SEYLAN BANK PLC FINANCIAL STATEMENTS Year ended 31st December, 2017



(In terms of Rule 7.4 of the Colombo Stock Exchange	`	Bank			Ban	(Group			Group	
(in terms of rule 7.4 of the colombo stock Exchange)		or the Year E	nded	F	or the Quarte		F	or the Year En		F	or the Quarte	
		1st Decembe		31st Decmber			1st December		31st December			
	2017	2016	Growth	2017	2016	Growth	2017	2016	Growth	2017	2016	Growtł
	(Audited)	(Audited)	%	2017	2010	%	(Audited)		%	2017	2010	%
Interest Income	43,725,934	33,457,232	30.69	11,694,385	9,809,445	19.22	43,731,971	33,472,831	30.65	11,695,323	9,814,347	19.17
Less: Interest Expenses	28,234,801	19,990,485	41.24	7,579,639	6,053,181	25.22	28,156,971	19,973,758	40.97	7,550,419	6,049,195	24.8
Net Interest Income	15,491,133	13,466,747	15.03	4,114,746	3,756,264	9.54	15,575,000	13,499,073	15.38	4,144,904	3,765,152	10.0
Fee and Commission Income	3,952,760	3,223,231	22.63	1,092,751	935,921	16.76	3,952,557	3,222,864	22.64	1,092,594	935,786	16.7
Less: Fee and Commission Expenses	164,619	119,983	37.20	57,730	34,638	66.67	170,553	125,626	35.76	58,803	36,150	62.6
Net Fee and Commission Income	3,788,141	3,103,248	22.07	1,035,021	901,283	14.84	3,782,004	3,097,238	22.11	1,033,791	899,636	14.9
Net Trading Income	(212,772)	(227,770)	6.58	(10,124)	(77,058)	86.86	(213,964)	(229,366)	6.72	(10,216)	(77.854)	86.8
Net Gain from Financial Investments	358,636	,	2,915.01	27,766	(15,135)	283.46	358,636	11,895	2,915.01	27,766	(15,135)	283.4
Net Exchange Income	1.217.828	963,425	26.41	269,461	145,459	85.25	1,217,238	963.388	26.35	268.871	145.422	84.8
Other Operating Income (Net)	295,912	444,880	(33.48)	145,902	174,948	(16.60)	826,940	471,167	75.51	168,871	193,082	(12.8
	1,659,604	1,192,430	39.18	433,005	228,214	89.74	2,188,850	1,217,084	79.84	454,726	245,515	85.2
Total Operating Income	20,938,878	17,762,425	17.88	5,582,772	4,885,761	14.27	21,545,854	17,813,395	20.95	5,633,421	4,910,303	14.7
Less: Impairment for Loans and Other												
Losses - Charges/(Reversal)												
Individual Impairment	1.069.797	931.597	14.83	(136,251)	515.398	(126.44)	1.069.797	931.597	14.83	(136,251)	515.398	(126.4
Collective Impairment	423,679		1,014.80	198,170	(120,636)	264.27	423,679	38,005	1,014.80	198,170	(120,636)	264.2
Others	423,079	(15,415)	172.79	2,737	(35,997)	107.60	423,079	(15,231)	173.67	2.737	(35,813)	107.6
Ouldis	1,504,696	954,187	57.69	64,656	358,765	(81.98)	1,504,696	954,371	57.66	64,656	358,949	(81.9
Net Operating Income	19,434,182	16,808,238	15.62	5,518,116	4,526,996	21.89	20,041,158	16,859,024	18.87	5,568,765	4,551,354	22.3
Personnel Expenses	5,195,863	4,610,073	12.71	1,242,550	1,121,821	10.76	5,228,790	4,642,048	12.64	1,248,856	1,129,023	10.6
Depreciation and Amortisation	695,694	596,743	16.58	181,919	159,171	14.29	743,417	642,166	15.77	194,549	169,835	14.5
Other Expenses	4,990,968	4,518,339	10.46	1,257,775	1,298,446	(3.13)	4,899,055	4,460,682	9.83	1,238,246	1,296,020	(4.4
	10,882,525	9,725,155	11.90	2,682,244	2,579,438	3.99	10,871,262	9,744,896	11.56	2,681,651	2,594,878	3.3
Operating Profit before Taxes	8,551,657	7,083,083	20.73		1,947,558	45.61	9,169,896	7,114,128	28.90	2,887,114	1,956,476	47.5
Volue Added Too (VAT) and Notice Duilding Too												
Value Added Tax (VAT) and Nation Building Tax (NBT) on Financial Services	1,895,206	1,349,365	40.45	596,567	369,359	61.51	1,884,973	1,342,883	40.37	596,567	369,359	61.5
	1,095,200	1,349,303	40.43	350,307	309,339	01.51	1,004,973	1,342,003	40.37	390,307	309,339	01.5
Profit before Income Taxes	6,656,451	5,733,718	16.09	2,239,305	1,578,199	41.89	7,284,923	5,771,245	26.23	2,290,547	1,587,117	44.3
Income Tax Expenses	2,226,053	1,723,268	29.18	811,181	395,698	105.00	2,281,292	1,736,355	31.38	828,220	387,046	113.9
Profit for the Period	4,430,398	4,010,450	10.47	1,428,124	1.182.501	20.77	5,003,631	4,034,890	24.01	1,462,327	1,200,071	21.8
Attributable to:	4,430,390	4,010,430	10.4/	1,420,124	1,102,001	20.11	3,003,031	4,004,090	24.01	1,402,027	1,200,071	21.0
Owners of the Parent			_			-	4,816,834	4.013.132	20.03	1.452.240	1.194.907	21.5
Non-Controlling Interest			-			-	186,797	21,758	758.52	10,087	5,164	95.3
Profit for the Period							5,003,631	4,034,890	24.01	1,462,327	1,200,071	21.8
							0,000,001	.,004,000	27.01	.,402,027	.,200,071	21.0
Basic/Diluted Earnings per Ordinary Share												
(in Rupees)	12.58	11.39	10.47	4.03	3.34	20.77	13.68	11.40	20.03	4.10	3.37	21.5

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

(In terms of Rule 7.4 of the Colombo Stock Exchange)

(
	Bank For the Year Ended 31st December		December	For the Quarte	Bank Ended 31st	December	For the Yea	Group Ir Ended 31st D	ecember	For the Qua	Group rter Ended 3 ⁻	st December
	2017 (Audited)	2016 (Audited)	Growth %	2017	2016	Growth %	2017 (Audited)	2016 (Audited)	Growth %	2017	2016	Growth %
Profit for the Period	4,430,398	4,010,450	10.47	1,428,124	1,182,501	20.77	5,003,631	4,034,890	24.01	1,462,327	1,200,071	21.85
Other Comprehensive Income, Net of Tax												
Revaluation of Property, Plant and Equipment	-	822,999	(100.00)	-	822,999	(100.00)	(20,329)	840,448	(102.42)	(20,329)	840,448	(102.42)
Deferred Tax on Revaluation Surplus of Land	(231,989)	-	-	(231,989)	-	-	(231,989)	-	-	(231,989)	-	-
Actuarial Gain on Defined Benefit Obligations	28,182	54,555	(48.34)	28,182	54,555	(48.34)	27,312	55,052	(50.39)	27,312	55,052	(50.39)
Net Gain/(Loss) on Re-measuring Available-for-Sale												
Financial Assets	2,636,992	(1,222,758)	315.66	132,680	(638,109)	120.79	2,639,217	(1,223,367)	315.73	132,680	(637,146)	120.82
Net Movement on Cash Flow Hedge Reserve	(7,366)	-	-	49,772	-	-	(7,366)	-	-	49,772	-	-
Other Comprehensive Income for the Period,												
Net of Tax	2,425,819	(345,204)	802.72	(21,355)	239,445	(108.92)	2,406,845	(327,867)	834.09	(42,554)	258,354	(116.47)
Total Comprehensive Income for the Period	6,856,217	3,665,246	87.06	1,406,769	1,421,946	(1.07)	7,410,476	3,707,023	99.90	1,419,773	1,458,425	(2.65)
Attributable to:												
Owners of the Parent	-	-	-	-	-	-	7,229,275	3,680,154	96.44	1,415,938	1,447,685	(2.19)
Non-Controlling Interest		-	-	-	-	-	181,201	26,869	574.39	3,835	10,740	(64.29)
Total Comprehensive Income for the Period	-	-	-	-	-	-	7,410,476	3,707,023	99.90	1,419,773	1,458,425	(2.65)

STATEMENT OF FINANCIAL POSITION

(In terms of Rule 7.4 of the Colombo Stock Exchange)		Bank			Group	ns. 000
in terms of nule 7.4 of the colombo stock exchange)	As at	As at	Growth	As at	As at	Growth
	31.12.2017 (Audited)	31.12.2016 (Audited)	%	31.12.2017 (Audited)	31.12.2016 (Audited)	%
Assets						
Cash and Cash Equivalents	8,319,384	8,336,143	(0.20)	8,319,424	8,336,193	(0.20)
Balances with Central Bank of Sri Lanka	19,119,843	16,211,618	17.94	19,119,843	16,211,618	17.94
Placements with Banks and Finance Companies	1,455,115	334,230	335.36	1,455,115	334,230	335.36
Derivative Financial Instruments	60,165	115,707	(48.00)	60,165	115,707	(48.00)
Other Financial Assets Held-for-Trading	7,939,213	9,060,416	(12.37)	7,944,562	9,066,980	(12.38)
Securities Purchased under Resale Agreements	1,750,855	7,317,022	(76.07)	1,750,855	7,317,022	(76.07)
Customer Loans and Receivables	280,861,907	236,020,197	19.00	280,861,907	236,020,197	19.00
inancial Investments - Available-for-Sale	53,507,037	45,863,945	16.66	53,507,037	45,900,746	16.57
inancial Investments - Held-to-Maturity	21,529,778	18,412,060	16.93	21,529,778	18,479,155	16.51
nvestment in Subsidiary	1,153,602	1,153,602	-	-	-	-
Group Balances Receivable	30,000	30,102	(0.34)		-	-
Property, Plant & Equipment	3,495,140	4,329,522		6,001,586	5,971,693	0.50
			(19.27)			
easehold Rights	40,425	42,370	(4.59)	581,346	590,701	(1.58)
nvestment Properties	-	-	-	851,667	854,078	(0.28)
ntangible Assets	363,451	262,112	38.66	363,451	262,112	38.66
ssets Held-for-Sale	900,543	-	-	-	226,827	(100.00)
Other Assets	7,599,381	8,523,510	(10.84)	7,637,019	8,562,182	(10.81)
			. ,		. ,	
otal Assets	408,125,839	356,012,556	14.64	409,983,755	358,249,441	14.44
iabilities						
	07.050.070	17 700 000	E0 60	07.050.070	17 700 000	E0 C0
Due to Banks	27,052,972	17,728,293	52.60	27,052,972	17,728,293	52.60
Derivative Financial Instruments	571,557	86,654	559.59	571,557	86,654	559.59
Customer Deposits	307,098,902	273,456,344	12.30	307,098,902	273,456,344	12.30
Securities Sold under Repurchase Agreements	16,631,973	15,976,518	4.10	16,631,973	15,976,518	4.10
ther Borrowings	22,396	21,249	5.40	22,396	21,249	5.40
Group Balances Payable	1,145,110	226,351	405.90	-	-	-
Debentures	12,494,025	12,493,645	-	12,494,025	12,493,645	-
Current Tax Liabilities	1,022,378	750,385	36.25	1,046,249	757,467	38.12
leferred Tax Liabilities	1,359,044	11,874	11,345.54	1,431,294	70,959	1,917.07
ther Liabilities	6,521,559	7,488,961	(12.92)	6,593,748	7,572,848	(12.93)
otal Liabilities	373,919,916	328,240,274	13.92	372,943,116	328,163,977	13.65
quity						
	11,228,269	10 520 724	6 62	11 228 260	10 520 724	6 62
Stated Capital	· · ·	10,529,724	6.63	11,228,269	10,529,724	6.63
Statutory Reserve Fund	1,609,484	1,387,964	15.96	1,609,484	1,387,964	15.96
Retained Earnings	17,178,024	14,050,233	22.26	17,818,539	14,304,925	24.56
Other Reserves	4,190,146	1,804,361	132.22	5,170,681	2,797,661	84.82
otal Shareholders' Equity	34,205,923	27,772,282	23.17	35,826,973	29,020,274	23.45
on-Controlling Interest			-	1,213,666	1,065,190	13.94
iotal Equity	34,205,923	27,772,282	23.17	37,040,639	30,085,464	23.12
otal Equity & Liabilities	408,125,839	356,012,556	14.64	409,983,755	358,249,441	14.44
ontingent Liabilities and Commitments	99,500,731	64,110,695	55.20	99,568,595	64,184,994	55.13
lemorandum Information						
lumber of Employees	3,199	3,165	1.07	3,225	3,194	0.97
umber of Banking Centres	166	166	-	166	166	-
et Assets Value per Ordinary Share (Rs.)	96.50	80.51	19.86	101.08	84.13	20.15
rtification; e the undersigned, being the Chairman, Director / Chief Executive Officer and C The above statements have been prepared in compliance with the format and Sri Lanka Accounting Standard - LKAS 34 - Interim Financial Reporting. The information contained in these statements have been extracted from th Companies Act No. 07 of 2007.	Chief Financial Officer of S definitions prescribed by	Seylan Bank PLC cer / the Central Bank of	tify that, Sri Lanka and where	ever required provides ac	dditional disclosure:	s to comply with
Sgd.) Champika Dodanwela (Ms.) Sheif Financial Officer ebruary 16, 2018		ila Ariyaratne hief Executive Offic	er		(Sgd.) W. Chairmar	M. R. S. Dias

CASH FLOW STATEMENT (Audited)

CASH FLOW STATEMENT (Audited)				Rs. '000
	BA	NK	GRO	UP
For the Year ended 31st December	2017	2016	2017	2016
Cash Flows from Operating Activities				
Interest Receipts Fees and Commission Receipts Interest Payments Trading Income Receipts from Other Operating Activities Cash Payments to Employees and Suppilers Cash Payments to Other Operating Activities	42,302,083 3,952,760 (26,385,903) 20,309 2,346,937 (11,650,905) (164,619)	31,128,413 3,223,231 (17,405,026) (62,541) 1,409,056 (10,463,660) (119,983)	42,308,120 3,952,557 (26,308,073) 20,309 2,427,052 (11,624,867) (170,553)	31,142,336 3,222,864 (17,388,299) (62,541) 1,491,645 (10,448,905) (125,626)
Operating Profit before Changes in Operating Assets and Liabilities	10,420,662	7,709,490	10,604,545	7,831,474
(Increase)/Decrease in Operating Assets: Loans and Receivables to Customers Deposits Held for Regulatory or Monetary Control Purposes	(45,762,794) (2,908,225)	(43,062,023) (7,647,730)	(45,762,794) (2,908,225)	(43,062,023) (7,647,730)
Increase/(Decrease) in Operating Liabilities: Deposits from Customers Certificates of Deposit from Customers Cash (Used in)/Generated from Operations	32,495,066 (629,747) (6,385,038)	46,515,044 180,911 3,695,692	32,495,066 (629,747) (6,201,155)	46,515,044 180,911 3,817,676
Income Tax Paid Contribution Paid into Employees Retirement Benefit Plan/to Employees	(1,039,353) (156,808)	(976,036) (138,527)	(1,051,018) (156,808)	(976,036) (138,527)
Net Cash (Used in)/Generated from Operating Activities	(7,581,199)	2,581,129	(7,408,981)	2,703,113
Cash Flows from Investing Activities				
Investment in Subsidiary Company Dividend Income Received Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing after 03 months Reverse Repurchase Agreements Maturing after 03 Months Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Shares and Debentures Purchase of Property, Plant & Equipment and Intangible Assets Proceeds from Disposal of Assets Held-for-Sale Improvements to Investment Properties	113,994 (9,321,771) (7,209) 938,396 (861,584) 13,311	(1.673) 97,715 134,783 756,550 (850,209) 38,066	43,570 (9,321,771) (7,209) 1,042,315 (884,211) 13,405 748,164 (7,538)	41,376 134,783 773,054 (851,674) 38,066 (360)
Net Cash (Used in)/Generated from Investing Activities	(9,124,863)	175,232	(8,373,275)	135,245
Cash Flows from Financing Activities				
Debentures Issued Securities Sold under Repurchase Agreements Increase/Decrease) in Other Borrowings Dividends Paid - Ordinary Shares	665,351 9,962,716 (1,125,247)	5,000,000 4,552,673 (2,780,901) (933,132)	665,351 9,076,828 (1,163,175)	5,000,000 4,552,673 (2,832,866) (963,164)
Net Cash Generated from Financing Activities	9,502,820	5,838,640	8,579,004	5,756,643
Net Increase/(Decrease) in Cash and Cash Equivalents Cash and Cash Equivalents at beginning of the Year	(7,203,242) 23,277,093	8,595,001 14,682,092	(7,203,252) 23,277,143	8,595,001 14,682,142
Cash and Cash Equivalents at end of the Year	16,073,851	23,277,093	16,073,891	23,277,143
Reconciliation of Cash and Cash Equivalents Cash and Cash Equivalents Placements with Banks and Finance Companies Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing within 03 Months Securities Purchased under Resale Agreements Maturing within 03 Months	8,319,384 1,455,115 4,555,706 1,743,646	8,336,143 334,230 7,289,698 7,317,022	8,319,424 1,455,115 4,555,706 1,743,646	8,336,193 334,230 7,289,698 7,317,022
	16,073,851	23,277,093	16,073,891	23,277,143

SEYLAN BANK PLC - DEBENTURES Rs. '000

Rs. '000

	01-Oct-17 to 1-December-17 0.37 0.70 5.69 0.77 * * * * *	01-Oct-16 to 31-December 0.45 0.45 6.42 0.72 107.21 107.21 107.21 107.21 107.21
Debt (Debentures plus Long Term Debt)/Equity Ratio (Times) Interest Cover (Times) Quick Asset Ratio (Times) 213/2018 Issue Market Prices during October to December (EX Interest) Annual Interest - 15.50% p.a. I Highest Price I Lowest Price Price I Lowest Price I Lowest Price Price Price Price Price Price	0.70 5.69 0.77 * * * *	0.45 6.42 0.72 107.21 107.21 107.21 107.21
Interest Cover (Times) Duick Asset Ratio (Times) Annual Interest - 15.50% p.a. I Highest Price I cover Price I	5.69 0.77 * * *	6.42 0.72 107.21 107.21 107.21
Duick Asset Ratio (Times) 2013/2018 Issue Market Prices during October to December (EX Interest) Annual Interest - 15.50% p.a. - Highest Price - Lowest Price - Market Prices Annual - 8.00% p.a. - Stears Fixed Semi Annual - 8.00% p.a. - Stears Fixed Semi Annual - 8.00% p.a. - Stears Fixed Semi Annual - 8.00% p.a. - Stears Fixed Annual - 8.75% p.a. - Merest Net Of Comparable Government Security - Merest Net Of Comparable Government Security - A Years - Stear Sized Annual - 8.75% p.a. - Interest Net Of Comparable Government Security - A Years - Stear Sized Annual - 8.75% p.a. - Merest Net Of Comparable Government Security - A Years - Stears Sized Comparable Government Security - A Years - Stears Sized Semi Annual - 8.00% p.a. - Stears Fixed Semi Annual - 13.00% p.a. - Stears Fixed Semi Annual - 13.00% p.a. - Stears Fixed Semi Annual - 13.75% p.a.	0.77	0.72 107.21 107.21 107.21 *
2013/2013 Issue Warket Prices during October to December (EX Interest) Annual Interest - 15.50% p.a. - Highest Price - Lowest Price - Lowest Price - Lowest Price - Lowest Price - Last Traded Price *(07/10/2016) Semi Annual - 15.00% p.a. Monthly Interest - 14.50% p.a. */(07/10/2016) Semi Annual Interest - 15.00% p.a. Monthly Interest - 14.50% p.a. */eld to Maturity of Trade Done on Annual Interest - 15.50% p.a. */(07/10/2016) Semi Annual Interest - 15.00% p.a. */eld to Maturity of Trade Done on Annual Interest - 15.00% p.a. */(07/10/2016) Semi Annual Interest - 15.00% p.a. */eld to Maturity of Trade Done on Annual Interest - 15.00% p.a. */eld to Maturity of Trade Done on Annual Interest - 15.00% p.a. */eld to Maturity of Trade Done on Annual Interest - 15.00% p.a. */eld to Semi Annual - 8.00% p.a. */eld tasue Warket Prices during October to December (EX Interest) */ears Fixed Semi Annual - 8.00% p.a. */ears Fixed Semi Annual - 8.00% p.a. */ears Fixed Annual - 8.75% p.a. */ears Fixed Semi Annual - 1.3.00% p.a. */ears Fixed Semi Annual - 13.00% p.a. */ears Fixed Semi Annual - 13.00% p.a. */ears Fixed Semi Annual - 13.00% p.a.	* * * *	107.21 107.21 107.21 *
Market Prices during October to December (EX Interest) Annual Interest - 15.50% p.a. - Highest Price - Lowest Price - Last Traded Price *(07/10/2016) Semi Annual - 15.00% p.a. Monthly Interest - 15.00% p.a. Monthly Interest - 15.50% p.a. *(07/10/2016) Semi Annual Interest - 15.50% p.a. Monthly Interest - 14.50% Market Prices during October to December (EX Interest) 19 Years Fixed Semi Annual - 8.00% p.a. 30 Years Fixed Annual - 8.05% p.a. 30 Years Fixed Annual - 8.05% p.a. 31 Years Fixed Annual - 8.05% p.a. 32 Years Fixed Annual - 8.05% p.a. 33 Years Fixed Annual - 8.05% p.a. 34 Years Fixed Annual - 8.05% p.a. 35 Years Fixed Annual - 8.05% p.a. 35 Years Fixed Annual - 8.05% p.a. 36 Years Fixed Annual - 8.75% p.a. Metrest Yield as at Date of Last Trade Xield to Maturity of Trade Done on metrest Xield as at Date of Last Trade Xield to Maturity of Trade Done on Metrest Rate of Comparable Government Security - 4 Years - 5 Years - 6 Years 26 Years Fixed Semi Annual - 13.00% p.a. 37 Years Fixed Semi Annual - 13.00% p.a. 37 Years Fixed Semi Annual - 13.00% p.a. 37 Years Fixed Semi Annual - 13.75% p.a.	* * *	107.21 107.21 *
Annual Interest - 15 50% p.a. - Highest Price - Lowest Price - Last Traded Price *((07/10/2016) Semi Annual - 15 00% p.a. Annual Interest - 15 50% p.a. */(07/10/2016) Semi Annual Interest - 15 50% p.a. */(07/10/2016) Semi Annual Interest - 15 50% p.a. Annual Interest - 15 50% p.a. Annual Interest - 15 50% p.a. */(07/10/2016) Semi Annual Interest - 15 50% p.a. Annual Interest - 15 50% p.a. Years Fixed Semi Annual - 8 00% p.a. Years Fixed Semi Annual - 8 00% p.a. Years Fixed Semi Annual - 8 60% p.a. Years Fixed Semi Annual - 8 75% p.a. Interest Yield as at Date of Last Trade Yield to Maturity of Trade Done on Interest Yield as at Date of Last Trade Years Fixed Semi Annual - 13.00% p.a Years Fixed Semi Annual - 13.00% p.a Years Fixed Semi Annual - 13.00% p.a Years Fixed Semi Annual - 13.75% p.a	* * *	107.21 107.21 *
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nterest Yield as at Date of Last Trade Annual Interest - 15.50% p.a. */(07/10/2016) Semi Annual Interest - 14.50% p.a. Annual Interest - 14.50% p.a. Annual Interest - 15.50% p.a. */(07/10/2016) Semi Annual Interest - 15.00% p.a. Annual Interest - 15.00% p.a. Annual Interest - 15.00% p.a. Annual Interest - 14.50% Interest Rate of Comparable Government Security 2014 Issue Warket Prices during October to December (EX Interest) 1 Years Fixed Semi Annual - 8.00% p.a. 5 Years Fixed Semi Annual - 8.35% p.a. 6 Years Fixed Semi Annual - 8.60% p.a. 9 Years Fixed Annual - 8.75% p.a. Interest Yield as at Date of Last Trade 7 Years 7 Years 7 Years 9 Years 1 Years 1 Years 9 Years 1 Y	*	* 14.46%
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nterest Rate of Comparable Government Security - 4 Years - 5 Years - 6 Years 2016 Issue Market Prices during October to December (EX Interest) 5 Years Fixed Semi Annual - 13.00% p.a 5 Years Floating Semi Annual - Six months Treasury Bill Rate +1.5% p.a. 7 Years Fixed Semi Annual - 13.75% p.a	*	*
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- 6 Years 2016 Issue Market Prices during October to December (EX Interest) 5 Years Fixed Semi Annual - 13.00% p.a 5 Years Floating Semi Annual - Six months Treasury Bill Rate +1.5% p.a. 7 Years Fixed Semi Annual - 13.75% p.a	8.96%	11.43%
2 016 Issue Market Prices during October to December (EX Interest) 5 Years Fixed Semi Annual - 13.00% p.a 5 Years Floating Semi Annual - Six months Treasury Bill Rate +1.5% p.a. 7 Years Fixed Semi Annual - 13.75% p.a	9.31%	11.77%
Market Prices during October to December (EX Interest) 5 Years Fixed Semi Annual - 13.00% p.a 5 Years Floating Semi Annual - Six months Treasury Bill Rate +1.5% p.a. 7 Years Fixed Semi Annual - 13.75% p.a	9.66%	12.09%
i Years Fixed Semi Annual - 13.00% p.a i Years Floating Semi Annual - Six months Treasury Bill Rate +1.5% p.a. ' Years Fixed Semi Annual - 13.75% p.a		
j Years Floating Semi Annual - Six months Treasury Bill Rate +1.5% p.a. ? Years Fixed Semi Annual - 13.75% p.a		
? Years Fixed Semi Annual - 13.75% p.a		*
	*	*
nterest Yield as at Date of Last Trade	*	*
	* * *	*
field to Maturity of Trade Done on	* * *	*
nterest Rate of Comparable Government Security	• • •	
- 5 Years	• • •	
7 Years	* * * 9.76%	12.09%
* No trading during the period.	* * * 9.76% 10.10%	12.09% 12.41%

SELECTED PERFORMANCE INDICATORS

	B	ANK	G	ROUP
	31.12.2017	31.12.2016	31.12.2017	31.12.2016
Regulatory Capital (Rs. '000)				
Common Equity Tier I	30,686,859		31,571,862	
Tier I Capital	30,686,859	25,805,714	31,571,862	26,541,752
Total Capital	36,451,164	31,661,485	37,286,167	32,344,980
Regulatory Capital Ratios (%) Common Equity Tier I Capital Ratio (Minimum Requirement - 5.75%)**	11.16		11.39	
Tier I Capital Ratio (Minimum Requirement - 5%)* (Minimum Requirement - 7.25%)**	11.16	10.74	11.39	10.94
Total Capital Ratio (Minimum Requirement - 10%)* (Minimum Requirement - 11.25%)**	13.25	13.18	13.46	13.33
Assets Quality (Quality of Loan Portfolio) Gross Non-Performing Advances Ratio % (Net of Interest in Suspense)	4.42	4.47		
Net Non-Performing Advances Ratio % (Net of Interest in Suspense and Provision)	3.10	3.07		
Profitability Interest Margin % Return (Net Profit before Tax) on Average Assets % Return on Equity %	4.24 1.74 14.30	4.19 1.76 15.18		
Regulatory Liquidity Statutory Liquid Assets Domestic Banking Unit Rs. '000 Off-shore Banking Unit USD '000 Statutory Liquid Assets Ratio %	77,783,808 41,711	64,070,857 34,342		
(Minimum Requirement 20%) Domestic Banking Unit Off-shore Banking Unit Liquidity Coverage Ratio % Rupee - (Minimum Requirement - 80%)	23.57 37.08 160.30	22.68 26.24 129.27		
All Currency - (Minimum Requirement - 80%) * Based on BASEL II - CBSL Direction No. 9 of 2011 applicable up to 30.06.2017. ** Based on BASEL III - CBSL Direction No. 1 of 2016 effective from 01.07.2017.	121.94	111.11		

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

SEYLAN BANK PLC FINANCIAL STATEMENTS Year ended 31st December, 2017



11. ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS Rs. '000 Bank - 31.12.2017 Bank - 31.12.2016 Held-for-Trading (HFT) Held-to-Maturity (HTM) Held-for-Trading (HFT) Held-to-Maturity (HTM) Total Available for-Sale Total Available for-Sale Loans & Loans & Receivables Receivables (L&R) (AFS) (L&R) (AFS) Assets Cash and Cash Equivalents 8,336,143 8,319,384 8,319,384 8,336,143 Balances with Central Bank of Sri Lanka Placements with Banks and Finance Companies 19,119,843 1,455,115 19,119,843 1,455,115 16,211,618 334,230 16,211,618 334,230 115,707 115,707 60,165 Derivative Financial Instruments 60,165 7,939,213 1,750,855 9,060,416 7,317,022 Other Financial Assets Held-for-Trading 7,939,213 9,060,416 Securities Purchased under Resale Agreements 1,750,855 7,317,022 Customer Loans and Receivables 280,861,907 280,861,907 236,020,197 236,020,197 Financial Investments - Available-for-Sale Financial Investments - Held-to-Maturity 45,863,945 18,412,060 53,507,037 21,529,778 53,507,03 45,863,945 21,529,778 18,412,060 30,000 30,102 Group Balances Receivable 30,000 30,102 Other Financial Assets Total Financial Assets 5,712,285 347,413,725 4.922.113 4,922,113 5,712,285 21,529,778 399,495,410 18,412,060 7,999,378 316,459,217 53,507,03 9,176,123 273,961,597 45,863,945 Held-for-Trading (HFT) Amortised Cost Total Held-for-Trading (HFT) Amortised Cost Total Liabilities Due to Banks 27,052,972 27,052,972 17,728,293 17,728,293 Derivative Financial Instruments 571.557 571.557 86.654 86.654 307,098,902 307,098,902 273,456,344 Customer Deposits 273,456,344 Securities Sold under Repurchase Agreements 16,631,973 16,631,973 15,976,518 15,976,518 22,396 22,396 21,249 21,249 Other Borrowings Group Balances Payable 1,145,110 1,145,110 226,351 226.351 Debentures 12,494,025 12,494,025 12,493,645 12,493,645 Other Financial Liabilities 5,154,901 5,154,901 5,959,234 5,959,234 Total Financial Liabilities 571.557 369,600,279 370,171,836 86.654 325,861,634 325,948,288 Group - 31.12.2017 Group - 31.12.2016 Held-to- Loans & Held-for-Held-to- Loans & Available-Total Held-for-Available-Total

	Trading (HFT)	Maturity (HTM)	Receivables (L&R)	for-Sale (AFS)		Trading (HFT)	Maturity (HTM)	Receivables (L&R)	for-Sale (AFS)	
Assets										
Cash and Cash Equivalents	-	-	8,319,424	-	8,319,424	-	-	8,336,193	-	8,336,193
Balances with Central Bank of Sri Lanka	-	-	19,119,843	-	19,119,843	-	-	16,211,618	-	16,211,618
Placements with Banks and Finance Companies	-	-	1,455,115	-	1,455,115	-	-	334,230	-	334,230
Derivative Financial Instruments	60,165	-	-	-	60,165	115,707	-	-	-	115,707
Other Financial Assets Held-for-Trading	7,944,562	-	-	-	7,944,562	9,066,980	-	-	-	9,066,980
Securities Purchased under Resale Agreements	-	-	1,750,855	-	1,750,855	-	-	7,317,022	-	7,317,022
Customer Loans and Receivables	-	-	280,861,907	-	280,861,907	-	-	236,020,197	-	236,020,197
Financial Investments - Available-for-Sale	-	-	-	53,507,037	53,507,037	-	-	-	45,900,746	45,900,746
Financial Investments - Held-to-Maturity	-	21,529,778	-	-	21,529,778	-	18,479,155	-	-	18,479,155
Other Financial Assets	-	-	4,944,991	-	4,944,991	-	-	5,747,360	-	5,747,360
Total Financial Assets	8,004,727	21,529,778	316,452,135	53,507,037	399,493,677	9,182,687	18,479,155	273,966,620	45,900,746	347,529,208
	Held-for-Ti	Held-for-Trading (HFT)		ed Cost	Total	Held-for-Ti	rading (HFT)	Amortis	ed Cost	Total
Liabilities										
Due to Banks		-		27,052,972	27,052,972		-		17,728,293	17,728,293
Derivative Financial Instruments		571,557		-	571,557		86,654		-	86,654
Customer Deposits		-		307,098,902	307,098,902		-		273,456,344	273,456,344
Securities Sold under Repurchase Agreements		-		16,631,973	16,631,973		-		15,976,518	15,976,518
Other Borrowings		-		22,396	22,396		-		21,249	21,249
Debentures		-		12,494,025	12,494,025		-		12,493,645	12,493,645
Other Financial Liabilities		-		5,187,172	5,187,172		-		5,975,172	5,975,172
Total Financial Liabilities		571,557		368,487,440	369,058,997		86,654		325,651,221	325,737,875

10. SEGMENT REPORTING - G	ROUP_(Audite <u>d)</u>								Rs. '000
	BANK	(ING	TREA	SURY	PROPERTY/IN	VESTMENTS	UNALLOCATED,	ELIMINATIONS	TO	TAL
	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016
Interest Income Interest Expense Net Interest Income Fee and Commission Income Fee and Commission Income Net Interest, Fee And Commission Income Net Interest, Fee And Commission Income Net Gain on Financial Investments Net Exchange Income Other Operating Income Depreciation and Amortisation Charge for the year Impairment Losses for the year. Operating Expenses, VAT & NBT Reportable Segment Profit Before Income Tax Income Tax Expense	37,367,598 24,863,457 12,504,141 125,500 3,822,490 16,327,631 (214,471) 16,283,551 342,413 342,413 342,413 342,413 3,546,629 9,142,536 5,251,973	28,323,342 18,046,581 10,276,761 3,219,458 89,439 3,130,019 13,406,780 	$\begin{array}{c} 4,020,794\\ 3,353,529\\ 667,265\\ 1,356\\ 38,962\\ (37,606)\\ 629,659\\ (212,772)\\ 358,636\\ 1,190,592\\ 9,806\\ 141,300\\ 2,117,221\\ 1,164\\ 6,965\\ 538,254\\ 1,570,838\\ \end{array}$	$\begin{array}{c} 3.656.532\\ 1.942.184\\ 1.714.348\\ 1.615\\ 30.544\\ (28,929)\\ 1.685.419\\ (227,770)\\ 11.895\\ 922.121\\ 9.482\\ 1.99.491\\ 2.600.638\\ 1.252\\ -\\ 644.475\\ 1.954.911 \end{array}$	84,163 296 83,867 5,934 (5,934) 77,933 (1,192) (590) 269,706 345,867 776 79,280 265,801	33,742 1,416 32,326 5,643 (5,643) 26,683 (1,596) (1,596) (37) 212,340 237,390 808 184 104,959 131,439	2,259,416 (60,311) 2,319,72, 2,054 2,321,781 - 27,236 377,037 73,171 2,799,225 399,064 (48),0648 (49,064) 2,252,748 196,311	1,459,215 (16,423) 1,475,638 1,791 1,791 1,791 1,477,429 - 41,304 (79,547) 74,239 1,513,425 312,152 20,419 1,486,637 (305,783)	43,731,971 28,156,971 15,575,000 3,992,557 170,553 3,782,004 19,357,004 (213,954) 358,636 1,217,238 826,940 1,217,238 826,940 1,217,238 826,940 1,217,238 826,940 1,217,238 826,940 1,217,238 826,940 1,217,238 1,217,238 826,940 1,217,238 1,217,258 1,217,238	33,472,831 19,973,758 13,499,073 3222,864 125,626 3,997,238 16,596,311 (229,366) 11,895 963,388 471,167 17,813,395 642,166 954,371 10,445,613 5,771,245 1,736,355 4,034,890
Profit Aftributable To: Equity Holders of The Bank Non-Controlling Interests Profit For The Year Other Comprehensive Income, Net of Income Tax Other Information	(211,173)	54,555	2,636,992	(1,222,758)	9,215	1,399	(28,189)	838,937	4,816,834 186,797 5,003,631 2,406,845	4,013,132 21,758 4,034,890 (327,867)
Reportable Segment Assets Segment Accumulated Amortisation Total Assets Reportable Segment Liabilities & Equity Total Liabilities & Equity Cash Flows From Investing Activities Cash Flows From Financing Activities Capital Expenditure	293,037,474 (733,848) 292,303,626 321,813,148 321,813,148 (9,338,958) (300,066) (294,640)	225,870,556 (528,204) 225,342,352 285,669,401 285,669,401 569,300 (542,753) - (552,731)	104,275,902 (25,573) 104,250,329 43,281,902 43,281,902 1,572,002 (8,275,716) 10,628,067 (6,336)	106,189,933 (40,021) 106,149,912 34,700,927 1,956,163 988,947 6,771,772 (101)	5,475,554 (1,536) 5,474,018 5,474,018 5,474,018 118,358 952,006 (110,974) (36,626)	5,316,779 (808) 5,315,971 5,315,687 91,193 (3,741) (88,779) (1,801)	15,104,781 (7,148,999) 7,955,782 39,414,687 39,414,687 239,617 (749,499) (1,938,089) (554,147)	28,129,391 (6,688,185) 21,441,206 32,563,426 32,563,426 86,457 (307,208) (926,350) (297,401)	417,893,711 (7,909,956) 409,983,755 409,983,755 409,983,755 (7,408,981) (8,373,275) 8,579,004 (891,749)	365,506,659 (7,257,218) 358,249,441 358,249,441 358,249,441 2,703,113 135,245 5,756,643 (852,034)

STATEMENT OF CHANGES IN EQUITY - BANK (Audited)

	Stated	Capital	Statutory	Retained		Other Reserves		
For the Year ended 31st December	Ordinary Shares Voting	Ordinary Shares Non-Voting	Reserve Fund	Earnings	Revaluation Reserve	Available for Sale Reserve	Other	Total
1 Balance as at 01st January 2016	6,962,722	3,567,002	1,187,441	11,125,666	651,483	(468,826)	2,030,189	25,055,677
Total Comprehensive Income for the Year								
Profit for the Year	-	-	-	4,010,450	-	-	-	4,010,450
Other Comprehensive Income (net of tax)								
 Revaluation of Property, Plant and Equipment 	-	-	-	-	822,999	-	-	822,999
- Actuarial Gain on Defined Benefit Obligations	-	-	-	54,555	-	-	-	54,555
- Net Loss on Re-measuring Available-for-Sale Financial Assets	-	-	-	· · ·	-	(1,222,758)	-	(1,222,758

EXPLANATORY NOTES

General There are no changes to the accounting policies and methods of computation since the publication of the last Annual Report. The Interim Financial Statements of the Bank and the Group have been prepared & presented in accordance with the Sri Lanka Accounting Standards (LKAS/SLFRS) and provided necessary disclosure to comply with LKAS 34, Interim Financial Reporting. The Interim Financial Statements have been prepared in accordance with LKAS/SLFRS. 1.

The Bank has to comply with the Banking Act Direction No 01 of 2016 dated December 29, 2016 on Capital Requirements under BASEL III which is effective from July 01, 2017 and the disclosures in the Selected Performance Indicators have been changed accordingly.

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

MARKET PRICE (Rs.)	31/1:	2/2017	31/12/2016			
	Voting	Non-Voting	Voting	Non-Voting		
Market Price Per Share	87.20	56.00	90.00	59.00		
Highest price per share during the quarter ended	97.00	63.50	98.00	65.00		
Lowest price per share during the quarter ended	86.00	55.00	83.50	57.80		

Shareholders' Informatio 3. 3.1

3.1	Shareholders' Information Twenty Largest Ordinary Voting Shareholders as at December 31, 2017		
1	Sri Lanka Insurance Corporation Ltd (Includes Sri Lanka Insurance Corporation Ltd (General Fund) 17,961,365 and Sri Lanka Brown & Company PLC AX No. 1 Employees' Provident Fund LOUC (Investments Ltd National Development Bank PLC A/C No. 02 Bank of Ceylon No. 1 Account Mr. R S Captain Employees' Irust Fund Board Seylest (Private) Limited Seylest (Private) Limited Seybest (Private) Limited Seybest (Private) Limited Seyhest (Private) Limited Seytest (Private) Limited Seysters (Private) Limited Lanka Century Investments PLC Capital Development and Investment Company PLC A/C No. 02 A/A Insurance Lanka PLC A/C No. 07 Mr. K R B Farmando	No. of Shares	%
0	Corporation Ltd (Life Fund) –8,980,682]	26,942,047	15.00
2 3 4 5 6 7 8 9 10	Employees' Provident Fund	Insurance 26,942,047 24,921,279 17,705,441 17,155,820 15,671,043 13,471,025	13.87 9.86 9.55 8.72 7.50
4 5	National Development Bank PLC A/C No. 02	17,155,820 15,671,043	9.55 8.72
6	Bank of Ceylon No.1 Account Mr. B.S.Captain	13,471,025 10,876,665	7.50
8	Mr. S E Captain Employees' Trust Fund Board	3,631,235	2.02
10	Seyfest (Private) Limited	3,080,300	1.71
11 12	Sesot (Private) Limited	U 4/6 bb5 3 661 235 3 240,747 3 3 060,300 2 577,488 2 236,134 2 220,179 2 2210,179 2 2210,179	6.06 2.02 1.80 1.71 1.40 1.23 1.23 1.23 1.22 1.18
13 14 15 16	Seyshop (Private) Limited	2,210,179 2,210,179	1.23
	Lanka Century Investments PLC	2,192,519 2,122,122	1.18
17 18	AIA Insurance Lanka PLC A/C No. 07	1,819,258 1,652,155	1.01 0.92
19 20	Mr K R B Fernando Sotse (Pvt) Ltd	1,036,232 997,198	0.58 0.56
3.2	Twenty Largest Ordinary Non-Voting Shareholders as at December 31, 2017	No. of Sharea	0/
1	Lanka Orix Leasing Company PIC Employees 'Provident Fund Akbar Brothers PVLt DA /CN to. 1 Deutsche Bank Ag As Trustee For Jb Vantage Value Equity Fund JB. Cocoshell (PV) Ltd Pershing LLC S/A Averbach Grauson & Co. Mr. E Thavagnanasooriyan & Mr. E Thavagnasundaram Commercial Bank of Ceyton PLC/Dunamis Capital P L C Employees Trust Fund Baard Merrill J Fernando & Sons (Pvt) Limited Mr. N. Balasingam Lanka Drix Information Technology Services Ltd Deutsche Bank Ag-National Equity Fund Deutsche Bank Ag-National Equity Fund Deutsche Bank Ag As Trustee For Namal Acuity Value Fund Dr. S. Yaddenige Mr. R. Gautam HSSG (htternational Nominees Ltd-SSBT-Deustche Bank Ag Singapore A/C 01	No. of Shares 76,812,865	% 43.93
2 3	Employees' Provident Fund Akbar Brothers Pvt Ltd A/C No. 1	9,326,028 3,290,099	43.93 5.33 1.88
4 5 6. 7	Deutsche Bank Ag As Trustee For Jb Vantage Value Equity Fund J. B. Cocoshell (Pvt) I td	3,229,262	1.85 1.84
<u>6</u> .	Pershing LLC S/A Averbach Grauson & Co. Mr. F.Thayagnanasooriyam & Mr. F.Thawagnasundaram	3,168,808 2,672,628	1.81
8 9	Commercial Bank of Ceylon PLC/Dunamis Capital PLC	3,113,220 3,1168,808 2,672,628 2,671,829 2,124,675	1.53
10 11	Merrill J Fernando & Sons (Pvt) Limited	1,942,143 1,823,813	1.11
12	Lanka Orix Information Technology Services Ltd	1,622,613 1,522,613 1,296,721	1.81 1.53 1.53 1.22 1.11 1.04 0.87 0.74
12 13 14 15	Deutsche Bank Ag As Trustee For Namal Acuity Value Fund	1.189.875	0.74 0.68 0.63
16	Dr. Staddenige Mr. R.Gautam URBR Landing Line (New Jose Line Control of Contr	1,096,508 890,500	0.51
18	HSBC International Nominees Ltd-SSBT-Deustche Bank Ag Singapore A/C 01 Mr. M.J. Fernando	888,352 879,473	0.50
19 20	Mr. M. J. Fernando Mr. A.P. Somasiri Miss S. Durga	868,354 813,055	0.50 0.47
3.3		nber of Share Holders 9,031 54.29% 6,682 55.94%	
4.	Directors' and Chief Executive Officer's Shareholdings as at December 31, 2017	-,	
	Name of Director	No. of Shares	No. of Shares
	Name of Director	No. of Shares (Ordinary Voting) Nil	No. of Shares (Ordinary Non-voting) <u>Nil</u>
	Name of Director	Nil Nil	Nil Nil Nil
	Name of Director	Nii Nii 37,275 Nii	Nil Nil 139,681 Nil
	Name of Director	Nil Nil 37.275	Nii Nii 139,681
	Name of Director	Nii Ni 37,275 Nii Nii Nii Nii	Nii Nii 139,681 Nii Nii Nii Nii Nii
	Name of Director Mr. W M R S Dias Non-executive Director/Chairman Mr. I C Nanayakkara, Non-executive Director/Deputy Chairman Ms. M C Petersz, Independent Director/Sentor Director Mr. KP Ariyarathe, Director/Chilef Executive Officer Kr. S P Statung, Indias, Independent Director Control (retired w.e.f.08.01.2018) Mr. W D K Jayawardrena, Non-executive Director Mr. S V Gorea, Non-executive Director Mr. S V Gorea, Non-executive Director Mr. S V Gorea, Non-executive Director Mr. S W Gorea, Non-executive Director Mr. S V Gorea, Non-executive Director Mr. S W Gorea, Non-executive Director	NI NI 37,275 NI NI NI NI NI	Nii Nii 139,681 Nii Nii Nii Nii Nii Nii Nii
5.	Name of Director Mr. W M R S Dias Non-executive Director/Chairman Mr. I C Nanayakara, Non-executive Director/Deputy Chairman Ms. M C Pelersz, Independent Director/Senior Director Mr. KP Ariyarathe, Director/Chilef Executive Officer Rear Admiral B A J G Peirs, Independent Director Mr. S P Stanaturga, Independent Director Mr. S V Grea, Non-executive Director Mr. S V Corea, Non-executive Director Mr. S W Corea, Non-executive Director Mr. S W Kainha. Independent Director Mr. S W Kainha. Independent Director Mr. S K Salgado, Independent Director	Nii Nii 37,275 Nii Nii Nii Nii Nii Nii Nii	Nii Nii 139,681 Nii Nii Nii Nii Nii Nii Nii
5.	Name of Director Mr. W M R S Dias Non-executive Director/Chairman Mr. I C Nanayakkara, Non-executive Director/Bupty Chairman Ms. M C Pietersz, Independent Director/Senior Director Mr. KP Ariyarathe, Director/Chief Executive Officer Rear Admiral B J G Peris, Independent Director Mr. S P S Ranatunga, Independent Director Mr. W D K Jayawardena, Non-executive Director Mr. S V Carea, Non-executive Director Mr. S V Carea, Non-executive Director Mr. S V Stans, Non-executive Director Mr. S S Kalgado, Independent Director Mr. S K Salgado, Independent Director Stated Capital as at December 31, 2017	NI NI 37,275 NI NI NI NI NI	Nii Nii 139,681 Nii Nii Nii Nii Nii Nii Nii Nii Nii Ni
5.	Name of Director Mr. W M R S Dias Non-executive Director/Chairman Mr. I C Nanayakkara, Non-executive Director/Bupty Chairman Ms. M C Pietersz, Independent Director/Senior Director Mr. KP Ariyarathe, Director/Chief Executive Officer Rear Admiral B J G Peris, Independent Director Mr. S P S Ranatunga, Independent Director Mr. W D K Jayawardena, Non-executive Director Mr. S V Carea, Non-executive Director Mr. S V Carea, Non-executive Director Mr. S V Stans, Non-executive Director Mr. S S Kalgado, Independent Director Mr. S K Salgado, Independent Director Stated Capital as at December 31, 2017	NI NI 37,275 NI NI NI NI NI	Nii Nii 139,681 Nii Nii Nii Nii Nii Nii Nii Nii Nii Ni
5.	Name of Director Mr. W M R S Dias Non-executive Director/Chairman Mr. I C Nanayakkara, Non-executive Director/Bupty Chairman Ms. M C Pietersz, Independent Director/Senior Director Mr. KP Ariyarathe, Director/Chief Executive Officer Rear Admiral B J G Peris, Independent Director Mr. S P S Ranatunga, Independent Director Mr. W D K Jayawardena, Non-executive Director Mr. S V Carea, Non-executive Director Mr. S V Carea, Non-executive Director Mr. S V Stans, Non-executive Director Mr. S S Kalgado, Independent Director Mr. S K Salgado, Independent Director Stated Capital as at December 31, 2017	NI NI 37,275 NI NI NI NI NI	Nii Nii 139,681 Nii Nii Nii Nii Nii Nii Nii Nii Nii Ni
5.	Name of Director Mr. W M R S Dias Non-executive Director/Chairman Mr. I C Nanayakkara, Non-executive Director/Bupty Chairman Ms. M C Pietersz, Independent Director/Senior Director Mr. KP Ariyarathe, Director/Chief Executive Officer Rear Admiral B J G Peris, Independent Director Mr. S P S Ranatunga, Independent Director Mr. W D K Jayawardena, Non-executive Director Mr. S V Carea, Non-executive Director Mr. S V Carea, Non-executive Director Mr. S V Stans, Non-executive Director Mr. S S Kalgado, Independent Director Mr. S K Salgado, Independent Director Stated Capital as at December 31, 2017	NI NI 37,275 NI NI NI NI NI	Nii Nii Nii Nii Nii Nii Nii Nii Nii Nii
5.	Name of Director Mr. W M R S Dias Non-executive Director/Chairman Mr. I C Nanayakkara, Non-executive Director/Bupty Chairman Ms. M C Pietersz, Independent Director/Senior Director Mr. KP Ariyarathe, Director/Chief Executive Officer Rear Admiral B J G Peris, Independent Director Mr. S P S Ranatunga, Independent Director Mr. W D K Jayawardena, Non-executive Director Mr. S V Carea, Non-executive Director Mr. S V Carea, Non-executive Director Mr. S V Stans, Non-executive Director Mr. S S Kalgado, Independent Director Mr. S K Salgado, Independent Director Stated Capital as at December 31, 2017	NI NI 37,275 NI NI NI NI NI	Nii Nii 139,681 Nii Nii Nii Nii Nii Nii Nii Nii Nii Ni
5.	Name of Director Mr. W M R S Dias Non-executive Director/Chairman Mr. I C Nanayakkara, Non-executive Director/Bupty Chairman Ms. M C Pietersz, Independent Director/Senior Director Mr. KP Ariyarathe, Director/Chief Executive Officer Rear Admiral B J G Peris, Independent Director Mr. S P S Ranatunga, Independent Director Mr. W D K Jayawardena, Non-executive Director Mr. S V Carea, Non-executive Director Mr. S V Carea, Non-executive Director Mr. S V Stans, Non-executive Director Mr. S S Kalgado, Independent Director Mr. S K Salgado, Independent Director Stated Capital as at December 31, 2017	NI NI 37,275 NI NI NI NI NI	Nii Nii Nii 139,681 Nii Nii Nii Nii Nii Nii Nii Nii Nii Ni
5.	Name of Director Mr. W M R S Dias Non-executive Director/Chairman Mr. I C Nanayakara, Non-executive Director/Deputy Chairman Ms. M C Pelersz, Independent Director/Senior Director Mr. KP Ariyarathe, Director/Chilef Executive Officer Rear Admiral B A J G Peirs, Independent Director Mr. S P Stanaturga, Independent Director Mr. S V Grea, Non-executive Director Mr. S V Corea, Non-executive Director Mr. S W Corea, Non-executive Director Mr. S W Kainha. Independent Director Mr. S W Kainha. Independent Director Mr. S K Salgado, Independent Director	NI NI 37,275 NI NI NI NI NI	Nii Nii Nii Nii Nii Nii Nii Nii Nii Nii
5.	Name of Director Mr. W M R S Dias Non-executive Director/Chairman Mr. I C Nanayakkara, Non-executive Director/Chairman Mr. I C Nanayakkara, Non-executive Director/Deputy Chairman Mr. B C Peters, Independent Director Formation (retired w.e.f.08.01.2018) Mr. S P S Ranatunga, Independent Director Mr. W D K Jayawardiena, Non-executive Director Mr. S V C Great, Non-executive Director Mr. S V S Great, Non-executive Director Mr. S V G Stanting, Independent Director Mr. S V S Great, Non-executive Director Mr. S V Great, Non-executive Director Mr. S V Great, Non-executive Director Mr. S V S Great, Non-executive Director Mr. S V Great, Independent Director Mr. S V Great, Independent Director Mr. S V Great, Non-executive Birector Mr. S W S Great, Non-executive Director Mr. S V Great, Non-executive Director Mr. S W Great, Non-executive Director Mr. S W Great, Non-executive Birector Mr. S W Great, Non-executive Director Mr. S W Great, Non-executive S B. S. Greath 4.000.000 Voting Ordinary Shares @ R. S. S. Greach 4.000.000 Non-Voting Ordinary Shares @ R. S. S. Greach 4.000.000 Non-Voting Ordinary Shares @ R. S. S. Greach 4.020.000 Non-Voting Ordinary Shares @ R. S. S. Greach 5.839.428 Voting Ordinary Shares @ R. S. S. Greach 5.839.428 Voting Ordinary Shares @ R. S. S. Greach 5.839.428 Voting Ordinary Shares @ R. S. S. Greach 5.839.428 Voting Ordinary Shares @ R. S. S. Greach 5.839.428 Voting Ordinary Shares @ R. S. S. Greach 5.839.428 Voting Ordinary Shares @ R. S. S. Greach 5.839.428 Voting Ordinary Shares @ R. S. S. Greach 5.839.428 Voting Ordinary Shares @ R. S. S. Hole each Executive Exempted Total	Nii Nii 37.275 Nii Nii Nii Nii Nii Nii Nii Nii Nii	Nii Nii Nii Nii Nii Nii Nii Nii Nii Nii
	Name of Director Mr. W M R S Dias Non-executive Director/Chairman Mr. I C Nanayakkara, Non-executive Director/Chairman Mr. I C Nanayakkara, Non-executive Director/Deputy Chairman Mr. B C Paters, Independent Director Formation (retired w.e.f.08.01.2018) Mr. S P S Ranatunga, Independent Director Mr. W D K Jayawardiena, Non-executive Director Mr. S V C Great, Non-executive Director Mr. S V S Great, Non-executive Director Mr. S V G Stanting, Independent Director Mr. S V S Great, Non-executive Director Mr. S V Great, Non-executive Director Mr. S V S Great, Non-executive Director Mr. S V Great, Non-executive Director Mr. S V Great, Independent Director Mr. S V Great, Non-executive Director Mr. S W S Great, Non-executive Director Mr. S W Great, Non-executive J Great, S Great, 4,000,000 Voting Ordinary Shares @ R.S. 59- each S. 423.00 Bioting Ordinary Shares @ R.S. 56- each S. 423.00 Bioting Ordinary Shares @ R.S. 56- each S. 423.00 Bioting Ordinary Shares @ R.S. 56- each S. 423.00 Bioting Ordinary Shares @ R.S. 56- each S. 423.00 Bioting Ordinary Shares @ R.S. 56- each S. 68 Voting Ordinary Shares @ R.S. 56- each S. 68 Voting Ordinary Shares @ R.S. 56- each S. 68 Voting Ordinary Shares @ R.S. 56- each S. 68 Voting Ordinary Shares @ R.S. 56- each S.	Nii Nii 37.275 Nii Nii Nii Nii Nii Nii Nii Nii Nii	Nii Nii Nii Nii Nii Nii Nii Nii Nii Nii
	Name of Director Mr. W. R. S. Dise. Non-executive Director/Opaming Mr. M. R. S. Dise. Non-executive Director/Opaming Mr. M. A. S. Dise. Non-executive Director/Opaming Mr. M. A. S. Director/Online Executive Officer Rear Admiral B. A.J. G. Peiris, Independent Director (retired w.e.f.08.01.2018) Mr. S. P. S. Ranatunga, Independent Director Mr. S. Y. S. Aranatunga, Independent Director Mr. S. Y. S. Kanatung, Independent Director Mr. S. Y. S. Kanata, S. B. Commercial Science (Stream) S. Stelet Capital as at December 31, 2017 S. Stelet Oxoling Ordinary Shares @ Rs. 59/- each 4.000.000 Voting Ordinary Shares @ Rs. 59/- each S. Stelet Science (Stream) S. Stelet Scien	Nii Nii 37.275 Nii Nii Nii Nii Nii Nii Nii Nii Nii	Nii Nii Nii Nii Nii Nii Nii Nii Nii Nii
6.	Name of Director Mr. W M R S Dias Non-executive Director/Chairman Mr. I C Nanayakara, Non-executive Director/Chairman Mr. I C Nanayakara, Non-executive Director Partor Mr. W A Pariyarathe, Director/Chilef Executive Officer Rear Admiral B A J G Peris, Independent Director Mr. B A J G Peris, Independent Director Mr. V D K, Jayawartiena, Non-executive Director Mr. S V Gorea, Non-executive Director Mr. S S K Salgado, Independent Director State Capital as at December 31, 2017 33.560.000 Voting Ordinary Shares @ Rs. 10 ⁴ - each 400.000 Voting Ordinary Shares @ Rs. 50 ⁴ - each 43.333 Sals Voting Ordinary Shares @ Rs. 50 ⁴ - each 43.333 Sals Voting Ordinary Shares @ Rs. 50 ⁴ - each 43.230 Sals Month Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - 60 ⁴ 40.000 Qi Non-Voting Ordinary Shares @ Rs. 50 ⁴ - 60 ⁴ 40.000 Qi Non-Voting Ordinary Shares @ Rs. 50 ⁴ - 60 ⁴ 40.000 Qi Non-Voting Ordinary Shares @ Rs. 50 ⁴ - 60 ⁴ 40.000 Qi Non-Voting Ordinary Shares @ Rs. 50 ⁴ 40.000 Qi Non-Voting Ordinary Shares @ Rs.	Nil Nil 37,275 Nil Nil Nil Nil Nil Nil Nil Nil Nil Nil	Nii Nii Nii 139,611 Nii Nii Nii Nii Nii Nii Nii Nii Nii N
6.	Name of Director Mr. W M R S Dias Non-executive Director/Chairman Mr. I C Nanayakara, Non-executive Director/Chairman Mr. I C Nanayakara, Non-executive Director Partor Mr. W A Pariyarathe, Director/Chilef Executive Officer Rear Admiral B A J G Peris, Independent Director Mr. B A J G Peris, Independent Director Mr. V D K, Jayawartiena, Non-executive Director Mr. S V Gorea, Non-executive Director Mr. S S K Salgado, Independent Director State Capital as at December 31, 2017 33.560.000 Voting Ordinary Shares @ Rs. 10 ⁴ - each 400.000 Voting Ordinary Shares @ Rs. 50 ⁴ - each 43.333 Sals Voting Ordinary Shares @ Rs. 50 ⁴ - each 43.333 Sals Voting Ordinary Shares @ Rs. 50 ⁴ - each 43.230 Sals Month Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - 60 ⁴ 40.000 Qi Non-Voting Ordinary Shares @ Rs. 50 ⁴ - 60 ⁴ 40.000 Qi Non-Voting Ordinary Shares @ Rs. 50 ⁴ - 60 ⁴ 40.000 Qi Non-Voting Ordinary Shares @ Rs. 50 ⁴ - 60 ⁴ 40.000 Qi Non-Voting Ordinary Shares @ Rs. 50 ⁴ 40.000 Qi Non-Voting Ordinary Shares @ Rs.	Nil Nil 37,275 Nil Nil Nil Nil Nil Nil Nil Nil Nil Nil	Nii Nii Nii 139,611 Nii Nii Nii Nii Nii Nii Nii Nii Nii N
6.	Name of Director Mr. W M R S Dias Non-executive Director/Chairman Mr. I C Nanayakara, Non-executive Director/Chairman Mr. I C Nanayakara, Non-executive Director Partor Mr. W A Pariyarathe, Director/Chilef Executive Officer Rear Admiral B A J G Peris, Independent Director Mr. B A J G Peris, Independent Director Mr. V D K, Jayawartiena, Non-executive Director Mr. S V Gorea, Non-executive Director Mr. S S K Salgado, Independent Director State Capital as at December 31, 2017 33.560.000 Voting Ordinary Shares @ Rs. 10 ⁴ - each 400.000 Voting Ordinary Shares @ Rs. 50 ⁴ - each 43.333 Sals Voting Ordinary Shares @ Rs. 50 ⁴ - each 43.333 Sals Voting Ordinary Shares @ Rs. 50 ⁴ - each 43.230 Sals Month Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - 60 ⁴ 40.000 Qi Non-Voting Ordinary Shares @ Rs. 50 ⁴ - 60 ⁴ 40.000 Qi Non-Voting Ordinary Shares @ Rs. 50 ⁴ - 60 ⁴ 40.000 Qi Non-Voting Ordinary Shares @ Rs. 50 ⁴ - 60 ⁴ 40.000 Qi Non-Voting Ordinary Shares @ Rs. 50 ⁴ 40.000 Qi Non-Voting Ordinary Shares @ Rs.	Nil Nil 37,275 Nil Nil Nil Nil Nil Nil Nil Nil Nil Nil	Nii Nii Nii 139,611 Nii Nii Nii Nii Nii Nii Nii Nii Nii N
6.	Name of Director Mr. W. R. S. Dise. Non-executive Director/Chairman Mr. W. R. S. Dise. Non-executive Director/Chairman Mr. M. R. S. Dise. Non-executive Director/Chairman Mr. M. G. Pieters., Independent Director (retired w.e.f.08.01.2018) Mr. K. P. Arignatine. Director/Chairman Nr. K. P. Arignatine. Director/Grine Executive Director Mr. S. P. S. Ranating. Independent Director Mr. S. Y. S. Ranating. Independent Director Mr. S. Y. S. Granating. Independent Director Mr. S. Y. S. Granating. Independent Director Mr. S. Y. S. Granating. Independent Director Mr. S. Y. Gora, Non-executive Director Stated Capital as at December 31, 2017 Stated Capital as the Charace @R. 5.0'- each 4,000.000 Voting Ordinary Shares @ R. 5.0'- each 4,333.333 Unig Ordinary Shares @ R. 5.0'- each 4,343.333 Unig Ordinary Shares @ R. 5.0'- each 4,342.309 Non-Voting Ordinary Shares @ R. 5.2'- each 9,000 000 Non-Voting Ordinary Shares @ R. 5.2'- each 45.423.009 Non-Voting Ordinary Shares @ R. 5.4'- each 45.423.009 Non-Voting Ordinary Shares @ R. 5.8/40 each	Regulty holders of the Bank by the weighted average number of share Nii Nii Nii Nii Nii Nii Stated based on the no of share is the same due to non- availability of po stated based on the no of shares issued for scrip dividend 2016.	Nil Nil Nil 139,681 Nil Station 1,040,000 3,342,191 11,228,269 as in issue (both Voting & tended 31st tar ended 31st December nancial year ended 31st December nal dividend has not been
6.	Name of Director Mr. W M R S Dias Non-executive Director/Chairman Mr. I C Nanayakara, Non-executive Director/Chairman Mr. I C Nanayakara, Non-executive Director Partor Mr. W A Pariyarathe, Director/Chilef Executive Officer Rear Admiral B A J G Peris, Independent Director Mr. B A J G Peris, Independent Director Mr. V D K, Jayawartiena, Non-executive Director Mr. S V Gorea, Non-executive Director Mr. S S K Salgado, Independent Director State Capital as at December 31, 2017 33.560.000 Voting Ordinary Shares @ Rs. 10 ⁴ - each 400.000 Voting Ordinary Shares @ Rs. 50 ⁴ - each 43.333 Sals Voting Ordinary Shares @ Rs. 50 ⁴ - each 43.333 Sals Voting Ordinary Shares @ Rs. 50 ⁴ - each 43.230 Sals Month Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - each 45.423.098 Non-Voting Ordinary Shares @ Rs. 50 ⁴ - 60 ⁴ 40.000 Qi Non-Voting Ordinary Shares @ Rs. 50 ⁴ - 60 ⁴ 40.000 Qi Non-Voting Ordinary Shares @ Rs. 50 ⁴ - 60 ⁴ 40.000 Qi Non-Voting Ordinary Shares @ Rs. 50 ⁴ - 60 ⁴ 40.000 Qi Non-Voting Ordinary Shares @ Rs. 50 ⁴ 40.000 Qi Non-Voting Ordinary Shares @ Rs.	Ruity holders of the Bank by the weighted average number of share Basic Earnings per Share is the same due to non-availability of po stated based on the no of shares issued for scrip dividend 2016.	Nil Nil Nil 139,681 Nil Nil Nil Nil Nil Nil Nil Nil Nil Rs. '000 335,600 335,600 3,020,000 3,250,000 3,250,000 3,250,000 3,250,000 3,250,000 3,250,000 3,250,000 3,250,000 3,250,000 1,589,805 3,42,191 (181,581) 11,228,269 tentially dilutive ordinary start successful to the successfu

Sixty Million (60.000,000) Fully Paid, BASEL III Compliant, Tier 2, Listed, Rated, Lonscourced Subordinated, Redeemable Rated Debentures with a Non-viability conversion in compliance with BASEL III requirements at a par value of LKR T00/- to be converted to Ordinary Voting Shares by the Bank upon the occurrence of a Trigger Fent, with an option to issue up to a further Forty Million (40.000,000) of said Debentures in the event of an oversubscription at the discretion of the Bank and in such event, the maximum issue of said Debentures totaling to Hundred Million (100,000,000) will be offered by the Bank to qualified investors (as defined in Section 2, 2, 1-1 of the Rules of the Colombo Stock Exchange) pursuant to the approval of the Ordinary Voting Shareholders of the Bank to realide investors (as defined in Section 2, 2, 1-1 of the Rules of the Colombo Stock Exchange) made to the Colombo Stock Exchange to list the sid Debentures on the Training Floor of the Colombo Stock Exchange to point allottent. There were no material events occurred after the reporting date that require adjustments to or disclosure in the financial statements other than disclosed above.

Rs. '000

- Other Matters
 During the 2nd half of the year 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, an in the same line item in the statement of profit or loss.
- The Bank recognized deferred tax liability at 28% of the revaluation surplus of land in accordance with the related tax provisions introduced by the Inland Revenue Act No. 24 of 2017. The total tax charge is recognized in the current year Other Comprehensive Income.
- Rs 5Bn funds raised through Debenture Issue 2016 has been fully utilised for the objectives ((i) To further improve the Capital Adequacy of the Bank's Balance Sheet, by strengthening its Tier II Capital subject to Central Bank of Sri Lanka's approval. (iii) To utilize the funds raised to finance expansion by increasing the lending portfolio of the Bank, (iiii) To further strengthen the funding mix of the Bank. (iv) To minimize the interest rate risk and the gap exposure in the Bank's asset/liability portfolio and to reduce maturity gaps in the Bank's Balance Sheet) set out in the prospective within the stipulated time frame. iii.
- The Bank has signed a Memorandum 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. iv.
 - There being no orders from court which would prevent the share owning companies and trustees from disposing of the shares and crediting the proceeds therefrom to the gratuity fund of the bank for the payment of the enhanced gratuity; and The Bank being given a period of one year effective from 151.2018 to procure the disposal of the shares by the trustees and crediting the proceeds therefrom 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 recognised 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.
- v. Rear Admiral B A J G Peiris retired from the services of the Bank with effect from 8th January 2018 in compliance with the Section 3(2)(ii) of the Banking Act Direction No.11 of 2007 on Corporate Governance for Licensed Commercial Banks in Sri Lanka (as amended).
- Comparative Figures Comparative figures have been re-stated/re-classified where necessary, to conform to the current period presentation. 9. annes in Contingent Liabilities, composition of Assets and Liabilities an use of funds raised by the Bank.

2	Total Comprehensive Income for the Year		-	-	4,065,005	822,999	(1,222,758)	-	3,665,246
	Transactions with Equity Holders, Recognised Directly in Equity								
	Dividends to Equity Holders	-	-	-	(948,641)	-	-	-	(948,641)
	Transferred to Statutory Reserve Fund*	-	-	200,523	(200,523)	-	-	-	-
	Transferred from Investment Fund Reserve	-	-		8,726	-	-	(8,726)	
3	Total Transactions with Equity Holders	•	-	200,523	(1,140,438)		-	(8,726)	(948,641)
	Balance as at 31st December 2016 (1 + 2 + 3)	6,962,722	3,567,002	1,387,964	14,050,233	1,474,482	(1,691,584)	2,021,463	27,772,282
			_			_			
1	Balance as at 01st January 2017	6,962,722	3,567,002	1,387,964	14,050,233	1,474,482	(1,691,584)	2,021,463	27,772,282
		-	-	-	-	-	-	-	-
	Total Comprehensive Income for the Year	-	-	-	-	-	-	-	-
	Profit for the Year	-	-	-	4,430,398	-	-	-	4,430,398
	Other Comprehensive Income (net of tax)								
	- Deferred Tax on Revaluation Surplus of Land **	-	-	-	-	(231,989)	-	-	(231,989)
	 Actuarial Gain on Defined Benefit Obligations 	-	-	-	28,182	-	-	-	28,182
	 Net Gain on Re-measuring Available-for-Sale Financial Assets 	-	-	-	-	-	2,636,992	-	2,636,992
	- Net Movement of Cash Flow Hedge Reserve	-	-	-	-	-	-	(7,366)	(7,366)
2	Total Comprehensive Income for the Year	-	-	-	4,458,580	(231,989)	2,636,992	(7,366)	6,856,217
	Transactions with Equity Holders, Recognised Directly in Equity								
	Cash/Scrip Dividends to Equity Holders	356,354	342,191	-	(1,121,121)	-	-	-	(422,576)
	Transferred to Statutory Reserve Fund*	-	-	221,520	(221,520)	-	-	-	-
	Transferred from Investment Fund Reserve	-	-	-	11,852	-	-	(11,852)	-
3	Total Transactions with Equity Holders	356,354	342,191	221,520	(1,330,789)	-	-	(11,852)	(422,576)
	Balance as at 31st December 2017 (1 + 2 + 3)	7.319.076	3,909,193	1.609.484	17.178.024	1.242.493	945.408	2.002.245	34,205,923
		.,,	.,,	,,	, -,	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,	,,	. ,,

* 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). ** The Bank recognises deferred tax liability for the revaluation surplus of land in accordance with the related tax provisions introduced by the Inland Revenue Act No. 24 of 2017.

STATEMENT OF CHANGES IN EOUITY - GROUP (Audited)

STATEMENT OF CHANGES IN EQUITY	- GROU	P (Audi	ted)							Rs. '000
	State	d Capital	Statutory	D	0	ther Reserves				
For the Year ended 31st December	Ordinary	Ordinary		Retained	Revaluation	Available for	Other	Total	Non-	Total
	Shares	Shares	Reserve Fund	Earnings	Reserve	Sale Reserve	otilei	TULAI	Controlling	Equity
	Voting	Non-Voting	*		11030170	bale neserve			Interest	Equity
1 Balance as at 01st January 2016	6,962,722	3,567,002	1.187.441	11,376,269	1,378,783	(469,879)	2,285,402	26,287,740	1,067,194	27,354,934
	-,,			,,		(,,	,, .	., . , .	,,.	,,
Total Comprehensive Income for the Year									04 750	
Profit for the Year	-	-	-	4,013,132	-	-	-	4,013,132	21,758	4,034,890
Other Comprehensive Income (net of tax) - Revaluation of Property. Plant and Equipment					835.317			835.317	5.131	840.448
 Revaluation of Property, Plant and Equipment Reversal of Revaluation surplus on Property, Plant and Equipment Written-Off 	-	-	-	35	835,317 (50)	-	-	835,317 (15)	5,131	840,448
- Actuarial Gain on Defined Benefit Obligations	_		_	54,906	(50)		_	54,906	146	55,052
- Net Loss on Re-measuring Available-for-Sale Financial Assets	_	_	_		_	(1,223,186)		(1,223,186)	(181)	(1,223,367)
- Net Loss on ne-measuring Available-for-Sale Financial Assets		_			_	(1,223,100)		(1,223,100)	(101)	(1,220,007)
2 Total Comprehensive Income for the Year	-		-	4,068,073	835,267	(1,223,186)	-	3,680,154	26,869	3,707,023
Transactions with Equity Holders , Recognised Directly in Equity										
Dividends	-		-	(948,641)		_		(948,641)	(26,179)	(974,820)
Transferred to Statutory Reserve Fund *			200,523	(200,523)		-	-	(040,041)	(20,173)	(374,020)
Transferred from Investment Fund Reserve	-	-		8,726	-	-	(8,726)	-	-	-
Changes in Ownership Interest in Subsidiary				-,			(=,-==)			
Acquisition of Non-Controlling Interest without Change in Control	-	-	-	1,021	-	-	-	1,021	(2,694)	(1,673)
3 Total Transactions with Equity Holders	-	-	200,523	(1,139,417)	-	-	(8,726)	(947,620)	(28,873)	(976,493)
Balance as at 31st December 2016 (1 + 2 + 3)	6,962,722	3,567,002	1,387,964	14,304,925	2,214,050	(1,693,065)	2,276,676	29,020,274	1,065,190	30,085,464
1 Balance as at 01st January 2017	6,962,722	3,567,002	1,387,964	14,304,925	2,214,050	(1,693,065)	2,276,676	29,020,274	1,065,190	30,085,464
Total Comprehensive Income for the Year										
Profit for the Year			_	4.816.834			_	4.816.834	186.797	5.003.631
Other Comprehensive Income (net of tax)				4,010,034				4,010,034	100,737	3,003,031
- Revaluation of Property, Plant and Equipment	-		-	-	(14,334)	-	-	(14,334)	(5.995)	(20,329)
- Deferred Tax on Revaluation Surplus of Land **	-	-	-	-	(231,989)	-		(231,989)	(0,000)	(231,989)
- Actuarial Gain on Defined Benefit Obligations	-	-	-	27,569	(201,000)	-		27.569	(257)	27,312
- Net Gain on Re-measuring Available-for-Sale Financial Assets	-	-	-		-	2,638,561	-	2,638,561	656	2,639,217
- Net Movement of Cash Flow Hedge Reserve	-	-	-	-	-	-	(7,366)	(7,366)	-	(7,366)
2 Total Comprehensive Income for the Year	-	-	-	4,844,403	(246,323)	2,638,561	(7,366)	7,229,275	181,201	7,410,476
Transactions with Eavity Helders - Descripted Directly in Eav ¹¹										
Transactions with Equity Holders, Recognised Directly in Equity	256 254	040 101		(1.101.104)				(400 570)	(00.705)	(455.004)
Cash/Scrip Dividends Transferred to Statutory Reserve Fund*	356,354	342,191	- 221.520	(1,121,121) (221,520)	-	-	-	(422,576)	(32,725)	(455,301)
Transferred to Statutory Reserve Fund	-	-	221,520	(221,520) 11.852	-	-	(11,852)	-	-	-
3 Total Transactions with Equity Holders	356,354	342,191	221,520	(1,330,789)			(11,852)	(422,576)	(32,725)	(455,301)
	000,004	542,131	221,020	(1,000,109)	-	-	(11,032)	(422,310)	(02,120)	(400,001)
Balance as at 31st December 2017 (1 + 2 + 3)	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	37,040,639

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)
 The Group recognises deferred tax liability for the revaluation surplus of land in accordance with the related tax provisions introduced by the Inland Revenue Act No. 24 of 2017.

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

ADDITIONAL DISCLOSURES				Rs. '000	
	B/	ANK	GROUP		
12 Customer Loans and Receivables	As at	As at	As at	As at	
	31.12.2017	31.12.2016	31.12.2017	31.12.2016	
Gross Loans and Receivables (Refer 12.1) Less: Individual Impairment Collective Impairment	286,469,373 (1,744,089) (3,863,377)	242,073,182 (2,420,888) (3,632,097)	286,469,373 (1,744,089) (3,863,377)	242,073,182 (2,420,888) (3,632,097)	
Net Loans and Receivables	280,861,907	236,020,197	280,861,907	236,020,197	
12.1 Customer Loans and Receivables - By product By product - Domestic Currency Export Bills	15,359	119.573	15,359	119,573	
Import Bills Local Bills	335,352 130,330	147,802 142,892	335,352 130,330	147,802 142,892	
Lease Rentals Receivable	16,222,825	14,685,690	16,222,825	14,685,690	
Overdrafts Revolving Import Loans	61,901,243 10,531,334	59,276,447 8,408,394	61,901,243 10,531,334	59,276,447 8,408,394	
Packing Credit Loans Trust Receipt Loans	1,191,070 1,812,834	829,088 1,949,259	1,191,070 1,812,834	829,088 1,949,259	
Staff Loans	6,108,917	5,521,128	6,108,917	5,521,128	
Housing Loans Pawning Receivables	13,401,222 10,046,055	12,477,818 9,609,406	13,401,222 10,046,055	12,477,818 9,609,406	
Refinance Loans	2,479,247	1,995,107	2,479,247	1,995,107	
Credit Cards Margin Trading	4,886,489 2,588,413	3,803,627 2,658,052	4,886,489 2,588,413	3,803,627 2,658,052	
Factoring	1,099,984	445,452	1,099,984	445,452	
Term Loans Total	125,086,423 257,837,097	101,035,160 223,104,895	125,086,423 257,837,097	101,035,160 223,104,895	
Du product - Foreign Curronau		-, - ,	. , ,	., . ,	
By product - Foreign Currency Export Bills	3,164,298	1,638,602	3,164,298	1,638,602	
Import Bills	459,456	97,213	459,456	97,213	
Local Bills Overdrafts	44,659 886,908	79,037 799,936	44,659 886,908	79,037 799,936	
Revolving Import Loans	442,327	659,811	442,327	659,811	
Packing Credit Loans Housing Loans	9,555,196 98,917	7,784,939 37,594	9,555,196 98,917	7,784,939 37,594	
Term Loans	13,980,515	7,871,155	13,980,515	7,871,155	
Total	28,632,276	18,968,287	28,632,276	18,968,287	
Gross Loans and Receivables	286,469,373	242,073,182	286,469,373	242,073,182	
12.2 Movements in Individual and Collective Impairment during the period for	286,469,373	242,073,182	286,469,373	242,073,182	
	Ва	nk	Gro	up	
12.2 Movements in Individual and Collective Impairment during the period for Customer Loans and Receivables					
12.2 Movements in Individual and Collective Impairment during the period for Customer Loans and Receivables Individual Impairment	Ba 2017	nk2016	Gro 2017	up2016	
12.2 Movements in Individual and Collective Impairment during the period for Customer Loans and Receivables Individual Impairment Opening Balance as at O1st January Charge/(Write back) to Income Statement	Ba 2017 2,420,888 1,069,797	nk 2016 2,019,537 931,597	Gro 2017 2,420,888 1,069,797	up 2016 2,019,537 931,597	
12.2 Movements in Individual and Collective Impairment during the period for Customer Loans and Receivables Individual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs	<u>Ba</u> 2017 2,420,888 1,069,797 (1,413,347)	nk 2016 2,019,537 931,597 (239,426)	Gro 2017 2,420,888 1,069,797 (1,413,347)	2016 2,019,537 931,597 (239,426)	
12.2 Movements in Individual and Collective Impairment during the period for Customer Loans and Receivables Individual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Net Transfer to Collective Impairment	2017 2,420,888 1,069,797 (1,413,347) (326,532) (6,717)	nk 2,019,537 931,597 (239,426) (290,820)	Gro 2017 2,420,888 1,069,797 (1,413,347) (326,532) (6,717)	2016 2,019,537 931,597 (239,426) (290,820)	
12.2 Movements in Individual and Collective Impairment during the period for Customer Loans and Receivables Individual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables	Ba 2017 2,420,888 1,069,797 (1,413,347) (326,532)	nk 2016 2,019,537 931,597 (239,426)	Gro 2017 2,420,888 1,069,797 (1,413,347) (326,532)	2016 2,019,537 931,597 (239,426)	
12.2 Movements in Individual and Collective Impairment during the period for Customer Loans and Receivables Individual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Net Transfer to Collective Impairment Closing Balance as at 31st December 2017 Collective Impairment	Ba 2017 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089	nk 2,019,537 931,597 (239,426) (290,820) 2,420,888	Gro 2017 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089	2016 2,019,537 931,597 (239,426) (290,820) 2,420,888	
12.2 Movements in Individual and Collective Impairment during the period for Customer Loans and Receivables Individual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Net Transfer to Collective Impairment Closing Balance as at 31st December 2017 Collective Impairment Opening Balance as at 01st January	Ba 2017 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097	nk 2016 2.019,537 931,597 (239,426) (290,820) 2.420,888 3.718,492	Gro 2017 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097	2016 2,019,537 931,597 (239,426) (290,820) 2,420,888 3,718,492	
12.2 Movements in Individual and Collective Impairment during the period for Customer Loans and Receivables Individual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Net Transfer to Collective Impairment Closing Balance as at 01st December 2017 Collective Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs	Ba 2017 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,774,089 3,662,097 423,679 (199,116)	nk 2,019,537 931,597 (239,426) (290,820) 2,420,888	Cro 2017 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116)	2016 2,019,537 931,597 (239,426) (290,820) 2,420,888	
12.2 Movements in Individual and Collective Impairment during the period for Customer Loans and Receivables Individual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Net Transfer to Collective Impairment Closing Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Net Transfer from Individual Impairment	Ba 2017 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717	nk 2016 2.019.537 931.597 (239.426) (290.820) 2.420.888 3.718.492 38.005 (124.400)	Gro 2017 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717	up 2016 2.019.537 931.597 (239.426) (290.820) 2.420.888 3.718.492 38,005 (124.400)	
12.2 Movements in Individual and Collective Impairment during the period for Customer Loans and Receivables Individual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Net Transfer to Collective Impairment Closing Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Net Transfer from Individual Impairment Closing Balance as at 31st December 2017	Ba 2017 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 3,863,377	nk 2016 2,019,537 931,597 (239,426) (290,820) 2,420,888 3,718,492 38,005 (124,400) 3,632,097	Cro 2017 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 3,863,377	2016 2,019,537 931,597 (239,426) (290,820) 2,420,888 3,718,492 38,005 (124,400) (124,400) 3,632,097	
12.2 Movements in Individual and Collective Impairment during the period for Customer Loans and Receivables Individual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Net Transfer to Collective Impairment Closing Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Net Transfer from Individual Impairment	Ba 2017 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717	nk 2016 2.019.537 931.597 (239.426) (290.820) 2.420.888 3.718.492 38.005 (124.400)	Gro 2017 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717	up 2016 2.019.537 931.597 (239.426) (290.820) 2.420.888 3.718.492 38,005 (124.400)	
12.2 Movements in Individual and Collective Impairment during the period for Customer Loans and Receivables Individual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Net Transfer to Collective Impairment Closing Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Net Transfer from Individual Impairment Closing Balance as at 31st December 2017	Ba 2017 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 3,863,377 5,607,466	nk 2016 2,019,537 931,597 (239,426) (290,820) 2,420,888 3,718,492 38,005 (124,400) 3,632,097	Gro 2017 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 3,863,377 5,607,466	2016 2,019,537 931,597 (239,426) (290,820) 2,420,888 3,718,492 38,005 (124,400) (124,400) 3,632,097	
12.2 Movements in Individual and Collective Impairment during the period for Customer Loans and Receivables Individual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Net Transfer to Collective Impairment Closing Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Net Transfer from Individual Impairment Closing Balance as at 31st December 2017	Ba 2017 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 3,863,377	nk 2016 2,019,537 931,597 (239,426) (290,820) 2,420,888 3,718,492 38,005 (124,400) 124,400) 6,052,985 As at	Cro 2017 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 3,863,377	2016 2,019,537 931,597 (239,426) (290,820) 2,420,888 3,718,492 38,005 (124,400) (124,400) 3,632,097	
 12.2 Movements in Individual and Collective Impairment during the period for Customer Loans and Receivables Individual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Net Transfer to Collective Impairment Collective Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Net Transfer from Individual Impairment Closing Balance as at 31st December 2017 Total Impairment 13 Customer Deposits - By product 	Ba 2017 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 3,3663,377 5,607,466 Bank	nk 2,019,537 931,597 (239,426) (290,820) 2,420,888 3,718,492 38,005 (124,400) 3,632,097 6,052,985	Grop 2017 2,420,888 1,059,797 (1,413,347) (326,5322) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 3,863,377 5,607,466 Group	2016 2,019,537 931,597 (239,426) (290,820) 2,420,888 3,718,492 38,005 (124,400) 3,632,097 6,052,985	
12.2 Movements in Individual and Collective Impairment during the period for Customer Loans and Receivables Individual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Net Transfer to Collective Impairment Closing Balance as at 31st December 2017 Collective Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Net Transfer from Individual Impairment Closing Balance as at 31st December 2017 Total Impairment 13 Customer Deposits - By product By product - Domestic Currency Demand deposits	Ba 2017 2.420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 3,863,377 5,607,466 Bank As at 31.12.2017 15,421,548	nk 2.019.537 931.597 (239.426) (290.820) 2.420.888 3.718.492 38.005 (124.400) 3.632.097 6.052.985 4.538 5.538	Gro 2017 2.420.888 1.069.797 (1.413.347) (326.532) (6.717) 1.744.089 3.632.097 423.679 (199.116) 6.717 3.863.377 5.607.466 Group As at 31.12.2017 15,421.548	2016 2.019.537 931.597 (239.426) (290.820) 2.420.888 3.718.492 38.005 (124.400) 3.632.097 6.052.985 As at 31.12.2016 18.436.538	
 12.2 Movements in Individual and Collective Impairment during the period for Customer Loans and Receivables Individual Impairment	Ba 2017 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 3,863,377 5,607,466 Bank As at 31.12,2017 15,421,548 65,596,837	nk 2016 2,019,537 931,597 (239,426) (290,820) 2,420,888 3,718,492 38,005 (124,400) 3,632,097 6,052,985 4,538 31.12,2016 18,436,538 57,385,770	Grov 2017 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 3,863,377 5,607,466 Group As at 31,12,2017 15,421,548 65,596,837	2016 2,019,537 931,597 (239,426) (290,820) 2,420,888 3,718,492 38,005 (124,400) 	
12.2 Movements in Individual and Collective Impairment during the period for Customer Loans and Receivables Individual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Net Transfer to Collective Impairment Closing Balance as at 31st December 2017 Collective Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Net Transfer from Individual Impairment Closing Balance as at 31st December 2017 Total Impairment 13 Customer Deposits - By product By product - Domestic Currency Demand deposits	Ba 2017 2.420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 3,863,377 5,607,466 Bank As at 31.12.2017 15,421,548	nk 2.019.537 931.597 (239.426) (290.820) 2.420.888 3.718.492 38.005 (124.400) 3.632.097 6.052.985 As at 31.12.2016 18.436.538	Gro 2017 2.420.888 1.069.797 (1.413.347) (326.532) (6.717) 1.744.089 3.632.097 423.679 (199.116) 6.717 3.863.377 5.607.466 Group As at 31.12.2017 15,421.548	2016 2.019.537 931.597 (239.426) (290.820) 2.420.888 3.718.492 38.005 (124.400) 3.632.097 6.052.985 As at 31.12.2016 18.436.538	
 12.2 Movements in Individual and Collective Impairment during the period for Customer Loans and Receivables Individual Impairment	Ba 2017 2,420,888 1,069,974 (1,413,347) (1,413,347) (326,532) (6,717) 1,7744,089 3,632,097 423,679 (199,116) 6,717 3,863,377 5,607,466 Bank As at 31,12,2017 15,421,548 65,596,837 18,861,741	nk 2,019,537 931,597 (239,426) (290,820) 2,420,888 3,718,492 38,005 (124,400) (124,400) 	Cro 2017 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 423,679 423,679 (199,116) 6,717 3,863,377 5,607,466 Group As at 31.12,2017 15,421,548 65,596,837 188,861,741	UP 2016 2,019,537 931,597 (239,426) (290,820) 2,420,888 3,718,492 38,005 (124,400) 124,400) 	
 12.2 Movements in Individual and Collective Impairment during the period for Customer Loans and Receivables Individual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Net Transfer to Collective Impairment Closing Balance as at 31st December 2017 Collective Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Net Transfer from Individual Impairment Closing Balance as at 31st December 2017 Total Impairment Savings deposits Savings deposits Fixed deposits Total 	Ba 2017 2,420,888 1,069,797 (1,413,347) (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 3,863,377 5,607,466 Bank As at 31,12,2017 15,421,548 45,596,637 188,861,741 3,438,619	nk 2016 2,019,537 931,597 (239,426) (290,820) 2,420,888 3,718,492 38,005 (124,400) 124,400) 3,632,097 6,052,985 As at 31.12,2016 18,436,5385 57,385,770 166,813,373 4,068,366	Cro 2017 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 3,863,377 5,607,466 Group As at 31,12,2017 15,421,548 65,596,837 188,861,741 3,438,619	UP 2016 2,019,537 931,597 (239,426) (290,820) 2,420,888 3,718,492 38,005 (124,400) 	
 12.2 Movements in Individual and Collective Impairment during the period for Customer Loans and Receivables Individual Impairment	Ba 2017 2.420.888 1,069,797 (1,413.347) (326.532) (6,717) 1,744.089 3,632.097 423.679 (199.116) 6.717 3,863.377 5,607.466 Bank As at 15,520.7466 31.12.2017 15,421.548 65.596.837 188,661.741 3,438.619 273.318,745 4,581.517	nk 2,019,537 931,597 933,4597 (239,426) (290,820) 2,420,888 3,718,492 38,005 (124,400) 3,632,097 6,052,985 6,052,985 18,436,538 57,385,770 166,613,373 4,068,366 246,704,047 3,210,023	Grov 2017 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 3,863,377 5,607,466 Group As at 31,12,2017 15,421,548 65,596,837 188,861,741 3,438,619 273,318,745 4,581,517	2016 2,019,537 931,597 (239,426) (290,820) 2,420,888 3,718,492 38,005 (124,400) 3,632,097 6,052,985 6,052,985 18,436,538 57,385,770 166,813,373 4,068,366 246,704,047 3,210,023	
 12.2 Movements in Individual and Collective Impairment during the period for Customer Loans and Receivables Individual Impairment	Ba 2017 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 3,863,377 5,607,466 Bank As at 31,12,2017 15,421,548 45,596,637 188,861,741 3,438,619 273,318,745 4,581,517 10,207,465	nk 2016 2,019,537 931,597 (239,426) (290,820) (290,820) 2,420,888 3,718,492 3,005 (124,400) 3,632,097 6,052,985 3,112,2016 18,436,538 57,385,770 166,813,373 4,068,366 246,704,047 3,210,023 9,594,796	Cro 2017 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 3,863,377 5,607,466 Croup As at 31,12,2017 15,421,548 65,596,837 188,861,741 3,438,619 273,318,745 4,581,517 10,207,465	UP 2016 2,019,537 931,597 (239,426) (290,820) 2,420,888 3,718,492 38,005 (124,400) - - 3,632,097 6,052,985 - - - - - - - - - - - - -	
 12.2 Movements in Individual and Collective Impairment during the period for Customer Loans and Receivables Individual Impairment	Ba 2017 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 3,863,377 5,607,466 Bank As at 31,12,2017 15,421,548 65,596,837 188,861,741 3,438,619 273,318,745 4,581,517 10,207,465 18,991,175	nk 2016 2,019,537 931,597 (239,426) (290,820) 2,420,888 3,718,492 38,005 (124,400) 3,632,097 6,052,985 4,36,538 57,385,770 166,813,373 4,068,366 246,704,047 3,210,023 9,894,796 13,647,478	Croo 2017 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 3,863,377 5,607,466 Croup As at 31,12,2017 15,421,548 65,596,837 188,861,741 3,438,619 273,318,745 4,581,517 10,207,465 18,991,175	UP 2016 2,019,537 931,597 (239,426) (290,820) 2,420,888 3,718,492 38,005 (124,400) 3,632,097 6,052,985 4,3638,5770 166,813,373 4,068,366 246,704,047 3,210,023 9,894,796 13,647,478	
 12.2 Movements in Individual and Collective Impairment during the period for Customer Loans and Receivables Individual Impairment	Ba 2017 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 3,863,377 5,607,466 Bank As at 31,12,2017 15,421,548 45,596,637 188,861,741 3,438,619 273,318,745 4,581,517 10,207,465	nk 2016 2,019,537 931,597 (239,426) (290,820) (290,820) 2,420,888 3,718,492 3,005 (124,400) 3,632,097 6,052,985 3,112,2016 18,436,538 57,385,770 166,813,373 4,068,366 246,704,047 3,210,023 9,594,796	Croo 2017 2,420,888 1,069,797 (1,413,347) (326,532) (6,717) 1,744,089 3,632,097 423,679 (199,116) 6,717 3,863,377 5,607,466 Croup As at 31,12,2017 15,421,548 65,596,837 188,861,741 3,438,619 273,318,745 4,581,517 10,207,465	UP 2016 2,019,537 931,597 (239,426) (290,820) 2,420,888 3,718,492 38,005 (124,400) - - 3,632,097 6,052,985 - - - - - - - - - - - - -	

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.seylan.lk