INCOME STATEMENT FOR THE PERIOD ENDED 31 DECEMBER 2021

In Rupees Thousands	Current Period	Current Period
	From 01/01/2021 To	From 01/01/2020 To
	31/12/2021	31/12/2020
	Audited	Audited
Interest income	2,061,575	2,822,488
Interest expenses	(190,740)	(681,698)
Net interest income	1,870,835	2,140,790
Fee and commission income	856,833	682,214
Fee and commission expenses	(177,050)	(165,222)
Net fee and commission income	679,783	516,992
Net gains/(losses) from trading	(279,404)	722,617
Net fair value gains on financial assets at fair value through profit or		
loss	-	-
Net gains/(losses) on derecognition of financial assets at fair value	21,465	76,042
through other comprehensive income	21,405	76,042
Net other operating income	1,626,324	628,009
Total operating income	3,919,003	4,084,450
Impairment charge	(208,353)	(32,406)
Net operating income	3,710,650	4,052,044
Personnel expenses	(784,582)	(722,895)
Depreciation expenses	(90,776)	(132,727)
Other expenses	(658,674)	(609,861)
Operating profit before VAT and NBT on	2,176,619	2,586,561
financial services and DRL	2,170,019	2,580,501
Value Added Tax ("VAT") on financial services	(344,334)	(381,073)
Nation Building Tax ("NBT") on financial services	-	-
Debt Repayment Levy ("DRL")	-	13,248
Profit before tax	1,832,285	2,218,736
Income tax expenses	(541,360)	(649,179)
Profit for the period	1,290,925	1,569,557

STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 DECEMBER 2021

In Rupees Thousands	Note	2021	2020
Profit for the year		1,290,925	1,569,557
Items that will be reclassified to income statement			
Exchange differences on translation of foreign operations		270,227	104,752
Net gains/ (losses) on cash flow hedges		-	-
Net gains/ (losses) on investments in debt instruments measured at fair value through other comprehensive income		(6,857)	(13,177
Share of profits of associates and joint ventures		-	-
Debt instruments at fair value through other comprehensive income		-	-
Others		-	-
Less: Tax expense relating to items that will be reclassified to income statement		1,646	3,162
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 attributable to change in the Bank's own credit risk on financial liabilities designated at fair value through profit or loss		-	-
Re-measurement of post-employment benefit obligations		77,664	(37,577
Changes in revaluation surplus		-	-
Share of profits of associates and joint ventures		-	-
Others		-	-
Less: Tax expense relating to items that will not be reclassified to income statement		(18,639)	9,018
Other comprehensive income for the year, net of taxes		324,040	66,179
Total comprehensive income for the year		1,614,965	1,635,736
Attributable to:			
Equity holders of the parent		1,614,965	1,635,736
Non-controlling interests		-	-

STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2021

Rupees Thousands	Current Period	Current Period
	As at 31/12/2021	As at 31/12/202
Annaha	Audited	Audite
Assets	2,000,250	4 705 27
Cash and cash equivalents	2,080,358	4,795,37
Balances with central banks	13,667,428	9,557,87
Placements with banks	7,648,247	-
Derivative financial instruments - Assets	254,353	564,98
Financial assets recognized through profit or loss measured at fair value	5,148,672	12,839,47
Financial assets at amortized cost	-	-
- loans and advances	17,204,685	15,665,11
- debt and other instruments	-	-
Financial assets measured at fair value through other comprehensive	4,708,095	9,893,39
income	4,708,055	5,655,55
Investment in subsidiaries	-	-
Investments in associates and joint ventures	-	-
Property, plant and equipment	320,906	351,05
Investment properties	-	-
Goodwill and intangible assets	-	-
Deferred tax assets	73,677	70,30
Other assets	27,941	30,46
Total assets	51,134,362	53,768,04
Liabilities Due to banks	527,137	5,592,20
Due to banks Derivative financial instruments - Liabilities	279,499	
	279,499	308,18
Financial liabilities recognized through profit or loss	-	-
- measured at fair value	-	-
- designated at fair value	-	-
Financial liabilities at amortized cost	-	-
- due to depositors	32,223,646	31,285,80
- due to other borrowers	-	107,39
Debt securities issued	-	-
Retirement benefit obligations	229,699	274,77
Current tax liabilities	339,726	398,69
Deferred tax liabilities	-	-
Other liabilities	1,239,149	1,120,44
Due to subsidiaries	-	-
Total liabilities Equity	34,838,856	39,087,50
Assigned capital	1,524,250	1,524,25
Statutory reserve fund	850,140	824,32
FVOCI reserve	(2,086)	3,02
Retained earnings	12,161,981	10,837,84
Exchange equalization reserve	1,761,322	1,491,09
Total equity	16,295,606	14,680,54
Total equity and liabilities	51,134,462	53,768,04
		· · ·
Contingent liabilities and commitments	87,597,127	182,128,48
Memorandum Information		
Number of Employees	88	
Number of Branches	1	

Note: Amounts stated are net of impairment and depreciation

#### CERTIFICATION:

We, the undersigned, being the Citi Country Officer and the Country Finance Officer of Citibank, N. A. Sri Lanka Branch jointly certify that;

(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 the unaudited financial statements of the bank unless indicated as audited.

Ravin Basnayake (Sgd.) Citi Country Officer / Managing Director 31 May 2022 Feroze Kamaldeen (Sgd.) Country Finance Officer 31 May 2022

STATEMENT OF CHANGES IN EQUITY

FOR THE PERIOD ENDED 31 DECEMBER 2021

In Rupees Thousands	Assigned capital	Statutory Reserve fund	FVOCI Reserve	Revaluation reserve	Retained earnings	Other reserves	Total
Balance as at 01.01.2020	1,524,250	792,930	13,039	-	9,328,242	1,386,343	13,044,804
Total comprehensive income for the year							
Profit/(loss) for the year (net of tax)	-	-	-	-	1,569,557	-	1,569,557
Other comprehensive income (net of tax)	-	-	(10,014)	-	(28,559)	104,752	66,179
Total comprehensive income for the year	-	-	(10,014)	-	1,540,999	104,752	1,635,736
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	-	31,391	-	-	(31,391)	-	
Dividends to equity holders	-	-	-	-	-	-	
Profit transferred to head office	-	-	-	-	0	-	(
Gain/(loss) on revaluation of Property, Plant and Equipment	-	-	-	-	-	-	
Others	-	-	-	-	-	-	
Total transactions with equity holders	-	31,391	-	-	(31,391)	-	(
Balance as at 31.12.2020	1,524,250	824,321	3,024	-	10,837,849	1,491,095	14,680,540
Balance as at 01.01.2021	1,524,250	824,321	3,024	0	10,837,849	1,491,095	14,680,540
Total comprehensive income for the year							
Profit/(loss) for the year (net of tax)	-	-	-	-	1,290,925	-	1,290,92
Other comprehensive income (net of tax)	-	-	(5,211)	-	59,025	270,227	324,04:
Total comprehensive income for the year	0	0	(5,211)	0	1,349,950	270,227	1,614,966
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	-	25,819	-	-	(25,819)	-	
Dividends to equity holders	-	-	-	-	-	-	
Profit transferred to head office	-	-	-	-	-	-	
Gain/(loss) on revaluation of Property, Plant and Equipment	-	-	-	-	-	-	
Others	-	-	-	-	-	-	
Total transactions with equity holders	0	25,819	0	0	(25,819)	0	0
Balance as at 31.12.2021	1,524,250	850,140	(2,187)	0	12,161,981	1,761,322	16,295,506

The notes to the financial statements form an integral pat of these financial statements. *Figures in brackets indicate deductions.* 

Interest receipts2,224,6992,835,4Interest payments(227,949)(712,1Net commission receipts / Payment680,129515;Trading income1,360,3171,412;Payments to employees(751,994)(690,1VAT & NBT on financial services DRL(373,966)(374,4)Receipts from other operating activities1,2111,Payments on other operating activities(655,874)(654,2)Operating profit before change in operating assets & liabilities2,246,5732,333;(Increase) / decrease in operating assets(1,567,053)(5,282,2);Financial assets at amortised cost – loans & advances(1,567,053)(5,282,2);Financial assets at amortised cost – loans & advances(1,567,053)(2,214,4);Cher assets(7,342,890)6,321,4(3,23,763)2,902,2;Financial assets at amortised cost – due to depositors974,690726;Financial iabilities at amortised cost – due to debt securities holders(5,065,067)2,144,5;Financial liabilities at amortised cost – due to other borrowers(107,038)100,1Other liabilities at amortised cost – due to other borrowers(107,038)102,2Cash flows from operating activities before income tax(7,370,432)1,664,4ROU adjustment-15,1,02,2Cash flows from investing activities-15,Purchase of property, plant and equipment(60,627)(19,Purchase of financial investmentsPurchase of intanc	In Rupees Thousands	2021	2020
Interest paraments (227,949) (712) Net commission receipts / Payment 680,129 615; Trading income 4,140,140,140,1412, Payments on other operating activities (71,940) (6600, VAT & NHT on financial services DRL (373,966) (374, Receipts from other operating activities 1,211 1, Payments on other operating activities 2,246,573 2,333; (Increase) / decrease in operating assets & labilities 2,246,573 2,333; (Increase) / decrease in operating assets & labilities 2,246,573 2,333; (Increase) / decrease in operating assets & labilities 2,246,573 3,3212; Financial assets recognized through profit or loss 7,638,252 4(,331, Other assets at amortised cost – loans & advances (1,567,053) 3,221; Financial assets recognized through profit or loss 7,638,252 4(,331, Other assets (5,055,067) 2,144, Financial liabilities at amortised cost – due to depositors 974,660 7,62; Financial liabilities at amortised cost – due to other borrowers (10,708) 101, Other liabilities at amortised cost – due to other borrowers (10,708) 101, Other liabilities at amortised cost – due to other borrowers (10,708) 101, Other liabilities at amortised cost – due to other borrowers (10,708) 101, Other liabilities of mortised cost – due to other borrowers (10,708) 101, Other liabilities of mortised cost – due to other borrowers (10,708) 101, Other liabilities of mortised cost – due to other borrowers (10,708) 101, Other liabilities of mortised cost – due to other borrowers (10,707) (19, Proceeds from the sale of property, plant and equipment (0,6,27) (19, Proceeds from the sale of property, plant and equipment - Purchase of fromodial investments 5,336,556 (940, Proceeds from the sale of property, plant and equipment - Purchase of fromodial investment in subsidiaries, associates and joint - Purchase of from disposal of subsidiaries, associates and joint - Purchase of fromodial investment in subsidiaries, associates and joint - Purchase of from disposal of subsidiaries, associates and joint - Purchase of fromodial posabilitaries and	Cash flows from operating activities		
Net commission receipts / Payment680,129515 517 	Interest receipts	2,224,699	2,835,807
Trading income1,360,3171,412Payments to employees(751,994)(690,VAT & NBT on financial services DRL(373,966)(374,1Receipts from other operating activities1,2111.Payments on other operating activities(665,874)(654,2)Operating profit before change in operating assets & liabilities2,246,5732,333;Increase / decrease in operating assets(5,381,243)(3,574,2)Balances with Central Bank of Sri Lanka(4,109,553)(5,282,2)Financial assets recognized through profit or loss(7,638,252(4,931,251)Increase / decrease in operating liabilities(7,342,800)(6,321,11)Increase / decrease) in operating liabilities(2,357,63)2,902,2)Financial liabilities at amortised cost – due to depositors(7,038,252)(4,931,266)Increase / (decrease) in operating activities before income tax(7,370,432)(1,664,400)Other assets(33,348)(69,90)(62,010)(10,21)Financial liabilities at amortised cost – due to deth securities biolers(5,065,05)(2,144,400)Financial liabilities at amortised cost – due to deth securities biolers(2,06,05)(5,77,20,432)Increase / (decrease) from operating activities before income tax(7,370,432)(1,664,400)Out adument-15,5(2,040)Financial liabilities(2,010,020)(19,7)Proceeds from the sale of property, plant and equipmentPurchase of financial investmentsPu	Interest payments	(227,949)	(712,691
Payments to employees (751,994) (690,0 VAT & NBT on financial services DRL (373,966) (374, Receipts from other operating activities 1,211 1,1; Payments on other operating activities (65,874) (654, Operating profit before change in operating assets & liabilities 2,246,573 2,333; (Increase) / decrease in operating assets & liabilities (5,381,248) (3,551,4) Balances with Central Bank of Sri Lanka (4,109,553) (5,282, Financial assets a mortised cost - loans & advances (1,567,053) 3,21,1 Financial assets recognized through profit or loss 7,638,252 (4,931, Cherease / (decrease) in operating liabilities (4,235,763) 2,2902, Financial liabilities at amortised cost - due to depositors 974,690 726, Financial liabilities at amortised cost - due to depositors 974,690 726, Financial liabilities at amortised cost - due to depositors 974,690 726, Financial liabilities at amortised cost - due to other borrowers (107,038) (101, Diversa / (decrease) in operating labilities (4,235,763) 2,902, Financial liabilities at amortised cost - due to other borrowers (107,038) (101, Diversa / (decrease) in operating activities before income tax (7,370,432) 1,664, ROU adjustment - 15, Income tax paid (620,695) (577, Net cash (used in) / from operating activities before income tax (7,370,432) 1,022, Cash flows from investing activities before income tax (7,370,432) 1,022, Cash flows from investing activities Purchase of fronatical investiments - 10,022,023,023,023,023,023,023,023,023,02	Net commission receipts / Payment	680,129	515,773
VAT & NET on financial services DRL(273,966)(274;Receipts from other operating activities1,2111,Payments on other operating activities(665,874)(654,77)Departing profits before change in operating assets & liabilities2,246,5732,333;(Increase) / decrease in operating assets(5,381,243)(3,571,1Balances with Central Bank of Sn Lanka(4,109,553)(5,282,Financial assets at amortised cost - loans & advances(7,342,890)6,321,1Financial assets recognized through profit or loss7,638,252(4,931,2Increase / (decrease) in operating liabilities(7,342,890)6,321,1Inancial liabilities at amortised cost - due to debt securities holders(5,065,067)2,144;Financial liabilities at amortised cost - due to debt securities holders(10,70,38)101,1Other liabilities at amortised cost - due to other borrowers(107,038)102,1Other liabilities at amortised cost - due to other borrowers(107,038)102,2Other liabilities at amortised cost - due to other borrowers(107,038,248)(69,2ROU adjustment-15,71,102,2Cash flows from investing activities(5,20,695)(577,7Purchase of fromoeprating activitiesPurchase of fromoeprating activitiesPurchase of from nexting activitiesPurchase of from nexting activitiesPurchase of framacial investment in subsidiaries, associates and joint ventures-Net cash flows f	Trading income	1,360,317	1,412,341
Receipts from other operating activities1,2111,1Payments on other operating activities(665,874)(654,4)Operating profit before change in operating assets & liabilities2,246,5732,333,(Increase) / Gercase in operating assets(5,381,243)(6,3571,4)Balances with Central Bank of Sri Lanka(4,109,553)(5,282,2)Financial assets at amortised cost – loans & advances(1,567,053)321,1Einancial assets recognized through profit or loss7,638,252(4,931,1)Increase / (decrease) in operating liabilities(4,235,763)2,902,2Financial liabilities at amortised cost – due to depositors974,690766,5Financial liabilities at amortised cost – due to other bercurities holders(506,5067)2,144,ROU adjustment(107,038)101,0101,0Other liabilities(38,348)(69,0)1102,0Net cash generated from operating activities before income tax(7,370,432)1,664,4ROU adjustment-15,01,102,2Cash flows from investing activities(60,627)(19,4Purchase of property, plant and equipmentPurchase of property, plant and equipmentPurchase of property, plant and equipmentPurchase of inthe sale of ordinary share capitalNet cash flow from disposal of subsidiaries, associates and joint venturesNet cash flow from the issue of ordinary share capitalNet cash flow from the issue of ordinary share c	Payments to employees	(751,994)	(690,027
Payments on other operating activities (665,874) (654, Operating profit before change in operating assets & liabilities 2,246,573 2,333, (Increase) / decrease in operating assets & liabilities (5,381,243) (3,571,4) Balances with Central Bank of Sri Lanka (4,109,553) (5,282, Financial assets at amortised cost – loans & advances (1,567,053) 321,1 Financial assets recognized through profit or loss 7,638,252 (4,931, Dther assets (7,342,890) (7,234,2890) (6,321,1) Increase / (decrease) in operating liabilities (4,235,763) 2,902, Financial liabilities at amortised cost – due to depositors 974,690 726,6 Financial liabilities at amortised cost – due to debt securities holders (5,065,067) 2,144, Financial liabilities at amortised cost – due to other borrowers (107,038) (101, Other liabilities at amortised cost – due to other borrowers (107,038) (102, Other liabilities at amortised cost – due to other borrowers (107,038) (102, Other liabilities at amortised cost – due to other borrowers (107,038) (102, Sect cash generated from operating activities before income tax (7,370,432) (1,664, ROU adjustment - 15, Income tax paid (60,627) (19, Proceeds from the sale of property, plant and equipment - 2 Purchase of property, plant and equipment - 2 Purchase of financial investments - 8 Net cash flow from disposal of subsidiaries, associates and joint ventures - 2 Dividends received from the sale and maturity of financial investments - 8 Net cash flow from disposal of subsidiaries, associates and joint ventures - 2 Dividends received from the susue of ordinary share capital - 8 Net cash flow from disposal of subsidiaries, associates and joint ventures - 2 Dividends received from the issue of ordinary share capital - 8 Net proceeds from the issue of ordinary share capital - 8 Net proceeds from the issue of ordinary share capital - 8 Net proceeds from the issue of ordinary share capital - 8 Net proceeds from the issue of subordinated debt - 8 Repayment of subordinated debt Dividend paid to non-controllin	VAT & NBT on financial services DRL	(373,966)	(374,363
Operating profit before change in operating assets & liabilities       2,246,573       2,333,         (Increase) / decrease in operating assets       (5,381,243)       (3,571,1)         Balances with Central Bank of Sri Lanka       (4,109,553)       (5,282,1)         Financial assets at amortised cost – loans & advances       (1,567,053)       321,1         Financial assets recognized through profit or loss       (7,342,890)       6,321,1         Increase / (decrease) in operating liabilities       (7,342,890)       6,321,1         Financial liabilities at amortised cost – due to depositors       974,690       726,7         Financial liabilities at amortised cost – due to debt securities holders       (10,038)       101,7         Financial liabilities at amortised cost – due to debt securities holders       (10,038)       101,7         Financial liabilities at amortised cost – due to other borrowers       (107,038)       101,7         Other assets       (7,370,432)       1,664,4         Net cash generated from operating activities before income tax       (7,370,432)       1,664,4         Not U algustment       -       15,2       1,202,0       1,202,0         Proceeds from the sale of property, plant and equipment       (60,627)       (19,4)       1,202,0       1,202,0         Proceeds from the sale of antautity of financial investments	Receipts from other operating activities	1,211	1,122
Increase) / decrease in operating assets       (5,381,243)       (3,571,1         Balances with Central Bank of Sri Lanka       (4,109,553)       (5,282,         Financial assets at amortised cost – loans & advances       (1,567,053)       321,1         Einancial assets recognized through profit or loss       7,638,252       (4,931,         Other assets       (7,342,890)       6,321,0         Increase / (decrease) in operating liabilities       (4,235,763)       2,902,2         Financial liabilities at amortised cost – due to depositors       974,690       726,6         Financial liabilities at amortised cost – due to other borrowers       (107,038)       101,1         Other liabilities at amortised cost – due to other borrowers       (33,348)       (69,1         Net cash generated from operating activities before income tax       (7,370,432)       1,664,4         ROU adjustment       -       15,7       1,002,0         Income tax paid       (620,695)       (577,7         Net cash (used in) / from operating activities       (7,991,126)       1,002,0         Cash flows from investing activities       -       15,9         Proceeds from the sale of property, plant and equipment       -       -         Proceeds from the sale and maturity of financial investments       -       -	Payments on other operating activities	(665,874)	(654,263
Balances with Central Bank of Sri Lanka(4,109,553)(5,282; Financial assets at amortised cost – loans & advances(1,567,053)321,1Financial assets recognized through profit or loss7,638,252(4,931,21)Other assets(7,342,890)(6,321,1)Increase / (decrease) in operating liabilities(4,235,763)2,902;Financial liabilities at amortised cost – due to depositors974,690726;Financial liabilities at amortised cost – due to debt securities holders(5,065,067)2,144;Financial liabilities at amortised cost – due to other borrowers(107,038)101,1Other liabilities at amortised cost – due to other borrowers(17,704,432)1,664,1RoU adjustment-15,11,102,0Income tax paid(620,695)(577;1,102,0Net cash generated from operating activities(7,991,126)1,102,0Cash flows from investing activities(7,991,126)1,102,0Proceeds from the sale of property, plant and equipmentPurchase of financial investmentsProceeds from the sale of property, plant and equipmentProceeds from the sale of subsidiaries, associates and joint venturesNet cash flow from acquisition of investment in subsidiaries, associates and joint venturesProceeds from the isue of odinary share capitalNet cash flow from acquisition of investment in subsidiaries, associates and joint venturesNet cash (used in)/from investing activities- </td <td>Operating profit before change in operating assets &amp; liabilities</td> <td>2,246,573</td> <td>2,333,701</td>	Operating profit before change in operating assets & liabilities	2,246,573	2,333,701
Financial assets at amortised cost – loans & advances(1,567,053)32,1,1Financial assets recognized through profit or loss7,638,252(4,931,2)Other assets(7,342,890)6,321,1Increase / (decrease) in operating liabilities(4,235,763)2,902,2Financial liabilities at amortised cost – due to depositors974,690726,5Financial liabilities at amortised cost – due to other borrowers(107,038)101,2Other liabilities(38,348)(69,9)Net cash generated from operating activities before income tax(7,370,432)1,664,4ROU adjustment-15,51,102,2Cash flows from investing activities(50,65,067)(19,47)Purchase of property, plant and equipment(60,627)(19,47)Proceeds from the sale of property, plant and equipmentPurchase of inancial investmentsNet cash flow from acquisition of investment in subsidiaries, associates and joint ventures-Net cash flow from investing activitiesNet proceeds from the	(Increase) / decrease in operating assets	(5,381,243)	(3,571,026
Financial assets recognized through profit or loss7,638,252(4,931,4Other assets(7,342,890)6,321,4Increase / (decrease) in operating liabilities(4,235,763)2,902,2Financial liabilities at amortised cost – due to debt securities holders(5,055,067)2,144,4Financial liabilities at amortised cost – due to debt securities holders(107,038)100,1Other liabilities at amortised cost – due to other borrowers(107,038)100,2Other liabilities at amortised cost – due to other borrowers(107,038,252)1,664,4ROU adjustment-15,4Income tax paid(620,695)(577,2Net cash (used in) / from operating activities(7,991,126)1,102,4Cash flows from Investing activities(20,655,666)(90,77,2Net cash (used in) / from operating activitiesPurchase of property, plant and equipment(60,627)(19,40,47)Proceeds from the sale of property, plant and equipmentPurchase of intangible assetsNet purchase of intangible assetsNet cash flow from disposal of subsidiaries, associates and joint venturesNet cash (used in)/from investment in subsidiaries and associatesNet proceeds from th	Balances with Central Bank of Sri Lanka	(4,109,553)	(5,282,174
Other assets(7,342,890)6,321,1Increase / (decrease) in operating liabilities(4,235,763)2,902,2Financial liabilities at amortised cost - due to depositors974,690726,5Financial liabilities at amortised cost - due to other borrowers(107,038)101,7Other liabilities at amortised cost - due to other borrowers(107,038)101,7Other liabilities at amortised cost - due to other borrowers(107,038)101,7Other liabilities(38,348)(69,9)(62,095)(577,7Net cash generated from operating activities before income tax(7,370,432)1,664,4ROU adjustment-15,71,102,9Income tax paid(60,695)(577,71,102,9Net cash (used in) / from operating activities(7,991,126)1,102,9Purchase of property, plant and equipment(60,627)(19,47)Proceeds from the sale of property, plant and equipmentProceeds from the sale and maturity of financial investmentsNet cash flow from acquisition of investment in subsidiaries, associates and joint venturesDividends received from investment in subsidiaries and associatesNet cash flow from financing activitiesCash flow from financing activitiesCash flow from investing attivitiesDividends received from investment in subsidiaries, associates and joint venturesCash flow from fina	Financial assets at amortised cost – loans & advances	(1,567,053)	321,551
Increase / (decrease) in operating liabilities(4,235,763)2,902;Financial liabilities at amortised cost - due to depositors974,690726,5Financial liabilities at amortised cost - due to debt securities holders(5,065,067)2,144,5Financial liabilities at amortised cost - due to other borrowers(107,038)101,5Other liabilities(38,348)(699,100,000,000,000,000,000,000,000,000,0	Financial assets recognized through profit or loss	7,638,252	(4,931,425
Financial liabilities at amortised cost – due to depositors974,690726,6Financial liabilities at amortised cost – due to debt securities holders(5,065,067)2,144,Financial liabilities(38,348)(69,1Other liabilities(38,348)(69,1Net cash generated from operating activities before income tax(7,370,432)1,664,4ROU adjustment-15,Income tax paid(620,695)(577,7Net cash (used in) / from operating activities(7,991,126)1,102,2Cash flows from investing activities(7,991,126)1,102,2Purchase of property, plant and equipmentProceeds from the sale of property, plant and equipmentProceeds from the sale and maturity of financial investmentsNet cash flow from acquisition of investment in subsidiaries, associates and joint venturesNet cash flow from investing activitiesNet cash flow from financing activitiesNet cash flow from investing activitiesNet cash flow from investing activitiesNet cash flow from financing activitiesNet cash flow from financing activitiesNet cash (used in)/from investing activitiesNet cash (used in)/from investing activitiesNet cash (used in)/from investing activitiesNet proceeds from the issue of other eq	Other assets	(7,342,890)	6,321,023
Financial liabilities at amortised cost - due to depositors974,690726,Financial liabilities at amortised cost - due to debt securities holders(5,065,067)2,144,Financial liabilities(38,348)(69,1Other liabilities(38,348)(69,1Net cash generated from operating activities before income tax(7,370,432)1,664,ROU adjustment15,1,52,1,102,6Income tax paid(620,695)(57,7)1,102,6Cash flows from investing activities(7,991,126)1,102,6Purchase of property, plant and equipment60,627)(19,Proceeds from the sale of property, plant and equipmentProceeds from the sale and maturity of financial investmentsNet cash flow from acquisition of investment in subsidiaries, associates and joint venturesNet cash flow from financing activitiesNet cash flow from financing activitiesNet cash flow from financing activitiesNet cash flow from investing activitiesNet cash flow from financing activitiesNet cash flow from financing activitiesNet cash flow from financing activitiesNet cash (used in)/from investing activitiesNet cash (used in)/from investing activitiesNet cash (used in)/from investing activitiesNet proce	Increase / (decrease) in operating liabilities	(4,235,763)	2,902,149
Financial liabilities at amortised cost – due to other borrowers(107,038)101,1Other liabilities(38,348)(69,1)Net cash generated from operating activities before income tax(7,370,432)1,664,4ROU adjustment-15,7Income tax paid(620,695)(577,7)Net cash (used in) / from operating activities(7,991,126)1,102,4Proceeds from investing activities(60,627)(19,4Proceeds from the sale of property, plant and equipmentProceeds from the sale of property, plant and equipmentsProceeds from the sale and maturity of financial investmentsNet cash flow from acquisition of investment in subsidiaries, associates and jointventuresNet cash flow from disposal of subsidiaries, associates and joint venturesDividends received from investing activitiesNet proceeds from the issue of ordinary share capitalNet proceeds from the issue of ordinary share capitalNet proceeds from the issue of subordinated debtNet cash (used in)/from financing activitiesOthers-	Financial liabilities at amortised cost – due to depositors	974,690	726,753
Financial liabilities at amortised cost – due to other borrowers(107,038)101,Other liabilities(38,348)(69,3Net cash generated from operating activities before income tax(7,370,432)1,664,4ROU adjustment-15,7Income tax paid(620,695)(577,7)Net cash (used in) / from operating activities(7,991,126)1,102,7Purchase of property, plant and equipment(60,627)(19,7)Proceeds from the sale of property, plant and equipmentProceeds from the sale of property, plant and equipmentProceeds from the sale of intangible assetsNet cash flow from acquisition of investment in subsidiaries, associates and jointVenturesNet cash flow from disposal of subsidiaries, associates and joint venturesNet cash flow from investing activitiesNet cash flow from disposal of subsidiaries, associates and joint venturesNet cash (used in)/from investing activitiesNet proceeds from the issue of ordinary share capitalNet proceeds from the issue of subordinated debtNet proceeds from the issue of subordinated debtNet proceeds from the issue of subordinated debtNet proceeds from the issue of subordinated debt<	Financial liabilities at amortised cost – due to debt securities holders	(5,065,067)	2,144,114
Other liabilities(38,348)(69,1)Net cash generated from operating activities before income tax(7,370,432)1,664,4ROU adjustment-15,7Income tax paid(620,695)(577,2)Net cash (used in) / from operating activities(7,991,126)1,102,5Purchase of property, plant and equipment(60,627)(19,7)Proceeds from the sale of property, plant and equipmentProceeds from the sale and maturity of financial investmentsProceeds from the sale and maturity of financial investmentsNet cash flow from acquisition of investment in subsidiaries, associates and jointventuresNet cash flow from disposal of subsidiaries, associates and joint venturesOthersNet cash flow from nivesting activitiesNet proceeds from the issue of ordinary share capitalNet proceeds from the issue of odher equity instrumentsNet proceeds from the issue of subordinated debtNet proceeds from the issue of subordinated debtInterest paid on subordinated debtNet proceeds from the issue of subordinated debtNet proceeds from the issue of subordinated debtNet cash (used in) / from financing activitiesOthers<	Financial liabilities at amortised cost – due to other borrowers		101,17
Net cash generated from operating activities before income tax(7,370,432)1,664,1ROU adjustment-15,4Income tax paid(620,695)(577,2)Net cash (used in) / from operating activities(7,991,126)1,102,9Cash flows from investing activities(60,627)(19,4Purchase of property, plant and equipmentPurchase of intancial investments5,336,566(940,4Proceeds from the sale and maturity of financial investmentsProceeds from acquisition of investment in subsidiaries, associates and jointNet cash flow from disposal of subsidiaries, associates and joint venturesNet cash flow from financing activitiesOthersNet cash (used in)/from investing activitiesNet cash flow from financing activitiesNet proceeds from the issue of ordinary share capitalNet proceeds from the issue of ordinary share capitalNet proceeds from the issue of subordinated debtNet proceeds from the issue of subordinated debtNet proceeds from the issue of subordinated debtNet cash (used in) / from financing activitiesNet cash (used in) / from financing activitiesNet cash (used in) / from financing activities<	Other liabilities		(69,89)
ROU adjustment-15,4Income tax paid(620,695)(577;Net cash (used in) / from operating activities(7,991,126)1,102,4Cash flows from investing activities(60,627)(19,9Purchase of property, plant and equipmentPurchase of innancial investments5,336,566(940,4Proceeds from the sale and maturity of financial investmentsProceeds from the sale and maturity of financial investmentsProceeds from the sale and maturity of financial investmentsProceeds from the sale and maturity of financial investmentsNet cash flow from acquisition of investment in subsidiaries, associates and joint venturesNet cash flow from disposal of subsidiaries, associates and joint venturesOthersNet cash flows from financing activities5,243,628(960,2Cash flows from the issue of ordinary share capitalNet proceeds from the issue of subordinated debtNet proceeds from the issue of subordinated debtNet proceeds from the issue of subordinated debtNet cash (used in) / from financing activitiesNet proceeds from the issue of subordinated debtNet proceeds from the issue of subordinated debtNet proceeds from the issue of subordinated debtNet proceeds fr	Net cash generated from operating activities before income tax		1,664,82
Income tax paid(620,695)(577.;Net cash (used in) / from operating activities(7,991,126)1,102,5Cash flows from investing activities(60,627)(19,4)Purchase of property, plant and equipmentPurchase of financial investments5,336,566(940,4)Proceeds from the sale and maturity of financial investmentsNet purchase of intangible assetsNet cash flow from acquisition of investment in subsidiaries, associates and jointVenturesNet cash flow from disposal of subsidiaries, associates and joint venturesDividends received from investment in subsidiaries and associatesOthersNet cash (used in)/from investing activities5,243,628(960,2)Cash flows from financing activitiesNet proceeds from the issue of ordinary share capitalNet proceeds from the issue of subordinated debtNet proceeds from the issue of subordinated debtInterest paid on subordinated debt Dividend paid to non-controlling interestDividend paid to shareholders of the parent company Dividend paid to holders of other equity instrumentsDividend paid to shareholders of the parent company Dividend paid to holders of other equity instrumentsDividend paid to shareholders of the parent company Dividend paid to holders of other equity instrumentsDividend paid to shareholde		-	15,44
Net cash (used in) / from operating activities       (7,991,126)       1,102,5         Cash flows from investing activities       (60,627)       (19,4)         Purchase of property, plant and equipment       -       -         Purchase of financial investments       5,336,566       (940,4)         Proceeds from the sale and maturity of financial investments       -       -         Purchase of intangible assets       -       -         Net purchase of intangible assets       -       -         Net cash flow from disposal of subsidiaries, associates and joint ventures       -       -         Dividends received from investment in subsidiaries and associates       -       -         Dividends received from investing activities       5,243,628       (960,2         Cash flows from financing activities       -       -         Net proceeds from the issue of ordinary share capital       -       -         Net proceeds from the issue of subordinated debt       -       -         Net proceeds from the issue of the parent company Dividend paid to holders of       -       -         Dividend paid to shareholders of the parent company Dividend paid to holders of       -       -         Dividend paid to shareholders of the parent company Dividend paid to holders of       -       -         Dividend paid to shareh	-	(620,695)	(577,332
Cash flows from investing activities       (60,627)       (19,4)         Purchase of property, plant and equipment       -         Proceeds from the sale of property, plant and equipment       -         Purchase of financial investments       5,336,566       (940,4)         Proceeds from the sale and maturity of financial investments       -       -         Proceeds from the sale and maturity of financial investments       -       -         Net purchase of intangible assets       -       -       -         Net cash flow from acquisition of investment in subsidiaries, associates and joint ventures       -       -         Net cash flow from disposal of subsidiaries, associates and joint ventures       -       -         Dividends received from investment in subsidiaries and associates       -       -         Others       -       -       -         Net cash (used in)/from investing activities       5,243,628       (960,2)         Cash flows from financing activities       -       -       -         Net proceeds from the issue of ordinary share capital       -       -       -         Net proceeds from the issue of subordinated debt       -       -       -       -         Net proceeds from the issue of subordinated debt       -       -       -       -       - <td></td> <td></td> <td>1,102,932</td>			1,102,932
Purchase of property, plant and equipment (60,627) (19,4 Proceeds from the sale of property, plant and equipment - Purchase of financial investments 5,336,566 (940,8 Proceeds from the sale and maturity of financial investments - Net purchase of intangible assets - Net cash flow from acquisition of investment in subsidiaries, associates and joint ventures - Net cash flow from disposal of subsidiaries, associates and joint ventures - Dividends received from investment in subsidiaries and associates - Dividends received from investing activities - Net cash (used in)/from investing 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 - 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 - Dividend paid to shareholders of the parent company Dividend paid to holders of - Dividend paid to shareholders of the parent company Dividend paid to holders of - Dividend paid to shareholders of the parent company Dividend paid to holders of - Dividends - Net cash (used in) / from financing activities - Net cash (used in) / from financing activities - Net cash (used in) / from financing activities - Net increase/(decrease) in cash & cash equivalents - Cash and cash equivalents at the beginning of the year - 4,795,547 4,652,80			
Proceeds from the sale of property, plant and equipment Purchase of financial investments Proceeds from the sale and maturity of financial investments Proceeds from the sale and maturity of financial investments Net purchase of intangible assets Net cash flow from acquisition of investment in subsidiaries, associates and joint ventures Net cash flow from disposal of subsidiaries, associates and joint ventures Net cash flow from investment in subsidiaries and associates Dividends received from investment in subsidiaries and associates Others Net cash (used in)/from investing activities Net cash (used in)/from financing 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 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 roceeds from the issue of subordinated debt Proceeds from the issue of subordinated debt Proceeds from the issue of subordinated debt Proceeds from the issue of the parent company Dividend paid to holders of Proteces Proteces (used in) / from financing activities Proteces Proteces (used in) / from financing activities Proteces Pro	-	(60,627)	(19,456
Purchase of financial investments5,336,566(940,1)Proceeds from the sale and maturity of financial investments-Net purchase of intangible assets-Net cash flow from acquisition of investment in subsidiaries, associates and joint ventures-Net cash flow from disposal of subsidiaries, associates and joint ventures-Dividends received from investment in subsidiaries and associates-Others-Net cash (used in)/from investing activities5,243,628Net 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-Proceeds from the issue of the parent company Dividend paid to holders of other equity instruments-Dividend paid to shareholders of the parent company Dividend paid to holders of other s-Net cash (used in) / from financing activities-Net cash (used in) / from financing activities-Cash and cash equivalents at the beginning of the year4,795,547Cash and cash equivalents at the beginning of the year4,795,547		-	28
Net purchase of intangible assets -   Net cash flow from acquisition of investment in subsidiaries, associates and joint   ventures -   Net cash flow from disposal of subsidiaries, associates and joint ventures -   Dividends received from investment in subsidiaries and associates -   Dividends received from investment in subsidiaries and associates -   Others -   Net cash (used in)/from investing activities 5,243,628   Cash flows from financing 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 -   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 cash (used in) / from financing activities -   Others -   Others -   Others -   Net cash (used in) / from financing activities -   Others -   Others -   Others -   Others -   Others -   Others -   Net cash (used in) / from financing activities -   Others -   Others -   Others -   Others -   Others -   Other	Purchase of financial investments	5,336,566	(940,853
Net cash flow from acquisition of investment in subsidiaries, associates and joint ventures-Net cash flow from disposal of subsidiaries, associates and joint ventures-Dividends received from investment in subsidiaries and associates-Others-Net cash (used in)/from investing activities5,243,628Cash flows from financing 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-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 cash act (used in) / from financing activities-Net cash act (used in) / from financing activities-Net cash (used in) / from financing activities-Net cash (used in) / from financing activities-Net cash (used in) / from financing activities-Net increase/(decrease) in cash & cash equivalents-Cash and cash equivalents at the beginning of the year4,795,5474,652,85	Proceeds from the sale and maturity of financial investments	-	-
ventures   Net cash flow from disposal of subsidiaries, associates and joint ventures   Dividends received from investment in subsidiaries and associates   Others   Net cash (used in)/from investing activities   Net cash (used in)/from investing 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 shareholders of the parent company Dividend paid to holders of   Others   Net cash (used in) / from financing activities   Net cash (used in) / from financing activities   Cash and cash equivalents at the beginning of the year   4,795,547	Net purchase of intangible assets	-	-
Net cash flow from disposal of subsidiaries, associates and joint ventures -   Dividends received from investment in subsidiaries and associates -   Others -   Net cash (used in)/from investing activities 5,243,628   Cash flows from financing 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 -   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 cash (used in) / from financing activities -   Net cash (used in) / from financing activities -   Net increase/(decrease) in cash & cash equivalents -2,715,188   Cash and cash equivalents at the beginning of the year 4,795,547	Net cash flow from acquisition of investment in subsidiaries, associates and joint	-	-
Dividends received from investment in subsidiaries and associates   Others   Net cash (used in)/from investing activities   Cash flows from financing 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   Cash and cash equivalents at the beginning of the year	ventures		
Others       -         Net cash (used in)/from investing activities       5,243,628       (960,2         Cash flows from financing 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       -       -       -       -         Cash and cash equivalents at the beginning of the year       4,795,547       4,652,857		-	-
Net cash (used in)/from investing activities       5,243,628       (960,2         Cash flows from financing 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 increase/(decrease) in cash & cash equivalents       -       -       -         Cash and cash equivalents at the beginning of the year       4,795,547       4,652,857		-	-
Cash flows from financing 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       -         Cash and cash equivalents at the beginning of the year       4,795,547		-	-
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       -         Cash and cash equivalents at the beginning of the year       4,795,547       4,652,857		5,243,628	(960,281
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       -         Cash and cash equivalents at the beginning of the year       4,795,547       4,652,85			
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       -         Cash and cash equivalents at the beginning of the year       4,795,547       4,652,857		-	-
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 Cash and cash equivalents at the beginning of the year 4,795,547 4,652,85		-	-
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 Cash and cash equivalents at the beginning of the year 4,795,547 4,652,85	•	-	-
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 - Cash and cash equivalents at the beginning of the year 4,795,547 4,652,85		-	-
other equity instruments       -         Others       -         Net cash (used in) / from financing activities       -         Net increase/(decrease) in cash & cash equivalents       -2,715,188       142,65         Cash and cash equivalents at the beginning of the year       4,795,547       4,652,85		-	-
Others       -         Net cash (used in) / from financing activities       -         Net increase/(decrease) in cash & cash equivalents       -2,715,188       142,65         Cash and cash equivalents at the beginning of the year       4,795,547       4,652,85		-	-
Net cash (used in) / from financing activities-Net increase/(decrease) in cash & cash equivalents-2,715,188142,65Cash and cash equivalents at the beginning of the year4,795,5474,652,85			
Net increase/(decrease) in cash & cash equivalents-2,715,188142,65Cash and cash equivalents at the beginning of the year4,795,5474,652,85		-	-
Cash and cash equivalents at the beginning of the year 4,795,547 4,652,89		-	142 654
Exchange universities in respection cash & cash equivalent -		4,/95,54/	4,052,896
Cash and cash equivalents at the end of the year 2,080,358 4,795,54	Exchange difference in respect of cash & cash equivalent Cash and cash equivalents at the end of the year	-	4,795,547

ANALYSIS OF FINANCIAL INSTRUMENTS ON MEASUREMENT BASIS AS AT 31 DECEMBER 2021

# a. Bank - Current period

n Rupees Thousands	AMC	FVTPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	2,080,358	-	-	2,080,358
Balances with central banks	13,667,428	-	-	13,667,428
Placements with banks	7,648,247	-	-	7,648,247
Derivative financial instruments - Assets	-	254,353	-	254,353
Loans and advances	17,204,685	-	-	17,204,685
Debt instruments	-	5,148,672	4,707,055	9,855,727
Equity instruments	-	-	1,040	1,040
Other Assets	14,888			14,888
Total financial assets	40,615,606	5,403,025	4,708,095	50,726,726
LIABILITIES				
Due to banks	527,137	-	-	527,137
Derivative financial instruments - Liabilities	-	279,499	-	279,499
Financial liabilities				-
- due to depositors	32,223,646	-	-	32,223,646
- due to other borrowers	-	-	-	-
Other Liabilities	-			-
Total financial liabilities	32,750,783	279,499	-	33,030,282

b. Bank - Previous period

Rupees Thousands	AMC	FVTPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	4,795,377	-	-	4,795,377
Balances with central banks	9,557,875	-	-	9,557,875
Placements with banks	-	-	-	-
Derivative financial instruments	-	564,987	-	564,987
Loans and advances	15,665,115	-	-	15,665,115
Debt instruments	-	12,839,478	9,892,352	22,731,830
Equity instruments	-	-	1,040	1,040
Other Assets	15,126			15,126
Total financial assets	30,033,493	13,404,465	9,893,392	53,331,350
LIABILITIES				
Due to banks	5,592,204	-	-	5,592,204
Derivative financial instruments	-	308,182	-	308,182
Financial liabilities				-
- due to depositors	31,285,804	-	-	31,285,804
- due to other borrowers	107,399	-	-	107,399
Other Liabilities	-	-	-	-
Total financial liabilities	36,985,407	308,182	-	37,293,589

AMC - Financial assets/liabilities measured at amortised cost

**FVPL** - Financial assets/liabilities measured at fair value through profit or loss

 $\textit{FVOCI}\,$  - Financial assets measured at fair value through other comprehensive income

ANALYSIS OF LOANS & ADVANCES, COMMITMENTS, CONTINGENCIES AND IMPAIRMENT AS AT 31 DECEMBER 2021

In Rupees Thousands	Current Period As at 31/12/2021	Previous Period As at 31/12/2020
Product-wise Gross loans & advances	10 0001,12,2021	, 0 0 0 1, 11, 2020
By product – Domestic currency		
Overdrafts	5,273,214	4,259,959
Term loans	5,130,988	3,962,642
Other loans	818	3,186
Sub total	10,405,020	8,225,787
By product – Foreign currency		
Overdrafts	3,517,569	1,412,360
Term loans	3,360,937	6,070,623
Other loans	-	-
Sub total	6,878,506	7,482,983
Tatal	17 202 526	15 700 770
Total	17,283,526	15,708,770
Product-wise commitments and contingencies		
By product – Domestic currency		
Guarantees	1,723,883	1,737,404
Bonds	3,700	32,105
Undrawn credit lines	43,699,716	72,724,551
Other commitments	982,955	1,567,460
Sub total	46,410,254	76,061,520
By product – Foreign currency		
Guarantees	3,149,860	4,469,451
Bonds	135,751	199,226
Undrawn credit lines	12,813,636	16,046,831
Foreign Exchange Contracts	15,638,750	81,220,432
Other commitments	9,448,876	4,131,027
Sub total	41,186,873	106,066,967
Total	87,597,127	182,128,486
Stage-wise impairment on loans & advances, commitments and		
contingencies Gross loans and advances, commitments and contingencies	104,880,653	197,837,256
Less: Expected Credit Losses under Stage 1	(1,405)	(10,909)
Less: Expected Credit Losses under Stage 2	(144,889)	(50,965)
Less: Expected Credit Losses under Stage 3	(= · · ·)= = - /	())
	104,734,359	197,775,382
Net value of loans and advances, commitments and contingencies		
Movement of impairment during the period		
Under Stage 1		
Balance as at 01/01/2021 (Opening balance)	8,403	16,909
Charge/ (Write back) to Income Statement	(6,767)	(8,506)
Write-off during the year	-	-
Other movements Balance as at 31/12/2021 (Closing balance)	1,636	8,403
	_,	-,
Under Stage 2	05 050	
Balance as at 01/01/2021 (Opening balance)	35,252	320
Charge/ (Write back) to Income Statement	41,953	34,932
Write-off during the year	-	-
Other movements Balance as at 31/12/2021 (Closing balance)		35,252
· · · · · · · · · · · · · · · · · · ·	,	
Under Stage 3		
Balance as at 01/01/2021 (Opening balance)	-	-
Charge/ (Write back) to Income Statement	-	-
Write-off during the year	-	-
Other movements Palance as at 21/12/2021 (Closing balance)	-	-
Balance as at 31/12/2021 (Closing balance)	-	-

# ANALYSIS OF DEPOSITS

AS AT 31 DECEMBER 2021

n Rupees Thousands	Current Period	Previous Perio	
	As at 31/12/2021	As at 31/12/2020	
Product-wise Deposits			
By product – Domestic currency			
Demand deposits (current accounts)	16,406,628	6,277,424	
Savings deposits	3,248,030	3,036,563	
Fixed deposits	2,165,472	8,788,055	
Other deposits	198,002	168,639	
Sub total	22,018,132	18,270,681	
By product – Foreign currency			
Demand deposits (current accounts)	7,171,721	10,215,367	
Savings deposits	2,738,141	2,293,423	
Fixed deposits	45,485	440,140	
Other deposits	250,168	66,194	
Sub total	10,205,515	13,015,124	
Total	32,223,647	31,285,805	

SELECTED PERFORMANCE INDICATORS AS AT 31 DECEMBER 2021 (Based on regulatory reporting)

ltem	Current Reporting Period	Previous Reporting Period
Regulatory Capital Adequacy (LKR in Millions)		
Common Equity Tier 1	14,211	14,388
Core (Tier 1) Capital	14,211	14,388
Total Capital Base	14,293	14,425
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital (%) (Minimum Requirement - 2020 - 6.5% 2019 - 7%)	32.73%	41.21%
Tier 1 Capital Ratio (%) (Minimum Requirement - 2020 8% 2019 - 8.5%)	32.73%	41.21%
Total Capital Ratio (%) (Minimum Requirement - 2020 - 12% 2019 - 12.5%)	32.92%	41.32%
Leverage Ratio (%) (Minimum Requirement - 3%; )	18.33%	7.7%
Regulatory Liquidity		
Statutory Liquid Assets (LKR in Millions)	37,027	39,213
Statutory Liquid Assets Ratio (%) (Minimum Requirement - 20%)		
Domestic Banking Unit (%)	105.3%	115.0%
Off-Shore Banking Unit (%)	67.4%	60.6%
Total Stock of High-Quality Liquid Assets (LKR in Millions)	11,564	23,952
Liquidity Coverage Ratio (%) (Minimum Requirement - 100%)		
Rupee (%)	336.0%	325.8%
All Currency (%)	297.8%	553.2%
Net Stable Funding Ratio (%) - (Minimum Requirement - 100%)	203.6%	192.3%
Assets Quality (Quality of Loan Portfolio)		
Gross Non-Performing Advances Ratio (% ) (net of interest in suspense)	0.0%	0.0%
Net-Non Performing Advances (%) (net of interest in suspense and provision)	0.0%	0.0%
Profitability		
Interest Margin (%)	2.1%	2.3%
Return on Assets (before Tax) (%)	4.3%	5.0%
Return on Equity (%)	7.9%	11.3%