

	Bank-Sri Lankan Rupees Current Period Pro	evious Period	SEL	ECTED P	PERFORI	MANCE			30.06.2019	31.03.2019	OTATEMENT OF THE STATEMENT OF THE STATEM			Previous Per
NCOME STATEMENT	from 01.04.2019 fro to 30.06.2019 to	evious Period om 01.04.2018 o 30.06.2018 (Unaudited)			CATORS				(Unaudited)	(Audited)	STATEMENT OF FINANCIAL POSITION	Cur 3 (L	rent Period 0.06.2019 Inaudited)	Previous Per 31.03.201 (Audited)
terest Income terest Expenses	806,233 438,779	473,708 216,963	Core Capita Total Capita	Il (Tier 1 Capit al Base, Rs.Mn	al) ,Rs.Mn	isk Weighted A			7,139.68 7,190.39	7,139.23 7,207.06 32.34%	Assets Cash and cash equivalents Balances with central banks of Sri Lanka	- 1	2,027,807 137,159	1,118,5 143,7
et Interest Income e and Commission Income e and Commission Expenses	367,455 17,514 1,258	256,745 10,023 1,546	(Minimum Total Capita	Requirement ! al Adequacy R	5%) Ratio as % of Ri	isk Weighted A isk Weighted A		1	43.40%	32.34%	Placements with banks Derivative financial instruments Financial assets recognized through profit or loss	1	67,253	28,153,8 1,666,7
et fee and commission income et gains/(losses) from trading et fair value gains/(losses) on:	16,256	8,477		Requirement :	10%) of Loan Portfol	lia)					Measured at fair value designated at fair value Financial assets at amortised cost		-	
nancial assests at fair value through profit or loss nancial liabilities at fair value through profit or loss et gains/(losses) on derecognition of financial assets:			Gross Non-	Performing Ac	dvances % (ne	t of interest in if interest in su		Provision)	14.26%	11.32%	Loans and advances Other instruments Financial assets measured at fair value through other compreh-	ensive income	0,700,610 10,973 8,045,001	13,741,6 10,6 8,023,4
fair value through profit and loss amortised cost fair value through other comprehensive income	-		Profitabilit						5.93%	2.64%	Investment in subsidiaries Investment in associates and joint ventures Property plant and equipment		21,045	22,1
t other operating income al Operating Income pairment Charges	7,270 390,981 50,275	7,384 272,606 15.152	Return on A	Assets (After To	ax)%				2.75% 1.13%	2.72% 1.23%	Investment properties Goodwill and intangible assets Deferred tax assests		2.027	2,0
t Operating Income	441,256 22,123	287,758 17,425	Regulatory	4					11.21%	12.69%	Other assets Total Assets	5	68,158 5,041,237	52,889,
preciation and amortization expenses her expenses verating profit/(loss)before value added (VAT)and	1,127 47,974	1,266 27,041		iquid Asset Rs. estic Banking U					3,951.07	3,202.84	Liabilities Due to banks	4	0,505,811	36,526,
tion Building Tax (NBT)on financial services lue Added Tax (VAT) and Nation Building Tax (NBT) Financial services	370,032 26,517	242,026 30,523	Off-Si Statutory L	nore Banking L iquid Asset Ra	Unit itio % (Minimu	ım requiremen	t 20%)		36,173.47	24,465.50	Derivative financial instruments Financial liabilities recognized through profit or loss Measured at fair value			1,578,
erating profit / (loss) after VAT & NBT offit /(loss) before tax	343,514 343,514	211,503	Dome Off-Si	estic Banking U nore Banking U	Unit Unit				54.75% 97.45%	51.53% 87.56%	designated at fair value Financial liabilities at amortised cost due to depositors		5.313.964	5.815.
ome Tax expenses fit/(loss) for the period	60,663 282,852	61,952 149,551									due to debt securities holders due to other borrowers Debt to subsidiaries issued		-,,	3,023,
	Statement of c		Equity -		1	Re	eserves			_	Retirement benefit obligations Current tax liabilities		20,463 60,663	20, 101,
Sri Lanka Rupees Thousands		Ordina votin	ory Ordinary non-votin	Assigned capital	Statutory Reserve	OCI Reserve	Revaluation Reserve	Retained earnings	Other Reserve	Total	Deferred tax liabilities Other provisions Other liabilities		2,602 49,527 406,013	397,
ance as at 01.04.2019 (Opening balance)		share	es shares	1,740,883	fund 299,888	1,006,849		5,399,762		8,447,382	Due to subsidiaries Total Liabilities	4	6,359,043	44,442,
al comprehensive income for the year fit/(loss) for the year er comprehensive income (net of tax)						(48,039)		282,852		282,852 (48.039)	Equity Stated capital/Assigned capital Statutory reserve fund		1,740,883 299,888	1,740, 299.
Il comprehensive income for the year						(48,039)		282,852		234,813	OCI reserve Retained earnings		5,682,614	5,399
sactions with equity holders, recognised directly re issue/increase of assigned capital re options exercised	in equity										Other reserves Total Shareholders' equity Non-controlling interest		958,810	1,006,
re options exercised us issue uts issue											Total Equity Total Equity and Liabilities		8,682,195 5,041,237	8,447, 52,889,
nsfers to reserves during the period RS 09 adjustment on impairement for the 2017/18										:	Contigent liabilities and commitments Memorandum Information	T ⁱ	5,041,237 3,564,576	52,889, 11,066,
dends to equity holders it transferred to head office n/(loss) on revaluation of Property. Plant and Equi	oment (if cost mathed '-	adonted									Number of Employees Number of Branches		26 2	
ers al transactions with equity holders	(ii cost method is											Cur	k-Sri Lankan R rent Period	Previous Pr
nce as at 30.06.2019 (Closing balance) Measurement of Fina	incial Instrumen	ts		1,740,883		958,810 ns and Red	ceivable	5,682,614 s to othe	•	8,682,195 ers	COMPREHENSIVE INCOME	from to:	01.04.2019 30.06.2019	from 01.04. to 31.03.2
a. Bank - Current Per	riod -30.06.2019 b. B			3.2019 Total	In Sri Lank	a Rupees T	housand	Curre		Previous Period 31.03.2019	Profit /(loss) for the period	(U	n-Audited) 282,852	(Audite
S and cash equivalents 2,027,806 -	- 2,027,806 1,111	8,541		1,118,541	By product-D Overdrafts	Gross loans and lomestic current	d advances cy		1,935,309 3,997,821	1,879,415	Items that will be reclassified to profit or loss Exchange differences on translation of foreign operations		(48,336)	451
tes with central banks 137,159 - ments with banks 33,961,205 - stive financial instruments 67,523	33,961,205 28,153 67,523	1.666.797	21	142,712 3,153,892 1,666,797 3,741,618	Term loans Other loans Sub total By product-Fe	oreign currency			280,396 6,213,526	4,062,254 458,232 6,399,901	Net gfains/(losses) on cash flow hedges Net gains/(losses) on investments in debt instruments measured		297	(5,
and advances 10,700,610 - instruments - Investments 8,045,001 -	10,700,610 13,741 10,973 10,973 8,045,001 8,023		10,687	3,741,618 10,687 3,023,401	Overdrafts Term loans Other loans Trade Finance				474,336 4,329,749 946,444	437,818 7,418,885 851,137	at fair value through other comprehensive income Less: Tax expense relating to items that will be reclassified to pro	fit or loss		
314 - 314 -	314	407 0,571 1,666,797 FVPL	10,687 5	407 2,857,648 Total	Sub total Total				87,429 5,837,930 12,051,456	8,745,927 15,145,828	Items that will not be reclassified to profit or loss			
ITIES 2 banks 40,505,811 -	- 40,505,811 36,526	5,692	- 3	6,526,692	Stage-wise in Gross loans a Less: Accumi	npairment durir and advances ulated impairme sulated impairme sulated impairme d advances	ng the period ent under stag	ge 1	12,051,456 103,582	15,145,828 156,351	Change in fair value on investments in equity instruments designated at fair value through other comprehensive income			
ative financial instruments cial liabilities - due to depositors financial liabilities 5,313,964 - 45,819,775 -	- 5,313,964 5,815 - 45,819,775 42,341	1,578,002 i,019 i,711 1,578,002	- 1	1,578,002 5,815,019 3,919,713	Accum Accum Net loans and	ulated impairme ulated impairme d advances	ent under sta ent under sta	ige 2 ige 3	276 1,246,988 10,700,610	1,275 1,246,583 13,741,619	Change in fair value attributable to change in the bank's own credit risk on financial liabilities designated at fair value through	profit or loss		
	istomer - By Prod	uct			Under stage :	f impairment du 1 nce at 01.04.20:	aring the peri	lod	156.351		Remeasurement of post-employment benefit obligations Changes in revaluation surplus Less: Tax expense relating to items that will not be reclassified to	profit or loss	-	3,
Sri Lanka Rupees Thousand y product- Domestic currency	Current Period	30.06.2019 Previ		-		e back) to incoming the year nents ice at 30.06.2019	ne statement		(52,769) 103,582	156,351	Other comprehensive income for the period		(48,039)	448,
emand deposits (Current accounts) avings deposits xed deposits		307,263 194,460 1,424,004	2	31,256 08,161 09,650					1.275	156,351	Total comprehensive income for the period Attributable to: Non-controlling interests		234,813	839,
thers ub Total		69,334 1,995,062		80,552 29,619		2 mce at 01.04.20: e back) to incoming the year nents			(1,000)					
y product - Foreign Currency emand deposits (Current accounts) avings deposits		36,009 1,461,128		27,341 81,992		ce at 30.06.2019 3 nce at 01.04.20			1,246,583	1,275	CERTIFICATION: We, the undersigned, being the Chief Executive Officer and Compliance Office all the above statements have been prepared in compliance with the format a bit he information contained in these statements have been extracted from the Bank unless indicated as audited.	nd definitions prescribe the unaudited finanacia	od by the Central statements of	al Bank of Sri Li
xed deposits ub Total otal	3	1,821,765 3,318,902 5,313,964	3,5	76,067 85,400 15,019	Charge/(Write Write-off duri Other moven	mce at 01.04.20: e back) to incoming the year nents ce at 30.06.2019	ne statement		405		Sd M. BASHEER AHAMED	Sd	CIRUPAKARAN	
AC - Financial assets / fiabilities measured at amortised cost, FVQCI - Financial assets measure	FVPL - Financial assets / liabilities of 3 at fair value through other compa	measured at fair value rehensive income	through profit an		Total impairn	nent es Thousands			1,246,988 1,350,845	1,246,583 1,404,209	CHIEF EXECUTIVE OFFICER Date: 27-08-2019		OMPLIANCE OF	
SUMMARISED BALANCE SH	EET			as at 30/06/201		Previous Perio as at 31/03/2019	od	s	UMMARI	SED PROFI	IT AND LOSS ACCOUNT	Current Period as at 30/06/2019		evious Perior as at 30/06/2018
On-Balance Sheet Assets			_	(Unaudited	d)	(Addited)	71	Interest Inc	rome			(Unaudited) 51,375,7	((Unaudited) 46,921,6
Cash in Hand Balances with Central Bank of Sri Lanka/Other Oue from Banks and Other Financial Institution	entral Banks			9,010 107,815 105,271	3333	10,307, 106,711, 83,185.	.546 .096	Interest Inc	ome on Loa	ns and Advance er Interest Earn		38,516,6 12,859,0	77	33,795,3 13,126,2
Investments - Trading Account Government Securities				228,664,554 283,943,282 131,031,124 172,878,362			Less: Interest Expenses Interest Expenses on Deposits				33,521,4 31,508,8	64	28,851,7 26,130,3	
Other Securities Investments - Held-to-Maturity (Net of provisions made for decline in value of investments) Government Securities				446,642,255 365,054,822 448,964,193 365,841,271			822 271	Interest Expense on Other Interest Bea			rring Liabilities	2,012,5	57	2,721,3
Other Securities Less: Provision for decline in value of investments Investments in Associates and Subsidiaries				23,070,322 10,459,602 25,392,260 11,246,051 1,065,025 923,637				Net Interest Income Non-Interest Income				17,854,3 6,981.0		18,069,8 4,455,9
Total Loans and Advances Total Performing loans and Advances Bills of Exchange				1,843,359,083 1,878,960,644 1,708,246,988 1,745,426,125 18,083,918 17,032,381				Foreign Exchange Income Other Income				530,6 6,450,4	27	460,1 3,995,8
Overdrafts Lease Rentals Receivable				911,446,971 960,092,611				Less: Non - Interest Expenses Personnel Costs				11,093,3 5,429,7	53	9,550, 2 5,543,2
Other Loans Total Non-performing loans and Advances Bills of Exchange				778,716,099 768,301,133 135,112,095 133,534,519 195,936 172,433				Provision for Staff Retirement Benefits Premises, Equipment and establishmen			nt Expenses	1,270,9 2,279,0	00 56	1,436,4
Overdrafts Lease Rentals Receivable Other Loans				34,809,486 30,894,121 100,106,673 102,467,965				Loss on Trading / Investment Securities Amortization of Intangible Assets Other Operating Expenses			s	35,6 2,077,9		57,9
Interest Receivables Total Gross Loans and Advances				1,843,359,083 1,878,960							Debts and loans Written Off	4,617,6		2,512,6 4,201,9
Less: Interest in Suspense Specific Loan Loss Provisions				3,009 64,071	9,392	2,985, 62.888.	914	Provisions - General Provisions - Specific				(204,47 4,822,1		(539,8 4,741,7
General Loan Loss Provisions Net Loans and Advances Other Assets				1,775,810	7.600	467, 1,812,619, 85,099,	600 124	Recoveries Loans Writ	(-) ten Off					
Intangible Assets Investment properties				13,194	-	13,194,	478				Finvestments (Net)	2,930,2 6,194,1		6,480,9 2,292,0
Fixed Assets (Net of accumulated depreciation) Total on Balance Sheet Assets On-Balance Sheet Liabilities				39,594 2,819,157	7,283				e Added Tax	on Financial Ser	s before taxes rvices s Before Corporate Tax	6,194,1		2,292,0
Total Deposits Demand Deposits Savings Deposits				2,414,566 120,446 685,617	5, 053 5,736 7.310	2,420,759, 132,557, 707,660,		Share of Su	ubsidiares / A	Associate Compa	anies' profit	6,194,1	37	2,292,
Time Deposits Margin Deposits				1,608,502	2,007	1,580,541,587 Less: I Operat			Profit for th	e Corporate Tax Ordinary Activi e Period	ities	2,140,2 4,053,9 400,2	16 21	586,8 1,705,8 (387,2
Other Deposits Total Borrowings Borrowings from CBSL Borrowings from Banks and Financial Institutions in Sri Lanka				119,540,119 121,3				Other Provisions						2,093,
Borrowings from Banks and Financial Institutions Abroad Securities sold under repurchase agreements				26,637		19,506,119 Net Prof			ront			3,653,7 Current Period	Pro	evious Period
Subordinated Term Debt Other Borrowings					0,000 2,596 5,260				CTED PE	RFORMAN	NCE INDICATORS	As at 30,06/201 (Unaudited)	9 As	at 31/03/2019 (Audited)
Deferred Taxation Current Taxation Other Liabilities				76,544 2,618,74 6	5,260 4,617				ory Capital A	apital), Rs. Mn		181,039.3		172,897.9
Total on Balance Sheet Liabilities Minority Interest Equity Capital and Reserve				200.411	1.234	2,606,765,819 Total C Core C			m Requirem	ry Ratio, as % of ent 10%)	F Risk Weighted Assets	210,338.4		202,337.1
Share Capital/ Assigned Capital Statutory Reserve Fund					5,346 3,581	193,886,917 (Minin 4,802,917 Total C 45,058,581 (Minin			oital Adequa m Requirem	cy Ratio, as % of ent, 10%)	f Risk Weighted Assets	13.62		13.21
Total Other Reserves Total On-Balance Sheet Liabilities and Equity C	apital and Reserve		F	150,437 2,819,157	7,283	144,025, 2,800,652,	736	Gross No	uality (Qual in-Performin iterest in Su	ity of Loan Porting Advances Rating spense)	тоно) io, % of	7.33	%	7.11
On-Balance Sheet Items and Contra Accounts				375,467	7.523	361,941,	.092	Net Non-	-Performing	Advances Ratio,	,%	3.84	×.	3.75
condigencies				3/3,467	,,,,,,	301,941,		(Net of ir Profitabi Interest I	nterest in su: ility Margin, %	spense and prov	visions)	2.80	ж	3.00
Contingencies Commitments and Contra Accounts			- 1			10	604	Return o	n Assets (be	fore Tax), %		0.82		0.11
Memorandum Information Number of Employees					9,202 2.875			Return o	n Assets (Aft	er Tax), %		0.52		0.12
Memorandum Information					9,202 2,875		872	Return o	n Assets (Aft n Equity, %	er Tax), %				2.00
Memorandum Information Iumber of Employees			ary Voting		voting	2,		Return o	n Assets (Aft	_	Reserves . Revaluation General Other	0.52 ¹ 9.06 ¹	% Ir	

2,842,449

6,524,318