



# **NATIONS TRUST BANK PLC AND ITS SUBSIDIARIES**

**Company Number PQ 118**

**INTERIM FINANCIAL STATEMENTS  
For the Nine months ended September 30, 2016**

NATIONS TRUST BANK PLC  
INCOME STATEMENT



	Bank						Group					
	Nine months ended 30 September			Quarter ended 30 September			Nine months ended 30 September			Quarter ended 30 September		
	2016 Rs. '000	2015 Rs. '000	Change (%)	2016 Rs. '000	2015 Rs. '000	Change (%)	2016 Rs. '000	2015 Rs. '000	Change (%)	2016 Rs. '000	2015 Rs. '000	Change (%)
<b>Gross Income</b>	<b>17,998,170</b>	14,682,678	23	<b>6,733,698</b>	4,931,719	37	<b>18,161,137</b>	14,866,116	22	<b>6,792,815</b>	5,000,112	36
Interest Income	15,202,803	12,164,408	25	5,671,829	4,107,180	38	15,285,935	12,255,432	25	5,702,493	4,133,896	38
Less : Interest Expense	(8,128,336)	(5,495,425)	(48)	(3,132,728)	(1,913,619)	(64)	(8,095,064)	(5,482,773)	(48)	(3,119,786)	(1,906,401)	(64)
<b>Net Interest Income</b>	<b>7,074,467</b>	<b>6,668,983</b>	<b>6</b>	<b>2,539,101</b>	<b>2,193,561</b>	<b>16</b>	<b>7,190,871</b>	<b>6,772,659</b>	<b>6</b>	<b>2,582,707</b>	<b>2,227,495</b>	<b>16</b>
Fees and Commission Income	2,657,008	2,409,020	10	991,218	843,069	18	2,760,318	2,520,504	10	1,043,160	884,861	18
Less : Fees and Commission Expense	(157,024)	(178,219)	12	(61,880)	(54,063)	(14)	(157,246)	(178,228)	12	(58,757)	(54,063)	(9)
<b>Net Fees and Commission Income</b>	<b>2,499,984</b>	<b>2,230,801</b>	<b>12</b>	<b>929,338</b>	<b>789,006</b>	<b>18</b>	<b>2,603,072</b>	<b>2,342,276</b>	<b>11</b>	<b>984,403</b>	<b>830,798</b>	<b>18</b>
Net Trading Income / (Expense)	(128,176)	(101,005)	(27)	(45,196)	(79,167)	43	(128,176)	(102,590)	(25)	(45,196)	(79,287)	43
Other Operating Income	266,535	210,255	27	115,847	60,637	91	243,060	192,770	26	92,358	60,642	52
<b>Total Operating Income</b>	<b>9,712,810</b>	<b>9,009,034</b>	<b>8</b>	<b>3,539,090</b>	<b>2,964,037</b>	<b>19</b>	<b>9,908,827</b>	<b>9,205,115</b>	<b>8</b>	<b>3,614,272</b>	<b>3,039,648</b>	<b>19</b>
Impairment Charge /(Reversal ) for Loans and Receivables and Available for Sale on Financial Assets	524,182	809,816	35	213,633	76,840	(178)	539,696	809,847	33	213,394	78,085	(173)
Individual Impairment - Loans and Advances	83,096	438,214	81	(16,714)	(9,807)	(70)	83,096	438,214	81	(16,714)	(9,807)	(70)
Collective Impairment - Loans and Advances	436,685	352,407	(24)	225,536	72,272	(212)	452,199	352,438	(28)	225,297	73,517	(206)
Others - Charges Receivable	4,401	19,195	77	4,811	14,375	67	4,401	19,195	77	4,811	14,375	67
<b>Net Operating Income</b>	<b>9,188,628</b>	<b>8,199,218</b>	<b>12</b>	<b>3,325,457</b>	<b>2,887,197</b>	<b>15</b>	<b>9,369,131</b>	<b>8,395,268</b>	<b>12</b>	<b>3,400,878</b>	<b>2,961,563</b>	<b>15</b>
<b>Less : Expenses</b>												
Personnel Expenses	2,332,575	2,028,335	(15)	827,517	681,032	(22)	2,351,952	2,046,245	(15)	833,959	685,052	(22)
Depreciation of Property, Plant and Equipment	261,604	273,634	4	87,062	90,395	4	272,277	284,009	4	90,617	93,886	3
Amortization of Intangible Assets	193,803	176,173	(10)	63,971	58,737	(9)	196,196	179,274	(9)	64,777	60,450	(7)
Other Operating Expenses	2,695,067	2,438,978	(10)	890,702	908,086	2	2,690,289	2,430,212	(11)	904,031	905,974	-
<b>Total Operating Expenses</b>	<b>5,483,049</b>	<b>4,917,120</b>	<b>(12)</b>	<b>1,869,252</b>	<b>1,738,250</b>	<b>(8)</b>	<b>5,510,714</b>	<b>4,939,740</b>	<b>(12)</b>	<b>1,893,384</b>	<b>1,745,362</b>	<b>(8)</b>
<b>Operating Profit Before Value Added Tax (VAT) &amp; NBT</b>	<b>3,705,579</b>	<b>3,282,098</b>	<b>13</b>	<b>1,456,205</b>	<b>1,148,947</b>	<b>27</b>	<b>3,858,417</b>	<b>3,455,528</b>	<b>12</b>	<b>1,507,494</b>	<b>1,216,201</b>	<b>24</b>
Less : Value Added Tax (VAT) on Financial Services & NBT	697,252	547,828	(27)	289,070	187,751	(54)	706,816	556,819	(27)	292,913	190,723	(54)
<b>Profit Before Income Tax</b>	<b>3,008,327</b>	<b>2,734,270</b>	<b>10</b>	<b>1,167,135</b>	<b>961,196</b>	<b>21</b>	<b>3,151,601</b>	<b>2,898,709</b>	<b>9</b>	<b>1,214,581</b>	<b>1,025,478</b>	<b>18</b>
Less : Income Tax Expense	1,062,737	911,338	(17)	431,569	327,878	(32)	1,113,732	960,063	(16)	454,817	344,607	(32)
<b>Profit for the Period</b>	<b>1,945,590</b>	<b>1,822,932</b>	<b>7</b>	<b>735,566</b>	<b>633,318</b>	<b>16</b>	<b>2,037,869</b>	<b>1,938,646</b>	<b>5</b>	<b>759,764</b>	<b>680,871</b>	<b>12</b>
<b>Earnings Per Share</b>												
Basic / Diluted Earnings Per Share (Rs.)	8.44	7.90	7	3.19	2.75	16	8.84	8.41	5	3.29	2.95	12

NATIONS TRUST BANK PLC  
STATEMENT OF COMPREHENSIVE INCOME



	Bank						Group					
	Nine months ended 30 September			Quarter ended 30 September			Nine months ended 30 September			Quarter ended 30 September		
	2016 Rs. '000	2015 Rs. '000	Change (%)	2016 Rs. '000	2015 Rs. '000	Change (%)	2016 Rs. '000	2015 Rs. '000	Change (%)	2016 Rs. '000	2015 Rs. '000	Change (%)
<b>Profit for the period</b>	1,945,590	1,822,932	7	735,566	633,318	16	2,037,869	1,938,646	5	759,764	680,871	12
<b>Other Comprehensive Income to be reclassified to profit or loss in subsequent period:</b>												
Net gains / (loss) on re-measuring available-for-sale financial assets	(54,505)	(111,212)	51	237,626	(167,336)	242	(54,505)	(111,212)	51	237,626	(167,336)	242
Net income tax (charge) / reversal relating to components of re-measuring available-for-sale financial assets	15,261	31,139	51	(66,535)	46,854	(242)	15,261	31,139	51	(66,535)	46,854	(242)
	<u>(39,244)</u>	<u>(80,073)</u>	51	<u>171,091</u>	<u>(120,482)</u>	242	<u>(39,244)</u>	<u>(80,073)</u>	51	<u>171,091</u>	<u>(120,482)</u>	242
<b>Other Comprehensive Income not to be reclassified to profit or loss in subsequent period:</b>												
Actuarial gain / (loss) on defined benefit plan	-	-	-	-	-	-	-	-	-	-	-	-
Net income tax charge / (reversal) relating to components of defined benefit plan	-	-	-	-	-	-	-	-	-	-	-	-
	<u>-</u>	<u>-</u>	-	<u>-</u>	<u>-</u>	-	<u>-</u>	<u>-</u>	-	<u>-</u>	<u>-</u>	-
<b>Other Comprehensive Income for the Period, Net of Tax</b>	<b><u>(39,244)</u></b>	<b><u>(80,073)</u></b>	51	<b><u>171,091</u></b>	<b><u>(120,482)</u></b>	242	<b><u>(39,244)</u></b>	<b><u>(80,073)</u></b>	51	<b><u>171,091</u></b>	<b><u>(120,482)</u></b>	242
<b>Total Comprehensive Income for the Period, Net of Tax</b>	<b>1,906,346</b>	<b>1,742,859</b>	<b>9</b>	<b>906,657</b>	<b>512,836</b>	<b>77</b>	<b>1,998,625</b>	<b>1,858,573</b>	<b>8</b>	<b>930,855</b>	<b>560,389</b>	<b>66</b>
Attributable to:												
<b>Equity holders of the parent</b>	<b>1,906,346</b>	<b>1,742,859</b>	<b>9</b>	<b>906,657</b>	<b>512,836</b>	<b>77</b>	<b>1,998,625</b>	<b>1,858,573</b>	<b>8</b>	<b>930,855</b>	<b>560,389</b>	<b>66</b>

**NATIONS TRUST BANK PLC**  
**STATEMENT OF FINANCIAL POSITION**



As at	Bank			Group		
	30.09.2016 Rs. '000	31.12.2015 Rs. '000 (Audited)	Change %	30.09.2016 Rs. '000	31.12.2015 Rs. '000 (Audited)	Change %
<b>On Balance Sheet Assets</b>						
Cash and Cash Equivalents	5,805,419	6,392,393	(9)	5,805,463	6,392,437	(9)
Balances with Central Bank of Sri Lanka	8,322,542	5,283,866	58	8,322,542	5,283,866	58
Placements with Banks	-	-		-	-	
Derivative Financial Instruments	47,310	554,030	(91)	47,310	554,030	(91)
Reverse Repurchase Agreements	37,311	302,249	(88)	37,311	302,249	(88)
Other Financial Assets Held-for-Trading	2,652,172	2,044,144	30	2,652,172	2,044,144	30
Other Financial Assets	6,580,046	6,511,361	1	6,580,046	6,511,361	1
Financial Assets Designated at Fair Value through Profit or Loss	-	-		-	-	
Loans & Receivables to Banks	-	-		-	-	
Loans & Receivables to Other Customers	135,166,378	120,277,483	12	136,028,476	121,105,981	12
Financial Investments - Available-for-Sale	24,321,802	16,570,002	47	24,321,802	16,570,002	47
Financial Investments - Held-to-Maturity	12,928,437	12,675,717	2	12,998,713	12,743,763	2
Investments in Subsidiaries	678,710	678,710	-	-	-	
Investments in Associates and Joint Ventures	-	-		-	-	
Property, Plant & Equipment	1,557,358	1,672,448	(7)	2,017,622	2,143,187	(6)
Investment Properties	-	-		-	-	
Intangible Assets	1,237,286	1,214,095	2	1,246,240	1,224,158	2
Deferred Tax Assets	71,278	428,313	(83)	71,278	429,068	(83)
Other Assets	1,625,470	1,339,553	21	1,717,530	1,386,357	24
<b>Total Assets</b>	<b>201,031,519</b>	<b>175,944,364</b>	<b>14</b>	<b>201,846,505</b>	<b>176,690,602</b>	<b>14</b>

**NATIONS TRUST BANK PLC AND ITS SUBSIDIARIES**  
**STATEMENT OF FINANCIAL POSITION**



As at	Bank			Group		
	30.09.2016 Rs. '000	31.12.2015 Rs. '000 (Audited)	Change %	30.09.2016 Rs. '000	31.12.2015 Rs. '000 (Audited)	Change %
<b>On Balance Sheet Liabilities</b>						
Due to Banks	4,539,677	2,275,840	99	4,539,677	2,275,840	99
Derivative Financial Instruments	167,452	53,327	214	167,452	53,327	214
Other Financial liabilities Held-for-Trading	-	-		-	-	
Financial Liabilities Designated at Fair Value through Profit or Loss	-	-		-	-	
Repurchase Agreements	11,660,854	10,874,122	7	11,660,854	10,405,880	12
Due to Other Customers	147,881,551	129,240,876	14	147,278,308	129,158,190	14
Other Borrowings	10,371,259	6,004,700	73	10,371,259	6,004,700	73
Debt Securities Issued	-	-		-	-	
Current Tax Liabilities	521,204	396,396	31	552,794	426,466	30
Deferred Tax Liabilities	978,644	1,161,866	(16)	977,340	1,161,647	(16)
Other Liabilities	4,506,345	4,978,921	(9)	4,620,756	5,064,058	(9)
Due to Subsidiaries	-	-		-	-	
Subordinated Term Debts	4,992,276	6,968,130	(28)	4,992,275	6,969,054	(28)
<b>Total Liabilities</b>	<b>185,619,262</b>	<b>161,954,178</b>	<b>15</b>	<b>185,160,715</b>	<b>161,519,162</b>	<b>15</b>
<b>Equity</b>						
Stated Capital / Assigned Capital ( 230,607,283 Ordinary Shares)	5,101,369	5,101,369	-	5,101,369	5,101,369	-
Statutory Reserve Fund	660,840	660,840	-	660,840	660,840	-
Retained Earnings	9,616,010	8,154,695	18	10,889,543	9,335,949	17
AFS Reserve	34,038	73,282	(54)	34,038	73,282	(54)
Other Reserves	-	-		-	-	
<b>Total Shareholders' Equity</b>	<b>15,412,257</b>	<b>13,990,186</b>	<b>10</b>	<b>16,685,790</b>	<b>15,171,440</b>	<b>10</b>
<b>Total Equity and Liabilities</b>	<b>201,031,519</b>	<b>175,944,364</b>	<b>14</b>	<b>201,846,505</b>	<b>176,690,602</b>	<b>14</b>
<b>Contingent Liabilities and Commitments</b>	<b>119,589,614</b>	<b>96,818,431</b>	<b>24</b>	<b>119,310,645</b>	<b>96,791,786</b>	<b>23</b>
<b>Memorandum Information</b>						
Number of Employees	2,746	2,671		2,768	2,695	
Number of Branches	93	92		93	92	
Number of Off-Site ATMs	40	39		40	39	

**CERTIFICATION :**

I certify that these Financial Statements comply with the requirements of the Companies Act No.7 of 2007.

.....  
(Sgd.) Ajith Akmeemana  
Chief Financial Officer

We, the undersigned being the Chairman, Director and Director / Chief Executive Officer of Nations Trust Bank PLC., certify jointly that,  
(a) the above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka.  
(b) the information contained in these statements has been extracted from the unaudited financial statements of the Bank and its Subsidiaries unless indicated as audited.

.....  
(Sgd.) Krishan Balendra  
Chairman

.....  
(Sgd.) Shalini Panditaratne  
Director

.....  
(Sgd.) Renuka Fernando  
Director / Chief Executive Officer

10 November 2016  
Colombo

**NATIONS TRUST BANK PLC**  
**SELECTED PERFORMANCE INDICATORS (As per Regulatory Reporting)**

Item	Bank		Group	
	30.09.2016	31.12.2015 (Audited)	30.09.2016	31.12.2015 (Audited)
<b>Regulatory Capital Adequacy</b>				
Core Capital (Tier 1 Capital), Rs. '000	12,197,678	13,919,237	13,359,657	15,090,171
Total Capital Base, Rs. '000	13,929,618	16,644,603	15,091,597	17,815,536
Core Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum Requirement, 5%)	9.48%	12.26%	10.29%	13.15%
Total Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum Requirement, 10%)	10.83%	14.67%	11.62%	15.53%
<b>Assets Quality (Quality of Loan Portfolio)</b>				
Gross Non-Performing Advances Ratio, % (net of interest in suspense)	2.85%	2.77%	2.84%	2.76%
Net-Non Performing Advances, % (net of interest in suspense and provision)	0.90%	1.07%	0.89%	1.06%
<b>Profitability</b>				
Interest Margin, %	5.03%	5.46%	-	-
Return on Assets (before Tax), %	2.14%	2.24%	2.23%	2.36%
Return on Equity, %	18.01%	18.07%	17.38%	17.72%
<b>Regulatory Liquidity</b>				
Statutory Liquid Assets, Rs. '000	38,636,825	31,179,949	-	-
Statutory Liquid Assets Ratio, % (Minimum Requirement, 20%)				
Domestic Banking Unit	22.58%	21.77%	-	-
Off-Shore Banking Unit	24.75%	33.23%	-	-
Net Assets Value Per Share (Rs.)	66.83	60.67	72.36	65.79
Market Price Per Share (Rs.)	<b>30.09.2016</b> (Quarter ended)	<b>30.09.2015</b> (Quarter ended)		
Highest	84.00	107.90		
Lowest	75.00	96.50		
Last Traded Price	83.90	97.20		

**NATIONS TRUST BANK PLC**  
**STATEMENT OF CHANGES IN EQUITY**

<b>BANK</b>	<b>Stated Capital</b>	<b>Retained Earnings</b>	<b>Available for Sale Reserve</b>	<b>Statutory Reserve Fund</b>	<b>Total</b>
	<b>Rs. '000</b>	<b>Rs. '000</b>	<b>Rs. '000</b>	<b>Rs. '000</b>	<b>Rs. '000</b>
<b>As at 01 January 2015</b>	<b>5,101,369</b>	<b>7,037,084</b>	<b>111,897</b>	<b>538,205</b>	<b>12,788,555</b>
Profit For the Period	-	1,822,932	-	-	1,822,932
Other Comprehensive Income	-	-	(80,073)	-	(80,073)
Total Comprehensive Income	-	1,822,932	(80,073)	-	1,742,859
Dividend paid for 2014	-	(484,275)	-	-	(484,275)
<b>As at 30 September 2015</b>	<b>5,101,369</b>	<b>8,375,741</b>	<b>31,824</b>	<b>538,205</b>	<b>14,047,139</b>
<b>As at 01 January 2016</b>	<b>5,101,369</b>	<b>8,154,695</b>	<b>73,282</b>	<b>660,840</b>	<b>13,990,186</b>
Profit For the Period	-	1,945,590	-	-	1,945,590
Other Comprehensive Income	-	-	(39,244)	-	(39,244)
Total Comprehensive Income	-	1,945,590	(39,244)	-	1,906,346
Dividend paid for 2015	-	(484,275)	-	-	(484,275)
<b>As at 30 September 2016</b>	<b>5,101,369</b>	<b>9,616,010</b>	<b>34,038</b>	<b>660,840</b>	<b>15,412,257</b>
<b>GROUP</b>	<b>Stated Capital</b>	<b>Retained Earnings</b>	<b>Available for Sale Reserve</b>	<b>Statutory Reserve Fund</b>	<b>Total</b>
	<b>Rs. '000</b>	<b>Rs. '000</b>	<b>Rs. '000</b>	<b>Rs. '000</b>	<b>Rs. '000</b>
<b>As at 01 January 2015</b>	<b>5,101,369</b>	<b>8,143,054</b>	<b>111,897</b>	<b>538,205</b>	<b>13,894,525</b>
Profit For the Period	-	1,938,646	-	-	1,938,646
Other Comprehensive Income	-	-	(80,073)	-	(80,073)
Total Comprehensive Income	-	1,938,646	(80,073)	-	1,858,573
Dividend paid for 2014	-	(484,275)	-	-	(484,275)
<b>As at 30 September 2015</b>	<b>5,101,369</b>	<b>9,597,425</b>	<b>31,824</b>	<b>538,205</b>	<b>15,268,823</b>
<b>As at 01 January 2016</b>	<b>5,101,369</b>	<b>9,335,949</b>	<b>73,282</b>	<b>660,840</b>	<b>15,171,440</b>
Profit For the Period	-	2,037,869	-	-	2,037,869
Other Comprehensive Income	-	-	(39,244)	-	(39,244)
Total Comprehensive Income	-	2,037,869	(39,244)	-	1,998,625
Dividend paid for 2015	-	(484,275)	-	-	(484,275)
<b>As at 30 September 2016</b>	<b>5,101,369</b>	<b>10,889,543</b>	<b>34,038</b>	<b>660,840</b>	<b>16,685,790</b>

**Nations Trust Bank PLC and Its Subsidiaries**  
**Statement of Cash Flows**  
**For the Period Ended 30 September**



	Bank		Group	
	2016 Rs. '000	2015 Rs. '000	2016 Rs. '000	2015 Rs. '000
<b>Cash Flows from Operating Activities</b>				
Receipts of Interest Income	14,740,502	11,243,789	14,906,333	11,408,892
Receipts of Fees and Commission Income	2,653,814	2,397,956	2,774,825	2,504,677
Payments of Interest Expense	(7,324,135)	(2,262,472)	(7,375,777)	(2,327,167)
Payments of Fees and Commission Expense	(157,024)	(178,219)	(147,578)	(169,647)
Net Trading Income	(129,794)	131,981	(129,794)	131,981
Receipts from Other Operating Income	266,657	206,885	260,905	189,764
Gratuity Payments Made	(78,644)	(36,845)	(79,074)	(36,988)
Payments for Operating Expenses	(4,903,499)	(4,852,554)	(4,937,249)	(4,885,421)
<b>Net Cash Flow from Operating Activities before Income Tax (A)</b>	<b>5,067,878</b>	<b>6,650,529</b>	<b>5,272,590</b>	<b>6,816,093</b>
Income Tax paid	(376,694)	(658,258)	(417,990)	(709,686)
<b>Operating Profit before Changes in Operating Assets and Liabilities</b>	<b>4,691,184</b>	<b>5,992,263</b>	<b>4,854,598</b>	<b>6,106,405</b>
<b>(Increase)/Decrease in Operating Assets</b>				
Reverse Repurchase Agreements	264,931	10,936,962	(642,156)	10,483,107
Derivative Financial Instruments	506,720	(528,189)	506,720	(528,189)
Financial Investments Held for Trading	(649,679)	11,403,621	(649,679)	11,452,205
Financial Investments-Held to Maturity	(340,708)	(2,616,791)	(341,749)	(2,617,723)
Financial Investments-Available for Sale	(7,761,487)	(13,609,313)	(7,761,487)	(13,609,313)
Other Financial Assets	(19,680)	(1,490,941)	(88,680)	(1,547,035)
Loans & Receivables to Other Customers	(15,132,701)	(15,829,161)	(15,304,890)	(15,686,382)
Other Assets	(177,803)	(554,398)	(170,299)	(558,807)
<b>(Increase)/Decrease in Operating Assets</b>	<b>(23,310,408)</b>	<b>(12,288,210)</b>	<b>(24,452,220)</b>	<b>(12,612,137)</b>
<b>Increase/(Decrease) in Operating Liabilities</b>				
Repurchase Agreements	840,036	(764,621)	1,747,123	(310,765)
Due to Other Customers	18,308,724	5,342,150	18,233,183	5,350,973
Derivative Financial Instruments	114,125	78,025	114,125	78,025
Other Liabilities	(1,379,071)	1,491,456	(1,434,831)	1,530,983
<b>Increase/(Decrease) in Operating Liabilities</b>	<b>17,883,814</b>	<b>6,147,010</b>	<b>18,659,599</b>	<b>6,649,216</b>
<b>Net Cash Flows from Operating Activities</b>	<b>(735,411)</b>	<b>(148,937)</b>	<b>(938,023)</b>	<b>143,484</b>
<b>Cash Flows from Investing Activities</b>				
Purchase of Property, Plant and Equipment	(172,238)	(166,144)	(172,436)	(173,852)
Proceeds from Sale of Property, Plant and Equipment and Intangible Assets	(603)	3,456	(603)	3,456
Purchase of Intangible Assets	(216,306)	(103,759)	(217,590)	(105,600)
	<b>(389,147)</b>	<b>(266,447)</b>	<b>(390,629)</b>	<b>(275,996)</b>
<b>Cash Flows from Financing Activities</b>				
Net change in Debt issued and other Borrowed Funds	3,857,924	(246,626)	3,997,249	(467,684)
Repayment of Subordinated Debt	-	-	-	-
Interest paid on Subordinated Debt	(520,126)	(502,960)	(520,126)	(502,960)
Dividends paid to Equity Holders of the Parent	(484,275)	(484,275)	(484,275)	(484,275)
	<b>2,853,523</b>	<b>(1,233,861)</b>	<b>2,992,849</b>	<b>(1,454,919)</b>
Net Increase in Cash and Cash Equivalents	1,728,966	(1,649,247)	1,664,197	(1,587,433)
Cash and Cash Equivalents at the beginning of the period	11,569,479	10,491,563	11,569,523	10,479,982
<b>Cash and Cash Equivalents at the end of the period</b>	<b>13,298,443</b>	<b>8,842,316</b>	<b>13,233,720</b>	<b>8,892,549</b>
<b>Reconciliation of Cash and Cash Equivalents</b>				
Cash on Hand	3,884,467	3,845,985	3,884,480	3,845,998
Statutory Deposit with the Central Bank of Sri Lanka	8,322,542	4,620,487	8,322,542	4,620,487
Balances with Banks	1,701,269	583,090	1,636,531	633,310
Money at Call and Short Notice	220,359	105,017	220,359	105,017
Deposits from Other Banks	(830,193)	(312,263)	(830,193)	(312,263)
	<b>13,298,443</b>	<b>8,842,316</b>	<b>13,233,720</b>	<b>8,892,549</b>
<b>A. Reconciliation of Operating Profit</b>				
Profit before Taxation	3,008,327	2,734,270	3,151,601	2,898,710
(Profit) / Loss on disposal of Property, Plant and Equipment and Intangible Assets	122	(3,370)	122	(3,370)
Impairment charge / (Reversal) for Loans and Receivables	524,182	809,816	539,695	809,846
Provision for Gratuity	114,636	81,477	115,595	82,100
(Increase) / Decrease in Interest Receivable	(311,293)	(716,240)	(312,379)	(715,370)
Increase/ (Decrease) in Interest Payable	804,201	3,232,954	804,202	3,231,037
Increase / (Decrease) in Financial Guarantee Liabilities	(3,194)	(11,064)	(3,194)	(11,064)
Other Receivables	12,432	1,017	6,671	1,441
Other Payables	629,402	36,633	628,639	36,633
Other Non cash items	367,706	521,881	420,709	523,118
Gratuity Payments Made	(78,644)	(36,845)	(79,074)	(36,988)
	<b>5,067,878</b>	<b>6,650,529</b>	<b>5,272,590</b>	<b>6,816,093</b>

NATIONS TRUST BANK PLC  
ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS



	HFT at Fair Value		Financial Derivatives at Fair Value		HTM at Amortised Cost		L & R at Amortised Cost		AFS		Other Financial Liabilities at Amortised Cost		Total	
	30.09.2016	31.12.2015	30.09.2016	31.12.2015	30.09.2016	31.12.2015	30.09.2016	31.12.2015	30.09.2016	31.12.2015	30.09.2016	31.12.2015	30.09.2016	31.12.2015
<b>BANK</b>														
<b>Rs. '000</b>	<b>30.09.2016</b>	<b>31.12.2015</b>	<b>30.09.2016</b>	<b>31.12.2015</b>	<b>30.09.2016</b>	<b>31.12.2015</b>	<b>30.09.2016</b>	<b>31.12.2015</b>	<b>30.09.2016</b>	<b>31.12.2015</b>	<b>30.09.2016</b>	<b>31.12.2015</b>	<b>30.09.2016</b>	<b>31.12.2015</b>
<b>Assets</b>														
Cash and Cash Equivalents	-	-	-	-	-	-	5,805,419	6,392,393	-	-	-	-	5,805,419	6,392,393
Balances with Central Bank of Sri Lanka	-	-	-	-	-	-	8,322,542	5,283,866	-	-	-	-	8,322,542	5,283,866
Derivative Financial Instruments	-	-	47,310	554,030	-	-	-	-	-	-	-	-	47,310	554,030
Reverse Repurchase Agreements	-	-	-	-	-	-	37,311	302,249	-	-	-	-	37,311	302,249
Financial Assets - Held for Trading	2,652,172	2,044,144	-	-	-	-	-	-	-	-	-	-	2,652,172	2,044,144
Other Financial Assets	-	-	-	-	-	-	6,580,046	6,511,361	-	-	-	-	6,580,046	6,511,361
Loans & Receivables to Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans & Receivables to Other Customers	-	-	-	-	-	-	135,166,378	120,277,483	-	-	-	-	135,166,378	120,277,483
Financial Investments - Available-for-Sale	-	-	-	-	-	-	-	-	24,321,802	16,570,002	-	-	24,321,802	16,570,002
Financial Assets - Held to Maturity	-	-	-	-	12,928,437	12,675,717	-	-	-	-	-	-	12,928,437	12,675,717
<b>Total Financial Assets</b>	<b>2,652,172</b>	<b>2,044,144</b>	<b>47,310</b>	<b>554,030</b>	<b>12,928,437</b>	<b>12,675,717</b>	<b>155,911,696</b>	<b>138,767,352</b>	<b>24,321,802</b>	<b>16,570,002</b>	<b>-</b>	<b>-</b>	<b>195,861,417</b>	<b>170,611,245</b>
<b>Liabilities</b>														
Due to Banks	-	-	-	-	-	-	-	-	-	-	4,539,677	2,275,840	4,539,677	2,275,840
Derivative Financial Instruments	-	-	167,452	53,327	-	-	-	-	-	-	-	-	167,452	53,327
Repurchase Agreements	-	-	-	-	-	-	-	-	-	-	11,660,854	10,874,122	11,660,854	10,874,122
Due to Other Customers	-	-	-	-	-	-	-	-	-	-	147,881,551	129,240,876	147,881,551	129,240,876
Debt Issued and Other Borrowed Funds	-	-	-	-	-	-	-	-	-	-	15,363,534	12,972,830	15,363,534	12,972,830
<b>Total Financial Liabilities</b>	<b>-</b>	<b>-</b>	<b>167,452</b>	<b>53,327</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>179,445,617</b>	<b>155,363,668</b>	<b>179,613,069</b>	<b>155,416,995</b>

**GROUP**

	HFT at Fair Value		Financial Derivatives at Fair Value		HTM at Amortised Cost		L & R at Amortised Cost		AFS		Other Financial Liabilities at Amortised Cost		Total	
	30.09.2016	31.12.2015	30.09.2016	31.12.2015	30.09.2016	31.12.2015	30.09.2016	31.12.2015	30.09.2016	31.12.2015	30.09.2016	31.12.2015	30.09.2016	31.12.2015
<b>Rs. '000</b>	<b>30.09.2016</b>	<b>31.12.2015</b>	<b>30.09.2016</b>	<b>31.12.2015</b>	<b>30.09.2016</b>	<b>31.12.2015</b>	<b>30.09.2016</b>	<b>31.12.2015</b>	<b>30.09.2016</b>	<b>31.12.2015</b>	<b>30.09.2016</b>	<b>31.12.2015</b>	<b>30.09.2016</b>	<b>31.12.2015</b>
<b>Assets</b>														
Cash and Cash Equivalents	-	-	-	-	-	-	5,805,463	6,392,437	-	-	-	-	5,805,463	6,392,437
Balances with Central Bank of Sri Lanka	-	-	-	-	-	-	8,322,542	5,283,866	-	-	-	-	8,322,542	5,283,866
Derivative Financial Instruments	-	-	47,310	554,030	-	-	-	-	-	-	-	-	47,310	554,030
Reverse Repurchase Agreements	-	-	-	-	-	-	37,311	302,249	-	-	-	-	37,311	302,249
Financial Assets - Held for Trading	2,652,172	2,044,144	-	-	-	-	-	-	-	-	-	-	2,652,172	2,044,144
Other Financial Assets	-	-	-	-	-	-	6,580,046	6,511,361	-	-	-	-	6,580,046	6,511,361
Loans & Receivables to Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans and Advances to Customers	-	-	-	-	-	-	136,028,476	121,105,981	-	-	-	-	136,028,476	121,105,981
Financial Investments - Available-for-Sale	-	-	-	-	-	-	-	-	24,321,802	16,570,002	-	-	24,321,802	16,570,002
Financial Assets - Held to Maturity	-	-	-	-	12,998,713	12,743,763	-	-	-	-	-	-	12,998,713	12,743,763
<b>Total Financial Assets</b>	<b>2,652,172</b>	<b>2,044,144</b>	<b>47,310</b>	<b>554,030</b>	<b>12,998,713</b>	<b>12,743,763</b>	<b>156,773,838</b>	<b>139,595,894</b>	<b>24,321,802</b>	<b>16,570,002</b>	<b>-</b>	<b>-</b>	<b>196,793,835</b>	<b>171,507,833</b>
<b>Liabilities</b>														
Due to Banks	-	-	-	-	-	-	-	-	-	-	4,539,677	2,275,840	4,539,677	2,275,840
Derivative Financial Instruments	-	-	167,452	53,327	-	-	-	-	-	-	-	-	167,452	53,327
Repurchase Agreements	-	-	-	-	-	-	-	-	-	-	11,660,854	10,405,880	11,660,854	10,405,880
Due to Other Customers	-	-	-	-	-	-	-	-	-	-	147,278,308	129,158,190	147,278,308	129,158,190
Debt Issued and Other Borrowed Funds	-	-	-	-	-	-	-	-	-	-	15,363,534	12,973,753	15,363,534	12,973,753
<b>Total Financial Liabilities</b>	<b>-</b>	<b>-</b>	<b>167,452</b>	<b>53,327</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>178,842,373</b>	<b>154,813,663</b>	<b>179,009,826</b>	<b>154,866,990</b>

HFT -Held for Trading  
HTM - Held-to-Maturity  
L&R- Loans and Receivables  
AFS- Available-for-Sale

(AS PER THE CIRCULAR NO.02/17/900/0001/004 DATED ON OCTOBER 11, 2013 ISSUED BY THE CENTRAL BANK OF SRI LANKA)

	Bank		Group	
	30.09.2016 Rs. '000	31.12.2015 Rs. '000 (Audited)	30.09.2016 Rs. '000	31.12.2015 Rs. '000 (Audited)
<b>(1) Loans and Receivables To Other Customers</b>				
<b>Gross Loans and Receivables</b>	<b>135,420,652</b>	<b>120,348,390</b>	<b>136,282,383</b>	<b>121,176,338</b>
(Less) : Individual Impairment	(782,344)	(699,248)	(782,344)	(699,248)
Collective Impairment	(1,592,398)	(1,398,171)	(1,592,031)	(1,397,621)
<b>Net Loans and Advances including those designated at Fair Value through Profit or Loss</b>	<b>133,045,910</b>	<b>118,250,971</b>	<b>133,908,008</b>	<b>119,079,469</b>
(Less) : Loans and Advances designated at Fair Value through Profit or Loss	-	-	-	-
<b>Net Loans and Advances</b>	<b>133,045,910</b>	<b>118,250,971</b>	<b>133,908,008</b>	<b>119,079,469</b>
<b>Staff Loans</b>	<b>2,678,724</b>	<b>2,596,464</b>	<b>2,678,724</b>	<b>2,596,464</b>
Less : Allowance for Day 1 Difference	(558,256)	(569,952)	(558,256)	(569,952)
	<b>2,120,468</b>	<b>2,026,512</b>	<b>2,120,468</b>	<b>2,026,512</b>
	<b>135,166,378</b>	<b>120,277,483</b>	<b>136,028,476</b>	<b>121,105,981</b>
<b>(2) Gross Loans and Receivables to Other Customers -By Product</b>				
<b>By Product -Domestic Currency</b>				
Bills of Exchange	43,969	30,810	43,969	30,810
Overdrafts	24,214,952	24,210,450	24,214,952	24,210,450
Term Loans	52,001,498	40,179,106	52,001,498	40,179,106
Staff Loans	2,678,724	2,596,464	2,678,724	2,596,464
Leases	30,186,669	28,936,324	30,186,669	28,936,324
Credit Cards	14,679,882	13,960,650	14,679,882	13,960,650
Pawning Advance	466,273	655,734	466,273	655,734
Corporate Debt Securities	1,301,150	1,427,994	1,301,150	1,427,994
Housing Loans	2,243,989	1,376,117	2,243,989	1,376,117
Other Advances	4,892,264	5,414,738	5,753,996	6,242,685
<b>Sub Total</b>	<b>132,709,371</b>	<b>118,788,387</b>	<b>133,571,102</b>	<b>119,616,334</b>
<b>By Product -Foreign Currency</b>				
Overdrafts	294,746	71,682	294,746	71,682
Term Loans	1,731,675	1,290,988	1,731,675	1,290,988
Other Advances	3,363,585	2,793,797	3,363,585	2,793,797
<b>Sub Total</b>	<b>5,390,005</b>	<b>4,156,467</b>	<b>5,390,005</b>	<b>4,156,467</b>
<b>Total</b>	<b>138,099,376</b>	<b>122,944,854</b>	<b>138,961,107</b>	<b>123,772,801</b>

NATIONS TRUST BANK PLC  
ADDITIONAL QUARTERLY DISCLOSURES ( Contd')

(AS PER THE CIRCULAR NO.02/17/900/0001/004 DATED ON OCTOBER 11, 2013 ISSUED BY THE CENTRAL BANK OF SRI LANKA)

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

	Bank		Group	
	30.09.2016 Rs. '000	31.12.2015 Rs. '000 (Audited)	30.09.2016 Rs. '000	31.12.2015 Rs. '000 (Audited)
<b>Individual Impairment</b>				
Opening Balance	699,248	420,322	699,248	383,237
Charge/ (Reversal) to Income Statement	83,096	278,926	83,096	316,011
<b>Closing Balance</b>	<b>782,344</b>	<b>699,248</b>	<b>782,344</b>	<b>699,248</b>
<b>Collective Impairment</b>				
Opening Balance	1,398,171	1,553,360	1,397,621	1,553,088
Charge/ (Reversal) to Income Statement	436,685	636,546	452,199	636,268
Amounts written off during the Period	(242,458)	(791,735)	(257,789)	(791,735)
<b>Closing Balance</b>	<b>1,592,398</b>	<b>1,398,171</b>	<b>1,592,031</b>	<b>1,397,621</b>
<b>Total Impairment</b>	<b>2,374,742</b>	<b>2,097,419</b>	<b>2,374,375</b>	<b>2,096,869</b>

(4) Due to Other Customers -By Product

	Bank		Group	
	30.09.2016 Rs. '000	31.12.2015 Rs. '000 (Audited)	30.09.2016 Rs. '000	31.12.2015 Rs. '000 (Audited)
<b>By Product -Domestic Currency</b>				
Demand Deposits	13,020,166	13,788,379	12,954,062	13,705,693
Savings Deposits	23,150,671	22,372,361	23,150,671	22,372,361
Call Deposits	80,159	274,272	80,159	274,272
Fixed Deposits	91,825,927	74,297,798	91,288,788	74,297,798
Certificate of Deposits	2,456,946	2,391,765	2,456,946	2,391,765
<b>Sub Total</b>	<b>130,533,868</b>	<b>113,124,575</b>	<b>129,930,625</b>	<b>113,041,889</b>
<b>By Product -Foreign Currency</b>				
Demand Deposits	876,976	1,226,066	876,976	1,226,066
Savings Deposits	4,383,674	4,386,356	4,383,674	4,386,356
Call Deposits	887	858	887	858
Fixed Deposits	12,086,146	10,503,021	12,086,146	10,503,021
<b>Sub Total</b>	<b>17,347,683</b>	<b>16,116,301</b>	<b>17,347,683</b>	<b>16,116,301</b>
<b>Total</b>	<b>147,881,551</b>	<b>129,240,876</b>	<b>147,278,308</b>	<b>129,158,190</b>

**DEBENTURE INFORMATION**

The rated unsecured subordinated redeemable debentures 2011/16 and 2013/18 of the Bank are listed in the Colombo Stock Exchange.



Debenture Categories	CSE Listing	Interest Payable Frequency	Balance as at 30.09.2016 Rs. '000	Balance as at 30.09.2015 Rs. '000	Market Values for the Quarter ended 30.09.2016			Interest Rates		Interest Rate of Comparable Government Security		Other Ratios as at date of last trade	
					Highest Rs.	Lowest Rs.	Period End Rs.	Coupon Rate %	Effective Annual Yield %	30.09.2016 %	30.09.2015 %	Interest Yield %	Yield to Maturity %
Fixed Rate	NTBD0266	Semi -Annually	3,000,000	3,000,000	Not traded			13.00	13.42	10.65	8.82	Not traded	
<b>Total Debentures</b>			<b>3,000,000</b>	<b>3,000,000</b>									

Ratios of Debt	30.09.2016	30.09.2015
* Debt / Equity Ratio %	32.39%	49.42%
Interest Cover (Times)	6.90	6.14
Quick Asset Ratio	87%	85%

\* All Subordinated debt are considered as Debt (numerator)

NATIONS TRUST BANK PLC  
SEGMENT INFORMATION



Operating Segments Rs. '000	Banking Operations		Treasury Functions		Others		Unallocated/ Eliminations		Total Group	
	30.09.2016	30.09.2015	30.09.2016	30.09.2015	30.09.2016	30.09.2015	30.09.2016	30.09.2015	30.09.2016	30.09.2015
<b>Operating income</b>	<b>8,168,581</b>	<b>7,029,027</b>	<b>1,584,548</b>	<b>1,995,652</b>	<b>251,994</b>	<b>246,186</b>	<b>(96,296)</b>	<b>(65,748)</b>	<b>9,908,826</b>	<b>9,205,115</b>
Impairment Charge/(Reversal ) for Loans and Receivables	417,630	809,816	105,000	-	-	-	17,065	31	539,694	809,847
<b>Net Operating income</b>	<b>7,750,951</b>	<b>6,219,211</b>	<b>1,479,548</b>	<b>1,995,652</b>	<b>251,994</b>	<b>246,186</b>	<b>(113,359)</b>	<b>(65,780)</b>	<b>9,369,131</b>	<b>8,395,268</b>
<b>Extracts of results</b>										
Interest Income	11,964,185	9,349,506	3,293,715	2,833,135	125,332	128,179	(97,297)	(55,388)	15,285,935	12,255,432
Inter Segment	(185,884)	(573,349)	185,884	573,349	-	-	-	-	-	-
Interest Expense	(6,401,147)	(4,199,839)	(1,760,438)	(1,301,992)	(9,852)	(25,515)	76,373	44,573	(8,095,064)	(5,482,773)
<b>Net Interest Income</b>	<b>5,377,154</b>	<b>4,576,318</b>	<b>1,719,161</b>	<b>2,104,492</b>	<b>115,480</b>	<b>102,665</b>	<b>(20,926)</b>	<b>(10,815)</b>	<b>7,190,869</b>	<b>6,772,659</b>
Fees and Commission Income	2,718,383	2,421,284	1,200	-	146,465	153,843	(105,731)	(54,623)	2,760,318	2,520,504
Fees and Commission Expense	(141,027)	(157,158)	(11,002)	(7,084)	(9,954)	(8,736)	4,736	(5,249)	(157,246)	(178,228)
<b>Net Fee and Commission Income</b>	<b>2,577,356</b>	<b>2,264,126</b>	<b>(9,802)</b>	<b>(7,084)</b>	<b>136,512</b>	<b>145,106</b>	<b>(100,995)</b>	<b>(59,872)</b>	<b>2,603,072</b>	<b>2,342,276</b>
Net Trading Income	-	-	(124,812)	(107,640)	-	(1,586)	(3,364)	6,635	(128,176)	(102,590)
Other Operating Income	214,071	188,583	-	5,884	-	-	28,990	(1,696)	243,060	192,770
Depreciation of Property, Plant and Equipment	168,479	160,937	1,231	796	10,673	10,375	91,894	111,901	272,277	284,009
Amortization of Intangible Assets	100,321	23,084	8,992	9,113	2,393	3,102	84,489	143,976	196,196	179,274
Other Expenses										
<b>Segment Profit / (Loss) before Value Added Tax</b>	<b>2,648,265</b>	<b>1,860,956</b>	<b>1,257,429</b>	<b>1,549,136</b>	<b>190,916</b>	<b>189,459</b>	<b>(238,191)</b>	<b>(144,023)</b>	<b>3,858,418</b>	<b>3,455,528</b>
Value Added Tax & Income Tax Expense					(56,684)	(55,766)	(1,816,028)	(1,461,116)	(1,872,712)	(1,516,882)
<b>Profit for the year</b>	<b>2,648,265</b>	<b>1,860,956</b>	<b>1,257,429</b>	<b>1,549,136</b>	<b>134,232</b>	<b>133,693</b>	<b>(2,056,646)</b>	<b>(1,605,139)</b>	<b>2,037,869</b>	<b>1,938,646</b>
<b>Capital Expenditures</b>										
Property and Equipment	114,161	124,179	260	1,408	-	-	58,015	48,265	172,436	173,852
Other Intangible Assets	100,321	20,400	8,992	-	-	-	108,277	85,200	217,590	105,600
<b>Total Assets</b>	<b>136,106,205</b>	<b>114,811,674</b>	<b>59,962,589</b>	<b>48,725,711</b>	<b>2,276,742</b>	<b>2,142,053</b>	<b>3,500,190</b>	<b>3,847,960</b>	<b>201,846,505</b>	<b>169,527,398</b>
<b>Total Liabilities</b>	<b>150,700,596</b>	<b>122,474,345</b>	<b>30,033,202</b>	<b>31,510,070</b>	<b>326,121</b>	<b>258,532</b>	<b>4,154,608</b>	<b>15,628</b>	<b>185,160,715</b>	<b>154,258,575</b>

**Explanatory Notes:**

- (1) The Group figures include those of the Subsidiaries, Waddock Mackenzie Limited, Allied Properties Limited and Nations Insurance Brokers Limited.
- (2) These Financial Statements are prepared in accordance with Sri Lanka Accounting Standards (SLFRS / LKASs) and provide the information as required in terms of Rule 7.4 of the Colombo Stock Exchange and the Directions issued by the Central Bank of Sri Lanka. Comparative figures have been remeasured / reclassified where necessary to comply with the Central Bank guidelines and SLFRS / LKASs.
- (3) For the 9 months ending 30.09.2016, VAT on Financial Services for NTB and WML has been provided at the rate of 11% from 01.01.2016 - 01.05.2016, at the rate of 15% from 02.05.2016 – 11.07.2016 and at the rate of 11% from 12.07.2016 – 30.09.2016 based on the notice issued by the Department of Inland Revenue on 01.11.2016
- (4) These Interim financial statements are presented in accordance with LKAS 34 - Interim Financial Reporting and there are no changes to the accounting policies and methods of computation as against those disclosed in the Annual Report for the year ended 31 December 2015.
- (5) There are no material changes to contingent assets and liabilities since 30 September 2016 and the balances reflected are arising from transactions carried out in the normal course of Banking Business.
- (6) No material events have taken place since 30 September 2016 that require disclosure or/and adjustments in these accounts and all known expenditure have been provided in these financial statements.

**The above figures are provisional and subject to audit.**

**NATIONS TRUST BANK PLC**  
**FOR THE PERIOD ENDED 30 SEPTEMBER 2016**

**Twenty largest Shareholders**

<b>Name of the Shareholder</b>	<b>No. of Shares</b>	<b>%</b>
John Keells Holdings PLC	46,121,536	20.00%
HWIC Asia Fund	34,591,092	15.00%
Mackinnons Keells Limited.	22,830,159	9.90%
Central Finance Company PLC A/C No 03	20,715,400	8.98%
Janashakthi General Insurance Limited	18,582,682	8.06%
CF Growth Fund Ltd A/C No.01	14,813,273	6.42%
HSBC Intl Nom Ltd-SSBT-National Westminster Bank PLC As Depository Of First State Asia Pacific Fund	13,611,066	5.90%
CF Insurance Brokers (Pvt) Ltd	10,592,857	4.59%
Janashakthi Insurance PLC (Policy Holders)	4,091,107	1.77%
Hatton National Bank PLC A/C No 1	3,703,543	1.61%
Mr. M.F. Hashim	2,600,000	1.13%
Bank Of Ceylon-No2 A/C	1,546,100	0.67%
Mr. N.R. Somaiya	1,320,624	0.57%
Timex Garments (Pvt) Ltd	1,238,465	0.54%
Deutsche Bank Ag As Trustee For Namal Acuity Value Fund	1,200,000	0.52%
Malship Ceylon Ltd	1,063,857	0.46%
Mr. D.J.M. Blackler	1,000,000	0.43%
HSBC Intl Nom Ltd-SSBT-Parametric Tax-Managed Emerging Markets Fund	934,186	0.41%
Deutsche Bank Ag-National Equity Fund	842,134	0.37%
Mr. P.P. Arachchi	820,000	0.36%
	202,218,081	87.69%
Others	28,389,202	12.31%
<b>Total</b>	<b>230,607,283</b>	<b>100.00%</b>

	<b>30.09.2016</b>	
Number of shareholders representing the public holding	6,382	34.84%

**Directors' holding in shares as at 30 September 2016**

<b>Name of Director</b>	<b>No of Shares</b>
Mr. K.N.J. Balendra	107,700
Mrs. R.N. K. Fernando (Director / CEO)	68,700
Mr. K.O. V.S.M.S. Wijesinghe	39,650
Mr. J.G.A. Cooray	8,400
Mr. M Jafferjee	-
Dr. K. De. Soysa	-
Mr. D.P. De Silva	-
Mrs. N. S. Panditaratne	-
Mr. C.L.K.P. Jayasuriya	-
Mr. H Raghavan	-
Mr. J.C.A.D' Souza	-
Ms. R.D. Rajapaksa	-
Mr. N. I. R. De Mel	-