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FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2022

الاه حاداتين									
STATEMENT OF FINANCIAL POSITI As at 30 september 2022	ION		BANK LKR	(BANK (AUDITED) LKR		GROUF	P (AUDI PKR	TED)
In Rupees Thousand			30/09/2022	Т	31/12/2021		31/12/2021	3	1/12/2020
Assets									
Cash and cash equivalents Balances with central banks			2,212, 116,		437,1 111,7		264,559,6 176,692,5		223,977,669 151,302,451
Placements with banks			1,809,		1,204,5		158,180,5		86,688,022
Derivative financial instruments			0.040		0 105 5		8,951,5		4,284,867
Financial assets at amortised cost - Investments Financial assets at amortised cost - Loans & Advances			3,046, 5,386,		3,135,7 2,442,8		337,642,4 1,507,047,0		265,146,998 ,223,510,222
Financial assets measured at fair value through other cor	mprehensive inc	come	3,788,		5,972,0		1,576,225,2		,651,631,461
Income Tax Receivable Investments in associates and joint ventures				·	91,3	865	35,088,3	60	31,798,363
Property, plant and equipment			287,	493	280,8	03	98,676,3		89,190,210
Goodwill and Intangible assets					07.5		12,630,4	75	10,412,880
ROU Asset Deferred tax assets			27,	146	37,5	.39			
Other assets			366,	917	90,C	125	141,773,9	08	111,119,675
Total assets Liabilities			17,041,	383	13,803,8	05	4,317,468,1	45 3	,849,062,818
Due to banks			80.	991	142,3	34			
Derivative financial instruments			26,	245	22,7	/04			
Due to other customers Borrowing			9,089, 347 <i>.</i>		5,670,6 1,103,2		3,381,998,3 436,258,0		2,830,371,390 544,107,826
Current tax liabilities				100	1,103,2		436,258,0 7,690,8		7,073,633
Deferred tax liabilities			58,	148	58,1		5,082,6	02	10,387,859
Employee benefit liabilities Subordinated loan			42,	970	43,9	69	9,422,4 12,374,0		8,678,703 22,356,000
Other liabilities			196,	780	229,3	67	180,956,0		160,592,160
Total liabilities			9,897,	624	7,270,3	92	4,033,782,3	43 3	,583,567,571
Equity Stated capital/Assigned capital			4,938,	390	4,938,3	90	14,668,5	25	14,668,525
Statutory reserve fund			85,	226	85,2	26	42,159,0	40	38,063,377
Retained earnings Other reserves			1,921, 199,		1,265,7 244,0		158,441,4 64,375,8		138,208,223 70,003,562
Total shareholders' equity			7,143,		6,533,4		279,644,8		260,943,687
Non Controlling Interest						·	4,040,9		4,551,560
Total equity Total equity and liabilities			7,143, 17,041,		6,533,4 13,803,8		283,685,8		265,495,247 ,849,062,818
Contingent liabilities and commitments			5,357,		7,677,9		1,380,523,0		998,195,047
Memorandum Information									
Number of Employees				60		60	20,7	95	20,795
Number of Branches				4		4	1,6	97	1,697
STATEMENT OF CHANGES	IN FOI	ΙΙΤΥ ΕΛ	R THF	PFRI		ED 30	SFPTF	MRFR	2022
					Reser		ULITE		2022
BANK			Share	Assign		Revaluati	n Retained	Other	1
I DAWN							in notuniou	Other	Total aquity
			capital	capita		reserve	earnings	reserves	Total equity
Balance as at 01/01/2022 (Opening balance)				capita 4,938,3			earnings		Total equity 6,533,413
Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year				<u> </u>		reserve	earnings	reserves 32,640	6,533,413 655,373
Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year				<u> </u>		reserve	earnings 2 1,265,705	reserves 32,640	6,533,413
Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year				<u> </u>		reserve	earnings 2 1,265,705	reserves 32,640	6,533,413 655,373
Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income (net of tax) Total comprehensive income for the year Transaction with equity holders, recognised directly	in equity			<u> </u>	30 85,226 	reserve	earnings 2 1,265,705 - 655,373 -	reserves 32,640 (45,028)	6,533,413 655,373 (45,028)
Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income (net of tax) Total comprehensive income for the year	in equity			<u> </u>	30 85,226 	reserve	earnings 2 1,265,705 - 655,373 -	reserves 32,640 (45,028)	6,533,413 655,373 (45,028)
Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profiti(loss) for the year Other comprehensive income (net of tax) Total comprehensive income for the year Transaction with equity holders, recognised directly Share issue/increase of assigned capital Share options exercised Bonus issue	in equity			<u> </u>	30 85,226 	reserve	earnings 2 1,265,705 - 655,373 -	reserves 32,640 (45,028)	6,533,413 655,373 (45,028)
Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income (net of tax) Total comprehensive income for the year Transaction with equity holders, recognised directly Share issue/increase of assigned capital Share options exercised Bonus issue Right issue Transfers to reserves during the period	in equity			<u> </u>	30 85,226 	reserve	earnings 2 1,265,705 - 655,373 -	reserves 32,640 (45,028)	6,533,413 655,373 (45,028)
Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income (net of tax) Total comprehensive income for the year Transaction with equity holders, recognised directly Share issue/increase of assigned capital Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders	'in equity			<u> </u>	30 85,226 	reserve	earnings 2 1,265,705 - 655,373 -	reserves 32,640 (45,028)	6,533,413 655,373 (45,028)
Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income (net of tax) Total comprehensive income for the year Transaction with equity holders, recognised directly Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit transferred to head office Profit capitalisation during the year	' in equity			<u> </u>	30 85,226 	reserve	earnings 2 1,265,705 - 655,373 -	reserves 32,640 (45,028)	6,533,413 655,373 (45,028)
Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income (net of tax) Total comprehensive income for the year Transaction with equity holders, recognised directly Share issue/increase of assigned capital Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit transferred to head office	'in equity			<u> </u>	30 85,226 	reserve	earnings	reserves 32,640 (45,028)	6,533,413 655,373 (45,028)
Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income (net of tax) Total comprehensive income for the year Transaction with equity holders, recognised directly Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit capitalisation during the year Total transaction with equity holders Balance as at 30/09/2022 (Closing Balance)			capital	4,938,33	30 85,226 <	211,45	earnings	reserves 32,640 	6,533,413 655,373 (45,028) 610,346
Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income (net of tax) Total comprehensive income for the year Transaction with equity holders, recognised directly Share options exercised Bonus issue Transfers to reserves during the period Dividend to equity holders Profit transferred to head office Profit capitalisation during the year Total ransaction with equity holders		UITY F	Capital	4,938,39	30 85,226 <	211,45	earnings	reserves 32,640 	6,533,413 655,373 (45,028) 610,346
Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income (net of tax) Total comprehensive income for the year Total comprehensive income for the year Transaction with equity holders, recognised directly Share options exercised Bonus issue Transfers to reserves during the period Dividend to equity holders profit transferred to head office Profit capitalisation during the year Total transaction with equity holders Balance as at 30/09/2022 (Closing Balance)		UITY F	Capital	4,938,33	30 85,226 	211,45	earnings 2 1,265,705 655,373 655,373	reserves 32,640 (45,028) (45,028) (45,028)	6,533,413 655,373 (45,028) 610,346
Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income (net of tax) Total comprehensive income for the year Transaction with equity holders, recognised directly Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit transferred to head office Profit capitalisation during the year Total transaction with equity holders Balance as at 30/09/2022 (Closing Balance) StateMent OF CHANGES GROUP (Audited)	S IN EQ Share capital		Capital	4,938,33 4,938,33 4,938,33 PER serves Revaluat reserv	30 85,226 . . </td <td>211,45 211,45 211,45 211,45 DED 3</td> <td>earnings</td> <td>reserves 32,640 (45,028) (45,028) (45,028) - - - - - - - - - - - - -</td> <td>6,533,413 655,373 (45,028) 610,346</td>	211,45 211,45 211,45 211,45 DED 3	earnings	reserves 32,640 (45,028) (45,028) (45,028) - - - - - - - - - - - - -	6,533,413 655,373 (45,028) 610,346
Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income (net of tax) Total comprehensive income for the year Total comprehensive income for the year Transaction with equity holders, recognised directly Share options exercised Bonus issue Transfers to reserves during the period Dividend to equity holders profit transferred to head office Profit capitalisation during the year Total transaction with equity holders Balance as at 30/09/2022 (Closing Balance)	S IN EQ	Assigned	Capital	4,938,33 4,938,33 4,938,33 PER Serves Revaluat	30 85,226 . . </td <td>211,45 211,45 211,45 211,45 DED 3</td> <td>earnings</td> <td>reserves 32,640 (45,028) (45,028) (45,028) - - - - - - - - - - - - -</td> <td>6,533,413 655,373 (45,028) 610,346 7,143,759 2021 Total equity</td>	211,45 211,45 211,45 211,45 DED 3	earnings	reserves 32,640 (45,028) (45,028) (45,028) - - - - - - - - - - - - -	6,533,413 655,373 (45,028) 610,346 7,143,759 2021 Total equity
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Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income (net of tax) Total comprehensive income for the year Transaction with equity holders, recognised directly Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit transferred to head office Profit capitalisation during the year Total transaction with equity holders Balance as at 30/09/2022 (Closing Balance) StateMent OF CHANGES GROUP (Audited) Balance as at 01/01/2021 (Opening balance) Total comprehensive income for the year Profit.(loss) for the year	S IN EQ Share capital	Assigned	Capital	4,938,33 4,938,33 4,938,33 PER serves Revaluat reserv 27,461,5	30 85,226 . . </td <td>211,45 211,45 211,45 211,45 DED 3 0ther reserve 42,541,91</td> <td>earnings</td> <td>reserves 32,640 (45,028) (45,028) (45,028) (45,028) (12,387) MBER Non controlling interest 4,551,560 485,020</td> <td>6,533,413 655,373 (45,028) 610,346 7,143,759 2021 Total equity 265,495,247 35,506,873</td>	211,45 211,45 211,45 211,45 DED 3 0ther reserve 42,541,91	earnings	reserves 32,640 (45,028) (45,028) (45,028) (45,028) (12,387) MBER Non controlling interest 4,551,560 485,020	6,533,413 655,373 (45,028) 610,346 7,143,759 2021 Total equity 265,495,247 35,506,873
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Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income (net of tax) Total comprehensive income for the year Transaction with equity holders, recognised directly Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit transferred to head office Profit capitalisation during the year Total transaction with equity holders Balance as at 30/09/2022 (Closing Balance) STATEMENT OF CHANGES GROUP (Audited) Balance as at 01/01/2021 (Opening balance) Total comprehensive income for the year Porfit(loss) for the year Other comprehensive income for the year Total comprehensive income for the year Porfit/loss) for the year Other comprehensive income for the year Total comprehensive income for the year Transaction with equity holders, recognised directly in equity Tra	S IN E O Share capital 14,668,525 14,668,525	Assigned capital	Capital	4,938,3 4,938,3 4,938,3 PER Serves Revaluat reserv 27,461,5 146,9	30 85,226 . . </td <td>211,45 21,45 21,4</td> <td>earnings</td> <td>reserves 32,640 (45,028) (45,028) (45,028) (12,387) WBER (12,387) ABER 4,551,560 3485,020 9,606 5,046,186 (1,494)</td> <td>6,533,413 655,373 (45,028) 610,346 7,143,759 2021 Total equity 265,495,247 35,506,873 (4,966,928) 296,035,192</td>	211,45 21,45 21,4	earnings	reserves 32,640 (45,028) (45,028) (45,028) (12,387) WBER (12,387) ABER 4,551,560 3485,020 9,606 5,046,186 (1,494)	6,533,413 655,373 (45,028) 610,346 7,143,759 2021 Total equity 265,495,247 35,506,873 (4,966,928) 296,035,192
Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income (net of tax) Total comprehensive income for the year Transaction with equity holders, recognised directly Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit transferred to head office Profit capitalisation during the year Total transaction with equity holders Balance as at 30/09/2022 (Closing Balance) STATEMENT OF CHANGES GROUP (Audited) Balance as at 01/01/2021 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income for the year Profit/(loss) for the year Other comprehensive income for the year Transection with equity holders, recognised directly in equity Transet or eserves during the period Transet or eserves during the period Transection with equity holders, recognised directly in equity Transection with equity holders, recognised directly in equity Transect or surplus on revaluation	S IN E O Share capital 14,668,525 14,668,525	Assigned capital	Capital	4,938,3 4,938,3 4,938,3 PER Serves Revaluat reserv 27,461,5 146,9	30 85,226 . . </td <td>reserve 211,45 211,45 211,45 0ED 3 0ther reserve 42,541,91 (5,331,73) 37,210,22 (195,11) (1,36)</td> <td>earnings</td> <td>reserves 32,640 (45,028) (45,028) (45,028) (12,387) MBER (12,387) MBER (4,551,560 (45,028) (1,494) (1,494)</td> <td>6,533,413 655,373 (45,028) 610,346 7,143,759 2021 Total equity 265,495,247 35,506,873 (4,966,928) 296,035,192 (12,101,532) (1,369)</td>	reserve 211,45 211,45 211,45 0ED 3 0ther reserve 42,541,91 (5,331,73) 37,210,22 (195,11) (1,36)	earnings	reserves 32,640 (45,028) (45,028) (45,028) (12,387) MBER (12,387) MBER (4,551,560 (45,028) (1,494) (1,494)	6,533,413 655,373 (45,028) 610,346 7,143,759 2021 Total equity 265,495,247 35,506,873 (4,966,928) 296,035,192 (12,101,532) (1,369)
Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income (net of tax) Total comprehensive income for the year Transaction with equity holders, recognised directly Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit transferred to head office Profit capitalisation during the year Total transaction with equity holders Balance as at 30/09/2022 (Closing Balance) State cas at 01/01/2021 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income for the year Profit/(loss) for the year Total comprehensive income for the year <	S IN E O Share capital 14,668,525 14,668,525	Assigned capital	Capital	4,938,3 4,938,3 4,938,3 PER Serves Revaluat reserv 27,461,5 146,9	30 85,226 . . </td <td>211,45 211,45 211,45 211,45 211,45 211,45 20</td> <td>earnings</td> <td>reserves 32,640 (45,028) (45,028) (45,028) (12,387) WBER (12,387) × BER 4,551,560 9,606 5,046,186 (1,494) (1,494) (1,003,723)</td> <td>6,533,413 655,373 (45,028) 610,346 7,143,759 2021 Total equity 265,495,247 35,506,873 (4,966,928) 296,035,192 (12,101,532) (1,369) (246,489)</td>	211,45 211,45 211,45 211,45 211,45 211,45 20	earnings	reserves 32,640 (45,028) (45,028) (45,028) (12,387) WBER (12,387) × BER 4,551,560 9,606 5,046,186 (1,494) (1,494) (1,003,723)	6,533,413 655,373 (45,028) 610,346 7,143,759 2021 Total equity 265,495,247 35,506,873 (4,966,928) 296,035,192 (12,101,532) (1,369) (246,489)
Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income (net of tax) Total comprehensive income for the year Transaction with equity holders, recognised directly Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit transferred to head office Profit capitalisation during the year Total transaction with equity holders Balance as at 30/09/2022 (Closing Balance) STATEMENT OF CHANGES GROUP (Audited) Balance as at 01/01/2021 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income for the year Profit/(loss) for the year Other comprehensive income for the year Transaction with equity holders, recognised directly in equity Transets to reserves during the period Transets to reserves during the period Transets to reserves during the period Trasfers to reserves during the period Trasfers to reserves dureculuation of assets - net of tax <t< td=""><td>S IN EQ Share capital 14,668,525 14,668,525</td><td>Assigned capital</td><td>Capital</td><td>4,938,33 4,938,33 PER Serves Revaluat reserv 27,461,5 146,9 27,608,5</td><td>30 85,226 . .<!--</td--><td>reserve 211,45 211,45 211,45 211,45 0ED 3 0ther reserve 42,541,91 (5,331,73) 37,210,22 (195,11) (1,36) (246,48) (442,97)</td><td>earnings</td><td>reserves 32,640 (45,028) (45,028) (45,028) (45,028) (45,028) (45,028) (12,387)</td><td>6,533,413 655,373 (45,028) 610,346 7,143,759 2021 7,143,759 2021 10,345 10,346 10,34</td></td></t<>	S IN EQ Share capital 14,668,525 14,668,525	Assigned capital	Capital	4,938,33 4,938,33 PER Serves Revaluat reserv 27,461,5 146,9 27,608,5	30 85,226 . . </td <td>reserve 211,45 211,45 211,45 211,45 0ED 3 0ther reserve 42,541,91 (5,331,73) 37,210,22 (195,11) (1,36) (246,48) (442,97)</td> <td>earnings</td> <td>reserves 32,640 (45,028) (45,028) (45,028) (45,028) (45,028) (45,028) (12,387)</td> <td>6,533,413 655,373 (45,028) 610,346 7,143,759 2021 7,143,759 2021 10,345 10,346 10,34</td>	reserve 211,45 211,45 211,45 211,45 0ED 3 0ther reserve 42,541,91 (5,331,73) 37,210,22 (195,11) (1,36) (246,48) (442,97)	earnings	reserves 32,640 (45,028) (45,028) (45,028) (45,028) (45,028) (45,028) (12,387)	6,533,413 655,373 (45,028) 610,346 7,143,759 2021 7,143,759 2021 10,345 10,346 10,34
Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income (net of tax) Total comprehensive income for the year Transaction with equity holders, recognised directly Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit capitalisation during the year Total transferred to head office Profit capitalisation during the year Total transaction with equity holders Balance as at 30/09/2022 (Closing Balance) State Comprehensive income for the year Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income for the year Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income for the year Transaction with equity holders, recognised directly in equity Transaction with equity holders, recognised directly in equity Transaction with equity dudiers Exchange gain realised on capital reduction in subsidiary under liquidation - net of tax Exchange gain	S IN EO Share capital 14,668,525 14,668,525 14,668,525	Assigned capital	capital	4,938,33 4,938,33 PER serves Revaluat reserv 27,461,5 146,9 27,608,5	JO 85,226	211,45 211,45 211,45 211,45 211,45 2000 3 211,45 2000 3 211,45 2000 3 211,45 2000 3 211,45 2000 3 211,45 2000 3 211,45 2000 3 211,45 2000 3 2000 3 20000 3 20000 3 2000 3 2000 3	earnings	reserves 32,640 (45,028) (45,028) (45,028) (12,387) WBER (12,387) WBER (12,387) (12,387) (12,387) (12,387) (12,387) (12,387) (12,387) (12,387) (12,387) (12,387) (12,387) (12,387) (12,387) (12,387) (12,387) (12,387) (12,387) (14,551,560) (3,485,020) (3,606) (1,494) (1,003,723) (1,005,217) (1,005,217) (1,005,96)	6,533,413 655,373 (45,028) 610,346 7,143,759 2021 Total equity 265,495,247 35,506,873 (4,966,928) 296,035,192 (12,101,532) (1,369) (246,489) (12,349,390) 283,685,802
Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income (net of tax) Total comprehensive income for the year Transaction with equity holders, recognised directly Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit transferred to head office Profit capitalisation during the year Total transaction with equity holders Balance as at 30/09/2022 (Closing Balance) STATEMENT OF CHANGES GROUP (Audited) Balance as at 01/01/2021 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income for the year Profit/(loss) for the year Other comprehensive income for the year Transaction with equity holders, recognised directly in equity Transets to reserves during the period Transets to reserves during the period Transets to reserves during the period Trasfers to reserves during the period Trasfers to reserves dureculuation of assets - net of tax <t< td=""><td>S IN EO Share capital 14,668,525 14,668,525 14,668,525</td><td>Assigned capital</td><td>capital</td><td>4,938,33 4,938,33 PER serves Revaluat reserv 27,461,5 146,9 27,608,5</td><td>JO 85,226 </td><td>211,45 211,45 211,45 211,45 211,45 2000 3 211,45 2000 3 211,45 2000 3 211,45 2000 3 211,45 2000 3 211,45 2000 3 211,45 2000 3 211,45 2000 3 2000 3 20000 3 20000 3 2000 3 2000 3</td><td>earnings 2 1,265,705 - 655,373 - 655,373 - 655,373 2 1,921,079 1 DECE 1 260,943,687 2 1,921,079 1 20,943,687 2 1,921,079 1 20,943,687 </td><td>reserves 32,640 (45,028) (45,028) (45,028) (45,028) (12,387) WBER (12,387) WBER (12,387) WBER (12,387) (12,397)</td><td>6,533,413 655,373 (45,028) 610,346 7,143,759 2021 Total equity 265,495,247 35,506,873 (4,966,928) 296,035,192 (12,101,532) (1,369) (246,489) (12,349,390) 283,685,802</td></t<>	S IN EO Share capital 14,668,525 14,668,525 14,668,525	Assigned capital	capital	4,938,33 4,938,33 PER serves Revaluat reserv 27,461,5 146,9 27,608,5	JO 85,226	211,45 211,45 211,45 211,45 211,45 2000 3 211,45 2000 3 211,45 2000 3 211,45 2000 3 211,45 2000 3 211,45 2000 3 211,45 2000 3 211,45 2000 3 2000 3 20000 3 20000 3 2000 3 2000 3	earnings 2 1,265,705 - 655,373 - 655,373 - 655,373 2 1,921,079 1 DECE 1 260,943,687 2 1,921,079 1 20,943,687 2 1,921,079 1 20,943,687 	reserves 32,640 (45,028) (45,028) (45,028) (45,028) (12,387) WBER (12,387) WBER (12,387) WBER (12,387) (12,397)	6,533,413 655,373 (45,028) 610,346 7,143,759 2021 Total equity 265,495,247 35,506,873 (4,966,928) 296,035,192 (12,101,532) (1,369) (246,489) (12,349,390) 283,685,802
Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income (net of tax) Total comprehensive income for the year Transaction with equity holders, recognised directly Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders profit capitalisation during the year Total transferred to head office Profit capitalisation during the year Total transaction with equity holders Balance as at 30/09/2022 (Closing Balance) State Comprehensive income for the year Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income for the year Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income for the year Transaction with equity holders, recognised directly in equity Transaction with equity holders, recognised directly in equity Transaction with equity dudiers Exchange gain realised on capital reduction in subsidiary under liquidation - net of tax Exchange gain	S IN EO Share capital 14,668,525 14,668,525 14,668,525	Assigned capital	capital	4,938,33 4,938,33 PER serves Revaluat reserv 27,461,5 146,9 27,608,5	JO 85,226	211,45 211,45 211,45 211,45 211,45 2000 3 211,45 2000 3 211,45 2000 3 211,45 2000 3 211,45 2000 3 211,45 2000 3 211,45 2000 3 211,45 2000 3 2000 3 20000 3 20000 3 2000 3 2000 3	earnings 2 1,265,705 - 655,373 - 655,373 - 655,373 2 1,921,079 1 DECE 1 260,943,687 2 1,921,079 1 20,943,687 2 1,921,079 1 20,943,687 	reserves 32,640 (45,028) (45,028) (45,028) (45,028) (12,387) (12,387) VIBER (12,387) VIBER (12,387) VIBER (12,387) (12,387	6,533,413 655,373 (45,028) 610,346 7,143,759 2021 7,143,759 2021 7,143,759 2021 (1,2,101,532) (12,101,532) (12,101,532) (12,349,390) 283,685,802 ER 2022
Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income (net of tax) Total comprehensive income for the year Transaction with equity holders, recognised directly Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders Balance as at 30/09/2022 (Closing Balance) State case at 30/09/2022 (Closing Balance) Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income for the year Profit/(loss) for the year Other comprehensive income for the year Trata comprehensive income for the year Profit/(loss) for the year Other comprehensive income for the year Trata comprehensive income for the year Total comprehensive income for the year	S IN EO Share capital 14,668,525 14,668,525 14,668,525	Assigned capital	capital	4,938,33 4,938,33 PER serves Revaluat reserv 27,461,5 146,9 27,608,5	JO 85,226	211,45 211,45 211,45 211,45 211,45 2000 3 211,45 2000 3 211,45 2000 3 211,45 2000 3 211,45 2000 3 211,45 2000 3 211,45 2000 3 211,45 2000 3 2000 3 20000 3 20000 3 2000 3 2000 3	earnings	reserves 32,640 (45,028) (45,028) (45,028) (45,028) (12,387) (12,387) VIBER (12,387) VIBER (12,387) VIBER (12,387) (12,387	6,533,413 655,373 (45,028) 610,346 7,143,759 2021 Total equity 265,495,247 35,506,873 (4,966,928) 296,035,192 (12,101,532) (1,369) (246,489) (12,349,390) 283,685,802 ER 2022
Balance as at 01/01/2022 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income (net of tax) Total comprehensive income for the year Transaction with equity holders, recognised directly Share options exercised Bonus issue Right issue Transfers to reserves during the period Dividend to equity holders Brofit capitalisation during the year Total transferred to head office Profit capitalisation during the year Total transaction with equity holders Balance as at 30/09/2022 (Closing Balance) State case at 30/09/2022 (Closing Balance) State case at 01/01/2021 (Opening balance) Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income for the year Transaction with equity holders, recognised directly in equity Transaction with equity holders, recognised directly in equity Transaction with equity holders, recognised directly in equity Transaction with equity holders Exchange gain realised on capital reduction in subsidiary Unided to equity holders Exchange gain realised on capital reduction in subsi	S IN EO Share capital 14,668,525 14,668,525 14,668,525	Assigned capital	capital	4,938,33 4,938,33 PER serves Revaluat reserv 27,461,5 146,9 27,608,5	JO 85,226	211,45 211,45 211,45 211,45 211,45 2000 3 211,45 2000 3 211,45 2000 3 211,45 2000 3 211,45 2000 3 211,45 2000 3 211,45 2000 3 211,45 2000 3 2000 3 20000 3 20000 3 2000 3 2000 3	earnings	reserves 32,640 (45,028) (45,028) (45,028) (12,387) MBER (12,387) MBER (12,387) MBER (12,387) (12,387) MBER (1,494) (1,494) (1,003,723) (1,005,217) 4,040,969 PTEMBI Bank - LKR 3 673	6,533,413 655,373 (45,028) 610,346 7,143,759 2021 7,143,759 2021 7,143,759 2021 (1,2,101,532) (12,101,532) (12,101,532) (12,349,390) 283,685,802 ER 2022

INCOME STATEMENT	BANK	(GROUP (AUDITED)			
FOR THE PERIOD ENDED 30 SEPTEMBER 2022	LKR		PKF	1		
In Rupees Thousand	30/09/2022	30/09/2021	31/12/2021	31/12/2020		
Interest income	1,048,612	540,797	262,253,962	271,237,258		
Interest expenses	211,484	124,322	130,834,913	141,132,940		
Net interest income Fee and commission income	837,128 59,991	416,475 11,764	131,419,049 25,433,355	130,104,318 18,795,739		
Fee and commission income	1,125		20,400,000	10,795,759		
Net fee and commission income	58,867	11,764	25,433,355	18,795,739		
Net gain/ (Loss) from trading	-		1,024,384	7,054,874		
Net fair value gain/ (Loss) from financial instruments				-		
Net gain/(loss) on derecognition of financial assets Other Operating Income (net)	- 447,138	78,600	- 9,853,621	۔ 4,744,247		
Total operating income	447,138	78,600	10,878,005	11,799,121		
Impairment for loans and other losses	(11,947)	628	8,087,105	12,219,614		
Net operating income	1,331,185	507,467	159,643,304	148,479,564		
Personnel expenses	191,768	155,410	41,580,457	33,639,523		
Depreciation and amortisation Other expenses	18,052 132,962	19,216 102,447	10,353,966 45,680,970	9,405,619 52,403,786		
Operating profit/(loss) before value added tax (VAT)	988,402	230,394	62,027,911	53,030,636		
Value added tax (VAT) on financial services	187,029	53,075		-		
Nation Building tax (NBT) on financial services						
Profit/(loss) before tax Tax expenses	801,373 146.000	177,319 52,450	62,027,911 26,521,038	53,030,636 22,117,287		
Profit/(loss) for the period	655,373	124,869	35,506,873	30,913,349		
Profit attributable to:				00,010,010		
Owners of the parent	655,373	124,869	35,021,853	30,892,271		
Non-controlling interests	-	-	485,020	21,078		
Earnings per share on profit Basic earnings per ordinary share			23.88	21.06		
Diluted earnings per ordinary share			23.88	21.06		
••••••						
STATEMENT OF COMPREHENSIVE INCOM	NE FOR THE PERIOD	ENDED 30 SEPTEM				
	BANK	(GROUP (AU	DITED)		
In Rupees Thousand	LKR 30/09/2022	30.09.2021	PKR	31/12/2020		
•			31/12/2021			
Profit/(loss) for the period	655,373	124,869	35,506,873	30,913,349		
Other Comprehensive income, net of tax Changes in revaluation surpuls Actuarial gains and losses on defined benefit plans			207,054	(148,840)		
Gains and losses (arising from translating the financial statements of foreign operation)			5,550,804	2,449,082		
Excahnge differences & realization of on translation of foreign currency capital & reserve	22,119	1,848	-			
Realisation of exchange equalisation of capital		· · ·				
Income tax on Other comprehensive Income		· ·]				
Share of surplus on revaluation of investments/operating fixed assets of associates	-		132,680	6,204,914		
Gain/ (Loss) on revaluation of Investments Deficit on revaluation of fixed assets	(67,146)	(6,978)	(10,857,466)	5,032,330		
Other comprehensive income for the period, net of taxes	(45,028)	(5,130)	(4,966,928)	13,537,486		
Total comprehensive income for the period	610,346	119,740	30,539,945	44,450,835		
	0.000.00		1			
Attributable to:		110 7/10	30 530 945	11 150 835		
Attributable to: Owners of the parent	610,346	119,740	30,539,945 494,626	44,450,835 155,128		
Attributable to: Owners of the parent Non-Controlling interests		119,740 -		44,450,835 155,128		
Attributable to: Owners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS	610,346		494,626	155,128		
Attributable to: Owners of the parent Non-Controlling interests	610,346	119,740 n k	494,626			
Attributable to: Owners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS	610,346 Ba 2022	nnk 2021	494,626 Group (/ 2021	155,128 Audited) 2020		
Attributable to: Owners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2022 Item	610,346 Ba	nnk	494,626 Group (A	155,128 Audited)		
Attributable to: Owners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2022 Item Cash Flow from Operating Activities	610,346 Ba 2022 LKR	nnk 2021 LKR	494,626 Group (/ 2021 PKR	155,128 Audited) 2020 РКВ		
Attributable to: Owners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2022 Item	610,346 Ba 2022 LKR 801,373	2021 LKR 294,661	494,626 Group (/ 2021	155,128 Audited) 2020 PKR 53,030,636		
Attributable to: Owners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2022 Item Cash Flow from Operating Activities Profit before tax (Gain)(Loss on disposal of Property, plant & equipment Share of profit of associates & joint venture	610,346 Ba 2022 LKR 801,373 (1,209)	2021 LKR 294,661 (1,084)	494,626 Group (л 2021 РКВ 62,027,911 (95,639) (2,585,595)	155,128 Audited) 2020 PKR 53,030,636 (89,080) (2,963,090)		
Attributable to: Owners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2022 Item Cash Flow from Operating Activities Profit before tax (Gain)/Loss on disposal of Property, plant & equipment Share of profit of associates & joint venture Depreciation & Amortisation	610,346 Ba 2022 LKR 801,373 (1,209) 18,052	2021 LKR 294,661 (1,084) 25,252	494,626 Group (A 2021 PKR 62,027,911 (95,639)	155,128 Audited) 2020 PKR 53,030,636 (89,080) (2,963,090)		
Attributable to: Owners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2022 Item Cash Flow from Operating Activities Profit before tax (Gain)/Loss on disposal of Property, plant & equipment Share of profit of associates & joint venture Depreciation & Amortisation Provision for gratuity	610,346 Ba 2022 LKR 801,373 (1,209) 18,052 5,850	2021 LKR 294,661 (1,084) 25,252 7,633	494,626 Group (<i>J</i> 2021 PKR 62,027,911 (95,639) (2,585,595) 11,415,001	155,128 Audited) 2020 PKR 53,030,636 (89,080) (2,963,090) 10,557,400		
Attributable to: Owners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2022 Item Cash Flow from Operating Activities Profit before tax (Gain)/Loss on disposal of Property, plant & equipment Share of profit of associates & joint venture Depreciation & Amortisation	610,346 Ba 2022 LKR 801,373 (1,209) 18,052	2021 LKR 294,661 (1,084) 25,252	494,626 Group (л 2021 РКВ 62,027,911 (95,639) (2,585,595)	155,128 Audited) 2020 PKR 53,030,636 (89,080) (2,963,090) 10,557,400		
Attributable to: Owners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2022 Item Cash Flow from Operating Activities Profit hefore tax (Gain)/Loss on disposal of Property, plant & equipment Share of profit of associates & joint venture Depreciation & Amortisation Provision for gratity Impairment charge for Loans & advances (Increase)/Decrease in Interest Receivable Increase(Decrease) in interest payable	610,346 2022 LKR 801,373 (1,209) 18,052 5,850 11,947 23,125 52,238	2021 LKR 294,661 (1,084) 25,252 7,633 (26,491)	494,626 Group (<i>J</i> 2021 PKR 62,027,911 (95,639) (2,585,595) 11,415,001	155,128 Audited) 2020 PKR 53,030,636 (89,080) (2,963,090) 10,557,400		
Attributable to: Owners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2022 Item Cash Flow from Operating Activities Profit before tax (Gain)Loss on disposal of Property, plant & equipment Share of profit of associates & joint venture Depreciation & Amortisation Provision for gratuity Impairment charge for Loans & advances (Increase)(Decrease) in interest Paceivable Increase ((Decrease) in interest payable Increase)(Decrease) in accrued expenses	610,346 Ba 2022 LKR 801,373 (1,209) 18,052 5,850 11,947 23,125	2021 LKR 294,661 (1,084) 25,252 7,633 (26,491) (21,972)	494,626 Group (л 2021 РКR 62,027,911 (95,639) (2,585,595) 11,415,001 7,645,044	155,128 Audited) 2020 PKR 53,030,636 (89,080) (2,963,090) 10,557,400 12,059,829		
Attributable to: Owners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2022 Item Cash Flow from Operating Activities Profit before tax (Gain)(Loss on disposal of Property, plant & equipment Share of profit of associates & joint venture Depreciation & Amortisation Provision for gratuity Impairment charge for Loans & advances (Increase)(Decrease in Interest Receivable Increase)(Decrease) in accrued expenses Impairment charge for Unfunded facilities and Investments	610,346 Ba 2022 LKR 801,373 (1,209) 18,052 5,850 11,947 23,125 52,238 12,723	2021 LKR 294,661 (1,084) 252,552 7,633 (26,491) (21,972) (3,871) 12,452	494,626 Group (<i>J</i> 2021 PKR 62,027,911 (95,639) (2,585,595) 11,415,001	155,128 Audited) 2020 PKR 53,030,636 (89,080) (2,963,090) 10,557,400 12,059,829		
Attributable to: Owners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2022 Item Cash Flow from Operating Activities Profit before tax (Gain)/Loss on disposal of Property, plant & equipment Share of profit of associates & joint venture Depreciation & Amortisation Provision for gratuity Impairment charge for Loans & advances (Increase/(Decrease) in interest payable Increase/(Decrease) in interest payable Increase/(Decrease) in interest payable Increase/(Decrease) in accrued expenses Impairment charge for Unfunded facilities and Investments Gratuity payments made	610,346 Ba 2022 LKR 801,373 (1,209) 18,052 5,850 11,947 23,125 5,238 12,723 12,723 (6,850)	2021 LKR 294,661 (1,084) 25,252 7,633 (26,491) (21,972) (3,871) 12,452 (6,292)	494,626 Group (/ 2021 PKR 62,027,911 (95,639) (2,585,595) 11,415,001 7,645,044 1,663,398	155,128 Audited) 2020 PKR 53,030,636 (89,080) (2,963,090) 10,557,400 12,059,829 1,005,352		
Attributable to: Owners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2022 Item Cash Flow from Operating Activities Profit before tax (Gain)(Loss on disposal of Property, plant & equipment Share of profit of associates & joint venture Depreciation & Amortisation Provision for gratuity Impairment charge for Loans & advances (Increase)(Decrease in Interest Receivable Increase)(Decrease) in accrued expenses Impairment charge for Unfunded facilities and Investments	610,346 Ba 2022 LKR 801,373 (1,209) 18,052 5,850 11,947 23,125 52,238 12,723	2021 LKR 294,661 (1,084) 252,552 7,633 (26,491) (21,972) (3,871) 12,452	494,626 Group (л 2021 РКR 62,027,911 (95,639) (2,585,595) 11,415,001 7,645,044	155,128 Audited) 2020 PKR 53,030,636 (89,080) (2,963,090) 10,557,400 12,059,829 1,005,352 1,989,759		
Attributable to: Owners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2022 Litem Cash Flow from Operating Activities Profit before tax (Gain)/Loss on disposal of Property, plant & equipment Share of profit of associates & joint venture Depreciation & Amortisation Provision for gratuity Impairment charge for Loans & advances (Increase)/Decrease in Interest Payable Increase/(Decrease) in interest payable Increase/(Decrease) in accrued expenses Impairment charge for Unfunded facilities and Investments Gratuity payments made Other non cash items Dividend income Exchange loss on sub-ordinated loan/goodwill-net	610,346 Ba 2022 LKR 801,373 (1,209) 18,052 5,850 11,947 23,125 5,238 12,723 12,723 (6,850)	2021 LKR 294,661 (1,084) 25,252 7,633 (26,491) (21,972) (3,871) 12,452 (6,292)	494,626 Group (<i>J</i> 2021 PKR 62,027,911 (95,639) (2,585,595) 11,415,001 7,645,044 1,663,398 4,490,500 (913,769) (491,239)	155,128 Audited) 2020 PKR 53,030,636 (89,080) (2,963,090) 10,557,400 12,059,829 1,005,352 1,989,759 (489,303) (185,219)		
Attributable to: Owners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2022 Litem Cash Flow from Operating Activities Profit before tax (Gain)/Loss on disposal of Property, plant & equipment Share of profit of associates & joint venture Depreciation & Amortisation Provision for gratuity Impairment charge for Loans & advances (Increase)/Decrease in Interest payable Increase/(Decrease) in actrude expenses Impairment charge for Unfunded facilities and Investments Gratuity payments made Other non cash items Dividend income Exchange loss on sub-ordinated loan/goodwill-net Reversal against dimunution in the value of investments	610,346 Ba 2022 LKR 801,373 (1,209) 18,052 5,850 11,947 23,125 5,238 12,723 12,723 (6,850)	2021 LKR 294,661 (1,084) 25,252 7,633 (26,491) (21,972) (3,871) 12,452 (6,292)	494,626 Group (/ 2021 PKR 62,027,911 (95,639) (2,585,595) 11,415,001 7,645,044 1,663,398 4,490,500 (913,769) (491,239) (1,258,723)	155,128 Audited) 2020 PKR 53,030,636 (89,080) (2,963,090) 10,557,400 12,059,829 1,005,352 1,989,759 (489,303) (185,219) (309,323)		
Attributable to: Owners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2022 Litem Cash Flow from Operating Activities Profit before tax (Gain)/Loss on disposal of Property, plant & equipment Share of profit of associates & joint venture Depreciation & Amortisation Provision for gratuity Impairment charge for Loans & advances (Increase)/Decrease in Interest Receivable Increase/ (Decrease) in interest payable Increase/ (Decrease) in accrued expenses Impairment charge for Unfunded facilities and Investments Gratuity payments made Other non cash items Dividend income Exchange loss on sub-ordinated loan/goodwill-net Reversal against dimunution in the value of investments Workers Welfare Fund	610,346 Ba 2022 LKR 801,373 (1,209) 18,052 5,850 11,947 23,125 52,238 12,723 (6,850) 1,484	2021 LKR 294,661 (1,084) 25,252 7,633 (26,491) (21,972) (3,871) 12,452 (6,292) 28,817	494,626 Group (A 2021 PKR 62,027,911 (95,639) (2,585,595) 11,415,001 7,645,044 1,663,398 4,490,500 (913,769) (491,239) (1,258,723) 1,273,226	155,128 Audited) 2020 PKR 53,030,636 (89,080) (2,963,090) 10,557,400 12,059,829 1,005,352 1,989,759 (489,303) (185,219) (309,323) 1,109,730		
Attributable to: Owners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2022 Litem Cash Flow from Operating Activities Profit before tax (Gain)/Loss on disposal of Property, plant & equipment Share of profit of associates & joint venture Depreciation & Amortisation Provision for gratuity Impairment charge for Loans & advances (Increase)/Decrease in Interest payable Increase/(Decrease) in actrude expenses Impairment charge for Unfunded facilities and Investments Gratuity payments made Other non cash items Dividend income Exchange loss on sub-ordinated loan/goodwill-net Reversal against dimunution in the value of investments	610,346 Ba 2022 LKR 801,373 (1,209) 88,052 5,850 11,947 23,125 5,238 12,723 12,723 (6,850)	2021 LKR 294,661 (1,084) 25,252 7,633 (26,491) (21,972) (3,871) 12,452 (6,292)	494,626 Group (/ 2021 PKR 62,027,911 (95,639) (2,585,595) 11,415,001 7,645,044 1,663,398 4,490,500 (913,769) (491,239) (1,258,723)	155,128 Audited) 2020 PKR 53,030,636 (89,080) (2,963,090) 10,557,400 12,059,829 1,005,352 1,989,759 (489,303) (185,219) (309,323) 1,109,730		
Attributable to: Owners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2022 Litem Cash Flow from Operating Activities Profit before tax (Gain)/Loss on disposal of Property, plant & equipment Share of profit of associates & joint venture Depreciation & Amortisation Provision for gratuity Impairment charge for Loans & advances (Increase)/Decrease in Interest Receivable Increases/(Decrease) in accrued expenses Impairment charge for Unfunded facilities and Investments Gratuity payments made Other non cash items Dividend income Exchange loss on sub-ordinated loan/goodwill-net Reversal against dimunution in the value of investments Workers Welfare Fund Operating Profit before changes in Operating Assets & Liabilities	610,346 2022 LKR 801,373 (1,209) 18,052 5,850 11,947 23,125 52,238 12,723 (6,850) 1,484	2021 LKR 294,661 (1,084) 25,252 7,633 (26,491) (21,972) (3,871) 12,452 (6,292) 28,817 309,106	494,626 Group (/ 2021 PKR 62,027,911 (95,639) (2,585,595) 11,415,001 7,645,044 1,663,398 4,490,500 (913,769) (491,239) (1,258,723) 1,273,226 83,170,115	155,128 Audited) 2020 PKR 53,030,636 (89,080) (2,963,090) 10,557,400 12,059,829 1,005,352 1,989,759 (489,303) (185,219) (309,323) 1,109,730 75,716,691		
Attributable to: Owners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2022 Item Cash Flow from Operating Activities Profit before tax (Gain)/Loss on disposal of Property, plant & equipment Share of profit of associates & joint venture Depreciation & Amortisation Provision for gratuity Impairment charge for Loans & advances (Increase)/Decrease in Interest Receivable Increase/ (Decrease) in interest payable Increase/ (Decrease) in interest payable Increase/ (Decrease) in interest payable Increase/ (Decrease) in accrued expenses Impairment charge for Unfunded facilities and Investments Gratuity payments made Other non cash items Dividend income Exchange loss on sub-ordinated loan/goodwill-net Reversal against dimunution in the value of investments Workers Welfare Fund Operating Profit before changes in Operating Assets and Liabilities (Increase)/Decrease in Operating Assets	610,346 2022 LKR 801,373 (1,209) 18,052 5,850 11,947 23,125 5,2238 12,723 (6,850) 1,484 918,735 (1,556,703)	2021 LKR 294,661 (1,084) 25,252 7,633 (26,491) (21,972) (3,871) 12,452 (6,292) 28,817 309,106 (2,838,541)	494,626 Group (/ 2021 PKR 62,027,911 (95,639) (2,585,595) 11,415,001 7,645,044 1,663,398 4,490,500 (913,769) (491,239) (1,258,723) 1,273,226 83,170,115 (462,055,167)	155,128 Audited) 2020 PKR 53,030,636 (89,080) (2,963,090) 10,557,400 12,059,829 1,005,352 1,989,759 (489,303) (185,219) (309,323) 1,109,730 75,716,691		
Attributable to: Owners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2022 Item Cash Flow from Operating Activities Profit before tax (Gain)/Loss on disposal of Property, plant & equipment Share of profit of associates & joint venture Depreciation & Amortisation Provision for gratuity Impairment charge for Loans & advances (Increase)/Decrease in Interest Receivable Increase/(Decrease) in interest payable Increase/(Decrease) in interest payable Exchange loss on sub-ordinated loan/goodwill-net Reversal against dimunution in the value of investments Workers Welfare Fund Operating Profit before changes in Operating Assets and Liabilities (Increase)/Decrease in Operating Assets and Liabilities (Increase)/Decrease in Operating Assets (Increase)/Decrease in Operating Liabilities	610,346 2022 LKR 801,373 (1,209) 18,052 5,850 11,947 23,125 52,238 12,723 (6,850) 1,484 918,735 (1,556,703) 2,563,270	2021 LKR 294,661 (1,084) 25,252 7,633 (26,491) (21,972) (3,871) 12,452 (6,292) 28,817 28,817 309,106 (2,838,541) 2,187,675	494,626 Group (A 2021 PKR 62,027,911 (95,639) (2,585,595) 11,415,001 7,645,044 1,663,398 4,490,500 (913,769) (491,239) (1,258,723) 1,273,226 83,170,115 (462,055,167) 457,546,605	155,128 Audited) 2020 PKR 53,030,636 (89,080) (2,963,090) 10,557,400 12,059,829 1,005,352 1,989,759 (489,303) (185,219) (309,323) 1,109,730 75,716,691 95,815,460 573,029,338		
Attributable to: Owners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2022 Item Cash Flow from Operating Activities Profit before tax (Gain)/Loss on disposal of Property, plant & equipment Share of profit of associates & joint venture Depreciation & Amortisation Provision for gratuity Impairment charge for Loans & advances (Increase)/Decrease in Interest Receivable Increase/ (Decrease) in interest payable Increase/ (Decrease) in interest payable Increase/ (Decrease) in interest payable Increase/ (Decrease) in accrued expenses Impairment charge for Unfunded facilities and Investments Gratuity payments made Other non cash items Dividend income Exchange loss on sub-ordinated loan/goodwill-net Reversal against dimunution in the value of investments Workers Welfare Fund Operating Profit before changes in Operating Assets and Liabilities (Increase)/Decrease in Operating Assets	610,346 2022 LKR 801,373 (1,209) 18,052 5,850 11,947 23,125 5,2238 12,723 (6,850) 1,484 918,735 (1,556,703)	2021 LKR 294,661 (1,084) 25,252 7,633 (26,491) (21,972) (3,871) 12,452 (6,292) 28,817 309,106 (2,838,541)	494,626 Group (/ 2021 PKR 62,027,911 (95,639) (2,585,595) 11,415,001 7,645,044 1,663,398 4,490,500 (913,769) (491,239) (1,258,723) 1,273,226 83,170,115 (462,055,167)	155,128 Audited) 2020 PKR 53,030,636 (89,080) (2,963,090) 10,557,400 12,059,829 1,005,352 1,989,759 (489,303) (185,219) (309,323) 1,109,730 75,716,691 95,815,460 573,029,338		
Attributable to: Owners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2022 Litem Cash Flow from Operating Activities Profit before tax (Gain/Loss on disposal of Property, plant & equipment Share of profit of associates & joint venture Depreciation & Amortisation Provision for gratuity Impairment charge for Loans & advances (Increase)/Decrease in Interest Receivable Increase/(Decrease) in accrued expenses Impairment charge for Unfunded facilities and Investments Gratuity payments made Other non cash items Dividend income Exchange loss on sub-ordinated loan/goodwill-net Reversal against dimunution in the value of investments Workers Welfare Fund Operating Profit before changes in Operating Assets and Liabilities (Increase)/Decrease in Operating Assets (Increase)/Decrease I	610,346 2022 LKR 801,373 (1,209) 18,052 5,850 11,947 23,125 52,238 12,723 (6,850) 1,484 918,735 (1,556,703) 2,563,270 1,006,567 (143,831)	2021 LKR 294,661 (1,084) 25,252 7,633 (26,491) (21,972) (3,871) 12,452 (6,292) 28,817 28,817 309,106 (2,838,541) 2,187,675 (650,866) (20,000)	494,626 Group (/ 2021 PKR 62,027,911 (95,639) (2,585,595) 11,415,001 7,645,044 1,663,398 4,490,500 (913,769) (491,239) (1,258,723) 1,273,226 83,170,115 (462,055,167) 457,546,605 (4,508,562) (26,199,570)	155,128 Audited) 2020 PKR 53,030,636 (89,080) (2,963,090) 10,557,400 12,059,829 1,005,352 1,989,759 (489,303) (185,219) (309,323) 1,109,730 75,716,691 95,815,460 573,029,338 668,844,798 (14,560,805)		
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Attributable to: Dwners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2022 Litem Cash Flow from Operating Activities Profit before tax (Gain)Loss on disposal of Property, plant & equipment Share of profit of associates & joint venture Depreciation & Amortisation Provision for gratuity Impairment charge for Loans & advances (Increase)/Decrease in Interest Receivable Increase/(Decrease) in interest Receivable Increase/(Decrease) in interest payable Increase/(Decrease) in interest payable Increase/(Decrease) in interest payable Increase/(Decrease) in accrued expenses Impairment charge for Unfunded facilities and Investments Gratuity payments made Other non cash items Dividend income Exchange loss on sub-ordinated loan/goodwill-net Reversal against dimunution in the value of investments Workers Welfare Fund Decrease in Operating Assets and Liabilities (Increase)/Decrease in Operating Assets and Liabilities (Increase)/Decrease in Operating Assets and Liabilities Increase)/Decrease in Operating Assets (Increase)/Decrease in Operating Assets (Increase)/Decrease in Operating Assets (Increase)/Decrease in Operating Assets Increase)/Decrease in Operatin	610,346 2022 LKR 801,373 (1,209) 18,052 5,850 11,947 23,125 52,238 12,723 (6,850) 1,484 918,735 (1,556,703) 2,563,270 1,006,567 (143,831)	2021 LKR 294,661 (1,084) 25,252 7,633 (26,491) (21,972) (3,871) 12,452 (6,292) 28,817 28,817 309,106 (2,838,541) 2,187,675 (650,866) (20,000)	494,626 Group (/ 2021 PKR 62,027,911 (95,639) (2,585,595) 11,415,001 7,645,044 1,663,398 4,490,500 (913,769) (491,239) (1,258,723) 1,273,226 83,170,115 (462,055,167) 457,546,605 (4,508,562) (26,199,570)	155,128 Audited) 2020 PKR 53,030,636 (89,080) (2,963,090) 10,557,400 12,059,829 1,005,352 1,989,759 (489,303) (185,219) (309,323) 1,109,730 75,716,691 95,815,460 573,029,338 668,844,798		
Attributable to: Owners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2022 Litem Cash Flow from Operating Activities Profit before tax (Gain/Loss on disposal of Property, plant & equipment Share of profit of associates & joint venture Depreciation & Amortisation Provision for gratuity Impairment charge for Loans & advances (Increase)/Decrease in Interest Receivable Increase/(Decrease) in accrued expenses Impairment charge for Unfunded facilities and Investments Gratuity payments made Other non cash items Dividend income Exchange loss on sub-ordinated loan/goodwill-net Reversal against dimunution in the value of investments Workers Welfare Fund Operating Profit before changes in Operating Assets and Liabilities (Increase)/Decrease in Operating Assets (Increase)/Decrease I	610,346 2022 LKR 801,373 (1,209) 18,052 5,850 11,947 23,125 52,238 12,723 (6,850) 1,484 918,735 (1,556,703) 2,563,270 1,006,567 (143,831)	2021 LKR 294,661 (1,084) 25,252 7,633 (26,491) (21,972) (3,871) 12,452 (6,292) 28,817 28,817 309,106 (2,838,541) 2,187,675 (650,866) (20,000)	494,626 Group (/ 2021 PKR 62,027,911 (95,639) (2,585,595) 11,415,001 7,645,044 1,663,398 4,490,500 (913,769) (491,239) (1,258,723) 1,273,226 83,170,115 (462,055,167) 457,546,605 (4,508,562) (26,199,570)	155,128 Audited) 2020 PKR 53,030,636 (89,080) (2,963,090) 10,557,400 12,059,829 1,005,352 1,989,759 (489,303) (185,219) (309,323) 1,109,730 75,716,691 95,815,460 573,029,338 668,844,798 (14,560,805)		
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Attributable to: Dwners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2022 Ltem Cash Flow from Operating Activities Profit before tax (Gain/Loss on disposal of Property, plant & equipment Share of profit of associates & joint venture Depreciation & Amortisation Provision for gratuity Impairment charge for Loans & advances (Increase)/Decrease in Interest Payable Increase/(Decrease) in operating Activities and Investments Gratuity payments made Other non cash items Dividend income Exchange loss on sub-ordinated loan/goodwill-net Reversal against dimunution in the value of investments Workers Welfare Fund Decrease in Operating Assets and Liabilities (Increase)/Decrease in Operating Assets and Liabilities Net Cash from Operating Activities before Income Tax Income Tax (Paid) / Refunds Net Cash from Operating Activities Dividends Received Purchase of Property Plant & Equipment Proceeds form Sale of Property Plant & Equipment Met cash flows on business combination Effect of translation of net investment in foreign branches, subsidiaries & associates Net in	610,346 2022 LKR 801,373 (1,209) 18,052 5,850 11,947 23,125 52,238 12,723 (6,850) 1,484 918,735 918,735 (1,556,703) 2,563,270 1,006,567 (143,831) 1,781,470 (14,350) 1,209 (14,350) 1,209	2021 LKR 294,661 (1,084) 25,252 7,633 (26,491) (21,972) (3,871) 12,452 (6,292) 28,817 309,106 (2,838,541) 2,187,675 (650,866) (20,000) (361,759) (4,309) 2,177	494,626 Group (/ 2021 PKR 62,027,911 (95,639) (2,585,595) 11,415,001 7,645,044 1,663,398 4,490,500 (913,769) (491,239) (1,258,723) 1,273,226 83,170,115 (462,055,167) 457,546,605 (4,508,562) (26,199,570) 52,461,983 743,582 (16,573,306) 344,881 59,674,749 5,465,689 (857,866)	155,128 Audited) 2020 PKR 53,030,636 (89,080) (2,963,090) 10,557,400 12,059,829 1,005,352 1,989,759 (489,303) (185,219) (309,323) 1,109,730 75,716,691 95,815,460 573,029,338 668,844,798 (14,560,805) 730,000,684 474,277 (8,747,096) 251,130 (694,609,653) 2,372,362 1,584,070		
Attributable to: Owners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2022 Item Cash Flow from Operating Activities Profit before tax (Gain)/Loss on disposal of Property, plant & equipment Share of profit of associates & joint venture Depreciation & Amortisation Provision for gratuity Impairment charge for Loans & advances (Increase)/Decrease in Interest Receivable Increase/(Decrease) in interest payable Increase/(Decrease) in interest payable Increase/(Decrease) in interest payable Increase/(Decrease) in accrued expenses Impairment charge for Unfunded facilities and Investments Gratuity payments made Other non cash items Dividend income Exchange loss on sub-ordinated loan/goodwill-net Reversal against dimuturion in the value of investments Workers Welfare Fund Operating Profit before changes in Operating Assets & Liabilities (Increase)/Decrease in Operating Assets and Liabilities (Increase)/Decrease in Operating Assets and Liabilities (Increase)/Decrease in Operating Assets Income Tax (Paid) / Refunds Net Cash from Operating Activities Dividends Received Purchase of Property & Equipment Proceeds form Sale of Property Plant & Equipment Net cash flows from purchase of financial investments Net cash flows from purchase of fina	610,346 2022 LKR 801,373 (1,209) 18,052 5,850 11,947 23,125 52,238 12,723 (6,850) 1,484 1,484 918,735 (1,556,703) 2,563,270 1,006,567 (143,831) 1,781,470 (14,350)	2021 LKR 294,661 (1,084) 25,252 7,633 (26,491) (21,972) (3,871) 12,452 (6,292) 28,817 28,817 (6,292) 28,817 309,106 (2,838,541) 2,187,675 (650,866) (20,000) (361,759) (4,309)	494,626 Group (/ 2021 PKR 62,027,911 (95,639) (2,585,595) 11,415,001 7,645,044 1,663,398 4,490,500 (913,769) (491,239) (1,258,723) 1,273,226 83,170,115 (462,055,167) 457,546,605 (4,508,562) (26,199,570) 52,461,983 743,582 (16,573,306) 344,881 59,674,749 5,465,689	155,128 Audited) 2020 PKR 53,030,636 (89,080) (2,963,090) 10,557,400 12,059,829 1,005,352 1,989,759 (489,303) (185,219) (309,323) 1,109,730 75,716,691 95,815,460 573,029,338 668,844,798 (14,560,805) 730,000,684 474,277 (8,747,096) 251,130 (694,609,653)		
Attributable to: Dwners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2022 Item Cash Flow from Operating Activities Profit before tax (Gain)(Loss on disposal of Property, plant & equipment Share of profit of associates & joint venture Depreciation & Amortisation Provision for gratuity Impairment charge for Loans & advances (Increase)(Decrease in Interest Receivable Increase)(Decrease) in interest payable Increase)(Decrease) in interest payable Increase)(Decrease) in interest payable Increase)(Decrease) in interest payable Increase)(Decrease) in outer and the value of investments Gratuity payments made Other non cash items Dividend income Exchange loss on sub-ordinated loan/goodwill-net Reversal against dimunution in the value of investments Workers Welfare Fund Derating Profit before changes in Operating Assets & Liabilities (Increase)(Decrease in Operating Assets (Increase)(Decrease in Operating Activities East from Operating Activities Dividends Received Purchase of Property & Equipment Net cash frows from purchase of financial investments Net cash flows on business combination Effect of translation of net investment in foreign branches, subsidiaries & associate	610,346 2022 LKR 801,373 (1,209) 18,052 5,850 11,947 23,125 52,238 12,723 (6,850) 1,484 918,735 918,735 (1,556,703) 2,563,270 1,006,567 (143,831) 1,781,470 (14,350) 1,209 (14,350) 1,209	2021 LKR 294,661 (1,084) 25,252 7,633 (26,491) (21,972) (3,871) 12,452 (6,292) 28,817 309,106 (2,838,541) 2,187,675 (650,866) (20,000) (361,759) (4,309) 2,177	494,626 Group (/ 2021 PKR 62,027,911 (95,639) (2,585,595) 11,415,001 7,645,044 1,663,398 4,490,500 (913,769) (491,239) (1,258,723) 1,273,226 83,170,115 (462,055,167) 457,546,605 (4,508,562) (26,199,570) 52,461,983 743,582 (16,573,306) 344,881 59,674,749 5,465,689 (857,866)	155,128 Audited) 2020 PKR 53,030,636 (89,080) (2,963,090) 10,557,400 12,059,829 1,005,352 1,989,759 (489,303) (185,219) (309,323) 1,109,730 75,716,691 95,815,460 573,029,338 668,844,798 (14,560,805) 730,000,684 474,277 (8,747,096) 251,130 (694,609,653) 2,372,362 1,584,070		
Attributable to: Dwners of the parent Non-Controlling interests STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2022 Ltem Cash Flow from Operating Activities Profit before tax (Gain/Loss on disposal of Property, plant & equipment Share of profit of associates & joint venture Depreciation & Amortisation Provision for gratuity Impairment charge for Loans & advances (Increase)/Decrease in Interest Payable Increase/(Decrease) in operating Activities and Investments Gratuity payments made Other non cash items Dividend income Exchange loss on sub-ordinated loan/goodwill-net Reversal against dimunution in the value of investments Workers Welfare Fund Decrease in Operating Assets and Liabilities (Increase)/Decrease in Operating Assets and Liabilities Net Cash from Operating Activities before Income Tax Income Tax (Paid) / Refunds Net Cash from Operating Activities Dividends Received Purchase of Property Plant & Equipment Proceeds form Sale of Property Plant & Equipment Met cash flows on business combination Effect of translation of net investment in foreign branches, subsidiaries & associates Net in	610,346 2022 LKR 801,373 (1,209) 18,052 5,850 11,947 23,125 52,238 12,723 (6,850) 1,484 918,735 918,735 (1,556,703) 2,563,270 1,006,567 (143,831) 1,781,470 (14,350) 1,209 (14,350) 1,209	2021 LKR 294,661 (1,084) 25,252 7,633 (26,491) (21,972) (3,871) 12,452 (6,292) 28,817 309,106 (2,838,541) 2,187,675 (650,866) (20,000) (361,759) (4,309) 2,177	494,626 Group (/ 2021 PKR 62,027,911 (95,639) (2,585,595) 11,415,001 7,645,044 1,663,398 4,490,500 (913,769) (491,239) (1,258,723) 1,273,226 83,170,115 (462,055,167) 457,546,605 (4,508,562) (26,199,570) 52,461,983 743,582 (16,573,306) 344,881 59,674,749 5,465,689 (857,866)	155,128 Audited) 2020 PKR 53,030,636 (89,080) (2,963,090) 10,557,400 12,059,829 1,005,352 1,989,759 (489,303) (185,219) (309,323) 1,109,730 75,716,691 95,815,460 573,029,338 668,844,798 (14,560,805) 730,000,684 474,277 (8,747,096) 251,130 (694,609,653) 2,372,362 1,584,070		

Common Equity Tier 1 Rs. '000 Core Capital (Tier 1 Capital), Rs. '000 Total Capital Base, Rs. '000 Regulatory Capital Ratios Common Equity Tier 1 Capital (%), (Minimum Requirement - 7%) Tier 1 Capital Ratio (%), (Minimum Requirement - 8.5%) Total Capital Ratio (%), (Minimum Requirement - 12.5%)	4,551,673 6,302,481 4,741,559 40.02% 40.02% 40.80% 29%	6,229,717 6,289,322 6,279,278 106,45% 106,45% 107,30% 43%	Cash Flow from Financing Activities Proceed from issuance of subordinated loans Excahnge adjustment on translation of non-controlling interest in subsidiarry Issuance/ (Repayment) of surbordinated loan Payment of Lease Liability against right of use Dividend paid	(15,331)	(19,451)	(9,982,000) (6,631,300) (10,855,155) (27,383,340)	76,720 (4,000) (4,762,581) (3,664,234) (8,354,095)	
Leverage Ratio , (Minimum Requirement - 3%) Regulatory Liquidity Statutory Liquid Assets, Rs.'000 Domestic Banking unit Off-Shore Banking Unit - USD Statutory Liquid Assets Ratio (%), (Minimum Requirement - 20%) Domestic Banking unit	9,219,742 5,530 172%	8,488,738 17,909 81%	Net Increase/(Decrease) in Cash and Cash Equivalents Exchange difference on translation of foreign currency reserves Cash and Cash Equivalents at Beginning of the year Cash and Cash Equivalents at end of the period	1,752,998 22,119 437,136 2,212,253	(383,342) 1,909 818,568 437,136	73,876,371 9,212,126 422,601,823 505,690,321	22,971,678 5,147,244 403,695,027 431,813,949	
Off-Shore Banking Unit Total Stock of High Quality Liquidity Assets, Rs.'000 Liquidity Covereage Ratio (%), (Minimum Requirement - 100%) Rupee (%) All Currency (%) Net Stable Funding Ratio (%) - (Minimum Requirement - 100%) Assets Quality (Quality of Loan Portfolio) Gross Non - Performing Advances Ratio (%) (net of interest in suspense)	57% 6,619,870 693% 534% 177% 4.32%	126% 8,611,038 3440% 783% 240% 7.54%	We, the undersigned, being the Regional General Manager Sri Lanka & Maldives and th (a) The above statements have been prepared in compliance with the format and defin (b) The information contained in these statements have been extracted from the audit (c) Bank figures are reported in SLRs. while the Group figures are in Pak Rs. (US\$ 1 –	d definitions prescribed by the Central Bank of Sri Lanka e audited financial statements of the bank unless indicated as audited				
Non - Performing Advances (%) (net of interest in suspense and provision) Profitability Interest Margin (%) Return on Assets (before Tax) (%) Return on Equity (%)	0.94% 7.52% 7.20% 12.87%	0.51% 4.20% 2.70% 5.70%	Wajid Ali Shah RGM Sri Lanka / Maldives 22 November 2022		Fathima Zahara Mo Head of Finance 22 November 2022			