SEYLAN BANK PLC FINANCIAL STATEMENTS Three months ended 31st March, 2016

5,878

1.92

669,540

4,042

1.95

677,581

4.18

4.18

(31.24)

1.20

1.49

Rs. '000



Rs. 7000 CASH FLOW STATEMENT **INCOME STATEMENT** (In terms of Rule 7.4 of the Colombo Stock Exchange) BANK GROUP For the 3 months ended 31st March For the 3 months ended 31st March 2016 2015 Growth % 2015 2016 Growth % (Restated) Interest Income 6,954,329 5,583,807 24.54 6,958,076 5,587,868 24.52 Less: Interest Expenses 4,015,359 2,779,302 44.47 4.010.932 2.774.799 44.55 Net Interest Income 2,938,970 2.804.505 4.79 2,947,144 2.813.069 4.77 725,560 587,532 587,517 23.50 Fee and Commission Income 23.49 725,555 Less: Fee and Commission Expenses 30,352 25,263 20.14 31,964 26,213 21.94 Net Fee and Commission Income 695,208 562,269 23.64 561,304 23.57 693,591 (3,534.71) Net Trading Income (516,324) 16,250 (3,277.38) (516,924) 15,050 Net Gain from Financial Investments 36,664 56,029 (34.56) 36,664 56,029 (34.56) Net Exchange Income 285,123 214,376 33.00 285,123 214,376 33.00 Other Operating Income (Net) 126,558 114,166 10.85 89,075 87,504 1.80 (67,979) 400,821 (116.96) (106,062) 372,959 (128.44) **Total Operating Income** 3,566,199 3,767,595 (5.35) 3,534,673 3,747,332 (5.67) Less: Impairment for Loans and Other Losses - Charges/(Reversal) 70.604 70.604 Individual Impairment 128.934 (45.24)128.934 (45.24) Collective Impairment 13,324 253,032 (94.73) 13,324 253,032 (94.73) Others 413 274 50.73 413 274 50.73 84,341 84,341 382,240 382,240 (77.94) (77.94) Net Operating Income 3,385,355 3,481,858 2.85 3,450,332 3,365,092 2.53 1,086,676 Personnel Expenses 1,134,408 1,078,836 5.15 1,142,785 5.16 Depreciation and Amortisation 140,529 114,683 152,053 20.91 22.54 125,760 997,974 935,147 982,327 915,390 Other Expenses 6.72 7.31 2,272,911 2,128,666 6.78 2,277,165 2,127,826 7.02 **Operating Profit before Taxes** 1,208,947 1,256,689 (3.80) 1,173,167 1,237,266 (5.18) Value Added Tax (VAT) and Nation Building Tax (NBT) on Financial Services 237,376 248,340 (4.41) 237,376 243,378 (2.47) 971,571 1.008.349 993.888 (5.85) Profit before Income Tax (3.65) 935,791 251,315 316,996 (20.72) 258,210 324,348 (20.39) Income Tax Expense Profit for the Period 4.18 669,540 720,256 691,353 677,581 1.20 Attributable to: Owners of the Parent 720,256 691,353 4.18 673,539 663,662 1.49

	CASH FLOW STATEWENT				Ks. 'UUU
16			BANK	G	ROUP
	For the 03 Months ended 31st March	2016	2015	2016	2015
	Cash Flows from Operating Activities				
	Interest Receipts	6,995,318	5,729,801	6,999,065	5,733,862
	Fees and Commission Receipts	725,560	587,532	725,555	587,517
	Interest Payments	(3,898,147)	(2,852,826)	(3,893,720)	(2.848,323)
	Trading Income	(529,034)	26,415	(529,634)	25,215
	Receipts from Other Operating Activities	322,602	303,564	342,058	322.458
	Cash Payments to Employees and Suppliers	(2,554,504)	(2,080,138)	(2,490,438)	(2,075,290)
	Cash Payments to Other Operating Activities	(30,352)	(25,263)	(31,964)	(26,213)
L		(30,332)	(23,203)	(31,304)	(20,213)
l	Operating Profit before Changes in Operating Assets and Liabilities	1,031,443	1,689,085	1,120,922	1,719,226
l	(Increase)/Decrease in Operating Assets:	(0.474.400)	(000.050)	(0.474.400)	(000.050)
	Loans and Receivables to Customers	(8,474,196)	(669,358)	(8,474,196)	(669,358)
	Deposits Held for Regulatory or Monetary Control Purposes	(3,862,386)	(512,806)	(3,862,386)	(512,806)
	Increase/(Decrease) in Operating Liabilities:				
	Deposits from Customers	1,274,521	(747,733)	1,274,521	(747,733)
	Certificates of Deposit from Customers	(298,996)	(97,281)	(298,996)	(97,281)
	Cash Generated from Operations	(10,329,614)	(338,093)	(10,240,135)	(307,952)
	Income Tax Paid	(176,664)	(78,802)	(176,664)	(78,802)
	Contribution Paid into Employees Retirement Benefit Plan/to Employees	(24,989)	(13,308)	(24,989)	(13,308)
	Net Cash Generated from Operating Activities	(10,531,267)	(430,203)	(10,441,788)	(400,062)
	Cash Flows from Investing Activities				
L	Investment in Subsidiary Company	(1,673)	(2,897)		
	Dividend Income Received	2,141	2,745	2,141	2,745
	Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Government of Sri Lanka		-1		-,
н	Treasury Bills/Bonds and Development Bonds Maturing after 03 months	(5,422,817)	(4,383,466)	(5,422,817)	(4,383,466)
L	Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Shares and Debentures	282,784	416,141	289,852	420,645
L	Purchase of Property, Plant & Equipment and Intangible Assets	(171,995)	(19,711)	(173,592)	(20,437)
	Proceeds from Sale of Property, Plant & Equipment	12,586	2,228	12,586	2,228
	Improvements to Investment Properties	-	-	-	(72)
	Net Cash (Used in)/Generated from Investing Activities	(5,298,974)	(3,984,960)	(5,291,830)	(3,978,357)
	Cash Flows from Financing Activities				
	Securities Sold under Repurchase Agreements	17,984,342	(1,755,893)	17,984,342	(1,755,893)
	Increase/(Decrease) in Other Borrowings	(219,687)	1,787,912	(307,435)	1,758,565
L	Dividends Paid - Ordinary Shares				
l	Dividends Faid - Ordinary Shares	(205)	(97)	(9,080)	(7,484)
	Net Cash Generated from Financing Activities	17,764,450	31,922	17,667,827	(4,812)
	Net Increase/(Decrease) in Cash and Cash Equivalents	1,934,209	(4,383,241)	1,934,209	(4,383,231)
	Cash and Cash Equivalents at beginning of the Year	14,682,092	32,936,491	14,682,142	32,936,531
l	Cash and Cash Equivalents at End of the Period	16,616,301	28,553,250	16,616,351	28,553,300
	Reconciliation of Cash and Cash Equivalents				
	Cash and Cash Equivalents	7,497,370	6,939,479	7,497,420	6,939,529
	Placements with Banks and Finance Companies	-	3.015.082	-	3.015.082
- 11	Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing within 03 Months	3,821,997	10,261,434	3,821,997	10,261,434
	Securities Purchased under Resale Agreements Maturing within 03 Months	5,296,934	8,337,255	5,296,934	8,337,255
		5,296,934 16,616,301	8,337,255 28,553,250	5,296,934 16,616,351	8,337,255 28,553,300

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

Non-Controlling Interest

Basic/Diluted Earnings per Ordinary Share (in Rupees)

Profit for the Period

(In terms of Rule 7.4 of the Colombo Stock Exchange)		Bank			Group	
	For the Thre	e Months Ende	ed 31st March	For the Three	e Months Ende	d 31st March
	2016	2015 (Restated)	Growth%	2016	2015	Growth%
Profit for the Period	720,256	691,353	4.18	677,581	669,540	1.20
Other Comprehensive Income/(Loss), Net of Tax						
Net Gain/(Loss) on Re-measuring Available-for-Sale Financial Assets	(2,391,504)	(571,287)	(318.62)	(2,393,549)	(571,278)	(318.98)
Other Comprehensive Income/(Loss) for the Period, Net of Taxes	(2,391,504)	(571,287)	(318.62)	(2,393,549)	(571,278)	(318.98)
Total Comprehensive Income/(Loss) for the Period	(1,671,248)	120,066	(1,491.94)	(1,715,968)	98,262	(1,846.32)
Attributable to:						
Owners of the Parent	(1,671,248)	120,066	(1,491.94)	(1,719,405)	92,381	(1,961.21)
Non-Controlling Interest	-	-	-	3,437	5,881	(41.56)
Total Comprehensive Income/(Loss) for the Period	(1,671,248)	120,066	(1,491.94)	(1,715,968)	98,262	(1,846.32)

720,256

2.09

691,353

2.00

STATEMENT OF FINANCIAL POSITI						Rs. '00
(In terms of Rule 7.4 of the Colombo Stock Exchange)		Bank			Group	
	As at 31.03.2016	As at 31.12.2015	Growth %	As at 31.03.2016	As at 31.12.2015	Growth %
Assets						
Cash and Cash Equivalents	7,497,370	7,800,488	(3.89)	7,497,420	7,800,538	(3.89)
Balances with Central Bank of Sri Lanka	12,426,274	8,563,888	45.10	12,426,274	8,563,888	45.10
Placements with Banks and Finance Companies	-	757,050	(100.00)	-	757,050	(100.00)
Derivative Financial Instruments	295,838	130,055	127.47	295,838	130,055	127.47
Other Financial Assets Held-for-Trading		6,016,572	40.70			40.64
, i i i i i i i i i i i i i i i i i i i	8,465,378 5,296,934			8,472,978	6,024,772	
Securities Purchased under Resale Agreements	-,,	2,312,548	129.05	5,296,934	2,312,548	129.05
Customer Loans and Receivables	201,349,467	193,103,942	4.27	201,349,467	193,103,942	4.27
Financial Investments - Available-for-Sale	44,363,336	48,038,510	(7.65)	44,399,100	48,075,921	(7.65)
Financial Investments - Held-to-Maturity	21,679,767	18,147,773	19.46	21,757,665	18,229,045	19.36
nvestment in Subsidiary	1,153,602	1,151,929	0.15	-	-	-
Group Balances Receivable	86,339	30,000	187.80	-	-	-
Property, Plant & Equipment	3,236,536	3,227,752	0.27	4,878,311	4,875,266	0.06
Leasehold Rights	43,830	44,316	(1.10)	597,719	600,057	(0.39)
Investment Properties	-	-	-	1,087,583	1,089,920	(0.21)
Intangible Assets	273,059	249,890	9.27	273,059	249,890	9.27
Deferred Tax Assets	527,033	-		473,763		-
Other Assets	7,391,816	6,755,420	9.42	7,407,980	6,772,672	9.38
Total Assets	314,086,579	296,330,133	5.99	316,214,091	298,585,564	5.90
Liabilities						
Due to Banks	20,479,124	19,784,171	3.51	20,479,124	19,784,171	3.51
Derivative Financial Instruments	52,755	50,013	5.48	52,755	50,013	5.48
Customer Deposits	225,445,485	224,525,455	0.41	225,445,485	224,525,455	0.41
Securities Sold under Repurchase Agreements	29,426,292	11,409,788	157.90	29,426,292	11,409,788	157.90
Other Borrowings	17,939	15,688	14.35	17,939	15,688	14.35
Group Balances Payable	208,601	181,266	15.08	-	-	-
Debentures	7,133,179	7,179,853	(0.65)	7,133,179	7,179,853	(0.65)
Current Tax Liabilities	453,095	506,712	(10.58)	453,901	505,278	(10.17)
Deferred Tax Liabilities	-	336,102	(100.00)	-	384,771	(100.00)
Other Liabilities	8,434,321	7,285,408	15.77	8,542,944	7,375,613	15.83
Total Liabilities	291,650,791	271,274,456	7.51	291,551,619	271,230,630	7.49
Equity						
Stated Capital	10,529,724	10,529,724		10,529,724	10.529.724	
					1,187,441	
Statutory Reserve Fund	1,187,441	1,187,441	-	1,187,441		-
Retained Earnings	10,899,463	11,125,666	(2.03)	11,104,370	11,376,269	(2.39)
Other Reserves Total Shareholders' Equity	(180,840) 22,435,788	2,212,846 25.055.677	(108.17) (10.46)	799,180 23,620,715	3,194,306 26,287,740	(74.98) (10.15)
	22,403,700	23,033,077	(10.40)			. ,
Non-Controlling Interest	•	-	-	1,041,757	1,067,194	(2.38)
Total Equity	22,435,788	25,055,677	(10.46)	24,662,472	27,354,934	(9.84)
Total Equity & Liabilities	314,086,579	296,330,133	5.99	316,214,091	298,585,564	5.90
Contingent Liabilities and Commitments	58,499,666	57,222,365	2.23	58,579,672	57,302,098	2.23
Memorandum Information						
Number of Employees	3,125	3,085	1.30	3,154	3,113	1.32
Number of Banking Centres	163	159	2.52	163	159	2.52
Vet Assets Value per Ordinary Share (Rs.)	65.04	72.63	(10.46)	68.47	76.21	(10.15)

SEYLAN BANK PLC - DEBENTURES

	Current Period	Comparativ Period
	01-Jan-16 to 31-Mar-16	01-Jan-15 1 31-Mar -1
Debt/Equity Ratio	0.32	0.3
Interest Cover	6.26	6.2
Quick Asset Ratio	0.73	0.7
2013/2018 Issue Market Prices during January to March (EX Interest)		
Annual Interest - 15.50% p.a.		
- Highest Price	*	118.2
- Lowest Price	*	118.2
- Last Traded Price */(21/01/2015)	*	118.2
Semi Annual - 15.00% p.a.	*	
Monthly Interest - 14.50% p.a.	*	
Interest Yield As At Date of Last Trade		
Annual Interest */(21/01/2015)	*	13.11
Semi Annual Interest Monthly Interest	*	
Yield to Maturity of Trade Done on		
Annual Interest */(21/01/2015)	*	8.51
Semi Annual Interest	*	
Monthly Interest	*	
Interest Rate of Comparable Government Security	11.80%	8.33
2014 Issue 4 Years Semi Annual - 8.00% p.a.	*	
5 Years Semi Annual - 8.35% p.a.	*	
5 Years Annual - 8.60% p.a.		
- Highest Price	*	99.9
- Lowest Price	*	99.9
- Last Traded Price */(07/01/2015)	*	99.9
6 Years Semi Annual - 8.60% p.a.		55.5
- Highest Price	*	94.3
- Lowest Price	*	94.3
- Last Traded Price */(30/03/2015)	*	94.3
6 Years Annual - 8.75% p.a.	*	04.0
Interest Yield As At Date of Last Trade		
4 Years Semi Annual - 8.00% p.a.	*	
5 Years Semi Annual - 8.35% p.a.	*	
5 Years Annual - 8.60% p.a. * /(07/01/2015)	*	8.60
6 Years Semi Annual - 8.60% p.a. */(30/03/2015)	*	9.31
6 Years Annual - 8.75% p.a.	*	
Yield to Maturity of Trade Done on	*	
4 Years Semi Annual - 8.00% p.a.	*	
5 Years Semi Annual - 8.35% p.a.	*	0.00
5 Years Annual - 8.60% p.a. * /(07/01/2015)	*	8.60' 9.92'
6 Years Semi Annual - 8.60% p.a. */(30/03/2015) 6 Years Annual - 8.75% p.a.	*	9.92
Interest Rate of Comparable Government Security		
- 4 Years	11.78%	8.40
- 5 Years	12.41%	9.04
- 6 Years	12.52%	9.10
* No Trading During The Period		

Certification;

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

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

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

(Sgd.) Ramesh Jayasekara **Chief Financial Officer** April 25, 2016 Colombo

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

SELECTED PERFORMANCE INDICATORS

	B	ANK	GROUP			
	31.03.2016	31.12.2015	31.03.2016	31.12.2015		
Regulatory Capital Adequacy						
Core Capital (Tier 1 Capital) Rs. '000	22,399,661	23,881,138	23,214,560	24,642,642		
Total Capital Base Rs. '000	23,233,777	25,097,888	24,018,251	25,828,842		
Core Capital Adequacy Ratio as a % of Risk Weighted Assets (Minimum Requirement 5%)	11.02	12.24	11.30	12.48		
Total Capital Adequacy Ratio as a % of Risk Weighted Assets (Minimum Requirement 10%)	11.43	12.87	11.69	13.08		
Assets Quality (Quality of Loan Portfolio)						
Gross Non-Performing Advances Ratio % (Net of Interest in Suspense)	4.71	4.68				
Net Non-Performing Advances Ratio % (Net of Interest in Suspense and Provision)	3.15	3.06				
Profitability Interest Margin % Return (Net Profit Before Tax) on Average Assets % Return on Equity %	3.85 1.27 12.13	4.42 2.16 15.62				
Regulatory Liquidity Statutory Liquid Assets Domestic Banking Unit Rs. '000 Offshore Banking Unit USD '000 Statutory Liquid Assets Ratio %	54,995,130 31,070	62,010,511 26,930				
(Minimum Requirement 20 %) Domestic Banking Unit Offshore Banking Unit	21.92 21.58	27.56 21.51				

Head Office: Seylan Tower, No. 90, Galle Road, Colombo 3. Tel: 011 245 6789, 4701 000 Fax: 011 245 6456 Email: info@seylan.lk Web: www.eseylan.com

SEYLAN BANK PLC FINANCIAL STATEMENTS



Three months ended 31st March, 2016

10. ANALYSIS OF FINA	NCIAL INS [.]	TRUMEN	TS BY N	<i>NEASURI</i>	MENT E	BASIS				Rs. '000
			ank - 31.03.201					Bank - 31.12.2015	j	
	Held-for- Trading (HFT)	Held-to- Maturity (HTM)	Loans & Receivables (L&R)	Available- for-sale (AFS)	Total	Held-for- Trading (HFT)	Held-to- Maturity (HTM)	Loans & Receivables (L&R)	Available- for-sale (AFS)	Total
Assets										
Cash and Cash Equivalents	-	-	7,497,370	-	7,497,370	-	-	7,800,488	-	7,800,488
Balances with Central Bank of Sri Lanka	-	-	12,426,274	-	12,426,274	-	-	8,563,888	-	8,563,888
Placements with Banks and Finance Companies	-	-	-	-	-	-	-	757,050	-	757,050
Derivative Financial Instruments	295,838	-	-	-	295,838	130,055	-	-	-	130,055
Other Financial Assets Held-for-Trading	8,465,378	-	-	-	8,465,378	6,016,572	-	-	-	6,016,572
Securities Purchased under Resale Agreements	-	-	5,296,934	-	5,296,934	-	-	2,312,548	-	2,312,548
Customer Loans and Receivables	-	-	201,349,467	-	201,349,467	-	-	193,103,942	-	193,103,942
Financial Investments - Available-for-Sale	-	-	-	44,363,336	44,363,336	-	-	-	48,038,510	48,038,510
Financial Investments - Held-to-Maturity	-	21,679,767	-	-	21,679,767	-	18,147,773	-	-	18,147,773
Group Balances Receivable	-	-	86,339	-	86,339	-	-	30,000	-	30,000
Other Assets	-	-	4,254,535	-	4,254,535		-	3,854,350	-	3,854,350
Total Financial Assets	8,761,216	21,679,767	230,910,919	44,363,336	305,715,238	6,146,627	18,147,773	216,422,266	48,038,510	288,755,176
		-for- g (HFT)	Amortis	ed Cost	Total		l-for- g (HFT)	Amortis	ed Cost	Total
							,			
Liabilities			00.470.000					10 704 17		10 704
Due to Banks	-		20,479,124		20,479,124			19,784,171		19,784,171
Derivative Financial Instruments	52,755				52,755	50,013		-		50,013
Customer Deposits	-		225,445,485		225,445,485	-		224,525,455		224,525,455
Securities Sold under Repurchase Agreements	-		29,426,292		29,426,292	-		11,409,788		11,409,788
Other Borrowings	-		17,939		17,939	-		15,688		15,688
Debentures	-		7,133,179		7,133,179			7,179,853		7,179,853
Group Balances Payable	-		208,601		208,601			181,266		181,266
Current Tax Liabilities	-		453,095		453,095	-		506,712		506,712
Other Liabilities Total Financial Liabilities	52,755		6,745,141 289,908,856		6,745,141 289,961,611	- 50,013		5,580,398 269,183,331		5,580,398 269,233,344
	52,755		209,900,000		209,901,011	50,013		209,103,331		209,233,344
		G	roup - 31.03.201	6			G	roup - 31.12.201	5	
	Held-for- Trading (HFT)	Held-to- Maturity (HTM)	Loans & Receivables (L&R)	Available- for-sale (AFS)	Total	Held-for- Trading (HFT)	Held-to- Maturity (HTM)	Loans & Receivables (L&R)	Available- for-sale (AFS)	Total
Assets										
Cash and Cash Equivalents	-	-	7,497,420	-	7,497,420	-	-	7,800,538	-	7,800,538
Balances with Central Bank of Sri Lanka	-	-	12,426,274	-	12,426,274	-	-	8,563,888	-	8,563,888
Placements with Banks and Finance Companies	-	-	-	-	-	-	-	757,050	-	757,050
Derivative Financial Instruments	295,838	-	-	-	295,838	130,055	-	-	-	130,055
Other Financial Assets Held-for-Trading	8,472,978	-	-	-	8,472,978	6,024,772	-	-	-	6,024,772
Securities Purchased under Resale Agreements	-	-	5,296,934	-	5,296,934	-	-	2,312,548	-	2,312,548
Customer Loans and Receivables	-	-	201,349,467	-	201,349,467	-	-	193,103,942	-	193,103,942
Financial Investments - Available-for-Sale	-	-	-	44,399,100	44,399,100	-	-	-	48,075,921	48,075,921
Financial Investments - Held-to-Maturity	-	21,757,665	-	-	21,757,665		18,229,045	-	-	18,229,045
Other Assets Total Financial Assets	8,768,816	- 21,757,665	4,266,495 230,836,590	- 44,399,100	4,266,495 305,762,171	6,154,827	- 18.229.045	3,867,454 216,405,420	48,075,921	3,867,454 288,865,213
								,		
		-for- g (HFT)	Amortis	ed Cost	Total		l-for- g (HFT)	Amortis	ea Gost	Total
Liabilities										
Due to Banks	-		20,479,124		20,479,124	-		19,784,171		19,784,171
Derivative Financial Instruments	52,755		-		52,755	50,013		-		50,013
Customer Deposits	-		225,445,485		225,445,485	-		224,525,455		224,525,455
Securities Sold under Repurchase Agreements	-		29,426,292		29,426,292	-		11,409,788		11,409,788
Other Borrowings	-		17,939		17,939	-		15,688		15,688
Debentures	-		7,133,179		7,133,179	-		7,179,853		7,179,853
Current Tax Liabilities	-		453,901		453,901	-		505,278		505,278
Other Liabilities	-		6,793,787		6,793,787	-		5,590,898		5,590,898
Total Financial Liabilities	52.755		289,749,707		289,802,462	50,013		269,011,131		269,061,144

9. SEGMENT REPORTING - GROUP

9. SEGMENT REPORTING - G	ROUP								ĥ	ls. '000
	BANKI	NG	TREASU	RY	PROPERTY/INV	ESTMENTS UN/	ALLOCATED/EL	IMINATIONS	TOTA	L
	31.03.2016	31.03.2015	31.03.2016	31.03.2015	31.03.2016	31.03.2015	31.03.2016	31.03.2015	31.03.2016	31.03.2015
Interest Income	5,815,556	4,612,295	705,322	652,313	8,174	8,564	429,024	314,696	6,958,076	5,587,868
Interest Expense	3,647,998	2,511,487	366,724	237,306			(3,790)	26,006	4,010,932	2,774,799
Net Interest Income	2,167,558	2,100,808	338,598	415,007	8,174	8,564	432,814	288,690	2,947,144	2,813,069
Fee and Commission Income	725,150	587,180	400	378	-	-	5	(41)	725,555	587,517
Fee & Commission Expenses	22,030	17,537	8,322	7,726	1,612	950		-	31,964	26,213
Net Fee and Commission Income	703,120	569,643	(7,922)	(7,348)	(1,612)	(950)	5	(41)	693,591	561,304
Net Trading Income	-		(516,324)	16,250	(600)	(1,200)	-	-	(516,924)	15,050
Net Gain from Financial Investments			36,664	56,029	-			-	36,664	56,029
Net Exchange Income	76,924	51,596	191,544	157,264	-	-	16,655	5,516	285,123	214,376
Other Operating Income (Net)	(114,196)	73,315	51,768	(7,735)	51,318	48,286	100,185	(26,362)	89,075	87,504
Inter Segment Revenue	(62,729)	(19,894)	44,210	1,969		-	18,519	17,925		-
Total Operating Income	2,770,677	2,775,468	138,538	631,436	57,280	54,700	568,178	285,728	3,534,673	3,747,332
Depreciation and Amortisation	95,978	80,857	319	281	412	508	55,344	44,114	152,053	125,760
Impairment for Loans and Other Losses - Charges/(Reversal)	84,341	382,240		-	-			-	84,341	382,240
Operating Expenses, NBT & VAT	1,756,765	1,686,873	39,444	64,347	25,197	17,893	541,082	476,331	2,362,488	2,245,444
Reportable Segment Profit before Income Tax	833,593	625,498	98,775	566,808	31,671	36,299	(28,248)	(234,717)	935,791	993,888
OTHER INFORMATION										
Total Assets	196,815,372	147,922,842	94,251,878	80,566,520	5,032,729	4,445,577	20,114,112	19,457,369	316,214,091	252,392,308
Total Liabilities & Equity	232,935,471	190,480,114	43,381,722	22,572,804	5,032,729	4,445,577	34,864,169	34,893,813	316,214,091	252,392,308
Cash Flows from Operating Activities	(10,656,352)	(808,854)	99,094	567,089	17,957	36,937	97,513	(195,234)	(10,441,788)	(400,062)
Cash Flows from Investing Activities	(47,386)	(19,711)	(5,139,565)	(3,968,727)	13,449	(14,839)	(118,328)	24,920	(5,291,830)	(3,978,357)
Cash Flows from Financing Activities	-	-	17,707,213	31,922	-	-	(39,386)	(36,734)	17,667,827	(4,812)
Capital Expenditure	(46,136)	(17.580)			1.597	(799)	(129.053)	(2.058)	(173,592)	(20,437)

STATEMENT OF CHANGES IN EQUITY - BANK

	Stated	l Capital	Statutory	Retained		Reserves		
For the Three Months ended 31st March	Ordinary	Ordinary	Reserve Fund	Earnings	Revaluation	Available for	Other	Total
	Shares	Shares	*		Reserve	Sale Reserve	Reserves	
	-Voting	-Non-Voting						
1 Balance as at 01.01.2015	6,962,722	3,567,002	995,894	9,083,743	651,483	651,222	2,096,473	24,008,539
Super Gain Tax **			-	(867,428)	-	-		(867,428)
Adjusted Balance as at 01.01.2015	6,962,722	3,567,002	995,894	8,216,315	651,483	651,222	2,096,473	23,141,111
Total Comprehensive Income for the period								
Profit for the Period	-	-	-	691,353	-	-	-	691,353
Other Comprehensive Income (Net of Tax)	-	-	-	-	-	(571,287)	-	(571,287)
2 Total Comprehensive Income for the period	-	-	-	691,353	-	(571,287)	-	120,066

Transactions With Equity Holders, Recognised Directly In Equity

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 Sri Lanka Accounting Standards (LKAS/SLFRS) and provided necessary disclosure to comply with LKAS 34, Interim Financial Reporting. The Interim Financial Statements should be read in conjunction with the Annual Financial Statements for the year ended December 31, 2015 which have been prepared in concretence with LKAS (SLFRS). The group financial statements comprise a consolidation of the Financial Statements of the Company and its subsidiary Seylan Developments PLC (70.51%).

2. Information on Ordinary Shares

1.

MARKET PRICE (Rs.)	31/0	3/2016	31/03/201	5
	Voting	Non-Voting	Voting	Non-Voting
Market Price Per Share	86.00	63.00	100.00	63.40
Highest price per share during the quarter ended	95.00	73.00	103.00	67.00
ovest price per share during the quarter ended Shareholders' Information Twenty Largest Ordinary Voting Shareholders as at March : Sri Lanka Insurance Corporation Ltd -General Fur and Sri Lanka Insurance Corporation Ltd -General Fur and Sri Lanka Insurance Corporation Ltd (Life Fund) –8,75 Brown & Company PLC AC No. 1 Employees Provident Fund LOLC Investments Ltd. National Development Bank PLC A/C No. 02 Bank of Ceylon No. 1 Account BNYM SA/NV-Frontier Market Opportunities Master Fund L Employees Trust Fund Board Seytest (Private) Limited Sampath Bank PLC/D/T Senthilverl Seytest (Private) Limited Seytest (Private) Limited Enoloyees Provident Fund Al Insurance Lanka PLC A/C No. 07 N P Capital Ltd. BNYM SA/NV-Frontier Market Select Fund II L.P. Ether Seytest Provident Fund Commercial Bank of Ceylon PLC/Dunamis Capital PLC Mr. E Thavapanasooriyam & Mr. E Thavapanasundaram Akbar Brothers (PV) Ltd A/C No. 1 Pershing LLC S/A Averbach Grauson & Co Deutsche Bank AG as Trustees for JB Vantage Value Equity Merrill J Fernando & Sons (PV) Limited Mr. N Balasingam	nd – 17,597,739 shares 8,869 shares] .P .o2 lic Limited Company arch 31, 2016	58.50	89.90 No. of Shares 26,396,608 24,416,750 17,346,996 16,808,502 15,353,784 13,198,305 4,094,638 3,175,139 3,017,940 2,279,042 2,211,647 2,165,435 2,148,132 2,079,160 1,782,428 1,653,100 1,615,904 1,503,505 1,444,960 No. of Shares 74,238,665 9,013,489 3,818,755 2,649,968 2,547,832 2,375,012 1,943,307 1,877,057 1,962 2,375,012 1,943,307 1,877,057 1,877,057 1,962 1,963 2,375,012 1,943,307 1,877,057 1,877,057 1,872,693 1,877,057 1	57.90 15.1 13.3 13.4 13.4 1.3 1.3 1.4 1.5 1.5 1.5 1.5 1.5 1.5 1.5 1.5
Mr N Balasingam J B Cooschell (Pvt) Ltd. Dr S Yaddehige Lanka Orix Information Technology Services Ltd. Deutsche Bank AG – National Equity Fund Commercial Bank of Ceylon PLC/ARC Capital (Pvt) Ltd. Deutsche Bank AG as Trustees for Namal Acuity Value Funt HSBC International Nominees Ltd-SSBT-Deutsche Bank AG Mr. N J Fernando Mr. R Gautam Mr E Thavagnanasooriyam Miss S Durga I Public Holdings as at March 31, 2016			1,581,207 1,571,551 1,471,587 1,253,265 1,216,265 1,150,000 865,881 850,000 805,000 783,683 770,808	0.9 0.9 0.8 0.7 0.7 0.9 0.9 0.9 0.4 0.4
Ordinary Voting Shares			Number of Share Holders 9,405	Percentag Holding 54.27
Ordinary Non-Voting Shares Directors' and Chief Executive Officer's Shareholdings as	at March 31, 2016		6,984	55.96
Name of Director			No. of Shares (Ordinary Voting)	No. of Shar (Ordinary No votin
Mr. Nihal Jayamanne PC, Independent Director/Chairman Mr. Ishara C Nanayakkara, Non-executive Director/Deputy (Mr. K P Ariyarathe, Director/Chief Executive Officer Rear Admiral B A J G Peiris, Independent Director Mr. S P Samantha Ranatunga, Independent Director Mr. W D K Jayawardena, Non-executive Director Ms. M C Pietersz, Independent Director Ms. S V Corea, Non-executive Director	Shairman		5,583 Nil 36,521 Nil Nil Nil Nil Nil	125,00
Mr. W M R S Dias, Non-executive Director				
Stated Capital as at March 31, 2016			Rs. '000	
			Rs. '000 335,600 100,000 3,235,400 1,56,000 3,250,000 1,044,500 1,000,000 1,589,805 (181,581)	

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, 2016. 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

Dividend for 2015 A dividend of Rs. 2.75 per share was declared and approved by the shareholders at the Annual General Meeting of the Bank held on 31st March 2016 payable to the Ordinary Voting and Non-voting Shareholders of the Bank registered as at end of trading on 31st March 2016. Dividend cheques were dispatched to the Ordinary (voting) shareholders and Ordinary (non-voting) shareholders on 11th April 2016.

8. Comparative Figures

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.

-		-	(862,401) 59,738	-	-	- (59,738)	(862,401)
				-	-	(59,738)	
-	-		(000.000)				
			(802,663)	-	-	(59,738)	(862,401)
6,962,722	3,567,002	995,894	8,105,005	651,483	79,935	2,036,735	22,398,776
6,962,722	3,567,002	1,187,441	11,125,666	651,483	(468,826)	2,030,189	25,055,677
-	-	-	720,256	-	-		720,256
-	-	-	-	-	(2,391,504)	-	(2,391,504)
-	•		720,256	•	(2,391,504)	•	(1,671,248)
-	-	-	(948,641)	-	-	-	(948,641)
-	-	-	2,182	-	-	(2,182)	-
•	-		(946,459)		•	(2,182)	(948,641)
6,962,722	3,567,002	1,187,441	10,899,463	651,483	(2,860,330)	2,028,007	22,435,788
	6,962,722 - - - - - - - - - - - -	6,962,722 3,567,002	6,962,722 3,567,002 1,187,441	6,962,722 3,567,002 1,187,441 11,125,666 720,256 720,256 720,256 720,256 720,256 720,256 720,256 720,256 720,256 720,256 720,256 720,256 720,256 720,256 720,256 720,256 720,256 720,256 720,256 	6,962,722 3,567,002 1,187,441 11,125,666 651,483	6,962,722 3,567,002 1,187,441 11,125,666 651,483 (468,826) - - - 720,256 - - - - - (2,391,504) - - - - - 720,256 - - - - - - 720,256 - (2,391,504) - - - 720,256 - (2,391,504) - - - 2,182 - - - - - (946,641) - - - - 2,182 - - - - - - (946,6459) - -	6,962,722 3,567,002 1,187,441 11,125,666 651,483 (468,826) 2,030,189 - - - 720,256 - - - - - - - (2,391,504) - - - - 720,256 - (2,391,504) - - - 720,256 - (2,391,504) - - - 720,256 - (2,391,504) - - - 2,182 - - - - 2,182 - - (2,182) - - - (946,459) - - (2,182)

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

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

	STATEMENT OF CHANGES IN EQUITY	- GROUI	P								Rs. '000
		Stated	Capital	Statutory	Retained		Reserves				
E FO	r the Three Months ended 31st March	Ordinary	Ordinary	Reserve Fund		Revaluation	Available for	Other	Total	Non-	Total
		Shares	Shares	*	Lannings	Reserve	Sale Reserve	Reserves	Total	Controlling	Equity
		-Voting	-Non-Voting			11030140	Ould Heselve	110301 003		Interest	Equity
_		-voting									
1	Balance as at 01.01.2015	6,962,722	3,567,002	995,894	9,293,830	1,373,590	650,480	2,351,686	25,195,204	1,124,387	26,319,591
	Super Gain Tax **				(870,371)				(870,371)	(1,257)	(871,628)
-	Adjusted Balance as at 01.01.2015	6,962,722	3,567,002	995,894	8,423,459	1,373,590	650,480	2 251 696	24,324,833	1,123,130	
-		0,902,722	3,307,002	555,054	0,423,435	1,373,390	030,400	2,331,000	24,324,033	1,123,130	23,447,503
	Total Comprehensive Income for the period										
	Profit for the Period	-	-	-	663,662	-	-	-	663,662	5,878	669,540
	Other Comprehensive Income (Net of Tax)	-	-	-	-	-	(571,281)	-	(571,281)	3	(571,278)
2	Total Comprehensive Income for the period	-	-		663,662	-	(571,281)	-	92,381	5,881	98,262
-											
	Transactions With Equity Holders, Recognised Directly In Equity										
	Dividends	-	-	-	(862,401)	-	-	-	(862,401)	(23,365)	(885,766)
	Transfers from/to Retained Profits	-	-	-	59,738	-	-	(59,738)	-	-	-
	Changes in Ownership Interest without Change in Control				4.047						(0.007)
<u>-</u>	Acquisition of Non-Controlling Interest without Change in Control Total Transactions with Equity Holders	-			1,347	-		(59,738)	1,347 (861,054)	(4,244)	(2,897)
3	Iotal Transactions with Equity Holders	-	-	•	(801,316)	-	-	(39,738)	(801,034)	(27,609)	(888,663)
-	Balance as at 31.03.2015 (1 + 2 + 3)	6,962,722	3,567,002	995,894	8,285,805	1,373,590	79.199	2.291.948	23,556,160	1.101.402	24,657,562
-				,	-,,	,,		, - ,	-,,	, - , -	,,
1	Balance as at 01.01.2016	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
	Tatal Comprehensive Income for the period										
	Total Comprehensive Income for the period Profit for the Period				673,539				673.539	4.042	677.581
	Other Comprehensive Income (Net of Tax)	-	-	-	673,539	-	(2,392,944)	-	(2,392,944)	4,042	- ,
2	Total Comprehensive Income for the period				673,539		(2,392,944)		(1,719,405)	3,437	(1,715,968)
<u>-</u>		-			073,335	-	(2,392,944)		(1,719,403)	3,437	(1,713,500)
	Transactions With Equity Holders, Recognised Directly In Equity										
	Dividends	-	-	-	(948,641)	-	-	-	(948,641)	(26,180)	(974,821)
	Transfers from/to Retained Profits	-	-	-	2,182	-	-	(2,182)	-	-	-
	Changes in Ownership Interest without Change in Control							(-)			
	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)
	Balance as at 31.03.2016 (1 + 2 + 3)	6,962,722	3,567,002	1,187,441	11,104,370	1,378,783	(2,862,823)	2,283,220	23,620,715	1,041,757	24,662,472

* Statutory Reserve Fund represents the statutory requirement in terms of the section 20(1) and (2) of the Banking Act No. 30 of 1988 (5% of net profit after tax). ** As per the provisions of Part III of the Finance Act, No. 10 of 2015 which was certified on 30 October 2015, the Group is liable for Super Gain Tax of Rs. 871.6 Million. According to the Act, the Super Gain Tax shall be deemed to be expenditure in the Financial Statements relating to the year of assessment which commenced on 1st April 2013. The Act supersedes the requirements of the Sri Lanka Accounting Standards; hence the expense of Super Gain Tax is accounted in the matching of the year of assessment which commonice on tackpine of the requirements of the on Earna Reconting of the year of assessment which commonice on tackpine of the requirements of the one expense of opper dam tacks as a counted in accordance with the requirements of the said Act as recommended by the Statement of Alternative Treatment (SoAT) on Accounting for Super Gain Tax issued by the Institute of Chartered Accountants of Sri Lanka, dated 24 November 2015.

ADDITIONAL DISCLOSURES					Rs. '000
		BA	NK	GF	ROUP
11 Customer Loans and Receivables	31.0	As at 3.2016	As at 31.12.2015	As at 31.03.2016	As at 31.12.2015
Gross Loans and Receivables (Refer 11.1) Less: Individual Impairment Collective Impairment	(1,9	33,344 52,061) 31,816)	198,841,971 (2,019,537) (3,718,492)	207,033,344 (1,952,061) (3,731,816)	198,841,971 (2,019,537) (3,718,492)
Net Loans and Receivables	201,3	49,467	193,103,942	201,349,467	193,103,942
11.1 Customer Loans and Receivables - By produ		.,			
By product - Domestic Currency Export Bills		04,022	41,154	104,022	41,154
Import Bills	2	41,510	216,906	241,510	216,906
Local Bills Lease Rentals Receivable		64,474 64,847	151,680 14,922,249	64,474 14,864,847	151,680 14,922,249
Overdrafts Trust Receipts Loans/Revolving Loans(RIL)		95,740 48,310	49,550,015 12,032,369	53,795,740 10,348,310	49,550,015 12,032,369
Staff Loans	5,3	36,810	5,149,180	5,336,810	5,149,180
Housing Loans Pawning Receivables		57,143 65,045	11,025,655 8,979,333	11,257,143 9,165,045	11,025,655 8,979,333
Refinance Loans	1,0	21,763	854,911	1,021,763	854,911
Credit Cards Margin Trading		82,464	3,189,905 3,241,982	2,982,464 2,814,372	3,189,905 3,241,982
Ferm Loans	80,3	86,761	72,394,970	80,386,761	72,394,970
Fotal	192,3	83,261	181,750,309	192,383,261	181,750,309
By product - Foreign Currency		05.000	1 000 044	1 505 000	1 620 044
Export Bills mport Bills		05,928 59,072	1,638,044 243,679	1,505,928 359,072	1,638,044 243,679
ocal Bills		43,177	92,605	43,177	92,605
Overdrafts Trust Receipts Loans/Revolving Loans(RIL)		81,735 99,565	1,490,845 321,171	681,735 399,565	1,490,845 321,171
lousing Loans Ferm Loans		31,454 29.152	33,245 13.272.073	31,454 11.629.152	33,245 13.272.073
Fotal	14,6	50,083	17,091,662	14,650,083	17,091,662
Gross Loans and Receivables	207,0	33,344	198,841,971	207,033,344	198,841,971
11.2 Movements in Individual and Collective Imp period for Customer Loans and Receivables		BA	NK	GF	OUP
	(5 00)	As at 2016	As at 2015	As at 2016	As at 2015
ndividual Impairment	(For 03 I	,	(For 12 Months)	(For 03 Months)	(For 12 Months)
Opening Balance as at 01st January Charge/(Write back) to Income Statement		19,537 70,604	2,336,572 841,302	2,019,537 70,604	2,336,572 841,302
Reversal for Write-Offs	(73,456)	(1,080,953)	(73,456)	(1,080,953
Interest Accrued on Impaired Loans and Rece Transfer from Collective Impairment	eivables (64,624)	(352,709) 275,325	(64,624)	(352,709) 275,325
Closing Balance as at 31st March 2016 as at 31st December 2015	1,9	52,061	2,019,537	1,952,061	2,019,537
			,,		
Collective Impairment	0.7	18.492	1 675 710	2 719 400	4,675,710
Opening Balance as at 01st January Charge/(Write back) to Income Statement		13,324	4,675,710 (370,141)	3,718,492 13,324	4,675,710 (370,141
Reversal for Write-Offs Transfer to Individual Impairment		-	(311,752)	-	(311,752
Closing Balance as at 31st March 2016	3,7	31,816	(275,325)	3,731,816	(275,325)
as at 31st December 2015			3,718,492		3,718,492
otal Impairment	5,6	83,877	5,738,029	5,683,877	5,738,029
Fotal Impairment	5.6				
fotal Impairment		BA As at	NK As at	GF As at	ROUP As at
		BA	NK	GF	ROUP
12 Customer Deposits - By product Sy product - Domestic Currency	31.0	BA As at 3.2016	NK As at 31.12.2015	GF As at 31.03.2016	ROUP As at 31.12.2015
2 Customer Deposits - By product	31.0 : 16,9	BA As at 3.2016 21,271	NK As at 31.12.2015 16,381,633	GF As at 31.03.2016 16,921,271	As at 31.12.2015 16,381,633
12 Customer Deposits - By product By product - Domestic Currency Demand deposits Savings deposits Fixed deposits	31.0 16,9 56,2 128,0	BA As at 3.2016 21,271 42,460 43,825	NK As at 31.12.2015 16,381,633 56,252.291 127,704,952	GF As at 31.03.2016 16,921,271 56,242,460 128,043,825	ROUP As at 31.12.2015 16,381,633 56,252,291 127,704,952
2 Customer Deposits - By product by product - Domestic Currency Demand deposits Savings deposits Fixed deposits Certificate of deposits	31.0 16,9 56,2 128,0 3,5	BA As at 3.2016 21,271 42,460 43,825 88,459	NK As at 31.12.2015 16,381,633 56,252,291 127,704,952 3,887,455	GF As at 31.03.2016 16,921,271 56,242,460 128,043,825 3,588,459	As at 31.12.2015 16,381,633 56,252,291 127,704,952 3,887,455
2 Customer Deposits - By product 8y product - Domestic Currency Demand deposits Savings deposits Fixed deposits	31.0 16,9 56,2 128,0 3,5	BA As at 3.2016 21,271 42,460 43,825	NK As at 31.12.2015 16,381,633 56,252.291 127,704,952	GF As at 31.03.2016 16,921,271 56,242,460 128,043,825	ROUP As at 31.12.2015 16,381,633 56,252,291 127,704,952
Customer Deposits - By product by product - Domestic Currency Demand deposits Savings deposits Fixed deposits Certificate of deposits Total By product - Foreign Currency	31.0 16.9 56.2 128.0 3,5 204.7	BA As at 3.2016 21,271 42,460 43,825 88,459 96,015	NK As at 31.12.2015 16,381,633 56,252,291 127,704,952 3,887,455 204,226,331	GF As at 31.03.2016 16,921,271 56,242,460 128,043,825 3,588,459 204,796,015	KOUP As at 31.12.2015 16,381,633 56,252,291 127,704,952 3,887,455 204,226,331
Customer Deposits - By product Domestic Currency Demand deposits Savings deposits Fixed deposits Certificate of deposits Total By product - Foreign Currency Demand deposits Savings deposits	31.0 : 16,9 56,2 128,0 3,5,5 204,7 !	BA As at 3.2016 21,271 42,460 43,825 88,459	NK As at 31.12.2015 16,381,633 56,252,291 127,704,952 3,887,455	GF As at 31.03.2016 16,921,271 56,242,460 128,043,825 3,588,459	KOUP As at 31.12.2015 16.381.633 56.252.201 127.704.952 3.887.455 204,226,331 1.362.914
Customer Deposits - By product Domestic Currency Demand deposits Savings deposits Fixed deposits Certificate of deposits Total Product - Foreign Currency Demand deposits	31.0 16,9 56,2 128,0 3,5 204,7 1,7 7,5	BA As at 3.2016 (21,271 (42,460 (43,825 (88,459) (96,015) (18,349)	NK As at 31.12.2015 16,381,633 56,252.291 127,704,952 3,887,455 204,226,331 1,362,914	GF As at 31.03.2016 16.921,271 56.242,460 128,043,825 3.588,459 204,796,015 1,718,349	KOUP As at 31.12.2015 16,381,633 56,252,291 127,704,952 3,887,455 204,226,331
2 Customer Deposits - By product by product - Domestic Currency Demand deposits Savings deposits Fixed deposits Certificate of deposits Total by product - Foreign Currency Demand deposits Savings deposits	31.0 16,9 56,2 128,0 3,5 204.7 7,5 11,4	BA As at 3.2016 221,271 42,460 43,825 88,459 96,015 18,349 09,616	NK As at 31.12.2015 16.381.633 56.252.291 127.704.952 3.887.455 204,226,331 1,362,914 7,471,493	GF As at 31.03.2016 16.921.271 56.242,460 128.043,825 3.588,459 204.796,015 1,718,349 7,509,616	KOUP As at 31.12.2015 16.381,633 56,252,291 127,704,952 3,887,455 204,226,331 1,362,914 7,471,433
2 Customer Deposits - By product by product - Domestic Currency Demand deposits Savings deposits Fixed deposits Certificate of deposits Total by product - Foreign Currency Demand deposits Savings deposits Fixed deposits Fixed deposits	31.0 16.9 56.2 128.0 3.5 204.7 7,5 11,4 20.6	BA As at 3.2016 21,271 42,460 43,825 88,459 96,015 18,349 09,616 21,505	NK As at 31.12.2015 16.381.633 56.252.291 127,704,952 3,887,455 204,226,331 1,362,914 7,471,493 11,464,717	GF As at 31.03.2016 16.921,271 56.242,460 128,043,825 3.588,459 204,796,015 1,718,349 7.509,616 11,421,505	KOUP As at 31.12.2015 16.381.633 56.252.291 127,704,952 3.887,455 204,226,331 1.362,914 7,471,493 11.464,717

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