

STATEMENT OF CHANGES IN EQUITY										
In Rupees Thousands	Stated Capital/ Assigned Capital		Reserves					Total	Non- Controlling interest	Total Equity
	Ordinary Shares	Assigned Capital	Statutory Reserve Fund	OCI Reserve	Re- valuation Reserve	Retained Earnings	Other Reserves			
Balance as at 01/01/2021	820,446	2,984,844	253,750	39,757	907,127	3,690,115	(2,166,190)	6,529,849	-	6,529,849
Total Comprehensive income for the period	-	-	-	-	-	255,145	-	255,145	-	255,145
Profit/(loss) for the period	-	-	-	-	-	255,145	-	255,145	-	255,145
Other comprehensive income (net of tax)	-	-	-	27,184	-	(5,174)	-	22,010	-	22,010
Total comprehensive income for the period	-	-	-	27,184	-	249,971	-	277,155	-	277,155
Transactions with equity holders, recognised directly in equity	-	-	-	-	-	-	-	-	-	-
Share issue/increase of assigned capital	-	-	-	-	-	-	-	-	-	-
Share options exercised	-	-	-	-	-	-	-	-	-	-
Bonus issue	-	-	-	-	-	-	-	-	-	-
Rights issue	-	-	-	-	-	-	-	-	-	-
Transfers to reserves during the period	-	-	12,757	-	-	(12,757)	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-
Profit transfers to head office	-	-	-	-	-	-	-	-	-	-
Gain/(loss) on revaluation of Property, Plant and Equipment (if cost method is adopted)	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	(11,494)	11,494	-	-	-	-
Total transactions with equity holders	-	-	12,757	-	(11,494)	(1,263)	-	-	-	-
								-	-	-
Balance as at 31/12/2021	820,446	2,984,844	266,507	66,941	895,634	3,938,823	(2,166,190)	6,807,005	-	6,807,005

b. Bank – 31/12/2020				
In Rupees Thousands	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	105,548	-	-	105,548
Balances with Central Bank	-	-	-	-
Placements with banks	4,734,648	-	-	4,734,648
Derivative financial instruments	-	-	-	-
Loans and advances	2,068,720	-	-	2,068,720
Debt Instruments	779,708	-	-	779,708
Equity Instruments	-	-	138,011	138,011
Unit Trust Investment	-	303,806	-	303,806
Total financial assets	7,688,624	303,806	138,011	8,130,441
In Rupees Thousands	AC	FVPL		Total
LIABILITIES				
Due to banks	391	-		391
Derivative financial instruments	-	-		-
Other financial liabilities at fair value through profit or loss	-	-		-
Financial liabilities at amortised cost				-
- Due to depositors	1,077,085	-		1,077,085
- Due to other borrowers	575,874	-		575,874
Debt securities issued	134,526	-		134,526
Total financial liabilities	1,787,877	-		1,787,877

STATEMENT OF CASH FLOWS		
In Rupees Thousands	Current Period 31/12/2021	Previous Period 31/12/2020
Cash flows from operating activities		
Profit before tax	330,231	415,341
Adjustment for:		
Non-cash items included in profits before tax	(80,134)	23,815
Change in operating assets	614,069	(36,923)
Change in operating liabilities	(806,390)	(1,054,230)
Net gains from investing activities	-	-
Share of profits in associates and joint ventures	-	-
Dividend income from subsidiaries and associates	-	-
Interest expense on subordinated debt	-	-
Prior year adjustment	-	882,070
Contribution paid to defined benefit plans	-	-
Tax paid	(119,082)	(142,484)
Net cash generated from operating activities	(61,306)	87,588
Cash flows from investing activities		
Purchase of property, plant and equipment	(26,209)	(1,162)
Proceeds from the sale of property, plant and equipment	47,329	-
Purchase of Financial investments	-	-
Proceeds from the sale of maturity of financial investments	-	-
Net purchase of Intangible assets	(1,070)	-
Net cash flow from acquisition of investment in subsidiaries and associates	-	-
Net cash flow from disposal of subsidiaries	-	-
Proceeds from disposal of associates and joint ventures	-	-
Dividend received from investment in subsidiaries and associates	-	-
Purchase of Investment Properties	-	-
Net cash (used in)/from investing activities	20,050	(1,162)
Cash flows from finance activities		
Net proceeds from the issue of ordinary share capital	-	-
Net proceeds from the issue of other equity instruments	-	-
Net proceeds from the issue of subordinated dept	-	-
Repayment of subordinated debt	-	-
Interest paid on subordinated dept	-	-

ANALYSIS OF LOANS & ADVANCES, COMMITMENTS, CONTINGENCIES AND IMPAIRMENT		
In Rupees Thousands	Current Period As at 31/12/2021	Previous Period As at 31/12/2020
Productwise Gross loans and advances		
By product - Domestic Currency		
Overdrafts	-	-
Term loans	1,259,200	1,896,408
Lease rental receivable	276,606	521,293
Credit Cards	-	-
Pawning	2,129	38,607
Pramuka Savings & Development Bank's Loans (PSDB)	974,715	998,606
Housing loans	28,280	44,482
Staff loans	293,889	149,147
Total	2,834,819	3,648,543
Stagewise impairment on loans & advances		
Less: Accumulated impairment under stage 1	(81,707)	(110,947)
Accumulated impairment under stage 2	(17,867)	(75,874)
Accumulated impairment under stage 3	(1,378,567)	(1,393,001)
Net value of loans & advances	1,356,678	2,068,720
Movements of impairment during the period		
Under Stage 1		
Opening balance	110,947	105,815
Charge/(write back) to income statement	(29,240)	5,133
Closing balance	81,707	110,947
Under Stage 2		
Opening balance	75,874	43,030
Charge/(write back) to income statement	(58,007)	32,843
Closing balance	17,867	75,874
Under Stage 3		
Opening balance	1,393,001	1,388,409
Charge/(write back) to income statement	9,456	19,423
Other Movements	(23,891)	(14,831)
Closing balance	1,378,567	1,393,001
Total Impairment	1,478,142	1,579,821

Dividend paid to non-controlling interest	-	-
Dividend paid to shareholders of the parent company	-	-
Dividend paid to holders of other equity instruments	-	-
Others	-	-
Net Cash (used in)/from financing activities	-	-
Net increase/(decrease) in cash & cash equivalents	(41,256)	86,426
Cash and cash equivalents at the beginning of the period	105,156	18,730
Cash and cash equivalents at the end of the period	63,900	105,156

ANALYSIS OF DEPOSITS		
	Current Period	Previous Period
In Rupee Thousands	As at 31/12/2021	As at 31/12/2020
By Product		
Demand deposits	-	-
Savings deposits	249,911	328,742
Fixed deposits	215,774	453,204
Pramuka Savings & Development Bank's Loans (PSDB) deposits	298,979	295,139
Total	764,664	1,077,085

SELECTED PERFORMANCE INDICATORS (BASED ON REGULATORY REPORTING)		
Item	31/12/2021	31/12/2020
Regulatory Capital Adequacy (LKR in Thousands)		
Common Equity Tier 1	5,306,800	5,357,996
Core (Tier 1) Capital	5,306,800	5,357,996
Total Capital Base	5,306,800	5,357,996
Regulatory Capital ratios (%)		
Common Equity Tier 1 capital (%) (Minimum Requirement - 7%)	97%	82%
Tier 1 Capital Ratio (%) (Minimum Requirement - 8.50%)	97%	82%
Total Capital Ratio (%) (Minimum Requirement - 12.50 %)	97%	82%
Leverage Ratio (Minimum Requirement - 3%)	65%	48%
Regulatory Liquidity		
Statutory Liquid Assets (LKR in Thousands)	4,792,614	4,857,185
Statutory Liquid Assets Ratio (%) (Minimum Requirement - 20%)	742%	511%
Total Stock of High-Quality Liquid Assets (LKR in Thousands)	389,139	296,371
Liquidity Coverage Ratio - Rupee (%) (Minimum Requirement - 100%)	1548%	567%
Net Stable Funding Ratio (%) (Minimum Requirement - 100%)	172%	192%
Assets Quality (Quality of Loan Portfolio)		
Gross Non Performing Advances Ratio (%) (net of Interest in suspense)	23%	21%
Net Non Performing Advances Ratio (%) (net of Interest in suspense and provision)	-4%	-1%
Impaired Loans (Stage 3) Ratio (%)	4%	6%
Impairment (Stage 3) to Stage 3 Loans Ratio (%)	85%	72%
Profitability		
Interest Margin (%)	7%	10%
Return on Assets (before Tax) (%)	4%	5%
Return of Equity (%)	4%	7%