

Seylan Bank PLC

FINANCIAL INFORMATION

(Rs Millions)

Income Statement for the Three Months Ended 31st March	BANK		Group	
	2010	2009 Reclassified	2010	2009 Reclassified
TRADING RESULTS				
Gross Income	4,543	6,626	4,676	6,984
Interest Income	3,934	5,916	4,053	6,204
Less: Interest Expenses	2,206	4,730	2,292	5,049
Net Interest Income	1,728	1,186	1,761	1,155
Add: Non Interest Income	609	710	623	780
Total Income	2,337	1,896	2,384	1,935
Less: Non Interest Expenses	1,707	1,671	1,737	1,795
Loan Loss Provision	338	169	338	191
Profit before Tax	292	56	309	(51)
Less: Taxation	106	12	124	31
Profit after Tax	186	44	185	(82)
Gain / (Loss) on Disposal of Subsidiary Company Shares				(2)
Minority Interest			(11)	(84)
Profit Attributable to Shareholders of the Bank	186	44	196	-
Balance Sheet As At	31.03.2010	31.12.2009 Reclassified	31.03.2010	31.12.2009 Reclassified
ASSETS				
Cash and Short Term Funds	6,191	7,861	6,215	7,872
Statutory Deposits with Central Bank	5,272	5,084	5,272	5,084
Investments	34,442	29,766	37,851	33,222
Bills of Exchange	1,266	1,351	1,266	1,351
Loans, Advances & Leases	77,209	78,936	77,210	78,943
Investments in Associates & Subsidiaries (Net of Impairment Loss)	860	860	-	-
Property, Plant and Equipment	3,716	3,908	6,080	6,280
Group Balances Receivable	646	809	-	-
Other Assets (Including Income Taxation)	5,668	4,200	5,997	4,515
	135,269	132,776	139,891	137,268
LIABILITIES				
Deposits from Customers	105,842	105,420	105,842	105,420
Borrowings	5,106	4,935	7,891	7,674
Debentures	4,230	4,230	4,230	4,230
Group Balances Payable	4	10	-	-
Other Liabilities	9,319	7,599	9,819	7,889
Taxation	-	-	12	143
Sub Total	124,501	122,194	127,794	125,356
SHARE HOLDERS' FUNDS				
Stated Capital	5,568	5,568	5,568	5,568
Reserved Fund	507	507	507	507
Reserves	4,694	4,508	5,230	5,034
Minority Interest			792	803
Sub Total	10,768	10,582	12,097	11,912
Total Liabilities & Shareholders' Funds	135,269	132,776	139,891	137,268
Commitment & Contingencies	23,528	22,263	23,528	22,263

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SELECTED PERFORMANCE INDICATORS

	BANK 31.03.2010	BANK 31.12.2009	GROUP 31.03.2010	GROUP 31.12.2009
REGULATORY CAPITAL ADEQUACY				
Core Capital (Tier I) Rs. Mn.	10,177	10,115	10,981	10,919
Total Capital Base Rs. Mn.	12,261	12,140	13,356	13,235
Core Capital Ratio as a % of Risk Weighted Assets (Minimum Requirement 5%)	10.67	10.25	11.19	10.63
Total Capital Ratio as a % of Risk Weighted Assets (Minimum Requirement 10%)	12.86	12.30	13.61	12.88
ASSETS QUALITY(QUALITY OF LOAN PORTFOLIO)				
Gross Non Performing Advances Ratio % (Net of Interest in Suspense)	26.51	29.29		
Net Non Performing Advances Ratio % (Net of Interest in Suspense & Provision)	18.75	21.86		
PROFITABILITY RATIOS				
Interest Margin %	5.13	5.23		
Return (Net Profit Before Tax) on Average Assets %	0.87	0.65		
Return on Equity %	6.94	6.78		
STATUTORY LIQUIDITY				
Statutory Liquid Assets				
Domestic Banking Unit Rs. Mn.	34,643	33,824		
Off Shore Banking Unit US\$ Mn.	19.77	19.48		
Statutory Liquid Asset Ratio %				
Domestic Banking Unit	29.67	28.80		
Off Shore Banking Unit	25.93	24.94		
(Minimum Requirement 20%)				