SEYLAN BANK PLC FINANCIAL STATEMENTS Three months ended 31st March, 2016



INCOME STATEMENT						Rs. '000
(In terms of Rule 7.4 of the Colombo Stock Exchange)		BANK			GROUP	
	For the 3 i	months ended 3	1st March	For the 3 n	nonths ended 31	st March
	2016	2015 (Restated)	Growth %	2016	2015	Growth %
Interest Income	6,954,329	5,583,807	24.54	6,958,076	5,587,868	24.52
Less: Interest Expenses	4,015,359	2,779,302	44.47	4,010,932	2,774,799	44.55
Net Interest Income	2,938,970	2,804,505	4.79	2,947,144	2,813,069	4.77
Fee and Commission Income	725,560	587,532	23.49	725,555	587,517	23.50
Less: Fee and Commission Expenses	30,352	25,263	20.14	31,964	26,213	21.94
Net Fee and Commission Income	695,208	562,269	23.64	693,591	561,304	23.57
Net Trading Income	(516,324)	16,250	(3,277.38)	(516,924)	15,050	(3,534.71
Net Gain from Financial Investments	36,664	56,029	(34.56)	36,664	56,029	(34.56
Net Exchange Income	285,123	214,376	33.00	285,123	214,376	33.00
Other Operating Income (Net)	126,558	114,166	10.85	89,075	87,504	1.80
	(67,979)	400,821	(116.96)	(106,062)	372,959	(128.44
Total Operating Income	3,566,199	3,767,595	(5.35)	3,534,673	3,747,332	(5.67
Less: Impairment for Loans and Other Losses - Charges/(Reversal)						
Individual Impairment	70,604	128,934	(45.24)	70,604	128,934	(45.2
Collective Impairment	13,324	253,032	(94.73)	13,324	253,032	(94.73
Others	413	274	50.73	413	274	50.73
	84,341	382,240	(77.94)	84,341	382,240	(77.94
Net Operating Income	3,481,858	3,385,355	2.85	3,450,332	3,365,092	2.53
Personnel Expenses	1,134,408	1,078,836	5.15	1,142,785	1,086,676	5.16
Depreciation and Amortisation	140,529	114,683	22.54	152,053	125,760	20.91
Other Expenses	997,974	935,147	6.72	982,327	915,390	7.31
	2,272,911	2,128,666	6.78	2,277,165	2,127,826	7.02
Operating Profit before Taxes	1,208,947	1,256,689	(3.80)	1,173,167	1,237,266	(5.18
Value Added Tax (VAT) and Nation Building Tax (NBT) on Financial Services	237,376	248,340	(4.41)	237,376	243,378	(2.47
Profit before Income Tax	971,571	1,008,349	(3.65)	935,791	993,888	(5.85
Income Tax Expense	251,315	316,996	(20.72)	258,210	324,348	(20.39
Profit for the Period	720,256	691,353	4.18	677,581	669,540	1.20
Attributable to:						
Owners of the Parent	720,256	691,353	4.18	673,539	663,662	1.49
Non-Controlling Interest	-			4,042	5,878	(31.24
Profit for the Period	720,256	691,353	4.18	677,581	669,540	1.20
Basic/Diluted Earnings per Ordinary Share (in Rupees)	2.09	2.00	4.18	1.95	1.92	1.49

CASH FLOW STATEMENT				Rs. '000
		BANK		ROUP
For the 03 Months ended 31st March	2016	2015	2016	2015
Cash Flows from Operating Activities				
Interest Receipts Fees and Commission Receipts Interest Payments Trading Income Receipts from Other Operating Activities Cash Payments to Employees and Suppliers Cash Payments to Other Operating Activities	6,995,318 725,560 (3,898,147) (529,034) 322,602 (2,554,504) (30,352)	5,729,801 587,532 (2,852,826) 26,415 303,564 (2,080,138) (25,263)	6,999,065 725,555 (3,893,720) (529,634) 342,058 (2,490,438) (31,964)	5,733,862 587,517 (2,848,323) 25,215 322,458 (2,075,290) (26,213)
Operating Profit before Changes in Operating Assets and Liabilities	1,031,443	1,689,085	1,120,922	1,719,226
(Increase)/Decrease in Operating Assets: Loans and Receivables to Customers Deposits Held for Regulatory or Monetary Control Purposes	(8,474,196) (3,862,386)	(669,358) (512,806)	(8,474,196) (3,862,386)	(669,358) (512,806)
Increase/(Decrease) in Operating Liabilities: Deposits from Customers Certificates of Deposit from Customers Cash Generated from Operations	1,274,521 (298,996) (10,329,614)	(747,733) (97,281) (338,093)	1,274,521 (298,996) (10,240,135)	(747,733) (97,281) (307,952)
Income Tax Paid Contribution Paid into Employees Retirement Benefit Plan/to Employees	(176,664) (24,989)	(78,802) (13,308)	(176,664) (24,989)	(78,802) (13,308)
Net Cash Generated from Operating Activities	(10,531,267)	(430,203)	(10,441,788)	(400,062)
Cash Flows from Investing Activities				
Investment in Subsidiary Company Dividend Income Received Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Government of Sri Lanka Treasury Bills/Bonds and Development Bonds Maturing after 03 months Net Proceeds from Sale, Maturity and Purchase of Financial Investments of Shares and Debentures Purchase of Property, Plant & Equipment and Intangible Assets Proceeds from Sale of Property, Plant & Equipment and Intangible Assets Proceeds from Sale of Property, Plant & Equipment Improvements to Investment Properties	(1,673) 2,141 (5,422,817) 282,784 (171,995) 12,586	(2,897) 2,745 (4,383,466) 416,141 (19,711) 2,228	2,141 (5,422,817) 289,852 (173,592) 12,586	2,745 (4,383,466) 420,645 (20,437) 2,228 (72)
Net Cash (Used in)/Generated from Investing Activities	(5,298,974)	(3,984,960)	(5,291,830)	(3,978,357)
Cash Flows from Financing Activities				
Securities Sold under Repurchase Agreements Increase/(Decrease) in Other Borrowings Dividends Paid - Ordinary Shares	17,984,342 (219,687) (205)	(1,755,893) 1,787,912 (97)	17,984,342 (307,435) (9,080)	(1,755,893) 1,758,565 (7,484)
Net Cash Generated from Financing Activities	17,764,450	31,922	17,667,827	(4,812)
Net Increase/(Decrease) in Cash and Cash Equivalents Cash and Cash Equivalents at beginning of the Year	1,934,209 14,682,092	(4,383,241) 32,936,491	1,934,209 14,682,142	(4,383,231) 32,936,531
Cash and Cash Equivalents at End of the Period	16,616,301	28,553,250	16,616,351	28,553,300
Reconciliation of Cash and Cash Equivalents Cash and Cash Equivalents Placements with Banks and Finance Companies Government of Sri Lanka Treasury Billis/Bonds and Development Bonds Maturing within 03 Months Securities Purchased under Resale Agreements Maturing within 03 Months	7,497,370 - 3,821,997 5,296,934	6,939,479 3,015,082 10,261,434 8,337,255	7,497,420 - 3,821,997 5,296,934	6,939,529 3,015,082 10,261,434 8,337,255
	16,616,301	28,553,250	16,616,351	28,553,300

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME										
(In terms of Rule 7.4 of the Colombo Stock Exchange)		Bank			Group	Group				
	For the Thre	e Months Ende	ed 31st March	For the Three Months Ended 31st Mar						
	2016	2015 (Restated)	Growth%	2016	2015	Growth%				
Profit for the Period	720,256	691,353	4.18	677,581	669,540	1.20				
Other Comprehensive Income/(Loss), Net of Tax										
Net Gain/(Loss) on Re-measuring Available-for-Sale Financial Assets	(2,391,504)	(571,287)	(318.62)	(2,393,549)	(571,278)	(318.98)				
Other Comprehensive Income/(Loss) for the Period, Net of Taxes	(2,391,504)	(571,287)	(318.62)	(2,393,549)	(571,278)	(318.98)				
Total Comprehensive Income/(Loss) for the Period	(1,671,248)	120,066	(1,491.94)	(1,715,968)	98,262	(1,846.32)				
Attributable to:										
Owners of the Parent	(1,671,248)	120,066	(1,491.94)	(1,719,405)	92,381	(1,961.21)				
Non-Controlling Interest	-		-	3,437	5,881	(41.56)				
Total Comprehensive Income/(Loss) for the Period	(1,671,248)	120,066	(1,491.94)	(1,715,968)	98,262	(1,846.32)				

STATEMENT OF FINANCIAL POSIT						Rs. '0
In terms of Rule 7.4 of the Colombo Stock Exchange)		Bank			Group	
	As at 31.03.2016	As at 31.12.2015	Growth %	As at 31.03.2016	As at 31.12.2015	Growth %
Assets						
Cash and Cash Equivalents	7,497,370	7,800,488	(3.89)	7,497,420	7,800,538	(3.89)
Balances with Central Bank of Sri Lanka	12,426,274	8,563,888	45.10	12,426,274	8,563,888	45.10
Placements with Banks and Finance Companies		757,050	(100.00)	-	757,050	(100.00)
Derivative Financial Instruments	295,838	130,055	127.47	295,838	130,055	127.47
Other Financial Assets Held-for-Trading	8,465,378	6,016,572	40.70	8,472,978	6,024,772	40.64
Securities Purchased under Resale Agreements	5,296,934	2,312,548	129.05	5,296,934	2,312,548	129.05
Customer Loans and Receivables	201,349,467	193,103,942	4.27	201,349,467	193,103,942	4.27
inancial Investments - Available-for-Sale	44,363,336	48,038,510	(7.65)	44,399,100	48,075,921	(7.65)
inancial Investments - Held-to-Maturity	21,679,767	18,147,773	19.46	21,757,665	18,229,045	19.36
nvestment in Subsidiary	1,153,602	1,151,929	0.15	-	-	
Group Balances Receivable	86,339	30,000	187.80			
Property, Plant & Equipment	3,236,536	3,227,752	0.27	4,878,311	4,875,266	0.06
Leasehold Rights	43,830	44,316	(1.10)	597,719	600,057	(0.39)
	43,030	44,310	(1.10)			, ,
nvestment Properties	273,059		9.27	1,087,583	1,089,920	(0.21)
ntangible Assets		249,890	9.27	273,059	249,890	9.27
Deferred Tax Assets	527,033	- C 755 400	0.40	473,763		
Other Assets	7,391,816	6,755,420	9.42	7,407,980	6,772,672	9.38
otal Assets	314,086,579	296,330,133	5.99	316,214,091	298,585,564	5.90
iabilities						
Oue to Banks	20,479,124	19,784,171	3.51	20,479,124	19,784,171	3.51
Derivative Financial Instruments	52,755	50,013	5.48	52,755	50,013	5.48
Customer Deposits	225,445,485	224,525,455	0.41	225,445,485	224,525,455	0.41
Securities Sold under Repurchase Agreements	29,426,292	11,409,788	157.90	29,426,292	11,409,788	157.90
Other Borrowings	17,939	15,688	14.35	17,939	15,688	14.35
Group Balances Payable	208,601	181,266	15.08	17,303	-	14.00
Debentures	7,133,179	7,179,853	(0.65)	7,133,179	7,179,853	(0.65)
Current Tax Liabilities	453,095	506,712	(10.58)	453,901	505,278	(10.17)
Deferred Tax Liabilities	433,033	336,102	(100.00)	433,301	384,771	(100.00)
Other Liabilities	8,434,321	7,285,408	15.77	8,542,944	7,375,613	15.83
otal Liabilities	291,650,791	271,274,456	7.51	291.551.619	271,230,630	7.49
oral Framilities	291,030,791	271,274,430	7.51	291,331,019	271,230,030	7.49
quity						
Stated Capital	10,529,724	10,529,724	•	10,529,724	10,529,724	-
Statutory Reserve Fund	1,187,441	1,187,441		1,187,441	1,187,441	
Retained Earnings	10,899,463	11,125,666	(2.03)	11,104,370	11,376,269	(2.39)
Other Reserves	(180,840)	2,212,846	(108.17)	799,180	3,194,306	(74.98)
otal Shareholders' Equity	22,435,788	25,055,677	(10.46)	23,620,715	26,287,740	(10.15)
lon-Controlling Interest	-	-	-	1,041,757	1,067,194	(2.38)
Total Equity	22,435,788	25,055,677	(10.46)	24,662,472	27,354,934	(9.84)
Total Equity & Liabilities	314,086,579	296,330,133	5.99	316,214,091	298,585,564	5.90
Contingent Liabilities and Commitments	58,499,666	57,222,365	2.23	58,579,672	57,302,098	2.23
Agmorandum Information						
Memorandum Information	0.105	2.005	1 20	0.154	0.440	4 20
Jumber of Employees	3,125	3,085	1.30	3,154	3,113	1.32
Number of Banking Centres	163	159	2.52	163	159	2.52
let Assets Value per Ordinary Share (Rs.)	65.04	72.63	(10.46)	68.47	76.21	(10.15)

The above statements have been prepared in compliance with the format and definitions prescribed by the Central Ba Sri Lanka Accounting Standard - LKAS 34 - Interim Financial Reporting.

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

(Sgd.) Ramesh Jayasekara Chief Financial Officer April 25, 2016

Colombo

(Sgd.) Kapila Ariyaratne Director/Chief Executive Officer

(Sgd.) Nihal Jayamanne PC **Chairman**

	Current Period	Comparative Period
	01-Jan-16 to 31-Mar-16	01-Jan-15 to 31-Mar -15
Debt/Equity Ratio	0.32	0.33
Interest Cover	6.26	6.20
Quick Asset Ratio	0.73	0.78
2013/2018 Issue		
Market Prices during January to March (EX Interest)		
Annual Interest - 15.50% p.a.		
- Highest Price	*	118.26
- Lowest Price	*	118.25
- Last Traded Price */(21/01/2015)	*	118.25
Semi Annual - 15.00% p.a.	*	*
Monthly Interest - 14.50% p.a.	*	*
Interest Yield As At Date of Last Trade		
Annual Interest */(21/01/2015)	*	13.11%
Semi Annual Interest	*	*
Monthly Interest	*	*
Yield to Maturity of Trade Done on		
Annual Interest */(21/01/2015)	*	0 510/
Semi Annual Interest	*	8.51%
Monthly Interest	*	*
Monthly interest		
Interest Rate of Comparable Government Security	11.80%	8.33%
2014 Issue		
4 Years Semi Annual - 8.00% p.a.	*	*
5 Years Semi Annual - 8.35% p.a.	*	*
5 Years Annual - 8.60% p.a.		00.00
- Highest Price		99.99
- Lowest Price	*	99.99
- Last Traded Price */(07/01/2015)	•	99.99
6 Years Semi Annual - 8.60% p.a. - Highest Price	*	94.31
- Lowest Price	*	94.31
- Last Traded Price */(30/03/2015)	*	94.31
6 Years Annual - 8.75% p.a.	*	34.31
o rears Armaar 0.70% p.a.		
Interest Yield As At Date of Last Trade		
4 Years Semi Annual - 8.00% p.a.	*	*
5 Years Semi Annual - 8.35% p.a.	# _	*
5 Years Annual - 8.60% p.a. * /(07/01/2015)	*	8.60%
6 Years Semi Annual - 8.60% p.a. */(30/03/2015)	*	9.31%
6 Years Annual - 8.75% p.a.		
Yield to Maturity of Trade Done on		
4 Years Semi Annual - 8.00% p.a.	*	*
5 Years Semi Annual - 8.35% p.a.	*	*
5 Years Annual - 8.60% p.a. * /(07/01/2015)	*	8.60%
6 Years Semi Annual - 8.60% p.a. */(30/03/2015)	*	9.92%
6 Years Annual - 8.75% p.a.	*	*
Interest Rate of Comparable Government Security		
- 4 Years	11.78%	8.40%
- 5 Years	12.41%	9.04%
- 6 Years	12.52%	9.10%

SELECTED PERFORMANCE INDICATORS				
	В	ANK	G	ROUP
	31.03.2016	31.12.2015	31.03.2016	31.12.2015
Regulatory Capital Adequacy				
Core Capital (Tier 1 Capital) Rs. '000	22,399,661	23,881,138	23,214,560	24,642,642
Total Capital Base Rs. '000	23,233,777	25,097,888	24,018,251	25,828,842
Core Capital Adequacy Ratio as a % of Risk Weighted Assets (Minimum Requirement 5%)	11.02	12.24	11.30	12.48
Total Capital Adequacy Ratio as a % of Risk Weighted Assets (Minimum Requirement 10%)	11.43	12.87	11.69	13.08
Assets Quality (Quality of Loan Portfolio)				
Gross Non-Performing Advances Ratio % (Net of Interest in Suspense)	4.71	4.68		
Net Non-Performing Advances Ratio % (Net of Interest in Suspense and Provision)	3.15	3.06		
Profitability Interest Margin % Return (Net Profit Before Tax) on Average Assets % Return on Equity %	3.85 1.27 12.13	4.42 2.16 15.62		
Regulatory Liquidity Statutory Liquid Assets Domestic Banking Unit Rs. '000 Offshore Banking Unit USD '000 Statutory Liquid Assets Ratio % (Minimum Requirement 20 %)	54,995,130 31,070	62,010,511 26,930		
Domestic Banking Unit Offshore Banking Unit	21.92 21.58	27.56 21.51		

* No Trading During The Period

SEYLAN BANK PLC FINANCIAL STATEMENTS

Three months ended 31st March, 2016



10. ANALYSIS OF FINA	NCIAL INS	TRUMEN	TS BY N	//EASURE	MENT	BASIS				Rs. '000
			ank - 31.03.201					Bank - 31.12.2015	5	
	Held-for- Trading (HFT)	Held-to- Maturity (HTM)	Loans & Receivables (L&R)	Available- for-sale (AFS)	Total	Held-for- Trading (HFT)	Held-to- Maturity (HTM)	Loans & Receivables (L&R)	Available- for-sale (AFS)	Total
Assets										
Cash and Cash Equivalents	-	-	7,497,370	-	7,497,370	-	-	7,800,488	-	7,800,48
Balances with Central Bank of Sri Lanka	-	-	12,426,274	-	12,426,274	-	-	8,563,888	-	8,563,88
Placements with Banks and Finance Companies	-	-	-	-	-	400.055	-	757,050	-	757,0
Derivative Financial Instruments	295,838	-	-	-	295,838	130,055	-	-	-	130,0
Other Financial Assets Held-for-Trading	8,465,378	-		-	8,465,378	6,016,572	-		-	6,016,5
Securities Purchased under Resale Agreements	-	-	5,296,934	-	5,296,934	-	-	2,312,548	-	2,312,5
Customer Loans and Receivables	-	-	201,349,467		201,349,467	-	-	193,103,942		193,103,9
Financial Investments - Available-for-Sale	-		-	44,363,336	44,363,336	-		-	48,038,510	48,038,5
Financial Investments - Held-to-Maturity	-	21,679,767		-	21,679,767	-	18,147,773		-	18,147,7
Group Balances Receivable	-	-	86,339	-	86,339	-	-	30,000	-	30,00
Other Assets		-	4,254,535	-	4,254,535	-	-	3,854,350	-	3,854,3
Total Financial Assets	8,761,216	21,679,767	230,910,919	44,363,336	305,715,238	6,146,627	18,147,773	216,422,266	48,038,510	288,755,1
		l-for- g (HFT)	Amortis	ed Cost	Total		l-for- g (HFT)	Amortis	ed Cost	Total
		9 (/					9 ()			
Liabilities										
Due to Banks	-		20,479,124		20,479,124	-		19,784,171		19,784,1
Derivative Financial Instruments	52,755		-		52,755	50,013		-		50,0
Customer Deposits	-		225,445,485		225,445,485	-		224,525,455		224,525,4
Securities Sold under Repurchase Agreements	-		29,426,292		29,426,292	-		11,409,788		11,409,78
Other Borrowings	-		17,939		17,939	-		15,688		15,68
Debentures	-		7,133,179		7,133,179	-		7,179,853		7,179,85
Group Balances Payable	-		208,601		208,601	-		181,266		181,26
Current Tax Liabilities	-		453,095		453,095	-		506,712		506,71
Other Liabilities	-		6,745,141		6,745,141	-		5,580,398		5,580,39
Total Financial Liabilities	52,755		289,908,856		289,961,611	50,013		269,183,331		269,233,34
		G	Group - 31.03.2016							
	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			()	(/				(===-7	(5)	
Cash and Cash Equivalents	-	-	7,497,420	-	7,497,420	-	-	7,800,538	-	7,800,53
Balances with Central Bank of Sri Lanka	-	-	12,426,274	-	12,426,274	-	-	8,563,888	-	8,563,8
Placements with Banks and Finance Companies	-	-	-	-		-	-	757,050	-	757,0
Derivative Financial Instruments	295,838	-	-	-	295,838	130,055	-	-	-	130,0
Other Financial Assets Held-for-Trading	8,472,978	-	-	-	8,472,978	6,024,772	-	-	-	6,024,7
Securities Purchased under Resale Agreements	-	-	5,296,934	-	5,296,934	-	-	2,312,548	-	2,312,5
Customer Loans and Receivables		-	201,349,467	-	201,349,467		-	193,103,942	-	193,103,9
Financial Investments - Available-for-Sale	-	-	-	44,399,100	44,399,100	-	-	-	48,075,921	48,075,92
Financial Investments - Held-to-Maturity		21,757,665	-	-	21,757,665		18,229,045	-	-	18,229,04
Other Assets	-	-	4,266,495	-	4,266,495	-	-	3,867,454	-	3,867,45
Total Financial Assets	8,768,816	21,757,665	230,836,590	44,399,100	305,762,171	6,154,827	18,229,045	216,405,420	48,075,921	288,865,21
		l-for- g (HFT)	Amortis	ed Cost	Total		1-for- g (HFT)	Amortis	ed Cost	Total
Liabilities										
Due to Banks	-		20,479,124		20,479,124	-		19,784,171		19,784,1
Derivative Financial Instruments	52,755		-		52,755	50,013		-		50,0
Customer Deposits			225,445,485		225,445,485	-		224,525,455		224,525,4
Securities Sold under Repurchase Agreements			29,426,292		29,426,292	-		11,409,788		11,409,7
	1					I				
	-		17,939	I	17,939	-		15,688	1	15.6
Other Borrowings			17,939 7.133.179		17,939 7.133.179			15,688 7.179.853		
			17,939 7,133,179 453,901		17,939 7,133,179 453,901	-		15,688 7,179,853 505,278		15,6 7,179,8 505,2

	BANKI	IG	TREASU	RY	PROPERTY/INV	ESTMENTS UN	ALLOCATED/ELI	MINATIONS	TOTA	L
	31.03.2016	31.03.2015	31.03.2016	31.03.2015	31.03.2016	31.03.2015	31.03.2016	31.03.2015	31.03.2016	31.03.20
Interest Income	5,815,556	4,612,295	705,322	652,313	8,174	8,564	429,024	314,696	6,958,076	5,587,8
Interest Expense	3,647,998	2,511,487	366,724	237,306	-		(3,790)	26,006	4,010,932	2,774,7
Net Interest Income	2,167,558	2,100,808	338,598	415,007	8,174	8,564	432,814	288,690	2,947,144	2,813
ee and Commission Income	725,150	587,180	400	378	-		5	(41)	725,555	587
ee & Commission Expenses	22,030	17,537	8,322	7,726	1,612	950			31,964	26
let Fee and Commission Income	703,120	569,643	(7,922)	(7,348)	(1,612)	(950)	5	(41)	693,591	561
Net Trading Income	-	-	(516,324)	16,250	(600)	(1,200)	-	-	(516,924)	15
Net Gain from Financial Investments			36,664	56,029	-	-		-	36,664	56
Vet Exchange Income	76,924	51,596	191,544	157,264	-	-	16,655	5,516	285,123	214
Other Operating Income (Net)	(114,196)	73,315	51,768	(7,735)	51,318	48,286	100,185	(26,362)	89,075	87
Inter Segment Revenue	(62,729)	(19,894)	44,210	1,969		-	18,519	17,925	-	
Total Operating Income	2,770,677	2,775,468	138,538	631,436	57,280	54,700	568,178	285,728	3,534,673	3,747
Depreciation and Amortisation	95,978	80,857	319	281	412	508	55,344	44,114	152,053	125
Impairment for Loans and Other Losses - Charges/(Reversal)	84,341	382,240	-	-	-	-	-	-	84,341	382
Operating Expenses, NBT & VAT	1,756,765	1,686,873	39,444	64,347	25,197	17,893	541,082	476,331	2,362,488	2,245
Reportable Segment Profit before Income Tax	833,593	625,498	98,775	566,808	31,671	36,299	(28,248)	(234,717)	935,791	993
OTHER INFORMATION										
otal Assets	196,815,372	147,922,842	94,251,878	80,566,520	5,032,729	4,445,577	20,114,112	19,457,369	316,214,091	252,392
otal Liabilities & Equity	232,935,471	190,480,114	43,381,722	22,572,804	5,032,729	4,445,577	34,864,169	34,893,813	316,214,091	252,392
ash Flows from Operating Activities	(10,656,352)	(808,854)	99,094	567,089	17,957	36,937	97,513	(195,234)	(10,441,788)	(400
Cash Flows from Investing Activities	(47,386)	(19,711)	(5,139,565)	(3,968,727)	13,449	(14,839)	(118,328)	24,920	(5,291,830)	(3,978
Cash Flows from Financing Activities	-	-	17,707,213	31,922		-	(39,386)	(36,734)	17,667,827	(4
Capital Expenditure	(46,136)	(17,580)		-	1,597	(799)	(129,053)	(2,058)	(173,592)	(20

	State	d Capital	Ctatutami	Retained		Reserves		1
or the Three Months ended 31st March	Ordinary Shares -Voting	Ordinary Shares -Non-Voting	Statutory Reserve Fund *	Earnings	Revaluation Reserve	Available for Sale Reserve	Other Reserves	Tot
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	24,008,5
Super Gain Tax **	-			(867,428)		-		(867.4
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	23,141,1
Total Comprehensive Income for the period								
Profit for the Period		-	-	691,353	-	-	-	691,3
Other Comprehensive Income (Net of Tax)	-	-	-	-	-	(571,287)	-	(571,2
2 Total Comprehensive Income for the period	-		-	691,353		(571,287)		120,0
Transactions With Equity Holders, Recognised Directly In Equity								
Dividends to Equity Holders	-			(862,401)		-		(862,
Transfers from/to Retained Profits	-	-	-	59,738	-	-	(59,738)	
Total Transactions with Equity Holders			-	(802,663)		-	(59,738)	(862,
Balance as at 31.03.2015 (1 + 2 + 3)	6,962,722	3,567,002	995,894	8,105,005	651,483	79,935	2,036,735	22,398,
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,
Total Comprehensive Income for the period								
Profit for the period	-	-	-	720,256	-	-		720,
Other Comprehensive Income (net of tax)	-	-	-	-	-	(2,391,504)	-	(2,391,
Total Comprehensive Income for the period	-		-	720,256		(2,391,504)	•	(1,671,
Transactions With Equity Holders, Recognised Directly In Equity								
Dividends to Equity Holders	-	-	-	(948,641)	-	-	-	(948,
Transfers from/to Retained Profits	-	-	-	2,182	-	-	(2,182)	
3 Total Transactions with Equity Holders	-		•	(946,459)	•	-	(2,182)	(948,
Balance as at 31.03.2016 (1 + 2 + 3)	6,962,722	3,567,002	1,187,441	10.899.463	651,483	(2,860,330)	2,028,007	22,435,

** 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.

	STATEMENT OF CHANGES IN EQUITY	- GKUUI	'								Rs. '000
		Stated	Capital	Statutory	Retained		Reserves				
Foi	r the Three Months ended 31st March	Ordinary	Ordinary	Reserve Fund		Revaluation	Available for	Other	Total	Non-	To
		Shares	Shares	*	Larmingo	Reserve	Sale Reserve	Reserves	70141	Controlling	Equ
		-Voting	-Non-Voting			11000110	04.0 11.000.10	110001100		Interest	-40
1	Balance as at 01.01.2015	6,962,722	3,567,002	995.894	9,293,830	1,373,590	650.480	2.351.686	25,195,204	1,124,387	26.319.5
Ė		-,,	-,,	,	-,,	.,,	,	_,		-,,	
	Super Gain Tax **	-	-	-	(870,371)				(870,371)	(1,257)	(871,6
	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	25,447,9
	Total Comprehensive Income for the period										
	Profit for the Period	-	-	-	663,662	-	-	-	663,662	5,878	669,5
	Other Comprehensive Income (Net of Tax)	-	-	-		-	(571,281)	-	(571,281)	3	(571,2
2	Total Comprehensive Income for the period			•	663,662	-	(571,281)	-	92,381	5,881	98,2
	Transactions With Equity Holders, Recognised Directly In Equity										
	Dividends	-	-		(862,401)	-	-	-	(862,401)	(23,365)	(885,7
	Transfers from/to Retained Profits	-	-	-	59,738	-	-	(59,738)	-	-	
	Changes in Ownership Interest without Change in Control										
	Acquisition of Non-Controlling Interest without Change in Control	-	-	-	1,347	-	-	-	1,347	(4,244)	(2,8
3	Total Transactions with Equity Holders	-		-	(801,316)	-	•	(59,738)	(861,054)	(27,609)	(888,6
	Balance as at 31.03.2015 (1 + 2 + 3)	6,962,722	3,567,002	995,894	8,285,805	1,373,590	79,199	2,291,948	23,556,160	1,101,402	24,657,5
1	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	27,354,9
	Total Comprehensive Income for the period										
	Profit for the Period	_	_	_	673,539	_	_	_	673,539	4.042	677.5
	Other Comprehensive Income (Net of Tax)	-	-		-	-	(2,392,944)		(2,392,944)	(605)	. , .
2	Total Comprehensive Income for the period	-	-	-	673,539	-	(2,392,944)		(1,719,405)	. ,	(1,715,9
	Transactions With Equity Holders, Recognised Directly In Equity										
	Dividends	-	-	-	(948,641)	-	-		(948,641)	(26,180)	(974,8
	Transfers from/to Retained Profits	-	-	-	2,182	-	-	(2,182)	,	-	, ,
	Changes in Ownership Interest without Change in Control										
	Acquisition of Non-Controlling Interest without Change in Control	-	-	-	1,021	-	-	-	1,021	(2,694)	(1,6
3	Total Transactions with Equity Holders	-	-	-	(945,438)	-		(2,182)	(947,620)	(28,874)	(976,4
	Balance as at 31.03.2016 (1 + 2 + 3)	6,962,722	3,567,002	1,187,441	11,104,370	1,378,783	(2,862,823)	2,283,220	23,620,715	1,041,757	24,662.4
		-,, -=	-, ,,	7 - 7	7 - 7	,,	()) / /	,,	7: -7 -7	/- /	,,.

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

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

EXPLANATORY NOTES

1. General
There are no changes to the accounting policies and methods of computation since the publication of the last Annual Report. The Interim Financial Statements of the Bank and the Group have been prepared & presented in accordance with 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.)	31/0	3/2016	31/03/2015			
	Voting	Non-Voting	Voting	Non-Voting		
Market Price Per Share	86.00	63.00	100.00	63.40		
Highest price per share during the quarter ended	95.00	73.00	103.00	67.00		
Lowest price per share during the quarter ended	77.00	58.50	89.90	57.90		

rlighest price per share during the quarter ended	33.00	73.00	103.00	07.00
Lowest price per share during the quarter ended	77.00	58.50	89.90	57.90
Shareholders' Information Twenty Largest Ordinary Voting Shareholders as at March 31, Sri Lanka Insurance Corporation Ltd. [includes Sri Lanka Insurance Corporation LtdGeneral Fund and Sri Lanka Insurance Corporation Ltd (Life Fund) –8.798.	- 17,597,739 shares		No. of Sh 26,396	
Brown & Company PLC A/C No. 1	oo anaroaj		24,416	
Employees Provident Fund			17.346	
LOLC Investments Ltd.			16,808	,502 9.55
National Development Bank PLC A/C No. 02			15,353	,784 8.73
6. Bank of Ceylon No.1 Account			13,198	
 BNYM SA/NV-Frontier Market Opportunities Master Fund L.P 			4,094	
Employees Trust Fund Board			3,175	,139 1.81
Seyfest (Private) Limited			3,017	
Sesot (Private) Limited			2,279	
11. Sampath Bank PLC/Dr T Senthilverl			2,211	
12. Seybest (Private) Limited			2,165	
13. Seyshop (Private) Limited			2,165	
14. Esots (Private) Limited			2,148	
15. Lanka Century Investments PLC			2,079	
 Capital Development and Investment Company PLC A/C No. 0 			1,782	
17. HSBC Intl Nom Ltd – SSBT-Russell Institutional Funds Public	Limited Company		1,653	
18. AIA Insurance Lanka PLC A/C No. 07			1,615	
19. N P Capital Ltd.			1,503	
20. BNYM SA/NV-Frontier Market Select Fund II L.P.			1,444	,960 0.82

	5. Lanka Century Investments PLC	2,079,160	1.18
	Capital Development and Investment Company PLC A/C No. 02	1,782,428	1.01
	7. HSBC Intl Nom Ltd – SSBT-Russell Institutional Funds Public Limited Company	1,653,100	0.94
	AIA Insurance Lanka PLC A/C No. 07 N P Capital Ltd.	1,615,904 1,503,505	0.92 0.85
	9. N P Capital Ltd. 10. BNYM SA/NV-Frontier Market Select Fund II L.P.	1,444,960	0.82
_	U. DIVINI SANVYFIUILLEI MAINEL SEIEUL FUITU II E.F.	1,444,900	0.02
3	2.2 Twenty Largest Ordinary Non-Voting Shareholders as at March 31, 2016	No. of Shares	%
1		74,238,665	43.93
2		9,013,489	5.33
3		3,818,755	2.26
4		2,649,968	1.57
5		2,547,832	1.51
6		2,375,012	1.41
7		1,943,307	1.15
8		1,877,057	1.11
9		1,762,693	1.04
	0. J B Cocoshell (Pvt) Ltd.	1,581,207	0.94
	1. Dr S Yaddehige	1,571,551	0.93
	2. Lanka Orix Information Technology Services Ltd.	1,471,587	0.87
	3. Deutsche Bank AG – National Equity Fund	1,253,265	0.74
	4. Commercial Bank of Ceylon PLC/ARC Capital (Pvt) Ltd.	1,216,280	0.72
	5. Deutsche Bank AG as Trustees for Namal Acuity Value Fund	1,150,000	0.68
	6. HSBC International Nominees Ltd-SSBT-Deutsche Bank AG Singapore A/C 01	858,581	0.51
	7. Mr. M J Fernando	850,000	0.50
	8. Mr. R Gautam	805,000	0.48
	9. Mr E Thavagnanasooriyam	783,683	0.46
2	20. Miss S Durga	770,808	0.46
3	3.3 Public Holdings as at March 31, 2016		
		Number of Share Holders	Percentage Holdings
	Ordinary Voting Shares	9,405	54.27%
	Ordinary Voting Shares Ordinary Non-Voting Shares	6,984	55.96%
	Ordinary Noti-Voting Orlands	0,504	33.30 /6

4.	Directors' and Chief Executive Officer's Shareholdings as at March 31, 2016 Name of Director	No. of Shares (Ordinary Voting)	No. of Shares (Ordinary Non- voting)	
	Mr. Nihal Jayamanne PC, Independent Director/Chairman Mr. Ishara C Nanayakkara, Non-executive Director/Deputy Chairman Mr. K P Ariyaratne, Director/Cheif Executive Officer Rear Admiral B A J G Peiris, Independent Director Mr. S P Samantha Ranatunga, Independent Director Mr. W D K Jayawardena, Non-executive Director Mr. P L S K Perera, Independent Director Ms. M C Pietersz, Independent Director Ms. M C Pietersz, Independent Director Mr. S V Corea, Non-executive Director Mr. W M R S Dias, Non-executive Director	5,583 Nil 36,521 Nil Nil Nil Nil Nil Nil	NII NII 125,000 NII NII NII NII NII	
5.	Stated Capital as at March 31, 2016	Rs. '000		
	33,560,000 Voting Ordinary Shares @ Rs. 10/- each 4,000,000 Voting Ordinary Shares @ Rs. 25/- each 92,440,000 Voting Ordinary Shares @ Rs. 35/- each 2,644,068 Voting Ordinary Shares @ Rs. 35/- each 43,333,333 Voting Ordinary Shares @ Rs. 75/- each 43,333,333 Voting Ordinary Shares @ Rs. 75/- each 43,3560,000 Non Voting Ordinary Shares @ Rs. 25/- each 40,000,000 Non Voting Ordinary Shares @ Rs. 25/- each 45,423,009 Non Voting Ordinary Shares @ Rs.35/- each Less: Issue Expenses	335,600 100,000 3,235,400 156,000 3,250,000 1,044,500 1,000,000 1,589,805 (181,581)		

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 three months ended March 31, 2016. Diluted Earnings per Share and the Basic Earnings per Share is the same due to non-availability of potentially dilutive ordinary shares.

10,529,724

7. Events after the Reporting Date Dividend for 2015 A dividend of Rs. 2.75 per share was declared and approved by the shareholders at the Annual General Meeting of the Bank held on 31st March 2016 pavable to the Ordinary

Voting and Non-voting Shareholders of the Bank registered as at end of trading on 31st March 2016. Dividend cheques were dispatched to the Ordinary (voting) shareholders and Ordinary (non-voting) shareholders on 11th April 2016.

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.

	R/	\NK	GROUP		
1 Customer Loans and Receivables					
1 Customer Loans and Receivables	As at 31.03.2016	As at 31.12.2015	As at 31.03.2016	As at 31.12.2015	
Gross Loans and Receivables (Refer 11.1) Less: Individual Impairment Collective Impairment	207,033,344 (1,952,061) (3,731,816)	198,841,971 (2,019,537) (3,718,492)	207,033,344 (1,952,061) (3,731,816)	198,841,971 (2,019,537 (3,718,492	
et Loans and Receivables	201,349,467	193,103,942	201,349,467	193,103,942	
I.1 Customer Loans and Receivables - By product					
y product - Domestic Currency					
xport Bills	104,022	41,154	104,022	41,154	
nport Bills	241,510	216,906	241,510	216,906	
ocal Bills	64,474	151,680	64,474	151,680	
ase Rentals Receivable	14,864,847	14,922,249	14,864,847	14,922,249	
verdrafts	53,795,740	49,550,015	53,795,740	49,550,015	
ust Receipts Loans/Revolving Loans(RIL)	10,348,310	12,032,369	10,348,310	12,032,369	
aff Loans	5,336,810	5,149,180	5,336,810	5,149,180	
ousing Loans	11,257,143	11,025,655	11,257,143	11,025,655	
awning Receivables	9,165,045	8,979,333	9,165,045	8,979,333	
efinance Loans	1,021,763	854,911	1,021,763	854,911	
redit Cards	2,982,464	3,189,905	2,982,464	3,189,905	
largin Trading	2,814,372	3,241,982	2,814,372	3,241,982	
erm Loans	80,386,761	72,394,970	80,386,761	72,394,970	
otal	192,383,261	181,750,309	192,383,261	181,750,309	
y product - Foreign Currency					
xport Bills	1,505,928	1,638,044	1,505,928	1,638,044	
nport Bills	359,072	243,679	359,072	243,679	
ocal Bills	43,177	92,605	43,177	92,605	
verdrafts	681,735	1,490,845	681,735	1,490,845	
ust Receipts Loans/Revolving Loans(RIL)	399,565	321,171	399,565	321,171	
ousing Loans	31,454	33,245	31,454	33,245	
erm Loans	11.629.152	13.272.073	11.629.152	13.272.073	
ptal	14,650,083	17,091,662	14,650,083	17,091,662	
ross Loans and Receivables	207,033,344	198,841,971	207,033,344	198,841,971	
1.2 Movements in Individual and Collective Impairment during the	BANK GROUP				
period for Customer Loans and Receivables					

	399.565	321,171	399,565	321,171	
rust Receipts Loans/Revolving Loans(RIL) ousing Loans	31,454	33,245	31,454	33,245	
m Loans	11.629.152	13.272.073	11,629,152	13.272.073	
i Loans	14,650,083	17,091,662	14,650,083	17,091,662	
ss Loans and Receivables	207,033,344	198.841.971	207.033.344	198.841.971	
is Luans and Hovervables	201,000,044	130,041,371	201,000,044	130,041,371	
2 Movements in Individual and Collective Impairment during the					
period for Customer Loans and Receivables		NK		OUP	
	As at	As at	As at	As at	
	2016	2015	2016	2015	
died beerlessel	(For 03 Months)	(For 12 Months)	(For 03 Months)	(For 12 Months)	
vidual Impairment Opening Balance as at 01st January	2.019.537	2.336.572	2.019.537	2.336.572	
Charge/(Write back) to Income Statement	70.604	841.302	70.604	841,302	
Reversal for Write-Offs	(73,456)	(1,080,953)	(73,456)	(1,080,953)	
Interest Accrued on Impaired Loans and Receivables	(64,624)	(352,709)	(64,624)	(352,709)	
Transfer from Collective Impairment	(04,024)	275.325	(04,024)	275.325	
Closing Balance as at 31st March 2016	1,952,061	210,020	1,952,061	210,020	
as at 31st December 2015	1,302,001	2,019,537	1,302,001	2,019,537	
10 11 0 101 2000 mpor 20 10		2,010,001		2,010,001	
ctive Impairment					
Opening Balance as at 01st January	3,718,492	4,675,710	3,718,492	4,675,710	
Charge/(Write back) to Income Statement	13,324	(370,141)	13,324	(370,141	
Reversal for Write-Offs	-	(311,752)	-	(311,752	
Transfer to Individual Impairment	-	(275,325)	-	(275,325	
Closing Balance as at 31st March 2016	3,731,816		3,731,816		
as at 31st December 2015		3,718,492		3,718,492	
Impairment	5,683,877	5,738,029	5,683,877	5,738,029	
	BA	NK	GROUP		
	As at	As at	As at	As at	
	31.03.2016	31.12.2015	31.03.2016	31.12.2015	
Customer Deposits - By product	31.03.2016	31.12.2015	31.03.2016	31.12.2015	
product - Domestic Currency					
product - Domestic Currency Demand deposits	16,921,271	16,381,633	16,921,271	16,381,633	
orduct - Domestic Currency Demand deposits Savings deposits	16,921,271 56,242,460	16,381,633 56,252,291	16,921,271 56,242,460	16,381,633 56,252,291	
orduct - Domestic Currency Demand deposits Savings deposits Fixed deposits	16,921,271 56,242,460 128,043,825	16,381,633 56,252,291 127,704,952	16,921,271 56,242,460 128,043,825	16,381,633 56,252,291 127,704,952	
roduct - Domestic Currency Demand deposits Savings deposits	16,921,271 56,242,460	16,381,633 56,252,291	16,921,271 56,242,460	16,381,633 56,252,291 127,704,952	
roduct - Domestic Currency Demand deposits Savings deposits Fixed deposits	16,921,271 56,242,460 128,043,825	16,381,633 56,252,291 127,704,952	16,921,271 56,242,460 128,043,825	16,381,633 56,252,291 127,704,952	
roduct - Domestic Currency Demand deposits Savings deposits Fixed deposits Certificate of deposits Total	16,921,271 56,242,460 128,043,825 3,588,459	16,381,633 56,252,291 127,704,952 3,887,455	16,921,271 56,242,460 128,043,825 3,588,459	16,381,633 56,252,291 127,704,952 3,887,455	
roduct - Domestic Currency Demand deposits Savings deposits Fixed deposits Certificate of deposits Total roduct - Foreign Currency	16,921,271 56,242,460 128,043,825 3,588,459 204,796,015	16,381,633 56,252,291 127,704,952 3,887,455 204,226,331	16,921,271 56,242,460 128,043,825 3,588,459 204,796,015	16,381,633 56,252,291 127,704,952 3,887,455 204,226,331	
roduct - Foreign Currency Demand deposits Savings deposits Fixed deposits Certificate of deposits Total Total Demand deposits	16,921,271 56,242,460 128,043,825 3,588,459 204,796,015	16,381,633 56,252,291 127,704,952 3,887,455 204,226,331	16,921,271 56,242,460 128,043,825 3,588,459 204,796,015	16,381,633 56,252,291 127,704,952 3,887,455 204,226,331	
product - Foreign Currency Demand deposits Savings deposits Fixed deposits Certificate of deposits Total product - Foreign Currency Demand deposits Savings deposits	16,921,271 56,242,460 128,043,825 3,588,459 204,796,015 1,718,349 7,509,616	16,381,633 56,252,291 127,704,952 3,887,455 204,226,331 1,362,914 7,471,493	16,921,271 56,242,460 128,043,825 3,588,459 204,796,015 1,718,349 7,509,616	127,704,952 3,887,455 204,226,331 1,362,914 7,471,493	
oduct - Domestic Currency Demand deposits Savings deposits Fixed deposits Certificate of deposits Total oduct - Foreign Currency Demand deposits	16,921,271 56,242,460 128,043,825 3,588,459 204,796,015	16,381,633 56,252,291 127,704,952 3,887,455 204,226,331	16,921,271 56,242,460 128,043,825 3,588,459 204,796,015	16,381,633 56,252,291 127,704,952 3,887,455 204,226,331 1,362,914 7,471,493	
oduct - Domestic Currency Demand deposits Savings deposits Fixed deposits Certificate of deposits Total oduct - Foreign Currency Demand deposits Savings deposits	16,921,271 56,242,460 128,043,825 3,588,459 204,796,015 1,718,349 7,509,616	16,381,633 56,252,291 127,704,952 3,887,455 204,226,331 1,362,914 7,471,493	16,921,271 56,242,460 128,043,825 3,588,459 204,796,015 1,718,349 7,509,616	16,381,633 56,252,291 127,704,952 3,887,455 204,226,331 1,362,914 7,471,493	
roduct - Foreign Currency Demand deposits Fixed deposits Certificate of deposits Total roduct - Foreign Currency Demand deposits Savings deposits Fixed deposits	16,921,271 56,242,460 128,043,825 3,588,459 204,796,015 1,718,349 7,509,616 11,421,505	16,381,633 56,252,291 127,704,952 3,887,455 204,226,331 1,362,914 7,471,493 11,464,717	16,921,271 56,242,460 128,043,825 3,588,459 204,796,015 1,718,349 7,509,616 11,421,505	16,381,633 56,252,291 127,704,952 3,887,455 204,226,331 1,362,914 7,471,493 11,464,717	