

## NATIONAL SAVINGS BANK

# FINANCIAL STATEMENTS

For the six months ended 30<sup>th</sup> June, 2018

INCOME STATEMENT									
	Ba	nnk	Group						
For the six months ended 30th June	2018 Rs. '000	2017 Rs. '000	2018 Rs. '000	2017 Rs. '000					
Income	57,130,120	51,383,455	57,628,723	51,212,127					
Interest income Interest expenses	56,347,262 (42,490,997)	49,142,998 (37,312,251)	56,848,119 (42,816,416)	49,592,548 (37,618,443)					
Net interest income Fee and commission income Fee and commission expenses	13,856,265 437,772 (55,956)	<b>11,830,747</b> 364,623 (54,823)	<b>14,031,703</b> 439,420 (57,227)	<b>11,974,105</b> 369,496 (57,100)					
Net fee and commission income Net gain/(loss) from trading Net gain/(loss) from financial investments Net gain/(loss) from financial instruments at fair value through profit or loss	<b>381,816</b> (45,216)	<b>309,800</b> 851,607 14,733	<b>382,193</b> (48,179)	<b>312,396</b> 991,643 14,733					
Net gain/(loss) on derecognition of financial assets measured at amortised cost Net gain/(loss) on derecognition of financial assets measured at fair value through other comprehensive income	3,270	-	3,270	-					
Other operating income (net)	387,032	1,009,494	386,093	243,707					
Total operating income Credit loss expense on loans and receivables Individual impairment Collective impairment Credit loss expense on other finance assets Individual impairment	14,583,166 - (548,156)	14,016,381 - (212,099)	14,755,079 - (548,156)	13,536,584 (212,099)					
Collective impairment	(9,451)	-	(9,451)	-					
Net operating income Personnel expenses Depreciation and amortization Other expenses	<b>14,025,560</b> (4,886,744) (285,275) (1,958,733)	13,804,282 (3,653,918) (195,399) (1,885,746)	14,197,473 (4,905,163) (285,768) (1,936,683)	13,324,485 (3,668,551) (195,766) (1,852,645)					
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	<b>6,894,808</b> (1,490,610) (198,748)	<b>8,069,220</b> (1,486,798) (198,240)	<b>7,069,859</b> (1,515,514) (202,069)	<b>7,607,524</b> (1,527,555) (203,674)					
Operating profit/(loss) after Value Added Tax (VAT) and Nation Building Tax (NBT) Share of profits of associates and joint ventures	5,205,450	6,384,182	5,352,276	5,876,295					
Profit/(loss) before tax Income tax expenses	<b>5,205,450</b> (2,148,175)	<b>6,384,182</b> (1,857,998)	<b>5,352,276</b> (2,197,391)	<b>5,876,295</b> (1,941,386)					
Profit/(loss) for the period	3,057,275	4,526,184	3,154,885	3,934,909					
Profit attributable to: Equity holders of the Bank Non-controlling interests	3,057,275	4,526,184	3,154,885	3,934,909					
Earnings per share on profit Earnings per ordinary share - Basic (Rs.) Earnings per ordinary share - Diluted (Rs.)	4.56 4.56	7.30 7.30	4.71 4.71	6.35 6.35					

	DMPREHENSIVE INCOME  Bank Group					
	Ba	nk	Group			
For the six months ended 30th June	2018 Rs. '000	2017 Rs. '000	2018 Rs. '000	2017 Rs. '000		
Profit for the period Other comprehensive income, net of taxes	3,057,275	4,526,184	3,154,885	3,934,909		
Other comprehensive income to be reclassified to Income Statement Net gains/(losses) on cash flow hedges Net gains/(losses) on Debt instruments at fair value through other	(240,574)	151,710	(240,574)	151,710		
comprehensive income Gains/(losses) on re-measuring available-for-sale financial assets	(18,388)	438,269	(13,299)	507,090		
Fair value gains transferred to the Income Statement on disposal of debt instruments at fair value through other comprehensive income Fair value gains transferred to the Income Statement on disposal of available-for-sale financial assets	2,527	-	2,527	-		
Total other comprehensive income to be reclassified to Income Statement	(256,436)	589,979	(251,347)	658,799		
Other comprehensive income not to be reclassified to Income Statement Net gains/(losses) on revaluation of Property, Plant and Equipment Net gains/(losses) on equity instruments at fair value through	-	-	-	-		
other comprehensive income Actuarial gains/(losses) on retirement benefit plans	(368,847)	-	(368,847) 226	603		
Total other comprehensive income not to be reclassified to Income Statements	(368,847)	-	(368,621)	603		
Other comprehensive income for the period, net of taxes	(625,282)	589,979	(619,967)	659,402		
Total comprehensive income for the period	2,431,993	5,116,163	2,534,918	4,594,311		
Attributable to: Equity holders	2,431,993	5,116,163	2,534,918	4,594,311		

STATEMENT OF FINANCIAL POSITION										
		ank	Group							
	As at 30.06.2018		As at 30.06.2018 Rs. '000	As at 31.12.2017 Rs. '000 Audited						
Assets										
Cash and cash equivalents	3,958,694	3,849,627	3,959,430	3,854,086						
Balances with central bank	-	-	87	94						
Placements with banks	40,201,928	23,438,104	40,201,928	23,438,104						
Derivative financial instruments	1,254,294	1,360,714	1,254,294	1,360,714						
Other financial assets held-for-trading	10,101,288	6,472,314	14,071,086	9,389,950						
Financial assets designated at fair value through profit or loss	-	-	-	-						
Debt instruments at fair value through other comprehensive income	666,793	-	2,723,808	-						
Equity instruments at fair value through other comprehensive income	4,072,104	-	4,073,104	-						
Loans and receivables to banks at amortised cost	28,544,325	27,714,565	28,549,127	27,971,234						
Loans and receivables to other customers at amortised cost	379,760,919	360,309,866	379,786,867	358,766,093						
Financial investments - Available-for-sale	-	5,693,829	-	7,713,852						
Financial investments - Held-to-maturity	-	544,273,077	-	547,924,390						
Debt instruments at amortised cost	564,231,059	-	568,218,897	-						
Investments in subsidiaries	900,000	900,000	-	-						
Property, plant and equipment	12,558,871	12,015,376	12,561,809	12,018,679						
Intangible assets	543,986	380,308	544,293	380,655						
Deferred tax assets	-	-	-	-						
Other assets	31,426,596	25,695,689	31,723,521	25,976,944						
Total assets	1,078,220,859	1,012,103,470	1,087,668,253	1,018,794,797						
Liabilities										
Due to banks	124,903	180,439	747,317	828,433						
Derivative financial instruments	1,365,346	956,937	1,365,346	956,937						
Due to other customers	793,394,921	737,212,640	793,394,921	737,212,640						
Other borrowings	224,926,885	217,955,777	232,511,718	222,771,969						
Current tax liabilities	,,,,		77,184	137,344						
Deferred tax liabilities	532,253	507,063	532,504	507,138						
Other liabilities	9,585,919	9,062,425	9,601,091	9,107,460						
Subordinated liabilities	6,004,274	6,006,411	6,004,274	6,006,411						
Total liabilities	1,035,934,501	971,881,692	1,044,234,355	977,528,332						
Equity	1,033,734,301	7/1,001,072	1,044,254,555	711,520,552						
Stated capital/Assigned capital	6,700,000	6,700,000	6,700,000	6,700,000						
Statutory reserve fund	3,155,816	3,002,952	3,155,816	3,002,952						
Retained earnings	4,804,563	2,228,885	5,454,767	2,805,727						
Other reserves	27,625,979	28,289,941	28,123,315	28,757,786						
Total shareholders' equity	42,286,358	40,221,778	43,433,898	41,266,465						
	,,	-, ,	-,,							
Total equity	42,286,358	40,221,778	43,433,898	41,266,465						
Total equity and liabilities	1,078,220,859	1,012,103,470	1,087,668,253	1,018,794,797						
Contingent liabilities and commitments	7,309,574	18,320,312	7,309,574	18,320,312						
Memorandum Information										
Number of Employees (Nos.)	4,530	4,469								
Number of Branches (Nos.)	255	253								
, ,		233								
Note: Amounts stated are in not of impairment and depres										

- There are no changes to the accounting policies and methods of computation since the publication of annual accounts for the year 2017 except the application of SLFRS 09. The Bank has applied SLFRS 09 effective from 01/01/2018 for the preparation of Financial Statements in replacement of LKAS-39.

  The Bank has not restated comparative information for 2017 for financial instruments in the scope of SLFRS 09. Therefore, the comparative information for 2018. Differences arising from the adoption of SLFRS 09 have been recognized directly in retained earnings as of 1st January 2018. There are no material events taken place after the reporting period, which requires adjustment or disclosure in these Financial Statements.

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

STATEMENT OF CHANGES IN EQUITY - BANK											
								In Rupees Thousand			
For the six months ended 30.06.2017	Stated Capital/Assigned Capital	<b>Revaluation Reserve</b>	Statutory Reserve Fund	Available for Sale Reserve	Cash Flow Hedging Reserve	Retained Earnings	Other Reserves	Total Equity			
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	-	-	-	-	-	4,526,184	-	4,526,184			
Other comprehensive income net of tax	_	-	-	438,269	151,710	-	-	589,979			
Transfers to unclaimed deposits reserve	_	-	-	-	-	-	(24,840)	(24,840)			
Contribution to the Consolidated Fund - Dividend/Levy	-	-	-	-	-	(1,245,900)	-	(1,245,900)			
Contribution to National Insurance Trust Fund	-	-	-	-	-	(45,262)	-	(45,262)			
Transfers during the period	-	18,272	226,309	-	-	(226,309)	-	18,272			
Balance as at 30th June 2017	6,200,000	3,314,837	2,748,776	1,817,087	153,560	5,388,020	16,441,730	36,064,014			
For the six months ended 30.06.2018	Stated Capital / Assigned Capital	Revaluation Reserve	Statutory Reserve Fund	Available for Sale Reserve / Fair Value Reserve	Cash Flow Hedging Reserve	Retained Earnings	Other Reserves	Total Equity			
Balance as at 1st January 2018	6,700,000	7,793,317	3,002,952	1,345,237	291,924	2,228,885	18,859,461	40,221,778			
Impact of adopting SLFRS 9	-	-	-	-	_	(298,160)	-	(298,160)			
Re-stated opening balance under SLFRS 9	6,700,000	7,793,317	3,002,952	1,345,237	291,924	1,930,725	18,859,461	39,923,618			
Net Profit for the period	_	-	_	-	-	3,057,275	-	3,057,275			
Other comprehensive income net of tax	_	-	_	-	(240,574)	-	-	(240,574)			
Net change in fair value of debt instrument of Fair Value											
through other Comprehensive Income	-	-	-	(15,861)	-	-	-	(15,861)			
Net change in fair value of equity instrument of Fair											
Value through other Comprehensive Income	-	-	-	(368,847)	-	-	-	(368,847)			
Transfers to unclaimed deposits reserve	-	-	-	-	-	-	(38,680)	(38,680)			
Contribution to the Consolidated Fund-Dividend/Levy	-	-	-	-	-	-	-	-			
Contribution to National Insurance Trust Fund	_	-	-	-	-	(30,573)	-	(30,573)			
Transfers during the Period	_	-	152,864	-	-	(152,864)	-	-			
Balance as at 30th June 2018	6,700,000	7,793,317	3,155,816	960,529	51,350	4,804,563	18,820,781	42,286,358			
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STATEMENT O	F CHANGES IN F	EQUITY - GROUP	)
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In Rupe											
For the six months ended 30.06.2017	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 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	-	-	_	-	-	3,934,909	-	3,934,909			
Other comprehensive income net of tax	-	-	-	507,090	151,710	603	-	659,403			
Transfers to unclaimed deposits reserve	-	-	-	-	-	-	(24,840)	(24,840)			
Contribution to the Consolidated Fund - Dividend/Levy	-	-	-	-	-	(1,245,900)	-	(1,245,900)			
Withholding Tax on dividend	-	-	_	-	-	(84,983)	-	(84,983)			
Contribution to National Insurance Trust Fund	-	-	_	-	-	(45,262)	-	(45,262)			
Transfers during the period	-	18,272	226,309	-	-	(269,703)	43,394	18,272			
Balance as at 30th June 2017	6,200,000	3,314,837	2,748,776	1,603,848	153,560	5,998,279	16,979,086	36,998,387			
For the six months ended 30.06.2018	Stated Capital / Assigned Capital	Revaluation Reserve	Statutany Dasanya Fund	Available for Sale Decembe /Fair Value Decembe	Cash Flow Hedging Reserve	Retained Earnings	Other Reserves	Total Fauity			
For the six months ended 50.00.2018	Stated Capital / Assigned Capital	Revaluation Reserve	Statutory Reserve Fund	Available for Sale Reserve /Fair value Reserve	Cash Flow Hedging Reserve	Retained Larnings	Other Reserves	Total Equity			

Contribution to the Consolidated Fund - Dividend/Levy	-	-	-	-	-	(1,243,900)	-	(1,243,900)
Withholding Tax on dividend	-	-	-	-	-	(84,983)	-	(84,983)
Contribution to National Insurance Trust Fund	_	-	_	-	-	(45,262)	-	(45,262)
Transfers during the period	-	18,272	226,309	-	-	(269,703)	43,394	18,272
Balance as at 30th June 2017	6,200,000	3,314,837	2,748,776	1,603,848	153,560	5,998,279	16,979,086	36,998,387
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For the six months ended 30.06.2018	Stated Capital / Assigned Capital	Revaluation Reserve	Statutory Reserve Fund	Available for Sale Reserve /Fair Value Reserve	Cash Flow Hedging Reserve	Retained Earnings	Other Reserves	Total Equity
Balance as at 1st January 2018	6,700,000	7,793,317	3,002,952	1,228,420	291,924	2,805,727	19,444,122	41,266,465
Impact of adopting SLFRS 9	-	-	_	-	_	(298,233)	-	(298,233)
Re-stated opening balance under SLFRS 9	6,700,000	7,793,317	3,002,952	1,228,420	291,924	2,507,494	19,444,122	40,968,232
Net Profit for the period	-	-	-	-	-	3,154,885	-	3,154,885
Other comprehensive income net of tax	-	-	-	-	(240,574)	226	-	(240,348)
Net change in fair value of debt instrument of Fair								
Value through other Comprehensive Income	-	-	-	(10,772)	-	-	-	(10,772)
Net change in fair value of equity instrument of Fair								
Value through other Comprehensive Income	_	-	_	(368,847)	-	-	-	(368,847)
Transfers to unclaimed deposits reserve	_	-	-	-	-	-	(38,680)	(38,680)
Contribution to the Consolidated Fund-Dividend/Levy	_	-	_	-	-	-	-	-
Contribution to National Insurance Trust Fund	_	-	_	-	-	(30,573)	-	(30,573)
Transfers during the Period	-	-	152,864	-	-	(177,267)	24,403	-
Balance as at 30th June 2018	6,700,000	7,793,317	3,155,816	848,801	51,350	5,454,767	19,429,845	43,433,898
	The NSB Act N	No. 30 of 1971 certifies g	overnment guarantee for vo	our savings at NSB and inter	est due thereon.			



## NATIONAL SAVINGS BANK

### FINANCIAL STATEMENTS

**AAA**(Ika)

to be rated AAA

(144,042)

(24,840)

(3,679,461)

(388,932)

(84,983)

(1,245,900)

(3,968,857)

(5,688,672)

1,916,870

4,512,715

(243,059)

(38,680)

(518,542)

(388,932)

9,739,749

9,350,817

159,674

General Manager/CEO

3,673,741

(143,642)

(24,840) 14,850

(3,682,719)

(388,932)

(1,245,900)

(1,729,349)

(3,364,181)

1,922,005

4,504,308

565,701

(243,059)

(38,680)

(485,478)

(388,932)

6,971,108

6,582,176

164,719

3,669,188

ended 30th June, 2018

								s ended 30 <sup>th</sup> June, 20
ANALYSIS OF FINANC	CIAL INS	STRUMEN	TS BY I	MEASUR	EMENT :	BASIS	- BANK	ANALYSIS OF FINANCIAL INSTR c. Group - as at 30.06.2018
In Rupees Thousand	Held for Trading	Fair Value through OCI	Held to Maturity	Amortised Cost	Available for Sale	Hedging	Total	In Rupees Thousand Held for F
ASSETS	Trading	through OCI	Maturity		for Sale			ASSETS Cash and cash equivalents
Cash and cash equivalents Balances with central banks	-	-	-	3,958,694	-	-	3,958,694	Balances with central banks - Placement with banks -
Placement with banks Derivative financial instruments Other financial assets held for trading	10,101,288	-	-	40,201,928	-	1,254,294	40,201,928 1,254,294 10,101,288	Derivative financial instruments Other financial assets held for trading 14,071,086
Other financial assets at fair value through profit or loss	-	-	-	-	-	-	-	Other financial assets at fair value through profit or loss  Equity Instrument  Loans and receivable to banks  - 4,0
Equity Instrument Loans and receivables to banks	-	4,072,104	-	28,544,325	-	-	4,072,104 28,544,325	Loans and receivable to other customers  Debt Instrument - 2,7
Loans and receivables to other customers Debt Instrument  Total financial assets	10,101,288	666,793 <b>4,738,897</b>	-	379,760,919 564,231,059 <b>1.016.696.926</b>	-	1,254,294	564,897,852	Total financial assets 14,071,086 6,7
In Rupees Thousand	10,101,200	4,730,097	Held for	Designated		Hedging		In Rupees Thousand  LIABILITIES
LIABILITIES			Trading	at Fair value	Cost	Treuging	Total	Due to banks Derivative financial instruments
Due to banks Derivative financial instruments			-	-	124,903	1,365,346	12.,,,,,	Other financial liabilities at fair value through profit or loss Due to other customers
Other financial liabilities at fair value throu Due to other customers	ugh profit or lo	OSS	-		793,394,921	-	793,394,921	Other borrowings Subordinated liabilities
Other borrowings Subordinated liabilities			-	-	224,926,885 6,004,274	-	0,001,271	Total financial liabilities  d. Group - as at 31.12.2017 (Audited)
Total financial liabilities			-	- 1,	024,450,983	1,365,346	1,025,816,329	In Rupees Thousand Held for Des
b. Bank - as at 31.12.2017 (Audited)		B :			4 7111			ASSETS Trading F
In Rupees Thousand	Held for Trading	Designated at Fair value	Held to Maturity	Amortised Cost	Available for Sale	Hedging	Total	Cash and cash equivalents - Balances with central banks -
ASSETS Cash and cash equivalents	_	-	_	3,849,627	_	-	3,849,627	Placement with banks Derivative financial instruments Other financial assets held for trading 9,389,950
Balances with central banks Placement with banks	-	-	-	23,438,104	-	-	23,438,104	Other financial assets at fair value through profit or loss
Derivative financial instruments	-	-	-	-	-	1,360,714	1,360,714	Loans and receivable to banks - Loans and receivable to other customers -
Other financial assets held for trading Other financial assets at fair value	6,472,314	-	-	-	-	-	6,472,314	Financial investments  Total financial assets  9,389,950
through profit or loss  Loans and receivable to banks	-	-	-	27,714,565	-	-	27,714,565	In Rupees Thousand
Loans and receivable to other customers Financial investments	-	- - 5	44,273,077	360,309,866	5,693,829	-	360,309,866 549,966,905	LIABILITIES Due to banks
Total financial assets	6,472,314		44,273,077	415,312,162		1,360,714	973,112,095	Derivative financial instruments Other financial liabilities at fair value through profit or loss
In Rupees Thousand			Held for Trading	Designated at Fair value	Amortised Cost	Hedging	Total	Due to other customers Other borrowings
LIABILITIES			1	1				Subordinated liabilities  Total financial liabilities
Due to banks Derivative financial instruments	1 6.	1	-	-	180,439	956,937	180,439 956,937	CASH I
Other financial liabilities at fair value thr Due to other customers Other borrowings	rougn pront o	r IOSS	-		737,212,640 217,955,777	-	737,212,640 217,955,777	
Subordinated liabilities  Total financial liabilities			-	-	6,006,411 <b>961,355,267</b>	956,937	6,006,411 962,312,204	
	res to '	THE FINA	NCIAI	STATEM		230,501	702,012,201	Cash flows from operating activities Profit before tax
01. Loans and Receivables to Other O		IIIL FIINA	NCIAL	STATENT				Adjustment for:  Non-cash items included in profit before tax
27 25000 000 1000 0000 00 0000 00			Bank			Group		Change in operating assets Change in operating liabilities
In Rupees Thousand			s at 6.2018	As at 31.12.2017	As a 30.06.2		As at 31.12.2017	Placement with banks Contribution paid to defined benefit plans
Gross loans and receivables (Less): Individual impairment		382,6	510,649	362,608,207	382,636	,597 -	361,064,434	Tax paid Interest expense on subordinated debt
Collective impairment (Note - a)  Net loans and receivables including those		(2,	849,730)	(2,298,341)	(2,849	9,730)	(2,298,341)	Contribution paid to national insurance trust fund Dividends received from investment in subsidiaries
designated at fair value through profit or (Less): Loans and receivables designated		379,7	760,919	360,309,866	379,786		358,766,093	Net cash generated from operating activities  Cash flows from investing activities
value through profit or loss  Net loans and receivables (Note - b)			760,919	360,309,866	379,786		358,766,093	Purchase of property, plant and equipment Proceeds from the sale of property, plant and equipment Net (Increase)/Decrease in investment in Available-for-sale
Note - a. Movements in Individual and		4	g the period	for Loans and	Receivables to	o Other C	ustomers	Net (Increase)/Decrease in debt instruments at fair value
	Collective In	npairment durin	Bank			Group		through other comprehensive income
In Rupees Thousand	Collective In	A	Bank s at 6.2018	As at 31.12.2017	As a 30.06.2	t	As at 31.12.2017	through other comprehensive income  Net (Increase)/Decrease in equity instruments at fair value through other comprehensive income
Individual impairment	Collective In	A	s at	As at		t		through other comprehensive income Net (Increase)/Decrease in equity instruments at fair value through other comprehensive income Net purchase of intangible assets Net Increase/(Decrease) in unclaimed reserve fund
		A	s at	As at		t		through other comprehensive income Net (Increase)/Decrease in equity instruments at fair value through other comprehensive income Net purchase of intangible assets Net Increase/(Decrease) in unclaimed reserve fund Dividends received from investment in subsidiaries  Net cash (used in)/from investing activities
Individual impairment Opening balance Charge/(Write back) to Income Statem		A	s at	As at		t		through other comprehensive income Net (Increase)/Decrease in equity instruments at fair value through other comprehensive income Net purchase of intangible assets Net Increase/(Decrease) in unclaimed reserve fund Dividends received from investment in subsidiaries  Net cash (used in)/from investing activities  Cash flows from financing activities  Interest paid on subordinated debt
Individual impairment Opening balance Charge/(Write back) to Income Statem Write-off during the year Other movements  Closing balance Collective impairment Opening balance	nent	A 30.0	s at	As at		t 018		through other comprehensive income Net (Increase)/Decrease in equity instruments at fair value through other comprehensive income Net purchase of intangible assets Net Increase/(Decrease) in unclaimed reserve fund Dividends received from investment in subsidiaries  Net cash (used in)/from investing activities  Cash flows from financing activities Interest paid on subordinated debt Dividend paid to shareholders of the parent company Withholding Tax on Dividend paid
Individual impairment Opening balance Charge/(Write back) to Income Statem Write-off during the year Other movements  Closing balance Collective impairment Opening balance SLFRS 09 adjustment to opening bala Opening balance after SLFRS 09 adju	nent ince	2,;	s at 6.2018 - - - - - - - - - - - - - - - - - - -	As at 31.12.2017	30.06.2  2,298 18 2,316	,341 ,466 ,807	31.12.2017 	through other comprehensive income Net (Increase)/Decrease in equity instruments at fair value through other comprehensive income Net purchase of intangible assets Net Increase/(Decrease) in unclaimed reserve fund Dividends received from investment in subsidiaries  Net cash (used in)/from investing activities  Cash flows from financing activities Interest paid on subordinated debt Dividend paid to shareholders of the parent company Withholding Tax on Dividend paid Contribution to consolidated fund-(Dividend)/Levy Other borrowings
Individual impairment Opening balance Charge/(Write back) to Income Statem Write-off during the year Other movements  Closing balance Collective impairment Opening balance SLFRS 09 adjustment to opening bala Opening balance after SLFRS 09 adju Charge/(Write back) to Income Statem Other movements/Interest waive off	nent ince	2,3 2,3	s at 6.2018 - - - - - - - - - - - - - - - - - - -	As at 31.12.2017 	2,298 18 2,316 542 (9	,341 ,466 ,807 ,610 ,687)	31.12.2017	through other comprehensive income Net (Increase)/Decrease in equity instruments at fair value through other comprehensive income Net purchase of intangible assets Net Increase/(Decrease) in unclaimed reserve fund Dividends received from investment in subsidiaries  Net cash (used in)/from investing activities  Cash flows from financing activities Interest paid on subordinated debt Dividend paid to shareholders of the parent company Withholding Tax on Dividend paid Contribution to consolidated fund-(Dividend)/Levy
Individual impairment Opening balance Charge/(Write back) to Income Statem Write-off during the year Other movements  Closing balance Collective impairment Opening balance SLFRS 09 adjustment to opening bala Opening balance after SLFRS 09 adju Charge/(Write back) to Income Statem	nent ince	2,2 2,3	s at 6.2018 - - - - - - - - - - - - - - - - - - -	As at 31.12.2017	30.06.2  2,298 18 2,316 542	,341 ,466 ,807 ,610 ,687)	31.12.2017 	through other comprehensive income Net (Increase)/Decrease in equity instruments at fair value through other comprehensive income Net purchase of intangible assets Net Increase/(Decrease) in unclaimed reserve fund Dividends received from investment in subsidiaries  Net cash (used in)/from investing activities  Cash flows from financing activities Interest paid on subordinated debt Dividend paid to shareholders of the parent company Withholding Tax on Dividend paid Contribution to consolidated fund-(Dividend)/Levy Other borrowings Proceeds from the issue of subordinated debt  Net cash from financial activities  Net increase/(decrease) in cash & cash equivalents Cash and cash equivalents at the beginning of the year
Individual impairment Opening balance Charge/(Write back) to Income Statem Write-off during the year Other movements  Closing balance Collective impairment Opening balance SLFRS 09 adjustment to opening bala Opening balance after SLFRS 09 adju Charge/(Write back) to Income Statem Other movements/Interest waive off Closing balance	nent ince istment to nent	2,3 2,3 2,3 2,4	s at 6.2018 - - - - - - - - - - - - - - - - - - -	As at 31.12.2017	2,298 18 2,316 542 (9 2,849	,341 ,466 ,807 ,610 ,687) ,730	1,731,772 1,731,772 693,233 (126,664) 2,298,341	through other comprehensive income Net (Increase)/Decrease in equity instruments at fair value through other comprehensive income Net purchase of intangible assets Net Increase/(Decrease) in unclaimed reserve fund Dividends received from investment in subsidiaries  Net cash (used in)/from investing activities  Cash flows from financing activities Interest paid on subordinated debt Dividend paid to shareholders of the parent company Withholding Tax on Dividend paid Contribution to consolidated fund-(Dividend)/Levy Other borrowings Proceeds from the issue of subordinated debt  Net cash from financial activities  Net increase/(decrease) in cash & cash equivalents Cash and cash equivalents at the end of the period
Individual impairment Opening balance Charge/(Write back) to Income Statem Write-off during the year Other movements  Closing balance Collective impairment Opening balance SLFRS 09 adjustment to opening bala Opening balance after SLFRS 09 adju Charge/(Write back) to Income Statem Other movements/Interest waive off  Closing balance Total impairment	nent ince istment to nent	2,3 2,5 2,5 2,5 Aners - by produc	s at 6.2018 - - - - - - - - - - - - - - - - - - -	As at 31.12.2017	30.06.2	,341 ,466 ,807 ,610 ,687) ,730 Group t	31.12.2017	through other comprehensive income Net (Increase)/Decrease in equity instruments at fair value through other comprehensive income Net purchase of intangible assets Net Increase/(Decrease) in unclaimed reserve fund Dividends received from investment in subsidiaries  Net cash (used in)/from investing activities  Cash flows from financing activities Interest paid on subordinated debt Dividend paid to shareholders of the parent company Withholding Tax on Dividend paid Contribution to consolidated fund-(Dividend)/Levy Other borrowings Proceeds from the issue of subordinated debt  Net cash from financial activities  Net increase/(decrease) in cash & cash equivalents Cash and cash equivalents at the beginning of the year
Individual impairment Opening balance Charge/(Write back) to Income Statem Write-off during the year Other movements  Closing balance Collective impairment Opening balance SLFRS 09 adjustment to opening balan Opening balance after SLFRS 09 adju Charge/(Write back) to Income Statem Other movements/Interest waive off Closing balance Total impairment  Note - b. Loans and Receivables to C  In Rupees Thousand  By product - Domestic Currency	nent ince istment to nent	2,3 2,5 2,5 2,5 Aners - by produc	s at 6.2018 - - - - - - - - - - - - - - - - - - -	As at 31.12.2017	2,298 18 2,316 542 (9 2,849	,341 ,466 ,807 ,610 ,687) ,730 Group t	1,731,772 1,731,772 693,233 (126,664) 2,298,341 2,298,341	through other comprehensive income Net (Increase)/Decrease in equity instruments at fair value through other comprehensive income Net purchase of intangible assets Net Increase/(Decrease) in unclaimed reserve fund Dividends received from investment in subsidiaries  Net cash (used in)/from investing activities  Cash flows from financing activities Interest paid on subordinated debt Dividend paid to shareholders of the parent company Withholding Tax on Dividend paid Contribution to consolidated fund-(Dividend)/Levy Other borrowings Proceeds from the issue of subordinated debt  Net cash from financial activities  Net increase/(decrease) in cash & cash equivalents Cash and cash equivalents at the end of the period
Individual impairment Opening balance Charge/(Write back) to Income Statem Write-off during the year Other movements  Closing balance Collective impairment Opening balance SLFRS 09 adjustment to opening balan Opening balance after SLFRS 09 adju Charge/(Write back) to Income Statem Other movements/Interest waive off Closing balance Total impairment  Note - b. Loans and Receivables to Clin Rupees Thousand	nent ince istment to nent	2,3 2,3 2,3 2,4 ners - by produc A 30.0	s at 6.2018 - - - - - - - - - - - - - - - - - - -	As at 31.12.2017	30.06.2	,341 ,466 ,807 ,610 ,687) ,730 ,730 Group t	31.12.2017	through other comprehensive income Net (Increase)/Decrease in equity instruments at fair value through other comprehensive income Net purchase of intangible assets Net Increase/(Decrease) in unclaimed reserve fund Dividends received from investment in subsidiaries  Net cash (used in)/from investing activities  Cash flows from financing activities Interest paid on subordinated debt Dividend paid to shareholders of the parent company Withholding Tax on Dividend paid Contribution to consolidated fund-(Dividend)/Levy Other borrowings Proceeds from the issue of subordinated debt  Net cash from financial activities Net increase/(decrease) in cash & cash equivalents Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the period  SELECTED PERFORMANCE INDI  Basel III
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Individual impairment Opening balance Charge/(Write back) to Income Statem Write-off during the year Other movements  Closing balance Collective impairment Opening balance SLFRS 09 adjustment to opening bala Opening balance after SLFRS 09 adju Charge/(Write back) to Income Statem Other movements/Interest waive off  Closing balance Total impairment  Note - b. Loans and Receivables to Colling Rupees Thousand  By product - Domestic Currency Overdrafts Term loans Pawning Securitization/Trust Certificates Loan to Government	nent ince istment to nent	2,5 2,5 2,5 2,5 30.0 A 30.0	s at 6.2018 - - - - - - - - - - - - -	As at 31.12.2017	30.06.2	,341 ,466 ,807 ,610 ,687) ,730 Group t 018	31.12.2017	through other comprehensive income Net (Increase)/Decrease in equity instruments at fair value through other comprehensive income Net purchase of intangible assets Net Increase/(Decrease) in unclaimed reserve fund Dividends received from investment in subsidiaries  Net cash (used in)/from investing activities Cash flows from financing activities Interest paid on subordinated debt Dividend paid to shareholders of the parent company Withholding Tax on Dividend paid Contribution to consolidated fund-(Dividend)/Levy Other borrowings Proceeds from the issue of subordinated debt  Net cash from financial activities Net increase/(decrease) in cash & cash equivalents Cash and cash equivalents at the beginning of the year Cash and cash equivalents at the end of the period  Basel III Regulatory Capital (LKR '000) Common Equity Tier 1
Individual impairment Opening balance Charge/(Write back) to Income Statem Write-off during the year Other movements  Closing balance Collective impairment Opening balance SLFRS 09 adjustment to opening balar Opening balance after SLFRS 09 adjustment of the movements/Interest waive off Closing balance Total impairment Note - b. Loans and Receivables to Colling Rupees Thousand  By product - Domestic Currency Overdrafts Term loans Pawning Securitization/Trust Certificates Loan to Government Staff Loans Securities purchased under resale agree	nent  ince istment to nent  Other Custon	2,3 2,3 2,5 2,5 30.0 307,4 26,2 5,6 2,9	s at 6.2018 - - - - - - - - - - - - -	As at 31.12.2017	30.06.2	,341 ,466 ,807 ,610 ,687) ,730 Group t 018	31.12.2017	through other comprehensive income Net (Increase)/Decrease in equity instruments at fair value through other comprehensive income Net purchase of intangible assets Net Increase/(Decrease) in unclaimed reserve fund Dividends received from investment in subsidiaries  Net cash (used in)/from investing activities  Cash flows from financing activities Interest paid on subordinated debt Dividend paid to shareholders of the parent company Withholding Tax on Dividend paid Contribution to consolidated fund-(Dividend)/Levy Other borrowings Proceeds from the issue of subordinated debt  Net cash from financial activities Net increase/(decrease) in cash & cash equivalents Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the period  Basel III Regulatory Capital (LKR '000) Common Equity Tier 1 Tier 1 Capital Total Capital Regulatory Capital Ratios (%) Common Equity Tier 1 Capital Ratio (Minimum Requirement, 2018 - 7.375%, 2017 - 6.25%)
Individual impairment Opening balance Charge/(Write back) to Income Statem Write-off during the year Other movements  Closing balance Collective impairment Opening balance SLFRS 09 adjustment to opening bala Opening balance after SLFRS 09 adju Charge/(Write back) to Income Statem Other movements/Interest waive off  Closing balance Total impairment  Note - b. Loans and Receivables to C  In Rupees Thousand  By product - Domestic Currency Overdrafts Term loans Pawning Securitization/Trust Certificates Loan to Government Staff Loans	nent  ince istment to nent  Other Custon	2,2 2,3 2,3 2,4 30.0 307,4 26,2 5,5,2 3,5	s at 6.2018	As at 31.12.2017	30.06.2	,341 ,466 ,807 ,610 ,687) ,730 ,730 Group t 018	31.12.2017	through other comprehensive income Net (Increase)/Decrease in equity instruments at fair value through other comprehensive income Net purchase of intangible assets Net Increase/(Decrease) in unclaimed reserve fund Dividends received from investment in subsidiaries  Net cash (used in)/from investing activities  Cash flows from financing activities Interest paid on subordinated debt Dividend paid to shareholders of the parent company Withholding Tax on Dividend paid Contribution to consolidated fund-(Dividend)/Levy Other borrowings Proceeds from the issue of subordinated debt  Net cash from financial activities Net increase/(decrease) in cash & cash equivalents Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the period  Basel III Regulatory Capital (LKR '000) Common Equity Tier 1 Tier 1 Capital Total Capital Regulatory Capital Ratios (%) Common Equity Tier 1 Capital Ratio (Minimum Requirement, 2018 - 7.375%, 2017 - 6.25%) Tier 1 Capital Ratio (Minimum Requirement, 2018 - 8.875%, 2017 - 7.75%)
Individual impairment Opening balance Charge/(Write back) to Income Statem Write-off during the year Other movements  Closing balance Collective impairment Opening balance SLFRS 09 adjustment to opening bala Opening balance after SLFRS 09 adju Charge/(Write back) to Income Statem Other movements/Interest waive off  Closing balance Total impairment  Note - b. Loans and Receivables to Colling Balance In Rupees Thousand  By product - Domestic Currency Overdrafts Term loans Pawning Securitization/Trust Certificates Loan to Government Staff Loans Securities purchased under resale agree Other loans  Sub total  By product - Foreign Currency	nent  ince istment to nent  Other Custon	2,2 2,3 2,3 2,4 30.0 307,4 26,2 5,5,2 3,5	s at 6.2018	As at 31.12.2017	30.06.2	,341 ,466 ,807 ,610 ,687) ,730 ,730 Group t 018	31.12.2017	through other comprehensive income Net (Increase)/Decrease in equity instruments at fair value through other comprehensive income Net purchase of intangible assets Net Increase/(Decrease) in unclaimed reserve fund Dividends received from investment in subsidiaries  Net cash (used in)/from investing activities  Cash flows from financing activities Interest paid on subordinated debt Dividend paid to shareholders of the parent company Withholding Tax on Dividend paid Contribution to consolidated fund-(Dividend)/Levy Other borrowings Proceeds from the issue of subordinated debt  Net cash from financial activities Net increase/(decrease) in cash & cash equivalents Cash and cash equivalents at the beginning of the year Cash and cash equivalents at the end of the period  SELECTED PERFORMANCE INDI  Basel III Regulatory Capital (LKR '000) Common Equity Tier 1 Tier 1 Capital Total Capital Regulatory Capital Ratios (%) Common Equity Tier 1 Capital Ratio (Minimum Requirement, 2018 - 7.375%, 2017 - 6.25%) Tier 1 Capital Ratio (Minimum Requirement, 2018 - 8.875%, 2017 - 7.75%) Total Capital Ratio (Minimum Requirement, 2018 - 12.875%, 2017 - 11.75%)
Individual impairment Opening balance Charge/(Write back) to Income Statem Write-off during the year Other movements  Closing balance Collective impairment Opening balance SLFRS 09 adjustment to opening bala Opening balance after SLFRS 09 adju Charge/(Write back) to Income Statem Other movements/Interest waive off  Closing balance Total impairment  Note - b. Loans and Receivables to C  In Rupees Thousand  By product - Domestic Currency Overdrafts Term loans Pawning Securitization/Trust Certificates Loan to Government Staff Loans Securities purchased under resale agre Other loans  Sub total	nent  ince istment to nent  Other Custon	2,3 2,3 2,4 2,5 2,5 2,0 307,0 26,2 5,3 2,0 3,5 350,	s at 6.2018	As at 31.12.2017	30.06.2	,341 ,466 ,807 ,610 ,687) ,730 ,730 Group t 018	31.12.2017	through other comprehensive income Net (Increase)/Decrease in equity instruments at fair value through other comprehensive income Net purchase of intangible assets Net Increase/(Decrease) in unclaimed reserve fund Dividends received from investment in subsidiaries  Net cash (used in)/from investing activities Interest paid on subordinated debt Dividend paid to shareholders of the parent company Withholding Tax on Dividend paid Contribution to consolidated fund-(Dividend)/Levy Other borrowings Proceeds from the issue of subordinated debt  Net cash from financial activities Net increase/(decrease) in cash & cash equivalents Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the period  Basel III Regulatory Capital (LKR '000) Common Equity Tier 1 Tier 1 Capital Total Capital Regulatory Capital Ratios (%) Common Equity Tier 1 Capital Ratio (Minimum Requirement, 2018 - 7.375%, 2017 - 6.25%) Tier 1 Capital Ratio (Minimum Requirement, (2018 - 8.875%, 2017 - 7.75%) Total Capital Ratio (Minimum Requirement, (2018 - 12.875%, 2017 - 11.75%)  Assets Quality (Quality of Loan Portfolio) Gross Non - Performing Advances Ratio, % (Net of Interest in Suspense)
Individual impairment Opening balance Charge/(Write back) to Income Statem Write-off during the year Other movements  Closing balance Collective impairment Opening balance SLFRS 09 adjustment to opening balar Opening balance after SLFRS 09 adjustment of the movements/Interest waive off Closing balance Total impairment Note - b. Loans and Receivables to Clin Rupees Thousand  By product - Domestic Currency Overdrafts Term loans Pawning Securitization/Trust Certificates Loan to Government Staff Loans Securities purchased under resale agree Other loans  Sub total  By product - Foreign Currency Overdrafts Term loans Other loans Sub total	nent  ince istment to nent  Other Custon	2,3 2,3 2,3 2,4 30.0  A 30.0  307,6 26,6 5,2 2,6 3,5 350,2 28,5	s at 6.2018	As at 31.12.2017	30.06.2	,341 ,466 ,807 ,610 ,687) ,730 Group t 018 - ,839 ,139 ,844 ,000 ,647 ,139 ,282 ,892	31.12.2017	through other comprehensive income Net (Increase)/Decrease in equity instruments at fair value through other comprehensive income Net purchase of intangible assets Net Increase/(Decrease) in unclaimed reserve fund Dividends received from investment in subsidiaries  Net cash (used in)/from investing activities  Cash flows from financing activities Interest paid on subordinated debt Dividend paid to shareholders of the parent company Withholding Tax on Dividend paid Contribution to consolidated fund-(Dividend)/Levy Other borrowings Proceeds from the issue of subordinated debt  Net cash from financial activities Net increase/(decrease) in cash & cash equivalents Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the period  SELECTED PERFORMANCE INDI  Basel III Regulatory Capital (LKR '000) Common Equity Tier 1 Tier 1 Capital Total Capital Regulatory Capital Ratios (%) Common Equity Tier 1 Capital Ratio (Minimum Requirement, 2018 - 7.375%, 2017 - 6.25%) Tier 1 Capital Ratio (Minimum Requirement, 2018 - 8.875%, 2017 - 7.75%) Total Capital Ratio (Minimum Requirement, 2018 - 12.875%, 2017 - 11.75%)  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)
Individual impairment Opening balance Charge/(Write back) to Income Statem Write-off during the year Other movements  Closing balance Collective impairment Opening balance SLFRS 09 adjustment to opening bala Opening balance after SLFRS 09 adju Charge/(Write back) to Income Statem Other movements/Interest waive off  Closing balance Total impairment  Note - b. Loans and Receivables to Colling the statem of	nent  nent  Dther Custon	2,3 2,3 2,3 2,4 30.0  A 30.0  307,6 26,6 5,2 2,6 3,5 350,2 28,5	s at 6.2018	As at 31.12.2017	30.06.2	,341 ,466 ,807 ,610 ,687) ,730 Group t 018 - ,839 ,139 ,844 ,000 ,647 ,139 ,282 ,892	31.12.2017	through other comprehensive income Net (Increase)/Decrease in equity instruments at fair value through other comprehensive income Net purchase of intangible assets Net Increase/(Decrease) in unclaimed reserve fund Dividends received from investment in subsidiaries  Net cash (used in)/from investing activities Interest paid on subordinated debt Dividend paid to shareholders of the parent company Withholding Tax on Dividend paid Contribution to consolidated fund-(Dividend)/Levy Other borrowings Proceeds from the issue of subordinated debt  Net cash from financial activities Net increase/(decrease) in cash & cash equivalents Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the period  Basel III Regulatory Capital (LKR '000) Common Equity Tier 1 Tier 1 Capital Total Capital Regulatory Capital Ratios (%) Common Equity Tier 1 Capital Ratio (Minimum Requirement, 2018 - 7.375%, 2017 - 6.25%) Tier 1 Capital Ratio (Minimum Requirement, 2018 - 12.875%, 2017 - 1.75%) Total Capital Ratio (Minimum Requirement, 2018 - 12.875%, 2017 - 11.75%)  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)
Individual impairment Opening balance Charge/(Write back) to Income Statem Write-off during the year Other movements  Closing balance Collective impairment Opening balance SLFRS 09 adjustment to opening bala Opening balance after SLFRS 09 adju Charge/(Write back) to Income Statem Other movements/Interest waive off Closing balance Total impairment  Note - b. Loans and Receivables to Colling Impairment  Note - b. Loans and Receivables to Colling Balance Total impairment  Note - b. Loans and Receivables to Colling Impairment  Note - b. Loans and Receivables to Colling Impairment  Superior Currency Overdrafts Term loans Pawning Securitization/Trust Certificates Loan to Government Staff Loans Securities purchased under resale agree Other loans  Sub total  By product - Foreign Currency Overdrafts Term loans Other loans  Sub total  Total  O2. Due to Other Customers - by product	nent  nent  Dther Custon	2,3 2,3 2,3 2,4 30.0  A 30.0  307,4 26,6 5,6 2,6 3,9 350,7 28,9 28,9	s at 6.2018	As at 31.12.2017	30.06.2	341 ,466 ,807 ,610 ,687) ,730 Group t 018 - ,839 ,139 ,844 ,000 ,647 ,139 ,282 ,976 - ,976 ,976 ,976 ,867	31.12.2017	through other comprehensive income Net (Increase)/Decrease in equity instruments at fair value through other comprehensive income Net purchase of intangible assets Net Increase/(Decrease) in unclaimed reserve fund Dividends received from investment in subsidiaries  Net cash (used in)/from investing activities  Cash flows from financing activities Interest paid on subordinated debt Dividend paid to shareholders of the parent company Withholding Tax on Dividend paid Contribution to consolidated fund-(Dividend)/Levy Other borrowings Proceeds from the issue of subordinated debt  Net cash from financial activities Net increase/(decrease) in cash & cash equivalents Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the period  SELECTED PERFORMANCE INDI  Basel III Regulatory Capital (LKR '000) Common Equity Tier 1 Tier 1 Capital Total Capital Regulatory Capital Ratios (%) Common Equity Tier 1 Capital Ratio (Minimum Requirement, 2018 - 7.375%, 2017 - 6.25%) Tier 1 Capital Ratio (Minimum Requirement, 2018 - 8.875%, 2017 - 7.75%) Total Capital Ratio (Minimum Requirement, 2018 - 12.875%, 2017 - 11.75%)  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)  Profitability Interest Margin, %
Individual impairment Opening balance Charge/(Write back) to Income Statem Write-off during the year Other movements  Closing balance Collective impairment Opening balance SLFRS 09 adjustment to opening bala Opening balance after SLFRS 09 adju Charge/(Write back) to Income Statem Other movements/Interest waive off Closing balance Total impairment  Note - b. Loans and Receivables to Collective Income Statem Other movements/Interest waive off  In Rupees Thousand  By product - Domestic Currency Overdrafts Term loans Pawning Securitization/Trust Certificates Loan to Government Staff Loans Securities purchased under resale agree Other loans  Sub total  By product - Foreign Currency Overdrafts Term loans Other loans Sub total  Total	nent  nent  Dther Custon  eements	2,3 2,3 2,3 2,4 30.0  A 30.0  307,4 26,2 5,2 4,5 3,5 28,5 350,5 28,5 379,5	s at 6.2018	As at 31.12.2017	30.06.2	341 ,466 ,807 ,610 ,687) ,730 Group t 018 - ,839 ,139 ,844 ,000 ,647 ,139 ,282 ,976 - ,976 ,976 ,867	31.12.2017	through other comprehensive income Net (Increase)/Decrease in equity instruments at fair value through other comprehensive income Net purchase of intangible assets Net Increase/(Decrease) in unclaimed reserve fund Dividends received from investment in subsidiaries  Net cash (used in)/from investing activities  Cash flows from financing activities Interest paid on subordinated debt Dividend paid to shareholders of the parent company Withholding Tax on Dividend paid Contribution to consolidated fund-(Dividend)/Levy Other borrowings Proceeds from the issue of subordinated debt  Net cash from financial activities Net increase/(decrease) in cash & cash equivalents Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the period  SELECTED PERFORMANCE INDI  Basel III Regulatory Capital (LKR '000) Common Equity Tier 1 Capital Ratio (Minimum Requirement, 2018 - 7.375%, 2017 - 6.25%) Tier 1 Capital Ratio (Minimum Requirement, 2018 - 8.875%, 2017 - 7.75%) Total Capital Ratio (Minimum Requirement, 2018 - 12.875%, 2017 - 11.75%)  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)  Profitability Interest Margin, % Return on Assets (before Tax), % Return on Assets (before Tax), % Return on Equity, With the particular and the particular and provisions)  Profitability Interest Margin, % Return on Assets (before Tax), % Return on Equity, %  Regulatory Liquidity Statutory Liquid Assets, Rs.000 (average) Statutory Liquid Assets Ratio, % (Minimum Requirement, 20%
Individual impairment Opening balance Charge/(Write back) to Income Statem Write-off during the year Other movements  Closing balance Collective impairment Opening balance SLFRS 09 adjustment to opening bala Opening balance after SLFRS 09 adju Charge/(Write back) to Income Statem Other movements/Interest waive off Closing balance Total impairment  Note - b. Loans and Receivables to Colling Balance In Rupees Thousand  By product - Domestic Currency Overdrafts Term loans Pawning Securitization/Trust Certificates Loan to Government Staff Loans Securities purchased under resale agree Other loans  Sub total  By product - Foreign Currency Overdrafts Term loans Other loans Sub total  Total  O2. Due to Other Customers - by product - Domestic Currency Savings deposits	nent  nent  Dther Custon  eements	2,3 2,3 2,3 2,3 30.0  307,4 26,5 2,6 5,6 2,6 5,7 2,7 3,9 350,7  28,9  A 30.0  192,7	s at 6.2018 - - - - - - - - - - - - -	As at 31.12.2017	30.06.2	3,341 ,466 ,807 ,610 ,687) ,730 Group t 018 - ,839 ,139 ,844 ,000 ,647 ,139 ,282 ,976 - ,976 ,976 ,867 Group t	31.12.2017	through other comprehensive income Net (Increase)/Decrease in equity instruments at fair value through other comprehensive income Net purchase of intangible assets Net Increase/(Decrease) in unclaimed reserve fund Dividends received from investment in subsidiaries  Net cash (used in)/from investing activities  Cash flows from financing activities Interest paid on subordinated debt Dividend paid to shareholders of the parent company Withholding Tax on Dividend paid Contribution to consolidated fund-(Dividend)/Levy Other borrowings Proceeds from the issue of subordinated debt  Net cash from financial activities Net increase/(decrease) in cash & cash equivalents Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the period  SELECTED PERFORMANCE INDI  Basel III Regulatory Capital (LKR '000) Common Equity Tier 1 Tier 1 Capital Total Capital Regulatory Capital Ratios (%) Common Equity Tier 1 Capital Ratio (Minimum Requirement, 2018 - 7.375%, 2017 - 6.25%) Tier 1 Capital Ratio (Minimum Requirement, 2018 - 8.875%, 2017 - 7.75%) Total Capital Ratio (Minimum Requirement, 2018 - 12.875%, 2017 - 11.75%)  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)  Profitability Interest Margin, % Return on Assets (before Tax), % Return on Assets (before Tax), % Return on Equity, %  Regulatory Liquid Assets, Rs.'000 (average) Statutory Liquid Assets Ratio, % (Minimum Requirement, 20%) Domestic Banking Unit (%) Off-Shore Banking Unit (%)
Individual impairment Opening balance Charge/(Write back) to Income Statem Write-off during the year Other movements  Closing balance Collective impairment Opening balance SLFRS 09 adjustment to opening bala Opening balance after SLFRS 09 adju Charge/(Write back) to Income Statem Other movements/Interest waive off Closing balance Total impairment  Note - b. Loans and Receivables to Colling Impairment  Note - b. Loans and Receivables to Colling Balance Total impairment  Note - b. Loans and Receivables to Colling Securitization/Trust Currency Overdrafts Term loans Pawning Securitization/Trust Certificates Loan to Government Staff Loans Securities purchased under resale agree Other loans  Sub total  By product - Foreign Currency Overdrafts Term loans Other loans Sub total  Total  02. Due to Other Customers - by product - Domestic Currency	nent  nent  Dther Custon  eements	2,3 2,3 2,3 2,3 30.0  307,4 26,5 2,6 5,6 2,6 5,7 2,7 3,9 350,7  28,9  A 30.0  192,7	s at 6.2018	As at 31.12.2017	30.06.2	3,341 ,466 ,807 ,610 ,687) ,730 Group t 018 - ,839 ,139 ,844 ,000 ,647 ,139 ,282 ,976 - ,976 ,976 ,867 Group t	31.12.2017	through other comprehensive income Net (Increase)/Decrease in equity instruments at fair value through other comprehensive income Net purchase of intangible assets Net Increase/(Decrease) in unclaimed reserve fund Dividends received from investment in subsidiaries  Net cash (used in)/from investing activities  Cash flows from financing activities Interest paid on subordinated debt Dividend paid to shareholders of the parent company Withholding Tax on Dividend paid Contribution to consolidated fund-(Dividend)/Levy Other borrowings Proceeds from the issue of subordinated debt  Net cash from financial activities Net increase/(decrease) in cash & cash equivalents Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the period  SELECTED PERFORMANCE INDI  Basel III Regulatory Capital (LKR '000) Common Equity Tier 1 Tier 1 Capital Total Capital Regulatory Capital Ratios (%) Common Equity Tier 1 Capital Ratio (Minimum Requirement, 2018 - 7.375%, 2017 - 6.25%) Tier 1 Capital Ratio (Minimum Requirement, 2018 - 12.875%, 2017 - 11.75%) Total Capital Ratio (Minimum Requirement, 2018 - 8.875%, 2017 - 11.75%)  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)  Profitability Interest Margin, % Return on Assets (before Tax), % Return on Equity, %  Regulatory Liquid Assets, Rs.'000 (average) Statutory Liquid Assets, Rs.'001 (average) Statutory Liquid Assets, Rs.'000 (average) Statutory
Individual impairment Opening balance Charge/(Write back) to Income Statem Write-off during the year Other movements  Closing balance Collective impairment Opening balance SLFRS 09 adjustment to opening bala Opening balance after SLFRS 09 adju Charge/(Write back) to Income Statem Other movements/Interest waive off Closing balance Total impairment  Note - b. Loans and Receivables to Colling Impairment  Note - b. Loans and Receivables to Colling Balance Total impairment  Note - b. Loans and Receivables to Colling Securitization/Trust Certificates Term loans Pawning Securitization/Trust Certificates Loan to Government Staff Loans Securities purchased under resale agree Other loans  Sub total  By product - Foreign Currency Overdrafts Term loans Other loans Sub total  Total  02. Due to Other Customers - by product - Domestic Currency Savings deposits Fixed deposits Other deposits Other deposits  Sub total	nent  nent  Dther Custon  eements	2,3 2,3 2,3 2,3 2,3 30.0 307,4 26,2 5,2 2,6 5,2 2,6 3,9 350, 28,9 379,7	s at 6.2018 - - - - - - - - - - - - -	As at 31.12.2017	30.06.2	,341 ,466 ,807 ,610 ,687) ,730 .730 .730 .730 .739 ,844 ,000 ,647 ,139 ,282 ,892 .976 	31.12.2017	through other comprehensive income Net (Increase)/Decrease in equity instruments at fair value through other comprehensive income Net purchase of intangible assets Net Increase/(Decrease) in unclaimed reserve fund Dividends received from investment in subsidiaries  Net cash (used in)/from investing activities  Cash flows from financing activities Interest paid on subordinated debt Dividend paid to shareholders of the parent company Withholding Tax on Dividend paid Contribution to consolidated fund-(Dividend)/Levy Other borrowings Proceeds from the issue of subordinated debt  Net cash from financial activities Net increase/(decrease) in cash & cash equivalents Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the period  SELECTED PERFORMANCE INDI  Basel III Regulatory Capital (LKR '000) Common Equity Tier 1 Tier 1 Capital Total Capital Regulatory Capital Ratios (%) Common Equity Tier 1 Capital Ratio (Minimum Requirement, 2018 - 7.375%, 2017 - 6.25%) Tier 1 Capital Ratio (Minimum Requirement, 2018 - 12.875%, 2017 - 7.75%) Total Capital Ratio (Minimum Requirement, 2018 - 12.875%, 2017 - 11.75%)  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) Net Non-Performing Advances, % (Net of Interest in Suspense) Net Non-Performing Advances, % (Net of Interest in Suspense) Net Non-Performing Advances, % (Net of Interest in Suspense) Statutory Liquid Assets, Rs.000 (average) Statutory Liquid Assets, Rs.
Individual impairment Opening balance Charge/(Write back) to Income Statem Write-off during the year Other movements  Closing balance Collective impairment Opening balance SLFRS 09 adjustment to opening bala Opening balance after SLFRS 09 adju Charge/(Write back) to Income Statem Other movements/Interest waive off Closing balance Total impairment  Note - b. Loans and Receivables to Colling Balance In Rupees Thousand  By product - Domestic Currency Overdrafts Term loans Pawning Securitization/Trust Certificates Loan to Government Staff Loans Securities purchased under resale agree Other loans  Sub total  By product - Foreign Currency Overdrafts Term loans Other loans Sub total  Total  02. Due to Other Customers - by product - Domestic Currency Savings deposits Fixed deposits Other deposits	nent  nent  Dther Custon  eements	2,3 2,3 2,3 2,3 2,3 2,3 30.0  307,6 26,6 5,6 2,6 3,9 350,6  28,9 379,6  A 30.0  192,6 591,4	s at 6.2018	As at 31.12.2017	30.06.2	3,341 ,466 ,807 ,730 ,730 .730 .730 .730 .730 .739 ,844 ,000 ,647 ,139 ,282 ,892 .976 ,976 ,867 	31.12.2017	through other comprehensive income Net (Increase)/Decrease in equity instruments at fair value through other comprehensive income Net purchase of intangible assets Net Increase/(Decrease) in unclaimed reserve fund Dividends received from investment in subsidiaries  Net cash (used in)/from investing activities  Cash flows from financing activities Interest paid on subordinated debt Dividend paid to shareholders of the parent company Withholding Tax on Dividend paid Contribution to consolidated fund-(Dividend)/Levy Other borrowings Proceeds from the issue of subordinated debt  Net cash from financial activities  Net increase/(decrease) in cash & cash equivalents Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the period  SELECTED PERFORMANCE INDI  Basel III Regulatory Capital (LKR '000) Common Equity Tier 1 Tier 1 Capital Total Capital Regulatory Capital Ratios (%) Common Equity Tier 1 Capital Ratio (Minimum Requirement, 2018 - 7.375%, 2017 - 6.25%) Tier 1 Capital Ratio (Minimum Requirement, 2018 - 12.875%, 2017 - 11.75%)  Total Capital Ratio (Minimum Requirement, 2018 - 12.875%, 2017 - 11.75%)  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)  Profitability Interest Margin, % Return on Assets (before Tax), % Return on Equity, %  Regulatory Liquid Assets Ratio, % (Minimum Requirement, 20%) Domestic Banking Unit (%) Liquidity Coverage Ratio (%) - Rupee (Minimum Requirement: 2018 - 90%, 2017 - 80%) Liquidity Coverage Ratio (%) - Pupee (Minimum Requirement: 2018 - 90%, 2017 - 80%) Liquidity Coverage Ratio (%) - Pupee (Minimum Requirement: 2018 - 90%, 2017 - 80%) Liquidity Coverage Ratio (%) - Rupee (Minimum Requirement: 2018 - 90%, 2017 - 80%)
Individual impairment Opening balance Charge/(Write back) to Income Statem Write-off during the year Other movements  Closing balance Collective impairment Opening balance SLFRS 09 adjustment to opening bala Opening balance after SLFRS 09 adju Charge/(Write back) to Income Statem Other movements/Interest waive off Closing balance Total impairment Note - b. Loans and Receivables to Colling Balance Total impairment Note - b. Loans and Receivables to Colling Balance Total impairment  Note - b. Loans and Receivables to Colling Balance Total impairment  Note - b. Loans and Receivables to Colling Balance Total impairment  Securitization/Trust Certificates Loan to Government Staff Loans Securities purchased under resale agree Other loans  Sub total  By product - Foreign Currency Overdrafts Term loans Other loans Sub total  Total  O2. Due to Other Customers - by product - Domestic Currency Savings deposits Fixed deposits Other deposits  Other deposits  Other deposits  Sub total  By product - Foreign Currency	nent  nent  Dther Custon  eements	2,3 2,3 2,3 2,3 2,3 2,3 2,3 30.0 307,0 26,2 5,2 3,9 350,7 28,9 379,7  A 30.0 192,2 591,4	s at 6.2018	As at 31.12.2017	30.06.2	,341 ,466 ,807 ,610 ,687) ,730 ,730 ,730 ,730 ,739 ,139 ,844 ,000 ,647 ,139 ,282 ,892 ,976 ,867 Group t 018	31.12.2017	through other comprehensive income Net (Increase)/Decrease in equity instruments at fair value through other comprehensive income Net purchase of intangible assets Net Increase/(Decrease) in unclaimed reserve fund Dividends received from investment in subsidiaries  Net cash (used in)/from investing activities  Cash flows from financing activities Interest paid on subordinated debt Dividend paid to shareholders of the parent company Withholding Tax on Dividend paid Contribution to consolidated fund-(Dividend)/Levy Other borrowings Proceeds from the issue of subordinated debt  Net cash from financial activities  Net increase/(decrease) in cash & cash equivalents Cash and cash equivalents at the beginning of the year  Cash and cash equivalents at the end of the period  SELECTED PERFORMANCE INDI  Basel III Regulatory Capital (LKR '000) Common Equity Tier 1 Tier 1 Capital Total Capital Regulatory Capital Ratios (%) Common Equity Tier 1 Capital Ratio (Minimum Requirement, 2018 - 7.375%, 2017 - 6.25%)  Tier 1 Capital Ratio (Minimum Requirement, 2018 - 12.875%, 2017 - 7.75%) Total Capital Ratio (Minimum Requirement, 2018 - 12.875%, 2017 - 11.75%)  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)  Profitability Interest Margin, % Return on Assets (before Tax), % Return on Equity, %  Regulatory Liquid Assets, Rs.000 (average) Statutory Liquid Asse

9,640,349

793,394,921

Sub total

**Total** 

9,363,774

737,212,640

chaca 30 30	iiic, A						
ANALYSIS OF FINANC	IAL INS	TRUMEN	ΓS BY M	/IEASURI	EMENT	BASIS -	GROUP
c. Group - as at 30.06.2018							
In Rupees Thousand	Held for Trading	Fair value through OCI	Held to Maturity	Amortised Cost	Available for Sale	Hedging	Total
ASSETS				2 050 420			3,959,430
Cash and cash equivalents Balances with central banks	-	-	-	3,959,430 87	-	-	3,939,430
Placement with banks Derivative financial instruments	-	-	-	40,201,928	-	1,254,294	40,201,928 1,254,294
Other financial assets held for trading	14,071,086	-	-	-	-	1,234,294	14,071,086
Other financial assets at fair value through prof Equity Instrument	it or loss -	4,073,104	-	-	-	-	4,073,104
Loans and receivable to banks	-	-	-	28,549,127	-	-	28,549,127
Loans and receivable to other customers Debt Instrument		2,723,808	-	379,786,867 568,218,897	-		379,786,867 570,942,705
Total financial assets	14,071,086	6,796,912	-	1,020,716,338	-	1,254,294	1,042,838,629
In Rupees Thousand			Held for Trading	Designated at Fair value	Amortised Cost	Hedging	Total
LIABILITIES			Trauling	at Fair value			
Due to banks Derivative financial instruments			-	-	747,317	1,365,346	747,317 1,365,346
Other financial liabilities at fair value thro	ugh profit or lo	oss	-	-	<u>-</u>	-	
Due to other customers Other borrowings			-		93,394,921	-	793,394,921 232,511,718
Subordinated liabilities			-		6,004,274	-	6,004,274
Total financial liabilities			-	- 1,0	32,658,231	1,365,346	1,034,023,577
d. Group - as at 31.12.2017 (Audited)							
In Rupees Thousand	Held for	Designated at	Held to	Amortised	Available	Hedging	Total
	Trading	Fair value	Maturity	Cost	for Sale		
ASSETS Cash and cash equivalents	_	_	_	3,854,086	_	_	3,854,086
Balances with central banks	-	-	-	94	-	-	94
Placement with banks Derivative financial instruments	-	-	-	23,438,104	-	1,360,714	23,438,104 1,360,714
Other financial assets held for trading	9,389,950	-	-	-	-	-	9,389,950
Other financial assets at fair value through profit or loss	_	_	_	_	_	_	
Loans and receivable to banks	-	-	-	27,971,234	-	-	27,971,234
Loans and receivable to other customers Financial investments	-	- :	547,924,390	358,766,093	7,713,852	-	358,766,093 555,638,242
Total financial assets	9,389,950	-	547,924,390	414,029,611	7,713,852	1,360,714	980,418,516
In Rupees Thousand			Held for Trading	Designated at Fair value	Amortised Cost	Hedging	Total
LIABILITIES			8				<u> </u>
Due to banks Derivative financial instruments			-	-	828,433	956,937	828,433 956,937
Other financial liabilities at fair value thro	ugh profit or le	oss	-	-	<del>.</del>	-	· .
Due to other customers Other borrowings			-		737,212,640 222,771,969	-	737,212,640 222,771,969
Subordinated liabilities			-	-	6,006,411	-	6,006,411
Total financial liabilities			-	-	966,819,453	956,937	967,776,390
	CAS	SH FLOW S	STATEM	MENT			
			Bank			Group	
			6.2018 .'000	30.06.2017 Rs.'000	30.06.2 Rs.'0		0.06.2017 Rs.'000
Cash flows from operating activities							
Profit before tax  Adjustment for:		5,20	5,450	6,384,182	5,352,	276	5,876,295
Non-cash items included in profit before	ore tax		4,482	(1,317,995)	669,		(567,628)
Change in operating assets Change in operating liabilities			9,621) 5,094	(39,218,244) 42,380,625	(53,106, 57,588,		(6,533,509) (1,754,658
Placement with banks			5,094	2,885,109	(16,765,		2,885,109
Contribution paid to defined benefit p	lans	(52	7,182)	(663,826)	(527,		(663,826)
Tax paid Interest expense on subordinated debt			2,985) 6,795	(1,823,702) 386,795	(2,232, 386,		(1,823,702) 386,795
Contribution paid to national insurance	e trust fund	(3	8,722)	(29,189)		722)	(29,189)
Dividends received from investment i  Net cash generated from operating acti			1,979)	(14,850) <b>8,968,905</b>	(8,697,	601)	1,285,003
Cash flows from investing activities	1711103	(3,93	1,717)	0,700,703	(0,077,	001)	. 1,200,000
Purchase of property, plant and equipment Proceeds from the sale of property, plant	it	(77	(5,226) 5,786	(203,814) 4,514	(775,	313) 786	(205,071) 4,514
Net (Increase)/Decrease in investment in	Available-for-	sale	-	(3,329,787)	3,		(3,310,022)
Net (Increase)/Decrease in debt instrument	nts at fair valu	ie		, in the second of			•

### Cash and cash equivalents at the beginning of the year 6,429,585 ash and cash equivalents at the end of the period 3,833,907 6,426,313 3,833,415 SELECTED PERFORMANCE INDICATORS (AS PER REGULATORY REPORTING) Group Bank 30.06.2018 31.12.2017 30.06.2018 31.12.2017 egulatory Capital (LKR '000) 25,035,894 25,564,909 26.851.897 27,370,741 Common Equity Tier 1 25,035,894 25,564,909 26,851,897 Tier 1 Capital 27,370,741 31,762,223 32,808,403 33,570,093 34,605,855 Total Capital Regulatory Capital Ratios (%) Common Equity Tier 1 Capital Ratio (Minimum Requirement, 2018 - 7.375%, 2017 - 6.25%) 10.37 11.93 11.02 12.65 Tier 1 Capital Ratio (Minimum Requirement, 10.37 11.93 11.02 12.65 2018 - 8.875%, 2017 - 7.75%) Total Capital Ratio (Minimum Requirement 13.16 15.31 13.78 16.00 2018 - 12.875%, 2017 - 11.75%) ssets Quality (Quality of Loan Portfolio) Gross Non - Performing Advances Ratio, % (Net of Interest in Suspense) 1.69 1.34 NR NR Net Non-Performing Advances, % (Net of Interest in suspense and Provisions) 1.53 1.22 NR NR rofitability 2.67 2.59 2.69 2.60 Interest Margin, % 1.00 Return on Assets (before Tax), % 1.46 1.02 1.41 Return on Equity, % 14.94 26.52 Regulatory Liquidity Statutory Liquid Assets, Rs.'000 (average) 536,065,003 509,079,407 NR NR Statutory Liquid Assets Ratio, % (Minimum Requirement, 20%) 71.66 73.44 NR NR Domestic Banking Unit (%) Off-Shore Banking Unit (%) NR NR NR NR Liquidity Coverage Ratio (%) - Rupee (Minimum Requirement: 2018 - 90%, 2017 - 80%) 374.67 377.57 NR NR Liquidity Coverage Ratio (%) - All currency (Minimum Requirement: 2018 - 90%, 2017 - 80%) 381.93 376.18 NR NR ote: NR - Not Relevant 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 30th June 2018 and the profits for the six months then ended.

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 subject to the amendments made in compliance with SLFRS-09. (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. SDN Perera Aswin De Silva

9,363,774

737,212,640

9,640,349

793,394,921