SEYLAN BANK PLC FINANCIAL STATEMENTS



10,822,896

12,160,185

12,160,145

(Amount in Rupees Thousands)

Nine months ended 30th September, 2018

INCOME STATEMENT (Amount in Rupees Thousands)												
(In terms of Rule 7.4 of the Colombo Stock Exchange)		Bank			Bank			Group			Group	
	Fo	r the 09 mont	hs		For the Quar	ter	F	or the 09 mont	hs	F	or the Quarte	r
	Ende	d 30th Septe	mber	End	ed 30th Sept	ember	End	led 30th Septer	nber	Ende	d 30th Septe	mber
	2018	2017	Growth	2018	2017	Growth	2018	2017	Growth	2018	2017	Growth
			%			%			%			%
Interest Income	35,626,586	32,031,549	11.22	12,359,504	11,323,866	9.15	35,626,018	32,036,648	11.20	12,359,538	11,324,403	9.14
Less: Interest Expenses	22,613,871	20,655,162	9.48	7,979,949	7,212,858	10.64	22,576,611	20,606,552	9.56	7,974,684	7,183,849	11.01
Net Interest Income	13,012,715	11,376,387	14.38	4,379,555	4,111,008	6.53	13,049,407	11,430,096	14.17	4,384,854	4,140,554	5.90
Fee and Commission Income	3,090,369	2,860,009	8.05	1,042,103	1,015,982	2.57	3,090,126	2,859,963	8.05	1,042,078	1,015,963	2.57
Less: Fee and Commission Expenses	142,405	2,000,009	33.23	49,810	36,357	37.00	145,711	2,059,965	30.39	51,098	37,857	34.98
Net Fee and Commission Income	2,947,964	2,753,120	7.08	992,293	979,625	1.29	2,944,415	2,748,213	7.14	990,980	978,106	1.32
	2,347,304	2,700,120	7.00	332,230	313,020	1.25	2,344,410	2,140,210	1.14	330,300	510,100	1.02
Net Trading Income	617,480	(10,896)	5,767.03	501,440	(201,554)	348.79	617,151	(11,996)	5,244.64	502,106	(201,753)	348.87
Net Gains from Financial Investments	56,472	330,870	(82.93)	20,940	87,955	(76.19)	56,472	330,870	(82.93)	20,940	87,955	(76.19)
Net Exchange Income	76,984	756,615	(89.83)	(184,674)	401,905	(145.95)	76,984	756,615	(89.83)	(184,674)	401,905	(145.95)
Other Operating Income (Net)	246,946	150,010	64.62	57,793	45,816	26.14	227,145	658,635	(65.51)	77,737	65,597	18.51
	997,882	1,226,599	(18.65)	395,499	334,122	18.37	977,752	1,734,124	(43.62)	416,109	353,704	17.64
Total Operating Income	16,958,561	15,356,106	10.44	5,767,347	5,424,755	6.32	16,971,574	15,912,433	6.66	5,791,943	5,472,364	5.84
Less: Impairment for Loans and Other Losses - Charges/(Reversal)												
Individual Impairment	1,446,577	1,206,048	19.94	331,420	267,868	23.73	1,446,577	1,206,048	19.94	331,420	267,868	23.73
Collective Impairment	454,862	225,509	101.70	247,604	(4,827)	5,229.56	454,862	225,509	101.70	247,604	(4,827)	5,229.56
Others	22,035	8,483	159.75	2,881	20	14,305	22,035	8,483	159.75	2,881	20	14,305
	1,923,474	1,440,040	33.57	581,905	263,061	121.21	1,923,474	1,440,040	33.57	581,905	263,061	121.21
Net Operating Income	15,035,087	13,916,066	8.04	5,185,442	5,161,694	0.46	15,048,100	14,472,393	3.98	5,210,038	5,209,303	0.01
Personnel Expenses	4,349,064	3,953,313	10.01	1,418,095	1,339,393	5.88	4,377,413	3,979,934	9.99	1,426,448	1,348,035	5.82
Depreciation and Amortisation	550,880	513,775	7.22	191,292	179,771	6.41	598,678	548,868	9.08	207,351	192,073	7.95
Other Expenses	3,985,461	3,733,193 8,200,281	6.76 8.35	1,279,281 2,888,668	1,259,963 2,779,127	1.53	3,869,643 8,845,734	3,660,809 8,189,611	5.70 8.01	1,236,761 2,870,560	1,235,866 2,775,974	0.07 3.41
Operating Profit before Taxes	8,885,405 6,149,682	5,715,785	7.59	2,000,000	2,779,127	(3.60)	6,202,366	6,282,782	(1.28)	2,339,478	2,115,914	(3.86)
operating Front before taxes	0,145,002	3,713,703	1.55	2,230,774	2,002,007	(0.00)	0,202,500	0,202,702	(1.20)	2,005,470	2,400,025	(0.00)
Value Added Tax (VAT) and Nation Building Tax (NBT) on Financial Services	1,483,583	1,298,639	14.24	528,699	471,928	12.03	1,471,304	1,288,406	14.20	528,699	471,928	12.03
Profit before Income Tax	4,666,099	4,417,146	5.64	1,768,075	1,910,639	(7.46)	4,731,062	4,994,376	(5.27)	1,810,779	1,961,401	(7.68)
Income Tax Expense	1,527,753	1,414,872	7.98	639,325	713,730	(10.42)	1,580,256	1,453,072	8.75	656,396	730,079	(10.09)
Profit for the Period	3,138,346	3,002,274	4.53	1,128,750	1,196,909	(5.69)	3,150,806	3,541,304	(11.03)	1,154,383	1,231,322	(6.25)
Attributable to:	3,130,340	3,002,214	4.00	1,120,750	1,190,909	(5.09)	3,130,000	3,341,304	(11.03)	1,104,303	1,201,022	(0.20)
Owners of the Parent	3,138,346	3,002,274	4.53	1,128,750	1,196,909	(5.69)	3,125,831	3,364,594	(7.10)	1,146,825	1,221,174	(6.09)
Non-Controlling Interest	0,100,040	0,002,274	4.00	.,120,730	1,100,000	(0.03)	24,975	176,710	(85.87)	7,558	10,148	(25.52)
Profit for the Period	3,138,346	3.002.274	4.53	1,128,750	1,196,909	(5.69)	3,150,806	3,541,304	(11.03)	1,154,383	1,231,322	(6.25)
	0,100,040	0,002,274	4.00	1,120,730	1,100,000	(0.03)	0,100,000	5,041,004	(11.00)	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	1,201,022	(0.20)
Basic/Diluted Earnings per Ordinary Share (in Rupees)	8.57	8.20	4.53	3.08	3.27	(5.69)	8.54	9.19	(7.10)	3.13	3.34	(6.09)

	BAI	NK	GRO	UP
For the 09 Months ended 30th September	2018	2017	2018	2017
Cash Flows from Operating Activities				
Interest Receipts Fees and Commission Receipts Interest Payments Trading Income Receipts/Payments from Other Operating Activities Cash Payments to Employees and Suppliers Cash Payments to Other Operating Activities	35,017,838 3,090,369 (22,101,223) 72,157 1,044,768 (9,375,094) (142,405)	31,779,376 2,860,009 (19,774,119) (4,942) 1,866,376 (8,602,782) (106,889)	35,017,270 3,090,126 (22,063,963) 71,828 1,109,476 (9,264,586) (145,711)	31,784,475 2,859,963 (19,725,509) (6,042) 1,919,795 (8,546,786) (111,750)
Operating Profit before Changes in Operating Assets and Liabilities	7,606,410	8,017,029	7,814,440	8,174,146
(Increase)/Decrease in Operating Assets: Loans and Receivables to Customers Deposits Held for Regulatory or Monetary Control Purposes	(34,012,722) (1,077,534)	(20,591,317) (1,942,909)	(34,012,722) (1,077,534)	(20,591,317) (1,942,909)
Increase/(Decrease) in Operating Liabilities: Deposits from Customers Cartificates of Deposit from Customers Cash (Used in)/Generated from Operations	27,419,785 (718,418) (782,479)	22,465,159 (794,280) 7,153,682	27,419,785 (718,418) (574,449)	22,465,159 (794,280) 7,310,799
Income Tax Paid Contribution Paid into Employees Retirement Benefit Plan/to Employees	(1,123,120) (35,151)	(717,621) (64,938)	(1,147,904) (35,151)	(726,580) (64,938)
Net Cash (Used in)/Generated from Operating Activities	(1,940,750)	6,371,123	(1,757,504)	6,519,281
Cash Flows from Investing Activities				
Dividend Income Received Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing after 03 months Reverse Repurchase Agreements Maturing After 03 Months Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Shares and Debentures Purchase of Property, Plant & Equipment and Intangible Assets Proceeds from Sale of Assets Held-for-Sale Improvements to Investment Properties	126,555 (4,337,955) 7,209 244,700 (780,310) 21,539 934,000	109,300 (13,121,650) (7,210) 479,029 (630,435) 7,901 -	42,046 (4,337,955) 7,209 193,468 (780,434) 21,539 - (3,954)	38,875 (13,121,650) (7,210) 570,620 (646,994) 7,901 752,457 (6,373)
Net Cash Used in Investing Activities	(3,784,262)	(13,163,065)	(4,858,081)	(12,412,374)
Cash Flows from Financing Activities				
Debenture Redemption Debenture Issued Securities Sold under Repurchase Agreements Increase/(Decrease) in Other Borrowings Dividends Paid - Ordinary Shares	(2,000,000) 6,234,000 (4,268,215) 1,746,075 (1,237,843)	- (8,077,246) 4,876,504 (1,124,264)	(1,950,000) 6,134,000 (4,268,215) 2,735,402 (1,286,597)	(8,077,246) 4,018,189 (1,164,808)
Net Cash (Used in)/Generated from Financing Activities	474,017	(4,325,006)	1,364,590	(5,223,865)
Net Increase/(Decrease) in Cash and Cash Equivalents Cash and Cash Equivalents at beginning of the Year	(5,250,995) 16,073,851	(11,116,948) 23,277,093	(5,250,995) 16,073,891	(11,116,958) 23,277,143
Cash and Cash Equivalents at end of the Period	10,822,856	12,160,145	10,822,896	12,160,185
Reconciliation of Cash and Cash Equivalents Cash and Cash Equivalents Placements with Banks and Finance Companies Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing within 03 Months Securities Purchased under Resale Agreements Maturing within 03 Months	7,023,878 68,041 2,589,440 1,141,497	8,014,994 1,672,425 - 2,472,726	7,023,918 68,041 2,589,440 1,141,497	8,015,034 1,672,425 2,472,726

10,822,856

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (Amount in Rupees Thousands) (In terms of Rule 7.4 of the Colombo Stock Exchange) Bank Bank Group Group For the Quarter Ended 30th September For the 09 months Ended 30th September For the 09 months Ended 30th September For the Quarter Ended 30th September 2017 Growth % 2017 Growth % 2018 2018 Growth % 2018 2018 2017 Growth % 2017 3,138,346 3,002,274 1,128,750 1,196,909 3,150,806 3,541,304 1,154,383 1,231,322 Profit for the Period 4.53 (5.69) (11.03) (6.25) Other Comprehensive Income/(Loss), Net of Tax Net Gain/(Loss) on Re-measuring Available-for-Sale (546,780) 2,504,312 Financial Assets (373,571) 1,388,232 (126.91) (546,780) 2,506,537 (373,571) 1,391,141 (126.85) (121.83) (121.81) Net Movement of Cash Flow hedge Reserve 34,574 (57,138) 160.51 24,839 (57,138) 143.47 34,574 (57,138) 160.51 24,839 (57,138) 143.47 Other Comprehensive Income/(Loss) for the Period, Net of Taxes (512,206) 2,447,174 (120.93) (348,732) 1,331,094 (126.20) (512,206) 2,449,399 (120.91) (348,732) 1,334,003 (126.14) Total Comprehensive Income for the Period 2,626,140 5,449,448 (51.81) 780,018 2,528,003 (69.14) 2,638,600 5,990,703 (55.96) 805,651 2,565,325 (68.59) Attributable to: 2,626,140 5,449,448 780,018 2,528,003 2,613,625 5,813,337 798,093 2,554,319 (68.76) Owners of the Parent (51.81) (69.14) (55.04) 177,366 **5,990,703** (85.92) (55.96) 7,558 11,006 805,651 2,565,325 (31.33) (68.59) Non-Controlling Interest 24.975 Total Comprehensive Income for the Period 2,626,140 5,449,448 (51.81) 780,018 2,528,003 (69.14) 2,638,600

STATEMENT OF FINANCIAL POSITION

October 25, 2018 Colombo

(In terms of Rule 7.4 of the Colombo Stock Exchange)		Bank		Group		
	As at 30.09.2018	As at 31.12.2017	Growth %	As at 30.09.2018	As at 31.12.2017	Growth %
Assets						
Cash and Cash Equivalents	7,023,878	8,319,384	(15.57)	7,023,918	8,319,424	(15.57)
Balances with Central Bank of Sri Lanka	20,197,377	19,119,843	5.64	20,197,377	19,119,843	5.64
Placements with Banks and Finance Companies	68,041	1,455,115	(95.32)	68,041	1,455,115	(95.32)
erivative Financial Instruments	753,057	60,165	1,151.65	753,057	60,165	1,151.65
ther Financial Assets Held-for-Trading	5,982,146	7,939,213	(24.65)	5,987,495	7,944,562	(24.63)
ecurities Purchased under Resale Agreements	1,141,497	1,750,855	(34.80)	1,141,497	1,750,855	(34.80)
ustomer Loans and Receivables	313,728,964	280,861,907	11.70	313,728,964	280,861,907	11.70
nancial Investments - Available-for-Sale	55,135,965	53,507,037	3.04	55,187,197	53,507,037	3.14
nancial Investments - Held-to-Maturity	22,649,029	21,529,778	5.20	22,649,029	21,529,778	5.20
vestment in Subsidiary	1,153,602	1,153,602	-		,,	
roup Balances Receivable	67,298	30,000	124.33		-	
roperty, Plant & Equipment	3,611,517	3,495,140	3.33	6,132,335	6,001,586	2.18
easehold Rights	39,391	40,425		574,755	581,346	
-	39,391	40,425	(2.56)			(1.13
vestment Properties	-	-		847,630	851,667	(0.47
tangible Assets	480,510	363,451	32.21	480,510	363,451	32.21
ssets Held-for-Sale		900,543	(100.00)	-	-	-
ther Assets	7,559,436	7,599,381	(0.53)	7,567,989	7,637,019	(0.90
tal Assets	439,591,708	408,125,839	7.71	442,339,794	409,983,755	7.89
abilities						
ue to Banks	29,673,878	27,052,972	9.69	29,673,878	27,052,972	9.69
erivative Financial Instruments	78,598	571,557	(86.25)	78,598	571,557	(86.25
ustomer Deposits	334,046,463	307,098,902	8.77	334,046,463	307,098,902	8.77
ecurities Sold under Repurchase Agreements	12,371,652	16,631,973	(25.62)	12,371,652	16,631,973	(25.62
ther Borrowings	24,563	22,396	9.68	24,563	22,396	9.68
roup Balances Payable	220,055	1,145,110	(80.78)	_ 1,000		
ebentures	16,931,353	12,494,025	35.52	16,931,353	12,494,025	35.52
urrent Tax Liabilities	1,539,320	1,022,378	50.56	1,522,691	1,046,249	45.54
eferred Tax Liabilities	762,459	1,359,044	(43.90)	887,213	1,431,294	(38.01
ther Liabilities	7,554,374	6,521,559	15.84	7,606,485	6,593,748	15.36
otal Liabilities	403,202,715	373,919,916	7.83	403,142,896	372,943,116	8.10
quity						
tated Capital	12,025,795	11,228,269	7.10	12,025,795	11,228,269	7.10
tatutory Reserve Fund	1,609,484	1,609,484	-	1,609,484	1,609,484	-
etained Earnings	19,456,339	17,178,024	13.26	20,084,339	17,818,539	12.72
ther Reserves	3,297,375	4,190,146	(21.31)	4,277,910	5,170,681	(17.27
tal Shareholders' Equity	36,388,993	34,205,923	6.38	37,997,528	35,826,973	6.06
on-Controlling Interest		-	-	1,199,370	1,213,666	(1.18
tal Equity	36,388,993	34,205,923	6.38	39,196,898	37,040,639	5.82
tal Equity & Liabilities	439,591,708	408,125,839	7.71	442,339,794	409,983,755	7.89
ontingent Liabilities and Commitments	120,104,280	99,500,731	20.71	120,133,215	99,568,595	20.65
emorandum Information						
umber of Employees	3,365	3,199	5.19	3,387	3,225	5.02
umber of Banking Centres	170	166	2.41	170	166	2.41
		100	2.41		100	2.41
et Assets Value per Ordinary Share (Rs.)	99.40	96.50	3.01	103.79	101.08	2.68
ertification; e the undersigned, being the Chairman, Senior Director and Chief Financial 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 Companies Act No. 07 of 2007.	and definitions prescribed b	y the Central Bank of				
sgd.) Champika Dodanwela (Ms.) h ief Financial Officer ctober 25, 2018	(Sgd.) Con Senior Dir	alie Pietersz (Ms.) ector			(Sgd.) W. Chairman	VI. R. S. Dia

SEYLAN BANK PLC - DEBENTURES

CASH FLOW STATEMENT

	Current Period	Comparative Period
	01-July-18 to 30-September-18	01-July-17 to 30-September-17
Debt (Debentures)/Equity Ratio (Times) Debt (Debentures plus Long term Debt)/Equity Ratio (Times)	0.47 0.80	0.38 0.72
Interest Cover (Times)	4.62	5.14
Quick Asset Ratio (Times)	0.72	0.77
2013/2018 Issue (Debenture matured and redeemed on 22/02/2018) Market Prices during July to September (EX Interest) Annual Interest - 15.50% p.a. Semi-Annual Interest - 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		9.18%
2014 Issue Market Prices during July to September (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 - 6 Years	8.38% 9.55% 9.95%	9.28% 9.47% 9.80%
2016 Issue Market Prices during July to September (Ex Interest) 5 Year Fixed Semi-Annual - 13.00% p.a 5 Year Fixed Semi-Annual - 13.75% p.a - Highest Price - Lowest Price - Last Traded Price (17/08/2018)/*	* * 106.20 106.20 106.20	- - - -
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 (17/08/2018)/*	* * 13.39%	* * *
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 (17/08/2018)/*	* * 12.03%	* * *
Interest Rate of Comparable Government Security - 5 Years - 7 Years	10.30% 10.70%	9.91% 10.06%
2018 Issue Market Prices during July to September (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 Yield as at Date of Last Trade 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	* *	
Yield to Maturity of Trade Done on 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 - 7 Years - 10 Years	10.81% 10.94% 10.98%	
* No trading during the period.		

SELECTED PERFORMANCE INDICATORS

	B	ANK	G	ROUP
	30.09.2018	31.12.2017	30.09.2018	31.12.2017
Regulatory Capital Adequacy (LKR '000)				
Common Equity Tier I	32,278,136	30,686,859	33,163,139	31,571,862
Total Tier I Capital	32,278,136	30,686,859	33,163,139	31,571,862
Total Capital	42,874,915	36,451,164	43,659,918	37,286,167
Regulatory Capital Ratios (%) Common Equity Tier I Capital Ratio (Minimum Requirement - 6.375% / 2017 - 5.75%)	10.19	11.16	10.38	11.39
Total Tier I Capital Ratio (Minimum Requirement - 7.875% / 2017 - 7.25%)	10.19	11.16	10.38	11.39
Total Capital Ratio (Minimum Requirement - 11.875% / 2017 - 11.25%)	13.54	13.25	13.67	13.46
Assets Quality (Quality of Loan Portfolio) Gross Non-Performing Advances Ratio % (Net of Interest in Suspense)	5.58	4.42		
Net Non-Performing Advances Ratio % (Net of Interest in Suspense and Provision)	4.05	3.10		
Profitability Interest Margin % Return (Net Profit before Tax) on Average Assets % Return on Equity %	4.11 1.47 11.89	4.24 1.74 14.30		
Regulatory Liquidity Statutory Liquid Assets Domestic Banking Unit Rs. '000 Offshore Banking Unit USD '000 Statutory Liquid Assets Ratio % (Minimum Requirement 20 %) Domestic Banking Unit Offshore Banking Unit Liquidity Coverage Ratio % Rupee - (Minimum Requirement - 90% / 2017 - 80%) All Currency - (Minimum Requirement - 90% / 2017 - 80%)	80,012,002 32,533 22.66 25.51 124.85 104.08	77,783,808 41,711 23,57 37.08 160,30 121,94		

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(Amount in Rupees Thousands)

SEYLAN BANK PLC FINANCIAL STATEMENTS



Nine months ended 30th September, 2018

11. ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS (Amount in Rupees Thousands											
		B	ank - 30.09.201	8				Bank - 31.12.2017	1		
	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		-	7,023,878	-	7,023,878	-	-	8,319,384	-	8,319,384	
Balances with Central Bank of Sri Lanka		-	20,197,377	-	20,197,377	-	-	19,119,843	-	19,119,843	
Placements with banks & finance companies		-	68,041	-	68,041	-	-	1,455,115	-	1,455,115	
Derivative Financial Instruments	753,057	-	-	-	753,057	60,165	-	-	-	60,165	
Other Financial Assets Held-for-Trading	5,982,146	-	-	-	5,982,146	7,939,213	-	-	-	7,939,213	
Securities Purchased under Resale Agreements		-	1,141,497	-	1,141,497	-	-	1,750,855	-	1,750,855	
Customer Loans and Receivables		-	313,728,964	-	313,728,964	-	-	280,861,907	-	280,861,907	
Financial Investments - Available-for-Sale		-	-	55,135,965	55,135,965	-	-	-	53,507,037	53,507,037	
Financial Investments - Held-to-Maturity		22,649,029	-	-	22,649,029	-	21,529,778	-	-	21,529,778	
Group Balances Receivable		-	67,298	-	67,298	-	-	30,000	-	30,000	
Other Financial Assets	-	-	4,973,882	-	4,973,882	-	-	4,922,113	-	4,922,113	
Total Financial Assets	6,735,203	22,649,029	347,200,937	55,135,965	431,721,134	7,999,378	21,529,778	316,459,217	53,507,037	399,495,410	
		d-for- Ig (HFT)	Amortis	ed Cost	Total	Held-for- Trading (HFT)		Amortised Cost		Total	
Liabilities											
Due to Banks			29,67	3,878	29,673,878		-	27,05	2,972	27,052,972	
Derivative Financial Instruments	78,598			-	78,598	571,5	57		-	571,557	
Customer Deposits	-		334,04	6,463	334,046,463		-	307,09	8,902	307,098,902	
Securities Sold under Repurchase Agreements	-		12,37	1,652	12,371,652		-	16,63	1,973	16,631,973	
Other Borrowings	-		2	4,563	24,563		-	2	2,396	22,396	
Debentures	-		16,93	1,353	16,931,353		-	12,49	4,025	12,494,025	
Group Balances Payable	-			0,055	220,055		-	.,	5,110	1,145,110	
Other Financial Liabilities	-		5,49	5,633	5,495,633	-		5,154,901		5,154,901	
Total Financial Liabilities				398,763,597 398,842,195			195 571,557 369,600,279				

		G	roup - 30.09.201	8		Group - 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		-	7,023,918	-	7,023,918	-	-	8,319,424	-	8,319,424
Balances with Central Bank of Sri Lanka		-	20,197,377	-	20,197,377	-	-	19,119,843	-	19,119,843
Placements with banks & finance companies	-	-	68,041	-	68,041	-	-	1,455,115	-	1,455,115
Derivative Financial Instruments	753,057	-	-	-	753,057	60,165	-	-	-	60,165
Other Financial Assets Held-for-Trading	5,987,495	-	-	-	5,987,495	7,944,562	-	-	-	7,944,562
Securities Purchased under Resale Agreements		-	1,141,497	-	1,141,497	-	-	1,750,855	-	1,750,855
Customer Loans and Receivables		-	313,728,964	-	313,728,964	-	-	280,861,907	-	280,861,907
Financial Investments - Available-for-Sale		-	-	55,187,197	55,187,197	-	-	-	53,507,037	53,507,037
Financial Investments - Held-to-Maturity		22,649,029	-	-	22,649,029	-	21,529,778	-	-	21,529,778
Other Financial Assets		-	5,001,099	-	5,001,099	-	-	4,944,991	-	4,944,991
Total Financial Assets	6,740,552	22,649,029	347,160,896	55,187,197	431,737,674	8,004,727	21,529,778	316,452,135	53,507,037	399,493,677
		l-for- g (HFT)	Amortise	ed Cost	Total		d-for- 1g (HFT)	Amortise	ed Cost	Total
Liabilities										
Due to Banks	-		29,67	3,878	29,673,878		-	27,05	2,972	27,052,972
Derivative Financial Instruments	78,598			-	78,598	571,5	57		-	571,557
Customer Deposits	-		334,04	6,463	334,046,463		-	307,09	3,902	307,098,902
Securities Sold under Repurchase Agreements			12,37	1,652	12,371,652		-	16,63	1,973	16,631,973
Other Borrowings			2	4,563	24,563		-	2	2,396	22,396
Debentures	-		16,93	1,353	16,931,353		-	12,49	1,025	12,494,025
Other Financial Liabilities	-		5,49	8,746	5,498,746		-	5,18	7,172	5,187,172
Total Financial Liabilities	78,598		398,54	6,655	398,625,253	571,5	57	368,487	,440	369,058,997

10. SEGMENT REPORTING - GROUP

	Bank	ing	Treas	sury	Property/In	vestments	Unallocated/I	Eliminations	To	tal
	30.09.2018	30.09.2017	30.09.2018	30.09.2017	30.09.2018	30.09.2017	30.09.2018	30.09.2017	30.09.2018	30.09.2017
Interest Income	29,509,578	27,578,112	4,411,843	2,876,860	38,492	53,801	1,666,105	1,527,875	35,626,018	32,036,648
Interest Expense	19,892,212	18,211,713	2,718,622	2,442,098	1,800	92	(36,023)	(47,351)	22,576,611	20,606,552
Net Interest Income	9,617,366	9,366,399	1,693,221	434,762	36,692	53,709	1,702,128	1,575,226	13,049,407	11,430,096
Fee and Commission Income	3,059,987	2,824,135	6,070	7,317		-	24,069	28,511	3,090,126	2,859,963
Fee and Commission Expense	120,279	77,612	22,126	29,180	3,306	4,861		97	145,711	111,750
Net Fee And Commission Income	2,939,708	2,746,523	(16,056)	(21,863)	(3,306)	(4,861)	24,069	28,414	2,944,415	2,748,213
Net Trading Income	-	-	617,480	(10,896)	(329)	(1,100)		-	617,151	(11,996)
Net Gain on Financial Investments		-	56,472	330,870		-		-	56,472	330,870
Net Exchange Income	629,407	115,531	(793,875)	607,029	-	-	241,452	34,055	76,984	756,615
Other Operating Income (Net)	62,661	34,194	9,621	6,339	210,429	208,598	(55,566)	409,504	227,145	658,635
Inter Segment Revenue	(179,001)	(161,260)	121,602	106,086		-	57,399	55,174		-
Total Operating Income	13,070,141	12,101,387	1,688,465	1,452,327	243,486	256,346	1,969,482	2,102,373	16,971,574	15,912,433
Depreciation and Amortisation	332,786	328,149	1,704	882	654	585	263,534	219,252	598,678	548,868
Impairment For Loans and Other Losses - Charges/(Reversal)	1,935,097	1,467,365	(10,118)	-		-	(1,505)	(27,325)	1,923,474	1,440,040
Operating Expenses, VAT & NBT	7,957,626	6,961,425	(54,744)	279,286	58,495	59,005	1,756,983	1,629,433	9,718,360	8,929,149
Reportable Segment Profit Before Income Tax	2,844,632	3,344,448	1,751,623	1,172,159	184,337	196,756	(49,530)	281,013	4,731,062	4,994,376
Other Information										
Total Assets	310,521,396	252,161,389	105,232,104	104,380,215	5,548,753	5,411,389	21,037,541	21,071,100	442,339,794	383,024,093
Total Liabilities & Equity	368,012,024	316,428,061	41,512,702	33,928,328	5,548,753	5,411,389	27,266,315	27,256,315	442,339,794	383,024,093
Cash Flows From Operating Activities	(3,968,688)	4,069,584	1,753,327	2,243,581	123,692	93,050	334,165	113,066	(1,757,504)	6,519,281
Cash Flows From Investing Activities	233,261	(204,026)	(4,076,425)	(12,643,492)	(1,009,774)	8,042	(5,143)	427,102	(4,858,081)	(12,412,374)
Cash Flows From Financing Activities	-	-	1,711,860	(3,200,742)	(133,168)	(110,974)	(214,102)	(1,912,149)	1,364,590	(5,223,865)
Capital Expenditure	(649,673)	(203,535)	(2,074)	(491)	(4,078)	(22,932)	(128,563)	(426,409)	(784,388)	(653,367)

STATEMENT OF CHANGES IN EQUITY	- BANK					(Amount i	n Rupees Th	ousands)
	State	l Capital]					
For the Nine Months ended 30th September	Ordinary	Ordinary	Statutory	Retained	Revaluation	Available for	Other	Total
	Shares Voting	Shares Non-Voting	Reserve Fund *	Earnings	Reserve	Sale Reserve	Reserves	
1 Balance as at 01st January 2017	6,962,722	3,567,002	1,387,964	14,050,233	1,474,482	(1,691,584)	2,021,463	27,772,282
Total Comprehensive Income for the Period								
Profit for the Period	-	-		3.002.274	-	-	-	3.002.274
Other Comprehensive Income (net of tax)								
- Net Gain on Re-measuring Available-for-Sale Financial Assets	-	-	-	-	-	2,504,312	-	2,504,312
- Net Movement of Cash Flow Hedge Reserve	-	-	-	-	-	-	(57,138)	(57,138)
2 Total Comprehensive Income for the Period		-	-	3,002,274	-	2,504,312	(57,138)	5,449,448
Transactions with Earlie Helders, Descended Directly in Earlie								
Transactions with Equity Holders, Recognised Directly In Equity	050.054	0.40.404		(1 101 101)				(100 570)
Cash/Scrip Dividends to Equity Holders	356,354	342,191	-	(1,121,121)	-	-	-	(422,576)
Transferred from Investment Fund Reserve	-	-	-	9,671	-	-	(9,671)	-

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/SLFRS. 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 financial statements comprise a consolidation of the Financial Statements of the Company and its subsidiary Seylan Developments PLC (70.51%).

	The g					
-		tion on Ordinary Shares Price (Rs.)	91	0/09/2018	30/09/20	117
	arret		Voting	Non-Voting	Voting 30/09/20	Non-Voting
		rice Per Share price per share during the quarter ended	70.00 85.00	39.50 50.00	90.10 96.80	57.80 61.00
Lo	west p	rice per share during the quarter ended	66.50	38.50	89.00	55.60
3. 3.1	Twen	eholders' Information ty Largest Ordinary Voting Shareholders as at September 30, 20	018		No. of Shares	s %
1		anka Insurance Corporation Ltd udes Sri Lanka Insurance Corporation Ltd (General Fund)				
2	and S	Sri Lanka Insurance Corporation Ltd (Life Fund) –9,205,199] n & Company PLC A/C No. 1			27,615,598 25,544,310	
3 4	Empl	oyees Provident Fund Investments Ltd.			18,148,076	9.86
5	Natio	nal Development Bank PLC A/C No. 02			17,584,715 16,062,815	8.72
6 7	Mr. F	of Ceylon No.1 Account LS Captain			13,807,800 11,160,213	
8 9		oyees Trust Fund Board E Captain			3,914,85 3,722,01	
10 11		est (Private) Limited _ A Captain			3,157,30 2,580,42	
12 13	Seso	t (Private) Limited est (Private) Limited			2,384,287 2,265,433	1.30
14	Seys	hop (Private) Limited			2,265,433	3 1.23
15 16	Amb	s (Private) Limited eon Holdings PLC			2,247,33 2,175,17	5 1.18
17 18		al Development and Investment Company PLC A/C No. 02 nsurance Lanka PLC A/C No. 07			1,864,739 1,693,458	
19 20		Capital Ltd. . R B Fernando			1,063,168 1,062,133	
3.2		ty Largest Ordinary Non-Voting Shareholders as at September 30,	2018		.,	
1	Lank	a Orix Leasing Company Plc			79,955,20	
2 3	Akba	oyees Provident Fund r Brothers (Pvt) Ltd. A/C No. 1			9,707,54 3,772,82	2.07
4 5	Deut	ocoshell (Pvt) Ltd. sche Bank AG As Trustee For Jb Vantage Value Equity Fund			3,484,169 3,361,368	3 1.85
6 7	Perst	ning LLC S/A Averbach Grauson & Co. oyees Trust Fund Board			3,277,769 2,895,449	
8 9	Mr. E	Thavagnanasooriyam & Mr. E Thawagnasundaram mercial Bank of Ceylon PLC/Dunamis Capital P L C			2,804,99 2,781,13	1.54
10 11	Merr	ill J Fernando & Sons (Pvt) Limited Balasingam			2,021,594	1.11
12	Asse	tline Leasing Co Ltd/Don & Don Holdings Pvt Ltd.			1,828,053	3 1.00
13 14	Deuts	a Orix Information Technology Services Ltd. sche Bank AG-National Equity Fund			1,584,90 1,349,768	0.74
15 16		sche Bank AG As Trustee For Namal Acuity Value Fund Yaddehige			1,238,55 1,141,36	
17 18	Mr. R	Gautam CInternational Nominees Ltd-SSBT-Deustche Bank AG Singapore A/	C 01		1,014,488	0.56
19 20	Mr. N	I J Fernando P Somasiri			915,45 903,87	0.50
3.3		ic Holdings as at september 30, 2018	N	umber of Share Holders	Percentage Holding:	
0.0	Ordir	ary Voting Shares		9,008 6,726	54.28% 55.93%	
4.		tary won-voling shares	30 2018	0,720	55.93%	2
			,			
					No. of Shares	No. of Shares
		e of Director			No. of Shares (Ordinary Voting)	No. of Shares (Ordinary Non-voting)
	Mr. V Mr. V	V M R S Dias, Non-Executive Director /Chairman V D K Jayawardena, Non-Executive Director/Deputy Chairman			(Ordinary Voting) Nil Nil	(Ordinary Non-voting) Nil Nil
	Mr. V Mr. V Ms. I Mr. I	V M R S Dias, Non-Executive Director /Chairman V D K Jayawardena, Non-Executive Director/Deputy Chairman d C Pietersz, Independent Director/Senior Director K P Ariyaratne, Director/Chief Executive Officer			(Ordinary Voting) Nil Nil Nil 38,206	(Ordinary Non-voting) Nil Nil Nil 145,395
	Mr. V Mr. V Ms. I Mr. I Mr. S	V M R S Dias, Non-Executive Director /Chairman V D K Jayawardena, Non-Executive Director/Deputy Chairman M C Pietersz, Independent Director/Senior Director			(Ordinary Voting) Nii Nii Nii 38,206 Nii Nii Nii	(Ordinary Non-voting) Nii Nii Nii
	Mr. V Mr. V Ms. I Mr. S Mr. S Mr. P Mr. S	V M R S Dias, Non-Executive Director /Chairman V D K Jayawardena, Non-Executive Director/Deputy Chairman d C Pielersz, Independent Director/Senior Director K P Ariyaratne, Director/Chief Executive Officer P S Rhanatunga, Independent Director			(Ordinary Voting) Nii Nii Nii 38,206 Nii	(Ordinary Non-voting) Nil Nil Nil 145,395 Nil
	Mr. V Mr. V Ms. I Mr. S Mr. S Mr. S Mr. S Mr. A Mrs.	V M R S Dias, Non-Executive Director /Chairman V D K Jayawardena, Non-Executive Director/Deputy Chairman M C Pietersz, Independent Director/Senior Director P R Ariyarathe, Director/Chief Executive Officer P S Ranatunga, Independent Director U K P Perra, Independent Director Viran Corea, Non-Executive Director S Wijesinha, Independent Director S K Salgado, Independent Director	rdena		(Ordinary Voting) Nii Nii Nii 38.206 Nii Nii 95 Nii Nii Nii	(Ordinary Non-voting) Nii Nii Nii 145,395 Nii Nii Nii Nii Nii Nii
5.	Mr. V Mr. V Mr. I Mr. S Mr. P Mr. S Mr. A Mrs. Mr. F	V M R S Dias, Non-Executive Director /Chairman V D K Jayawardena, Non-Executive Director/Deputy Chairman M C Pietersz, Independent Director/Senior Director P R Ariyarathe, Director/Kinef Executive Officer P S Ranatunga, Independent Director U I S N Perera, Independent Director Viran Corea, Non-Executive Director S Wijesinha, Independent Director S K Salgado, Independent Director D Tissera, Non-Executive/Alternate Director to Mr. W D K Jayawa	rdena		(Ordinary Voting) Nii Nii Nii 38,206 Nii Nii Nii 95 Nii	(Ordinary Non-voting) Nii Nii 145,395 Nii Nii Nii Nii Nii Nii Nii
5.	Mr. V Mr. V Ms. I Mr. S Mr. S Mr. A Mrs. Mr. F State 33,56	VM R S Dias, Non-Executive Director /Chairman V D K Jayawardena, Non-Executive Director/Deputy Chairman A C Pietersz, Independent Director/Senior Director P S Ranatunga, Independent Director U S N corea, Non-Executive Officer J S K Parejard, Independent Director S Wijesinha, Independent Director S K Salgado, Independent Director D Tissera, Non-Executive/Alternate Director to Mr. W D K Jayawa d Capital as at September 30, 2018 30,000 Voting Ordinary Shares @Rs. 10/- each	rdena		(Ordinary Voting) Nii Nii Nii 38.206 Nii Nii 95 Nii Nii Nii	(Ordinary Non-voting) Nii Nii Nii 145,395 Nii Nii Nii Nii Nii Nii Nii Nii Nii Ni
5.	Mr. V Ms. I Mr. I Mr. S Mr. P Mr. S Mr. A Mrs. Mr. F State 33,56 4,000 92,44	VM R S Dias, Non-Executive Director /Chairman V D K Jayawardena, Non-Executive Director/Deputy Chairman A C Pietersz, Independent Director/Senior Director P A Friyaratha. Director/Chief Executive Officer I. S K Parera, Independent Director Viran Corsa, Non-Executive Director S K Salgado, Independent Director S K Salgado, Independent Director D Tissera, Non-Executive/Alternate Director to Mr. W D K Jayawa d Capital as at September 30, 2018 0,000 Voling Ordinary Shares @ Rs. 10/- each 0,000 Voling Ordinary Shares @ Rs. 25/- each 0,000 Voling Ordinary Shares @ Rs. 35/- each	rdena		(Ordinary Voting) Nii Nii Nii 38.206 Nii Nii 95 Nii Nii Nii	(Ordinary Non-voting) Nii Nii Nii 145,395 Nii Nii Nii Nii Nii Nii Nii Nii Nii Ni
5.	Mr. V Ms. I Mr. H Mr. S Mr. P Mr. S Mr. A Mrs. Mr. F State 33,56 4,000 92,44 2,644 43,33	V M R S Dias, Non-Executive Director /Chairman V D K Jayawardena, Non-Executive Director/Deputy Chairman M C Pietersz, Independent Director/Senior Director P S Anatunga, Independent Director L S K Perra, Independent Director Viran Corea, Non-Executive Director S K Salgado, Independent Director S K Salgado, Independent Director D Tissera, Non-Executive/Alternate Director to Mr. W D K Jayawa d Capital as at September 30, 2018 90,000 Voting Ordinary Shares @ Rs. 10/- each 1000 Voting Ordinary Shares @ Rs. 25/- each 10,000 Voting Ordinary Shares @ Rs. 55/- each 10,000 Voting Ordinary Shares @ Rs. 75/- each	rdena		(Ordinary Voting) Nii Nii Nii 38.206 Nii Nii 95 Nii Nii Nii	(Ordinary Non-voting) Nii Nii 145,395 Nii Nii Nii Nii Nii Nii Nii Nii Nii Ni
5.	Mr. V Mr. V Ms. I Mr. S Mr. F Mr. S Mr. A Mrs. Mr. F State 33,56 4,000 92,44 2,644 43,33 3,636	V M R S Dias, Non-Executive Director /Chairman V D K Jayawardena, Non-Executive Director/Deputy Chairman M C Pietersz, Independent Director/Senior Director P S Ranatunga, Independent Director Viran Corea, Non-Executive Director S K Signation, Independent Director S K Signation, Independent Director S K Salgado, Independent Director S K Salgado, Independent Director Director S K Salgado, Independent Director Director North State State State State Monov Volting Ordinary Shares @ Rs. 25/- each 10,000 Volting Ordinary Shares @ Rs. 25/- each 10,000 Volting Ordinary Shares @ Rs. 59/- each 13,333 Volting Ordinary Shares @ Rs. 75/- each 3,263 Volting Ordinary Shares @ Rs. 98/ each 3,264 Volting Ordinary Shares @ Rs. 99/- each 3,264 Volting Ordinary Shares @ Rs. 99/- each 3,264 Volting Ordinary Shares @ Rs. 90/- each	rdena		(Ordinary Voting) Nii Nii Nii 38.206 Nii Nii 95 Nii Nii Nii	(Ordinary Non-voting) Nii Nii Nii 145,395 Nii Nii Nii Nii Re. '000 3,35,600 100,000 3,235,400 166,000
5.	Mr. V Mr. V Ms. I Mr. S Mr. F Mr. S Mr. A Mrs. Mr. F State 33,56 4,000 92,44 2,644 43,33 3,636 4,490 83,56	VM R S Dias, Non-Executive Director /Chairman V D K Jayawardena, Non-Executive Director/Deputy Chairman A C Pietersz, Independent Director/Senior Director P R Ariyarathe, Director/Kinef Executive Officer P S Ranatunça, Independent Director Viran Corea, Non-Executive Director S Wijesinha, Independent Director S K Salgado, Independent Director D Tissera, Non-Executive/Alternate Director to Mr. W D K Jayawa d Capital as at September 30, 2018 0.000 Voling Ordinary Shares @ Rs. 26/- each 10,000 Voling Ordinary Shares @ Rs. 25/- each 10,000 Voling Ordinary Shares @ Rs. 55/- each 13,333 Voling Ordinary Shares @ Rs. 59/- each 33,333 Voling Ordinary Shares @ Rs. 59/- each	rdena		(Ordinary Voting) Nii Nii Nii 38.206 Nii Nii 95 Nii Nii Nii	(Ordinary Non-voting) Nii Nii Nii 145,395 Nii Nii Nii Nii Rs. 1000 3,285,400 1100,000 3,285,400 1356,000 3,260,000 3,260,000
5.	Mr. V Mr. V Ms. I Mr. S Mr. F Mr. S Mr. R Mr. S Mr. R State 33,55 4,000 92,44 2,644 43,33 3,636 4,490 83,56 4,490 83,56 4,000 92,44	VM R S Dias, Non-Executive Director /Chairman V D K Jayawardena, Non-Executive Director/Deputy Chairman A C Pietersz, Independent Director/Senior Director P A Finatanung, Independent Director U S Rorea, Non-Executive Director S K Salgado, Independent Director S K Salgado, Independent Director D Tissera, Non-Executive/Alternate Director to Mr. W D K Jayawa d Capital as at September 30, 2018 (3000 Voting Ordinary Shares @ Rs. 10/- each 1,000 Voting Ordinary Shares @ Rs. 10/- each 1,000 Voting Ordinary Shares @ Rs. 10/- each 3,000 Voting Ordinary Shares @ Rs. 12/- 6ach 3,000 Non-Voting Ordinary Shares @ Rs. 12/- 6ach 0,000 Non-Voting Ordinary Shares @ Rs. 12/- 6ach 0,000 Non-Voting Ordinary Shares @ Rs. 12/- 6ach 0,000 Non-Voting Ordinary Shares @ Rs. 12/- 6ach	rdena		(Ordinary Voting) Nii Nii Nii 38.206 Nii Nii 95 Nii Nii Nii	(Ordinary Non-voting) Nii Nii Nii 145,395 145,395 Nii Nii Nii Nii Nii Nii Nii Nii Nii Ni
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6.	Mr. V Mr. V Mr. I Mr. S Mr. P State 33,565 4,000 92,44 2,644 43,33 3,633 4,490 83,56 40,000 92,44 2,644 43,33 3,633 4,490 83,56 40,000 92,44 2,644 43,33 3,633 4,490 83,56 7,155 Less: Totai Basic Inine I ordin Even I There Othere I.	V A R S Dias, Non-Executive Director /Chairman V D K Jayawardena, Non-Executive Director/Deputy Chairman A C Pietersz, Independent Director P S Ranatunça, Independent Director U S Rorea, Non-Executive Director S K Salgado, Independent Director S K Salgado, Independent Director Director D Tissera, Non-Executive/Alternate Director to Mr. W D K Jayawa d Capital as at September 30, 2018 30,000 Voling Ordinary Shares @ Rs. 10/- each 30,000 Voling Ordinary Shares @ Rs. 10/- each 30,000 Voling Ordinary Shares @ Rs. 58/- each 10,000 Voling Ordinary Shares @ Rs. 58/- each 33,333 Voling Ordinary Shares @ Rs. 59/- each 33,333 Voling Ordinary Shares @ Rs. 50/- each 30,000 Noving Ordinary Shares @ Rs. 50/- each 30,000 Noving Ordinary Shares @ Rs. 50/- each 30,000 Noving Ordinary Shares @ Rs. 50/- each 30,000 Nov-Voling Ordinary Shares @ Rs. 56/- each 32,84 Non-Voling Ordinary Shares @ Rs. 56/- each 32,85 Non-Voling Ordinary Shares @ Rs. 56/- each 32,87 Non-Noting Ordinary Shares @ Rs. 56/- each 32,97 Noting Droces from Courd Mich Would prevent the share on the payment of the enhanced gratuity induity in the 5	tributable to the equity holder the Basic Earnings per Share e adjustments to or disclosuu as hedging instruments to l Reserves through Other Cc don Bank Employees Union ((Trust companies upon com vning companies and trustee 18 to procure the disposal of t or are eligible for enhanced g funccitain as the set funcertain variables that are r ginning on or after 1 Januar	is the same due to non-availability o tated based on the no of shares issued e in the financial statements. Hedge foreign currency risk of liabil mprehensive Income (OCI). The am SBEU) who represents the majority o plaince of the following conditions; is from disposing of the shares and creditir atuity. Hement is contingent upon the com tached to the above mentioned prory y 2018, with early adoption permitt	(Ordinary Voting) Nii Nii Nii Nii Sa,206 Nii Sa,206 Nii Sa,206 Nii Sa,206 Nii Sa,206 Nii Nii Sa,206 Nii Nii Sa,206 Nii Nii Sa,206 Nii Nii Nii Nii Nii Nii Nii Nii Nii Ni	(Ordinary Non-voting) Nii Nii Nii Nii Nii Nii Nii Nii Nii Ni
6 . 7.	Mr. V Mr. V Mr. I Mr. S Mr. P State 33,565 4,000 92,44 2,644 43,33 3,633 4,490 83,56 40,000 92,44 2,644 43,33 3,633 4,490 83,56 40,000 92,44 2,644 43,33 3,633 4,490 83,56 7,155 Less: Totai Basic Inine I ordin Even I There Othere I.	V A R S Dias, Non-Executive Director /Chairman V D K Jayawardena, Non-Executive Director/Deputy Chairman A C Pietersz, Independent Director/Senior Director P S Ranatunga, Independent Director I S Non-Executive Director S Wijseinha, Independent Director S Wijseinha, Independent Director S K Salgado, Independent Director S K Salgado, Independent Director 1 D Tissera, Non-Executive Director 3 K Salgado, Independent Director 4 Gapital as at September 30, 2018 4 Gapital Gridinary Shares @ Rs. 50/- each 3 288 Volting Ordinary Shares @ Rs. 50/- each 3 2008 Nov-Voting Ordinary Shares @ Rs. 55/- each 4 Set Sonv-Voting Ordinary Shares @ Rs. 55/- each 4 Set Sonv-Oting Ordinary Shares @ Rs. 55/- each 4 Set Sonvoting Ordinary Shares @ Rs. 55/- each 4 Set Sonvoting Contary Shares @ Rs. 55/- each 4 Set Sonvoting Contary Shares @ Rs. 55/- each 4 Set Sonvoting Contary Shares Were antital vecents excurred after the reporting date that requit 4 Metters The Bank designated some of forward foreign currency SWAPs 5 Sencet Asymeter and the eatmor	tributable to the equity holder the Basic Earnings per Share mber 30, 2017 have been rest e adjustments to or disclosur as hedging instruments to I Reserves through Other Cc ton Bank Employees Union ((re Trust companies aupon com wning companies and trustee 18 to procure the disposal of f uncertain variables that are i gignning on or after 1 Januai sis and quantifications perfor	Is the same due to non-availability of teed based on the no of shares issued e in the financial statements. Hedge foreign currency risk of liabil mprehensive income (OCI). The am 2BEU who represents the majority o plance of the tollowing conditions; s from disposing of the shares and creditir attick. It is contingent upon the com trached to the above mentioned prop y 2018, with early adoption permit med on its Financial Statements as a	(Ordinary Voling) Nii Nii Nii Nii 38,206 Nii 95 Nii 95 Nii Nii Nii Nii Nii Nii Nii Nii Nii Ni	(Ordinary Non-voting) Nii Nii Nii Nii Nii Nii Nii Ni
6.	Mr. V Mr. I Mr. I Mr. 1 Mr. S Mr. P Mr. S Mr. A Mr. A Mr. S Mr. A Mr. A	V A R S Dias, Non-Executive Director /Chairman V D K Jayawardena, Non-Executive Director/Deputy Chairman A C Pietersz, Independent Director/Senior Director P S Ranatunga, Independent Director I S K Parera, Independent Director Viran Corea, Non-Executive Director S K Salgado, Independent Director S K Salgado, Independent Director D Tissera, Non-Executive/Alternate Director to Mr. W D K Jayawa d Capital as at September 30, 2018 30,000 Voling Ordinary Shares @ Rs. 10/- each 30,000 Voling Ordinary Shares @ Rs. 10/- each 30,000 Voling Ordinary Shares @ Rs. 10/- each 30,000 Voling Ordinary Shares @ Rs. 58/- each 33,33 Voling Ordinary Shares @ Rs. 59/- each 33,33 Voling Ordinary Shares @ Rs. 59/- each 30,000 Non-Voling Ordinary Shares @ Rs. 156/- each 30,000 Non-Voling Ordinary Shares @ Rs. 56/- each 3,248 Voning Ordinary Shares @ Rs. 56/- each 3,248 Voning Ordinary Shares @ Rs. 56/- each 3,268 Voning Ordinary Shares @ Rs. 56/- each 1,269 Voning Ordinary Shares @ Rs. 56/- each 1,269 Voning Ordinary Shares @ Rs. 56/- each 1,269 Voning Ordinary Shares @ Rs. 56/- each 1,260 Volving Ordinary Shares @ Rs. 56/- each 1,261 Mon-Voting Drafinary Shares @ Rs. 56/- each 1,262 Non-Voting Ordinary Shares @ Rs. 56/- each 1,263 Non-Voting Drafinary Shares @ Rs. 56/- each 1,264 Non-Voting Drafinary Shares @ Rs. 56/- each 1,276 Name Ada Sptember 30, 2018. Diluted Earnings per Share and ary shares and the earnings per share for the 9 months ended Spter 5 Aternite Reporting Date 1 Were no material events occurred after the reporting date that required Matters The bank kas signed a Memorandum of Statlement. (MoS) with Cey by Utilizing proceeds expected from disposal of shares neid by	tributable to the equity holder the Basic Earnings per Share e adjustments to or disclosu as hedging instruments to or r Reserves through Other Cc fon Bank Employees Union (or r Trust companies and trustee B to procure the disposal of to are eligible for enhanced gy mancial statements as the se ginnning on or after 1 Janual sis and quantifications perfor ladditional impairment prov rovision on different portfolic	Is the same due to non-availability of teed based on the no of shares issued e in the financial statements. Hedge foreign currency risk of liabili morehensive income (OCI). The arr CBEU) who represents the majority o pilance of the following conditions; is from disposing of the shares and cri- he shares by the trustees and creditir atuity. Idement is contingent upon the com trached to the above mentioned pro- y 2018, with early adoption permitt med on its Financial Statements as a sision on the Financial Statements fo s.	(Ordinary Voling) Nii Nii Nii Nii 38,206 Nii 95 Nii 95 Nii Nii Nii Nii Nii Nii Nii Nii Nii Ni	(Ordinary Non-voting) Nii Nii Nii Nii Nii Nii Nii Ni
6 . 7.	Mr. V Mr. V Mr. I Mr. S Mr. P State 33,565 4,000 92,44 2,644 43,33 3,633 4,490 83,56 40,000 92,44 2,644 43,33 3,633 4,490 83,56 40,000 92,44 2,644 43,33 3,633 4,490 83,56 7,155 Less: Totai Basic Inine I ordin Even I There Othere I.	V A R S Dias, Non-Executive Director /Chairman V D K Jayawardena, Non-Executive Director/Deputy Chairman A C Pietersz, Independent Director/Senior Director P S Ranatunga, Independent Director U S Rorea, Non-Executive Director S K Salgado, Independent Director S K Salgado, Independent Director D Tissera, Non-Executive/Alternate Director to Mr. W D K Jayawa d Capital as at September 30, 2018 30,000 Voling Ordinary Shares @ Rs. 10/- each 30,000 Voling Ordinary Shares @ Rs. 10/- each 3,333 Voling Ordinary Shares @ Rs. 15/- each 3,268 Voling Ordinary Shares @ Rs. 55/- each 3,500 Non-Voling Ordinary Shares @ Rs. 55/- each 3,500 Non-Volin	tributable to the equity holder the Basic Earnings per Share as leadings of the sen rest. The sen rest. The sen rest sen rest. The sen rest sen rest sen rest sen rest sen rest. The sen rest sen rest sen rest sen rest. The sen rest sen res	Is the same due to non-availability of teed based on the no of shares issued e in the financial statements. Hedge foreign currency risk of liabilist myrehensive income (OCI). The am CBEU) who represents the majority o pilance of the following conditions; is from disposing of the shares and creditir atuity. Hement is contingent upon the com titached to the above mentioned proy y 2018, with early adoption permitt med on its Financial Statements as a sion on the Financial Statements fo s. ct from 1st September 2018.	(Ordinary Voling) Nii Nii Nii Nii 3.8,206 Nii 95 Nii Nii Nii Nii Nii Nii Nii Nii Nii Ni	(Ordinary Non-voting) Ni Ni Ni Ni Ni Ni Ni Ni Ni Ni Ni Ni Ni
6.	Mr. V Mr. I Mr. I Mr. 1 Mr. S Mr. P Mr. S Mr. A Mr. A Mr. S Mr. A Mr. A	V A R S Dias, Non-Executive Director /Chairman V D K Jayawardena, Non-Executive Director/Deputy Chairman A C Pietersz, Independent Director/Senior Director P S Ranatunga, Independent Director I S K Parera, Independent Director Viran Corea, Non-Executive Director S K Salgado, Independent Director S K Salgado, Independent Director D Tissera, Non-Executive/Alternate Director to Mr. W D K Jayawa d Capital as at September 30, 2018 30,000 Voling Ordinary Shares @ Rs. 10/- each 30,000 Voling Ordinary Shares @ Rs. 10/- each 30,000 Voling Ordinary Shares @ Rs. 10/- each 30,000 Voling Ordinary Shares @ Rs. 58/- each 33,33 Voling Ordinary Shares @ Rs. 59/- each 33,33 Voling Ordinary Shares @ Rs. 59/- each 30,000 Non-Voling Ordinary Shares @ Rs. 156/- each 30,000 Non-Voling Ordinary Shares @ Rs. 56/- each 3,248 Voning Ordinary Shares @ Rs. 56/- each 3,248 Voning Ordinary Shares @ Rs. 56/- each 3,268 Voning Ordinary Shares @ Rs. 56/- each 1,269 Voning Ordinary Shares @ Rs. 56/- each 1,269 Voning Ordinary Shares @ Rs. 56/- each 1,269 Voning Ordinary Shares @ Rs. 56/- each 1,260 Volving Ordinary Shares @ Rs. 56/- each 1,261 Mon-Voting Drafinary Shares @ Rs. 56/- each 1,262 Non-Voting Ordinary Shares @ Rs. 56/- each 1,263 Non-Voting Drafinary Shares @ Rs. 56/- each 1,264 Non-Voting Drafinary Shares @ Rs. 56/- each 1,276 Name Ada Sptember 30, 2018. Diluted Earnings per Share and ary shares and the earnings per share for the 9 months ended Spter 5 Aternite Reporting Date 1 Were no material events occurred after the reporting date that required Matters The bank kas signed a Memorandum of Statlement. (MoS) with Cey by Utilizing proceeds expected from disposal of shares neid by	tributable to the equity holder the Basic Earnings per Share as leadings of the sen rest. The sen rest. The sen rest sen rest. The sen rest sen rest sen rest sen rest sen rest. The sen rest sen rest sen rest sen rest. The sen rest sen res	Is the same due to non-availability of teed based on the no of shares issued e in the financial statements. Hedge foreign currency risk of liabilist myrehensive income (OCI). The am CBEU) who represents the majority o pilance of the following conditions; is from disposing of the shares and creditir atuity. Hement is contingent upon the com titached to the above mentioned proy y 2018, with early adoption permitt med on its Financial Statements as a sion on the Financial Statements fo s. ct from 1st September 2018.	(Ordinary Voling) Nii Nii Nii Nii 3.8,206 Nii 95 Nii Nii Nii Nii Nii Nii Nii Nii Nii Ni	(Ordinary Non-voting) Ni Ni Ni Ni Ni Ni Ni Ni Ni Ni Ni Ni Ni

Mr. W D K Jayawardena, Non-Executive Director was appointed as the Deputy Chairman of the Bank with effect from 10th September 2018.

Mr. D R Abeysuriya was appointed as an Independent Director with effect from 17th October 2018.

9. Comparative Figures

(Amount in Rupees Thousands)

Comparative figures have been re-stated/re-classified where necessary, to conform to the current period presentation.

During the quarter there were no material changes in Contingent Liabilities, composition of Assets and Liabilities and use of funds raised by the Bank.

Transferred from Investment Fund Reserve	-	-	-	9,671	-	-	(9,671)	
3 Total Transactions with Equity Holders	356,354	342,191	-	(1,111,450)	-	•	(9,671)	(422,576)
Balance as at 30th September 2017 (1 + 2 + 3)	7,319,076	3,909,193	1,387,964	15,941,057	1,474,482	812,728	1,954,654	32,799,154
1 Balance as at 01st January 2018	7,319,076	3,909,193	1,609,484	17,178,024	1,242,493	945,408	2,002,245	34,205,923
Total Comprehensive Income for the Period								
Profit for the Period		-	-	3,138,346		-	-	3,138,346
Other Comprehensive Income (net of tax)								
- Net Loss on Re-measuring Available-for-Sale Financial Assets	-	-	-	-	-	(546,780)	-	(546,780)
- Net Movement of Cash Flow Hedge Reserve	-	-	-	-	-	-	34,574	34,574
2 Total Comprehensive Income for the Period	-	-		3,138,346	-	(546,780)	34,574	2,626,140
Transactions with Equity Holders, Recognised Directly In Equity								
Cash/Scrip Dividends to Equity Holders	404,131	393,395	-	(1,240,596)	-	-	-	(443,070)
Revesral of Revaluation Reserve on Disposed Property, Plant and Equipment	-	-	-	376,202	(376,202)	-	-	-
Transferred from Investment Fund Reserve	-	-	-	4,363	-	-	(4,363)	-
3 Total Transactions with Equity Holders	404,131	393,395	-	(860,031)	(376,202)	-	(4,363)	(443,070)
Balance as at 30th September 2018 (1 + 2 + 3)	7,723,207	4,302,588	1,609,484	19,456,339	866,291	398,628	2,032,456	36,388,993

* 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).

STATEMENT OF CHANGES IN EQUITY	- GROUI	2					(Am	ount in R	upees Tha	ousands)
	Stated	Capital				Reserves				
For the Nine Months ended 30th September	Ordinary	Ordinary	Statutory	Retained	Revaluation	Available for	Other	Total	Non-	Total
	Shares	5	Reserve Fund		Reserve	Sale Reserve	Reserves		Controlling	Equity
	Voting	Non-Voting	*	9-					Interest	-47
1 Balance as at 01st January 2017	6,962,722	3,567,002	1,387,964	14,304,925	2,214,050	(1,693,065)	2,276,676	29,020,274	1,065,190	30,085,464
Total Comprehensive Income for the Period										
Profit for the Period	-	-	-	3,364,594	-	-	-	3,364,594	176,710	3,541,304
Other Comprehensive Income (net of tax)										
- Net Gain on Re-measuring Available-for-Sale Financial Assets	-	-	-	-	-	2,505,881	-	2,505,881	656	2,506,537
- Net Movement of Cash Flow Hedge Reserve	-	-	-	-	-	-	(57,138)		-	(57,138)
2 Total Comprehensive Income for the Period	-	•	-	3,364,594	-	2,505,881	(57,138)	5,813,337	177,366	5,990,703
Transactions with Environity Halders, Descentional Directly in Environ										
Transactions with Equity Holders, Recognised Directly In Equity	050.054	040404		(4.404.404)				(400 570)	(00.705)	(455.004)
Cash/Scrip Dividends to Equity Holders	356,354	342,191	-	(1,121,121)	-	-	-	(422,576)	(32,725)	(455,301)
Transferred from Investment Fund Reserve 3 Total Transactions with Equity Holders	356,354	342.191	-	9,671 (1,111,450)	-	-	(9,671) (9,671)		(32,725)	(455,301)
	330,334	342,191	-	(1,111,400)	-	-	(9,071)	(422,370)	(32,723)	(400,001)
Balance as at 30th September 2017 (1 + 2 + 3)	7,319,076	3,909,193	1,387,964	16,558,069	2,214,050	812,816	2,209,867	34,411,035	1,209,831	35,620,866
1 Balance as at 01st January 2018	7,319,076	3,909,193	1,609,484	17,818,539	1,967,727	945,496	2,257,458	35,826,973	1,213,666	37,040,639
Total Communication Income for the Devied										
Total Comprehensive Income for the Period Profit for the Period				3.125.831				0 105 001	04.075	0 150 000
Other Comprehensive Income (net of tax)	-	-	-	3,120,831	-	-	-	3,125,831	24,975	3,150,806
- Net Loss on Re-measuring Available-for-Sale Financial Assets						(546,780)	*	(546,780)		(546,780
- Net Loss on Re-massing Available-lot-sale rimancial Assets						(340,700)	34,574	34,574		34,574
2 Total Comprehensive Income for the Period				3.125.831		(546,780)	34.574	2,613,625	24.975	2.638.600
				0,120,001		(010,100)	0.1,01.1	2,010,020	21,010	
Transactions with Equity Holders, Recognised Directly In Equity										
Cash/Scrip Dividends to Equity Holders	404,131	393,395	-	(1,240,596)	-	-	-	(443,070)	(39,271)	(482,341)
Revesral of Revaluation Reserve on Disposed Property, Plant and Equipment	-	-	-	376,202	(376,202)	-	-	-	-	-
Transferred from Investment Fund Reserve	-	-	-	4,363	-	-	(4,363)	-	-	-
3 Total Transactions with Equity Holders	404,131	393,395	-	(860,031)	(376,202)	-	(4,363)	(443,070)	(39,271)	(482,341)
Balance as at 30th September 2018 (1 + 2 + 3)	7,723,207	4,302,588	1,609,484	20,084,339	1,591,525	398,716	2,287,669	37,997,528	1,199,370	39,196,898
* Statutory Reserve Fund represents the statutory requirement in terms of the	Section 20(1) an	d (2) of the Banki	ng Act No. 30	of 1988 (5% of	f net profit after	tax).				

All known expenditure items have been provided for in these Interim Accounts.

ADDITIONAL DISCLOSURES (Amount in Rupees Thousands)				
	BANK		GROUP	
12 Customer Loans and Receivables	As at 30.09.2018	As at 31.12.2017	As at 30.09.2018	As at 31.12.2017
Gross Loans and Receivables (Refer 12.1)	321,034,636	286,469,373	321,034,636	286,469,373
Less: Individual Impairment	(2,828,645)	(1,744,089)	(2,828,645)	(1,744,089)
Collective Impairment Net Loans and Receivables	(4,477,027) 313,728,964	(3,863,377) 280,861,907	(4,477,027) 313,728,964	(3,863,377) 280,861,907
			,	
12.1 Customer Loans and Receivables - By product By product - Domestic Currency	45.050	45.050	45.050	45.050
Export Bills Import Bills	15,959 804,073	15,359 335,352	15,959 804.073	15,359 335,352
Local Bills	66,496	130,330	66,496	130,330
Lease Rentals Receivable	18,448,938	16,222,825	18,448,938	16,222,825
Overdrafts Revolving Import Loans	59,450,292 13,028,909	61,901,243 10,531,334	59,450,292 13,028,909	61,901,243 10,531,334
Packing Credit Loans	1,684,298	1,191,070	1,684,298	1,191,070
Trust Receipts Loans	1,743,548	1,812,834	1,743,548	1,812,834
Staff Loans Housing Loans	6,277,624 14,836,366	6,108,917 13,401,222	6,277,624 14,836,366	6,108,917 13,401,222
Pawning Receivables	11,323,657	10,046,055	11,323,657	10,046,055
Refinance Loans	2,835,819	2,479,247	2,835,819	2,479,247
Credit Cards	5,734,562	4,886,489	5,734,562	4,886,489
Margin Trading Factoring	2,438,780 1,480,863	2,588,413 1,099,984	2,438,780 1,480,863	2,588,413 1,099,984
Term Loans	141,750,697	125,086,423	141,750,697	125,086,423
Total	281,920,881	257,837,097	281,920,881	257,837,097
By product - Foreign Currency				
Export Bills	3,005,522	3,164,298	3,005,522	3,164,298
Import Bills Local Bills	427,172 62,073	459,456 44,659	427,172 62,073	459,456 44,659
Overdrafts	1,428,816	886,908	1,428,816	886,908
Revolving Import Loans	764,024	442,327	764,024	442,327
Packing Credit Loans	11,449,841	9,555,196	11,449,841	9,555,196
Housing Loans Term Loans	165,446 21,810,861	98,917 13,980,515	165,446 21,810,861	98,917 13,980,515
Total	39,113,755	28,632,276	39,113,755	28,632,276
Gross Loans and Receivables	321,034,636	286,469,373	321,034,636	286,469,373
12.2 Movements in Individual and Collective Impairment during the period for Custor	ner Loans and Receivables Bank Group			
	2018	2017	2018	2017
Induidual Impairment	(For 09 Months)	(For 12 Months)	(For 09 Months)	(For 12 Months)
Individual Impairment Opening Balance as at 01st January	1,744,089	2,420,888	1,744,089	2,420,888
Net Charge to Income Statement	1,446,577	1,069,797	1,446,577	1,069,797
Reversal for Write-Offs	(194,274)	(1,413,347)	(194,274)	(1,413,347)
Interest Accrued on Impaired Loans and Receivables Transfer from/(to) Collective Impairment	(181,319) 13,572	(326,532) (6,717)	(181,319) 13,572	(326,532) (6,717)
Closing Balance as at 30th September 2018	2,828,645	(0,717)	2,828,645	(0,717)
as at 31st December 2017		1,744,089		1,744,089
Collective Impairment				
Opening Balance as at 01st January	3,863,377	3,632,097	3,863,377	3,632,097
Net Charge to Income Statement Reversal for Write-Offs	454,862 (379,117)	423,679 (199,116)	454,862 (379,117)	423,679 (199,116)
Transfer from/(to) Individual Impairment	(13,572)	6,717	(13,572)	6,717
Other Movement	551,477	-	551,477	-
Closing Balance as at 30th September 2018	4,477,027	0 000 077	4,477,027	0.000.077
as at 31st December 2017 Total Impairment	7,305,672	3,863,377 5,607,466	7,305,672	3,863,377 5,607,466
	Bank		Group	
13 Customer Deposits - By product	As at	As at	As at	As at
By product - Domestic Currency	30.09.2018	31.12.2017	30.09.2018	31.12.2017
Demand Deposits	15,644,566	15,421,548	15,644,566	15,421,548
Savings Deposits	65,224,412	65,596,837	65,224,412	65,596,837
Fixed Deposits	215,143,170	188,861,741	215,143,170	188,861,741
Certificate of Deposits Total	2,720,201 298,732,349	3,438,619 273,318,745	2,720,201 298,732,349	3,438,619 273,318,745
By product - Foreign Currency	290,132,349	210,010,140	230,132,349	213,310,140
Demand Deposits	4,733,063	4,581,517	4,733,063	4,581,517
Savings Deposits	9,691,736	10,207,465	9,691,736	10,207,465
Fixed Deposits Total	20,889,315 35,314,114	18,991,175 33,780,157	20,889,315 35,314,114	18,991,175 33,780,157
Total Customer Deposits	334,046,463	307.098.902	334,046,463	307,098,902
	004,040,400	001,000,002	004,040,400	001,030,302

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