# SEYLAN BANK PLC FINANCIAL STATEMENTS



Rs. '000

2012 Rs. '000

13,379,256 1,245,548 (7,974,676) 448,428 431,337 (4,657,024) (52,540)

2,820,329

(14,467,919) (1,077,304)

14,126,389 550,446 **1,951,941** 

(62,310) (105,847)

1,783,784

14,463 1,914,391 7,951 (186,972) (233,501) 56,347

(1,409)

1,571,270

(787,806) (42,376) (3,897,280) (122,864) (334,793) (4)

(5,185,123) (1,830,069) 9,398,700

7,568,631

6,593,953 921,880 52,798

7,568,631

(4)

GROUP

# Nine months ended 30th September, 2013

INCOME STATEMENT											<i><b>Rs. '000</b></i>	CASH FLOW STATEMENT			
(In terms of Rule 7.4 of the Colombo Stock Exchange)		Bank			Bank			Group		Group			В		
	For the 09 months		Fo	For the Quarter		For	the 09 months		For the Quarte	er	For the nine months ended 30th September	2013 Rs. '000	2012 Rs. '000	2013 Rs. '000	
	Ended 30th Septem		September Ended		ed 30th September		Ended 30th September		r	Ended 30th September		Cash Flows from Operating Activities	ns. 000	ns. 000	ns. 000
	2013	2012	Growth	2013	2012 G	arowth	2013	2012 Grov	/th 20	13 2012	Growth	Interest Receipts	17,625,253	13,382,820	17,629,336
			%			%			%		%	Fees and Commission Receipts Interest Payments	1,602,641 (10,726,555)	1,245,548 (7,990,361)	1,602,641 (10,707,959)
interest Income	18,259,479	15,300,479	19.34	6,314,206	5,526,638	14.25 1	18,263,591	15,297,006 19.	39 6,316,9	48 5,521,749	9 14.40	Exchange Income	331,395	448,428	331,395
Less: Interest Expense	11,412,274	8,499,894	34.26	3,800,744	3,195,733	18.93 1	11,393,678	8,484,272 34.	29 3,795,6	00 3,185,320	) 19.16	Receipts from Other Operating Activities Cash Payments to Employees and Suppliers	235,900 (5,434,995)	388,785 (4,679,890)	272,219 (5,392,972)
Net Interest Income	6,847,234	6,800,585	0.69	2,513,462	2,330,905	7.83	6,869,913	6,812,734 0.	84 2,521,3	48 2,336,429	7.91	Cash Payments to Other Operating Activities	(5,434,995) (61,041)	(48,464)	(5,392,972) (65,874)
Fee and Commission Income	1,602,641	1,291,539	24.09	587,256	495,358	18.55	1,602,641	1,334,091 20.	13 587,2	56 537,910	9.17	Operating Profit before Changes in Operating Assets & Liabilities	3,572,598	2,746,866	3,668,786
Less: Fee and Commission Expense	61,041	48,465	25.95	19,059	15,110	26.14	65,874	52,541 25.	38 20,7	04 16,464	25.75	(Increase)/Decrease in Operating Assets :			
Net Fee and Commission Income	1,541,600	1,243,074	24.02	568,197	480,248	18.31	1,536,767	1,281,550 19.	91 566,5	52 521,446	6 8.65	Loans & Receivables (Advanced to) / Repaid by Customers	(6,453,612)	(14,467,919)	(6,453,612)
												Deposits Held for Regulatory or Monetary Control Purposes	941,530	(1,077,304)	941,530
Net Gain / (Loss) from Financial Instruments												Increase/(Decrease) in Operating Liabilities :			
Designated at Fair Value through Profit or Loss	(59,167		· · · /	(41,314)			(58,862)			, , , , , , , , , , , , , , , , , , , ,		Deposits from / (Withdrawals by) Customers	11,490,835	14,126,389	11,490,835
Net gain from Financial Investments	30,566		1,519.82	7,741	62 12,3		30,566	1,887 1,519.			1	Negotiable Certificates of Deposit Cash (Used in) / Generated from Operations	810,135 <b>10,361,486</b>	550,446 1,878,478	810,135 <b>10,457,674</b>
Net Exchange Income	331,395		(26.10)	114,571		18.92	331,395								
Other Operating Income (Net)	87,046		13.92	17,761		382.37	124,623					Income Tax Paid Contribution Paid into Employee Retirement Benefit Plan / Employees	(95,229) (86,753)	(62,310) (105,744)	(95,229) (86,753)
Total Operating Income	389,840	538,293 8,581,952	(27.58)	98,759 3,180,418		63.55 10.76		580,845 (26. 8,675,129 1.		98 80,369 98 2,938,244					
	-,,	-,		-,,	_,,		-,			_,,		Net Cash (Used in) / Generated from Operating Activities	10,179,504	1,710,424	10,275,692
Less : Impairment for Loans and Other Losses												Cash Flows from Investing Activities			
- Charges / (Reversal)	055 407	150.000	(00.04)	004 004	00.051 (0		055 407	450.000 (00			(000.00)	Dividend Income	36,671	21,365	19,416
Individual Impairment	255,437		(69.21)	221,634		989.06)	255,437	150,962 (69.				Net Proceeds from Sale, Maturity & Purchase of Financial Instruments of Government of Sri Lanka Maturing after 03 months	(16,915,685)	1,914,391	(16,915,685) 413
Collective Impairment	208,760		(152.34)	197,485			208,760	82,731 (152.3			,	Reverse Repurchase Agreements Maturing After 03 Months Net Proceeds from Sale, Maturity & Purchase of Financial Instruments of Shares & Debentures	413 (288,205)	7,951 (181,151)	(350,276)
Others	102,557		36.52	89,780			102,557	161,560 36.				Purchase of Property, Plant & Equipment, Leasehold Rights & Intangible Assets	(533,642)	(225,607)	(533,914)
Net Operating Income	566,754	395,253 8,186,699	(43.39)	2,671,519	212,563 (13			395,253 (43. 8,279,876 (0.		99 212,563 99 2,725,681	,	Proceeds From Sale Of Property, Plant & Equipment, Leasehold Rights & Intangible Assets	53,284	56,347	53,380 29,275
ver operating income	0,211,920	0,100,099	0.01	2,0/1,019	2,000,970	0.47	0,207,040	0,279,070 (0.	13) 2,000,0	39 2,723,00	<u>(1.37</u> )	Proceeds from Sale of Investment Property Improvements to Investment Property	1	-	(180)
Personnel Expenses	2,647,092	2,411,186	9.78	762,189	614,388	24.06	2,667,166	2,429,092 9.	80 768,3	620,372	2 23.86	Net Cash (Used in) / Generated from Investing Activities	(17,647,164)	1.593.296	(17,697,571)
Depreciation and Amortisation	427,453	389,695	9.69	140,413	106,285	32.11	470,318	433,116 8.	59 154,7	05 120,845	5 28.02		(17,047,104)	1,030,230	(17,037,071)
Other Expenses	2,358,713	2,342,073	0.71	807,834	822,765	(1.81)	2,330,634	2,343,899 (0.	57) 798,2	13 850,310	) (6.13)	Cash Flows from Financing Activities			
	5,433,258	5,142,954	5.64	1,710,436	1,543,438	10.82	5,468,118	5,206,107 5.	03 1,721,3	07 1,591,527	8.15	Increase / ( Decrease) in Debentures	2,124,944	(787,806)	2,074,944
Operating Profit before Taxes	2,778,662	3,043,745	(8.71)	961,083	1,115,537 (*	(13.85)	2,799,530	3,073,769 (8.	92) 967,0	92 1,134,154	(14.73)	Repayment of Preference Shares		(42,376)	-
												Securities Sold under Repurchase Agreements Increase / (Decrease) in Other Borrowings	3,230,210 3,163,239	(3,897,280) (71,079)	3,230,210 3,167,459
Value Added Tax (VAT)on Financial Services	509,828	612,871	(16.81)	175,677	228,707 (	(23.19)	509,828	612,871 (16.	81) 175,6	77 228,707	(23.19)	Dividends Paid - Ordinary Shares	(334,896)	(334,793)	(334,896)
												Dividends Paid - Preference Shares	(28)	(4)	(28)
Profit before Taxes	2,268,834	2,430,874	(6.67)	785,406	886,830 (*	(11.44)	2,289,702	2,460,898 (6.	96) 791,4	15 905,447	(12.59)	Net Cash (Used in) / Generated from Financing Activities	8,183,469	(5,133,338)	8,137,689
Tax Expenses	732,878	832,321	(11.95)	251,006	248.329	1.08	751,138	836,752 (10.	23) 255.3	83 250,254	2.05				
Tax Expenses	132,010	032,321	(11.95)	201,000	240,329	1.00	751,150	030,752 (10.	20) 200,0	200,204	2.00	Net Increase / (Decrease) in Cash & Cash Equivalents Cash & Cash Equivalents at beginning of the Period	715,809 9,481,018	(1,829,618) 9,398,139	715,810 9,481,119
Profit for the period	1,535,956	1,598,553	(3.92)	534,400	638,501 (*	(16.30)	1,538,564	1,624,146 (5.	27) 536,0	32 655,193	3 (18.19)	Cash & Cash Equivalents at end of the Period	10.196.827	7.568.521	10.196.929
Attributable to:												עמטו ע עמטו בקעויזמוטונג מג פווע טו נווע רפווטע	10,190,027	7,000,021	10,190,929
Owners to the Parent							1,528,996	1,608,494 (4.	94) 535,2	46 647,154	(17.29)	Reconciliation of Cash & Cash Equivalents			
Non-Controlling Interest							9,568	15,652 (38.	87) 7	86 8,039	(90.22)	Cash and Cash Equivalents Government of Sri Lanka Treasury Bills/Bonds Maturing within 03 Months	6,939,424 722,414	6,593,843 921,880	6,939,526 722,414
Profit for the period	1,535,956	1,598,553	(3.92)	534,400	638,501 (	(16.30)	1,538,564	1,624,146 (5.	27) 536,0	32 655,193	8 (18.19)	Securities Purchased under Resale Agreements maturing within 03 Months	2,534,989	52,798	2,534,989
Posis / Diluted Fornings per Ordinany Share (in Dur	000) 4 40	4 70	(5.00)	4.55	1 00 //	(17.00)	4.45	4 76 (0	20) 4	EE 1.04	(10.05)		10,196,827	7,568,521	10,196,929
Basic / Diluted Earnings per Ordinary Share (in Rup)	ees) 4.48	4.73	(5.29)	1.55	1.89 (*	(17.99)	4.46	4.76 (6.	au) 1	55 1.91	(18.85)		10,130,021		10,100,020

## **STATEMENT OF COMPREHENSIVE INCOME**

(In terms of Rule 7.4 of the Colombo Stock Exchange)												
	For the O9 m	· · · · · · · · · · · · · · · · · · ·			Bank For the Quarter Ended 30th September			Group ionths Ended 30	th September	Group For the Quarter Ended 30th September		
	2013	2012	Growth %	2013	2012	Growth %	2013	2012	Growth %	2013	2012	Growth %
Profit for the period	1,535,956	1,598,553	(3.92)	534,400	638,501	(16.30)	1,538,564	1,624,146	(5.27)	536,032	655,193	(18.19
Other Comprehensive Income, Net of Tax												
Revaluation of Property, Plant and Equipment. Net Change of Financial Assets Measured at Fair Value Through Other Comprehensive Income:	-	52,800		-	-		-	52,800	-	-	-	-
Net Change in Fair Value on Available-for-Sale Financial Assets	179.083	(189,872)	194.32	(70,967)	459,819	(115.43)	179.083	(192.872)	192.85	(70,967)	456.819	(115.54
Net Amount Transferred to Profit or Loss on	175,000	(100,072)	104.02	(10,501)	400,010	(110.40)	175,000	(152,072)	102.00	(10,001)	400,010	(110.0-
Available-for-Sale Financial Assets	(30,566)	(1,887)	1,519.82	(7,741)	(62)	12,385.48	(30,566)	(1,887)	1,519.82	(7,741)	(62)	12,385.48
Less: Tax Expense/(Income) Relating to												
Components of Other Comprehensive Income	-	-	-	-	-	-	-	-	-	-	-	
Other Comprehensive Income for												
the Period, Net of Taxes	148,517	(138,959)	206.88	(78,708)	459,757	(117.12)	148,517	(141,959)	204.62	(78,708)	456,757	(117.23
Total Comprehensive Income for the Period	1,684,473	1,459,594	15.41	455,692	1,098,258	(58.51)	1,687,081	1,482,187	13.82	457,324	1,111,950	(58.87
Attributable to:												
Owners of the Parents							1,677,513	1,467,979	14.27	456,538	1,105,355	(58.70
Non-Controlling Interest							9,568	14,208	(32,66)	786	6,595	(88.08
Total Comprehensive Income for the Period	1,684,473	1,459,594	15.41	455,692	1,098,258	(58.51)	1,687,081	1,482,187	13.82	457,324	1,111,950	(58.87

## STATEMENT OF FINANCIAL POSITION

(In terms of Rule 7.4 of the Colombo Stock Exchange)		Bank			Group	
	As at 30.09.2013	As at 31.12.2012	Growth %	As at 30.09.2013	As at 31.12.2012	Growth %
Assets						
Cash and cash equivalents	5,949,769	6,554,381	(9.22)	5,949,871	6,554,482	(9.22)
Balances with Central Bank	7,087,131	8,028,661	(11.73)	7,087,131	8,028,661	(11.73)
Placements with banks	989,655	-	-	989,655	-	-
Derivative financial instruments	132,567	51,281	158.51	132,567	51,281	158.51
Financial assets designated at fair value through profit or loss	9,659,404	2,460,272	292.62	9,667,484	2,468,151	291.69
Securities purchased under Resale Agreements	2,534,989	173,441	1,361.59	2,534,989	173,441	1,361.59
Loans and receivables to other customers	130,717,786	124,728,371	4.80	130,717,786	124,728,371	4.80
Financial investments – Available-for-sale	16,041,549	11,358,103	41.23	16,041,549	11,358,103	41.23
Financial investments – Held-to-maturity	23,199,971	19,822,966	17.04	23,261,841	19,822,966	17.35
Investments in subsidiaries	793,254	793,254	-	-	-	
Due from subsidiaries	26,250	60,687	(56.75)		-	-
Property, plant and equipment	2,577,613	2,431,132	6.03	3,778,417	3,659,476	3.25
Investment properties	237,629	237,629	-	1,160,519	1,203,380	(3.56)
Intangible assets	129,313	202,354	(36.10)	129,313	202,354	(36.10)
Current tax assets	-		-	2,032	1,258	61.53
Deferred tax assets	233,306	253,171	(7.85)	445,704	481,588	(7.45)
Other assets	7,779,247	6,505,973	19.57	7,817,007	6,563,140	19.10
Total Assets	208,089,433	183,661,676	13.30	209,715,865	185,296,652	13.18
		,			,,	
Liabilities						
Due to banks	10,307,164	6,147,593	67.66	10,307,164	6,147,593	67.66
Derivative financial instruments	64,592	278,826	(76.83)	64,592	278,826	(76.83)
Due to other customers	159,027,061	146,727,199	8.38	159,027,061	146,727,199	8.38
Securities Sold Under Repurchase Agreements	6,905,050	3,674,840	87.90	6,905,050	3,674,840	87.90
Current tax liabilities	990,600	683,040	45.03	990,600	683,040	45.03
Other liabilities	7,026,041	5,763,784	21.90	7,121,909	5,856,065	21.62
Due to subsidiaries	161,725	216,723	(25.38)	-	-	-
Debentures	3,336,603	1,211,659	175.37	3,286,603	1,211,659	171.25
Total Liabilities	187,818,836	164,703,664	14.03	187,702,979	164,579,222	14.05
	101,010,000	104,700,004	14.00	101,102,313	104,013,222	14.00
Equity						
Stated Capital	10,529,724	10,225,452	2.98	10,529,724	10,225,452	2.98
Statutory Reserve Fund	724,905	724,905	-	724,905	724,905	-
Retained Earnings	6,713,921	6,245,706	7.50	6,629,605	6,170,268	7.44
Other Reserves	2,302,047	1,761,949	30.65	2,914,899	2,374,801	22.74
Total Shareholders' Equity	20,270,597	18,958,012	6.92	20,799,133	19,495,426	6.69
Non-Controlling Interest	-	-	-	1,213,753	1,222,004	(0.68)
Total Equity	20,270,597	18,958,012	6.92	22,012,886	20,717,430	6.25
Total Equity & Liabilities	208,089,433	183,661,676	13.30	209,715,865	185,296,652	13.18
Contingent Liabilities and Commitments	37,284,217	31,286,844	19.17	37,351,217	31,352,643	19.13
	-	-	-	-	-	-
Memorandum Information						
Number of Employees	3,062	3,061	0.03	3,093	3,092	0.03
Number of Banking Centres	150	147	2.04	150	147	2.04
	58.76	56.08	4.78	60.29	57.67	4.54

## **SEYLAN BANK PLC - DEBENTURES**

Rs. '000

Rs. '000

	FOR THE PERIOD ENDED 30TH SEPTEMBER 2013
Debt / Equity Ratio	0.16
Interest Cover	7.73
Quick Asset Ratio	0.83
The Market Prices during the July to Sep.	
(Ex Interest)	
2008/2013 Issue	
Annual Interest - 21.50% p.a.	*
Monthly Interest - 20.50% p.a.	*
Floating Quarterly Interest - 11.17% p.a.	*
Floating Annual Interest - 11.59% p.a.	*
Interest Rate of Comparable Government Security	8.60%
2013/2018 Issue	
Annual Interest - 15.5% p.a.	
- Highest Price	101.00
- Lowest Price	101.00
- Last Traded Price	101.00
(06/08/2013)	
Semi Annual Interest - 15% p.a.	*
Monthly Interest - 14.5% p.a.	*
Interest Rate of Comparable Government Security	11.75%

## Interest Yield As At Date of Last Trade 2008/2013 Issue Annual

2009,2010 10000	
Annual Interest	*
Monthly Interest	*
Floating Quarterly Interest	*
Floating Annual Interest	*

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

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

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

(Sgd.) Ramesh Jayasekara Chief Financial Officer	(Sgd.) Kapila Ariyaratne <b>General Manager / Chief Executive</b>	(Sgd.) Nihal Jayamanne PC <b>Chairman</b>	(Sgd.) R. Nadarajah <b>Executive Director</b>
October 30, 2013			
Colombo			

2013/2018 Issue         Annual Interest (06/08/2013)       15.35%         Semi Annual Interest       *         Monthly Interest       *         Vield to maturity of trade done on       2008/2013 Issue         Z008/2013 Issue       *         Annual Interest       *         Monthly Interest       *         Floating Quarterly Interest       *         Floating Annual Interest       *         Void Semi Annual Interest       *         Annual Interest       *         Void Semi Annual Interest       *         Void Semi Annual Interest       *         Annual Interest       *         Void Semi Annual Interest       *         Void Void Void Void Void Void Void Void	Totaling / Initial Interest	
Semi Annual Interest       •         Monthly Interest       •         Yield to maturity of trade done on       •         2008/2013 Issue       •         Annual Interest       •         Monthly Interest       •         Floating Quarterly Interest       •         Floating Annual Interest       •         Z013/2018 Issue       •         Annual Interest       •         Monthly Interest       •         Floating Annual Interest       •         Annual Interest (06/08/2013)       15.09%         Semi Annual Interest       •         Monthly Interest       •	2013/2018 Issue	
Monthly Interest•Yield to maturity of trade done on 2008/2013 Issue•2008/2013 Issue•Annual Interest•Monthly Interest•Floating Quarterly Interest•Floating Annual Interest•2013/2018 Issue•Annual Interest (06/08/2013)15.09%Semi Annual Interest•Monthly Interest•Monthly Interest•	Annual Interest (06/08/2013)	15.35%
Yield to maturity of trade done on         2008/2013 Issue         Annual Interest         Monthly Interest         Floating Quarterly Interest         Floating Annual Interest         2013/2018 Issue         Annual Interest (06/08/2013)         Semi Annual Interest         Monthly Interest	Semi Annual Interest	*
2008/2013 issueAnnual Interest•Monthly Interest•Floating Quarterly Interest•Floating Annual Interest•2013/2018 issue15.09%Annual Interest•Monthly Interest•Monthly Interest•	Monthly Interest	*
2008/2013 issueAnnual Interest•Monthly Interest•Floating Quarterly Interest•Floating Annual Interest•2013/2018 issue15.09%Annual Interest•Monthly Interest•Monthly Interest•		
Annual Interest•Monthly Interest•Floating Quarterly Interest•Floating Annual Interest•2013/2018 IssueAnnual Interest (06/08/2013)15.09%Semi Annual Interest•Monthly Interest•	Yield to maturity of trade done on	
Annual interest     •       Monthly Interest     •       Floating Quarterly Interest     •       Floating Annual Interest     •       2013/2018 Issue     •       Annual Interest (06/08/2013)     15.09%       Semi Annual Interest     •       Monthly Interest     •	2008/2013 Issue	
Floating Quarterly Interest     *       Floating Annual Interest     *       2013/2018 Issue     *       Annual Interest (06/08/2013)     15.09%       Semi Annual Interest     *       Monthly Interest     *	Annual Interest	*
Floating Annual Interest *  2013/2018 Issue Annual Interest (06/08/2013) 15.09% Semi Annual Interest * Monthly Interest *	Monthly Interest	*
2013/2018 Issue       Annual Interest       Semi Annual Interest       *       Monthly Interest	Floating Quarterly Interest	*
Annual Interest (06/08/2013)15.09%Semi Annual Interest*Monthly Interest*	Floating Annual Interest	*
Annual Interest (06/08/2013)15.09%Semi Annual Interest*Monthly Interest*		
Semi Annual Interest * Monthly Interest *	2013/2018 Issue	
Monthly Interest *	Annual Interest (06/08/2013)	15.09%
wontiny interest	Semi Annual Interest	*
* No trading during the period	Monthly Interest	*
	* No trading during the period	

### **SELECTED PERFORMANCE INDICATORS**

	BA	NK	GROUP			
	30.09.2013	31.12.2012	30.09.2013	31.12.2012		
Regulatory Capital Adequacy						
Core Capital (Tier 1 Capital) Rs. '000	17,448,509	17,351,517	18,159,994	18,071,882		
Total Capital Base Rs. '000	19,369,092	17,364,238	20,000,138	18,079,063		
Core Capital Adequacy Ratio as a % of Risk Weighted Assets (Minimum Requirement 5%)	13.62	14.36	13.95	14.70		
Total Capital Adequacy Ratio as a % of Risk Weighted Assets ( Minimum Requirement 10%)	15.12	14.37	15.36	14.71		
Assets Quality (Quality of Loan Portfolio)						
Gross Non-Performing Advances Ratio % (Net of Interest in Suspense)	11.31	12.99				
Gross Non-Performing Advances Ratio % (Net of Interest in Suspense including Investment Properties)	11.45	13.13				
Net Non-Performing Advances Ratio % (Net of Interest in Suspense and Provision)	8.45	9.81				
Net Non-Performing Advances Ratio % (Net of Interest in Suspense and Provision including Investment Properties)	8.60	9.97				
<b>Profitability</b> Interest Margin % Return (Net Profit Before Tax) on Average Assets % Return on Equity %	4.63 1.53 10.46	5.16 1.82 11.25				
Regulatory Liquidity Statutory Liquid Assets Domestic Banking Unit Rs. '000	44.559.106	32.532.855				
Offshore Banking Unit USD '000 Statutory Liquid Assets Ratio % (Minimum Requirement 20 %)	16,357	11,820				
Domestic Banking Unit Offshore Banking Unit	26.52 21.54	21.51 23.06				

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

# SEYLAN BANK PLC FINANCIAL STATEMENTS



2.49 2.31 2.22 1.71 1.30 1.23 1.23 1.22 0.97 0.58 0.56 0.34 0.31

# Nine months ended 30th September, 2013

MEASUREMENT OF FINA	NCIAL I	NSTRI	<b>JMENTS</b>									Rs. '000
				at 30.09.201	3				Bank - As at 3	1.12.2012		
	Designated at FVTPL / HFT	HTM	Loans & Receivables/ Amortized Cost	AFS	Others	Total	Designated at FVTPL / HFT	нтм	Loans & Receivables/ Amortized Cost	AFS	Others	Total
ASSETS Cash and cash equivalents Balances with Central Bank of Sri Lanka Placements with banks Derivative financial instruments Investments desionated at fair value through profit & loss	132,567 9,659,404		5,949,769 7,087,131 989,655			5,949,769 7,087,131 989,655 132,567 9,659,404	51,281 2,460,272		6,554,381 8,028,661			6,554,381 8,028,661 - 51,281 2,460,272
Loans and receivables Loans and receivables Held to Maturity Investment Securities Available for Sale Investment Securities Investment in Subsidiary Securities purchased under Resale Agreements	0,000,404	23,199,971 793,254	130,717,786 2,534,989	16,041,549		130,717,786 23,199,971 16,041,549 793,254 2,534,989		19,822,966 793,254	124,728,371 173,441	11,358,103		124,728,371 19,822,966 11,358,103 793,254 173,441
Total Financial Assets	9,791,971	23,993,225		16,041,549	-	197,106,075		20,616,220		11,358,103	-	173,970,730
Other Assets					10,983,358	10,983,358					9,690,946	9,690,946
Total Assets	9,791,971		147,279,330	16,041,549	10,983,358	208,089,433			139,484,854	11,358,103		183,661,676
	Designated at FVTPL / HFT	Amor	tized Cost	Oti	iers	Total	Designated at FVTPL / HFT	Amort	ized Cost	Oth	ers	Total
LIABILITIES Due to banks Derivative financial instruments Deposits	64,592		10,307,164 159.027.061			10,307,164 64,592 159,027,061	278,826		6,147,593 146,727,199			6,147,593 278,826 146,727,199
Other borrowings Debentures			6,905,050 3,336,603			6,905,050 3,336,603			3,674,840			3,674,840 1,211,659
Total Financial Liabilities	64,592		179,575,878			179,640,470			157,761,291			158,040,117
Equity & Other Liabilities Total Liabilities	64.592		179,575,878		28,448,963	28,448,963 208,089,433			157.761.291			25,621,559 183,661,676
	04,392			-+ 00 00 00		200,009,433	270,020			4 40 0040	20,021,009	103,001,070
				at 30.09.20					Group - As at 3			
	Designated at FVTPL / HFT	нтм	Loans & Receivables/ Amortized Cost	AFS	Others	Total	Designated at FVTPL / HFT	HTM	Loans & Receivables/ Amortized Cost	AFS	Others	Total
ASETS Cash and cash equivalents Balances with Central Bank of Sri Lanka Placements with banks Derivative financial instruments	132.567		5,949,871 7,087,131 989,655			5,949,871 7,087,131 989,655 132,567	51,281		6,554,482 8,028,661			6,554,482 8,028,661 - 51,281
Investments designated at fair value through profit & loss Loans and receivables Held to Maturity Investment Securities Available for Sale Investment Securities	9,667,484	23,261,841	130,717,786	16,041,549		9,667,484 130,717,786 23,261,841 16,041,549	2,468,151	19,822,966	124,728,371	11,358,103		2,468,151 124,728,371 19,822,966 11,358,103
Securities purchased under Resale Agreements			2,534,989			2,534,989			173,441			173,441
Total Financial Assets Other Assets	9,800,051	23,261,841	147,279,432	16,041,549	- 13,332,992	196,382,873 13,332,992		19,822,966	139,484,955	11,358,103	- 12,111,196	173,185,456 12.111.196
Total Assets	9,800,051	23.261.841	147,279,432	16,041,549	13,332,992	209,715,865		19.822.966	139,484,955	11.358.103		185,296,652
	Designated at FVTPL / HFT	Amor	tized Cost	Oti	iers	Total	Designated at FVTPL / HFT	Amort	ized Cost	Oth	ers	Total
LIABILITIES Due to banks Derivative financial instruments	64,592		10,307,164			10,307,164 64,592	278,826		6,147,593			6,147,593 278,826
Deposits Other borrowings Debentures	,		159,027,061 6,905,050 3,286,603			159,027,061 6,905,050 3,286,603			146,727,199 3,674,840 1,211,659			146,727,199 3,674,840 1,211,659
Total Financial Liabilities	64,592		179,525,878			179,590,470			157,761,291			158,040,117
Equity & Other Liabilities Total Liabilities	64,592		179,525,878		30,125,395 30,125,395	30,125,395 209,715,865			157,761,291		27,256,535 27,256,535	27,256,535 185,296,652

HFT - Held for trading, Designated at FVTPL - Designated at Fair Value Through Profit or Loss, HTM - Held-To-Maturity, L & R - Loans and Receivables, AFS - Available-For-Sale

#### 11. SEGMENT REPORTING - GROUP In Rs. '000 TOTAL BANKING TREASURY **PROPERTY/INVESTMENTS UNALLOCATED/ELIMINATIONS** 30.09.2012 30.09.2013 30.09.2012 30.09.2013 30.09.2012 30.09.2013 30.09.2013 30.09.2012 30.09.2013 30.09.2012 Rs. '000 Interest Income 15,003,608 13,286,183 18,263,591 15,297,006 3,013,083 1,860,686 23,016 12,121 223,884 138,016 10.670.498 7.653.838 845.869 8.484.272 Interest Expense 741.631 337 (18,788) (15.435)11.393.678 Net Interest Income 4,333,110 5,632,345 2,271,452 1,014,817 22,679 12,121 242,672 153,451 6,869,913 6,812,734 Fee and Commission Income 1,596,824 1,286,695 5,817 47,396 1,602,641 1,334,091 14,466 4,076 Fee & Commission Expense 37,517 33,999 23,524 4,833 65,874 52,541 Net Fee and Commission Income 1,559,307 1,252,696 (23, 524)(14,466) (4,833)(4,076) 5,817 47,396 1,536,767 1,281,550 Net Gain/(Loss) from Financial Instruments Designated at Fair Value Through Profit or Loss (59,167) 11,568 305 (58,862) 11,568 -Net Gain from Financial Investments 30,566 1,887 30,566 1.887 86,032 104,987 2,524 Net Exchange Income 242,839 297,051 46,390 331,395 448,428 Other Operating Income (Net) 10.934 21.290 (4.631) 11.384 139.164 121.266 (20.844)(34.978) 124.623 118.962 1,158,962 1.068,930 Inter Segment Revenue 547,613 (110,955)(1,706,575)(957,975) **Total Operating Income** 6,536,996 157,315 129,311 8,834,402 8,675,129 6,900,363 750,960 364,266 1,389,131 1,281,189 Depreciation and Amortisation 211,551 179,880 915 1,466 438 868 257,414 250,902 470,318 433,116 Impairment for Loans and Other Losses - Charges / (Reversal) 547,459 373,705 19,520 57,548 (225) (36.000)566,754 395.253 4,072,243 4,015,992 105,538 5,385,862 Operating Expenses & VAT 188,780 76,327 48,946 1,253,520 1,132,144 5,507,628 Reportable Segment Profit Before Income Tax 1,705,743 2,330,786 624,987 116,472 80,550 79,497 (121, 578)(65, 857)2,289,702 2,460,898 OTHER INFORMATION 59,654,646 43,172,310 209.715.865 179.578.547 Total Assets 127,185,807 117,424,527 4,409,900 4,642,224 18,465,512 14,339,486 137,576,979 4,642,224 209,715,865 179,578,547 Total Liabilities & Equity 162,040,057 13,814,305 12,852,064 4,409,900 29,451,603 24,507,280 175,486 9,381,216 1,378,973 645,422 80,988 80,365 168,066 148,960 1,783,784 Cash Flows from Operating Activities 10,275,692 Cash Flows from Investing Activities (17, 193, 546)1,752,908 13,425 (81,448) (215,033) (17,697,571) 1,571,270 (302,417) (38,183) (62,007)(4.798,541) (14,796) (371,786) Cash Flows from Financing Activities 8,518,393 (36.991)(343,713) 8,137,689 (5,185,123) Capital Expenditure (302.417) (38,183) (1,447) (63) 448 3.621 (230.498)(198.876) (533,914) (233.501)

#### STATEMENT OF CHANGES IN EQUITY - BANK

I												ns. 000
ſ			Stated Cap	ital		Statutory	Retained		Re	serves		]
	For the nine months ended 30th Septembe	r Ordinary	Ordinary	Preference	Share	Reserve	Earnings	Special Risk	Revaluation	Available for	Other	Total
l		Shares	Shares	Shares	Premium	Fund		Reserve	Reserve	Sale	Reserves	
l		-Voting	Non Voting	****	*	**		***		Reserve		
l	1. Balance as at 01.01.2012	6,711,000	2,677,133	33,901	837,319	618,567	5,198,157	98,741	461,998	130,608	724,794	17,492,218

	Total Comprehensive Income for the period										
1	Profit / (Loss) for the period						1,598,553				1,598,553
1	Other Comprehensive Income (net of tax)								52,800	(191,759)	(138,959)
	2. Total Comprehensive Income for the period	-	-	-	-	-	1,598,553	-	52,800	(191,759)	- 1,459,594

Transactions with Equity Holders Recognised Directly in Equity edemption of Preference Shares\*\*\*\*

# EXPLANATORY NOTES

General
 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) immediately effective from January 01, 2012 and provided necessary disclosure to comply with LKAS 34, Interim Financial Reporting. The Interim Financial Statements should be read in conjunction with the Annual Financial Statements for the year ended December 31, 2012 which have been prepared in accordance with LKAS/SLFRS.
 The group financial statements comprise a consolidation of the Financial Statements of the Company and its subsidiary Seylan Developments PLC (51.83%).

#### 1.2 Application of Sri Lanka Accounting Standards (SLFRS/LKAS)

Appresentation of second accounting standards (SCFR)(LNAS) The financial statements for the period ended December 31, 2012 are the first financial statements prepared and presented in accordance with Sri Lanka Accounting Standards (LKAS/SLFRS) immediately effective from January 01, 2012. These LKAS/SLFRSs have materially converged with the International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB).

#### Information on Ordinary Shares

2.

3. 3.

MARKET VALUE (Rs.)	30/0	9/2013	30/09/2012				
	Voting	Non Voting	Voting	Non Voting			
Market Value Per Share	58.10	31.10	69.10	36.00			
Highest price per share for the quarter ended	67.50	36.50	70.00	36.40			
Lowest price per share for the quarter ended	55.00	29.20	49.00	23.90			
.1 Twenty Largest Ordinary Voting Shareholders as at Septeml . Sri Lanka Insurance Corporation Ltd. [*includes Sri Lanka Insurance Corporation LtdGeneral Fun			No. of Sha	res %			
and Sri Lanka Insurance Corporation Ltd. (Life Fund) –8,798,/ Brown & Company PLC A/C No. 1 National Development Bank PLC/Dr. T Senthilver LOLC Investments Ltd. Employees Provident Fund Bank of Cevion No.1 Account			26,396,6 24,416,7 17,470,7 16,808,7 16,235,7 13,198,3	750         13.87           722         9.93           502         9.55           381         9.23			
Waldock Mackenzie Limited/Mr. D.S.K. Amarasekera			11 322 3				

- Bentota Backwaters (Pvt) Ltd.

υ.	Dank of Geylon No. I Account	13,190,303
7.	Waldock Mackenzie Limited/Mr. D S K Amarasekera	11,322,734
8.	Bentota Backwaters (Pvt) Ltd.	4,377,253
9.	Capital Trust Credit (Pvt) Ltd./Dr. W U N Gamage	4,061,017
10.	Dr W U N Gamage	3,893,703
11.	Seyfest (Private) Limited	3,017,940
12.	Sesot (Private) Limited	2,279,042
13.	Seybest (Private) Limited	2,165,435
14.	Seyshop (Private) Limited	2,165,435
154.	. Esots (Private) Limited	2,148,132
16.	Ceylinco Limited	1,706,536
17.	Mr K R B Fernando	1,015,254
18.	Sotse (Pvt) Ltd.	977,010
19.	Employees Trust Fund Board	605,172
20.	Dr J L B Kotelawala	537,602

3	2 Twenty Largest Ordinary Non-Voting Shareholders as at September 30, 2013		
		No. of Shares	%
1	Lanka Orix Leasing Company PLC	56,110,600	33.20
2	Employees' Provident Fund	16,846,029	9.97
3	Browns Investments PLC	11,998,208	7.10
4	Associated Electrical Corporation Ltd.	2,787,399	1.65
5		2,758,512	1.63
e	. Mr E Thavagnanasooriyam & Mr E Thavagnanasundaram	2,694,968	1.59
7	Employees Trust Fund Board	1,985,355	1.18
8	Merrill J Fernando & Sons (Pvt) Limited	1,877,057	1.11
9		1,762,693	1.04
1		1,535,151	0.91
1		1,467,347	0.87
1		1,406,460	0.83
1		1,169,997	0.69
1		1,042,330	0.62
1		1,000,000	0.59
1		923,142	0.55
1		853,598	0.51
1		772,192	0.46
1		730,452	0.43
2	D. Phoenix Ventures Limited	708,919	0.42

#### 3.3. Percentage of Public Holdings as at September 30, 2013 Ordinary Voting Shares - 61.55% Ordinary Non-Voting Shares - 66.72%

#### Directors' and General Manager/Chief Executive Officer's Shareholdings as at September 30, 2013 4.

Name of Director	No. of Shares (Ordinary Voting)	No. of Shares (Ordinary Non-voting)
Mr. Nihal Javamanne PC	5,583	Nil
Mr. Ishara C Nanavakkara	Nil	Nil
Mr. R Nadarajah	13,600	Nil
Rear Admiral B Ananda J G Peiris	Nil	Nil
Mr. S P Samantha Ranatunga	Nil	Nil
Mr. A M Mohan De Alwis	Nil	Nil
Mr. W D Kapila Jayawardena	Nil	Nil
Mr. P L S Kumar Perera	Nil	Nil
Ms. M Coralie Pietersz	Nil	Nil
General Manager/Chief Executive Officer		
Mr. K P Ariyaratne	21,117	118,367
Jointly with Mrs. N I Arivaratne	37	-

#### 5.

Impairment Allowances on Loans and Receivables – Ceylinco Group Exposure In view of the special circumstances under which the Bank was reconstituted by the Direction of the Central Bank of Sri Lanka, the Monetary Board has granted an exemption for providing loan losses for a period of 3 years from December 31, 2010 to Seylan Bank PLC, from the requirement to apply progressive discount on the forced sale value of Immovable property, interms of the Banking Act Direction No. 03 of 2008 on "Classification of Loans and Advances, Income Recognition and Provisioning", when computing the provisioning to be made as at September 30, 2013, for non-performing facilities of Ceylinco Homes International (since covered under the scope of Act No 43 of 2011 – Revival of Underperforming Enterprises or Underutilized Assets and subsequently placed under the Compensation Tribunal. No adjustments have been made to the valuations used for accounting purposes) and Golden Key Ceredit Card Commany. Golden Key Credit Card Company.

However the required impairment allowance on above facilities as required under LKAS-39 have been incorporated in the Interim Financials Statements.

Stated Capital as at September 30, 2013	Rs.'000
43,560,000 Voting Ordinary Shares @ Rs. 10/- each 86,440,000 Voting Ordinary Shares @ Rs. 35/- each 43,333,333 Voting Ordinary Shares @ Rs. 55/- each 2,644,068 Voting Ordinary Shares @ Rs. 55/- each	435,600 3,025,400 3,250,000 156,000
123,560,000 Non Voting Ordinary Shares @ Rs.10/- each 41,186,666 Non Voting Ordinary Shares @ Rs.35/- each 4,236,343 Non Voting Ordinary Shares @ Rs.35/- each	1,235,600 1,441,533 148,272
Share Premium <b>Total</b>	837,319 <b>10,529,724</b>

#### Share Premium Total

6.

Basic/Diluted Earnings per Share
Basic 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 9 months ended September 30, 2013. Diluted Earnings per Share and the Basic Earnings per Share is the same due to non-availability of potentially dilutive ordinary shares.

Post Balance Sheet Events There were no material events that took place since September 30, 2013, that require disclosure in these Interim Financial Statements.

- 9. Others

  - Mr. A L Devasurendra resigned from the Board of Directors on August 01, 2013. Mr. W D K Jayawardna was appointed to the Board of Directors with effect from August 01, 2013. Mr. P L S K Perera and Ms. M C Pietersz were appointed to the Board of Directors with effect from September 23, 2013. 196,000 dbentures (LKR 100/- each) issued under the Bank'S Debenture Issue 2008/2013 (Private Placement) matured September 2013 were redeemed during the said period. ired during August and
- 10. Comparative Information parative information has been Re-arranged /re-classified in line with the changes to the new Sri Lanka Accounting Standards (LKAS/SLFRS) which are effective from 1st January 2012. 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.

L	Redemption of Preference Shares****	-	-	(33,901)	-	-	(8,474)	-	-	-	-	(42,375)
L	Dividends to Equity Holders						(338,080)					(338,080)
L	Transfers from / to Retained Profits						(424,171)				424,171	-
3	3. Total Transactions with Equity Holders	-	-	(33,901)	-	-	(770,725)		-	-	424,171	(380,455)
Ŀ												
L	Balance as at 30.09.2012 (1 + 2 + 3)	6,711,000	2,677,133	-	837,319	618,567	6,025,985	98,741	514,798	(61,151)	1,148,965	18,571,357
L												
1	1. Balance as at 01.01.2013	6,711,000	2,677,133	-	837,319	724,905	6,245,706	112,922	510,049	(125,070)	1,264,048	18,958,012
L												
L	Total Comprehensive Income for the period											
L	Profit / (Loss) for the period						1,535,956					1,535,956
L	Other Comprehensive Income (net of tax)									148,517		148,517
2	2. Total Comprehensive Income for the period	-	-		-		1,535,956	-		148,517		1,684,473
L												
L	Transactions with Equity Holders,											
L	Recognised Directly in Equity											
L	Cash / Scrip Dividends to Equity Holders	156,000	148,272				(676,160)					(371,888)
	Transfers from / to Retained Profits						(391,581)	(112,922)			504,503	-
3	3. Total Transactions with Equity Holders	156,000	148,272		-	-	(1,067,741)	(112,922)	-	-	504,503	(371,888)
	Balance as at 30.09.2013 (1 + 2 + 3)	6,867,000	2,825,405	-	837,319	724,905	6,713,921	•	510,049	23,447	1,768,551	20,270,597
I												

#### STATEMENT OF CHANGES IN FOULTY - GROUP

<b>STATEWIER</b>	<b>11 UF GRA</b>	NUES	IN EQU	111 - unu	JUP								<b>/</b>	1S. 'UUU
			State	d Capital		Statutory	Retained		Rese	rves				
For the nine months en	ded 30th September	Ordinary	Ordinary	Preference	Share	Reserve	Earnings	Special	Revaluation	Available	Other	Total	Non	Total
		Shares	Shares	Shares	Premium	Fund		Risk	Reserve	for Sale	Reserves		Controlling	Equity
		-Voting	-Non-Voting	****	•	**		Reserve		Reserve			Interest	
								***						
1. Balance as at 01.01.201	2	6,711,000	2,677,133	33,901	837,319	618,567	5,109,557	98,741	820,877	130,923	980,007	18,018,025	1,211,218	19,229,243
Total Comprehensive In														
Profit / (Loss) for the per							1,608,494					1,608,494		1,624,146
Other Comprehensive In									52,800	(193,315)		(140,515)	(1,444)	( 1)
2. Total Comprehensive Inc	come for the period			-	-		1,608,494		52,800	(193,315)	-	1,467,979	14,208	1,482,187
Transactions with Equity	u Haldara													
Recognised Directly i														
Redemption of Preference				(33,901)			(8,474)					(42,375)		(42,375)
Dividends to Equity Hold				(33,901 )			(338,080)					(338,080)		(338,080)
Transfers from / to Retai							(424,171)				424,171	(330,000)		(330,000)
Others	neu Fronts						(424,171)				424,171	(767)	(7,127)	(7,894)
3. Total Transactions with E	Fauity Holders			(33,901)			(771,492)				424,171	(381,222)	(7,127)	
				(00,301.)			(111,452)				424,171	(001,222)	(1,121)	(000,043)
Balance as at 30.09.201	12 (1 + 2 + 3)	6,711,000	2,677,133	-	837,319	618,567	5,946,559	98,741	873,677	(62,392)	1,404,178	19,104,782	1.218.299	20.323.081
	,	., ,					-,,	,		(1.7.1.7)		-, - , -	, , ,	.,,
1. Balance as at 01.01.201	13	6,711,000	2,677,133	-	837,319	724,905	6,170,268	112,922	868,928	(126,310)	1,519,261	19,495,426	1,222,004	20,717,430
Total Comprehensive In														
Profit / (Loss) for the per							1,528,996					1,528,996	9,568	1,538,564
Other Comprehensive In	. ,									148,517		148,517		148,517
2. Total Comprehensive In	come for the period	-		-	-	-	1,528,996	-	-	148,517	-	1,677,513	9,568	1,687,081
Transactions with Fault	. Uslds													
Transactions with Equity Recognised Directly														
		150.000	140.070				(676 160 )					(071.000)		(071.000)
Cash / Scrip Dividends to Transfers from / to Retai		156,000	148,272				(676,160) (391,581)	(110.000			504,503	(371,888)		(371,888)
Others	neu FIOIIIS						,	(112,922	)		504,503	(1.040)	(17,819)	- (10.727)
3. Total Transactions with E	Fauity Holders	156.000	148.272				(1,918) (1,069,659)	(112,922	-		504.503	(1,918) (373,806)	(17,819)	
	Lyuny notuets	100,000	140,212	-			(1,009,009)	(112,922	, -	-	004,000	(373,000)	(17,019)	(391,023)
Balance as at 30.09.201	13 (1 + 2 + 3)	6,867,000	2,825,405	-	837,319	724,905	6,629,605	-	868,928	22,207	2,023,764	20,799,133	1,213,753	22,012,886

Share Premium consists of the premium booked prior to issuance of New Companies Act No. 7 of 2007

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)

\*\*\* According to the circular Ref. No. 08/24/002/20005/003 issued by the Central Bank of Sri Lanka, Primary Dealer Unit is required to appropriate 25% of the profit after tax for the year towards the Special Risk Reserve. However, with effect from 14/02/2013 Licensed Commercial Banks appointed as Primary Dealers were exempted from the requirement of maintaining such Special Reserve as per Direction No. 08/11/011/0019/001 dated 18/03/2013.

\*\*\*\* As provided in section 64(1) of the Companies Act No.07 of 2007, the Bank redeemed its Preference Shares (which the Article 6 of the Company enables to effect such purchases) with the approval of the Board of Directors.

	Ba	nk	Group		
	30.09.2013	31.12.2012	30.09.2013	31.12.20	
3 Loans & Receivables to Other Customers					
Gross loans and receivables (Refer 13.1)	138,780,226	132,973,690	138,780,226	132,973,6	
Less: Individual impairment	(2,695,083)	(2,709,877)	(2,695,083)	(2,709,8	
Collective impairment	(5,367,357)	(5,535,442)	(5,367,357)	(5,535,4	
Net loans and receivables including those designated at					
fair value through profit or loss	130,717,786	124,728,371	130,717,786	124,728,	
Less: Loans and receivables designated at fair value through profit or loss	-	-	-		
Net loans and receivables	130,717,786	124,728,371	130,717,786	124,728,	
Overdrafts Trust receipt loans / Revolving import loans	38,160,262 7,959,453	31,879,768 8,449,617	38,160,262 7,959,453	31,879, 8,449,	
By product - Domestic Currency					
Trust receipt loans / Revolving import loans	7,959,453	8,449,617	7,959,453	8,449,	
Term Loans	43,790,094	44,353,975	43,790,094	44,353,	
Lease rentals receivable	8,605,717	8,298,180	8,605,717	8,298,	
Credit cards	2,484,110	2,209,085	2,484,110	2,209,	
Pawning	16,238,088	17,477,083	16,238,088	17,477,	
Housing loans	8,647,974	9,054,892	8,647,974	9,054,	
Staff loans	3,741,819	3,360,235	3,741,819	3,360,	
Bills of exchange	600,741	635,679	600,741	635,	
Total	130,228,258	125,718,514	130,228,258	125,718,	
By product - Foreign Currency					
Overdrafts	358,040	935,978	358,040	935,	
Trust receipt loans / Revolving import loans	313,500	184,537	313,500	184,	
Term Loans	6,918,339	5,346,342	6,918,339	5,346,	

Gross loans and receivables	138,780,226	132,973,690	138,780,226	132,973,690
Total	8,551,968	7,255,176	8,551,968	7,255,176
Bills of exchange	962,089	788,319	962,089	788,319
Torin Edulo	0,010,000	0,040,042	0,010,000	0,040,042

#### 13.2 Movements in Individual and Collective Impairment during the period for Loans and Receivable to Other Customers

		Ba	Bank		Group		
		30.09.2013	31.12.2012	30.09.2013	31.12.2012		
_	Individual impairment						
	Opening balance as at 01st January	2,709,877	3,609,953	2,709,877	3,609,953		
	Charge/(Write back) to income statement	255,437	(289,859)	255,437	(289,859)		
	Write-off during the year & Other movements	(270,231)	(610,217)	(270,231)	(610,217)		
	Closing balance as at 30th September 2013	2,695,083		2,695,083			
	as at 31st December 2012		2,709,877		2,709,877		
	Collective impairment						
	Opening balance as at 01st January	5,535,442	6,584,217	5,535,442	6,584,217		
	Charge/(Write back) to income statement	208,760	599,055	208,760	599,055		
	Other movements	(376,845)	(1,647,830)	(376,845)	(1,647,830)		
_	Closing balance as at 30th September 2013	5,367,357		5,367,357			
	as at 31st December 2012		5,535,442		5,535,442		
_	Total impairment	8,062,440	8,245,319	8,062,440	8,245,319		
		В	ank	Gr	oup		
14	Due to Other Customers - By product	As at	As at	As at	As at		
		30.09.2013	31.12.2012	30.09.2013	31.12.2012		
_	By product - Domestic Currency						
	Demand deposits	10,241,492	10,564,816	10,241,492	10,564,816		
	Savings deposits	36,982,205	35,373,731	36,982,205	35,373,731		
	Fixed deposits	94,282,478	84,434,792	94,282,478	84,434,792		
	Certificate of deposits	6,037,697	5,191,180	6,037,697	5,191,180		
	Total	147,543,872	135,564,519	147,543,872	135,564,519		
	By product - Foreign Currency						
	Demand deposits	897,306	941,514	897,306	941,514		
	Savings deposits	4,188,267	3,673,909	4,188,267	3,673,909		
	Fixed deposits	6,397,616	6,547,257	6,397,616	6,547,257		
_	Total	11,483,189	11,162,680	11,483,189	11,162,680		
-	Due to Other Customers	159,027,061	146,727,199	159,027,061	146,727,199		
_							

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