



*The bank with a heart*

**HEAD OFFICE / REGISTERED OFFICE**  
**SEYLAN TOWERS**  
P.O. Box 400, 90, Galle Road, Colombo 3, Sri Lanka.  
Phone : (94)-(11)-2456789, 4701000  
Fax : (94)-(11)-2456456 SWIFT : SEYBLKLX  
Web Site : www.eseylan.com  
E-mail : info@seylan.lk  
Co. Reg. No. : PQ 9

Your ref :

Our ref :

### Selected Performance Indicators

	Bank	Bank	Group	Group
	30.06.2012	31.12.2011	30.06.2012	31.12.2011
<b>Regulatory Capital Adequacy</b>				
Core Capital ( Tier 1 Capital) Rs Mn.	16,456	16,624	17,190	17,364
Total Capital Base Rs Mn.	16,921	17,231	17,650	18,011
Core Capital Adequacy Ratio as a % of Risk Weighted Assets ( Minimum Requirement 5%)	14.23	15.00	14.64	15.42
Total Capital Adequacy Ratio as a % of Risk Weighted Assets ( Minimum Requirement 10%)	14.63	15.55	15.03	15.99
<b>Assets Quality ( Quality of Loan Portfolio )</b>				
Gross Non-Performing Advances Ratio % ( Net of Interest in Suspense )	12.34	14.24		
Gross Non-Performing Advances Ratio % (Net of Interest in Suspense including Investment Properties )	12.50	14.41		
Net Non-Performing Advances Ratio % ( Net of Interest in Suspense and Provision )	8.71	9.81		
Net Non-Performing Advances Ratio % ( Net of Interest in Suspense and Provision including Investment Properties )	8.87	9.99		
<b>Profitability</b>				
Interest Margin %	5.01	4.91		
Return ( Net Profit Before Tax ) on Average Assets %	1.90	0.99		
Return on Equity %	11.50	6.72		
<b>Regulatory Liquidity</b>				
Statutory Liquid Assets				
Domestic Banking Unit Rs Mn.	30,249	27,724		
Offshore Banking Unit USD Mn.	11.59	11.82		
Statutory Liquid Assets Ratio % ( Minimum Requirement 20 % )				
Domestic Banking Unit	21.08	21.51		
Offshore Banking Unit	24.27	25.48		

**Dividends Paid (Rs. '000)**

**Ordinary**  
**Preference**

**30.06.2012    30.06.2011**

333,436	236,369
1	3,459
<u>333,437</u>	<u>239,828</u>

*Alan*