

FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30TH SEPTEMBER 2016

		114/			, , , ,	1 7 1			U IX				LITE			PIEWIDER		
		pees Thousand		SELEC	TED PI	FREORI	MANCE				Rupees Thousan				Bank-Sri Lankan R	upees Thousands		
INCOME STATEMENT		Current From 01- to 30-09	04-2016	Previous Pe From 01-04- to 30-09-20	2015 15		INDIC	CATORS				30.09.2016 Jn -Audited)	31.03.2016 (Audited)		EMENT OF FIN	ANCIAL POSITION	Current Period 30.09.2016 (Un-Audited)	Pervious Perio 31.03.2016 (Audited)
ntaract Income		(Un-Au	_	(Un-Audit		Core Conital (Time 1 Conital) De Ma					5,729.73	5,007.87				(OII-Addited)	(Addited)	
nterest Income ess: Interest expenses			56,301 57,837		,11/	otal Capital Ba		, ,				5,728.26	5,005.71	Assets				
let Interest Income		70	08,464		,180				sk Weighted A	ssets	- 1			Cash and	Cash and cash equivalents		103,946	401,5
ee and commission income			13,750			Minimum Req	•		.1.147.1.1.4.4.4			27.69%	26.63%		Balances with central banks		117,001	119,4
ess: Fee and Commission Expenses et Fee and Commission Income			2,228 11,522			otal Capital A minimum Reg			sk Weighted A	Assets -Rs.N	4n	27.68%	26.61%	Placement Derivative	s with banks		28,821,604	29,233,9 40,9
et Fee and Commission Income 11,522 et gain/ (loss) from trading		-		-	minimum keq	lanement To	770)			- 1				s ncial assets held-for-t	rading	5,212	40,	
et gain/(loss) from financial instruments des	signated				4	Assets Quality	(Quality of	Loan Portfol	io)		- 1		ı	Financial a	ssets designated at fa	ir value through profit or loss	-	
fair value through profit or loss et Gain/ (loss) from financial investment			-		- 6	Gross Non-Per	forming Adv	ances % (ne	t of interest in	suspense)		21.73%	19.10%		receivables for banks			40.000
ther Operating Income (net)			8,021	(15	449) N	let-Non Perfo	rming Advar	nces % (net o	f interest in su	uspense and	d Provision)	10.52%	8.82%		receivables for custon nvestements - Availab		11,174,490 18,113	10,973, 19,
tal Operating Income		7:	28,007		,500						- 1		ı		nvestments - Held -fo		19,229,390	21,191,
npairment for loans and other lossess		-			,	rofitability					- 1		ı		nvestments - Loans &	Receivables	242 3 -	1.00
Individual Impairment Collective Impairment		2:	19,662 1,658			nterest Margin	n %				- 1	2.07%	2.02%		ts in subsidiaries	intonetone		
Other			-		,020	Return on Asse		c)%			- 1	0.58%	0.72%		ts in associates and jo plant and equipment	oint ventues	27,765	28,
et Operating Income			06,688			Return on Equi	ity %				- 1	6.38%	7.91%		t properties			
ersonnel Expenses			28,703		,584						- 1				and intangible assets			
epreciation and amortisation ther Expenses			3,105 65,556		,511 R	Regulatory Liq	uidity				- 1		ı	Deffered to Other asse			2,712 52,912	2, 57,
perating Profit/(Loss) before VAT			09,324		700	tatutory Liqui	id Assat Ps N	An.			- 1		ı	Total Asse			59,553,145	62,069,
ss: VAT on Financial Services			56,020	49	,059		Banking U				- 1	4,572.26	7,150.44					,-33,
perating profit/(loss) after VAT	.	34	43,304	378	,721		e Banking Ur				- 1	48,919.06	44,714.59	Liabilities	-to-		40 504 405	
are of Profits of associates and joint venture of it/(loss) before tax	25	3.	43,304	375	,721 S	tatutory Liqui	id Asset Rati	o % (Minimu	m requiremen	nt 20%)				Due to bar	nks Financial Instruments		49,534,130 15,125	48,808, 2,
ss: Tax Expenses		10	60,476	57	,794		Banking U				- 1	76.68%	90.33%		ncial liabilities held-fo		15,125	-
ofit/(loss) for the period		1	82,828	320	,927	Off-Shore	e Banking Ur	nit				88.04%	83.38%			t fair value through profit or loss	-	
		State	ment c	of change	s In Ec	uitv - B	ank								ner customers		3,543,321	7,143,
					200									Other Born Debt secur	rities issued		2	
			Stated c	apital/Assign	ed capital		Res	erves			_	1		Current ta			132,580	
			Ordinary	Ordinary	Assigned	Statutory	Available	Investment	Retained	Foreign		Non-	1000 00		ax liabilities			
n Sri Lanka Rupees Thousands			Voting	non-voting	Capital	Reserve	for		earnings	currency Translatio		controlling	Total	Othe Provi			359,650 23,823	331, 22,
•			Shares	shares		fund s	ale Reserve			Reserve		interest	equity	Due to sub			23,623	22,
alance as at 31.03.2016 (Opening bala	ance)				1,740,883	160,079	15,065	-	3,489,424	356,29		10.0730.050	5,761,741	Subordina	ted term debts		-	
otal comprehensive income for the year				1 1	-,,	,			182,828	,	182,828		182,828		Ities		53,608,629	56,307,
ofit/(loss) for the year				1 1		1 1					_	1						
ther comprehensive income (net of tax	x)			1 1		1 1	(958)		1	90	6 (52)	1	(52)	Equity Stated can	ital/Assigned Capital		1,740,883	1,740,
otal comprehensive income for the year	ar			1 1		1 1			1			1			Reserve fund		188,216	160,
		95 98		1 1							1	1		Retained e			3,644,114	3,489,
ransactions with equity holders, recog	nised directly	in equity		1 1		1 1			1		1	ı		Other Res		e parent non- controlling interest	371,303	371,
hare issue/increase of assigned capital				1 1		1 1			1		1	ı		Total Equit		e parent non- controlling interest	5,944,516	5,761,
hare options exercised				1 1		1 1			1		1	ı		Total Equi	ty and Liabilities		59,553,145	62,069,
onus issue				1 1		1 1			1		1	ı	1	Contingen	t Liabilities and Com	nitments	4,337,459	3,657,
lights issue ransfers to reserves during the period				1 1		28,138			(28,138)		1	ı		Number of	f Employee f Branches		23	
Dividends to equity holders				1 1		20,130			(20,130)		1	1	1 :	Number o	i branches			
rofit transferred to head office				1 1		1 1					1	1				_	Bank-Sri Lankan Ru	
Gain/(loss) on revaluation of Property, P	lant and Equip	oment	nent						1		-	1					Current Period	Previous Perion Prom 01-04-20
if cost method is adopted)	• •	Northead Victoria				1 1			1 1			1		COMPREHENSIVE		NCOME	From 01-04-2016 to 30.09.2016	to 31-03-201
thers				1 1		1 1					-	1					(Un-Audited)	(Audited)
otal transactions with equity holders											-				14-01-2017			1000000
alance as at 30.09.2016 (Closing balan	nce)				1,740,883	188,217	14,107	-	3,644,114	357,19	6 5,944,517		5,944,517	Profit /(los	s) for the Period		182,828	497,0
			Meas	urement	of Fina	ancial In	strume	ents						Other com	prehensive Income Net	of Tax		
	- L	a.	Bank-	Current yea	r 30.09.2	016			b. Ba	ank- Prev	ious year 3:	1.03.2016	-0		evaluation surplus			
In Sri Lanka Rupees Thousands	HFT Des	signated at fair	value HTN	Amortised	cost AFS	Hedging	Total	HFT Design	ated at fair valu	е нти	M Amortised co	ost AFS F	Hedging Total	Actuarial ga	ains and losses on defin	ned benefit plans		6,7
SETS	-51			400		- 8-8	-	-				-		- Gains and I	osses (arising from trai	nslating the financial statement		
h and cash equivalents ances with central banks	0			- 103 - 117			103,946 117,001				- 401,50 - 119,4		- 401,58 - 119,44	7	of a foreign operation)		906	186,6
cements with banks	0			- 28,821		2	28,821,604	2	-		- 29,233,9		- 29,233,95	Gains and losses on re-measuring available for sale financial assets		(958)	(8,1	
rivative financial instruments		5,2	12	-	-		5,212		40,955		-		- 40,95	Gains and losses on cash flow hedges				
her financial assets at fair value through profit or l ans and receivables to banks	loss -		-	-	-		-	-	-		-		-	Others			(1,8	
ins and receivables to banks ins and receivables to other customers	2		0	11,174	490	- 1	11,174,490	2	-		- 10,973,8	80 -	- 10,973,88	Share of Profits of associates and joint ventures Less: Tax expenses (income) relating to components of other				
ancial investments			19,229		- 18,113		19,247,503	-		21,191,29		- 19,070	- 21,210,36	4	Less: Tax expenses (income) relating to components of other compresenvie income			
al financial assets	-	5,2					9,469,756		40,955	21,191,29			- 61,980,18		Other Comprehensive Income for the Period, net of taxes		(52)	103
In Rupees Thousands	HFT Des	signated at fair	value	Amortised cost	Hedgi	ng Total		HFT Design	ated at fair valu	e An	nortised cost	Hedging	Total		prenensive income for		(52) 182,776	183, 680,
to banks	-			49,534,129		49,534,12	29	-			48,808,069		48,808,069			ine period	102,//0	680,
ivative financial instruments	-	15,1	25	-,-,-,-		15,12		-	2,055				2,055	CERTIFICATION We, the und	ON: ersigned, being the Chief Ex	ecutive Officer and Compliance Officer of	Indian Bank certify jointly th	at:-
ner financial liabilities at fair value through profit or	r loss -		-	3 5/3 334		3 543 33	<u>,</u> ; I	-	-		7 142 204	-	7 442 22	a) the above b) the inform	statements have been pre- nation contained in these st	ecutive Officer and Compliance Officer of pared in compliance with the format and d atements have been extracted from the u	lefinitions prescribed by the C naudited finanacial statement	entral Bank of Sri La s of
e to other customers ot securities issued				3,543,321		3,543,32	".	-	-		7,143,304		7,143,304	the Bank	unless indicated as audited	The second secon		
Other borrowings				200000000000000000000000000000000000000	a 1								d Praveen Kumar Dangi		Sd W B C TILLAK	FRATNE		
Total financial liabilities - 15,125 53,077,4				53,077,450 - 53,092,575 - 2,055						55,951,373	-	55,953,428		HIEF EXECUTIVE OFFICER Date: 29-11-2016		COMPLIANCE		
Loans and Receivables to other Customers Loans and Rece						Receivables to other Customers Moveme				Movements Per	in Individua	l and Collective	e Impairment (bles to Other C	Charges during the Customers	Due to Other Cu	stomers - By P	roduct	
In Sri Lanka Rupees Thousand Current Period As At 30.09.2016 Previous Period As At 31.03.2016 In Sri Lanka			ka Rupee	Rupees Thousand Current Period As At Previous Period As At 30.09.2016 31.03.2016			In Sri Lanka Pungge Thousand			Previous Period As At 31.03.2016	In Sri Lanka Rupees Thous	and Current Period As At	Previous Period A					
Gross loans and receivables	12,650,483	12,	230,311	By product - D	omestic Curr	rency	1	$\overline{}$		—— -	ndividual impair	ment charges			$\overline{}$	By product - Domestic Currency	_	
(Less): Individual impairment	(1,441,445)	000000	23,516)	Overdraft			1	1,910,459	1,905		Opening balance	e	e statements	1,223,516 219,662	808,460 323,235	Demand Deposits (Current Accounts) Savings Deposits	172,794 204,119	131,6

Loans and Receivables	s to other Cເ	ıstomers	Loans and Receivables	s to other Cu	stomers	Movements in Individual and Collect Period for Loans and Rece	ctive Impairment Cl ivables to Other Cu	narges during the istomers	Due to Other Customers - By Product			
In Sri Lanka Rupees Thousand	Current Period As At 30.09.2016	Previous Period As At 31.03.2016	In Sri Lanka Rupees Thousand	Current Period As At 30.09.2016	Previous Period As At 31.03.2016	In Sri Lanka Rupees Thousand	Current Period As At 30.09.2016	Previous Period As At 31.03.2016	In Sri Lanka Rupees Thousand	Current Period As At 30.09.2016	Previous Period As At 31.03.2016	
Gross loans and receivables	12,650,483		By product - Domestic Currency			Individual impairment charges			By product - Domestic Currency	470 704	404.640	
(Less): Individual impairment	(1,441,445)	(1,223,516)	Overdraft	1,910,459	1,905,638	Opening balance Charges/(Write back) to income statements	1,223,516 219,662	808,460 323,235	Demand Deposits (Current Accounts) Savings Deposits	172,794 204,119	131,640 169,879	
Collective impairment	(34,548)	(32,915)	Term Loan Other Loans	1,932,892 440.571	1,781,144 565,529	Net-write-off during the year	213,002	0	Fixed Deposits	972,063	1,589,745	
Net Loan and receivables including those	1		Sub Total	4,283,922	4 500 544	Other movements	(1,733)	91,821	Other Deposits	32,767	1,589,745 222,387 2,113,651	
designated at fair value through profit or loss			By product - Foreing Currency	4,203,322		Closing balance Collectiv impairment charges	1,441,445	1,223,516	Sub Total By product - Foreign Currency	1,381,743	2,113,651	
0	· ·	**	Overdraft	57,565	20,803	Opening balance at 1st April	32,915	34,220	Demand Deposits (Current Accounts)	63,212	205,799	
(Less): Loans and receivables designated at			Term Loan	2,895,454	2,956,720	Charges/(Write back) to income statements	1,658	(2,770)	Savings Deposits	230,412	226,068	
fari value through profit or loss			Other Loans	5,413,542	5,000,477	Net-write-off during the year Other movements	(25)	1,465	Fixed Deposits Other Deposits	1,867,954	4,597,786	
	-		Sub Total	8,366,561	7,978,000	Closing balance at	34,548	32,915	Sub Total	2,161,578	5,029,653	
Net Loans and Receivables	11,174,490	10,973,880	Total	12,650,483		Total	1,475,993	1,256,431	Total	2,161,578 3,543,321	5,029,653 7,143,304	

### Current Period as at 30.09.7016 (United Period Section Period		Global - Indian F	upees Thousands	
Con-Balance Sheet Assets			Previous Period	
On-Balance Sheet Assets Cash in Hand Santa San	SUMMARISED BALANCE SHEET			
De-Balance Sheet Assets				
Cash in Hand 3,779,035 \$3,713,035 \$3,773,015 \$2,72,211 \$2,72,21,21 \$2,72,21,211 \$2,72,211 \$2,72,211	On Palance Shoot Assets	(un - Audited)	(Addited)	
Balance with Central Bank of Sri Lanka / Orber Central Banks S4,104,545 S4,259,773 28,248,339 Investments-Trading Account 124,966,412 28,748,339 164,295,519 162,295,519 166,295,5		3,779,035	5.371.302	
Investments-Trading Account				
Government Security Other Security Other Securities 157,343,508 166,296,503 157,232,342 10 (1982) (1				
Other Securities Investments-Held-to-Maturity (Net of Provision made for decline in investment value)				
Investments-Held -to-Maturity (Net of Provision made for decline in investment value) Obervarments Securities Other Securities Other Securities State Securities Securities Securities State Securities Securities Securities Securities Subordinated Term Debts Subo				
Government Securities Cher Securities				
Less: Provision for decline in value of Investments in Investments in Associates and Subsidiaries 451,500 451,500 1,262,658,925 1,326,321,439 1,262,258,925 1,326,321,439 1,326,321,439 1,326,321,439 13,499,581 13,755,768 13,499,581 13,755,768 30,827,680 13,499,581 13,755,768 30,827,680 30,821,880 30,821,880				
Investments in Associates and Subsidiaries 451,500 451,500 170 total Loans and Advances 1,262,558,925 1,263,211,439 1,170,738,213 1,238,051,015 1,170,738,213 1,238,051,015 1,170,738,213 1,238,051,015 1,170,738,213 1,238,051,015 1,170,738,213 1,238,051,015 1,170,738,213 1,238,051,015 1,175,768 1,175,76		28,829,182	28,883,219	
Total Jens and Advances 1,262,558,925 1,326,321,439 Total Performing Loans and Advances 1,177,738,213 1,228,051,015 Bills of Exchange 13,499,581 13,755,768 Overdrafts 285,277,173 330,827,680 Ches Rentals Receivable 871,961,459 893,467,567 Total-Non-performing Loans and Advances 91,920,712 88,270,424 Bills of Exchange 49,339 8805,304 Overdrafts 74,228,655 69,942,848 Other Loans 17,642,400 17,522,272 Other Loans 74,228,655 69,942,848 Interest Receivables 74,228,655 69,942,848 Less: 1,266,658,925 1,326,321,439 Less: 1,225,658,925 1,225,630,766 General Loan Loss Provisions		454 500	454.500	
Total Performing Loans and Advances 1,170,738,213 1,288,051,015 Bills of Exhange 13,499,581 13,755,768 Overdrafts 285,277,173 30,0827,680 Lease Rentals Receivable 871,961,495 893,467,567 Other Loans 91,920,712 88,270,424 Bills of Exchange 1,642,408 17,642,408 Clase Rentals Receivable 1,642,408 17,522,272 Other Loans 74,228,855 69,942,848 Interest Receivables 1,262,658,925 1,326,321,439 Less: Suspended Interest 1,262,658,925 1,326,321,439 Specific Loan Loss Provisions 36,560,897 35,363,076 General Loan Loss Provisions 36,560,897 35,363,076 General Loan Loss Provisions 1,225,602 1,90,490,763 General Loan Loss Provisions 36,560,897 35,363,076 General Loan Loss Provisions 36,560,897 35,363,076 General Loan Loss Provisions 36,560,897 35,363,076 General Loan Loss Provisions 36,560,897 37,893,092 General Loan Lo				
Bills of Exchange 13,499;581 31,755,768 285,277,173 330,827,680 285,277,173 330,827,680 285,277,173 330,827,680 285,277,173 285,270,424 285,270,42				
Lease Rentals Receivable 871,961,459 893,467,567 Total-Non-performing Loans and Advances 91,920,712 82,270,424 91,920,712 82,270,424 91,920,712 82,270,424 91,920,712 82,270,424 91,920,712 82,270,424 91,920,712 82,270,424 91,920,712 82,270,424 91,920,712 82,270,424 91,920,712 82,270,424 91,920,712 82,270,424 91,920,712 82,270,424 91,920,712 91,920,727				
Content		285,277,173	330,827,680	
Total-Non-performing Loans and Advances 91,920,712 88,270,424 Bills of Exchange 49,439 805,304 Overdrafts 17,642,408 17,522,272 Lease Rentals Receivable 74,228,865 69,942,848 Interest Receivables 1,262,658,925 1,326,321,439 Less: 1,262,658,925 1,326,321,439 Less: 36,560,897 35,363,076 Specific Loan Loss Provisions 467,600 467,600 Net Loans and Advances 1,225,630,428 1,290,490,763 Other Assets 61,510,910 59,904,334 Investment Properties 709,191 711,960 Investment Properties 34,433,460 35,110,720 Total on Balance Sheet Assets 2,057,755 2,037,103,821 On-Balance Sheet Assets 90,049,900 9,2774,433 Savings Deposits 1,782,858,456 1,782,858,456 Time Deposits 90,049,900 90,2774,433 Savings Deposits 1,961,33,986 1,252,266,306 Margin Deposits 1,961,33,986 1,252,266,306				
Bills of Exchange 49,439 805,304 Overdrafts 17,642,408 17,522,272 Lease Rentals Receivable 74,228,865 69,942,848 Interest Receivables 74,228,865 69,942,848 Interest Receivables 1,262,658,955 1,326,321,439 Less: 1,262,658,955 1,326,321,439 Less: 36,560,897 35,363,076 Specific Loan Loss Provisions 36,560,897 467,600 Net Loans and Advances 1,225,630,428 1,290,490,763 Other Assets 61,510,910 59,904,334 Investment Properties 709,191 711,960 Investment Properties 34,433,460 35,110,72 Fixed Assets (Net of accumulated Depreciation of Fixed Assets) 2,055,217,555 2,037,103,821 On-Balance Sheet Liabilities Total Deposits 1,781,588,665 1,782,858,426 Demand Deposits 1,781,588,665 1,782,858,426 Time Deposits 90,049,900 92,774,433 Savings Deposits 48,540,4779 446,817,686 Hime Deposits				
Devertants 17,642,408 17,522,727 17,642,408 17,522,727 17,642,408 17,522,727 17,642,408 17,522,727 17,642,408 17,642,408 17,642,408 17,642,408 17,642,408 17,642,408 17,642,408 17,642,408 17,642,408 17,642,408 17,642,408 17,642,408 17,642,408 17,642,408 17,642,408 17,642,408 17,642,408 17,642,408 17,642,658,408 17,642,668				
Lease Rentals Receivable 74,228,865 69,942,848 Interest Receivables 1,262,658,925 1,326,321,439 Less: 1,262,658,925 1,326,321,439 Less: 36,560,897 35,363,076 36,560,897 35,363,076 36,560,897 35,363,076 36,560,897 35,363,076 36,560,897 35,363,076 36,560,897 35,363,076 36,560,897 35,363,076 36,560,897 36,7600 36,7700 36,				
Interest Receivables		-	-	
Total Poposits		74,228,865	69,942,848	
Less: Suspended Interest 36,560,897 35,363,076 35,363,076 36,760,087 35,363,076 467,600 467,600 467,600 467,600 467,600 467,600 467,600 467,600 467,600 467,600 1,225,630,428 1,290,490,763 30,100,910 59,904,334 1,290,490,763 59,904,334 1,196,010,910 59,904,334 1,11,960 1,11,960 1,11,960 1,11,960 1,11,960 31,110,720 35,1		1 262 659 025	1 226 221 420	
Suspended Interest 36,560,897 35,363,076 36,560,897 36,560,897 36,560,897 36,560,897 36,560,897 36,560,897 36,560,097 36,7600 467,60		1,202,038,923	1,320,321,439	
Specific Loan Loss Provisions 36,560,897 35,363,076 647,600 467,600 471,900 369,043,34 361,910,912 361,900 361,100				
Net Loans and Advances 1,225,630,428 1,290,490,763 Other Assets 61,510,910 59,904,334 Intangible Assets 709,191 711,960 Investment Properties 34,433,460 35,110,720 Tixed Assets (Net of accumulated Depreciation of Fixed Assets) 34,433,460 35,110,720 Total on Balance Sheet Liabilities 1,781,588,665 2,055,217,555 2,037,103,821 On-Balance Sheet Liabilities 1,781,588,665 1,782,858,426 290,049,900 92,774,433 Savings Deposits 90,049,900 92,774,433 495,404,779 464,817,686 11me Deposits 1,252,566,306 <t< td=""><td>Specific Loan Loss Provisions</td><td></td><td></td></t<>	Specific Loan Loss Provisions			
Other Assets 61,510,910 59,904,334 709,191 711,960				
Intangible Assets 709,191 711,960				
Investment Properties				
Fixed Assets (Nèt of accumulated Depreciation of Fixed Assets) 34,433,460 35,110,720 Total on Balance Sheet Assets 2,055,217,555 2,037,103,821 On-Balance Sheet Liabilities 1,781,588,665 1,782,858,426 Demand Deposits 90,049,900 92,774,433 Savings Deposits 495,404,779 464,817,686 Margin Deposits 1,196,133,986 1,225,266,306 Margin Deposits 42,588,353 35,093,165 Other Deposits 42,588,353 35,093,165 Borrowings from Banks and Financial Institutions in Sri Lanka 80 (1),587,458 20,092,136 Borrowings from Banks and Financial Institutions Abroad 21,587,458 20,092,136 Securites sold under repurchase agreements 16,000,000 10,000,000 Other Borrowings 5,000,895 5,001,029 Deferred Taxation 7,839,196 7,840,780 Current Taxation 53,949,899 48,713,683 Other Liabilities 1,885,966,112 1,874,506,053 Minority Interest 16,000,000 1,874,966,6112 1,874,506,053 Share Capital Assigned Capital		703,131	711,300	
On-Balance Sheet Liabilities 1,781,588,665 1,782,858,426 Demand Deposits 90,049,900 92,774,433 Savings Deposits 495,404,779 464,817,686 Time Deposits 1,196,133,986 1,225,266,306 Margin Deposits 1,196,133,986 1,225,266,306 Other Deposits 42,588,353 35,093,165 Borrowings from Banks and Financial Institutions in Sri Lanka 21,587,458 20,092,136 Borrowings from Banks and Financial Institutions Abroad 21,587,458 20,092,136 Securites sold under repurchase agreements 16,000,000 10,000,000 Other Borrowings 5,000,895 5,001,029 Deferred Taxation 7,839,196 7,840,780 Current Taxation 7,839,196 7,840,780 Current Taxation 53,949,899 48,713,683 Total On Balance Sheet Liabilities 1,885,966,112 1,874,506,053 Minority Interest 169,251,443 162,597,768 Equity Capital and Reserves 169,251,443 162,597,768 Share Capital/Assigned Capital 4,802,917 4,802,917		34,433,460	35,110,720	
Total Deposits 1,781,588,665 1,782,588,426 Demand Deposits 90,049,900 92,774,433 Savings Deposits 495,404,779 464,817,686 Time Deposits 1,196,133,986 1,225,266,306 Margin Deposits 1,225,266,306 Other Deposits 42,588,353 35,093,165 Borrowings from CBSL 42,588,353 35,093,165 Borrowings from Banks and Financial Institutions in Sri Lanka 21,587,458 20,092,136 Borrowings from Banks and Financial Institutions Abroad 21,587,458 20,092,136 Securities sold under repurchase agreements 16,000,000 10,000,000 Other Borrowings 5,000,895 5,001,029 Deferred Taxation 7,839,196 7,840,780 Current Taxation 7,839,196 7,840,780 Current Taxation 1,985,966,112 1,874,506,053 Minority Interest 1,985,966,112 1,874,506,053 Equity Capital and Reserves 169,251,443 162,597,768 Share Capital/Assigned Capital 4,802,917 4,802,917 Statutory Reserves Fund 3	Total on Balance Sheet Assets	2,055,217,555	2,037,103,821	
Total Deposits 1,781,588,665 1,782,588,426 Demand Deposits 90,049,900 92,774,433 Savings Deposits 495,404,779 464,817,686 Time Deposits 1,196,133,986 1,225,266,306 Margin Deposits 1,225,266,306 Other Deposits 42,588,353 35,093,165 Borrowings from CBSL 42,588,353 35,093,165 Borrowings from Banks and Financial Institutions in Sri Lanka 21,587,458 20,092,136 Borrowings from Banks and Financial Institutions Abroad 21,587,458 20,092,136 Securities sold under repurchase agreements 16,000,000 10,000,000 Other Borrowings 5,000,895 5,001,029 Deferred Taxation 7,839,196 7,840,780 Current Taxation 7,839,196 7,840,780 Current Taxation 1,985,966,112 1,874,506,053 Minority Interest 1,985,966,112 1,874,506,053 Equity Capital and Reserves 169,251,443 162,597,768 Share Capital/Assigned Capital 4,802,917 4,802,917 Statutory Reserves Fund 3	On Palance Shoot Linkilities			
Demand Deposits		1 781 588 665	1 782 858 426	
Savings Deposits 495,404,779 464,817,686 Time Deposits 1,196,133,986 1,225,266,306 Margin Deposits - - Other Deposits - - Total Borrowings 42,588,353 35,093,165 Borrowings from Banks and Financial Institutions in Sri Lanka 21,587,458 20,092,136 Borrowings from Banks and Financial Institutions Abroad 21,587,458 20,092,136 Securities sold under repurchase agreements 16,000,000 10,000,000 Subordinated Term Debts 5,000,895 5,001,029 Other Borrowings 5,000,895 5,001,029 Deferred Taxation 7,839,196 7,840,780 Current Taxation 53,949,899 48,713,683 Total On Balance Sheet Liabilities 1,885,966,112 1,874,506,053 Minority Interest 169,251,443 162,597,768 Equity Capital and Reserves 169,251,443 162,597,768 Share Capital/Assigned Capital 4,802,917 37,591,081 37,591,081 Total Orber Reserves 12,055,746 120,203,771 20,555,217,555				
Margin Deposits Other Deposits Other Deposits Total Borrowings Borrowings from CBSL Borrowings from Banks and Financial Institutions in Sri Lanka Borrowings from Banks and Financial Institutions Abroad Securites sold under repurchase agreements Subordinated Term Debts Other Borrowings Other Borrowings Other Borrowings Deferred Taxation Other Liabilities Total On Balance Sheet Liabilities Share Capital/Assigned Capital Share Capital/Assigned Capital Total On-Balance Sheet Liabilities and Equity Capital and Reserves Contingencies Commitments and Contra Accounts Contingencies Commitments and Contra Accounts Memorandum Information 42,588,353 35,093,165 42,588,353 35,093,165 42,588,353 35,093,165 42,588,353 35,093,165 42,588,353 35,093,165 42,090,000 10,000,000 10,000,000 10,000,000 10,000,00	Savings Deposits	495,404,779	464,817,686	
Other Deposits Total Borrowings Borrowings from CBSL Borrowings from Banks and Financial Institutions in Sri Lanka Borrowings from Banks and Financial Institutions Abroad Securites sold under repurchase agreements Subordinated Term Debts Other Borrowings Other Borrowings Other Borrowings Deferred Taxation Other Liabilities Other Liabilities Total on Balance Sheet Liabilities Figuity Capital and Reserves Share Capital/Assigned Capital Statutory Reserves Fund Total Orber Reserves Contingencies Commitments and Contra Accounts Contingencies Commitments and Contra Accounts Memorandum Information Total Orber Accounts Total Orber Accounts Memorandum Information Jayes, 35,093,165 35,093,165 35,093,165 36,0093,100 36,000,000 10,000,000 10,000,000 10,000,00		1,196,133,986	1,225,266,306	
Total Borrowings from CBSL Borrowings from Banks and Financial Institutions in Sri Lanka Borrowings from Banks and Financial Institutions Abroad Securites sold under repurchase agreements Subordinated Term Debts Other Borrowings Other Borrowings Deferred Taxation Current Taxation Other Liabilities Total on Balance Sheet Liabilities Share Capital/Assigned Capital Statutory Reserves Fund Total Other Reserves Total On-Balance Sheet Liabilities and Equity Capital and Reserves Contingencies Commitments and Contra Accounts Memorandum Information 42,588,353 35,093,165 36,000,000 C1,000,000 10,000,000 10,000,000 10,000,00		-	-	
Borrowings from CBSL Borrowings from Banks and Financial Institutions Abroad Securites sold under repurchase agreements Subordinated Term Debts Other Borrowings Other Borrowings Other Borrowings Deferred Taxation Current Taxation Other Liabilities Total on Balance Sheet Liabilities Share Capital/Assigned Capital Total Other Reserves Fund Total Other Reserves Total On-Balance Sheet Liabilities and Equity Capital and Reserves Contingencies Commitments and Contra Accounts Memorandum Information Description of Sand Sand Sand Sand Sand Sand Sand Sand		42 588 353	35 093 165	
Borrowings from Banks and Financial Institutions in Sri Lanka Borrowings from Banks and Financial Institutions Abroad Securities sold under repurchase agreements Subordinated Term Debts Other Borrowings Deferred Taxation Current Taxation Other Liabilities Total on Balance Sheet Liabilities Equity Capital and Reserves Share Capital/Assigned Capital Statutory Reserves Fund Total Other Reserves Total On-Balance Sheet Liabilities and Equity Capital and Reserves Contingencies Commitments and Contra Accounts Memorandum Information 21,587,458 20,092,136 21,000,000 10,000,000 10,000,000 10,000,00		72,300,333	33,033,103	
Securites sold under repurchase agreements 16,000,000 10,000,000				
Subordinated Term Debts 16,000,000 10,000,000 Other Borrowings 5,000,895 5,001,029 Deferred Taxation 7,839,196 7,840,780 Current Taxation 53,949,899 48,713,683 Total on Balance Sheet Liabilities 1,885,966,112 1,874,506,053 Minority Interest 169,251,443 162,597,768 Share Capital/Assigned Capital 4,802,917 4,802,917 Statutory Reserves Fund 37,591,081 37,591,081 Total Other Reserves 126,857,446 120,203,771 Total On-Balance Sheet Liabilities and Equity Capital and Reserves 2,055,217,555 2,037,103,821 Off-Balance Sheet Items and Contra Accounts Contingencies 296,419,247 297,525,228 Memorandum Information 296,419,247 297,525,228	Borrowings from Banks and Financial Institutions Abroad	21,587,458	20,092,136	
Other Borrowings 5,000,895 5,001,029 Deferred Taxation 7,839,196 7,840,780 Current Taxation - - Other Liabilities 53,949,899 48,713,683 Total on Balance Sheet Liabilities 1,885,966,112 1,874,506,053 Minority Interest Equity Capital and Reserves 169,251,443 162,597,768 Share Capital/Assigned Capital 4,802,917 4,802,917 4,802,917 Statutory Reserves Fund 37,591,081 37,591,081 37,591,081 Total Other Reserves 126,857,446 120,203,771 120,33,771 Total On-Balance Sheet Liabilities and Equity Capital and Reserves 2,055,217,555 2,037,103,821 Off-Balance Sheet Items and Contra Accounts 296,419,247 297,525,228 Memorandum Information		16 000 000	10,000,000	
Deferred Taxation Current Taxation Current Taxation Cther Liabilities Total on Balance Sheet Liabilities Total on Balance Sheet Liabilities Equity Capital and Reserves Share Capital/Assigned Capital Statutory Reserves Fund Total Other Reserves Total On-Balance Sheet Liabilities and Equity Capital and Reserves Contingencies Commitments and Contra Accounts Memorandum Information T,839,196 T,840,780 T,84				
Current Taxation Other Liabilities 53,949,899 48,713,683 Total on Balance Sheet Liabilities 1,885,966,112 1,874,506,053 Minority Interest 169,251,443 162,597,768 Share Capital/Assigned Capital 4,802,917 4,802,917 Statutory Reserves Fund 37,591,081 37,591,081 Total Other Reserves 126,857,446 120,203,771 Total On-Balance Sheet Liabilities and Equity Capital and Reserves 2,055,217,555 2,037,103,821 Off-Balance Sheet Items and Contra Accounts Contingencies 296,419,247 297,525,228 Memorandum Information 296,419,247 297,525,228				
Total on Balance Sheet Liabilities Minority Interest Equity Capital and Reserves Share Capital/Assigned Capital Statutory Reserves Fund Total Other Reserves Total On-Balance Sheet Liabilities and Equity Capital and Reserves Contingencies Commitments and Contra Accounts Memorandum Information 1,885,966,112 1,874,506,053 169,251,443 162,597,768 162,597,768 37,591,081 37,591,081 126,857,446 120,203,771 126,857,446 120,203,771 2,055,217,555 2,037,103,821		- ,000,100	- 1,0,10,7,00	
Minority Interest Equity Capital and Reserves Share Capital/Assigned Capital Statutory Reserves Fund Total Other Reserves Total On-Balance Sheet Liabilities and Equity Capital and Reserves Contingencies Commitments and Contra Accounts Memorandum Information 162,597,768 162,597,768 4,802,917 4,				
Equity Capital and Reserves Share Capital/Assigned Capital Statutory Reserves Fund Total Other Reserves Total On-Balance Sheet Liabilities and Equity Capital and Reserves Off-Balance Sheet Items and Contra Accounts Contingencies Commitments and Contra Accounts Memorandum Information 169,251,443 4,802,917 4,802,917 37,591,081 37,591,081 126,857,446 120,203,771 120,203,771 120,203,771 2,035,217,555 2,037,103,821 296,419,247 297,525,228		1,885,966,112	1,874,506,053	
Share Capital/Assigned Capital Share Capital/Assigned Capital A,802,917 Statutory Reserves Fund Total Other Reserves Total On-Balance Sheet Liabilities and Equity Capital and Reserves Off-Balance Sheet Items and Contra Accounts Contingencies Commitments and Contra Accounts Memorandum Information 4,802,917 4,802,917 37,591,081 37,591,081 126,857,446 120,203,771 2,055,217,555 2,037,103,821 296,419,247 297,525,228		160 251 442	162 507 769	
Statutory Reserves Fund Total Other Reserves Total On-Balance Sheet Liabilities and Equity Capital and Reserves Off-Balance Sheet Items and Contra Accounts Contingencies Commitments and Contra Accounts Memorandum Information 37,591,081 126,857,446 120,203,771 2,055,217,555 2,037,103,821 296,419,247 297,525,228			,,	
Total Other Reserves Total On-Balance Sheet Liabilities and Equity Capital and Reserves Off-Balance Sheet Items and Contra Accounts Contingencies Commitments and Contra Accounts Memorandum Information 126,857,446 120,203,771 2,055,217,555 2,037,103,821 296,419,247 297,525,228	Statutory Reserves Fund			
Off-Balance Sheet Items and Contra Accounts Contingencies Commitments and Contra Accounts Memorandum Information 296,419,247 297,525,228	Total Other Reserves	126,857,446	120,203,771	
Contingencies Commitments and Contra Accounts Memorandum Information 296,419,247 297,525,228	Total On-Balance Sheet Liabilities and Equity Capital and Reserves	2,055,217,555	2,037,103,821	
Contingencies Commitments and Contra Accounts Memorandum Information 296,419,247 297,525,228	Off Palance Shoot Itams and Contro Associats			
Commitments and Contra Accounts 296,419,247 297,525,228 Memorandum Information				
Memorandum Information		296,419.247	297,525,228	
		250, 125,247	25.,525,220	
Number of Employees 20662 20140		2222	123 24.2	
	Number of Employees	20662	20140	
Number of Branches 2597 2565	Number of Branches	2597	2565	

SUMMARISED PROFIT AND LOSS ACCOUNT	Current Period as at 30.09.2016 (Un - Audited)	Previous Period from 01.1.2016 to 31.03.2016 (Audited)			
Interest Income	80,656,857	162,437,835			
Interest Income On Loans & Advances	58,478,186	119,242,313			
Interest Income on Other Interest Earning Assets	22,178,671	43,195,522			
Less: Interest Expenses	55,511,124	117,976,039			
Interest Expenses on Deposits	53,842,853	115,473,238			
Interest Expenses on Other Interest Bearing Liabilities	1,668,271	2,502,800			
Net Interest Income	25,145,733	44,461,796			
Non-Interest Income	10,421,557	17,814,163			
Foreign Exchange Income	1,331,509	2,973,149			
Other Income	9,090,048	14,841,014			
Less: Non-Interest Expenses	16,473,449	31,955,035			
Personnel Costs	9,797,694	20,063,957			
Provision for Staff Retirement Benefits		-			
Premises, Equipment and Establishment Expenses	2,684,948	3,457,916			
Loss on Trading/Investment Securities	158,681	72,082			
Amortisation of Intangible Assets	2 022 126	0.261.001			
Other Operating Expenses	3,832,126	8,361,081			
Less: Provision for Bad & Doubtful Debts and Loans Written Off	9,308,835	20,286,613			
Provision - General	(173,436)	(3,703,651)			
Provision - Specific	9,482,271	23,990,264			
Recoveries (-)	-	-			
Loans Written Off		-			
Less Provision for Decline in Value of Investments (Net)	(622,516)	399,087			
Operating Profit on Ordinary Activities before Taxes	10,407,522	9,635,224			
Less: Value Added Tax on Financial Services					
Operating Profit on Ordinary Activities Before Corporate Tax	10,407,522	9,635,224			
Share of Subsidiaries/ Associates Companies' Profit	-	(*)			
Operating Profit Before Corporate Tax	10,407,522	9,635,224			
Less: Tax on Profit on Ordinary Activities	3,016,221	2,439,220			
Operating Profit for the Period	7,391,301	7,196,004			
Other Provisions	266,343	82,171			
Net Profit	7,124,958	7,113,833			
	Global-Indian Rupees Thousands				
	Current Period Previous Period				

Current Period as at 30.09.2016 (un - Audited)	Previous Period as at 31.03.2016 (Audited)
150,567.12 170,603.13	150,648.19 164,680.71
12.66%	12.08%
14.34%	13.20%
7.28%	6.66%
4.62%	4.20%
2.56%	2.33%
0.99%	0.48%
0.69% 10.30%	0.36% 5.46%
	as at 30.09.2016 (un - Audited) 150,567.12 170,603.13 12.66% 14.34% 7.28% 4.62%

												_ Global
ı				Equity (Capital					Indian Rupees		
ı	Item	Ordinary Voting Shares	Ordinary Non-voting Shares	Non -Cumulative Reedeemable Preference Shares	Assigned Captial	Reserve Fund	Share Premium	Revaluation Reserves	General Reserves	Other Reserves	Income Statement	Total
ı	Balance As at 31-03-2016 (Opening Balance)	4,802,917	-	-	4,802,917	37,591,080	13,256,733	27,814,267	76,990,906	1,178,224	963,640	162,597,767
ı	Issue of Shares/Increase of assigned capital	- '	- '		1		-	-		- 1	- '	- 1
L	Bonus Issue	1 - 7	- '	1.00	1 = 1	-	1.0	· .	(1 - 1	(- I
ı	Right Issue	1 - 7	- '		1	-	-	- 1	/ × J		<i>l</i> ≈ /	(· I
L	Surplus on revaluation of property	1 - 7	= '	==	1 × 1	-	(4)	**	(×)	, <u>⊬</u> !	/ × /	(· · l
ı	Net profit for the period	1 - 7	• '	1	1 27	-	120		1 1	,	1 '	(- I
ı	Transfer to reserves during the period	1 8 7	1 '	1 - 1	1 87		- 1	(406,445)	(64,837)	1 : 1	7,124,958	6,653,676
	Dividend paid	1 5 /	·		1 1 1 1	-	17.0		(= 1		(· · · · /	• •
ı	Profit transferred to Head Office	1 - 7	- '	- J	1 - 7		(=)	-	/ = J		1 - 1	1 1
ı	Others	- 7	· '	- I	1	-	-	-	/ · · · · · · · · · · · · · · · · · · ·	- 1	1	
ı	Balance As at 30-09-2016 (Closing Balance)	4,802,917		1 - 7	4,802,917	37,591,080	13,256,733	27,407,822	76,926,069	1,178,224	8,088,598	169,251,443