



INTERIM FINANCIAL STATEMENTS
for the six months ended
30 June 2016
(Un-audited)

Bank of Ceylon

STATEMENT OF PROFIT OR LOSS

1

Rs. 000

30 June	Bank						Group					
	For the six month ended			For the quarter ended			For the six month ended			For the quarter ended		
	2016	2015	Change %	2016	2015	Change %	2016	2015	Change %	2016	2015	Change %
Total income	71,202,891	63,075,510	12.9	36,875,330	32,386,974	13.9	73,721,572	65,439,960	12.7	38,050,420	33,441,466	13.8
Interest income	63,479,983	55,037,909	15.3	32,297,017	28,278,055	14.2	65,812,036	57,138,882	15.2	33,472,450	29,341,000	14.1
Interest expenses	(38,456,346)	(31,700,502)	21.3	(20,011,937)	(15,986,345)	25.2	(39,549,409)	(32,677,500)	21.0	(20,579,561)	(16,475,238)	24.9
Net interest income	25,023,637	23,337,407	7.2	12,285,080	12,291,710	(0.1)	26,262,627	24,461,382	7.4	12,892,889	12,865,762	0.2
Fee and commission income	3,689,784	4,171,057	(11.5)	1,608,928	1,846,310	(12.9)	3,833,932	4,360,154	(12.1)	1,603,917	1,780,075	(9.9)
Fee and commission expenses	(653,003)	(575,370)	13.5	(320,435)	(310,707)	3.1	(710,138)	(622,512)	14.1	(346,814)	(334,776)	3.6
Net fee and commission income	3,036,781	3,595,687	(15.5)	1,288,493	1,535,603	(16.1)	3,123,794	3,737,642	(16.4)	1,257,103	1,445,299	(13.0)
Net gains / (losses) from trading	1,688,554	1,650,167	2.3	1,361,632	1,093,373	24.5	1,644,711	1,651,801	(0.4)	1,401,013	1,146,830	22.2
Net gains / (losses) from financial investments	190,984	124,876	52.9	84,746	55,057	53.9	210,180	134,475	56.3	103,942	64,656	60.8
Net gains / (losses) from financial instruments designated at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
Other operating income	2,153,586	2,091,501	3.0	1,523,007	1,114,179	36.7	2,220,713	2,154,648	3.1	1,469,098	1,108,905	32.5
Total operating income	4,033,124	3,866,544	4.3	2,969,385	2,262,609	31.2	4,075,604	3,940,924	3.4	2,974,053	2,320,391	28.2
Total operating income	32,093,542	30,799,638	4.2	16,542,958	16,089,922	2.8	33,462,025	32,139,948	4.1	17,124,045	16,631,452	3.0
Impairment (charge) / reversal for loans and other losses	(406,811)	(7,284,315)	(94.4)	165,263	(3,363,061)	(104.9)	(405,514)	(7,596,258)	(94.7)	180,928	(3,435,915)	(105.3)
Individual impairment	560,122	(985,354)	(156.8)	443,941	(486,937)	(191.2)	524,965	(1,002,012)	(152.4)	434,865	(492,472)	(188.3)
Collective impairment	(966,933)	(6,298,961)	(84.6)	(278,678)	(2,876,124)	(90.3)	(930,479)	(6,594,246)	(85.9)	(253,937)	(2,943,443)	(91.4)
Other losses	-	-	-	-	-	-	-	-	-	-	-	-
Net operating income	31,686,731	23,515,323	34.7	16,708,221	12,726,861	31.3	33,056,511	24,543,690	34.7	17,304,973	13,195,537	31.1
Operating expenses												
Personnel expenses	(8,814,848)	(7,826,370)	12.6	(4,691,545)	(4,264,331)	10.0	(9,581,419)	(8,481,750)	13.0	(5,084,462)	(4,542,374)	11.9
Depreciation and amortization	(793,859)	(657,494)	20.7	(396,936)	(328,073)	21.0	(1,064,661)	(901,352)	18.1	(532,820)	(437,201)	21.9
Other expenses	(4,534,853)	(4,120,006)	10.1	(3,191,248)	(2,373,097)	34.5	(4,850,026)	(4,392,680)	10.4	(3,260,306)	(2,451,077)	33.0
Total operating expenses	(14,143,560)	(12,603,870)	12.2	(8,279,729)	(6,965,501)	18.9	(15,496,106)	(13,775,782)	12.5	(8,877,588)	(7,430,652)	19.5
Operating profit before Value Added Tax (VAT) and Nation Building Tax (NBT) on financial services	17,543,171	10,911,453	60.8	8,428,492	5,761,360	46.3	17,560,405	10,767,908	63.1	8,427,385	5,764,885	46.2
Value Added Tax (VAT) and Nation Building Tax (NBT) on financial services	(2,746,667)	(1,828,328)	50.2	(1,478,550)	(1,034,243)	43.0	(2,802,693)	(1,850,921)	51.4	(1,514,796)	(1,053,826)	43.7
Operating profit after Value Added Tax (VAT) and Nation Building Tax (NBT) on financial services	14,796,504	9,083,125	62.9	6,949,942	4,727,117	47.0	14,757,712	8,916,987	65.5	6,912,589	4,711,059	46.7
Share of profits / (losses) of Associate companies before tax	-	-	-	-	-	-	42,812	78,418	(45.4)	41,362	21,686	90.7
Profit before income tax	14,796,504	9,083,125	62.9	6,949,942	4,727,117	47.0	14,800,524	8,995,405	64.5	6,953,951	4,732,745	46.9
Income tax expense	(3,982,708)	(2,415,940)	64.9	(1,947,813)	(1,034,330)	88.3	(4,088,432)	(2,490,214)	64.2	(2,022,000)	(1,073,090)	88.4
Profit for the period	10,813,796	6,667,185	62.2	5,002,129	3,692,787	35.5	10,712,092	6,505,191	64.7	4,931,951	3,659,655	34.8
Profit attributable to:												
Equity holder of the Bank	10,813,796	6,667,185	62.2	5,002,129	3,692,787	35.5	10,752,209	6,507,547	65.2	4,916,133	3,628,329	35.5
Non controlling interest	-	-	-	-	-	-	(40,117)	(2,356)	1,602.7	15,818	31,326	(49.5)
Profit for the period	10,813,796	6,667,185	62.2	5,002,129	3,692,787	35.5	10,712,092	6,505,191	64.7	4,931,951	3,659,655	34.8
Earnings per share:												
Basic earnings per share (Rs.)	2,162.76	2,666.87	(18.9)	500.21	738.56	(32.3)	2,150.44	2,603.02	(17.4)	491.61	725.67	(32.3)
Diluted earnings per share (Rs.)	2,162.76	1,333.44	62.2	500.21	369.28	35.5	2,150.44	1,301.51	65.2	491.61	362.83	35.5

30 June	Bank						Group					
	For the six months ended			For the quarter ended			For the six months ended			For the quarter ended		
	2016	2015	Change %	2016	2015	Change %	2016	2015	Change %	2016	2015	Change %
Profit for the period	10,813,796	6,667,185	62.2	5,002,129	3,692,787	35.5	10,712,092	6,505,191	64.7	4,931,951	3,659,655	34.8
Other comprehensive income, net of tax												
Items that will not be reclassified to profit or loss												
Actuarial gains / (losses) on defined benefit plans	-	-	-	-	-	-	(424)	(533)	(20.5)	(639)	(664)	(3.8)
	-	-	-	-	-	-	(424)	(533)	(20.5)	(639)	(664)	(3.8)
Items that are or may be reclassified to profit or loss												
Exchange gains / (losses) arising from translating the financial statements of foreign operations	(1,919)	102,956	(101.9)	21,504	7,730	178.2	(256,464)	167,807	(252.8)	(134,951)	186,981	(172.2)
Gains / (Losses) on re-measuring available for sale financial investments	(976,046)	(170,560)	472.3	63,749	300,513	(78.8)	(946,542)	(251,666)	276.1	330,167	415,093	(20.5)
Realized gains on available for sale financial investments transferred to profit or loss	(15,525)	(3,772)	311.6	(28)	-	(100.0)	(15,525)	(3,772)	311.6	(28)	-	(100.0)
Deferred tax effects on available for sale financial investments	8,081	-	100.0	4,776	-	100.0	8,081	-	100.0	4,776	-	100.0
Share of other comprehensive income of Associate companies, net of tax	-	-	-	-	-	-	(6,658)	(2,580)	158.1	2,871	615	366.8
	(985,409)	(71,376)	1,280.6	90,001	308,243	(70.8)	(1,217,108)	(90,211)	1,249.2	202,835	602,689	(66.3)
Other comprehensive income for the period, net of tax	(985,409)	(71,376)	1,280.6	90,001	308,243	(70.8)	(1,217,532)	(90,744)	1,241.7	202,196	602,025	(66.4)
Total comprehensive income for the period	9,828,387	6,595,809	49.0	5,092,130	4,001,030	27.3	9,494,560	6,414,447	48.0	5,134,147	4,261,680	20.5
Attributable to:												
Equity holder of the Bank	9,828,387	6,595,809	49.0	5,092,130	4,001,030	27.3	9,542,898	6,423,969	48.6	5,107,082	4,224,163	20.9
Non controlling interest	-	-	-	-	-	-	(48,338)	(9,522)	407.6	27,065	37,517	(27.9)
Total comprehensive income for the period	9,828,387	6,595,809	49.0	5,092,130	4,001,030	27.3	9,494,560	6,414,447	48.0	5,134,147	4,261,680	20.5

As at	Bank			Group		
	30 June 2016	31 Dec 2015 (Audited)	Change %	30 June 2016	31 Dec 2015 (Audited)	Change %
Assets						
Cash and cash equivalents	53,693,618	79,916,559	(32.8)	56,249,900	83,722,721	(32.8)
Balances with Central Banks	49,400,233	38,939,790	26.9	49,400,233	38,939,790	26.9
Placements with banks	23,816,865	27,975,582	(14.9)	24,200,348	28,355,579	(14.7)
Derivative financial instruments	5,475,631	7,419,288	(26.2)	5,475,631	7,419,288	(26.2)
Securities purchased under resale agreements	2,001,478	12,299,088	(83.7)	2,722,545	13,678,789	(80.1)
Financial instruments - Held for trading	7,120,491	12,173,304	(41.5)	7,542,535	12,726,045	(40.7)
Financial investments - Loans and receivables	252,636,556	232,561,268	8.6	252,586,191	233,003,742	8.4
Loans and advances to customers	875,036,353	826,789,630	5.8	900,379,773	851,905,227	5.7
Financial investments - Available for sale	10,314,249	12,021,569	(14.2)	15,784,321	16,266,652	(3.0)
Financial investments - Held to maturity	235,753,696	246,288,625	(4.3)	235,815,404	246,349,511	(4.3)
Investment in Subsidiary companies	6,213,048	6,213,048	-	-	-	-
Investment in Associate companies	842,988	842,988	-	1,895,677	1,912,317	(0.9)
Investment properties	-	-	-	139,073	145,840	(4.6)
Property, plant and equipment	16,345,794	16,325,758	0.1	26,237,837	26,441,803	(0.8)
Leasehold properties	102,853	104,653	(1.7)	137,847	140,330	(1.8)
Intangible assets	309,070	373,315	(17.2)	413,483	503,958	(18.0)
Deferred tax assets	-	-	-	6,646	10,142	(34.5)
Other assets	43,633,307	48,044,235	(9.2)	44,377,358	48,677,586	(8.8)
Total assets	1,582,696,230	1,568,288,700	0.9	1,623,364,802	1,610,199,320	0.8
Liabilities						
Due to banks	1,316,246	2,630,408	(50.0)	1,410,797	2,632,827	(46.4)
Derivative financial instruments	1,057,116	156,302	576.3	1,057,116	156,302	576.3
Due to customers	1,118,938,064	1,082,337,118	3.4	1,134,867,282	1,097,950,702	3.4
Other borrowings	301,898,644	337,442,256	(10.5)	304,953,504	342,009,044	(10.8)
Debt securities issued	3,586,985	3,427,058	4.7	8,654,614	8,703,747	(0.6)
Current tax liabilities	4,292,752	2,080,849	106.3	4,473,071	2,284,079	95.8
Deferred tax liabilities	1,466,549	1,516,995	(3.3)	3,862,075	3,948,551	(2.2)
Insurance provision - Life	-	-	-	499,276	444,257	12.4
Insurance provision - Non life	-	-	-	695,688	517,659	34.4
Other liabilities	23,844,135	21,585,644	10.5	25,626,160	23,187,932	10.5
Subordinated term debts	37,155,937	35,627,450	4.3	36,825,937	35,290,007	4.4
Total liabilities	1,493,556,428	1,486,804,080	0.5	1,522,925,520	1,517,125,107	0.4
Equity						
Share capital	10,000,000	10,000,000	-	10,000,000	10,000,000	-
Permanent reserve fund	5,209,955	5,209,955	-	5,209,955	5,209,955	-
Retained earnings	59,726,601	51,086,010	16.9	62,460,243	53,888,295	15.9
Other reserves	14,203,246	15,188,655	(6.5)	21,763,068	22,965,323	(5.2)
Total equity attributable to the Bank	89,139,802	81,484,620	9.4	99,433,266	92,063,573	8.0
Non controlling interest	-	-	-	1,006,016	1,010,640	(0.5)
Total equity	89,139,802	81,484,620	9.4	100,439,282	93,074,213	7.9
Total liabilities and equity	1,582,696,230	1,568,288,700	0.9	1,623,364,802	1,610,199,320	0.8
Contingent liabilities and commitments	740,548,068	806,969,885	(8.2)	741,367,792	808,050,929	(8.3)

STATEMENT OF CHANGES IN EQUITY-BANK

4

Rs. 000

	Share capital		Permanent reserve fund	Other reserves			Retained earnings	Total Equity
	Share capital	Capital pending		Available for sale reserve	Other reserves	Revaluation reserve		
Balance as at 01 January 2015	5,000,000	5,000,000	3,809,955	6,963,665	584,081	8,587,167	44,861,045	74,805,913
Total comprehensive income for the period								
Profit for the period							6,667,185	6,667,185
Other comprehensive income, net of tax				(174,332)	102,956	-	-	(71,376)
Dividends for 2015							(1,673,205)	(1,673,205)
Balance as at 30 June 2015	5,000,000	5,000,000	3,809,955	6,789,333	687,037	8,587,167	49,855,025	79,728,517
Balance as at 01 January 2016	10,000,000	-	5,209,955	5,537,359	1,043,642	8,607,654	51,086,010	81,484,620
Total comprehensive income for the period								
Profit for the period							10,813,796	10,813,796
Other comprehensive income, net of tax				(983,490)	(1,919)	-	-	(985,409)
Dividends for 2016							(2,173,205)	(2,173,205)
Balance as at 30 June 2016	10,000,000	-	5,209,955	4,553,869	1,041,723	8,607,654	59,726,601	89,139,802

STATEMENT OF CHANGES IN EQUITY -GROUP

Rs. 000

	Share capital		Permanent reserve fund	Other reserves			Retained earnings	Non controlling interest	Total Equity
	Share capital	Capital pending		Available for sale reserve	Other reserves	Revaluation reserve			
Balance as at 01 January 2015	5,000,000	5,000,000	3,809,955	7,762,004	1,352,418	13,807,627	47,661,936	1,186,781	85,580,721
Total comprehensive income for the period									
Profit for the period							6,507,547	(2,356)	6,505,191
Other comprehensive income, net of tax				(248,307)	167,807	-	(3,078)	(7,166)	(90,744)
Dividends for 2015							(1,673,205)		(1,673,205)
Subsidiary dividends to non controlling interest								(8,811)	(8,811)
Mergers and changes in non controlling interest				(4,305)	3,342	-	103,419	(100,239)	2,217
Balance as at 30 June 2015	5,000,000	5,000,000	3,809,955	7,509,392	1,523,567	13,807,627	52,596,619	1,068,209	90,315,369
Balance as at 01 January 2016	10,000,000	-	5,209,955	6,539,515	1,956,800	14,469,008	53,888,295	1,010,640	93,074,213
Total comprehensive income for the period									
Profit for the period							10,752,209	(40,117)	10,712,092
Other comprehensive income, net of tax				(945,791)	(256,464)	-	(7,056)	(8,221)	(1,217,532)
Dividends for 2016							(2,173,205)		(2,173,205)
Subsidiary dividends to non controlling interest								(8,811)	(8,811)
Adjustment to non controlling interest								52,525	52,525
Balance as at 30 June 2016	10,000,000	-	5,209,955	5,593,724	1,700,336	14,469,008	62,460,243	1,006,016	100,439,282

For the six months ended 30 June	Bank		Group	
	2016	2015	2016	2015
Cash flows from operating activities				
Profit before income tax	14,796,504	9,083,125	14,800,524	8,995,405
Adjustments for :				
Net interest income	(25,023,637)	(23,337,407)	(26,262,627)	(24,461,382)
Dividend income on trading securities	(53,461)	(52,350)	(61,249)	(57,642)
Dividends from Subsidiaries and Associates	(216,433)	(214,407)	-	-
Share of profit of Associate companies before tax	-	-	(42,812)	(78,418)
Change in operating assets	(27,078,239)	(15,181,876)	(28,001,916)	(21,454,958)
Change in operating liabilities	22,924,872	50,574,974	23,822,414	49,578,248
Other non cash items included in profit before tax	(1,486,615)	6,379,494	(1,246,461)	6,958,342
Other net gains from investing activities	(190,984)	(124,876)	(210,180)	(134,475)
	(16,327,993)	27,126,677	(17,202,307)	19,345,120
Contribution paid to defined benefit plans	(3,100,204)	(2,705,934)	(3,121,783)	(2,714,595)
Interest received	42,060,906	37,949,745	45,120,922	39,499,707
Interest paid	(28,180,606)	(24,981,697)	(28,936,604)	(25,157,720)
Dividends received	53,461	52,350	61,249	57,642
Net cash from operating activities before income tax	(5,494,436)	37,441,141	(4,078,523)	31,030,154
Income tax paid	(1,241,000)	(500,000)	(1,555,116)	(607,127)
Net cash from/(used) in operating activities	(6,735,436)	36,941,141	(5,633,639)	30,423,027
Cash flows from investing activities				
Net (increase)/decrease in financial investments - Held to maturity	11,009,554	(16,604,929)	11,008,732	(16,515,882)
Net (increase)/decrease in financial investments - Available for sale	796,725	89,659	(398,760)	(1,213,129)
Net increase in financial investments - Loans and receivables	(20,075,287)	(36,369,651)	(19,582,445)	(36,269,320)
Purchase of property plant and equipment and leasehold properties	(694,337)	(375,851)	(998,163)	(470,748)
Purchase of intangible assets	(31,688)	(49,249)	(56,839)	(53,434)
Proceeds from sale of property plant and equipment	-	-	-	3,159
Dividends received	326,441	332,464	129,205	127,656
Interest received	17,900,186	14,160,136	18,054,033	14,711,146
Net cash from/(used) in investing activities	9,231,593	(38,817,421)	8,155,764	(39,680,552)
Cash flows from financing activities				
Net increase / (decrease) in other borrowings	(15,410,446)	26,769,100	(16,412,399)	32,779,588
Payments on redemption of debentures	-	(5,000,000)	-	(5,000,000)
Dividends paid to Government of Sri Lanka	(2,173,205)	(1,673,205)	(2,173,205)	(1,673,205)
Dividends paid to non controlling interest	-	-	(8,811)	(8,811)
Interest payments on borrowings and debt securities	(9,970,323)	(6,382,533)	(10,327,539)	(7,153,813)
Net cash from/(used in) financing activities	(27,553,974)	13,713,362	(28,921,954)	18,943,759
Net increase/(decrease) in cash and cash equivalents during the period	(25,057,817)	11,837,082	(26,399,829)	9,686,234
Cash and cash equivalents at the beginning of the period	78,529,331	35,032,877	82,333,074	37,263,183
Cash and cash equivalents at the end of the period	53,471,514	46,869,959	55,933,245	46,949,417
Analysis of cash and cash equivalents				
Cash and cash equivalents	53,693,618	47,174,126	56,249,900	47,547,955
Bank overdrafts	(222,104)	(304,167)	(316,655)	(598,538)
	53,471,514	46,869,959	55,933,245	46,949,417

As at	Bank		Group	
	30-Jun-2016	31-Dec-2015 (Audited)	30-Jun-2016	31-Dec-2015 (Audited)
Net assets value per share (Rs)	8,913.98	8,148.46	9,943.33	9,206.36
Regulatory Capital Adequacy				
Core capital (Tier 1 capital), Rs. Mn	64,271	64,207	71,176	71,112
Total capital base, Rs. Mn	92,434	92,245	101,518	101,330
Core capital adequacy ratio, % of risk weighted assets (Minimum requirement, 5%)	8.26%	9.10%	8.53%	9.36%
Total capital adequacy ratio, % of risk weighted assets (Minimum requirement, 10%)	11.88%	13.07%	12.17%	13.33%
Profitability				
Interest margin	3.18%	3.30%	3.25%	3.37%
Return on assets (before tax)	1.88%	1.74%	1.83%	1.71%
Return on equity (after tax)	25.35%	22.21%	22.14%	19.46%
Assets Quality				
Gross non - performing advances ratio, (Net of interest in suspense)	3.52%	4.30%		
Net non - performing advances ratio, (Net of interest in suspense and provisions)	1.07%	1.77%		
Investor Information				
Debt equity (%)	218.08	228.20		
Interest cover (times)	2.27	2.15		
Regulatory Liquidity				
Statutory liquid assets,				
- Domestic banking unit (Rs. Mn)	286,782	340,029		
- Off-shore banking unit (US\$ Mn)	1,456	1,299		
Statutory liquid assets ratio, (minimum requirement, 20%)				
- Domestic banking unit	22.08%	28.18%		
- Off-shore banking unit	39.79%	37.60%		
Memorandum Information				
Number of employees	7,714	7,980		
Number of branches	580	578		

SHARE INFORMATION

Shareholder	30-Jun-2016		31-Dec-2015	
	No of Ordinary	Holding %	No of Ordinary Shares	Holding %
Government of Sri Lanka	10,000,000	100	10,000,000	100

1. The interim financial statements are presented in accordance with Sri Lanka Accounting Standard - LKAS 34 on "Interim Financial Reporting". These interim condensed financial statements should be read in conjunction with the annual financial statements for the year ended 31 December 2015. In order to conform to better presentation, previous year figures and phrases have been adjusted where relevant.
2. There are no changes in accounting policies and methods of computation since the publication of annual accounts for the year 2015.
3. No circumstances have arisen and no material events have occurred since the reporting date, which require disclosures or adjustments to the financial statements.
4. During the period there were no material changes in the composition of assets, liabilities and contingent liabilities.
5. All known expenses have been charged in these financial statements.
6. The Group financial statements comprise a consolidation of the Bank and its Subsidiaries, Property Development PLC, Merchant Bank of Sri Lanka & Finance PLC, Hotels Colombo (1963) Limited, BOC Property Development & Management (Private) Limited, BOC Travels (Private) Limited, Ceybank Holiday Homes (Private) Limited, BOC Management & Support Services (Private) Limited, MBSL Insurance Company Limited, Koladeniya Hydropower (Private) Limited and Bank of Ceylon (UK) Limited and the Group's interest in its Associate companies, Lanka Securities (Private) Limited, Mireka Capital Land (Private) Limited, Southern Development Financial Company Limited, Transnational Lanka Records Solutions (Private) Limited and Ceybank Asset Management Limited.

CERTIFICATION

I certify that the above financial statements give a true and fair view of the state of affairs of Bank of Ceylon and the Group as at 30 June 2016 and its profit for the six months ended 30 June 2016.

Sgd.
W P Russel Fonseka
Chief Financial Officer

We, the undersigned, being the Chairman, Director and General Manager of the Bank of Ceylon certify jointly that;

- a) 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 and Sri Lanka Accounting Standard – LKAS 34 on "Interim Financial Reporting".
- b) the information contained in these statements have been extracted from the un - audited financial statements of the Bank and the Group.

Sgd.
Ronald C Perera
Chairman
(Independent Non-Executive)

Sgd.
Ranel T Wijesinha
Director
(Independent Non-Executive)

Sgd.
D M Gunasekara
General Manager

11 August 2016

Colombo

As at 30 June	2016						
	Held for trading	Designated at fair value	Held to maturity	Loans and receivables / Amortised Cost	Available for sale	Others	Total
Financial assets							
Cash and cash equivalents				53,693,618			53,693,618
Balances with Central Banks				49,400,233			49,400,233
Placements with banks				23,816,865			23,816,865
Derivative financial instruments	5,475,631						5,475,631
Securities purchased under resale agreements				2,001,478			2,001,478
Loans and advances to customers				875,036,353			875,036,353
Financial investments	7,120,491	-	235,753,696	252,636,556	10,314,249		505,824,992
Total financial assets	12,596,122	-	235,753,696	1,256,585,103	10,314,249	-	1,515,249,170
Other assets						67,447,060	67,447,060
Total assets	12,596,122	-	235,753,696	1,256,585,103	10,314,249	67,447,060	1,582,696,230

	Held for trading	Amortised Cost	Others	Total
Financial liabilities				
Due to banks		1,316,246		1,316,246
Derivative financial instruments	1,057,116			1,057,116
Other financial liabilities held for trading				-
Due to customers		1,118,938,064		1,118,938,064
Other borrowings		301,898,644		301,898,644
Debt securities issued		3,586,985		3,586,985
Subordinated term debts		37,155,937		37,155,937
Total financial liabilities	1,057,116	1,462,895,876	-	1,463,952,992
Other liabilities			29,603,436	29,603,436
Total liabilities	1,057,116	1,462,895,876	29,603,436	1,493,556,428

As at 31 December	2015						
	Held for trading	Designated at fair value	Held to maturity	Loans and receivables / Amortised Cost	Available for sale	Others	Total
Financial assets							
Cash and cash equivalents				79,916,559			79,916,559
Balances with Central Banks				38,939,790			38,939,790
Placements with banks				27,975,582			27,975,582
Derivative financial instruments	7,419,288						7,419,288
Securities purchased under resale agreements				12,299,088			12,299,088
Loans and advances to customers				826,789,630			826,789,630
Financial investments	12,173,304	-	246,288,625	232,561,268	12,021,569		503,044,766
Total financial assets	19,592,592	-	246,288,625	1,218,481,917	12,021,569	-	1,496,384,703
Other assets						71,903,997	71,903,997
Total assets	19,592,592	-	246,288,625	1,218,481,917	12,021,569	71,903,997	1,568,288,700

	Held for trading	Amortised Cost	Others	Total
Financial liabilities				
Due to banks		2,630,408		2,630,408
Derivative financial instruments	156,302			156,302
Other financial liabilities held for trading				-
Due to customers		1,082,337,118		1,082,337,118
Other borrowings		337,442,256		337,442,256
Debt securities issued		3,427,058		3,427,058
Subordinated term debts		35,627,450		35,627,450
Total financial liabilities	156,302	1,461,464,290	-	1,461,620,592
Other liabilities			25,183,488	25,183,488
Total liabilities	156,302	1,461,464,290	25,183,488	1,486,804,080

As at 30 June		2016					
	Held for trading	Designated at fair value	Held to maturity	Loans and receivables / Amortised Cost	Available for sale	Others	Total
Financial assets							
Cash and cash equivalents				56,249,900			56,249,900
Balances with Central Banks				49,400,233			49,400,233
Placements with banks				24,200,348			24,200,348
Derivative financial instruments	5,475,631						5,475,631
Securities purchased under resale agreements				2,722,545			2,722,545
Loans and advances to customers				900,379,773			900,379,773
Financial investments	7,542,535	-	235,815,404	252,586,191	15,784,321		511,728,451
Total financial assets	13,018,166	-	235,815,404	1,285,538,990	15,784,321	-	1,550,156,881
Other assets						73,207,921	73,207,921
Total assets	13,018,166	-	235,815,404	1,285,538,990	15,784,321	73,207,921	1,623,364,802

	Held for trading	Amortised Cost	Others	Total
Financial liabilities				
Due to banks		1,410,797		1,410,797
Derivative financial instruments	1,057,116			1,057,116
Other financial liabilities held for trading				-
Due to customers		1,134,867,282		1,134,867,282
Other borrowings		304,953,504		304,953,504
Debt securities issued		8,654,614		8,654,614
Subordinated term debts		36,825,937		36,825,937
Total financial liabilities	1,057,116	1,486,712,134	-	1,487,769,250
Other liabilities			35,156,270	35,156,270
Total liabilities	1,057,116	1,486,712,134	35,156,270	1,522,925,520

As at 31 December		2015					
	Held for trading	Designated at fair value	Held to maturity	Loans and receivables / Amortised Cost	Available for sale	Others	Total
Financial assets							
Cash and cash equivalents				83,722,721			83,722,721
Balances with Central Banks				38,939,790			38,939,790
Placements with banks				28,355,579			28,355,579
Derivative financial instruments	7,419,288						7,419,288
Securities purchased under resale agreements				13,678,789			13,678,789
Loans and advances to customers				851,905,227			851,905,227
Financial investments	12,726,045	-	246,349,511	233,003,742	16,266,652		508,345,950
Total financial assets	20,145,333	-	246,349,511	1,249,605,848	16,266,652	-	1,532,367,344
Other assets						77,831,976	77,831,976
Total assets	20,145,333	-	246,349,511	1,249,605,848	16,266,652	77,831,976	1,610,199,320

	Held for trading	Amortised Cost	Others	Total
Financial liabilities				
Due to banks		2,632,827		2,632,827
Derivative financial instruments	156,302			156,302
Other financial liabilities held for trading				-
Due to customers		1,097,950,702		1,097,950,702
Other borrowings		342,009,044		342,009,044
Debt securities issued		8,703,747		8,703,747
Subordinated term debts		35,290,007		35,290,007
Total financial liabilities	156,302	1,486,586,327	-	1,486,742,629
Other liabilities			30,382,478	30,382,478
Total liabilities	156,302	1,486,586,327	30,382,478	1,517,125,107

DEBENTURE INFORMATION

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Description	Note	Interest payable frequency	Issue date	Maturity date	Coupon rate		Interest Rate of comparable Government security	Amount	
					30.06.2016	31.12.2015		30.06.2016	31.12.2015
					%	%		Rs '000	Rs '000
Fixed interest rate									
Unsecured, subordinated, redeemable debentures	a	Annually	08.12.2011	07.12.2016	11.00	11.00	9.86	4,135,681	3,926,514
Unsecured, subordinated, redeemable debentures	a	Semi annually	08.12.2011	07.12.2016	10.50	10.50	9.86	2,315	2,315
Unsecured, subordinated, redeemable debentures	a	Annually	30.11.2012	29.11.2017	16.00	16.00	10.78	6,498,872	6,034,052
Unsecured, subordinated, redeemable debentures	a	Semi annually	30.11.2012	29.11.2017	15.25	15.25	10.78	40,189	40,189
Unsecured, subordinated, redeemable debentures	a	Annually	25.10.2013	24.10.2018	13.00	13.00	11.20	4,113,683	3,869,827
Unsecured, subordinated, redeemable debentures	a	Semi annually	25.10.2013	24.10.2018	12.60	12.60	11.20	220,369	220,369
Unsecured, subordinated, redeemable debentures	a	Annually	25.10.2013	24.10.2021	13.25	13.25	11.90	1,305,329	1,226,594
Unsecured, subordinated, redeemable debentures	a	Annually	25.10.2013	24.10.2022	13.25	13.25	12.02	1,306,417	1,227,617
Unsecured, subordinated, redeemable debentures	a	Annually	25.10.2013	24.10.2023	13.75	13.75	12.09	1,691,763	1,638,142
Unsecured, subordinated, redeemable debentures	a	Annually	22.09.2014	21.09.2019	8.00	8.00	11.45	5,440,339	5,234,969
Unsecured, subordinated, redeemable debentures	a	Quarterly	22.09.2014	21.09.2019	7.75	7.75	11.45	216,182	216,182
Unsecured, subordinated, redeemable debentures	a	Annually	22.09.2014	21.09.2022	8.25	8.25	12.02	1,949,555	1,873,793
Unsecured, subordinated, redeemable debentures	a	Annually	06.10.2015	05.10.2020	8.25	8.25	11.66	305,878	293,991
Unsecured, subordinated, redeemable debentures	a	Quarterly	06.10.2015	05.10.2020	8.00	8.00	11.66	12,449	12,449
Unsecured, subordinated, redeemable debentures	a	Annually	06.10.2015	05.10.2023	9.50	9.50	12.09	1,261,546	1,205,580
Unsecured, redeemable debentures		Semi annually	18.06.2012	17.06.2017	14.75	14.75	10.38	1,286,404	1,286,404
Unsecured, redeemable debentures		Annually	07.12.2012	06.12.2017	15.50	15.50	10.78	2,300,581	2,140,654
								32,087,552	30,449,641
Floating interest rate									
Unsecured, subordinated, redeemable debentures (6 months TB (Gross) rate plus 75 basis points)	a/b	Semi annually	08.12.2011	07.12.2016	11.58	7.75	9.86	1,105,902	1,103,186
Unsecured, subordinated, redeemable debentures (6 months TB (Gross) rate plus 125 basis points)	a/b	Semi annually	30.11.2012	29.11.2017	11.99	8.36	10.78	424	423
Unsecured, subordinated, redeemable debentures (6 months TB (Gross) rate plus 100 basis points)	a/b	Semi annually	25.10.2013	24.10.2018	11.59	8.81	11.20	204	203
Unsecured, subordinated, redeemable debentures (6 months TB (Gross) rate plus 100 basis points)	a/b	Semi annually	25.10.2013	24.10.2021	11.59	8.81	11.90	1,030	1,016
Unsecured, subordinated, redeemable debentures (6 months TB (Gross) rate plus 50 basis points)	a/b	Semi annually	22.09.2014	21.09.2019	9.93	8.36	11.45	847,350	843,802
Unsecured, subordinated, redeemable debentures (6 months TB (Gross) rate plus 50 basis points)	a/b	Semi annually	22.09.2014	21.09.2022	9.93	8.36	12.02	31	31
Unsecured, subordinated, redeemable debentures (6 months TB (Gross) rate plus 125 basis points)	a/b	Semi annually	06.10.2015	05.10.2020	12.09	9.11	11.66	4,603,070	4,572,690
Unsecured, subordinated, redeemable debentures (6 months TB (Gross) rate plus 125 basis points)	a/b	Semi annually	06.10.2015	05.10.2023	12.09	9.11	12.09	2,097,359	2,083,516
								8,655,370	8,604,867
								40,742,922	39,054,508

Notes

a) Debentures that are listed in the Colombo Stock Exchange. Some of these have been traded in the Colombo Stock Exchange during the period ended 30 June 2016.
 2012/2017 - (Highest Price - Rs. 102.65, Lowest Price - Rs. 102.65, Last Transaction Price - Rs. 102.65)
 2014/2019 - (Highest Price - Rs. 96.87, Lowest Price - Rs. 96.87, Last Transaction Price - Rs. 96.87)

b) Weighted average 6 months Treasury Bill interest rate before deducting 10% withholding tax at the primary quotations as announced by the Central Bank of Sri Lanka, at the preceding week of the interest resetting date.

	01-Jan-2016 to 30- June-2016 Rs.	01-Jan-2015 to 31-Dec-2015 Rs.
Market Value		
BoC Debentures 2011/2016 ,		
Unsecured, subordinated, redeemable, 5 years, fixed rate (11.0%)	Not Traded	Not Traded
Unsecured, subordinated, redeemable, 5 years, floating rate (06 months TB rate (Gross) plus 75 basis points)	Not Traded	Not Traded
Unsecured, subordinated, redeemable, 5 years, fixed rate (10.5%)	Not Traded	Not Traded
Market Value		
BoC Debentures 2012/2017 ,		
Unsecured, subordinated, redeemable, 5 years, fixed rate (16.0%)		
Highest , Lowest and Last transaction	102.65	100.00
Unsecured, subordinated, redeemable, 5 years, floating rate (06 months TB rate (Gross) plus 125 basis points)	Not Traded	Not Traded
Unsecured, subordinated, redeemable, 5 years, fixed rate (15.3%)	Not Traded	Not Traded
Market Value		
BoC Debentures 2013/2023 ,		
Unsecured, subordinated, redeemable, 5 years, fixed rate (13.0%)	Not Traded	Not Traded
Unsecured, subordinated, redeemable, 5 years, fixed rate (12.6%)	Not Traded	Not Traded
Unsecured, subordinated, redeemable, 5 years, floating rate (06 months TB rate (Gross) plus 100 basis points)	Not Traded	Not Traded
Unsecured, subordinated, redeemable, 8 years, fixed rate (13.25%)	Not Traded	Not Traded
Unsecured, subordinated, redeemable, 8 years, floating rate (06 months TB rate (Gross) plus 100 basis points)	Not Traded	Not Traded
Unsecured, subordinated, redeemable, 9 years, fixed rate (13.25%)	Not Traded	Not Traded
Unsecured, subordinated, redeemable, 10 years, fixed rate (13.75%)		
Highest , Lowest and Last transaction	Not Traded	117.32
Market Value		
BoC Debentures 2014/2022 ,		
Unsecured, subordinated, redeemable, 5 years, fixed rate (8.0%)		
Highest	96.87	99.90
Lowest	96.87	95.50
Last transaction	96.87	95.50
Unsecured, subordinated, redeemable, 5 years, fixed rate (7.75%)	Not Traded	Not Traded
Unsecured, subordinated, redeemable, 5 years, floating rate (06 months TB rate (Gross) plus 50 basis points)	Not Traded	Not Traded
Unsecured, subordinated, redeemable, 8 years, fixed rate (8.25%)	Not Traded	Not Traded
Unsecured, subordinated, redeemable, 8 years, floating rate (06 months TB rate (Gross) plus 50 basis points)	Not Traded	Not Traded
Market Value		
BoC Debentures 2015/2023		
Unsecured, subordinated, redeemable, 5 years, fixed rate (8.25%)	Not Traded	Not Traded
Unsecured, subordinated, redeemable, 5 years, fixed rate (8.0%)	Not Traded	Not Traded
Unsecured, subordinated, redeemable, 5 years, floating rate (06 months TB rate (Gross) plus 125 basis points)	Not Traded	Not Traded
Unsecured, subordinated, redeemable, 8 years, fixed rate (9.5%)	Not Traded	Not Traded
Unsecured, subordinated, redeemable, 8 years, floating rate (06 months TB rate (Gross) plus 125 basis points)	Not Traded	Not Traded

	30-June-2016 %	31-Dec-2015 %
Interest yield as at date of last trade done		
BoC Debentures 2011/2016 ,		
5 years, fixed rate (11.0%)	Not Traded	Not Traded
5 years, floating rate (06 months TB rate (Gross) plus 75 basis points)	Not Traded	Not Traded
5 years, fixed rate (10.5%)	Not Traded	Not Traded
BoC Debentures 2012/2017 ,		
5 years, fixed rate (16.0%)	13.94	15.87
5 years, floating rate (06 months TB rate (Gross) plus 125 basis points)	Not Traded	Not Traded
5 years, fixed rate (15.3%)	Not Traded	Not Traded
BoC Debentures 2013/2023 ,		
5 years, fixed rate (13.0%)	Not Traded	Not Traded
5 years, fixed rate (12.6%)	Not Traded	Not Traded
5 years, floating rate (06 months TB rate (Gross) plus 100 basis points)	Not Traded	Not Traded
8 years, fixed rate (13.25%)	Not Traded	Not Traded
8 years, floating rate (06 months TB rate (Gross) plus 100 basis points)	Not Traded	Not Traded
9 years, fixed rate (13.25%)	Not Traded	Not Traded
10 years, fixed rate (13.75%)	Not Traded	10.39
BoC Debentures 2014/2022 ,		
5 years, fixed rate (8.0%)	9.06	9.47
5 years, fixed rate (7.75%)	Not Traded	Not Traded
5 years, floating rate (06 months TB rate (Gross) plus 50 basis points)	Not Traded	Not Traded
8 years, fixed rate (8.25%)	Not Traded	Not Traded
8 years, floating rate (06 months TB rate (Gross) plus 50 basis points)	Not Traded	Not Traded
BoC Debentures 2015/2023 ,		
5 years, fixed rate (8.25%)	Not Traded	Not Traded
5 years, fixed rate (8.0%)	Not Traded	Not Traded
5 years, floating rate (06 months TB rate (Gross) plus 125 basis points)	Not Traded	Not Traded
8 years, fixed rate (9.5%)	Not Traded	Not Traded
8 years, floating rate (06 months TB rate (Gross) plus 125 basis points)	Not Traded	Not Traded
Yield to maturity of last trade done		
BoC Debentures 2011/2016 ,		
5 years, fixed rate (11.0%)	Not Traded	Not Traded
5 years, floating rate (06 months TB rate (Gross) plus 75 basis points)	Not Traded	Not Traded
5 years, fixed rate (10.5%)	Not Traded	Not Traded
BoC Debentures 2012/2017 ,		
5 years, fixed rate (16.0%)	15.59	16.00
5 years, floating rate (06 months TB rate (Gross) plus 125 basis points)	Not Traded	Not Traded
5 years, fixed rate (15.3%)	Not Traded	Not Traded
BoC Debentures 2013/2023 ,		
5 years, fixed rate (13.0%)	Not Traded	Not Traded
5 years, fixed rate (12.6%)	Not Traded	Not Traded
5 years, floating rate (06 months TB rate (Gross) plus 100 basis points)	Not Traded	Not Traded
8 years, fixed rate (13.25%)	Not Traded	Not Traded
8 years, floating rate (06 months TB rate (Gross) plus 100 basis points)	Not Traded	Not Traded
9 years, fixed rate (13.25%)	Not Traded	Not Traded
10 years, fixed rate (13.75%)	Not Traded	11.72
BoC Debentures 2014/2022 ,		
5 years, fixed rate (8.0%)	8.26	8.38
5 years, fixed rate (7.75%)	Not Traded	Not Traded
5 years, floating rate (06 months TB rate (Gross) plus 50 basis points)	Not Traded	Not Traded
8 years, fixed rate (8.25%)	Not Traded	Not Traded
8 years, floating rate (06 months TB rate (Gross) plus 50 basis points)	Not Traded	Not Traded
BoC Debentures 2015/2023 ,		
5 years, fixed rate (8.25%)	Not Traded	Not Traded
5 years, fixed rate (8.0%)	Not Traded	Not Traded
5 years, floating rate (06 months TB rate (Gross) plus 125 basis points)	Not Traded	Not Traded
8 years, fixed rate (9.5%)	Not Traded	Not Traded
8 years, floating rate (06 months TB rate (Gross) plus 125 basis points)	Not Traded	Not Traded

Rs '000

As at	Bank		Group	
	30-Jun-2016	31-Dec-2015 (Audited)	30-Jun-2016	31-Dec-2015 (Audited)
Loans and advances to customers				
Gross loans and advances	919,391,050	870,729,910	946,231,169	897,353,046
Less : Individual impairment	12,069,440	12,629,562	12,862,270	13,396,778
Collective impairment	32,285,257	31,310,718	32,989,126	32,051,041
Net loans and advances including those designated at fair value through profit or loss	875,036,353	826,789,630	900,379,773	851,905,227
Less : Loans and advances designated at fair value through profit or loss	-	-	-	-
Net loans and advances	875,036,353	826,789,630	900,379,773	851,905,227

Loans and advances to customers - By product

Local currency				
Overdrafts	116,894,917	130,276,382	116,730,541	130,276,382
Term loans	247,733,031	183,589,269	251,663,930	188,572,506
Lease rentals receivable	47,336,042	46,688,101	61,615,251	61,589,220
Credit cards	3,138,727	3,053,597	3,138,727	3,053,597
Pawning	48,363,540	56,900,717	48,668,045	57,097,560
Loans under schemes	50,377,069	49,975,989	50,946,362	50,870,448
Housing loans	45,465,410	42,804,370	45,529,214	42,863,284
Trade finance	22,117,447	25,429,477	22,683,397	26,157,989
Personal loans	141,244,569	107,539,804	145,380,016	110,137,186
Staff loans	15,106,544	14,044,875	15,325,280	14,277,198
Foreclosed properties	588,658	590,991	588,658	590,991
Other loans	5,761,689	7,516,305	5,862,934	7,629,455
Total local currency loans and advances	744,127,643	668,409,877	768,132,355	693,115,816
Foreign currency				
Overdrafts	8,974,762	11,697,581	9,172,946	11,954,817
Term loans	142,530,040	167,977,440	143,836,930	168,644,758
Trade finance	18,799,447	19,927,355	18,799,447	19,927,355
Lease rentals receivable	401,753	454,146	401,753	454,146
Loans under schemes	2,986,143	726,483	2,986,143	726,483
Housing loans	-	-	1,306,890	964,386
Staff loans	10,403	11,813	15,152	30,528
Foreclosed properties	497,450	497,450	497,450	497,450
Other loans	1,063,409	1,027,765	1,082,103	1,037,307
Total foreign currency loans and advances	175,263,407	202,320,033	178,098,814	204,237,230
Total loans and advances to customers	919,391,050	870,729,910	946,231,169	897,353,046

Movement in individual and collective impairment during the period for loans and advances to customers

Individual impairment				
Opening balance (01 January)	12,629,562	10,138,002	13,396,778	10,925,062
Charge during the period	960,897	3,672,310	996,054	4,019,917
Amount recovered / reversal during the period	(1,557,777)	(1,625,626)	(1,557,777)	(1,625,626)
Exchange rate variance on foreign currency impairment	36,758	444,876	36,758	444,876
Amount written-off during the period	-	(86,794)	-	(86,794)
Other movements	-	86,794	(9,543)	(280,657)
Closing balance	12,069,440	12,629,562	12,862,270	13,396,778
Collective impairment				
Opening balance (01 January)	31,310,718	26,019,278	32,051,041	26,887,361
Charge during the period	962,311	5,270,751	925,857	5,385,295
Exchange rate variance on foreign currency impairment	4,622	18,236	4,622	18,236
Amount written-off during the period	-	(22,603)	-	(22,603)
Other movements	7,606	25,056	7,606	(217,248)
Closing balance	32,285,257	31,310,718	32,989,126	32,051,041
Total impairment	44,354,697	43,940,280	45,851,396	45,447,819

Due to other customers - By product

Local currency				
Demand deposits (current accounts)	87,869,565	108,093,327	87,633,771	107,843,116
Savings deposits	315,013,088	298,982,460	315,698,149	299,654,895
Time deposits	421,851,903	391,998,852	436,328,261	406,049,403
Certificate of deposit	4,315	4,315	8,918	8,918
Other deposits	2,271,141	3,408,403	2,271,140	3,408,403
Total local currency deposits	827,010,012	802,487,357	841,940,239	816,964,735
Foreign currency				
Demand deposits (current accounts)	21,860,299	18,988,483	22,401,824	19,564,488
Savings deposits	77,798,897	77,085,118	78,209,577	77,558,608
Time deposits	190,784,084	183,214,749	190,830,870	183,301,460
Other deposits	1,484,772	561,411	1,484,772	561,411
Total foreign currency deposits	291,928,052	279,849,761	292,927,043	280,985,967
Total deposits	1,118,938,064	1,082,337,118	1,134,867,282	1,097,950,702

Rs. '000

For the six months ended 30 June	Retail banking		Corporate banking		International, treasury and investment		Group functions		Unallocated		Total	
	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015
Revenue from external customers:												
Net interest income	11,936,478	10,846,079	10,465,230	8,773,767	3,339,945	4,348,717	1,247,123	1,130,423	(726,149)	(637,604)	26,262,627	24,461,382
Net fee and commission income	1,352,170	1,598,888	1,051,248	1,415,602	349,657	377,837	87,013	141,955	283,706	203,360	3,123,794	3,737,642
Other income	1,415,831	1,211,258	161,498	310,416	2,191,191	1,897,563	803,455	729,115	(496,371)	(207,428)	4,075,604	3,940,924
Total operating income	14,704,479	13,656,225	11,677,976	10,499,785	5,880,793	6,624,117	2,137,591	2,001,493	(938,814)	(641,672)	33,462,025	32,139,948
Expenses :												
Impairment (charge)/ reversal for loans and other losses	(513,875)	(4,736,627)	81,446	(2,485,402)	-	-	1,297	(311,943)	25,618	(62,286)	(405,514)	(7,596,258)
Total operating expenses	(7,836,751)	(7,644,072)	(2,660,919)	(2,247,563)	(3,240,737)	(2,410,607)	(1,652,225)	(1,442,531)	(105,474)	(31,009)	(15,496,106)	(13,775,782)
Total expenses	(8,350,626)	(12,380,699)	(2,579,473)	(4,732,965)	(3,240,737)	(2,410,607)	(1,650,928)	(1,754,474)	(79,856)	(93,295)	(15,901,620)	(21,372,040)
Operating profit before VAT and NBT	6,353,853	1,275,526	9,098,503	5,766,820	2,640,056	4,213,510	486,663	247,019	(1,018,670)	(734,967)	17,560,405	10,767,908
VAT and NBT on financial services											(2,802,693)	(1,850,921)
Operating profit after VAT and NBT											14,757,712	8,916,987
Share of profit/ (loss) of Associate companies before tax							42,812	78,418			42,812	78,418
Profit / (loss) before income tax	6,353,853	1,275,526	9,098,503	5,766,820	2,640,056	4,213,510	529,475	325,437	(1,018,670)	(734,967)	14,800,524	8,995,405
Income tax expense											(4,088,432)	(2,490,214)
Profit for the period											10,712,092	6,505,191
Total assets	520,990,225	405,686,164	423,013,388	435,108,190	562,147,015	490,119,705	58,893,759	53,731,305	58,320,415	63,192,854	1,623,364,802	1,447,838,218
Total liabilities	491,647,282	382,689,191	399,188,645	410,443,381	530,486,060	462,336,480	46,850,709	41,738,479	54,752,824	60,315,318	1,522,925,520	1,357,522,849
Cash flows from operating activities	(1,808,017)	8,524,572	(1,468,003)	9,142,809	(1,950,845)	10,298,751	(204,382)	1,129,041	(202,392)	1,327,854	(5,633,639)	30,423,027
Cash flows used in investing activities	2,617,448	(11,118,543)	2,125,214	(11,924,905)	2,824,219	(13,432,592)	295,881	(1,472,601)	293,002	(1,731,911)	8,155,764	(39,680,552)
Cash flows from/ (used in) financing activities	(9,336,898)	5,340,294	(7,581,011)	5,727,595	(10,074,487)	6,451,745	(889,744)	582,446	(1,039,814)	841,679	(28,921,954)	18,943,759
Capital expenditure to non-current assets											1,055,002	524,182
Depreciation and amortization expenses	261,322	189,648	212,178	203,402	281,965	229,119	121,052	115,493	188,144	163,690	1,064,661	901,352