# SEYLAN BANK PLC FINANCIAL STATEMENTS Year ended 31st December, 2015



BANK

Rs. '000

GROUP

#### **INCOME STATEMENT**

# Rs. 7000 CASH FLOW STATEMENT

Rs. '000

Rs. '000

MOUNE OTATEMENT												5. 000
		Bank			Bank			Group			Group	
		For the Year		For the Quarter				or the Year		For t	he Quarter	
	1	Ended 31st D	ecember	E	nded 31st D	ecember	- En	ded 31st De	cember	Ende	d 31st Decer	nber
	2015	2014	Growth	2015	2014	Growth	2015	2014	Growth	2015	2014	Growth
			%			%			%			%
Interest Income	24,151,349	23,407,481	3.18	6,463,796	5,777,471	11.88	24,166,589	23,422,157	3.18	6,467,862	5,783,439	11.83
Less: Interest Expenses	12,325,966	12,242,991	0.68	3,488,758	2,830,593	23.25	12,309,274	12,223,232	0.70	3,484,869	2,826,921	23.27
Net Interest Income	11,825,383	11,164,490	5.92	2,975,038	2,946,878	0.96	11,857,315	11,198,925	5.88	2,982,993	2,956,518	0.90
Fee and Commission Income	2,811,140	2,347,472	19.75	861,869	637,249	35.25	2,810,961	2,347,129	19.76	861,850	636,906	35.32
ess: Fee and Commission Expenses	113,694	90,267	25.95	33,044	27,868	18.57	120,450	97,009	24.16	36,833	31,254	17.85
Net Fee and Commission Income	2,697,446	2,257,205	19.50	828,825	609,381	36.01	2,690,511	2,250,120	19.57	825,017	605,652	36.22
Net Trading Income	108,558	740,106	(85.33)	61,279	(71,975)	(185.14		741,707	(85.50)		(71,775)	
Vet Gain from Financial Investments	232,469	1,186,185	(80.40)	73,742	253,201	(70.88			(80.46)		256,722	(71.28)
let Exchange Income	884,378	535,250	65.23	208,568	173,016	20.55	884,378	535,250	65.23	208,568	173,016	20.55
Other Operating Income (Net)	398,187	347,861	14.47	49,515	183,826	(73.06		392,477	8.77	70,822	199,247	(64.46
	1,623,592		(42.21)	393,104	538,068	(26.94	,	2,859,140	(42.24)		557,210	(25.59)
Total Operating Income	16,146,421	16,231,097	(0.52)	4,196,967	4,094,327	2.51	16,199,126	16,308,185	(0.67)	4,222,621	4,119,380	2.51
Less: Impairment for Loans and Other												
Losses - Charges/(Reversal)												
Individual Impairment	841,302	2,021,892	(58.39)	295,024	813,999	(63.76			(58.39)		813,999	(63.76)
Collective Impairment	(370,141	,	(710.18)	(332,502)	,	(57.30			(710.18)	· · · · · · /	,	
Others	17,735	186,967	(90.51)	9,256	9,560	(3.18		52,172	(66.01)		(125,235)	
		2,269,520	(78.46)	(28,222)	612,184	(104.61		2,134,725	(77.10)		477,389	(105.91
let Operating Income	15,657,525	13,961,577	12.15	4,225,189	3,482,143	21.34	15,710,230	14,173,460	10.84	4,250,843	3,641,991	16.72
in the second seco	4 104 105	0.000.001	0.00	1 010 010	1 017 000	(0.40)	4 001 050	0.057.410	0.00	1 017 450	1 007 000	(0.00)
Personnel Expenses	4,194,135 483,448	3,926,361 453,374	6.82 6.63	1,013,016 130,263	1,017,989 110.803	(0.49)	) 4,221,950 528,185	3,957,416 496,228	6.68 6.44	1,017,450 141,790	1,027,663	(0.99) 5.51
Depreciation and Amortisation Dther Expenses	483,448	453,374 3.729.394	5.83	965.713	915.098	5.53			5.43	951.176	134,379 908.584	5.51 4.69
Juler Expenses	8,624,574		6.36	2,108,992	2,043,890		8,631,379			2,110,416		4.69 1.92
perating Profit before Taxes	7,032,951		20.17	2,116,197	1,438,253		7,078,851			2,110,410	1,571,365	36.21
perating Front before taxes	7,032,931	3,032,440	20.17	2,110,197	1,400,200	47.14	7,070,001	0,030,393	17.23	2,140,427	1,371,303	30.21
/alue Added Tax (VAT) and Nation Building Tax												
(NBT) on Financial Services	1,256,240	1,203,004	4.43	401,947	278,474	44.34	1,256,240	1,203,004	4.43	401,947	278,474	44.34
(HBT) on Financial Convictor	1,200,210	1,200,001	1.10	101,011	270,474	11.01	1,200,210	1,200,001	1.10	101,011	210,111	11.01
Profit before Income Taxes	5,776,711	4,649,444	24.25	1,714,250	1,159,779	47.81	5,822,611	4,835,389	20.42	1,738,480	1,292,891	34.46
ncome Tax Expenses	1,945,767	1,570,842	23.87	612,946	334,402	83.30	1,936,662	1,582,819	22.36	583,696	324,140	80.08
rofit for the Period	3,830,944	3,078,602	24.44	1,101,304	825,377	33.43	3,885,949	3,252,570	19.47	1.154,784	968,751	19.20
ttributable to:												
wners of the Parent	3,830,944	3,078,602	24.44	1,101,304	825,377	33.43	3,855,296	3,178,776	21.28	1,138,772	918,661	23.96
on-Controlling Interest	-	-	-	-	-	-	30,653	73,794	(58.46)	16,012	50,090	(68.03)
Profit for the Period	3,830,944	3,078,602	24.44	1,101,304	825,377	33.43	3,885,949	3,252,570	19.47	1,154,784	968,751	19.20
asic/Diluted Earnings per Ordinary Share												
(in Rupees)	11.11	8.92	24.44	3.19	2.39	33.43	11.18	9.21	21.28	3.30	2.66	23.96

or the year ended 31st December	2015 Rs. '000	2014 Rs. '000	2015 Rs. '000	2014 Rs. '000
ash Flows from Operating Activities				
nterest Receipts ees and Commission Receipts nterest Payments rading Income leceipts from Other Operating Activities ash Payments to Other Operating Activities	22,615,496 2,811,140 (11,335,122) 1,474,212 77,484 (8,907,410) (113,694)	22,780,397 2,347,472 (13,136,112) 1,172,265 97,451 (8,408,229) (90,267)	22,630,736 2,810,961 (11,318,430) 1,473,212 153,580 (8,876,496) (120,450)	22,795,073 2,347,129 (13,116,353) 1,172,265 156,165 (8,407,464) (97,009)
perating Profit before Changes in Operating Assets and Liabilities	6,622,106	4,762,977	6,753,113	4,849,806
Increase)/Decrease in Operating Assets: oans and Receivables to Customers leposits Held for Regulatory or Monetary Control Purposes	(38,623,971) (1,131,682)	(18,785,907) 72,979	(38,623,971) (1,131,682)	(18,785,907) 72,979
ncrease/(Decrease) in Operating Liabilities: eposits from Customers erflicates of Deposit from Customers ash Generated from Operations	41,395,660 (2,043,812) <b>6,218,301</b>	17,669,944 (143,274) <b>3,576,719</b>	41,395,660 (2,043,812) <b>6,349,308</b>	17,669,944 (143,274) <b>3,663,548</b>
ncome Tax Paid ontribution Paid into Employees Retirement Benefit Plan/Employees	(2,371,829) (123,033)	(722,279) (214,683)	(2,376,470) (123,033)	(722,279) (214,683)
let Cash Generated from Operating Activities	3,723,439	2,639,757	3,849,805	2,726,586
ash Flows from Investing Activities				
nvestment in Subsidiary Company lividend Income Received overmment 0: Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing after 03 months leverse Repurchase Agreements Maturing After 03 Months let Proceeds from Sale, Maturity and Purchase of Financial Investments of Shares and Debentures urchase of Property, Plant & Equipment and Intraglible Assets roceeds from Sale Of Investment Properties mprovements to Investment Properties	(45,816) 92,751 (29,407,227) 1,406,427 (714,214) 20,510 155,000	(305,489) 40,205 2,924,115 76,956 (1,687,776) (678,837) 15,224	47,195 (29,407,227) 1,423,676 (774,346) 22,678 155,000 (30,155)	19,027 2,924,115 76,956 (1,750,186) (703,404) 15,224 10,954 (24,089)
let Cash (Used in)/Generated from Investing Activities	(28,492,569)	384,398	(28,563,179)	568,597
ash Flows from Financing Activities				
ncrease/(Decrease) in Debentures iecurities Sold under Repurchase Agreements ncrease/(Decrease) in Other Borrowings lividends Paid - Ordinary Shares lividends Paid - Preference Shares	(465,000) (991,147) 8,823,565 (852,687)	4,404,065 7,847,735 32,755 (771,254) (39)	(465,000) (991,147) 8,795,981 (880,849)	4,404,065 7,847,735 (214,668) (794,850) (39)
let Cash Generated from Financing Activities	6,514,731	11,513,262	6,458,985	11,242,243
iet Increase/(Decrease) in Cash and Cash Equivalents ash and Cash Equivalents at beginning of the Year	(18,254,399) 32,936,491	14,537,417 18,399,074	(18,254,389) 32,936,531	14,537,426 18,399,105
ash and Cash Equivalents at end of the Year	14,682,092	32,936,491	14,682,142	32,936,531
leconciliation of Cash and Cash Equivalents ash and Cash Equivalents 'lacements with Banks and Finance Companies lovernment OF in Lanka Treasury Bills/Bonds and Development Bonds Maturing within 03 Months recurities Purchased under Resale Agreements Maturing with in 03 Months	7,800,488 757,050 3,812,006 2,312,548	6,672,963 2,334,304 6,166,310 17,762,914	7,800,538 757,050 3,812,006 2,312,548	6,673,003 2,334,304 6,166,310 17,762,914

# STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

	For the Ye	Bank ar Ended 31st	December	For the Quar	Bank er Ended 31s	December	For the Yea	Group ar Ended 31st I	December	For the Quar	Group rter Ended 3	31st December
	2015	2014	Growth %	2015	2014 G	rowth %	2015	2014	Growth %	2015	2014	Growth %
Profit for the Period	3,830,944	3,078,602	24.44	1,101,304	825,377	33.43	3,885,949	3,252,570	19.47	1,154,784	968,751	19.20
Other Comprehensive Income, Net of Tax Actuarial Gain/(Loss) on Defined Benefit Obligations Net Gains on re-measuring Available-for-Sale	66,071	(65,156)	201.40	66,071	(65,156)	201.40	65,698	(65,125)	200.88	65,698	(65,125)	200.88
Financial Assets Revaluation of Property, Plant and Equipment Other Comprehensive Income for the Period,	(1,120,048)	9,636	(11,723.58)	(188,101)	(391,058)	51.90	(1,120,507) 7,412	8,480 27,044	(13,313.53) (72.59)	(189,780) 7,412	(392,214) 27,044	51.61 (72.59)
Net of Taxes	(1,053,977)	(55,520)	(1,798.37)	(122,030)	(456,214)	73.25	(1,047,397)	(29,601)	(3,438.38)	(116,670)	(430,295)	72.89
Total Comprehensive Income for the Period	2,776,967	3,023,082	(8.14)	979,274	369,163	165.27	2.838,552	3,222,969	(11.93)	1,038,114	538,456	92.79
Attributable to: Owners of the Parent Non-Controlling Interest Total Comprehensive Income for the Period	2,776,967 - 2,776,967	3,023,082 - 3,023,082	(8.14) - (8.14)	979,274 - 979,274	369,163 - 369,163	165.27 - 165.27	2,805,940 32,612 <b>2,838,552</b>	3,139,896 83,073 <b>3,222,969</b>	(10.64) (60.74) <b>(11.93)</b>	1,020,498 17,616 <b>1,038,114</b>	479,087 59,369 <b>538,456</b>	113.01 (70.33) <b>92.79</b>

# STATEMENT OF FINANCIAL POSITION

	As at	As at	Growth	As at	As at	Growth
	31.12.2015	31.12.2014	%	31.12.2015	31.12.2014	%
Assets						
ash and Cash Equivalents	7,800,488	6,672,963	16.90	7,800,538	6,673,003	16.90
alances with Central Bank of Sri Lanka	8,563,888	7,432,206	15.23	8,563,888	7,432,206	15.23
lacements with Banks and Finance Companies	757,050	2,334,304	(67.57)	757,050	2,334,304	(67.57)
erivative Financial Instruments	130,055	191,411	(32.05)	130,055	191,411	(32.05)
ther Financial Assets Held-for-Trading	6,016,572	2,525,225	138.26	6,024,772	2,534,425	137.72
ecurities Purchased under Resale Agreements	2,312,548	17,762,914	(86.98)	2,312,548	17,762,914	(86.98
ustomer Loans and Receivables	193,103,942	154,962,712	24.61	193,103,942	154,962,712	24.61
inancial Investments - Available-for-Sale	48,038,510	23,780,589	102.01	48,075,921	23,838,151	101.68
inancial Investments - Held-to-Maturity	18,147,773	22,438,807	(19.12)	18,229,045	22,520,079	(19.05
nvestment in Subsidiary	1,151,929	1,106,113	4.14	-	-	-
roup Balances Receivable	30,000	30,000	-	-	-	-
roperty, Plant & Equipment	3,227,752	2,967,600	8.77	4,875,266	4,575,985	6.54
easehold Rights	44,316	46,262	(4.21)	600,057	609,413	(1.54
vestment Properties	-	114,429	(100.00)	1,089,920	1,183,224	(7.89)
atangible Assets	249,890	279,820	(10.70)	249,890	279,820	(10.70
leferred Tax Assets	-	18,030	(100.00)	-	-	-
Other Assets	6,755,420	6,647,174	1.63	6,772,672	6,660,185	1.69
otal Assets	296,330,133	249,310,559	18.86	298,585,564	251,557,832	18.69
abilities						
ue to Banks	19,784,171	11,615,467	70.33	19,784,171	11,615,467	70.33
erivative Financial Instruments	50,013	210,536	(76.24)	50,013	210,536	(76.24
ustomer Deposits	224,525,455	185,924,122	20.76	224,525,455	185,924,122	20.76
ecurities Sold under Repurchase Agreements	11,409,788	12,419,887	(8.13)	11,409,788	12,419,887	(8.13
ther Borrowings	15,688	14,628	7.25	15,688	14,628	7.25
roup Balances Payable	181,266	193,295	(6.22)	-	-	
Debentures	7,179,853	7,655,705	(6.22)	7,179,853	7,655,705	(6.22
Current Tax Liabilities	506,712	1,323,805	(61.72)	505,278	1,323,290	(61.82
Deferred Tax Liabilities	336,102	-	-	384,771	36,507	953.96
ither Liabilities	7,285,408	5,944,575	22.56	7,375,613	6,038,099	22.15
otal Liabilities	271,274,456	225,302,020	20.40	271,230,630	225,238,241	20.42
		,,.				
quity						
tated Capital	10,529,724	10,529,724	-	10,529,724	10,529,724	-
tatutory Reserve Fund	1,187,441	995,894	19.23	1,187,441	995,894	19.23
Retained Earnings	11,125,666	9,083,743	22.48	11,376,269	9,293,830	22.41
ther Reserves	2,212,846	3,399,178	(34.90)	3,194,306	4,375,756	(27.00
tal Shareholders' Equity	25,055,677	24,008,539	4.36	26,287,740	25,195,204	4.34
on-Controlling Interest	-	-	-	1,067,194	1,124,387	(5.09
otal Equity	25,055,677	24,008,539	4.36	27,354,934	26,319,591	3.93
otal Equity & Liabilities	296,330,133	249,310,559	18.86	298,585,564	251,557,832	18.69
ontingent Liabilities and Commitments	57,222,365	45,098,070	26.88	57,302,098	45,165,070	26.87
emorandum Information						
umber of Employees	3,085	2,947	4.68	3,113	2,977	4.57
umber of Banking Centres	159	157	4.00	159	157	4.57
uniber of ballking ochiles	109	107	1.27	109	107	1.27

#### **SEYLAN BANK PLC - DEBENTURES**

	Current Period	Comparativ Period
	01-Oct-15 to 31-Dec-15	01-Oct-14 t 31-Dec -14
Debt/Equity Ratio	0.29	0.32
Interest Cover	8.36	13.68
Quick Asset Ratio	0.71	0.82
2013/2018 Issue		
Market Prices during October to December (EX Interest)		
Annual Interest - 15.50% p.a.		
- Highest Price	*	117.12
- Lowest Price	*	117.00
- Last Traded Price */(01/12/2014)	*	117.0
Semi Annual - 15.00% p.a.	*	,
Monthly Interest - 14.50% p.a.	*	,
Interest Yield As At Date of Last Trade		
Annual Interest */(01/12/2014)	*	13.25%
Semi Annual Interest	*	
Monthly Interest	*	,
Yield to Maturity of Trade Done on		
Annual Interest */(01/12/2014)	*	9.13%
Semi Annual Interest	*	,
Monthly Interest	*	,
Interest Rate of Comparable Government Security	8.89%	7.02%
2014 Issue		
4 Years Semi Annual - 8.00% p.a.	*	,
5 Years Semi Annual - 8.35% p.a.	*	,
5 Years Annual - 8.60% p.a.	*	,
6 Years Semi Annual - 8.60% p.a.	*	,
6 Years Annual - 8.75% p.a.	*	,
Interest Rate of Comparable Government Security		
- 3 Years	8.89%	
- 4 Years	9.20%	7.15%
- 5 Years	9.45%	7.32%
- 6 Years	-	7.60%

14,682,092

32,936,491

14,682,142

32,936,531

## SELECTED PERFORMANCE INDICATORS

	B	ANK	Gi	ROUP
	31.12.2015	31.12.2014	31.12.2015	31.12.2014
Regulatory Capital Adequacy				
Core Capital (Tier 1 Capital) Rs. '000	23,881,138	21,854,307	24,642,642	22,653,099
Total Capital Base Rs. '000	25,097,888	23,401,725	25,828,842	24,170,017
Core Capital Adequacy Ratio as a % of Risk Weighted Assets (Minimum Requirement 5%)	12.24	13.75	12.48	14.04
Total Capital Adequacy Ratio as a % of Risk Weighted Assets (Minimum Requirement 10%)	12.87	14.73	13.08	14.98
Assets Quality (Quality of Loan Portfolio)				
Gross Non-Performing Advances Ratio % (Net of Interest in Suspense)	4.68	7.69		
Gross Non-Performing Advances Ratio % (Net of Interest in Suspense including Investment Properties)	4.68	7.75		
Net Non-Performing Advances Ratio % (Net of Interest in Suspense and Provision)	3.06	5.31		
Net Non-Performing Advances Ratio % (Net of Interest in Suspense and Provision including Investment Properties)	3.06	5.36		
Profitability Interest Margin % Return (Net Profit before Tax) on Average Assets % Return on Equity %	4.42 2.16 15.62	4.92 2.05 13.45		
Regulatory Liquidity Statutory Liquid Assets Domestic Banking Unit Rs. '000 Offshore Banking Unit USD '000 Statutory Liquid Assets Ratio % (Minimum Requirement 20 %)	62,010,511 26,930	50,975,556 15,902		
Domestic Banking Unit Offshore Banking Unit	27.56 21.51	27.60 21.86		

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 a) with Sri Lanka Accounting Standard - LKAS 34 - Interim Financial Reporting.

b) The information contained in these statements have been extracted from the 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.) Ramesh Jayasekara Chief Financial Officer February 25, 2016 Colombo

(Sgd.) Kapila Ariyaratne Director/Chief Executive Officer (Sgd.) Nihal Jayamanne PC Chairman

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

		B	ank - 31.12.201	5			E	Bank - 31.12.2014		
	Held-for- Trading (HFT)	Held-to- Maturity (HTM)	Loans & Receivables (L&R)	Available- for-sale (AFS)	Total	Held-for- Trading (HFT)	Held-to- Maturity (HTM)	Loans & Receivables (L&R)	Available- for-sale (AFS)	Total
Assets										
Cash and Cash Equivalents	-	-	7,800,488	-	7,800,488	-	-	6,672,963	-	6,672,963
Balances with Central Bank of Sri Lanka		-	8,563,888	-	8,563,888	-	-	7,432,206	-	7,432,20
Placements with Banks and Finance Companies	-	-	757,050	-	757,050	-	-	2,334,304	-	2,334,30
Derivative Financial Instruments	130,055	-	-	-	130,055	191,411	-	-	-	191,41
Other Financial Assets Held-for-Trading	6,016,572	-	-	-	6,016,572	2,525,225	-	-	-	2,525,225
Securities Purchased under Resale Agreements	-	-	2,312,548	-	2,312,548	-	-	17,762,914	-	17,762,914
Customer Loans and Receivables	-	-	193,103,942	-	193,103,942	-	-	154,962,712	-	154,962,712
Financial Investments - Available-for-Sale		-	-	48,038,510	48,038,510	-	-	-	23,780,589	23,780,589
Financial Investments - Held-to-Maturity		18,147,773	-	-	18,147,773	-	22,438,807	-	-	22,438,807
Group Balances Receivable		-	30,000	-	30,000	-	-	30,000	-	30,000
Other Assets	-	-	3,854,350	-	3,854,350	-	-	3,321,826	-	3,321,826
Total Financial Assets	6,146,627	18,147,773	216,422,266	48,038,510	288,755,176	2,716,636	22,438,807	192,516,925	23,780,589	241,452,957
	Held Tradin	-for- g (HFT)	Amortis	ed Cost	Total		l-for- g (HFT)	Amortis	ed Cost	Total
Liabilities										
Due to Banks			19,784,171		19,784,171	-		11,615,467		11,615,46
Derivative Financial Instruments	50,013		-		50,013	210,536		-		210,53
Customer Deposits	-		224,525,455		224,525,455	-		185,924,122		185,924,123
Securities Sold under Repurchase Agreements	-		11,409,788		11,409,788	-		12,419,887		12,419,88
Other Borrowings			15,688		15,688	-		14,628		14,628
Debentures	-		7,179,853		7,179,853	-		7,655,705		7,655,70
Group Balances Payable	-		181,266		181,266	-		193,295		193,29
Current Tax Liabilities	-		506,712		506,712	-		1,323,805		1,323,80
Other Liabilities	-		5,580,398		5,580,398	-		4,431,775		4,431,77
Total Financial Liabilities	50.013		269.183.331		269,233,344	210.536		223.578.684		223,789,22

		G	roup - 31.12.201	5			G	iroup - 31.12.2014	1	
	Held-for- Trading (HFT)	Held-to- Maturity (HTM)	Loans & Receivables (L&R)	Available- for-sale (AFS)	Total	Held-for- Trading (HFT)	Held-to- Maturity (HTM)	Loans & Receivables (L&R)	Available- for-sale (AFS)	Total
Assets										
Cash and Cash Equivalents	-	-	7,800,538	-	7,800,538	-	-	6,673,003	-	6,673,003
Balances with Central Bank of Sri Lanka	-	-	8,563,888	-	8,563,888	-	-	7,432,206	-	7,432,206
Placements with Banks and Finance Companies	-	-	757,050	-	757,050	-	-	2,334,304	-	2,334,304
Derivative Financial Instruments	130,055	-	-	-	130,055	191,411	-	-	-	191,411
Other Financial Assets Held-for-Trading	6,024,772	-	-	-	6,024,772	2,534,425	-	-	-	2,534,425
Securities Purchased under Resale Agreements	-	-	2,312,548	-	2,312,548	-	-	17,762,914	-	17,762,914
Customer Loans and Receivables	-	-	193,103,942	-	193,103,942	-	-	154,962,712	-	154,962,712
Financial Investments - Available-for-Sale	-	-	-	48,075,921	48,075,921	-	-	-	23,838,151	23,838,151
Financial Investments - Held-to-Maturity	-	18,229,045	-	-	18,229,045	-	22,520,079	-	-	22,520,079
Other Assets	-	-	3,867,454	-	3,867,454	-	-	3,326,069	-	3,326,069
Total Financial Assets	6,154,827	18,229,045	216,405,420	48,075,921	288,865,213	2,725,836	22,520,079	192,491,208	23,838,151	241,575,274
	Held Tradin	-for- g (HFT)	Amortis	ed Cost	Total	Held Tradin	l-for- g (HFT)	Amortis	ed Cost	Total
Liabilities										
Due to Banks	-		19,784,171		19,784,171	-		11,615,467		11,615,467
Derivative Financial Instruments	50,013		-		50,013	210,536		-		210,536
Customer Deposits	-		224,525,455		224,525,455			185,924,122		185,924,122
Securities Sold under Repurchase Agreements	-		11,409,788		11,409,788	-		12,419,887		12,419,887
Other Borrowings	-		15,688		15,688	-		14,628		14,628
Debentures	-		7,179,853		7,179,853	-		7,655,705		7,655,705
Current Tax Liabilities	-		505,278		505,278	-		1,323,290		1,323,290
Other Liabilities	-		5,590,898		5,590,898	-		4,433,799		4,433,799
Total Financial Liabilities	50,013		269,011,131		269,061,144	210,536		223,386,898		223,597,434

#### **10. SEGMENT REPORTING - GROUP**

	BANK	ING	TREAS	SURY	PROPERTY/IN	<b>IVESTMENTS</b>	UNALLOCATED/	ELIMINATIONS	T01	TAL
	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014
Interest Income	19,892,201	20,040,104	2,986,170	2,234,988	33,038	34,516	1,255,180	1,112,549	24,166,589	23,422,157
Interest Expense	11,097,483	11,525,726	1,227,024	715,514	1,106	81	(16,339)	(18,089)	12,309,274	12,223,232
Net Interest Income	8,794,718	8,514,378	1,759,146	1,519,474	31,932	34,435	1,271,519	1,130,638	11,857,315	11,198,925
Fee and Commission Income	2,806,967	2,343,487	1,770	1,651		-	2,224	1,991	2,810,961	2,347,129
Fee and Commission Expense	71,924	46,436	41,770	43,477	6,756	6,742	-	354	120,450	97,009
Net Fee And Commission Income	2,735,043	2,297,051	(40,000)	(41,826)	(6,756)	(6,742)	2,224	1,637	2,690,511	2,250,120
Net Interest, Fee And Commission Income	11,529,761	10,811,429	1,719,146	1,477,648	25,176	27,693	1,273,743	1,132,275	14,547,826	13,449,045
Net Trading Income	-		108,558	740,106	(1,000)	1,601		-	107,558	741,707
Net Gain on Financial Investments	-		232,469	1,186,185		3,521		-	232,469	1,189,706
Net Exchange Income	-	129,486	831,230	389,656		-	53,148	16,108	884,378	535,250
Other Operating Income (Net)	8,122	230,041	309,200	37,886	197,620	183,131	(88,047)	(58,581)	426,895	392,477
Inter Segment Revenue	(148,671)	(91,196)	76,139	28,917		-	72,532	62,279		-
Total Operating Income	11,389,212	11,079,760	3,276,742	3,860,398	221,796	215,946	1,311,376	1,152,081	16,199,126	16,308,185
Depreciation and Amortisation Charge for the year	266,809	234,154	1,142	987	1,518	1,157	258,716	259,930	528,185	496,228
Impairment Losses For the year.	488,896	2,291,931		-		-		(157,206)	488,896	2,134,725
Operating Expenses , VAT & NBT	7,456,167	6,834,913	664,683	614,332	85,601	101,017	1,152,983	1,291,581	9,359,434	8,841,843
Reportable Segment Profit Before Income Tax	3,177,340	1,718,762	2,610,917	3,245,079	134,677	113,772	(100,323)	(242,224)	5,822,611	4,835,389
Income Tax Expense									1,936,662	1,582,819
Profit For The Year									3,885,949	3,252,570
Profit Attributable To:										
Equity Holders of The Bank									3,885,296	3,178,776
Non-Controlling Interests									30,653	73,794
Profit For The Year									3,885,949	3,252,570
Other Comprehensive Income, Net of Income Tax	66,071	(65,156)	(1,120,048)	9,636	(832)	(1,125)	7,412	27,044	(1,047,397)	(29,601)
Other Information										
Reportable Segment Assets	186,479,792	148,672,357	87,663,546	80,188,823	5,008,310	4,869,873	26,964,208	25,222,320	306,115,856	258,953,373
Segment Accumulated Amortisation	(647,743)	(705,491)	(56,825)	(55,683)	(4,440)	(3,183)	(6,821,284)	(6,631,184)	(7,530,292)	(7,395,541)
Total Assets	185,832,049	147,966,866	87,606,721	80,133,140	5,003,870	4,866,690	20,142,924	18,591,136	298,585,564	251,557,832
Reportable Segment Liabilities & Equity	238,232,763	194,473,134	26,190,102	24,087,220	5,029,077	4,866,690	29,133,622	28,130,788	298,585,564	251,557,832
Total Liabilities & Equity	238,232,763	194,473,134	26,190,102	24,087,220	5,029,077	4,866,690	29,133,622	28,130,788	298,585,564	251,557,832
Cash Flows From Operating Activities	907,429	(515,332)	2,612,059	3,246,066	103,790	90,782	226,527	(94,930)	3,849,805	2,726,586
Cash Flows From Investing Activities	(414,207)	(535,826)	(27,899,125)	1,046,020	(33,514)	(41,790)	(216,333)	100,193	(28,563,179)	568,597
Cash Flows From Financing Activities	-	-	7,367,418	12,284,555	(73,982)	(44,389)	(834,451)	(997,923)	6,458,985	11,242,243
Capital Expenditure	(470,628)	(510,419)	(1,127)	(1,991)	(90,288)	(48,656)	(212,303)	(142,338)	(774,346)	(703,404)

STATEMENT OF CHANGES IN EQUITY	- BANK							Rs. '000
	Stated	Capital	Statutory	Retained		Reserves		
For the Year ended 31st December	Ordinary Shares -Voting	Ordinary Shares -Non-Voting	Reserve Fund	Earnings	Revaluation Reserve	Available for Sale Reserve	Other Reserves	Total
1 Balance as at 01.01.2014	6,962,722	3,567,002	841,964	7,209,580	651,483	641,586	1,887,281	21,761,618
Total Comprehensive Income for the year Profit for the Year	-	-		3.078.602	-	-	-	3.078.602
Other Comprehensive Income (net of tax)				(65 156)		9.636		(55 520)

## **EXPLANATORY NOTES**

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 54, Interim Financial Reporting. The Interim Financial Statements should be read in conjunction with the Annual Financial Statements for the year ended December 31, 2015 which have been prepared in accordance with LKAS / SLFRS. The group financial statements comprise a consolidation of the Financial Statements of the Company and its subsidiary Seylan Developments PLC (70.42%).

2 Information on Ordinary Shares

Rs. '000

1.

min	RKET PRICE (Rs.)	31/12	2/2015	31/12	/2014
		Voting	Non-Voting	Voting	Non-Voting
Mar	ket Price Per Share	95.00	73.00	95.00	57.50
	hest Price per share during the quarter ended	105.20	79.40	102.00	63.00
Low	vest Price per share during the quarter ended	92.00	70.00	87.00	51.70
	archolders' Information  Yeenty Largest Ordinary Voting Shareholders as at December Sri Lanka Insurance Corporation LtdGeneral Fund and Sri Lanka Insurance Corporation Ltd. (Life Fund) 8,798,865  From & Company PLC A/C No. 1  Colic Investments Ltd. National Development Bank PLC A/C No. 02 Bank of Ceylon No. 1 Account BNYM SA/NV-Frontier Market Opportunities Master Fund L.P. Employees Trust Fund Board Seydest (Private) Limited Seydest (Private) Seydest	17.597,739 shares 9 shares] mited Company		No. of Shares 26,396,608 24,416,750 17,346,996 16,808,502 15,353,784 13,198,305 4,094,638 3,175,139 3,017,940 2,279,042 2,165,435 2,165,435 2,165,435 2,165,435 2,148,132 2,079,160 2,027,100 1,782,428 1,664,960 1,557,072 1,511,647 1,503,505 74,238,665 0,42,460	% 15.00 13.87 9.85 9.75 2.33 1.87 2.33 1.87 1.77 1.37 1.22 1.22 1.22 1.22 1.22 1.22 1.22 1.2
.   .   .   .   .   .   .   .   .   .	Employees' Provident Fund Commercial Bank of Ceylon PLC/Dunamis Capital PLC Mr. E Thavagnanasooriyam & Mr. E Thavagnanasundaram Akbar Brothers (Pv1) Ltd A/C No. 1 Pershing LLC S/A Averbach Grauson & Co Deutsche Bank AG as Trustees for JB Vantage Value Equity Fund Merriil J Fernando & Sons (Pv1) Limited Mr. Balasingam Trading Partners (Pv1) Ltd. Lanka Orix Information Technology Services Ltd. Dr S Yaddehige Deutsche Bank AG – National Equity Fund Commercial Bank of Ceylon PLC/ARC Capital (Pv1) Ltd. Commercial Bank of Ceylon PLC/ARC Capital (Pv1) Ltd. Deutsche Bank AG as Trustees for Namal Acuity Value Fund HSBC International Nominees Ltd-SSBT-Deutsche Bank AG Sing Mr. E Thavagnanasooriyam Mirs S Durga Mr. R Gautam			9,013,489 3,818,755 2,649,968 2,547,832 2,375,012 1,943,307 1,672,663 1,619,855 1,471,587 1,263,265 1,223,265 1,226,285 1,150,000 858,581 850,000 7783,598 7770,808	5 33 2 26 1,57 1,57 1,41 1,41 1,16 1,11 1,04 0,99 0,87 0,87 0,87 0,87 0,87 0,87 0,87 0,87
(	Public Holdings as at December 31, 2015 Ordinary Voting Shares Ordinary Non-Voting Shares			Number of Share holders 9,425 7,028	Percentage Holding 54.28% 55.96%
Na Mr. Mr. Mr. Rea Mr. Mr. Mr. Ms Mr.	ectors' and General Manager/Chief Executive Officer's Sharehol me of Director Nihal Jayamanne PC, Independent Director/Chairman Ishara C Manayakkara, Non-executive Director/Deputy Chairmar K P Ariyarathe, Director/Chief Executive Officer ar Admiral B A J G Peiris, Independent Director S P Samantha Ranatunga, Independent Director S P Samantha Ranatunga, Independent Director W D K.Jayawardena, Non-executive Director P L S K Perera, Independent Director M C Pietersz, Independent Director S V Corea, Non-executive Director W M R S Dias, Non-executive Director		15	No. of Shares (Ordinary Volting) 5,583 Nil 30,000 Nil Nil Nil Nil Nil Nil Nil Nil	No. of Shares (Ordinary Non-voting Nii 125,000 Nii Nii Nii Nii Nii Nii Nii Nii Nii
i. Sta	ted Capital as at December 31, 2015				Rs. '000
4, 92, 2, 43, 83,	560,000 Voting Ordinary Shares @ Rs. 10/- each 000,000 Voting Ordinary Shares @ Rs. 25/- each 440,000 Voting Ordinary Shares @ Rs. 59/- each 644,068 Voting Ordinary Shares @ Rs. 59/- each 50,000 Non-Voting Ordinary Shares @ Rs. 12/20 each 000,000 Non-Voting Ordinary Shares @ Rs. 12/20 each 000,000 Non-Voting Ordinary Shares @ Rs. 25/- each				335,600 100,000 3,235,400 3,250,000 1,044,500 1,000,000 1,589,805

b. basic Database per share as 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 year ended December 31, 2015. Diluted Earnings per Share as the same due to non-availability of potentially dilutive ordinary shares.

7. Events after the Reporting Date

Proposed Final Dividends

Proposed rinal Dividences
The Board of Directors of the Bank recommended that a final dividend of Rs. 2.75 per share on both voting and non-voting shares of the Bank, be paid by way of a cash dividend for the
financial year ended December 31, 2015 (Rs. 2.50 per share for the year ended December 31, 2014).
Further this dividend is to be approved at the Annual General Meeting to be haded on March 31, 2016. This proposed final dividend has not been recognized as a liability as at December 31,
2015. Under the Inland Revenue Act No 10 of 2006, a withholding tax of 10% has been imposed on dividends declared.

8. Other Matters

Rs. '000

Super Gain Tax

As per the provisions of Part III of the Finance Act, No. 10 of 2015 which was certified on 30 October 2015, the Bank was liable & paid for Super Gain Tax of Rs. 867.4 Million (Group Rs. 871.6 Million) during 2015. According to the Act, the Super Gain Tax shall be deemed to be expenditure in the financial statements relating to the year of assessment which commenced on 1st April 2013. The Act supersedes the requirements of the SrI Lanka Accounting Standards; hence the expense of Super Gain Tax was accounted in accordance with the requirements of the said Act as recommended by the Statement of Alternative Treatment (SoAT) on Accounting for Super Gain Tax issued by the Institute of Chartered Accountants of Sri Lanka, dated 24th November 2015.

Redemption of Debentures

465,000 unsecured redeemable five year debentures of Rs.1000/- each amounting to Rs. 465,000,000/- allotted in December 2010 through a private placement were redeemed in December 2015.

#### 9. Comparative Figures

Rs. '000

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

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

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

Other Comprehensive Income (net of tax)	-		-	(65,156)	-	9,636		(55,520
2 Total Comprehensive Income for the Year	-	-	-	3,013,446		9,636	-	3,023,082
Transactions With Equity Holders, Recognised Directly In Equity								
Dividends to Equity Holders	-			(776,161)		-		(776,161)
Transfers from/to Retained Profits		-	153,930	(363,122)	-	-	209,192	-
Total Transactions with Equity Holders	-	-	153,930	(1,139,283)		-	209,192	(776,161
Balance as at 31.12.2014 (1 + 2 + 3)	6,962,722	3,567,002	995,894	9,083,743	651,483	651,222	2,096,473	24,008,539
Balance as at 01.01.2015	6,962,722	3,567,002	995,894	9,083,743	651,483	651,222	2,096,473	24,008,539
Super Gain Tax **				(867,428)	-	-		(867,428
Adjusted Balance as at 01.01.2015	6,962,722	3,567,002	995,894	8,216,315	651,483	651,222	2,096,473	23,141,111
Total Comprehensive Income for the Year								
Profit for the Year		-	-	3,830,944	-	-	-	3,830,944
Other Comprehensive Income (net of tax)		-	-	66.071	-	(1,120,048)	-	(1.053,977
Total Comprehensive Income for the Year	-	-	-	3,897,015	-	(1,120,048)	-	2,776,967
Transactions With Equity Holders, Recognised Directly In Equity								
Dividends to Equity Holders		-	-	(862,401)	-	-	-	(862,401
Transfers from/to Retained Profits	-	-	191,547	(125,263)	-	-	(66,284)	-
Total Transactions with Equity Holders	-	-	191,547	(987,664)	-	-	(66,284)	(862,401
Balance as at 31.12.2015 (1 + 2 + 3)	6,962,722	3,567,002	1,187,441	11,125,666	651,483	(468,826)	2,030,189	25,055,677

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).

\* A spect the provisions of Part III of the Finance Act, No. 10 of 2015 which was certified on 30 October 2015, the Bank is liable for Super Gain Tax of Rs. 867.4 Million. According to the Act, the Super Gain Tax shall be deemed to be expenditure in the Financial Statements relating to the year of assessment which commenced on 1st April 2013. The Act supersedes the requirements of the Sri Lanka Accounting Standards; hence the expense of Super Gain Tax is accounted in accordance with the requirements of the said Act as recommended by the Statement of Alternative Treatment (SoAT) on Accounting for Super Gain Tax issued by the Institute of Chartered Accountants of Sri Lanka, dated 24 November 2015.

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

	· · · · · · · · · · · · · · · · · · ·										
		Stated	Capital	Statutory	Retained		Reserves				
For the Year ended 31st December		Ordinary	Ordinary	Reserve Fund	Earnings	Revaluation	Available for	Other	Total	Non-	Total
		Shares	Shares	*	-	Reserve	Sale Reserve	Reserves		Controlling	Equity
		-Voting	-Non-Voting							Interest	
1	Balance as at 01.01.2014	6,962,722	3,567,002	841,964	7,149,507	1,356,228	641,586	2,142,494	22,661,503	1,537,626	24,199,129
	Total Comprehensive Income for the Year										
	Profit for the Year				3,178,776				3.178.776	73,794	3.252.570
	Other Comprehensive Income (net of tax)				(65,136)	17.362	8.894		(38,880)	9.279	(29.601)
2	Total Comprehensive Income for the Year				3.113.640	17,362	8.894		3.139.896	83,073	3,222,969
_					0,110,040	17,002	0,034		0,103,030	00,010	0,222,303
	Transactions with Equity Holders, Recognised Directly In Equity										
	Dividends	-	-	-	(776,161)	-	-	-	(776,161)	(20,857)	(797,018)
	Transfers from/to Retained Profits	-	-	153,930	(363,122)	-	-	209,192	-	-	-
	Changes in Ownership Interests in Subsidiaries										
_	Acquisition of Non-Controlling Interest without Change in Control	-	-	-	169,966	-	-	-	169,966	(475,455)	(305,489)
3	Total Transactions with Equity Holders	-	-	153,930	(969,317)	-	-	209,192	(606,195)	(496,312)	(1,102,507)
	Balance as at 31.12.2014 (1 + 2 + 3)	6,962,722	3,567,002	995,894	9,293,830	1,373,590	650,480	2,351,686	25,195,204	1,124,387	26,319,591
_	balance as at 01.12.2014 (1+2+3)	0,302,722	3,307,002	555,054	3,233,030	1,070,000	050,400	2,001,000	23,135,204	1,124,007	20,019,091
1	Balance as at 01.01.2015	6,962,722	3,567,002	995,894	9,293,830	1,373,590	650,480	2,351,686	25,195,204	1,124,387	26,319,591
	Super Gain Tax **		-		(870,371)		-		(870,371)	(1,257)	(871.628)
_					(0/0,0/1)				(0/0,0/1)	(1,207)	(0/1,020)
_	Adjusted Balance as at 01.01.2015	6,962,722	3,567,002	995,894	8,423,459	1,373,590	650,480	2,351,686	24,324,833	1,123,130	25,447,963
	Total Comprehensive Income for the Year										
	Profit for the Year				3.855.296				3.855.296	30.653	3.855.949
	Other Comprehensive Income (net of tax)	-	-	-	65.810	5,193	(1,120,359)	_	(1,049,356)	1,959	(1,047,397)
2	Total Comprehensive Income for the Year	-	-	-	3,921,106	5,193	(1,120,359)	-	2,805,940	32,612	2,838,552
_											
	Transactions with Equity Holders, Recognised Directly In Equity								(000,404)	(00.004)	(005 705)
	Dividends Transfers from/to Retained Profits	-	-	-	(862,401)	-	-	-	(862,401)	(23,364)	(885,765)
	Changes in Ownership Interest in Subsidiaries	-	-	191,547	(125,263)	-	-	(66,284)	-	-	-
	Acquisition of Non-Controlling Interest without Change in Control			_	19.368				19.368	(65,184)	(45,816)
3	Total Transactions with Equity Holders			191,547	(968,296)			(66,284)	(843,033)	(88,548)	(931,581)
	Total Hansaotons with Equity Holdons			131,047	(303,230)			(00,204)	(040,000)	(00,040)	(301,001)
В	Balance as at 31.12.2015 (1 + 2 + 3)		3,567,002	1,187,441	11,376,269	1,378,783	(469,879)	2,285,402	26,287,740	1,067,194	27,354,934
_	. ,										<u> </u>

\* 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). \*\* As per the provisions of Part III of the Finance Act, No. 10 of 2015 which was certified on 30 October 2015, the Group is liable for Super Gain Tax of Rs. 871.6 Million. According to the Act, the Super Gain Tax shall be deemed to be expenditure in the Financial Statements relating to the year of assessment which commenced on 1st April 2013. The Act supersedes the requirements of the Sri Lanka Accounting Standards; hence the expense of Super Gain Tax is accounted in accordance with the requirements of the said Act as recommended by the Statement of Alternative Treatment (SoAT) on Accounting for Super Gain Tax issued by the Institute of Chartered Accountants of Sri Lanka, dated 24 November 2015.

#### A

ADDITIONAL DISCLOSURES				Rs. '000	
	BANK GROUP				
12. Customer Loans and Receivables	As at	As at	As at	As at	
	31.12.2015	31.12.2014	31.12.2015	31.12.2014	
Gross Loans and Receivables (Refer 12.1) Less: Individual Impairment	198,841,971 (2,019,537)	161,974,994 (2,336,572)	198,841,971 (2,019,537)	161,974,994 (2,336,572)	
Collective Impairment	(3,718,492)	(4,675,710)	(3,718,492)	(4,675,710)	
Net Loans and Receivables	193,103,942	154,962,712	193,103,942	154,962,712	
12.1 Customer Loans and Receivables - By product					
By product - Domestic Currency					
Export Bills	41,154	101,381	41,154	101,381	
Import Bills Local Bills	216,906 151,680	100,860 122,315	216,906 151,680	100,860 122,315	
Lease Rentals Receivable	14,922,249	10,647,360	14,922,249	10,647,360	
Overdrafts	49,550,015	42,860,477	49,550,015	42,860,477	
Trust Receipt Loans/Revolving Import Loans (RIL) Staff Loans	12,032,369 5,149,180	8,988,594 4,306,641	12,032,369 5,149,180	8,988,594 4,306,641	
Housing Loans	11,025,655	9,173,760	11,025,655	9,173,760	
Pawning Receivables	8,979,333	8,514,872	8,979,333	8,514,872	
Refinance Loans Credit Cards	854,911 3,189,905	671,716 3,135,717	854,911 3,189,905	671,716 3,135,717	
Margin Trading	3,241,982	4,024,101	3,241,982	4,024,101	
Term Loans	72,394,970	56,910,626	72,394,970	56,910,626	
Total	181,750,309	149,558,420	181,750,309	149,558,420	
By product - Foreign Currency					
Export Bills	1,638,044	977,966	1,638,044	977,966	
Import Bills Local Bills	243,679 92,605	128,727 56,556	243,679 92,605	128,727 56,556	
Overdrafts	1,490,845	1,148,478	1,490,845	1,148,478	
Trust Receipt Loans/Revolving Import Loans (RIL)	321,171	107,697	321,171	107,697	
Housing Loans Term Loans	33,245 13,272,073	- 9,997,150	33,245 13,272,073	- 9,997,150	
Total	17,091,662	12,416,574	17,091,662	12,416,574	
Gross Loans and Receivables	198,841,971	161,974,994	198,841,971	161,974,994	
		ANK			
12.2 Movements in Individual and Collective Impairment during			GROUP		
the period for Customer Loans & Receivables Individual impairment	2015	2014	2015	2014	
Balance as at 01st January	2,336,572	2,999,778	2,336,572	2,999,778	
Net Impairment During the Year	841,302	2,021,892	841,302	2,021,892	
Reversal for Write-Off Interest Accrued on Impaired Loans and Receivables	(1,080,953) (352,709)	(2,091,217) (593,881)	(1,080,953) (352,709)	(2,091,217) (593,881)	
Transfer from Collective Impairment	275,325		275,325		
Balance as at 31st December	2,019,537	2,336,572	2,019,537	2,336,572	
Collective impairment					
Balance as at 01st January	4,675,710	4,615,049	4,675,710	4,615,049	
Net Impairment During the Year Reversal for Write-Off	(370,141) (311,752)	60,661	(370,141) (311,752)	60,661	
Transfer to Individual Impairment	(275,325)	-	(275,325)	-	
	0 740 400	4 075 740	0 740 400	4 075 740	
Balance as at 31st December Total Impairment	3,718,492 5,738,029	4,675,710 7,012,282	3,718,492 5,738,029	4,675,710 7,012,282	
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13. Customer Deposits - By Product		ANK	GROUP		
	As at 31.12.2015	As at 31.12.2014	As at 31.12.2015	As at 31.12.2014	
By product - Domestic Currency	01.12.2010	01.12.2014	01.12.2010	01.12.2014	
Demand Deposits	16,381,633	14,220,049	16,381,633	14,220,049	
Savings Deposits Fixed Deposits	56,252,291 127,704,952	51,012,395 101,092,034	56,252,291 127,704,952	51,012,395 101,092,034	
Certificates of Deposits	3,887,455	5,931,267	3,887,455	5,931,267	
Total	204,226,331	172,255,745	204,226,331	172,255,745	
By product - Foreign Currency					
By product - Foreign Currency Demand Deposits	1,362,914	949,422	1,362,914	949,422	
By product - Foreign Currency Demand Deposits Savings Deposits	7,471,493	5,413,393	7,471,493	5,413,393	
<b>By product - Foreign Currency</b> Demand Deposits Savings Deposits Fixed Deposits	7,471,493 11,464,717	5,413,393 7,305,562	7,471,493 11,464,717	5,413,393 7,305,562	
By product - Foreign Currency Demand Deposits Savings Deposits	7,471,493	5,413,393	7,471,493	5,413,393	

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