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STATE MORTGAGE & INVESTMENT BANK INTERIM FINANCIAL STATEMENTS

For the Nine Months Ended 30th September 2022

			Rs. Mn	Analysis of Einancial Instrume	-							NTC
And Apple Section 2010 (1990) Ale No. A		2022		-			IS - Bullk					Rs. Mn
Inter a many 4 min 1 min	For the line months ended 50 September	2022	2021	As at 30 September 2022	AC	FVPL	FVOCI					31.12.2021
				ASSETS			1700	lota				10,608
	Net interest income	1,557	1,540								6,243	6,830
	Fee and commission income Fee and commission expenses	-	- 99								,	1,411 20.062
	Net fee and commission income Net fair value gains/(losses) from FA at FVPL		99		-			-	Others			1,168
	Net other operating income (net)	3		· · ·					Allowance for Day 1 Different	ence - Staff Loai		(488
	Total operating income Impairment charges											39,590
$ \begin{aligned} \begin{array}{c c c c c c c c c c c c c c c c c c c $	Net operating income		1,556			-	5	-	b. Stage wise impairment of			Rs. Mn
Beneric performance of a set o	Personnel expenses Depreciation and amortization expenses				53,986	-	-	-	Gross loans and advances			39,590
Max. Adv. no. 199 (no. 19	Other expenses			LIABILITIES								28,135
Addies Addies Parse Control Addies Parse Control Addies Parse Control Addies Parse Control Parse Pars Pars Pars					16			16				2,560 8,895
Name Add Add <td>Debt repayment levy (DRL)</td> <td>-</td> <td>-</td> <td></td> <td>47,899</td> <td></td> <td></td> <td>47,899</td> <td></td> <td>ent under:</td> <td></td> <td>1,469</td>	Debt repayment levy (DRL)	-	-		47,899			47,899		ent under:		1,469
Ling Jobs Control Ling Jobs				,	-			-	Stage 2		108	333 150
	Tax expenses	77	95									987
		163		Analysis of Financial Instrumer	nts by Measure	ment Basi	s - Bank		Less-First Day Impact of Mora	torium Loans	18	18
$ \frac{1}{1000} \frac{1}{100$								De Ma		ont during th		38,103
Attem District District <thdistrict< th=""> District <th< td=""><td>For the nine months ended 30 September</td><td>2022</td><td>2021</td><td>As at 31 December 2021</td><td></td><td>EV/DI</td><td>EVOCI</td><td></td><td>c. Movements in impairm</td><td></td><td></td><td>Rs. Mn</td></th<></thdistrict<>	For the nine months ended 30 September	2022	2021	As at 31 December 2021		EV/DI	EVOCI		c. Movements in impairm			Rs. Mn
James manual program in program	Profitfor the Period	163	269	ASSETS	AC	FVPL	FVOCI	Total	Stage 1			
Data Number of Second and second	Re-measurement of post-employment benefit obligations	-	-									248 85
Data does be based and		-	-						Write-off during the year		-	-
NameNo<	Total comprehensive income for the period	163	269		-					2022	361	333
A d 39.0 31.2 30.0	STATEMENT OF FINANCIAL POSITION		Rs. Mn	-								89 60
Addata Addata Addata Construction 2 <th2< <="" td=""><td>As at 30.</td><td>.09.2022</td><td>31.12.2021</td><td>,</td><td></td><td></td><td></td><td></td><td>Write-off during the year</td><td></td><td>(41)</td><td>-</td></th2<>	As at 30.	.09.2022	31.12.2021	,					Write-off during the year		(41)	-
Jack of the burner J. J	Assets		Audited	Unit Trusts		25		25	· · · · ·	022		150
International March Internat International March <th< td=""><td>Cash and cash equivalents Placements with banks</td><td></td><td></td><td></td><td>F2 014</td><td>25</td><td>5</td><td>-</td><td>. Opening balance as at 01/0</td><td></td><td></td><td>766</td></th<>	Cash and cash equivalents Placements with banks				F2 014	25	5	-	. Opening balance as at 01/0			766
Name No.4 No.4 <th< td=""><td>Financial ssets - FVPL</td><td>-</td><td>25</td><td></td><td>52,014</td><td>25</td><td><u> </u></td><td>52,044</td><td></td><td>ome statement</td><td>116</td><td>221</td></th<>	Financial ssets - FVPL	-	25		52,014	25	<u> </u>	52,044		ome statement	116	221
Dots of any of the formation of the second of the		38,844	38,103	Due to Banks	31			31		022		987
Proof. Proof.<					15 728			15 739		depositors	1,575	
Differ Differ <thdiffer< th=""> <thdiffer< th=""> <thdiffer< td="" th<=""><td>Property, plant and equipment</td><td>69</td><td>56</td><td></td><td>45,756</td><td></td><td></td><td>43,738</td><td></td><td></td><td>09.2022 A</td><td></td></thdiffer<></thdiffer<></thdiffer<>	Property, plant and equipment	69	56		45,756			43,738			09.2022 A	
Unit attech 55.44 32.22 Control Status Direct Status Proof Status	Deferred tax assets Other assets								• • • • • •		2 016	2 621
Data Biology Other deputs in factors Other deputs in factors </td <td>Total assets</td> <td></td> <td></td> <td></td> <td></td> <td>rticod cost</td> <td></td> <td>46,040</td> <td></td> <td></td> <td></td> <td>42,041</td>	Total assets					rticod cost		46,040				42,041
Handle bills at any official at any off	Liabilities Due to banks	16	31	FVPL - Financial assets/liabilities r	measured at fair v	value throu			• • • •		<u> </u>	1,076
Out-on othe structures ladies Field Analysis at 1000-5022 5000-5022 5000-5022 Deter statistics 450 500 5000 <td< td=""><td>Financial liabilities at amortised cost</td><td></td><td></td><td>FVOCI - Financial assets measured</td><td>at fair value throu</td><td>ugh other d</td><td>omprehens</td><td>live income</td><td>lotal</td><td></td><td>47,899</td><td>45,738</td></td<>	Financial liabilities at amortised cost			FVOCI - Financial assets measured	at fair value throu	ugh other d	omprehens	live income	lotal		47,899	45,738
Uningly constrained 30000 2012<		47,899 -	45,738	Ratio Analysis as at 30.09.202	2							
Other Leading Option Periodic Cycle II Like Mol See III Control Leading 4.007 6.000 6										30.	09. 2022	31.12. 2021
Other Processing Other Processing<	Other liabilities			· · · · ·	sel III						6 074	6.066
Stand a stand stand a stand stand a stand a stand a stand a stand a stand a sta	Total liabilities	49,087	47,039	Tier - 1 Capital							6,074	6,066
Sinutery survey fund 405 307 Common Security Tre 1 Capital Rest (Minimum Requirement TA) 21.25 23.33 Sinutery survey fund 6.447 6.448 23.32 Rest Sinutery Sinute	Stated capital/assigned capital										6,490	6,473
Other nerves 1.078				Common Equity Tier 1 Capital F			t 7%)					23.95
Total capit productions 55.534	Other reserves	1,078	1,078								22.71	25.23
STATEMENT OF CASH FLOWS Rs. Mm 14,811 120.00 of the nine months ended 30 September 2022 2021 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>10.92</td><td>10.57</td></t<>											10.92	10.57
construction 2022 2021 1.478 1.84 cash flows from operating activities 1.478 1.84 1.84 transfer operating activities 1.47 1.48 1.44 transtet operating activities	STATEMENT OF CASH FLOWS			Stat Liquid assets Rs Mn								13,652
math flows from operating activities 3.447 3.330 Test Sable Funding Task (Molinum res-200%) 119 11 interest recorded 3.447 3.330 Test Sable Funding Task (Molinum res-200%) 12.5												32.58 1,849
Sam How Some operating schedies 19.35 30.30 Interest Proceeding Schedies 10.21 30.31 Next NE, Lie del Interest In suspense and provision () % 10.21 30.3 Next NE, Lie del Interest In suspense and provision () % 10.21 30.3 Paramets to complyces (71.3) (57.0) Next NE, Lie del Interest In suspense and provision () % 3.8.1 4.3. Via On financial schedures (20.32) Provembal to order provision () % 3.8.1 4.3. Operating schedures (20.3) State Schedure Tan (% 3.8.1 4.3. Operating schedures (20.3) State Schedures 3.8.1 4.3. Operating schedures (20.3) State Schedures 3.8.1 4.3. Operating schedures (10.6) (11.3) 10.3. 12.5 11.3. Interest Algorithmet (10.6) (11.3) 13. 12.5 13.3. Interest Algorithmet (10.6) (11.3) 13. 13. 13. 13. Interest Algorithmet (10.6) (11.3) 13.	For the nine months ended 30 September	2022	2021			0%)						115
Interest payments Deck PF M Interest Margin % Interest Margin % </td <td>Cash flows from operating activities</td> <td></td> <td></td> <td>Gross NPL %</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>19.35</td> <td>136 19.84</td>	Cash flows from operating activities			Gross NPL %							19.35	136 19.84
Net NPL Exclus PP % Sol 5.30 5.2 Parments to employees (71) (52) 3.41 4.41	Interest r eceived				pense and provision	ons) %						16.56 9.19
Payments to employees [73] (57) Payments on envices [14] (12)	Interest payments Net commission receipts			Net NPL Exclu. EPF %							5.80	5.27
VAT on financial services (174) (122) Return on Equity % 3.41 4.1 Payments on other operating activities 23 3.41 4.1 Payments on other operating activities 25 25 3.66 36 Payments on other operating activities (23) 307 3.61 4.1 Increase/(decrease) in opera in gasets (165) (510) Contributed Statuary C	Payments to employees	(713)	(557)		%							4.34 0.76
Paymeters of Characters (Case 3) and the set of the set				Return on Equity %							3.41	4.11
Operating ordin before changes in Operating setsets (1) (3) 19.2 19.3 Increase/(decrease) in opera ng assets (1) (3) 10.2 19.3 Financial asset at mort sed costs - loams & advances (1) (3) 10.2 19.3 Other assets (1) (3) (1) (3) 10.2 19.3 Increase/(decrease) in opera ng assets (1) (3) (1) (2) 10.2 10	Payments on other operating activities	(272)	(147)	Number of Employees							356	25 365
Increase/(decrease) in operang assets (Los) (Los) <td>Operating profit before changes in Operating Assets & Liabilities</td> <td>(230)</td> <td>307</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>19.98 11.10</td>	Operating profit before changes in Operating Assets & Liabilities	(230)	307									19.98 11.10
Other assets (1) (2) Capital Reserve	Increase/(decrease) in opera ng assets				IN EQUITY FO							Rs. Mn
Increase/(decrease) in opera ng liabilities (1,066) (542) Balance as at 31, 12, 2020 890 284 393 683 1 3,768 - 6,022 Financial labilities at amortised cost-due to depositors 1,153 (564) 1 1 6,022 Timancial labilities at amortised cost-due to depositors 1,153 (564) 1 1 6,022 Other liabilities (113) 17 1	Financial assets at amor sed cost - loans & advances Other assets				Con							
Financial liabilities at amortised cost-due to depositors 1,153 (55) (61) Impairment Adjustment Financial liabilities at amortised cost-due to other borrowers (55) (61) Net Profit for the Year 253 25 Other liabilities at amortised cost-due to other borrowers (56) (60) Net Profit for the Year 10 1 Net Profit for the Year 13 (13) 10 1 Staff cost form operating activities (37) (942) Fransfer During the Year 13 (13) 1 - Abf rows form investing activities (397) (942) Balance as at 31.12.2021 890 297 393 683 1 4,019 - 6,28 Abf rows form investing activities (397) (942) Balance as at 31.12.2021 890 297 393 683 1 0.10 1 1 -											-	6,020
Financial liabilities at amorised cost-due to other borrowers (55) (61) Net Profit for the Year 253 253 255 Other liabilities at amorised cost-due to other borrowers (13) 1	Increase/(decrease) in opera ng liabili es Financial liabilities at amortised cost-due to depositors			Impairment Adjustment						1		1
Owner to construct of the construction of the period Operating activities Ope	Financial liabilities at amortised cost-due to other borrowe	ers (55)) (61)							253		253
before income tax income taxes paid (13) (13) (13) (13) Vet cash from operating a ctivities (397) (942) Balance as at 31.12.2021 890 297 393 683 1 4,019 - 6,288 Cash flows from investing activities 163				payment provision						-		-
Income taxes paid (78) (7	before income tax			Transfer During the Year			13					- 10
Cash flows from investing activities 1 1 Dividend received 1 163 163 Dividend received 1 163 163 Proceeds from the sale of property, plant and equipment 2 163 163 16 Purchase of financial investments (669) 440 1 163 16 Purchase of financial investments (36) (16) 1 163 16 Proceeds from the sale & maturity of financial investments 1,24 550 50 400 7 7 6,44 Cash flows from financial activities 420 976 Balance as at 30.09.202 890 305 393 683 1 4,175 - 6,44 Cash flows from financing activities - - - - - 6 -	Income taxes paid	(78)	(99)	Transfer to Consolidated Fund		890	297	303	683 1		-	6,284
Dividend received 163 163 163 Proceeds from the sale of property, plant and equipment 169 40 0ther Comprehensive Income 0emed Dividend Tax Purchase of property, plant & equipment (36) (16) Transfer During the year 8 (8) Proceeds from the sale & maturity of financial investments 1,124 550 Transfer During the year 8 (8) Proceeds from the sale & maturity of financial investments 1,124 550 Transfer to Consolidated Fund 163 16 Repayment of subordinated debt - - Wet, the undersigned, being the chairman, General Manager / CEO and Deputy General Manager (Finance and Planning) of State Mortgage and Investment Bank certify jointly 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 unaudied draft Financial Statements of the Bank. Cash and cash equivalents at the end of the period 135 150 202 Government of Si Lanka treasury bills - - Government of Si Lanka treasury bills - - Borrowings from Banks (OD) (16) (40) Dir.Udayzeri Kariyawasam <td< td=""><td>Net cash from operating activities Cash flows from investing activities</td><td>(397)</td><td>(942)</td><td>Prior year adjustment</td><td></td><td>330</td><td>231</td><td>393</td><td></td><td>1</td><td>-</td><td>1</td></td<>	Net cash from operating activities Cash flows from investing activities	(397)	(942)	Prior year adjustment		330	231	393		1	-	1
Purchase of financial investments (669) 440 Defined Dividend Tax Purchase of property, plant & equipment (36) (16) Proceeds from the sale & maturity of financial investments 1,124 550 Proceeds from the sale & maturity of financial investments 1,124 550 Repayment of subordinated debt - - Payments to consolidated Fund - - Repayment of subordinated debt - - Payments to consolidated Fund - - Repayment of subordinated debt - - Payments to consolidated Fund - - Net cash from financing activities - - Net cash from financing activities - - Repayment of subordinated debt - - Payments to consolidated Fund - - State Mortgage and Investment Bank certify jointly that, - (a) the above Statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka Cash and cash equivalents at the edining of the period 112 128 Cash and cash equivalents 150 202	Dividend received	-	2	• •						163		163
Transfer During the year 8 (8) Purchase of property, plant & equipment (36) (16) Proceeds from the sale & maturity of financial investments 1,124 550 Net cash (used in)/ from investing activities 420 976 Balance as at 30.09. 2022 890 305 393 683 1 4,175 - 6,447 Cash flows from financing activities - - - - We, the undersigned, being the Chairman, General Manager / CEO and Deputy General Manager (Finance and Planning) of Payments to consolidated Fund - - - State Mortgage and Investment Bank certify jointly that, - Net cash from financing activities - - - - - Net cash from financing activities - - - - Net increase/(decrease) in cash & cash equivalents 22 34 - - - Cash and cash equivalents at the beginning of the period 112 128 - - - Cash and short term funds 150 202 202 - - - - Government of Sri Lanka treasury bills <td>Proceeds from the sale of property, plant and equipment Purchase of financial investments</td> <td>- (669)</td> <td>- 440</td> <td>Deemed Dividend Tax</td> <td></td> <td></td> <td>0</td> <td></td> <td></td> <td>-</td> <td></td> <td>-</td>	Proceeds from the sale of property, plant and equipment Purchase of financial investments	- (669)	- 440	Deemed Dividend Tax			0			-		-
Net cash (used in)/ from investing activities 420 976 Balance as at 30.09.2022 890 305 393 683 1 4,175 - 6,44 Cash flows from financing activities - - - - We, the undersigned, being the Chairman, General Manager / CEO and Deputy General Manager (Finance and Planning) of Payments to consolidated Fund - - - State Mortgage and Investment Bank certify jointly that, - - State Mortgage and Investment Bank certify jointly that, -	Purchase of property, plant & equipment			Transfer to Investment Fund			ð			(8)		-
Cash flows from financing activities Certification: Repayment of subordinated debt - - Payments to consolidated Fund - - Net cash from financing activities - - Net cash from financing activities - - Net increase/(decrease) in cash & cash equivalents 22 34 Cash and cash equivalents at the beginning of the period 112 128 Cash and cash equivalents at the end of the period 135 162 Cash and short term funds 150 202 Government of Sri Lanka treasury bills - - Borrowings from Banks (OD) (16) (40) Dr. Udayasri Kariyawasam Mr. I.T. Asuramanna Mr. N. D. P. Somarathna						800	305	20:	3 683 1	4 175	-	- 6,447
Payments to consolidated Fund - - - State Mortgage and Investment Bank certify jointly that, Net cash from financing activities -	Cash flows from financing activities	720	575	Certification:								<u>, , , , , , , , , , , , , , , , , </u>
Net cash from financing activities - - Net increase/(decrease) in cash & cash equivalents 22 34 Cash and cash equivalents at the beginning of the period 112 128 Cash and cash equivalents at the end of the period 135 162 Reconciliation of cash and cash equivalents 150 202 Government of Sri Lanka treasury bills - - Borrowings from Banks (OD) (16) (40) Dr.Udayasri Kariyawasam Mr. I.T. Asuramanna Mr. I.T. Asuramanna Mr. I.T. Asuramanna Mr. N. D. P. Somarathna	Repayment of subordinated debt	-	-				•	EO and De	eputy General Manager (Fin	ance and Pla	nning) of	
Net increase/(decrease) in cash & cash equivalents2234(a) the above statements intro occup prepared in computate with the romations presented by the Central Dank of Sri BankaCash and cash equivalents at the beginning of the period112128Cash and cash equivalents at the end of the period135162Cash and short term funds150202Government of Sri Lanka treasury bills150202Borrowings from Banks (OD)(16)(40)Or benches benches the period135Cash and short term funds150202Dr. Udayasri KariyawasamMr. I. T. AsuramannaMr. N. D. P. SomarathnaMr. N. D. P. Somarathna	Net cash from financing activities	-	-					h the form	at and definitions prescribed	by the Cent	ral Bank	of Sri Lanka
Cash and cash equivalents at the end of the period 135 162 Statements were approved by the Board of Directors and signed on their behalf. Reconciliation of cash and cash equivalents 150 202 Cash and short term funds 150 202 Government of Sri Lanka treasury bills - - Borrowings from Banks (OD) (16) (40) Dr.Udayasri Kariyawasam Mr. I.T. Asuramanna Mr. N. D. P. Somarathna Mr. N. D. P. Somarathna	Net increase/(decrease) in cash & cash equivalents	22	34	(b) the information contained	l in these stater	ments hav	e been ext	racted from	n the unaudited draft Finance	cial Statement	ts of the B	ank.
Reconciliation of cash and cash equivalents Cash and short term funds 150 202 Government of Sri Lanka treasury bills Borrowings from Banks (OD) (16) (40) Dr.Udayasri Kariyawasam Mr. I.T. Asuramanna Mr. D. P. Somarathna	Cash and cash equivalents at the beginning of the period				-			-		ments.These	draft Fina	ncial
Cash and short term funds 150 202 Government of Sri Lanka treasury bills Borrowings from Banks (OD) (16) (40) Dr. Udayasri Kariyawasam Mr. I. T. Asuramanna Mr. N. D. P. Somarathna		135	162	statements were approved	a by the Board	or Direct	ors and sig	gneu on th				
Government of Sri Lanka treasury bills Borrowings from Banks (OD) (16) (16) (16) Dr.Udayasri Kariyawasam Mr. I.T. Asuramanna Mr. N. D. P. Somarathna	Cash and short term funds	150	202	The Constant of the second s		Anta	Malli	L	C INA			
	Government of Sri Lanka treasury bills Borrowings from Banks (OD)	- (16)	- (40)					-	MrN D D Commit	-		
Lash and cash equivalents at the end of the period 135 162 Chairman General Manager / CEO Deputy General Manager (Finance & Planning) 25 November 2022	Cash and cash equivalents at the end of the period	135	(40) 162					1	ועון ואין אין אין אין אין אין אין אין אין Deputy General Manager (Financ	- 0.01	25 Novemb	er 2022