

STATEMENT OF FINANCIAL POSITION- BANK OF CEYLON, MALE '

as of December 31st, 2017 in MVR'000's



CONSOLIDATED STATEMENT OF FINANCIAL POSITION

as of December 31st, 2017 in MVR'000's

Assets		Liabilities and Equ	nd Equity	
Cash and due from banks	1,202,869	Deposits:		
Interest bearing deposits in other banks	-	Non-interest bearing	1,189,527	
Excess funds sold net	-	Interest bearing	1,899,387	
Investment Securities	681,850	Total deposits	3,088,914	
Loans	2,421,219	Accrued interest payable		
Less: Allowance for loan losses	(183,965)	Borrowed money		
Net Loans	2,237,254	Other liabilities	69,172	
Accrued interest receivable	-			
Premises and equipment net	961	Total Liabilities	3,158,086	
Other assets	13,091	Assinged Capital	196,140	
		Retain Earnings & Reserves	781,799	
Due from Head Office or Branches	-			
		Total Home office Equity	977,939	
Total Assets	4,136,025	Total Liabilities and Equity	4,136,025	

Acceto		Linkilities and F	i
Assets		Liabilities and Equity	
Cash and due from banks	15,056,609	Deposits:	
Interest bearing deposits in other banks	858,244	Non-interest bearing	14,441,356
Excess funds sold net	1,963,357	Interest bearing	150,115,244
Investment Securities	58,266,338	Total deposits	164,556,600
Loans	129,778,136	Accrued interest payable	-
Less: Allowance for loan losses	(6,037,614)	Borrowed money	28,217,980
Net Loans	123,740,523	Other liabilities	3,039,131
Accrued interest receivable	-		
Premises and equipment net	2,855,452	Total Liabilities	195,813,710
Other assets	4,898,196	Capital Accounts	
		Paid in capital	2,127,660
		Retained earnings & Reserves	9,697,348
		Total Capital Accounts	11,825,008
Total Assets	207,638,718	Total Liabilities and Equity	207,638,718

BRANCH STATEMENT OF COMPREHENSIVE INCOME For the year ended December 31st, 2017 in MVR'000's

Interest and Fee Income :	
Interest and fees on loans	236,634
Interest on deposits in other banks	3,843
Interest on investment securities	25,416
Total Interest Income	265,893
Interest Expense:	
Checking deposits	
Savings deposits	(6,951)
Time deposits	(37,663)
Borrowed money - Head Office	
Other Borrowed Money	(109)
Total Interest Expense	(44,723)
Net Interest Income	221,170
Reversal /(Provision) for loan losses	(57,615)
Not Interest Income ofter provisions for loan loss	162 555
Net Interest Income after provisions for loan loss	163,555
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Other Operating Income	71,723
Other Operating Income Services charges and fees on deposits	71,723 68,491
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Other Operating Income Services charges and fees on deposits Other Income	71,723 68,491 3,232
Other Operating Income Services charges and fees on deposits Other Income Other Operating Expenses	71,723 68,491 3,232 (19,379)
Other Operating Income Services charges and fees on deposits Other Income Other Operating Expenses Salaries and employee benefits	71,723 68,491 3,232 (19,379) (11,175)
Other Operating Income Services charges and fees on deposits Other Income Other Operating Expenses	71,723 68,491 3,232 (19,379)
Other Operating Income Services charges and fees on deposits Other Income Other Operating Expenses Salaries and employee benefits Occupancy expenses	71,723 68,491 3,232 (19,379) (11,175) (6,813)
Other Operating Income Services charges and fees on deposits Other Income Other Operating Expenses Salaries and employee benefits Occupancy expenses	71,723 68,491 3,232 (19,379) (11,175) (6,813)
Other Operating Income Services charges and fees on deposits Other Income Other Operating Expenses Salaries and employee benefits Occupancy expenses General, administration and other expenses	71,723 68,491 3,232 (19,379) (11,175) (6,813) (1,391)
Other Operating Income Services charges and fees on deposits Other Income Other Operating Expenses Salaries and employee benefits Occupancy expenses General, administration and other expenses Net Income before taxation	71,723 68,491 3,232 (19,379) (11,175) (6,813) (1,391)
Other Operating Income Services charges and fees on deposits Other Income Other Operating Expenses Salaries and employee benefits Occupancy expenses General, administration and other expenses Net Income before taxation Less: Income Taxation Net Income Less: Transfers to Head Office	71,723 68,491 3,232 (19,379) (11,175) (6,813) (1,391) 215,899 (48,350)
Other Operating Income Services charges and fees on deposits Other Income Other Operating Expenses Salaries and employee benefits Occupancy expenses General, administration and other expenses Net Income before taxation Less: Income Taxation Net Income Less: Transfers to Head Office Other additions (reductions) to capital accounts	71,723 68,491 3,232 (19,379) (11,175) (6,813) (1,391) 215,899 (48,350)
Other Operating Income Services charges and fees on deposits Other Income Other Operating Expenses Salaries and employee benefits Occupancy expenses General, administration and other expenses Net Income before taxation Less: Income Taxation Net Income Less: Transfers to Head Office	71,723 68,491 3,232 (19,379) (11,175) (6,813) (1,391) 215,899 (48,350)
Other Operating Income Services charges and fees on deposits Other Income Other Operating Expenses Salaries and employee benefits Occupancy expenses General, administration and other expenses Net Income before taxation Less: Income Taxation Net Income Less: Transfers to Head Office Other additions (reductions) to capital accounts	71,723 68,491 3,232 (19,379) (11,175) (6,813) (1,391) 215,899 (48,350) 167,549



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4,684,048 Interest on investment securities Interest on Excess Fund sold 115,138 Total Interest Income 18,228,073 nterest Expense: Checking deposits Savings deposits (1,515,238) Time & Other depoits (8,296,369) Borrowed money (2,208,360)Total Interest Expense (12,019,968) Net Interest Income 6,208,106 Provision for loan losses (993,687) Net Interest Income after provisions for loan lo 5,214,419 1,700,447 Other Operating Income Services charges and fees on deposits 776,101 Other Income 924,346

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

For the year ended December 31st, 2017

Interest and Fee Income:

Other Operating Expenses

Occupancy expenses

Net Income before taxation

Less: Income Taxation

Net Profit For The Year

Less: Dividends

Salaries and employee benefits

General, administration and other expense

Other additions (reductions) to capital accounts Net Change in Capital Accounts for period

Interest and fees on loans Interest on deposits in other banks In MVR'000

13,286,243

142,645

(3,686,889)

(1,808,104) (488,151)

(1,390,634)

3,227,977

(960,712)

2,267,264

(1,313,448)

953,816

