



FITCH RATING AA+ (LKA)

# PEOPLE'S BANK

## FINANCIAL STATEMENTS

### INCOME STATEMENT

FOR THE YEAR ENDED 31ST DECEMBER

	BANK		Change %	GROUP		Change %
	2016 (Rs. '000) (Audited)	2015 (Rs. '000) (Audited)		2016 (Rs. '000) (Audited)	2015 (Rs. '000) (Audited)	
<b>Gross Income</b>	<b>122,114,359</b>	<b>103,648,964</b>	<b>17.8</b>	<b>144,749,519</b>	<b>123,830,806</b>	<b>16.9</b>
Interest income	109,970,256	92,485,979	18.9	129,708,199	110,360,612	17.5
Interest expenses	(66,845,869)	(48,731,975)	37.2	(76,111,563)	(56,020,994)	35.9
<b>Net Interest Income</b>	<b>43,124,387</b>	<b>43,754,004</b>	<b>(1.4)</b>	<b>53,596,636</b>	<b>54,339,618</b>	<b>(1.4)</b>
Fee and commission income	3,948,052	3,712,146	6.4	4,365,052	4,037,408	8.1
Fee and commission expenses	(208,912)	(174,479)	19.7	(208,912)	(174,479)	19.7
<b>Net Fee and Commission Income</b>	<b>3,739,140</b>	<b>3,537,667</b>	<b>5.7</b>	<b>4,156,140</b>	<b>3,862,929</b>	<b>7.6</b>
Net gain from trading	2,816,079	3,079,736	(8.6)	2,801,632	3,080,092	(9.0)
Other operating income (net)	5,379,972	4,371,103	23.1	7,874,636	6,352,694	24.0
<b>Total Operating Income</b>	<b>55,059,578</b>	<b>54,742,510</b>	<b>0.6</b>	<b>68,429,044</b>	<b>67,635,333</b>	<b>1.2</b>
Impairment for loans and other losses	(1,246,748)	(3,739,914)	(66.7)	(1,362,253)	(5,167,881)	(73.6)
Individual impairment	(847,801)	(1,839,718)	-	(796,703)	(1,905,739)	-
Collective impairment	(398,947)	(1,900,196)	-	(565,550)	(3,262,142)	-
Other	-	-	-	(60,000)	(1,399,600)	-
<b>Net Operating Income</b>	<b>53,812,830</b>	<b>51,002,596</b>	<b>5.5</b>	<b>67,066,791</b>	<b>62,467,452</b>	<b>7.4</b>
Personnel Expenses	(17,475,442)	(17,056,303)	2.5	(20,277,225)	(19,045,558)	6.5
Depreciation and amortisation	(1,082,295)	(971,799)	11.4	(1,336,940)	(1,269,495)	5.3
Other expenses	(9,010,962)	(7,605,536)	18.5	(13,870,990)	(11,660,266)	19.0
<b>Operating Profit before Value Added Tax (VAT) &amp; Nation Building Tax (NBT)</b>	<b>26,244,130</b>	<b>25,368,959</b>	<b>3.4</b>	<b>31,581,637</b>	<b>30,492,133</b>	<b>3.6</b>
VAT & NBT on Financial Services	(5,430,470)	(5,849,440)	(7.2)	(6,148,315)	(6,370,969)	(3.5)
<b>Operating Profit after Value Added Tax (VAT) &amp; Nation Building Tax (NBT)</b>	<b>20,813,660</b>	<b>19,519,519</b>	<b>6.6</b>	<b>25,433,322</b>	<b>24,121,164</b>	<b>5.4</b>
Share of profits/(loss) of associates	-	-	-	-	-	-
<b>Profit before Tax</b>	<b>20,813,660</b>	<b>19,519,519</b>	<b>6.6</b>	<b>25,433,322</b>	<b>24,121,164</b>	<b>5.4</b>
Income tax expenses	(5,818,969)	(6,921,677)	(15.9)	(7,477,394)	(9,053,173)	(17.4)
<b>Profit for the year</b>	<b>14,994,691</b>	<b>12,597,842</b>	<b>19.0</b>	<b>17,955,928</b>	<b>15,067,991</b>	<b>19.2</b>
<b>Profit Attributable to:</b>						
Equity Holders of the Bank	14,994,691	12,597,842	19.0	16,721,972	13,898,050	20.3
Non-controlling interests	-	-	-	1,233,956	1,169,941	5.5
	14,994,691	12,597,842	19.0	17,955,928	15,067,991	19.2
<b>Earnings per Share on Profit</b>						
Basic earnings per ordinary share	14,995	12,598	19.0	16,722	13,898	20.3
Diluted earnings per ordinary share	104	87	19.0	116	96	20.3

### STATEMENT OF FINANCIAL POSITION

AS AT

	BANK		Change %	GROUP		Change %
	31.12.2016 (Rs. '000) (Audited)	31.12.2015 (Rs. '000) (Audited)		31.12.2016 (Rs. '000) (Audited)	31.12.2015 (Rs. '000) (Audited)	
<b>Assets</b>						
Cash and Cash Equivalents	64,008,639	31,164,235	105.4	67,695,584	33,892,732	99.7
Balances with Central Bank of Sri Lanka	63,049,516	42,947,711	46.8	63,049,516	42,947,711	46.8
Placements with banks	32,772,978	8,097,147	304.7	32,772,978	8,097,147	304.7
Derivative Financial Instruments	15,057	4,109	266.5	21,196	24,853	(14.7)
Other Financial assets held-for-trading	46,915,311	93,400,763	(49.8)	47,455,844	93,973,350	(49.5)
Loans and receivables to Banks	71,528,031	111,406,452	(35.8)	72,205,378	112,319,406	(35.7)
Loans and receivables to other customers	890,528,101	768,514,659	15.9	1,013,921,293	869,780,503	16.6
Financial investments - Available-for-sale	1,525,839	3,533,743	(56.8)	3,258,308	5,661,805	(42.5)
Financial investments - Held-to-maturity	96,171,734	86,604,889	11.0	101,069,681	91,089,198	11.0
Non Current Assets Held For Sale	-	-	-	1,040,828	-	-
Investments in subsidiaries	1,325,766	1,475,766	(10.2)	-	-	-
Investments in associates	-	-	-	-	-	-
Goodwill and intangible assets	110,514	126,888	(12.9)	438,323	462,355	(5.2)
Property, plant and equipment	17,224,026	16,303,749	5.6	23,440,966	22,695,990	3.3
Investment properties	184,006	185,713	(0.9)	184,006	185,713	(0.9)
Prepaid Leases	512,184	536,321	(4.5)	512,184	536,321	(4.5)
Other assets	16,176,745	12,293,017	31.6	17,331,932	13,070,117	32.6
<b>Total Assets</b>	<b>1,302,048,447</b>	<b>1,176,595,162</b>	<b>10.7</b>	<b>1,444,398,017</b>	<b>1,294,737,201</b>	<b>11.6</b>
<b>Liabilities</b>						
Due to banks	106,924,276	143,923,634	(25.7)	130,122,246	162,687,453	(20.0)
Derivative Financial Instruments	72,182	112,149	(35.6)	72,182	112,149	(35.6)
Due to other customers	1,077,812,127	899,237,880	19.9	1,119,753,182	932,905,835	20.0
Other Borrowings	27,184,535	48,159,100	(43.6)	42,296,376	63,107,816	(33.0)
Current tax liabilities	2,432,266	3,845,470	(36.7)	3,000,249	4,505,699	(33.4)
Deferred tax liabilities	63,479	361,106	(82.4)	2,254,462	2,932,396	(23.1)
Other liabilities	15,378,998	16,428,542	(6.4)	25,182,416	24,777,985	1.6
Subordinated term debts	12,531,728	15,032,542	(16.6)	36,525,796	30,907,240	18.2
<b>Total Liabilities</b>	<b>1,242,399,591</b>	<b>1,127,100,423</b>	<b>10.2</b>	<b>1,359,206,909</b>	<b>1,221,936,573</b>	<b>11.2</b>
<b>Equity</b>						
Stated capital/Assigned capital	7,201,998	7,201,998	-	7,201,998	7,201,998	-
Statutory reserve Fund	4,902,255	4,152,518	18.1	4,902,255	4,152,518	18.1
Other reserves	21,195,855	21,846,751	(3.0)	22,269,995	23,012,662	(3.2)
Retained earnings	26,348,748	16,293,472	61.7	43,185,534	32,209,592	34.1
<b>Total shareholders' equity</b>	<b>59,648,856</b>	<b>49,494,739</b>	<b>20.5</b>	<b>77,559,782</b>	<b>66,576,770</b>	<b>16.5</b>
Non-controlling interests	-	-	-	7,631,326	6,223,858	22.6
<b>Total equity</b>	<b>59,648,856</b>	<b>49,494,739</b>	<b>20.5</b>	<b>85,191,108</b>	<b>72,800,628</b>	<b>17.0</b>
<b>Total equity and liabilities</b>	<b>1,302,048,447</b>	<b>1,176,595,162</b>	<b>10.7</b>	<b>1,444,398,017</b>	<b>1,294,737,201</b>	<b>11.6</b>
<b>Contingent Liabilities and Commitments</b>	<b>226,429,659</b>	<b>181,532,584</b>	<b>24.7</b>	<b>226,442,491</b>	<b>181,545,416</b>	<b>24.7</b>
No of Employees	8,249	8,368		10,471	10,331	
No of Branches	737	740		852	829	

### STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE YEAR ENDED 31ST DECEMBER

	BANK		GROUP	
	2016 (Rs. '000) (Audited)	2015 (Rs. '000) (Audited)	2016 (Rs. '000) (Audited)	2015 (Rs. '000) (Audited)
<b>Profit for the year</b>	<b>14,994,691</b>	<b>12,597,842</b>	<b>17,955,928</b>	<b>15,067,991</b>
<b>Other Comprehensive Income net of Tax</b>				
Actuarial gains and losses on defined benefit plans	3,386,550	(635,394)	3,362,348	(635,372)
Deferred tax effect on defined benefit plan liability	15,167	(1,884)	22,135	(1,953)
Gains and losses on re-measuring available-for-sale financial assets	(13,286)	54,433	(167,209)	198,846
Gain on revaluation of land and buildings	-	-	25,000	672,574
Reversal of AFS reserve on disposal of AFS Investment	(9,315)	-	(9,315)	-
Gains and losses on derivative financial Assets	-	-	6,186	30,594
<b>Less:</b>				
Tax expense relating to components of other comprehensive income	-	-	(754)	(188,321)
<b>Other Comprehensive Income for the period, net of Taxes</b>	<b>3,379,116</b>	<b>(582,845)</b>	<b>3,238,571</b>	<b>76,368</b>
<b>Total Comprehensive Income for the period</b>	<b>18,373,807</b>	<b>12,014,997</b>	<b>21,194,499</b>	<b>15,144,359</b>
<b>Attributable to:</b>				
Equity Holders of the Bank	18,373,807	12,014,997	19,997,591	13,809,598
Non-controlling interests	-	-	1,196,908	1,334,761

### CASH FLOW STATEMENT

FOR THE YEAR ENDED 31ST DECEMBER

	BANK		GROUP	
	2016 (Rs. '000) (Audited)	2015 (Rs. '000) (Audited)	2016 (Rs. '000) (Audited)	2015 (Rs. '000) (Audited)
<b>Cash flows from operating activities</b>				
Profit before tax	20,813,660	19,519,519	25,433,322	24,121,164
Adjustment for				
Non-cash items included in profits before tax	2,824,333	5,332,075	3,180,031	7,534,618
Changes in operating assets	(83,928,201)	(156,348,351)	(106,039,634)	(159,571,583)
Changes in operating liabilities	121,125,671	138,914,805	135,320,066	132,999,699
Dividend income from subsidiaries and associates	(1,628,700)	(1,659,531)	(189,530)	(219,051)
Interest expense on subordinated debt	1,987,500	1,987,500	1,987,500	1,987,500
Contribution paid to defined benefit plans/Gratuity	1,811,662	1,526,525	1,894,316	1,563,511
Tax paid	(7,514,644)	(5,566,426)	(9,639,397)	(7,990,113)
<b>Net Cash Generated from Operating Activities</b>	<b>55,491,281</b>	<b>3,706,116</b>	<b>51,946,673</b>	<b>425,745</b>
<b>Cash Flows from Investing Activities</b>				
Purchase of property, plant and equipment	(1,942,542)	(2,079,622)	(3,020,288)	(2,378,217)
Proceeds from the sale of property, plant and equipment	98,471	93,379	131,611	104,264
Purchase of financial investments	(9,855,692)	(4,173,564)	(10,269,333)	(3,448,325)
Net purchase of intangible assets	(17,810)	(43,206)	(25,475)	(44,684)
Net cash flow from acquisition of investment in subsidiaries and associates	-	(346,758)	-	(726,385)
Net cash flow from preference shares subsidiaries	150,000	200,000	-	-
Dividends received from investment in subsidiaries and associates	1,628,700	1,659,531	189,530	219,051
<b>Net Cash (used in) from Investing Activities</b>	<b>(9,938,873)</b>	<b>(4,690,240)</b>	<b>(12,993,955)</b>	<b>(6,274,296)</b>
<b>Cash Flows from Financing Activities</b>				
Net proceeds from the issue of subordinated debt	-	-	5,618,556	6,024,110
Repayment of subordinated debt	(2,500,814)	-	-	-
Interest paid on subordinated debt	(1,987,500)	(1,987,500)	(1,987,500)	(1,987,500)
Dividend paid to non-controlling interest	-	-	(561,232)	(493,707)
Special Levy to Treasury / Dividend	(8,219,690)	(3,219,690)	(8,219,690)	(3,219,690)
<b>Net Cash from Financial Activities</b>	<b>(12,708,004)</b>	<b>(5,207,190)</b>	<b>(5,149,866)</b>	<b>323,213</b>
<b>Net Increase/(Decrease) in Cash &amp; Cash Equivalents</b>	<b>32,844,404</b>	<b>(6,191,314)</b>	<b>33,802,853</b>	<b>(5,525,338)</b>
Cash and cash equivalents at the beginning of the year	31,164,235	37,355,549	33,892,732	39,418,070
<b>Cash and cash equivalents at the end of the period</b>	<b>64,008,639</b>	<b>31,164,235</b>	<b>67,695,584</b>	<b>33,892,732</b>

### ADDITIONAL DISCLOSURES

	BANK		GROUP	
	31.12.2016 (Rs. '000) (Audited)	31.12.2015 (Rs. '000) (Audited)	31.12.2016 (Rs. '000) (Audited)	31.12.2015 (Rs. '000) (Audited)
<b>Loans and Receivables to Other Customers</b>				
Gross loans and receivables	950,823,949	829,233,971	1,076,448,155	933,285,495
(Less): Individual impairment	(43,589,172)	(42,741,371)	(44,124,522)	(43,327,819)
Collective impairment	(16,706,676)	(17,977,941)	(18,402,340)	(20,177,173)
<b>Net loans and receivables</b>	<b>890,528,101</b>	<b>768,514,659</b>	<b>1,013,921,293</b>	<

**STATEMENT OF CHANGES IN EQUITY  
FOR THE YEAR ENDED 31ST DECEMBER**

BANK	Stated capital/Assigned capital		Reserves						Total (Rs.'000)
	Ordinary shares (Rs.'000)	Assigned capital (Rs.'000)	Reserve fund (Rs.'000)	Revaluation reserve (Rs.'000)	Other reserves (Rs.'000)	Investment fund (Rs.'000)	Available For Sale Reserve (Rs.'000)	Retained earnings (Rs.'000)	
<b>Balance as at 01.01.2015</b>	49,998	7,152,000	3,522,626	10,876,547	8,828,873	-	241,946	12,797,562	43,469,552
Adjustment of Super Gain Tax	-	-	-	-	-	-	-	(2,770,120)	(2,770,120)
Profit for the year	-	-	-	-	-	-	-	12,597,842	12,597,842
Changes in Fair Value in AFS Investments	-	-	-	-	-	-	54,433	-	54,433
Net Defined Benefit obligation	-	-	-	-	-	-	-	(635,394)	(635,394)
Deferred tax effect on defined benefit plans	-	-	-	-	-	-	-	(1,884)	(1,884)
Transfers to reserves during the period	-	-	629,892	-	1,875,000	-	-	(2,504,892)	-
Special Levy to Treasury / Dividend	-	-	-	-	-	-	-	(3,219,690)	(3,219,690)
Reversal of Revaluation Gain on Disposed Property	-	-	-	(30,048)	-	-	-	30,048	-
Transfers to Retained earnings during the period	-	-	-	-	-	-	-	-	-
<b>Balance as at 01.01.2016</b>	49,998	7,152,000	4,152,518	10,846,499	10,703,873	-	296,379	16,293,472	49,494,739
Adjustment of Super Gain Tax	-	-	-	-	-	-	-	-	-
Profit for the year	-	-	-	-	-	-	-	14,994,691	14,994,691
Changes in Fair Value in AFS Investments	-	-	-	-	-	-	(13,286)	-	(13,286)
Reversal of Revaluation gain on disposal of AFS Investments	-	-	-	-	-	-	(9,315)	-	(9,315)
Net Defined Benefit obligation	-	-	-	-	-	-	-	3,386,550	3,386,550
Reversal of Revaluation gain on Disposed Property	-	-	-	(3,295)	-	-	-	3,295	-
Transfers to reserves during the period	-	-	749,737	-	(625,000)	-	-	(124,737)	-
Transfers to Retained earnings during the period	-	-	-	-	-	-	-	-	-
Special Levy to Treasury / Dividend	-	-	-	-	-	-	-	(8,219,690)	(8,219,690)
Deferred tax effect on defined benefit plans	-	-	-	-	-	-	-	15,167	15,167
<b>Balance as at 31.12.2016</b>	<b>49,998</b>	<b>7,152,000</b>	<b>4,902,255</b>	<b>10,843,204</b>	<b>10,078,873</b>	<b>-</b>	<b>273,778</b>	<b>26,348,748</b>	<b>59,648,856</b>

GROUP	Stated capital/Assigned capital		Reserves							Total (Rs.'000)	Non controlling interest (Rs.'000)	Total equity (Rs.'000)
	Ordinary shares (Rs.'000)	Assigned capital (Rs.'000)	Reserve fund (Rs.'000)	Revaluation reserve (Rs.'000)	Other reserves (Rs.'000)	Investment fund (Rs.'000)	Available For Sale Reserve (Rs.'000)	Cash Flow Hedge Reserve (Rs.'000)	Retained earnings (Rs.'000)			
<b>Balance as at 01.01.2015</b>	49,998	7,152,000	3,522,626	11,393,318	8,828,873	-	271,215	(15,797)	27,536,628	58,738,861	5,323,419	64,062,280
Adjustment of Super Gain Tax	-	-	-	-	-	-	-	-	(3,413,319)	(3,413,319)	(214,400)	(3,627,719)
Profit for the year	-	-	-	-	-	-	-	-	13,898,050	13,898,050	1,169,941	15,067,991
Changes in Fair Value in AFS Investments	-	-	-	-	-	-	162,726	-	-	162,726	36,120	198,846
Net Defined Benefit obligation	-	-	-	-	-	-	-	-	(635,377)	(635,377)	5	(635,372)
Gain on revaluation of Land and Building	-	-	-	504,430	-	-	-	-	-	504,430	168,144	672,574
Gain on revaluation of Land and Building - Associate	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Reserve during the period	-	-	629,892	-	1,875,000	-	-	-	(2,504,892)	-	-	-
Special Levy to Treasury / Dividend	-	-	-	-	-	-	-	-	(3,219,690)	(3,219,690)	-	(3,219,690)
Subsidiary Acquired During the Year	-	-	-	-	-	-	-	-	-	-	133,346	133,346
Change of Holding of Associate	-	-	-	-	-	-	-	-	51,758	51,758	-	51,758
Share Issue	-	-	-	-	-	-	-	-	609,561	609,561	140,439	750,000
Gains and losses on derivative financial Assets	-	-	-	-	-	-	-	22,945	-	22,945	7,649	30,594
Dividend payment	-	-	-	-	-	-	-	-	-	-	(493,707)	(493,707)
Deferred tax effect on defined benefit plans	-	-	-	-	-	-	-	-	(1,935)	(1,935)	(18)	(1,953)
Reversal of Revaluation gain on Disposed Property	-	-	-	(30,048)	-	-	-	-	30,048	-	-	-
Tax on Other Comprehensive income	-	-	-	-	-	-	-	-	(141,241)	(141,241)	(47,080)	(188,321)
<b>Balance as at 01.01.2016</b>	49,998	7,152,000	4,152,518	11,867,700	10,703,873	-	433,941	7,148	32,209,592	66,576,770	6,223,858	72,800,628
Adjustment of Super Gain Tax	-	-	-	-	-	-	-	-	-	-	-	-
Profit for the year	-	-	-	-	-	-	-	-	16,721,972	16,721,972	1,233,956	17,955,928
Changes in Fair Value in AFS Investments	-	-	-	-	-	-	(128,446)	-	-	(128,446)	(38,583)	(167,029)
Reversal of Revaluation gain on disposal of AFS Investments	-	-	-	-	-	-	(9,315)	-	-	(9,315)	-	(9,315)
Net Defined Benefit obligation	-	-	-	-	-	-	-	-	3,370,185	3,370,185	(7,837)	3,362,348
Gains and losses on derivative financial Assets	-	-	-	-	-	-	-	4,639	-	4,639	1,547	6,186
Tax on other comprehensive income	-	-	-	-	-	-	-	-	(588)	(588)	(166)	(754)
Reversal of Revaluation on Disposed Property	-	-	-	(3,295)	-	-	-	-	3,295	-	-	-
Revaluation Surplus of Land and Building	-	-	-	18,750	-	-	-	-	-	18,750	6,250	25,000
Deferred tax effect on defined benefit plans	-	-	-	-	-	-	-	-	20,393	20,393	1,742	22,135
Transfer to Reserve during the period	-	-	749,737	-	(625,000)	-	-	-	(124,737)	-	-	-
Change of Holding of Associate	-	-	-	-	-	-	-	-	-	-	-	-
Movement due to change in ownership	-	-	-	-	-	-	-	-	(781,872)	(781,872)	776,130	(5,742)
Share Issue Expenses	-	-	-	-	-	-	-	-	(13,016)	(13,016)	(4,339)	(17,355)
Dividends Paid	-	-	-	-	-	-	-	-	-	-	(561,232)	(561,232)
Special Levy to Treasury / Dividend	-	-	-	-	-	-	-	-	(8,219,690)	(8,219,690)	-	(8,219,690)
<b>Balance as at 31.12.2016</b>	<b>49,998</b>	<b>7,152,000</b>	<b>4,902,255</b>	<b>11,883,155</b>	<b>10,078,873</b>	<b>-</b>	<b>296,180</b>	<b>11,787</b>	<b>43,185,534</b>	<b>77,559,782</b>	<b>7,631,326</b>	<b>85,191,108</b>

MEASUREMENT OF FINANCIAL INSTRUMENTS BANK AS AT 31.12.2016						
	HFT (Rs.'000)	Designated at FVTPL (Rs.'000)	HTM (Rs.'000)	Amortised Cost (Rs.'000)	AFS (Rs.'000)	Total (Rs.'000)
<b>ASSETS</b>						
Cash and cash equivalents	-	-	-	64,008,639	-	64,008,639
Balances with Central Banks	-	-	-	63,049,516	-	63,049,516
Placements with Banks	-	-	-	32,772,978	-	32,772,978
Derivative Financial Instruments	-	15,057	-	-	-	15,057
Financial assets held-for-trading	46,915,311	-	-	-	-	46,915,311
Loans and receivables to banks	-	-	-	71,528,031	-	71,528,031
Loans and receivables to other customers	-	-	-	890,528,101	-	890,528,101
Financial investments	-	-	96,171,734	-	1,525,839	97,697,572
Current tax	-	-	-	-	-	-
<b>Total financial assets</b>	<b>46,915,311</b>	<b>15,057</b>	<b>96,171,734</b>	<b>1,121,887,265</b>	<b>1,525,839</b>	<b>1,266,515,205</b>
<b>LIABILITIES</b>						
Due to banks	-	-	-	106,924,276	-	106,924,276
Derivative Financial Instruments	-	72,182	-	-	-	72,182
Financial liabilities designated at fair value through profit or loss	-	-	-	-	-	-
Due to other customers	-	-	-	1,077,812,127	-	1,077,812,127
Other Borrowings	-	-	-	27,184,535	-	27,184,535
Subordinated term debts	-	-	-	12,531,728	-	12,531,728
<b>Total financial liabilities</b>	<b>-</b>	<b>72,182</b>	<b>-</b>	<b>1,224,452,666</b>	<b>-</b>	<b>1,224,524,848</b>

MEASUREMENT OF FINANCIAL INSTRUMENTS GROUP AS AT 31.12.2016						
	HFT (Rs.'000)	Designated at FVTPL (Rs.'000)	HTM (Rs.'000)	Amortised Cost (Rs.'000)	AFS (Rs.'000)	Total (Rs.'000)
<b>ASSETS</b>						
Cash and cash equivalents	-	-	-	67,695,584	-	67,695,584
Balances with Central Banks	-	-	-	63,049,516	-	63,049,516
Placements with Banks	-	-	-	32,772,978	-	32,772,978
Derivative Financial Instruments	-	21,196	-	-	-	21,196
Financial assets held-for-trading	47,455,844	-	-	-	-	47,455,844
Loans and receivables to banks	-	-	-	72,205,378	-	72,205,378
Loans and receivables to other customers	-	-	-	1,013,921,293	-	1,013,921,293
Financial investments	-	-	101,069,681	-	3,258,308	104,327,989
<b>Total financial assets</b>	<b>47,455,844</b>	<b>21,196</b>	<b>101,069,681</b>	<b>1,249,644,749</b>	<b>3,258,308</b>	<b>1,401,449,778</b>
<b>LIABILITIES</b>						
Due to banks	-	-	-	130,122,246	-	130,122,246
Derivative Financial Instruments	-	72,182	-	-	-	72,182
Financial liabilities designated at fair value through profit or loss	-	-	-	-	-	-
Due to other customers	-	-	-	1,119,753,182	-	1,119,753,182
Other Borrowings	-	-	-	42,296,376	-	42,296,376
Subordinated term debts	-	-	-	36,525,796	-	36,525,796
<b>Total financial liabilities</b>	<b>-</b>	<b>72,182</b>	<b>-</b>	<b>1,328,697,600</b>	<b>-</b>	<b>1,328,769,782</b>

MEASUREMENT OF FINANCIAL INSTRUMENTS BANK AS AT 31.12. 2015						
	HFT (Rs.'000)	Designated at FVTPL (Rs.'000)	HTM (Rs.'000)	Amortised Cost (Rs.'000)	AFS (Rs.'000)	Total (Rs.'000)
<b>ASSETS</b>						
Cash and cash equivalents	-	-	-	31,164,235	-	31,164,235
Balances with Central Banks	-	-	-	42,947,711	-	42,947,711
Placements with Banks	-	-	-	8,097,147	-	8,097,147
Derivative Financial Instruments	-	4,109	-	-	-	4,109
Financial assets held-for-trading	93,400,763	-	-	-	-	93,400,763
Loans and receivables to banks	-	-	-	111,406,452	-	111,406,452
Loans and receivables to other customers	-	-	-	768,514,659	-	768,514,659
Financial investments	-	-	86,604,889	-	3,533,743	90,138,632
<b>Total financial assets</b>	<b>93,400,763</b>	<b>4,109</b>	<b>86,604,889</b>	<b>962,130,205</b>	<b>3,533,743</b>	<b>1,145,673,708</b>
<b>LIABILITIES</b>						
Due to banks	-	-	-	143,923,634	-	143,923,634
Derivative Financial Instruments	-	112,149	-	-	-	112,149
Financial liabilities designated at fair value through profit or loss	-	-	-	-	-	-
Due to other customers	-	-	-	899,237,880	-	899,237,880
Other Borrowings	-	-	-	48,159,100	-	48,159,100
Subordinated term debts	-	-	-	15,032,542	-	15,032,542
<b>Total financial liabilities</b>	<b>-</b>	<b>112,149</b>	<b>-</b>	<b>1,106,353,156</b>	<b>-</b>	<b>1,106,465,305</b>

MEASUREMENT OF FINANCIAL INSTRUMENTS GROUP AS AT 31.12. 2015						
	HFT (Rs.'000)	Designated at FVTPL (Rs.'000)	HTM (Rs.'000)	Amortised Cost (Rs.'000)	AFS (Rs.'000)	Total (Rs.'000)
<b>ASSETS</b>						
Cash and cash equivalents	-	-	-	33,892,732	-	33,892,732
Balances with Central Banks	-	-	-	42,947,711	-	42,947,711
Placements with Banks	-	-	-	8,097,147	-	8,097,147
Derivative Financial Instruments	-	24,853	-	-	-	24,853
Financial assets held-for-trading						