

NATIONAL SAVINGS BANK FINANCIAL STATEMENTS

For the three months ended 31st March 2019

INCOME STATEMENT					
	Ba	ank	Grou	ıp	
For the three months ended 31st March	2019	2018	2019	2018	
	Rs. '000	Rs. '000	Rs. '000	Rs. '000	
Income	28,843,904	28,055,660	29,433,554	28,266,798	
Interest income Interest expenses	28,303,837 (21,500,660)	27,551,873 (20,657,894)	28,686,182 (21,786,719)	27,791,164 (20,807,156)	
Net interest income Fee and commission income Fee and commission expenses	6,803,177 276,354 (20,933)	6,893,979 200,225 (35,821)	6,899,463 278,443 (21,424)	6,984,009 200,695 (36,122)	
Net fee and commission income Net gains/(losses) from trading Net fair value gains/(losses) on financial assets/liabilities Net gains/(losses) on derecognition of financial assets at fair value through other comprehensive income Net other operating income	255,421 203,837 - 231 59,646	164,404 91,788 - 3,270 208,505	257,019 409,522 - 231 59,177	164,573 63,632 - 3,270 208,037	
Total operating income Impairment charges	7,322,310 (135,125)	7,361,945 (318,079)	7,625,410 (135,131)	7,423,520 (318,080)	
Net operating income Personnel expenses Depreciation and amortization expenses Other expenses	7,187,185 (2,441,303) (229,887) (1,052,266)	7,043,866 (2,334,581) (137,700) (949,929)	7,490,279 (2,447,561) (230,160) (1,045,600)	7,105,440 (2,343,198) (137,950) (943,422)	
Operating profit/(loss) before VAT, NBT & DRL on Financial Services Value Added Tax (VAT) on financial services Nation Building Tax (NBT) on financial services Debt Repayment Levy (DRL) on financial services Operating profit/(loss) after VAT, NBT and DRL on financial services Share of profits of associates and joint ventures	3,463,729 (751,887) (100,252) (410,530) 2,201,060	3,621,656 (756,654) (100,887) - 2,764,116	3,766,958 (791,579) (105,544) (410,530) 2,459,305	3,680,870 (765,385) (102,051) - 2,813,434	
Profit/(loss) before tax Income tax expenses	2,201,060 (1,005,238)	2,764,116 (1,049,825)	2,459,305 (1,090,345)	2,813,434 (1,066,674)	
Profit/(loss) for the period	1,195,822	1,714,291	1,368,960	1,746,760	
Profit attributable to: Equity holders of the Bank Non-controlling interests	1,195,822	1,714,291	1,368,960	1,746,760	
Earnings per share on profit Basic Earnings per ordinary share Diluted earnings per ordinary share	1.27 1.27	2.56 2.56	1.46 1.46	2.61 2.61	

STATEMENT OF COMPREHENSIVE INCOME

	В	ank	Group		
For the three months ended 31st March	2019	2018	2019	2018	
	Rs. '000	Rs. '000	Rs. '000	Rs. '000	
Profit/(Loss) for the period	1,195,822	1,714,291	1,368,960	1,746,760	
Items that will be reclassified to Income Statement Exchange differences on translation of foreign operations Net gains/(losses) on cash flow hedges Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income	- -	(182,022)	-	(182,022)	
Share of profits of associates and joint ventures Debt instruments at fair value through other comprehensive income	61,541	(15,089)	94,318	(13,843)	
Net gains/(losses) on investment in debt instruments transferred to income statement Less : Tax expense relating to items that will be reclassified to income statement	487	2,527	487	2,527	
Total other comprehensive income to be reclassified to Income Statement	62,028	(194,585)	94,805	(193,338)	
Items that will not to be reclassified to Income Statement Change in fair value on investments in equity instruments designated at fair value through other comprehensive income Change in the fair value attributable to change in the Bank's own credit risk on financial liabilities designated at fair value through profit or loss Re-measurement of post-employment benefit obligations Changes in revaluation surplus Share of profits of associates and joint ventures Less : Tax expenses relating to items that will not be reclassified to income statement	(595,474) - - -	(114,577)	(595,474)	(114,577)	
Total other comprehensive income not to be reclassified to Income Statement	(595,474)	(114,577)	(595,266)	(114,405)	
Total other comprehensive income (OCI) for the period, net of taxes	(533,447)	(309,162)	(500,462)	(307,743)	
Total comprehensive income for the period	662,375	1,405,129	868,498	1,439,017	
Attributable to: Equity holders of the bank Non-controlling interests	662,375	1,405,129	868,498	1,439,017	

STATEMENT OF FINANCIAL POSITION					
	Ba	ank	Group		
	As at	As at	As at	As at	
	31.03.2019 Rs. '000	31.12.2018	31.03.2019	31.12.2018 Rs. '000	
	KS. 000	Rs. '000 (Audited)	Rs. '000	(Audited)	
Assets					
Cash and cash equivalents	6,083,271	3,434,524	6,084,055	3,436,929	
Balances with central banks	-	-	107	177	
Placements with banks	22,635,231	17,588,445	22,635,231	17,588,445	
Derivative financial instruments	-	4,740,106	-	4,740,106	
Financial assets recognized through profit or loss					
measured at fair value	16,059,835	16,680,382	24,320,453	26,867,533	
designated at fair value	-	-	-	-	
Financial assets at amortised cost					
Loans and advances	443,542,706	423,532,145	443,168,278	423,557,119	
Debt and other instruments	523,709,738	518,947,969	527,849,334	522,973,159	
Financial assets measured at fair value through other	5 016 744	(194 420	7 510 705	7 700 500	
comprehensive income Investments in subsidiaries	5,916,744	6,184,430	7,512,725	7,788,560	
Investments in associates and joint ventures	1,700,000	1,700,000	-	-	
Property, plant and equipment	13,483,484	13,465,755	13,487,380	13,468,776	
Right of use assets	877,733	-	877,733	-	
Investment properties	-	-	-	-	
Goodwill and intangible assets	-	-	-	-	
Deferred tax assets	-	-	-	73	
Other assets	34,904,939	31,209,216	35,170,404	31,532,684	
Total assets	1,068,913,686	1,037,482,973	1,081,105,704	1,051,953,560	
Liabilities					
Due to banks	74,852,357	77,119,146	76,368,999	83,615,264	
Derivative financial instruments	3,385,493	1,533	3,385,493	1,533	
Financial liabilities recognized through profit or loss	-	-	-	-	
Financial liabilities at amortised cost					
Due to depositors	861,997,436	839,574,411	861,997,436	839,574,411	
Due to debt securities holders	-	-	-	-	
Due to other borrowers	22,459,940	14,804,802	31,814,195	21,750,178	
Lease liability	918,989	-	918,989	-	
Debt securities issued	50,335,844	52,389,133	50,335,844	52,389,133	
Retirement benefit obligations Current tax liabilities	3,830,795	3,830,795	3,833,022 57,145	3,832,777	
Deferred tax liabilities	588,010	582,463	588,037	582,463	
Other provisions					
Other liabilities	6,282,728	5,447,277	6,316,007	5,452,317	
Due to subsidiaries	500	750	-	-	
Total liabilities	1,024,652,092	993,750,308	1,035,615,167	1,007,198,076	
Equity					
Stated capital/Assigned capital	9,400,000	9,400,000	9,400,000	9,400,000	
Statutory reserve fund	3,287,751	3,227,960	3,287,751	3,227,960	
OCI reserve	(5,017)	528,430	(110,460)	390,209	
Retained earnings	5,624,078	4,622,080	6,330,511	5,198,451	
Other reserves	25,954,782	25,954,195	26,582,735	26,538,859	
Total shareholders' equity	44,261,594	43,732,665	45,490,537	44,755,484	
Non-controlling interests	-	-	-	-	
Total equity Total equity and liabilities	44,261,594	43,732,665	45,490,537	44,755,484	
Total equity and liabilities Contingent liabilities and commitments	1,068,913,686	1,037,482,973	1,081,105,704	1,051,953,560	
	4,445,655	4,481,397	4,445,655	4,481,397	
Memorandum Information	4,506	4 510			
Number of Employees	·	4,512			
Number of Branches	255	255			
Note: Amounts stated are net of impairment and depreciat	tion.				

- There are no changes to the accounting policies and methods of computation except the application of SLFRS 16 leases since the publication of annual accounts for the year 2018. The Bank has applied SLFRS 16 effective from 01/01/2019 for the preparation of Financial Statements.
 The Bank has not restated comparative information for 2018 for leases in the scope of SLFRS 16.
 The rate no material events taken place after the reporting period, which requires adjustment or disclosure in these Financial Statements.
 The comparable information is re-classified as wherever necessary to compare with the current year's classification in order to provide a better presentation.

STATEMENT OF CHANGES IN EQUITY - BANK

				EQUILI - DAM				In Rupees Thousand
For the three months ended 31.03.2018	Stated Capital/Assigned Capital	Statutory Reserve Fund	Revaluation Reserve	OCI Reserve	Cash Flow Hedging Reserve	Retained Earnings	Other Reserves	Total Equity
Balance as at 1st January 2018	6,700.000	3,002,952	7,793,317	1,345,237	291,924	1,102,798	18,859,461	39,095,691
Total comprehensive income for the period Net profit for the period	_	-	_	-	-	1,714,291	-	1,714,291
Other comprehensive income net of tax Net change in fair value of debt instrument of fair value	-	-	-	-	(182,022)	-	-	(182,022)
through other comprehensive income	-	-	-	(12,562)	-	-	-	(12,562)
Net change in fair value of equity instrument of fair value through other comprehensive income		_		(114,577)				(114,577)
Total comprehensive income for the period	-	-	-	(127,139)	(182,022)	1,714,291	-	1,405,129
Transaction with equity holders, recognized directly in equity Transfers to unclaimed deposits reserve	_			-	-	-	(18,028)	(18,028)
Contribution to the consolidated fund - Dividend / Levy Contribution to national insurance trust fund	-	-	-	-	-	- (17 142)	-	(17,143)
Transfers during the period Total transaction with equity holders		85,715 85,715	- -	-	-	(17,143) (85,715) (102.857)	(18,028)	(17,145)
Balance as at 31.03.2018	6,700,000	3,088,667		1,218,098	109,902	2,714,232	18,841,433	40,465,650
For the three months ended 31.03.2019	Stated Capital/Assigned Capital	Statutory Reserve Fund	Revaluation Reserve	OCI Reserve	Cash Flow Hedging Reserve	Retained Earnings	Other Reserves	Total Equity
Balance as at 1st January 2019 Impact of adopting SLFRS - 16	9,400.000	3,227,960	7,793,317	528,430	-	4,622,080 (122,075)	18,160,874	43,732,665 (122,075)
Re-stated opening balance under SLFRS - 16	9,400,000	3,227,960	7,793,317	528,430	-	4,500,005	18,160,874	43,610,590
Total comprehensive income for the period						1 105 822		1 105 822
Net profit for the period Other comprehensive income net of tax	-	-	-	-	-	1,195,822	-	1,195,822
Net change in fair value of debt instrument of fair value through other comprehensive income				62,028				62,028
Net change in fair value of equity instrument of fair value		-	-	,	-	-	-	<i>,</i>
through other comprehensive income Total comprehensive income for the period	-	-	-	(595,474) (533,447)	-	1,195,822	-	(595,474) 662,375
Transaction with equity holders, recognized directly in equity		-	-	(333,447)	-	1,175,622	-	
Transfers to unclaimed deposits reserve Contribution to the consolidated fund - Dividend / Levy	-	-	-	-	-	-	586	586
Contribution to the national insurance trust fund	-	-	-	-	-	(11,958)	-	(11,958)
Transfers during the period Total transaction with equity holders		<u>59,791</u> 59,791	-	-	-	(59,791) (71,749)		(11,372)
Balance as at 31.03.2019	9,400,000		7,793,317	(5,017)	-	5,624,078	18,161,461	44,261,594
		STATEMENT	OF CHANCES IN F	AUTO COALD				
		STATENIENT	UF UHANGES IN F	OUITY - GROUP				
		STATEMENT	OF CHANGES IN F	QUITY - GROUP				In Rupees Thousand
For the three months ended 31.03.2018	Stated Capital/Assigned Capital	Statutory Reserve Fund	Revaluation Reserve	OCI Reserve	Cash Flow Hedging Reserve	Retained Earnings	Other Reserves	Total Equity
Balance as at 1st January 2018	Stated Capital/Assigned Capital 6,700,000				Cash Flow Hedging Reserve 291,924	Retained Earnings 1,679,540	Other Reserves 19,444,122	
Balance as at 1st January 2018 Total comprehensive income for the period Net profit for the period		Statutory Reserve Fund	Revaluation Reserve	OCI Reserve	291,924	1,679,540 1,746,760		Total Equity 40,140,278 1,746,760
Balance as at 1st January 2018 Total comprehensive income for the period Net profit for the period Other comprehensive income net of tax		Statutory Reserve Fund	Revaluation Reserve	OCI Reserve	0 0	1,679,540		Total Equity 40,140,278
Balance as at 1st January 2018 Total comprehensive income for the period Net profit for the period Other comprehensive income net of tax Net change in fair value of debt instrument of fair value through other comprehensive income		Statutory Reserve Fund	Revaluation Reserve	OCI Reserve	291,924	1,679,540 1,746,760		Total Equity 40,140,278 1,746,760
Balance as at 1st January 2018 Total comprehensive income for the period Net profit for the period Other comprehensive income net of tax Net change in fair value of debt instrument of fair value		Statutory Reserve Fund	Revaluation Reserve	OCI Reserve 1,228,420	291,924	1,679,540 1,746,760		Total Equity 40,140,278 1,746,760 (181,850)
Balance as at 1st January 2018 Total comprehensive income for the period Net profit for the period Other comprehensive income net of tax Net change in fair value of debt instrument of fair value through other comprehensive income Net change in fair value of equity instrument of fair value through other comprehensive income Net change in fair value of equity instrument of fair value through other comprehensive income Total comprehensive income for the period		Statutory Reserve Fund	Revaluation Reserve	OCI Reserve 1,228,420 - - (11,316)	291,924	1,679,540 1,746,760		Total Equity 40,140,278 1,746,760 (181,850) (11.316)
Balance as at 1st January 2018 Total comprehensive income for the period Net profit for the period Other comprehensive income net of tax Net change in fair value of debt instrument of fair value through other comprehensive income Net change in fair value of equity instrument of fair value through other comprehensive income Net change in fair value of equity instrument of fair value through other comprehensive income Total comprehensive income for the period Transaction with equity holders, recognized directly in equity Contribution to the consolidated fund - Dividend / Levy		Statutory Reserve Fund	Revaluation Reserve	OCI Reserve 1,228,420 - (11,316) (114,577)	(182,022)	1,679,540 1,746,760 172	19,444,122 - - - - - - - - - -	Total Equity 40,140,278 1,746,760 (181,850) (11.316) (114,577)
Balance as at 1st January 2018 Total comprehensive income for the period Net profit for the period Other comprehensive income net of tax Net change in fair value of debt instrument of fair value through other comprehensive income Net change in fair value of equity instrument of fair value through other comprehensive income Total comprehensive income Total comprehensive income for the period Transaction with equity holders, recognized directly in equity Contribution to the consolidated fund - Dividend / Levy Transfers to unclaimed deposits reserve Dividend / Levy		Statutory Reserve Fund	Revaluation Reserve	OCI Reserve 1,228,420 - (11,316) (114,577)	(182,022)	1,679,540 1,746,760 172		Total Equity 40,140,278 1,746,760 (181,850) (11.316) (114,577)
Balance as at 1st January 2018 Total comprehensive income for the period Net profit for the period Other comprehensive income net of tax Net change in fair value of debt instrument of fair value through other comprehensive income Total comprehensive income Net change in fair value of equity instrument of fair value through other comprehensive income Total comprehensive income Total comprehensive income for the period Transaction with equity holders, recognized directly in equity Contribution to the consolidated fund - Dividend / Levy Transfers to unclaimed deposits reserve Withholding Tax on dividend Contribution to national insurance trust fund		Statutory Reserve Fund 3,002,952 - - - - - - - - - - - - - - - - - - -	Revaluation Reserve	OCI Reserve 1,228,420 - (11,316) (114,577)	(182,022)	1,679,540 1,746,760 172 - - - 1,746,932 - (17,143)	19,444,122 	Total Equity 40,140,278 1,746,760 (181,850) (11.316) (114,577) 1,439,017
Balance as at 1st January 2018 Total comprehensive income for the period Net profit for the period Other comprehensive income net of tax Net change in fair value of debt instrument of fair value through other comprehensive income Net change in fair value of equity instrument of fair value through other comprehensive income Total comprehensive income for the period Transaction with equity holders, recognized directly in equity Contribution to the consolidated fund - Dividend / Levy Transfers to unclaimed deposits reserve Withholding Tax on dividend Contribution to ational insurance trust fund Transfers during the period		Statutory Reserve Fund 3,002,952 - - - - - - - - - - - - - - - - - - -	Revaluation Reserve 7,793,317 - - - - - - - - - - - - - - - - - - -	OCI Reserve 1,228,420 - (11,316) (114,577)	(182,022)	1,679,540 1,746,760 172 - - 1,746,932 - (17,143) (93,833)	19,444,122 	Total Equity 40,140,278 1,746,760 (181,850) (11.316) (114,577) 1,439,017 (18,028) (17,143)
Balance as at 1st January 2018 Total comprehensive income for the period Net profit for the period Other comprehensive income net of tax Net change in fair value of debt instrument of fair value through other comprehensive income Total comprehensive income Net change in fair value of equity instrument of fair value through other comprehensive income Total comprehensive income Total comprehensive income for the period Transaction with equity holders, recognized directly in equity Contribution to the consolidated fund - Dividend / Levy Transfers to unclaimed deposits reserve Withholding Tax on dividend Contribution to national insurance trust fund		Statutory Reserve Fund 3,002,952 - - - - - - - - - - - - - - - - - - -	Revaluation Reserve 7,793,317 - - - - - - - - - - - - - - - - - - -	OCI Reserve 1,228,420 - (11,316) (114,577)	(182,022)	1,679,540 1,746,760 172 - - - 1,746,932 - (17,143)	19,444,122 	Total Equity 40,140,278 1,746,760 (181,850) (11.316) (114,577) 1,439,017 (18,028) (17,143) (35,171)
Balance as at 1st January 2018 Total comprehensive income for the period Net profit for the period Other comprehensive income net of tax Net change in fair value of debt instrument of fair value through other comprehensive income Net change in fair value of equity instrument of fair value through other comprehensive income Total comprehensive income for the period Transaction with equity holders, recognized directly in equity Contribution to the consolidated fund - Dividend / Levy Transfers to unclaimed deposits reserve Withholding Tax on dividend Contribution to national insurance trust fund Transfers during the period Total transaction with equity holders Balance as at 31.03.2018		Statutory Reserve Fund 3,002,952 - - - - - - - - - - - - - - - - - - -	Revaluation Reserve 7,793,317 - - - - - - - - - - - - - - - - - - -	OCI Reserve 1,228,420 (11,316) (114,577) (125,893) - - - - - - - - - - - - -	(182,022) (182,02) (182,02) (182,02) (182,02)	1,679,540 1,746,760 172 - - 1,746,932 (17,143) (93,833) (110,976) 3,315,496	19,444,122 	Total Equity 40,140,278 1,746,760 (181,850) (11.316) (114,577) 1,439,017 (18,028) (17,143) (35,171) 41,544,124
Balance as at 1st January 2018 Total comprehensive income for the period Net profit for the period Other comprehensive income net of tax Net change in fair value of debt instrument of fair value through other comprehensive income Net change in fair value of quity instrument of fair value through other comprehensive income Total comprehensive income for the period Transaction with equity holders, recognized directly in equity Contribution to the consolidated fund - Dividend / Levy Transfers to unclaimed deposits reserve Withholding Tax on dividend Contribution to national insurance trust fund Transfers during the period Total transaction with equity holders Balance as at 31.03.2018 For the three months ended 31.03.2019		Statutory Reserve Fund 3,002,952 - - - - - - - - - - - - - - - - - - -	Revaluation Reserve 7,793,317 -	OCI Reserve 1,228,420 (11,316) (114,577) (125,893) - - - - - - - - - - - - -	291,924 (182,022) (182,02)	1,679,540 1,746,760 172 - - - (17,143) (93,833) (110,976) 3,315,496 Retained Earnings	19,444,122 	Total Equity 40,140,278 1,746,760 (181,850) (11.316) (114,577) 1,439,017 (18,028) (17,143) (35,171)
Balance as at 1st January 2018 Total comprehensive income for the period Net profit for the period Other comprehensive income net of tax Net change in fair value of debt instrument of fair value through other comprehensive income Net change in fair value of quity instrument of fair value through other comprehensive income Total comprehensive income for the period Transaction with equity holders, recognized directly in equity Contribution to the consolidated fund - Dividend / Levy Transfers to unclaimed deposits reserve Withholding Tax on dividend Contribution to national insurance trust fund Transaction with equity holders Balance as at 31.03.2018 For the three months ended 31.03.2019 Balance as at 1st January 2019 Immact of adopting SLFRS - 16	6,700,000 - - - - - - - - - - - - -	Statutory Reserve Fund 3,002,952 -	Revaluation Reserve 7,793,317 -	OCI Reserve 1,228,420 (11,316) (114,577) (125,893) - - - - - - - - - - - - -	291,924 (182,022) (182,02)	1,679,540 1,746,760 172 - - - - (17,143) (93,833) (110,976) 3,315,496 Retained Earnings 5,198,451 (122,075)	19,444,122 	Total Equity 40,140,278 1,746,760 (181,850) (11.316) (114,577) 1,439,017 (18,028) (17,143) (35,171) 41,544,124 Total Equity 44,755,484 (122,075)
Balance as at 1st January 2018 Total comprehensive income for the period Net profit for the period Other comprehensive income net of tax Net change in fair value of debt instrument of fair value through other comprehensive income Net change in fair value of equity instrument of fair value through other comprehensive income Total comprehensive income for the period Transaction with equity holders, recognized directly in equity Contribution to the consolidated fund - Dividend / Levy Transfers to unclaimed deposits reserve Withholding Tax on dividend Contribution to national insurance trust fund Transfers during the period Total transaction with equity holders Balance as at 31.03.2018 For the three months ended 31.03.2019 Balance as at 1st January 2019	6,700,000 - - - - - - - - - - - - -	Statutory Reserve Fund 3,002,952 -	Revaluation Reserve 7,793,317 -	OCI Reserve 1,228,420 (11,316) (114,577) (125,893) - - - - - - - - - - - - -	291,924 (182,022) (182,02)	1,679,540 1,746,760 172 - - - - - (17,143) (93,833) (110,976) 3,315,496 Retained Earnings 5,198,451	19,444,122 	Total Equity 40,140,278 1,746,760 (181,850) (11.316) (114,577) 1,439,017 (18,028) (17,143) (35,171) 41,544,124 Total Equity 44,755,484
Balance as at 1st January 2018 Total comprehensive income for the period Net profit for the period Other comprehensive income net of tax Net change in fair value of debt instrument of fair value through other comprehensive income Net change in fair value of equity instrument of fair value through other comprehensive income Total comprehensive income for the period Transaction with equity holders, recognized directly in equity Contribution to the consolidated fund - Dividend / Levy Transfers to unclaimed deposits reserve Withholding Tax on dividend Contribution to national insurance trust fund Transfers during the period Total transaction with equity holders Balance as at 31.03.2018 For the three months ended 31.03.2019 Balance as at 1st January 2019 Impact of adopting SLFRS - 16 Re-stated opening balance under SLFRS - 16 Total comprehensive income for the period Net profit for the period	6,700,000 - - - - - - - - - - - - -	Statutory Reserve Fund 3,002,952 -	Revaluation Reserve 7,793,317 -	OCI Reserve 1,228,420 (11,316) (114,577) (125,893) - - - - - - - - - - - - -	291,924 (182,022) (182,02)	1,679,540 1,746,760 172 - - - - - (17,143) (93,833) (110,976) 3,315,496 Retained Earnings 5,198,451 (122,075) 5,076,376 1,368,960	19,444,122 	Total Equity 40,140,278 1,746,760 (181,850) (11.316) (114,577) 1,439,017 (18,028) (17,143) (35,171) 41,544,124 Total Equity 44,755,484 (122,075) 44,633,409 1,368,960
Balance as at 1st January 2018 Total comprehensive income for the period Net profit for the period Other comprehensive income net of tax Net change in fair value of debt instrument of fair value through other comprehensive income Net change in fair value of equity instrument of fair value through other comprehensive income Total comprehensive income for the period Transaction with equity holders, recognized directly in equity Contribution to the consolidated fund - Dividend / Levy Transfers to unclaimed deposits reserve Withholding Tax on dividend Contribution to national insurance trust fund Transfers during the period Total transaction with equity holders Balance as at 31.03.2018 For the three months ended 31.03.2019 Impact of adopting SLFRS - 16 Re-stated opening balance under SLFRS - 16 Total comprehensive income for the period Net profit for the period Net profit of the period Net profit of the period	6,700,000 - - - - - - - - - - - - -	Statutory Reserve Fund 3,002,952 -	Revaluation Reserve 7,793,317 -	OCI Reserve 1,228,420 (11,316) (114,577) (125,893) - - - - - - - - - - - - -	291,924 (182,022) (182,02)	1,679,540 1,746,760 172 - - - - (17,143) (93,833) (110,976) 3,315,496 Retained Earnings 5,198,451 (122,075) 5,076,376	19,444,122 	Total Equity 40,140,278 1,746,760 (181,850) (11.316) (114,577) 1,439,017 (18,028) (17,143) (35,171) 41,544,124 Total Equity 44,755,484 (122,075) 44,633,409 1,368,960 208
Balance as at 1st January 2018 Total comprehensive income for the period Net profit for the period Other comprehensive income net of tax Net change in fair value of debt instrument of fair value through other comprehensive income Net change in fair value of quity instrument of fair value through other comprehensive income Total comprehensive income for the period Transaction with equity holders, recognized directly in equity Contribution to the consolidated fund - Dividend / Levy Transfers to unclaimed deposits reserve Withholding Tax on dividend Contribution to national insurance trust fund Transfers during the period Total transaction with equity holders Balance as at 31.03.2018 For the three months ended 31.03.2019 Balance as at 1st January 2019 Impact of adopting SLFRS - 16 Re-stated opening balance under SLFRS - 16 Total comprehensive income for the period Net profit for the period Other comprehensive income for tha period Net change in fair value of debt instrument of fair value through the period	6,700,000 - - - - - - - - - - - - -	Statutory Reserve Fund 3,002,952 -	Revaluation Reserve 7,793,317 -	OCI Reserve 1,228,420 (11,316) (114,577) (125,893) - - - - - - - - - - - - -	291,924 (182,022) (182,02)	1,679,540 1,746,760 172 - - - - - (17,143) (93,833) (110,976) 3,315,496 Retained Earnings 5,198,451 (122,075) 5,076,376 1,368,960	19,444,122 	Total Equity 40,140,278 1,746,760 (181,850) (11.316) (114,577) 1,439,017 (18,028) (17,143) (35,171) 41,544,124 Total Equity 44,755,484 (122,075) 44,633,409 1,368,960
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Balance as at 1st January 2018 Total comprehensive income for the period Net profit for the period Other comprehensive income net of tax Net change in fair value of debt instrument of fair value through other comprehensive income Net change in fair value of quity instrument of fair value through other comprehensive income Total comprehensive income for the period Transaction with equity holders, recognized directly in equity Contribution to the consolidated fund - Dividend / Levy Transfers to unclaimed deposits reserve Withholding Tax on dividend Contribution to national insurance trust fund Transfers during the period Total transaction with equity holders Balance as at 31.03.2018 For the three months ended 31.03.2019 Balance as at 1st January 2019 Impact of adopting SLFRS - 16 Total comprehensive income for the period Net change in fair value of debt instrument of fair value through other comprehensive income Net change in fair value of debt instrument of fair value through other comprehensive income Net change in fair value of debt instrument of fair value through other comprehensive income Total comprehensive income for the period Net change in fair value of debt instrument of fair value through other comprehensive income <tr< td=""><td>6,700,000 - - - - - - - - - - - - -</td><td>Statutory Reserve Fund 3,002,952 - <</td><td>Revaluation Reserve 7,793,317 -</td><td>OCI Reserve 1,228,420 (11,316) (114,577) (125,893) - - - - - - - - - - - - -</td><td>291,924 (182,022) (182,02)</td><td>1,679,540 1,746,760 172 - 1,746,932 - (17,143) (93,833) (110,976) 3,315,496 Retained Earnings 5,198,451 (122,075) 5,076,376 1,368,960 208 - - 1,369,168 - (11,958)</td><td>19,444,122</td><td>Total Equity 40,140,278 1,746,760 (181,850) (11.316) (114,577) 1,439,017 (18,028) (17,143) (35,171) 41,544,124 Total Equity 44,633,409 1,368,960 208 94,805 (595,474) 868,498</td></tr<>	6,700,000 - - - - - - - - - - - - -	Statutory Reserve Fund 3,002,952 - <	Revaluation Reserve 7,793,317 -	OCI Reserve 1,228,420 (11,316) (114,577) (125,893) - - - - - - - - - - - - -	291,924 (182,022) (182,02)	1,679,540 1,746,760 172 - 1,746,932 - (17,143) (93,833) (110,976) 3,315,496 Retained Earnings 5,198,451 (122,075) 5,076,376 1,368,960 208 - - 1,369,168 - (11,958)	19,444,122	Total Equity 40,140,278 1,746,760 (181,850) (11.316) (114,577) 1,439,017 (18,028) (17,143) (35,171) 41,544,124 Total Equity 44,633,409 1,368,960 208 94,805 (595,474) 868,498
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NATIONAL SAVINGS BANK **FINANCIAL STATEMENTS**

For the three months ended 31st March 2019

ANALYSIS OF FINANCIAL INSTRUMENTS ON MEASUREMENT BASIS

a. Bank - as at 31.03.2019				
In Rupees Thousand	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	6,083,271	-	-	6,083,271
Balances with central banks Placements with banks	- 22,635,231	-	-	22,635,231
Derivative financial instruments Loans and advances	443,542,706	-	-	- 443,542,706
Debt instruments Equity instruments	523,709,738	14,433,833 1,626,002	2,761,703 3,155,041	540,905,274 4,781,043
Total financial assets	995,970,946	16,059,835	5,916,744	1,017,947,526
In Rupees Thousand		AC	FVPL	Total
LIABILITIES				
Due to banks Derivative financial instruments		74,852,357	- 3,385,493	74,852,357 3,385,493
Financial liabilities - due to depositors		861,997,436		861,997,436
 due to debt securities holders due to other borrowers 		- 22,459,940	-	- 22,459,940
Debt securities issued		50,335,844	-	50,335,844
Total financial liabilities		1,009,645,577	3,385,493	1,013,031,070
b. Bank - as at 31.12.2018 - (Audited)				
In Rupees Thousand	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	3,434,524	-	-	3,434,524
Balances with central banks Placements with banks	17,588,445	-	-	17,588,445
Derivative financial instruments Loans and advances	423,532,145	-	4,740,106	4,740,106 423,532,145
Debt instruments	518,947,969	14,801,463	2,433,915	536,183,346
Equity instruments	-	1,878,919	3,750,515	5,629,434
Total financial assets	963,503,083	16,680,382	10,924,536	991,108,000
In Rupees Thousand		AC	FVPL	Total
LIABILITIES		ne	IVIL	Iotai
Due to banks Derivative financial instruments Financial liabilities		77,119,146	1,533	77,119,146 1,533
 due to depositors due to debt securities holders 		839,574,411	-	839,574,411
- due to debt securities inders - due to other borrowers Debt securities issued		- 14,804,802 52,389,133	-	- 14,804,802 52,389,133
Total financial liabilities		983,887,492	1,533	983,889,025

- Financial assets / liabilities measured at amortised cost AC

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

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

ANALYSIS OF LOANS & ADVANCES AND IMPAIRMENT

	Ba	nk	Group		
In Rupees Thousand	As at 31.03.2019	As at 31.12.2018	As at 31.03.2019	As at 31.12.2018	
Product-wise Gross loans and advances					
By product - Domestic currency					
Term loans	388,445,956	367,008,832	388,445,956	367,008,832	
Pawning	31,940,742	30,530,726	31,940,742	30,530,726	
Other loans	2 000 000	2 275 222		2 255 222	
Loan to Government	2,030,000	2,075,000	2,030,000	2,075,000	
Securities purchased under resale agreements	2,553,467	2,357,240	2,179,039	2,382,213	
Staff loans	6,466,492	6,103,442	6,466,492	6,103,442	
Sub Total	431,436,658	408,075,240	431,062,230	408,100,213	
By product - Foreign currency					
Term loans	16,084,198	19,303,215	16,084,198	19,303,215	
Gross loans and advances	447,520,856	427,378,455	447,146,428	427,403,428	
Stage-wise impairment on loans & advances					
Gross Loans & advances	447,520,856	427,378,455	447,146,428	427,403,428	
Less: Accumulated impairment under stage 1	(1,649,150)	(1,610,731)	(1,649,150)	(1,610,731)	
Accumulated impairment under stage 2	(276,973)	(272,348)	(276,973)	(272,348)	
Accumulated impairment under stage 3	(2,052,027)	(1,963,230)	(2,052,027)	(1,963,230)	
Net value of loans & advances	443,542,706	423,532,145	443,168,278	423,557,119	
Movement of Impairment during the period Under Stage 1 Opening balance	1,610,731	1,127,166	1,610,731	1,127,166	
Charge/(Write back) to Income Statement	38,419	483,565	38,419	483,565	
Closing balance	1,649,150	1,610,731	1,649,150	1,610,731	
Under Stage 2					
Opening balance	272,348	128,432	272,348	128,432	
Charge/(Write back) to Income Statement	4,625	143,916	4,625	143,916	
Closing balance	276,973	272,348	276,973	272,348	
Under Stage 3					
Opening balance	1 062 220	1 470 175	1 062 220	1 470 175	
Charge/(Write back) to Income Statement	1,963,230 92,921	1,479,175 503,642	1,963,230 92,921	1,479,175 503,642	
Write-off during the period	,	,	,	,	
write-on during the period	(4,124)	(19,587)	(4,124)	(19,587)	
Closing balance	2,052,027	1,963,230	2,052,027	1,963,230	
Total Impairment	3,978,150	3,846,309	3,978,150	3,846,309	

ANALYSIS OF FINANCIAL INSTRUMENTS ON MEA	ASUKEMEN	I BASIS
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c. Group - as at 31.03.2019				
In Rupees Thousand	AC	FVPL	FVOCI	Total
ASSETS Cash and cash equivalents Balances with central banks Placements with banks Derivative financial instruments	6,084,055 107 22,635,231			6,084,055 107 22,635,231
Loans and advances Debt instruments Equity instruments	443,168,278 527,849,334 -	22,694,451 1,626,002	4,356,684 3,156,041	443,168,278 554,900,470 4,782,043
Total financial assets	999,737,006	24,320,453	7,512,725	1,031,570,184
In Rupees Thousand		AC	FVPL	Total
LIABILITIES Due to banks Derivative financial instruments Financial liabilities		76,368,999	3,385,493	76,368,999 3,385,493
 due to depositors due to debt securities holders 		861,997,436	-	861,997,436
- due to other borrowers Debt securities issued		31,814,195 50,335,844		31,814,195 50,335,844
Total financial liabilities		1,020,516,475	3,385,493	1,023,901,968
d. Group - as at 31.12.2018 - (Audited)				
In Rupees Thousand	AC	FVPL	FVOCI	Total
ASSETS Cash and cash equivalents Balances with central banks Placements with banks Derivative financial instruments Loans and advances Debt instruments Equity instruments	3,436,929 177 17,588,445 423,557,119 522,973,159	- - - 24,988,614 1,878,919	4,740,106 4,037,045 3,751,515	3,436,929 177 17,588,445 4,740,106 423,557,119 551,998,818 5,630,434
	967,555,829	26,867,533	12,528,666	1,006,952,028
Total financial assets	J07,333,027			
In Rupees Thousand		AC	FVPL	Total
In Rupees Thousand LIABILITIES Due to banks Derivative financial instruments	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	AC 83,615,264	FVPL	Total 83,615,264 1,533
In Rupees Thousand LIABILITIES Due to banks	201,333,022	83,615,264 839,574,411 21,750,178		83,615,264 1,533 839,574,411 21,750,178
In Rupees Thousand LIABILITIES Due to banks Derivative financial instruments Financial liabilities - due to depositors - due to debt securities holders - due to other borrowers		83,615,264 839,574,411		83,615,264 1,533 839,574,411

	Ba	nk	Gr	oup
	31.03.2019	31.03.2018	31.03.2019	31.03.2018
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Cash flows from operating activities Interest receipts	30,576,000	32,133,392	30,998,499	32,292,150
Interest payment	(20,612,499)	(23,180,108)	(20,797,333)	(23,302,540)
Net commission receipts	255,421	164,404	257,019	164,573
Trading income	69,672	(6,151)	76,192	12,168
Payment to employees VAT, NBT & DRL on financial services	(2,144,899)	(1,976,430)	(2,151,157)	(1,985,047) (809,321)
Receipts from other operating activities	(1,213,658) 43,424	(799,426) 55,799	(1,258,642) 42,955	55,331
Payment on other operating activities	(1,139,148)	(845,153)	(1,132,482)	(838,646)
Operating profit before change in operating assets & liabilities	5,834,314	5,546,326	6,035,051	5,588,668
(Increase) / decrease in operating assets				
Balances with Central Bank of Sri Lanka	-	-	-	-
Placements with banks Derivative Financial Instruments	(5,189,149) 4,740,106	(9,053,486) (46,896)	(5,189,149) 4,740,106	(9,053,486) (46,896)
Financial assets at FVPL	522,910	1,428,177	2,548,952	(842,484)
Financial assets at amortised cost - loans & advances	(19,384,096)	(9,245,704)	(18,984,504)	(9,036,341)
Financial assets at amortised cost - debt & other instrument	(7,398,891)	(12,100,162)	(7,500,080)	(12,428,708)
Proceeds from the sale and maturity of financial investments Other assets	- (3,735,872)	- (4,648,900)	- (3,677,869)	- (4,661,017)
	(30,444,993)	(33,666,971)	(28,062,545)	(36,068,932)
Increase/(decrease) in operating liabilities	(,,	(00)000,000	(,,,,,	(00)000,000,
Due to bank	(2,628,173)	957,348	(7,614,814)	1,070,142
Derivative financial instruments	3,375,168	1,060,230	3,375,168	1,060,230
Financial liabilities at amortised cost-due to depositors	21,532,136	26,328,955	21,532,136	26,328,955
Financial liabilities at amortised cost-due to debt securities holders Financial liabilities at amortised cost-due to other borrowers	7,578,923	- (605 719)	- 9,893,743	- 1 620 E4E
Debt securities issued	(1,654,125)	(605,718) 2,374,500	(1,654,125)	1,638,545 2,374,500
Other liabilities	484,965	(593,895)	513,904	(608,875)
	28,688,894	29,521,420	26,046,012	31,863,497
Net cash generated from operating activities before income tax	4,078,215	1,400,776	4,018,518	1,383,234
Income tax paid	(999,691)	(1,039,636)	(1,027,553)	(1,103,495)
Net cash (used in)/from operating activities	3,078,524	361,140	2,990,965	279,739
Cash flows from investing activities	(101 755)	(400,113)	(192,903)	(400,123)
Purchase of property, plant and equipment	(191,755) 250	1,070	250	1,070
Proceeds from the sale of property, plant and equipment	200	1,010	200	1,010
Net (increase)/decrease in financial instruments at fair value through other comprehensive income	(279,234)	(266,783)	(192,218)	(177,624)
Net purchase of intangible assets	-	-	-	-
Net cash flow from acquisition of investment in subsidiaries and	-	-		
associates Dividends received from investment in subsidiaries and associates				
	-		(204.071)	-
Net cash (used in)/from investing activities	(470,739)	(665,826)	(384,871)	(576,676)
Cash flows from financing activities Net proceeds from the issue of ordinary share capital				
Net proceeds from the issue of subordinated debt				
Repayment of subordinated debt	-	-	-	-
Interest paid on subordinated debt	-	-	-	-
Contribution to consolidated fund-dividend/levy	-	-	-	-
Net cash from financial activities				
Net increase/(decrease) in cash & cash equivalents	2,607,786	(304,686)	2,606,094	(296,937)
Cash and cash equivalents at the beginning of the year	3,351,975	3,669,188	3,354,558	3,673,741
Cash and cash equivalents at the end of the period	5,959,761	3,364,502	5,960,652	3,376,803

ANALYSIS OF DEPOSITS					
	Ba	ink	Group		
In Rupees Thousand	As at 31.03.2019	As at 31.12.2018	As at 31.03.2019	As at 31.12.2018	
By product - Domestic currency					
Demand deposits (current accounts)	-	-	-	-	
Savings deposits	199,769,665	194,946,317	199,769,665	194,946,317	
Fixed deposits	651,279,484	633,632,405	651,279,484	633,632,405	
Sub Total	851,049,149	828,578,722	851,049,149	828,578,722	
By product - Foreign currency					
Demand deposits (current accounts)	-	-	-	-	
Savings deposits	3,313,141	3,375,609	3,313,141	3,375,609	
Fixed deposits	7,635,146	7,620,080	7,635,146	7,620,080	
Sub total	10,948,287	10,995,689	10,948,287	10,995,689	
Total	861,997,436	839,574,411	861,997,436	839,574,411	

SELECTED PERFORMANCE INDICATORS (AS PER REGULATORY REPORTING)

	Ba	nk	Gro	oup
Item	As at	As at	As at	As at
	31.03.2019	31.12.2018	31.03.2019	31.12.2018
Regulatory Capital Adequacy (LKR'000)				
Common Equity Tier 1	30,308,340	30,434,481	32,622,318	32,750,842
Core (Tier 1) Capital	30,308,340	30,434,481	32,622,318	32,750,842
Total Capital Base	36,503,074	36,859,411	38,647,070	39,102,064
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital (%)	12.815	13.325	13.641	14.140
(Minimum Requirement, 2019-8.5 % 2018-7.375%)				
Tier 1 Capital Ratio (Minimum Requirement, 2019-10.00 %, 2018-8.875%)	12.815	13.325	13.641	14.140
Total Capital Ratio (Minimum Requirement, 2019-14.00 %, 2018-12.875%)	15.434	16.138	16.160	16.882
Leverage Ratio (Minimum Requirement - 3.00%)	4.66	4.86	4.82	5.00
Regulatory Liquidity				
Statutory Liquid Assets (LKR in Thousand)	451,647,990	424,490,106	NR	NR
Statutory Liquid Assets Ratio, % (Minimum Requirement, 20%)				
Domestic Banking Unit (%)	55.27	54.88	NR	NR
Off-Shore Banking Unit (%)	NR	NR	NR NR	NR
Total Stock of High Quality Liquid Assets (LKR in Thousand) Liquidity Coverage Ratio (%)	430,067,136	419,793,574	INK	NR
(Minimum Requirement, 2019 - 100%, 2018-90%)				
Rupee (%)	308.72	245.06	NR	NR
All Currency (%)	301.84	321.29	NR	NR
Net Stable Funding Ratio (%) - (Minimum Requirement-90%)	141.97	146.67	NR	NR
Assets Quality (Quality of Loan Portfolio)				
Gross Non-Performing Advances Ratio, % (Net of Interest in Suspense)	1.45	1.44	NR	NR
Net Non-Performing Advances, % (Net of Interest in Suspense and Provisions)	1.19	1.22	NR	NR
Profitability				
Interest Margin, %	2.62	2.43	2.62	2.44
Return on Assets (before Tax), %	0.85	0.78	0.94	0.77
Return on Equity, % Note: * NR - Not Relevant	11.02	10.87	12.30	10.60

CERTIFICATION: 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 2019 and the profits for the three months then ended. Sgd.

Kithsiri 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.	
Jayaraja Chandrasekera	
Chairman	
21 May 2019, Colombo, Sri Lanka	

Sgd. Dammika Perera General Manager / CEO

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