

## FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30TH JUNE 2016

at fair value through profit or loss Net Gain/ (loss) from financial investment Other Operating Income (net) Total Operating Income Impairment for loans and other lossess		to 30-0 (Un-A		From 01-0 to 30-06							41.0	In Auditoria	(Audited)					Pervious Period
sess: Interest expenses Net Interest Income ree and commission income ress: Fee and Commission Expenses Net Fee and Commission Income ret gain/ (loss) from trading ret gain/(loss) from financial instruments at fair value through profit or loss ret Gain/ (loss) from financial investment the Operating Income (net) Total Operating Income mpairment for loans and other lossess			udited)	(Un-Auc		Regulato	ry Capital Adequ	CATORS	,		(U	In -Audited)	(Audited)	STATE	MENT OF FIN	ANCIAL POSITION	30.06.2016 (Un-Audited)	31.03.2016 (Audited)
ess: Interest expenses let interest Income ee and commission income ess: Fee and Commission Expenses let Fee and Commission Income let gain/ (loss) from trading let gain/(loss) from financial instruments t fair value through profit or loss let Gain/ (loss) from financial investment other Operating Income (net) otal Operating Income mpairment for loans and other lossess		61	18,516	48	0,574	Core Cap	ital (Tier 1 Capita	al) ,Rs.Mn				5,730.18	5,007.87	Assets				
ee and commission income ess: Fee and Commission Expenses let Fee and Commission Income let gain/ (loss) from trading let gain/ (loss) from financial instruments t fair value through profit or loss let Gain/ (loss) from financial investment other Operating Income (net) otal Operating Income mpairment for loans and other lossess			86,984		7,067		ital Base, Rs.Mn ital Adequacy Ra		ick Majahtad A	Accete		5,735.40	5,005.71					
ess: Fee and Commission Expenses let Fee and Commission Income let gain/ (loss) from trading let gain/ (loss) from financial instruments t fair value through profit or loss let Gain/ (loss) from financial investment ther Operating Income (net) total Operating Income npairment for loans and other lossess		33	<b>31,532</b> 5,602		<b>3,507</b> 4,480		m Requirement 5		isk weignted A	Assets	- 1	27.20%	26.63%		ash equivalents of the central banks		387,053 137,360	401,5 119,4
let gain/ (loss) from trading let gain/(loss) from financial instruments t fair value through profit or loss let Gain/ (loss) from financial investment other Operating Income (net) otal Operating Income mpairment for loans and other lossess			454		2,315		ital Adequacy R		isk Weighted A	Assets -Rs.Mi	n	27.23%	26.61%		s with banks		35,970,838	29,233,9
let gain/(loss) from financial instruments t fair value through profit or loss let Gain/ (loss) from financial investment ther Operating Income (net) otal Operating Income mpairment for loans and other lossess			2,165	(minimur	m Requirement 1	10%)			- 1			Derivatives			1,437	40,9		
t fair value through profit or loss let Gain/ (loss) from financial investment other Operating Income (net) otal Operating Income mpairment for loans and other lossess	Net gain/ (loss) from trading  Net gain/(loss) from financial instruments designated		.		P- 10 P-				- 1				ncial assets held-for-to	rading ir value through profit or loss	- 1	ı		
otal Operating Income (net) otal Operating Income mpairment for loans and other lossess	at fair value through profit or loss			-		uality (Quality o n-Performing Ad			(asnansa)	- 1	18.31%	19.10%		receivables for banks	ir value through profit or loss		ı	
otal Operating Income mpairment for loans and other lossess	Net Gain/ (loss) from financial investment		:				Performing Adva				Provision )	8.60%	8.82%	Loans and	receivables for custor		11,698,496	10,973,8
mpairment for loans and other lossess			7,619 <b>44,299</b>		3,377) <b>7,295</b>						,				vestements - Availab		17,827	19,0
In distributed to a second		, ,	44,233	20	7,233						- 1				ivestments - Held -for ivestments - Loans &		20,203,323	21,191,2
Individual Impairment			1,886		5,101	Profitabi					- 1	1.000/	3.030/	Investment	ts in subsidiaries		-	1
Collective Impairment Other			4,020		(144)		Margin % n Assets (After Ta	39fwc			- 1	1.98% 1.01%	2.02% 0.72%		s in associates and jo	int ventues	27.24	20.00
let Operating Income		33	38,393	26	2,338		n Equity %	ax,j76			- 1	11.65%	7.91%	Property, p	lant and equipment		27,218	28,8
ersonnel Expenses			14,414		5,601	necon o	r Equity 70				- 1	11.0570	7.5270		nd intangible assets			ı
epreciation and amortisation			1,551		620	Regulato	ry Liquidity				- 1			Deffered ta	x assets		3,654	2,7
ther Expenses perating Profit/(Loss) before VAT			27,980 <b>94,448</b>		9,147 <b>6,970</b>						- 1			Other asset			14,314 68,461,520	57,4 <b>62,069,</b> 1
ess: VAT on Financial Services			41,113		8,600		Liquid Asset Rs.				- 1	4 704 70	7	lotal Asset	s		68,461,520	62,069,1
perating profit/(loss) after VAT			53,335	19	8,370		mestic Banking l Shore Banking l				- 1	4,781.78 48,869.10	7,150.44 44,714.59	Liabilities				1
hare of Profits of associates and joint vent	ires						Snore Banking C Liquid Asset Rai		ım requiremen	nt 20%)	ı	40,009.10	44,714.59	Due to ban			58,225,184	48,808,0
rofit/(loss) before tax ess: Tax Expenses			<b>53,335</b> 85,405		<b>8,370</b> 7,979		mestic Banking l		and the same of th		- 1	72.30%	90.33%		Financial Instruments ncial liabilities held-fo		973	2,0
rofit/(loss) for the period			67,930		0,391	Off-	Shore Banking U	Jnit				94.33%	83.38%			fair value through profit or loss		ı
		State	ement (	of chan	age In F	auity	- Rank							Due to other	er customers		3,875,915	7,143,3
		State				_	- Dank							Other Borro			-	1
			Stated o	capital/Assi	gned capit	al	Re	serves						Debt securi Current tax			59,167	ı
			Ordinary	Ordinary	Assigne	d Statut	ory Available	Investmen	t Retained	Foreign	1	Non		Deferred ta			942	1
In Sri Lanka Rupees Thousand	c		Voting	non-votin					earnings	currency		Non- controlling	Total	Othe Provis			354,050	331,6
ii Sii Laiika Napees Tiioasaii	3		Shares	shares	e Copice	fund	d sale Reserv	е	Carrings	Translation	Total	interest	equity	Other Liabi Due to sub			21,257	22,3
alance as at 31.03.2016 (Opening b	lanco)		0110103		1 740 9	33 160,0	79 15,065		3,489,424	Reserve 356,290	5,761,741	interest	5,761,741		ed term debts			1
otal comprehensive income for the				1	1,740,8	3 100,0	15,065	'  `	3,469,424	330,290	3,761,741	l	3,761,741	Total Liabil			62,537,488	56,307,4
rofit/(loss) for the year	rear			1	1	- 1		1	167,930		167,930	l	167,930					
Other comprehensive income (net of tax)			1	1	- 1	(1,244)	ı I	107,550	(24,016)		l	(25,260)	Equity Stated capi	tal/Assigned Capital		1,740,883	1,740,8	
otal comprehensive income for the					1	- 1	,-,,	Ί	1 /	(= .,===,	(,,	l	(==,===,		leserve fund		188,135	160,0
total comprehensive income for the year				- 1	- 1		- 1 /			l		Retained ea			3,648,921	3,489,4		
ransactions with equity holders, re-	ognised dire	ctly in equity	quity		- 1		1	1			l	-	Other Reser			346,095	371,3	
hare issue/increase of assigned capi	al			1	1	- 1	- 1	1	1			l	-	Total equity Total Equity		parent non-controlling interest	5,924,035	5,761,7
Share options exercised				1	1	- 1	- 1	1	1			l	-		y v and Liabilities		68,461,523	62,069,1
Bonus issue				1	1	- 1		1	1			l	-	Contingent	Liabilities and Comr	nitments	3,076,467	3,657,8
Rights issue				1	1	l		1				l		Number of			23	
Transfers to reserves during the perio	1			1	1	8,4	33	Ι.	(8,433)	1		l		Number of	Branches		2	
Dividends to equity holders Profit transferred to head office				1	1	- 1		1	1			l					Bank-Sri Lankan Ru	pees Thousands
Gain/(loss) on revaluation of Propert	Plant and Ed	quipment		1	1	- 1		1	1			l					Current Period	Previous Perio
if cost method is adopted)	, Flant and Et	quipinent		1	1	- 1		1	1			l		COMP	REHENSIVE I	NCOME	From 01-04-2016	From 01-04-20:
Others				1	1	- 1	- 1	1	1			l					to 30.06.2016 (Un-Audited)	to 31-03-2016 (Audited)
otal transactions with equity holde	s			1	1	- 1		1	1			l					(Un-Audited)	(Addited)
alance as at 30.6.2016 (Closing bala					1,740,8	3 168,5	12 13,821		3,648,921	332,274	5,904,412		5,904,412	Profit /(loss	) for the Period	I	167,930	497,0
			Moss	LIFOMA			ıl Instrum	onte									1	
							ıı ınstrum	ents	h 0	and Descri	24	03 3016			rehensive Income Net	of Tax	- 1	
In Sri Lanka Rupees Thousands	1100			- Current y			ing T	UET David			ous year 31		edaina		evaluation surplus	-1161	- 1	
SETS	HFT	Designated at fai	ir value HTI	M Amort	sed cost A	rs Hedg	ing Total	HFT Desig	nated at fair valu	HTM	Amortised co	st AFS He	edging Total		ins and losses on defin		I	6,7
sh and cash equivalents			.		87,053	.	- 387,053			.	401,58	8 -	- 401,588	5		slating the financial statement	134.0461	1000
lances with central banks	-		-		37,360	-	- 137,360	-	-		119,44		- 119,442	of a foreign		available for cale financial access	(24,016)	186,6
cements with banks			427	- 35,5	70,838	-	- 35,970,838	-	40.000	'	29,233,95	6 -	- 29,233,956	,		available for sale financial assets	(1,244)	(8,18
rivative financial instruments her financial assets at fair value through profit	or loss	1,	,437				- 1,437		40,955	'			- 40,955	Gains and id	osses on cash flow hed	ges	- 1	/1 00
mer financial assets at fair value through profit ans and receivables to banks	. 1023									:					ofits of associates and	oint ventures	I	(1,88
ans and receivables to other customers			-		98,496	-	- 11,698,496	-			10,973,88		- 10,973,880	1		ng to components of other	I	
nancial investments				03,323	- 17,		- 20,221,150		40.055	21,191,294		- 19,070	- 21,210,364			- S to compositing or other	- 1	
tal financial assets In Rupees Thousands	HET			33,323 48,1 Amortised of	93,747 17, ost Her		- 68,416,334 otal	HFT Design	40,955 nated at fair valu	21,191,294 ie Amo	40,728,86 ortised cost	66 19,070 Hedging	- 61,980,185 Total			the Period, net of taxes	(25,260)	183,3
In Rupees Thousands HFT Designated at fair value ABILITIES		Tallor dated t	1101	00		THE DESIG	at idii valla	PHILI		cog.rig	10(8)		rehensive income for t		142,670	680,4		
Due to banks -		58,225,1	84	- 58,	225,184	-			48,808,069	-	48,808,069	CERTIFICATIO	41.					
Derivative financial instruments - 973 Other financial liabilities at fair value through profit or loss				-	973	-	2,055	1			2,055	We, the unde	rsigned, being the Chief Ex	ecutive Officer and Compliance Officer o ared in compliance with the format and o stements have been extracted from the u	Indian Bank certify jointly the	at:-		
Other financial liabilities at fair value through profit or loss		3,875,9	15	. 3	875,915				7,143,304	;	7,143,304	b) the informa	ation contained in these st	area in compliance with the format and o stements have been extracted from the u	unaudited finanacial statemen	ts of		
Debt securities issued		3,013,3		. 3,					-	1	,,143,304	the Bank u	inless indicated as audited					
Other borrowings						-		1		-			raveen Kumar Dangi		Sd W B C TILLAK	KERATNE		
	Total financial liabilities - 973 62,101,099			- 62,102,072 - 2,055 55,951,373				55,951,373		55,953,428	<b>–</b>	HIEF EXECUTIVE OFFICER ate: 30-08-2016		COMPLIANCE				
	Loans and Receivables to other Customers Loans and					Receiv	ables to	other Cu	ustomers	s II					harges during the	Due to Other Cu	ustomers - By P	roduct
l financial liabilities				Current Period As At Previous Period As At				Peri	Current Period As At Previous Period As At			_,.						
financial liabilities  Loans and Receivables		As At Previous	Period As At	II			Curren	t Period As At	Previous Perio	od As At		_	Cur	rent Period As As	Previous Period As At		. Current Period As At	Previous Period
financial liabilities	Current Period / 30.06.2016		Period As At 03.2016	In Sri La	anka Rupe	es Thou	ie and	t Period As At 1.06.2016	Previous Perio 31.03.20		Sri Lanka	Rupees Th	ousand	rent Period As A 30.06.2016	Previous Period As At 31.03.2016	In Sri Lanka Rupees Thous	sand Current Period As At 30.06.2016	t Previous Period a 31.03.2016

Loans and Receivables	s to other Cเ	ustomers	Loans and Receivables	s to other Cι	ıstomers	Movements in Individual and Collect Period for Loans and Rece			Due to Other Customers - By Product			
In Sri Lanka Rupees Thousand Current Period As At 30.06.2016 Previous Period As At 31.03.2016		In Sri Lanka Rupees Thousand	Current Period As At 30.06.2016 Previous Period As At 31.03.2016		In Sri Lanka Rupees Thousand	Current Period As At 30.06.2016	Previous Period As At 31.03.2016	In Sri Lanka Rupees Thousand	Current Period As At 30.06.2016	Previous Period As At 31.03.2016		
Gross loans and receivables (Less): Individual impairment Collective impairment	12,956,506 (1,221,101) (36,909)	(1,223,516)	By product - Domestic Currency Overdraft Term Loan Other Loans	2,023,335 2,103,261 825,758	1,905,638 1,781,144 565,529	Individual impairment charges Opening balance Charges/(Write back) to income statements Net-write-off during the year	1,223,516 1,886 0	808,460 323,235 0 91,821	By product - Domestic Currency Demand Deposits (Current Accounts) Savings Deposits Fixed Deposits Other Deposits	166,531 175,196 1,235,719 33,466	131,640 169,879 1,589,745 222,387	
Net Loan and receivables including those designated at fair value through profit or loss			Sub Total By product - Foreing Currency Overdraft	<b>4,952,354</b> 17,164		Closing balance Collectiv impairment charges Opening balance at 1st April	(4,301) 1,221,101 32,915 4,019	1,223,516 34,220	Sub Total  By product - Foreign Currency  Demand Deposits (Current Accounts)	1,610,912 108,435 175,612	2,113,651 205,799 226,068	
(Less): Loans and receivables designated at fari value through profit or loss Net Loans and Receivables	11.698.496		Term Loan Other Loans Sub Total Total	2,678,966 5,308,022 <b>8,004,152</b> <b>12,956,506</b>		Charges/(Write back) to income statements Net-write-off during the year Other movements Closing balance at Total	4,019 (25) 36,909	(2,770) 1,465 32,915 1,256,431	Savings Deposits Fixed Deposits Other Deposits Sub Total	175,612 1,980,956 0 2,265,003 3,875,915	4,597,786	

Current Periods Peri	Global - Indian Rup								
On-Balance Sheet Assets Cash in Hand Balance with Central Bank of Sri Lanka /Other Central Banks Balance with Central Bank of Sri Lanka /Other Central Banks Balance with Central Bank of Sri Lanka /Other Central Banks Balance with Central Bank of Sri Lanka /Other Central Banks Balance with Central Bank of Sri Lanka Balance Sheet Liabilities Total Deposits One-Balance Sheet Liabilities One-Balance Sheet									
Con-Balance Sheet Assets   Cash in Hand   Balance with Central Bank of Sri Lanka /Other Central Banks   6,362,402   8,373,131   20   84,088,417   86,373,211   20   24,072,131   20   24,072,131   20   24,073,130	SUMMARISED BALANCE SHEET								
Cash in Hand   Salance with Central Bank of Sri Lanka / Other Central Banks   Salance with Central Bank of Other Financial Institutions   Salance With Central Bank of Other Securities   Salance With Central Bank of C									
Balance with Central Bank of Sri Lanka / Other Central Banks   89,408,417   66,032,407   28,248,394   Investments-Trading Account   167,037,196   28,248,394   100,291,573   168,295,500   100,291,573   100,291,5			E 071 005						
Due From Banks and Other Financial Institutions   69,032,407   167,037,196   167,037	440111111111111111111111111111111111111								
Investments-Trading Account   167,037,196   100,2915,733   166,295,503   100,2915,733   166,295,503   100,2915,733   166,295,503   100,2915,733   166,295,503   166,295,									
Other Securities   66,745,623   80,737,347   179,789,163   283,407,785   343,968,301   224,027,855   283,407,785   343,968,301   224,027,855   283,407,785   343,968,301   224,027,855   283,207,785   283,407,785   283,207,785   283,207,785   283,207,785   283,407,785   283,207,785   283,207,785   283,207,785   283,207,785   283,207,207,207,207,207   283,207,207,207,207,207   283,207,207,207,207,207,207,207,207   283,207,207,207,207,207,207,207,207,207,207		167,037,196							
Investments-Held -to-Maturity (Net of Provision made for decline in investment value)   372,798,163   283,407,785   Cher Securities   28,829,863   284,524,567   Cher Securities   28,829,863   284,524,567   Cher Securities   28,829,863   284,524,567   28,829,862									
Government Securities									
Other Securities   28,823,862   28,883,219   Less: Provision for decline in value of Investments   451,500   451,500   1761a Loans and Advances   1,186,389,182   1,226,321,439   1,226,221,231,429   1,226,226,321,429   1,226,226,321,429   1,226,226,321,429   1,226,226,	Government Securities								
Investments in Associates and Subsidiaries   1,25,331,492   1,26,321,439   1,26	Other Securities								
Total Loans and Advances		454 500	454.500						
Total Performing Loans and Advances   1,186,389,126   1,755,768   1,755,768   0   0   303,569,460   303,569,460   303,569,460   303,527,680   1,755,768   0   0   0   0   0   0   0   0   0									
Bills of Exchange									
Lease Rentals Receivable	Bills of Exchange	11,092,876	13,755,768						
Other Loans		303,569,460	330,827,680						
Total Properties   1,742,275   1,762,275		871.726.792	893 467 567						
Bills of Exchange									
Lease Rentals Receivable	Bills of Exchange	787,502	805,304						
Other Loans Interest Receivables   1,275,331,492   1,326,321,439   1,40,246,897   1,20,490,763   1,40,246,897   1,20,490,763   1,40,246,897   1,20,490,763   1,40,246,897   1,20,490,763   1,40,246,897   1,20,490,763   1,40,246,897   1,20,490,763   1,40,246,897   1,20,490,763   1,		16,875,543	17,522,272						
Interest Receivables		71 279 319	69 942 848						
Total Gross Loans and Advances   1,275,331,492   1,326,321,439   1,326,321,431,349   1,326,321,431,349   1,326,321,431,349   1,326,321,431,349   1,326,321,431,349   1,225,266,306   1,213,431,349   1,225,266,306   1,213,431,349   1,225,266,306   1,213,431,349   1,225,266,306   1,213,431,349   1,225,266,306   1,213,431,349   1,225,266,306   1,213,431,349   1,225,266,306   1,213,431,349   1,225,266,306   1,213,431,349   1,225,266,306   1,213,431,349   1,225,266,306   1,213,431,349   1,225,266,306   1,213,431,349   1,225,266,306   1,213,431,349   1,225,266,306   1,213,431,349   1,225,266,306   1,213,431,349   1,225,266,306   1,225,266,269   1,225,266,269   1,225,266,269   1,225,266,269   1,225,266,269   1,226,267   1,2		11,219,319	03,342,040						
Suspended Interest   Specific Loan Loss Provisions   34,616,995   467,600	Total Gross Loans and Advances	1,275,331,492	1,326,321,439						
Specific Loan Loss Provisions General Loan Loss Provisions General Loan Loss Provisions General Loan Loss Provisions (AF7,600 457,600 457,600 457,600 1,240,246,897 1,290,490,763 1,290,490,763 58,972,326 1,261,261,261,261,261,261,261,261,261,26									
General Loan Loss Provisions		34 616 995	35 363 076						
Net Loans and Advances         1,240,246,897         1,290,490,763           Other Assets         58,972,326         59,904,334           Investment Properties         709,191         711,960           Fixed Assets (Net of accumulated Depreciation of Fixed Assets)         34,767,371         35,110,720           Total on Balance Sheet Liabilities         1,774,225,775         1,782,858,426           On-Balance Sheet Liabilities         1,774,225,775         1,782,858,426           Demand Deposits         473,067,151         464,817,686           Savings Deposits         473,067,151         464,817,686           Time Deposits         1,213,431,349         1,225,266,306           Margin Deposits         39,626,579         35,093,165           Total Borrowings         39,626,579         35,093,165           Borrowings from Banks and Financial Institutions in Sri Lanka         39,626,579         35,093,165           Borrowings from Banks and Financial Institutions Abroad         24,623,124         20,092,136           Securities sold under repurchase agreements         10,000,000         10,000,000           Other Borrowings         7,893,357         7,840,780           Current Taxation         5,003,455         5,001,29           Current Taxation         52,438,901         48,713,683<									
Intangible Assets   709,191   711,960   17			1,290,490,763						
Investment Properties   34,767,371   35,110,720   Total on Balance Sheet Assets   (Net of accumulated Depreciation of Fixed Assets   (2,039,785,869   2,037,103,821   2,039,785,869   2,037,									
Fixed Assets (Net of accumulated Depreciation of Fixed Assets   34,767,371   35,110,720		709,191	711,960						
Total on Balance Sheet Assets		34.767.371	35.110.720						
Total Deposits									
Demand Deposits									
Savings Deposits     473,067,151     464,817,686       Time Deposits     1,213,431,349     1,225,266,306       Other Deposits     -     -       Total Borrowings     39,626,579     35,093,165       Borrowings from Banks and Financial Institutions in Sri Lanka     24,623,124     20,092,136       Borrowings from Banks and Financial Institutions Abroad     24,623,124     20,092,136       Securites sold under repurchase agreements     10,000,000     10,000,000       Subordinated Term Debts     5,003,455     5,001,029       Other Borrowings     5,003,455     5,001,029       Deferred Taxation     7,839,357     7,840,780       Current Taxation     52,438,901     48,713,683       Other Liabilities     52,438,901     48,713,683       Total on Balance Sheet Liabilities     1,874,130,611     1,874,506,053       Minority Interest     165,655,258     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     123,261,260     120,203,771       Total On-Balance Sheet Liabilities and Equity Capital and Reserves     2,039,785,869     2,037,103,821       Off-Balance Sheet Items and Contra Accounts     295,180,610     297,525,228       Commitments and Contra Acco									
Time Deposits Margin 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 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 Commitments and Contra Accounts  Off-Balance Sheet Items and Contra Accounts Commitments and Contra Accounts  Memorandum Information Number of Employees  1,213,431,349 1,225,266,306 3,606,306 3,606,579 3,609,31,106 3,60									
Other Deposits   39,626,579   35,093,165     35,093,124     20,092,136     36,000,000									
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 Deferred Taxation Other Ioabilities Total on Balance Sheet Liabilities Equity Capital and Reserves Share Capital/Assigned Capital Total Other Reserves Total On-Balance Sheet Liabilities and Equity Capital and Reserves Total On-Balance Sheet Liabilities and Equity Capital and Reserves Total On-Balance Sheet Liabilities and Equity Capital and Reserves Total On-Balance Sheet Liabilities and Equity Capital and Reserves Total On-Balance Sheet Liabilities and Equity Capital and Reserves Total On-Balance Sheet Liabilities and Equity Capital and Reserves Total On-Balance Sheet Liabilities and Equity Capital and Reserves Total On-Balance Sheet Liabilities and Equity Capital and 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 Number of Employees  19934 20140	Margin Deposits	, , , , , , , , , , , , , , , , , , , ,							
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 Deferred Taxation Current Taxation Other Liabilities Total on Balance Sheet Liabilities Figuity Capital and Reserves 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 Number of Employees  Page 1934  24,623,124  20,092,136 24,623,124  20,092,136 20,090,000 10,000,000 10,000,000 10,000,000 10,000,00		20 626 570	35 003 165						
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 Share Capital/Assigned Capital Total Other Reserves Total Other Reserves Total On-Balance Sheet Liabilities and Equity Capital and Reserves Total On-Balance Sheet Liabilities and Equity Capital and Reserves Total On-Balance Sheet Liabilities and Equity Capital and Reserves Total On-Balance Sheet Liabilities and Equity Capital and Reserves Total Other Reserves Total Other Reserves Total On-Balance Sheet Liabilities and Equity Capital and Reserves Total On-Balance Sheet Liabilities and Equity Capital and Reserves Total On-Balance Sheet Liabilities and Equity Capital and Reserves Total On-Balance Sheet Liabilities and Equity Capital and Reserves  Off-Balance Sheet Liabilities and Equity Capital and Reserves  Off-Balance Sheet Liabilities and Equity Capital and Reserves  Off-Balance Sheet Items and Contra Accounts  Memorandum Information Number of Employees  19934 20140		39,020,379	35,093,165						
Securites sold under repurchase agreements   10,000,000									
Subordinated Term Debts       10,000,000       10,000,000         Other Borrowings       5,003,455       5,001,029         Deferred Taxation       7,839,357       7,840,780         Current Taxation       52,438,901       48,713,683         Other Liabilities       1,874,130,611       1,874,506,053         Minority Interest       165,655,258       162,597,768         Equity Capital and Reserves       165,655,258       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       123,261,260       120,203,771         Total On-Balance Sheet Liabilities and Equity Capital and Reserves       2,039,785,869       2,037,103,821         Off-Balance Sheet Items and Contra Accounts       295,180,610       297,525,228         Contingencies       295,180,610       297,525,228         Commitments and Contra Accounts       295,180,610       297,525,228         Memorandum Information       19934       20140	Borrowings from Banks and Financial Institutions Abroad	24,623,124	20,092,136						
Other Borrowings         5,003,455         5,001,029           Deferred Taxation         7,839,357         7,840,780           Current Taxation         52,438,901         48,713,683           Total on Balance Sheet Liabilities         1,874,130,611         1,874,506,053           Minority Interest         165,655,258         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         123,261,260         120,203,771           Total On-Balance Sheet Liabilities and Equity Capital and Reserves         2,039,785,869         2,037,103,821           Off-Balance Sheet Items and Contra Accounts         295,180,610         297,525,228           Commitments and Contra Accounts         295,180,610         297,525,228           Memorandum Information         19934         20140	Securites sold under repurchase agreements Subordinated Term Debts	10 000 000	10 000 000						
Deferred Taxation									
Other Liabilities         52,438,901         48,713,683           Total on Balance Sheet Liabilities         1,874,130,611         1,874,506,053           Minority Interest         Equity Capital and Reserves         165,655,258         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         37,591,081           Total Other Reserves         123,261,260         120,203,771         123,261,260         120,203,771           Total On-Balance Sheet Liabilities and Equity Capital and Reserves         2,039,785,869         2,037,103,821           Off-Balance Sheet Items and Contra Accounts         295,180,610         297,525,228           Contingencies         295,180,610         297,525,228           Commitments and Contra Accounts         295,180,610         297,525,228           Memorandum Information         1934         20140	Deferred Taxation								
Total on Balance Sheet Liabilities   1,874,130,611   1,874,506,053		F2 420 004	40.743.603						
Minority Interest         Equity Capital and Reserves         165,655,258         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         123,261,260         120,203,771           Total On-Balance Sheet Liabilities and Equity Capital and Reserves         2,039,785,869         2,037,103,821           Off-Balance Sheet Items and Contra Accounts         295,180,610         297,525,228           Contingencies         295,180,610         297,525,228           Commitments and Contra Accounts         19934         20140									
Share Capital/Assigned Capital   4,802,917   37,591,081   37,591,081   37,591,081   123,261,260   120,203,771   123,261,260   120,203,771   123,261,260   120,203,771   123,261,260   120,203,771   123,261,260   120,203,771   123,261,260   120,203,771   123,261,260	Minority Interest								
Statutory Reserves Fund   37,591,081   37,591,081   123,261,260   120,203,771   123,261,260   120,203,771   123,261,260   120,203,771   123,261,260   120,203,771   123,261,260   120,203,771   123,261,260   120,203,771   123,261,260   120,203,771   123,261,260   120,203,771   123,261,260   120,203,771   123,261,260   120,203,771   123,261,260   120,203,771   123,261,260   120,203,771   123,261,260   120,203,771   123,261,260   120,203,771   123,261,260   120,203,771   123,261,260   120,203,771   123,261,260   120,203,771   123,261,260   120,203,771   120,203,771   123,261,260   120,203,771   120,203,771   123,261,260   120,203,771   120,									
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 Number of Employees  123,261,260 120,203,771 2,039,785,869 2,037,103,821 297,525,228 295,180,610 297,525,228 295,180,610 297,525,228 295,180,610 297,525,228									
Total On-Balance Sheet Liabilities and Equity Capital and Reserves  Off-Balance Sheet Items and Contra Accounts Contingencies Commitments and Contra Accounts  Memorandum Information Number of Employees  2,037,785,869 2,037,103,821 297,525,228 295,180,610 297,525,228 297,525,228 297,525,228 297,525,228 297,525,228 297,525,228 297,525,228 297,525,228									
Contingencies Commitments and Contra Accounts  Memorandum Information Number of Employees  295,180,610 297,525,228 295,180,610 297,525,228 297,525,228 297,525,228 297,525,228 297,525,228 297,525,228									
Contingencies Commitments and Contra Accounts  Memorandum Information Number of Employees  295,180,610 297,525,228 295,180,610 297,525,228 297,525,228 297,525,228 297,525,228 297,525,228 297,525,228	Off-Balance Sheet Items and Contra Accounts	295,180,610	297,525,228						
Memorandum Information Number of Employees 19934 20140	Contingencies								
Number of Employees 19934 20140	Commitments and Contra Accounts		-						
runiber of branches 2001 2000									
	number of branches	2301	2303						

	Global-Indian Rupees Thousands				
	<b>Current Period</b>	Previous Period			
SUMMARISED PROFIT AND LOSS ACCOUNT	as at	as at			
	30.06.2016	30.06.2015			
	(Un-Audited)	(Un-Audited)			
Interest Income	40,712,960	41,189,699			
Interest Income On Loans & Advances	29,283,132	30,650,850			
Interest Income on Other Interest Earning Assets	11,429,828	10,538,849			
Less: Interest Expenses	28,349,750	29,986,358			
Interest Expenses on Deposits	27,424,674	29,044,784			
Interest Expenses on Other Interest Bearing Liabilities	925,076	941,574			
Net Interest Income	12,363,210	11,203,341			
	,,				
Non-Interest Income	4,497,793	3,774,098			
Foreign Exchange Income	463,587	578,693			
Other Income	4,034,206	3,195,405			
Less: Non-Interest Expenses	7,829,166	7,891,053			
Personnel Costs	4,855,936	5,301,149			
Provision for Staff Retirement Benefits					
Premises, Equipment and Establishment Expenses	1,133,924	1,040,249			
Loss on Trading/Investment Securities	81,124	18,424			
Amortisation of Intangible Assets Other Operating Expenses	1,758,182	1,531,231			
Other Operating Expenses	1,750,102	1,551,251			
Less: Provision for Bad & Doubtful Debts and Loans Written Off	3,504,671	2,568,787			
Provision - General	230,452	(396,766)			
Provision - Specific	3,274,220	2,965,553			
Recoveries (-) Loans Written Off					
Loans Written Off					
Less Provision for Decline in Value of Investments (Net)	(261,304)	1,380,326			
Operating Profit on Ordinary Activities before Taxes	5,788,470	3,137,273			
Less: Value Added Tax on Financial Services		-			
Operating Profit on Ordinary Activities Before Corporate Tax	5,788,470	3,137,273			
Share of Subsidiaries/ Associates Companies' Profit		-			
Operating Profit Before Corporate Tax	5,788,470	3,137,273			
Less: Tax on Profit on Ordinary Activities	1,788,306	852,876			
Operating Profit for the Period	4,000,164	2,284,397			
Other Provisions	926,579	131,621			
Net Profit	3,073,584	2,152,776			
		Rupees Thousands			

SELECTED PERFORMANCE INDICATORS	as at 30.06.2016 (Un-Audited)	as at 31-03-2016 (Audited)
Regulatory Capital Adequacy Core Capital (Tier Capital) Rs.Mn Total Capital Base, Rs.Mn	150,662.36 165,055.26	150,648.19 164,680.71
Core Capital Adequacy Ratio as % of Risk Weighted Assets (Minimum Requirement 5%) Total Capital Adequacy Ratio as % of Risk Weighted Assets	12.34%	12.08%
(Minimum Requirement 10%) Assets Quality (Quality of Loan Portfolio)	13.98%	13.20%
Gross Non-Performing Advances Ratio % (net of Interest in Suspense)	6.97%	6.66%
Net Non-Perfoming Advances Ratio % (net of Interest in Suspense and Provisions) Profitability	4.48%	4.20%
Interest Margin,% Return on Assets(Before Tax)% Return on Equity %	2.47% 0.95% 9.00%	2.33% 0.48% 5.46%

		Gi											
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		- 1	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	-	- 1	- 1	-	/			
ı	Bonus Issue	1 - 7	1 - '	- 1	1	- /	- 1	- 1	- 1	1 -1		- [	
ı	Right Issue	1 - 7	1 - '	1 - 7	1 - 7	- /	- 1	- 1	- 1	1 -1		- 1	
ı	Surplus on revaluation of property	1 - /	1 - '	/	/		- 1	- 1	- 1	!	1	· - I	
ı	Net profit for the period	1 - 7	1 - '	1 - 7	7	- /	1 - 1	- 1	1 1	7	, ,		
ı	Transfer to reserves during the period	1 - /	1 - '	1 - /	/	1	- 1	(202,693)	186,600	, ,	3,073,584	3,057,491	
ı	Dividend paid	1 - 7	1 - '	1 - 7	7	- /		- 1	- 1	7	1	· I	
ı	Profit transferred to Head Office	1 - 7	1 - '	- 1	1 - 7	- /	- 1	- 1	- 1	1 -1		· 1	
ı	Others	1 - /	1 - '	/	/	-	- 1	- 1	- 1	-1	!		
1	Balance As at 30-06-2016 (Closing Balance)	4,802,917	1 - '	1 - 7	4,802,917	37,591,080	13,256,733	27,611,574	77,177,506	1,178,224	4,037,224	165,655,258	