<b>SEYLAN</b>	BAN	IK P	LC
FINANCIAI	. STAT	EMEN	I T S
Thurse weenths a	adad 24at	Manala	2024



33,143,287

	Three	mon	ths o	ende	d 31s	st Ma	nrch, 2021		- 	annin crimita gi	s hanner
INCOME STATEMENT			(	Amounts in	n Rupees Th	iousands)	STATEMENT OF CASH FLOWS		(Am	nounts in Rupees	s Thousan
(In terms of Rule 7.4 of the Colombo Stock Exchange)		BANK			GROUP			BA		GROU	UP
	For the three	months ended	21 at March	For the three	e months ended	21 at March	For the Three Months ended 31st March	2021	2020	2021	
	2021	2020	Growth %	2021	e montas ended 2020	Growth %	Cash Flows from Operating Activities Interest Receipts	10.946.116	13.008.605	10.948.016	13,01
	2021	2020	Growth %	2021	2020	Growiii %	Interest Payments Net Commission Receipts	(6,467,389) 1.157,326	(7,738,347) 985,692	(6,466,284) 1,157,291	(7,73
iterest Income	12,187,307	13,715,969	(11.15)	12,189,207	13,717,785	(11.14)	Trading Income	2.624	9,295	8,379	
ess: Interest Expenses	6,653,292	9,014,551	(26.19)	6,576,849	8,937,923	(26.42)	Payments to Employees VAT on Financial Services	(1,777,569) (445,896)	(1,648,705) (393,902)	(1,781,942) (445,896)	(1,6
et Interest Income	5,534,015	4,701,418	17.71	5,612,358	4,779,862	17.42	Receipts from Other Operating Activities Payments on Other Operating Activities	1,687,157	409,110 (485,099)	1,582,109 (294,733)	(4
		, . , .			, .,		Operating Profit before Changes in Operating Assets and Liabilities	(272,466) 4,829,903	4,146,649	4,706,940	4,1
ee and Commission Income	1,208,362	1,046,488	15.47	1,208,327	1,046,465	15.47	(Increase)/Decrease in Operating Assets :				
ess: Fee and Commission Expenses	51,036	60,796	(16.05)	51,036	60,796	(16.05)	Balances with Central Bank of Sri Lanka Financial Assets at Amortized Cost - Loans and Advances	29,367 (7,123,943)	11,657 381.465	29,367 (7.123.943)	3
let Fee and Commission Income	1,157,326	985,692	17.41	1,157,291	985,669	17.41	Other Assets	(766,686)	2,127,404	(634,612)	2,1
let Gains/(Losses) from Trading	(611,434)	9,807	(6,334.67)	(605,679)	6,572	(9,316.05)	Increase/(Decrease) in Operating Liabilities : Financial Liabilities at Amortized Cost - Due to Depositors	6.122.451	5.941.902	6,122,451	5,9
et Gains (2005es) non making	185,220	69,552	166.30	185,220	69,552	166.30	Financial Liabilities at Amortized Cost - Due to Debt Securities Holders	2,614,309	(3,524,643)	2,614,309	o, (3,
et Other Operating Income	1.194.719	335.888	255.69	1.089.671	351,209	210.26	Financial Liabilities at Amortized cost - Due to Other Borrowers Other Liabilities	(2,194) (12,028)	(2,585) (2,600,632)	(2,194) (75,229)	(2
	1,101,710	000,000	200.00	1,000,011	001,200	210.20	Due to Banks	(5,271,858)	1,905,714	(5,271,858)	1,
otal Operating Income	7,459,846	6,102,357	22.25	7,438,861	6,192,864	20.12	Cash (Used in) /Generated from Operating Activities before Income Tax Income Tax Paid	419,321 (6,749)	8,386,931 (406,266)	365,231 (6,749)	8,
							Net Cash (Used in)/Generated from Operating Activities	412,572	7,980,665	358,482	7,
npairment Charges	2,171,116	1,116,066	94.53	2,171,116	1,116,066	94.53	Cash flows from Investing Activities Purchase of Property . Plant and Equipment	(36.646)	(177,387)	(59.643)	(
							Improvements in Investment Properties	-	1 1 1 <del>-</del>	(7,527)	
let Operating Income	5,288,730	4,986,291	6.07	5,267,745	5,076,798	3.76	Proceeds from Sale of Property, Plant and Equipment Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Government of Sri Lanka Treasury Bills/Bonds,		6,695		
							Development and Sovereign Bonds maturing after Three Months Net Proceeds from Sale. Maturity and Purchase of Financial Investments of Shares and Debentures	(3,027,560)	1,520,345 895	(3,027,561) 5,397	1,
Less: Operating Expenses							Reverse Repurchase Agreements maturing after Three Months	(1,161) 11,827	21,533	11,827	
Personnel Expenses	1,938,954	1,848,025	4.92	1,949,718	1,857,533	4.96	Net Purchase of Intangible Assets Net Cash Flow from Acquisition of Investment in Subsidiaries	(45,418)	(6,695)	(45,418)	
Depreciation and Amortization Expenses	364,302	364,487	(0.05)	376,227	373,150	0.82	Net Cash Flow from Disposal of Subsidiaries			-	
)ther Expenses Total Operating Expenses	1,085,186	1,048,864	3.46	1,093,392	1,063,311	2.83	Dividend Received from Investment in Subsidiaries Dividend Received from Other Investments	6,917	1,709	6,917	
otal Operating Expenses	3,388,442	3,261,376	3.90	3,419,337	3,293,994	3.81	Net Cash (Used in)/Generated from Investing Activities	(3,092,041)	1,367,095	(3,116,008)	1,3
Operating Profit before Taxes	1,900,288	1,724,915	10.17	1,848,408	1,782,804	3.68	Cash Flows from Financing Activities Net Proceeds from the Issue of Ordinary Share Capital				
							Net Proceeds from the Issue of Other Equity Instruments				
ess: Value Added Tax on Financial Services	502,275	454,608	10.49	502,275	454,608	10.49	Net Proceeds from the Issue of Subordinated Debt Repayment of Subordinated Debt			1	
							Interest Paid on Subordinated Debt Interest Paid on Un-subordinated Debt	(742,231)	(744,545)	(735,859)	(
Profit before Income Tax	1,398,013	1,270,307	10.05	1,346,133	1,328,196	1.35	Dividend Paid to Non-controlling Interest	1		(3)	
							Dividend Paid to Shareholders of the Bank Dividend paid to Holders of Other Equity Instruments	(79)	(55)	(79)	
Less: Income Tax Expense	392,225	368,389	6.47	342,369	402,251	(14.89)	Repayment of Principal Portion of Lease Liabilities Net Cash (Used in)/ Generated from Financing Activities	(196,120)	(176,580) (921,180)	(124,931) (860,872)	(1
	4 005 700	001 010	11 50	4 000 704	005.045		Net Increase / (Decrease) in Cash and Cash Equivalents	(3.617.899)	8.426.580	(3.618.398)	8.
Profit for the Period	1,005,788	901,918	11.52	1,003,764	925,945	8.40	Cash and Cash Equivalents at Beginning of the Year	37,515,866	24,716,667	37,516,404	0, 24,
Profit Attributable to:							Cash and Cash Equivalents at End of the Period	33,897,967	33,143,247	33,898,006	33,1
quity Holders of the Bank	1,005,788	901,918	11.52	967,439	918,859	5.29	Reconciliation of Cash and Cash Equivalents				
Non-Controlling Interest	-	-	-	36,325	7,086	412.63	Cash and Cash Equivalents Placements with Banks and Finance Companies	11,128,083 8,986,829	13,097,704 2,471,008	11,128,122 8,986,829	13,0 2,4
Profit for the Period	1,005,788	901,918	11.52	1,003,764	925,945	8.40	Government of Sri Lanka Treasury Bills/Bonds, Development and Sovereign Bonds maturing within Three Months	7,513,518	10,651,938	7,513,517	10,6
							Securities Purchased under Resale Agreements maturing within Three Months	6,269,537	6,922,597	6,269,538	6,9

## STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (Amounts in Rupees Thousands) SEYLAN BANK PLC - DEBENTURES

Basic/Diluted Earnings per Ordinary Share (Rs.)

Colombo

				(milounto in nupobo mouounuo)			
(In terms of Rule 7.4 of the Colombo Stock Exchange)		Bank			Group		
(in terms of nulle 7.4 of the obtoinud Stock Exchange)	For the Th	ree Months Ended	31st March	For the	Three Months End	ed 31st March	
	2021	2020	Growth%	2021	2020	Growth%	
Profit for the Period	1,005,788	901,918	11.52	1,003,764	925,945	8.40	
	1,000,700	301,310	11.02	1,000,104	520,540	0.40	
Other Comprehensive Income/ (Loss), Net of Tax							
Items that are or may be Reclassified to Income Statement in Subsequent Periods							
Net Movement of Cash Flow Hedge Reserve	(5,561)	(24,246)	77.06	(5,561)	(24,246)	77.06	
Net Gains/(Losses) on Investments in Debt Instruments measured at Fair Value through							
Other Comprehensive Income	(707,588)	421,900	(267.71)	(707,900)	422,183	(267.68)	
Less : Deferred Tax effect relating to items that are or may be Reclassified to Income Statement	(278,479)	118,132	(335.74)	(278,511)	118,160	(335.71)	
Items that will never be Reclassified to Income Statement in Subsequent Periods							
Change in Fair Value on Investments in Equity Instruments measured at Fair Value through							
Other Comprehensive Income	(434,290)	(25,524)	(1,601.50)	(434,290)	(25,524)	(1,601.50)	
Less : Deferred Tax effect relating to items that will never be Reclassified to Income Statement	-	-		-	-		
Other Comprehensive Income/ (Loss) for the Period, Net of Taxes	(868,960)	253.998	(442.11)	(869,240)	254.253	(441.88)	
Total Comprehensive Income for the Period	136.828	1,155,916	(88.16)	134,524	1,180,198	(88.60)	
Attributable to :		.,,	(00.10)		.,,	(30.00)	
Equity Holders of the Bank	136,828	1.155.916	(88.16)	98,282	1.173.037	(91.62)	
Non-controlling interest	-	-	-	36,242	7,161	406.10	
Total Comprehensive Income for the Period	136,828	1,155,916	(88.16)	134,524	1,180,198	(88.60)	
		.,,	(20110)		.,,	(50100)	

1.88

1.69

11.52

1.81

1.72

5.29

STATEMENT OF FINANCIAL POSITION				(Amou	ints in Rupees Tl	iousaliīds)
In terms of Rule 7.4 of the Colombo Stock Exchange)		Bank			Group	
	As at 31.03.2021	As at 31.12.2020	Growth %	As at 31.03.2021	As at 31.12.2020	Growth %
ssets	01.00.2021	01.12.2020	/0	01.00.2021	01.12.2020	70
ish and Cash Equivalents	11,123,357	10,036,144	10.83	11,123,397	10,036,184	10.83
alances with Central Bank of Sri Lanka	7,341,836	7,371,203	(0.40)	7,341,836	7,371,203	(0.40)
acements with Banks and Finance Companies	8,976,795	10,730,528	(16.34)	8,976,795	10,730,528	(16.34)
erivative Financial Instruments	363,210	403,984	(10.09)	363,210	403,984	(10.04)
	303,210	403,504	(10.09)	505,210	403,304	(10.09)
nancial Assets recognized through Profit or Loss	E 101 011	4 5 45 050	40.00	E 404 770	4 550 770	40.54
Measured at Fair Value	5,121,211	4,545,853	12.66	5,124,779	4,553,778	12.54
Designated at Fair Value	-		-	-	-	-
nancial Assets at Amortized Cost						
Loans and Advances	399,694,116	393,766,147	1.51	399,694,116	393,766,147	1.51
Debt and Other Instruments	56,479,366	53,692,471	5.19	56,479,366	53,692,471	5.19
nancial Assets measured at Fair Value through Other Comprehensive Income	54,325,030	59,024,231	(7.96)	54,380,104	59,081,506	(7.96)
vestment in Subsidiary	1,153,602	1,153,602	-	-	-	-
roup Balances Receivable	165,199	40,000	313.00	-	-	-
operty, Plant & Equipment	3,859,495	4,031,453	(4.27)	6,608,085	6,772,711	(2.43)
ght-of-use Assets	4,436,116	4,450,659	(0.33)	2,214,388	2,220,501	(0.28)
vestment Properties	-	-	(0.00)	859,441	856,604	0.33
tangible Assets	622,526	620,530	0.32	622,526	620,530	0.32
-	9.081.723					
her Assets	9,001,723	7,840,615	15.83	9,125,588	7,899,785	15.52
tal Assets	562,743,582	557,707,420	0.90	562,913,631	558,005,932	0.88
- 1111						
abilities	07 407 000	20.070.007	(16 10)	07 407 000	20 070 007	(46 40)
ue to Banks	27,407,829	32,679,687	(16.13)	27,407,829	32,679,687	(16.13)
erivative Financial Instruments	366,743	39,981	817.29	366,743	39,981	817.29
nancial Liabilities at Amortized Cost						
Due to Depositors	445,942,866	440,303,126	1.28	445,942,866	440,303,126	1.28
Due to Debt Securities Holders	5,189,356	2,575,873	101.46	5,189,356	2,575,873	101.46
Due to Other Borrowers	11,929	14,123	(15.53)	11,929	14,123	(15.53)
oup Balances Payable	335,319	261,462	28.25	-	-	-
ebt Securities Issued	16,867,702	17,058,558	(1.12)	16,867,702	17,058,558	(1.12)
irrent Tax Liabilities	1,416,225	869,896	62.80	1,395,764	846,582	64.87
eferred Tax Liabilities	1,030,447	1,469,778	(29.89)	1,297,856	1,789,866	(27.49)
ase Liabilities	4,465,377		0.43			2.44
		4,446,175		1,621,549	1,582,937	
her Liabilities	10,605,986	9,021,786	17.56	10,673,812	9,059,600	17.82
tal Liabilities	513,639,779	508,740,445	0.96	510,775,406	505,950,333	0.95
uity .						
tated Capital	18,323,881	17,548,347	4.42	18,323,881	17,548,347	4.42
atutory Reserve Fund	2,103,522	2,103,522	-	2,103,522	2,103,522	-
air Value through Other Comprehensive Income Reserve	1,421,933	2,285,332	(37.78)	1,393,431	2,257,027	(38.26)
etained Earnings	24,913,478	24,683,224	0.93	25,573,841	25,381,609	0.76
her Reserves	2,340,989	2,346,550	(0.24)	3,473,757	3,479,318	(0.16)
tal Shareholders' Equity	49,103,803	48,966,975	0.28	50,868,432	50,769,823	0.19
on-controlling Interest		· ·	-	1,269,793	1,285,776	(1.24)
tal Equity	49,103,803	48,966,975	0.28	52,138,225	52,055,599	0.16
tal Equity & Liabilities	562,743,582	557,707,420	0.90	562,913,631	558,005,932	0.88
	302,743,302	337,707,420	0.90	302,913,031	330,003,932	0.00
ntingent Liabilities and Commitments	206,548,359	195,154,154	5.84	206,565,182	195,173,315	5.84
emorandum Information						
umber of Employees	3,241	3,251	(0.31)	3,261	3,271	(0.31)
umber of Banking Centres	172	172	-	172	172	-
		a · = ·	(2.27)		<b>•</b>	/a
t Assets Value per Ordinary Share (Rs.)	91.92	94.71	(2.95)	95.23	98.20	(3.02)
ertification;						
certify that the above Financial Statements are in compliance with the re	quirements of the Co	mpanies Act No. 07	' of 2007.			
Sgd.)						
hampika Dodanwela (Ms.) hief Financial Officer						
Ve the undersigned, being the Chairman, Director/ Chief Executive Office	r of Seylan Bank PLC	certify jointly that.				
<ul> <li>the above statements have been prepared in compliance with the form</li> <li>the information contained in these statements have been extracted fro</li> </ul>	at and definitions pre	escribed by the Cent				
I me mormation contained in these statements have been extracted fro	in the un-audited fina	anoidi statements of	THE DATIK & GIOU	þ.		
					(Sgd.)	
5ga.)						
V. M. R. S. Dias					Kapila Ariyaratn	
Sgd.) <b>N. M. R. S. Dias</b> Chairman April 28, 2021						

33,897,967

33,143,247

33,898,006

Debt (Debentures) / Equity Ratio (Times) Debt (Debentures plus Long term Debt) / Equity Ratio (Times)		Current Per 01-January-2 31-March- 0.34 0.48	21 to ( 21	mparative Period 11-January-20 to 31-March-20 0.43 0.65
Interest Cover (Times) Quick Asset Ratio (Times)		3.55 0.72	i	3.06 0.79
2014 Issue Market Prices during January to March (Ex Interest) 6 Year Fixed Semi Annual - 8.60% p.a. 6 Year Fixed Annual - 8.75% p.a.				*
Interest Yield as at Date of Last Trade				*
Yield to Maturity of Trade Done on Interest Rate of Comparable Government Security				*
- 6 Years				7.50%
2016 Issue Market Prices during January to March (Ex Interest) 5 Year Fixed Semi Annual - 13.00% p.a - Highest Price - Lowest Price				100.00 100.00
- Last Traded Price */(30/01/2020) 5 Year Floating Semi Annual - six months treasury bill rate + 1.5%		•		100.00
7 Year Fixed Semi Annual - 13.75% p.a				
- Highest Price - Lowest Price - Last Traded Price (22/01/2021)/(13/01/2020)		102.98 102.98 102.98	5	102.98 102.98 102.98
Interest Yield as at Date of Last Trade 5 Year Fixed Semi Annual - 13.00% p.a*/ (30/01/2020)		,02.00		
5 Year Fixed Semi Aninual - 13.00% p.a. (300/12/2020) 5 Year Floating Semi Annual - six months treasury bill rate + 1.5% 7 Year Fixed Semi Annual - 13.75% p.a (22/01/2021)/(13/01/2020) Yield to Maturity of Trade Done on		13.81%		13.42% * 13.81%
5 Year Fixed Semi Annual - 13.00% p.a*/ (30/01/2020) 5 Year Fixed Semi Annual - is: months treasury bill rate + 1.5% 7 Year Fixed Semi Annual - 13.75% p.a (22/01/2021)/(13/01/2020)		12.31%		12.99% * 12.67%
Interest Rate of Comparable Government Security - 5 Years - 7 Years		5.13% 6.15%		7.94% 8.91%
2018 Issue Market Prices during January to March (Ex Interest)				*
5 Year Fixed Semi Annual - 12.85% p.a 7 Year Fixed Semi Annual - 13.20% p.a.				*
10 Year Fixed Semi Annual - 13.50% p.a - Highest Price - Lowest Price				98.00 98.00
- Last Traded Price */ (23/01/2020) Interest Yield as at Date of Last Trade		,		98.00
5 Year Fixed Semi Annual - 12.85% p.a. 7 Year Fixed Semi Annual - 13.20% p.a. 10 Year Fixed Semi Annual - 13.50% p.a */ (23/01/2020)		د د		* 14.24%
Yield to Maturity of Trade Done on 5 Year Fixed Semi Annual - 12.85% p.a. 7 Year Fixed Semi Annual - 13.20% p.a. 10 Year Fixed Semi Annual - 13.50% p.a */ (23/01/2020)		- - -		* * 13.91%
Interest Rate of Comparable Government Security - 5 Years - 7 Years - 10 Years		6.19% 6.94% 7.75%		9.01% 9.49% 9.59%
2019 Issue Market Prices during January to March (Ex Interest) 5 Year Fixed Annual - 15.00% p.a - Highest Price - Lowest Price				107.34 107.34
- Last Traded Price*/ (29/01/2020) 5 Year Fixed Semi Annual - 14.50% p.a.				107.34
Interest Yield as at Date of Last Trade 5 Year Fixed Annual - 15.00% p.a */(29/01/2020) 5 Year Fixed Semi Annual - 14.50% p.a.				13.97%
Yield to Maturity of Trade Done on 5 Year Fixed Annual - 15.00% p.a.*/(29/01/2020) 5 Year Fixed Semi Annual - 14.50% p.a.				12.60%
Interest Rate of Comparable Government Security - 5 Years		6.45%		9.17%
SELECTED PERFORMANCE INDICATORS	В	ANK	G	ROUP
Item	31.03.2021	31.12.2020	31.03.2021	31.12.2020
Regulatory Capital (LKR Mn.) Common Equity Tier I Total (Tier I) Capital Total Capital Base	45,373 45,373 55,955	45,810 45,810 57,123	46,375 46,375 56,827	46,812 46,812 57,995
Regulatory Capital Ratios (%) Common Equity Tier I Capital Ratio (Minimum Requirement - 7.00%)	11.02	11.46	11.26	11.70
(Minimum Requirement - 7.00%) Total Tier ( 2aptila Ratio (Minimum Requirement - 8.50%) Total Capital Ratio (Minimum Requirement - 12.50%)	11.02 13.59	11.46 14.30	11.26 13.79	11.70 14.49
Regulatory Liquidity Statutory Liquid Assets (LKR Mn.) Domestic Banking Unit (LKR Mn.) Offshore Banking Unit (USD '000)	144,457 140,733 34,568	149,066 144,504 33,828		
Statutory Liquid Asets Ratio (%) (Minimum Requirement 20%) Domestic Banking Unit Offshore Banking Unit	29.84 22.80	31.31 22.47		
Total Stock of High-Quality Liquid Assets (LKR Mn.) Liquidity Coverage Ratio % Rupee - (Minimum Requirement - 90%)	97,391 186.32	100,209 176.95		
All Currency - (Minimum Requirement - 90%) Net Stable Funding Ratio (%) (Minimum Dereviewent - 90%)	148.63 109.60	142.75 110.38		
(Minimum Requirement - 90%) Assets Quality (Quality of Loan Portfolio)				
Gross Non-Performing Advances Ratio (%) (Net of Interest in Suspense) Net Non-Performing Advances Ratio (%) (Net of Interest in Suspense and Provision)	6.39 3.33	6.43 3.70		
Profitability				

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# SEYLAN BANK PLC FINANCIAL STATEMENTS



Three months ended 31st March, 2021

For the Three Months ended 31st March - Bank         During Young Youn	Drining bases         Drining bases         Bases from the Weing         Bases from the Weing         Bases from the Weing         Drining bases from the Weing         Bases from the Weing         Drining bases from the Weing         Bases f		Stat	ed Capital	Statutory	Retained		Other Rese		pees Tho			
Wild Compendencies Income for the Protect Prote Compendencies Interms (Interms Interms)       -       -       90.318       -       -         Prote Compendencies Interms (Interms Interms)       -       -       -       -       -       200.708       -         Prote Compendencies Interms       -       -       -       -       -       -       -       00.708       -       -       00.708       -       -       00.708       -       -       00.708       -       -       00.708       -       -       00.708       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -	Pretod         01.00         01.00         01.00         01.00         01.00           tax)         001.010         0.00.010         0.00.010         0.00.010         0.00.010           tax)         001.010         0.00.010         0.00.010         0.00.010         0.00.010           tax)         001.010         0.00.010         0.00.010         0.00.010         0.00.010           tax)         0.00.010         0.00.010         0.00.010         0.00.010         0.00.010         0.00.010           tax)         0.00.0100         0.00.0100         0.00.0100         0.00.0100         0.00.0100         0.00.0100           species         0.00.0100         0.00.0100         0.00.0100         0.00.0100         0.00.0100         0.00.0100           species         0.00.01000         0.00.01000         0.00.01000         0.00.01000         0.00.01000         0.00.01000         0.00.01000         0.00.010000 <th>For the Three Months ended 31st March - Bank</th> <th>Ordinary Shares -</th> <th>Ordinary Shares -</th> <th>Reserve Fund</th> <th></th> <th></th> <th>FVOCI Reserv</th> <th></th> <th></th> <th>Total</th>	For the Three Months ended 31st March - Bank	Ordinary Shares -	Ordinary Shares -	Reserve Fund			FVOCI Reserv			Total		
Part or band       -       -       2012       -       2012       -       -       2012       -	<ul> <li></li></ul>	Balance as at 01st January 2020	10,884,710	6,160,014	1,952,957	22,823,239	858,312	(14,2	19) 1,	962,261	44,627,5		
pink       -       -       50,231       -       -       50,231       -      <	1       1       901,010       1       301,020 </td <td>Total Comprehensive Income for the Device</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	Total Comprehensive Income for the Device											
The Classes of Indexination Index Ind	Tay is <ul> <li>             is 0.00000000000000000000000</li></ul>		-			901,918			-	-	901,		
mmmm       .	one       -       -       -       203,069       -       203,09         in Equip instances measure at Fair       -										,		
	si fieldy lordonnets measured af fair le income 1970id 29 10,444,770 10,444,780 10,4	- Net Gains / (Losses) on Investments in Debt Instruments measured at Fair Valu	e										
Web through Other Comprehensive learning       . <td>ne income         .</td> <td>through Other Comprehensive Income</td> <td>-</td> <td></td> <td></td> <td>-</td> <td>-</td> <td>303,7</td> <td>68</td> <td>-</td> <td>303,</td>	ne income         .	through Other Comprehensive Income	-			-	-	303,7	68	-	303,		
	Reserve       - </td <td>- Change in Fair Value on Investments in Equity Instruments measured at Fair</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	- Change in Fair Value on Investments in Equity Instruments measured at Fair											
Data Comprehensive income for the Pwind       . <td>Preid       -       -       601,010       -       278,244       (24,246)       1,155,         2)       10.864,710       6.166,074       1,562,577       23,725,157       865,312       254,625       1,980,015       45,783,         11.106,187       6.412,160       2,163,522       24,862,224       686,312       2,265,532       1,480,238       44,964,         120       .<!--</td--><td>Value through Other Comprehensive Income</td><td>-</td><td></td><td></td><td>-</td><td>-</td><td>(25,5</td><td>24)</td><td>-</td><td>(25</td></td>	Preid       -       -       601,010       -       278,244       (24,246)       1,155,         2)       10.864,710       6.166,074       1,562,577       23,725,157       865,312       254,625       1,980,015       45,783,         11.106,187       6.412,160       2,163,522       24,862,224       686,312       2,265,532       1,480,238       44,964,         120       . </td <td>Value through Other Comprehensive Income</td> <td>-</td> <td></td> <td></td> <td>-</td> <td>-</td> <td>(25,5</td> <td>24)</td> <td>-</td> <td>(25</td>	Value through Other Comprehensive Income	-			-	-	(25,5	24)	-	(25		
Balance as at 1st March 2020 (1 + 2)         10.844,710         6,160,014         1,962,957         22,725,157         848,012         244,825         1,838,015           Balance as at 01st January 2021         11,155,197         6,412,190         2,165,522         24,863,224         655,312         2,485,234         1,485,238           Total Comprehensive linceme for the Puride         -         1,005,788         -	2)         10,884,710         6,148,514         1,952,857         23,725,157         858,312         284,625         1,388,615         45,783           11,136,167         6,412,160         2,163,322         24,883,224         858,312         2,285,332         1,488,238         46,965           1Prinde         -         -         1,005,786         -         -         1,005           1so 1         Discl Instruments messared at Fair Mule         -         -         -         (423,109)         -         (424           noncome         -         -         -         -         -         (424         (5561)         1,005           100 to thortweetis messared at Fair Mule         -         -         -         -         (424         (5561)         1,005         -         -         (5561)         1,005         1,005         -	- Net Movement of Cash Flow Hedge Reserve	-			-	-		-	(24,246)	(24		
Billionic as at 01 til January 2021         11,136,187         6,412,160         2,103,522         24,683,224         883,312         2,285,332         1,488,238           Table Comprehensive locame for the Period         -         -         1,005,788         -         -         -           Comparison locame (not of tax)         -         -         1,005,788         -         -         -           Comparison locame (not of tax)         -	A         A	Total Comprehensive Income for the Period	· ·			901,918	-	278,2	44	(24,246)	1,155		
Tail Comprehensive Income for the Period Profit for the Period Other Comprehensive Income (net of Tax) Pred Comprehensive Income (net o	Prind       -       -       1,005,788       -       -       1,005         tax)       in Debt intriments measured at Fair Value       -       -       -       (423,100)       -       (423,100)       -       (423,100)       -       (423,100)       -       (423,100)       -       (423,100)       -       (423,100)       -       (423,100)       -       (423,100)       -       (423,100)       -       (423,100)       -       (434,280)       -       -       (435,280)       -       (435,280)       -       (435,280)       -       -       -       (435,280)       -       -       -       (435,280)       - <td< td=""><td>Balance as at 31st March 2020 (1 + 2)</td><td>10,884,710</td><td>6,160,014</td><td>1,952,957</td><td>23,725,157</td><td>858,312</td><td>264,0</td><td>25 1,</td><td>938,015</td><td>45,783</td></td<>	Balance as at 31st March 2020 (1 + 2)	10,884,710	6,160,014	1,952,957	23,725,157	858,312	264,0	25 1,	938,015	45,783		
Protect for the Parind Other Comprehensive Income (ref tax) - the Gainer (Costan) of Investments in Data Insumed at Fair Value Invoid Other Comprehensive Income at Fair Value Invoid Other Comprehensive Income at Fair Value - though Other Comprehensive Income - Control - Teal Comprehensive Income - Control - Contro - Control - Control - Control - Control - Control - Control	tan)       -       -       1,005,788       -       -       1,005         tan)       -       -       -       -       -       -       1,005         ain Datkinstruments measured at Fair Value       -	Balance as at 01st January 2021	11,136,187	6,412,16	0 2,103,522	24,683,224	858,312	2,285,3	32 1,	488,238	48,966		
Profit for the Pariod       -       -       1,005,788       -       -       -         Other Comprehensive income (not tax)       -	tan)       -       -       1,005,788       -       -       1,005         tan)       -       -       -       -       -       -       1,005         ain Datkinstruments measured at Fair Value       -	Total Comprehensive Income for the Period											
Other Comprehensive Income (rel of Ital)       - If Call (closers) on Investments in (bulk instruments measured at Fair Value       - (423,109)       - (423,109)       - (423,109)       - (423,109)       - (423,109)       - (423,109)       - (423,109)       - (423,109)       - (423,109)       - (423,109)       - (423,109)       - (423,109)       - (423,109)       - (423,109)       - (423,109)       - (423,109)       - (423,109)       - (423,109)       - (43,129)       - (5,51)	tax)         sin Debt Instruments measured at Fair         ve income       -       -       -       (423,109)       -       (424,200)       -       (424,200)       -       (424,200)       -       (424,200)       -       (434,200)       -       (434,200)       -       (434,200)       -       (434,200)       -       (434,200)       -       (434,200)       -       (434,200)       -       (434,200)       -       -       (434,200)       -       -       (434,200)       -       -       (434,200)       -		-			1,005,788	-				1,005		
through Other Comprehensive Income       -	ona       -       -       -       -       (423 102)       -       (424 290)         sin Equity Instruments measured at Fair       -       -       -       -       -       (434 290)       -       (434 Reserve)         Period       -       -       -       1,005,788       -       (483 290)       (5,561)       1.06         Reserve       -       -       -       1,005,788       -       (483 290)       (5,561)       1.06         Reserve       385,075       390,459       -       (775,534)       -												
- Charge In Fair Value on Investments in Equity Instruments measured at Fair Value through Other Comprehensive Income - Net Movement of Cash Now Hedge Reserve - Net Movement of Cash Now Hedge Res	sin Equity Instruments measured at Fair ve income	- Net Gains / (Losses) on Investments in Debt Instruments measured at Fair Value	le										
Value through Other Comprehensive Income       - <td>ve income         -         -         -         -         (434,290)         -         (434,290)           Reserve         -         -         -         -         (5,561)         (5           Period         -         -         0.005,788         -         (883,399)         (5,561)         108           Iseconicse Directly in Equity         385,075         390,459         -         (775,534)         -         -         -           rs         385,075         390,459         -         (775,534)         -</td> <td>through Other Comprehensive Income</td> <td>-</td> <td></td> <td></td> <td>-</td> <td>-</td> <td>(429,1</td> <td>09)</td> <td>-</td> <td>(429</td>	ve income         -         -         -         -         (434,290)         -         (434,290)           Reserve         -         -         -         -         (5,561)         (5           Period         -         -         0.005,788         -         (883,399)         (5,561)         108           Iseconicse Directly in Equity         385,075         390,459         -         (775,534)         -         -         -           rs         385,075         390,459         -         (775,534)         -	through Other Comprehensive Income	-			-	-	(429,1	09)	-	(429		
- Let Movement of Cash Row Hodge Reserve Total Comprehensive Income for the Period	Reserve       . </td <td>- Change in Fair Value on Investments in Equity Instruments measured at Fair</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	- Change in Fair Value on Investments in Equity Instruments measured at Fair											
Total Comprehensive Income for the Period         1,065,768         (653,389)         (5,561)           Transactions with Equity Holders         385,075         390,459         (775,534)         -         -           Total Transactions with Equity Holders         385,075         390,459         (775,534)         -         -           Total Transactions with Equity Holders         385,075         390,459         (775,534)         -         -           Balance as at 31st March 2021 (1 + 2 + 3)         11,521,262         6,802,619         2,103,522         24,913,478         858,312         1,421,933         1,482,677           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).         *         *         Total Transactions with Equity Holders         1,482,677           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).         *         *         Total Transactions with Equity Holders         1,482,677           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).         *         Total Transaction 20(1) and (2) of the Banking Act No. 30         1,482,677           Total Compretensive Income Reserve Vioting         Ordinary Reserve F	Period         .         .         1.005,788         (863,399)         (5,561)         1.98           Steeognized Directly In Equily         385,075         390,459         .	Value through Other Comprehensive Income	-			-	-	(434,2	90)	-	(434		
Transactions with Equity Holders , Recognized Directly In Equity         Scrip Dividends to Equity Holders       385,075       390,459       -       -       -         Total Transactions with Equity Holders       385,075       390,459       -       (775,534)       -       -         Balance as at 31st March 2021 (1 + 2 + 3)       11,521,262       6,802,619       2,103,522       24,913,478       858,312       1,421,933       1,482,677         ** 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).       ***       ***       Character Taxate Copital       Character Taxate Copital       Reserve Taxater Tax	tecognized Directly in Equity       385,075       390,459       (775,534)       -       -         rrs       385,075       390,459       (775,534)       -       -         rrs       385,075       390,459       (775,534)       -       -         .2 + 3)       11,521,262       6,802,619       2,103,522       24,913,478       858,312       1,421,933       1,482,677       49,103         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).       Other Reserves       Total       Non-         the Comprehensive Income Reserve.       Ordinary Statutory Reserve Fund Earnings Non-Voting       Reserve Fund Earnings Reserve Reserves       Total       Non-       Total Non-         10,884,710       6,160,014       1,952,957       23,494,184       1,714,728       (44,601)       2,217,474       46,379,466       1,284,588       47,584         10,884,710       6,160,014       1,952,957       23,494,184       1,714,728       (44,601)       2,217,474       46,379,466       1,284,588       47,584         12 prind       -       -       918,859       -       -       918,859       7,086       925,         1xy)       ts in Equity Instruments       -       -       - <td>- Net Movement of Cash Flow Hedge Reserve</td> <td>-</td> <td></td> <td></td> <td>-</td> <td>-</td> <td></td> <td>-</td> <td>(5,561)</td> <td>(5</td>	- Net Movement of Cash Flow Hedge Reserve	-			-	-		-	(5,561)	(5		
Scrip Dividends to Equity Holders       385.075       380.459       (775.534)       -       -       -         Total Transactions with Equity Holders       385.075       380.459       (775.534)       -       -       -         Balance as at 31st March 2021 (1+2+3)       11.521.262       6.802.619       2,183.522       24.913.478       858.312       1.421.933       1.482.677         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).       *       *       Non-Total Transactions With Equity Holders       Integer Transactions With Equity Holders	385.075       390.459       .       (775.534)       .       .         ars       385.075       390.459       .       (775.534)       .       .         *2 * 3)       11,521,262       6,802.619       2,103,522       24,913,478       856,312       1,421,933       1,482,677       48,105         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).       .	Total Comprehensive Income for the Period				1,005,788		(863,3	99)	(5,561)	136		
Total Transactions with Equity Holders       385,075       390,459       .       (775,534)       .       .         Balance as at 31st March 2021 (1 + 2 + 3)       11,521,262       6,802,619       2,103,522       24,913,478       858,312       1,421,933       1,482,577         * 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).       *	ars       365,075       390,459       (775,534)       .         .2 + 3)       11,521,262       6,802,619       2,103,522       24,913,478       858,312       1,421,933       1,482,677       49,183,183, 49,183,183, 49,183,19,144,194,194,194,194,194,1	Transactions with Equity Holders , Recognized Directly In Equity											
Balance as at 31st March 2021 (1 + 2 + 3)       11,521,262       6,802,619       2,103,522       24,913,478       856,312       1,421,933       1,482,677         * 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).         ** FVOCI Reserve - Fair Value through Other Comprehensive Income Reserve.         Statutory Reserve Fund represents the statutory requirement in terms of the Section 20(1) and (2) of the Banking Act No. 30 of 1988 (5% of net profit after tax).         ** FVOCI Reserve - Fair Value through Other Comprehensive Income Reserve.         Stated Capital         Statutory Retained         Ordinary Shares - Voting         Voting         Non-Voting         Profit for the Period         Profit for the Period         Profit for the Period         Profit for the Period         Profit of the Period         Profit for the Period <td colspane="" comprehensive="" fair="" i<="" in="" other="" td="" through="" value=""><td>2 + 3)       11,521,262       6,802,619       2,103,522       24,913,478       658,312       1,421,933       1,482,677       49,103,         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).         Other Comprehensive Income Reserve.         AMOUNTS IN RUPUES         Stated Capital       Statutory Relained         Other Reserves         Total Non- Ordinary Shares - Voting       Statutory Relained Ordinary Shares - Voting       Other Reserves         Item Provide Capital       Other Reserves         Total Non- Controlling       Total Non- Controlling         Non-Voting         Provid         10,884,710       6,160,014       1,952,957       23,494,184       1,714,728       (44,601)       2,217,474       46,379,466       1,264,588       47,644.         Item Provide         <td co<="" td=""><td>Scrip Dividends to Equity Holders</td><td>385,075</td><td>390,459</td><td>) -</td><td>(775,534)</td><td>-</td><td></td><td>-</td><td>-</td><td></td></td></td></td>	<td>2 + 3)       11,521,262       6,802,619       2,103,522       24,913,478       658,312       1,421,933       1,482,677       49,103,         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).         Other Comprehensive Income Reserve.         AMOUNTS IN RUPUES         Stated Capital       Statutory Relained         Other Reserves         Total Non- Ordinary Shares - Voting       Statutory Relained Ordinary Shares - Voting       Other Reserves         Item Provide Capital       Other Reserves         Total Non- Controlling       Total Non- Controlling         Non-Voting         Provid         10,884,710       6,160,014       1,952,957       23,494,184       1,714,728       (44,601)       2,217,474       46,379,466       1,264,588       47,644.         Item Provide         <td co<="" td=""><td>Scrip Dividends to Equity Holders</td><td>385,075</td><td>390,459</td><td>) -</td><td>(775,534)</td><td>-</td><td></td><td>-</td><td>-</td><td></td></td></td>	2 + 3)       11,521,262       6,802,619       2,103,522       24,913,478       658,312       1,421,933       1,482,677       49,103,         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).         Other Comprehensive Income Reserve.         AMOUNTS IN RUPUES         Stated Capital       Statutory Relained         Other Reserves         Total Non- Ordinary Shares - Voting       Statutory Relained Ordinary Shares - Voting       Other Reserves         Item Provide Capital       Other Reserves         Total Non- Controlling       Total Non- Controlling         Non-Voting         Provid         10,884,710       6,160,014       1,952,957       23,494,184       1,714,728       (44,601)       2,217,474       46,379,466       1,264,588       47,644.         Item Provide         Item Provide <td co<="" td=""><td>Scrip Dividends to Equity Holders</td><td>385,075</td><td>390,459</td><td>) -</td><td>(775,534)</td><td>-</td><td></td><td>-</td><td>-</td><td></td></td>	<td>Scrip Dividends to Equity Holders</td> <td>385,075</td> <td>390,459</td> <td>) -</td> <td>(775,534)</td> <td>-</td> <td></td> <td>-</td> <td>-</td> <td></td>	Scrip Dividends to Equity Holders	385,075	390,459	) -	(775,534)	-		-	-	
* Statutory Reserve Fund represents the statutory requirement in terms of the Section 20(1) and (2) of the Banking Act No. 30 of 1988 (5% of net profit after tax). * FVOCI Reserve - Fair Value through Other Comprehensive Income Reserve.	And a constraint of the Section 20(1) and (2) of the Banking Act No. 30 of 1988 (5% of net profit after tax).         Amounts in Rupees Thousan         Amounts in Rupees Thousan         Manual (2) of the Banking Act No. 30 of 1988 (5% of net profit after tax).         Other Comprehensive Income Reserve.         Amounts in Rupees Thousan         Other Reserves         Other Reserves         Other Reserve Fund Earnings         Shares		295 075										
** FVOCI Reserve - Fair Value through Other Comprehensive Income Reserve. <b>STATEMENT OF CHANGES IN EQUITY</b> The Three Months ended 31st March - Group Ordinary Shares - Voting Ordinary Shares - Non-Voting Non-	n Other Comprehensive Income Reserve.	Total Transactions with Equity Holders	303,073	390,45		(775,534)	-		-	•			
The Three Months ended 31st March - Group       Ordinary Shares - Non-Voting       Ordinary Shares - Non-Voting       Reserve Fund       Earnings       Revaluation Reserve       FVOCI Reserve       Other Reserve       Total       Non- Controllin Interest         Balance as at 01st January 2020       10,884,710       6,160,014       1,952,957       23,494,184       1,714,728       (44,601)       2,217,474       46,379,466       1,264,588         Total Comprehensive Income for the Period       -       918,859       -       -       918,859       7,086         Other Comprehensive Income (net of tax)       -       918,859       -       -       918,859       7,086         Other Comprehensive Income (net of tax)       -       -       918,859       -       303,948       -       303,948       75         - Change in Fair Value through Other Comprehensive Income       -       -       -       25,524       -       -         Non-Motion       -       -       -       -       -       26,524       -       26,524       -       -         Profit for the Period       -       -       -       -       303,948       -       303,948       75         - Change in Fair Value through Other Comprehensive Income       -       -       -	Ordinary Shares - Voting         Ordinary Shares - Voting         Reserve Non-Voting         Reserve *         Revaluation Reserve *         FVOCI Reserve *         Other Reserve *         Total         Non- Controlling Interest         Total Equ (nterest           10,884,710         6,160,014         1,952,957         23,494,184         1,714,728         (44,601)         2,217,474         46,379,466         1,264,588         47,644,           Period         -         -         918,859         -         -         918,859         7,066         925,           tax)         -         -         918,859         -         -         918,859         7,066         925,           tax)         -         -         918,859         -         -         918,859         7,066         925,           tax)         -         -         918,859         -         303,948         75         304,           ts in Debt Instruments         -         -         -         -         (25,524)         -         (25,524)         -         (25,524)         -         (24,246)         24,246)         24,246)         24,246)         24,246)         -         1,800,           Period         -         -         918,859         -	Balance as at 31st March 2021 (1 + 2 + 3) * Statutory Reserve Fund represents the statutory requirement in terms of the Se	11,521,262	6,802,61	9 2,103,522	24,913,478	858,312	1,421,9			49,103,		
Total Comprehensive Income for the Period         Profit for the Period       -       -       918,859       -       -       918,859       7,086         Other Comprehensive Income (net of tax)       -       -       918,859       -       -       918,859       7,086         Other Comprehensive Income (net of tax)       -       -       -       918,859       -       -       918,859       7,086         Other Comprehensive Income       -       -       -       -       303,948       -       303,948       75         - Change in Fair Value through Other Comprehensive Income       -       -       -       -       (25,524)       -       (25,524)       -         - Net Movement of Cash Flow Hedge Reserve       -       -       -       -       -       -       (24,246)       -	Period 918,859 918,859 7,086 925, tax) ts in Debt Instruments r Comprehensive Income 303,948 - 303,948 75 304, ts in Equity Instruments rr Comprehensive Income (25,524) - (25,524) - (25,524) - (25,524) - (25,524) - (24,246) (24,246) -	Balance as at 31st March 2021 (1 + 2 + 3) * Statutory Reserve Fund represents the statutory requirement in terms of the Se ** FVOCI Reserve - Fair Value through Other Comprehensive Income Reserve.	11,521,262	6,802,619	9 2,103,522 No. 30 of 1988 (5% of	24,913,478 net profit after tax	858,312 ).		33 1,	482,677			
Profit for the Period918,859918,8597,086Other Comprehensive Income (net of tax)918,859	918,859 918,859 7,08 925, it ax) Is in Debt Instruments r Comprehensive Income 303,948 - 303,948 75 304, ts in Equity Instruments r Comprehensive Income (25,524) - (25,524) - (25,524) - (25, Reserve (24,246) (24,246) - (2	Balance as at 31st March 2021 (1 + 2 + 3)  * Statutory Reserve Fund represents the statutory requirement in terms of the Se ** FVOCI Reserve - Fair Value through Other Comprehensive Income Reserve.  STATEMENT OF CHANGES IN EQUITY	11,521,262 ction 20(1) and (2) ( <u>Stated Cap</u> Ordinary Shares -	6,802,611 of the Banking Act hital s Ordinary Re: Shares -	9 2,103,522 No. 30 of 1988 (5% of Statutory Retained	24,913,478 net profit after tax	). Dther Reserves FVOCI Reserve	(Amou Other	33 1, Ints in R	482,677 upees Th Non- Controllin	ousan		
Profit for the Period918,859918,8597,086Other Comprehensive Income (net of tax)918,859918,8597,086- Net Gains / (Losses) on Investments in Debt Instruments303,948-303,94875- Change in Fair Value through Other Comprehensive Income303,948-75- Change in Fair Value on Investments in Equity Instruments2(25,524)-(25,524) Net Movement of Cash Flow Hedge Reserve2(24,246)(24,246)-	918,859 918,859 7,06 925, itax) ts in Debt Instruments r Comprehensive Income 303,948 - 303,948 75 304, ts in Equity Instruments r Comprehensive Income (25,524) - (25,524) - (25,524) - (25, Reserve (24,246) (24,246) 1,173,037 7,161 1,180, <b>Period</b> - <b>918,859 - 278,424 (24,246) 1,173,037 7,161 1,180,</b> <b>* 2)</b> 10,884,710 6,160,014 1,952,957 24,413,043 1,714,728 233,823 2,193,228 47,552,503 1,271,749 48,824,	Balance as at 31st March 2021 (1 + 2 + 3)  * Statutory Reserve Fund represents the statutory requirement in terms of the Se ** FVOCI Reserve - Fair Value through Other Comprehensive Income Reserve.  STATEMENT OF CHANGES IN EQUITY the Three Months ended 31st March - Group	11,521,262 ction 20(1) and (2) ( Stated Cap Ordinary Shares - Voting	6,802,619 of the Banking Act <u>pital</u> Stares - Non-Voting	9 2,103,522 No. 30 of 1988 (5% of Statutory Retained serve Fund Earnings *	24,913,478 net profit after tax Revaluation Reserve	858,312 ). Dther Reserves FVOCI Reserve **	(Amou Other Reserves	33 1, Ints in R Total	482,677 upees Th Non- Controllin Interest	I <b>ousan</b> Tot g Equ		
Other Comprehensive Income (net of tax)         - Net Gains / (Losses) on Investments in Debt Instruments         measured at Fair Value through Other Comprehensive Income       -       -       -       303,948       -       303,948       75         - Change in Fair Value on Investments in Equity Instruments       -       -       -       -       205,524)       -       (25,524)       -         - Net Movement of Cash Flow Hedge Reserve       -       -       -       -       -       (24,246)       -	tax) ts in Debt Instruments r Comprehensive Income 303,948 - 303,948 75 304, ts in Equity Instruments r Comprehensive Income (25,524) - (25,524) - (25, r Reserve (24,246) (24,246) -	Balance as at 31st March 2021 (1 + 2 + 3)         * Statutory Reserve Fund represents the statutory requirement in terms of the Se         ** FVOCI Reserve - Fair Value through Other Comprehensive Income Reserve.         STATEMENT OF CHANGES IN EQUITY         the Three Months ended 31st March - Group         Balance as at 01st January 2020	11,521,262 ction 20(1) and (2) ( Stated Cap Ordinary Shares - Voting	6,802,619 of the Banking Act <u>pital</u> Stares - Non-Voting	9 2,103,522 No. 30 of 1988 (5% of Statutory Retained serve Fund Earnings *	24,913,478 net profit after tax Revaluation Reserve	858,312 ). Dther Reserves FVOCI Reserve **	(Amou Other Reserves	33 1, Ints in R Total	482,677 upees Th Non- Controllin Interest	IOUSAN Tot g Equ		
- Net Gains / (Losses) on Investments in Debt Instruments measured at Fair Value through Other Comprehensive Income	r Comprehensive Income 303,948 - 303,948 75 304, ts in Equity Instruments or Comprehensive Income (25,524) - (25,524) - (25,524) - (25,524) - (25,524) - (24,246) (24,246) - (24,246)	Balance as at 31st March 2021 (1 + 2 + 3)         * Statutory Reserve Fund represents the statutory requirement in terms of the Se         ** FVOCI Reserve - Fair Value through Other Comprehensive Income Reserve.         STATEMENT OF CHANGES IN EQUITY         r the Three Months ended 31st March - Group         Balance as at 01st January 2020         Total Comprehensive Income for the Period	11,521,262 ction 20(1) and (2) ( Stated Cap Ordinary Shares - Voting	6,802,619 of the Banking Act <u>pital</u> Stares - Non-Voting	9 2,103,522 No. 30 of 1988 (5% of Statutory Retained serve Fund Earnings *	24,913,478 net profit after tax Revaluation Reserve	858,312 ). Dther Reserves FVOCI Reserve **	(Amou Other Reserves	33 1, Ints in R Total 6,379,466	482,677 upees Th Non- Controllin Interest 1,264,588	IOUSAIN Tot g Equ 47,644,		
measured at Fair Value through Other Comprehensive Income	r Comprehensive Income 303,948 - 303,948 75 304, ts in Equity Instruments rr Comprehensive Income (25,524) - (25,524) - (25,524) - (25,524) - (24,246) (24,246) - (24,246) (24,246) - (2	Balance as at 31st March 2021 (1 + 2 + 3)         * Statutory Reserve Fund represents the statutory requirement in terms of the Set         * FVOCI Reserve - Fair Value through Other Comprehensive Income Reserve.         STATEMENT OF CHANGES IN EQUITY         r the Three Months ended 31st March - Group         Balance as at 01st January 2020         Total Comprehensive Income for the Period         Profit for the Period	11,521,262 ction 20(1) and (2) ( Stated Cap Ordinary Shares - Voting	6,802,619 of the Banking Act <u>pital</u> Stares - Non-Voting	9 2,103,522 No. 30 of 1988 (5% of Statutory Retained serve Fund Earnings *	24,913,478 net profit after tax Revaluation Reserve	858,312 ). Dther Reserves FVOCI Reserve **	(Amou Other Reserves	33 1, Ints in R Total 6,379,466	482,677 upees Th Non- Controllin Interest 1,264,588	IOUSAIN Tot g Equ 47,644,		
- Change in Fair Value on Investments in Equity Instruments measured at Fair Value through Other Comprehensive Income (25,524) - (25,524) - - Net Movement of Cash Flow Hedge Reserve (24,246) (24,246) -	ts in Equity Instruments ir Comprehensive Income (25,524) - (25,524) - (25, Reserve (24,246) (24,246) - (24, Period 918,859 - 278,424 (24,246) 1,173,037 7,161 1,180, + 2) 10,884,710 6,160,014 1,952,957 24,413,043 1,714,728 233,823 2,193,228 47,552,503 1,271,749 48,824,	Balance as at 31st March 2021 (1 + 2 + 3)         * Statutory Reserve Fund represents the statutory requirement in terms of the Se         * FVOCI Reserve - Fair Value through Other Comprehensive Income Reserve.         STATEMENT OF CHANGES IN EQUITY         r the Three Months ended 31st March - Group         Balance as at 01st January 2020         Total Comprehensive Income for the Period         Profit for the Period         Other Comprehensive Income (net of tax)	11,521,262 ction 20(1) and (2) ( Stated Cap Ordinary Shares - Voting	6,802,619 of the Banking Act <u>pital</u> Stares - Non-Voting	9 2,103,522 No. 30 of 1988 (5% of Statutory Retained serve Fund Earnings *	24,913,478 net profit after tax Revaluation Reserve	858,312 ). Dther Reserves FVOCI Reserve **	(Amou Other Reserves	33 1, Ints in R Total 6,379,466	482,677 upees Th Non- Controllin Interest 1,264,588	IOUSAIN Tot g Equ 47,644,		
measured at Fair Value through Other Comprehensive Income       -       -       -       -       (25,524)       -       (25,524)       -         - Net Movement of Cash Flow Hedge Reserve       -       -       -       -       (24,246)       -       -	r Comprehensive Income       -       -       -       -       (25,524)       -       (25, 25,524)       -       (25, 24,246)       (24,246)       (24,246)       -       (24,246)       (24,246)       -       (24,246)       -       (24,246)       -       11,113,037       7,161       1,180,         * 2)       10,884,710       6,160,014       1,952,957       24,413,043       1,714,728       233,823       2,193,228       47,552,503       1,271,749       48,824,	Balance as at 31st March 2021 (1 + 2 + 3)         * Statutory Reserve Fund represents the statutory requirement in terms of the Se         * FVOCI Reserve - Fair Value through Other Comprehensive Income Reserve.         STATEMENT OF CHANGES IN EQUITY         the Three Months ended 31st March - Group         Balance as at 01st January 2020         Total Comprehensive Income for the Period         Profit for the Period         Other Comprehensive Income (net of tax)         - Net Gains / (Losses) on Investments in Debt Instruments	11,521,262 ction 20(1) and (2) ( Stated Cap Ordinary Shares - Voting	6,802,619 of the Banking Act <u>pital</u> Stares - Non-Voting	9 2,103,522 No. 30 of 1988 (5% of Statutory Retained serve Fund Earnings *	24,913,478 net profit after tax Revaluation Reserve	858,312 ). Dther Reserves FVOCI Reserve ** (44,601)	(Amou Other Reserves	33 1, Ints in R Total 5,379,466 918,859	482,677 upees Th Non- Controllin Interest 1,264,588 7,086	10USAN g Tot g Equ 47,644, 925,		
- Net Movement of Cash Flow Hedge Reserve (24,246) (24,246) -	Reserve       -       -       -       -       -       (24,246)       (24,246)       -       (24,246)         Period       -       -       918,859       -       278,424       (24,246)       1,173,037       7,161       1,180,         * 2)       10,884,710       6,160,014       1,952,957       24,413,043       1,714,728       233,823       2,193,228       47,552,503       1,271,749       48,824,	Balance as at 31st March 2021 (1 + 2 + 3)         * Statutory Reserve Fund represents the statutory requirement in terms of the Se         * FVOCI Reserve - Fair Value through Other Comprehensive Income Reserve.         STATEMENT OF CHANGES IN EQUITY         r the Three Months ended 31st March - Group         Balance as at 01st January 2020         Total Comprehensive Income for the Period         Profit for the Period         Other Comprehensive Income (net of tax)         - Net Gains / (Losses) on Investments in Debt Instruments         measured at Fair Value through Other Comprehensive Income	11,521,262 ction 20(1) and (2) ( Stated Cap Ordinary Shares - Voting	6,802,619 of the Banking Act <u>pital</u> Stares - Non-Voting	9 2,103,522 No. 30 of 1988 (5% of Statutory Retained serve Fund Earnings *	24,913,478 net profit after tax Revaluation Reserve	858,312 ). Dther Reserves FVOCI Reserve ** (44,601)	(Amou Other Reserves	33 1, Ints in R Total 5,379,466 918,859	482,677 upees Th Non- Controllin Interest 1,264,588 7,086	10USAN g Tot g Equ 47,644, 925,		
	Period 918,859 - 278,424 (24,246) 1,173,037 7,161 1,180, + 2) 10,884,710 6,160,014 1,952,957 24,413,043 1,714,728 233,823 2,193,228 47,552,503 1,271,749 48,824,	Balance as at 31st March 2021 (1 + 2 + 3)         * Statutory Reserve Fund represents the statutory requirement in terms of the Se         ** FVOCI Reserve - Fair Value through Other Comprehensive Income Reserve.         STATEMENT OF CHANGES IN EQUITY         r the Three Months ended 31st March - Group         Balance as at 01st January 2020         Total Comprehensive Income for the Period         Profit for the Period         Other Comprehensive Income (net of tax)         - Net Gains / (Losses) on Investments in Debt Instruments         measured at Fair Value through Other Comprehensive Income         - Change in Fair Value on Investments in Equity Instruments	11,521,262 ction 20(1) and (2) ( Stated Cap Ordinary Shares - Voting	6,802,619 of the Banking Act <u>pital</u> Shares - Non-Voting	9 2,103,522 No. 30 of 1988 (5% of Statutory Retained serve Fund Earnings *	24,913,478 net profit after tax Revaluation Reserve	858,312 ). <u>).</u> <u>Pther Reserves</u> <u>FVOCI</u> Reserve ** (44,601) - - 303,948	(Amou Other Reserves	33 1, Ints in R Total 5,379,466 918,859 303,948	482,677 upees Th Non- Controllin Interest 1,264,588 7,086	0USA11 g Tot g Equ 47,644, 925, 304,		
токат соптриененныме посопте пог the Period 918,859 - 278,424 (24,246) 1,173,037 7,161	+ 2) 10,884,710 6,160,014 1,952,957 24,413,043 1,714,728 233,823 2,193,228 47,552,503 1,271,749 48,824,	Balance as at 31st March 2021 (1 + 2 + 3)         * Statutory Reserve Fund represents the statutory requirement in terms of the Serve FVOCI Reserve - Fair Value through Other Comprehensive Income Reserve.         STATEMENT OF CHANGES IN EQUITY         the Three Months ended 31st March - Group         Balance as at 01st January 2020         Total Comprehensive Income for the Period         Profit for the Period         Other Comprehensive Income (net of tax)         - Net Gains / (Losses) on Investments in Debt Instruments         measured at Fair Value through Other Comprehensive Income         - Change in Fair Value on Investments in Equity Instruments         measured at Fair Value through Other Comprehensive Income	11,521,262 ction 20(1) and (2) ( Stated Cap Ordinary Shares - Voting	6,802,619 of the Banking Act <u>pital</u> Shares - Non-Voting	9 2,103,522 No. 30 of 1988 (5% of Statutory Retained serve Fund Earnings *	24,913,478 net profit after tax Revaluation Reserve	858,312 ). <u>).</u> <u>Pther Reserves</u> <u>FVOCI</u> Reserve ** (44,601) - - 303,948	(Amou Other Reserves 2,217,474 4	33 1, Ints in R Total 5,379,466 918,859 303,948 (25,524)	482,677 upees Th Non- Controllin Interest 1,264,588 7,086	<b>OUSAN</b> <b>g Tot</b> <b>47,644</b> , 925, 304, (25,		
		Balance as at 31st March 2021 (1 + 2 + 3)         * Statutory Reserve Fund represents the statutory requirement in terms of the Se         * FVOCI Reserve - Fair Value through Other Comprehensive Income Reserve.         STATEMENT OF CHANGES IN EQUITY         STATEMENT OF CHANGES IN EQUITY         The Three Months ended 31st March - Group         Balance as at 01st January 2020         Total Comprehensive Income for the Period         Profit for the Period       Other Comprehensive Income (net of tax)         • Net Gains / (Losses) on Investments in Debt Instruments       measured at Fair Value through Other Comprehensive Income         • Change in Fair Value on Investments in Equity Instruments       measured at Fair Value through Other Comprehensive Income         • Net Movement of Cash Flow Hedge Reserve       Net Movement of Cash Flow Hedge Reserve	11,521,262 ction 20(1) and (2) ( Stated Cap Ordinary Shares - Voting	6,802,619 of the Banking Act <u>pital</u> Shares - Non-Voting	9         2,103,522           No. 30 of 1988 (5% of           Statutory         Retained           structury         Fund           g52,957         23,494,184           -         918,859           -         -           -         -           -         -	24,913,478 net profit after tax Revaluation Reserve	858,312 ). Dther Reserves FVOCI Reserve ** (44,601) - 303,948 (25,524) -	(Amou Other Reserves 2,217,474 44 - - - - (24,246)	33 1, Ints in R Total 5,379,466 918,859 918,859 918,859 918,859 (25,524) (24,246)	482,677 upees Th Controllin, Interest 1,264,588 7,086 75 -	101/S2111 g Tot 47,644, 925, 304, (25, (24,		
Balance as at 31st March 2020 (1 + 2)         10,884,710         6,160,014         1,952,957         24,413,043         1,714,728         233,823         2,193,228         47,552,503         1,271,749	11,136,187 6,412,160 2,103,522 25,381,609 1,735,867 2,257,027 1,743,451 50,769,823 1,285,776 52,055,	Balance as at 31st March 2021 (1 + 2 + 3)         * Statutory Reserve Fund represents the statutory requirement in terms of the Se         * FVOCI Reserve - Fair Value through Other Comprehensive Income Reserve.         STATEMENT OF CHANGES IN EQUITY         STATEMENT OF CHANGES IN EQUITY         The Three Months ended 31st March - Group         Balance as at 01st January 2020         Total Comprehensive Income for the Period         Profit for the Period       Other Comprehensive Income (net of tax)         • Net Gains / (Losses) on Investments in Debt Instruments       measured at Fair Value through Other Comprehensive Income         • Change in Fair Value on Investments in Equity Instruments       measured at Fair Value through Other Comprehensive Income         • Net Movement of Cash Flow Hedge Reserve       Net Movement of Cash Flow Hedge Reserve	11,521,262 ction 20(1) and (2) ( Stated Cap Ordinary Shares - Voting	6,802,619 of the Banking Act <u>pital</u> Shares - Non-Voting	9         2,103,522           No. 30 of 1988 (5% of           Statutory         Retained           structury         Fund           g52,957         23,494,184           -         918,859           -         -           -         -           -         -	24,913,478 net profit after tax Revaluation Reserve	858,312 ). Dther Reserves FVOCI Reserve ** (44,601) - 303,948 (25,524) -	(Amou Other Reserves 2,217,474 44 - - - - (24,246)	33 1, Ints in R Total 5,379,466 918,859 918,859 918,859 918,859 (25,524) (24,246)	482,677 upees Th Controllin, Interest 1,264,588 7,086 75 -	101/S2111 g Tot 47,644, 925, 304, (25, (24,		
Balance as at 01st January 2021 11,136,187 6,412,160 2,103,522 25,381,609 1,735,867 2,257,027 1,743,451 50,769,823 1,285,776		Balance as at 31st March 2021 (1 + 2 + 3)         * Statutory Reserve Fund represents the statutory requirement in terms of the Se         * FVOCI Reserve - Fair Value through Other Comprehensive Income Reserve.         STATEMENT OF CHANGES IN EQUITY         STATEMENT OF CHANGES IN EQUITY         The Three Months ended 31st March - Group         Balance as at 01st January 2020         Total Comprehensive Income for the Period         Profit for the Period       Other Comprehensive Income (net of tax)         - Net Gains / (Losses) on Investments in Debt Instruments       measured at Fair Value through Other Comprehensive Income         - Change in Fair Value on Investments in Equity Instruments       measured at Fair Value through Other Comprehensive Income         - Net Movement of Cash Flow Hedge Reserve       Total Comprehensive Income for the Period	11,521,262 ction 20(1) and (2) (  Stated Car Ordinary Shares - Voting 10,884,710	6,802,611 of the Banking Act Drdinary Res Shares - Non-Voting 6,160,014 1	9         2,103,522           No. 30 of 1988 (5% of           Statutory         Retained           Statutory         Retained           Serve Fund         Earnings           *         918,859           -         918,859           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -	24,913,478 net profit after tax Revaluation Reserve 1,714,728	858,312 ). ). ). ). ). ). ). (Her Reserve ** (44,601) - (44,601) - 303,948 (25,524) - 278,424	(Amou Other Reserves 2,217,474 44 - (24,246) (24,246)	33 1, ints in R Total 5,379,466 918,859 918,859 303,948 (25,524) (24,246) 1,173,037	482,677 upees Th Non- Controllin Interest 1,264,588 7,086 75 - - - - 7,161	0US211 Tot g Equ 47,644, 925, 304, (24, (24, 1,180,		
Total Comprehensive Income for the Period		Balance as at 31st March 2021 (1 + 2 + 3)         Statutory Reserve Fund represents the statutory requirement in terms of the Set         * FVOCI Reserve - Fair Value through Other Comprehensive Income Reserve.         CTATEMENT OF CHANGES IN EQUITY         Three Months ended 31st March - Group         Balance as at 01st January 2020         Total Comprehensive Income for the Period         Profit for the Period         Other Comprehensive Income (net of tax)         - Net Gains / (Losses) on Investments in Debt Instruments         measured at Fair Value through Other Comprehensive Income         - Change in Fair Value on Investments in Equity Instruments         measured at Fair Value through Other Comprehensive Income         - Net Movement of Cash Flow Hedge Reserve         Total Comprehensive Income for the Period         Balance as at 31st March 2020 (1 + 2)	11,521,262 ction 20(1) and (2) ( Stated Cap Ordinary Shares - Voting 10,884,710 - - - - - - - - - - - - -	6,802,611 of the Banking Act ital s Ordinary Res Shares - Non-Voting 6,160,014 1 - - - - - 6,160,014 1	9       2,103,522         No. 30 of 1988 (5% of         Statutory       Retained         serve Fund       Earnings         .952,957       23,494,184         -       918,859         -       -         -       -         -       -         -       918,859         -       -         -       918,859         -       918,859         -       918,859         -       918,859	24,913,478 net profit after tax Revaluation Reserve 1,714,728 1,714,728 1,714,728	858,312 ). Dther Reserves FVOCI Reserve ** (44,601) - 303,948 (25,524) - 278,424 233,823	(Amou Other Reserves 2,217,474 44 - - (24,246) (24,246) 2,193,228 47	33 1, Ints in R Total 5,379,466 918,859 303,948 (25,524) (24,246) 1,173,037 7,552,503	482,677 upees Th Controlling Interest 1,264,588 7,086 75 - 7,161 1,271,749	101152111 g Totz g Equi 47,644,1 925,9 304,0 (25, (24,2 1,180,7 48,824,2		

**EXPLANATORY NOTES** 

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

There are no changes to the accounting policies and methods of computation since the publication of the last Annual Report.

The Interim Financial Statements of the Bank and the Group have been prepared & presented in accordance with the Sri Lanka Accounting Standards (LKAS/SLFRS) and provided necessary disclosure to comply with LKAS 34, Interim Financial Reporting.

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

### Covid 19 Impact

The socio-economic impact of Corona Virus Disease (Covid 19) pandemic situation has a direct and substantial impact on the Bank's normal business/operations. The Bank has complied with the guidelines and directives issued with this regard by the Government, the Central Bank of Sri Lanka and other regulators, while closely monitoring its working capital to balance the cash inflow and outflow measurements. The Bank ensured health and safety protocols for its staff and customers. The Bank will continue to take necessary protocols and actions to manage the pandemic.

#### 2. Information on Ordinary Shares

Market Price (Rs.)	31/0	3/2021	31/03/2020			
			(last date of trading as the CSE's Trading Floor			
			was closed from 23/03/2020 to 31/03/2020)			
	Voting	Non-Voting	Voting	Non-Voting		
Market Price Per Share	49.00	43.20	33.50	22.10		
Highest price per share during the quarter ended	68.00	60.00	53.50	33.70		
Lowest price per share during the quarter ended	45.40	33.50	33.00	21.80		

Stated Capital as at March 31, 2021	No. of Shares	Stated Capital Rs '000
Ordinary Voting	264,267,493	11,521,262
Ordinary Non-Voting	269,923,190	6,802,619
Total	534,190,683	18,323,881

#### 3. Shareholders' Information

3.	Shareholders' Information		
3.1	Twenty Largest Ordinary Voting Shareholders as at March 31, 2021	No. of Shares	%
1.	Sri Lanka Insurance Corporation Ltd [Includes General Fund and Life Fund]	39,640,115	15.00
2.	Brown & Company PLC A/C No. 1	27,687,279	10.48
3.	Employees' Provident Fund	26,050,200	9.86
4.	Sampath Bank PLC/LOLC Investments Ltd	24,726,404	9.36
5.	Mr. K D D Perera	23,870,697	9.03
6.	National Development Bank PLC	23,056,970	8.72
7.	Bank of Ceylon No. 1 Account	14,865,044	5.62
8.	Seylan Bank PLC A/C No. 04 – Employees' Gratuity Trust Fund	13,708,884	5.19
9.	People's Leasing & Finance PLC/Don and Don Holdings(Pvt) Ltd	9,192,485	3.48
10.	Sampath Bank PLC/ Brown and Company PLC	8,979,659	3.40
11.	Employees' Trust Fund Board	5,619,482	2.13
12.	NDB Capital Holdings Limited A/C No. 02	2,676,690	1.01
13.	Sisil Investment Holdings (Pvt) Ltd	2,499,201	0.95
14.	AIA Insurance Lanka Ltd A/C No. 07	1,616,628	0.61
15.	Mr. M.J. Fernando	1,334,457	0.50
16.	Mr. R.R. Leon	1,250,555	0.47
17.	Mr. K.R.B. Fernando	1,143,462	0.43
18.	Seyshop (Pvt) Ltd	707,834	0.27
19.	Esots (Pvt) Ltd	695,689	0.26
20.	Seybest (Pvt) Ltd.,	694,608	0.26
3.2	Twenty Largest Ordinary Non-Voting Shareholders as at March 31, 2021	No. of Shares	%
1	LOLC Holdings PLC	131,343,515	48.66
2	Employees' Provident Fund	14,397,596	5.33
3	Sri Lanka Insurance Corporation Ltd - Life Fund	7,915,767	2.93
4	Akbar Brothers Pvt Ltd A/C No. 01	5,797,003	2.15
5.	Acuity Partners (Pvt) Ltd/Mr. E Thavagnanasooriyam & Mr. E Thavagnanasundaram	4,291,304	1.59
6.	Deutsche Bank AG as Trustee for JB Vantage Value Equity Fund	3,933,895	1.46
7.	Pershing LLC S/A Averbach Grauson & Co.	3,812,293	1.41
8.	People's Leasing & Finance PLC /Mrs. P Thavarajah	3,671,929	1.36
9.	Employees' Trust Fund Board	3,222,060	1.19
10.	Merrill J Fernando & Sons (Pvt) Limited	2,998,293	1.11
11.	Mr. R R Leon	2,476,199	0.92
12.	LOLC Technology Services Limited	2,357,043	0.87
13.	Mr. N Balasingam	2,111,712	0.78
14.	GF Capital Global Ltd	1,614,805	0.60
15.	Mr. M J Fernando	1,477,783	0.55
16.	Mr. R Gautam	1,451,536	0.54
17.	First Capital Limited	1,370,122	0.51
18	Dr. S Yaddehige	1,269,598	0.47
19	Miss. S Durga	1,254,485	0.46
20	Mr. D N N Lokuge	1,245,864	0.46
	Public Heldings on at March 24, 2024		
3.3	Public Holdings as at March 31, 2021		

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

Other Comprehensive Income (net of tax)

- Net Gains / (Losses) on Investments in Debt Instruments

Profit for the Period

Balance as at 31st March 2021 (1+2+3)	11,521,262	6,802,619	2,103,522	25,573,841	1,735,867	1,393,431	1,737,890	50,868,432	1,269,793	52,138,225
Total Transactions with Equity Holders	385,075	390,459	-	(775,207)	-	-		327	(52,225)	(51,898)
Other Adjustments	-	-	-	327	-	-	-	327	137	464
Scrip Dividends to Equity Holders	385,075	390,459	-	(775,534)	-	-	-	-	(52,362)	
Transactions with Equity Holders, Recognized Directly In Equity										
Total Comprehensive Income for the Period	-	-	-	967,439	•	(863,596)	(5,561)	98,282	36,242	134,524
Tetal Communications Income for the Deviad				067 400		(062 505)	(5 564)	00.000		404 504
- Net Movement of Cash Flow Hedge Reserve	-	-	-	-	-	-	(5,561)	(5,561)	-	(5,561
measured at Fair Value through Other Comprehensive Income	-	-	-	-	-	(434,290)	-	(434,290)	-	(434,290)
- Change in Fair Value on Investments in Equity Instruments										
measured at Fair Value through Other Comprehensive Income	-	-	-	-	-	(429,306)	-	(429,306)	(83)	(429,389

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

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

	BAN	KING	TREAS	SURY	PROPERTY/IN	VESTMENTS	UNALLOCATED	ELIMINATIONS	TOT	AL
	31.03.2021	31.03.2020	31.03.2021	31.03.2020	31.03.2021	31.03.2020	31.03.2021	31.03.2020	31.03.2021	31.03.202
Interest Income	9,422,356	10,835,110	2,946,531	3,061,983	7,246	7,344	(186,926)	(186,652)	12,189,207	13,717,78
Interest Expense	5,629,003	7,539,713	987,339	1,436,153		-	(39,493)	(37,943)	6,576,849	8,937,92
Net Interest Income	3,793,353	3,295,397	1,959,192	1,625,830	7,246	7,344	(147,433)	(148,709)	5,612,358	4,779,86
Fee and Commission Income	1,200,656	1,040,526	1,111	1,571	-		6,560	4,368	1,208,327	1,046,46
Fee and Commission Expense	44,604	55,295	6,432	5,501	-	-	-	· -	51,036	60,79
Net Fee and Commission Income	1,156,052	985,231	(5,321)	(3,930)			6,560	4,368	1,157,291	985,66
Net Gains/(Losses) from Trading	-		(611,434)	9,807	5,755	(3,235)	-	-	(605,679)	6,57
Net Gains from Derecognition of Financial Assets			185,220	69,552			-	-	185,220	69,55
Net Other Operating Income	52,017	30,100	1,016,898	304,931	86,809	81,627	(66,053)	(65,449)	1,089,671	351,20
Inter Segment Revenue	(18,693)	(12,844)	-	· ·	-	-	18,693	12,844	-	
Total Operating Income	4,982,729	4,297,884	2,544,555	2,006,190	99,810	85,736	(188,233)	(196,946)	7,438,861	6,192,86
Depreciation and Amortisation Expenses	227,048	234,630	1,399	1,316	268	180	147,512	137,024	376,227	373,15
Impairment Charge for the Period	2,200,171	1,110,627	(29,055)	5,439		-	-	-	2,171,116	1,116,06
Operating Expenses & VAT on Financial Services	2,464,404	2,436,454	323,142	297,717	19,399	24,124	738,440	617,157	3,545,385	3,375,45
Reportable Segment Profit Before Income Tax	91,106	516,173	2,249,069	1,701,718	80,143	61,432	(1,074,185)	(951,127)	1,346,133	1,328,19
Income Tax Expense						-		-	342,369	402,25
Profit For The Period	-		-	· ·		-	-	-	1,003,764	925,94
Profit Attributable To:										
Equity Holders of The Bank	-		-		-	-	-	-	967,439	918,85
Non-Controlling Interests	-	-	-		-	-	-	-	36,325	7,08
Profit For The Period	-	-	-	-	-	-	-	-	1,003,764	925,94
Other Comprehensive Income, Net of Income Tax	-		-	· ·	-	-	-	-	(869,240)	254,25
Other Information										
Total Assets	385,678,154	374,206,233	150,039,251	117,864,449	5,992,135	5,835,629	21,204,091	23,116,735	562,913,631	521,023,04
Fotal Liabilities & Equity	453,313,419	416,482,357	74,395,153	84,574,220	5,992,135	5,835,629	29,212,924	14,130,840	562,913,631	521,023,04
Cash Flows from Operating Activities	(1,002,534)	7,091,235	2,205,846	1,708,473	72,560	50,548	(917,390)	(954,296)	358,482	7,895,96
Cash Flows from Investing Activities	(35,448)	(206,144)	(3,011,200)	1,543,804	56,196	8,268	(125,556)	25,954	(3,116,008)	1,371,88
Cash Flows from Financing Activities	(196,120)	(176,580)	(742,231)	(744,545)	-	-	77,479	79,365	(860,872)	(841,76
Capital Expenditure	(35,448)	(154,959)	(1,223)		(30,524)	-	(45,393)	(29,123)	(112,588)	(184,08

	Float adjusted market capitalization	- Rs. 7.103 Bn		
	Public Holding Percentage	- 54.85 %		
	Number of Public Shareholders	- 10,351		
4.	Directors' and Chief Executive Officer's Shareholdings as at Mar	rch 31, 2021		
	Name of Director		No. of Shares	No. of Shares
			(Ordinary Voting)	(Ordinary Non-
				voting
	Mr. W M R S Dias, Non-Executive Director / Chairman		Nil	Nil
	Mr. W D K Jayawardena, Non-Executive Director/Deputy Chairman		Nil	Nil
	Ms. M C Pietersz, Independent Director /Senior Director		Nil	Nil
	Mr. K P Ariyaratne, Director/Chief Executive Officer		66,399	222,061
	Mr. P L S K Perera, Independent Director		Nil	Nil
	Mr. S V Corea, Non-Executive Director		101	Nil
	Mr. A S Wijesinha, Independent Director		Nil	Nil
	Ms. S K Salgado, Independent Director		Nil	Nil
	Mr. D M D K Thilakaratne, Non-Executive Director		Nil	Nil
	Mr. D R Abeysuriya, Independent Director		Nil	Nil
	Ms. V G S S Kotakadeniya, Alternate Director to			
	Non - Executive Director, Mr. W D K Jayawardena		Nil	Nil

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

Basic Earnings per share has been calculated by dividing profit after tax attributable to the equity holders of the Bank by the weighted average number of shares in issue (both Voting & Non- voting) during the quarter ended March 31, 2021. Diluted Earnings per Share and the Basic Earnings per Share is the same due to non- availability of potentially dilutive ordinary shares. Weighted average number of ordinary shares as at March 31, 2020 has been restated based on the no of shares issued for Scrip Dividend for 2019 and 2020.

#### 6. Events after the Reporting Date

Debenture Issue 2021

The Bank proceeded with a Debenture Issue of Fifty Million (50,000,000) fully paid, BASEL III compliant, Tier 2, listed, rated, unsecured, subordinated, redeemable debentures with a non-viability conversion of the par value of Rupees Hundred each (Rs.100/-) aggregating upto a value of Rupees Five Billion (Rs.5,000,000,000/-) with an option to issue further Ten Million (10,000,000) of such Debentures in the event of an oversubscription with the total value of the debentures in such event aggregating to Rupees Six Billion (Rs.6,000,000/-) by vay of a public issue. The Issue was oversubscribed and 60,000,000 debentures of Rs.100/- each amounting to Rs.6,000,000,000/- were allotted to the successful investors on 12th April 2021.

#### 7. Other Matters

I. Dividend

The scrip dividend of Rs.1.50 per share was declared and approved by the shareholders at the Annual General Meeting of the Bank held on 30th March 2021 and shares in respect of same was allotted to the Ordinary Voting and Non-voting Shareholders of the Bank entitled as at end of trading on 30th March 2021.

#### ii. Gratuity

The Bank has not recognized an additional gratuity liability in the financial statement for ex-employees who have not entered into the "Memorandum of settlement (MOS)" with the Bank, giving the right to settle the said liability by utilizing proceeds expected from disposal of shares held by share trust companies, as the liability is contingent upon the signing the "Memorandum of Settlement" and the prevailing Share Prices as at that date of signing. If the above uncertainties are resolved, the Bank estimates an additional cash outflow of Fs.122 Mn. (net of tax) as of March 31, 2021.

#### iii. Corporate Income Tax rate

The Gazette Notification dated March 18, 2021 was issued to amend the Inland Revenue Act, No. 24 of 2017(effective from 1st January 2020). The above amendment is considered as substantially enacted as at the reporting date and the tax rate was adapted accordingly in the computation of income tax including deferred tax at 24%.

#### iv. Expected Credit Loss Computation

The Bank's estimated Expected Credit Loss (ECL) was based on the Probability of Default (PD), Loss Given Default (LGD) as at March 31, 2021 and Economic Factor Adjustment (EFA) applying the recent forecasts and projections published by the Central Bank of Sri Lanka.

Further, management overlay was computed based on the stress testing the exposures to risk elevated sectors, to address the potential implications of Covid – 19 pandemic and the moratorium schemes introduced to support the recovery of the economy and impairment provision was made accordingly.

#### 8. Comparative Figures

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

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

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

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