

										tilleke Mawatha, Colon ENDED 30TH SEPTI		R 20	019
INCOME STATEMENT	from 01.04.2019 fre	Thousands revious Period om 01.04.2018 to 30.09.2018	SELECTED	PERFOR				30.09.2019 Unaudited)	31.03.2019 (Audited)	STATEMENT OF FINANCIAL POSITION	Bank- Curro 30 (Ur	Sri Lankan Ru ent Period .09.2019 audited)	Previous Peri 31.03.2019 (Audited)
Interest Income Interest Expenses Net Interest Expenses Fee and Commission Income Fee and Commission Expenses Fee and Commission Expenses Net gains/Ilosses/Irom trading Net gains/Ilosses/Irom trading Net fair value gains/Ilosses/Ion:	(Unaudited) 1,601,800 884,891 716,909 27,846 2,654 25,192	(Unaudited) 969,360 433,671 535,689 31,101 2,495 28,606	egulatory Capital Ade ore Capital (Tier 1 Cap otal Capital Base, Rs. No ore Capital Adequacy Vinimum Requirement otal Capital Adequacy ninimum Requirement	pital) ,Rs.Mn Vn Ratio, as % of F nt 5%) y Ratio as % of I nt 10%)	Risk Weighted Assets			7,736.43 7,893.42 32.66% 33.32%	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 Derivative financial instruments Financial assets recognized through profit or loss Financial assets recognized through profit or loss designated at fair value financial assets at amortised cost		373,913 120,447 i,812,382 26,195	1,118,54 143,71 28,153,89 1,666,79
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	0	Gi N	ssets Quality (Quality ross Non-Performing et-Non Performing Ar	Advances % (n	et of interest in suspe		rovision)	14.84% 3.88%	11.32% 2.64%	Loans and advances Other instruments Financial assets measured at fair value through other comprehe Investment in subsidiaries Investment in associates and joint ventures	9	1,140,431 0,153,288 11,020	13,741,61 8,023,40 10,68
at fair value through other comprehensive income Net other operating income Total Operating Income Impairment Charges Net Operating Income	5,901 748,002 10,099 758,101	14,776 In 579,071 Re 110,206 Re 468,865	rofitability Iterest Margin % eturn on Assets (After eturn on Equity %	r Tax)%				2.69% 1.04% 14.22%	2.72% 1.23% 12.69%	Property plant and equipment Investment properties Goodwill and intangible assets Deferred tax assetss Other assets Total Assets		20,573 - 4,852 72,227 5,735,328	22,11 2,02 6,62 52,889,42
Personnel Expenses Depreciation and amortization expenses Other expenses Operating profit/(loss)before value added (VAT) and Nation Building Tax (NBT) on financial services Value Added Tax (VAT) and Nation Building Tax (NBT)	43,294 2,253 113,999 598,556	2,577 60,630 St 371,531	egulatory Liquidity tatutory Liquid Asset Domestic Bankin Off-Shore Bankin	ig Unit g Unit				4,563.16 38,012.72	3,202.84 24,465.50	Liabilities Due to banks Derivative financial instruments Financial labilities recognized through profit or loss),214,576	36,526,69 1,578,00
on Financial services Operating profit / (loss) after VAT & NBT Profit /(loss) before tax Income Tax expenses	89,850 508,706 508,706 199,405	314,349 314,349 102,153	Domestic Bankin Off-Shore Bankin	g Unit	um requirement 20%	6)		60.55% 99.00%	51.53% 87.56%	Measured at fair value designated at fair value financial liabilities at amortised cost due to depositors due to depositors due to dest securities holders	6	- - 5,973,946	5,815,01
rofit/(loss) for the period	Statement of c	hanges In Equation Stated capi	uity - Bank ital/Assigned capi		Reserv OCI Reval	es	Retained	Other		due to other borrowers Debt to subsidiaries issued Retirement benefit obligations Current Tax (liabilities Deferred tax liabilities		199,405 5,400 207.353	20,4 101,7 2,6
In Sri Lanka Rupees Thousands salance as at 01.04.2019 (Opening balance) fotal comprehensive income for the year		voting shares	non-voting capita shares 1,740,81	Reserve fund	Reserve Res	serve	earnings 5,399,764	Reserve	Total 8,447,384	Other provisions Other liabilities Due to subsidiaries Total Liabilities Equity	37	243,518 - - -,844,197	397,41 44,442, 0
Profit/(loss) for the year Other comprehensive income (net of tax) Total comprehensive income for the year Transactions with equity holders, recognised direct	ly in equity				134,447 134,447		309,301 309,301		309,301 134,447 443,748	Stated capital/Assigned capital Statutory reserve fund OCI reserve Retained earnings Other reserves Total Shareholders' equity	5	1,740,883 299,888 5,709,065 1,141,296	1,740,88 299,88 5,399,76 1,006,84
Share issue/increase of assigned capital Share options exercised Bonus issue Rights issue Transfers to reserves during the period										Non-controlling interest Total Equity Total Equity and Liabilities Contigent liabilities and commitments		i,735,329 i,888,547	8,447,31 52,889,41 11,066,11
SLERS 09 adjustment on impairement for the 2017/1 Dividends to equity holders Profit transferred to head office Gain/(loss) on revaluation of Property, Plant and Equ Others		adopted)								Memorandum Information Number of Employees Number of Branches	Bank	26 2 Sri Lankan Ru	inees Thousa
Total transactions with equity holders Balance as at 30.09.2019 (Closing balance) Measurement of Fin	ancial Instrumen	ts	1,740,81	Loa	1,141,296 ns and Receiv	ables			8,891,132	COMPREHENSIVE INCOME	Curre from to 3		Previous Per from 01.04.2 to 31.03.20 (Audited)
in Sri Lanka Rupees Thousands SSETS ssh and cash equivalents alances with central banks 120,447	FVOCI Total AC 373,913 1,118 120,447 143	FVPL FVC	1,118,541	Product-wis By product- Overdrafts Term loans			30.0	1,969,882 4,740,351	31.03.2019 1,879,415 4,062,254	Profit /(loss) for the period Items that will be reclassified to profit or loss Exchange differences on translation of foreign operations		309,301 134,114	390,2 451,9
120,447 120,	25,812,382 28,153 26,195 11,140,431 13,741 11,020 11,020 9,153,288 8,023	1,666,797	143,712 28,153,892 1,666,797 13,741,619 0,687 8,023,402	Other loans Sub total By product- Overdrafts Term loans Other loans Trade Finan	Foreign currency			353,556 7,063,789 482,913 4,224,984 602,164 180,918	458,232 6,399,901 437,818 7,418,885 851,137 38,087	Net gfains/(losses) on cash flow hedges 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 pro		333	(5,9)
thers	11,020 46,637,676 51,181 FVOCI Total AC - 30,214,576 36,526, - 6,973,946 5,815,	,692 1,578,002 ,019	407 0,687 52,859,057 DCI Total - 36,526,692 - 1,578,002 - 5,815,019	Stage-wise i Gross loans Less: Accum	mpairment during the and advances sulated impairment und nulated impairment und nulated impairment und	period der stage nder stag nder stag	e 1 ge 2 se 3	180,918 5,490,951 12,554,740 112,986 4,495 1,296,828 1,140,431	38,087 8,745,927 15,145,828 15,145,828 156,351 1,275 1,246,583 13,741,619	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 Change in fair value attributable to change in the bank's own credit risk on financial liabilities designated at fair value through	profit or love		
otal financial liabilities 37,188,521 Due to other Control of the	- 37,188,521 42,341, Customer - By Prod Current Period		- 43,919,713 Period-31.03.2019		of impairment during t 1 ance at 01.04.2019 te back) to income stat ring the year ments			156,351 (43,365)	13,741,619	Remeasurement of post-employment benefit obligations Changes in revaluation surplus Less: Tax expense relating to items that will not be reclassified to	Vac. 10	(2)	3,3
By product- Domestic currency Demand deposits (Current accounts) Savings deposits Fixed deposits Others		541,420 194,502 1,441,921 61,283	331,256 208,161 1,609,650 80,552	Closing bala	nce at 30.09.2019	tement		112,986 1,276 3,219	156,351	Other comprehensive income for the period Total comprehensive income for the period Attributable to: Non-controlling interests		134,447 443,748	448,7 839,0
Sub Total By product - Foreign Currency Demand deposits (Current accounts) Savings deposits Fixed deposits	3	56,730 733,289 8,944,801	2,229,619 127,341 481,992 2,976,067	Other move Closing bala Under Stage Opening bal Charge/(Wri	ments nce at 30.09.2019 ance at 01.04.2019 te back) to income stat			4,495 1,246,583 50,245	1,275	CERTIFICATION: We, the undersigned, being the Chief Executive Officer and Servior Manager a) the above statements have been prepared in compliance with the format as b) the information contained in these statements have been extracted from th the Barsk unless indicated as audited.		ntly that:- I by the Centra tatements of	l Bank of Sri La
Sub Total Total AC - Financial assets / Babilities measured at amortised con FVOC: - Financial assets makes		1,734,820 5,973,946 measured at fair value throughtensive inscense		Closing bala Total impair	ments nce at 30,09,2019 ment ees Thousands		\perp	1,296,828 1,414,309	1,246,583 1,404,209	M. BASHEER AHAMED CHIEF EXECUTIVE OFFICER Date: 28-11-2019	Sd V VI SEN Global-India		housands
SUMMARISED BALANCE SI On-Balance Sheet Assets	HEET		Current P as at 30,09/2 (Unaudi	t 019 ted)	Previous Period as at 31/03/2019 (Audited)		Interest Inc	ome		IT AND LOSS ACCOUNT	Current Period as at 30/09/2019 (Unaudited) 104,452,48	3 (t	vious Period as at 0,09/2018 Jnaudited) 93,930,11
Cash in Hand Balances with Central Bank of Sri Lanka/Other Central Banks Due from Banks and Other Financial Institutions Investments - Trading Account Government Securities Other Securities of Mayutta (New of providings mode for dealing in John of Investments)			94,1 92,6 261,7 190,8 70.8	94,154,837 106,711,096 92,611,238 83,185,154 261,747,393 283,943,282 199,862,332 172,878,362 70,885,061 111,064,920			nterest Income on Loans and Advance nterest Income on Other Interest Earn .ess: Interest Expenses nterest Expenses on Deposits nterest Expense on Other Interest Bea			ing Assets	78,458,40 25,994,08 67,967,76 64,257,18 3,710,58	2 6 2	67,715,7 26,214,4 58,550,8 53,209,4 5,341,3
Investments - Held-to-Maturity (Net of provisions made for decline in value of investments) Government Securities Other Secur			445,5 48,6 1,9 1,0 1,942.4	445,567,433 365,841,271 48,656,321 10,459,602 N 1,979,469 11,246,051 1,011,525 923,637 N 1,942,481,708 1,878,960,644 F			Net Interes Non-Intere Foreign Exc	st Income hange Incon	ne		36,484,71 14,431,27 1,042,72	1 8	35,379,2 9,001,68 911,9
Total Performing loans and Advances Bills of beckmage Overdrafts Lease Ronalis Receivable Lease Ronalis Receivable Total Non-performing loans and Advances Bills of beckmage				17,911,158 17,032,381 942,649,385 960,092,611 842,113,780 768,301,133 139,807,385 133,534,519			Other Income Less: Non - Interest Expenses Personnel Costs Provision for Staff Retirement Benefits Premises, Equipment and establishmen			nt Expenses	13,388,54 22,156,18 10,097,01 2,469,40 4,997,73	1 2 0	8,089,7 19,494,8 10,863,5 3,128,2
Overdrafts Lease Rentals Receivable Other Loans Interest Receivables			103,3	36,220,806 30,894,121 Ld 103,391,796 102,467,965 O			oss on Trading / Investment Securities Amortization of Intangible Assets Other Operating Expenses .ess: provision for Bad and Doubtful Del				109,33 4,482,69 12,022,55	8	320,40 5,182,63 11,238,4 3
Total Gross Loans and Advances Less: Interest in Suspense Specific Loan Loss Provisions General Loan Loss Provisions Het Loans and Advances				60,016 24,932 67,600 29,160 12,308	2,985,006 Provisio 62,888,914 Provisio 467,600 Recover		Provisions - General Provisions - Specific Recoveries (-) Loans Written Off				(8,606 12,031,16	5)	(852,33 12,090,7
Other Assets Intangible Assets Investment properties Fixed Assets (Net of accumulated depreciation Total on Balance Sheet Assets On-Balance Sheet Liabilities	n)		13,1 39,5 2,976,6	94,786 44,443 21,486	85,099,549 13,194,478 39,614,048 2,800,652,736	11:	Operating F	Profit on Ord	dinary Activitie	f Investments (Net) s Before Taxes vices s Before Corporate Tax	4,477,02 12,260,23 12,260,23	1	9,740,9 3,906,6 3,906,6
Total Deposits Demand Deposits Savings Deposits			2,531,7 136,3 719,5	19,557 77,603 94,690	2,420,759,467 132,557,250 707,660,630	Ш,	Share of Su	bsidiares / A	ssociate Compa	anies' profit	12,260,23	i	3,906,6

Total Performing loans and Advances		1,802,674,323	1,745,426,1	25 Other	r Income				- 1	13,388,543	8,089,710
Bills of Exchange		17,911,158	17,032,3								
Overdrafts Lease Rentals Receivable	942,649,385	960,092,6		Non - Interest Expense	5				22,156,181	19,494,887 10.863,569	
Other Loans	842,113,780	768,301,1		onnel Costs ision for Staff Retiremer	at Ronofite				10,097,012 2,469,400	10,863,569	
Total Non-performing loans and Advances		139,807,385	133,534,5		rises, Equipment and es	tablishment Evnens	oc		- 1	4,997,737	3,128,236
Bills of Exchange		194,783	172.4	33	naca, Equipment und ea	tubiisiiiiteiit experis				4,551,151	3,120,230
Overdrafts		36,220,806	30,894,1	30,894,121 Loss on Trading / Investment Securities						109,334	320,460
Lease Rentals Receivable			5552 5555		rtization of Intangible A	ssets				0.000000	
Other Loans		103,391,796	102,467,9	65 Other	r Operating Expenses				- 1	4,482,698	5,182,622
Interest Receivables Total Gross Loans and Advances		1,942,481,708	1,878,960,6	44	: provision for Bad and	Daubtel Dabte and	Linna Waissan Off			12,022,557	11,238,413
Less:		1,942,481,708	1,878,960,0	44 Less:	: provision for Bau and	Doubtiui Debts and	i loans written on		- 1	12,022,557	11,230,413
Interest in Suspense		3,060,016	2,985,0	ns Provi	isions - General					(8,606)	(852,337)
Specific Loan Loss Provisions		70,724,932	62,888,9		isions - Specific				- 1	12,031,163	12,090,750
General Loan Loss Provisions		467,600	467,6	00 Recov	veries (-)				- 1		
Net Loans and Advances		1,868,229,160	1,812,619,1		s Written Off					9	
Other Assets		103,012,308	85,099,5	49		T. F			- 1		
Intangible Assets		13,194,786	13,194,4	78 Less :	: provision for Decline i	n Value of Investme	ents (Net)		- 1	4,477,021	9,740,917
Investment properties		39.544.443	39.614.0		estina Brafit on Ordinan	Astivities Defers T			- 1	12,260,231	3,906,698
Fixed Assets (Net of accumulated depreciation) Total on Balance Sheet Assets	2,976,621,486	2,800,652,7		Operating Profit on Ordinary Activities Before Taxes Less: Value Added Tax on Financial Services						3,500,056	
On-Balance Sheet Liabilities		2,370,021,460	2,000,032,7		Operating Profit on Ordinary Activities Before Corporate Tax					12,260,231	3,906,698
Total Deposits		2.531,719,557	2,420,759,4	67	_						
Demand Deposits		136,377,603	132,557.2	50 Share	e of Subsidiares / Associ	ate Companies' pro	fit				-
Savings Deposits		719,594,690	707.660.6	30 Opera	rating Profit Before Corp				- 1	12,260,231	3,906,698
Time Deposits		1,675,747,264	1,580,541,5	g7 Less:	Less: Tax on Profits on Ordinary Activities Operating Profit for the Period				- 1	4,478,637	952,470
Margin Deposits				Opera	rating Profit for the Peri or Provisions	od			- 1	7,781,594 542,282	2,954,228 (640,353)
Other Deposits					r Provisions				- 1	542,282	(640,353)
Total Borrowings		156,758,202	121,375,4	28					- 1		
Borrowings from CBSL Borrowings from Banks and Financial Institutions in Sri Lanka			1	Net P	Profit					7,239,312	3,594,581
Borrowings from Banks and Financial Institutions in Sri Lanka		22,931,236	19,506,1							120002000	
Borrowings from Banks and Financial Institutions Abroad		22,551,250	15,500,3	**						Current Period	Previous Period
Securities sold under repurchase agreements			PRINTED TO 100 PM		L FOTED DEDE	DEMANCE IN	DICATORS			Current Period As at 30/09/2019	Previous Period As at 31/03/2019
Securities sold under repurchase agreements Subordinated Term Debt		26,000,000	26,000.0	00 85	LECTED PERF	ORMANCE IN	DICATORS			Current Period As at 30/09/2019 (Unaudited)	Previous Period As at 31,03/2019 (Audited)
Securities sold under repurchase agreements Subordinated Term Debt Other Borrowings Deferred Taxation			PRINTED TO 100 PM	00 09 25			DICATORS			As at 30/09/2019	As at 31/03/2019
Securities sold under repurchase agreements Subordinated Term Debt Other Borrowings Deferred Taxation Current Taxation		26,000,000 107,826,966 8,095,260	26,000,0 75,869,3 8,103,3	00 09 25 Regul	latory Capital Adequa	:y	DICATORS			As at 30/09/2019 (Unaudited)	As at 31/03/2019 (Audited)
Securities sold under repurchase agreements Subordinated Term Debt Other Borrowings Deferred Taxation Current Taxation Other Liabilities		26,000,000 107,826,966 8,095,260 50,604,802	26,000,0 75,869,3 8,103,3	00 09 25 Regul Core	latory Capital Adequae Capital (Tier I Capital), I	:y	DICATORS			As at 30/09/2019 (Unaudited) 206,490.59	As at 31/03/2019 (Audited) 172,897.94
Securities sold under repurchase agreements Subordinated Ferm Debt Other Borrowings Deletred Taxation Other Liabilities Other Liabilities Total on Balance Sheet Liabilities		26,000,000 107,826,966 8,095,260	26,000,0 75,869,3 8,103,3	00 09 25 Regul 09 19 Total	latory Capital Adequae Capital (Tier I Capital), I Capital Base, Rs.Mn	c y Rs. Mn				As at 30/09/2019 (Unaudited)	As at 31/03/2019 (Audited)
Securities sold under repurchase agreements subordinated form Debt before the second of the second		26,000,000 107,826,966 8,095,260 50,604,802 2,747,177,821	26,000,0 75,869,3 8,103,3 56,527,5 2,606,765,8	00 09 25 Regui 99 Total Core	latory Capital Adequad Capital (Tier I Capital), I Capital Base, Rs.Mn Capital Adequacy Ratio	e y Rs. Mn , as % of Risk Weigh				As at 30,09,2019 (Unaudited) 206,490.59 236,215.81	As at 31/03/2019 (Audited) 172,897.94 202,337.14
Securities sold under repurchase agreements Subordinated Term Debt Other Borrowings Deferred Taxation Current Taxation Other Liabilities Other Liabilities Minority Interest Equity Capital and Reserve	-	26,000,000 107,826,966 8,095,260 50,604,802 2,747,177,821 229,443,665	26,000,0 75,869,3 8,103,3 56,527,5 2,606,765,8	00 OP SE Regul 99 Total Core (Mini	latory Capital Adequae Capital (Tier I Capital), I Capital Base, Rs.Mn Capital Adequacy Ratio imum Requirement, 109	E y Rs. Mn , as % of Risk Weigh %)	ted Assets			As at 30/09/2019 (Unaudited) 206,490.59	As at 31/03/2019 (Audited) 172,897.94
Securities sold under repurchase agreements Subordinated Term Debt Other Borrowings Current Taxation Other Labilities Total on Balance Sheet Liabilities Minority Interest Minority Interest Share Capital // Assigned Capital	_	26,000,000 107,826,966 8,095,260 50,604,802 2,747,177,821 229,443,665 4,915,346	26,000,0 75,869,3 8,103,3 56,527,5 2,606,765,8 193,886,5 4,802,5	00 SE 09 25 Regui 99 Core Total Core 17 (Mini 17 Total	clatory Capital Adequate Capital (Tier I Capital), I Capital Base, Rs.Mn Capital Adequacy Ratio Imum Requirement, 105 Capital Adequacy Ratio	c y Rs. Mn , as % of Risk Weigh %) , as % of Risk Weigh	ted Assets			As at 30,09/2019 (Unaudited) 206,490.59 236,215.81 12.69%	As at 31,03,2019 (Audited) 172,897.94 202,337.14 11.29%
Securities sold under repurchase agreements subordinated ferm Debt Subordinated ferm Debt German G		26,000,000 107,826,966 8,095,260 50,604,802 2,747,177,821 229,443,665 4,915,346 45,058,581	26,000,0 75,869,3 8,103,3 56,527,5 2,606,765,8 193,886,5 4,802,5	00 SE 09 25 Regul 99 Total Core 17 (Mini 17 Total 81 (Mini	latory Capital Adequa Capital (Tier i Capital), Capital Base, Rs.Mn Capital Adequacy Ratio imum Requirement, 105 Capital Adequacy Ratio imum Requirement, 105	c y Rs. Mn , as % of Risk Weigh %) , as % of Risk Weigh %)	ted Assets			As at 30,09,2019 (Unaudited) 206,490.59 236,215.81	As at 31/03/2019 (Audited) 172,897.94 202,337.14
Securities sold under repurchase agreements Subordinated Term Debt Other Borrowings Current Taxation Other Labilities Total on Balance Sheet Liabilities Minority Interest Minority Interest Share Capital // Assigned Capital		26,000,000 107,826,966 8,095,260 50,604,802 2,747,177,821 229,443,665 4,915,346	26,000,0 75,869,3 8,103,3 56,527,5 2,606,765,8 193,886,5 4,802,5	00 SE 09 25 Regul 99 17 17 17 17 17 181 (Mini 19 Asset	clatory Capital Adequat Capital (Tier I Capital), I Capital Base, Rs.Mn Capital Adequacy Ratio imum Requirement, 105 Capital Adequacy Ratio imum Requirement, 105 ts Quality of Lc	EY Rs. Mn , as % of Risk Weigh %) , as % of Risk Weigh %) pan Portfolio)	ted Assets			As at 30,09/2019 (Unaudited) 206,490.59 236,215.81 12.69% 14.52%	As at 31,03,2019 (Audited) 172,897.94 202,337.14 11.29%
Securities sold under repurchase agreements Subordinated Term Debt Other Borrowings Delerred Taxation Other Labilities Total on Balance Sheet Liabilities Minority Interest Equity Capital and Reserve Share Capital / Assigned Capital Total Other Labilities Total on Balance Sheet Liabilities Minority Interest Equity Capital and Reserve Share Capital / Assigned Capital Total Other Reserves Total Other Reserves		26,000,000 107,826,966 8,095,260 50,604,802 2,747,177,821 229,443,665 4,915,346 45,058,583 179,469,738	26,000,0 75,869,3 8,103,3 56,527,5 2,606,765,8 193,886,5 4,802,5 45,058,5 144,025,4	00 SE 09 25 Regui 99 Total Core 17 (Mini 17 Total 81 (Mini 19 Asset 36 Gross	latory Capital Adequa Capital (Tier i Capital), Capital Base, Rs.Mn Capital Adequacy Ratio imum Requirement, 105 Capital Adequacy Ratio imum Requirement, 105	EY Rs. Mn , as % of Risk Weigh %) , as % of Risk Weigh %) pan Portfolio)	ted Assets			As at 30,09/2019 (Unaudited) 206,490.59 236,215.81 12.69%	As at 31,03,2019 (Audited) 172,897.94 202,337.14 11.29% 13.21%
Securities sold under repurchase agreements Subordinated Term Debt Other Borrowings Current Taxation Other Labilities Total on Balance Sheet Liabilities Minority Interest Minority Interest Share Capital / Assigned Capital Statutory Reserve Fund Total On-Balance Sheet Liabilities and Equity Capital and Reserve Total On-Balance Sheet Liabilities and Equity Capital and Reserve	-	26,000,000 107,826,966 8,095,260 50,604,802 2,747,177,821 229,443,665 4,915,346 45,058,583 179,469,738	26,000,0 75,869,3 8,103,3 56,527,5 2,606,765,8 193,886,5 4,802,5 45,058,5 144,025,4	00 SE 09 25 Regui 99 Total Core 17 (Mini 17 Total 81 (Mini 19 Asset 36 Gross	ilatory Capital Adequa Capital (Tier I Capital), I Capital Base, Rs.Mn Capital Adequacy Ratio imum Requirement, 10% Capital Adequacy Ratio imum Requirement, 10% St Quality (Quality of Los S Non-Performing Advas	EY Rs. Mn , as % of Risk Weigh %) , as % of Risk Weigh %) pan Portfolio)	ted Assets			As at 30,09/2019 (Unaudited) 206,490.59 236,215.81 12.69% 14.52%	As at 31,03,7019 (Audited) 172,897.94 202,337.14 11.29% 13.21%
Securities sold under repurchase agreements subordinated Form Debt subordinated Form Debt befored Totalion Current Taxation Charles Sebest Labilities Minority Interest Equity Capital and Reserve Share Capital // Saggned Capital Josa Total On-Balance Sheet Labilities and Equity Capital and Reserve On-Balance Sheet Items and Contra Accounts	-	26,000,000 107,826,966 8,095,260 50,604,802 2,747,177,821 229,443,665 4,915,346 45,058,583 179,469,738	26,000,0 75,869,3 8,103,3 56,527,5 2,606,765,8 193,886,5 4,802,5 45,058,5 144,025,4	000 099 25 Regul 99 19 10 17 17 17 17 181 19 Asset 6 Ore Net N	clatory Capital Adequat Capital (Tier I Capital), I Capital Base, Rs.Mn Capital Adequacy Ratio imum Requirement, 105 Capital Adequacy Ratio imum Requirement, 105 ts Quality (Quality of Les Non-Performing Advance On Interest in Suspense)	cy Rs. Mn , as % of Risk Weigh %) , as % of Risk Weigh %) pan Portfolio) nces Ratio, % of	ted Assets			As at 30,09/2019 (Unaudited) 206,490.59 236,215.81 12.69% 14.52%	As at 31,03,7019 (Audited) 172,897.94 202,337.14 11.29% 13.21%
Securities sold under repurchase agreements Subordinated Term Debt Other Borrowings Other Borrowings Other Borrowings Other Borrowings Other Labilities Other Labilities Minority Interest Equity Capital and Reserve Station of the Labilities of the Common	-	26,000,000 107,826,966 8,095,266 50,604,802 2,747,177,821 229,443,665 4,915,346 45,085,581 179,469,738 2,976,621,486	26,000,6 75,869,3 8,103,3 56,527,9 2,606,765,8 193,886,5 4,802,5 45,058,5 144,025,4 2,800,652,7	00 SE 099 19 Core 17 Total 17 Total 181 (Mini 19 Asset 6 Gross (net c	Ilatory Capital Adequat Capital (Tier I Capital), Capital Base, Rs.Mn Capital Adequacy Ratio imum Requirement, 10: Capital Adequacy Ratio imum Requirement, 10: St Quality (Quality of Lc S Non-Performing Advan of Interest in Suspense) Von-Performing Advan of interest in suspense	cy Rs. Mn , as % of Risk Weigh %) , as % of Risk Weigh %) pan Portfolio) nces Ratio, % of	ted Assets			As at 30,99,2019 (Unaudited) 206,490.59 236,215.81 12.69% 14.52% 7.20%	As at 31,03/019 (Audited) 172,897.94 202,337.14 11.29% 13.21% 7.11%
Securities sold under repurchase agreements subordinated Form Debt subordinated Form Debt befored Totalion Current Taxation Charles Sebest Labilities Minority Interest Equity Capital and Reserve Share Capital // Saggned Capital Josa Total On-Balance Sheet Labilities and Equity Capital and Reserve On-Balance Sheet Items and Contra Accounts		26,000,000 107,826,966 8,095,260 50,604,802 2,747,177,821 229,443,665 4,915,346 45,058,583 179,469,738	26,000,0 75,869,3 8,103,3 56,527,5 2,606,765,8 193,886,5 4,802,5 45,058,5 144,025,4	00 SE 99 19 Core 19 Total 17 Total 181 (Mini 19 Asset 19 Asset Net N (Net N (Net r)	latory Capital Adequa Capital (Tier I Capital), Capital Base, Rs.Mn Capital Adequacy Natio imum Requirement, 10: Capital Adequacy Natio imum Requirement, 10: St Quality (Quality of Lc S Mon-Performing Advanc of Interest in Suspense) Non-Performing Advanc of interest in suspense i tability	cy Rs. Mn , as % of Risk Weigh %) , as % of Risk Weigh %) pan Portfolio) nces Ratio, % of	ted Assets			As at 30,09/2019 (Unaudited) 206,490.59 236,215.81 12.69% 14.52% 7.20%	As at \$1,03/019 (Audited) 172,897.94 202,337.14 11.29% 13.21% 7.11%
Securities sold under repurchase agreements subordinated form Debt subordinated form Debt Deferred Taxation Other Labilities Other Labilities Other Labilities Other Labilities Other Labilities Other Labilities Other State Equity Capital and Reserve Share Capital / Saspiend Capital Total Or-Balance Sheet Labilities and Equity Capital and Reserve Total Or-Balance Sheet Labilities and Equity Capital and Reserve On-Balance Sheet Items and Contra Accounts Commitments and Contra Accounts		26,000,000 107,826,966 8,095,266 50,604,802 2,747,177,821 229,443,665 4,915,346 45,085,581 179,469,738 2,976,621,486	26,000,6 75,869,3 8,103,3 56,527,9 2,606,765,8 193,886,5 4,802,5 45,058,5 144,025,4 2,800,652,7	00 SE 099 25 Regul 999 19 Total 17 (Mini 17 Total 81 (Mini 19 Asset Gross (net c	latory Capital Adequa Capital Filer I Capital), Capital Base, Rs. Mn Capital Adequacy Ratio Immum Requirement, 100 Capital Adequacy Ratio Immum Requirement, 100 St Quality (Quality of L S Non-Performing Advan of Interest in Suspense) Non-Performing Advancy of interest in Suspense) Non-Performing Advancy of interest in Suspense; Non-Performing Advancy of interest in Suspense; Set Margin, %	cy Rs. Mn , as % of Risk Weigh %) , as % of Risk Weigh %) an Portfolio) nces Ratio, % of es Ratio, % and provisions)	ted Assets			As at 30,09/2019 (Unaudited) 206,490.59 236,215.81 12.69% 14.52% 7.20% 3.54%	As at 31,63,7019 (Audited) 172,897.94 202,337.14 11.29% 13.21% 7.11% 3.75% 3.00%
Securities sold under repurchase agreements Subordinated Term Debt Other Borrowings Other Borrowings Current Taxation Other Labilities Total on Balance Sheet Liabilities Minority Interest Minority Interest Share Capital Assigned Capital Statutory Reserve Fund Total Other Beserves Total On-Balance Sheet Liabilities and Equity Capital and Reserve Total On-Balance Sheet tems and Contra Accounts Contingencies Commitments and Contra Accounts	-	26,000,000 107,826,966 8,095,260 50,604,802 2,747,177,821 229,443,665 4,915,346 45,058,581 179,469,788 2,976,621,486	26,000,0 75,869,3 8,103,3 56,527,5 2,606,765,8 193,886,6 4,802,9 45,058,144,025,2 2,800,652,7	00	latory Capital Adequa Capital (Tier I Capital), Capital Base, Rs.Mn Capital Adequacy Natio imum Requirement, 10' Capital Adequacy Natio imum Requirement, 10' St Quality (Quality of Le S Mon-Performing Advance of Interest in Suspense) Non-Performing Advance of interest in suspense is tability est Margin, % m on Assets (before Tax	ey Rs. Mn , as % of Risk Weigh (6) , as % of Risk Weigh (6) asan Portfolio) nces Ratio, % of es Ratio, % and provisions)	ted Assets			As at 30,09/2019 (Unaudited) 206,490.59 236,215.81 12.69% 14.52% 7.20% 3.54% 0.82%	As at 31,63,7019 (Audited) 172,897.94 202,337.14 11.29% 13.21% 7.11% 3.75% 3.00% 0.11%
Securities sold under repurchase agreements subordinated form Debt subordinated form Debt Deferred Taxation Other Labilities Other Labilities Other Labilities Other Labilities Other Labilities Other Labilities Other State Equity Capital and Reserve Share Capital / Saspiend Capital Total Or-Balance Sheet Labilities and Equity Capital and Reserve Total Or-Balance Sheet Labilities and Equity Capital and Reserve On-Balance Sheet Items and Contra Accounts Commitments and Contra Accounts		26,000,000 107,826,966 8,095,266 50,604,802 2,747,177,821 229,443,665 4,915,346 45,085,581 179,469,738 2,976,621,486	26,000,6 75,869,3 8,103,3 56,527,9 2,606,765,8 193,886,5 4,802,5 45,058,5 144,025,4 2,800,652,7	00 SE 099 255 Regul 999 199 17 Otal 17 Total 181 (Mini 191 Asset Grosss (net c Profiti Intered 04 Retur 77 Retur 77 Retur 77 Retur 77 Retur	latory Capital Adequa Capital Fire I Capital), Capital Base, Rs. Mn Capital Adequacy Ratio Immum Requirement, 105 Capital Adequacy Ratio Immum Requirement, 105 to Quality of Lu Ston-Performing Advanc of Interest in Suspense; Non-Performing Advanc of interest in suspense; Non-Performing Advanc of interest in suspense; Set Margin, % on on Assets (before Tax on on Assets (before Tax on on Assets (before Tax	ey Rs. Mn , as % of Risk Weigh (6) , as % of Risk Weigh (6) asan Portfolio) nces Ratio, % of es Ratio, % and provisions)	ted Assets			As at 3009,0019 (Unaudited) 206,490.59 236,215.81 12.69% 14.52% 7.20% 3.54% 0.82% 0.82% 0.51%	As at 31,87,8019 (Audited) 172,897.94 202,337.14 11.29% 13.21% 7.11% 3.75% 3.00% 0.11% 0.12%
Securities sold under repurchase agreements Subordinated Term Debt Debt Growing Deb		26,000,000 107,826,966 8,095,260 50,604,802 2,747,177,821 229,443,665 4,915,346 45,058,581 179,469,738 2,976,621,486	26,000,0 75,869,3 8,103,3 56,527,5 2,606,765,8 193,886,5 4,802,5 45,058,5 144,02,5 2,800,652,7	00 SE 099 255 Regul 999 199 17 Otal 17 Total 181 (Mini 191 Asset Grosss (net c Profiti Intered 04 Retur 77 Retur 77 Retur 77 Retur 77 Retur	latory Capital Adequa Capital (Tier I Capital), Capital Base, Rs.Mn Capital Adequacy Natio imum Requirement, 10' Capital Adequacy Natio imum Requirement, 10' St Quality (Quality of Le S Mon-Performing Advance of Interest in Suspense) Non-Performing Advance of interest in suspense is tability est Margin, % m on Assets (before Tax	ey Rs. Mn , as % of Risk Weigh (6) , as % of Risk Weigh (6) asan Portfolio) nces Ratio, % of es Ratio, % and provisions)	ted Assets			As at 30,09/2019 (Unaudited) 206,490.59 236,215.81 12.69% 14.52% 7.20% 3.54% 0.82%	As at 31,03/2019 (Audited) 172,897,94 202,337,14 11,29% 13,21% 7,11% 3,75% 3,00% 0,11%
Securities sold under repurchase agreements Subordinated Term Debt Debt Growing Deb		26,000,000 107,826,966 8,095,260 50,604,802 2,747,177,821 229,443,665 4,915,346 45,058,581 179,469,738 2,976,621,486	26,000,0 75,869,3 8,103,3 56,527,5 2,606,765,8 193,886,5 4,802,5 45,058,5 144,02,5 2,800,652,7	00 SE 099 255 Regul 999 199 17 Otal 17 Total 181 (Mini 191 Asset Grosss (net c Profiti Intered 04 Retur 77 Retur 77 Retur 77 Retur 77 Retur	latory Capital Adequa Capital Fire I Capital), Capital Base, Rs. Mn Capital Adequacy Ratio Immum Requirement, 105 Capital Adequacy Ratio Immum Requirement, 105 to Quality of Lu Ston-Performing Advanc of Interest in Suspense; Non-Performing Advanc of interest in suspense; Non-Performing Advanc of interest in suspense; Set Margin, % on on Assets (before Tax on on Assets (before Tax on on Assets (before Tax	ey Rs. Mn , as % of Risk Weigh (6) , as % of Risk Weigh (6) asan Portfolio) nces Ratio, % of es Ratio, % and provisions)	ted Assets			As at 3009,0019 (Unaudited) 206,490.59 236,215.81 12.69% 14.52% 7.20% 3.54% 0.82% 0.82% 0.51%	As at 31,03,2019 (Audited) 172,897,94 202,337,14 11.29% 13.21% 7.11% 3.75% 3.00% 0.11% 0.12% 2.00%
Securities sold under repurchase agreements subordinated ferm Debt subordinated ferm Debt Deferred Taxation Other Labilities Other Labilities Other Labilities Minority Interest Equity Capital and Reserve Share Capital / Saspierd Capital Share Capital / Saspierd Capital Total Other Reserves Total Other Reserves On-Balance Sheet Items and Contra Accounts Contingencies Commitments and Contra Accounts Commitments and Contra Accounts Memorandum Information Memorandum Information Mumber of Branches		26,000,000 107,826,966 8,095,260 50,604,802 2,747,177,821 229,443,665 4,915,346 45,058,581 179,469,738 2,976,621,486	26,000,0 75,869,3 8,103,3 56,527,5 2,606,765,6 4,802,9 45,058,1 144,025,4 2,800,652,7 361,941,6	00	latory Capital Adequa Capital Fire I Capital), Capital Base, Rs. Mn Capital Adequacy Ratio Immum Requirement, 105 Capital Adequacy Ratio Immum Requirement, 105 to Quality of Lu Shon-Performing Advanc of Interest in Suspense; Non-Performing Advanc of interest in suspense; Non-Performing Advanc of interest in suspense; Set Margin, % no nassets (before Tax no nassets (before Tax no nassets (before Tax	ey Rs. Mn , as % of Risk Weigh (6) , as % of Risk Weigh (6) asan Portfolio) nces Ratio, % of es Ratio, % and provisions)	ted Assets	Reserve	Dies	As at 3009,0019 (Unaudited) 206,490.59 236,215.81 12.69% 14.52% 7.20% 3.54% 0.82% 0.82% 0.51%	As at 31,03,2019 (Audited) 172,897.94 202,337.14 11.29% 13.21% 3.75% 3.00% 0.12% 2.00%
Securities sold under repurchase agreements Subordinated Term Debt Debt Growing Deb		26,000,000 107,826,966 8,095,260 50,604,802 27,471,772,152 229,443,665 4,915,346 179,469,738 2,976,621,486 451,585,306 19,100 2,887	26,000,0 75,869,3 8,103,3 56,527,5 193,886,2 4,800,2 144,025,4 144,025,4 2,800,652,7 2,800,652,7 2,800,652,7	000 SE	latory Capital Adequa Capital (Tier I Capital), Capital Sales, Brid Capital Base, Brid Capital Adequacy Ratio imum Requirement Capital Adequacy Ratio Capital Adequacy Ratio Capital Adequacy Ratio S Quality (Capital) of Ic S Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q S Q Q Q Q	ey Rs. Mn , as % of Risk Weigh (6) , as % of Risk Weigh (6) asan Portfolio) nces Ratio, % of es Ratio, % and provisions)	ted Assets	Reser		As at 309/2013 (Unaudited) (Unaudited) 206,490.59 236,215.81 12.69% 14.52% 7.20% 3.54% 0.82% 0.51% 8.41%	As at 31,03,0019 (Audited) 172,897.94 202,337.14 11.29% 13.21% 7.11% 3.75% 3.00% 0.11% 0.12% 2.00%
Securities sold under repurchase agreements subordinated ferm Debt subordinated ferm Debt Deferred Taxation Other Labilities Other Labilities Other Labilities Minority Interest Equity Capital and Reserve Share Capital / Saspierd Capital Share Capital / Saspierd Capital Total Other Reserves Total Other Reserves On-Balance Sheet Items and Contra Accounts Contingencies Commitments and Contra Accounts Commitments and Contra Accounts Memorandum Information Memorandum Information Mumber of Branches		26,000,000 107,826,966 8,995,260 50,604,802 27,747,177,817 229,443,665 4,915,346 451,058,581 179,469,748 451,585,306 19,100 2,887	26,000,0 75,869,3 8,103,3 56,527,7 19,3,86,6 19,3,86,6 45,058,6 14,058,6 144,025 2,800,652,7 361,941,0	000 9 25 Regular Core 101	latory Capital Adequa Capital (Tier I Capital), Capital Sales, Brid Capital Base, Brid Capital Adequacy Ratio imum Requirement Capital Adequacy Ratio Capital Adequacy Ratio Capital Adequacy Ratio S Quality (Capital) of Ic S Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q S Q Q Q Q	ey Rs. Mn , as % of Risk Weigh (6) , as % of Risk Weigh (6) asan Portfolio) nces Ratio, % of es Ratio, % and provisions)	ted Assets ted Assets Revaluation	General	Other	As at 309/2013 (Unaudited) (Unaudited) 206,490.59 236,215.81 12.69% 14.52% 7.20% 3.54% 0.82% 0.81% 8.41%	As at 31,03,0019 (Audited) 172,897.94 202,337.14 11.29% 13.21% 7.11% 3.75% 3.00% 0.12% 2.00%
Securities sold under repurchase agreements Subordinated Term Debt Other Bourowings Other Bourowings Current Taxation Other Labilities Total on Balance Sheet Liabilities Total on Balance Sheet Liabilities Requiry Capital and Reserve Share Capital / Assigned Capital Statutory Reserve Fund Total On-Balance Sheet Liabilities and Equity Capital and Reserve Total On-Balance Sheet Liabilities and Equity Capital and Reserve On-Balance Sheet Liabilities and Equity Capital and Reserve Contingencies Commitments and Contra Accounts Commitments and Contra Accounts Memorandum Information Number of Branches Statement of changes in Equity Item	Shares	26,000,000 107,826,966 8,095,260 50,604,802 27,471,772,152 229,443,665 4,915,346 179,469,738 2,976,621,486 451,585,306 19,100 2,887	26,000,0 75,869,3 8,103,3 56,527,5 193,886,2 4,800,2 144,025,4 144,025,4 2,800,652,7 2,800,652,7 2,800,652,7	000 SE	latory Capital Adequac Capital Tirer Capital), Capital Save, Re- Capital Save, Re- Capital Save, Re- Immune Requirement, 101 Capital Adequary Capital Adequary Capital Adequary Capital Re- to Quality (Caustin) and the Capital Adequary Capital Re- tor Capital Results of Interest in Suspense of Interest in Suspense est Margin, % on Assets (After Tax), m on Assets (After Tax), m on Assets (After Tax), m on Equity, %	Sy as % of Risk Weight % as % of Risk Weight % as % of Risk Weight han Portfolio han Portfolio han Portfolio han Portfolio han Portfolio hand provisions) % % % % % % % % % % % % % % % % % % %	ted Assets ted Assets Revaluation Reserves	General Reserves	Other Reserves	As at 309/2013 (Unaudited) (Unaudited) (Unaudited) 206,490.59 236,215.81 12.69% 7.20% 3.54% 2.84% 0.82% 0.51% 8.41%	As at \$1,07,019 (Audited) (Audited) (Audited) (Audited) 172,897.94 202,337.14 11.29% 7.11% 3.75% 3.75% 3.00% 0.11% 0.12% 2.00% 1.00%
Securities sold under repurchase agreements subordinated form Debt Subordinated form Debt Deferred Taxation Other Labilities Other Charles Starte Capital / Sasgined Capital Starte Capital / Sasgined Capital Stotal On-Balance Sheet Labilities and Equity Capital and Reserve Total On-Balance Sheet Labilities and Equity Capital and Reserve On-Balance Sheet Items and Contra Accounts Contingencies Commitments and Contra Accounts Commitments and Contra Accounts Memorandum Information Number of Branches Statement of changes In Equity		26,000,000 107,826,966 8,995,260 50,604,802 27,747,177,817 229,443,665 4,915,346 451,058,581 179,469,748 451,585,306 19,100 2,887	26,000,0 75,869,3 8,103,3 56,527,7 19,3,86,6 19,3,86,6 45,058,6 14,058,6 144,025 2,800,652,7 361,941,0	000 9 25 Regular Core 101	latory Capital Adequa Capital (Tier I Capital), I Capital Base, Review Capital), I Capital Base, Review Capital, I Capital Bade, Review Capital I Capital Bade, I Capital Capital Capital I Capita	ey Rs. Mn , as % of Risk Weigh %, as % of Risk Weigh %, as % of Risk Weigh % pan Portfolio) coses Ratio, % of ees Ratio, % and provisions)	ted Assets ted Assets Revaluation	General	Other	As at 309/2013 (Unaudited) (Unaudited) (Unaudited) 206,490.59 236,215.81 12.69% 7.20% 3.54% 2.84% 0.82% 0.51% 8.41%	As at \$1,07,019 (Audited) (Audited) (Audited) (Audited) 172,897.94 202,337.14 11.29% 7.11% 3.75% 3.75% 3.00% 0.11% 0.12% 2.00% 1.00%

2,842,449

(437,808)

437,809

25,362,558

112,429

Item
Balance as #1.03/019 (Opening Balance) Issue of Shares/Increase of assigned capital Bonus Issue
Bonus Issue
Rights Issue
Surplus on revaluation of property
Net profit for the period
Transfer to reserves during the period
Dividend Paid
Profits Transferred to Head office
Restructuring of Capital
Others

35,556,749

7,239,312