## SEYLAN BANK PLC FINANCIAL STATEMENTS Six months onded 30th June 2017



Rs. '000

2016 Rs. '000

13,770,027 1,488,627

(8,212,059)

(5,289,075) (59,352)

2,272,065

(14,558,152) (4,305,487)

16,253,094

(416,563) (755,043)

(377,476) (41,775)

(1,174,294)

17,124

(898,015) 295,555

(397,923) 17,190

(966,174)

13,622,433 675,709 (955,764)

13,342,378

11,201,910

14,682,142

25,884,052

7,771,371

-10,257,785 7,854,896

25,884,052

(105)

(92,195) 666,092

GROUP

#### Six months ended 30th June, 2017 **CASH FLOW STATEMENT INCOME STATEMENT** Rs. '000 BANK Bank Bank (In terms of Rule 7.4 of the Colombo Stock Exchange) \_\_\_\_ Group Group For the 06 Months ended 30th June 2017 Rs. '000 2016 Rs. '000 2017 Rs. '000 For the 06 months For the Quarter For the 06 months For the Quarter Ended 30th June Ended 30th June Ended 30th June Ended 30th June 2017 2016 Growth 2017 2016 Growth 2017 2016 Growth 2017 2016 Growth **Cash Flows from Operating Activities** % 20,407,973 1,844,027 (13,047,471) 20,412,535 1,844,000 (13,027,870) Interest Receipts Fees and Commission Receipts 13,763,044 1,488,850 Interest Income 20,707,683 14,918,184 38.81 10,610,995 8,036,062 **32.04** 20,712,245 14,925,167 **38.77** 10,612,218 8,039,298 32.00 Interest Payments Trading Income Receipts/Payments from Other Operating Activities (8,220,528) Less: Interest Expenses 13.442.304 8.771.062 53.26 6.938.106 4.827.910 **43.71** 13.422.703 8.762.593 **53.18** 6.924.289 4.823.868 43.54 Net Interest Income 7,265,379 6,147,122 18.19 3,672,889 3,208,152 14.49 7,289,542 6,162,574 18.29 3,687,929 3,215,430 14.69 (101,776) 641,268 (92,195) 616,515 (102,677) 604,482 Cash Payments to Employees and Suppliers Cash Payments to Other Operating Activities (5,902,039) (70,532) (5,315,814) (56,649) (5,867,170) (73,893) Fee and Commission Income 1,844,027 1,488,850 23.86 938,932 763,290 **23.01** 1,844,000 1,488,627 **23.87** 938,919 763,072 23.04 26,297 29.32 73,893 59,352 24.50 35,837 736,993 22.79 1,770,107 1,429,275 23.85 903,082 30.85 Less: Fee and Commission Expenses 56.649 24.51 34.007 27.388 Operating Profit before Changes in Operating Assets and Liabilities 3,771,450 2,183,223 3,789,407 735,684 22.75 Net Fee and Commission Income 1,773,495 1,432,201 23.83 904,925 (Increase)/Decrease in Operating Assets: Net Trading Income 165,271 (201,844) **181.88** 254,412 314,480 (19.10) 164,370 (202,244) 181.27 255,076 314,680 (18.94) Loans and Rec is and Receivables to Customers osits Held for Regulatory or Monetary Control Purposes (8,043,759) (514,608) (14,558,152) (4,305,487) (8,043,759) (514,608) (6.139) 4.123.64 (6.139) 4.123.64 Net Gain from Financial Investments 242,915 30,525 695.79 247,011 242,915 30,525 695.79 247,011 475,067 **(19.99)** 135,994 Net Exchange Income 380,097 475,067 (19.99) 135,994 189,944 **(28.40)** 380,097 189,944 **(28.40)** Increase/(Decrease) in Operating Liabilities: 6,888,690 6,888,690 Other Operating Income (Net) 104,194 307,194 (66.08) 16,639 180,636 (90.79) 593,038 300,432 97.40 557,798 211,357 163.91 Deposits from Customers Certificates of Deposit from Customers 16,253,094 892,477 610,942 46.08 654,056 678,921 (3.66) 1,380,420 603,780 128.63 1,195,879 709,842 68.47 (524,352) 1,577,421 (416,563) (843,885) (524,352) 1,595,378 Cash (Used in)/Generated from Operations Total Operating Income 9,931,351 8,190,265 21.26 **5,231,870** 4,624,066 13.14 **10,440,069** 8,195,629 27.39 **5,786,890** 4,660,956 24.16 Income Tax Paid Contribution Paid into Employees Retirement Benefit Plan/to Employees (377,476) (41,775) (462,736) (49,818) (469,784) (49,818) Less: Impairment for Loans and Other Losses - Charges/(Reversal) Cash (Used in)/Generated from Operating Activities 1,064,867 (1,263,136) 1,075,776 174.357 438.08 684.785 174,357 **438.08** 684,785 103,753 560.01 938,180 103,753 560.01 Individual Impairment 938,180 Collective Impairment 17.45 230,336 230,336 138,013 66.89 146,447 124,689 138,013 **66.89** 146,447 124,689 17.45 **Cash Flows from Investing Activities** (2) (210) 99.05 8.463 203 4.068.97 (2) 831,230 228,232 264.20 1,176,979 312,573 276.55 831,230 4.400 640 4.395 834 0.41 0.000.000 70.575 831,230 (210) **99.05** 228,232 264.20 Others 8,463 203 4,068.97 nvestment in Subsidiary Company (1,673) 73,463 312,573 276.55 1.176.979 Dividend Income Received Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Government of Sri Lanka 78,385 7,961 Net Operating Income 8,754,372 7,877,692 11.13 4,400,640 4,395,834 0.11 9,263,090 7,883,056 17.51 4,955,660 4,432,724 11.80 (7,043,333) 256,933 (359,068) 7,552 Treasury Bills/Bonds and Development Bonds Maturing after 03 months Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Shares and Debentures (7,043,333) 202,274 (898,015) 295,555 Personnel Expenses 2,613,920 2,302,541 13.52 **1,310,706 1,168,133 12.21 2,631,899 2,319,138 13.49 1,319,761 1,176,353** 12.19 Purchase of Property, Plant & Equipment and Intangible Assets Proceeds from Sale of Property, Plant & Equipment (359,068) 7,552 (395,565) 17,190 169.259 146.399 15.61 356,795 310.047 15.06 180.681 157.994 14.36 1,258,990 1,088,744 15.64 2,424,943 2,049,865 18.30 1,234,088 1,067,538 15.60 Depreciation and Amortisation 334,004 286,928 16.41 2,473,230 2,086,718 Other Expenses 18.52 Proceeds from Disposal of Assets Held-for-Sale 752,457 15:33 2,738,955 2,403,276 13:97 5,413,637 4,679,050 15:70 2,734,530 2,401,885 4.11 1,661,685 1,992,558 (16:61) 3,849,453 3,204,006 20.14 2,221,130 2,030,839 5,421,154 4.676.187 13.85 Improvements to Investment Properties (5,319)3,333,218 3,201,505 Operating Profit before Taxes 9.37 (7,114,190) (909,045) (6,382,817) Net Cash (Used in) Investing Activities Value Added Tax (VAT) and Nation Building Tax **Cash Flows from Financing Activities** (NBT) on Financial Services 826,711 642,310 28.71 410,971 404,934 **1.49** 816,478 635,828 **28.41** 410,971 398,452 **3.14** 13,622,433 681,225 (929,567) (3,614,858) 8,303,755 (1,163,888) Securities Sold under Repurchase Agreements (3,614,858) Increase/(Decrease) in Other Borrowings Dividends Paid - Ordinary Shares 9,005,492 (1,123,333) Profit before Income Tax 2,506,507 2,559,195 (2.06) 1,250,714 1,587,624 (21.22) 3,032,975 2,568,178 18.10 1,810,159 1,632,387 10.89 Net Cash Generated from Financing Activities 4,267,301 13.374.091 3,525,009 804,212 (12.82) 552,897 (43.66) 722,993 819,172 (11.74) 323,874 560,962 (42.26) Income Tax Expense 701,142 311,529 Net Increase/(Decrease) in Cash and Cash Equivalents (1,782,022) 23,277,093 11,201,910 (1,782,032) 23,277,143 Cash and Cash Equivalents at beginning of the Year 14,682,092 939,185 1,034,727 (9.23) **2,309,982 1,749,006 32.07 1,486,285 1,071,425 38.72** Profit for the Perio 1,805,365 1,754,983 2.87 Attributable to: Cash and Cash Equivalents at end of the Period 25,884,002 21,495,071 21,495,111 1,805,365 1,754,983 939,185 1,034,727 **(9.23)** 2,143,420 1,736,201 **23.45** 1,324,945 1,062,662 Owners of the Parent 2.87 24.68 Reconciliation of Cash and Cash Equivalents Non-Controlling Interest 166.562 12,805 **1,200.76** 161,340 8,763 1,741.15 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 7,727,667 7,771,321 7,727,707 939,185 1,034,727 1,805,365 1,754,983 2.87 (9.23) 2,309,982 1,749,006 32.07 1,486,285 1,071,425 38.72 Profit for the Period 2,539,572 2,685,759 8,542,073 2,539,572 2,685,759 8,542,073 -10,257,785 7,854,896 Basic/Diluted Earnings per Ordinary Share

(in Rupees)

#### STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

5.09 1.38 2.65

5.16

(In terms of Rule 7.4 of the Colombo Stock Exchange)												
		Bank			Bank			Group			Group	
	For the O6	months Ender	i 30th June	For the Q	uarter Ended	30th June	For the O6	months Ended	30th June	For the C	luarter Ende	d 30th June
	2017	2016	Growth %	2017	2016	Growth %	2017	2016	Growth %	2017	2016	Growth %
Profit for the Period	1,805,365	1,754,983	2.87	939,185	1,034,727	(9.23)	2,309,982	1,749,006	32.07	1,486,285	1,071,425	38.72
Other Comprehensive Income/(Loss), Net of Tax Net Gain/(Loss) on Re-measuring Available-for-Sale Financial Assets	1,116,080	(1,544,690)	172.25	1,068,137	846,814	26.14	1,115,396	(1,546,550)	172.12	1,067,871	846,999	26.08
Other Comprehensive Income/(Loss) for the Period, Net of Taxes	1,116,080	(1,544,690)	172.25	1,068,137	846,814	26.14	1,115,396	(1,546,550)	172.12	1,067,871	846,999	26.08
Total Comprehensive Income/(loss) for the Period	2,921,445	210,293	1,289.23	2,007,322	1,881,541	6.68	3,425,378	202,456	1,591.91	2,554,156	1,918,424	33.14
Attributable to: Owners of the Parent Non-Controlling Interest	2,921,445	210,293	1,289.23	2,007,322	1,881,541	6.68	3,259,018 166,360	190,201 12,255	1,613.46 1,257.49	2,392,895 161,261	1,909,606 8,818	25.31 1,728.77
Total Comprehensive Income/(Loss) for the Period	2,921,445	210,293	1,289.23	2,007,322	1,881,541	6.68	3,425,378	202,456	1,591.91	2,554,156		33.14

3.00 (11.67) 6.13 5.03 21.87 3.74 3.08 21.43

#### STATEMENT OF FINANCIAL POSITION

July 31, 2017 Colombo

(In terms of Rule 7.4 of the Colombo Stock Exchange)		Bank			Group	
	As at 30.06.2017	As at 31.12.2016	Growth %	As at 30.06.2017	As at 31.12.2016	Growth %
Assets						
ash and Cash Equivalents	7,727,667	8,336,143	(7.30)	7,727,707	8,336,193	(7.30)
alances with Central Bank of Sri Lanka	16,726,226	16,211,618	3.17	16,726,226	16,211,618	3.17
lacements with Banks and Finance Companies	2,539,572	334,230	659.83	2,539,572	334,230	659.83
erivative Financial Instruments	122,784	115,707	6.12	122,784	115,707	6.12
ther Financial Assets Held-for-Trading	3,551,157	9,060,416	(60.81)	3,557,115	9,066,980	(60.77)
ecurities Purchased under Resale Agreements	8,542,073	7,317,022	16.74	8,542,073	7,317,022	16.74
stomer Loans and Receivables	243,028,604	236,020,197	2.97	243,028,604	236,020,197	2.97
nancial Investments - Available-for-Sale	51,823,838	45,863,945	12.99	51,860,761	45,900,746	12.98
nancial Investments - Held-to-Maturity	22,019,406	18,412,060	19.59	22,032,326	18,479,155	19.23
ivestment in Subsidiary	1,153,602	1,153,602		-	-	-
roup Balances Receivable	30,000	30,102	(0.34)			-
roperty, Plant & Equipment	4,250,124	4,329,522	(1.83)	5,878,071	5,971,693	(1.57
easehold Rights	41,398	42,370	(2.29)	586,025	590,701	(0.79
vestment Properties	-	42,010	(2.23)	854,532	854,078	0.05
tangible Assets	367,546	262,112	40.22	367,546	262,112	40.22
ssets Held-for-Sale	507,540	- 202,112	40.22	507,540	202,112	(100.00)
ther Assets	7,715,298	8,523,510	(9.48)	7,757,160	8,562,182	(9.40
tal Assets	369,639,295	356,012,556	3.83	371,580,502	358,249,441	3.72
abilities	05 005 444	17 700 000	45 30	05 005 444	17 700 000	45 70
ue to Banks	25,835,441	17,728,293	45.73	25,835,441	17,728,293	45.73
erivative Financial Instruments	91,236	86,654	5.29	91,236	86,654	5.29
ustomer Deposits	280,165,744	273,456,344	2.45	280,165,744	273,456,344	2.45
ecurities Sold under Repurchase Agreements	12,367,029	15,976,518	(22.59)	12,367,029	15,976,518	(22.59
ther Borrowings	22,065	21,249	3.84	22,065	21,249	3.84
roup Balances Payable	987,288	226,351	336.18	-	-	-
ebentures	12,494,007	12,493,645	-	12,494,007	12,493,645	-
urrent Tax Liabilities	543,501	750,385	(27.57)	557,435	757,467	(26.41
eferred Tax Liabilities	342,696	11,874	2,786.10	409,138	70,959	476.58
ther Liabilities	6,519,137	7,488,961	(12.95)	6,582,866	7,572,848	(13.07
otal Liabilities	339,368,144	328,240,274	3.39	338,524,961	328,163,977	3.16
quity						
tated Capital	11,228,269	10,529,724	6.63	11,228,269	10,529,724	6.63
tatutory Reserve Fund	1,387,964	1,387,964	-	1,387,964	1,387,964	-
etained Earnings	14,741,967	14,050,233	4.92	15,334,714	14,304,925	7.20
ther Reserves	2,912,951	1,804,361	61.44	3,905,769	2,797,661	39.61
otal Shareholders' Equity	30,271,151	27,772,282	9.00	31,856,716	29,020,274	9.77
on-Controlling Interest	-		-	1,198,825	1,065,190	12.55
otal Equity	30,271,151	27,772,282	9.00	33,055,541	30,085,464	9.87
otal Equity & Liabilities	369,639,295	356,012,556	3.83	371,580,502	358,249,441	3.72
ontingent Liabilities and Commitments	95,440,464	64,110,695	48.87	95,507,464	64,184,994	48.80
lemorandum Information						
lumber of Employees	3,156	3,165	(0.28)	3,185	3,194	(0.28
umber of Banking Centres	166	166	-	3,165	166	(0.20
			-			
et Assets Value per Ordinary Share (Rs.) ertification:	85.40	80.51	6.07	89.87	84.13	6.82
<ul> <li>the undersigned, being the Chairman, Director/Chief Executive Officer and</li> <li>The above statements have been prepared in compliance with the format Sri Lanka Accounting Standard - LKAS 34 - Interim Financial Reporting.</li> <li>The information contained in these statements have been extracted from Companies Act No. 07 of 2007.</li> </ul>	and definitions prescribed b	y the Central Bank of	Sri Lanka and where			
igd.) Champika Dodanwela (Ms.) n <b>ief Financial Officer</b> Ily 31, 2017		ila Ariyaratne hief Executive Office	er		(Sgd.) W. I <b>Chairman</b>	M. R. S. Dia

#### Rs. 7000 SEYLAN BANK PLC - DEBENTURES

Rs. '000

	Current Period	Comparative Period
	01-April-17 to 30-June-17	01-April-16 t 30-June-16
Debt/Equity Ratio (Times)	0.41	0.30
nterest Cover (Times)	4.56	7.91
Quick Asset Ratio (Times)	0.76	0.74
2013/2018 Issue		
Market Prices during April to June (EX Interest)		
Annual Interest - 15.50% p.a.		
- Highest Price	*	118.26
- Lowest Price	*	102.69
- Last Traded Price */(13/06/2016)	*	102.69
Semi Annual Interest - 15.00% p.a.	*	*
Monthly Interest - 14.50% p.a.	*	*
nterest Yield As At Date of Last Trade		
Annual Interest */(13/06/2016)	*	15.09%
Semi Annual Interest	*	*
Vionthly Interest	*	*
field to Maturity of Trade Done on		
Annual Interest */(13/06/2016)	*	13.47%
Semi Annual Interest	*	*
Nonthly Interest	*	*
nterest Rate of Comparable Government Security	10.48%	11.02%
2014 Issue		
Market Prices during April to June (EX Interest)		
4 Years Fixed Semi Annual - 8.00% p.a.	*	*
5 Years Fixed Semi Annual - 8.35% p.a.	*	*
5 Years Fixed Annual - 8.60% p.a.	*	*
5 Years Fixed Semi Annual - 8.60% p.a.	*	*
6 Years Fixed Annual - 8.75% p.a.	*	*
nterest Yield As At Date of Last Trade	*	*
Yield to Maturity of Trade Done on	*	*
nterest Rate of Comparable Government Security		
- 4 Years	10.70%	11.27%
- 5 Years	10.95%	11.51%
- 6 Years	11.29%	11.77%
2016 Issue		
Market Prices during April to June (EX Interest)		
5 Years Fixed Semi Annual - 13.00% p.a	*	
5 Years Floating Semi Annual - 11.93% p.a.	*	
7 Years Fixed Semi Annual - 13.75% p.a	*	
nterest Yield As At Date of Last Trade	*	
Yield to Maturity of Trade Done on	*	
nterest Rate of Comparable Government Security		
- 5 Years	11.34%	
	11.59%	
- 7 Years		
- 7 Years	11.55%	

21,495,071

25,884,002

21,495,111

#### **SELECTED PERFORMANCE INDICATORS**

	В	ANK	G	ROUP
	30.06.2017	31.12.2016	30.06.2017	31.12.2016
Regulatory Capital Adequacy				
Core Capital (Tier 1 Capital) Rs. '000	25,295,734	25,805,714	26,031,869	26,541,752
Total Capital Base Rs. '000	30,769,536	31,661,485	31,453,225	32,344,980
Core Capital Adequacy Ratio as a % of Risk Weighted Assets (Minimum Requirement 5%)	10.42	10.74	10.63	10.94
Total Capital Adequacy Ratio as a % of Risk Weighted Assets (Minimum Requirement 10%)	12.67	13.18	12.85	13.33
Assets Quality (Quality of Loan Portfolio)				
Gross Non-Performing Advances Ratio % (Net of Interest in Suspense)	5.16	4.47		
Net Non-Performing Advances Ratio % (Net of Interest in Suspense and Provision)	3.62	3.07		
Profitability Interest Margin % Return (Net Profit Before Tax) on Average Assets % Return on Equity %	3.98 1.37 12.55	4.19 1.76 15.18		
Regulatory Liquidity Statutory Liquid Assets Domestic Banking Unit Rs. '000 Offshore Banking Unit USD '000 Statutory Liquid Assets Ratio % (Minimum Reguirement 20 %)	75,002,539 32,338	64,070,857 34,342		
Domestic Banking Unit Offshore Banking Unit	24.32 23.78	22.68 26.24		

#### Head Office: Seylan Tower, No. 90, Galle Road, Colombo 3. Tel: 011 245 6789, 4701 000 Fax: 011 245 6456 E-mail: info@seylan.lk Web: www.seylan.lk

# SEYLAN BANK PLC FINANCIAL STATEMENTS Six months ended 30th June, 2017



## **10. ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS**

		B	ank - 30.06.201	7			Bank - 31.12.2016				
	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	-	-	7,727,667	-	7,727,667	-	-	8,336,143	-	8,336,14	
Balances with Central Bank of Sri Lanka	-	-	16,726,226	-	16,726,226	-	-	16,211,618	-	16,211,61	
Placements with Banks and Finance Companies	-	-	2,539,572	-	2,539,572	-	-	334,230	-	334,23	
Derivative Financial Instruments	122,784	-	-	-	122,784	115,707	-	-	-	115,7	
Other Financial Assets Held-for-Trading	3,551,157	-	-	-	3,551,157	9,060,416	-	-	-	9,060,4	
Securities Purchased under Resale Agreements	-	-	8,542,073	-	8,542,073	-	-	7,317,022	-	7,317,02	
Customer Loans and Receivables	-	-	243,028,604	-	243,028,604	-	-	236,020,197	-	236,020,1	
Financial Investments - Available-for-Sale	-	-	-	51,823,838	51,823,838	-	-	-	45,863,945	45,863,9	
Financial Investments - Held-to-Maturity	-	22,019,406	-	-	22,019,406	-	18,412,060	-	-	18,412,0	
Group Balances Receivable	-	-	30,000	-	30,000	-	-	30,102	-	30,1	
Other Assets	-	-	5,504,834	-	5,504,834	-	-	5,712,285	-	5,712,28	
Total Financial Assets	3,673,941	22,019,406	284,098,976	51,823,838	361,616,161	9,176,123	18,412,060	273,961,597	45,863,945	347,413,7	
	Held Tradinį		Amortis	ed Cost	Total		l-for- g (HFT)	Amortis	ed Cost	Total	
Liabilities											
Due to Banks			25,835,441		25,835,441	-		17,728,293		17,728,2	
Derivative Financial Instruments	91,236		-		91,236	86,654		-		86,6	
Customer Deposits	-		280,165,744		280,165,744	-		273,456,344		273,456,3	
Securities Sold under Repurchase Agreements	-		12,367,029		12,367,029	-		15,976,518		15,976,5	
Other Borrowings	-		22,065		22,065	-		21,249		21,2	
Debentures			12,494,007		12,494,007	-		12,493,645		12,493,6	
Group Balances Payable			987,288		987,288	-		226,351		226,3	
Current Tax Liabilities	-		543,501		543,501	-		750,385		750,3	
Other Liabilities	-		5,184,782		5,184,782	-		5,959,234		5,959,2	
Total Financial Liabilities	91,236		337,599,857		337,691,093	86,654		326,612,019		326,698,6	

		G	roup - 30.06.201	7			G	iroup - 31.12.2010	<b>i</b>	
	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	-	-	7,727,707	-	7,727,707	-	-	8,336,193	-	8,336,193
Balances with Central Bank of Sri Lanka	-	-	16,726,226	-	16,726,226	-	-	16,211,618	-	16,211,618
Placements with Banks and Finance Companies	-	-	2,539,572	-	2,539,572	-	-	334,230	-	334,230
Derivative Financial Instruments	122,784	-	-	-	122,784	115,707	-	-	-	115,707
Other Financial Assets Held-for-Trading	3,557,115	-	-	-	3,557,115	9,066,980	-	-	-	9,066,980
Securities Purchased under Resale Agreements	-	-	8,542,073	-	8,542,073	-	-	7,317,022	-	7,317,022
Customer Loans and Receivables	-	-	243,028,604	-	243,028,604	-	-	236,020,197	-	236,020,197
Financial Investments - Available-for-Sale	-	-	-	51,860,761	51,860,761	-	-	-	45,900,746	45,900,746
Financial Investments - Held-to-Maturity	-	22,032,326	-	-	22,032,326	-	18,479,155	-	-	18,479,155
Other Assets	-	-	5,542,331		5,542,331	-	-	5,747,360	-	5,747,360
Total Financial Assets	3,679,899	22,032,326	284,106,513	51,860,761	361,679,499	9,182,687	18,479,155	273,966,620	45,900,746	347,529,208
	Held Trading		Amortis	ed Cost	Total		l-for- g (HFT)	Amortis	ed Cost	Total
Liabilities										
Due to Banks			25,835,441		25,835,441	-		17,728,293		17,728,293
Derivative Financial Instruments	91,236		-		91,236	86,654				86,654
Customer Deposits	-		280,165,744		280,165,744	-		273,456,344		273,456,344
Securities Sold under Repurchase Agreements	-		12,367,029		12,367,029	-		15,976,518		15,976,518
Other Borrowings	-		22,065		22,065	-		21,249		21,249
Debentures	-		12,494,007		12,494,007	-		12,493,645		12,493,645
Current Tax Liabilities	-		557,435		557,435	-		757,467		757,467
Other Liabilities	-		5,254,339		5,254,339	-		5,975,172		5,975,172
Total Financial Liabilities	91,236		336,696,060		336,787,296	86,654		326,408,688		326,495,342

#### 9. SEGMENT REPORTING - GROUP

	BANK	ING	TREAS	SURY	PROPERTY/IN	VESTMENTS	UNALLOCATED/	<u>ELIMINATION</u> S	T0	TAL
	30.06.2017	30.06.2016	30.06.2017	30.06.2016	30.06.2017	30.06.2016	30.06.2017	30.06.2016	30.06.2017	30.06.2016
Interest Income	17,789,183	12,638,597	1,738,869	1,458,920	24,255	15,935	1,159,938	811,715	20,712,245	14,925,167
Interest Expense	11,907,461	7,989,488	1,533,989	780,583	92	483	(18,839)	(7,961)	13,422,703	8,762,593
Net Interest Income	5,881,722	4,649,109	204,880	678,337	24,163	15,452	1,178,777	819,676	7,289,542	6,162,574
Fee and Commission Income	1,843,010	1,487,791	826	807	-	-	164	29	1,844,000	1,488,627
Fee & Commission Expenses	50,957	39,621	19,486	17,028	3,361	2,703	89	-	73,893	59,352
Net Fee and Commission Income	1,792,053	1,448,170	(18,660)	(16,221)	(3,361)	(2,703)	75	29	1,770,107	1,429,275
Net Trading Income	-		165,271	(201,844)	(901)	(400)	-	-	164,370	(202,244)
Net Gain from Financial Investments	-	-	242,915	30,525	-	-		-	242,915	30,525
Net Exchange Income	79,450	129,939	262,975	328,473	-	-	37,672	16,655	380,097	475,067
Other Operating Income (Net)	7,602	(5,775)	7,490	104,883	153,924	114,446	424,022	86,878	593,038	300,432
Inter Segments Revenue	(117,432)	(134,775)	80,608	97,355	-	-	36,824	37,420	-	-
Total Operating Income	7,643,395	6,086,668	945,479	1,021,508	173,825	126,795	1,677,370	960,658	10,440,069	8,195,629
Depreciation and Amortisation	219,199	195,263	578	632	392	850	136,626	113,302	356,795	310,047
Impairment for Loans and Other Losses - Charges/(Reversal)	1,201,097	312,573		-	-	-	(24,118)	-	1,176,979	312,573
Operating Expenses NBT & VAT	4,659,276	3,812,290	179,466	170,142	39,548	45,335	995,030	977,064	5,873,320	5,004,831
Reportable Segment Profit Before Income Tax	1,563,823	1,766,542	765,435	850,734	133,885	80,610	569,832	(129,708)	3,032,975	2,568,178
OTHER INFORMATION										
Total Assets	240,481,654	203,380,897	104,365,555	99,937,713	5,338,143	4,998,503	21,395,150	20,098,957	371,580,502	328,416,070
Total Liabilities & Equity	290,060,431	250,963,996	37,431,021	38,460,859	5,338,143	4,998,503	38,750,907	33,992,712	371,580,502	328,416,070
Cash Flows from Operating Activities	31,496	(2,147,454)	766,013	851,366	45,388	48,619	232,879	73,175	1,075,776	(1,174,294)
Cash Flows from Investing Activities	(148,469)	(623,845)	(6,836,952)	(530,670)	56,357	17,510	546,247	170,831	(6,382,817)	(966,174)
Cash Flows from Financing Activities		-	5,390,634	14,303,658	(110,974)	(88,779)	(1,754,651)	(872,501)	3,525,009	13,342,378
Capital Expenditure	(148,188)	(238,083)	(281)	-	(5,319)	(2,464)	(210,599)	(157,376)	(364,387)	(397,923)

#### **STATEMENT OF CHANGES IN EQUITY - BANK**

		State	d Capital	Statutory	Retained		Reserves		
F	or the Six Months ended 30th June	Ordinary	Ordinary	<b>Reserve Fund</b>	Earnings	Revaluation	Available for	Other	Total
		Shares	Shares	*		Reserve	Sale Reserve	Reserves	
		Voting	Non-Voting						
1	Balance as at 01st January 2016	6,962,722	3,567,002	1,187,441	11,125,666	651,483	(468,826)	2,030,189	25,055,677
	Total Comprehensive Income for the Period								
	Profit for the Period	-	-	-	1,754,983	-	-	-	1,754,983
	Other Comprehensive Income (net of tax)								
	- Net Loss on Re-measuring Available-for-Sale Financial Assets	-	-	-	-	-	(1,544,690)	-	(1,544,690)
1	2 Total Comprehensive Income for the Period		-	-	1,754,983	-	(1,544,690)		210,293
_									

#### Transactions with Equity Holders, Recognised Directly In Equity

### **EXPLANATORY NOTES**

Rs. '000

Rs. '000

Rs. '000

Rs. '000

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 group financial 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.)	30/	06/2017	30/06/20	16	
		Voting	Non-Voting	Voting	Non-Voting
		93.50	60.80	89.00	62.00
	r share during the quarter ended r share during the quarter ended	96.00 88.00	61.90 52.60	97.80 83.00	71.90 60.10
Shareholder	s' Information		52.00	63.00	00.10
	est Ordinary Voting Shareholders as at June 30, 2	2017		No. of Shares	%
	surance Corporation Ltd. Sri Lanka Insurance Corporation Ltd. (General Fund)	17,961,365			
and Sri L	anka Insurance Corporation Ltd. (Life Fund) –8,980			26,942,047	15.0
	mpany PLC A/C No. 01			24,921,279	13.8
LOLC Invest	rovident Fund ments Ltd			17,705,441 17,155,820	9.8 9.5
	elopment Bank PLC A/C No. 02			15,671,043	8.7
	on No. 01 Account			13,471,025	7.5
Mr. R.S. Capt Mr. S.E. Capt				10,596,300	5.9
	rust Fund Board			3,628,558 3,240,747	2.0 1.8
Seyfest (Priv	ate) Limited			3,080,300	1.7
Sesot (Privat				2,326,134	1.3
Seybest (Priv	/ate) Limited vate) Limited			2,210,179 2,210,179	1.2
Esots (Privat				2,192,519	1.2
Lanka Centu	y Investments PLC			2,122,122	1.18
	opment and Investment Company PLC A/C No. 02			1,819,258	1.0
AIA Insurance Ms. L.A. Cap	e Lanka PLC A/C No. 07 tain			1,652,155 1,176,011	0.93
Mr. K.R.B. Fe				1,036,232	0.5
Sotse (Privat				997,198	0.5
	est Ordinary Non-Voting Shareholders as at June 30	D, 2017		No. of Shares	9
	easing Company Plc			76,812,865	43.9
	rovident Fund rs Pvt Ltd A/C No. 01			9,326,028 3,240,099	5.3 1.8
Deutsche Ba	nk AG As Trustee For JB Vantage Value Equity Fund			3,229,262	1.8
	CS/A Averbach Grauson & Co Inanasooriyam & Mr E Thawagnasundaram.			3,143,808	1.8 1.5
	Bank Of Ceylon Plc/Dunamis Capital Plc			2,691,854 2,671,829	1.5
J.B. Cocoshe	ll (Pvt) Ltd.			2,257,190	1.2
	ando & Sons (Pvt) Limited rust Fund Board			1,942,143 1,940,684	1.1
Mr. N. Balasi				1,823,813	1.0
	formation Technology Services Ltd.			1,522,613	0.8
	nk AG-National Equity Fund nk AG-As Trustee For Namal Acuity Value Fund			1,296,721 1,189,875	0.7
Dr. S. Yaddel				1,164,008	0.6
	ational Nominees Ltd-SSBT-Deustche Bank AG Singa	pore A/C 01		888,352	0.5
Mr. M.J. Fern Mr. R. Gautar				879,473 874,574	0.5
Mr. A.P. Som Miss S. Durg				852,054 813,055	0.4 0.4
	ngs as at June 30, 2017	Numb	er of Share Holders	Percentage Holdings	
Ordinary Vot Ordinary Nor	ng Shares n-Voting Shares		9,130 6,780	54.29% 55.94%	
Directors' ar	d Chief Executive Officer's Shareholdings as at Jun	ne 30, 2017			
Name of Dir	ector			No. of Shares (Ordinary Voting)	No. of Share (Ordinary Non-voti
	. Dias Non-Executive Director/Chairman			Nil	N
Mr. I.C. Nana	yakkara, Non-executive Director/Deputy Chairman			Nil	N
	tersz, Independent Director /Senior Director aratne, Director/Chief Executive Officer			Nil 37,275	N 139.68
				Nil	N
Mr. K.P. Ariy Rear Admira	B.A.J.G. Peiris, Independent Director				
Mr. K.P. Ariy Rear Admira Mr. S.P.S. R	I B.A.J.G. Peiris, Independent Director anatunga, Independent Director			Nil	
Mr. K.P. Ariy Rear Admira Mr. S.P.S. R Mr. W.D.K. J	I B.A.J.G. Peiris, Independent Director anatunga, Independent Director ayawardena, Non-executive Director			Nil Nil Nil	N N N
Mr. K.P. Ariy Rear Admira Mr. S.P.S. R Mr. W.D.K. J Mr. P.L.S.K. Mr. S.V. Core	I B.A.J.G. Peiris, Independent Director anatunga, Independent Director ayawardena, Non-executive Director Perera, Independent Director A, Non-executive Director			Nil Nil Nil	N N N
Mr. K.P. Ariy Rear Admira Mr. S.P.S. R Mr. W.D.K. J Mr. P.L.S.K. Mr. S.V. Cor Mr. A.S. Wiji	I B.A.J.G. Peiris, Independent Director anatunga, Independent Director ayawardena, Non-executive Director Perera, Independent Director			Nil	N N N N
Mr. K.P. Ariy Rear Admira Mr. S.P.S. R. Mr. W.D.K. J Mr. P.L.S.K. Mr. S.V. Con Mr. A.S. Wij Mrs. S.K. Sa	I B.A.J.G. Peiris, Independent Director anatunga, Independent Director ayawardena, Non-executive Director Perera, Independent Director sa, Non-executive Director sinha, Independent Director			Nil Nil Nil Nil	N N N N
Mr. K.P. Ariy Rear Admira Mr. S.P.S. Ri, Mr. W.D.K. J Mr. P.L.S.K. Mr. S.V. Cor- Mr. A.S. Wiji Mrs. S.K. Sa Stated Capit 33,560,000 \	IB A.J.G. Peiris, Independent Director anatunga, Independent Director ayawardena, Non-executive Director Perera, Independent Director ssinha, Independent Director Igado, Independent Director al as at June 30, 2017 /oting Ordinary Shares @ Rs. 10/- each			Nil Nil Nil Nil	N N N N <b>Rs. '00</b> 335,60
Mr. K.P. Ariy Rear Admira Mr. S.P.S. Ri, Mr. W.D.K. J Mr. P.L.S.K. Mr. S.V. Cor. Mr. A.S. Wij Mrs. S.K. Sa Stated Capit 33,560,000 V 4,000,000 V	IB A.J. G. Peiris, Independent Director anatunga, Independent Director ayawardena, Non-executive Director Perera, Independent Director ssinha, Independent Director gado, Independent Director al as at June 30, 2017 //oting Ordinary Shares @ Rs. 10/- each ting Ordinary Shares @ Rs. 25/- each			Nil Nil Nil Nil	N N N <b>Rs. '00</b> 335,60 100,00
Mr. K.P. Ariy Rear Admira Mr. S.P.S. R: Mr. W.D.K. J Mr. P.L.S.K. Mr. S.V. Corr Mr. A.S. Wij Mrs. S.K. Sa Stated Capit 33,560,000 \ 4,000,000 \ 92,440,000 \	IB A.J. G. Peiris, Independent Director anatunga, Independent Director ayawardena, Non-executive Director Perera, Independent Director sa, Non-executive Director gado, Independent Director al as at June 30, 2017 Voling Ordinary Shares @ Rs. 10/- each voling Ordinary Shares @ Rs. 25/- each			Nil Nil Nil Nil	N N N <b>Rs. '00</b> 335,60 100,00 3,235,40
Mr. K.P. Ariy Rear Admira Mr. S.P.S. R. Mr. W.D.K. J Mr. P.L.S.K. Mr. S.V. Com Mr. A.S. Wiji Mrs. S.K. Sa Stated Capit 33,560,000 V 4,000,000 V 92,440,000 V 2,644,068 V 43,333,333 V	IB A.J. G. Peiris, Independent Director anatunga, Independent Director ayawardena, Non-executive Director Perera, Independent Director ssinha, Independent Director gado, Independent Director al as at June 30, 2017 //ding Ordinary Shares @ Rs. 10/- each tring Ordinary Shares @ Rs. 25/- each //ding Ordinary Shares @ Rs. 35/- each //ding Ordinary Shares @ Rs. 35/- each //ding Ordinary Shares @ Rs. 35/- each			Nil Nil Nil Nil	N N N <b>Rs. '00</b> 335,60 100,00 3,235,40 156,00
Mr. K.P. Ariy Rear Admira Mr. S.P.S. R. Mr. W.D.K. J Mr. P.L.S.K. Mr. S.V. Corr Mr. A.S. Wijf Mrs. S.K. Sa Stated Capit 33,560,000 V 92,440,000 V 22,644,068 V 43,333,333	IB A.J. G. Peiris, Independent Director anatunga, Independent Director ayawardena, Non-executive Director Perera, Independent Director ssinha, Independent Director gado, Independent Director al as at June 30, 2017 /oting Ordinary Shares @ Rs. 10/- each tring Ordinary Shares @ Rs. 25/- each folding Ordinary Shares @ Rs. 59/- each folding Ordinary Shares @ Rs. 59/- each folding Ordinary Shares @ Rs. 59/- each folding Ordinary Shares @ Rs. 75/- each tring Ordinary Shares @ Rs. 75/- each folding Ordinary Shares @ Rs. 75/- each folding Ordinary Shares @ Rs. 75/- each tring Ordinary Shares @ Rs. 75/- each tring Ordinary Shares @ Rs. 75/- each			Nil Nil Nil Nil	N N N N 335,60 3,235,40 3,235,40 3,250,00 3,256,35
Mr. K.P. Ariy Rear Admira Mr. S.P.S. R. Mr. S.P.L.S.K. Mr. P.L.S.K. Mr. S.V. Cor Mr. A.S. Wiji Mrs. S.K. Sa Stated Capit 33,560,000 \ 4,000,000 \ 92,440,000 \ 2,644,068 \ 3,656,268 \ 43,3560,001	IB A.J. G. Peiris, Independent Director anatunga, Independent Director ayawardena, Non-executive Director Perera, Independent Director ssinha, Independent Director gado, Independent Director al as at June 30, 2017 Voting Ordinary Shares @ Rs. 10/- each tring Ordinary Shares @ Rs. 25/- each Yoting Ordinary Shares @ Rs. 35/- each Yoting Ordinary Shares @ Rs. 35/- each Yoting Ordinary Shares @ Rs. 75/- each			Nil Nil Nil Nil	N N N N 335,60 100,00 3,235,40 156,00 3,255,000,000,000,000,000,000,000,000,000
Mr. K.P. Ariy Rear Admira Mr. S.P.S. R. Mr. W.D.K. J Mr. P.L.S.K. Mr. S.V.Gor Mr. A.S. Wij Mrs. S.K. Sa Stated Capit 33,560,0001 4,000,000 4 92,440,000 92,440,000 43,333,3331 3,568,2680 43,3560,0001 40,000,0001	IB A.J. G. Peiris, Independent Director anatunga, Independent Director ayawardena, Non-executive Director Perera, Independent Director sisinha, Independent Director gado, Independent Director al as at June 30, 2017 Yoting Ordinary Shares @ Rs. 10/- each tring Ordinary Shares @ Rs. 25/- each Yoting Ordinary Shares @ Rs. 35/- each Yoting Ordinary Shares @ Rs. 35/- each Yoting Ordinary Shares @ Rs. 75/- each Yoting Ordinary Shares @ Rs. 75/- each Yoting Ordinary Shares @ Rs. 12/50 each Ion-Voting Ordinary Shares @ Rs. 12/50 each Ion-Voting Ordinary Shares @ Rs. 26/- each Ion-Voting Ordinary Shares @ Rs. 28/- each Ion-Voting Ordinary Shares @ Rs. 28/- each Ion-Voting Ordinary Shares @ Rs. 28/- each			Nil Nil Nil Nil	N N N N 335,60 100,00 3,235,40 156,00 3,250,00 3,250,00 3,250,00 3,260,35 1,044,50 1,044,50 1,040,00
Mr. K.P. Ariy Rear Admira Mr. S.P.S. R. Mr. W.D.K. J Mr. P.L.S.K. Mr. S.V.Gor Mr. A.S. Wij Mrs. S.K. Sa Stated Capit 33,560,000 \ 4,000,000 V 92,440,000 \ 2,644,068 V 8,368,268 V 8,368,268 V 8,368,268 V 8,368,268 V	IB A.J. G. Peiris, Independent Director anatunga, Independent Director ayawardena, Non-executive Director Perera, Independent Director sinha, Independent Director gado, Independent Director al as at June 30, 2017 //oting Ordinary Shares @ Rs. 10/- each tyting Ordinary Shares @ Rs. 25/- each //oting Ordinary Shares @ Rs. 35/- each //oting Ordinary Shares @ Rs. 59/- each //oting Ordinary Shares @ Rs. 75/- each tyting Ordinary Shares @ Rs. 76/- each //oting Ordinary Shares @ Rs. 25/- each			Nil Nil Nil Nil	N N N N <b>Rs. '00</b> 335,60

#### 6. Basic/Diluted Earnings per Share

Basic Earnings per share has been calculated by dividing profit after tax attributable to the equity holders of the Bank by the weighted average number of shares in issue (both Voting & Non-voting) during the six months ended June 30, 2017. Diluted Earnings per Share and the Basic Earnings per Share is the same due to non- availability of potentially dilutive ordinary shares.

7. Events after the Reporting Date

There were no material events occurred after the reporting date that require adjustments to or disclosure in the financial statements.

#### 8. Comparative Figures

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.

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

Dividends to Equity Holders	-	-	-	(948,641)	-	-	-	(948,641)
Transferred from Investment Fund Reserve	-	-	-	4,364	-	-	(4,364)	-
3 Total Transactions with Equity Holders	-	-	-	(944,277)	-	-	(4,364)	(948,641)
Balance as at 30th June 2016 (1 + 2 + 3)	6,962,722	3,567,002	1,187,441	11,936,372	651,483	(2,013,516)	2.025.825	24,317,329
	0,302,722	0,007,002	1,107,441	11,300,072	001,400	(2,010,010)	2,020,020	24,017,023
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	-	-	-	1,805,365	-	-	-	1,805,365
Other Comprehensive Income (net of tax)								
- Net Loss on Re-measuring Available-for-Sale Financial Assets		-	-	-	-	1,116,080	-	1,116,080
2 Total Comprehensive Income for the Period	-		-	1,805,365		1,116,080		2,921,445
Transactions with Equity Holders, Recognised Directly In Equity								
Cash/Scrip Dividends to Equity Holders	356,354	342,191	-	(1,121,121)	-	-	-	(422,576)
Transferred from Investment Fund Reserve		-	-	7,490	-	-	(7,490)	-
3 Total Transactions with Equity Holders	356,354	342,191	-	(1,113,631)		-	(7,490)	(422,576)
Balance as at 30th June 2017 (1 + 2 + 3)	7,319,076	3,909,193	1,387,964	14,741,967	1,474,482	(575,504)	2,013,973	30,271,151

\* 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 (	DF CHANGES IN EQ	UITY - GROUF

			unour									
			Stated	Capital	Statutory	Retained		Reserves				
	For	the Six Months ended 30th June	Ordinary	Ordinary	Reserve Fund		Revaluation	Available for	Other	Total	Non-	Total
			Shares	Shares	*	5	Reserve	Sale Reserve	Reserves		Controllina	Equity
			Voting	Non-Voting							Interest	-45
			· · · · · 9									
	1	Balance as at 01st January 2016	6,962,722	3,567,002	1,187,441	11,376,269	1,378,783	(469,879)	2,285,402	26,287,740	1,067,194	27,354,934
		Total Comprehensive Income for the Period										
		Profit for the Period				1,736,201			-	1,736,201	12,805	1,749,006
		Other Comprehensive Income (net of tax)	-	-	-	1,730,201	-	-	-	1,730,201	12,000	1,749,000
		- Net Loss on Re-measuring Available-for-Sale Financial Assets						(1,546,000)	-	(1,546,000)	(550)	(1,546,550)
	2	Total Comprehensive Income for the Period		-	-	1.736.201		(1,546,000)	-	190.201	12,255	202.456
	2	Total compremensive income for the Period		-		1,730,201		(1,540,000)		190,201	12,200	202,430
		Transactions with Equity Holders, Recognised Directly In Equity										
		Dividends	-	-		(948,641)	-	-	-	(948,641)	(26,180)	(974,821)
		Transferred from Investment Fund Reserve	-	-	-	4,364	-	-	(4,364)	-	-	-
		Changes in Ownership Interest in Subsidiary										
		Acquisition of Non-Controlling Interest without Change in Control	-	-	-	1,021	-	-	-	1,021	(2,694)	(1,673)
	3	Total Transactions with Equity Holders	-	-	-	(943,256)	-	-	(4,364)	(947,620)	(28,874)	(976,494)
·		Balance as at 30th June 2016 (1 + 2 + 3)	6.962.722	3.567.002	1.187.441	12.169.214	1.378.783	(2,015,879)	2.281.038	25.530.321	1.050.575	26.580.896
·			0,002,122	0,001,002	.,,	,,	1,010,100	(2,010,010)	2,201,000	20,000,021	1,000,010	20,000,000
	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	-	-		2,143,420		-	-	2,143,420	166,562	2,309,982
		Other Comprehensive Income (net of tax)				2,110,120				2,110,120	100,002	2,000,002
		- Net Loss on Re-measuring Available-for-Sale Financial Assets	-				-	1,115,598	-	1,115,598	(202)	1,115,396
1										.,,	(===)	
	2	Total Comprehensive Income for the Period	-			2,143,420	-	1,115,598	-	3,259,018	166,360	3,425,378
	2	-	-	-	•	2,143,420		1,115,598	-	3,259,018	166,360	3,425,378
1		-	-		•	2,143,420		1,115,598	-	3,259,018	166,360	3,425,378
		Total Comprehensive Income for the Period	- 356,354	- 342,191	-	<b>2,143,420</b> (1,121,121)	-	1,115,598	-	<b>3,259,018</b> (422,576)	(32,725)	<b>3,425,378</b> (455,301)
		Total Comprehensive Income for the Period Transactions with Equity Holders, Recognised Directly In Equity Cash/Scrip Dividends	- 356,354 -	- 342,191	-		-	1,115,598 - -	- (7,490)			
		Total Comprehensive Income for the Period Transactions with Equity Holders, Recognised Directly In Equity	- 356,354 -	- 342,191 -	-	(1,121,121)	-	1,115,598 - -				
		Total Comprehensive Income for the Period Transactions with Equity Holders, Recognised Directly In Equity Cash/Scrip Dividends Transferred from Investment Fund Reserve Changes in Ownership Interest in Subsidiary	- 356,354 -	- 342,191 -	-	(1,121,121)	-	1,115,598 - -				
		Total Comprehensive Income for the Period Transactions with Equity Holders, Recognised Directly In Equity Cash/Scrip Dividends Transferred from Investment Fund Reserve	- 356,354 - - <b>356,354</b>	- 342,191 - - <b>342,191</b>		(1,121,121)		1,115,598 - - -				
	3	Total Comprehensive Income for the Period         Transactions with Equity Holders, Recognised Directly In Equity         Cash/Scrip Dividends         Transferred from Investment Fund Reserve         Changes in Ownership Interest in Subsidiary         Acquisition of Non-Controlling Interest without Change in Control         Total Transactions with Equity Holders	356,354	342,191		(1,121,121) 7,490 (1,113,631)	- - -	-	(7,490) - (7,490)	(422,576) - - - (422,576)	(32,725) (32,725)	(455,301) - - (455,301)
· · ·	3	Total Comprehensive Income for the Period         Transactions with Equity Holders, Recognised Directly In Equity         Cash/Scrip Dividends         Transferred from Investment Fund Reserve         Changes in Ownership Interest in Subsidiary         Acquisition of Non-Controlling Interest without Change in Control	-	-	- - - - 1,387,964	(1,121,121) 7,490	- - - 2,214,050	-	(7,490) - (7,490)	(422,576)	(32,725)	(455,301) - - (455,301)

ADDITIONAL DISCLOSURES				Rs. '000	
	B/	BANK		GROUP	
11 Customer Loans and Receivables	As at 30.06.2017	As at 31.12.2016	As at 30.06.2017	As at 31.12.2016	
Gross Loans and Receivables (Refer 11.1)	249,805,507	242,073,182	249,805,507	242,073,182	
Less: Individual Impairment Collective Impairment	(3,069,690) (3,707,213)	(2,420,888) (3,632,097)	(3,069,690) (3,707,213)	(2,420,888) (3,632,097)	
Net Loans and Receivables	243,028,604	236,020,197	243,028,604	236,020,197	
11.1 Customer Loans and Receivables - By product					
By product - Domestic Currency Export Bills	36,303	119,573	36,303	119.573	
Import Bills	481,354	147,802	481,354	147,802	
Local Bills	65,427	142,892	65,427	142,892	
Lease Rentals Receivable Overdrafts	14,888,638 63,236,888	14,685,690 59,276,447	14,888,638 63,236,888	14,685,690 59,276,447	
Revolving Import Loans	7,801,988	8,408,394	7,801,988	8,408,394	
Trust Receipts Loans	1,346,487	1,949,259	1,346,487	1,949,259	
Staff Loans	6,096,144	5,521,128	6,096,144	5,521,128	
Housing Loans Pawning Receivables	12,679,755 9,333,624	12,477,818 9,609,406	12,679,755 9,333,624	12,477,818 9,609,406	
Refinance Loans	1,746,485	1,995,107	1,746,485	1,995,107	
Credit Cards	4,380,192	3,803,627	4,380,192	3,803,627	
Margin Trading	2,340,905	2,658,052	2,340,905	2,658,052	
Factoring Term Loans	912,433 105,136,992	445,452 101.864.248	912,433 105,136,992	445,452 101,864,248	
Total	230,483,615	223,104,895	230,483,615	223,104,895	
By product - Foreign Currency Export Bills	1,555,174	1,638,602	1,555,174	1,638,602	
Import Bills	351,081	97,213	351,081	97,213	
Local Bills	50,467	79,037	50,467	79,037	
Overdrafts	715,888	799,936	715,888	799,936	
Revolving Import Loans Housing Loans	330,190 63,311	659,811 37,594	330,190 63,311	659,811 37,594	
Term Loans	16,255,781	15,656,094	16,255,781	15,656,094	
Total	19,321,892	18,968,287	19,321,892	18,968,287	
Gross Loans and Receivables	249,805,507	242,073,182	249,805,507	242,073,182	
11.2 Movements in Individual and Collective Impairment during the per	Bank	Bank		Group	
	2017 (For 06 Months)	2016 (For 12 Months)	2017 (For 06 Months)	2016 (For 12 Months)	
Individual Impairment	(	(10112 1101110)	(101001110)	(10112 1101110)	
Opening Balance as at 01st January	2,420,888	2,019,537	2,420,888	2,019,537	
Charge/(Write back) to Income Statement Reversal for Write-Offs	938,180 (145,070)	931,597 (239,426)	938,180 (145,070)	931,597 (239,426)	
Interest Accrued on Impaired Loans and Receivables	(140,288)	(290,820)	(160,288)	(290,820)	
Transfer from Collective Impairment	15,980	-	15,980	-	
Closing Balance as at 30th June 2017 as at 31st December 2016	3,069,690	0 400 000	3,069,690		
as at 31st December 2016		2,420,888		0 400 000	
Collective Impairment				2,420,888	
Opening Belance of et Ofet January					
Opening Balance as at 01st January	3,632,097	3,718,492	3,632,097	3,718,492	
Charge/(Write back) to Income Statement	230,336	38,005	230,336	3,718,492 38,005	
				3,718,492	
Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment <b>Closing Balance as at 30th June 2017</b>	230,336 (139,240)	38,005 (124,400)	230,336 (139,240)	3,718,492 38,005 (124,400)	
Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment Closing Balance as at 30th June 2017 as at 31st December 2016	230,336 (139,240) (15,980) 3,707,213	38,005 (124,400) 3,632,097	230,336 (139,240) (15,980) 3,707,213	3,718,492 38,005 (124,400) 3,632,097	
Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment <b>Closing Balance as at 30th June 2017</b>	230,336 (139,240) (15,980)	38,005 (124,400)	230,336 (139,240) (15,980)	3,718,492 38,005 (124,400)	
Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment Closing Balance as at 30th June 2017 as at 31st December 2016	230,336 (139,240) (15,980) 3,707,213	38,005 (124,400) 3,632,097	230,336 (139,240) (15,980) 3,707,213	3,718,492 38,005 (124,400) 3,632,097	
Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment Closing Balance as at 30th June 2017 as at 31st December 2016	230,336 (139,240) (15,980) 3,707,213 6,776,903 Bank As at	38,005 (124,400) 3,632,097 <b>6,052,985</b> As at	230,336 (139,240) (15,980) 3,707,213 6,776,903 Group As at	3,718,492 38,005 (124,400) 3,632,097 6,052,985 As at	
Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment Closing Balance as at 30th June 2017 as at 31st December 2016 Total Impairment	230,336 (139,240) (15,980) 3,707,213 <b>6,776,903</b> Bank	38,005 (124,400) 3,632,097 <b>6,052,985</b>	230,336 (139,240) (15,980) 3,707,213 6,776,903 Group	3,718,492 38,005 (124,400) 3,632,097 <b>6,052,985</b>	
Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment Closing Balance as at 30th June 2017 as at 31st December 2016 Total Impairment 12 Customer Deposits - By product By product - Domestic Currency Demand deposits	230,336 (139,240) (15,980) 3,707,213 6,776,903 Bank As at 30,06,2017 15,293,003	38,005 (124,400) 3,632,097 <b>6,052,985</b> As at 31.12.2016 18,436,538	230,336 (139,240) (15,980) 3,707,213 6,776,903 Group As at 30.06.2017 15,293,003	3,718,492 38,005 (124,400) 3,632,097 6,052,985 As at 31.12.2016 18,436,538	
Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment Closing Balance as at 30th June 2017 as at 31st December 2016 Total Impairment 12 Customer Deposits - By product By product - Domestic Currency Demand deposits Savings deposits	230,336 (139,240) (15,980) 3,707,213 <b>6,776,903</b> <b>Bank</b> <b>As at</b> <b>30.06.2017</b> 15,293,003 60,408,096	38,005 (124,400) 3,632,097 6,052,985 As at 31.12.2016 18,436,538 57,385,770	230,336 (139,240) (15,980) 3,707,213 6,776,903 Group As at 30.06.2017 15,293,003 60,408,096	3,718,492 38,005 (124,400) 3,632,097 6,052,985 As at 31.12.2016 18,436,538 57,385,770	
Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment Closing Balance as at 30th June 2017 as at 31st December 2016 Total Impairment 12 Customer Deposits - By product By product - Domestic Currency Demand deposits Savings deposits Fixed deposits	230,336 (139,240) (15,980) 3,707,213 <b>6,776,903</b> <b>Bank</b> <b>As at</b> <b>30,06,2017</b> 15,293,003 60,408,096 172,391,860	38,005 (124,400) 3,632,097 6,052,985	230,336 (139,240) (15,980) 3,707,213 6,776,903 Group As at 30.06.2017 15,293,003 60,408,096 172,391,860	3,718,492 38,005 (124,400) 3,632,097 6,052,985 As at 31.12.2016 18,436,538 57,385,770 166,813,373	
Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment Closing Balance as at 30th June 2017 as at 31st December 2016 Total Impairment 12 Customer Deposits - By product By product - Domestic Currency Deman deposits Savings deposits Fixed deposits Fixed deposits Certificate of deposits	230,336 (139,240) (15,980) 3,707,213 <b>6,776,903</b> <b>Bank</b> <b>As at</b> <b>30.06.2017</b> 15,293,003 60,408,096 172,391,860 3,544,014	38,005 (124,400) 3,632,097 6,052,985 As at 31.12.2016 18,436,538 57,385,770 166,813,373 4,068,366	230,336 (139,240) (15,980) 3,707,213 <b>6,776,903</b> <b>Group</b> <b>As at</b> <b>30.06.2017</b> 15,293,003 60,408,096 172,391,860 3,544,014	3,718,492 38,005 (124,400) 3,632,097 6,052,985 As at 31.12.2016 18,436,538 57,385,770 166,813,373 4,068,366	
Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment Closing Balance as at 30th June 2017 as at 31st December 2016 Total Impairment 12 Customer Deposits - By product By product - Domestic Currency Demand deposits Savings deposits Fixed deposits Certificate of deposits Total	230,336 (139,240) (15,980) 3,707,213 <b>6,776,903</b> <b>Bank</b> <b>As at</b> <b>30,06,2017</b> 15,293,003 60,408,096 172,391,860	38,005 (124,400) 3,632,097 6,052,985	230,336 (139,240) (15,980) 3,707,213 6,776,903 Group As at 30.06.2017 15,293,003 60,408,096 172,391,860	3,718,492 38,005 (124,400) 3,632,097 6,052,985 As at 31.12.2016 18,436,538 57,385,770 166,813,373	
Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment Closing Balance as at 30th June 2017 as at 31st December 2016 Total Impairment 12 Customer Deposits - By product By product - Domestic Currency Deman deposits Savings deposits Fixed deposits Certificate of deposits Total By product - Foreign Currency	230,336 (139,240) (15,980) 3,707,213 <b>6,776,903</b> <b>Bank</b> <b>As at</b> <b>30.06.2017</b> 15,293,003 60,408,096 172,391,860 3,544,014 <b>251,636,973</b>	38,005 (124,400) 3,632,097 6,052,985 As at 31.12.2016 18,436,538 57,385,770 166,813,373 4,068,366 246,704,047	230,336 (139,240) (15,980) 3,707,213 <b>6,776,903</b> <b>Group</b> <b>As at</b> <b>30.06.2017</b> 15,293,003 60,408,096 172,391,860 3,544,014 <b>251,636,973</b>	3,718,492 38,005 (124,400) 3,632,097 6,052,985 As at 31.12.2016 18,436,538 57,385,770 166,813,373 4,068,366 246,704,047	
Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment Closing Balance as at 30th June 2017 as at 31st December 2016 Total Impairment 12 Customer Deposits - By product By product - Domestic Currency Demand deposits Savings deposits Fixed deposits Certificate of deposits Total	230,336 (139,240) (15,980) 3,707,213 <b>6,776,903</b> <b>Bank</b> <b>As at</b> <b>30,06,2017</b> 15,293,003 60,408,096 172,391,860 3,544,014 <b>251,636,973</b> 3,666,638	38,005 (124,400) 3,632,097 <b>6,052,985</b> As at 31.12.2016 18,436,538 57,385,770 166,813,373 4,068,366 <b>246,704,047</b> 3,210,023	230,336 (139,240) (15,980) 3,707,213 6,776,903 6,776,903 6,776,903 6,776,903 6,0408,005 6,408,005 6,408,005 172,391,860 3,544,014 251,636,973 3,666,638	3,718,492 38,005 (124,400) 3,632,097 6,052,985 As at 31.12.2016 18,436,538 57,385,770 166,813,373 4,068,366 246,704,047 3,210,023	
Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment Closing Balance as at 30th June 2017 as at 31st December 2016 Total Impairment 12 Customer Deposits - By product By product - Domestic Currency Demand deposits Savings deposits Fixed deposits Certificate of deposits Total By product - Foreign Currency Demand deposits	230,336 (139,240) (15,980) 3,707,213 <b>6,776,903</b> <b>Bank</b> <b>As at</b> <b>30.06.2017</b> 15,293,003 60,408,096 172,391,860 3,544,014 <b>251,636,973</b>	38,005 (124,400) 3,632,097 6,052,985 As at 31.12.2016 18,436,538 57,385,770 166,813,373 4,068,366 246,704,047	230,336 (139,240) (15,980) 3,707,213 <b>6,776,903</b> <b>Group</b> <b>As at</b> <b>30.06.2017</b> 15,293,003 60,408,096 172,391,860 3,544,014 <b>251,636,973</b>	3,718,492 38,005 (124,400) 3,632,097 6,052,985 As at 31.12.2016 18,436,538 57,385,770 166,813,373 4,068,366 246,704,047	
Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment Closing Balance as at 30th June 2017 as at 31st December 2016 Total Impairment 12 Customer Deposits - By product By product - Domestic Currency Demand deposits Savings deposits Certificate of deposits Certificate of deposits Total By product - Foreign Currency Demand deposits Savings deposits	230,336 (139,240) (15,980) 3,707,213 <b>6,776,903</b> <b>Bank</b> <b>As at</b> <b>30,06,2017</b> 15,293,003 60,408,096 172,391,860 3,544,014 <b>251,636,973</b> 3,666,638 9,147,054	38,005 (124,400) 3,632,097 <b>6,052,985</b> As at 31.12.2016 18,436,538 57,385,770 166,813,373 4,058,366 <b>246,704,047</b> 3,210,023 9,894,796	230,336 (139,240) (15,980) 3,707,213 6,776,903 6,776,903 6,776,903 6,776,903 7,230,803 60,408,096 172,391,860 3,544,014 251,636,973 3,666,638 9,147,054	3,718,492 38,005 (124,400) 3,632,097 6,052,985 As at 31.12.2016 18,436,538 57,385,770 166,813,373 4,068,366 246,704,047 3,210,023 9,894,796	
Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment Closing Balance as at 30th June 2017 as at 31st December 2016 Total Impairment 12 Customer Deposits - By product By product - Domestic Currency Demand deposits Savings deposits Fixed deposits Certificate of deposits Total By product - Foreign Currency Demand deposits Savings deposits Fixed deposits Fixed deposits	230,336 (139,240) (15,980) 3,707,213 <b>6,776,903</b> <b>Bank</b> <b>As at</b> <b>30,06,2017</b> 15,293,003 60,408,096 172,391,860 3,544,014 <b>251,636,973</b> 3,666,638 9,147,054 15,715,079	38,005 (124,400) 3,632,097 <b>6,052,985</b> As at 31.12.2016 18,436,538 57,385,770 166,813,373 4,068,366 <b>246,704,047</b> 3,210,023 9,894,796 13,647,478	230,336 (139,240) (15,980) 3,707,213 <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,776,903</b> <b>6,0408,096</b> <b>172,391,860</b> <b>3,544,014</b> <b>251,636,973</b> <b>3,666,638</b> <b>9,147,054</b> <b>15,715,079</b>	3,718,492 38,005 (124,400) 3,632,097 <b>6,052,985</b> As at 31.12.2016 18,436,538 57,385,770 166,813,373 4,068,366 <b>246,704,047</b> 3,210,023 9,894,796 13,647,478	

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