

SRI LANKA SAVINGS BANK LIMITED

A FULLY OWNED SUBSIDIARY OF NSBO

INTERIM FINANCIAL STATEMENTS FOR THE QUARTER ENDED 31st MARCH 2023



			FINANCIAL STATEIVIENT		N IIIL	QUA	NILK	LINDLI								
STATEMENT OF FINANCIAL PO	SITION				STA	TEMENT (OF CHAN	GES IN EQU	JITY							
	Current Period	Previous Period		Stated (Reserve	s			Non				
In Rupees Thousands	As at	As at	In Rupees Thousands	Assigned		Statutory		Re-			Total	Non- Controlling	Total Equity			
Assets	31/03/2023	31/12/2022		Ordinary Shares	Assigned Capital	Reserve Fund	OCI Reserve	valuation Reserve	Retained Earnings	Other Reserves		interest				
Cash and cash equivalents Balances with Central Bank	88,052	47,257	Balance as at 01/01/2023	820,447	2,984,844	288,765	4,595	_	4,270,807	(2,166,190)	7,093,243	-	7,093,243			
Placements with banks Derivative financial instruments	2,004,253	1,963,287	Total Comprehensive income for the period Profit/(loss) for the period	-	<u>-</u>	-		_	234,733	_	234,733	-	234,733			
Financial assets at amortised cost - Loans and Advances	716 000	706 227	Other comprehensive income (net of tax) Total comprehensive income for the period	-			31,227 31,227	-	234,733	_	31,227 265,960	-	31,227 265,960			
- Debt and Other Instruments	716,090 4,604,596	796,327 4,426,049	Transactions with equity holders, recognised	-	-	-	31,227	-	234,733	_	203,300	_	205,900			
Financial assets measured at fair value through Profit & Loss Financial assets measured at fair value through other	134,152	102,925	directly in equity Share issue/increase of assigned capital		-	-		-	-	-	_	-	-			
comprehensive income Investment in subsidiaries	-	-	Share options exercised Bonus issue	-	-	-		-	-	-	-	-	-			
Investment in associates and joint ventures	-	-	Rights issue	-	-	-		-	-	-	-	-	-			
Property, plant and equipment Right of use assets	882,342 415	884,129 638	Transfers to reserves during the period Dividends to equity holders	-	-	11,737 -		-	(11,737)	-	-	-				
Investment properties Goodwill and intangible assets	204,977 788	204,977 1,184	Profit transfers to head office Gain/(loss) on revaluation of Property, Plant	-	-	-			-	-	-	-				
Deferred tax assets Other assets	- 21,589	19,654	and Equipment (if cost method is adopted) Others	_	_	_			_	_	_	_	_			
Total assets	8,657,252	8,446,427	Total transactions with equity holders	-	-	11,737	-	-	(11,737)	-	-	-	-			
Liabilities			Balance as at 31/03/2023	820,447	2,984,844	300,501	35,822	889,976	4,493,803	(2,166,190)	7,359,203	-	7,359,203			
Due to banks Derivative financial instruments	30	191		TDIIMEN	ITS BY MEA	SUREMENT	RACIC									
Financial liabilities recognized through profit or loss - measured at fair value	-	-	a. Bank – 31/03/2023	ANALIS	IS OF FINA	INCIAL IIV.				DASIS						
- designated at fair value			In Rupees Thousands ASSETS				A	C	FVPL		FVOCI		Total -			
Financial liabilities at amortised cost - Due to depositors	435,574	464,579	Cash and cash equivalents	88	,052					88,052						
- Due to other borrowers Lease Liability	297,803 646	301,615 798	Balances with Central Bank Placements with banks	2.004	2,004,253 2,004,253											
Debt securities issued Retirement benefit obligations	73,555 53,151	73,555 51,461	Derivative financial instruments		-					-						
Current tax liabilities	226,276	182,457	Loans and advances Debt Instruments								716,090 716,09 4,604,596 4,604,59					
Deferred tax liabilities Other provisions	4,155 -	4,155 -	Equity Instruments Unit Trust Investments							_	134,152	134,152				
Other liabilities Due to subsidiaries	206,859	274,372	Total financial assets				7,412	,991		-	134,152	7	,547,143			
Total liabilities	1,298,050	1,353,184	In Rupees Thousands				A	C .		FVPL		_ 	Total			
Equity	2 -		LIABILITIES				A	<u>'</u>		. VFL		ı				
Stated capital/Assigned capital Statutory reserve fund	3,805,290 300,501	3,805,290 288,765	Due to banks Derivative financial instruments					30					30			
OCI reserve	35,822	4,595	Financial liabilities at amortised cost - Due to depositors				//25	,574				л	- 35,574			
Retained earnings Other reserves	4,493,803 (1,276,214)	4,270,807 (1,276,214)	- Due to other borrowers				297	,803				2	97,803			
Total shareholders' equity	7,359,203	7,093,243	Debt securities issued Total financial liabilities					,555 , 963		-			73,555 06,963			
Non-controlling interests Total Equity	7,359,203	7,093,243	h D. d. 24/42/2022													
Total equity and liabilities	8,657,252	8,446,427	b. Bank – 31/12/2022 In Rupees Thousands				Α	c	FVPL		FVOCI		Total			
Contingent liabilities and commitments Memorandum Information	1,737	1,737	ASSETS													
Number of Employees	102	104	Cash and cash equivalents Balances with Central Bank				4	7,257					47,257			
Number of Branches	4	4	Placements with banks				1,96	3,287				1,	963,287			
INCOME STATEMENT			Derivative financial instruments Loans and advances				79	- 6,327					796,327			
	Current Period	Previous Period	Debt Instruments Equity Instruments				4,42	6,049			102,925		426,049 102,925			
In Rupees Thousands	From	From	Unit Trust Investments				7.22	2 020	-				-			
	01/01/2023 To	01/01/2022 To	Total financial assets				7,23	2,920	-		102,925	1,	335,845			
Interest income	31/03/2023 363,734	31/03/2022 166,712	In Rupees Thousands				A	С		FVPL			Total			
Interest income	303,734	1100 * * * * *														
Interest expenses	(6,571)	(9,585)	LIABILITIES Due to banks					191					191			
Net interest income	(6,571) 357,164	(9,585) 157,127	Due to banks Derivative financial instruments	(C)				191					191			
	(6,571)	(9,585)	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial liabilities at amortised cost	rofit or loss				191					191 - - -			
Net interest income Fee and commission income Fee and commission expenses Net fee and commission income	(6,571) 357,164 142	(9,585) 157,127 132	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial liabilities at amortised cost - Due to depositors	rofit or loss			464	,579					- - - 64,579			
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	(6,571) 357,164 142 (2)	(9,585) 157,127 132 (26)	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued	rofit or loss			464 301 73	,579 ,615 ,555				3	- - 64,579 01,615 73,555			
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	(6,571) 357,164 142 (2) 140 -	(9,585) 157,127 132 (26) 106 -	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued Total financial liabilities				464 301 73 839	,579 ,615 ,555 , 940	FIOANS &	ΔΟΥΔΝΟΈς	COMMITME	8	64,579 01,615 73,555 39,940			
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	(6,571) 357,164 142 (2)	(9,585) 157,127 132 (26)	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued			Provid	464 301 73 839	,579 ,615 ,555 , 940	F LOANS & A	ADVANCES,	COMMITME	8	64,579 01,615 73,555 39,940			
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	(6,571) 357,164 142 (2) 140 89,221 446,525 20,799	(9,585) 157,127 132 (26) 106 6,166 163,399 20,378	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued Total financial liabilities		Current Period	Previo Perio	464 301 73 839 Dus	,579 ,615 ,555 , 940	F LOANS &	-		8	64,579 01,615 73,555 39,940			
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	(6,571) 357,164 142 (2) 140	(9,585) 157,127 132 (26) 106 6,166 163,399 20,378 183,778 (67,616)	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF Color of the col		Current	Perio	464 301 73 839 Dus id	,579 ,615 , 555 , 940		-		8 NTS, CONTII Current Period	64,579 01,615 73,555 39,940 NGENCIES			
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	(6,571) 357,164 142 (2) 140	(9,585) 157,127 132 (26) 106 6,166 163,399 20,378 183,778 (67,616) (2,644)	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF Comments		Current Period	Perio 3 31/03/2	464 301 73 839 Dus id 2022	,579 ,615 ,555 ,940 ANALYSIS O	sands	AND IMPA	AIRMENT	8 NTS, CONTII Current Period As at	64,579 01,615 73,555 39,940 NGENCIES			
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 & SSCL on financial services	(6,571) 357,164 142 (2) 140	(9,585) 157,127 132 (26) 106	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF C. In Rupees Thousands Cash flows from operating activities Profit before tax Adjustment for:		Current Period 31/03/2023 323,35	Perio 31/03/2 3 78	464 301 73 839 2022 4,012 In	,579 ,615 ,555 ,940 ANALYSIS O Rupees Thou oduct-wise Gi		AND IMPA	AIRMENT	8 NTS, CONTII Current Period As at	64,579 01,615 73,555 39,940 NGENCIES Previous Period As at			
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 & SSCL on financial services Value Added Tax (VAT) on financial Services	(6,571) 357,164 142 (2) 140	(9,585) 157,127 132 (26) 106	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF C. 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		Current Period 31/03/2023 323,35 (94,579 (120,412	Perio 3 31/03/2 3 78 9) (18, 2) 197	464 301 73 839 2022 7,012 In Pr 372) 90 7,240 7265)	,579 ,615 ,555 ,940 ANALYSIS O Rupees Thou: oduct-wise Gr product - Do verdrafts rm loans	sands ross loans and mestic Currenc	AND IMPA	AIRMENT	8 NTS, CONTII Current Period As at 31/03/2023	64,579 01,615 73,555 39,940 NGENCIES Previous Period As at 31/12/2022			
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 & SSCL on financial services	(6,571) 357,164 142 (2) 140	(9,585) 157,127 132 (26) 106	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF Co. 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		Current Period 31/03/2023 323,35 (94,575	Perio 3 31/03/2 3 78 9) (18, 2) 197	464 301 73 839 00us dd 2022 1,,012 In Pr By 0,240 265) Te Le	,579 ,615 ,555 ,940 ANALYSIS O Rupees Thou oduct-wise Gr r product - Do	sands ross loans and mestic Currenc	AND IMPA	AIRMENT	8 NTS, CONTII Current Period As at 31/03/2023	64,579 01,615 73,555 39,940 NGENCIES Previous Period As at 31/12/2022			
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 & SSCL on financial services Value Added Tax (VAT) on financial Services Social Security Contribution Levy (SSCL) on Financial Services Operating profit/(loss) after VAT & SSCL on financial services Share of profits of associates and joint ventures	(6,571) 357,164 142 (2) 140 89,221 446,525 20,799 467,324 (65,083) (2,571) (20,218) 379,453 (48,711) (7,388) 323,354	(9,585) 157,127 132 (26) 106 6,166 163,399 20,378 183,778 (67,616) (2,644) (17,970) 95,548 (17,535) - 78,012	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF Co. 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	ASH FLOV	Current Period 31/03/2023 323,35 (94,579 (120,412	Perio 3 31/03/2 3 78 9) (18, 2) 197	464 301 73 839 Dus hd 2022 In Pr 372) 0,240 265) 1	,579 ,615 ,555 ,940 ANALYSIS O Rupees Thou: oduct-wise Gr product - Do verdrafts rule oans ase rental receedit Cards wning	sands ross loans and mestic Currenc	advances	AIRMENT	8 NTS, CONTII Current Period As at 31/03/2023	64,579 01,615 73,555 39,940 NGENCIES Previous Period As at 31/12/2022			
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 & SSCL on financial services Value Added Tax (VAT) on financial Services Social Security Contribution Levy (SSCL) on Financial Services Operating profit/(loss) after VAT & SSCL on financial services Share of profits of associates and joint ventures Profit/(loss) before tax Income Tax expenses	(6,571) 357,164 142 (2) 140 - 89,221 446,525 20,799 467,324 (65,083) (2,571) (20,218) 379,453 (48,711) (7,388) 323,354 - 323,354 (88,621)	(9,585) 157,127 132 (26) 106 6,166 163,399 20,378 183,778 (67,616) (2,644) (17,970) 95,548 (17,535) - 78,012 - 78,012 (26,938)	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF Co. 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	ASH FLOV	Current Period 31/03/2023 323,35 (94,579 (120,412	Perio 3 31/03/2 3 78 9) (18, 2) 197	464 301 73 839 0 0 0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1	Rupees Thouse oduct-wise Giverdrafts rental recedit Cards wining amuka Savings outsing loans afficients affici	sands ross loans and mestic Currenc eivable	advances	AIRMENT	Current Period As at 31/03/2023 782,108 147,700 29 941,764 14,790 320,942	64,579 01,615 73,555 39,940 NGENCIES Previous Period As at 31/12/2022			
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	(6,571) 357,164 142 (2) 140	(9,585) 157,127 132 (26) 106 6,166 163,399 20,378 183,778 (67,616) (2,644) (17,970) 95,548 (17,535) - 78,012 - 78,012	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF Co. 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	ASH FLOV	Current Period 31/03/2023 323,35 (94,579 (120,412	Perio 3 31/03/2 3 78 31/03/2 3 78 9) (18, 197 9) (91,	464 301 73 839 Dus od 2022 In Pr By Ox (240 265)	,579 ,615 ,555 ,940 ANALYSIS O Rupees Thouso oduct-wise Gi product - Do verdrafts rum loans ase rental receedit Cards wining amuka Saving ounce and in the company of the company amuka Saving amuka Saving tal agewise impa	sands ross loans and mestic Currence eivable s & Developme irment on loan	advances cy ent Bank's Loan	s (PSDB)	Current Period As at 31/03/2023 -782,108 147,700 -29 941,764 14,790 320,942 2,207,334	64,579 01,615 73,555 39,940 NGENCIES Previous Period As at 31/12/2022 851,438 172,973 63 952,326 15,401 326,928 2,319,129			
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 & SSCL on financial services Value Added Tax (VAT) on financial Services Social Security Contribution Levy (SSCL) on Financial Services Operating profit/(loss) after VAT & SSCL 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	(6,571) 357,164 142 (2) 140 - 89,221 446,525 20,799 467,324 (65,083) (2,571) (20,218) 379,453 (48,711) (7,388) 323,354 - 323,354 (88,621)	(9,585) 157,127 132 (26) 106 6,166 163,399 20,378 183,778 (67,616) (2,644) (17,970) 95,548 (17,535) - 78,012 - 78,012 (26,938)	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial 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 31/03/2023 323,35 (94,579 (120,412 (22,442)	Perio 3 31/03/2 3 78 3 78 9) (18, 197 9) (91, 2) (199,	464 301 73 839 Dus od 2022 In Pr By Ox (240 265)	Rupees Thousous as e rental recedit Cards wining amuka Saving: ouns affilioans affilioans affilioans at all agewise impa	sands ross loans and mestic Currend eivable s & Developme	advances cy ent Bank's Loan as & advances t under stage 1	s (PSDB)	Current Period As at 31/03/2023 782,108 147,700 29 941,764 14,790 320,942 2,207,334 (20,697)	64,579 01,615 73,555 39,940 NGENCIES Previous Period As at 31/12/2022 851,438 172,973 63 952,326 15,401 326,928 2,319,129 (22,152)			
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 & SSCL on financial services Value Added Tax (VAT) on financial Services Social Security Contribution Levy (SSCL) on Financial Services Operating profit/(loss) after VAT & SSCL 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:	(6,571) 357,164 142 (2) 140 - 89,221 446,525 20,799 467,324 (65,083) (2,571) (20,218) 379,453 (48,711) (7,388) 323,354 88,621) 234,733	(9,585) 157,127 132 (26) 106 6,166 163,399 20,378 183,778 (67,616) (2,644) (17,970) 95,548 (17,535) - 78,012 (26,938) 51,075	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF C. 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	ASH FLOV	Current Period 31/03/2023 323,35 (94,579 (120,412 (22,442)	Perio 3 31/03/2 3 78 31/03/2 3 78 9) (18, 2) (197, 2) (91, 3 3 3 4 3 4 3 4 3 4 3 4 3 4 3 4 3 4 3	464 301 73 839 Dus id 2022 7,012 In Pr 372) 7,240 265)	Rupees Thou- oduct-wise Gr product - Do verdrafts rm loans ase rental recedit Cards whing amuka Saving busing loans aff loans tal agewise impa sse: Accumulat Accumulat	sands ross loans and mestic Currence eivable s & Developme irment on loar ted impairment ted impairment	advances ent Bank's Loan as & advances t under stage 1 t under stage 2 t under stage 3	s (PSDB)	Current Period As at 31/03/2023 782,108 147,700 29 941,764 14,790 320,942 2,207,334 (20,697) (36,738) (1,433,809)	64,579 01,615 73,555 39,940 NGENCIES Previous Period As at 31/12/2022 851,438 172,973 63 952,326 15,401 326,928 2,319,129 (22,152) (43,099) (1,457,551)			
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 & SSCL on financial services Value Added Tax (VAT) on financial Services Social Security Contribution Levy (SSCL) on Financial services Operating profit/(loss) after VAT & SSCL 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	(6,571) 357,164 142 (2) 140	(9,585) 157,127 132 (26) 106 6,166 163,399 20,378 183,778 (67,616) (2,644) (17,970) 95,548 (17,535) - 78,012 (26,938) 51,075	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF C. 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	ASH FLOV	Current Period 31/03/2023 323,35 (94,579 (120,412 (22,442) (44,802) 41,11	Perio 3 31/03/2 3 78 31/03/2 3 78 9) (18, 2) (197, 2) (91,	464 301 73 839 Dus id 2022 In 265)	Rupees Thouse of the control of the	sands ross loans and mestic Currence eivable s & Developme irment on loar ted impairment ted impairment ted impairment ted impairment ted impairment ted impairment	advances ent Bank's Loan as & advances t under stage 1 t under stage 2 t under stage 3	s (PSDB)	Current Period As at 31/03/2023 782,108 147,700 29 941,764 14,790 320,942 2,207,334 (20,697) (36,738)	64,579 01,615 73,555 39,940 NGENCIES Previous Period As at 31/12/2022 851,438 172,973 63 952,326 15,401 326,928 2,319,129 (22,152) (43,099)			
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 & SSCL on financial services Value Added Tax (VAT) on financial Services Social Security Contribution Levy (SSCL) on Financial Services Operating profit/(loss) after VAT & SSCL 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	(6,571) 357,164 142 (2) 140	(9,585) 157,127 132 (26) 106	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF Company of the 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 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	ASH FLOV	Current Period 31/03/2023 323,35 (94,579 (120,412 (22,442) (44,802) 41,11	Period	464 301 73 839 Dus old 2022 In Pr 372) 7,240 265)	Rupees Thousous Thousons as a rental recedit Cards wining amuka Savings loans affiloans tall agewise impass: Accumulat Accumulat et value of loadovements of inder Stage 1	sands ross loans and mestic Currence eivable s & Developme irment on loar ted impairment	advances ent Bank's Loan as & advances t under stage 1 t under stage 2 t under stage 3	s (PSDB)	Current Period As at 31/03/2023 782,108 147,700 29 941,764 14,790 320,942 2,207,334 (20,697) (36,738) (1,433,809) 716,090	64,579 01,615 73,555 39,940 NGENCIES Previous Period As at 31/12/2022 851,438 172,973 63 952,326 15,401 326,928 2,319,129 (22,152) (43,099) (1,457,551) 796,327			
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 & SSCL on financial services Value Added Tax (VAT) on financial Services Social Security Contribution Levy (SSCL) on Financial services Operating profit/(loss) after VAT & SSCL 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	(6,571) 357,164 142 (2) 140 - 89,221 446,525 20,799 467,324 (65,083) (2,571) (20,218) 379,453 (48,711) (7,388) 323,354 (88,621) 234,733 234,733 29 INCOME From 01/01/2023	(9,585) 157,127 132 (26) 106	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF Comparison of the 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 31/03/2023 323,35 (94,579 (120,412 (22,442) (44,802) 41,11	Period	464 301 73 839 Dus id 2022 In Pr 372) ,240 265)	Rupees Thou- oduct-wise Gri product - Do verdrafts rm loans ase rental recedit Cards wning amuka Saving busing loans aff loans tal agewise impa ass: Accumulat Accumulat Accumulat et value of loa ovements of inder Stage 1 Dening balan Charge/(write	sands ross loans and mestic Currence eivable s & Developme irment on loar ted impairment du tice back) to incom	advances ent Bank's Loan as & advances t under stage 1 t under stage 2 t under stage 3 ring the period	s (PSDB)	8 NTS, CONTII Current Period As at 31/03/2023 782,108 147,700 29 941,764 14,790 320,942 2,207,334 (20,697) (36,738) (1,433,809) 716,090 22,152 (1,455)	64,579 01,615 73,555 39,940 NGENCIES Previous Period As at 31/12/2022			
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	(6,571) 357,164 142 (2) 140 - 89,221 446,525 20,799 467,324 (65,083) (2,571) (20,218) 379,453 (48,711) (7,388) 323,354 (88,621) 234,733 29 INCOME From 01/01/2023 To	(9,585) 157,127 132 (26) 106	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF C. 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	ash FLOV	Current Period 31/03/2023 323,35 (94,579 (120,412 (22,442) (44,802) 41,11	Period	464 301 73 839 Dus d 2022 In Pr 372) ,240 265)	Rupees Thou oduct-wise Gi yproduct - Do yerdrafts rm loans ase rental recedit Cards wning amuka Savings busing loans aff loans tal agewise impa Accumulat Accumulat Accumulat et value of loa ovements of inder Stage 1 Opening balance heder Stage 2	sands ross loans and mestic Currence eivable s & Developme irment on loar ted impairment du tece back) to incom	advances ent Bank's Loan as & advances t under stage 1 t under stage 2 t under stage 3 ring the period	s (PSDB)	8 NTS, CONTII Current Period As at 31/03/2023 782,108 147,700 29 941,764 14,790 320,942 2,207,334 (20,697) (36,738) (1,433,809) 716,090	64,579 01,615 73,555 39,940 NGENCIES Previous Period As at 31/12/2022			
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	(6,571) 357,164 142 (2) 140 - 89,221 446,525 20,799 467,324 (65,083) (2,571) (20,218) 379,453 (48,711) (7,388) 323,354 (88,621) 234,733 29 INCOME From 01/01/2023 To	(9,585) 157,127 132 (26) 106	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF C. 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 disposal of subsidiaries Proceeds from disposal of subsidiaries Proceeds from disposal of subsidiaries	ash FLOV	Current Period 31/03/2023 323,35 (94,579 (120,412 (22,442) (44,802) 41,11	Period	464 301 73 839 Dus dd 2022 In (012 In (012 In (013 In (014 In (014	Rupees Thouse ANALYSIS O Rupees Thouse Oduct-wise Gi A product - Do Arrent Joans Asse rental recedit Cards Asse rental recedit Cards Asse rental recedit Cards Accumulat Accumulat Accumulat Accumulat Accumulat Accumulat Accumulat Cosens of inder Stage 1 Depening balance Acged Cymite Osing balance Acged Cymite Accumulat Accum	sands ross loans and mestic Currence eivable s & Developme irment on loar ted impairment ted impairment ted impairment ins & advances impairment du ted back) to incom	advances ent Bank's Loan as & advances t under stage 1 t under stage 2 t under stage 3 ining the period as statement	s (PSDB)	Current Period As at 31/03/2023	64,579 01,615 73,555 39,940 NGENCIES Previous Period As at 31/12/2022			
Net interest income Fee and commission income Fee and commission income Net gain/(Loss) from trading Net gain/(Loss) from financial assets	(6,571) 357,164 142 (2) 140 89,221 446,525 20,799 467,324 (65,083) (2,571) (20,218) 379,453 (48,711) (7,388) 323,354 323,354 (88,621) 234,733 29 INCOME From 01/01/2023 To 31/03/2023	(9,585) 157,127 132 (26) 106	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF Common transfer of the 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 lintangible 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	ash FLOV	Current Period 31/03/2023 323,35 (94,579 (120,412 (22,442) (44,802 41,11	Period 3 31/03/2 31/03	464 301 73 839 Dus dd 2022 In (012 In (012 In (013 In (014 In (014	Rupees Thouse ANALYSIS O Rupees Thouse Oduct-wise Gi A product - Do Arrent Joans Asse rental recedit Cards Asse rental recedit Cards Asse rental recedit Cards Accumulat Accumulat Accumulat Accumulat Accumulat Accumulat Accumulat Cosens of inder Stage 1 Depening balance Acged Cymite Osing balance Acged Cymite Accumulat Accum	sands ross loans and mestic Currence eivable s & Developme irment on loar ted impairment ted impairment ted impairment ted impairment du loce back) to income	advances ent Bank's Loan as & advances t under stage 1 t under stage 2 t under stage 3 ining the period as statement	s (PSDB)	Current Period As at 31/03/2023 782,108 147,700 29 941,764 14,790 320,942 2,207,334 (20,697) (36,738) (1,433,809) 716,090 22,152 (1,455) 20,697	64,579 01,615 73,555 39,940 NGENCIES Previous Period As at 31/12/2022 851,438 172,973 63 952,326 15,401 326,928 2,319,129 (22,152) (43,099) (1,457,551) 796,327			
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	(6,571) 357,164 142 (2) 140 89,221 446,525 20,799 467,324 (65,083) (2,571) (20,218) 379,453 (48,711) (7,388) 323,354 323,354 (88,621) 234,733 29 INCOME From 01/01/2023 To 31/03/2023	(9,585) 157,127 132 (26) 106	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF Commonship in the profits 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 disposal of subsidiaries	ash FLOV	Current Period 31/03/2023 323,35 (94,579 (120,412 (22,442) (44,802) 41,11	Period 3 31/03/2 31/03	372)	Rupees Thouse of the company of the	sands ross loans and mestic Currence eivable s & Developme irment on loar ted impairment ted impairment ted impairment ted impairment ted impairment ted back) to income back) to income	advances ent Bank's Loan as & advances t under stage 1 t under stage 2 t under stage 3 ring the period ae statement	s (PSDB)	38 NTS, CONTIL Current Period As at 31/03/2023 782,108 147,700 29 941,764 14,790 320,942 2,207,334 (20,697) (36,738) (1,433,809) 716,090 22,152 (1,455) 20,697 43,099 (6,361) 36,738 1,457,551	64,579 01,615 73,555 39,940 NGENCIES Previous Period As at 31/12/2022 851,438 172,973 63 952,326 15,401 326,928 2,319,129 (22,152) (43,099) (1,457,551) 796,327 81,707 (59,556) 22,152 17,867 25,232 43,099 1,378,567			
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	(6,571) 357,164 142 (2) 140 89,221 446,525 20,799 467,324 (65,083) (2,571) (20,218) 379,453 (48,711) (7,388) 323,354 323,354 (88,621) 234,733 29 INCOME From 01/01/2023 To 31/03/2023	(9,585) 157,127 132 (26) 106	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF C. 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 associates and joint ve Dividend received from investment in subsidiaries and Purchase of Investment Properties Net cash (lused in)/from investing activities Net cash flows from finance activities Net cash flows from finance activities Net cash flows from finance activities Net proceeds from the issue of ordinary share ca	ash FLOV	Current Period 31/03/2023 323,35 (94,579 (120,412 (22,442) (44,802 41,11	Period 3 31/03/2 31/03	464 301 73 839 Dus d 2022 In Pr 372) ,240 265) - Cr - Pa Pr HG St T0 172) 556) (47) A10 M Ui 100) - Cl - C	Rupees Thou oduct-wise Gi product - Do verdrafts rm loans ase rental recedit Cards wning amuka Savings busing loans aff loans tal agewise impa Accumulat Accumulat Accumulat et value of loa overents of inder Stage 1 Opening balance harge/(write osing balance harge/(write osing balance harge/(write osing balance harge/(write osing balance harge/(write osing balance harge/(write osing balance harge/(write	sands ross loans and mestic Currence eivable s & Developme irment on loar ted impairment ted impairment ted impairment ted impairment du tice back) to income back) to income e back) to income ents	advances ent Bank's Loan as & advances t under stage 1 t under stage 2 t under stage 3 ring the period ae statement	s (PSDB)	Current Period As at 31/03/2023 782,108 147,700 29 941,764 14,790 320,942 2,207,334 (20,697) (36,738) (1,433,809) 716,090 22,152 (1,455) 20,697 43,099 (6,361) 36,738 1,457,551 (13,180) (10,562)	64,579 01,615 73,555 39,940 NGENCIES Previous Period As at 31/12/2022			
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	(6,571) 357,164 142 (2) 140 89,221 446,525 20,799 467,324 (65,083) (2,571) (20,218) 379,453 (48,711) (7,388) 323,354 323,354 (88,621) 234,733 29 INCOME From 01/01/2023 To 31/03/2023	(9,585) 157,127 132 (26) 106	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF Commonship of the 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 disposal of subsidiaries Proceeds from disposal of associates and joint ve Dividend received from investment in subsidiaries and Purchase of Investment Properties Net cash (used in)/from investing activities Cash flows from finance activities Net proceeds from the issue of ordinary share ca Net proceeds from the issue of other equity instr Net proceeds from the issue of subordinated debt Net proceeds from the issue of other equity instr	ash FLOV	Current Period 31/03/2023 323,35 (94,579 (120,412 (22,442) (44,802 41,11	Period 3 31/03/2 31/03	464 301 73 839 Dus id 2022 7,012 In Pr 372) 240 265)	Rupees Thou- oduct-wise Grand From Ioans ase rental recedit Cards wining amuka Saving- busing Ioans aff Ioans tal agewise impa ss: Accumulat Accumulat Accumulat Accumulat Accumulat Cosing balance oder Stage 1 Dening balance oder Stage 2 Dening balance oder Stage 3 Dening balance	sands ross loans and mestic Currence eivable s & Developme irment on loar ted impairment ted impairment ted impairment ted impairment du tee back) to income back) to income e back) to income e back) to income	advances ent Bank's Loan as & advances t under stage 1 t under stage 2 t under stage 3 ring the period ae statement	s (PSDB)	29 941,764 14,790 29 941,764 14,790 320,942 2,207,334 (20,697) (36,738) (1,433,809) 716,090 22,152 (1,455) 20,697 43,099 (6,361) 36,738 1,457,551 (13,180)	64,579 01,615 73,555 39,940 NGENCIES Previous Period As at 31/12/2022 851,438 172,973 63 952,326 15,401 326,928 2,319,129 (22,152) (43,099) (1,457,551) 796,327 81,707 (59,556) 22,152 17,867 25,232 43,099 1,378,567 101,374			
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	(6,571) 357,164 142 (2) 140 89,221 446,525 20,799 467,324 (65,083) (2,571) (20,218) 379,453 (48,711) (7,388) 323,354 323,354 (88,621) 234,733 29 INCOME From 01/01/2023 To 31/03/2023	(9,585) 157,127 132 (26) 106	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF C. 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 associates and joint ve Dividend received from investment in subsidiaries and Purchase of Investment Properties Net cash (used in)/from investing activities Net cash (used in)/from investing activities Net cash (used in)/from investing activities	ash FLOV	Current Period 31/03/2023 323,35 (94,579 (120,412 (22,442) (44,802 41,11	Period 3 31/03/2 31/03	464 301 73 839 Dus id 2022 7,012 In Pr 372) 240 265)	Rupees Thouse of the product - Do verdrafts rm loans asse rental recedit Cards wining amuka Savings busing loans aff loans tall agewise impa ss: Accumulat Accumulat Accumulat Accumulat Accumulat Accumulat Accumulatet value of loans tall agewise impa ss: Accumulat Accumulatet value of loans tall agewise impa ss: Accumulatet value of loans tall agewise impa ss: Accumulatet value of loans tall agewise impa balance or tall age of loans tall agewise impa ss: Accumulatet value of loans balance or tall age of loans ta	sands ross loans and mestic Currence eivable s & Developme irment on loar ted impairment ted impairment ted impairment ted impairment du ted back) to income back) to income e back) to income e back) to income e tree back) to income ents	advances Ey ent Bank's Loan as & advances t under stage 1 t under stage 2 t under stage 3 ring the period es statement de statement	s (PSDB)	Current Period As at 31/03/2023 782,108 147,700 29 941,764 14,790 320,942 2,207,334 (20,697) (36,738) (1,433,809) 716,090 22,152 (1,455) 20,697 43,099 (6,361) 36,738 1,457,551 (13,180) (10,562) 1,433,809 1,491,244	64,579 01,615 73,555 39,940 NGENCIES Previous Period As at 31/12/2022 851,438 172,973 63 952,326 15,401 326,928 2,319,129 (22,152) (43,099) (1,457,551) 796,327 81,707 (59,556) 22,152 17,867 25,232 43,099 1,378,567 101,374 (22,390) 1,457,551			
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	(6,571) 357,164 142 (2) 140 89,221 446,525 20,799 467,324 (65,083) (2,571) (20,218) 379,453 (48,711) (7,388) 323,354 323,354 (88,621) 234,733 29 INCOME From 01/01/2023 To 31/03/2023	(9,585) 157,127 132 (26) 106	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF Co. 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 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 Investment in subsidiaries Net cash flow from disposal of subsidiaries Proceeds from the issue of subordinates and Purchase of Investment Properties Net cash (used in)/from investing activities Cash flows 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 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	ash FLOV	Current Period 31/03/2023 323,35 (94,579 (120,412 (22,442) (44,802 41,11	Period 3 31/03/2 31/03	464 301 73 839 Dus id 2022 7,012 In Pr 372) 240 265)	Rupees Thouse of the product - Do verdrafts rm loans asse rental recedit Cards wining amuka Savings busing loans aff loans tall agewise impa ss: Accumulat Accumulat Accumulat Accumulat Accumulat Accumulat Accumulatet value of loans tall agewise impa ss: Accumulat Accumulatet value of loans tall agewise impa ss: Accumulatet value of loans tall agewise impa ss: Accumulatet value of loans tall agewise impa balance or tall age of loans tall agewise impa ss: Accumulatet value of loans balance or tall age of loans ta	sands ross loans and mestic Currence eivable s & Developme irment on loar ted impairment ted impairment ted impairment ted impairment du tee back) to income back) to income ents selection to selectio	advances ent Bank's Loan as & advances t under stage 1 t under stage 2 t under stage 3 ring the period ae statement ae statement D PERFORM	S (PSDB)	Current Period As at 31/03/2023 782,108 147,700 29 941,764 14,790 320,942 2,207,334 (20,697) (36,738) (1,433,809) 716,090 22,152 (1,455) 20,697 43,099 (6,361) 36,738 1,457,551 (13,180) (10,562) 1,433,809 1,491,244 ATORS	64,579 01,615 73,555 39,940 NGENCIES Previous Period As at 31/12/2022 851,438 172,973 63 952,326 15,401 326,928 2,319,129 (22,152) (43,099) (1,457,551) 796,327 81,707 (59,556) 22,152 17,867 25,232 43,099 1,378,567 101,374 (22,390) 1,457,551			
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	(6,571) 357,164 142 (2) 140 89,221 446,525 20,799 467,324 (65,083) (2,571) (20,218) 379,453 (48,711) (7,388) 323,354 323,354 (88,621) 234,733 29 INCOME From 01/01/2023 To 31/03/2023	(9,585) 157,127 132 (26) 106	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial liabilities at amortised cost - Due to depositors - Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF C. 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 disposal of subsidiaries Proceeds from disposal of associates and joint ve Dividend received from investment in subsidiaries and Purchase of Investment Properties Net cash (used in)/from investing activities Cash flows from finance activities Net proceeds from the issue of ordinary share ca Net proceeds from the issue of subordinated debt Interest paid on subordinated debt Interest paid on subordinated debt Interest paid on subordinated debt	uipment nvestments subsidiaries entures d associates apital ruments bt	Current Period 31/03/2023 323,35 (94,579 (120,412 (22,442) (44,802 41,11	Period 3 31/03/2 31/03	464 301 73 839 Dus id 2022 1,012 In Pr By Ox, 240 265)	Rupees Thouse oduct-wise Grapeous agewise impasses: Accumulat Accumulat Accumulatet value of load overents of inder Stage 1 Denning balance oder Stage 2 Denning balance oder Stage 3	sands ross loans and mestic Currence eivable s & Developme irment on loar ted impairment ted impairment ted impairment ted impairment du nce back) to income te back) to income	advances ent Bank's Loan as & advances t under stage 1 t under stage 3 ring the period as statement as statement be statement D PERFORM ON REGULA	S (PSDB)	Current Period As at 31/03/2023 782,108 147,700 29 941,764 14,790 320,942 2,207,334 (20,697) (36,738) (1,433,809) 716,090 22,152 (1,455) 20,697 43,099 (6,361) 36,738 1,457,551 (13,180) (10,562) 1,433,809 1,491,244 ATORS	64,579 01,615 73,555 39,940 NGENCIES Previous Period As at 31/12/2022 851,438 172,973 63 952,326 15,401 326,928 2,319,129 (22,152) (43,099) (1,457,551) 796,327 81,707 (59,556) 22,152 17,867 25,232 43,099 1,378,567 101,374 (22,390) 1,457,551			
Net interest income Fee and commission income Fee and commission income Net gain/(Loss) from trading Net gain/(Loss) from financial assets	(6,571) 357,164 142 (2) 140 89,221 446,525 20,799 467,324 (65,083) (2,571) (20,218) 379,453 (48,711) (7,388) 323,354 323,354 (88,621) 234,733 29 INCOME From 01/01/2023 To 31/03/2023	(9,585) 157,127 132 (26) 106	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial 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 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 sand associates Net cash flow from disposal of subsidiaries Proceeds from disposal of of subsidiaries Proceeds from finance activities Net cash (used in)/from investing activities Cash flows from finance activities Net cash (used in)/from investing activities Cash flows from finance activities Net proceeds from the issue of ordinary share can share of subordinated debt Interest paid on subordinated debt Dividend paid to non-controlling interest Dividend paid to shareholders of the parent com Dividend paid to holders of other equity instrumed theres Dividend paid to holders of other equity instrumed theres	uipment nvestments subsidiaries entures d associates apital ruments bt	Current Period 31/03/2023 323,35 (94,579 (120,412 (22,442) (44,802 41,11	Period 3 31/03/2 31/03	464 301 73 839 Dus id 2022 J,012 In Pr By Ox 265)	Rupees Thousoduct-wise Grapeous January Cardafts rental recedit Cards wining amuka Saving Jousing Joans aff Joans Lal Accumulat Accumula	sands ross loans and mestic Currence eivable s & Developme irment on loar ted impairment ted impairment ted impairment ted impairment du ted back) to income back) to income eback) to income ents TELECTE (BASED	advances ent Bank's Loan as & advances t under stage 1 t under stage 3 ring the period as statement as statement be statement D PERFORM ON REGULA	S (PSDB)	Current Period As at 31/03/2023 782,108 147,700 29 941,764 14,790 320,942 2,207,334 (20,697) (36,738) (1,433,809) 716,090 22,152 (1,455) 20,697 43,099 (6,361) 36,738 1,457,551 (13,180) (10,562) 1,433,809 1,491,244 ATORS RTING) 31/03/2023	64,579 01,615 73,555 39,940 NGENCIES Previous Period As at 31/12/2022 851,438 172,973 63 952,326 15,401 326,928 2,319,129 (22,152) (43,099) (1,457,551) 796,327 81,707 (59,556) 22,152 17,867 25,232 43,099 1,378,567 101,374 (22,390) 1,457,551 1,522,801			
Net interest income Fee and commission income Fee and commission income Net gain/(Loss) from trading Net gain/(Loss) from financial assets	(6,571) 357,164 142 (2) 140	(9,585) 157,127 132 (26) 106	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial liabilities at amortised cost	uipment nvestments subsidiaries entures d associates apital ruments ot	Current Period 31/03/2023 323,35 (94,579 (120,412 (22,442) (44,802 41,11 (163)	Period 3 31/03/2 31/03	464 301 73 839 Dus id 2022 John St. 372) John St. 172) St. 172	Rupees Thouse of the product - Doverdrafts rm loans asserental recedit Cards wining amuka Saving ousing loans aff loans tal agewise impa ses: Accumulat Accumulatet value of loa ovements of inder Stage 1 Opening balance of the product - Doverdrafts rm loans aff loans tal agewise impa ses: Accumulate Accumulate accumulate ovements of inder Stage 1 Opening balance of the product of	sands ross loans and mestic Currence eivable s & Developme irment on loar ted impairment ted impairment ted impairment du ince back) to income eback) to income ents selection ital Adequacy (Tier 1 pital	advances ent Bank's Loan as & advances t under stage 1 t under stage 3 ring the period as statement as statement be statement D PERFORM ON REGULA	S (PSDB)	Current Period As at 31/03/2023 782,108 147,700 29 941,764 14,790 320,942 2,207,334 (20,697) (36,738) (1,433,809) 716,090 22,152 (1,455) 20,697 43,099 (6,361) 36,738 1,457,551 (13,180) (10,562) 1,433,809 1,491,244 ATORS RTING) 31/03/2023 6,032,818 6,032,818 6,032,818	64,579 01,615 73,555 39,940 NGENCIES Previous Period As at 31/12/2022 851,438 172,973 63 952,326 15,401 326,928 2,319,129 (22,152) (43,099) (1,457,551) 796,327 81,707 (59,556) 22,152 43,099 1,378,567 101,374 (22,390) 1,457,551 1,522,801 31/12/2022 6,068,129 6,068,129 6,068,129			
Net interest income Fee and commission income Fee and commission income Net gain/(Loss) from trading Net gain/(Loss) from financial assets	(6,571) 357,164 142 (2) 140 89,221 446,525 20,799 467,324 (65,083) (2,571) (20,218) 379,453 (48,711) (7,388) 323,354 323,354 (88,621) 234,733 29 INCOME From 01/01/2023 To 31/03/2023	(9,585) 157,127 132 (26) 106	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial liabilities at amortised cost	uipment nvestments subsidiaries entures d associates apital ruments ot	Current Period 31/03/2023 323,35 (94,579 (120,412 (22,442) (44,802 41,11 (163) (163)	Period 3 31/03/2 31/03	464 301 73 839 Dus d 2022 7,012 In 372) ,240 265)	Rupees Thou- oduct-wise Graphous age rental recredit Cards wining amuka Savings busing loans aff loans asserant and accumulat Accumulat Accumulatet value of loa overents of inder Stage 1 Dening balance ander Stage 2 Dening balance ander Stage 2 Dening balance ander Stage 3 Dening balance 3 Dening balance 3 Dening balance 4	sands ross loans and mestic Currence eivable s & Developme irment on loar ted impairment ted impairment ted impairment du ince back) to income eback) to income ents selecte (BASED ital Adequacy (Tier 1 oital itel itel ratios (%)	advances Ey ent Bank's Loan as & advances t under stage 1 t under stage 2 t under stage 3 ring the period es statement D PERFORM ON REGULA LKR in Thousa	S (PSDB) IANCE INDICATORY REPOI	Current Period As at 31/03/2023 782,108 147,700 - 29 941,764 14,790 320,942 2,207,334 (20,697) (36,738) (1,433,809) 716,090 22,152 (1,455) 20,697 43,099 (6,361) 36,738 1,457,551 (13,180) (10,562) 1,433,809 1,491,244 ATORS RTING) 31/03/2023 6,032,818 6,032,818 6,032,818 6,032,818	64,579 01,615 73,555 39,940 NGENCIES Previous Period As at 31/12/2022 851,438 172,973			
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 Impairment Charges Net operating income Personnel Expenses Depreciation and amortisation Other Expenses Operating profit/(loss) before VAT & SSCL on financial services Value Added Tax (VAT) on financial Services Social Security Contribution Levy (SSCL) on Financial Services Operating profit/(loss) after VAT & SSCL 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 attributable to change in the Bank's own credit risk on financial liabilities designated at fair value through other comprehensive income	(6,571) 357,164 142 (2) 140	(9,585) 157,127 132 (26) 106	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial liabilities at amortised cost	ash FLOV ash FL	Current Period 31/03/2023 323,35 (94,579 (120,412 (22,442) (44,802 41,11 (163)	Period 3 31/03/2 31/03	464 301 73 839 Dus d 2022 1,012	Rupees Thou oduct-wise Gi product - Do verdrafts rm loans ase rental recedit Cards wning amuka Savings busing loans aff loans tall agewise impa ass: Accumulat Accumulat Accumulat Accumulat et value of loa ovements of inder Stage 1 Opening balance hoder Stage 2 Opening balance hoder Stage 2 Opening balance hoder Stage 3 Opening balance	sands ross loans and mestic Currence eivable s & Developme irment on loar ted impairment ted impairment ted impairment du ince back) to income eback) to income ents selecte (BASED ital Adequacy (Tier 1 Dital itel itel itel itel itel itel itel ite	advances Ey ent Bank's Loan as & advances t under stage 1 t under stage 2 t under stage 2 t under stage 3 ring the period e statement D PERFORM ON REGULA LKR in Thousa	AIRMENT S (PSDB) IANCE INDICATORY REPORT Inds)	Current Period As at 31/03/2023 782,108 147,700 29 941,764 14,790 320,942 2,207,334 (20,697) (36,738) (1,433,809) 716,090 22,152 (1,455) 20,697 43,099 (6,361) 36,738 1,457,551 (13,180) (10,562) 1,433,809 1,491,244 ATORS RTING) 31/03/2023 6,032,818 6,032,818 6,032,818	64,579 01,615 73,555 39,940 NGENCIES Previous Period As at 31/12/2022 851,438 172,973 63 952,326 15,401 326,928 2,319,129 (22,152) (43,099) (1,457,551) 796,327 81,707 (59,556) 22,152 43,099 1,378,567 101,374 (22,390) 1,457,551 1,522,801 31/12/2022 6,068,129 6,068,129 6,068,129			
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 Impairment Charges Net operating income Personnel Expenses Depreciation and amortisation Other Expenses Operating profit/(loss) before VAT & SSCL on financial services Value Added Tax (VAT) on financial Services Social Security Contribution Levy (SSCL) on Financial Services Operating profit/(loss) after VAT & SSCL 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 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	(6,571) 357,164 142 (2) 140	(9,585) 157,127 132 (26) 106	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial liabilities at amortised cost	ash FLOV ash FL	Current Period 31/03/2023 323,35 (94,579 (120,412 (22,442) (44,802) 41,11 (163) (163) 40,95 47,06 88,02	Perio Perio 3 31/03/3 3 78 9) (18, 197 2) (91,	464 301 73 839 Dus d 2022 7,012 In 372) ,240 265)	Rupees Thouse oduct-wise Gir product - Do verdrafts rental recredit Cards wining amuka Savings ousing loans aff loans at language over the total accumulate to value of loa over the total accumulate of loa over the total	sands ross loans and mestic Currence eivable s & Developme irment on loar ted impairment ted impairment ted impairment ted impairment ted back) to income	advances ent Bank's Loan as & advances t under stage 1 t under stage 2 t under stage 3 ring the period as statement D PERFORM ON REGULA LKR in Thousa	IANCE INDICATORY REPOI	Current Period As at 31/03/2023 782,108 147,700 29 941,764 14,790 320,942 2,207,334 (20,697) (36,738) (1,433,809) 716,090 22,152 (1,455) 20,697 43,099 (6,361) 36,738 1,457,551 (13,180) (10,562) 1,433,809 1,491,244 ATORS RTING) 31/03/2023 6,032,818 6,032,818 6,032,818 6,032,818 6,032,818 163% 163% 163%	64,579 01,615 73,555 39,940 NGENCIES Previous Period As at 31/12/2022 851,438 172,973			
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 Impairment Charges Net operating income Personnel Expenses Depreciation and amortisation Other Expenses Depreciation and amortisation Other Expenses Operating profit/(loss) before VAT & SSCL on financial services Value Added Tax (VAT) on financial Services Social Security Contribution Levy (SSCL) 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 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	(6,571) 357,164 142 (2) 140	(9,585) 157,127 132 (26) 106	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial liabilities at amortised cost	ash FLOV ash FL	Current Period 31/03/2023 323,35 (94,573 (120,413 (22,443) (44,803 41,11 (163) 40,95 47,06 88,02 Current Period As at	Period 3 31/03/2 3 78 31/03/2 3	464 301 73 839 Dus d 2022 1,012	Rupees Thouse of the common Equity ore (Tier 1) Capital Rata Capital R	sands ross loans and mestic Currence eivable s & Developme irment on loar ted impairment ted impairment ted impairment ted impairment ted back) to income ted back ted	advances Ey ent Bank's Loan as & advances t under stage 1 t under stage 2 t under stage 3 ring the period as statement D PERFORM ON REGULA LKR in Thousa	IANCE INDICATORY REPOI	Current Period As at 31/03/2023	64,579 01,615 73,555 39,940 NGENCIES Previous Period As at 31/12/2022 851,438 172,973 63 952,326 15,401 326,928 2,319,129 (22,152) (43,099) (1,457,551) 796,327 81,707 (59,556) 22,152 17,867 25,232 43,099 1,378,567 101,374 (22,390) 1,457,551 1,522,801 31/12/2022 6,068,129 6,068,129 6,068,129 6,068,129 6,068,129 6,068,129 6,068,129 6,068,129 6,068,129 6,068,129 6,068,129			
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	(6,571) 357,164 142 (2) 140	(9,585) 157,127 132 (26) 106	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial liabilities at amortised cost	ash FLOV ash FL	Current Period 31/03/2023 323,35 (94,579 (120,412 (22,4442 (22,442 (22,442 (22,444 (22	Period 3 31/03/2 3 78 31/03/2 3	464 301 73 839	Rupees Thou- oduct-wise Grand Product - Do Perdafts rm loans asserental recedit Cards wining amuka Saving Jousing loans aff loans tal agewise impa ss: Accumulat Accumulat Accumulat Accumulat Accumulat Accumulatet value of loa Opening balance or Stage 1 Opening balance or Stage 2 Opening balance or Stage 3 Opening balance are stage 4 Opening balance or Stage 3 Opening balance 4 Opening ba	sands ross loans and mestic Currence eivable s & Developme irment on loar ted impairment ted impairment ted impairment ted impairment ted back) to income back) to income eback) to income ents settle CTE (BASED ital Adequacy (Tier 1 bital settle ital ratios (%) ier 1 capital (%)	advances Ey ent Bank's Loan as & advances t under stage 1 t under stage 2 t under stage 3 ring the period es statement D PERFORM ON REGULA LKR in Thousa (Minimum Requireme um Requirement - 3%	IANCE INDICATORY REPOI	Current Period As at 31/03/2023 782,108 147,700 29 941,764 14,790 320,942 2,207,334 (20,697) (36,738) (1,433,809) 716,090 22,152 (1,455) 20,697 43,099 (6,361) 36,738 1,457,551 (13,180) (10,562) 1,433,809 1,491,244 ATORS RTING) 31/03/2023 6,032,818	64,579 01,615 73,555 39,940 NGENCIES Previous Period As at 31/12/2022 851,438 172,973 -63 952,326 15,401 326,928 2,319,129 (22,152) (43,099) (1,457,551) 796,327 81,707 (59,556) 22,152 17,867 25,232 43,099 1,378,567 101,374 (22,390) 1,457,551 1,522,801 31/12/2022 6,068,129			
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 trading Net gain/(Loss) from financial assets	(6,571) 357,164 142 (2) 140	(9,585) 157,127 132 (26) 106	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial liabilities at amortised cost Due to depositors Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF Commodities 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 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 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 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 beginning of the proceeds from the issue of ordinary share ca Net proceeds from the beginning of the proceeds fr	ash FLOV ash FL	Current Period 31/03/2023 323,35 (94,579 (120,412 (22,442) 41,11 (163) 41,11 (163) 47,06 88,02 Current Period As at 31/03/2023	Period 3 31/03/2 3 78 31/03/2 3 78 31/03/2 3 78 31/03/2 3 78 31/03/2 3 78 31/03/2 3 78 31/12/2 3 78 31/03/2 3 78 31/12/2 3 78 31/03/2 3	464 301 73 839 Dus d 2022 7,012 In 372) ,240 ,240 ,240 ,255)	Rupees Thouse of the product - Do verdrafts rm loans asse rental recedit Cards wining amuka Savings ousing loans aff loans tall agewise impa ss: Accumulat Accumulat Accumulat Accumulat Accumulat Accumulatet value of loa ovements of inder Stage 1 Opening balance or	sands ross loans and mestic Currence eivable s & Developme irment on loar ted impairment ted impairment ted impairment ted back) to income back) to income eback) to income ents section of the section	advances Ey ent Bank's Loan as & advances t under stage 1 t under stage 2 t under stage 3 ring the period es statement D PERFORM ON REGULA LKR in Thousa (Minimum Requireme um Requirement - 3% Thousands) (Minimum Requi uid Assets (LKR	IANCE INDICATORY REPOI	Current Period As at 31/03/2023 782,108 147,700 29 941,764 14,790 320,942 2,207,334 (20,697) (36,738) (1,433,809) 716,090 22,152 (1,455) 20,697 43,099 (6,361) 36,738 1,457,551 (13,180) (10,562) 1,433,809 1,491,244 ATORS RTING) 31/03/2023 6,032,818	64,579 01,615 73,555 39,940 NGENCIES Previous Period As at 31/12/2022 851,438 172,973 63 952,326 15,401 326,928 2,319,129 (22,152) (43,099) (1,457,551) 796,327 81,707 (59,556) 22,152 43,099 1,378,567 101,374 (22,390) 1,457,551 1,522,801 31/12/2022 6,068,129			
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	(6,571) 357,164 142 (2) 140	(9,585) 157,127 132 (26) 106	Due to banks Derivative financial instruments Other Financial Liabilities at fair value through pr Financial liabilities at amortised cost Due to depositors Due to other borrowers Debt securities issued Total financial liabilities STATEMENT OF Co. 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 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 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 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	ash FLOV ash FLOV ash uipment nvestments subsidiaries entures d associates apital ruments ot apany ents e period iod DEPOSITS	Current Period 31/03/2023 323,35 (94,573 (120,413 (22,443) (44,803 41,11 (163) 40,95 47,06 88,02 Current Period As at	Period 3 31/03/2 3 78 3 78 3 103/2 3 78 3 103/2 3 197 2 197 2 197 8 (33, 3 16, -	464 301 73 839 Dus d 2022 7,012 In 372) 240 265)	Rupees Thou- oduct-wise Grange Grange Grange Juliance and Stage 1 Dening balance and Stage 2 Dening balance ander Stage 2 Dening balance ander Stage 3 Dening balance ander	sands ross loans and mestic Currence eivable s & Developme irment on loar ted impairment ted impairment ted impairment ted back) to income back) to income eback) to income ents selecte (BASED ital Adequacy (Tier 1 pital itel (Capital (%)) ier 1 capital (%) itio (%) (Minimic (Minimum Req idity Assets Ratio (%) (igh-Quality Liqu igh-Quality Liq	advances Ey ent Bank's Loan as & advances t under stage 1 t under stage 2 t under stage 2 t under stage 3 in the period as statement D PERFORM ON REGULA LKR in Thousa (Minimum Requirement um Requirement um Requirement unid Assets (LKR) (Minimum Requirement - 3% Thousands) (Minimum Requirement) (Minimum Requirement - 3% (Minimum Requirement)	IANCE INDICATORY REPOI	Current Period As at 31/03/2023 782,108 147,700 29 941,764 14,790 320,942 2,207,334 (20,697) (36,738) (1,433,809) 716,090 22,152 (1,455) 20,697 43,099 (6,361) 36,738 1,457,551 (13,180) (10,562) 1,433,809 1,491,244 ATORS RTING) 31/03/2023 6,032,818	64,579 01,615 73,555 39,940 NGENCIES Previous Period As at 31/12/2022 851,438 172,973			

12.05.2023

(a) The above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka. (b) The information contained in these statements have been extracted from unaudited financial statements of the Bank unless indicated as audited.

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

M.A. Sujith Fernando Keasila Jayawardena (sgd.) Chairperson

(sgd.) General Manager/CEO

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

12.05.2023

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

435,574

464,579

Profitability Interest Margin (%)

Return of Equity (%)

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

Return on Assets (before Tax) (%)

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

Net Non-Performing Advances Ratio (%) (net of Interest in suspense and provision)
Impaired Loans (Stage 3) Ratio (%)

44%

0%

5%

42%

1%

87%

6%