SEYLAN BANK PLC FINANCIAL STATEMENTS Three months ended 31st March, 2017



Rs. '000

INCOME STATEMENT

Companies Act No. 07 of 2007.

(Sgd.) Champika Dodanwela (Ms.) **Chief Financial Officer** April 25, 2017 Colombo

RS. 7000 CASH FLOW STATEMENT

(In terms of Rule 7.4 of the Colombo Stock Exchange)		BANK			GROUP	
	For the three	months ended	31st March	For the three	e months ended a	31st March
	2017	2016	Growth %	2017	2016	Growth %
Interest Income	10,120,010	6,954,329	45.52	10,123,349	6,958,076	45.49
Less: Interest Expenses	6,564,655	4,015,359	63.49	6,558,871	4,010,932	63.52
Net Interest Income	3,555,355	2,938,970	20.97	3,564,478	2,947,144	20.95
Fee and Commission Income	905,095	725,560	24.74	905,081	725,555	24.74
Less: Fee and Commission Expenses	36,525	30,352	20.34	38,056	31,964	19.06
Net Fee and Commission Income	868,570	695,208	24.94	867,025	693,591	25.01
Net Trading Income	(89,141)	(516,324)	82.74	(90,706)	(516,924)	82.45
Net Gain from Financial Investments	(4,096)	36,664	(111.17)	(4,096)	36,664	(111.17
Net Exchange Income	244,103	285,123	(14.39)	244,103	285,123	(14.39
Other Operating Income (Net)	148,012	126,558	16.95	95,697	89,075	7.43
	298,878	(67,979)	539.66	244,998	(106,062)	331.00
Total Operating Income	4,722,803	3,566,199	32.43	4,676,501	3,534,673	32.30
Less: Impairment for Loans and Other Losses - Charges/(Reversal)						
Individual Impairment	253,395	70,604	258.90	253,395	70,604	258.90
Collective Impairment	83,889	13,324	529.61	83,889	13,324	529.61
Others	8,465	413	1,949.64	8,465	413	1,949.64
	345,749	84,341	309.94	345,749	84,341	309.94
et Operating Income	4,377,054	3,481,858	25.71	4,330,752	3,450,332	25.52
Personnel Expenses	1,326,536	1,134,408	16.94	1,335,460	1,142,785	16.86
Depreciation and Amortisation	164,745	140,529	17.23	176,114	152,053	15.82
Other Expenses	1,214,240	997,974	21.67	1,190,855	982,327	21.23
	2,705,521	2,272,911	19.03	2,702,429	2,277,165	18.68
Operating Profit before Taxes	1,671,533	1,208,947	38.26	1,628,323	1,173,167	38.80
Value Added Tax (VAT) and Nation Building Tax (NBT) on Financial Services	415,740	237,376	75.14	405,507	237,376	70.83
Profit before Income Tax	1,255,793	971,571	29.25	1,222,816	935,791	30.67
Income Tax Expense	389,613	251,315	55.03	399,119	258,210	54.57
Profit for the Period	866,180	720,256	20.26	823,697	677,581	21.56
Attributable to:						
Owners of the Parent	866,180	720,256	20.26	818,475	673,539	21.52
Non-Controlling Interest	-	-	-	5,222	4,042	29.19
Profit for the Period	866,180	720,256	20.26	823,697	677,581	21.56
Basic/Diluted Earnings per Ordinary Share (in Rupees)	2.51	2.09	20.22	2.37	1.95	21.48

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	BAN		GRO	
For the 03 Months ended 31st March	2017	2016	2017	2016
Cash Flows from Operating Activities				
Interest Receipts Fees and Commission Receipts Interest Payments Trading Income Receipts/Payments from Other Operating Activities Cash Payments to Employees and Suppliers Cash Payments to Other Operating Activities	10,314,083 905,095 (6,257,872) (145,346) (445,069) (2,860,707) (36,525)	6,995,318 725,560 (3,898,147) (529,034) 322,602 (2,554,504) (30,352)	10,321,210 905,081 (6,252,088) (146,911) (427,168) (2,828,175) (38,056)	6,999,065 725,555 (3,893,720) (529,634) 342,058 (2,490,438) (31,964)
Operating Profit before Changes in Operating Assets and Liabilities	1,473,659	1,031,443	1,533,893	1,120,922
(Increase)/Decrease in Operating Assets: Loans and Receivables to Customers Deposits Held for Regulatory or Monetary Control Purposes	(6,027,371) (459,742)	(8,474,196) (3,862,386)	(6,027,371) (459,742)	(8,474,196) (3,862,386)
Increase/(Decrease) in Operating Liabilities: Deposits from Customers Certificates of Deposit from Customers Cash used in Operations	845,923 (581,439) (4,748,970)	1,274,521 (298,996) (10,329,614)	845,923 (581,439) (4,688,736)	1,274,521 (298,996) (10,240,135)
Income Tax Paid Contribution Paid into Employees Retirement Benefit Plan/to Employees	(304,606) (21,064)	(176,664) (24,989)	(304,606) (21,064)	(176,664) (24,989)
Net Cash used in Operating Activities	(5,074,640)	(10,531,267)	(5,014,406)	(10,441,788)
Cash Flows from Investing Activities				
Investment in Subsidiary Company Dividend Income Received Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing after 03 months Reverse Repurchase Agreements Maturing after 03 Months Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Shares and Debentures Purchase of Property, Plant & Equipment and Intangible Assets Proceeds from Sale Of Property, Plant & Equipment Improvements to Investment Properties	4,801 (7,746,854) (1,100) 52,379 (126,853) 505	(1,673) 2,141 (5,422,817) - 282,784 (171,995) 12,586 -	4,801 (7,746,854) (1,100) 104,189 (126,853) 505 (4,147)	2,141 (5,422,817) 289,852 (173,592) 12,586
Net Cash Used in Investing Activities	(7,817,122)	(5,298,974)	(7,769,459)	(5,291,830)
Cash Flows from Financing Activities				
Securities Sold under Repurchase Agreements Increase/(Decrease) in Other Borrowings Dividends Paid - Ordinary Shares	8,268,138 3,924,816 (3,395)	17,984,342 (219,687) (205)	8,268,138 3,857,464 (43,950)	17,984,342 (307,435) (9,080)
Net Cash Generated from Financing Activities	12,189,559	17,764,450	12,081,652	17,667,827
Net Increase/(Decrease) in Cash and Cash Equivalents Cash and Cash Equivalents at beginning of the Year	(702,203) 23,277,093	1,934,209 14,682,092	(702,213) 23,277,143	1,934,209 14,682,142
Cash and Cash Equivalents at end of the Period	22,574,890	16,616,301	22,574,930	16,616,351
Reconciliation of Cash and Cash Equivalents Cash and Cash Equivalents Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing within 03 Months Securities Purchased under Resale Agreements Maturing within 03 Months	8,845,830 6,420,689 7,308,371	7,497,370 3,821,997 5,296,934	8,845,870 6,420,689 7,308,371	7,497,420 3,821,997 5,296,934
	22,574,890	16,616,301	22,574,930	16,616,351

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

(In terms of Rule 7.4 of the Colombo Stock Exchange)		Bank			Group	
(For the Thre	e Months Ende	d 31st March	For the Three	e Months Ende	d 31st March
	2017	2016	Growth%	2017	2016	Growth%
Profit for the Period	866,180	720,256	20.26	823,697	677,581	21.56
Other Comprehensive Income/(Loss), Net of Tax						
Net Gain/(Loss) on Re-measuring Available-for-Sale Financial Assets	47,943	(2,391,504)	102.00	47,525	(2,393,549)	101.99
Other Comprehensive Income/(Loss) for the Period, Net of Taxes	47,943	(2,391,504)	102.00	47,525	(2,393,549)	101.99
Total Comprehensive Income/(Loss) for the Period	914,123	(1,671,248)	154.70	871,222	(1,715,968)	150.77
Attributable to:						
Owners of the Parent	914,123	(1,671,248)	154.70	866,123	(1,719,405)	150.37
Non-Controlling Interest	-	-	-	5,099	3,437	48.36
Total Comprehensive Income/(Loss) for the Period	914,123	(1,671,248)	154.70	871,222	(1,715,968)	150.77

STATEMENT OF FINANCIAL POSITION	
(In terms of Rule 7.4 of the Colombo Stock Exchange)	Bank

(In terms of Rule 7.4 of the Colombo Stock Exchange)		Bank			Group	
	As at 31.03.2017	As at 31.12.2016	Growth %	As at 31.03.2017	As at 31.12.2016	Growth %
issets						
ash and Cash Equivalents	8,845,830	8,336,143	6.11	8,845,870	8,336,193	6.11
alances with Central Bank of Sri Lanka	16,671,360	16,211,618	2.84	16,671,360	16,211,618	2.84
lacements with Banks and Finance Companies	-	334,230	(100.00)		334,230	(100.00
erivative Financial Instruments	92,462	115,707	(20.09)	92,462	115,707	(20.09
ther Financial Assets Held-for-Trading	7,768,373	9,060,416	(14.26)	7,773,545	9,066,980	(14.27
ecurities Purchased under Resale Agreements	7,309,471	7,317,022	(0.10)	7,309,471	7,317,022	(0.10
ustomer Loans and Receivables	242,531,491	236,020,197	2.76	242,531,491	236,020,197	2.76
inancial Investments - Available-for-Sale	53,100,223	45,863,945	15.78	53,135,858	45,900,746	15.76
inancial Investments - Held-to-Maturity	18,968,311	18,412,060	3.02	18,982,367	18,479,155	2.72
nvestment in Subsidiary	1,153,602	1,153,602	-	-	-	-
roup Balances Receivable	100,424	30,102	233.61	-	-	-
roperty, Plant & Equipment	4,295,263	4,329,522	(0.79)	5,930,319	5,971,693	(0.69
easehold Rights	41,885	42,370	(1.14)	588,364	590,701	(0.40
nvestment Properties		-		855,822	854,078	0.20
ntangible Assets	258,964	262,112	(1.20)	258,964	262,112	(1.20
ssets Held-for-Sale	-			204,535	226,827	(9.83
Deferred Tax Assets	81,370	-	-	19,599	-	
ther Assets	8,058,454	8,523,510	(5.46)	8,000,155	8,562,182	(6.56
otal Assets	369,277,483	356,012,556	3.73	371,200,182	358,249,441	3.62
iabilities						
ue to Banks	22,352,961	17,728,293	26.09	22,352,961	17,728,293	26.09
erivative Financial Instruments	11,169	86,654	(87.11)	11,169	86,654	(87.11
ustomer Deposits	274,120,849	273,456,344	0.24	274,120,849	273,456,344	0.24
ecurities Sold under Repurchase Agreements	24,289,428	15,976,518	52.03	24,289,428	15,976,518	52.03
ther Borrowings	23,702	21,249	11.54	23,702	21,249	11.54
iroup Balances Payable	307,638	226,351	35.91	-		
lebentures	12,272,510	12,493,645	(1.77)	12,272,510	12,493,645	(1.77
Current Tax Liabilities	753,859	750,385	0.46	761,957	757,467	0.59
Deferred Tax Liabilities	-	11,874	(100.00)	-	70,959	(100.00
ther Liabilities	6,881,538	7,488,961	(8.11)	6,866,221	7,572,848	(9.33
otal Liabilities	341,013,654	328,240,274	3.89	340,698,797	328,163,977	3.82
quity						
tated Capital	11,228,269	10,529,724	6.63	11,228,269	10,529,724	6.63
tatutory Reserve Fund	1,387,964	1,387,964	-	1,387,964	1,387,964	
letained Earnings	13,798,516	14,050,233	(1.79)	14,005,503	14,304,925	(2.09
ther Reserves	1,849,080	1,804,361	2.48	2,842,085	2,797,661	1.59
otal Shareholders' Equity	28,263,829	27,772,282	1.77	29,463,821	29,020,274	1.53
on-Controlling Interest	-		-	1,037,564	1,065,190	(2.59
otal Equity	28,263,829	27,772,282	1.77	30,501,385	30,085,464	1.38
otal Equity & Liabilities	369,277,483	356,012,556	3.73	371,200,182	358,249,441	3.62
ontingent Liabilities and Commitments	89,816,595	64,110,695	40.10	89,883,595	64,184,994	40.04
emorandum Information						
umber of Employees	3,154	3,165	(0.35)	3,184	3,194	(0.31
umber of Banking Centres	166	166	-	166	166	
et Assets Value per Ordinary Share (Rs.)	79.74	80.51	(0.96)	83.12	84.13	(1.20
 Certification; We the undersigned, being the Chairman, Director/Chief Executive Officer and (1) The above statements have been prepared in compliance with the format and Sri Lanka Accounting Standard - LKAS 34 - Interim Financial Reporting. The information contained in these statements have been extracted from the statements have been extracted from the statements have been statements have been statements have been statements have been been statements have been been statements have been statements have been been statements have been been statements have been been been been been been been be	nd definitions prescribed b	y the Central Bank of	Sri Lanka and where			

(Sgd.) Kapila Ariyaratne Director/Chief Executive Officer

Rs. '000 SEYLAN BANK PLC - DEBENTURES

Rs. '000

	Current Period	Comparative Period
	01-January-17 to 31-March-17	01-January-16 to 31-March-16
Debt/Equity Ratio (Times)	0.43	0.32
Interest Cover (Times)	4.59	6.26
Quick Asset Ratio (Times)	0.72	0.73
2013/2018 Issue		
Market Prices during January to March (EX Interest)		
Annual Interest - 15.50% p.a. Semi Annual Interest - 15.00% p.a.	*	*
Monthly Interest - 14.50% p.a.	*	*
Interest Yield As At Date of Last Trade	*	*
Yield to Maturity of Trade Done on	*	*
Interest Rate of Comparable Government Security	11.14%	11.80%
2014 Issue		
Market Prices during January to March (EX Interest)		
4 Years Fixed Semi Annual - 8.00% p.a.	*	*
5 Years Fixed Semi Annual - 8.35% p.a.	*	*
5 Years Fixed Annual - 8.60% p.a. 6 Years Fixed Semi Annual - 8.60% p.a.	*	*
6 Years 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		
- 4 Years	11.44%	11.78%
- 5 Years - 6 Years	12.06% 12.24%	12.41% 12.52%
	12.2470	12.0270
2016 Issue		
Market Prices during January to March (EX Interest)	*	
5 Years Fixed Semi Annual - 13.00% p.a 5 Years Floating Semi Annual - 11.93% p.a.	*	
7 Years Fixed Semi Annual - 13.75% p.a.		
- Highest Price	101.00	
- Lowest Price	100.00	
- Last Traded Price (09/03/2017)	100.00	
Interest Yield As At Date of Last Trade		
Five Year Fixed Semi Annual - 13.00% p.a	*	
Five Year Floating Semi Annual - 11.93% p.a.	*	
Seven Year Fixed Semi Annual - 13.75% p.a (09/03/2017)	14.22%	
Yield to Maturity of Trade Done on Five Year Fixed Semi Annual - 13.00% p.a	*	
Five Year Floating Semi Annual - 13.00% p.a.	*	
Seven Year Fixed Semi Annual - 13.75% p.a. (09/03/2017)	13.74%	
Interest Rate of Comparable Government Security		
- 5 Years	12.54%	
- 7 Years	12.77%	
* No trading during the period.		

SELECTED PERFORMANCE INDICATORS

	B/	ANK	G	ROUP
	31.03.2017	31.12.2016	31.03.2017	31.12.2016
Regulatory Capital Adequacy				
Core Capital (Tier 1 Capital) Rs. '000	25,304,915	25,805,714	26,102,822	26,541,752
Total Capital Base Rs. '000	30,760,686	31,661,485	31,506,148	32,344,980
Core Capital Adequacy Ratio as a % of Risk Weighted Assets (Minimum Requirement 5%)	10.39	10.74	10.63	10.94
Total Capital Adequacy Ratio as a % of Risk Weighted Assets (Minimum Requirement 10%)	12.63	13.18	12.83	13.33
Assets Quality (Quality of Loan Portfolio)				
Gross Non-Performing Advances Ratio % (Net of Interest in Suspense)	4.91	4.47		
Net Non-Performing Advances Ratio % (Net of Interest in Suspense and Provision)	3.54	3.07		
Profitability Interest Margin % Return (Net Profit Before Tax) on Average Assets % Return on Equity %	3.92 1.39 12.37	4.19 1.76 15.18		
Regulatory Liquidity Statutory Liquid Assets Domestic Banking Unit Rs. '000 Offshore Banking Unit USD '000 Statutory Liquid Assets Ratio % (Minimum Requirement 20 %) Domestic Banking Unit Offshore Banking Unit	65,098,549 30,569 21.78 28.20	64,070,857 34,342 22.68 26.24		

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(Sgd.) W. M. R. S. Dias **Chairman**





Three months ended 31st March, 2017

10. ANALYSIS OF FINANC	CIAL INS [.]	TRUMEN	TS BY N	IEASURI	EMENT E	BASIS				Rs. '000
		В	ank - 31.03.201	7				Bank - 31.12.2016	;	
	Held-for- Trading (HFT)	Held-to- Maturity (HTM)	Loans & Receivables (L&R)	Available- for-sale (AFS)	Total	Held-for- Trading (HFT)	Held-to- Maturity (HTM)	Loans & Receivables (L&R)	Available- for-sale (AFS)	Total
Assets Cash and Cash Equivalents Balances with Central Bank of Sri Lanka Placements with Banks and Finance Companies Derivative Financial Instruments Other Financial Assets Held-for-Trading Securities Purchased under Resale Agreements Customer Loans and Receivables Financial Investments - Available-for-Sale Financial Investments - Held-to-Maturity Group Balances Receivable Other Assets	- 92,462 7,768,373 - - - - -	- - - - - - - - - - - - - - - - - - -	8,845,830 16,671,360 - - 7,309,471 242,531,491 - - 100,424 5,164,600	- - - 53,100,223 - - -	8,845,830 16,671,360 92,462 7,768,373 7,309,471 242,531,491 53,100,223 18,968,311 100,424 5,164,600			8,336,143 16,211,618 334,230 - 7,317,022 236,020,197 - 30,102 5,712,285	- - - 45,863,945 - - -	8,336,143 16,211,618 334,230 115,707 9,060,416 7,317,022 236,020,19 45,863,945 18,412,060 30,102 5,712,285
Total Financial Assets	7,860,835 Held	18,968,311 -for-	280,623,176 Amortis	53,100,223 ed Cost	360,552,545 Total	9,176,123 Held	18,412,060 -for-	273,961,597 Amortis	45,863,945 ed Cost	347,413,725 Total
Liabilities Due to Banks Derivative Financial Instruments Customer Deposits Securities Sold under Repurchase Agreements Other Borrowings Debentures Group Balances Payable Current Tax Liabilities Other Liabilities	Tradin 11	g (HFT) - 169 - - - - - - - - - - -	22,35 274,12 24,28 2 12,27 30 75 5,56	22,961 20,849 19,428 33,702 22,510 17,638 33,859 37,779	22,352,961 11,169 274,120,849 24,289,428 23,702 12,272,510 307,638 753,859 5,567,779	Tradin 86,	g (HFT) - 654 - - - - - - - -	17,72 273,45 15,97 2 12,49 22 75 5,95	8,293 6,344 6,518 1,249 3,645 6,351 0,385 9,234	17,728,293 86,654 273,456,344 15,976,518 21,249 12,493,645 226,351 750,385 5,959,234
Total Financial Liabilities	11	169	339,68	88,726	339,699,895	86,	654	326,61	2,019	326,698,673
		G	roup - 31.03.201	7			G	roup - 31.12.201	6	
	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 Balances with Central Bank of Sri Lanka Placements with Banks and Finance Companies Derivative Financial Instruments Other Financial Assets Held-for-Trading Securities Purchased under Resale Agreements Customer Loans and Receivables Financial Investments - Available-for-Sale Financial Investments - Held-to-Maturity Other Assets	- 92,462 7,773,545 - - - - -	- - - - - - - - - - - - - - - - - - -	8,845,870 16,671,360 - 7,309,471 242,531,491 - 5,101,466	- - - 53,135,858 - -	8,845,870 16,671,360 92,462 7,773,545 7,309,471 242,531,491 53,135,858 18,982,367 5,101,466	115,707 9,066,980 - - -	- - - - 18,479,155 -	8,336,193 16,211,618 334,230 - 7,317,022 236,020,197 - 5,747,360	- - - 45,900,746 - -	8,336,193 16,211,618 334,230 115,707 9,066,980 7,317,022 236,020,197 45,500,746 18,479,155 5,747,360
Total Financial Assets	7,866,007	18,982,367	280,459,658	53,135,858	360,443,890	9,182,687	18,479,155	273,966,620	45,900,746	347,529,208
		l-for- g (HFT)	Amortis	ed Cost	Total		l-for- g (HFT)	Amortis	ed Cost	Total
Liabilities Due to Banks Derivative Financial Instruments Customer Deposits Securities Sold under Repurchase Agreements Other Borrowings Debentures Current Tax Liabilities Other Liabilities	11,1	- - - -	274,12 24,26 12,27 76 5,56	89,428 23,702 72,510 51,957 57,436	22,352,961 11,169 274,120,849 24,289,428 23,702 12,272,510 761,957 5,567,436		86,654	273,44 15,97 12,44 74 5,97	28,293 56,344 76,518 21,249 33,645 57,467 75,172	17,728,293 86,654 273,456,344 15,976,518 21,249 12,493,645 757,467 5,975,172
Total Financial Liabilities	11,1	09	339,38	58,843	339,400,012		86,654	326,40	08,688	326,495,342

9. SEGMENT REPORTING - GROUP

9. SEGMENT REPORTING - G	ROUP									1	Rs. '000
	BANKI	IG	TREASU	RY	PROPERTY	/INVES	STMENTS UNA	ALLOCATED/EL	IMINATIONS	TOTA	L
	31.03.2017	31.03.2016	31.03.2017	31.03.2016	31.03.20	17	31.03.2016	31.03.2017	31.03.2016	31.03.2017	31.03.2016
Interest Income	8,726,102	5,815,556	832,889	705,322	9,1	31	8,174	555,227	429,024	10,123,349	6,958,076
Interest Expense	5,796,849	3,647,998	767,421	366,724		8	-	(5,407)	(3,790)	6,558,871	4,010,932
Net Interest Income	2,929,253	2,167,558	65,468	338,598	9,1	23	8,174	560,634	432,814	3,564,478	2,947,144
Fee and Commission Income	904,682	725,150	401	400		-	-	(2)	5	905,081	725,555
Fee & Commission Expenses	28,157	22,030	8,351	8,322	1,5		1,612	17	-	38,056	31,964
Net Fee and Commission Income	876,525	703,120	(7,950)	(7,922)	(1,5		(1,612)	(19)	5	867,025	693,591
Net Trading Income	-	-	(89,141)	(516,324)	(1,5	65)	(600)	-	-	(90,706)	(516,924)
Net Gain from Financial Investments	-		(4,096)	36,664		1.1	-		-	(4,096)	36,664
Net Exchange Income	41,389	76,924	181,924	191,544		1.1	-	20,790	16,655	244,103	285,123
Other Operating Income (Net)	10,901	(114,196)	64,263	51,768	52,8	72	51,318	(32,339)	100,185	95,697	89,075
Inter Segments Revenue	(54,805)	(62,729)	36,013	44,210		-	-	18,792	18,519		
Total Operating Income	3,803,263	2,770,677	246,481	138,538	58,8	99	57,280	567,858	568,178	4,676,501	3,534,673
Depreciation and Amortisation	108,721	95,978	288	319	1	99	412	66,906	55,344	176,114	152,053
Impairment for Loans and Other Losses - Charges/(Reversal)	345,749	84,341				-	-		-	345,749	84,341
Operating Expenses, NBT & VAT	2,333,733	1,756,765	56,993	39,444	20,5	24	25,197	520,572	541,082	2,931,822	2,362,488
Reportable Segment Profit Before Income Tax	1,015,060	833,593	189,200	98,775	38,1	76	31,671	(19,620)	(28,248)	1,222,816	935,791
OTHER INFORMATION											
Total Assets	240,968,197	196,815,372	103,817,689	94,251,878	5,346,1	98	5,032,729	21,068,098	20,114,112	371,200,182	316,214,091
Total Liabilities & Equity	285,564,006	232,935,471	41,052,923	43,381,722	5,346,1	98	5,032,729	39,237,055	34,864,169	371,200,182	316,214,091
Cash Flows from Operating Activities	(5,371,397)	(10,656,352)	189,488	99,094	9,1	86	17,957	158,317	97,513	(5,014,406)	(10,441,788)
Cash Flows from Investing Activities	(67,576)	(47,386)	(7,764,112)	(5,139,565)	83,7	64	13,449	(21,536)	(118,328)	(7,769,459)	(5,291,830)
Cash Flows from Financing Activities	-		12,192,953	17,707,213	(110,9			(327)	(39,386)	12,081,652	17,667,827
Capital Expenditure	(67,576)	(46,136)	-		(4,1		(1,597)	(55,130)	(125,859)	(126,853)	(173,592)

STATEMENT OF CHANGES IN EQUITY - BANK

		d Capital	Statutory	Retained		Reserves]
For the Three Months ended 31st March	Ordinary	Ordinary	Reserve Fund	Earnings	Revaluation	Available for	Other	Tot
	Shares	Shares	•		Reserve	Sale Reserve	Reserves	
	-Voting	-Non-Voting						
1 Balance as at 01st January 2016	6,962,722	3,567,002	1,187,441	11,125,666	651,483	(468,826)	2,030,189	25,055,6
Total Comprehensive Income for the Period								
Profit for the Period	-	-	-	720,256	-	-	-	720,2
Other Comprehensive Income (net of tax)								
- Net Loss on Re-measuring Available-for-Sale Financial Assets	-	-	-	-	-	(2,391,504)	-	(2,391,5
2 Total Comprehensive Income for the Period				720,256	-	(2,391,504)	-	(1,671,2
Transactions with Equity Holders, Recognised Directly In Equity								
Dividends to Equity Holders		-	-	(948,641)			-	(948,6
Transferred from Investment Fund Reserve		-	-	2,182			(2,182)	(,
3 Total Transactions with Equity Holders	-		•	(946,459)		•	(2,182)	(948,
Balance as at 31st March 2016 (1 + 2 + 3)	6,962,722	3,567,002	1,187,441	10,899,463	651,483	(2,860,330)	2,028,007	22,435,7
1 Balance as at 01st January 2017	6,962,722	3,567,002	1,387,964	14,050,233	1,474,482	(1,691,584)	2,021,463	27,772,2
Total Comprehensive Income for the Period								
Profit for the Period		-		866,180			-	866.
Other Comprehensive Income (net of tax)				,				,
- Net Loss on Re-measuring Available-for-Sale Financial Assets	-	-		-		47,943	-	47,9
2 Total Comprehensive Income for the Period	-	-	-	866,180	-	47,943		914,1
Transactions with Equity Holders, Recognised Directly In Equity								
Cash/Scrip Dividends to Equity Holders	356,354	342,191	-	(1,121,121)	-	-	-	(422,5
Transferred from Investment Fund Reserve	-		-	3,224	-	-	(3,224)	,,-
3 Total Transactions with Equity Holders	356,354	342,191	•	(1,117,897)	-		(3,224)	(422,5
Balance as at 31st March 2017 (1 + 2 + 3)	7,319,076	3,909,193	1,387,964	13,798,516	1,474,482	(1,643,641)	2,018,239	28,263,8

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 34, Interim Financial Reporting. The Interim Financial Statements have been prepared in accordance with LKAS/SLFRS. 1.

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

2. Information on Ordinary Shares

MARKET PRICE (Rs.)	31/03	/2017	31/03	/2016
	Voting	Non-Voting	Voting	Non-Voting
Market Price Per Share	87.00	54.70	86.00	63.00
Highest price per share during the quarter ended	99.09	60.00	73.00	73.00
Lowest price per share during the guarter ended	83.60	51.50	77.00	58.50

3.	Shareholders' Information		
	Twenty Largest Ordinary Voting Shareholders as at March 31, 2017	No. of Shares	%
1.	Sri Lanka Insurance Corporation Ltd. [includes Sri Lanka Insurance Corporation Ltd (General Fund) 17,961,365 and		
	Sri Lanka Insurance Corporation Ltd (Life Fund) –8,980,682]	26,942,047	15.00
2.	Brown & Company PLC A/C No. 1	24,921,279	13.87
3. 4.	Employees Provident Fund	17,705,441 17,155,820	9.86 9.55
4. 5.	LOLC Investments Ltd. National Development Bank PLC A/C No. 02	15,671,043	9.55
6.	Bank of Ceylon No.1 Account	13,471,025	7.50
7.	Mr. R S Captain	7,954,389	4.43
8. 9.	BNYM SA/NV-Frontier Market Opportunities Master Fund L.P Employees' Trust Fund Board	3,883,458 3,240,747	2.16 1.80
10.		3,080,300	1.71
11.		2,326,134	1.30
12. 13.		2,210,179 2,210,179	1.23 1.23
14.		2,210,179	1.23
15.	Lanka Century Investments PLC	2,122,122	1.18
16.		1,819,258	1.01
17. 18.		1,652,155 1,567,840	0.92 0.87
19.		1,036,232	0.58
20.	Mr. S E Captain	1,021,384	0.57
3.2	Twenty Largest Ordinary Non-Voting Shareholders as at March 31, 2017	No. of Shares	%
1.	Lanka Orix Leasing Company PLC	76,812,865	43.93
2.	Employees' Provident Fund	9,326,028	5.33
3. 4.	Akbar Brothers (Pvt) Ltd A/C No. 1 Deutsche Bank AG as Trustee for JB Vantage Value Equity Fund	3,189,599 2,929,842	1.82 1.68
5.	Commercial Bank of Ceylon PLC/Dunamis Capital PLC	2,794,437	1.60
6.	Pershing LLC S/A Averbach Grauson & Co.	2,747,808	1.57
7. 8.	Mr. E Thavagnanasooriyam & Mr. E Thawagnasundaram J B Cocoshell (Pvt) Ltd.	2,741,854 1,989,471	1.57 1.14
o. 9.	Merrill J Fernando & Sons (Pvt) Limited	1,942,143	1.14
10.		1,823,813	1.04
11.		1,522,613	0.87
12. 13.		1,296,721 1,189,875	0.74 0.68
	Dr. S Yaddehige	1,164,008	0.67
	Employees Trust Fund Board	1,121,448	0.64
	HSBC International Nominees Ltd-SSBT-Deustche Bank AG Singapore A/C 01 Mr. R Gautam	888,352 886,716	0.51 0.51
	Mr. M J Fernando	879,473	0.50
19.	Mr. A P Somasiri	852,054	0.49
20.	Miss. S Durga	813,055	0.49
	Miss. S Durga Public Holdings as at March 31, 2017	813,055	0.47
		813,055 Number of Share	0.47 Percentage
		813,055	0.47
	Public Holdings as at March 31, 2017 Ordinary Voting Shares	813,055 Number of Share Holders 9,151	0.47 Percentage Holdings 54.27%
	Public Holdings as at March 31, 2017	813,055 Number of Share Holders	0.47 Percentage Holdings
	Public Holdings as at March 31, 2017 Ordinary Voting Shares Ordinary Non-Voting Shares	813,055 Number of Share Holders 9,151	0.47 Percentage Holdings 54.27%
3.3	Public Holdings as at March 31, 2017 Ordinary Voting Shares	813,055 Number of Share Holders 9,151 6,893 No. of Shares	0.47 Percentage Holdings 54.27% 55.94% No. of Shares
3.3	Public Holdings as at March 31, 2017 Ordinary Voting Shares Ordinary Non-Voting Shares Directors' and Chief Executive Officer's Shareholdings as at March 31, 2017	813,055 Number of Share Holders 9,151 6,893	0.47 Percentage Holdings 54.27% 55.94% No. of Shares (Ordinary Non-
3.3	Public Holdings as at March 31, 2017 Ordinary Voting Shares Ordinary Non-Voting Shares Directors' and Chief Executive Officer's Shareholdings as at March 31, 2017	813,055 Number of Share Holders 9,151 6,893 No. of Shares	0.47 Percentage Holdings 54.27% 55.94% No. of Shares
3.3	Public Holdings as at March 31, 2017 Ordinary Voting Shares Ordinary Non-Voting Shares Directors' and Chief Executive Officer's Shareholdings as at March 31, 2017 Name of Director	813,055 Number of Share Holders 9,151 6,893 No. of Shares (Ordinary Voting)	0.47 Percentage Holdings 55.94% No. of Shares (Ordinary Non- voting) Nil
3.3	Public Holdings as at March 31, 2017 Ordinary Voting Shares Ordinary Non-Voting Shares Directors' and Chief Executive Officer's Shareholdings as at March 31, 2017 Name of Director Mr. W M R S Dias Non Executive Director/Chairman Mr. 1 C Nanayatkara, Non-executive Director/Deputy Chairman	813,055 Number of Share Holders 9,151 6,893 No. of Shares (Ordinary Voting) Nil	0.47 Percentage Holdings 55.94% No. of Shares (Ordinary Non- voting) Nill
3.3	Public Holdings as at March 31, 2017 Ordinary Voting Shares Ordinary Non-Voting Shares Directors' and Chief Executive Officer's Shareholdings as at March 31, 2017 Name of Director	813,055 Number of Share Holders 9,151 6,893 No. of Shares (Ordinary Voting)	0.47 Percentage Holdings 55.94% No. of Shares (Ordinary Non- voting) Nil
3.3	Public Holdings as at March 31, 2017 Ordinary Voting Shares Ordinary Non-Voting Shares Directors' and Chief Executive Officer's Shareholdings as at March 31, 2017 Name of Director Mr. W M R S Dias Non Executive Director/Chairman Mr. I C Nanayakkara, Non-executive Director/Chairman Mr. K P Ariyaratne, Director/Chief Executive Officer	813,055 Number of Share Holders 9,151 6,893 No. of Shares (Ordinary Voting) Nii Nii Nii 37,275 Nii Nii	0.47 Percentage Holdings 55.94% No. of Shares (Ordinary Non- voting) Nil Nil Nil 139,681 Nil
3.3	Public Holdings as at March 31, 2017 Ordinary Voting Shares Ordinary Non-Voting Shares Directors' and Chief Executive Officer's Shareholdings as at March 31, 2017 Name of Director Mr. W M R S Dias Non Executive Director/Chairman Mr. I C Nanayakkara, Non-executive Director/Deputy Chairman Ms. M C Pietersz, Independent Director/Boirto Director Mr. K P Ariyaratne, Director/Chief Executive Officer Rear Admiral B A J G Petris, Independent Director Mr. S P S Ranatunga, Independent Director	813,055 Number of Share Holders 9,151 6,893 No. of Shares (Ordinary Voting) Nii Nii Nii 37,275 Nii Nii Nii Nii Nii Nii Nii Nii Nii Ni	0.47 Percentage Holdings 55.94% No. of Shares (Ordinary Non- voting) Nil Nil 139,681 Nil Nil Nil Nil Nil Nil Nil Nil Nil Nil
3.3	Public Holdings as at March 31, 2017 Ordinary Voting Shares Ordinary Non-Voting Shares Directors' and Chief Executive Officer's Shareholdings as at March 31, 2017 Name of Director Mr. W M R S Dias Non Executive Director/Chairman Ms. In C Pietersz, Independent Director/Senior Director Mr. K P Ariyarathe, Director/Chief Executive Officer Rear Admiral B A J G Peiris, Independent Director Mr. S P S Ranatunga, Independent Director Mr. W J Ayawardena, Non-executive Director Joretor Mr. W D K Jayawardena, Non-executive Director	813,055 Number of Share Holders 9,151 6,893 No. of Shares (Ordinary Voting) Nii Nii Nii 37,275 Nii Nii Nii Nii Nii Nii Nii Nii Nii Ni	0.47 Percentage Holdings 54.27% 55.94% No. of Shares (Ordinary Non- voting) Nil Nil 139,681 Nil Nil Nil Nil Nil Nil Nil Nil Nil
3.3	Public Holdings as at March 31, 2017 Ordinary Voting Shares Ordinary Non-Voting Shares Directors' and Chief Executive Officer's Shareholdings as at March 31, 2017 Name of Director Mr. W M R S Dias Non Executive Director/Chairman Mr. I C Nanayakkara, Non-executive Director/Deputy Chairman Ms. M C Pietersz, Independent Director/Boirto Director Mr. K P Ariyaratne, Director/Chief Executive Officer Rear Admiral B A J G Petris, Independent Director Mr. S P S Ranatunga, Independent Director	813,055 Number of Share Holders 9,151 6,893 No. of Shares (Ordinary Voting) Nii Nii Nii 37,275 Nii Nii Nii Nii Nii Nii Nii Nii Nii Ni	0.47 Percentage Holdings 55.94% No. of Shares (Ordinary Non- voting) Nil Nil 139,681 Nil Nil Nil Nil Nil Nil Nil Nil Nil Nil
3.3	Public Holdings as at March 31, 2017 Ordinary Voting Shares Ordinary Non-Voting Shares Directors' and Chief Executive Officer's Shareholdings as at March 31, 2017 Name of Director Mr. V M R S Dias Non Executive Director/Chairman Mr. I C Nanayakkara, Non-executive Director/Deputy Chairman Mr. I C Nanayakkara, Non-executive Director/Deputy Chairman Mr. K P Ariyarathe, Director/Chief Executive Officer Rear Admiral B A J G Peiris, Independent Director Mr. S P S Ranatunga, Independent Director Mr. Y D K Jayawardena, Non-executive Director Mr. Y D K Jayawardena, Non-executive Director Mr. S V Corea, Non-executive Director Mr. S V Gorea, Non-executive Director Mr. S V Gorea, Non-executive Director Mr. A S Wiesinha, Independent Director	813,055 Number of Share Holders 9,151 6,893 No. of Shares (Ordinary Voting) Nil Nil Nil Nil Nil Nil Nil Nil Nil Nil	0.47 Percentage Holdings 54.27% 55.94% No. of Shares (Ordinary Non- voting) Nil Nil 139,681 Nil Nil Nil Nil Nil Nil Nil Nil
3.3	Public Holdings as at March 31, 2017 Ordinary Voting Shares Ordinary Non-Voting Shares Directors' and Chief Executive Officer's Shareholdings as at March 31, 2017 Name of Director Mr. W M R S Dias Non Executive Director/Chairman Mr. 1 C Nanayakkara, Non-executive Director/Deputy Chairman Ms. M C Pietersz, Independent Director/Bouty Chairman Mr. S P S Ranatunga, Independent Director Mr. S P S Ranatunga, Independent Director Mr. P L S K Perra, Independent Director Mr. S V D K Jayawardnea, Non-executive Director Mr. S V S Chera, Non-executive Director Mr. S V Corea, Non-executive Director	813,055 Number of Share Holders 9,151 6,893 No. of Shares (Ordinary Voting) Nii Nii 37,275 Nii Nii Nii Nii Nii Nii Nii Nii Nii	0.47 Percentage Holdings 55.94% No. of Shares (Ordinary Non- voting) Nil Nil 139,681 Nil Nil Nil Nil Nil Nil Nil Nil Nil Nil
3.3	Public Holdings as at March 31, 2017 Ordinary Voting Shares Ordinary Non-Voting Shares Directors' and Chief Executive Officer's Shareholdings as at March 31, 2017 Name of Director Mr. V M R S Dias Non Executive Director/Chairman Mr. I C Nanayakkara, Non-executive Director/Deputy Chairman Mr. I C Nanayakkara, Non-executive Director/Deputy Chairman Mr. K P Ariyarathe, Director/Chief Executive Officer Rear Admiral B A J G Peiris, Independent Director Mr. S P S Ranatunga, Independent Director Mr. Y D K Jayawardena, Non-executive Director Mr. Y D K Jayawardena, Non-executive Director Mr. S V Corea, Non-executive Director Mr. S V Gorea, Non-executive Director Mr. S V Gorea, Non-executive Director Mr. A S Wiesinha, Independent Director	813,055 Number of Share Holders 9,151 6,893 No. of Shares (Ordinary Voting) Nil Nil Nil Nil Nil Nil Nil Nil Nil Nil	0.47 Percentage Holdings 54.27% 55.94% No. of Shares (Ordinary Non- voting) Nil Nil 139,681 Nil Nil Nil Nil Nil Nil Nil Nil
3.3 4.	Public Holdings as at March 31, 2017 Ordinary Voting Shares Ordinary Non-Voting Shares Directors' and Chief Executive Officer's Shareholdings as at March 31, 2017 Name of Director Mr. W M R S Dias Non Executive Director/Chairman Mr. 1 C Nanayakkara, Non-executive Director/Deputy Chairman Ms. M C Pietersz, Independent Director/Sinior Director Mr. K P Ariyarathe, Director/Chief Executive Officer Rear Admiral B A J G Peirris, Independent Director Mr. S P S Ranatunga, Independent Director Mr. Y D K Jayawardnea, Non-executive Director Mr. Y D K Jayawardnea, Non-executive Director Mr. S V S Fenera, Independent Director Mr. S V S Carea, Non-executive Director Mr. S V S Kagagado, Independent Director Mr. S V S Kagagado, Independent Director Mr. S S K Salgado, Independent Director	813,055 Number of Share Holders 9,151 6,893 No. of Shares (Ordinary Voting) Nii Nii 37,275 Nii Nii Nii Nii Nii Nii Nii Nii Nii Ni	0.47 Percentage Holdings 54.27% 55.94% No. of Shares (Ordinary Non- voting) Nil Nil 139,681 Nil Nil Nil Nil Nil Nil Nil Nil
3.3 4.	Public Holdings as at March 31, 2017 Ordinary Voting Shares Ordinary Non-Voting Shares Directors' and Chief Executive Officer's Shareholdings as at March 31, 2017 Name of Director Mr. W M R S Dias Non Executive Director/Chairman Mr. 1 C Manayakkara, Non-executive Director/Deputy Chairman Ms. M C Pietersz, Independent Director/Senior Director Mr. K P Ariyarathe, Director/Chief Executive Officer Rear Admiral B A J G Peiris, Independent Director Mr. S P S Ranatunga, Independent Director Mr. S P S Ranatunga, Independent Director Mr. S P Kanatunga, Independent Director Mr. S P Kanatunga, Independent Director Mr. S V Sayawardena, Non-executive Director Mr. S V Sayawardena, Non-executive Director Mr. S V Sayawardena, Non-executive Director Mr. S S Salgado, Independent Director	813,055 Number of Share Holders 9,151 6,893 No. of Shares (Ordinary Voting) Nii Nii 37,275 Nii Nii Nii Nii Nii Nii Nii Nii Nii Ni	0.47 Percentage Holdings 54.27% 55.94% No. of Shares (Ordinary Non- voting) Nil Nil 139,681 Nil Nil Nil Nil Nil Nil Nil Nil
3.3 4.	Public Holdings as at March 31, 2017 Ordinary Voting Shares Ordinary Non-Voting Shares Directors' and Chief Executive Officer's Shareholdings as at March 31, 2017 Name of Director Mr. W M R S Dias Non Executive Director/Chairman Mr. 1 C Nanayakkara, Non-executive Director/Deputy Chairman Ms. M C Pietersz, Independent Director/Bouty Chairman Mr. 1 C Nanayakkara, Non-executive Officer Rear Admiral B A J G Peiris, Independent Director Mr. Y D K Jayawardna, Non-executive Officer Mr. S P S Ranatunga, Independent Director Mr. S V Crea, Non-executive Director Mr. S V Crea, Non-executive Director Mr. S V Korea, Non-executive Director Mr. S	813,055 Number of Share Holders 9,151 6,893 No. of Shares (Ordinary Voting) Nii Nii 37,275 37,275 Nii Nii Nii Nii Nii Nii Nii Nii Nii Ni	0.47 Percentage Holdings 54.27% 55.94% No. of Shares (Ordinary Non- voting) Nil Nil 139,681 Nil Nil Nil Nil Nil Nil Nil Nil
3.3 4.	Public Holdings as at March 31, 2017 Ordinary Voting Shares Ordinary Non-Voting Shares Directors' and Chief Executive Officer's Shareholdings as at March 31, 2017 Name of Director Mr. V M R S Dias Non Executive Director/Chairman Mr. 1 C Nanayakkara, Non-executive Director/Deputy Chairman Ms. M C Pietersz, Independent Director/Deputy Chairman Ms. M C Pietersz, Independent Director/Senior Director Mr. F V Ariyarathe, Director/Chief Executive Officer Rear Admiral B J G Peiris, Independent Director Mr. F D S Nanatunga, Independent Director Mr. F V S V Gorea, Non-executive Director Mr. S V Gorea, Non-executive Director Mr. S Wigsinha, Independent Director Mr. S S Kalgado, Independent Director Mr. S S Kalgado, Independent Director Stated Capital as at March 31, 2017 33.560,000 Voting Ordinary Shares @ Rs. 10/- each 4,000,000 Voting Ordinary Shares @ Rs. 25/- each 22.440,000 Voting Ordinary Shares @ Rs. 35/- each	813,055 Number of Share Holders 9,151 6,893 No. of Shares (Ordinary Voting) Nil Nil Nil Nil 37,275 Nil Nil Nil Nil Nil Nil Nil Nil	0.47 Percentage Holdings 54.27% 55.94% No. of Shares (Ordinary Non- voting) Nil Nil 139,681 Nil Nil Nil Nil Nil Nil Nil Nil
3.3 4.	Public Holdings as at March 31, 2017 Ordinary Voting Shares Ordinary Non-Voting Shares Directors' and Chief Executive Officer's Shareholdings as at March 31, 2017 Name of Director Mr. W M R S Dias Non Executive Director/Chairman Mr. 10 Nanayakan, Non-executive Director/Deputy Chairman Ms. M C Pietersz, Independent Director/Solity Chairman Mr. P A Ariyarathe, Director/Chief Executive Officer Rear Admiral B J G Peirrs, Independent Director Mr. K P Ariyarathe, Director/Chief Executive Officer Rear Admiral B J G Peirrs, Independent Director Mr. S P S Ranatunga, Independent Director Mr. Y D K Jayawardnea, Non-executive Director Mr. S V S Corea, Non-executive Director Mr. S V S Corea, Non-executive Director Mr. S V S Staled Capital as at March 31, 2017 Stated Capital as at March 31, 2017 33,560,000 Voting Ordinary Shares @ Rs. 10/- each 4,000,000 Voting Ordinary Shares @ Rs. 56/- each 2,440,000 Voting Ordinary Shares @ Rs. 56/- each 2,644,068 Voting Ordinary Shares @ Rs. 56/- each	813,055 Number of Share Holders 9,151 6,893 No. of Shares (Ordinary Voting) Nii Nii 37,275 Nii Nii 37,275 Nii Nii Nii Nii Nii Nii Nii Ni	0.47 Percentage Holdings 54.27% 55.94% No. of Shares (Ordinary Non- voting) Nil Nil 139,681 Nil Nil Nil Nil Nil Nil Nil Nil
3.3 4.	Public Holdings as at March 31, 2017 Ordinary Voting Shares Ordinary Non-Voting Shares Directors' and Chief Executive Officer's Shareholdings as at March 31, 2017 Name of Director Mr. V M R S Dias Non Executive Director/Chairman Mr. 1 C Nanayakkara, Non-executive Director/Deputy Chairman Ms. M C Pietersz, Independent Director/Deputy Chairman Ms. M C Pietersz, Independent Director/Senior Director Mr. F V Ariyarathe, Director/Chief Executive Officer Rear Admiral B J G Peiris, Independent Director Mr. F V S P Shanatunga, Independent Director Mr. F V S V Gorea, Non-executive Director Mr. S V Gorea, Non-executive Director Mr. S V Gorea, Non-executive Director Mr. S S Kalgado, Independent Director Stated Capital as at March 31, 2017 33.560,000 Voting Ordinary Shares @ Rs. 10/- each 4,000,000 Voting Ordinary Shares @ Rs. 25/- each 22.440,000 Voting Ordinary Shares @ Rs. 35/- each	813,055 Number of Share Holders 9,151 6,893 No. of Shares (Ordinary Voting) Nil Nil Nil Nil 37,275 Nil Nil Nil Nil Nil Nil Nil Nil	0.47 Percentage Holdings 54.27% 55.94% No. of Shares (Ordinary Non- voting) Nil Nil 139,681 Nil Nil Nil Nil Nil Nil Nil Nil
3.3 4.	Public Holdings as at March 31, 2017 Ordinary Voting Shares Ordinary Non-Voting Shares Directors' and Chief Executive Officer's Shareholdings as at March 31, 2017 Name of Director Mr. W M R S Dias Non Executive Director/Chairman Mr. 1 C Nanayakkara, Non-executive Director/Deputy Chairman Ms. M C Pietersz, Independent Director/Sinior Director Mr. K P Ariyarathe, Director/Chief Executive Officer Rear Admiral B A J G Peir/s, Independent Director Mr. Y D K Jayawardna, Non-executive Director Mr. Y D K Jayawardna, Non-executive Director Mr. S P S Ranatunga, Independent Director Mr. S V Crea, Non-executive Director Mr. S V Crea, Non-executive Director Mr. S V S Standung, Non-executive Director Mr. S V S Standung, Independent Director Mr. S V S Standung, Independent Director Mr. S V S Standung, Non-executive Director Mr. S V Grea, Non-executive Director Mr. S V Standung, Non-executive Director Mr. S S Salgado, Independent Director Mr. S S Salgado, Non-executive Salgado, N	813,055 Number of Share Holders 9,151 6,893 No. of Shares (Ordinary Voting) Nii Nii 37,275 Nii Nii Nii Nii Nii Nii Nii Ni	0.47 Percentage Holdings 54.27% 55.94% No. of Shares (Ordinary Non- voting) Nil Nil 139,681 Nil Nil Nil Nil Nil Nil Nil Nil
3.3 4.	Public Holdings as at March 31, 2017 Ordinary Voting Shares Ordinary Non-Voting Shares Directors' and Chief Executive Officer's Shareholdings as at March 31, 2017 Name of Director Mr. KV M R S Dias Non Executive Director/Chairman Mr. 1 C Nanayakkara, Non-executive Director/Deputy Chairman Ms. M C Pietersz, Independent Director/Deputy Chairman Ms. M C Pietersz, Independent Director/Senior Director Mr. F A Ariyarathe, Director/Chief Executive Officer Rear Admiral B J G Peiris, Independent Director Mr. S V S P S Ranatunga, Independent Director Mr. S V S V Corea, Non-executive Director Mr. S V Sorea, Non-executive Director Mr. S V Gorea, Non-executive Director Mr. S V Gorea, Non-executive Director Mr. S V Sorea, Non-executive Director Mr. S S Kalgado, Independent Director Mr. S S Kalgado, Independent Director Mr. S S Kalgado, Independent Director Stated Capital as at March 31, 2017 33,560,000 Voting Ordinary Shares @ Rs. 10/- each 4,000,000 Voting Ordinary Shares @ Rs. 59/- each 2444,068 Voting Ordinary Shares @ Rs. 75/- each 2443,083,333 Voting Ordinary Shares @ Rs. 75/- each 243,333,333 Voting Ordinary Shares @ Rs. 75/- each 243,230,900 Non-Voting Or	813,055 Number of Share Holders 9,151 6,893 No. of Shares (Ordinary Voting) Nii 37,275 Nii Nii 37,275 Nii Nii Nii Nii Nii Nii Nii Nii Nii Ni	0.47 Percentage Holdings 54.27% 55.94% No. of Shares (Ordinary Non- voting) Nil Nil 139,681 Nil Nil Nil Nil Nil Nil Nil Nil
3.3 4.	Public Holdings as at March 31, 2017 Ordinary Voting Shares Ordinary Non-Voting Shares Directors' and Chief Executive Officer's Shareholdings as at March 31, 2017 Name of Director Mr. VM M R S Dias Non Executive Director/Chairman Mr. 1 C Nanayakkara, Non-executive Director/Deputy Chairman Ms. M C Pietersz, Independent Director/Senior Director Mr. K P Ariyarathe, Director/Chief Executive Officer Arear Admiral B J G Peirs, Independent Director Mr. Y D K Jayawardnean, Non-executive Director Mr. S P S Ranatunga, Independent Director Mr. S V Corea, Non-executive Director Mr. S V Corea, Non-executive Director Mr. S V Solayawardnean, Non-executive Director Mr. S V Salgado, Independent Director Mr. S V Solayawardnean, Non-executive Director Mr. S Salgado, Independent Director Mr. S V Solayawardnean, Non-executive Director Mr. S Salgado, Independent Director Mr. S Salgado, Independent Director Stated Capital as at March 31, 2017 33,560,000 Voting Ordinary Shares @ Rs. 52/- each 92,440,000 Voting Ordinary Shares @ Rs. 52/- each 93,560,000 Non-Voting Ordinary Shares @ Rs. 52/- each 93,560,000 Non-Voting Ordinary Shares @ Rs. 52/- each 93,560,000 Non-Voting Ordinary Shares @ Rs. 52/- each 94,643,000 Non-Voting Ordinary Shares @ Rs. 52/- each 94,643,000 Non-Voting Ordinary Shares @ Rs. 52/- each 94,643,000 Non-Voting Ordinary Shares	813,055 Number of Share Holders 9,151 6,893 No. of Shares (Ordinary Voting) Nil Nil 37,275 Nil Nil 37,275 Nil Nil Nil Nil Nil Nil Nil Nil	0.47 Percentage Holdings 54.27% 55.94% No. of Shares (Ordinary Non- voting) Nil Nil 139,681 Nil Nil Nil Nil Nil Nil Nil Nil
3.3 4.	Public Holdings as at March 31, 2017 Ordinary Voting Shares Ordinary Non-Voting Shares Directors' and Chief Executive Officer's Shareholdings as at March 31, 2017 Name of Director Mr. H S Dias Non Executive Director/Chairman Ms. M C Pietersz, Independent Director/Deputy Chairman Ms. M C Pietersz, Independent Director/Senior Director Mr. F V Ariyarathe, Director/Chief Executive Officer Arear Admiral B J G Peiris, Independent Director Mr. F D S Panatunga, Independent Director Mr. F V S V Gorea, Non-executive Director Mr. S Signado, Independent Director Mr. S Signado, Independent Director Mr. S V Gorea, Non-executive Director Mr. S Wignama, Non-executive Director Mr. S Wignama, Non-executive Director Mr. S Wignama, Independent Director Mr. S Wignama, Non-executive Director Mr. S Signado, Independent Director Mr. S Signado, Independent Director Mr. S Signado, Independent Director Ary S Signado, Independent Director Mr. S Signado, Independent Director Stated Capital as at March 31, 2017 3,560,000 Voting Ordinary Shares @ Rs. 35/- each 4,000,000 Noring Ordinary Shares @ Rs. 35/- each 3,566,268 Voting Ordinary Shares @ Rs. 12/50 each 4,000,000 Non-Voting Ordinary Shares @ Rs. 12/50 each 4,000,000 Non-Voting Ordinary Shares @ Rs. 12/50 each 4,000,000 Non-Voting Ordinary Shares @ Rs. 35/- each 3,562,8428 Non-Voting Ordinary Shares @ Rs. 35/- each 3,562,8428 Non-Voting Ordinary Shares @ Rs. 35/- each 5,859,428 Non-Voting Ordinary Sha	813,055 Number of Share Holders 9,151 6,893 No. of Shares (Ordinary Voting) Nil Nil 37,275 Nil Nil Nil 37,275 Nil Nil Nil Nil Nil Nil Nil Nil	0.47 Percentage Holdings 54.27% 55.94% No. of Shares (Ordinary Non- voting) Nil Nil 139,681 Nil Nil Nil Nil Nil Nil Nil Nil
3.3 4.	Public Holdings as at March 31, 2017 Ordinary Voting Shares Ordinary Non-Voting Shares Directors' and Chief Executive Officer's Shareholdings as at March 31, 2017 Name of Director Mr. VM M R S Dias Non Executive Director/Chairman Mr. 1 C Nanayakkara, Non-executive Director/Deputy Chairman Ms. M C Pietersz, Independent Director/Senior Director Mr. K P Ariyarathe, Director/Chief Executive Officer Arear Admiral B J G Peirs, Independent Director Mr. Y D K Jayawardnean, Non-executive Director Mr. S P S Ranatunga, Independent Director Mr. S V Corea, Non-executive Director Mr. S V Corea, Non-executive Director Mr. S V Solayawardnean, Non-executive Director Mr. S V Salgado, Independent Director Mr. S V Solayawardnean, Non-executive Director Mr. S Salgado, Independent Director Mr. S V Solayawardnean, Non-executive Director Mr. S Salgado, Independent Director Mr. S Salgado, Independent Director Stated Capital as at March 31, 2017 33,560,000 Voting Ordinary Shares @ Rs. 52/- each 92,440,000 Voting Ordinary Shares @ Rs. 52/- each 93,560,000 Non-Voting Ordinary Shares @ Rs. 52/- each 93,560,000 Non-Voting Ordinary Shares @ Rs. 52/- each 93,560,000 Non-Voting Ordinary Shares @ Rs. 52/- each 94,643,000 Non-Voting Ordinary Shares @ Rs. 52/- each 94,643,000 Non-Voting Ordinary Shares @ Rs. 52/- each 94,643,000 Non-Voting Ordinary Shares	813,055 Number of Share Holders 9,151 6,893 No. of Shares (Ordinary Voting) Nil Nil 37,275 Nil Nil 37,275 Nil Nil Nil Nil Nil Nil Nil Nil	0.47 Percentage Holdings 54.27% 55.94% No. of Shares (Ordinary Non- voting) Nil Nil 139,681 Nil Nil Nil Nil Nil Nil Nil Nil

6. Basic/Diluted Earnings per Share

Basic Earnings per share has been calculated by dividing profit after tax attributable to the equity holders of the Bank by the weighted average number of shares in issue (both Voting & Non-voting) during the three months ended March 31, 2017. Diluted Earnings per Share and the Basic Earnings per Share is the same due to non-availability of potentially dilutive ordinary shares.

7. Events after the Reporting Date

The dividend of Rs. 3.25 per share was declared and approved by the shareholders at the Annual General Meeting of the Bank held on 31st March 2017. This dividend consisted of Rs. 1.00 per share in the form of cash dividend and Rs. 2.25 per share in the form of a scrip dividend, and was paid/issued to the Ordinary Voting Shareholders and Ordinary Non-voting Shareholders who were entitled/registered as at end of trading on 31st March 2017.

8. Comparative Figures

Total Customer Deposits

Rs. '000

Comparative figures have been re-stated/re-classified where necessary, to conform to the current period presentation. During the quarter there were no material changes in Contingent Liabilities, composition of Assets and Liabilities and use of funds raised by the Bank.

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

ADDITIONAL DISCLOSURES

Rs. '000

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

STATEMENT OF CHANGES IN EQUITY -	GROUP
	Stated Capital

		Stated	Capital	Chatutanu	Detained		Reserves				
Fo	or the Three Months ended 31st March	Ordinary	Ordinary P	Statutory eserve Fund	Retained	Revaluation	Available for	Other	Total	Non-	Total
10		Shares	Shares	*	Earnings	Reserve	Sale Reserve	Reserves		Controlling	Equity
			-Non-Voting			neserve	Sale neselve	nesei ves		Interest	Equity
		-Voting	-Non-voting							merest	
1	Balance as at 01st January 2016	6,962,722	3,567,002	1,187,441	11,376,269	1,378,783	(469,879)	2,285,402	26,287,740	1,067,194	27,354,934
	Total Comprehensive Income for the Period										
	Profit for the Period	-	-		673,539		-	-	673,539	4,042	677,581
	Other Comprehensive Income (net of tax)				010,000				0,000	1,012	011,001
	- Net Loss on Re-measuring Available-for-Sale Financial Assets	-	-		-	-	(2,392,944)	-	(2,392,944)	(605)	(2,393,549)
2	Total Comprehensive Income for the Period	-	-		673,539	-	(2,392,944)	-	(1,719,405)	3,437	(1,715,968)
_											
	Transactions with Equity Holders, Recognised Directly In Equity										
	Dividends	-	-	-	(948,641)	-	-	-	(948,641)	(26,180)	(974,821)
	Transferred from Investment Fund Reserve	-	-	-	2,182	-	-	(2,182)	-	-	-
	Changes in Ownership Interest in Subsidiary										
_	Acquisition of Non-Controlling Interest without Change in Control	-	-	-	1,021	-	-	-	1,021	(2,694)	(1,673)
3	Total Transactions with Equity Holders	-	-	-	(945,438)	-	-	(2,182)	(947,620)	(28,874)	(976,494)
_	Delense es et Stet March 0016 (1 · 0 · 2)	6.962.722	2 567 000	1 107 441	11 104 270	1.378.783	(0.050.000)	0 000 000	02 600 746	1 041 757	04 660 470
	Balance as at 31st March 2016 (1 + 2 + 3)	0,902,722	3,567,002	1,107,441	11,104,370	1,378,783	(2,862,823)	2,203,220	23,020,715	1,041,757	24,662,472
1	Balance as at 01st January 2017	6,962,722	3,567,002	1,387,964	14,304,925	2,214,050	(1,693,065)	2,276,676	29,020,274	1,065,190	30,085,464
	Total Comprehensive Income for the Period										
	Profit for the Year	-	-	-	818,475	-	-	-	818,475	5,222	823,697
	Other Comprehensive Income (net of tax)										
_	- Net Loss on Re-measuring Available-for-Sale Financial Assets	-	-	-	-	-	47,648	-	47,648	(123)	47,525
2	Total Comprehensive Income for the Period	-	-	-	818,475	-	47,648	-	866,123	5,099	871,222
	Transactions with Equity Holders, Recognised Directly In Equity										
	Cash/Scrip Dividends	356.354	342,191		(1,121,121)		-	-	(422,576)	(32,725)	(455,301)
	Transferred from Investment Fund Reserve		-	-	3.224	-	-	(3,224)		(02,720)	(400,001)
	Changes in Ownership Interest in Subsidiary				0,221			(0,221)			
	Acquisition of Non-Controlling Interest without Change in Control	-	-	-	-	-	-	-	-	-	-
3	Total Transactions with Equity Holders	356,354	342,191	-	(1,117,897)	-		(3,224)	(422,576)	(32,725)	(455,301)
_	Balance as at 31st March 2017 (1 + 2 + 3)	7,319,076	3,909,193	1,387,964	14,005,503	2,214,050	(1,645,417)	2,273,452	29,463,821	1,037,564	30,501,385

	B/	ANK	GROUP			
11 Customer Loans and Receivables	As at 31.03.2017	As at 31.12.2016	As at 31.03.2017	As at 31.12.2016		
Gross Loans and Receivables (Refer 11.1) Less: Individual Impairment Collective Impairment	248,674,266 (2,483,606) (3,659,169)	242,073,182 (2,420,888) (3,632,097)	248,674,266 (2,483,606) (3,659,169)	242,073,182 (2,420,888) (3,632,097)		
Net Loans and Receivables	242,531,491	236,020,197	242,531,491	236,020,197		
11.1 Customer Loans and Receivables - By product By product - Domestic Currency Export Bills	30,849	119,573	30,849	119,573		
Import Bills Local Bills Lease Rentals Receivable Overdrafts Revolving Import Loans	324,821 69,180 14,900,929 63,822,451 8,455,061	147,802 142,892 14,685,690 59,276,447 8,408,394	324,821 69,180 14,900,929 63,822,451	147,802 142,892 14,685,690 59,276,447		
Trust Receipts Loans Staff Loans Housing Loans Pawning Receivables	1,661,581 5,554,620 12,630,389 9,447,404	1,949,259 5,521,128 12,477,818 9,609,406	8,455,061 1,661,581 5,554,620 12,630,389 9,447,404	8,408,394 1,949,259 5,521,128 12,477,818 9,609,406		
Refinance Loans Credit Cards Margin Trading Factoring	1,936,550 4,086,580 3,194,387 707,637	1,995,107 3,803,627 2,658,052 445,452	1,936,550 4,086,580 3,194,387 707,637	1,995,107 3,803,627 2,658,052 445,452		
Term Loans Total	103,042,126 229,864,565	101,864,248 223,104,895	103,042,126 229,864,565	101,864,248 223,104,895		
By product - Foreign Currency Export Bills Import Bills	1,323,587 302,745	1,638,602 97,213	1,323,587 302,745	1,638,602 97,213		
Local Bills Overdrafts Revolving Import Loans Housing Loans	76,793 761,972 335,049 45,924	79,037 799,936 659,811 37,594	76,793 761,972 335,049 45,924	79,037 799,936 659,811 37,594		
Term Loans Total	15.963.631 18,809,701	15.656.094 18,968,287	15.963.631 18,809,701	15.656.094 18,968,287		
Gross Loans and Receivables	248,674,266	242,073,182	248,674,266	242,073,182		
	B/	ANK	GROUP			
11.2 Movements in Individual and Collective Impairment during the period for Customer Loans and Receivables	2017 (For 03 Months)	2016 (For 12 Months)	2017 (For 03 Months)	2016 (For 12 Months)		
Individual Impairment Opening Balance as at 01st January	2,420,888	2,019,537	2,420,888	2,019,537		
Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables	253,395 (67,306) (71,911)	931,597 (239,426) (290,820)	253,395 (67,306) (71,911)	931,597 (239,426) (290,820)		
Transfer from Collective Impairment Closing Balance as at 31st March 2017 as at 31st December 2016	(51,460) 2,483,606	2,420,888	(51,460) 2,483,606	2,420,888		
Collective Impairment						
Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs	3,632,097 83,889 (108,277)	3,718,492 38,005 (124,400)	3,632,097 83,889 (108,277)	3,718,492 38,005 (124,400)		
Transfer to Individual Impairment Closing Balance as at 31st March 2017	51,460 3,659,169	-	51,460 3,659,169	-		
as at 31st December 2016	0.440.775	3,632,097	0.440.775	3,632,097		
Total Impairment	6,142,775	6,052,985	6,142,775	6,052,985		
12 Customer Deposits - By product			As at	As at		
By product - Domestic Currency Demand deposits	31.03.2017 15,124,628	31.12.2016 18,436,538	31.03.2017 15,124,628	31.12.2016 18,436,538		
Savings deposits Fixed deposits Certificate of deposits	56,752,148 169,752,251 3,486,927	57,385,770 166,813,373 4,068,366	56,752,148 169,752,251 3,486,927	57,385,770 166,813,373 4,068,366		
Total	245,115,954	246,704,047	245,115,954	246,704,047		
Total By product - Foreign Currency Demand deposits Savings deposits Fixed deposits	245,115,954 4,221,510 9,515,750 15,267,635	246,704,047 3,210,023 9,894,796 13,647,478	245,115,954 4,221,510 9,515,750 15,267,635	246,704,047 3,210,023 9,894,796 13,647,478		

274,120,849

273,456,344 274,120,849

273,456,344

* 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).

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