: Non-cash items included in profits before tax Change in operating assets Change in operating liabilities Net gains from investing activities Share of profits in associates and joint ventures Dividend income from subsidiaries and associat Interest expense on subordinated debt		330,232 (80,134 614,069) 23,4 9 (36,9) (1,054,2 - - - - - 882,4	815 Ox	oductwise Gr r product - Do verdrafts rm loans ase rental rec edit Cards wning amuka Saving busing loans aff loans tal	oss loans and a mestic Currence eivable s & Developme	ent Bank's Loans		Period As at 31/12/2021 - 1,259,200 276,606 - 2,129 974,715	Period As at 31/12/2020 - 1,896,408 521,293 - 38,607 998,606
Other Expenses Operating profit/(loss) before VAT on financial services Value Added Tax (VAT) on financial Services Operating profit/(loss) after VAT on financial services Share of profits of associates and joint ventures Profit/(loss) before tax Income Tax expenses Profit/ (loss) for the period Profit attributable to:	(9,300) (69,749) 399,994 (69,763) 330,231 (75,086) 255,145	(11,170) (76,377) 495,545 (80,204) 415,341 - 415,341 (140,285) 275,057	Profit before tax Adjustment for: Non-cash items included in profits before tax Change in operating assets Change in operating liabilities Net gains from investing activities Share of profits in associates and joint ventures Dividend income from subsidiaries and associat Interest expense on subordinated debt Prior year adjustment Contribution paid to defined benefit plans Tax paid Net cash generated from operating activities		330,23: (80,134 614,069 (806,390) 23,4 9 (36,9) (1,054,2 - - - - - 882,4 - - (142,4	815 Ov. 223) Te. Le. Cr. Pa. Pr. Pr. O70 St. To. St.	oductwise Gr r product - Do r renderts rm loans ase rental recedit Cards wning amuka Saving oams loans aff loans tal agewise impa ss: Accumula	oss loans and a mestic Currence eivable s & Developme eirment on loar ted impairment ed impairment ed impairment ed impairment ed impairment ed impairment en loar ted impairment ed impairment ed impairment en loar ted impairment	ent Bank's Loans as & advances t under stage 1 under stage 2		Period As at 31/12/2021 1,259,200 276,606 - 2,129 974,715 28,280 293,889 2,834,819 (81,707) (17,867)	Period As at 31/12/2020
Other Expenses Operating profit/(loss) before VAT on financial services Value Added Tax (VAT) on financial Services Operating profit/(loss) after VAT on financial services Share of profits of associates and joint ventures Profit/(loss) before tax Income Tax expenses Profit/ (loss) for the period Profit attributable to: Shareholders Earnings per share on profit	(9,300) (69,749) 399,994 (69,763) 330,231 (75,086) 255,145 255,145	(11,170) (76,377) 495,545 (80,204) 415,341 - 415,341 (140,285) 275,057	Adjustment for: Non-cash items included in profits before tax Change in operating assets Change in operating liabilities Net gains from investing activities Share of profits in associates and joint ventures Dividend income from subsidiaries and associat Interest expense on subordinated debt Prior year adjustment Contribution paid to defined benefit plans Tax paid Net cash generated from operating activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and e	tes	330,23: (80,134 614,069 (806,390) 23,4) (36,9) (1,054,2 - - - - - - - - - - - - -	815 Ox	r product - Do rerdrafts rm loans ase rental recedit Cards wning amuka Saving busing loans aff loans tal agewise impa ass: Accumula Accumula accumula	oss loans and a mestic Current ceivable s & Development on loar ted impairment ans & advances	ent Bank's Loans as & advances t under stage 1 under stage 2 under stage 3		Period As at 31/12/2021 1,259,200 276,606 - 2,129 974,715 28,280 293,889 2,834,819 (81,707)	Period As at 31/12/2020 - 1,896,408 521,293 - 38,607 998,606 44,482 149,147 3,648,543 (110,947)
Other Expenses Operating profit/(loss) before VAT on financial services Value Added Tax (VAT) on financial Services Operating profit/(loss) after VAT on financial services Share of profits of associates and joint ventures Profit/(loss) before tax Income Tax expenses Profit/ (loss) for the period Profit attributable to: Shareholders Earnings per share on profit Basic earnings per ordinary share	(9,300) (69,749) 399,994 (69,763) 330,231 (75,086) 255,145 255,145 31 INCOME From 01/01/2021	(11,170) (76,377) 495,545 (80,204) 415,341 - 415,341 (140,285) 275,057 275,057	Adjustment for: Non-cash items included in profits before tax Change in operating assets Change in operating liabilities Net gains from investing activities Share of profits in associates and joint ventures Dividend income from subsidiaries and associat Interest expense on subordinated debt Prior year adjustment Contribution paid to defined benefit plans Tax paid Net cash generated from operating activities Cash flows from investing activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and e Purchase of Financial investments Proceeds from the sale of maturity of financial	tes	(119,082 (61,306 (26,209 47,329) 23,4) (36,9) (1,054,2 - - - - - - 882,4) (142,4) 87,4	815 Ox	r product - Do rerdrafts rm loans ase rental recedit Cards wning amuka Saving amuka Saving amuka Saving tal agewise impa ass: Accumula Accumula Accumula at value of loa ovements of	oss loans and a mestic Current ceivable s & Development on loar ted impairment ted impairment ted impairment ans & advances impairment du	ent Bank's Loans as & advances t under stage 1 t under stage 2 under stage 3		Period As at 31/12/2021 1,259,200 276,606 2,129 974,715 28,280 293,889 2,834,819 (81,707) (17,867) (1,378,567) 1,356,678	Period As at 31/12/2020 - 1,896,408 521,293 - 38,607 998,606 44,482 149,147 3,648,543 (110,947) (75,874) (1,393,001) 2,068,720
Other Expenses Operating profit/(loss) before VAT on financial services Value Added Tax (VAT) on financial Services Operating profit/(loss) after VAT on financial services Share of profits of associates and joint ventures Profit/(loss) before tax Income Tax expenses Profit/ (loss) for the period Profit attributable to: Shareholders Earnings per share on profit Basic earnings per ordinary share STATEMENT OF COMPREHENSIVE In Rupees Thousands	(9,300) (69,749) 399,994 (69,763) 330,231 (75,086) 255,145 255,145	(11,170) (76,377) 495,545 (80,204) 415,341 (140,285) 275,057 275,057 34	Adjustment for: Non-cash items included in profits before tax Change in operating assets Change in operating liabilities Net gains from investing activities Share of profits in associates and joint ventures Dividend income from subsidiaries and associat Interest expense on subordinated debt Prior year adjustment Contribution paid to defined benefit plans Tax paid Net cash generated from operating activities Cash flows from investing activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and e Purchase of Financial investments Proceeds from the sale of maturity of financial Net purchase of Intangible assets Net cash flow from acquisition of investment in and associates	equipment	(80,134 614,069 (806,390 (119,082 (61,306) 23,4) (36,9) (1,054,2 - - - - - - 882,4) (142,4) 87,4	815 Ox	or product - Do pr	oss loans and a mestic Current control of the contr	ent Bank's Loans as & advances t under stage 1 t under stage 2 t under stage 3 ring the period		Period As at 31/12/2021 1,259,200 276,606 2,129 974,715 28,280 293,889 2,834,819 (81,707) (17,867) (17,867) (1,378,567) 1,356,678	Period As at 31/12/2020
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Other Expenses Operating profit/(loss) before VAT on financial services Value Added Tax (VAT) on financial Services Operating profit/(loss) after VAT on financial services Share of profits of associates and joint ventures Profit/(loss) before tax Income Tax expenses Profit/ (loss) for the period Profit attributable to: Shareholders Earnings per share on profit Basic earnings per ordinary share STATEMENT OF COMPREHENSIVE In Rupees Thousands Profit/(loss) for the period Items that will be reclassified to income statement Exchange differences on translation of foreign operations Net gains/(losses) on cash flow hedges Net gains/(losses) on investment in debt instruments	(9,300) (69,749) 399,994 (69,763) 330,231 (75,086) 255,145 31 INCOME From 01/01/2021 To 31/12/2021	(11,170) (76,377) 495,545 (80,204) 415,341 (140,285) 275,057 275,057 34	Adjustment for: Non-cash items included in profits before tax Change in operating assets Change in operating liabilities Net gains from investing activities Share of profits in associates and joint ventures Dividend income from subsidiaries and associat Interest expense on subordinated debt Prior year adjustment Contribution paid to defined benefit plans Tax paid Net cash generated from operating activities Cash flows from investing activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and e Purchase of Financial investments Proceeds from the sale of maturity of financial Net purchase of Intangible assets Net cash flow from acquisition of investment in and associates Net cash flow from disposal of subsidiaries Proceeds from disposal of associates and joint of Dividend received from investment in subsidiaries ar Purchase of Investment Properties Net cash (used in)/from investing activities	equipment investments a subsidiaries ventures and associates	(119,082 (61,306 (26,209 47,329 (1,070)) 23,4) (36,9) (1,054,2 - - - - - - 882,6) (142,4) 87,4	815 Ox	oductwise Gr product - Do product - Cards wning amuka Saving pusing loans affi loans tal agewise impa ass: Accumula Accumula Accumula Accumula act value of loa powements of product Stage 1 Depening balance product Stage 2 Depening balance product Stage 2 Depening balance product Stage 2 Depening balance product - Do	oss loans and a mestic Current	ent Bank's Loans as & advances t under stage 1 t under stage 2 t under stage 3 ring the period		Period As at 31/12/2021	Period As at 31/12/2020
Other Expenses Operating profit/(loss) before VAT on financial services Value Added Tax (VAT) on financial Services Operating profit/(loss) after VAT on financial services Share of profits of associates and joint ventures Profit/(loss) before tax Income Tax expenses Profit/ (loss) for the period Profit attributable to: Shareholders Earnings per share on profit Basic earnings per ordinary share STATEMENT OF COMPREHENSIVE In Rupees Thousands Profit/(loss) for the period Items that will be reclassified to income statement Exchange differences on translation of foreign operations Net gains/(losses) on cash flow hedges Net gains/(losses) on investment in debt instruments measured at fair value through other comprehensive income	(9,300) (69,749) 399,994 (69,763) 330,231 (75,086) 255,145 31 INCOME From 01/01/2021 To 31/12/2021	(11,170) (76,377) 495,545 (80,204) 415,341 (140,285) 275,057 275,057 34	Adjustment for: Non-cash items included in profits before tax Change in operating assets Change in operating liabilities Net gains from investing activities Share of profits in associates and joint ventures Dividend income from subsidiaries and associat Interest expense on subordinated debt Prior year adjustment Contribution paid to defined benefit plans Tax paid Net cash generated from operating activities Cash flows from investing activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and e Purchase of Financial investments Proceeds from the sale of maturity of financial Net purchase of Intangible assets Net cash flow from acquisition of investment in and associates Net cash flow from disposal of subsidiaries Proceeds from disposal of associates and joint of Dividend received from investment in subsidiaries ar Purchase of Investment Properties Net cash (used in)/from investing activities	equipment investments a subsidiaries ventures and associates capital struments	(119,082 (61,306 (26,209 47,329 (1,070)) 23,4) (36,9) (1,054,2 - - - - - - 882,6) (142,4) 87,4	815 Pr By Ox Ox Ox Ox Ox Ox Ox O	oductwise Gr product - Do pounds asse rental rec edit Cards wning amuka Saving pusing loans aff loans tal agewise impa ass: Accumula Accumula Accumula Accumula at value of loa povements of product Stage 1 Depening balance product Stage 2 Depening balance product Stage 3 Depening balance product - Do product Stage 3 Depening balance product - Do	oss loans and a mestic Currence deivable ss & Developmented impairment ded impairment ded impairment ded impairment du moce back) to income de bac	ent Bank's Loans as & advances t under stage 1 t under stage 2 t under stage 3 ring the period ae statement		Period As at 31/12/2021	Period As at 31/12/2020
Other Expenses Operating profit/(loss) before VAT on financial services Value Added Tax (VAT) on financial Services Operating profit/(loss) after VAT on financial services Share of profits of associates and joint ventures Profit/(loss) before tax Income Tax expenses Profit/ (loss) for the period Profit attributable to: Shareholders Earnings per share on profit Basic earnings per ordinary share STATEMENT OF COMPREHENSIVE In Rupees Thousands Profit/(loss) for the period Items that will be reclassified to income statement Exchange differences on translation of foreign operations Net gains/(losses) on cash flow hedges Net gains/(losses) on investment in debt instruments measured at fair value through other comprehensive	(9,300) (69,749) 399,994 (69,763) 330,231 (75,086) 255,145 31 INCOME From 01/01/2021 To 31/12/2021	(11,170) (76,377) 495,545 (80,204) 415,341 (140,285) 275,057 275,057 34	Adjustment for: Non-cash items included in profits before tax Change in operating assets Change in operating liabilities Net gains from investing activities Share of profits in associates and joint ventures Dividend income from subsidiaries and associat Interest expense on subordinated debt Prior year adjustment Contribution paid to defined benefit plans Tax paid Net cash generated from operating activities Cash flows from investing activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and e Purchase of Financial investments Proceeds from the sale of maturity of financial Net purchase of Intangible assets Net cash flow from acquisition of investment in and associates Net cash flow from disposal of subsidiaries Proceeds from disposal of associates and joint in Dividend received from investment in subsidiaries ar Purchase of Investment Properties Net cash (used in)/from investing activities Cash flows from finance activities Net proceeds from the issue of ordinary share of Net proceeds from the issue of subordinated de Repayment of subordinated dept Interest paid on subordinated dept	equipment investments a subsidiaries ventures and associates capital struments	(119,082 (61,306 (26,209 47,329 (1,070)) 23,4) (36,9) (1,054,2 - - - - - - 882,6) (142,4) 87,4	815 Ox	oductwise Gr product - Do verdrafts rm loans ase rental recedit Cards wning amuka Saving ousing loans aff loans tal agewise impa ss: Accumula Accumula Accumula Accumula et value of loa ovements of oder Stage 1 Dening balance order Stage 2 Dening balance order Stage 2 Dening balance order Stage 3	eivable s & Developme s & Developme s & Developme s & Developme dirment on loar ted impairment ted impairment ted impairment ted impairment du ince back) to income e back) to income e back) to income	ent Bank's Loans as & advances t under stage 1 t under stage 2 t under stage 3 ring the period ae statement		Period As at 31/12/2021 1,259,200 276,606 2,129 974,715 28,280 293,889 2,834,819 (81,707) (17,867) (1,378,567) 1,356,678 110,947 (29,240) 81,707 75,874 (58,007) 17,867 1,393,001 9,456	Period As at 31/12/2020
Other Expenses Operating profit/(loss) before VAT on financial services Value Added Tax (VAT) on financial Services Operating profit/(loss) after VAT on financial services Share of profits of associates and joint ventures Profit/(loss) before tax Income Tax expenses Profit/ (loss) for the period Profit attributable to: Shareholders Earnings per share on profit Basic earnings per ordinary share STATEMENT OF COMPREHENSIVE In Rupees Thousands Profit/(loss) for the period Items that will be reclassified to income statement Exchange differences on translation of foreign operations Net gains/(losses) on cash flow hedges Net gains/(losses) on investment in debt instruments measured at fair value through other comprehensive income Share of profits of associates and joint ventures Debt instruments at fair value through other comprehensive	(9,300) (69,749) 399,994 (69,763) 330,231 (75,086) 255,145 31 INCOME From 01/01/2021 To 31/12/2021	(11,170) (76,377) 495,545 (80,204) 415,341 (140,285) 275,057 275,057 34	Adjustment for: Non-cash items included in profits before tax Change in operating assets Change in operating liabilities Net gains from investing activities Share of profits in associates and joint ventures Dividend income from subsidiaries and associat Interest expense on subordinated debt Prior year adjustment Contribution paid to defined benefit plans Tax paid Net cash generated from operating activities Cash flows from investing activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and e Purchase of Financial investments Proceeds from the sale of maturity of financial Net purchase of Intangible assets Net cash flow from acquisition of investment in and associates Net cash flow from disposal of subsidiaries Proceeds from disposal of associates and joint or Dividend received from investment in subsidiaries ar Purchase of Investment Properties Net cash (used in)/from investing activities Cash flows from finance activities Net proceeds from the issue of ordinary share of Net proceeds from the issue of subordinated de Repayment of subordinated dept	equipment investments a subsidiaries ventures and associates capital struments ept	(119,082 (61,306 (26,209 47,329 (1,070)) 23,4) (36,9) (1,054,2 - - - - - - 882,6) (142,4) 87,4	815 Ox	oductwise Gr product - Do product - Cards wning amuka Saving pusing loans affi loans tal agewise impa ass: Accumula Accumula Accumula Accumula Accumula et value of loa product Stage 1 Depening balance product Stage 2 Depening balance product Stage 3 Depening balance product Movements posing balance product - Do pr	seivable seivab	ent Bank's Loans as & advances t under stage 1 t under stage 2 t under stage 3 ring the period as statement be statement D PERFORMA	ANCE INDIC	Period As at 31/12/2021 1,259,200 276,606 2,129 974,715 28,280 293,889 2,834,819 (81,707) (17,867) (1,378,567) 1,356,678 110,947 (29,240) 81,707 75,874 (58,007) 17,867 1,393,001 9,456 (23,891) 1,378,567 1,478,142 ATORS	Period As at 31/12/2020
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Other Expenses Operating profit/(loss) before VAT on financial services Value Added Tax (VAT) on financial Services Operating profit/(loss) after VAT on financial services Share of profits of associates and joint ventures Profit/(loss) before tax Income Tax expenses Profit/ (loss) for the period Profit attributable to: Shareholders Earnings per share on profit Basic earnings per ordinary share STATEMENT OF COMPREHENSIVE In Rupees Thousands Profit/(loss) for the period Items that will be reclassified to income statement Exchange differences on translation of foreign operations Net gains/(losses) on cash flow hedges Net gains/(losses) on investment in debt instruments measured at fair value through other comprehensive income Share of profits of associates and joint ventures Debt instruments at fair value through other comprehensive income Less: Tax expense relating to items that will be reclassified to income statement Items that will not be reclassified to income statement Change in fair value on investments in equity instruments designated at fair value through other comprehensive income Change in fair value attributable to change in the Bank's own credit risk on financial liabilities designated at fair value through profit or loss Actuarial Gain/(loss) on defined benefit plan	(9,300) (69,749) 399,994 (69,763) 330,231 (75,086) 255,145 255,145 INCOME From 01/01/2021 70 31/12/2021 255,145	(11,170) (76,377) 495,545 (80,204) 415,341 (140,285) 275,057 275,057 34 From 01/01/2020 To 31/12/2020 275,057	Adjustment for: Non-cash items included in profits before tax Change in operating assets Change in operating liabilities Net gains from investing activities Share of profits in associates and joint ventures Dividend income from subsidiaries and associal Interest expense on subordinated debt Prior year adjustment Contribution paid to defined benefit plans Tax paid Net cash generated from operating activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and e Purchase of Financial investments Proceeds from the sale of maturity of financial Net purchase of Intangible assets Net cash flow from acquisition of investment in and associates Net cash flow from disposal of subsidiaries Proceeds from disposal of associates and joint in Dividend received from investment in subsidiaries ar Purchase of Investment Properties Net cash (used in)/from investing activities Cash flows from finance activities Net proceeds from the issue of ordinary share of Net proceeds from the issue of subordinated dept Interest paid on subordinated dept Dividend paid to non-controlling interest Dividend paid to shareholders of the parent con Dividend paid to shareholders of other equity instrur Others Net Cash (used in)/from financing activities Net increase/(decrease) in cash & cash equiva Cash and cash equivalents at the beginning of t Cash and cash equivalents at the end of the parent Cash and cash equivalents at the end of the parent Cash and cash equivalents at the end of the parent Cash and cash equivalents at the end of the parent Cash and cash equivalents at the end of the parent Cash and cash equivalents at the end of the parent Cash and cash equivalents at the end of the parent Cash and cash equivalents at the end of the parent Cash and cash equivalents at the end of the parent Cash and cash equivalents at the end of the parent Cash and cash equivalents at the end of the parent Cash and cash equivalents at the end of the parent Cash and cash equivalents at the end of the parent Cash and cash e	equipment investments in subsidiaries ventures nd associates capital struments ept mpany ments lents the period eriod	(119,082 (61,306 (806,390 (119,082 (61,306 (26,209 47,329 (1,070) 20,050 (41,256 105,156 63,900) 23,4 9 (36,9 1 (1,054,2 - 882,4 - 882,4 1 (142,4 1 87,4 1 (1,1) 1 (1,1) 1 (1,1) 1 (1,1) 1 (1,1)	815 Ovo 23) Te Le Cr	oductwise Gr product - Do produ	simestic Current deivable sis & Developme different on loar sted impairment sted impairment sted impairment du impairment du ince back) to income deback) to	ent Bank's Loans as & advances t under stage 1 t under stage 2 t under stage 3 ring the period as statement be statement D PERFORM ON REGULA LKR in Thousan (Minimum Requiremen um Requiremen un Requiremen uirement - 3%)	ANCE INDIC TORY REPOR	Period As at 31/12/2021 1,259,200 276,606 2,129 974,715 28,280 293,889 2,834,819 (81,707) (17,867) (1,378,567) 1,356,678 110,947 (29,240) 81,707 75,874 (58,007) 17,867 1,393,001 9,456 (23,891) 1,378,567 1,478,142 ATORS RTING) 31/12/2021 5,742,060 5,742,060 5,742,060 101% 101%	Period As at 31/12/2020
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Other Expenses Operating profit/(loss) before VAT on financial services Value Added Tax (VAT) on financial Services Operating profit/(loss) after VAT on financial services Share of profits of associates and joint ventures Profit/(loss) before tax Income Tax expenses Profit/(loss) for the period Profit attributable to: Shareholders Earnings per share on profit Basic earnings per ordinary share STATEMENT OF COMPREHENSIVE In Rupees Thousands Profit/(loss) for the period Items that will be reclassified to income statement Exchange differences on translation of foreign operations Net gains/(losses) on cash flow hedges Net gains/(losses) on investment in debt instruments measured at fair value through other comprehensive income Share of profits of associates and joint ventures Debt instruments at fair value through other comprehensive income Less: Tax expense relating to items that will be reclassified to income statement Items that will not be reclassified to income statement Change in fair value on investments in equity instruments designated at fair value through other comprehensive income Change in fair value attributable to change in the Bank's own credit risk on financial liabilities designated at fair value through profit or loss Actuarial Gain/(loss) on defined benefit plan Re - measurement of post-employment benefit obligations Changes in revaluation surplus Share of profits of associates and joint ventures Less: Tax expense relating to items that will not be reclassified to income statement Other comprehensive income for the period CERTIFICATION We, the undersigned, being the Chairperson, General Manag (a) The above statements have been prepared in complianc (b) The information contained in these statements have be Keasila Jayawardena (c) The above statements have been prepared in complianc (d) The above statements have been prepared in complianc (e) The information contained in these statements have be	(9,300) (69,749) 399,994 (69,763) 330,231 (75,086) 255,145 255,145 31 From 01/01/2021 To 31/12/2021 255,145 27,184 (5,174) 22,010 277,155 er/CEO and Senice with the form	(11,170) (76,377) 495,545 (80,204) 415,341 (140,285) 275,057 34 From 01/01/2020 To 31/12/2020 275,057	Adjustment for: Non-cash items included in profits before tax Change in operating assets Change in operating liabilities Net gains from investing activities Share of profits in associates and joint ventures Dividend income from subsidiaries and associat Interest expense on subordinated debt Prior year adjustment Contribution paid to defined benefit plans Tax paid Net cash generated from operating activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and e Purchase of Financial investments Proceeds from the sale of maturity of financial Net purchase of Intangible assets Net cash flow from acquisition of investment in and associates Net cash flow from disposal of subsidiaries Proceeds from disposal of associates and joint of Dividend received from investment in subsidiaries ar Purchase of Investment Properties Net cash (used in)/from investing activities Cash flows from finance activities Net proceeds from the issue of ordinary share of Net proceeds from the issue of other equity ins Net proceeds from the issue of subordinated dept Interest paid on subordinated dept Interest paid on subordinated dept Dividend paid to non-controlling interest Dividend paid to shareholders of the parent condition Dividend paid to holders of other equity instructothers Net Cash (used in)/from financing activities Net Cash (used in)/from financing activities Net Cash (used in)/from financing activities Net Cash quivalents at the beginning of the Cash and cash equivalents at the beginning of the Cash and cash equivalents at the end of the parent condition of the parent cash and cash equivalents at the end of the parent cash and cash equivalents at the end of the parent cash and cash equivalents at the end of the parent cash and cash equivalents at the end of the parent cash and cash equivalents at the end of the parent cash and cash equivalents at the end of the parent cash and cash equivalents at the end of the parent cash equivalents at the end of the parent cash equivalents at the end	equipment investments a subsidiaries eventures and associates capital struments ept mpany ments lents the period eriod DEPOSITS B) deposits dify that;	(41,256 105,156 63,900 (41,256 105,156 63,900 Current Period As at 31/12/2021) 23,4 9 (36,9 1,054,2 - 882,4 - 882,4 1 (142,4 1) 87,4 1 (1,1 1 (1,1 1 (1,1 1 (1,1) 1 (1,1) 1 (1,1) 1 (1,1) 1 (1,1) 2 (1,1) 3 (1,1) 4 (1,1) 4 (1,1) 4 (1,1) 4 (1,1) 6 (1,1) 7 (1,1) 8	815 Pr Rit R	oductwise Gr product - Do verdrafts rm loans ase rental recedit Cards wning amuka Saving busing loans aff loans tal agewise impa ss: Accumula Accumula Accumula Accumula at value of loa ovements of oder Stage 1 Dening balance charge/(write osing balance oder Stage 2 Dening balance oder Stage 3 Dening balance charge/(write osing balance tal Impairme agulatory Cap mmon Equity ore (Tier 1) Ca tal Capital Bar gulatory Cipu atutory Liquid	seivable simestic Current simestic Current simestic Current simestic Current simestic Current simestic Current siment on loar ted impairment ted imp	ent Bank's Loans as & advances t under stage 1 t under stage 2 t under stage 3 ring the period as statement be statement D PERFORM ON REGULA LKR in Thousan (Minimum Requirement and Requirement - 3%) Thousands (Minimum Requirement and Requirement of Minimum Requirement of	ANCE INDIC TORY REPOR irement - 7%) it - 8.50%) t - 12.50 %) ement - 20%) n Thousands) rement - 100%) ment - 100%)	Period As at 31/12/2021 1,259,200 276,606 - 2,129 974,715 28,280 293,889 2,834,819 (81,707) (17,867) (1,378,567) 1,356,678 110,947 (29,240) 81,707 75,874 (58,007) 17,867 1,393,001 9,456 (23,891) 1,378,567 1,478,142 ATORS RTING) 31/12/2021 5,742,060 5,742,060 5,742,060 5,742,060 5,742,060 4,792,614 742% 389,139 1548% 172% 23% -4% 4%	Period As at 31/12/2020 1,896,408 521,293 38,607 998,606 44,482 149,147 3,648,543 (110,947) (75,874) (1,393,001) 2,068,720 105,815 5,133 110,947 43,030 32,843 75,874 1,388,409 19,423 (14,831) 1,393,001 1,579,823 31/12/2020 5,357,996

SRI LANKA SAVINGS BANK LIMITED, NO. 265, WARD PLACE, COLOMBO 7.