

# PRADESHIYA SANWARDHANA BANK

"A-" Negative **ICRA** Lanka

# UNAUDITED FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30TH JUNE 2021

INCOME STATEMENT FOR THE PERIOD ENDED 30 <sup>TH</sup> JUNE 2021						
	Ba	ink				
Rupees Thousands	Current Period 30/06/2021 (Unaudited)	Previous Period 30/06/2020 (Unaudited				
Interest income	10,935,593	10,873,864				
Interest expenses	(4,867,681)	(6,269,446)				
Net interest income Fee and commission income	<b>6,067,913</b> 414,769	<b>4,604,419</b> 293,789				
Fee and commission expenses	(152,669)	(125,156)				
Net fee and commission income  Net gains/(losses) from trading  Net fair value gains/(losses) on: financial assets at fair value through profit or loss	262,100	168,634				
financial liabilities at fair value through profit or loss	-	-				
Net gains/(losses) on derecognition of financial assets: at fair value through profit or loss at amortised cost at fair value through other comprehensive income	- - -					
Net other operating income	11,411	2,456				
Total operating income Impairment charges	<b>6,341,423</b> (1,813,606)	<b>4,775,508</b> (916,040)				
Net operating income Personnel expenses Depreciation and amortization expenses Other expenses	<b>4,527,818</b> (3,477,457) (270,993) (665,196)	3,859,469 (2,901,127) (279,258) (532,708)				
Operating profit/(loss) before VAT on financial services VAT on financial services	<b>114,172</b> (457,312)	<b>146,376</b> (400,671)				
Operating profit/(loss) after VAT on financial services Share of profits of associates and joint ventures	(343,139)	(254,295)				
Profit/(loss) before tax Income tax expenses Profit/(loss) for the period	( <b>343,139</b> ) (194,167) ( <b>537,306</b> )	(254,295) (83,276) (337,571)				
Profit attributable to: Equity holders of the parent Non-controlling interests	(537,306)	(337,571)				

STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 <sup>TH</sup> JUNE 2021						
	Ba	Bank				
Rupees Thousands	Current Period 30/06/2021 (Unaudited)	Previous Period 30/06/2020 (Unaudited)				
Profit/(loss) for the Period	(537,306)	(337,571)				
Items that will be reclassified to income statement						
Exchange differences on translation of foreign operations	-	-				
Net gains/(losses) on cash flow hedges	-	-				
Net gains/(losses) on investments in debt instruments measured	-	-				
at fair value through other comprehensive income						
Share of profits of associates and joint ventures	-	-				
Debt instruments at fair value through other comprehensive income Others (specify)	-	_				
Less: Tax expense relating to items that will be reclassified to income statement		_				
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Items that will not be reclassified to income statement						
Change in fair value on investments in equity instruments designated at fair value through other	-	-				
comprehensive income						
Change in fair value attributable to change in the Bank's own credit risk on financial liabilities	-	-				
designated at fair value through profit or loss  Re-measurement of post-employment benefit obligations						
Changes in revaluation surplus						
Share of profits of associates and joint ventures		_				
Others (specify)	_	_				
Less: Tax expense relating to items that will not be reclassified to income statement	_					
Other Comprehensive Income (OCI) for the Period, net of taxes						
, , , , ,	(F27.204)	(227 574)				
Total comprehensive income for the period	(537,306)	(337,571)				
Attributable to:						
Equity holders of the parent	(537,306)	(337,571)				

## ANALYSIS OF FINANCIAL INSTRUMENTS ON MEASUREMENT BASIS AS AT 30<sup>TH</sup> JUNE 2021

Non-controlling interest

Earnings per share on profit Basic earnings per ordinary share Diluted earnings per ordinary share

Rupees Thousands	AC	FVPL	FVOCI	TOTAL
ASSETS				
Cash and cash equivalents	2,006,641	-	-	2,006,641
Balances with central bank	-	-	-	-
Placements with banks	8,572,957	-	-	8,572,957
Equity Instruments at fair value through profit or loss	-	154	-	154
Loans and advances	161,829,755	-	-	161,829,755
Debt instruments	50,894,938	-	-	50,894,938
Equity instruments	-	-	2,290	2,290
Other Assets	3,096,226	-	-	3,096,226
Total Financial Assets	226,400,517	154	2,290	226,402,961
Rupees Thousands			Amortized Cost	TOTAL
LIABILITIES				
Due to banks			25,464,661	25,464,66
Derivative financial instruments			-	
Financial liabilities			-	
- due to depositors			178,356,961	178,356,96
- due to debt securities holders				
- due to other borrowers			-	
Debt securities issued			2,024,000	2,024,00
Other Liability			3,663,857	3,663,85
Total Financial Liabilities			209,509,479	209,509,47
b. Bank - Previous year (Audited)				
Rupees Thousands	AC	FVPL	FVOCI	TOTAL
ASSETS				
Cash and cash equivalents	3,758,858	-	-	3,758,858
Balances with central bank	, , , <sub>-</sub>	-	-	· · · -
Placements with banks	8,436,353	-	-	8,436,353
Equity Instruments at fair value through profit or loss		145	-	145
Loans and advances	156,694,052	-	-	156,694,052
Debt instruments	46,962,354	-	-	46,962,354
Equity instruments	-	-	2,290	2,290
Other Assets	1,788,635	-		1,788,635
Total Financial Assets	217,640,253	145	2,290	217,642,688
Rupees Thousands			Amortized Cost	TOTAL
LIABILITIES				
Due to banks			21,796,679	21,796,679
Derivative financial instruments				-
Financial liabilities			-	-
- due to depositors			172,882,607	172,882,607
- due to debt securities holders			' -	
- due to other borrowers			-	
Debt securities issued			2,000,000	2,000,000
Deol securities issued				2,000,000
Deot securities issued Other Liability			4,175,419	4,175,419

### STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30<sup>TH</sup> JUNE 2021

STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 JUNE 2021					
	Bani				
Rupees Thousands	Current Period 30/06/2021 (Unaudited)	Previous Period 30/06/2020 (Unaudited)			
Cash flows from operating activities					
Profit before tax	114,172	146,376			
Adjustment for:					
Non cash items included in profit before tax	2,297,811	1,283,114			
Changes in operating assets	(8,605,739)	(4,825,999)			
Changes in operating liabilities	10,909,185	7,929,590			
Net gain from investment activities	-	-			
Share of profits in associates and joint ventures	-	-			
Dividend income from subsidiaries and associates	-	-			
Net gain/(loss) from financial instruments at fair value through profit or loss	-	-			
Others reclassification	-	-			
Contribution paid to defined benefit plans	(78,411)	(66,540)			
Taxes on financial services	(416,159)	(431,390)			
Tax Paid	(465,119)	(390,213)			
Net cash generated from/(used in) operating activities	3,755,740	3,644,939			
Cash flows from investing activities					
Purchase of Property, plant and equipment	-	-			
Net purchase of intangible assets	-	-			
Investment in Fixed deposits (more than three months)	(15,419,074)	9,561,955			
Proceeds from the sale of property, plant and equipment	69	181			
Net proceeds from sales of investment share market	_	_			
Net cash (used in)/from investing activities	(15,419,005)	9,562,136			
Cash flows from financing activities					
Net proceeds from the issue of ordinary share capital	_	_			
Payment of principal of operating lease	(154,528)	(153,890)			
Net proceeds from the other borrowings	_	_			
Interest paid & Repayment of debentures	(155,750)	(2,672,955)			
Net cash from financing activities	(310,278)	(2,826,845)			
Net increase/(decrease) in cash & cash equivalents	(11,973,543)	10,380,229			
Cash & cash equivalents at the beginning of the Year	43,446,344	34,584,741			
Cash and cash equivalent at the end of the Period	31,472,802	44,964,970			
		1 1,121,110			
Reconciliation of Cash & Cash Equivalents					
Cash and cash equivalent	2,006,641	1,570,256			
Favorable balances with banks					
Placements with Banks	8,572,957	11,378,068			
Fixed deposits less than three months	21,160,839	32,665,350			
Unfavorable balances with banks	(267,635)	(648,704)			
	31,472,802	44,964,970			

		STATEMENT	OF FINANCIAL	POSITION AS	<b>AT</b> 30 <sup>TH</sup>	JUNE 2021
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Rupees Thousands		Ba	nk
Cash and cash equivalents         2,006,641         3,758,858           Balances with central bank         8,579,957         8,436,333           Placements with banks         8,579,957         8,436,333           Financial assets recognized through profit or loss         154         145           - designated at fair value         154         145           Financial assets at amortized cost         161,829,755         156,694,052           - loans and advances         50,944,938         46,940,523           - loans and advances         50,944,938         46,940,523           - loans and advances         50,944,938         46,940,523           - loans and advances         50,944,938         46,940,534           - loans and advances         156,694,059         46,940,534           - loans and advances         156,694,059         46,940,534           - loans and advances         156,694,059         46,940,534           - load assets mescured at fair value through other comprehensive income         2,793         49,053           - load assets mescured at fair value through profit or seasets         518,696         558,897           - Cherical assets         231,059,370         291,109,151           Labilities         231,059,370         291,109,151	Rupees Thousands	30/06/2021	31/12/2020
Balances with ceritar lank   Placements with banks   8,572,957   S,436,835   Perivative financial instruments   154   145	Assets		
Placements with banks   8,579,957   8,436,333   Enrivative financial instruments   1.54   1.45   1		2,006,641	3,758,858
Derivative financial instruments         1		0.570.057	
Financial assets recognized through profit or loss		8,572,957	8,430,353
- measured at fair value		_	_
Financial assets at amortized cost		154	145
161,829,755   156,694,058   160,894,058		-	-
- debt and other instruments Financial assets measured at fair value through other comprehensive income Investments in subsidiaries Investments in subsidiaries Investments in associates and joint ventures Property, plant and equipment Right of use assets South asse		1/1 000 755	157 (04.050
Financial alsests measured at fair value through other comprehensive income   9,290   1,290		101,829,755	150,094,052
Investment in subsicilaries			
Property, plant and equipment         977,624         970,539           Right of use assets         546,806         598,979           Goodwill and intangiple assets         199,982         91,973           Deferred tax assets         903,741         903,741           Other assets         231,052,370         221,109,151           Tabilities         231,052,370         221,109,151           Due to banks         25,464,661         21,796,679           Derivative financial instruments         5,187,482         2,796,679           Perivative financial instruments         25,464,661         21,796,679           Perivative financial instruments         25,464,661         21,796,679           Financial liabilities recognized through profit or loss	Investment in subsidiaries	, -	
Right of use assets         54,6,806         598,979           Goodwill and intangible assets         129,982         21,273           Deferred tax assets         903,741         903,721           Other assets         231,059,370         221,109,151           Liabilities         231,059,370         221,109,157           Due to banks         25,464,661         21,796,679           Derivative financial instruments         -         -           Financial liabilities recognized through profit or loss         -         -           - measured at fair value         -         -           - due to depositors         178,356,961         172,882,632           - due to depositors         178,356,961         172,882,632           - due to other borrowers         -         -           Current tax liabilities         7,708,418         2,788,875           Current tax liabilities         7,921,318         6,154,444           Due to subsicidaries         7,921,318         6,154,444		-	
Goodwill and intangible assets         199,982         91,973           Deferred tax assets         903,741         903,721           Other assets         231,052,370         221,109,151           Labilities         25,464,661         21,796,679           Due to banks         25,464,661         21,796,679           Derivative financial instruments         25,464,661         21,796,679           Emasured at fair value         2         2           - designated at fair value         2         2           - due to debt securities holders         178,356,961         172,882,632           - due to other borrowers         1         172,882,632           - due to other borrowers         2         2           - beth securities insued         9,04,000         2,000,000           Retirement benefit obligations         2,708,418         2,782,875           Current tax liabilities         7,921,318         6,154,444           Due to subscilaries         7,921,318         6,154,444           Due to subscilaries         216,475,359         205,994,834           Equity         3,855,355         3,855,305         3,855,305           Stated capital/Assigned capital         8,047,230         7,62,463         7,62,463      <			
Deferred tax assets         903,741         903,7741         903,7741         903,7751         705,874,882         2,760,587         705,877         705,187,482         2,760,587         705,187,482         2,760,587         705,187,482         2,760,587         705,187,182         2,1796,679         2,1796,67			
Total assets         231,052,370         221,109,151           Liabilities         Use to banks         25,464,661         21,796,679           Derivative financial instruments         25,464,661         21,796,679           Perivative financial instruments         -         -           Financial liabilities recognized through profit or loss         -         -           - measured at fair value         -         -         -           - financial liabilities at amortized cost         -         -         -           - due to debt securitizes holders         -         -         -           - due to other borrowers         -         -         -         -           - due to other borrowers         - <td></td> <td></td> <td></td>			
Liabilities         Ue to banks         25,464,661         21,796,679           Due to banks         25,464,661         21,796,679           Perivative financial instruments         -         -           Financial liabilities recognized through profit or loss         -         -           - designated at fair value         -         -           Financial liabilities at amortized cost         178,356,961         172,882,632           - due to depositors         178,356,961         178,882,632           - due to other borrowers         -         -           - due to other borrowers         9,708,418         2,782,875           - due to other borrowers         9,708,418         2,782,875           Current tax liabilities         9,708,418         2,782,875           Current tax liabilities         7,921,318         6,154,444           Due to subsidiaries         216,475,359         205,994,834           Equity         216,475,359         205,994,834           Equity         8,047,230         8,047,230           Stated capital/Assigned capital         8,047,230         762,463           OCI reserve         -         -           Retained earnings         3,855,305         3,855,305           Other reserves </td <td>Other assets</td> <td>5,187,482</td> <td>2,760,587</td>	Other assets	5,187,482	2,760,587
Liabilities         Ue to banks         25,464,661         21,796,679           Due to banks         25,464,661         21,796,679           Perivative financial instruments         -         -           Financial liabilities recognized through profit or loss         -         -           - designated at fair value         -         -           Financial liabilities at amortized cost         178,356,961         172,882,632           - due to depositors         178,356,961         178,882,632           - due to other borrowers         -         -           - due to other borrowers         9,708,418         2,782,875           - due to other borrowers         9,708,418         2,782,875           Current tax liabilities         9,708,418         2,782,875           Current tax liabilities         7,921,318         6,154,444           Due to subsidiaries         216,475,359         205,994,834           Equity         216,475,359         205,994,834           Equity         8,047,230         8,047,230           Stated capital/Assigned capital         8,047,230         762,463           OCI reserve         -         -           Retained earnings         3,855,305         3,855,305           Other reserves </td <td>Total assets</td> <td>231,052,370</td> <td>221,109,151</td>	Total assets	231,052,370	221,109,151
Derivative financial instruments         -         <	Liabilities		
Financial liabilities recognized through profit or loss		25,464,661	21,796,679
- measured at fair value         -         -           - designated at fair value         -         -           Financial liabilities at amortized cost         178,356,961         172,882,632           - due to depositors         178,356,961         172,882,632           - due to other borrowers         -         -           - due to other borrowers         2,024,000         2,000,000           Retirement benefit obligations         2,708,418         2,782,875           Current tax liabilities         2,792,318         6,154,444           Deferred tax liabilities         7,921,318         6,154,444           Due to subsidiaries         216,475,359         205,994,834           Equity         8,047,230         8,047,230           Statuctory reserve fund         762,463         762,463           OCI reserve         -         -           Retained earnings         1,912,013         2,449,319           Othal reserves         3,855,305         3,855,305           Total equity         14,577,011         15,114,317           Non-controlling interests         14,577,011         15,114,317           Total equity and liabilities and commitments         245,97         202,335           Memorandum Information <t< td=""><td></td><td>-</td><td>-</td></t<>		-	-
- designated at fair value         - </td <td></td> <td></td> <td></td>			
Financial liabilities at amortized cost         178,356,961         172,882,632           - due to depositors         178,356,961         172,882,632           - due to other borrowers         2,024,000         2,000,000           Debt securities issued         2,708,418         2,782,875           Current tax liabilities         2,708,418         2,782,875           Current tax liabilities         2,792,318         6,154,444           Deterred tax liabilities         7,921,318         6,154,444           Due to subsidiaries         216,475,359         205,994,834           Equity         2         205,994,834           Equity         8,047,230         8,047,230           Statuctory reserve fund         762,463         762,463           OCI reserve         1,912,013         2,449,319           Retained earnings         1,912,013         2,449,319           Other reserves         3,855,305         3,855,305           Total shareholders' equity         14,577,011         15,114,317           Non-controlling interests         14,577,011         15,114,317           Total equity and liabilities         231,052,370         221,109,151           Contingent liabilities and commitments         245,997         202,335			_
- due to depositors         178,356,961         172,882,632           - due to debt securities holders         -         -           - due to other borrowers         9,094,000         2,000,000           Debt securities issued         2,708,418         2,788,875           Current tax liabilities         2,708,418         2,788,875           Current tax liabilities         7,921,318         6,154,444           Deferred tax liabilities         7,921,318         6,154,444           Due to subsidiaries         216,475,359         205,994,834           Total liabilities         216,475,359         205,994,834           Equity         8,047,230         8,047,230           Statuctory reserve fund         762,463         762,463           OCI reserve         -         -           Retained earnings         1,912,013         2,449,319           Other reserves         3,855,305         3,855,305           Total shareholders' equity         14,577,011         15,114,317           Non-controlling interests         14,577,011         15,114,317           Total equity and liabilities         245,997         202,335           Contingent liabilities and commitments         245,997         202,335           Memorandum Information			
- due to other borrowers         2,024,000         2,000,000           Debt securities issued         2,024,000         2,000,000           Retirement benefit obligations         2,708,418         2,782,875           Current tax liabilities         -         -         378,204           Deferred tax liabilities         7,921,318         6,154,444           Due to subsidiaries         216,475,359         205,994,834           Equity         216,475,359         205,994,834           Equity         8,047,230         8,047,230           Statudory reserve fund         762,463         762,463           OCI reserve         1,912,013         2,449,319           Retained earnings         1,912,013         2,449,319           Other reserves         3,855,305         3,855,305           Total shareholders' equity         14,577,011         15,114,317           Non-controlling interests         231,052,370         221,109,151           Total equity and liabilities and commitments         245,997         202,335           Memorandum Information         9,655         2,657		178,356,961	172,882,632
Debt securities issued         2,024,000         2,000,000           Retirement benefit obligations         2,708,418         2,782,875           Current tax liabilities         -         378,204           Deferred tax liabilities         -         -           Other liabilities         7,921,318         6,154,444           Due to subsicilaries         216,475,359         205,994,834           Equity         8,047,230         8,047,230           Stated capital/Assigned capital         8,047,230         762,463           OCI reserve         -         -           Retained earnings         1,912,013         2,449,319           Other reserves         3,855,305         3,855,305           Total shareholders' equity         14,577,011         15,114,317           Non-controlling interests         -         -           Total equity         14,577,011         15,114,317           Total equity and liabilities         231,052,370         221,109,151           Contingent liabilities and commitments         245,997         202,335           Memorandum Information         2,625         2,657	- due to debt securities holders		
Retirement benefit obligations         2,708,418         2,782,875           Current tax liabilities         378,204           Deferred tax liabilities         7,921,318         6,154,444           Due to subsidiaries         216,475,359         205,994,834           Equity         8,047,230         8,047,230           Stated capital/Assigned capital         8,047,230         8,047,230           Statutory reserve fund         762,463         762,463           OCI reserve         -         -           Retained earnings         1,912,013         2,449,319           Other reserves         3,855,305         3,855,305           Total shareholders' equity         14,577,011         15,114,317           Non-controlling interests         231,052,370         221,109,151           Total equity and liabilities and commitments         245,997         202,335           Memorandum Information         2,625         2,657		-	-
Current tax liabilities Deferred tax liabilities         -         378,204 Deferred tax liabilities         -		, ,	
Deferred tax liabilities         7,921,318         6,154,444           Due to subsidiaries         216,475,359         205,994,834           Equity         \$ 216,475,359         205,994,834           Stated capital/Assigned capital         8,047,230         8,047,230           Statutory reserve fund         762,463         762,463           OCI reserve         1,912,013         2,449,319           Retained earnings         1,912,013         2,449,319           Other reserves         3,855,305         3,855,305           Total shareholders' equity         14,577,011         15,114,317           Non-controlling interests         231,052,370         221,109,151           Contingent liabilities and commitments         245,997         202,335           Memorandum Information         Number of Employees         2,625         2,657		2,708,418	
Other liabilities         7,921,318         6,154,444           Due to subsidiaries         -         -           Total liabilities         216,475,359         205,994,834           Equity         8,047,230         8,047,230           Statud capital/Assigned capital         8,047,230         8,047,230           Statutory reserve fund         762,463         762,463           OCI reserve         -         -           Retained earnings         1,912,013         2,449,319           Other reserves         3,855,305         3,855,305           Total shareholders' equity         14,577,011         15,114,317           Non-controlling interests         231,052,370         221,109,151           Total equity and liabilities         231,052,370         221,109,151           Contingent liabilities and commitments         245,997         202,335           Memorandum Information         2,625         2,657		-	3/8,204
Due to subsidiaries         -		7 991 318	6 154 444
Total liabilities         216,475,359         205,994,834           Equity         Stated capital/Assigned capital         8,047,230         8,047,230           Statutory reserve fund         762,463         762,463           OCI reserve         -         -           Retained earnings         1,912,013         2,449,319           Other reserves         3,855,305         3,855,305           Total shareholders' equity         14,577,011         15,114,317           Non-controlling interests         -         -           Total equity         14,577,011         15,114,317           Total equity and liabilities         231,052,370         221,109,151           Contingent liabilities and commitments         245,997         202,335           Memorandum Information         2,625         2,657		-	
Equity         \$ 8,047,230         \$ 8,047,230         \$ 8,047,230         \$ 8,047,230         \$ 8,047,230         \$ 8,047,230         \$ 8,047,230         \$ 8,047,230         \$ 762,463 <td></td> <td>916.475.359</td> <td>205.994.834</td>		916.475.359	205.994.834
Stated capital/Assigned capital         8,047,230         8,047,230           Statutory reserve fund         762,463         762,463           OCI reserve         -         -           Retained earnings         1,912,013         2,449,319           Other reserves         3,855,305         3,855,305           Total shareholders' equity         14,577,011         15,114,317           Non-controlling interests         -         -           Total equity         14,577,011         15,114,317           Total equity and liabilities         231,052,370         221,109,151           Contingent liabilities and commitments         245,997         202,335           Memorandum Information         2,625         2,657		210/1/0/007	203/771/001
Statutory reserve fund         762,463         762,463           OCI reserve         -         -           Retained earnings         1,912,013         2,449,319           Other reserves         3,855,305         3,855,305           Total shareholders' equity         14,577,011         15,114,317           Non-controlling interests         -         -           Total equity         14,577,011         15,114,317           Total equity and liabilities         231,052,370         221,109,151           Contingent liabilities and commitments         245,997         202,335           Memorandum Information         2,625         2,657		8 047 930	8 047 030
OCI reserve         - <td< td=""><td></td><td></td><td></td></td<>			
Retained earnings         1,912,013         2,449,319           Other reserves         3,855,305         3,855,305           Total shareholders' equity Non-controlling interests         14,577,011         15,114,317           Total equity         14,577,011         15,114,317           Total equity and liabilities         231,052,370         221,109,151           Contingent liabilities and commitments         245,997         202,335           Memorandum Information Number of Employees         2,625         2,657	,	-	,02,-103
Other reserves         3,855,305         3,855,305           Total shareholders' equity Non-controlling interests         14,577,011         15,114,317           Total equity         14,577,011         15,114,317           Total equity and liabilities         231,052,370         221,109,151           Contingent liabilities and commitments         245,997         202,335           Memorandum Information Number of Employees         2,625         2,657		1.912.013	2,449,319
Total shareholders' equity Non-controlling interests         14,577,011         15,114,317           Total equity         14,577,011         15,114,317           Total equity and liabilities         231,052,370         221,109,151           Contingent liabilities and commitments         245,997         202,335           Memorandum Information Number of Employees         2,625         2,657		' '	
Non-controlling interests         - <td></td> <td></td> <td>i</td>			i
Total equity         14,577,011         15,114,317           Total equity and liabilities         231,052,370         221,109,151           Contingent liabilities and commitments         245,997         202,335           Memorandum Information			
Total equity and liabilities         231,052,370         221,109,151           Contingent liabilities and commitments         245,997         202,335           Memorandum Information		14.577.011	15,114,317
Contingent liabilities and commitments         245,997         202,335           Memorandum Information         2,625         2,657	• • •		
Memorandum Information     Jumber of Employees     2,625     2,657	• •		
Number of Employees 2,625 2,657		245,997	202,335
		0.45-	0.4
Number of Branches 2/6 2/6			
	INUITION OF REGUCTION	2/6	1 2/6

	Voting Share	Share	Capital	Fund	Reserve	Reserve	Earnings	Reserve		interest	
Balance as at 01/01/2021 (Opening balance)	-	-	8,047,230	762,463	-	-	2,449,319	3,855,305	15,114,317	-	15,114,317
Total comprehensive income for the Period Profit/(loss) for the Period (net of tax) Other comprehensive income (net of tax)	-	-	-	-	-	-	(537,306)	-	(537,306)	-	(537,306)
Total comprehensive income for the Period	-	-	-	-	-	-	(537,306)	-	(537,306)	-	(537,306)
Transactions with equity holders, recognised directly in equity											
Share issue/increase of assigned capital	-	-	-	-	-	-	-	-	-	-	-
Share options exercised	-	-	-	-	-	-	-	-	-	-	-
Bonus issue	-	-	-	-	-	-	-	-	-	-	-
Rights issue	-	-	-	-	-	-	-	-	-	-	-
Transfers to reserves during the period	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-
Contribution to the National Insurance Trust Fund	-	-	-	-	-	-	-	-	-	-	-
Profit transferred to Head Office	-	-	-	-	-	-	-	-	-	-	-
Gain/(loss) on revaluation of Property, Plant and Equipment (if cost method is adopted)	-	-	-	-	-	-	-	-	-	-	-
Total transactions with equity holders	-	-	-	-		-	-	-	-	-	-
Balance as at 30/06/2021	-	-	8,047,230	762,463	-	-	1,912,013	3,855,305	14,577,011		14,577,011
ANALYSIS OF LOANS &	& ADVANO	CES, COM	MITMEN	TS, CON	ITINGE	NCIES AN	ID IMPAI	RMENT	AS AT 30 <sup>T</sup>	H JUNE 2	021
		Ra	nk							Bank	

	_	. 1		_	_
	Bai	nk		Bar	nk
Rupees Thousands	Current Period 30/06/2021 (Unaudited)	Previous Year 31/12/2020 (Audited)	Rupees Thousands	Current Period 30/06/2021 (Unaudited)	Previous Year 31/12/2020 (Audited)
Product-wise Gross loans & advances			Sub total	-	-
By product – Domestic currency			Total	245,997	204,377
Term loans	117,121,471	116,873,830	Stage-wise impairment on loans &		
Leasing	1,212,301	832,028	advances, commitments and		
Pawning Refinance	16,050,364 28,532,855	15,412,551 23,209,366	contingencies		
Liya Isura	40,739	41,620	Gross loans and advances,	174,294,445	167,303,427
Staff Loan	4,564,144	4,122,589	commitments and contingencies	4 0 4 / 000	4 5 40 040
Loans Against Deposits	6,401,561	6,481,657	Less: Accumulated impairment under	1,246,289	1,542,212
SME	125,014	125,408	stage 1	1 20/ 050	1.0/2.010
Sub total	174,048,448	167,099,050	Accumulated impairment under stage 2 Accumulated impairment under stage 3	1,326,958 8,919,125	1,263,210 7,490,108
By product – Foreign currency				0,919,123	7,490,100
Overdrafts	_	_	Net value of loans and advances,	440 000 074	457 007 007
Term loans	_	_	commitments and contingencies	162,802,074	157,007,897
Guarantees	_	_	Movement of impairment during the Period		
Bonds	-	-	Under Stage 1		
Other loans (specify)	-	-	Charge/(Write back) to income statement	(295,923)	(6,209)
Sub total	-	-	Write-off during the period	(2/3,/23)	(0,207)
Total	174,048,448	167,099,050	Other movements	_	_
Product-wise commitments and			Closing balance at 30/06/2021	1,246,289	1,542,212
contingencies			Under Stage 2	.,,	.,,
By product – Domestic currency			Charge/(Write back) to income statement	63,748	(64,895)
Guarantees	145,814	138,447	Write-off during the period	, -	-
Bonds	-	-	Other movements	-	-
Undrawn credit lines	-	-	Closing balance at 30/06/2021	1,326,958	1,263,210
Other commitments (specify)			Under Stage 3		
Other contingencies (Bill Purchase)	100,183	65,930	Charge/(Write back) to income statement	2,045,870	2,082,466
Sub total	245,997	204,377	Write-off during the Period	-	-
By product – Foreign currency			Other movements		
Guarantees	-	-	Collective Impairment not recognized	(616,853)	616,853
Bonds	-	-	Closing balance at 30/06/2021	8,919,125	7,490,108
Undrawn credit lines	-	-	Total impairment under SLFRS 9	11,492,372	10,295,529
Other commitments (specify)	-	-		,,	-,,
Other contingencies (specify)	-	-			

## ANALYSIS OF DEPOSITS AS AT 30TH JUNE 2021

			_	
	Bank			
Rupees Thousands	Current Period 30/06/2021 (Unaudited)	Previous Year 31/12/2020 (Audited)		
By product - Domestic currency Demand deposits (current accounts) Savings deposits Fixed deposits Others (Specify)	67,290,989 111,065,972	- 65,669,268 107,213,364 -		By produ Dem Savii Fixed Othe Sub tota
Sub total	178,356,961	172,882,632		Total
	1	· · · · · · · · · · · · · · · · · · ·	I	

	Bai	nk
Rupees Thousands	Current Period 30/06/2021 (Unaudited)	Previous Year 31/12/2020 (Audited)
By product - Foreign currency Demand deposits (current accounts) Savings deposits Fixed deposits Others (Specify) Sub total		- - - -
Total	178,356,961	172,882,632
,		

# **SELECTED PERFORMANCE INDICATORS AS AT 30<sup>TH</sup> JUNE 2021 (Based on Regulatory Reporting)**

Item	30/06/2021 (Unaudited)	31/12/2020 (Audited)
Regulatory Capital Adequacy (LKR in Thousands)		
Common Equity Tier 1	13,651,850	14,189,251
Core (Tier 1) Capital	13,651,850	14,189,251
Total Capital Base	20,099,717	20,502,229
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital (%) (Minimum Requirement - 7%)	8.62%	10.34%
Tier 1 Capital Ratio (%) (Minimum Requirement - 8.5%)	8.62%	10.34%
Total Capital Ratio (%) (Minimum Requirement - 12.5%)	12.70%	14.94%
Leverage Ratio (Minimum Requirement - 3%)	5.85%	6.31%
Regulatory Liquidity		
Statutory Liquid Assets (LKR in Thousands)	48,560,969	48,300,447
Statutory Liquid Assets Ratio (%) (Minimum Requirement - 20%)	27.72%	29.30%
Domestic Banking Unit (%)	-	-
Off-Shore Banking Unit (%)	-	-
Total Stock of High-Quality Liquid Assets (LKR in Thousands)	8,758,825	8,337,069
Liquidity Coverage Ratio (%) (Minimum Requirement - 100%)		
Rupee (%)	157.00%	146.00%
All Currency (%)	-	-
Net Stable Funding Ratio (%) - (Minimum Requirement - 100%)	142.00%	143.00%
Assets Quality (Quality of Loan Portfolio)		
Gross Non-Performing Advances Ratio (% ) (net of interest in suspense)	19.08%	10.11%
Net-Non Performing Advances Radio (%) (net of interest in suspense and provision)	12.39%	3.86%
Profitability		
Interest Margin (%)	5.37%	5.17%
Return on Assets (before Tax) (%)	-0.30%	0.48%
Return on Equity (%)	-7.24%	2.69%

Date: 27/08/2021

We, the undersigned, being the Chief Financial Officer and Chief Executive Officer (Actg.) of Pradeshiya Sanwardhana Bank jointly certify that: (a) the above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka; (b) the information contained in these statements have been extracted from the unaudited financial statements of the bank unless indicated as audited.

R.M. Damitha Kumari Rathnayaka (Sgd.) Chief Executive Officer (Actg.)

P.S. Edirisuriya
(Sgd.) Chief Financial Officer Date: 27/08/2021