

Interim Financial Statements For the 03 Months Ended 31st March 2018

Income Statement

(In terms of Rule 7.4 of the Colombo Stock Exchange)

				(Allo	unto in Rupees i	nousunus j		
		Bank			Group			
	For the	Three Months End	død	For the	Three Months En	nded		
		31st March			31st March			
	2018	2017	Growth	2018	2017	Growth		
	2018	2017	610wth %	2018	2017	610wth %		
Interest Income	11,444,055	10,120,010	13.08	11,444,169	10,123,349	13.05		
Less: Interest Expenses	7,205,873	6,504,198	10.79	7,180,127	6,498,414	10.49		
Net Interest Income	4,238,182	3,615,812	17.21	4,264,042	3,624,935	17.63		
Fee and Commission Income	1,043,918	905,095	15.34	1 0/2 702	005 081	15.32		
Less: Fee and Commission Expenses	48,464	36,525	13.34 32.69	1,043,703 49,512	905,081 38,056	15.52 30.10		
Net Fee and Commission Income	995,454	868,570	14.61	994,191	867,025	14.67		
Net Tee dive to serve	80.008		244.64	00.022	(20.220)	224.42		
Net Trading Income	89,908	(36,755)	344.61	89,832	(38,320)	334.43		
Net Gain/(Loss) from Financial Investments	33,368 78,773	(4,096)	914.65 (58.01)	33,368 78,773	(4,096)	914.65 (58.91)		
Net Exchange Income	163,714	191,717 87,555	(58.91) 86.98	103,222	191,717	(58.91) 192.91		
Other Operating Income (Net)	<u>365,763</u>	238,421	53.41	<b>305,195</b>	35,240 <b>184,541</b>	65.38		
Total Operating Income	5,599,399	4,722,803	18.56	5,563,428	4,676,501	18.97		
Less : Impairment for Loans and Other Losses - Charges / (Re								
Individual Impairment	380,342	253,395	50.10	380,342	253,395	50.10		
Collective Impairment	160,821	83,889	91.71	160,821	83,889	91.71		
Others	1,279	8,465	(84.89)	1,279	8,465	(84.89)		
	542,442	345,749	56.89	542,442	345,749	56.89		
Net Operating Income	5,056,957	4,377,054	15.53	5,020,986	4,330,752	15.94		
Personnel Expenses	1,503,734	1,326,536	13.36	1,513,195	1,335,460	13.31		
Depreciation and Amortisation	180,500	164,745	9.56	196,301	176,114	11.46		
Other Expenses	1,304,249	1,214,240	7.41	1,274,431	1,190,855	7.02		
	2,988,483	2,705,521	10.46	2,983,927	2,702,429	10.42		
Operating Profit before Taxes	2,068,474	1,671,533	23.75	2,037,059	1,628,323	25.10		
Value Added Tax (VAT) and Nation Building Tax (NBT) on								
Financial Services	505,000	415,740	21.47	492,721	405,507	21.51		
Profit before Income Taxes	1,563,474	1,255,793	24.50	1,544,338	1,222,816	26.29		
Income Tax Expenses	510,448	389,613	31.01	528,794	399,119	32.49		
Profit for the Period	1,053,026	866,180	21.57	1,015,544	823,697	23.29		
Attributable to:								
Owners of the Parent	1,053,026	866,180	21.57	1,005,296	818,475	22.83		
Non-Controlling Interest	-	-	-	10,248	5,222	96.25		
Profit for the Period	1,053,026	866,180	21.57	1,015,544	823,697	23.29		
Basic / Diluted Earnings per Ordinary Share (in Rupees)	2.88	2.37	21.57	2.75	2.24	22.83		
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# Statement of Profit or Loss and Other Comprehensive Income (In terms of Rule 7.4 of the Colombo Stock Exchange)

				(Amou	nts in Rupees T	<sup>-</sup> housands )
		Bank			Group	
	For the Three Months Ended 31st March			For the Three Months Ended 31st March		
	2018	2017	Growth	2018	2017	Growth
			%			%
Profit for the Period	1,053,026	866,180	21.57	1,015,544	823,697	23.29
Other Comprehensive Income/(Loss), Net of Tax Net Gain/(Loss) on Re-measuring Available-for-Sale						
Financial Assets	(271,987)	47,943	(667.31)	(271,987)	47,525	(672.30)
Net Movement of Cash Flow hedge Reserve	(7,747)	-	-	(7,747)	-	-
Other Comprehensive Income/(Loss) for the Period, Net of			<u> </u>			
Taxes	(279,734)	47,943	(683.47)	(279,734)	47,525	(688.60)
Total Comprehensive Income for the Period	773,292	914,123	(15.41)	735,810	871,222	(15.54)
Attributable to:						
Owners of the Parent	773,292	914,123	(15.41)	725,562	866,123	(16.23)
Non-Controlling Interest	-	-	-	10,248	5,099	100.98
Total Comprehensive Income for the Period	773,292	914,123	(15.41)	735,810	871,222	(15.54)

## Statement of Financial Position

(In terms of Rule 7.4 of the Colombo Stock Exchange)

	0-7			(Amo	ounts in Rupees T	housands )
		Bank			Group	
	As at	As at	Growth	As at	As at	Growth
	31.03.2018	31.12.2017	%	31.03.2018	31.12.2017	%
Assets						
Cash and Cash Equivalents	8,100,574	8,319,384	(2.63)	8,100,614	8,319,424	(2.63)
Balances with Central Bank of Sri Lanka	17,922,925	19,119,843	(6.26)	17,922,925	19,119,843	(6.26)
Placements with Banks and Finance Companies	-	1,455,115	(100.00)	-	1,455,115	(100.00)
Derivative Financial Instruments	40,010	60,165	(33.50)	40,010	60,165	(33.50)
Other Financial Assets Held-for-Trading	8,195,591	7,939,213	3.23	8,200,940	7,944,562	3.23
Securities Purchased under Resale Agreements	1,777,816	1,750,855	1.54	1,777,816	1,750,855	1.54
Customer Loans and Receivables	289,301,809	280,861,907	3.01	289,301,809	280,861,907	3.01
Financial Investments - Available-for-Sale	52,914,937	53,507,037	(1.11)	52,914,937	53,507,037	(1.11)
Financial Investments - Held-to-Maturity	20,443,411	21,529,778	(5.05)	20,443,411	21,529,778	(5.05)
Investment in Subsidiary	1,153,602	1,153,602	-	-	-	-
Group Balances Receivable	30,000	30,000	-	-	-	-
Property, Plant & Equipment	3,430,692	3,495,140	(1.84)	5,971,743	6,001,586	(0.50)
Leasehold Rights	40,158	40,425	(0.66)	579,227	581,346	(0.36)
Investment Properties	-	-	-	849,323	851,667	(0.28)
Intangible Assets	341,072	363,451	(6.16)	341,072	363,451	(6.16)
Assets Held-for-Sale	-	900,543	(100.00)	-	-	-
Other Assets	9,054,887	7,599,381	19.15	8,962,041	7,637,019	17.35
Total Assets	412,747,484	408,125,839	1.13	415,405,868	409,983,755	1.32
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Liabilities						
Due to Banks	26,312,285	27,052,972	(2.74)	26,312,285	27,052,972	(2.74)
Derivative Financial Instruments	429,995	571,557	(24.77)	429,995	571,557	(24.77)
Customer Deposits	310,904,159	307,098,902	1.24	310,904,159	307,098,902	1.24
Securities Sold under Repurchase Agreements	12,844,727	16,631,973	(22.77)	12,844,727	16,631,973	(22.77)
Other Borrowings	21,548	22,396	(3.79)	21,548	22,396	(3.79)
Group Balances Payable	269,397	1,145,110	(76.47)	-	-	-
Debentures	16,429,801	12,494,025	31.50	16,429,801	12,494,025	31.50
Current Tax Liabilities	1,094,350	1,022,378	7.04	1,122,187	1,046,249	7.26
Deferred Tax Liabilities	1,045,896	1,359,044	(23.04)	1,129,454	1,431,294	(21.09)
Other Liabilities	8,859,181	6,521,559	35.84	8,917,604	6,593,748	35.24
Total Liabilities	378,211,339	373,919,916	1.15	378,111,760	372,943,116	1.39
Equity						
Stated Capital	12,025,795	11,228,269	7.10	12,025,795	11,228,269	7.10
Statutory Reserve Fund	1,609,484	1,609,484	-	1,609,484	1,609,484	-
Retained Earnings	17,368,838	17,178,024	1.11	17,961,623	17,818,539	0.80
Other Reserves	3,532,028	4,190,146	(15.71)	4,512,563	5,170,681	(12.73)
Total Shareholders' Equity	34,536,145	34,205,923	0.97	36,109,465	35,826,973	0.79
Non - Controlling Interest	-	-	-	1,184,643	1,213,666	(2.39)
Total Equity	34,536,145	34,205,923	0.97	37,294,108	37,040,639	0.68
Total Equity & Liabilities	412,747,484	408,125,839		415,405,868	409,983,755	1.32
	· · ·		1.13			
Contingent Liabilities and Commitments	114,088,900	99,500,731	14.66	114,155,900	99,568,595	14.65
Memorandum Information						
Number of Employees	3,202	3,199	0.09	3,227	3,225	0.06
Number of Banking Centres	168	166	1.20	168	166	1.20
Net Assets Value per Ordinary Share (Rs.)	94.34	96.50	(2.24)	98.63	101.08	(2.42)

#### Certification;

We the undersigned, being the Chairman, Director / Chief Executive Officer and Chief Financial Officer of Seylan Bank PLC certify that,

a ) The above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka and where ever required provides additional disclosures to comply with Sri Lanka Accounting Standard - LKAS 34 - Interim Financial Reporting.

b) The information contained in these statements have been extracted from the un-audited financial statements of the Bank & Group, which have been prepared in compliance with the requirements of the Companies Act No. 07 of 2007.

*(Sgd.)* Champika Dodanwela (Ms.) Chief Financial Officer

(Sgd.) W.M.R.S.Dias Chairman April 27,2018 Colombo *(Sgd.)* **Kapila Ariyaratne** Director/Chief Executive Officer

#### Statement of Changes in Equity

#### For the Three Months ended 31st March - Bank

								(Amounts in Rupe	es Thousands )
		Stated	Capital	Statutory	Retained		Reserves		Total
		Ordinary	Ordinary	<b>Reserve Fund</b>	Earnings	Revaluation	Available for	Other Reserves	
		Shares - Voting	Shares - Non	*		Reserve	Sale Reserve		
			Voting						
1	Balance as at 01st January 2017	6,962,722	3,567,002	1,387,964	14,050,233	1,474,482	(1,691,584)	2,021,463	27,772,282
	Total Comprehensive Income for the Period								
	Profit for the Period	-	-	-	866,180	-	-	-	866,180
	Other Comprehensive Income (net of tax)								
	- Net Gain on Re-measuring Available-for-Sale Financial Assets	-	-	-	-	-	47,943	-	47,943
2	Total Comprehensive Income for the Period	-	-	-	866,180	-	47,943	-	914,123
	Transactions with Equity Holders , Recognised Directly In Equity								
	Cash/Scrip Dividends to Equity Holders	356,354	342,191	-	(1,121,121)	-	-	-	(422,576)
	Transferred from Investment Fund Reserve	-	- , -	-	3,224	-	-	(3,224)	-
3	Total Transactions with Equity Holders	356,354	342,191	-	(1,117,897)	-	-	(3,224)	(422,576)
	Balance as at 31st March 2017 (1 + 2 + 3)	7,319,076	3,909,193	1,387,964	13,798,516	1,474,482	(1,643,641)	2,018,239	28,263,829
1	Balance as at 01st January 2018	7,319,076	3,909,193	1,609,484	17,178,024	1,242,493	945,408	2,002,245	34,205,923
	Total Comprehensive Income for the Period								
	Profit for the Period	-	-	-	1,053,026	-	-	-	1,053,026
	Other Comprehensive Income (net of tax)								
	- Net Loss on Re-measuring Available-for-Sale Financial Assets	-	-	-	-	-	(271,987)	-	(271,987)
	- Net Movement of Cash Flow hedge Reserve	-	-	-	-	-	-	(7,747)	(7,747)
2	Total Comprehensive Income for the Period	-	-	-	1,053,026	-	(271,987)	(7,747)	773,292
	Transactions with Equity Holders , Recognised Directly In Equity								
	Cash/Scrip Dividends to Equity Holders	404,131	393,395	-	(1,240,596)	-	-	-	(443,070)
	Revesral of Revaluation Reserve on Disposed Property, Plant and Equipment	-	-	-	376,202	(376,202)	-	-	-
	Transferred from Investment Fund Reserve	-	-	-	2,182	-	-	(2,182)	-
3	Total Transactions with Equity Holders	404,131	393,395	-	(862,212)	(376,202)	-	(2,182)	(443,070)
	Balance as at 31st March 2018 (1 + 2 + 3)	7,723,207	4,302,588	1,609,484	17,368,838	866,291	673,421	1,992,316	34,536,145

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

Statement of Changes in Equity

For the Three Months ended 31st March - Group

									(Amounts in Rupe	es Thousands )
	Stated	Capital	Statutory	Retained		Reserves		Total	Non Controlling	Total Equity
	Ordinary	Ordinary	Reserve Fund	Earnings	Revaluation	Available for	Other Reserves		Interest	
	Shares - Voting	Shares - Non	*		Reserve	Sale Reserve				
		Voting								
1 Balance as at 01st January 2017	6,962,722	3,567,002	1,387,964	14,304,925	2,214,050	(1,693,065)	2,276,676	29,020,274	1,065,190	30,085,464
Total Comprehensive Income for the Period										
Profit for the Period	-	-	-	818,475	-	-	-	818,475	5,222	823,697
Other Comprehensive Income (net of tax)										
- Net Gain on Re-measuring Available-for-Sale Financial Assets	-	-	-	-	-	47,648	-	47,648	(123)	47,525
2 Total Comprehensive Income for the Period	-	-	-	818,475	-	47,648	-	866,123	5,099	871,222
Transactions with Equity Holders , Recognised Directly In Equity										
Cash/Scrip Dividends to Equity Holders	356,354	342,191	-	(1,121,121)	-	-	-	(422,576)	(32,725)	(455,301)
Transferred from Investment Fund Reserve	-	-	-	3,224	-	-	(3,224)	-	-	-
3 Total Transactions with Equity Holders	356,354	342,191	-	(1,117,897)	-	-	(3,224)	(422,576)	(32,725)	(455,301)
Balance as at 31st March 2017 (1 + 2 + 3)	7,319,076	3,909,193	1,387,964	14,005,503	2,214,050	(1,645,417)	2,273,452	29,463,821	1,037,564	30,501,385
1 Balance as at 01st January 2018	7,319,076	3,909,193	1,609,484	17,818,539	1,967,727	945,496	2,257,458	35,826,973	1,213,666	37,040,639
Total Comprehensive Income for the Period										
Profit for the Year	-	-	-	1,005,296	-	-	-	1,005,296	10,248	1,015,544
Other Comprehensive Income (net of tax)										
<ul> <li>Net Loss on Re-measuring Available-for-Sale Financial Assets</li> </ul>	-	-	-			(271,987)		(271,987)		(271,987)
- Net Movement of Cash Flow hedge Reserve	-	-	-	-	-	-	(7,747)	(7,747)	-	(7,747)
2 Total Comprehensive Income for the Period	-	-	-	1,005,296	-	(271,987)	(7,747)	725,562	10,248	735,810
Transactions with Equity Holders , Recognised Directly In Equity										
Cash/Scrip Dividends	404,131	393,395	-	(1,240,596)	-	-	-	(443,070)	(39,271)	(482,341)
Revesral of Revaluation Reserve on Disposed Property, Plant and Equipment				376,202	(376,202)					
Transferred from Investment Fund Reserve	-	_	-	2,182	-	-	(2,182)	-	-	-
3 Total Transactions with Equity Holders	404,131	393,395	-	(862,212)	(376,202)	-	(2,182)	(443,070)	(39,271)	(482,341)
Balance as at 31st March 2018 (1 + 2 + 3)	7,723,207	4,302,588	1,609,484	17,961,623	1,591,525	673,509	2,247,529	36,109,465	1,184,643	37,294,108

\* 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).

CASH BLOW STATEMENT         Consult in Rugges Threaded I Bank         Consult in Rugges Threaded I Consult in Rugges Threaded I Consult in Rugges Threaded I Consult in Rugges Threaded I Constraint Activities           For the Three Months ended 31st March         2018         2017         2018         2017           Cash Flows from Operating Activities         11,612,729         10,314,083         11,612,843         10,321,210           Frees and Commission Receipts         1,043,318         505,055         1,044,748         53,539         (144,548)         645,644         (121,115)           Cash Payments to Threi Operating Activities         52,506         (225,016)         (235,647)         (236,057)         (322,027)         (322,027)         (322,027)         (322,027)         (322,027)         (322,027)         (322,027)         (322,027)         (322,027)         (322,027)         (322,027)         (322,027)         (322,027)         (322,027,07)         (222,028)         (353,47)         (226,061)         (225,028)         (95,722)         (326,052)         (95,722)         (326,052)         (326,052)         (326,052)         (326,052)         (326,052)         (326,052)         (326,052)         (326,052)         (326,052)         (326,052)         (326,052)         (326,052)         (326,052)         (326,052)         (326,052)         (326,052)         (	SEYLAN BANK PLC				
Bank         Group           For the Three Months ended 31st March         2018         2017         2018         2017           Cash Flows from Operating Activities         11.612,729         10.314,083         11.612,843         10.312,120           Treest Recipts         1.043,918         905,005         1.043,710         905,005         1.043,710         905,005         1.043,710         905,005         1.043,710         905,005         1.043,710         905,005         1.043,710         905,005         1.043,710         905,005         1.043,710         905,005         1.043,710         905,005         1.043,710         905,005         1.045,710         905,005         1.045,710         905,005         1.045,710         905,005         1.045,710         1.222,81         1.95,512         (45,522)         1.95,512         (45,522)         1.95,518         (45,72,72)         1.95,518         (45,72,21)         1.95,518         (45,72,21)         1.95,518         (45,72,21)         1.95,518         (45,72,21)         1.95,518         (45,72,21)         1.95,518         (45,72,21)         1.95,518         (45,72,21)         1.95,518         (45,72,21)         1.95,518         (45,72,21)         1.95,518         (45,72,21)         1.95,518         (45,72,21)         1.95,518         (44,72,68)	CASH FLOW STATEMENT			(Amounts in Rup	ees Thousands )
Cash Flows from Operating Activities         II.612.729         10.314.083         II.612.843         10.312.121           Fees and Commission Receipts         10.43.913         905.051         10.43.913         905.051           Interest Payments         (7.082.202)         (6.257.872)         (7.056.456)         (6.252.083)           Cash Payments from Other Operating Activities         53.599         (145.346)         (35.523)         (145.346)           Cash Payments to Employees and Suppliers         (1,065.447)         (2,860.707)         (30.208.076)         (2,263.175)           Cash Payments to Other Operating Activities         (4,846)         (36.525)         (49.512)         (30.41.627)         (30.407)         (30.207)         (2,02.7371)         (8,710.002)         (6,027.371)         (8,710.002)         (6,027.371)         (8,710.002)         (6,027.371)         (8,710.002)         (6,027.371)         (8,710.002)         (6,027.371)         (8,710.002)         (6,027.371)         (8,710.002)         (6,027.371)         (8,710.002)         (6,027.371)         (8,710.002)         (6,027.371)         (8,710.002)         (6,027.371)         (8,710.002)         (6,027.371)         (8,710.002)         (6,027.371)         (8,710.002)         (6,027.371)           Deposits from Customers         1,956.314         (459.722)         (2,		Bai	ık		
interest Receipts         11,612,729         10,314,083         11,612,623         10,321,210           Fees and Commission Receipts         1,043,918         905,095         1,043,918         905,095         1,043,918         905,095         1,043,918         905,095         1,043,918         905,095         1,043,918         905,095         1,043,918         905,095         1,043,918         905,095         1,043,918         905,095         1,043,918         905,095         1,043,918         905,095         1,043,918         905,095         1,043,918         905,095         1,043,918         905,095         1,043,918         905,095         1,043,918         905,095         1,043,918         1,052,180         1,045,210         1,045,210         1,045,210         1,045,210         1,045,210         1,045,210         1,045,210         1,045,210         1,045,211         1,045,111         1,045,111         1,045,111         1,045,111         1,045,111         1,045,111         1,045,111         1,045,111         1,045,111         1,045,111         1,045,114         1,045,211         1,045,114         1,045,211         1,045,111         1,045,111         1,045,111         1,045,111         1,045,111         1,045,111         1,045,111         1,045,111         1,045,112         1,045,112         1,045,112         1,045,1	For the Three Months ended 31st March	2018	2017	2018	2017
Fees and Commission Receipts         1,043,918         905,005         1,043,918         905,005           Trading income         53,599         (145,346)         65,252,827         (20,66,65)         (6,522,088)           Receipts/Syments from Other Operating Activities         53,699         (145,346)         (30,554,477)         (2,860,077)         (3,028,078)         (2,224,175)           Cash Payments to Unper Operating Activities         (3,055,477)         (2,869,712)         3,041,627         1,749,946           (Increase//Decrease in Operating Assets and Liabilities         (3,050,229)         1,689,712         3,041,627         1,749,946           (Increase//Decrease in Operating Liabilities :         Deposits Held for Regulatory or Monetary Control Purposes         (1,379,930)         (03,04,060)         (33,264)         (39,17,293)           Cash (Used in) Operations         (958,314)         (4,522,2917)         (96,6916)         (4,372,683)           Contribution Paid into Employees Retirement Benefit Plan / to Employees         (1,35,179)         (4,865,887)         (1,360,452)         (4,978,333)           Cash Hows from Investing Activities         (10,5127)         (1,000,450)         (33,264)         (30,460)           Cortribution Paid into Employees Retirement Benefit Plan / to Employees         (15,272)         (21,064)         (15,272)         (1,0	Cash Flows from Operating Activities				
Fees and Commission Receipts         1,043,918         905,005         1,043,908         905,005           Trading income         53,599         1,405,202         [6,527,872]         (7,065,452)           Receipts/Payments from Other Operating Activities         53,659         (1,463,44)         (2,222,175)           Cash Payments to Employees and Suppliers         (3,055,471         (2,869,707)         (3,028,078)         (2,222,175)           Cash Payments to Employees and Suppliers         (8,710,002)         (6,027,371)         (5,027,371)         (5,027,371)           Deposits Held Fore Changes in Operating Assets and Liabilities         3,056,209         (1,859,742)         (1,869,712)         (8,671,0002)         (6,027,371)           Deposits Held Fore Regulatory or Monetary Control Purposes         1,373,4009         (845,723)         3,734,009         (845,723)         (1,381,429)           Certificates of Deposit from Outomers         (1,27,793)         (0,304,606)         (373,264)         (394,465)           Cash Hows from Investing Activities         (1,351,579)         (4,856,587)         (1,360,452)         (4,798,353)           Cash Flows from Investing Activities         (1,351,579)         (4,856,587)         (1,360,452)         (4,798,353)           Cash Flows from Site, Maturity and Parchase of Financial Investments of Soco Site and Site Activities <td>Interest Receipts</td> <td>11,612,729</td> <td>10,314,083</td> <td>11,612,843</td> <td>10,321,210</td>	Interest Receipts	11,612,729	10,314,083	11,612,843	10,321,210
Trading income       53.592       [145.346]       53.523       [146.911]         Receigit/Symmetis from Other Operating Activities       (24.69.11)       (23.605.447)       (2.860.707)       (3.082.078)       (2.282.175)         Cash Payments to Other Operating Activities       (48.644)       (35.551)       (38.056)       (38.056)         Operating Profit before Changes in Operating Assets and Liabilities       (3.050.229)       1,689,712       (3.04,627)       (1.749.446)         Chrease/Decrease in Operating Liabilities :       (48.544)       (35.724)       (1.96.918)       (6.027.371)         Deposits Heid Or Regulatory of Monetary Control Purposes       (1.96.918)       (459.742)       1.96.918       (459.742)         Increase/Decrease) in Operating Liabilities :       3.734.009       845.923       (374.068)       (84.72.68)         Cash Logenis from Customers       (2.92.488)       (581.439)       (229.468)       (581.439)       (229.468)       (581.439)         Cash Logenis from Customers       (3.79.93)       (304.666)       (378.264)       (304.220)       (4.798.353)         Cash Hows from Investing Activities       (1.351.579)       (4.858.587)       (1.360.452)       (2.4064)       (1.52.72)       (21.064)         Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Government of S1 Lanks	•	1,043,918			
Breenip/Fayments from Other Operating Activities         526,056         (229,016)         455,004         (211,115)           Cash Payments to Other Operating Activities         (3,055,447)         (2,860,707)         (3,022,070)         (3,022,070)         (3,022,070)         (3,022,070)         (3,022,070)         (3,022,070)         (3,022,070)         (3,022,070)         (3,022,070)         (3,022,070)         (3,022,070)         (3,022,070)         (3,022,071)         (8,710,002)         (6,027,371)         (8,710,002)         (6,027,371)         (8,710,002)         (6,027,371)         (8,710,002)         (6,027,371)         (8,710,002)         (5,027,371)         (8,55,722)           Increase/(Decrease) in Operating Liabilities:         Deposits from Customers         (229,468)         (581,439)         (229,468)         (581,439)           Cash (Used in Operating Activities         (15,272)         (21,064)         (15,272)         (21,064)         (15,272)         (21,064)           Net Cash (Used in Operating Activities         (16,127)         4,801         2,21,618         4,801           Dividend income Received         106,127         4,801         2,1618         4,801           Net Cash (Used in Operating Activities         5,403,529         (7,746,854)         5,403,529         (7,746,854)          Cash Flows from Sale, Maturity and P	Interest Payments	(7,082,202)	(6,257,872)	(7,056,456)	(6,252,088)
Cash Payments to Employees and Suppliers         (3,055,47)         (2,860,707)         (3,028,078)         (2,282,175)           Cash Payments to Other Operating Activities         (48,464)         (36,525)         (49,512)         (38,056)           Operating Profit before Changes in Operating Assets and Liabilities         3,050,229         1,059,712         3,041,627         1,749,946           (Increase//Decrease in Operating Assets and Receivables to Customers         (8,710,002)         (6,027,371)         1,966,918         (459,742)         1,966,918         (459,742)         1,966,918         (459,742)         1,966,918         (459,742)         1,966,918         (459,742)         1,966,918         (459,742)         1,966,918         (459,742)         1,966,918         (459,742)         1,966,918         (459,742)         1,966,918         (459,742)         1,966,918         (459,742)         1,966,918         (459,742)         1,966,918         (459,742)         1,966,918         (450,742)         (450,600)         (47,742,683)         1,740,998         (51,439)         (22,946)         (51,439)         (22,946)         (51,439)         (22,946)         (51,439)         (22,946)         (51,439)         (22,946)         (51,439)         (24,746,83)         (74,681)         (74,681)         (74,681)         (74,681)         (74,681)         (74,68	-		,		,
Cash Payments to Other Operating Activities         (48,464)         (36,525)         (49,512)         (38,056)           Operating Profit before Changes in Operating Assets and Liabilities         3,050,229         1,689,712         3,041,627         1,749,946           (Increase)/Decrease in Operating Assets :         (8,710,002)         (6,027,371)         (8,710,002)         (6,027,371)           Deposits Field for Regulatory or Monetary Control Purposes         1,195,918         (459,742)         1,195,918         (459,742)           Increase/(Decrease) in Operating Liabilities :         Deposits from Customers         (224,468)         (531,439)         (224,468)         (531,439)           Cash (Used in) Operations         (295,314)         (4532,271)         (96,6516)         (4,742,683)           Income Tax Paid         (377,993)         (304,606)         (378,264)         (304,606)           Cash Flows from Investing Activities         Usiden1 income Received         (1,52,72)         (4,858,587)         (1,360,452)         (4,746,854)           Net Proceeds from Sale, Maturity and Purchase of Financial Investment of         Government of S1 Lanka Treasury Bills/Bonds and Development Bonds Maturing after 03 Months         7,209         (1,100)         7,209         (1,100)           Net Proceeds from Sale of Activity and Purchase of Financial Investment of Shares         13,824         5					
Operating Profit before Changes in Operating Assets and Liabilities         3,050,229         1,689,712         3,041,627         1,749,946           (Increase//Decrease in Operating Assets :					
(Increase)/Decrease in Operating Assets :         (8,710,002)         (6,027,371)         (8,710,002)         (6,027,371)           Loans and Receivables to Customers         1,196,918         (459,742)         1,196,918         (4,72,683)         1,166,910         (4,72,683)         1,166,910         (4,746,854)         (4,72,72)         (21,064)         1,157,729         (21,064)         1,157,729         (21,064)         1,160,912         4,801         2,1618         4,801         Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Governeut of Governeut of Gi Lanka Treasury BillyBonds and Development Bonds Maturing after 03 Months         7,209         (1,100)         7,746,854)         104,18	Cash Payments to Other Operating Activities	(48,464)	(36,525)	(49,512)	(38,056)
Loans and Receivables to Customers         (8,710,002)         (6,027,371)         (8,710,002)         (6,027,371)           Deposits Held for Regulatory or Monetary Control Purposes         1,196,918         (459,742)         1,196,918         (459,742)           Increase/(Decrease) in Operating Liabilities :           (6,027,371)         (8,710,002)         (7,710,51)         (7,746,55)         (7,746,55)         (7,746,55)         (7,746,55)         (7,746,55)         (7,746,55)         (7,7		3,050,229	1,689,712	3,041,627	1,749,946
Deposits Held for Regulatory or Monetary Control Purposes         1,196,918         (459,742)         1,196,918         (459,742)           Increase/(Decrease) in Operating Liabilities :         Deposits from Customers         3,734,009         845,923           Certificates of Deposit from Customers         3,734,009         845,923         3,734,009         845,923           Cash (Used in) Operations         (958,314)         (4,532,917)         (966,916)         (4,472,683)           Income Tax Paid         (377,993)         (304,666)         (378,264)         (304,666)           Contribution Paid into Employees Retirement Benefit Plan / to Employees         (13,51,579)         (4,858,587)         (1,366,452)         (4,798,833)           Cash Flows from Investing Activities         106,127         4,801         21,618         4,801           Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Goovernment of ST Lanka Treasury Bills/Bonds and Development Bonds Maturing after 03 Months         7,209         (1,100)         7,209         (1,100)           Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Shares and Debentures         133,824         505, 4,900         505         4,900         505         4,900         505         4,900         505         4,900         505         4,900         505         4,900         505	, ", · · · ·	(0.740.002)	(6 027 274)	(0.740.002)	(6.027.274)
Increase/(Decrease) in Operating Liabilities :         Security Securi					
Deposits from Customers         3,734,009         845,923         3,734,009         845,923           Certificates of Deposit from Customers         (229,468)         (581,439)         (229,468)         (581,439)           Cash (Used in) Operations         (958,314)         (4,532,217)         (966,916)         (4,472,633)           Income Tax Paid         (377,993)         (304,606)         (378,264)         (304,606)           Contribution Paid into Employees Retirement Benefit Plan / to Employees         (1,551,579)         (4,858,587)         (1,360,452)         (4,798,353)           Cash (Used in) Operating Activities         106,127         4,801         21,618         4,801           Net Proceeds from Sale, Maturity and Purchase of Financial Investments of         600         7,746,854)         5,403,529         (7,746,854)         5,403,529         (7,746,854)         5,403,529         (7,746,854)         5,403,529         (7,746,854)         9,400         7,209         (1,100)         7,209         (1,100)         7,209         (1,100)         7,209         (1,100)         7,209         (1,100)         7,209         (1,100)         7,209         (1,100)         7,209         (1,100)         7,209         (1,100)         7,209         (1,100)         7,205         (4,417)         (4,427,453)         1,24,55	Deposits Held for Regulatory of Monetary Control Purposes	1,196,918	(459,742)	1,196,918	(459,742)
certificates of Deposit from Customers         (229,468)         (528,1439)         (229,468)         (581,439)           Cash (Used in) Operations         (996,314)         (4,522,917)         (996,916)         (4,472,683)           Income Tax Paid         (377,93)         (304,606)         (378,264)         (21,064)           Contribution Paid into Employees Retirement Benefit Plan / to Employees         (15,272)         (21,064)         (15,272)         (21,064)         (14,728,353)           Cash Flows from Investing Activities         (1,351,579)         (4,858,587)         (1,360,452)         (4,798,353)           Covernment of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing after 03 months         7,209         (7,746,854)         5,403,529         (7,746,854)           Reverse Repurchase Agreements Maturing after 03 Months         7,209         (1,100)         7,209         (1,100)           Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Shares         133,824         52,379         133,824         104,189           Purchase of Property, Plant & Equipment and Intangible Assets         (95,63)         (126,853)         (101,68)         102,655           Proceeds from Sale of Assets Held-for-Sale         934,000         -         -         -           Improvements to Investimen Rroperties         -         (		2 724 000	0.45.000		0.45.000
Cash (Used in) Operations         (958,314)         (4,532,917)         (966,916)         (4,472,683)           Income Tax Paid         (377,993)         (304,606)         (178,272)         (21,064)         (15,272)         (21,064)           Net Cash (Used in) Operating Activities         (1,351,579)         (4,858,587)         (1,360,452)         (4,798,333)           Cash Flows from Investing Activities         (1,351,579)         (4,858,587)         (1,360,452)         (4,798,333)           Cash Flows from Investing Activities         (1,351,579)         (4,858,587)         (1,360,452)         (4,798,333)           Cash Flows from Investing Activities         (1,351,579)         (4,858,587)         (1,360,452)         (4,798,353)           Cash Flows from Investing Activities         106,127         4,801         21,618         4,801           Dividend Income Received         Statistics         5,403,529         (7,746,854)         5,403,529         (7,746,854)           Reverse Repurchase Agreements Maturing after 03 Months         7,209         (1,100)         7,209         (1,100)           Net Cash Ideo from Sale, Maturity and Purchase of Financial Investments of Shares         133,824         52,379         133,824         104,889           Purchase of Property, Plant & Equipment and Intangible Assets         (95,636)         (	•		-		
Income Tax Paid       (377,993)       (304,606)       (378,264)       (304,606)         Contribution Paid into Employees Retirement Benefit Plan / to Employees       (15,272)       (21,064)       (15,272)       (21,064)         Net Cash (Used in) Operating Activities       (1,351,579)       (4,858,587)       (1,360,452)       (4,798,353)         Cash Flows from Investing Activities       106,127       4,801       21,618       4,801         Dividend Income Received       106,127       4,801       21,618       4,801         Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Government of Srin Sale, Maturity and Purchase of Financial Investments of Shares       133,824       5,403,529       (7,746,854)       5,403,529       (7,746,854)         Net Proceeds from Sale of Property, Plant & Equipment       4,900       505       4,900       505       4,900       505         Proceeds from Sale of Assets Held-for-Sale       934,000       -       -       -       (243)       (4,147)         Net Cash (Used in) / Generated from Investing Activities       6,493,953       (7,81,7122)       5,469,148       (7,759,449)         Proceeds from Sale of Assets Held-for-Sale       934,000       -       -       -       (243)       (4,147)         Met Cash (Used in) / Generated from Investing Activities					
Contribution Paid into Employees Retirement Benefit Plan / to Employees         (15,272)         (21,064)         (15,272)         (21,064)           Net Cash (Used in) Operating Activities         (1,351,579)         (4,858,587)         (1,360,452)         (4,798,353)           Cash Flows from Investing Activities         106,127         4,801         21,618         4,801           Dividend Income Received         106,127         4,801         21,618         4,801           Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing after 03 Months         7,209         (1,100)         7,209         (1,100)           Net Proceeds from Sale of Sriperty, Plant & Equipment and Intangible Assets         (95,631)         (10,1689)         (126,853)         (10,1689)         (126,853)           Proceeds from Sale of Property, Plant & Equipment         4,900         505         -	cash (osed in) Operations	(958,514)	(4,552,917)	(900,910)	(4,472,083)
Net Cash (Used in) Operating Activities         (1,351,579)         (4,858,587)         (1,360,452)         (4,798,353)           Cash Flows from Investing Activities         Dividend Income Received         106,127         4,801         21,618         4,801           Dividend Income Received         106,127         4,801         21,618         4,801           Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing after 03 Months         5,403,529         (7,746,854)         5,403,529         (7,746,854)         5,403,529         (7,746,854)         1,000         7,209         (1,100)         NC209         (1,200)         NC209         (1,200)         NC209         (1,200)         NC209         <					
Cash Flows from Investing Activities           Dividend Income Received         106,127         4,801         21,618         4,801           Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing after 03 months         5,403,529         (7,746,854)         5,403,529         (7,746,854)           Reverse Repurchase Agreements Maturing after 03 Months         7,209         (1,100)         7,209         (1,100)           Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Shares and Debentures         133,824         52,379         133,824         104,189           Purchase of Property, Plant & Equipment and Intangible Assets         (95,636)         (126,853)         (101,689)         (126,853)           Proceeds from Sale of Property, Plant & Equipment         4,900         -         -         -           Improvements to Investment Properties         -         (243)         (4,147)           Net Cash (Used in / Generated from Investing Activities         6,493,953         (7,817,122)         5,469,148         (7,769,459)           Cash Flows from Financing Activities         10,809         3,708,763         (757,944)         3,641,411           Dividends Paid-Ordinary Shares         (110,127)         (3,395)         (149,485)         (43,950)					
Dividend Income Received         106,127         4,801         21,618         4,801           Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing after 03 months         5,403,529         (7,746,854)         5,403,529         (7,746,854)           Reverse Repurchase Agreements Maturing after 03 Months         7,209         (1,100)         7,209         (1,100)           Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Shares and Debentures         133,824         52,379         133,824         104,189           Purchase of Property, Plant & Equipment and Intangible Assets         (95,636)         (126,853)         (101,689)         (126,853)           Proceeds from Sale of Assets Held-for-Sale         934,000         -         -         -           Improvements to Investment Properties         -         -         (243)         (4,147)           Net Cash (Used in) / Generated from Investing Activities         6,493,953         (7,817,122)         5,469,148         (7,769,459)           Cash Flows from Financing Activities         101,277         (3,396)         3,788,763         (757,944)         3,641,411           Dividends Paid - Ordinary Shares         (110,127)         (3,395)         (149,485)         (43,950)           Net Cash (Used in) / Gener	Net Cash (Used in) Operating Activities	(1,351,579)	(4,858,587)	(1,360,452)	(4,798,353)
Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing after 03 months         5,403,529         (7,746,854)         5,403,529         (7,746,854)           Reverse Repurchase Agreements Maturing after 03 Months         7,209         (1,100)         7,209         (1,100)           Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Shares and Debentures         133,824         52,379         133,824         104,189           Purchase of Property, Plant & Equipment and Intangible Assets         (95,636)         (126,853)         (101,689)         (126,853)           Proceeds from Sale of Assets Held-for-Sale         934,000         -         -         -           Improvements to Investment Properties         -         (243)         (4,147)           Net Cash (Used in) / Generated from Investing Activities         6,493,953         (7,817,122)         5,469,148         (7,769,459)           Cash Flows from Financing Activities         6,234,000         -         6,134,000         -           Debenture Issued         5,268,138         (3,788,486)         8,268,138         (70,243)         (44,950)           Net Cash (Used in) / Generated from Investing Activities         (1,950,000)         -         (1,950,000)         -           Debenture Issued         5,7	Cash Flows from Investing Activities				
Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing after 03 months         5,403,529         (7,746,854)         5,403,529         (7,746,854)         5,403,529         (7,746,854)         5,403,529         (7,746,854)         5,403,529         (7,746,854)         5,403,529         (7,746,854)         S,403,529         (1,100)         7,209         (1,100)         7,209         (1,100)           Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Shares and Debentures         133,824         52,379         133,824         104,189           Purchase of Property, Plant & Equipment and Intangible Assets         (95,636)         (126,853)         (101,689)         (26,853)           Proceeds from Sale of Assets Held-for-Sale         934,000         -         -         -         (243)         (4,147)           Net Cash (Used in) / Generated from Investing Activities         6,493,953         (7,817,122)         5,469,148         (7,769,459)           Cash Flows from Financing Activities         6,234,000         -         6,134,000         -         -           Debenture Issued         6,234,000         -         6,134,000         -         6,234,000         -         6,134,000         -           Debenture Issued         10,0127         (3,395)<	Dividend Income Received	106.127	4.801	21.618	4.801
Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing after 03 months         5,403,529         (7,746,854)         5,403,529         (7,746,854)           Reverse Repurchase Agreements Maturing after 03 Months         7,209         (1,100)         7,209         (1,100)           Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Shares and Debentures         133,824         52,379         133,824         104,189           Purchase of Property, Plant & Equipment and Intangible Assets         (95,636)         (126,853)         (101,689)         (126,853)           Proceeds from Sale of Property, Plant & Equipment         4,900         505         4,900         505           Proceeds from Sale of Property, Plant & Equipment         6,493,953         (7,817,122)         5,469,148         (7,769,459)           Improvements to Investment Properties         -         (243)         (4,147)           Net Cash (Used in) / Generated from Investing Activities         6,493,953         (7,817,122)         5,469,148         (7,769,459)           Debenture Redemption         (2,000,000)         -         (1,950,000)         -         -           Increase / (Decrease) in Other Borrowings         (1,880,980)         3,708,763         (77,74,48)         (43,950)           Net Cash (Used in) / Generated from Financing Activities         (1,545,5		,	,	,	<b>,</b>
Reverse Repurchase Agreements Maturing after 03 Months         7,209         (1,100)         7,209         (1,100)           Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Shares         133,824         52,379         133,824         104,189           Purchase of Property, Plant & Equipment and Intangible Assets         (95,636)         (126,853)         (101,689)         (126,853)           Proceeds from Sale of Assets Held-for-Sale         934,000         -         -         -         -           Improvements to Investment Properties         -         -         (243)         (4,147)           Net Cash (Used in) / Generated from Investing Activities         6,493,953         (7,817,122)         5,469,148         (7,769,459)           Cash Flows from Financing Activities         -         -         (1,950,000)         -         -           Debenture Redemption         (2,000,000)         -         (1,950,000)         -         6,134,000         -           Securities Sold under Repurchase Agreements         (3,788,486)         8,268,138         (3,788,486)         8,268,138         (110,127)         (3,395)         (149,485)         (43,950)           Net Cash (Used in) / Generated from Financing Activities         (1,545,593)         11,973,506         (511,915)         11,865,599	· ·				
Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Shares and Debentures         133,824         52,379         133,824         104,189           Purchase of Property, Plant & Equipment and Intangible Assets         (95,636)         (126,853)         (101,689)         (126,853)           Proceeds from Sale of Property, Plant & Equipment         4,900         505         4,900         505           Proceeds from Sale of Assets Held-for-Sale         934,000         -         -         -           Improvements to Investment Properties         -         (243)         (4,147)           Net Cash (Used in) / Generated from Investing Activities         6,493,953         (7,817,122)         5,469,148         (7,769,459)           Cash Flows from Financing Activities         -         -         (1,950,000)         -         -           Debenture Redemption         (2,000,000)         -         (1,950,000)         -         -           Securities Sold under Repurchase Agreements         (3,788,486)         8,268,138         (3,788,486)         8,268,138         (3,788,486)         8,268,138           Increase / (Decrease) in Other Borrowings         (110,127)         (3,395)         (149,485)         (43,950)           Net Increase / (Decrease) in Cash and Cash Equivalents         3,596,781         (702,203) <td< td=""><td>after 03 months</td><td>5,403,529</td><td>(7,746,854)</td><td>5,403,529</td><td>(7,746,854)</td></td<>	after 03 months	5,403,529	(7,746,854)	5,403,529	(7,746,854)
and Debentures       133,824       52,379       133,824       104,189         Purchase of Property, Plant & Equipment and Intangible Assets       (95,636)       (126,853)       (101,689)       (126,853)         Proceeds from Sale of Property, Plant & Equipment       4,900       505       4,900       -       -         Improvements to Investment Properties       -       (243)       (4,147)         Net Cash (Used in) / Generated from Investing Activities       6,493,953       (7,817,122)       5,469,148       (7,769,459)         Cash Flows from Financing Activities       -       (1,950,000)       -       (1,950,000)       -         Debenture Redemption       (2,000,000)       -       (1,950,000)       -       -         Securities Sold under Repurchase Agreements       (3,788,486)       8,268,138       (3,788,486)       8,268,138         Increase / (Decrease) in Other Borrowings       (11,880,980)       3,708,763       (757,944)       3,641,411         Dividends Paid - Ordinary Shares       (110,127)       (3,395)       (149,485)       (43,950)         Net Cash (Used in) / Generated from Financing Activities       (1,545,593)       11,973,506       (511,915)       11,865,599         Net Increase / (Decrease) in Cash and Cash Equivalents       3,596,781       (702,203)       <		7,209	(1,100)	7,209	(1,100)
Purchase of Property , Plant & Equipment and Intangible Assets         (95,636)         (126,853)         (101,689)         (126,853)           Proceeds from Sale of Property , Plant & Equipment         4,900         505         4,900         505           Proceeds from Sale of Assets Held-for-Sale         934,000         -         -         -           Improvements to Investment Properties         -         -         (243)         (4,147)           Net Cash (Used in) / Generated from Investing Activities         6,493,953         (7,817,122)         5,469,148         (7,769,459)           Cash Flows from Financing Activities         6,234,000         -         (1,950,000)         -           Debenture Redemption         (2,000,000)         -         (1,950,000)         -           Securities Sold under Repurchase Agreements         (3,788,486)         8,268,138         (3,788,486)         8,268,138           Increase / (Decrease) in Other Borrowings         (110,127)         (3,395)         (149,485)         (43,950)           Net Cash (Used in) / Generated from Financing Activities         (1,545,593)         11,973,506         (511,915)         11,865,599           Net Increase / (Decrease) in Cash and Cash Equivalents         3,596,781         (702,203)         3,596,781         (702,213)           Cash and Cash Equ	· ·				
Proceeds from Sale of Property , Plant & Equipment         4,900         505         4,900         505           Proceeds from Sale of Assets Held-for-Sale         934,000         -		,	-	-	
Proceeds from Sale of Assets Held-for-Sale         934,000         -         -         -           Improvements to Investment Properties         -         -         (243)         (4,147)           Net Cash (Used in) / Generated from Investing Activities         6,493,953         (7,817,122)         5,469,148         (7,769,459)           Cash Flows from Financing Activities         -         -         (1,950,000)         -         -           Debenture Redemption         (2,000,000)         -         (1,950,000)         -         -           Securities Sold under Repurchase Agreements         (3,788,486)         8,268,138         (3,788,486)         8,268,138           Increase / (Decrease) in Other Borrowings         (110,127)         (3,395)         (149,485)         (43,950)           Net Cash (Used in) / Generated from Financing Activities         (1,545,593)         11,973,506         (511,915)         11,865,599           Net Increase / (Decrease) in Cash and Cash Equivalents         3,596,781         (702,213)         23,277,143         (23,277,093)         16,073,891         23,277,143           Cash and Cash Equivalents at beginning of the Year         16,073,851         23,277,093         16,073,891         23,277,143           Cash and Cash Equivalents         8,100,574         8,845,830         8,100,614 <td></td> <td></td> <td></td> <td></td> <td></td>					
Improvements to Investment Properties         -         (243)         (4,147)           Net Cash (Used in) / Generated from Investing Activities         6,493,953         (7,817,122)         5,469,148         (7,769,459)           Cash Flows from Financing Activities         .         .         (1,950,000)         -         (1,950,000)         -           Debenture Redemption         (2,000,000)         -         (1,950,000)         -         6,134,000         -           Securities Sold under Repurchase Agreements         (3,788,486)         8,268,138         (3,788,486)         8,268,138           Increase / (Decrease) in Other Borrowings         (110,127)         (3,395)         (119,485)         (43,950)           Net Cash (Used in) / Generated from Financing Activities         (1,545,593)         11,973,506         (511,915)         11,865,599           Net Increase / (Decrease) in Cash and Cash Equivalents         3,596,781         (702,203)         3,596,781         (702,213)           Cash and Cash Equivalents at beginning of the Year         16,073,851         23,277,093         16,073,891         23,277,143           Cash and Cash Equivalents         8,100,574         8,845,830         8,100,614         8,845,870           Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing within 03 Months         9,792,242 <td></td> <td>-</td> <td>505</td> <td>4,900</td> <td>505</td>		-	505	4,900	505
Net Cash (Used in) / Generated from Investing Activities         6,493,953         (7,817,122)         5,469,148         (7,769,459)           Cash Flows from Financing Activities           (1,950,000)         -         (1,950,000)         -         0,6,134,000         -         6,134,000         -         5,668,138         (3,788,486)         8,268,138         (3,788,486)         8,268,138         (1,877,944)         3,641,411           Dividends Paid - Ordinary Shares         (110,127)         (3,395)         (149,485)         (43,950)           Net Cash (Used in) / Generated from Financing Activities         (1,545,593)         11,973,506         (511,915)         11,865,599           Net Increase / (Decrease) in Cash and Cash Equivalents         3,596,781         (702,203)         3,596,781         (702,213)           Cash and Cash Equivalents at beginning of the Year         16,073,851         23,277,093         16,073,891         23,277,143           Cash and Cash Equivalents         8,100,574         8,845,830         8,100,614         8,845,870           Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing         9,792,242         6,420,689         9,792,242         6,420,689           Securities Purchased under Resale Agreements Maturing within 03 Months         1,777,816         7,308,371         1,777,816		934,000	-	-	-
Cash Flows from Financing Activities           Debenture Redemption         (2,000,000)         -         (1,950,000)         -           Debenture Issued         6,234,000         -         6,134,000         -           Securities Sold under Repurchase Agreements         (3,788,486)         8,268,138         (3,788,486)         8,268,138           Increase / (Decrease) in Other Borrowings         (1,880,980)         3,708,763         (757,944)         3,641,411           Dividends Paid - Ordinary Shares         (110,127)         (3,395)         (149,485)         (43,950)           Net Cash (Used in) / Generated from Financing Activities         (1,545,593)         11,973,506         (511,915)         11,865,599           Net Increase / (Decrease) in Cash and Cash Equivalents         3,596,781         (702,203)         3,596,781         (702,213)           Cash and Cash Equivalents at beginning of the Year         16,073,851         23,277,093         16,073,891         23,277,143           Cash and Cash Equivalents         8,100,574         8,845,830         8,100,614         8,845,870           Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing         9,792,242         6,420,689         9,792,242         6,420,689           Securities Purchased under Resale Agreements Maturing within 03 Months         1,777	Improvements to Investment Properties	-	-	(243)	
Debenture Redemption       (2,000,000)       -       (1,950,000)       -         Debenture Issued       6,234,000       -       6,134,000       -         Securities Sold under Repurchase Agreements       (3,788,486)       8,268,138       (3,788,486)       8,268,138         Increase / (Decrease) in Other Borrowings       (1,80,980)       3,708,763       (757,944)       3,641,411         Dividends Paid - Ordinary Shares       (110,127)       (3,395)       (149,485)       (43,950)         Net Cash (Used in) / Generated from Financing Activities       (1,545,593)       11,973,506       (511,915)       11,865,599         Net Increase / (Decrease) in Cash and Cash Equivalents       3,596,781       (702,203)       3,596,781       (702,213)         Cash and Cash Equivalents at beginning of the Year       16,073,851       23,277,093       16,073,891       23,277,143         Cash and Cash Equivalents at end of the Period       19,670,632       22,574,890       19,670,672       22,574,930         Reconciliation of Cash and Cash Equivalents       8,100,574       8,845,830       8,100,614       8,845,870         Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing       9,792,242       6,420,689       9,792,242       6,420,689         Securities Purchased under Resale Agreements Maturing within 03 Mont	Net Cash (Used in) / Generated from Investing Activities	6,493,953	(7,817,122)	5,469,148	(7,769,459)
Debenture Issued         6,234,000         -         6,134,000         -           Securities Sold under Repurchase Agreements         (3,788,486)         8,268,138         (3,788,486)         8,268,138           Increase / (Decrease) in Other Borrowings         (1,880,980)         3,708,763         (757,944)         3,641,411           Dividends Paid - Ordinary Shares         (110,127)         (3,395)         (149,485)         (43,950)           Net Cash (Used in) / Generated from Financing Activities         (1,545,593)         11,973,506         (511,915)         11,865,599           Net Increase / (Decrease) in Cash and Cash Equivalents         3,596,781         (702,203)         3,596,781         (702,213)           Cash and Cash Equivalents at beginning of the Year         16,073,851         23,277,093         16,073,891         23,277,143           Cash and Cash Equivalents at end of the Period         19,670,632         22,574,890         19,670,672         22,574,930           Reconciliation of Cash and Cash Equivalents         8,100,574         8,845,830         8,100,614         8,845,870           Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing         9,792,242         6,420,689         9,792,242         6,420,689           Securities Purchased under Resale Agreements Maturing within 03 Months         1,777,816         7,3	Cash Flows from Financing Activities				
Debenture Issued         6,234,000         -         6,134,000         -           Securities Sold under Repurchase Agreements         (3,788,486)         8,268,138         (3,788,486)         8,268,138           Increase / (Decrease) in Other Borrowings         (1,880,980)         3,708,763         (757,944)         3,641,411           Dividends Paid - Ordinary Shares         (110,127)         (3,395)         (149,485)         (43,950)           Net Cash (Used in) / Generated from Financing Activities         (1,545,593)         11,973,506         (511,915)         11,865,599           Net Increase / (Decrease) in Cash and Cash Equivalents         3,596,781         (702,203)         3,596,781         (702,213)           Cash and Cash Equivalents at beginning of the Year         16,073,851         23,277,093         16,073,891         23,277,143           Cash and Cash Equivalents         8,100,574         8,845,830         8,100,614         8,845,870           Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing         9,792,242         6,420,689         9,792,242         6,420,689           Securities Purchased under Resale Agreements Maturing within 03 Months         1,777,816         7,308,371         1,777,816         7,308,371	Debenture Redemption	(2,000,000)	-	(1,950,000)	-
Increase / (Decrease) in Other Borrowings       (1,880,980)       3,708,763       (757,944)       3,641,411         Dividends Paid - Ordinary Shares       (110,127)       (3,395)       (149,485)       (43,950)         Net Cash (Used in) / Generated from Financing Activities       (1,545,593)       11,973,506       (511,915)       11,865,599         Net Increase / (Decrease) in Cash and Cash Equivalents       3,596,781       (702,203)       3,596,781       (702,213)         Cash and Cash Equivalents at beginning of the Year       16,073,851       23,277,093       16,073,891       23,277,143         Cash and Cash Equivalents at end of the Period       19,670,632       22,574,890       19,670,672       22,574,930         Reconciliation of Cash and Cash Equivalents       8,100,574       8,845,830       8,100,614       8,845,870         Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing       9,792,242       6,420,689       9,792,242       6,420,689         Securities Purchased under Resale Agreements Maturing within 03 Months       1,777,816       7,308,371       1,777,816       7,308,371	Debenture Issued		-		-
Dividends Paid - Ordinary Shares(110,127)(3,395)(149,485)(43,950)Net Cash (Used in) / Generated from Financing Activities(1,545,593)11,973,506(511,915)11,865,599Net Increase / (Decrease) in Cash and Cash Equivalents3,596,781(702,203)3,596,781(702,213)Cash and Cash Equivalents at beginning of the Year16,073,85123,277,09316,073,89123,277,143Cash and Cash Equivalents at end of the Period19,670,63222,574,89019,670,67222,574,930Reconciliation of Cash and Cash Equivalents8,100,5748,845,8308,100,6148,845,870Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing within 03 Months9,792,2426,420,6899,792,2426,420,689Securities Purchased under Resale Agreements Maturing within 03 Months1,777,8167,308,3711,777,8167,308,371	Securities Sold under Repurchase Agreements	(3,788,486)	8,268,138	(3,788,486)	8,268,138
Net Cash (Used in) / Generated from Financing Activities         (1,545,593)         11,973,506         (511,915)         11,865,599           Net Increase / (Decrease) in Cash and Cash Equivalents         3,596,781         (702,203)         3,596,781         (702,213)           Cash and Cash Equivalents at beginning of the Year         16,073,851         23,277,093         16,073,891         23,277,143           Cash and Cash Equivalents at end of the Period         19,670,632         22,574,890         19,670,672         22,574,930           Reconciliation of Cash and Cash Equivalents         8,100,574         8,845,830         8,100,614         8,845,870           Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing         9,792,242         6,420,689         9,792,242         6,420,689           Securities Purchased under Resale Agreements Maturing within 03 Months         1,777,816         7,308,371         1,777,816         7,308,371	Increase / (Decrease) in Other Borrowings	(1,880,980)	3,708,763	(757,944)	3,641,411
Net Increase / (Decrease) in Cash and Cash Equivalents3,596,781(702,203)3,596,781(702,213)Cash and Cash Equivalents at beginning of the Year16,073,85123,277,09316,073,89123,277,143Cash and Cash Equivalents at end of the Period19,670,63222,574,89019,670,67222,574,930Reconciliation of Cash and Cash Equivalents8,100,5748,845,8308,100,6148,845,870Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing within 03 Months9,792,2426,420,6899,792,2426,420,689Securities Purchased under Resale Agreements Maturing within 03 Months1,777,8167,308,3711,777,8167,308,371	Dividends Paid - Ordinary Shares	(110,127)	(3,395)	(149,485)	(43,950)
Cash and Cash Equivalents at beginning of the Year16,073,85123,277,09316,073,89123,277,143Cash and Cash Equivalents at end of the Period19,670,63222,574,89019,670,67222,574,930Reconciliation of Cash and Cash Equivalents Cash and Cash Equivalents Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing within 03 Months8,100,5748,845,8308,100,6148,845,8709,792,2426,420,6899,792,2426,420,6899,792,2426,420,6897,308,371Securities Purchased under Resale Agreements Maturing within 03 Months1,777,8167,308,3711,777,8167,308,371	Net Cash (Used in) / Generated from Financing Activities	(1,545,593)	11,973,506	(511,915)	11,865,599
Cash and Cash Equivalents at end of the Period19,670,63222,574,89019,670,67222,574,930Reconciliation of Cash and Cash Equivalents8,100,5748,845,8308,100,6148,845,870Cash and Cash Equivalents8,100,5748,845,8308,100,6148,845,870Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing9,792,2426,420,6899,792,2426,420,689Securities Purchased under Resale Agreements Maturing within 03 Months1,777,8167,308,3711,777,8167,308,371	Net Increase / (Decrease) in Cash and Cash Equivalents	3,596,781	(702,203)	3,596,781	(702,213)
Reconciliation of Cash and Cash Equivalents8,100,5748,845,8308,100,6148,845,870Cash and Cash Equivalents8,100,5748,845,8308,100,6148,845,870Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing within 03 Months9,792,2426,420,6899,792,2426,420,689Securities Purchased under Resale Agreements Maturing within 03 Months1,777,8167,308,3711,777,8167,308,371	Cash and Cash Equivalents at beginning of the Year	16,073,851	23,277,093	16,073,891	23,277,143
Cash and Cash Equivalents8,100,5748,845,8308,100,6148,845,870Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing within 03 Months9,792,2426,420,6899,792,2426,420,689Securities Purchased under Resale Agreements Maturing within 03 Months1,777,8167,308,3711,777,8167,308,371	Cash and Cash Equivalents at end of the Period	19,670,632	22,574,890	19,670,672	22,574,930
Cash and Cash Equivalents8,100,5748,845,8308,100,6148,845,870Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing within 03 Months9,792,2426,420,6899,792,2426,420,689Securities Purchased under Resale Agreements Maturing within 03 Months1,777,8167,308,3711,777,8167,308,371	Reconciliation of Cash and Cash Equivalents				
within 03 Months         9,792,242         6,420,689         9,792,242         6,420,689           Securities Purchased under Resale Agreements Maturing within 03 Months         1,777,816         7,308,371         1,777,816         7,308,371	-	8,100,574	8,845,830	8,100,614	8,845,870
Securities Purchased under Resale Agreements Maturing within 03 Months 1,777,816 7,308,371 1,777,816 7,308,371	Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing				
	within 03 Months	9,792,242	6,420,689	9,792,242	6,420,689
19,670,632 22,574,890 19,670,672 22,574,930	Securities Purchased under Resale Agreements Maturing within 03 Months	1,777,816	7,308,371	1,777,816	7,308,371
		19,670,632	22,574,890	19,670,672	22,574,930

## **EXPLANATORY NOTES**

## 1. General

There are no changes to the accounting policies and methods of computation since the publication of the last Annual Report. The Interim Financial Statements of the Bank and the Group have been prepared & presented in accordance with the Sri Lanka Accounting Standards (LKAS/SLFRS) and provided necessary disclosure to comply with LKAS 34, Interim Financial Reporting. The Interim Financial Statements have been prepared in accordance with LKAS / SLFRS.

The Bank has prepared Interim Financial Statements based on "LKAS 39 – Financial Instruments: Recognition and Measurement" as permitted by the Statement of Alternative Treatment (SoAT) issued by CA Sri Lanka.

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

## 2. Information on Ordinary Shares

Market Price (Rs.)	31/0	3/2018	31/03/2017		
	Voting	Non Voting	Voting	Non Voting	
Market Price Per Share	86.80	55.10	87.00	54.70	
Highest price per share during the quarter ended	94.80	57.40	99.09	60.00	
Lowest price per share during the quarter ended	85.00	54.50	83.60	51.50	

## 3. Shareholders Information

## 3.1 Twenty Largest Ordinary Voting Shareholders as at March 31, 2018

		No. of Shares	%
1	Sri Lanka Insurance Corporation Ltd	27,615,598	15.00
	[includes Sri Lanka Insurance Corporation Ltd (General Fund) 18,410,399 and		
	Sri Lanka Insurance Corporation Ltd (Life Fund) –9,205,199]		
2	Brown & Company PLC A/C No. 1	25,544,310	13.87
3	Employees Provident Fund	18,148,076	9.86
4	LOLC Investments Ltd	17,584,715	9.55
5	National Development Bank PLC A/C No.02	16,062,819	8.72
6	Bank of Ceylon No.1 Account	13,807,800	7.50
7	Mr. R S Captain	11,148,581	6.06
8	Mr. S E Captain	3,722,015	2.02
9	Employees Trust Fund Board	3,326,890	1.81
10	Seyfest (Private) Limited	3,157,307	1.71
11	Ms. L A Captain	2,580,425	1.40
12	Sesot (Private) Limited	2,384,287	1.30
13	Seybest (Private) Limited	2,265,433	1.23
14	Seyshop (Private) Limited	2,265,433	1.23
15	Esots (Private) Limited	2,247,331	1.22
16	Lanka Century Investments PLC	2,175,175	1.18
17	Capital Development and Investment Company PLC A/C No. 02	1,864,739	1.01
18	AIA Insurance Lanka PLC A/C No. 07	1,693,458	0.92
19	Mr K R B Fernando	1,062,137	0.58
20	Sotse (Pvt) Ltd	1,022,127	0.56

## 3.2 Twenty Largest Ordinary Non-Voting Shareholders as at March 31, 2018

		No. of Shares	%
1	Lanka Orix Leasing Company Plc	79,955,209	43.93
2	Employees Provident Fund	9,707,547	5.33
3	Akbar Brothers Pvt Ltd A/C No 1	3,662,827	2.01
4	Deutsche Bank Ag As Trustee For Jb Vantage Value Equity Fund	3,361,368	1.85
5	Pershing LLC S/A Averbach Grauson & Co.	3,357,772	1.84
6.	J.B. Cocoshell (Pvt) Ltd	3,347,480	1.84
7	Mr. E Thavagnanasooriyam & Mr. E Thawagnasundaram	2,781,962	1.53
8	Commercial Bank of Ceylon PLC/Dunamis Capital P L C	2,781,131	1.53
9	Employees Trust Fund Board	2,607,311	1.43
10	Merrill J Fernando & Sons (Pvt) Limited	2,021,594	1.11
11	Mr. N. Balasingam	1,898,423	1.04
12	Lanka Orix Information Technology Services Ltd	1,584,901	0.87
13	Deutsche Bank Ag-National Equity Fund	1,349,768	0.74
14	Deutsche Bank Ag As Trustee For Namal Acuity Value Fund	1,238,551	0.68
15	Dr. S Yaddehige	1,141,365	0.63
16	Mr. R.Gautam	958,944	0.53
17	HSBC International Nominees Ltd-SSBT-Deustche Bank Ag	924,693	0.51
	Singapore A/C 01		
18	Mr. M J. Fernando	915,451	0.50
19	Mr. A P Somasiri	903,877	0.50
20	Miss. S. Durga	846,316	0.47

## 3.3 Public Holdings as at March 31, 2018

	<u>Number of Share</u> <u>Holders</u>	<u>Percentage</u> <u>Holdings</u>
Ordinary Voting Shar	· ·	54.29%
Ordinary Non-Voting	Shares 6,758	55.95%

## 4. Directors' and Chief Executive Officer's Shareholdings as at March 31, 2018

Name of Director	No of Shares	No of Shares
	(Ordinary	(Ordinary Non-
	Voting)	Voting)
Mr. W M R S Dias Non-executive Director / Chairman	Nil	Nil
Mr. I C Nanayakkara, 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	38,206	145,395
Mr. S P S Ranatunga, Independent Director	Nil	Nil
Mr. W D K Jayawardena, Non-executive Director	Nil	Nil
Mr. P L S K Perera, Independent Director	Nil	Nil
Mr. S V Corea, Non-executive Director	Nil	Nil
Mr A S Wijesinha, Independent Director	Nil	Nil
Mrs S K Salgado, Independent Director	Nil	Nil

### 5. Stated Capital as at March 31, 2018

#### **Rs'000**

7,152,645 Non-Voting Ordinary Shares @ Rs. 55/- each Less:Issue Expenses	393,395 (181,581)
5,859,428 Non-Voting Ordinary Shares @ Rs. 58/40 each	342,191
45,423,009 Non-Voting Ordinary Shares @ Rs. 35/- each	1,589,805
40,000,000 Non-Voting Ordinary Shares @ Rs. 25/- each	1,000,000
83,560,000 Non-Voting Ordinary Shares @ Rs. 12/50 each	1,044,500
4,490,341 Voting Ordinary Shares @ Rs. 90/- each	404,131
3,636,268 Voting Ordinary Shares @ Rs. 98/- each	356,354
43,333,333 Voting Ordinary Shares @ Rs. 75/- each	3,250,000
2,644,068 Voting Ordinary Shares @ Rs. 59/- each	156,000
92,440,000 Voting Ordinary Shares @ Rs. 35/- each	3,235,400
4,000,000 Voting Ordinary Shares @ Rs. 25/- each	100,000
33,560,000 Voting Ordinary Shares @ Rs. 10/- each	335,600

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

Basic Earnings per share has been calculated by dividing profit after tax attributable to the equity holders of the Bank by the weighted average number of shares in issue (both Voting & Non- voting) during the quarter ended March 31, 2018. 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 and the earnings per share for the 3 months ended March 31, 2017 have been restated based on the no of shares issued for scrip dividend 2017.

### 7. Events after the Reporting Date

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

#### 8. Other Information

- i. The dividend of Rs.3.50 per share was declared and approved by the shareholders at the Annual General Meeting of the Bank held on March 29, 2018 and issued to the Ordinary Voting and Non-voting Shareholders of the Bank entitled as at end of trading on March 29, 2018. This dividend consisted of Rs.1.00 per share in the form of cash dividend and Rs.2.50 per share in the form of a scrip dividend.
- ii. The 20 Million Unsecured Subordinated Redeemable Listed Debentures of the Par Value of Rs.100/- amounted to RS. 2,000 Million, issued and allotted by the Bank in February 2013 was matured and redeemed in February 2018.
- iii. The Bank allotted 62,340,000 fully paid BASEL III compliant, Tier 2, listed, rated, unsecured, subordinated, redeemable Debentures of Rs. 100/- each amounting to Rs. 6,234,000,000/- to the applicants of the Debenture Issue on 29<sup>th</sup> March 2018.

- iv. The bank designated some of forward foreign currency SWAPs as hedging instruments to hedge foreign currency risk of liabilities denominated in foreign currencies. The fair value changes associated with these derivatives were initially recognized in Other Reserves through Other Comprehensive Income (OCI). The amount recognized in OCI is reclassified to profit or loss, and in the same line item in the statement of profit or loss.
- v. The Bank has signed a Memorandum of Settlement (MoS) with Ceylon Bank Employees Union (CBEU) who represents the majority of current employees to settle the payment of the enhanced gratuity by utilizing proceeds expected from disposal of shares held by Share Trust companies upon compliance of the following conditions;
  - There being no orders from court which would prevent the share owning companies and trustees from disposing of the shares and crediting the proceeds therefrom to the gratuity fund of the bank for the payment of the enhanced gratuity; and
  - The Bank being given a period of one year effective from 1st Jan 2018 to procure the disposal of the shares by the trustees and crediting the proceeds therefrom to the gratuity fund.

Further, the bank has extended the proposal to its ex- employees who are eligible for enhanced gratuity.

The bank has not recognized any enhanced gratuity liability in the financial statements as the settlement is contingent upon the completion of the above events and also making a reliable estimate of the financial impact is not practical as it would depend on number of uncertain variables that are attached to the above mentioned proposed settlement scheme.

vi. SLFRS 09, issued in July 2014, is effective for annual periods beginning on or after 1 January 2018, with early adoption permitted. It replaces LKAS 39 Financial Instruments: Recognition and Measurement.

The Bank has assessed the impact on transition based on gap analysis and quantifications performed on its Financial Statements as at 31<sup>st</sup> December 2016 on adoption of SLFRS 9 with the assistance of an external consultant.

Based on the preliminary assessments undertaken, the estimated additional impairment provision on the Financial Statements for the year ended December 31, 2016, on adoption of SLFRS 9 is expected to be in the range of 30% to 40% of the total impairment provision on different portfolios.

## 9. Comparative Figures

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

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

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

			_						(Amounts in Rup	
	Bank	-	Treasu		Property/ In		Unallocated/ E		Tot	
	31.03.2018	31.03.2017	31.03.2018	31.03.2017	31.03.2018	31.03.2017	31.03.2018	31.03.2017	31.03.2018	31.03.2017
Interest Income	9,606,975	8,726,102	1,280,808	832,889	25,860	9,131	530,526	555,227	11,444,169	10,123,349
Interest Expense	6,395,777	5,796,849	809,440	706,964	-	8	(25,090)	(5,407)	7,180,127	6,498,414
Net Interest Income	3,211,198	2,929,253	471,368	125,925	25,860	9,123	555,616	560,634	4,264,042	3,624,935
Fee and Commission Income	1,033,849	897,094	2,286	2,322	-	-	7,568	5,665	1,043,703	905,081
Fee and Commission Expense	40,514	28,157	7,950	8,351	1,048	1,531	-	17	49,512	38,056
Net Fee And Commission Income	993,335	868,937	(5,664)	(6,029)	(1,048)	(1,531)	7,568	5,648	994,191	867,025
Net Trading Income	-	-	89,908	(36,755)	(76)	(1,565)	-	-	89,832	(38,320)
Net Gain on Financial Investments	-	-	33,368	(4,096)	-	-	-	-	33,368	(4,096)
Net Exchange Income	48,849	41,389	(8,512)	129,537	-	-	38,436	20,791	78,773	191,717
Other Operating Income (Net)	15,526	12,330	1,612	1,886	61,992	52,872	24,092	(31,848)	103,222	35,240
Inter Segment Revenue	(58,848)	(54,805)	41,690	36,013	-	-	17,158	18,792	-	-
Total Operating Income	4,210,060	3,797,104	623,770	246,481	86,728	58,899	642,870	574,017	5,563,428	4,676,501
Depreciation and Amortisation Charge	107,546	108,721	509	288	221	199	88,025	66,906	196,301	176,114
Impairment Losses	542,442	345,749	-	-	-	-	-	-	542,442	345,749
Operating Expenses, VAT & NBT	2,417,026	2,327,574	113,047	56,993	17,833	20,524	732,441	526,731	3,280,347	2,931,822
Reportable Segment Profit Before Income							(	(		
Tax	1,143,046	1,015,060	510,214	189,200	68,674	38,176	(177,596)	(19,620)	1,544,338	1,222,816
Other Information										
Total Assets	284,048,788	240,968,197	102,130,612	103,817,689	5,533,476	5,346,198	23,692,992	21,068,098	415,405,868	371,200,182
Total Liabilities & Equity	344,607,513	285,564,006	35,737,263	41,052,923	5,533,476	5,346,198	29,527,616	39,237,055	415,405,868	371,200,182
Cash Flows From Operating Activities	(1,844,960)	(5,371,397)	510,723	189,488	58,939	9,186	(85,154)	374,370	(1,360,452)	(4,798,353)
Cash Flows From Investing Activities	16,787	(67,576)	5,538,966	(7,764,112)	(959,828)	83,764	873,223	(21,536)	5,469,148	(7,769,459)
Cash Flows From Financing Activities	-	-	(1,435,466)	12,192,953	(113,168)	(110,974)	1,036,719	(216,380)	(511,915)	11,865,599
Capital Expenditure	(88,582)	(67,576)	(1,089)	-	(6,726)	(4,147)	(5,535)	(59,277)	(101,932)	(131,000)

## 11 Analysis of Financial Instruments by Measurement Basis - Bank

				(Amounts in Rupe	es Thousands )
			As at 31.03.2018		
	Held-for-Trading He	eld-to-Maturity	Loans and	Available-for-	Total
	(HFT)	(HTM)	Receivables	Sale (AFS)	
			(L&R)	Available-for- Sale (AFS) - - - - - - 52,914,937 - - 52,914,937 - - - 52,914,937 Amortised Cost - 310,904,159 12,844,727 21,548	
Assets					
Cash and Cash Equivalents	-	-	8,100,574	-	8,100,574
Balances with Central Bank of Sri Lanka	-	-	17,922,925	-	17,922,925
Derivative Financial Instruments	40,010	-	-	-	40,010
Other Financial Assets Held-for-Trading	8,195,591	-	-	-	8,195,591
Securities Purchased under Resale Agreements	-	-	1,777,816	-	1,777,816
Customer Loans and Receivables	-	-	289,301,809	-	289,301,809
Financial Investments - Available-for-Sale	-	-	-	52,914,937	52,914,937
Financial Investments - Held-to-Maturity	-	20,443,411	-	-	20,443,411
Group Balances Receivable	-	-	30,000	-	30,000
Other Assets	-	-	6,307,666	-	6,307,666
Total Financial Assets	8,235,601	20,443,411	323,440,790	52,914,937	405,034,739
			Held-for-Trading	Amortised Cost	Total
			(HFT)		
Liabilities					
Due to Banks			-	26,312,285	26,312,285
Derivative Financial Instruments			429,995	-	429,995
Customer Deposits			-		310,904,159
Securities Sold under Repurchase Agreements			-		12,844,727
Other Borrowings			-	•	21,548
Debentures			-	16,429,801	16,429,801
Group Balances Payable			-	269,397	269,397
Other Liabilities			-	6,809,054	6,809,054

Total Financial Liabilities			429,995	373,590,971	374,020,966		
	As at 31.12.2017						
	Held-for-Trading H	eld-to-Maturity	Loans and	Available-for-	Total		
	(HFT)	(HTM)	Receivables	Sale (AFS)			
			(L&R)				
Assets							
Cash and Cash Equivalents	-	-	8,319,384	-	8,319,384		
Balances with Central Bank of Sri Lanka	-	-	19,119,843	-	19,119,843		
Placements with Banks and Finance Companies	-	-	1,455,115	-	1,455,115		
Derivative Financial Instruments	60,165	-	-	-	60,165		
Other Financial Assets Held-for-Trading	7,939,213	-	-	-	7,939,213		
Securities Purchased under Resale Agreements	-	-	1,750,855	-	1,750,855		
Customer Loans and Receivables	-	-	280,861,907	-	280,861,907		
Financial Investments - Available-for-Sale	-	-	-	53,507,037	53,507,037		
Financial Investments - Held-to-Maturity	-	21,529,778	-	-	21,529,778		
Group Balances Receivable	-	-	30,000	-	30,000		
Other Assets	-	-	4,922,113	-	4,922,113		
Total Financial Assets	7,999,378	21,529,778	316,459,217	53,507,037	399,495,410		

	Held-for-Trading (HFT)	Amortised Cost	Total
Liabilities			
Due to Banks	-	27,052,972	27,052,972
Derivative Financial Instruments	571,557	-	571,557
Customer Deposits	-	307,098,902	307,098,902
Securities Sold under Repurchase Agreements	-	16,631,973	16,631,973
Other Borrowings	-	22,396	22,396
Group Balances Payable	-	1,145,110	1,145,110
Debentures	-	12,494,025	12,494,025
Other Liabilities	-	5,154,901	5,154,901
Total Financial Liabilities	571,557	369,600,279	370,171,836

## 11 Analysis of Financial Instruments by Measurement Basis - Group

			-	(Amounts in Rupe	es Thousands )
		Α	s at 31.03.2018		
	Held-for-Trading H	eld-to-Maturity	Loans and	Available-for-	Total
	(HFT)	(HTM)	Receivables	Sale (AFS)	
			(L&R)		
Assets					
Cash and Cash Equivalents	-	-	8,100,614	-	8,100,614
Balances with Central Bank of Sri Lanka	-	-	17,922,925	-	17,922,925
Derivative Financial Instruments	40,010	-	-	-	40,010
Other Financial Assets Held-for-Trading	8,200,940	-	-	-	8,200,940
Securities Purchased under Resale Agreements	-	-	1,777,816	-	1,777,816
Customer Loans and Receivables	-	-	289,301,809	-	289,301,809
Financial Investments - Available-for-Sale	-	-	-	52,914,937	52,914,937
Financial Investments - Held-to-Maturity	-	20,443,411	-	-	20,443,411
Other Assets	-	-	6,330,087		6,330,087
Total Financial Assets	8,240,950	20,443,411	323,433,251	52,914,937	405,032,549

	Held-for-Trading (HFT)	Amortised Cost	Total
Liabilities			
Due to Banks	-	26,312,285	26,312,285
Derivative Financial Instruments	429,995	-	429,995
Customer Deposits	-	310,904,159	310,904,159
Securities Sold under Repurchase Agreements	-	12,844,727	12,844,727
Other Borrowings	-	21,548	21,548
Debentures	-	16,429,801	16,429,801
Other Liabilities	-	6,785,988	6,785,988
Total Financial Liabilities	429,995	373,298,508	373,728,503

		As at 31.12.2017				
	Held-for-Trading H	eld-to-Maturity	Loans and	Available-for-	Total	
	(HFT)	(HTM)	Receivables	Sale (AFS)		
			(L&R)			
Assets						
Cash and Cash Equivalents	-	-	8,319,424	-	8,319,424	
Balances with Central Bank of Sri Lanka	-	-	19,119,843	-	19,119,843	
Placements with Banks and Finance Companies	-	-	1,455,115	-	1,455,115	
Derivative Financial Instruments	60,165	-	-	-	60,165	
Other Financial Assets Held-for-Trading	7,944,562	-	-	-	7,944,562	
Securities Purchased under Resale Agreements	-	-	1,750,855	-	1,750,855	
Customer Loans and Receivables	-	-	280,861,907	-	280,861,907	
Financial Investments - Available-for-Sale	-	-	-	53,507,037	53,507,037	
Financial Investments - Held-to-Maturity	-	21,529,778	-	-	21,529,778	
Other Assets	-	-	4,944,991	-	4,944,991	
Total Financial Assets	8,004,727	21,529,778	316,452,135	53,507,037	399,493,677	
			Held-for-Trading	Amortised Cost	Total	

	(HFT)		
Liabilities			
Due to Banks	-	27,052,972	27,052,972
Derivative Financial Instruments	571,557	-	571,557
Customer Deposits	-	307,098,902	307,098,902
Securities Sold under Repurchase Agreements	-	16,631,973	16,631,973
Other Borrowings	-	22,396	22,396
Debentures	-	12,494,025	12,494,025
Other Liabilities	-	5,187,172	5,187,172
Total Financial Liabilities	571,557	368,487,440	369,058,997

# Seylan Bank PLC Additional Disclosures

			(Amounts in R	upees Thousands
	Bank		Group	)
	As at	As at	As at	As a
2 Customer Loans and Receivables	31.03.2018	31.12.2017	31.03.2018	31.12.2012
Gross Loans and Receivables (Refer 12.1)	295,508,868	286,469,373	295,508,868	286,469,37
Less : Individual Impairment	(2,074,072)	(1,744,089)	(2,074,072)	(1,744,08
Collective Impairment	(4,132,987)	(3,863,377)	(4,132,987)	(3,863,37
Net Loans and Receivables	289,301,809	280,861,907	289,301,809	280,861,90
1 Customer Loans and Receivables - By produ	uct			
By product - Domestic Currency				
Export Bills	35,648	15,359	35,648	15,35
Import Bills	628,671	335,352	628,671	335,35
Local Bills	124,662	130,330	124,662	130,3
Lease Rentals Receivable	17,113,995	16,222,825	17,113,995	16,222,82
Overdrafts	61,139,359	61,901,243	61,139,359	61,901,24
Revolving Import Loans	10,434,519	10,531,334	10,434,519	10,531,33
Packing Credit Loans	1,268,004	1,191,070	1,268,004	1,191,07
Trust Receipts Loans	1,472,671	1,812,834	1,472,671	1,812,83
Staff Loans	6,109,840	6,108,917	6,109,840	6,108,9 <sup>-</sup>
Housing Loans	13,737,652	13,401,222	13,737,652	13,401,22
Pawning Receivables	10,479,115	10,046,055	10,479,115	10,046,0
Refinance Loans	2,545,368	2,479,247	2,545,368	2,479,24
Credit Cards	4,949,618	4,886,489	4,949,618	4,886,48
Margin Trading	1,912,334	2,588,413	1,912,334	2,588,4
Factoring	1,295,865	1,099,984	1,295,865	1,099,98
Term Loans	132,748,837	125,086,423	132,748,837	125,086,42
Total	265,996,158	257,837,097	265,996,158	257,837,09
By product - Foreign Currency				
Export Bills	2,270,719	3,164,298	2,270,719	3,164,29
Import Bills	631,306	459,456	631,306	459,4
Local Bills	44,937	44,659	44,937	44,6
Overdrafts	1,639,417	886,908	1,639,417	886,90
Revolving Import Loans	582,929	442,327	582,929	442,32
Packing Credit Loans	10,204,961	9,555,196	10,204,961	9,555,19
Housing Loans	94,715	98,917	94,715	98,9 <sup>2</sup>
Term Loans	14,043,726	13,980,515	14,043,726	13,980,5 <sup>-</sup>
Total	29,512,710	28,632,276	29,512,710	28,632,2
Gross Loans and Receivables	295,508,868	286,469,373	295,508,868	286,469,37

## 12.2 Movements in Individual and Collective Impairment during the period for Customer Loans and Receivables

	Bar	nk	Gro	up
	2018	2017	2018	2017
	(For 03 Months)	(For 12 Months)	(For 03 Months)	(For 12 Months)
ndividual Impairment	· · ·		· · ·	· · ·
Opening Balance as at 01st January	1,744,089	2,420,888	1,744,089	2,420,888
Charge/(Write back) to Income Statement	380,342	1,069,797	380,342	1,069,797
Reversal for Write-Offs	(1,284)	(1,413,347)	(1,284)	(1,413,347
Interest Accrued on Impaired Loans and Receivables	(43,637)	(326,532)	(43,637)	(326,532
Transfer from Collective Impairment	(5,438)	(6,717)	(5,438)	(6,717
losing Balance as at 31st March 2018	2,074,072		2,074,072	•
as at 31st December 2017		1,744,089		1,744,089
Collective Impairment				
Opening Balance as at 01st January	3,863,377	3,632,097	3,863,377	3,632,097
Charge/(Write back) to Income Statement	160,821	423,679	160,821	423,679
Reversal for Write-Offs	(159,008)	(199,116)	(159,008)	(199,116
Transfer to Individual Impairment	5,438	6,717	5,438	6,717
Other Movement	262,359	-	262,359	-
Closing Balance as at 31st March 2018	4,132,987		4,132,987	
as at 31st December 2017		3,863,377		3,863,377
Fotal Impairment	6,207,059	5,607,466	6,207,059	5,607,466

# Seylan Bank PLC Additional Disclosures

Bank			
	•	Grouj	כ
As at	As at	As at	As a
31.03.2018	31.12.2017	31.03.2018	31.12.201
16,187,859	15,421,548	16,187,859	15,421,54
67,198,530	65,596,837	67,198,530	65,596,83
191,162,672	188,861,741	191,162,672	188,861,74
3,209,151	3,438,619	3,209,151	3,438,61
277,758,212	273,318,745	277,758,212	273,318,74
4,467,644	4,581,517	4,467,644	4,581,5 <sup>-</sup>
9,299,247	10,207,465	9,299,247	10,207,40
19,379,056	18,991,175	19,379,056	18,991,1
33,145,947	33,780,157	33,145,947	33,780,1
310,904,159	307,098,902	310,904,159	307,098,9
	31.03.2018 16,187,859 67,198,530 191,162,672 3,209,151 277,758,212 4,467,644 9,299,247 19,379,056 33,145,947	31.03.2018         31.12.2017           16,187,859         15,421,548           67,198,530         65,596,837           191,162,672         188,861,741           3,209,151         3,438,619           277,758,212         273,318,745           4,467,644         4,581,517           9,299,247         10,207,465           19,379,056         18,991,175           33,145,947         33,780,157	31.03.2018         31.12.2017         31.03.2018           16,187,859         15,421,548         16,187,859           67,198,530         65,596,837         67,198,530           191,162,672         188,861,741         191,162,672           3,209,151         3,438,619         3,209,151           277,758,212         273,318,745         277,758,212           4,467,644         4,581,517         4,467,644           9,299,247         10,207,465         9,299,247           19,379,056         18,991,175         19,379,056           33,145,947         33,780,157         33,145,947

## Seylan Bank PLC Selected Performance Indicators

	Bank		Group		
	31.03.2018	31.12.2017	31.03.2018	31.12.2017	
Regulatory Capital (LKR '000)					
Common Equity Tier I	29,981,253	30,686,859	30,866,256	31,571,862	
Total Tier I Capital	29,981,253	30,686,859	30,866,256	31,571,862	
Total Capital	41,305,245	36,451,164	42,090,248	37,286,167	
Regulatory Capital Ratios (%)					
Common Equity Tier I Capital Ratio ( Minimum Requirement - 6.375% / 2017 - 5.75% )	10.37	11.16	10.58	11.39	
Total Tier I Capital Ratio ( Minimum Requirement - 7.875% / 2017 - 7.25% )	10.37	11.16	10.58	11.39	
Total Capital Ratio ( Minimum Requirement - 11.875% / 2017 - 11.25% )	14.29	13.25	14.43	13.46	
Assets Quality ( Quality of Loan Portfolio )					
Gross Non-Performing Advances Ratio % ( Net of Interest in Suspense )	5.41	4.42			
Net Non-Performing Advances Ratio % ( Net of Interest in Suspense and Provision )	4.07	3.10			
<b>Profitability</b> Interest Margin % Return ( Net Profit Before Tax ) on Average Assets % Return on Equity %	4.13 1.52 12.25	4.24 1.74 14.30			
Regulatory Liquidity Statutory Liquid Assets Domestic Banking Unit Rs. '000 Offshore Banking Unit USD '000 Statutory Liquid Assets Ratio % ( Minimum Requirement 20 % ) Domestic Banking Unit Offshore Banking Unit Liquidity Coverage Ratio % Rupee - ( Minimum Requirement - 90% / 2017 - 80% ) All Currency - ( Minimum Requirement - 90% / 2017 - 80% )	75,537,756 32,682 22.27 22.79 138.89 103.66	77,783,808 41,711 23.57 37.08 160.30 121.94			

## SEYLAN BANK PLC Debenture Information

nterest Cover (Times) 5.86 4.59 Quick Asset Ratio (Times) 0.80 0.72 2013/2018 Issue (Debenture matured and redeemed on 22/02/2018) Warket Prices during January to March (EX Interest) Market Prices during January to March (EX Interest) The main of the transmission of transmission of transmission of the tra	Debenture Information		
betbetbetDebt (Debentures) / Equity Ratio (Times)0.480.43Debt (Debentures plus Long term Debt) / Equity Ratio (Times)0.800.60interest Cover (Times)0.800.80Quick Asset Ratio (Times)0.800.80Quick Asset Ratio (Times)0.800.722013/2018 Issue (Debenture matured and redeemed on 22/02/2018)**Warket Prices during January to March (EX Interest)**time Annual - 15.00% p.a.***term Annual - 8.00% p.a.***term Annual - 8.00% p.a.***term term term and term term term term term term term and term term term term term and term term term term and term term term term term term term term			
Debt (Debentures) / Equity Ratio (Times)     0.48     0.43       Debt (Debentures plus Long term Debt) / Equity Ratio (Times)     0.80     0.60       Interest Cover (Times)     5.86     4.59       Quick Asset Ratio (Times)     0.80     0.72       QUIS (Asset Ratio (Chebenture matured and redeemed on Z2/Q2/2018)     *     *       Warker Prices during January to March (EX Interest)     *     *       Warker Prices during January to March (EX Interest)     *     *       View Trade Semi Annual - 8.00% p.a.     *     *       Year Face Semi Annual - 8.00% p.a.     *     *       Year Face Semi Annual - 8.00% p.a.     *     *       Year Face Semi Annual - 8.00% p.a.     *     *       Year Face Semi Annual - 8.00% p.a.     *     *       Year Face Semi Annual - 8.00% p.a.     *     *       Year Face Semi Annual - 8.00% p.a.     *     *       Year Face Semi Annual - 8.00% p.a.     *     *       Year Face Semi Annual - 8.00% p.a.     *     *       Year Face Semi Annual - 8.00% p.a.     *     *			
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nterest Cover (Times) 5.86 4.59 Quick Asset Ratio (Times) 0.80 0.72 2013/2018 Issue (Debenture matured and redeemed on 22/02/2018) Warket Prices during January to March (EX Interest) interest Yield as at Date of Last Trade reterest Yield Semi Annual - 8.00% p.a. Yier Fixed Semi Annual - 3.00% p.a. Therest Heid Semi Annual - 13.00% p.a The Yier Fixed Semi Annual - 3.00% p.a Yier Fixed Semi Annual - 13.00% p.a Xier Fixed Semi Annual - 13.00% p.a Xier Fixed Semi Annual - 13.00	Debt (Debentures) / Equity Ratio (Times)	0.48	0.43
Durk Asset Ratio (Times)0.800.722013/2018 Issue (Debenture matured and redeemed on 22/02/2018)-Warket Prices during January to March (IX Interest)-Winnual Interest - 15.50% p.aitemi Annual - 15.00% p.aitemi Annual - 8.00% p.aitemi Annual - 13.00% p.a. <td>Debt (Debentures plus Long term Debt) / Equity Ratio (Times)</td> <td>0.80</td> <td>0.60</td>	Debt (Debentures plus Long term Debt) / Equity Ratio (Times)	0.80	0.60
2013/2018 ISSUE (Debenture matured and redeemed on 22/02/2018)         Warker Prices during January to March (EX Interest)         Wonthy Unterest - 14.50% p.a.         Wonthy Unterest - 14.50% p.a.         Wonthy Unterest - 14.50% p.a.         Year Exel Game at Date of Last Trade         Year Exel Game Annual - 8.0% p.a.         Year Exel Game Annual - 1.3.0% p.a         Year	Interest Cover (Times)	5.86	4.59
Warket Prices during January to March (EX Interest)Image: State S	Quick Asset Ratio (Times)	0.80	0.72
Warket Prices during January to March (EX Interest)Image: State S	2013/2018 Issue (Debenture matured and redeemed on 22/02/2018)		
min Annual - 15.00% p.a. Monthly Interest - 14.5% p.a. Net Fixed Section 14.5% p.a. </td <td>Market Prices during January to March (EX Interest)</td> <td></td> <td></td>	Market Prices during January to March (EX Interest)		
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nterest Yield as at Date of Last Trade  rield to Maturity of Trade Done on  riterest Rate of Comparable Government Security  2014 Issue Warket Prices during January to March (EX Interest) Vera Fixed Semi Annual - 8.00% p.a.  Year Fixed Semi Annual - 13.00% p.a  Netwer Year Fixed Semi Annual - 13.00% p.a  Netwer Year Fixed Semi Annual - 13.00% p.a  Year Fixed Semi Annual - 13.00%			*
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2014 Issue     ************************************			
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Year Fixed Semi Annual - 8.0% p.a.       •         Year Fixed Semi Annual - 8.0% p.a.       •         Year Fixed Annual - 8.0% p.a.       •         Theterst Neid as at Date of Last Trade       •         releast Annual - 8.0% p.a.       •         releast Annual - 8.0% p.a.       •         releast Rate of Comparable Government Security       •         •       4 Years         •       9.058%         2016 Issue       9.92%         Warket Price Semi Annual - 13.00% p.a       •         *       •         Year Fixed Semi Annual - 13.00% p.a       •         *       •         Year Fixed Semi Annual - 13.00% p.a       •         *       •         Year Fixed Semi Annual - 13.00% p.a       •         *       •         Year Fixed Semi Annual - 13.00% p.a       •         *       •         Year Fixed Semi Annual - 13.00% p.a       •         *       •         Year Fixed Semi Annual - 13.00% p.a       •	2014 Issue		
Field Trade Jorder Annual - 8.00% p.a.   Year Field Semi Annual - 8.00% p.a. •   Year Field Semi Annual - 8.00% p.a. •   Year Field Semi Annual - 8.00% p.a. •   Stear Field Annual - 8.00% p.a. •   field to Maturity of Trade Done on •   nterest Nield as at Date of Last Trade •   - 4 Years 9.68%   - 5 Years 9.68%   - 6 Years 9.68%   2016 Issue •   Warket Prices during January to March (EX Interest)   Syear Field Semi Annual - 13.00% p.a   "We are Fixed Semi Annual - 13.00% p.a   "We are Fixed Semi Annual - 13.00% p.a   "We var Fixed Semi Annual - 13.75% p.a *(09/03/2017)   ************************************	Market Prices during January to March (EX Interest)	÷.	
Year Fixed Annual - 8.0% p.a. Year Fixed Annual - 8.0% p.a. Year Fixed Annual - 8.0% p.a.*Year Fixed Annual - 8.0% p.a. Year Fixed Annual - 8.7% p.a. **nterest Yield as at Date of Last Trade*// feld to Maturity of Trade Done on nterest Rate of Comparable Government Security * **- 4 Years *8.95%11.44% 9.92%8.95%2016 Issue Vara Fixed Annual - 13.00% p.a * * **2016 Issue Vara Fixed Semi Annual - 13.00% p.a * * * **2016 Issue Vara Fixed Semi Annual - 13.00% p.a * * * * * **2016 Issue Vara Fixed Semi Annual - 13.00% p.a * 			
Sive are Fixed Semi Annual - 8.60% p.a.•Stear Fixed Annual - 8.75% p.a.•Interest Yield as at Date of Last Trade•field to Maturity of Trade Done on•Interest Rate of Comparable Government Security8.95%- 4 Years9.68%- 5 Years9.68%- 5 Years9.68%- 6 Years9.92%2016 Issue•Vaar Ket Dicks during January to March (EX Interest)Syver Fixed Semi Annual - 13.00% p.a•Yver Fixed Semi Annual - 13.00% p.a•Yver Fixed Semi Annual - 13.75% p.a•- Highest Price101.00- Lowest Price101.000- Lowest Price•- Lowest Price•- Ure Yaer See Semi Annual - 13.75% p.a•- Wige Yaer Floating Semi Annual - 13.05% p.a•- Wige Yaer Floating Semi Annual - 13.75% p.a */(09/03/2017)•- Highest Price•- Lowest Price•- Lowest Price•- Sverars10.06%- Sverars•Seven Year Fixed Semi Annual - 13.75% p.a */(09/03/2017)•- Fixed Semi Annual - 13.75% p.a */(09/03/2017)•- Sverars10.06%- Sverars10.06% <td< td=""><td></td><td>*</td><td>*</td></td<>		*	*
Siver Fixed Annual - 8.75% p.a.•nterest Yield as at Date of Last Trade•ridd to Maturity of Trade Done on•••<		*	*
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field to Maturity of Trade Done on nterest Rate of Comparable Government Security - 4 Years 5 Years - 5 Years - 6 Years 2016 Issue Warket Prices during January to March (EX Interest) Year Fixed Semi Annual - 13.00% p.a ''''''''''''''''''''''''''''''''''''	Interest Yield as at Date of Last Trade	*	*
- 4 Years       8.95%       11.44%         - 5 Years       9.68%       12.06%         - 6 Years       9.92%       12.24%         2016 Issue       *       *         Warket Prices during January to March (EX Interest)       *       *         5 Year Fixed Semi Annual - 13.00% p.a       *       *         - Highest Price       *       101.00         - Lowest Price       *       100.00         - Lowest Price Semi Annual - 13.00% p.a       *       *         'ive Year Fixed Semi Annual - 13.75% p.a*/(09/03/2017)       *       14.22%         /ried to Maturity of Trade Done on       *       *       *         'ive Year Fixed Semi Annual - 13.75% p.a */(09/03/2017)       *       13.74%         nterest Rate of Comparable Government Security       *       * <td>Yield to Maturity of Trade Done on</td> <td>*</td> <td>*</td>	Yield to Maturity of Trade Done on	*	*
- 4 Years       8.95%       11.44%         - 5 Years       9.68%       12.06%         - 6 Years       9.92%       12.24%         2016 Issue       *       *         Warket Prices during January to March (EX Interest)       *       *         5 Year Fixed Semi Annual - 13.00% p.a       *       *         - Highest Price       *       101.00         - Lowest Price       *       100.00         - Lowest Price Semi Annual - 13.00% p.a       *       *         'ive Year Fixed Semi Annual - 13.75% p.a*/(09/03/2017)       *       14.22%         /ried to Maturity of Trade Done on       *       *       *         'ive Year Fixed Semi Annual - 13.75% p.a */(09/03/2017)       *       13.74%         nterest Rate of Comparable Government Security       *       * <td></td> <td></td> <td></td>			
- 5 Years       9.68%       12.06%         - 6 Years       9.92%       12.24%         2016 Issue		8 95%	11 //%
2016 Issue Warket Prices during January to March (EX Interest) Svear Fixed Semi Annual - 13.00% p.a*Year Fixed Semi Annual - 13.00% p.a*Ive Year Fixed Semi Annual - 13.75% p.a*Highest Price*100.0010000Lowest Price*100.0010000Lowest Price*100.00* <trr>100</trr>			
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Si Year Fixed Semi Annual - 13.00% p.a       *         Five Year Floating Semi Annual - six months treasury bill rate + 1.5%       *         Year Fixed Semi Annual - 13.75% p.a       101.00         - Lighest Price       101.00         - Lowest Price       100.00         - Last Traded Price */(09/03/2017)       *         nterest Yield as at Date of Last Trade       *         Five Year Fixed Semi Annual - 13.00% p.a       *         Five Year Floating Semi Annual - 13.00% p.a       *         Five Year Floating Semi Annual - 13.75% p.a */(09/03/2017)       *         field to Maturity of Trade Done on       *         Five Year Floating Semi Annual - 13.05% p.a       *         Five Year Floating Semi Annual - 13.75% p.a */(09/03/2017)       *         Five Year Floating Semi Annual - 13.75% p.a */(09/03/2017)       *         Five Year Float Semi Annual - 13.75% p.a       *         Five Year Float Semi Annual - 13.75% p.a       *         Five Year Float Semi Annual - 13.75% p.a       *         Five Year Floating Semi Annual - 13.75% p.a       *         Five Year Float Semi Annual - 13.75% p.a       *         Five Year Float Semi Annual - 13.75% p.a       *         Five Year Float Semi Annual - 13.75% p.a       *         Sever Year Float Semi Annual - 13.20% p.a	2016 Issue		
Tive Year Floating Semi Annual - six months treasury bill rate + 1.5%*Year Fixed Semi Annual - 13.75% p.a101.00- Highest Price100.00- Last Traded Price */(09/03/2017)100.00nterest Yield as at Date of Last Trade*Tive Year Fixed Semi Annual - 13.00% p.a*Tive Year Fixed Semi Annual - 13.75% p.a */(09/03/2017)*tive Year Fixed Semi Annual - 13.00% p.a*tive Year Fixed Semi Annual - 13.00% p.a*tive Year Fixed Semi Annual - 13.75% p.a */(09/03/2017)*tive Year Fixed Semi Annual - 13.00% p.a*tive Year Fixed Semi Annual - 13.00% p.a*tive Year Fixed Semi Annual - 13.75% p.a */(09/03/2017)*nterest Rate of Comparable Government Security*- 5 Years10.06%- 7 Years10.06%2018 Issue (Debenture alloted on 29/03/2018)*Market Prices during January to March (EX Interest)*tive Year Fixed Semi Annual - 13.50% p.a*tier Year Sized Semi Annual - 13.50% p.a*tier Year Fixed Semi Annual - 13.50% p.a*tier Year Sized Semi Annual - 13.50% p.a*<	Market Prices during January to March (EX Interest)		
Wree Teach Produing Semi Annual - 13.75% p.a       *       101.00         - Highest Price       *       100.00         - Lowest Price       *       100.00         - Last Traded Price */(09/03/2017)       *       100.00         nterest Yield as at Date of Last Trade       *       *         Five Year Fixed Semi Annual - 13.00% p.a       *       *         Five Year Fixed Semi Annual - 13.75% p.a */(09/03/2017)       *       14.22%         Yield to Maturity of Trade Done on       *       *         Five Year Fixed Semi Annual - 13.00% p.a       *       *         Five Year Fixed Semi Annual - 13.75% p.a */(09/03/2017)       *       14.22%         Yield to Maturity of Trade Done on       *       *       *         Five Year Fixed Semi Annual - 13.75% p.a */(09/03/2017)       *       13.74%         nterest Rate of Comparable Government Security       *       *       *         - 5 Years       10.06%       12.54%       12.54%         - 7 Years       10.41%       12.77%       *         2018 Issue (Debenture alloted on 29/03/2018)       *       *       *         Market Prices during January to March (EX Interest)       *       *       *         Five Year Fixed Semi Annual - 13.50% p.a       *	5 Year Fixed Semi Annual - 13.00% p.a	*	*
- Highest Price101.00- Lowest Price100.00- Last Traded Price */(09/03/2017)100.00nterest Yield as at Date of Last Trade100.00ive Year Fixed Semi Annual - 13.00% p.a*ive Year Fixed Semi Annual - six months treasury bill rate + 1.5%*ive Year Fixed Semi Annual - 13.75% p.a */(09/03/2017)*ive Year Fixed Semi Annual - 13.75% p.a */(09/03/2017)*ive Year Fixed Semi Annual - 13.00% p.a*ive Year Fixed Semi Annual - 13.75% p.a */(09/03/2017)*ive Year Fixed Semi Annual - 13.75% p.a */(09/03/2017)*ive Year Fixed Semi Annual - 13.75% p.a */(09/03/2017)*ive Year Fixed Semi Annual - 13.75% p.a */(09/03/2017)*iterest Rate of Comparable Government Security10.06%- 5 Years10.06%ive Year Fixed Semi Annual - 13.25% p.a*ive Year Fixed Semi Annual - 13.20% p.a.*ive Year Fixed Semi Annual - 13.50% p.a*interest Rate of Comparable Government Security*- 5 Years10.41%ive Year Fixed Semi Annual - 13.50% p.a*interest Rate of Comparable Government Security*- 5 Years10.41%- 5 Years10.41%- 7 Years10.22%	Five Year Floating Semi Annual - six months treasury bill rate + 1.5%	*	*
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\* No trading during the period.