

Inspired by Purpose

Financial Statements

for the Six Months Ended 30th September 2022



The first financial institution in South Asia to receive the SSCI Certification, the world's first measurable and certifiable standard for value driven financial institutions with holistic sustainability integration to the business.

Alliance Finance Company PLC Statement of Profit or Loss - Company

For the period ended 30th September	For the 2022 (unaudited) Rs.	e Quarter ended 2021 (unaudited) Rs.	Variance %	For the 2022 (unaudited) Rs.	Six months ended 2021 (unaudited) Rs.	Variance %
Gross Income	3,180,734,073	1,949,138,703	63	5,902,224,588	3,715,157,486	59
Interest income Interest expenses	3,055,498,652 (1,832,797,264) 1,222,701,388	1,782,931,742 (590,225,038) 1,192,706,704	71 (211) 3	5,613,236,377 (3,075,566,457) 2,537,669,920	3,441,695,847 (1,190,774,038) 2,250,921,809	63 (158) 13
Fee and commission income Fee and commission expenses Net Fee and Commission Income	53,172,257 (66,644,124) (13,471,867)	66,021,290 (58,158,086) 7,863,204	(19) (15) (271)	99,624,803 (135,493,368) (35,868,565)	100,849,600 (111,363,806) (10,514,206)	(1) (22) (241)
Net gain/(loss) from trading	6,064,441	2,619,430	132	28,545,873	1,542,137	1,751
Other operating income (net)	65,998,723	97,566,241	(32)	160,817,535	171,069,902	(6)
Total Operating Income	1,281,292,685	1,300,755,579	(1)	2,691,164,763	2,413,019,642	12
Impairment (charges) / reversal for loans and other losses Net Operating Income	(150,443,106) 1,130,849,579	109,894,728	(237) (20)	(429,278,973) 2,261,885,790	(370,917,111) 2,042,102,531	(16) 11
Operating Expenses						
Personnel expenses	(296,271,482)	(284,337,645)	(4)	(598,333,528)	(488,664,936)	(22)
Other operating expenses	(473,086,999)	(467,983,379)	(1)	(934,293,973)	(765,967,060)	(22)
Depreciation and amortization	(40,940,716)	(30,507,659)	(34)	(79,329,977)	(60,299,991)	(32)
Total operating expenses	(810,299,197)	(782,828,683)	(4)	(1,611,957,478)	(1,314,931,987)	(23)
Operating Profit before Taxes on Financial Services	320,550,382	627,821,624	(49)	649,928,312	727,170,544	(11)
Taxes on financial services Operating Profit after Taxes on Financial	(97,289,306)	(112,515,462)	14	(224,118,613)	(156,705,779)	(43)
Services Share of profit/(loss) from associates	223,261,076 11,934,497	515,306,162 1,065,349	(57) 1,020	425,809,699 21,735,867	570,464,765 126,955	(25) 17,021
Profit before Taxation from Operations	235,195,573	516,371,511	(54)	447,545,566	570,591,720	(22)
Provision for income taxation Profit for the Period =	(87,328,336) 147,867,237	(193,250,805) 323,120,706	55 (54)	(242,902,771) 204,642,795	(219,727,878) 350,863,842	(11) (42)
Basic/ Diluted earnings per share (Annualised)	17.55	38.36		12.15	20.83	
Dividend Per Share paid (Rs./Cts.)	8.00	5.50		8.00	5.50	

Alliance Finance Company PLC Statement of Profit or Loss - Group

For the period ended 30th September	For the Qu 2022	uarter ended 2021		For the 5 2022	ix months ended 2021	
· · · · · · · · · · · · · · · · · · ·	(unaudited)	(unaudited)	Variance	(unaudited)	(unaudited)	Variance
	Rs.	Rs.	%	Rs.	Rs.	%
Gross Income	3,207,458,076	1,969,096,089	63	5,959,524,148	3,752,137,724	59
Interest income	3,057,289,288	1,784,058,370	71	5,616,889,384	3,443,628,755	63
Interest expenses	(1,826,653,445)	(590,225,038)	(209)	(3,069,422,638)	(1,190,774,038)	(158)
Net Interest Income	1,230,635,843	1,193,833,332	3	2,547,466,746	2,252,854,717	13
Fee and commission income	72,105,799	84,435,923	(15)	143,393,062	135,480,805	6
Fee and commission expenses	(66,644,124)	(58,158,086)	(15)	(135,493,368)	(111,363,800)	(22)
Net Fee and Commission Income	5,461,675	26,277,837	(79)	7,899,694	24,117,005	(67)
Net gain/(loss) from trading	6,212,491	2,619,430	137	30,409,668	1,542,137	1,872
Other operating income (net)	71,850,498	97,982,366	(27)	168,832,034	171,486,027	(2)
Total Operating Income	1,314,160,507	1,320,712,965	(0)	2,754,608,142	2,449,999,886	12
Impairment (charges) / reversal for loans and	(150,443,105)	109,894,687	(237)	(429,278,973)	(370,917,152)	(16)
other losses	(130,443,103)	109,894,087	(237)	(429,278,975)	(370,917,132)	(10)
Net Operating Income	1,163,717,402	1,430,607,652	(19)	2,325,329,169	2,079,082,734	12
Operating Expenses						
Personnel expenses	(353,163,286)	(287,212,121)	(23)	(658,234,054)	(494,368,470)	(33)
Other operating expenses	(421,996,814)	(469,521,620)	10	(885,260,095)	(769,120,194)	(15)
Depreciation and amortization	(41,111,403)	(30,556,133)	(35)	(79,671,350)	(60,393,363)	(32)
Total operating expenses	(816,271,503)	(787,289,874)	(4)	(1,623,165,499)	(1,323,882,027)	(23)
Operating Profit before Taxes on Financial						
Services	347,445,899	643,317,778	(46)	702,163,670	755,200,707	(7)
Taxes on financial services Operating Profit after Taxes on Financial	(97,289,306)	(112,515,462)	14	(224,118,613)	(156,705,779)	(43)
Services	250,156,593	530,802,316	(53)	478,045,057	598,494,928	(20)
Share of profit/(loss) from associates	11,934,497	1,065,349	1,020	21,735,867	126,955	17,021
Profit before Taxation from Operations	262,091,090	531,867,665	(51)	499,780,924	598,621,883	(17)
Provision for income taxation	(93,844,536)	(197,042,997)	52	(258,971,226)	(226,590,850)	(14)
Profit for the Period	168,246,554	334,824,668	(50)	240,809,698	372,031,033	(35)
Profit attributable to :			_			
Equity holders of the Company	160,897,772	330,557,203	(51)	226,539,944	364,351,130	(38)
Non controlling interest	7,348,782	4,267,465	72	14,269,754	7,679,903	86
Profit for the Period	168,246,554	334,824,668	(50)	240,809,698	372,031,033	(35)
Basic/ Diluted earnings per share (Annualised)	19.97	39.75		13.45	21.63	
Dividend Per Share paid (Rs./Cts.)	8.00	5.50		8.00	5.50	

Alliance Finance Company PLC Statement of Comprehensive Income - Company

	For the Qua	rter ended		For the Six months ended			
For the period ended 30th September	2022 (unaudited) Rs.	2021 (unaudited) Rs.	Variance %	2022 (unaudited) Rs.	2021 (unaudited) Rs.	Variance %	
Profit for the period	147,867,237	323,120,706	(54) =	204,642,795	350,863,842	(42)	
Other Comprehensive Income							
Other Comprehensive Income not to be Reclassified to Profit or Loss							
Equity investments at FVOCI -net change in fair value & realized profit/ (loss) to retained earnings	68,826,213	13,368,189	415	24,560,351	1,540,072	1,495	
Net Other Comprehensive Income not be Classified to Profit or Loss	68,826,213	13,368,189	415	24,560,351	1,540,072	1,495	
Total Comprehensive Income for the period	216,693,450	336,488,895	(36)	229,203,146	352,403,914	(35)	

Alliance Finance Company PLC Statement of Comprehensive Income - Group

	For the Quar	rter ended		For the Six months ended				
For the period ended 30th September	2022 (unaudited) Rs.	2021 (unaudited) Rs.	Variance %	2022 (unaudited) Rs.	2021 (unaudited) Rs.	Variance %		
Profit for the period	168,246,554	334,824,668	(50)	240,809,698	372,031,033	(35)		
Other Comprehensive Income								
Equity investments at FVOCI -net change in fair value & realized profit/ (loss) to retained earnings	68,826,213	13,368,189	415	24,560,351	1,540,072	1,495		
Net Other Comprehensive Income not be Classified to Profit or Loss	68,826,213	13,368,189	415	24,560,351	1,540,072	1,495		
Total Comprehensive Income for the period	237,072,767	348,192,857	(32)	265,370,049	373,571,105	(29)		
Attributable to: Equity holders of the company Non controlling interest	229,723,984 7,348,783	343,925,392 4,267,465	(33) 72	251,100,295 14,269,754	365,891,202 7,679,903	(31) 86		
Total Comprehensive Income for the period	237,072,767	348,192,857	(32)	265,370,049	373,571,105	(29)		

Statement of Financial Position

		Company	Manta		Group	N
As at	30.09.2022 Rs.	31.03.2022 Rs.	Variance %	30.09.2022 Rs.	31.03.2022 Rs.	Variance %
	(unaudited)	(audited)	70	رunaudited)	(audited)	70
Assets						
Cash and cash equivalents	623,071,717	795,260,944	(22)	697,501,752	898,748,640	(22)
Repurchase agreements	-	250,000,000	(100)	-	250,000,000	(100)
Placements with banks & financial	1,069,932,873	287,925,208	272	1,072,532,873	287,925,208	273
institutions Financial assets recognised through	, , , ,			, , , , ,		
profit or loss	2,170,355,143	1,502,280,225	44	2,170,355,143	1,502,280,225	44
Loans and advances - at amortised cost	17,745,334,305	14,797,772,357	20	17,745,334,305	14,797,772,357	20
Lease rentals receivable & stock out on	24,926,888,942	25,503,747,256	(2)	24,926,888,942	25,503,747,256	(2)
hire - at amortised cost	24,520,000,542	23,303,747,230	(2)	24,520,000,542	23,303,747,230	(2)
Financial assets- fair value through other	205,004,055	184,720,884	11	205,004,055	184,720,884	11
comprehensive income Other trading stocks	209,738,669	392,525,744	(47)	209,738,669	392,525,744	(47)
Other financial assets	567,881,368	636,340,449	(47)	554,397,731	630,656,592	(47)
Other non financial assets	227,529,197	243,886,129	(11)	228,004,521	244,361,452	(12)
Derivative financial assets	227,329,197	82,923,194	(100)	228,004,521	82,923,194	(100)
Investments in associates	71,574,214	49,838,348	(100)	104,828,711	83,092,843	(100) 26
Investments in subsidiaries	16,924,038	16,924,038	44	104,828,711	85,052,845	20
Investment property	159,590,100	159,590,100	-	245,250,516	245,250,516	0
Property, plant & equipment	2,524,414,580	2,502,324,245	1	2,525,287,155	2,503,442,359	1
Intangible assets	136,468,015	126,715,431	8	136,837,248	127,180,497	8
Right of use asset	340,267,779	397,784,021	(14)	340,267,779	397,784,021	(14)
Deferred tax assets	209,679,475	209,679,475	(1-1)	210,485,254	210,485,254	(1-1)
Total Assets	51,204,654,470	48,140,238,048	6	51,372,714,654	48,342,897,042	6
Liabilities	01,201,001,110		° =	01,07 1,7 1,000		0
Due to banks	23,965,617,502	22,558,061,981	6	23,981,436,126	22,558,061,981	6
Due to depositors - at amortised cost	17,571,784,835	14,681,375,682	20	17,483,524,000	14,681,375,682	19
Debt instruments issued and other	1, , 5, 1, , 5 1, 555	1,001,0,002	20	1,,100,02,,000	1,001,0,0,002	15
borrowed funds	550,000,000	867,759,553	(37)	550,000,000	867,759,553	(37)
Other financial liabilities	1,198,713,561	1,670,249,511	(28)	1,230,196,710	1,704,808,662	(28)
Other non financial liabilities	53,725,208	184,106,172	(71)	53,725,208	184,106,173	(71)
Derivative financial liabilities	15,233,399	-	100	15,233,399	-	100
Income tax liabilities	566,744,912	865,153,792	(34)	575,340,868	869,537,847	(34)
Retirement benefit liabilities	131,097,221	121,428,671	8	134,535,346	124,326,196	8
Deferred tax liabilities	510,728,430	510,728,430	-	510,728,430	510,728,430	-
Total Liabilities	44,563,645,068	41,458,863,792	7	44,534,720,087	41,500,704,524	7
Shareholders' Funds						
Stated capital	613,980,000	613,980,000	-	613,980,000	613,980,000	-
Retained earnings	3,438,151,875	3,500,238,368	(2)	3,548,388,478	3,588,577,822	(1)
Reserves	2,588,877,527	2,567,155,888	1	2,588,877,527	2,567,155,888	1
Total Equity Attributable to Equity						
Holders of the Company	6,641,009,402	6,681,374,256	(1)	6,751,246,005	6,769,713,710	(0)
Non controlling interest	-	-	_	86,748,562	72,478,808	20
Total Equity	6,641,009,402	6,681,374,256	(1)	6,837,994,567	6,842,192,518	(0)
Total Liabilities and Shareholders'	F4 204 654 455	40.4.40.000.000	-	F4 070 74 4 05 1	40.040.007.010	-
Funds	51,204,654,470	48,140,238,048	6	51,372,714,654	48,342,897,042	6
Contingent Liabilities and Commitments	824,535,999	38,415,571		824,535,999 200	38,415,571 201	

Accounting policies & notes to the accounts form an integral part of these Financial Statements.

Certification

I certify that these Financial Statements are presented in compliance with the requirements of the Companies Act No. 07 of 2007.

Jan A nilled

Dimuthu Tillekeratne Head of Finance 15-Nov-22 Colombo

Kusal Jayawardana Deputy Managing Director

R.K.E.P. de Silva Deputy Chairman & Managing Director

Alliance Finance Company PLC Statement of Changes in Equity

Company	Stated Capital	Statutory Reserve Fund	Revaluation Reserve	General Reserve	FVOCI	Non Controlling Interest	Retained Earnings	Total
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Balance as at 1st April 2021 (Audited)	613,980,000	904,081,009	1,556,017,602	388,258,055	58,527,420	-	2,295,549,890	5,816,413,976
Profit for the period	-	-	-	-	-	-	350,863,842	350,863,842
Other comprehensive income, net of tax Equity investments at FVOCI - net change in fair value &								
Disposal profit	-	-	-	-	1,540,073	-	-	1,540,073
Transfer of realized profit on equity instrument disposal to								
retained earning	-	-	-	-	19,761,547	-	(19,761,547)	-
Net asset adjustment - Associate Company Dividend paid	-	-	-	-	-		(3,864,484) (185,328,000)	(3,864,484) (185,328,000)
Balances as at 30th September 2021	613,980,000	904,081,009	1,556,017,602	388,258,055	79,829,040	-	2,437,459,701	5,979,625,407
	010,000,000		1,000,017,002		, 3,823,810		2,107,100,701	3,575,625,107
Balance as at 1st April 2022 (Audited)	613,980,000	977,236,040	1,223,390,151	388,258,055	(21,728,358)	-	3,500,238,368	6,681,374,256
Profit for the period	-	-	-	-	-	-	204,642,795	204,642,795
Other comprehensive income, net of tax Equity investments at FVOCI - net change in fair value &								
Disposal profit Transfer of realized profit on equity instrument disposal to	-	-	-	-	24,560,351	-	-	24,560,351
retained earning					(2,838,712)	-	2,838,712	-
Dividend paid	-	-	-	-	-	-	(269,568,000)	(269,568,000)
Balances as at 30th September 2022	613,980,000	977,236,040	1,223,390,151	388,258,055	(6,719)	-	3,438,151,875	6,641,009,402

Alliance Finance Company PLC Statement of Changes in Equity

Group

	Stated Capital	Statutory Reserve		General Reserve	FVOCI	-	Retained Earnings	Total
		Fund	Reserve			Interest		
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Balance as at 1st April 2021 (Audited)	613,980,000	904,081,009	1,556,017,602	388,258,055	58,527,421	53,955,005	2,374,274,468	5,949,093,560
Profit for the period	-	-	-	-	-	7,679,903	364,351,130	372,031,033
Other comprehensive income, net of tax -								
Equity investments at FVOCI - net change in fair value &								
Disposal profit	-	-	-	-	1,540,073	-	-	1,540,073
Transfer of realized profit on equity instrument disposal to retained earning					10 701 547			
Net Asset adjustment - Associate Company	-	-	-	-	19,761,547	-	(19,761,547) (20,372,400)	- (20,372,400)
Dividend paid							(185,328,000)	(185,328,000)
Balances as at 30th September 2021	613,980,000	904,081,009	1,556,017,602	388,258,055	79,829,041	61,634,908	2,513,163,651	6,116,964,266
	013,300,000	504,001,005	1,550,017,002		/3,023,041	01,034,300	2,513,103,031	0,110,504,200
Balance as at 1st April 2022 (Audited)	613,980,000	977,236,040	1,223,390,151	388,258,055	(21,728,358)	72,478,808	3,588,577,822	6,842,192,518
Profit for the period	-	-	-	-	-	14,269,754	226,539,944	240,809,698
Other comprehensive income, net of tax -								
Net actuarial gain/(loss) on defined benefit plan	-	-	-	-	-	-	-	-
Equity investments at FVOCI - net change in fair value &								
Disposal profit	-	-	-	-	24,560,351	-	-	24,560,351
Transfer of realized profit on equity instrument disposal to					(2,020,742)		2 020 742	
retained earning	-	-	-	-	(2,838,712)	-	2,838,712	-
Dividend paid	-		-		-	-	(269,568,000)	(269,568,000)
Balances as at 30th September 2022	613,980,000	977,236,040	1,223,390,151	388,258,055	(6,719)	86,748,562	3,548,388,478	6,837,994,567

7

Figures in brackets indicate deductions.

Accounting policies & notes to accounts form an integral part of these Financial Statements.

Alliance Finance Company PLC Statement of Cash Flows

Base From / Used in) Operating Activities Ba. Base / 447,645,566 S70,391,720 499,780,924 598,621, 499,780,924 Pardit biole income Tax Depresed. 7,483,867 5,487,717 7,978,924 598,621, 548,7217 7,978,924 598,621, 548,7217 7,978,924 598,621, 548,7217 594,254,53 548,7217 594,254,53 548,7217 594,254,53 548,7217 594,254,54 548,7217 594,254,54 40,677,760 557,516,542 40,677,760 557,516,542 40,677,760 557,516,542 40,677,760 557,516,542 40,677,760 557,516,542 40,677,760 557,516,542 40,677,760 557,516,542 40,677,743 Intervent of the departs, commercial paper & trassury bills (74,81,863,29) 12,20,352,1 (22,20,966) 10,55,122 (62,20,966) 12,52,151,612 (12,52,51) (12,52,51) (12,52,51) (12,52,51) (12,52,51) (12,52,51) (12,52,51) (12,52,51) (12,52,51) (12,52,51) (12,52,51) (12,52,51) (12,52,51) (12,52,51) (12,52,51) (12,52,51) (12,52,51) (12,52,51) (12,52,51) (12,52,51) <		Compa		Group	
profit blore income Tar Bigense 447,545,566 570,511,720 499,780,924 598,611, 499,780,924 Depresentation of property, plant & equipment 72,483,367 548,711 73,728,807 544,855, 534,6710 Amortization of ingly of use seet 57,516,542 40,677,690 573,516,342 40,677, 40,677,690 573,516,342 40,677, 40,677,690 573,516,342 40,677, 40,677,690 573,516,342 40,677, 40,677,690 573,516,342 40,677, 40,673,789 573,516,342 40,677, 40,673,789 573,516,342 40,677, 40,673,789 578,81,660 21,966,602 78,894,669 21,966,602 78,894,669 21,966,602 79,894,669 21,986,602 79,894,669 21,986,602 79,894,669 21,986,602 79,894,669 21,986,602 79,894,669 21,986,602 79,894,669 21,986,602 79,894,669 21,986,602 79,894,669 21,986,602 79,894,669 21,986,602 79,894,669 21,986,602 79,894,669 21,986,603 11,842,853 10,802,831 10,802,832 10,802,832 10,802,832 10,802,832 10,802,832 10,802,832 10,802,832 10,802,832 10,802	For the period ended 30th September	2022	2021	2022	2021
Adjustments for; Depreciation of intrangible assets 548,717 71,728,807 549,714 73,728,807 549,724 54,727 549,724 54,728 548,727 549,724 54,728 548,727 549,724 40,677,809 57,515,724 40,607,709 57,515,724 40,607,709 57,515,724 40,607,709 549,824 40,607,709 549,824 40,607,709 549,824 40,607,709 549,824 40,607,709 549,824 40,607,709 549,854 40,607,709 10,727,733,91 (20,73,91) (27,73,91) (27,73,91) (27,73,91) (20,73,91) (27,73,91) (20,73,91) (27,73,91) (20,73,91) (27,73,91) (20,74,92) (27,73,91) (20,74,92) (27,73,91) (20,74,94) (27,73,91) (20,74,94) (27,73,91) (21,24,94,95) (21,24,94,95) (21,72,94,96) (21,72,94,96) (21,72,94,96) (21,72,94,96) (21,72,94,96) (21,72,94,96) (21,72,94,96) (21,72,94,96) (21,72,94,96) (21,72,94,96) (21,72,94,96) (21,72,94,96) (21,72,94,96) (21,72,94,96) (21,72,94,96) (21,72,94,96) (2					Rs.
Depresentation of property, plant & equipment 75,483,267 54,871,714 77,278,807 549,805, Amontration of Right of use asset 57,515,242 40,677,800 57,515,424 40,677,800 57,515,424 40,677,800 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904 349,384,904		447,545,566	570,591,720	499,780,924	598,621,883
Amortzatom of intangible assets 5,846,710 5,428,277 5,942,543 5,428, Amortzatom of intangible assets 5,7515,242 40,677,900 57,515,242 40,677,700 Interest on field deposits, commercial paper & treasury bills (48,186,319) (43,819,444) (48,783,93,260) (47,743, 67,743,673,474) Sirv value (gain/)tos on equity investments (FVTPL) (27,53,94) (27,53,94) (27,53,94) Bad detw writen-off 79,804,666 21,966,682 79,804,666 21,966,682 79,804,666 21,966,682 79,804,666 21,966,682 79,804,666 21,966,682 79,804,666 21,966,682 79,804,666 21,966,682 79,804,666 21,966,682 79,804,666 21,966,682 79,804,666 21,966,682 79,804,666 21,966,682 79,804,666 21,966,682 79,804,666 21,966,682 79,804,666 21,966,682 79,804,666 21,966,682 79,804,666 21,966,682 79,804,666 21,966,682 79,804,666 21,966,682 79,805,761 11,824,855 11,824,855 11,824,855 11,824,855 11,826,855 11,826,855 11,826,855	• •	72 /92 267	5/ 971 71/	73 728 807	54 965 086
Amentization of fight of use asset 57,515,242 40,677,690 57,515,242 40,677,690 Interest on fixed deposits, commercial paper & tressury bills 149,384,904 348,951,020 344,934,904 348,951,020 344,934,904 348,951,020 344,934,904 348,951,020 344,934,904 348,951,020 344,934,904 348,951,020 344,934,904 348,951,020 344,934,904 348,951,020 344,934,904 348,951,020 344,934,904 348,951,020 347,934,904 21,956,020 79,894,069 21,956,020 79,894,069 21,956,020 79,894,069 21,956,020 79,894,069 21,956,020 79,894,069 21,956,020 79,894,069 21,956,020 79,894,069 21,956,020 79,894,069 21,956,020 79,894,069 21,956,020 79,894,069 21,956,020 79,894,069 21,956,020 79,894,069 21,956,020 79,894,069 71,956,01 15,482,000 12,875,867,0120 12,875,867,0120 12,875,867,0120 12,875,867,0120 12,895,872,0120 12,894,940,91 12,892,841,91 12,894,941,91 12,894,941,91 12,894,941,91 12,894,941,91 12,894,941,91					5,428,277
impairment (reverall/crowsion 349,384,904 348,951,020 349,384,904 348,951,020 interest on fixed deposits, commercial paper & treavy bils (Profit) floss on equity investments (IVTPL) (27,534) (27,534) Bai detw written-off (27,533) (20,77,335) (20,77,335) Bai detw written-off (27,533) (20,77,353) (20,77,353) Provision(reversal) for defined benefit plans (27,25,35) (13,204,352) (13,204,352) Provision(reversal) for defined benefit plans 27,000,000 15,000,000 27,540,601 15,600,000 Uncrease/Indercrease in loads and advances (12,475,867) (12,425,95) (21,775,867) (12,62,95) Uncrease/Indercrease in loads and advances (3,250,154,967) (3,885,812,400) (3,89,812,100,800) (3,24,015,96) (3,89,812,100,800) (Increase/Indercrase in loads and advances (3,250,154,967) (3,88,812,100,800) (1,27,359,867) (12,89,812,16,800) (1,83,85,812,16,800) (1,83,85,812,16,800) (1,83,85,812,16,800) (1,83,85,812,16,800) (1,83,85,812,16,800) (1,83,85,812,16,800) (1,83,85,812,16,800) (1,83,85,812,16,800) (1,83,85,812,16,800) (1,83,85,812,16,800)	-	, ,			40,677,690
Interest on fixed deposits, commercial paper & treasury bills (42,810,948) (47,839,326) (47,743, (77,839,326) Fair value (gain/Joss on equity investments (IVTPL) (27,5,394) (27,5,394) (27,5,394) Baid deth written-orfi 79,894,069 21,966,082 79,894,069 21,956,082 Diminuton/Jappreciation) invalue of treasury bonds 2,753,591 (20,017) 2,753,591 (20,017) Dividend received (13,204,352) (13,204,352) (13,204,352) (14,432,885) Dividend received (14,433,685) (13,159,916) (14,432,885) (13,204,52) Operating Profit before Working Captal Changes 904,573,630 1,004,157,495 950,888,825 1,030,830, (Increase//decrease in leave renials receivable & stock out on hire (12,175,187,173) (12,675,88,84) 43,017,239 (10,675,88,84) 44,017,233,98 (74,273,33,98) 76,258,884 143,394,89 (14,33,98) 76,258,884 143,394,89 (14,33,98) 76,258,884 143,394,89 (12,33,31,89) (12,675,89,88,40) 12,33,39,39 76,258,884 143,394,89 76,258,884 143,394,89 76,258,884 143,394,89	-				348,951,070
Fair value (gain)/loss on equity investments (FVTPL) (273,394) (273,394) Bad det withmen-off 79,894,069 21,966,082 79,894,069 21,966,082 79,894,069 21,956,082 79,894,069 21,956,082 79,894,069 21,956,082 79,894,069 21,956,082 79,894,069 21,925,082 79,894,069 21,926,082 79,894,069 21,926,082 79,894,069 21,926,082 79,894,069 21,926,082 79,894,069 21,926,082 79,894,069 21,926,082 79,894,069 21,926,082 79,894,069 21,926,082 79,894,069 21,927,842,01 (13,204,352) Forwision/(reverand) for defined benefit plans 77,600,01 75,600,10 75,460,10 75,860 (12,97,9427) (14,147,960) 12,979,427 (14,147,960) 12,979,427 (14,147,960) 12,979,427 (14,147,960) 12,979,427 (14,147,960) 12,979,427 (14,147,960) 12,979,427 (14,147,960) 12,979,427 (14,147,960) 12,979,427 (14,147,960) 12,979,427 (14,147,960) 12,979,427 (14,147,960) 12,979,427 (14,147,960) 12,979,427 (14,147,960)	Interest on fixed deposits, commercial paper & treasury bills	(84,186,319)	(45,810,948)	(87,839,326)	(47,743,856)
Bad detx written off 79,894,069 21,966,082 79,894,069 21,966,082 79,894,069 21,966,082 79,894,069 10,051,071 2,753,591 (20,017) 2,753,591 (20,017) 2,753,591 (20,017) 2,753,591 (20,017) 2,753,591 (20,017) 2,754,591 (20,017) 2,754,591 (20,017) 2,754,591 (20,017) 2,754,591 (20,017) 2,754,591 (20,017) 2,754,591 (20,017) 2,754,591 (20,017) 2,754,591 (21,025,567) (11,463,2815) (8,150) (21,025,567) (12,6945) (21,175,567) (12,6945) (21,175,567) (12,6945) (21,175,567) (12,694,57) (30,604,57),695 (33,895,812, (10,308,812,207,665) (47,335,236) (23,605,65) 473,352,335 (53,4607,665) 473,352,335 (53,4607,665) 473,352,335 (53,4607,665) 473,352,335 (12,694,816,813) (13,1948,106,85,812,106,81) (13,1948,106,85,812,106,81) (13,1948,106,85,81,102,439,108) 76,588,81 (13,1948,106,85,81,102,439,108) 76,588,81 (13,1948,106,85,81,102,439,108) 76,588,81 (13,1948,106,117,235) (10,07,586,551,127) <td>(Profit) /loss on sale of securities</td> <td></td> <td>=</td> <td></td> <td>-</td>	(Profit) /loss on sale of securities		=		-
Dimitutor/(appreciation) in value of treasury bonds 2,733,991 (20,017) 2,753,991 (20,017) Dimitutor/(appreciation) in value of treasury bonds 2,733,991 (20,017) 2,753,991 (20,017) Profit from sale of vehicle (13,204,352) (13,204,352) (13,204,352) Provision/(revenuel) (14,432,485) (13,204,352) (12,6955) (21,735,867) (126,955) (21,735,867) (126,955) (12,735,867) (126,955) (12,735,867) (126,955) (12,735,867) (126,955) (12,735,867) (126,955) (12,735,867) (126,955) (12,735,867) (126,955) (12,735,867) (126,955) (12,735,867) (126,955) (12,735,867) (126,955) (12,735,867) (126,955) (127,959,854) (126,951,854,967) (13,898,84) (16,7588) (11,67,588) (11,67,588) (11,67,588) (11,67,588) (11,67,588) (11,67,588) (12,393,198) (7,578,861) (13,948,961) (13,73,953) (16,758,953) (11,67,588) (11,67,588) (11,67,588) (11,67,588) (11,67,588) (11,67,588) (11,67,588) (11,67,588)			(275,394)		(275,394)
Loss/profit) on disposal of property, plant & equipment (8,240,496) 1,055,212 (8,240,496) 1,055, Provision/(reversal) for defined benefit plans 27,000,000 27,540,601 15,482, Dividend received (11,433,865) (8,150,916) (14,432,815) (8,150,916) Share of loss/(north) from associates (11,433,865) (126,955) (121,735,867) (126,955) Operating Profit before Working Capital Changes 904,573,630 1,004,157,495 950,888,825 1,030,830, (Increase)/decrease in loas and advances (3,256,154,967) (3,385,780,300) (3,255,154,967) (3,385,780,300) (3,255,154,967) (3,385,780,300) (3,255,154,967) (3,385,780,300) (3,255,154,967) (3,385,780,300) (3,256,154,967) (3,385,780,300) (3,257,154,967) (3,857,813) (1,067,589,884) 450,177,359 (1,067,589,884) 450,177,359 (1,067,589,884) 450,177,359 (1,067,589,884) 450,172,359 (1,067,589,884) 450,172,359 (1,067,589,884) 450,172,359 (1,067,589,884) 450,172,359 (1,067,589,884) 450,172,359 (1,067,589,884) 450,172,359 (1,067,451,473,450) <td></td> <td></td> <td></td> <td>, ,</td> <td>21,966,082</td>				, ,	21,966,082
profit from sale of vehicle (13,204,352) (13,204,352) provision/(reveal) for defined benefit plans 27,000,000 15,600,000 27,540,601 Share of loss/(profit) from associates (21,753,587) (126,955) (21,753,587) (126,955) Operating Profit Gerce Working Captal Changes 904,573,630 1,004,157,495 950,888,612 1,030,800 (Increase)/decrease in trading stock 12,979,427 (141,447,960) 12,979,427 (141,447,960) 12,979,427 (141,447,960) 13,250,154,967) (3,385,780,360) (3,250,154,967) (3,389,781,2,366) (1,32,40,97,65) 473,352,336 (1,34,407,653) (1,167,589,814) 450,172,359 (1,167,589,814) 450,172,359 (1,167,589,814) (1,12,31,948,17) (3,19,483,18) (1,26,23,16) (1,31,948,17) (1,31,948,17) (1,31,948,17) (1,31,948,17) (1,31,948,17) (1,31,948,18) (1,26,24,266,11) (1,31,948,18) (1,26,24,266,11) (1,31,948,18) (1,26,24,266,11) (1,32,331,450) (1,31,948,18) (1,26,24,266,11) (1,32,331,450) (1,31,948,18) (1,26,24,266,11) (1,26,24,266,11) (1,26,24,266,11) (1,26,24,266,11)			())		(20,017)
provision/(reversal) for defined benefit plans 27,000,000 27,540,601 15,482, binded revended (11,483,685) (8,150,916) (14,632,815) (8,150,916) Operating Profit before Working Capital Changes 904,573,630 1,20,935) (21,735,867) (126,955) (21,735,867) (126,955) (21,735,867) (126,955) (21,735,867) (14,437,855) (126,955) (21,735,867) (14,437,855) (10,67,589,884) (52,50,154,967) (3,885,780,360) (3,255,154,967) (3,385,124) (10,67,589,884) (53,260,7665) (473,352,336) (53,4607,665) (473,352,336) (12,93,1988) 76,258,861 (13,19,48, (1ncrease)/decrease in other financial asets (85,70,371) (9,4980,631) (85,70,371) (9,4980,631) (85,70,371) (9,4980,631) (82,70,198,78) (12,73,87,97) (13,19,48, (1ncrease)/decrease) in anterin financial liabilities (81,73,373) (9,160,40,47) (13,93,91,98) (17,23,91,97) (14,147,91,91,93) (12,91,91,98,73) (12,91,91,98,73) (13,19,48,11,024,064) (12,73,13,193) (11,02,40,41) (11,02,40,41) (11,02,40,41) (11,02,40,41) (12,91,91,93) (11,12,91,91,93)			1,055,212		1,055,212
Divident 'ceeived (11,433,685) (8,150,016) (14,632,815) (8,150,016) Operating Profit before Working Capital Changes 904,573,630 1,26,555) (21,725,867) (126,555) Operating Profit before Working Capital Changes 904,573,630 1,004,157,495 950,888,825 1,030,830, (Increase)/decrease in least and advances (3,250,154,967) (3,895,703,060) (3,256,154,967) (3,895,812,00) (Increase)/decrease in neast advances (3,200,766) 473,352,336 (534,607,665) 473,352,336 (Increase)/decrease in ther financial assets 68,459,081 (127,353,373) 98,156,593 (17,878, 10,7878,373) 98,156,593 (17,878, 11,7878,373) 98,156,593 (17,878, 11,7878,273)			15 000 000		15 402 600
Share of loss/(profit) from associates (21,235,867) (126,955) (21,735,867) (126,955) Operating Profit before Working Capital Changes 994,573,630 1,004,157,455 950,888,825 1,000,837,455 (Increase)/decrease in Irading stock 12,979,427 (141,447,960) 12,2979,427 (141,447,960) 12,2979,427 (141,447,960) (3,250,154,967) (3,895,780,360) (0,62,200,154,967) (3,895,780,336) (10,67,589,844) 450,172,359 (1,067,589,844) 450,172,359 (1,067,589,844) 450,172,359 (1,067,589,844) 450,172,359 (1,067,589,844) 450,372,336 (534,607,665) 473,332,336 (534,607,665) 473,332,370 (94,980,631) (532,007,665) 473,332,70 (94,980,631) (532,007,665) 473,332,70 (94,980,631) (532,007,665) 473,332,70 (94,980,631) (532,614,947,613) (532,614,947,613) (532,614,947,613) (532,614,947,613) (532,614,947,613) (132,624,624,232) (12,624,726,737) (98,615,939) (17,873,81,80,00,61) (13,948,81) (13,948,81) (13,948,81) (14,144,152) (20,516,81,900) (12,624,916,77,688) 86,579,205 (2,624,9					
Operating Profit before Working Capital Changes 904,573,630 1,004,157,495 950,888,825 1,030,890, (Increase)/decrease in Itading stock 12,979,427 (141,447,960) 12,979,427 (141,447,960) (Increase)/decrease in Itading stock (3,250,154,967) (3,895,780,360) (3,250,154,967) (3,895,780,360) (3,250,154,967) (3,895,780,360) (3,250,154,967) (3,395,780,360) (3,250,154,967) (3,395,780,370) (141,447,966) (10,67,589,884) 450,172,359 (1,067,589,884) 450,172,359 (1,067,589,884) (10,67,589,884) (13,1948, (Increase)/decrease in other financial assets 68,459,081 (12,393,1988) 76,258,861 (13,1948, (Increase)/decrease) in other financial liabilities (93,155,593 (17,878,373) (12,128,115,21) 20,118,21 (147,41,52) 20,190,16, (Increase/(decrease) in other financial liabilities (13,155,396) (22,623,157,768) 66,579,202 (2,623,085, (2,623,085, Increase/(decrease) in other financial liabilities (13,238,740,371) (24,623,175,768) 86,579,205 (2,623,085, (2,623,085,703) (10,736,457) (10,01,180,400) (11,024,402) (13,105,00) (22,215,00) (3,42,623,026,40) (33,212,729,					(126,955)
(Increase)/decrease in trading stock 12,979,427 (141,447,960) 12,979,427 (141,447, (Increase)/decrease in loans and advances (3,250,154,967) (3,895,780,360) (3,250,154,967) (3,895,812, (Increase)/decrease in fixed deposits a repo (53,200,7665) 473,352,336 (534,607,655) 473,352, (Increase)/decrease in other manical assets 68,459,081 (123,391,388) 76,258,861 (131,948, (Increase)/decrease) in other manical assets 88,730,371 (144,947,451,952) (253,607,655) 473,352, (Increase)/decrease) in other manical assets 88,730,371 (149,890,631) 85,730,370 (149,400, (132,380,964) (11,748,73,73) 98,155,593 (17,878,373) 98,155,593 (17,878,373) 98,155,593 (10,72,7568) 86,579,205 (2,622,3052) (2,622,3052) (2,622,3052) (2,622,3052) (2,622,3052) (3,127,429) (3,120,440) (13,31,450) (3,190,644) (17,31,450) (3,190,644) (17,31,450) (3,190,644) (17,31,450) (3,190,644) (17,31,450) (3,190,644) (17,31,450) (3,190,644) (17,31,450) (3,190,644) (17,31,450) (3,190,644) (17,31,450) (3,190,644) (17,31,450) (3,190,644) (17,3					1,030,830,842
(Increase)/decrease in loans and advances (3,250,154,967) (3,895,780,360) (3,250,154,967) (3,895,812, (Increase)/decrease in fixed deposits & repo (532,007,665) 473,352,336 (534,607,665) 473,352, (Increase)/decrease in other innancial assets 68,459,081 (123,331,988) 76,258,851 (131,948, (Increase)/decrease in other innancial assets 68,459,081 (132,331,988) 76,258,851 (131,948, (Increase)/decrease) in other innancial assets 88,730,371 (94,980,631) 85,730,370 (194,980, (10,242,66,422) 2,802,148,318 (10,24,262, (12,83,18) (10,24,262, (12,83,18) (10,24,262, (11,024, (11,024,042) (10,024,262, (11,024,042) (10,024,022) (10,024,022) (10,024,022) (10,024,022) (10,024,022) (10,024,022) (10,024,022) (10,024,022) (10,024,022) (10,024,022) (10,024,022) (10,024,022) (10,024,022) (10,024,022) (10,024,022) (10,024,022) (10,024,022) (10,024,022) (10,024,022) (10,024,022) (10,024,022) (10,024,022) (10,024,022) (10,024,022) (10,024,022) (10,024,022) (10,024,022) (10,024,022) (10,024,022) (10,024,022) (10,024,022) (10,024,022) (10,024,022)<					
(Increase/decrease in lesse rentals receivable & stock out on hire 450,172,359 (I,067,589,884) 76,258,861 (I31,948, (Increase/decrease in other non financial liabilities 68,459,081 (I7,878,373) 98,156,593 (I7,878,454) (I1,024,042)	(Increase)/decrease in trading stock	12,979,427	(141,447,960)	12,979,427	(141,447,960)
(Increase)/decrease in fixed deposits & repo (532,007,665) 473,352,336 (534,607,665) 473,352,336 (Increase)/decrease in other financial assets 684,659,081 (123,931,988) 76,258,861 (131,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948,11,948	(Increase)/decrease in loans and advances	(3,250,154,967)	(3,895,780,360)	(3,250,154,967)	(3,895,812,210)
(Increase)/decrease in other financial assets 68,459,081 (123,931,988) 76,258,861 (131,948, (Increase)/decrease in other non financial labilities 85,730,371 (94,980,631) 85,730,370 (94,980,631) Increase/(decrease) in other thancial labilities 98,156,593 (17,878,373) 98,156,593 (17,878,373) Increase/(decrease) in other financial labilities (471,535,946) (11,024,042) (130,380,964) (11,024,042) Increase/(decrease) in other non financial labilities (133,380,964) (11,024,042) (130,380,964) (11,024,042) Cash generated from/(used in) Operations 126,401,072 (2,623,175,768) 86,579,205 (2,623,305,79,205 (2,623,305,204) (051,203,79,204) (131,948,04) (13,194,04) (13,194,04) (13,03,050,64) (13,03,050,64) (13,03,050,64) (13,03,050,64) (13,03,050,64) (15,02,04,960) (253,168,204) (501,203,168,204) (501,203,168,204) (501,203,168,204) (501,203,168,204) (501,203,165,204) (501,203,168,204) (501,203,168,204) (512,203,165,610,00) (22,215,500,134,303,50) (264,512,02) (44,51,452,815,810,916,810,910) (22,21,55,229,00) ((Increase)/decrease in lease rentals receivable & stock out on hire	450,172,359	(1,067,589,884)	450,172,359	(1,067,589,884)
(Increase)/decrease in other financial assets 68,459,081 (123,931,988) 76,258,861 (131,948, (Increase)/decrease in other non financial liabilities 88,730,371 (94,980,631) 85,730,370 (94,980,611) Increase/(decrease) in amounts due to depositors 2,890,409,153 1,024,266,423 2,802,148,318 1,024,266,11,952 209,196, Increase/(decrease) in other non financial liabilities (17,318,450) (11,024,042) (130,380,964) (11,024,042) (130,380,964) (11,024,042) (130,380,964) (11,024,042) (130,380,964) (11,024,042) (130,380,964) (11,024,042) (130,380,964) (11,024,042) (130,380,964) (11,024,042) (130,380,964) (11,024,042) (130,380,964) (11,024,042) (130,380,964) (11,024,042) (130,380,964) (11,024,042) (130,380,964) (131,98,80) (34,95,903) (17,331,450) (31,90,350) (13,190,350) (13,190,350) (14,32,421) (15,120,30) (12,21,429,01) (14,324,31) (12,21,429,01) (14,63,281) (14,62,91) (14,62,91) (14,62,91) (14,62,91) (14,62,91) (14,62,91) (14,62,91,72)	(Increase)/decrease in fixed deposits & repo	(532,007,665)	473,352,336	(534,607,665)	473,352,336
increase/(decrease) in derivative financial liabilities 98,156,593 (17,878,373) 98,156,593 (17,878,373) increase/(decrease) in other non financial liabilities 2,890,409,153 1,024,266,423 2,280,2148,318 1,024,266,123 increase/(decrease) in other non financial liabilities (47,153,5946) 221,681,216 (474,61,1552) 209,196, increase/(decrease) in other non financial liabilities (13,0380,964) (11,024,042) (130,380,964) (11,024,042) Cash generated from/(used in) Operations 126,401,072 (2,629,175,768) 86,579,205 (2,623,035; Retirement benefit liabilities paid (17,331,450) (3,190,644) (17,331,450) (3,190,744) Cash generated from/(used in) operating activities (432,242,028) (3,127,791,372) (483,920,449) (3,127,429; Cash Flows from / (Used in) Investing Activities (100,736,456) (33,456,803) (100,736,457) (35,860, Acquisition of right of use assets (5,816,000) (22,215,000) (5,816,000) (22,215,000) (5,816,003,100,000) Net sales of property, plant & equipment (13,07,350) (14,021,310,00) (954,	(Increase)/decrease in other financial assets	68,459,081	(123,931,988)	76,258,861	(131,948,853)
Increase/(decrease) in amounts due to depositors 2,890,409,153 1,024,266,423 2,802,148,318 1,024,266, Increase/(decrease) in other financial liabilities (471,535,946) 221,681,216 (474,611,952) 209,196, Increase/(decrease) in other financial liabilities (130,380,964) (11,024,042) (130,380,964) (11,024,042) Cash generated from/(used in) Operations 126,401,072 (2,629,175,768) 86,579,205 (2,623,035,768) Retirement benefit liabilities paid (17,331,450) (3,100,644) (17,331,450) (3,100,764,457) (3,127,429,72) Cash generated from/(used in) operating activities (432,242,028) (3,127,391,372) (483,920,449) (3,127,429,72) Cash Flows from / (Used in) Investing Activities (100,736,457) (35,660,00) (22,215,000) (5,516,000) (22,215,000) (5,516,000) (22,215,000) (5,516,000) (22,215,000) (5,816,000) (22,215,000) (5,816,000) (22,215,000) (5,816,000) (22,215,000) (5,816,000) (22,215,000) (5,816,000) (22,215,000) (23,456,81,30) (10,073,6457) (3,80,175,53) (10,73,456) (10,0,73,456)	(Increase)/decrease in other non financial assets	85,730,371	(94,980,631)	85,730,370	(94,980,631)
Increase/(decrease) in other financial liabilities (471,535,949) 221,681,216 (474,611,952) 209,196, Increase/(decrease) in other non financial liabilities (130,380,944) (11,024,042) (130,380,964) (11,024,042) Cash generated from/(used in) operating activities (17,331,450) (3,190,0544) (17,331,450) (3,190,0544) Net cash generated from/(used in) operating activities (432,242,028) (3,127,391,372) (483,920,449) (3,127,429,060) Cash Flows from / (used in) investing Activities (100,736,455) (33,456,003) (100,736,457) (35,860,00) Acquisition of property, plant & equipment (100,736,455) (33,456,000) (22,215,000) (58,16,000) (22,215,000) Proceeds from sales of property, plant & equipment (13,403,350 296,500 13,403,350 296,500 Proceeds from sales of property, plant & equipment 13,403,350 296,500 13,403,350 296,500 Proceeds from sales of vehicles 183,012,000 183,012,000 183,012,000 183,012,000 Interest on fixed deposits, commercial paper & treasury bills 84,186,319 44,91,311,412,331,475,93,326 47,743,31,475,95,533<	Increase/(decrease) in derivative financial liabilities	98,156,593	(17,878,373)	98,156,593	(17,878,373)
Increase/(decrease) in other non financial liabilities (130,380,964) (11,024,042) (130,380,964) (11,024,042) Cash generated from/(used in) Operations 126,401,072 (2,629,175,768) 86,579,205 (2,623,035, (2,623,035,768) Net cash generated from/(used in) operating activities (130,380,964) (17,331,450) (3,190,644) (17,331,450) (3,190,644) (17,331,450) (3,190,644) (17,331,450) (3,190,644) (17,331,450) (3,190,644) (17,331,450) (3,190,644) (17,331,450) (3,127,429) Cash flows from /(used in) operating activities (432,242,028) (3,127,391,372) (483,920,449) (3,127,429) Cash flows from /(used in) Investing Activities (100,736,456) (33,456,803) (100,736,457) (35,860, (3,215,900) (2,215,000) (2,215,000) (2,215,000) (2,215,000) (2,215,000) (2,215,000) (2,215,000) (2,215,000) (2,215,000) (13,03,350 296,500 13,403,350 296,500 13,403,350 296,500 13,403,350 296,500 13,403,350 296,500 13,403,320 47,743, 84,102,313 (666,551,329) 380,175,133 (666,551,3		2,890,409,153	1,024,266,423	2,802,148,318	1,024,266,423
Cash generated from/(used in) Operations 126,401,072 (2,629,175,768) 86,579,205 (2,623,035,784) Retirement benefit liabilities paid (17,331,450) (3,100,644) (17,331,450) (3,100,724) (5,108,204) (5,108,204) (5,108,204) (5,108,204) (5,102,203,204,206) (5,204,202,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (3,127,429,203) (4,729,200) (4,729,200) (4,729,200) (4,729,20,203) (3,120,26,30,353)					209,196,430
Retirement benefit liabilities paid (17,331,450) (3,190,644) (17,331,450) (3,190,733,1450) Taxes paid (541,311,650) (495,024,960) (553,168,204) (501,203, (483,920,449) (3,127,429, (3,127,429, (483,920,449) (3,127,429, (3,127,429, (483,920,449) (3,127,429, (3,127,429, (483,920,449) (3,127,429, (3,127,429, (483,920,449) (3,127,429, (483,920,449) (3,127,429, (3,127,429, (4,22,215,000) (5,816,000) (22,215,000) (5,816,000) (22,215,000) (5,816,000) (22,215,000) (5,816,000) (22,215,000) (5,816,000) (22,215,000) (5,816,000) (22,215,000) (5,816,000) (22,215,000) (5,816,000) (22,215,000) (5,816,000) (22,215,000) (5,816,000) (22,215,000) (5,816,000) (22,215,000) (5,816,000) (22,215,000) (5,816,000) (22,215,000) (15,599,294) (4,729,00) (15,599,294) (4,729,000) (15,599,294) (4,729,000) (15,599,294) (4,729,000) (15,513,20) (16,65,51,329) 380,175,133 (666,551,329) 380,175,133 (666,551,329) 380,175,133 (666,551,329) 380,175,133 (100,736,458) (17,738,33,26) 47,743,743,7					(11,024,042)
Taxes paid (541,311,650) (495,024,960) (553,168,204) (501,203, Net cash generated from/(used in) operating activities (432,242,028) (3,127,391,372) (483,920,449) (3,127,429,00) Cash Flows from / (Used in) Investing Activities (100,736,456) (33,456,803) (100,736,457) (35,860, Acquisition of right of use assets (5,816,000) (22,215,000) (5,816,000) (22,215,000) (5,816,000) (22,215,000) (5,816,000) (22,215,000) (5,816,000) (22,215,000) (5,816,000) (22,215,000) (5,816,000) (22,215,000) (5,816,000) (22,215,000) (5,816,000) (22,215,000) (5,816,000) (22,215,000) (5,816,000) (22,215,000) (5,816,000) (22,215,000) (5,816,000) (22,215,000) (5,816,000) (22,215,000) (5,816,000) (22,215,000) (5,816,000) (22,215,000) (5,816,000) (22,215,000) (5,816,000) (22,215,000) (5,816,000) (22,215,000) (4,729,000) (4,729,000) (4,729,000) (4,729,000) (4,729,000) (4,729,000) (4,729,010,00) (22,215,000) (22,215,000) (38,012,000) (38,012,000) (38,012,000) (38,012,000) (38,012,000) (38,012,					(2,623,035,922)
Net cash generated from/(used in) operating activities (432,242,028) (3,127,391,372) (483,920,449) (3,127,429,228) Cash Flows from / (Used in) Investing Activities Acquisition of property, plant & equipment (100,736,456) (33,456,803) (100,736,457) (35,860, (35,816,000) (22,215,000) (5,816,000) (22,215,000) (5,816,000) (22,215,000) (28,816,000) (22,215,000) (47,729,033) (483,920,449) (47,729,033) (47,729,033) (100,736,457) (35,860,00) (22,215,000) (28,924) (4,729,00) (28,924) (4,729,00) (28,924) (4,729,00) (28,924) (4,729,00) (28,924) (954,400) (29,924) (4,729,00) (28,920,00) (28,920,00) (28,920,00) (28,920,00) (28,920,00) (28,920,00) (28,920,00) (28,920,00) (28,920,00) (28,920,00) (28,920,00) (28,920,00) (28,920,00) (28,920,00) (28,920,00) (28,920,00) (28,920,00) (28,920,00) (28,920,00) (28,920,00) (28,920,00) (28,920,00) (28,920,00) (28,920,00) (28,920,00) (28,920,00) (28,920,00) (28,920,00)	•				(3,190,644)
Cash Flows from / (Used in) Investing Activities Acquisition of property, plant & equipment (100,736,456) (33,456,803) (100,736,457) (35,860, Acquisition of right of use assets Acquisition of right of use assets (5,816,000) (22,215,000) (5,816,000) (22,215, Acquisition of Intangible Assets (15,599,294) (4,154,903) (15,599,294) (4,729, (4,729,294) Investment in unquoted equities (954, Proceeds from sales of property, plant & equipment 13,403,350 296,500 13,403,350 296, (954, Proceeds from sales of vchicles 183,012,000 183,012,000 183,012,000 183,012,000 183,012,000 183,012,000 183,012,000 183,012,000 183,012,000 183,012,000 183,012,000 183,012,000 183,012,000 183,012,000 183,012,000 183,012,000 183,012,000 183,012,000 183,012,000 183,012,000 183,012,000 183,012,000 183,012,000 183,012,000 183,012,000 183,012,000 183,012,000 183,012,000 183,012,000 183,012,000 183,012,000 183,012,000 183,012,000 183,012,000 183,012,000 183,012,000 183,012,000 183,012,000					
Acquisition of property, plant & equipment (100,736,456) (33,456,803) (100,736,457) (35,860, Acquisition of right of use assets (5,816,000) (22,215,000) (5,816,000) (22,215,000) Acquisition of Intangible Assets (15,99,294) (4,154,903) (15,599,294) (4,729, Investment in unquoted equities (954, (954, (954, (954, Proceeds from sales of property, plant & equipment 13,403,350 296,500 13,403,350 296, Proceeds from sales of vchicles 183,012,000 183,012,000 183,012,000 183,012,000 Net sales/ (purchases) of financial assets -FVTPL/FVTOCI (666,551,329) 380,175,133 (666,551,329) 380,175,133 Dividend received 11,483,685 8,150,916 14,632,815 8,150,158 Interest on fixed deposits, commercial paper & treasury bills 84,186,319 45,810,948 87,839,326 47,743, Net Cash Generated from Investing Activities (63,557,439) (44,021,331) (63,557,439) (44,021,1,11,129,360,7,709,73,34,14,192,360,7,709,73,34,14,192,360,7,709,73,34,14,192,360,7,709,73,34,14,192,360,7,709,73,34,14,192,360,7,709,73,34,14,192,360,7,709,73,34,14,192,360,7,709,73,34,14,192,360,7,709,73,34,14,192,360,7,709,73,34,14,192,360,7,709,73,34,14,192,360,7		(102)212)020/	(0)127,001,072/	(100,020,110)	(0)127) 120,07 07
Acquisition of right of use assets (5,816,000) (22,215,000) (5,816,000) (22,215, Acquisition of Intangible Assets Investment in unquoted equities (15,599,294) (4,154,903) (15,599,294) (4,729, (4,729, Investment in unquoted equities Proceeds from sales of property, plant & equipment 13,403,350 296,500 13,403,350 296, (954, Proceeds from sales of vehicles 183,012,000 Net sales/ (purchases) of financial assets -FVTPL/FVTOCI (666,551,329) 380,175, 133 (666,551,329) 380,175, (666,551,329) 380,175, (14,632,815 8,150, (14,632,815 8,150, (14,021, (16,63,557,439) (44,021, (14,021, (16,63,557,439) (44,021, (14,021, (16,63,557,439) 142,021, (14,92,153) 142,529,200 3,414,192 3,634,198, (14,021, (16,63,557,439) 142,529,200 3,378,478,378 142,529,200 3,404,849, (185,328,000) (269,568,000) (185,328,000) (269,56			(22,152,222)	(100 700 157)	
Acquisition of Intangible Assets (15,599,294) (4,154,903) (15,599,294) (4,729, (954, Proceeds from sales of property, plant & equipment (954, (954, Proceeds from sales of vehicles (954, (954, Proceeds from sales of vehicles 13,403,350 296,500 13,403,350 296, (954, (954, Proceeds from sales of vehicles 13,403,350 296,500 13,403,350 296, (954, (954, Proceeds from sales of vehicles 13,403,350 296,500 13,403,350 296, (954, (954, 13,403,350) 296,500 13,403,350 296, (954, (954, 13,403,350) 296,500 13,403,350 296, (954, (954, 13,403,350) 296,500 13,403,350 296, (954, 13,403,350 296,501 13,403,350 296, (954, 14,632,815 380,175, (954, 14,632,815 8,150, (14,632,815 8,150, (14,632,815 8,150, (14,632,815 8,150, (14,632,815 8,150, (14,632,815 8,150, (14,632,815 8,150, (14,632,815 8,150, (14,632,815 8,7839,326 47,743, (14,729, (14,729,755) 9,744,60,791 (489,815,589) 372,606, (14,729,755,53) 7,743, (14,759,553) 7,743, (12,9,568,000) 142,529,200 3					(35,860,106)
Investment in unquoted equities (954, Proceeds from sales of property, plant & equipment 13,403,350 296,500 13,403,350 296, Proceeds from sales of vehicles 183,012,000 183,012,000 183,012,000 183,012,000 Net sales/ (purchases) of financial assets -FVTPL/FVTOCI (666,551,329) 380,175,133 (666,551,329) 380,175,133 Interest on fixed deposits, commercial paper & treasury bills 84,186,319 45,810,948 87,839,326 47,743, Net Cash Generated from Investing Activities (63,557,439) (44,021,31) (63,557,439) (44,021, 1,759,553) Increase in borrowed funds (317,759,553) - (317,759,553) - (317,759,553) Net increase /(decrease) in other borrowings 793,414,192 3,607,827,709 793,414,192 3,634,198, Net increase /(decrease) in finance lease - - - - Dividend paid (269,568,000) (185,328,000) (269,568,000) (185,328,000) (269,568,000) (185,328,000) (185,328,000) (269,568,000) (185,328,000) (269,568,000) (185,328,000) (269,568,000)					(22,215,000)
Proceeds from sales of property, plant & equipment 13,403,350 296,500 13,403,350 296, Proceeds from sales of vehicles 183,012,000 183,012,000 183,012,000 Net sales/ (purchases) of financial assets -FVTPL/FVTOCI (666,551,329) 380,175,133 (666,551,329) 380,175, Dividend received 11,483,685 8,150,916 14,632,815 8,150, Interest on fixed deposits, commercial paper & treasury bills 84,186,319 45,810,948 87,839,326 47,743, Net Cash Generated from Investing Activities (496,617,725) 374,606,791 (489,815,589) 372,606, Cash Flows from / (Used in) Financing Activities (63,557,439) (44,021,331) (63,557,439) (44,021, Increase in borrowed funds (317,759,553) - (317,759,553) (317,759,553) - Net increase /(decrease) in other borrowings 793,414,192 3,607,827,709 793,414,192 3,634,198, Net Cash Generated from/(Used in) Financing Activities 142,529,200 3,378,478,378 142,529,200 3,404,849,4 Net Cash Generated from/(Used in) Financing Activities 142,529,200 3,378,478,378 142,529,200 3,404,849,4		(13,399,294)	(4,134,903)	(13,399,294)	(4,729,900) (954,940)
Proceeds from sales of vehicles 183,012,000 183,012,000 Net sales/ (purchases) of financial assets -FVTPL/FVTOCI (666,551,329) 380,175,133 (666,551,329) 380,175,133 Dividend received 11,483,685 8,150,916 14,632,815 8,150, Interest on fixed deposits, commercial paper & treasury bills 84,186,319 45,810,948 87,839,326 47,743, Net Cash Generated from Investing Activities (496,617,725) 374,606,791 (489,815,589) 372,606, Cash Flows from / (Used in) Financing Activities (63,557,439) (44,021,331) (63,557,439) (44,021, Increase in borrowed funds (317,759,553) - (317,759,553) - (317,759,553) Net increase /(decrease) in other borrowings 793,414,192 3,607,827,709 793,414,192 3,634,198, Net Cash Generated from/(Used in) Financing Activities 142,529,200 3,378,478,378 142,529,200 3,404,849,/ Net Cash Generated from/(Used in) Financing Activities 142,529,200 3,378,478,378 142,529,200 3,404,849,/ Net Increase/(Decrease) in Cash and Cash Equivalents (786,330,553) 625,69		13 403 350	296 500	13 403 350	296,500
Net sales/ (purchases) of financial assets -FVTPL/FVTOCI (666,551,329) 380,175,133 (666,551,329) 380,175, 11,483,685 38,150,916 14,632,815 8,150, 8,150, Interest on fixed deposits, commercial paper & treasury bills 84,186,319 45,810,948 87,839,326 47,743, Net Cash Generated from Investing Activities (496,617,725) 374,606,791 (489,815,589) 372,606, Cash Flows from / (Used in) Financing Activities (63,557,439) (44,021,331) (63,557,439) (44,021, Increase in borrowed funds (317,759,553) - (317,759,553) - (317,759,553) Net increase /(decrease) in other borrowings 793,414,192 3,607,827,709 793,414,192 3,634,198, Net Cash Generated from/(Used in) Financing Activities 142,529,200 3,378,478,378 142,529,200 3,404,849,4 Net Cash Generated from/(Used in) Financing Activities 142,529,200 3,378,478,378 142,529,200 3,404,849,4 Net Increase/(Decrease) in Cash and Cash Equivalents (786,330,553) 625,693,797 (831,206,838) 650,026, Cash and cash equivalents at the beginning of the year 429,792,059					
Dividend received 11,483,685 8,150,916 14,632,815 8,150, Interest on fixed deposits, commercial paper & treasury bills 84,186,319 45,810,948 87,839,326 47,743, Net Cash Generated from Investing Activities (496,617,725) 374,606,791 (489,815,589) 372,606, Cash Flows from / (Used in) Financing Activities (63,557,439) (44,021,331) (63,557,439) (44,021, Settlement of operating lease liabilities (63,557,439) (44,021,331) (63,557,439) (44,021, Increase in borrowed funds (317,759,553) - (317,759,553) - (317,759,553) Net increase /(decrease) in other borrowings 793,414,192 3,607,827,709 793,414,192 3,634,198, Net Cash Generated from/(Used in) Financing Activities 142,529,200 3,378,478,378 142,529,200 3,404,849,4 Net Increase/(Decrease) in Cash and Cash Equivalents (786,330,553) 625,693,797 (831,206,838) 650,026, Cash and cash equivalents at the beginning of the year 429,792,059 587,405,946 533,279,755 637,840, Cash and cash equivalents at the end of the year <td>Net sales/ (purchases) of financial assets -FVTPL/FVTOCI</td> <td></td> <td>380,175,133</td> <td></td> <td>380,175,133</td>	Net sales/ (purchases) of financial assets -FVTPL/FVTOCI		380,175,133		380,175,133
Net Cash Generated from Investing Activities (496,617,725) 374,606,791 (489,815,589) 372,606,791 Cash Flows from / (Used in) Financing Activities (63,557,439) (44,021,331) (63,557,439) (44,021,31) Settlement of operating lease liabilities (63,557,439) (44,021,331) (63,557,439) (44,021,31) Increase in borrowed funds (317,759,553) - (317,759,553) - (317,759,553) Net increase /(decrease) in ther borrowings 793,414,192 3,607,827,709 793,414,192 3,634,198, Dividend paid (269,568,000) (185,328,000) (269,568,000) (185,328,000) (269,568,000) (185,328,000) (269,568,000) (185,328,000) (269,568,000) (185,328,000) (269,568,000) (185,328,000) (269,568,000) (185,328,000) (269,568,000) (185,328,000) (269,568,000) (185,328,000) (269,568,000) (185,328,000) (269,568,000) (185,328,000) (269,568,000) (185,328,000) (269,568,000) (185,328,000) (269,568,000) (185,328,000) (269,568,000) (185,328,000) (269,568,000) (185,328,000) (269,56	Dividend received	11,483,685	8,150,916	14,632,815	8,150,916
Cash Flows from / (Used in) Financing Activities Settlement of operating lease liabilities (63,557,439) (44,021,331) (63,557,439) (44,021, 1,759,553) Increase in borrowed funds (317,759,553) - (317,759,553) Net increase /(decrease) in other borrowings 793,414,192 3,607,827,709 793,414,192 3,634,198, Net increase /(decrease) in finance lease - - - - Dividend paid (269,568,000) (185,328,000) (269,568,000) (185,328,000) (269,568,000) (185,328,000) Net Cash Generated from/(Used in) Financing Activities 142,529,200 3,378,478,378 142,529,200 3,404,849, Net Increase/(Decrease) in Cash and Cash Equivalents (786,330,553) 625,693,797 (831,206,838) 650,026, Cash and cash equivalents at the beginning of the year 429,792,059 587,405,946 533,279,755 637,840, Cash and cash equivalents at the end of the year (356,538,494) 1,213,099,743 (297,927,083) 1,287,866,			45,810,948	87,839,326	47,743,856
Settlement of operating lease liabilities (63,557,439) (44,021,331) (63,557,439) (44,021, 317,759,553) Increase in borrowed funds (317,759,553) - (317,759,553) Net increase /(decrease) in other borrowings 793,414,192 3,607,827,709 793,414,192 3,634,198, Net increase /(decrease) in finance lease - - - - Dividend paid (269,568,000) (185,328,000) (269,568,000) (185,328,000) (269,568,000) (185,328,000) Net Cash Generated from/(Used in) Financing Activities 142,529,200 3,378,478,378 142,529,200 3,404,849,100 Net Increase/(Decrease) in Cash and Cash Equivalents (786,330,553) 625,693,797 (831,206,838) 650,026,502,663,026,502,663,026,502,663,026,502,663,026,502,663,026,502,663,026,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,502,663,502,67,502,502,502,502,502,502,502,502,502,502	Net Cash Generated from Investing Activities	(496,617,725)	374,606,791	(489,815,589)	372,606,459
Settlement of operating lease liabilities (63,557,439) (44,021,331) (63,557,439) (44,021, 317,759,553) Increase in borrowed funds (317,759,553) - (317,759,553) Net increase /(decrease) in other borrowings 793,414,192 3,607,827,709 793,414,192 3,634,198, Net increase /(decrease) in finance lease - - - - Dividend paid (269,568,000) (185,328,000) (269,568,000) (185,328,000) (269,568,000) (185,328,000) Net Cash Generated from/(Used in) Financing Activities 142,529,200 3,378,478,378 142,529,200 3,404,849,100 Net Increase/(Decrease) in Cash and Cash Equivalents (786,330,553) 625,693,797 (831,206,838) 650,026,502,663,026,502,663,026,502,663,026,502,663,026,502,663,026,502,663,026,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,0263,502,663,502,663,502,67,502,502,502,502,502,502,502,502,502,502	Cash Flows from / (Used in) Financing Activities				
Increase in borrowed funds (317,759,553) - (317,759,553) Net increase /(decrease) in other borrowings 793,414,192 3,607,827,709 793,414,192 3,634,198, Net increase /(decrease) in finance lease - - - - - Dividend paid (269,568,000) (185,328,000) (269,568,000) (185,328,000) (269,568,000) (185,328,000) Net Cash Generated from/(Used in) Financing Activities 142,529,200 3,378,478,378 142,529,200 3,404,849, Net Increase/(Decrease) in Cash and Cash Equivalents (786,330,553) 625,693,797 (831,206,838) 650,026, Cash and cash equivalents at the beginning of the year 429,792,059 587,405,946 533,279,755 637,840, Cash and cash equivalents at the end of the year (356,538,494) 1,213,099,743 (297,927,083) 1,287,866,		(63,557,439)	(44.021.331)	(63,557,439)	(44,021,331)
Net increase /(decrease) in other borrowings 793,414,192 3,607,827,709 793,414,192 3,634,198, Net increase /(decrease) in finance lease <td< td=""><td></td><td></td><td>-</td><td></td><td>-</td></td<>			-		-
Dividend paid (269,568,000) (185,328,000) (269,568,000) (185,328,000) Net Cash Generated from/(Used in) Financing Activities 142,529,200 3,378,478,378 142,529,200 3,404,849,4 Net Increase/(Decrease) in Cash and Cash Equivalents (786,330,553) 625,693,797 (831,206,838) 650,026, Cash and cash equivalents at the beginning of the year 429,792,059 587,405,946 533,279,755 637,840, Cash and cash equivalents at the end of the year (356,538,494) 1,213,099,743 (297,927,083) 1,287,866,			3,607,827,709		3,634,198,979
Net Cash Generated from/(Used in) Financing Activities 142,529,200 3,378,478,378 142,529,200 3,404,849,7 Net Increase/(Decrease) in Cash and Cash Equivalents (786,330,553) 625,693,797 (831,206,838) 650,026, Cash and cash equivalents at the beginning of the year 429,792,059 587,405,946 533,279,755 637,840, Cash and cash equivalents at the end of the year (356,538,494) 1,213,099,743 (297,927,083) 1,287,866,	Net increase /(decrease) in finance lease		-		-
Net Increase/(Decrease) in Cash and Cash Equivalents (786,330,553) 625,693,797 (831,206,838) 650,026, Cash and cash equivalents at the beginning of the year 429,792,059 587,405,946 533,279,755 637,840, Cash and cash equivalents at the end of the year (356,538,494) 1,213,099,743 (297,927,083) 1,287,866,	Dividend paid	(269,568,000)	(185,328,000)	(269,568,000)	(185,328,000)
Cash and cash equivalents at the beginning of the year 429,792,059 587,405,946 533,279,755 637,840, Cash and cash equivalents at the end of the year (356,538,494) 1,213,099,743 (297,927,083) 1,287,866,	Net Cash Generated from/(Used in) Financing Activities	142,529,200	3,378,478,378	142,529,200	3,404,849,648
Cash and cash equivalents at the end of the year (356,538,494) 1,213,099,743 (297,927,083) 1,287,866,	Net Increase/(Decrease) in Cash and Cash Equivalents	(786,330,553)	625,693,797	(831,206,838)	650,026,129
		429,792,059	587,405,946	533,279,755	637,840,498
Movement in Cash and Cash Equivalent (786,330,553) 625,693,797 (831,206,838) 650,026,					1,287,866,627
	Movement in Cash and Cash Equivalent	(786,330,553)	625,693,797	(831,206,838)	650,026,129

Note : Reporting cash flows from operating activities

The Company reports cash flows from operating activities by using the indirect method. The indirect method – whereby profit or loss is adjusted for the effects of noncash items, any deferrals or accruals of past or future operating cash receipts or payments, and items of income or expense associated with investing or financing cash flows – is shown in the above.

Fair Value Hierarchy

Company Financial assets

	Fair Value Measurement using							
	Quoted Prices in Active Markets	Significant Observable Inputs	Significant Unobservable Inputs					
	Level 1	Level 2	Level 3	Total				
As at 30th September 2022 Financial assets - Fair value through profit and loss Government of Sri Lanka treasury bills	Rs. -	Rs. 2,170,355,143	Rs. -	Rs. 2,170,355,143				
Financial assets - Fair value through Other Comprehensive Income								
Quoted Investments Unquoted Investments	204,424,805 - 204,424,805	2,170,355,143	- 579,250 579,250	204,424,805 579,250 2,375,359,198				
=	204,424,803	2,170,333,143	575,250	2,373,333,138				
Liabilities Due to Depositors Due to Banks Derivative financial liabilities	- - -	17,571,784,835 23,965,617,502 15,233,399 41,552,635,736	- - -	17,571,784,835 23,965,617,502 15,233,399 41,552,635,736				
As at 30th September 2021 Financial assets - Fair value through profit and loss Government of Sri Lanka treasury bills Government of Sri Lanka treasury bonds Investments in Unit Trusts	- - -	640,350,422 108,665,985 -	- - -	640,350,422 108,665,985 -				
Financial assets - Fair value through Other Comprehensive Income								
Quoted Investments Unquoted Investments	253,249,488 - 253,249,488	749,016,407	- 579,250 579,250	253,249,488 579,250 1,002,845,145				
Liabilities Due to Depositors Due to Banks Derivative financial liabilities =	- - - -	13,943,052,901 16,822,068,843 - 30,765,121,744	- - - -	13,943,052,901 16,822,068,843 - 30,765,121,744				

ANALYSIS OF FINANCIAL STATEMENTS MEASUREMENT BASIS Company As at 30th September 2022

As at Solfi September 2022				
	Financial assets recognized through profit or loss (FVTPL)	Financial assets at amortized cost (AC)	Financial assets at fair value through other comprehensive	Total
	Rs.	Rs.	Rs.	Rs.
Asset Cash and cash equivalents		623,071,717		623,071,717
Repurchase Agreements	-	-	-	-
Placement with banks and other financial				
institutions	-	1,069,932,873	-	1,069,932,873
Financial asset recognized through profit				
or loss	2,170,355,143	-	-	2,170,355,143
Loans and receivables-Amortized cost	-	17,745,334,305	-	17,745,334,305
Lease rental receivables at amortized Financial asset recognized through other	-	24,926,888,942	-	24,926,888,942
comprehensive income Hire purchase and rental receivables	-	-	205,004,055	205,004,055
amortized cost	-	-	-	-
Derivative financial assets	-	-	-	-
-	2,170,355,143	44,365,227,837	205,004,055	46,740,587,035
Liabilities				
Due to Depositors	-	17,571,784,835	-	17,571,784,835
Due to Banks	-	23,965,617,502	-	23,965,617,502
Derivative financial liabilities	-	15,233,399 41,552,635,736	-	15,233,399 41,552,635,736
s at 20th Santombar 2021	-	41,332,033,730	-	41,332,033,730
As at 30th September 2021	Financial acceta	F !		
	recognized	amortized cost	Financial assets at fair value through	Total
				lotal
	recognized through profit or loss (FVTPL)	amortized cost (AC)	fair value through other comprehensive income(FVOCI)	
Accet	recognized through profit or	amortized cost	fair value through other comprehensive	rotar Rs.
Asset	recognized through profit or loss (FVTPL)	amortized cost (AC) Rs.	fair value through other comprehensive income(FVOCI)	Rs.
Cash and cash equivalents	recognized through profit or loss (FVTPL) Rs.	amortized cost (AC)	fair value through other comprehensive income(FVOCI)	Rs. 1,213,099,743
Cash and cash equivalents Repurchase agreements	recognized through profit or loss (FVTPL)	amortized cost (AC) Rs.	fair value through other comprehensive income(FVOCI)	Rs.
Cash and cash equivalents Repurchase agreements	recognized through profit or loss (FVTPL) Rs.	amortized cost (AC) Rs. 1,213,099,743 -	fair value through other comprehensive income(FVOCI)	Rs. 1,213,099,743 428,248,827
Cash and cash equivalents Repurchase agreements Placement with banks and other financial institutions	recognized through profit or loss (FVTPL) Rs.	amortized cost (AC) Rs.	fair value through other comprehensive income(FVOCI)	Rs. 1,213,099,743
Cash and cash equivalents Repurchase agreements Placement with banks and other financial	recognized through profit or loss (FVTPL) Rs. - 428,248,827 -	amortized cost (AC) Rs. 1,213,099,743 -	fair value through other comprehensive income(FVOCI)	Rs. 1,213,099,743 428,248,827 292,167,461
Cash and cash equivalents Repurchase agreements Placement with banks and other financial institutions Financial asset recognized through profit	recognized through profit or loss (FVTPL) Rs.	amortized cost (AC) Rs. 1,213,099,743 -	fair value through other comprehensive income(FVOCI)	Rs. 1,213,099,743 428,248,827
Cash and cash equivalents Repurchase agreements Placement with banks and other financial institutions Financial asset recognized through profit or loss Loans and receivables-Amortized cost Lease rental receivables at amortized Financial asset recognized through other	recognized through profit or loss (FVTPL) Rs. - 428,248,827 -	amortized cost (AC) Rs. 1,213,099,743 - 292,167,461 -	fair value through other comprehensive income(FVOCI)	Rs. 1,213,099,743 428,248,827 292,167,461 749,016,407
Cash and cash equivalents Repurchase agreements Placement with banks and other financial institutions Financial asset recognized through profit or loss Loans and receivables-Amortized cost Lease rental receivables at amortized Financial asset recognized through other comprehensive income	recognized through profit or loss (FVTPL) Rs. - 428,248,827 -	amortized cost (AC) Rs. 1,213,099,743 - 292,167,461 - 10,215,765,056	fair value through other comprehensive income(FVOCI)	Rs. 1,213,099,743 428,248,827 292,167,461 749,016,407 10,215,765,056
Cash and cash equivalents Repurchase agreements Placement with banks and other financial institutions Financial asset recognized through profit or loss Loans and receivables-Amortized cost Lease rental receivables at amortized Financial asset recognized through other comprehensive income Hire purchase and rental receivables	recognized through profit or loss (FVTPL) Rs. - 428,248,827 -	amortized cost (AC) Rs. 1,213,099,743 - 292,167,461 - 10,215,765,056 20,985,186,180	fair value through other comprehensive income(FVOCI) Rs. - - - - - - - - - - - - - - -	Rs. 1,213,099,743 428,248,827 292,167,461 749,016,407 10,215,765,056 20,985,186,180 253,828,738
Cash and cash equivalents Repurchase agreements Placement with banks and other financial institutions Financial asset recognized through profit or loss Loans and receivables-Amortized cost Lease rental receivables at amortized Financial asset recognized through other comprehensive income Hire purchase and rental receivables amortized cost	recognized through profit or loss (FVTPL) Rs. - 428,248,827 -	amortized cost (AC) Rs. 1,213,099,743 - 292,167,461 - 10,215,765,056 20,985,186,180 - 5,543,557	fair value through other comprehensive income(FVOCI) Rs. - - - - - - - - - - - - - - -	Rs. 1,213,099,743 428,248,827 292,167,461 749,016,407 10,215,765,056 20,985,186,180 253,828,738 5,543,557
Cash and cash equivalents Repurchase agreements Placement with banks and other financial institutions Financial asset recognized through profit or loss Loans and receivables-Amortized cost Lease rental receivables at amortized Financial asset recognized through other	recognized through profit or loss (FVTPL) Rs. - 428,248,827 - 749,016,407 - - - -	amortized cost (AC) Rs. 1,213,099,743 - 292,167,461 - 10,215,765,056 20,985,186,180 - 5,543,557 4,332,823	fair value through other comprehensive income(FVOCI) Rs. - - - - - - - - - - - - - - - - - - -	Rs. 1,213,099,743 428,248,827 292,167,461 749,016,407 10,215,765,056 20,985,186,180 253,828,738 5,543,557 4,332,823
Cash and cash equivalents Repurchase agreements Placement with banks and other financial institutions Financial asset recognized through profit or loss Loans and receivables-Amortized cost Lease rental receivables at amortized Financial asset recognized through other comprehensive income Hire purchase and rental receivables amortized cost Derivative financial assets	recognized through profit or loss (FVTPL) Rs. - 428,248,827 -	amortized cost (AC) Rs. 1,213,099,743 - 292,167,461 - 10,215,765,056 20,985,186,180 - 5,543,557	fair value through other comprehensive income(FVOCI) Rs. - - - - - - - - - - - - - - -	Rs. 1,213,099,743 428,248,827 292,167,461 749,016,407 10,215,765,056 20,985,186,180 253,828,738 5,543,557
Cash and cash equivalents Repurchase agreements Placement with banks and other financial institutions Financial asset recognized through profit or loss Loans and receivables-Amortized cost Lease rental receivables at amortized Financial asset recognized through other comprehensive income Hire purchase and rental receivables amortized cost Derivative financial assets	recognized through profit or loss (FVTPL) Rs. - 428,248,827 - 749,016,407 - - - -	amortized cost (AC) Rs. 1,213,099,743 - 292,167,461 - 10,215,765,056 20,985,186,180 - 5,543,557 4,332,823 32,716,094,820	fair value through other comprehensive income(FVOCI) Rs. - - - - - - - - - - - - - - - - - - -	Rs. 1,213,099,743 428,248,827 292,167,461 749,016,407 10,215,765,056 20,985,186,180 253,828,738 5,543,557 4,332,823 34,147,188,792
Cash and cash equivalents Repurchase agreements Placement with banks and other financial institutions Financial asset recognized through profit or loss Loans and receivables-Amortized cost Lease rental receivables at amortized Financial asset recognized through other comprehensive income Hire purchase and rental receivables amortized cost Derivative financial assets Liabilities Due to Depositors	recognized through profit or loss (FVTPL) Rs. - 428,248,827 - 749,016,407 - - - -	amortized cost (AC) Rs. 1,213,099,743 - 292,167,461 - 10,215,765,056 20,985,186,180 - 5,543,557 4,332,823	fair value through other comprehensive income(FVOCI) Rs. - - - - - - - - - - - - - - - - - - -	Rs. 1,213,099,743 428,248,827 292,167,461 749,016,407 10,215,765,056 20,985,186,180 253,828,738 5,543,557 4,332,823 34,147,188,792 13,943,052,901
Cash and cash equivalents Repurchase agreements Placement with banks and other financial institutions Financial asset recognized through profit or loss Loans and receivables-Amortized cost Lease rental receivables at amortized Financial asset recognized through other comprehensive income Hire purchase and rental receivables amortized cost Derivative financial assets	recognized through profit or loss (FVTPL) Rs. - 428,248,827 - 749,016,407 - - - -	amortized cost (AC) Rs. 1,213,099,743 - 292,167,461 - 10,215,765,056 20,985,186,180 - 5,543,557 4,332,823 32,716,094,820 13,943,052,901	fair value through other comprehensive income(FVOCI) Rs. - - - - - - - - - - - - - - - - - - -	Rs. 1,213,099,743 428,248,827 292,167,461 749,016,407 10,215,765,056 20,985,186,180 253,828,738 5,543,557 4,332,823 34,147,188,792

Alliance Finance Company PLC Notes to the Financial Statements For Six Month Ended 30th September 2022

SEGMENT REPORT

30th September 2022 - Group	Leasing & Hire Purchase	Loans	Gold Loans	Hire of vehicles	Investing in Shares	Investing in Government Securities	Collaboration Finance	Others	Total
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
REVENUE									
External sales	8,260,295,430	1,446,695,080	1,223,380,160	17,622,965	14,632,815	230,881,011	11,437,697	182,366,080	11,387,311,238
Total revenue	8,260,295,430	1,446,695,080	1,223,380,160	17,622,965	14,632,815	230,881,011	11,437,697	182,366,080	11,387,311,238
Total income	3,541,374,831	732,412,461	1,223,380,160	17,622,965	14,632,815	239,778,732	11,437,697	178,884,487	5,959,524,148
RESULTS									
Segment results	2,625,748,787	404,770,835	1,054,304,452	1,393,144	14,414,884	236,612,685	11,437,697	145,854,128	4,494,536,612
Unallocated company expenses									(947,068,917)
Operating profit									3,547,467,695
Interest expenses	(1,611,807,956)	(534,816,563)	(625,823,497)	(9,875,806)	(13,255,853)	(140,338,238)	(2,840,975)	(130,663,750)	(3,069,422,638)
Share of profits of associates befor	e tax								21,735,867
Income taxes									(258,971,226)
Net Profit									240,809,698
OTHER INFORMATION									
Segment assets	24,926,889,006	8,271,030,702	9,678,468,697	152,731,055	205,004,055	2,170,355,141	43,936,232	2,020,737,499	47,469,152,387
Investment in associates									104,828,711
Unallocated company assets									3,798,733,556
Total assets									51,372,714,654
Segment liabilities	21,934,550,515	6,960,134,128	8,144,503,715	128,524,324	172,512,444	1,826,370,067	36,972,619	1,700,465,702	40,904,033,514
Unallocated company liabilities									3,630,686,573
Total liabilities									44,534,720,087

Notes to the Financial Statements For Six Month Ended 30th September 2021 SEGMENT REPORT

30th September 2021 - Group	Leasing & Hire Purchase	Loans	Gold Loans	Hire of vehicles	Investing in Shares	Investing in Government Securities	Collaboration Finance	Others	Total
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
REVENUE									
External sales	6,503,283,435	342,561,523	436,190,276	14,431,607	8,150,916	32,136,824	5,920,575	191,449,286	7,534,124,442
Total revenue	6,503,283,435	342,561,523	436,190,276	14,431,607	8,150,916	32,136,824	5,920,575	191,449,286	7,534,124,442
Total income	2,735,637,686	326,532,254	436,190,276	14,431,607	8,150,916	32,863,599	7,561,875	190,769,511	3,752,137,724
RESULTS Segment results Unallocated company expens	2,007,856,904	(228,696,129)	393,140,709	2,379,787	7,934,971	30,985,842	7,561,875	171,628,175	2,392,792,134 (603,523,167)
Operating profit Interest expenses Share of profits of associates Income taxes Net Profit	(727,303,395) before tax	(205,959,185)	(148,017,244)	(3,366,937)	(8,794,859)	(40,790,816)	(3,728,440)	(52,813,163)	1,789,268,967 (1,190,774,039) 126,955 (226,590,850) 372,031,033
OTHER INFORMATION Segment assets Investment in associates	20,990,729,737	5,944,195,518	4,271,931,049	97,173,304	253,828,738	1,177,265,234	107,606,645	1,524,242,581	34,366,972,806 77,273,026
Unallocated company assets Total assets Segment liabilities Unallocated company liabilities Total liabilities	18,014,421,862 es	4,875,949,588	3,504,211,861	79,710,051	208,212,554	965,696,016	88,268,392	 1,250,317,215 	4,581,454,954 39,025,700,786 28,986,787,539 3,921,948,981 32,908,736,520

Explanatory Notes

- **1** These Interim Financial Statements have been prepared in accordance with the requirements of Sri Lanka Accounting Standard -LKAS 34 on'Interim Financial Reporting'.
- **2** The accounting policies adopted in the preparation of the interim condensed consolidated financial statements are consistent with those followed in the preparation of the Company's annual consolidated financial statements for the year ended 31 March 2022 except the changes mentioned under section 3.1.

3 Expected Credit Loss Computation

The company's estimated Expected Credit Loss (ECL) was based on the Probability of Default (PD), Loss Given Default (LGD) and Economic Factor Adjustment (EFA) applying a range of forecasted economic conditions prevailed as at that date.

Given the high degree of uncertainty and unprecedented circumstances in the macro economic outlook , a significant amount of additional ECL provision was made by using management overlays along with the modelled ECL provisions to ensure that the overall ECL provisions are adequate to cover unseen risk factors in the uncertain and highly volatile environment. The Company will continue to monitor the external developments and will make further necessary adjustments to the management overlays in the future.

4 Going Concern

In determining the basis of preparing the financial statements for the quarter ended 30th September 2022, the management has assessed the existing and anticipated effects of macro economic factor fluctuations on the Company and the management is in the view of appropriateness of the use of the going concern basis.

5 Commitments & Contingencies

	30th Sep 2022	31st March 2022
	Rs.	Rs.
Commitments & Contingencies	824,535,999	38,415,571

Commitments & Contingencies represent the financial guarantees issued by the company and the value of the tax assessments issued by the Department of Inland Revenue. The Company has formally objected to the tax assessments stating the reasons on which the Company believes that assessments are arbitrary and excessive. Company has also actively engaged with the Department of Inland Revenue to conclude these nending assessments

There are no significant changes in the nature of the Contingent Liabilities other than disclosed above.

- **6** There were no other material events that took place since 30th September 2022, that require disclosure in these Interim Financial Statements other than mentioned above.
- 7 During the quarter, there were no material changes in the composition of assets, liabilities and/or contingent liabilities, other than those disclosed above.
- 8 All known expenses including management fees and other similar expenses have been provided for the six months ended 30th September 2022.

Alliance Finance Company PLC Explanatory Notes (Continued.)

Selected Performance Indicators			
	30-09-22	30-0	9-21
Capital Adequacy (%)			
Tier 1 Capital Adequacy Ratio (minimum 8.5% [7%- 2021])	11.37%		9.95%
Total Capital Adequacy Ratio (minimum 12.5% [11%-2021])	14.62%		14.95%
Capital Funds to Deposit Liabilities Ratio	32.23%		36.40%
Profitability (%)			
Return on average shareholders funds (before tax) - Annualised	13.44%		19.35%
Return on average assets (before tax) - Annualised	1.80%		3.13%
Liquidity ('000)			
Required Minimum Amount of Liquid Assets	1,933,200		1,534,529
Available Amount of Liquid Assets	2,488,355		2,558,385
Required Minimum Amount of Government Securities	1,162,842		, 991,519
Available Amount of Government Securities	1,574,582		,1,167,057
Quality of Loan Portfolio (%)	90 DPD	90 DPD	180 DPD
Gross Non-Performing Loans Ratio	15.66%	22.68%	7.12%
Net-Non-Performing Loans Ratio	11.52%	16.60%	1.42%

Shareholders' Information

Market price per share Quarter ended 01st July to 30th September	2022	2021
Highest Price	92.00	80.00
Lowest Price	47.50	59.10
Last Traded	72.90	65.20

Stated capital

As at 30th September 2022, the Stated Capital was Rs. 613,980,000/- comprising of 33,696,000 ordinary shares issued.

Directors'/ CEO's Holding in Shares as at 30th September 2022

No	Name of Director	No. of Shares
1	Mrs.G.S.T. Dharmakirti-Herath	100
2	Mr.R.K.E.P. de Silva	11,635,291
3	Mr.J.M. Gunasekera	1,500
4	Mr.W.P.K. Jayawardana	42,750
5	Mrs.P. De Silva	100
6	Mr.R.E. Rambukwelle	10,000
7	Mr.L.J.H. De Silva	3,052
8	Mr.D.L.I. Hettiarachchi	100

Twenty Largest Ordinary Shareholders as at 30th September 2022

No.	Name of Shareholder	No. of Shares	%
1	Mr.R.K.E.P. de Silva	11,635,291	34.53
2	Motor Service Station (Pvt) Ltd.,	4,576,553	13.58
3	Mrs D.M.E.P. Perera	2,501,443	7.42
4	Mr.D.F.W.S.K. Perera & Mr.D.F.W. Perera	1,381,536	4.10
5	Orient Hotels Ltd.,	1,358,323	4.03
6	Mrs.S.E. Canekeratne	612,268	1.82
7	Mr.D.L.S.R. Perera	553,556	1.64
8	Hatton National Bank PLC/Mr.K.R.E.M.Y.D.M.B. Jayasundara	486,687	1.44
9	Mrs.P.N. Weththasinghe	401,051	1.19
10	Mrs.C.R. de Silva	374,400	1.11
11	Mr. D.F.W. Perera	310,560	0.92
12	Ms.D.D.P.T. Perera	309,384	0.92
13	Ms.D.C.M.A. Perera	303,634	0.90
14	Hatton National Bank PLC/Mr.K.K. Shujeevan	282,565	0.84
15	Mrs.A.S. Wijewardena	259,200	0.77
16	Mr.G.P. Kapilasena	201,180	0.60
17	Mrs.K.G.G.S.L. Perera	201,066	0.60
18	Mrs.N.U. Silva	172,105	0.51
19	Mrs.C. Yogagopalakrishnan & Mrs.Y. Thirukumar	155,920	0.46
20	Mr.S.B.O. Illangakoon (Deceased)	145,560	0.43

Shareholders' Information

Public Shareholding as at 30th September 2022

No of Shares	%
17,399,792	51.64

No of Shareholders

The percentage of ordinary shares held by the public as at 30th September 2022 was 51.64 and the number of shareholders representing the public holding was 1977.

Float Adjusted Market Capitalization

The Float adjusted market capitalization as at 30th September 2022 - Rs. 1,268,444,837- and the Company falls under Option 5 of Rule 7.13.1 (a), of the Listing Rules of the Colombo Stock Exchange and the Company has complied with the minimum public holding requirement applicable under the said option.

Alliance Finance Company PLC Corporate Information

Name of the Company Alliance Finance Company PLC

Statutory Status

Quoted Public Limited Liability Company, Incorporated on 18th July 1956. Approved and registered under the Finance Business Act No.42 of 2011 and Finance Leasing Act No.56 of 2000. An approved Credit Agency under the Mortgage Act No.06 of 1949 and the Trust receipt Ordinance No.12 of 1947.

Company Registration

Registered under the Companies Act No.07 of 2007. Company Registration number PQ 93

Registered Office

Alliance House, No.84, Ward Place, Colombo 07. Tel : 011 2673673 Fax: 011 2697205 e mail : info@alliancefinance.lk

Board of Directors

Mrs.Tamara Dharmakirti Herath - *Chairperson* Mr. Romani de Silva - F.I.C.M.(SL) - *Deputy Chairman / Managing Director* Mr.Kusal Jayawardana - CFA, MBA, ACMA. CGMA - Deputy Managing Director Mr.Mahinda Gunasekara, B.Sc. (Agri), MBA, Executive Director Sustainability Mr. Ravi Rambukwelle - BA, MCIM(UK), ACI (UK), *Executive Director -Credit Operations and Marketing* Mrs. Priyanthi de Silva - FCMA, CGMA, FCPA - *Independent Non Executive Director* Mr.Hiran de Silva - *Independent Non Executive Director* Mr. Lasantha Ivers Hettiarachchi - LLM,DCL, Attorney at Law -*Independent Non Executive Director*

Secretaries

Alliance Management Services (Pvt) Ltd. No. 84, Ward Place Colombo 07.

Legal Consultants Gunawardene Ranasinghe Associates Sudath Perera Associates

Audit Committee

Mrs. Priyanthi de Silva - *Chairperson* Mrs.Tamara Dharmakirti Herath Mr.Hiran de Silva

Remuneration Committee

Mr.Hiran de Silva *-Chairman* Mrs.Tamara Dharmakirti Herath Mr.Lasantha Ivers Hettiarachchi

Related Party Transaction Review Committee

Mrs.Tamara Dharmakirti Herath - *Chairperson* Mr.Hiran de Silva Mr.Lasantha Ivers Hettiarachchi

Board Integrated Risk Management Committee

Mrs.Tamara Dharmakirti Herath - *Chairperson* Mrs. Priyanthi de Silva Mr. Romani de Silva Mr.Mahinda Gunasekara Mr.Kusal Jayawardana Mr. Ravi Rambukwelle Mrs. Thamara Rathnayaka

Auditors

M/s Edirisinghe & Co. Chartered Accountants, No.45, 2nd Floor, Bray Brooke Street, Colombo 02.

Advisory Council

Mrs. K.S.K. de Silva Mr. B. Ponnambalam Mr. K. Kanag Isvaran Mr.S.P. Morawake - Former Registrar of Companies

Bankers

Sampath Bank PLC

Seylan Bank PLC Public Bank Berhad People's Bank Hatton National Bank PLC Commercial Bank of Ceylon PLC Bank of Ceylon Nations Trust Bank PLC Union Bank of Colombo PLC DFCC Bank PLC NDB Bank PLC Cargills Bank