

INCOME STATEMENT

	Sri Lanka Branch		Global (Unconsolidated) As per Indian GAAP	
	For the period ended December 31, 2015 Unaudited	For the period ended December 31, 2014 Unaudited	For the period ended December 31, 2015 Audited	For the period ended December 31, 2014 Audited
	in Sri Lankan Rupees Thousand		in Indian Rupees Million	
Interest income	464,290	484,449	392,575.0	363,526.7
Interest expenses	(101,206)	(102,183)	(234,379.7)	(223,924.8)
Net interest income	363,084	382,266	158,195.3	139,601.9
Fee and commission income	152,728	145,603	-	-
Fee and commission expense	-	-	-	-
Net fee and commission income	152,728	145,603	-	-
Net gain/(loss) from trading	122,684	53,930	-	-
Net gain/(loss) from financial instruments designated at fair value through profit or loss	-	-	-	-
Net gain/(loss) from Financial Investments	-	-	-	-
Other operating income (net) ¹	11,393	13,470	102,141.2	86,798.7
Total operating income	649,889	595,269	260,336.5	226,400.6
Impairment for loans and other losses	-	-	-	-
Individual impairment	-	-	-	-
Collective impairment	(2,743)	(6,139)	-	-
Others ²	-	-	(47,416.0)	(25,552.6)
Net operating income	647,146	589,130	212,920.5	200,848.0
Personnel expenses	(79,193)	(75,439)	(36,203.0)	(34,510.8)
Depreciation and amortisation	(6,330)	(6,672)	-	-
Other expenses	(108,343)	(109,142)	(56,573.2)	(49,373.6)
Operating profit/(loss) before value added tax (VAT)	453,280	397,877	120,144.3	116,963.6
Value added tax (VAT) on financial services	(47,675)	(42,424)	-	-
Operating profit/(loss) after value added tax (VAT)	405,605	355,453	120,144.3	116,963.6
Share of profits of associates and joint ventures	-	-	N/A	N/A
Profit/(Loss) before tax	405,605	355,453	120,144.3	116,963.6
Tax expenses	(131,669)	(118,807)	(29,900.3)	(34,430.1)
Profit/(loss) for the period	273,936	236,646	90,244.0	82,533.5
Profit attributable to:				
Owners of the parent	273,936	236,646	N/A	N/A
Non-controlling interests	-	-	N/A	N/A
Earnings per share on profit				
Basic earnings per ordinary share (Face value of INR 2.00 for Global)	-	-	15.54	14.27
Diluted earnings per ordinary share (Face value of INR 2.00 for Global)	-	-	15.44	14.14

For global unconsolidated financial information
 1. Represents non-interest income, including fee and commissions.
 2. Includes provisions for impairment of loan and other assets

STATEMENT OF FINANCIAL POSITION

	Sri Lanka Branch		Global (Unconsolidated) As per Indian GAAP	
	December 31, 2015 Unaudited	March 31, 2015 Audited	December 31, 2015 Audited	March 31, 2015 Audited
	in Sri Lankan Rupees Thousand		in Indian Rupees Million	
Assets				
Cash and cash equivalents	8,837,875	6,345,476	53,598.6	66,777.5
Balances with central bank	62,093	74,559	188,164.1	189,751.6
Placements with banks	-	-	155,242.8	166,517.1
Derivative financial instruments	6,278	545	-	-
Other financial assets held-for-trading	-	-	-	-
Financial assets designated at fair value through profit or loss	-	-	-	-
Loans and receivables to banks	8,932,554	4,912,270	-	2,629.6
Loans and receivables to other customers ^{1(a)}	5,174,927	4,158,859	4,347,997.7	3,872,591.1
Financial investments - Available-for-sale	3,132,456	2,674,471	-	-
Financial investments - Held-to-maturity ^{2(b)}	-	-	1,520,838.2	1,466,005.9
Investments in subsidiaries	-	-	114,591.4	115,286.2
Investments in associates and joint ventures	-	-	-	-
Property, plant and equipment	9,599	14,146	47,775.2	47,255.2
Intangible properties	-	-	-	-
Intangible assets	695	1,113	-	-
Deferred tax assets	-	-	-	32,298.4
Current tax assets	4,144	3,382	-	14,480.0
Other assets ^{1(b),(3)}	58,446	34,594	614,300.0	487,700.3
Total assets	26,219,067	18,219,415	7,022,508.0	6,461,292.9
Liabilities				
Due to banks	18,314,987	10,958,569	-	120,701.1
Derivative financial instruments	4,249	6,760	-	-
Other financial liabilities held-for-trading	-	-	-	-
Financial liabilities designated at fair value through profit or loss	-	-	-	-
Due to other customers ^{1(a)}	1,817,615	2,356,598	4,073,140.1	3,494,926.2
Other borrowings ^{1(a)}	21,829	122,476	1,771,605.9	830,609.5
Debt securities issued	49,739	31,443	-	488,172.8
Deferred tax liabilities	-	-	-	-
Other provisions	-	-	-	-
Other liabilities	916,762	228,513	281,906.7	317,273.0
Due to subsidiaries	-	-	-	-
Subordinated term debts	-	-	-	405,391.2
Total liabilities	21,125,181	13,704,359	6,126,652.7	5,657,073.8
Equity				
Stated capital/Assigned capital	3,121,310	2,801,310	11,626.5	11,596.6
Statutory reserve fund	84,836	84,836	-	163,205.5
Retained earnings ⁵	1,888,740	1,614,803	-	-
Other reserves ^{1(a),(5)}	(1,000)	14,107	884,228.8	629,417.0
Total shareholder's equity	5,093,886	4,515,056	895,855.3	804,219.1
Non-controlling interests	-	-	-	N/A
Total equity	5,093,886	4,515,056	895,855.3	804,219.1
Total equity and liabilities	26,219,067	18,219,415	7,022,508.0	6,461,292.9
Contingent liabilities and commitments⁴	28,690,264	21,913,148	-	8,519,776.1
Memorandum Information				
Number of Employees	43	43	4,156	67,857
Number of Branches	1	1	1	4,050

For global unconsolidated financial information at December 31, 2015:

- Includes loans and receivables to banks.
- Includes current tax assets and deferred tax assets.
- Includes dues to banks in the form of deposits.
- Represents all borrowings, debt securities issued and subordinated debts.
- Represents all reserves.

- Represents all investment portfolio, excluding investment in subsidiaries.
- In accordance with RBI circular dated July 16, 2015, investment in Rural Infrastructure and Development Fund and other related deposits has been re-classified to Schedule 11 - Other Assets from Schedule 8 - Investments for all the periods presented.
- For March 31, 2015 - Includes notional principal of derivatives, letters of credit, guarantees and claims against the Bank not acknowledged as debts.
- For Sri Lanka Branch at March 31, 2015: Actuarial Gain / Loss on retirement benefit obligations has been reclassified to other reserves from retained earnings.

STATEMENT OF COMPREHENSIVE INCOME

	Sri Lanka Branch		Global (Unconsolidated) As per Indian GAAP	
	For the period ended December 31, 2015 Unaudited	For the period ended December 31, 2014 Unaudited	For the period ended December 31, 2015 Audited	For the period ended December 31, 2014 Audited
	in Sri Lankan Rupees Thousand		in Indian Rupees Million	
Profit/(loss) for the period	273,936	236,646	90,244.0	82,533.5
Other comprehensive income, net of tax				
Changes in revaluation surplus	-	-	-	-
Actuarial gains and losses on defined benefit plans	-	-	-	-
Gains and losses (arising from translating the financial statements of a foreign operation)	-	-	-	-
Gains and losses on re-measuring available-for-sale financial assets	(15,106)	25,382	-	-
Gains and losses on cash flow hedges	-	-	-	-
Others	-	-	-	-
Share of profits of associates and joint ventures	-	-	-	-
Less: Tax expense/(income) relating to components of other comprehensive income	-	-	-	-
Other comprehensive income for the period, net of taxes	(15,106)	25,382	-	-
Total comprehensive income for the period	258,830	262,028	90,244.0	82,533.5
Attributable to:				
Owners of the parent	258,830	262,028	-	-
Non-controlling interests	-	-	-	-

SELECTED PERFORMANCE INDICATORS

	Sri Lanka Branch		Global (Unconsolidated) As per Indian GAAP	
	December 31, 2015 Unaudited	March 31, 2015 Audited	December 31, 2015 Audited	March 31, 2015 Audited
	in Sri Lankan Rupees Thousand except percentages		in Indian Rupees Million except percentages	
Regulatory Capital Adequacy				
Core Capital (Tier 1 Capital)	4,996,040	4,492,003	699,753.0	696,609.5
Total Capital Base	5,065,325	4,536,285	935,929.7	927,437.0
Core Capital Adequacy Ratio, as % of Risk Weighted Assets	28.86%	34.06%	11.79%	12.78%
(Minimum Requirement 5% for 'Global' 6.5%)	-	-	-	-
Total Capital Adequacy Ratio, as % of Risk Weighted Assets	29.26%	34.40%	15.77%	17.02%
(Minimum Requirement 10% for 'Global', 9%)	-	-	-	-
Assets Quality (Quality of Loan Portfolio)				
Gross Non-Performing Advances Ratio, % (net of interest in suspense)	0.25%	0.41%	4.72%	3.78%
Net-Non Performing Advances, % (net of interest in suspense and provision)	0.00%	0.00%	2.28%	1.61%
Profitability				
Interest Margin, %	2.78%	2.96%	3.53%	3.48%
Return on Assets (before Tax), %	2.95%	2.74%	-	-
Return on Equity, %	7.44%	7.22%	13.6%	14.3%
Regulatory Liquidity				
Statutory Liquid Assets:				
Domestic Banking Unit	4,412,286	5,008,517	-	-
Off-Shore Banking Unit	5,777,624	3,936,060	-	-
Statutory Liquid Assets Ratio, % (Minimum Requirement, 20%)	217.02%	219.36%	-	-
Domestic Banking Unit	37.99%	24.20%	-	-

ADDITIONAL DISCLOSURES
1. Loans and Receivables to Banks & Other Customers

	Sri Lanka Branch	
	December 31, 2015	March 31, 2015
Gross loans and receivables	14,171,315	9,132,029
(Less): Individual impairment	-	-
Collective impairment	63,834	60,899
Net loans and receivables including those designated at fair value through profit or loss (Less): Loans and receivables designated at fair value through profit or loss	14,107,481	9,071,130
Net loans and receivables	14,107,481	9,071,130

2. Loans and Receivables to Banks & Other Customers - By product

	Sri Lanka Branch	
	December 31, 2015	March 31, 2015
By product-Domestic Currency		
Overdrafts	72,258	128,120
Term loans	864,362	741,366
Lease rentals receivables	-	-
Credit cards	-	-
Pawning	-	-
Cheque/Draft Purchases	-	-
Sub total	936,620	869,486
By product-Foreign Currency		
Overdrafts	144,523	130,500
Term loans	12,837,248	8,006,272
Export bills	252,924	125,771
Sub total	13,234,695	8,262,543
Gross Loans & Receivables	14,171,315	9,132,029

3. Movements in Individual and Collective Impairment during the period for Loans and Receivables to Banks & Other Customers

	Sri Lanka Branch	
	December 31, 2015	March 31, 2015
Individual impairment		
Opening balance	-	-
Charge/(Write back) to income statement	-	-
Write-off during the year	-	-
Other movements	-	-
Closing balance	-	-
Collective impairment		
Opening balance	60,899	60,803
Charge/(Write back) to income statement	2,743	62
Other movements	192	34
Closing balance	63,834	60,899
Total impairment	63,834	60,899

4. Due to Other Customers - By product

	Sri Lanka Branch	
	December 31, 2015	March 31, 2015
By product - Domestic Currency		
Demand deposits (current accounts)	320,118	557,446
Savings deposits	272,260	263,507
Fixed deposits	249,633	497,917
Other deposits	16	-
Sub total	842,027	1,318,870
By product - foreign currency		
Demand deposits (current accounts)	140,717	453,617
Savings deposits	231,702	120,679
Fixed deposits	603,169	463,416
Other deposits	16	-
Sub total	975,588	1,037,728
Total	1,817,615	2,356,598

STATEMENT OF CHANGES IN EQUITY - SRI LANKA BRANCH

In Sri Lankan Rupees Thousand	Stated capital/Assigned capital			Reserves					Total	Non Controlling Interest	Total Equity	
	Ordinary voting shares	Ordinary non-voting shares	Assigned Capital	Statutory Reserve Fund	Revaluation Reserve	Investment Fund	Retained Earnings	Fair Valuation Reserve				Other Reserves
Balance at April 01, 2015 (Opening balance)	-	-	2,801,310	84,836	-	-	1,614,803	18,559	(4,453)	4,515,056	-	4,515,056
Total comprehensive income for the period	-	-	-	-	-	-	-	-	-	273,936	-	273,936
Profit/(loss) for the period	-	-	-	-	-	-	-	-	-	(15,106)	-	(15,106)
Other comprehensive income (net of tax)	-	-	-	-	-	-	-	-	-	25,382	-	25,382
Total comprehensive income for the period	-	-	-	-	-	-	-	-	-	273,936	-	273,936
Transactions with equity holders, recognised directly in equity												
Share issue/increase of assigned capital	-	-	320,000	-	-	-	-	-	-	-	-	320,000
Share options exercised	-											