

NATIONAL SAVINGS BANK

FINANCIAL STATEMENTS

AAA(Ika) to be rated AAA

For the nine months ended 30th September, 2016

INCOME STATEMENT												
Bank Group												
For the nine months ended 30th September 2016	2016 Rs. '000	2015 Rs. '000	2016 Rs. '000	2015 Rs. '000								
Income	63,826,503	58,956,722	64,382,162	59,376,460								
Interest income Interest expenses	62,997,058 (43,528,879)	58,445,962 (37,883,821)	63,520,215 (43,882,358)	58,884,575 (38,130,383)								
Net interest income Fee and commission income Fee and commission expenses	19,468,179 454,713 (105,269)	20,562,141 321,089 (74,402)	19,637,857 455,462 (106,936)	20,754,192 322,310 (75,616)								
Net fee and commission income Net gain/(loss) from trading Net gain/(loss) from financial instruments designated at fair value through profit or loss	349,444 309,445	246,687 (282)	348,526 357,426	246,694 (4,573)								
Net gain/(loss) from financial investments Other operating income (net)	40,923 24,363	22,759 167,194	40,923 8,135	22,759 151,389								
Total operating income Impairment for loans and other losses Individual impairment Collective impairment	20,192,354	20,998,499	20,392,867	21,170,461 (2,134,425)								
Net operating income Personnel expenses Depreciation and amortization Other expenses	20,354,310 (5,038,582) (246,347) (2,767,329)	18,864,074 (4,602,165) (227,338) (3,151,609)	20,554,823 (5,060,431) (246,816) (2,757,384)	19,036,036 (4,620,353) (227,551) (3,126,527)								
Operating profit/(loss) before Value Added Tax (VAT) and Nation Building Tax (NBT) Value Added Tax on financial services Nation Building Tax on financial services	12,302,053 (1,822,361) (301,396)	10,882,962 (1,494,445) (271,717)	12,490,193 (1,847,809) (305,316)	11,061,605 (1,515,210) (276,106)								
Operating profit/(loss) after Value Added Tax (VAT) and Nation Building Tax (NBT) Share of profits of associates and joint ventures	10,178,296	9,116,800	10,337,068	9,270,289								
Profit/(loss) before tax Income tax expenses	10,178,296 (2,816,517)	9,116,800 (3,520,157)	10,337,068 (2,873,817)	9,270,289 (3,574,265)								
Profit/(loss) for the period	7,361,779	5,596,643	7,463,251	5,696,024								
Profit attributable to: Equity holders of the Bank Non-controlling interests	7,361,779	5,596,643 -	7,463,251	5,696,024								
Earnings per share on profit Earnings per ordinary share - Basic (Rs.) Earnings per ordinary share - Diluted (Rs.)	23.01 23.01	17.49 17.49	23.32 23.32	17.80 17.80								
STATEMENT OF CO												
Bank Group												

]	Bank	Group			
For the nine months ended 30th September 2016	2016 Rs. '000	2015 Rs. '000	2016 Rs. '000	2015 Rs. '000		
Profit for the period	7,361,779	5,596,643	7,463,251	5,696,024		
Other comprehensive income, net of taxes						
Other comprehensive income to be reclassified to Income Statement						
Net gains/(losses) on cash flow hedges	(413,412)	134,663	(413,412)	134,663		
Gains/(losses) on re-measuring available-for-sale financial assets Fair value gains transferred to the Income Statement on disposal	(151,279)	43,199	(211,616)	(145,229)		
of available-for-sale financial assets	46,952	(20,036)	46,952	(20,036)		
Total other comprehensive income to be reclassified to Income Statement	(517,739)	157,826	(578,076)	(30,602)		
Other comprehensive income not to be reclassified to Income Statement						
Net gains/(losses) on revaluation of Property, Plant and Equipment	-	-	-	-		
Actuarial gains/(losses) on retirement benefit plans	-	-	582	-		
Total other comprehensive income not to be reclassified to Income Statement	-	-	582	-		
Other comprehensive income for the period, net of taxes	(517,739)	157,826	(577,494)	(30,602)		
Total comprehensive income for the period	6,844,040	5,754,468	6,885,757	5,665,421		
Attributable to:						
Equity holders	6,844,040	5,754,468	6,885,757	5,665,421		
Explanatory Notes :-						
4 779 1		111 2 6.1 1		2015		

- There are no changes to the accounting policies and methods of computation since the publication of the annual accounts for the year 2015.
 There are no material events taken place after the reporting period, which requires adjustment or disclosure in this Financial Statements.
- There are no material events taken place after the reporting period, which requires adjustment or disclosure in this Financial Statements.
 The comparable information is re-classified as wherever necessary to compare with the current year's classification in order to provide a better presentation.

STATEMENT OF 1						
	As at	ank As at	As at	Group As at As at		
	30.09.2016 Rs. '000	31.12.2015 Rs. '000 Audited	30.09.2016 Rs. '000	31.12.2015 Rs. '000 Audited		
Assets						
Cash and cash equivalents	6,348,123	3,240,253	6,351,147	3,247,469		
Balances with central banks	-	-	604	729		
Placements with banks	15,548,081	12,626,509	15,548,081	12,626,509		
Derivative financial instruments	3,136,768	3,735,284	3,136,768	3,735,284		
Other financial assets held-for-trading	18,655,919	13,542,721	23,778,937	17,804,872		
Financial assets designated at fair value through profit or loss	-	-	-	-		
Loans and receivables to banks	29,075,105	23,717,823	29,081,706	23,735,825		
Loans and receivables to other customers	274,059,186	248,032,842	274,069,510	248,037,737		
Financial investments - Available-for-sale	4,281,439	4,385,767	6,200,439	6,407,037		
Financial investments - Held-to-maturity	505,102,646	515,302,705	505,989,353	517,514,189		
Investments in subsidiaries	150,000	150,000	-	-		
Property, plant and equipment	7,062,663	6,967,070	7,064,417	6,969,292		
Intangible assets	149,507	57,857	149,507	57,857		
Deferred tax assets	-	-	392	228		
Other assets	22,889,188	16,320,181	22,995,362	16,347,180		
Total assets	886,458,626	848,079,011	894,366,226	856,484,208		
Liabilities						
Due to banks	147,198	75,093	1,284,036	110,196		
Derivative financial instruments	346,541	-	346,541	-		
Due to other customers	638,238,953	595,775,709	638,238,953	595,775,709		
Other borrowings	205,456,292	207,025,525	210,501,535	213,703,431		
Current tax liabilities	-	-	71,992	45,477		
Deferred tax liabilities	408,998	504,423	408,998	504,423		
Other liabilities	11,801,622	12,274,434	11,834,163	12,286,296		
Total liabilities	856,399,604	815,655,184	862,686,219	822,425,532		
Equity						
Stated capital/Assigned capital	3,200,000	3,200,000	3,200,000	3,200,000		
Statutory reserve fund	2,194,817	2,047,581	2,194,817	2,047,581		
Other reserves	24,664,205	27,176,246	26,285,190	28,811,095		
Total shareholders' equity	30,059,022	32,423,827	31,680,007	34,058,676		
Total equity	30,059,022	32,423,827	31,680,007	34,058,676		
Total equity and liabilities	886,458,626	848,079,011	894,366,226	856,484,208		
Contingent liabilities and commitments	34,220,937	34,930,089	34,220,937	34,930,089		
Memorandum Information						
Number of Employees (Nos.)	4,165	3,636				
Number of Branches (Nos.)	250	245				

		STATEMEN	T OF CHANGE	ES IN EQUITY -	BANK			
								In Rupees Thousand
For the nine months ended 30.09.2015	Stated Capital/ Assigned Capital	Revaluation Reserve	Statutory Reserve Fund	Available for Sale Reserve	Cash Flow Hedging Reserve	Retained Earnings	Other Reserves	Total Equity
Ralance as at 1st January 2015 Net profit for the period Other comprehensive income net of tax Transfers to unclaimed deposits reserve Contribution to the consolidated fund/Dividend Contribution to national insurance trust fund Transfers during the period	3,200,000 - - - - - -	2,065,446 - - - - - -	1,874,135 - - - - - - 111,933	1,199,419 23,163 - - -	(5,504)	5,596,643 - (2,050,000) (55,966) (3,490,677)	13,866,361 - (2,796) - 3,378,744	22,219,861 5,596,643 157,826 (2,796) (2,050,000) (55,966)
Balance as at 30th September 2015	3,200,000	2,065,446	1,986,068	1,222,582	129,159	-	17,262,310	25,865,565
For the nine months ended 30.09.2016								
Balance as at 1st January 2016 Net profit for the period Other comprehensive income net of tax Transfers to unclaimed deposits reserve Contribution to the consolidated fund/Dividend Contribution to national insurance trust fund Transfers during the period	3,200,000 - - - - -	3,296,565	2,047,581 - - - - - - 147,236	1,631,862 (104,327)	139,106 (413,412) - - -	7,361,779 - - (9,019,500) (73,618) 1,731,339	22,108,709 (115,727) (1,878,573)	32,423,827 7,361,779 (517,739) (115,727) (9,019,500) (73,618)
Balance as at 30th September 2016	3,200,000	3,296,565	2,194,817	1,527,535	(274,306)	-	20,114,411	30,059,022

Note: Amounts stated are in net of impairment and depreciation.

Balance as at 30th September 2016	3,200,000	3,296,565	2,194,817	1,527,535	(274,306)	-	20,114,411	30,059,022				
STATEMENT OF CHANGES IN EQUITY - GROUP												
For the nine months ended 30.09.2015	Stated Capital/ Assigned Capital	Revaluation Reserve	Statutory Reserve Fund	Available for Sale Reserve	Cash Flow Hedging Reserve	Retained Earnings	Other Reserves	Total Equity				
Balance as at 1st January 2015 Net profit for the period Other comprehensive income net of tax Transfers to unclaimed deposits reserve Contribution to the consolidated fund/Dividend Contribution to national insurance trust fund Transfers during the period	3,200,000	2,065,446 - - - - - -	1,874,135 - - - - - - - - - - - - - - - - - - -	1,199,419 - (165,265) - - -	(5,504) - 134,663 - - - -	5,696,024 - (2,051,600) (55,966) (3,588,457)	15,541,616 - (2,796) - 3,476,525	23,875,116 5,696,024 (30,602) (2,796) (2,051,600) (55,966)				
Balance as at 30th September 2015	3,200,000	2,065,446	1,986,068	1,034,154	129,159	-	19,015,345	27,430,171				
For the nine months ended 30.09.2016												
Balance as at 1st January 2016 Prior year adjustment Net profit for the period Other comprehensive income net of tax Transfers to unclaimed deposits reserve Contribution to the consolidated fund/Dividend Contribution to national insurance trust fund Transfers during the period	3,200,000	3,296,565 - - - - - - -	2,047,581 - - - - - - - 147,236	1,452,761 - - (164,664) - - -	139,106 - - (413,412) - - -	(53,931) 7,463,251 582 - (9,021,150) (73,618) 1,684,866	23,922,660 - - - (115,727) - - (1,832,102)	34,058,676 (53,931) 7,463,251 (577,494) (115,727) (9,021,150) (73,618)				
Balance as at 30th September 2016	3,200,000	3,296,565	2,194,817	1,288,097	(274,306)	-	21,974,831	31,680,007				



8,276,470

638,238,953

7,373,383

595,775,709

8,276,470

638,238,953

Sub total

Total

NATIONAL SAVINGS BANK

AAA(Ika)

First Sri Lankan Bank to be rated AAA

FINANCIAL STATEMENTS

For the nine months ended 30th September, 2016

ANALYSIS OF FINAN	CIAL IN	STRUMEN	NTS BY N	MEASUR	EMENT	BASIS	- BANK	ANALYSIS OF FINANC	CIAL INS	STRUMEN	ΓS BY I	MEASURI	EMENT I	BASIS -	GROUP
a. Bank - as at 30.09.2016 In Rupees Thousand	Held for	Designated at	Held to	Amortised	Available	Hedging	Total	c. Group - as at 30.09.2016 In Rupees Thousand	Held for	Designated at	Held to	Amortised	Available	Hedging	Total
in Rupees Thousand	Trading	Fair value	Maturity	Cost	for Sale	neaging	Total	In Rupees I nousand	Trading	Fair value	Maturity		for Sale	neuging	Total
ASSETS Cash and cash equivalents	_	_	_	6,348,123	_	_	6,348,123	ASSETS Cash and cash equivalents	-	_	_	6,351,147	_	_	6,351,147
Balances with central banks Placement with banks	-	-	-	15,548,081	-	-	15,548,081	Balances with central banks Placement with banks	-	-	-	604 15,548,081	-	-	604 15,548,081
Derivative financial instruments Other financial assets held for trading	18,655,919	-	-	-	-	3,136,768	3,136,768 18,655,919	Derivative financial instruments Other financial assets held for trading	23,778,937	-	-	-	-	3,136,768	3,136,768 23,778,937
Other financial assets at fair value through profit or loss	-	-	-	-	-	-	-	Other financial assets at fair value through profit or loss	-	-	-	-	-	-	-
Loans and receivable to banks Loans and receivable to other customers	-	-	-	29,075,105 274,059,186	-	-	29,075,105 274,059,186	Loans and receivable to banks Loans and receivable to other customers	-	-	-	29,081,706 274,069,510	-	-	29,081,706 274,069,510
Financial investments Total financial assets	18,655,919		505,102,646 505,102,646	325,030,495	4,281,439 4,281,439	3,136,768	509,384,085 856,207,267	Financial investments Total financial assets	23,778,937		505,989,353 5 05,989,353	325,051,048	6,200,439 6,200,439	3,136,768	512,189,793 864,156,545
In Rupees Thousand	10,033,717		Held for	Designated	Amortised	Hedging	Total	In Rupees Thousand	23,116,731		Held for	Designated	Amortised	Hedging	Total
LIABILITIES			Trading	at Fair value	Cost			LIABILITIES			Trading	at Fair value	Cost		
Due to banks Derivative financial instruments			-	-	147,198	346,541	147,198 346,541	Due to banks Derivative financial instruments			-	-	1,284,036	346,541	1,284,036 346,541
Other financial liabilities at fair value through profit or loss			_	_	_	-	-	Other financial liabilities at fair value through profit or loss			_	_	_	-	-
Due to other customers Other borrowings			-	-	638,238,953 205,456,292	-	638,238,953 205,456,292	Due to other customers Other borrowings			-	-	638,238,953 210,501,535	-	638,238,953 210,501,535
Debt securities issued Total financial liabilities			-	-	843,842,443	346,541	844,188,984	Debt securities issued Total financial liabilities			-	-	950 024 524	346,541	850,371,065
b. Bank - as at 31.12.2015 (Audited	l)		-	-	043,042,443	340,341	044,100,904	d. Group - as at 31.12.2015 (Audited))		-	<u> </u>	850,024,524	340,341	850,571,005
In Rupees Thousand	Held for Trading	Designated at Fair value	Held to Maturity	Amortised Cost	Available for Sale	Hedging	Total	In Rupees Thousand	Held for Trading	Designated at Fair value	Held to Maturity		Available for Sale	Hedging	Total
ASSETS	Truding	Tun varue	Maturity		Tor Built			ASSETS Coch and each equivalents	Truumg	Tun vuiuc	- Water Ry		Tor Sure		2 247 460
Cash and cash equivalents Balances with central banks	-	-	-	3,240,253	-	-	3,240,253	Cash and cash equivalents Balances with central banks Placement with banks	-	-	-	3,247,469 729 12,626,509	-	-	3,247,469 729
Placement with banks Derivative financial instruments	-	-	-	12,626,509	-	3,735,284	12,626,509 3,735,284	Derivative financial instruments Other financial assets held for trading	17,804,872	-	-	12,020,309	-	3,735,284	12,626,509 3,735,284 17,804,872
Other financial assets held for trading Other financial assets at fair value	13,542,721	-	-	-	-	-	13,542,721	Other financial assets at fair value through profit or loss	17,004,072	-	-	-	-	_	17,004,072
through profit or loss Loans and receivable to banks	- -	-	-	23,717,823	-	-	23,717,823	Loans and receivable to banks Loans and receivable to other customers	-	-	-	23,735,825 248,037,737	-	-	23,735,825 248,037,737
Loans and receivable to other customers Financial investments	-		515,302,705	248,032,842	4,385,767	-	248,032,842 519,688,472	Financial investments	17 004 073		517,514,189	-	6,407,037	- 2 725 294	523,921,226
Total financial assets In Rupees Thousand	13,542,721	- 5		287,617,427 Designated	4,385,767 Amortised	3,735,284 Hedging	824,583,904 Total	Total financial assets In Rupees Thousand	17,804,872	- :	17,514,189 Held for		6,407,037 Amortised	3,735,284 Hedging	833,109,651 Total
				at Fair value	Cost		Total	·			1	at Fair value	Cost	Treaging	Total
LIABILITIES Due to banks			-	-	75,093	-	75,093	LIABILITIES Due to banks			-	-	110,196	-	110,196
Derivative financial instruments Other financial liabilities at fair value			-	-	-	-	-	Derivative financial instruments Other financial liabilities at fair value			-	-	-	-	-
through profit or loss Due to other customers			-		595,775,709	-	595,775,709	through profit or loss Due to other customers			-	-	595,775,709	-	595,775,709
Other borrowings Debt securities issued			-	-	207,025,525	-	207,025,525	Other borrowings Debt securities issued			-	- -	213,703,431	-	213,703,431
Total financial liabilities NO	TES TO	THE FINA	NCIAL		802,876,327 ENT	-	802,876,327	Total financial liabilities	CAS	SH FLOW S	STATE		809,589,336	-	809,589,336
01. Loans and Receivables to Other											Banl			Group	
In Rupees Thousand			Bank As at	As at	As	Group	As at				9.2016 .'000	30.09.2015 Rs.'000	30.09.20 Rs.'00		0.09.2015 Rs.'000
		30.0	09.2016	31.12.2015	30.09.	2016	31.12.2015	Cash flows from operating activities		10.15	0.207	0.446.000	40.005.0		
Gross loans and receivables (Less): Individual impairment		275,	738,043	251,125,051	275,74	8,367	251,129,946	Profit before tax Adjustment for:		10,17		9,116,800	10,337,0		9,270,289
Collective impairment (Note - a) Net loans and receivables including those		(1,	678,857)	(3,092,209)	(1,67	8,857)	(3,092,209)	Non-cash items included in profit before Change in operating assets Change in operating liabilities	ore tax		6,249 2,699)	2,754,457 (38,482,168) 29,171,468	816,7 (32,761,9 44,236,0	92) (30	2,754,670 6,120,292) 9,004,918
designated at fair value through profit o (Less): Loans and receivables designate	r loss	274,	059,186	248,032,842	274,06	9,510	248,037,737	Placement with banks	1	(2,92	1,572)	(125,915)	(2,921,5	72)	(125,915)
value through profit or loss	at fair		-	-		-	-	Contribution paid to defined benefit p Tax paid		(2,91	2,629) 1,942)	(615,186) (3,383,653)	(912,6 (2,996,8	23) (3	(615,186) 3,457,564)
Net loans and receivables (Note - b) Note - a. Movements in Individual and	d Collective Ir		059,186 ng the period	248,032,842 for Loans and	274,06 Receivables	<u> </u>	248,037,737 ustomers	Contribution paid to national insurance Dividends received from investment i			8,560) 4,850)	(72,533) (14,400)	(78,5	-	(72,533)
			Bank			Group		Net cash generated from operating activities Cash flows from investing activities	ivities	14,11	5,317	(1,651,130)	15,718,2	30	638,387
In Rupees Thousand			As at 09.2016	As at 31.12.2015	As 30.09.		As at 31.12.2015	Purchase of property, plant and equipmer Proceeds from the sale of property, plant			8,021) 2,228	(381,708)	(318,0		(382,064)
Individual impairment								Net (Increase)/Decrease in investment in Net purchase of intangible assets		-sale 4	1,949 6,098)	82,633 (5,422)	83,8 (116,0	82 (1	1,907,671) (5,415)
Opening balance Charge/(Write back) to Income States	ment		-	-	-		-	Decrease in unclaimed reserve fund Dividends received from investment in st	ubsidiorios	(11	5,727) 4,850	(2,796) 14,400	(115,7		(2,796)
Write-off during the period Other movements			-	<u>-</u>	-		<u>-</u>	Net cash (used in)/from investing activ			0,819)	(292,893)	(463,7	36) (2	2,297,946)
Closing balance Collective impairment			-	-			-	Cash flows from financing activities Contribution to consolidated fund/(Divide	end)		9,500)	(2,050,000)	(9,021,1	/	2,051,600)
Opening balance Charge/(Write back) to Income States	mant		.092,209 (161,956)	3,925,172 2,139,553		2,209 1,956)	3,925,172 2,139,553	Other borrowings Net cash from financial activities		(10,58		5,941,133 3,891,133	(3,201,8) (12,223,0)	46)	5,656,644 3,605,044
Other movements/Interest waive off	ment	(1,	251,396)	(2,972,516)	(1,251	,396)	(2,972,516)	Net increase/(decrease) in cash & cash Cash and cash equivalents at the beginning	ng of the year	3,16	5,765 5,160	1,947,110 1,836,444	3,031,4 3,173,1	05	1,945,485 1,840,544
Closing balance Total impairment			,678,857 ,678,857	3,092,209		8,857 8,857	3,092,209	Cash and cash equivalents at the end of the SELECTED PERFORM	- I		0,925 S (AS P	3,783,554 ER REGU	6,204,5 (ATORY		3,786,029 CTING)
Note - b. Loans and Receivables to	Other Custon	ners - by produc	ct			<u></u>			mitce i	IDICHION	Banl		DITIONI	Group	(III(O)
In Dunces There ?			Bank			Group	A a =4			As 30.09	at	As at 31.12.2015	As at 30.09.20		As at 31.12.2015
In Rupees Thousand			As at 09.2016	As at 31.12.2015	As 30.09.		As at 31.12.2015	Regulatory Capital Adequacy		30.09	.2010	51,14,4013	30.07.20		J. I. I. III III III III III III III III
By product - Domestic Currency Overdrafts			-	-		-	-	Core Capital (Tier 1 Capital), Rs. '000 Total Capital Base, Rs. '000			11,113 27,210	27,354,097 25,071,802	24,325,3 22,509,9		29,128,930 26,921,635
Term loans Pawning			436,288 .071,804	194,270,398 28,027,581	223,43 21,07		194,270,398 28,027,581	Core Capital Adequacy Ratio, as % of R Assets (Minimum Requirement, 5%)	Risk Weighted		11.60	17.90	12.	29	18.72
Securitization/Commercial Papers Sri Lanka Government Securities		2,	983,385	2,413,639 2,075,000	2,98	3,385 0,000	2,413,639 2,075,000	Total Capital Adequacy Ratio, as % of Assets (Minimum Requirement, 10%)	Risk Weighte	d	10.63	16.40	11.	37	17.30
Staff Loans		3,	896,164	3,362,967	3,89	6,164	3,362,967	Assets Quality (Quality of Loan Portfoli	,						
Securities purchased under resale agr Other loans	eements		277,916 877,222	2,443,976		8,240 7,222	4,895 2,443,976	Gross Non - Performing Advances Ratio Interest in Suspense)			1.81	3.46	1.	81	3.46
Sub total		257,	572,779	232,593,561	257,58	3,103	232,598,456	Net Non - Performing Advances, % (Ne Interest in Suspense and Provisions)	et of		1.70	3.35	1.	70	3.35
By product - Foreign Currency Overdrafts			-	-		-	-	Profitability Interest Margin, %			2.99	3.32	2	99	3.32
Term loans Other loans		16,	486,407	15,439,281	16,48	6,407 -	15,439,281	Return on Assets (before Tax), % Return on Equity, %			1.56 31.42	1.60 31.15		57	1.62 29.90
Sub total			486,407	15,439,281		6,407	15,439,281	Regulatory Liquidity	`				50.		22.20
Total 02. Due to Other Customers - by pro	oduct	274,	059,186	248,032,842	274,06	9,510	248,037,737	Statutory Liquid Assets, Rs.'000 (averag Statutory Liquid Assets Ratio, % (Minim		413,14 nent, 20%)	16,481 66.67	462,549,326 81.08		-	-
In Rupees Thousand			Bank			Group	A c =4	CERTIFICATION:		16.		0.1			
			As at 09.2016	As at 31.12.2015	As 30.09.		As at 31.12.2015	I certify that the above Financial Statements the profits for the nine months then ended.	give a true an	d fair view of the S	tate of Affair	s of the Bank and	its subsidiary a	as at 30th Sep	tember 2016 and
By product - Domestic Currency Savings deposits Fixed deposits			073,128	160,814,096 427,588,230	172,07 457.88		160,814,096 427,588,230	Sgd. K B Wijeyaratne							
Fixed deposits Other deposits			.889,355	427,588,230	457,88	-	427,588,230	Deputy General Manager (Finance & Planni	-	Manager / Cl. 12	aguti O.co	or of N-4' 1 a	rings D = 1	fu initial of	
Sub total By product - Foreign Currency		629,	962,483	588,402,326	629,96	2,483	588,402,326	We, the undersigned, being the Chairman an (a) the above statements have been prepare	ed in compliance	ce with the format a	nd definition	s prescribed by th	e Central Bank	of Sri Lanka	
Savings deposits			681,343	2,567,612		1,343	2,567,612	(b) the information contained in these state unless indicated as audited.	ements have be	een extracted from			nents of the Bar	nk and its sub	sidiary company
Fixed deposits		5,	595,127	4,805,771	5,59	5,127	4,805,771	Sgd. Aswin De Silva				Sgd. SDN Perera			

S D N Perera Aswin De Silva Chairman General Manager / CEO

7,373,383

595,775,709

02nd November 2016, Colombo