FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31ST DECEMBER 2021

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2,579,9 856,8 1,723,1 55,7 2,7 53,0 1,791,2 395,6 1,395,6 48,1,1 3,0 108,8 1,235,5 106,3 1,129,2 (87,84 1,217,0 of changes	Section Core Total Regular Common Total Common Com	re (Tier 1) al Capital I al Capital bomestic Off-Shore atory Liqui bomestic Off-Shore atory Liqui bomestic Off-Shore atory Liqui bomestic Off-Shore atory Liqui bomestic All Curren table Fun ts Quality bass Non-Pet t-Non Perf iried Loans iriment (St tability erest Marg aturn on Equ ty - B t l/Assign rdinary n-voting shares	Capital Base pital Ratios (% uity Tier 1 Cap il ratio (%) (Min Il	pital (%) (Mininimum Requirimum R	irement 8.5%) 3%) n requirement s equirement 10 n requirement b) et of interest in su	20%) 0%) 100%) suspense)	9,959.65 10,089.89 38.48% 38.98% 15.37% 11,162.86 38,171.06 90.75% 81.40% 2,922.97 2147.00% 395.08% 125% on) 0.44% 0.44%	9,959.65 10,089.89 36.08% 36.07% 36.55% 10.10% 7,825.82 55,473.50 84.49% 97.51% 2,999.44 2781.00% 331.20% 123% 0.43% 0.43%	Cash and cash equivalents Balances with central banks of Sri Lanka Placements with banks Derivative financial instruments Financial assets recognized through profit or loss Measured at fair value designated at fair value Financial assets at amortised cost Loans and advances Other instruments Financial assets measured at fair value through other comprehensive income Investment in subsidiaries Investment in associates and joint ventures Property plant and equipment Investment properties Goodwill and intangible assets Deferred tax assests Other assets	117,391 26,454,511 - - 17,984,649 8,206,812 10,468 - 26,710 - 58,300 53,587,195	51 38,075 67 18,563 11,555 10
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1,723,1 55,7 2,7 53,0 1,791,2 395,6 1,395,6 48,1 3,0,0 108,8 1,235,5 106,3 1,129,2 (87,84 1,217,0 of changes	Regular Commons Comm	mmon Equir 1 Capital al Capital al Capital al Capital al Capital al Capital al Capital programme al Capital al Capital pomestic Off-Shore Stock of High all Curren Stable Funts all Curren Stable Funts Stock of High all Curren Stable Funts all Curr	uity Tier 1 Cap Il ratio (%) (Min Ratio % (Mini Ratio % (Mini o (Minimum R quidity id Asset Rs.Mr c Banking Unit id Asset Ratio 'c Banking Unit id Asset Ratio 'c Banking Unit id Banking Unit id Asset Ratio (%) (Auguality Li Grage ratio (%) (Auguality Grage Groming Advan is (Stage 03) R Stage 3) to Stag gin (%) ssets (Before Taguity (%) Sank med capital	pital (%) (Mininimum Requirimum R	irement 8.5%) 3%) n requirement s equirement 10 n requirement b) et of interest in su	20%) 0%) 100%) suspense)	38.48% 38.98% 15.37% 11,162.86 38,171.06 90.75% 81.40% 2,922.97 2147.00% 395.08% 125% on) 0.44% 0.44%	36.07% 36.55% 10.10% 7,825.82 55,473.50 84.49% 97.51% 2,999.44 2781.00% 331.20% 123% 9.38% 0.43%	Placements with banks Derivative financial instruments Financial assets recognized through profit or loss Measured at fair value designated at fair value Financial assets at amortised cost Loans and advances Other instruments Financial assets measured at fair value through other comprehensive income Investment in subsidiaries Investment in associates and joint ventures Property plant and equipment Investment properties Goodwill and intangible assets Deferred tax assests Other assets	26,454,511 - 17,984,649 8,206,812 10,468 - 26,710 - 58,300 53,587,195	38,075 67 18,563 11,555 10 16
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1,129,2 1,129,2 (87,84 1,217,0 c of changes	227 Profita 227 (46) 023 Impair Profita Intervented I	tability erest Margurn on Assurn on Equation ty - Ball/Assignardinary n-voting shares	gin (%) gin (%) gsets (Before Ta quity (%) gank ned capital	ge 3Loans Rat	tio (%)				Liabilities		٦
1,129,2 (87,84 1,217,0 of changes	Profita 227 (46) (023) Sin Equity (ated capital/ Ordinary Ordinary voting non-	ty - Bil/Assigner dinary n-voting shares	ssets (Before Taquity (%) Sank ned capital	āx) (%)				95.40%	Due to banks	28,935,383	46,9
(87,84 1,217,0 c of changes Sta	227 (46) (023) Intervented Return Re	ty - Bil/Assigner dinary n-voting shares	ssets (Before Taquity (%) Sank ned capital	īax) (%)					Derivative financial instruments	6,175	40,5
(87,84 1,217,0 c of changes Sta	Return Re	ty - Ball/Assign rdinary n-voting shares	ssets (Before Taquity (%) Sank ned capital	āx) (%)			4.550/	2.500/	Financial liabilities recognized through profit or loss	0,173	1
1,217,0 c of changes	Return Re	ty - Ball/Assignordinary	ank	(70)			4.55% 4.25%	3.50% 2.46%	Measured at fair value	· ·	1
of changes	In Equity tated capital/ Ordinary Ord voting non-	I/Assignordinary n-voting shares	ned capital				21.43%	16.03%	designated at fair value	-	1
Sta	ordinary Ord	I/Assignordinary n-voting shares	ned capital						Financial liabilities at amortised cost	-	1
С	Ordinary Ord non-	rdinary n-voting shares							due to depositors	10,265,294	10,1
	voting non-	n-voting shares	Assigned		Re	eserves			due to debt securities holders	10,265,294	10,1
		shares		Statutory	OCI	Fair value Re	ained Other	Takal	due to other borrowers	-	1
	shares sha		capital	Reserve	Reserve		nings Reserve	Total	Debt securities issued	-	1
		[4 740 000	fund	4 007 500	- 400		44 500 000	Retirement benefit obligations	8,985	1
			1,740,882	430,643	1,837,522	5,438 7,5	56,424	11,580,909	Current tax liabilities	198,988	1
						2.0	26,560	2,026,560	Deferred tax liabilities	350	1
					33,244	25	-	33,269		330	1
					33,244		26,560	2,059,829	Other provisions Other liabilities	531,282	5
										551,262	3
									Due to subsidiaries	20.046.457	57.7
									Total Liabilities	39,946,457	57,7
									Fto.		1
									Equity	1 740 000	
							_		Stated capital/Assigned capital	1,740,882	1,7
							-1	1	Statutory reserve fund	430,643	4
									OCI reserve	1,876,229	1,8
is adopted)									Retained earnings	9,592,984	7,5
									Other reserves	-	1
									Total Shareholders' equity Non-controlling interest	-	1
			1,740,882	430,643	1,870,766	5,463 9,5	2 094	13,640,738	Total Equity	13,640,738	11,5
			1,740,882	430,643	1,870,766	5,465 9,5	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		iotal Equity	13,040,738	11,5
Bank-Sri Lankan R							Bank-Sri Lankan Ru Current Period	pees Thousands Previous Period	Total Equity and Liabilities	53,587,195	69,3
Current Period	Previous Peri		040115	LOWICE	ATERATE 17	-	31.12.2021	31.03.2021	Contigent liabilities and commitments	10,020,354	13,4
from 01.04.2021 to 31.12.2021	from 01.04.20 to 31.03.202		CASH F	LOW STA	ATEMEN1		(Unaudited)	(Audited)			1
(Unaudited)	(Audited)		Cash flows f	from operati	ing activities				Memorandum Information		1
			Profit before	e tax			2,085,651	1,803,008	Number of Employees	24	1
2,026,560	1,808,4	,460							Number of Branches	2	1
			Adjustment		d in the profit	hafara tau	121.005	254.000			
			Changes in c			ветоге тах	121,695 726,218	254,060 (6,031,092)			
33,244	352,7										
25	(12	124)	Tax paid				(13,738)	(23,889)			
			VAT paid				(261,127)	(160,957)	CERTIFICATION:		
					aid						
					n anarating a	ctivitios	, ,		We, the undersigned, being the Chief Executive Officer and Manager (Financ	e) of Indian bank c	ertify joi
		- 11	wer cash ger	nerateu fron	operating at	ctivitie5	(15,155,515)	(4,030,201)	that:-		
		- 11	Cash flows f	from investin	ng activities				a) the above statement have been prepared in compliance with the format a	nd definitions	
		- 11			_	ment	(13,615)	(3,537)		na acminions	
		- 11					-	2,285	prescribed by the Central Ballk Of Str Latika.		
1							3,351,076	4,727,688	b) the information contained in these statements have been extracted from	the unaudited	
1 -1	(45	455)					ı · 1		financial statements of the Bank unless indicated as audited.		
		- 11			imanciai asse	ıs	1 262				
t	1	109			ng activities				24		
					_		_,,,,,,,,,	-,-: .,		Λ.	
33,269							1		CHIEF EXECUTIVE OFFICER MANAGER (FINANCE)		
2,059,829	2,160,7	,780						-	Date : 23-02-2022		
		- 11	Net cash ger	nerated fron	n financing ac	tivities	<u> </u>	-			
		- 11	Not increase	e / (decresses	e) in cach and	cash equivalents	(11 916 603)	(1.091.970)			
		- 11									
				-	_						
							, -,				
			arrent Period	P	Tevious Perio				Current Ro	eriod Pre	
	25 - - 33,269	- (t - (33,269 352	25 (124) - (455) 109 33,269 352,320 2,059,829 2,160,780	25 (124) Changes in Dividend in Tax paid VAT paid Operating le Gratuity pai Net cash ge Cash flows Purchase of Sales of pro Net investm Net investm Net investm Net investm Dividends re Net cash us 33,269 352,320 2,059,829 2,160,780 Cash flows Assigned ca Net cash ge Net increas Cash and ca Cash and ca Cash and ca	25 (124) 25 (124) 26 (124) 27 (124) 28 (124) 29 (124) 20 (124) 20 (124) 20 (124) 20 (124) 21 (124) 22 (124) 23 (124) 24 (124) 25 (124) 26 (124) 27 (124) 27 (124) 28 (124) 29 (124) 20 (124) 20 (124) 20 (124) 21 (124) 22 (124) 23 (124) 24 (124) 25 (124) 26 (124) 26 (124) 27 (124) 27 (124) 28 (124) 29 (124) 29 (124) 29 (124) 20 (124) 20 (124) 20 (124) 20 (124) 21 (124) 21 (124) 22 (124) 23 (124) 24 (124) 26 (124) 26 (124) 26 (124) 26 (124) 26 (124) 26 (124) 26 (124) 26 (124) 26 (124) 26 (124) 26 (124) 26 (124) 26 (124) 26 (124) 26 (124) 26 (124) 26 (124) 26 (124) 26 (124) 27 (124) 27 (124) 28 (124) 29 (12	25 (124) 25 (124) 26 (124) 27 (124) 28 (124) 29 (124) 20 (124) 20 (124) 21 (124) 22 (124) 23 (124) 24 (125) 25 (124) 26 (124) 27 (126) 28 (126) 29 (126) 20 (126) 20 (126) 20 (126) 20 (126) 21 (126) 22 (126) 23 (126) 24 (126) 25 (126) 26 (126) 27 (126) 27 (127) 28 (127) 29 (127) 20 (127) 20 (127) 20 (127) 21 (127) 22 (127) 23 (127) 24 (127) 25 (127) 26 (127) 27 (127) 28 (127) 29 (127) 29 (127) 20 (127) 20 (127) 20 (127) 20 (127) 21 (127) 22 (127) 23 (127) 24 (127) 25 (127) 26 (127) 27 (127) 27 (127) 28 (127) 29 (12	Cash flows from investing activities Cash flows from investing activities Cash flows from investing activities Purchase of property, plant and equipment Sales of property, plant and equipment Net investment in financial assets at amortized cost Net investment in other financial assets Dividends received Net cash used in investing activities Cash flows from financial assets at amortized cost Net investment in other financial assets Dividends received Net cash used in investing activities Cash flows from financing activities Assigned capital received from head office Net cash generated from financing activities Net increase / (decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of the year Cash and cash equivalents at the end of the year	Changes in operating liabilities (17,807,747) Dividend income (1,362) Tax paid (13,738) VAT paid (261,127) Operating lease rental paid (4,451) Gratuity paid (654) Net cash generated from operating activities (15,155,515) Cash flows from investing activities Purchase of property, plant and equipment Sales of property, plant and equipment Net investment in financial assets at amortized cost Net investment in other financial assets Let - 109 (455) As investment in other financial assets Dividends received Net cash used in investing activities 3,338,823 Cash flows from financing activities Assigned capital received from head office Net cash generated from financing activities Net increase / (decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of the year Cash and cash equivalents at the end of the year Global - Indian Rupees Thousands	Changes in operating liabilities	Cash flows from investing activities Purchase of property, plant and equipment Sales of from investing activities Purchase of property, plant and equipment Sales of from investing activities Purchase of property, plant and equipment Sales of from investing activities Purchase of property, plant and equipment Sales of from investing activities Purchase of property, plant and equipment Sales of from investing activities Purchase of property, plant and equipment Sales of from investing activities Net investment in fair value through OCI assets Net investment in fair value through OCI assets Dividends received Net cash used in investing activities 3,351,076 4,777,688 1,908 Net cash used in investing activities Sal, and cash equivalents at the beginning of the year Cash flows from financing activities Net increase / (decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of the year Cash and cash equivalents at the beginning of the year Cash and cash equivalents at the beginning of the year Cash and cash equivalents at the beginning of the year Cash and cash equivalents at the beginning of the year Cash and cash equivalents at the beginning of the year Cash and cash equivalents at the beginning of the year Cash and cash equivalents at the beginning of the year Cash and cash equivalents at the beginning of the year Cash and cash equivalents at the end of the year Cash and cash equivalents at the end of the year Cash and cash equivalents at the end of the year Current Period Global - Indian Rupees Thousands Current Period Current Period Current Period Cash flows from financing activities Cash document of the year Cash and cash equivalents at the end of the year Cash and cash equivalents at the end of the year Cash and cash equivalents at the end of the year Cash and cash equivalents at the end o	Can flow from investing activities Purchase of property, plant and equipment Soles of property developed the chief Executive Officer and Manager (Finance) of Indian Bubes of Indian Rupes Titutions Cash flows from

	Global - Indian F	Rupees Thousands			
	Current Period	Previous Period			
SUMMARISED BALANCE SHEET	as at 31/12/2021	as at 31/03/2021			
	(Unaudited)	(Audited)			
On-Balance Sheet Assets			1		
Cash in Hand Balances with Central Bank of Sri Lanka/Other Central Banks	21,248,986	16,582,776	In In		
Due from Banks and Other Financial Institutions	249,986,225 481,937,687	258,868,041 265,147,954	In		
Investments - Trading Account	417,019,214	478,740,723	ш		
Government Securities	294,317,390	356,315,896	Le		
Other Securities	122,701,824	122,424,827	ln In		
Investments - Held-to-Maturity (Net of provisions made for decline in value of investments) Government Securities	1,391,855,975	1,284,467,258	I I '''		
Other Securities	1,172,551,361 219,304,614	1,063,011,325 221,455,933	ш		
Less: Provision for decline in value of investments	213,304,014	221,433,333	N.		
Investments in Associates and Subsidiaries	2,161,681	2,161,681	I I 🔐		
Total Loans and Advances	4,004,315,348	3,903,169,562	No Fo		
Total Performing loans and Advances	3,638,919,652	3,518,616,099	O		
Bills of Exchange Overdrafts	33,723,531 1,934,637,883	23,032,106 1,933,423,775	ш		
Lease Rentals Receivable	1,554,057,005	1,555,425,775	Le		
Other Loans	1,670,558,238	1,562,160,218	Pe Pr		
Total Non-performing loans and Advances	365,395,696	384,553,463	Pr		
Bills of Exchange Overdrafts	812,739	599,985	11		
Lease Rentals Receivable	303,775,574	219,932,810	Lo		
Other Loans	60,807,383	164,020,668	Ar Of		
Interest Receivables					
Total Gross Loans and Advances	4,004,315,348	3,903,169,562	0		
Less: Interest in Suspense	3,768,879	3,429,264	Le		
Specific Loan Loss Provisions	260.782.732	258.930.292			
General Loan Loss Provisions	707,600	707,600	Pr Pr		
Net Loans and Advances	3,739,056,137	3,640,102,406	Re		
Other Assets	159,187,463	211,771,374	Lo		
Intangible Assets Investment properties	37,108,069	28,444,872	Н.		
Fixed Assets (Net of accumulated depreciation)	71,260,999	73,763,114	Le		
Total on Balance Sheet Assets	6,570,822,436	6,260,050,199	Ιo		
On-Balance Sheet Liabilities			Le		
Total Deposits	5,625,752,302	5,380,711,149	0		
Demand Deposits Savings Deposits	340,014,212 2,004,209,932	323,445,669 1,952,502,937	Sł		
Time Deposits	3,281,528,158	3,104,762,543	0		
Margin Deposits	-	· · · -	Le		
Other Deposits	-		0		
Total Borrowings Borrowings from CBSL	311,667,980 26,220	261,745,981 50,089	Ot		
Borrowings from Banks and Financial Institutions in Sri Lanka	- 20,220	- 50,085	N.		
Borrowings from Banks and Financial Institutions Abroad	51,683,093	40,083,743			
Securities sold under repurchase agreements			l s		
Subordinated Term Debt	90,000,000	96,000,000			
Other Borrowings Deferred Taxation	169,958,667	125,612,149	Re		
Current Taxation			Co		
Other Liabilities	203,184,945	233,473,620	То		
Total on Balance Sheet Liabilities	6,140,605,227	5,875,930,750	Co		
Minority Interest Equity Capital and Reserve	430,217,209	384,119,449	(N To		
Share Capital Assigned Capital	12,454,411	11,293,666	(N		
Statutory Reserve Fund	86,497,551	86,497,551	As		
Total Other Reserves	331,265,247	286,328,232	Gr		
Total On-Balance Sheet Liabilities and Equity Capital and Reserve	6,570,822,436	6,260,050,199	(n		
			Ne		
On-Balance Sheet Items and Contra Accounts			(N		
Contingencies Commitments and Contra Accounts	2 005 745 024	2 025 224 640	Pr		
Commitments and Contra Accounts	3,095,745,034	2,935,334,610	ln:		
Memorandum Information			Re Re		
Number of Employees	39,997	41,630	Re		
Number of Branches	5,757	6,007	L::``		

	(Unaudited)	(Unaudited)
Interest Income Interest Income on Loans and Advances Interest Income on Other Interest Earning Assets	290,238,106 202,929,596 87,308,510	302,018,621 214,301,125 87,717,496
Less: Interest Expenses Interest Expenses on Deposits Interest Expense on Other Interest Bearing Liabilities	165,510,175 157,371,985 8,138,190	178,702,491 169,310,156 9,392,335
Net Interest Income	124,727,931	123,316,130
Non-Interest Income Foreign Exchange Income Other Income	54,176,241 4,157,037 50,019,204	41,683,669 2,408,856 39,274,813
Less: Non - Interest Expenses Personnel Costs Provision for Staff Retirement Benefits Premises, Equipment and establishment Expenses	79,111,024 35,217,549 12,245,241 15,934,829	79,189,903 38,620,083 11,140,561 14,985,922
Loss on Trading / Investment Securities Amortization of Intangible Assets Other Operating Expenses	749,391 115,338 148,448,676	993,554 427,002 13,022,781
Operating Profit Less : provision for Bad and Doubtful Debts and loans Written Off	99,793,148 74,674,804	85,809,896 62,771,084
Provisions - General Provisions - Specific Recoveries (-) Loans Written Off	10,640,435 64,034,369	18,283,150 44,487,934
Less : provision for Decline in Value of Investments (Net)	-	-
Operating Profit on Ordinary Activities Before Taxes Less : Value Added Tax on Financial Services Operating Profit on Ordinary Activities Before Corporate Tax	25,118,344 25,118,344	23,038,812 23,038,812
Share of Subsidiares / Associate Companies' profit Operating Profit Before Corporate Tax Less: Tax on Profits on Ordinary Activities Operating Profit for the Period Other Provisions Net Profit	25,118,344 (5,800,273) 30,918,617 1,312,993 29,605,624	23,038,812 8,138,671 14,900,141 1,941,829 12,958,312
SELECTED PERFORMANCE INDICATORS	Current Period As at 31/12/2021 (Unaudited)	Previous Period As at 31,03/2021 (Audited)
Regulatory Capital Adequacy Core Capital (Tier I Capital), Rs. Mn Total Capital Base, Rs. Mn	367,568.00 472,743.00	355,889.39 468,445.11
Core Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum Requirement, 10%) Total Capital Adequacy Ratio, as % of Risk Weighted Assets	12.03%	11.93%
(Minimum Requirement, 10%) Assets Quality (Quality of Loan Portfolio)	15.47%	15.71%
Gross Non-Performing Advances Ratio, % of (net of Interest in Suspense)	9.13%	9.85%
Net Non-Performing Advances Ratio, % (Net of interest in suspense and provisions) Profitability	2.72%	3.37%
Interest Margin, % Return on Assets (before Tax), % Return on Assets (After Tax), % Return on Equity, %	2.89% 0.50% 0.62% 12.24%	2.81% 0.49% 0.50% 10.63%

Statement of changes In Equity	Equity Capital Reserves									Global Indian Rupees Thousands	
Item	Ordinary Voting Shares	Ordinary Non-voting Shares	Non -Cumulative Reedeemable Preference Shares	Assigned Captial	Reserve Fund	Share Premium	Revaluation Reserves	General Reserves	Other Reserves	Income Statement	Total
Balance as at 01/04/2021 (Opening Balance) Issue of Shares/Increase of assigned capital	11,293,666 1,160,745				86,497,551 -	8,576,190 -	57,549,663 -	131,243,194 -	87,957,557 -	1,001,628	384,119,449 1,160,745
Bonus Issue Rights issue	-	-	:	-	:	-	-	-	-	-	-
Surplus on revaluation of property Net profit for the period	-	-		-	-	-	-	-	-	- 29,605,624	- 29,605,624
Transfer to reserves during the period Dividend Paid	-	-		-		15,339,254 -	(1,105,446) -	1,105,446 -	224,286 -	- (232,149)	15,563,540 (232,149)
Profits Transferred to Head office Restructuring of Capital	-	-	-	-		-	- -	-	-	-	
Others Balance as at 31/12/2021 (Closing Balance)	12,454,411	-	-	-	86,497,551	23,915,444	- 56,444,217	132,348,640	88,181,843	30,375,103	430,217,209