

## **STATE MORTGAGE & INVESTMENT BANK** FINANCIAL STATEMENTS

For The Period Ended 30<sup>th</sup> June 2020

FOR THE PERIOD ENDED 30 <sup>TH</sup> JUNE 2020		Rs 'Mn	Analysis of Financial Instruments by Measurement Basis - Bank Current Year (30.06.2020)					NOTES TO THE FINANCIAL STATEMENTS			
From 01/	/01/2020 /06/2020	From 01/01/2019 to 30/06/2019	Bank - Current Period (2020)				Rs. 'Mn	a. Product wise Gross			Rs. 'Mn
Interest Income	2,844	2,967	ASSETS	AC	FVPL	FVOCI	Total	Mortgage	30/	/ <b>06/2020</b> 9,691	<b>31/12/2019</b> 9,577
Interest Expenses Net Interest Income	1,913 <b>931</b>	1,933 <b>1,034</b>	Cash and cash equivalents	221			221	EPF Vehicle		7,657 1	8,283
Fee and Commission Income Fee and Commission Expenses	33	57	Placements with banks Loans and advances	10,006 35,616			10,006 35,616	Staff loans (Staff & EH Personal Loans	L)	1,193	1,118
Net Fee and Commission Income Net Fair Value Gains/(Losses) from FA at FVPL	33	57 1	Debt instruments				-	Others		17,010 999	16,649 1,096
Net other Operating Income (net)	1	1	Reverse Repos Treasury Bills	2,139 963			2,139 963	Gross Total		36,550	36,729
Total Operating Income Impairment Charges	<b>965</b> 98	<b>1,093</b> 82	Treasury Bonds	6	20		6	b. Stage wise impairm		/06/2020	Rs. 'Mn 31/12/2019
Net Operating Income Personnel Expenses	<b>867</b> 376	<b>1,010</b> 432	Unit Trusts Unquoated Shares		20	5	20 5	Gross loans and advance		36,550	36,729
Depreciation and Amortization Expenses Other expenses	15 121	15 129	Total financial assets	48,950	20	5	48,976	Stage 1 Stage 2		30,448 3,047	26,125 1,916
Operating Profit/(Loss) before VAT, NBT & DRL	354	435	LIABILITIES Due to Banks	36			36	Stage 3 (Less): Accumulated imp	airment under:	3,056 <b>934</b>	8,688 <b>836</b>
Value Added Tax (VAT) on Financial Services Debt Repayment Levy (DRL)	95 -	111 61	Financial liabilities	42,329			42,329	Stage 1		181	153
Nation Building Tax (NBT)	-	15	<ul> <li>Due to depositors</li> <li>Due to debt security holders</li> </ul>	42,323			42,323	Stage 2 Stage 3		46 707	65 618
Profit/(Loss) before Tax Tax Expenses	<b>259</b> 75	<b>249</b> 110	- Due to other borrowers Total financial liabilities	1,393 <b>43,871</b>			1,393 43,871	Net Loans and Advances		35,616	35,893
Profit/(Loss) for the Period STATEMENT OF COMPREHENSIVE INCOME	184	138 Rs 'Mn	Analysis of Financial Instrument	, 	ment Basi	s -	43,871	c. Movements in impa			Rs. 'Mn
FOR THE PERIOD ENDED 30TH JUNE 2020			Bank Previous Period (2019)					Stage 1	30/	/06/2020	31/12/2019
to 30/	/01/2020 /06/2020	From 01/01/2019 to 30/06/2019	Bank Previous Year - 2019	AC	FVPI	FVOCI	Rs. 'Mn Total	Opening balance as at Charge/ (Write back) t		153 t 27	140 14
Profit/(Loss) for the Period Items that will not be reclassified to Income Statement	184	138	ASSETS					Write-off during the ye	ear	-	-
Re-measurement of Post-Employment Benefit Obligations Items that will be reclassified to Income Statement	-	-	Cash and cash equivalents Placements with banks	121 7,091			121 7,091	Closing balance at 30, Stage 2	/06/2020	181	153
Gains and Losses on Re-Measuring Financial Assets	-	-	Loans and advances	35,893			35,893	Opening balance as at Charge/ (Write back) t		65 t -	57 8
Total comprehensive Income for the Period STATEMENT OF FINANCIAL POSITION	184	138 Rs 'Mn	Debt instruments Reverse Repos	66 1,386			66 1,386	Write-off during the ye	ear	(18)	-
FOR THE PERIOD ENDED 30 <sup>TH</sup> JUNE 2020			Treasury Bills	995			995	Closing balance at 30/ Stage 3	06/2020	46	65
As at 30/		s at 31/12/2019 (Unaudited)	Treasury Bonds Unit Trusts	169	19		169 19	Opening balance as at		618	508 109
Cash and Cash Equivalents Placements with Banks	221 10,006	121 7,091	Unquoated Shares			5	5	Charge/ (Write back) t Write-off during the ye	ear	t 89 -	109
Financial Assets - FVPL	20	19	Total financial assets LIABILITIES	45,720	19	5	45,745	Closing balance at 30/		<u>707</u> 934	618 836
Financial Assets - AC - Loans and Advanced	35,616	35,893	Due to Banks	12			12			934	836 Rs. 'Mn
- Debt and Other Instruments Financial Assets - FVOCI	3,108 5	2,613 5	Financial liabilities - Due to depositors	38,872			38,872	Analysis of amount d	ue to depositors		
Property, Plant and Equipment Deferred Tax Assets	47 88	56 88	- Due to debt security holders	110			110		As at 30/	/06/2020 As	at 31/12/2019
Other Assets	2,229	1,269	- Due to other borrowers Total Financial Liabilities	1,502 <b>40,496</b>			1,502 40,496	By Product Savings deposits		2,034	1,670
Total assets Liabilities	51,339	47,156	AC - Financial assets/liabilities m					Fixed deposits	mach	39,191 1,105	36,104
Due to Banks Financial Liabilities at Amortised Cost	36	12	FVPL - Financial assets/liabilities m FVOCI - Financial assets measured at					Other deposits (Scher Total	nes)	<b>42,329</b>	1,098 <b>38,872</b>
- Due to Depositors	42,329	38,872	Ratio Analysis as at 30/06/	/2020							
<ul> <li>Due to Debt Securities Holders</li> <li>Due to Other Borrowers</li> </ul>	112 1,393	110 1,502		2020					20/	/06/2020	31/12/2019
Employee Benefit Liability Other Liabilities	398 1,217	390 600	Regulatory Capital (LKR 'Mn) Base	21 111					30/		
Total Liabilities	45,485	41,486	Common Equity Tire - 1 Tier - 1 Capital							5,075 5,075	5,075 5,075
Equity Stated Capital/Assigned Capital	890	890	Total Capital Regulatory Capital Ratios (%)							5,278	5,251
Statutory Reserve Fund Retained Earnings	273 3,613	271 3,431	Common Equity Tire 1 Capital Ra Tier 1 Capital Ratio (Minimum Re		equiremen	t 7%)				18.55 18.55	21.04 21.04
Other Reserves	1,078 5,854	1,078	Total Capital Ratio (Minimum Re							19.30	21.77
Total equity Total Equity and Liabilities	5,854 51,339	5,670 47,156	Leverage Ratio % Regulatory Liquidity							9.87	10.74
STATEMENT OF CASH FLOWS		Rs 'Mn	Stat Liquid assets Rs Mn Stat Liquid assets Ratio (Minimur	m req-20%)						13,917 36.11	8,494 25.09
FOR THE PERIOD ENDED 30 <sup>TH</sup> JUNE 2020		rom From	Total Stock of High Quality Liquid Liquidity Coverage Ratio (LCR) (N		0%)					1,412 108.45	1,522 121.05
		020 01/01/2019 020 to 30/06/2019	Net Stable Funding Ratio (Minim		070)					139.00	137.00
Cash flows from operating activities Interest Received	2,0	01 2,631	Gross NPL % Net NPL (net of interest in suspe								21.21 19.31
Interest Payments	(1,8	325) (1,663)	Gross NPL Exclu. EPF %	ense and provisio	ons) %					21.73 19.30	
Net commission receipts		22 57		ense and provisio	ons) %					21.73 19.30 9.23	7.73
Payments to Employees		3357309)(409)	Net NPL Exclu. EPF % Interest Margin %		ons) %					21.73 19.30 9.23 6.19 3.78	7.73 5.31 4.55
VAT, DLR & NBT on financial services	(3	809)(409)(88)(214)	Net NPL Exclu. EPF % Interest Margin % Return on Assets (before Tax) % Return on Equity %		ons) %					21.73 19.30 9.23 6.19 3.78 1.05 6.40	7.73 5.31 4.55 1.04 5.17
VAT, DLR & NBT on financial services Receipts from Other Operating Activities Payments on Other Operating Activities	(3	809) (409) (88) (214)	Net NPL Exclu. EPF % Interest Margin % Return on Assets (before Tax) %		ons) %					21.73 19.30 9.23 6.19 3.78 1.05	7.73 5.31 4.55 1.04
VAT, DLR & NBT on financial services Receipts from Other Operating Activities Payments on Other Operating Activities <b>Operating profit before changes in Operating Assets &amp;</b> Liabilities	(3 (1	309)       (409)         (88)       (214)         1       1         121)       (129)	Net NPL Exclu. EPF % Interest Margin % Return on Assets (before Tax) % Return on Equity % Number of Branches Number of Employees		ons) %					21.73 19.30 9.23 6.19 3.78 1.05 6.40 25	7.73 5.31 4.55 1.04 5.17 25 378
VAT, DLR & NBT on financial services Receipts from Other Operating Activities Payments on Other Operating Activities <b>Operating profit before changes in Operating Assets &amp;</b>	E) 1) E)	309)       (409)         (88)       (214)         1       1         121)       (129)	Net NPL Exclu. EPF % Interest Margin % Return on Assets (before Tax) % Return on Equity % Number of Branches	N EQUITY UNE 2020					sity Barris	21.73 19.30 9.23 6.19 3.78 1.05 6.40 25 373	7.73 5.31 4.55 1.04 5.17 25
VAT, DLR & NBT on financial services Receipts from Other Operating Activities Payments on Other Operating Activities <b>Operating profit before changes in Operating Assets &amp;</b> Liabilities (Increase)/Decrease in Operating Assets	(3 (1 (3 (3	309)       (409)         (88)       (214)         1       1         121)       (129)         308)       274         142       (630)         -       -	Net NPL Exclu. EPF % Interest Margin % Return on Assets (before Tax) % Return on Equity % Number of Branches Number of Employees STATEMENT OF CHANGES II FOR THE PERIOD ENDED 30 <sup>TH</sup> JU	N EQUITY UNE 2020	tributed s	Reserve	Capital Reserve	Reserve Fu	und Earnings	21.73 19.30 9.23 6.19 3.78 1.05 6.40 25	7.73 5.31 4.55 1.04 5.17 25 378 Rs. 'Mn Total
VAT, DLR & NBT on financial services Receipts from Other Operating Activities Payments on Other Operating Activities <b>Operating profit before changes in Operating Assets &amp;</b> Liabilities (Increase)/Decrease in Operating Assets Financial assets at amortised cost - Ioans & advances Other assets Increase/(Decrease) in Operating Liabilities	(3 (1) (3) (3) (3) (3) (3) (1)	309)       (409)         (88)       (214)         1       1         121)       (129)         308)       274         142       (630)         -       -         142       (630)	Net NPL Exclu. EPF % Interest Margin % Return on Assets (before Tax) % Return on Equity % Number of Branches Number of Employees STATEMENT OF CHANGES II FOR THE PERIOD ENDED 30 <sup>TH</sup> JU Balance as at 31/12/2018 Prior Period Adjustments	N EQUITY UNE 2020	tributed			Reserve Fu		21.73 19.30 9.23 6.19 3.78 1.05 6.40 25 373 AFS	7.73 5.31 4.55 1.04 5.17 25 378 Rs. 'Mn
VAT, DLR & NBT on financial services Receipts from Other Operating Activities Payments on Other Operating Activities Operating profit before changes in Operating Assets & Liabilities (Increase)/Decrease in Operating Assets Financial assets at amortised cost - loans & advances Other assets Increase/(Decrease) in Operating Liabilities Financial liabilities at amortised cost - due to depositors Financial liabilities at amortised cost - due to other borrow	(3 (1) (3 1 1 3,2	309)       (409)         (88)       (214)         1       1         121)       (129)         308)       274         142       (630)         -       -	Net NPL Exclu. EPF % Interest Margin % Return on Assets (before Tax) % Return on Equity % Number of Branches Number of Employees STATEMENT OF CHANGES II FOR THE PERIOD ENDED 30 <sup>TH</sup> JU Balance as at 31/12/2018 Prior Period Adjustments Impairment Adjustment Net Profit for the Year	N EQUITY UNE 2020	tributed s	Reserve	Reserve	Reserve Fu	und Earnings	21.73 19.30 9.23 6.19 3.78 1.05 6.40 25 373 AFS	7.73 5.31 4.55 1.04 5.17 25 378 Rs. 'Mn Total
VAT, DLR & NBT on financial services Receipts from Other Operating Activities Payments on Other Operating Activities Operating profit before changes in Operating Assets & Liabilities (Increase)/Decrease in Operating Assets Financial assets at amortised cost - loans & advances Other assets Increase/(Decrease) in Operating Liabilities Financial liabilities at amortised cost - due to depositors Financial liabilities at amortised cost - due to other borrow Other liabilities	(3 (1 (3 1 3,2 vers (1	809)       (409)         (88)       (214)         1       1         121)       (129)         808)       274         142       (630)         -       -         142       (630)         -       -         242       2,377         108)       (24)         -       -	Net NPL Exclu. EPF % Interest Margin % Return on Assets (before Tax) % Return on Equity % Number of Branches Number of Employees STATEMENT OF CHANGES II FOR THE PERIOD ENDED 30 <sup>TH</sup> JU Balance as at 31/12/2018 Prior Period Adjustments Impairment Adjustment	N EQUITY UNE 2020	tributed s	Reserve	Reserve	Reserve Fu	und Earnings 1 2,958	21.73 19.30 9.23 6.19 3.78 1.05 6.40 25 373 AFS	7.73 5.31 4.55 1.04 5.17 25 378 <b>Rs. 'Mn</b> <b>Total</b> <b>5,187</b>
VAT, DLR & NBT on financial services Receipts from Other Operating Activities Payments on Other Operating Activities Operating profit before changes in Operating Assets & Liabilities (Increase)/Decrease in Operating Assets Financial assets at amortised cost - loans & advances Other assets Increase/(Decrease) in Operating Liabilities Financial liabilities at amortised cost - due to depositors Financial liabilities at amortised cost - due to other borrow	(3 (1 (3 1 3,2 vers (1 <b>3,1</b>	809)       (409)         (88)       (214)         1       1         121)       (129)         808)       274         142       (630)         -       -         142       (630)         -       -         242       2,377         108)       (24)         -       -	Net NPL Exclu. EPF % Interest Margin % Return on Assets (before Tax) % Return on Equity % Number of Branches Number of Employees <b>STATEMENT OF CHANGES II</b> FOR THE PERIOD ENDED 30 <sup>TH</sup> JU Balance as at 31/12/2018 Prior Period Adjustments Impairment Adjustment Net Profit for the Year Deemed Dividend Tax over payment provision Other Comprehensive Income	N EQUITY UNE 2020	tributed s	Reserve	Reserve	Reserve Fu	Ind         Earnings           1         2,958           281         281           189         13	21.73 19.30 9.23 6.19 3.78 1.05 6.40 25 373 AFS	7.73 5.31 4.55 1.04 5.17 25 378 <b>Rs. 'Mn</b> <b>Total</b> <b>5,187</b> - - 281
VAT, DLR & NBT on financial services Receipts from Other Operating Activities Payments on Other Operating Activities Operating profit before changes in Operating Assets & Liabilities (Increase)/Decrease in Operating Assets Financial assets at amortised cost - loans & advances Other assets Increase/(Decrease) in Operating Liabilities Financial liabilities at amortised cost - due to depositors Financial liabilities at amortised cost - due to other borrow Other liabilities Net cash generated from operating activities before Income Tax Income Taxes Paid	(3 (1 (3 1 3,2 vers (1 3,1 2,5	309)       (409)         (88)       (214)         1       1         121)       (129)         308)       274         442       (630)         -       -         442       (630)         -       -         442       (630)         -       -         -       -         34       2,354         968       1,997         (51)       (123)	Net NPL Exclu. EPF % Interest Margin % Return on Assets (before Tax) % Return on Equity % Number of Branches Number of Employees <b>STATEMENT OF CHANGES II</b> FOR THE PERIOD ENDED 30 <sup>TH</sup> JU Balance as at 31/12/2018 Prior Period Adjustments Impairment Adjustment Net Profit for the Year Deemed Dividend Tax over payment provision Other Comprehensive Income Transfer During the Year Transfer to Consolidated Fund	N EQUITY UNE 2020 Cont	tributed s Capital 890	<b>Reserve</b> 262 9	Reserve 393	Reserve Fu	Ind         Earnings           1         2,958           281         281           189         13           (9)         13	21.73 19.30 9.23 6.19 3.78 1.05 6.40 25 373 AFS	7.73 5.31 4.55 1.04 5.17 25 378 <b>Rs. 'Mn</b> <b>Total</b> 5,187 - - 281 189 13 -
VAT, DLR & NBT on financial services Receipts from Other Operating Activities Payments on Other Operating Activities Operating profit before changes in Operating Assets & Liabilities (Increase)/Decrease in Operating Assets Financial assets at amortised cost - loans & advances Other assets Increase/(Decrease) in Operating Liabilities Financial liabilities at amortised cost - due to depositors Financial liabilities at amortised cost - due to other borrow Other liabilities Net cash generated from operating activities before Income Tax Income Taxes Paid Net Cash from Operating Activities Cash flows from investing activities	(3 (1 (3 1 3,2 vers (1 3,1 2,5	309)       (409)         (88)       (214)         1       1         121)       (129)         308)       274         442       (630)         -       -         442       (630)         -       -         242       2,377         0.08)       (24)         -       -         34       2,354         968       1,997	Net NPL Exclu. EPF % Interest Margin % Return on Assets (before Tax) % Return on Equity % Number of Branches Number of Employees <b>STATEMENT OF CHANGES II</b> FOR THE PERIOD ENDED 30 <sup>TH</sup> JU Balance as at 31/12/2018 Prior Period Adjustments Impairment Adjustment Net Profit for the Year Deemed Dividend Tax over payment provision Other Comprehensive Income Transfer During the Year Transfer to Consolidated Fund Balance as at 31/12/2019 (Unaudi Prior year adjustment	N EQUITY UNE 2020 Cont	tributed s	Reserve 262	Reserve	Reserve Fu	Ind         Earnings           1         2,958           281         281           189         13           (9)         1           3,431	21.73 19.30 9.23 6.19 3.78 1.05 6.40 25 373 AFS	7.73 5.31 4.55 1.04 5.17 25 378 <b>Rs. 'Mn</b> <b>Total</b> 5,187 - - 281 189 13 - - 5,670
VAT, DLR & NBT on financial services Receipts from Other Operating Activities Payments on Other Operating Activities Operating profit before changes in Operating Assets & Liabilities (Increase)/Decrease in Operating Assets Financial assets at amortised cost - Ioans & advances Other assets Increase/(Decrease) in Operating Liabilities Financial liabilities at amortised cost - due to depositors Financial liabilities at amortised cost - due to other borrow Other liabilities Net cash generated from operating activities before Income Tax Income Taxes Paid Net Cash from Operating Activities Dividend Received	(3 (1 (3 1 3,2 vers (1 3,1 2,5	309)       (409)         (88)       (214)         1       1         121)       (129)         308)       274         442       (630)         -       -         442       (630)         -       -         442       (630)         -       -         -       -         34       2,354         968       1,997         (51)       (123)	Net NPL Exclu. EPF % Interest Margin % Return on Assets (before Tax) % Return on Equity % Number of Branches Number of Employees <b>STATEMENT OF CHANGES II</b> FOR THE PERIOD ENDED 30 <sup>TH</sup> JU Balance as at 31/12/2018 Prior Period Adjustments Impairment Adjustment Net Profit for the Year Deemed Dividend Tax over payment provision Other Comprehensive Income Transfer During the Year Transfer to Consolidated Fund Balance as at 31/12/2019 (Unaudi Prior year adjustment Net profit for the period Other Comprehensive Income	N EQUITY UNE 2020 Cont	tributed s Capital 890	<b>Reserve</b> 262 9	Reserve 393	Reserve Fu	Ind         Earnings           1         2,958           281         281           189         13           (9)         13	21.73 19.30 9.23 6.19 3.78 1.05 6.40 25 373 AFS	7.73 5.31 4.55 1.04 5.17 25 378 <b>Rs. 'Mn</b> <b>Total</b> 5,187 - - 281 189 13 -
VAT, DLR & NBT on financial services Receipts from Other Operating Activities Payments on Other Operating Activities Operating profit before changes in Operating Assets & Liabilities (Increase)/Decrease in Operating Assets Financial assets at amortised cost - Ioans & advances Other assets Increase/(Decrease) in Operating Liabilities Financial liabilities at amortised cost - due to depositors Financial liabilities at amortised cost - due to other borrow Other liabilities Net cash generated from operating activities before Income Tax Income Taxes Paid Net Cash from Operating Activities Dividend Received Proceeds from the sale of property, plant and equipment Purchase of financial investments	(3 (1) (3) (3) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1	309)       (409)         (88)       (214)         1       1         121)       (129)         308)       274         442       (630)         -       -         442       (630)         -       -         442       (630)         -       -         442       (630)         -       -         - <td>Net NPL Exclu. EPF % Interest Margin % Return on Assets (before Tax) % Return on Equity % Number of Branches Number of Employees STATEMENT OF CHANGES I FOR THE PERIOD ENDED 30<sup>TH</sup> JU Balance as at 31/12/2018 Prior Period Adjustments Impairment Adjustment Net Profit for the Year Deemed Dividend Tax over payment provision Other Comprehensive Income Transfer During the Year Transfer to Consolidated Fund Balance as at 31/12/2019 (Unaudi Prior year adjustment Net profit for the period Other Comprehensive Income Deemed Dividend Tax Transfer During the year</td> <td>N EQUITY UNE 2020 Cont</td> <td>tributed s Capital 890</td> <td><b>Reserve</b> 262 9</td> <td>Reserve 393</td> <td>Reserve Fu</td> <td>Ind         Earnings           1         2,958           281         281           189         13           (9)         1           3,431        </td> <td>21.73 19.30 9.23 6.19 3.78 1.05 6.40 25 373 AFS</td> <td>7.73 5.31 4.55 1.04 5.17 25 378 <b>Rs. 'Mn</b> <b>Total</b> 5,187 - - 281 189 13 - - 5,670</td>	Net NPL Exclu. EPF % Interest Margin % Return on Assets (before Tax) % Return on Equity % Number of Branches Number of Employees STATEMENT OF CHANGES I FOR THE PERIOD ENDED 30 <sup>TH</sup> JU Balance as at 31/12/2018 Prior Period Adjustments Impairment Adjustment Net Profit for the Year Deemed Dividend Tax over payment provision Other Comprehensive Income Transfer During the Year Transfer to Consolidated Fund Balance as at 31/12/2019 (Unaudi Prior year adjustment Net profit for the period Other Comprehensive Income Deemed Dividend Tax Transfer During the year	N EQUITY UNE 2020 Cont	tributed s Capital 890	<b>Reserve</b> 262 9	Reserve 393	Reserve Fu	Ind         Earnings           1         2,958           281         281           189         13           (9)         1           3,431	21.73 19.30 9.23 6.19 3.78 1.05 6.40 25 373 AFS	7.73 5.31 4.55 1.04 5.17 25 378 <b>Rs. 'Mn</b> <b>Total</b> 5,187 - - 281 189 13 - - 5,670
VAT, DLR & NBT on financial services Receipts from Other Operating Activities Payments on Other Operating Activities Operating profit before changes in Operating Assets & Liabilities (Increase)/Decrease in Operating Assets Financial assets at amortised cost - Ioans & advances Other assets Increase/(Decrease) in Operating Liabilities Financial liabilities at amortised cost - due to depositors Financial liabilities at amortised cost - due to other borrow Other liabilities Net cash generated from operating activities before Income Tax Income Taxes Paid Net Cash from Operating Activities Dividend Received Proceeds from the sale of property, plant and equipment	(3 (1) (3) (3) (1) (1) (3,1) (3,2) (3,4)	309)       (409)         (88)       (214)         1       1         121)       (129)         308)       274         442       (630)         -       -         442       (630)         -       -         442       (630)         -       -         -	Net NPL Exclu. EPF % Interest Margin % Return on Assets (before Tax) % Return on Equity % Number of Branches Number of Employees <b>STATEMENT OF CHANGES I</b> FOR THE PERIOD ENDED 30 <sup>TH</sup> JU Balance as at 31/12/2018 Prior Period Adjustments Impairment Adjustment Net Profit for the Year Deemed Dividend Tax over payment provision Other Comprehensive Income Transfer During the Year Transfer to Consolidated Fund Balance as at 31/12/2019 (Unaudi Prior year adjustment Net profit for the period Other Comprehensive Income	N EQUITY UNE 2020 Cont	tributed s Capital 890	Reserve           262           9           271	Reserve 393	Reserve Fu	Ind         Earnings           1         2,958           281         281           189         13           (9)         1           1         3,431           184         -           -         -	21.73 19.30 9.23 6.19 3.78 1.05 6.40 25 373 AFS	7.73 5.31 4.55 1.04 5.17 25 378 <b>Rs. 'Mn</b> <b>Total</b> 5,187 - - 281 189 13 - - 5,670
VAT, DLR & NBT on financial services Receipts from Other Operating Activities Payments on Other Operating Activities Operating profit before changes in Operating Assets & Liabilities (Increase)/Decrease in Operating Assets Financial assets at amortised cost - Ioans & advances Other assets Increase/(Decrease) in Operating Liabilities Financial liabilities at amortised cost - due to depositors Financial liabilities at amortised cost - due to other borrow Other liabilities Net cash generated from operating activities before Income Tax Income Taxes Paid Net Cash from Operating Activities Dividend Received Proceeds from the sale of property, plant and equipment Purchase of Financial investments Purchase of Property, Plant & Equipment Proceeds from the sale & maturity of financial investments Net cash (used in)/from investing activities	(3 (1) (3) (3) (1) (1) (3,1) (3,2) (3,4)	309 $(409)$ $(88)$ $(214)$ $1$ $1$ $121$ $(129)$ $308$ $274$ $442$ $(630)$ $  142$ $(630)$ $  142$ $(630)$ $  142$ $(630)$ $  142$ $(630)$ $  34$ $2,354$ $968$ $1,997$ $(51)$ $(123)$ $916$ $1,874$ $                             -$ <td< td=""><td>Net NPL Exclu. EPF % Interest Margin % Return on Assets (before Tax) % Return on Equity % Number of Branches Number of Employees STATEMENT OF CHANGES II FOR THE PERIOD ENDED 30<sup>TH</sup> JU Balance as at 31/12/2018 Prior Period Adjustments Impairment Adjustment Net Profit for the Year Deemed Dividend Tax over payment provision Other Comprehensive Income Transfer During the Year Transfer to Consolidated Fund Balance as at 31/12/2019 (Unaudi Prior year adjustment Net profit for the period Other Comprehensive Income Deemed Dividend Tax Transfer to Investment Fund Transfer to Investment Fund Transfer to Consolidated Fund Balance as at 30/06/2020</td><td>N EQUITY UNE 2020 Cont</td><td>tributed s Capital 890</td><td>Reserve           262           9           271</td><td>Reserve 393</td><td>Reserve         Fi           683        </td><td>Ind         Earnings           1         2,958           281         281           189         13           (9)         1           1         3,431           184         -           -         -</td><td>21.73 19.30 9.23 6.19 3.78 1.05 6.40 25 373 AFS</td><td>7.73 5.31 4.55 1.04 5.17 25 378 <b>Rs. 'Mn</b> <b>Total</b> 5,187 - - 281 189 13 - - 5,670</td></td<>	Net NPL Exclu. EPF % Interest Margin % Return on Assets (before Tax) % Return on Equity % Number of Branches Number of Employees STATEMENT OF CHANGES II FOR THE PERIOD ENDED 30 <sup>TH</sup> JU Balance as at 31/12/2018 Prior Period Adjustments Impairment Adjustment Net Profit for the Year Deemed Dividend Tax over payment provision Other Comprehensive Income Transfer During the Year Transfer to Consolidated Fund Balance as at 31/12/2019 (Unaudi Prior year adjustment Net profit for the period Other Comprehensive Income Deemed Dividend Tax Transfer to Investment Fund Transfer to Investment Fund Transfer to Consolidated Fund Balance as at 30/06/2020	N EQUITY UNE 2020 Cont	tributed s Capital 890	Reserve           262           9           271	Reserve 393	Reserve         Fi           683	Ind         Earnings           1         2,958           281         281           189         13           (9)         1           1         3,431           184         -           -         -	21.73 19.30 9.23 6.19 3.78 1.05 6.40 25 373 AFS	7.73 5.31 4.55 1.04 5.17 25 378 <b>Rs. 'Mn</b> <b>Total</b> 5,187 - - 281 189 13 - - 5,670
VAT, DLR & NBT on financial services Receipts from Other Operating Activities Payments on Other Operating Activities Operating profit before changes in Operating Assets & Liabilities (Increase)/Decrease in Operating Assets Financial assets at amortised cost - Ioans & advances Other assets Increase/(Decrease) in Operating Liabilities Financial liabilities at amortised cost - due to depositors Financial liabilities at amortised cost - due to other borrow Other liabilities Net cash generated from operating activities before Income Tax Income Taxes Paid Net Cash from Operating Activities Dividend Received Proceeds from the sale of property, plant and equipment Purchase of Financial investments Purchase of Property, Plant & Equipment Proceeds from the sale & maturity of financial investments	(3 (1) (3) (3) (3,1) (3,1) (3,2) (3,4) (3,4) (3,4) (3,4)	309 $(409)$ $(88)$ $(214)$ $1$ $1$ $121$ $(129)$ $308$ $274$ $442$ $(630)$ $  142$ $(630)$ $  142$ $(630)$ $  142$ $(630)$ $  142$ $(630)$ $  142$ $(630)$ $  34$ $2,354$ $968$ $1,997$ $(51)$ $(123)$ $916$ $1,874$ $                         -$	Net NPL Exclu. EPF % Interest Margin % Return on Assets (before Tax) % Return on Equity % Number of Branches Number of Employees STATEMENT OF CHANGES I FOR THE PERIOD ENDED 30 <sup>TH</sup> JU Balance as at 31/12/2018 Prior Period Adjustments Impairment Adjustment Net Profit for the Year Deemed Dividend Tax over payment provision Other Comprehensive Income Transfer During the Year Transfer to Consolidated Fund Balance as at 31/12/2019 (Unaudi Prior year adjustment Net profit for the period Other Comprehensive Income Deemed Dividend Tax Transfer to Investment Fund Transfer to Investment Fund Transfer to Consolidated Fund	N EQUITY UNE 2020 Cont	tributed Capital 890 890 890 890	Reserve         262         9         271         2         2         2         2         273	Reserve 393 393 393 393	Reserve         Fit           683	Ind         Earnings           1         2,958           281         189           13         (9)           1         3,431           184         -           -         -           (2)         -           1         3,613	21.73 19.30 9.23 6.19 3.78 1.05 6.40 25 373 AFS Reserve -	7.73 5.31 4.55 1.04 5.17 25 378 <b>Rs. 'Mn</b> <b>Total</b> 5,187 - - 281 189 13 - - 5,670 - - - - - - - - - - - - - - - - - - -
VAT, DLR & NBT on financial services Receipts from Other Operating Activities Payments on Other Operating Activities Operating profit before changes in Operating Assets & Liabilities (Increase)/Decrease in Operating Assets Financial assets at amortised cost - loans & advances Other assets Increase/(Decrease) in Operating Liabilities Financial liabilities at amortised cost - due to depositors Financial liabilities at amortised cost - due to other borrow Other liabilities Net cash generated from operating activities before Income Tax Income Taxes Paid Net Cash from Operating Activities Dividend Received Proceeds from the sale of property, plant and equipment Purchase of financial investments Purchase of Property, Plant & Equipment Proceeds from the sale & maturity of financial investments Net cash (used in)/from investing activities Repayment of subordinated debt Payments to Consolidated Fund	(3 (1) (3) (3) (3,1) (3,1) (3,2) (3,4) (3,4) (3,4) (3,4)	309 $(409)$ $(88)$ $(214)$ $1$ $1$ $121$ $(129)$ $308$ $274$ $442$ $(630)$ $  442$ $(630)$ $  442$ $(630)$ $  442$ $(630)$ $   -$	Net NPL Exclu. EPF % Interest Margin % Return on Assets (before Tax) % Return on Equity % Number of Branches Number of Employees STATEMENT OF CHANGES I FOR THE PERIOD ENDED 30 <sup>TH</sup> JU Balance as at 31/12/2018 Prior Period Adjustments Impairment Adjustment Net Profit for the Year Deemed Dividend Tax over payment provision Other Comprehensive Income Transfer During the Year Transfer to Consolidated Fund Balance as at 31/12/2019 (Unaudi Prior year adjustment Net profit for the period Other Comprehensive Income Deemed Dividend Tax Transfer to Investment Fund Transfer to Investment Fund Transfer to Consolidated Fund Balance as at 30/06/2020 Certification: We, the undersigned, being the Investment Bank certify joint	N EQUITY UNE 2020 Cont lited) e Chairman, Go	tributed s Capital 890 890 890 890 890 eneral Ma	Reserve           262           9           271           2           2           273	Reserve 393 393 393 393 Assistant	Reserve     Fu       683	and         Earnings           1         2,958           281         189           13         (9)           1         3,431           184         -           -         (2)           1         3,613           nce) of State Mode	21.73 19.30 9.23 6.19 3.78 1.05 6.40 25 373 AFS Reserve - - rtgage and	7.73 5.31 4.55 1.04 5.17 25 378 <b>Rs. 'Mn</b> <b>Total</b> 5,187 - 281 189 13 - - 5,670 - - - 5,670 - - - - - - - - - - - - - - - - - - -
VAT, DLR & NBT on financial services Receipts from Other Operating Activities Payments on Other Operating Activities Operating profit before changes in Operating Assets & Liabilities (Increase)/Decrease in Operating Assets Financial assets at amortised cost - Ioans & advances Other assets Increase/(Decrease) in Operating Liabilities Financial liabilities at amortised cost - due to depositors Financial liabilities at amortised cost - due to other borrow Other liabilities Net cash generated from operating activities before Income Tax Income Taxes Paid Net Cash from Operating Activities Dividend Received Proceeds from the sale of property, plant and equipment Purchase of financial investments Purchase of Property, Plant & Equipment Proceeds from the sale & maturity of financial investments Net cash (used in)/from investing activities Repayment of subordinated debt	(3 (1) (3) (3) (3) (1) (3) (1) (3) (1) (3) (2) (3) (3) (3) (2) (2) (2) (2) (3) (2) (2) (2) (2) (2) (2) (2) (2) (2) (2	309)       (409)         (88)       (214)         1       1         121)       (129)         308)       274         442       (630)         -       -         442       (630)         -       -         442       (630)         -       -         442       (630)         -       -         - <td>Net NPL Exclu. EPF % Interest Margin % Return on Assets (before Tax) % Return on Equity % Number of Branches Number of Employees <b>STATEMENT OF CHANGES II</b> FOR THE PERIOD ENDED 30<sup>TH</sup> JU Balance as at 31/12/2018 Prior Period Adjustments Impairment Adjustment Net Profit for the Year Deemed Dividend Tax over payment provision Other Comprehensive Income Transfer During the Year Transfer to Consolidated Fund Balance as at 31/12/2019 (Unaudi Prior year adjustment Net profit for the period Other Comprehensive Income Deemed Dividend Tax Transfer to Investment Net profit for the period Other Comprehensive Income Deemed Dividend Tax Transfer to Investment Fund Transfer to Investment Fund Transfer to Consolidated Fund Balance as at 30/06/2020 <i>Certification:</i> We,the undersigned, being the</td> <td>N EQUITY UNE 2020 Cont lited) e Chairman, Go ly that, e been prepared</td> <td>tributed Capital 890 890 890 890 eneral Ma</td> <td>Reserve 262 9 271 271 273 anager and liance with</td> <td>Reserve 393 393 393 393 Assistant h the forma</td> <td>Reserve       Fu         683      </td> <td>Ind         Earnings           1         2,958           281         189           13         (9)           1         3,431           184         -           -         (2)           1         3,613           nce) of State More</td> <td>21.73 19.30 9.23 6.19 3.78 1.05 6.40 25 373 AFS Reserve - - rtgage and ral Bank of</td> <td>7.73 5.31 4.55 1.04 5.17 25 378 <b>Rs. 'Mn</b> <b>Total</b> 5,187 - 281 189 13 - - 5,670 - - 5,670 - - - 5,854</td>	Net NPL Exclu. EPF % Interest Margin % Return on Assets (before Tax) % Return on Equity % Number of Branches Number of Employees <b>STATEMENT OF CHANGES II</b> FOR THE PERIOD ENDED 30 <sup>TH</sup> JU Balance as at 31/12/2018 Prior Period Adjustments Impairment Adjustment Net Profit for the Year Deemed Dividend Tax over payment provision Other Comprehensive Income Transfer During the Year Transfer to Consolidated Fund Balance as at 31/12/2019 (Unaudi Prior year adjustment Net profit for the period Other Comprehensive Income Deemed Dividend Tax Transfer to Investment Net profit for the period Other Comprehensive Income Deemed Dividend Tax Transfer to Investment Fund Transfer to Investment Fund Transfer to Consolidated Fund Balance as at 30/06/2020 <i>Certification:</i> We,the undersigned, being the	N EQUITY UNE 2020 Cont lited) e Chairman, Go ly that, e been prepared	tributed Capital 890 890 890 890 eneral Ma	Reserve 262 9 271 271 273 anager and liance with	Reserve 393 393 393 393 Assistant h the forma	Reserve       Fu         683	Ind         Earnings           1         2,958           281         189           13         (9)           1         3,431           184         -           -         (2)           1         3,613           nce) of State More	21.73 19.30 9.23 6.19 3.78 1.05 6.40 25 373 AFS Reserve - - rtgage and ral Bank of	7.73 5.31 4.55 1.04 5.17 25 378 <b>Rs. 'Mn</b> <b>Total</b> 5,187 - 281 189 13 - - 5,670 - - 5,670 - - - 5,854
VAT, DLR & NBT on financial services Receipts from Other Operating Activities Payments on Other Operating Activities Operating profit before changes in Operating Assets & Liabilities (Increase)/Decrease in Operating Assets Financial assets at amortised cost - loans & advances Other assets Increase/(Decrease) in Operating Liabilities Financial liabilities at amortised cost - due to depositors Financial liabilities at amortised cost - due to other borrow Other liabilities Net cash generated from operating activities before Income Tax Income Taxes Paid Net Cash from Operating Activities Dividend Received Proceeds from the sale of property, plant and equipment Purchase of financial investments Purchase of Property, Plant & Equipment Proceeds from the sale & maturity of financial investments Net cash (used in)/from investing activities Cash flows from financing activities Repayment of subordinated debt Payments to Consolidated Fund Net cash from financing activates Net cash from financing activates	(3 (1) (3) (3) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1	309)       (409)         (88)       (214)         1       1         121)       (129)         308)       274         442       (630)         -       -         442       (630)         -       -         442       (630)         -       -         442       (630)         -       -         - <td>Net NPL Exclu. EPF % Interest Margin % Return on Assets (before Tax) % Return on Equity % Number of Branches Number of Employees <b>STATEMENT OF CHANGES II</b> FOR THE PERIOD ENDED 30<sup>TH</sup> JU Balance as at 31/12/2018 Prior Period Adjustments Impairment Adjustment Net Profit for the Year Deemed Dividend Tax over payment provision Other Comprehensive Income Transfer During the Year Transfer to Consolidated Fund Balance as at 31/12/2019 (Unaudi Prior year adjustment Net profit for the period Other Comprehensive Income Deemed Dividend Tax Transfer to Investment Net profit for the period Other Comprehensive Income Deemed Dividend Tax Transfer to Investment Fund Transfer to Investment Fund Transfer to Consolidated Fund Balance as at 30/06/2020 <i>Certification:</i> We, the undersigned, being the Investment Bank certify jointl (a) the above Statements have (b) the information contained in The Board of Directors are</td> <td>N EQUITY UNE 2020 Cont lited) e Chairman, Go ly that, e been prepared in these staten e responible for</td> <td>tributed s Capital 890 890 890 eneral Ma d in comp nents hav r the prep</td> <td>Reserve 262 9 9 271 2 2 2 2 3 anager and liance with e been ext aration an</td> <td>Reserve 393 393 393 393 Assistant h the forma racted from d presentat</td> <td>Reserve       Fu         683      </td> <td>Ind         Earnings           1         2,958           281         189           13         (9)           1         3,431           184         -           -         (2)           1         3,613           hce) of State Morrised by the Centinancial Statement</td> <td>21.73 19.30 9.23 6.19 3.78 1.05 6.40 25 373 AFS <u>Reserve</u> - rtgage and ral Bank or ts of the Ba</td> <td>7.73 5.31 4.55 1.04 5.17 25 378 <b>Rs. 'Mn</b> <b>Total</b> 5,187 - - 281 189 13 - - 5,670 - - 184 - - - 5,854</td>	Net NPL Exclu. EPF % Interest Margin % Return on Assets (before Tax) % Return on Equity % Number of Branches Number of Employees <b>STATEMENT OF CHANGES II</b> FOR THE PERIOD ENDED 30 <sup>TH</sup> JU Balance as at 31/12/2018 Prior Period Adjustments Impairment Adjustment Net Profit for the Year Deemed Dividend Tax over payment provision Other Comprehensive Income Transfer During the Year Transfer to Consolidated Fund Balance as at 31/12/2019 (Unaudi Prior year adjustment Net profit for the period Other Comprehensive Income Deemed Dividend Tax Transfer to Investment Net profit for the period Other Comprehensive Income Deemed Dividend Tax Transfer to Investment Fund Transfer to Investment Fund Transfer to Consolidated Fund Balance as at 30/06/2020 <i>Certification:</i> We, the undersigned, being the Investment Bank certify jointl (a) the above Statements have (b) the information contained in The Board of Directors are	N EQUITY UNE 2020 Cont lited) e Chairman, Go ly that, e been prepared in these staten e responible for	tributed s Capital 890 890 890 eneral Ma d in comp nents hav r the prep	Reserve 262 9 9 271 2 2 2 2 3 anager and liance with e been ext aration an	Reserve 393 393 393 393 Assistant h the forma racted from d presentat	Reserve       Fu         683	Ind         Earnings           1         2,958           281         189           13         (9)           1         3,431           184         -           -         (2)           1         3,613           hce) of State Morrised by the Centinancial Statement	21.73 19.30 9.23 6.19 3.78 1.05 6.40 25 373 AFS <u>Reserve</u> - rtgage and ral Bank or ts of the Ba	7.73 5.31 4.55 1.04 5.17 25 378 <b>Rs. 'Mn</b> <b>Total</b> 5,187 - - 281 189 13 - - 5,670 - - 184 - - - 5,854
VAT, DLR & NBT on financial services Receipts from Other Operating Activities Payments on Other Operating Activities Operating profit before changes in Operating Assets & Liabilities (Increase)/Decrease in Operating Assets Financial assets at amortised cost - loans & advances Other assets Increase/(Decrease) in Operating Liabilities Financial liabilities at amortised cost - due to depositors Financial liabilities at amortised cost - due to other borrow Other liabilities Net cash generated from operating activities before Income Tax Income Taxes Paid Net Cash from Operating Activities Cash flows from investing activities Dividend Received Proceeds from the sale of property, plant and equipment Purchase of Froperty, Plant & Equipment Proceeds from the sale & maturity of financial investments Purchase of Property, Plant & Equipment Proceeds from the sale & maturity of financial investments Net cash flows from financing activities Cash flows from financing activities Cash flows from financing activities Net cash (used in)/from investing activities Repayment of subordinated debt Payments to Consolidated Fund Net cash from financing activates Net increase/(decrease) in cash & cash equivalents Cash and cash equivalents at the beginning of the period Cash and cash equivalents at the end of the period	(3 (1) (3) (3) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1	309)       (409)         (88)       (214)         1       1         121)       (129)         308)       274         442       (630)         -       -         442       (630)         -       -         442       (630)         -       -         442       (630)         -       -         - <td>Net NPL Exclu. EPF % Interest Margin % Return on Assets (before Tax) % Return on Equity % Number of Branches Number of Employees <b>STATEMENT OF CHANGES II</b> <b>FOR THE PERIOD ENDED 30<sup>TH</sup> JU</b> <b>Balance as at 31/12/2018</b> Prior Period Adjustments Impairment Adjustment Net Profit for the Year Deemed Dividend Tax over payment provision Other Comprehensive Income Transfer During the Year Transfer to Consolidated Fund <b>Balance as at 31/12/2019 (Unaudi</b> Prior year adjustment Net profit for the period Other Comprehensive Income Deemed Dividend Tax Transfer During the Year Transfer to Consolidated Fund <b>Balance as at 31/12/2019 (Unaudi</b> Prior year adjustment Net profit for the period Other Comprehensive Income Deemed Dividend Tax Transfer During the year Transfer to Investment Fund Transfer to Investment Fund Transfer to Consolidated Fund <b>Balance as at 30/06/2020</b> <b>Certification:</b> We, the undersigned, being the Investment Bank certify joint (a) the above Statements have (b) the information contained in</td> <td>N EQUITY UNE 2020 Cont lited) e Chairman, Go ly that, e been prepared in these staten e responible for</td> <td>tributed s Capital 890 890 890 eneral Ma d in comp nents hav r the prep</td> <td>Reserve 262 9 9 271 2 2 2 2 3 anager and liance with e been ext aration an</td> <td>Reserve 393 393 393 393 Assistant h the forma racted from d presentat</td> <td>Reserve       Fu         683      </td> <td>Ind         Earnings           1         2,958           281         189           13         (9)           1         3,431           184         -           -         (2)           1         3,613           hce) of State Morrised by the Centinancial Statement</td> <td>21.73 19.30 9.23 6.19 3.78 1.05 6.40 25 373 AFS <u>Reserve</u> - rtgage and ral Bank or ts of the Ba</td> <td>7.73 5.31 4.55 1.04 5.17 25 378 <b>Rs. 'Mn</b> <b>Total</b> 5,187 - - 281 189 13 - - 5,670 - - 184 - - - 5,854</td>	Net NPL Exclu. EPF % Interest Margin % Return on Assets (before Tax) % Return on Equity % Number of Branches Number of Employees <b>STATEMENT OF CHANGES II</b> <b>FOR THE PERIOD ENDED 30<sup>TH</sup> JU</b> <b>Balance as at 31/12/2018</b> Prior Period Adjustments Impairment Adjustment Net Profit for the Year Deemed Dividend Tax over payment provision Other Comprehensive Income Transfer During the Year Transfer to Consolidated Fund <b>Balance as at 31/12/2019 (Unaudi</b> Prior year adjustment Net profit for the period Other Comprehensive Income Deemed Dividend Tax Transfer During the Year Transfer to Consolidated Fund <b>Balance as at 31/12/2019 (Unaudi</b> Prior year adjustment Net profit for the period Other Comprehensive Income Deemed Dividend Tax Transfer During the year Transfer to Investment Fund Transfer to Investment Fund Transfer to Consolidated Fund <b>Balance as at 30/06/2020</b> <b>Certification:</b> We, the undersigned, being the Investment Bank certify joint (a) the above Statements have (b) the information contained in	N EQUITY UNE 2020 Cont lited) e Chairman, Go ly that, e been prepared in these staten e responible for	tributed s Capital 890 890 890 eneral Ma d in comp nents hav r the prep	Reserve 262 9 9 271 2 2 2 2 3 anager and liance with e been ext aration an	Reserve 393 393 393 393 Assistant h the forma racted from d presentat	Reserve       Fu         683	Ind         Earnings           1         2,958           281         189           13         (9)           1         3,431           184         -           -         (2)           1         3,613           hce) of State Morrised by the Centinancial Statement	21.73 19.30 9.23 6.19 3.78 1.05 6.40 25 373 AFS <u>Reserve</u> - rtgage and ral Bank or ts of the Ba	7.73 5.31 4.55 1.04 5.17 25 378 <b>Rs. 'Mn</b> <b>Total</b> 5,187 - - 281 189 13 - - 5,670 - - 184 - - - 5,854
VAT, DLR & NBT on financial services Receipts from Other Operating Activities Payments on Other Operating Activities Operating profit before changes in Operating Assets & Liabilities (Increase)/Decrease in Operating Assets Financial assets at amortised cost - loans & advances Other assets Increase/(Decrease) in Operating Liabilities Financial liabilities at amortised cost - due to depositors Financial liabilities at amortised cost - due to other borrow Other liabilities at amortised cost - due to other borrow Other liabilities Net cash generated from operating activities before Income Tax Income Taxes Paid Net Cash from Operating Activities Dividend Received Proceeds from the sale of property, plant and equipment Purchase of Financial investments Purchase of Property, Plant & Equipment Proceeds from the sale & maturity of financial investments Net cash (used in)/from investing activities Cash flows from financing activities Repayment of subordinated debt Payments to Consolidated Fund Net cash from financing activities Repayment of subordinated debt Payments to Consolidated Fund Net cash from financing activities Cash and cash equivalents at the beginning of the period Cash and cash equivalents at the end of the period Reconciliation of Cash and Cash Equivalents Cash and Short Term Funds	(3 (1) (3) (3) (3,7) (1) (3,7) (1) (3,7) (	309)       (409)         (88)       (214)         1       1         121)       (129)         308)       274         442       (630)         -       -         442       (630)         -       -         442       (630)         -       -         442       (630)         -       -         - <td>Net NPL Exclu. EPF % Interest Margin % Return on Assets (before Tax) % Return on Equity % Number of Branches Number of Employees <b>STATEMENT OF CHANGES II</b> FOR THE PERIOD ENDED 30<sup>TH</sup> JU Balance as at 31/12/2018 Prior Period Adjustments Impairment Adjustment Net Profit for the Year Deemed Dividend Tax over payment provision Other Comprehensive Income Transfer During the Year Transfer to Consolidated Fund Balance as at 31/12/2019 (Unaudi Prior year adjustment Net profit for the period Other Comprehensive Income Deemed Dividend Tax Transfer to Investment Net profit for the period Other Comprehensive Income Deemed Dividend Tax Transfer to Investment Fund Transfer to Investment Fund Transfer to Consolidated Fund Balance as at 30/06/2020 <i>Certification:</i> We, the undersigned, being the Investment Bank certify jointl (a) the above Statements have (b) the information contained in The Board of Directors are</td> <td>N EQUITY UNE 2020 Cont lited) e Chairman, Go ly that, e been prepared in these staten e responible for</td> <td>tributed s Capital 890 890 890 eneral Ma d in comp nents hav r the prep</td> <td>Reserve 262 9 9 271 2 2 2 2 3 anager and liance with e been ext aration an</td> <td>Reserve 393 393 393 393 Assistant h the forma racted from d presentat</td> <td>Reserve       Fu         683      </td> <td>Ind         Earnings           1         2,958           281         189           13         (9)           1         3,431           184         -           -         (2)           1         3,613           hce) of State Morrised by the Centinancial Statement</td> <td>21.73 19.30 9.23 6.19 3.78 1.05 6.40 25 373 AFS <u>Reserve</u> - rtgage and ral Bank or ts of the Ba</td> <td>7.73 5.31 4.55 1.04 5.17 25 378 <b>Rs. 'Mn</b> <b>Total</b> 5,187 - - 281 189 13 - - 5,670 - - 184 - - - 5,854</td>	Net NPL Exclu. EPF % Interest Margin % Return on Assets (before Tax) % Return on Equity % Number of Branches Number of Employees <b>STATEMENT OF CHANGES II</b> FOR THE PERIOD ENDED 30 <sup>TH</sup> JU Balance as at 31/12/2018 Prior Period Adjustments Impairment Adjustment Net Profit for the Year Deemed Dividend Tax over payment provision Other Comprehensive Income Transfer During the Year Transfer to Consolidated Fund Balance as at 31/12/2019 (Unaudi Prior year adjustment Net profit for the period Other Comprehensive Income Deemed Dividend Tax Transfer to Investment Net profit for the period Other Comprehensive Income Deemed Dividend Tax Transfer to Investment Fund Transfer to Investment Fund Transfer to Consolidated Fund Balance as at 30/06/2020 <i>Certification:</i> We, the undersigned, being the Investment Bank certify jointl (a) the above Statements have (b) the information contained in The Board of Directors are	N EQUITY UNE 2020 Cont lited) e Chairman, Go ly that, e been prepared in these staten e responible for	tributed s Capital 890 890 890 eneral Ma d in comp nents hav r the prep	Reserve 262 9 9 271 2 2 2 2 3 anager and liance with e been ext aration an	Reserve 393 393 393 393 Assistant h the forma racted from d presentat	Reserve       Fu         683	Ind         Earnings           1         2,958           281         189           13         (9)           1         3,431           184         -           -         (2)           1         3,613           hce) of State Morrised by the Centinancial Statement	21.73 19.30 9.23 6.19 3.78 1.05 6.40 25 373 AFS <u>Reserve</u> - rtgage and ral Bank or ts of the Ba	7.73 5.31 4.55 1.04 5.17 25 378 <b>Rs. 'Mn</b> <b>Total</b> 5,187 - - 281 189 13 - - 5,670 - - 184 - - - 5,854
VAT, DLR & NBT on financial services Receipts from Other Operating Activities Payments on Other Operating Activities Operating profit before changes in Operating Assets & Liabilities (Increase)/Decrease in Operating Assets Financial assets at amortised cost - loans & advances Other assets Increase/(Decrease) in Operating Liabilities Financial liabilities at amortised cost - due to depositors Financial liabilities at amortised cost - due to other borrow Other liabilities Net cash generated from operating activities before Income Tax Income Taxes Paid Net Cash from Operating Activities Dividend Received Proceeds from the sale of property, plant and equipment Purchase of financial investments Purchase of Property, Plant & Equipment Proceeds from the sale & maturity of financial investments Net cash (used in)/from investing activities Cash flows from financing activities Repayment of subordinated debt Payments to Consolidated Fund Net cash from financing activates Net increase/(decrease) in cash & cash equivalents Cash and cash equivalents at the beginning of the period Reconciliation of Cash and Cash Equivalents	(3 (1) (3) (3) (1) (3) (1) (1) (2) (3) (3) (3) (3) (3) (3) (3) (3) (3) (3	309)       (409)         (88)       (214)         1       1         121)       (129)         308)       274         442       (630)         -       -         442       (630)         -       -         442       (630)         -       -         442       (630)         -       -         - <td>Net NPL Exclu. EPF % Interest Margin % Return on Assets (before Tax) % Return on Equity % Number of Branches Number of Employees <b>STATEMENT OF CHANGES II</b> FOR THE PERIOD ENDED 30<sup>TH</sup> JU Balance as at 31/12/2018 Prior Period Adjustments Impairment Adjustment Net Profit for the Year Deemed Dividend Tax over payment provision Other Comprehensive Income Transfer During the Year Transfer to Consolidated Fund Balance as at 31/12/2019 (Unaudi Prior year adjustment Net profit for the period Other Comprehensive Income Deemed Dividend Tax Transfer to Investment Net profit for the period Other Comprehensive Income Deemed Dividend Tax Transfer to Investment Fund Transfer to Investment Fund Transfer to Consolidated Fund Balance as at 30/06/2020 <i>Certification:</i> We, the undersigned, being the Investment Bank certify jointl (a) the above Statements have (b) the information contained in The Board of Directors are</td> <td>N EQUITY UNE 2020 Cont lited) e Chairman, Ge ly that, e been prepared in these staten e responible for by the Board of mineters of the staten</td> <td>tributed s Capital 890 890 890 eneral Ma d in comp nents hav r the prep of Direct</td> <td>Reserve 262 9 9 271 2 2 2 273 anager and liance with e been ext aration anors and sig</td> <td>Reserve 393 393 393 393 Assistant h the forma racted from d presentat</td> <td>Reserve       Fu         683      </td> <td>and         Earnings           1         2,958           281         189           13         (9)           1         3,431           184         -           -         (2)           1         3,613           nce) of State Morristatements. 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EPF % Interest Margin % Return on Assets (before Tax) % Return on Equity % Number of Branches Number of Employees <b>STATEMENT OF CHANGES II</b> FOR THE PERIOD ENDED 30 <sup>TH</sup> JU Balance as at 31/12/2018 Prior Period Adjustments Impairment Adjustment Net Profit for the Year Deemed Dividend Tax over payment provision Other Comprehensive Income Transfer During the Year Transfer to Consolidated Fund Balance as at 31/12/2019 (Unaudi Prior year adjustment Net profit for the period Other Comprehensive Income Deemed Dividend Tax Transfer to Investment Net profit for the period Other Comprehensive Income Deemed Dividend Tax Transfer to Investment Fund Transfer to Investment Fund Transfer to Consolidated Fund Balance as at 30/06/2020 <i>Certification:</i> We, the undersigned, being the Investment Bank certify jointl (a) the above Statements have (b) the information contained in The Board of Directors are	N EQUITY UNE 2020 Cont lited) e Chairman, Ge ly that, e been prepared in these staten e responible for by the Board of mineters of the staten	tributed s Capital 890 890 890 eneral Ma d in comp nents hav r the prep of Direct	Reserve 262 9 9 271 2 2 2 273 anager and liance with e been ext aration anors and sig	Reserve 393 393 393 393 Assistant h the forma racted from d presentat	Reserve       Fu         683	and         Earnings           1         2,958           281         189           13         (9)           1         3,431           184         -           -         (2)           1         3,613           nce) of State Morristatements. 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