# SEYLAN BANK PLC FINANCIAL STATEMENTS



Nine months ended 30th September, 2016

carbon         carbon<	INCOME STATEMENT											R	s. '000	CASH FLOW STATEMENT				Rs. '000
Part Bar	(In terms of Bule 7.4 of the Colombo Stock Exchange	1	Bank			Bank			Group			Group						
Ind         Ju         Ju <thju< th="">         Ju         Ju         Ju&lt;</thju<>				onths	F		ter	For		ths	For the			For the 09 Months ended 30th September				
		E	Ended 30th S	eptember	E	nded 30th S	Septembe	r End	ded 30th Sep	otember	Ended	30th Septe	ember		NS. 000	NS. 000	NS. 000	NS. 000
Hates Torong         Hates Torog         Hates Torong         Hates Torong </td <td></td> <td>2016</td> <td>2015</td> <td>Growth</td> <td>2016</td> <td>2015</td> <td></td> <td>2016</td> <td>2015</td> <td>Growth</td> <td>2016</td> <td>2015</td> <td>Growth</td> <td>Cash Flows from Operating Activities</td> <td></td> <td></td> <td></td> <td></td>		2016	2015	Growth	2016	2015		2016	2015	Growth	2016	2015	Growth	Cash Flows from Operating Activities				
Late in both set in	Interest Income	23 647 787	17 687 553	33 70	8 867 7/1	6 008 187	/0	2 658 484	17 608 727	% 33.67 8	871 / 55	6 103 037	45 36					
des idea         Horse         Horse         Justice         J																		
															(52,377)		(52,377)	
Ten al Commission Normality         Constraints         Constr						-,												
basis         basis <th< td=""><td>Fee and Commission Income</td><td>2.287.310</td><td>1.949.271</td><td>17.34</td><td>798,460</td><td>702.627</td><td>13.64</td><td>2.287.078</td><td>1.949.111</td><td>17.34</td><td>798.451</td><td>702.486</td><td>13.66</td><td></td><td></td><td></td><td></td><td></td></th<>	Fee and Commission Income	2.287.310	1.949.271	17.34	798,460	702.627	13.64	2.287.078	1.949.111	17.34	798.451	702.486	13.66					
ref ref 24         ref	Less: Fee and Commission Expenses	85,345	80,650	5.82	28,696	25,435	12.82	89,476	83,617			26,362	14.27					
bit hash genes         0.000         1.7.7         108.81         0.000         1.7.7         0.000         1.7.7         0.000         1.7.7         0.000         1.7.7         0.000         1.7.7         0.000         1.7.7         0.000         1.7.7         0.000         1.7.7         0.000         1.7.7         0.000         1.7.7         0.000         1.7.7         0.000         1.7.7         0.000	Net Fee and Commission Income	2,201,965	1,868,621	17.84	769,764	677,192	13.67	2,197,602	1,865,494	17.80	768,327	676,124	13.64	Operating Profit before Changes in Operating Assets and Liabilities	5,287,925	5,059,377	5,411,333	5,154,041
Bar																		
of all states         0.000         0.001         0.001         0.00000         0.						( , , , , , , , , , , , , , , , , , , ,				,		(						
Hard Parameter       442.20       343.67       24.81       120.00       62.00 <td></td> <td></td> <td></td> <td>. ,</td> <td>· · · · · /</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>Deposits field for regulatory of wonetary control r diposes</td> <td>(1,525,215)</td> <td>(300,043)</td> <td>(1,525,215)</td> <td>(500,045)</td>				. ,	· · · · · /									Deposits field for regulatory of wonetary control r diposes	(1,525,215)	(300,043)	(1,525,215)	(500,045)
1122 #4         1232 #4         1335         154.84         19.35         12.55.84         19.43         12.55.84         19.43         12.55.84         19.43         12.55.84         19.43         12.55.84         19.43         12.55.84         19.43         12.55.84         19.43         19.55.84         19.43         19.55.84         19.5																		
Fland Decision losses         Fland State         11 st	Other Operating Income (Net)		/															
Less: shares         Less: shares<	Total Operating Income			()														
Late::::::::::::::::::::::::::::::::::::	Total Operating income	12,070,004	11,949,404	1.10	4,000,399	3,007,731	20.34 1	2,903,092	1,970,000	1.14 4,	101,403	3,900,740	20.43	Jacoma Tay Daid	(500.040)	(1 100 077)	(500.040)	(1 100 077)
Lines         Line         Lines         Lines <thl< td=""><td>Less: Impairment for Loans and Other</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></thl<>	Less: Impairment for Loans and Other																	
Individual linguingent         416,19         646,27         27,333         3.3.9         416,19         646,77         (100,71,700)         (100,71,70																( ···· /	( ··· /	
Column 1		416 199	546 278	(23.81)	241 842	173 533	39.36	416 199	546 278	(23.81)	241 842	173 533	39.36	Net Cash Used in Operating Activities	(6,677,990)	(802,533)	(6,554,582)	(707,869)
Othes         8.87         8.87         14.27         2007         7.005         19.22         20.52         8.171         15.14         15								,						Cash Flows from Investing Activities				
bit         bit<         bit         bit<         bit </td <td></td> <td></td> <td>(</td> <td></td> <td></td> <td>( ,,</td> <td></td> <td></td> <td>( , , , , , , , , , , , , , , , , , , ,</td> <td></td> <td></td> <td>( , , , , , , , , , , , , , , , , , , ,</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>			(			( ,,			( , , , , , , , , , , , , , , , , , , ,			( , , , , , , , , , , , , , , , , , , ,						
Het Operating noom         12,81 2/2         14,82,38         7.43         4405,58         32,828,22         12,08         32,807,070         14,83,387         7.44         442,84         3,949,31         12,12           Persone         43,83,252         31,517         10,66,433         10,77,187         13,83,32         12,77,187         13,83,32         12,83,26         13,83,13         13,14,33,13         13,83,13         14,14,03,13         13,14,05,13         13,14,05,13         13,14,05,13         13,14,05,13         13,14,05,13         13,14,05,13         13,14,05,13         13,14,05,13         13,14,05,13         13,14,05,13         13,14,05,13         13,14,05,13         13,14,05,13         13,14,05,13         13,14,05,13         13,14,05,13         13,14,05,13         13,14,05,13         13,14,05,13																	-	
Autor         Autor <th< td=""><td>Net Operating Income</td><td>12,281,242</td><td>11,432,336</td><td>7.43</td><td>4,403,550</td><td>3,928,822</td><td>12.08 1</td><td>2,307,670 1</td><td>1,459,387</td><td>7.40 4,</td><td>424,614</td><td>3,949,811</td><td>12.02</td><td></td><td>00,930</td><td>00,001</td><td>32,391</td><td>41,120</td></th<>	Net Operating Income	12,281,242	11,432,336	7.43	4,403,550	3,928,822	12.08 1	2,307,670 1	1,459,387	7.40 4,	424,614	3,949,811	12.02		00,930	00,001	32,391	41,120
Hardware         Diamond         <															(1,207,658)		(1,200,121)	
Deprediction and Amortisation         437,572         533,165         23,386         231,195         24,30         436,395         22,22         462,238         136,235         12,225         12,307         515,562         13,075         53,056         12,307         515,562         13,075         53,056         13,075         53,056         14,112,77         53,056         14,012,787         155,007         16,000         16,000         16,000	Personnel Expenses	3,488,252	3,181,119	9.65	1,185,711	1,069,493	10.87	3,513,025	3,204,500	9.63 1,	,193,887	1,077,183	10.83	Reverse Repurchase Agreements Maturing after 03 Months	-	(25,266)	108.000	(25,266)
Other Expenses       3.218.83       2.981/278       8.00       1.133.175       950.066       1.033.175       950.070.00       1.055.00	Depreciation and Amortisation	437,572	353,185	23.89	150,644	121,196	24.30	472,331	386,395	22.24	162,284	132,216	22.74					
Departing Portification Farses         Conduction         Conduction <td>Other Expenses</td> <td>3,219,893</td> <td>2,981,278</td> <td>8.00</td> <td>1,133,175</td> <td>959,606</td> <td>18.09</td> <td>3,164,662</td> <td>2,930,068</td> <td>8.01 1,</td> <td>,114,797</td> <td>937,834</td> <td>18.87</td> <td>Proceeds from Sale of Property, Plant &amp; Equipment, Leasedhold Rights and Intangible Assets</td> <td></td> <td></td> <td></td> <td>13,075</td>	Other Expenses	3,219,893	2,981,278	8.00	1,133,175	959,606	18.09	3,164,662	2,930,068	8.01 1,	,114,797	937,834	18.87	Proceeds from Sale of Property, Plant & Equipment, Leasedhold Rights and Intangible Assets				13,075
operating promiseries         5,135,22         4,916,73         4,35         1,35,25         4,916,73         4,35         5,135,25         4,916,73         4,35         5,135,25         4,916,73         4,35         5,135,25         4,916,73         4,35,55         4,36,75         5,135,25         4,916,73         4,155,19         4,022,41         1,255,95         3,27,65         7,35,87         5,35,26         4,182,125         7,35,87         5,35,26         4,182,125         7,35,87         5,35,26         4,182,125         5,35,26         6,28,49         7,155,87         6,28,498         7,55,872         5,500,000 <td></td> <td>7,145,717</td> <td>6,515,582</td> <td>9.67</td> <td>2,469,530</td> <td>2,150,295</td> <td>14.85</td> <td>7,150,018</td> <td>6,520,963</td> <td>9.65 2,</td> <td>470,968</td> <td>2,147,233</td> <td>15.08</td> <td></td> <td></td> <td>155,000</td> <td>- (106)</td> <td></td>		7,145,717	6,515,582	9.67	2,469,530	2,150,295	14.85	7,150,018	6,520,963	9.65 2,	470,968	2,147,233	15.08			155,000	- (106)	
Value Added Tax (VAT) and Nation Building Tax       980,00       854,29       14.72       337,89       294,92       14.50       987,85       14.72       337,89       294,92       14.50       294,92       14.50       294,92       14.50       Cate Floors from Financing Advities       Cate Floors from Financing Advites       Cate	Operating Profit before Taxes	5,135,525	4,916,754	4.45	1,934,020	1,778,527	8.74	5,157,652	4,938,424	4.44 1,	953,646	1,802,578	8.38				( /	
(NBT) on Financial Service       980,00       854,293       1.4.72       337,696       993,254       84,293       1.4.9       943,329       1.4.50       943,329       1.4.72       84,293       1.4.72       84,293       1.4.72       973,646       973,547       84,293       1.4.50       973,648       973,648       974,942       1.4.50       973,648       973,648       973,648       973,648       973,648       973,648       973,648       973,648       973,648       973,648       973,648       973,658 </td <td>Value Added Tax (VAT) and Nation Building Tax</td> <td></td> <td>Net Cash Used in Investing Activities</td> <td>(1,512,979)</td> <td>(29,344,950)</td> <td>(1,567,563)</td> <td>(29,344,545)</td>	Value Added Tax (VAT) and Nation Building Tax													Net Cash Used in Investing Activities	(1,512,979)	(29,344,950)	(1,567,563)	(29,344,545)
Image: Profit before face: Profit before fa		980,006	854,293	14.72	337,696	294,932	14.50	973,524	854,293	13.96	337,696	294,932	14.50	Cash Flows from Financing Activities				
Image: Profit before face: Profit before fa														Increase in Debentures	5,000,000		5,000,000	
Profit before functione fax       A, 153, 013       4, 02, 401       2.29       1, 398, 324       1, 048, 124       1, 048, 124       1, 048, 124       1, 048, 043       1, 124       1, 048, 043 <td></td> <td>Securities Sold under Repurchase Agreements</td> <td>5,018,294</td> <td></td> <td>5,018,294</td> <td></td>														Securities Sold under Repurchase Agreements	5,018,294		5,018,294	
And the period       And t	Profit before Income Tax	4,155,519	4,062,461	2.29	1,596,324	1,483,595	7.60	4,184,128	4,084,131	2.45 1,	615,950	1,507,646	7.18					
Name         Note         Note <th< td=""><td>Incomo Tay Evpanço</td><td>1 227 570</td><td>1 222 021</td><td>(0.20)</td><td>500 050</td><td>404 262</td><td>5 90</td><td>1 240 200</td><td>1 252 066</td><td>(0.27)</td><td>520 127</td><td>501 400</td><td>5 72</td><td>Net Cash Generated from Financing Activities</td><td></td><td></td><td>11 682 512</td><td></td></th<>	Incomo Tay Evpanço	1 227 570	1 222 021	(0.20)	500 050	404 262	5 90	1 240 200	1 252 066	(0.27)	520 127	501 400	5 72	Net Cash Generated from Financing Activities			11 682 512	
Profit       Cash       Same	Income tax expense	1,327,370	1,002,021	(0.39)	525,550	454,202	3.09	1,349,309	1,332,900	(0.27)	550,157	501,400	5.75					
Attribute to: Downers of the Parent       Actribute to: Downers       Actribute to: Downers       Actreaction of to: Downers       Actribute to: Do	Profit for the Period	2,827,949	2,729,640	3.60	1,072,966	989,333	8.45	2,834,819	2,731,165	3.80 1,	085,813	1,006,246	7.91	Net Increase/(Decrease) in Cash and Cash Equivalents Cash and Cash Equivalents at beginning of the Year				
Owners of the Parent       2,22,949       2,729,640       3.00       1,072,966       969,333       6.49       2,816,225       2,716,524       3.74       1,002,024       1,001,157       6.06       6.05       6.	Attributable to:																	
Profit for the Period       2,827,949       2,729,640       3.60       1,072,966       989,333       8.45       2,834,819       2,731,165       3.80       1,085,813       1,006,246       7.35       Cash and Cash telluvalents       Cash and Cash telluvalents       Securities       Secu	Owners of the Parent	2,827,949	2,729,640	3.60	1,072,966	989,333	8.45	2,818,225	2,716,524	3.74 1,	,082,024	1,001,157	8.08	Gash and Gash Equivalents at End of the Period	18,242,459	13,689,094	18,242,509	13,689,144
Reference	Non-Controlling Interest																	
Basic/Diluted Earnings per Ordinary Share       6       C       Securities Purchased under Resale Agreements Maturing with in 03 Months       2,228,353       486,449       2,228,353       486,449       2,228,353       486,449       2,228,353       486,449       2,228,353       486,449       2,228,353       486,449       2,228,353       486,449       2,228,353       486,449       2,228,353       486,449       2,228,353       486,449       2,228,353       486,449       2,228,353       486,449       2,228,353       486,449       2,228,353       486,449       2,228,353       486,449       2,228,353       486,449       2,228,353       486,449       2,228,353       486,449       2,428,262       7,788,084       5,482,621       7,788,084       5,482,621       7,788,084       5,482,621       7,788,084       5,482,621       7,788,084       5,482,621       7,788,084       5,482,621       7,788,084       5,482,621       7,788,084       5,482,621       7,788,084       5,482,621       7,788,084       5,482,621       7,788,084       5,482,621       7,788,084       5,482,621       7,788,084       5,482,621       7,788,084       5,482,621       7,788,084       5,482,621       7,788,084       5,482,621       7,788,084       5,482,621       7,788,084       5,482,621       7,788,084       6,482,621 <t< td=""><td>Profit for the Period</td><td>2,827,949</td><td>2,729,640</td><td>3.60</td><td>1,072,966</td><td>989,333</td><td>8.45</td><td>2,834,819</td><td>2,731,165</td><td>3.80 1,</td><td>085,813</td><td>1,006,246</td><td>7.91</td><td></td><td>8,226,022</td><td></td><td>8,226,072</td><td></td></t<>	Profit for the Period	2,827,949	2,729,640	3.60	1,072,966	989,333	8.45	2,834,819	2,731,165	3.80 1,	085,813	1,006,246	7.91		8,226,022		8,226,072	
Basic/Diluted Earnings per Ordinary Share (in Runees) 8.20 7.91 3.60 3.11 2.87 8.45 8.17 7.87 3.74 3.14 2.90 8.08 Securities Purchased under Resale Agreements Maturing with in 03 Months 7,788,084 5,482,621 7,788,084 5,482,621														Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing within 03 Months		486,449		486,449
(In Hupees) 8.20 1.91 3.00 3.11 2.87 8.45 8.17 1.87 3.14 3.14 2.90 8.08		0.00	7.61	0.00	0.41	0.07	0.45	0.47	7.07	0.74	0.44	0.00			7,788,084	5,482,621	7,788,084	5,482,621
	(IN KUPEES)	8.20	7.91	3.60	3.11	2.87	8.45	8.17	7.87	3.74	3.14	2.90	8.08		18,242,459	13,689,094	18,242,509	13,689,144

Rs. '000

# STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

(In terms of Rule 7.4 of the Colombo Stock Exchange)												
		Bank			Bank			Group			Group	
	For the 09 mo	nths Ended 30	)th September	For the Quar	ter Ended 30t	h September	For the 09 mo	nths Ended 30th	September	For the Qua	rter Ended 30	th September
	2016	2015	Growth %	2016	2015	Growth %	2016	2015	Growth %	2016	2015	Growth %
Profit for the Period	2,827,949	2,729,640	3.60	1,072,966	989,333	8.45	2,834,819	2,731,165	3.80	1,085,813	1,006,246	7.91
Other Comprehensive Income/(Loss), Net of Tax Net Gain/(Loss) on Re-measuring Available-for-Sale Financial Assets	(584,649)	(931,947)	37.27	960,041	(701,651)	236.83	(586,221)	(930,727)	37.01	960,329	(699,619)	237.26
Other Comprehensive Income/(Loss) for the Period,												
Net of Taxes	(584,649)	(931,947)	37.27	960,041	(701,651)	236.83	(586,221)	(930,727)	37.01	960,329	(699,619)	237.26
Total Comprehensive Income/(Loss) for the Period Attributable to:	2,243,300	1,797,693	24.79	2,033,007	287,682	606.69	2,248,598	1,800,438	24.89	2,046,142	306,627	567.31
Owners of the Parent Non-Controlling Interest	2,243,300	1,797,693	24.79	2,033,007	287,682	606.69	2,232,469 16,129	1,785,442 14,996	25.04 7.56	2,042,268 3,874	300,927 5,700	578.66 (32.04)
Total Comprehensive Income for the Period	2,243,300	1,797,693	24.79	2,033,007	287,682	606.69	2,248,598	1,800,438	24.89	2,046,142	306,627	567.31

# STATEMENT OF FINANCIAL POSITION

(Sgd.) Champika Dodanwela (Ms.) **Actg. Chief Financial Officer** October 27, 2016 Colombo

(In terms of Rule 7.4 of the Colombo Stock Exchange)		Bank		Group				
	As at 30.09.2016	As at 31.12.2015	Growth %	As at 30.09.2016	As at 31.12.2015	Growth %		
ssets								
ash and Cash Equivalents	8,226,022	7,800,488	5.46	8,226,072	7,800,538	5.46		
alances with Central Bank of Sri Lanka	15,889,167	8,563,888	85.54	15,889,167	8,563,888	85.54		
acements with Banks and Finance Companies	-	757,050	(100.00)	-	757,050	(100.00		
erivative Financial Instruments	31,903	130,055	(75.47)	31,903	130,055	(75.47		
ther Financial Assets Held-for-Trading	5,802,683	6,016,572	(3.55)	5,810,083	6,024,772	(3.56		
ecurities Purchased under Resale Agreements	7,788,084	2,312,548	236.78	7,788,084	2,312,548	236.78		
ustomer Loans and Receivables	222,083,180	193,103,942	15.01	222,083,180	193,103,942	15.01		
nancial Investments - Available-for-Sale	46,392,733	48,038,510	(3.43)	46,428,162	48,075,921	(3.43		
nancial Investments - Held-to-Maturity	18,422,792	18,147,773	1.52	18,501,574	18,229,045	1.50		
vestment in Subsidiary	1,153,602	1,151,929	0.15	-	-			
roup Balances Receivable	30,000	30,000	-			-		
roperty, Plant & Equipment	3,318,247	3,227,752	2.80	4,947,642	4,875,266	1.48		
easehold Rights	42,857	44,316	(3.29)	593,041	600,057	(1.17		
vestment Properties	-		(0.20)	1,083,080	1,089,920	(0.63		
tangible Assets	273,303	249,890	9.37	273,303	249,890	9.37		
eferred Tax Assets		- 245,050	5.57	210,000	2-3,030	3.07		
ther Assets	8,101,067	6,755,420	19.92	8,136,934	6,772,672	20.14		
tal Assets	337,555,640	296,330,133	13.91	339.792.225	298,585,564	13.80		
		200,000,100	10.01		200,000,001	10.00		
abilities	00 500 000	10 704 474		00 500 000	10 704 474			
ue to Banks	22,588,308	19,784,171	14.17	22,588,308	19,784,171	14.17		
erivative Financial Instruments	99,571	50,013	99.09	99,571	50,013	99.09		
ustomer Deposits	250,690,852	224,525,455	11.65	250,690,852	224,525,455	11.65		
ecurities Sold under Repurchase Agreements	16,438,288	11,409,788	44.07	16,438,288	11,409,788	44.07		
ther Borrowings	17,175	15,688	9.48	17,175	15,688	9.48		
roup Balances Payable	193,135	181,266	6.55	-	-	-		
ebentures	12,452,205	7,179,853	73.43	12,452,205	7,179,853	73.43		
urrent Tax Liabilities	891,789	506,712	76.00	897,473	505,278	77.62		
eferred Tax Liabilities	141,475	336,102	(57.91)	204,409	384,771	(46.88		
ther Liabilities	7,692,506	7,285,408	5.59	7,776,906	7,375,613	5.44		
tal Liabilities	311,205,304	271,274,456	14.72	311,165,187	271,230,630	14.72		
luity								
ated Capital	10,529,724	10,529,724	-	10,529,724	10,529,724	-		
tatutory Reserve Fund	1,187,441	1,187,441	-	1,187,441	1,187,441	-		
etained Earnings	13,011,520	11,125,666	16.95	13,253,420	11,376,269	16.50		
ther Reserves	1,621,651	2,212,846	(26.72)	2,602,004	3,194,306	(18.54		
ital Shareholders' Equity	26,350,336	25,055,677	5.17	27,572,589	26,287,740	4.89		
n-Controlling Interest	-	-		1,054,449	1,067,194	(1.19		
otal Equity	26,350,336	25,055,677	5.17	28,627,038	27,354,934	4.65		
otal Equity & Liabilities	337,555,640	296,330,133	13.91	339,792,225	298,585,564	13.80		
ontingent Liabilities and Commitments	62,057,997	57,222,365	8.45	62,124,997	57,302,098	8.42		
emorandum Information								
umber of Employees	3,179	3,085	3.05	3,208	3,113	3.05		
mber of Banking Centres	166	159	4.40	166	159	4.40		
t Assets Value per Ordinary Share (Rs.)	76.39	72.63	5.17	79.93	76.21	4.89		
rtification: e the undersigned, being the Chairman, Director/Chief Executive Officer and The above statements have been prepared in compliance with the form	nat and definitions prescrib			wherever required provi	des additional disclos	sures to cor		
with Sri Lanka Accounting Standard - LKAS 34 - Interim Financial Repor The information contained in these statements have been extracted fro Companies Act No. 07 of 2007.	-	tatements of the Bank	& Group, which h	ave been prepared in cor	npliance with the requ	lirements o		
σσπραπισσποτινο, στ σι 2001.								

(Sgd.) Kapila Ariyaratne Director/Chief Executive Officer

# Rs. 7000 SEYLAN BANK PLC - DEBENTURES

	Current Period	Comparative Period
	01-July-16 to 30-September-16	01-July-15 to 30-September-15
Debt/Equity Ratio	0.47	0.31
Interest Cover	6.92	7.91
Quick Asset Ratio	0.75	0.75
2013/2018 Issue Market Prices during July to September (EX Interest) Annual Interest - 15.50% p.a. - Highest Price - Lowest Price - Last Traded Price (28/09/2016)/* Semi Annual - 15.00% p.a. - Highest Price - Lowest Price Lowest Price	107.68 106.29 106.69 *	* * 106.00 100.00
- Last Traded Price */(08/07/2015) Monthly Interest - 14.50% p.a.	*	106.00
Interest Yield As At Date of Last Trade Annual Interest (28/09/2016)/* Semi Annual Interest */(08/07/2015) Monthly Interest Yield to Maturity of Trade Done on Annual Interest (28/09/2016)/*	14.53% * 9.99%	* 14.68% *
Semi Annual Interest */(08/07/2015)	*	12.24%
Monthly Interest Interest Rate of Comparable Government Security	10.40%	8.76%
2014 Issue	10.40%	0.70%
4 Years Semi Annual - 8.00% p.a. 5 Years Semi Annual - 8.35% p.a. 5 Years Annual - 8.60% p.a. 6 Years Semi Annual - 8.60% p.a. 6 Years Annual - 8.75% p.a.	* * *	* * * *
Interest 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. 6 Years Semi Annual - 8.60% p.a. 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. 5 Years Annual - 8.60% p.a. 6 Years Semi Annual - 8.60% p.a. 6 Years Annual - 8.75% p.a.	* * *	
Interest Rate of Comparable Government Security 4 Years 5 Years 6 Years	10.62% 10.84% 10.99%	9.34% 9.55% 9.81%
2016 Issue Market Prices during July to September (EX Interest) Five Year Fixed Semi Annual - 13.00% p.a - Highest Price - Lowest Price - Last Traded Price (24/08/2016)/* Five Year Floating Semi Annual - 11.93% p.a. Seven Year Fixed Semi Annual - 13.75% p.a	101.00 101.00 101.00 *	
Interest Yield As At Date of Last Trade Five Year Fixed Semi Annual - 13.00% p.a (24/08/2016)/* Five Year Floating Semi Annual - 11.93% p.a. Seven Year Fixed Semi Annual - 13.75% p.a	13.29% *	* * *
Yield to Maturity of Trade Done on Five Year Fixed Semi Annual - 13.00% p.a (24/08/2016)/* Five Year Floating Semi Annual - 11.93% p.a. Seven Year Fixed Semi Annual - 13.75% p.a	12.71% *	* * *
Interest Rate of Comparable Government Security 5 Years 7 Years	11.02% 11.34%	* *
* No Trading During The Period		

#### SELECTED PERFORMANCE INDICATORS

	B	ANK	GROUP	
	30.09.2016	31.12.2015	30.09.2016	31.12.2015
Regulatory Capital Adequacy				
Core Capital (Tier 1 Capital) Rs. '000	22,927,276	23,881,138	23,690,205	24,642,642
Total Capital Base Rs. '000	28,762,218	25,097,888	29,496,022	25,828,842
Core Capital Adequacy Ratio as a % of Risk Weighted Assets (Minimum Requirement 5%)	10.26	12.24	10.49	12.48
Total Capital Adequacy Ratio as a % of Risk Weighted Assets (Minimum Requirement 10%)	12.87	12.87	13.07	13.08
Assets Quality (Quality of Loan Portfolio)				
Gross Non-Performing Advances Ratio % (Net of Interest in Suspense)	5.12	4.68		
Net Non-Performing Advances Ratio % (Net of Interest in Suspense and Provision)	3.60	3.06		
Profitability Interest Margin % Return (Net Profit before Tax) on Average Assets % Return on Equity %	4.00 1.74 15.37	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 % (Minimum Requirement 20 %)	62,590,628 38,723	62,010,511 26,930		
Domestic Banking Unit Offshore Banking Unit	23.06 27.32	27.56 21.51		

#### Head Office: Seylan Tower, No. 90, Galle Road, Colombo 3. Tel: 011 245 6789, 4701 000 Fax: 011 245 6456 E-mail: info@seylan.lk Web: www.seylan.lk

(Sgd.) Ravi Dias **Chairman** 

# **SEYLAN BANK PLC** FINANCIAL STATEMENTS



### Nine months ended 30th September, 2016

# 10. ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

		B	ank - 30.09.201	6				<u> 8ank - 31.12.2015</u>	i	
	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	-	-	8,226,022	-	8,226,022	-	-	7,800,488	-	7,800,48
Balances with Central Bank of Sri Lanka	-	-	15,889,167	-	15,889,167	-	-	8,563,888	-	8,563,88
Placements with Banks and Finance Companies		-	-	-	-	-	-	757,050	-	757,05
Derivative Financial Instruments	31,903	-	-	-	31,903	130,055	-	-	-	130,05
Other Financial Assets Held-for-Trading	5,802,683	-	-	-	5,802,683	6,016,572	-	-	-	6,016,57
Securities Purchased under Resale Agreements	-	-	7,788,084	-	7,788,084	-	-	2,312,548	-	2,312,54
Customer Loans and Receivables		-	222,083,180	-	222,083,180	-	-	193,103,942	-	193,103,94
Financial Investments - Available-for-Sale	-	-	-	46,392,733	46,392,733	-	-	-	48,038,510	48,038,51
Financial Investments - Held-to-Maturity		18,422,792	-	-	18,422,792	-	18,147,773	-	-	18,147,77
Group Balances Receivable		-	30,000	-	30,000	-	-	30,000	-	30,00
Other Assets		-	4,896,854	-	4,896,854	-	-	3,854,350	-	3,854,35
Total Financial Assets	5,834,586	18,422,792	258,913,307	46,392,733	329,563,418	6,146,627	18,147,773	216,422,266	48,038,510	288,755,17
	Held Tradin		Amortised Cost		Total		l-for- g (HFT)	Amortis	ed Cost	Total
Liabilities										
Due to Banks			22,588,308		22,588,308	-		19,784,171		19,784,17
Derivative Financial Instruments	99,571		-		99,571	50,013		-		50,01
Customer Deposits	-		250,690,852		250,690,852	-		224,525,455		224,525,45
Securities Sold under Repurchase Agreements	-		16,438,288		16,438,288	-		11,409,788		11,409,78
Other Borrowings	-		17,175		17,175	-		15,688		15,68
Debentures	-		12,452,205		12,452,205	-		7,179,853		7,179,85
Group Balances Payable			193,135		193,135	-		181,266		181,26
Current Tax Liabilities	-		891,789		891,789	-		506,712		506,71
Other Liabilities			6,206,476		6,206,476	-		5,580,398		5,580,39
Total Financial Liabilities	99,571		309,478,228		309,577,799	50,013		269,183,331		269,233,34

		Group - 30.09.2016					Group - 31.12.2015					
	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	-	-	8,226,072	-	8,226,072	-	-	7,800,538	-	7,800,538		
Balances with Central Bank of Sri Lanka	-	-	15,889,167	-	15,889,167	-	-	8,563,888	-	8,563,888		
Placements with Banks and Finance Companies	-	-	-	-	-	-	-	757,050	-	757,050		
Derivative Financial Instruments	31,903	-	-	-	31,903	130,055	-	-	-	130,055		
Other Financial Assets Held-for-Trading	5,810,083	-	-	-	5,810,083	6,024,772	-	-	-	6,024,772		
Securities Purchased under Resale Agreements	-	-	7,788,084	-	7,788,084	-	-	2,312,548	-	2,312,548		
Customer Loans and Receivables	-	-	222,083,180	-	222,083,180	-	-	193,103,942	-	193,103,942		
Financial Investments - Available-for-Sale	-	-	-	46,428,162	46,428,162	-	-	-	48,075,921	48,075,921		
Financial Investments - Held-to-Maturity	-	18,501,574	-	-	18,501,574	-	18,229,045	-	-	18,229,045		
Other Assets		-	4,928,626	-	4,928,626	-	-	3,867,454	-	3,867,454		
Total Financial Assets	5,841,986	18,501,574	258,915,129	46,428,162	329,686,851	6,154,827	18,229,045	216,405,420	48,075,921	288,865,213		
	Held Tradin	l-for- g (HFT)	Amortised Cost		Total	Held-for- Trading (HFT)		Amortised Cost		Total		
Liabilities												
Due to Banks	-		22,588,308		22,588,308	-		19,784,171		19,784,171		
Derivative Financial Instruments	99,571		-		99,571	50,013		-		50,013		
Customer Deposits	-		250,690,852		250,690,852	-		224,525,455		224,525,455		
Securities Sold under Repurchase Agreements			16,438,288		16,438,288	-		11,409,788		11,409,788		
Other Borrowings	-		17,175		17,175	-		15,688		15,688		
Debentures	-		12,452,205		12,452,205	-		7,179,853		7,179,853		
Current Tax Liabilities	-		897,473		897,473	-		505,278		505,278		
Other Liabilities	-		6,219,297		6,219,297	-		5,590,898		5,590,898		
Total Financial Liabilities	99,571		309,303,598		309,403,169	50,013		269,011,131		269,061,144		

#### 9. SEGMENT REPORTING - GROUP

	BANK	(ING	TREAS	SURY	PROPERTY/IN	VESTMENTS	UNALLOCATED/	<u>ELIMINATION</u> S	<b>TO</b> 1	<b>FAL</b>
	30.09.2016	30.09.2015	30.09.2016	30.09.2015	30.09.2016	30.09.2015	30.09.2016	30.09.2015	30.09.2016	30.09.2015
Interest Income	19,884,198	14,428,231	2,582,636	2,158,764	23,954	24,844	1,167,696	1,086,888	23,658,484	17,698,727
Interest Expense	12,642,694	7,974,131	1,448,061	860,055	516	867	(8,427)	(10,648)	14,082,844	8,824,405
Net Interest Income	7,241,504	6,454,100	1,134,575	1,298,709	23,438	23,977	1,176,123	1,097,536	9,575,640	8,874,322
Fee and Commission Income	2,284,019	1,945,663	1,213	1,247	-	-	1,846	2,201	2,287,078	1,949,111
Fee & Commission Expenses	61,387	54,923	23,958	25,727	4,131	2,967		-	89,476	83,617
Net Fee and Commission Income	2,222,632	1,890,740	(22,745)	(24,480)	(4,131)	(2,967)	1,846	2,201	2,197,602	1,865,494
Net Trading Income		-	(3,003)	47,279	(800)	(1,200)	-	-	(3,803)	46,079
Net Gain from Financial Investments			27,030	158,727	-	-		-	27,030	158,727
Net Exchange Income	174,962	156,941	466,857	478,952	-	-	28,438	39,917	670,257	675,810
Other Operating Income (Net)	90,329	112,017	166,039	36,572	161,864	146,290	18,134	61,194	436,366	356,073
Inter Segments Revenue	(221,583)	(94,427)	165,497	40,150	-	-	56,086	54,277		-
Total Operating Income	9,507,844	8,519,371	1,934,250	2,035,909	180,371	166,100	1,280,627	1,255,125	12,903,092	11,976,505
Depreciation and Amortisation	298,182	247,173	939	844	1,323	1,125	171,887	137,253	472,331	386,395
Impairment for Loans and Other Losses - Charges/(Reversal)	595,422	517,118	-		-	-		-	595,422	517,118
Operating Expenses NBT & VAT	6,055,140	5,700,025	312,695	288,628	67,645	65,664	1,215,731	934,544	7,651,211	6,988,861
Reportable Segment Profit Before Income Tax	2,559,100	2,055,055	1,620,616	1,746,437	111,403	99,311	(106,991)	183,328	4,184,128	4,084,131
OTHER INFORMATION										
Total Assets	216,420,749	166.090.713	97,618,002	88,988,406	5,032,184	4,431,756	20,721,290	19,905,967	339,792,225	279.416.842
Total Liabilities & Equity	263,152,917	210,607,765	36,550,201	31,570,215	5,032,184	4,431,756	35,056,923	32,807,106	339,792,225	279,416,842
Cash Flows from Operating Activities	(8,413,799)	(2,915,951)	1,621,555	1,747,281	79,589	69,331	158,073	391,470	(6,554,582)	(707,869
Cash Flows from Investing Activities	(363,675)	(287,628)	(1,073,222)	(29,181,006)	22,483	(24,992)	(153,149)	149,081	(1,567,563)	(29,344,545
Cash Flows from Financing Activities			12,682,903	11,752,348	(88,779)	(73,982)	(911,612)	(873.339)	11,682,512	10,805,027
Capital Expenditure	(363,675)	(191,266)	-	(155)	(4,244)	6,704	(194,440)	(116,559)	(562,359)	(301,276

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

Ordinary Shares Non-Voting 3,567,002 - 3,567,002	Reserve Fund * 995,894 - 995,894	Earnings 9,083,743 (867,428)	Revaluation Reserve 651,483	Available for Sale Reserve 651,222	Other Reserves 2,096,473	Total 24,008,539 (867,428)
Non-Voting 3,567,002	-	(867,428)	651,483	651,222	2,096,473	(867,428)
3,567,002	-	(867,428)	-	-	-	(867,428)
-	-	(867,428)	-	-	-	(867,428)
3.567.002				-	-	
3.567.002	005 904	0.046.045				
0,001,001	990,094	8,216,315	651,483	651,222	2,096,473	23,141,111
	-	2,729,640	-	-	-	2,729,640
-	-	-	-	(931,947)	-	(931,947)
-	-	2,729,640	-	(931,947)	-	1,797,693
_	-				(931,947)	(931,947) -

#### Transactions with Equity Holders, Recognised Directly In Equity

### **EXPLANATORY NOTES**

Rs. '000

 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 LKAS 54, Interim Financial Reporting, The Interim Financial Statements should be read in conjunction with the Annual Financial Statements for the quarter ended September 30, 2016 which have been prepared in accordance with LKAS /SLFRS.
 The group financial statements comprise a consolidation of the Financial Statements of the Company and its subsidiary Sevlan Developments PLC (70.51%).

М	ARKET PRICE (Rs.)	31	0/09/2016	30/09/	2015
		Voting	Non-Voting	Voting	Non-Voting
Ma	arket Price Per Share	92.80	64.40	102.00	75.00
Hi	ghest price per share during the quarter ended	101.00	69.00	116.00	79.00
.0	west price per share during the quarter ended	88.00	60.20	98.50	70.00
	Shareholders' Information Twenty Largest Ordinary Voting Shareholders as at Septembe	30, 2016		No. of Share	s %
	Sri Lanka Insurance Corporation Ltd. [includes Sri Lanka Insurance Corporation LtdGeneral Fund – shares and Sri Lanka Insurance Corporation Ltd. (Life Fund)			26,396,60	
	Brown & Company PLC A/C No. 1	0,700,000 010,000		24,416,75	
	Employees' Provident Fund			17,346,99	
	LOLC Investments Ltd. National Development Bank PLC A/C No. 02			16,808,50 15,353,78	
	Bank of Ceylon No.1 Account			13,198,30	
	Mr. R S Captain			6,520,19	
	BNYM SA/NV-Frontier Market Opportunities Master Fund L.P			4,094,63	
	Employees' Trust Fund Board Seyfest (Private) Limited			3,175,13	
	Sesot (Private) Limited			3,017,94 2,279,04	
	Seybest (Private) Limited			2,165,43	
	Seyshop (Private) Limited			2,165,43	
				2,148,13	
	Lanka Century Investments PLC Capital Development and Investment Company PLC A/C No. 02			2,079,16 1,782,42	
		mited Company		1,653,10	
				1,618,70	
	Rubber Investment Trust Limited A/C No. 01			1,073,79	
	Mr. K R B Fernando			1,015,25	4 0.5
	Twenty Largest Ordinary Non-Voting Shareholders as at Septem	ber 30, 2016		No. of Share	s 9
	Lanka Orix Leasing Company PLC			74,238,66	
	Employees' Provident Fund			9,013,48	
	Commercial Bank of Ceylon PLC/Dunamis Capital PLC			3,818,75	
	Mr. R S Captain Mr. E Thavagnanasooriyam & Mr. E Thavagnanasundaram			3,193,49 2,649,96	
	Akbar Brothers (Pvt) Ltd A/C No. 1			2,592,64	
	Pershing LLC S/A Averbach Grauson & Co			2,427,72	
	Deutsche Bank AG as Trustees for JB Vantage Value Equity Fund			2,031,65	
	Merrill J Fernando & Sons (Pvt) Limited			1,877,05	
	Mr. N Balasingam Lanka Orix Information Technology Services Ltd.			1,762,69 1,471,58	
				1,253,26	
	Commercial Bank of Ceylon PLC/ARC Capital (Pvt) Ltd.			1,216,28	0 0.7
	Deutsche Bank AG as Trustees for Namal Acuity Value Fund			1,150,00	
	Dr. S Yaddehige HSBC International Nominees LtdSSBT-Deutsche Bank AG Sing	inore A/C 01		1,125,00 858,58	
	Mr. M J Fernando	000000		850,00	
	Mr. R Gautam			812,00	
	Mr. E Thavagnanasooriyam Miss S Durga			783,68 770,80	
	Public Holdings as at September 30, 2016 Ordinary Voting Shares Ordinary Non-Voting Shares	Num	ber of Share Holders 9,249 6,848	Percentage Holding 54.27 55.96	%
	Directors' and Chief Executive Officer's Shareholdings as at Sep	tember 30, 2016			
	Name of Director			No. of Shares (Ordinary Voting)	No. of Share (Ordinary Non-voti
	Mr. W M R S Dias Non-Executive Director/Chairman Mr. Ishara C Nanayakkara, Non-executive Director/Deputy Chairn	nan		Nil Nil	N
	Ms. M C Pietersz, Independent Director/Senior Director			Nil	N
	Mr. K P Ariyaratne, Director/Chief Executive Officer			36,521	125,00
	Rear Admiral B A J G Peiris, Independent Director			Nil	N
	Mr. S P Samantha Ranatunga, Independent Director Mr. W D K Jayawardena, Non-executive Director			Nil	N
	Mr. P L S K Perera, Independent Director			Nil	N
	Mr. S V Corea, Non-executive Director			Nil	N
	Stated Capital as at September 30, 2016				Rs. '00
	33,560,000 Voting Ordinary Shares @ Rs. 10/- each				335,60
	4,000,000 Voting Ordinary Shares @ Rs. 25/- each				100,00 3,235,40
	92,440,000 Voting Ordinary Shares @ Rs. 35/- each 2,644,068 Voting Ordinary Shares @ Rs. 59/- each				3,235,40 156,00
	43,333,333 Voting Ordinary Shares @ Rs. 75/- each				3,250,00
	83,560,000 Non-Voting Ordinary Shares @ Rs. 12/50 each				1,044,50
	40,000,000 Non-Voting Ordinary Shares @ Rs. 25/- each 45,423,009 Non-Voting Ordinary Shares @ Rs. 35/- each				1,000,00 1,589,80

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

Less: Issue Expenses Total

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 nine months ended September 30, 2016. Diluted Earnings per Share and the Basic Earnings per Share is the same due to non-availability of potentially dilutive ordinary shares.

(181,581) **10,529,724** 

#### 7. Other Matters

Rs. '000

Rs. '000

Debenture Issued 50,000,000 Unsecured Subordinated Rated Redeemable Debenture of Rs. 100/- each amounting to Rs. 5,000,000/- were issued and allotted on 15th July 2016. (5 year Debentures of Rs. 1,727,720,000/- and 7 year Debentures of Rs. 3,272,280,000/-). The funds raised were fully utilized to meet the respective objectives stated in the prospectus.

Debenture Proposed
The Board of Directors at the meeting held on 29th September 2016 approved that the Bank proceed with a public issue of Fifty Million Rated Senior Unsecured Redeemable Debentures
of the par value of Rs.100/- each aggregating to the value of Rupees Five Billion (Rs. 5,000,000,000/-) with an option to issue a further Thirty Million of the said Debentures in the event of
an oversubscription. The proposed tenors of the issue are three years and four years from the date of allotment whilst the Interest rate options/coupons will be decided by the Board and
announced prior to the opening of the issue.

#### 8. 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.

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

Die	video de te Fouitu Heldere				(960.401)				(960.401)
	vidends to Equity Holders	-	-	-	(862,401)	-	-	-	(862,401)
	ansfers from/to Retained Profits	-	-	-	64,101	-	-	(64,101)	-
3 Tot	tal Transactions with Equity Holders		-	-	(798,300)	-	-	(64,101)	(862,401)
Ba	lance as at 30.09.2015 (1 + 2 + 3)	6,962,722	3,567,002	995,894	10,147,655	651,483	(280,725)	2,032,372	24,076,403
1 Ba	lance as at 01.01.2016	6,962,722	3,567,002	1,187,441	11,125,666	651,483	(468,826)	2,030,189	25,055,677
Tot	tal Comprehensive Income for the period								
Pro	ofit for the period		-	-	2,827,949	-		-	2,827,949
Oth	her Comprehensive Income (net of tax)	-	-	-	-	-	(584,649)	-	(584,649)
2 Tot	tal Comprehensive Income for the period	-	•	-	2,827,949	-	(584,649)	•	2,243,300
Tra	ansactions with Equity Holders, Recognised Directly In Equity								
Div	vidends to Equity Holders	-	-	-	(948,641)	-	-	-	(948,641)
Tra	ansfers from/to Retained Profits	-	-	-	6,546	-	-	(6,546)	-
3 Tot	tal Transactions with Equity Holders	-	-	-	(942,095)	-	-	(6,546)	(948,641)
Ba	lance as at 30.09.2016 (1 + 2 + 3)	6,962,722	3,567,002	1,187,441	13,011,520	651,483	(1,053,475)	2,023,643	26,350,336

\* 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 is liable for Super Gain Tax of Rs. 867.4 Million. According to the Act, the Super Gain Tax shall be deemed to be expenditure in the Financial Statements relating to the year of assessment which commenced on 1st April 2013. The Act supersedes the requirements of the Sri Lanka Accounting Standards; hence the expense of Super Gain Tax is accounted in accordance with the requirements of the said Act as recommended by the Statement of Alternative Treatment (SoAT) on Accounting for Super Gain Tax issued by the Institute of Chartered Accountants of Sri Lanka, dated 24 November 2015.

STATEMENT OF CHANGES IN EQUITY	′ - GROUI	)								Rs. '000
	Stated	Capital	Statutory	Retained		Reserves				
For the Nine Months ended 30th September	Ordinary	Ordinary I	Reserve Fund		Revaluation	Available for	Other	Total	Non-	Total
	Shares	Shares	*	Lannigs	Reserve	Sale Reserve	Reserves	Total	Controlling	Equity
	Voting	Non-Voting			11000110		110001100		Interest	Equity
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		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	2,351,686	24,324,833	1,123,130	25,447,963
Total Comprehensive Income for the period Profit for the Period				2,716,524				2.716.524	14.641	2.731.165
Other Comprehensive Income (Net of Tax)	-	-	-	2,710,024	-	- (931,082)		(931,082)	355	(930,727)
2 Total Comprehensive Income for the period	-	-		2.716.524		(931.082)		1.785.442	14.996	1.800.438
				2,110,021		(001,002)		1,100,112	,	1,000,100
Transactions With Equity Holders, Recognised Directly In Equity										
Dividends	-	-	-	(862,401)	-	-	-	(862,401)	(23,365)	(885,766)
Transfers from/to Retained Profits	-	-	-	64,101	-	-	(64,101)	-	-	-
Changes in Ownership Interest without Change in Control				45.000				45.000	(50.000)	(00.070)
Acquisition of Non-Controlling Interest without Change in Control 3 Total Transactions with Equity Holders	-	-	-	15,899 (782,401)	-	-	(64.101)	15,899 (846,502)	(53,969)	(38,070) (923,836)
5 Total Italisactions with Equity Holders	-	-		(702,401)			(04,101)	(040,302)	(11,334)	(923,030)
Balance as at 30.09.2015 (1 + 2 + 3)	6,962,722	3,567,002	995,894	10,357,582	1,373,590	(280,602)	2,287,585	25,263,773	1,060,792	26,324,565
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
Table Ocean sharehow have for the model										
Total Comprehensive Income for the period Profit for the Period				2,818,225				2,818,225	16,594	2.834.819
Other Comprehensive Income (Net of Tax)	-	-	-	2,010,220	-	(585,756)	-	(585,756)	(465)	(586,221)
2 Total Comprehensive Income for the period				2,218,225		(585,756)		2,232,469	16,129	2,248,598
				, , ==		(,,		, . ,	.,	, .,
Transactions With Equity Holders, Recognised Directly In Equity										
Dividends	-	-	-	(948,641)	-	-	-	(948,641)	(26,180)	(974,821)
Transfers from/to Retained Profits	-	-	-	6,546	-	-	(6,546)	-	-	-
Changes in Ownership Interest without Change in Control				1 001				1.001	(0.004)	(1.070)
Acquisition of Non-Controlling Interest without Change in Control Total Transactions with Equity Holders	-	-	-	1,021 (941,074)	-	-	(6.546)	1,021 (947.620)	(2,694)	(1,673) (976,494)
ט ווומו וומוזמנווטווג אומו בקטוע ווטוטפוג	-			(341,074)			(0,040)	(347,020)	(20,0/4)	(370,494)
Balance as at 30.09.2016 (1 + 2 + 3)	6,962,722	3,567,002	1,187,441	13,253,420	1,378,783	(1,055,635)	2,278,856	27,572,589	1,054,449	28,627,038
	.,,	.,,		,,	,,	( ), )	,	,. ,	,,	,. ,

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

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

ADDITIONAL DISCLOSURES				Rs. '000
	BANK		GROUP	
11 Customer Loans and Receivables	As at	As at	As at	As at
	30.09.2016	31.12.2015	30.09.2016	31.12.2015
Gross Loans and Receivables (Refer 11.1)	228,051,937	198,841,971	228,051,937	198,841,971
Less: Individual Impairment	(2,091,624)	(2,019,537)	(2,091,624)	(2,019,537)
Collective Impairment	(3,877,133)	(3,718,492)	(3,877,133)	(3,718,492)
Net Loans and Receivables	222,083,180	193,103,942	222,083,180	193,103,942
11.1 Customer Loans and Receivables - By product By product - Domestic Currency				
Export Bills	77,855	41,154	77,855	41,154
Import Bills	159,574	216,906	159,574	216,906
Local Bills	62,215	151,680	62,215	151,680
Lease Rentals Receivable	14,645,967	14,922,249	14,645,967	14,922,249
Overdrafts	57,695,893	49,550,015	57,695,893	49,550,015
Trust Receipts Loans/Revolving Loans(RIL)	10,669,439	12,032,369	10,669,439	12,032,369
Staff Loans	5,446,532	5,149,180	5,446,532	5,149,180
Housing Loans	11,942,613	11,025,655	11,942,613	11,025,655
Pawning Receivables	9,535,932	8,979,333	9,535,932	8,979,333
Refinance Loans	1,574,966	854,911	1,574,966	854,911
Credit Cards	3,489,934	3,189,905	3,489,934	3,189,905
Margin Trading	3,402,088	3,241,982	3,402,088	3,241,982
Term Loans	91,837,938	72,394,970	91,837,938	72,394,970
Total	<b>210,540,946</b>	181,750,309	<b>210,540,946</b>	181,750,309
	210,040,040	101,730,005	210,340,340	101,700,003
By product - Foreign Currency Export Bills Import Bills Local Bills	2,395,443 154,607 47,086	1,638,044 243,679 92,605	2,395,443 154,607 47,086	1,638,044 243,679 92,605
Overdrafts	721,029	1,490,845	721,029	1,490,845
Trust Receipts Loans/Revolving Loans(RIL)	439,030	321,171	439,030	321,171
Housing Loans	29,862	33,245	29,862	33,245
Term Loans	13,723,934	13,272,073	13,723,934	13,272,073
Total	17,510,991	17,091,662	17,510,991	17,091,662
Gross Loans and Receivables	228,051,937	198,841,971	228,051,937	198,841,971

11.2 Movements in Individual and Collective Impairment during the period for Customer Loans and Receivables

As at 2016 (For 09 Months) 2,019,537 416,199 (118,720) (225,392) 2,091,624 3,718,492 158,641 	As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752) (275,325)	As at 2016 (For 09 Months) 2,019,537 416,199 (118,720) (225,392) - 2,091,624 3,718,492 158,641	As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752)
2,019,537 416,199 (118,720) (225,392) 2,091,624 3,718,492 158,641	2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752)	2,019,537 416,199 (118,720) (225,392) 2,091,624 3,718,492	2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752)
416,199 (118,720) (225,392) 2,091,624 3,718,492 158,641	841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752)	416,199 (118,720) (225,392) 2,091,624 3,718,492	841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752)
416,199 (118,720) (225,392) 2,091,624 3,718,492 158,641	841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752)	416,199 (118,720) (225,392) 2,091,624 3,718,492	841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752)
(118,720) (225,392) 2,091,624 3,718,492 158,641	(1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752)	(118,720) (225,392) 2,091,624 3,718,492	(1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752)
(225,392) 2,091,624 3,718,492 158,641	(352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752)	(225,392) 2,091,624 3,718,492	(352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752)
2,091,624 3,718,492 158,641	275,325 2,019,537 4,675,710 (370,141) (311,752)	2,091,624	275.325 2,019,537 4,675,710 (370,141) (311,752)
3,718,492 158,641 -	2,019,537 4,675,710 (370,141) (311,752)	3,718,492	2,019,537 4,675,710 (370,141) (311,752)
3,718,492 158,641 -	4,675,710 (370,141) (311,752)	3,718,492	4,675,710 (370,141) (311,752)
158,641 - -	4,675,710 (370,141) (311,752)		4,675,710 (370,141) (311,752)
158,641 - -	(370,141) (311,752)		(370,141) (311,752)
158,641 - -	(370,141) (311,752)		(370,141) (311,752)
158,641 - -	(370,141) (311,752)		(370,141) (311,752)
-	(311,752)	158,641 - -	(311,752)
3,877,133			
3,877,133	(275,325)	-	
3,877,133		0.077.400	(275,325)
	3.718.492	3,877,133	3.718.492
5,968,757	5,738,029	5,968,757	5,738,029
5,900,757	5,750,029	5,900,757	5,750,029
Bank		Group	
As at	As at	As at	As at
30.09.2016	31.12.2015	30.09.2016	31.12.2015
16,096,234	16,381,633	16,096,234	16,381,633
55,152,846		55,152,846	56,252,291
			127,704,952
4,284,002	3,887,455	4,284,002	3,887,455
005 040 600	004 006 004	005 040 600	004 006 001
220,042,002	204,220,331	220,042,002	204,226,331
3 465 945	1 362 914	3 465 945	1,362,914
			7.471.493
			11,464,717
12,023,410	11,-704,717	12,020,410	11,404,717
25,648,250	20,299,124	25,648,250	20,299,124
250,690,852	224,525,455	250,690,852	224,525,455
	As at 30.09.2016 16.096.234 55.152.846 149.509.520 4.284.002 225.042.602 3.465.945 9.652.887 12.529.418 25.648.250	As at         As at         As at           30.09.2016         31.12.2015           16.096.234         16.381.633           55.152.846         56.252.291           149.509.520         127.704.952           4.284.002         3.887.455           225.042.602         204.226.331           3.465.945         1.362.914           9.652.887         7.471.493           12.529.418         11.464.717           25.648.250         20.299.124	As at 30.09.2016         As at 31.12.2015         As at 30.09.2016           16.096,234         16.381,633         16.096,234           55.152,846         56.252,291         55.152,846           149,509,520         127,704,952         149,509,520           4,284,002         3,887,455         4,284,002           3,465,945         1,362,914         3,465,945           9,652,887         7,471,493         9,652,887           12,529,418         11,464,717         12,529,418           25,648,250         20,299,124         25,648,250