

# **Seylan Bank PLC**

## **FINANCIAL INFORMATION**

(Rs Millions)

Income Statement for the Nine Months Ended 30th September	BANK		Group	
	2011	2010	2011	2010
<b>Gross Income</b>	<b>14,097</b>	<b>14,964</b>	<b>14,196</b>	<b>15,167</b>
Interest Income	11,894	12,822	11,871	12,923
Less: Interest Expenses	6,146	6,639	6,180	6,780
<b>Net Interest Income</b>	<b>5,748</b>	<b>6,183</b>	<b>5,691</b>	<b>6,143</b>
Add: Non Interest Income	2,203	2,142	2,325	2,244
<b>Total Income</b>	<b>7,951</b>	<b>8,325</b>	<b>8,016</b>	<b>8,387</b>
Less: Non Interest Expenses *	6,970	5,786	6,979	5,900
Loan Loss Provision	505	1,132	505	1,132
<b>Profit before Tax</b>	<b>476</b>	<b>1,407</b>	<b>532</b>	<b>1,355</b>
Less: Taxation	173	562	174	580
<b>Profit after Tax</b>	<b>303</b>	<b>845</b>	<b>358</b>	<b>775</b>
Minority Interest			16	(45)
<b>Profit Attributable to Shareholders of the Bank</b>	<b>303</b>	<b>845</b>	<b>342</b>	<b>820</b>
<b>Balance Sheet As At</b>	<b>30.09.2011</b>	<b>31.12.2010</b>	<b>30.09.2011</b>	<b>31.12.2010</b>
<b>ASSETS</b>				
Cash and Short Term Funds	6,175	6,083	6,178	6,084
Statutory Deposits with Central Bank	6,728	5,454	6,728	5,454
Investments	36,252	38,520	36,252	38,522
Bills of Exchange	889	1,416	889	1,416
Loans, Advances & Leases (Net of IIS & Loan Loss Provision)	100,094	89,543	100,094	89,543
Investments in Subsidiaries	793	359	-	-
Property, Plant and Equipment	3,178	3,499	5,397	5,762
Group Balances Receivable	76	462	-	-
Other Assets	5,755	4,567	6,004	4,807
	<b>159,940</b>	<b>149,903</b>	<b>161,542</b>	<b>151,588</b>
<b>LIABILITIES</b>				
Deposits from Customers	116,737	110,712	116,737	110,712
Borrowings	14,253	13,816	14,326	14,240
Debentures	2,739	3,996	2,739	3,996
Group Balances Payable	152	8	-	-
Other Liabilities	9,221	9,274	9,330	9,383
Taxation				
<b>Sub Total</b>	<b>143,102</b>	<b>137,806</b>	<b>143,132</b>	<b>138,331</b>
<b>EQUITY</b>				
Stated Capital	10,259	5,568	10,259	5,568
Reserved Fund	568	568	568	568
Reserves	6,011	5,961	6,454	6,366
Minority Interest	-	-	1,129	755
<b>Sub Total</b>	<b>16,838</b>	<b>12,097</b>	<b>18,410</b>	<b>13,257</b>
<b>Total Liabilities &amp; Equity</b>	<b>159,940</b>	<b>149,903</b>	<b>161,542</b>	<b>151,588</b>
<b>Commitments &amp; Contingencies</b>	<b>35,776</b>	<b>30,197</b>	<b>35,843</b>	<b>30,264</b>

\* Include Provision/(Reversal) for decline in value of investments(net) and Impairment Loss/(Reversal) on other Securities