<b>SEYLAN BANK PLO</b>	C
FINANCIAL STATEMENT	S
Three months ended 31st March, 20	24



INCOME STATEMENT				Amounts I	n Rupees T	nousanus)	STATEMENT OF CASH FLOWS	BAI		(Amounts in Rup	
(In terms of Rule 7.4 of the Colombo Stock Exchange)		BANK			GROUP		For the Three Months ended 31st March	2024	VK 2023	GR0 2024	2023
	For the three	months ended 3	31st March	For the three	e months ended	31st March	Cash Flows from Operating Activities				
	2024	2023	Growth %	2024	2023	Growth %	Interest Receipts	22,997,016	30,453,598	23,015,256	30,475,019
							Interest Payments Net Commission Receipts	(11,387,876) 1,837,165	(10,285,437) 1,772,943	(11,384,954) 1,837,092	(10,278,901) 1,772,929
Interest Income	22,697,497	28,865,880	(21.37)	22,715,728	28,887,301	(21.36)	Trading Income	24,888	33,447	24,888	33,447
Less: Interest Expenses	13,326,297	17,477,848	(23.75)	13,244,230	17,400,146	(23.88)	Payments to Employees	(2,406,733)	(2,060,610)	(2,417,769)	(2,064,503)
Net Interest Income	9,371,200	11,388,032	(17.71)	9,471,498	11,487,155	(17.55)	VAT and SSCL on Financial Services Paid Receipts from Other Operating Activities	(1,217,765) 242,715	(894,513) 9.432	(1,217,765) 263,899	(894,513) 33,286
							Payments on Other Operating Activities	(1,639,592)	(1,197,540)	(1,689,228)	(1,229,410)
Fee and Commission Income	1,913,954	1,841,016	3.96	1,913,881	1,841,002	3.96	Operating Profit before Changes in Operating Assets and Liabilities (Increase)/Decrease in Operating Assets:	8,449,818	17,831,320	8,431,419	17,847,354
Less: Fee and Commission Expenses	76,789	68,073	12.80	76,789	68,073	12.80	Balances with Central Bank of Sri Lanka	3,752,817	1,480,480	3,752,817	1,480,480
Net Fee and Commission Income	1,837,165	1,772,943	3.62	1,837,092	1,772,929	3.62	Financial Assets at Amortized cost - Loans and Advances	8,536,480	14,210,653	8,536,480	14,210,653
							Other Assets Increase/(Decrease) in Operating Liabilities:	2,755,291	1,855,777	2,738,551	1,932,815
Net Gains/(Losses) from Trading	103,632	(40,988)	352.83	103,632	(40,988)	352.83	Financial Liabilities at Amortized Cost - Due to Depositors	(2,046,887)	(3,961,558)	(2,046,887)	(3,961,558)
Net Gains from Derecognition of Financial Assets	170,417	15,214	1,020.13	170,417	15,214	1,020.13	Financial Liabilities at Amortized Cost - Due to Debt Securities Holders	(5,191,779)	(1,983,768)	(5,191,779)	(1,983,768)
Net Other Operating Income	224,462	245,168	(8.45)	245,646	143,823	70.80	Financial Liabilities at Amortized cost - Due to Other Borrowers Other Liabilities	2,384 (3.090.087)	610 350.383	2,384 (3.206.622)	610 127.987
			. ,				Due to Banks	(706,260)	(255,670)	(706,260)	(255,670)
Total Operating Income	11,706,876	13,380,369	(12.51)	11,828,285	13,378,133	(11.58)	Cash Generated from Operating Activities before Income Tax	12,461,777	29,528,227	12,310,103	29,398,903
							Income Tax Paid Net Cash Generated from Operating Activities	(1,077,468) 11,384,309	(1,176,135) 28,352,092	(1,094,427) 11,215,676	(1,176,135) 28,222,768
Less: Impairment Charges	1,555,469	6,365,970	(75.57)	1,555,469	6,365,970	(75.57)		11,001,000	20,002,002	11,210,010	
			. ,			. ,	Cash Flows from Investing Activities Purchase of Property, Plant & Equipment	(60,978)	(5,981)	(61,508)	(7,450)
Net Operating Income	10.151.407	7.014.399	44.72	10,272,816	7.012.163	46.50	Improvements in Investment Properties	(00,976)	(0,901)	(000,10)	(1,621)
							Proceeds from Sale of Property, Plant & Equipment	227	-	227	
Less: Operating Expenses							Net Proceeds from Sale, Maturity And Purchase of Financial Investments of Government of Sri Lanka Treasury Bills/Bonds, Development and International Sovereign Bonds Maturing after Three Months	(25,918,302)	(14,513,950)	(25,918,302)	(14,436,023)
Personnel Expenses	2,718,137	2,237,315	21.49	2,732,932	2,249,576	21.49	Net Proceeds From Sale, Maturity and Purchase of Financial Investments of Shares and Debentures	(22,643)	(14,010,900)	(22,643)	(14,430,023) (2,822)
Depreciation and Amortisation Expenses	322,579	327,564	(1.52)	338,319	343,595	(1.54)	Reverse Repurchase Agreements maturing after Three Months	-	-	-	
Other Expenses	2.085.166	1,876,301	11.13	2,107,736	1,891,709	11.42	Net Purchase of Intangible Assets Net Cash Flow from Acquisition of Investment in Subsidiaries	(5,293)	(22,589)	(5,293)	(22,589)
enter Expenses	2,000,100	1,010,001		2,107,700	1,001,100		Net Cash Flow from Disposal of Subsidiaries		-		
Total Operating Expenses	5,125,882	4,441,180	15.42	5,178,987	4,484,880	15.48	Dividend Received from Investment in Subsidiaries		-		-
	0,120,002	4,441,100	10.42	0,110,001	4,404,000	10.40	Dividend Received from Other Investments Net Cash (Used in) Investing Activities	2,782 (26,004,207)	264 (14,542,256)	2,782 (26,004,737)	264 (14,470,241)
Operating Profit before Taxes	5,025,525	2,573,219	95.30	5,093,829	2,527,283	101.55		(,,	(11,012,200)	(,,)	(,,
opolating From Boloro Taxoo	0,010,010	2,010,210		0,000,020	1,011,100		Cash Flows from Financing Activities Net Proceeds from the Issue of Ordinary Share Capital				
Less: Value Added Tax on Financial Services	1,160,201	735,387	57.77	1,160,201	735,387	57.77	Net Proceeds from the Issue of Other Equity Instruments				1
Less: Social Security Contribution Levy	161.152	117,329	37.35	161,152	117,329	37.35	Net Proceeds from the Issue of Subordinated Debt		-	-	
Less. Obtai occurry obinibution Levy	101,132	117,025	07.00	101,152	117,020	07.00	Repayment of Subordinated Debt Interest Paid on Subordinated Debt	- (87,257)	(3,910,000) (645,596)	(87,257)	(3,810,000) (645,596)
Profit before Income Tax	3,704,172	1,720,503	115.30	3,772,476	1,674,567	125.28	Interest Paid on Un-Subordinated Debt	(07,237)	(043,350)	(07,207)	(043,330)
	3,704,172	1,720,303	113.30	3,112,410	1,074,307	125.20	Dividend Paid to Non-Controlling Interest		-	(6)	(6)
Less: Income Tax Expense	1 400 146	585,505	140.67	1,431,246	646,878	121.25	Dividend Paid to Shareholders of the Bank Dividend Paid to Holders of Other Equity Instruments				1 1
Less. Income lax expense	1,409,146	565,505	140.07	1,431,240	040,070	121.25	Repayment of Principal Portion of Lease Liabilities	(212,627)	(204,774)	(137,871)	(133,495)
Drafit for the Davied	2 205 026	1 124 009	102.01	0.041.000	1 007 600	127.82	Net Cash (Used in) from Financing Activities	(299,884)	(4,760,370)	(225,134)	(4,589,097)
Profit for the Period	2,295,026	1,134,998	102.21	2,341,230	1,027,689	127.02	Net Increase in Cash and Cash Equivalents Cash and Cash Equivalents at Beginning of the Year	(14,919,782) 143,256,299	9,049,466 83,255,632	(15,014,195) 143,766,143	9,163,430 83,449,117
Profit Attributoble to:							Cash and Cash Equivalents at End of the Period	128,336,517	92,305,098	128,751,948	92,612,547
Profit Attributable to:	0.005.000	1 124 000	100.04	0 207 005	1 000 410	107.66	Reconciliation of Cash and Cash Equivalents Cash and Cash Equivalents	27.418.148	47.252.869	27.418.188	47.252.909
Equity Holders of the Bank	2,295,026	1,134,998	102.21	2,327,605	1,022,413	127.66	Placements with Banks and Finance Companies	43,251,725	47,252,869	43,252,223	47,252,909
Non-Controlling Interest	-	-	-	13,625	5,276	158.24	Government of Sri Lanka Treasury Bills/Bonds, Development and International Sovereign Bonds maturing within Three Months	56,260,627	28,253,790	56,675,520	28,560,701
Profit for the Period	2,295,026	1,134,998	102.21	2,341,230	1,027,689	127.82	Securities Purchased Under Resale Agreements maturing within Three Months	1,406,017	4,466,159	1,406,017	4,466,159
Basic/Diluted Earnings per Ordinary Share (Rs.)	3.61	1.79	101.68	3.66	1.61	127.33		128,336,517	92,305,098	128,751,948	92,612,547
Dasis/Diruceu Larilliys per Oruniary Silare (ns.)	3.01	1.79	101.00	3.00	1.01	127.33					

(Amounts in Rupees Thousands)

Group

# STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (Amounts in Rupees Thousands) SEYLAN BANK PLC - DEBENTURES

		Bank			Group	
(In terms of Rule 7.4 of the Colombo Stock Exchange)	For the	hree Months Ended 31	st March	For the T	ree Months Ended 31	st March
	2024	2023	Growth %	2024	2023	Growth %
Profit for the Period	2,295,026	1,134,998	102.21	2,341,230	1,027,689	127.82
Other Comprehensive Income/(Loss), Net of Tax						
Items that are or may be Reclassified to Income Statement in Subsequent Periods						
Net Gains/(Losses) on Investments in Debt Instruments measured at Fair Value through Other Comprehensive Income	241,981	191,608	26.29	258,765	193,604	33.66
Deferred Tax effect relating to items that are or may be Reclassified to Income Statement	(72,594)	(57,483)	(26.29)	(77,629)	(58,082)	(33.65)
Items that will never be Reclassified to Income Statement in Subsequent Periods						
Net Change in Fair Value on Investments in Equity Instruments measured at Fair Value through Other Comprehensive Income	145,320	226,041	(35.71)	145,320	226,041	(35.71)
Deferred Tax effect relating to items that will never be Reclassified to Income Statement	-	· ·		-		-
Other Comprehensive Income/(Loss) for the Period, Net of Taxes	314,707	360,166	(12.62)	326,456	361,563	(9.71)
Total Comprehensive Income for the Period	2,609,733	1,495,164	74.54	2,667,686	1,389,252	92.02
Attributable to:						
Equity Holders of the Bank	2,609,733	1,495,164	74.54	2,650,596	1,383,564	91.58
Non-controlling interest	-	-	-	17,090	5,688	200.46
Total Comprehensive Income for the Period	2,609,733	1,495,164	74.54	2,667,686	1,389,252	92.02

## STATEMENT OF FINANCIAL POSITION (In terms of Rule 7.4 of the Colombo Stock Exchange) Bank

							- 5 Years				
	As at	As at	Growth	As at	As at	Growth	- 7 Years		10.83%		28.5
	31.03.2024	31.12.2023	%	31.03.2024	31.12.2023	%	- 10 Years		12.20%		25.5
	31.03.2024		/0	31.03.2024		/0	2019 Issue				
		(Audited)			(Audited)		Market Prices during January to March (Ex Interest)				
Assets							5 Year Fixed Annual - 15.00% p.a				
	07 000 504	10.051.110	(44.05)	07 000 004	10.051.100	(44.95)	- Highest Price		100.09		
Cash and Cash Equivalents	27,333,584	48,851,143	(44.05)	27,333,624	48,851,183	(44.05)	- Lowest Price		100.08		
Balances with Central Bank of Sri Lanka	3,275,464	7,028,281	(53.40)	3,275,464	7,028,281	(53.40)	- Last Traded Price (22/03/2024)/*		100.08		
Placements with Banks and Finance Companies	43,034,913	22,064,672	95.04	43,034,913	22,064,672	95.04	5 Year Fixed Semi Annual - 14.50% p.a.		*		
Derivative Financial Instruments	88,227	88,022	0.23	88,227	88,022	0.23	Interest Yield as at Date of Last Trade		14.99%		
	00,227	00,022	0.20	00,221	00,022	0.20					
Financial Assets recognised through Profit or Loss							Yield to Maturity of Trade Done on		12.17%		
- Measured at Fair Value	12,884,798	27,753,867	(53.57)	12,884,798	27,753,867	(53.57)	Interest Rate of Comparable Government Security				
- Designated at Fair Value	-		-			-	- 5 Years		10.57%		27.3
Financial Assets at Amortised Cost							2021 Issue				
			()			(2.2.2)	Market Prices during January to March (Ex Interest)				
- Loans and Advances	427,344,702	437,532,470	(2.33)	427,344,702	437,532,470	(2.33)	5 Year Fixed Annual - 9.75% p.a				
- Debt and Other Instruments	124,791,052	104,354,510	19.58	124,864,865	104,625,662	19.34	- Highest Price		100.00		64
Financial Assets measured at Fair Value through Other Comprehensive Income	46,288,469	40,048,711	15.58	46,629,549	40,286,865	15.74	- Lowest Price		100.00		64
					10,200,000		- Last Traded Price (24/01/2024)/(24/03/2023)		100.00		64
Investment in Subsidiary	1,153,602	1,153,602	-	-			5 Year Fixed Quartely - 9.25 % p.a.		*		
Group Balances Receivable	40,500	40,500	-	-	· ·	-	Interest Yield as at Date of Last Trade				
Property, Plant & Equipment	3,776,331	3,874,650	(2.54)	6,513,347	6,627,167	(1.72)	5 Year Fixed Annual - 9.75% p.a (24/01/2024)/(24/03/2023)		9.75%		15.2
Right-of-use Assets	5,055,661	5,114,518	(1.15)	2,686,514	2,735,963	(1.81)	5 Year Fixed Quartely - 9.25 % p.a.		*		
	0,000,001	0,111,010	(1.10)				Yield to Maturity of Trade Done on				
Investment Properties	-		-	875,100	884,219	(1.03)	5 Year Fixed Annual - 9.75% p.a (24/01/2024)/(24/03/2023)		9.71%		29.0
Intangible Assets	493,938	536,989	(8.02)	493,938	536,989	(8.02)	5 Year Fixed Quartely - 9.25 % p.a.		*		
Deferred Tax Assets	3,099,215	3,171,806	(2.29)	2,487,996	2,571,168	(3.23)	Interest Rate of Comparable Government Security				
Other Assets	13,565,869	16,371,694	(17.14)	13,608,269	16,406,762	(17.06)	- 5 Years		11.08%		26.8
	10,000,000	10,011,001	(11.14)	10,000,200	10,100,102	(11.00)			11.0070		20.0
							2023 Issue (Debenture alloted on 02/05/2023)				
Total Assets	712,226,325	717,985,435	(0.80)	712,121,306	717,993,290	(0.82)	Market Prices during January to March (Ex Interest) 5 Year Fixed Annual - 28.00% p.a				
							- Highest Price		144.18		
Liabilities							- Ingliest Price		100.00		
							- Last Traded Price (27/03/2024)		100.00		
Due to Banks	11,390,496	12,096,756	(5.84)	11,390,496	12,096,756	(5.84)	5 Year Fixed Quartely - 25.00% p.a.				
Derivative Financial Instruments	99,868	32,269	209.49	99,868	32,269	209.49	- Highest Price		130.00		
Financial Liabilities at Amortised Cost							- Lowest Price		100.00		
- Due to Depositors	589,551,523	590,698,330	(0.19)	589,551,523	590,698,330	(0.10)	- Last Traded Price (26/03/2024)		100.00		
			· ,			(0.19)	Interest Yield as at Date of Last Trade				
- Due to Debt Securities Holders	1,668,514	6,862,998	(75.69)	1,668,514	6,862,998	(75.69)	5 Year Fixed Annual - 28.00% p.a. (27/03/2024)		28.00%		
- Due to Other Borrowers	18,535	16,151	14.76	18,535	16,151	14.76	5 Year Fixed Quartely - 25.00% p.a. (26/03/2024)		27.44%		
Group Balances Payable	122,347	115,823	5.63		· · ·				27.11/0		
				00 007 014	10 007 701		Yield to Maturity of Trade Done on 5 Year Fixed Annual - 28.00% p.a (27/03/2024)		27.87%		
Debt Securities Issued	20,627,814	19,967,701	3.31	20,627,814	19,967,701	3.31	5 Year Fixed Quartely - 25.00% p.a. (26/03/2024)		24.98%		
Current Tax Liabilities	3,018,234	2,688,253	12.27	3,041,386	2,719,843	11.82			21.0070		
Lease Liabilities	5,385,475	5,409,418	(0.44)	2,217,097	2,245,420	(1.26)	Interest Rate of Comparable Government Security - 5 Years		12.25%		
Other Liabilities	17,981,131	19,591,155	(8.22)	18,073,568	19,655,972	(8.05)	- 5 fears		12.23%		
	11,001,101	10,001,100	(0.22)	10,010,000	10,000,012	(0.00)	* No trading during the period.				
Total Liabilities	649,863,937	657,478,854	(1.16)	646,688,801	654,295,440	(1.16)	SELECTED PERFORMANCE INDICATORS				
								-			
Equity								Ba	ink	Gr	ouh
Equity Stated Capital	21 602 270	20 008 672	2 75	21 602 270	20 008 672	2 75	Item				ouh
Stated Capital	21,693,370	20,908,673	3.75	21,693,370	20,908,673	3.75	Item	Ba 31.03.2024	31.12.2023	Gr 31.03.2024	oup
Stated Capital Statutory Reserve Fund	21,693,370 2,880,973	20,908,673 2,880,973	3.75	21,693,370 2,880,973	20,908,673 2,880,973						oup
Stated Capital							Regulatory Capital (LKR Mn.)	31.03.2024	31.12.2023	31.03.2024	oup
Stated Capital Statutory Reserve Fund Fair Value through Other Comprehensive Income Reserve	2,880,973 110,708	2,880,973 (203,999)	- 154.27	2,880,973 88,146	2,880,973 (233,618)	- 137.73	Regulatory Capital (LKR Mn.) Common Equity Tier I	<b>31.03.2024</b> 54,809	31.12.2023	<b>31.03.2024</b> 56,370	oup
Stated Capital Statutory Reserve Fund Fair Value through Other Comprehensive Income Reserve Retained Earnings	2,880,973 110,708 35,602,543	2,880,973 (203,999) 34,846,140	- 154.27 2.17	2,880,973 88,146 36,406,704	2,880,973 (233,618) 35,540,973	- 137.73 2.44	Regulatory Capital (LKR Mn.) Common Equity Tier I Total (Tier I) Capital	<b>31.03.2024</b> 54,809 54,809	31.12.2023 55,448 55,448	<b>31.03.2024</b> 56,370 56,370	Uup
Stated Capital Statutory Reserve Fund Fair Value through Other Comprehensive Income Reserve Retained Earnings Other Reserves	2,880,973 110,708 35,602,543 2,074,794	2,880,973 (203,999) 34,846,140 2,074,794	- 154.27 2.17 -	2,880,973 88,146 36,406,704 3,306,910	2,880,973 (233,618) 35,540,973 3,284,805	- 137.73 2.44 0.67	Regulatory Capital (LKR Mn.) Common Equity Tier I	<b>31.03.2024</b> 54,809	31.12.2023	<b>31.03.2024</b> 56,370	Uup
Stated Capital Statutory Reserve Fund Fair Value through Other Comprehensive Income Reserve Retained Earnings	2,880,973 110,708 35,602,543	2,880,973 (203,999) 34,846,140	- 154.27 2.17	2,880,973 88,146 36,406,704	2,880,973 (233,618) 35,540,973	- 137.73 2.44	<b>Regulatory Capital (LKR Mn.)</b> Common Equity Tier I Total (Tier I) Capital Total Capital Base	<b>31.03.2024</b> 54,809 54,809	31.12.2023 55,448 55,448	<b>31.03.2024</b> 56,370 56,370	
Stated Capital Statutory Reserve Fund Fair Value through Other Comprehensive Income Reserve Retained Earnings Other Reserves	2,880,973 110,708 35,602,543 2,074,794	2,880,973 (203,999) 34,846,140 2,074,794	- 154.27 2.17 -	2,880,973 88,146 36,406,704 3,306,910	2,880,973 (233,618) 35,540,973 3,284,805	- 137.73 2.44 0.67	Regulatory Capital (LKR Mn.) Common Equity Tier I Total (Tier I) Capital Total Capital Base Regulatory Capital Ratios (%)	<b>31.03.2024</b> 54,809 54,809 68,427	31.12.2023 55,448 55,448 70,147	<b>31.03.2024</b> 56,370 56,370 69,989	
Stated Capital Statutory Reserve Fund Fair Value through Other Comprehensive Income Reserve Retained Earnings Other Reserves <b>Total Shareholders' Equity</b>	2,880,973 110,708 35,602,543 2,074,794	2,880,973 (203,999) 34,846,140 2,074,794	- 154.27 2.17 -	2,880,973 88,146 36,406,704 3,306,910 <b>64,376,103</b>	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806	- 137.73 2.44 0.67 <u>3.20</u>	Regulatory Capital (LKR Mn.) Common Equity Tier I Total (Tier I) Capital Total Capital Base Regulatory Capital Ratios (%) Common Equity Tier I Capital Ratio	<b>31.03.2024</b> 54,809 54,809	31.12.2023 55,448 55,448	<b>31.03.2024</b> 56,370 56,370	oup
Stated Capital Statutory Reserve Fund Fair Value through Other Comprehensive Income Reserve Retained Earnings Other Reserves	2,880,973 110,708 35,602,543 2,074,794	2,880,973 (203,999) 34,846,140 2,074,794	- 154.27 2.17 - - 3.07	2,880,973 88,146 36,406,704 3,306,910	2,880,973 (233,618) 35,540,973 3,284,805	- 137.73 2.44 0.67	Regulatory Capital (LKR Mn.) Common Equity Tier I Total (Tier I) Capital Total Capital Base Regulatory Capital Ratios (%) Common Equity Tier I Capital Ratio (Minimum Requirement - 7.00%)	<b>31.03.2024</b> 54.809 54.809 68.427 12.69	31.12.2023 55,448 55,448 70,147 12.52	<b>31.03.2024</b> 56,370 56,370 69,989 13.03	
Stated Capital Statutory Reserve Fund Fair Value through Other Comprehensive Income Reserve Retained Earnings Other Reserves Total Shareholders' Equity Non-controlling Interest	2,880,973 110,708 35,602,543 2,074,794 <b>62,362,388</b>	2,880,973 (203,999) 34,846,140 2,074,794 60,506,581		2,880,973 88,146 36,406,704 3,306,910 64,376,103 1,056,402	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806 <b>1,316,044</b>	137.73 2.44 0.67 3.20 (19.73)	Regulatory Capital (LKR Mn.) Common Equity Tier I Total (Tier I) Capital Total Capital Base Regulatory Capital Ratios (%) Common Equity Tier I Capital Ratio (Minimum Requirement - 7.00%) Total Tier I Capital Ratio	<b>31.03.2024</b> 54,809 54,809 68,427	31.12.2023 55,448 55,448 70,147	<b>31.03.2024</b> 56,370 56,370 69,989	oup
Stated Capital Statutory Reserve Fund Fair Value through Other Comprehensive Income Reserve Retained Earnings Other Reserves <b>Total Shareholders' Equity</b>	2,880,973 110,708 35,602,543 2,074,794	2,880,973 (203,999) 34,846,140 2,074,794	- 154.27 2.17 - - 3.07	2,880,973 88,146 36,406,704 3,306,910 <b>64,376,103</b>	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806	- 137.73 2.44 0.67 <u>3.20</u>	Regulatory Capital (LKR Mn.) Common Equity Tier I Total (Tier I) Capital Total Capital Base Regulatory Capital Ratios (%) Common Equity Tier I Capital Ratio (Minimum Requirement - 7.00%) Total Tier I Capital Ratio (Minimum Requirement - 8.50%)	<b>31.03.2024</b> 54,809 54,809 68,427 12.69 12.69	31.12.2023 55,448 55,448 70,147 12.52 12.52	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	oup
Stated Capital Statutory Reserve Fund Fair Value through Other Comprehensive Income Reserve Retained Earnings Other Reserves Total Shareholders' Equity Non-controlling Interest	2,880,973 110,708 35,602,543 2,074,794 <b>62,362,388</b>	2,880,973 (203,999) 34,846,140 2,074,794 60,506,581		2,880,973 88,146 36,406,704 3,306,910 64,376,103 1,056,402	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806 <b>1,316,044</b>	137.73 2.44 0.67 3.20 (19.73)	Regulatory Capital (LKR Mn.) Common Equity Tier I Total (Tier I) Capital Total Capital Base Regulatory Capital Ratios (%) Common Equity Tier I Capital Ratio (Minimum Requirement - 7.00%) Total Tier I Capital Ratio (Minimum Requirement - 8.50%) Total Capital Ratio	<b>31.03.2024</b> 54.809 54.809 68.427 12.69	31.12.2023 55,448 55,448 70,147 12.52	<b>31.03.2024</b> 56,370 56,370 69,989 13.03	
Stated Capital Statutory Reserve Fund Fair Value through Other Comprehensive Income Reserve Retained Earnings Other Reserves <b>Total Shareholders' Equity</b> <b>Non-controlling Interest</b> <b>Total Equity</b>	2,880,973 110,708 35,602,543 2,074,794 62,362,388 - 62,362,388	2,880,973 (203,999) 34,846,140 2,074,794 60,506,581 - 60,506,581	- 154.27 2.17 - 3.07 - 3.07	2,880,973 88,146 36,406,704 3,306,910 64,376,103 1,056,402 65,432,505	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806 <b>1,316,044</b> 63,697,850	137.73 2.44 0.67 3.20 (19.73) 2.72	Regulatory Capital (LKR Mn.) Common Equity Tier I Total (Tier I) Capital Total Capital Base Regulatory Capital Ratios (%) Common Equity Tier I Capital Ratio (Minimum Requirement - 7.00%) Total Tier I Capital Ratio (Minimum Requirement - 8.50%)	<b>31.03.2024</b> 54,809 54,809 68,427 12.69 12.69	31.12.2023 55,448 55,448 70,147 12.52 12.52	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	
Stated Capital Statutory Reserve Fund Fair Value through Other Comprehensive Income Reserve Retained Earnings Other Reserves Total Shareholders' Equity Non-controlling Interest	2,880,973 110,708 35,602,543 2,074,794 <b>62,362,388</b>	2,880,973 (203,999) 34,846,140 2,074,794 60,506,581		2,880,973 88,146 36,406,704 3,306,910 64,376,103 1,056,402	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806 <b>1,316,044</b>	137.73 2.44 0.67 3.20 (19.73)	Regulatory Capital (LKR Mn.) Common Equity Tier I Total (Tier I) Capital Total Capital Base Regulatory Capital Ratios (%) Common Equity Tier I Capital Ratio (Minimum Requirement - 7.00%) Total Tier I Capital Ratio (Minimum Requirement - 8.50%) Total Capital Ratio (Minimum Requirement - 12.50%)	<b>31.03.2024</b> 54,809 54,809 68,427 12.69 12.69	31.12.2023 55,448 55,448 70,147 12.52 12.52	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	
Stated Capital Statutory Reserve Fund Fair Value through Other Comprehensive Income Reserve Retained Earnings Other Reserves <b>Total Shareholders' Equity</b> <b>Non-controlling Interest</b> <b>Total Equity</b> <b>Total Equity &amp; Liabilities</b>	2,880,973 110,708 35,602,543 2,074,794 62,362,388 - 62,362,388 712,226,325	2,880,973 (203,999) 34,846,140 2,074,794 60,506,581 - - 60,506,581 - 717,985,435	- 154.27 2.17 - 3.07 - 3.07 (0.80)	2,880,973 88,146 36,406,704 3,306,910 64,376,103 1,056,402 65,432,505 712,121,306	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806 <b>1,316,044</b> 63,697,850 717,993,290	- 137.73 2.44 0.67 3.20 (19.73) 2.72 (0.82)	Regulatory Capital (LKR Mn.)         Common Equity Tier I         Total (Tier I) Capital         Total Capital Base         Regulatory Capital Ratios (%)         Common Equity Tier I Capital Ratio         (Minimum Requirement - 7.00%)         Total Capital Ratio         (Minimum Requirement - 8.50%)         Total Capital Ratio         (Minimum Requirement - 12.50%)	<b>31.03.2024</b> 54.809 54.809 68.427 12.69 12.69 15.84	31.12.2023 55,448 55,448 70,147 12.52 12.52 12.52 15.84	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	
Stated Capital Statutory Reserve Fund Fair Value through Other Comprehensive Income Reserve Retained Earnings Other Reserves <b>Total Shareholders' Equity</b> <b>Non-controlling Interest</b> <b>Total Equity</b>	2,880,973 110,708 35,602,543 2,074,794 62,362,388 - 62,362,388	2,880,973 (203,999) 34,846,140 2,074,794 60,506,581 - 60,506,581	- 154.27 2.17 - 3.07 - 3.07	2,880,973 88,146 36,406,704 3,306,910 64,376,103 1,056,402 65,432,505	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806 <b>1,316,044</b> 63,697,850	137.73 2.44 0.67 3.20 (19.73) 2.72	Regulatory Capital (LKR Mn.)         Common Equity Tier I         Total (Tier I) Capital         Total Capital Base         Regulatory Capital Ratios (%)         Common Equity Tier I Capital Ratio         (Minimum Requirement - 7.00%)         Total Tier I Capital Ratio         (Minimum Requirement - 8.50%)         Total Ation         (Minimum Requirement - 12.50%)         Regulatory Liquidity         Statutory Liquid Assets (LKR Mn.)	31.03.2024 54.809 54.809 68.427 12.69 12.69 15.84 250.667	31.12.2023 55,448 55,448 70,147 12.52 12.52 12.52 15.84 235,624	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	
Stated Capital Statutory Reserve Fund Fair Value through Other Comprehensive Income Reserve Retained Earnings Other Reserves <b>Total Shareholders' Equity</b> <b>Non-controlling Interest</b> <b>Total Equity</b> <b>Total Equity &amp; Liabilities</b>	2,880,973 110,708 35,602,543 2,074,794 62,362,388 - 62,362,388 712,226,325	2,880,973 (203,999) 34,846,140 2,074,794 60,506,581 - - 60,506,581 - 717,985,435	- 154.27 2.17 - 3.07 - 3.07 (0.80)	2,880,973 88,146 36,406,704 3,306,910 64,376,103 1,056,402 65,432,505 712,121,306	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806 <b>1,316,044</b> 63,697,850 717,993,290	- 137.73 2.44 0.67 3.20 (19.73) 2.72 (0.82)	Regulatory Capital (LKR Mn.)         Common Equity Tier I         Total (Tier I) Capital         Total Capital Base         Regulatory Capital Ratios (%)         Common Equity Tier I Capital Ratio         (Minimum Requirement - 7.00%)         Total Tier I Capital Ratio         (Minimum Requirement - 8.50%)         Total Capital Ratio         (Minimum Requirement - 12.50%)         Regulatory Liquid Assets (LKR Mn.)         Domestic Banking Unit (LKR Mn.)	31.03.2024 54.809 54.809 68,427 12.69 12.69 15.84 250,667 246,691	31.12.2023 55,448 55,448 70,147 12.52 12.52 12.52 15.84 235,624 233,637	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	
Stated Capital Statutory Reserve Fund Fair Value through Other Comprehensive Income Reserve Retained Earnings Other Reserves Total Shareholders' Equity Non-controlling Interest Total Equity Total Equity & Liabilities Contingent Liabilities and Commitments	2,880,973 110,708 35,602,543 2,074,794 62,362,388 - 62,362,388 712,226,325	2,880,973 (203,999) 34,846,140 2,074,794 60,506,581 - - 60,506,581 - 717,985,435	- 154.27 2.17 - 3.07 - 3.07 (0.80)	2,880,973 88,146 36,406,704 3,306,910 64,376,103 1,056,402 65,432,505 712,121,306	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806 <b>1,316,044</b> 63,697,850 717,993,290	- 137.73 2.44 0.67 3.20 (19.73) 2.72 (0.82)	Regulatory Capital (LKR Mn.)         Common Equity Tier I         Total (Tier I) Capital         Total Capital Base         Regulatory Capital Ratios (%)         Common Equity Tier I Capital Ratio         (Minimum Requirement - 7.00%)         Total Tier I Capital Ratio         (Minimum Requirement - 8.50%)         Total Ation         (Minimum Requirement - 12.50%)         Regulatory Liquidity         Statutory Liquid Assets (LKR Mn.)	31.03.2024 54.809 54.809 68.427 12.69 12.69 15.84 250.667	31.12.2023 55,448 55,448 70,147 12.52 12.52 12.52 15.84 235,624	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	
Stated Capital         Statutory Reserve Fund         Fair Value through Other Comprehensive Income Reserve         Retained Earnings         Other Reserves         Total Shareholders' Equity         Non-controlling Interest         Total Equity         Total Equity & Liabilities         Contingent Liabilities and Commitments         Memorandum Information	2,880,973 110,708 35,602,543 2,074,794 62,362,388 - 62,362,388 712,226,325 168,714,435	2,880,973 (203,999) 34,846,140 2,074,794 60,506,581 - - 60,506,581 717,985,435 165,840,804	- 154.27 2.17 - 3.07 - 3.07 (0.80) 1.73	2,880,973 88,146 36,406,704 3,306,910 64,376,103 1,056,402 65,432,505 712,121,306 168,732,071	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806 <b>1,316,044</b> 63,697,850 717,993,290 165,859,420	- 137.73 2.44 0.67 3.20 (19.73) 2.72 (0.82) 1.73	Regulatory Capital (LKR Mn.) Common Equity Tier I Total (Tier I) Capital Total Capital Base Regulatory Capital Ratios (%) Common Equity Tier I Capital Ratio (Minimum Requirement - 7.00%) Total Tier I Capital Ratio (Minimum Requirement - 8.50%) Total Capital Ratio (Minimum Requirement - 12.50%) Regulatory Liquid Assets (LKR Mn.) Domestic Banking Unit (LKR Mn.) Offshore Banking Unit (USD '000)	31.03.2024 54.809 54.809 68,427 12.69 12.69 15.84 250,667 246,691	31.12.2023 55,448 55,448 70,147 12.52 12.52 12.52 15.84 235,624 233,637	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	
Stated Capital         Statutory Reserve Fund         Fair Value through Other Comprehensive Income Reserve         Retained Earnings         Other Reserves         Total Shareholders' Equity         Non-controlling Interest         Total Equity         Total Equity & Liabilities         Contingent Liabilities and Commitments         Memorandum Information         Number of Employees	2,880,973 110,708 35,602,543 2,074,794 62,362,388 - - 62,362,388 712,226,325 - 168,714,435 3,105	2,880,973 (203,999) 34,846,140 2,074,794 60,506,581 - - - - - - - - - - - - - - - - - - -	- 154.27 2.17 - 3.07 - 3.07 (0.80)	2,880,973 88,146 36,406,704 3,306,910 64,376,103 1,056,402 65,432,505 712,121,306 168,732,071 3,122	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806 1,316,044 63,697,850 717,993,290 165,859,420 3,095	- 137.73 2.44 0.67 3.20 (19.73) 2.72 (0.82)	Regulatory Capital (LKR Mn.)         Common Equity Tier I         Total (Tier I) Capital         Total Capital Base         Regulatory Capital Ratios (%)         Common Equity Tier I Capital Ratio         (Minimum Requirement - 7.00%)         Total Tier I Capital Ratio         (Minimum Requirement - 8.50%)         Total Capital Ratio         (Minimum Requirement - 12.50%)         Regulatory Liquid X         Statutory Liquid Assets (LKR Mn.)         Domestic Banking Unit (LKR Mn.)         Offshore Banking Unit (USD '000)         Statutory Liquid Assets Ratio (%)	31.03.2024 54.809 54.809 68,427 12.69 12.69 15.84 250,667 246,691	31.12.2023 55,448 55,448 70,147 12.52 12.52 12.52 15.84 235,624 233,637	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	
Stated Capital         Statutory Reserve Fund         Fair Value through Other Comprehensive Income Reserve         Retained Earnings         Other Reserves         Total Shareholders' Equity         Non-controlling Interest         Total Equity         Total Equity & Liabilities         Contingent Liabilities and Commitments         Memorandum Information	2,880,973 110,708 35,602,543 2,074,794 62,362,388 - 62,362,388 712,226,325 168,714,435	2,880,973 (203,999) 34,846,140 2,074,794 60,506,581 - - 60,506,581 717,985,435 165,840,804	- 154.27 2.17 - 3.07 - 3.07 (0.80) 1.73	2,880,973 88,146 36,406,704 3,306,910 64,376,103 1,056,402 65,432,505 712,121,306 168,732,071	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806 <b>1,316,044</b> 63,697,850 717,993,290 165,859,420	- 137.73 2.44 0.67 3.20 (19.73) 2.72 (0.82) 1.73	Regulatory Capital (LKR Mn.)         Common Equity Tier I         Total (Tier I) Capital         Total Capital Base         Regulatory Capital Ratios (%)         Common Equity Tier I Capital Ratio         (Minimum Requirement - 7.00%)         Total Tier I Capital Ratio         (Minimum Requirement - 7.00%)         Total Capital Ratio         (Minimum Requirement - 8.50%)         Total Capital Ratio         (Minimum Requirement - 12.50%)         Regulatory Liquid Assets (LKR Mn.)         Domestic Banking Unit (LKR Mn.)         Offshore Banking Unit (USD '000)         Statutory Liquid Assets Ratio (%)         (Minimum Requirement 20 % )	31.03.2024 54.809 54.809 68,427 12.69 12.69 15.84 250.667 246.691 31,386	31.12.2023 55,448 55,448 70,147 12.52 12.52 12.52 15.84 235,624 233,637 23,584	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	
Stated Capital         Statutory Reserve Fund         Fair Value through Other Comprehensive Income Reserve         Retained Earnings         Other Reserves         Total Shareholders' Equity         Non-controlling Interest         Total Equity         Total Equity & Liabilities         Contingent Liabilities and Commitments         Memorandum Information         Number of Employees	2,880,973 110,708 35,602,543 2,074,794 62,362,388 - - 62,362,388 712,226,325 - 168,714,435 3,105	2,880,973 (203,999) 34,846,140 2,074,794 60,506,581 - - - - - - - - - - - - - - - - - - -	- 154.27 2.17 - 3.07 - (0.80) 1.73 0.91	2,880,973 88,146 36,406,704 3,306,910 64,376,103 1,056,402 65,432,505 712,121,306 168,732,071 3,122	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806 1,316,044 63,697,850 717,993,290 165,859,420 3,095	- 137.73 2.44 0.67 3.20 (19.73) 2.72 (0.82) 1.73 0.87	Regulatory Capital (LKR Mn.)         Common Equity Tier I         Total (Tier I) Capital         Total Capital Base         Regulatory Capital Ratios (%)         Common Equity Tier I Capital Ratio         (Minimum Requirement - 7.00%)         Total Capital Ratio         (Minimum Requirement - 8.50%)         Total Capital Ratio         (Minimum Requirement - 12.50%)         Regulatory Liquid Assets (LKR Mn.)         Domestic Banking Unit (LKR Mn.)         Offshore Banking Unit (LKR Mn.)         Offshore Banking Unit (LKR Mn.)         Offshore Banking Unit (LSD '000)         Statutory Liquid Assets Ratio (%)         (Minimum Requirement 20 % )         Overall	31.03.2024 54.809 54.809 68.427 12.69 12.69 15.84 250.667 246.691 31.386 39.42	31.12.2023 55,448 55,448 70,147 12.52 12.52 15.84 235,624 233,637 23,584 38.04	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	
Stated Capital Statutory Reserve Fund Fair Value through Other Comprehensive Income Reserve Retained Earnings Other Reserves <b>Total Shareholders' Equity</b> <b>Non-controlling Interest</b> <b>Total Equity</b> <b>Total Equity &amp; Liabilities</b> <b>Contingent Liabilities and Commitments</b> <b>Memorandum Information</b> Number of Employees Number of Banking Centres	2,880,973 110,708 35,602,543 2,074,794 62,362,388 - 62,362,388 712,226,325 168,714,435 3,105 171	2,880,973 (203,999) 34,846,140 2,074,794 60,506,581 - - 60,506,581 717,985,435 165,840,804 3,077 171	- 154.27 2.17 - 3.07 - 3.07 (0.80) 1.73 0.91 -	2,880,973 88,146 36,406,704 3,306,910 64,376,103 1,056,402 65,432,505 712,121,306 168,732,071 3,122 171	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806 <b>1,316,044</b> 63,697,850 717,993,290 165,859,420 3,095 171	137.73 2.44 0.67 3.20 (19.73) 2.72 (0.82) 1.73 0.87	Regulatory Capital (LKR Mn.)         Common Equity Tier I         Total (Tier I) Capital         Total Capital Base         Regulatory Capital Ratios (%)         Common Equity Tier I Capital Ratio (Minimum Requirement - 7.00%)         Total Tier I Capital Ratio (Minimum Requirement - 8.50%)         Total Tier I Capital Ratio (Minimum Requirement - 12.50%)         Regulatory Liquid Assets (LKR Mn.)         Domestic Banking Unit (LKR Mn.)         Offshore Banking Unit (USD '000)         Statutory Liquid Assets Ratio (%)         (Minimum Requirement 20 %)         Overall         Domestic Banking Unit	31.03.2024 54.809 54.809 68.427 12.69 12.69 15.84 250.667 246.691 31.386 39.42 39.54	31.12.2023 55,448 55,448 70,147 12.52 12.52 15.84 235,624 233,637 23,584 38.04 38.04 38.51	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	
Stated Capital         Statutory Reserve Fund         Fair Value through Other Comprehensive Income Reserve         Retained Earnings         Other Reserves         Total Shareholders' Equity         Non-controlling Interest         Total Equity         Total Equity & Liabilities         Contingent Liabilities and Commitments         Memorandum Information         Number of Employees	2,880,973 110,708 35,602,543 2,074,794 62,362,388 - - 62,362,388 712,226,325 - 168,714,435 3,105	2,880,973 (203,999) 34,846,140 2,074,794 60,506,581 - - - - - - - - - - - - - - - - - - -	- 154.27 2.17 - 3.07 - (0.80) 1.73 0.91	2,880,973 88,146 36,406,704 3,306,910 64,376,103 1,056,402 65,432,505 712,121,306 168,732,071 3,122	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806 1,316,044 63,697,850 717,993,290 165,859,420 3,095	- 137.73 2.44 0.67 3.20 (19.73) 2.72 (0.82) 1.73 0.87	Regulatory Capital (LKR Mn.)         Common Equity Tier I         Total (Tier I) Capital         Total Capital Base         Regulatory Capital Ratios (%)         Common Equity Tier I Capital Ratio         (Minimum Requirement - 7.00%)         Total Capital Ratio         (Minimum Requirement - 8.50%)         Total Capital Ratio         (Minimum Requirement - 12.50%)         Regulatory Liquid Assets (LKR Mn.)         Domestic Banking Unit (LKR Mn.)         Offshore Banking Unit (LKR Mn.)         Offshore Banking Unit (LKR Mn.)         Offshore Banking Unit (LSD '000)         Statutory Liquid Assets Ratio (%)         (Minimum Requirement 20 % )         Overall	31.03.2024 54.809 54.809 68.427 12.69 12.69 15.84 250.667 246.691 31.386 39.42	31.12.2023 55,448 55,448 70,147 12.52 12.52 15.84 235,624 233,637 23,584 38.04	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	
Stated Capital Statutory Reserve Fund Fair Value through Other Comprehensive Income Reserve Retained Earnings Other Reserves <b>Total Shareholders' Equity</b> <b>Non-controlling Interest</b> <b>Total Equity</b> <b>Total Equity &amp; Liabilities</b> <b>Contingent Liabilities and Commitments</b> <b>Memorandum Information</b> Number of Employees Number of Banking Centres Net Assets Value per Ordinary Share (Rs.)	2,880,973 110,708 35,602,543 2,074,794 62,362,388 - 62,362,388 712,226,325 168,714,435 3,105 171	2,880,973 (203,999) 34,846,140 2,074,794 60,506,581 - - 60,506,581 717,985,435 165,840,804 3,077 171	- 154.27 2.17 - 3.07 - 3.07 (0.80) 1.73 0.91 -	2,880,973 88,146 36,406,704 3,306,910 64,376,103 1,056,402 65,432,505 712,121,306 168,732,071 3,122 171	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806 <b>1,316,044</b> 63,697,850 717,993,290 165,859,420 3,095 171	137.73 2.44 0.67 3.20 (19.73) 2.72 (0.82) 1.73 0.87	Regulatory Capital (LKR Mn.)         Common Equity Tier I         Total (Tier I) Capital         Total Capital Base         Regulatory Capital Ratios (%)         Common Equity Tier I Capital Ratio         (Minimum Requirement - 7.00%)         Total Capital Ratio         (Minimum Requirement - 8.50%)         Total Capital Ratio         (Minimum Requirement - 12.50%)         Regulatory Liquidhy         Statutory Liquid Assets (LKR Mn.)         Domestic Banking Unit (LKR Mn.)         Offshore Banking Unit (USD '000)         Statutory Liquid Assets Ratio (%)         (Minimum Requirement 20 % )         Overall         Domestic Banking Unit         Offshore Banking Unit	31.03.2024 54.809 68.427 12.69 12.69 15.84 250.667 246.691 31.386 39.42 39.54 24.76	31.12.2023 55,448 55,448 70,147 12.52 12.52 15.84 235,624 233,637 23,584 38.04 38.51 23.28	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	
Stated Capital Statutory Reserve Fund Fair Value through Other Comprehensive Income Reserve Retained Earnings Other Reserves <b>Total Shareholders' Equity</b> <b>Non-controlling Interest</b> <b>Total Equity</b> <b>Total Equity &amp; Liabilities</b> <b>Contingent Liabilities and Commitments</b> <b>Memorandum Information</b> Number of Employees Number of Banking Centres	2,880,973 110,708 35,602,543 2,074,794 62,362,388 - 62,362,388 712,226,325 168,714,435 3,105 171	2,880,973 (203,999) 34,846,140 2,074,794 60,506,581 - - 60,506,581 717,985,435 165,840,804 3,077 171	- 154.27 2.17 - 3.07 - (0.80) 1.73 0.91 -	2,880,973 88,146 36,406,704 3,306,910 64,376,103 1,056,402 65,432,505 712,121,306 168,732,071 3,122 171	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806 <b>1,316,044</b> 63,697,850 717,993,290 165,859,420 3,095 171	137.73 2.44 0.67 3.20 (19.73) 2.72 (0.82) 1.73 0.87	Regulatory Capital (LKR Mn.)         Common Equity Tier I         Total (Tier I) Capital         Total Capital Base         Regulatory Capital Ratios (%)         Common Equity Tier I Capital Ratio (Minimum Requirement - 7.00%)         Total Tier I Capital Ratio (Minimum Requirement - 8.50%)         Total Tier I Capital Ratio (Minimum Requirement - 12.50%)         Regulatory Liquid Assets (LKR Mn.)         Domestic Banking Unit (USD '000)         Statutory Liquid Assets Ratio (%) (Minimum Requirement 20 % )         Overall         Domestic Banking Unit	31.03.2024 54.809 54.809 68.427 12.69 12.69 15.84 250.667 246.691 31.386 39.42 39.54	31.12.2023 55,448 55,448 70,147 12.52 12.52 15.84 235,624 233,637 23,584 38.04 38.04 38.51	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	
Stated Capital         Statutory Reserve Fund         Fair Value through Other Comprehensive Income Reserve         Retained Earnings         Other Reserves         Total Shareholders' Equity         Non-controlling Interest         Total Equity         Total Equity & Liabilities         Contingent Liabilities and Commitments         Memorandum Information         Number of Employees         Number of Banking Centres         Net Assets Value per Ordinary Share (Rs.)         Certification;	2,880,973 110,708 35,602,543 2,074,794 62,362,388 - 62,362,388 712,226,325 168,714,435 3,105 171 98.11	2,880,973 (203,999) 34,846,140 2,074,794 60,506,581 - - 60,506,581 717,985,435 165,840,804 3,077 171 98.31	- 154.27 2.17 - 3.07 - (0.80) 1.73 0.91 -	2,880,973 88,146 36,406,704 3,306,910 64,376,103 1,056,402 65,432,505 712,121,306 168,732,071 3,122 171	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806 <b>1,316,044</b> 63,697,850 717,993,290 165,859,420 3,095 171	137.73 2.44 0.67 3.20 (19.73) 2.72 (0.82) 1.73 0.87	Regulatory Capital (LKR Mn.)         Common Equity Tier I         Total (Tier I) Capital         Total Capital Base         Regulatory Capital Ratios (%)         Common Equity Tier I Capital Ratio         (Minimum Requirement - 7.00%)         Total Tier I Capital Ratio         (Minimum Requirement - 8.50%)         Total Capital Ratio         (Minimum Requirement - 12.50%)         Regulatory Liquid M         Statutory Liquid Assets (LKR Mn.)         Domestic Banking Unit (USD '000)         Statutory Liquid Assets Ratio (%)         (Minimum Requirement 20 % )         Overall         Domestic Banking Unit         Offshore Banking Unit         Offshore Banking Unit         Total Stock of High-Quality Liquid Assets (LKR Mn.)	31.03.2024 54.809 68.427 12.69 12.69 15.84 250.667 246.691 31.386 39.42 39.54 24.76	31.12.2023 55,448 55,448 70,147 12.52 12.52 15.84 235,624 233,637 23,584 38.04 38.51 23.28	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	
Stated Capital Statutory Reserve Fund Fair Value through Other Comprehensive Income Reserve Retained Earnings Other Reserves <b>Total Shareholders' Equity</b> <b>Non-controlling Interest</b> <b>Total Equity</b> <b>Total Equity &amp; Liabilities</b> <b>Contingent Liabilities and Commitments</b> <b>Memorandum Information</b> Number of Employees Number of Banking Centres Net Assets Value per Ordinary Share (Rs.)	2,880,973 110,708 35,602,543 2,074,794 62,362,388 - 62,362,388 712,226,325 168,714,435 3,105 171 98.11	2,880,973 (203,999) 34,846,140 2,074,794 60,506,581 - - 60,506,581 717,985,435 165,840,804 3,077 171 98.31	- 154.27 2.17 - 3.07 - (0.80) 1.73 0.91 -	2,880,973 88,146 36,406,704 3,306,910 64,376,103 1,056,402 65,432,505 712,121,306 168,732,071 3,122 171	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806 <b>1,316,044</b> 63,697,850 717,993,290 165,859,420 3,095 171	137.73 2.44 0.67 3.20 (19.73) 2.72 (0.82) 1.73 0.87	Regulatory Capital (LKR Mn.)         Common Equity Tier I         Total (Tier I) Capital         Total Capital Base         Regulatory Capital Ratios (%)         Common Equity Tier I Capital Ratio         (Minimum Requirement - 7.00%)         Total Capital Ratio         (Minimum Requirement - 8.50%)         Total Capital Ratio         (Minimum Requirement - 12.50%)         Regulatory Liquidhy         Statutory Liquid Assets (LKR Mn.)         Domestic Banking Unit (LKR Mn.)         Offshore Banking Unit (USD '000)         Statutory Liquid Assets Ratio (%)         (Minimum Requirement 20 % )         Overall         Domestic Banking Unit         Offshore Banking Unit	31.03.2024 54,809 54,809 68,427 12.69 12.69 15.84 250.667 246,691 31,386 39.54 24.76 192,578	31.12.2023 55,448 55,448 70,147 12.52 12.52 15.84 235,624 233,637 23,584 38.04 38.51 23.28	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	
Stated Capital         Statutory Reserve Fund         Fair Value through Other Comprehensive Income Reserve         Retained Earnings         Other Reserves         Total Shareholders' Equity         Non-controlling Interest         Total Equity         Total Equity         Contingent Liabilities and Commitments         Memorandum Information         Number of Employees         Number of Banking Centres         Net Assets Value per Ordinary Share (Rs.)         Certification;         I certify that the above Financial Statements are in compliance with the required	2,880,973 110,708 35,602,543 2,074,794 62,362,388 - 62,362,388 712,226,325 168,714,435 3,105 171 98.11	2,880,973 (203,999) 34,846,140 2,074,794 60,506,581 - - 60,506,581 717,985,435 165,840,804 3,077 171 98.31	- 154.27 2.17 - 3.07 - (0.80) 1.73 0.91 -	2,880,973 88,146 36,406,704 3,306,910 64,376,103 1,056,402 65,432,505 712,121,306 168,732,071 3,122 171	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806 <b>1,316,044</b> 63,697,850 717,993,290 165,859,420 3,095 171	137.73 2.44 0.67 3.20 (19.73) 2.72 (0.82) 1.73 0.87	Regulatory Capital (LKR Mn.)         Common Equity Tier I         Total (Tier I) Capital         Total Capital Base         Regulatory Capital Ratios (%)         Common Equity Tier I Capital Ratio         (Minimum Requirement - 7.00%)         Total Tier I Capital Ratio         (Minimum Requirement - 8.50%)         Total Tier I Capital Ratio         (Minimum Requirement - 12.50%)         Regulatory Liquidity         Statutory Liquid Assets (LKR Mn.)         Domestic Banking Unit (UKP Mn.)         Offshore Banking Unit (UKR Mn.)         Offshore Banking Unit (USD 1000)         Statutory Liquid Assets Ratio (%)         (Minimum Requirement 20 % )         Overall         Domestic Banking Unit         Offshore Banking Unit         Domestic Banking Unit         Offshore Banking Unit         Total Stock of High-Quality Liquid Assets (LKR Mn.)         Liquidity Coverage Ratio %         Rupee - (Minimum Requirement -100%)	31.03.2024 54.809 54.809 68.427 12.69 15.84 250.667 246.691 31.386 39.42 39.54 24.76 192.578 416.60	31.12.2023 55,448 55,448 70,147 12.52 12.52 15.84 235,624 233,637 23,584 38.04 38.51 23.28 174,012 355.16	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	
Stated Capital         Statutory Reserve Fund         Fair Value through Other Comprehensive Income Reserve         Retained Earnings         Other Reserves         Total Shareholders' Equity         Non-controlling Interest         Total Equity         Total Equity & Liabilities         Contingent Liabilities and Commitments         Memorandum Information         Number of Employees         Number of Banking Centres         Net Assets Value per Ordinary Share (Rs.)         Certification;	2,880,973 110,708 35,602,543 2,074,794 62,362,388 - 62,362,388 712,226,325 168,714,435 3,105 171 98.11	2,880,973 (203,999) 34,846,140 2,074,794 60,506,581 - - 60,506,581 717,985,435 165,840,804 3,077 171 98.31	- 154.27 2.17 - 3.07 - (0.80) 1.73 0.91 -	2,880,973 88,146 36,406,704 3,306,910 64,376,103 1,056,402 65,432,505 712,121,306 168,732,071 3,122 171	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806 <b>1,316,044</b> 63,697,850 717,993,290 165,859,420 3,095 171	137.73 2.44 0.67 3.20 (19.73) 2.72 (0.82) 1.73 0.87	Regulatory Capital (LKR Mn.)         Common Equity Tier I         Total (Tier I) Capital         Total Capital Base         Regulatory Capital Ratios (%)         Common Equity Tier I Capital Ratio         (Minimum Requirement - 7.00%)         Total Tier I Capital Ratio         (Minimum Requirement - 7.00%)         Total Capital Ratio         (Minimum Requirement - 8.50%)         Total Capital Ratio         (Minimum Requirement - 12.50%)         Regulatory Liquid Mesets (LKR Mn.)         Domestic Banking Unit (LKR Mn.)         Offshore Banking Unit (USD '000)         Statutory Liquid Assets Ratio (%)         (Minimum Requirement 20 % )         Overall         Domestic Banking Unit         Total Stock of High-Quality Liquid Assets (LKR Mn.)         Liquidity Coverage Ratio %	31.03.2024 54,809 54,809 68,427 12.69 12.69 15.84 250.667 246,691 31,386 39.54 24.76 192,578	31.12.2023 55,448 55,448 70,147 12.52 12.52 15.84 233,624 233,637 23,584 38.04 38.04 38.51 23.28 174,012	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	
Stated Capital         Statutory Reserve Fund         Fair Value through Other Comprehensive Income Reserve         Retained Earnings         Other Reserves         Total Shareholders' Equity         Non-controlling Interest         Total Equity         Total Equity         Contingent Liabilities and Commitments         Memorandum Information         Number of Employees         Number of Banking Centres         Net Assets Value per Ordinary Share (Rs.)         Certification;         I certify that the above Financial Statements are in compliance with the required	2,880,973 110,708 35,602,543 2,074,794 62,362,388 - 62,362,388 712,226,325 168,714,435 3,105 171 98.11	2,880,973 (203,999) 34,846,140 2,074,794 60,506,581 - - 60,506,581 717,985,435 165,840,804 3,077 171 98.31	- 154.27 2.17 - 3.07 - (0.80) 1.73 0.91 -	2,880,973 88,146 36,406,704 3,306,910 64,376,103 1,056,402 65,432,505 712,121,306 168,732,071 3,122 171	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806 <b>1,316,044</b> 63,697,850 717,993,290 165,859,420 3,095 171	137.73 2.44 0.67 3.20 (19.73) 2.72 (0.82) 1.73 0.87	Regulatory Capital (LKR Mn.)         Common Equity Tier I         Total (Tier I) Capital         Total Capital Base         Regulatory Capital Ratios (%)         Common Equity Tier I Capital Ratio         (Minimum Requirement - 7.00%)         Total Tier I Capital Ratio         (Minimum Requirement - 8.50%)         Total Capital Ratio         (Minimum Requirement - 12.50%)         Regulatory Liquid Mestes         Statutory Liquid Assets (LKR Mn.)         Domestic Banking Unit (LKR Mn.)         Offshore Banking Unit (USD '000)         Statutory Liquid Assets Ratio (%)         (Minimum Requirement 20 % )         Overall         Dowestic Banking Unit         Offshore Banking Unit         Offshore Banking Unit         Offshore Banking Unit         Offshore Banking Unit         Overall         Dowestic Banking Unit         Offshore Banking Unit         Offshore Banking Unit         Ufuidity Coverage Ratio %         Rupee - (Minimum Requirement -100%)         All Currency - (Minimum Requirement -100%)	31.03.2024 54,809 54,809 68,427 12.69 12.69 15.84 250.667 246.691 31,386 39.942 39.54 24.76 192,578 416.60 374.42	31.12.2023 55,448 55,448 70,147 12.52 12.52 15.84 233,624 233,637 23,584 38.04 38.51 23.28 174,012 355.16 338.42	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	
Stated Capital         Statutory Reserve Fund         Fair Value through Other Comprehensive Income Reserve         Retained Earnings         Other Reserves         Total Shareholders' Equity         Non-controlling Interest         Total Equity         Total Equity & Liabilities         Contingent Liabilities and Commitments         Memorandum Information         Number of Employees         Number of Banking Centres         Net Assets Value per Ordinary Share (Rs.)         Certification;         I certify that the above Financial Statements are in compliance with the require         (Sgd.) Champika Dodanwela (Ms.)	2,880,973 110,708 35,602,543 2,074,794 62,362,388 - 62,362,388 712,226,325 168,714,435 3,105 171 98.11	2,880,973 (203,999) 34,846,140 2,074,794 60,506,581 - - 60,506,581 717,985,435 165,840,804 3,077 171 98.31	- 154.27 2.17 - 3.07 - (0.80) 1.73 0.91 -	2,880,973 88,146 36,406,704 3,306,910 64,376,103 1,056,402 65,432,505 712,121,306 168,732,071 3,122 171	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806 <b>1,316,044</b> 63,697,850 717,993,290 165,859,420 3,095 171	137.73 2.44 0.67 3.20 (19.73) 2.72 (0.82) 1.73 0.87	Regulatory Capital (LKR Mn.)         Common Equity Tier I         Total (Tier I) Capital         Total Capital Base         Regulatory Capital Ratios (%)         Common Equity Tier I Capital Ratio         (Minimum Requirement - 7.00%)         Total Tier I Capital Ratio         (Minimum Requirement - 8.50%)         Total Tier I Capital Ratio         (Minimum Requirement - 12.50%)         Regulatory Liquidity         Statutory Liquid Assets (LKR Mn.)         Domestic Banking Unit (UKP Mn.)         Offshore Banking Unit (UKR Mn.)         Offshore Banking Unit (USD 1000)         Statutory Liquid Assets Ratio (%)         (Minimum Requirement 20 % )         Overall         Domestic Banking Unit         Offshore Banking Unit         Domestic Banking Unit         Offshore Banking Unit         Total Stock of High-Quality Liquid Assets (LKR Mn.)         Liquidity Coverage Ratio %         Rupee - (Minimum Requirement -100%)	31.03.2024 54.809 54.809 68.427 12.69 15.84 250.667 246.691 31.386 39.42 39.54 24.76 192.578 416.60	31.12.2023 55,448 55,448 70,147 12.52 12.52 15.84 235,624 233,637 23,584 38.04 38.51 23.28 174,012 355.16	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	
Stated Capital Statutory Reserve Fund Fair Value through Other Comprehensive Income Reserve Retained Earnings Other Reserves <b>Total Shareholders' Equity</b> <b>Non-controlling Interest</b> <b>Total Equity &amp; Liabilities</b> <b>Contingent Liabilities and Commitments</b> <b>Memorandum Information</b> Number of Employees Number of Banking Centres Net Assets Value per Ordinary Share (Rs.) <b>Certification;</b> I Certify that the above Financial Statements are in compliance with the require <b>(Sgd.) Champika Dodanwela (Ms.)</b> Chief Financial Officer	2,880,973 110,708 35,602,543 2,074,794 62,362,388 - 62,362,388 712,226,325 168,714,435 3,105 171 98.11 ments of the Companies Ac	2,880,973 (203,999) 34,846,140 2,074,794 60,506,581 - 60,506,581 - 717,985,435 - 165,840,804 - 3,077 171 - 98.31 t No. 07 of 2007.	- 154.27 2.17 - 3.07 - (0.80) 1.73 0.91 -	2,880,973 88,146 36,406,704 3,306,910 64,376,103 1,056,402 65,432,505 712,121,306 168,732,071 3,122 171	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806 <b>1,316,044</b> 63,697,850 717,993,290 165,859,420 3,095 171	137.73 2.44 0.67 3.20 (19.73) 2.72 (0.82) 1.73 0.87	Regulatory Capital (LKR Mn.)         Common Equity Tier I         Total (Tier I) Capital         Total Capital Base         Regulatory Capital Ratios (%)         Common Equity Tier I Capital Ratio         (Minimum Requirement - 7.00%)         Total Tier I Capital Ratio         (Minimum Requirement - 8.50%)         Total Capital Ratio         (Minimum Requirement - 12.50%)         Regulatory Liquid Mestes         Statutory Liquid Assets (LKR Mn.)         Domestic Banking Unit (LKR Mn.)         Offshore Banking Unit (USD '000)         Statutory Liquid Assets Ratio (%)         (Minimum Requirement 20 % )         Overall         Dowestic Banking Unit         Offshore Banking Unit         Offshore Banking Unit         Offshore Banking Unit         Offshore Banking Unit         Overall         Dowestic Banking Unit         Offshore Banking Unit         Offshore Banking Unit         Ufuidity Coverage Ratio %         Rupee - (Minimum Requirement -100%)         All Currency - (Minimum Requirement -100%)	31.03.2024 54,809 54,809 68,427 12.69 12.69 15.84 250.667 246.691 31,386 39.942 39.54 24.76 192,578 416.60 374.42	31.12.2023 55,448 55,448 70,147 12.52 12.52 15.84 233,624 233,637 23,584 38.04 38.51 23.28 174,012 355.16 338.42	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	
Stated Capital         Statutory Reserve Fund         Fair Value through Other Comprehensive Income Reserve         Retained Earnings         Other Reserves         Total Shareholders' Equity         Non-controlling Interest         Total Equity         Total Equity & Liabilities         Contingent Liabilities and Commitments         Memorandum Information         Number of Employees         Number of Banking Centres         Net Assets Value per Ordinary Share (Rs.)         Certification;         I certify that the above Financial Statements are in compliance with the require         (Sgd.) Champika Dodanwela (Ms.)	2,880,973 110,708 35,602,543 2,074,794 62,362,388 - 62,362,388 712,226,325 168,714,435 3,105 171 98.11 ments of the Companies Ac	2,880,973 (203,999) 34,846,140 2,074,794 60,506,581 - 60,506,581 - 717,985,435 - 165,840,804 - 3,077 171 - 98.31 t No. 07 of 2007.	- 154.27 2.17 - 3.07 - (0.80) 1.73 0.91 -	2,880,973 88,146 36,406,704 3,306,910 64,376,103 1,056,402 65,432,505 712,121,306 168,732,071 3,122 171	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806 <b>1,316,044</b> 63,697,850 717,993,290 165,859,420 3,095 171	137.73 2.44 0.67 3.20 (19.73) 2.72 (0.82) 1.73 0.87	Regulatory Capital (LKR Mn.) Common Equity Tier I Total (Tier I) Capital Total Capital Base         Regulatory Capital Ratios (%) Common Equity Tier I Capital Ratio (Minimum Requirement - 7.00%) Total Tier I Capital Ratio (Minimum Requirement - 8.50%) Total Capital Ratio (Minimum Requirement - 12.50%)         Regulatory Liquid Assets (LKR Mn.) Domestic Banking Unit (LKR Mn.) Offshore Banking Unit (LKR Mn.) Offshore Banking Unit (USD '000)         Statutory Liquid Assets Ratio (%) (Minimum Requirement 20 % ) Overall Domestic Banking Unit         Total Stock of High-Quality Liquid Assets (LKR Mn.)         Liquidity Coverage Ratio % Rupee - (Minimum Requirement -100%) All Currency - (Minimum Requirement-100%)         Net Stable Funding Ratio (%)	31.03.2024 54,809 54,809 68,427 12.69 12.69 15.84 250.667 246.691 31,386 39.942 39.54 24.76 192,578 416.60 374.42	31.12.2023 55,448 55,448 70,147 12.52 12.52 15.84 233,624 233,637 23,584 38.04 38.51 23.28 174,012 355.16 338.42	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	
Stated Capital         Statutory Reserve Fund         Fair Value through Other Comprehensive Income Reserve         Retained Earnings         Other Reserves         Total Shareholders' Equity         Non-controlling Interest         Total Equity & Liabilities         Contingent Liabilities and Commitments         Memorandum Information         Number of Employees         Number of Banking Centres         Net Assets Value per Ordinary Share (Rs.)         Certification;         I certify that the above Financial Statements are in compliance with the require         (Sgd.) Champika Dodanwela (Ms.)         Chief Financial Officer         We the undersigned, being the Chairman, Director/ Chief Executive Officer of Statements	2,880,973 110,708 35,602,543 2,074,794 62,362,388 - 62,362,388 712,226,325 168,714,435 3,105 171 98.11 ments of the Companies Ac	2,880,973 (203,999) 34,846,140 2,074,794 60,506,581 - - 60,506,581 717,985,435 - 165,840,804 - 3,077 171 - 98,31 t No. 07 of 2007.	- 154.27 2.17 - 3.07 (0.80) 1.73 0.91 - (0.20)	2,880,973 88,146 36,406,704 3,306,910 64,376,103 1,056,402 65,432,505 712,121,306 168,732,071 3,122 171	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806 <b>1,316,044</b> 63,697,850 717,993,290 165,859,420 3,095 171	137.73 2.44 0.67 3.20 (19.73) 2.72 (0.82) 1.73 0.87	Regulatory Capital (LKR Mn.) Common Equity Tier I Total (Tier I) Capital Total Capital Base         Regulatory Capital Ratios (%) Common Equity Tier I Capital Ratio (Minimum Requirement - 7.00%) Total Tier I Capital Ratio (Minimum Requirement - 8.50%) Total Capital Ratio (Minimum Requirement - 12.50%)         Regulatory Liquid Assets (LKR Mn.) Domestic Banking Unit (LKR Mn.) Offshore Banking Unit (LKR Mn.) Offshore Banking Unit (USD '000)         Statutory Liquid Assets Ratio (%) (Minimum Requirement 20 % ) Overall Domestic Banking Unit         Total Stock of High-Quality Liquid Assets (LKR Mn.)         Liquidity Coverage Ratio % Rupee - (Minimum Requirement -100%) All Currency - (Minimum Requirement-100%)         Net Stable Funding Ratio (%)	31.03.2024 54,809 54,809 68,427 12.69 12.69 15.84 250.667 246.691 31,386 39.942 39.54 24.76 192,578 416.60 374.42	31.12.2023 55,448 55,448 70,147 12.52 12.52 15.84 233,624 233,637 23,584 38.04 38.51 23.28 174,012 355.16 338.42	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	
Stated Capital         Statutory Reserve Fund         Fair Value through Other Comprehensive Income Reserve         Retained Earnings         Other Reserves         Total Shareholders' Equity         Non-controlling Interest         Total Equity         Total Equity & Liabilities         Contingent Liabilities and Commitments         Memorandum Information         Number of Employees         Number of Banking Centres         Net Assets Value per Ordinary Share (Rs.)         Certification;         I certify that the above Financial Statements are in compliance with the require         (Sgd.) Champika Dodanwela (Ms.)         Chief Financial Officer         We the undersigned, being the Chairman, Director/ Chief Executive Officer of Sa) the above statements have been prepared in compliance with the format an	2,880,973 110,708 35,602,543 2,074,794 62,362,388 - 62,362,388 712,226,325 168,714,435 3,105 171 98.11 ments of the Companies Ac	2,880,973 (203,999) 34,846,140 2,074,794 60,506,581 - - 60,506,581 717,985,435 165,840,804 3,077 171 98,31 t No. 07 of 2007.	- 154.27 2.17 - 3.07 - (0.80) 1.73 0.91 - (0.20)	2,880,973 88,146 36,406,704 3,306,910 64,376,103 1,056,402 65,432,505 712,121,306 168,732,071 3,122 171 101.28	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806 <b>1,316,044</b> 63,697,850 717,993,290 165,859,420 3,095 171	137.73 2.44 0.67 3.20 (19.73) 2.72 (0.82) 1.73 0.87	Regulatory Capital (LKR Mn.) Common Equity Tier I Total (Tier I) Capital Total Capital Base         Regulatory Capital Ratios (%) Common Equity Tier I Capital Ratio (Minimum Requirement - 7.00%) Total Tier I Capital Ratio (Minimum Requirement - 8.50%) Total Capital Ratio (Minimum Requirement - 12.50%)         Regulatory Liquid Assets (LKR Mn.) Domestic Banking Unit (LKR Mn.) Offshore Banking Unit (LKR Mn.) Offshore Banking Unit (USD '000)         Statutory Liquid Assets Ratio (%) (Minimum Requirement 20 % ) Overall Domestic Banking Unit         Total Stock of High-Quality Liquid Assets (LKR Mn.)         Liquidity Coverage Ratio % Rupee - (Minimum Requirement -100%) All Currency - (Minimum Requirement-100%)         Net Stable Funding Ratio (%)	31.03.2024 54.809 54.809 68.427 12.69 12.69 15.84 250.667 246.691 31,386 39.42 39.54 24.76 192.578 416.60 374.42 134.13	31.12.2023 55,448 55,448 70,147 12.52 12.52 15.84 235,624 233,637 23,584 38.04 38.51 23.28 174,012 355.16 338.42 129.67	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	
Stated Capital         Statutory Reserve Fund         Fair Value through Other Comprehensive Income Reserve         Retained Earnings         Other Reserves         Total Shareholders' Equity         Non-controlling Interest         Total Equity & Liabilities         Contingent Liabilities and Commitments         Memorandum Information         Number of Employees         Number of Banking Centres         Net Assets Value per Ordinary Share (Rs.)         Certification;         I certify that the above Financial Statements are in compliance with the require         (Sgd.) Champika Dodanwela (Ms.)         Chief Financial Officer         We the undersigned, being the Chairman, Director/ Chief Executive Officer of Statements	2,880,973 110,708 35,602,543 2,074,794 62,362,388 - 62,362,388 712,226,325 168,714,435 3,105 171 98.11 ments of the Companies Ac	2,880,973 (203,999) 34,846,140 2,074,794 60,506,581 - - 60,506,581 717,985,435 165,840,804 3,077 171 98,31 t No. 07 of 2007.	- 154.27 2.17 - 3.07 - (0.80) 1.73 0.91 - (0.20)	2,880,973 88,146 36,406,704 3,306,910 64,376,103 1,056,402 65,432,505 712,121,306 168,732,071 3,122 171 101.28	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806 <b>1,316,044</b> 63,697,850 717,993,290 165,859,420 3,095 171	137.73 2.44 0.67 3.20 (19.73) 2.72 (0.82) 1.73 0.87	Regulatory Capital (LKR Mn.)         Common Equity Tier I         Total (Tier I) Capital         Total Capital Base         Regulatory Capital Ratios (%)         Common Equity Tier I Capital Ratio         (Minimum Requirement - 7.00%)         Total Tier I Capital Ratio         (Minimum Requirement - 7.00%)         Total Capital Ratio         (Minimum Requirement - 12.50%)         Regulatory Liquid Assets (LKR Mn.)         Domestic Banking Unit (USD '000)         Statutory Liquid Assets Ratio (%)         (Minimum Requirement 20 % )         Overall         Domestic Banking Unit         Offshore Banking Unit         Offshore Banking Unit         Liquidity Coverage Ratio %         Rupea - (Minimum Requirement -100%)         All Currency - (Minimum Requirement -100%)         Net Stable Funding Ratio (%)         (Minimum Requirement -100%)	31.03.2024 54,809 54,809 68,427 12.69 12.69 15.84 250.667 246.691 31,386 39.942 39.54 24.76 192,578 416.60 374.42	31.12.2023 55,448 55,448 70,147 12.52 12.52 15.84 233,624 233,637 23,584 38.04 38.51 23.28 174,012 355.16 338.42	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	
Stated Capital Statutory Reserve Fund Fair Value through Other Comprehensive Income Reserve Retained Earnings Other Reserves Total Shareholders' Equity Non-controlling Interest Total Equity Total Equity Total Equity & Liabilities Contingent Liabilities and Commitments Memorandum Information Number of Employees Number of Banking Centres Net Assets Value per Ordinary Share (Rs.) Certification; I certify that the above Financial Statements are in compliance with the required (Sgd.) Champika Dodanwela (Ms.) Chief Financial Officer We the undersigned, being the Chairman, Director/Chief Executive Officer of S a) the above statements have been prepared in compliance with the format an b) the information contained in these statements have been extracted from the	2,880,973 110,708 35,602,543 2,074,794 62,362,388 - 62,362,388 712,226,325 168,714,435 3,105 171 98.11 ments of the Companies Ac Seylan Bank PLC certify joint d definitions prescribed by to pun-audited financial stater	2,880,973 (203,999) 34,846,140 2,074,794 60,506,581 - - 60,506,581 - - - 60,506,581 - - - - - - - - - - - - - - - - - - -	- 154.27 2.17 - 3.07 - (0.80) 1.73 0.91 - (0.20)	2,880,973 88,146 36,406,704 3,306,910 64,376,103 1,056,402 65,432,505 712,121,306 168,732,071 3,122 171 101.28	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806 <b>1,316,044</b> 63,697,850 717,993,290 165,859,420 3,095 171	137.73 2.44 0.67 3.20 (19.73) 2.72 (0.82) 1.73 0.87	Regulatory Capital (LKR Mn.)         Common Equity Tier I         Total (Tier I) Capital         Total Capital Base         Regulatory Capital Ratios (%)         Common Equity Tier I Capital Ratio         (Minimum Requirement - 7.00%)         Total Tier I Capital Ratio         (Minimum Requirement - 2.05%)         Total Tier I Capital Ratio         (Minimum Requirement - 12.50%)         Regulatory Liquidity         Statutory Liquid Assets (LKR Mn.)         Domestic Banking Unit (UKD 7000)         Statutory Liquid Assets Ratio (%)         (Minimum Requirement 20 % )         Overall         Domestic Banking Unit         Offshore Banking Unit         Total Stock of High-Quality Liquid Assets (LKR Mn.)         Liquidity Coverage Ratio %         Rupe - (Minimum Requirement -100%)         All Currency - (Minimum Requirement -100%)         Net Stable Funding Ratio (%)         (Minimum Requirement -100%)	31.03.2024 54.809 54.809 68.427 12.69 12.69 15.84 250.667 246.691 31,386 39.42 39.54 24.76 192.578 416.60 374.42 134.13	31.12.2023 55,448 55,448 70,147 12.52 12.52 15.84 235,624 233,637 23,584 38.04 38.51 23.28 174,012 355.16 338.42 129.67	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	
Stated Capital         Statutory Reserve Fund         Fair Value through Other Comprehensive Income Reserve         Retained Earnings         Other Reserves         Total Shareholders' Equity         Non-controlling Interest         Total Equity         Total Equity & Liabilities         Contingent Liabilities and Commitments         Memorandum Information         Number of Employees         Number of Banking Centres         Net Assets Value per Ordinary Share (Rs.)         Certification;         I certify that the above Financial Statements are in compliance with the require         (Sgd.) Champika Dodanwela (Ms.)         Chief Financial Officer         We the undersigned, being the Chairman, Director/ Chief Executive Officer of Sa) the above statements have been prepared in compliance with the format an	2,880,973 110,708 35,602,543 2,074,794 62,362,388 - 62,362,388 712,226,325 168,714,435 3,105 171 98.11 ments of the Companies Ac	2,880,973 (203,999) 34,846,140 2,074,794 60,506,581 - - 60,506,581 - - - 60,506,581 - - - - - - - - - - - - - - - - - - -	- 154.27 2.17 - 3.07 - (0.80) 1.73 0.91 - (0.20)	2,880,973 88,146 36,406,704 3,306,910 64,376,103 1,056,402 65,432,505 712,121,306 168,732,071 3,122 171 101.28	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806 <b>1,316,044</b> 63,697,850 717,993,290 165,859,420 3,095 171	137.73 2.44 0.67 3.20 (19.73) 2.72 (0.82) 1.73 0.87	Regulatory Capital (LKR Mn.)         Common Equity Tier I         Total (Tier I) Capital         Total Capital Ratios (%)         Common Equity Tier I Capital Ratio (Minimum Requirement - 7.00%)         Total Tier I Capital Ratio (Minimum Requirement - 8.50%)         Total Capital Ratio         (Minimum Requirement - 2.50%)         Regulatory Liquidity         Statutory Liquid Assets (LKR Mn.)         Domestic Banking Unit (LKR Mn.)         Offshore Banking Unit (USD '000)         Statutory Liquid Assets Ratio (%)         (Minimum Requirement 20 % )         Overall         Domestic Banking Unit         Offshore Banking Unit         Total Stock of High-Quality Liquid Assets (LKR Mn.)         Liquidity Coverage Ratio %         Rupee - (Minimum Requirement -100%)         All Currency - (Minimum Requirement -100%)         Net Stable Funding Ratio (%)         (Minimum Requirement -100%)	31.03.2024 54.809 54.809 68.427 12.69 12.69 15.84 250.667 246.691 31.386 39.42 39.54 24.76 192.578 416.60 374.42 134.13	31.12.2023 55,448 55,448 70,147 12.52 12.52 15.84 235,624 233,637 23,584 38.04 38.04 38.51 23.28 174,012 355.16 338.42 129,67 3.85	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	
Stated Capital         Statutory Reserve Fund         Fair Value through Other Comprehensive Income Reserve         Retained Earnings         Other Reserves         Total Shareholders' Equity         Non-controlling Interest         Total Equity         Total Equity & Liabilities         Contingent Liabilities and Commitments         Memorandum Information         Number of Employees         Number of Banking Centres         Net Assets Value per Ordinary Share (Rs.)         Certification;         I certify that the above Financial Statements are in compliance with the require         (Sgd.) Champika Dodanwela (Ms.)         Chief Financial Officer         We the undersigned, being the Chairman, Director/ Chief Executive Officer of Sa ) the above statements have been prepared in compliance with the format an b ) the information contained in these statements have been extracted from the         (Sgd.) W.M.R.S. Dias	2,880,973 110,708 35,602,543 2,074,794 62,362,388 - 62,362,388 712,226,325 168,714,435 3,105 171 98.11 ments of the Companies Ac Seylan Bank PLC certify joint d definitions prescribed by t e un-audited financial stater (Sgd.) Ramesh Ja	2,880,973 (203,999) 34,846,140 2,074,794 60,506,581 - - 60,506,581 717,985,435 165,840,804 3,077 171 98,31 t No. 07 of 2007. tly that, he Central Bank of Sri nents of the Bank & Gr ayasekara	- 154.27 2.17 - 3.07 - (0.80) 1.73 0.91 - (0.20)	2,880,973 88,146 36,406,704 3,306,910 64,376,103 1,056,402 65,432,505 712,121,306 168,732,071 3,122 171 101.28	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806 <b>1,316,044</b> 63,697,850 717,993,290 165,859,420 3,095 171	137.73 2.44 0.67 3.20 (19.73) 2.72 (0.82) 1.73 0.87	Regulatory Capital (LKR Mn.)         Common Equity Tier I         Total (Tier I) Capital         Total Capital Ratios (%)         Common Equity Tier I Capital Ratio (Minimum Requirement - 7.00%)         Total Tier I Capital Ratio (Minimum Requirement - 8.50%)         Total Capital Ratio         (Minimum Requirement - 2.50%)         Regulatory Liquidity         Statutory Liquid Assets (LKR Mn.)         Domestic Banking Unit (LKR Mn.)         Offshore Banking Unit (USD '000)         Statutory Liquid Assets Ratio (%)         (Minimum Requirement 20 % )         Overall         Domestic Banking Unit         Offshore Banking Unit         Total Stock of High-Quality Liquid Assets (LKR Mn.)         Liquidity Coverage Ratio %         Rupee - (Minimum Requirement -100%)         All Currency - (Minimum Requirement -100%)         Net Stable Funding Ratio (%)         (Minimum Requirement -100%)	31.03.2024 54.809 54.809 68.427 12.69 12.69 15.84 250.667 246.691 31.386 39.42 39.54 24.76 192.578 416.60 374.42 134.13	31.12.2023 55,448 55,448 70,147 12.52 12.52 15.84 235,624 233,637 23,584 38.04 38.04 38.51 23.28 174,012 355.16 338.42 129,67 3.85	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	
Stated Capital         Statutory Reserve Fund         Fair Value through Other Comprehensive Income Reserve         Retained Earnings         Other Reserves         Total Shareholders' Equity         Non-controlling Interest         Total Equity         Total Equity         Total Equity         Contingent Liabilities         Contingent Liabilities and Commitments         Memorandum Information         Number of Employees         Number of Banking Centres         Net Assets Value per Ordinary Share (Rs.)         Certification;         I certify that the above Financial Statements are in compliance with the required         (Sgd.) Champika Dodanwela (Ms.)         Chief Financial Officer         We the undersigned, being the Chairman, Director/ Chief Executive Officer of Sa ) the above statements have been prepared in compliance with the format and b ) the information contained in these statements have been extracted from the         (Sgd.) W.M.R.S.Dias         Chairman	2,880,973 110,708 35,602,543 2,074,794 62,362,388 - 62,362,388 712,226,325 168,714,435 3,105 171 98.11 ments of the Companies Ac Seylan Bank PLC certify joint d definitions prescribed by to pun-audited financial stater	2,880,973 (203,999) 34,846,140 2,074,794 60,506,581 - - 60,506,581 717,985,435 165,840,804 3,077 171 98,31 t No. 07 of 2007. tly that, he Central Bank of Sri nents of the Bank & Gr ayasekara	- 154.27 2.17 - 3.07 - (0.80) 1.73 0.91 - (0.20)	2,880,973 88,146 36,406,704 3,306,910 64,376,103 1,056,402 65,432,505 712,121,306 168,732,071 3,122 171 101.28	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806 <b>1,316,044</b> 63,697,850 717,993,290 165,859,420 3,095 171	137.73 2.44 0.67 3.20 (19.73) 2.72 (0.82) 1.73 0.87	Regulatory Capital (LKR Mn.)         Common Equity Tier I         Total (Tier I) Capital         Total Capital Ratiss (%)         Common Equity Tier I Capital Ratis (%)         Common Equity Tier I Capital Ratio (Minimum Requirement - 7.00%)         Total Tier I Capital Ratis (%)         (Minimum Requirement - 2.50%)         Total Tier I Capital Ratio (Minimum Requirement - 12.50%)         Regulatory Liquidity         Statutory Liquid Assets (LKR Mn.)         Domestic Banking Unit (USD '000)         Statutory Liquid Assets Ratio (%)         (Minimum Requirement 20 % )         Overall         Domestic Banking Unit         Offshore Banking Unit         Minimum Requirement -100%)         All Currency	31.03.2024 54.809 54.809 68.427 12.69 12.69 15.84 250.667 246.691 31.386 39.42 39.54 24.76 192.578 416.60 374.42 134.13	31.12.2023 55,448 55,448 70,147 12.52 12.52 15.84 235,624 233,637 23,584 38.04 38.04 38.51 23.28 174,012 355.16 338.42 129,67 3.85	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	
Stated Capital         Statutory Reserve Fund         Fair Value through Other Comprehensive Income Reserve         Retained Earnings         Other Reserves         Total Shareholders' Equity         Non-controlling Interest         Total Equity         Total Equity         Total Equity         Total Equity         Total Equity         Total Equity & Liabilities         Contingent Liabilities and Commitments         Memorandum Information         Number of Employees         Number of Banking Centres         Net Assets Value per Ordinary Share (Rs.)         Certification;         I certify that the above Financial Statements are in compliance with the required         (Sgd.) Champika Dodanwela (Ms.)         Chief Financial Officer         We the undersigned, being the Chairman, Director/ Chief Executive Officer of Sa ) the above statements have been prepared in compliance with the format and b ) the information contained in these statements have been extracted from the format and b ) the information contained in these statements have been extracted from the April 30, 2024	2,880,973 110,708 35,602,543 2,074,794 62,362,388 - 62,362,388 712,226,325 168,714,435 3,105 171 98.11 ments of the Companies Ac Seylan Bank PLC certify joint d definitions prescribed by t e un-audited financial stater (Sgd.) Ramesh Ja	2,880,973 (203,999) 34,846,140 2,074,794 60,506,581 - - 60,506,581 717,985,435 165,840,804 3,077 171 98,31 t No. 07 of 2007. tly that, he Central Bank of Sri nents of the Bank & Gr ayasekara	- 154.27 2.17 - 3.07 - (0.80) 1.73 0.91 - (0.20)	2,880,973 88,146 36,406,704 3,306,910 64,376,103 1,056,402 65,432,505 712,121,306 168,732,071 3,122 171 101.28	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806 <b>1,316,044</b> 63,697,850 717,993,290 165,859,420 3,095 171	137.73 2.44 0.67 3.20 (19.73) 2.72 (0.82) 1.73 0.87	Regulatory Capital (LKR Mn.)         Common Equity Tier I         Total (Tier I) Capital         Total Capital Base         Regulatory Capital Ratios (%)         Common Equity Tier I Capital Ratio (Minimum Requirement - 7.00%)         Total Tier I Capital Ratio (Minimum Requirement - 8.50%)         Total Tier I Capital Ratio (Minimum Requirement - 12.50%)         Regulatory Liquidity         Statutory Liquid Assets (LKR Mn.)         Domestic Banking Unit (USD '000)         Statutory Liquid Assets Ratio (%)         (Minimum Requirement 20 % )         Overall         Domestic Banking Unit         Total Stock of High-Quality Liquid Assets (LKR Mn.)         Liquidity Coverage Ratio %         Rupea - (Minimum Requirement -100%)         All Currency - (Minimum Requirement -100%)         All Currency - (Minimum Requirement -100%)         Net Stable Funding Ratio (%)         (Minimum Requirement -100%)         Net Stable Funding Ratio (%)         (Minimum Requirement -100%)	31.03.2024 54.809 54.809 68.427 12.69 12.69 15.84 250.667 246.691 31.386 39.42 39.54 24.76 192.578 416.60 374.42 134.13 3.89 66.75	31.12.2023 55,448 55,448 70,147 12.52 12.52 15.84 235,624 233,637 23,584 38.04 38.04 38.51 23.28 174,012 355.16 338.42 129.67 3.85 68.29	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	
Stated Capital         Statutory Reserve Fund         Fair Value through Other Comprehensive Income Reserve         Retained Earnings         Other Reserves         Total Shareholders' Equity         Non-controlling Interest         Total Equity         Total Equity         Total Equity         Contingent Liabilities         Contingent Liabilities and Commitments         Memorandum Information         Number of Employees         Number of Banking Centres         Net Assets Value per Ordinary Share (Rs.)         Certification;         I certify that the above Financial Statements are in compliance with the required         (Sgd.) Champika Dodanwela (Ms.)         Chief Financial Officer         We the undersigned, being the Chairman, Director/ Chief Executive Officer of Sa ) the above statements have been prepared in compliance with the format and b ) the information contained in these statements have been extracted from the         (Sgd.) W.M.R.S.Dias         Chairman	2,880,973 110,708 35,602,543 2,074,794 62,362,388 - 62,362,388 712,226,325 168,714,435 3,105 171 98.11 ments of the Companies Ac Seylan Bank PLC certify joint d definitions prescribed by t e un-audited financial stater (Sgd.) Ramesh Ja	2,880,973 (203,999) 34,846,140 2,074,794 60,506,581 - - 60,506,581 717,985,435 165,840,804 3,077 171 98,31 t No. 07 of 2007. tly that, he Central Bank of Sri nents of the Bank & Gr ayasekara	- 154.27 2.17 - 3.07 - (0.80) 1.73 0.91 - (0.20)	2,880,973 88,146 36,406,704 3,306,910 64,376,103 1,056,402 65,432,505 712,121,306 168,732,071 3,122 171 101.28	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806 <b>1,316,044</b> 63,697,850 717,993,290 165,859,420 3,095 171	137.73 2.44 0.67 3.20 (19.73) 2.72 (0.82) 1.73 0.87	Regulatory Capital (LKR Mn.)         Common Equity Tier I         Total (Tier I) Gapital         Total Capital Base         Regulatory Capital Ratios (%)         Common Equity Tier I Capital Ratio (Minimum Requirement - 7.00%)         Total Tier I Capital Ratio (Minimum Requirement - 2.50%)         Total Capital Ratio (Minimum Requirement - 12.50%)         Regulatory Liquidity         Statutory Liquid Assets (LKR Mn.)         Domestic Banking Unit (USD '000)         Statutory Liquid Assets Ratio (%)         (Minimum Requirement 20 % )         Overall         Domestic Banking Unit         Offshore Banking Unit<	31.03.2024 54,809 54,809 68,427 12.69 12.69 15.84 250.667 246.691 31,386 39.42 39.54 24.76 192.578 416.60 374.42 134.13 3.89 66.75 5.24	31.12.2023 55,448 55,448 70,147 12.52 12.52 15.84 235,624 233,637 23,584 38.04 38.04 38.51 23.28 174,012 355,16 338.42 129.67 3.85 68.29 5.76	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	
Stated Capital         Statutory Reserve Fund         Fair Value through Other Comprehensive Income Reserve         Retained Earnings         Other Reserves         Total Shareholders' Equity         Non-controlling Interest         Total Equity         Total Equity         Total Equity         Total Equity         Total Equity         Total Equity & Liabilities         Contingent Liabilities and Commitments         Memorandum Information         Number of Employees         Number of Banking Centres         Net Assets Value per Ordinary Share (Rs.)         Certification;         I certify that the above Financial Statements are in compliance with the required         (Sgd.) Champika Dodanwela (Ms.)         Chief Financial Officer         We the undersigned, being the Chairman, Director/ Chief Executive Officer of Sa ) the above statements have been prepared in compliance with the format and b ) the information contained in these statements have been extracted from the format and b ) the information contained in these statements have been extracted from the April 30, 2024	2,880,973 110,708 35,602,543 2,074,794 62,362,388 - 62,362,388 712,226,325 168,714,435 3,105 171 98.11 ments of the Companies Ac Seylan Bank PLC certify joint d definitions prescribed by t e un-audited financial stater (Sgd.) Ramesh Ja	2,880,973 (203,999) 34,846,140 2,074,794 60,506,581 - - 60,506,581 717,985,435 165,840,804 3,077 171 98,31 t No. 07 of 2007. tly that, he Central Bank of Sri nents of the Bank & Gr ayasekara	- 154.27 2.17 - 3.07 - (0.80) 1.73 0.91 - (0.20)	2,880,973 88,146 36,406,704 3,306,910 64,376,103 1,056,402 65,432,505 712,121,306 168,732,071 3,122 171 101.28	2,880,973 (233,618) 35,540,973 3,284,805 62,381,806 <b>1,316,044</b> 63,697,850 717,993,290 165,859,420 3,095 171	137.73 2.44 0.67 3.20 (19.73) 2.72 (0.82) 1.73 0.87	Regulatory Capital (LKR Mn.)         Common Equity Tier I         Total (Tier I) Capital         Total Capital Base         Regulatory Capital Ratios (%)         Common Equity Tier I Capital Ratio         (Minimum Requirement - 7.0%)         Total Tier I Capital Ratio         (Minimum Requirement - 7.0%)         Total Capital Ratio         (Minimum Requirement - 12.50%)         Regulatory Liquid Assets (LKR Mn.)         Domestic Banking Unit (LKR Mn.)         Offshore Banking Unit (USD '000)         Statutory Liquid Assets Ratio (%)         (Minimum Requirement 20 % )         Overall         Domestic Banking Unit         Offshore Banking Unit         Minimum Requirement -100%)         All Currency - (M	31.03.2024 54.809 54.809 68.427 12.69 15.84 250.667 246.691 31.386 39.42 39.54 24.76 192,578 416.60 374.42 134.13 3.89 66.75 5.24 2.07	31.12.2023 55,448 55,448 70,147 12.52 12.52 15.84 235,624 233,637 23,584 38.04 38.51 23.28 174,012 355,16 338.42 129.67 3.85 68.29 5.76 1.45	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	

		Current Period 01-Jan-24 31-Mar-2	to 01·	mparative Period ·Jan-23 to 1-Mar-23
Debt (Debentures) / Equity Ratio (Times) Debt (Debentures plus Long term Debt) / Equity Ratio (Times) Interest Cover (Times) Duck Asset Ratio (Times)		31-Mar-2 0.33 0.41 5.95 0.85	<del>.</del> ა	0.32 0.41 3.71 0.82
2016 Issue Market Prices during January to March (Ex Interest) 7 Year Fixed Semi Annual - 13.75% p.a. (Debenture matured and redeemed on 15/07 - Hiohest Price	/2023)			94.40
- Lowest Price - Last Traded Price (10/01/2023)				80.00 91.40
t <b>terest Yield as at Date of Last Trade</b> Year Fixed Semi Annual - 13.75% p.a. (10/01/2023)				15.56%
<b>ield to Maturity of Trade Done on</b> Year Fixed Semi Annual - 13.75% p.a. (10/01/2023)				33.57%
tterest Rate of Comparable Government Security - 7 Years				24.80%
018 Issue larket Prices during January to March (Ex Interest) Year Fixed Semi Annual - 12.85% p.a (Debenture matured and redeemed on 29/03 Year Fixed Semi Annual - 13.20% p.a. 0 Year Fixed Semi Annual - 13.50% p.a	/2023)	*		* *
terest Yield as at Date of Last Trade ield to Maturity of Trade Done on		*		*
iterest Rate of Comparable Government Security - 5 Years				
- 5 rears - 7 Years - 10 Years		10.83% 12.20%		28.50% 25.54%
019 Issue larket Prices during January to March (Ex Interest)		12.2078		20.0170
Year Fixed Annual - 15.00% p.a - Highest Price		100.09		*
- Lowest Price - Last Traded Price (22/03/2024)/*		100.08 100.08		*
Year Fixed Semi Annual - 14.50% p.a. terest Yield as at Date of Last Trade		* 14.99%		*
eld to Maturity of Trade Done on terest Rate of Comparable Government Security		12.17%		*
5 Years 121 Issue arket Prices during January to March (Ex Interest)		10.57%		27.38%
Year Fixed Annual - 9.75% p.a - Highest Price - Lowest Price - Last Traded Price (24/01/2024)/(24/03/2023)		100.00 100.00 100.00		64.00 64.00 64.00
Year Fixed Quartely - 9.25 % p.a. <b>Iterest Vield as at Date of Last Trade</b> Year Fixed Annual - 9.75% p.a. (24/01/2024)/(24/03/2023) Year Fixed Quartely - 9.25 % p.a.		9.75% *		* 15.23% *
ield to Maturity of Trade Done on Year Fixed Annual - 9.75% p.a. (24/01/2024)/(24/03/2023) Year Fixed Quartely - 9.25% p.a. terest Rate of Comparable Government Security		9.71% *		29.05%
- 5 Years D23 Issue (Debenture alloted on 02/05/2023) Iarket Prices during January to March (Ex Interest)		11.08%		26.87%
Year Fixed Annual - 28.00% p.a - Highest Price - Lowset Price - Last Traded Price (27/03/2024)		144.18 100.00 100.00		
Year Fixed Quartely - 25.00% p.a. Highest Price - Lowest Price - Last Traded Price (26/03/2024)		130.00 100.00 100.00		
stands Vield as at Data (1) of T and				
; Year Fixed Annual - 28.00% p.a. (27/03/2024) Year Fixed Quartely - 25.00% p.a. (26/03/2024)		28.00% 27.44%		
nterest Yield as at Date of Last Trade 5 Year Fixed Annual - 28.00% p.a. (27/03/2024) 5 Year Fixed Annual - 28.00% p.a. (26/03/2024) <b>field to Maturity of Trade Done on</b> 5 Year Fixed Annual - 28.00% p.a. (27/03/2024) 5 Year Fixed Quartely - 25.00% p.a. (26/03/2024) nterest Rate of Comparable Government Security		27.44% 27.87% 24.98%		
i Year Fixed Annual - 28.00% p.a (27/03/2024) Year Fixed Quartely - 25.00% p.a. (26/03/2024) <b>field to Maturity of Trade Done on</b> Year Fixed Annual - 28.00% p.a (27/03/2024) i Year Fixed Quartely - 25.00% p.a. (26/03/2024) <b>nterest Rate of Comparable Government Security</b> - 5 Years		27.44% 27.87%		
Year Fixed Annual - 28.00% p.a (27/03/2024) Year Fixed Quartely - 25.00% p.a. (26/03/2024) ield to Maturity of Trade Done on Year Fixed Annual - 28.00% p.a (27/03/2024) Year Fixed Quartely - 25.00% p.a. (26/03/2024) terest Rate of Comparable Government Security - 5 Years No trading during the period.		27.44% 27.87% 24.98%		
Year Fixed Annual - 28.00% p.a. (27/03/2024) Year Fixed Quartely - 25.00% p.a. (26/03/2024) ield to Maturity of Trade Done on Year Fixed Annual - 28.00% p.a. (27/03/2024) Year Fixed Quartely - 25.00% p.a. (26/03/2024) iterest Rate of Comparable Government Security - 5 Years No trading during the period. ELECTED PERFORMANCE INDICATORS		27.44% 27.87% 24.98% 12.25%		31 12 2023
Year Fixed Annual - 28.00% p.a. (27/03/2024) Year Fixed Quartely - 25.00% p.a. (26/03/2024) ield to Maturity of Trade Done on Year Fixed Annual - 28.00% p.a. (26/03/2024) Year Fixed Quartely - 25.00% p.a. (26/03/2024) terest Rate of Comparable Government Security - 5 Years No trading during the period. ELECTED PERFORMANCE INDICATORS	Ba 31.03.2024	27.44% 27.87% 24.98% 12.25%	Grt 31.03.2024	<b>500</b> 31.12.2023
Year Fixed Annual - 28.00% p.a. (27/03/2024) Year Fixed Quartely - 25.00% p.a. (26/03/2024) eld to Maturity of Trade Done on Year Fixed Annual - 28.00% p.a. (27/03/2024) Year Fixed Quartely - 25.00% p.a. (26/03/2024) terest Rate of Comparable Government Security 5 Years No trading during the period. ELECTED PERFORMANCE INDICATORS am guiatory Capital (LKR Mn.) mmon Equity Tier I tal (Tier I) Capital		27.44% 27.87% 24.98% 12.25%		
Year Fixed Annual - 28.00% p.a. (27/03/2024) Year Fixed Quartely - 25.00% p.a. (26/03/2024) eld to Maturity of Trade Done on Year Fixed Annual - 28.00% p.a. (27/03/2024) Year Fixed Quartely - 25.00% p.a. (26/03/2024) terest Rate of Comparable Government Security 5 Years No trading during the period. ELECTED PERFORMANCE INDICATORS am gulatory Capital (LKR Mn.) mmon Equity Tier I al (Tier I) Capital al Capital Base gulatory Capital Ratios (%)	<b>31.03.2024</b> 54,809 54,809 68,427	27.44% 27.87% 24.98% 12.25% ank 31.12.2023 55,448 55,448 55,448 70,147	<b>31.03.2024</b> 56,370 56,370 69,989	31.12.2023 56,998 56,998 71,698
Year Fixed Annual - 28.00% p.a. (27/03/2024) Year Fixed Quartely - 25.00% p.a. (26/03/2024) eld to Maturity of Trade Done on Year Fixed Annual - 28.00% p.a. (26/03/2024) Year Fixed Quartely - 25.00% p.a. (26/03/2024) terest Rate of Comparable Government Security 5 Years No trading during the period. ELECTED PERFORMANCE INDICATORS am gulatory Capital (LKR Mn.) mmon Equity Tier I tal (Tier I) Capital tal Capital Base gulatory Capital Ratios (%) mmon Equity Tier I Capital Ratio inimum Requirement - 7.00%)	<b>31.03.2024</b> 54,809 54,809 68,427 12.69	27.44% 27.87% 24.98% 12.25% ank 31.12.2023 55,448 55,448 70,147 12.52	<b>31.03.2024</b> 56,370 56,370 69,989 13.03	31.12.2023 56,998 56,998 71,698 12.86
Year Fixed Annual - 28.00% p.a. (27/03/2024) Year Fixed Quartely - 25.00% p.a. (26/03/2024) eld to Maturity of Trade Done on Year Fixed Annual - 28.00% p.a. (26/03/2024) Year Fixed Quartely - 25.00% p.a. (26/03/2024) terest Rate of Comparable Government Security 5 Years No trading during the period. ELECTED PERFORMANCE INDICATORS em regulatory Capital (LKR Mn.) immon Equity Tier I tal (Tier I) Capital tal Capital Base regulatory Capital Ratios (%) immon Equity Tier I Capital Ratio linimum Requirement - 7.00%) tal Tire I Capital Ratio linimum Requirement - 8.50%)	31.03.2024 54,809 54,809 68,427 12.69 12.69	27.44% 27.87% 24.98% 12.25% 31.12.2023 55,448 55,448 55,448 70,147 12.52 12.52	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	31.12.2023 56,998 56,998 71,698 12.86 12.86
Year Fixed Annual - 28.00% p.a. (27/03/2024) Year Fixed Quartely - 25.00% p.a. (26/03/2024) ield to Maturity of Trade Done on Year Fixed Annual - 28.00% p.a. (26/03/2024) Year Fixed Quartely - 25.00% p.a. (26/03/2024) therest Rate of Comparable Government Security - 5 Years No trading during the period. ELECCTED PERFORMANCE INDICATORS em egulatory Capital (LKR Mn.) pmmon Equity Tier I tal (Tier I) Capital tal Capital Baise egulatory Capital Ratios (%) pmmon Equity Tier I Capital Ratio finimum Requirement - 7.00%) tal Capital Ratio finimum Requirement - 8.50%) tal Capital Ratio finimum Requirement - 12.50%) egulatory Liquidity	31.03.2024 54.809 54.809 68.427 12.69 12.69 15.84	27.44% 27.87% 24.98% 12.25% 31.12.2023 31.12.2023 55,448 55,448 70,147 12.52 12.52 12.52 15.84	<b>31.03.2024</b> 56,370 56,370 69,989 13.03	31.12.2023 56,998 56,998 71,698 12.86
Year Fixed Annual - 28.00% p.a. (27/03/2024) Year Fixed Quartely - 25.00% p.a. (26/03/2024) ield to Maturity of Trade Done on Year Fixed Annual - 28.00% p.a. (26/03/2024) Year Fixed Quartely - 25.00% p.a. (26/03/2024) itterest Rate of Comparable Government Security - 5 Years No trading during the period. ELECCTED PERFORMANCE INDICATORS em egulatory Capital (LKR Mn.) mmon Equity Tier I Agrital Garti J tal Capital Baise egulatory Capital Ratios (%) mmon Equity Tier I Capital Ratio finimum Requirement - 7.00%) tal Capital Ratio finimum Requirement - 8.50%) tal Capital Ratio finimum Requirement - 12.50%) egulatory Liquidity	31.03.2024 54,809 54,809 68,427 12.69 12.69	27.44% 27.87% 24.98% 12.25% 31.12.2023 55,448 55,448 55,448 70,147 12.52 12.52	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	31.12.2023 56,998 56,998 71,698 12.86 12.86
Year Fixed Annual - 28.00% p.a. (27/03/2024) Year Fixed Quartely - 25.00% p.a. (26/03/2024) ieid to Maturity of Trade Done on Year Fixed Annual - 28.00% p.a. (26/03/2024) Year Fixed Quartely - 25.00% p.a. (26/03/2024) Iterest Rate of Comparable Government Security - 5 Years No trading during the period. ELECTED PERFORMANCE INDICATORS em egulatory Capital (LKR Mn.) immon Equity Tier I tal (Tier I) Capital tal Capital Base egulatory Capital Ratios (%) immon Equity Tier I Capital Ratio Inimum Requirement - 7.00%) tal Tier I Capital Ratio Inimum Requirement - 12.50%) tal Capital Ratio Inimum Requirement - 12.50%) egulatory Liquid Assets (LKR Mn.) Domestic Banking Unit (LKR Mn.) Offshore Banking Unit (LKR Mn.) Offshore Banking Unit (LKR Mn.) Overall	31.03.2024 54.809 54.809 68.427 12.69 12.69 15.84 250.667 246.691 31.386 39.42	27.44% 27.87% 24.98% 12.25% 31.12.2023 31.12	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	31.12.2023 56,998 56,998 71,698 12.86 12.86
Year Fixed Annual - 28.00% p.a. (27/03/2024) Year Fixed Quartely - 25.00% p.a. (26/03/2024) Year Fixed Annual - 28.00% p.a. (26/03/2024) Year Fixed Annual - 28.00% p.a. (26/03/2024) Year Fixed Quartely - 25.00% p.a. (26/03/2024) Herest Rate of Comparable Government Security - 5 Years No trading during the period. ELECTED PERFORMANCE INDICATORS em Pagulatory Capital (LKR Mn.) mmon Equity Tier I tal (Tier I) Capital tal Capital Base Pagulatory Capital Ratios (%) mmon Equirement - 7.00%) tal Capital Ratio tal Tier I Capital Ratio Hinimum Requirement - 12.50%) Pagulatory Liquid Assets (LKR Mn.) Omestic Banking Unit (LKR Mn.) Offshore Banking Unit (LKR Mn.) Offshore Banking Unit (LKR Mn.) Offshore Banking Unit (LKR Mn.)	31.03.2024 54,809 54,809 68,427 12.69 12.69 15.84 250,667 246,691 31,386	27.44% 27.87% 24.99% 12.25% 31.12.2023 55,448 55,448 55,448 70,147 12.52 12.52 12.52 12.52 15.84 235,624 235,624 233,637 23,584	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	31.12.2023 56,998 56,998 71,698 12.86 12.86
Year Fixed Annual - 28.00% p.a. (27/03/2024) Year Fixed Quartely - 25.00% p.a. (26/03/2024) ield to Maturity of Trade Done on Year Fixed Annual - 28.00% p.a. (26/03/2024) Year Fixed Quartely - 25.00% p.a. (26/03/2024) therest Rate of Comparable Government Security - 5 Years No trading during the period. ELECTED PERFORMANCE INDICATORS em egulatory Capital (LKR Mn.) ommon Equity Tier I tal (Tier I) Capital tal Capital Base egulatory Capital Ratios (%) ommon Equity Tier I Capital Ratio Itinimum Requirement - 8.50%) tal Capital Rato Itinimum Requirement - 8.50%) tal Capital Rato Itinimum Requirement - 12.50%) egulatory Liquid Assets Ratio (%) Itinimum Requirement 20 %) Overall Domestic Banking Unit Offshore Banking Unit	31.03.2024 54.809 54.809 68.427 12.69 12.69 15.84 250.667 246.691 31.386 39.42 39.54	27.44% 27.87% 24.98% 12.25% 31.12.2023 31.12.52 31.12.52 31.5.84 31.	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	31.12.2023 56,998 56,998 71,698 12.86 12.86
Year Fixed Annual - 28.00% p.a. (27/03/2024) Year Fixed Annual - 28.00% p.a. (26/03/2024) Year Fixed Annual - 28.00% p.a. (26/03/2024) Year Fixed Annual - 28.00% p.a. (26/03/2024) therest Rate of Comparable Government Security - 5 Years No trading during the period. ELECTED PERFORMANCE INDICATORS em en en en engulatory Capital (LKR Mn.) mmon Equity Tier I tal (Tier I) Capital tal Capital Base egulatory Capital Ratios Ninimum Requirement - 7.00%) tal Capital Ratio Hinimum Requirement - 12.50%) egulatory Liquid Assets (LKR Mn.) Domestic Banking Unit (USD '000) atutory Liquid Assets Ratio (%) tinimum Requirement 20 % ) O Verall Domestic Banking Unit Offshore Banking Unit Offshore Banking Unit	31.03.2024 54.809 54.809 68.427 12.69 12.69 15.84 250.667 246.691 31.386 39.42 39.54 24.76	27.44% 27.87% 24.98% 12.25% 31.12.2023 31.12	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	31.12.2023 56,998 56,998 71,698 12.86 12.86
Year Fixed Annual - 28.00% p.a. (27/03/2024) Year Fixed Quartely - 25.00% p.a. (26/03/2024) Year Fixed Annual - 28.00% p.a. (26/03/2024) Year Fixed Annual - 28.00% p.a. (26/03/2024) Interest Rate of Comparable Government Security - 5 Years No trading during the period. ELECTED PERFORMANCE INDICATORS ELECTED PERFORMANCE INDICATORS Item egulatory Capital (LKR Mn.) ommon Equity Tier I tard (Tier I) Capital tatal Capital Base egulatory Capital Ratios (%) ommon Equity Tier I Capital Ratio Alinimum Requirement - 8.50%) tatal Tier I Capital Ratio Alinimum Requirement - 8.50%) tatal Tier I Capital Ratio Alinimum Requirement - 8.50%) tatal Capital Ratio Alinimum Requirement - 12.50%) egulatory Liquid Assets (LKR Mn.) Domestic Banking Unit (LKR Mn.) Offshore Banking Unit Offshore Banking Unit Offshore Banking Unit Offshore Banking Unit Atla Correnzy - (Minimum Requirement - 100%) All Currency - (Minimum Requirement - 100%)	31.03.2024 54.809 54.809 68.427 12.69 12.69 15.84 250.667 246.691 31,386 39.42 39.54 24.76 192.578 416.60	27.44% 27.87% 24.98% 12.25% 31.12.2023 31.12	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	31.12.2023 56,998 56,998 71,698 12.86 12.86
<pre>i vear Fixed Annual - 28.00% p.a. (27/03/2024) i Year Fixed Quartely - 25.00% p.a. (26/03/2024) ifield to Maturity of Trade Done on y Year Fixed Annual - 28.00% p.a. (26/03/2024) interest Rate of Comparable Government Security - 5 Years No trading during the period. ELECCTED PERFORMANCE INDICATORS egulatory Capital (LKR Mn.) ommon Equity Tier I tat (Tier I) Capital otal (Tier I) Capital otal (Tier I) Capital atal (Tier I) Capital Ratio Winimum Requirement - 7.00%) otal Tier I Capital Ratio Winimum Requirement - 8.50%) tatal Capital Ratio Winimum Requirement - 12.50%) egulatory Liquid Assets (LKR Mn.) Domestic Banking Unit (LSR Mn.) Offshore Banking Unit Offshore Banking Unit Offshore Banking Unit atal Stock of High-Quality Liquid Assets (LKR Mn.) iquidity Coverage Ratio % Rupee - (Minimum Requirement -100%) Kenter I Capital V Rupe - (Minimum Requirement -100%)</pre>	31.03.2024 54,809 54,809 68,427 12.69 12.69 15.84 250.667 246,691 31,386 39.42 39.54 24.76 192,578 416.60 374.42	27.44% 27.87% 24.99% 31.12.25% 31.12.2023 55,448 55,448 55,448 70,147 12.52 12.52 12.52 15.84 233,637 23,584 233,637 23,584 38.04 38.51 23.28 174,012 355.16 338.42	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	31.12.2023 56,998 56,998 71,698 12.86 12.86
<pre>i Year Fixed Annual - 28.00% p.a. (27/03/2024) i Year Fixed Annual - 28.00% p.a. (26/03/2024) i Year Fixed Annual - 28.00% p.a. (26/03/2024) i Year Fixed Annual - 28.00% p.a. (26/03/2024) interest Rate of Comparable Government Security - 5 Years No trading during the period. EEEECTED PERFORMANCE INDICATORS EEECTED PERFORMANCE INDICATORS immon Equity Tier I optimum Equity Tier I optimum Equity Tier I optimum Equity Tier I optimum Equity Tier I (26)tial Base egulatory Capital (LKR Mn.) ommon Equity Tier I (26)tial Base egulatory Capital Ratios (%) Winimum Requirement - 7.00%) tatl Tier I Capital Ratio Winimum Requirement - 8.50%) tatl Tier I Capital Ratio Winimum Requirement - 8.50%) tatl Capital Ratio Winimum Requirement - 8.50%) tatl Capital Ratio Domestic Banking Unit (UKR Mn.) Offshore Banking Unit (UKR Mn.) Offshore Banking Unit (UKR Mn.) Offshore Banking Unit tatl Stock of High-Quality Liquid Assets (LKR Mn.) iquidity Coverage Ratio % Mupee - (Minimum Requirement -100%) All Currency - (Minimum Requirement -100%) All Currency - (Minimum Requirement -100%) Winimum Requirement -100%)</pre>	31.03.2024 54.809 54.809 68.427 12.69 12.69 15.84 250.667 246.691 31.386 39.42 39.54 24.76 192.578 416.60 374.42 134.13 3.89	27.44% 27.87% 24.98% 12.25% 31.12.2023 31.12.2023 31.12.2023 355.448 55,448 70,147 12.52 12.52 15.84 235,624 233,637 23,584 38.04 38.51 23.28 174,012 355.16 338.42 129.67	<b>31.03.2024</b> 56,370 56,370 69,989 13.03 13.03	31.12.2023 56,998 56,998 71,698 12.86 12.86

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# SEYLAN BANK PLC FINANCIAL STATEMENTS Three months ended 31st March, 2024



# SEGMENT REPORTING - GROUP

SEGMENT REPORTING - GRO	UP						(7	Amounts in I	Rupees Tho	usanas)
	BANK		TREAS	URY	PROPERTY/IN	VESTMENTS	UNALLOCATED/	ELIMINATIONS	TOT	AL
	31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023
Interest Income	19,066,673	25,774,662	3,799,854	3,354,516	21,229	29,158	(176,023)	(271,035)	22,711,733	28,887,301
Less: Interest Expenses	12,168,094	16,193,580	1,124,641	1,243,075	67	1,201	(48,572)	(37,710)	13,244,230	17,400,146
Net Interest Income	6,898,579	9,581,082	2,675,213	2,111,441	21,162	27,957	(127,451)	(233,325)	9,467,503	11,487,155
Fee and Commission Income	1,909,033	1,836,181	2,478	2,277	-	-	2,370	2,544	1,913,881	1,841,002
Less: Fee and Commission Expenses	65,141	62,430	11,648	5,642	-	-	-	-	76,789	68,073
Net Fee and Commission Income	1,843,892	1,773,751	(9,170)	(3,365)	-	-	2,370	2,544	1,837,092	1,772,929
Net Gains/(Losses) from Trading	-		103,632	(40,988)		-		-	103,632	(40,988
Net Gains from Derecognition of Financial Assets	-		170,417	15,214	-	-	-	-	170,417	15,214
Net Other Operating Income	(135,876)	88,032	360,351	162,517	97,057	95,330	(75,886)	(202,056)	245,646	143,823
Inter Segment Revenue	(35,537)	(18,188)	-	· ·	-	-	35,537	18,188	-	
Total Operating Income	8,571,058	11,424,677	3,300,443	2,244,819	118,219	123,287	(161,435)	(414,650)	11,828,285	13,378,133
Less: Depreciation and Amortization Expenses	187,378	196,651	3,784	3,769	317	299	146,840	142,876	338,319	343,595
Less: Impairment Charges	1,503,324	5,348,059	52,145	1,017,911	-	-		-	1,555,469	6,365,970
Less: Operating Expenses, VAT & SSCL on Financial Services	4,303,504	3,491,330	666,517	705,768	38,555	27,880	1,153,445	769,023	6,162,021	4,994,001
Reportable Segment Profit Before Income Tax	2,576,852	2,388,637	2,577,997	517,371	79,347	95,108	(1,461,720)	(1,326,549)	3,772,476	1,674,567
Less: Income Tax Expense									1,431,246	646,878
Profit For The Period									2,341,230	1,027,689
Profit Attributable To: Equity Holders of The Bank Non-Controlling Interests Profit For The Period									2,327,605 13,625 2,341,230	1,022,413 5,276 1,027,689
Other Comprehensive Income, Net of Income Tax									326,456	361,563
Other Information										
Total Assets	452,327,656	463,278,905	240,616,973	<b>1</b> 87,595,987	6,461,850	6,428,857	12,714,827	13,625,235	712,121,306	<b>6</b> 70,928,984
Total Liabilities & Equity	618,673,649	577,429,526	68,095,086	70,613,245	6,461,850	6,428,857	18,890,721	16,457,356	712,121,306	<b>6</b> 70,928,984
Cash Flows from Operating Activities	10,069,642	27,871,402	2,633,927	1,539,051	54,121	66,405	(1,542,014)	(1,254,090)	11,215,676	28,222,768
Cash Flows from Investing Activities	37,210	1,523	(26,035,187)	(14,521,749)	(77,671)	21,027	70,911	28,958	(26,004,737)	(14,470,241
Cash Flows from Financing Activities	(212,627)	(850,370)	(87,257)	(3,910,000)	(179,105)	-	253,855	171,273	(225,134)	(4,589,097
Capital Expenditure	(56,997)	(1,259)	(3,044)	(7,799)	(529)	(3,090)	(6,231)	(19,513)	(66,801)	(31,660

# STATEMENT OF CHANGES IN EQUITY - BANK

U				(//////////////////////////////////////	(Amounto in Hupobo Thousando)				
		Stated	Capital	Statutory	Retained		Other Reserves		] Total
Fo	r the three months ended 31st March - Bank	Ordinary	Ordinary	Reserve Fund	Earnings	Revaluation	FVOCI	Other	
		Shares	Shares			Reserve	**	Reserve	
		-Voting	-Non Voting	*					
1	Balance as at 01st January 2023	12,314,065	7,612,388	2,568,162	31,063,994	1,374,219	(1,183,105)	700,575	54,450,298
	Total Comprehensive Income for the Period								
	Profit for the Period	-	-	-	1,134,998	-	-	-	1,134,99
	Other Comprehensive Income (net of tax)								
	<ul> <li>Net Gains/(Losses) on Investments in Debt Instruments measured at Fair Value through Other Comprehensive Income</li> </ul>	-	-	-	-	-	134,125	-	134,12
	<ul> <li>Net Change in Fair Value on Investments in Equity Instruments measured at Fair Value through Other Comprehensive Income</li> </ul>		-	-		-	226,041	-	226,04
2	Total Comprehensive Income for the Period	-	-	-	1,134,998	-	360,166	-	1,495,16
	Transactions with Equity Holders, Recognised Directly In Equity								
	Scrip Dividends to Equity Holders	480,599	501,621	-	(1,155,553)	-	-	-	(173,33
3	Total Transactions with Equity Holders	480,599	501,621	-	(1,155,553)	-	-	-	(173,333
_	Balance as at 31st March 2023 (1+2+3)	12,794,664	8,114,009	2,568,162	31,043,439	1,374,219	(822,939)	700,575	55,772,129
1	Balance as at 01st January 2024	12,794,664	8,114,009	2,880,973	34,846,140	1,374,219	(203,999)	700,575	60,506,58 <sup>-</sup>
_	Total Comprehensive Income for the Period								
	Profit for the Period	-	-	-	2,295,026	-	-	-	2,295,02
	Other Comprehensive Income (net of tax)								
	<ul> <li>Net Gains/(Losses) on Investments in Debt Instruments measured at Fair Value through Other Comprehensive Income</li> </ul>	-	-		-	-	169,387	-	169,38
	- Change in Fair Value on Investments in Equity Instruments measured								

## - Change in Fair Value on Investments in Equity Instruments measured

# **EXPLANATORY NOTES**

General The Financial Statements of the Bank and Group have been prepared in accordance with the Sri Lanka Accounting Standards (SLFRSs/LKASs) issued by The Institute of Chartered Accountants of Sri Lanka.

There are no changes to the accounting policies and methods of computation since the publication of the last Annual Report.

The Interim Financial Statements of the Bank and the Group have been prepared and presented in accordance with the Sri Lanka Accounting Standards (LKAS/SLFRS) and provided ary disclosure to comply with LKAS 34, Interim Financial Reporting

The Group Financial Statements comprise of the consolidated Financial Statements of the Bank and its subsidiary Seylan Developments PLC (74.69%). The Bank's holding of the subsidiary increased from 70.51% to 74.69% with the share repurchase by Sevian Development PLC during the first quarter of 2024 (Note 7.5).

#### 2. Information on Ordinary Shares

(Amounts in Rupees Thousands)

Market Price (Rs.)	31/0	3/2024	31/03/2023		
	Voting	Non-Voting	Voting	Non-Voting	
Market Price Per Share	47.00	38.00	33.30	22.50	
Highest price per share during the quarter ended	48.00	39.00	41.50	27.90	
Lowest price per share during the quarter ended	40.60	32.00	25.00	15.30	

Stated Capital as at March 31, 2024	No of Shares	Stated Capita
		Rs. '00
Ordinary Voting	305,236,937	13,172,97
Ordinary Non-Voting	330,410,398	8,520,39
Total	635,647,335	21,693,37

3. 3.1	Shareholders' Information Twenty Largest Ordinary Voting Shareholders as at March 31, 2024	No. of Shares	%
1	Brown & Company PLC A/C No. 1	31,086,943	10.48
2	Sri Lanka Insurance Corporation Ltd - General Fund	29,671,631	10.00
3	Employees Provident Fund	29,248,850	9.86
4	Mr. K. D. D. Perera	28,166,399	9.49
5	Sampath Bank PLC/LOLC Investments Ltd	27,762,508	9.36
6	National Development Bank PLC	25,888,088	8.72
7	Seylan Bank PLC A/C No. 04 - Employees Gratuity Trust Fund	19,573,513	6.60
8	Bank Of Ceylon No. 1 Account	16,690,292	5.62
9	Sri Lanka Insurance Corporation Ltd - Life Fund	14,835,813	5.00
10	Peoples Leasing & Finance PLC/Don and Don Holdings (Pvt) Ltd	11,338,671	3.82
11	Sampath Bank PLC/Brown and Company PLC	10,082,252	3.40
12	Employees Trust Fund Board	6,309,485	2.13
13	Don and Don Holdings (Pvt) Ltd	5,349,919	1.80
14.	NDB Capital Holdings Limited A/C No.02	3,005,354	1.01
15	Sisil Investment Holdings (Pvt) Ltd	2,806,071	0.95
16	Mr. M. J. Fernando (Deceased)	1,498,311	0.50
17	Mr. K. R. B. Fernando	1,283,864	0.43
18	Capital Alliance PLC	982,318	0.33
19	Mr. R. R. Leon	933,190	0.31
20	Dr. J. L. B. Kotelawala	679,835	0.23
3.2	Twenty Largest Ordinary Non-Voting Shareholders as at March 31, 2024	No. of Shares	%
1	Sampath Bank PLC/LOLC Holdings PLC	141,537,111	44.41
2	L O L C Holdings PLC	22,935,275	7.20
3	Employees Provident Fund	17,001,074	5.33
4	Don and Don Holdings Private Limited	8,571,297	2.69
5	Sri Lanka Insurance Corporation Ltd - Life Fund	8,222,957	2.58
6	Akbar Brothers Pvt Ltd A/C No. 1	6,810,259	2.14
7	Auerbach Grayson and Company LLC	4,366,382	1.37
8	Peoples Leasing & Finance PLC/Don and Don Holdings (Private) Limited	4,330,473	1.36
9	Employees Trust Fund Board	3,754,695	1.18
10	Merrill J Fernando & Sons (Pvt) Limited	3,540,466	1.11
11	Mr R R Leon	3,224,829	1.01
12	L O L C Technology Services Limited	2,783,260	0.87
13	Mr. N. Balasingam	2,493,566	0.78
14	LOLC Finance PLC/Don & Don Holdings (Pvt) Ltd	2,493,211	0.78
15	Sri Lanka Insurance Corporation Ltd - General Fund	2,250,000	0.71
16	Mr. R. Gautam	1,810,307	0.57
17	Mr M J Fernando (Deceased)	1,745,005	0.55
18	J.B. Cocoshell (Pvt) Ltd	1,700,495	0.53
19	Ms S Durga	1,471,329	0.46
20	Dr S Yaddehige	1,452,925	0.46
3.3	Public Holdings as at March 31, 2024		
	The Bank is compliant under Option 2 and 3 of the Section 7.13.1 of the Rules of the Colombo Stock Exchange (Minimum Pub		
		Ordinary	Ordinary

	Voting Shares	Non-Voting Shares
	(Option 2)	(Option 3)
Float adjusted market capitalization	LKR. 7.651 Bn	LKR. 5.748 Bn
Public Holding Percentage	54.87%	47.46%
No. of Public shareholders	10,156	7,126

	Balance as at 31st March 2024 (1 + 2 + 3)	13,172,977	8,520,393	2,880,973	35,602,543	1,374,219	110,708	700,575	62,362,388
3	Total Transactions with Equity Holders	378,313	406,384	-	(1,538,623)	-	-	-	(753,926)
_	Cash/ Scrip Dividends to Equity Holders	378,313	406,384	-	(1,538,623)	-	-	-	(753,926)
	Transactions with Equity Holders, Recognised Directly In Equity								
2	Total Comprehensive Income for the Period	-	-	-	2,295,026	-	314,707	-	2,609,733
_	at Fair Value through Other Comprehensive Income	-	-	-	-	-	145,320	-	145,320

Statutory Reserve Fund represents the statutory requirement in terms of the Section 20(1) and (2) of the Banking Act No. 30 of 1988 (5% of net profit after tax).

\*\* FVOCI Reserve - Fair Value through Other Comprehensive Income Reserve.

#### **STATEMENT OF CHANGES IN EQUITY - GROUP** (Amounts in Rupees Thousands) For the three months ended 31st March - Group Stated Capital Statutory Retained Other Reserves Total Non-Total Ordinary Ordinary Reserve Earnings Revaluation FVOCI Othe Controlling Equity Reserve \*\* Shares Shares Reserve Fund Interest -Voting -Non Voting 12,314,065 7,612,388 2,568,162 31,697,936 2,269,369 (1,215,647) 955,788 56,202,061 1,264,408 57,466,469 1 Balance as at 01st January 2023 Total Comprehensive Income for the Period 1,022,413 1,022,413 5,276 1,027,689 Profit for the Period Other Comprehensive Income (net of tax) - Net Gains/(Losses) on Investments in Debt Instruments measured at Fair Value through Other Comprehensive Income 135,110 135,110 412 135,522 --- Change in Fair Value on Investments in Equity Instruments measured at Fair Value through Other Comprehensive Income 226,041 226,041 226,041 2 Total Comprehensive Income for the Period --1,383,564 5,688 1,389,252 - 1,022,413 -361,151 Transactions with Equity Holders, Recognised Directly In Equity - (1,155,553) 480,599 501,621 (173,333) Scrip Dividends to Equity Holders (52,362) (225,695) 3 Total Transactions with Equity Holders 480,599 501.621 - (1,155,553) (173,333) (52,362) (225,695) --12,794,664 Balance as at 31st March 2023 (1+2+3) 8,114,009 2,568,162 31,564,796 2,269,369 (854,496) 955,788 57,412,292 1,217,734 58,630,026 12,794,664 2,880,973 35,540,973 2,329,017 955,788 62,381,806 1,316,044 63,697,850 Balance as at 01st January 2024 8,114,009 (233,618) Total Comprehensive Income for the Period Profit for the Period - 2,327,605 - 2,327,605 13,625 2,341,230 Other Comprehensive Income (net of tax) - Net Gains/(Losses) on Investments in Debt Instruments measured at Fair Value through Other Comprehensive Income 177.671 177.671 3.465 181.136 - Change in Fair Value on Investments in Equity Instruments measured at Fair Value through Other Comprehensive Income 145,320 145,320 145,320 - 2,327,605 17,090 2,667,686 2 Total Comprehensive Income for the Period 322,991 - 2,650,596 Transactions with Equity Holders, Recognised Directly In Equity 378,313 Cash/ Scrip Dividends to Equity Holders 406,384 - (1,538,623) (753,926) - (753,926) Acquisition of Non-Controlling Interest 76.749 151 (1.227)21.954 97.627 (276.732) (179.105) Total Transactions with Equity Holders 378,313 406,384 - (1,461,874) 151 (1,227) 21,954 (656,299) (276,732) (933,031)

8,520,393 2,880,973 36,406,704 2,329,168

Statutory Reserve Fund represents the statutory requirement in terms of the Section 20(1) and (2) of the Banking Act No. 30 of 1988 (5% of net profit after tax). \*\*

13,172,977

FVOCI Reserve - Fair Value through Other Comprehensive Income Reserve.

Balance as at 31st March 2024 (1+2+3)

## 4. Directors' and Chief Executive Officer's Shareholdings as at March 31, 2024

Name of Director	No. of Shares	No. of Shares
	(Ordinary Voting)	(Ordinary Non-voting)
Mr. W. M. R. S. Dias, Non-Executive Director / Chairman	Nil	Nil
Mr. R. J. Jayasekara, Director/Chief Executive Officer	708	33,931
Mr. S. V. Corea PC, Non-Executive Director	113	Nil
Ms. S. K. Salgado, Senior Independent Director	Nil	Nil
Mr. D. M. D. K. Thilakaratne, Non-Executive Director	Nil	Nil
Mr. D. M. Rupasinghe, Independent Director	Nil	Nil
Mr. L. H. A. L. Silva, Independent Director	Nil	Nil
Ms. V. G. S. S. Kotakadeniya, Non-Executive Director	Nil	Nil
Ms. A. A. Ludowyke, Independent Director	Nil	Nil
Justice Buwaneka Pandukabaya Aluwihare PC, Independent Director	Nil	Nil

#### 5. Basic/Diluted Earnings per Share

Basic Earnings per share has been calculated by dividing profit after tax attributable to the equity holders of the Bank by the weighted average number of shares in issue (both Voting and Non-voting) during the period ended March 31, 2024. Diluted Earnings per Share and the Basic Earnings per Share is the same due to non-availability of potentially dilutive ordinary shares. Weighted average number of ordinary shares as at March 31, 2024 has been restated based on the number of shares issued for Scrip Dividend for 2023.

#### 6. Events after the Reporting Date

### 6.1 Dividend

A dividend of Rs.2.50 per share was declared and approved by the shareholders at the Annual General Meeting of the Bank held on March 28, 2024. This dividend consisted of Rs. 1.00 per share by way of each dividend and Rs. 1.50 per share in the form of scrip dividend to the contract or voting shareholders of the Bank registered as at the record date (end of trading on April 03, 2024). The direct uploads to the Central Depository Systems have been completed on April 10, 2024 in respect of the said scrip dividend. Cash dividend payments were made through SLIPS and RTGS on April 08, 2024 and dividend cheques were posted on April 24, 2024.

#### 7. Other Matters

## 7.1 Expected Credit Loss Computation

The Bank's estimated Expected Credit Loss (ECL) was based on the Probability of Default (PD), Loss Given Default (LGD) as at March 31, 2024 and Economic Factor Adjustment (EFA) applying the recent forecasts and projecti

Further, the Bank has adjusted the additional provisions made as management overlay, based on the changes to the assessment of significant increase in credit risk, and stress testing on the exposures to risk elevated sectors.

Bank has accounted for an additional Expected Credit Loss (ECL) on Foreign Currency Denominated Bonds in the financial statements considering the impact on Interim policy regarding the servicing of Sri Lanka's external public debts issued by the Ministry of Finance of the Government of Sri Lanka.

#### 7.2 Statement of Alternative Treatment (SoAT) on Reclassification of Debt Portfolio

The Bank has adopted the above SoAT on Reclassification of Debt Portfolio, issued by the Institute of Chartered Accountants of Sri Lanka (CA Sri Lanka) and re-classified its Debt Portfolio of LKR 24.83Bn from Fair Value Through Other Comprehensive Income (FVOCI) to Amortized Cost (AC) with effect from 01 April 2022, being the 1st day of the reporting period of the quarter ended 30 June 2022, as a one-off reclassification and accounted for in the financials for the six months ended 30 June 2022.

If the assets lying in the current portfolio had continued to be measured as Fair Value through Other Comprehensive Income, the fair value and the cumulative mark to market loss as at 31 March 2024 would have been Rs. 6,516 Mn and Rs. 199 Mn respectively.

## 7.3 Debenture Issue

The Board at their meeting held on February 20, 2024 approved that the Bank issues One Hundred Million (100,000,000) Basel III Compliant, Tier 2 Listed, Rated, Unsecured, Subordinated Redeemable Debentures with a Non-Viability Conversion of Rupees Hundred (Rs. 100/-) each amounting to Rupees Ten Billion (Rs. 10,000,000/-) until December 31, 2024 and the shareholders approved the same at the Extraordinary General Meeting held on March 28, 2024.

#### 7.4 Debenture Redemption

The Bank redeemed 50,000,000 debentures of Rs.100/- each amounting to Rs.5,000,000/- Basel III Compliant, Tier 2, Listed, Rated, Unsecured, Subordinated, Redeemable Debentures allotted in April 2019, upon their maturity after 5 years' tenure, on April 18, 2024.

#### 7.5 Share Repurchase - Seylan Developments PLC

The Company made a Repurchase Offer via Offer document on February 12, 2024 to repurchase the shares of the Company at a ratio of 1 share for every 10 shares held and accordingly, the Company repurchased 8,276,562 Ordinary Shares from the shareholders at a price of Rs.21.64 per share. The notification was issued by CSE confirming that the share repurchase was completed and shares were canceled on March 27, 2024. Accordingly, as at March 31, 2024 the Stated Capital of the Company amounted to Rs.1,644,391,650/-, which consists of 139,688,298 Ordinary Shares.

#### 7.6 Changes to the Directorships

Appointment of Justice Buwaneka Pandukabaya Aluwihare PC as an Independent, Non-Executive Director, of Seylan Bank PLC, with effect from February 26, 2024.

#### Comparative Figures 8.

Comparative figures have been re-classified where necessary, to conform to the current period presentation.

- During the quarter there were no material changes in Contingent Liabilities, composition of Assets and Liabilities and use of funds raised by the Bank.
- All known expenditure items have been provided in these Interim Accounts

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