



CENTRAL BANK OF SRI LANKA

31 December 2024

CIRCULAR

No. 05 of 2024

PUBLICATION OF ANNUAL AND QUARTERLY FINANCIAL STATEMENTS AND OTHER DISCLOSURES BY LICENSED BANKS

1. Requirements under the Banking Act

- 1.1 In terms of Sections 35 and 76H of the Banking Act, No. 30 of 1988, as amended, every licensed commercial bank and licensed specialised bank in Sri Lanka (hereinafter referred to as licensed bank), shall maintain accounts and records and prepare financial statements in accordance with applicable accounting standards. The financial statements of a licensed bank shall represent a true and accurate assessment of the bank's affairs and reflect its operations and financial condition both on a solo and consolidated basis.
- 1.2 In terms of Sections 38 and 76H of the Banking Act, No. 30 of 1988, as amended;
 - (i) every licensed bank incorporated or established within Sri Lanka shall, transmit within three months after the closure of its financial year, to the Director of Bank Supervision, its audited financial statements in solo and consolidated basis for such financial year in respect of its business in and outside Sri Lanka,
 - (ii) every licensed bank incorporated outside Sri Lanka shall transmit within three months after the closure of its financial year, to the Director of Bank Supervision, its audited financial statements for such financial year in respect of its business in Sri Lanka,
 - (iii) every licensed bank shall exhibit such statements in a conspicuous place at each of its places of business until the solo and consolidated financial statements for the succeeding financial year are prepared and exhibited, and
 - (iv) every licensed bank shall publish such statements at least once within the period specified in (i) and (ii) above, in at least one Sinhala, Tamil and English daily newspaper circulating in Sri Lanka, and in the official website of the respective bank.

- 1.3 In terms of Sections 38(3) and 76H of the Banking Act, No. 30 of 1988, as amended, the Central Bank of Sri Lanka may specify the form of the financial statements including any disclosure requirements to be made and where such form is specified, the financial statements of every licensed bank shall be prepared in such form.
- 1.4 In terms of Sections 38(4) and 76H of the Banking Act, No. 30 of 1988, as amended, where the Central Bank of Sri Lanka determines that a disclosure made under this Circular does not contain information which is required to contain or is otherwise false or misleading, the Central Bank of Sri Lanka may, by notice in writing, require such bank;
- (i) to publish a disclosure statement including the information that was previously omitted;
 - (ii) to publish a disclosure statement without including false or misleading information; or
 - (iii) to take such other corrective action as may be specified in the notice.
- 2. Scope of Application**
- 2.1 Every licensed bank incorporated or established within Sri Lanka shall publish;
- (i) financial statements under solo and consolidated/group basis,
 - (ii) information with respect to the entire bank, *i.e.*, including any branches established abroad by the respective licensed bank, and
 - (iii) selected performance indicators/key financial data and the relevant ratios as at the reporting date with comparative data/ratios based on the audited financial statements for the previous financial year.
- 2.2 Every licensed bank incorporated outside Sri Lanka;
- (i) shall publish financial statements in respect of its business in Sri Lanka,
 - (ii) shall publish selected performance indicators/key financial data and the relevant ratios as at the reporting date with comparative data/ratios based on the audited financial statements for the previous financial year in respect of its business in Sri Lanka,
 - (iii) may publish the latest available selected performance indicators/key financial data and the relevant ratios as at the

- reporting date relevant to its global operations with comparative data/ratios based on the audited financial statements of the parent bank, and
- (iv) may use home currency or US Dollars in the column for reporting the information of the Group.
- 2.3 All licensed banks shall report statement of financial position as at the end of the relevant quarter and shall publish comparative figures for the same based on the audited financial statements for the previous financial year.
- 2.4 All licensed banks shall report the cumulative position of the income statement as at the end of the relevant quarter in the financial year with comparative figures of the same reporting period in the previous financial year.
- 3. Specified Formats**
- 3.1 All licensed banks shall use;
- (i) the simplified format at Annex I-A hereto for the publication of quarterly and annual financial statements in the Press,
 - (ii) the detailed format at Annex I-B hereto for the publication of quarterly financial information on the website of the respective bank, and
 - (iii) the format at Annex I-C hereto for the preparation and publication of annual financial information in the annual report and the website of the respective banks.
- 4. Other Requirements**
- 4.1 All licensed banks shall include details of audit qualifications, if any, on audited financial statements when publishing such statements in the press, website and the annual report.
- 4.2 The selected performance indicators/key financial data and the relevant ratios shall be computed according to the definitions given in the respective Banking Act Directions, Determinations, Circulars and Guidelines.
- 4.3 If a ‘nil’ balance has to be reported in respect of an item in the format, such items should be reported as ‘nil’, instead of deleting the item.

5. Responsibilities of the Management	5.1 The Board of Directors and the senior management of the licensed bank shall provide the true status of the financial condition of the bank, in discharging their fiduciary responsibility.
	5.2 Licensed banks, in the event of any non-compliance with prudential ratios, shall ensure that such non-compliance and measures taken to comply with such ratios are disclosed.
	5.3 Licensed banks shall not publish incorrect/misleading statements/information and shall avoid inadequate disclosure of information required for the decision-making process.
	5.4 Licensed banks shall adopt the disclosure requirements contained herein as a minimum and are encouraged to make additional disclosures other than in press publications for the benefit of the general public.
6. Timeline for Publication of Financial Information	6.1 Licensed banks shall publish quarterly financial information within two months from the end of each quarter, at least once in Sinhala, Tamil and English daily newspaper and on the website of the respective licensed bank.
	6.2 Licensed banks shall publish annual audited financial statements within three months from the end of the financial year. Accordingly, publishing the financial statements for the fourth quarter is not required.
7. Effective Date/Period	7.1 Licensed banks shall publish quarterly and annual financial information in the press and website in the formats specified in this Circular commencing quarter/financial year ending 31.12.2024.
8. Revocations	8.1 Circular No. 02 of 2019 dated 18.01.2019 on Publication of Annual and Quarterly Financial Statements and Other Disclosures by Licensed Banks is hereby revoked.



Dr. P Nandalal Weerasinghe

*Chairman of the Governing Board and
Governor of the Central Bank of Sri Lanka*



**FORMAT FOR THE PUBLICATION
OF SIMPLIFIED ANNUAL/QUARTERLY FINANCIAL
PERFORMANCE
OF LICENSED BANKS IN THE PRESS**

..... (NAME OF THE BANK)
SIMPLIFIED STATEMENT OF COMPREHENSIVE INCOME
FOR THE QUARTER/YEAR ENDED

In Rupees Million	Bank	Group		
		dd/mm/yyyy	dd/mm/yyyy	dd/mm/yyyy
Interest income				
Interest expenses				
Net interest income				
Net fee and commission income				
Net other operating income				
Total operating income				
Impairment charges				
Personnel expenses				
Other expenses				
Share of profits/(loss) of associates and joint ventures				
Operating profit/loss) before taxes				
Income tax and other taxes				
Profit/(loss) for the period				
Other comprehensive income, net of taxes				
Total comprehensive income for the period				

..... (NAME OF THE BANK)
SIMPLIFIED STATEMENT OF FINANCIAL POSITION
AS AT

In Rupees Million	Bank	Group		
		dd/mm/yyyy	dd/mm/yyyy	dd/mm/yyyy
Assets				
Cash and cash equivalents				
Balances with central banks				
Placements with banks				
Derivative financial instruments				
Financial assets recognized through profit or loss				
Financial assets at amortised cost - loans and advances				
Financial assets at amortised cost - debt & other instruments				
Financial assets measured at fair value through other comprehensive income				
Investment in subsidiaries, associates & joint ventures				
Property, plant and equipment				
Other assets				

In Rupees Million	Bank dd/mm/yyyy	Group dd/mm/yyyy
Total assets		
Liabilities		
Due to banks		
Derivative financial instruments		
Financial liabilities recognized through profit or loss		
Financial liabilities at amortised cost - Due to depositors		
Financial liabilities at amortised cost - Due to other borrowers		
Debt Securities issued		
Tax liabilities		
Other liabilities & provisions		
Total liabilities		
Equity		
Stated capital/Assigned capital		
Statutory reserve fund		
Retained earnings		
Other Reserves		
Total shareholders' equity		
Non-controlling interests		
Total equity		
Total equity and liabilities		
Contingent liabilities and commitments		

(Note: Amounts stated are net of impairment and depreciation)

..... (NAME OF THE BANK)

SELECTED PERFORMANCE INDICATORS/KEY FINANCIAL DATA

AS AT (Based on Regulatory Reporting)

Item	Current Period	Previous Period
	dd/mm/yyyy	dd/mm/yyyy
Regulatory Capital Adequacy (LKR in Millions)		
Common Equity Tier 1		
Tier 1 Capital		
Total Regulatory Capital		
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital (%) (Minimum Requirement:....)		
Tier 1 Capital Ratio (%) (Minimum Requirement:....)		
Total Capital Ratio (%) (Minimum Requirement:)		
Basel III Leverage Ratio (Minimum Requirement : 3%)		

Regulatory Liquidity Requirement Liquidity Coverage Ratio (%) - (Minimum Requirement : 100%) -Rupee (%) -All Currency (%) Net Stable Funding Ratio (%) - (Minimum Requirement : 100%)		
Assets Quality Impaired Loans (Stage 3) to Total Loans, Ratio (%)* Impairment (Stage 3) to Stage 3 Loans, Ratio (%)*		
Income and Profitability Net Interest Margin (%) Return on Assets (before Tax) (%) Return on Equity (%) Cost to Income Ratio (%)		
Memorandum Information Credit Rating Number of Employees Number of Branches		

* Including Undrawn Portion of Credit

CERTIFICATION:

We, the undersigned, being the Chief Executive Officer and the Chief Financial Officer of..... Bank jointly certify 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 have been extracted from the unaudited financial statements of the bank unless indicated as audited.

(Name)
(Sgd.) Chief Executive Officer
Date: DD/MM/YY

(Name)
(Sgd.) Chief Financial Officer
Date: DD/MM/YY

Please provide the QR code or website link to access the publications of quarterly and annual detailed financial information available on the websites for the respective quarter or year.



**SPECIFIED FORMAT FOR THE PUBLICATION
OF QUARTERLY FINANCIAL STATEMENTS
AND OTHER INFORMATION
OF LICENSED BANKS IN WEBSITES**

.....BANK
INCOME STATEMENT
FOR THE PERIOD ENDED

In Rupees Millions	Bank		Group	
	Current Period	Previous Period	Current Period	Previous Period
	From	From	From	From
	DD/MM/YY	DD/MM/YY	DD/MM/YY	DD/MM/YY
	To	To	To	To
	DD/MM/YY	DD/MM/YY	DD/MM/YY	DD/MM/YY
Interest income				
Interest expenses				
Net interest income				
Fee and commission income				
Fee and commission expenses				
Net fee and commission income				
Net gains/(losses) from trading				
Net fair value gains/(losses) on:				
financial assets at fair value through profit or loss				
financial liabilities at fair value through profit or loss				
Net gains/(losses) on derecognition of financial assets:				
at fair value through profit or loss				
at amortised cost				
at fair value through other comprehensive income				
Net other operating income				
Total operating income				
Impairment charges				
Net operating income				
Personnel expenses				
Depreciation and amortization expenses				
Other expenses				
Operating profit/(loss) before VAT & NBT on financial services				
Value Added Tax (VAT) on financial services				
Nation Building Tax (NBT) on financial services				
Operating profit/(loss) after VAT & NBT on financial services				
Share of profits of associates and joint ventures				
Profit/(loss) before tax				
Income tax expenses				
Profit/(loss) for the period				
Profit attributable to:				
Equity holders of the parent				
Non-controlling interests				
Earnings per share on profit				
Basic earnings per ordinary share				
Diluted earnings per ordinary share				

.....BANK

STATEMENT OF COMPREHENSIVE INCOME

FOR THE PERIOD ENDED

In Rupees Millions	Bank		Group	
	Current Period	Previous Period	Current Period	Previous Period
	From	From	From	From
	DD/MM/YY	DD/MM/YY	DD/MM/YY	DD/MM/YY
	To	To	To	To
	DD/MM/YY	DD/MM/YY	DD/MM/YY	DD/MM/YY
Profit/(loss) for the period				
Items that will be reclassified to income statement				
Exchange differences on translation of foreign operations				
Net gains/(losses) on cash flow hedges				
Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income				
Share of profits of associates and joint ventures				
Debt instruments at fair value through other comprehensive income				
Others (specify)				
Less: Tax expense relating to items that will be reclassified to income statement				
Items that will not be reclassified to income statement				
Change in fair value on investments in equity instruments designated at fair value through other comprehensive income				
Change in fair value attributable to change in the Bank's own credit risk on financial liabilities designated at fair value through profit or loss				
Re-measurement of post-employment benefit obligations				
Changes in revaluation surplus				
Share of profits of associates and joint ventures				
Others (specify)				
Less: Tax expense relating to items that will not be reclassified to income statement				
Other Comprehensive Income (OCI) for the period, net of taxes				
Total comprehensive income for the period				

Attributable to:

Equity holders of the parent
Non-controlling interests

.....BANK
STATEMENT OF FINANCIAL POSITION
AS AT

In Rupees Millions	Bank		Group	
	Current Period	Previous Period	Current Period	Previous Period
	As at DD/MM/YY	As at DD/MM/YY	As at DD/MM/YY	As at DD/MM/YY
Assets				
Cash and cash equivalents				
Balances with central banks				
Placements with banks				
Derivative financial instruments				
Financial assets recognized through profit or loss				
- measured at fair value				
- designated at fair value				
Financial assets at amortised cost				
- loans and advances				
- debt and other instruments				
Financial assets measured at fair value through other comprehensive income				
Investment in subsidiaries				
Investments in associates and joint ventures				
Property, plant and equipment				
Investment properties				
Goodwill and intangible assets				
Deferred tax assets				
Other assets				
Total assets				
Liabilities				
Due to banks				
Derivative financial instruments				
Financial liabilities recognized through profit or loss				
- measured at fair value				
- designated at fair value				
Financial liabilities at amortised cost				
- due to depositors				
- due to debt securities holders				
- due to other borrowers				
Debt securities issued				
Retirement benefit obligations				
Current tax liabilities				
Deferred tax liabilities				
Other provisions				
Other liabilities				
Due to subsidiaries				
Total liabilities				
Equity				
Stated capital/Assigned capital				
Statutory reserve fund				
OCI reserve				
Retained earnings				
Other reserves				
Total shareholders' equity				
Non-controlling interests				
Total equity				
Total equity and liabilities				
Contingent liabilities and commitments				
Memorandum Information				
Number of Employees				
Number of Branches				

Note: Amounts stated are net of impairment and depreciation.

.....BANK

STATEMENT OF CHANGES IN EQUITY

FOR THE PERIOD ENDED

Bank/Group

In Rupees Millions	Stated capital/Assigned capital				Reserves			Total	Non-controlling interest	Total equity
	Ordinary voting shares	Ordinary non-voting shares	Assigned capital	Statutory Reserve fund	OCI reserve	Revaluation reserve	Retained earnings			
Balance as at DD/MM/YY (Opening balance)										
Total comprehensive income for the period										
Profit/(loss) for the year (net of tax)										
Other comprehensive income (net of tax)										
Total comprehensive income for the period										
 Transactions with equity holders, recognised directly in equity										
Share issue/increase of assigned capital										
Share options exercised										
Bonus issue										
Rights issue										
Transfers to reserves during the period										
Dividends to equity holders										
Profit transferred to head office										
Gain/(loss) on revaluation of Property, Plant and Equipment (if cost method is adopted)										
Others (Please specify)										
Total transactions with equity holders										
 Balance as at DD/MM/YY (Closing balance)										

.....BANK
STATEMENT OF CASH FLOWS
FOR THE PERIOD ENDED

In Rupees Millions	Bank		Group	
	Current Period	Previous Period	Current Period	Previous Period
	DD/MM/YY	DD/MM/YY	DD/MM/YY	DD/MM/YY
Cash flows from operating activities				
Interest receipts				
Interest payments				
Net commission receipts				
Trading income				
Payments to employees				
VAT & NBT on financial services				
Receipts from other operating activities				
Payments on other operating activities				
Operating profit before change in operating assets & liabilities				
(Increase) / decrease in operating assets				
Balances with Central Bank of Sri Lanka				
Financial assets at amortised cost – loans & advances				
Other assets (please specify)				
Increase / (decrease) in operating liabilities				
Financial liabilities at amortised cost – due to depositors				
Financial liabilities at amortised cost – due to debt securities holders				
Financial liabilities at amortised cost – due to other borrowers				
Other liabilities (please specify)				
Net cash generated from operating activities before income tax				
Income tax paid				
Net cash (used in) / from operating activities				
Cash flows from investing activities				
Purchase of property, plant and equipment				
Proceeds from the sale of property, plant and equipment				
Purchase of financial investments				
Proceeds from the sale and maturity of financial investments				
Net purchase of intangible assets				
Net cash flow from acquisition of investment in subsidiaries, joint ventures and associates				
Net cash flow from disposal of subsidiaries, associates and joint ventures				
Dividends received from investment in subsidiaries and associates				
Others (please specify)				
Net cash (used in) / from investing activities				
Cash flows from financing activities				
Net proceeds from the issue of ordinary share capital				
Net proceeds from the issue of other equity instruments				
Net proceeds from the issue of subordinated debt				
Repayment of subordinated debt				
Interest paid on subordinated debt				
Dividend paid to non-controlling interest				
Dividend paid to shareholders of the parent company				
Dividend paid to holders of other equity instruments				
Others (please specify)				
Net cash (used in) / from financing activities				
Net increase / (decrease) in cash & cash equivalents				
Cash and cash equivalents at the beginning of the period				
Exchange difference in respect of cash & cash equivalents				
Cash and cash equivalents at the end of the period				

Note: Banks have the option to use one of the two methods specified in LKAS 7 for the preparation of the statement of cash flows.

.....BANK

ANALYSIS OF FINANCIAL INSTRUMENTS ON MEASUREMENT BASIS

AS AT

a. Bank - Current period				
In Rupees Millions	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents				
Balances with central banks				
Placements with banks				
Derivative financial instruments				
Loans and advances				
Debt instruments				
Equity instruments				
Others (specify)				
Total financial assets				
In Rupees Millions	AC	FVPL	FVOCI	Total
LIABILITIES				
Due to banks				
Derivative financial instruments				
Financial liabilities				
- due to depositors				
- due to debt securities holders				
- due to other borrowers				
Others (specify)				
Total financial liabilities				

AC - Financial assets/liabilities measured at amortised cost

FVPL - Financial assets/liabilities measured at fair value through profit or loss

FVOCI - Financial assets measured at fair value through other comprehensive income

b. Bank – Previous period as above

c. Group – Current period as above

d. Group – Previous period as above

.....BANK

ANALYSIS OF LOANS & ADVANCES, COMMITMENTS, CONTINGENCIES AND IMPAIRMENT

AS AT

In Rupees Millions	Bank		Group	
	Current Period	Previous Period	Current Period	Previous Period
	DD/MM/YY	DD/MM/YY	DD/MM/YY	DD/MM/YY
Product-wise Gross loans & advances				
By product – Domestic currency				
Overdrafts				
Term loans				
Lease rentals receivable				
Credit cards				
Pawning				
Other loans (specify)				
Sub total				
By product – Foreign currency				
Overdrafts				
Term loans				
Guarantees				
Bonds				
Other loans (specify)				
Sub total				
Total				
Product-wise commitments and contingencies				
By product – Domestic currency				
Guarantees				
Bonds				
Undrawn credit lines				
Other commitments (specify)				
Other contingencies (specify)				
Sub total				
By product – Foreign currency				
Guarantees				
Bonds				
Undrawn credit lines				
Other commitments (specify)				
Other contingencies (specify)				
Sub total				
Total				
Stage-wise impairment on loans & advances, commitments and contingencies				
Gross loans and advances, commitments and contingencies				
Less: Accumulated impairment under stage 1				
Accumulated impairment under stage 2				
Accumulated impairment under stage 3				
Net value of loans and advances, commitments and contingencies				
Movement of impairment during the period				
Under Stage 1				
Charge/(Write back) to income statement				
Write-off during the year				
Other movements				
Closing balance at DD/MM/YY				
Under Stage 2				
Charge/(Write back) to income statement				

Write-off during the year
 Other movements
 Closing balance at DD/MM/YY

Under Stage 3

Charge/(Write back) to income statement
 Write-off during the year
 Other movements
 Closing balance at DD/MM/YY

Total impairment

.....BANK

ANALYSIS OF DEPOSITS

AS AT

In Rupees Millions	Bank		Group	
	Current Period	Previous Period	Current Period	Previous Period
	DD/MM/YY	DD/MM/YY	DD/MM/YY	DD/MM/YY
By product – Domestic currency				
Demand deposits (current accounts)				
Savings deposits				
Fixed deposits				
Others (Specify)				
Sub total				
By product – Foreign currency				
Demand deposits (current accounts)				
Savings deposits				
Fixed deposits				
Others (Specify)				
Subtotal				
Total				

..... (NAME OF THE BANK)

SELECTED PERFORMANCE INDICATORS/KEY FINANCIAL DATA

AS AT (Based on Regulatory Reporting)

Item	Current Period	Previous Period
	DD/MM/YY	DD/MM/YY
Regulatory Capital Adequacy (LKR in Millions)		
Common Equity Tier 1		
Tier 1 Capital		
Total Regulatory Capital		
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital (%) (Minimum Requirement :....)		
Tier 1 Capital Ratio (%) (Minimum Requirement :....)		
Total Capital Ratio (%) (Minimum Requirement :)		
Basel III Leverage Ratio (Minimum Requirement : 3%)		

Regulatory Liquidity Requirement		
Liquidity Coverage Ratio (%) (Minimum Requirement : 100%) -Rupee (%) -All Currency (%)		
Net Stable Funding Ratio (%) - (Minimum Requirement : 100%)		
Assets Quality		
Impaired Loans (Stage 3) to Total Loans, Ratio (%)* Impairment (Stage 3) to Stage 3 Loans, Ratio (%)*		
Income & Profitability		
Net Interest Margin (%) Return on Assets (before Tax) (%) Return on Equity (%) Cost to Income Ratio (%)		
Memorandum Information		
Credit Rating Number of Employees Number of Branches		

* Including Undrawn Portion of Credit

CERTIFICATION:

We, the undersigned, being the Chief Executive Officer and the Chief Financial Officer of..... Bank jointly certify 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 have been extracted from the unaudited financial statements of the bank unless indicated as audited.

(Name)
(Sgd.) Chief Executive Officer
Date: DD/MM/YY

(Name)
(Sgd.) Chief Financial Officer
Date: DD/MM/YY



**SPECIFIED FORMAT FOR THE PREPARATION, PRESENTATION
AND PUBLICATION OF
ANNUAL AUDITED FINANCIAL STATEMENTS OF LICENSED
BANKS IN WEBSITES AND ANNUAL REPORT**

Financial Statements

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..... BANK
INCOME STATEMENT
FOR THE YEAR ENDED

In Rupees Million	Note	Bank		Group	
		20XX	20XX	20XX	20XX
Interest income					
Interest expenses					
Net interest income	04				
Fee and commission income					
Fee and commission expenses					
Net fee and commission income	05				
Net gain/(loss) from trading	06				
Net fair value gains/(losses) from financial instruments at fair value through profit or loss	07				
Net gains/(losses) from derecognition of financial assets	08				
Net other operating income	09				
Total operating income					
Impairment charges	10				
Net operating income					
Personnel expenses	11				
Depreciation and amortization expenses					
Other expenses	12				
Operating profit/(loss) before VAT & NBT on financial services					
Value Added Tax (VAT) on financial services					
Nation Building Tax (NBT) on financial services					
Operating profit/(loss) after VAT & NBT on financial services					
Share of profits of associates and joint ventures					
Profit/(loss) before tax					
Income tax expenses	13				
Profit/(loss) for the year					
Profit attributable to:					
Equity holders of the parent					
Non-controlling interests					
Earnings per share on profit	14				
Basic earnings per ordinary share					
Diluted earnings per ordinary share					

..... BANK
STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED

In Rupees Million	Note	Bank		Group		
		20XX	20XX	20XX	20XX	
Profit/(loss) for the year						
Items that will be reclassified to income statement						
Exchange differences on translation of foreign operations						
Net gains/(losses) on cash flow hedges						
Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income						
Share of profits of associates and joint ventures						
Debt instruments at fair value through other comprehensive income						
Others (specify)						
Less: Tax expense relating to items that will be reclassified to income statement						
Items that will not be reclassified to income statement						
Change in fair value on investments in equity instruments designated at fair value through other comprehensive income						
Change in fair value attributable to change in the Bank's own credit risk on financial liabilities designated at fair value through profit or loss						
Re-measurement of post-employment benefit obligations						
Changes in revaluation surplus						
Share of profits of associates and joint ventures						
Others (specify)						
Less: Tax expense relating to items that will not be reclassified to income statement						
Other comprehensive income for the year, net of taxes						
Total comprehensive income for the year						
Attributable to:						
Equity holders of the parent						
Non-controlling interests						

.....BANK
STATEMENT OF FINANCIAL POSITION
AS AT

In Rupees Million	Note	Bank	Group	
		20XX	20XX	20XX
Assets				
Cash and cash equivalents	16			
Balances with central banks	17			
Placements with banks	18			
Derivative financial instruments	19			
Financial assets recognized through profit or loss	20			
- measured at fair value				
- designated at fair value				
Financial assets at amortised cost				
- loans and advances	21			
- debt and other instruments	22			
Financial assets measured at fair value through other comprehensive income	23			
Investment in subsidiaries	24			
Investments in associates and joint ventures	25			
Property, plant and equipment	26			
Investment properties	27			
Goodwill and intangible assets	28			
Deferred tax assets	29			
Other assets	30			
Total assets				
Liabilities				
Due to banks	31			
Derivative financial instruments	32			
Financial liabilities recognized through profit or loss	33			
- measured at fair value				
- designated at fair value				
Financial liabilities at amortised cost	34			
- due to depositors				
- due to debt securities holders				
- due to other borrowers				
Debt securities issued	35			
Retirement benefit obligations	36			
Current tax liabilities	37			
Deferred tax liabilities	29			
Other provisions	38			
Other liabilities	39			
Due to subsidiaries	40			
Total liabilities				
Equity				
Stated capital/Assigned capital	41			
Statutory reserve fund	42			
Retained earnings	43			
Other reserves	44			
Total shareholders' equity				
Non-controlling interests	45			
Total equity				

Total equity and liabilities**Contingent liabilities and commitments 46****Memorandum Information**

Number of Employees

Number of Branches

Note: Amounts stated are net of impairment and depreciation.

.....BANK
STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED

Bank/Group

In Rupees Million	Stated capital/Assigned capital					Reserves			Total	Non-controlling interest	Total equity
	Ordinary voting shares	Ordinary non-voting shares	Assigned capital	Statutory Reserve fund	OCI Reser ve	Revaluation reserve	Retained earnings	Other reserves			
Balance as at DD/MM/YY											
(Opening balance)											
Total comprehensive income											
for the year											
Profit/(loss) for the year (net of tax)											
Other comprehensive income (net of tax)											
Total comprehensive income											
for the year											
Transactions with equity											
holders, recognised directly in equity											
Share issue/increase of assigned capital											
Share options exercised											
Bonus issue											
Rights issue											
Transfers to reserves during the period											
Dividends to equity holders											
Profit transferred to head office											
Gain/(loss) on revaluation of Property, Plant and Equipment (if cost method is adopted)											
Others (Please specify)											
Total transactions with equity holders											
Balance as at DD/MM/YY											
(Closing balance)											

..... BANK
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED

In Rupees Million	Note	Bank 20XX	Bank 20XX	Group 20XX	Group 20XX
Cash flows from operating activities					
Interest receipts					
Interest payments					
Net commission receipts					
Trading income					
Payments to employees					
VAT & NBT on financial services					
Receipts from other operating activities					
Payments on other operating activities					
Operating profit before change in operating assets & liabilities					
(Increase) / decrease in operating assets					
Balances with Central Bank of Sri Lanka					
Financial assets at amortised cost – loans & advances					
Other assets (please specify)					
Increase / (decrease) in operating liabilities					
Financial liabilities at amortised cost – due to depositors					
Financial liabilities at amortised cost – due to debt securities holders					
Financial liabilities at amortised cost – due to other borrowers					
Other liabilities (please specify)					
Net cash generated from operating activities before income tax					
Income tax paid					
Net cash (used in) / from operating activities					
Cash flows from investing activities					
Purchase of property, plant and equipment					
Proceeds from the sale of property, plant and equipment					
Purchase of financial investments					
Proceeds from the sale and maturity of financial investments					
Net purchase of intangible assets					
Net cash flow from acquisition of investment in subsidiaries, associates and joint ventures					
Net cash flow from disposal of subsidiaries, associates and joint ventures					
Dividends received from investment in subsidiaries and associates					
Others (please specify)					
Net cash (used in)/from investing activities					
Cash flows from financing activities					
Net proceeds from the issue of ordinary share capital					
Net proceeds from the issue of other equity instruments					
Net proceeds from the issue of subordinated debt					
Repayment of subordinated debt					
Interest paid on subordinated debt					
Dividend paid to non-controlling interest					
Dividend paid to shareholders of the parent company					
Dividend paid to holders of other equity instruments					
Others (please specify)					
Net cash (used in) / from financing activities					
Net increase/(decrease) in cash & cash equivalents					
Cash and cash equivalents at the beginning of the year	16				
Exchange difference in respect of cash & cash equivalent					
Cash and cash equivalents at the end of the year	16				

Note: Banks have the option to use one of the two methods specified in LKAS 7 for the preparation of the statement of cash flows.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED DD MM YYYY

1 Corporate information

2 Accounting policies

- 2.1 Basis of preparation
- 2.1.1 Statement of compliance
- 2.1.2 Presentation of financial statements
- 2.2 Basis of consolidation
- 2.3 Significant accounting judgments and estimates
- 2.3.1 Fair value of financial instruments
- 2.3.2 Impairment losses on financial assets at amortised cost – loans and advances
- 2.3.3 Impairment losses on other financial assets
- 2.3.4 Deferred tax assets
- 2.3.5 Pensions obligation
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- 2.5.1 Foreign currency translation
- 2.5.2 Financial instruments
 - 2.5.2.1 The ‘Solely-Payment-of-Principal-and-Interest’ (SPPI) test
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 - 2.5.2.3 Initial classification and measurement of financial instruments
 - 2.5.2.4 Subsequent measurement
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 - 2.5.4 Repurchase and reverse repurchase agreements
 - 2.5.5 Securities lending and borrowing
 - 2.5.6 Determination of fair value
 - 2.5.7 Hedge accounting
 - 2.5.8 Off-setting financial instruments
 - 2.5.9 Leasing
 - 2.5.10 Recognition of income and expenses
 - 2.5.11 Cash and cash equivalents
 - 2.5.12 Property, plant and equipment
 - 2.5.13 Business combination and goodwill
 - 2.5.14 Intangible assets
 - 2.5.15 Financial guarantees
 - 2.5.16 Pension benefits
 - 2.5.17 Provisions
 - 2.5.18 Share based payment transactions
 - 2.5.19 Taxes
 - 2.5.20 Dividends
 - 2.5.21 Reserves
 - 2.5.22 Segment reporting
 - 2.5.23 Others (Please Specify)

3 Segment Information (as per SLFRS 8)

4 Net Interest Income

In Rupees Million	Bank		Group	
	20XX	20XX	20XX	20XX
Interest income				
Cash and cash equivalents				
Balances with central banks				
Placements with banks				
Derivative financial instruments				
Financial assets recognized through profit or loss				
- measured at fair value				
- designated at fair value				
Financial assets at amortised cost				
- loans and advances				
- debt and other instruments				
Financial assets measured at fair value through other comprehensive income				
Others (Please specify)				
Total interest income				
Interest expenses				
Due to banks				
Derivative financial instruments				
Financial liabilities recognized through profit or loss				
– measured at fair value				
– designated at fair value				
Financial liabilities at amortised cost				
– due to depositors				
– due to debt securities holders				
– due to other borrowers				
Others (Please specify)				
Total interest expenses				
Net interest income				

a. Net interest income from Sri Lanka Government Securities	Bank		Group	
In Rupees Million	20XX	20XX	20XX	20XX
Interest income				
Less: Interest expenses				
Net interest income from Sri Lanka Government Securities				

5 Net Fee and Commission Income	Bank		Group	
In Rupees Million	20XX	20XX	20XX	20XX
Fee and commission income				
Fee and commission expenses				

Net fee and commission income**Comprising**

Loans
 Cards
 Trade and remittances
 Investment banking
 Deposits
 Guarantees
 Others (Please specify)

Net fee and commission income**6 Net Gain/(Loss) from Trading**

In Rupees Million	Bank		Group	
	20XX	20XX	20XX	20XX
Foreign exchange				
From banks				
From other customers				
Fixed income securities				
Equity securities				
Derivative financial instruments				
Others (Please specify)				
Total				

7 Net Fair Value Gains/(Losses) From Financial Instruments at Fair Value Through Profit or Loss

In Rupees Million	Bank		Group	
	20XX	20XX	20XX	20XX
Gains on financial assets at fair value through profit or loss				
Losses on financial assets at fair value through profit or loss				
Gains on financial liabilities at fair value through profit or loss				
Losses on financial liabilities at fair value through profit or loss				
Total				

8 Net Gains/(Losses) From Derecognition of Financial Assets

In Rupees Million	Bank		Group	
	20XX	20XX	20XX	20XX
Recognized at:				
Fair value through other comprehensive income				
Total				

9 Net Other Operating Income		Bank	Group	
In Rupees Million		20XX	20XX	20XX
Gain/(Loss) on investment properties				
Gain/(Loss) on sale of property, plant and equipment				
Gain/(Loss) on revaluation of foreign exchange				
Recovery of loans written-off				
Less: Loans written off				
Others (Please specify)				
Total				
10 Impairment Charges		Bank	Group	
In Rupees Million		20XX	20XX	20XX
Financial assets at amortised cost - loans and advances (Note 21(b))				
Stage 1				
Stage 2				
Stage 3				
Financial assets at amortised cost – debt instruments (Note 22(b))				
Stage 1				
Stage 2				
Stage 3				
Financial assets measured at fair value through other comprehensive income (Note 23(b))				
Stage 1				
Stage 2				
Stage 3				
Contingent liabilities & commitments (Note 45(a))				
Stage 1				
Stage 2				
Stage 3				
Investment in subsidiaries (Note 24(a))				
Investments in associates and joint ventures (Note 25(a))				
Property, plant and equipment (Note 26(c))				
Investment properties (Note 27(b))				
Others (Please specify)				
Total				

11 Personnel Expenses

In Rupees Million	Bank	Group		
	20XX	20XX	20XX	20XX
Salary and bonus				
Non-statutory special payments to Directors/CEO and KMP at the termination of employment or at the retirement				
Contributions to defined contribution/benefit plans				
Provision for defined benefit obligations (Note 36)				
Share based expenses				
Others				
Total				

12 Other Expenses

In Rupees Million	Bank	Group		
	20XX	20XX	20XX	20XX
Directors' emoluments				
Auditors' remunerations				
Non-audit fees to auditors				
Professional and legal expenses				
Office administration and establishment expenses				
Others (Please specify)				
Total				

13 Tax Expenses

In Rupees Million	Bank	Group		
	20XX	20XX	20XX	20XX
Current tax expense				
Current year				
Prior years' provision				
Deferred tax expense				
Effect of change in tax rates				
Temporary differences				
Prior years' provision				
Total				

a. Reconciliation of Tax Expenses

In Rupees Million	Bank	Group		
	20XX	20XX	20XX	20XX
Profit/(loss) before tax				
Income tax for the period (Accounting profit @ applicable tax rate)				
Adjustment in respect of current income tax of				

prior periods

Add: Tax effect of expenses that are not deductible for tax purposes

(Less): Tax effect of expenses that are deductible for tax purposes

Tax expense for the period

b. The Deferred Tax (Credit)/Charge in the Income Statement Comprise of the Following

In Rupees Million	Bank		Group	
	20XX	20XX	20XX	20XX
Deferred tax assets				
Deferred tax liabilities				
Other temporary differences				
Deferred tax (credit)/charge to income statement				

14 Earnings Per Share

In Rupees Million	Bank		Group	
	20XX	20XX	20XX	20XX
Net profit attributable to ordinary equity holders				
Adjust:				
Interest on preference shares				
Interest on convertible bonds				
Net profit attributable to ordinary equity holders adjusted for the effect of dilution				
Weighted average number of ordinary shares for basic earnings per share				
Effect of dilution				
Convertible bonds				
Convertible preference shares				
Others				
Weighted average number of ordinary shares adjusted for the effect of dilution				
Basic earnings per ordinary share				
Diluted earnings per ordinary share				

15 a. Analysis of Financial Instruments by Measurement Basis – Bank Current Year

In Rupees Million	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents				
Balances with central banks				
Placements with banks				

Derivative financial instruments
 Loans and advances
 Debt instruments
 Equity instruments
 Others (specify)

Total financial assets

In Rupees Million	AC	FVPL	Total
-------------------	----	------	-------

LIABILITIES

Due to banks
 Derivative financial instruments
 Financial liabilities
 - due to depositors
 - due to debt security holders
 - due to other borrowers
 Others (specify)

Total financial liabilities

AC – Financial assets/liabilities measured at amortised cost

FVPL – Financial assets/liabilities measured at fair value through profit or loss

FVOCI – Financial assets measured at fair value through other comprehensive income

b. Bank - Previous Year (20XX)

In Rupees Million	AC	FVPL	FVOCI	Total
-------------------	----	------	-------	-------

ASSETS

Cash and cash equivalents
 Balances with central banks
 Placements with banks
 Derivative financial instruments
 Loans and advances
 Debt instruments
 Equity instruments
 Others (specify)

Total financial assets

In Rupees Million	AC	FVPL	Total
-------------------	----	------	-------

LIABILITIES

Due to banks
 Derivative financial instruments
 Financial liabilities
 - due to depositors
 - due to other borrowers
 Financial liabilities at amortised cost

- due to depositors
- due to debt security holders
- due to other borrowers

Other (specify)

Total financial liabilities

c. Group - Current year (20XX) (as per 15(a) above)

d. Group - Previous year (20XX) (as per 15(b) above)

16 Cash and Cash Equivalents

In Rupees Million	Bank		Group	
	20XX	20XX	20XX	20XX
Cash in hand				
Balances with banks				
Money at call and short notice				
Total				

17 Balances with Central Banks

In Rupees Million	Bank		Group	
	20XX	20XX	20XX	20XX
Statutory balances with central banks				
Central bank of Sri Lanka				
Other central banks				
Non-statutory balances with central banks				
Central bank of Sri Lanka				
Other central banks				
Total balances with central banks				

18 Placements with Banks

In Rupees Million	Bank		Group	
	20XX	20XX	20XX	20XX
Bank 1				
Bank 2				
Bank 3				
Total				

19 Derivative Financial Instruments

In Rupees Million	Bank		Group	
	20XX	20XX	20XX	20XX
Interest rate derivatives				
Interest rate swaps				
Interest rate futures				
Interest rate options				

Others (Please specify)
Foreign currency derivatives
Currency swaps
Forward foreign exchange contracts
Others (Please specify)
Others (Please specify)
Total

20 Financial Assets Recognized Through Profit or Loss				
In Rupees Million	Bank		Group	
	20XX	20XX	20XX	20XX
Measured at fair value				
Sri Lanka Government Securities (separately by instrument-wise)				
Equity securities				
Corporate debt securities				
Others (Please specify)				
Sub total				
Designated at fair value				
Sri Lanka Government Securities (separately by instrument-wise)				
Equity securities				
Corporate debt securities				
Others (Please specify)				
Sub total				
Total				

a. Analysis				
In Rupees Million	Bank		Group	
	20XX	20XX	20XX	20XX
By collateralisation				
Pledged as collateral				
Unencumbered				
Gross total				
By currency				
Sri Lankan Rupee				
United States Dollar				
Gross total				

21 Financial Assets at Amortised Cost – Loans and Advances				
In Rupees Million	Bank		Group	
	20XX	20XX	20XX	20XX
Gross loans and advances				
Stage 1				

Stage 2
 Stage 3
 (Less): Accumulated impairment under:
 Stage 1
 Stage 2
 Stage 3

Net loans and advances

a. Analysis

In Rupees Million	Bank	Group	
	20XX	20XX	20XX
By product			
Overdrafts			
Trade finance			
Lease receivable			
Credit cards			
Pawning			
Staff loans			
Term loans			
Short-term			
Long-term			
Others			
Sri Lanka Government Securities (separately by instrument-wise)			
Others (Please specify)			
Gross total			
By currency			
Sri Lankan Rupee			
United States Dollar			
Great Britain Pound			
Others (Please specify)			
Gross total			
By industry			
Agriculture and fishing			
Manufacturing			
Tourism			
Transport			
Construction			
Traders			
New economy			
Others			
Gross total			

b. Movements in impairment during the year

In Rupees Million	Bank	Group		
	20XX	20XX	20XX	20XX
Stage 1				
Opening balance as at DD MM YY				
Charge/(Write back) to income statement				
Write-off during the year				
Other movements				
Closing balance at DD MM YY				
Stage 2				
Opening balance as at DD MM YY				
Charge/(Write back) to income statement				
Write-off during the year				
Other movements				
Closing balance at DD MM YY				
Stage 3				
Opening balance as at DD MM YY				
Charge/(Write back) to income statement				
Write-off during the year				
Other movements				
Closing balance at DD MM YY				

c. Lease rentals receivable (Disclose as per SLFRS 16)

In Rupees Million	Bank	Group		
	20XX	20XX	20XX	20XX
Please specify				
Total				

22 Financial Assets at Amortised Cost – Debt and Other Instruments

In Rupees Million	Bank	Group		
	20XX	20XX	20XX	20XX
Sri Lanka Government securities (separately by instrument-wise)				
Corporate debt instruments				
Trust certificates				
Others (please specify)				
Total				

a. Analysis

In Rupees Million	Bank	Group		
	20XX	20XX	20XX	20XX
By collateralization				

Pledged as collateral
Unencumbered
Gross total
By currency
Sri Lankan Rupee
United States Dollar
Others (Please specify)
Gross total

b. Movements in impairment during the year

In Rupees Million	Bank		Group	
	20XX	20XX	20XX	20XX
Stage 1				
Opening balance as at DD MM YY				
Charge/(Write back) to income statement				
Write-off during the year				
Other movements				
Closing balance at DD MM YY				
Stage 2				
Opening balance as at DD MM YY				
Charge/(Write back) to income statement				
Write-off during the year				
Other movements				
Closing balance at DD MM YY				
Stage 3				
Opening balance as at DD MM YY				
Charge/(Write back) to income statement				
Write-off during the year				
Other movements				
Closing balance at DD MM YY				

23 Financial Assets at Fair Value Through Other Comprehensive Income

In Rupees Million	Bank		Group	
	20XX	20XX	20XX	20XX
Sri Lanka Government Securities (separately by instrument-wise)				
Equity securities				
Corporate debt securities				
Others				
(Less): Impairment				
Net financial assets at fair value through other comprehensive income				

a. Analysis

In Rupees Million	Bank		Group	
	20XX	20XX	20XX	20XX

By collateralisation
 Pledged as collateral
 Unencumbered

Gross total

By currency
 Sri Lankan Rupee
 United States Dollar
 Others (Please specify)

Gross total**b. Movements in impairment during the year**

In Rupees Million	Bank		Group	
	20XX	20XX	20XX	20XX
Stage 1				
Opening balance as at DD MM YY				
Charge/(Write back) to income statement				
Write-off during the year				
Other movements				
Closing balance at DD MM YY				
Stage 2				
Opening balance as at DD MM YY				
Charge/(Write back) to income statement				
Write-off during the year				
Other movements				
Closing balance at DD MM YY				
Stage 3				
Opening balance as at DD MM YY				
Charge/(Write back) to income statement				
Write-off during the year				
Other movements				
Closing balance at DD MM YY				

24 Investments in Subsidiaries

In Rupees Million	Bank	
	20XX	20XX
Quoted equity investments		
Unquoted equity investments		
(Less): Impairment		
Net total		

Note: Please provide details of subsidiaries separately.

a. Movements in Impairment during the Year

In Rupees Million	Bank	
	20XX	20XX
Opening balance at DD MM YY		

Charge/(Write back) to income statement
 Net write-off during the year
 Other movements

Closing balance at DD MM YY

25 Investments in Associates and Joint Ventures		Bank	Group	
In Rupees Million		20XX	20XX	20XX
Associates				
Unquoted equity investments				
Quoted equity investments				
(Less): Impairment				
Sub total				
Joint Ventures				
Unquoted equity investments				
Quoted equity investments				
(Less): Impairment				
Sub total				
Total				

Note: Please provide details of associates and joint ventures separately.

a. Movements in Impairment during the Year		Bank	Group	
In Rupees Million		20XX	20XX	20XX
Associates				
Opening balance at DD MM YY				
Charge/(Write back) to income statement				
Net write-off during the year				
Other movements				
Closing balance at DD MM YY				
Joint Ventures				
Opening balance at DD MM YY				
Charge/(Write back) to income statement				
Net write-off during the year				
Other movements				
Closing balance at DD MM YY				

26 Property, Plant and Equipment						
a. Property, Plant and Equipment -Bank						
Bank 20XX						
In Rupees Million	Land and Buildings	Leasold Properties	Computer Hardware	Computer Software	Office Equipment, Furniture and Fittings	Others
20XX (Current year)						Total

Cost/fair value

Opening balance at DD MM YY

Additions

Disposals

Exchange rate variance

Adjustments

Closing balance at DD MM YY

(Less): Accumulated depreciation

Opening balance at DD MM YY

Charge for the year

Additions

Disposals

Exchange rate variance

Adjustments

Closing balance at DD MM YY

(Less): Impairment

Net book value at DD MM YY

Market value at DD MM YY

20XX (Previous year)

Cost/fair value

Opening balance at DD MM YY

Additions

Disposals

Exchange rate variance

Adjustments

Closing balance at DD MM YY

(Less): Accumulated depreciation

Opening balance at DD MM YY

Charge for the year

Additions

Disposals

Exchange rate variance

Adjustments

Closing balance at DD MM YY

(Less): Impairment

Net book Value at DD MM YY

Market Value at DD MM YY

b. Property, Plant and Equipment - Group (as per 26(a) above)

c. Movements in Impairment during the Year

In Rupees Million	Bank	Group		
	20XX	20XX	20XX	20XX
Opening balance at DD MM YY				
Charge/(Write back) to income statement				
Net write-off during the year				
Exchange rate variance and other adjustments				
Closing balance at DD MM YY				

27 Investment Properties**a. Investment Properties at Cost/Fair Value**

In Rupees Million	Bank	Group		
	20XX	20XX	20XX	20XX
Cost/fair value				
Opening balance at DD MM YY				
Additions				
Disposals				
Exchange rate variance				
Adjustments				
Closing balance at DD MM YY				
(Less): Accumulated depreciation				
Opening balance at DD MM YY				
Charge for the year				
Additions				
Disposals				
Exchange rate variance				
Adjustments				
Closing balance at DD MM YY				
(Less): Impairment				
Net book value at DD MM YY				
Market value at DD MM YY				

b. Movements in Impairment During the Year

In Rupees Million	Bank	Group		
	20XX	20XX	20XX	20XX
Opening balance at DD MM YY				
Charge/ (Write back) to income statement				
Net write-off during the year				
Exchange rate variance and other adjustments				
Closing balance at DD MM YY				

28 Goodwill and Intangible Assets

In Rupees Million	Bank	Group		
	20XX	20XX	20XX	20XX
Goodwill				
Opening balance DD MM YY				
Adjustments				
(Less): Impairment				
Sub-total (closing balance at DD MM YY)				
Other Intangible Assets				
Opening balance at DD MM YY				
Adjustments				
(Less): Impairment				
Sub-total (closing balance at DD MM YY)				
Total				

29 Deferred Tax Assets/(Liabilities)

In Rupees Million	Bank	Group		
	20XX	20XX	20XX	20XX
Opening balance DD MM YYYY				
Charge for the year recognized in				
- profit and loss				
- other comprehensive income				
Closing balance DD MM YYYY				

30 Other Assets

In Rupees Million	Bank	Group		
	20XX	20XX	20XX	20XX
Cost				
Receivables				
Deposits and prepayments				
Sundry debtors				
Others (Please specify)				
Total				

31 Due to Banks

In Rupees Million	Bank	Group		
	20XX	20XX	20XX	20XX
Borrowings				
Securities sold under repurchase (repo) agreements				
Others (Please specify)				
Total				

32 Derivative Financial Instruments

In Rupees Million	Bank	Group		
	20XX	20XX	20XX	20XX
Interest rate derivatives				
Interest rate swaps				
Interest rate options				
Others (Please specify)				
Foreign exchange derivatives				
Currency swaps				
Forward foreign exchange contracts				
Others (Please specify)				
Others (Please specify)				
Total				

33 Financial Liabilities Recognized Through Profit or Loss

In Rupees Million	Bank	Group		
	20XX	20XX	20XX	20XX
Measured at fair value				
Debt securities				
Due to non-bank customers				
Other financial liabilities				
Sub total				
Designated at fair value				
Debt securities				
Due to non-bank customers				
Other financial liabilities				
Sub total				
Total				

34 Financial Liabilities at Amortised Cost

In Rupees Million	Bank	Group		
	20XX	20XX	20XX	20XX
Due to depositors				
Debt securities issued by the bank				
Securities sold under repurchase (repo) agreements				
Others (Please specify)				
Total				

a. Analysis of Amount Due to Depositors

In Rupees Million	Bank	Group		
	20XX	20XX	20XX	20XX
By product				
Demand deposits (current accounts)				

Savings deposits
 Fixed deposits
 Other deposits (Please specify)

Total

By currency
 Sri Lanka Rupee
 United States Dollar
 Great Britain Pound
 Others (Please specify)

Total**35 Debt Securities Issued**

In Rupees Million	Bank		Group	
	20XX	20XX	20XX	20XX
Issued by the bank				
Issued by other subsidiaries				
Total				
Due within 1 year				
Due after 1 year				
Total				

a. Details of Debt Securities Issued

Type	Face Value In Rupees Millions	Interest Rate and Repayment Terms	Issue Date	Maturity Date	Bank		Group	
					20XX	20XX	20XX	20XX
Issued by the bank								

Issued by the bank

- (i)
- (ii)

Sub total

Issued by other subsidiaries

- (i)
- (ii)

Sub total

Total**36 Retirement Benefit Obligations**

In Rupees Million	Bank		Group	
	20XX	20XX	20XX	20XX
Present value of defined benefit obligation				
Less: Fair value of plan assets				
Total				

37 Current Tax Liabilities

In Rupees Million	Bank		Group	
	20XX	20XX	20XX	20XX
Opening balance DD MM YYYY				
Charge for the year				
Closing balance DD MM YYYY				

38 Other Provisions

In Rupees Million	Bank		Group	
	20XX	20XX	20XX	20XX
Please specify				
Total				

39 Other Liabilities

In Rupees Million	Bank		Group	
	20XX	20XX	20XX	20XX
Sundry creditors				
Interest payable				
Impairment in respect of off-balance sheet credit exposures (Note 10)				
Other payables				
Total				

40 Due to Subsidiaries

In Rupees Million	Bank		Group	
	20XX	20XX	20XX	20XX
Please specify				
Total				

41 Stated Capital/Assigned Capital

In Rupees Million	Bank		Group	
	20XX	20XX	20XX	20XX
Please specify				
Total				

42 Statutory Reserve Fund

In Rupees Million	Bank		Group	
	20XX	20XX	20XX	20XX
Opening balance at DD MM YY				
Transfers during the period				
Closing balance at DD MM YY				

43 Retained Earnings

In Rupees Million	Bank	Group		
	20XX	20XX	20XX	20XX
Opening balance at DD MM YY				
Profit for the year				
Transfers to other reserves				
Dividend				
Closing balance at DD MM YY				

44 Other Reserves**a. Bank - Current year (20XX)**

In Rupees Million	Opening balance at DD/ MM/ YY	Movement/ transfers	Closing balance at DD/ MM /YY
General reserve			
Revaluation reserve			
Cash flow hedge reserve			
Foreign currency translation reserve			
OCI reserve			
Others (please specify)			
Total			

b. Bank – Previous Year (20XX)

In Rupees Million	Opening balance at DD/ MM /YY	Movement/ transfers	Closing balance at DD /MM/ YY
General reserve			
Revaluation reserve			
Cash flow hedge reserve			
Foreign currency translation reserve			
OCI reserve			
Others (please specify)			
Total			

c. Group - Current Year (20XX) (as per 44(a) above)**d. Group - Previous Year (20XX) (as per 44(b) above)**

45 Non-controlling Interests

In Rupees Million	Group 20XX	20XX
Please specify		

Total**46 Contingent Liabilities and Commitments**

In Rupees Million	Bank 20XX	Group 20XX	20XX	20XX
Guarantees				
Bonds				
Letters of credit				
Other contingent items				
Undrawn loan commitments				
Others (Please specify)				
Total				

a. Movements in Impairment during the Year

In Rupees Million	Bank 20XX	Group 20XX	20XX	20XX
Opening balance at DD MM YY				
Charge/ (Write back) to income statement				
Net write-off during the year				
Exchange rate variance and other adjustments				
Closing balance at DD MM YY				

47 Related Party Disclosures

In Rupees Million	Bank 20XX	Group 20XX	20XX	20XX
Please specify details				

48 Net Assets Value per Ordinary Share

In Rupees Million	Bank 20XX	Group 20XX	20XX	20XX
Please specify				

49 Other Disclosure Requirements

While complying with the disclosure requirements of all applicable Sri Lanka Accounting Standards, the following minimum disclosure requirements are applicable for all licensed banks on standalone basis and on consolidated basis and shall be disclosed either on financial statements or on the notes.

1. Information about the Significance of Financial Instruments for Financial Position and Performance

1.1 Statement of Financial Position

- 1.1.1 Disclosures on categories of financial assets and financial liabilities (refer notes to the financial statements).
- 1.1.2 Other disclosures
- (i) Special disclosures about financial assets and financial liabilities designated to be measured at fair value through profit or loss, including disclosures about credit risk and market risk, changes in fair values attributable to these risks and the methods of measurement.
 - (ii) Reclassifications of financial instruments from one category to another.
 - (iii) Information about financial assets pledged as collateral and about financial or non-financial assets held as collateral.
 - (iv) Reconciliation of the impairment allowance account for credit losses by class of financial assets.
 - (v) Information about compound financial instruments with multiple embedded derivatives.
 - (vi) Breaches of terms of loan agreements.

1.2 Statement of Comprehensive Income

- 1.2.1 Disclosures on items of income, expense, gains and losses (refer notes to the financial statements).
- 1.2.2 Other disclosures:
- (i) Total interest income and total interest expense for those financial instruments that are not measured at fair value through profit and loss.
 - (ii) Fee income and expense.
 - (iii) Amount of impairment losses by class of financial assets.
 - (iv) Interest income on impaired financial assets.

1.3 Other Disclosures

1.3.1 Accounting policies for financial instruments

1.3.2 Financial liabilities designated as at FVTPL

- (i) If a bank is presenting the effects of changes in that financial liability's credit risk in other comprehensive income (OCI):
 - any transfers of the cumulative gain/loss within equity during the period, including the reasons for the transfers;
 - if the liability is derecognised during the period, then the amount (if any) presented in OCI that was realised at derecognition;
 - detailed description of the methodologies used to determine whether presenting the effects of changes in a liability's credit risk in OCI would create or enlarge an accounting mismatch in profit or loss; and
- (ii) Detailed description, if the effects of changes in a liability's credit risk are presented in profit or loss.

1.3.3 Investments in equity instruments designated as at FVOCI

- (i) Details of equity instruments that have been designated as at FVOCI and the reasons for the designation;
- (ii) Fair value of each investment at the reporting date;
- (iii) Dividends recognised during the period, separately for investments derecognised during the reporting period and those held at the reporting date;
- (iv) Any transfers of the cumulative gain or loss within equity during the period and the reasons for those transfers;
- (v) If investments in equity instruments measured at FVOCI are derecognized during the reporting period,
 - reasons for disposing of the investments;
 - fair value of the investments at the date of derecognition; and
 - the cumulative gain or loss on disposal.

1.3.4 Reclassifications of financial assets

- (i) For all reclassifications of financial assets in the current or previous reporting period:
 - date of reclassification;
 - detailed explanation of the change in the business model and a qualitative description of its effect on the financial statements; and
 - the amount reclassified into and out of each category.
- (ii) For reclassifications from FVTPL to amortised cost or FVOCI:
 - the effective interest rate (EIR) determined on the date of reclassification; and
 - the interest revenue recognised.
- (iii) For reclassifications from FVOCI to amortised cost, or from FVTPL to amortised cost or FVOCI:
 - the fair value of the financial assets at the reporting date; and
 - the fair value gain or loss that would have been recognised in profit or loss or OCI during the reporting period if the financial assets had not been reclassified.

1.3.5 Information on hedge accounting

1.3.6 Information about the fair values of each class of financial asset and financial liability, along with:

- (i) Comparable carrying amounts.
- (ii) Description of how fair value was determined.
- (iii) The level of inputs used in determining fair value.
- (iv) Reconciliations of movements between levels of fair value measurement hierarchy, additional disclosures for financial instruments for which fair value is determined using level 3 inputs.
- (v) Information if fair value cannot be reliably measured.

2. Information about the Nature and Extent of Risks arising from Financial Instruments

2.1 Qualitative Disclosures

- 2.1.1 Risk exposures for each type of financial instrument
- 2.1.2 Management's objectives, policies, and processes for managing those risks
- 2.1.3 Changes from the prior period

2.2 Quantitative Disclosures

- 2.2.1 Summary of quantitative data about exposure to each risk at the reporting date.
- 2.2.2 Disclosures about credit risk, liquidity risk, market risk, operational risk, interest rate risk and how these risks are managed.

(i) **Credit Risk**

- (a) Maximum amount of exposure (before deducting the value of collateral), description of collateral, information about credit quality of financial assets that are neither past due nor impaired and information about credit quality of financial assets.
- (b) For financial assets that are past due or impaired, disclosures on age, factors considered in determining as impaired and the description of collateral on each class of financial asset.
- (c) Information about collateral or other credit enhancements obtained or called.
- (d) Credit risk management practices:
 - Information about credit risk management practices and how they relate to the recognition and measurement of expected credit losses (ECL), including the methods, assumptions and information used to measure ECL.
 - Quantitative and qualitative information to evaluate the amounts in the financial statements arising from ECL, including changes and the reasons for those changes.
 - How the bank determines whether the credit risk of financial instruments has increased significantly since initial recognition, including whether and how financial instruments are considered to have low credit risk, including the classes of financial instruments to which the low credit risk exception has been applied; and the presumption that financial assets with contractual payments more than 30 days past due have a significant increase in credit risk has been rebutted;
 - The bank's definitions of default for different financial instruments, including the reasons for selecting those definitions;
 - How instruments are grouped if ECL are measured on a collective basis;
 - How the bank determines that financial assets are credit-impaired;
 - The bank's write-off policy, including the indicators that there is no reasonable expectation of recovery; and
 - How the modification requirements have been applied, including how the bank determines whether the credit risk of a financial asset that has been modified while subject to a lifetime ECL allowance has improved to the extent that the loss allowance reverts to being measured at an amount equal to 12-month ECL and monitors the extent to which the loss allowance on those assets subsequently reverts to being measured at an amount equal to lifetime ECL.
- (e) ECL calculations
 - Basis of the inputs, assumptions and the estimation techniques used when,
 - estimating 12-month and lifetime ECL;
 - determining whether the credit risk of financial instruments has increased significantly since initial recognition; and
 - determining whether financial assets are credit-impaired.

- How forward-looking information has been incorporated into the determination of ECL, including the use of macro-economic information; and
 - changes in estimation techniques or significant assumptions made during the reporting period and the reasons for those changes.
- (f) Amounts arising from ECL
- Provide reconciliation for each class of financial instrument [Financial assets measured at AC, Financial assets mandatorily measured at FVOCI, Loan commitments when there is an obligation to extend credit (except those measured at Fair Value through Profit or Loss), Financial guarantee contracts (except those measured at Fair Value through Profit or Loss), Lease receivables within the scope of SLFRS 16: Leases, Contract assets within the scope of SLFRS 15: Revenue from contracts with customers etc...) of the opening balance to the closing balance of the impairment loss allowance.
 - Explain the reasons for changes in the loss allowances in the reconciliation.
- (g) Collaterals
- Amount that best represents the bank's maximum exposure to credit risk at the reporting date, without taking account of any collateral held or other credit enhancements;
 - Narrative description of collateral held as security and other credit enhancements (except for lease receivables), including:
 - discussion on the nature and quality of the collaterals held;
 - explanation of any significant changes in quality as a result of a deterioration or changes in the bank's collateral policies during the reporting period;
 - information about financial instruments for which the bank has not recognised a loss allowance because of the collateral;
 - quantitative information about the collateral held as security and other credit enhancements;
 - information about the fair value of the collateral and other credit enhancements, or to quantify the exact value of the collateral that was included in the calculation of ECL.
- (h) Written-off assets
- Contractual amount outstanding of financial assets written off during the reporting period that are still subject to enforcement activity.
- (i) For other disclosures, refer Pillar III disclosures of the Banking Act Directions No. 01 of 2016 on Capital Requirements under Basel III for Licensed Banks.
- (ii) **Liquidity Risk**
- (a) A maturity analysis of financial assets and liabilities.
 - (b) Description of approach to risk management.
 - (c) For other disclosures, refer Pillar III disclosures of the Banking Act Directions No. 01 of 2016 on Capital Requirements under Basel III for Licensed Banks.
- (iii) **Market Risk**
- (a) A sensitivity analysis of each type of market risk to which the bank is exposed.

- (b) Additional information, if the sensitivity analysis is not representative of the bank's risk exposure.

- (c) For other disclosures, refer Pillar III disclosures of the Banking Act Directions No. 01 of 2016 on Capital Requirements under Basel III for Licensed Banks.

(iv) Operational Risk

For other disclosures, refer Pillar III disclosures of the Banking Act Directions No. 01 of 2016 on Capital Requirements under Basel III for Licensed Banks.

(v) Equity risk in the Banking Book

(a) Qualitative disclosures

- Differentiation between holdings on which capital gains are expected and those taken under other objectives including for relationship and strategic reasons.
- Discussion of important policies covering the valuation and accounting of equity holdings in the banking book.

(b) Quantitative disclosures

- Value disclosed in the statement of financial position of investments, as well as the fair value of those investments; for quoted securities, a comparison to publicly quoted share values where the share price is materially different from fair value.
- The types and nature of investments
- The cumulative realised gains/(losses) arising from sales and liquidations in the reporting period.

(vi) Interest Rate Risk in the Banking Book

(a) Qualitative disclosures

Nature of interest rate risk in the banking book (IRRBB) and key assumptions

(b) Quantitative disclosures

The increase/(decline) in earnings or economic value (or relevant measure used by management) for upward and downward rate shocks according to management's method for measuring IRRBB, broken down by currency (as relevant).

2.2.3 Information on concentrations of risk

3. Other Disclosures

3.1 Capital - Refer Pillar III disclosures of the Banking Act Directions No. 01 of 2016 on Capital Requirements under Basel III for Licensed Banks.

..... (NAME OF THE BANK)
SELECTED PERFORMANCE INDICATORS/KEY FINANCIAL DATA
AS AT (Based on Regulatory Reporting)

Item	Current Period	Previous Period
	DD/MM/YY	DD/MM/YY
Regulatory Capital Adequacy (LKR in Millions) Common Equity Tier 1 Tier 1 Capital Total Regulatory Capital		
Regulatory Capital Ratios (%) Common Equity Tier 1 Capital (%) (Minimum Requirement :....) Tier 1 Capital Ratio (%) (Minimum Requirement :...) Total Capital Ratio (%) (Minimum Requirement :)		
Basel III Leverage Ratio (Minimum Requirement : 3%)		
Regulatory Liquidity Requirement Liquidity Coverage Ratio (%) (Minimum Requirement : 100%) -Rupee (%) -All Currency (%) Net Stable Funding Ratio (%) - (Minimum Requirement : 100%)		
Assets Quality Impaired Loans (Stage 3) to Total Loans, Ratio (%)* Impairment (Stage 3) to Stage 3 Loans, Ratio (%)*		
Income & Profitability Net Interest Margin (%) Return on Assets (before Tax) (%) Return on Equity (%) Cost to Income Ratio (%)		
Memorandum Information Credit Rating Number of Employees Number of Branches		

* Including Undrawn Portion of Credit

CERTIFICATION:

We, the undersigned, being the Chief Executive Officer and the Chief Financial Officer of..... Bank jointly certify that:

- (a) the above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka;

(Name)
(Sgd.) Chief Executive Officer
Date: DD/MM/YY

(Name)
(Sgd.) Chief Financial Officer
Date: DD/MM/YY