

Annual Financial Statements

CTATEMENT OF ENLANGUA BOOTS	s Srilanka	operations	Group	Pakistan		Cut	Lanka operation	c Crown	Dakistan			
STATEMENT OF FINANCIAL POSITIO	LK	R 000		Pakistan R 000	STATEMENT OF COMPREHENSIVE INCOM	IE Sri	Lanka operation LKR 000		Pakistan R 000	CASH FLOW STATEMENT	Sri Lanka operat	ions LKR 000
As at	31.12.2021 AUDITED	31.12.2020 AUDITED	31.12.2021 AUDITED	31.12.2020 AUDITED	For the year ended 31st December 2021	2021	2020	2021	2020	For the year ended 31st December	2021	2020
Assets												
Cash and cash equivalents	220,254	289,328	175,922,469	132,053,041	Interest income Interest expenses	1,419,856 (596,754)	2,131,670 (1,098,008)	132,609,303 (64,231,302)	145,772,451 (69,929,012)	Cash Flows From Operating Activities		
Balances with central banks	866,541	743,866	00.474.400	40.070.704	Net interest income	823,102	1,033,662	68,378,001	75,843,439	Interest and commission receipts	1,530,477	1.829.085
Placements with banks / Financial Institutions Derivative financial instruments	2,674,180 -	3,016,633 42,374	63,171,439 -	46,979,764 -	Fee and commission income	110,620	121,668	13,691,432	11,971,491	Interest payments	(596,754)	(897,402)
Financial assets recognized through profit or loss	-	42,374	-	-	Fee and commission expenses Net fee and commission income	(17,562) 93,058	98,492	13,691,432	11,971,491	Receipts/(outgoings) from other operating activities	162,507	80,577
measured at fair value	_	=	1,255,085	2,578,337	Net gains/(losses) from trading	-	-	-	-	Cash payments to employees and suppliers	(760,021)	(653,804)
designated at fair value	-	-	-	-	Net fair value gains/(losses) on:	-	-	-	-		(700,021)	(000,004)
Financial assets at amortised cost	-	-			financial assets at fair value through profit or loss	=	-	262,835	3,396,296	Operating profit before changes in Operating	222 222	050 455
Loans and Advances to customers	12,385,467	15,201,988	686,388,652	547,685,708	financial liabilities at fair value through profit or loss	-	-	-	-	Assets and Liabilities	336,209	358,455
Debt and other financial instrument Financial Assets measured at FVTOCI	815,028 8,637,800	3,627,391 8,724,871	24,426,134 _ 1,031,604,010	19,549,017 _ 1,009,610,821	Net gains/(losses) on derecognition of financial assets:							
Investments in associates and joint ventures	0,037,000	0,724,071	5,283,282	4,479,360	at fair value through profit or loss	-	- -	- -	=			
Property, plant and equipment	428,704	492,581	62,351,545	63,679,312	at amortised cost	-	-	-	-	Increase in Operating Assets		
Goodwill and Intangible assets	31,945	30,910	1,838,136	1,867,244	at fair value through other comprehensive income	_	-	_	_	Deposits held for Regulatory or Monetary Control Purposes	(122,675)	507,125
Deferred tax assets	21,812	10,412	=	-	Other operating income (net)	162,507	127,673	6,700,256	3,900,740	Financial assets at amortised cost - loans & advances	2,565,743	5,719,303
Current tax assets	50,332	-	-	-	Total operating income	1,078,668	1,259,827	89,032,524	95,111,966	Other Assets	43,817	(10,993)
Other assets	90,521	91,964	69,880,727	62,793,791	Impairment charges for loans and other losses Net operating income	(250,778) 827,890	(110,843) 1,148,984	5,472,779 94,505,303	(7,330,044) 87,781,922	Increase/(Decrease) in Operating Liabilities		
Total assets	26,222,585	32,272,318	2,122,121,479	1,891,276,395	Personnel expenses	(308,278)	(318,834)	(19,367,589)	(18,201,007)	Deposits from customers	(5,215,603)	(3,901,462)
					Depreciation and amortisation	(98,068)	(111,182)	(4,777,791)	(4,570,906)	Other Liabilities	243,526	65,594
11.199					Other expenses Operating profit before VAT & NBT on	(309,824)	(301,058)	(18,028,110)	(16,264,799)	Net Cash Generated from Operations	(2,148,983)	2,738,021
Liabilities	1 407 605	0.674.044	070 450 607	467 600 750	financial Services	111,719	417,910	52,331,813	48,745,210		(-,)	_,,.
Due to banks Derivative financial instruments	1,497,685 6,152	2,571,044 6,702	270,453,627	167,600,758 -	Value Addedd Tax(VAT) & Nation Building Tax (NBT) on Financial Services	(EQ 110)	(101 099)			Income Tax Paid	(131,709)	(104,689)
Financial liabilities recognized through profit or	0,132	0,702	_	_	Operating profit after value added tax (VAT)	(58,112) 53,607	(101,988) 315,922	52,331,813	48,745,210	moomo raxir ala	(101,100)	(101,000)
loss					Share of profits of associates and joint ventures	-	-	943,587	573,078	Net Cash Flows Generated from Operating Activities	(2,280,692)	2,633,333
measured at fair value					Profit before tax Tax expense	53,607 (5,921)	315,922 (109,227)	53,275,400 (21,947,646)	49,318,288 (19,756,019)	Net Cash I lows Generated Holli Operating Activities	(2,200,092)	2,000,000
designated at fair value					Profit for the period	47,686	206,695	31,327,754	29,562,269			
Financial liabilities at amortised cost										Cash Flows from Investing Activities		
due to depositors	16,344,311	21,559,914	1,534,586,671	1,388,737,961	Profit attributable to: Owners of the parent	47,686	206,695	31,179,708	29,410,227	Net proceeds from maturity and purchase of Financial Investments	2,870,541	(4,336,687)
due to debt securities holders due to other borrowers	162,812	153,670	12,445,255	16,976,582	Non-controlling interests	-1,000 -	200,033	148,046	152,042	Proceed from maturity of other Placements with Banks	342,453	(551,012)
Debt securities issued	102,012	133,070	12,445,255	10,970,302	<u> </u>	47,686	206,695	31,327,754	29,562,269	Purchase of Property, Plant and Equipments	62,841	42,888
Retirement benefit obligations	72,128	98,382	1,982,169	2,004,122	Items that will be reclassified to income					r aronado di Proporty, Flant ana Equipmonto	02,011	12,000
Current tax liabilities	-	53,675	-	- -	statement					Proceeds from Sale of Property, Plant and Equipment	_	_
Deferred tax liabilities	=	-	1,578,782	7,491,040	Foreign currency translation reserve - Gain / (Loss) on translation of Foreign Operation	64,137	42,510	874,051	212,515	Net Cash Flows generated from Investing Activities	3,275,836	(4,844,812)
Other provisions	7,930	13,387	-	-	Net gains/(losses) on cash flow hedges	-	42,510	-	-	Net Cash Flows generated from investing Activities	3,273,030	(4,044,012)
Other liabilities	1,150,960	999,224	123,506,315	115,474,549	Net gains/(losses) on investments in Financial							
Total liabilities	19,241,978	25,455,998	1,944,552,819	1,698,285,012	Assets measured at fair value through other comprehensive income	(28,892)	9,092	(13,196,825)	4,074,542	Cook flow from Eineneine Activities		
					Share of profits of associates and joint ventures	-	-	8,328	7,321	Cash flow from Financing Activities		
					Debt instruments at fair value through other comprehensive income					Capital Infusion from Head Office	-	-
Equity					Movement in share of surplus / deficit on	=	-	-	<u>-</u> "	Profit transferred to head office	-	-
Stated capital/Assigned capital	3,969,508	3,969,508	11,850,600	11,850,600	revaluation of associated undertaking- net of tax	-	-	96,189	(24,823)	Increase/(Decrease) of borrowings	(1,064,217)	2,098,635
Statutory reserve fund	244,905	242,521	37,729,718	34,628,527	Less: Tax expense relating to items that will be reclassified to income statement	7,921	(2,546)			Decrease of Securities Sold Under Repurchase Agreement		
Retained earnings	2,319,471	2,233,456	64,697,360	70,498,820	Items that will not be reclassified to income	.,	(=,= .=)			Net cash generated from/(used in) financing Activities	(1,064,217)	2,098,635
Other reserves Total shareholders' equity	446,723 6,980,608	370,835 6,816,320	62,539,563 176,817,241	75,234,875 192,212,822	statement Change in fair value on investments in equity	-	-	-	-	· · · · · · · · · · · · · · · · · · ·		
Non-controlling interests	0,000,000	0,010,320	751,419	778,561	instruments designated at fair value through other					Net Increase in Cash and Cash Equivalents	(69,074)	(112,844)
Total equity	6,980,608	6,816,320	177,568,660	192,991,383	comprehensive income	-	-	-	=	Cash and Cash Equivalents at the Beginning of the year	289,328	267,191
Total equity and liabilities	26,222,585	32,272,318	2,122,121,479	1,891,276,395	Change in fair value attributable to change in the Bank's own credit risk on financial liabilities					Cash and Cash Equivalents at the End of the year	220,254	154,347
					designated at fair value through profit or loss	-	-	-	=	•		
Contingent liabilities and commitments	7,731,208	24,637,147	723,700,270	740,375,303	Re-measurement of post-employment benefit obligations	12,701	14,688	37,922	(342,311)			
					Changes in revaluation surplus	-	-	(28,185)	119,544	Reconciliation of cash and cash equivalents		
Number of Employees	119	140	15,961	15,567	Share of profits of associates and joint ventures	-	-	-	-	Cash and cash equivalents	220,254	154,347
Number of Employees Number of Branches	8	8	1,437	1,429	Less: Tax expense relating to items that will not be reclassified to income statement	790	(4,113)	=	-	Casti and Casti Equivalents	220,254	154,347
	,	,	.,	-,	Other comprehensive income for the period,	, 50	(3,110)	-	=		220,234	134,341
Note Assessed and a second state of the second					net of taxes	56,655	59,632	(12,208,520)	4,046,788	Eiguraa in hraakata indicata dadustiana		
Note: Amount stated are net of impairement and de	epreciation				Total comprehensive income for the period	104,342	266,328	19,119,234	33,609,057	Figures in brackets indicate deductions.		

GROUP CASH FLOW STATEMENT	Grou	p Pakistan PKR 0
For the period ended 31st December	2021	202
Cash Flows From Operating Activities		
Profit before taxation	53,275,400	49,318,28
Less: Dividend income and share of profit of associates	(2,898,800)	(1,542,40)
Adjsutments:	50,376,600	47,775,88
Depreciation of fixed assets	2,587,352	2,403,22
Depreciation on right of use assets	1,709,613	1,697,82
Depreciation on non-banking assets acquired in satisfaction of claims	35,544	34,31
Amortisation	480.826	469,86
Provisions / (reversals) and write offs - net	(5,472,779)	7,330,04
ixed assets written off		
Vorker welfare fund	1,058,419	974,80
Sain on sale of non-banking assets acuired in satisfaction of claims	(571,449)	(3,97
Sain on sale of fixed assets	(107,783)	(73,16
Sain on conversion of Ijarah agreements	(20,761)	(63,29
Reversal)/ charge for defined benefit plans	289,144	74,82
nrealised loss on revaluation of investments classified as held for trading	7,026	(110,26
nterest expensed on lease liability against right-of-use assets	1,257,256	1,495,61
ain on termination of lease liability against right of use assets	(149,129)	15,63
	1,103,279	14,245,45
ecrease / (increase) in operating assets		
ending to financial institutions	(22,648,867)	(11,907,37
eld-for-trading securities	1,316,226	8,244,33
dvances	(133,965,474)	(6,724,19
thers assets (excluding advance taxation)	(5,854,958)	9,319,67
	(161,153,073)	(1,067,562
ncrease in operating liabilities	, , ,	
tills payable	34,932	13,656,18
Borrowings from financial institutions	97,007,799	92,691,05
Deposits	145,848,710	162,144,93
Others liabilities (excluding current taxation)	6,448,651	(18,845,30
afind hanafita naid	249,340,092	249,646,87
lefind benefits paid ncome tax paid	(250,977)	(302,94
	(21,722,469)	(16,309,57
let cash flow from operating activities	117,693,452	293,988,14
Cash flow from investing activities	,,,,===================================	
et investments in available-for-sale securities	(41,999,823)	(297,967,38
et investments in held-to-maturity securities	(4,886,763)	17,593,4
et cash inflow on amalgamation	-	
roceeds from divestment in a subsidiary	- 0.477.045	4 404 0
ividends received	2,177,615	1,161,83
vestments in fixed assets	(3,205,076)	(3,051,39
vestments in intangible assets	(451,086)	(358,18
roceeds from sale of fixed assets	405,766	191,34
roceeds from sale of non-banking assets acquired insatisfaction of claims	2,052,928	39,00 99,69
roceeds from divestment in a subsidiary	- 882,350	,
ffect of translation of net investment in foreign branches and subsidiaries		212,5
let cash flow used in investing activities	(45,024,089)	(282,079,17
ach flow from financing activities		
Cash flow from financing activities rayments of subordinated debt	(2,359,330)	(2,327,63
Payment of lease liability against right-of-use-assets	(34,211,540)	(11,872,20
ividend paid	(36,570,870)	(14,199,84
let cashflow used in financing activities	(30,370,870)	(17,133,04
- 	5,341,973	1,595,43
ffects of exchange rate changes on cash and cash equivalents	41,440,466	(695,43)
ncrease in cash and cash equivalents Cash and Cash equivalents at beginning of the period	155,353,669	161,391,07

STATEMENT OF CHANGES IN EQ	VTIU					Group Paki	stan PKR 000
	Share capital	Statutory Reserve	Revaluation Reserve	Other Reserves	Retained earnings	Minority Interest	Total
Balance as at 01 January 2021	11,850,600	34,628,527	28,803,351	46,431,524	70,498,820	778,561	192,991,383
Total comprehensive income for the year							
Profit for the year	-	-	-	-	31,179,708	148,046	31,327,754
Other comprehensive income (net of tax)	-	-	(13, 128, 821)	882,350	37,922	29	(12,208,520
Total comprehensive income for the year	-	-	(13,128,821)	882,350	31,217,630	148,075	19,119,234
Share Issued	-	-	-	-		=	-
Fransfers to reserves during the period	-	3,101,191	-	-	(3,101,191)	-	-
Profit transferred to head office	-	· · ·	-	-	-	-	-
Final cash dividend	-	-	-	-	(17,775,900)	(175,217)	(17,951,117
nterim Cash dividends					(16,590,840)		(16,590,840
Others		-	(448,841)		448,841	-	-
Total transactions with equity holders	•	3,101,191	(448,841)	-	(37,019,090)	(175,217)	(34,541,957
Balance as at 31st December 2021	11,850,600	37,729,718	15,225,689	47,313,874	64,697,360	751,419	177,568,660

STATEMENT OF CHANGES IN EQUITY					:	Sri Lanka opera	tions LKR 000
	Assigned Capital	Reserve Fund	Revaluation Reserve	Available for Sale Reserve for FVTOCI	Retained Earning		Total
Balance as at 01 January 2021	3,969,508	242,521	69,080	17,757	2,233,456	283,999	6,816,320
Change in the foreign exchange reserve					-	28,885	28,885
Income Tax adjustment related to prior year					31,061		31,061
Total comprehensive income for the year							
Profit for the year	-	-		-	47,686	i <u>-</u>	47,686
Other comprehensive income (net of tax)	-	-	3,838	(20,972)	9,653	64,137	56,655
Total comprehensive income for the year	-	•	3,838	(20,972)	57,339	64,137	104,342
Gain on revaluation of property, plant & equipment			_		_		_
Transfers to reserves during the period	-	2,384	-	-	(2,384	l) -	-
Share issue/increase of assigned capital	-	2,304	-		(-/	.,	-
Profit transferred to head office	-	-	-	-	-	-	-
Others	-	-	-	-			-
Total transactions with equity holders	-	2,384	-		(2,438	-	-
Balance as at 31st December 2021	3,969,508	244,905	72,918	(3,215)	2,319,47	377,020	6,980,608
SELECTED PERFORMANCE INDICATORS				Sri Lanka Ope	eration	G	roup
				As of	As of	As of	As of
				31.12.2021	31.12.2020	31.12.2021	31.12.2020
Regulatory Capital Adequacy (LKR in Million)							
Common Equity Tior 1				0.000	C EOC		

SELECTED PERFORMANCE INDICATORS	Datance as at 31st December 2021	3,909,300	244,303	12,510	(3,21	2,319,47	1 377,02	0,980,000
Regulatory Capital Adequacy (LKR in Million) 31.12.2021 31.12.2021 31.12.2021 31.12.2021 31.12.2021 20.000 Common Equity Tier 1 6,688 6,596 150.354 152.901 150.304 152.901 150.304 152.901 150.304 189.409 Regulatory Capital Ratio (Williams) 6,738 169.604 189.409 Regulatory Capital Ratio (Williams) 6,738 169.604 189.409 Regulatory Capital Ratio (Williams) 169.604 189.409 Regulatory Capital Ratio (Williams) 45.83 37.75 15.1 17.0 18.0 18.0 18.0 18.0 18.0 18.0 18.0 18.0 18.0 18.0 18.0 18.	SELECTED PERFORMANCE INDICATORS			Si	ri Lanka O _l	peration		Group
Regulatory Capital Adequacy (LKR in Million) Common Equity Tier 1 6,888 6,596 150,354 152,901 Core Tier 1 Capital 6,889 6,598 150,354 152,901 Total Capital Base 6,599 6,738 169,604 188,409 Regulatory Capital Ratio (Minimum Requirement - 2,00%) 45.83 37.75 15.1 17.0 Common Equity Tier 1 Capital Ratio (Minimum Requirement - 8,50%) 45.83 37.75 15.1 17.0 Tier 1 Capital Ratio (Minimum Requirement - 8,50%) 45.83 37.75 15.1 17.0 Tier 1 Capital Ratio (Minimum Requirement - 2,50%) 45.83 37.75 15.1 17.0 Assets Quality - Leans Portfolio Cross Non - performing Ratio (Minimum Requirement in Suspense) 6.96 4.87 4.87 4.87 4.87 4.84 42.02 4.86 4.87 4.84 42.02 4.86 4.87 4.84 42.02 4.86 4.87 4.84 4.86 4.87 4.86 4.87 4.86 4.87								
Core Tier 1 Capital	Regulatory Capital Adequacy (LKR in Million)			31.	12.2021	31.12.2020	31.12.2021	31.12.2020
Total Capital Base 6,859 6,738 169,604 188,409 Regulatory Capital Ratio (%) 37.75 15.1 17.0 Common Equity Tier 1 Capital Ratio (Minimum Requirement - 8.50%) 45.83 37.75 15.1 17.0 Total Capital Ratio (Minimum Requirement - 8.50%) 45.83 37.75 15.1 17.0 Assets Quality - Loans Portfolio Gross Non - performing Ratio %(net of Interest in Suspense) 6.96 4.87<	Common Equity Tier 1				6,688	6,596		
Regulatory Capital Ratio (%)	Core Tier 1 Capital				6,688	6,596	150,354	152,901
Common Equity Tier 1 Capital Ratio (Minimum Requirement -7.00%) 45.83 37.75 15.1 17.0	Total Capital Base				6,859	6,738	169,604	188,409
Tier 1 Capital Ratio (Minimum Requirement - 8.50%)	Regulatory Capital Ratio (%)							
Assets Quality - Loans Portfolio Saset Squality - Loans (Stage 3) Ratio (Minet of Interest in Suspense & Provisions) Saset Squality - Loans (Stage 3) Ratio (Minet of Interest in suspense & Provisions) Saset Squality - Loans (Stage 3) Ratio (Minet of Interest in Suspense & Provisions) Saset Squality - Loans (Stage 3) Ratio (Minet of Interest in Suspense & Provisions) Saset Squality - Loans (Stage 3) Ratio (Minet Stage 3) to Stage 3 Loans Ratio (Minet S	Common Equity Tier 1 Capital Ratio (Minimum Requirer	ment -7.00%)			45.83	37.75		
Assets Quality - Loans Portfolio Gross Non - performing Ratio %(net of Interest in Suspense) Net Non - performing Ratio %(net of Interest in suspense & Provisions) Impaired Loans (Stage 3) Ratio (%) Impairment (Stage 3) to Stage 3 Loans Ratio (%) Profitability Interest Margin % Return on Assets % 0,2 0,7 Return on Equity % 0,7 3,0 Leverage Ratio (Minimum Requirement -3%) Net Stable Funding Ratio (Minimum Requirement -100%) Regulatory Liquid Assets Rs mn - DBU Statutory Liquid Assets Rs mn - OSBU Statutory Liquid Assets Ratio % -Minimum requirement 20% Domestic Banking Unit 7,0,2 0,4,2 0,64,2 0,61 Shore Banking Unit 7,0,2 0,9,18,0 Liquidly Coverage Ratio (%)- Rupee(Minimum Requirement - 100%) 312,0 599,0	Tier 1 Capital Ratio (Minimum Requirement - 8.50%)				45.83	37.75	15.1	17.0
Gross Non - performing Ratio %(net of Interest in Suspense) 6.96 4.87 Net Non - performing Ratio %(net of interest in suspense & Provisions) 4.37 3.87	Total Capital Ratio (Minimum Requirement - 12.50%)				47.00	38.56	17.0	21.0
Gross Non - performing Ratio %(net of Interest in Suspense) 6.96 4.87 Net Non - performing Ratio %(net of interest in suspense & Provisions) 4.37 3.87	Assets Quality - Loans Portfolio							
Impaired Loans (Stage 3) Ratio (%) 5.02 4.36 Impairment (Stage 3) to Stage 3 Loans Ratio (%) 48.40 42.02 42.02 4.36 Impairment (Stage 3) to Stage 3 Loans Ratio (%) 48.40 42.02	Gross Non - performing Ratio %(net of Interest in Susp	ense)			6.96	4.87		
Impairment (Stage 3) to Stage 3 Loans Ratio (%)	Net Non - performing Ratio %(net of interest in susper	nse & Provisions)			4.37	3.87		
Profitability Interest Margin % 3.2 3.4 Return on Assets % 0.2 0.7 Return on Equity % 0.7 3.0 Leverage Ratio (Minimum Requirement -3%) 24.70 14.3 Net Stable Funding Ratio (Minimum Requirement -100%) 189.7 177.0 Regulatory Liquidity 5tatutory Liquid Assets Rs mn -DBU 11,521 12,754 Statutory Liquid Assets Rs mn - OSBU 828 1,886 Statutory Liquid Assets Ratio % -Minimum requirement 20% 70.2 64.2 Off Shore Banking Unit 69.5 63.0 Total Stock of High-Quality Liquid Assets (LKR in Million) 9,077.0 9,188.0 Liquidity Coverage Ratio (%)- Rupee(Minimum Requirement - 100%) 312.0 599.0	Impaired Loans (Stage 3) Ratio (%)				5.02	4.36		
Interest Margin % 3.2 3.4 Return on Assets % 0.2 0.7 Return on Equity % 0.7 3.0	Impairment (Stage 3) to Stage 3 Loans Ratio (%)				48.40	42.02		
Retum on Assets % 0.2 0.7 Retum on Equity % 0.7 3.0 Leverage Ratio (Minimum Requirement -3%) 24.70 14.3 Net Stable Funding Ratio (Minimum Requirement -100%) 189.7 177.0 Regulatory Liquidity Statutory Liquid Assets Rs mn -DBU 11,521 12,754 Statutory Liquid Assets Rs mn - OSBU 828 1,886 Statutory Liquid Assets Ratio % -Minimum requirement 20% 70.2 64.2 Domestic Banking Unit 70.2 64.2 Off Shore Banking Unit 69.5 63.0 Total Stock of High-Quality Liquid Assets (LKR in Million) 9,077.0 9,188.0 Liquidity Coverage Ratio (%)- Rupee(Minimum Requirement - 100%) 312.0 599.0	Profitability							
Return on Equity % 0.7 3.0 Leverage Ratio (Minimum Requirement -3%) 24.70 14.3 Net Stable Funding Ratio (Minimum Requirement -100%) 189.7 177.0 Regulatory Liquidity 31.521 12,754 Statutory Liquid Assets Rs mn -DBU 11,521 12,754 Statutory Liquid Assets Rs mn - OSBU 828 1,886 Statutory Liquid Assets Ratio % -Minimum requirement 20% 70.2 64.2 Domestic Banking Unit 70.2 64.2 Off Shore Banking Unit 69.5 63.0 Total Stock of High-Quality Liquid Assets (LKR in Million) 9,077.0 9,188.0 Liquidity Coverage Ratio (%)- Rupee(Minimum Requirement - 100%) 312.0 599.0	Interest Margin %				3.2	3.4		
Leverage Ratio (Minimum Requirement -3%) Net Stable Funding Ratio (Minimum Requirement -100%) Regulatory Liquidity Statutory Liquid Assets Rs mn -DBU Statutory Liquid Assets Rs mn - OSBU Statutory Liquid Assets Ratio % -Minimum requirement 20% Domestic Banking Unit Off Shore Banking Unit Total Stock of High-Quality Liquid Assets (LKR in Million) Liquidity Coverage Ratio (%)- Rupee(Minimum Requirement - 100%) 14.3 189.7 177.0 189.7 12,754 12,754 1828 1,886	Return on Assets %				0.2	0.7		
Net Stable Funding Ratio (Minimum Requirement -100%) Regulatory Liquidity Statutory Liquid Assets Rs mn -DBU Statutory Liquid Assets Rs mn -OSBU Statutory Liquid Assets Ratio % -Minimum requirement 20% Domestic Banking Unit Off Shore Banking Unit Total Stock of High-Quality Liquid Assets (LKR in Million) Liquidity Coverage Ratio (%)- Rupee(Minimum Requirement - 100%) 189.7 177.0 189.7 177.0 11,521 12,754 1828 1,886	Retum on Equity %				0.7	3.0		
Regulatory Liquidity Statutory Liquid Assets Rs mn -DBU 11,521 12,754 Statutory Liquid Assets Rs mn - OSBU 828 1,886 Statutory Liquid Assets Ratio % -Minimum requirement 20% Domestic Banking Unit 70.2 64.2 Off Shore Banking Unit 69.5 63.0 Total Stock of High-Quality Liquid Assets (LKR in Million) 9,077.0 9,188.0 Liquidity Coverage Ratio (%)- Rupee(Minimum Requirement - 100%) 312.0 599.0	Leverage Ratio (Minimum Requirement -3%)				24.70	14.3		
Statutory Liquid Assets Rs mn -DBU 11,521 12,754 Statutory Liquid Assets Rs mn - OSBU 828 1,886 Statutory Liquid Assets Ratio % -Minimum requirement 20% 70.2 64.2 Domestic Banking Unit 69.5 63.0 Total Stock of High-Quality Liquid Assets (LKR in Million) 9,077.0 9,188.0 Liquidity Coverage Ratio (%)- Rupee(Minimum Requirement - 100%) 312.0 599.0	Net Stable Funding Ratio (Minimum Requirement -10	0%)			189.7	177.0		
Statutory Liquid Assets Rs mn - OSBU Statutory Liquid Assets Ratio % -Minimum requirement 20% Domestic Banking Unit Off Shore Banking Unit 69.5 63.0 Total Stock of High-Quality Liquid Assets (LKR in Million) 1,000 1	Regulatory Liquidity							
Statutory Liquid Assets Ratio % -Minimum requirement 20% Domestic Banking Unit Off Shore Banking Unit Total Stock of High-Quality Liquid Assets (LKR in Million) Liquidity Coverage Ratio (%)- Rupee(Minimum Requirement - 100%) Statutory Liquid Assets (LKR in Million) 9,077.0 9,188.0 109.109.009.009.009.009.009.009.009.009.	Statutory Liquid Assets Rs mn -DBU				11,521	12,754		
Domestic Banking Unit 70.2 64.2 Off Shore Banking Unit 69.5 63.0 Total Stock of High-Quality Liquid Assets (LKR in Million) 9,077.0 9,188.0 Liquidity Coverage Ratio (%)- Rupee(Minimum Requirement - 100%) 312.0 599.0	Statutory Liquid Assets Rs mn - OSBU				828	1,886		
Off Shore Banking Unit 69.5 63.0 Total Stock of High-Quality Liquid Assets (LKR in Million) 9,077.0 9,188.0 Liquidity Coverage Ratio (%)- Rupee(Minimum Requirement - 100%) 312.0 599.0	Statutory Liquid Assets Ratio % -Minimum requirement	nt 20%						
Total Stock of High-Quality Liquid Assets (LKR in Million) 9,077.0 9,188.0 Liquidity Coverage Ratio (%)- Rupee(Minimum Requirement - 100%) 312.0 599.0	Domestic Banking Unit							
Liquidity Coverage Ratio (%)- Rupee(Minimum Requirement - 100%) 312.0 599.0	Off Shore Banking Unit				69.5	63.0		
		•						
Liquidity Coverage Ratio (%)- All currencies (Minimum Requirement - 100%)			1/ \					
	Liquidity Coverage Ratio (%)- All currencies (Minimum R	equirement - 1005	%)		258.7	337.5		

1. There were no changes to the Accounting Policies and methods of computation since the publication of the Annual Financial statements for the year ended

December 31, 2020 2. Other operating income includes the swap cost incurred from buying and selling two currencies at two different maturities amounting to LKR 0.618 Mn (Year 2020 - 72.93 Mn)

3. Consolidated condensed Annual financial statements have been prepared in accordance with the accounting and reporting standards as applicable in Pakistan for Annual financial reporting. The accounting and reporting standards as applicable in Pakistan for Annual financial reporting comprise of:

- International Accounting Standard (IAS) 34, Interim Financial Reporting, issued by the International Accounting Standards Board (IASB) as
- notified under the Companies Act, 2017;
 Islamic Financial Accounting Standards (IFAS) issued by the Institute of Chartered Accountants of Pakistan as are notified under the Companies
- Provisions of and directives issued under the Banking Companies Ordinance, 1962 and the Companies Act, 2017; and
- Directives issued by the State Bank of Pakistan (SBP) and the Securities and Exchange Commission of Pakistan (SECP)

Whenever the requirements of the Banking Companies Ordinance, 1962, the Companies Act, 2017 or the directives issued by the SBP and the SECP differ with the requirements of IAS 34 or IFAS, the requirements of the Banking Companies Ordinance, 1962, the Companies Act, 2017 and the said directives, shall

The State Bank of Pakistan has deferred the applicability of International Financial Reporting Standard (IFRS) 9, 'Financial Instruments: Recognition and Measurement' and International Accounting Standard (IAS) 40, 'Investment Property' for Banking Companies through BSD Circular No. 10 dated August 26, 2002. The Securities and Exchange Commission of Pakistan (SECP) has deferred applicability of IFRS-7 "Financial Instruments: Disclosures" on banks through S.R.O 411(1) /2008 dated April 28, 2008. Accordingly, the requirements of these standards have not been considered in the preparation of these consolidated condensed financial statements. However, investments have been classified and valued in accordance with the requirements prescribed by the State Bank of Pakistan through various circulars.

We, the undersigned, being the Country General Manager and Department Head - Finance Control of MCB Bank Limited 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 audited financial statements of the bank.

(sgd) Apiramy Jeyarajah Department Head - Finance Control 30th March 2022 30th March 2022

Country General Manager

Credit Ratings
MCB Sri Lanka - [SL] A + stable by ICRA Lanka Limited

Group by PACRA Long Term - AAA Exchange rate: Pak Rs. 1 = LKR 1.144 (31st December 2021)

MCB Bank Limited Fort - Pettah - Maradana - Wellawatta Kandy - Kattankudy - Galle - Kollupitiya