

STATEMENT OF FINANCIAL POSITION	BANK			GROUP			
	Rs. ('000)	30.06.2017	31.12.2016 (Audited)	Change %	30.06.2017	31.12.2016 (Audited)	Change %
As at							
Assets							
Cash and cash equivalents		2,118,361	2,506,685	(15)	2,639,707	2,717,650	(3)
Balances with Central Bank of Sri Lanka		2,978,379	2,487,805	20	2,978,379	2,487,805	(20)
Placements with Banks		625,022	2,819,629	(78)	625,022	2,826,710	(78)
Reverse repurchased agreements		869,074	2,137,497	40560	869,074	275,498	215
Derivative Financial Instruments		5,492	15,412	(64)	5,492	15,412	(64)
Financial assets - Held for trading		2,379,964	1,346,932	77	2,379,964	1,346,932	77
Financial investments designated at fair value through profit or loss		-	-	-	-	-	-
Loans and receivables to other customers		64,047,982	55,438,415	16	72,006,402	62,931,936	14
Other loans and receivables		8,960,927	7,747,231	16	7,954,517	6,739,578	18
Financial investments - Available for sale		17,140,155	16,520,365	4	17,132,667	16,694,470	4
Financial investments - Held to maturity		140,172	140,231	(0)	140,172	140,231	(0)
Current tax asset		358,643	268,454	34	358,643	268,454	34
Investment in Real estate		-	-	-	146,745	189,449	(23)
Investments in subsidiaries		959,481	940,027	2	-	-	-
Investment in associate and joint ventures		-	-	-	-	-	-
Goodwill and intangible assets		1,087,216	1,151,033	(6)	1,435,706	1,501,682	(4)
Property, plant and equipment		897,878	897,371	0	1,059,311	1,073,818	(1)
Deferred tax assets		-	82,534	(100)	446,036	541,807	(18)
Other assets		677,885	644,247	5	760,869	781,229	(3)
Total Assets		103,246,632	93,008,509	11	111,138,708	100,532,661	11
Liabilities							
Due to banks		12,712,624	12,160,244	5	13,503,167	12,770,197	6
Derivative financial instruments		3,738	3,976	(6)	3,738	3,976	(6)
Financial liabilities designated at fair value through profit or loss		-	-	-	-	-	-
Repurchased agreements		8,621,397	10,256,670	(16)	8,501,312	10,113,570	(16)
Due to other customers		62,719,122	51,841,372	21	68,284,509	57,525,156	19
Other borrowed funds		-	-	-	1,147,348	833,095	38
Current tax liabilities		-	-	-	174,981	162,396	8
Deferred tax liabilities		4,251	-	100	4,540	289	1470
Debt securities issued		-	-	-	-	-	-
Subordinated term debts		-	-	-	-	-	-
Other provisions		-	-	-	-	-	-
Other liabilities		1,818,073	1,663,033	9	2,235,033	2,158,591	4
Total Liabilities		85,879,206	75,925,295	13	93,854,629	83,567,170	12
Equity							
Stated capital		16,334,782	16,334,782	0	16,334,782	16,334,782	0
Share warrants		65,484	65,484	0	65,484	65,484	0
Statutory reserve fund		105,805	95,439	11	117,968	107,602	10
ESOP reserve		26,275	17,836	47	26,275	17,836	47
Available for sale reserve		(74,306)	(251,894)	71	(69,500)	(247,088)	72
Retained earnings		909,386	821,568	11	444,653	330,196	34
Total shareholders' equity		17,367,426	17,083,214	2	16,919,062	16,608,812	2
Non-controlling interests		-	-	-	365,017	356,579	2
Total equity		17,367,426	17,083,214	2	17,284,079	16,965,391	2
Total equity and liabilities		103,246,632	93,008,509	11	111,138,708	100,532,661	11
Contingent liabilities and commitments		46,483,621	44,404,415	5	46,483,621	44,404,415	5
Net asset value per ordinary share (Rs.)		15.91	15.65	2	15.50	15.22	2
Memorandum information							
Number of Employees		1,213	1,194				
Number of Branches		65	65				

SELECTED PERFORMANCE INDICATORS (As per regulatory reporting)	BANK		GROUP	
	30 th Jun 2017	31 st Dec 2016	30 th Jun 2017	31 st Dec 2016
Regulatory Capital Adequacy				
Core Capital (Tier 1 Capital), Rs. '000	15,642,836	15,688,158	14,613,400	14,633,157
Total Capital Base, Rs. '000	15,212,403	15,257,726	14,609,358	14,628,817
Core Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum Requirement, 5%)	21.41%	22.87%	18.32%	19.32%
Total Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum Requirement, 10%)	20.82%	22.24%	18.32%	19.32%
Assets Quality (Quality of Loan Portfolio)				
Gross Non-Performing Advances Ratio, % (net of interest in suspense)	2.62%	2.40%		
Net Non-Performing Advances, % (net of interest in suspense and provision)	1.78%	1.60%		
Profitability				
Interest Margin, %	3.18%	3.06%		
Return on Assets (Before Tax), %	0.51%	0.53%		
Return on Assets (After Tax), %	0.42%	0.55%		
Return on Equity (After Tax), %	2.41%	2.65%		
Regulatory Liquidity				
Statutory Liquid Assets, Rs. '000				
Domestic Banking Unit	14,323,826	13,246,635		
Foreign Currency Banking Unit	8,714,114	901,821		
Statutory Liquid Assets Ratio, % (Minimum Requirement, 20%)				
Domestic Banking Unit	21.32%	22.02%		
Foreign Currency Banking Unit	21.03%	21.79%		

LOANS AND RECEIVABLES TO OTHER CUSTOMERS	BANK		GROUP		
	Rs. ('000)	30.06.2017	31.12.2016 (Audited)	30.06.2017	31.12.2016 (Audited)
As at					
Gross loans and receivables		64,848,154	56,109,622	73,357,239	64,105,185
(Less): Individual impairment		(414,754)	(303,469)	(572,331)	(396,948)
Collective impairment		(385,418)	(367,737)	(652,176)	(600,918)
Net loans and receivables designated at fair value through profit & loss		-	-	-	-
(Less): Loans and receivables designated at fair value through profit & loss		-	-	-	-
Net loans and receivables		64,047,982	55,438,415	72,006,402	62,931,936

Loans and Receivables to other customers - by product	BANK		GROUP		
	Rs. ('000)	30.06.2017	31.12.2016 (Audited)	30.06.2017	31.12.2016 (Audited)
As at					
Overdrafts		11,596,727	9,816,879	11,488,415	9,691,941
Trade finance		6,224,022	5,283,571	6,224,022	5,283,571
Financing		301,847	196,948	301,847	196,948
Staff loans		926,830	700,800	926,895	700,875
Term loans		33,618,618	30,503,671	34,759,813	31,926,650
Lease and Hire Purchases		1,415,046	1,339,952	6,726,882	6,240,628
Factoring		413,480	411,200	2,335,725	1,967,785
Others		-	242,048	-	240,186
By Product - Local Currency		54,496,560	48,253,021	63,005,647	56,248,584
Overdrafts		56,850	14,075	56,850	14,075
Trade finance		6,802,412	6,256,932	6,802,412	6,256,932
Term loans		3,492,332	1,585,594	3,492,330	1,585,594
By Product - Foreign Currency		10,351,594	7,856,601	10,351,592	7,856,601
Total Loans and Receivables		64,848,154	56,109,622	73,357,239	64,105,185

Movements in Individual and Collective Impairment for the period Rs. ('000)	BANK		GROUP	
	30.06.2017	31.12.2016 (Audited)	30.06.2017	31.12.2016 (Audited)
As at				
Individual impairment				
Opening balance as at 1 st January	303,469	204,579	572,331	430,908
Charge/(write back) to statement of Profit or loss	111,285	98,890	126,330	141,424
Net write-off during the year	-	-	-	-
Closing balance as at 30th June	414,754	303,469	698,661	572,331
Collective impairment				
Opening balance as at 1 st January	367,737	363,804	600,918	539,560
Charge/(write back) to statement of Profit or loss	20,398	53,424	53,975	110,849
Net write-off during the period	(2,717)	(49,491)	(2,717)	(49,491)
Closing balance as at 30th June	385,418	367,737	652,176	600,918
Total Impairment Balance	800,172	671,206	1,350,838	1,173,249

DUE TO OTHER CUSTOMERS	BANK		GROUP		
	Rs. ('000)	30.06.2017	31.12.2016 (Audited)	30.06.2017	31.12.2016 (Audited)
As at					
Due to other customers by currency					
Local Currency Deposits					
Current accounts		3,505,119	3,294,303	3,503,127	3,292,382
Saving accounts		9,357,594	7,282,592	9,343,155	7,293,188
Fixed deposits		40,007,132	33,197,397	45,588,950	38,872,506
Certificate of Deposits		2,486,757	2,379,775	2,486,757	2,379,775
Total		55,356,602	46,154,067	60,921,989	51,837,851
Foreign Currency Deposits					
Current accounts		168,336	250,884	168,336	250,884
Saving accounts		1,484,772	1,530,120	1,484,772	1,530,120
Fixed deposits		5,709,412	3,906,301	5,709,412	3,906,301
Total		7,362,520	5,687,305	7,362,520	5,687,305
Total Deposits		62,719,122	51,841,372	68,284,509	57,525,156

MEASUREMENT OF FINANCIAL INSTRUMENTS	Rs. ('000)						
	FVT P&L	HTM	L & R	AFS	Designated at fair value	Hedging	Total
a. Bank - 30th June 2017							
Assets							
Cash and cash equivalents	-	-	2,118,361	-	-	-	2,118,361
Balances with Central Bank of Sri Lanka	-	-	2,978,379	-	-	-	2,978,379
Placements with banks	-	-	625,022	-	-	-	625,022
Reverse repurchased agreements	-	-	869,074	-	-	-	869,074
Derivative Financial Instruments	5,492	-	-	-	-	-	5,492
Other financial assets - Held for trading	2,379,964	-	-	-	-	-	2,379,964
Loans and receivables to other customers	-	-	64,047,982	-	-	-	64,047,982
Other loans and receivables	-	-	8,960,927	-	-	-	8,960,927
Financial investments - Available for sale	-	-	17,140,155	17,140,155	-	-	17,140,155
Financial investments - Held to maturity	-	-	140,172	-	-	-	140,172
Other assets	-	-	103,342	-	-	-	103,342
Total financial assets	2,385,457	140,172	79,703,086	17,140,155	-	-	99,368,870
Liabilities							
Due to banks	-	-	12,712,624	-	-	-	12,712,624
Derivative financial instruments	-	-	3,738	-	-	-	3,738
Other financial liabilities at fair value through profit or loss	-	-	-	-	-	-	-
Repurchased agreements	-	-	8,621,397	-	-	-	8,621,397
Due to other customers	-	-	62,719,122	-	-	-	62,719,122
Other borrowings	-	-	-	-	-	-	-
Debt securities issued	-	-	-	-	-	-	-
Other liabilities	-	-	1,448,117	-	-	-	1,448,117
Total financial liabilities	-	-	3,738	85,0			