SEYLAN BANK PLC FINANCIAL STATEMENTS



The bank with a heart

Six months ended 30th June	, 2016
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INCOME STATEMENT											R	s. '000	CASH FLOW STATEMENT				Rs. '000
(In terms of Rule 7.4 of the Colombo Stock Exchange)		Bank			Bank			Group			Group			BA		GRO	
	F	For the O6 mo	onths		For the Quar	ter	Fo	or the O6 mor	nths	F	or the Quarte	er	For the 06 Months ended 30th June	2016 Rs. '000	2015 Rs. '000	2016 Rs. '000	201 Rs. '00
	E	Ended 30th Ju	une		Ended 30th J	June	Er	ided 30th Jui	ne	E	nded 30th Ju	ine					
	2016	2015	Growth %	2016	2015 (Restated)	Growth %	2016	2015	Growth %	2016	2015 (Restated)	Growth %	Cash Flows from Operating Activities				
Interest Income	14.918.184	11,589,366	28.72	8.036.062	6,005,559	33.81	14.925.167	11.595.690	28.71	8.039.298	6.007.822	33.81	Interest Receipts Fees and Commission Receipts	13,763,044 1.488.850	10,894,187 1,246,644	13,770,027 1,488,627	10,900,51 1,246,62
Less: Interest Expenses		5.754.087			2.974.785			5,745,186				62.40	Interest Payments	(8,220,528)	(5,781,485)	(8,212,059)	(5,772,58
Net Interest Income		5,835,279			3,030,774			5,850,504				5.86	Trading Income	(92,195)	273,053	(92,195)	273,05
				-,									Receipts from Other Operating Activities Cash Payments to Employees and Suppliers	616,515 (5,315,814)	552,545 (4,602,972)	666,092 (5,289,075)	592,19 (4,599,45
Fee and Commission Income	1.488.850	1.246.644	19.43	763.290	659.112	15.81	1.488.627	1.246.625	19.41	763.072	659,108	15.77	Cash Payments to Other Operating Activities	(56,649)	(4,002,972) (55,215)	(59,352)	(4,599,45
Less: Fee and Commission Expenses	56,649		2.60	26,297			59,352		3.66	,							
Net Fee and Commission Income		1,191,429		736,993				1,189,370					Operating Profit before Changes in Operating Assets and Liabilities	2,183,223	2,526,757	2,272,065	2,583,09
													Increase in Operating Assets:				
Net Trading Income	(201,844)	251,229	(180.34)	314,480	234,979	33.83	(202,244)	250,029	(180.89)	314,680	234,979	33.92	Loans and Receivables to Customers	(14,558,152)	(8,186,979)	(14,558,152)	(8,186,97
Net Gain from Financial Investments	30,525		(67.00)	(6,139)		(116.83)	30,525		(67.00)	(6,139)		(116.83)	Deposits Held for Regulatory or Monetary Control Purposes	(4,305,487)	(1,036,474)	(4,305,487)	(1,036,47
Net Exchange Income	475,067	408,806	16.21	189,944	194,430	(2.31)	475,067	408,806	16.21	189,944	194,430	(2.31)	Increase/(Decrease) in Operating Liabilities:				
Other Operating Income (Net)	307,194	282,459	8.76	180,636	168,293	7.33	300,432	276,555	8.63	211,357	189,051	11.80	Deposits from Customers	16,253,094	5,034,580	16,253,094	5,034,58
	610,942	1,034,995	(40.97)	678,921	634,174	7.06	603,780	1,027,891	(41.26)	709,842	654,932	8.38	Certificates of Deposit from Customers Cash Used inOperations	(416,563)	(666,820)	(416,563) (755,043)	(666,82 (2,272,59
Total Operating Income	8,190,265	8,061,703	1.59	4,624,066	4,294,108	7.68	8,195,629	8,067,765	1.58	4,660,956	4,320,433	7.88	cash oseu moperations	(843,885)	(2,328,936)	(755,043)	(2,272,59
													Income Tax Paid	(377,476)	(208,055)	(377,476)	(208,05
Less: Impairment for Loans and Other													Contribution Paid into Employees Retirement Benefit Plan/to Employees	(41,775)	(27,042)	(41,775)	(27,04
Losses - Charges/(Reversal)													Net Cash Used in Operating Activities	(1,263,136)	(2,564,033)	(1,174,294)	(2,507,693
Individual Impairment	174,357		, ,	103,753		. ,			· · · /	103,753		. ,		(.,,	(=,===,===,	(1111)	(-,,
Collective Impairment	138,013			124,689	· · · · · /		138,013			124,689			Cash Flows from Investing Activities				
Others	203	,		(210)		(117.50)	203		(86.23)			(117.50)	Investment in Subsidiary Company	(1.673)	(34,771)		
		558,189	(44.00)						1		175,949		Dividend Income Received	73,463	81,376	17,124	35,820
let Operating Income	7,877,692	7,503,514	4.99	4,395,834	4,118,159	6.74	7,883,056	7,509,576	4.97	4,432,724	4,144,484	6.95	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	(898,015)	(19,724,900)	(898,015)	(19,724,90
Personnel Expenses	2,302,541	2,111,626	9.04	1,168,133	1,032,790	13.10	2,319,138	2,127,317	9.02	1,176,353	1,040,641	13.04	Reverse Repurchase Agreements Maturing after 03 Months Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Shares and Debentures	295,555	(29,401) 1.339.350	295.555	(29,40 1,361,23
Depreciation and Amortisation	286,928	231,989	23.68	146,399	117,306	24.80	310,047	254,179	21.98	157,994	128,419	23.03	Purchase of Property, Plant & Equipment, Leasedhold Rights and Intangible Assets	(395,565)	(168,789)	(397,923)	(171,382
Other Expenses	2,086,718	2,021,672	3.22	1,088,744	1,086,525	0.20	2,049,865	1,992,234	2.89	1,067,538	1,076,844	(0.86)	Proceeds from Sale of Property, Plant & Equipment, Leasedhold Rights and Intangible Assets	17,190	8,392	17,190	8,39
	4,676,187	4,365,287	7.12	2,403,276	2,236,621	7.45	4,679,050	4,373,730	6.98	2,401,885	2,245,904	6.95	Proceeds from Sale of Investment Properties Improvements to Investment Properties		155,000	(105)	155,00
Operating Profit before Taxes	3,201,505	3,138,227	2.02	1,992,558	1,881,538	5.90	3,204,006	3,135,846	2.17	2,030,839	1,898,580	6.97		-		()	(91
alue Added Tax (VAT) and Nation Building Tax													Net Cash Used in Investing Activities	(909,045)	(18,373,743)	(966,174)	(18,365,332
(NBT) on Financial Services	642.310	559,361	14.83	404.934	311.021	30.20	635,828	559 361	13 67	398.452	315.983	26 10	Cash Flows from Financing Activities				
	012,010	000,001	11.00	101,001	011,021	00.20	000,020	000,001	10.01	000,102	010,000	20.10	Constitue Cold and a Descention Assessed	40.000.400	1 504 044	40.000.400	1 50 1 04
													Securities Sold under Repurchase Agreements Increase in Other Borrowings	13,622,433 681,225	4,564,311 4,218,982	13,622,433 675,709	4,564,311 4,161,779
Profit before Income Tax	2,559,195	2,578,866	(0.76)	1,587,624	1,570,517	1.09	2,568,178	2,576,485	(0.32)	1,632,387	1,582,597	3.15	Dividends Paid - Ordinary Shares	(929,567)	(849,438)	(955,764)	(856,826
													Net Cash Generated from Financing Activities	13,374,091	7,933,855	13,342,378	7,869,264
ncome Tax Expense	804,212	838,559	(4.10)	552,897	521,563	6.01	819,172	851,566	(3.80)	560,962	527,218	6.40	Net Issues ((Deserve)) is Oash and Oash Envirolants	44.004.040	(40.000.004)	44.004.040	(40.000.70)
		1				(4.00)							Net Increase/(Decrease) in Cash and Cash Equivalents Cash and Cash Equivalents at beginning of the Year	11,201,910 14,682,092	(13,003,921) 32,936,491	11,201,910 14,682,142	(13,003,76 32,936,53
Profit for the Period Attributable to:	1,754,983	1,740,307	0.84	1,034,727	1,048,954	(1.36)	1,749,006	1,724,919	1.40	1,0/1,425	1,055,379	1.52					
	1 754 000	1 740 007	0.04	1 004 707	1 0 40 05 4	(1.00)	1 700 001	1 715 007	4.04	1 000 000	1 051 705	1.04	Cash and Cash Equivalents at End of the Period	25,884,002	19,932,570	25,884,052	19,932,77
Iwners of the Parent	1,754,983	1,740,307	0.84	1,034,727	1,048,954	(1.36)		1,715,367			1,051,705	1.04	Reconciliation of Cash and Cash Equivalents				
Ion-Controlling Interest	4 754 000	4 740 007		4 004 707	4 0 40 05 1	(4.00)	12,805		34.06	8,763			Cash and Cash Equivalents	7.771.321	6.232.115	7,771,371	6.232.31
Profit for the Period	1,754,983	1,740,307	0.84	1,034,727	1,048,954	(1.36)	1,749,006	1,724,919	1.40	1,071,425	1,055,379	1.52	Placements with Banks and Finance Companies	-	361,582	· · · ·	361,58
													Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing within 03 Months	10,257,785	9,070,611	10,257,785	9,070,61
Basic/Diluted Earnings per Ordinary Share (in Rupees)	5.09	5.04	0.84	3.00	3.04	(1.36)	5.03	4.97	1.21	3.08	3.05	1.04	Securities Purchased under Resale Agreements Maturing with in 03 Months	7,854,896	4,268,262	7,854,896	4,268,262

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

	Donk			Donk			Crown			Crown	
For the O6		d 30th June	For the Q		30th June	For the O6 i		30th June	For the O		d 30th June
2016	2015	Growth %	2016	2015	Growth %	2016	2015	Growth %	2016	2015	Growth %
				(Restated)						(Restated)	
1,754,983	1,740,307	0.84	1,034,727	1,048,954	(1.36)	1,749,006	1,724,919	1.40	1,071,425	1,055,379	1.52
(1,544,690)	(230,296)	(570.74)	846,814	340,991	148.34	(1,546,550)	(231,108)	(569.19)	846,999	340,170	148.99
(1,544,690)	(230,296)	(570.74)	846,814	340,991	148.34	(1,546,550)	(231,108)	(569.19)	846,999	340,170	148.99
210,293	1,510,011	(86.07)	1,881,541	1,389,945	35.37	202,456	1,493,811	(86.45)	1,918,424	1,395,549	37.47
040.000	1 510 011	(00.07)	1 001 511	4 000 045	05.07	100.001	4 404 545	(07.40)	4 000 000	1 000 101	07.47
210,293	1,510,011	(86.07)	1,881,541	1,389,945	35.37	, .	1 - 1	()		,,	37.17
						12,255	9.296	31.83	8.818	3.415	158.21
	2016 1,754,983 (1,544,690) (1,544,690)	2016 2015 1,754,983 1,740,307 (1,544,690) (230,296) (1,544,690) (230,296) 210,293 1,510,011	For the 06 months Ended 30th June 2016 2015 Growth % 1,754,983 1,740,307 0.84 (1,544,690) (230,296) (570.74) (1,544,690) (230,296) (570.74) 210,293 1,510,011 (86.07)	For the 06 months Ended 30th June For the Q 2016 2015 Growth % 2016 1,754,983 1,740,307 0.84 1,034,727 (1,544,690) (230,296) (570.74) 846,814 (1,544,690) (230,296) (570.74) 846,814 210,293 1,510,011 (86.07) 1,881,541	For the 06 months Ended 30th June For the Quarter Ended 30th June 2016 2015 Growth % 2016 2015 (Restated) 1,754,983 1,740,307 0.84 1,034,727 1,048,954 (1,544,690) (230,296) (570.74) 846,814 340,991 (1,544,690) (230,296) (570.74) 846,814 340,991 210.293 1,510,011 (86.07) 1,881,541 1,389,945	For the 06 months Ended 30th June 2016 2015 Growth % 2016 2015 Growth % 1,754,983 1,740,307 0.84 1,034,727 1,048,954 (1.36) (1,544,690) (230,296) (570.74) 846,814 340,991 148.34 (1,544,690) (230,296) (570.74) 846,814 340,991 148.34 210,293 1,510,011 (86.07) 1,881,541 1,389,945 35.37	For the 06 months Ended 30th June For the Quarter Ended 30th June For the 00 2016 2015 Growth % 2016 2	For the 06 months Ended 30th June For the Quarter Ended 30th June For the 06 months Ended 2015 Growth % 2016 2011 Growth % 2016 2011 Growth % 2016 2011 Growth % 2011 Growth %<	For the 06 months Ended 30th June For the Quarter Ended 30th June For the Quarter Ended 30th June For the 06 months Ended 30th June 2016 2015 Growth % 2016 2015 Growth % 2016 2015 Growth % 1,754,983 1,740,307 0.84 1,034,727 1,048,954 (1.36) 1,749,006 1,724,919 1.40 (1,544,690) (230,296) (570.74) 846,814 340,991 148.34 (1,546,550) (231,108) (569.19) (1,544,690) (230,296) (570.74) 846,814 340,991 148.34 (1,546,550) (231,108) (569.19) 210,293 1,510,011 (86.07) 1,881,541 1,389,945 35.37 202,456 1,493,811 (86.45) 210,293 1,510,011 (86.07) 1,881,541 1,389,945 35.37 190,201 1,484,515 (87.19)	For the 06 months Ended 30th June For the Quarter Ended 30th June For the Quar	For the 06 months Ended 30th June For the Quarter Ended 30th June For the Quar

(In terms of Rule 7.4 of the Colombo Stock Exchange)		Bank			Group		Monthly Interest - 14.50% p.a.			*	*
					_		Interest Yield As At Date of Last Trade				
	As at 30.06.2016	As at 31.12.2015	Growth %	As at 30.06.2016	As at 31.12.2015	Growth %	Annual Interest (13/06/2016)/*		15.09	%	*
	00.00.2010	01.12.2010	,,,	00.00.2010	01.12.2010		Semi Annual Interest			*	*
Assets							Monthly Interest				
Cash and Cash Equivalents	7,771,321	7,800,488	(0.37)	7,771,371	7,800,538	(0.37)	Yield to Maturity of Trade Done on				
Balances with Central Bank of Sri Lanka	12,869,375	8,563,888	50.27	12,869,375	8,563,888	50.27	Annual Interest (13/06/2016)/*		13.479	%	*
Placements with Banks and Finance Companies	-	757,050	(100.00)	-	757,050	(100.00)	Semi Annual Interest			*	*
Derivative Financial Instruments	97,119	130,055	(25.32)	97,119	130,055	(25.32)	Monthly Interest			*	*
Other Financial Assets Held-for-Trading	7,087,936	6,016,572	17.81	7,095,736	6,024,772	17.78					
Securities Purchased under Resale Agreements	7,854,896	2,312,548	239.66	7,854,896	2,312,548	239.66	Interest Rate of Comparable Government Security		11.029	%	7.61%
Customer Loans and Receivables	207,714,897	193,103,942	7.57	207,714,897	193,103,942	7.57					
Financial Investments - Available-for-Sale	46,082,541	48,038,510	(4.07)	46,118,900	48,075,921	(4.07)	0014 locus				
Financial Investments - Held-to-Maturity	24,156,019	18,147,773	33.11	24,236,395	18,229,045	32.95	2014 Issue 4 Years Semi Annual - 8.00% p.a.			*	*
Investment in Subsidiary	1,153,602	1,151,929	0.15	-	-		5 Years Semi Annual - 8.35% p.a.			*	*
Group Balances Receivable	39,844	30,000	32.81	-	-		5 Years Annual - 8.60% p.a.			*	*
Property, Plant & Equipment	3,305,199	3,227,752	2.40	4,940,336	4,875,266	1.33	6 Years Semi Annual - 8.60% p.a.			*	*
Leasehold Rights	43,344	44,316	(2.19)	595,380	600,057	(0.78)	6 Years Annual - 8.75% p.a.			*	*
Investment Properties	-	-	-	1,085,345	1,089,920	(0.42)					
Intangible Assets	278,005	249,890	11.25	278,005	249,890	11.25	Interest Yield As At Date of Last Trade				
Deferred Tax Assets		- 249,090	-	120,320	- 249,090	-	4 Years Semi Annual - 8.00% p.a.			*	*
	178,626						5 Years Semi Annual - 8.35% p.a.			*	*
Other Assets	7,600,495	6,755,420	12.51	7,637,995	6,772,672	12.78	5 Years Annual - 8.60% p.a.			*	*
							6 Years Semi Annual - 8.60% p.a.			*	*
Total Assets	326,233,219	296,330,133	10.09	328,416,070	298,585,564	9.99	6 Years Annual - 8.75% p.a.			*	*
							Vield to Maturity of Trade Dans on				
Liabilities							Yield to Maturity of Trade Done on			*	*
Due to Banks	21,431,589	19,784,171	8.33	21,431,589	19,784,171	8.33	4 Years Semi Annual - 8.00% p.a. 5 Years Semi Annual - 8.35% p.a.			*	*
Derivative Financial Instruments	200,933	50,013	301.76	200,933	50,013	301.76	5 Years Annual - 8.60% p.a.			*	*
Customer Deposits	240,769,894	224,525,455	7.24	240,769,894	224,525,455	7.24	6 Years Semi Annual - 8.60% p.a.			*	*
Securities Sold under Repurchase Agreements	25,039,777	11,409,788	119.46	25,039,777	11,409,788	119.46	6 Years Annual - 8.75% p.a.			*	*
Other Borrowings	17,635	15,688	12.41	17,635	15,688	12.41					
Group Balances Payable	161,071	181,266	(11.14)	-	-		Interest Rate of Comparable Government Security				
Debentures	7,189,904	7,179,853	0.14	7,189,904	7,179,853	0.14	- 4 Years		11.279		8.00%
Current Tax Liabilities	680,438	506,712	34.28	684,261	505,278	35.42	- 5 Years		11.519		8.26%
Deferred Tax Liabilities		336,102	(100.00)	-	384,771	(100.00)	- 6 Years		11.779	/o	8.74%
Other Liabilities	6,424,649	7,285,408	(11.81)	6,501,181	7,375,613	(11.86)	* No Trading During The Period				
Total Liabilities	301,915,890	271,274,456	11.30	301,835,174	271,230,630	11.28					
		, ,		,,	,,						
Equity							SELECTED PERFORMANCE INDICATORS				
Stated Capital	10,529,724	10,529,724	-	10,529,724	10,529,724		SELECTED PERFORMANCE INDICATORS				
Statutory Reserve Fund	1,187,441	1,187,441	-	1,187,441	1,187,441			B/	ANK	GI	ROUP
Retained Earnings	11,936,372	11,125,666	7.29	12,169,214	11,376,269	6.97		30.06.2016	31.12.2015	30.06.2016	31.12.201
Other Reserves	663,792	2,212,846	(70.00)	1,643,942	3,194,306	(48.54)	Regulatory Capital Adequacy				
Total Shareholders' Equity	24,317,329	25,055,677	(2.95)	25,530,321	26,287,740	(2.88)					
							Core Capital (Tier 1 Capital) Rs. '000	22,743,122	23,881,138	23,563,057	24,642,6
Non-Controlling Interest	-	-	-	1,050,575	1,067,194	(1.56)	Total Capital Base Rs. '000 Core Capital Adequacy Ratio as a % of Risk Weighted	23,577,238 10.93	25,097,888 12.24	24,366,748 11.20	25,828,84 12.4
Total Equity	24,317,329	25,055,677	(2.95)	26,580,896	27,354,934	(2.83)	Assets (Minimum Requirement 5%)				
Total Equity 9 Liabilition	206 000 040	206 220 400	10.00	220 416 070	200 505 504	0.00	Total Capital Adequacy Ratio as a % of Risk Weighted Assets (Minimum Requirement 10%)	11.33	12.87	11.58	13.0
Total Equity & Liabilities	326,233,219	296,330,133	10.09	328,416,070	298,585,564	9.99	Assets Quality (Quality of Loan Portfolio)				
Contingent Liabilities and Commitments	60,529,364	57,222,365	5.78	60,596,364	57,302,098	5.75	Gross Non-Performing Advances Ratio % (Net of Interest in Suspense)	4.63	4.68		
Memorandum Information							Net Non-Performing Advances Ratio %	3.03	3.06		
Number of Employees	3,120	3,085	1.13	3,149	3,113	1.16	(Net of Interest in Suspense and Provision)	5.00	0.00		
Number of Employees Number of Banking Centres	3,120	3,065	4.40		159	4.40					
Number of Danking Centres	100	109	4.40	166	199	4.40	Profitability				
Net Acasta Value per Ordinary Chart (Da)	70.40	70.00	(0.05)	74.04	70.04	(0.00)	Interest Margin % Return (Net Profit before Tax) on Average Assets %	3.94 1.64	4.42 2.16		
Net Assets Value per Ordinary Share (Rs.)	70.49	72.63	(2.95)	74.01	76.21	(2.88)	Return on Equity %	14.66	15.62		
 Certification: We the undersigned, being the Chairman, Director/Chief Executive Officer and A a) The above statements have been prepared in compliance with the format with Sri Lanka Accounting Standard - LKAS 34 - Interim Financial Reporting b) The information contained in these statements have been extracted from the complication of the complicati	and definitions prescribe J.	ed by the Central Ban	k of Sri Lanka and v				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	63,492,131 30,145 24.49	62,010,511 26,930 27.56		
Companies Act No. 07 of 2007. (Sgd.) Champika Dodanwela (Ms.) Actg. Chief Financial Officer July 28, 2016 Colombo		la Ariyaratne l ief Executive Office	r		(Sgd.) Chairm	Ravi Dias n an	Offshore Banking Unit	21.31	21.51		

(In terms of Rule 7.4 of the Colombo Stock Exchange)		D 1			D 1			0			0				Currer	nt	Comparativ
	For the O6 n		l 30th June		Bank arter Ended 30			Group conths Ended 3	Oth June	For the Qua					Perio	d	Period
rafit for the Davied	2016		Growth %	2016	2015 Gr (Restated)		2016		Growth %	,	Restated)	Growth %			01-April 30-June)1-April-15 30-June-15
rofit for the Period ther Comprehensive Income/(loss) Net of Tax	1,754,983	1,740,307	0.84	1,034,727	1,048,954	(1.36)	1,749,006	1,724,919	1.40	1,071,425 1,	,055,379	1.52	Debt/Equity Ratio		0.3	D	0.31
tt Gains/(Losses) on re-measuring Available-for-Sale Financial Assets	(1,544,690)	(230,296)	(570.74)	846,814	340,991	148.34	(1,546,550)	(231,108)	(569.19)	846,999	340,170	148.99	Interest Cover		7.9	1	7.62
her Comprehensive Income/(loss) for the Period,													Quick Asset Ratio		0.7	4	0.77
Net of Taxes	(1,544,690)	(230,296)	(570.74)	846,814	340,991	148.34	(1,546,550)	(231,108)	(569.19)	-	340,170	148.99	2013/2018 issue				
tal Comprehensive Income/(loss) for the Period tributable to: vners of the Parent		1,510,011	(86.07)		1,389,945	35.37	202,456 190,201	1,493,811 1,484,515	(86.45)	1,918,424 1 , 1,909,606 1	, 395,549 ,392,134	37.47	Market Prices during April to June (EX Interest)				
on-Controlling Interest atal Comprehensive Income for the Period	210,293			1,881,541		35.37	12,255 202,456	9,296 1,493,811	31.83	8,818 1,918,424 1,	3,415	<u>158.21</u> 37.47	Annual Interest - 15.50% p.a. - Highest Price		118.2	6	*
			(00.07)	1,001,041	1,309,940	33.37	202,430	1,495,011	(00.43)	1,910,424 1,	,393,349	51.41	- Lowest Price - Last Traded Price (13/06/2016)/*		102.6 102.6		*
STATEMENT OF FINANCI	AL POSI	TION									R	s. '000	Semi Annual - 15.00% p.a. Monthly Interest - 14.50% p.a.			*	
(In terms of Rule 7.4 of the Colombo Sto	ck Exchange)			Bank	[Group			Interest Yield As At Date of Last Trade				
				As at 30.06.2016	31.1	As at 2.2015	Growth %	30.	As at 06.2016	As 31.12.20	s at 015	Growth %	Annual Interest (13/06/2016)/* Semi Annual Interest		15.09%	/ 0 *	*
Assets													Monthly Interest			*	*
Cash and Cash Equivalents				7,771,321	7,8	800,488	(0.37)	7,	,771,371	7,800,	538	(0.37)	Yield to Maturity of Trade Done on				
Balances with Central Bank of Sri Lanka				12,869,375	8,5	63,888	50.27	12,	,869,375	8,563,	888	50.27	Annual Interest (13/06/2016)/*		13.47%	/ 0	,
Placements with Banks and Finance Compani	es			-	7	757,050	(100.00)		-	757,	050	(100.00)	Semi Annual Interest			*	,
Derivative Financial Instruments				97,119	1	30,055	(25.32)		97,119	130,	055	(25.32)	Monthly Interest			*	
Other Financial Assets Held-for-Trading				7,087,936	6,0	16,572	17.81	7,	,095,736	6,024,	772	17.78					
Securities Purchased under Resale Agreemen	nts			7,854,896	2,3	312,548	239.66	7,	,854,896	2,312,	548	239.66	Interest Rate of Comparable Government Security		11.02%	0	7.61%
Customer Loans and Receivables			:	207,714,897	193,1	03,942	7.57	207	,714,897	193,103,	942	7.57					
Financial Investments - Available-for-Sale				46,082,541		38,510	(4.07)		,118,900	48,075,		(4.07)					
Financial Investments - Held-to-Maturity				24,156,019		47,773	33.11		,236,395	18,229,0		32.95	2014 Issue				
Investment in Subsidiary				1,153,602		51,929	0.15	24,			-	-	4 Years Semi Annual - 8.00% p.a.			*	
Group Balances Receivable				39,844		30,000	32.81		-		-		5 Years Semi Annual - 8.35% p.a.			*	
Property, Plant & Equipment				39,644		227,752	2.40	4	- .940.336	4,875,2		1.33	5 Years Annual - 8.60% p.a. 6 Years Semi Annual - 8.60% p.a.			*	
easehold Rights					3,2								6 Years Annual - 8.75% p.a.			*	
•				43,344		44,316	(2.19)		595,380	600,		(0.78)	o reals Alliudi - 0.75% p.a.				
nvestment Properties				-		-	-		,085,345	1,089,9		(0.42)	Interest Yield As At Date of Last Trade				
ntangible Assets				278,005	2	249,890	11.25		278,005	249,		11.25	4 Years Semi Annual - 8.00% p.a.			*	
Deferred Tax Assets				178,626		-	-		120,320		-		5 Years Semi Annual - 8.35% p.a.			*	
Other Assets				7,600,495	6,7	'55,420	12.51	7,	,637,995	6,772,	6/2	12.78	5 Years Annual - 8.60% p.a.			*	
Total Assets			3	326,233,219	296.3	30,133	10.09	328.	416,070	298,585,	564	9.99	6 Years Semi Annual - 8.60% p.a. 6 Years Annual - 8.75% p.a.			*	
													Yield to Maturity of Trade Done on				
Liabilities					10.5				101 500	10 70 1			4 Years Semi Annual - 8.00% p.a.			*	,
Due to Banks				21,431,589	19,7	'84,171	8.33		,431,589	19,784,		8.33	5 Years Semi Annual - 8.35% p.a.			*	,
Derivative Financial Instruments				200,933		50,013	301.76		200,933		013	301.76	5 Years Annual - 8.60% p.a.			*	,
Customer Deposits				240,769,894		525,455	7.24		,769,894	224,525,4		7.24	6 Years Semi Annual - 8.60% p.a.			*	,
Securities Sold under Repurchase Agreement	ts			25,039,777	11,4	09,788	119.46	25,	,039,777	11,409,7	788	119.46	6 Years Annual - 8.75% p.a.			*	,
Other Borrowings				17,635		15,688	12.41		17,635	15,	688	12.41					
Group Balances Payable				161,071	1	81,266	(11.14)		-		-	•	Interest Rate of Comparable Government Security				
Debentures				7,189,904	7,1	79,853	0.14	7,	,189,904	7,179,	853	0.14	- 4 Years		11.27%		8.00%
Current Tax Liabilities				680,438	5	606,712	34.28		684,261	505,	278	35.42	- 5 Years		11.51%		8.26%
Deferred Tax Liabilities				-	3	36,102	(100.00)		-	384,	771	(100.00)	- 6 Years		11.77%	0	8.74%
Other Liabilities				6,424,649	7,2	285,408	(11.81)	6,	,501,181	7,375,	613	(11.86)	* No Trading During The Period				
Fotal Liabilities			3	301,915,890	271,2	74,456	11.30	301,	835,174	271,230,	630	11.28					
Equity																	
Stated Capital				10,529,724	10,5	529,724	-	10.	,529,724	10,529,	724		SELECTED PERFORMANCE INDICATORS				
Statutory Reserve Fund				1,187,441	1,1	87,441	-	1.	,187,441	1,187,4				BA	NK		GROUP
Retained Earnings				11,936,372		25,666	7.29		,169,214	11,376,		6.97		30.06.2016	NK 31.12.2015	30.06.2016	GRUUP 31.12.1
Other Reserves				663,792		212,846	(70.00)		.643.942	3,194,		(48.54)		30.00.2010	31.12.2015	30.00.2010	31.12.
fotal Shareholders' Equity				24,317,329		55,677	(2.95)	-	530,321	26,287,		(2.88)	Regulatory Capital Adequacy				
olar onaronolacio Equity				24,017,029	20,0		(2.53)	23,	500,021	20,207,		(2.00)	Core Capital (Tier 1 Capital) Rs. '000	22,743,122	23,881,138	23,563,057	24,642
Ion-Controlling Interest				-		-	-	1,	,050,575	1,067,	194	(1.56)	Total Capital Base Rs. '000	23,577,238	25,097,888	24,366,748	25,828
iotal Equity			_	24,317,329	25,0	55,677	(2.95)	26,	580,896	27,354,	934	(2.83)	Core Capital Adequacy Ratio as a % of Risk Weighted Assets (Minimum Requirement 5%)	10.93	12.24	11.20	1
Total Equity & Liabilities			3	326,233,219	296.3	30,133	10.09	328	416,070	298,585,	564	9.99	Total Capital Adequacy Ratio as a % of Risk Weighted Assets (Minimum Requirement 10%)	11.33	12.87	11.58	1
						,			,				Assets Quality (Quality of Loan Portfolio)				
Contingent Liabilities and Commitments			_	60,529,364	57,2	22,365	5.78	60,	596,364	57,302,1	098	5.75	Gross Non-Performing Advances Ratio % (Net of Interest in Suspense)	4.63	4.68		
Memorandum Information													Net Non-Performing Advances Ratio %	3.03	3.06		
lumber of Employees				3,120		3,085	1.13		3,149	3,	113	1.16	(Net of Interest in Suspense and Provision)				
lumber of Banking Centres				166		159	4.40		166		159	4.40	Profitability				
let Assets Value per Ordinary Share (Rs.)				70.49		72.63	(2.95)		74.01	76	6.21	(2.88)	Interest Margin % Return (Net Profit before Tax) on Average Assets %	3.94 1.64	4.42 2.16		
ertification:							. ,				-		Return on Equity % Regulatory Liquidity	14.66	15.62		
We the undersigned, being the Chairman, Direc The above statements have been prepare with Sri Lanka Accounting Standard - LKA The information contained in these states comparise Art No. 07 e60007	ed in complian AS 34 - Interim	ce with the f Financial Re	format and de porting.	efinitions pres	cribed by the (Central Ban	ık of Sri Lanka ar						Statutory Liquid Assets Domestic Banking Unit Rs. '000 Offshore Banking Unit USD '000 Statutory Liquid Assets Ratio % (Minimum Requirement 20 %) Domestic Banking Unit	63,492,131 30,145 24.49	62,010,511 26,930 27.56		
Companies Act No. 07 of 2007. Sgd.) Champika Dodanwela (Ms.) Acta. Chief Financial Officer					Kapila Ariyara pr/Chief Exec i		er				(Sgd.) Rav Chairman	i Dias	Offshore Banking Unit	21.31	21.50		

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SEYLAN BANK PLC FINANCIAL STATEMENTS Six months ended 30th June, 2016



11. ANALYSIS OF FINANC	IAL INSTRUMENTS BY MEASUREMENT BASIS							Rs. '000		
		B	ank - 30.06.201	6			l	Bank - 31.12.201	i	
	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	-	-	7,771,321	-	7,771,321	-	-	7,800,488	-	7,800,488
Balances with Central Bank of Sri Lanka	-	-	12,869,375	-	12,869,375	-	-	8,563,888	-	8,563,888
Placements with Banks and Finance Companies	-	-		-	-	-	-	757,050	-	757,050
Derivative Financial Instruments	97,119	-	-	-	97,119	130,055	-	-	-	130,055
Other Financial Assets Held-for-Trading	7,087,936		7,854,896	-	7,087,936 7,854,896	6,016,572	-	2,312,548	-	6,016,572 2,312,548
Securities Purchased under Resale Agreements Customer Loans and Receivables			207,714,897		207,714,897			193,103,942		193,103,942
Financial Investments - Available-for-Sale	-		207,714,037	46,082,541	46,082,541			133,103,342	48,038,510	48,038,510
Financial Investments - Held-to-Maturity	-	24,156,019	-		24,156,019	-	18,147,773			18,147,773
Group Balances Receivable	-	-	39.844	-	39.844	-	-	30.000	-	30.000
Other Assets	-	-	4,337,499	-	4,337,499	-	-	3,854,350	-	3,854,350
Total Financial Assets	7,185,055	24,156,019	240,587,832	46,082,541	318,011,447	6,146,627	18,147,773	216,422,266	48,038,510	288,755,176
		-for- g (HFT)	Amortis	ed Cost	Total	Held Tradin		Amortis	ed Cost	Total
Liabilities Due to Banks			21.431.589		21.431.589			19.784.171		19.784.171
Derivative Financial Instruments	200,933		21,431,509		21,431,589 200,933	50,013		19,704,171		50.013
Customer Deposits	200,555		240,769,894		240.769.894	30,013		224,525,455		224.525.455
Securities Sold under Repurchase Agreements	-		25,039,777		25.039.777			11,409,788		11,409,788
Other Borrowings	-		17,635		17,635			15,688		15.688
Debentures	-		7,189,904		7,189,904	-		7,179,853		7,179,853
Group Balances Payable	-		161,071		161,071	-		181,266		181,266
Current Tax Liabilities	-		680,438		680,438	-		506,712		506,712
Other Liabilities	-		5,112,017		5,112,017	-		5,580,398		5,580,398
Total Financial Liabilities	200,933		300,402,325		300,603,258	50,013		269,183,331		269,233,344
]		G	roup - 30.06.201	6			G	iroup - 31.12.201	5	
	Held-for- Trading (HFT)	Held-to- Maturity (HTM)	Loans & Receivables	Available- for-sale	Total	Held-for- Trading (HFT)	Held-to- Maturity (HTM)	Loans & Receivables	Available- for-sale	Total
			(L&R)	(AFS)				(L&R)	(AFS)	
Assets Cash and Cash Equivalents	-		7,771,371		7,771,371			7,800,538		7,800,538
Balances with Central Bank of Sri Lanka	-		12,869,375	-	12,869,375	-	-	8.563.888		8.563.888
Placements with Banks and Finance Companies	-	-	-	-	-	-	-	757,050	-	757,050
Derivative Financial Instruments	97,119			-	97,119	130,055	-	-	-	130,055
Other Financial Assets Held-for-Trading	7,095,736	-	-	-	7,095,736	6,024,772	-	-	-	6,024,772
Securities Purchased under Resale Agreements	-	-	7,854,896	-	7,854,896	-	-	2,312,548	-	2,312,548
Customer Loans and Receivables	-	-	207,714,897	-	207,714,897	-	-	193,103,942	-	193,103,942
Financial Investments - Available-for-Sale	-	-	-	46,118,900	46,118,900	-	-	-	48,075,921	48,075,921
Financial Investments - Held-to-Maturity	-	24,236,395	-	-	24,236,395	-	18,229,045	-	-	18,229,045
Other Assets Total Financial Assets	7,192,855	24,236,395	4,370,904 240,581,443	46,118,900	4,370,904 318,129,593	6,154,827	18,229,045	3,867,454 216,405,420	48,075,921	3,867,454 288,865,213
	, , , , , , , , , , , , , , , , , , , ,	-for-	Amortis		Total	Held		Amortis		Total
		g (HFT)				Tradin				
Liabilities										
Due to Banks	-		21,431,589		21,431,589	-		19,784,171		19,784,171
Derivative Financial Instruments	200,933		-		200,933	50,013		-		50,013
Customer Deposits	-		240,769,894		240,769,894	-		224,525,455		224,525,455 11,409,788
			05 000 777							11 409 788
Securities Sold under Repurchase Agreements	-		25,039,777		25,039,777	-		11,409,788		
Securities Sold under Repurchase Agreements Other Borrowings	-		17,635		17,635	-		15,688		15,688
Securities Sold under Repurchase Agreements Other Borrowings Debentures	-		17,635 7,189,904		17,635 7,189,904	-		15,688 7,179,853		15,688 7,179,853
Securities Sold under Repurchase Agreements Other Borrowings	-		17,635		17,635	-		15,688		

10. SEGMENT REPORTING - GROUP	
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	BANK	ING	TREAS	SURY	PROPERTY/IN	VESTMENTS	UNALLOCATED/	ELIMINATIONS	TOT	TAL
	30.06.2016	30.06.2015	30.06.2016	30.06.2015	30.06.2016	30.06.2015	30.06.2016	30.06.2015	30.06.2016	30.06.2015
Interest Income	12,638,597	9,570,165	1,458,920	1,355,330	15,935	15,765	811,715	654,430	14,925,167	11,595,690
Interest Expense	7.989.488	5,197,721	780,583	557.807	483	540	(7,961)	(10,882)	8.762.593	5,745,18
Net Interest Income	4.649.109	4,372,444	678.337	797,523	15,452	15,225	819.676	665,312	6,162,574	5.850.50
Fee and Commission Income	1,487,791	1,245,832	807	717	-		29	76	1,488,627	1,246,62
Fee & Commission Expenses	39.621	35.302	17,028	19.913	2,703	2,040		-	59.352	57,25
Net Fee and Commission Income	1,448,170	1,210,530	(16,221)	(19,196)	(2,703)	(2,040)	29	76	1,429,275	1,189,37
Net Trading Income	-	-	(201,844)	251,229	(400)	(1,200)	-	-	(202,244)	250.0
Net Gain from Financial Investments	-	-	30,525	92,501	-	-	-	-	30,525	92,5
Net Exchange Income	129,939	14,620	328,473	386,465	-	-	16,655	7,721	475,067	408,8
Other Operating Income (Net)	(5,775)	188,026	104,883	33,485	114,446	100,142	86,878	(45,098)	300,432	276,5
Inter Segments Revenue	(134,775)	(63,670)	97,355	27,653		-	37,420	36,017		
Total Operating Income	6,086,668	5,721,950	1,021,508	1,569,660	126,795	112,127	960,658	664,028	8,195,629	8,067,7
Depreciation and Amortisation	195,263	163,083	632	563	850	957	113,302	89,576	310,047	254,1
Impairment for Loans and Other Losses - Charges/(Reversal)	312,573	558,189	-	-	-	-	-	-	312,573	558,1
Operating Expenses NBT & VAT	3,812,290	3,759,568	170,142	208,833	45,335	46,762	977,064	663,749	5,004,831	4,678,9
Reportable Segment Profit Before Income Tax	1,766,542	1,241,110	850,734	1,360,264	80,610	64,408	(129,708)	(89,297)	2,568,178	2,576,4
OTHER INFORMATION										
Total Assets	203.380.897	154,493,328	99.937.713	86.733.624	4,998,503	4,423,428	20.098.957	19.708.224	328.416.070	265.358.6
Total Liabilities & Equity	250,963,996	197,427,832	38,460,859	29,700,164	4,998,503	4,423,428	33,992,712	33,807,180	328,416,070	265,358,6
Cash Flows from Operating Activities	(2,147,454)	(3,970,695)	851,366	1,360,827	48,619	75,353	73,175	26,822	(1,174,294)	(2,507,6
Cash Flows from Investing Activities	(623,845)	(162,956)	(530,670)	(18,381,947)	17,510	(13,182)	170,831	192,753	(966,174)	(18,365,3
Cash Flows from Financing Activities	-	-	14,303,658	8,783,293	(88,779)	(73,982)	(872,501)	(840,047)	13,342,378	7,869,2
Capital Expenditure	(238,083)	(128,185)		-	(2,464)	(2,684)	(157,376)	(40,513)	(397,923)	(171,3

Stated Capital Statutory

Retained

Reserves

651,483 (2,013,516) 2,025,825 24,317,329

		<u> </u>	

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 year ended December 31, 2015 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/	/06/2016	30/06/20	15
	Voting	Non-Voting	Voting	Non-Voting
Market Price Per Share	89.00	62.00	102.60	72.60
Highest price per share during the quarter ended	97.80	71.90	120.50	81.50
Lowest price per share during the quarter ended	83.00	60.10	97.00	60.20
Shareholders' Information Twenty Largest Ordinary Voting Shareholders as at June 30, Sri Lanka Insurance Corporation Ltd.	2016		No. of Shares	
 Sri Lanka Insurance Corporation Ltd. [Includes Sri Lanka Insurance Corporation LtdGeneral Fund - shares and Sri Lanka Insurance Corporation Ltd. (Life Fund Brown & Company PLC A/C No. 1 			26,396,608 24,416,750	15 13
 Employees' Provident Fund 			17,346,996	9
I. LOLC Investments Ltd.			16,808,502	9
 National Development Bank PLC A/C No.02 			15,353,784	8
 Bank of Ceylon No.1 Account 			13,198,305	7
7. BNYM SA/NV-Frontier Market Opportunities Master Fund L.P			4,094,638	2
 Mr. R S Captain Employees' Trust Fund Board 			3,585,970 3,175,139	2
0. Seyfest (Private) Limited			3,017,940	1
1. Sesot (Private) Limited			2,279,042	1
2. Seybest (Private) Limited			2,165,435	1
Seyshop (Private) Limited			2,165,435	1
4. Esots (Private) Limited			2,148,132	1
 Lanka Century Investments PLC Capital Development and Investment Company PLC A/C No. 02 	0		2,079,160 1,782,428	1
 Capital Development and investment company PLC A/C No. 0. HSBC Intl Nom Ltd. – SSBT-Russell Institutional Funds Public 			1,653,100	(
 AIA Insurance Lanka PLC A/C No. 07 	Emitod oompany		1,615,904	(
9. N P Capital Ltd.			1,503,505	(
0. BNYM SA/NV-Frontier Market Select Fund II L.P.			1,444,960	(
8.2 Twenty Largest Ordinary Non-Voting Shareholders as at June 3	30, 2016		No. of Chosen	
. Lanka Orix Leasing Company PLC			No. of Shares 74,238,665	43
2. Employees' Provident Fund			9.013.489	5
Commercial Bank of Ceylon PLC/Dunamis Capital PLC			3,818,755	2
. Mr. E Thavagnanasooriyam & Mr. E Thavagnanasundaram			2,649,968	1
Akbar Brothers (Pvt) Ltd. A/C No. 1			2,592,640	1
 Pershing LLC S/A Averbach Grauson & Co Deutsche Bank AG as Trustees for JB Vantage Value Equity Fund 			2,302,722 2,031,656	1
. Merrill J Fernando & Sons (Pvt) Limited			1,877,057	1
Dr. S. Yaddehige			1,828,600	1
0. Mr. N. Balasingam			1,762,693	1
 Lanka Orix Information Technology Services Ltd. 			1,471,587	(
2. J B Cocoshell (Pvt) Ltd.			1,458,385	(
 Deutsche Bank AG – National Equity Fund Commercial Bank of Ceylon PLC/ARC Capital (Pvt) Ltd. 			1,253,265 1,216,280	(
5. Deutsche Bank AG as Trustees for Namal Acuity Value Fund			1,150,000	(
6. HSBC International Nominees Ltd-SSBT-Deutsche Bank AG Sing	gapore A/C 01		858,581	Ċ
7. Mr. M. J. Fernando			850,000	(
8. Mr. R. Gautam			809,000	(
9. Mr. E. Thavagnanasooriyam			783,683	(
0. Miss.S. Durga			770,808	l
3.3 Public Holdings as at June 30, 2016	Numb	er of Share Holders	Percentage Holdings	
Ordinary Voting Shares		9,336 6,912	54.27% 55.96%	
Ordinary Non-Voting Shares		0,912	55.96%	
. Directors' and Chief Executive Officer's Shareholdings as at Ju	une 30, 2016			
	110 00, 2010		No (01	No / 61
Name of Director			No. of Shares (Ordinary Voting)	No. of Sha (Ordinary Non-v
Mr. W M R S Dias Non Executive Director/Chairman			Nil	,,,,
Mr. Johana C. Nanayakkara, Non-executive Director/Deputy Cha	irman		Nil	

	Name 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 Arjavarathe, Director/Diref Executive Officer Rear Admiral B A J G Peiris, Independent Director Mr. S P S 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	No. of Shares (Ordinary Voting) Nii Nii 36(,521 Nii Nii Nii Nii Nii Nii	No. of Shares (Ordinary Non-voting) Nii Nii 125,000 Nii Nii Nii Nii Nii Nii
5.	Stated Capital as at June 30, 2016		Rs. '000
	33,560,000 Voting Ordinary Shares @ Rs. 10/- each 4,000,000 Voting Ordinary Shares @ Rs. 25/- each 92,440,080 Voting Ordinary Shares @ Rs. 35/- each 43,333,333 Voting Ordinary Shares @ Rs. 75/- each 83,560,000 Non-Voting Ordinary Shares @ Rs. 1250 each 40,000,000 Non-Voting Ordinary Shares @ Rs. 25/- each 45,423,009 Non-Voting Ordinary Shares @ Rs. 35/- each Less: Issue Expenses Total		335,600 100,000 3,235,400 1,56,000 1,044,500 1,000,000 1,588,805 (181,581) 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 Ba	nk by the weighted average number of s	hares in issue (both Voting &

basic carnings 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 six months ended June 30, 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

The Bank's Public Issue of Thirty Million (30,000,000) Unsecured Subordinated Rated Redeemable Debentures of the par value of Rupees Hundred each (Rs.100/-) aggregating to the value of Rupees Three Billion (Rs.3,000,000,000/-) with an option to issue further Twenty Million (20,000,000) of said Debentures in the event of an oversubscription, was opened on July 5, 2016 and oversubscribed on the same day.

Accordingly Fifty Million (50,000,000) Unsecured Subordinated Rated Redeemable Debentures amounting to Rs.5,000,000/- (Rupees Five Billion) was allotted on July 15, 2016. Other Matters 8.

Rs. '000

	State	d Capital	Statutory	Retained		Reserves]
or the Six Months ended 30th June	Ordinary	Ordinary	Reserve Fund	Earnings	Revaluation	Available for	Other	Total
	Shares	Shares	•		Reserve	Sale Reserve	Reserves	
	Voting	Non-Voting						
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	24,008,539
Super Gain Tax **	-	-	-	(867,428)	-	-	-	(867,428
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	23,141,111
Total Comprehensive Income for the period								
Profit for the Period	-	-	-	1,740,307	-	-	-	1,740,307
Other Comprehensive Income (Net of Tax)	-	-	-	-	-	(230,296)	-	(230,296
2 Total Comprehensive Income for the period	-	-	-	1,740,307	•	(230,296)	-	1,510,011
Transactions With Equity Holders , Recognised Directly In Equity								
Dividends to Equity Holders		-	-	(862,401)	-	-	-	(862,401
Transfers from/to Retained Profits	-	-	-	61,919	-	-	(61,919)	
3 Total Transactions with Equity Holders	-	-	-	(800,482)		-	(61,919)	(862,401
Balance as at 30.06.2015 (1 + 2 + 3)	6,962,722	3,567,002	995,894	9,156,140	651,483	420,926	2,034,554	23,788,721
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	25,055,677
Total Comprehensive Income for the period								
Profit for the period	-	-	-	1,754,983	-	-	-	1.754.983
Other Comprehensive Income (net of tax)	-	-	-	-	-	(1,544,690)	-	(1.544.690
2 Total Comprehensive Income for the period	-		-	1,754,983		(1,544,690)		210,293
Transactions With Equity Holders , Recognised Directly In Equity								
Dividends to Equity Holders	-	-		(948,641)	-	-	-	(948,64
Transfers from/to Retained Profits		-	-	4,364	-		(4,364)	(540,04
3 Total Transactions with Equity Holders				(944,277)	-	-	(4,364)	(948,641
				(011,277)			(1,004)	(010,041

6,962,722

Balance as at 30.06.2016 (1 + 2 + 3)

November 2015.

* 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 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.

3,567,002 1,187,441 11,936,372

	Stated (Capital	Statutory	Detained		Reserves				
or the Six Months ended 30th June	Ordinany	Ordinany	Reserve Fund	Retained	Revaluation	Available for	Other	Total	Non-	Tota
or the Six months ended Solir June	Ordinary Shares	Shares	eserve runu	Earnings	Reserve	Sale Reserve	Reserves	TULAI		
			-		neserve	Sale neserve	neserves		Controlling	Equit
	Voting	Non-Voting	005 004	0 000 000	4 070 500	650.400	0.054.000	05 405 004	Interest	00 040 50
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	
Super Gain Tax **	-	-	-	(870,371)	4 070 500	050 400	0.054.000	(870,371)	(1,257)	(871,62
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	25,447,96
Total Comprehensive Income for the period										
Profit for the Period	-	-	-	1,715,367	-	-		1.715.367	9.552	1.724.91
Other Comprehensive Income (Net of Tax)		-	-	-	-	(230.852)		(230,852)	(256)	(231,10
Total Comprehensive Income for the period	-	-	-	1.715.367	-	(230.852)		1.484.515	9.296	1.493.81
						(.,		.,,.
Transactions With Equity Holders, Recognised Directly In Equity										
Dividends	-	-	-	(862,401)	-	-	-	(862,401)	(23,365)	(885,7
Transfers from/to Retained Profits	-	-	-	61,919	-	-	(61,919)	-	-	
Changes in Ownership Interest without Change in Control										
Acquisition of Non-Controlling Interest without Change in Control	-	-	-	14,793	-	-	-	14,793	(49,564)	(34,77
Total Transactions with Equity Holders	-		-	(785,689)	-	-	(61,919)	(847,608)	(72,929)	(920,53
Balance as at 30.06.2015 (1 + 2 + 3)	6,962,722	3,567,002	995,894	9,353,137	1,373,590	419,628	2,289,767	24,961,740	1,059,497	26,021,23
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	27,354,93
Total Comprehensive Income for the period										
Profit for the Period				1,736,201				1.736.201	12.805	1.749.0
Other Comprehensive Income (Net of Tax)	-	-	-	1,730,201	-	(1.546.000)		(1.546.000)	(550)	, .,
				1.736.201		(1,546,000)		190.201	12.255	202.4
				1,700,201		(1,040,000)		130,201	12,200	202,40
Total Comprehensive Income for the period										
Transactions With Equity Holders, Recognised Directly In Equity										
· · · ·	-	-	-	(948,641)	-	-	-	(948,641)	(26,180)	(974,82
Transactions With Equity Holders, Recognised Directly In Equity Dividends Transfers from/to Retained Profits	-	-	-	(948,641) 4,364	-	-	(4,364)	(948,641)	(26,180)	(974,82
Transactions With Equity Holders, Recognised Directly In Equity Dividends Transfers from/to Retained Profits Changes in Ownership Interest without Change in Control	-	-	-		-	-	(4,364)	(948,641)	(26,180)	(974,82
Transactions With Equity Holders, Recognised Directly In Equity Dividends Transfers from/to Retained Profits Changes in Ownership Interest without Change in Control Acquisition of Non-Controlling Interest without Change in Control	-	-	-		-	-	- (4,364) -	(948,641) - 1,021	(26,180)	(974,82
Transactions With Equity Holders, Recognised Directly In Equity Dividends Transfers from/to Retained Profits Changes in Ownership Interest without Change in Control	-	- - -	-	4,364	-	-	(4,364) (4,364)	-	-	ι

Chairman/Independent Director, Mr. Nihal Jayamanne PC retired from the Bank with effect from May 8, 2016 and Mr. W M R S Dias, Non-Executive Director was appointed as the Chairman of the Bank with effect from May 9, 2016. Independent Director, Ms. M C Pietersz was appointed as Senior Director with effect from May 9, 2016.

9. Comparative Figures

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

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.

A	DITIONAL DISCLOSURES				Rs. '000
		B/	\NK	GI	ROUP
12	Customer Loans and Receivables	As at 30.06.2016	As at 31.12.2015	As at 30.06.2016	As at 31.12.2015
	Gross Loans and Receivables (Refer 12.1)	213,533,495	198.841.971	213,533,495	198,841,971
	Less: Individual Impairment Collective Impairment	(1,962,093) (3,856,505)	(2,019,537) (3,718,492)	(1,962,093) (3,856,505)	(2,019,537) (3,718,492)
	Net Loans and Receivables	207,714,897	193,103,942	207,714,897	193,103,942
2.1	Customer Loans and Receivables - By product				
₃y pr	oduct - Domestic Currency Export Bills	53,386	41,154	53,386	41,154
	Import Bills	298,952	216,906	298,952	216,906
	Local Bills	53,574	151,680	53,574	151,680
	Lease Rentals Receivable	14,882,042	14,922,249	14,882,042	14,922,249
	Overdrafts Trust Receipts Loans/Revolving Loans(RIL)	55,078,300 11,282,752	49,550,015 12,032,369	55,078,300 11,282,752	49,550,015 12,032,369
	Staff Loans	5,403,543	5,149,180	5,403,543	5,149,180
	Housing Loans	11,663,922	11,025,655	11,663,922	11,025,655
	Pawning Receivables	9,242,567	8,979,333	9,242,567	8,979,333
	Refinance Loans	1,078,117	854,911	1,078,117	854,911
	Credit Cards	3,263,815	3,189,905	3,263,815	3,189,905
	Margin Trading Term Loans	3,099,994 82.852.333	3,241,982 72,394,970	3,099,994 82,852,333	3,241,982 72,394,970
	Total	198.253.297	181,750,309	198,253,297	181,750,309
		,	,	,,	,
By pr	oduct - Foreign Currency				
	Export Bills	1,102,675	1,638,044	1,102,675	1,638,044
	Import Bills Local Bills	219,729	243,679	219,729	243,679 92,605
	Overdrafts	33,038 759,811	92,605 1,490,845	33,038 759,811	1.490.845
	Trust Receipts Loans/Revolving Loans(RIL)	558,336	321,171	558,336	321,171
	Housing Loans	27,041	33,245	27,041	33,245
	Term Loans	12,579,568	13,272,073	12,579,568	13,272,073
	Total s Loans and Receivables Movements in Individual and Collective Impairment during the period for	15,280,198 213,533,495 Customer Loans and Re	17,091,662 198,841,971	15,280,198 213,533,495	17,091,662 198,841,971
	Loans and Receivables	15,280,198 213,533,495 Customer Loans and Ri Bank As at 2016	17,091,662 198,841,971 eceivables As at 2015	15,280,198 213,533,495 Group As at 2016	17,091,662 198,841,971 As at 2015
12.2	: Loans and Receivables Movements in Individual and Collective Impairment during the period for idual Impairment	15,280,198 213,533,495 Customer Loans and Ri Bank As at 2016 (For 06 Months)	17,091,662 198,841,971 eceivables As at 2015 (For 12 Months)	15,280,198 213,533,495 Group As at 2016 (For 06 Months)	17,091,662 198,841,971 As at 2015 (For 12 Months)
12.2	Leans and Receivables Movements in Individual and Collective Impairment during the period for idual Impairment Opening Balance as at 01st January	15,280,198 213,533,495 Customer Loans and Ri Bank As at 2016 (For 06 Months) 2,019,537	17,091,662 198,841,971 ecceivables As at 2015 (For 12 Months) 2,336,572	15,280,198 213,533,495 Group As at 2016 (For 06 Months) 2,019,537	17,091,662 198,841,971 As at 2015 (For 12 Months) 2,336,572
12.2	Loans and Receivables Movements in Individual and Collective Impairment during the period for Idual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement	15,280,198 213,533,495 Customer Loans and Ri Bank As at 2016 (For 06 Months) 2,019,537 174,357	17,091,662 198,841,971 eccivables As at 2015 (For 12 Months) 2,336,572 841,302	15,280,198 213,533,495 Group As at 2016 (For 06 Months) 2,019,537 174,357	17,091,662 198,841,971 As at 2015 (For 12 Months) 2,336,572 841,302
12.2	Loans and Receivables Movements in Individual and Collective Impairment during the period for dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs	15,280,198 213,533,495 Customer Loans and Ru Bank As at 2016 (For 06 Months) 2,019,537 174,357 (84,861)	17,091,662 198,841,971 accivables As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953)	15,280,198 213,533,495 Group As at 2016 (For 06 Months) 2,019,537 174,357 (84,861)	17,091,662 198,841,971 As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953)
12.2	Loans and Receivables Movements in Individual and Collective Impairment during the period for Idual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement	15,280,198 213,533,495 Customer Loans and Ri Bank As at 2016 (For 06 Months) 2,019,537 174,357	17,091,662 198,841,971 eccivables As at 2015 (For 12 Months) 2,336,572 841,302	15,280,198 213,533,495 Group As at 2016 (For 06 Months) 2,019,537 174,357	17,091,662 198,841,971 As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953)
12.2	Leans and Receivables Movements in Individual and Collective Impairment during the period for dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables	15,280,198 213,533,495 Customer Loans and Ru Bank As at 2016 (For 06 Months) 2,019,537 174,357 (84,861)	17,091,662 198,841,971 eceivables As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709)	15,280,198 213,533,495 Group As at 2016 (For 06 Months) 2,019,537 174,357 (84,861)	17,091,662 198,841,971 As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709)
12.2	Leans and Receivables Movements in Individual and Collective Impairment during the period for dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Transfer from Collective Impairment Closing Balance as at 30th June 2016	15,280,198 213,533,495 Customer Loans and R Bank As at 2016 (For 06 Months) 2,019,537 174,357 (84,861) (146,940)	17,091,662 198,841,971 eceivables As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325	15,280,198 213,533,495 Group As at 2016 (For 06 Months) 2,019,537 174,357 174,357 (84,861) (146,940) - 1,962,093	17,091,662 198,841,971 As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325
12.2	Leans and Receivables Movements in Individual and Collective Impairment during the period for dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Transfer from Collective Impairment Closing Balance as at 01st January Opening Balance as at 01st January	15,280,198 213,533,495 Customer Loans and R Bank As at 2016 (For 06 Months) 2,019,537 174,357 (84,861) (146,940) 1,962,093 3,718,492	17,091,662 198,841,971 eceivables As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710	15,280,198 213,533,495 As at 2016 (For 06 Months) 2,019,537 174,357 (84,861) (146,940) 1,962,093 3,718,492	17,091,662 198,841,971 As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710
12.2	A Leans and Receivables Movements in Individual and Collective Impairment during the period for dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Transfer from Collective Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 citve Impairment Opening Balance as at 01st January Charge/(Write back) to Inscome Statement	15,280,198 213,533,495 Customer Loans and R Bank As at 2016 (For 06 Months) 2,019,537 174,957 174,957 (84,861) (146,940) 1,962,093	17,091,662 198,841,971 eceivables As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141)	15,280,198 213,533,495 Group As at 2016 (For 06 Months) 2,019,537 174,357 174,357 (84,861) (146,940) - 1,962,093	17,091,662 198,841,971 As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141)
12.2	A Leans and Receivables Movements in Individual and Collective Impairment during the period for dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Transfer from Collective Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 ctive Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs	15,280,198 213,533,495 Customer Loans and R Bank As at 2016 (For 06 Months) 2,019,537 174,357 (84,861) (146,940) 1,962,093 3,718,492	17,091,662 198,841,971 eccivables As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752)	15,280,198 213,533,495 As at 2016 (For 06 Months) 2,019,537 174,357 (84,861) (146,940) 1,962,093 3,718,492	17,091,662 198,841,971 As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752)
12.2	A Leans and Receivables Movements in Individual and Collective Impairment during the period for dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Transfer from Collective Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 ctive Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment	15,280,198 213,533,495 Customer Loans and R Bank As at 2016 (For 06 Months) 2,019,537 174,357 (84,861) (146,940) 1,962,093 3,718,492 138,013	17,091,662 198,841,971 eceivables As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141)	15,280,198 213,533,495 As at 2016 (For 06 Months) 2,019,537 174,357 (84,861) (146,940) - 1,962,093 3,718,492 138,013	17,091,662 198,841,971 As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537
12.2	A Leans and Receivables Movements in Individual and Collective Impairment during the period for dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Transfer from Collective Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 ctive Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs	15,280,198 213,533,495 Customer Loans and R Bank As at 2016 (For 06 Months) 2,019,537 174,357 (84,861) (146,940) 1,962,093 3,718,492	17,091,662 198,841,971 eccivables As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752)	15,280,198 213,533,495 As at 2016 (For 06 Months) 2,019,537 174,357 (84,861) (146,940) 1,962,093 3,718,492	17,091,662 198,841,971 As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (371,172)
12.2 Indiv	A Leans and Receivables Movements in Individual and Collective Impairment during the period for dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Transfer from Collective Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 ctive Impairment Opening Balance as of 1st January Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment Closing Balance as at 30th June 2016 Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment Closing Balance as at 30th June 2016	15,280,198 213,533,495 Customer Loans and R Bank As at 2016 (For 06 Months) 2,019,537 174,357 (84,861) (146,940) 1,962,093 3,718,492 138,013	17,091,662 198,841,971 eceivables As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752) (275,325)	15,280,198 213,533,495 As at 2016 (For 06 Months) 2,019,537 174,357 (84,861) (146,940) - 1,962,093 3,718,492 138,013	17,091,662 198,841,971 As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752) (275,325)
12.2 Indiv	A Leans and Receivables Movements in Individual and Collective Impairment during the period for dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Transfer from Collective Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 ctive Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 bruce Statement Closing Balance as at 30th June 2016 as at 31st December 2015 bruce Statement Closing Balance as at 30th June 2016 as at 31st December 2015 bruce Statement Closing Balance as at 30th June 2016 as at 31st December 2015 bruce Statement Closing Balance as at 30th June 2016 as at 31st December 2015 bruce Statement Closing Balance as at 30th June 2016 as at 31st December 2015 bruce Statement Closing Balance as at 30th June 2016 as at 31st December 2015 bruce Statement bru	15,280,198 213,533,495 213,533,495 213,533,495 As at 2016 (For 06 Months) 2,019,537 174,357 (84,461) (146,940) 1,962,093 3,718,492 138,013 - - - - - - - -	17,091,662 198,841,971 eceivables As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752) (275,325) 3,718,492	15,280,198 213,533,495 As at 2016 (For 06 Months) 2,019,537 174,357 (84,861) (146,940) - 1,962,093 3,718,492 138,013 - - 3,856,505	17,091,662 198,841,971 As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752) (275,325) 3,718,492
12.2 Indiv Colle	A Leans and Receivables Movements in Individual and Collective Impairment during the period for dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Transfer from Collective Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 ctive Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 bruce Statement Closing Balance as at 30th June 2016 as at 31st December 2015 bruce Statement Closing Balance as at 30th June 2016 as at 31st December 2015 bruce Statement Closing Balance as at 30th June 2016 as at 31st December 2015 bruce Statement Closing Balance as at 30th June 2016 as at 31st December 2015 bruce Statement Closing Balance as at 30th June 2016 as at 31st December 2015 bruce Statement Closing Balance as at 30th June 2016 as at 31st December 2015 bruce Statement bru	15,280,198 213,533,495 Customer Loans and R Bank As at 2016 (For 06 Months) 2,019,537 174,357 (84,861) (146,940) 1,962,093 3,718,492 138,013 3,856,505 5,818,598 Bank As at	17,091,662 198,841,971 eceivables As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752) (275,325) 3,718,492 5,738,029 As at	15,280,198 213,533,495 Group As at 2016 (For 06 Months) 2,019,537 174,357 (84,861) (146,940) 1,962,093 3,718,492 138,013 - - - - - - - - - - - - -	17,091,662 198,841,971 As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752) (217,325) 3,718,492 5,738,029 As at
12.2 Indiv Colle	A Leans and Receivables Movements in Individual and Collective Impairment during the period for dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Transfer from Collective Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 ctive Impairment Closing Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Transfer to Individual Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Customer Deposits - By product	15,280,198 213,533,495 213,533,495 213,533,495 As at 2016 (For 06 Months) 2,019,537 174,357 (84,861) (146,940) 1,962,093 3,718,492 138,013 - 3,856,505 5,818,598 Bank	17,091,662 198,841,971 eceivables (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752) (275,325) 3,718,492 5,738,029	15,280,198 213,533,495 As at 2016 (For 06 Months) 2,019,537 174,357 (84,861) (146,940) - - 1,962,093 3,718,492 138,013 - - 3,856,505 5,818,598 Group	17,091,662 198,841,971 As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752) (275,325) 3,718,492 5,738,029
12.2 Indiv Colle	A Leans and Receivables Movements in Individual and Collective Impairment during the period for dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Transfer from Collective Impairment Opening Balance as at 30th June 2016 as at 31st December 2015 ctive Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment Closing Balance as at 30th June 2016 as at 31st December 2015	15,280,198 213,533,495 Customer Loans and R Bank As at 2016 (For 06 Months) 2,019,537 174,357 (84,861) (146,940) 1,962,093 3,718,492 138,013 3,856,505 5,818,598 Bank As at	17,091,662 198,841,971 eceivables As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752) (275,325) 3,718,492 5,738,029 As at	15,280,198 213,533,495 Group As at 2016 (For 06 Months) 2,019,537 174,357 (84,861) (146,940) 1,962,093 3,718,492 138,013 - - - - - - - - - - - - -	17,091,662 198,841,971 As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752) (275,325) 3,718,492 5,738,029 As at
12.2 Indiv Colle	A Leans and Receivables Movements in Individual and Collective Impairment during the period for Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Transfer from Collective Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Customer Deposits - By product oduct - Domestic Currency	15,280,198 213,533,495 213,533,495 213,533,495 As at 2016 (For 06 Months) 2,019,537 174,357 (84,861) (146,940) 1,962,093 3,718,492 138,013 3,856,505 5,818,598 Bank As at 30,06,2016	17,091,662 198,841,971 eceivables (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752) (275,325) 3,718,492 5,738,029 As at 31.12,2015	15,280,198 213,533,495 Group As at 2016 (For 06 Months) 2,019,537 174,357 (84,861) (146,940) - 1,962,093 3,718,492 138,013 - 3,856,505 5,818,598 Group As at 30.06,2016	17,091,662 198,841,971 As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752) (275,325) 3,718,492 5,738,029 As at 31.12.2015
12.2 Indiv Colle	A Leans and Receivables Movements in Individual and Collective Impairment during the period for Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Transfer from Collective Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 ctive Impairment Quering Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Insafer to Individual Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 as at 31st December 2015 Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Closing Balance as at 30th June 2016 As at 31st December 2015 Impairment Closing Balance as at 30th June 2016 As at 31st December 2015 Impairment Closing Balance Balance As at 31st December 2015 Impairment Impairment Closing Balance Balance As at 31st December 2015 Impairment Im	15,280,198 213,533,495 213,533,495 213,533,495 213,533,495 213,533,495 213,533,495 2019,537 174,357 (84,861) (146,940) 1,962,093 3,718,492 138,013 3,718,492 138,013 3,718,492 138,013 - - - - - - - - - - - - - - - - - - -	17,091,662 198,841,971 eceivables As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752) (275,325) 3,718,492 5,738,029 As at 31.12,2015 16,381,633 16,382,291 127,704,952 127,704,952 19,382 19,382 19,382 10,38	15,280,198 213,533,495 Group As at 2016 (For 06 Months) 2,019,537 174,357 (84,861) (146,940) 1,962,093 3,718,492 138,013 3,718,492 138,013 3,856,505 5,818,598 Group As at 30.06,2016 16,419,723 56,761,717 142,748,043	17,091,662 198,841,971 As at 2015 (For 12 Months) 2,336,572 841,302 2,75,325 2,019,537 4,675,710 (370,141) (311,752) (275,325) 3,718,492 5,738,029 As at 31.12,2015 16,381,633 16,382,291 127,704,952
12.2 Indiv Colle	A Leans and Receivables Movements in Individual and Collective Impairment during the period for dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Transfer from Collective Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 ctive Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Cusing Balance as at 30th June 2016 as at 31st December 2015 Impairment Cusing Balance as the product customer Deposits - By product Demand deposits Savings deposits	15,280,198 213,533,495 213,533,495 213,533,495 As at 2016 (For 06 Months) 2,019,537 174,957 174,957 174,957 (84,861) (146,940) 1,962,093 3,718,492 138,013 3,718,492 138,013 3,856,505 5,818,598 Bank As at 30,06,2016 16,419,723 56,761,717	17,091,662 198,841,971 eccivables As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752) (275,325) 3,718,492 5,738,029 As at 31.12,2015 16,381,633 56,252,291	15,280,198 213,533,495 Group As at 2016 (For 06 Months) 2,019,537 174,357 174,357 (84,861) (146,940) - 1,962,093 3,718,492 3,718,492 3,718,492 - 3,856,505 5,818,598 Group As at 3,005,2016 16,419,723 56,761,717	17,091,662 198,841,971 As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752) (275,325) 3,718,492 5,738,029 As at 31,12,2015 16,381,633 56,252,291
12.2 Indiv Colle	A Leans and Receivables Movements in Individual and Collective Impairment during the period for Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Transfer from Collective Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 ctive Impairment Quering Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Insafer to Individual Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 as at 31st December 2015 Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Closing Balance as at 30th June 2016 As at 31st December 2015 Impairment Closing Balance as at 30th June 2016 As at 31st December 2015 Impairment Closing Balance Balance As at 31st December 2015 Impairment Impairment Closing Balance Balance As at 31st December 2015 Impairment Im	15,280,198 213,533,495 213,533,495 213,533,495 213,533,495 213,533,495 213,533,495 2019,537 174,357 (84,861) (146,940) 1,962,093 3,718,492 138,013 3,718,492 138,013 3,718,492 138,013 - - - - - - - - - - - - - - - - - - -	17,091,662 198,841,971 eceivables As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752) (275,325) 3,718,492 5,738,029 As at 31.12,2015 16,381,633 16,382,291 127,704,952 127,704,952 19,382 19,382 19,382 10,38	15,280,198 213,533,495 Group As at 2016 (For 06 Months) 2,019,537 174,357 (84,861) (146,940) 1,962,093 3,718,492 138,013 3,718,492 138,013 3,856,505 5,818,598 Group As at 30.06,2016 16,419,723 56,761,717 142,748,043	17,091,662 198,841,971 As at 2015 (For 12 Months) 2,336,572 841,302 2,75,325 2,019,537 4,675,710 (370,141) (311,752) (275,325) 3,718,492 5,738,029 As at 31.12,2015 16,381,633 16,382,291 127,704,952
12.2 Indiv Colle Total 13 By pr	A Leans and Receivables Movements in Individual and Collective Impairment during the period for dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Transfer from Collective Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 ctive Impairment Closing Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Cusing Balance as at 30th June 2016 as at 31st December 2015 Impairment Cusing Balance as at 30th June 2016 as at 31st December 2015 Impairment Cusing Balance as at 30th June 2016 as at 31st December 2015 Impairment Cusing Balance as at 30th June 2016 as at 31st December 2015 Impairment Cusing Balance as at 30th June 2016 as at 31st December 2015 Impairment Cusing Balance as at 30th June 2016 as at 31st December 2015 Impairment Cusing Balance as at 30th June 2016 as at 31st December 2015 Impairment Cusing Balance as at 30th June 2016 as at 31st December 2015 Impairment Cusing Balance as at 30th June 2016 as at 31st December 2015 Impairment Cusing Balance as at 30th June 2016 as at 31st December 2015 Impairment	15,280,198 213,533,495 213,533,495 213,533,495 As at 2016 (For 06 Months) 2,019,537 174,957 (84,861) (146,940) 1,962,093 3,718,492 138,013 - - - - - - - - - - - - - - - - - - -	17,091,662 198,841,971 eccivables As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752) (275,325) 3,718,492 5,738,029 As at 31.12,2015 16,381,633 56,252,291 127,704,952 3,887,455	15,280,198 213,533,495 (For 06 Months) 2,019,537 174,357 174,357 (84,861) (146,940) 3,718,492 1,962,093 3,718,492 138,013 3,856,505 5,818,598 Group As at 30.06.2016 16,419,723 56,761,717 142,748,043 3,470,892	17,091,662 198,841,971 As at 2015 (For 12 Months) 2,336,572 841,302 2,019,537 4,675,710 (370,141) (370,141) (371,742) (275,325) 3,718,492 5,738,029 As at 31,12,2015 16,381,633 16,282,291 127,704,952 3,887,455
12.2 Indiv Colle Total 13 By pr	A Leans and Receivables Movements in Individual and Collective Impairment during the period for dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Transfer from Collective Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 ctive Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Intarisef rom Collective Impairment Closing Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Customer Deposits - By product oduct - Domestic Currency Demand deposits Certificate of deposits Total period Currency Demand deposits Coulomer Currency Demand deposits Coulomer Currency Demand deposits Certificate of deposits Certificate of deposits Certificate of deposits Certificate of deposits Coulomer Currency Demand deposits Certificate of deposits Certi	15,280,198 213,533,495 213,533,495 213,533,495 As at 2016 (For 06 Months) 2,019,537 174,957 (84,861) (146,940) 1,962,093 3,718,492 138,013 - - - - - - - - - - - - - - - - - - -	17,091,662 198,841,971 eceivables As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752) (275,325) 3,718,492 5,738,029 As at 31.12,2015 16,381,633 56,252,291 127,704,952 3,887,455 204,226,331 1,362,914	15,280,198 213,533,495 (For 06 Months) 2,019,537 174,357 174,357 (84,861) (146,940) 3,718,492 1,962,093 3,718,492 138,013 3,856,505 5,818,598 Group As at 30.06.2016 16,419,723 56,761,717 142,748,043 3,470,892	17,091,662 198,841,971 As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752) (275,325) 3,718,492 5,738,029 As at 31,12,2015 16,381,633 16,282,291 127,704,952 3,887,455
12.2 Indiv Colle Total 13 By pr	A Leans and Receivables Movements in Individual and Collective Impairment during the period for dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Transfer from Collective Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 ctive Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer for Individual Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Customer Deposits - By product Oduct - Domestic Currency Demand deposits Savings deposits Total Oduct - Foreign Currency Demand deposits Savings deposits	15,280,198 213,533,495 Customer Loans and R. Bank As at 2016 (For 06 Months) 2,019,537 17,4,557 17,4,557 (84,861) (146,940) 1,962,093 3,718,492 138,013	17,091,662 198,841,971 eceivables As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752) (275,325) 3,718,492 5,738,029 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	15,280,198 213,533,495 Croup As at 2016 (For 06 Months) 2,019,537 174,357 174,357 (84,861) (146,940) 1,962,093 3,718,492 3,718,492 3,718,492 3,856,505 5,818,598 Group As at 30.06.2016 16,419,723 56,761,717 142,748,043 3,470,892 219,400,375 1,315,832 8,271,635	17,091,662 198,841,971 As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752) (275,325) 3,718,492 5,738,029 4,6381,633 56,252,291 127,704,955 3,887,455 204,226,331 1,362,914 7,471,433
12.2 Indiv Colle Total 13 By pr	A Leans and Receivables Movements in Individual and Collective Impairment during the period for dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Transfer from Collective Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 ctive Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Intarisef rom Collective Impairment Closing Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer to Individual Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Customer Deposits - By product oduct - Domestic Currency Demand deposits Certificate of deposits Total period Currency Demand deposits Coulomer Currency Demand deposits Coulomer Currency Demand deposits Certificate of deposits Certificate of deposits Certificate of deposits Certificate of deposits Coulomer Currency Demand deposits Certificate of deposits Certi	15,280,198 213,533,495 Customer Loans and R Bank As at 2016 (For 06 Months) 2,019,537 174,357 (84,861) (146,640) 1,962,093 3,718,492 138,013 - 3,856,505 5,818,598 Bank As at 30.06,2016 16,419,723 56,761,717 142,748,043 3,470,892 219,400,375 1,315,832	17,091,662 198,841,971 eceivables As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752) (275,325) 3,718,492 5,738,029 As at 31.12,2015 16,381,633 56,252,291 127,704,952 3,887,455 204,226,331 1,362,914	15,280,198 213,533,495 (For 06 Months) 2,019,537 174,357 (84,861) (146,940) 1,962,093 3,718,492 138,013 3,718,492 138,013 3,856,505 5,818,598 Group As at 30.06,2016 1,419,723 56,761,717 142,748,043 3,470,892 219,400,375	17,091,662 198,841,971 As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752) (275,325) 3,718,492 5,738,029 As at 31,12,2015 16,818,633 16,381,633 16,381,633 16,381,643 1,362,2914
12.2 Indiv Colle Total 13 By pr	A Leans and Receivables Movements in Individual and Collective Impairment during the period for dual Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Interest Accrued on Impaired Loans and Receivables Transfer from Collective Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 ctive Impairment Opening Balance as at 01st January Charge/(Write back) to Income Statement Reversal for Write-Offs Transfer for Individual Impairment Closing Balance as at 30th June 2016 as at 31st December 2015 Impairment Customer Deposits - By product Oduct - Domestic Currency Demand deposits Savings deposits Total Oduct - Foreign Currency Demand deposits Savings deposits	15,280,198 213,533,495 Customer Loans and R. Bank As at 2016 (For 06 Months) 2,019,537 17,4,557 17,4,557 (84,861) (146,940) 1,962,093 3,718,492 138,013	17,091,662 198,841,971 eceivables As at 2015 (For 12 Months) 2,336,572 841,302 (1,080,953) (352,709) 275,325 2,019,537 4,675,710 (370,141) (311,752) (275,325) 3,718,492 5,738,029 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	15,280,198 213,533,495 Croup As at 2016 (For 06 Months) 2,019,537 174,357 174,357 (84,861) (146,940) 1,962,093 3,718,492 3,718,492 3,718,492 3,856,505 5,818,598 Group As at 30.06.2016 16,419,723 56,761,717 142,748,043 3,470,892 219,400,375 1,315,832 8,271,635	17,091,662 198,841,971 As at 2015 (For 12 Months) 2,336,572 841,302 2,019,537 2,019,537 4,675,710 (370,141) (311,752) (275,325) 3,718,492 5,738,029 3,718,492 5,738,029 127,704,952 3,887,455 204,226,331 1,362,914 7,471,433

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