

NATIONAL SAVINGS BANK

FINANCIAL STATEMENTS

AAA(Ika)

First Sri Lankan Bank to be rated AAA

For the three months ended 31st March, 2016

INCOME	STATEM	IENT		
	Ba	ank	Grou	p
For the three months ended 31st March 2016	2016 Rs. '000	2015 Rs. '000	2016 Rs. '000	2015 Rs. '000
Income	19,101,134	19,177,990	19,115,808	19,315,973
Interest income	20,029,455 (13,380,142)	19,338,520 (12,370,069)	20,184,823 (13,475,076)	19,484,493
Interest expenses Net interest income	6,649,313	6,968,451	6,709,747	(12,450,284 7,034,209
Fee and commission income Fee and commission expenses	138,344 (34,563)	94,422 (16,298)	138,700 (34,794)	94,443 (16,497
Net fee and commission income Net gain/(loss) from trading Net gain/(loss) from financial instruments designated	103,781 (1,052,883)	78,124 (326,186)	103,906 (1,193,465)	77,946 (333,729
at fair value through profit or loss	-	-	-	-
Net gain/(loss) from financial investments Other operating income (net)	- (13,783)	3,075 68,159	(14,251)	3,075 67,691
Total operating income	5,686,429	6,791,623	5,605,938	6,849,192
Impairment for loans and other losses				
Individual impairment Collective impairment	430,566	(625,616)	430,566	(625,616
Net operating income	6,116,995	6,166,007	6,036,504	6,223,576
Personnel expenses Depreciation and amortization	(1,503,515) (75.965)	(1,540,483) (74,313)	(1,510,372) (76,121)	(1,545,029
Deprectation and amortization Other expenses	(75,965) (849,489)	(74,313) (987,457)	(76,121) (849,109)	(74,384 (977,422
Operating profit/(loss) before Value Added Tax (VAT)		_		
and Nation Building Tax (NBT) Value Added Tax on financial services	3,688,026 (501,561)	3,563,755 (494,082)	3,600,902 (502,538)	3,626,742 (500,592
Nation Building Tax on financial services	(91,193)	(494,082) (89,833)	(91,356)	(300,392) (91,664
Operating profit/(loss) after Value Added Tax (VAT) and Nation Building Tax (NBT)	3,095,272	2,979,840	3,007,008	3,034,486
Share of profits of associates and joint ventures Profit/(loss) before tax	3,095,272	2,979,840	3,007,008	3,034,486
íncome tax expenses	(745,002)	(1,139,413)	(719,062)	(1,154,714
Profit/(loss) for the period	2,350,270	1,840,427	2,287,946	1,879,772
Profit attributable to:	0.050.050	1.040.427	2 207 0 46	1 050 550
Equity holders of the Bank Non-controlling interests	2,350,270	1,840,427	2,287,946	1,879,772
Earnings per share on profit				
Earnings per ordinary share - Basic (Rs.) Earnings per ordinary share - Diluted (Rs.)	7.34 7.34	5.75 5.75	7.15	5.87
			7.15	5.87
STATEMENT OF CO				
	1	Bank	Gr	oup
For the three months ended 31st March 2016	2016 Rs. '000	2015 Rs. '000	2016 Rs. '000	2015 Rs. '000
Profit for the period	2,350,270	1,840,427	2,287,946	1,879,772
Other comprehensive income, net of taxes				
Other comprehensive income to be reclassified to Income Statement				
Net gains/(losses) on cash flow hedges	(5,385)	19,016	(5,385)	19,016
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	(437,580)	76,189 (2,572)	(603,903)	(72,578
Fotal other comprehensive income to be reclassified to		(2,372)		(2,572
Income Statement	(442,965)	92,633	(609,288)	(56,134
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	-
Other comprehensive income for the period, net of taxes	(442,965)	92,633	(609,087)	(56,134
Total comprehensive income for the period	1,907,305	1,933,060	1,678,860	1,823,638
Attributable to: Fauity holders	1 907 305	1 933 060	1 678 860	1 823 638

STATEMENT OF I	FINANCI	AL POSITIO	N	
	Ba	ank	Grou	up
	As at 31.03.2016 Rs. '000	As at 31.12.2015 Rs. '000 Audited	As at 31.03.2016 Rs. '000	As at 31.12.2015 Rs. '000 Audited
Assets				
Cash and cash equivalents	4,045,514	3,240,253	4,049,948	3,247,469
Balances with central banks	-	-	151	729
Placements with banks	13,523,507	12,626,509	13,523,507	12,626,509
Derivative financial instruments	3,327,057	3,735,284	3,327,057	3,735,284
Other financial assets held-for-trading	12,269,288	13,542,721	16,570,176	17,804,872
Financial assets designated at fair value through profit or loss	-	-	-	-
Loans and receivables to banks	23,239,406	23,717,823	23,245,807	23,735,825
Loans and receivables to other customers	257,249,853	248,032,842	256,063,229	248,037,737
Financial investments - Available-for-sale	3,948,186	4,385,767	5,766,591	6,407,037
Financial investments - Held-to-maturity	514,668,071	515,302,705	516,858,203	517,514,189
Investments in subsidiaries	150,000	150,000	-	-
Property, plant and equipment	6,971,462	6,967,070	6,973,528	6,969,292
Intangible assets	66,419	57,857	66,419	57,857
Deferred tax assets	-	-	26,168	228
Other assets	17,460,906	16,320,181	17,494,331	16,347,180
Total assets	856,919,669	848,079,011	863,965,115	856,484,208
Liabilities				
Due to banks	127,463	75,093	127,721	110,196
Due to other customers	615,073,044	595,775,709	615,073,044	595,775,709
Other borrowings	194,484,576	207,025,525	200,070,467	213,703,431
Current tax liabilities	-	-	40,946	45,477
Deferred tax liabilities	524,726	504,423	524,726	504,423
Other liabilities	12,448,849	12,274,434	12,460,796	12,286,296
Total liabilities	822,658,659	815,655,184	828,297,701	822,425,532
Equity				
Stated capital/Assigned capital	3,200,000	3,200,000	3,200,000	3,200,000
Statutory reserve fund	2,094,586	2,047,581	2,094,586	2,047,581
Other reserves	28,966,424	27,176,246	30,372,828	28,811,095
Total shareholders' equity	34,261,010	32,423,827	35,667,414	34,058,676
1 5		22,422,025	25 ((5 414	24 059 676
Fotal equity	34,261,010	32,423,827	35,667,414	34,058,676
	34,261,010 856,919,669	32,423,827 848,079,011	863,965,115	856,484,208

Memorandum Information

Equity hol	ders		1,907,305	1,933,060	1,678,860	1,823,638
Explanato	ry Notes :-					

- 1. There are no changes to the accounting policies and methods of computation since the publication of the annual accounts for the year 2015.
- 2. There are no material events taken place after the reporting period, which requires adjustment or disclosure in this Financial Statements.
- 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.

Number of Employees (Nos.)	3,979	3,636	
Number of Branches (Nos.)	248	245	

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

STATEMENT OF CHANGES IN EQUITY - BANK

In Rupees Thousand

	Stated Capital/ Assigned	Revaluation	Statutory	Available for	Cash Flow Hedging	Retained	Other	
For the three months ended 31.03.2015	Capital	Reserve	Reserve Fund	Sale Reserve	Reserve	Earnings	Reserves	Total Equity
Balance as at 1st January 2015	3,200,000	2,065,446	1,874,135	1,199,419	(5,504)	-	14,926,725	23,260,223
Net profit for the period	-	-	-	-	-	1,840,427	-	1,840,427
Other comprehensive income net of tax	-		-	73,617	19,016	-	-	92,633
Transfers to unclaimed deposits reserve	-	-	-	-	-	-	(1,243)	(1,243)
Contribution to the consolidated fund/Dividend	-	-	-	-	-	-	-	-
Contribution to national insurance trust fund	-	-	-	-	-	(15,444)	-	(15,444)
Transfers during the period	-	-	36,809	-	-	(1,824,983)	1,788,175	-
Balance as at 31st March 2015	3,200,000	2,065,446	1,910,944	1,273,036	13,512	-	16,713,657	25,176,595
For the three months ended 31.03.2016								
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)	2,279,763	-
Balance as at 31st March 2016	3,200,000	3,296,565	2,094,586	1,194,282	133,721	-	24,341,855	34,261,010
	3,200,000	3,470,303	2,074,300	1,174,202	133,721	•	24,341,033	34,201,010

STATEMENT OF CHANGES IN EQUITY - GROUP

In Rupees Thousand

	Stated Capital/ Assigned	Revaluation	Statutory	Available for	Cash Flow Hedging	Retained	Other	
For the three months ended 31.03.2015	Capital	Reserve	Reserve Fund	Sale Reserve	Reserve	Earnings	Reserves	Total Equity
Balance as at 1st January 2015	3,200,000	2,065,446	1,874,135	1,199,419	(5,504)	-	16,691,515	25,025,015
Net profit for the period	-	-	-	-	-	1,879,772	-	1,879,772
Other comprehensive income net of tax	-	-	-	(75,150)	19,016	-	-	(56,134)
Transfers to unclaimed deposits reserve	-	-	-	-	-	-	(1,243)	(1,243)
Contribution to the consolidated fund/Dividend	-	-	-	-	-	-	-	-
Contribution to national insurance trust fund	-	-	-	-	-	(15,444)	-	(15,444)
Transfers during the period	-	-	36,809	-	-	(1,864,328)	1,827,520	-
Balance as at 31st March 2015	3,200,000	2,065,446	1,910,944	1,124,269	13,512	-	18,517,792	26,831,965
For the three months ended 31.03.2016								
Balance as at 1st January 2016	3,200,000	3,296,565	2,047,581	1,452,761	139,106	-	23,922,660	34,058,676
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	-	26,093,679	35,667,414

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, 2016

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS - BANK

a. Bank - as at 31.03.2016							
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	-	-	-	4,045,514	-	-	4,045,514
Balances with central banks	-	-	-	-	-	-	-
Placement with banks	-	-	-	13,523,507	-	-	13,523,507
Derivative financial instruments	-	-	-	-	-	3,327,057	3,327,057
Other financial assets held for trading	12,269,288	-	-	-	-	-	12,269,288
Other financial assets at fair value							
through profit or loss	-	-	-	-	-	-	-
Loans and receivable to banks	-	-	-	23,239,406	-	-	23,239,406
Loans and receivable to other customers	-	-	-	257,249,853	-	-	257,249,853
Financial investments	-	-	514,668,071	-	3,948,186	-	518,616,257
Total financial assets	12,269,288		514,668,071	298,058,280	3,948,186	3,327,057	832,270,881
In Rupees Thousand			Held for Trading	Designated at Fair value	Amortised Cost	Hedging	Total
LIABILITIES							
Due to banks			-	-	127,463	-	127,463
Derivative financial instruments			-	-	-	-	
Other financial liabilities at fair							
value through profit or loss			-	-	-	-	-
Due to other customers			-	-	615,073,044	-	615,073,044
Other borrowings Debt securities issued			-	-	194,484,576	-	194,484,576
Total financial liabilities			-	-	809,685,083	-	809,685,083
b. Bank - as at 31.12.2015 (Audited))				007,000,000		007,000,000
· · · · · · · · · · · · · · · · · · ·	i		1	1			
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	-	-	-	3,240,253	-	-	3,240,253
Balances with central banks	-	-	-	-	-	-	-
Placement with banks	-	-	-	12,626,509	-	-	12,626,509
Derivative financial instruments Other financial assets held for trading	-	-	-	-	-	3,735,284	3,735,284
Other financial assets at fair value	13,542,721	-	-	-	-	-	13,542,721
through profit or loss	_	_	_	_	_	_	_
Loans and receivable to banks			_	23,717,823		_	23,717,823
Loans and receivable to other customers	-	-	-	248,032,842	-	-	248,032,842
Financial investments	-	- 5	515,302,705		4,385,767	-	519,688,472
Total financial assets	13,542,721		515,302,705	287,617,426	4,385,767	3,735,284	824,583,904
In Rupees Thousand			Held for	Designated	Amortised	Hedging	Total
			Trading	at Fair value	Cost		
LIABILITIES							
Due to banks			-	-	75,093	-	75,093
Derivative financial instruments			-	-	-	-	-
Other financial liabilities at fair value							
through profit or loss Due to other customers			-	-	- 595,775,70	-	- 595,775,709
Other borrowings			-	-	207,025,52		207,025,525
Debt securities issued			-	-	207,023,32	.) -	207,025,525
Total financial liabilities					802,876,32	7 -	802,876,327
	FFS TO '	THE FINA	NCIAL	STATEM		-	002,070,327
01. Loans and Receivables to Other (STATIUNI			
vi. Loans and Receivables to Other (Jusiomers		Bank			Group	
			Dank			Group	
In Rupees Thousand			as at 13.2016	As at 31.12.2015	As 31.03.		As at 31.12.2015
In Rupees Thousand Gross loans and receivables		31.0				2016	

ANALYSIS OF FINANC	CIAL INS	TRUMEN	TS BY N	IEASURH	EMENT	BASIS -	GROUP
c. Group - as at 31.03.2016							
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	-	-	-	4,049,948	-	-	4,049,948
Balances with central banks	-	-	-	151	-	-	151
Placement with banks	-	-	-	13,523,507	-	-	13,523,507
Derivative financial instruments	-	-	-	-	-	3,327,057	3,327,057
Other financial assets held for trading	16,570,176	-	-	-	-	-	16,570,176
Other financial assets at fair value through profit or loss							
Loans and receivable to banks	-	-	-	23,245,807		-	23,245,807
Loans and receivable to other customers	-	-	-	256,063,229	-	-	256,063,229
Financial investments	-	-	516,858,203		5,766,591	-	522,624,794
Total financial assets	16,570,176		516,858,203	296,882,643	5,766,591	3,327,057	839,404,668
In Rupees Thousand			Held for	Designated	Amortised	Hedging	Total
			Trading	at Fair value	Cost		
LIABILITIES							
Due to banks			-	-	127,721	-	127,721
Derivative financial instruments			-	-	-	-	-
Other financial liabilities at fair value							
through profit or loss Due to other customers			-	-	- 615,073,044	-	615,073,044
Other borrowings			-	-	200,070,46		200,070,467
Debt securities issued			-	-	- 200,070,10	-	- 200,070,107
Total financial liabilities			-	-	815,271,23	3 -	815,271,233
d. Group - as at 31.12.2015 - (Audit	ed)						
In Rupees Thousand	Held for	Designated at	Held to	Amortised	Available	Hedging	Total
In Rupees Thousand	Trading	Fair value	Maturity	Cost	for Sale	neuging	10(2)
ASSETS							
Cash and cash equivalents	-	-	-	3,247,469	-	-	3,247,469
Balances with central banks	-	-	-	729	-	-	729
Placement with banks	-	-	-	12,626,509	-	-	12,626,509
Derivative financial instruments Other financial assets held for trading	- 17,804,872	-	-	-	-	3,735,284	3,735,284 17,804,872
Other financial assets at fair value	17,004,072	-	-	-	-	-	17,004,072
through profit or loss	-		-	-	-	-	-
Loans and receivable to banks	-	-	-	23,735,825	-	-	23,735,825
Loans and receivable to other customers	-	-	-	248,037,737	-	-	248,037,737
Financial investments	-	-	517,514,189	-	6,407,037	-	523,921,226
Total financial assets	17,804,872	-	517,514,189	287,648,269	6,407,037	3,735,284	833,109,651
In Rupees Thousand			Held for Trading	Designated at Fair value	Amortised Cost	Hedging	Total
LIABILITIES				••			
Due to banks			-	-	110,196	-	110,196
Derivative financial instruments			-	-	-	-	-
Other financial liabilities at fair value							
through profit or loss			-	-	-	-	-
Due to other customers			-	-	595,775,709		595,775,709
Other borrowings			-	-	213,703,43		213,703,431
Debt securities issued Total financial liabilities			-	-		-	809,589,336
Total Infancial habilities	CAS	H FLOW	STATEN		809,589,55		809,389,330
	CAD					G	
		_	Bank			Group	
			3.2016 .'000	31.03.2015 Rs.'000	31.03.2 Rs.'0		1.03.2015 Rs.'000
		KS		113. 000	R5. 0		113. 000
Cash flows from operating activities			5.070	0.070.010	0.005	000	2 024 407
Profit before tax		3,09	95,272	2,979,840	3,007,	008	3,034,486
Adjustment for: Non-cash items included in profit bef	. ,		36,789)	1,154,301	(386,	(22)	1,154,372
		(20	(b) (V(l))	1 15/1/201	(386	D 1 1 1	1 15/1 21/1

Profit before tax	3,095,272	2,979,840	3,007,008	3,034,486
Adjustment for:				
Non-cash items included in profit before tax	(386,789)	1,154,301	(386,633)	1,154,372
Change in operating assets	(7,105,656)	(6,639,240)	(5,926,347)	(4,966,068)
Change in operating liabilities	19,500,684	5,326,350	19,466,127	6,603,358
Placement with banks	(896,998)	2,189,146	(896,998)	2,189,146
Contribution paid to defined benefit plans	(30,342)	(30,273)	(30,342)	(30,273)
Tax paid	(724,699)	(1,139,413)	(729,231)	(1,143,371)
Contribution paid to national insurance trust fund	(22,094)	(27,405)	(22,094)	(27,405)
Dividends received from investment in subsidiaries	-	-	-	-
Net cash used in operating activities	13,429,378	3,813,306	14,481,490	6,814,245
Cash flows from investing activities				
Purchase of property, plant and equipment	(75,934)	(143,028)	(75,934)	(143,099)
Proceeds from the sale of property, plant and equipment	-	-	-	-
Net increase in investment in Available-for-sale	-	10,439	36,543	(1,997,123)
Net purchase of intangible assets	(12,985)	-	(12,985)	-
Decrese in unclaimed reserve fund	(46,619)	(1,243)	(46,619)	(1,243)
Dividends received from investment in subsidiaries	-	-	-	-
Net cash from investing activities	(135,538)	(133,832)	(98,995)	(2,141,465)
Cash flows from financing activities				
Other borrowings	(12,540,949)	(1,501,597)	(13,632,964)	(2,490,401)
Contribution to consolidated fund/dividend	-	-	-	-
Net cash from financial activities	(12,540,949)	(1,501,597)	(13,632,964)	(2,490,401)
Net increase/(decrease) in cash & cash equivalents	752,891	2,177,877	749,531	2,182,379
Cash and cash equivalents at the beginning of the year	3,165,160	1,836,444	3,173,105	1,840,544
Cash and cash equivalents at the end of the period	3,918,051	4,014,321	3,922,636	4,022,923

Note - a. Movements in mulvidual and	Conective initial ment during	the period for Loans and r	Accelvables to Other Customers
		,	

(1,623,415)

257,249,853

257,249,853

(3,092,209)

248,032,842

248,032,842

(1,623,415)

256,063,229

256,063,229

(3,092,209)

248,037,737

248,037,737

(Less): Individual impairment

Collective Impairment (Note - a)

Net loans and receivables including those

Net loans and receivables (Note - b)

Sub total

Total

designated at fair value through profit or loss

(Less): Loans and receivables designated at fair value through profit or loss

	Ban	k	Group		
In Rupees Thousand	As at 31.03.2016	As at 31.12.2015	As at 31.03.2016	As at 31.12.2015	
Individual impairment					
Opening balance	-	-	-	-	
Charge/(Write back) to Income Statement	-	-	-	-	
Write-off during the year	-	-	-	-	
Other movements	-	-	-	-	
Closing balance	-	-	-	-	
Collective impairment					
Opening balance	3,092,209	3,925,172	3,092,209	3,925,172	
Charge/(Write back) to Income Statement	(430,566)	2,139,553	(430,566)	2,139,553	
Other movements/Interest waive off	(1,038,228)	(2,972,516)	(1,038,228)	(2,972,516)	
Closing balance	1,623,415	3,092,209	1,623,415	3,092,209	
Total impairment	1,623,415	3,092,209	1,623,415	3,092,209	
Note - b. Loans and Receivables to Other Custome	ers - by product				
	Bar	ık	Grou	ıp	

Ba	nk	Group		
As at 31.03.2016	As at 31.12.2015	As at 31.03.2016	As at 31.12.2015	
-	-	-	-	
202,189,910	194,270,398	202,189,910	194,270,398	
24,707,653	28,027,581	24,707,653	28,027,581	
2,396,487	2,413,639	2,396,487	2,413,639	
2,030,000	2,075,000	2,030,000	2,075,000	
3,564,900	3,362,967	3,564,900	3,362,967	
2,695,587	-	1,508,963	4,895	
3,389,824	2,443,976	3,389,824	2,443,976	
240,974,362	232,593,561	239,787,738	232,598,456	
-	-	-	-	
16,275,491	15,439,281	16,275,491	15,439,281	
-	-	-	-	
16,275,491	15,439,281	16,275,491	15,439,281	
257,249,853	248,032,842	256,063,229	248,037,737	
		Group		
As at 31.03.2016	As at 31.12.2015	As at 31.03.2016	As at 31.12.2015	
168,208,825	160,814,096	168,208,825	160,814,096	
438,759,293	427,588,230	438,759,293	427,588,230	
-	-	-	-	
606,968,118	588,402,326	606,968,118	588,402,326	
2,677,045	2,567,612	2,677,045	2,567,612	
	As at 31.03.2016 202,189,910 24,707,653 2,396,487 2,030,000 3,564,900 2,695,587 3,389,824 240,974,362 16,275,491 16,275,491 16,275,491 257,249,853 Ba As at 31.03.2016 168,208,825 438,759,293	31.03.2016 31.12.2015 202,189,910 194,270,398 24,707,653 28,027,581 2,396,487 2,413,639 2,030,000 2,075,000 3,564,900 3,362,967 2,695,587 - 3,389,824 2,443,976 240,974,362 232,593,561 16,275,491 15,439,281 257,249,853 248,032,842 Bank As at As at 31.03.2016 31.12.2015 168,208,825 160,814,096 438,759,293 427,588,230	As at 31.03.2016 As at 31.12.2015 As at 31.03.2016 202,189,910 194,270,398 202,189,910 24,707,653 28,027,581 24,707,653 2,396,487 2,413,639 2,396,487 2,030,000 2,075,000 2,030,000 3,564,900 3,362,967 3,564,900 3,389,824 2,443,976 3,389,824 240,974,362 232,593,561 239,787,738 16,275,491 15,439,281 16,275,491 16,275,491 15,439,281 16,275,491 257,249,853 248,032,842 256,063,229 Bank Grow As at As at As at 31.03.2016 31.12.2015 31.03.2016 168,208,825 160,814,096 168,208,825 438,759,293 427,588,230 438,759,293	

8,104,926

615,073,044

7,373,383

595,775,709

8,104,926

615,073,044

SELECTED PERFORMANCE INDICATORS (AS PER REGULATORY REPORTING)

	Bank		Group	
	As at 31.03.2016	As at 31.12.2015	As at 31.03.2016	As at 31.12.2015
Regulatory Capital Adequacy				
Core Capital (Tier 1 Capital), Rs. '000 Total Capital Base, Rs. '000 Core Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum Requirement, 5%) Total Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum Requirement, 10%)	27,920,165 26,260,930 17.09 16.08	27,354,097 25,071,802 17.90 16,40	29,694,998 28,110,763 17.90 16.94	29,128,930 26,921,635 18.72 17.30
	10.06	10.40	10.94	17.50
Assets Quality (Quality of Loan Portfolio) Gross Non - Performing Advances Ratio, % (Net of Interest in Suspense) Net Non - Performing Advances , % (Net of Interest in Suspense and Provisions)	2.33 2.22	3.46 3.35	2.33 2.22	3.46 3.35
Profitability Interest Margin, % Return on Assets (before Tax), % Return on Equity, %	3.12 1.45 28.20	3.32 1.60 31.15	3.12 1.40 26.25	3.32 1.62 29.90
Regulatory Liquidity Statutory Liquid Assets, Rs.'000 (average) Statutory Liquid Assets Ratio, % (Minimum Requirement, 20%)	460,931,901 78.74	462,549,326 81.08	-	-

<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 2016 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 have 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
06th May 2016, Colombo	

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

7,373,383

595,775,709

Sgd.