SEYLAN	<b>BANK PLC</b>
	STATEMENTS



# Year ended 31st December, 2016

		Bank			Bank			Group			Group	ls. '000
	For the w	ear Ended 31st	December	For the Ove	Inter Ended 31s	t Docombor	For the	year Ended 31s	t December	For the Ow	arter Ended 31	lot Docomb
	2016	2015 2015	Growth	2016	2015	Growth	2016	2015 2015	Growth	2016	2015	Growth
	(Audited)	(Audited)	%	2010	2010	%	(Audited)	(Audited)	%	2010	2010	%
Interest Income	33,457,232	24,151,349	38.53	9,809,445	6,463,796	51.76	33,472,831	24,166,589	38.51	9,814,347	6,467,862	51.74
ess: Interest Expenses	20,209,785	12,325,966	63.96	6,114,200	3,488,758	75.25	20,193,058	12,309,274	64.05	6,110,214	3,484,869	75.34
Net Interest Income	13,247,447	11,825,383	12.03	3,695,245	2,975,038	24.21	13,279,773	11,857,315	12.00	3,704,133	2,982,993	24.18
ee and Commission Income	3,223,231	2,811,140	14.66	935,921	861,869	8.59	3,222,864	2,810,961	14.65	935,786	861,850	8.58
Less: Fee and Commission Expenses	119,983	113,694	5.53	34,638	33,044	4.82	125,626	120,450	4.30	36,150	36,833	(1.85)
Net Fee and Commission Income	3,103,248	2,697,446	15.04	901,283	828,825	8.74	3,097,238	2,690,511	15.12	899,636	825,017	9.04
Net Trading Income	(176,782)	108,558	(262.85)	(173,779)	61,279	(383.59)	(178,378)	107,558	(265.84)	(174,575)	61,479	(383.96)
Net Gain from Financial Investments	11,895	232,469	(94.88)	(15,135)	73,742	(120.52)	11,895	232,469	(94.88)	(15,135)	73,742	(120.52)
Net Exchange Income	912,437	884,378	3.17	242,180	208,568	16.12	912,400	884,378	3.17	242,143	208,568	16.10
Other Operating Income (Net)	664,180	398,187	66.80	235,967	49,515	376.56	690,467	426,895	61.74	254,101	70,822	258.79
	1,411,730	1,623,592	(13.05)	289,233	393,104	(26.42)	1,436,384	1,651,300	(13.01)	306,534	414,611	(26.07)
Total Operating Income	17,762,425	16,146,421	10.01	4,885,761	4,196,967	16.41	17,813,395	16,199,126	9.97	4,910,303	4,222,621	16.29
Less: Impairment for Loans and Other Losses - Charges/(Reversal)												
Individual Impairment	931,597	841,302	10.73	515,398	295,024	74.70	931,597	841,302	10.73	515,398	295,024	74.70
Collective Impairment	38,005	(370,141)	110.27	(120,636)	(332,502)	63.72	38,005	(370,141)	110.27	(120,636)	(332,502)	63.72
Others	(15,415)	17,735	(186.92)	(35,997)	9,256	(488.90)	(15,231)	17,735	(185.88)	(35,813)	9,256	(486.92)
	954,187	488,896	95.17	358,765	(28,222)	1,371.22	954,371	488,896	95.21	358,949	(28,222)	
Net Operating Income	16,808,238	15,657,525	7.35	4,526,996	4,225,189	7.14	16,859,024	15,710,230	7.31	4,551,354	4,250,843	7.07
Personnel Expenses	4,610,073	4,194,135	9.92	1,121,821	1,013,016	10.74	4,642,048	4,221,950	9.95	1,129,023	1,017,450	10.97
Depreciation and Amortisation	596,743	483,448	23.43	159,171	130,263	22.19	642,166	528,185	21.58	169,835	141,790	19.78
Other Expenses	4,518,339	3,946,991	14.48	1,298,446	965,713	34.45	4,460,682	3,881,244	14.93	1,296,020	951,176	36.25
	9,725,155	8,624,574	12.76	2,579,438	2,108,992	22.31	9,744,896	8,631,379	12.90	2,594,878	2,110,416	22.96
Operating Profit before Taxes	7,083,083	7,032,951	0.71	1,947,558	2,116,197	(7.97)	7,114,128	7,078,851	0.50	1,956,476	2,140,427	(8.59)
Value Added Tax (VAT) and Nation Building Tax (NBT) on Financial Services	1,349,365	1,256,240	7.41	369,359	401,947	(8.11)	1,342,883	1,256,240	6.90	369,359	401,947	(8.11)
Profit before Income Taxes	5,733,718	5,776,711	(0.74)	1,578,199	1,714,250	(7.94)	5,771,245	5,822,611	(0.88)	1,587,117	1,738,480	(8.71)
	0,700,710	5,770,711	(0.74)	1,070,133	1,714,200	(1.34)	0,771,240	5,022,011	(0.00)	1,007,117	1,750,400	(0.71)
Income Tax Expenses	1,723,268	1,945,767	(11.44)	395,698	612,946	(35.44)	1,736,355	1,936,662	(10.34)	387,046	583,696	(33.69)
Profit for the Period	4,010,450	3,830,944	4.69	1,182,501	1,101,304	7.37	4,034,890	3,885,949	3.83	1,200,071	1,154,784	3.92
Attributable to:												
Owners of the Parent	4,010,450	3,830,944	4.69	1,182,501	1,101,304	7.37	4,013,132	3,855,296	4.09	1,194,907	1,138,772	4.93
Non-Controlling Interest			'				21,758	30,653	(29.02)	5,164	16,012	(67.75)
Profit for the Period	4,010,450	3,830,944	4.69	1,182,501	1,101,304	7.37	4,034,890	3,885,949	3.83	1,200,071	1,154,784	3.92
Basic/Diluted Earnings per Ordinary Share												
(in Rupees)	11.63	11.11	4.69	3.43	3.19	7.37	11.63	11.18	4.09	3.46	3.30	4.93

# STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

	For the Ye	Bank For the Year Ended 31st December For			Bank or the Quarter Ended 31st December			Group ar Ended 31st D	ecember	Group For the Quarter Ended 31st December			
	2016 (Audited)	2015 (Audited)	Growth %	2016	2015	Growth %	2016 (Audited)	2015 (Audited)	Growth %	2016	2015	Growth %	
Profit for the Period	4,010,450	3,830,944	4.69	1,182,501	1,101,304	7.37	4,034,890	3,885,949	3.83	1,200,071	1,154,784	3.92	
Other Comprehensive Income, Net of Tax													
Revaluation of Property, Plant and Equipment.	822,999	-	-	822,999	-	-	840,448	7,412	11,239.02	840,448	7,412	11,239.02	
Actuarial Gain on Defined Benefit Obligations	54,555	66,071	(17.43)	54,555	66,071	(17.43)	55,052	65,698	(16.20)	55,052	65,698	(16.20)	
Net Loss on Re-measuring Available-for-Sale													
Financial Assets	(1,222,758)	(1,120,048)	(9.17)	(638,109)	(188,101)	(239.24)	(1,223,367)	(1,120,507)	(9.18)	(637,146)	(189,780)	(235.73)	
Other Comprehensive Income for the Period,													
Net of Tax	(345,204)	(1,053,977)	67.25	239,445	(122,030)	296.22	(327,867)	(1,047,397)	68.70	258,354	(116,670)	321.44	
Total Comprehensive Income for the Period	3,665,246	2,776,967	31.99	1,421,946	979,274	45.20	3,707,023	2,838,552	30.60	1,458,425	1,038,114	40.49	
Attributable to:													
Owners of the Parent	3,665,246	2,776,967	31.99	1,421,946	979,274	45.20	3,680,154	2,805,940	31.16	1,447,685	1,020,498	41.86	
Non-Controlling Interest							26,869	32,612	(17.61)	10,740	17,616	(39.03)	
Total Comprehensive Income for the Period	3,665,246	2,776,967	31.99	1,421,946	979,274	45.20	3,707,023	2,838,552	30.60	1,458,425	1,038,114	40.49	

# STATEMENT OF FINANCIAL POSITION

STATEMENT OF FINANCIAL POSITION		Bank			Group	Rs. '000
		Dailk			Group	
	As at 31.12.2016 (Audited)	As at 31.12.2015 (Audited)	Growth %	As at 31.12.2016 (Audited)	As at 31.12.2015 (Audited)	Growth %
issets						
ash and Cash Equivalents	8,336,143	7,800,488	6.87	8,336,193	7,800,538	6.87
Balances with Central Bank of Sri Lanka	16,211,618	8,563,888	89.30	16,211,618	8,563,888	89.30
Placements with Banks and Finance Companies	334,230	757,050	(55.85)	334,230	757,050	(55.85)
Perivative Financial Instruments	115,707	130,055	(11.03)	115,707	130,055	(11.03)
)ther Financial Assets Held-for-Trading	9,060,416	6,016,572	50.59	9,066,980	6,024,772	50.49
ecurities Purchased under Resale Agreements	7,317,022	2,312,548	216.41	7,317,022	2,312,548	216.41
sustomer Loans and Receivables	236,020,197	193,103,942	22.22	236,020,197	193,103,942	22.22
inancial Investments - Available-for-Sale	45,863,945	48,038,510	(4.53)	45,900,746	48,075,921	(4.52)
inancial Investments - Held-to-Maturity	18,412,060	18,147,773	1.46	18,479,155	18,229,045	1.37
nvestment in Subsidiary	1,153,602	1,151,929	0.15	-	-	-
aroup Balances Receivable	30,102	30,000	0.34	-	-	-
Property, Plant & Equipment	4,329,522	3,227,752	34.13	5,971,693	4,875,266	22.49
easehold Rights	42,370	44,316	(4.39)	590,701	600,057	(1.56)
nvestment Properties	42,570	44,010	(4.05)		1,089,920	
	-	-		854,078		(21.64)
ntangible Assets	262,112	249,890	4.89	262,112	249,890	4.89
Issets Held-for-Sale	-	-	-	226,827	-	-
ther Assets	8,523,510	6,755,420	26.17	8,562,182	6,772,672	26.42
otal Assets	356,012,556	296,330,133	20.14	358,249,441	298,585,564	19.98
iabilities						
Due to Banks	17,728,293	19,784,171	(10.39)	17,728,293	19,784,171	(10.39)
Derivative Financial Instruments	86,654	50,013	73.26	86,654	50,013	73.26
Customer Deposits	273,456,344	224,525,455	21.79	273,456,344	224,525,455	21.79
Securities Sold under Repurchase Agreements	15,976,518	11,409,788	40.02	15,976,518	11,409,788	40.02
Other Borrowings	21,249	15,688	35.45	21,249	15,688	35.45
Group Balances Payable	226,351	181,266	24.87	-	-	-
Debentures	12,493,645	7,179,853	74.01	12,493,645	7,179,853	74.01
Current Tax Liabilities	750,385	506,712	48.09	757,467	505,278	49.91
Deferred Tax Liabilities	11,874	336,102	(96.47)	70,959	384,771	(81.56)
)ther Liabilities	7,488,961	7,285,408	2.79	7,572,848	7,375,613	2.67
otal Liabilities	328,240,274	271,274,456	21.00	328,163,977	271,230,630	20.99
quity						
	10 500 704	10 500 704		10 500 704	10 500 704	
Stated Capital	10,529,724	10,529,724	-	10,529,724	10,529,724	16 00
Statutory Reserve Fund	1,387,964	1,187,441	16.89	1,387,964	1,187,441	16.89
Retained Earnings	14,050,233	11,125,666	26.29	14,304,925	11,376,269	25.74
Other Reserves	1,804,361	2,212,846	(18.46)	2,797,661	3,194,306	(12.42)
otal Shareholders' Equity	27,772,282	25,055,677	10.84	29,020,274	26,287,740	10.39
Ion-Controlling Interest	-		-	1,065,190	1,067,194	(0.19)
otal Equity	27,772,282	25,055,677	10.84	30,085,464	27,354,934	9.98
otal Equity & Liabilities	356,012,556	296,330,133	20.14	358,249,441	298,585,564	19.98
contingent Liabilities and Commitments	64,110,695	57,222,365	12.04	64,184,994	57,302,098	12.01
Aemorandum Information						
lumber of Employees	3,165	3,085	2.59	3,194	3,113	2.60
lumber of Banking Centres	166	159	4.40	166	157	5.73
-					-	
et Assets Value per Ordinary Share (Rs.) ertification:	80.51	72.63	10.84	84.13	76.21	10.39
<ul> <li>Ve the undersigned, being the Chairman, Director/Chief Executive Officer and C</li> <li>The above statements have been prepared in compliance with the format with Sri Lanka Accounting Standard - LKAS 34 - Interim Financial Reporting</li> <li>The information contained in these statements have been extracted from Companies Act No. 07 of 2007.</li> </ul>	and definitions prescribe g.	ed by the Central Bank	t of Sri Lanka and w			
sgd.) Champika Dodanwela (Ms.) h <b>ief Financial Officer</b> bbruary 21, 2017 Jombo		la Ariyaratne nief Executive Officer			(Sgd.) W. N <b>Chairman</b>	I. R. S. Dias

CASH FLOW STATEMENT (Audited)	_			ls. 'Ol
For the second of the Decompton		ANK		OUP
For the year ended 31st December	2016 Rs. '000	<u>2015</u> Rs. '000	2016 Rs. '000	Rs
Cash Flows from Operating Activities				
Interest Receipts	31,128,413	22.615.496	31,142,336	22.63
Fees and Commission Receipts	3,223,231	2,811,140	3,222,864	2,81
Interest Payments	(17,405,026)	(11,335,122)	(17,388,299)	(11,318
Trading Income Receipts from Other Operating Activities	975,884 317,903	1,474,212 77,484	975,847 400.529	1,47 15
Cash Payments to Employees and Suppliers	(10,463,660)	(8,907,410)	(10,448,905)	(8,87
Cash Payments to Other Operating Activities	(119,983)	(113,694)	(125,626)	(12
Operating Profit before Changes in Operating Assets and Liabilities	7,656,762	6,622,106	7,778,746	6,75
(Increase)/Decrease in Operating Assets:				
Loans and Receivables to Customers	(43,062,023)	(38,623,971)	(43,062,023)	(38,62
Deposits Held for Regulatory or Monetary Control Purposes	(7,647,730)	(1,131,682)	(7,647,730)	(1,13
Increase/(Decrease) in Operating Liabilities: Deposits from Customers	46,515,044	41,395,660	46,515,044	41,39
Certificates of Deposit from Customers	180,911	(2,043,812)	180,911	(2,04
Cash Generated from Operations	3,642,964	6,218,301	3,764,948	6,34
Income Tax Paid	(976,036)	(2,371,829)	(976,036)	(2,37
Contribution Paid into Employees Retirement Benefit Plan/to Employees	(138,527)	(123,033)	(138,527)	(12
Net Cash Generated from Operating Activities	2,528,401	3,723,439	2,650,385	3,84
Cash Flows from Investing Activities				
Investment in Subsidiary Company	(1,673)	(45,816)	-	
Dividend Income Received	97,715	92,751	41,376	4
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	134,783	(29,407,227)	134,783	(29,40
Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Shares and Debentures	756,550	1,406,427	773,054	1,42
Purchase of Property, Plant & Equipment and Intangible Assets	(850,209)	(714,214)	(851,674)	(77
Proceeds From Sale of Property, Plant & Equipment Proceeds from Sale of Investment Properties	38,066	20,510 155,000	38,066	2 15
Improvements to Investment Properties	-	-	(360)	(3
Net Cash (Used in)/Generated from Investing Activities	175,232	(28,492,569)	135,245	(28,56
Cash Flows from Financing Activities				
Increase/(Decrease) in Debentures	5,000,000	(465,000)	5,000,000	(46
Securities Sold under Repurchase Agreements	4,552,673	(991,147)	4,552,673	(99
Increase/(Decrease) in Other Borrowings Dividends Paid - Ordinary Shares	(2,728,173) (933,132)	8,823,565 (852,687)	(2,780,138) (963,164)	8,79 (88
			,	
Net Cash Generated from Financing Activities	5,891,368	6,514,731	5,809,371	6,45
Net Increase/(Decrease) in Cash and Cash Equivalents Cash and Cash Equivalents at beginning of the Year	8,595,001 14,682,092	(18,254,399)	8,595,001	(18,25 32,93
		32,936,491	14,682,142	
Cash and Cash Equivalents at end of the Year	23,277,093	14,682,092	23,277,143	14,68
Reconciliation of Cash and Cash Equivalents Cash and Cash Equivalents	8,336,143	7,800,488	8,336,193	7,80
Cash and Gash Equivalents Placements with Banks and Finance Companies	8,336,143	7,800,488	334,230	7,80
Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing within 03 Months	7,289,698	3,812,006	7,289,698	3,81
Securities Purchased under Resale Agreements Maturing with in 03 Months	7,317,022	2,312,548	7,317,022	2,31
	23,277,093	14,682,092	23,277,143	14,68

# **SEYLAN BANK PLC - DEBENTURES**

Rs. '000

	Current Period	Comparative Period
	01-October-16 to 31-December-16	01-October-15 to 31-December-15
Debt/Equity Ratio (Times)	0.45	0.29
Interest Cover (Times)	6.42	8.36
Quick Asset Ratio (Times)	0.72	0.71
2013/2018 Issue		
Market Prices during October to December (EX Interest)		
Annual Interest - 15.50% p.a. - Highest Price	107.21	*
- Lowest Price	107.21	*
- Last Traded Price (07/10/2016)/*	107.21	*
Semi -Annual - 15.00% p.a.	*	*
Monthly Interest - 14.50% p.a.	*	*
Interest Yield As At Date of Last Trade		
Annual Interest - 15.50% p.a. (07/10/2016)/*	14.46%	*
Semi-Annual Interest - 15.00% p.a.	*	*
Monthly Interest - 14.50% p.a.	*	*
Yield to Maturity of Trade Done on		
Annual Interest - 15.50% p.a. (07/10/2016)/*	9.52%	*
Semi-Annual Interest - 15.00% p.a.	*	*
Monthly Interest - 14.50%	*	*
Interest Rate of Comparable Government Security	11.08%	8.89%
2014 Issue		
Market Prices during October to December (EX Interest)	*	*
4 Years Fixed Semi-Annual - 8.00% p.a.	*	*
5 Years Fixed Semi-Annual - 8.35% p.a. 5 Years Fixed Annual - 8.60% p.a.	*	*
6 Years Fixed Semi -Annual - 8.60% p.a.	*	*
6 Years Fixed Annual - 8.75% p.a.	*	*
Interest Yield As At Date of Last Trade	*	*
Yield to Maturity of Trade Done on	*	*
Interest Rate of Comparable Government Security - 4 Years	11.43%	8.89%
- 4 Years - 5 Years	11.43%	9.20%
- 6 Years	12.09%	9.45%
2016 Issue		
Market Prices during October to December (EX Interest)		
5 Years Fixed Semi-Annual - 13.00% p.a	*	
5 Years Floating Semi-Annual - 11.93% p.a.	*	
7 Years Fixed Semi Annual - 13.75% p.a	*	
Interest Yield As At Date of Last Trade	*	
Yield to Maturity of Trade Done on	*	
Interest Rate of Comparable Government Security		
- 5 Years	12.09%	
- 7 Years	12.41%	
* No trading during the period.		

### SELECTED PERFORMANCE INDICATORS

	B	ANK	GI	ROUP
	31.12.2016	31.12.2015	31.12.2016	31.12.2015
Regulatory Capital Adequacy				
Core Capital (Tier 1 Capital) Rs. '000	25,805,714	23,881,138	26,541,752	24,642,642
Total Capital Base Rs. '000	31,661,485	25,097,888	32,344,980	25,828,842
Core Capital Adequacy Ratio as a % of Risk Weighted Assets (Minimum Requirement 5%)	10.74	12.24	10.94	12.48
Total Capital Adequacy Ratio as a % of Risk Weighted Assets (Minimum Requirement 10%)	13.18	12.87	13.33	13.08
Assets Quality (Quality of Loan Portfolio)				
Gross Non-Performing Advances Ratio % (Net of Interest in Suspense)	4.47	4.68		
Net Non-Performing Advances Ratio % (Net of Interest in Suspense and Provision)	3.07	3.06		
Profitability Interest Margin % Return (Net Profit before Tax) on Average Assets % Return on Equity %	4.19 1.76 15.18	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 %) Domestic Banking Unit	64,070,857 34,342 22.68	62,010,511 26,930 27.56		
Offshore Banking Unit	26.24	21.51		

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# SEYLAN BANK PLC FINANCIAL STATEMENTS



#### Year ended 31st December, 2016 11 ANALYSIS OF EINANCIAL INSTRUMENTS BY MEASUREMENT BASIS - (Audited)

		B	ank - 31.12.201	6			E	Bank - 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	-	-	8,336,143	-	8,336,143	-	-	7,800,488	-	7,800,48
Balances with Central Bank of Sri Lanka	-	-	16,211,618	-	16,211,618	-	-	8,563,888	-	8,563,88
Placements with Banks and Finance Companies	-	-	334,230	-	334,230	-	-	757,050	-	757,05
Derivative Financial Instruments	115,707	-	-	-	115,707	130,055	-	-	-	130,05
Other Financial Assets - Held-for-Trading	9,060,416	-	-	-	9,060,416	6,016,572	-	-	-	6,016,57
Securities Purchased under Resale Agreements	-	-	7,317,022	-	7,317,022	-	-	2,312,548	-	2,312,54
Customer Loans and Receivables	-	-	236,020,197	-	236,020,197	-	-	193,103,942	-	193,103,94
Financial Investments - Available-for-Sale	-	-	-	45,863,945	45,863,945	-	-	-	48,038,510	48,038,51
Financial Investments - Held-to-Maturity	-	18,412,060	-	-	18,412,060	-	18,147,773	-	-	18,147,77
Group Balances Receivable	-	-	30,102	-	30,102	-	-	30,000	-	30,00
Other Financial Assets	-	-	5,712,285	-	5,712,285	-	-	3,854,350	-	3,854,35
Total Financial Assets	9,176,123	18,412,060	273,961,597	45,863,945	347,413,725	6,146,627	18,147,773	216,422,266	48,038,510	288,755,17
		l-for- g (HFT)	Amortis	ed Cost	Total		i-for- g (HFT)	Amortis	ed Cost	Total
Liabilities										
Due to Banks			17,728,293		17,728,293	-		19,784,171		19,784,17
Derivative Financial Instruments	86,654		-		86,654	50,013		-		50,01
Customer Deposits	-		273.456.344		273,456,344	-		224,525,455		224,525,45
Securities Sold under Repurchase Agreements			15,976,518		15,976,518	-		11,409,788		11,409,78
Other Borrowings			21,249		21,249	-		15,688		15,68
Debentures	-		12,493,645		12,493,645			7,179,853		7,179,85
Group Balances Payable	-		226,351		226,351			181,266		181,26
Current Tax Liabilities	-		750,385		750,385			506,712		506,71
Other Financial Liabilities	-		5,959,234		5,959,234	-		5,580,398		5,580,39
Total Financial Liabilities	86.654		326,612,019		326.698.673	50.013		269.183.331		269,233,34

		G	roup - 31.12.201	6			G	roup - 31.12.201	5	
	Held-for- Trading (HFT)	Held-to- Maturity (HTM)	Loans & Receivables (L&R)	Available- for-Sale (AFS)	Total	Held-for- Trading (HFT)	Held-to- Maturity (HTM)	Loans & Receivables (L&R)	Available- for-Sale (AFS)	Total
Assets										
Cash and Cash Equivalents	-	-	8,336,193	-	8,336,193		-	7,800,538	-	7,800,538
Balances with Central Bank of Sri Lanka	-	-	16,211,618	-	16,211,618	-	-	8,563,888	-	8,563,888
Placements with Banks and Finance Companies	-	-	334,230	-	334,230		-	757,050	-	757,050
Derivative Financial Instruments	115,707	-	-	-	115,707	130,055	-	-	-	130,055
Other Financial Assets - Held-for-Trading	9,066,980	-	-	-	9,066,980	6,024,772	-	-	-	6,024,772
Securities Purchased under Resale Agreements	-	-	7,317,022	-	7,317,022		-	2,312,548	-	2,312,548
Customer Loans and Receivables	-	-	236,020,197	-	236,020,197	-	-	193,103,942	-	193,103,942
Financial Investments - Available-for-Sale	-	-	-	45,900,746	45,900,746	-	-	-	48,075,921	48,075,921
Financial Investments - Held-to-Maturity	-	18,479,155	-	-	18,479,155	-	18,229,045	-	-	18,229,045
Other Financial Assets	-	-	5,747,360	-	5,747,360		-	3,867,454	-	3,867,454
Total Financial Assets	9,182,687	18,479,155	273,966,620	45,900,746	347,529,208	6,154,827	18,229,045	216,405,420	48,075,921	288,865,213
		l-for- g (HFT)	Amortis	ed Cost	Total	Held-for- Trading (HFT)		Amortis	ed Cost	Total
Liabilities										
Due to Banks	-		17,728,293		17,728,293	-		19,784,171		19,784,171
Derivative Financial Instruments	86,654		-		86,654	50,013		-		50,013
Customer Deposits	-		273,456,344		273,456,344	-		224,525,455		224,525,455
Securities Sold under Repurchase Agreements	-		15,976,518		15,976,518	-		11,409,788		11,409,788
Other Borrowings	-		21,249		21,249			15,688		15,688
Debentures	-		12,493,645		12,493,645	-		7,179,853		7,179,853
Current Tax Liabilities			757,467		757,467			505,278		505,278
Other Financial Liabilities	-		5,975,172		5,975,172			5,590,898		5,590,898
Total Financial Liabilities	86,654		326,408,688		326,495,342	50,013		269,011,131		269,061,144

#### **10. SEGMENT REPORTING - GROUP (Audited)** PROPERTY/INVESTMENTS UNALLOCATED/ELIMINATIONS TREASURY BANKING 31.12.2016 31.12.2015 31.12.2016 31.12.2015 31.12.2016 31.12.2015 31.12.2016 31.12.2015 31.12.2016 31.12.2015

Interest Income Interest Propries Net Interest Income Pee and Commission Expense Pee and Commission Expense Net Fee and Commission Income Net Interest, fee and Commission Income Net Gain on Financial Investments Net Exchange Income Other Operating Income (Net) Inter Segment Revenue Total Operating Income (Net) Inter Segment Revenue Depreciation and Amortisation Charge for the year Operating Expenses, VAT & NBT Reportable Segment Profit Before Income Tax Income Tax Expense Profit For The Year	28, 323, 342 18, 046, 581 10, 276, 761 3, 219, 458 89, 439 3, 130, 019 13, 406, 780 	19,892,201 11,097,483 8,794,718 2,806,967 71,1924 2,735,043 11,522,761 - - 6,122 (146,671) 11,389,212 266,809 7,456,167 3,177,340	3,656,532 2,161,484 1,495,048 1,615 30,544 (28,929) 1,466,119 (176,782) 11,895 849,466 228,782 2199,491 2,578,971 1,252 28,974 1,954,911	2.986.170 1.227.024 1.759.146 1.770 41.770 41.770 40,000) (40,000) (40,000) 1.719.146 108.558 831.230 309.200 76.139 309.200 76.139 309.200 76.139 309.200 4.610,917	33,742 1,416 32,326 5,643 26,663 26,663 (1,596) (1,596) (1,596) (1,596) 212,340 237,390 237,390 808 184 104,959 131,439	33,038 1,106 31,932 6,756 (6,756) 25,176 (1,000) - - 197,620 - 221,796 1,518 - 85,601 134,677	1,459,215 (16,423) 1,475,638 1,791 1,791 1,477,429 7,4239 1,535,092 20,419 1,508,304 (305,783)	1,255,180 (618,339) 1,271,519 2,224 1,273,743 53,148 (88,047) 72,552 1,311,376 258,716 258,716 1,152,983 (100,323)	33,472,831 20,139,058 33,279,773 3,222,864 125,626 3,097,238 16,377,011 (178,378) 11,895 912,400 699,467 17,813,395 642,166 954,371 10,445,613 5,771,245 1,736,355	24,166,589 12,309,274 11,857,315 2,810,961 120,450 2,690,511 14,547,826 107,558 202,469 884,378 426,895 528,185 488,896 528,185 488,896 9,359,434 5,822,611 1,936,662 3,885,949
Profit Attributable To: Equity Holders of The Bank Non-Controlling Interests Profit For The Year Other Comprehensive Income, Net of Income Tax	54,555	66,071	(1,222,758)	(1,120,048)	1,399	(832)	838,937	7,412	4,013,132 21,758 4,034,890 (327,867)	3,855,296 30,653 3,885,949 (1,047,397)
Other Information Reportable Segment Assets Segment Accumulated Amortisation Total Assets Reportable Segment Liabilities & Equity Total Liabilities & Equity Cash Flows From Derating Activities Cash Flows From Investing Activities Cash Flows From Financing Activities Capital Expenditure	225,870,556 (528,204) 225,342,352 285,669,401 285,669,401 516,572 (542,753) -	186,479,792 (647,743) 185,832,049 238,232,763 238,232,763 907,429 (414,207) - (470,628)	106,189,933 (40,021) 106,149,912 34,700,927 1,956,163 988,947 6,824,500 (101)	87,663,546 (56,825) 87,606,721 26,190,102 26,190,102 2,612,059 (27,899,125) 7,367,418 (1,127)	5,316,779 (808) 5,315,971 5,315,687 5,315,687 91,193 (3,741) (88,779) (1,441)	5,008,310 (4,440) 5,003,870 5,029,077 5,029,077 103,790 (33,514) (73,982) (90,288)	28,129,391 (6,688,185) 21,441,206 32,563,426 32,563,426 86,457 (307,208) (926,350) (297,401)	26,964,208 (6,821,284) 20,142,924 29,133,622 226,527 (216,333) (834,451) (212,303)	365,506,659 (7,257,218) 358,249,441 358,249,441 358,249,441 2,650,385 135,245 5,809,371 (851,674)	306,115,856 (7,530,292) 298,585,564 298,585,564 298,585,564 298,585,564 3,849,805 (28,563,179) 6,458,985 (774,346)

# STATEMENT OF CHANGES IN EOUITY - BANK (Audited)

	Stated	Capital	Statutor	Potoinod		Reserves		
or the Year ended 31st December	Ordinary Shares Voting	Ordinary Shares Non-Voting	Statutory Reserve Fund *	Retained Earnings	Revaluation Reserve	Available for Sale Reserve	Other Reserves	J T
Balance as at 01st January 2015	6,962,722	3,567,002	995,894	9,083,743	651,483	651,222	2,096,473	24,008,
Super Gain Tax ** Adjusted Balance as at 01st January 2015	6,962,722	- 3,567,002	- 995,894	(867,428) <b>8,216,315</b>	651,483	651,222	2,096,473	(867, <b>23,141,</b>
Total Comprehensive Income for the Year Profit for the Year Other Comprehensive Income (net of tax)	-	-	-	3,830,944		-	-	3,830
- Actuarial Gain on Defined Benefit Obligations	-	-	-	66,071	-	-	-	66
- Net Loss on Re-measuring Available-for-Sale Financial Assets     Total Comprehensive Income for the Year	-	-		3,897,015	-	(1,120,048) (1,120,048)	-	(1,120 <b>2,776</b>
Transactions with Equity Holders, Recognised Directly In Equity								
Dividends to Equity Holders	-	-	-	(862,401)	-	-	-	(862
Transferred to Statutory Reserve Fund* Transferred from Investment Fund Reserve	-	-	191,547	(191,547) 66.284	-	-	-	
Total Transactions with Equity Holders	-	-	191,547	(987,664)	-	-	(66,284) (66,284)	(86
Balance as at 31st December 2015 (1 + 2 + 3)	6,962,722	3,567,002	1,187,441	11,125,666	651,483	(468,826)	2,030,189	25,05
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	25,05
Total Comprehensive Income for the Year								
Profit for the Year	-	-	-	4,010,450	-	-	-	4,01
Other Comprehensive Income (net of tax) - Revaluation of Property, Plant and Equipment					822,999			82
- Actuarial Gain on Defined Benefit Obligations		-	-	54,555	022,999	-	-	02
- Net Loss on Re-measuring Available-for-Sale Financial Assets		-		-		(1,222,758)	-	(1,22
Total Comprehensive Income for the Year	-		-	4,065,005	822,999	(1,222,758)	-	3,66
Transactions with Equity Holders, Recognised Directly In Equity				(0.0.0.0.0)				
Dividends to Equity Holders Transferred to Statutory Reserve Fund*	-	-	- 200,523	(948,641) (200,523)	-	-	-	(94
Transferred from Investment Fund Reserve	-	-	200,020	(200,523) 8.726	-	-	(8,726)	
3 Total Transactions with Equity Holders	-	-	200,523	(1,140,438)	-	-	(8,726)	(94)
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	27,77

# **EXPLANATORY NOTES**

General There are no changes to the accounting policies and methods of computation since the publication of the last Annual Report for the year 2015. The Interim Financial Statements of the 1. Bank and the Group have been prepared & presented in accordance with the Sri Lanka Accounting Standards (LKAS/SLFRS) and provided necessary disclosure to comply with LKAS 34, Interim Financial Reporting. The Interim Financial Statements have been prepared in accordance with LKAS/SLFRS.

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

2. N	Information on Ordinary Shares IARKET PRICE (Rs.)		31/12/2016	31/12/20	15
		Voting	Non-Voting	Voting	Non-Voting
M	arket Price Per Share	90.00	59.00	92.00	73.00
	ghest price per share during the quarter ended	98.00	65.00	105.20	79.40
	owest price per share during the quarter ended	83.50	57.80	92.00	70.00
3. 3.1 1.	Shareholders' Information Twenty Largest Ordinary Voling Shareholders as at December : Sri Lanka Insurance Corporation Ltd.			No. of Shares	%
2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20.	[Includes Sri Lanka Insurance Corporation LtdGeneral Fund – 1 shares and Sri Lanka Insurance Corporation Ltd. (Life Fund) – Brown & Company PLC A/C No. 1 Employees' Provident Fund LOLC Investments Ltd. National Development Bank PLC A/C No. 02 Bank of Ceylon No. 1 Account Mr. R S Captain BNYM SA/NV-Fnontier Market Opportunities Master Fund L.P Employees' Trust Fund Board Seyfest (Private) Limited Seyfest (Private) Limited Seybest (Private) Limited Seybest (Private) Limited Easts (Private) Limited Capital Development and Investment Company PLC A/C No. 02 HSOC Intl Nour Ltd. – SSBT-Fussell Institutional Funds Public Lin AIA Insurance Lanka PLC A/C No. 07 Rubber Investment Trust Limited A/C No. 01 Mr. K R B Fernando	8,798,869 shares]		26,396,608 24,416,750 17,346,996 16,808,502 15,353,784 13,198,305 7,003,631 4,094,638 3,177,5139 3,017,940 2,279,042 2,165,435 2,168,435 2,168,435 2,148,132 2,079,160 1,782,428 1,653,100 1,618,708 1,073,790 1,015,254	$\begin{array}{c} 15.00\\ 13.87\\ 9.86\\ 9.55\\ 8.72\\ 7.50\\ 3.38\\ 2.33\\ 1.80\\ 1.71\\ 1.30\\ 1.23\\ 1.23\\ 1.23\\ 1.23\\ 1.22\\ 1.18\\ 1.01\\ 0.94\\ 0.92\\ 0.61\\ 0.58\end{array}$
3.2	Twenty Largest Ordinary Non-Voting Shareholders as at Decemb	er 31, 2016		No. of Choron	0/
1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. <b>3.3</b>	Lanka Orix Leasing Company PLC Employees' Provident Fund Commercial Bank of Ceylon PLC/Dunamis Capital PLC Mr. R S Captain Mr. E Thavagnanasooriyam & Mr. E Thavagnanasundaram Akbar Brothers (PvI) Ltd A/C No. 1 Pershing LLC S/A Averbach Grauson & Co Deutsche Bank Ga Strustees for JB Vantage Value Equity Fund Merrill J Fernando & Sons (PvI) Limited Mr. N Balasingam Lanka Orix Information Technology Services Ltd. Deutsche Bank G Ceylon PLC/ARC Capital (PvI) Ltd. Deutsche Bank of Ceylon PLC/ARC Capital (PvI) Ltd. Deutsche Bank AG = Trustees for Namal Acuity Value Fund Dr. S Vaddehige HSBC International Nominees LtdSSBT-Deutsche Bank AG Singa Mr. R J Fernando Mr. E Thavagnanasooriyam Public Holdings as at December <b>31, 2016</b>		umber of Share Holders	No. of Shares 74,238,665 9,013,490 2,649,968 2,593,290 2,427,722 2,031,656 1,877,057 1,762,693 1,471,587 1,252,655 1,216,280 1,175,000 858,581 850,000 857,581 850,000 8774,852 770,888 774,852 850,000 874,852 Percentage Holdings	$\begin{array}{c} \mbox{$\%$}\\ \mbox{$43,93$}\\ \mbox{$5,33$}\\ \mbox{$2,26$}\\ \mbox{$1,57$}\\ \mbox{$1,53$}\\ \mbox{$1,44$}\\ \mbox{$1,20$}\\ \mbox{$1,20$}\\ \mbox{$1,11$}\\ \mbox{$1,20$}\\ \mbox{$1,11$}\\ \mbox{$1,20$}\\ \mbox{$1,11$}\\ \mbox{$1,20$}\\ \mbox{$1,12$}\\ \mbox{$0,11$}\\ \mbox{$1,12$}\\ \mbox{$0,12$}\\ \$
	Ordinary Voting Shares Ordinary Non-Voting Shares		9,229 6,859	54.27% 55.97%	
4.	Directors' and Chief Executive Officer's Shareholdings as at Dece Name of Director	ember 31, 2016		No. of Shares	No. of Shares
	Mr. W M R S Dias, Non Executive Director/Chairman Mr. I C Nanayakkara, Non-executive Director/Deputy Chairman Ms. M C Pietersz, Independent Director/Senior Director Mr. K P Ariyaratne, Director/Chief Executive Officer Rear Admiral B J G Peiris, Independent Director Mr. W D K Jayawardena, Non-executive Director Mr. P L S K Perera, Independent Director Mr. A S Wiesinha, Independent Director Mr. A S Wiesinha, Independent Director Mr. S S Kalgado, Independent Director Mr. S K Salgado, Independent Director			(Ordinary Voting) (Ordinary Voting) Nil Nil 36,521 Nil Nil Nil Nil Nil Nil Nil Nil Nil Nil	(Ordinary Non-oting) Nil Nil Nil 125,000 Nil Nil Nil Nil Nil Nil Nil Nil Nil

#### 5. Stated Capital as at December 31, 2016

Rs. '000

TOTAL

Stated Capital as at December 31, 2016	Rs. '000
33,560,000 Voting Ordinary Shares @ Rs. 10/- each	335,600
4,000,000 Voting Ordinary Shares @ Rs. 25/- each	100,000
92,440,000 Voting Ordinary Shares @ Rs. 35/- each	3,235,400
2,644,068 Voting Ordinary Shares @ Rs. 59/- each	156,000
43,333,333 Voting Ordinary Shares @ Rs. 75/-each	3,250,000
83,560,000 Non-Voting Ordinary Shares @ Rs. 12/50 each	1,044,500
40.000,000 Non-Voting Ordinary Shares @ Rs. 25/- each	1.000,000
45,423,009 Non-Voting Ordinary Shares @ Rs. 35/- each	1,589,805
Less: Issue Expenses	(181,581)
Total	10,529,724

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

Basic Earnings per share has been calculated by dividing profit after tax attributable to the equity holders of the Bank by the weighted average number of shares in issue (both Voting & Non-voting) during the year ended December 31, 2016. Diluted Earnings per Share and the Basic Earnings per Share is the same due to non-availability of potentially dilutive ordinary shares.

#### 7. Events after the Reporting Date

Proposed Final Dividend
 The Board of Directors of the Bank recommended that a final dividend of Rs. 3.25 per share by way of Rs. 1.00 cash dividend and Rs. 2.25 scrip dividend on both voting and non-voting shares of the Bank, to be paid for the financial year ended December 31, 2016 (Rs. 2.75 per share for the year ended December 31, 2015).

Further this dividend is to be approved at the Annual General Meeting to be held on March 31, 2017. This proposed final dividend has not been recognized as a liability as at December 31, 2016.

#### Other Matters 8.

Appointment of Directors

Mr. A S Wijesinha and Mrs. S K Salgado were appointed to the Board as Independent Directors on December 01, 2016.

Proposed Debenture Issue

The Board at its 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/-) with an option to issue a further Thirty Million of the said Debentures in the event of an oversubscription.

#### **Comparative Figures** 9.

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

\* 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). \*\* A sper 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 supersedents the requirements of the 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	- GROUP	(Audite	ed)						1	Rs. '000
	Stated C	apital	Statutory	Retained		Reserves				
For the Year ended 31st December	Ordinary Shares Voting	Ordinary F Shares Non-Voting	Reserve Fund	Earnings	Revaluation Reserve	Available for Sale Reserve	Other Reserves	Total	Non- Controlling Interest	Total Equity
1 Balance as at 01st January 2015	6,962,722	3,567,002	995,894	9,293,830	1,373,590	650,480	2,351,686	25,195,204	1,124,387	26,319,591
Super Gain Tax ** Adjusted Balance as at 01st January 2015	6,962,722	3,567,002	- 995,894	(870,371) <b>8,423,459</b>	1,373,590	650,480	2,351,686	(870,371) <b>24,324,833</b>	(1,257) <b>1,123,130</b>	(871,628) <b>25,447,963</b>
Total Comprehensive Income for the Year Profit for the Year Other Comprehensive Income (net of tax)	-		-	3,855,296	-		-	3,855,296	30,653	3,885,949
Oringi Comprehensive in Income (net or Lazz)     Provaluation of Property, Plant and Equipment     Actuarial Gain on Defined Benefit Obligations     Net Loss on Re-measuring Available-for-Sale Financial Assets	-	-	-	- 65,810	5,193 -	(1,120,359)	-	5,193 65,810 (1.120,359)	2,219 (112) (148)	7,412 65,698 (1,120,507)
2 Total Comprehensive Income for the Year	-	-	-	3,921,106	5,193	(1,120,359) (1,120,359)	-	(1,120,359) <b>2,805,940</b>	32,612	(1,120,507) 2,838,552
Transactions with Equity Holders, Recognised Directly In Equity Dividends Transferred to Statutory Reserve Fund* Transferred from Investment Fund Reserve	- -	-	- 191,547 -	(862,401) (191,547) 66,284	- -	-	(66,284)	(862,401)	(23,364)	(885,765) - -
Changes in Ownership Interest in Subsidiary Acquisition of Non-Controlling Interest without Change in Control 3 Total Transactions with Equity Holders	-	:	- 191,547	19,368 <b>(968,296)</b>	:	-	(66,284)	19,368 <b>(843,033)</b>	(65,184) <b>(88,548)</b>	(45,816) <b>(931,581)</b>
Balance as at 31st December 2015 (1 + 2 + 3)	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
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 Profit for the Year Other Comprehensive Income (net of tax)	-	-		4,013,132			-	4,013,132	21,758	4,034,890
- Revaluation of Property, Plant and Equipment     - Reversal of Revaluation of property, Plant and Equipment Written Off     - Actuarial Gain on Defined Benefit Obligations	-	-	-	- 35 54,906	835,317 (50)	-	-	835,317 (15) 54,906	5,131 15 - 146	840,448 55,052
Actual can be demined believed to ourgations     Not Loss on Re-measuring Available-for-Sale Financial Assets     Total Comprehensive Income for the Year	-	-	-	4,068,073	835,267	(1,223,186) (1,223,186)	-	(1,223,186) 3,680,154	(181) 26,869	(1,223,367) 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* Transferred from Investment Fund Reserve Changes in Ownership Interest in Subsidiary	-	-	200,523	(200,523) 8,726	-	-	(8,726)	-	-	-
Acquisition of Non-Controlling Interest without Change in Control 3 Total Transactions with Equity Holders	-	-	200,523	1,021 (1,139,417)	-	-	(8,726)	1,021 <b>(947,620)</b>	(2,694) (28,873)	(1,673) (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

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 Paral 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.

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

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

ADDITIONAL DISCLOSURES (Audited)				Rs. '00	
	BA	ANK	GROUP		
2 Customer Loans and Receivables	As at 31.12.2016	As at 31.12.2015	As at 31.12.2016	As a 31.12.201	
Gross Loans and Receivables (Refer 12.1)	242,073,182	198,841,971	242,073,182	198,841,97	
Less: Individual Impairment Collective Impairment	(2,420,888) (3,632,097)	(2,019,537) (3,718,492)	(2,420,888) (3,632,097)	(2,019,53 (3,718,49	
Net Loans and Receivables	236,020,197	193,103,942	236,020,197	193,103,94	
.1 Customer Loans and Receivables - By product					
product - Domestic Currency Export Bills	119,573	41,154	119,573	41,15	
Import Bills	147,802	216,906	147,802	216,90	
Local Bills Lease Rentals Receivable	142,892 14,685,690	151,680 14,922,249	142,892 14,685,690	151,68 14,922,24	
Overdrafts	59,276,447	49,550,015	59,276,447	49,550,01	
Revolving Import Loans	8,408,394	9,522,395	8,408,394	9,522,39	
Trust Receipt Loans Staff Loans	1,949,259	2,509,974	1,949,259	2,509,97	
Housing Loans	5,521,128 12,477,818	5,149,180 11,025,655	5,521,128 12,477,818	5,149,18 11,025,65	
Pawning Receivables	9,609,406	8,979,333	9,609,406	8,979,33	
Refinance Loans	1,995,107	854,911	1,995,107	854,91	
Credit Cards Margin Trading	3,803,627 2,658,052	3,189,905 3,241,982	3,803,627 2,658,052	3,189,90 3,241,98	
Factoring	445,452		445,452	0,241,00	
Term Loans	101,864,248	72,394,970	101,864,248	72,394,97	
Total	223,104,895	181,750,309	223,104,895	181,750,30	
product - Foreign Currency Export Bills	1,638,602	1.638.044	1,638,602	1,638,04	
Import Bills	97.213	243,679	97.213	243,67	
Local Bills	79,037	92,605	79,037	92,60	
Overdrafts	799,936	1,490,845	799,936	1,490,84	
Revolving Import Loans Housing Loans	659,811 37,594	321,171 33,245	659,811 37,594	321,17 33,24	
Term Loans	15,656,094	13,272,073	15,656,094	13,272,07	
Total Diss Loans and Receivables	18,968,287 242,073,182	17,091,662 198,841,971	18,968,287 242,073,182	17,091,66 198,841,97	
.2 Movements in Individual and Collective Impairment during the peri			,,.		
		ank 2015	Group 2016 20		
lividual Impairment					
lividual Impairment Balance as at 1st January	2,019,537	2,336,572	2,019,537	2,336,57	
Net Impairment during the Year	931,597	841,302	931,597	841,30	
Reversal for Write-Off	(239,426)	(1,080,953)	(239,426)	(1,080,95	
Interest Accrued on Impaired Loans and Receivables Transfer from Collective Impairment	(290,820)	(352,709) 275,325	(290,820)	(352,70 275,32	
Balance as at 31st December	2,420,888	2,019,537	2,420,888	2,019,53	
lective Impairment					
Balance as at 1st January Net Impairment during the Year	3,718,492 38,005	4,675,710 (370,141)	3,718,492 38,005	4,675,71 (370,14	
Reversal for Write-Off	(124,400)	(311,752)	(124,400)	(311,75	
Transfer to Individual Impairment	-	(275,325)	-	(275,32	
				3,718,49	
Balance as at 31st December	3,632,097	3,718,492	3,632,097	5,710,43	
	3,632,097 6,052,985	3,718,492 5,738,029	3,632,097 6,052,985	5,738,02	
	6,052,985			5,738,02	
	6,052,985 Ba As at	<b>5,738,029</b> nk As at	6,052,985 Gro As at	<b>5,738,02</b> Dup As	
al Impairment Customer Deposits - By product	6,052,985 Ba	5,738,029 nk	6,052,985 Gro	<b>5,738,02</b> Dup As :	
al Impairment Customer Deposits - By product product - Domestic Currency Demand deposits	6,052,985 Ba As at 31.12.2016 18,436,538	<b>5,738,029</b> nk As at 31.12.2015 16,381,633	6,052,985 Gro As at 31.12.2016 18,436,538	<b>5,738,02</b> Dup 31.12.201 16,381,63	
al Impairment Customer Deposits - By product product - Domestic Currency Demand deposits Savings deposits	6,052,985	5,738,029 ink As at 31.12.2015 16,381,633 56,252,291	6,052,985 Gro 31.12.2016 18,436,538 57,385,770	<b>5,738,02</b> <b>5,738,02</b> As : 31.12.201 16,381,63 56,252,29	
al Impairment Customer Deposits - By product product - Domestic Currency Demand deposits	6,052,985 Ba As at 31.12.2016 18,436,538	<b>5,738,029</b> nk As at 31.12.2015 16,381,633	6,052,985 Gro As at 31.12.2016 18,436,538	<b>5,738,02</b> <b>Dup</b> As 31.12.201 16,381,63 56,252,29 127,704,95	
al Impairment Customer Deposits - By product product - Domestic Currency Demand deposits Savings deposits Fixed deposits	6,052,985 Ba As at 31,12,2016 18,436,538 57,385,770 166,813,373	5,738,029 nk As at 31.12.2015 16,381,633 56,252,291 127,704,952	6,052,985 Gro As at 31.12.2016 18,436,538 57,385,770 166,813,373	5,738,02 As ( 31.12.201 16,381,63 56,252,25 127,704,95 3,887,45	
tal Impairment Customer Deposits - By product product - Domestic Currency Demand deposits Savings deposits Fixed deposits Certificate of deposits Total	6,052,985 8a 31.12.2016 18,436,538 57,385,770 166,813,373 4,068,366	5,738,029 nk As at 31.12.2015 16,381,633 56,252,291 127,704,952 3,887,455	6,052,985 Grd As at 31.12.2016 18,436,538 57,385,770 166,813,373 4,068,366	5,738,02 As ( 31.12.201 16,381,63 56,252,25 127,704,95 3,887,45	
tal Impairment Customer Deposits - By product product - Domestic Currency Demand deposits Savings deposits Fixed deposits Certificate of deposits Total product - Foreign Currency Demand deposits	6,052,985 8a 31.12.2016 18,436,538 57,385,770 166,813,373 4,068,366	5,738,029 nk As at 31.12.2015 16,381,633 56,252.291 127,704,952 3,887,455 204,226,331 1,362,914	6,052,985 Grd As at 31.12.2016 18,436,538 57,385,770 166,813,373 4,068,366	5,738,02 hup 31.12.201 16,381,63 56,25225 127,704,95 3,887,45 204,226,33 1,362,91	
tal Impairment Customer Deposits - By product product - Domestic Currency Demand deposits Savings deposits Fixed deposits Certificate of deposits Total product - Foreign Currency Demand deposits Savings deposits	6,052,985 6,052,985 8a 31.12.2016 18,436,538 57,385,770 166,813,373 4,068,366 246,704,047 3,210,023 9,884,796	5,738,029 nk As at 31.12.2015 16.381,633 56,252,291 127,704,952 3,887,455 204,226,331 1,362,914 7,471,493	6,052,985 Gro As at 31.12.2016 18,436,538 57,385,770 166,813,373 4,068,366 246,704,047 3,210,023 9,894,796	5,738,02 hup As.s 31.12.201 16,381,63 56,252,25 127,704,95 3,887,45 204,226,33 1,362,91 7,471,45	
tal Impairment Customer Deposits - By product product - Domestic Currency Demand deposits Savings deposits Fixed deposits Total Product - Foreign Currency Demand deposits Savings deposits Fixed deposits Fixed deposits Fixed deposits	6,052,985 8 8 8 31.12.2016 18,436,538 57,385,770 166,813,373 4,068,366 246,704,047 3,210,023 9,894,796 13,647,478	5,738,029 nk AS at 31.12.2015 16,381,633 56,252.291 127,704,952 3,887,455 204,226,331 1,362,914 7,471,493 11,464,717	6,052,985 Grave As at 31.12.2016 18,436,538 57,385,770 166,813,373 4,068,366 246,704,047 3,210,023 9,894,796 13,647,478	5,738,02 yup As: 31.12.201 16,381,63 56,252,25 12,7,704,95 3,887,45 204,226,33 1,362,91 7,471,45 11,464,71	
tal Impairment Customer Deposits - By product product - Domestic Currency Demand deposits Savings deposits Fixed deposits Certificate of deposits Total product - Foreign Currency Demand deposits Savings deposits	6,052,985 6,052,985 8a 31.12.2016 18,436,538 57,385,770 166,813,373 4,068,366 246,704,047 3,210,023 9,884,796	5,738,029 nk As at 31.12.2015 16.381,633 56,252,291 127,704,952 3,887,455 204,226,331 1,362,914 7,471,493	6,052,985 Gro As at 31.12.2016 18,436,538 57,385,770 166,813,373 4,068,366 246,704,047 3,210,023 9,894,796	5,738,02 hup As.s 31.12.201 16,381,63 56,252,25 127,704,95 3,887,45 204,226,33 1,362,91 7,471,45	

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