



Hatton **N**ational **B**ank PLC

**Interim Financial Statements
for the Three Months ended 31st March 2016**

STATEMENT OF PROFIT OR LOSS

For the 3 months ended 31st March	BANK			GROUP		
	2016 Rs 000	2015 Rs 000	% Increase/ (Decrease)	2016 Rs 000	2015 Rs 000	% Increase/ (Decrease)
Income	17,928,728	13,776,752	30	20,703,975	15,826,948	31
Interest income	15,538,382	12,054,077	29	16,868,881	12,964,708	30
Less :Interest expenses	8,158,719	5,864,726	39	8,438,966	6,068,242	39
Net interest income	7,379,663	6,189,351	19	8,429,915	6,896,466	22
Fee and commission income	1,735,145	1,352,885	28	1,899,081	1,469,229	29
Less :Fee and commission expenses	22,738	20,942	9	34,230	32,736	5
Net fee and commission income	1,712,407	1,331,943	29	1,864,851	1,436,493	30
Net interest, fee and commission income	9,092,070	7,521,294	21	10,294,766	8,332,959	24
Net gain/(loss) from trading	2,095,573	71,376	2,836	2,038,696	57,376	3,453
Net gain/(loss) from financial instruments designated at fair value through profit or loss	-	-	-	-	-	-
Net gain/(loss) from financial investments	102,781	68,427	50	103,559	37,282	178
Net insurance premium income	-	-	-	1,316,539	1,070,288	23
Other operating income (net)	(1,543,153)	229,987	(771)	(1,522,781)	228,065	(768)
Total operating income	9,747,271	7,891,084	24	12,230,779	9,725,970	26
Impairment for loans and other losses						
Individual Impairment	34,700	168,720	(79)	66,031	181,036	(64)
Collective Impairment	68,881	407,760	(83)	68,881	408,235	(83)
Others	2,313	(1,371)	269	2,313	(1,371)	269
Net operating income	9,641,377	7,315,975	32	12,093,554	9,138,070	32
Operating expenses						
Personnel expenses	2,210,946	1,961,973	13	2,575,174	2,261,068	14
Depreciation and amortisation	247,344	251,856	(2)	332,174	309,393	7
Benefits, claims and underwriting expenditure	-	-	-	1,150,684	975,931	18
Other expenses	1,984,527	1,770,233	12	2,224,180	1,951,049	14
Total operating expenses	4,442,817	3,984,062	12	6,282,212	5,497,441	14
Operating profit before Value Added Tax (VAT) and Nation Building Tax (NBT) on						
Financial Services	5,198,560	3,331,913	56	5,811,342	3,640,629	60
Value added tax (VAT) and Nation Building Tax (NBT) on financial services	812,238	558,299	45	895,467	609,409	47
Operating profit after Value Added Tax (VAT) and Nation Building Tax (NBT) on						
Financial Services	4,386,322	2,773,614	58	4,915,875	3,031,220	62
Share of profit of Joint Venture (net of income tax)	-	-	-	11,596	(20,194)	157
Profit before tax	4,386,322	2,773,614	58	4,927,471	3,011,026	64
Income tax expenses	1,294,525	935,566	38	1,455,564	1,000,231	46
Profit for the period	3,091,797	1,838,048	68	3,471,907	2,010,795	73
Profit attributable to:						
Equity holders of the Bank	3,091,797	1,838,048	68	3,305,579	1,915,221	73
Non-controlling interests	-	-	-	166,328	95,574	74
Profit for the period	3,091,797	1,838,048	68	3,471,907	2,010,795	73
Earnings per share on profit						
Basic earnings per ordinary share (Rs)	7.49	4.49	67	8.42	4.91	71
Diluted earnings per ordinary share (Rs)	7.48	4.46	68	8.40	4.88	72

STATEMENT OF COMPREHENSIVE INCOME

For the 3 months ended 31st March	BANK			GROUP		
	2016 Rs 000	2015 Rs 000	% Increase/ (Decrease)	2016 Rs 000	2015 Rs 000	% Increase/ (Decrease)
Profit for the period	3,091,797	1,838,048	68	3,471,907	2,010,795	73
Other comprehensive income, net of tax						
Other comprehensive income to be reclassified to profit or loss						
Available-for-sale financial assets:						
Net change in fair value during the period	-	-	-	-	-	-
Transfer to life policy holder reserve fund	-	-	-	141,034	84,251	67
Net amount transferred to profit or loss (available-for-sale financial assets)	(3,336,309)	(554,163)	502	(3,487,405)	(646,584)	439
Share of other comprehensive income of equity accounted joint venture	-	-	-	(9,191)	614	(1,597)
Total other comprehensive income to be reclassified to profit or loss	(3,336,309)	(554,163)	502	(3,355,562)	(561,719)	497
Other comprehensive income not to be reclassified to profit or loss						
Actuarial gains and losses on defined benefit plans	-	-	-	-	-	-
Total other comprehensive income not to be reclassified to profit or loss	-	-	-	-	-	-
Other comprehensive income for the period, net of tax	(3,336,309)	(554,163)	502	(3,355,562)	(561,719)	497
Total comprehensive income for the period	(244,512)	1,283,885	(119)	116,345	1,449,076	(92)
Total comprehensive income attributable to:						
Equity holders of the Bank	(244,512)	1,283,885	(119)	(45,958)	1,356,770	(103)
Non-controlling interests	-	-	-	162,303	92,306	76
Total comprehensive income for the period	(244,512)	1,283,885	(119)	116,345	1,449,076	(92)

STATEMENT OF FINANCIAL POSITION

	BANK			GROUP		
	As at 31.03.2016	As at 31.12.2015	% Increase / (Decrease)	As at 31.03.2016	As at 31.12.2015	% Increase / (Decrease)
	Rs.000	Rs.000		Rs.000	Rs.000	
ASSETS						
Cash and cash equivalents	16,452,279	14,909,598	10	16,953,694	15,419,654	10
Balances with Central Bank of Sri Lanka	27,252,507	20,096,090	36	27,252,507	20,096,090	36
Placements with banks	-	26,827	(100)	1,037,274	1,174,326	(12)
Reverse repurchase agreements	295,990	4,869,219	(94)	2,803,267	7,782,374	(64)
Derivative financial instruments	2,109,477	1,302,872	62	2,109,477	1,302,872	62
Financial investments - Fair value through profit or loss	522,736	593,390	(12)	921,747	1,948,772	(53)
Non-current assets held for sale	-	20,151	(100)	-	20,151	(100)
Loans and receivables to customers	513,507,843	498,341,628	3	522,878,793	507,244,329	3
Financial investments - Loans and receivables	96,218,289	84,206,702	14	99,014,740	87,087,205	14
Financial investments - Available-for-sale	80,452,413	78,046,505	3	83,573,611	79,718,231	5
Financial investments - Held-to-maturity	-	-	-	1,205,304	1,257,433	(4)
Investment in joint venture	655,000	655,000	-	1,255,454	1,253,370	-
Investment in subsidiaries	3,017,285	3,017,285	-	-	-	-
Investment properties	385,349	386,643	-	1,040,635	1,041,797	-
Property, plant and equipment	11,360,275	11,473,569	(1)	23,788,007	23,908,688	(1)
Intangible assets and goodwill	649,711	659,309	(1)	982,564	1,001,230	(2)
Deferred tax assets	456,800	-	-	232,876	-	-
Other assets	6,723,032	6,602,922	2	7,685,561	7,328,053	5
Total Assets	760,058,986	725,207,710	5	792,735,511	757,584,575	5
LIABILITIES						
Due to banks	68,578,571	58,232,034	18	68,632,809	58,283,838	18
Derivative financial instruments	347,121	304,485	14	347,121	304,485	14
Securities sold under repurchase agreements	30,307,795	16,630,201	82	30,169,679	16,630,201	81
Due to customers	530,506,002	527,126,181	1	539,467,062	536,132,789	1
Dividends payable	2,174,406	764,771	184	2,214,406	764,771	190
Other borrowings	27,027,872	26,833,109	1	27,027,872	26,833,109	1
Debt securities issued	4,598,809	4,490,742	2	5,032,045	4,913,751	2
Current tax liabilities	5,183,368	4,542,977	14	5,495,595	4,762,707	15
Insurance provision - Life	-	-	-	7,497,722	7,007,081	7
Insurance provision - General	-	-	-	1,593,985	1,546,266	3
Deferred tax liabilities	-	378,820	(100)	-	579,102	(100)
Other provisions	2,226,614	2,538,111	(12)	2,352,736	2,746,294	(14)
Other liabilities	6,398,712	6,250,856	2	7,553,894	7,250,893	4
Subordinated term debts	19,434,485	12,064,370	61	19,203,216	12,085,598	59
Total Liabilities	696,783,755	660,156,657	6	716,588,142	679,840,885	5

STATEMENT OF FINANCIAL POSITION						
	BANK			GROUP		
	As at 31.03.2016	As at 31.12.2015 (Audited)	% Increase / (Decrease)	As at 31.03.2016	As at 31.12.2015 (Audited)	% Increase / (Decrease)
	Rs.000	Rs.000		Rs.000	Rs.000	
EQUITY						
Stated capital	15,147,820	13,826,873	10	15,147,820	13,826,873	10
Statutory reserves	3,760,000	3,760,000	-	3,760,000	3,760,000	-
Retained earnings	5,520,245	5,270,848	5	8,412,705	7,949,848	6
Other reserves	38,847,166	42,193,332	(8)	46,525,253	50,027,681	(7)
Total equity attributable to equity holders of the Bank	63,275,231	65,051,053	(3)	73,845,778	75,564,402	(2)
Non-controlling interests	-	-	-	2,301,591	2,179,288	6
Total equity	63,275,231	65,051,053	(3)	76,147,369	77,743,690	(2)
Total Liabilities and Equity	760,058,986	725,207,710	5	792,735,511	757,584,575	5
Contingent Liabilities and Commitments	456,634,669	423,812,517	8	456,634,669	423,812,517	8
Net Assets Value per share (Rs)	153.31	160.29	(4)	178.92	186.20	(4)
Memorandum Information						
Number of Employees	4,237	4,285				
Number of Branches	249	249				

CERTIFICATION

I certify that the above financial statements are in compliance with the requirements of the Companies Act No. 7 of 2007 and give a true and fair view of the state of affairs of Hatton National Bank PLC and the Group as at 31st March 2016 and its profit for the three months ended 31st March 2016.

(Sgd.)

Ashok Goonesekere

Chief Financial Officer

06th May 2016

We the undersigned, being the Managing Director/Chief Executive Officer and the Chairman of Hatton National Bank PLC certify jointly that :

- the above statements have been prepared in compliance with the formats and definitions prescribed by the Central Bank of Sri Lanka and Rule 7.4 of Colombo Stock Exchange.
- the information contained in these statements have been extracted from the unaudited financial statements of the Bank, its Joint Venture and Subsidiary Companies unless indicated as audited.

(Sgd.)

Jonathan Alles

Managing Director / Chief Executive Officer

06th May 2016

(Sgd.)

Rienzie Arseculeratne

Chairman

06th May 2016

STATEMENT OF CHANGES IN EQUITY - BANK

	Stated Capital		Statutory Reserves		Other Reserves			Retained Earnings Rs 000	Total Equity Rs 000
	Voting Rs 000	Non-Voting Rs 000	Reserve Fund Rs 000	Available for Sale Reserve Rs 000	Capital Reserve Rs 000	General Reserve Rs 000	ESOP Reserve Rs 000		
For the 03 months ended 31st March 2016									
Balance as at 1st January 2016	11,110,689	2,716,184	3,760,000	4,455,566	6,435,410	31,100,000	202,356	5,270,848	65,051,053
Total comprehensive income for the period									
Profit for the period	-	-	-	-	-	-	-	3,091,797	3,091,797
Other Comprehensive Income for the period (net of tax)	-	-	-	(3,336,309)	-	-	-	-	(3,336,309)
Total comprehensive income for the period	-	-	-	(3,336,309)	-	-	-	3,091,797	(244,512)
Transactions with equity holders, recognised directly in equity									
Issue of shares under ESOP	27,324	4,686	-	-	-	-	-	-	32,010
Final dividend 2015 - Scrip	1,022,473	256,607	-	-	-	-	-	(1,421,200)	(142,120)
Final Dividend 2015 - Cash	-	-	-	-	-	-	-	(1,421,200)	(1,421,200)
Total transactions with equity holders	1,049,797	261,293	-	-	-	-	-	(2,842,400)	(1,531,310)
Transfers during the period									
Fair value of the employee share options exercised	8,400	1,457	-	-	-	-	(9,857)	-	-
Balance as at 31st March 2016	12,168,886	2,978,934	3,760,000	1,119,257	6,435,410	31,100,000	192,499	5,520,245	63,275,231
For the 03 months ended 31st March 2015									
Balance as at 1st January 2015	10,640,391	2,649,601	3,160,000	6,755,355	4,466,918	25,100,000	318,339	7,808,059	60,898,663
Total comprehensive income for the period									
Profit for the period	-	-	-	-	-	-	-	1,838,044	1,838,044
Other Comprehensive Income for the period (net of tax)	-	-	-	(554,163)	-	-	-	-	(554,163)
Total comprehensive income for the period	-	-	-	(554,163)	-	-	-	1,838,044	1,283,881
Transactions with equity holders, recognised directly in equity									
Issue of shares under ESOP	147,719	22,244	-	-	-	-	-	-	169,963
Final Dividend 2014 - Cash	-	-	-	-	-	-	-	(2,827,776)	(2,827,776)
Total transactions with equity holders	147,719	22,244	-	-	-	-	-	(2,827,776)	(2,657,813)
Transfers during the period									
Fair value of the employee share options exercised	31,386	5,345	-	-	-	-	(36,731)	-	-
Balance as at 31st March 2015	10,819,496	2,677,190	3,160,000	6,201,192	4,466,918	25,100,000	281,608	6,818,327	59,524,730

STATEMENT OF CHANGES IN EQUITY - GROUP

	Stated Capital		Statutory	Other Reserves					Retained Earnings	Non Controlling Interests	Total Equity
	Voting	Non-Voting	Reserve Fund	Available for Sale Reserve	Capital Reserve	General Reserve	ESOP Reserve	Life policy holder Reserve fund			
	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000
For the 03 months ended 31st March 2016											
Balance as at 1st January 2016	11,110,689	2,716,184	3,760,000	4,518,441	14,263,234	31,100,000	202,356	(56,350)	7,949,848	2,179,288	77,743,690
Total comprehensive income for the period											
Profit for the period	-	-	-	-	-	-	-	-	3,305,579	166,328	3,471,907
Other Comprehensive Income for the period (net of tax)	-	-	-	(3,351,537)	-	-	-	-	-	(4,025)	(3,355,562)
Total comprehensive income for the period	-	-	-	(3,351,537)	-	-	-	-	3,305,579	162,303	116,345
Transactions with equity holders, recognised directly in equity											
Issue of shares under ESOP	27,324	4,686	-	-	-	-	-	-	-	-	32,010
Final dividend 2015 - Scrip	1,022,473	256,607	-	-	-	-	-	-	(1,421,200)	-	(142,120)
Final Dividend 2015 - Cash	-	-	-	-	-	-	-	-	(1,421,200)	(40,000)	(1,461,200)
Deemed disposal loss through Joint Venture	-	-	-	-	-	-	-	-	(321)	-	(321)
Total transactions with equity holders	1,049,797	261,293	-	-	-	-	-	-	(2,842,722)	(40,000)	(1,571,631)
Transfers during the period											
Transfer to life policy holder reserve fund	-	-	-	-	-	-	-	(141,034)	-	-	(141,034)
Fair value of the employee share options exercised	8,400	1,457	-	-	-	-	(9,857)	-	-	-	-
Balance as at 31st March 2016	12,168,886	2,978,934	3,760,000	1,166,904	14,263,234	31,100,000	192,499	(197,384)	8,412,706	2,301,591	76,147,370
For the 03 months ended 31st March 2015											
Balance as at 1st January 2015	10,640,391	2,649,601	3,160,000	6,806,191	8,792,778	25,100,000	318,339	40,748	10,396,517	1,734,132	69,638,697
Total comprehensive income for the period											
Profit for the period	-	-	-	-	-	-	-	-	1,915,221	95,574	2,010,795
Other Comprehensive Income for the period (net of tax)	-	-	-	(558,451)	-	-	-	-	-	(3,268)	(561,719)
Total comprehensive income for the period	-	-	-	(558,451)	-	-	-	-	1,915,221	92,306	1,449,076
Transactions with equity holders, recognised directly in equity											
Issue of shares under ESOP	147,719	22,244	-	-	-	-	-	-	-	-	169,963
Final Dividend 2014 - Cash	-	-	-	-	-	-	-	-	(2,827,776)	(75,000)	(2,902,776)
Deemed disposal gain through Joint Venture	-	-	-	-	-	-	-	-	23,876	-	23,876
Total transactions with equity holders	147,719	22,244	-	-	-	-	-	-	(2,803,900)	(75,000)	(2,708,937)
Transfers during the period											
Transfer to life policy holder reserve fund	-	-	-	-	-	-	-	(84,251)	-	-	(84,251)
Fair value of the employee share options exercised	31,386	5,345	-	-	-	-	(36,731)	-	-	-	-
Balance as at 31st March 2015	10,819,496	2,677,190	3,160,000	6,247,740	8,792,778	25,100,000	281,608	(43,503)	9,507,838	1,751,438	68,294,585

STATEMENT OF CASH FLOWS

For the 3 months ended 31st March	BANK		GROUP	
	2016 Rs 000	2015 Rs 000	2016 Rs 000	2015 Rs 000
Cash flows from operating activities				
Interest and commission receipts	16,646,739	13,495,658	18,283,595	14,696,008
Interest payments	(7,669,949)	(6,120,299)	(7,818,029)	(6,305,206)
Receipts from other operating activities	752,172	509,045	2,184,497	1,640,660
Cash payments to employees	(2,544,216)	(1,737,749)	(2,917,508)	(2,082,251)
Recovery of loans written off in previous years	4,909	4,615	4,909	4,615
Cash payments to other operating activities	(2,764,497)	(2,253,418)	(3,769,376)	(2,860,530)
Operating profit before changes in operating assets and liabilities	4,425,158	3,897,852	5,968,088	5,093,296
(Increase) / decrease in operating assets				
Reverse repurchase agreements	4,573,065	2,679,200	4,906,052	2,194,198
Deposits held for regulatory or monetary control purpose	(7,156,417)	(1,011,163)	(7,156,417)	(1,011,163)
Loans and receivables to other customers	(14,625,865)	(12,211,105)	(15,138,091)	(12,742,479)
Other short term assets	(673,997)	464,983	(977,812)	155,279
	(17,883,214)	(10,078,085)	(18,366,268)	(11,404,165)
Increase / (decrease) in operating liabilities				
Securities sold under repurchase agreements	13,660,521	4,605,127	13,660,521	4,322,027
Deposits from customers	3,174,046	17,000,549	2,940,239	17,776,384
Other liabilities	(32,464)	1,707,337	24,122	1,754,620
	16,802,103	23,313,013	16,624,882	23,853,031
Net cash generated from / (used in) operating activities before income tax	3,344,047	17,132,780	4,226,702	17,542,162
Income taxes paid	(550,199)	(403,324)	(592,584)	(418,884)
Net cash generated from operating activities	2,793,848	16,729,456	3,634,118	17,123,278
Cash flows from investing activities				
Dividend income	98,905	18,866	102,143	21,316
Net proceeds from sale, maturity and purchase of financial investments	(18,835,910)	(9,310,166)	(19,513,754)	(9,838,875)
Purchase of property, plant and equipment	(82,734)	(73,182)	(119,913)	(97,042)
Purchase of intangible sssets	(40,231)	(30,320)	(41,157)	(30,570)
Proceeds from deemed disposal of subsidiary company by joint venture	-	-	-	23,876
Proceeds from sale of property, plant and equipment	1,436	8,194	2,578	8,233
Proceeds from sale of non current assets held for sale	23,708	-	23,708	-
Net cash flows used in investing activities	(18,834,826)	(9,386,608)	(19,546,395)	(9,913,062)
Cash flows from financing activities				
Increase in subordinated term debts	7,000,000	-	6,750,000	-
Increase / (decrease) in long term borrowings	10,536,386	(1,481,612)	10,538,820	(1,511,419)
Dividends paid	(11,565)	(10,457)	(11,565)	(10,457)
Proceeds from issue of shares under ESOP	32,010	169,963	32,010	169,963
Net cash generated from / (used in) financing activities	17,556,832	(1,322,106)	17,309,265	(1,351,913)
Net increase in cash and cash equivalents	1,515,854	6,020,742	1,396,988	5,858,303
Cash and cash equivalents at the beginning of the year	14,936,425	16,930,833	16,593,980	18,518,305
Cash and cash equivalents at the end of the year	16,452,279	22,951,575	17,990,968	24,376,608
Cash and Cash Equivalents at the End of the Period				
Cash and Short Term Funds	16,452,279	22,951,575	17,990,968	24,376,608

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS - BANK

As at 31.03.2016	HFT	Designated at Fair Value	HTM	Amortised Cost	AFS	Hedging	Total
	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000
ASSETS							
Cash and cash equivalents	-	-	-	16,452,279	-	-	16,452,279
Balances with Central Bank of Sri Lanka	-	-	-	27,252,507	-	-	27,252,507
Placements with banks	-	-	-	-	-	-	-
Derivative financial instruments	2,109,477	-	-	-	-	-	2,109,477
Financial investments - Fair value through profit or loss	522,736	-	-	-	-	-	522,736
Reverse repurchase agreements	-	-	-	295,990	-	-	295,990
Loans and receivables to customers	-	-	-	513,507,843	-	-	513,507,843
Financial investments - Available-for-sale	-	-	-	-	80,452,413	-	80,452,413
Financial investments - Loans and receivables	-	-	-	96,218,289	-	-	96,218,289
Other assets	-	-	-	1,579,032	-	-	1,579,032
Total financial assets	2,632,213	-	-	655,305,940	80,452,413	-	738,390,566
	HFT	Designated at Fair Value	Amortised Cost	Hedging	Total		
	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000		
LIABILITIES							
Due to banks	-	-	68,578,571	-	68,578,571		
Derivative financial instruments	347,121	-	-	-	347,121		
Due to customers	-	-	530,506,002	-	530,506,002		
Securities sold under repurchase agreements	-	-	30,307,795	-	30,307,795		
Other borrowings	-	-	27,027,872	-	27,027,872		
Debt securities issued	-	-	4,598,809	-	4,598,809		
Subordinated term debts	-	-	19,434,485	-	19,434,485		
Dividends payable	-	-	2,174,406	-	2,174,406		
Other liabilities	-	-	137,408	-	137,408		
Total financial liabilities	347,121	-	682,765,348	-	683,112,469		
As at 31.12.2015							
	HFT	Designated at Fair Value	HTM	Amortised Cost	AFS	Hedging	Total
	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000
ASSETS							
Cash and cash equivalents	-	-	-	14,909,598	-	-	14,909,598
Balances with Central Bank of Sri Lanka	-	-	-	20,096,090	-	-	20,096,090
Placements with banks	-	-	-	26,827	-	-	26,827
Derivative financial instruments	1,302,872	-	-	-	-	-	1,302,872
Financial investments - Fair value through profit or loss	593,390	-	-	-	-	-	593,390
Reverse repurchase agreements	-	-	-	4,869,219	-	-	4,869,219
Loans and receivables to other customers	-	-	-	498,341,628	-	-	498,341,628
Financial investments - Available for sale	-	-	-	-	78,046,505	-	78,046,505
Financial investments - Loans and receivables	-	-	-	84,206,702	-	-	84,206,702
Other assets	-	-	-	1,565,169	-	-	1,565,169
Total financial assets	1,896,262	-	-	624,015,233	78,046,505	-	703,958,000
	HFT	Designated at Fair Value	Amortised Cost	Hedging	Total		
	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000		
LIABILITIES							
Due to banks	-	-	58,232,034	-	58,232,034		
Derivative financial instruments	304,485	-	-	-	304,485		
Due to customers	-	-	527,126,181	-	527,126,181		
Securities sold under repurchase agreements	-	-	16,630,201	-	16,630,201		
Other borrowings	-	-	26,833,109	-	26,833,109		
Debt securities issued	-	-	4,490,742	-	4,490,742		
Subordinated term debts	-	-	12,064,370	-	12,064,370		
Dividends payable	-	-	764,771	-	764,771		
Other liabilities	-	-	278,585	-	278,585		
Total financial liabilities	304,485	-	646,419,993	-	646,724,478		
Held for trading - HFT	Designated at fair value through profit or loss - Designated at fair value			Loans and receivables/deposits at amortised cost - Amortised cost			
Held-to-maturity - HTM	Available-for-sale - AFS			Instruments of fair value and cash flow hedging - Hedging			

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS - GROUP

As at 31.03.2016	HFT Rs 000	Designated at Fair Value Rs 000	HTM Rs 000	Amortised Cost Rs 000	AFS Rs 000	Hedging Rs 000	Total Rs 000
ASSETS							
Cash and cash equivalents	-	-	-	16,953,694	-	-	16,953,694
Balance with Central Bank of Sri Lanka	-	-	-	27,252,507	-	-	27,252,507
Placements with banks	-	-	-	1,037,274	-	-	1,037,274
Derivative financial instruments	2,109,477	-	-	-	-	-	2,109,477
Financial investments - Fair value through profit or loss	921,747	-	-	-	-	-	921,747
Reverse repurchase agreements	-	-	-	2,803,267	-	-	2,803,267
Loans and receivables to customers	-	-	-	522,878,793	-	-	522,878,793
Financial investments - Available-for-sale	-	-	-	-	83,573,611	-	83,573,611
Financial investments - Held to maturity	-	-	1,205,304	-	-	-	1,205,304
Financial investments - Loans and receivables	-	-	-	99,014,740	-	-	99,014,740
Other assets	-	-	-	2,345,701	-	-	2,345,701
Total financial assets	3,031,224	-	1,205,304	672,285,976	83,573,611	-	760,096,115
LIABILITIES							
Due to banks	-	-	68,632,809	-	68,632,809	-	68,632,809
Derivative financial instruments	347,121	-	-	-	347,121	-	347,121
Due to customers	-	-	539,467,062	-	539,467,062	-	539,467,062
Securities sold under repurchase agreements	-	-	30,169,679	-	30,169,679	-	30,169,679
Other borrowings	-	-	27,027,872	-	27,027,872	-	27,027,872
Debt securities issued	-	-	5,032,045	-	5,032,045	-	5,032,045
Subordinated term debts	-	-	19,203,216	-	19,203,216	-	19,203,216
Dividends payable	-	-	2,214,406	-	2,214,406	-	2,214,406
Other liabilities	-	-	1,040,000	-	1,040,000	-	1,040,000
Total financial liabilities	347,121	-	692,787,089	-	693,134,210	-	693,134,210
As at 31.12.2015							
	HFT Rs 000	Designated at Fair Value Rs 000	HTM Rs 000	Amortised Cost Rs 000	AFS Rs 000	Hedging Rs 000	Total Rs 000
ASSETS							
Cash and cash equivalents	-	-	-	15,419,654	-	-	15,419,654
Balances with Central Bank of Sri Lanka	-	-	-	20,096,090	-	-	20,096,090
Placements with banks	-	-	-	1,174,326	-	-	1,174,326
Derivative financial instruments	1,302,872	-	-	-	-	-	1,302,872
Financial investments - Fair value through profit or loss	1,948,772	-	-	-	-	-	1,948,772
Reverse repurchase agreements	-	-	-	7,782,374	-	-	7,782,374
Loans and receivables to customers	-	-	-	507,244,329	-	-	507,244,329
Financial investments - Available-for-sale	-	-	-	-	79,718,231	-	79,718,231
Financial investments - Held to maturity	-	-	1,257,433	-	-	-	1,257,433
Financial investments - Loans and receivables	-	-	-	87,087,205	-	-	87,087,205
Other assets	-	-	-	1,703,598	-	-	1,703,598
Total financial assets	3,251,644	-	1,257,433	640,507,576	79,718,231	-	724,734,884
LIABILITIES							
Due to banks	-	-	58,283,838	-	58,283,838	-	58,283,838
Derivative financial instruments	304,485	-	-	-	304,485	-	304,485
Due to customers	-	-	536,132,789	-	536,132,789	-	536,132,789
Securities sold under repurchase agreements	-	-	16,630,201	-	16,630,201	-	16,630,201
Other borrowings	-	-	26,833,109	-	26,833,109	-	26,833,109
Debt securities issued	-	-	4,913,751	-	4,913,751	-	4,913,751
Subordinated term debts	-	-	12,085,598	-	12,085,598	-	12,085,598
Dividends payable	-	-	764,771	-	764,771	-	764,771
Other liabilities	-	-	715,537	-	715,537	-	715,537
Total financial liabilities	304,485	-	656,359,594	-	656,664,079	-	656,664,079
Held for trading - HFT	Designated at fair value through profit or loss - Designated at fair value			Loans and receivables/deposits at amortised cost - Amortised cost			
Held-to-maturity - HTM	Available-for-sale - AFS			Instruments of fair value and cash flow hedging - Hedging			

SEGMENT REPORTING

For the 3 months ended 31 st March	Banking		Leasing/Hire purchase		Property		Insurance		Others*		Eliminations / Unallocated		Consolidated	
	2016 Rs 000	2015 Rs 000	2016 Rs 000	2015 Rs 000	2016 Rs 000	2015 Rs 000	2016 Rs 000	2015 Rs 000	2016 Rs 000	2015 Rs 000	2016 Rs 000	2015 Rs 000	2016 Rs 000	2015 Rs 000
Total revenue from external customers	16,749,969	12,885,926	1,157,049	868,321	50,503	47,114	1,562,278	1,310,263	1,239,271	817,453	(55,095)	(102,129)	20,703,975	15,826,948
Inter segment revenue	21,710	22,504	-	-	179,305	180,473	26,278	10,472	-	-	(227,293)	(213,449)	-	-
Total revenue	16,771,679	12,908,430	1,157,049	868,321	229,808	227,587	1,588,556	1,320,735	1,239,271	817,453	(282,388)	(315,578)	20,703,975	15,826,948
Segment result	3,791,611	2,434,714	842,055	590,755	171,773	207,459	62,404	28,566	448,679	248,473	(68,473)	(169,354)	5,248,049	3,340,613
Unallocated expenses													(332,174)	(309,393)
Profit from operations													4,915,875	3,031,220
Income from Joint Venture													11,596	(20,194)
Taxes													(1,455,564)	(1,000,231)
Profit for the period													3,471,907	2,010,795
Non Controlling Interest													(166,328)	(95,574)
Profit attributable to the Equity holders of the Bank													3,305,579	1,915,221
Profit for the period													3,471,907	2,010,795
Other comprehensive Income, Net of tax	(3,336,309)	(554,163)	-	-	-	-	(10,062)	(8,170)	-	614	(9,191)	614	(3,355,562)	(561,719)
Total Comprehensive income for the period													116,345	1,449,076
Non Controlling Interest													(162,303)	(92,306)
Total comprehensive income attributable to the Equity Holders of the Bank													(45,958)	1,356,770
Total assets	719,861,866	572,692,487	40,197,120	27,563,155	10,342,582	7,718,992	12,115,248	10,403,179	14,425,597	10,160,313	(4,206,902)	(3,557,622)	792,735,511	624,980,504
Total liabilities	656,586,636	513,167,756	40,197,120	27,563,155	590,535	592,532	10,048,866	8,253,639	12,037,599	8,884,005	(2,872,615)	(1,775,168)	716,588,141	556,685,919
Cash flow from operating activities	3,976,704	21,480,715	(1,182,856)	(4,751,259)	124,673	145,645	376,226	89,975	582,881	490,723	(243,510)	158,202	3,634,118	17,123,278
Cash flow from investing activities	(18,834,826)	(9,386,608)	-	-	(136,272)	(280,108)	(168,756)	(16,841)	(517,182)	(334,865)	110,641	(229,505)	(19,546,395)	(9,913,062)
Cash flow from financing activities	17,556,832	(1,322,106)	-	-	-	-	-	-	(22,467)	(29,807)	(225,100)	(29,807)	17,309,265	(1,351,913)

* Business of HNB Grameen Micro Finance Ltd.

EXPLANATORY NOTES

1. There are no changes in accounting policies and methods of computation since the publication of annual accounts for the year 2015.
2. There are no material changes during the period in the composition of assets, liabilities, contingent liabilities and use of funds raised through debentures. All known expenditure items have been provided for.
3. These interim financial statements are presented in accordance with Sri Lanka Accounting Standard (LKAS 34) "Interim Financial Reporting" and provide the information as required in terms of Rule 7.4 of the Colombo Stock Exchange.
4. Where required, figures on the audited annual financial statements have been reclassified to conform to Central Bank of Sri Lanka publication requirements.
5. Details of Employee Share Option Plan (ESOP)

	2012 Allocation*		2013 Allocation**	
	Voting	Non voting	Voting	Non voting
No of options brought forward	1,120,852	195,408	1,578,045	365,409
No of options granted in 2016	-	-	-	-
No of options exercised during the period	(112,496)	(15,284)	(76,834)	(31,278)
No of options expired during the period	(20,416)	(3,821)	(33,156)	(4,154)
No of options remaining	987,940	176,303	1,428,055	329,977
Allotment price (Rs)	145.79	81.43	142.17	110.04
Average market price for the period ended 31st March 2016 (Rs)	196.53	173.87	196.53	173.87

*These options were allocated on 30th March 2012 and the retention period ended on 30th March 2013.

**These options were allocated on 5th June 2013 and the retention period ended on 4th June 2014.

The outstanding options can be exercised within four years from the end of retention period or at retirement, resignation or death whichever occurs first.

6. The consolidated financial statements of the Bank cover the Bank and its subsidiaries HNB Assurance PLC, Sithma Development (Pvt) Ltd, HNB Grameen Micro Finance Ltd & the Group's interest in Joint Venture Acuity Partners (Pvt) Ltd.
7. Additional Information requested by the Banking Supervision Division of Central Bank of Sri Lanka by their circular dated 11th October 2013, has been given in the note to the financial statements.
8. On 16th March 2016, the Bank opened the issuance of 40,000,000 unsecured subordinated redeemable debentures to the public at an issue price of Rs. 100/-with the option to issue further 20,000,000 debentures and with a further option to issue 10,000,000 unsecured subordinated redeemable debentures in the event each tranche is oversubscribed. The total issue of 70,000,000 subordinated redeemable debentures was oversubscribed and accordingly, the Bank allotted Rs 7 Bn debentures with interest payable annually at a rate of 11.25% p.a.
9. There are no material events that took place after the balance sheet date which require adjustment or disclosure in the financial statements.

SELECTED PERFORMANCE INDICATORS (AS PER REGULATORY REPORTING)

	As at		As at	
	31.03.2016	31.12.2015	31.03.2016	31.12.2015
	Bank		Group	
Regulatory Capital Adequacy				
Core capital (Tier 1 Capital) Rs. Mn	52,196	52,459	57,936	58,138
Total Capital Base. Rs. Mn	70,019	63,250	76,144	69,299
Core capital adequacy Ratio, as % of Risk Weighted Assets (Minimum Requirement, 5%)	10.05%	10.53%	10.51%	10.99%
Total capital adequacy Ratio, as % of Risk Weighted Assets (Minimum Requirement, 10%)	13.48%	12.70%	13.81%	13.10%

	31.03.2016	31.12.2015
	Bank	
Assets Quality (Quality of Loan Portfolio)		
Gross Non-Performing Advances Ratio, % (net of Interest in Suspense)	2.41%	2.43%
Net Non-Performing Advances Ratio, % (net of Interest in Suspense and provisions)	0.86%	0.85%
Profitability (Annualised)		
Interest Margin, %	3.97%	4.10%
Return on Assets (before Tax), %	2.36%	2.34%
Return on Equity, %	19.27%	16.77%
Regulatory Liquidity		
Statutory Liquid Assets, Rs. Mn		
Domestic Banking Unit	127,266	136,406
Off-Shore Banking Unit	18,977	16,827
Statutory Liquid Assets Ratio % (Minimum requirement 20%)		
Domestic Banking Unit	21.20%	23.89%
Off-Shore Banking Unit	38.24%	35.07%

LISTED DEBENTURE INFORMATION

Quarter ended 31st March	Market Value				Quarter ended 31st March	Yield as at Last Trade Done	
	2016		2015			2016	2015
	Highest Rs.	Lowest Rs.	Highest Rs.	Lowest Rs.			
HNB DEBENTURES 2006					HNB DEBENTURES 2006		
15 year Fixed Rate (11.00% p.a.)	N/T	N/T	N/T	N/T	15 year Fixed Rate (11.00% p.a.)	N/T	N/T
18 year Fixed Rate (11.25% p.a.)	N/T	N/T	N/T	N/T	18 year Fixed Rate (11.25% p.a.)	N/T	N/T
HNB DEBENTURES 2007					HNB DEBENTURES 2007		
10 year Fixed Rate (16.00% p.a.)	N/T	N/T	N/T	N/T	10 year Fixed Rate (16.00% p.a.)	N/T	N/T
15 year Fixed Rate (16.75% p.a.)	N/T	N/T	N/T	N/T	15 year Fixed Rate (16.75% p.a.)	N/T	N/T
HNB DEBENTURES 2011					HNB DEBENTURES 2011		
10 year Fixed Rate (11.50% p.a.)	N/T	N/T	N/T	N/T	10 year Fixed Rate (11.50% p.a.)	N/T	N/T
HNB DEBENTURES 2013					HNB DEBENTURES 2013		
5 year Fixed Rate (14.00% p.a.)	N/T	N/T	N/T	N/T	5 year Fixed Rate (14.00% p.a.)	N/T	N/T
10 year Fixed Rate (14.25% p.a.)	N/T	N/T	N/T	N/T	10 year Fixed Rate (14.25% p.a.)	N/T	N/T
HNB DEBENTURES 2014					HNB DEBENTURES 2014		
3 year Fixed Rate (7.00% p.a.)	94.00	94.00	95.33	95.33	3 year Fixed Rate (7.00% p.a.)	10.58	8.75
5 year Fixed Rate (7.90% p.a.)	89.00	89.00	N/T	N/T	5 year Fixed Rate (7.90% p.a.)	11.38	N/T
10 year Fixed Rate (8.50% p.a.)	N/T	N/T	N/T	N/T	10 year Fixed Rate (8.50% p.a.)	N/T	N/T
HNB DEBENTURES 2016					HNB DEBENTURES 2016		
5 year Fixed Rate (11.25% p.a.)	N/T	N/T	N/A	N/A	5 year Fixed Rate (11.25% p.a.)	N/T	N/A

N/T – Not Traded as at 31st March, N/A – Not Applicable as at 31st March

Yield to Maturity of Last Trade Done (% p.a)

Quarter ended 31st March	2016	2015
HNB DEBENTURES 2006		
15 year Fixed Rate (11.00% p.a.)	N/T	N/T
18 year Fixed Rate (11.25% p.a.)	N/T	N/T
HNB DEBENTURES 2007		
10 year Fixed Rate (16.00% p.a.)	N/T	N/T
15 year Fixed Rate (16.75% p.a.)	N/T	N/T
HNB DEBENTURES 2011		
10 year Fixed Rate (11.50% p.a.)	N/T	N/T
HNB DEBENTURES 2013		
5 year Fixed Rate (14.00% p.a.)	N/T	N/T
10 year Fixed Rate (14.25% p.a.)	N/T	N/T
HNB DEBENTURES 2014		
3 year Fixed Rate (7.00% p.a.)	10.58	8.75
5 year Fixed Rate (7.90% p.a.)	11.38	N/T
10 year Fixed Rate (8.50% p.a.)	N/T	N/T
HNB DEBENTURES 2016		
5 year Fixed Rate (11.25% p.a.)	N/T	N/A

N/T – Not Traded as at 31st March, N/A – Not Applicable as at 31st March

RATIOS OF DEBT

	31.03.2016	31.12.2015
Debt Equity Ratio (%)	116.44	100.63
Interest Cover (Times)	5.32	5.31
Yield of Comparable Govt. Security for the following HNB Debentures (% p.a.)	31.03.2016	31.12.2015
2006 series 15 year maturity	12.48	10.72
2006 series 18 year maturity	13.64	11.18
2007 series 10 year maturity	11.08	8.73
2007 series 15 year maturity	13.46	10.80
2011 series 10 year maturity	12.76	10.68
2013 series 5 year maturity	11.00	8.47
2013 series 10 year maturity	12.07	9.98
2014 series 3 year maturity	10.29	8.21
2014 series 5 year maturity	11.17	9.25
2014 series 10 year maturity	11.76	9.97
2016 series 5 year maturity	11.86	N/A

SHARE INFORMATION

As at	31-Mar-16	31-Dec-15
Number of Shares		
Voting	329,857,119	324,405,445
Non-voting	82,880,204	81,415,925
Last Traded Price per share		
Voting	199.30	210.60
Non-voting	171.00	177.90

For the Quarter Ended	31-Mar-16	31-Mar-15
Highest price per share		
Voting	207.00	242.00
Non-voting	176.50	187.00
Lowest price per share		
Voting	185.00	192.00
Non-voting	165.50	150.00

PUBLIC SHAREHOLDING PERCENTAGE

As at	31-Mar-16
Voting	61% approx.
Non-voting	99% approx.

NUMBER OF PUBLIC SHAREHOLDERS

As at	31-Mar-16
Voting	4,620
Non-voting	10,557

DIRECTORS' AND CHIEF EXECUTIVE OFFICER'S SHAREHOLDING

	Number of shares	
	31-Mar-16	31-Dec-15
1. Mr. Rienzie Arseculeratne	-	-
2. Mr. A.J. Alles *	2,000	2,000
3. Ms. M.A.R.C. Cooray	5,312	5,312
4. Dr. L.R. Karunaratne	1,018	1,018
5. Mr. L.U.D. Fernando	509	509
6. Mr. D.T.S.H. Mudalige	-	-
7. Miss. D.S.C. Jayawardena	500	500
8. Mr. R.S. Captain	6,007	6,007
9. Mr. D.A. Cabraal	-	-
10. Mr. P.S.C. Pelpola	-	-
11. Mr. E.D.P. Soosaipillai	-	-
12. Mr. A.H.D.A.N. De Silva	-	-

* Chief Executive Officer

20 MAJOR SHAREHOLDERS (VOTING) AS AT 31ST MARCH 2016

	Name	No. of shares	% on total voting capital
1.	Sri Lanka Insurance Corporation Ltd.	48,407,755	14.68
2.	Employees Provident Fund	32,352,748	9.81
3.	Milford Exports (Ceylon) Limited	26,247,009	7.96*
4.	Mr. Sohli Edelji Captain	24,089,530	7.30
5.	Stassen Exports Ltd	22,750,036	6.90*
6.	Sonetto Holdings Limited	14,936,204	4.53
7.	HSBC Int'l Nominees Ltd-JPMLU-Franklin Templeton Investment	12,110,769	3.67
8.	Distilleries Company of Sri Lanka PLC	10,178,656	3.09*
9.	National Savings Bank	9,523,878	2.89
10.	Standard Chartered Bank Singapore S/A HL Bank Singapore	6,524,272	1.98
11.	The Bank of New York Mellon SA/NV-CF Ruffer Total return Fund	5,221,591	1.58
12.	Citi Group Global Markets Ltd Agency Trading Prop. Sec.	3,650,600	1.11
13.	The Bank of New York Mellon SA/NV-CF Ruffer Absolute return	3,504,886	1.06
14.	Citibank Newyork S/A Norges Bank Account 2	3,169,774	0.96
15.	Ms. Leesha Anne Captain	2,916,548	0.88
16.	Mrs. Cheryl Susan De Fonseka	2,763,993	0.84
17.	BNY-CF Ruffer Investment Funds : CF Ruffer Pacific Fund	2,671,131	0.81
18.	HSBC Intl Nom Ltd-UBS AG Zurich	2,620,649	0.79
19.	BNYM SA/NV-Blackrock Frontiers Investment Trust PLC	2,620,649	0.79
20.	BNYM SA/NV- Neon Liberty Lorikeet Master Fund LP	2,100,809	0.64

* Pursuant to the provisions of the Banking Act Directions No. 1 of 2007, the total collective voting rights in the Bank, of Milford Exports (Ceylon) Limited, Stassen Exports Limited and Distilleries Company of Sri Lanka (who collectively hold 17.95% of the voting shares of the Bank) are limited to 10% of the total voting rights of the Bank with effect from 15th March 2012 as the voting rights in excess of such percentage is deemed invalid from that date.

20 MAJOR SHAREHOLDERS (NON-VOTING) AS AT 31ST MARCH 2016

	Name	No. of shares	% on total non-voting capital
1.	HSBC Intl nomineees Ltd-JPMLU-Franklin Templeton Invest	7,656,957	9.24
2.	HSBC Int'l Nom Ltd-UBS AG Zurich	7,207,014	8.70
3.	BNYM SA/NV-Frontaura Global Frontier Fund LLC	4,626,852	5.58
4.	The Bank of New York Mellon SA/NV-CF Ruffer Total Return Fund	2,601,605	3.14
5.	BNYM SA/NV-Neon Liberty Lorikeet Master Fund LP	2,535,385	3.06
6.	Akbar Brothers Pvt Ltd A/c No. 01	2,066,089	2.49
7.	The Bank of New York Mellon SA/NV-CF Ruffer Absolute Return	1,733,008	2.09
8.	Citibank Newyork S/A Norges Bank Account 2	1,584,284	1.91
9.	Mr. Sohli Edelji Captain	1,467,949	1.77
10.	Northern Trust Company S/A Polar Capital Funds PLC	1,208,378	1.46
11.	Rubber Investment Trust Limited A/c # 01	1,184,341	1.43
12.	CITI Bank NY S/A Forward International Dividend Fund	1,162,835	1.40
13.	Union Assurance PLC No. 1 A/c	1,066,012	1.29
14.	BNY-CF Ruffer Investment Funds:CF Ruffer Pacific Fund	1,028,711	1.24
15.	Mr. Jayampathi Divale Bandaranayake	997,077	1.20
16.	Employee Trust Fund Board	909,800	1.10
17.	Commercial Bank of Ceylon PLC/Dunamis Capital PLC	797,097	0.96
18.	Deutsche Bank AG as Trustee for JB Vantage Value Equity Fund	679,351	0.82
19.	The Ceylon Investment PLC A/c # 02	614,227	0.74
20.	The Ceylon Guardian Investment Trust PLC A/c #02	590,857	0.71

NOTES TO THE FINANCIAL STATEMENTS

As at	BANK		GROUP	
	31.03.2016 Rs.000	31.12.2015 Rs.000	31.03.2016 Rs.000	31.12.2015 Rs.000
1) Loans and Receivables to Other Customers				
Gross loans and receivables	524,794,558	509,525,467	534,327,243	518,586,177
Less : Individual impairment	(3,380,414)	(3,345,714)	(3,488,836)	(3,450,410)
Collective impairment	(7,906,301)	(7,838,125)	(7,959,614)	(7,891,438)
Net loans and receivables	513,507,843	498,341,628	522,878,793	507,244,329
2) Loans and Receivables to Other Customers - By product				
By product-Domestic Currency				
Overdrafts	76,872,241	71,116,853	76,856,374	71,116,853
Bills of exchange	767,953	1,042,923	767,953	1,042,923
Commercial papers	165,373	161,270	165,373	161,270
Short term loans	49,139,174	49,986,757	49,236,936	50,078,749
Credit Cards	4,683,616	4,548,110	4,683,616	4,548,110
Trust receipts	22,771,343	21,956,493	22,771,343	21,956,493
Packing credit loans	270,921	698,384	270,921	698,384
Staff loans	10,963,756	10,875,391	11,188,766	11,339,787
Term loans	208,576,593	199,275,891	217,802,373	207,777,654
Lease rentals receivable	41,376,227	40,287,937	41,376,227	40,290,496
Housing loans	31,114,551	29,633,094	31,114,551	29,633,094
Pawning advances	14,888,899	16,439,602	14,888,899	16,439,602
Securitized notes	327,395	371,682	327,395	371,682
Sub total	461,918,042	446,394,387	471,450,727	455,455,097
By product-Foreign Currency				
Overdrafts	617,778	449,581	617,778	449,581
Bills of exchange	1,820,251	2,072,263	1,820,251	2,072,263
Short term loans	2,457,295	895,123	2,457,295	895,123
Trust receipts	550,411	1,713,228	550,411	1,713,228
Packing credit loans	7,415,167	8,718,595	7,415,167	8,718,595
Term loans	48,661,647	48,053,396	48,661,647	48,053,396
Lease rentals receivable	100,859	53,659	100,859	53,659
Housing loans	1,253,108	1,175,235	1,253,108	1,175,235
Sub total	62,876,516	63,131,080	62,876,516	63,131,080
Total	524,794,558	509,525,467	534,327,243	518,586,177
3) Movements in Individual and Collective Impairment during the period for Loans and Receivables to Other Customers				
Individual impairment				
Opening balance at 01st January	3,345,714	2,645,389	3,450,410	3,333,404
Charge/(Write back) to income statement	34,700	168,720	66,031	181,036
Amounts written off	-	-	(27,605)	(529,155)
Closing balance as at 31st March	3,380,414	2,814,109	3,488,836	2,985,285
Collective impairment				
Opening balance at 01st January	7,838,125	8,008,889	7,891,438	8,030,362
Charge/(Write back) to income statement	68,881	407,760	68,881	408,235
Amounts written off	(705)	(22,084)	(705)	(22,084)
Closing balance as at 31st March	7,906,301	8,394,565	7,959,614	8,416,513
Total impairment	11,286,715	11,208,674	11,448,450	11,401,798
4) Due to Other Customers - By product				
By product-Domestic Currency				
Current account deposits	32,787,190	31,932,262	32,491,224	31,649,897
Savings deposits	159,359,554	157,972,669	160,869,124	159,382,475
Time deposits	246,180,463	245,363,599	253,992,466	253,330,243
Certificates of deposit	1,072,857	1,092,263	1,072,857	1,092,263
Margin deposits	1,907,963	1,892,467	1,907,963	1,892,467
Sub total	441,308,027	438,253,260	450,333,634	447,347,345
By product- Foreign Currency				
Current account deposits	1,749,095	2,026,434	1,749,095	2,026,434
Savings deposits	26,504,842	26,232,225	26,497,454	26,225,880
Time deposits	60,906,527	60,581,727	60,849,365	60,500,595
Margin deposits	37,511	32,535	37,514	32,535
Sub total	89,197,975	88,872,921	89,133,428	88,785,444
Total	530,506,002	527,126,181	539,467,062	536,132,789