## SEYLAN BANK PLC FINANCIAL STATEMENTS

Nine months ended 30th September, 2016



(In terms of Rule 7.4 of the Colombo Stock Exchange)		Bank			Bank			Group			Group	
(		or the 09 m	onths		For the Qua	rter	Fo	r the 09 mo	nths	For th	ne Quarter	
	E	nded 30th S	eptember		Ended 30th	Septemb	er En	ded 30th Se	eptember	Ende	d 30th Septe	mber
	2016	2015	Growth	2016	2015	Growth	2016		Growth	2016	2015	Growtl
			%			%			%			9/
Interest Income	23,647,787	17,687,553	33.70	8,867,741	6,098,187	45.42	23,658,484	17,698,727	33.67	8,871,455	6,103,037	45.30
Less: Interest Expenses	14,095,585	8,837,208	59.50	5,462,661	3,083,121	77.18	14,082,844	8,824,405	59.59	5,458,389	3,079,219	77.2
Net Interest Income	9,552,202	8,850,345	7.93	3,405,080	3,015,066	12.94	9,575,640	8,874,322	7.90	3,413,066	3,023,818	12.8
Fee and Commission Income	2,287,310	1,949,271	17.34	798,460	702,627	13.64	2.287.078	1,949,111	17.34	798,451	702,486	13.6
Less: Fee and Commission Expenses	85,345	80,650	5.82	28,696	25,435	12.82	89,476	83,617	7.01	30,124	26,362	14.2
Net Fee and Commission Income	2,201,965		17.84	769,764	677,192	13.67	2,197,602		17.80	768,327	676,124	13.6
Net Trading Income	(3,003)	47,279	(106.35)	198,841	(203,950)	197.49	(3,803)	46.079	(108.25)	198,441	(203,950)	197.3
Net Gain from Financial Investments	27.030	158.727	(82.97)	(3,495)	, ,	(105.28)	27,030	158,727	(82.97)	(3,495)	66,226	(105.2
Net Exchange Income	670,257	675,810	(0.82)	195,190	267,004		670,257	675,810	(0.82)	195,190	267,004	(26.9
Other Operating Income (Net)	428,213	348,672	22.81	121,019	66,213	82.77	436,366	356,073	22.55	135,934	79,518	70.9
other operating moonie (not)		1,230,488	(8.78)	511,555	195,493		1,129,850		(8.64)	526,070	208,798	151.9
Total Operating Income	12,876,664		7.76	4,686,399			12,903,092			4,707,463	3,908,740	20.4
<b>3</b>					-,,							
Less: Impairment for Loans and Other												
Losses - Charges/(Reversal)												
Individual Impairment	416,199	546,278	(23.81)	241,842	173,533	39.36	416,199	546,278	(23.81)	241,842	173,533	39.3
Collective Impairment	158,641	(37,639)	521.48	20,628	(221,609)	109.31	158,641	(37,639)	521.48	20,628	(221,609)	109.3
Others	20,582	8,479	142.74	20,379	7,005	190.92	20,582	8,479	142.74	20,379	7,005	190.9
	595,422	517,118	15.14	282,849	(41,071)	788.68	595,422	517,118	15.14	282,849	(41,071)	788.6
Net Operating Income	12,281,242	11,432,336	7.43	4,403,550	3,928,822	12.08	12,307,670	11,459,387	7.40	4,424,614	3,949,811	12.0
Personnel Expenses	3,488,252	3,181,119	9.65	1,185,711	1,069,493	10.87	3,513,025		9.63	1,193,887	1,077,183	10.8
Depreciation and Amortisation	437,572	353,185	23.89	150,644	121,196	24.30	472,331	386,395	22.24	162,284	132,216	22.7
Other Expenses	3,219,893		8.00	1,133,175	959,606	18.09		2,930,068	8.01	1,114,797	937,834	18.8
		6,515,582	9.67	2,469,530		14.85	7,150,018			2,470,968	2,147,233	15.0
Operating Profit before Taxes	5,135,525	4,916,754	4.45	1,934,020	1,778,527	8.74	5,157,652	4,938,424	4.44	1,953,646	1,802,578	8.3
Value Added Tax (VAT) and Nation Building Tax												
(NBT) on Financial Service	980,006	854,293	14.72	337,696	294,932	14.50	973,524	854,293	13.96	337,696	294,932	14.5
				4 500 004							4	
Profit before Income Tax	4,155,519	4,062,461	2.29	1,596,324	1,483,595	7.60	4,184,128	4,084,131	2.45	1,615,950	1,507,646	7.1
Income Tax Expense	1.327.570	1.332.821	(0.39)	523,358	494.262	5.89	1,349,309	1 352 966	(0.27)	530.137	501.400	5.7
moone tax expense	1,027,070	1,002,021	(0.03)	020,000	454,202	0.03	1,040,000	1,002,000	(0.27)	000,107	001,400	0.7
Profit for the Period	2,827,949	2,729,640	3.60	1,072,966	989,333	8.45	2,834,819	2,731,165	3.80	1,085,813	1,006,246	7.9
Attributable to:												
Owners of the Parent	2,827,949	2,729,640	3.60	1,072,966	989,333	8.45	2,818,225	2,716,524	3.74	1,082,024	1,001,157	8.0
Non-Controlling Interest							16,594	14,641	13.34	3,789	5,089	(25.5
Profit for the Period	2,827,949	2,729,640	3.60	1,072,966	989,333	8.45	2,834,819		3.80	1,085,813		7.9
Basic/Diluted Earnings per Ordinary Share												
												8.0

CASH FLOW STATEMENT				Rs. '000
	BAI	VK	GRO	UP
For the 09 Months ended 30th September	2016	2015	2016	2015
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Cash Flows from Operating Activities				
Interest Receipts Fees and Commission Receipts Interest Payments Trading Income Receipts from Other Operating Activities Cash Payments to Employees and Suppliers Cash Payments to Other Operating Activities	22,483,887 2,287,310 (12,360,085) (52,377) 837,859 (7,823,324) (85,345)	17,028,424 1,949,271 (8,276,735) 279,758 888,607 (6,729,298) (80,650)	22,497,484 2,287,078 (12,347,344) (52,377) 902,351 (7,786,383) (89,476)	17,039,598 1,949,111 (8,263,932) 279,758 941,564 (6,708,441) (83,617)
Operating Profit before Changes in Operating Assets and Liabilities	5,287,925	5,059,377	5,411,333	5,154,041
Increase in Operating Assets: Loans and Receivables to Customers Deposits Held for Regulatory or Monetary Control Purposes	(28,960,245) (7,325,279)	(17,535,311) (906,849)	(28,960,245) (7,325,279)	(17,535,311) (906,849)
Increase/(Decrease) in Operating Liabilities: Deposits from Customers Certificates of Deposit from Customers Cash Used in Operations	24,559,477 396,547 <b>(6,041,575)</b>	14,868,625 (1,073,464) <b>412,378</b>	24,559,477 396,547 <b>(5,918,167)</b>	14,868,625 (1,073,464) <b>507,042</b>
Income Tax Paid Contribution Paid into Employees Retirement Benefit Plan/to Employees	(563,243) (73,172)	(1,166,077) (48,834)	(563,243) (73,172)	(1,166,077) (48,834)
Net Cash Used in Operating Activities	(6,677,990)	(802,533)	(6,554,582)	(707,869)
Cash Flows from Investing Activities				
Investment in Subsidiary Company Dividend Income Received Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing after 03 Months Reverse Repurchase Agreements Maturing after 03 Months Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Shares and Debentures Purchase of Property, Plant & Equipment, Leasedhold Rights and Intangible Assets Proceeds from Sale of Investment Properties Improvements to Investment Properties Improvements to Investment Properties	(1,673) 88,930 (1,207,658) 	(38,070) 86,681 (30,571,767) (25,266) 1,323,368 (287,971) 13,075 155,000	32,591 (1,200,121) 128,200 (562,359) 34,312 (186)	41,125 (30,571,767) (25,266) 1,344,655 (301,276) 13,075 155,000 (91)
Net Cash Used in Investing Activities	(1,512,979)	(29,344,950)	(1,567,563)	(29,344,545)
Cash Flows from Financing Activities				
Increase in Debentures Securities Sold under Repurchase Agreements Increase in Other Borrowings Dividends Paid - Ordinary Shares	5,000,000 5,018,294 2,664,609 (931,567)	7,555,872 4,196,477 (852,263)	5,000,000 5,018,294 2,621,990 (957,772)	7,555,872 4,131,653 (882,498)
Net Cash Generated from Financing Activities	11,751,336	10,900,086	11,682,512	10,805,027
Net Increase/(Decrease) in Cash and Cash Equivalents Cash and Cash Equivalents at beginning of the Year	3,560,367 14,682,092	(19,247,397) 32,936,491	3,560,367 14,682,142	(19,247,387) 32,936,531
Cash and Cash Equivalents at End of the Period	18,242,459	13,689,094	18,242,509	13,689,144
Reconciliation of Cash and Cash Equivalents Cash and Cash Equivalents Placements with Banks and Finance Companies Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing within 03 Months Securities Purchased under Resale Agreements Maturing with in 03 Months	8,226,022 - 2,228,353 7,788,084	7,354,002 366,022 486,449 5,482,621	8,226,072 - 2,228,353 7,788,084	7,354,052 366,022 486,449 5,482,621
	18,242,459	13,689,094	18,242,509	13,689,144

(In terms of Rule 7.4 of the Colombo Stock Exchange)												
		Bank			Bank			Group			Group	
	For the 09 mo	nths Ended 30	th September	For the Quarte	r Ended 30t	h September	For the 09 mon	ths Ended 30th	September	For the Qua	rter Ended 30tl	n Septembe
	2016	2015	Growth %	2016	2015	Growth %	2016	2015	Growth %	2016	2015	Growth 9
Profit for the Period	2,827,949	2,729,640	3.60	1,072,966	989,333	8.45	2,834,819	2,731,165	3.80	1,085,813	1,006,246	7.91
Other Comprehensive Income/(Loss), Net of Tax Net Gain/(Loss) on Re-measuring Available-for-Sale Financial Assets	(584,649)	(931,947)	37.27	960,041	(701,651)	236.83	(586,221)	(930,727)	37.01	960,329	(699,619)	237.26
Other Comprehensive Income/(Loss) for the Period, Net of Taxes	(584,649)	(931,947)	37.27	960,041	(701,651)	236.83	(586,221)	(930,727)	37.01	960,329	(699,619)	237.26
Total Comprehensive Income/(Loss) for the Period	2,243,300	1,797,693	24.79	2,033,007	287,682	606.69	2,248,598	1,800,438	24.89	2,046,142	306,627	567.31
Attributable to: Owners of the Parent Non-Controlling Interest	2,243,300	1,797,693	24.79	2,033,007	287,682	606.69	2,232,469 16,129	1,785,442 14,996	25.04 7.56	2,042,268 3,874	300,927 5,700	578.66 (32.04)
otal Comprehensive Income for the Period	2,243,300	1,797,693	24.79	2,033,007	287,682	606.69	2,248,598	1,800,438	24.89	2,046,142	306,627	567.31

n terms of Rule 7.4 of the Colombo Stock Exchange)		Bank			Group	
	As at 30.09.2016	As at 31.12.2015	Growth %	As at 30.09.2016	As at 31.12.2015	Grow
ssets						
ash and Cash Equivalents	8,226,022	7,800,488	5.46	8,226,072	7,800,538	5.4
alances with Central Bank of Sri Lanka	15,889,167	8,563,888	85.54	15,889,167	8,563,888	85.5
acements with Banks and Finance Companies		757,050	(100.00)	-	757,050	(100.0
erivative Financial Instruments	31,903	130,055	(75.47)	31,903	130,055	(75.4
her Financial Assets Held-for-Trading	5,802,683	6,016,572	(3.55)	5,810,083	6,024,772	(3.5
curities Purchased under Resale Agreements	7,788,084	2,312,548	236.78	7,788,084	2,312,548	236.7
stomer Loans and Receivables	222,083,180	193,103,942	15.01	222,083,180	193,103,942	15.0
ancial Investments - Available-for-Sale	46,392,733	48,038,510	(3.43)	46,428,162	48,075,921	(3.4
ancial Investments - Held-to-Maturity	18,422,792	18,147,773	1.52	18,501,574	18,229,045	1.5
restment in Subsidiary	1,153,602	1,151,929	0.15	-	-	
pup Balances Receivable	30,000	30,000	-		_	
operty, Plant & Equipment	3,318,247	3,227,752	2.80	4,947,642	4,875,266	1.4
asehold Rights	42,857	44,316	(3.29)	593,041	600,057	(1.
estment Properties	42,007	44,510	(0.23)	1,083,080	1,089,920	(0.
angible Assets	272 202	249,890	9.37	273,303		9.
ferred Tax Assets	273,303	249,090	9.37	273,303	249,890	9.
ner Assets	8,101,067	6,755,420	19.92	8,136,934	6,772,672	20.
al Assets	337,555,640	296,330,133	13.91	339,792,225	298,585,564	13.8
an nootis	337,333,040	250,330,133	10.51	335,752,223	250,303,304	13.
bilities						
e to Banks	22,588,308	19,784,171	14.17	22,588,308	19,784,171	14.
rivative Financial Instruments	99,571	50,013	99.09	99,571	50,013	99.
stomer Deposits	250,690,852	224,525,455	11.65	250,690,852	224,525,455	11.
curities Sold under Repurchase Agreements	16,438,288	11,409,788	44.07	16,438,288	11,409,788	44.
ner Borrowings	17,175	15,688	9.48	17,175	15,688	9.
oup Balances Payable	193,135	181,266	6.55	-	-	
bentures	12,452,205	7,179,853	73.43	12,452,205	7,179,853	73.
rrent Tax Liabilities	891,789	506,712	76.00	897,473	505,278	77.
ferred Tax Liabilities	141,475	336,102	(57.91)	204,409	384,771	(46.
ner Liabilities	7,692,506	7,285,408	5.59	7,776,906	7,375,613	5.
al Liabilities	311,205,304	271,274,456	14.72	311,165,187	271,230,630	14.
uity						
ited Capital	10,529,724	10,529,724		10,529,724	10,529,724	
tutory Reserve Fund	1,187,441	1,187,441		1,187,441	1,187,441	
tained Earnings	13,011,520	11,125,666	16.95	13,253,420	11,376,269	16.
ner Reserves	1,621,651	2,212,846	(26.72)	2,602,004	3,194,306	(18.
al Shareholders' Equity	26,350,336	25,055,677	5.17	27,572,589	26,287,740	4.
n-Controlling Interest	-		-	1,054,449	1,067,194	(1.
tal Equity	26,350,336	25,055,677	5.17	28,627,038	27,354,934	4.0
tal Equity & Liabilities	337,555,640	296,330,133	13.91	339,792,225	298,585,564	13.
ontingent Liabilities and Commitments	62,057,997	57,222,365	8.45	62,124,997	57,302,098	8.4
emorandum Information						
mber of Employees	3,179	3,085	3.05	3,208	3,113	3.
mber of Banking Centres	166	159	4.40	166	159	4.
t Assets Value per Ordinary Share (Rs.)	76.39	72.63	5.17	79.93	76.21	4.8

SEYLAN BANK PLC - DEBENTURES		
	Current Period	Comparative Period
	01-July-16 to 30-September-16	01-July-15 to 30-September-15
Debt/Equity Ratio	0.47	0.31
Interest Cover	6.92	7.91
Quick Asset Ratio	0.75	0.75
2013/2018 Issue Market Prices during July to September (EX Interest) Annual Interest - 15.50% p.a.  - Highest Price - Lowest Price - Last Traded Price (28/09/2016)/* Semi Annual - 15.00% p.a.  - Highest Price - Lowest Price - Lowest Price - Last Traded Price */(08/07/2015) Monthly Interest - 14.50% p.a.	107.68 106.29 106.69	106.00 100.00 106.00 *
Interest Yield As At Date of Last Trade Annual Interest (28/09/2016)/* Semi Annual Interest */(08/07/2015) Monthly Interest	14.53%	14.68% *
Yield to Maturity of Trade Done on Annual Interest (28/09/2016)/* Semi Annual Interest */(08/07/2015) Monthly Interest	9.99%	* 12.24% *
Interest Rate of Comparable Government Security	10.40%	8.76%
2014 Issue 4 Years Semi Annual - 8.00% p.a. 5 Years Semi Annual - 8.35% p.a. 5 Years Annual - 8.60% p.a. 6 Years Semi Annual - 8.60% p.a. 6 Years Annual - 8.75% p.a.	•	* * * *
Interest Yield As At Date of Last Trade 4 Years Semi Annual - 8.00% p.a. 5 Years Semi Annual - 8.35% p.a. 5 Years Annual - 8.60% p.a. 6 Years Semi Annual - 8.60% p.a. 6 Years Annual - 8.75% p.a.	* * * *	* * * * *
Yield to Maturity of Trade Done on 4 Years Semi Annual - 8.00% p.a. 5 Years Semi Annual - 8.35% p.a. 5 Years Annual - 8.60% p.a. 6 Years Semi Annual - 8.60% p.a. 6 Years Annual - 8.75% p.a.	•	* * *
Interest Rate of Comparable Government Security 4 Years 5 Years 6 Years	10.62% 10.84% 10.99%	9.34% 9.55% 9.81%
2016 Issue Market Prices during July to September (EX Interest) Five Year Fixed Semi Annual - 13.00% p.a  - Highest Price - Lowest Price - Last Traded Price (24/08/2016)/* Five Year Floating Semi Annual - 11.93% p.a. Seven Year Fixed Semi Annual - 13.75% p.a	101.00 101.00 101.00 *	* * *
Interest Yield As At Date of Last Trade Five Year Fixed Semi Annual - 13.00% p.a (24/08/2016)/* Five Year Floating Semi Annual - 11.93% p.a. Seven Year Fixed Semi Annual - 13.75% p.a	13.29%	* *
Yield to Maturity of Trade Done on Five Year Fixed Semi Annual - 13.00% p.a (24/08/2016)/* Five Year Floating Semi Annual - 11.93% p.a. Seven Year Fixed Semi Annual - 13.75% p.a	12.71%	* *
Interest Rate of Comparable Government Security 5 Years 7 Years	11.02% 11.34%	*

SELECTED PERFORMANCE INDICATORS	3			
	В	ANK	G	ROUP
	30.09.2016	31.12.2015	30.09.2016	31.12.2015
Regulatory Capital Adequacy				
Core Capital (Tier 1 Capital) Rs. '000	22,927,276	23,881,138	23,690,205	24,642,642
Total Capital Base Rs. '000	28,762,218	25,097,888	29,496,022	25,828,842
Core Capital Adequacy Ratio as a % of Risk Weighted Assets (Minimum Requirement 5%)	10.26	12.24	10.49	12.48
Total Capital Adequacy Ratio as a % of Risk Weighted Assets (Minimum Requirement 10%)	12.87	12.87	13.07	13.08
Assets Quality (Quality of Loan Portfolio)				
Gross Non-Performing Advances Ratio % (Net of Interest in Suspense)	5.12	4.68		
Net Non-Performing Advances Ratio % (Net of Interest in Suspense and Provision)	3.60	3.06		
Profitability Interest Margin % Return (Net Profit before Tax) on Average Assets % Return on Equity %	4.00 1.74 15.37	4.42 2.16 15.62		
Regulatory Liquidity Statutory Liquid Assets Domestic Banking Unit Rs. '000 Offshore Banking Unit USD '000 Statutory Liquid Assets Ratio % (Minimum Requirement 20 %)	62,590,628 38,723	62,010,511 26,930		
Domestic Banking Unit Offshore Banking Unit	23.06 27.32	27.56 21.51		

\* No Trading During The Period

- a) The above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka and wherever 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.) Champika Dodanwela (Ms.) Actg. Chief Financial Officer October 27, 2016 Colombo

(Sgd.) Kapila Ariyaratne Director/Chief Executive Officer

(Sgd.) Ravi Dias **Chairman** 

## **SEYLAN BANK PLC**

Nine months ended 30th September, 2016

3,867,454

**Amortised Cost** 

48,075,921

216,405,420

224,525,455 11,409,788

15,688

7,179,853 505,278

5,590,898

269,011,131

3,867,454

50,013

15,688

505,278

5,590,898

269,061,144

7,179,853

224,525,455 11,409,788

288,865,213

Total



<b>10. ANALYSIS OF FINA</b>	<b>NCIAL INS</b>	TRUMEN	TS BY N	//EASURE	MENT E	BASIS				Rs. '000
			ank - 30.09.201					Bank - 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	-	-	8,226,022	-	8,226,022	-	-	7,800,488	-	7,800,4
Balances with Central Bank of Sri Lanka	-	-	15,889,167	-	15,889,167	-	-	8,563,888	-	8,563,8
Placements with Banks and Finance Companies		-		-	-	-	-	757,050	-	757,0
Derivative Financial Instruments	31,903	-	-	-	31,903	130,055	-	-	- 1	130,0
Other Financial Assets Held-for-Trading	5,802,683			-	5,802,683	6,016,572				6,016,5
Securities Purchased under Resale Agreements	-,,,,,,,,,		7,788,084		7,788,084	-		2,312,548		2,312,5
Customer Loans and Receivables			222,083,180		222,083,180			193,103,942		193,103,9
Financial Investments - Available-for-Sale			222,000,100	46,392,733	46,392,733			133,103,342	40 000 540	48.038.5
		40 400 700	- 1	40,392,733		-	40 447 770	-	48,038,510	
Financial Investments - Held-to-Maturity	-	18,422,792		-	18,422,792	-	18,147,773		- 1	18,147,7
Group Balances Receivable		-	30,000	-	30,000	-	-	30,000	- 1	30,0
Other Assets	-	-	4,896,854	-	4,896,854		-	3,854,350		3,854,3
Total Financial Assets	5,834,586	18,422,792	258,913,307	46,392,733	329,563,418	6,146,627	18,147,773	216,422,266	48,038,510	288,755,1
		l-for- g (HFT)	Amortis	ed Cost	Total		d-for- ig (HFT)	Amortis	sed Cost	Total
	1100111	9 ( 1)				ITGGII	9 (111 1)			
Liabilities										
Due to Banks	-		22,588,308		22,588,308	-		19,784,171		19,784,1
Derivative Financial Instruments	99,571				99,571	50,013				50,0
Customer Deposits	-		250,690,852		250,690,852	-		224,525,455		224,525,4
Securities Sold under Repurchase Agreements			16,438,288		16,438,288	_		11,409,788		11,409,7
Other Borrowings			17,175		17,175			15,688		15,6
Debentures			12,452,205		12,452,205			7,179,853		7,179,8
	1		, . ,					, .,		
Group Balances Payable	·		193,135		193,135	-		181,266		181,2
Current Tax Liabilities			891,789		891,789	-		506,712		506,7
Other Liabilities	-		6,206,476		6,206,476	-		5,580,398		5,580,3
Total Financial Liabilities	99,571		309,478,228		309,577,799	50,013		269,183,331		269,233,3
		G	roup - 30.09.201	6				iroup - 31.12.201	5	
	Held-for-	Held-to-	Loans &	Available-	Total	Held-for-	Held-to-	Loans &	Available-	Total
	Trading (HFT)	Maturity (HTM)	Receivables (L&R)	for-Sale (AFS)	Total	Trading (HFT)	Maturity (HTM)	Receivables (L&R)	for-Sale (AFS)	lotai
Assets										
Cash and Cash Equivalents	-	-	8,226,072	-	8,226,072	-	-	7,800,538	-	7,800,5
Balances with Central Bank of Sri Lanka	-	-	15,889,167	_	15,889,167	-		8,563,888		8,563,8
Placements with Banks and Finance Companies	_	_		_		_		757,050	.	757,0
Derivative Financial Instruments	31,903				31,903	130.055		707,000		130,0
Other Financial Assets Held-for-Trading	5,810,083	_	'	·	5.810.083	6.024.772	1		'	6.024.7
	5,610,083	_	7 700 004	-	-,,	0,024,772	_	0.040.540	'	-1
Securities Purchased under Resale Agreements	-	_	7,788,084	-	7,788,084	-	_	2,312,548	-	2,312,5
Customer Loans and Receivables	-	-	222,083,180	-	222,083,180	-	-	193,103,942	-	193,103,9
Financial Investments - Available-for-Sale	-	-	-	46,428,162	46,428,162	-	-	-	48,075,921	48,075,9
Financial Investments - Held-to-Maturity	-	18,501,574	-	-	18,501,574	-	18,229,045	-	-	18,229,0
Other Accete	1	I _	4 028 626		4 000 606	I	1	2 067 464	1	2 067 4

5,841,986 18,501,574

99,571

99,571

258,915,129

250.690.852

16,438,288

12,452,205

17,175

897,473

6,219,297

309,303,598

**Amortised Cost** 

46,428,162

Other Assets Total Financial Assets

**Liabilities**Due to Banks

Other Borrowings

Other Liabilities

Current Tax Liabilities

Total Financial Liabilities

Derivative Financial Instruments

Customer Deposits
Securities Sold under Repurchase Agreements

4,928,626

99,571

17,175

897,473

6,219,297

309,403,169

250,690,852 16,438,288

12,452,205

6,154,827

50,013

50,013

Trading (HFT)

18,229,045

329,686,851

Total

	BANK	ING	TREAS	SURY	PROPERTY/IN	VESTMENTS	UNALLOCATED/	ELIMINATIONS	TOT	ΓAL
	30.09.2016	30.09.2015	30.09.2016	30.09.2015	30.09.2016	30.09.2015	30.09.2016	30.09.2015	30.09.2016	30.09.20
interest Income	19,884,198	14,428,231	2,582,636	2,158,764	23,954	24,844	1,167,696	1.086,888	23,658,484	17,698,7
Interest income	12.642.694	7,974,131	1,448,061	860.055	23,954 516	24,644 867	(8,427)	(10,648)	14,082,844	8.824.4
Net Interest Income	7,241,504	6,454,100	1,134,575	1,298,709	23,438	23,977	1,176,123	1,097,536	9,575,640	8,874,
Fee and Commission Income	2,284,019	1,945,663	1,213	1,247	20,400	20,511	1,846	2,201	2,287,078	1,949.
Fee & Commission Expenses	61.387	54,923	23.958	25.727	4,131	2,967	- 1,0-10	2,201	89.476	83.
Net Fee and Commission Income	2,222,632	1,890,740	(22,745)	(24,480)	(4,131)	(2,967)	1,846	2,201	2,197,602	1,865.
Vet Trading Income	-	-	(3,003)	47,279	(800)	(1,200)	-	-,	(3,803)	46
Net Gain from Financial Investments	-	-	27,030	158,727	-	-	-		27,030	158
Net Exchange Income	174,962	156,941	466,857	478,952	-	-	28,438	39,917	670,257	675
Other Operating Income (Net)	90,329	112,017	166,039	36,572	161,864	146,290	18,134	61,194	436,366	356
nter Segments Revenue	(221,583)	(94,427)	165,497	40,150	-	-	56,086	54,277	-	
Total Operating Income	9,507,844	8,519,371	1,934,250	2,035,909	180,371	166,100	1,280,627	1,255,125	12,903,092	11,976
Depreciation and Amortisation	298,182	247,173	939	844	1,323	1,125	171,887	137,253	472,331	386
mpairment for Loans and Other Losses - Charges/(Reversal)	595,422	517,118	-	-	-	-	-		595,422	517
Operating Expenses NBT & VAT	6,055,140	5,700,025	312,695	288,628	67,645	65,664	1,215,731	934,544	7,651,211	6,988
Reportable Segment Profit Before Income Tax	2,559,100	2,055,055	1,620,616	1,746,437	111,403	99,311	(106,991)	183,328	4,184,128	4,084
OTHER INFORMATION										
Total Assets	216,420,749	166,090,713	97,618,002	88,988,406	5,032,184	4,431,756	20,721,290	19,905,967	339,792,225	279,416
Total Liabilities & Equity	263,152,917	210,607,765	36,550,201	31,570,215	5,032,184	4,431,756	35,056,923	32,807,106	339,792,225	279,416
Cash Flows from Operating Activities	(8,413,799)	(2,915,951)	1,621,555	1,747,281	79,589	69,331	158,073	391,470	(6,554,582)	(707
Cash Flows from Investing Activities	(363,675)	(287,628)	(1,073,222)	(29,181,006)	22,483	(24,992)	(153,149)	149,081	(1,567,563)	(29,344
Cash Flows from Financing Activities	-	-	12,682,903	11,752,348	(88,779)	(73,982)	(911,612)	(873,339)	11,682,512	10,805
Capital Expenditure	(363,675)	(191,266)	-	(155)	(4,244)	6,704	(194,440)	(116,559)	(562,359)	(301

	Stated	d Capital	Statutory	Retained		Reserves		_
For the Nine Months ended 30th September	Ordinary Shares Voting	Ordinary Shares Non-Voting	Reserve Fund	Earnings	Revaluation Reserve	Available for Sale Reserve	Other Reserves	Tota
1 Balance as at 01.01.2015	6.962.722	3,567,002	995,894	9.083,743	651.483	651,222	2,096,473	24,008,53
Super Gain Tax **	-	-	-	(867,428)	-		-	(867,42
Adjusted Balance as at 01.01.2015	6,962,722	3,567,002	995,894	8,216,315	651,483	651,222	2,096,473	23,141,11
Total Comprehensive Income for the period								
Profit for the Period		-	-	2,729,640			-	2,729,64
Other Comprehensive Income (Net of Tax)		-	-	-	-	(931,947)		(931,94
2 Total Comprehensive Income for the period			-	2,729,640		(931,947)		1,797,69
Transactions with Equity Holders, Recognised Directly In Equity								
Dividends to Equity Holders			-	(862,401)		-		(862,40
Transfers from/to Retained Profits	-	-	-	64,101	-	-	(64,101)	
3 Total Transactions with Equity Holders	-		-	(798,300)		-	(64,101)	(862,40
Balance as at 30.09.2015 (1 + 2 + 3)	6,962,722	3,567,002	995,894	10,147,655	651,483	(280,725)	2,032,372	24,076,40
1 Balance as at 01.01.2016	6,962,722	3,567,002	1,187,441	11,125,666	651,483	(468,826)	2,030,189	25,055,67
Total Comprehensive Income for the period								
Profit for the period		-	-	2,827,949	-	-	-	2,827,94
Other Comprehensive Income (net of tax)		-	-	-	-	(584,649)	-	(584,64
2 Total Comprehensive Income for the period	-		-	2,827,949		(584,649)		2,243,30
Transactions with Equity Holders, Recognised Directly In Equity								
Dividends to Equity Holders	-	-	-	(948,641)	-	-	-	(948,64
Transfers from/to Retained Profits		-	-	6,546	-	-	(6,546)	
3 Total Transactions with Equity Holders	-			(942,095)			(6,546)	(948,64
Balance as at 30.09.2016 (1 + 2 + 3)	6,962,722	3,567,002	1.187.441	13.011.520	651.483	(1,053,475)	2,023,643	26,350,33

\* Statutory Reserve Fund represents the statutory requirement in terms of the section 20(1) and (2) of the Banking Act No. 30 of 1988 (5% of net profit after tax). \*\* As per the provisions of Part III of the Finance Act, No. 10 of 2015 which was certified on 30 Cotober 2015, the Bank is liable for Super Gain Tax of Rs. 867.4 Million. According to the Act, the Super Gain Tax shall be deemed to be expenditure in the Financial Statements relating to the year of assessment which commenced on 1st April 2013. The Act supersedes the requirements of the Sri Lanka Accounting Standards; hence the expense of Super Gain Tax is accounted in accordance with the requirements of the said Act as recommended by the Statement of Alternative Treatment (SoAT) on Accounting for Super Gain Tax issued by the Institute of Chartered Accountants of Sri Lanka, dated 24 November 2015.

STATEMENT OF CHANGES IN EQUIT										Rs. '00
	Stated	Capital	Statutory	Retained		Reserves				
or the Nine Months ended 30th September	Ordinary	Ordinary	Reserve Fund		Revaluation	Available for	Other	Total	Non-	To
	Shares	Shares	*		Reserve	Sale Reserve	Reserves		Controllina	Equ
	Voting	Non-Voting							Interest	
Balance as at 01.01.2015	6,962,722	3,567,002	995,894	9,293,830	1.373.590	650.480	2.351.686	25,195,204	1.124.387	26.319
Super Gain Tax **	-	-	-	(870,371)			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	(870,371)	(1,257)	(871
Adjusted Balance as at 01.01.2015	6,962,722	3,567,002	995,894	8,423,459	1,373,590	650,480	2,351,686	24,324,833	1,123,130	25,447
Total Comprehensive Income for the period										
Profit for the Period	-	-	-	2,716,524	-	-	-	2,716,524	14,641	2,73
Other Comprehensive Income (Net of Tax)	-	-	-	-	-	(931,082)	_	(931,082)	355	(93
Total Comprehensive Income for the period			-	2,716,524	-	(931,082)		1,785,442	14,996	1,80
Transactions With Equity Holders, Recognised Directly In Equity										
Dividends	-	-	-	(862,401)	-	-		(862,401)	(23,365)	(88)
Transfers from/to Retained Profits	-	-	-	64,101	-	-	(64,101)	-	-	
Changes in Ownership Interest without Change in Control				45.000				45.000	(50.000)	
Acquisition of Non-Controlling Interest without Change in Control	-		-	15,899			(04.404)	15,899	(53,969)	(3
Total Transactions with Equity Holders	-			(782,401)	-		(64,101)	(846,502)	(77,334)	(92
Balance as at 30.09.2015 (1 + 2 + 3)	6,962,722	3,567,002	995,894	10,357,582	1,373,590	(280,602)	2,287,585	25,263,773	1,060,792	26,32
Balance as at 01.01.2016	6,962,722	3,567,002	1,187,441	11,376,269	1,378,783	(469,879)	2,285,402	26,287,740	1,067,194	27,35
Total Occupants and a large for the model										
Total Comprehensive Income for the period Profit for the Period				0.040.005				0.040.005	40.504	2,83
Other Comprehensive Income (Net of Tax)	-		-	2,818,225	-	(585,756)	-	2,818,225 (585,756)	16,594 (465)	2,83
Total Comprehensive Income for the period				2.218.225		(585,756)		2.232.469	16.129	2.24
Total comprehensive meanic for the period				2,210,220		(303,730)		2,202,403	10,123	2,24
Transactions With Equity Holders, Recognised Directly In Equity										
Dividends	-	-	-	(948,641)	-	-	-	(948,641)	(26,180)	(97
Transfers from/to Retained Profits	-	-	-	6,546	-	-	(6,546)	-	-	
Changes in Ownership Interest without Change in Control										
Acquisition of Non-Controlling Interest without Change in Control  Total Transactions with Equity Holders	-	-		1,021	-	-	-	1,021	(2,694)	(
Total Transactions with Equity Holders	-			(941,074)	-		(6,546)	(947,620)	(28,874)	(97
Balance as at 30.09.2016 (1 + 2 + 3)	6.962.722	3.567.002	1.187.441	13.253.420	1.378.783	(1.055,635)	2.278.856	27.572.589	1.054.449	28.62

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

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

## **EXPLANATORY NOTES**

1. General

There are no changes to the accounting policies and methods of computation since the publication of the last Annual Report. The Interim Financial Statements of the Bank and the Group have been prepared & presented in accordance with the Sri Lanka Accounting Standards (LKAS/SLFRS) and provided necessary disclosure to comply with LKAS 34, Interim Financial Reporting. The Interim Financial Statements should be read in conjunction with the Annual Financial Statements for the quarter ended September 30, 2016 which have been prepared in accordance with LKAS/SLFRS. The group financial statements comprise a consolidation of the Financial Statements of the Company and its subsidiary Seylan Developments PLC (70.51%).

## 2. Information on Ordinary Shares

MARKET PRICE (Rs.)	30/0	9/2016	30/09/2015			
	Voting	Non-Voting	Voting	Non-Voting		
Market Price Per Share Highest price per share during the quarter ended Lowest price per share during the quarter ended	92.80 101.00 88.00	64.40 69.00 60.20	102.00 116.00 98.50	75.00 79.00 70.00		

## Shareholders' Information Twenty Largest Ordinary Voting Shareholders as at September 30, 2016

3.1	Twenty Largest Ordinary Voting Shareholders as at September 30, 2016		
		No. of Shares	%
1.	Sri Lanka Insurance Corporation Ltd.		
	[includes Sri Lanka Insurance Corporation LtdGeneral Fund – 17,597,739	00,000,000	45.00
	shares and Sri Lanka Insurance Corporation Ltd. (Life Fund) -8,798,869 shares]	26,396,608	15.00
2.	Brown & Company PLC A/C No. 1	24,416,750	13.87
3.	Employees' Provident Fund	17,346,996	9.86
4.	LOLC Investments Ltd.	16,808,502	9.55
5.	National Development Bank PLC A/C No. 02	15,353,784	8.72
6.	Bank of Ceylon No.1 Account	13,198,305	7.50
7.	Mr. R S Captain	6,520,192	3.71
8.	BNYM SA/NV-Frontier Market Opportunities Master Fund L.P	4,094,638	2.33
9.	Employees' Trust Fund Board	3,175,139	1.80
10.		3,017,940	1.71
11.		2,279,042	1.30 1.23
12.		2,165,435	
13.		2,165,435	1.23
14.		2,148,132	1.22
	Lanka Century Investments PLC	2,079,160	1.18
	Capital Development and Investment Company PLC A/C No. 02	1,782,428	1.01
	HSBC Intl Nom Ltd. – SSBT-Russell Institutional Funds Public Limited Company	1,653,100	0.94
	AIA Insurance Lanka PLC A/C No. 07 Rubber Investment Trust Limited A/C No. 01	1,618,708	0.92
	Mr. K R B Fernando	1,073,790 1,015,254	0.61 0.58
20.	Mr. K & B Perriando	1,015,254	0.56
3.2	Twenty Largest Ordinary Non-Voting Shareholders as at September 30, 2016		
	.,.,	No. of Shares	%
1.	Lanka Orix Leasing Company PLC	74,238,665	43.93
2.	Employees' Provident Fund	9,013,489	5.33
3.	Commercial Bank of Ceylon PLC/Dunamis Capital PLC	3,818,755	2.26
4.	Mr. R S Captain	3,193,490	1.89
5.	Mr. E Thavagnanasooriyam & Mr. E Thavagnanasundaram	2,649,968	1.57
6.	Akbar Brothers (Pvt) Ltd A/C No. 1	2,592,640	1.53
7.	Pershing LLC S/A Averbach Grauson & Co	2,427,722	1.44
8.	Deutsche Bank AG as Trustees for JB Vantage Value Equity Fund	2,031,656	1.20
9.	Merrill J Fernando & Sons (Pvt) Limited	1,877,057	1.11
	Mr. N Balasingam	1,762,693	1.04
	Lanka Orix Information Technology Services Ltd.	1,471,587	0.87
12.	Deutsche Bank AG – National Equity Fund	1,253,265	0.74
13.		1,216,280	0.72
	Deutsche Bank AG as Trustees for Namal Acuity Value Fund	1,150,000	0.68
	Dr. S Yaddehige	1,125,000	0.67
	HSBC International Nominees LtdSSBT-Deutsche Bank AG Singapore A/C 01	858,581	0.51
	Mr. M J Fernando	850,000	0.50
	Mr. R Gautam	812,000	0.48
19.		783,683	0.46
20	Miss S Durga	770,808	0.46

## ${\bf 4.} \qquad {\bf Directors' \, and \, Chief \, Executive \, Officer's \, Shareholdings \, as \, at \, September \, 30, \, 2016}$

	Mame of Director  Mr. W M R S Dias Non-Executive Director/Chairman Mr. Ishara C Nanayakkara, Non-executive Director/Deputy Chairman Ms. M C Pietersz, Independent Director/Senior Director Mr. K P Arlyarathe, Director/Chief Executive Officer Rear Admirat B A J G Peiris, Independent Director Mr. S P Samantha Ranatunga, Independent Director Mr. W D K Jayawardena, Non-executive Director Mr. P L S K Perera, Independent Director Mr. S V Corea, Non-executive Director Mr. S V Corea, Non-executive Director	No. of Shares (Ordinary Voting) Nil Nil 36,521 Nil Nil Nil Nil Nil	No. of Shares (Ordinary Non-voting) Nil Nil 125,000 Nil Nil Nil Nil Nil Nil
5.	Stated Capital as at September 30, 2016		Rs. '000

# 33,560,000 Voting Ordinary Shares @ Rs. 10/- each 4,000,000 Voting Ordinary Shares @ Rs. 25/- each 92,440,000 Voting Ordinary Shares @ Rs. 35/- each 2,644,068 Voting Ordinary Shares @ Rs. 59/- each 43,333,333 Voting Ordinary Shares @ Rs. 75/- each 83,550,000 Non-Voting Ordinary Shares @ Rs. 12/50 each 40,000,000 Non-Voting Ordinary Shares @ Rs. 25/- each 15,423,009 Non-Voting Ordinary Shares @ Rs. 35/- each 15,823,009 Non-

3.3 Public Holdings as at September 30, 2016

Less: Issue Expenses Basic Earnings per share has been calculated by dividing profit after tax attributable to the equity holders of the Bank by the weighted average number of shares in issue (both Voting & Non-voting) during the nine months ended September 30, 2016. Diluted Earnings per Share and the Basic Earnings per Share is the same due to non-availability of potentially dilutive ordinary shares.

335,600 100,000 3,235,400 156,000 3,250,000 1,044,500 1,000,000 1,589,805 (181,581)

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

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

 $Comparative figures have been {\it re-stated/re-classified where necessary}, to {\it conform to the current period presentation}.$ 

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

A	DDITIONAL DISCLOSURES				Rs. '00	
		B <i>I</i>	BANK		GROUP	
11	Customer Loans and Receivables	As at 30.09.2016	As at 31.12.2015	As at 30.09.2016	As a 31.12.2015	
	Gross Loans and Receivables (Refer 11.1)	228,051,937	198,841,971	228,051,937	198,841,97	
	Less: Individual Impairment	(2,091,624)	(2,019,537)	(2,091,624)	(2,019,53	
	Collective Impairment	(3,877,133)	(3,718,492)	(3,877,133)	(3,718,49	
	Net Loans and Receivables	222,083,180	193,103,942	222,083,180	193,103,94	
	Customer Loans and Receivables - By product					
y p	roduct - Domestic Currency					
	Export Bills	77,855	41,154	77,855	41,15	
	Import Bills	159,574	216,906	159,574	216,90	
	Local Bills	62,215	151,680	62,215	151,68	
	Lease Rentals Receivable	14,645,967	14,922,249	14,645,967	14,922,24	
	Overdrafts	57,695,893	49,550,015	57,695,893	49,550,01	
	Trust Receipts Loans/Revolving Loans(RIL)	10,669,439	12,032,369	10,669,439	12,032,36	
	Staff Loans	5,446,532	5,149,180	5,446,532	5,149,18	
	Housing Loans	11,942,613	11,025,655	11,942,613	11,025,65	
	Pawning Receivables	9,535,932	8,979,333	9,535,932	8,979,33	
	Refinance Loans	1,574,966	854,911	1,574,966	854,91	
	Credit Cards	3,489,934	3,189,905	3,489,934	3,189,90	
	Margin Trading	3,402,088	3,241,982	3,402,088	3,241,98	
	Term Loans	91,837,938	72,394,970	91,837,938	72,394,97	
	Total	210,540,946	181,750,309	210,540,946	181,750,30	
y pı	roduct - Foreign Currency					
	Export Bills	2,395,443	1,638,044	2,395,443	1,638,04	
	Import Bills	154,607	243,679	154,607	243,67	
	Local Bills	47,086	92,605	47,086	92,60	
	Overdrafts	721,029	1,490,845	721,029	1,490,84	
	Trust Receipts Loans/Revolving Loans(RIL)	439,030	321,171	439,030	321,17	
	Housing Loans	29,862	33,245	29,862	33,24	
	Term Loans	13,723,934	13,272,073	13,723,934	13,272,07	
	Total	17,510,991	17,091,662	17,510,991	17,091,66	
ros	s Loans and Receivables	228,051,937	198,841,971	228,051,937	198,841,97	
1.2	Movements in Individual and Collective Impairment during the period		eceivables			
		Bank	A+ 001E	Group	A+ 001	
		As at 2016 (For 09 Months)	As at 2015 (For 12 Months)	As at 2016 (For 09 Months)	As at 201 (For 12 Month	
dis	vidual Impairment	(Lot na moutus)	(FOT 12 WIOTIENS)	(FUT US MONTHS)	(FOT 12 IVIONTI	
IUIV	Opening Balance as at 01st January	2 010 527	2,336,572	2 010 527	2 226 57	
		2,019,537		2,019,537	2,336,57	
	Charge/(Write back) to Income Statement	416,199	841,302	416,199	841,30	
	Reversal for Write-Offs	(118,720)	(1,080,953)	(118,720)	(1,080,95	
	Interest Accrued on Impaired Loans and Receivables	(225,392)	(352,709)	(225,392)	(352,70	

		As at 2016	As at 2015	As at 2016	As at 2015
		(For 09 Months)	(For 12 Months)	(For 09 Months)	(For 12 Months)
Individual Impairment					
Opening Balance as at 01st Jan		2,019,537	2,336,572	2,019,537	2,336,572
Charge/(Write back) to Income	Statement	416,199	841,302	416,199	841,302
Reversal for Write-Offs		(118,720)	(1,080,953)	(118,720)	(1,080,953)
Interest Accrued on Impaired I		(225,392)	(352,709)	(225,392)	(352,709)
Transfer from Collective Impai		0.004.004	275,325	-	275,325
Closing Balance as at 30th Se		2,091,624		2,091,624	
as at 31st December 20	115		2,019,537		2,019,537
Collective Impairment					
Opening Balance as at 01st Jai	nuary	3,718,492	4,675,710	3,718,492	4,675,710
Charge/(Write back) to Income	Statement	158,641	(370,141)	158,641	(370,141)
Reversal for Write-Offs		-	(311,752)	-	(311,752)
Transfer to Individual Impairm			(275,325)	-	(275,325)
Closing Balance as at 30th Se		3,877,133		3,877,133	
as at 31st December 20	015		3,718,492		3,718,492
Total Impairment		5,968,757	5,738,029	5,968,757	5,738,029
		Bank		Group	
12 Customer Deposits - By produ	ct	As at	As at	As at	As at
		30.09.2016	31.12.2015	30.09.2016	31.12.2015
By product - Domestic Currency					
Demand deposits		16,096,234	16,381,633	16,096,234	16,381,633
Savings deposits		55,152,846	56,252,291	55,152,846	56,252,291
Fixed deposits		149,509,520	127,704,952	149,509,520	127,704,952
Certificate of deposits		4,284,002	3,887,455	4,284,002	3,887,455

By product - Foreign Currency Savings deposits

3.465.945 1.362.914 3,465,945 1.362.914 7,471,493 11,464,717 9,652,887 12,529,418 7,471,493 11,464,717 9,652,887 12,529,418 Fixed deposits 25,648,250 20,299,124 25,648,250 20,299,124 250,690,852

225,042,602

204,226,331

225,042,602

204,226,331