

NATIONAL SAVINGS BANK **FINANCIAL STATEMENTS** For the year ended 31st December 2019



INCOME STATEMENT - AUDITED							
	Bar		Gro				
For the year ended 31st December	2019 Rs. '000	2018 Rs. '000	2019 Rs. '000	2018 Rs. '000			
Income	121,929,059	111,902,078	125,810,171	112,760,454			
Interest income	118,729,784	110,506,931	120,351,774	111,718,948			
Interest expenses	(89,897,770)	(85,622,275)	(90,868,139)	(86,460,269)			
Net interest income	28,832,014	24,884,656	29,483,635	25,258,679			
Fee and commission income	1,261,268	1,005,262	1,269,521	1,008,482			
Fee and commission expenses Net fee and commission income	(131,954) 1,129,314	(141,196) 864,066	(136,838) 1,132,683	(144,685) 863,797			
Net gains/(losses) from trading	1,491,610	(707,433)	1,963,229	(1,062,421)			
Net fair value gains/(losses)	1,101,010	(101,100)	1,000,220	(1,002,121)			
financial assets at fair value through profit or loss	-	-	-	-			
financial liabilities at fair value through profit or loss	-	-	-	-			
Net gains/(losses) on derecognition of financial assets at fair value through other comprehensive income	99.091	C 00C	99.091	C 00C			
Net other operating income	22,021 424.376	6,906 1,090,412	22,021 2,203,626	6,906 1,088,539			
Total operating income	31,899,335	26,138,607	34,805,194	26,155,500			
Impairment charges	(565,536)	(871,049)	(590,700)	(870,994)			
Net operating income	31,333,799	25,267,558	34,214,494	25,284,506			
Personnel expenses	(10, 157, 926)	(9, 262, 705)	(10, 217, 979)	(9, 302, 548)			
Depreciation and amortization expenses	(1,042,933)	(638, 795)	(1,048,094)	(639,779)			
Other expenses	(4,474,053)	(4, 194, 979)	(4,461,455)	(4,160,782)			
Operating profit/(loss) before VAT, NBT & DRL on financial services Value Added Tax (VAT) on financial services	15,658,887	11,171,079	18,486,964	11,181,397			
Value Added Tax (VAT) on financial services Nation Building Tax (NBT) on financial services	(3,045,921) (366,157)	(2,577,657) (343,688)	(3,208,584) (383,614)	(2,584,220) (344,563)			
Debt Repayment Levy (DRL) on financial services	(366,157) (1,785,171)	(343,688) (308,371)	(1,803,225)	(344,363) (308,371)			
Operating profit/(loss) after VAT, NBT and DRL on financial services	10,461,638	7,941,364	13,091,541	7,944,243			
Share of profits of associates and joint ventures	-	-		<u> </u>			
Profit/(loss) before tax	10,461,638	7,941,364	13,091,541	7,944,243			
Income tax expenses	(3,763,405)	(3,441,213)	(4,061,569)	(3,444,056)			
Profit/(loss) for the year Profit attributable to:	6,698,233	4,500,151	9,029,972	4,500,187			
Equity holders of the Bank	6,698,233	4,500,151	9,029,972	4,500,187			
Non-controlling interests	-	-	-	-			
Earnings per share on profit Basic earnings per ordinary share (Rs.)	7.13	6.72	9.61	6.72			
Diluted earnings per ordinary share (Rs.)	7.13	6.72	9.61 9.61	6.72			
				0.12			
STATEMENT OF COMPREHE	ENSIVE IN	NCOME - 2	AUDITED				
	Bai		Gro	•			
For the year ended 31st December	2019 Rs. '000	2018 Rs. '000	2019 Rs. '000	2018 Rs. '000			
Profit / (Loss) for the year	6,698,233	4,500,151	9,029,972	100 000			
				4,500,187			
Items that will be reclassified to Income Statement				4,500,187			
				4,500,187			
Exchange differences on translation of foreign operations		(201.024)					
Net gains/(losses) on cash flow hedges		(291,924)	-	4,500,187 (291,924)			
		(291,924) -	-				
Net gains/(losses) on cash flow hedges Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income Share of profits of associates and joint ventures	-	-					
Net gains/(losses) on cash flow hedges Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income Share of profits of associates and joint ventures Debt instruments at fair value through other comrehensive Income	- - 127,928	(291,924) - - (127,741)	227,305				
Net gains/(losses) on cash flow hedges Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income Share of profits of associates and joint ventures Debt instruments at fair value through other comrehensive Income Net gains/(losses) on investment in debt instruments transferred to income	- 127,928 (13,717)	-	- - 227,305 (13,717)	(291,924)			
Net gains/(losses) on cash flow hedges Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income Share of profits of associates and joint ventures Debt instruments at fair value through other comrehensive Income Net gains/(losses) on investment in debt instruments transferred to income statement		(127,741)		(291,924) - (149,144)			
Net gains/(losses) on cash flow hedges Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income Share of profits of associates and joint ventures Debt instruments at fair value through other comrehensive Income Net gains/(losses) on investment in debt instruments transferred to income		(127,741)		(291,924) - (149,144)			
Net gains/(losses) on cash flow hedges Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income Share of profits of associates and joint ventures Debt instruments at fair value through other comrehensive Income 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 Total other comprehensive income to be reclassified to	(13,717)	(127,741) 1,370	(13,717)	(291,924) - (149,144) 1,370 -			
Net gains/(losses) on cash flow hedges Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income Share of profits of associates and joint ventures Debt instruments at fair value through other comrehensive Income 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		(127,741)		(291,924) - (149,144)			
Net gains/(losses) on cash flow hedges Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income Share of profits of associates and joint ventures Debt instruments at fair value through other comrehensive Income 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 Total other comprehensive income to be reclassified to Income Statement	(13,717)	(127,741) 1,370	(13,717)	(291,924) - (149,144) 1,370 -			
Net gains/(losses) on cash flow hedges Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income Share of profits of associates and joint ventures Debt instruments at fair value through other comrehensive Income 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 Total other comprehensive income to be reclassified to	(13,717) 	(127,741) 1,370 (418,295)	(13,717) 213,588	(291,924) - (149,144) 1,370 - (439,698)			
Net gains/(losses) on cash flow hedges Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income Share of profits of associates and joint ventures Debt instruments at fair value through other comrehensive Income 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 Total other comprehensive income to be reclassified to Income Statement Items that will not to be reclassified to Income Statement	(13,717)	(127,741) 1,370	(13,717)	(291,924) - (149,144) 1,370 -			
Net gains/(losses) on cash flow hedges Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income Share of profits of associates and joint ventures Debt instruments at fair value through other comrehensive Income 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 Total other comprehensive income to be reclassified to Income Statement 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	(13,717) 	(127,741) 1,370 (418,295)	(13,717) 213,588	(291,924) - (149,144) 1,370 - (439,698)			
Net gains/(losses) on cash flow hedges Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income Share of profits of associates and joint ventures Debt instruments at fair value through other comrehensive Income 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 Total other comprehensive income to be reclassified to Income Statement 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	(13,717) 	(127,741) 1,370 (418,295)	(13,717) 213,588	(291,924) - (149,144) 1,370 - (439,698)			
Net gains/(losses) on cash flow hedges Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income Share of profits of associates and joint ventures Debt instruments at fair value through other comrehensive Income 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 Total other comprehensive income to be reclassified to Income Statement 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	(13,717) 	(127,741) 1,370 (418,295)	(13,717) 213,588	(291,924) - (149,144) 1,370 - (439,698)			
Net gains/(losses) on cash flow hedges Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income Share of profits of associates and joint ventures Debt instruments at fair value through other comrehensive Income 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 Total other comprehensive income to be reclassified to Income Statement Hems 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- masurement of post-employment benefit obligations	(13,717) 	(127,741) 1,370 (418,295)	(13,717) 213,588	(291,924) - (149,144) 1,370 - (439,698)			
Net gains/(losses) on cash flow hedges Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income Share of profits of associates and joint ventures Debt instruments at fair value through other comrehensive Income 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 Total other comprehensive income to be reclassified to Income Statement 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- masurement of post-employment benefit obligations Change in revaluation surplus	(13,717) 	(127,741) 1,370 (418,295) (690,435)	(13,717) 213,588 (320,297)	(291,924) - (149,144) 1,370 - (439,698) (690,435)			
Net gains/(losses) on cash flow hedges Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income Share of profits of associates and joint ventures Debt instruments at fair value through other comrehensive Income 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 Total other comprehensive income to be reclassified to Income Statement Herms 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- masurement of post-employment benefit obligations Change in revaluation surplus Share of profits of associates and joint ventures	(13,717) 	(127,741) 1,370 (418,295) (690,435)	(13,717) 213,588 (320,297)	(291,924) - (149,144) 1,370 - (439,698) (690,435)			
Net gains/(losses) on cash flow hedges Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income Share of profits of associates and joint ventures Debt instruments at fair value through other comrehensive Income 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 Total other comprehensive income to be reclassified to Income Statement Hems 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- masurement of post-employment benefit obligations Change in revaluation surplus Share of profits of associates and joint ventures Less: Tax expense relating to items that will not be reclassified to income	(13,717) 	(127,741) 1,370 (418,295) (690,435)	(13,717) 213,588 (320,297)	(291,924) - (149,144) 1,370 - (439,698) (690,435)			
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Net gains/(losses) on cash flow hedges Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income Share of profits of associates and joint ventures Debt instruments at fair value through other comrehensive Income 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 Total other comprehensive income to be reclassified to Income Statement Hems 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- masurement of post-employment benefit obligations Change in revaluation surplus Share of profits of associates and joint ventures Less: Tax expense relating to items that will not be reclassified to income	(13,717) 	(127,741) 1,370 (418,295) (690,435)	(13,717) 213,588 (320,297)	(291,924) - (149,144) 1,370 - (439,698) (690,435)			
Net gains/(losses) on cash flow hedges Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income Share of profits of associates and joint ventures Debt instruments at fair value through other comrehensive Income 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 Total other comprehensive income to be reclassified to Income Statement Hems 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- masurement of post-employment benefit obligations Change in revaluation surplus Share of profits of associates and joint ventures Less: Tax expense relating to items that will not be reclassified to income statement Total other comprehensive income not to be reclassified to Income Statement Total other comprehensive income(OCI) for the year,	(13,717) 114,211 (324,635) (3,700,967) (4,025,602)	(127,741) 1,370 (418,295) (690,435) (210,861) - (210,861)	(13,717) 213,588 (320,297) (3,702,344) (4,022,641)	(291,924) - (149,144) 1,370 - (439,698) (690,435) - (211,258) - (211,258) - (901,694)			
Net gains/(losses) on cash flow hedges Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income Share of profits of associates and joint ventures Debt instruments at fair value through other comrehensive Income 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 Total other comprehensive income to be reclassified to Income Statement Herem 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- masurement of post-employment benefit obligations Change in revaluation surplus Share of profits of associates and joint ventures Less: Tax expense relating to items that will not be reclassified to Income Statement Total other comprehensive income not to be reclassified to Income Statement Total other comprehensive income not to be reclassified to Income Statement Total other comprehensive income (OCI) for the year, net of taxes	(13,717) 114,211 (324,635) (3,700,967) (4,025,602) (3,911,391)	(127,741) 1,370 (418,295) (690,435) (210,861) - (210,861) - (901,296) (1,319,591)	(13,717) 213,588 (320,297) (3,702,344) (4,022,641) (3,809,053)	(291,924) (149,144) 1,370 (439,698) (690,435) (211,258) (211,258) (901,694) (1,341,392)			
Net gains/(losses) on cash flow hedges Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income Share of profits of associates and joint ventures Debt instruments at fair value through other comrehensive Income 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 Total other comprehensive income 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- masurement of post-employment benefit obligations Change in revaluation surplus Share of profits of associates and joint ventures Less: Tax expense relating to items that will not be reclassified to income statement Total other comprehensive income not to be reclassified to income Statement Total other comprehensive income (OCI) for the year, net of taxes Total comprehensive income for the year	(13,717) 114,211 (324,635) (3,700,967) (4,025,602)	(127,741) 1,370 (418,295) (690,435) (210,861) - (210,861)	(13,717) 213,588 (320,297) (3,702,344) (4,022,641)	(291,924) - (149,144) 1,370 - (439,698) (690,435) - (211,258) - (211,258) - (901,694)			
Net gains/(losses) on cash flow hedges Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income Share of profits of associates and joint ventures Debt instruments at fair value through other comrehensive Income 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 Total other comprehensive income 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- masurement of post-employment benefit obligations Change in revaluation surplus Share of profits of associates and joint ventures Less: Tax expense relating to items that will not be reclassified to Income Statement Total other comprehensive income not to be reclassified to Income Statement Total other comprehensive income (OCI) for the year, net of taxes Total comprehensive income for the year Attributable to:	(13,717) 114,211 (324,635) (3,700,967) (3,700,967) (4,025,602) (3,911,391) 2,786,842	(127,741) 1,370 (418,295) (690,435) (210,861) (210,861) (901,296) (1,319,591) 3,180,560	(13,717) 213,588 (320,297) (3,702,344) (3,702,344) (3,702,344) (3,809,053) 5,220,919	(291,924) (149,144) 1,370 - (439,698) (690,435) - (211,258) - (211,258) - (211,258) - (211,258) - (1,341,392) 3,158,795			
Net gains/(losses) on cash flow hedges Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income Share of profits of associates and joint ventures Debt instruments at fair value through other comrehensive Income 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 Total other comprehensive income 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- masurement of post-employment benefit obligations Change in revaluation surplus Share of profits of associates and joint ventures Less: Tax expense relating to items that will not be reclassified to income statement Total other comprehensive income not to be reclassified to income Statement Total other comprehensive income (OCI) for the year, net of taxes Total comprehensive income for the year	(13,717) 114,211 (324,635) (3,700,967) (4,025,602) (3,911,391)	(127,741) 1,370 (418,295) (690,435) (210,861) (210,861) (901,296) (1,319,591)	(13,717) 213,588 (320,297) (3,702,344) (4,022,641) (3,809,053)	(291,924) (149,144) 1,370 (439,698) (690,435) (211,258) (211,258) (901,694) (1,341,392)			

STATEMENT	OF	FINAN	CIAL	POSITION	- AUDITED	
				Bank		(

Cash and each equivalents 5.378,715 3.434,524 5.584,850 17.958,845 Placement with banks 12.364,469 17.558,445 15.755,184 17.558,445 Determents inter allow through profit or loss 11.022 4.740,100 11.022 4.740,100 Determents inter allow through profit or loss 11.622 4.740,100 4.755,184 4.740,100 Determents inter allow through profit or loss 11.622 4.740,100 4.755,783 4.22,99,713 Timaned assets at amortised cost 4.543,493,573 15.84,770,866 518,857,798 552,977,198 Timaned assets measured at fair value through other commentensive income 3.478,814 4.456,755 7.478,560 Timestanest in assets data in value through other commentensive income 3.478,814 13.468,755 14.457,454 13.468,755 Timestanest in assets 1.075,966,664 1.078,667 3.130,921 3.53,791,115 3.53,791,115 Codevall and intimglibe asset 1.157,966,664 1.036,945,567 1.130,940 3.453,794 3.53,791,715 Codevall asset 1.105,714,714 1.051,316,155 3.150,221	STATEMENT OF FINANCI				oun
31.12.2019 31.32.2019 33.31.2019 33.31.2					
Averts S. 376, 715 S. 374, 525 S. 5, 54, 823 S. 4, 65, 205 Balances with central banks 5, 376, 715 S. 374, 574 S. 5, 54, 823 S. 4, 65, 205 Beamers with hearts 11, 22, 344, 409 17, 538, 445 S. 5, 746, 713 I. 7, 758, 445 Derivative financial instruments 11, 829, 822 16, 860, 332 2, 2, 10, 273 26, 867, 333 Derivative financial instruments 11, 459, 882 16, 860, 332 2, 2, 10, 713 26, 867, 333 Derivative financial instruments 11, 459, 882 16, 860, 38, 285 42, 29, 19, 713 Data and Adhemores 45, 438, 395 422, 29, 17, 713 518, 447, 900 619, 597, 708, 560 Incestments in subsidiaries 10, 34, 301 1, 300, 885 52, 370, 115 31, 533, 63 Incestments in subsidiaries 1, 157, 966, 664 1, 300, 885 1, 130, 885 1, 130, 885 1, 130, 885 1, 130, 885 1, 130, 885 1, 130, 885 1, 130, 885 1, 130, 885 1, 130, 885 1, 130, 885 1, 130, 885 1, 130, 885 1, 130, 885 1, 130, 885 1, 130, 885 1, 130, 885 1, 130,					
Cali and earth quivalents 5.37,715 3.44,524 5.58,451 1.43,853 Blances with banks 12,284,469 17.588,445 17.788,475 11.422 Placenesti instruments 11.462 4.70,106 11.422 4.70,106 Derivative financial instruments 11.463,852 14.80,853 22,230,713 5.86,87,333 Pinancial assets at monticel cost 11.458,854 142,284,740 456,856,252 22,297,119 Derivati financial fair value through other connelensive income 14,783,811 6.184,430 456,258 22,297,119 Prinancial assets measured at fair value through other connelensive income 1,473,811 6.184,430 456,258 2,778,850 Presents in subsidiaries 1,073,507 14,377,941 1,348,775 1,457,944 1,488,454 Right of us assets 1,075,507 14,457,944 1,488,454 3,33,315 1,533,315 1,533,315 1,533,315 1,533,315 1,533,315 1,533,315 1,533,315 1,533,315 1,533,315 1,533,315 1,533,315 1,533,315 1,533,315 1,533,315 1,533,315 <td< th=""><th></th><th>Rs. '000</th><th>Rs. '000</th><th>Rs. '000</th><th>Rs. '000</th></td<>		Rs. '000	Rs. '000	Rs. '000	Rs. '000
Balances with central banks Interpret Set Set Set Set Set Set Set Set Set S	Assets				
Placements with banks 112,884,448 117,888,443 117,888,443 Derivative financial instruments 11,482 4,70,106 11,822 4,70,106 Financial assets recognized through profit or loss 11,483,883 12,838,443 12,829,473 13,842,583 12,29,91,131 12,92,91,131 13,942,583 12,29,91,131 13,448,774 14,457,494 13,448,774 14,457,494 13,448,774 14,457,494 14,483,763 12,942,682 7,788,500 Investments in associates and joint ventures 1,075,864,64 10,85,567 11,353,834 13,458,714 13,448,774 14,457,943 13,448,774 14,457,943 13,458,714 11,538,844 14,818,354 14,819,854 13,538,7733 13,533,735 14,153,733 14,533,733 <td>Cash and cash equivalents</td> <td>5,376,715</td> <td>3,434,524</td> <td>5,564,824</td> <td>3,436,929</td>	Cash and cash equivalents	5,376,715	3,434,524	5,564,824	3,436,929
Derivative financial instruments 11,822 4,70,106 11,822 4,70,005 measured at fair value 11,458,882 16,680,382 22,130,273 26,867,533 designated at fair value 11,458,882 15,680,385 22,291,9713 25,897,788 52,297,718 53,313 5,197,718 52,297,718 52,297,718 52,297,718 53,313 5,197,718 52,297,718 52,297,718 53,313 5,197,718 53,313,51 5,197,197,31 51,352,64 7,778,508 63,377,115 31,522,64 7,785,508 7,718,316 53,504,527 5,333,315 5,352,644 7,333,315 5,353,52,64 7,411 10,565,521 7,711,91,43 53,552,64 7,533 7,713,507,474 51,533,533 53,552,64 7,711,31,43 53,552,64 7,533 <t< td=""><td></td><td>-</td><td>-</td><td></td><td></td></t<>		-	-		
Fiancial assets recognized through profit or loss 11,459,882 16,680,382 22,130,273 28,887,333 designand at fair value 1 14,89,882 12,239,470 45,680,385 42,239,713 Prancial assets ar amortised cost 1 615,634,345 12,239,470 45,680,325 522,971,135 Prinancial assets aramotised cost 615,634,345 13,448,478 44,626,582 7,788,560 Investments in associates and joint ventures 4,418,150 1,073,507 1 13,3315 13,153,264 Property.plunt and equipment 14,118,345 13,465,765 14,457,404 13,468,776 Godvill and inangible asets 35,197,923 31,209,216 35,370,115 13,153,644 Total asets 35,197,923 31,209,216 35,370,115 1,651,316,544 Due to banks 51,97,923 31,209,216 35,370,115 1,533 Prinancial instruments 1,157,966,064 1,036,845,676 1,75,77,475 1,051,316,544 Due to banks 51,573 77,119,146 36,139,122 35,370,115 1,533 Prinancial					
measured at fair value 11,459,882 16,680,382 22,130,273 26,867,333 designated at fair value 1 16,890,4857 422,394,740 456,536,282 22,299,71,195 Financial assets at amortised cost 151,634,321 518,947,968 612,634,321 518,947,968 622,99,77,165 522,99,77,155 Financial assets measured at fair value through other commenensive income 3,478,841 61,44,444 4,486,858 7,788,560 Investments in associates and joint ventures 1,4163,444 13,465,755 14,457,444 13,468,775 Financial assets 1,073,070 - 3,333,15 - Godvill and intagble assets 1,157,966,664 1,036,845,567 175,574,754 1,051,335,26,94 Total assets 1,157,966,664 1,036,845,567 1,755,74,754 1,051,335,15,264 Liabilities 1,161,451 1,153,354 1,153,354 1,153,354 1,153,354,152 Liabilities 1,016,674,286 839,574,411 1,015,635,421 2,358,033 2,21,50,178 1,253,441 due to dropotiors 2,24,691,711 2,238,013 <td></td> <td>11,622</td> <td>4,740,106</td> <td>11,622</td> <td>4,740,106</td>		11,622	4,740,106	11,622	4,740,106
designared at fair value i.e. i		11 459 882	16 680 382	- 22 130 273	26 867 533
Financial assets at amortised cost 1 22,299,713 5 22,299,713 5 22,299,713 5 22,299,713 5 5 22,297,315 5 7 5 22,299,7149 5 5 22,297,315 5 7 55,277,315 5 7 5 5 22,297,315 5 7 5 7 5 5 22,297,315 5 7 5 7,788,500 1 7 5 1,130,808 7 5 3 3 5 7 5 3 3 5 7 5 3 3 5 3 5 7 5 3 3 5 3 3 5 3 5 7 5 3<		-		-	- 20,001,000
Det and other instruments 613,634,321 518,947,968 619,567,766 522,973,159 Investments in subsidiaries 3478,811 6,184,430 4,626,582 7,788,560 Investments in subsidiaries 14,163,345 13,465,755 14,457,494 13,468,776 Investment is associates and joint ventures 14,163,345 13,465,755 14,457,494 13,468,775 Uperty, plant and equipment 14,163,345 13,467,756 1,333,55 - Goodwill and intragible assets 2 33,179,223 31,209,216 33,527,015 31,532,684 Total assets 35,107,923 31,209,216 35,207,015 31,532,684 Total assets 35,107,923 31,209,216 35,207,015 31,532,684 Total assets 7,115,146 36,139,122 83,615,264 100,13,61,155 Labilities 1,115,796,664 1,036,945,567 1,015,635,421 53,93,74,11 1,015,635,421 53,93,74,11 1,015,635,421 53,93,74,11 1,015,635,421 53,93,74,11 1,015,635,421 53,93,74,11 1,015,635,421 53,93,74,11 1,015,63	Financial assets at amortised cost				
Financial lassets measured at fair value through other commehensive income Investments in subsidiaries 6,194,430 4,626,582 7,788,580 Investments in subsidiaries 4,811,000 1,700,000 - - - Property plant and equipment 14,183,454 13,465,755 14,457,494 13,465,775 1,130,868 - <td< td=""><td>Loans and Advances</td><td>454,394,957</td><td>422,894,740</td><td>456,636,285</td><td>422,919,713</td></td<>	Loans and Advances	454,394,957	422,894,740	456,636,285	422,919,713
Investments in subsidiaries 4,811,000 1,700,000 - Property, plant and equipment 14,103,454 13,465,755 14,457,494 13,468,776 Right of use assets 1,073,607 - 333,315 - CodoWill and intagble assets 3 - 33,520,115 53,522,684 Total assets 35,107,923 31,209,216 35,103,521 1,153,53 CodoWill and intagble assets - 1,036,845,667 1,053,342 83,612,944 Due to banks - 1,153,36 - - - Due to banks 2,030,422 14,404,802 32,408,623 21,750,174 Labelitities 21,203,422 14,404,802 32,408,623 21,750,174 Lasse tababili					
Investments in associates and joint ventures 14,163,454 13,465,755 14,457,444 13,468,765 Property; plant and equipment 11,100,868 1,073,607 1,130,068 1 Investment properties 333,315 333,315 333,315 333,315 Oddowll and infungible assets 33,317 33,522,684 33,527,623 33,220,216 33,527,643 1,051,316,155 Defered tax assets 35,197,922 31,200,216 35,570,15 31,522,684 Total assets 1,157,966,664 1,036,845,567 1,75,574,745 1,051,316,155 Labilities 1,016,574,286 77,119,146 36,139,122 83,615,264 Derivative financial instruments 1,016,574,286 839,574,411 1,015,635,421 839,574,411 due to debt securities holders 1,016,574,286 839,574,411 1,11,244 - Jaces labilities or amorised cost 1,016,6574,286 839,574,411 1,015,635,421 839,574,411 due to other borrowers 21,203,242 14,804,802 32,280,023 21,750,178 State apital/Assignet copital 26				4,626,582	7,788,560
Property plant and equipment 114,183,454 13,465,755 14,457,494 13,468,776 Right of use assets 1,073,507 - 333,315 - Code/II and intargble assets - - 333,315 - Code/II and intargble assets 331,209,216 333,315 1,31,529,684 Total assets 1,157,966,664 1,036,845,667 1,175,74,745 1,051,316,155 Liabilities - <td></td> <td>4,811,000</td> <td>1,700,000</td> <td>-</td> <td>-</td>		4,811,000	1,700,000	-	-
Right of use assets 1,073,507 1.113,0,888 1.135,884 1.135,884 1.135,884 1.135,884 1.135,884 1.135,884 1.135,884 1.135,884 1.135,884 1.105,615,421 8.39,574,411 1.105,615,421 8.39,574,411 1.105,615,421 8.39,574,411 1.105,615,421 8.39,574,411 1.101,615,41248 1.13,589,4164 1.130,818,816 1.130,818,816 1.130,818,816 1.130,818,816 1.130,818,816 1.130,818,816 1.175,614,814 1.175,614,814 1.175,61		-	-	-	-
Investment properties .			13,405,755		13,408,776
Goddwill and imanghile assets .	-	-			-
Other assets 33,197,923 31,209,216 33,370,115 31,326,844 Total assets 1,157,966,664 1,036,845,567 1,715,574,745 1,051,316,155 Liabilities 33,045,251 77,119,146 36,139,122 83,615,264 Due to banks 35,045,251 77,119,146 36,139,122 83,615,264 Drive to banks 1,016,574,286 839,574,111 1,015,635,421 839,574,411 due to depositors 1,016,574,286 839,574,111 1,015,635,421 839,574,411 due to other borrowers 21,203,242 14,804,802 32,808,023 21,703,178 Lasee liabilities 1,016,574,286 6508,707 3,830,795 65,536,867 53,839,133 Debt securities issued 6,608,707 3,830,795 65,536,867 53,839,133 Deferred tax liabilities 547,250 582,463 544,527 730 - Other provison 547,250 582,476 730 - - - Deferred tax liabilities 1,113,589,340 993,750,308 1,127,40,523 1,	Goodwill and intangible assets	-	-		-
Total assets 1,157,966,664 1,036,845,567 1,175,574,745 1,051,316,155 Liabilities Due to banks 35,045,251 77,119,146 36,139,122 83,615,264 Due to banks 0.50,352,251 77,119,146 36,139,122 83,615,264 Due to banks 1,533 - 1,533 - 1,533 Financial liabilities at amortised cost 1,016,574,286 839,574,411 1,015,635,421 839,574,411 due to depositors 1,016,574,286 839,574,411 1,015,635,421 839,574,411 due to debre securities isoted 26,691,711 52,2389,133 26,935,697 52,389,133 Retirement benefit obligations 6,508,707 3,830,795 6,536,687 3,832,777 Current tax liabilities 547,250 582,463 548,014 582,430 Other provisions - - - - Other labilities 5,451,464 5,472,377 7,430,415 5,452,317 Due to subsidiaries 5,472,377 7,430,415 5,452,317 - Total liab	Deferred tax assets	-		338	73
Liabilities 35,045,251 77,119,146 36,139,122 83,615,264 Due to banks 35,045,251 77,119,146 36,139,122 83,615,264 Derivative financial instruments - - 1,533 - - Financial liabilities recognized through profit or loss - <t< td=""><td>Other assets</td><td>35,197,923</td><td>31,209,216</td><td>35,370,115</td><td>31,532,684</td></t<>	Other assets	35,197,923	31,209,216	35,370,115	31,532,684
Due to banks 35,045,251 77,119,146 36,139,122 83,615,264 Derivative financial instruments 1,533 - 1,533 - 1,533 Financial liabilities at amortised cost 1,016,574,286 839,574,411 1,015,635,421 839,574,411 due to depositors 1,016,574,286 839,574,411 1,015,635,421 839,574,411 due to debre borrowers 21,203,242 14,804,802 32,808,023 21,750,778 Lease liability 1,066,882 - 1,121,441 - - Debt securities issued 26,691,711 52,389,133 26,656,687 53,832,777 Current tax liabilities 547,250 582,463 548,014 582,463 Other provisions - - - - - Due to subsidiaries 547,250 582,463 548,014 582,463 Other provisions - - - - - Total liabilities 549,744 7,700 - - - Stated capital/Assigned capital	Total assets	1,157,966,664	1,036,845,567	1,175,574,745	1,051,316,155
Due to banks 35,045,251 77,119,146 36,139,122 83,615,264 Derivative financial instruments 1,533 - 1,533 - 1,533 Financial liabilities at amortised cost 1,016,574,286 839,574,411 1,015,635,421 839,574,411 due to depositors 1,016,574,286 839,574,411 1,015,635,421 839,574,411 due to debre borrowers 21,203,242 14,804,802 32,808,023 21,750,778 Lease liability 1,066,882 - 1,121,441 - - Debt securities issued 26,691,711 52,389,133 26,656,687 53,832,777 Current tax liabilities 547,250 582,463 548,014 582,463 Other provisions - - - - - Due to subsidiaries 547,250 582,463 548,014 582,463 Other provisions - - - - - Total liabilities 549,744 7,700 - - - Stated capital/Assigned capital					
Derivative financial instruments 1,533 1,533 1,533 Financial liabilities examptised cost 1,016,574,286 839,574,411 1,015,635,421 839,574,411 due to depositors 1,016,574,286 839,574,411 1,015,635,421 839,574,411 due to depositors 1,016,574,286 839,574,411 1,015,635,421 839,574,411 due to depositors 21,203,242 14,804,802 32,808,023 21,750,174 Lease liability 1,066,882 1,121,441 - - Debt securities issued 26,691,711 52,389,133 26,955,697 52,389,133 Retirement beneft obligations 6,508,707 3,830,755 65,56,687 3,832,777 Current tax liabilities 547,250 582,463 5448,014 52,24,63 Other provisions - - - - - Due to subsidiaries 5,951,464 5,472,277 7,430,415 5,452,317 Due to subsidiaries 1,13,589,340 993,750,308 1,127,740,523 1,007,198,076 Stated capital/Assigned capital 9,400,000 9,400,000 9,400,000 9,400,000 9,	Liabilities				
Derivative financial instruments 1,533 1,533 1,533 Financial liabilities examptised cost 1,016,574,286 839,574,411 1,015,635,421 839,574,411 due to depositors 1,016,574,286 839,574,411 1,015,635,421 839,574,411 due to depositors 1,016,574,286 839,574,411 1,015,635,421 839,574,411 due to depositors 21,203,242 14,804,802 32,808,023 21,750,174 Lease liability 1,066,882 1,121,441 - - Debt securities issued 26,691,711 52,389,133 26,955,697 52,389,133 Retirement beneft obligations 6,508,707 3,830,755 65,56,687 3,832,777 Current tax liabilities 547,250 582,463 5448,014 52,24,63 Other provisions - - - - - Due to subsidiaries 5,951,464 5,472,277 7,430,415 5,452,317 Due to subsidiaries 1,13,589,340 993,750,308 1,127,740,523 1,007,198,076 Stated capital/Assigned capital 9,400,000 9,400,000 9,400,000 9,400,000 9,	Due to hanks	35 045 251	77 119 146	36 139 122	83 615 264
Financial liabilities recognized through profit or loss 1	Derivative financial instruments	-			
due to depositors 1,016,574,286 839,574,411 1,015,635,421 839,574,411 due to other borrowers 21,203,242 14,804,802 32,808,023 21,750,178 Lease liability 1,066,882 - 1,121,441 - Debt securities issued 26,691,711 52,389,133 26,955,697 52,389,133 Retirement beneft obligations 6,508,607 3,830,795 6,536,687 3,832,774 - Current tax liabilities 6,587,707 3,830,795 6,536,687 3,832,774 - Deferend tax liabilities 547,250 582,463 548,014 582,463 Other provisions - - - - - Other tabilities 5,951,464 5,447,277 7,500 - - Total liabilities 5,452,472 7500 -	Financial liabilities recognized through profit or loss	-		-	-
due to debt securities holders 1 1 1 1 1 1 due to other borrowers 21,203,242 14,804,802 32,808,023 21,750,178 Lase liability 1,066,882 1,121,441 - Debt securities issued 26,691,711 52,389,133 26,955,697 52,389,133 Retirement benefit obligations 6,508,707 3,830,795 6,536,687 3,832,777 Current tax liabilities 547,250 582,463 548,014 582,463 Other liabilities 547,250 582,463 548,014 582,463 Other liabilities 547,250 582,463 548,014 582,463 Other liabilities 547,277 7,430,415 5,452,317 Total liabilities 1,113,589,340 993,750,308 1,127,740,523 1,007,198,076 Equity 1 3,562,872 3,227,960 3,571,214 3,227,960 Stated capital/Assigned capital 9,400,000 9,400,000 9,400,000 9,400,000 Stated capital/Assigned capital 9,402,000 9,400,000 283,501 390,210 Retained earnings <	Financial liabilities at amortised cost				
due to other borrowers 21,203,242 14,804,802 32,808,023 21,750,178 Lease liability 1,066,882 - 1,121,441 - Debt securities issued 26,691,711 52,389,133 26,955,697 52,389,133 Retirement benefit obligations 6,508,707 3,830,795 6,536,687 3,832,777 Current tax liabilities 6,508,707 3,830,795 6,536,687 3,832,777 Other provisions - - - 565,704 - Other liabilities 547,250 582,463 548,014 582,463 Other provisions - - - - - Other liabilities 5,951,464 5,472,277 7,430,415 5,452,317 Due to subsidiaries 1,113,589,340 993,750,308 1,127,740,523 1,007,198,076 Equity 1 1,135,89,340 994,00,000 9,400,000 9,400,000 Stated capital/Assigned capital 9,400,000 9,400,000 3,571,214 3,227,960 OCI reserve 1318,006 528,430 283,501 390,210 Retained earnings	*	1,016,574,286	839,574,411	1,015,635,421	839,574,411
Lease liability 1,066,882 1,121,441 1,121,441 Debt securities issued 26,691,711 52,389,133 26,955,697 52,339,133 Retirement benefit obligations 6,508,707 3,830,795 6,536,687 3,832,777 Current tax liabilities 547,250 582,463 548,014 582,463 Other provisions 5,951,464 5,447,277 7,430,415 5,452,317 Due to subsidiaries 5,477 750 - - - Total liabilities 5,472,507 582,463 1,007,198,076 - <td></td> <td>-</td> <td>-</td> <td>-</td> <td>-</td>		-	-	-	-
Debt securities issued 26,691,711 52,389,133 26,955,697 52,389,133 Retirement benefit obligations 6,508,707 3,830,795 6,536,687 3,832,777 Current tax liabilities 547,250 582,463 5448,014 582,463 Other provisions 5,951,464 5,447,277 7,430,415 5,452,317 Due to subsidiaries 5,951,464 5,447,277 7,730,415 5,452,317 Due to subsidiaries 1,113,589,340 993,750,308 1,127,740,523 1,007,198,076 Equity 544 5,447,277 7,750 -			14,804,802		21,750,178
Retirement benefit obligations 6,508,707 3,830,795 6,536,687 3,832,777 Current tax liabilities - - 555,704 - Deferred tax liabilities 547,250 582,463 548,014 582,463 Other provisions - 5,951,464 5,447,277 7,430,415 5,452,317 Due to subsidiaries 5,447 750 - - - Total liabilities 1,113,589,340 993,750,308 1,127,740,523 1,007,198,076 Equity 1,113,589,340 993,750,308 1,127,740,523 1,007,198,076 Stated capital/Assigned capital 9,400,000 9,400,000 9,400,000 9,400,000 Stated capital/Assigned capital 9,400,000 9,400,000 28,351			- 52 389 133		- 52 389 133
Current tax liabilities 547,250 582,463 548,014 582,463 Other provisions 547,250 582,463 548,014 582,463 Other provisions 5,951,464 5,447,277 7,430,415 5,452,317 Due to subsidiaries 547 750 7 7,40,523 1,007,198,076 Equity 1,113,589,340 993,750,308 1,127,740,523 1,007,198,076 Stated capital/Assigned capital 9,400,000 9,400,000 9,400,000 9,400,000 Stated capital/Assigned capital 9,400,000 9,400,000 9,400,000 9,400,000 Stated capital/Assigned capital 9,400,000 3,562,872 3,227,960 3,571,214 3,227,960 OCI reserve 318,006 528,430 283,501 390,210 Retained earnings 4,464,442 3,984,674 7,233,982 4,561,045 Other reserves 26,632,004 25,954,115 27,345,524 26,538,864 Total shareholders' equity 44,377,324 43,095,259 47,834,222 44,118,079 Non-controlling interests <td></td> <td></td> <td></td> <td></td> <td></td>					
Other provisions 1	Current tax liabilities	-	-		-
Other liabilities 5,951,464 5,447,277 7,430,415 5,452,317 Due to subsidiaries 1,113,589,340 993,750,308 1,127,740,523 1,007,198,076 Equity <td>Deferred tax liabilities</td> <td>547,250</td> <td>582,463</td> <td>548,014</td> <td>582,463</td>	Deferred tax liabilities	547,250	582,463	548,014	582,463
Due to subsidiaries 547 750 1 Total liabilities 1,113,589,340 993,750,308 1,127,740,523 1,007,198,076 Equity	Other provisions	-	-		-
Total liabilities 1,113,589,340 993,750,308 1,127,740,523 1,007,198,076 Equity				7,430,415	5,452,317
Equity 9,400,000 1,400 1,100 1,100 <td></td> <td></td> <td></td> <td>-</td> <td>-</td>				-	-
Stated capital/Assigned capital 9,400,000 9,400,000 9,400,000 9,400,000 Statutory reserve fund 3,562,872 3,227,960 3,571,214 3,227,960 OCI reserve 318,006 528,430 283,501 390,210 Retained earnings 4,464,442 3,984,674 7,233,982 4,561,045 Other reserves 26,632,004 25,954,195 27,345,524 26,538,864 Total shareholders' equity 44,377,324 43,095,259 47,834,222 44,118,079 Non-controlling interests Total equity and liabilities 1,157,966,664 1,036,845,567 1,175,574,745 1,051,316,155 Contingent liabilities and commitments 10,355,197 4,481,397 10,691,622 4,481,397	Total liabilities	1,113,589,340	993,750,308	1,127,740,523	1,007,198,076
Statutory reserve fund 3,562,872 3,227,960 3,571,214 3,227,960 OCI reserve 318,006 528,430 283,501 390,210 Retained earnings 4,464,442 3,984,674 7,233,982 4,561,045 Other reserves 26,632,004 25,954,195 27,345,524 26,538,864 Total shareholders' equity 44,377,324 43,095,259 47,834,222 44,118,079 Non-controlling interests Total equity and liabilities 1,157,966,664 1,036,845,567 1,175,574,745 1,051,316,155 Contingent liabilities and commitments 10,355,197 4,481,397 10,691,622 4,481,397	Equity				
Statutory reserve fund 3,562,872 3,227,960 3,571,214 3,227,960 OCI reserve 318,006 528,430 283,501 390,210 Retained earnings 4,464,442 3,984,674 7,233,982 4,561,045 Other reserves 26,632,004 25,954,195 27,345,524 26,538,864 Total shareholders' equity 44,377,324 43,095,259 47,834,222 44,118,079 Non-controlling interests Total equity and liabilities 1,157,966,664 1,036,845,567 1,175,574,745 1,051,316,155 Contingent liabilities and commitments 10,355,197 4,481,397 10,691,622 4,481,397					
OCI reserve 318,006 528,430 283,501 390,210 Retained earnings 4,464,442 3,984,674 7,233,982 4,561,045 Other reserves 26,632,004 25,954,195 27,345,524 26,538,864 Total shareholders' equity 44,377,324 43,095,259 47,834,222 44,118,079 Non-controlling interests - - - - Total equity and liabilities 1,157,966,664 1,036,845,567 1,175,574,745 1,051,316,155 Contingent liabilities and commitments 10,355,197 4,481,397 10,691,622 4,481,397	Stated capital/Assigned capital	9,400,000	9,400,000	9,400,000	9,400,000
Retained earnings 4,464,442 3,984,674 7,233,982 4,561,045 Other reserves 26,632,004 25,954,195 27,345,524 26,538,864 Total shareholders' equity 44,377,324 43,095,259 47,834,222 44,118,079 Non-controlling interests Total equity and liabilities 1,157,966,664 1,036,845,567 1,175,574,745 1,051,316,155 Contingent liabilities and commitments 10,355,197 4,481,397 10,691,622 4,481,397	Statutory reserve fund				
Other reserves 26,632,004 25,954,195 27,345,524 26,538,864 Total shareholders' equity 44,377,324 43,095,259 47,834,222 44,118,079 Non-controlling interests - - - - Total equity and liabilities 1,157,966,664 1,036,845,567 1,175,574,745 1,051,316,155 Contingent liabilities and commitments 10,355,197 4,481,397 10,691,622 4,481,397					
Total shareholders' equity 44,377,324 43,095,259 47,834,222 44,118,079 Non-controlling interests 44,377,324 43,095,259 47,834,222 44,118,079 Total equity 44,377,324 43,095,259 47,834,222 44,118,079 Total equity and liabilities 1,157,966,664 1,036,845,567 1,175,574,745 1,051,316,155 Contingent liabilities and commitments 10,355,197 4,481,397 10,691,622 4,481,397		4,464,442	3,984,674	7,233,982	4,561,045
Non-controlling interests Add Add <td>Other reserves</td> <td>26,632,004</td> <td>25,954,195</td> <td>27,345,524</td> <td>26,538,864</td>	Other reserves	26,632,004	25,954,195	27,345,524	26,538,864
Total equity 44,377,324 43,095,259 47,834,222 44,118,079 Total equity and liabilities 1,157,966,664 1,036,845,567 1,175,574,745 1,051,316,155 Contingent liabilities and commitments 10,355,197 4,481,397 10,691,622 4,481,397	Total shareholders' equity	44,377,324	43,095,259	47,834,222	44,118,079
Total equity and liabilities 1,157,966,664 1,036,845,567 1,175,574,745 1,051,316,155 Contingent liabilities and commitments 10,355,197 4,481,397 10,691,622 4,481,397	Non-controlling interests				
Contingent liabilities and commitments 10,355,197 4,481,397 10,691,622 4,481,397	Total equity	44,377,324	43,095,259	47,834,222	44,118,079
Contingent liabilities and commitments 10,355,197 4,481,397 10,691,622 4,481,397	Total equity and liabilities	1,157,966,664	1,036,845,567	1,175,574,745	1,051,316,155
	Contingent liabilities and commitments				
Memorandum Information					
Number of Development		4 171 1	4 510		
Number of Employees4,7154,512Number of Branches256255					
Note: Amounts stated are in net of impairment and depreciation.	Note: Amounts stated are in net of impairment and depreciation.				

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.
 There are 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. The Bank has taken over Sri lanka Savings Bank with effect from 11th October 2019 and accordingly, it will function as a fully owned subsidiary of the 4. 5.

Bank from the said date.

	SI	TATEMENT OF (JULL - DIMAK -	nubiled			
For the year ended 31.12.2018	Stated Capital/Assigned	Statutory Reserve Fund	Revaluation Reserve	OCI Reserve	Cash Flow Hedging	Retained Earnings	Other Reserves	Total Equity
Balance as at 1st January 2018	Capital 6,700,000	3,002,952	7,793,317	1,345,237	Reserve 291,924	1,102,798	18,859,461	39,095,691
Prior year adjustment Re- stated opening balance as at 1st January 2018	6,700,000	3,002,952	7,793,317	1,345,237	- 291,924	(637,406) 465,392	- 18,859,461	(637,406) 38,458,285
Total comprehensive income for the year Net profit for the year	-	-	-	-	-	4,500,151	-	4,500,151
Other comprehensive income net of tax Net change in fair value of debt instrument of Fair Value	-	-	-	-	(291,924)	(210,861)	-	(502,784)
through Other Comprehensive Income Net change in fair value of equity instrument of Fair Value	-	-	-	(126,371)	-	-	-	(126,371)
through Other Comprehensive Income Total comprehensive income for the year	-		-	(690,436) (816,806)	- (291,924)	4,289,290	-	(690,436) 3,180,559
Transaction with equity holders, recognised directly in equity Transfers to unclaimed deposits reserve / issued share capital	2,700,000	_	_			-	(698,587)	2,001,413
Contribution to the consolidated fund-Dividend/Levy Contribution to national insurance trust fund	-	-	-		-	(500,000) (45,002)	-	(500,000) (45,002)
Transfers during the year Total transaction with equity holders	2,700,000	225,008 225,008	-		-	(225,008) (770,009)	(698,587)	1,456,411
Balance as at 31.12.2018	9,400,000	3,227,960	7,793,317	528,430	-	3,984,674	18,160,874	43,095,259
For the year ended 31.12.2019	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	9,400,000	3,227,960	7,793,317	528,430	-	3,984,674	18,160,874	43,095,259
Impact of adopting SLFRS - 16 Re- stated opening balance under SLFRS- 16	9,400,000	3,227,960	7,793,317	528,430	-	(115,604) 3,869,070	18,160,874	(115,604) 42,979,655
Total comprehensive income for the year Net profit for the year	-	-	-	-	-	6,698,233	-	6,698,233
Other comprehensive income net of tax Net change in fair value of debt instrument of Fair Value	-	-	-		-	(3,700,967)	-	(3,700,967)
through Other Comprehensive Income Net change in fair value of equity instrument of Fair Value	-	-	-	114,211	-	-	-	114,211
through Other Comprehensive Income Total comprehensive income for the year	-	-	-	(324,635) (210,424)	-	- 2,997,266	-	(324,635) 2,786,842
Transaction with equity holders, recognised direcrly in equity Transfers to unclaimed deposits reserve	_	_	_		_		677,811	677,811
Contribution to the consolidated fund-Dividend/Levy Contribution to national insurance trust fund		-	-	:	-	(2,000,000) (66,982)	-	(2,000,000) (66,982)
Transfers during the year	-	334,912	-	-	-	(334,912)	-	-
Total transaction with equity holders Balance as at 31.12.2019	9,400,000	334,912 3,562,872	7,793,317	318,006	-	(2,401,894) 4,464,442	677,811 18,838,685	(1,389,171) 44,377,324
Balance as at 31.12.2019 9,400,000 3,562,872 7,793,317 318,006 - 4,464,442 18,838,685 44,377,324 STATEMENT OF CHANGES IN EQUITY - GROUP - AUDITED								
	ST	ATEMENT OF C	HANGES IN EQ	UITY - GROUP	- AUDITED			
For the year ended 31.12.2018	ST Stated Capital/ Assigned Capital	ATEMENT OF C Statutory Reserve Fund	HANGES IN EQ Revaluation Reserve	OCI Reserve	- AUDITED Cash Flow Hedging Reserve	Retained Earnings	Other Reserves	Total Equity
Balance as at 1st January 2018	Stated Capital/ Assigned				Cash Flow Hedging	1,679,540	Other Reserves 19,444,122	40,140,278
Balance as at 1st January 2018 Prior year adjustment Re- stated opening balance	Stated Capital/ Assigned Capital	Statutory Reserve Fund	Revaluation Reserve	OCI Reserve	Cash Flow Hedging Reserve			
Balance as at 1st January 2018 Prior year adjustment Re- stated opening balance Total comprehensive income for the year Net profit for the year	Stated Capital/ Assigned Capital 6,700,000	Statutory Reserve Fund 3,002,952	Revaluation Reserve 7,793,317	OCI Reserve 1,228,420	Cash Flow Hedging Reserve 291,924 - 291,924	1,679,540 (637,406) 1,042,134 4,500,187	19,444,122	40,140,278 (637,406) 39,502,872 4,500,187
Balance as at 1st January 2018 Prior year adjustment Re- stated opening balance Total comprehensive income for the year Net profit for the year Other comprehensive income net of tax Net change in fair value of debt instrument of Fair Value	Stated Capital/ Assigned Capital 6,700,000	Statutory Reserve Fund 3,002,952	Revaluation Reserve 7,793,317	OCI Reserve 1,228,420 - 1,228,420 - -	Cash Flow Hedging Reserve 291,924	1,679,540 (637,406) 1,042,134	19,444,122	40,140,278 (637,406) 39,502,872 4,500,187 (503,181)
Balance as at 1st January 2018 Prior year adjustment Re- stated opening balance Total comprehensive income for the year Net profit for the year 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	Stated Capital/ Assigned Capital 6,700,000	Statutory Reserve Fund 3,002,952	Revaluation Reserve 7,793,317	OCI Reserve 1,228,420	Cash Flow Hedging Reserve 291,924 - 291,924	1,679,540 (637,406) 1,042,134 4,500,187	19,444,122	40,140,278 (637,406) 39,502,872 4,500,187 (503,181) (147,774)
Balance as at 1st January 2018 Prior year adjustment Re- stated opening balance Total comprehensive income for the year Net profit for the year 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 year	Stated Capital/ Assigned Capital 6,700,000	Statutory Reserve Fund 3,002,952	Revaluation Reserve 7,793,317	OCI Reserve 1,228,420 - 1,228,420 - -	Cash Flow Hedging Reserve 291,924 - 291,924	1,679,540 (637,406) 1,042,134 4,500,187	19,444,122	40,140,278 (637,406) 39,502,872 4,500,187 (503,181)
Balance as at 1st January 2018 Prior year adjustment Re- stated opening balance Total comprehensive income for the year Net profit for the year 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 year Transaction with equity holders, recognised direcrly in equity Transfers to unclaimed deposits reserve / issued share capital	Stated Capital / Assigned Capital 6,700,000 - 6,700,000 - - - - -	Statutory Reserve Fund 3,002,952 3,002,952	Revaluation Reserve 7,793,317 - 7,793,317 - - - - -	OCI Reserve 1,228,420 - 1,228,420 - (147,774) (690,436)	Cash Flow Hedging Reserve 291,924 - 291,924 - (291,924) -	1,679,540 (637,406) 1,042,134 4,500,187 (211,258) - - 4,288,929	19,444,122 - 19,444,122 - - - -	40,140,278 (637,406) 39,502,872 4,500,187 (503,181) (147,774) (690,436) 3,158,795 - 2,001,413
Balance as at 1st January 2018 Prior year adjustment Re-stated opening balance Total comprehensive income for the year Net profit for the year 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 year Transaction with equity holders, recognised direcrly in equity Transfers to unclaimed deposits reserve / issued share capital Contribution to the consolidated fund-Dividend/Levy Contribution to national insurance trust fund	Stated Capital/ Assigned Capital 6,700,000 - 6,700,000 - - - - -	Statutory Reserve Fund 3,002,952	Revaluation Reserve 7,793,317 - 7,793,317 - - - - -	OCI Reserve 1,228,420 - 1,228,420 - (147,774) (690,436)	Cash Flow Hedging Reserve 291,924 - 291,924 - (291,924) -	1,679,540 (637,406) 1,042,134 4,500,187 (211,258) - - 4,288,929 - (500,000) (45,002)	19,444,122 - 19,444,122 - - - - - - (698,587) - -	40,140,278 (637,406) 39,502,872 4,500,187 (503,181) (147,774) (690,436) 3,158,795
Balance as at 1st January 2018 Prior year adjustment Re- stated opening balance Total comprehensive income for the year Net profit for the year 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 year Transaction with equity holders, recognised direcrly in equity Transfers to unclaimed deposits reserve / issued share capital Contribution to the consolidated fund-Dividend/Levy	Stated Capital/ Assigned Capital 6,700,000 - 6,700,000 - - - - -	Statutory Reserve Fund 3,002,952 3,002,952	Revaluation Reserve 7,793,317 - 7,793,317 - - - - -	OCI Reserve 1,228,420 - 1,228,420 - (147,774) (690,436)	Cash Flow Hedging Reserve 291,924 - 291,924 - (291,924) -	1,679,540 (637,406) 1,042,134 4,500,187 (211,258) - - 4,288,929	19,444,122 - 19,444,122 - - - - - - - -	40,140,278 (637,406) 39,502,872 4,500,187 (503,181) (147,774) (690,436) 3,158,795 2,001,413 (500,000)
Balance as at 1st January 2018 Prior year adjustment Re- stated opening balance Total comprehensive income for the year Net profit for the year 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 year Transaction with equity holders, recognised direcrly in equity Transfers to unclaimed deposits reserve / issued share capital Contribution to the consolidated fund-Dividend/Levy Contribution to national insurance trust fund Transfers during the year	Stated Capital/ Assigned Capital 6,700,000 - 6,700,000 - - - - 2,700,000 - - -	Statutory Reserve Fund 3,002,952	Revaluation Reserve 7,793,317 - 7,793,317 - - - - -	OCI Reserve 1,228,420 - 1,228,420 - (147,774) (690,436)	Cash Flow Hedging Reserve 291,924 - (291,924) - (291,924) - (291,924) - - - - - -	1,679,540 (637,406) (637,406) 1,042,134 4,500,187 (211,258) - - - 4,288,929 - (500,000) (45,002) (225,016)	19,444,122 - 19,444,122 - - - - (698,587) - - 9	40,140,278 (637,406) 39,502,872 4,500,187 (503,181) (147,774) (690,436) 3,158,795 2,001,413 (500,000) (45,002) -
Balance as at 1st January 2018 Prior year adjustment Re- stated opening balance Total comprehensive income for the year Net profit for the year 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 year Transaction with equity holders, recognised direcrly in equity Transfers to unclaimed deposits reserve / issued share capital Contribution to the consolidated fund-Dividend/Levy Contribution to national insurance trust fund Transfers during the year Total transaction with equity holders	Stated Capital/ Assigned Capital 6,700,000 - 6,700,000 - - - - 2,700,000 - - - 2,700,000	Statutory Reserve Fund 3,002,952	Revaluation Reserve 7,793,317 - 7,793,317	OCI Reserve 1,228,420 1,228,420 (147,774) (690,436) (838,210)	Cash Flow Hedging Reserve 291,924 - (291,924) - (291,924) - (291,924) - - - - - -	1,679,540 (637,406) (637,406) 1,042,134 4,500,187 (211,258) - - - - (211,258) - - - (211,258) - - - (211,258) - - - (500,000) (45,002) (45,002) (225,016) (770,018)	19,444,122 - 19,444,122 - - - - (698,587) - - 9 (698,578)	40,140,278 (637,406) 39,502,872 4,500,187 (503,181) (147,774) (690,436) 3,158,795 - - 2,001,413 (500,000) (45,002) - - 1,456,411
Balance as at 1st January 2018 Prior year adjustment Re- stated opening balance Total comprehensive income for the year Net profit for the year 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 year Transaction with equity holders, recognised direcrly in equity Transfers to unclaimed deposits reserve / issued share capital Contribution to the consolidated fund-Dividend/Levy Contribution to mational insurance trust fund Transfers during the year Total transaction with equity holders Balance as at 31.12.2018	Stated Capital/ Assigned Capital 6,700,000 - 6,700,000 - - - </td <td>Statutory Reserve Fund 3,002,952</td> <td>Revaluation Reserve 7,793,317 - 7,793,317</td> <td>OCI Reserve 1,228,420 1,228,420 (147,774) (690,436) (838,210) 390,210</td> <td>Cash Flow Hedging Reserve 291,924 - (291,924) - (291,924) - (291,924) - - - - - - - - - - - - - - - - - - -</td> <td>1,679,540 (637,406) (637,406) 1,042,134 4,500,187 (211,258) - - - 4,288,929 (500,000) (45,002) (225,016) (770,018) 4,561,045</td> <td>19,444,122 - 19,444,122 - - - - - (698,587) - - 9 (698,578) 18,745,544</td> <td>40,140,278 (637,406) 39,502,872 4,500,187 (503,181) (147,774) (690,436) 3,158,795 2,001,413 (500,000) (45,002) 1,456,411 44,118,079</td>	Statutory Reserve Fund 3,002,952	Revaluation Reserve 7,793,317 - 7,793,317	OCI Reserve 1,228,420 1,228,420 (147,774) (690,436) (838,210) 390,210	Cash Flow Hedging Reserve 291,924 - (291,924) - (291,924) - (291,924) - - - - - - - - - - - - - - - - - - -	1,679,540 (637,406) (637,406) 1,042,134 4,500,187 (211,258) - - - 4,288,929 (500,000) (45,002) (225,016) (770,018) 4,561,045	19,444,122 - 19,444,122 - - - - - (698,587) - - 9 (698,578) 18,745,544	40,140,278 (637,406) 39,502,872 4,500,187 (503,181) (147,774) (690,436) 3,158,795 2,001,413 (500,000) (45,002) 1,456,411 44,118,079
Balance as at 1st January 2018 Prior year adjustment Re- stated opening balance Total comprehensive income for the year Net profit for the year 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 year Transaction with equity holders, recognised direcrly in equity Transfers to unclaimed deposits reserve / issued share capital Contribution to the consolidated fund-Dividend/Levy Contribution to the quity holders Balance as at 31.12.2018 For the year ended 31.12.2019 Balance as at 1st January 2019	Stated Capital/ Assigned Capital 6,700,000 - 6,700,000 - 6,700,000 -	Statutory Reserve Fund 3,002,952 - 3,002,952 - - - - - - - - - - - - -	Revaluation Reserve 7,793,317 - 7,793,317 - - - - - - - - - - - - -	OCI Reserve	Cash Flow Hedging Reserve 291,924 - (291,924) - (291,924) - (291,924) - - - - - - - - - - - - - - - - - - -	1,679,540 (637,406) (637,406) (637,406) (637,406) (211,258) (211,258) - - - (211,258) - - (211,258) - - (211,258) - - (211,258) (211,258) (211,258) (211,258) (211,258) (211,258) (225,016) (45,002) (225,016) (770,018) 4,561,045 Retained Earnings 4,561,045	19,444,122 - 19,444,122 - - - - - - - - - - - - - - - - - -	40,140,278 (637,406) 39,502,872 4,500,187 (503,181) (147,774) (690,436) 3,158,795 2,001,413 (500,000) (45,002) 1,456,411 44,118,079 Total Equity 44,118,079
Balance as at 1st January 2018 Prior year adjustment Re- stated opening balance Total comprehensive income for the year Net profit for the year 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 year Transaction with equity holders, recognised direcrly in equity Transfers to unclaimed deposits reserve / issued share capital Contribution to the consolidated fund-Dividend/Levy Contribution to national insurance trust fund Transfers during the year Total transaction with equity holders Balance as at 31.12.2018 For the year ended 31.12.2019 Balance as at 1st January 2019 Impact of adopting SLFRS- 16 Re- stated opening balance under SLFRS - 16 Total comprehensive income for the year Net profit for the year Other comprehensive income for the year	Stated Capital/ Assigned Capital 6,700,000 6,700,000 - 6,700,000 - 2,700,000 2,700,000 - 2,700,000 9,400,000 Stated Capital/ Assigned Capital 9,400,000	Statutory Reserve Fund 3,002,952 3,002,952	Revaluation Reserve 7,793,317 7,793,317 - - - - - - - - - - - - -	OCI Reserve	Cash Flow Hedging Reserve 291,924 - (291,924) - (291,924) - (291,924) - - - - - - - - - - - - - - - - - - -	1,679,540 (637,406) (637,406) (637,406) (637,406) (211,258) - - - - (211,258) - - - (211,258) - - - (211,258) - - - (211,258) - - - (500,000) (45,002) (225,016) (770,018) (770,	19,444,122 - 19,444,122 - - - - - - - - - - - - - 9 (698,587) - - 9 (698,578) - - 9 (698,578) - - - 9 (698,578) - - - - - - - - - - - - - - - - - - -	40,140,278 (637,406) 39,502,872 4,500,187 (503,181) (147,774) (690,436) 3,158,795 - - 2,001,413 (500,000) (45,002) - - 1,456,411 44,118,079 (115,604)
Balance as at 1st January 2018 Prior year adjustment Re- stated opening balance Total comprehensive income for the year Net profit for the year 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 year Transaction with equity holders, recognised direcrly in equity Transfers to unclaimed deposits reserve / issued share capital Contribution to the consolidated fund-Dividend/Levy Contribution to national insurance trust fund Transfers during the year Total transaction with equity holders Balance as at 31.12.2018 For the year ended 31.12.2019 Balance as at 1st January 2019 Impact of adopting SLFRS - 16 Total comprehensive income for the year Net profit for the year Other comprehensive income net of tax Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income	Stated Capital/ Assigned Capital 6,700,000 6,700,000 - 6,700,000 - 2,700,000 2,700,000 - 2,700,000 9,400,000 Stated Capital/ Assigned Capital 9,400,000	Statutory Reserve Fund 3,002,952 3,002,952	Revaluation Reserve 7,793,317 7,793,317 - - - - - - - - - - - - -	OCI Reserve	Cash Flow Hedging Reserve 291,924 - (291,924) - (291,924) - (291,924) - - - - - - - - - - - - - - - - - - -	1,679,540 (637,406) (637,406) (637,406) (637,406) (37,406) (211,258) - - - - - - - - - - - - - - - - - - -	19,444,122 - 19,444,122 - - - - - - - - - - - - - 9 (698,587) - - 9 (698,578) - - 9 (698,578) - - - 9 (698,578) - - - - - - - - - - - - - - - - - - -	40,140,278 (637,406) 39,502,872 4,500,187 (503,181) (147,774) (690,436) 3,158,795 2,001,413 (500,000) (45,002) 1,456,411 44,118,079 (115,604) 44,002,475 9,029,974
Balance as at 1st January 2018 Prior year adjustment Re-stated opening balance Total comprehensive income for the year Net profit for the year 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 year Total comprehensive income for the year Transaction with equity holders, recognised direcrly in equity Transfers to unclaimed deposits reserve / issued share capital Contribution to the consolidated fund-Dividend/Levy Contribution to national insurance trust fund Transfers during the year Total transaction with equity holders Balance as at 31.12.2018 For the year ended 31.12.2019 Balance as at 1st January 2019 Impact of adopting SLFRS- 16 Re- stated opening balance under SLFRS - 16 Total comprehensive income for the year Net profit for the year Other comprehensive income net of tax Net change in fair value of debt instrument of Fair Value	Stated Capital/ Assigned Capital 6,700,000 6,700,000 - 6,700,000 - 2,700,000 2,700,000 - 2,700,000 9,400,000 Stated Capital/ Assigned Capital 9,400,000	Statutory Reserve Fund 3,002,952 3,002,952	Revaluation Reserve 7,793,317 7,793,317 - - - - - - - - - - - - -	OCI Reserve	Cash Flow Hedging Reserve 291,924 - (291,924) - (291,924) - (291,924) - - - - - - - - - - - - - - - - - - -	1,679,540 (637,406) (637,406) (637,406) (637,406) (37,406) (211,258) - - - - - - - - - - - - - - - - - - -	19,444,122 - 19,444,122 - - - - - - - - - - - - - 9 (698,587) - - 9 (698,578) - - 9 (698,578) - - - 9 (698,578) - - - - - - - - - - - - - - - - - - -	40,140,278 (637,406) 39,502,872 4,500,187 (503,181) (147,774) (690,436) 3,158,795 - 2,001,413 (500,000) (45,002) - - - - - - - - - - - - - - - - - - -
Balance as at 1st January 2018 Prior year adjustment Re- stated opening balance Total comprehensive income for the year Net profit for the year 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 year Transaction with equity holders, recognised direcrly in equity Transfers to unclaimed deposits reserve / issued share capital Contribution to the consolidated fund-Dividend/Levy Contribution to national insurance trust fund Transfers during the year Total transaction with equity holders Balance as at 31.12.2018 For the year ended 31.12.2019 Balance as at 1st January 2019 Impact of adopting SLFRS- 16 Re- stated opening balance under SLFRS - 16 Total 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 i	Stated Capital/ Assigned Capital 6,700,000 6,700,000 - 6,700,000 - 2,700,000 2,700,000 - 2,700,000 9,400,000 Stated Capital/ Assigned Capital 9,400,000	Statutory Reserve Fund 3,002,952 3,002,952	Revaluation Reserve 7,793,317 7,793,317 - - - - - - - - - - - - -	OCI Reserve	Cash Flow Hedging Reserve 291,924 - (291,924) - (291,924) - (291,924) - - - - - - - - - - - - - - - - - - -	1,679,540 (637,406) (637,406) (637,406) (637,406) (37,406) (211,258) - - - - - - - - - - - - - - - - - - -	19,444,122 - 19,444,122 - - - - - - - - - - - - - 9 (698,587) - - 9 (698,578) - - 9 (698,578) - - - 9 (698,578) - - - - - - - - - - - - - - - - - - -	40,140,278 (637,406) 39,502,872 4,500,187 (503,181) (147,774) (690,436) 3,158,795 2,001,413 (500,000) (45,002) 1,456,411 44,118,079 (115,604) 44,002,475 9,029,974 (3,702,343) 213,587
Balance as at 1st January 2018 Prior year adjustment Re- stated opening balance Total comprehensive income for the year Net profit for the year 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 year Transaction with equity holders, recognised direcrly in equity Transfers to unclaimed deposits reserve / issued share capital Contribution to national insurance trust fund Transfers during the year Total transaction with equity holders Balance as at 31.12.2018 For the year ended 31.12.2019 Balance as at 1st January 2019 Impact of adopting SLFRS - 16 Total comprehensive income for the year 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 for the year Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income Net	Stated Capital/ Assigned Capital 6,700,000 - 6,700,000 - 6,700,000 - 2,700,000 9,400,000 Stated Capital/ Assigned Capital 9,400,000 - - - - - - - - - - - - - - - - - - - </td <td>Statutory Reserve Fund 3,002,952 3,002,952</td> <td>Revaluation Reserve 7,793,317 7,793,317 7,793,317</td> <td>OCI Reserve</td> <td>Cash Flow Hedging Reserve 291,924 - (291,924) - (291,924) - (291,924) - - - - - - - - - - - - - - - - - - -</td> <td>1,679,540 (637,406) (637,406) (637,406) (637,406) (637,406) (21,258) (21,258) (21,258) (21,258) (500,000) (45,002) (225,016) (770,018) (225,016) (770,018) (225,016) (770,018) (225,016) (770,018) (3,702,343) (3,</td> <td>19,444,122 - 19,444,122 -</td> <td>40,140,278 (637,406) 39,502,872 4,500,187 (503,181) (147,774) (690,436) 3,158,795 2,001,413 (500,000) (45,002) 1,456,411 44,118,079 (115,604) 44,002,475 9,029,974 (3,702,343) 213,587 (320,297) 5,220,919 677,811</td>	Statutory Reserve Fund 3,002,952 3,002,952	Revaluation Reserve 7,793,317 7,793,317 7,793,317	OCI Reserve	Cash Flow Hedging Reserve 291,924 - (291,924) - (291,924) - (291,924) - - - - - - - - - - - - - - - - - - -	1,679,540 (637,406) (637,406) (637,406) (637,406) (637,406) (21,258) (21,258) (21,258) (21,258) (500,000) (45,002) (225,016) (770,018) (225,016) (770,018) (225,016) (770,018) (225,016) (770,018) (3,702,343) (3,	19,444,122 - 19,444,122 -	40,140,278 (637,406) 39,502,872 4,500,187 (503,181) (147,774) (690,436) 3,158,795 2,001,413 (500,000) (45,002) 1,456,411 44,118,079 (115,604) 44,002,475 9,029,974 (3,702,343) 213,587 (320,297) 5,220,919 677,811
Balance as at 1st January 2018 Prior year adjustment Re-stated opening balance Total comprehensive income for the year Net profit for the year 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 year Transaction with equity holders, recognised direcrly in equity Transfers to unclaimed deposits reserve / issued share capital Contribution to the consolidated fund-Dividend/Levy Contribution to national insurance trust fund Transfers during the year Total transaction with equity holders Balance as at 31.12.2018 Balance as at 1st January 2019 Impact of adopting SLFRS- 16 Re-stated opening balance under SLFRS - 16 Total 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 depti strument of Fair Value through Other Comprehensive Income Net change in fair value of dequity instrument of Fair Value <tr< td=""><td>Stated Capital/ Assigned Capital 6,700,000 - 6,700,000 - 6,700,000 - 2,700,000 9,400,000 Stated Capital/ Assigned Capital 9,400,000 - - - - - - - - - - - - - - - - - - - <!--</td--><td>Statutory Reserve Fund 3,002,952</td><td>Revaluation Reserve 7,793,317 7,793,317 7,793,317</td><td>OCI Reserve</td><td>Cash Flow Hedging Reserve 291,924 - (291,924) - (291,924) - (291,924) - - - - - - - - - - - - - - - - - - -</td><td>1,679,540 (637,406) (637,406) (37,406) (37,406) (37,406) (37,406) (21,258) (211,258) (211,258) (211,258) (211,258) (500,000) (45,002) (225,016) (500,000) (45,002) (225,016) (770,018) (4,561,045 (115,604) (4,445,440 9,029,975 (3,702,343) (3,702,343) (3,702,343) (3,702,343) (2,000,000) (66,982)</td><td>19,444,122 - 19,444,122 -</td><td>40,140,278 (637,406) 39,502,872 4,500,187 (503,181) (147,774) (690,436) 3,158,795 - 2,001,413 (500,000) (45,002) - - - - - - - - - - - - - - - - - - -</td></td></tr<>	Stated Capital/ Assigned Capital 6,700,000 - 6,700,000 - 6,700,000 - 2,700,000 9,400,000 Stated Capital/ Assigned Capital 9,400,000 - - - - - - - - - - - - - - - - - - - </td <td>Statutory Reserve Fund 3,002,952</td> <td>Revaluation Reserve 7,793,317 7,793,317 7,793,317</td> <td>OCI Reserve</td> <td>Cash Flow Hedging Reserve 291,924 - (291,924) - (291,924) - (291,924) - - - - - - - - - - - - - - - - - - -</td> <td>1,679,540 (637,406) (637,406) (37,406) (37,406) (37,406) (37,406) (21,258) (211,258) (211,258) (211,258) (211,258) (500,000) (45,002) (225,016) (500,000) (45,002) (225,016) (770,018) (4,561,045 (115,604) (4,445,440 9,029,975 (3,702,343) (3,702,343) (3,702,343) (3,702,343) (2,000,000) (66,982)</td> <td>19,444,122 - 19,444,122 -</td> <td>40,140,278 (637,406) 39,502,872 4,500,187 (503,181) (147,774) (690,436) 3,158,795 - 2,001,413 (500,000) (45,002) - - - - - - - - - - - - - - - - - - -</td>	Statutory Reserve Fund 3,002,952	Revaluation Reserve 7,793,317 7,793,317 7,793,317	OCI Reserve	Cash Flow Hedging Reserve 291,924 - (291,924) - (291,924) - (291,924) - - - - - - - - - - - - - - - - - - -	1,679,540 (637,406) (637,406) (37,406) (37,406) (37,406) (37,406) (21,258) (211,258) (211,258) (211,258) (211,258) (500,000) (45,002) (225,016) (500,000) (45,002) (225,016) (770,018) (4,561,045 (115,604) (4,445,440 9,029,975 (3,702,343) (3,702,343) (3,702,343) (3,702,343) (2,000,000) (66,982)	19,444,122 - 19,444,122 -	40,140,278 (637,406) 39,502,872 4,500,187 (503,181) (147,774) (690,436) 3,158,795 - 2,001,413 (500,000) (45,002) - - - - - - - - - - - - - - - - - - -
Balance as at 1st January 2018 Prior year adjustment Re- stated opening balance Total comprehensive income for the year Net profit for the year 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 year Transaction with equity holders, recognised direcrly in equity Transfers to unclaimed deposits reserve / issued share capital Contribution to the consolidated fund-Dividend/Levy Contribution to the consolidated fund-Dividend/Levy Contribution to national insurance trust fund Transfers during the year Total transaction with equity holders Balance as at 31.12.2018 For the year ended 31.12.2019 Balance as at 1st January 2019 Impact of adopting SLFRS- 16 Re- stated opening balance under SLFRS - 16 Total 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 <	Stated Capital/ Assigned Capital 6,700,000 - 6,700,000 - 6,700,000 - 2,700,000 9,400,000 Stated Capital/ Assigned Capital 9,400,000 - - - - - - - - - - - - - - - - - - - </td <td>Statutory Reserve Fund 3,002,952 3,002,952</td> <td>Revaluation Reserve 7,793,317 7,793,317 7,793,317</td> <td>OCI Reserve</td> <td>Cash Flow Hedging Reserve 291,924 - (291,924) - (291,924) - (291,924) - - - - - - - - - - - - - - - - - - -</td> <td>1,679,540 (637,406) (637,406) (637,406) (637,406) (637,406) (211,258) (211,258) (211,258) (211,258) (211,258) (500,000) (45,002) (225,016) (500,000) (45,002) (225,016) (500,000) (45,002) (225,016) (225,016) (770,018) 4,561,045 (115,604) 4,445,440 9,029,975 (3,702,343) - - - (2,000,000)</td> <td>19,444,122 - 19,444,122 - - - - - - - - - - - - - - - - - -</td> <td>40,140,278 (637,406) 39,502,872 4,500,187 (503,181) (147,774) (690,436) 3,158,795 2,001,413 (500,000) (45,002) 1,456,411 44,118,079 (115,604) 44,002,475 9,029,974 (3,702,343) 213,587 (320,297) 5,220,919 677,811 (2,000,000)</td>	Statutory Reserve Fund 3,002,952 3,002,952	Revaluation Reserve 7,793,317 7,793,317 7,793,317	OCI Reserve	Cash Flow Hedging Reserve 291,924 - (291,924) - (291,924) - (291,924) - - - - - - - - - - - - - - - - - - -	1,679,540 (637,406) (637,406) (637,406) (637,406) (637,406) (211,258) (211,258) (211,258) (211,258) (211,258) (500,000) (45,002) (225,016) (500,000) (45,002) (225,016) (500,000) (45,002) (225,016) (225,016) (770,018) 4,561,045 (115,604) 4,445,440 9,029,975 (3,702,343) - - - (2,000,000)	19,444,122 - 19,444,122 - - - - - - - - - - - - - - - - - -	40,140,278 (637,406) 39,502,872 4,500,187 (503,181) (147,774) (690,436) 3,158,795 2,001,413 (500,000) (45,002) 1,456,411 44,118,079 (115,604) 44,002,475 9,029,974 (3,702,343) 213,587 (320,297) 5,220,919 677,811 (2,000,000)

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



NATIONAL SAVINGS BANK FINANCIAL STATEMENTS For the year ended 31st December 2019

AAA(SL)

ANALYSIS OF FINANCIAL INSTRUMENTS ON MEASUREMENT BASIS

In Rupees Thousand	AC	FVPL	FVOCI	Total
-	Ме	IVIL	TVOCI	10141
ASSETS				
Cash and cash equivalents	5,376,715	-	-	5,376,715
Balances with central Bank	-	-	-	
Placements with banks Derivative financial instruments	12,364,469	-	-	12,364,469
Loans and advances	454,394,957	11,622	-	11,622 454,394,957
Debt instruments	615,634,321	9,677,546	-	625,311,867
Equity instruments		1,782,337	3,478,811	5,261,147
Total financial assets	1,087,770,463	11,471,505	3,478,811	1,102,720,778
	r			
In Rupees Thousand		AC	FVPL	Total
LIABILITIES				
Due to banks		35,045,251	-	35,045,251
Derivative financial instruments		-	-	
Financial liabilities				
- due to depositors		1,016,574,286	-	1,016,574,286
 due to debt securities holders due to other borrowers 		-	-	
- due to other borrowers Debt securities issued		21,203,242 26,691,711	-	21,203,242 26,691,711
		20,031,711		20,031,711
Total financial liabilities b. Bank - as at 31.12.2018 - Audited		1,099,514,490	-	1,099,514,490
b. Bank - as at 31.12.2018 - Audited	AC	1,099,514,490	FVOCI	1,099,514,490
b. Bank - as at 31.12.2018 - Audited In Rupees Thousand				
b. Bank - as at 31.12.2018 - Audited In Rupees Thousand ASSETS	AC			Total
b. Bank - as at 31.12.2018 - Audited In Rupees Thousand ASSETS Cash and cash equivalents				
 Bank - as at 31.12.2018 - Audited In Rupees Thousand ASSETS Cash and cash equivalents Balances with central Bank 	AC			Total 3,434,524
b. Bank - as at 31.12.2018 - Audited In Rupees Thousand ASSETS Cash and cash equivalents Balances with central Bank Placements with banks	AC 3,434,524		FVOCI	Total 3,434,524 17,588,445
b. Bank - as at 31.12.2018 - Audited In Rupees Thousand ASSETS Cash and cash equivalents Balances with central Bank Placements with banks Derivative financial instruments	AC 3,434,524		FVOCI - -	Total
b. Bank - as at 31.12.2018 - Audited In Rupees Thousand ASSETS Cash and cash equivalents Balances with central Bank Placements with banks Derivative financial instruments Loans and advances Debt instruments	AC 3,434,524 17,588,445	FVPL - - - - 14,801,463	FVOCI - -	Total 3,434,524 17,588,445 4,740,106 422,894,740 536,183,346
b. Bank - as at 31.12.2018 - Audited In Rupees Thousand ASSETS Cash and cash equivalents Balances with central Bank Placements with banks Derivative financial instruments Loans and advances Debt instruments	AC 3,434,524 17,588,445 422,894,740	FVPL - - - -	FVOCI - - 4,740,106	Total 3,434,524 17,588,445 4,740,106
b. Bank - as at 31.12.2018 - Audited In Rupees Thousand ASSETS Cash and cash equivalents Balances with central Bank Placements with banks Derivative financial instruments Loans and advances Debt instruments Equity instruments	AC 3,434,524 17,588,445 422,894,740	FVPL - - - - 14,801,463	FVOCI - - - 4,740,106 - 2,433,915	Total 3,434,524 17,588,445 4,740,106 422,894,740 536,183,346
	AC 3,434,524 17,588,445 422,894,740 518,947,969	FVPL	FVOCI - - - 4,740,106 - - 2,433,915 3,750,515	Total 3,434,524 17,588,445 4,740,106 422,894,740 536,183,346 5,629,434
b. Bank - as at 31.12.2018 - Audited In Rupees Thousand ASSETS Cash and cash equivalents Balances with central Bank Placements with banks Derivative financial instruments Loans and advances Debt instruments Equity instruments Equity instruments	AC 3,434,524 17,588,445 422,894,740 518,947,969	FVPL	FVOCI - - - 4,740,106 - 2,433,915 3,750,515 10,924,536	Total 3,434,524 17,588,445 4,740,106 422,894,740 536,183,346 5,629,434 990,470,595
b. Bank - as at 31.12.2018 - Audited In Rupees Thousand ASSETS Cash and cash equivalents Balances with central Bank Placements with banks Derivative financial instruments Loans and advances Debt instruments Equity instruments Equity instruments Intal financial assets In Rupees Thousand LIABILITIES	AC 3,434,524 17,588,445 422,894,740 518,947,969	FVPL - - - - - - - - - - - - - - - - - - -	FVOCI - - - 4,740,106 - 2,433,915 3,750,515 10,924,536	Total 3,434,524 17,588,445 4,740,106 422,894,740 536,183,346 5,629,434 990,470,595 Total
b. Bank - as at 31.12.2018 - Audited In Rupees Thousand ASSETS Cash and cash equivalents Balances with central Bank Placements with banks Derivative financial instruments Loans and advances Debt instruments Equity instruments Equity instruments Ital financial assets In Rupees Thousand LIABILITIES Due to banks	AC 3,434,524 17,588,445 422,894,740 518,947,969	FVPL	FVOCI - - - 4,740,106 - 2,433,915 3,750,515 10,924,536	Total 3,434,524 17,588,445 4,740,106 422,894,740 536,183,346 5,629,434 990,470,595
b. Bank - as at 31.12.2018 - Audited In Rupees Thousand ASSETS Cash and cash equivalents Balances with central Bank Placements with banks Derivative financial instruments Loans and advances Debt instruments Equity instruments Equity instruments Ital financial assets In Rupees Thousand LIABILITIES Due to banks Derivative financial instruments	AC 3,434,524 17,588,445 422,894,740 518,947,969	FVPL - - - - - - - - - - - - - - - - - - -	FVOCI	Total 3,434,524 17,588,445 4,740,106 422,894,740 536,183,346 5,629,434 990,470,595 Total 77,119,146
b. Bank - as at 31.12.2018 - Audited In Rupees Thousand ASSETS Cash and cash equivalents Balances with central Bank Placements with banks Derivative financial instruments Loans and advances Debt instruments Equity instruments Equity instruments Intal financial assets In Rupees Thousand LIABILITIES Due to banks Derivative financial instruments Financial liabilities - due to depositors	AC 3,434,524 17,588,445 422,894,740 518,947,969	FVPL - - - - - - - - - - - - - - - - - - -	FVOCI	Total 3,434,524 17,588,445 4,740,106 422,894,740 536,183,346 5,629,434 990,470,595 Total 77,119,146
b. Bank - as at 31.12.2018 - Audited In Rupees Thousand ASSETS Cash and cash equivalents Balances with central Bank Placements with banks Derivative financial instruments Loans and advances Debt instruments Equity instruments Equity instruments In Rupees Thousand LIABILITIES Due to banks Derivative financial instruments Financial liabilities - due to depositors - due to debt securities holders	AC 3,434,524 17,588,445 422,894,740 518,947,969	FVPL - - - - - - - - - - - - -	FVOCI	Total 3,434,524 17,588,445 4,740,106 422,894,740 536,183,346 5,629,434 990,470,595 Total 77,119,146 1,533 839,574,411
b. Bank - as at 31.12.2018 - Audited In Rupees Thousand ASSETS Cash and cash equivalents Balances with central Bank Placements with banks Derivative financial instruments Loans and advances Debt instruments Equity instruments Equity instruments Intal financial assets In Rupees Thousand LIABILITIES Due to banks Derivative financial instruments Financial liabilities - due to depositors - due to other borrowers	AC 3,434,524 17,588,445 422,894,740 518,947,969	FVPL - - - - - - - - - - - - -	FVOCI	Total 3,434,524 17,588,445 4,740,106 422,894,740 536,183,346 5,629,434 990,470,595 Total 77,119,146 1,533 839,574,411 14,804,802
b. Bank - as at 31.12.2018 - Audited In Rupees Thousand ASSETS Cash and cash equivalents Balances with central Bank Placements with banks Derivative financial instruments Loans and advances Debt instruments Equity instruments Equity instruments In Rupees Thousand LIABILITIES Due to banks Derivative financial instruments Financial liabilities - due to depositors - due to debt securities holders	AC 3,434,524 17,588,445 422,894,740 518,947,969	FVPL - - - - - - - - - - - - -	FVOCI	Total 3,434,524 17,588,445 4,740,106 422,894,740 536,183,346 5,629,434 990,470,595 Total 77,119,146 1,533 839,574,411

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 - AUDITED AS AT 31.12.2019

	1 31.12.2019				
	Ba	nk	Group		
In Rupees Thousand	As at 31.12.2019	As at 31.12.2018	As at 31.12.2019	As at 31.12.2018	
Product-wise Gross loans and advances					
By product - Domestic currency					
Lease rental and hire purchase receivable	-	-	472,747	-	
Term loans	397,688,001	367,008,832	400,812,948	367,008,832	
Pawning	36,754,318	29,893,321	36,792,150	29,893,321	
Other loans					
Loan to Government	2,075,000	2,075,000	2,075,000	2,075,000	
Securities purchased under resale agreements	3,130,955	2,357,240	3,150,592	2,382,213	
Staff loans	7,565,685	6,103,442	7,689,104	6,103,442	
bub Total	447,213,959	407,437,834	450,992,541	407,462,807	
By product - Foreign currency	111,210,000	101,101,001	100,002,011	101,102,001	
Term loans	11,447,939	19,303,215	11,447,939	19,303,215	
Gross loans and advances	458,661,898	426,741,049	462,440,480	426,766,022	
	450 661 000	496 741 040	469 440 105	49.0 FCC 099	
Gross loans & advances	458,661,898	426,741,049	462,440,185	426,766,022	
less: Accumulated impairment under stage 1	(1,601,273)	(1,610,731)	(1,707,088)	(1,610,731)	
Accumulated impairment under stage 2	(271,001)	(272,348)	(314,032)	(272,348)	
Accumulated impairment under stage 3	(2,394,667)	(1,963,230)	(3,783,076)	(1,963,230)	
Net value of loans & advances	454,394,957	422,894,740	456,636,285	422,919,713	
Movement of Impairment during the year Under Stage 1 Opening balance Acquisition through business combinations Charge/(Write back) to Income Statement	1,610,731 - (9,458)	1,127,166 - 483,565	1,610,731 84,481 11,876	1,127,166 - 483,565	
Closing balance at	1,601,273	1,610,731	1,707,088	1,610,731	
Under Stage 2					
Opening balance	272,348	128,432	272,348	128,432	
Acquisition through business combinations	-	-	43,159	-	
Charge/(Write back) to Income Statement	(1,347)	143,916	(1,476)	143,916	
Closing balance at	271,001	272,348	314,032	272,348	
Jnder Stage 3					
Opening balance	1,963,230	1,479,175	1,963,230	1,479,175	
Acquisition through business combinations	-	-	1,389,693	-	
Charge/(Write back) to Income Statement	447,061	503,642	450,255	503,642	
Write-off during the year	(15,624)	(19,587)	(15, 624)	(19,587	
Other movements	-	-	(4,478)	-	
Closing balance at	2,394,667	1,963,230	3,783,076	1,963,230	
			5,804,195	3,846,309	

ANALYSIS OF FINANCIAL INSTRUMENTS ON MEASUREMENT BASIS c. Group - as at 31.12.2019 - Audited

c. Group - as at 31.12.2019 - Audited				
In Rupees Thousand	AC	FVPL	FVOCI	Total
ASSETS Cash and cash equivalents	E EGA 894		· · · · · · · · · · · · · · · · · · ·	E EGA 99A
Balances with central Bank	5,564,824 58	-	-	5,564,824 58
Placements with banks Derivative financial instruments	15,745,184	11,622	-	$15,745,184 \\ 11,622$
Loans and advances Debt instruments	456,636,285 619,567,786	20,347,937	1,011,706	456,636,285 640,927,429
Equity instruments	-	1,782,337	3,614,876	5,397,213
Total financial assets	1,097,514,137	22,141,893	4,626,582	1,124,282,615
In Rupees Thousand		AC	FVPL	Total
LIABILITIES Due to banks		36,139,122	-	36,139,122
Derivative financial instruments Financial liabilities		-	-	-
 due to depositors due to debt securities holders 		1,015,635,421	-	1,015,635,421
- due to other borrowers		32,808,023	-	32,808,023
Debt securities issued Total financial liabilities		26,955,697 1,111,538,263	-	26,955,697 1,111,538,263
d. Group - as at 31.12.2018 - Audited		_,,		
In Rupees Thousand	AC	FVPL	FVOCI	Total
ASSETS	ne	IVIL	rvoor	Total
Cash and cash equivalents Balances with central Bank	3,436,929 177	-	-	3,436,929 177
Placements with banks Derivative financial instruments	17,588,445	-	-	17,588,445
Loans and advances	422,919,713	-	4,740,106	4,740,106 422,919,713
Debt instruments Equity instruments	522,973,159	$24,988,614 \\ 1,878,919$	4,037,045 3,751,515	551,998,818 5,630,434
Total financial assets	966,918,423	26,867,533	12,528,666	1,006,314,622
In Rupees Thousand		AC	FVPL	Total
LIABILITIES		`		
Due to banks Derivative financial instruments		83,615,264	1,533	83,615,264 1,533
Financial liabilities - due to depositors		839,574,411	, _	839,574,411
 due to debt securities holders due to other borrowers 		21,750,178	-	21,750,178
Debt securities issued		52,389,133	-	52,389,133
Total financial liabilities		997,328,986	1,533	997,330,519
CASH FLOW STAT	EMENT - A	AUDITED		
		ank		oup
For the year ended 31st December	2019 Rs. '000	2018 Rs. '000	2019 Rs. '000	2018 Rs. '000
Cash flows from operating activities	116 116 795	109 750 719	117 012 757	100 794 494
Interest receipts Interest payments	116,116,735 (82,583,128) (85,287,503)	117,913,757 (83,544,584)	109,734,424 (86,068,354)
Net commission receipts Trading income	1,129,314 415,692	546,667	1,132,683 507,130	863,797 563,393
Payment to employees VAT, NBT & DRL on financial services	(9,576,038) (4,926,687)		(9,636,090) (5,092,470)	(8,983,846) (3,379,748)
Receipts from other operating activities Payment on other operating activities	336,670 (4,449,742	283,187	2,115,916 (4,432,794)	281,314 (3,697,730)
Operating profit before change in operating assets & liabilities	16,462,816		18,963,548	9,313,250
(Increase) / decrease in operating assets				
(Increase) / decrease in operating assets Balances with Central Bank of Sri Lanka Placements with banks	- 5,088,591	6,015,111	1,707,876	6,015,111
Balances with Central Bank of Sri Lanka Placements with banks Derivative financial instruments	- 5,088,591 4,744,070 5 926 456	(3,671,316)	1,707,876 4,744,070 5,681,883	6,015,111 (3,671,316) (18,404,137)
Balances with Central Bank of Sri Lanka Placements with banks Derivative financial instruments Financial assets at FVPL Financial assets at amortised cost - loans & advances	4,744,070 5,926,456 (31,733,787	(3,671,316) (10,995,919) (48,291,029)	4,744,070 5,681,883 (33,889,390)	(3,671,316) (18,404,137) (49,603,184)
Balances with Central Bank of Sri Lanka Placements with banks Derivative financial instruments Financial assets at FVPL Financial assets at amortised cost - loans & advances Financial assets at amortised cost - debt & other instrument Proceeds from the sale and maturity of financial investments	4,744,070 5,926,456 (31,733,787 (94,261,299	(3,671,316) (10,995,919)) (48,291,029)) 37,230,245	4,744,070 5,681,883 (33,889,390) (94,172,565)	(3,671,316) (18,404,137) (49,603,184) 37,060,618
Balances with Central Bank of Sri Lanka Placements with banks Derivative financial instruments Financial assets at FVPL Financial assets at amortised cost - loans & advances Financial assets at amortised cost - debt & other instrument	4,744,070 5,926,456 (31,733,787 (94,261,299 - (4,185,579	(3,671,316) (10,995,919) (48,291,029) 37,230,245 (4,947,187)	4,744,070 5,681,883 (33,889,390) (94,172,565) (4,034,303)	$(3,671,316) \\ (18,404,137) \\ (49,603,184) \\ 37,060,618 \\ (4,989,400)$
Balances with Central Bank of Sri Lanka Placements with banks Derivative financial instruments Financial assets at FVPL Financial assets at amortised cost - loans & advances Financial assets at amortised cost - debt & other instrument Proceeds from the sale and maturity of financial investments Other assets	4,744,070 5,926,456 (31,733,787 (94,261,299	(3,671,316) (10,995,919) (48,291,029) 37,230,245 (4,947,187)	4,744,070 5,681,883 (33,889,390) (94,172,565)	(3,671,316) (18,404,137) (49,603,184) 37,060,618
Balances with Central Bank of Sri Lanka Placements with banks Derivative financial instruments Financial assets at FVPL Financial assets at amortised cost - loans & advances Financial assets at amortised cost - debt & other instrument Proceeds from the sale and maturity of financial investments Other assets Increase/(decrease) in operating liabilities Due to bank	4,744,070 5,926,456 (31,733,787 (94,261,299 (4,185,579 (114,421,548 (42,196,267	(3,671,316) (10,995,919) (48,291,029) 37,230,245) (4,947,187)) (24,660,094)) 28,385,587	4,744,070 5,681,883 (33,889,390) (94,172,565) (4,034,303) (119,962,429) (48,579,868)	(3,671,316) (18,404,137) (49,603,184) 37,060,618 (4,989,400) (33,592,308) 34,111,452
Balances with Central Bank of Sri Lanka Placements with banks Derivative financial instruments Financial assets at FVPL Financial assets at amortised cost - loans & advances Financial assets at amortised cost - debt & other instrument Proceeds from the sale and maturity of financial investments Other assets Increase/(decrease) in operating liabilities Due to bank Derivative financial instruments Financial liabilities at amortised cost-due to depositors	4,744,070 5,926,456 (31,733,787 (94,261,299 (4,185,579 (114,421,548	(3,671,316) (10,995,919) (48,291,029) 37,230,245 (4,947,187) (24,660,094) (28,385,587 (956,937)	4,744,070 5,681,883 (33,889,390) (94,172,565) (4,034,303) (119,962,429)	(3,671,316) (18,404,137) (49,603,184) 37,060,618 (4,989,400) (33,592,308)
Balances with Central Bank of Sri Lanka Placements with banks Derivative financial instruments Financial assets at FVPL Financial assets at amortised cost - loans & advances Financial assets at amortised cost - debt & other instrument Proceeds from the sale and maturity of financial investments Other assets Increase/(decrease) in operating liabilities Due to bank Derivative financial instruments Financial liabilities at amortised cost-due to depositors Financial liabilities at amortised cost-due to other borrowers	4,744,070 5,926,456 (31,733,787 (94,261,299) (4,185,579 (114,421,548 (42,196,267 (1,533 170,677,338 6,287,565	(3,671,316) (10,995,919) (48,291,029) 37,230,245) (4,947,187)) (24,660,094)) 28,385,587 (956,937) 101,633,538 2,699,945	4,744,070 5,681,883 (33,889,390) (94,172,565) (4,034,303) (119,962,429) (48,579,868) (1,533) 169,738,473 10,919,340	(3,671,316) (18,404,137) (49,603,184) 37,060,618 (4,989,400) (33,592,308) 34,111,452 (956,937) 101,633,538 4,894,246
Balances with Central Bank of Sri Lanka Placements with banks Derivative financial instruments Financial assets at FVPL Financial assets at amortised cost - loans & advances Financial assets at amortised cost - debt & other instrument Proceeds from the sale and maturity of financial investments Other assets Increase/(decrease) in operating liabilities Due to bank Derivative financial instruments Financial liabilities at amortised cost-due to depositors Financial liabilities at amortised cost-due to debt securities holders	4,744,070 5,926,456 (31,733,787 (94,261,299 (4,185,579 (114,421,548 (42,196,267 (1,533 170,677,338	(3,671,316) (10,995,919) (48,291,029) 37,230,245 (4,947,187) (24,660,094) (24,660,094) (28,385,587 (956,937) 101,633,538 2,699,945 (107,552,900)	4,744,070 5,681,883 (33,889,390) (94,172,565) (4,034,303) (119,962,429) (48,579,868) (1,533) 169,738,473	(3,671,316) (18,404,137) (49,603,184) 37,060,618 (4,989,400) (33,592,308) 34,111,452 (956,937) 101,633,538
Balances with Central Bank of Sri Lanka Placements with banks Derivative financial instruments Financial assets at FVPL Financial assets at amortised cost - loans & advances Financial assets at amortised cost - debt & other instrument Proceeds from the sale and maturity of financial investments Other assets Increase/(decrease) in operating liabilities Due to bank Derivative financial instruments Financial liabilities at amortised cost-due to depositors Financial liabilities at amortised cost-due to debt securities holders Financial liabilities at amortised cost-due to other borrowers Debt securities issued	4,744,070 5,926,456 (31,733,787 (94,261,299 (4,185,579 (114,421,548 (42,196,267 (1,533 170,677,338 6,287,565 (25,677,100	(3,671,316) (10,995,919) (48,291,029) 37,230,245 (4,947,187) (24,660,094) (24,660,094) (28,385,587 (956,937) 101,633,538 2,699,945 (107,552,900) (107,552,900) (494,589)	4,744,070 5,681,883 (33,889,390) (94,172,565) (4,034,303) (119,962,429) (48,579,868) (1,533) 169,738,473 10,919,340 (25,413,114)	(3,671,316) (18,404,137) (49,603,184) 37,060,618 (4,989,400) (33,592,308) 34,111,452 (956,937) 101,633,538 4,894,246 (107,552,900)
Balances with Central Bank of Sri Lanka Placements with banks Derivative financial instruments Financial assets at FVPL Financial assets at amortised cost - loans & advances Financial assets at amortised cost - debt & other instrument Proceeds from the sale and maturity of financial investments Other assets Increase/(decrease) in operating liabilities Due to bank Derivative financial instruments Financial liabilities at amortised cost-due to depositors Financial liabilities at amortised cost-due to other borrowers Debt securities issued Other liabilities Net cash generated from operating activities before income tax	4,744,070 5,926,456 (31,733,787 (94,261,299 (4,185,579 (114,421,548 (42,196,267 (1,533 170,677,338 - 6,287,565 (25,677,100 (382,265 108,707,738 10,749,007	(3,671,316) (10,995,919) (48,291,029) 37,230,245 (4,947,187) (24,660,094) (24,94,580) (24,660,094) (24,660,09	4,744,070 5,681,883 (33,889,390) (94,172,565) (4,034,303) (119,962,429) (48,579,868) (1,533) 169,738,473 10,919,340 (25,413,114) 1,698,978 108,362,276 7,363,395	(3,671,316) (18,404,137) (49,603,184) 37,060,618 (4,989,400) (33,592,308) 34,111,452 (956,937) 101,633,538 4,894,246 (107,552,900) (533,749) 31,595,650 7,316,592
Balances with Central Bank of Sri Lanka Placements with banks Derivative financial instruments Financial assets at FVPL Financial assets at amortised cost - loans & advances Financial assets at amortised cost - debt & other instrument Proceeds from the sale and maturity of financial investments Other assets Increase/(decrease) in operating liabilities Due to bank Derivative financial instruments Financial liabilities at amortised cost-due to depositors Financial liabilities at amortised cost-due to other borrowers Debt securities issued Other liabilities Net cash generated from operating activities before income tax Income tax paid	4,744,070 5,926,456 (31,733,787 (94,261,299 (4,185,579 (114,421,548 (42,196,267 (1,533 170,677,338 - 6,287,565 (25,677,100 (382,265 108,707,738 10,749,007 (3,798,618	(3,671,316) (10,995,919) (48,291,029) 37,230,245 (4,947,187) (24,660,094) (24,660,0	4,744,070 5,681,883 (33,889,390) (94,172,565) (4,034,303) (119,962,429) (48,579,868) (1,533) 169,738,473 10,919,340 (25,413,114) 1,698,978 108,362,276 7,363,395 (3,530,579)	(3,671,316) (18,404,137) (49,603,184) 37,060,618 (4,989,400) (33,592,308) 34,111,452 (956,937) 101,633,538 4,894,246 (107,552,900) (533,749) 31,595,650 7,316,592 (3,506,148)
Balances with Central Bank of Sri Lanka Placements with banks Derivative financial instruments Financial assets at FVPL Financial assets at amortised cost - loans & advances Financial assets at amortised cost - debt & other instrument Proceeds from the sale and maturity of financial investments Other assets Increase/(decrease) in operating liabilities Due to bank Derivative financial instruments Financial liabilities at amortised cost-due to depositors Financial liabilities at amortised cost-due to other borrowers Debt securities issued Other liabilities Net cash generated from operating activities before income tax Income tax paid Net cash (used in)/from operating activities	4,744,070 5,926,456 (31,733,787 (94,261,299 (4,185,579 (114,421,548 (42,196,267 (1,533 170,677,338 6,287,565 (25,677,100 (382,265 108,707,738 10,749,007 (3,798,618 6,950,389	(3,671,316) (10,995,919) (48,291,029) 37,230,245 (4,947,187) (24,660,094) (24,660,0	4,744,070 5,681,883 (33,889,390) (94,172,565) (4,034,303) (119,962,429) (48,579,868) (1,533) 169,738,473 10,919,340 (25,413,114) 1,698,978 108,362,276 7,363,395 (3,530,579) 3,832,816	(3,671,316) (18,404,137) (49,603,184) 37,060,618 (4,989,400) (33,592,308) 34,111,452 (956,937) 101,633,538 4,894,246 (107,552,900) (533,749) 31,595,650 7,316,592 (3,506,148) 3,810,444
Balances with Central Bank of Sri Lanka Placements with banks Derivative financial instruments Financial assets at FVPL Financial assets at amortised cost - loans & advances Financial assets at amortised cost - debt & other instrument Proceeds from the sale and maturity of financial investments Other assets Increase/(decrease) in operating liabilities Due to bank Derivative financial instruments Financial liabilities at amortised cost-due to depositors Financial liabilities at amortised cost-due to other borrowers Debt securities issued Other liabilities Net cash generated from operating activities before income tax Income tax paid Net cash (used in)/from operating activities	4,744,070 5,926,456 (31,733,787 (94,261,299 (4,185,579 (114,421,548 (42,196,267 (1,533 170,677,338 - 6,287,565 (25,677,100 (382,265 108,707,738 10,749,007 (3,798,618	(3,671,316) (10,995,919) (48,291,029) 37,230,245) (4,947,187)) (24,660,094)) 28,385,587) (956,937) 101,633,538 2,699,945) (107,552,900) (494,589) 3 23,714,644 8,172,439) (3,365,813) 4,806,626) (1,742,224)	4,744,070 5,681,883 (33,889,390) (94,172,565) (4,034,303) (119,962,429) (48,579,868) (1,533) 169,738,473 10,919,340 (25,413,114) 1,698,978 108,362,276 7,363,395 (3,530,579) 3,832,816 (1,509,763)	(3,671,316) (18,404,137) (49,603,184) 37,060,618 (4,989,400) (33,592,308) 34,111,452 (956,937) 101,633,538 4,894,246 (107,552,900) (533,749) 31,595,650 7,316,592 (3,506,148)
Balances with Central Bank of Sri Lanka Placements with banks Derivative financial instruments Financial assets at FVPL Financial assets at amortised cost - loans & advances Financial assets at amortised cost - debt & other instrument Proceeds from the sale and maturity of financial investments Other assets Increase/(decrease) in operating liabilities Due to bank Derivative financial instruments Financial liabilities at amortised cost-due to depositors Financial liabilities at amortised cost-due to other borrowers Debt securities issued Other liabilities Net cash generated from operating activities before income tax Income tax paid Net cash (used in)/from operating activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and equipment Net (increase)/decrease in financial instruments at fair value through	4,744,070 5,926,456 (31,733,787 (94,261,299 (4,185,579 (114,421,548 (42,196,267 (1,533 170,677,338 - 6,287,565 (25,677,100 (382,265 108,707,738 10,749,007 (3,798,618 6,950,389 (1,505,419 14,804	(3,671,316) (10,995,919) (48,291,029) 37,230,245) (4,947,187)) (24,660,094)) 28,385,587) (956,937) 101,633,538 2,699,945) (107,552,900) (494,589) 3 23,714,644 8,172,439) (3,365,813) 4,806,626) (1,742,224) 7,474	4,744,070 5,681,883 (33,889,390) (94,172,565) (4,034,303) (119,962,429) (48,579,868) (1,533) 169,738,473 10,919,340 (25,413,114) 1,698,978 108,362,276 7,363,395 (3,530,579) 3,832,816 (1,509,763) 14,808	(3,671,316) (18,404,137) (49,603,184) 37,060,618 (4,989,400) (33,592,308) 34,111,452 (956,937) 101,633,538 4,894,246 (107,552,900) (533,749) 31,595,650 7,316,592 (3,506,148) 3,810,444 (1,742,579) 7,474
Balances with Central Bank of Sri Lanka Placements with banks Derivative financial instruments Financial assets at FVPL Financial assets at amortised cost - loans & advances Financial assets at amortised cost - debt & other instrument Proceeds from the sale and maturity of financial investments Other assets Increase/(decrease) in operating liabilities Due to bank Derivative financial instruments Financial liabilities at amortised cost-due to depositors Financial liabilities at amortised cost-due to debt securities holders Financial liabilities at amortised cost-due to other borrowers Debt securities issued Other liabilities Net cash generated from operating activities before income tax Income tax paid Net cash (used in)/from operating activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and equipment Net (increase)/decrease in financial instruments at fair value through other comprehensive income Proceeds from the sale and maturity of financial investments	4,744,070 5,926,456 (31,733,787 (94,261,299 (4,185,579 (114,421,548 (42,196,267 (1,533 170,677,338 170,677,338 (25,677,100 (382,265 108,707,738 10,749,007 (3,798,618 6,950,389 (1,505,419	(3,671,316) (10,995,919) (48,291,029) 37,230,245) (4,947,187)) (24,660,094)) 28,385,587) (956,937) 101,633,538 2,699,945) (107,552,900) (494,589) 3 23,714,644 8,172,439) (3,365,813) 4,806,626) (1,742,224) 7,474	4,744,070 5,681,883 (33,889,390) (94,172,565) (4,034,303) (119,962,429) (48,579,868) (1,533) 169,738,473 10,919,340 (25,413,114) 1,698,978 108,362,276 7,363,395 (3,530,579) 3,832,816 (1,509,763) 14,808 2,902,903	(3,671,316) (18,404,137) (49,603,184) 37,060,618 (4,989,400) (33,592,308) 34,111,452 (956,937) 101,633,538 4,894,246 (107,552,900) (533,749) 31,595,650 7,316,592 (3,506,148) 3,810,444 (1,742,579)
Balances with Central Bank of Sri Lanka Placements with banks Derivative financial instruments Financial assets at FVPL Financial assets at amortised cost - loans & advances Financial assets at amortised cost - debt & other instrument Proceeds from the sale and maturity of financial investments Other assets Increase/(decrease) in operating liabilities Due to bank Derivative financial instruments Financial liabilities at amortised cost-due to depositors Financial liabilities at amortised cost-due to other borrowers Debt securities issued Other liabilities Net cash generated from operating activities before income tax Income tax paid Net cash (used in)/from operating activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and equipment Net (increase)/decrease in financial instruments at fair value through other comprehensive income Proceeds from the sale of property, plant and equipment Net (increase)/decrease in financial instruments at fair value through other comprehensive income Proceeds from the sale and maturiry of financial investments Net purchase/improvement to investment properties Net purchase/improvement to investment in subsidiaries and associate	4,744,070 5,926,456 (31,733,787 (94,261,299 (4,185,579 (114,421,548 (42,196,267 (1,533 170,677,338 - 6,287,565 (25,677,100 (382,265 108,707,738 10,749,007 (3,798,618 6,950,389 (1,505,419 14,804 2,373,158	(3,671,316) (10,995,919) (48,291,029) 37,230,245) (4,947,187)) (24,660,094)) 28,385,587 (956,937) 101,633,538 2,699,945) (107,552,900) (494,589) 3 23,714,644 8,172,439) (3,365,813) 4,806,626) (1,742,224) 7,474 (1,309,089)	4,744,070 5,681,883 (33,889,390) (94,172,565) (4,034,303) (119,962,429) (48,579,868) (1,533) 169,738,473 10,919,340 (25,413,114) 1,698,978 108,362,276 7,363,395 (3,530,579) 3,832,816 (1,509,763) 14,808	(3,671,316) (18,404,137) (49,603,184) 37,060,618 (4,989,400) (33,592,308) 34,111,452 (956,937) 101,633,538 4,894,246 (107,552,900) (533,749) 31,595,650 7,316,592 (3,506,148) 3,810,444 (1,742,579) 7,474
Balances with Central Bank of Sri Lanka Placements with banks Derivative financial instruments Financial assets at FVPL Financial assets at amortised cost - loans & advances Financial assets at amortised cost - debt & other instrument Proceeds from the sale and maturity of financial investments Other assets Increase/(decrease) in operating liabilities Due to bank Derivative financial instruments Financial liabilities at amortised cost-due to depositors Financial liabilities at amortised cost-due to debt securities holders Financial liabilities at amortised cost-due to other borrowers Debt securities issued Other liabilities Net cash generated from operating activities before income tax Income tax paid Net cash (used in)/from operating activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and equipment Net (increase)/decrease in financial instruments at fair value through other comprehensive income Proceeds from the sale and maturity of financial investments Net purchase/improvement to investment properties Net cash flows from acquisition of investment in subsidiaries and associates	4,744,070 5,926,456 (31,733,787 (94,261,299 (4,185,579 (114,421,548 (42,196,267 (1,533 170,677,338 6,287,565 (25,677,100 (382,265 108,707,738 10,749,007 (3,798,618 6,950,389 (1,505,419 14,804 2,373,158 s (3,111,000	(3,671,316) (10,995,919) (48,291,029) 37,230,245) (4,947,187)) (24,660,094)) 28,385,587 (956,937) 101,633,538 2,699,945) (107,552,900) (494,589) 3 23,714,644 8,172,439) (3,365,813) 4,806,626) (1,742,224) 7,474 (1,309,089)	4,744,070 5,681,883 (33,889,390) (94,172,565) (4,034,303) (119,962,429) (48,579,868) (1,533) 169,738,473 10,919,340 (25,413,114) 1,698,978 108,362,276 7,363,395 (3,530,579) 3,832,816 (1,509,763) 14,808 2,902,903 (333,315) -	(3,671,316) (18,404,137) (49,603,184) 37,060,618 (4,989,400) (33,592,308) 34,111,452 (956,937) 101,633,538 4,894,246 (107,552,900) (533,749) 31,595,650 7,316,592 (3,506,148) 3,810,444 (1,742,579) 7,474 (1,114,522)
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Balances with Central Bank of Sri Lanka Placements with banks Derivative financial instruments Financial assets at FVPL Financial assets at amortised cost - loans & advances Financial assets at amortised cost - debt & other instrument Proceeds from the sale and maturity of financial investments Other assets Increase/(decrease) in operating liabilities Due to bank Derivative financial instruments Financial liabilities at amortised cost-due to depositors Financial liabilities at amortised cost-due to debt securities holders Financial liabilities at amortised cost-due to other borrowers Debt securities issued Other liabilities Net cash generated from operating activities before income tax Income tax paid Net cash (used in)/from operating activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and equipment Net (increase)/decrease in financial instruments at fair value through other comprehensive income Proceeds from the sale and maturity of financial investments Net purchase/improvement to investment properties Net cash flows from acquisition of investment in subsidiaries and associates Net cash (used in)/from investing activities Net purchase/improvement to investment in subsidiaries and associates Net cash flows from financing activities Net cash flows from financing activities Net cash flows from financing activities Net cash (used in)/from investing activities Net cash flows from financing activities Net proceeds from the sale of property. Net cash flows from financing activities Net proceeds from the sale of subordinated debt	4,744,070 5,926,456 (31,733,787 (94,261,299 (4,185,579 (114,421,548 (42,196,267 (1,533 170,677,338 6,287,565 (25,677,100 (382,265 108,707,738 10,749,007 (3,798,618 6,950,389 (1,505,419 14,804 2,373,158 s (3,111,000	(3,671,316) (10,995,919) (48,291,029) 37,230,245) (4,947,187)) (24,660,094)) 28,385,587 (956,937) 101,633,538 2,699,945) (107,552,900) (494,589) 3 23,714,644 8,172,439) (3,365,813) 4,806,626) (1,742,224) 7,474 (1,309,089)	4,744,070 5,681,883 (33,889,390) (94,172,565) (4,034,303) (119,962,429) (48,579,868) (1,533) 169,738,473 10,919,340 (25,413,114) 1,698,978 108,362,276 7,363,395 (3,530,579) 3,832,816 (1,509,763) 14,808 2,902,903 (333,315) -	(3,671,316) (18,404,137) (49,603,184) 37,060,618 (4,989,400) (33,592,308) 34,111,452 (956,937) 101,633,538 4,894,246 (107,552,900) (533,749) 31,595,650 7,316,592 (3,506,148) 3,810,444 (1,742,579) 7,474 (1,114,522)
Balances with Central Bank of Sri Lanka Placements with banks Derivative financial instruments Financial assets at FVPL Financial assets at amortised cost - loans & advances Financial assets at amortised cost - debt & other instrument Proceeds from the sale and maturity of financial investments Other assets Increase/(decrease) in operating liabilities Due to bank Derivative financial instruments Financial liabilities at amortised cost-due to depositors Financial liabilities at amortised cost-due to debt securities holders Financial liabilities at amortised cost-due to other borrowers Debt securities issued Other liabilities Net cash generated from operating activities before income tax Income tax paid Net cash (used in)/from operating activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and equipment Net comprehensive income Proceeds from the sale and maturity of financial investments Net purchase/improvement to investment properties Net cash (used in)/from investing activities Net cash (used in) from investing activities Net cash flows from the sale and maturity of financial investments Net purchase/improvement to investment properties Net cash flow from acquisition of investment in subsidiaries and associates Net cash (used in)/from investing activities Net cash (used in)/from investing activities Net purchase/improvement to investment in subsidiaries and associates Net cash (used in)/from investing activities Net proceeds from the issue of subordinated debt Repayment of subordinated debt Interest paid on subordinated debt	4,744,070 5,926,456 (31,733,787 (94,261,299 (4,185,579 (114,421,548 (42,196,267 (1,533 170,677,338 6,287,565 (25,677,100 (382,265 108,707,738 10,749,007 (3,798,618 6,950,389 (1,505,419 14,804 2,373,158 s (3,111,000	(3,671,316) (10,995,919) (48,291,029) 37,230,245) (4,947,187)) (24,660,094)) 28,385,587 (956,937) 101,633,538 2,699,945) (107,552,900) (494,589) 3 23,714,644 8,172,439) (3,365,813) 4,806,626) (1,742,224) 7,474 (1,309,089)) (800,000)	4,744,070 5,681,883 (33,889,390) (94,172,565) (4,034,303) (119,962,429) (48,579,868) (1,533) 169,738,473 10,919,340 (25,413,114) 1,698,978 108,362,276 7,363,395 (3,530,579) 3,832,816 (1,509,763) 14,808 2,902,903 (333,315) -	(3,671,316) (18,404,137) (49,603,184) 37,060,618 (4,989,400) (33,592,308) 34,111,452 (956,937) 101,633,538 4,894,246 (107,552,900) (533,749) 31,595,650 7,316,592 (3,506,148) 3,810,444 (1,742,579) 7,474 (1,114,522)
Balances with Central Bank of Sri Lanka Placements with banks Derivative financial instruments Financial assets at FVPL Financial assets at amortised cost - loans & advances Financial assets at amortised cost - debt & other instrument Proceeds from the sale and maturity of financial investments Other assets Increase/(decrease) in operating liabilities Due to bank Derivative financial instruments Financial liabilities at amortised cost-due to depositors Financial liabilities at amortised cost-due to debt securities holders Financial liabilities at amortised cost-due to other borrowers Debt securities issued Other liabilities Net cash generated from operating activities before income tax Income tax paid Net cash (used in)/from operating activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and equipment Net (increase)/decrease in financial instruments at fair value through other comprehensive income Proceeds from the sale and maturity of financial investments Net purchase/improvement to investment in subsidiaries and associates Net cash (used in)/from investing activities Net cash (used in)/from investing activities Net purchase/improvement to investment in subsidiaries and associates Net cash flows from financing activities Net cash flows from financing activities Net proceeds from the issue of subordinated debt Repayment of subordinated debt	4,744,070 5,926,456 (31,733,787 (94,261,299 (4,185,579 (114,421,548 (42,196,267 (1,533 170,677,338 6,287,565 (25,677,100 (382,265 108,707,738 10,749,007 (3,798,618 6,950,389 (1,505,419 14,804 2,373,158 s (3,111,000 (2,228,457	(3,671,316) (10,995,919) (48,291,029) 37,230,245) (4,947,187)) (24,660,094)) 28,385,587 (956,937) 101,633,538 2,699,945) (107,552,900) (494,589) 3 23,714,644 8,172,439) (3,365,813) 4,806,626) (1,742,224) 7,474 (1,309,089)) (800,000) -) (3,843,839)	4,744,070 5,681,883 (33,889,390) (94,172,565) (4,034,303) (119,962,429) (48,579,868) (1,533) 169,738,473 10,919,340 (25,413,114) 1,698,978 108,362,276 7,363,395 (3,530,579) 3,832,816 (1,509,763) 14,808 2,902,903 (333,315) 	(3,671,316) (18,404,137) (49,603,184) 37,060,618 (4,989,400) (33,592,308) 34,111,452 (956,937) 101,633,538 4,894,246 (107,552,900) (533,749) 31,595,650 7,316,592 (3,506,148) 3,810,444 (1,742,579) 7,474 (1,114,522) (2,849,627)
Balances with Central Bank of Sri Lanka Placements with banks Derivative financial instruments Financial assets at FVPL Financial assets at amortised cost - loans & advances Financial assets at amortised cost - debt & other instrument Proceeds from the sale and maturity of financial investments Other assets Increase/(decrease) in operating liabilities Due to bank Derivative financial instruments Financial liabilities at amortised cost-due to depositors Financial liabilities at amortised cost-due to debt securities holders Financial liabilities at amortised cost-due to other borrowers Debt securities issued Other liabilities Net cash generated from operating activities before income tax Income tax paid Net cash (used in)/from operating activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and equipment Net (increase)/decrease in financial instruments at fair value through other comprehensive income Proceeds from the sale and maturity of financial investments Net purchase/improvement to investment properties Net cash flows from investing activities Net cash flow from acquisition of investment in subsidiaries and associates Net cash flows from financing activities Net proceeds from the issue of subordinated debt Repayment of subordinated debt Withholding tax on dividend paid Contribution to consolidated fund-dividend/levy Net cash from financial activities	4,744,070 5,926,456 (31,733,787 (94,261,299 (4,185,579 (114,421,548 (42,196,267 (1,533 170,677,338 - 6,287,565 (25,677,100 (382,265 108,707,738 10,749,007 (3,798,618 6,950,389 (1,505,419 14,804 2,373,158 6,3111,000 - (2,228,457 (780,000 (2,000,000 (2,780,000	(3,671,316) (10,995,919) (48,291,029) 37,230,245) (4,947,187)) (24,660,094)) (24,660,094)) (24,660,094)) (28,385,587) (956,937) 101,633,538 - 2,699,945) (107,552,900) (494,589) 3 23,714,644 8,172,439) (3,365,813) 4,806,626) (1,742,224) 7,474 (1,309,089)) (3,843,839)) (780,000)) (1,280,000)	4,744,070 5,681,883 (33,889,390) (94,172,565) (4,034,303) (119,962,429) (48,579,868) (1,533) 169,738,473 10,919,340 (25,413,114) 1,698,978 108,362,276 7,363,395 (3,530,579) 3,832,816 (1,509,763) 14,808 2,902,903 (333,315) - - 1,074,633 (780,000) (2,000,000) (2,780,000)	(3,671,316) (18,404,137) (49,603,184) 37,060,618 (4,989,400) (33,592,308) 34,111,452 (956,937) 101,633,538 4,894,246 (107,552,900) (533,749) 31,595,650 7,316,592 (3,506,148) 3,810,444 (1,742,579) 7,474 (1,114,522) (2,849,627) (2,849,627) (780,000) (500,000) (1,280,000)
Balances with Central Bank of Sri Lanka Placements with banks Derivative financial instruments Financial assets at FVPL Financial assets at amortised cost - loans & advances Financial assets at amortised cost - debt & other instrument Proceeds from the sale and maturity of financial investments Other assets Increase/(decrease) in operating liabilities Due to bank Derivative financial instruments Financial liabilities at amortised cost-due to depositors Financial liabilities at amortised cost-due to debt securities holders Financial liabilities at amortised cost-due to debt securities holders Financial liabilities at amortised cost-due to other borrowers Debt securities issued Other liabilities Net cash generated from operating activities before income tax Income tax paid Net cash (used in)/from operating activities Purchase of property, plant and equipment Proceeds from the sale of property, plant and equipment Net (increase)/decrease in financial instruments at fair value through other comprehensive income Proceeds from the sale and maturity of financial investments Net cash (used in)/from investing activities Net cash flows from financing activities Net cash flows from financing activities Net cash (used in)/from investing activities Net cash flows from financing activities Net purchase/improvement to investment in subsidiaries and associates Net cash flows from financing activities Net proceeds from the issue of subordinated debt Repayment of subordinated debt Mitholding tax on dividend paid Contribution to consolidated fund-dividend/levy Net cash from financial activities Cash and cash equivalents at the beginning of the year	4,744,070 5,926,456 (31,733,787 (94,261,299 (4,185,579 (114,421,548 (42,196,267 (1,533 170,677,388 6,287,565 (25,677,100 (382,265 108,707,738 10,749,007 (3,798,618 6,950,389 (1,505,419 14,804 2,373,158 (3,111,000 (780,000 (2,000,000	(3,671,316) (10,995,919) (48,291,029) 37,230,245 (4,947,187) (24,660,094) (24,660,094) (24,660,094) (24,660,094) (24,660,094) (24,660,094) (28,385,587 (956,937) 101,633,538 (2,699,945 (107,552,900) (494,589) (107,552,900) (494,589) (3,365,813) (3,365,813) (3,365,813) (1,742,224) 7,474 (1,309,089) (1,742,224) 7,474 (1,309,089) (3,843,839) (3,843,839) (3,843,839) (500,000) (1,280,000) (317,213)	4,744,070 5,681,883 (33,889,390) (94,172,565) (4,034,303) (119,962,429) (48,579,868) (1,533) 169,738,473 10,919,340 (25,413,114) 1,698,978 108,362,276 7,363,395 (3,530,579) 3,832,816 (1,509,763) 14,808 2,902,903 (333,315) - - - 1,074,633 (780,000) (2,000,000)	(3,671,316) (18,404,137) (49,603,184) 37,060,618 (4,989,400) (33,592,308) 34,111,452 (956,937) 101,633,538 4,894,246 (107,552,900) (533,749) 31,595,650 7,316,592 (3,506,148) 3,810,444 (1,742,579) 7,474 (1,114,522) (2,849,627) (2,849,627)
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ANALYSIS OF DEPOSITS AS AT 31.12.2019

	Bar	ık	Group		
In Rupees Thousand	As at 31.12.2019	As at 31.12.2018	As at 31.12.2019	As at 31.12.2018	
By product - Domestic currency					
Demand deposits (current accounts)	-	-	-	-	
Savings deposits	215,009,614	194,946,317	215,009,614	194,946,317	
Fixed deposits	789,539,626	633,632,405	788,600,760	633,632,405	
Other deposits	-	-	-	-	
Sub Total	1,004,549,239	828,578,722	1,003,610,374	828,578,722	
By product - Foreign currency					
Demand deposits (current accounts)	-	-	-	-	
Savings deposits	3,541,219	3,375,609	3,541,219	3,375,609	
Fixed deposits	8,483,828	7,620,080	8,483,828	7,620,080	
Other deposits	-	-	-	-	
Sub total	12,025,047	10,995,689	12,025,047	10,995,689	
Total	1,016,574,286	839,574,411	1,015,635,421	839,574,411	

SELECTED PERFORMANCE INDICATORS (AS PER REGULATORY REPORTING)

	Ba	nk	Gr	oup
Item	As at 31.12.2019	As at 31.12.2018	As at 31.12.2019	As at 31.12.2018
Regulatory Capital Adequacy (LKR in Thousand) Common Equity Tier 1 Core (Tier 1) Capital Total Capital Base	30,699,940 30,699,940 36,641,062	29,786,983 29,786,983 36,209,220	35,233,934 35,233,934 41,235,169	32,109,803 32,109,803 38,458,283
Regulatory Capital Ratios (%) Common Equity Tier 1 Capital (%)(Minimum Requirement, 2019-8.5 %, 2018-7.375%) Tier 1 Capital Ratio (Minimum Requirement, 2019-10.00%, 2018-8.875%) Total Capital Ratio (Minimum Requirement, 2019-14.00%, 2018-12.875%)	12.023 12.023 14.349	13.078 13.078 15.898	13.903 13.903 16.271	$ \begin{array}{r} 13.901 \\ 13.901 \\ 16.649 \end{array} $
Leverage Ratio (Minimum Requirement - 3.00%)	5.13	4.76	5.57	4.91
Regulatory Liquidity Statutory Liquid Assets (LKR in Thousand) Statutory Liquid Assets Ratio, % (Minimum Requirement, 20%) Domestic Banking Unit (%) Off-Shore Banking Unit (%)	568,490,585 60.20 NR	424,490,106 54.88 NR	NR NR	NR NR NR
Total Stock of High Quality Liquid Assets (LKR in Thousand) Liquidity Coverage Ratio (%) - (Minimum Requirement, 2019 - 100%,2018-90%) Rupee (%) All Currency (%) Net Stable Funding Ratio (%) -(Minimum Requirements w.e.f.2019.07.01 - 100%)	571,476,200 278.12 276.64 175.00	419,793,574 245.06 321.29 146.67	NR NR NR NR	NR NR NR NR
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)	1.57 1.17	1.44 1.22	NR NR	NR NR
Profitability Interest Margin, % Return on Assets (before Tax), % Return on Equity, %	2.63 0.95 15.32	2.43 0.78 10.95	2.65 1.18 19.64	2.44 0.77 10.60
Note : NR - Not Relevant				with the format and
CERTIFICATION : I certify that the above Financial Statements give a true and fair view of the State of Affairs of the Bank and its subsidiaries as at 31st December 2019 and the profits for the year then ended.	(b) The information of		,	racted from the audited ies.
Sgd. Kithsiri Wijeyaratne Senior Deputy General Manager	Sgd. Keasila Jayawarden Chairperson	ıa		nari Rathnayake Manager / CEO
We, the undersigned, being the Chairperson and the General Manager / Chief Executive Officer of National Savings Bank certify jointly that:-	24th March 2020 Colombo, Sri Lanka			

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