SEYLAN	BANK PLC
FINANCIAL	STATEMENTS
Nine months ended	30th September, 2021



INCOME STATEMENT								(A	mounts	s in Rup	ees Thou	isands)	STATEMENT OF CASH FLOWS		(An	nounts in Rupees	Thousands)
(In terms of Rule 7.4 of the Colombo Stock Exchange)	1	Bank			Bank			Group			Group			BA		GROU	
		Nine month	s Ended	For th	e Quarter En	ided	For the N	ine months	Ended	For th	e Quarter E	nded	For the Nine Months ended 30th September	2021	2020	2021	2020
	3	Oth Septemb	er	301	th Septembe	r	30t	h Septembe	r	30	th Septemb	er	Cash Flows from Operating Activities				
	2021	2020	Growth	2021	2020	Growth	2021	2020	Growth	2021	2020	Growth	Interest Receipts	30,452,784 (16.918,554)	34,482,030 (23,176,091)	30,459,438 (16,916,439)	34,487,660 (22,963,830)
			%			%			%			%	Net Commission Receipts	3,270,023	2,618,406	3,269,758	2,617,944
													Trading Income Payments to Employees	8,322 (5.292,541)	162,532 (5.113,420)	9,869 (5.317,364)	163,407 (5.135,356)
Interest Income	34,469,497	39,596,645	(12.95)	11,653,273	13,065,342	(10.81)	34,476,151	39,602,275	(12.94)1	1,656,079	13,067,247	(10.80)	VAT on Financial Services Paid Receipts from Other Operating Activities	(1,692,445 ) 2.658.378	(1,051,842) 1,100,649	(1,692,445 ) 2,723,054	(1,051,842)
Less: Interest Expenses	17,401,818	24,724,504	(29.62)	5,556,310	7,535,174	(26.26)	17,173,553	24,495,043	(29.89)	5,480,611	7,459,340	(26.53)	Payments on Other Operating Activities	(2.328,247)	(2.393,505)	(2.353,264)	(2,430,310)
Net Interest Income	17,067,679	14,872,141	14.76	6,096,963	5,530,168	10.25	17,302,598	15,107,232	14.53	6,175,468	5,607,907	10.12	Operating Profit before Changes in Operating Assets and Liabilities	10,157,720	6,628,759	10,182,607	6,841,602
													(Increase)/Decrease in Operating Assets : Balances with Central Bank of Sri Lanka	(7,797,643)	7,291,550	(7,797,643)	7,291,550
Fee and Commission Income		2,781,669	21.38	1,124,829			3,376,016			1,124,816		6.64	Financial Assets at Amortized Cost - Loans and Advances	(38,041,645)	(1,711,839)	(38,041,645)	(1,711,839)
Less: Fee and Commission Expenses	106,258	163,263	(34.92)	34,408	62,559	(45.00)	-	163,639	(35.07)		62,559	. ,	Other Assets	(461,365)	487,344	(520,642)	428,448
Net Fee and Commission Income	3,270,023	2,618,406	24.89	1,090,421	992,303	9.89	3,269,758	2,617,944	24.90	1,090,408	992,244	9.89	Increase/(Decrease) in Operating Liabilities: Financial Liabilities at Amortized Cost - Due to Depositors	13.016.291	26.011.091	13.016.291	26.011.091
Nat Onion // annual farm Tradium	(410 504)	100.400	(440.00)	05 15 1	(01.451)	100.44	(414.077)	100.001	(400 55)	05 150	(00.400	100.00	Financial Liabilities at Amortized Cost - Due to Debt Securities Holders	10,590,770	(5,513,088)	10,590,770	(5,513,088)
Net Gains/(Losses) from Trading	(416,524)			35,154	(91,451)				(436.55)		(89,466	′ I	Financial Liabilities at Amortized cost - Due to Other Borrowers Other Liabilities	(6,360) 170,834	(7,604) 219.255	(6,360) 205.640	(7,604) 25.614
Net Gains from Derecognition of Financial Assets Net Other Operating Income	528,905 1,867,115		(25.40) 91.82	84,908 333,836	338,379 324,952	(74.91)	528,905 1,806,592		(25.40) 98.12	84,908 353,835	338,379 347,138		Due to Banks Cash (Used in)/Generated from Operating Activities before Income Tax	(3,346,387) (15,717,785)	5,702,497 39,107,965	(3,346,387) (15,717,369)	5,702,497 39,068,271
Net other operating income	1,007,115	5/3,3/1	91.02	333,030	324,332	2.75	1,000,352	511,007	50.12	333,033	347,130	1.55	Income Tax Paid	(1.020.249)	(818,162)	(1.020.249)	(818,162)
Total Operating Income	22 317 198	19,295,364	15.66	7,641,282	7 094 351	7 71	22,492,876	19 469 384	15 53	7 739 772	7,196,202	7.55	Net Cash (Used in)/Generated from Operating Activities	(16,738,034)	38,289,803	(16,737,618)	38,250,109
	22,011,130	13,230,004	10.00	1,041,202	1,034,001		12,452,010	13,403,004	10.00	1,103,112	1,130,202	1.00	Cash flows from Investing Activities Purchase of Property , Plant and Equipment	(101,172)	(358,676)	(126,258)	(372,926)
Less: Impairment Charges	6.298.160	5,415,723	16.29	2.289.583	2,755,386	(16.91)	6,298,160	5.415.723	16.29	2,289,583	2,755,386	(16.91)	Improvements in Investment Properties			(7,982) 4,838	(9,829) (9,829) 6,695
												( )	Proceeds from Sale of Property , Plant and Equipment Net Proceeds from Sale. Maturity and Purchase of Financial Investments of Government of Sri Lanka Treasury Bills/Bonds.	4,838	6,695	4,838	6,695
Net Operating Income	16,019,038	13,879,641	15.41	5,351,699	4,338,965	23.34	16,194,716	14,053,661	15.23	5,450,189	4,440,816	22.73	Development and Sovereign Bonds maturing after Three Months Net Proceeds from Sale. Maturity and Purchase of Financial Investments of Shares and Debentures	14,129,011 717,640	(14,084,960) (288,543)	14,129,011 729,717	(14,084,960) (291,548)
									_				Reverse Repurchase Agreements maturing after Three Months	348	28,208	348	28,208
Less: Operating Expenses													Net Purchase of Intangible Assets Net Cash Flow from Acquisition of Investment in Subsidiaries	(72,259)	(99,621)	(72,259)	(99,621)
Personnel Expenses	5,720,242	5,401,014	5.91	1,887,298	1,744,427	8.19	5,751,456	5,429,062	5.94	1,897,874	1,753,672	8.22	Net Cash Flow from Disposal of Subsidiaries Dividend Received from Investment in Subsidiaries	- 125,199	- 114,765	-	-
Depreciation and Amortization Expenses	1,080,393		(0.19)	353,695	360,348		1,116,178		0.51	365,675		(1.19)	Dividend Received from Other Investments	24.632	17,496	24,632	17,496
Other Expenses	3,235,706	3,036,998	6.54	1,045,737	1,044,665	0.10	3,260,723	3,073,803	6.08	1,054,470	1,055,981	(0.14)	Net Cash (Used in)/Generated from Investing Activities	14,828,237	(14,664,636)	14,682,047	(14,806,485)
													Cash Flows from Financing Activities Net Proceeds from the Issue of Ordinary Share Capital				
Total Operating Expenses		9,520,436		3,286,730			10,128,357		_		3,179,741	4.35	Net Proceeds from the Issue of Other Equity Instruments	-			-
Operating Profit before Taxes	5,982,697	4,359,205	37.24	2,064,969	1,189,525	73.60	6,066,359	4,440,280	36.62	2,132,170	1,261,075	69.08	Net Proceeds from the Issue of Subordinated Debt Repayment of Subordinated Debt	6,000,000 (1,727,720)	-	6,000,000 (1,727,720)	-
Less: Value Added Tax on Financial Services	1 525 070	1,185,584	28.71	521,021	348,274	40.60	1,525,979	1 105 504	28.71	521,021	348,274	49.60	Interest Paid on Subordinated Debt Interest Paid on Un-subordinated Debt	(2,157,495)	(2,143,860) (107,737)	(2,144,630)	(2,126,660) (107,737)
Profit before Income Tax		3,173,621	40.43	1,543,948			4,540,380			1,611,149		76.51	Dividend Paid to Non-controlling Interest	-		(53)	(49,717)
Less: Income Tax Expense	1.250.898		31.38	443,385	271,031		1,233,508			462.025			Dividend Paid to Shareholders of the Bank Dividend paid to Holders of Other Equity Instruments	(123)	(502,240)	(123)	(502,240)
	1,200,000	332,000	51.50	440,000	271,001	00.00	1,200,000	1,013,400	21.00	402,023	200,074	00.00	Repayment of Principal Portion of Lease Liabilities Net Cash (Used in)/Generated from Financing Activities	(567,579) 1,547,083	(562,140) (3.315.977)	(353,991) 1.773.483	(348,578)
Profit for the Period	3.205.820	2.221.535	44.31	1.100.563	570,220	93.01	3,306,872	2.235.228	47.94	1.149.124	624,727	83.94			(1)	, , , , , ,	(1) - 7 7
	.,,	,,_00		,,	,		,	,,10		,,			Net Increase / (Decrease) in Cash and Cash Equivalents Cash and Cash Equivalents at Beginning of the Year	(362,714) 37,515,866	20,309,190 24,716,667	(282,088) 37,516,404	20,308,692 24,717,205
Profit Attributable to:													Cash and Cash Equivalents at End of the Period	37.153.152	45.025.857	37.234.316	45,025,897
Equity Holders of the Bank	3,205,820	2,221,535	44.31	1,100,563	570,220	93.01	3,240,148	2,197,346	47.46	1,134,802	608,653	86.44		01,100,102	40,010,007	01,204,010	40,020,037
Non-Controlling Interest	-	-	-	-		-	66,724	37,882	76.14	14,322	16,074	(10.90)	Reconciliation of Cash and Cash Equivalents Cash and Cash Equivalents	20,846,342	11,223,222	20,846,382	11,223,262
Profit for the Period	3,205,820	2,221,535	44.31	1,100,563	570,220	93.01	3,306,872	2,235,228	47.94	1,149,124	624,727	83.94	Placements with Banks and Finance Companies Government of Sri Lanka Treasury Bills/Bonds, Development and Sovereign Bonds maturing within Three Months	2,104,558 12,370,802	17,139,113 7,356,585	2,105,056 12,451,428	17,139,113 7.356,585
													Securities Purchased under Resale Agreements maturing within Three Months	1,831,450	9,306,937	1,831,450	9,306,937
Basic/Diluted Earnings per Ordinary Share (Rs.)	6.00	4.16	44.31	2.06	1.07	93.01	6.07	/ 11	47.46	2.12	1.14	86.44				37,234,316	45,025,897

(Amounts in Rupees Thousands)

# STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

(In terms of Rule 7.4 of the Colombo Stock Exchange)		Deals			Deals			0			0	
	For the Nine	Bank months End	ed 30th Sept.	Ear the Ou	Bank arter Ended 3	Oth Sont	Ear the Nin	Group e months Ende	d 20th Cont	Ear tha Or	Group Jarter Ended	20th Cont
	2021	2020 2020	Growth %	2021	2020 G		2021	2020	Growth %	2021		Growth %
Profit for the Period	3,205,820	2,221,535	44.31	1,100,563	570,220	93.01	3,306,872	2,235,228	47.94	1,149,124	624,727	83.94
Other Comprehensive Income/ (Loss), Net of Tax Items that are or may be Reclassified to Income Statement in Subsequent Periods												
Net Movement of Cash Flow Hedge Reserve	26,868	18,982	41.54	11,786	16,200	(27.25)	26,868	18,982	41.54	11,786	16,200	(27.25)
Net Gains/(Losses) on Investments in Debt Instruments measured at Fair Value through Other Comprehensive Income	(2,325,666)	2,109,694	(210.24)	(1,216,377)	(576,048)	(111.16)	(2,327,967)	2,113,572	(210.14)	(1,217,844)	(575,862)	(111.48)
Less: Deferred Tax effect relating to items that are or may be Reclassified to Income Statement	(666,815)	590,714	(212.88)	(291,930)	(161,294)	(80.99)	(667,045)	591,102	(212.85)	(292,077)	(161,274)	(81.11)
Items that will never be Reclassified to Income Statement in Subsequent Periods												
Change in Fair Value on Investments in Equity Instruments measured at Fair Value through Other Comprehensive Income	57,032	1,864,829	(96.94)	435,861	1,877,824	(76.79)	57,032	1,864,829	(96.94)	435,861	1,877,824	(76.79)
Less: Deferred Tax effect relating to items that will never be Reclassified to Income Statement		477,170	(100.00)		-	-	-	477,170	(100.00)	-	-	
Other Comprehensive Income/ (Loss) for the Period, Net of Taxes	(1.574.951)	2.925.621	(153.83)	(476,800)	1.479.270	(132.23)	(1.577.022)	2.929.111	(153.84)	(478,120)	1 479 436	(132.32)
Total Comprehensive Income for the Period	1.630.869	5.147.156	(68.32)	623.763	2.049.490	(69.56)	1,729,850	5.164.339	(66.50)	671.004	2.104.163	(68.11)
Total Comprehensive Attributable to : Equity Holders of the Bank Non-Controlling Interest	1,630,869	5,147,156	(68.32)	623,763	2,049,490	(69.56)	1,663,737 66,113	5,125,428 38,911	(67.54) 69.91	657,072 13,932	2,088,040 16,123	(68.53) (13.59)
Total Comprehensive Income for the Period	1,630,869	5,147,156	(68.32)	623,763	2,049,490	(69.56)	1,729,850	5,164,339	(66.50)	671,004	2,104,163	(68.11)

#### STATEMENT OF FINANCIAL POSITION (Amounts in Rupees Thousands) (In terms of Rule 7.4 of the Colombo Stock Exchange) Bank Group As at 31.12.2020 As at 30.09.2021 As at 31.12.2020 Growth % Growth % As at 30.09.2021 (Audited) (Audited) Assets 20,784,319 20,784,359 10,036,144 107.09 10,036,184 107.09 Cash and Cash Equivalents 15,168,846 15,168,846 Balances with Central Bank of Sri Lanka 7,371,203 105.79 7,371,203 105.79 Placements with Banks and Finance Companies 2,094,035 10,730,528 2,094,035 10,730,528 (80.49) (80.49) Derivative Financial Instruments 403,984 4.58 422,506 422,506 403,984 4.58 Financial Assets recognized through Profit or Loss - Measured at Fair Value 6,384,252 4,545,853 40.44 6,384,252 4,553,778 40.20 - Designated at Fair Value

**SEYLAN BANK PLC - DEBENTURES** 

SETLAN DANK FLG - DEDENTUNES	Current Period	Comparative Period
	01-July-21 to 30-Sept21	01-July-20 to 30-Sept20
Debt (Debentures)/Equity Ratio (Times)	0.42	0.40
Debt (Debentures plus Long term Debt) / Equity Ratio (Times)	0.48	0.57
Interest Cover (Times)	3.35	2.71
Quick Asset Ratio (Times)	0.79	0.76
2014 Issue Market Prices during July to September (Ex Interest) 6 Year Fixed Semi Annual - 8.60% p.a. (Debenture Matured and Redeemed on 23/12/2020) 6 Year Fixed Annual - 8.75% p.a. (Debenture Matured and Redeemed on 23/12/2020)	-	*
Interest Yield as at Date of Last Trade 6 Year Fixed Semi Annual - 8.60% p.a. 6 Year Fixed Annual - 8.75% p.a.	-	*
Yield to Maturity of Trade Done on 6 Year Fixed Semi Annual - 8.60% p.a. 6 Year Fixed Annual - 8.75% p.a.	-	•
Interest Rate of Comparable Government Security		
- 6 Years	-	4.69%
2016 Issue Market Prices during July to September (Ex Interest) 5 Year Fixed Semi Annual - 13.00% p.a (Debenture Matured and Redeemed on 15/07/2021) - Highest Price		102.70
- Lowest Price - Last Traded Price */(13/08/2020)	*	102.70 102.70
5 Year Floating Semi Annual - six months treasury bill rate + 1.5% (Debenture Matured and Redeemed on 15	/07/9021) *	*
	*	
7 Year Fixed Semi Annual - 13.75% p.a		
Interest Yield as at Date of Last Trade 5 Year Fixed Semi Annual - 13.00% p. a */(13/08/2020) 5 Year Floating Semi Annual - six months treasury bill rate + 1.5% 7 Year Fixed Semi Annual - 13.75% p.a	* *	13.07% *
Yield to Maturity of Trade Done on 5 Year Fixed Semi Annual - 13.00% p.a */(13/08/2020) 5 Year Fixeding Semi Annual - six months treasury bill rate + 1.5% 7 Year Fixed Semi Annual - 13.75% p.a.	*	9.83% *
Interest Rate of Comparable Government Security - 5 Years - 7 Years	7 450/	4.76%
- 7 rears 2018 Issue Market Prices during July to September (Ex Interest) 5 Year Fixed Semi Annual - 12.85% p.a	*	6.00%
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	*	*
Yield to Maturity of Trade Done on	*	*
Interest Rate of Comparable Government Security - 5 Years - 7 Years - 10 Years	7.67% 9.18% 10.06%	6.02% 6.79% 7.25%
2019 Issue Market Prices during July to September (Ex Interest) 5 Year Fixed Annual - 15.00% p.a		
- Highest Price	* *	116.44 107.54
- Last Traded Price */(28/07/2020) 5 Year Fixed Semi Annual - 14.50% p.a.	•	116.44
Interest Yield as at Date of Last Trade 5 Year Fixed Annual - 15.00% p.a. */(28/07/2020)		12.88%
5 Year Fixed Semi Annual - 14.50% p.a. Yield to Maturity of Trade Done on 5 Year Fixed Annual - 15.00% p.a. */(28/07/2020)	•	* 9.50%
5 Year Fixed Semi Annual - 14.50% p.a.	*	*
Interest Rate of Comparable Government Security - 5 Years	8.14%	6.32%
2021 Issue (Debenture allotted on 12 April 2021) Market Prices during July to September (Ex Interest) 5 Year Fixed Annual - 9.75% p.a 5 Year Fixed Quarterty - 9.25% p.a.	*	
Interest Yield as at Date of Last Trade 5 Year Fixed Annual - 9.75% p.a 5 Year Fixed Quarterly - 9.25% p.a.	*	
Yield to Maturity of Trade Done on 5 Year Fixed Annual - 9.75% p.a 5 Year Fixed Quarterly - 9.25% p.a.	•	
Interest Rate of Comparable Government Security - 5 Years	9.21%	
* No trading during the period.		

as strumates str	- Dot and Other instruments         51 (284,047         53.392,471         (0.73)         53.392,471         (0.73)           instraid Accest measure at Fair Value through Other Comprehensive income         115.30(2         11.53.002	- Loans and Advances     428       - Debt and Other Instruments     51       inancial Assets measured at Fair Value through Other Comprehensive Income     39       ivestment in Subsidiary     1       roup Balances Receivable     3       roperty, Plant & Equipment     3       ight-of-use Assets     4       vestment Properties     4       itangible Assets     10       otal Assets     583,       itabilities     29       erivative Financial Instruments     13       nancial Liabilities at Amortized Cost     451       - Due to Depositors     451       - Due to Other Borrowers     13       roup Balances Payable     21       ebt Securities Issued     21       urrent Tax Liabilities     21	,624,047 ,213,025 ,153,602 40,000 ,521,934 ,511,197 - 560,546 ,046,766 ,754,809 ,333,300 354,807 ,466,708 ,166,751 7,763 209,916	53,692,471 59,024,231 1,153,602 40,000 4,031,453 4,450,659 - 620,530 7,840,615 <b>557,707,420</b> 32,679,687 39,981 440,303,126	(3.85) (33.56) - (12.64) 1.36 - (9.67) 28.14 <b>4.67</b> (10.24)	51,704,673 39,266,148 - - 6,241,280 2,306,329 850,506 560,546 10,121,401 <b>584,134,615</b> 29,333,300	53,692,471 59,081,506 - - 6,772,711 2,220,501 856,604 620,530 7,899,785 558,005,932	(3.70) (33.54) - (7.85) 3.87 (0.71) (9.67) 28.12
stimments et al Fair Value through Other Comprehensive Income by bit et al Fair Value through Other Comprehensive Income bit et al Fair Value through Other Comprehensive Income bit et al Fair Value through Other Comprehensive Income Reserve through Other Comprehensing Other Comprehensive Income Reserve through Other	- Dot and Other instruments         51 (284,047         53.392,471         (0.73)         53.392,471         (0.73)           instraid Accest measure at Fair Value through Other Comprehensive income         115.30(2         11.53.002	- Debt and Other Instruments 51 inancial Assets measured at Fair Value through Other Comprehensive Income 39 ivestment in Subsidiary 1 roup Balances Receivable 3 ight-of-use Assets 4 vestment Properties 4 thangible Assets 10 <b>btal Assets 5</b> <b>iabilities 4</b> ue to Banks 29 erivative Financial Instruments 10 nancial Liabilities at Amortized Cost 4 - Due to Depositors 451 - Due to Debt Securities Holders 13 - Due to Other Borrowers 13 roup Balances Payable 21 urrent Tax Liabilities 2	,624,047 ,213,025 ,153,602 40,000 ,521,934 ,511,197 - 560,546 ,046,766 ,754,809 ,333,300 354,807 ,466,708 ,166,751 7,763 209,916	53,692,471 59,024,231 1,153,602 40,000 4,031,453 4,450,659 - 620,530 7,840,615 <b>557,707,420</b> 32,679,687 39,981 440,303,126	(3.85) (33.56) - (12.64) 1.36 - (9.67) 28.14 <b>4.67</b> (10.24)	51,704,673 39,266,148 - - 6,241,280 2,306,329 850,506 560,546 10,121,401 <b>584,134,615</b> 29,333,300	53,692,471 59,081,506 - - 6,772,711 2,220,501 856,604 620,530 7,899,785 558,005,932	(3.70) (33.54) - (7.85) 3.87 (0.71) (9.67) 28.12
of at Fair Value through Other Comprehensive Income table         39,213 025 1,153 002         59,224 221 1,153 002         (33,56) 1,43         39,266,148 1,43         59,061,506 1,43         (33,57) 1,50 1,500,143           https://ment         40,000         4,001,453         (12,64)         6,241,280         6,772,711         (7,85)           https://ment         4,511,197         4,403,453         (12,64)         6,241,280         6,772,711         (7,85)           10,966,766         7,240,615         28,14         10,121,401         7,899,785         28,12           583,754,809         557,707,420         4,67         584,134,615         558,005,932         4,581           nortized Cost         451,466,708         440,303,126         2,54         451,466,708         440,303,126         2,54           11,31,66,751         2,573,687         (10,24)         28,33,300         32,573,687         (10,24)           yasses         13,166,751         2,573,673         41,113         (45,03)         7,764         41,123         (45,03)         7,764         41,123         (45,03)         7,763         14,123         (45,03)         7,763         14,123         (45,03)         7,763         14,123         (45,03)         7,763         14,123         (45,03)         7,	Binancial Acester measured a Fair Value through Other Comprehensive Income         B3 221 005         59,024,231         (33,65)         (33,52)         .	inancial Assets measured at Fair Value through Other Comprehensive Income 39 investment in Subsidiary 1 roup Balances Receivable roperty, Plant & Equipment 3 ight-of-use Assets 4 investment Properties trangible Assets 10 rotal Assets 583 iabilities ue to Banks 29 erivative Financial Instruments nancial Liabilities at Amortized Cost - Due to Dept Securities Holders 13 - Due to Debt Securities Holders 13 - Due to Other Borrowers roup Balances Payable ebt Securities Issued 221 urrent Tax Liabilities 2	0,213,025 ,153,602 40,000 0,521,934 4,511,197 - 560,546 0,046,766 - ,754,809 - 0,333,300 354,807 - ,466,708 4,166,751 7,763 209,916	59,024,231 1,153,602 40,000 4,031,453 4,450,659 - 620,530 7,840,615 <b>557,707,420</b> 32,679,687 39,981 440,303,126	(33.56) - (12.64) 1.36 - (9.67) 28.14 <b>4.67</b> (10.24)	39,266,148 6,241,280 2,306,329 850,506 560,546 10,121,401 584,134,615 29,333,300	59,081,506 - - 6,772,711 2,220,501 856,604 620,530 7,899,785 558,005,932	(33.54) (7.85) 3.87 (0.71) (9.67) 28.12
of at Fair Value through Other Comprehensive Income isble         39,212,025         59,024,221         (23,56)         39,266,148         59,081,566         (23,54)           isble         1,155,002         1,55,002         -	Binancial Acester measured a Fair Value through Other Comprehensive Income         B3 221 005         59,024,231         (33,65)         (33,52)         .	inancial Assets measured at Fair Value through Other Comprehensive Income 39 investment in Subsidiary 1 roup Balances Receivable roperty, Plant & Equipment 3 ight-of-use Assets 4 investment Properties trangible Assets 10 rotal Assets 583 iabilities ue to Banks 29 erivative Financial Instruments nancial Liabilities at Amortized Cost - Due to Dept Securities Holders 13 - Due to Debt Securities Holders 13 - Due to Other Borrowers roup Balances Payable ebt Securities Issued 221 urrent Tax Liabilities 2	0,213,025 ,153,602 40,000 0,521,934 4,511,197 - 560,546 0,046,766 - ,754,809 - 0,333,300 354,807 - ,466,708 4,166,751 7,763 209,916	59,024,231 1,153,602 40,000 4,031,453 4,450,659 - 620,530 7,840,615 <b>557,707,420</b> 32,679,687 39,981 440,303,126	(33.56) - (12.64) 1.36 - (9.67) 28.14 <b>4.67</b> (10.24)	39,266,148 6,241,280 2,306,329 850,506 560,546 10,121,401 584,134,615 29,333,300	59,081,506 - - 6,772,711 2,220,501 856,604 620,530 7,899,785 558,005,932	(33.54) (7.85) 3.87 (0.71) (9.67) 28.12
y         1,153,602         1,153,602         -	1153.002       1.153.002       1.153.002       1.153.002       1.153.002       1.153.002       1.153.002       1.153.002       1.153.002       1.153.002       1.153.002       1.153.002       1.153.002       1.153.002       1.153.002       1.153.002       1.153.002       1.153.002       1.153.002       1.153.002       0.177.211       0.76         typoper, Panta & Equipment.       332.1334       4.331.453       11.264.133       1.206.133       2.206.302       2.200.133       8.95.006       8.95.007.01       8.95.007       8.95.007       8.95.007       8.95.007       8.95.007.01       8.95.007.01       8.95.007       8.95.007.01       8.95.007.01	avestment in Subsidiary     1       roup Balances Receivable     3       roperty, Plant & Equipment     3       ight-of-use Assets     4       avestment Properties     1       tangible Assets     10       obtal Assets     583.       abilities     10       ue to Banks     29       erivative Financial Instruments     29       nancial Liabilities at Amortized Cost     451       - Due to Depositors     451       - Due to Debt Securities Holders     13       - Due to Other Borrowers     13       - Due to Other Borrowers     21       uurrent Tax Liabilities     21	,153,602 40,000 ,521,934 ,511,197 - 560,546 ,046,766 ,754,809 ,333,300 354,807 ,466,708 ,166,751 7,763 209,916	1,153,602 40,000 4,031,453 4,450,659 - 620,530 7,840,615 <b>557,707,420</b> 32,679,687 39,981 440,303,126	(12.64) 1.36 - (9.67) 28.14 <b>4.67</b> (10.24)	6,241,280 2,306,329 850,506 560,546 10,121,401 584,134,615 29,333,300	- 6,772,711 2,220,501 856,604 620,530 7,899,785 558,005,932	(7.85) 3.87 (0.71) (9.67) 28.12
able         40,000         40,000         -        <	biop Balances Receivable progriv, Plant & Gupment, hight-drues Assats         4,000         40,000         -         -         -           hight-drues Assats         4,511,197         4,400,659         1.39         2.06,639         2.270,501         2.8           hight-drues Assats         4,511,197         4,400,659         1.39         2.06,639         2.270,501         2.8           hight-drues Assats         550,546         500,530         (9,67)         560,546         600,330         (9,67)           tal Assets         553,754,809         557,707,420         4.67         564,134,615         559,005,92         4.6           labilities         533,754,809         557,707,420         4.67         564,134,615         559,005,92         4.6           labilities         533,754,809         557,707,420         4.67         564,134,615         559,005,92         4.6           labilities         29,333,300         32,679,687         (10,24)         29,333,300         32,679,687         (10,24)         29,333,300         32,679,687         (10,24)         29,333,300         32,679,687         (10,24)           labilities         labilities         453,466,708         440,303,126         2,54         431,466,708         440,303,126         2,54 <t< td=""><td>roup Balances Receivable roperty, Plant &amp; Equipment ight-of-use Assets thangible Assets thangible Assets ther Asset ther A</td><td>40,000 ,521,934 ,511,197 560,546 ,046,766 ,754,809 ,333,300 354,807 ,466,708 ,166,751 7,763 209,916</td><td>40,000 4,031,453 4,450,659 - 620,530 7,840,615 557,707,420 32,679,687 39,981 440,303,126</td><td>(12.64) 1.36 - (9.67) 28.14 <b>4.67</b> (10.24)</td><td>2,306,329 850,506 560,546 10,121,401 584,134,615 29,333,300</td><td>2,220,501 856,604 620,530 7,899,785 <b>558,005,932</b></td><td>(7.85) 3.87 (0.71) (9.67) 28.12</td></t<>	roup Balances Receivable roperty, Plant & Equipment ight-of-use Assets thangible Assets thangible Assets ther Asset ther A	40,000 ,521,934 ,511,197 560,546 ,046,766 ,754,809 ,333,300 354,807 ,466,708 ,166,751 7,763 209,916	40,000 4,031,453 4,450,659 - 620,530 7,840,615 557,707,420 32,679,687 39,981 440,303,126	(12.64) 1.36 - (9.67) 28.14 <b>4.67</b> (10.24)	2,306,329 850,506 560,546 10,121,401 584,134,615 29,333,300	2,220,501 856,604 620,530 7,899,785 <b>558,005,932</b>	(7.85) 3.87 (0.71) (9.67) 28.12
nent         3,521,934         4,031,453         (12,64)         6,241,280         6,772,711         (7,85)           4,511,197         4,450,659         1.36         2,306,292         2,205,103         3,87           10,046,766         7,840,615         28,14         10,121,401         7,899,755         28,16           583,754,809         557,707,420         4,67         564,134,615         558,005,952         4,68           29,333,300         32,679,687         (10,24)         29,333,300         32,679,687         (10,24)           10,046,766         7,840,615         28,14         364,807         39,981         7,87,44           364,807         39,981         7,87,44         364,807         39,981         7,87,44           11,667,78         14,123         (46,03)         7,77,83         14,123         (46,03)           12,107,331         17,055,55         25,54         21,07,351         17,055,55         23,54         21,07,351         17,055,58         23,54         21,07,351         17,055,58         23,54         21,07,351         17,055,58         23,54         21,07,351         17,055,58         23,54         21,07,351         17,548,347         4,42         18,323,881         17,548,347         4,42	3.32.934         4.031.453         (12.4)         6.241.200         6.772.711         (7.8           Proprint, Properties         -         -         -         850.206         856.604         0.0           International Assets         560.546         620.330         (9.67)         560.546         620.330         (9.67)           International Assets         560.546         620.330         (9.67)         560.546         620.330         (9.67)           International Assets         560.546         620.330         9.57,707.420         4.67         564.134.615         555.97         (10.24)           International Instruments         29.333.300         32.679.687         (10.24)         29.333.300         32.679.687         (10.24)           International Instruments         29.333.300         32.679.687         (10.24)         29.333.300         32.679.687         (10.24)           International Instruments         29.333.300         32.679.687         (10.24)         29.333.300         32.679.687         (10.24)           International Instruments         29.333.300         32.679.687         (10.24)         29.353.300         32.679.687         (10.24)           International Instruments         29.369.07         33.168         25.44         43.146	roperty, Plant & Equipment 3 ight-of-use Assets 4 ivestment Properties itangible Assets 10 that Assets 5 iabilities 2 ue to Banks 29 erivative Financial Instruments 29 erivative Financial Instruments 451 - Due to Depositors 451 - Due to Other Borrowers 7 roup Balances Payable 21 urrent Tax Liabilities 2	0,521,934 1,511,197 560,546 0,046,766 ,754,809 0,333,300 354,807 ,466,708 ,166,751 7,763 209,916	4,031,453 4,450,659 - 620,530 7,840,615 557,707,420 32,679,687 39,981 440,303,126	(12.64) 1.36 - (9.67) 28.14 <b>4.67</b> (10.24)	2,306,329 850,506 560,546 10,121,401 584,134,615 29,333,300	2,220,501 856,604 620,530 7,899,785 <b>558,005,932</b>	(7.85) 3.87 (0.71) (9.67) 28.12
4,511,197         4,450,659         1.35         2.306,229         2.220,501         3.87           560,546         620,530         (9.67)         560,546         620,530         (9.67)         560,546         620,530         (9.67)           583,754,809         557,707,420         4.67         584,134,615         556,005,932         4.68           29,333,300         32,679,687         (10.24)         29,333,300         32,679,687         (10.24)           29,333,300         32,679,687         (10.24)         29,333,300         32,679,687         (10.24)           station contract Cost         451,466,708         440,303,126         2.54         451,466,708         440,303,126         2.54           141,51         13,166,751         2.578,73         411,16         13,166,751         2.578,73         14,123           200,916         261,462         (19,71)         7.63         14,123         (45.03)         7.763         14,123         (45.03)         17,548,558         23.54         2.107,351         17,558         23.54           21,073,351         17,686,586         14,64,776         3.43         1,754,867         10.87         1.829,37         10.87           10,459,129         9.021,786         15.93	bight-durak Assis         4,451,197         4,460,693         1.6         2.206,329         2.220,501         3.8           manapile Assits         500,546         620,530         0,677         560,546         620,530         0,667         7.840,615         28.11         10.121,401         7.899,785         28.1           otal Assits         563,764,609         557,707,420         4.67         564,134,615         556,005,932         4.68           iabilities         583,764,809         557,707,420         4.67         564,134,615         5560,005,932         4.68           iabilities         29,333,300         32,679,667         (10.24)         29,333,300         32,679,667         10.024           beto barks Amortaz         354,807         39,981         787,44         36,807         39,981         787,44           - Due to Depositors         451,466,708         440,303,126         2.54         440,303,126         2.55,737         411,15         13,166,67,783         411,15         146,65,08         440,303,126         2.54         421,073,351         17,088,558         22,55,737         411,15         13,166,728         440,303,126         2.54         421,073,351         17,088,558         22,55,737         411,15         13,166,758         42,065,327	ight-of-use Assets 4 vvestment Properties ttangible Assets 10 obtal Assets 583, iabilities ue to Banks 29 erivative Financial Instruments nancial Liabilities at Amortized Cost - Due to Depositors 451 - Due to Debt Securities Holders 13 - Due to Other Borrowers roup Balances Payable ebt Securities Issued 21 urrent Tax Liabilities 2	1,511,197 560,546 0,046,766 ,754,809 0,333,300 354,807 ,466,708 0,166,751 7,763 209,916	4,450,659 - 620,530 7,840,615 557,707,420 32,679,687 39,981 440,303,126	1.36 (9.67) 28.14 <b>4.67</b> (10.24)	2,306,329 850,506 560,546 10,121,401 584,134,615 29,333,300	2,220,501 856,604 620,530 7,899,785 <b>558,005,932</b>	3.87 (0.71) (9.67) 28.12
	500,066         886,604         0.7           thingbile Assets         10,046,766         7,840,615         28.14         10,121,401         7,899,785         28.1           tal Assets         583,754,809         557,707,420         4.67         584,134,615         556,005,932         4.6           tal Maskes         583,754,809         557,707,420         4.67         584,134,615         556,005,932         4.6           tal Maskes         583,754,809         557,707,420         4.67         584,134,615         556,005,932         4.6           tal Maskes         2833,300         32,679,687         (10,24)         29,333,300         32,679,687         (10,24)         39,810         787,44         354,607,08         440,303,126         2.5           - Outo Dopostors         451,466,708         440,303,126         2.54         451,466,708         440,303,126         2.55         70.3         141,123         (450,07)         7.763         141,123         (450,07)         7.763         141,123         (450,07)         7.753         141,733         411,72         3.85,821         71.58,823         71.58,823         71.58,823         71.58,823         71.58,823         71.58,823 <td< td=""><td>vestment Properties thangible Assets ther Assets ther Assets total Assets total Assets tabilities ue to Banks erivative Financial Instruments nancial Liabilities at Amortized Cost - Due to Depositors - Due to Debt Securities Holders - Due to Other Borrowers roup Balances Payable ebt Securities Issued urrent Tax Liabilities 2 10 10 10 10 10 10 10 10 10 10</td><td>560,546 ,046,766 ,<b>754,809</b> ,333,300 354,807 ,466,708 ,166,751 7,763 209,916</td><td>- 620,530 7,840,615 557,707,420 32,679,687 39,981 440,303,126</td><td>(9.67) 28.14 <b>4.67</b> (10.24)</td><td>850,506 560,546 10,121,401 584,134,615 29,333,300</td><td>856,604 620,530 7,899,785 <b>558,005,932</b></td><td>(0.71) (9.67) 28.12</td></td<>	vestment Properties thangible Assets ther Assets ther Assets total Assets total Assets tabilities ue to Banks erivative Financial Instruments nancial Liabilities at Amortized Cost - Due to Depositors - Due to Debt Securities Holders - Due to Other Borrowers roup Balances Payable ebt Securities Issued urrent Tax Liabilities 2 10 10 10 10 10 10 10 10 10 10	560,546 ,046,766 , <b>754,809</b> ,333,300 354,807 ,466,708 ,166,751 7,763 209,916	- 620,530 7,840,615 557,707,420 32,679,687 39,981 440,303,126	(9.67) 28.14 <b>4.67</b> (10.24)	850,506 560,546 10,121,401 584,134,615 29,333,300	856,604 620,530 7,899,785 <b>558,005,932</b>	(0.71) (9.67) 28.12
560,546         620,530         (9.67)         560,546         620,530         (9.67)           10,046,766         7,840,615         28.14         10,121,401         7,899,755         28.12           563,754,809         557,707,420         4.67         584,134,615         556,005,932         4.68           29,333,300         32,679,687         (10,24)         334,807         39,981         787.44         354,807         39,981         787.44           anotized Cost         451,466,708         440,303,126         2.54         451,466,708         440,303,126         2.54           451,466,708         440,303,126         2.54         451,466,708         440,303,126         2.54           13,166,751         2,575,673         411.16         13,166,751         2,575,873         411.16           13,166,713         2,1073,351         17,058,558         2.354         21,073,351         17,058,558         2.354           2,1073,351         17,058,558         2.354         41,676,741         9,056,600         15.64           2,107,351         1,768,858         1,469,778         (92,79)         401,233         1,789,866         (77,58)           10,491,29         9,021,726         15.93         10,767,41         9,0	seets         560,546         620,530         (9.67)         560,546         620,530         (9.67)           ther Assets         583,754,809         557,707,420         4.67         564,134,615         558,005,932         4.6           tabilities         100,046,766         7.707,420         4.67         564,134,615         556,005,932         4.6           tabilities         29,333,300         22,679,687         (10.24)         29,333,300         32,679,687         39,981         787.44         354,807         39,981         787.44           to to Depositors         13,166,751         2,575,873         411.16         13,166,751         2,575,873         411.162         2,575,873         411.162         2,575,873         411.162         13,166,751         2,575,873         411.163         13,166,751         2,575,873         411.163         13,166,751         2,257,873         411.163         13,166,751         2,355,265         23,54         21,073,351         17,058,558         23,54         21,073,351         17,058,558         23,54         21,073,351         17,058,558         23,54         21,073,351         17,058,558         23,54         21,073,351         17,058,558         23,54         21,073,351         17,058,558         23,55         23,55,598,90,933	tangible Assets ther Assets 10 that Assets 583 iabilities ue to Banks 29 erivative Financial Instruments nancial Liabilities at Amortized Cost - Due to Depositors 451 - Due to Debt Securities Holders 13 - Due to Other Borrowers roup Balances Payable ebt Securities Issued 21 urrent Tax Liabilities 2	0,046,766 , <b>754,809</b> 0,333,300 354,807 ,466,708 0,166,751 7,763 209,916	7,840,615 <b>557,707,420</b> 32,679,687 39,981 440,303,126	28.14 <u>4.67</u> (10.24)	560,546 10,121,401 <b>584,134,615</b> 29,333,300	620,530 7,899,785 <b>558,005,932</b>	(9.67) 28.12
10.046,766         7,840,815         28.14         10,121,401         7,899,785         28.12           583,754,809         557,707,420         4.67         584,134,615         554,005,932         4.68           29.333,300         32,679,687         (10.24)         29,333,300         32,679,687         (10.24)           nortized Cost         451,466,708         440,303,126         2.54         451,466,708         440,303,126         2.54           titles Holders         7,763         14,123         (45.03)         7,763         14,123         (45.03)           20.939,16         29,17,854         23,54         21,073,351         17,058,558         23,54         21,073,351         17,058,558         23,54         21,073,351         17,058,558         23,54         2,073,351         17,058,558         23,54         2,073,351         17,058,558         23,54         2,073,351         17,058,558         23,54         2,073,351         17,058,558         23,54         2,073,351         17,058,558         23,54         2,073,351         17,058,558         23,54         2,073,351         17,058,558         23,54         2,073,351         17,058,558         23,54         2,073,351         17,058,558         23,54         2,073,321         18,869,677         18,823,881 </td <td>Inter Assets         10,046,766         7,840,615         28.14         10,121,401         7,893,765         28.1           tal Assets         568,754,809         567,707,420         4.67         564,134,615         558,005,932         4.68           tabilities         29,333,300         32,679,687         (10.24)         29,333,300         32,679,687         (10.24)           out to Banks         29,333,300         32,679,687         (10.24)         33,4807         39,881         787,44         384,807         39,981         787,44           out to Depositors         451,466,708         440,303,126         2.54         451,466,708         440,303,126         2.57,573         411.16         13,166,751         2.2,57,573         411.16         13,166,751         2.2,57,573         411.16         13,166,751         2.2,57,573         411.16         13,166,751         2.2,57,573         411.16         13,166,751         2.2,57,573         411.16         13,166,751         2.2,57,573         411.17         10,95,550         23,54         415,852,550         644,552         17,538,58         23,54         17,548,547         442         10,723,551         17,798,558         23,55           out Dither Borrowers         21,073,551         17,548,547         442         21,073,5</td> <td>ther Assets 10 ther Assets 583 tabilities ue to Banks 29 erivative Financial Instruments nancial Liabilities at Amortized Cost - Due to Depositors 451 - Due to Debt Securities Holders 13 - Due to Other Borrowers roup Balances Payable ebt Securities Issued 21 urrent Tax Liabilities 2</td> <td>0,046,766 ,<b>754,809</b> 0,333,300 354,807 ,466,708 0,166,751 7,763 209,916</td> <td>7,840,615 <b>557,707,420</b> 32,679,687 39,981 440,303,126</td> <td>28.14 <u>4.67</u> (10.24)</td> <td>10,121,401 584,134,615 29,333,300</td> <td>7,899,785 <b>558,005,932</b></td> <td>28.12</td>	Inter Assets         10,046,766         7,840,615         28.14         10,121,401         7,893,765         28.1           tal Assets         568,754,809         567,707,420         4.67         564,134,615         558,005,932         4.68           tabilities         29,333,300         32,679,687         (10.24)         29,333,300         32,679,687         (10.24)           out to Banks         29,333,300         32,679,687         (10.24)         33,4807         39,881         787,44         384,807         39,981         787,44           out to Depositors         451,466,708         440,303,126         2.54         451,466,708         440,303,126         2.57,573         411.16         13,166,751         2.2,57,573         411.16         13,166,751         2.2,57,573         411.16         13,166,751         2.2,57,573         411.16         13,166,751         2.2,57,573         411.16         13,166,751         2.2,57,573         411.16         13,166,751         2.2,57,573         411.17         10,95,550         23,54         415,852,550         644,552         17,538,58         23,54         17,548,547         442         10,723,551         17,798,558         23,55           out Dither Borrowers         21,073,551         17,548,547         442         21,073,5	ther Assets 10 ther Assets 583 tabilities ue to Banks 29 erivative Financial Instruments nancial Liabilities at Amortized Cost - Due to Depositors 451 - Due to Debt Securities Holders 13 - Due to Other Borrowers roup Balances Payable ebt Securities Issued 21 urrent Tax Liabilities 2	0,046,766 , <b>754,809</b> 0,333,300 354,807 ,466,708 0,166,751 7,763 209,916	7,840,615 <b>557,707,420</b> 32,679,687 39,981 440,303,126	28.14 <u>4.67</u> (10.24)	10,121,401 584,134,615 29,333,300	7,899,785 <b>558,005,932</b>	28.12
583,754,809         557,707,420         4.67         564,134,615         556,005,932         4.68           29,333,300         32,679,687         (10,24)         29,333,300         32,679,687         (10,24)           354,807         39,981         787,44         354,807         39,981         787,44           anotized Cost         451,466,708         440,303,126         2.54         451,466,708         440,303,126         2.54           ats holders         7,763         14,123         (45,03)         7,7783         141,16         13,166,751         2,575,873         411,16         13,166,751         2,575,873         411,16         14,123 (45,03)         7,7683         14,123         (45,03)         7,7683         14,123         (45,03)         7,7683         14,123         (45,03)         7,7683         14,123         (45,03)         7,7683         14,123         (45,03)         7,7683         14,123         (45,03)         1,758,058         23,54         23,54         23,54         23,54         23,54         23,54         23,54         23,54         23,578,77         10,859,897         10,859,897         10,859,897         10,859,897         10,859,897         10,859,897         10,859,897         10,859,897         10,859,897         10,859,897	Start         First of the security         Start of th	abilities     583.       iabilities     29       erivative Financial Instruments     29       inancial Liabilities at Amortized Cost     29       - Due to Depositors     451       - Due to Depositors     451       - Due to Other Borrowers     13       roup Balances Payable     21       ebt Securities Issued     21       urrent Tax Liabilities     2	<b>,754,809</b> <b>,</b> 333,300 354,807 ,466,708 ,166,751 7,763 209,916	<b>557,707,420</b> 32,679,687 39,981 440,303,126	<b>4.67</b> (10.24)	<b>584,134,615</b> 29,333,300	558,005,932	
Pruments nortizad Cost         29,33,300         32,679,687         (10,24)         29,333,300         32,679,687         (10,24)           ast,807         39,981         787.44         354,807         39,981         787.44           https://dotsing.com/second         451,466,708         440,303,126         2.54         451,466,708         440,303,126         2.54           owers         7,763         14,123         (15,03)         7,763         14,123         (2,03,351         17,058,558         23,54         21,073,351         17,058,558         23,54         21,073,351         17,058,558         23,554         21,073,351         17,058,558         23,554         21,073,351         17,058,558         23,554         21,073,351         17,058,558         23,554         21,073,351         17,058,558         23,566         846,552         178,82,937         10,859         10,877         10,459,729         401,233         1,789,866         172,548         10,476,741         9,059,600         15,64           rComprehensive Income Reserve         2,103,522         2,103,522         -         2,103,522         2,103,522         2,103,522         2,103,522         2,103,522         2,103,522         2,103,522         2,103,522         2,103,522         2,103,522         2,103,522	iabilities up to Banks per value (Financial instruments inacial Liabilities - Due to Depositors         29,333,300 354,807         32,679,667 39,981         (10,24) 767,44         29,333,300 38,48,407         32,679,667 38,407         (10,24) 38,407           - Due to Depositors         451,466,708         440,031,126         2.54         451,466,708         440,030,126         2.57           - Due to Depositors         13,166,751         2,575,873         411.16         13,166,751         2,575,873         411.16           - Due to Deth Securities Holders         7,763         14,123         (45.03)         7,763         14,123         (45.03)         7,763         14,123         (45.03)         7,763         14,123         (45.03)         7,763         14,123         (45.03)         7,763         14,123         (45.03)         7,763         14,123         (45.03)         7,763         14,123         (45.03)         7,763         14,123         (45.03)         7,763         14,123         (45.03)         7,763         14,123         (45.03)         7,763         1,754,696         172,61         2,365,006         846,582         173,83         1,764,671         1,803,801         1,754,697         10,833         1,754,697         10,83         1,754,697         10,476,741         9,0595,600         156	iabilities ue to Banks 29 erivative Financial Instruments 29 erivative Financial Instruments 451 - Due to Depositors 451 - Due to Debt Securities Holders 13 - Due to Other Borrowers 7000 Balances Payable ebt Securities Issued 21 urrent Tax Liabilities 2	9,333,300 354,807 ,466,708 5,166,751 7,763 209,916	32,679,687 39,981 440,303,126	(10.24)	29,333,300		4.68
Pruments nortizad Cost         29,33,300 354,807         32,679,687 39,981         (10,24) 787,44         29,33,300 354,807         32,679,687 39,981         (10,24) 787,44           nortizad Cost         451,466,708         440,303,126         2.54         451,466,708         440,303,126         2.54           wers         13,166,751         2.575,873         411.16         13,166,751         2.575,873         411.16           13,166,751         2.575,873         411.16         13,166,751         2.575,873         411.16           20,9315         21,073,351         17,088,558         23,54         21,073,351         17,088,558         2.354           2,371,384         869,966         172,61         2.385,206         846,582         178,866         15,82,937         10,875           10,459,129         9,021,786         15,93         10,476,741         9,059,600         15,64           50,007,081         48,966,975         3.35         12,744         25,316,347         4.42           1,103,822         2,103,522         -         2,103,522         -         2,103,522         -           *         -         -         -         -         1,299,664         1,265,716         1,08           *         50,607,081	iabilities up to Banks per value (Financial instruments inacial Liabilities - Due to Depositors         29,333,300 354,807         32,679,667 39,981         (10,24) 767,44         29,333,300 38,48,407         32,679,667 38,407         (10,24) 38,407           - Due to Depositors         451,466,708         440,031,126         2.54         451,466,708         440,030,126         2.57           - Due to Depositors         13,166,751         2,575,873         411.16         13,166,751         2,575,873         411.16           - Due to Deth Securities Holders         7,763         14,123         (45.03)         7,763         14,123         (45.03)         7,763         14,123         (45.03)         7,763         14,123         (45.03)         7,763         14,123         (45.03)         7,763         14,123         (45.03)         7,763         14,123         (45.03)         7,763         14,123         (45.03)         7,763         14,123         (45.03)         7,763         14,123         (45.03)         7,763         14,123         (45.03)         7,763         1,754,696         172,61         2,365,006         846,582         173,83         1,764,671         1,803,801         1,754,697         10,833         1,754,697         10,83         1,754,697         10,476,741         9,0595,600         156	iabilities ue to Banks 29 erivative Financial Instruments 29 erivative Financial Instruments 451 - Due to Depositors 451 - Due to Debt Securities Holders 13 - Due to Other Borrowers 7000 Balances Payable ebt Securities Issued 21 urrent Tax Liabilities 2	9,333,300 354,807 ,466,708 5,166,751 7,763 209,916	32,679,687 39,981 440,303,126	(10.24)	29,333,300		
Numents         354,807         39,981         787.44         354,807         39,981         787.44           nortized Cost         451,466,708         440,303,126         2.54         451,466,708         440,303,126         2.54           titles Holders         13,166,751         2.575,873         411.16         13,166,751         2.575,873         411.16           swers         7,763         14,123         (45.03)         7,763         14,123         (46.03)           209,916         261,462         (19.71)         -         -         -         -           21,073,351         17,058,558         23,54         21,073,351         17,058,558         23,54           2,371,384         869,996         172,61         2,366,206         846,582         177,32           10,459,129         9,021,786         15.93         10,476,741         9,059,600         16.64           10,459,129         9,021,786         15.93         10,476,741         9,059,600         16.64           10,459,129         9,021,786         15.93         10,476,741         9,059,600         16.64           10,459,129         2,103,522         -         2,103,522         2,103,522         -         2,103,522         2,103,522 </td <td>ue to Banks       29.333.300       32.679.687       (10.24)       29.333.300       32.679.687       (10.24)         erivative Financial Instruments       354.807       39.981       787.44       354.807       39.981       787.4         - Due to Depositors       451,466,708       440,033,126       2.54       451.466,708       440,033,126       2.57         - Due to Depositors       151,466,708       440,033,126       2.57       11.16       13,166,753       2.57         - Due to Depositors       17,763       14,123       (45.03)       7,763       14,123       (45.07)         - Due to Depositors       17,058,558       22.54       2.107,351       17.068,558       22.55       2.56,206       846,522       17.83         etreard Tax Labilities       106.035       1,459,778       (92.79)       401.23       17.808,606       17.75.3         etreard Tax Labilities       10.635       1,459,778       (92.79)       401.23       1,789,806       17.63         etreard Tax Labilities       4586,584       4,446,175       3.43       1,754,967       1,582,937       10.8         etreard Tax Labilities       533,147,728       508,740,445       4.80       530,319,127       505,550,503.33       4.8         <t< td=""><td>ue to Banks 29 erivative Financial Instruments 451 - Due to Depositors 451 - Due to Debt Securities Holders 13 - Due to Other Borrowers roup Balances Payable ebt Securities Issued 21 urrent Tax Liabilities 22</td><td>354,807 ,466,708 8,166,751 7,763 209,916</td><td>39,981 440,303,126</td><td></td><td></td><td>32,679.687</td><td></td></t<></td>	ue to Banks       29.333.300       32.679.687       (10.24)       29.333.300       32.679.687       (10.24)         erivative Financial Instruments       354.807       39.981       787.44       354.807       39.981       787.4         - Due to Depositors       451,466,708       440,033,126       2.54       451.466,708       440,033,126       2.57         - Due to Depositors       151,466,708       440,033,126       2.57       11.16       13,166,753       2.57         - Due to Depositors       17,763       14,123       (45.03)       7,763       14,123       (45.07)         - Due to Depositors       17,058,558       22.54       2.107,351       17.068,558       22.55       2.56,206       846,522       17.83         etreard Tax Labilities       106.035       1,459,778       (92.79)       401.23       17.808,606       17.75.3         etreard Tax Labilities       10.635       1,459,778       (92.79)       401.23       1,789,806       17.63         etreard Tax Labilities       4586,584       4,446,175       3.43       1,754,967       1,582,937       10.8         etreard Tax Labilities       533,147,728       508,740,445       4.80       530,319,127       505,550,503.33       4.8 <t< td=""><td>ue to Banks 29 erivative Financial Instruments 451 - Due to Depositors 451 - Due to Debt Securities Holders 13 - Due to Other Borrowers roup Balances Payable ebt Securities Issued 21 urrent Tax Liabilities 22</td><td>354,807 ,466,708 8,166,751 7,763 209,916</td><td>39,981 440,303,126</td><td></td><td></td><td>32,679.687</td><td></td></t<>	ue to Banks 29 erivative Financial Instruments 451 - Due to Depositors 451 - Due to Debt Securities Holders 13 - Due to Other Borrowers roup Balances Payable ebt Securities Issued 21 urrent Tax Liabilities 22	354,807 ,466,708 8,166,751 7,763 209,916	39,981 440,303,126			32,679.687	
Numents         354,807         39,981         787.44         354,807         39,981         787.44           nortized Cost         451,466,708         440,303,126         2.54         451,466,708         440,303,126         2.54           titles Holders         13,166,751         2.575,873         411.16         13,166,751         2.575,873         411.16           swers         7,763         14,123         (45.03)         7.763         14,123         (45.03)           209,916         261,462         (19.71)         -         -         -         -           21,073,351         17,058,558         23,54         21,073,351         17,058,558         23,54           2,971,384         869,996         172,61         2,366,206         846,582         177.83           10,459,129         9,021,786         15.93         10,476,741         9,059,600         16.54           503,3147,728         508,740,445         4.80         530,391,827         505,950,333         4.83           10,459,129         9,021,786         15.93         10,476,741         9,059,600         16.54           -         18,323,881         17,548,347         4.42         2,103,522         2,103,522         2,103,522         2,	eivative Financial Instruments         354,807         39,981         787.44         354,807         39,981         787.44           nancial Liabilities at Amortized Cost         -         -         451,466,708         440,303,126         2.54         451,466,708         440,303,126         2.55           - Due to Debt Securities Holders         13,166,751         2.575,873         411.16         13,166,751         2.575,873         411.16         13,166,751         2.575,873         411.12         (45.03)         7,763         14,123         (45.00)         14,123         (45.00)         14,123         (45.00)         14,123         (45.00)         14,123         (45.00)         14,123         (45.00)         14,123         (45.00)         14,123         (45.00)         14,123         (45.00)         14,123         (45.00)         14,123         (45.00)         14,123         (45.00)         14,123         (45.00)         14,123         (45.00)         14,123         (45.00)         17.358         23.54         17.038,558         23.54         17.038,558         23.55         10.476,741         9.099,600         15.69         15.69         10.635         14.69,779         14.123         11.583,2381         11.7,548,347         4.42         18.3,23,881         11.7,548,347         4.4	erivative Financial Instruments nancial Liabilities at Amortized Cost - Due to Depositors 451 - Due to Debt Securities Holders 13 - Due to Other Borrowers roup Balances Payable etb Securities Issued 21 urrent Tax Liabilities 2	354,807 ,466,708 8,166,751 7,763 209,916	39,981 440,303,126			32,079.087	(10.04)
Nortized Cost         451,466,708         440,303,126         2.54         451,466,708         440,303,126         2.575,873         411.16         13,166,751         2.575,873         411.16         13,166,751         2.575,873         411.16         13,166,751         2.575,873         411.16         13,166,751         2.575,873         411.16         13,166,751         2.575,873         411.16         13,166,751         2.575,873         411.16         13,166,751         2.575,873         411.16         13,166,751         2.575,873         411.16         13,166,751         2.575,873         411.16         13,166,751         14,123         (450,3)         7,763         14,123         (450,3)         7,763         14,123         (450,3)         7,763         14,123         (450,3)         7,763         14,123         (450,3)         7,763         14,123         (450,3)         7,763         14,123         (450,3)         7,763         14,123         (450,3)         7,763         14,123         (450,3)         7,763         14,123         (450,3)         7,763         14,123         (450,3)         7,763         14,123         (17,58,3)         7,763         1,754,967         1,582,377         1,827,377         1,827,377         1,827,377         1,827,377         1,827         505,959,333 </td <td>nancial Liabilities at Amortized Cost         451,466,708         440,303,126         2.54         451,466,708         440,303,126         2.55           - Due to Depositors         13.166,751         12.575,873         411.16         13.166,751         2.575,873         411.12           - Due to Debt Socurities Holders         7,763         14.123         (450.30)         7,763         14,123         (450.30)           roup Balances Payable         21,073,351         17,058,558         22.35         21,073,351         17,058,558         22.55         440,303,126         22.57         451,466,708         440,303,126         2.55         452,452         453,452         453,452         453,452         453,452         453,452         453,453,453         411,13         (450.77)         17,058,558         22.55         473,351         17,058,558         22.55         417,246         17,246,677         153,33         1,754,967         152,937         10.85         10.85,58,58         <td< td=""><td>nancial Liabilities at Amortized Cost - Due to Depositors 451 - Due to Debt Securities Holders 13 - Due to Other Borrowers roup Balances Payable ebt Securities Issued 21 urrent Tax Liabilities 2</td><td>,466,708 8,166,751 7,763 209,916</td><td>440,303,126</td><td>/8/.44</td><td>354.807</td><td></td><td>, ,</td></td<></td>	nancial Liabilities at Amortized Cost         451,466,708         440,303,126         2.54         451,466,708         440,303,126         2.55           - Due to Depositors         13.166,751         12.575,873         411.16         13.166,751         2.575,873         411.12           - Due to Debt Socurities Holders         7,763         14.123         (450.30)         7,763         14,123         (450.30)           roup Balances Payable         21,073,351         17,058,558         22.35         21,073,351         17,058,558         22.55         440,303,126         22.57         451,466,708         440,303,126         2.55         452,452         453,452         453,452         453,452         453,452         453,452         453,453,453         411,13         (450.77)         17,058,558         22.55         473,351         17,058,558         22.55         417,246         17,246,677         153,33         1,754,967         152,937         10.85         10.85,58,58 <td< td=""><td>nancial Liabilities at Amortized Cost - Due to Depositors 451 - Due to Debt Securities Holders 13 - Due to Other Borrowers roup Balances Payable ebt Securities Issued 21 urrent Tax Liabilities 2</td><td>,466,708 8,166,751 7,763 209,916</td><td>440,303,126</td><td>/8/.44</td><td>354.807</td><td></td><td>, ,</td></td<>	nancial Liabilities at Amortized Cost - Due to Depositors 451 - Due to Debt Securities Holders 13 - Due to Other Borrowers roup Balances Payable ebt Securities Issued 21 urrent Tax Liabilities 2	,466,708 8,166,751 7,763 209,916	440,303,126	/8/.44	354.807		, ,
451,466,708       440,303,126       2.54       451,466,708       440,303,126       2.54         113,166,751       2.575,873       411.16       13,166,751       2.575,873       141,123         0xwers       7,763       14,123       (45.03)       7,763       14,123         209,916       261,462       (19,71)       -       -       -         21,073,351       17,058,558       23.54       21,073,351       17,058,558       23.54         2,371,384       869,896       172.61       2,356,206       846,582       178,32         106,005       1,469,778       (92.79)       401,233       1,768,866       17,58         4,598,584       4,446,175       3.43       1,754,867       1,582,937       10.87         10,459,129       9,021,786       15.93       10,476,741       9,059,600       15.64         533,347,728       508,740,445       4.80       530,391,827       505,950,9333       4.83         18,323,881       17,548,347       4.42       2,103,522       -       2,103,522       2,103,522       -       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       3.00       3,071,751       3,479,318       (11,71)	- Due to Depositors       451,466,708       440,303,126       2.54       451,466,708       440,303,126       2.5         - Due to Duet Securities Holders       13,166,751       2.575,873       411.16       13,66,751       2.57,873       411.16         - Due to Duet Borrowers       7,763       14,123       (45.03)       7,763       14,123       (45.03)       7,763       14,123       (45.03)       7,763       14,123       (45.03)       7,763       14,123       (45.03)       7,763       14,123       (45.03)       7,763       14,123       (45.03)       7,763       14,123       (45.03)       7,763       14,123       17,058,558       23.54       21,073,351       17,058,558       23.54       21,073,351       17,058,558       23.54       21,073,351       17,058,558       23.54       17,54,967       1,58,237       10.83       1,759,467       1,58,237       10.83       1,759,467       1,58,237       10.83       1,759,467       1,58,237       10.83       1,754,967       1,83       1,754,867       4.48       140,303,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103	- Due to Depositors     - Due to Debt Securities Holders     - Due to Other Borrowers roup Balances Payable ebt Securities Issued     21 urrent Tax Liabilities     2	3,166,751 7,763 209,916			,	39,981	787.44
ities Holders       13,166,751       2,575,873       411.16       13,166,751       2,575,873       411.16         owers       7,763       14,123       (45.03)       7,763       14,123       (45.03)         209,916       261,462       (19,71)       -       -       -       -         21,073,351       17,058,558       23.54       21,073,351       17,058,558       23.54         2,371,384       809,896       172.61       2,356,206       846,582       178.32         106,035       1,469,778       (92.79)       401,233       1,769,866       (77.58)         10,459,129       9,021,786       15.93       10,476,741       9,059,600       15.64         533,147,728       508,740,445       4.80       530,391,827       505,950,333       4.83         .comprehensive Income Reserve       (18,323,881       17,548,347       4.42       18,323,881       17,548,347       4.42         .10,3522       2,103,522       -       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       1,109,3664       1,265,776       1,90         .129,704       24,263,324       15.18       3,071,751       3,479,318       1,11.10	- Due to Debt Securities Holders       13,166,751       2,575,873       411.16       13,166,751       2,575,873       411.11         - Due to Other Borrowers       7,763       14,123       (45.03)       7,763       14,123       (45.03)       7,763       14,123       (45.03)       7,763       14,123       (45.03)       7,763       14,123       (45.03)       7,763       14,123       (45.03)       7,763       14,123       (45.03)       7,763       14,123       (45.03)       7,763       14,123       (45.03)       7,763       14,123       (45.03)       1,7088,558       22.54       21,073,351       17,088,558       22.55       22.56,206       846,562       170.53         asset Labilities       10,459,129       9,021,786       15.93       10,476,741       9,059,600       15.65         saset Labilities       533,147,728       506,740,445       4.80       530,391,827       505,595,033       4.88         puly       atatot Opinelances Park       13,323,881       17,548,347       4.42       18,323,881       17,548,347       4.42         atatot Opinelances Park       (189,009)       2,285,332       (108,27)       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522	- Due to Debt Securities Holders 13 - Due to Other Borrowers roup Balances Payable ebt Securities Issued 21 urrent Tax Liabilities 2	3,166,751 7,763 209,916					
Sowers         7,763         14,123         (45.03)         7,763         14,123         (45.03)           209,916         261,462         (19,71)         -         17,548,51         17,548,51         10,476,741         9,059,600         10,562         -         -         -         10,476,741         9,059,600         10,562         -         -         -         10,476,741         9,059,003	- Due to Other Borrowers       7,763       14,123       (45.03)       7,763       14,123       (45.070)         roup Balances Payable       209,916       261,462       (19,71)       -       -       -         bit Securities Issued       21,073,351       17,058,558       23,54       21,073,351       17,058,558       23,54       21,073,351       17,058,558       23,54       21,073,351       17,058,558       23,54       21,073,351       17,058,558       23,54       21,073,351       17,058,558       23,54       21,073,351       17,058,558       23,54       21,073,351       17,058,558       23,54       21,073,351       17,548,54       44,47,55       3,43       17,548,97       11,823,37       10,89,056       15,83       10,476,741       9,059,600       15,65         sate Labilities       533,147,728       508,740,445       4.80       530,391,827       505,950,333       4.88         sate Comprehensive Income Reserve       (189,009)       2,285,332       (108,27)       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522 <t< td=""><td>- Due to Other Borrowers roup Balances Payable ebt Securities Issued 21 urrent Tax Liabilities 2</td><td>7,763 209,916</td><td>0 575 070</td><td>2.54</td><td>451,466,708</td><td>440,303,126</td><td>2.54</td></t<>	- Due to Other Borrowers roup Balances Payable ebt Securities Issued 21 urrent Tax Liabilities 2	7,763 209,916	0 575 070	2.54	451,466,708	440,303,126	2.54
Sowers         7,763         14,123         (45.03)         7,763         14,123         (45.03)           209,916         261,462         (19,71)         -         10,632         2,103,522         -         -         -         -         -         -         -         -	- Due to Other Borrowers       7,763       14,123       (45.03)       7,763       14,123       (45.070)         roup Balances Payable       209,916       261,462       (19,71)       -       -       -         bit Socurities Issued       21,073,351       17,058,558       23,54.4       21,073,351       17,058,558       23,54.4       21,073,351       17,058,558       23,54.4       21,073,351       17,058,558       23,54.4       21,073,351       17,058,558       23,54.4       21,073,351       17,058,558       23,54.4       21,073,351       17,058,558       23,54.4       21,073,351       17,058,558       23,54.4       21,073,351       17,058,058       23,57.7       18,29,29.7       10,89,059,000       15,65       23,54.4       21,073,351       17,548,347       4,49.8       14,123       4,175,98,347       14,123       4,123       4,176,141       9,059,600       15,65         stal Liabilities       533,147,728       508,740,445       4.80       530,391,827       505,950,333       4.88         stal Capital       18,323,881       17,548,347       4.42       18,323,881       17,548,347       4.42       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,52	- Due to Other Borrowers roup Balances Payable ebt Securities Issued 21 urrent Tax Liabilities 2	7,763 209,916	2,575,873	411.16	13,166,751	2,575,873	411.16
209,916       261,462       (19,71)       -	Coup Balances Payable         209.916         261.462         (19.71)         1         -	roup Balances Payable 21 ebt Securities Issued 21 urrent Tax Liabilities 2	209,916					
21,073,351       17,058,558       23,54       21,073,351       17,058,558       23,54         2,371,384       869,896       172,61       2,356,206       346,582       173,32         106,035       1,469,778       (92,79)       401,233       1,789,866       (77,58)         4,598,584       4,446,175       3,43       1,754,967       1,582,937       10.87         10,459,129       9,021,786       15,93       10,476,741       9,059,600       15.64         533,147,728       508,740,445       4.80       530,391,827       505,950,333       4.83         18,323,881       17,548,347       4.42       18,323,881       17,548,347       4.42         2,103,522       2,103,522       -       2,103,522       2,103,522       -         18,9009)       2,285,332       (108,27)       (218,774)       2,257,027       (109,679)         1,938,983       2,346,550       (17,37)       3,071,751       3,479,318       (11,71)         1,938,983       2,346,550       (17,37)       3,071,751       3,479,318       (11,71)         1,938,983       2,346,550       (17,37)       3,071,751       3,479,318       (11,71)         1,938,983       2,346,550       (17,37)	bbl Securities issued       21,073,351       17,058,558       23.54       21,073,351       17,058,558       23.54         parrent Tax Liabilities       2,371,384       868,896       172.61       2,356,206       846,582       177.33         parrent Tax Liabilities       10,6035       1,469,778       (92.79)       401.233       1,789,866       (77.5         tase Liabilities       4,598,584       4,446,175       3.43       1,754,967       1,582,937       10.8         tatel Liabilities       10,459,129       9,021,766       15.93       10,476,741       9,059,600       15.6         tatel Capital       18,323,881       17,548,347       4.42       18,323,881       17,548,347       4.42         attorong Reserve Fund       2,103,522       2,103,523       3,31       1,1.7       1,17       1,48,936       1,17       1,17       1,17       3,479,3	abt Securities Issued     21       urrent Tax Liabilities     2			, ,	-		(.0.00)
2,371,384       869,896       172.61       2,356,206       846,582       178.32         106,035       1.469,778       (92.79)       401,233       1,789,866       (77.58)         4,598,584       4,446,175       3.43       1,754,867       1,582,937       10.87         10,459,129       9,021,786       15.93       10,476,741       9,059,600       15.64         533,147,728       508,740,445       4.80       530,391,827       505,950,333       4.83         18,323,881       17,548,347       4.42       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       3,17,79,869       1(1,71)         19,28,983       2,346,550       (17.37)       3,071,751       3,479,318       (11.71)         19,38,983       2,346,550       (17.37)       3,071,751       3,479,318       (11.71)         19,38,983       2,346,550       (17.37)       3,071,751       3,479,318       (11.71)         19,38,983       2,346,550       (17.37)       3,071,751       3,479,318       (11.71)         19,38,983       2,346,550       17.33       52,443,124       50,769,823       3.30	urrent Tax Liabilities       2,371,384       869,996       172.61       2,356,206       846,582       178.3         efered Tax Liabilities       106,035       1,469,778       (92.79)       401,233       1,789,866       (77.5         ease Liabilities       4,598,584       4,446,175       3.43       1,754,967       1,582,937       10.8         ottal Liabilities       533,147,728       508,740,445       4.80       530,391,827       505,950,333       4.8         quity       1       18,323,881       17,548,347       4.42       18,323,881       17,548,347       4.4         tatutory Reserve Fund       2,103,522       2,103,522       -       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       1,210,2744       25,381,609       14.9         ther Reserves       1,938,983       2,346,550       (17.7)       3,479,318       (11.7)         that Shareholders' Equity       50,607,081       48,966,975       3.35       52,443,124       50,769,823       3.3         ontal Equity & Liabilities       563,754,809       557,707,420       4.67       584,134,615       558,005,932       4.67         ottal Eq	urrent Tax Liabilities 2	073 351			21 072 251	17 050 550	00 54
106,035       1,469,778       (92.79)       401,233       1,789,866       (77.58)         4,598,584       4,446,175       3.43       1,754,967       1,582,937       10.87         10,459,129       9,021,786       15.93       10,476,741       9,059,600       15.64         533,147,728       508,740,445       4.80       530,391,827       505,950,333       4.83         18,323,881       17,548,347       4.42       18,323,881       17,548,347       4.42         2,103,522       2,103,522       -       2,103,522       3,30         1,338,983       2,346,550       (17.37)       3,071,751       3,479,318       (11.71)         1,338,983       2,346,550       (17.37)       3,071,751       3,479,318       (11.71)         1,38,983       2,346,550       (17.37)       3,071,751       3,479,318       3,30         1       -       -       -       -       1,299,664	eferred Tax Liabilities       106,035       1,469,778       (92.79)       401,233       1,789,866       (77.5         sase Liabilities       10,459,129       9,021,786       15.93       10,476,741       9,059,600       15.66         tatal Liabilities       533,147,728       508,740,445       4.80       530,391,827       505,950,333       4.80         tatal Liabilities       533,147,728       508,740,445       4.80       530,391,827       505,950,333       4.80         tatal Capital       18,823,881       17,548,347       4.42       18,823,881       17,548,347       4.42         tatutory Reserve Fund       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       3,01,751       3,479,318       (11.7)       3,071,751       3,479,318       (11.7)       3,071,751       3,479,318       (11.7)       3,071,751       3,479,318       (11.7)       3,071,751       3,479,318       (11.7)       3,071,751       3,479,318       (11.7)       3,071,751       3,479,318       (11.7)       3,071,751       3,479,318							
4,598,584       4,446,175       3.43       1,754,967       1,582,937       10.37         10,459,129       9,021,786       15.93       10,476,741       9,059,600       15.64         533,147,728       508,740,445       4.80       530,391,827       505,950,333       4.83         - Comprehensive Income Reserve       (18,323,881       17,548,347       4.42       18,323,881       17,548,347       4.42         18,323,881       17,548,347       4.42       18,323,881       17,548,347       4.42         2,103,522       2,103,522       -       2,103,522       2,103,522       -         (189,009)       2,285,332       (108,27)       (218,774)       2,257,027       (109,69)         28,429,704       24,683,224       15.18       3,071,751       3,479,318       (11.71)         1,938,983       2,346,550       (17.37)       3,071,751       3,479,318       (11.71)         1,938,983       2,346,550       (17.37)       3,071,751       3,479,318       (11.71)         s       50,607,081       48,966,975       3.35       53,742,788       52,055,599       3.24         s       583,754,809       557,707,420       4.67       584,134,615       558,005,932       4.68	ase Liabilities       4,598,584       4,446,175       3.43       1,754,967       1,582,937       10.8         her Liabilities       533,147,728       508,740,445       4.80       530,391,827       505,950,333       4.8         uity       ated Capital       18,323,881       17,548,347       4.42       18,323,881       17,548,347       4.42         attor Reserve Fund       2,103,522       -       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       2,103,522       1,299,664       1,297,027       (109,69         attartory Reserve Fund       2,84,29,704       24,683,224       15,18       29,162,744       25,331,609       14,11         attartory Reserve Fund       -       -       -       -       1,299,664       1,285,776       1,00         attartory Reserve Fund       -       -       -       -       -       1,299,664       1,823,816       (11,7         attartory Reserve Fund       -       -       -       -       -       1,299,664       1,285,776       1,00	eterred Tax Liabilities						
10.459.129       9.021,786       15.93       10.476,741       9.059,600       15.64         533,147,728       508,740,445       4.80       530,391,827       505,950,333       4.83         18,323,881       17,548,347       4.42       18,323,881       17,548,347       4.42         2,103,522       2,103,522       -       2,103,522       2,103,523       3,301,751       3,473,318       (11.71)       3,473,318       (11.71)       3,071,751       3,479,318       (11.71)       3,071,751       3,479,318       (11.71)       3,071,751       3,479,318       (11.71)       3,071,751       3,170       3,301       3,301       3,301       3,301       3,301       3,301       3,301       3,301       3,301       3,301       3,301       3,301       3,301       3,301       3,301       3,301       3,301       3,301       3,301	ther Liabilities       10,459,129       9,021,786       15.93       10,476,741       9,059,600       15.6         tatal Liabilities       533,147,728       508,740,445       4.80       530,391,827       505,950,333       4.8         puity       Laded Capital       18,323,881       17,548,347       4.42       18,323,881       17,548,347       4.42         tatutory Reserve Fund       2,103,522       3,071,751       3,071,751       3,071,751       3,071,751       3,071,751       <							, ,
533,147,728         508,740,445         4.80         530,391,827         505,950,333         4.83           18,323,881         17,548,347         4.42         18,323,881         17,548,347         4.42           2,103,522         2,103,522         -         2,103,522         2,103,522         2,103,522         -           2,00prehensive Income Reserve         (189,009)         2,285,332         (108.27)         (218,774)         2,257,027         (109,69)           28,429,704         24,683,224         15.18         29,162,744         25,381,609         14.90           1,938,983         2,346,550         (17.37)         3,071,751         3,479,318         (11.71)           st         -         -         -         1         1,299,664         1,285,776         1.08           s         50,607,081         48,966,975         3.35         53,742,788         52,055,599         3.24           s         - <td< td=""><td>tail Liabilities       533,147,728       508,740,445       4.80       530,391,827       505,950,333       4.8         puity       tated Capital       18,323,881       17,548,347       4.42       18,323,881       17,548,347       4.42         tatutory Reserve Fund       2,103,522       2,103,522       -       2,103,522       2,103,523       3,307,751       3,071,751       3,071,751       3,071,751       3,071,751       3,071,751       3,479,318       (11.7)         stal Shareholders' Equity       50,607,081       48,966,975       3.35       53,742,788       52,055,599       3.2         stal Equity &amp; Liabilities       583,754,809       557,707,420       4.67       584,134,615       558,005,932       4.68</td><td>ease Liabilities 4</td><td>,598,584</td><td>4,446,175</td><td>3.43</td><td>1,754,967</td><td>1,582,937</td><td>10.87</td></td<>	tail Liabilities       533,147,728       508,740,445       4.80       530,391,827       505,950,333       4.8         puity       tated Capital       18,323,881       17,548,347       4.42       18,323,881       17,548,347       4.42         tatutory Reserve Fund       2,103,522       2,103,522       -       2,103,522       2,103,523       3,307,751       3,071,751       3,071,751       3,071,751       3,071,751       3,071,751       3,479,318       (11.7)         stal Shareholders' Equity       50,607,081       48,966,975       3.35       53,742,788       52,055,599       3.2         stal Equity & Liabilities       583,754,809       557,707,420       4.67       584,134,615       558,005,932       4.68	ease Liabilities 4	,598,584	4,446,175	3.43	1,754,967	1,582,937	10.87
18,323,881       17,548,347       4.42       18,323,881       17,548,347       4.42         2,103,522       2,103,522       -       2,103,522       2,103,522       -         (189,009)       2,285,332       (108.27)       (218,774)       2,257,027       (109.69)         28,429,704       24,683,224       15.18       29,162,744       25,381,609       14.90         1,938,983       2,346,550       (17.37)       3,071,751       3,479,318       (11.71)         st       -       -       -       1,299,664       1,285,776       1.08         50,607,081       48,966,975       3.35       53,742,788       52,055,599       3.24         s       583,754,809       195,154,154       3.71       202,399,616       195,173,315       3.70         ion       202,399,389       195,154,154       3.71       202,399,616       195,173,315       3.70	uity ated Capital atuory Reserve Fund it value through Other Comprehensive Income Reserve tained Earnings         18.323.881 (17.548.347)         17.548.347 (4.2)         4.42 (2,103,522)         18.323.881 (2,103,522)         17.548.347 (109.62)         4.42 (2,103,522)         18.323.881 (2,103,522)         17.548.347 (109.62)         4.42 (2,103,522)         18.323.881 (109.62)         17.548.347 (2,103,522)         4.42 (109.62)           trial de through Other Comprehensive Income Reserve (189,009)         2.285,332 (108.27)         (108.27)         (218.774)         2.257,027         (109.62)           tained Earnings         28.429,704         24.683.224         15.18         29.162,744         25.331.609         14.9           ther Reserves         1,938,983         2,346,550         (17.37)         3,071.751         3,479,318         (11.7)           tal Shareholders' Equity         50,607,081         48.966,975         3.35         52,443,124         50,769,823         3.3           pn-controlling Interest         -         -         -         1,299,664         1,285,776         1.0           tal Equity         50,607,081         48,966,975         3.35         53,742,788         52,055,599         3.2           tat Equity & Liabilities and Commitments         202,399,389         195,154,154         3.71         202,399,616         195,173,3	ther Liabilities 10	,459,129	9,021,786	15.93	10,476,741	9,059,600	15.64
18,323,881       17,548,347       4.42       18,323,881       17,548,347       4.42         2,103,522       2,103,522       -       2,103,522       2,103,522       -         (189,009)       2,285,332       (108.27)       (218,774)       2,257,027       (109.69)         28,429,704       24,683,224       15.18       29,162,744       25,381,609       14.90         1,938,983       2,346,550       (17.37)       3,071,751       3,479,318       (11.71)         st       -       -       -       1,299,664       1,285,776       1.08         50,607,081       48,966,975       3.35       53,742,788       52,055,599       3.24         s       583,754,809       195,154,154       3.71       202,399,616       195,173,315       3.70         ion       202,399,389       195,154,154       3.71       202,399,616       195,173,315       3.70	uity ated Capital atutory Reserve Fund ir Value through Other Comprehensive Income Reserve ir Value through Other Comprehensive Income Reserve ir Value through Other Comprehensive Income Reserve ir Value through Other Comprehensive Income Reserve (189,009)         18,323,881         17,548,347         4.42           18,323,881         17,548,347         4.42         18,323,881         17,548,347         4.4           2,103,522         2,103,522         -         2,103,522         1,49         2,103,522         2,103,522         1,49         2,9,162,744         25,381,609         14,9         14,99         1,17,548,347         4,4         25,381,609         11,21         1,17         3,479,318         (11,7)         3,071,751         3,479,318         (11,7)         3,071,751         3,479,318         (11,7)         1,00         1,285,776         1,00         1,00         1,285,776         1,00         1,00         1,285,776         1,00         1,00	tal Liabilities 533.	,147,728	508,740,445	4.80	530,391,827	505,950,333	4.83
2,103,522       2,103,522       -       2,103,522       2,103,522       -         Comprehensive Income Reserve       (189,009)       2,285,332       (108.27)       (218,774)       2,257,027       (109.69)         28,429,704       24,683,224       15.18       29,162,744       25,381,609       14.90         1,938,983       2,346,550       (17.37)       3,071,751       3,479,318       (11.71)         st       -       -       -       1,299,664       1,285,776       1.08         s       50,607,081       48,966,975       3.35       53,742,788       52,055,599       3.24         s       583,754,809       195,154,154       3.71       202,399,616       195,173,315       3.70         ion       202,399,389       195,154,154       3.71       202,399,616       195,173,315       3.70	Add Capital       18,323,881       17,548,347       4.42       18,323,881       17,548,347       4.42         atutory Reserve Fund       2,103,522       2,103,522       -       2,103,522       2,103,523       1,19       3,071,751       3,479,318       (11.7)       3,071,751       3,071,751       3,479,318       (11.7)       1,285,776       1,00       1,00       1,285,776       1,00       1,00       1,00       1,00       1,02       1,00       1,00       1,00       1,00       1,02       1,00       1,00       1,0							
2,103,522       2,103,522       -       2,103,522       2,103,522       -         Comprehensive Income Reserve       (189,009)       2,285,332       (108.27)       (218,774)       2,257,027       (109.69)         28,429,704       24,683,224       15.18       29,162,744       25,381,609       14.90         1,938,983       2,346,550       (17.37)       3,071,751       3,479,318       (11.71)         st       -       -       -       1,299,664       1,285,776       1.08         s       50,607,081       48,966,975       3.35       53,742,788       52,055,599       3.24         s       583,754,809       557,707,420       4.67       584,134,615       558,005,932       4.68         on       - <td< td=""><td>atutory Reserve Fund       2,103,522       2,103,522       -       2,103,522       2,103,522       2,103,522       109.62         ir Value through Other Comprehensive Income Reserve       (189,009)       2,285,332       (108.27)       (218,774)       2,257,027       (109.62)         tained Earnings       28,429,704       24,683,224       15.18       29,162,744       25,381,609       14.9         her Reserves       1,938,983       2,346,550       (17.37)       3,071,751       3,479,318       (11.7)         tal Shareholders' Equity       50,607,081       48,966,975       3.35       52,443,124       50,769,823       3.33         in-controlling Interest       -       -       -       -       1,299,664       1,285,776       1.0         tal Equity       50,607,081       48,966,975       3.35       53,742,788       52,055,599       3.25         tal Equity &amp; Liabilities       583,754,809       557,707,420       4.67       584,134,615       558,005,932       4.66         intingent Liabilities and Commitments       202,399,389       195,154,154       3.71       202,399,616       195,173,315       3.71         emorandum Information       3,192       3,251       (1.81)       3,211       3,271       (1.8)     <td>uity</td><td></td><td></td><td></td><td></td><td></td><td></td></td></td<>	atutory Reserve Fund       2,103,522       2,103,522       -       2,103,522       2,103,522       2,103,522       109.62         ir Value through Other Comprehensive Income Reserve       (189,009)       2,285,332       (108.27)       (218,774)       2,257,027       (109.62)         tained Earnings       28,429,704       24,683,224       15.18       29,162,744       25,381,609       14.9         her Reserves       1,938,983       2,346,550       (17.37)       3,071,751       3,479,318       (11.7)         tal Shareholders' Equity       50,607,081       48,966,975       3.35       52,443,124       50,769,823       3.33         in-controlling Interest       -       -       -       -       1,299,664       1,285,776       1.0         tal Equity       50,607,081       48,966,975       3.35       53,742,788       52,055,599       3.25         tal Equity & Liabilities       583,754,809       557,707,420       4.67       584,134,615       558,005,932       4.66         intingent Liabilities and Commitments       202,399,389       195,154,154       3.71       202,399,616       195,173,315       3.71         emorandum Information       3,192       3,251       (1.81)       3,211       3,271       (1.8) <td>uity</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	uity						
Comprehensive Income Reserve       (189,009)       2,285,332       (108.27)       (218,774)       2,257,027       (109.69)         28,429,704       24,683,224       15.18       29,162,744       25,381,609       14.90         1,938,983       2,346,550       (17.37)       3,071,751       3,479,318       (11.71)         sity       50,607,081       48,966,975       3.35       52,443,124       50,769,823       3.30         t       -       -       -       1,299,664       1,285,776       1.08         50,607,081       48,966,975       3.35       53,742,788       52,055,599       3.24         s       583,754,809       557,707,420       4.67       584,134,615       558,005,932       4.68         nd Commitments       202,399,389       195,154,154       3.71       202,399,616       195,173,315       3.70	iir Value through Other Comprehensive Income Reserve       (189,009)       2,285,332       (108.27)       (218,774)       2,257,027       (109.6         stained Earnings       28,429,704       24,683,224       15.18       29,162,744       25,381,609       14.9         ther Reserves       1,938,983       2,346,550       (17.37)       3,071,751       3,479,318       (11.7)         tal Shareholders' Equity       50,607,081       48,966,975       3.35       52,443,124       50,769,823       3.33         on-controlling Interest       -       -       -       1,299,664       1,285,776       1.0         tal Equity       50,607,081       48,966,975       3.35       53,742,788       52,055,599       3.22         tal Equity & Liabilities       583,754,809       557,707,420       4.67       584,134,615       558,005,932       4.68         ontingent Liabilities and Commitments       202,399,389       195,154,154       3.71       202,399,616       195,173,315       3.71         unber of Employees       3,192       3,251       (1.81)       3,211       3,271       (1.80)	ated Capital 18	3,323,881	17,548,347	4.42	18,323,881	17,548,347	4.42
Comprehensive Income Reserve       (189,009)       2,285,332       (108.27)       (218,774)       2,257,027       (109.69)         28,429,704       24,683,224       15.18       29,162,744       25,381,609       14.90         1,938,983       2,346,550       (17.37)       3,071,751       3,479,318       (11.71)         sity       50,607,081       48,966,975       3.35       52,443,124       50,769,823       3.30         t       -       -       -       1,299,664       1,285,776       1.08         50,607,081       48,966,975       3.35       53,742,788       52,055,599       3.24         s       583,754,809       557,707,420       4.67       584,134,615       558,005,932       4.68         nd Commitments       202,399,389       195,154,154       3.71       202,399,616       195,173,315       3.70	iii Value through Other Comprehensive Income Reserve       (189,009)       2,285,332       (108.27)       (218,774)       2,257,027       (109.6         etained Earnings       28,429,704       24,683,224       15.18       29,162,744       25,381,609       14.9         ther Reserves       1,938,983       2,346,550       (17.37)       3,071,751       3,479,318       (11.7)         ohtal Shareholders' Equity       50,607,081       48,966,975       3.35       52,443,124       50,769,823       3.33         on-controlling Interest       -       -       -       1,299,664       1,285,776       1.0         otal Equity       50,607,081       48,966,975       3.35       53,742,788       52,055,599       3.22         otal Equity & Liabilities       583,754,809       557,707,420       4.67       584,134,615       558,005,932       4.68         ontingent Liabilities and Commitments       202,399,389       195,154,154       3.71       202,399,616       195,173,315       3.71         umber of Employees       3,192       3,251       (1.81)       3,211       3,271       (1.81)	tatutory Reserve Fund 2	2,103,522	2,103,522	-	2,103,522	2,103,522	-
22,429,704     24,683,224     15.18     29,162,744     25,381,609     14.90       1,938,983     2,346,550     (17.37)     3,071,751     3,479,318     (11.71)       50,607,081     48,966,975     3.35     52,443,124     50,769,823     3.30       t     -     -     -     1,299,664     1,285,776     1.08       50,607,081     48,966,975     3.35     53,742,788     52,055,599     3.24       s     583,754,809     557,707,420     4.67     584,134,615     558,005,932     4.68       nd Commitments     202,399,389     195,154,154     3.71     202,399,616     195,173,315     3.70	etained Earnings       28,429,704       24,683,224       15.18       29,162,744       25,381,609       14.9         ther Reserves       1,938,983       2,346,550       (17.37)       3,071,751       3,479,318       (11.7)         that Shareholders' Equity       50,607,081       48,966,975       3.35       52,443,124       50,769,823       3.33         on-controlling Interest       -       -       -       1,299,664       1,285,776       1.0         otal Equity       50,607,081       48,966,975       3.35       53,742,788       52,055,599       3.25         otal Equity & Liabilities       583,754,809       557,707,420       4.67       584,134,615       558,005,932       4.66         ontingent Liabilities and Commitments       202,399,389       195,154,154       3.71       202,399,616       195,173,315       3.71         umber of Employees       3,192       3,251       (1.81)       3,211       3,271       (1.80)				(108.27)			(109.69)
1,938,983       2,346,550       (17.37)       3,071,751       3,479,318       (11.71)         sity       50,607,081       48,966,975       3.35       52,443,124       50,769,823       3.30         t       -       -       -       1,299,664       1,285,776       1.08         50,607,081       48,966,975       3.35       53,742,788       52,055,599       3.24         s       - <td>ther Reserves       1,938,983       2,346,550       (17.37)       3,071,751       3,479,318       (11.7         otal Shareholders' Equity       50,607,081       48,966,975       3.35       52,443,124       50,769,823       3.33         on-controlling Interest       -       -       -       1,299,664       1,285,776       1.0         otal Equity       50,607,081       48,966,975       3.35       53,742,788       52,055,599       3.25         otal Equity &amp; Liabilities       583,754,809       557,707,420       4.67       584,134,615       558,005,932       4.67         ontingent Liabilities and Commitments       202,399,389       195,154,154       3.71       202,399,616       195,173,315       3.77         lemorandum Information       3,192       3,251       (1.81)       3,211       3,271       (1.81)</td> <td></td> <td></td> <td></td> <td>, ,</td> <td></td> <td></td> <td>. ,</td>	ther Reserves       1,938,983       2,346,550       (17.37)       3,071,751       3,479,318       (11.7         otal Shareholders' Equity       50,607,081       48,966,975       3.35       52,443,124       50,769,823       3.33         on-controlling Interest       -       -       -       1,299,664       1,285,776       1.0         otal Equity       50,607,081       48,966,975       3.35       53,742,788       52,055,599       3.25         otal Equity & Liabilities       583,754,809       557,707,420       4.67       584,134,615       558,005,932       4.67         ontingent Liabilities and Commitments       202,399,389       195,154,154       3.71       202,399,616       195,173,315       3.77         lemorandum Information       3,192       3,251       (1.81)       3,211       3,271       (1.81)				, ,			. ,
Sity       50,607,081       48,966,975       3.35       52,443,124       50,769,823       3.30         t       -       -       -       1,299,664       1,285,776       1.08         50,607,081       48,966,975       3.35       53,742,788       52,055,599       3.24         ss       583,754,809       557,707,420       4.67       584,134,615       558,005,932       4.68         on       202,399,389       195,154,154       3.71       202,399,616       195,173,315       3.70	btal Shareholders' Equity       50,607,081       48,966,975       3.35       52,443,124       50,769,823       3.35         hon-controlling Interest       -       -       1,299,664       1,285,776       1.0         otal Equity       50,607,081       48,966,975       3.35       53,742,788       52,055,599       3.25         otal Equity & Liabilities       583,754,809       557,707,420       4.67       584,134,615       558,005,932       4.67         ontingent Liabilities and Commitments       202,399,389       195,154,154       3.71       202,399,616       195,173,315       3.71         temorandum Information       3,192       3,251       (1.81)       3,211       3,271       (1.88)							
t	Image: controlling Interest     1,299,664     1,285,776     1.0       otal Equity     50,607,081     48,966,975     3.35     53,742,788     52,055,599     3.2       otal Equity & Liabilities     583,754,809     557,707,420     4.67     584,134,615     558,005,932     4.6       ontingent Liabilities and Commitments     202,399,389     195,154,154     3.71     202,399,616     195,173,315     3.7       Itemorandum Information     3,192     3,251     (1.81)     3,211     3,271     (1.8							
50,607,081     48,966,975     3.35     53,742,788     52,055,599     3.24       s     583,754,809     557,707,420     4.67     584,134,615     558,005,932     4.68       nd Commitments     202,399,389     195,154,154     3.71     202,399,616     195,173,315     3.70       ion           3.71     202,399,616     195,173,315     3.70	State Equity     50,607,081     48,966,975     3.35     53,742,788     52,055,599     3.25       ontingent Liabilities and Commitments     583,754,809     557,707,420     4.67     584,134,615     558,005,932     4.67       umber of Employees     3,192     3,251     (1.81)     3,211     3,271     (1.81)	Juai Silatenoluers Equity 30.	,007,001	40,900,975	3.30	52,445,124	50,709,025	3.30
s 583,754,809 557,707,420 4.67 584,134,615 558,005,932 4.68	State Equity & Liabilities     583,754,809     557,707,420     4.67       ontingent Liabilities and Commitments     202,399,389     195,154,154     3.71       lemorandum Information umber of Employees     3,192     3,251     (1.81)     3,211     3,271     (1.88)	on-controlling Interest	-	-	-	1,299,664	1,285,776	1.08
nd Commitments 202,399,389 195,154,154 3.71 202,399,616 195,173,315 3.70	202,399,389         195,154,154         3.71         202,399,616         195,173,315         3.77           lemorandum Information umber of Employees         3,192         3,251         (1.81)         3,211         3,271         (1.88)	50,	,607,081	48,966,975	3.35	53,742,788	52,055,599	3.24
ion	Iemorandum Information         3,192         3,251         (1.81)         3,211         3,271         (1.8	otal Equity & Liabilities 583,	,754,809	557,707,420	4.67	584,134,615	558,005,932	4.68
	umber of Employees 3,192 3,251 (1.81) 3,211 3,271 (1.8	ontingent Liabilities and Commitments 202,	,399,389	195,154,154	3.71	202,399,616	195,173,315	3.70
	umber of Employees 3,192 3,251 (1.81) 3,211 3,271 (1.8							
<b>3,192</b> 3,251 (1.81) <b>3,211</b> 3,271 (1.83)								
	umber of Banking Centres <b>171</b> 172 ( <b>0.58</b> ) <b>171</b> 172 ( <b>0.5</b>	umber of Employees	3,192	3,251	(1.81)	3,211	3,271	(1.83)
tres 171 172 (0.58) 171 172 (0.58)		umber of Banking Centres	171	172	(0.58)	171	172	(0.58)
tinggry (Shara /De.) 04.74 0.4.71 0.09 00 17 0.0.00 /0.001	t Assets Value per Ordinary Share (Rs.) 94.74 94.71 0.03 98.17 98.20 (0.0	t Assets Value per Ordinary Share (Rs.)	94.74	94.71	0.03	98.17	98.20	(0.03)
	let Assets Value per Ordinary Share (Rs.) 94.74 94.71 0.03 98.17 98.2	lemorandum Information umber of Employees umber of Banking Centres	3,192 171	3,251 172	(1.81) (0.58)	3,211 171	3,27 17:	1 2

Director/Chief Executive Officer

Chairman

October 27, 2021 Colombo

# SELECTED PERFORMANCE INDICATORS

Item	B	ANK	G	ROUP
	30.09.2021	31.12.2020	30.09.2021	31.12.2020
Regulatory Capital (LKR Mn.) Common Equity Tier I Total (Tier I) Capital Total Capital Base	47,459 47,459 62,345	45,810 45,810 57,123	48,461 48,461 63,217	46,812 46,812 57,995
<b>Regulatory Capital Ratios (%)</b> Common Equity Tier I Capital Ratio (Minimum Requirement - 7.00%) Total Tier I Capital Ratio (Minimum Requirement - 8.50%) Total Capital Ratio (Minimum Requirement - 12.50%)	10.56 10.56 13.87	11.46 11.46 14.30	10.76 10.76 14.04	11.70 11.70 14.49
Regulatory Liquidity Statutory Liquid Assets (LKR Mn.) Domestic Banking Unit (LKR Mn.) Offshore Banking Unit (USD '000)	117,371 113,172 35,457	149,066 144,504 33,828		
Statutory Liquid Assets Ratio (%) (Minimum Requirement 20 %) Domestic Banking Unit Offshore Banking Unit	22.88 22.72	31.31 22.47		
Total Stock of High-Quality Liquid Assets (LKR Mn.)	77,377	100,209		
Liquidity Coverage Ratio % Rupee - (Minimum Requirement - 100% / 2020 - 90%) All Currency - (Minimum Requirement - 100% / 2020 - 90%)	160.81 125.03	176.95 142.75		
Net Stable Funding Ratio (%) (Minimum Requirement - 100%)	105.11	110.38		
Assets Quality (Quality of Loan Portfolio) Gross Non-Performing Advances Ratio (%) (Net of Interest in Suspense)	6.42	6.43		
Net Non-Performing Advances Ratio (%)	3.23	3.70		
(Net of Interest in Suspense and Provision) Impaired Loans (Stage 3) Ratio (%) Impairment (Stage 3) to Stage 3 Loans Ratio (%)	4.24 43.93	4.38 37.32		
Profitability Interest Margin (%) Return on Assets (before Tax) (%) Return on Equity (%)	4.25 1.04 8.61	3.95 0.77 6.43		

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

# SEYLAN BANK PLC FINANCIAL STATEMENTS



# Nine months ended 30th September, 2021

<b>SEGMENT REPORTING - GRO</b>	UP						(#	Mounts in R	upees Tho	usands)
	BANK	ING	TREAS	URY	PROPERTY/IN	VESTMENTS	UNALLOCATED	ELIMINATIONS	TOT	AL
	30.09.2021	30.09.2020	30.09.2021	30.09.2020	30.09.2021	30.09.2020	30.09.2021	30.09.2020	30.09.2021	30.09.2020
Interest Income	27,659,663	31,645,623	7,230,891	8,784,093	21,648	21,860	(436,051)	(849,301)	34,476,151	39,602,275
Less : Interest Expense	16,322,154	21,397,136	972,566	3,221,528	14	62	(121,181)	(123,683)	17,173,553	24,495,043
Net Interest Income	11,337,509	10,248,487	6,258,325	5,562,565	21,634	21,798	(314,870)	(725,618)	17,302,598	15,107,232
Fee and Commission Income	3,352,077	2,750,518	3,686	4,670	-	-	20,253	26,395	3,376,016	2,781,583
Less : Fee and Commission Expense	86,474	145,284	19,784	17,979	-	376	-	-	106,258	163,639
Net Fee and Commission Income	2,605,234	(16,098)	(13,309)		-	(376)	20,253	26,395	3,269,758	2,617,944
Net Gains/(Losses) from Trading	-	-	(416,524)	122,429	1,547	875	-	-	(414,977)	123,304
Net Gains from Derecognition of Financial Assets	-		528,905	709,017	-	-	-	-	528,905	709,017
Net Other Operating Income	133,457	26,729	1,928,470	868,433	263,715	252,356	(519,050)	(235,631)	1,806,592	911,887
Inter Segment Revenue	(55,678)	(55,614)	-	· ·		-	55,678	55,614		
Total Operating Income	14,680,891	12,824,836	8,283,078	7,249,135	286,896	274,653	(757,989)	(879,240)	22,492,876	19,469,384
Less: Depreciation and Amortisation Expenses	670,268	697,711	4,292	4,216	822	541	440,796	408,048	1,116,178	1,110,516
Less: Impairment Charges	6,417,829	5,002,958	(119,669)	412,765	-	-	-	-	6,298,160	5,415,723
Less: Operating Expenses & VAT on Financial Services	7,527,984	6,940,894	1,315,466	1,239,783	57,144	65,423	1,637,564	1,442,349	10,538,158	9,688,449
Reportable Segment Profit before Income Tax	64,810	183,273	7,082,989	5,592,371	228,930	208,689	(2,836,349)	(2,729,637)	4,540,380	3,254,696
Less: Income Tax Expense									1,233,508	1,019,468
Profit For The Period									3,306,872	2,235,228
Profit Attributable To:										
Equity Holders of The Bank									3,240,148	2,197,346
Non-controlling Interests									66,724	37,882
Profit For The Period									3,306,872	2,235,228
Other Comprehensive Income, Net of Income Tax									(1,577,022)	2,929,111
Other Information										
Total Assets	422,909,829	372,489,928	134,994,736	145,889,070	5,974,238	5,829,123	20,255,812	23,580,296	584,134,615	547,788,417
Total Liabilities & Equity	460,889,897	438,500,624	88,214,933	75,012,088	5,974,238	5,829,123	29,055,547	28,446,582	584,134,615	547,788,417
Cash Flows from Operating Activities	(21,420,398)	34,501,977	6,967,612	6,009,352	212,518	151,650	(2,497,350)	(2,412,870)	(16,737,618)	38,250,109
Cash Flows from Investing Activities	(87,667)	(84,198)	14,994,580	(14,458,218)	36,947	(25,819)	(261,813)	(238,250)	14,682,047	(14,806,485)
Cash Flows from Financing Activities	(567,579)	(562,140)	2,114,785	(2,251,597)	(177,558)	(162,261)	403,835	(158,934)	1,773,483	(3,134,932)
Capital Expenditure	(92,736)	(221,154)	(2,250)	(158)	(33,068)	(24,079)	(78,445)	(236,985)	(206,499)	(482,376)

<b>STATEMENT OF CHANGES IN EQUITY - I</b>	BANK					(Amounts i	n Rupees Th	ousands)
	State	l Capital	Statutory	Retained		Other Reserves		
For the Nine Months ended 30th September	Ordinary	Ordinary	<b>Reserve Fund</b>	Earnings	Revaluation	FVOCI	Other	Total
	Shares	Shares	*		Reserve	Reserve	Reserves	
	-Voting	-Non-Voting				**		
1 Balance as at 01st January 2020	10,884,710	6,160,014	1,952,957	22,823,239	858,312	(14,219)	1,962,261	44,627,274
Total Comprehensive Income for the Period								
Profit for the Period	-	-	-	2,221,535	-	-	-	2,221,535
Other Comprehensive Income (Net of Tax)								
- Net Gains/(Losses) on Investments in Debt Instruments measured at Fair Value								
through Other Comprehensive Income	-	-	-	-	-	1,518,980	-	1,518,980
- Change in Fair Value on Investments in Equity Instruments measured at Fair								
Value through Other Comprehensive Income	-	-	-	-	-	1,387,659	-	1,387,659
- Net Movement of Cash Flow Hedge Reserve	-	-	-	-	-	-	18,982	18,982
Total Comprehensive Income for the Period	-	-	-	2,221,535	-	2,906,639	18,982	5,147,156
2 Transactions with Equity Holders, Recognized Directly In Equity								
Cash/Scrip Dividends to Equity Holders	251,477	252,146	-	(1,007,247)	-	-	-	(503,624)
Transferred from Investment Fund Reserve	-	-	-	500,793	-	-	(500,793)	-
Net Gain on Disposal of Equity Investments measured at Fair Value through							(,	
Other Comprehensive Income	-	-	-	(308)	-	308	-	-
3 Total Transactions with Equity Holders	251,477	252,146	-	(506,762)	-	308	(500,793)	(503,624)
Balance as at 30th September 2020 (1 + 2 + 3)	11,136,187	6,412,160	1,952,957	24,538,012	858,312	2,892,728	1,480,450	49,270,806
1 Balance as at 01st January 2021	11,136,187	6,412,160	2,103,522	24,683,224	858,312	2,285,332	1,488,238	48,966,975
Total Comprehensive Income for the Period								
Profit for the Period	-	-	-	3,205,820	-	-	-	3,205,820
Other Comprehensive Income (net of tax)								
- Net Gains/(Losses) on Investments in Debt Instruments measured at Fair Value								
through Other Comprehensive Income	-	-	-	-	-	(1,658,851)	-	(1,658,851)
- Change in Fair Value on Investments in Equity Instruments measured at Fair								
Value through Other Comprehensive Income	-	-	-	-	-	57,032	-	57,032
- Net Movement of Cash Flow Hedge Reserve	-	-	-	-	-	-	26,868	26,868
2 Total Comprehensive Income for the Period	-	-	-	3,205,820	-	(1,601,819)	26,868	1,630,869
Transactions with Equity Holders, Recognized Directly In Equity								
Scrip Dividends to Equity Holders	385,075	390,459	-	(775,534)		-		-
Transfer of Unclaimed Dividends	-		-	9,237	-	-	-	9,237
Transferred from Investment Fund Reserve	-	-	-	434,435	-	-	(434,435)	-
Net Gain on Disposal of Equity Investments measured at Fair Value through							()	
Other Comprehensive Income	-	-	-	872,522	-	(872,522)	-	-

# EXPLANATORY NOTES

### 1. General

The Financial Statements of the Bank and Group have been prepared in accordance with the Sri Lanka Accounting Standards (SLFRSs/LKASs) issued by The Institute of Chartered Accountants of Sri Lanka.

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 and presented in accordance with the Sri Lanka Accounting Standards (LKAS/SLFRS) and provided necessary disclosure to comply with LKAS 34, Interim Financial Reporting.

The group financial statements comprise of the consolidated Financial Statements of the Company and its subsidiary Seylan Developments PLC (70.51%).

#### Covid 19 Impact

The socio-economic impact of Corona Virus Disease (Covid 19) pandemic situation has a direct and substantial impact on the Bank's normal business/operations. The Bank has complied with the guidelines and directives issued with this regard by the Government, the Central Bank of Sri Lanka and other regulators, while closely monitoring its working capital to balance the cash inflow and outflow measurements. Further the Bank also accounted for impairment (Expected Credit Loss (ECL)) including management overlay in respect of loans that are subject to moratorium as described in note 7(ii).

The Bank ensured health and safety protocols for its staff and customers. The Bank will continue to take necessary protocols and actions to manage the pandemic.

#### 2. Information on Ordinary Shares

Market Price (Rs.)	30/09	0/2021	30/09/	2020
	Voting	Non-Voting	Voting	Non-Voting
Market Price Per Share	47.10	37.00	46.70	33.00
Highest price per share during the quarter ended	52.00	42.00	49.50	35.70
Lowest price per share during the quarter ended	44.50	34.90	40.00	26.50

	Stated Capital as at September 30, 2021	No of Shares	Stated Capit
			Rs. '00
	Ordinary Voting	264,267,493	11,521,26
	Ordinary Non-Voting	269,923,190	6,802,61
	Total	534,190,683	18,323,88
.1	Shareholders' Information I Twenty Largest Ordinary Voting Shareholders as at September 30, 2021	No. of Shares	
	Sri Lanka Insurance Corporation Ltd [includes General Fund and Life Fund]	39,640,115	15.0
2	Brown & Company PLC A/C No. 01	27,687,279	10.4
	Employees Provident Fund	26,050,200	9.8
	Mr. K.D.D. Perera	25,086,126	9.4
5	Sampath Bank PLC/LOLC Investments Ltd.	24,726,404	9.3
	National Development Bank PLC	23,056,970	8.3
	Bank of Ceylon No. 1 Account	14,865,044	5.0
	Seylan Bank PLC A/C No. 04 – Employees' Gratuity Trust Fund	13,708,884	5.
	People's Leasing & Finance PLC/Don and Don Holdings (Pvt) Ltd.	10,108,676	3.0
0	Sampath Bank PLC/Brown and Company PLC	8,979,659	3.4
1	Employees' Trust Fund Board	5,619,482	2.1
2	NDB Capital Holdings Limited A/C No. 02	2,676,690	1.
3	Sisil Investment Holdings (Pvt) Ltd.	2,499,201	0.
1	Asiri Hospitals Holdings PLC	2,000,000	0.
5	Mr. M.J. Fernando	1,334,457	0.
6	Mr. R.R. Leon	1,250,555	0
7	Mr. K.R.B. Fernando	1,143,462	0
В	AIA Insurance Lanka Ltd. A/C No. 07	866,628	0.
9	Seyshop (Pvt) Ltd.	707,834	0.5
)	Esots (Pvt) Ltd.	695,689	0.1
.2	2 Twenty Largest Ordinary Non-Voting Shareholders as at September 30, 2021	No. of Shares	
	LOLC Holdings PLC	139,285,716	51.0
	Employees' Provident Fund	14,397,596	5.
	Sri Lanka Insurance Corporation Ltd Life Fund	9,040,537	3.
	Akbar Brothers Pvt Ltd A/C No. 01	5,797,003	2.1
	Deutsche Bank AG as Trustee for JB Vantage Value Equity Fund	3,933,895	1.4
	Pershing LLC S/A Averbach Grauson & Co.	3,812,293	1.4
	People's Leasing & Finance PLC/Mrs. P. Thavarajah	3,671,929	1.3
	People's Leasing & Finance PLC/Don and Don Holdings (Pvt) Ltd.	3,536,629	1.
	Employees' Trust Fund Board	3,222,060	1.
)	Merrill J. Fernando & Sons (Pvt) Limited	2,998,293	1.
I	Mr. R.R. Leon	2,476,199	0.
2	LOLC Technology Services Limited	2,357,043	0.
3	Mr. N.Balasingam	2,111,712	0.
4	Sri Lanka Insurance Corporation Ltd General Fund	1,906,234	0.
5	Don and Don Holdings (Pvt) Ltd.	1,614,805	0.
6	Mr. R. Gautam	1,483,758	0.
7	Mr. M. J. Fernando	1,477,783	0.9
В	Dr. S. Yaddehige	1,269,598	0.4

3 Total Transactions with Equity Holders	385,075	390,459	-	540,660	-	(872,522)	(434,435)	9,237
Balance as at 30th September 2021 (1 + 2 + 3)	11,521,262	6,802,619	2,103,522	28,429,704	858,312	(189,009)	1,080,671	50,607,081

\* 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). \*\* FVOCI Reserve - Fair Value through Other Comprehensive Income Reserve.

STATEMENT OF CHANGES IN EQUITY		Capital				)ther Reserves	(Allo	ounts in Ri	apees mu	asunu
	Stated		Statutory	Retained						
For the Nine Months ended 30th September	Ordinary	Ordinary	Reserve	Earnings	Revaluation	FVOCI	Other	Total	Non-	To
	Shares	Shares	Fund		Reserve	Reserve	Reserves		Controlling	Equ
	-Voting	-Non-Voting				**			Interest	
Balance as at 01st January 2020	10,884,710	6,160,014	1,952,957 2	23,494,184	1,714,728	(44,601)	2,217,474	46,379,466	1,264,588	47,644,6
Total Comprehensive Income for the Period										
Profit for the Period	-	-	-	2,197,346	-	-	-	2,197,346	37,882	2,235,
Other Comprehensive Income (Net of Tax)										
- Net Gains/(Losses) on Investments in Debt Instruments										
measured at Fair Value through Other Comprehensive Income	-	-	-	-	-	1,521,441	-	1,521,441	1,029	1,522
- Change in Fair Value on Investments in Equity Instruments										
measured at Fair Value through Other Comprehensive Income	-	-	-	-	-	1,387,659	-	1,387,659	-	1,387
- Net Movement of Cash Flow Hedge Reserve	-	-	-	-	-	-	18,982	18,982	-	18
Total Comprehensive Income for the Period	-	-	-	2,197,346	-	2,909,100	18,982	5,125,428	38,911	5,164
Fransactions with Equity Holders, Recognized Directly In Equity										
Cash/Scrip Dividends to Equity Holders	251,477	252,146		(1,007,247)	-			(503,624)	(47,998)	(551
Transferred from Investment Fund Reserve	-	-	-	500,793	_	-	(500,793)	,	(47,000)	(001
Net Gain on Disposal of Equity Investments measured at Fair Value through				500,755			(500,755)			
Other Comprehensive Income				(308)		308				
Total Transactions with Equity Holders	251,477	252,146	-	(506,762)	-	308	(500,793)	(503,624)	(47,998)	(551
Balance as at 30th September 2020 (1 + 2 + 3)	11,136,187	6,412,160	1,952,957 2	25,184,768	1,714,728	2,864,807	1,735,663	51,001,270	1,255,501	52,256
Balance as at 01st January 2021	11,136,187	6,412,160	2,103,522 2	25,381,609	1,735,867	2,257,027	1,743,451	50,769,823	1,285,776	52,055
Total Comprehensive Income for the Period										
Profit for the Period	-	-	-	3,240,148	-	-	-	3,240,148	66,724	3,306
Other Comprehensive Income (Net of Tax)										
- Net Gains / (Losses) on Investments in Debt Instruments										
measured at Fair Value through Other Comprehensive Income	-	-	-	-	-	(1,660,311)	-	(1,660,311)	(611)	(1,660
- Change in Fair Value on Investments in Equity Instruments				-						
measured at Fair Value through Other Comprehensive Income	-	-	-	-	-	57,032		57,032	-	57
- Net Movement of Cash Flow Hedge Reserve	-	-	-	-	-	-	26,868	26,868	-	26
Total Comprehensive Income for the Period	-	-	-	3,240,148	-	(1,603,279)	26,868	1,663,737	66,113	1,729
Transactions with Equity Holders, Recognized Directly In Equity										
Cash/Scrip Dividends to Equity Holders	385,075	390,459		(775,534)					(52,362)	100
	303,073	390,439	-	(775,534) 9,237	-	-	-	- 9,237	(52,362)	(52
Transfer of Unclaimed Dividends	-	-	-		-	-	(404.405)		-	9
Transferred from Investment Fund Reserve	-	-	-	434,435	-	-	(434,435)	-	-	
Net Gain on Disposal of Equity Investments measured at Fair Value through										
Other Comprehensive Income	-	-	-	872,522	-	(872,522)	-	-	-	
Other Adjustments	-	-	-	327	-	-	-	327	137	
Total Transactions with Equity Holders	385,075	390,459	-	540,987	-	(872,522)	(434,435)	9,564	(52,225)	(42
Balance as at 30th September 2021 (1 + 2 + 3)	11,521,262	6,802,619	2,103,522 2	0 100 744	1,735,867	(040 774)	1,335,884	50 440 104	1,299,664	52 7/2

*	FVOCI	Reserve -	Fair Va	lue through	Other	Comprehensive	Income	Reserve.	

19	Ms. S. Durga	1,254,485	0.46
20	Mr. D. N. N. Lokuge	1,245,864	0.46

#### 3.3 Public Holdings as at September 30, 2021

The Bank is compliant under Option 3 of the Section 7.13.1 (Minimum Public Holding requirement) of the Rules of the Colombo Stock Exchange.

Float adjusted market capitalization	- Rs. 6.827 Bn		
Public Holding Percentage	- 54.85 %		
Number of Public Shareholders	- 10.128		

#### 4. Directors' and Chief Executive Officer's Shareholdings as at September 30, 2021

Name of Director	No. of Shares	No. of Shares
	(Ordinary Voting)	(Ordinary Non- voting)
Mr. W.M.R.S. Dias, Non-Executive Director/Chairman	Nil	Nil
Mr. W.D.K. Jayawardena, Non-Executive Director/Deputy Chairman	Nil	Nil
Ms. M.C. Pietersz, Independent Director/Senior Director	Nil	Nil
Mr. K.P. Ariyaratne, Director/Chief Executive Officer	66,399	222,061
Mr. P.L.S.K. Perera, Independent Director	Nil	Nil
Mr. S.V. Corea, Non-Executive Director	101	Nil
Mr. A.S. Wijesinha, Independent Director	Nil	Nil
Ms. S.K. Salgado, Independent Director	Nil	Nil
Mr. D.M.D.K. Thilakaratne, Non-Executive Director	Nil	Nil
Mr. D.R. Abeysuriya, Independent Director	Nil	Nil
Ms. V.G.S.S. Kotakadeniya, Alternate Director to Non-Executive Director, Mr. W.D.K. Jayawardena	Nil	Nil

#### 5. 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 and Nonvoting) during the nine months ended September 30, 2021. Diluted Earnings per Share and the Basic Earnings per Share is the same due to non- availability of potentially dilutive ordinary shares. Weighted average number of ordinary shares as at September 30, 2020 has been restated based on the no of shares issued for Scrip Dividend for 2020.

#### 6. Events after the Reporting Date

Mr D M Rupasinghe was appointed to the Board of Directors as an Independent Director with effect from 1st October 2021.

#### 7. Other Matters

#### 7.1 Gratuity

The Bank has not recognized an additional gratuity liability in the financial statement for ex-employees who have not entered into the "Memorandum of settlement (MOS)" with the Bank, giving the right to settle the said liability by utilizing proceeds expected from disposal of shares held by share trust companies, as the liability is contingent upon the signing the "Memorandum of Settlement" and the prevailing Share Prices as at that date of signing. If the above uncertainties are resolved, the Bank estimates an additional cash outflow of Rs.112.5Mn. (net of tax) as of September 30, 2021.

#### 7.2 Expected Credit Loss Computation

The Bank's estimated Expected Credit Loss (ECL) was based on the Probability of Default (PD), Loss Given Default (LGD) as at September 30, 2021 and Economic Factor Adjustment (EFA) applying the recent forecasts and projections published by the Central Bank of Sri Lanka.

Further, the Bank has made additional provisions as management overlay, based on the assessment of significant increase in credit risk, and by stress testing the exposures to risk elevated sectors, and facilities which have been continuously under moratorium to address the potential implications of Covid – 19 pandemic and the moratorium schemes introduced to support the recovery of the economy.

#### 7.3 Debenture Redemption

The Bank redeemed 17,277,200 debentures of Rs.100/- each amounting to Rs.1,727,720,000/- out of the Rs.5,000,000,000/- Unsecured, Subordinated, Redeemable Debentures allotted in July 2016, upon maturity of the 5 years' tenure on 15th July 2021.

#### 8. Comparative Figures

Comparative figures have been 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 in these Interim Accounts.

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