SEYLAN BANK PLC FINANCIAL STATEMENTS Year ended 31st December, 2014



												s. '00
	_	BANK			BANK			GROUP			GROUP	
	_	For the yea		_	For the Qua			For the year			or the Quart	
		nded 31st Dec			ded 31stDe			d 31st Decem			ed 31st Dece	
	2014	2013	Growth	2014	2013	Growth	2014	2013	Growth	2014	2013	Growt
			%			%			%			0
Interest Income	23,407,481	24,859,315	(5.84)		6,652,073	. ,	23,422,157		,	5,783,439	6,654,899	(13.1
Less: Interest Expenses	12,242,991	15,139,734	(19.13)		3,727,460	(24.06)			(19.13)		3,721,752	(24.0
Net Interest Income	11,164,490	9,719,581	14.87	2,946,878	2,924,613	0.76	11,198,925	9,750,794	14.85	2,956,518	2,933,147	0.8
ee and Commission Income	2,347,472	2,208,628	6.29	637,249	605,987	5.16	2,347,129	2,208,342	6.28	636,906	605,701	5.1
Less: Fee and Commission Expenses	90,267	81,294	11.04	27,868	20,253	37.60	97,009	87,931	10.32	31,254	22,057	41.7
Vet Fee and Commission Expenses	2,257,205	2,127,334	6.10	609,381	585,734	4.04		2,120,411	6.12	605,652	583,644	3.7
iet ree and Commission income	2,237,203	2,121,334	0.10	009,301	303,734	4.04	2,230,120	2,120,411	0.12	000,002	303,044	3.1
Net Trading Income	740.106	189.112	291.36	(71,975	189.377	(138.01)	741,707	189.263	291.89	(71,775)	189,223	(137.9
Vet Gain from Financial Investments	1,186,185	190,268	523.43	253,201	159,702	58.55	1,189,706	190,268	525.28	256,722	159,702	60.7
Vet Exchange Income	535,250	476,014	12.44	173,016		42.50	535,250	476,014	12.44	173,016	121,415	42.5
Other Operating Income (Net)	347,861	167,641	107.50	183,826	77,038	138.62	392,477	216,181	81.55	199,247	88,001	126.4
yanor oporating moonio (not)	2,809,402	1,023,035	174.61	538,068		(1.73)		1,071,726	166.78	557,210	558,341	(0.2
Total Operating Income	16,231,097	12,869,950	26.12		4,057,879	,	16,308,185			4,119,380	4,075,132	1.0
	,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		-,,	.,,		,,	,,		.,,	.,,	
ess: Impairment for Loans and												
Other Losses - Charges/(Reversal)												
Individual Impairment	2,021,892	1,305,790	54.84	813,999	661,547	23.04	2,021,892	1,305,790	54.84	813,999	661,547	23.0
Collective Impairment	60,661	(92,572)	165.53	(211,375)		(490.88)		(92,572)	165.53	(211,375)	54,077	(490.8
Others	186,967	147,951	26.37	9,560	45,394	(78.94)		148,899	(64.96)	(125,235)	46,342	(370.2
Othors	2,269,520	1,361,169	66.73	612,184		(19.56)			56.72	477,389	761,966	(37.3
let Operating Income	13,961,577	11,508,781	21.31		3,296,861	, , ,	14,173,460			3,641,991	3,313,166	9.9
	10,001,011	,,		0,102,110	-,,		, ,	,,		0,011,001	0,010,100	
Personnel Expenses	3,926,361	3,536,560	11.02	1,017,989	978,985	3.98	3,957,416	3,559,799	11.17	1,027,663	982,150	4.6
Depreciation and Amortisation	453,374	532,507	(14.86)	110,803	110,912	(0.10)		568,559	(12.72)	134,379	104,099	29.0
Other Expenses	3,729,394	3,237,039	15.21	915,098	782,951	16.88	3,681,423		14.78	908,584	781,316	16.2
Sales Expended	8,109,129	7,306,106	10.99		1,872,848	9.13		7,335,683		2,070,626	1,867,565	10.8
Operating Profit before Taxes	5,852,448	4,202,675	39.26		1,424,013	1.00		4,245,131			1,445,601	8.7
	0,002,110	1,202,010		1,100,000	1,121,010		0,000,000	1,210,101		1,011,000	1,110,001	
Value Added Tax (VAT) and Nation												
Building Tax (NBT) on Financial Services	1,203,004	748,640	60.69	278,474	238,812	16.61	1,203,004	748,640	60.69	278,474	238,812	16.6
	,,_	,			,		,,,,,,,,,,,				,	
Profit before Income Taxes	4,649,444	3,454,035	34.61	1,159,779	1,185,201	(2.14)	4,835,389	3,496,491	38.29	1,292,891	1,206,789	7.1
ncome Tax Expenses	1,570,842	1,138,496	37.98	334,402	405,618	(17.56)	1,582,819	1,144,446	38.30	324,140	393,308	(17.5
Profit for the Period	3,078,602	2,315,539	32.95	825,377	779,583	5.87	3,252,570	2,352,045	38.29	968,751	813,481	19.0
Attributable to:												
Owners of the Parents							3,178,776		36.65	918,661	797,152	15.2
Ion-Controlling Interest							73,794	25,897	184.95	50,090	16,329	206.7
rofit for the Period	3,078,602	2,315,539	32.95	825,377	779,583	5.87	3,252,570	2,352,045	38.29	968,751	813,481	19.0
Basic/Diluted Earnings												
per Ordinary Share (in Rupees)	8.92	6.74	32.34	2.39	2.26	5.75	9.21	6.78	35.84	2.66	2.31	15.1

CASH FLOW STATEMENT				Rs. '000
	BA		GRO	JP
or the Year Ended 31st December	2014	2013	2014	2013
ash Flows from Operating Activities				
erest Receipts	22,780,397	23,509,328	22,795,073	23,516,237
es and Commission Receipts	2,347,472	2,208,628	2,347,129	2,208,342
erest Payments	(13,136,112)	(14,339,219)	(13,116,353)	(14,314,915
ding Income	1,172,265	713,890	1,172,265	714,041
ceipts from Other Operating Activities	97,451	53,765	156,165	117,184
sh Payments to Employees and Suppliers	(8,408,229)	(7,365,018)	(8,407,464)	(7,367,488
th Payments to Other Operating Activities	(90,267)	(81,294)	(97,009)	(87,931
si rayillents to other operating Activities	(90,207)	(01,234)	(97,009)	(07,93)
erating Profit before Changes in Operating Assets & Liabilities	4,762,977	4,700,080	4,849,806	4,785,470
crease)/Decrease in Operating Assets:				
ans & Receivables (Advanced to)/Repaid by Customers	(18,785,907)	(12,006,741)	(18,785,907)	(12,006,741
posits Held for Regulatory or Monetary Control Purposes	72,979	523,476	72,979	523,476
crease/(Decrease) in Operating Liabilities:				
posits from/(Withdrawals by) Customers	17,669,944	18,960,309	17,669,944	18,960,309
gotiable Certificates of Deposit	(143,274)	883,361	(143,274)	883,36
sh (Used in)/Generated from Operations	3,576,719	13,060,485	3,663,548	13,145,87
ome Tax Paid	(722,279)	(170,856)	(722,279)	(170,85)
ntribution Paid into Employees Retirement Benefit Plan/Employees	(214,683)	(86,753)	(214,683)	(86,75
Cash (Used in)/Generated from Operating Activities	2,639,757	12,802,876	2,726,586	12,888,26
sh Flows from Investing Activities				
estment in Subsidiary Company	(305,489)	(7,370)		
ridend Income	40,205	40,954	19,027	23,699
t Proceeds from Sale, Maturity and Purchase of Financial Investments of				
Sovernment of Sri Lanka Treasury Bills/Bonds Maturing after 03 months	2,924,115	(10,412,778)	2,924,115	(10,492,124
verse Repurchase Agreements Maturing After 03 Months	76,956	(31)	76,956	(3:
Proceeds from Sale, Maturity and Purchase of Financial Investments of Shares & Debentures	(1,687,776)	(1,445,456)	(1,750,186)	(1,445,45
rchase Of Property, Plant & Equipment, Leasehold Rights & Intangible Assets	(678,837)	(657,040)	(703,404)	(672,102
oceeds From Sale Of Property, Plant & Equipment, Leasehold Rights & Intangible Assets	15,224	143,100	15.224	143,28
oceeds from Sale of Investment Properties	-		10,954	29,27
provements to Investment Properties	_		(24,089)	
proteining to invocation in reporting			(24,500)	
t Cash (Used in)/Generated from Investing Activities	384,398	(12,338,621)	568,597	(12,413,45
sh Flows from Financing Activities				
rease/(Decrease) in Debentures	4,404,065	2,031,640	4,404,065	2,031,64
curities Sold under Repurchase Agreements	7,847,735	899,115	7,847,735	899,11
rease/(Decrease) in Other Borrowings	32,755	5,891,934	(214,668)	5,898,66
idends Paid - Ordinary Shares	(771,254)	(368,853)	(794,850)	(386,20
idends Paid - Preference Shares	(39)	(35)	(39)	(3
		` '		
l Cash (Used in)/Generated from Financing Activities : Increase/(Decrease) in Cash & Cash Equivalents	11,513,262 14.537,417	8,453,801 8.918,056	11,242,243 14.537,426	8,443,17 8,917,98
t increase/(Decrease) in Cash & Cash Equivalents sh & Cash Equivalents at beginning of the Year	18,399,074	9,481,018	18,399,105	9,481,11
sh & Cash Equivalents at end of the Period	32,936,491	18,399,074	32,936,531	18,399,10
,	02,000,701	10,000,014	02,000,001	10,000,100
conciliation of Cash & Cash Equivalents	0.007.007	6 450 000	0.007.007	6 450 40
sh and Cash Equivalents	9,007,267	6,150,398	9,007,307	6,150,429
vernment of Sri Lanka Treasury Bills/Bonds Maturing within 03 Months	6,166,310	6,519,216	6,166,310	6,519,21
curities Purchased under Resale Agreements Maturing with in 03 Months	17,762,914	5,729,460	17,762,914	5,729,460
		40.000.004	00.000.004	40.007.17
	32,936,491	18,399,074	32,936,531	18,399,105
	32,936,491	18,399,074	32,936,531	18,399,1

	Bank For the Year Ended 31st December				Bank For the Quarter Ended 31st December			Group For the Year Ended 31st December			Group For the Quarter Ended 31st December		
	2014	2013	Growth %	2014	2013	Growth %	2014	2013	Growth %	2014	2013	Growth %	
Profit for the period	3,078,602	2,315,539	32.95	825,377	779,583	5.87	3,252,570	2,352,045	38.29	968,751	813,481	19.09	
Other Comprehensive Income, Net of Tax Revaluation of Property, Plant and Equipment		141,434			141.434		27,044	808,743	(96.66)	27,044	808,743	(96.66	
ctuarial Gain/(Loss) on Defined Benefit Obligations et Gains on re-measuring	(65,156)	5,240	(1,343.44)	(65,156)	5,240	(1,343.44)	(65,125)	4,667	(1,495.44)	(65,125)	4,667	(1,495.44	
Available-for-Sale Financial Assets	9,636	766,656	(98.74)	(391,058)	618,139	(163.26)	8,480	766,656	(98.89)	(392,214)	618,139	(163.45	
ther Comprehensive Income for the Period, Net of Taxes	(55,520)	913,330	(106.08)	(456,214)	764,813	(159.65)	(29,601)	1,580,066	(101.87)	(430,295)	1,431,549	(130.06	
otal Comprehensive Income for the Period	3,023,082	3,228,869	(6.37)	369,163	1,544,396	(76.10)	3,222,969	3,932,111	(18.03)	538,456	2,245,030	(76.02	
Attributable to:													
wners of the parent							3,139,896	3,585,047	(12.42)	479,087	1,907,534	(74.88	
Non-controlling interest Total Comprehensive Income for the Period	3,023,082	3,228,869	(6.37)	369,163	1,544,396	(76.10)	83,073 3,222,969	347,064 3,932,111	(76.06) (18.03)	59,369 538,456	337,496 2,245,030	(82.41 (76.02	

STATEMENT OF FINANCIAL POSITION		Bank			Group	Rs. '000
					Group	
	As at 31.12.2014	As at 31.12.2013	Growth %	As at 31.12.2014	As at 31.12.2013	Growth %
Assets						
Cash and Cash Equivalents	6,672,963	5,180,195	28.82	6,673,003	5,180,226	28.82
Balances with Central Bank of Sri Lanka	7,432,206	7,505,185	(0.97)	7,432,206	7,505,185	(0.97
Placements with Banks and Finance Companies	2,334,304	970,203	140.60	2,334,304	970,203	140.60
Derivative Financial Instruments	191,411	287,210	(33.36)	191,411	287,210	(33.36
Other Financial Assets Held-for-Trading	2,525,225	11,183,843	(77.42)	2,534,425	11,191,770	(77.35
Securities Purchased under Resale Agreements	17,762,914	5,729,904	210.00	17,762,914	5,729,904	210.00
Customer Loans and Receivables	154,962,712	136,552,857	13.48	154,962,712	136,552,857	13.48
inancial Investments - Available-for-Sale	23,780,589	14,001,964	69.84	23,838,151	14,001,964	70.25
inancial Investments - Held-to-Maturity	22,438,807	24,050,862	(6.70)	22,520,079	24,130,160	(6.67
nvestment in Subsidiary	1,106,113	800,624	38.16	-	-	
Group Balances Receivable	30,000	15,000	100.00	-	-	
roperty, Plant & Equipment	2,967,600	2,887,204	2.78	4,575,985	4,460,001	2.60
easehold Rights	46,262	48,286	(4.19)	609,413	618,847	(1.52
nvestment Properties	114,429	114,429		1,183,224	1,043,942	13.34
ntangible Assets	279,820	141,134	98.27	279,820	141,134	98.27
urrent Tax Assets	-	-		-	992	
eferred Tax Assets	18,030	170,590	(89.43)		135,951	
ther Assets	6,647,174	5,521,369	20.39	6,660,185	5,559,102	19.81
otal Assets	249,310,559	215,160,859	15.87	251,557,832	217,509,448	15.65
abilities						
ue to Banks	11,615,467	11,544,206	0.62	11,615,467	11,544,206	0.62
erivative Financial Instruments	210,536	382,815	(45.00)	210,536	382,815	(45.00
ustomer Deposits	185,924,122	167,371,384	11.08	185,924,122	167,371,384	11.08
ecurities Sold under Repurchase Agreements	12,419,887	4,573,955	171.53	12,419,887	4,573,955	171.53
ther Borrowings	14,628	12,738	14.84	14,628	12,738	14.84
iroup Balances Payable	193,295	195,126	(0.94)	14,020	12,700	14.04
ebentures	7,655,705	3,243,299	136.05	7,655,705	3,243,299	136.05
current Tax Liabilities	1,323,805	1,090,584	21.38	1,323,290	1,090,584	21.34
eferred Tax Liabilities	-	1,030,304	21.50	36,507	1,030,304	21.0
other Liabilities	5,944,575	4,985,134	19.25	6,038,099	5,091,338	18.60
otal Liabilities	225,302,020	193,399,241	16.50	225,238,241	193,310,319	16.52
quity	40 500 704	40.500.704		40 500 504	10.500.504	
tated Capital	10,529,724	10,529,724	-	10,529,724	10,529,724	
tatutory Reserve Fund	995,894	841,964	18.28	995,894	841,964	18.28
etained Earnings	9,083,743	7,209,580	26.00	9,293,830	7,149,507	29.99
ther Reserves	3,399,178	3,180,350	6.88	4,375,756	4,140,308	5.69
otal Shareholders' Equity	24,008,539	21,761,618	10.33	25,195,204	22,661,503	11.18
on-Controlling Interest			-	1,124,387	1,537,626	(26.88
otal Equity	24,008,539	21,761,618	10.33	26,319,591	24,199,129	8.76
tal Equity & Liabilities	249,310,559	215,160,859	15.87	251,557,832	217,509,448	15.65
ontingent Liabilities and Commitments	45,098,070	35,473,070	27.13	45,165,070	35,561,711	27.00
emorandum Information						
umber of Employees	2,947	3,049	(3.35)	2,977	3,080	(3.34
umber of Banking Centres	157	151	3.97	157	151	3.97
et Assets Value per Ordinary Share (Rs.)	69.60	63.08	10.34	73.04	65.69	11.19

	CURRENT PERIOR 1-Oct-14 to 31-Dec-14
Dobt/Equity Potio	0.32
Debt/Equity Ratio Interest Cover	13.68
Quick Asset Ratio	0.82
2013/2018 Issue	
Market Prices during Oct. to Dec. (EX Interest)	
Annual Interest -15.50% p.a.	117.12
- Highest Price - Lowest Price	
	117.00
- Last Traded Price(01/12/2014)	117.00
Semi Annual - 15.00% p.a.	* .
Wonthly Interest - 14.50% p.a.	*
nterest Yield As At Date of Last Trade	
- Annual Interest (01/12/2014)	13.25%
- Semi Annual Interest	*
- Monthly Interest	*
Yield to Maturity of Trade Done on	
- Annual Interest (01/12/2014)	9.13%
- Semi Annual Interest	*
- Monthly Interest	*
Interest Rate of Comparable Government Security	7.02%
2014 Issue - Listed in Market on 31st Dec. 2014	
- 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	7.15%

7.32%

7.60%

* No Trading During The Period

- 5 Years

- 6 Years

	D.	ANK	01	ROUP
	31.12.2014	31.12.2013	31.12.2014	31.12.2013
Regulatory Capital Adequacy				
Core Capital (Tier 1 Capital) Rs. '000	21,854,307	19,405,426	22,653,099	20,358,962
Total Capital Base Rs. '000	23,401,725	20,963,541	24,170,017	21,873,128
Core Capital Adequacy Ratio as a % of Risk Weighted Assets (Minimum Requirement 5%)	13.75	14.58	14.04	15.01
Total Capital Adequacy Ratio as a % of Risk Weighted Assets (Minimum Requirement 10%)	14.73	15.75	14.98	16.13
Assets Quality (Quality of Loan Portfolio)				
Gross Non-Performing Advances Ratio % (Net of Interest in Suspense)	7.69	10.58		
Gross Non-Performing Advances Ratio %	7.75	10.64		
(Net of Interest in Suspense including Investment Properties)				
Net Non-Performing Advances Ratio %	5.31	7.94		
(Net of Interest in Suspense and Provision)				
Net Non-Performing Advances Ratio %	5.36	8.00		
(Net of Interest in Suspense and Provision including Investment Properties)				
Profitability				
Interest Margin %	4.92	4.89		
Return (Net Profit Before Tax) on Average Assets %	2.05	1.72		
Return on Equity %	13.45	11.40		
Regulatory Liquidity				
Statutory Liquid Assets				
Domestic Banking Unit Rs. '000	50,975,556	46,137,595		
Offshore Banking Unit USD '000	15,902	16,233		
Statutory Liquid Assets Ratio %				
(Minimum Requirement 20 %)				
Domestic Banking Unit	27.60	26.74		

- a) The above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka and where ever required provides additional disclosures to comply with Sri Lanka Accounting Standard - LKAS 34 - Interim Financial Reporting.
- b) The information contained in these statements have been extracted from the audited financial statements of the Bank & Group, which have been prepared in compliance with the requirements of the Companies Act No. 07 of 2007.

(Sgd.) Ramesh Jayasekara Chief Financial Officer February 25, 2015 Colombo

(Sgd.) Kapila Ariyaratne Director/Chief Executive Officer (Sgd.) Nihal Jayamanna PC

(Sgd.) Coralie Pietersz Director

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

SEYLAN BANK PLC FINANCIAL STATEMENTS

Year ended 31st December, 2014



11. ANALYSIS OF FINAN	CIAL INST	TRUMEN'	TS BY <u>M</u>	<u>easure</u>	MENT B/	ASIS				Rs. '000
			k - as at 31.12.2				Ba	ınk - as at 31.12.	2013	
	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 Balances with Central Bank of Sri Lanka Placements with Banks and Finance Companies Derivative Financial Instruments	- - - 191,411		6,672,963 7,432,206 2,334,304	-	6,672,963 7,432,206 2,334,304 191,411	- - - 287,210		5,180,195 7,505,185 970,203		5,180,19 7,505,18 970,20 287,2
Other Financial Assets Held-for-Trading Securities Purchased under Resale Agreements Customer Loans and Receivables Financial Investments - Available-for-Sale	2,525,225	-	17,762,914 154,962,712	23,780,589	2,525,225 17,762,914 154,962,712 23,780,589	11,183,843	-	5,729,904 136,552,857	14,001,964	11,183,8 5,729,9 136,552,8 14,001,9
Financial Investments - Held-to-Maturity Group Balances Receivable Other Assets	-	22,438,807	30,000 3,321,826		22,438,807 30,000 3,321,826		24,050,862	15,000 2,678,650	-	24,050,8 15,0 2,678,6
Total Financial Assets	2,716,636	22,438,807 1-for-	192,516,925	23,780,589	241,452,957 Total	11,471,053	24,050,862 i-for-	158,631,994	14,001,964	208,155,87 Total
		1-10r- 19 (HFT)	Amortis	ea Cost	iotai		1-10r- g (HFT)	Amortis	ea Cost	iotai
Liabilities Due to Banks Derivative Financial Instruments Customer Deposits Securities Sold under Repurchase Agreements Other Borrowings Debentures Group Balances Payable Current Tax Liabilities Other Liabilities		- - - - - - -	185,92 12,41 7,65 11,33 4,43	15,467 24,122 19,887 14,628 55,705 93,295 33,805 31,775	11,615,467 210,536 185,924,122 12,419,887 14,628 7,655,705 193,295 1,323,805 4,431,775		- 2,815 - - - - - -	167,3 4,5 3,2- 1,0 3,5;	14,206 - 71,384 73,955 12,738 43,299 95,126 90,584 96,134	11,544,206 382,816 167,371,384 4,573,956 12,738 3,243,299 195,126 1,090,584 3,586,134
Total Financial Liabilities	210	1,536	223,57	-,	223,789,220	382	,815	191,61		192,000,241
			p - as at 31.12.2					up - as at 31.12		
	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 Balances with Central Bank of Sri Lanka Placements with Banks and Finance Companies Derivative Financial Instruments Other Financial Inssets Held-for-Trading Securities Purchased under Resale Agreements Customer Loans and Receivables Financial Investments - Available-for-Sale Financial Investments - Held-to-Maturity Other Assets Total Financial Assets	191,411 2,534,425 - - - - - - - - - - - - - -	22,520,079	6,673,003 7,432,206 2,334,304 - - 17,762,914 154,962,712 - - 3,326,069 192,491,208	23,838,151 	6,673,003 7,432,206 2,334,304 191,411 2,534,425 17,762,914 154,962,712 23,838,151 22,520,079 3,326,069 241,575,274	287,210 11,191,770 - - - - - - - - - - - -	24,130,160	5,180,226 7,505,185 970,203 - 5,729,904 136,552,857 - 2,704,953	- - - 14,001,964 - 14,001,964	5,180,2 7,505,1 970,2 287,2 11,191,7 5,729,9 136,552,8 14,001,9 24,130,1 2,704,9 208,254,4
Total Timuloui 70000	_,,	d-for-	Amortis		Total		l-for-	Amortis	,,	Total
		g (HFT)	711101110				g (HFT)	741101410	0000	
Liabilities Due to Banks Derivative Financial Instruments Customer Deposits Securities Sold under Repurchase Agreements	210	- 0,536 - -	185,9: 12,4	15,467 - 24,122 19,887 14,628	11,615,467 210,536 185,924,122 12,419,887 14,628	382	- 2,815 - - -	167,3 4,5	14,206 - 71,384 73,955 12,738 43,299	11,544,20 382,81 167,371,38 4,573,95 12,73 3,243,29
Other Borrowings Debentures Current Tout liabilities		-		55,705	7,655,705		-			
		-	1,3	55,705 23,290 33,799	7,655,705 1,323,290 4,433,799		-	1,0	90,584 93,145	1,090,58 3,593,14

10. SEGMENT REPORTIN	IG - GROUI									Rs. '000
	BAN	KING	TREA	SURY	PROPERTY/II	NVESTMENTS	UNALLOCATED	/ELIMINATIONS	T0	TAL
	31.12.2014	31.12.2013	31.12.2014	31.12.2013	31.12.2014	31.12.2013	31.12.2014	31.12.2013	31.12.2014	31.12.201
Interest Income	20,040,104	20,946,591	2,234,988	2,271,323	34,516	31,874	1,112,549	1,616,436	23,422,157	24,866,22
Interest Expense	11.525.726	14,129,917	715,514	1,009,610	81	661	(18,089)	(24,758)	12.223.232	15,115,4
Net Interest Income	8,514,378	6,816,674	1,519,474	1,261,713	34,435	31,213	1,130,638	1.641.194	11,198,925	9,750,7
Fee and Commission Income	2,345,138	2,202,561	-	-	-		1,991	5,781	2,347,129	2,208,3
Fee & Commission expenses	48,087	48,722	41,826	32,572	6,742	6,637	354	-	97,009	87,9
Net Fee and Commission Income	2,297,051	2,153,839	(41,826)	(32,572)	(6,742)	(6,637)	1,637	5,781	2,250,120	2,120,4
Net Interest, Fee and Commission Income	10,811,429	8,970,513	1,477,648	1,229,141	27,693	24,576	1,132,275	1,646,975	13,449,045	11,871,2
Net Trading Income	-	-,	740,106	189,111	1,601	151	-	-	741,707	189,2
Net Gain on Financial Investments			1,186,185	190,268	3,521				1,189,706	190,2
Net Exchange Income	129,486	131,398	389,656	248,383			16,108	96,234	535,250	476.0
Other Operating Income (Net)	230,041	256,113	37,886	(4,828)	183,131	48,540	(58,581)	(83,644)	392,477	216,1
Inter Segment Revenue	(91,196)	(72,044)	28,917	12,942	-		62,279	59.102	-	2.0,
Total Operating Income	11,079,760	9,285,980	3,860,398	1,865,017	215,946	73,267	1,152,081	1,718,667	16,308,185	12,942,
Total operating moone	11,070,700	5,200,500	0,000,000	1,000,017	210,540	70,207	1,102,001	1,710,007	10,000,100	12,042,
Depreciation & Amortisation Charge for the Year	234,154	181,699	987	1,189	1,157	634	265,117	392,352	501,415	575,8
Impairment Losses for the Year.	2,291,931	1,283,283		75,567	.,	948	(157,206)	2,319	2,134,725	1,362,
Operating Expenses & VAT	6,834,913	5,520,664	614,332	382,153	101,017	29.229	1,286,394	1,576,403	8,836,656	7,508,
Reportable Segment Profit Before Income Tax	1,718,762	2,300,334	3,245,079	1,406,108	113,772	42,456	(242,224)	(252,407)	4,835,389	3,496,
Income Tax Expense	1,110,102	2,000,001	0,210,010	1,100,100	110,112	12,100	(= 1=,== 1)	(202,101)	1,582,819	1,144,
Profit for the Year									3.252.570	2,352,
Profit Attributable To:									0,202,010	2,002,
Equity Holders of the Bank									3,178,776	2,326.
Non-Controlling Interests									73,794	25.
Profit for the Year									3,252,570	2,352,
Other Comprehensive Income, Net of Income Tax	(65,156)	5,240	9,636	766,656	(1,125)	(602)	27,044	808,772	(29,601)	1,580,
OTHER INFORMATION	(00)100)	0,210	0,000	100,000	(1,120)	(002)	27,011	000,112	(20,001)	1,000,
Reportable Segment Assets	148,672,357	132,926,712	80,188,823	63,274,979	4,869,873	4,981,407	25,222,320	23,475,407	258,953,373	224,658.
Segment Accumulated Amortisation	(705,491)	(646,691)	(55,683)	(54,695)	(3,183)	(2,026)	(6,631,184)	(6,445,645)	(7,395,541)	(7,149,
Total Assets	147,966,866	132,280,021	80,133,140	63,220,284	4,866,690	4,979,381	18,591,136	17,029,762	251,557,832	217,509.
Reportable Segment Liabilities & Equity	194,473,134	176,010,344	24,087,220	11,959,088	4,866,690	4,979,381	28,130,788	24,560,635	251,557,832	217,509
Total Liabilities & Equity	194,473,134	176,010,344	24,087,220	11,959,088	4,866,690	4,979,381	28,130,788	24,560,635	251,557,832	217,509,
Cash Flows from Operating Activities	(515,332)	11,291,052	3,246,066	1,407,297	90,782	52,435	(94,930)	137,482	2,726,586	12,888
Cash Flows from Investing Activities	155,461	104,915	1,046,020	(11,818,192)	(41,790)	(24,720)	(591,094)	(675,462)	568,597	(12,413
Cash Flows from Financing Activities	100,401	104,515	12,284,555	8,822,689	(44,389)	(36,991)	(997,923)	(342,519)	11,242,243	8,443
Capital Expenditure	(510,419)	(407,006)	(1,991)	(881)	(48,656)	(15,062)	(142,338)	(249,153)	(703,404)	(672.
mpnur Experientare	(510,415)	(407,000)	(1,001)	(001)	(40,000)	(10,002)	(142,000)	(240,100)	(100,404)	(012

	Stated	Capital	Statutory	Retained		Res	erves		
For the year ended 31st December	Ordinary	Ordinary	Reserve	Earnings	Special Risk	Revaluation	Available for	Other	Total
	Shares	Shares	Fund		Reserve	Reserve	Sale Reserves	Reserves	
	Voting	Non-Voting	*		**				
Balance as at 01.01.2013	6,806,722	3,418,730	726,187	6,138,249	112,922	510,049	(125,070)	1,264,048	18,851,837
Total Comprehensive Income for the Year									
Profit for the Year		-	-	2,315,539	-	-	-	-	2,315,539
Other Comprehensive Income (net of tax)	-	-	-	5,240	-	141,434	766,656	-	913,330
Total Comprehensive Income for the Year	-			2,320,779		141,434	766,656	-	3,228,869
Transactions With Equity Holders, Recognised Direct	y In Equity								
Cash/Scrip Dividends to Equity Holders	156,000	148,272	-	(676,160)	-	-	-	-	(371,888
Transfers from/to Retained Profits	-	-	115,777	(573,288)	(112,922)	-	-	623,233	52,800
Total Transactions with Equity Holders	156,000	148,272	115,777	(1,249,448)	(112,922)			623,233	(319,088
Balance as at 31.12.2013 (1 + 2 + 3)	6,962,722	3,567,002	841,964	7,209,580		651,483	641,586	1,887,281	21,761,618
Balance as at 01.01.2014	6,962,722	3,567,002	841,964	7,209,580		651,483	641,586	1,887,281	21,761,618
Total Comprehensive Income for the Year									
Profit for the Year		-	-	3,078,602	-	-	-	-	3,078,602
Other Comprehensive Income (net of tax)	-	-	-	(65,156)	-	-	9,636	-	(55,520
Total Comprehensive Income for the Year				3,013,446			9,636		3,023,082
Transactions With Equity Holders, Recognised Direct	ly In Equity								
Dividends to Equity Holders		-	-	(776,161)	-	-	-	-	(776,161
Transfers from/to Retained Profits	-	-	153,930	(363,122)	-	-	-	209,192	
Total Transactions with Equity Holders			153,930	(1,139,283)				209,192	(776,161
Balance as at 31.12.2014 (1 + 2 + 3)	6.962.722	3.567.002	995.894	9.083.743		651.483	651,222	2.096.473	24.008.539

_	Balance as at 31.12.2014 (1 + 2 + 3)	6,962,722	3,567,002	995,	894 9,	083,743		651,483	651,2	222 2,0	96,473	24,008,539
(STATEMENT OF CHANGES IN E	QUITY	- GROUP									Rs. '000
		Stated	Capital	Statutory	Retained		Res	erves				
For	r the year ended 31st December	Ordinary	Ordinary	Reserve	Earnings	Special Risk	Revaluation	Available for	Other	Total	Non	Total
		Shares	Shares	Fund		Reserve	Reserve	Sale Reserves	Reserves		Controlling	Equity
		Voting	Non-Voting	*		**					Interest	
1	Balance as at 01.01.2013	6,806,722	3,418,730	726,187	6,061,571	112,922	868,928	(125,070)	1,519,261	19,389,251	1,222,004	20,611,255
	Total Comprehensive Income for the Year											
	Profit for the Year	-	-	-	2,326,148	-	-	-	-	2,326,148	25,897	2,352,045
	Other Comprehensive Income (net of tax)	-	-		4,943	-	487,300	766,656	-	1,258,899	321,167	1,580,066
2	Total Comprehensive Income for the Year	-	-		2,331,091	-	487,300	766,656		3,585,047	347,064	3,932,111
	Transactions With Equity Holders, Recognised Directly In Equ	ıity										
	Cash/Scrip Dividends	156,000	148,272	-	(676,160)	-	-	-	-	(371,888)	(17,819)	(389,707)
	Transfers from/to Retained Profits	-	-	115,777	(573,267)	(112,922)	-	-	623,233	52,821	19	52,840
	Changes in Ownership Interests in Subsidiaries											
	Acquisition of Non-Controlling Interest without change in contr	ol -	-		6,272	-	-	-	-	6,272	(13,642)	(7,370)
3	Total Transactions with Equity Holders	156,000	148,272	115,777	(1,243,155)	(112,922)		-	623,233	(312,795)	(31,442)	(344,237)
	Balance as at 31.12.2013 (1 + 2 + 3)	6,962,722	3,567,002	841,964	7,149,507		1,356,228	641,586	2,142,494	22,661,503	1,537,626	24,199,129
		-	-	-	-	-	-	-	-	-	-	-
1	Balance as at 01.01.2014	6,962,722	3,567,002	841,964	7,149,507		1,356,228	641,586	2,142,494	22,661,503	1,537,626	24,199,129
	Total Comprehensive Income for the Year											
	Profit for the Year	-	-	-	3,178,776	-	-	-	-	3,178,776	73,794	3,252,570
	Other Comprehensive Income (net of tax)	-	-	-	(65,136)	-	17,362	8,894	-	(38,880)	9,279	(29,601)
2	Total Comprehensive Income for the Year	-		-	3,113,640		17,362	8,894		3,139,896	83,073	3,222,969
	Transactions With Equity Holders, Recognised Directly In Equ	ıity										
	Dividends	-	-	-	(776,161)	-	-	-	-	(776,161)	(20,857)	(797,018)
	Transfers from/to Retained Profits	-	-	153,930	(363,122)	-	-	-	209,192	-	-	-
	Changes in Ownership Interests in Subsidiaries											
	Acquisition of Non-Controlling Interest without change in contr	ol -	-	-	169,966	-	-	-	-	169,966	(475,455)	(305,489)
3	Total Transactions with Equity Holders	-	-	153,930	(969,317)	-	-	-	209,192	(606,195)	(496,312)	(1,102,507)
	Balance as at 31.12.2014 (1 + 2 + 3)	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	26,319,591

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

** According to the circular Ref. No. 08/24/002/0005/003 issued by the Central Bank of Sri Lanka, Primary Dealer Unit is required to appropriate 25% of the profit after tax for the year towards the Special Risk Reserve. However, Licensed Commercial Banks appointed as Primary Dealers were exempted from this requirement of maintaining such Special Reserve as per Direction No. 08/11/011/0019/001 dated 18/03/2013.

EXPLANATORY NOTES

General
There are no changes to the accounting policies and methods of computation since the publication of the last Annual Report. The Interim Financial Statements of the Bank and the Group have been prepared & presented in accordance with the Sri Lanka Accounting Standards (LKAS/SLFRS) immediately effective from January 01, 2012 and provided necessary disclosure to comply, with LKAS 34, Interim Financial Reporting. The Interim Financial Statements should be read in conjunction with the Annual Financial Statements for the year ended December 31, 2014 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 (68.28%).

2. Information on Ordinary Shares

MARKET PRICE (Rs.)	31/12	2/2014	31/12/2013			
	Voting	Non-Voting	Voting	Non-Voting		
Market Price Per Share	95.00	57.50	64.20	31.00		
Highest Price per share during the quarter ended	102.00	63.00	68.90	34.60		
Lowest Price per share during the quarter ended	87.00	51.70	57.10	29.50		

3 5	hareholders' Information	·		
	Twenty Largest Ordinary Voting Shareholders as at December	31. 2014	No. of Shares	%
1.	Sri Lanka Insurance Corporation Ltd.	,		
	[includes Sri Lanka Insurance Corporation LtdGeneral Fund -	17.597.739 shares		
	and Sri Lanka Insurance Corporation Ltd. (Life Fund) -8,798,86		26,396,608	15.00
2.	Brown & Company PLC A/C No. 1	·1	24.416.750	13.87
3.	Employees' Provident Fund		17,525,425	9.96
4.	LOLC Investments Ltd.		16,808,502	9.55
5.	Bank of Ceylon No.1 Account		13.198.305	7.50
6.	Waldock Mackenzie Limited/Mr. D S K Amarasekera		11,689,430	6.64
7.	Mellon Bank N.A. – Frontier Market Opportunities Master Fund,	.P.	5,029,000	2.86
В.	Employees Trust Fund Board		5,000,001	2.84
9.	Mellon Bank N.A. – Frontier Market Select Fund II L.P.		4,341,650	2.47
10.	Seyfest (Private) Limited		3,017,940	1.71
11.	Commercial Bank of Ceylon PLC /Capital Trust Holdings Limited		2.535.131	1.45
12.	Sesot (Private) Limited		2,279,042	1.30
13.	Seybest (Private) Limited		2,165,435	1.23
14.	Seyshop (Private) Limited		2,165,435	1.23
15.	Esots (Private) Limited		2,148,132	1.22
16.	HSBC Intl Nom Ltd. – SSBT-Russell Institutional Funds Public L	mited Company	2,131,000	1.21
17.	Lanka Century Investments PLC	mited company	2,077,330	1.18
18.	Sampath Bank PLC / Dr. T Senthilverl		1,611,137	0.92
19.	Sevian Bank PLC / W D N H Perera		1,589,781	0.90
20.	AIA Insurance Lanka PLC A/C No. 07		1,500,000	0.85
U.	AIA IIISUIAIICE LAIRA FLO A/G NO. 07		1,300,000	0.00
	Twenty Largest Ordinary Non-Voting Shareholders as at Decer	nber 31, 2014	74 000 505	40.40
1.	Lanka Orix Leasing Company PLC		71,688,535	42.42
2.	Employees' Provident Fund		14,795,106	8.75
3.	Pershing LLC S/A Averbach Grauson & Co		3,904,011	2.31
4.	Commercial Bank of Ceylon PLC/Dunamis Capital PLC		3,818,755	2.26
5.	Mr. E Thavagnanasooriyam & Mr. E Thavagnanasundaram		2,649,968	1.57
ô.	Seylan Bank PLC/ARC Capital (Pvt) Ltd.		2,299,578	1.36
7.	Commercial Bank of Ceylon PLC/ARC Capital (Pvt) Ltd.		2,203,000	1.30
8.	Trading Partners (Pvt) Ltd.		2,139,298	1.27
9.	Merrill J Fernando & Sons (Pvt) Limited		1,877,057	1.11
10.	Employees' Trust Fund Board		1,822,971	1.08
11.	Mr. N Balasingam		1,762,693	1.04
12.	Mr. H A Van Starrex		1,405,116	0.83
13.	Deutsche Bank AG – National Equity Fund		1,253,265	0.74
14.	Deutsche Bank AG as Trustee for Namal Acuity Value Fund		1,150,000	0.68
15.	Deutsche Bank AG as Trustee for JB Vantage Value Equity Fund		1,080,707	0.64
16.	Peoples Leasing & Finance PLC/L P Hapangama		923,142	0.55
17.	Mr. E Thavagnanasooriyam		853,598	0.51
18.	Pan Asia Banking Corporation PLC /Mrs. M Mathews		826,857	0.49
19.	Miss S Durga		770,808	0.46
20.	Dr. S Yaddehige		744,123	0.44
			,	

3.3	Public Holdings as at December 31, 2014 Ordinary Voting Shares Ordinary Non-Voting Shares	Number of Share Holders 9,373 7,469	Percentage Holdings 54.31% 57.46%
	lirectors' and General Manager/Chief Executive Officer's Shareholdings as at December 31 , 2014 lame of Director	No. of Shares (Ordinary Voting)	No. of Shares (Ordinary Non-voting)
	fr. Nihal Jayamanne PC	5,583	Nil
	fr. Ishara C Nanayakkara	Nil	Nil
R	lear Admiral B A J G Peiris	Nil	Nil
N	Mr. S P Samantha Ranatunga	Nil	Nil
	fr. W D K Jayawardena	Nil	Nil
	Mr. P L S K Perera	Nil	Nil
N	As. M C Pietersz	Nil	Nil
N	Mr. H I Balapatabendi	Nil	Nil
	Mr. H K U Dharmadasa	Nil	35,900
	eneral Manager/Chief Executive Officer		
N	fr. K P Ariyaratne	21,117	123,005

5. Stated Capital as at December 31, 2014 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 83,560,000 Non Voting Ordinary Shares @ Rs. 12/50 each 40,000,000 Non Voting Ordinary Shares @ Rs. 25/- each 45,423,009 Non Voting Ordinary Shares @ Rs. 35/- each Less: Issue Expenses

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 Bank by the weighted average number of shares in issue (both Voting & Non-voting) during the year ended December 31, 2014. Diluted Earnings per Share and the Basic Earnings per Share is the same due to non-availability of potentially dilutive ordinary shares.

7. Post Balance Sheet Events

Proposed Final Dividends
The Board of Directors of the Bank recommended that a final dividend of Rs. 2.50 per share on both voting and nonvoting shares of the Bank, be paid by way of cash dividend for the financial year ended December 31, 2014.
Further this dividend is to be approved at the Annual General Meeting to be held on March 31, 2015. This proposed final dividend has not been recognized as a liability as at December 31, 2014. Under the Inland Revenue Act No 10 of 2006, a withholding tax of 10% has been imposed on dividends declared.

A super dain tax in the interim budget proposal presented by the Minister of Finance on 29 January 2015, an additional one off tax of 25% was proposed to be charged on entities who earned a profit in excess of Rs 2,000 Mn. for the year of assessment 2013/2014. Though the Company made a profit in excess of such amount for such year, in the absence of a measurement criteria being enacted or substantially enacted at the time of issue of these financial statements, no provision has been made for such an amount in these financial statements.

3) Mr. H I Balapatabendi, Non-Executive Director resigned from the Board w.e.f. 22nd January 2015.

4) Mr. H.K.U. Dharmadasa, Non-Executive Director resigned from the Board w.e.f. 22nd January 2015.
5) Mr.K.P. Ariyaratne, GM/CEO of the Bank has been appointed as the Director/Chief Executive Officer of the Bank with effect from 16th February 2015.

. Uner Information
The Bank raised funds through a public issue of Listed Rated Senior Unsecured Redeemable Debentures with a par value of Rs. 100/- each, aggregating to a total value of Rs. 5,134,870,000/- and the said Debentures were allotted on 23rd December 2014.

Litigation - Gratuity
The Bank had issued a circular dated 5th October 2004 to pay a quantum of Gratuity beyond the requirement of law (one month salary for each year of service who had completed 10 years of service) and subsequently in 2009 reverted to the statutory requirement of payment of half month salary for each year of service. Thereafter an application was made to the Labour Commissioner by 15 retired employees of the Bank seeking an order for reinstatement of the circular dated 5th October 2004. The Labour Commissioner made an order granting their request and the Bank filed a writ application in the Court of Appeal seeking to quash the order of the Labour Commissioner.

The order was delivered by the Court of Appeal on 21st January 2015 dismissing the Bank's Writ Application and accepting the decision of the Labour Commissioner. The Board of Directors has resolved to appeal against this order by way of Special Leave to Appeal to the Supreme Cour

Rs. '000

Comparative information has been re-classified where necessary, to confirm 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.

ADDITIONAL DISCLOSURES

- 1.1.	DITIONAL DISSELSE					
		B	ANK	GROUP		
12.	Customer Loans and Receivables	As at	As at	As at	As at	
		31.12.2014	31.12.2013	31.12.2014	31.12.2013	
	Gross Loans and Receivables (Refer 12.1)	161,974,994	144,167,684	161,974,994	144,167,684	
Less:	Individual Impairment	(2,336,572)	(2,999,778)	(2,336,572)	(2,999,778)	
	Collective Impairment	(4,675,710)	(4,615,049)	(4,675,710)	(4,615,049)	
Net L	pans and Receivables	154,962,712	136,552,857	154,962,712	136,552,857	
12.1	Customer Loans and Receivables - By product					
By pro	oduct - Domestic Currency					
	Export Bills	101,381	18,638	101,381	18,638	
	Import Bills	100,860	127,889	100,860	127,889	
	Local Bills	122,315	169,123	122,315	169,123	
	Lease Rentals Receivable	10,647,360	8,690,012	10,647,360	8,690,012	
	Overdrafts	46,884,578	38,964,190	46,884,578	38,964,190	
	Trust Receipt Loans/Revolving Import Loans (RIL)	8,988,594	9,812,635	8,988,594	9,812,635	
	Staff Loans	4,306,641	3,882,440	4,306,641	3,882,440	
	Housing Loans	9,173,760	8,682,549	9,173,760	8,682,549	
	Pawning Receivables	8,514,872	14,370,126	8,514,872	14,370,126	
	Refinance Loans	671,716	584,504	671,716	584,504	
	Credit Cards	3,135,717	2,551,355	3,135,717	2,551,355	
	Other Loans	56,910,626	47,800,886	56,910,626	47,800,886	
	Total	149,558,420	135,654,347	149,558,420	135,654,347	
By pro	oduct - Foreign Currency					
,,,	Export Bills	977,966	702,052	977,966	702,052	
	Import Bills	128,727	66,702	128,727	66,702	
	Local Bills	56,556	71,785	56,556	71,785	
	Overdrafts	1,148,478	481,513	1,148,478	481,513	
	Trust Receipt Loans/Revolving Import Loans (RIL)	107,697	406,991	107,697	406,991	
	Other Loans	9,997,150	6,784,294	9,997,150	6,784,294	
	Total	12,416,574	8,513,337	12,416,574	8,513,337	
	Gross Loans and Receivables	161,974,994	144,167,684	161,974,994	144,167,684	
12.2	Movements in Individual and Collective Impairment during	BANK		GROUP		
				-		

Gross Loans and Receivables	161,974,994	144,167,684	161,974,994	144,167,684
12.2 Movements in Individual and Collective Impairment during	BANK		GROUP	
the period for Customer Loans & Receivables	2014	2013	2014	2013
Individual impairment				
Balance as at 01st January	2,999,778	3,537,698	2,999,778	3,537,698
Net Impairment During the Year	2,021,892	1,305,790	2,021,892	1,305,790
Reversal for Write-Off	(2,091,217)	(1,276,124)	(2,091,217)	(1,276,124)
Interest Accrued on Impaired Loans and Receivables	(593,881)	(567,586)	(593,881)	(567,586)
Balance as at 31st December	2,336,572	2,999,778	2,336,572	2,999,778
Collective impairment				
Balance as at 01st January	4,615,049	4,707,621	4,615,049	4,707,621
Net Impairment During the Year	60,661	(92,572)	60,661	(92,572)
Balance as at 31st December	4.675.710	4.615.049	4.675.710	4.615.049
Total Impairment	7,012,282	7,614,827	7,012,282	7,614,827
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13. Customer Deposits - By Product	BANK		GROUP	
,	As at	As at	As at	As at
	31.12.2014	31.12.2013	31.12.2014	31.12.2013
By product - Domestic Currency				
Demand Deposits	14,220,049	10,727,342	14,220,049	10,727,342
Savings Deposits	51,012,395	38,991,037	51,012,395	38,991,037
Fixed Deposits	101,092,034	99,858,932	101,092,034	99,858,932
Certificate of Deposits	5,931,267	6,074,541	5,931,267	6,074,541
Total	172,255,745	155,651,852	172,255,745	155,651,852
By product - Foreign Currency				
Demand Deposits	949,422	745,172	949,422	745,172
Savings Deposits	5,413,393	4,587,352	5,413,393	4,587,352
Fixed Deposits	7,305,562	6,387,008	7,305,562	6,387,008
Total	13,668,377	11,719,532	13,668,377	11,719,532
Total Customer Deposits	185,924,122	167,371,384	185,924,122	167,371,384