



INTERIM FINANCIAL STATEMENTS
for the nine months ended 30.09.2014
(Un-audited)

Bank of Ceylon

INCOME STATEMENT

1

Rs. 000

30 September	Bank						Group					
	For the nine months ended			For the quarter ended			For the nine months ended			For the quarter ended		
	2014	2013	Change %	2014	2013	Change %	2014	2013	Change %	2014	2013	Change %
Interest income	77,454,619	84,286,729	(8.11)	25,991,314	28,813,173	(9.79)	80,992,949	87,794,191	(7.75)	27,139,855	30,108,919	(9.86)
Interest expense	(52,429,598)	(58,096,412)	(9.75)	(16,295,486)	(19,933,432)	(18.25)	(54,184,454)	(59,935,733)	(9.60)	(16,824,624)	(20,581,823)	(18.25)
Net interest income	25,025,021	26,190,317	(4.45)	9,695,828	8,879,741	9.19	26,808,495	27,858,458	(3.77)	10,315,231	9,527,096	8.27
Fee and commission income	6,243,284	4,344,523	43.70	2,219,117	1,647,876	34.67	6,409,255	4,586,482	39.74	2,259,376	1,672,811	35.06
Fee and commission expense	(460,243)	(526,313)	(12.55)	(122,185)	(192,218)	(36.43)	(545,728)	(651,818)	(16.28)	(151,679)	(238,800)	(36.48)
Net fee and commission income	5,783,041	3,818,210	51.46	2,096,932	1,455,658	44.05	5,863,527	3,934,664	49.02	2,107,697	1,434,011	46.98
Net gain from trading	3,937,788	2,220,530	77.34	1,549,271	667,905	131.96	4,107,229	2,232,825	83.95	1,648,859	657,182	150.90
Net gain / (loss) from financial investments	2,152,496	363,444	492.25	14,768	(169,688)	108.70	2,157,376	378,494	469.99	16,638	(188,380)	108.83
Net gain / (loss) on financial instruments designated at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
Other operating income	2,235,095	2,206,144	1.31	871,574	1,047,075	(16.76)	3,293,672	3,280,615	0.40	1,847,728	2,030,096	(8.98)
	8,325,379	4,790,118	73.80	2,435,613	1,545,292	57.62	9,558,277	5,891,934	62.23	3,513,225	2,498,898	40.59
Total operating income	39,133,441	34,798,645	12.46	14,228,373	11,880,691	19.76	42,230,299	37,685,056	12.06	15,936,153	13,460,005	18.40
Impairment (charge) / reversal for loans and other losses												
Impairment (charge) / reversal for loans	(2,576,585)	(6,105,658)	(57.80)	(439,925)	(2,604,974)	(83.11)	(3,109,777)	(6,451,957)	(51.80)	(577,318)	(2,834,141)	(79.63)
Impairment (charge) / reversal for others	-	-	-	-	-	-	-	(8,008)	(100.00)	-	(11,890)	(100.00)
Net operating income	36,556,856	28,692,987	27.41	13,788,448	9,275,717	48.65	39,120,522	31,225,091	25.29	15,358,835	10,613,974	44.70
Personnel expenses	(10,359,104)	(10,934,762)	(5.26)	(3,528,500)	(3,842,024)	(8.16)	(11,374,117)	(11,937,521)	(4.72)	(3,889,932)	(4,192,021)	(7.21)
Depreciation and amortisation	(888,868)	(795,433)	11.75	(296,128)	(264,868)	11.80	(1,207,618)	(1,085,440)	11.26	(402,987)	(363,847)	10.76
Other expensess	(7,982,950)	(5,224,897)	52.79	(2,747,371)	(1,977,481)	38.93	(9,198,760)	(6,366,481)	44.49	(3,667,697)	(2,878,199)	27.43
Operating expenses	(19,230,922)	(16,955,092)	13.42	(6,571,999)	(6,084,373)	8.01	(21,780,495)	(19,389,442)	12.33	(7,960,616)	(7,434,067)	7.08
Operating profit before value added tax (VAT)	17,325,934	11,737,895	47.61	7,216,449	3,191,344	126.13	17,340,027	11,835,649	46.51	7,398,219	3,179,907	132.66
Value added tax (VAT) on financial services	(2,361,835)	(2,026,049)	16.57	(829,519)	(631,958)	31.26	(2,400,001)	(2,056,024)	16.73	(850,996)	(643,295)	32.29
Operating profit after value added tax (VAT)	14,964,099	9,711,846	54.08	6,386,930	2,559,386	149.55	14,940,026	9,779,625	52.77	6,547,223	2,536,612	158.11
Share of profit of Associate companies before tax	-	-	-	-	-	-	326,973	148,884	119.62	160,137	94,031	70.30
Profit before income tax	14,964,099	9,711,846	54.08	6,386,930	2,559,386	149.55	15,266,999	9,928,509	53.77	6,707,360	2,630,643	154.97
Income tax expense	(3,771,120)	(2,981,517)	26.48	(1,384,421)	(880,212)	57.28	(3,985,235)	(3,194,689)	24.75	(1,470,196)	(931,446)	57.84
Profit for the period	11,192,979	6,730,329	66.31	5,002,509	1,679,174	197.91	11,281,764	6,733,820	67.54	5,237,164	1,699,197	208.21
Profit attributable to:												
Equity holder of the parent	11,192,979	6,730,329	66.31	5,002,509	1,679,174	197.91	11,319,026	6,770,148	67.19	5,226,000	1,736,228	201.00
Non controlling interest	-	-	-	-	-	-	(37,262)	(36,328)	2.57	11,164	(37,031)	130.15
	11,192,979	6,730,329	66.31	5,002,509	1,679,174	197.91	11,281,764	6,733,820	67.54	5,237,164	1,699,197	208.21
Earnings per share:												
Basic earnings per share (Rs.)	2,238.60	1,346.07	66.31	1,000.50	335.83	197.91	2,263.81	1,354.03	67.19	1,045.20	347.25	201.00
Diluted earnings per share (Rs.)	2,238.60	1,346.07	66.31	1,000.50	335.83	197.91	2,263.81	1,354.03	67.19	1,045.20	347.25	201.00

STATEMENT OF COMPREHENSIVE INCOME

2

Rs. 000

30 September	Bank						Group					
	For the nine months ended			For the quarter ended			For the nine months ended			For the quarter ended		
	2014	2013	Change %	2014	2013	Change %	2014	2013	Change %	2014	2013	Change %
Profit for the period	11,192,979	6,730,329	66.31	5,002,509	1,679,174	197.91	11,281,764	6,733,820	67.54	5,237,164	1,699,197	208.21
Exchange differences on translation of foreign operations	26,709	(174,261)	115.33	(18,319)	(54,011)	66.08	(41,050)	(58,288)	29.57	(164,870)	157,117	(204.93)
Actuarial gains / (losses) on retirement benefit plans	-	-	-	-	-	-	(757)	976	(177.56)	(426)	(282)	51.06
Gains / (losses) on re-measuring available for sale financial assets	2,850,908	629,660	352.77	1,707,167	3,752	45,400.19	3,243,846	656,069	394.44	2,009,625	(214)	939,177.10
Share of other comprehensive income of Associate companies	-	-	-	-	-	-	5,964	1,535	288.55	3,261	(1,349)	341.75
Total other comprehensive income for the period, net of tax	2,877,617	455,399	531.89	1,688,848	(50,259)	3,460.29	3,208,003	600,292	434.41	1,847,590	155,272	1,089.91
Total comprehensive income for the period, net of tax	14,070,596	7,185,728	95.81	6,691,357	1,628,915	310.79	14,489,767	7,334,112	97.57	7,084,754	1,854,469	282.04
Attributable to:												
Equity holder of the parent	14,070,596	7,185,728	95.81	6,691,357	1,628,915	310.79	14,493,472	7,278,464	99.13	7,050,657	1,804,416	290.74
Non controlling interest	-	-	-	-	-	-	(3,705)	55,648	(106.66)	34,097	50,053	(31.88)
	14,070,596	7,185,728	95.81	6,691,357	1,628,915	310.79	14,489,767	7,334,112	97.57	7,084,754	1,854,469	282.04

As at	Bank			Group		
	30-Sep-2014	31-Dec-2013 (Audited)	Change %	30-Sep-2014	31-Dec-2013 (Audited)	Change %
Assets						
Cash and short term funds	31,860,156	24,901,189	27.95	32,018,666	25,182,043	27.15
Balances with Central Banks	28,233,685	28,699,132	(1.62)	28,233,685	28,699,132	(1.62)
Placements with banks	25,886,020	19,315,520	34.02	27,629,744	21,157,190	30.59
Derivative financial instruments	1,111,435	3,261,073	(65.92)	1,111,435	3,261,073	(65.92)
Reverse repurchase agreements	44,527,506	22,319,717	99.50	45,032,186	22,851,895	97.06
Financial assets - Held for trading	10,795,522	13,539,791	(20.27)	11,451,504	13,898,242	(17.60)
Financial investments - Loans and receivables	127,479,688	129,108,613	(1.26)	129,043,682	130,190,296	(0.88)
Loans and advances to customers	708,864,741	725,331,966	(2.27)	730,878,820	746,571,819	(2.10)
Financial investments - Available for sale	18,409,827	10,325,214	78.30	21,463,350	12,852,445	67.00
Financial investments - Held to maturity	204,970,158	156,899,761	30.64	205,789,796	157,441,572	30.71
Investment in Subsidiary companies	6,913,048	6,828,699	1.24	-	-	-
Investment in Associate companies	842,988	842,988	-	1,759,158	1,471,267	19.57
Investment properties	-	-	-	149,241	151,914	(1.76)
Property, plant and equipment	12,289,120	12,006,180	2.36	20,622,712	20,622,161	0.22
Leasehold properties	108,730	83,026	30.96	146,101	121,417	20.33
Intangible assets	444,430	501,064	(11.30)	591,705	669,657	(11.64)
Deferred tax assets	-	-	-	5,936	47,818	(87.59)
Other assets	47,749,428	39,616,967	20.53	48,628,231	40,572,450	19.86
Total assets	1,270,486,482	1,193,580,900	6.44	1,304,600,952	1,225,762,391	6.43
Liabilities						
Due to banks	685,805	1,166,427	(41.20)	818,833	1,336,267	(38.72)
Derivative financial instruments	196,377	274,948	(28.58)	196,377	274,948	(28.58)
Due to customers	893,929,433	842,070,000	6.16	903,868,350	850,767,521	6.24
Other borrowings	236,186,953	235,370,269	0.35	242,093,019	240,802,111	0.54
Debt securities issued	20,649,841	20,968,357	(1.52)	24,393,012	24,986,818	(2.38)
Current tax liabilities	589,414	-	100.00	898,780	251,475	257.40
Deferred tax liabilities	30,790	151,623	(79.69)	1,885,678	2,034,216	(7.30)
Insurance provision - life	-	-	-	336,685	220,748	52.52
Insurance provision - non life	-	-	-	644,250	670,073	(3.85)
Other liabilities	15,542,399	11,521,521	34.90	17,299,431	13,158,933	31.47
Subordinated term debts	34,251,124	24,357,595	40.62	34,240,440	24,347,248	40.63
Total liabilities	1,202,062,136	1,135,880,740	5.83	1,226,674,855	1,158,850,358	5.85
Equity						
Share capital	5,000,000	5,000,000	-	5,000,000	5,000,000	-
Permanent reserve fund	3,538,455	3,538,455	-	3,538,455	3,538,455	-
Retained earnings	38,785,296	31,418,794	23.45	40,678,090	33,261,300	22.30
Other reserves	21,100,595	17,742,911	18.92	27,544,822	23,816,578	15.65
Total equity attributable to the parent	68,424,346	57,700,160	18.59	76,761,367	65,616,333	16.99
Non controlling interest	-	-	-	1,164,730	1,295,700	(10.11)
Total equity	68,424,346	57,700,160	18.59	77,926,097	66,912,033	16.46
Total liabilities and equity	1,270,486,482	1,193,580,900	6.44	1,304,600,952	1,225,762,391	6.43
Commitments and contingencies	719,483,866	655,441,409	9.77	719,976,928	656,226,093	9.71

STATEMENT OF CHANGES IN EQUITY- BANK

4

Rs. 000

	Share capital	Permanent reserve fund	Other reserves				Retained profit	Total equity
			Available for sale reserve	Investment fund account	Other reserves	Revaluation reserve		
Balance as at 01 January 2013	5,000,000	3,285,955	3,403,188	4,716,685	1,685,594	5,222,314	27,639,146	50,952,882
Total comprehensive income for the period								
Profit for the period							6,730,329	6,730,329
Other comprehensive income, net of tax			629,660		(174,261)	-	-	455,399
Dividends for 2013							(3,596,410)	(3,596,410)
Transfers to investment fund account				2,265,379			(2,265,379)	-
Balance as at 30 September 2013	5,000,000	3,285,955	4,032,848	6,982,064	1,511,333	5,222,314	28,507,686	54,542,200
Balance as at 01 January 2014	5,000,000	3,538,455	3,912,715	7,057,090	1,562,314	5,210,792	31,418,794	57,700,160
Total comprehensive income for the period								
Profit for the period							11,192,979	11,192,979
Other comprehensive income, net of tax			2,850,908		26,709	-	-	2,877,617
Dividends for 2014							(3,346,410)	(3,346,410)
Transfers to investment fund account				480,067			(480,067)	-
Balance as at 30 September 2014	5,000,000	3,538,455	6,763,623	7,537,157	1,589,023	5,210,792	38,785,296	68,424,346

STATEMENT OF CHANGES IN EQUITY -GROUP

Rs. 000

	Share capital	Permanent reserve fund	Other reserves				Retained profit	Non controlling interest	Total equity
			Available for sale reserve	Investment fund account	Other reserves	Revaluation reserve			
Balance as at 01 January 2013	5,000,000	3,285,955	3,970,915	4,849,948	2,432,526	8,367,737	29,318,089	1,417,493	58,642,663
Total comprehensive income for the period									
Profit for the period							6,770,148	(36,328)	6,733,820
Other comprehensive income, net of tax			564,095		(58,288)	-	2,508	91,977	600,292
Dividends for 2013							(3,596,410)		(3,596,410)
Subsidiary dividends to non controlling interest								(30,952)	(30,952)
Transfers to investment fund account				2,301,322			(2,301,322)		-
Transfers to other reserves					8,412		(8,412)		-
Acquisition, disposal and changes in non controlling interest							(33,469)	(48,999)	(82,468)
Adjustments			(53,711)		8,026		(46,631)	(28,009)	(120,325)
Balance as at 30 September 2013	5,000,000	3,285,955	4,481,299	7,151,270	2,390,676	8,367,737	30,104,501	1,365,182	62,146,620
Balance as at 01 January 2014	5,000,000	3,538,455	4,515,661	7,228,548	2,472,055	9,600,314	33,261,300	1,295,700	66,912,033
Total comprehensive income for the period									
Profit for the period							11,319,026	(37,262)	11,281,764
Other comprehensive income, net of tax			3,210,245		(41,050)	-	5,251	33,557	3,208,003
Dividends for 2014							(3,346,410)		(3,346,410)
Subsidiary dividends to non controlling interest								(30,237)	(30,237)
Transfers to investment fund account				481,086			(481,086)		-
Transfers to other reserves					7,123		(7,123)		-
Acquisition and changes in non controlling interest			9,498			61,342	(72,868)	(97,028)	(99,056)
Balance as at 30 September 2014	5,000,000	3,538,455	7,735,404	7,709,634	2,438,128	9,661,656	40,678,090	1,164,730	77,926,097

STATEMENT OF CASH FLOWS

5

Rs'000

For the nine months ended 30 September	Bank		Group	
	2014	2013	2014	2013
Cash flows from operating activities				
Profit before income tax	14,964,099	9,711,846	15,266,999	9,928,509
Adjustments for :				
Net interest income	(25,025,021)	(26,190,317)	(26,808,495)	(27,858,458)
Dividend income on trading securities	(83,354)	(56,999)	(86,964)	(63,829)
Dividends from Subsidiaries and /Associates	(281,618)	(229,942)	-	-
Share of profit of Associate companies before tax	-	-	(326,973)	(148,884)
Change in operating assets	(12,193,353)	(66,876,030)	(12,313,763)	(71,756,750)
Change in operating liabilities	81,071,780	106,391,414	82,831,358	107,317,053
Other non cash items included in profit before tax	4,756,595	6,863,097	5,664,316	7,609,074
Other net gain from investing activities	(2,379,789)	(341,176)	(2,384,668)	(356,686)
	60,829,338	29,271,893	61,841,810	24,670,029
Contribution paid to defined benefit plans	(3,724,384)	(3,458,731)	(3,736,659)	(3,462,716)
Interest received	59,598,323	62,501,747	62,685,519	65,820,067
Interest paid	(43,586,360)	(39,233,050)	(45,077,645)	(40,060,319)
Dividend received	83,354	56,999	86,964	63,829
Net cash from operating activities before income tax	73,200,271	49,138,858	75,799,989	47,030,890
Income tax paid	(1,000,000)	(4,115,553)	(1,159,557)	(4,456,654)
Net cash from operating activities	72,200,271	45,023,305	74,640,432	42,574,236
Cash flows from investing activities				
Net increase in financial investments - Held to maturity	(48,262,349)	(39,615,294)	(48,540,177)	(39,583,910)
Net increase in financial investments - Available for sale	(3,218,321)	(2,625,113)	(3,346,796)	(2,220,657)
Net (increase)/decrease in financial investment - Loans and receivables	1,628,925	(28,640,720)	1,146,614	(29,866,661)
Increase in interest in Subsidiaries	(84,350)	(35,850)	(84,350)	(35,850)
Purchase of property plant and equipment and leasehold properties	(1,143,225)	(1,184,602)	(1,193,987)	(1,358,443)
Purchase of intangible assets	(60,366)	(241,678)	(67,073)	(253,914)
Proceeds from sale of property plant and equipment	66,209	10,550	66,671	15,736
Dividend received	646,066	560,568	364,448	340,950
Interest received	20,344,879	16,493,918	21,768,289	16,683,060
Net cash used in investing activities	(30,082,532)	(55,278,221)	(29,886,361)	(56,279,689)
Cash flows from financing activities				
Net increase/(decrease) in other borrowings	(21,765,051)	33,210,031	(21,727,909)	31,083,921
Proceeds from non controlling interest on issue of rights in Subsidiary		-	-	23,204
Proceeds from issue of debentures	8,000,000	-	7,675,000	2,000,000
Payments on redemption of debentures		(2,300,000)	(31,800)	(2,536,800)
Dividends paid to Government of Sri Lanka	(3,346,410)	(3,596,410)	(3,346,410)	(3,596,410)
Dividends paid to non controlling interest		-	(30,237)	(30,952)
Interest payments on borrowings and debt securities	(9,100,474)	(9,754,390)	(9,079,671)	(10,890,791)
Net cash generated from/(used in) financing activities	(26,211,935)	17,559,231	(26,541,027)	16,052,172
Net increase in cash and cash equivalents during the period	15,905,804	7,304,315	18,213,044	2,346,719
Cash and cash equivalents at the beginning of the period	38,103,096	46,780,915	40,955,175	55,296,768
Cash and cash equivalents at the end of the period	54,008,900	54,085,230	59,168,219	57,643,487
Analysis of cash and cash equivalents				
Cash and short term funds	31,860,156	33,854,410	32,018,666	33,985,896
Due from banks with maturity less than three months	22,579,993	20,325,798	27,629,744	23,821,043
Bank overdrafts	(431,249)	(94,978)	(480,191)	(163,452)
	54,008,900	54,085,230	59,168,219	57,643,487

As at	Bank		Group	
	30-Sep-2014	31-Dec-2013 (Audited)	30-Sep-2014	31-Dec-2013 (Audited)
Net assets value per share (Rs)	13,685	11,540	15,352	13,123
Regulatory Capital Adequacy				
Core capital (Tier 1 capital), Rs. Mn	45,030	45,291	51,779	51,980
Total capital base, Rs. Mn	69,637	65,382	81,199	74,540
Core capital adequacy ratio, % of risk weighted assets (Minimum requirement, 5%)	8.32%	8.38%	8.82%	8.93%
Total capital adequacy ratio, % of risk weighted assets (Minimum requirement, 10%)	12.87%	12.10%	13.83%	12.81%
Profitability				
Interest margin	2.71%	3.31%	2.83%	3.41%
Return on assets (before tax)	1.62%	1.40%	1.61%	1.40%
Return on equity (after tax)	23.67%	22.25%	20.77%	19.35%
Assets Quality				
Gross non - performing advances ratio, (Net of interest in suspense)	4.33%	4.32%		
Net non - performing advances ratio, (Net of interest in suspense and provisions)	2.51%	2.76%		
Investor Information				
Debt equity (%)	318.00	336.32		
Interest cover (times)	2.04	1.70		
Regulatory Liquidity				
Statutory liquid assets,				
- Domestic banking unit (Rs. Mn)	297,066	246,775		
- Off-shore banking unit (US\$ Mn)	691	742		
Statutory liquid assets ratio, (minimum requirement, 20%)				
- Domestic banking unit	29.35%	27.67%		
- Off-shore banking unit	26.04%	31.39%		
Memorandum Information				
Number of employees	8,492	8,883		
Number of branches	571	567		

SHARE INFORMATION

Shareholder	30-Sep-2014		31-Dec-2013	
	No of Ordinary Shares	Holding %	No of Ordinary Shares	Holding %
Government of Sri Lanka	5,000,000	100	5,000,000	100

1. These financial statements are presented in accordance with Sri Lanka Accounting Standards comprising of Sri Lanka Financial Reporting Standards (SLFRS) and Sri Lanka Accounting Standards (LKAS) laid down by the Institute of Chartered Accountants of Sri Lanka, together with comparative period data as at and for the nine months ended 30 September 2014.
2. There are no changes in accounting policies and methods of computation since the publication of annual accounts for the year 2013.
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 PLC, MCSL Financial Services Limited, 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, MBSL Savings Bank 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 September 2014 and its profit for the nine months ended 30 September 2014.

Sgd.
W P Russel Fonseka
Actg. 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.
- b) the information contained in these statements have been extracted from the un-audited financial statements of the Bank and the Group unless indicated as audited.

Sgd.
Harsha Abeywickrema
**Chairman
(Independent Non-Executive)**

Sgd.
Lalith Withana
**Director
(Independent Non-Executive)**

Sgd.
D M Gunasekara
General Manager

13 November 2014

Colombo

As at 30 September		2014					
	Held for trading	Designated at fair value	Held to maturity	Loans and receivables / Amortised Cost	Available for sale	Others	Total
Financial assets							
Cash and short term funds				31,860,156			31,860,156
Balances with Central Banks				28,233,685			28,233,685
Placements with banks				25,886,020			25,886,020
Derivative financial instruments	1,111,435						1,111,435
Reverse repurchased agreements				44,527,506			44,527,506
Loans and advances to customers				708,864,741			708,864,741
Financial investments	10,795,522	-	204,970,158	127,479,688	18,409,827		361,655,195
Total financial assets	11,906,957	-	204,970,158	966,851,796	18,409,827	-	1,202,138,738
Other assets						68,347,744	68,347,744
Total assets	11,906,957	-	204,970,158	966,851,796	18,409,827	68,347,744	1,270,486,482

	Held for trading	Amortised Cost	Others	Total
Financial liabilities				
Due to banks		685,805		685,805
Derivative financial instruments	196,377			196,377
Other financial liabilities held for trading				-
Due to customers		893,929,433		893,929,433
Other borrowings		236,186,953		236,186,953
Debt securities issued		20,649,841		20,649,841
Subordinated term debts		34,251,124		34,251,124
Total financial liabilities	196,377	1,185,703,156	-	1,185,899,533
Other liabilities			16,162,603	16,162,603
Total liabilities	196,377	1,185,703,156	16,162,603	1,202,062,136

As at 31 December		2013					
	Held for trading	Designated at fair value	Held to maturity	Loans and receivables / Amortised Cost	Available for sale	Others	Total
Financial assets							
Cash and short term funds				24,901,189			24,901,189
Balances with Central Banks				28,699,132			28,699,132
Placements with banks				19,315,520			19,315,520
Derivative financial instruments	3,261,073						3,261,073
Reverse repurchased agreements				22,319,717			22,319,717
Loans and advances to customers				725,331,966			725,331,966
Financial investments	13,539,791	-	156,899,761	129,108,613	10,325,214		309,873,379
Total financial assets	16,800,864	-	156,899,761	949,676,137	10,325,214	-	1,133,701,976
Other assets						59,878,924	59,878,924
Total assets	16,800,864	-	156,899,761	949,676,137	10,325,214	59,878,924	1,193,580,900

	Held for trading	Amortised Cost	Others	Total
Financial liabilities				
Due to banks		1,166,427		1,166,427
Derivative financial instruments	274,948			274,948
Other financial liabilities held for trading				-
Due to customers		842,070,000		842,070,000
Other borrowings		235,370,269		235,370,269
Debt securities issued		20,968,357		20,968,357
Subordinated term debts		24,357,595		24,357,595
Total financial liabilities	274,948	1,123,932,648	-	1,124,207,596
Other liabilities			11,673,144	11,673,144
Total liabilities	274,948	1,123,932,648	11,673,144	1,135,880,740

As at 30 September		2014					
	Held for trading	Designated at fair value	Held to maturity	Loans and receivables / Amortised Cost	Available for sale	Others	Total
Financial assets							
Cash and short term funds				32,018,666			32,018,666
Balances with Central Banks				28,233,685			28,233,685
Placements with banks				27,629,744			27,629,744
Derivative financial instruments	1,111,435						1,111,435
Reverse repurchased agreements				45,032,186			45,032,186
Loans and advances to customers				730,878,820			730,878,820
Financial investments	11,451,504	-	205,789,796	129,043,682	21,463,350		367,748,332
Total financial assets	12,562,939	-	205,789,796	992,836,783	21,463,350	-	1,232,652,868
Other assets						71,948,084	71,948,084
Total assets	12,562,939	-	205,789,796	992,836,783	21,463,350	71,948,084	1,304,600,952

	Held for trading	Amortised Cost	Others	Total
Financial liabilities				
Due to banks		818,833		818,833
Derivative financial instruments	196,377			196,377
Other financial liabilities held for trading				-
Due to customers		903,868,350		903,868,350
Other borrowings		242,093,019		242,093,019
Debt securities issued		24,393,012		24,393,012
Subordinated term debts		34,240,440		34,240,440
Total financial liabilities	196,377	1,205,413,654	-	1,205,610,031
Other liabilities			21,064,824	21,064,824
Total liabilities	196,377	1,205,413,654	21,064,824	1,226,674,855

As at 31 December		2013					
	Held for trading	Designated at fair value	Held to maturity	Loans and receivables / Amortised Cost	Available for sale	Others	Total
Financial assets							
Cash and short term funds				25,182,043			25,182,043
Balances with Central Banks				28,699,132			28,699,132
Placements with banks				21,157,190			21,157,190
Derivative financial instruments	3,261,073						3,261,073
Reverse repurchased agreements				22,851,895			22,851,895
Loans and advances to customers				746,571,819			746,571,819
Financial investments	13,898,242	-	157,441,572	130,190,296	12,852,445		314,382,555
Total financial assets	17,159,315	-	157,441,572	974,652,375	12,852,445	-	1,162,105,707
Other assets						63,656,684	63,656,684
Total assets	17,159,315	-	157,441,572	974,652,375	12,852,445	63,656,684	1,225,762,391

	Held for trading	Amortised Cost	Others	Total
Financial liabilities				
Due to banks		1,336,267		1,336,267
Derivative financial instruments	274,948			274,948
Other financial liabilities held for trading				-
Due to customers		850,767,521		850,767,521
Other borrowings		240,802,111		240,802,111
Debt securities issued		24,986,818		24,986,818
Subordinated term debts		24,347,248		24,347,248
Total financial liabilities	274,948	1,142,239,965	-	1,142,514,913
Other liabilities			16,335,445	16,335,445
Total liabilities	274,948	1,142,239,965	16,335,445	1,158,850,358

Description	Note	Interest payable frequency	Issue date	Maturity date	Coupon rate		Interest Rate of comparable Government security	Amount	
					30.09.2014	31.12.2013		Bank	
					%	%		30.09.2014	31.12.2013
							Rs '000	Rs '000	
A - Sri Lanka rupee debentures									
Fixed interest rate									
Unsecured, subordinated, redeemable debentures	a	Annually	28.06.2010	27.06.2015	11.50	11.50	5.70	1,104,438	1,135,783
Unsecured, subordinated, redeemable debentures	a	Annually	08.12.2011	07.12.2016	11.00	11.00	6.20	4,245,912	3,926,514
Unsecured, subordinated, redeemable debentures	a	Semi annually	08.12.2011	07.12.2016	10.50	10.50	6.20	2,375	2,315
Unsecured, subordinated, redeemable debentures	a	Annually	30.11.2012	29.11.2017	16.00	16.00	6.50	6,744,543	6,034,052
Unsecured, subordinated, redeemable debentures	a	Semi annually	30.11.2012	29.11.2017	15.25	15.25	6.50	41,693	40,189
Unsecured, subordinated, redeemable debentures	a	Annually	25.10.2013	24.10.2018	13.00	13.00	7.10	4,240,149	3,869,827
Unsecured, subordinated, redeemable debentures	a	Semi annually	25.10.2013	24.10.2018	12.60	12.60	7.10	227,143	220,369
Unsecured, subordinated, redeemable debentures	a	Annually	25.10.2013	24.10.2021	13.25	13.25	7.70	1,346,195	1,226,594
Unsecured, subordinated, redeemable debentures	a	Annually	25.10.2013	24.10.2022	13.25	13.25	7.85	1,347,318	1,227,617
Unsecured, subordinated, redeemable debentures	a	Annually	25.10.2013	24.10.2023	13.75	13.75	7.95	1,803,804	1,638,142
Unsecured, subordinated, redeemable debentures	a	Annually	22.09.2014	21.09.2019	8.00	-	7.30	5,135,529	-
Unsecured, subordinated, redeemable debentures	a	Quarterly	22.09.2014	21.09.2019	7.75	-	7.30	216,195	-
Unsecured, subordinated, redeemable debentures	a	Annually	22.09.2014	21.09.2022	8.25	-	7.30	1,837,141	-
Unsecured, redeemable debentures		Annually	01.07.2010	30.06.2015	13.20	13.20	5.50	1,031,136	1,063,602
Unsecured, redeemable debentures		Annually	14.07.2010	13.07.2015	13.20	13.20	5.50	2,053,068	2,118,737
Unsecured, redeemable debentures		Annually	17.09.2010	16.09.2015	11.00	11.00	5.50	1,434,221	1,472,780
Unsecured, redeemable debentures		Semi annually	18.06.2012	17.06.2017	14.75	14.75	6.50	1,332,690	1,286,404
Unsecured, redeemable debentures		Annually	07.12.2012	06.12.2017	15.50	15.50	6.60	2,383,835	2,140,654
								36,527,384	27,403,579
Floating interest rate									
Unsecured, subordinated, redeemable debentures (6 months TB rate (Gross) plus 75 basis points)	a/b	Semi annually	28.06.2010	27.06.2015	8.18	9.47	5.65	4,006,486	3,928,928
Unsecured, subordinated, redeemable debentures (6 months TB (Gross) rate plus 75 basis points)	a/b	Semi annually	08.12.2011	07.12.2016	8.23	10.36	6.15	1,123,943	1,105,616
Unsecured, subordinated, redeemable debentures (6 months TB (Gross) rate plus 125 basis points)	a/b	Semi annually	30.11.2012	29.11.2017	8.75	11.03	6.45	432	424
Unsecured, subordinated, redeemable debentures (6 months TB (Gross) rate plus 100 basis points)	a/b	Semi annually	25.10.2013	24.10.2018	8.54	11.12	7.05	206	204
Unsecured, subordinated, redeemable debentures (6 months TB (Gross) rate plus 100 basis points)	a/b	Semi annually	25.10.2013	24.10.2021	8.54	11.12	7.65	1,025	1,020
Unsecured, subordinated, redeemable debentures (6 months TB (Gross) rate plus 50 basis points)	a/b	Semi annually	22.09.2014	21.09.2019	7.42	-	7.25	826,567	-
Unsecured, subordinated, redeemable debentures (6 months TB (Gross) rate plus 50 basis points)	a/b	Semi annually	22.09.2014	21.09.2022	7.42	-	7.25	30	-
Unsecured, redeemable, debentures (12 months TB (Gross) rate plus 150 basis points)	c	Annually	03.08.2010	02.08.2015	8.81	13.19	6.40	5,269,995	5,470,052
Unsecured, redeemable, debentures (12 months TB (Gross) rate plus 150 basis points)	c	Annually	03.08.2010	02.08.2015	8.81	13.19	5.45	1,773,556	1,840,883
Unsecured, redeemable, debentures (12 months TB (Gross) rate plus 150 basis points)	c	Annually	03.08.2010	02.08.2015	8.81	13.19	5.45	5,371,341	5,575,245
								18,373,581	17,922,372
								54,900,965	45,325,952

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 September 2014
- 2010/2015 - (Highest Price - Rs. 100.00, Lowest Price - Rs. 100.00, Last Transaction Price - Rs. 100.00)
- 2011/2016 - (Highest Price - Rs. 100.00, Lowest Price - Rs. 100.00, Last Transaction Price - Rs. 100.00)
- 2012/2017 - (Highest Price - Rs. 104.00, Lowest Price - Rs. 104.00, Last Transaction Price - Rs. 104.00)
- 2013/2021 - (Highest Price - Rs. 111.13, Lowest Price - Rs. 111.13, Last Transaction Price - Rs. 111.13)
- 2013/2023 - (Highest Price - Rs. 117.32, Lowest Price - Rs. 112.50, Last Transaction Price - Rs. 117.32)
- 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.
- c) Weighted average 12 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-2014 to 30-Sep-2014 Rs.	01-Jan-2013 to 31-Dec-2013 Rs.
Market Value		
BoC Debentures 2010/2015 , Unsecured, subordinated, redeemable, 5 years, fixed rate (11.5%)		
Highest	95.00	91.00
Lowest	95.00	91.00
Last transaction	95.00	91.00
Unsecured, subordinated, redeemable, 5 years, floating rate (06 months TB rate (Gross) plus 75 basis points)		
Highest	100.00	Not Traded
Lowest	100.00	Not Traded
Last transaction	100.00	Not Traded
Market Value		
BoC Debentures 2011/2016 , Unsecured, subordinated, redeemable, 5 years, fixed rate (11.0%)		
Highest	Not Traded	95.00
Lowest	Not Traded	89.00
Last transaction	Not Traded	89.00
Unsecured, subordinated, redeemable, 5 years, floating rate (06 months TB rate (Gross) plus 75 basis points)		
Highest	100.00	Not Traded
Lowest	100.00	Not Traded
Last transaction	100.00	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	104.00	Not Traded
Lowest	104.00	Not Traded
Last transaction	104.00	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, 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%)		
Highest	Not Traded	100.00
Lowest	Not Traded	100.00
Last transaction	Not Traded	100.00
Unsecured, subordinated, redeemable, 5 years, fixed rate (12.60%)	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%)		
Highest	111.13	Not Traded
Lowest	111.13	Not Traded
Last transaction	111.13	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	117.32	Not Traded
Lowest	112.50	Not Traded
Last transaction	117.32	Not Traded
Market Value		
BoC Debentures 2014/2022 , Unsecured, subordinated, redeemable, 5 years, fixed rate (8.0%)	Not Traded	N/A
Unsecured, subordinated, redeemable, 5 years, fixed rate (7.75%)	Not Traded	N/A
Unsecured, subordinated, redeemable, 5 years, floating rate (06 months TB rate (Gross) plus 50 basis points)	Not Traded	N/A
Unsecured, subordinated, redeemable, 8 years, fixed rate (8.25%)	Not Traded	N/A
Unsecured, subordinated, redeemable, 8 years, floating rate (06 months TB rate (Gross) plus 50 basis points)	Not Traded	N/A

	30-Sep-2014 %	31-Dec-2013 %
Interest yield as at date of last trade done		
BoC Debentures 2010/2015 ,		
5 years, fixed rate (11.5%)	16.04	18.76
5 years, floating rate (06 months TB rate (Gross) plus 75 basis points)	10.62	Not Traded
BoC Debentures 2011/2016 ,		
5 years, fixed rate (11.0%)	Not Traded	15.96
5 years, floating rate (06 months TB rate (Gross) plus 75 basis points)	10.20	Not Traded
5 years, fixed rate (10.5%)	Not Traded	Not Traded
BoC Debentures 2012/2017 ,		
5 years, fixed rate (16.0%)	14.46	Not Traded
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	12.96
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%)	11.04	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%)	10.80	Not Traded
BoC Debentures 2014/2022 ,		
5 years, fixed rate (8.0%)	Not Traded	N/A
5 years, fixed rate (7.75%)	Not Traded	N/A
5 years, floating rate (06 months TB rate (Gross) plus 50 basis points)	Not Traded	N/A
8 years, fixed rate (8.25%)	Not Traded	N/A
8 years, floating rate (06 months TB rate (Gross) plus 50 basis points)	Not Traded	N/A
Yield to maturity of last trade done		
BoC Debentures 2010/2015 ,		
5 years, fixed rate (11.5%)	12.11	12.64
5 years, floating rate (06 months TB rate (Gross) plus 75 basis points)	10.67	Not Traded
BoC Debentures 2011/2016 ,		
5 years, fixed rate (11.0%)	Not Traded	12.36
5 years, floating rate (06 months TB rate (Gross) plus 75 basis points)	10.26	Not Traded
5 years, fixed rate (10.5%)	Not Traded	Not Traded
BoC Debentures 2012/2017 ,		
5 years, fixed rate (16.0%)	15.38	Not Traded
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	13.00
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%)	11.92	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%)	11.72	Not Traded
BoC Debentures 2014/2022 ,		
5 years, fixed rate (8.0%)	Not Traded	N/A
5 years, fixed rate (7.75%)	Not Traded	N/A
5 years, floating rate (06 months TB rate (Gross) plus 50 basis points)	Not Traded	N/A
8 years, fixed rate (8.25%)	Not Traded	N/A
8 years, floating rate (06 months TB rate (Gross) plus 50 basis points)	Not Traded	N/A

LOANS AND RECEIVABLES TO OTHER CUSTOMERS

Rs. '000

As at	Bank		Group	
	30-Sep-2014	31-Dec-2013 (Audited)	30-Sep-2014	31-Dec-2013 (Audited)
1) Loans and advances to customers				
Gross loans and advances	741,443,759	755,385,146	764,790,619	777,927,364
Less : Individual impairment	8,356,306	8,130,767	9,350,681	8,760,168
Collective impairment	24,222,712	21,922,413	24,561,118	22,595,377
Net loans and advances including those designated at fair value through profit or loss	708,864,741	725,331,966	730,878,820	746,571,819
Less : Loans and advances designated at fair value through profit or loss	-	-	-	-
Net loans and advances	708,864,741	725,331,966	730,878,820	746,571,819

2) Loans and advances to customers - By product

By product - Domestic currency

Overdrafts	141,236,475	117,018,469	141,196,075	116,943,334
Term loans	114,914,119	107,828,340	120,189,303	112,094,142
Lease rentals receivable	23,476,811	22,044,606	34,786,724	32,352,554
Credit cards	2,773,729	2,651,703	2,773,729	2,651,703
Pawning	78,826,367	131,386,116	79,200,179	131,660,366
Loans under schemes	34,172,635	34,017,331	34,620,364	34,665,221
Housing loans	36,760,044	33,711,540	36,760,044	33,711,540
Trade finance	19,532,864	17,431,503	20,228,736	18,328,059
Personal loans	53,723,751	40,882,088	54,436,162	41,501,777
Staff loans	12,925,903	12,937,347	13,051,797	13,147,526
Foreclosed properties	1,172,295	839,056	1,172,295	839,056
Other loans	8,319,968	9,587,751	11,357,323	13,084,714
Sub total	527,834,961	530,335,850	549,772,731	550,979,992

By product - Foreign currency

Overdrafts	8,186,106	9,283,688	8,289,769	9,687,350
Term loans	156,126,882	171,111,928	157,114,772	172,299,818
Trade finance	48,747,113	44,011,953	48,747,113	44,011,953
Lease rentals receivable	548,697	641,727	548,697	641,727
Housing loans	-	-	311,374	300,912
Staff loans	-	-	6,163	5,612
Sub total	213,608,798	225,049,296	215,017,888	226,947,372
Total	741,443,759	755,385,146	764,790,619	777,927,364

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

Individual impairment

Opening balance (01 January)	8,130,767	8,969,765	8,760,168	8,991,553
Charge /(write back) to income statement	225,539	(838,998)	537,801	(665,354)
Write-off during the period	-	-	-	(412)
Other movements	-	-	52,712	434,381
Closing balance	8,356,306	8,130,767	9,350,681	8,760,168

Collective impairment

Opening balance (01 January)	21,922,413	13,977,744	22,595,377	14,781,310
Charge /(write back) to income statement	2,351,046	7,761,900	2,571,976	7,996,490
Write-off during the period	-	(50,371)	(181,277)	(101,201)
Other movements	(50,747)	233,140	(424,958)	(81,222)
Closing balance	24,222,712	21,922,413	24,561,118	22,595,377
Total impairment	32,579,018	30,053,180	33,911,799	31,355,545

DUE TO OTHER CUSTOMERS

4) Due to other customers - By product

By product - Domestic currency

Demand deposits (current accounts)	73,554,510	66,054,550	73,242,679	65,865,409
Savings deposits	213,267,468	180,765,449	213,745,172	181,240,336
Fixed deposits	389,157,293	387,972,612	397,817,885	395,417,150
Certificate of deposit	4,315	4,315	15,575	17,822
Other deposits	2,574,204	2,093,399	2,574,204	2,093,448
Sub total	678,557,790	636,890,325	687,395,515	644,634,165

By product - Foreign currency

Demand deposits (current accounts)	9,932,955	16,462,897	10,368,461	16,868,071
Savings deposits	58,420,267	55,774,778	58,909,051	56,228,521
Fixed deposits	146,496,619	132,296,839	146,673,521	132,391,603
Other deposits	521,802	645,161	521,802	645,161
Sub total	215,371,643	205,179,675	216,472,835	206,133,356
Total	893,929,433	842,070,000	903,868,350	850,767,521

SEGMENTAL ANALYSIS - GROUP

14

Rs. '000

For the nine months ended 30th September	Retail banking		Corporate banking		International,treasury and investment		Government		Group functions		Unallocated		Total	
	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013
Revenue from external customers:														
Interest	28,607,813	35,431,856	17,164,778	15,279,383	3,364,616	3,291,971	27,597,409	29,545,995	3,815,379	3,844,112	442,954	400,874	80,992,949	87,794,191
Fees and commissions	2,223,511	1,664,856	1,735,012	942,192	681,229	544,251	1,254,345	942,192	184,933	256,181	330,225	236,810	6,409,255	4,586,482
Other	1,603,231	845,943	356,597	787,875	4,160,608	2,589,755	1,920,298	230,751	2,224,164	2,018,303	(706,621)	(580,693)	9,558,277	5,891,934
Total revenue	32,434,555	37,942,655	19,256,387	17,009,450	8,206,453	6,425,977	30,772,052	30,718,938	6,224,476	6,118,596	66,558	56,991	96,960,481	98,272,607
Total expenses	(38,306,851)	(43,855,899)	(18,902,680)	(22,763,936)	(7,266,256)	(4,169,007)	(11,587,561)	(11,487,031)	(5,739,472)	(5,673,784)	(217,635)	(543,325)	(82,020,455)	(88,492,982)
Inter segment transaction	9,386,458	9,253,296	8,387,507	9,579,573	1,640,324	717,312	(16,341,519)	(18,171,837)			(3,072,770)	(1,378,344)	-	-
Net operating income	3,514,162	3,340,052	8,741,214	3,825,087	2,580,521	2,974,282	2,842,972	1,060,070	485,004	444,812	(3,223,847)	(1,864,678)	14,940,026	9,779,625
Share of profit of Associate companies									326,973	148,884			326,973	148,884
Profit/(loss) before income tax	3,514,162	3,340,052	8,741,214	3,825,087	2,580,521	2,974,282	2,842,972	1,060,070	811,977	593,696	(3,223,847)	(1,864,678)	15,266,999	9,928,509
Income tax expense													(3,985,235)	(3,194,689)
Profit for the period													11,281,764	6,733,820
Total assets	343,980,177	344,387,505	165,133,675	181,733,491	92,732,468	88,587,687	587,304,496	490,833,824	50,040,072	54,484,646	65,410,064	66,487,083	1,304,600,952	1,226,514,236
Total liabilities	589,476,461	506,750,258	422,883,074	460,964,649	56,042,225	36,920,370	65,137,980	80,268,226	37,264,940	41,769,232	55,870,175	37,694,881	1,226,674,855	1,164,367,616
Cash flows from operating activities	26,364,018	17,182,051	15,818,494	7,409,466	3,100,719	1,596,383	25,432,862	14,327,806	3,516,128	1,864,134	408,211	194,396	74,640,432	42,574,236
Cash flows from investing activities	(7,880,046)	(15,802,525)	(3,782,953)	(8,339,002)	(2,124,355)	(4,064,924)	(13,454,225)	(22,522,344)	(1,146,340)	(2,500,076)	(1,498,442)	(3,050,818)	(29,886,361)	(56,279,689)
Cash flows from financing activities	(11,131,602)	8,554,730	(7,985,673)	7,781,798	(1,058,295)	623,273	(4,576,468)	(2,241,358)	(733,944)	697,381	(1,055,046)	636,348	(26,541,027)	16,052,172