SEYI	AN	BAN	K	PLC
FINAN	CIAL	STAT	ΕM	ENTS





INCOME STATEMENT				(Amount in	Rupees Th	ousands)	CASH FLOW STATEMENT			mount in Rupees	· · · · ·
(In terms of Rule 7.4 of the Colombo Stock Exchange)		BANK			GROUP		For the 03 Months ended 31st March	BAN 2018	2017	GR0 2018	2017
	For the three	e months ended 3	1st March	For the three	e months ended	31et March		2010	2017	2010	2017
	2018	2017	Growth %	2018	2017	Growth %	Cash Flows from Operating Activities				
	2010	2011	arowan /o	2010	2011	arowin /o	Interest Receipts	11,612,729	10,314,083	11,612,843	10,321,210
Interest Income	11,444,055	10,120,010	13.08	11.444.169	10,123,349	13.05	Fees and Commission Receipts Interest Payments	1,043,918 (7,082,202)	905,095 (6,257,872)	1,043,703 (7,056,456)	905,081 (6,252,088)
Less: Interest Expenses	7,205,873	6,504,198	10.79	7,180,127	6,498,414	10.49	Trading Income	53,599	(145,346)	53,523	(146,911)
Net Interest Income	4,238,182	3,615,812	17.21	4,264,042	3,624,935	17.63	Receipts/Payments from Other Operating Activities Cash Payments to Employees and Suppliers	526,096 (3,055,447)	(229,016) (2,860,707)	465,604 (3,028,078)	(211,115) (2,828,175)
							Cash Payments to Other Operating Activities	(48,464)	(36,525)	(49,512)	(38,056)
Fee and Commission Income	1,043,918	905,095	15.34	1,043,703	905,081	15.32	Operating Profit before Changes in Operating Assets and Liabilities	3,050,229	1,689,712	3,041,627	1,749,946
Less: Fee and Commission Expenses	48,464	36,525	32.69	49,512	38,056	30.10		5,050,225	1,005,712	5,041,027	1,745,540
Net Fee and Commission Income	995,454	868,570	14.61	994,191	867,025	14.67	(Increase)/Decrease in Operating Assets: Loans and Receivables to Customers	(8.710.002)	(6.027.371)	(8,710,002)	(6,027,371)
							Deposits Held for Regulatory or Monetary Control Purposes	1,196,918	(459,742)	1,196,918	(459,742)
Net Trading Income	89,908	(36,755)	344.61	89,832	(38,320)	334.43	Increase/(Decrease) in Operating Liabilities:				
Net Gain/(Loss) from Financial Investments	33,368	(4,096)	914.65	33,368	(4,096)	914.65	Deposits from Customers	3,734,009	845,923	3,734,009	845,923
Net Exchange Income	78,773	191,717	(58.91)	78,773	191,717	(58.91)	Certificates of Deposit from Customers	(229,468)	(581,439)	(229,468)	(581,439)
Other Operating Income (Net)	163,714	87,555	86.98	103,222	35,240	192.91	Cash (Used in) Operations	(958,314)	(4,532,917)	(966,916)	(4,472,683)
	365,763	238,421	53.41	305,195	184,541	65.38	Income Tax Paid	(377,993)	(304,606)	(378,264)	(304,606)
Total Operating Income	5,599,399	4,722,803	18.56	5,563,428	4,676,501	18.97	Contribution Paid into Employees Retirement Benefit Plan/to Employees	(15,272)	(21,064)	(15,272)	(21,064)
							Net Cash (Used in) Operating Activities	(1,351,579)	(4,858,587)	(1,360,452)	(4,798,353)
Less: Impairment for Loans and Other Losses - Charges/(Reversal)	000 0 40	050.005	50.40	000.040	050 005	50.40	Cash Flows from Investing Activities				
Individual Impairment	380,342	253,395	50.10	380,342	253,395	50.10					
Collective Impairment Others	160,821	83,889	91.71	160,821	83,889	91.71	Dividend Income Received Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Government of Sri Lanka	106,127	4,801	21,618	4,801
Others	1,279 542.442	8,465 345.749	(84.89) 56.89	1,279 542,442	8,465 345.749	<u>(84.89</u>) 56.89	Treasury Bills/Bonds and Development Bonds Maturing after 03 months	5,403,529	(7,746,854)	5,403,529	(7,746,854)
Net Operating Income	5,056,957	4,377,054	15.53	5,020,986	4,330,752	15.94	Reverse Repurchase Agreements Maturing after 03 Months Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Shares and Debentures	7,209 133.824	(1,100) 52,379	7,209 133,824	(1,100) 104,189
Net operating income	3,030,937	4,377,034	10.00	3,020,300	4,000,702	13.54	Purchase of Property, Plant & Equipment and Intangible Assets	(95,636)	(126,853)	(101,689)	(126,853)
Personnel Expenses	1,503,734	1,326,536	13.36	1.513.195	1.335.460	13.31	Proceeds from Sale of Property, Plant & Equipment Proceeds from Sale of Assets Held-for-Sale	4,900 934,000	505	4,900	505
Depreciation and Amortisation	180,500	164.745	9.56	196,301	176.114	11.46	Improvements to Investment Properties	934,000	-	(243)	(4,147)
Other Expenses	1,304,249	1.214.240	7.41	1,274,431	1,190,855	7.02	Net Cash (Used in)/Generated from Investing Activities	6,493,953	(7,817,122)	5,469,148	(7,769,459)
	2.988.483	2.705.521	10.46	2.983.927	2.702.429	10.42	Net cash (osed m)/denerated nom massing Activities	0,493,933	(7,017,122)	5,409,140	(1,109,459)
Operating Profit before Taxes	2,068,474	1,671,533	23.75	2,037,059	1,628,323	25.10	Cash Flows from Financing Activities				
							Debenture Redemption	(2,000,000)	-	(1,950,000)	.
Value Added Tax (VAT) and Nation Building Tax (NBT) on Financial Services	505,000	415,740	21.47	492,721	405,507	21.51	Debenture Issued	6,234,000	-	6,134,000	-
							Securities Sold under Repurchase Agreements Increase/(Decrease) in Other Borrowings	(3,788,486) (1,880,980)	8,268,138 3,708,763	(3,788,486) (757,944)	8,268,138 3.641.411
Profit before Income Taxes	1,563,474	1,255,793	24.50	1,544,338	1,222,816	26.29	Dividends Paid - Ordinary Shares	(110,127)	(3,395)	(149,485)	(43,950)
							Net Cash (Used in)/Generated from Financing Activities	(1,545,593)	11,973,506	(511,915)	11,865,599
Income Tax Expenses	510,448	389,613	31.01	528,794	399,119	32.49		,		,	
							Net Increase/(Decrease) in Cash and Cash Equivalents Cash and Cash Equivalents at beginning of the Year	3,596,781 16,073,851	(702,203) 23,277,093	3,596,781 16,073,891	(702,213) 23,277,143
Profit for the Period	1,053,026	866,180	21.57	1,015,544	823,697	23.29					
Attributable to:							Cash and Cash Equivalents at end of the Period	19,670,632	22,574,890	19,670,672	22,574,930
Owners of the Parent	1,053,026	866,180	21.57	1,005,296	818,475	22.83	Reconciliation of Cash and Cash Equivalents				
Non-Controlling Interest	-	-	-	10,248	5,222	96.25	Cash and Cash Equivalents Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing within 03 Months	8,100,574 9,792,242	8,845,830 6,420,689	8,100,614 9,792,242	8,845,870 6,420,689
Profit for the Period	1,053,026	866,180	21.57	1,015,544	823,697	23.29	Securities Purchased under Resale Agreements Maturing within 03 Months	1,777,816	7,308,371	1,777,816	7,308,371
Peeis/Diluted Fernings new Ordinery Cheve (in Dunces)	0.00	0.07	01 57	0.75	0.04	00.00		19,670,632	22.574.890	19.670.672	22,574,930
Basic/Diluted Earnings per Ordinary Share (in Rupees)	2.88	2.37	21.57	2.75	2.24	22.83		19,070,032	22,014,000	19,070,072	22,014,000

STATEMENT OF PROFIT OR LOSS AND OTH	ER COMPREHE	NSIVE INC	OME	(Amount in Rupees Thousands)			
(In terms of Rule 7.4 of the Colombo Stock Exchange)		Bank		Group			
	For the Thre	e Months Ende	d 31st March	For the Three	e Months Ende	d 31st March	
	2018	2017	Growth%	2018	2017	Growth%	
Profit for the Period	1,053,026	866,180	21.57	1,015,544	823,697	23.29	
Other Comprehensive Income/(Loss), Net of Tax							
Net Gain/(Loss) on Re-measuring Available-for-Sale Financial Assets	(271,987)	47,943	(667.31)	(271,987)	47,525	(672.30)	
Net Movement of Cash Flow hedge Reserve	(7,747)	-	-	(7,747)		-	
Other Comprehensive Income/(Loss) for the Period, Net of Taxes	(279,734)	47,943	(683.47)	(279,734)	47,525	(688.60)	
Total Comprehensive Income for the Period	773,292	914,123	(15.41)	735,810	871,222	(15.54)	
Attributable to:							
Owners of the Parent	773,292	914,123	(15.41)	725,562	866,123	(16.23)	
Non-Controlling Interest	-	-	-	10,248	5,099	100.98	
Total Comprehensive Income for the Period	773,292	914,123	(15.41)	735,810	871,222	(15.54)	

STATEMENT OF FINANCIAL POSITION (In terms of Rule 7.4 of the Colombo Stock Exchange)		Bank			unt in Rupees Th	
in terms of Rule 7.4 of the colombo Stock Exchange)					Group	
	As at 31.03.2018	As at 31.12.2017	Growth %	As at 31.03.2018	As at 31.12.2017	Growth %
Issets						
ash and Cash Equivalents	8,100,574	8,319,384	(2.63)	8,100,614	8,319,424	(2.63
alances with Central Bank of Sri Lanka	17,922,925	19,119,843	(6.26)	17,922,925	19,119,843	(6.26
acements with Banks and Finance Companies	-	1,455,115	(100.00)	-	1,455,115	(100.00
erivative Financial Instruments	40,010	60,165	(33.50)	40,010	60,165	(33.50
ther Financial Assets Held-for-Trading	8,195,591	7,939,213	3.23	8,200,940	7,944,562	3.23
ecurities Purchased under Resale Agreements	1,777,816	1,750,855	1.54	1,777,816	1,750,855	1.54
stomer Loans and Receivables	289,301,809	280,861,907	3.01	289,301,809	280,861,907	3.0
nancial Investments - Available-for-Sale						
	52,914,937	53,507,037	(1.11)	52,914,937	53,507,037	(1.1
nancial Investments - Held-to-Maturity	20,443,411	21,529,778	(5.05)	20,443,411	21,529,778	(5.0
vestment in Subsidiary	1,153,602	1,153,602	-	-	-	
oup Balances Receivable	30,000	30,000	-	-	-	
operty, Plant & Equipment	3,430,692	3,495,140	(1.84)	5,971,743	6,001,586	(0.5
asehold Rights	40,158	40,425	(0.66)	579,227	581,346	(0.3
vestment Properties	-		-	849,323	851,667	(0.2
angible Assets	341,072	363,451	(6.16)	341,072	363,451	(6.1
sets Held-for-Sale	-	900,543	(100.00)	-	-	
ner Assets	9,054,887	7,599,381	19.15	8,962,041	7,637,019	17.3
tal Assets	412,747,484	408,125,839	1.13	415,405,868	409,983,755	1.3
abilities						
ie to Banks	26,312,285	27,052,972	(2.74)	26,312,285	27,052,972	(2.7
erivative Financial Instruments	429,995	571,557	(24.77)	429,995	571,557	(24.7
istomer Deposits	310,904,159	307,098,902	1.24	310,904,159	307,098,902	1.2
curities Sold under Repurchase Agreements	12,844,727	16,631,973	(22.77)	12,844,727	16,631,973	(22.7
ther Borrowings	21,548	22,396	(3.79)	21,548	22,396	(3.7
roup Balances Payable	269,397	1,145,110	(76.47)	-	-	
ebentures	16,429,801	12,494,025	31.50	16,429,801	12,494,025	31.5
urrent Tax Liabilities	1,094,350	1,022,378	7.04	1,122,187	1,046,249	7.20
eferred Tax Liabilities	1,045,896	1,359,044	(23.04)	1,129,454	1,431,294	(21.0
ther Liabilities	8,859,181	6,521,559	35.84	8,917,604	6,593,748	35.24
otal Liabilities	378,211,339	373,919,916	1.15	378,111,760	372,943,116	1.39
juity						
ated Capital	12,025,795	11,228,269	7.10	12,025,795	11,228,269	7.1
atutory Reserve Fund	1,609,484	1,609,484	-	1,609,484	1,609,484	
etained Earnings	17,368,838	17,178,024	1.11	17,961,623	17,818,539	0.8
ther Reserves	3,532,028	4,190,146	(15.71)	4,512,563	5,170,681	(12.73
tal Shareholders' Equity	34,536,145	34,205,923	0.97	36,109,465	35,826,973	0.7
n-Controlling Interest			-	1,184,643	1,213,666	(2.3
tal Equity	34,536,145	34,205,923	0.97	37,294,108	37,040,639	0.6
tal Equity & Liabilities	412,747,484	408,125,839	1.13	415,405,868	409,983,755	1.32
ntingent Liabilities and Commitments	114,088,900	99,500,731	14.66	114,155,900	99,568,595	14.6
emorandum Information	,			,		
imber of Employees	3,202	3,199	0.09	3,227	3,225	0.0
mber of Banking Centres	168	166	1.20	168	166	1.2
t Assets Value per Ordinary Share (Rs.) rtification; the undersigned, being the Chairman, Director/Chief Executive Officer and The above statements have been prepared in compliance with the format Sri Lanka Accounting Standard - LKAS 34 - Interim Financial Reporting. The information contained in these statements have been extracted from	and definitions prescribed b	y the Central Bank of	Sri Lanka and where			
Companies Act No. 07 of 2007. igd.) Champika Dodanwela (Ms.) ief Financial Officer ril 27, 2018	(Sgd.) Kap	ila Ariyaratne h ief Executive Office			(Sgd.) W. M Chairman	

SEYLAN BANK PLC - DEBENTURE INFORMATION

		Curren Period		comparative Period
		01-January 31-March		January-17 I 1-March-17
Debt (Debentures)/Equity Ratio (Times)		0.48		0.43
Debt (Debentures plus Long term Debt)/Equity Ratio (Times)		0.80		0.60
Interest Cover (Times)		5.86		4.59
Quick Asset Ratio (Times)		0.80		0.72
2013/2018 Issue (Debenture matured and redeemed on 22/02/2018 Market Prices during January to March (EX Interest)	3)			
Annual Interest - 15.50% p.a. Semi Annual - 15.00% p.a.		*		*
Monthly Interest - 14.50% p.a.		*		*
Interest Yield as at Date of Last Trade		*		*
Yield to Maturity of Trade Done on		*		*
Interest Rate of Comparable Government Security				11.14%
2014 Issue Market Prices during January to March (EX Interest)				
4 Year Fixed Semi Annual - 8.00% p.a. 5 Year Fixed Semi Annual - 8.35% p.a.		*		*
5 Year Fixed Annual - 8.60% p.a.		*		*
6 Year Fixed Semi Annual - 8.60% p.a. 6 Year Fixed Annual - 8.75% p.a.		*		*
Interest Yield as at Date of Last Trade		*		*
Yield to Maturity of Trade Done on		*		*
Interest Rate of Comparable Government Security				
- 4 Years - 5 Years		8.95% 9.68%		11.44% 12.06%
- 6 Years		9.92%		12.24%
2016 Issue Market Prices during January to March (EX Interest)				
5 Year Floating Semi Annual - 13.00% p.a 5 Year Floating Semi Annual - six months treasury bill rate + 1.5%		*		*
7 Year Fixed Semi Annual - 13.75% p.a		*		101.00
- Highest Price - Lowest Price - Last Traded Price */(09/03/2017)		*		101.00 100.00 100.00
Interest Yield as at Date of Last Trade		*		*
5 Year Fixed Semi Annual - 13.00% p.a 5 Year Floating Semi Annual - six months treasury bill rate + 1.5% 7 Year Fixed Semi Annual - 13.75% p.a */(09/03/2017)		*		* 14.22%
Yield to Maturity of Trade Done on 5 Year Fixed Semi Annual - 13.00% p.a		*		*
5 Year Floating Semi Annual - six months treasury bill rate + 1.5% 7 Year Fixed Semi Annual - 13.75% p.a */(09/03/2017)		*		* 13.74%
Interest Rate of Comparable Government Security - 5 Years - 7 Years		10.06% 10.41%		12.54% 12.77%
2018 Issue (Debenture alloted on 29/03/2018)				
Market Prices during January to March (EX Interest) 5 Year Fixed Semi Annual - 12.85% p.a 7 Year Fixed Semi Annual - 13.20% p.a. 10 Year Fixed Semi Annual - 13.50% p.a		*		
Interest Rate of Comparable Government Security				
- 5 Years		10.41%		
- 7 Years - 10 Years		10.22% 10.83%		
* No trading during the pariod				
* No trading during the period.				
SELECTED PERFORMANCE INDICATORS				
	B) 31.03.2018	ANK 31.12.2017	G 31.03.2018	ROUP 31.12.2017
SELECTED PERFORMANCE INDICATORS Regulatory Capital (LKR '000) Common Equity Tier I	31.03.2018 29,981,253	31.12.2017 30,686,859	31.03.2018 30,866,256	31.12.2017 31,571,862
SELECTED PERFORMANCE INDICATORS Regulatory Capital (LKR '000) Common Equity Tier I Total Tier I Capital	31.03.2018 29,981,253 29,981,253	31.12.2017 30,686,859 30,686,859	31.03.2018 30,866,256 30,866,256	31.12.2017 31,571,862 31,571,862
SELECTED PERFORMANCE INDICATORS Regulatory Capital (LKR '000) Common Equity Tier I Total Tier I Capital Total Capital	31.03.2018 29,981,253	31.12.2017 30,686,859	31.03.2018 30,866,256	31.12.2017 31,571,862 31,571,862
SELECTED PERFORMANCE INDICATORS Regulatory Capital (LKR '000) Sommon Equity Tier I fotal Tier I Capital Total Capital Regulatory Capital Ratio (%) Sommon Equity Tier I Capital Ratio Minimum Reguirement - 6.375%/2017 - 5.75%)	31.03.2018 29,981,253 29,981,253 41,305,245 10.37	31.12.2017 30,686,859 30,686,859 36,451,164 11.16	31.03.2018 30,866,256 30,866,256 42,090,248 10.58	31.12.2017 31,571,862 31,571,862 37,286,167 11.39
SELECTED PERFORMANCE INDICATORS Regulatory Capital (LKR '000) Common Equity Tier I Total Tier I Capital Total Tier I Capital Regulatory Capital Ratio Minimum Requirement - 6.375%/2017 - 5.75%) Total Tier I Capital Ratio Minimum Requirement - 6.375%/2017 - 7.25%)	31.03.2018 29,981,253 29,981,253 41,305,245 10.37 10.37	31.12.2017 30,686,859 30,686,859 36,451,164 11.16 11.16	31.03.2018 30,866,256 30,866,256 42,090,248 10.58 10.58	31.12.2017 31,571,862 31,571,862 37,286,167 11.39
SELECTED PERFORMANCE INDICATORS Regulatory Capital (LKR '000) Common Equity Tier I fotal Tier I Capital Total Capital Regulatory Capital Ratios (%) Common Equity Tier I Capital Ratio Minimum Requirement - 6.375%/2017 - 5.75%) fotal Tier I Capital Ratio Minimum Requirement - 1.875%/2017 - 7.25%) fotal Capital Ratio Minimum Requirement - 11.875%/2017 - 11.25%)	31.03.2018 29,981,253 29,981,253 41,305,245 10.37	31.12.2017 30,686,859 30,686,859 36,451,164 11.16	31.03.2018 30,866,256 30,866,256 42,090,248 10.58	31.12.2017 31,571,862 31,571,862 37,286,167 11.39
SELECTED PERFORMANCE INDICATORS Regulatory Capital (LKR '000) Common Equity Tier I Total Tier I Capital Total Capital Regulatory Capital Ratios (%) Common Equity Tier I Capital Ratio Minimum Requirement - 6.375%/2017 - 5.75%) Total Tier I Capital Ratio Minimum Requirement - 7.375%/2017 - 7.25%) Total Tier I Capital Ratio Minimum Requirement - 7.375%/2017 - 7.25%) Total Capital Ratio	31.03.2018 29,981,253 29,981,253 41,305,245 10.37 10.37	31.12.2017 30,686,859 30,686,859 36,451,164 11.16 11.16	31.03.2018 30,866,256 30,866,256 42,090,248 10.58 10.58	31.12.2017 31,571,862 31,571,862 37,286,167 11.39
SELECTED PERFORMANCE INDICATORS Regulatory Capital (LKR '000) Common Equity Tier I Total Tier 1 Capital Total Capital Regulatory Copital Ratios (%) Common Equity Tier I Capital Ratio Minimum Requirement - 6.375%/2017 - 5.75%) Total Capital Ratio Minimum Requirement - 11.875%/2017 - 7.25%) Total Capital Ratio Minimum Requirement - 11.875%/2017 - 11.25%) Assets Quality (Quality of Loan PortOlio) Gross Non-Performing Advances Ratio % Net of Interest in Suspense and Provision)	31.03.2018 29,981,253 29,981,253 41,305,245 10.37 10.37 14.29	31.12.2017 30,686,859 30,686,859 36,451,164 11.16 11.16 13.25	31.03.2018 30,866,256 30,866,256 42,090,248 10.58 10.58	31.12.2017 31,571,862 31,571,862 37,286,167 11.39 11.39
SELECTED PERFORMANCE INDICATORS Regulatory Capital (LKR '000) Common Equity Tier I Total Tier I Capital Total Capital Regulatory Capital Ratios (%) Common Equity Tier I Capital Ratio Minimum Requirement - 6.375%/2017 - 5.75%) Total Tier I Capital Ratio Minimum Requirement - 1.875%/2017 - 7.25%) Total Tier I Capital Ratio Minimum Requirement - 1.875%/2017 - 1.1.25%) Resels Quality (Quality of Loan Portfolio) Toss: Non-Performing Advances Ratio % Net of Interest in Suspense) Vet Non-Performing Advances Ratio %	31.03.2018 29,981,253 29,981,253 41,305,245 10.37 10.37 14.29 5.41	31.12.2017 30,686,859 30,686,859 36,451,164 11.16 11.16 13.25 4.42	31.03.2018 30,866,256 30,866,256 42,090,248 10.58 10.58	ROUP 31.12.2017 31,571,862 37,286,167 11.39 11.39 13.46
SELECTED PERFORMANCE INDICATORS Regulatory Capital (LKR '000) Common Equity Tier I Total Tier I Capital Regulatory Capital Ratios (%) Common Equity Tier I Capital Ratio Minimum Requirement - 6.375%/2017 - 5.75%) Total Tier I Capital Ratio Minimum Requirement - 7.375%/2017 - 7.25%) Total Capital Ratio Minimum Requirement - 7.375%/2017 - 1.125%) Assels Quality (Quality of Loan Portfolio) Aross Non-Performing Advances Ratio % Net of Interest in Suspense) Vet Ion-Performing Advances Ratio % Net of Interest in Suspense) Vet of Interest in Suspense) Profitability merest Margin % Regulatory Liquid Assets Domestic Banking Unit Rs. '000 Offshore Banking Unit Rs. '000 Offshore Banking Unit Rs. '000 Offshore Banking Unit Rs. '000	31.03.2018 29,981,253 29,981,253 41,305,245 10.37 10.37 14.29 5.41 4.07 4.13 1.52	31.12.2017 30,686,859 30,686,859 36,451,164 11.16 11.16 13.25 4.42 3.10 4.24 1.74	31.03.2018 30,866,256 30,866,256 42,090,248 10.58 10.58	31.12.2017 31,571,862 31,571,862 37,286,167 11.39 11.39
SELECTED PERFORMANCE INDICATORS Regulatory Capital (LKR '000) Common Equity Tier I Total Tier 1 Capital Regulatory Capital Ratios (%) Common Equity Tier I Capital Ratio Minimum Requirement - 6.375%/2017 - 5.75%) Total Tier 1 Capital Ratio Minimum Requirement - 6.375%/2017 - 7.25%) Total Tier 1 Capital Ratio Minimum Requirement - 11.875%/2017 - 7.25%) Total Tier 1 Capital Ratio Minimum Requirement - 11.875%/2017 - 7.25%) Total Tier 1 Capital Ratio Minimum Requirement - 11.875%/2017 - 1.125%) Assets Quality (Quality of Loan Portfolio) Arouss Non-Performing Advances Ratio % Net of Interest in Suspense and Provision) Profibility Interest Margin % Return (Net Profit Before Tax) on Average Assets % Teturn on Equity % Segulatory Liquid Assets Domestic Banking Unit Rs. '000	31.03.2018 29,981,253 29,981,253 41,305,245 10.37 10.37 14.29 5.41 4.07 4.13 1.52 12.25 75,537,756	31.12.2017 30,686,859 30,686,859 36,451,164 11.16 11.16 13.25 4.42 3.10 4.24 1.74 1.30 77,783,808	31.03.2018 30,866,256 30,866,256 42,090,248 10.58 10.58	31.12.2017 31,571,862 31,571,862 37,286,167 11.39 11.39
SELECTED PERFORMANCE INDICATORS Regulatory Capital (LKR '000) Common Equity Tier I Total Tier 1 Capital Total Capital Regulatory Capital Ratios (%) Common Equity Tier I Capital Ratio Minimum Requirement - 6.375%/2017 - 5.75%) Total Tier 1 Capital Ratio Minimum Requirement - 7.875%/2017 - 7.25%) Total Tier 1 Capital Ratio Minimum Requirement - 11.875%/2017 - 7.25%) Total Tier 1 Capital Ratio Minimum Requirement - 11.875%/2017 - 7.25%) Total Tier 1 Capital Ratio Minimum Requirement - 11.875%/2017 - 7.25%) Total Tier 1 Capital Ratio Minimum Requirement - 11.875%/2017 - 7.25%) Total Tier 1 Capital Ratio Minimum Requirement - 11.875%/2017 - 7.25%) Total Tier 1 Capital Ratio Minimum Requirement - 11.875%/2017 - 7.25%) Total Tier 1 Capital Ratio Minimum Requirement - 11.875%/2017 - 7.25%) Total Tier 1 Capital Ratio Minimum Requirement - 11.875%/2017 - 7.25%) Total Tier 1 Capital Ratio Minimum Requirement - 11.875%/2017 - 7.25%) Total Tier 1 Capital Ratio Minimum Requirement - 11.875%/2017 - 7.25%) Total Tier 1 Capital Ratio Minimum Requirement - 11.875%/2017 - 7.25%) Total Tier 1 Capital Ratio Minimum Requirement - 11.875%/2017 - 7.25%) Total Tier 1 Capital Ratio Minimum Requirement - 11.875%/2017 - 7.25%) Total Tier 1 Capital Ratio Minimum Requirement - 11.875%/2017 - 7.25%) Total Capital Ratio Minimum Requirement - 11.875%/2017 - 7.25%) Total Capital Ratio Minimum Requirement - 11.875%/2017 - 7.25%) Total Capital Ratio Minimum Requirement - 11.875%/2017 - 7.25%) Total Capital Ratio Minimum Requirement - 11.875%/2017 - 7.25%) Segulatory Liquid Assets Ratio % Regulatory Liquid Assets Ratio % Minimum Requirement - 11.875%/2017 - 11.25%) Statutory Liquid Assets Ratio % Minimum Requirement - 20%)	31.03.2018 29,981,253 29,981,253 41,305,245 10.37 10.37 14.29 5.41 4.07 4.13 1.52 12.25 75,537,756 32,682	31.12.2017 30,686,859 30,686,859 36,451,164 11.16 11.25 4.42 3.10 4.24 1.74 14.30 77,783,808 41,711	31.03.2018 30,866,256 30,866,256 42,090,248 10.58 10.58	31.12.2017 31,571,862 31,571,862 37,286,167 11.39 11.39

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SEY	LAN	BAN	IK P	LC
FINA	NCIAL	STAT	EME	NTS



Three r	months	ended	31st	March,	2018
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11. ANALYSIS OF FINAN		TDIIMEN	TO DV N	AE A QUIDI		219AQIQ		/Amount	in Rupees T	'houcondo)
TT. ANALISIS UF FINAN	GIAL INS		ank - 31.03.201			DADID			•	nousanusj
								Bank - 31.12.2017		
	Held-for- Trading (HFT)	Held-to- Maturity (HTM)	Loans & Receivables (L&R)	Available- for-sale (AFS)	Total	Held-for- Trading (HFT)	Held-to- Maturity (HTM)	Loans & Receivables (L&R)	Available- for-sale (AFS)	Total
Assets										
Cash and Cash Equivalents	-	-	8,100,574	-	8,100,574	-	-	8,319,384	-	8,319,384
Balances with Central Bank of Sri Lanka	· ·		17,922,925	-	17,922,925	-	-	19,119,843 1,455,115	-	19,119,843 1,455,115
Placements with Banks and Finance Companies Derivative Financial Instruments	40.010	-	-	-	40.010	60.165	-	1,455,115	-	1,455,115 60,165
Other Financial Assets Held-for-Trading	8,195,591				8,195,591	7,939,213				7,939,213
Securities Purchased under Resale Agreements	0,150,051		1,777,816	-	1,777,816	- 1,000,210		1,750,855	_	1,750,855
Customer Loans and Receivables		-	289,301,809	-	289,301,809	-	-	280,861,907	-	280,861,907
Financial Investments - Available-for-Sale			-	52,914,937	52,914,937	-	-	-	53,507,037	53,507,037
Financial Investments - Held-to-Maturity	-	20,443,411	-		20,443,411	-	21,529,778	-		21,529,778
Group Balances Receivable	-	-	30,000	-	30,000	-	-	30,000	-	30,000
Other Assets	-	-	6,307,666	-	6,307,666	-	-	4,922,113	-	4,922,113
Total Financial Assets	8,235,601	20,443,411	323,440,790	52,914,937	405,034,739	7,999,378	21,529,778	316,459,217	53,507,037	399,495,410
		Held-for-		Amortised Cost	Total		Held-for-		Amortised Cost	Total
		Trading (HFT)					Trading (HFT)			
Liabilities										
Due to Banks		-		26,312,285	26,312,285		-		27,052,972	27,052,972
Derivative Financial Instruments		429,995		-	429,995		571,557		-	571,557
Customer Deposits		-		310,904,159	310,904,159		-		307,098,902	307,098,902
Securities Sold under Repurchase Agreements Other Borrowings				12,844,727 21,548	12,844,727 21,548		-		16,631,973 22,396	16,631,973 22,396
Debentures		-		21,548 16,429,801	21,548 16,429,801		-		22,396 12,494,025	22,396 12,494,025
Group Balances Payable				269.397	269.397				1,145,110	1.145.110
Other Liabilities				6,809,054	6,809,054		-		5,154,901	5,154,901
Total Financial Liabilities		429,995		373,590,971	374,020,966		571,557		369,600,279	370,171,836
		G	roup - 31.03.201	8			G	roup - 31.12.201	7	
	Held-for- Trading (HFT)	Held-to- Maturity (HTM)	Loans & Receivables	Available- for-sale	Total	Held-for-	Held-to-	Loans & Receivables	Available-	Total
			(L&R)	(AFS)		Trading (HFT)	Maturity (HTM)	(L&R)	for-sale (AFS)	
Assets						Trading (HFT)	Maturity (HTM)			
Assets Cash and Cash Equivalents	-	-			8,100,614	Trading (HFT)	- maturity (mim)			8,319,424
Cash and Cash Equivalents Balances with Central Bank of Sri Lanka	-	- - -	(L&R)		8,100,614 17,922,925	Trading (HFT)	- -	(L&R) 8,319,424 19,119,843		19,119,843
Cash and Cash Equivalents Balances with Central Bank of Sri Lanka Placements with Banks and Finance Companies	-		(L&R) 8,100,614		17,922,925	-	- - -	(L&R) 8,319,424		19,119,843 1,455,115
Cash and Cash Equivalents Balances with Central Bank of Sri Lanka Placements with Banks and Finance Companies Derivative Financial Instruments	- - - 40,010	- - - - -	(L&R) 8,100,614		17,922,925 - 40,010	60,165	- - - -	(L&R) 8,319,424 19,119,843		19,119,843 1,455,115 60,165
Cash and Cash Equivalents Balances with Central Bank of Sri Lanka Placements with Banks and Finance Companies Derivative Financial Instruments Other Financial Assets Held-for-Trading	- - - 40,010 8,200,940		(L&R) 8,100,614 17,922,925 - -		17,922,925 40,010 8,200,940	-	- - - - - - -	(L&R) 8,319,424 19,119,843 1,455,115 - -		19,119,843 1,455,115 60,165 7,944,562
Cash and Cash Equivalents Balances with Central Bank of Sri Lanka Placements with Banks and Finance Companies Derivative Financial Instruments Other Financial Assets Held-for-Trading Securities Purchased under Resale Agreements			(L&R) 8,100,614 17,922,925 - - 1,777,816		17,922,925 40,010 8,200,940 1,777,816	60,165		(L&R) 8,319,424 19,119,843 1,455,115 - - 1,750,855		19,119,843 1,455,115 60,165 7,944,562 1,750,855
Cash and Cash Equivalents Balances with Central Bank of Sri Lanka Placements with Banks and Finance Companies Derivative Financial Instruments Other Financial Assets Held-for-Trading Securities Purchased under Resale Agreements Customer Loans and Receivables			(L&R) 8,100,614 17,922,925 - -	(AFS) - - - - - - -	17,922,925 40,010 8,200,940 1,777,816 289,301,809	60,165		(L&R) 8,319,424 19,119,843 1,455,115 - -	(AFS) - - - - - - - - -	19,119,843 1,455,115 60,165 7,944,562 1,750,855 280,861,907
Cash and Cash Equivalents Balances with Central Bank of Sri Lanka Placements with Banks and Finance Companies Derivative Financial Instruments Other Financial Assets Held-for-Trading Securities Purchased under Resale Agreements Customer Loans and Receivables Financial Investments - Available-for-Sale		- - - - - - - - - - - - - - - - - - - -	(L&R) 8,100,614 17,922,925 - - 1,777,816		17,922,925 40,010 8,200,940 1,777,816 289,301,809 52,914,937	60,165	-	(L&R) 8,319,424 19,119,843 1,455,115 - - 1,750,855		19,119,843 1,455,115 60,165 7,944,562 1,750,855 280,861,907 53,507,037
Cash and Cash Equivalents Balances with Central Bank of Sri Lanka Placements with Banks and Finance Companies Derivative Financial Instruments Other Financial Assets Held-for-Trading Securities Purchased under Resale Agreements Customer Loans and Receivables		- - - - - - - - - - - - - - - - - - -	(L&R) 8,100,614 17,922,925 - - 1,777,816 289,301,809 -	(AFS) - - - - - - -	17,922,925 40,010 8,200,940 1,777,816 289,301,809	60,165	21,529,778	(L&R) 8,319,424 19,119,843 1,455,115 - - 1,750,855	(AFS) - - - - - - - - -	19,119,843 1,455,115 60,165 7,944,562 1,750,855 280,861,907
Cash and Cash Equivalents Balances with Central Bank of Sri Lanka Placements with Banks and Finance Companies Derivative Financial Instruments Other Financial Assets Held-for-Trading Securities Purchased under Resale Agreements Customer Loans and Receivables Financial Investments - Available-for-Sale Financial Investments - Held-to-Maturity		20,443,411	(L&R) 8,100,614 17,922,925 - - 1,777,816	(AFS) - - - - - - -	17,922,925 40,010 8,200,940 1,777,816 289,301,809 52,914,937 20,443,411	60,165	-	(L&R) 8,319,424 19,119,843 1,455,115 - 1,750,855 280,861,907 -	(AFS) - - - - - - - - -	19,119,843 1,455,115 60,165 7,944,562 1,750,855 280,861,907 53,507,037 21,529,778
Cash and Cash Equivalents Balances with Central Bank of Sri Lanka Placements with Banks and Finance Companies Derivative Financial Instruments Other Financial Assets Held-for-Trading Securities Purchased under Resale Agreements Customer Loans and Receivables Financial Investments - Available-for-Sale Financial Investments - Held-to-Maturity Other Assets	8,200,940 - - - - -	-	(L&R) 8,100,614 17,922,925 - - 1,777,816 289,301,809 - - 6,330,087	(AFS) - - - - - - - 52,914,937 -	17,922,925 40,010 8,200,940 1,777,816 289,301,809 52,914,937 20,443,411 6,330,087	60,165 7,944,562 -	21,529,778	(L&R) 8,319,424 19,119,843 1,455,115 1,750,855 280,861,907 4,944,991 316,452,135	(AFS) - - - - - - - - - - - - 53,507,037 -	19,119,843 1,455,115 60,165 7,944,562 1,750,855 280,861,907 53,507,037 21,529,778 4,944,991
Cash and Cash Equivalents Balances with Central Bank of Sri Lanka Placements with Banks and Finance Companies Derivative Financial Instruments Other Financial Assets Held-for-Trading Securities Purchased under Resale Agreements Customer Loans and Receivables Financial Investments - Available-for-Sale Financial Investments - Held-to-Maturity Other Assets	8,200,940 - - - - -	- 20,443,411 Held-for-	(L&R) 8,100,614 17,922,925 - 1,777,816 289,301,809 - 6,330,087	(AFS)	17,922,925 40,010 8,200,940 1,777,816 289,301,809 52,914,937 20,443,411 <u>6,330,087</u> 405,032,549	60,165 7,944,562 -	21,529,778 Held-for-	(L&R) 8,319,424 19,119,843 1,455,115 1,750,855 280,861,907 4,944,991 316,452,135	(AFS)	19,119,843 1,455,115 60,165 7,944,562 1,750,855 280,861,907 53,507,037 21,529,778 4,944,991 399,493,677
Cash and Cash Equivalents Balances with Central Bank of Sri Lanka Placements with Banks and Finance Companies Derivative Financial Instruments Other Financial Assets Held-for-Trading Securities Purchased under Resale Agreements Customer Loans and Receivables Financial Investments - Available-for-Sale Financial Investments - Held-to-Maturity Other Assets Total Financial Assets	8,200,940 - - - - -	- 20,443,411 Held-for-	(L&R) 8,100,614 17,922,925 - 1,777,816 289,301,809 - 6,330,087	(AFS)	17,922,925 40,010 8,200,940 1,777,816 289,301,809 52,914,937 20,443,411 <u>6,330,087</u> 405,032,549	60,165 7,944,562 -	21,529,778 Held-for-	(L&R) 8,319,424 19,119,843 1,455,115 1,750,855 280,861,907 4,944,991 316,452,135	(AFS)	19,119,843 1,455,115 60,165 7,944,562 1,750,855 280,861,907 55,507,037 21,529,778 4,944,991 399,493,677 Total
Cash and Cash Equivalents Balances with Central Bank of Sri Lanka Placements with Banks and Finance Companies Derivative Financial Instruments Other Financial Assets Held-for-Trading Securities Purchased under Resale Agreements Customer Loans and Receivables Financial Investments - Available-for-Sale Financial Investments - Held-to-Maturity Other Assets Total Financial Assets Liabilities	8,200,940 - - - - -	- 20,443,411 Held-for-	(L&R) 8,100,614 17,922,925 - 1,777,816 289,301,809 - 6,330,087	(AFS)	17,922,925 - 40,010 8,200,940 1,777,816 289,301,809 52,914,937 20,443,411 <u>6,330,087</u> 405,032,549 Total	60,165 7,944,562 -	21,529,778 Held-for-	(L&R) 8,319,424 19,119,843 1,455,115 1,750,855 280,861,907 4,944,991 316,452,135	(AFS)	19,119,843 1,455,115 60,165 7,944,562 280,861,907 35,507,037 21,529,778 4,944,991 399,493,677 Total 27,052,972
Cash and Cash Equivalents Balances with Central Bank of Sri Lanka Placements with Banks and Finance Companies Derivative Financial Instruments Other Financial Assets Held-for-Trading Securities Purchased under Resale Agreements Customer Loans and Receivables Financial Investments - Available-for-Sale Financial Investments - Held-to-Maturity Other Assets Total Financial Assets Liabilities Due to Banks	8,200,940 - - - - -	20,443,411 Held-for- Trading (HFT)	(L&R) 8,100,614 17,922,925 - 1,777,816 289,301,809 - 6,330,087	(AFS)	17,922,925 - 40,010 8,200,940 1,777,816 289,301,809 52,914,937 20,443,411 <u>6,330,087</u> 405,032,549 Total 26,312,285	60,165 7,944,562 -	- - - - 21,529,778 - 21,529,778 Held-for- Trading (HFT)	(L&R) 8,319,424 19,119,843 1,455,115 1,750,855 280,861,907 4,944,991 316,452,135	(AFS)	19,119,843 1,455,115 60,165 7,944,562 1,750,855 280,861,907 55,507,037 21,529,778 4,944,991 399,493,677 Total 27,052,972 571,557
Cash and Cash Equivalents Balances with Central Bank of Sri Lanka Placements with Banks and Finance Companies Derivative Financial Instruments Other Financial Assets Held-for-Trading Securitise Purchased under Resale Agreements Customer Loans and Receivables Financial Investments - Available-for-Sale Financial Investments - Held-to-Maturity Other Assets Total Financial Assets Liabilities Due to Banks Derivative Financial Instruments	8,200,940 - - - - -	20,443,411 Held-for- Trading (HFT)	(L&R) 8,100,614 17,922,925 - 1,777,816 289,301,809 - 6,330,087	(AFS)	17,922,925 - 40,010 8,200,940 1,777,816 289,301,809 52,914,937 20,443,411 6,330,087 405,032,549 Total 26,312,285 429,995	60,165 7,944,562 -	21,529,778 21,529,778 21,529,778 Held-for- Trading (HFT)	(L&R) 8,319,424 19,119,843 1,455,115 1,750,855 280,861,907 4,944,991 316,452,135	(AFS)	19,119,843 1,455,115 60,165 7,944,562 1,750,855 280,861,907 53,507,037 21,529,778 399,493,677 Total 27,052,972 571,557 307,098,902
Cash and Cash Equivalents Balances with Central Bank of Sri Lanka Placements with Banks and Finance Companies Derivative Financial Instruments Other Financial Assets Held-for-Trading Securities Purchased under Resale Agreements Customer Loans and Receivables Financial Investments - Available-for-Sale Financial Investments - Held-to-Maturity Other Assets Total Financial Assets Liabilities Due to Banks Derivative Financial Instruments Customer Deposits Securities Sold under Repurchase Agreements	8,200,940 - - - - -	20,443,411 Held-for- Trading (HFT)	(L&R) 8,100,614 17,922,925 - 1,777,816 289,301,809 - 6,330,087	(AFS) - - - - - - - - - - - - - - - - - - -	17,922,925 40,010 8,200,940 1,777,816 289,301,809 52,914,937 20,443,411 6,330,087 405,032,549 Total 26,312,285 429,995 310,904,159 12,844,727	60,165 7,944,562 -	21,529,778 21,529,778 21,529,778 Held-for- Trading (HFT)	(L&R) 8,319,424 19,119,843 1,455,115 1,750,855 280,861,907 4,944,991 316,452,135	(AFS) - - - - - - - - - - - - - - - - - - -	19,119,843 1,455,115 60,165 7,944,562 1,750,855 280,861,907 55,507,037 21,529,778 4,944,991 399,493,677 Total 27,052,972 571,557 307,098,902 16,631,973
Cash and Cash Equivalents Balances with Central Bank of Sri Lanka Placements with Banks and Finance Companies Derivative Financial Instruments Other Financial Assets Held-for-Trading Securities Purchased under Resale Agreements Customer Loans and Receivables Financial Investments - Available-for-Sale Financial Investments - Held-to-Maturity Other Assets Total Financial Assets Liabilities Due to Banks Derivative Financial Instruments Customer Deposits	8,200,940 - - - - -	20,443,411 Held-for- Trading (HFT)	(L&R) 8,100,614 17,922,925 - 1,777,816 289,301,809 - 6,330,087	(AFS)	17,922,925 40,010 8,200,940 1,777,816 289,301,809 52,914,937 20,443,411 6,330,087 405,032,549 Total 26,312,285 429,995 310,904,159 12,844,727 21,548	60,165 7,944,562 -	21,529,778 21,529,778 21,529,778 Held-for- Trading (HFT)	(L&R) 8,319,424 19,119,843 1,455,115 1,750,855 280,861,907 4,944,991 316,452,135	(AFS) - - - - - - - - - - - - - - - - - - -	19,119,843 1,455,115 60,165 7,944,562 1,750,855 280,861,907 35,507,037 21,529,778 4,944,991 399,493,677 Total 27,052,972 571,557 307,098,902 16,631,973 22,396
Cash and Cash Equivalents Balances with Central Bank of Sri Lanka Placements with Banks and Finance Companies Derivative Financial Instruments Other Financial Assets Held-for-Trading Securities Purchased under Resale Agreements Customer Loans and Receivables Financial Investments - Available-for-Sale Financial Investments - Held-to-Maturity Other Assets Total Financial Assets Liabilities Due to Banks Derivative Financial Instruments Customer Deposits Securities Sold under Repurchase Agreements Other Borrowings	8,200,940 - - - - -	20,443,411 Held-for- Trading (HFT)	(L&R) 8,100,614 17,922,925 - 1,777,816 289,301,809 - 6,330,087	(AFS) - - - 52,914,937 52,914,937 Amortised Cost 26,312,285 - 310,904,159 12,844,727 21,548	17,922,925 40,010 8,200,940 1,777,816 289,301,809 52,914,937 20,443,411 6,330,087 405,032,549 Total 26,312,285 429,995 310,904,159 12,844,727	60,165 7,944,562 -	21,529,778 21,529,778 21,529,778 Held-for- Trading (HFT)	(L&R) 8,319,424 19,119,843 1,455,115 1,750,855 280,861,907 4,944,991 316,452,135	(AFS) - - - - - - - - - - - - - - - - - - -	19,119,843 1,455,115 60,165 7,944,562 1,750,855 280,861,907 35,507,037 21,529,778 4,944,991 399,493,677 Total 27,052,972 571,557 307,088,902 16,631,973

	BANKI	NG	TREASU	RY	PROPERTY/II	VESTMENTS UN	ALLOCATED/EL	IMINATIONS	TOT/	AL
	31.03.2018	31.03.2017	31.03.2018	31.03.2017	31.03.2018	31.03.2017	31.03.2018	31.03.2017	31.03.2018	31.03.2017
Interest Income	9,606,975	8,726,102	1,280,808	832,889	25,860	9,131	530,526	555,227	11,444,169	10,123,34
Interest Expense	6,395,777	5,796,849	809,440	706,964	-	8	(25,090)	(5,407)	7,180,127	6,498,41
Net Interest Income	3,211,198	2,929,253	471,368	125,925	25,860	9,123	555,616	560,634	4,264,042	3,624,93
Fee and Commission Income	1,033,849	897,094	2,286	2,322			7,568	5,665	1,043,703	905,08
Fee and Commission Expense	40,514	28,157	7,950	8,351	1,048	1,531	-	17	49,512	38,056
Net Fee And Commission Income	993,335	868,937	(5,664)	(6,029)	(1,048)	(1,531)	7,568	5,648	994,191	867,02
Net Trading Income	-	-	89,908	(36,755)	(76)	(1,565)	-	-	89,832	(38,32
Net Gain on Financial Investments	-	-	33,368	(4,096)	-	-	-	-	33,368	(4,09
Net Exchange Income	48,849	41,389	(8,512)	129,537	-	-	38,436	20,791	78,773	191,71
Other Operating Income (Net)	15,526	12,330	1,612	1,886	61,992	52,872	24,092	(31,848)	103,222	35,24
Inter Segment Revenue	(58,848)	(54,805)	41,690	36,013	-	-	17,158	18,792	-	
Total Operating Income	4,210,060	3,797,104	623,770	246,481	86,728	58,899	642,870	574,017	5,563,428	4,676,50
Depreciation and Amortisation Charge	107,546	108,721	509	288	221	199	88,025	66,906	196,301	176,11
Impairment Losses	542,442	345,749	-	-	-	-	-	-	542,442	345,74
Operating Expenses, VAT & NBT	2,417,026	2,327,574	113,047	56,993	17,833	20,524	732,441	526,731	3,280,347	2,931,82
Reportable Segment Profit Before Income Tax	1,143,046	1,015,060	510,214	189,200	68,674	38,176	(177,596)	(19,620)	1,544,338	1,222,81
Other Information										
Total Assets	284,048,788	240,968,197	102,130,612	103,817,689	5,533,476	5,346,198	23,692,992	21,068,098	415,405,868	371,200,18
Total Liabilities & Equity	344,607,513	285,564,006	35,737,263	41,052,923	5,533,476	5,346,198	29,527,616	39,237,055	415,405,868	371,200,18
Cash Flows From Operating Activities	(1,844,960)	(5,371,397)	510,723	189,488	58,939	9,186	(85,154)	374,370	(1,360,452)	(4,798,35
Cash Flows From Investing Activities	16,787	(67,576)	5,538,966	(7,764,112)	(959,828)	83,764	873,223	(21,536)	5,469,148	(7,769,45
Cash Flows From Financing Activities	-	-	(1,435,466)	12,192,953	(113,168)	(110,974)	1,036,719	(216,380)	(511,915)	11,865,59
Capital Expenditure	(88,582)	(67,576)	(1,089)	· · ·	(6,726)	(4,147)	(5,535)	(59,277)	(101,932)	(131,00

STATEMENT OF CHANGES IN EQUITY - BANK

		ated Capital		atutory	Retained		Reserv			
or the Three Months ended 31st March	Ordina Share -Votir	es Sha	ares	e Fund *	Earnings	Revaluation Reserve	Available Sale Rese		Other eserves	Ţ
Balance as at 01st January 2017	6,962,72	22 3,567	,002 1,38	87,964	14,050,233	1,474,482	(1,691	,584) 2,	021,463	27,772,
Total Comprehensive Income for the Period										
Profit for the Period		-	-	-	866,180	-		-	-	866,
Other Comprehensive Income (net of tax)							47	.943		47,
- Net Gain on Re-measuring Available-for-Sale Financial Assets Total Comprehensive Income for the Period		-	-	•	866,180	-		,943 , 943	-	914,
Transactions with Equity Holders, Recognised Directly In Equity										
Cash/Scrip Dividends to Equity Holders	356,35	54 342	,191	-	(1,121,121)			-	-	(422,
Transferred from Investment Fund Reserve		-	-	-	3,224	-		-	(3,224)	
Total Transactions with Equity Holders	356,35	54 342	,191	•	(1,117,897)	-		-	(3,224)	(422,
Balance as at 31st March 2017 (1 + 2 + 3)	7,319,07	76 3,909	,193 1,38	87,964	13,798,516	1,474,482	(1,643	,641) 2,	018,239	28,263
Balance as at 01st January 2018	7,319,07	76 3,909	,193 1,60	09,484	17,178,024	1,242,493	945	,408 2,	002,245	34,205
Total Comprehensive Income for the Period										
Profit for the Period		-	-	-	1,053,026			-	-	1,053,
Other Comprehensive Income (net of tax)										
- Net Loss on Re-measuring Available-for-Sale Financial Assets		-	-	-	-	-	(271	,987)	-	(271
- Net Movement of Cash Flow hedge Reserve Total Comprehensive Income for the Period		-	-	-	1.053.026	-	(271	-	(7,747) (7,747)	(7 773
		-	•	-	1,000,020		(271	,907)	(1,141)	113
Transactions with Equity Holders, Recognised Directly In Equity										
Cash/Scrip Dividends to Equity Holders	404,13	31 393	,395	-	(1,240,596)	-		-	-	(443
Revesral of Revaluation Reserve on Disposed Property, Plant and Equipment		-	-	-	376,202	(376,202)		-	-	
Transferred from Investment Fund Reserve	404.47	- 202	-	-	2,182	-			(2,182)	(442
Total Transactions with Equity Holders	404,13	31 393	,395	-	(862,212)	(376,202)		•	(2,182)	(443
Balance as at 31st March 2018 (1 + 2 + 3)	7,723,20	07 4,302	,588 1,60	09,484	17,368,838	866,291	673	.421 1.	992,316	34,536
* Statutory Reserve Fund represents the statutory requirement in terms of the	Section 20(1) and	1 (2) of the bank	ING ACLINO. 30 0	1 1966 (3%)	or net profit alte	r tax).				
STATEMENT OF CHANGES IN EQUITY	- GROUP)					(Am	ount in R	upees The	ousan
STATEMENT OF CHANGES IN EQUITY	- GROUP Stated C		Statutory	Retained		Reserves	(Am	ount in R	upees The	ousan
	a second seco	apital	Statutory Reserve Fund	Retained Earnings	[Revaluation	Reserves Available for	(Am	ount in R	upees Thu Non-	
STATEMENT OF CHANGES IN EQUITY	Stated C	apital	Statutory Reserve Fund *		Revaluation Reserve				Non-	1
	Stated C Ordinary Shares	Capital Ordinary F Shares				Available for	Other		Non- Controlling	1
or the Three Months ended 31st March	Stated C Ordinary Shares -Voting	Capital Ordinary F Shares -Non-Voting	Reserve Fund *	Earnings	Reserve	Available for Sale Reserve	Other Reserves	Total	Non- Controlling Interest	T Ec
	Stated C Ordinary Shares	Capital Ordinary F Shares		Earnings		Available for Sale Reserve	Other Reserves		Non- Controlling	T Eq
or the Three Months ended 31st March	Stated C Ordinary Shares -Voting	Capital Ordinary F Shares -Non-Voting	Reserve Fund *	Earnings	Reserve	Available for Sale Reserve	Other Reserves	Total	Non- Controlling Interest	T Ec
or the Three Months ended 31st March Balance as at 01st January 2017	Stated C Ordinary Shares -Voting	Capital Ordinary F Shares -Non-Voting	Reserve Fund *	Earnings	Reserve	Available for Sale Reserve	Other Reserves	Total	Non- Controlling Interest	1 Ec 30,085
r the Three Months ended 31st March Balance as at 01st January 2017 Total Comprehensive Income for the Period	Stated C Ordinary Shares -Voting	Capital Ordinary F Shares -Non-Voting	Reserve Fund *	Earnings 4,304,925	Reserve	Available for Sale Reserve	Other Reserves	Total 29,020,274	Non- Controlling Interest 1,065,190	T Eq 30,085 ,
r the Three Months ended 31st March Balance as at 01st January 2017 Total Comprehensive Income for the Period Profit for the Period	Stated C Ordinary Shares -Voting	Capital Ordinary F Shares -Non-Voting	Reserve Fund *	Earnings 4,304,925	Reserve	Available for Sale Reserve	Other Reserves	Total 29,020,274	Non- Controlling Interest 1,065,190	1 Ec 30,085 823
r the Three Months ended 31st March Balance as at 01st January 2017 Total Comprehensive Income for the Period Profit for the Period Other Comprehensive Income (net of tax)	Stated C Ordinary Shares -Voting	Capital Ordinary F Shares -Non-Voting	Reserve Fund *	Earnings 4,304,925	Reserve	Available for Sale Reserve (1,693,065)	Other Reserves	Total 29,020,274 818,475	Non- Controlling Interest 1,065,190 5,222	50 30,085 823
or the Three Months ended 31st March Balance as at 01st January 2017 Total Comprehensive Income for the Period Profit for the Period Other Comprehensive Income (net of tax) - Net Gain on Re-measuring Available-for-Sale Financial Assets	Stated C Ordinary Shares -Voting	Capital Ordinary F Shares -Non-Voting	Reserve Fund * 1,387,964 1 - -	Earnings 4,304,925 818,475 -	Reserve 2,214,050 - -	Available for Sale Reserve (1,693,065) - 47,648	Other Reserves	Total 29,020,274 818,475 47,648	Non- Controlling Interest 1,065,190 5,222 (123)	1 Ec 30,085 823
r the Three Months ended 31st March Balance as at 01st January 2017 Total Comprehensive Income for the Period Profit for the Period Other Comprehensive Income (net of tax) - Net Gain on Re-measuring Available-for-Sale Financial Assets	Stated C Ordinary Shares -Voting	Capital Ordinary F Shares -Non-Voting	Reserve Fund * 1,387,964 1 - -	Earnings 4,304,925 818,475 -	Reserve 2,214,050 - -	Available for Sale Reserve (1,693,065) - 47,648	Other Reserves	Total 29,020,274 818,475 47,648	Non- Controlling Interest 1,065,190 5,222 (123)	1 Ec 30,085 823
r the Three Months ended 31st March Balance as at 01st January 2017 Total Comprehensive Income for the Period Profit for the Period Other Comprehensive Income (net of tax) - Net Gain on Re-measuring Available-for-Sale Financial Assets Total Comprehensive Income for the Period	Stated C Ordinary Shares -Voting	Capital Ordinary F Shares -Non-Voting	Reserve Fund * 1,387,964 1 - - -	Earnings 4,304,925 818,475 -	Reserve 2,214,050 - - -	Available for Sale Reserve (1,693,065) - 47,648	Other Reserves	Total 29,020,274 818,475 47,648	Non- Controlling Interest 1,065,190 5,222 (123)	30,085 823 47 871
r the Three Months ended 31st March Balance as at 01st January 2017 Total Comprehensive Income for the Period Profit for the Period Other Comprehensive Income (net of tax) - Net Gain on Re-measuring Available-for-Sale Financial Assets Total Comprehensive Income for the Period Transactions with Equity Holders, Recognised Directly In Equity	Stated C Ordinary Shares -Voting 6,962,722 - - -	Capital Ordinary F Shares -Non-Voting 3,567,002	Reserve Fund * 1,387,964 1 - - -	Earnings 4,304,925 818,475 818,475	Reserve 2,214,050 - - -	Available for Sale Reserve (1,693,065) - 47,648	Other Reserves	Total 29,020,274 818,475 47,648 866,123	Non- Controlling Interest 1,065,190 5,222 (123) 5,099	30,085 823 47 871
r the Three Months ended 31st March Balance as at 01st January 2017 Total Comprehensive Income for the Period Profit for the Period Other Comprehensive Income (net of tax) - Net Gain on Re-measuring Available-for-Sale Financial Assets Total Comprehensive Income for the Period Transactions with Equity Holders, Recognised Directly In Equity Cash/Scrip Dividends to Equity Holders	Stated C Ordinary Shares -Voting 6,962,722 -	Capital Ordinary F Shares -Non-Voting 3,567,002	Reserve Fund * 1,387,964 1 - - - - -	Earnings 4,304,925 818,475 	Reserve 2,214,050 - - - - -	Available for Sale Reserve (1,693,065) - 47,648 47,648	Other Reserves 2,276,676 - - -	Total 29,020,274 818,475 47,648 866,123 (422,576) -	Non- Controlling Interest 1,065,190 5,222 (123) 5,099 (32,725)	30,085 823 47 871 (455
r the Three Months ended 31st March Balance as at 01st January 2017 Total Comprehensive Income for the Period Profit for the Period Other Comprehensive Income (net of tax) - Net Gain on Re-measuring Available-for-Sale Financial Assets Total Comprehensive Income for the Period Transactions with Equity Holders, Recognised Directly In Equity Cash/Scrip Dividends to Equity Holders Transferred from Investment Fund Reserve	Stated C Ordinary Shares -Voting 6,962,722 - - - - - - - - - - - - - - - - - -	Capital Ordinary F Shares -Non-Voting 3,567,002	Reserve Fund * 1,387,964 1 - - - - -	Earnings 4,304,925 818,475 	Reserve 2,214,050 - - - - -	Available for Sale Reserve (1,693,065) - 47,648 47,648 - - - -	Other Reserves 2,276,676 - - - (3,224) (3,224)	Total 29,020,274 818,475 47,648 866,123 (422,576) -	Non- Controlling Interest 1,065,190 5,222 (123) 5,099 (32,725)	30,085 823 47 871 (455) (455
r the Three Months ended 31st March Balance as at 01st January 2017 Total Comprehensive Income for the Period Profit for the Period Other Comprehensive Income (net of tax) - Net Gain on Re-measuring Available-for-Sale Financial Assets Total Comprehensive Income for the Period Transactions with Equity Holders, Recognised Directly In Equity Cash/Scrip Dividends to Equity Holders Transferred from Investment Fund Reserve Total Transactions with Equity Holders Balance as at 31st March 2017 (1 + 2 + 3)	Stated C Ordinary Shares -Voting 6,962,722 - - -	Continuity F Shares -Non-Voting 3,567,002 - - - - - - - - - - - - - - - - - -	Reserve Fund * 1,387,964 1 - - - - 1,387,964 1	Earnings 4,304,925 818,475 (1,121,121) 3,224 (1,117,897) 4,005,503	Reserve 2,214,050 - - - - - - - - - - - - -	Available for Sale Reserve (1,693,065) - 47,648 47,648 - - - - - - - - - - - - - - - - - - -	Other Reserves 2,276,676 - - - (3,224) (3,224) (3,224) 2,273,452	Total 29,020,274 818,475 47,648 866,123 (422,576) - (422,576) 29,463,821	Non- Controlling Interest 1,065,190 5,222 (123) 5,099 (32,725) - (32,725) - (32,725) -	30,085 823 47 871 (455 (455 30,501
r the Three Months ended 31st March Balance as at 01st January 2017 Total Comprehensive Income for the Period Profit for the Period Other Comprehensive Income (net of tax) - Net Gain on Re-measuring Available-for-Sale Financial Assets Total Comprehensive Income for the Period Transactions with Equity Holders, Recognised Directly In Equity Cash/Scrip Dividends to Equity Holders Transferred from Investment Fund Reserve Total Transactions with Equity Holders	Stated C Ordinary Shares -Voting 6,962,722 - - -	Capital Ordinary F Shares -Non-Voting 3,567,002 - - - - - - - - - - - - - - - - - -	Reserve Fund * 1,387,964 1 - - - - - - - - - - - - - -	Earnings 4,304,925 818,475 (1,121,121) 3,224 (1,117,897) 4,005,503	Reserve 2,214,050	Available for Sale Reserve (1,693,065) - 47,648 47,648 - - - - - - - - - - - - - - - - - - -	Other Reserves 2,276,676 - - - (3,224) (3,224) (3,224) 2,273,452	Total 29,020,274 818,475 47,648 866,123 (422,576) - (422,576)	Non- Controlling Interest 1,065,190 5,222 (123) 5,099 (32,725) - (32,725)	1 Ec 30,085 823 823 47 871 9 (455 9 (455 30,501
r the Three Months ended 31st March Balance as at 01st January 2017 Total Comprehensive Income for the Period Profit for the Period Other Comprehensive Income (net of tax) - Net Gain on Re-measuring Available-for-Sale Financial Assets Total Comprehensive Income for the Period Transactions with Equity Holders, Recognised Directly In Equity Cash/Scrip Dividends to Equity Holders Transferred from Investment Fund Reserve Total Transactions with Equity Holders Balance as at 31st March 2017 (1 + 2 + 3)	Stated C Ordinary Shares -Voting 6,962,722 - - -	Continuity F Shares -Non-Voting 3,567,002 - - - - - - - - - - - - - - - - - -	Reserve Fund * 1,387,964 1 - - - - 1,387,964 1	Earnings 4,304,925 818,475 (1,121,121) 3,224 (1,117,897) 4,005,503	Reserve 2,214,050 - - - - - - - - - - - - -	Available for Sale Reserve (1,693,065) - 47,648 47,648 - - - - - - - - - - - - - - - - - - -	Other Reserves 2,276,676 - - - (3,224) (3,224) (3,224) 2,273,452	Total 29,020,274 818,475 47,648 866,123 (422,576) - (422,576) 29,463,821	Non- Controlling Interest 1,065,190 5,222 (123) 5,099 (32,725) - (32,725) - (32,725) -	T Eq 30,085, 823 823 477 871, (455 (455 30,501,
r the Three Months ended 31st March Balance as at 01st January 2017 Total Comprehensive Income for the Period Profit for the Period Other Comprehensive Income (net of tax) - Net Gain on Re-measuring Available-for-Sale Financial Assets Total Comprehensive Income for the Period Transactions with Equity Holders, Recognised Directly In Equity Cash/Scrip Dividends to Equity Holders Transferred from Investment Fund Reserve Total Transactions with Equity Holders Balance as at 31st March 2017 (1 + 2 + 3) Balance as at 01st January 2018	Stated C Ordinary Shares -Voting 6,962,722 - - -	Continuity F Shares -Non-Voting 3,567,002 - - - - - - - - - - - - - - - - - -	Reserve Fund * 1,387,964 1 - - - - - - - - - - - - - - - - - - -	Earnings 4,304,925 818,475 (1,121,121) 3,224 (1,117,897) 4,005,503	Reserve 2,214,050 - - - - - - - - - - - - -	Available for Sale Reserve (1,693,065) - 47,648 47,648 - - - - - - - - - - - - - - - - - - -	Other Reserves 2,276,676 - - - (3,224) (3,224) (3,224) 2,273,452	Total 29,020,274 818,475 47,648 866,123 (422,576) - (422,576) 29,463,821	Non- Controlling Interest 1,065,190 5,222 (123) 5,099 (32,725) - (32,725) - (32,725) -	T Eq 30,085, 823 47 871, 47 (455 30,501 30,501 37,040,
r the Three Months ended 31st March Balance as at 01st January 2017 Total Comprehensive Income for the Period Profit for the Period Other Comprehensive Income (net of tax) - Net Gain on Re-measuring Available-for-Sale Financial Assets Total Comprehensive Income for the Period Transactions with Equity Holders, Recognised Directly In Equity Cash/Scrip Dividends to Equity Holders Transferred from Investment Fund Reserve Total Transactions with Equity Holders Balance as at 31st March 2017 (1 + 2 + 3) Balance as at 01st January 2018 Total Comprehensive Income for the Period	Stated C Ordinary Shares -Voting 6,962,722 - - -	Continuity F Shares -Non-Voting 3,567,002 - - - - - - - - - - - - - - - - - -	Reserve Fund * 1,387,964 1 - - - - - - - - - - - - - - - - - - -	Earnings 4,304,925 818,475 (1,121,121) 3,224 (1,117,897) 4,005,503 7,818,539	Reserve 2,214,050 - - - - - - - - - - - - -	Available for Sale Reserve (1,693,065) - 47,648 47,648 - - - - - - - - - - - - - - - - - - -	Other Reserves 2,276,676 - - - (3,224) (3,224) (3,224) 2,273,452	Total 29,020,274 818,475 47,648 866,123 (422,576) 29,463,821 35,826,973	Non- Controlling Interest 1,065,190 5,222 (123) 5,099 (32,725) - (32,725) - (32,725) - 1,037,564 1,213,666	T Eq 30,085, 823, 823, 871, 871, (455, 30,501,
r the Three Months ended 31st March Balance as at 01st January 2017 Total Comprehensive Income for the Period Profit for the Period Other Comprehensive Income (net of tax) - Net Gain on Re-measuring Available-for-Sale Financial Assets Total Comprehensive Income for the Period Transactions with Equity Holders, Recognised Directly In Equity Cash/Scrip Dividends to Equity Holders Transferred from Investment Fund Reserve Total Transactions with Equity Holders Balance as at 31st March 2017 (1 + 2 + 3) Balance as at 01st January 2018 Total Comprehensive Income for the Period Profit for the Year	Stated C Ordinary Shares -Voting 6,962,722 - - -	Continuity F Shares -Non-Voting 3,567,002 - - - - - - - - - - - - - - - - - -	Reserve Fund * 1,387,964 1 - - - - - - - - - - - - - - - - - - -	Earnings 4,304,925 818,475 (1,121,121) 3,224 (1,117,897) 4,005,503 7,818,539	Reserve 2,214,050 - - - - - - - - - - - - -	Available for Sale Reserve (1,693,065) - 47,648 47,648 - - - - - - - - - - - - - - - - - - -	Other Reserves 2,276,676 - - - (3,224) (3,224) (3,224) 2,273,452	Total 29,020,274 818,475 47,648 866,123 (422,576) 29,463,821 35,826,973	Non- Controlling Interest 1,065,190 5,222 (123) 5,099 (32,725) - (32,725) - (32,725) - 1,037,564 1,213,666	T Eq 30,085, 823 47 871, 47 (455 30,501 30,501 37,040,
r the Three Months ended 31st March Balance as at 01st January 2017 Total Comprehensive Income for the Period Profit for the Period Other Comprehensive Income (net of tax) - Net Gain on Re-measuring Available-for-Sale Financial Assets Total Comprehensive Income for the Period Transactions with Equity Holders, Recognised Directly In Equity Cash/Scrip Dividends to Equity Holders Transferred from Investment Fund Reserve Total Transactions with Equity Holders Balance as at 31st March 2017 (1 + 2 + 3) Balance as at 01st January 2018 Total Comprehensive Income for the Period Profit for the Year Other Comprehensive Income (net of tax)	Stated C Ordinary Shares -Voting 6,962,722 - - -	Continuity F Shares -Non-Voting 3,567,002 - - - - - - - - - - - - - - - - - -	Reserve Fund * 1,387,964 1 - - - - - - - - - - - - - - - - - - -	Earnings 4,304,925 818,475 (1,121,121) 3,224 (1,117,897) 4,005,503 7,818,539	Reserve 2,214,050 - - - - - - - - - - - - -	Available for Sale Reserve (1,693,065) - 47,648 47,648 47,648 - - - (1,645,417) 945,496 -	Other Reserves 2,276,676 - - - (3,224) (3,224) (3,224) 2,273,452	Total 29,020,274 818,475 47,648 866,123 (422,576) (422,576) 29,463,821 35,826,973 1,005,296	Non- Controlling Interest 1,065,190 5,222 (123) 5,099 (32,725) - (32,725) - (32,725) - 1,037,564 1,213,666	30,085 823 47 871 (455 30,501 37,040 1,015 (271
r the Three Months ended 31st March Balance as at 01st January 2017 Total Comprehensive Income for the Period Profit for the Period Other Comprehensive Income (net of tax) - Net Gain on Re-measuring Available-for-Sale Financial Assets Total Comprehensive Income for the Period Transactions with Equity Holders, Recognised Directly In Equity Cash/Scrip Dividends to Equity Holders Transferred from Investment Fund Reserve Total Transactions with Equity Holders Balance as at 31st March 2017 (1 + 2 + 3) Balance as at 01st January 2018 Total Comprehensive Income for the Period Profit for the Year Other Comprehensive Income (net of tax) - Net Loss on Re-measuring Available-for-Sale Financial Assets - Net Movement of Cash Flow hedge Reserve	Stated C Ordinary Shares -Voting 6,962,722 - - -	Continuity F Shares -Non-Voting 3,567,002 - - - - - - - - - - - - - - - - - -	Reserve Fund * 1,387,964 1 - - - - - 1,387,964 1 1,609,484 1 1,609,484 1	Earnings 4,304,925 818,475 (1,121,121) 3,224 (1,117,897) 4,005,503 7,818,539	Reserve 2,214,050 - - - - - - - - - - - - -	Available for Sale Reserve (1,693,065) - 47,648 47,648 47,648 - - - (1,645,417) 945,496 -	Other Reserves 2,276,676 - - - (3,224) (3,224) 2,273,452 2,257,458	Total 29,020,274 818,475 47,648 866,123 (422,576) 29,463,821 35,826,973 1,005,296 (271,987) (7,747)	Non- Controlling Interest 1,065,190 5,222 (123) 5,099 (32,725) - (32,725) - 1,037,564 1,213,666 10,248	30,085 823 477 871 4(455 30,501 37,040 1,015 (271 (7
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EXPLANATORY NOTES

1.

General
There are no changes to the accounting policies and methods of computation since the publication of the last Annual Report. The Interim Financial Statements of the Bank and the Group have been prepared
& presented in accordance with the Sri Lanka Accounting Standards (LKAS/SLFRS) and provided necessary disclosure to comply with LKAS 34, Interim Financial Reporting. The Interim Financial Statements have been prepared in accordance with LKAS /LFRS.
The Bank has prepared Interim financial Statements based on 'LKAS 39 - Financial Instruments: Recognition and Measurement' as permitted by the Statement of Alternative Treatment (SoAT)
Issued by CA Sri Lanka. The group of inancial statements comprise a consolidation of the Financial Statements of the Company and its subsidiary Seylan Developments PLC (70.51%).

2. Information on Ordinary Shares

MARKET PRICE (Rs.)	31/03	/2018		31/03/2017	
	Voting	Non-Voting	Voting		Non-Voting
Market Price Per Share	86.80	55.10	87.00		54.70
Highest price per share during the quarter ended Lowest price per share during the quarter ended	94.80 85.00	57.40 54.50	99.09 83.60		60.00 51.50
	03.00	34.30	03.00		51.50
Shareholders' Information 1 Twenty Largest Ordinary Voting Shareholders as at March 31, 2018			N	lo. of Shares	%
Sri Lanka Insurance Corporation Ltd. [includes Sri Lanka Insurance Corporation Ltd (General Fund) 18,410,	399 and				
Sri Lanka Insurance Corporation Ltd. (Life Fund) -9,205,199]				27,615,598	15.00
Brown & Company PLC A/C No. 1 Employees' Provident Fund				25,544,310 18,148,076	13.87 9.86
LOLC Investments Ltd.				17,584,715	9.5
National Development Bank PLC A/C No. 02				16,062,819	8.72
Bank of Ceylon No.1 Account Mr. R S Captain				13,807,800 11,148,581	7.50
Mr. S E Captain				3,722,015	2.02
Employees' Trust Fund Board Seyfest (Private) Limited				3,326,890 3,157,307	1.8 1.7
Ms. L A Captain				2,580,425	1.4
Sesot (Private) Limited Seybest (Private) Limited				2,384,287 2,265,433	1.3 1.2
Seyshop (Private) Limited				2,265,433	1.2
Esots (Private) Limited Lanka Century Investments PLC				2,247,331 2,175,175	1.2 1.1
Capital Development and Investment Company PLC A/C No. 02				1,864,739	1.0
AIA Insurance Lanka PLC A/C No. 07				1,693,458	0.9
Mr. K R B Fernando Sotse (Pvt) Ltd.				1,062,137 1,022,127	0.5
Twenty Largest Ordinary Non-Voting Shareholders as at March 31, 20 Lanka Orix Leasing Company PLC	10		N	lo. of Shares 79,955,209	9 43.9
Employees' Provident Fund				9,707,547	5.3
Akbar Brothers (Pvt) Ltd. A/C No. 1 Deutsche Bank Ag As Trustee For Jb Vantage Value Equity Fund				3,662,827 3,361,368	2.0 1.8
Pershing LLC S/A Averbach Grauson & Co.				3,357,772	1.8
J.B. Cocoshell (Pvt) Ltd. Mr. E Thavagnanasooriyam & Mr. E Thawagnasundaram				3,347,480 2,781,962	1.8 1.5
Commercial Bank of Ceylon PLC/Dunamis Capital PLC			2,781,131	1.53	
Employees' Trust Fund Board Merrill J Fernando & Sons (Pvt) Limited				2,607,311 2,021,594	1.4
Merning Fernando & Sons (PVt) Limited Mr. N. Balasingam				2,021,594 1,898,423	1.0
Lanka Orix Information Technology Services Ltd.				1,584,901	0.8
Deutsche Bank Ag-National Equity Fund Deutsche Bank Ag As Trustee For Namal Acuity Value Fund				1,349,768 1,238,551	0.7 0.6
Dr. S Yaddehige				1,141,365	0.6
Mr. R.Gautam HSBC International Nominees Ltd-SSBT-Deustche Bank Ag Singapore	A/C 01			958,944 924,693	0.5 0.5
Mr. M J. Fernando	7001			915,451	0.5
Mr. A P Somasiri Miss S. Durga				903,877 846,316	0.5
Public Holdings as at March 31, 2018					
			Num	iber of Share Holders	Percentage Holdings
					-
Ordinary Voting Shares Ordinary Non-Voting Shares				9,026 6,758	54.29% 55.95%
Directors' and Chief Executive Officer's Shareholdings as at March	31, 2018				
Name of Director				lo. of Shares inary Voting)	No. of Shares (Ordinary Non- voting)
Mr. W M R S Dias Non-executive Director/Chairman				Nil	N
Mr. I C Nanayakkara, Non-executive Director/Chairman				Nil	N
Ms. M C Pietersz, Independent Director/Senior Director				Nil	N
Mr. K P Ariyaratne, Director/Chief Executive Officer Mr. S P S Ranatunga, Independent Director				38,206 Nil	145,39 N
Mr. W D K Jayawardena, Non-executive Director				Nil	N
Mr. P L S K Perera, Independent Director Mr. S V Corea, Non-executive Director				Nil	N
Mr. A S Wijesinha, Independent Director				Nil	N
Mrs. S K Salgado, Independent Director				Nil	N
Stated Capital as at March 31, 2018				Rs. '000	
33,560,000 Voting Ordinary Shares @ Rs. 10/- each				335,600	
4,000,000 Voting Ordinary Shares @ Rs. 25/- each				100,000	
92,440,000 Voting Ordinary Shares @ Rs. 35/- each 2,644,068 Voting Ordinary Shares @ Rs. 59/- each				3,235,400 156,000	
43,333,333 Voting Ordinary Shares @ Rs. 75/- each				3,250,000	
3,636,268 Voting Ordinary Shares @ Rs. 98/- each 4,490,341 Voting Ordinary Shares @ Rs. 90/- each				356,354 404,131	
83,560,000 Non-Voting Ordinary Shares @ Rs. 12/50 each				1,044,500	
40,000,000 Non-Voting Ordinary Shares @ Rs. 25/- each 45,423,009 Non-Voting Ordinary Shares @ Rs. 35/- each				1,000,000 1,589,805	
5,859,428 Non-Voting Ordinary Shares @ Rs. 58/40 each				342,191	
7,152,645 Non-Voting Ordinary Shares @ Rs. 55/- each				393,395	
Less: Issue Expenses				(181,581)	
				12,025,795	
Basic/Diluted Earnings per Share Basic Earnings per share has been calculated by dividing profit after ta Voting & Non-voting) during the quarter ended March 31, 2018. Dilut dilutive ordinary shares. Weighted average number of ordinary shares shares issued for scrip dividend 2017.	ed Earnings per Share and the B	lasic Earnings per Share is the sa	ime due to non- availat	pility of potentially	f
Events after the Reporting Date	ira adjuatmanta to or dio lo	n the financial atot			
There were no material events occurred after the reporting date that requ Other Information	ire adjustments to or disclosure i	n tne financial statements.			
I. The dividend of Rs.3.50 per share was declared and approved by					
Non-voting Shareholders of the Bank entitled as at end of trading form of a scrip dividend.	j on warch 29, 2018. This divide	enu consisted of Rs.1.00 per sha	re in the form of cash d	iividend and Hs.2.5	u per snare in the
ii. The 20 Million Unsecured Subordinated Redeemable Listed Deb	entures of the Par Value of Rs.10	00/- amounted to RS. 2,000 Mill	ion, issued and allotted	I by the Bank in Feb	ruarv 2013 was

- ii. iii.
- iv.
- V.
- Non-Young Sharehoulers of the Bank emittel as at end of trading on March 29, 2018. This dividend consisted of Hs. 1.00 per share in the form of a sci pick widend. The 20 Million Unsecured Subordinated Redeemable Listed Debentures of the Par Value of Rs.100/- amounted to RS. 2,000 Million, issued and allotted by the Bank in February 2013 was matured and redeemed in February 2018. I. The Bank allotted 62,340,000 fully paid BASEL III compliant, Tier 2, listed, rated, unsecured, subordinated, redeemable Debentures sue on 29th March 2018. I. The Bank allotted 62,340,000 fully paid BASEL III compliant, Tier 2, listed, rated, unsecured, subordinated, redeemable Debentures sof Rs. 100/- each amounting to Rs. 6,234,000,000/- to the applicants of the Debenture Issue on 29th March 2018. I. The Bank allotted 62,340,000 fully paid BASEL III compliant, Tier 2, listed, rated, unsecured, subordinated, redeemable Debentures of Rs. 100/- each amounting to Rs. 6,234,000,000/- to the applicants of the Debenture Issue on 29th March 2018. I. The Bank also gined a Memorandum of Settlement Q003, with Ceylon Bank Employees Union (CBEU) who represents the majority of current employees to settle the payment of the enhanced gratuity by utilizing proceeds expected from disposal of shares held by Share Trust companies upon compliance of the following conditions. There being no orders from court which would prevent the share owning companies and trustees from disposing of the shares and crediting the proceeds therefrom to the gratuity fund of the bank for the apyment of the enhanced gratuity, and The Bank being given a period of one year effective from 1st Jan 2018 to procee the disposal of the shares by the trustees and crediting the proceeds therefrom to the gratuity fund. Further, the bank has extended the proposal to is ex- employees who are eligible for enhanced gratuity. The bank has not recognized the enhanced gratuity liability in the financial statements as the settlement is contingent upons the complexe Lise LAS 39 Fi
- vi.
- Recognition and Measurement. The Bank has assessed the impact on transition based on gap analysis and quantifications performed on its Financial Statements as at 31st December 2016 on adoption of SLFRS 9 with the assistance of an external consultant. Based on the preliminary assessments undertaken, the estimated additional impairment provision on the Financial Statements for the year ended December 31, 2016, on adoption of SLFRS 9 is expected to be in the range of 30% to 40% of the total impairment provision on different portfolios.

	ring the quarter there were no material changes in Contingent Liabilities, composition of As known expenditure items have been provided for in these Interim Accounts.				
AD	DITIONAL DISCLOSURES		(Amo	unt in Rupees	Thousands)
		BA	NK	GR	OUP
12	Customer Loans and Receivables	As at 31.03.2018	As at 31.12.2017	As at 31.03.2018	As at 31.12.2017
	Gross Loans and Receivables (Refer 12.1) Less: Individual Impairment Collective Impairment	295,508,868 (2,074,072) (4,132,987)	286,469,373 (1,744,089) (3,863,377)	295,508,868 (2,074,072) (4,132,987)	286,469,373 (1,744,089) (3,863,377)
Net L	oans and Receivables	289,301,809	280,861,907	289,301,809	280,861,907
12.1	Customer Loans and Receivables - By product				
By pro	oduct - Domestic Currency Export Bills	35,648	15,359	35,648	15,359
	Import Bills	628,671	335,352	628,671	335,352
	Local Bills	124,662	130,330	124,662	130,330
	Lease Rentals Receivable	17,113,995	16,222,825	17,113,995	16,222,825
	Overdrafts Revolving Import Loans	61,139,359 10,434,519	61,901,243 10,531,334	61,139,359 10,434,519	61,901,243 10,531,334
	Packing Credit Loans	1,268,004	1,191,070	1,268,004	1,191,070
	Trust Receipts Loans	1,472,671	1,812,834	1,472,671	1,812,834
	Staff Loans	6,109,840	6,108,917	6,109,840	6,108,917
	Housing Loans Pawning Receivables	13,737,652 10,479,115	13,401,222 10,046,055	13,737,652 10,479,115	13,401,222 10,046,055
	Refinance Loans	2,545,368	2,479,247	2,545,368	2,479,247
	Credit Cards	4,949,618	4,886,489	4,949,618	4,886,489
	Margin Trading	1,912,334	2,588,413	1,912,334	2,588,413
	Factoring Term Loans	1,295,865 132,748,837	1,099,984 125,086,423	1,295,865 132,748,837	1,099,984 125,086,423
	Total	265,996,158	257,837,097	265,996,158	257,837,097
D	- durt Franken Ownersen				
By pro	oduct - Foreign Currency Export Bills	2,270,719	3,164,298	2,270,719	3,164,298
	Import Bills	631,306	459,456	631,306	459,456
	Local Bills	44,937	44,659	44,937	44,659
	Overdrafts	1,639,417	886,908	1,639,417	886,908
	Revolving Import Loans Packing Credit Loans	582,929 10,204,961	442,327 9,555,196	582,929 10,204,961	442,327 9,555,196
	Housing Loans	94,715	98,917	94,715	98,917
	Term Loans	14,043,726	13,980,515	14,043,726	13,980,515
	Total	29,512,710	28,632,276	29,512,710	28,632,276
Gross	Loans and Receivables	295,508,868	286,469,373	295,508,868	286,469,373
10.0	Mexaments in Individual and Calibrative Impairment during the		NK 0017		0017
12.2	Movements in Individual and Collective Impairment during the period for Customer Loans and Receivables	BA 2018 (For 03 Months)	2017 (For 12 Months)	GR 2018 (For 03 Months)	2017 (For 12 Months)
	period for Customer Loans and Receivables dual Impairment	2018	2017	2018	2017
	period for Customer Loans and Receivables dual Impairment Opening Balance as at 01st January	2018 (For 03 Months) 1,744,089	2017 (For 12 Months) 2,420,888	2018 (For 03 Months) 1,744,089	2017 (For 12 Months) 2,420,888
	period for Customer Loans and Receivables dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement	2018 (For 03 Months) 1,744,089 380,342	2017 (For 12 Months) 2,420,888 1,069,797	2018 (For 03 Months) 1,744,089 380,342	2017 (For 12 Months) 2,420,888 1,069,797
	period for Customer Loans and Receivables dual Impairment Opening Balance as at 01st January	2018 (For 03 Months) 1,744,089	2017 (For 12 Months) 2,420,888	2018 (For 03 Months) 1,744,089	2017 (For 12 Months) 2,420,888
Indivi	period for Customer Loans and Receivables dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Transfer from Collective Impairment	2018 (For 03 Months) 1,744,089 380,342 (1,284) (43,637) (5,438)	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347)	2018 (For 03 Months) 1,744,089 380,342 (1,284) (43,637) (5,438)	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347)
Indivi	period for Customer Loans and Receivables dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Transfer from Collective Impairment g Balance as at 31st March 2018	2018 (For 03 Months) 1,744,089 380,342 (1,284) (43,637)	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532) (6,717)	2018 (For 03 Months) 1,744,089 380,342 (1,284) (43,637)	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532) (6,717)
Indivi Closir	period for Customer Loans and Receivables dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Transfer from Collective Impairment ng Balance as at 31st March 2018 as at 31st December 2017	2018 (For 03 Months) 1,744,089 380,342 (1,284) (43,637) (5,438)	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532)	2018 (For 03 Months) 1,744,089 380,342 (1,284) (43,637) (5,438)	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532)
Indivi Closir	period for Customer Loans and Receivables dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-01fs Interest Accrued on Impaired Loans and Receivables Transfer from Collective Impairment ng Balance as at 31st March 2018 as at 31st December 2017 ctive Impairment	2018 (For 03 Months) 1,744,089 380,342 (1,284) (43,637) (5,438) 2,074,072	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089	2018 (For 03 Months) 1,744,089 380,342 (1,284) (43,637) (5,438) 2,074,072	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089
Indivi Closir	period for Customer Loans and Receivables dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Transfer from Collective Impairment ng Balance as at 31st March 2018 as at 31st December 2017 ctive Impairment Opening Balance as at 01st January	2018 (For 03 Months) 1,744,089 380,342 (1,284) (43,637) (5,438) 2,074,072 3,863,377	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097	2018 (For 03 Months) 1,744,089 380,342 (1,284) (43,637) (5,438) 2,074,072 3,863,377	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097
Indivi Closir	period for Customer Loans and Receivables dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Transfer from Collective Impairment ng Balance as at 31st March 2018 as at 31st December 2017 ctive Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement	2018 (For 03 Months) 1,744,089 380,342 (1,284) (3,637) (5,438) 2,074,072 3,863,377 160,821	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679	2018 (For 03 Months) 1,744,089 380,342 (1,284) (43,637) (5,438) 2,074,072 3,863,377 160,821	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679
Indivi Closir	period for Customer Loans and Receivables dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Transfer from Collective Impairment ng Balance as at 31st March 2018 as at 31st December 2017 ctive Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment	2018 (For 03 Months) 1.744,089 380,342 (1,284) (43,637) (5,438) 2,074,072 3.863,377 160,821 (159,008) 5,438	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097	2018 (For 03 Months) 1.744,089 380,342 (1,284) (43,637) (5,438) 2,074,072 3,863,377 160,821 (159,008) 5,438	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097
Indivi Closir Colled	period for Customer Loans and Receivables dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrude on Impairment ng Balance as at 31st March 2018 as at 31st December 2017 ctive Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment Other Movement	2018 (For 03 Months) 1,744,089 380,342 (1,284) (43,637) (5,438) 2,074,072 3,863,377 160,821 (159,008) 5,438 262,359	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116)	2018 (For 03 Months) 1,744,089 380,342 (1,284) (43,637) (5,438) 2,074,072 3,863,377 160,821 (159,008) 5,438 262,359	2017 (For 12 Months) 2,420,888 1,059,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116)
Indivi Closir Colled	period for Customer Loans and Receivables dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Transfer from Collective Impairment ng Balance as at 31st March 2018 as at 31st December 2017 ctive Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment	2018 (For 03 Months) 1.744,089 380,342 (1,284) (43,637) (5,438) 2,074,072 3.863,377 160,821 (159,008) 5,438	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116)	2018 (For 03 Months) 1.744,089 380,342 (1,284) (43,637) (5,438) 2,074,072 3,863,377 160,821 (159,008) 5,438	2017 (For 12 Months) 2,420,888 1,059,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116)
Indivi Closir Collec Closir	period for Customer Loans and Receivables dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-OTIS Interest Accrued on Impaired Loans and Receivables Transfer from Collective Impairment ng Balance as at 31st March 2018 as at 31st December 2017 clive Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-OTIS Transfer to Individual Impairment Other Movement ng Balance as at 31st March 2018	2018 (For 03 Months) 1,744,089 380,342 (1,284) (43,637) (5,438) 2,074,072 3,863,377 160,821 (159,008) 5,438 262,359	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717	2018 (For 03 Months) 1,744,089 380,342 (1,284) (43,637) (5,438) 2,074,072 3,863,377 160,821 (159,008) 5,438 262,359	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717
Indivi Closir Collec Closir Total	period for Customer Loans and Receivables dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrude on Impairment ng Balance as at 31st March 2018 as at 31st December 2017 etive Impairment Opening Balance as at 01st January Charge/(Write-Dack) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment Other Movement ng Balance as at 31st March 2018 as at 31st December 2017 Impairment	2018 (For 03 Months) 1,744,089 380,342 (1,284) (43,637) (5,438) 2,074,072 3,863,377 160,821 (159,008) 5,438 262,359 4,132,987 6,207,059	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 - 3,863,377	2018 (For 03 Months) 1,744,089 380,342 (1,284) (43,637) (5,438) 2,074,072 3,863,377 160,821 (159,008) 5,438 262,359 4,132,987 	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 - 3,863,377
Indivi Closir Collec Closir Total	period for Customer Loans and Receivables dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrude on Impairment og Balance as at 31st March 2018 as at 31st December 2017 ctive Impairment Opening Balance as at 01st January Charge/(Write-Doffs Transfer to Individual Impairment Other Movement ng Balance as at 31st March 2018 as at 31st December 2017 Impairment Customer Deposits - By product	2018 (For 03 Months) 1,744,089 380,342 (1,284) (43,637) (5,438) 2,074,072 3,863,377 160,821 (159,008) 5,438 262,359 4,132,987 6,207,059	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 - 3,863,377 5,607,466	2018 (For 03 Months) 1,744,089 380,342 (1,284) (43,637) (5,438) 2,074,072 3,863,377 160,821 (159,008) 5,438 262,359 4,132,987 	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717
Indivi Closir Collec Closir Total	period for Customer Loans and Receivables dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrude on Impairment gBalance as at 31st March 2018 as at 31st December 2017 tive Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment Other Movement ng Balance as at 31st March 2018 as at 31st December 2017 Impairment Customer Deposits - By product back - Domestic Currency	2018 (For 03 Months) 1,744,089 380,342 (1,284) (43,637) (5,438) 2,074,072 3,863,377 160,821 (159,008) 5,438 262,359 4,132,987 6,207,059 BA As at 31.03.2018	2017 (For 12 Months) 2,420,888 1,069,997 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 - 3,863,377 5,607,466 INK As at 31.12,2017	2018 (For 03 Months) 1,744,089 380,342 (1,284) (3,637) (5,438) 2,074,072 3,863,377 160,821 (159,008) 5,438 262,359 4,132,987 6,207,059 GR As at 31.03.2018	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 3,863,377 5,607,466 ICUUP As at 31.12.2017
Indivi Closir Collec Closir Total	period for Customer Loans and Receivables dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrude on Impairment og Balance as at 31st March 2018 as at 31st December 2017 ctive Impairment Opening Balance as at 01st January Charge/(Write-Doffs Transfer to Individual Impairment Other Movement ng Balance as at 31st March 2018 as at 31st December 2017 Impairment Customer Deposits - By product	2018 (For 03 Months) 1.744,089 380,342 (1,284) (43,637) (5,438) 2,074,072 3.863,377 160,821 (159,008) 5,438 262,359 4,132,987 6,207,059 BA As at	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 <u>-</u> 3,863,377 5,607,466 INK As at	2018 (For 03 Months) 1,744,089 380,342 (1,284) (43,637) (5,438) 2,074,072 3,863,377 160,821 (159,008) 5,438 262,359 4,132,987 6,207,059 GR As at	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 - 3,863,377 5,607,466 COUP As at
Indivi Closir Collec Closir Total	period for Customer Loans and Receivables dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impairment gBalance as at 31st March 2018 as at 31st December 2017 ctive Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment Other Movement ng Balance as at 31st March 2018 as at 31st December 2017 Impairment Use Customer Deposits - By product Demand deposits Savings deposits	2018 (For 03 Months) 1.744,089 380,342 (1,284) (43,637) (5,438) 2,074,072 3,863,377 160,821 (159,008) 5,438 262,359 4,132,987 6,207,059 BA As at 31,03,2018 16,187,859 67,199,530 191,162,672	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 <u>-</u> 3,863,377 5,607,466 INK As at 31.12,2017 15,421,548 65,596,637 188,861,741	2018 (For 03 Months) 1,744,089 380,342 (1,284) (43,637) (5,438) 2,074,072 3,863,377 160,821 (159,008) 5,438 262,359 4,132,987 6,207,059 GR As at 31.03,2018 16,187,859 67,198,539 191,162,672	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,522) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 <u>5,607,466</u> COUP As at 31,12,2017 15,421,548 65,596,83
Indivi Closir Collec Closir Total	period for Customer Loans and Receivables dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-OTS Interest Accrude on Impairment ag Balance as at 31st March 2018 as at 31st December 2017 tive Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-OTS Transfer to Individual Impairment other Movement ag Balance as at 31st March 2018 as at 31st December 2017 Impairment Customer Deposits - By product Demotion deposits Savings deposits	2018 (For 03 Months) 1,744,089 380,342 (1,284) (43,637) (5,438) 2,074,072 3,863,377 160,821 (159,008) 5,438 262,359 4,132,987 6,207,059 BA 31,03,2018 16,187,859 67,198,530	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 3,863,377 5,607,466 iNK As at 31.12,2017 15,421,548 65,596,837	2018 (For 03 Months) 1,744,089 380,342 (1,284) (3,637) (5,438) 2,074,072 3,863,377 160,821 (159,008) 5,438 5,438 262,359 4,132,987 6,207,059 6,207,059 GR 31.03,2018 16,187,859 67,198,530	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 3,863,377 3,863,377 5,607,466 IOUP As at 31.12,2017 15,421,548 65,596,837
Indivi Closir Collec Closir Total	period for Customer Loans and Receivables dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impairment gBalance as at 31st March 2018 as at 31st December 2017 ctive Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment Other Movement ng Balance as at 31st March 2018 as at 31st December 2017 Impairment Use Customer Deposits - By product Demand deposits Savings deposits	2018 (For 03 Months) 1.744,089 380,342 (1,284) (43,637) (5,438) 2,074,072 3,863,377 160,821 (159,008) 5,438 262,359 4,132,987 6,207,059 BA As at 31,03,2018 16,187,859 67,199,530 191,162,672	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 <u>-</u> 3,863,377 5,607,466 INK As at 31.12,2017 15,421,548 65,596,637 188,861,741	2018 (For 03 Months) 1,744,089 380,342 (1,284) (43,637) (5,438) 2,074,072 3,863,377 160,821 (159,008) 5,438 262,359 4,132,987 6,207,059 GR As at 31.03,2018 16,187,859 67,198,539 191,162,672	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,522) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 <u>5,607,466</u> COUP As at 31,12,2017 15,421,548 65,596,83
Indivi Closir Collec Total 13 By pro	period for Customer Loans and Receivables dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-OTS Interest Accrued on Impairment of Balance as at 31st March 2018 as at 31st December 2017 Tarsfer to Individual Impairment Reversal for Write-OTS Transfer to Individual Impairment other Movement other Movement Balance as at 31st March 2018 as at 31st December 2017 Impairment Customer Deposits - By product December 2015 Siving deposits Fixed deposits Fixed deposits Fixed deposits Fixed deposits Cattal	2018 (For 03 Months) 1.744,089 380,342 (1,284) (43,637) (5,438) 2,074,072 3.863,377 160,821 (159,008) 5,438 262,359 4,132,987 6,207,059 BA As at 31.03,2018 16,187,859 67,198,530 19,162,672 3,209,151	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 5,607,466 INK As at 31.12,2017 15,421,548 65,596,837 188,861,741 3,438,619	2018 (For 03 Months) 1,744,089 380,342 (1,284) (43,637) (5,438) 2,074,072 3,863,377 160,821 (159,008) 5,438 262,359 4,132,987 4,132,987 6,207,059 GR 31.03,2018 16,187,859 67,198,530 191,162,672 3,209,151	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 5,607,466 COUP As at 31,12,2017 15,421,548 65,596,837 188,861,741 3,438,619
Indivi Closir Collec Total 13 By pro	period for Customer Loans and Receivables dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impairment ag Balance as at 31st March 2018 as at 31st December 2017 tive Impairment Opening Balance as of 01st January Charge/(Write-Dffs Transfer to Individual Impairment Reversal for Write-Offs Transfer to Individual Impairment gBalance as at 01st January Charge/(Write-Dffs Transfer to Individual Impairment gBalance as at 01st January Charge/Write-Dffs Transfer to Individual Impairment Guter Movement gBalance as at 01st January Charge/Write-Dffs Transfer to Individual Impairment Guter Movement gBalance as at 31st March 2018 as at 31st December 2017 Impairment Customer Deposits - By product Demand deposits Fixed deposits Fixed deposits Cartificate of deposits Total Demand deposits Customer Deposits - By Individual Impairment Demand deposits Fixed deposits Fixed deposits Fixed deposits Fixed deposits Fixed deposits Fixed deposits Cartificate of deposits Demand deposits Customer Deposits - By Individual Impairment Differ Movement Customer Deposits Fixed d	2018 (For 03 Months) 1,744,089 380,342 (1,284) (43,637) (5,438) 2,074,072 3,863,377 160,821 (159,008) 5,438 262,359 4,132,987 6,207,059 BA as at 31.03,2018 16,187,859 67,199,530 191,162,672 3,209,151 277,758,212	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 3,863,377 5,607,466 INK As at 31.12,2017 15,421,548 (5,596,837 188,861,741 3,438,619 273,318,745	2018 (For 03 Months) 1,744,089 380,342 (1,284) (43,637) (5,438) 2,074,072 3,863,377 160,821 (159,008) 5,438 262,359 4,132,987 6,207,059 11,162,672 3,209,151 2,77,758,212	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 3,863,377 5,607,466 5,607,466 10UP As at 31,12,2017 15,421,548 65,596,837 188,861,741 13,438,619 273,318,745 4,581,517
Indivi Closir Collec Closir Total 13 By pro	period for Customer Loans and Receivables dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impairment galance as at 31st March 2018 as at 31st December 2017 ctive Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment Other Movement as at 31st December 2017 Impairment Customer Deposits - By product Demand deposits Savings deposits Total Defended Currency Demand deposits Savings deposits Catter Schemer Sc	2018 (For 03 Months) 1.744,089 380,342 (1,284) (43,637) (5,438) 2,074,072 3.863,377 160,821 (159,008) 5,438 262,359 4,132,987 6,207,059 BA As at 31.03.2018 16,187,859 67,199,530 191,162,672 3,209,151 277,758,212	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 5,607,466 INK As at 31.12,2017 15,421,548 65,596,631,741 3,438,619 273,318,745 4,581,517 10,207,465	2018 (For 03 Months) 1,744,089 380,342 (1,284) (43,637) (5,438) 2,074,072 3,863,377 160,821 (159,008) 5,438 262,359 4,132,987 6,207,059 6,207,059 6,207,059 6,198,530 191,162,672 3,209,151 277,758,212	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 5,607,466 COUP As at 31,12,2017 15,421,548 65,596,837 188,861,741 3,438,619 273,318,745 4,581,517 10,207,465
Indivi Closir Collec Closir Total 13 By pro	period for Customer Loans and Receivables dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impairment ag Balance as at 31st March 2018 as at 31st December 2017 tive Impairment Opening Balance as of 01st January Charge/(Write-Dffs Transfer to Individual Impairment Reversal for Write-Offs Transfer to Individual Impairment gBalance as at 01st January Charge/(Write-Dffs Transfer to Individual Impairment gBalance as at 01st January Charge/Write-Dffs Transfer to Individual Impairment Guter Movement gBalance as at 01st January Charge/Write-Dffs Transfer to Individual Impairment Guter Movement gBalance as at 31st March 2018 as at 31st December 2017 Impairment Customer Deposits - By product Demand deposits Fixed deposits Fixed deposits Cartificate of deposits Total Demand deposits Customer Deposits - By Individual Impairment Demand deposits Fixed deposits Fixed deposits Fixed deposits Fixed deposits Fixed deposits Fixed deposits Cartificate of deposits Demand deposits Customer Deposits - By Individual Impairment Differ Movement Customer Deposits Fixed d	2018 (For 03 Months) 1,744,089 380,342 (1,284) (43,637) (5,438) 2,074,072 3,863,377 160,821 (159,008) 5,438 262,359 4,132,987 6,207,059 BA As at 31.03,2018 16,187,859 67,199,530 191,162,672 3,209,151 277,758,212	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 3,863,377 5,607,466 INK As at 31.12,2017 15,421,548 (5,596,837 188,861,741 3,438,619 273,318,745	2018 (For 03 Months) 1,744,089 380,342 (1,284) (43,637) (5,438) 2,074,072 3,863,377 160,821 (159,008) 5,438 262,359 4,132,987 6,207,059 11,162,672 3,209,151 2,77,758,212	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 3,863,377 5,607,466 5,607,466 10UP As at 31,12,2017 15,421,548 65,596,837 188,861,741 13,438,619 273,318,745 4,581,517
Indivi Closir Collec Total 13 By pro	period for Customer Loans and Receivables dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impairment galance as at 31st March 2018 as at 31st December 2017 ctive Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment Other Movement as at 31st December 2017 Impairment Customer Deposits - By product Demand deposits Savings deposits Total Defended Currency Demand deposits Savings deposits Catter Schemer Sc	2018 (For 03 Months) 1.744,089 380,342 (1,284) (43,637) (5,438) 2,074,072 3.863,377 160,821 (159,008) 5,438 262,359 4,132,987 6,207,059 BA As at 31.03.2018 16,187,859 67,199,530 191,162,672 3,209,151 277,758,212	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 5,607,466 INK As at 31.12,2017 15,421,548 65,596,631,741 3,438,619 273,318,745 4,581,517 10,207,465	2018 (For 03 Months) 1,744,089 380,342 (1,284) (43,637) (5,438) 2,074,072 3,863,377 160,821 (159,008) 5,438 262,359 4,132,987 6,207,059 6,207,059 6,207,059 6,198,530 191,162,672 3,209,151 277,758,212	2017 (For 12 Months) 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 5,607,466 COUP As at 31,12,2017 15,421,548 65,596,837 188,861,741 3,438,619 273,318,745 4,581,517 10,207,465

310,904,159

307,098,902 310,904,159

307,098,902

* Statutory Reserve Fund represents the statutory requirement in terms of the Section 20(1) and (2) of the Banking Act No. 30 of 1988 (5% of net profit after tax).

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Total Total Customer Deposits

Comparative Figures Comparative figures have During the quarter there All known expenditure it