

Other Liabilities
Total on Balance Sheet Liabilities
Minority Interest
Equity Capital and Reserve
Share Capital/ Assigned Capital
Statutory Reserve Fund
Total Other Reserves
Total On-Balance Sheet Liabilities and Equity Capital and Reserve

On-Balance Sheet Items and Contra Accounts Contingencies Commitments and Contra Accounts

**Memorandum Information** 

Number of Employees Number of Branches

	FINANC	CIAL STA	TEN	1ENT	SF	OR T	THE	PEF	RIOD	END	ED 31ST DECEMBER	2019	9	
INCOME STATEMENT	Bank-Sri Lankan R Current Period from 01.04.2019 to 31.12.2019	Previous Period from 01.04.2018 to 31.12.2018	SELE	CTED PEI			7		31.12.2019 Unaudited)	31.03.2019 (Audited)	STATEMENT OF FINANCIAL POSITION		ank-Sri Lankan F Current Period 31.12.2019 (Un-Audited)	Previous Period 31.03.2019 (Audited)
Interest Income Interest Expenses	(Unaudited) 2,476,035 1,357,550	(Unaudited) 1,637,625 777,769	Core Capital Total Capital	Capital Adequacy (Tier 1 Capital), I Base, Rs.Mn	Rs.Mn	rk Waightad A	Accate		7,736.43 7,893.42 34.13%	7,139.23 7,207.06 32.34%	Assets Cash and cash equivalents Balances with central banks of Sri Lanka		298,635 132,275	1,118,541 143,712
Net Interest Income Fee and Commission Income Fee and Commission Expenses Net fee and commission income Net gains/(losses) from trading	1,118,485 41,430 3,292 38,138	859,856 43,031 3,424 39,607	Core Capital Adequacy Ratio, as % of Risk Weighted A (Minimum Requirement 5%) Total Capital Adequacy Ratio as % of Risk Weighted A (minimum Requirement 10%)				A DESCRIPTION DESCRIPTION		103490 10045000	Placements with banks Derivative financial instruments Financial assets recognized through profit or loss Measured at fair value designated at fair value		36,656,907 - - - -	28,153,892 1,666,797 - - -	
Net fair value gains/(losses) on: Financial assests at fair value through profit or loss Financial liabilities at fair value through profit or loss Net gains/(losses) on derecognition of financial assets: at fair value through profit and loss at amortised cost			Assets Quality (Quality of Loan Portfolio) Gross Non-Performing Advances % (net of interest in Net-Non Performing Advances % (net of interest in s			t of interest in				11.32% 2.64%	Financial assets at amortised cost Loans and advances Other instruments Financial assets measured at fair value through other comprehei Investment in subsidiaries Investment in associates and joint ventures	nsive income	10,783,916 15,362,986 13,336	13,741,619 8,023,402 10,687
at fair value through other comprehensive income Net other operating income Total Operating Income Impairment Charges	9,297 <b>1,165,920</b> 34,194	25,241 <b>924,704</b> 103,496	Profitability Interest Margin % Return on Assets (After Tax)% Return on Equity %					2.62% 1.09% 14.88%	2.72% 1.23% 12.69%	Property plant and equipment Investment properties Goodwill and intangible assets Deferred tax assests		21,419 - - 2,027	22,119 - - 2,027	
Net Operating Income Personnel Expenses Depreciation and amortization expenses Other expenses	1,131,726 63,271 3,429 301,417	<b>821,208</b> 59,503 3,940 92,505	Regulatory Liquidity Statutory Liquid Asset Rs.Mn							Other assets Total Assets Liabilities	1	201,326 <b>63,472,827</b>	6,624 52,889,420	
Operating profit/(loss)before value added (VAT) and Nation Building Tax (NBT) on financial services Value Added Tax (VAT) and Nation Building Tax (NBT) on Financial services Operating profit / (loss) after VAT & NBT	763,609 140,437 623,172	665,259 132,094 533,164	Domes Off-Sho Statutory Lic	stic Banking Unit ore Banking Unit quid Asset Ratio 9 stic Banking Unit	: % (Minimu	m requiremen	nt 20%)		4,505.50 39,878.92 58.68%	3,202.84 24,465.50 51.53%	Due to banks Derivative financial instruments Financial liabilities recognized through profit or loss Measured at fair value designated at fair value		48,015,094 1,857	36,526,692 1,578,002
Profit /(loss) before tax Income Tax expenses Profit/(loss) for the period	623,172 306,454 316,718	533,164 533,164 162,536 <b>370,629</b>	Off-Shore Banking Unit					104.82%	87.56%	financial liabilities at amortised cost due to depositors due to debt securities holders due to other borrowers		5,771,500	5,815,019	
		of changes In E	quity - l			Re	eserves				Debt to subsidiaries issued Retirement benefit obligations Current tax liabilities Deferred tax liabilities		20,463 213,624 2,602	20,463 101,794 2,602
In Sri Lanka Rupees Thousands  Balance as at 01.04.2019 (Opening balance)		Ordinan voting shares	non-voting	capital	Reserve fund 299,888	OCI Reserve 1,006,849	Revaluation Reserve	Retained earnings 5,399,763	Other Reserve	Total 8,447,383	Other provisions Other liabilities Due to subsidiaries Total Liabilities		183,466 363,747 <b>54,572,353</b>	397,465 - <b>44,442,037</b>
Total comprehensive income for the year Profit/(loss) for the year Other comprehensive income (net of tax)						136,373		316,718		316,718 136,373	<b>Equity</b> Stated capital/Assigned capital Statutory reserve fund		1,740,883 299,888	1,740,882 299,888
Total comprehensive income for the year  Transactions with equity holders, recognised dire Share issue/increase of assigned capital	ectly in equity					136,373		316,718		453,091	OCI reserve Retained earnings Other reserves Total Shareholders' equity Non-controlling interest		5,716,481 1,143,222	5,399,764 1,006,849
Share options exercised Bonus issue Rights issue											Total Equity  Total Equity and Liabilities  Contigent liabilities and commitments		8,900,474 63,472,827 10,786,186	8,447,383 52,889,420 11,066,128
Transfers to reserves during the period SLFRS 09 adjustment on impairement for the 2017/18 Dividends to equity holders Profit transferred to head office										*	Memorandum Information Number of Employees Number of Branches		22 2	28 2
Gain/(loss) on revaluation of Property, Plant and E Others Total transactions with equity holders Balance as at 31.12.2019 (Closing balance)	equipment (if cost metr	lod is adopted)		1,740,883	299,888	1,143,222		5,716,481		8,900,474			Bank-Sri Lankan F Current Period from 01.04.2019	Rupees Thousands Previous Period from 01.04.2018
	Period -31.12.2019	b. Bank- Previous				s and Rea			nt Period Pr	ers revious Period 31.03.2019	COMPREHENSIVE INCOME  Profit /(loss) for the period		to 31.12.2019 (Un-Audited) 316,718	to 31.03.2019 (Audited) 390,248
In Sri Lanka Rupees Thousands  AC FVPL  ASSETS Cash and cash equivalents 298,635 Balances with central banks 132,275	FVOCI Total  298,635 132,275	1,118,541 143,712	1,	118,541 Ov 143,712 Ter		Gross loans an omestic curren			2,074,427 4,372,775 725,195	1,879,415 4,062,254 458,232	Items that will be reclassified to profit or loss Exchange differences on translation of foreign operations Net gfains/(losses) on cash flow hedges		133,723	451,989
Placements with banks 36,656,907 Derivative financial instruments Loans and advances 10,783,916 Equity instruments 15,362,986	36,656,907 10,783,916 13,336 13,336 15,362,006	28,153,892 1,666,797 13,741,619 8,023,402	1, 10,687	.153,892 Su .666,797 By .741,619 Ov .10.687 Te	b total	oreign currency	,		542,898 4,078,137 173,103	6,399,901 437,818 7,418,885 851,137	Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income Less: Tax expense relating to items that will be reclassified to profi	it or loss	2,650	(5,921)
Others - Total financial assets 63,234,719 In Rupees Thousands AC FVPL LIABILITIES	15,362,986 - - 13,336 <b>63,248,055</b> FVOCI Total	407 <b>51,181,573 1,666,797</b>	10,687 52,	407 Su .859,057 Total Sta		npairment durii	ng the period	d 1	288,703 5,082,813 2,255,210	38,087 8,745,927 15,145,828	Items that will not be reclassified to profit or loss Change in fair value on investments in equity instruments			
Due to banks   48,015,094	- 5,771,500	36,526,692 5,815,019 42,341,711 1,578,002	- 1, - 5,	,526,692 Le: ,578,002 ,815,019	ss: Accumu Accum	nd advances ilated impairme ulated impairm ulated impairm i advances	ent under sta	age 1 age 2 age 3	.2,255,210 143,355 10,764 1,317,175 .0,783,916	15,145,828 156,351 1,275 1,246,583 13,741,619	designated at fair value through other comprehensive income Change in fair value attributable to change in the bank's own credit risk on financial liabilities designated at fair value through p Remeasurement of post-employment benefit obligations	profit or loss		3,380
Due to other In Sri Lanka Rupees Thousand	Current	Product Period 31.12.2019 Previo	us Period-31.	03.2019 Un	nder stage 1 pening balar	nce at 01.04.20 back) to incon	019		156,351 (13,635)		Changes in revaluation surplus  Less: Tax expense relating to items that will not be reclassified to	profit or loss	72	(688)
			20 1,60	Other movements  331,256 208,161 1,609,650 80,552 Under Stage 2 Opening balance at 01.04.2019 Charge/(Write back) to income statement				143,355 1,276	156,351	Other comprehensive income for the period Total comprehensive income for the period Attributable to: Non-controlling interests		136,373 453,091	448,760 839,008	
Others			<b>2,22</b>	9,619 Wi Ot 7,341	rite-off duri ther movem	ng the year ents ce at 31.12.201		t	10,764	1,276	CERTIFICATION:  We, the undersigned, being the Chief Executive Officer and Senior Manager of a) the above statements have been prepared in compliance with the format and b) the information contained in these statements have been extracted from the contraction.	of Indian Bank cert d definitions prese e unaudited finan	tify jointly that:- cribed by the Centr acial statements of	al Bank of Sri Lanka.
Fixed deposits     3,028,105       Others     1,684       Sub Total     3,633,846       Total     5,771,500				2,976,067 Opening balance at 01.04.2019 Charge/(Write back) to income statement Write-off during the year Other movements Closing balance at 31.12.2019			t	1,246,583 38,829 31,763 1,317,175	1,246,583	the Bank unless indicated as audited  Sd M. BASHEER AHAMED CHIEF EXECUTIVE OFFICER	Sd V VISUVIAH SENIOR MANAGER			
AC - Financial assets / Habilities measured at amortised FVOCI - Financial assets me SUMMARISED BALANCE			COLUMN DESCRIPTION	es Thousands Previous Perio as at			1,471,294	1,404,209	Date: 24-02-2020	Current Pe	-Indian Rupees	Thousands evious Period		
On-Balance Sheet Assets				31/12/2019 31/03/2019 (Unaudited) (Audited)				Interest Income			T AND LOSS ACCOUNT	as at 31/12/20 (Unaudite 159,12	ed)	as at 31/12/2018 (Unaudited) 142,169,326
Cash in Hand Balances with Central Bank of Sri Lanka/Other Central Banks Due from Banks and Other Financial Institutions Investments - Trading Account				11,807,176 10,307,5 109,067,845 106,711,0 102,109,411 83,185,1 287,672,921 283,943,2			,096 ,154 , <b>282</b>	Interest Income on Loans and Advanc Interest Income on Other Interest Ear Less: Interest Expenses				118,96 40,15 <b>103,08</b>	2,711 9,721 <b>5,853</b>	103,808,320 38,361,006 <b>89,622,987</b>
Government Securities Other Securities Investments - Held-to-Maturity (Net of provisions made for decline in value of investments) Government Securities				233,998,400 172,878,362 53,674,521 111,064,920 479,735,114 365,054,822 437,411,320 365,841,271			,920 , <b>822</b> ,271	Interest Expenses on Deposits Interest Expense on Other Interest Be			ring Liabilities	10.000	7,212	82,363,786 7,259,201
Other Securities Less: Provision for decline in value of investments Investments in Associates and Subsidiaries Total Loans and Advances							,602 ,051 , <b>637</b> , <b>644</b>	Net Interest Income  Non-Interest Income Foreign Exchange Income					<b>9,576</b> 1,753	<b>13,591,370</b> 1,329,124
Total Performing loans and Advances Bills of Exchange Overdrafts Lease Rentals Receivable				1,787,955,43 18,914,09 940,330,32	92 21	1,745,426, 17,032, 960,092,	,381 ,611	Other Income  Less: Non - Interest Expenses Personnel Costs				23,53 <b>33,16</b> 14,64	<b>8,304</b> 1,129	12,262,246 29,785,559 16,509,389
Other Loans Total Non-performing loans and Advances Bills of Exchange Overdrafts Lease Rentals Receivable				828,711,01 <b>138,623,22</b> 193,19 24,893,60	2 <b>2</b> 93	768,301, <b>133,534</b> , 172, 30,894,	, <b>519</b> ,433	Provision for Staff Retirement Benef Premises, Equipment and establishn Loss on Trading / Investment Securit			nt Expenses	7,47	9,982 7,320 1,355	4,738,156 458,327
Other Loans Interest Receivables Total Gross Loans and Advances				113,536,426 1,926,578,654 1			,965 , <b>644</b>	Other Oper	on of Intangil ating Expens sion for Bad	ses	Debts and loans Written Off	6,81 <b>28,83</b>	8,518 <b>2,789</b>	8,079,687 <b>21,069,198</b>
Less: Interest in Suspense Specific Loan Loss Provisions General Loan Loss Provisions Net Loans and Advances				3,195,89 70,456,48 467,60 <b>1,852,458,6</b> 6	39		,914 ,600	Provisions - General Provisions - Specific Recoveries (-)				(225 29,05	5,345) 8,134	(760,436) 21,829,634
Other Assets Intangible Assets Investment properties Fixed Assets (Net of accumulated depreciation)				108,503,80 9,504,25 39,231.61	06 55 -	85,099,549 13,194,478 Less : pro 39,614,048 Operatir			sion for Dec	line in Value of	Investments (Net)	3,02 16,09	4,633 0,429	9,188,548 6,094,404
Total on Balance Sheet Assets On-Balance Sheet Liabilities Total Deposits Demand Deposits				3,001,102,334 2,576,205,523 136,225,212		2,800,652,736 Less: Va Operation 2,420,759,467 132,557,250 Share of		Less: Value Added Tax on Financial Serv Operating Profit on Ordinary Activities Share of Subsidiares / Associate Compa			s Before Corporate Tax anies' profit	16,09	2	6,094,404
Savings Deposits Time Deposits Margin Deposits Other Deposits				733,201,098 707,660,6: 1,706,779,213 1,580,541,5:			,630 ,587 -	Operating Profit Before Corporate Tax Less: Tax on Profits on Ordinary Activities Operating Profit for the Period Other Provisions					<b>0,429</b> 2,362 <b>8,067</b> 7,129	6,094,404 1,659,170 4,435,234 (682,011)
Total Borrowings Borrowings from CBSL Borrowings from Banks and Financial Institutions in Sri Lanka Borrowings from Banks and Financial Institutions Abroad Socurities cold under requirence agreements				109,701,112 121,375,428 33,791,718 19,506,119			-	Net Profit				9,71 Current Pe	0,938	5,117,245
Securities sold under repurchase agreements Subordinated Term Debt Other Borrowings Deferred Taxation Current Taxation				26,000,00 49,909,39 5,830,46	94	26,000, 75,869, 8,103,	,309		ELECTED PERFORMANCE INDICATORS gulatory Capital Adequacy			As at 31/12/ (Unaudite	2019 As	revious Period at 31/03/2019 (Audited)
Current Taxation Other Liabilities Total on Balance Sheet Liabilities Minority Interest Figuity Capital and Reserve							,599 , <b>819</b>	Core Capital (Tier I Capital), Rs. Mn Total Capital Base, Rs.Mn Core Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum Requirement, 10%)					5.60 0.90	172,897.94 202,337.14

Number of Branches		2,890	2,8	72 Return o	Return on Equity, %					7.25%	2.00%	
Global Control of the												
Statement of changes In Equity			Equity (	Capital		Reserves				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 31/03/2019 (Opening Balance)	4,802,917	-	-	-	45,058,581	13,256,733	30,950,391	82,650,379	16,176,370	991,545	193,886,916	
Issue of Shares/Increase of assigned capital							17.	(17)		1070	l I	
Bonus Issue			181			5			5		1 1	
Rights issue	-	*		-		*		-		-	1 1	
Surplus on revaluation of property	1.4	*		19		*		( a)		0.40	590	
Net profit for the period	120	- 2		-	2	2	-		2		l I	
Transfer to reserves during the period	1,285,089	-		-	8	27,009,790	(705,796)	4,860,917	(3,805,924)	9,710,936	38,355,012	
Dividend Paid	1.5		-			5	17.	177		1757	170	
Profits Transferred to Head office			1.50							-	1997	
Restructuring of Capital			18		I	l				ı	1	
Others		*					1906-0000-0000-00	20-20-20-0-20-0		acceptable thanks	**	
Balance as at 31/12/2019 (Closing Balance)	6,088,006	. 2		121	45,058,581	40,266,523	30,244,595	87,511,296	12,370,446	10,702,481	232,241,928	

193,886,917

4,802,917 45,058,581 144,025,419

2,800,652,736

361,941,092

19,604 2,872

232,241,929

6,088,006 45,058,581

181,095,342 3,001,102,334

463,688,686

19,027 2,890

Total Capital Adequacy Ratio, as % of Risk Weighted Assets

(Minimum Requirement, 10%)

(Minimum Requirement, 10%)

Profitability Interest Margin, %

Assets Quality (Quality of Loan Portfolio)

Net Non-Performing Advances Ratio, %

Return on Assets (before Tax), % Return on Assets (After Tax), %

Gross Non-Performing Advances Ratio, % of (net of Interest in Suspense)

(Net of interest in suspense and provisions)

13.12%

15.00%

7.20%

3.50%

2.84%

0.72% 0.45%

11.29%

13.21%

7.11%

3.75%

3.00% 0.11% 0.12%