

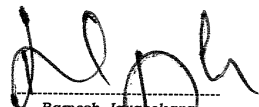
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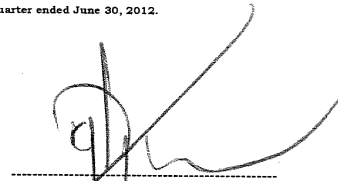
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Balance Sheet
(In terms of Rule 7.4 of the Colombo Stock Exchange)

	Bank			Group		
	As at 30/06/2012	As at 31/12/2011	Growth %	As at 30/06/2012	As at 31/12/2011	Growth %
On - Balance Sheet Assets						
Cash in hand	4,273,393	4,109,800	3.98	4,273,429	4,109,835	3.98
Balances with Central Bank of Sri Lanka / Other Central Banks	7,754,095	7,070,728	9.66	7,754,095	7,070,728	9.66
Due from Banks and other Financial Institutions	3,085,467	3,745,761	(17.63)	3,085,549	3,746,287	(17.64)
Investments - Trading Account						
Government Securities	989,205	4,387,294	(77.45)	989,205	4,387,294	(77.45)
Other Securities	308,139	998,905	(69.15)	308,139	998,905	(69.15)
Investments - Held to Maturity (Net of Provision / (Reversal) Made for Decline in Value of Investments & Impairment Loss)						
Government Securities	28,018,066	27,219,680	2.93	28,018,066	27,219,680	2.93
Other Securities	3,515,938	3,273,433	7.41	3,582,535	3,330,030	7.58
Add/(Less) : Increase/(Decline) in value of Investments	(147,668)	(229,761)	(35.73)	(203,997)	(286,090)	(28.69)
Less : Impairment Loss on Investments	(1,883,225)	(1,883,225)	-	(1,883,225)	(1,883,225)	-
Investments in Associates and Subsidiaries	793,254	793,254	-	-	-	-
Total Loans and Advances						
Total Performing Loans and Advances						
Bills of Exchange	1,366,119	989,260	38.10	1,366,119	989,260	38.10
Overdrafts	27,556,794	23,605,902	16.74	27,556,794	23,605,902	16.74
Lease Rentals Receivables	8,421,822	7,316,754	15.10	8,421,822	7,316,754	15.10
Other Loans	70,972,351	64,901,078	9.35	70,972,351	64,901,078	9.35
Interest Receivable	1,601,763	683,311	134.41	1,601,763	683,311	134.41
Total Non - Performing Loans and Advances	109,918,849	97,496,305	12.74	109,918,849	97,496,305	12.74
Bills of Exchange	13,663	11,652	17.26	13,663	11,652	17.26
Overdrafts	3,029,260	3,332,846	(9.11)	3,029,260	3,332,846	(9.11)
Lease Rentals Receivable	247,096	262,088	(5.72)	247,096	262,088	(5.72)
Other Loans	13,868,264	14,393,989	(3.65)	13,868,264	14,393,989	(3.65)
Interest Receivable	2,021,825	2,922,538	(30.82)	2,021,825	2,922,538	(30.82)
Total Gross Loans and Advances	19,180,108	20,923,113	(8.33)	19,180,108	20,923,113	(8.33)
Less :	129,098,957	118,419,418	9.02	129,098,957	118,419,418	9.02
Interest in Suspense	(3,701,831)	(4,729,670)	(21.73)	(3,701,831)	(4,729,670)	(21.73)
Specific Loan Loss Provisions	(4,149,226)	(4,657,422)	(10.91)	(4,149,226)	(4,657,422)	(10.91)
General Loan Loss Provisions	(410,123)	(382,239)	7.29	(410,123)	(382,239)	7.29
Net Loans and Advances	120,837,777	108,650,087	11.22	120,837,777	108,650,087	11.22
Other Assets	4,209,900	4,460,717	(5.62)	4,328,390	4,536,312	(4.58)
Intangible Assets (Net of Amortization)	312,673	404,299	(22.66)	312,673	404,299	(22.66)
Income Taxation	163,986	211,844	(22.59)	163,986	211,844	(22.59)
Deferred Tax Assets	60,716	15,688	287.02	60,716	15,688	287.02
Group Balances Receivable	237,629	-	-	237,629	-	-
Investment Properties	2,492,455	2,411,163	3.37	2,492,455	2,411,163	3.37
Property, Plant & Equipment (Net of accumulated depreciation)	-	-	-	-	-	-
Total on Balance Sheet Assets	175,021,800	165,877,296	5.51	176,481,030	167,357,700	5.45
On - Balance Sheet Liabilities						
Total Deposits						
Demand Deposits	10,840,942	10,640,349	1.89	10,840,942	10,640,349	1.89
Savings Deposits	39,037,600	38,503,008	1.39	39,037,600	38,503,008	1.39
Time Deposits	77,269,934	67,788,562	13.99	77,269,934	67,788,562	13.99
Margin Deposits	581,742	734,230	(20.77)	581,742	734,230	(20.77)
Other Deposits	3,828,492	3,606,977	6.14	3,828,492	3,606,977	6.14
Total Borrowings	131,558,710	121,273,126	8.48	131,558,710	121,273,126	8.48
Borrowings from CBSL	768,991	774,969	(0.77)	768,991	774,969	(0.77)
Borrowings from Banks and Financial Institutions in Sri Lanka	2,861,183	3,558,601	(19.60)	2,861,183	3,558,601	(19.60)
Borrowings from Banks and Financial Institutions Abroad	2,948,579	2,277,000	29.49	2,948,579	2,277,000	29.49
Securities Sold under repurchase agreements	6,744,961	9,370,371	(28.02)	6,744,961	9,370,371	(28.02)
Debentures	1,902,250	2,651,650	(28.26)	1,902,250	2,651,650	(28.26)
Other Borrowings	1,246,741	685,951	81.75	1,246,741	685,951	81.75
Total on Balance Sheet Liabilities	16,472,705	19,318,542	(14.73)	16,472,705	19,318,542	(14.73)
Group Balances Payable	166,715	99,841	66.98	166,715	99,841	66.98
Income Taxation	356,052	47,054	656.69	356,052	47,054	656.69
Other Liabilities	8,225,968	7,599,208	8.25	8,343,389	7,676,116	8.69
Total on Balance Sheet Liabilities	156,780,150	148,337,771	5.69	156,730,856	148,314,838	5.67
Equity Capital and Reserves						
Stated Capital	10,225,452	10,259,353	(0.33)	10,225,452	10,259,353	(0.33)
Statutory Reserve Fund	618,501	618,501	-	618,501	618,501	-
Total Other Reserves	7,397,697	6,661,671	11.05	7,808,426	7,069,712	10.45
Minority Interest	18,241,650	17,539,525	4.00	18,652,379	17,947,566	3.93
Total Equity Capital and Reserves	18,241,650	17,539,525	4.00	19,750,174	19,042,862	3.71
Total On - Balance Sheet Liabilities and Equity Capital and Reserves	175,021,800	165,877,296	5.51	176,481,030	167,357,700	5.45
Off - Balance Sheet Items and Contra Accounts						
Contingencies	21,632,863	18,395,757	17.60	21,632,863	18,395,757	17.60
Commitments and Contra Accounts	14,952,586	17,851,459	(16.24)	14,952,586	17,862,678	(16.29)
Total Off - Balance Sheet Items and Contra Accounts	36,585,449	36,247,216	0.93	36,585,449	36,258,435	0.90
Memorandum Information						
Number of Employees	3,089	3,150	(1.94)	3,120	3,181	(1.92)
Number of Branches	100	99	1.01	100	99	1.01
Net Asset Value Per Ordinary Share (Rs.)	53.96	51.78	4.21	55.17	52.99	4.11

The above statements are subject to audit and have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka and where ever required provides additional disclosures to comply with Sri Lanka Accounting Standard 35 - Interim Financial Reporting.
It is certified that the above Financial Statements give a true and fair view of the state of affairs of Seylan Bank PLC as at June 30, 2012 and its Profit/(loss) for the quarter ended June 30, 2012.


Ramesh Jayasekara
Chief Financial Officer


Kapila Ariyaratne
General Manager / Chief Executive


Mohan Pieris PC
Chairman


Lalith Withana
Director

August 06, 2012
Colombo

