

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 01/01/2023	820,447	2,984,844	288,765	4,595	889,976	4,270,807	(2,166,190)	7,093,243	-	7,093,243
Total Comprehensive income for the period	-	-	-	-	-	668,063	-	668,063	-	668,063
Profit/(loss) for the period	-	-	-	-	-	668,063	-	668,063	-	668,063
Other comprehensive income (net of taxes)	-	-	-	99,514	-	(613)	-	98,901	-	98,901
Total comprehensive income for the period	-	-	-	99,514	-	667,450	-	766,964	-	766,964
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	-	-	33,403	-	-	(33,403)	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-
Profit transfers to head office	-	-	-	-	-	-	-	-	-	-
Gain/(loss) on revaluation of Property, Plant and Equipment (if cost method is adopted)	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
Total transactions with equity holders	-	-	33,403	-	-	(33,403)	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
Balance as at 31/12/2023	820,447	2,984,844	322,168	104,109	889,976	4,904,854	(2,166,190)	7,860,207	-	7,860,207

b. Bank – 31/12/2022				
In Rupees Thousands	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	47,257			47,257
Balances with Central Bank				-
Placements with banks	1,963,287			1,963,287
Derivative financial instruments	-			-
Loans and advances	796,327			796,327
Debt Instruments	4,426,049			4,426,049
Equity Instruments			102,925	102,925
Unit Trust Investments		-	-	-
Total financial assets	7,232,920	-	102,925	7,335,845

In Rupees Thousands	AC	FVPL	Total
LIABILITIES			
Due to banks	91	-	91
Derivative financial instruments		-	-
Financial liabilities at amortised cost			-
- Due to depositors	464,579	-	464,579
- Due to other borrowers	301,615	-	301,615
Debt securities issued	73,555	-	73,555
Total financial liabilities	839,940	-	839,940

STATEMENT OF CASH FLOWS		
In Rupees Thousands	Current Period	Previous Period
	31/12/2023	31/12/2022
Cash flows from operating activities		
Profit before tax	1,021,304	625,846
Adjustment for:		
Non-cash items included in profits before tax	(153,474)	(4,215)
Change in operating assets	(469,130)	95,300
Change in operating liabilities	(51,297)	(335,511)
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	-	(95,904)
Contribution paid to defined benefit plans	(5,197)	(1,032)
Tax paid	(357,176)	(314,751)
Net cash generated from operating activities	(14,972)	(30,266)
Cash flows from investing activities		
Purchase of property, plant and equipment	(200)	(3,365)
Proceeds from the sale of property, plant and equipment	-	18,897
Purchase of Financial Investments	-	-
Proceeds from the sale of maturity of financial investments	-	-
Net purchase of Intangible assets	-	(2,100)
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	(200)	13,432
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 debt	-	-
Repayment of subordinated debt	-	-
Interest paid on subordinated debt	-	-
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	(15,172)	(16,834)
Cash and cash equivalents at the beginning of the period	47,066	63,900
Cash and cash equivalents at the end of the period	31,894	47,066

ANALYSIS OF LOANS & ADVANCES, COMMITMENTS, CONTINGENCIES AND IMPAIRMENT		
	Current Period	Previous Period
In Rupees Thousands	As at 31/12/2023	As at 31/12/2022
Productwise Gross loans and advances		
By product - Domestic Currency		
Overdrafts	-	-
Term loans	675,253	851,438
Lease rental receivable	74,111	172,973
Credit Cards	-	-
Pawning	29	63
Pramuka Savings & Development Bank's Loans (PSDB)	940,418	952,326
Housing loans	12,842	15,401
Staff loans	337,933	326,928
Total	2,040,586	2,319,129
Stagewise impairment on loans & advances		
Less: Accumulated impairment under stage 1	(8,511)	(22,152)
Accumulated impairment under stage 2	(23,457)	(43,099)
Accumulated impairment under stage 3	(1,377,664)	(1,457,551)
Net value of loans & advances	630,953	796,327
Movements of impairment during the period		
Under Stage 1		
Opening balance	22,152	81,707
Charge/(write back) to income statement	(13,640)	(59,556)
Closing balance	8,511	22,152
Under Stage 2		
Opening balance	43,099	17,867
Charge/(write back) to income statement	(19,642)	25,232
Closing balance	23,457	43,099
Under Stage 3		
Opening balance	1,457,551	1,378,567
Charge/(write back) to income statement	(67,978)	101,374
Other Movements	(11,908)	(22,390)
Closing balance	1,377,664	1,457,551
Total Impairment	1,409,633	1,522,801

SELECTED PERFORMANCE INDICATORS (BASED ON REGULATORY REPORTING)			
Item	31/12/2023	31/12/2022	
Regulatory Capital Adequacy (LKR in Thousands)			
Common Equity Tier 1	6,061,891	6,068,129	
Core (Tier 1) Capital	6,061,891	6,068,129	
Total Capital Base	6,086,897	6,068,129	
Regulatory Capital ratios (%)			
Common Equity Tier 1 capital (%) (Minimum Requirement - 7%)	164%	165%	
Tier 1 Capital Ratio (%) (Minimum Requirement - 8.50%)	164%	165%	
Total Capital Ratio (%) (Minimum Requirement - 12.50 %)	165%	165%	
Leverage Ratio (Minimum Requirement - 3%)	68%	73%	
Regulatory Liquidity			
Statutory Liquid Assets (LKR in Thousands)	6,463,285	5,526,802	
Statutory Liquid Assets Ratio (%) (Minimum Requirement - 20%)	1289%	954%	
Total Stock of High-Quality Liquid Assets (LKR in Thousands)	6,829,632	3,015,200	
Liquidity Coverage Ratio - Rupee (%) (Minimum Requirement - 100%)	3661%	8826%	
Net Stable Funding Ratio (%) (Minimum Requirement - 100%)	221%	181%	
Assets Quality (Quality of Loan Portfolio)			
Gross Non-Performing Advances Ratio (%) (net of Interest in suspense)	44%	42%	
Net Non-Performing Advances Ratio (%) (net of Interest in suspense and provision)	1%	1%	
Impaired Loans (Stage 3) Ratio (%)	4%	5%	
Impairment (Stage 3) to Stage 3 Loans Ratio (%)	90%	87%	
Profitability			
Interest Margin (%)	19%	15%	
Return on Assets (before Tax) (%)	12%	7%	
Return of Equity (%)	9%	6%	

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