

FINAL	NCIAL	STA	TEN	IEN.	TS F	OR	TH	E P	ERIC	OD E	NDED 31ST MARCH	1 2020	
INCOME STATEMENT State of the s	04.2019 from 01. 3.2020 to 31.0	04.2018 3.2019		INDICA	ATORS	IANCE			1.03.2020 (Audited)	31.03.2019 (Audited)	STATEMENT OF FINANCIAL POSITION	Bank-Sri Lantz Current Peri 31.03.2020 (Aud ted)	od Previous Period 31.03.2019 (Audited)
Interest Expenses 1,1 Net Interest Income 1,	(Aud 227,535 195,868 331,667 65,271 3,493 61,778	2,350,388 1,235,900 1,114,488 66,361 5,453 60,908	Core Capital (Total Capital I Core Capital I (Minimum Re Total Capital	apital Adequacy Tier 1 Capital), Base, Rs.Mn Adequacy Ratio, equirement 5%) Adequacy Ratio equirement 10%	Rs.Mn , as % of Risk o as % of Risk				8,237,99 8,239,97 33,44% 34,07%	7,139.23 7,207.06 32.34% 32.65%	Assets Cash and cash equivalents Balances with central banks of Sri Lanka Placements with banks Dehrvative financial instruments Financial assets recognized through profit or loss Measured at fair value	458,31 85,02 39,649,28 41,90	27 143,712 39 28,153,892
Net gains/(losses) from trading Net fair value gains/(losses) on: Financial assess 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 fair value through profit and loss at mortised cost			Gross Non-Pe	y (Quality of Lo erforming Advar orming Advance	nces % (net	of interest in s	suspense) spense and Pr	rovision)	13.61% 3.33%	11.32% 2.64%	designated at fair value Financial assets at amoritised cost Loans and advances Other instruments Financial assets measured at fair value through other comprehensi Investment in suscidates Investment in associates and joint ventures	12,456,51 16,261,11 (see Income 9,56	87 8,023,402
at fair value through other comprehensive income Net other operating income 1,4 Total Operating income 1mpairment Charges Net Operating become 1,5	12,383 605,828 270,029	42,783 1,218,178 122,561 1,095,617	Interest Mari	sets (After Tax)! uity %	×				2.64% 1.25% 15.38%	2.72% 1.23% 12.69%	Property plant and equipment Investment properties Goodwill and intangible assets Deferred tax assests Other assests	19,9 5,4 68,987,2	
Operating profit/(loss)before value added (VAT)and Nation Building Tax (NBT)on financial services 2,i Value Added Tax (VAT) and Nation Building Tax (NBT)	82,602 4,745 209,404 039,048	83,281 4,312 168,352 839,673	Statutory Liq Domesi Off-Sho Statutory Liq Domesi	uid Asset Rs Mr tic Banking Unit re Banking Unit uid Asset Ratio tic Banking Unit	t t % (Minimum t	n requirement	t 20%)		4,436.72 44,029.56 58.30%	3,202.84 24,465.50 51.53%	Total Assets Liabilities Due to banks Derivative financial instruments Financial liabilities recognized through profit or loss	51.581,0	
Profit /(loss) before tax	190,339 848,709 848,709 361,256 487,454	172,766 666,907 666,907 276,660 390,248	Off-She	ere Barking Unit					102 38%	87.56%	Measured at fair value designated at fair value Financial liabilities at amortised cost due to depositors, due to debt securities holders, due to other borrowers.	7,257,9	23 5,815,019
State In Sri Lanka Rupees Thousands	ement of cha		capital/Assig		Statutory Reserve fund	OCI Reserve	eserves Fair value reserve	Retained earnings	Other Reserve	Total	Debt to subsidiaries issued Retrement benefit obligations Current tax liabilities Deterred tax liabilities Other provisions Due to subsidiaries	10,9 174,9 4 541,7	31 101,794 75 575
Balance as at 01.04.2019 (Opening balance) Total comprehensive income for the year Profit(floss) for the year Other comprehensive income (net of tax) Total comprehensive income for the year				1,740,882	299,888	1,000,168 484,564 484,564	6,681 (1,119)	5,399,762 487,453 1,848 489,302		8,447,382 487,453 485,293 972,746	Total Liabilities Equity Stated capital/Assigned capital Statutory reserve fund OCI reserve	59,567,1 1,740,8 340,7 1,490,2	182 1,740,882 19 299,888 194 1,006,848
Transactions with equity holders, recognised directly in equity Share issue/increase of assigned capital Share options exercised Borus Issue Rights Issue											Retained earnings Cther reserved. Total Shareholders' equity Non-controlling interest Total Equity	9,420,1	33 5,399,764 128 8,447,382
Triansfers to reserves during the period SLFRS 09 adjustment on impalement for the 2017/18 Dividends to equity holders Profit transferred to head office Gain/(loss) on revaluation of Property, Plant and Equipment (if of	cost method is adop	sted)			40,831			(40,831		:	Total Equity and Liabitities Contigent liabilities and commitments Memorandum Information Number of Employees Number of Employees Number of Branches	68,987,2 10,972,9	28 28 28 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
Total transactions with equity holders Balance as at 31.03.2020 (Closing balance)				1,740,882	340,719	1,484,733	5,562	5,848,23	3	9,420,128	Loans and Receivables to o	ther Customers	FF 150 1 50 15
Measurement of Financia	I Instruments		21 02 20	YC.	ELWEST I				urrent Period	Rupees Thousand Previous Period	In Sri Lanka Rupees Thousand Product-wise Gross loans and advances	Current Per 31.03.202	
Balances with central banks 85,027	58,316 1,118,541 85,027 143,712	FVPL F	1,118,143	Cash flo		STATEME erating activit			31.03.2020 (Audited) 848,709	31.03.2019 (Audited) 666,907	By product-Domestic currency Overdraffs Term boans Other loans Sub total By product-Fereign currency	2,149,9 3,650,5 55,7 5,856,2	35 4,062,254
Derivative financial instruments 41,903 12,456,555 2,456,555	56,555 13,741,618 9,568 61,187 5,023,401		28,153, 1,666, 13,741, 10,687 10, 8,023,	518 Non-cas 687 Changes 401 Changes	nents for: shitems inclusion s in operating s in operating d income	uded in the pr g assets g liabilities	rofit before ta	ax	290,648 2,969,788 14,988,257 (1,148)	289,710 1,260,233 14,281,735 (736)	by product-oreign currency Overdrafts Term loans Other loans Trade Finance Sub total	41,3 5,706,9 580,0 805,0 8,133,2 13,339,4	7,418,885 013 851,137
In Rupers Trousands AC PVPL FVOCI T UABILITIES Due to banks Derivative financial instruments \$1,581,070 Engancial liabilities - due to depositors 7,257,923	81,070 36,526,692 57,923 5,815,019	,578,002	36,526) 1,578) 5,815	Tax paid VAT paid NBT paid Gratuity	d d	TATE .			(288,938) (192,961) (16,145) (8,399)	(287,408) (132,434) (26,662) (2,337) (43,737)	Total Stage-wise impairment during the period Gross loans and advances Loss. Accumulated impairment under stage 1 Loss Accumulated impairment under stage 2 Accumulated impairment under stage 3 Net loans and advances.	13,989,4 13,989,4 143,7 10,7 1,378,4 12,456,5	187 15,145,828 737 156,351 720 1,275
Total financial liabilities [\$6,836,993] . 56,4	Current from 01	Lankan Rupi Period Pr 04 2019 fro	. 43.919. ees Thousands revious Period om 01.04.2018 o 31.03.2019	Cash flo Purchas Sales of	ws from invite of property, pl	from operation esting activition y, plant and en ant and equip	les quipment	Ī	18,589,810 (2,566)	(2,004) 43	Movement of impairment during the period Under stage 1 Opening balance at 01.04.2019 Charge/[Write back) to income statement Write-off during the year	156,3 (12,6)	351
Profit /(loss) for the period Items that will be reclassified to profit or loss		3.2020 ited) 87,453	(Audited) 390,248	Dividen Net casi Cash flo	ds received h used in inv ows from fin:	resting activiti	ies ies	-	(8,237,785) 1,148 (8,239,203)	(672,297) 736 (673,522)	Other movements Closing balance at 31,03.2020 Linder Stage 2 Opening balance at 01,04.2019 Charge/Write back) to income statement	143,7	276
Exchange differences on translation of foreign operations Net grains/(losses) on cash flow hedges Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income		(1,119)	451,989 (5.921)	Net casi Net inci	h generated rease / (decr	eived from he from financir rease) in cash valents at the	ng activities and cash eq	uivalents of the year	10,350,608	15,331,749 13,488,695	Write-off during the year Other movements Closing balance at 31.03.2020	10,7	
Less: Tax expense relating to items that will be reclassified to profit Items that will not be reclassified to profit or loss Change in fair value on investments in equity instruments designated at fair value through other comprehensive income	or loss			Cash an	nd cash equi	ensistion rese valents at the valents at the valents	end of the y		484,564 40,107,605 458,316	451,989 29,272,433 1,118,541	Opening balance at 01.04.2019 Charge/With back! to income statement Write-off during the year Other movements Closing balance at 31.03.2020 Total Impairment	131.8 1,378,4 1,532,5	892
Change in fair value attributable to change in the bank's own credit risk on financial liab littles designated at fair value through pr Remeasurement of post-employment benefit obligations Changes in revaluation surplus Less: Tax expense relating to items that will not be reclassified to p		2,567	3,380	CERTIFICATION: We, the undersi	ents with ba	nks (maturity ie Chief Executiv	ve Officer and C	Compliance Off	39,649,289 40,107,605	28,153,892 29,272,433 nk certify jointly tha	Due to other Customers	1.421	.334 331,250 ,563 208,16 ,946 1,509,650
Other comprehensive income for the period Total comprehensive income for the period Attributable to: Non-controlling interests		85,293 72,746	448,760 839,008	b) the informat takements of Sc M. BASHEEF	Sank of Sri Lank flor contained f the Bank unli	ta. In these statem ess indicated as	eres have been		n the unaudited	finanacial s	Control State Stat	362 4.622	1,115 127,34 1,954 481,99
SUMMARISED BALANCE SHEET					d I	Previous Perios as at 31/03/2019	od	8		SED PROF	Total TAND LOSS ACCOUNT	Global-Indian Rup Current Period as at	9,923 5,815,01 ees Thousands Previous Period as at
On-Balance Sheet Assets Cash in Hand		A South Miles		(Audited)	885	(Audited)	546	Interest In		ins and Advance		31/03/2020 (Audited) 214,049,692 159,330,414	31/03/2019 (Audited) 191,848,129 140,248,053
Balances with Central Bank of Sri Lanka/Other Central Ba Due from Banks and Other Financial Institutions Investments - Trading Account	INKS			48,244,5 80,941,4	141	106,711,0 83,185,1	154			er Interest Earl		54,719,278	51,600,076

CONTRACTOR OF THE PROPERTY OF	Global - Indian Rupees Thousands					
Charles and Alliander and Alli	Current Period	Previous Period				
SUMMARISED BALANCE SHEET	as at	as at				
	31,03/2020	31/03/2019				
A THE REPORT OF THE PROPERTY OF THE PARTY OF	(Audited)	(Audited)				
On-Balance Sheet Assets Cash in Hand	10,060,885	10,307,546				
Balances with Central Bank of Sri Lanka/Other Central Banks	48,244,514	106,711,096				
Balances with Central Bank of Sri Lanka/Other Central Banks	40,244,314	100,711,096				
Due from Banks and Other Financial Institutions	80,941,441	83,185,154				
Investments - Trading Account	336,482,457	283,943,282				
Government Securities	238,966,291	172,878,362				
Other Securities	97,516,166	111,064,920				
Investments - Held-to-Maturity (Net of provisions made for decline in value of investments)	474,922,897	365,054,822 365,841,271				
Government Securities	432,566,110	365 841 271				
Other Securities	42,356,787	10,459,602				
Less: Provision for decline in value of investments	42,330,767	11,246,051				
Less: Provision for decline in value of investments		11,240,031				
Investments in Associates and Subsidiaries	1,011,525	923,637				
Total Loans and Advances	2,058,897,302	1,878,960,644				
Total Performing loans and Advances	1,917,388,903	1,745,426,125				
Bills of Exchange	14,940,034	17,032,381				
Overdrafts	1,000,993,513	960,092,611				
Lease Rentals Receivable		200				
Other Loans	901,455,356	768,301,133				
Total Non-performing loans and Advances	141,508,399	133,534,519				
Bills of Exchange	188,139	172,433				
Overdrafts	30,788,195	30,894,121				
Lease Rentals Receivable	1779					
Other Loans	110,532,065	102,467,965				
Interest Receivables						
Total Gross Loans and Advances	2,058,897,302	1,878,960,644				
Lass:	2,050,057,502	2,0,0,500,011				
Interest in Suspense	3.206.444	2,985,006				
Specific Loan Loss Provisions	76,353,143	2,985,006				
Specific Loan Loss Provisions	70,333,143	62,888,914				
General Loan Loss Provisions	467,600	467,600				
Net Loans and Advances	1,978,870,115	1,812,619,124				
Other Assets	117,748,479	85,099,549				
Intangible Assets	7,441,988	5,091,153				
Investment properties	7,112,500	3,032,133				
Fixed Assets (Net of accumulated depreciation)	38.957.442	39,614,048				
Fixed Assets (Net of accumulated depreciation)						
Total on Balance Sheet Assets	3,094,681,743	2,792,549,411				
On-Balance Sheet Liabilities	The second of the second					
Total Deposits	2,602,258,969	2,420,759,467				
Demand Deposits	135,490,254	132,557,250				
Savings Deposits	766,091,059	707,660,630				
Time Deposits	1,700,677,656	1,580,541,587				
Margin Deposits	1,700,077,030	1,500,541,507				
Other Deposits						
Total Borrowings	208,303,095	121,375,428				
Borrowings from CBSL	- Indiana Autority	The state of the s				
Borrowings from Banks and Financial Institutions in Sri Lanka		-				
Borrowings from Banks and Financial Institutions Abroad	28,814,377	19,506,119				
Securities sold under repurchase agreements	20,021,077					
Subordinated Term Debt	26,000,000	26,000,000				
Subordinated ferm Debt	153 400 710	75,869,309				
Other Borrowings	153,488,718	75,869,309				
Deferred Taxation						
Current Taxation		the Selection of the Control of the				
Other Liabilities	63,226,993	56,527,599				
Total on Balance Sheet Liabilities	2,873,789,057	2,598,662,494				
Minority Interest	the same of the same of the same of					
Equity Capital and Reserve	220,892,686	193,886,917				
Share Capital/ Assigned Capital	6,088,006	4,802,917				
Statutory Reserve Fund	46,941,981	45,058,581				
	167,962,600	144,036,581				
Total Other Reserves Total On-Balance Sheet Liabilities and Equity Capital and Reserve	167.862.699 3,094,681,743	144.025.419 2,792,549,411				
ional directance street habitues and equity capital and Reserve	3,034,681,743	2,732,349,411				
On-Balance Sheet Items and Contra Accounts						
Contingencies						
Commitments and Contra Accounts	425,768,628	361,941,092				
Memorandum Information						
Number of Employees	18,737	19,604				
Number of Branches	2,821	2,872				

SUMMARISED PROFIT AND LOSS ACCOUNT	as at 31/03/2020 (Audited)	as at 31/03/2019 (Audited)
Interest Income	214,049,692	191.848.129
Interest Income on Loans and Advances	159,330,414	140,248,053
Interest Income on Other Interest Farning Assets	54,719,278	51,600,076
interest income on other interest carning Assets	34,/15,2/8	31,600,076
Less: Interest Expenses	137,985,531	121,667,197
nterest Expenses on Deposits	129,961,031	112,620,23
nterest Expense on Other Interest Bearing Liabilities	8,024,500	9,046,964
Net Interest Income	76,064,161	70,180,932
Non-Interest Income	33,676,701	18.828.894
Foreign Exchange Income	2,020,596	1.734.070
Other Income	31,656,105	17,094,824
Less: Non - Interest Expenses	44,760,451	40,203,66
Personnel Costs	19,488,067	20,998.52
Provision for Staff Retirement Benefits	5,259,162	1.247.66
Premises, Equipment and establishment Expenses	10,121,793	9,087,47
Loss on Trading / Investment Securities	10,121,793	9,087,47

Amortization of Intangible Assets Other Operating Expenses	552,058	601,84
Other Operating Expenses	9,339,371	8,268,15
Operating Profit	54.980.411	48.806.16
Less : provision for Bad and Doubtful Debts and loans Written Off	44,770,064	35,631,82
Provisions - General	951,944	(525,157
Provisions Specific	43,818,120	36,158,98
Recoveries (-)		
Loans Written Off		
Less : provision for Decline in Value of Investments (Net)	3,913,030	10,351,79
Operating Profit on Ordinary Activities Before Taxes	16,297,317	2,820,53
Less : Value Added Tax on Financial Services		
Operating Profit on Ordinary Activities Before Corporate Tax	16,297,317	2,820,53
Share of Subsidiares / Associate Companies' profit		
Operating Profit Before Corporate Tax	16,297,317	2,820,53
Less: Tax on Profits on Ordinary Activities	6,193,684	(377,381
Operating Profit for the Period	10,103,633	3,197,91
Other Provisions	2,570,051	(21,601
Net Profit	7,533,582	3,219,52
	Current Period	Previous Period
	Charles on the particular of the control of the con	

SELECTED PERFORMANCE INDICATORS	As at 31/03/2020 (Audited)	As at 31/03/2019 (Audited)
Regulatory Capital Adequacy		
Core Capital (Tier I Capital), Rs. Mn	201,427.30	172,897.94
Total Capital Base, Rs.Mn	235,318.70	202,337.14
Core Capital Adequacy Ratio, as % of Risk Weighted Assets		
(Minimum Requirement, 10%)	12.08%	11.29%
Total Capital Adequacy Ratio, as % of Risk Weighted Assets		
(Minimum Requirement, 10%)	14.12%	13.21%
Assets Quality (Quality of Loan Portfolio)		
Gross Non-Performing Advances Ratio, % of	6.87%	7.11%
(net of Interest in Suspense)		
Net Non-Performing Advances Ratio, %	3.13%	3.75%
(Net of interest in suspense and provisions)	51.57	0.7574
Profitability		
Interest Margin, %	2.87%	3,00%
Return on Assets (before Tax), %	0.47%	0.11%
Return on Assets (After Tax), %	0.26%	0.12%
Return on Equity, %	4.19%	2.00%

Statement of changes In Equity	CONTRACTOR OF STREET			Ec	uity Capital	Reserves				Global Indian Rupees	
	Ordinary Voting	Ordinary Ken-rosing Shares	to Greife Reteruie Palwoorstens	Assigned Captial	Reserve Fund	Share Premium	Revaluation Reserves	General Reserves	Other Reserves	Income Statement	Total
Balance as at 01/04/2019 (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
Bonus Issue											
Rights issue											
Surplus on revaluation of property											
Net profit for the period											
Transfer to reserves during the period	1,285,089				1,883,400	27,009,790	(1,071,949)	(8,167,449)	6,066,807	82	27,005,770
Dividend Paid											
Profits Transferred to Head office											
Restructuring of Capital	1										
Others							1	The second second			