SEYLAN BANK PLC FINANCIAL STATEMENTS Six months ended 30th June, 2018



INCOME STATEMENT								l	Amour	nt in Rup	ees Thou	sands)
(In terms of Rule 7.4 of the Colombo Stock Exchange)		Bank			Bank			Group			Group	
	I	For the O6 m	onths		For the Qua	rter	Fo	r the O6 mo	onths	F	For the Quart	er
	1	Ended 30th J	une		Ended 30th	June	En	ided 30th Ju	ine	E	nded 30th J	ine
	2018	2017	Growth	2018	2017		2018	2017	Growth	2018	2017	Growth
			%			%			%			%
nterest Income		20,707,683	12.36		10,610,995		23,266,480			11,822,311		11.40
ess: Interest Expenses		13,442,304	8.86	7,428,049	6,938,106	7.06	14,601,927		8.79		6,924,289	7.19
let Interest Income	8,633,160	7,265,379	18.83	4,394,978	3,672,889	19.66	8,664,553	7,289,542	18.86	4,400,511	3,687,929	19.32
ee and Commission Income	2.048.266	1,844,027	11.08	1,004,348	938.932	6.97	2,048,048	1.844.000	11.07	1,004,345	938,919	6.97
Less: Fee and Commission Expenses	92.595	70,532	31.28	44,131	34,007	29.77	94.613	73,893	28.04	45,101	35,837	25.85
let Fee and Commission Income	1,955,671		10.27	960,217	904,925		1,953,435		10.36	959,244	903,082	6.22
	1,000,011	1,110,100	10.21	000,211	001,020	0.11	1,000,100	1,110,101	10.00	000,211	000,002	0.22
let Trading Income	283,339	167,766	68.89	193,431	204,521	(5.42)	282,344	166,865	69.21	192,512	205,185	(6.18
let Gains from Financial Investments	35,532	242,915	(85.37)	2,164	247,011	(99.12)	35,532	242,915	(85.37	2,164	247,011	(99.12
let Exchange Income	94,359	377,602	(75.01)	15,586	185,885	(91.62)	94,359	377,602	(75.01	15,586	185,885	(91.62
ther Operating Income (Net)	189,153	104,194	81.54	25,439	16,639	52.89	149,408	593,038	(74.81	46,186	557,798	(91.72
	602,383	892,477	(32.50)	236,620	654,056	(63.82)			(59.31		1,195,879	(78.56
otal Operating Income	11,191,214	9,931,351	12.69	5,591,815	5,231,870	6.88	11,179,631	10,440,069	7.08	5,616,203	5,786,890	(2.95
ess: Impairment for Loans and Other												
Losses - Charges/(Reversal)	4 445 457	000 100	10.00	704.015	004 705	7.04	4 445 457	000 100	40.00	704.015	004 705	7.04
Individual Impairment Collective Impairment	1,115,157 207.258	938,180 230,336	18.86 (10.02)	734,815 46,437	684,785 146,447	7.31 (68.29)		938,180 230,336	18.86 (10.02)	734,815 46,437	684,785 146,447	7.31 (68.29
Others	19.154	230,336	126.33	46,437		(00.29) 8 93,850	19.154	230,336	126.33	17,875		893,850
otilets	1,341,569	1,176,979	13.98	799,127	831,230		1,341,569	-1	13.98	799,127	831,230	(3.86
et Operating Income	9,849,645	8,754,372	12.51	4,792,688	4,400,640	8.91		9,263,090	6.21		4,955,660	(2.80
		-,,		.,,	.,,		-,,	-,,		.,,	.,,	(=
ersonnel Expenses	2,930,969	2,613,920	12.13	1,427,235	1,310,706	8.89	2,950,965	2,631,899	12.12	1,437,770	1,319,761	8.94
epreciation and Amortisation	359,588	334,004	7.66	179,088	169,259	5.81	391,327	356,795	9.68	195,026	180,681	7.94
ther Expenses	2,706,180	2,473,230	9.42	1,401,931	1,258,990	11.35	2,632,882	2,424,943	8.58	1,358,451	1,234,088	10.08
	5,996,737	5,421,154	10.62	3,008,254	2,738,955		5,975,174			2,991,247	2,734,530	9.39
perating Profit before Taxes	3,852,908	3,333,218	15.59	1,784,434	1,661,685	7.39	3,862,888	3,849,453	0.35	1,825,829	2,221,130	(17.80
alue Added Tax (VAT) and Nation Building Tax	054.004	000 711	45.50	440.004	44.0.074	0.47	0.40.005	010 170	45.45		110.071	0.47
(NBT) on Financial Services	954,884	826,711	15.50	449,884	410,971	9.47	942,605	816,478	15.45	449,884	410,971	9.47
rofit before Income Tax	2,898,024	2,506,507	15.62	1,334,550	1,250,714	6.70	2,920,283	3,032,975	(3.72	1,375,945	1,810,159	(23.99
									,			,
ncome Tax Expense	888,428	701,142	26.71	377,980	311,529	2 1.33	923,860	722,993	27.78	395,066	323,874	21.98
rofit for the Period	2,009,596	1,805,365	11.31	956,570	939,185	1.85	1,996,423	2,309,982	(13.57	980,879	1,486,285	(34.00
tributable to:												(a
wners of the Parent	2,009,596	1,805,365	11.31	956,570	939,185	1.85	1,979,006	2,143,420	(7.67		1,324,945	(26.51
on-Controlling Interest	0.000 500	4 005 005	44.04	050 570	000 107	4.07	17,417	166,562	(89.54		161,340	(95.56
rofit for the Period	2,009,596	1,805,365	11.31	956,570	939,185	1.85	1,996,423	2,309,982	(13.57	980,879	1,486,285	(34.00
asic/Diluted Earnings per Ordinary Share												
(in Rupees)	5.49	4.93	11.31	2.61	2.57	1.85	5.41	5.85	(7.67	2.66	3.62	(26.51
(m naposa)	0.49	4.90	11.01	2.01	2.37	1.00	0.41	0.00	(1.01)	2.00	0.02	(20.01)

ASH FLOW STATEMENT		(A	(Amount in Rupees Thousands,				
	BAI	NK	GROL	JP			
the 06 Months ended 30th June	2018	2017	2018	2017			
	Rs. '000	Rs. '000	Rs. '000	Rs. '000			
h Flows from Operating Activities							
rest Receipts	22,595,873	20,407,973	22,595,271	20,412,535			
s and Commission Receipts	2,048,266	1,844,027	2,048,048	1,844,000			
rrest Payments	(14,676,294)	(13,047,471)	(14,644,299)	(13,027,870			
ding Income	63,790	(101,776)	62,795	(102,677			
eipts/Payments from Other Operating Activities h Payments to Employees and Suppliers	565,873 (6,211,640)	1,192,033 (5,902,039)	526,128 (6,149,787)	1,155,247 (5,867,170			
h Payments to Other Operating Activities	(92,595)	(70,532)	(94,613)	(73,893			
arating Profit before Changes in Operating Assets and Liabilities	4,293,273	4,322,215	4,343,543	4.340.172			
	4,230,270	4,022,210	4,040,040	4,040,111			
rease)/Decrease in Operating Assets: ns and Receivables to Customers	(24,912,552)	(8,043,759)	(24,912,552)	(8,043,759			
osits Held for Regulatory or Monetary Control Purposes	(65,964)	(514,608)	(65,964)	(514,608			
rease/(Decrease) in Operating Liabilities:							
posits from Customers	14,107,114	6,888,690	14,107,114	6,888,690			
tificates of Deposit from Customers	(690,097)	(524,352)	(690,097)	(524,352			
h (Used in)/Generated from Operations	(7,268,226)	2,128,186	(7,217,956)	2,146,14			
ome Tax Paid	(754,194)	(462,736)	(754,744)	(469,784			
tribution Paid into Employees Retirement Benefit Plan/to Employees	(26,818)	(49,818)	(26,818)	(49,818			
Cash (Used in)/Generated from Operating Activities	(8,049,238)	1,615,632	(7,999,518)	1,626,54			
h Flows from Investing Activities							
idend Income Received	108,884	78,385	24,375	7,96			
Proceeds from Sale, Maturity and Purchase of Financial Investments of Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing after 03 months	7,547,898	(7,043,333)	7,547,898	(7,043,33			
rese Repurchase Agreements Maturing after 03 Months	7,209	(7,040,000)	7,209	(7,040,00			
Proceeds from Sale, Maturity and Purchase of Financial Investments of Shares and Debentures	216,995	202,274	217,788	256,933			
chase of Property, Plant & Equipment and Intangible Assets	(356,102)	(359,068)	(362,170)	(359,068			
ceeds from Sale of Property, Plant & Equipment	5,309	7,552	5,309	7,55			
ceeds from Sale of Assets Held-for-Sale vrovements to Investment Properties	934,000		(1,804)	752,453 (5,319			
	0.464.400	(7.444.400)					
Cash (Used in)/Generated from Investing Activities	8,464,193	(7,114,190)	7,438,605	(6,382,817			
h Flows from Financing Activities							
enture Redemption	(2,000,000)	-	(1,950,000)				
enture Issued	6,234,000	-	6,134,000	10.01.			
urities Sold under Repurchase Agreements rease/(Decrease) in Other Borrowings	3,448,608 (645,124)	(3,614,858) 8,454,727	3,448,608 429,494	(3,614,85) 7,752,99			
ease/(Decrease) in Other Borrowings Idends Paid - Ordinary Shares	(645,124) (1,233,802)	8,454,727 (1,123,333)	(1,282,552)	(1,163,88			
Cash Generated from Financing Activities	5,803,682	3,716,536	6,779,550	2,974,24			
	0.010.007						
Increase/(Decrease) in Cash and Cash Equivalents h and Cash Equivalents at beginning of the Year	6,218,637 16,073,851	(1,782,022) 23,277,093	6,218,637 16,073,891	(1,782,03) 23,277,143			
h and Cash Equivalents at end of the Period	22,292,488	21,495,071	22,292,528	21,495,11			
conciliation of Cash and Cash Equivalents h and Cash Equivalents	8,891,617	7,727,667	8,891,657	7,727,70			
cements with Banks and Finance Companies	-	2,539,572	-	2,539,57			
rernment of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing within 03 Months	12,443,814	2,685,759	12,443,814	2,685,759			
urities Purchased under Resale Agreements Maturing within 03 Months	957,057	8,542,073	957,057	8,542,073			
	22,292,488	21,495,071	22,292,528	21,495,11			

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

(In terms of Rule 7.4 of the Colombo Stock Exchange)	Bank For the 06 months Ended 30th June			Bank For the Quarter Ended 30th June			Group For the 06 months Ended 30th June			For the C	Group For the Quarter Ended 30th June		
	2018	2017	Growth %	2018	2017 (arowth %	2018	2017	Growth %	2018	2017	Growth %	
Profit for the Period	2,009,596	1,805,365	11.31	956,570	939,185	1.85	1,996,423	2,309,982	(13.57)	980,879	1,486,285	(34.00)	
Other Comprehensive Income/(Loss), Net of Tax Net Gains/(Losses) on Re-measuring Available-for-Sale Financial Assets Net Movement of Cash Flow hedge Reserve Other Comprehensive Income/(Loss) for the Period,	(173,209) 9,735	1,116,080 -	(115.52) -	98,778 17,482	1,068,137 -	(90.75) -	(173,209) 9,735	1,115,396 -	(115.53) -	98,778 17,482	1,067,871 -	(90.75) -	
Net of Taxes	(163,474)	1,116,080	(114.65)	116,260	1,068,137	(89.12)	(163,474)	1,115,396	(114.66)	116,260	1,067,871	(89.11)	
Total Comprehensive Income for the Period	1,846,122	2,921,445	(36.81)	1,072,830	2,007,322	(46.55)	1,832,949	3,425,378	(46.49)	1,097,139	2,554,156	(57.04)	
Attributable to: Owners of the Parent Non-Controlling Interest	1,846,122	2,921,445	(36.81)	1,072,830	2,007,322	(46.55)	1,815,532 17,417	3,259,018 166,360	(44.29) (89.53)	1,089,970 7,169	2,392,895 161,261	(54.45) (95.55)	
Total Comprehensive Income for the Period	1,846,122	2,921,445	(36.81)	1,072,830	2,007,322	(46.55)	1,832,949	3,425,378	(46.49)	1,097,139	2,554,156	(57.04)	

STATEMENT OF FINANCIAL POSITION

(In terms of Rule 7.4 of the Colombo Stock Exchange)		Bank			Group	
	As at 30.06.2018	As at 31.12.2017	Growth %	As at 30.06.2018	As at 31.12.2017	Growth %
Assets						
Cash and Cash Equivalents	8,891,617	8,319,384	6.88	8,891,657	8,319,424	6.88
Balances with Central Bank of Sri Lanka	19,185,807	19,119,843	0.35	19,185,807	19,119,843	0.35
lacements with Banks and Finance Companies	-	1,455,115	(100.00)	-	1,455,115	(100.00)
erivative Financial Instruments	10,403	60,165	(82.71)	10,403	60,165	(82.71)
ther Financial Assets Held-for-Trading	5,267,776	7,939,213	(33.65)	5,272,332	7,944,562	(33.64)
ecurities Purchased under Resale Agreements	957,057	1,750,855	(45.34)	957,057	1,750,855	(45.34)
ustomer Loans and Receivables	304,843,290	280,861,907	8.54	304,843,290	280,861,907	8.54
inancial Investments - Available-for-Sale	55,671,792	53,507,037	4.05	55,671,792	53,507,037	4.05
nancial Investments - Held-to-Maturity	21,882,530	21,529,778	1.64	21,882,530	21,529,778	1.64
vestment in Subsidiary	1,153,602	1,153,602	-	-	-	-
roup Balances Receivable	63,070	30,000	110.23	-	-	-
roperty, Plant & Equipment	3,452,193	3,495,140	(1.23)	5,983,051	6,001,586	(0.31)
easehold Rights	39,718	40,425	(1.75)	576,935	581,346	(0.76)
vestment Properties	-	-	-	848,224	851,667	(0.40)
tangible Assets	406,678	363,451	11.89	406,678	363,451	11.89
ssets Held-for-Sale	-	900,543	(100.00)	-	-	-
ther Assets	6,976,599	7,599,381	(8.20)	7,003,908	7,637,019	(8.29)
tal Assets	428,802,132	408,125,839	5.07	431,533,664	409,983,755	5.26
		400,120,000	0.07	401,000,004	400,000,700	0.20
iabilities						
ue to Banks	23,871,450	27,052,972	(11.76)	23,871,450	27,052,972	(11.76)
erivative Financial Instruments	201,489	571,557	(64.75)	201,489	571,557	(64.75)
ustomer Deposits	320,416,958	307,098,902	4.34	320,416,958	307,098,902	4.34
ecurities Sold under Repurchase Agreements	20,083,183	16,631,973	20.75	20,083,183	16,631,973	20.75
ther Borrowings	24,563	22,396	9.68	24,563	22,396	9.68
roup Balances Payable	218,892	1,145,110	(80.88)	-	-	-
ebentures	16,790,229	12,494,025	34.39	16,790,229	12,494,025	34.39
urrent Tax Liabilities	1,152,088	1,022,378	12.69	1,174,214	1,046,249	12.23
leferred Tax Liabilities	979,217	1,359,044	(27.95)	1,079,833	1,431,294	(24.56)
ther Liabilities	9,455,088	6,521,559	44.98	9,500,498	6,593,748	44.08
otal Liabilities	393,193,157	373,919,916	5.15	393,142,417	372,943,116	5.42
quity	10 005 705	11.000.000		10 005 705		- 10
itated Capital	12,025,795	11,228,269	7.10	12,025,795	11,228,269	7.10
tatutory Reserve Fund	1,609,484	1,609,484	-	1,609,484	1,609,484	-
etained Earnings	18,327,589	17,178,024	6.69	18,937,514	17,818,539	6.28
ther Reserves	3,646,107	4,190,146	(12.98)	4,626,642	5,170,681	(10.52)
tal Shareholders' Equity	35,608,975	34,205,923	4.10	37,199,435	35,826,973	3.83
on-Controlling Interest	-	-	-	1,191,812	1,213,666	(1.80)
stal Equity	35,608,975	34,205,923	4.10	38,391,247	37,040,639	3.65
otal Equity & Liabilities	428,802,132	408,125,839	5.07	431,533,664	409,983,755	5.26
ontingent Liabilities and Commitments	115,793,860	99,500,731	16.37	115,793,860	99,568,595	16.30
Innovandum Information						
lemorandum Information	2.054	2 100	1 70	3,277	3,225	1 61
umber of Employees	3,254 168	3,199	1.72 1.20	3,277	3,225	1.61 1.20
umber of Banking Centres	100	166	1.20	100	100	1.20
et Assets Value per Ordinary Share (Rs.)	97.27	96.50	0.80	101.61	101.08	0.52
ertification; e the undersigned, being the Chairman, Director/Chief Executive Officer and The above statements have been prepared in compliance with the format a Sri Lanka Accounting Standard - LKAS 34 - Interim Financial Reporting. The information contained in these statements have been extracted from Companies Act No. 07 of 2007.	I Chief Financial Officer of Se and definitions prescribed b	eylan Bank PLC certify y the Central Bank of S	that, Sri Lanka and where	ever required provides a	additional disclosures	s to comply w
Sgd.) Champika Dodanwela (Ms.) hief Financial Officer Jly 25, 2018		ila Ariyaratne hief Executive Office	r		(Sgd.) W. I Chairman	M. R. S. Dias

SEYLAN BANK PLC - DEBENTURES

(Amount in Rupees Thousands)

(Amount in Rupees Thousands)

	Current Period	Comparative Period
	01-April-18 to 30-June-18	01-April-17 to 30-June-17
Debt (Debentures)/Equity Ratio (Times)	0.47	0.41
Debt (Debentures plus Long term Debt)/Equity Ratio (Times)	0.79	0.79
Interest Cover (Times)	4.58	4.56
Quick Asset Ratio (Times)	0.78	0.76
2013/2018 Issue (Debenture matured and redeemed on 22/02/2018) Market Prices during April to June (EX Interest) Annual Interest - 15.50% p.a. Semi Annual - 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		10.48%
2014 Issue Market Prices during April to June (Ex Interest) 4 Year Fixed Semi Annual - 8.00% p.a. 5 Year Fixed Semi Annual - 8.35% p.a. 5 Year Fixed Annual - 8.60% p.a. 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 - 4 Years - 5 Years - 6 Years 2016 Issue Market Prices during April to June (Ex Interest) 5 Year Fixed Semi Annual - 13.00% p.a	8.71% 9.56% 9.91%	10.70% 10.95% 11.29%
5 Year Floating Semi Annual - six months treasury bill rate + 1.5% 7 Year Fixed Semi Annual - 13.75% p.a	*	*
Interest Yield as at Date of Last Trade	*	*
Yield to Maturity of Trade Done on	*	*
Interest Rate of Comparable Government Security - 5 Years - 7 Years	10.02% 10.47%	11.34% 11.59%
2018 Issue Market Prices during April to June (Ex Interest) 5 Year Fixed Semi Annual - 12.85% p.a - Highest Price - Lowest Price - Last Traded Price (09/04/2018) 7 Year Fixed Semi Annual - 13.20% p.a. 10 Year Fixed Semi Annual - 13.50% p.a	100.06 100.06 100.06 *	
Interest Yield as at Date of Last Trade 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	13.25% * *	
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	12.83% *	
Interest Rate of Comparable Government Security		
 5 Years 7 Years 10 Years No Trading During The Period 	10.47% 10.51% 10.65%	

SELECTED PERFORMANCE INDICATORS

	B/	ANK	GROUP			
	30.06.2018	31.12.2017	30.06.2018	31.12.2017		
Regulatory Capital (LKR '000)						
Common Equity Tier I	30,715,943	30,686,859	31,600,946	31,571,862		
Total Tier I Capital	30,715,943	30,686,859	31,600,946	31,571,862		
Total Capital	41,758,222	36,451,164	42,543,225	37,286,167		
Regulatory Capital Ratios (%) Common Equity Tier I Capital Ratio (Minimum Requirement - 6.375%/2017 - 5.75%)	10.13	11.16	10.33	11.39		
Total Tier I Capital Ratio (Minimum Requirement - 7.875%/2017 - 7.25%)	10.13	11.16	10.33	11.39		
Total Capital Ratio (Minimum Requirement - 11.875%/2017 - 11.25%)	13.78	13.25	13.91	13.46		
Assets Quality (Quality of Loan Portfolio)						
Gross Non-Performing Advances Ratio % (Net of Interest in Suspense)	5.50	4.42				
Net Non-Performing Advances Ratio % (Net of Interest in Suspense and Provision)	3.96	3.10				
Profitability Interest Margin % Return (Net Profit before Tax) on Average Assets % Return on Equity %	4.14 1.39 11.55	4.24 1.74 14.30				
Regulatory Liquidity Statutory Liquid Asets Domestic Banking Unit Rs. '000 Offshore Banking Unit USD '000 Statutory Liquid Asets Ratio% (Minimum Requirement 20%)	72,830,079 27,943	77,783,808 41,711				
Domestic Banking Unit Offshore Banking Unit Liquidity Coverace Ratio %	21.32 22.02	23.57 37.08				
Rupee - (Minimum Requirement - 90%/2017 - 80%) All Currency - (Minimum Requirement - 90%/2017 - 80%)	139.22 115.07	160.30 121.94				

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<u>SEYLAN BANK PLC</u> FINANCIAL STATEMENTS Six months ended 30th June, 2018



11. ANALYSIS OF FINA	NCIAL INS	FRUMEN	TS BY N	IEASURI	EMENT B	BASIS		(Amount	in Rupees 1	'housands)	
			ank - 30.06.201			Bank - 31.12.2017					
	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	-	-	8,891,617	-	8,891,617	-	-	8,319,384	-	8,319,384	
Balances with Central Bank of Sri Lanka	-	-	19,185,807	-	19,185,807	-	-	19,119,843	-	19,119,843	
Placements with banks & finance companies	-	-	-	-	-	-	-	1,455,115	-	1,455,115	
Derivative Financial Instruments	10,403	-	-	-	10,403	60,165	-	-	-	60,165	
Other Financial Assets Held-for-Trading	5,267,776	-	-	-	5,267,776	7,939,213	-	-	-	7,939,213	
Securities Purchased under Resale Agreements	-		957,057	-	957,057	-	-	1,750,855	-	1,750,855	
Customer Loans and Receivables			304,843,290	-	304,843,290	-	-	280,861,907	-	280,861,907	
Financial Investments - Available-for-Sale			-	55,671,792	55,671,792	-	-	-	53,507,037	53,507,037	
Financial Investments - Held-to-Maturity		21,882,530	-	-	21,882,530	-	21,529,778	-	-	21,529,778	
Group Balances Receivable		-	63,070	-	63,070	-	-	30.000	-	30,000	
Other Financial Assets		· ·	4,608,680	-	4,608,680	-	-	4,922,113	-	4,922,113	
Total Financial Assets	5,278,179	21,882,530	338,549,521	55,671,792	421,382,022	7,999,378	21,529,778	316,459,217	53,507,037	399,495,410	
		Held-for- Trading (HFT)		Amortised Cost	Total		Held-for- Trading (HFT)		Amortised Cost	Total	
Liabilities											
Due to Banks				23,871,450	23,871,450		-		27,052,972	27,052,972	
Derivative Financial Instruments		201,489		-	201,489		571,557		-	571,557	
Customer Deposits		-		320,416,958	320,416,958		-		307,098,902	307,098,902	
Securities Sold under Repurchase Agreements		-		20,083,183	20,083,183		-		16,631,973	16,631,973	
Other Borrowings		-		24,563	24,563		-		22,396	22,396	
Debentures		-		16,790,229	16,790,229		-		12,494,025	12,494,025	
Group Balances Payable		-		218,892	218,892		-		1,145,110	1,145,110	
Other Financial Liabilities		-		7,516,363	7,516,363		-		5,154,901	5,154,901	
Total Financial Liabilities		201,489		388,921,638	389,123,127		571,557		369,600,279	370,171,836	
		G	roup - 30.06.201	8			G	roup - 31.12.201	7		
	Held-for- Trading (HFT)	Held-to- Maturity (HTM)	Loans & Receivables	Available- for-sale	Total	Held-for- Trading (HFT)	Held-to- Maturity (HTM)	Loans & Receivables	Available- for-sale	Total	

	Trading (HFT)	Maturity (HTM)	Receivables (L&R)	for-sale (AFS)	TOTAL	Trading (HFT)	Maturity (HTM)	Receivables (L&R)	for-sale (AFS)	Iotai
Assets										
Cash and Cash Equivalents		-	8,891,657	-	8,891,657	-	-	8,319,424	-	8,319,424
Balances with Central Bank of Sri Lanka		-	19,185,807	-	19,185,807	-	-	19,119,843	-	19,119,843
Placements with banks & finance companies	-	-	-	-	-	-	-	1,455,115	-	1,455,115
Derivative Financial Instruments	10,403	-	-	-	10,403	60,165	-	-	-	60,165
Other Financial Assets Held-for-Trading	5,272,332	-	-	-	5,272,332	7,944,562	-	-	-	7,944,562
Securities Purchased under Resale Agreements	-	-	957,057	-	957,057	-	-	1,750,855	-	1,750,855
Customer Loans and Receivables	-	-	304,843,290	-	304,843,290	-	-	280,861,907	-	280,861,907
Financial Investments - Available-for-Sale		-	-	55,671,792	55,671,792	-	-	-	53,507,037	53,507,037
Financial Investments - Held-to-Maturity	-	21,882,530	-	-	21,882,530	-	21,529,778	-	-	21,529,778
Other Financial Assets	-	-	4,631,382	-	4,631,382	-	-	4,944,991	-	4,944,991
Total Financial Assets	5,282,735	21,882,530	338,509,193	55,671,792	421,346,250	8,004,727	21,529,778	316,452,135	53,507,037	399,493,677
		Held-for- Trading (HFT)		Amortised Cost	Total		Held-for- Trading (HFT)		Amortised Cost	Total
Liabilities										
Due to Banks		-		23,871,450	23,871,450				27,052,972	27,052,972
Derivative Financial Instruments		201,489		-	201,489		571,557		-	571,557
Customer Deposits		-		320,416,958	320,416,958		-		307,098,902	307,098,902
Securities Sold under Repurchase Agreements		-		20,083,183	20,083,183		-		16,631,973	16,631,973
Other Borrowings		-		24,563	24,563		-		22,396	22,396
Debentures		-		16,790,229	16,790,229		-		12,494,025	12,494,025
Other Financial Liabilities		-		7,521,135	7,521,135		-		5,187,172	5,187,172
Total Financial Liabilities		201,489		388,707,518	388,909,007		571,557		368,487,440	369,058,997

10. SEGMENT REPORTING - GROUF	P
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10. SEGMENT REPORTING - GROUP (Amount in Rupees Thousands)												
	BANK	ING	TREAS	SURY	PROPERTY/II	IVESTMENTS	UNALLOCATED/	<u>ELIMINATION</u> S	TO.	TAL		
	30.06.2018	30.06.2017	30.06.2018	30.06.2017	30.06.2018	30.06.2017	30.06.2018	30.06.2017	30.06.2018	30.06.2017		
Interest Income	19,387,296	17,789,183	2,728,966	1,738,869	32,222	24.255	1,117,996	1,159,938	23,266,480	20,712,245		
Interest Expense	12,875,368	11.907.461	1,756,273	1,533,989	32,222 829	24,255	(30,543)	(18,839)	14,601,927	13,422,703		
Net Interest Income	6.511.928	5,881,722	972,693	204,880	31,393	24,163	1,148,539	1,178,777	8,664,553	7,289,542		
Fee and Commission Income	2,029,845	1,818,645	4,310	4.877	-	-	13,893	20,478	2,048,048	1,844,000		
Fee and Commission Expense	77,103	50,957	15,492	19.486	2,018	3.361		89	94.613	73.893		
Net Fee And Commission Income	1,952,742	1,767,688	(11,182)	(14,609)	(2,018)	(3,361)	13,893	20,389	1,953,435	1,770,107		
Net Trading Income	-	-	283,339	167,766	(995)	(901)	-	-	282,344	166,865		
Net Gain on Financial Investments			35,532	242,915		-			35,532	242,915		
Net Exchange Income	74,923	79,450	(60,173)	260,480		-	79,609	37,672	94,359	377,602		
Other Operating Income (Net)	38,208	19,293	1,869	4,108	136,282	153,924	(26,951)	415,713	149,408	593,038		
Inter Segment Revenue	(119,222)	(117,432)	82,159	80,608		-	37,063	36,824				
Total Operating Income	8,458,579	7,630,721	1,304,237	946,148	164,662	173,825	1,252,153	1,689,375	11,179,631	10,440,069		
Depreciation and Amortisation	216,803	219,199	1,048	578	438	392	173,038	136,626	391,327	356,795		
Impairment For Loans and Other Losses - Charges/ (Reversal)	1,353,192	1,201,097	(10,118)	-	-	-	(1,505)	(24,118)	1,341,569	1,176,979		
Operating Expenses, VAT & NBT	4,861,507	4,646,602	275,767	180,135	38,434	39,548	1,350,744	1,007,035	6,526,452	5,873,320		
Reportable Segment Profit Before Income Tax	2,027,077	1,563,823	1,037,540	765,435	125,790	133,885	(270,124)	569,832	2,920,283	3,032,975		
Other Information												
Total Assets	302,299,729	240,481,654	103.093.034	104,365,555	5,482,815	5,338,143	20,658,086	21,395,150	431,533,664	371,580,502		
Total Liabilities & Equity	351,226,598	290,060,431	48,513,931	37,431,021	5,482,815	5,338,143	26,310,320	38,750,907	431,533,664	371,580,502		
Cash Flows From Operating Activities	(9,051,347)	31,496	1,038,588	1,316,778	102,132	45,388	(88,891)	232,879	(7,999,518)	1,626,541		
Cash Flows From Investing Activities	654,198	(148,469)	7,766,763	(6,836,952)	(958,015)	56,357	(24,340)	546,247	7,438,605	(6,382,817		
Cash Flows From Financing Activities	-	-	7,037,484	4,839,869	(133,168)	(110,974)	(124,766)	(1,754,651)	6,779,550	2,974,244		
Capital Expenditure	(225,465)	(148,188)	(2,074)	(281)	(7,872)	(5,319)	(128,563)	(210,599)	(363,974)	(364,387		

STATEMENT OF CHANGES IN EQUITY - BANK (Amount in Rupees Thousands) Stated Capital Statutory Retained Reserves For the Six Months ended 30th June Ordinary Ordinary Reserve Fund Revaluation Other Total Earnings Available for Sale Reserve Shares Shares Reserve Reserves Voting Non-Voting 1 Balance as at 01st January 2017 6,962,722 1,387,964 14,050,233 1,474,482 (1,691,584) 2,021,463 27,772,282 3,567,002 Total Comprehensive Income for the Period Profit for the Period 1,805,365 1,805,365 Other Comprehensive Income (net of tax) Net Gain on Re-measuring Available-for-Sale Financial Assets 1.116.080 1 116 080 2 Total Comprehensive Income for the Period 1,805,365 1,116,080 2,921,445 Transactions with Equity Holders, Recognised Directly In Equity

Cash/Scrip Dividends to Equity Holders 356.354 342,191 -(1,121,121) --(422,576)

EVE		IATO	DV	
	_			

1.

General There are no changes to the accounting policies and methods of computation since the publication of the last Annual Report. The Interim Financial Statements of the Bank and the Group have been prepared & presented in accordance with the Sri Lanka Accounting Standards (LKAS/SLFRS) and provided necessary disclosure to comply with LKAS 34, Interim Financial Reporting. The Interim Financial Statements have been prepared in accordance with LKAS/SLFRS. The Bank has prepared Interim Financial Statements based on "LKAS 39 – Financial Instruments: Recognition and Measurement" as permitted by the Statement of Alternative Treatment (SoAT) issued by CAS Sri Lanka. The acount ficencial statements econorise a consolidation of the Financial Statements of the Company and its subsidiary Seylan Developments PLC (70.51%).

2. Information on Ordinary Shares MARKET PRICE (Rs.) 30/06/2017 30/06/2018 Voting Non-Voting Voting Non-Voting Market Price Per Share Highest price per share during the quarter ended Lowest price per share during the quarter ended Shareholders' Information Twenty Largest Ordinary Voting Shareholders as at June 30, 2018 Sri I anka Insurance Corporation I td No. of Shares 3. 3.1 Whenky Largest Ordinary Volting Shareholders as at June 30, 2018
Sri Lanka Insurance Corporation Ltd.
[includes Sri Lanka Insurance Corporation Ltd. (General Fund) 18,410,399
and Sri Lanka Insurance Corporation Ltd. (Life Fund) –9,205,199]
Brown & Company PLC AVC No. 01
Employees' Provident Fund
LOLC Investments Ltd.
National Development Bank PLC AVC No. 02
Bank of Ceylon No.1 Account
Mrc. B S Captain
Employees' Trust Fund Board
Seyfset (Private) Limited
Ms L A Captain
Esoto (Private) Limited
Seyhset (Private) Limited
Seyhset (Private) Limited
Seyhset (Private) Limited
Seyhset (Private) Limited
Lanka Century Investments PLC
Capital Development And Investment Company PLC AVC No. 02
AkI nsurance Lanka PLC AVC No. 07
Mrc R B Fermando 27,615,598 15.00 13.87 9.86 9.55 8.72 7.50 6.06 2.02 1.93 1.71 1.40 1.30 1.23 1.23 1.22 1.18 1.01 0.92 0.58 0.56 25,544,310 18,148,076 17,584,715 16,062,819 13,807,800 11,155,828 3,722,015 3,550,045 3,157,307 2,580,425 2,384,287 2,265,433 2,265,433 11 12 13 14 2,265,433 2,247,331 2,175,175 1,864,739 1,693,458 1,062,137 1,022,127 15 16 17 18 19 20 Sotse (Pvt) Ltd. Source (FV) Etc.
 Interface (FV) Etc.
 Inte 43.93 79,955,209 9,707,547 3,672,827 3,384,169 3,361,368 $\begin{array}{c} 5.33\\ 2.02\\ 1.86\\ 1.85\\ 1.84\\ 1.54\\ 1.53\\ 1.51\\ 1.11\\ 1.04\\ 0.87\\ 0.74\\ 0.68\\ 0.68\\ 0.68\\ 0.63\\ 0.54\\ 0.51\\ 0.50\\ 0.50\end{array}$ Deutsche Bank AG A 5 Trustee For Jb Vantage Value Equity F Pershing LLC SX Averhach Grauson & Co. Mr. E Thavagnanasooriyam & Mr. E Thawagnasundaram Commercial Bank of Ceylon PL/CJ/Unamis Capital PL C Employees' Trust Fund Board Merrill J Franado & Sons (Pxt) Limited Mr. N Balasingam Lanka Orki Information Technology Services Ltd. Deutsche Bank AG-National Equity Fund Deutsche Bank AG A Trustee For Namal Acuity Value Fund Don & Don Holdings (Pvt) Limited Dr. S Vardehine 3,361,368 3,357,772 2,804,991 2,781,131 2,753,811 2,021,594 1,898,423 1,584,901 1,349,768 1,238,551 1,237,771 15 1,141,365 991,000 924,693 915,451 903,877 Dr. S Vardehlige Mr. R Gautam HSC International Nominees Ltd.-SSBT-Deustche Bank Ag Singapore A/C 01 Mr. Al Fernando Mr. A F Somasiri 19 20 3.3 Public Holdings as at June 30, 2018 Ordinary Voting Shares Ordinary Non-Voting Shares Number of Share Holders 9,010 6,749 e Holdings 54.28% 55.93% Perce 4. Directors' and Chief Executive Officer's Shareholdings as at June 30, 2018 No. of Shares Name of Director No. of Shares (Ordinary Non-voting) Nil Nil Mr. W M R S Dias, Non-Executive Director /Chairman Mr. I O Nanayakkara, Non-Executive Director/Deputy Chairman Ms. M C Pietersz, Independent Director/Senior Director Mr. K P Ariyaratne, Director/Chief Executive Officer Mr. S P S Ranatunga, Independent Director Mr. W D K Jayawardena, Non-Executive Director (Ordinary Voting) Ni Nii 38,206 Nii Nii Nii 93 Nii Nii Nii Nii 145,395 Nil Nil Mr. W D K Jayawardena, Non-Executive Director Mr. P L S K Perera, Independent Director Mr. S Viyan Corea, Non-Executive Director Mr. S Wijanha, Independent Director Mrs. S K Salgado, Independent Director Mr. D M D K Thiakarathe, Non-Executive/Alternate Director to Mr I C Nanayakkara Mr. R D Tissera, Non-Executive/Alternate Director to Mr. W D K Jayawardena Nil Nil Nil Nil Nil Nil Rs. '000 335,600 100,000 3,235,400 156,000 356,354 1,044,500 1,044,500 1,044,500 1,044,500 1,589,805 342,191 393,395 (181,581) 5. Stated Capital as at June 30, 2018 33, 560, 000 Voting Ordinary Shares @ Rs. 10/- each 4,000,000 Voting Ordinary Shares @ Rs. 25/- each 92,440,000 Voting Ordinary Shares @ Rs. 35/- each 43,333,333 Voting Ordinary Shares @ Rs. 15/- each 83,569,268 Voting Ordinary Shares @ Rs. 12/50 each 83,569,000 Non-Voting Ordinary Shares @ Rs. 25/- each 45,423,009 Non-Voting Ordinary Shares @ Rs. 35/- each 1,512,645 Non-Voting Ordinary Shares @ Rs. 35/- each Less: Issue Expenses Total Stated Canital as at June 30, 2018 (181,581) 12,025,795 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 six months ended June 30, 2018. Diluted Earnings per Share and the Basic Earnings per share is the same due to non-availability of potentially dilutive ordinary shares. Weighted average number of ordinary shares and the earnings per share for the 6 months ended June 30, 2017 have been restated based on the no of shares issued for scrip dividend 2017. 2 7. Events after the Reporting Date There were no material events occurred after the reporting date that require adjustments to or disclosure in the financial statements. 8. Other Matters r Maters The bank designated some of forward foreign currency SWAPs as hedging instruments to hedge foreign currency risk of liabilities denominated in foreign currencies. The fair value changes associated with these derivatives were initially recognized in Other Reserves through Other Comprehensive Income (OCI). The amount recognized in OCI is reclassified to profit or loss, and in the same line item in the Income Statement. The Bank has signed a Memorandmu of Settlement (MoS) with Ceylon Bank Employees Union (CBEU) who represents the majority of current employees to settle the payment of the enhanced gratuity by utilizing proceeds expected from disposal of shares held by Share Trust companies upon compliance of the following conditions; ii. by durating proceeds expected from targoes at or shares near by share in this companies and trustees from disposing of the shares and crediting the proceeds there from to the gratuity fund of the bank for the payment of the enhanced gratuity; and The Bank bang price na period of one year effective from 1st Jan 2018 to procure the disposal of the shares by the trustees and crediting the proceeds there from to the gratuity fund. Further, the bank has extended the proposal to its ex-employees who are eligible for enhanced gratuity. The bank has not recognized the enhanced gratuity liability in the financial statements as the settlement is contingent upon the completion of the above events and also making a reliable estimate of the financial impact is not practical as it would depend on number of uncertain variables that are attached to the above mentioned proposed settlement scheme. SLFR5 09, issued in July 2014, is effective for annual periods beginning on or after 1 January 2018, with early adoption permitted. It replaces LKAS 39 Financial Instruments: Recognition and Measurement. iii. The Bank has assessed the impact on transition based on gap analysis and quantifications performed on its Financial Statements as at 31st December 2016 on adoption of SLFRS 9 with the assistance of an external consultant Based on the preliminary assessments undertaken, the estimated additional impairment provision on the Financial Statements for the year ended December 31, 2017, on adoption of SLFRS 9 is expected to be in the range of 30% to 45% of the total impairment provision on different portfolios. iv. Debenture Issue – March 2018 Debenture Issue Proceeds Utilization as at 30/06/2018 . % of total Amount Utilized % of Utilized Т

Objective Number	Objective as per Prospectus	Proposed date of Utilization as per Prospectus	Amount allocated from Proceeds in LKR (A)	% of total Proceeds	Amount Utilized in LKR (B)	%of Utilized against allocation (B/A)	Details, if not fully Utilized
1	To strengthen the Tier 2 Capital base of the Bank in accordance with Basel III requirements	With effect from the closure of the issue	6.234Bn.	100%	6.234Bn.	100%	N/A
2	To utilize the entire proceeds of the issue to grow the loans and advances portfolio through diverse lending products in the ordinary course of the Bank.	Over the period of twelve months from the date of allotment or 31st December 2018 whichever is earlier					
v M	r D M D K Thilakaratne and Mr B D Tissera w	ere appointed as Alternate Directors to Mr. L	C. Nanavakkara and Mr.	W D K Javawar	rdena respectively, w	ith effect from 18th	April 2018

9. Comparative Figures

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

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

-	(1,113,631)	-		(7 400)	(
			•	(7,490)	(422,576)
1,387,964	14,741,967	1,474,482	(575,504)	2,013,973	30,271,151
1,609,484	17,178,024	1,242,493	945,408	2,002,245	34,205,923
-	2,009,596		-	-	2,009,596
-	-	-	(173,209)	-	(173,209)
-	-	-	-	9,735	9,735
•	2,009,596	-	(173,209)	9,735	1,846,122
-	(1,240,596)	-	-	-	(443,070)
-	376,202	(376,202)	-	-	-
-	4,363	-	-	(4,363)	
-	(860,031)	(376,202)	-	(4,363)	(443,070)
1,609,484	18,327,589	866,291	772,199	2,007,617	35,608,975
	- - - - - - - - -	1,609,484 17,178,024 - 2,009,596 - 2,009,596 - 2,009,596 - 376,202 - 4,363 - 4,363 - (1,240,596) - 376,202 - 4,363	1,609,484 17,178,024 1,242,493 - 2,009,596 - - - - - 2,009,596 - - 2,009,596 - - 2,009,596 - - 2,009,596 - - 376,202 (376,202) - 4,363 - - 4,363 -	1,609,484 17,178,024 1,242,493 945,408 - 2,009,596 - - - - - (173,209) - - - - - 2,009,596 - - - - - (173,209) - - - - - 2,009,596 - (173,209) - - - - - 376,202 (376,202) - - 4,363 - - - (860,031) (376,202) -	1,609,484 17,178,024 1,242,493 945,408 2,002,245 - 2,009,596 - - - - - (173,209) - - - - 9,735 - 9,735 - 2,009,596 - (173,209) 9,735 - - - 9,735 - 2,009,596 - (173,209) 9,735 - - - - - - 376,202 (376,202) - - - 4,363 - - (4,363) - (860,031) (376,202) - (4,363)

* 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	- GKUUH						(Am	ount in Ru	upees The	ousands
	Stated	Capital	Statutory	Retained		Reserves				
For the Six Months ended 30th June	Ordinary Shares Voting	Ordinary Shares Non-Voting	Reserve Fund		Revaluation Reserve	Available for Sale Reserve	Other Reserves	Total	Non- Controlling Interest	Tot Equi
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	30,085,40
Total Comprehensive Income for the Period										
Profit for the Period	-	-	-	2,143,420		-	-	2,143,420	166,562	2,309,9
Other Comprehensive Income (net of tax)										
- Net Gain on Re-measuring Available-for-Sale Financial Assets	-	-	-	-		1,115,598	-	1,115,598	(202)	1,115,3
2 Total Comprehensive Income for the Period	-	-	-	2,143,420	-	1,115,598	-	3,259,018	166,360	3,425,
Transactions with Faulty Haldens, Descendent Directly in Faulty										
Transactions with Equity Holders, Recognised Directly In Equity	050.054							(400 570)	(00 705)	
Cash/Scrip Dividends to Equity Holders	356,354	342,191	-	(1,121,121)	-	-	-	(422,576)	(32,725)	(455,
Transferred from Investment Fund Reserve	-	-	-	7,490	-	-	(7,490)	-	-	(455
Total Transactions with Equity Holders	356,354	342,191	-	(1,113,631)	-	-	(7,490)	(422,576)	(32,725)	(455,
Balance as at 30th June 2017 (1 + 2 + 3)	7,319,076	3,909,193	1,387,964	15,334,714	2,214,050	(577,467)	2,269,186	31,856,716	1,198,825	33,055,
Balance as at 01st January 2018	7,319,076	3,909,193	1,609,484	17,818,539	1,967,727	945,496	2,257,458	35,826,973	1,213,666	37,040,
Total Comprehensive Income for the Period										
Profit for the Period				1,979,006				1,979,006	17.417	1.996.
Other Comprehensive Income (net of tax)				1,070,000				1,070,000	17,417	1,000
- Net Loss on Re-measuring Available-for-Sale Financial Assets		-	_			(173,209)		(173,209)		(173
- Net Movement of Cash Flow hedge Reserve	_	-	-	-	-	(170,200)	9.735	9,735	-	9.
Total Comprehensive Income for the Period			-	1,979,006		(173,209)	9,735	1,815,532	17,417	
Transactions with Equity Holders, Recognised Directly In Equity	101.10			(1.0.10.555)					(00.07.)	
Cash/Scrip Dividends to Equity Holders	404,131	393,395	-	(1,240,596)	-	-	-	(443,070)	(39,271)	(482,
Revesral of Revaluation Reserve on Disposed Property, Plant and Equipment				376,202	(376,202)		(1.05-)			
Transferred from Investment Fund Reserve	-	-	-	4,363	-	-	(4,363)	-	-	(400
3 Total Transactions with Equity Holders	404,131	393,395	-	(860,031)	(376,202)	-	(4,363)	(443,070)	(39,271)	(482,
Balance as at 30th June 2018 (1 + 2 + 3)	7.723.207	4,302,588	1.609.484	18.937.514	1.591.525	772.287	2 262 830	37.199.435	1.191.812	38 391

ADDITIONAL DISCLOSURES (Amount in Rupees Thousands						
	B	ANK	GF	GROUP		
12 Customer Loans and Receivables	As at 30.06.2018	As at 31.12.2017	As at 30.06.2018	As at 31.12.2017		
Gross Loans and Receivables (Refer 12.1) Less: Individual Impairment	311,628,336 (2,583,674)	286,469,373 (1,744,089)	311,628,336 (2,583,674)	286,469,373 (1,744,089)		
Collective Impairment Net Loans and Receivables	(4,201,372) 304,843,290	(3,863,377) 280,861,907	(4,201,372) 304,843,290	(3,863,377) 280,861,907		
	304,043,290	200,001,907	304,043,230	200,001,907		
12.1 Customer Loans and Receivables - By product By product - Domestic Currency						
Export Bills	27,483	15,359	27,483	15,359		
Import Bills Local Bills	962,236 44,057	335,352 130,330	962,236 44,057	335,352 130,330		
Lease Rentals Receivable	17,732,955	16,222,825	17,732,955	16,222,825		
Overdrafts Revolving Import Loans	58,488,254 13,123,933	61,901,243 10,531,334	58,488,254 13,123,933	61,901,243 10,531,334		
Packing Credit Loans	1,227,231	1,191,070	1,227,231	1,191,070		
Trust Receipts Loans Staff Loans	1,957,245 6,107,121	1,812,834 6,108,917	1,957,245 6,107,121	1,812,834 6,108,917		
Housing Loans	14,236,330	13,401,222	14,236,330	13,401,222		
Pawning Receivables	10,868,230	10,046,055	10,868,230	10,046,055		
Refinance Loans Credit Cards	2,583,913 5,381,191	2,479,247 4,886,489	2,583,913 5,381,191	2,479,247 4,886,489		
Margin Trading	1,859,408	2,588,413	1,859,408	2,588,413		
Factoring Term Loans	1,370,711 142,796,063	1,099,984 125,086,423	1,370,711 142,796,063	1,099,984 125,086,423		
Total	278,766,361	257,837,097	278,766,361	257,837,097		
By product - Foreign Currency						
Export Bills Import Bills	2,718,975 500,953	3,164,298 459,456	2,718,975 500,953	3,164,298 459,456		
Local Bills	41,319	44,659	41,319	44,659		
Overdrafts Revolving Import Loans	1,607,386 444,632	886,908 442,327	1,607,386 444,632	886,908 442,327		
Packing Credit Loans	10,445,118	9,555,196	10,445,118	9,555,196		
Housing Loans	174,464	98,917	174,464	98,917		
Term Loans Total	16,929,128 32,861,975	13,980,515 28,632,276	16,929,128 32,861,975	13,980,515 28,632,276		
Gross Loans and Receivables	311,628,336	286,469,373	311,628,336	286,469,373		
12.2 Movements in Individual and Collective Impairment during the period for Custom	er Loans and Receiv Bank	vables	Group			
	2018	2017	Group 2018	2017		
Individual Impairment	(For 06 Months)	(For 12 Months)	(For 06 Months)	(For 12 Months)		
Opening Balance as at 01st January	1,744,089	2,420,888	1,744,089	2,420,888		
Net Charge Income Statement	1,115,157	1,069,797	1,115,157	1,069,797		
Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables	(175,621) (120,879)	(1,413,347) (326,532)	(175,621) (120,879)	(1,413,347) (326,532)		
Transfer from/(to) Collective Impairment	20,928	(6,717)	20,928	(6,717)		
Closing Balance as at 30th June 2018 as at 31st December 2017	2,583,674	1,744,089	2,583,674	1,744,089		
Collective Impairment		.,,		.,,		
Opening Balance as at 01st January	3,863,377	3,632,097	3,863,377	3,632,097		
Net Charge Income Statement Reversal for Write-Offs	207,258 (269,734)	423,679 (199,116)	207,258 (269,734)	423,679 (199,116)		
Transfer from/(to) Collective Impairment	(20,928)	6,717	(209,734)	6,717		
Other Movement Closing Balance as at 30th June 2018	421,399		421,399			
as at 31st December 2017	4,201,372	3,863,377	4,201,372	3,863,377		
Total Impairment	6,785,046	5,607,466	6,785,046	5,607,466		
	Bank		Group			
13 Customer Deposits - By product	As at	As at	As at	As at		
By product - Domestic Currency	30.06.2018	31.12.2017	30.06.2018	31.12.2017		
Demand Deposits	16,625,641	15,421,548	16,625,641	15,421,548		
Savings Deposits Fixed Deposits	67,506,143 199,416,335	65,596,837 188,861,741	67,506,143 199,416,335	65,596,837 188,861,741		
Certificate of Deposits	2,748,522	3,438,619	2,748,522	3,438,619		
Total	286,296,641	273,318,745	286,296,641	273,318,745		
By product - Foreign Currency	4 700 040	4 504 547	4 700 040	4 504 547		
Demand Deposits Savings Deposits	4,729,346 9,775,853	4,581,517 10,207,465	4,729,346 9,775,853	4,581,517 10,207,465		
Fixed Deposits	19,615,118	18,991,175	19,615,118	18,991,175		
Total	34,120,317	33,780,157	34,120,317	33,780,157		
Total Customer Deposits	320,416,958	307,098,902	320,416,958	307,098,902		

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