

## SRI LANKA SAVINGS BANK LIMITED

A FULLY OWNED SUBSIDIARY OF NSB



4,579,259

669%

292,766

1070%

22%

-2%

80%

8% 3%

4,857,185

511%

567%

192%

21%

-1%

6%

72%

10% 5% 7%

296,371

தலங்கை சேம்ப்பு வங்க Sri Lanka Savings Bank	INTE	RIM FII	NANCIAL STATEMENTS	FOR 1	THE Q	UART	ER EN	IDED 3	30 <sup>th</sup> SEF	PTEMB	ER 202	1 =	
STATEMENT OF FINANCIAL POS		STATEMENT OF CHANGES IN EQUITY											
	Current Period	Previous Period		Stated Capital/ Assigned Capital			Reserves				Non-		
In Rupees Thousands	As at 30/09/2021	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	83,065	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 Bank Placements with banks Derivative financial instruments	4,277,055	4,734,648	Total Comprehensive income for the period Profit/(loss) for the period	020,110	2,304,044	233,730	33,737	307,227	175,509	(2,200,230)	175,509		175,509
Financial assets at amortised cost - Loans and Advances	1,573,165	2,068,720	Other comprehensive income (net of taxes)  Total comprehensive income for the period		-	-	25,373 <b>25,373</b>	-	175,509	_	25,373 200,882	_	25,373 200,882
- Debt and Other Instruments Financial assets measured at fair value through Profit & Loss	1,486,333	779,708 303,806	Transactions with equity holders,recognised directly in equity						,,,,,,				
Financial assets measured at fair value through other comprehensive income	163,385	138,011	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	888,223 2,956	875,771 5,980	Transfers to reserves during the period Dividends to equity holders	-	-	8,775 -	-	-	(8,775)	-	-	-	
Investment properties Goodwill and intangible assets	237,077 2,260	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	19,524	16,231	Others  Total transactions with equity holders	-	-	8,775	-	-	(8,775)	-	-	-	-
Total assets	8,733,043	9,265,716	Balance as at 30/09/2021	820,446	2,984,844	262,526	65,130	907,127	3,856,849	(2,166,190)	6,730,731	-	6,730,731
Liabilities  Due to banks	413	391	Data lice as at 30, 03, 2021						ASUREMENT		0,730,731		0,730,731
Derivative financial instruments Financial liabilities recognized through profit or loss - measured at fair value	-	-	a. Bank – 30/09/2021	ANALIS	13 OI 1114A	TOTAL III.				DA313	EVOC!		Takal
- designated at fair value Financial liabilities at amortised cost			In Rupees Thousands ASSETS				A	<u> </u>	FVPL		FVOCI		Total -
- Due to depositors - Due to other borrowers	801,373 322,230	1,077,085 575,874	Cash and cash equivalents Balances with Central Bank				83,	.065	-	- -	-		83,065
Lease Liability Debt securities issued	4,264 89,558	6,734 134,526	Placements with banks Derivative financial instruments				4,277	.055	-	- -	-	4	1,277,055 -
Retirement benefit obligations Current tax liabilities	32,785 310,575	29,530 363,667	Loans and advances Debt Instruments				1,573, 1,486,		-	-	- -		1,573,165 1,486,333
Deferred tax liabilities Other provisions	853	995	Equity Instruments Unit Trust Investments					-	-		163,385		163,385
Other liabilities Due to subsidiaries	440,261	547,065	Total financial assets				7,419,	.618	-	-	163,385	7	7,583,003
Total liabilities	2,002,312	2,735,867	In Rupees Thousands				A	С		FVPL			Total
Equity   Stated capital/Assigned capital   Statutory reserve fund	3,805,290 262,526	3,805,290 253,750	LIABILITIES Due to banks					413		-			413
OCI reserve	65,130	39,756	Derivative financial instruments Financial liabilities at amortised cost					-		-			-
Retained earnings Other reserves	3,856,848 (1,259,063)	3,690,116 (1,259,063)	- Due to depositors - Due to other borrowers				801, 322,	,230		-		3	301,373 322,230
Total shareholders' equity  Non-controlling interests	6,730,731	6,529,849	Debt securities issued  Total financial liabilities				1,213,	, <b>5</b> 74		- -			89,558 <b>213,574</b>
Total Equity Total equity and liabilities	6,730,731 8,733,043	6,529,849 9,265,716	b. Bank – 31/12/2020										
Contingent liabilities and commitments  Memorandum Information	4,012	34,020	In Rupees Thousands ASSETS				A	С	FVPL		FVOCI		Total
Number of Employees	106	107	Cash and cash equivalents				105	5,548	-		-		105,548
Number of Branches  INCOME STATEMENT	4	4	Balances with Central Bank Placements with banks Derivative financial instruments				4,734	1,648	-		-	4,	734,648
INCOME STATEMENT	Current	Previous	Loans and advances				2,068	3,720	-		-	2,	.068,720
	carrent		Debt Instruments				779	7,708	-		-		
In Rupees Thousands	Period From	Period From	Equity Instruments Unit Trust Investment					9,708 - -	- - 303,806	ŝ.	- 138,011 -		779,708 138,011 303,806
In Rupees Thousands	Period From 01/01/2021 To	Period From 01/01/2020 To	Equity Instruments Unit Trust Investment Total financial assets				7,688	3,624	303,806 <b>303,80</b> 6	j	138,011 - 138,011	8,	779,708 138,011 303,806 <b>130,441</b>
In Rupees Thousands  Interest income	Period From 01/01/2021 To 30/09/2021 443,505	Period From 01/01/2020 To 30/09/2020 581,107	Equity Instruments Unit Trust Investment Total financial assets  In Rupees Thousands					3,624			-	8,	779,708 138,011 303,806
	Period From 01/01/2021 To 30/09/2021 443,505 (43,571) 399,934	Period From 01/01/2020 To 30/09/2020 581,107 (59,875) 521,232	Equity Instruments Unit Trust Investment Total financial assets  In Rupees Thousands  LIABILITIES Due to banks				7,688 A	3,624		j	-	8,	779,708 138,011 303,806 <b>130,441</b>
Interest income Interest expenses	Period From 01/01/2021 To 30/09/2021 443,505 (43,571)	Period From 01/01/2020 To 30/09/2020 581,107 (59,875)	Equity Instruments Unit Trust Investment Total financial assets  In Rupees Thousands  LIABILITIES  Due to banks Derivative financial instruments Other financial liabilities at fair value through pro	ofit or loss			7,688 A	- <u>-</u> 3,624		j	-	8,	779,708 138,011 303,806 130,441
Interest income Interest expenses  Net interest income Fee and commission income	Period From 01/01/2021 To 30/09/2021 443,505 (43,571) 399,934	Period From 01/01/2020 To 30/09/2020 581,107 (59,875) 521,232 2,610	Equity Instruments Unit Trust Investment Total financial assets  In Rupees Thousands  LIABILITIES  Due to banks Derivative financial instruments	ofit or loss			7,688 A	391 		j	-	8,	779,708 138,011 303,806 130,441
Interest income Interest expenses  Net interest income Fee and commission income Fee and commission expenses  Net fee and commission income	Period From 01/01/2021 To 30/09/2021 443,505 (43,571) 399,934 1,990	Period From 01/01/2020 To 30/09/2020  581,107 (59,875)  521,232 2,610 (211)	Equity Instruments Unit Trust Investment Total financial assets  In Rupees Thousands  LIABILITIES  Due to banks Derivative financial instruments Other financial liabilities at fair value through profinancial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued	ofit or loss			1,077, 575, 134,	391 - - 085 874		j	-	1,0 5	779,708 138,011 303,806 130,441 Total 391 - - - - - - - - - - - - -
Interest income Interest expenses  Net interest income Fee and commission income Fee and commission expenses  Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets	Period From 01/01/2021 To 30/09/2021 443,505 (43,571) 399,934 1,990	Period From 01/01/2020 To 30/09/2020  581,107 (59,875)  521,232 2,610 (211)	Equity Instruments Unit Trust Investment  Total financial assets  In Rupees Thousands  LIABILITIES  Due to banks Derivative financial instruments Other financial liabilities at fair value through profinancial liabilities at amortised cost - Due to depositors - Due to other borrowers		VS		1,077,575, 134,	391 	303,806	FVPL	138,011	1,0 5 1	779,708 138,011 303,806 130,441  Total  391 077,085 575,874 134,526 787,877
Interest income Interest expenses  Net interest income Fee and commission income Fee and commission expenses  Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets at fair value through profit or loss Net Other operating income  Total operating income Impairment Charges	Period From 01/01/2021 To 30/09/2021  443,505 (43,571) 399,934 1,990 - 1,990 - 1,990 - 10,964 412,888 88,554	Period From 01/01/2020 To 30/09/2020  581,107 (59,875)  521,232 2,610 (211) 2,399 9,555 533,186 (29,958)	Equity Instruments Unit Trust Investment  Total financial assets  In Rupees Thousands  LIABILITIES  Due to banks Derivative financial instruments Other financial liabilities at fair value through profinancial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued  Total financial liabilities  STATEMENT OF Care		Current	Previo	1,077, 575, 134, 1,787,	391 	303,806	FVPL	138,011 COMMITME	1,0 5 1,7 NTS, CONTI	779,708 138,011 303,806 130,441  Total  391
Interest income Interest expenses  Net interest income Fee and commission income Fee and commission expenses  Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets at fair value through profit or loss Net Other operating income  Total operating income	Period From 01/01/2021 To 30/09/2021 443,505 (43,571) 399,934 1,990 1,990 10,964 412,888 88,554 501,442 (162,598)	Period From 01/01/2020 To 30/09/2020  581,107 (59,875)  521,232 2,610 (211) 2,399 9,555 533,186 (29,958) 503,228 (143,033)	Equity Instruments Unit Trust Investment  Total financial assets  In Rupees Thousands  LIABILITIES  Due to banks Derivative financial instruments Other financial liabilities at fair value through profinancial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued  Total financial liabilities  STATEMENT OF Color		_	Perio	1,077,575,134,1,787,d	391 	303,806	FVPL  ADVANCES,	138,011 COMMITME	1,0 5 1 1,7 NTS, CONTI	779,708 138,011 303,806 130,441  Total  391
Interest income Interest expenses  Net interest income Fee and commission income Fee and commission expenses  Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets at fair value through profit or loss Net Other operating income  Total operating income Impairment Charges  Net operating income Personnel Expenses Depreciation and amortisation Other Expenses	Period From 01/01/2021 To 30/09/2021  443,505 (43,571) 399,934 1,990 - 1,990 - 1,990 412,888 88,554 501,442 (162,598) (6,944) (51,030)	Period From 01/01/2020 To 30/09/2020  581,107 (59,875)  521,232 2,610 (211) 2,399 9,555 533,186 (29,958) 503,228 (143,033) (8,467) (51,249)	Equity Instruments Unit Trust Investment  Total financial assets  In Rupees Thousands  LIABILITIES  Due to banks Derivative financial instruments Other financial liabilities at fair value through profinancial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued  Total financial liabilities  STATEMENT OF Care		Current Period	Perio 30/09/2	1,077,575, 134, 1,787,  Dus od 2020	391 	303,806  F LOANS & A	FVPL  ADVANCES,	138,011  COMMITME	1,0 5 1 1,7 NTS, CONTI	779,708 138,011 303,806 130,441  Total  391
Interest income Interest expenses  Net interest income Fee and commission income Fee and commission expenses  Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets at fair value through profit or loss Net Other operating income  Total operating income Impairment Charges  Net operating income Personnel Expenses Depreciation and amortisation Other Expenses  Operating profit/(loss) before VAT on financial services Value Added Tax (VAT) on financial Services	Period From 01/01/2021 To 30/09/2021  443,505 (43,571)  399,934 1,990 1,990 10,964 412,888 88,554 501,442 (162,598) (6,944) (51,030) 280,870 (56,374)	Period From 01/01/2020 To 30/09/2020  581,107 (59,875)  521,232 2,610 (211) 2,399 9,555 533,186 (29,958) 503,228 (143,033) (8,467) (51,249) 300,479 (44,452)	Equity Instruments Unit Trust Investment  Total financial assets  In Rupees Thousands  LIABILITIES Due to banks Derivative financial instruments Other financial liabilities at fair value through profinancial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued  Total financial liabilities  STATEMENT OF Color In Rupees Thousands  Cash flows from operating activities Profit before tax  Adjustment for: Non-cash items included in profits before tax		Current Period 30/09/2021 224,49 (81,453	Perio 30/09/25 256 3) 42	1,077,575,134,1,787,100 In Pro	391 	303,806	FVPL  ADVANCES, AND IMPA	138,011  COMMITME	1,0 5 1 1,7 NTS, CONTI Current Period As at	779,708 138,011 303,806 130,441  Total  391
Interest income Interest expenses  Net interest income Fee and commission income Fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets at fair value through profit or loss Net Other operating income  Total operating income Impairment Charges  Net operating income Personnel Expenses Depreciation and amortisation Other Expenses  Operating profit/(loss) before VAT on financial services Value Added Tax (VAT) on financial Services Share of profits of associates and joint ventures	Period From 01/01/2021 To 30/09/2021 443,505 (43,571) 399,934 1,990	Period From 01/01/2020 To 30/09/2020  581,107 (59,875)  521,232 2,610 (211) 2,399 9,555 533,186 (29,958) 503,228 (143,033) (8,467) (51,249) 300,479 (44,452) 256,027	Equity Instruments Unit Trust Investment  Total financial assets  In Rupees Thousands  LIABILITIES  Due to banks Derivative financial instruments Other financial liabilities at fair value through profinancial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued  Total financial liabilities  STATEMENT OF Color In Rupees Thousands  Cash flows from operating activities Profit before tax  Adjustment for: Non-cash items included in profits before tax Change in operating assets Change in operating liabilities		Current Period 30/09/2022 224,49	Perio 30/09/25 256 3) 42 1 (2,	1,077, 575, 134, 1,787,    A   Dus     d     2020	391	F LOANS & A	FVPL  ADVANCES, AND IMPA	138,011  COMMITME	1,0 5 1 1,7 NTS, CONTI Current Period As at	779,708 138,011 303,806 130,441  Total  391
Interest income Interest expenses  Net interest income Fee and commission income Fee and commission expenses  Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets at fair value through profit or loss Net Other operating income  Total operating income Impairment Charges  Net operating income Personnel Expenses Depreciation and amortisation 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	Period From 01/01/2021 To 30/09/2021 443,505 (43,571) 399,934 1,990	Period From 01/01/2020 To 30/09/2020  581,107 (59,875)  521,232 2,610 (211) 2,399 9,555 533,186 (29,958) 503,228 (143,033) (8,467) (51,249) 300,479 (44,452) 256,027 256,027 (72,253)	Equity Instruments Unit Trust Investment  Total financial assets  In Rupees Thousands  LIABILITIES  Due to banks Derivative financial instruments Other financial liabilities at fair value through profinancial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued  Total financial liabilities  STATEMENT OF Color In Rupees Thousands  Cash flows from operating activities Profit before tax  Adjustment for: Non-cash items included in profits before tax Change in operating assets	ASH FLOV	Current Period 30/09/2021 224,49 (81,453 635,59	Perio 30/09/25 256 3) 42 1 (2,	1,077,575, 134, 1,787,  2020  1,026  In Pro By Ov G652) 998) - Cre Pa	391	sands oss loans and a mestic Currence	FVPL  ADVANCES, AND IMPA	138,011  COMMITME	1,0 5 1,7 NTS, CONTI Current Period As at 30/09/2021	779,708 138,011 303,806 130,441  Total  391
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Interest income Interest expenses  Net interest income Fee and commission income Fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets at fair value through profit or loss Net Other operating income Impairment Charges  Net operating income Personnel Expenses Depreciation and amortisation 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	Period From 01/01/2021 To 30/09/2021 443,505 (43,571) 399,934 1,990	Period From 01/01/2020 To 30/09/2020  581,107 (59,875)  521,232 2,610 (211) 2,399 9,555 533,186 (29,958) 503,228 (143,033) (8,467) (51,249) 300,479 (44,452) 256,027 (72,253) 183,774	Equity Instruments Unit Trust Investment  Total financial assets  In Rupees Thousands  LIABILITIES Due to banks Derivative financial instruments Other financial liabilities at fair value through profinancial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued  Total financial liabilities  STATEMENT OF Color In Rupees Thousands  Cash flows from operating activities 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 associate Interest expense on subordinated debt	ASH FLOV	Current Period 30/09/2021 224,49 (81,453 635,59	Period 30/09/25 256 5 256 6) 42 1 (2, (105,	1,077, 575, 134, 1,787,    Dus	391	sands oss loans and a mestic Currence eivable s & Developme irment on loan	FVPL  ADVANCES, AND IMPA	COMMITME VIRMENT	1,0 5 1,7 NTS, CONTI Current Period As at 30/09/2021 - 1,418,759 336,077 - 7,253 993,714 31,109 271,384 3,058,296	779,708 138,011 303,806 130,441  Total  391
Interest income Interest expenses  Net interest income Fee and commission income Fee and commission expenses  Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets	Period From 01/01/2021 To 30/09/2021 443,505 (43,571) 399,934 1,990 1,990 10,964 412,888 88,554 501,442 (162,598) (6,944) (51,030) 280,870 (56,374) 224,496 (48,987) 175,509	Period From 01/01/2020 To 30/09/2020  581,107 (59,875)  521,232 2,610 (211) 2,399 9,555 533,186 (29,958) 503,228 (143,033) (8,467) (51,249) 300,479 (44,452) 256,027 (72,253) 183,774	Equity Instruments Unit Trust Investment  Total financial assets  In Rupees Thousands  LIABILITIES  Due to banks Derivative financial instruments Other financial liabilities at fair value through profinancial liabilities at amortised cost - Due to depositors - Due to other borrowers  Debt securities issued  Total financial liabilities  STATEMENT OF Color In Rupees Thousands  Cash flows from operating activities 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 associate Interest expense on subordinated debt Prior year adjustment Contribution paid to defined benefit plans Tax paid Net cash generated from operating activities	ASH FLOV	Current Period 30/09/2021 224,49 (81,453 635,59 (684,017	Period 30/09/2 256 5 256 6) 42 1 (2, (105,	1,077, 575, 134, 1,787,    Dus	391	sands oss loans and a mestic Currence eivable s & Developme irment on loan ted impairment ted impairment	FVPL  ADVANCES, AND IMPA  advances by  as & advances t under stage 1 t under stage 2	COMMITME AIRMENT	1,0 5 1,7 NTS, CONTI Current Period As at 30/09/2021 - 1,418,759 336,077 - 7,253 993,714 31,109 271,384 3,058,296 (92,511) (31,276)	779,708 138,011 303,806 130,441  Total  391
Interest income Interest expenses  Net interest income Fee and commission income Fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets at fair value through profit or loss Net Other operating income Impairment Charges  Net operating income Personnel Expenses Depreciation and amortisation 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	Period From 01/01/2021 To 30/09/2021 443,505 (43,571) 399,934 1,990 1,990 10,964 412,888 88,554 501,442 (162,598) (6,944) (51,030) 280,870 (56,374) 224,496 (48,987) 175,509 175,509 175,509  INCOME From	Period From 01/01/2020 To 30/09/2020 581,107 (59,875) 521,232 2,610 (211) 2,399 9,555 533,186 (29,958) 503,228 (143,033) (8,467) (51,249) 300,479 (44,452) 256,027 (72,253) 183,774 183,774  222 From	Equity Instruments Unit Trust Investment  Total financial assets  In Rupees Thousands  LIABILITIES Due to banks Derivative financial instruments Other financial liabilities at fair value through profinancial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued  Total financial liabilities  STATEMENT OF Color In Rupees Thousands  Cash flows from operating activities 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 associate 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	ASH FLOV	Current Period 30/09/2021 224,49 (81,453 635,59 (684,017) (102,221 (7,605)	Period 30/09/2 256  5 256  6) 42 1 (2,	1,077, 575, 134, 1,787,    A   Dus     I   Over     I   O	391	sands oss loans and a mestic Currence eivable s & Developme irment on loan ted impairment	FVPL  ADVANCES, AND IMPA  Idvances  Evy  Int Bank's Loans  Is & advances  t under stage 1  under stage 2  under stage 3	COMMITME AIRMENT	1,0 5 1,7 NTS, CONTI Current Period As at 30/09/2021 - 1,418,759 336,077 - 7,253 993,714 31,109 271,384 3,058,296 (92,511)	779,708 138,011 303,806 130,441  Total  391
Interest income Interest expenses  Net interest income Fee and commission income Fee and commission expenses  Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets	Period From 01/01/2021 To 30/09/2021 443,505 (43,571) 399,934 1,990 1,990 1,0964 412,888 88,554 501,442 (162,598) (6,944) (51,030) 280,870 (56,374) 224,496 (48,987) 175,509  175,509  INCOME From 01/01/2021 To	Period From 01/01/2020 To 30/09/2020 581,107 (59,875) 521,232 2,610 (211) 2,399 9,555 533,186 (29,958) 503,228 (143,033) (8,467) (51,249) 300,479 (44,452) 256,027 (72,253) 183,774  183,774  22 From 01/01/2020 To	Equity Instruments Unit Trust Investment  Total financial assets  In Rupees Thousands  LIABILITIES  Due to banks Derivative financial instruments Other financial liabilities at fair value through profinancial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued  Total financial liabilities  STATEMENT OF Color In Rupees Thousands  Cash flows from operating activities 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 associate 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 eq Purchase of Financial investments Proceeds from the sale of maturity of financial in	ASH FLOV	Current Period 30/09/2021 224,49 (81,453 635,59 (684,017 (102,221 (7,605) (15,872 3,518	Period 30/09/2 256  3) 42 1 (2, (105,	1,077, 575, 134, 1,787,  1,026 In Pri By 0,460 (652) (766) (766) (766) (767) (768) (777) (778) (	391	sands sands oss loans and a mestic Currence eivable s & Developme irment on loan ted impairment	FVPL  ADVANCES, AND IMPA  Idvances  Evy  Int Bank's Loans  Is & advances  t under stage 1  under stage 2  under stage 3	COMMITME NIRMENT	1,0 5 1,7 NTS, CONTI Current Period As at 30/09/2021 - 1,418,759 336,077 - 7,253 993,714 31,109 271,384 3,058,296 (92,511) (31,276) (1,361,345)	779,708 138,011 303,806 130,441  Total  391
Interest income Interest expenses  Net interest income Fee and commission income Fee and commission expenses  Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets	Period From 01/01/2021 To 30/09/2021 443,505 (43,571) 399,934 1,990	Period From 01/01/2020 To 30/09/2020  581,107 (59,875)  521,232 2,610 (211) 2,399 9,555 533,186 (29,958) 503,228 (143,033) (8,467) (51,249) 300,479 (44,452) 256,027 (72,253) 183,774  183,774  22  From 01/01/2020 To 30/09/2020	Equity Instruments Unit Trust Investment  Total financial assets  In Rupees Thousands  LIABILITIES  Due to banks Derivative financial instruments Other financial liabilities at fair value through profinancial liabilities at amortised cost - Due to depositors - Due to other borrowers  Debt securities issued  Total financial liabilities  STATEMENT OF Color In Rupees Thousands  Cash flows from operating activities 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 associate 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 eq Purchase of Financial investments Proceeds from the sale of maturity of financial in Net purchase of Intangible assets Net cash flow from acquisition of investment in s	ash FLOV	Current Period 30/09/2021 224,49 (81,453 635,59 (684,017) (102,221 (7,605)	Period 30/09/2 256  3) 42 1 (2, (105,	1,077,575, 134, 1,787,    A   Dus   In	391	sands sands oss loans and a mestic Currence eivable s & Developme irment on loan ted impairment du	FVPL	COMMITME NIRMENT	1,0 5 1,7 NTS, CONTI Current Period As at 30/09/2021 - 1,418,759 336,077 - 7,253 993,714 31,109 271,384 3,058,296 (92,511) (31,276) (1,361,345)	779,708 138,011 303,806 130,441  Total  391
Interest income Interest expenses  Net interest income Fee and commission income Fee and commission expenses  Net fee and commission income Net gain/(Loss) from trading Net gain/(Loss) from financial assets	Period From 01/01/2021 To 30/09/2021 443,505 (43,571) 399,934 1,990 1,990 1,0964 412,888 88,554 501,442 (162,598) (6,944) (51,030) 280,870 (56,374) 224,496 (48,987) 175,509  175,509  INCOME From 01/01/2021 To	Period From 01/01/2020 To 30/09/2020 581,107 (59,875) 521,232 2,610 (211) 2,399 9,555 533,186 (29,958) 503,228 (143,033) (8,467) (51,249) 300,479 (44,452) 256,027 256,027 (72,253) 183,774  183,774  22  From 01/01/2020 To	Equity Instruments Unit Trust Investment Total financial assets  In Rupees Thousands  LIABILITIES Due to banks Derivative financial instruments Other financial liabilities at fair value through profinancial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued Total financial liabilities  STATEMENT OF Collina Instruments  Cash flows from operating activities Profit before tax  Adjustment for: Non-cash items included in profits before tax Change in operating liabilities Net gains from investing activities Share of profits in associates and joint ventures Dividend income from subsidiaries and associate 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 eq Purchase of Financial investments Proceeds from the sale of maturity of financial in Net purchase of Intangible assets Net cash flow from acquisition of investment in s and associates Net cash flow from disposal of subsidiaries	ash FLOV	Current Period 30/09/2021 224,49 (81,453 635,59 (684,017 (102,221 (7,605) (15,872 3,518	Period 30/09/2 256  3) 42 1 (2, (105,	1,077,575, 134, 1,787,  1,026 In Pro  ,,460 Ov 652) 998)	391	sands sands oss loans and a mestic Currence eivable s & Developme irment on loan ted impairment du tee back) to incom	FVPL	COMMITME NIRMENT	1,0 5 1,7 NTS, CONTI Current Period As at 30/09/2021 - 1,418,759 336,077 - 7,253 993,714 31,109 271,384 3,058,296 (92,511) (31,276) (1,361,345) 1,573,165	779,708 138,011 303,806 130,441  Total  391
Interest income Interest expenses  Net interest income Fee and commission income Fee and commission expenses  Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets	Period From 01/01/2021 To 30/09/2021 443,505 (43,571) 399,934 1,990	Period From 01/01/2020 To 30/09/2020  581,107 (59,875)  521,232 2,610 (211) 2,399 9,555 533,186 (29,958) 503,228 (143,033) (8,467) (51,249) 300,479 (44,452) 256,027 (72,253) 183,774  183,774  22  From 01/01/2020 To 30/09/2020	Equity Instruments Unit Trust Investment Total financial assets  In Rupees Thousands  LIABILITIES Due to banks Derivative financial instruments Other financial liabilities at fair value through profinancial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued Total financial liabilities  STATEMENT OF Color In Rupees Thousands  Cash flows from operating activities Profit before tax  Adjustment for: Non-cash items included in profits before tax Change in operating liabilities Net gains from investing activities Share of profits in associates and joint ventures Dividend income from subsidiaries and associate 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 eq Purchase of Financial investments Proceeds from the sale of maturity of financial in Net purchase of Intangible assets Net cash flow from acquisition of investment in s and associates Net cash flow from disposal of subsidiaries Proceeds from disposal of subsidiaries Proceeds from disposal of subsidiaries Proceeds from disposal of subsidiaries	uipment nvestments subsidiaries entures	Current Period 30/09/2021 224,49 (81,453 635,59 (684,017 (102,221 (7,605) (15,872 3,518	Period 30/09/2 256  3) 42 1 (2, (105,	1,077,575, 134, 1,787,  1,078, 1,787,  1,787,	391 391 391 395 874 526 877 NALYSIS O  Rupees Thou: oductwise Groproduct - Do erdrafts rum loans ase rental recedit Cards wning amuka Saving using loans afile loans tal agewise impa ss: Accumulat Accumulat Accumulat Accumulat accumulat accumulat by value of loa	sands oss loans and a mestic Currence eivable s & Developme irment on loan ted impairment ted impairment ted impairment ins & advances impairment du ince back) to incom	FVPL	COMMITME NIRMENT	1,0 1,0 1,7 1,7 NTS, CONTI Current Period As at 30/09/2021 	779,708 138,011 303,806 130,441  Total  391
Interest income Interest expenses  Net interest income Fee and commission income Fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets	Period From 01/01/2021 To 30/09/2021 443,505 (43,571) 399,934 1,990	Period From 01/01/2020 To 30/09/2020  581,107 (59,875)  521,232 2,610 (211) 2,399 9,555 533,186 (29,958) 503,228 (143,033) (8,467) (51,249) 300,479 (44,452) 256,027 (72,253) 183,774  183,774  22  From 01/01/2020 To 30/09/2020	Equity Instruments Unit Trust Investment Total financial assets  In Rupees Thousands  LIABILITIES Due to banks Derivative financial instruments Other financial liabilities at fair value through profinancial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued Total financial liabilities  STATEMENT OF Color In Rupees Thousands  Cash flows from operating activities Profit before tax  Adjustment for: Non-cash items included in profits before tax Change in operating liabilities Net gains from investing activities Share of profits in associates and joint ventures Dividend income from subsidiaries and associate 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 eq Purchase of Financial investments Proceeds from the sale of maturity of financial in Net purchase of Intangible assets Net cash flow from acquisition of investment in s and associates Net cash flow from disposal of subsidiaries Proceeds from disposal of subsidiaries and Purchase of Investment Properties Net cash (used in)/from investing activities	uipment nvestments subsidiaries entures	Current Period 30/09/2021 224,49 (81,453 635,59 (684,017 (102,221 (7,605) (15,872 3,518	Period 30/09/2 256  3) 42 1 (2, (105,	1,077, 575, 134, 1,787,	391 - 085 874 526 877 NALYSIS O  Rupees Thour oductwise Grophologous and loans ase rental recedit Cards wring anuka Saving ausing loans aff loans tal agewise impa ass: Accumulat Accumulat Accumulat Accumulat Accumulat Company and loans ase rental recedit Cards wring loans and loans and loans tal agewise impa ass: Accumulat Accumulat Accumulat Accumulat Accumulat Company and loans and	sands sands oss loans and a mestic Currence eivable s & Developme irment on loan ted impairment ted impairment ted impairment ted impairment ted impairment du ted back) to incom	FVPL	COMMITME NIRMENT	1,0 5 1,7 NTS, CONTI Current Period As at 30/09/2021 1,418,759 336,077 - 7,253 993,714 31,109 271,384 3,058,296 (92,511) (31,276) (1,361,345) 1,573,165 110,947 (18,437) 92,511 75,874 (44,597) 31,277	779,708 138,011 303,806 130,441  Total  391
Interest income Interest expenses  Net interest income Fee and commission income Fee and commission expenses  Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets	Period From 01/01/2021 To 30/09/2021 443,505 (43,571) 399,934 1,990 - 1,990 - 10,964 412,888 88,554 501,442 (162,598) (6,944) (51,030) 280,870 (56,374) 224,496 (48,987) 175,509 175,509  INCOME From 01/01/2021 To 30/09/2021	Period From 01/01/2020 To 30/09/2020  581,107 (59,875)  521,232 2,610 (211) 2,399 9,555 533,186 (29,958) 503,228 (143,033) (8,467) (51,249) 300,479 (44,452) 256,027 (72,253) 183,774  183,774  22  From 01/01/2020 To 30/09/2020	Equity Instruments Unit Trust Investment  Total financial assets  In Rupees Thousands  LIABILITIES  Due to banks Derivative financial instruments Other financial liabilities at fair value through profinancial liabilities at amortised cost - Due to depositors - Due to other borrowers  Debt securities issued  Total financial liabilities  STATEMENT OF Collinary  In Rupees Thousands  Cash flows from operating activities 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 associate 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 eq Purchase of Financial investments Proceeds from the sale of maturity of financial in Net purchase of Intangible assets Net cash flow from acquisition of investment in s and associates Net cash flow from disposal of subsidiaries Proceeds from the sale of maturity of financial in Net purchase of Intangible assets Net cash flow from disposal of subsidiaries Proceeds from finance activities Net cash (used in)/from investing activities Net cash flows from finance activities Net cash flows from finance activities Net proceeds from the issue of ordinary share ca	uipment nvestments subsidiaries d associates	Current Period 30/09/2021 224,49 (81,453 635,59 (684,017 (102,221 (7,605 (15,872 3,518	Period 30/09/2 256  3) 42 1 (2, (105,	1,077, 575, 134, 1,787,  1,026 In Pro  ,,460 Ov 652) 998)	391	sands oss loans and a mestic Currence eivable s & Developme irment on loan ted impairment ted impairment ted impairment ted impairment ted impairment ted impairment du tece back) to incom	FVPL	COMMITME NIRMENT	1,0 5,1 7,7 NTS, CONTI Current Period As at 30/09/2021 1,418,759 336,077 7,253 993,714 31,109 271,384 3,058,296 (92,511) (31,276) (1,361,345) 1,573,165 110,947 (18,437) 92,511 75,874 (44,597) 31,277 1,393,001 (26,765)	779,708 138,011 303,806 130,441  Total  391
Interest income Interest expenses  Net interest income Fee and commission income Fee and commission expenses  Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets	Period From 01/01/2021 To 30/09/2021 443,505 (43,571) 399,934 1,990 - 1,990 - 10,964 412,888 88,554 501,442 (162,598) (6,944) (51,030) 280,870 (56,374) 224,496 (48,987) 175,509 175,509  INCOME From 01/01/2021 To 30/09/2021	Period From 01/01/2020 To 30/09/2020  581,107 (59,875)  521,232 2,610 (211) 2,399 9,555 533,186 (29,958) 503,228 (143,033) (8,467) (51,249) 300,479 (44,452) 256,027 (72,253) 183,774  183,774  22  From 01/01/2020 To 30/09/2020	Equity Instruments Unit Trust Investment Total financial assets  In Rupees Thousands  LIABILITIES  Due to banks Derivative financial instruments Other financial liabilities at fair value through profinancial liabilities at a mortised cost  - Due to depositors - Due to other borrowers Debt securities issued  Total financial liabilities  STATEMENT OF Collinancial liabilities  STATEMENT OF Collinancial liabilities  Cash flows from operating activities 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 associate 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 eq Purchase of Financial investments Proceeds from the sale of maturity of financial in Net purchase of Intangible assets Net cash flow from acquisition of investment in s and associates Net cash flow from disposal of subsidiaries Proceeds from the sale of maturity of financial in Net purchase of Intangible assets Net cash flow from disposal of subsidiaries Proceeds from disposal of subsidiaries Proceeds from disposal of subsidiaries Proceeds from the issue of ordinary share ca Net proceeds from finance activities  Net cash (lused in)/from investing activities  Net proceeds from the issue of ordinary share ca Net proceeds from the issue of ordinary share ca Net proceeds from the issue of other equity instr Net proceeds from the issue of other equity instr Net proceeds from the issue of other equity instr	uipment exertines described associates entures described entures en	Current Period 30/09/2021 224,49 (81,453 635,59 (684,017 (102,221 (7,605 (15,872 3,518	Period 30/09/2 256  3) 42 1 (2, (105,	1,077,575, 134, 1,787,  1,026 In Pri ,460 Ov 652) 998) - Cre - Pa - Pri - Ho - Stt - To 993) ,844	391	sands oss loans and a mestic Currence eivable s & Developme irment on loan ted impairment ted impairment ted impairment ted impairment ted impairment du ins & advances impairment du ince back) to income back) to income ce back) to income	FVPL	COMMITME NIRMENT	1,0 1,7 NTS, CONTI Current Period As at 30/09/2021 1,418,759 336,077 7,253 993,714 31,109 271,384 3,058,296 (92,511) (31,276) (1,361,345) 1,573,165 110,947 (18,437) 92,511 75,874 (44,597) 31,277 1,393,001 (26,765) (4,892) 1,361,345	779,708 138,011 303,806 130,441  Total  391
Interest income Interest expenses  Net interest income Fee and commission income Fee and commission income Net gain/(Loss) from trading Net gain/(Loss) from financial assets	Period From 01/01/2021 To 30/09/2021 443,505 (43,571) 399,934 1,990 - 1,990 - 10,964 412,888 88,554 501,442 (162,598) (6,944) (51,030) 280,870 (56,374) 224,496 (48,987) 175,509 175,509  INCOME From 01/01/2021 To 30/09/2021	Period From 01/01/2020 To 30/09/2020  581,107 (59,875)  521,232 2,610 (211) 2,399 9,555 533,186 (29,958) 503,228 (143,033) (8,467) (51,249) 300,479 (44,452) 256,027 (72,253) 183,774  183,774  22  From 01/01/2020 To 30/09/2020	Equity Instruments Unit Trust Investment Total financial assets  In Rupees Thousands  LIABILITIES  Due to banks Derivative financial instruments Other financial liabilities at fair value through profinancial liabilities at amortised cost  - Due to depositors  - Due to other borrowers  Debt securities issued  Total financial liabilities  STATEMENT OF Collina Rupees Thousands  Cash flows from operating activities Profit before tax  Adjustment for: Non-cash items included in profits before tax Change in operating liabilities Net gains from investing activities Share of profits in associates and joint ventures Dividend income from subsidiaries and associate 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 eq Purchase of Financial investments Proceeds from the sale of maturity of financial in Net purchase of Intangible assets Net cash flow from acquisition of investment in s and associates Net cash flow from disposal of subsidiaries Proceeds from the sale of maturity of financial in Net purchase of Intangible assets Net cash flow from disposal of subsidiaries Proceeds from the issue of ordinary share ca Net proceeds from the issue of ordinary share ca Net proceeds from the issue of other equity instr Net proceeds from the issue of other equity instr Net proceeds from the issue of other equity instr Net proceeds from the issue of other equity instr Net proceeds from the issue of other equity instr	uipment exertines described associates entures described entures en	Current Period 30/09/2021 224,49 (81,453 635,59 (684,017 (102,221 (7,605 (15,872 3,518	Period 30/09/2 256  3) 42 1 (2, (105,	1,077,575, 134, 1,787,  1,026 In Pri ,460 Ov 652) 998) - Cre - Pa - Pri - Ho - Stt - To 993) ,844	391	sands oss loans and a mestic Currence eivable s & Developme irment on loan ted impairment ted impairment ted impairment ted impairment ted impairment du ins & advances impairment du ince back) to income back) to income eback) to income ents	FVPL	COMMITME NIRMENT	1,0 1,7 NTS, CONTI Current Period As at 30/09/2021 1,418,759 336,077 7,253 993,714 31,109 271,384 3,058,296 (92,511) (31,276) (1,361,345) 1,573,165 110,947 (18,437) 92,511 75,874 (44,597) 31,277 1,393,001 (26,765) (4,892) 1,361,345 1,485,132	779,708 138,011 303,806 130,441  Total  391
Interest income Interest expenses  Net interest income Fee and commission income Fee and commission expenses  Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets	Period From 01/01/2021 To 30/09/2021 443,505 (43,571) 399,934 1,990 - 1,990 - 10,964 412,888 88,554 501,442 (162,598) (6,944) (51,030) 280,870 (56,374) 224,496 (48,987) 175,509 175,509  INCOME From 01/01/2021 To 30/09/2021	Period From 01/01/2020 To 30/09/2020  581,107 (59,875)  521,232 2,610 (211) 2,399 9,555 533,186 (29,958) 503,228 (143,033) (8,467) (51,249) 300,479 (44,452) 256,027 (72,253) 183,774  183,774  22  From 01/01/2020 To 30/09/2020	Equity Instruments Unit Trust Investment Total financial assets  In Rupees Thousands  LIABILITIES  Due to banks Derivative financial instruments Other financial liabilities at fair value through profinancial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued  Total financial liabilities  STATEMENT OF Collinancial liabilities  Cash flows from operating activities Profit before tax  Adjustment for: Non-cash items included in profits before tax Change in operating liabilities Net gains from investing activities Share of profits in associates and joint ventures Dividend income from subsidiaries and associate 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 eq Purchase of Financial investments Proceeds from the sale of maturity of financial in Net purchase of Intangible assets Net cash flow from acquisition of investment in s and associates Net cash flow from disposal of subsidiaries Proceeds from the sale of maturity of financial in Net purchase of Intangible assets Net cash flow from acquisition of investment in s and associates Net cash flow from disposal of subsidiaries Proceeds from the isale of maturity of financial in Net purchase of Intangible assets Net cash flow from disposal of subsidiaries Proceeds from the sale of maturity of financial in Net purchase of Investment Properties Net cash flow from disposal of subsidiaries Proceeds from the issue of ordinary share ca Net proceeds from the issue of ordinary share ca Net proceeds from the issue of ordinary share ca Net proceeds from the issue of ordinary share ca Net proceeds from the issue of ordinary share ca Net proceeds from the issue of ordinary share ca Net proceeds from the issue of ordinary share ca Net proceeds from the issue of ordinary share ca Net proceeds from the issue of ordinary share ca Net proceeds from	ash FLOV	Current Period 30/09/2021 224,49 (81,453 635,59 (684,017 (102,221 (7,605 (15,872 3,518	Period 30/09/2 256  3) 42 1 (2, (105,	1,077,575, 134, 1,787,  1,026 In Pri ,460 Ov 652) 998) - Cre - Pa - Pri - Ho - Stt - To 993) ,844	391	sands oss loans and a mestic Currence eivable s & Developme irment on loan ted impairment ted back) to income back) to income to back) to income	FVPL	COMMITME NIRMENT	1,0 1,7 NTS, CONTI Current Period As at 30/09/2021 1,418,759 336,077 7,253 993,714 31,109 271,384 3,058,296 (92,511) (31,276) (1,361,345) 1,573,165 110,947 (18,437) 92,511 75,874 (44,597) 31,277 1,393,001 (26,765) (4,892) 1,361,345 1,485,132 ATORS	779,708 138,011 303,806 130,441  Total  391
Interest income Interest expenses  Net interest income Fee and commission income Fee and commission expenses  Net fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets	Period From 01/01/2021 To 30/09/2021 443,505 (43,571) 399,934 1,990 - 1,990 - 10,964 412,888 88,554 501,442 (162,598) (6,944) (51,030) 280,870 (56,374) 224,496 (48,987) 175,509 175,509  INCOME From 01/01/2021 To 30/09/2021	Period From 01/01/2020 To 30/09/2020  581,107 (59,875)  521,232 2,610 (211) 2,399 9,555 533,186 (29,958) 503,228 (143,033) (8,467) (51,249) 300,479 (44,452) 256,027 (72,253) 183,774  183,774  22  From 01/01/2020 To 30/09/2020	In Rupees Thousands  LIABILITIES  Due to banks Derivative financial instruments Other financial liabilities at fair value through profinancial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued  Total financial liabilities  STATEMENT OF Call financial liabilities  Cash flows from operating activities 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 associate 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 eq Purchase of Financial investments Proceeds from the sale of maturity of financial in Net purchase of Intangible assets Net cash flow from acquisition of investment in s and associates Net cash flow from disposal of subsidiaries Proceeds from finance activities Net cash (used in)/from investing activities  Cash flows from finance activities Net proceeds from the issue of ordnary share ca Net proceeds from the issue of ordnary share ca Net proceeds from the issue of ordnary share ca Net proceeds from the issue of other equity instrument Net proceeds from the issue of other equity instrument Dividend paid to non-controlling interest Dividend paid to non-controlling interest Dividend paid to shareholders of the parent com Dividend paid to holders of other equity instrument Others	ash FLOV	Current Period 30/09/2021 224,49 (81,453 635,59 (684,017 (102,221 (7,605 (15,872 3,518	Period 30/09/2 256  3) 42 1 (2, (105,	1,077, 575, 134, 1,787,  1,026 In  ,026 In  ,026 In  ,026 In  Pri ,460 Ov  652) Tei Par  - Ho Sta  - To' Par  - Ho Sta  - To' OT7) Ne  - Clc Un  -	391	sands oss loans and a mestic Currence eivable s & Developme irment on loan ted impairment ted impairment ted impairment ted impairment ted impairment du ince back) to income back) to income eback) to income ents  tt  SELECTE (BASED	FVPL	COMMITME NIRMENT  S (PSDB)	1,0 1,0 1,7 NTS, CONTI Current Period As at 30/09/2021 1,418,759 336,077 7,253 993,714 31,109 271,384 3,058,296 (92,511) (31,276) (1,361,345) 1,573,165 110,947 (18,437) 92,511 75,874 (44,597) 31,277 1,393,001 (26,765) (4,892) 1,361,345 1,485,132 ATORS RTING)	779,708 138,011 303,806 130,441  Total  391
Interest income Interest expenses  Net interest income Fee and commission income Fee and commission income Net gain/(Loss) from trading Net gain/(Loss) from trading Net gain/(Loss) from financial assets	Period From 01/01/2021 To 30/09/2021 443,505 (43,571) 399,934 1,990 1,990 10,964 412,888 88,554 501,442 (162,598) (6,944) (51,030) 280,870 (56,374) 224,496 (48,987) 175,509 175,509 175,509 175,509 175,509 175,509	Period From 01/01/2020 To 30/09/2020  581,107 (59,875)  521,232 2,610 (211) 2,399 9,555 533,186 (29,958) 503,228 (143,033) (8,467) (51,249) 300,479 (44,452) 256,027 (72,253) 183,774  183,774  22  From 01/01/2020 To 30/09/2020	Equity Instruments Unit Trust Investment Total financial assets  In Rupees Thousands  LIABILITIES  Due to banks Derivative financial instruments Other financial liabilities at fair value through profinancial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued  Total financial liabilities  STATEMENT OF Collin Rupees Thousands  Cash flows from operating activities 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 associate 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 eq Purchase of Financial investments Proceeds from the sale of maturity of financial in Net purchase of Intangible assets Net cash flow from acquisition of investment in s and associates Net cash flow from disposal of subsidiaries Proceeds from the sale of maturity of financial in Net purchase of Intangible assets Net cash flow from disposal of subsidiaries Proceeds from the sale of maturity of financial in Net purchase of Intengible assets Net cash flow from disposal of subsidiaries Proceeds from the issue of other equity instructions and associates Net cash flows from finance activities  Cash flows from finance activities Net proceeds from the issue of other equity instructions of investment of subordinated dept Dividend paid to non-controlling interest Dividend paid to holders of other equity instrumothers Net Cash (used in)/from financing activities  Net Cash (used in)/from financing activities Net increase/(decrease) in cash & cash equivale	uipment nvestments subsidiaries entures d associates apital ruments ot	Current Period 30/09/2021 224,49 (81,453 635,59 (684,017) (102,221 (7,605) (15,872 3,518) (2,544)	Period 30/09/2 256  3) 42 1 (2, (105,	1,077,575, 134, 1,787,  1,077,575, 134, 1,787,	391	sands oss loans and a mestic Currence eivable s & Developme irment on loan ted impairment ted impairment ted impairment ted impairment ted impairment ted impairment ted back) to income back) to income to back) to income	FVPL	COMMITME NIRMENT  S (PSDB)	1,0 5,1 7,7 NTS, CONTI Current Period As at 30/09/2021 1,418,759 336,077 7,253 993,714 31,109 271,384 3,058,296 (92,511) (31,276) (1,361,345) 1,573,165 110,947 (18,437) 92,511 75,874 (44,597) 31,277 1,393,001 (26,765) (4,892) 1,361,345 1,485,132 ATORS RTING) 30/09/2021	779,708 138,011 303,806 130,441  Total  391
Interest income Interest expenses  Net interest income Fee and commission income Net gain/(Loss) from trading Net gain/(loss) from financial assets	Period From 01/01/2021 To 30/09/2021 443,505 (43,571) 399,934 1,990 1,990 10,964 412,888 88,554 501,442 (162,598) (6,944) (51,030) 280,870 (56,374) 224,496 (48,987) 175,509 175,509 175,509 175,509 175,509 175,509	Period From 01/01/2020 To 30/09/2020 581,107 (59,875) 521,232 2,610 (211) 2,399	Equity Instruments Unit Trust Investment Total financial assets  In Rupees Thousands  LIABILITIES  Due to banks Derivative financial instruments Other financial liabilities at fair value through profinancial liabilities at amortised cost  - Due to depositors  - Due to other borrowers Debt securities issued  Total financial liabilities  STATEMENT OF Collinancial liabilities  Cash flows from operating activities 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 associate 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 eq Purchase of Financial investments Proceeds from the sale of maturity of financial in Net purchase of Intangible assets Net cash flow from acquisition of investment in s and associates Net cash flow from disposal of subsidiaries Proceeds from the sale of maturity of financial in Net purchase of Intangible assets Net cash flow from disposal of subsidiaries Proceeds from the sale of maturity of financial in Net purchase of Intensible assets Net cash flow from disposal of subsidiaries Proceeds from the issue of other equity instr Net proceeds from the issue of other equity instr Net proceeds from the issue of other equity instr Net proceeds from the issue of other equity instr Net proceeds from the issue of other equity instr Net proceeds from the issue of other equity instr Net proceeds from the issue of other equity instr Net proceeds from the issue of other equity instr Net proceeds from the issue of other equity instr Net proceeds from the issue of other equity instr Net proceeds from the issue of other equity instr Net proceeds from the issue of other eq	uipment nvestments subsidiaries entures d associates epital ruments ot epany ents e period iod	Current Period 30/09/2021 224,49 (81,453 635,59 (684,017) (102,221 (7,605) (15,872 3,518) (2,544)	Period 30/09/2 5 256 6) 42 1 (2, 7) (105,	1,077, 575, 134, 1,787,	391	sands sands sands oss loans and a mestic Currence eivable  irment on loan ted impairment ted impairment ted impairment du tice back) to income back) to income the back) to income the back of the income the	FVPL	TANCE INDICATION REPORT	1,0 5,1 7,7 NTS, CONTI Current Period As at 30/09/2021 -1,418,759 336,077 -7,253 993,714 31,109 271,384 3,058,296 (92,511) (31,276) (1,361,345) 1,573,165 -1,573,165 -1,5874 (44,597) 31,277 1,393,001 (26,765) (44,597) 31,277 1,393,001 (26,765) (4,892) 1,361,345 1,485,132 ATORS RTING) 30/09/2021 5,056,075 5,056,075 5,056,075 5,056,075	779,708 138,011 303,806 130,441  Total  391
Interest income Interest expenses  Net interest income Fee and commission income Fee and commission income Net gain/(Loss) from trading Net gain/(Loss) from financial assets at fair value through profit or loss Net Other operating income Impairment Charges Net operating income Personnel Expenses Depreciation and amortisation Other Expenses Depreting 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 reclassifield 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	Period From 01/01/2021 To 30/09/2021 443,505 (43,571) 399,934 1,990 1,990 10,964 412,888 88,554 501,442 (162,598) (6,944) (51,030) 280,870 (56,374) 224,496 (48,987) 175,509 175,509 175,509 175,509 175,509 175,509	Period From 01/01/2020 To 30/09/2020 581,107 (59,875) 521,232 2,610 (211) 2,399	Equity Instruments Unit Trust Investment Total financial assets  In Rupees Thousands  LIABILITIES  Due to banks Derivative financial instruments Other financial liabilities at fair value through profinancial liabilities at amortised cost  - Due to depositors  - Due to other borrowers  Debt securities issued  Total financial liabilities  STATEMENT OF Color In Rupees Thousands  Cash flows from operating activities Profit before tax  Adjustment for: Non-cash items included in profits before tax Change in operating liabilities Net gains from investing activities Share of profits in associates and joint ventures Dividend income from subsidiaries and associate 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 eq Purchase of Financial investments Proceeds from the sale of maturity of financial in Net purchase of Intangible assets Net cash flow from acquisition of investment in subsidiaries Proceeds from the sale of maturity of financial in Net purchase of Intangible assets Net cash flow from acquisition of investment in subsidiaries and purchase of Investment Properties Net cash flow from disposal of subsidiaries Proceeds from disposal of subsidiaries Proceeds from disposal of subsidiaries Proceeds from finance activities Net proceeds from the issue of ordinary share ca Net proceeds from the issue of ordinary share ca Net proceeds from the issue of ordinary share ca Net proceeds from the issue of ordinary share ca Net proceeds from the issue of ordinary share ca Net proceeds from the issue of ordinary share ca Net proceeds from the issue of ordinary share ca Net proceeds from the issue of ordinary share ca Net proceeds from the issue of ordinary share ca Net proceeds from the issue of ordinary share ca Net proceeds from the issue of ordinary share ca Net proceeds from the issue of ordinary share ca Net proceeds from the issue	uipment nvestments subsidiaries entures d associates epital ruments ot epany ents e period iod	Current Period 30/09/2021 224,49 (81,453 635,59 (684,017 (102,221 (7,605 (15,872 3,518 (2,544 (14,895)	Period 30/09/2 5 256 6) 42 1 (2, 7) (105,	1,077, 575, 134, 1,787,  1,026 In  ,026 In  ,026 In  ,026 In  Pri ,460 Ov  652) Tei 998) Lei	391	sands oss loans and a mestic Currence eivable s & Developme irment on loan ted impairment ted im	FVPL	COMMITME NIRMENT  S (PSDB)  ANCE INDICATORY REPORT Index 1 (1) (1) (1) (1) (1) (1) (1) (1) (1) (	1,0 5,1 7,7 NTS, CONTI Current Period As at 30/09/2021 1,418,759 336,077 7,253 993,714 31,109 271,384 3,058,296 (92,511) (31,276) (1,361,345) 1,573,165 110,947 (18,437) 92,511 75,874 (44,597) 31,277 1,393,001 (26,765) (4,892) 1,361,345 1,485,132 ATORS RTING) 30/09/2021	779,708 138,011 303,806 130,441  Total  391

## CERTIFICATION

Share of profits of associates and joint ventures

Total comprehensive income for the period

Changes in revaluation surplus

income statement

Less: Tax expense relating to items that will not be reclassified to

Other comprehensive income (OCI) for the period, net of taxes  $\label{eq:comprehensive}$ 

We, the undersigned, being the Chairperson, General Manager/CEO and Senior Manager - Finance & Planning of Sri Lanka Savings Bank jointly certify that;

194,645

In Rupees Thousands

Demand deposits

Savings deposits

Fixed deposits

By Product

(a) The above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka.

25,373

200,882

(b) The information contained in these statements has been extracted from unaudited financial statements of the Bank unless indicated as audited. Keasila Jayawardena M.A. Sujith Fernando

(sgd.) General Manager/CEO (sgd.) Chairperson 26.11.2021 26.11.2021

H.K. Eranjith Padmakumara (sgd.) Senior Manager - Finance & Planning 26.11.2021

Pramuka Savings & Development Bank's Loans (PSDB) deposits

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

As at

30/09/2021

232,827

270,616 297,930

801,373

As at

31/12/2020

328,742

453,204

295,139

1,077,085

Statutory Liquid Assets Ratio (% ) (Minimum Requirement - 20%)

Total Stock of High-Quality Liquid Assets (LKR in Thousands)

Liquidity Coverage Ratio - Rupee (%) (Minimum Requirement - 100%)

Gross Non Performing Advances Ratio (%) (net of Interest in suspense)

Net Non Performing Advances Ratio (%) (net of Interest in

Impairement (Stage 3) to Stage 3 Loans Ratio (%)

Net Stable Funding Ratio (%) Minimum Requirement - 100%)

Statutory Liquid Assets (LKR in Thousands)

Assets Quality (Quality of Loan Portfolio)

suspense and provision)
Impaired Loans (Stage 3) Ratio (%)

Interest Margin (%) Return on Assets (before Tax) (%)

Regulatory Liquidity

Profitability

Return of Equity (%)