

NATIONAL SAVINGS BANK FINANCIAL STATEMENTS



For the three months ended 31st March 2017

	STATEN Ba	nk	Grou	0
For the three months ended 31st March	2017 Rs. '000	2016 Rs. '000	2017 Rs. '000	2016 Rs. '000
Іпсоте	24,219,973	19,101,134	24,426,208	19,115,808
Interest income Interest expenses	23,891,947 (17,977,991)	20,029,455 (13,380,142)	24,139,251 (18,154,282)	20,184,823 (13,475,076)
Net interest income Fee and commission income Fee and commission expenses	5,913,956 169,621 (13,374)	6,649,313 138,344 (34,563)	5,984,969 172,287 (13,949)	6,709,747 138,700 (34,794)
Net fee and commission income Net gain/(loss) from trading Net gain/(loss) from financial instruments designated at fair value through profit or loss Net gain/(loss) from financial investments Other operating income (net)	156,247 (770) - 8,917 150,258	103,781 (1,052,883)	158,338 (29,187) 	103,906 (1,193,465)
Total operating income Impairment for loans and other losses	6,228,608	5,686,429	6,257,977	(14,251) 5,605,937
Individual impairment Collective impairment	(87,316)	430,566	(87,316)	430,566
Net operating income Personnel expenses Depreciation and amortization Other expenses	6,141,293 (1,752,534) (84,444) (899,018)	6,116,995 (1,503,515) (75,965) (849,489)	6,170,662 1,759,477) (84,607) (893,120)	6,036,504 (1,510,372) (76,121) (849,109)
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	3,405,297 (652,046) (86,939)	3,688,026 (501,561) (91,193)	3,433,458 (658,461) (87,794)	3,600,902 (502,538) (91,356)
Operating profit/(loss) after Value Added Tax (VAT) and Nation Building Tax (NBT) Share of profits of associates and joint ventures	2,666,311	3,095,272	2,687,202	3,007,008
Profit/(loss) before tax Income tax expenses	2,666,311 (896,183)	3,095,272 (745,002)	2,687,202 (906,831)	3,007,008 (719,062)
Profit/(loss) for the period	1,770,128	2,350,270	1,780,371	2,287,946
Profit attributable to: Equity holders of the Bank Non-controlling interests	1,770,128	2,350,270	1,780,371	2,287,946
Earnings per share on profit Earnings per ordinary share - Basic (Rs.) Earnings per ordinary share - Diluted (Rs.)	2.86 2.86	7.34 7.34	2.87 2.87	7.15 7.15
STATEMENT OF CO		ENSIVE INCO Bank		
For the three months ended 31st March	2017	2016	2017	2016
Profit for the period	Rs. '000 1,770,128	Rs. '000 2,350,270	Rs. '000 1,780,371	Rs. '000 2,287,946
Other comprehensive income, net of taxes	1,770,120	2,000,210	1,700,071	
Other comprehensive income to be reclassified to Income Statement Net gains/(losses) on cash flow hedges Gains/(losses) on re-measuring available-for-sale financial assets Fair value gains transferred to the Income Statement on disposal of available-for-sale financial assets	(1,850) (81,422)	(5,385) (437,580)	(1,850) (80,569) -	(5,385) (603,903)
Total other comprehensive income to be reclassified to Income Statement	(83,272)	(442,965)	(82,419)	(609,288)
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	-	-	-	201
Total other comprehensive income not to be reclassified to Income Statement				201

	Ba	nk	Grou	ıp
	As at 31.03.2017 Rs. '000	As at 31.12.2016 Rs. '000 Audited	As at 31.03.2017 Rs. '000	As at 31.12.2016 Rs. '000 Audited
Assets				
Cash and cash equivalents	4,272,872	4,619,699	4,273,185	4,627,62
Balances with central banks	-	-	743	47
Placements with banks	18,093,183	19,013,572	18,093,183	19,013,57
Derivative financial instruments	3,467,613	2,728,445	3,467,613	2,728,44
Other financial assets held-for-trading	15,996,983	20,290,588	22,043,744	27,303,20
Financial assets designated at fair value through profit or loss	-	-	-	
Loans and receivables to banks	29,723,470	31,834,072	29,746,074	31,834,07
Loans and receivables to other customers	308,736,811	291,976,942	306,103,878	291,178,12
Financial investments - Available-for-sale	8,063,690	6,227,764	9,919,105	8,122,51
Financial investments - Held-to-maturity	499,374,907	505,824,398	502,313,488	507,624,95
nvestments in subsidiaries	150,000	150,000	-	
Property, plant and equipment	7,096,660	7,119,651	7,098,669	7,121,82
ntangible assets	196,266	157,271	196,266	157,27
Deferred tax assets	-	-	588	58
Dther assets	24,358,560	21,761,440	24,516,783	21,890,77
Fotal assets	919,531,016	911,703,842	927,773,319	921,603,45
iabilities				
Due to banks	293,461	115,391	755,800	2,858,67
Derivative financial instruments	785,039	-	785,039	
Due to other customers	659,273,941	657,280,315	659,273,941	657,280,31
Other borrowings	211,539,270	207,039,909	217,728,600	212,629,42
Current tax liabilities	-	-	27,800	17,15
Deferred tax liabilities	428,696	416,180	428,696	416,18
Other liabilities	8,320,300	8,600,056	8,332,478	8,608,50
Subordinated liabilities	6,198,722	6,006,411	6,198,722	6,006,41
Fotal liabilities	886,839,428	879,458,262	893,531,076	887,816,66
Equity				
Stated capital/Assigned capital	6,200,000	6,200,000	6,200,000	6,200,00
Statutory reserve fund	2,610,973	2,522,467	2,610,973	2,522,46
Retained earnings	2,834,019	2,379,307	4,165,647	3,708,61
Other reserves	21,046,596	21,143,806	21,265,623	21,355,70
Fotal shareholders' equity	32,691,588	32,245,580	34,242,243	33,786,78
Fotal equity	32,691,588	32,245,580	34,242,243	33,786,78
Fotal equity and liabilities	919,531,016	911,703,842	927,773,319	921,603,45
Contingent liabilities and commitments	18,263,711	24,970,060	18,263,711	24,970,06
-		, ,	, , , .	, .,

4,371

250

4,384

250

Explanatory Notes :-1. There are no changes to the accounting policies and methods of computation since the publication of the annual accounts for the year 2016.

(83,272)

1,686,857

1,686,857

(442,965)

1,907,305

1,907,305

(82,419)

1,697,953

1,697,953

terial events taken place after the reporting period, which requires adjustment or disclosure in this Fina

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

Number of Employees (Nos.)

Number of Branches (Nos.)

Income Statement

Attributable to:

Equity holders

Other comprehensive income for the period, net of taxes

Total comprehensive income for the period

3. 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 CHANGES IN EQUITY - BANK

201

(609,087)

1,678,860

1,678,860

								In Rupees Thousand
	Stated Capital/	Revaluation	Statutory	Available	Cash Flow	Retained	Other	Total
	Assigned	Reserve	Reserve Fund	for Sale	Hedging	Earnings	Reserves	Equity
For the three months ended 31.03.2016	Capital			Reserve	Reserve			
Balance as at 1st January 2016	3,200,000	3,296,565	2,047,581	1,631,862	139,106	-	22,108,709	32,423,827
Net profit for the period	-	-	-	-	-	2,350,270	-	2,350,270
Other comprehensive income net of tax	-	-	-	(437,580)	(5,385)	-	-	(442,965)
Transfers to unclaimed deposits reserve	-	-	-	-	-	-	(46,619)	(46,619)
Contribution to the consolidated fund/Dividend	-	-	-	-	-	-	-	-
Contribution to national insurance trust fund	-	-	-	-	-	(23,503)	-	(23,503)
Transfers during the period	-	-	47,005	-	-	(2,326,767)	2,279,761	-
Balance as at 31st March 2016	3,200,000	3,296,565	2,094,586	1,194,282	133,721	-	24,341,851	34,261,010
For the three months ended 31.03.2017								
Balance as at 1st January 2017	6,200,000	3,296,565	2,522,467	1,378,818	1,850	2,379,307	16,466,570	32,245,580
Net profit for the period	-	-	-	-	-	1,770,128	-	1,770,128
Other comprehensive income net of tax	-	-	-	(81,422)	(1,850)	-	-	(83,272)
Transfers to unclaimed deposits reserve	-	-	-	-	-	-	(13,938)	(13,938)
Contribution to the consolidated fund-dividend/levy	-	-	-	-	-	(1,209,209)	-	(1,209,209)
Contribution to national insurance trust fund	-	-	-	-	-	(17,701)	-	(17,701)
Transfers during the period	-	-	88,506	-	-	(88,506)	-	-
Balance as at 31st March 2017	6,200,000	3,296,565	2,610,973	1,297,396	-	2,834,019	16,452,632	32,691,588

STATEMENT OF CHANGES IN EQUITY - GROUP

								In Rupees Thousand
For the three months ended 31.03.2016	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 2016	3,200,000	3,296,565	2,047,581	1,452,761	139,106	1,285,911	22,582,817	34,004,744
Net profit for the period	-	-	_,,	-	-	2,287,946	-	2,287,946
Other comprehensive income net of tax	_	-	-	(603,903)	(5,385)	-	201	(609,087)
Transfers to unclaimed deposits reserve	_	-	-	-	-	-	(46,619)	(46,619)
Contribution to the consolidated fund/Dividend	_	-	-	-	-	-	-	-
Contribution to national insurance trust fund	_	-	-	-	-	(23,503)	-	(23,503)
Transfers during the period	_	-	47,005	-	-	(2,264,443)	2,217,437	-
Balance as at 31st March 2016	3,200,000	3,296,565	2,094,586	848,858	133,721	1,285,911	24,753,836	35,613,480
For the three months ended 31.03.2017								
Balance as at 1st January 2017	6 ,200,000	3,296,565	2,522,467	1,096,758	1,850	3,708,614	16,960,532	33,786,788
Net profit for the period	-	-	-	-	-	1,780,371	-	1,780,371
								(00 110)

Balance as at 31st March 2017	6,200,000	3,296,565	2,610,973	1,016,189	-	4,165,647	16,952,867	34,242,243
Transfers during the period	-	-	88,506	-	-	(94,779)	6,273	-
Contribution to national insurance trust fund	-	-	-	-	-	(17,701)	-	(17,701)
Contribution to the consolidated fund-dividend/levy	-	-	-	-	-	(1,210,859)	-	(1,210,859)
Transfers to unclaimed deposits reserve	-	-	-	-	-	-	(13,938)	(13,938)
Other comprehensive income net of tax	-	-	-	(80,569)	(1,850)	-	-	(82,419)
Net profit for the period	-	-	-	-	-	1,780,371	-	1,780,371

The NSB Act No. 30 of 1971 certifies Government guarantee for your savings at NSB and interest due thereon.



NATIONAL SAVINGS BANK **FINANCIAL STATEMENTS**

AAA(Ika)

First Sri Lankan Bank to be rated AAA

For the three months ended 31st March, 2017

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS - BANK

In Rupees Thousand	Held for Trading	Designated at Fair value	Held to Maturity	Amortised Cost	Available for Sale	Hedging	Total
ASSETS							
Cash and cash equivalents	-	-	-	4,272,872	-	-	4,272,872
Balances with central banks	-	-	-	-	-	-	-
Placement with banks	-	-	-	18,093,183	-	-	18,093,183
Derivative financial instruments	-	-	-	-	-	3,467,613	3,467,613
Other financial assets held for trading	15,996,983	-	-	-	-	-	15,996,983
Other financial assets at fair value							
through profit or loss	-	-	-	-	-	-	-
Loans and receivable to banks	-	-	-	29,723,470	-	-	29,723,470
Loans and receivable to other customers	-	-	-	308,736,811	-	-	308,736,811
Financial investments	-	-	499,374,907	-	8,063,690	-	507,438,597
Total financial assets	15,996,983	-	499,374,907	360,826,336	8,063,690	3,467,613	887,729,529

In Rupes Thousand	Trading	at Fair value	Cost	Incuging	Iotai
LIABILITIES					
Due to banks	-	-	293,461	-	293,461
Derivative financial instruments	-	-	-	785,039	785,039
Other financial liabilities at fair					
value through profit or loss	-	-	-	-	-
Due to other customers	-	-	659,273,941	-	659,273,941
Other borrowings	-	-	211,539,270	-	211,539,270
Subordinated liabilities	-	-	6,198,722	-	6,198,722
Total financial liabilities	-	-	877,305,394	785,039	878,090,433

b. Bank - as at 31.12.2016 (Audited)

In Rupees Thousand	Held for Trading	Designated at Fair value	Held to Maturity	Amortised Cost	Available for Sale	Hedging	Total
ASSETS							
Cash and cash equivalents	-	-	-	4,619,699	-	-	4,619,699
Balances with central banks	-	-	-	-	-	-	-
Placement with banks	-	-	-	19,013,572	-	-	19,013,572
Derivative financial instruments	-	-	-	-	-	2,728,445	2,728,445
Other financial assets held for trading	20,290,588	-	-	-	-	-	20,290,588
Other financial assets at fair value							
through profit or loss	-	-	-	-	-	-	-
Loans and receivable to banks	-	-	-	31,834,072	-	-	31,834,072
Loans and receivable to other customers	-	-	-	291,976,942	-	-	291,976,942
Financial investments	-	- :	505,824,398	-	6,227,764	-	512,052,163
Total financial assets	20,290,588	- :	505,824,398	347,444,284	6,227,764	2,728,445	882,515,480

In Rupees Thousand	Held for Trading	Designated at Fair value	Amortised Cost	Hedging	Total
LIABILITIES					
Due to banks	-	-	115,391	-	115,391
Derivative financial instruments	-	-	-	-	-
Other financial liabilities at fair value					
through profit or loss	-	-	-	-	-
Due to other customers	-	-	657,280,315	-	657,280,315
Other borrowings	-	-	207,039,909	-	207,039,909
Subordinated liabilities	-	-	6,006,411	-	6,006,411
Total financial liabilities	-	-	870,442,027	-	870,442,027

NOTES TO THE FINANCIAL STATEMENT

	Ban	k	Grou	ıp
In Rupees Thousand	As at 31.03.2017	As at 31.12.2016	As at 31.03.2017	As at 31.12.2016
Gross loans and receivables (Less): Individual impairment	310,495,947	293,708,714	307,863,014	292,909,893
Collective impairment (Note - a)	(1,759,135)	(1,731,772)	(1,759,135)	(1,731,772)
Net loans and receivables including those designated at fair value through profit or loss Less): Loans and receivables designated at fair value through profit or loss	308,736,811	291,976,942	306,103,878	291,178,121
Net loans and receivables (Note - b)	308,736,811	291,976,942	306,103,878	291,178,121

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS - GROUP

c. Group - as at 31.03.2017							
In Rupees Thousand	Held for Trading	Designated at Fair value	Held to Maturity	Amortised Cost	Available for Sale	Hedging	Total
ASSETS							
Cash and cash equivalents	-	-	-	4,273,185	-	-	4,273,185
Balances with central banks	-	-	-	743	-	-	743
Placement with banks	-	-	-	18,093,183	-	-	18,093,183
Derivative financial instruments	-	-	-	-	-	3,467,613	3,467,613
Other financial assets held for trading	22,043,744	-	-	-	-	-	22,043,744
Other financial assets at fair value							
through profit or loss	-	-	-	-	-	-	
Loans and receivable to banks	-	-	-	29,746,074	-	-	29,746,074
Loans and receivable to other customers	-	-	-	306,103,878	-	-	306,103,878
Financial investments	-	-	502,313,488	-	9,919,105	-	512,232,594
Total financial assets	22,043,744	-	502,313,488	358,217,064	9,919,105	3,467,613	895,961,014
In Rupees Thousand			Held for Trading	Designated at Fair value	Amortised Cost	Hedging	Total
LIABILITIES							
Due to banks			-	-	755,800	-	755,800
Derivative financial instruments			-	-	-	785,039	785,039
Other financial liabilities at fair value							
through profit or loss			-	-	-	-	
Due to other customers			-	-	659,273,941	-	659,273,94
Other borrowings			-	-	217,728,600	-	217,728,600
Subordinated liabilities			-	-	6,198,722	-	6,198,722
Total financial liabilities			_	-	883,957,064	785,039	884,742,10

d. Group - as at 31.12.2016 (Audited)

In Rupees Thousand	Held for Trading	Designated at Fair value	Held to Maturity	Amortised Cost	Available for Sale	Hedging	Total
ASSETS							
Cash and cash equivalents	-	-	-	4,627,629	-	-	4,627,629
Balances with central banks	-	-	-	477	-	-	477
Placement with banks	-	-	-	19,013,572	-	-	19,013,572
Derivative financial instruments	-	-	-	-	-	2,728,445	2,728,445
Other financial assets held for trading	27,303,207	-	-	-	-	-	27,303,207
Other financial assets at fair value							
through profit or loss	-	-	-	-	-	-	
Loans and receivable to banks	-	-	-	31,834,072	-	-	31,834,072
Loans and receivable to other customers	-	-		291,178,121	-	-	291,178,12
Financial investments	-	-	507,624,954	-	8,122,516	-	515,747,471
Total financial assets	27,303,207	-	507,624,954	346,653,871	8,122,516	2,728,445	892,432,993
In Rupees Thousand			Held for	Designated	Amortised	Hedging	Total
			Trading	at Fair value			
LIABILITIES							
Due to banks			-	-	2,858,673	-	2,858,673
Derivative financial instruments			-	-		-	2,000,070
Other financial liabilities at fair value							
through profit or loss			-	-	-	-	
Due to other customers			-	-	657,280,315	-	657,280,315
Other borrowings			-	-	212,629,427	-	212,629,427
Subordinated liabilities			-	-	6,006,411	-	6,006,41

CASH FLOW STATEMENT

	В	ank	Gi	roup
	31.03.2017	31.03.2016	31.03.2017	31.03.2016
	Rs.'000	Rs.'000	Rs.'000	Rs.'000
Cash flows from operating activities				
Profit before tax	2,666,311	3,095,272	2,687,202	3,007,008
Adjustment for:				
Non-cash items included in profit before tax Change in operating assets Change in operating liabilities Placement with banks	60,838 (7,204,726) 3,217,382 920,389	(386,789) (7,105,656) 19,500,684 (896,998)	61,001 (5,594,271) 934,435 920,389	(386,633) (5,926,347) 19,466,127 (896,998)
Contribution paid to defined benefit plans Tax paid Contribution paid to national insurance trust fund	(565,249) (883,667) (11,488)	(30,342) (724,699) (22,094)	(565,249) (883,667) (11,488)	(30,342) (729,231) (22,094)
Dividends received from investment in subsidiaries	(14,850)	(22,094)	-	(22,0)+)
Net cash generated from operating activities	(1,815,059)	13,429,378	(2,451,647)	14,481,490
Cash flows from investing activities				
Purchase of property, plant and equipment	(50,423)	(75,934)	(50,423)	(75,934)
Proceeds from the sale of property, plant and equipment	3,988	-	3,988	-
Net (Increase)/Decrease in investment in Available-for-sale	(1,904,441)	-	(1,864,250)	36,543
Net purchase of intangible assets	(50,026)	(12,985)	(50,526)	(12,985)
Net Increase / (Decrease) in unclaimed reserve fund	(13,938)	(46,619)	(13,938)	(46,619)
Dividends received from investment in subsidiaries	14,850	-	-	-
Net cash (used in)/from investing activities	(1,999,991)	(135,538)	(1,974,649)	(98,995)
Cash flows from financing activities				
Contribution to consolidated fund - dividend / levy Other borrowings Proceeds from the issue of subordinated debt	(1,209,209) 4,499,361 -	(12,540,949)	(1,210,859) 5,099,173 -	(13,632,964)
Net cash from financial activities	3,290,152	(12,540,949)	3,888,314	(13,632,964)
Net increase/(decrease) in cash & cash equivalents	(524,898)	752,891	(537,983)	749,531
Cash and cash equivalents at the beginning of the year	4,504,308	3,165,160	4,512,715	3,173,105
Cash and cash equivalents at the end of the period	3,979,410	3,918,051	3,974,732	3,922,636

Note - a. Movements in Individual and Collective Impairment during the period for Loans and Receivables to Other Customers

	Ban	Bank		р
In Rupees Thousand	As at 31.03.2017	As at 31.12.2016	As at 31.03.2017	As at 31.12.2016
Individual impairment				
Opening balance	-	-	-	-
Charge/(Write back) to Income Statement	-	-	-	-
Write-off during the year	-	-	-	-
Other movements	-	-	-	-
Closing balance	-	-	-	-
Collective impairment				
Opening balance	1,731,772	3,092,209	1,731,772	3,092,209
Charge/(Write back) to Income Statement	87,316	(99,693)	87,316	(99,693)
Other movements/Interest waive off	(59,953)	(1,260,744)	(59,953)	(1,260,744)
Closing balance	1,759,135	1,731,772	1,759,135	1,731,772
Total impairment	1,759,135	1,731,772	1,759,135	1,731,772

Note - b. Loans and Receivables to Other Customers - by product

	Bank		Group		
In Rupees Thousand	As at 31.03.2017	As at 31.12.2016	As at 31.03.2017	As at 31.12.2016	
By product - Domestic Currency					
Overdrafts	-	-	-	-	
Term loans	243,976,385	236,225,144	243,976,385	236,225,144	
Pawning	20,872,370	20,595,599	20,872,370	20,595,599	
Securitization/Trust Certificates	2,885,416	2,695,185	2,885,416	2,695,185	
Loan to Government	2,030,000	2,075,000	2,030,000	2,075,000	
Staff Loans	4,465,619	4,058,183	4,465,619	4,058,183	
Securities purchased under resale agreements	3,709,633	2,496,838	1,076,699	1,698,017	
Other loans	3,831,801	3,950,010	3,831,801	3,950,010	
Sub total	281,771,225	272,095,959	279,138,292	271,297,138	
By product - Foreign Currency					
Overdrafts	-	-	-	-	
Term loans	26,965,587	19,880,983	26,965,587	19,880,983	
Other loans	-	-	-	-	
Sub total	26,965,587	19,880,983	26,965,587	19,880,983	
Total	308,736,811	291,976,942	306,103,878	291,178,121	
02. Due to Other Customers - by product					
In Rupees Thousand	Ba	Bank		Group	
	As at 31.03.2017	As at 31.12.2016	As at 31.03.2017	As at 31.12.2016	
By product - Domestic Currency					
Savings deposits	177,890,144	173,583,042	177,890,144	173,583,042	
Fixed deposits	472,404,420	475,219,748	472,404,420	475,219,748	
Other deposits	-	-	-	-	
Sub total	650,294,563	648,802,790	650,294,563	648,802,790	
By product - Foreign Currency					
Savings deposits	2,909,199	2,763,962	2,909,199	2,763,962	
Fixed deposits	6,070,178	5,713,564	6,070,178	5,713,564	
Other deposits	-	-	-	-	
Sub total	8,979,377	8,477,526	8,979,377	8,477,526	
Total	659,273,941	657,280,315	659,273,941	657,280,315	

SELECTED PERFORMANCE INDICATORS (AS PER REGULATORY REPORTING)

	Bank		Group	
	As at 31.03.2017	As at 31.12.2016	As at 31.03.2017	As at 31.12.2016
Regulatory Capital Adequacy				
Core Capital (Tier 1 Capital), Rs. '000 Total Capital Base, Rs. '000 Core Capital Adequacy Ratio, as % of Risk Weighted	24,819,101 28,979,013	25,322,076 29,677,577	26,428,252 30,656,694	26,931,226 31,345,257
Assets (Minimum Requirement, 5%) Total Capital Adequacy Ratio, as % of Risk Weighted	11.32	12.53	11.86	13.08
Assets (Minimum Requirement, 10%) Assets Quality (Quality of Loan Portfolio)	13.22	14.68	13.75	15.22
Gross Non - Performing Advances Ratio, % (Net of Interest in Suspense) Net Non - Performing Advances, % (Net of	1.33	1.55	1.33	1.55
Interest in Suspense and Provisions)	1.25	1.47	1.25	1.47
Profitability				
Interest Margin, %	2.62	2.89	2.62	2.89
Return on Assets (before Tax), %	1.18	1.51	1.18	1.51
Return on Equity, %	22.11	29.37	21.23	28.21
Regulatory Liquidity				
Statutory Liquid Assets, Rs.'000 (average) Statutory Liquid Assets Ratio, % (Minimum Requirement, 20%)	451,189,546 71.18	460,877,014 72.56	-	-

<u>CERTIFICATION</u> :

I certify that the above Financial Statements give a true and fair view of the State of Affairs of the Bank and its subsidiary as at 31st March 2017 and the profits for the three months then ended.

Sgd. K B Wijeyaratne

Deputy General Manager (Finance & Planning)

We, the undersigned, being the Chairman and the General Manager / Chief Executive Officer of National Savings Bank certify jointly that:-

- (a) the above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka
- (b) the information contained in these statements has been extracted from the unaudited Financial Statements of the Bank and its subsidiary company unless indicated as audited.

Sgd.	Sgd.
Aswin De Silva	S D N Perera
Chairman	General Manager / CEO
23rd May 2017, Colombo	

The NSB Act No. 30 of 1971 certifies Government guarantee for your savings at NSB and interest due thereon.