

FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31ST DECEMBER 2016

| Column C | | | FIIN | ANC | JAL | SIA | IEIV | /IEIN | 121 | -OK | ını | C PE | KIUL |) EINL | JED | 2121 P | PECEIVIBER | 2016 | |
|--|---|-------------------|------------------|---------------|----------------|---------------|--|---------------------------------|----------------|--------------------|-------------------------------|--------------------------------------|--|---|---|---|--|---|--|
| NO. | · | | | | | | SELECTED PERFORMANCE | | | | | | | 5 | | | Bank-Sri Lankan Rupees Thousands | | |
| March 1.00 | INCOME STATEMENT | | to 31-1 | 12-2016 | to 31-12-20 | 015 | Pagulatory C | | | 5 | | | | | STATE | MENT OF FIN | IANCIAL POSITION | 31.12.2016 | Pervious Period 31.03.2016 (Audited) |
| The control of the | Interest Income | | 1, | ,836,714 | 1,52 | 4,966 | Core Capital | (Tier 1 Capita | | | | | | | Assets | | | | |
| The second contract the contrac | Less: Interest expenses | | | | | 3,044 | | | tio as % of Pi | ick Waighted / | Vecate | | 5,730.20 | 5,005.71 | | | | | |
| 2.566 1.575 1.57 | | | 1, | | | -, | | | | isk weignted A | 455612 | | 33.36% | 26.63% | | | | | 401,588 |
| Map | Less: Fee and Commission Expenses | | | | | | | | | isk Weighted A | Assets -Rs.N | √ln | | | | | | | 29,233,956 |
| The property of the content of the property of the | Net Fee and Commission Income | | | 15,569 | | | | | | - | | | | | Derivatives | | | | 40,955 |
| The Court Principle of the Principle of | | decionated | | - | | - | | | | | | | | | | | | - | |
| March Marc | | uesignateu | | | | | | | | | , | | 20.044/ | 10.100/ | | | | 1 | |
| The control for the control fo | Net Gain/ (loss) from financial investment | | | - | | | | | | | | | ATT 02 ST 47 C | | | | | 8,725,807 | 10.973.880 |
| Section Sect | Other Operating Income (net) | | | | | /,95/) | Net-Non Performing Advances % (net of interest in suspen | | | | aspense and | a Flovision) | 14.55% | 8.82% | | | | | 19,070 |
| Model Antique 1,000 1,00 | | | 1, | ,059,230 | 86 | 1,597 | | | | | | | | | | | | 19,671,027 | 21,191,29 |
| Column C | | | | 250,719 | 3 | 17,702 | • | | | | | | 1000000000 | 00.000.000 | | | Receivables | 5 | |
| ## Address March 19 March 19 | | | | 2,481 | | | | | | | | | 477474743743 | 5255-7900 | | | oint ventues | | |
| Second protection Company Comp | | | | 906 030 | 91 | | | | x)% | | | | | | | | | 26,298 | 28,83 |
| The properties of the contractions of the contraction of the contracti | | | | | | | keturn on Eq | uity 76 | | | | | 7.33% | 7.91% | | | | | |
| ## Management of the Company of the | Depreciation and amortisation | | | | | | Regulatory L | iquidity | | | | | | | | | | 2,782 | 2,71 |
| *** We of a first principle developed on the part of t | Other Expenses | | | | | 9,261 | | | | | | | | | | | | 73,689 | 57,42 |
| Participate where the present controlling statement (1996) and the stat | | | | | | | | | | | | | | | Total Asset | s | | 53,585,806 | 62,069,15 |
| April Apri | Operating profit/(loss) after VAT | | | | | | | | | | | | | | Liabilities | | | | |
| 1.00 | Share of Profits of associates and joint ventu | ures | | - | | - . | | - | | ım rocuirem | at 200/1 | | 49,985.06 | 44,714.59 | | | | | 48,808,06 |
| State - Stat | Profit/(loss) before tax | | | | | 1,303 | | | | in requiremen | 11. 20%) | | 72 30% | 90.33% | Derivative F | Financial Instruments | | 2,05 | |
| State Stat | | | | | 88,831 | | | | | | | | 2000.000.000.000 | | | | | | |
| Second Content | | | _ | | | | | | | | | | | | | | tian value through profit or loss | | 7,143,30 |
| Social Content of Co | | | Stat | ement d | or change | es In E | quity - E | sank | | | | | | | Other Borrowings | | | -,,-,- | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |
| In Still Lands Ruppes Thousands | | | | Stated c | capital/Assign | ned capital | | Res | erves | | | | | | | | | 202.204 | |
| Second column Second Colum | | | | | 1 | | - | - | | | Foreign | _ | | | | | | 202,284 | |
| 1.00 | In Cai Lamba Dunasa Thausand | 1- | | | | | | | investment | 110 cannea | | | 200000000000000000000000000000000000000 | Total | | | | 117,266 | 331,63 |
| 1,740,881 16,070 15,044 16,070 15,044 14,052 15,052 | in Sri Lanka Rupees Thousand | 15 | | | | Capital | | | | earnings | | | THE RESERVE THE PARTY OF THE PA | 55000000 | | | | | 22,35 |
| Set all comprehensive from for for for any or any o | | | | Snares | Shares | | | | | | | | interest | | | | | - | -0.0 |
| Comprehensive income (next of tast) Comprehensive income (next of | | | | | | 1,740,883 | 160,078 | 15,064 | - | | 356,29 | | | | | | | 47.460.527 | 56.307.41 |
| 1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1. | | year | | | 1 | | | | | 315,513 | | 315,513 | | 315,513 | lotal Elabili | ties | | 47,400,527 | 50,507,41 |
| 130,945 130, | | tay) | | | 1 | | | (EA) | | | 40.00 | 1 49 027 | | 49 027 | | | | 0.0000000 | |
| ransactions with equity holders, recognised directly in equity hand to surprise capital hand to | | | | | 1 | | | (64) | | | 48,09 | 48,027 | | 48,027 | | | | | |
| Applies Superior Company Com | lotal comprehensive income for the year | | | | 1 | | | | | | | 1 | | | | | | | |
| The international process of assigned capital hard explanation of process of the parent some controlling interest of the paren | Transactions with equity holders, recognised directly in equity | | 1 | | | | | | | 1 | | | | | | | 371,35 | | |
| The control source control control source control control source control control source control contro | | | 1 | 1 | | | | | | | 1 | | - | | | e parent non- controlling interest | | | |
| Company Continue | Share options exercised | | 1 | | | | | | | 1 | | - | | | | | | | |
| Part | Bonus issue | | 1 | | | | | | | 1 | | - | | | mitments | | 3,657,86 | | |
| Description of equity holders refer transferred to lead office aim (Fless) on evaluation of Property, Plant and Equipment for first transferred to lead office aim (Fless) on evaluation of Property, Plant and Equipment for first transferred to lead office aim (Fless) on evaluation of Property, Plant and Equipment for first transferred to lead office aim (Fless) on evaluation of Property, Plant and Equipment for first transferred to lead office aim (Fless) on evaluation of Property, Plant and Equipment for first transferred to lead of the Customers of the Property of the Comprehensive Income Net of 312, 200, 88 189, 947 15,000 3,775,068 404,812 5,155,260 6,125,280 Profit (Fless) for the Period (Fless) for the Peri | Rights issue | | 1 | | | | | | | 1 | | - | Number of | Employee | | | 23 | | |
| Comparison Com | Transfers to reserves during the period | d | | | 1 | | 29,869 | | - | (29,869) | | 1 | | - | Number of | Branches | | 2 | |
| Comprehensive income | | | | | | | | | | | 1 | | - | | | | Bank-Sri Lankan Ru | pees Thousands | |
| COMPREHENSIVE INCOME 13.12.2016 COMPREHENSIVE INCOME 13.12 | | | | | | | | | | | | 100 | | | | | | Current Period | Current Period |
| 1,70,883 189,947 15,000 3,775,068 404,382 6,125,280 5,125,280 | | | | | 1 | | | | | | | 1 - | | | COMP | REHENSIVE I | NCOME | | From 01-04-2015 |
| 1,740,883 189,947 15,000 3,775,068 409,382 6,125,280 Frolit / Ilos) for the Period 315,513 497,70 189,000 315,513 497,70 189,000 315,513 497,70 189,000 315,513 497,70 189,000 315,513 497,70 189,000 315,513 497,70 189,000 315,513 497,70 189,000 315,513 497,70 189,000 315,513 497,70 189,000 315,513 497,70 189,000 315,513 497,70 189,000 315,513 497,70 189,000 315,513 497,70 497,7 | | | | | 1 | | | | | | | 1 2 | | - | | KEIIEIGIVE I | NOOME | | |
| Mary | | rs | | | 1 | | | | | | | 1 - | | - | | | | (Un-Audited) | (Audited) |
| April Designated afterwards Final Report Standard Ruppes Thousands HET Designated afterwards HTM Americand cost April Report Standard Ruppes HTM Americand cost April Report Standard Ruppes HTM Americand cost April Report | | | | | | 1.740.883 | 189,947 | 15,000 | - | 3,775,068 | 404,38 | 2 6,125,280 | | 6,125,280 | Profit /(loss |) for the Period | | 315,513 | 497,092 |
| St Land Suppose Thorse Suppose Thorse Suppose The Designate in furnales ST Mark Mornise of cont ST Suppose ST ST ST ST ST ST ST S | 1 | | | Man | 11180.00 | | | | | . , , | | ,, | | ,, | 1 | 38 | I | | |
| In Str Lanks Rupees Thousands HFT Despetted at firevalue MTM Annotined coor AFS Medigine Despetue Annotined coordinate AFS | | | | | | | | nstrum | ents | | | | | | Other comp | rehensive Income Net | t of Tax | | |
| SSTS | In Sei Lanka Runnas Thausanda | | 1 | | | | | | | | | | | | Change in re | evaluation surplus | | | |
| th and cate qualments | | HFT | Designated at fa | air value HTN | M Amortise | d cost AFS | Hedging | Total | HFT Design | nated at fair valu | e HTN | M Amortised co | st AFS He | edging Total | | | | 8 | 6,72 |
| Lances with central banks 1 | | | | | 303 | 2 122 | 5 (55) | 202 122 | - | | | 401.50 | - | 401 500 | | | nslating the financial statement | | |
| Comment with banks | Balances with central banks | 1 2 | | | | | | | | | | | | | | | | | 181,22 |
| ther financial assets at fair value through profit or loss ans and receivables to banks and receivables and receivables to banks and receivables to banks and receivables and receivables and receivables to banks and receivables and r | Placements with banks | | | - | | | . . | 24,632,911 | - | - | | | | - 29,233,956 | | | A STATE OF THE PARTY OF THE PAR | 200000000000000000000000000000000000000 | (8,184 |
| are and receivables to banks are derecivables to other customers and and receivables to other customers and receivables (1,23,3,56) (1,23,3,5 | Derivative financial instruments | or loss | 19 | 9,797 | : | - | : : | 19,797 | - | 40,955 | | | | - 40,955 | | | | 48,091 | /1 003 |
| ans and receivables to other customers | Other financial assets at fair value through profit of Loans and receivables to banks | 01 1033 | | | | | | | - | | | | | | 3.5 | ofits of associates and | igint ventures | - | (1,882 |
| 19,779 19,671,072 3,773,200 19,000 19, | Loans and receivables to other customers | | | - | | | | | - | - | | | | | | | | | |
| In Biggiess Trousands HFT Designated at flar value Amorttied cont Hedging Total HFT Designated at flar value Amorttied cont Hedging Total HFT Designated at flar value Amorttied cont Hedging Total HFT Designated at flar value Amorttied cont Hedging Total HFT Designated at flar value Amorttied cont Hedging Total HFT Designated at flar value Amorttied cont Hedging Total HFT Designated at flar value Amorttied cont Hedging Total Hedging Total | Financial investments | | | | | | | | - | 40.055 | | | | | | | o to imposition of other | | |
| Assume A | | HET | | | | | | | HFT Design | | | | | | | | the Period, net of taxes | 48.027 | 177,879 |
| te to banks retriate financial instruments retriate financial instruments retriate financial instruments retriate financial instruments retriate financial liabilities at fair value through profit or loss to to other customers 13,480 14,480 13,480 14,480 13,480 14,480 13,480 14,480 13,480 14, | LIABILITIES | 111-1 | Designated di la | varue | | ricug | | . 5401 | THE DESIGN | verall valu | All | | 1.608118 | iotai | | | | | 674,971 |
| 13,480 13,480 13,480 13,480 14,796,821 146,810,301 2,055 25,951,373 1,743,304 1,74 | Due to banks | | | | 43,133,849 | 9 | - 43 | | - | | | 48,808,069 | | | CERTIFICATION | N: | | | |
| Loans and Receivables to other Customers Loans and Receivables to other Customers In Sri Lanka Rupees Thousand Gross Ioans and receivables 10,259,920 11,230,311 By product - Ioans and Individual impairment charges Collective impairment (I.cess): Individual impairment (I.cess): Individual inclaiment (I.cess): Individual inpairment charges | Derivative financial instruments | it or loss | 13 | 3,480 | | | | 13,480 | - | 2,055 | | | | 2,055 | We, the under | rsigned, being the Chief Ex | xecutive Officer and Compliance Officer o | f Indian Bank certify jointly th | at:- |
| Loans and Receivables to other Customers Loans and Receivables to other Customers In Sri Lanka Rupees Thousand Gross Ioans and receivables 10,259,920 11,230,311 By product - Ioans and Individual impairment charges Collective impairment (I.cess): Individual impairment (I.cess): Individual inclaiment (I.cess): Individual inpairment charges | Other financial liabilities at fair value through profit Oue to other customers | IL OF IOSS - | | 3 | 3,662,972 | |] : | 3.662,972 | | | | 7.143.304 | | 7.143 304 | b) the informa | ation contained in these st | pared in compliance with the format and (tatements have been extracted from the (| naudited finanacial statement | entrai bank of Sri Lank ts of |
| Loans and Receivables to other Customers In Sri Lanka Rupees Thousand Gross loans and receivables 10,259,920 12,230,311 Collective impairment (1,498,463) Collective impairment (1,498,463) Collective impairment (1,23,516) Collective impairment (1,498,463) Collective impairment (1,498,463) Collective impairment (1,23,516) Collective impairment (1,498,463) Collective impairment Charges (Murine Period As At 31.12.2016 Solution and receivables including those designated at fair value through profit or loss Un Sri Lanka Rupees Thousand Current Period As At 31.12.2016 Collective impairment Charges during the Perious Period As At 31.12.2016 Collective impairment Charges during the Perious Period As At 31.12.2016 Collective impairment Charges during the Perious Period As At 31.12.2016 Collective impairment Charges during the Current Period As At 31.12.2016 Collective impairment Charges during the Current Period As At 31.12.2016 Collective impairment Charges during the Current Period As At 31.12.2016 Collective impairment Charges during the Current Period As At 31.12.2016 Collective impairment Charges during the Current Period As At 31.12.2016 Collective impairment Charges during the Current Period As At 31.12.2016 Collective impairment Charges during the Current Period As At 31.12.2016 Collective impairment Charges during the Current Period As At 31.12.2016 Co | Debt securities issued | | | - | -,502,572 | | - " | | 2 | - | | . , | - | - 1,2.3,504 | the Bank u | niess indicated as audited | | 63 | |
| Loans and Receivables to other Customers In Sri Lanka Rupees Thousand Current Period As At 31.12.2016 Gross Ioans and receivables 10,259,920 (Less): Individual impairment Cultering impairment (Lyang Again and receivables (Lyang Again and receivables including those designated at fair value through profit or loss (Less): Loans and receivables and receivabl | Other borrowings | | | - | ** *** * | : | -1 | | ** | | | | * | | Pr | raveen Kumar Dangi | | Sd W B C TILI AK | ERATNE |
| In Sri Lanka Rupees Thousand Gross loans and receivables 10,259,920 (Less): Individual impairment Collective impairment Collective impairment designated at fair value through profit or loss (Less): Loans and receivables (Less): Loans and receivables designated at fair value through profit or loss (Less): Loans and receivables (Less): Loans and receivables designated at fair value through profit or loss (Less): Loans and receivables (Less): Loans and rec | iotal financial liabilities | | 13 | ,480 | 46,796,821 | | - 46 | ,810,301 | -1 | 2,055 | 1 | 55,951,373 | | 55,953,428 | Da CH | ate: 23-02-2017 | | | |
| In Sri Lanka Rupees Thousand Gross Ioans and receivables (Less): Individual impairment charges (Les | Loans and Receivables | to other | r Custom | ners | Loans | s and R | Receivables to other Customers | | | | Movements | vements in Individual and Collective | | | Impairment Charges during the Duo to Othor Cu | | | roduct | |
| In Sri Lanka Rupees Thousand 31.12.2016 31.03.2016 31.0 | | | | | | | | Current | | | d As At | | | Curre | | | | Current Period As At | |
| (Less): Individual impairment (1,498,463) (1,223,516) (2014ctive impairment (35,650) (32,915) (32,915) (1,498,463) (1,223,516) (2014ctive impairment (35,650) (32,915) (2014ctive impairment (2014ctiv | In Sri Lanka Rupees Thousand | | | | In Sri Lan | ika Rupee | none Thousand | | | | In Sri I anka Dunage Thousand | | I In Sri Lanka Dungge Thouse | | | | | | |
| (Less): Individual impairment (1,498,463) (1,223,516) | Gross loans and receivables | 10,259,9 | 20 1 | 2,230,311 | | Domestic Cur | rency | 7 | | | | | | | | | | n 19 | |
| Collective impairment (35,650) (32,915) 1erm Loan 1,992,23 1,781,144 1,782,145 1,782,144 1,782,145 1 | | (1,498,46 | 63) (1 | 1,223,516) | | | | | | | , | | | statements | 1,223,516 250,719 | | Demand Deposits (Current Accounts) | 143,492 | 131,640 169,879 |
| Net Loan and receivables including those designated at fair value through profit or loss | | TO AND SECURITION | 1000 | | | | | - 1 | | | 520 | Net-write-off du | ring the year | . statements | 0 | 0 | Fixed Deposits | 995,988 | 1,589,745 |
| designated at fair value through profit or loss - By product - Foreign Currency Overdraft 133,995 Cless): Loans and receivables designated at Fair value through profit or loss (Less): Loans and receivables designated at Fair value through profit or loss (Less): Loans and receivables designated at Fair value through profit or loss Other Loans Other Loans 2,925,112 2,956,720 Other loans 2,555,927 5,000,477 Netwite-off during the year Other movements 2,481 (2,770) Charges/(Write back) to income statements 2,481 (2,770) Fixed Deposits 2,002,508 4,597,78 Fixed Deposits Other Deposits | Other Co | | | | | | | | 244 | | nts | | | | | | 222,387 | | |
| Overdraft 133,995 20,803 Opening balance at 1st April 32,915 34,220 Demand Deposits (Current Accounts) 56,159 205,75 20,575 2 | | | 8 | - 6 | By product - | Foreing Curre | ency | 1 " | | | č | ollectiv impairm | | ı | 0.00.0000000000000000000000000000000000 | 100000000000000000000000000000000000000 | By product - Foreign Currency | | 113050000000000 |
| (Less): Loans and receivables designated at 2,555,927 5,000,477 Other Loans 2,555,927 Other movements 2,550,004,77 Other movements 254 1,465 Other Deposits 0 O | 10 TO 5 1 12 TO 5 10 TO | | - 1 | | | | | - 1 | | | | | | statements | | 34,220 (2.770) | | | 205,799 226,068 |
| Tari value through profit or loss Uther movements 254 1,465 Uther Deposits Uther movements | | | | | | | | 2 555 927 5 000 477 Net-write-o | | | Net-write-off du | rite-off during the year | | 2,481 (2,770) Savings Deposits Fixed Deposits | | | 4,597,786 | | |
| Net Loans and Receivables 8.725.807 10.973.880 Total 10.259.920 12,230,311 Total 1.266.431 Total 7.46.20 7.46. | | | - 1 | - | | | | | 5,615,034 | 7,978 | ,000 | | | | | 32,915 | | 2.290.144 | 5,029,653 |
| 1)234,113 1,230,431 IUIdl 3,002,372 7,143,31 | | | | | | | | | 0.250.020 | 12 230 | 311 | -4-1 | 10 | | 1 524 112 | 1 256 421 | | -//- | -,, |

| | Global - Indian F | Rupees Thousands | | |
|---|------------------------------------|------------------------------------|--|--|
| | Current Period | Previous Period | | |
| SUMMARISED BALANCE SHEET | as at | as at | | |
| | 31.12.2016 | 31.03.2016 | | |
| On-Balance Sheet Assets | (un - Audited) | (Audited) | | |
| Cash in Hand | 6,657,446 | 5,371,302 | | |
| Balances with Central Bank of Sri Lanka/Other Central Banks | 87,148,583 | 86,373,211 | | |
| Due from Banks and Other Financial Institutions | 21,321,437 | 28,248,394 | | |
| Investments - Trading Account Government Securities | 281,040,818 216,728,772 | 247,033,850 166,296,503 | | |
| Other Securities | 64,312,046 | 80,737,347 | | |
| Investments - Held-to-Maturity (Net of provisions made for decline in value of investments) | 392,081,871 | 283,407,785 | | |
| Government Securities | 363,247,820 | 254,524,567 | | |
| Other Securities Less: Provision for decline in value of investments | 28,834,051 | 28,883,219 | | |
| Investments in Associates and Subsidiaries | 451,500 | 451,500 | | |
| Total Loans and Advances | 1,258,576,135 | 1,326,321,439 | | |
| Total Performing loans and Advances | 1,161,825,151 | 1,238,051,015 | | |
| Bills of Exchange Overdrafts | 11,240,872 281,423,877 | 13,755,768 330,827,680 | | |
| Lease Rentals Receivable | - | - | | |
| Other Loans | 869,160,402 | 893,467,567 | | |
| Total Non-performing loans and Advances | 96,750,984 | 88,270,424 | | |
| Bills of Exchange Overdrafts | 49,439 17,185,586 | 805,304 17,522,272 | | |
| Lease Rentals Receivable | | | | |
| Other Loans | 79,515,959 | 69,942,848 | | |
| Interest Receivables | 4 250 576 425 | 1 226 221 420 | | |
| Total Gross Loans and Advances Less: | 1,258,576,135 | 1,326,321,439 | | |
| Interest in Suspense | - | - | | |
| Specific Loan Loss Provisions | 39,459,061 | 35,363,076 | | |
| General Loan Loss Provisions | 467,600 | 467,600 | | |
| Net Loans and Advances Other Assets | 1,218,649,474 68,111,017 | 1,290,490,763 59,904,334 | | |
| Intangible Assets | 709,191 | 711,960 | | |
| Investment properties | - | - | | |
| Fixed Assets (Net of accumulated depreciation) Total on Balance Sheet Assets | 34,398,959 2,110,570,295 | 35,110,720 2,037,103,821 | | |
| | | | | |
| On-Balance Sheet Liabilities | 1 026 522 105 | 1 702 050 426 | | |
| Total Deposits Demand Deposits | 1,836,522,105 112,820,458 | 1,782,858,426 92,774,433 | | |
| Savings Deposits | 593,947,130 | 464,817,686 | | |
| Time Deposits | 1,129,754,517 | 1,225,266,306 | | |
| Margin Deposits Other Deposits | - | - | | |
| Total Borrowings | 42,235,144 | 35,093,165 | | |
| Borrowings from CBSL | ,, | ,, | | |
| Borrowings from Banks and Financial Institutions in Sri Lanka | | | | |
| Borrowings from Banks and Financial Institutions Abroad Securities sold under repurchase agreements | 18,545,630 | 20,092,136 | | |
| Subordinated Term Debt | 16,000,000 | 10,000,000 | | |
| Other Borrowings | 7,689,514 | 5,001,029 | | |
| Deferred Taxation | 7,838,983 | 7,840,780 | | |
| Current Taxation Other Liabilities | 51,437,122 | 48,713,683 | | |
| Total on Balance Sheet Liabilities | 1,938,033,353 | 1,874,506,053 | | |
| Minority Interest | | | | |
| Equity Capital and Reserve | 172,536,942 | 162,597,768 | | |
| Share Capital/ Assigned Capital Statutory Reserve Fund | 4,802,917 37,591,081 | 4,802,917 37,591,081 | | |
| Total Other Reserves | 130,142,944 | 120,203,771 | | |
| Total On-Balance Sheet Liabilities and Equity Capital and Reserve | 2,110,570,295 | 2,037,103,821 | | |
| On-Balance Sheet Items and Contra Accounts | | | | |
| Contingencies | | | | |
| Commitments and Contra Accounts | 277,005,129 | 297,525,228 | | |
| Memorandum Information | 24242 | 204.5 | | |
| Number of Employees Number of Branches | 21219 2617 | 20140 2565 | | |
| Number of prancies | 2017 | 2303 | | |
| | | | | |

| | Global-Indian Rupees Thousands | | | | | | | |
|--|--|---|--|--|--|--|--|--|
| SUMMARISED PROFIT AND LOSS ACCOUNT | Current Period From 01.04.2016 To 31.12.2016 (Un - Audited) | Previous Period from 01.04.2015 to 31.12.2015 (Un - Audited) | | | | | | |
| Interest Income Interest Income On Loans & Advances Interest Income on Other Interest Earning Assets | 120,232,408 87,027,540 33,204,868 | 122,595,377 90,313,177 32,282,200 | | | | | | |
| Less: Interest Expenses Interest Expenses on Deposits Interest Expenses on Other Interest Bearing Liabilities | 82,620,923 80,151,072 2,469,851 | 89,479,867 87,636,536 1,843,331 | | | | | | |
| Net Interest Income | 37,611,485 | 33,115,509 | | | | | | |
| Non-Interest Income Foreign Exchange Income Other Income | 16,420,461 1,955,539 14,464,922 | 12,586,321 23,833,961 10,202,360 | | | | | | |
| Less: Non-Interest Expenses Personnel Costs Provision for Staff Retirement Benefits | 24,726,357 14,772,186 | 23,655,011 15,191,533 | | | | | | |
| Premises, Equipment and Establishment Expenses Loss on Trading/Investment Securities Amortisation of Intangible Assets | 3,988,756 160,635 | 3,480,185 65,738 | | | | | | |
| Other Operating Expenses | 5,804,780 | 4,917,556 | | | | | | |
| Less: Provision for Bad & Doubtful Debts and Loans Written Off Provision - General Provision - Specific Recoveries (-) Loans Written Off | 14,636,617 374,060 15,010,677 | 12,003,985 2,303,227 14,307,212 | | | | | | |
| Less Provision for Decline in Value of Investments (Net) | 611,010 | 291,433 | | | | | | |
| Operating Profit on Ordinary Activities before Taxes | 15,279,982 | 9,751,401 | | | | | | |
| Less: Value Added Tax on Financial Services | | -,,,, | | | | | | |
| Operating Profit on Ordinary Activities Before Corporate Tax | 15,279,982 | 9,751,401 | | | | | | |
| Share of Subsidiaries/ Associates Companies' Profit | - | (+) | | | | | | |
| Operating Profit Before Corporate Tax | 15,279,982 | 9,751,401 | | | | | | |
| Less: Tax on Profit on Ordinary Activities | 4,090,250 | 3,145,868 | | | | | | |
| Operating Profit for the Period Other Provisions Net Profit | 11,189,732 329,992 10,859,740 | 6,605,563 336,632 6,268,932 | | | | | | |

| | Global-Indian F | Global-Indian Rupees Thousands | | | | |
|---|--|--|--|--|--|--|
| SELECTED PERFORMANCE INDICATORS | Current Period as at 31.12.2016 (un - Audited) | Previous Period as at 31.03.2016 (Audited) | | | | |
| Regulatory Capital Adequacy | *************************************** | | | | | |
| Core Capital (Tier Capital) Rs.Mn | 150287.77 | 150,648.19 | | | | |
| Total Capital Base, Rs.Mn | 170517.06 | 164,680.71 | | | | |
| Core Capital Adequacy Ratio as % of Risk Weighted Assets | 0.0000000000000000000000000000000000000 | | | | | |
| (Minimum Requirement 10%) | 12.24% | 12.08% | | | | |
| Total Capital Adequacy Ratio as % of Risk Weighted Assets | D003650000 | | | | | |
| (Minimum Requirement 10%) | 13.89% | 13.20% | | | | |
| Assets Quality (Quality of Loan Portfolio) | 190000100000 | 000000000000000000000000000000000000000 | | | | |
| Gross Non-Perfoming Advances Ratio % | 7.69% | 6.66% | | | | |
| (net of Interest in Suspense) | Seed Set 1960/25 | 10000000000000 | | | | |
| Net Non-Perfoming Advances Ratio % | 4.76% | 4.20% | | | | |
| (net of Interest in Suspense and Provisions) | \$00P E351P | 90000000 | | | | |
| Profitability | 90.0000.00 | | | | | |
| Interest Margin,% | 2.54% | 2.33% | | | | |
| Return on Assets(Before Tax)% | 0.96% | 0.48% | | | | |
| Return on Assets(After Tax)% | 0.70% | 0.36% | | | | |
| Return on Equity % | 10.35% | 5.46% | | | | |

| Globa | | | | | | | | | | | | |
|-------|--|---------------------------|-------------------------------|--|---------------------|--------------|---------------|-------------------------|---------------------|-------------------|---|-------------|
| | | | | Equity (| Capital | | | | Indian Rupees | | | |
| | 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 |
| | Balance As at 31-03-2016 (Opening Balance) | 4,802,917 | - ' | - | 4,802,917 | 37,591,081 | 13,256,733 | 27,814,267 | 76,990,906 | 1,178,224 | 963,640 | 162,597,767 |
| 1 | Issue of Shares/Increase of assigned capital | | (· · · · · · | | 1 | - | | | - | | | - 1 |
| | Bonus Issue | - 1 | 1 - ' | | 1 - 7 | - ' | 1.0 | ·*: | - | | / ∞/ | |
| | Right Issue | 1 - 1 | (× ' | · . | 1 - 7 | - ' | | - 1 | - | | / ∞ <i>!</i> | (- I |
| | Surplus on revaluation of property | · / | (* ' | i = 1 | 1 = 7 | - ' | 540 | - 1 | = | | / ≔ / | (- I |
| | Net profit for the period | 1 - 1 | (* ' | | 1 - 7 | | 120 | - 1 | | . □ ₽ | 1 7 | (· · I |
| | Transfer to reserves during the period | 1 8 7 | (| - 1 | 1 - 1 | 1 | - | (609,138) | (311,428) | 1 87 | 10,859,740 | 9,939,174 |
| | Dividend paid | | (' | - | 1 - 7 | - ' | 378 | - | - | 4 × 2 | | |
| | Profit transferred to Head Office | 1 - 1 | (- ' | (m) | | | 1990 | - | - | | 1 mm / | (I |
| | Others | | (* ' | :=: 1 | - 1 | - | - | - | - | · / | / · · · · · · · · · · · · · · · · · · · | |
| I P | Balance As at 31-12-2016 (Closing Balance) | 4,802,917 | (* ' | - I | 4,802,917 | 37,591,081 | 13,256,733 | 27,205,129 | 76,679,478 | 1,178,224 | 11,823,380 | 172,536,941 |