NATIONAL SAVINGS BANK INTERIM FINANCIAL STATEMENTS For the three months ended 31st March 2020



For the three months ended 31st March Rs. '000	2019 Rs. '000 29,433,554 28,686,182 (21,786,719) 409,522 257,019 409,522 231 59,177 7,625,410 (135,131) 7,490,279 (2,447,561) (230,160) (1,045,609) 2,459,305 (1,05,544) (410,530) 2,459,305 (1,090,345) 1,368,960 1,368,960 1,368,960 1,466						
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Profit attributable to: Image: Constraint of the lank Equity holders of the Bank 1,782,327 1,195,822 1,991,175 1 Non-controlling interests Image: Constraint of the lank 1,782,327 1,195,822 1,991,175 1 Earnings per share on profit Image: Constraint of the lank Image: Constraint of the lank <td>1,368,960</td>	1,368,960						
Equity holders of the Bank 1,782,327 1,195,822 1,991,175 1 Non-controlling interests - - - - - Earnings per share on profit Basic earnings per ordinary share (Rs.) 1.90 1.27 2.12 - Diluted earnings per ordinary share (Rs.) 1.90 1.27 2.12 - - STATEMENT OF COMPREHENSIVE INCOME For the three months ended 31st March 2020 Rs. '000 2019 Rs. '000 2020 Rs. '000 - - Profit / (Loss) for the period 1,782,327 1,195,822 1,991,175 1,5 Items that will be reclassified to Income Statement 0 - - -	1.46						
Non-controlling interests Image: Controlling interests Earnings per share on profit Basic earnings per ordinary share (Rs.) 1.90 1.27 2.12 Diluted earnings per ordinary share (Rs.) 1.90 1.27 2.12 STATEMENT OF COMPREHENSIVE INCOME Bank Group For the three months ended 31st March 2020 Rs. '000 Rs. '000 Rs. '000 Profit / (Loss) for the period 1,782,327 1,195,822 1,991,175 1,5 Items that will be reclassified to Income Statement Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2"Colspa=""Colspan="2"Colspan="2"Colspan="2"Colspa="2"	1.46						
Basic earnings per ordinary share (Rs.) 1.90 1.27 2.12 Diluted earnings per ordinary share (Rs.) 1.90 1.27 2.12 STATEMENT OF COMPREHENSIVE INCOME Basic earnings per ordinary share (Rs.) STATEMENT OF COMPREHENSIVE INCOME Basic earnings per ordinary share (Rs.) STATEMENT OF COMPREHENSIVE INCOME Basic earnings per ordinary share (Rs.) Basic earnings per ordinary share (Rs.) STATEMENT OF COMPREHENSIVE INCOME Basic earnings per ordinary share (Rs.) Basic earning per ordinary share (Rs.) Profit / (Loss) for the period 1,782,327 1,195,822 1,991,175 1,3 Items that will be reclas							
Basic earnings per ordinary share (Rs.) 1.90 1.27 2.12 Diluted earnings per ordinary share (Rs.) 1.90 1.27 2.12 STATEMENT OF COMPREHENSIVE INCOME Basic earnings per ordinary share (Rs.) STATEMENT OF COMPREHENSIVE INCOME Basic earnings per ordinary share (Rs.) STATEMENT OF COMPREHENSIVE INCOME Basic earnings per ordinary share (Rs.) Basic earnings per ordinary share (Rs.) STATEMENT OF COMPREHENSIVE INCOME Basic earnings per ordinary share (Rs.) Basic earning per ordinary share (Rs.) Profit / (Loss) for the period 1,782,327 1,195,822 1,991,175 1,3 Items that will be reclas							
Diluted earnings per ordinary share (Rs.) 1.90 1.27 2.12 STATEMENT OF COMPREHENSIVE INCOME Bank Group For the three months ended 31st March 2020 Rs. '000 2019 Rs. '000 2020 Rs. '000 2020 Rs. '000 R Profit / (Loss) for the period 1,782,327 1,195,822 1,991,175 1,5 Items that will be reclassified to Income Statement 0 0 0 0							
STATEMENT OF COMPREHENSIVE INCOME Bank Group For the three months ended 31st March 2020 Rs. '000 Rs. '000 Rs							
Bank Group For the three months ended 31st March 2020 Rs. '000 2019 Rs. '000 2020 Rs. '000							
For the three months ended 31st March 2020 Rs. '000 2019 Rs. '000 2020 Rs. '000 </th <th colspan="7"></th>							
For the three months ended 31st MarchRs. '000Rs. '000Rs. '000Rs. '000Profit / (Loss) for the period1,782,3271,195,8221,991,1751,5Items that will be reclassified to Income Statement </th <th>2019</th>	2019						
Items that will be reclassified to Income Statement	Rs. '000						
	1,368,960						
Exchange differences on translation of foreign operations							
Net gains/(losses) on cash flow hedges	-						
Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income	-						
Share of profits of associates and joint ventures	-						
Debt instruments at fair value through other comrehensive Income - 61,541 11,940	94,318						
Net gains/(losses) on investment in debt instruments transferred to income487	487						
statement	101						
Less: Tax expense relating to items that will be reclassified to income statement							
Total other comprehensive income to be reclassified to	-						
Income Statement - 62,028 11,940	-						
Items that will not to be reclassified to Income Statement	- 94,805						
Change in fair value on investments in equity instruments designated at fair	94,805						
value through other comprehensive income (1,159,422) (595,474) (1,209,018)	·						
	- 94,805 (595,474)						
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 130	·						
Change in revaluation surplus	·						
Share of profits of associates and joint ventures	(595,474)						
	(595,474)						
Less: Tax expense relating to items that will not be reclassified to income	(595,474)						
statement	(595,474)						
statement - - Total other comprehensive income not to be reclassified to - -	(595,474) - 208 -						
statement - - Total other comprehensive income not to be reclassified to - -	(595,474)						
statement - - - Total other comprehensive income not to be reclassified to Income Statement (1,159,422) (595,474) (1,208,888) (2) Total other comprehensive income(OCI) for the period, net of taxes (1,159,422) (533,447) (1,196,948) (2)	(595,474) 208 (595,266) (590,462)						
statementImage: statementImage: statementImage: statementTotal other comprehensive income not to be reclassified to Income Statement(1,159,422)(595,474)(1,208,888)(4Total other comprehensive income(OCI) for the period, net of taxes(1,159,422)(533,447)(1,196,948)(4Total comprehensive income for the period622,9046623,375794,22653	(595,474) - 208 - - - - (595,266)						
statementImage: constraint of the statementImage: constraint of the statementTotal other comprehensive income not to be reclassified to Income Statement(1,159,422)(595,474)(1,208,888)(4Total other comprehensive income(OCI) for the period, net of taxes(1,159,422)(533,447)(1,196,948)(4Total comprehensive income for the period622,904662,375794,2265Attributable to:Image: constraint of the statementImage: constraint of the statement1	(595,474) 208 (595,266) (590,462)						

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Explanatory Notes :-

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.

2. The comparable information is re-classified as wherever necessary to compare with the current year's classification in order to provide a better presentation.

STATEMENT OF FIN	JANCIAL	POSITION	T.	
		ank		oup
	As at	As at	As at	As at
	31.03.2020	31.12.2019 Rs. '000	31.03.2020	31.12.2019 Rs. '000
	Rs. '000	(Audited)	Rs. '000	(Audited)
Assets				
Cash and cash equivalents	7,546,125	5,376,715	7,605,324	5,564,824
Balances with central banks Placements with banks	- 15,453,747	12,364,469	83 18,953,599	58 15,745,184
Derivative financial instruments	41,269	11,622	41,269	11,622
Financial assets recognized through profit or loss	0 101 155	11 450 000	10 505 050	00 100 050
measured at fair value designated at fair value	6,191,155	11,459,882	19,595,373	22,130,273
Financial assets at amortised cost				
Loans and Advances	465,050,515	454,394,957	463,819,564	456,636,285
Debt and other instruments Financial assets meassured at fair value through other comrehensive income	645,168,204 2,319,389	615,634,321 3,478,811	649,114,812 3,406,871	619,567,786 4,626,582
Investments in subsidiaries	4,811,000	4,811,000		-
Investments in associates and joint ventures	-	-	-	-
Property, plant and equipment	14,270,805	14,163,454	14,563,675	14,457,494
Right of use assets Investment properties	1,005,234	1,073,507	1,059,591 333,315	1,130,868 333,315
Goodwill and intangible assets		-	-	-
Deferred tax assets	-	-	226	338
Other assets	38,115,810	35,197,923	38,298,747	35,370,115
Total assets	1,199,973,253	1,157,966,664	1,216,792,449	1,175,574,745
Liabilities				
Due to banks	34,529,188	35,045,251	34,784,451	36,139,122
Derivative financial instruments		35,045,251		
Financial liabilities recognized through profit or loss	-	-	-	-
Financial liabilities at amortised cost	1 050 769 199	1 010 574 990	1 050 007 965	1 015 025 421
due to depositors due to debt securities holders	1,059,762,128	1,016,574,286	1,059,097,865	1,015,635,421
due to other borrowers	16,951,929	21,203,242	28,208,771	32,808,023
Lease liability	1,028,014	1,066,882	1,080,712	1,121,441
Debt securities issued Retirement benefit obligations	27,438,611 6,508,707	26,691,711 6,508,707	27,702,597 6,538,108	26,955,697 6,536,687
Current tax liabilities	-	-	521,761	565,704
Deferred tax liabilities	553,839	547,250	554,603	548,014
Other provisions Other liabilities	- 9,233,354	- 5,951,464	- 10,711,378	- 7,430,415
Due to subsidiaries	3,500	547		-
Total liabilities	1,156,009,271	1,113,589,340	1,169,200,247	1,127,740,523
Equity				
Stated capital/Assigned capital	9,400,000	9,400,000	9,400,000	9,400,000
Statutory reserve fund	3,651,988	3,562,872	3,663,635	3,571,214
OCI reserve	(841,416)	318,006	(913,577)	283,501
Retained earnings	5,139,829	4,464,442	8,079,357	7,233,982
Other reserves	26,613,581	26,632,004	27,362,787	27,345,524
Total shareholders' equity	43,963,982	44,377,324	47,592,202	47,834,222
Non-controlling interests	-		-	
Total equity	43,963,982	44,377,324	47,592,202	47,834,222
Total equity and liabilities	1,199,973,253	1,157,966,664	1,216,792,449	1,175,574,745
Contingent liabilities and commitments	11,513,527	10,355,197	11,535,217	10,691,602
Memorandum Information				
Number of Employees	4,692	4,715		
Number of Branches Note: Amounts stated are in net of impairment and depreciation.	258	256		
Tote. Amounts stated are in net of impairment and depreciation.				

3. Impact due to COVID - 19/Impairment Provision

The Outbreak of Covid -19 has caused disruption to business and economic activities and uncertainty to global and local economy. The bank has strictly adhered to the guideline and direction issued by both government and Central Bank of Sri Lanka (CBSL) when conducting its business operation at the outbreak of Covid - 19 in Sri Lanka. Accordingly, Bank is currently in the process of providing relief for the affected business and individuals inline with the direction issued by CBSL. Therefore, it is too early to quantify the effect of relief measures and incorporate the required adjustment to the Financial Statements.

The Bank considered the Probability of Default (PD), Loss Given Default (LGD) and Economic Factor Adjustment (EFA) computed as at December 31, 2019, in order to estimate the Expected Credit Loss (ECL) as at March 31, 2020, since the available Information is not sufficient to make neccessary adjustment to capture the Impact of COVID 19.

STATEMENT OF CHANGES IN EQUITY - BANI

For the three months ended 31.03.2019	Stated Capital/ Assigned Capital	Statutory Reserve Fund	Revaluation Reserve	OCI Reserve	Cash Flow Hedging Reserve	Retained Earnings	Other Reserves	Total Equity
Balance as at 1st January 2019	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	-	-	-	-	-	(115,604)	-	(115,604)
Re- stated balance under SLFRS-16	9,400,000	3,227,960	7,793,317	528,430	-	3,869,070	18,160,874	42,979,655
Total comprehensive income for the period								
Net profit for the period	-	-	-	-	-	1,195,822	-	1,195,822
Other comprehensive income net of tax	-	-	-	-	-	-	-	-
Net change in fair value of debt instrument of Fair Value								

through Other Comprehensive Income	-	-	-	62,028	-	-	-	62,028
Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income		_	-	(595,474)	-	-	-	(595,474)
Total comprehensive income for the period	-	-	-	(533,447)	-	1,195,822	-	662,375
Transactions with equity holders, recognised directly in equity								
Transfers to unclaimed deposits reserve /	-	-	-	-	-	-	586	586
Contribution to the consolidated fund-Dividend/Levy	-	-	-	-	-	-	-	-
Contribution to national insurance trust fund	-	-	-	-	-	(11,958)	-	(11,958)
Transfers during the period	-	59,791	-	-	-	(59,791)	-	-
Total transactions with equity holders	-	59,791	-	-	-	(71,749)	586	(11,372)
Balance as at 31.03.2019	9,400,000	3,287,751	7,793,317	(5,017)	-	4,993,145	18,161,461	43,630,659
For the three months ended 31.03.2020	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 2020	9,400,000	3,562,872	7,793,317	318,006	-	4,464,442	18,838,685	44,377,324
Total comprehensive income for the period								
Net profit for the period	-	-	-	-	-	1,782,327	-	1,782,327
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	-	-	-	(1,159,422)	-	-	-	(1,159,422)
Total comprehensive income for the period				(1,159,422)	-	1,782,327	-	622,904
Transactions with equity holders, recognised directly in equity				(1,100,122)		1,102,021		022,001
							(10,401)	(10,401)
Transfers to unclaimed deposits reserve	-	-	-	-	-	-	(18,421)	(18,421)
Contribution to the consolidated fund-Dividend/Levy Contribution to national insurance trust fund	-	-	-	-	-	(1,000,000) (17,823)	-	(1,000,000) (17,823)
Transfers during the Period		89.116	-	-	-	(89,116)	-	(17,823)
Total transactions with equity holders	-	89,116	-	-	-	(1,106,940)	(18,421)	(1,036,244)
Balance as at 31.03.2020	9,400,000	3,651,988	7,793,317	(841,416)	-	5,139,829	18,820,264	43,963,982

STATEMENT OF CHANGES IN EQUITY - GROUP

For the three months ended 31.03.2019	Stated Capital/ Assigned Capital	Statutory Reserve Fund	Revaluation Reserve	OCI Reserve	Cash Flow Hedging Reserve	Retained Earnings	Other Reserves	Total Equity
Balance as at 1st January 2019	9,400,000	3,227,960	7,793,317	390,210	-	4,561,045	18,745,544	44,118,079
Impact of adopting SLFRS 16	-	-	-	-	-	(115,604)	-	(115,604)
Re- stated balance under SLFRS - 16	9,400,000	3,227,960	7,793,317	390,210	-	4,445,440	18,745,544	44,002,475
Total comprehensive income for the period								
Net profit for the period	-	-	-	-	-	1,368,960	-	1,368,960
Other comprehensive income net of tax	-	-	-	-	-	208	-	208
Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income				94.805				94,805
Net change in fair value of equity instrument of Fair Value through Other	-	-	-	54,803	-	-	-	54,805
Comprehensive Income	-	-	-	(595,474)	-	-	-	(595,474)
Total comprehensive income for the period	-	-	-	(500,669)	-	1,369,168	-	868,498
Transactions with equity holders, recognised direcrly in equity								-
Transfers to unclaimed deposits reserve		-	-	-	-	-	586	586
Contribution to the consolidated fund-Dividend/Levy	-	-	-	-	-	-	-	-
Contribution to national insurance trust fund	-	-	-	-	-	(11,958)	-	(11,958)
Transfers during the Period	-	59,791	-	-	-	(103,075)	43,284	-
Total transactions with equity holders	-	59,791	-	-	-	(115,033)	43,870	(11,372)
Balance as at 31.03.2019	9,400,000	3,287,751	7,793,317	(110,459)	-	5,699,575	18,789,414	44,859,602
	Stated Capital/ Assigned				Cash Flow Hedging			
For the three months ended 31.03.2020	Capital	Statutory Reserve Fund	Revaluation Reserve	OCI Reserve	Reserve	Retained Earnings	Other Reserves	Total Equity
Balance as at 1st January 2020 Total comprehensive income for the period	9,400,000	3,571,214	7,793,317	283,501	-	7,233,981	19,552,207	47,834,222
Net profit for the period						1,991,175		1,991,175
Other comprehensive income net of tax						1,551,175		130
Net change in fair value of debt instrument of Fair Value through Other						100		100
Comprehensive Income	-	-	-	11,940	-	-	-	11,940
Net change in fair value of equity instrument of Fair Value through Other								
Comprehensive Income	-	-	-	(1,209,018)	-	-	-	(1,209,018)
Total comprehensive income for the period		-		(1,197,077)	-	1,991,305	-	794,226
Transactions with equity holders, recognised direcrly in equity								
Transfers to unclaimed deposits reserve	-	-	-	-	-	-	(18,421)	(18,421)
Contribution to the consolidated fund-Dividend/Levy	-	-		-	-	(1,000,000)	-	(1,000,000)
Contribution to national insurance trust fund	-	-	-	-	-	(17,823)	-	(17,823)
Transfers during the Period	-	92,421		-	-	(128,105)	35,684	-
Total transactions with equity holders	-	92,421	-	-	-	(1,145,928)	17,263	(1,036,244)
Balance as at 31.03.2020	9,400,000	3,663,635	7,793,317	(913,576)	-	8,079,357	19,569,470	47,592,202

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



NATIONAL SAVINGS BANK INTERIM FINANCIAL STATEMENTS For the three months ended 31st March 2020

ANALYSIS OF FINANCIAL INSTRUMENTS ON MEASUREMENT BASIS

In Rupees Thousand	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents Balances with central Bank	7,546,125	-	-	7,546,125
Placements with banks	15 452 747	-	-	-
Derivative financial instruments	15,453,747	41,269	-	15,453,747 41,269
Loans and advances	465,050,515		-	465,050,515
Debt instruments	645,168,204	4,948,341	-	650,116,545
Equity instruments	-	1,242,814	2,319,389	3,562,202
Total financial assets	1,133,218,591	6,232,424	2,319,389	1,141,770,403
In Rupees Thousand		AC	FVPL	Total
-		AC	FVFL	Totai
LIABILITIES				
Due to banks		34,529,188	-	34,529,188
Derivative financial instruments		-	-	-
Financial liabilities - due to depositors		1 050 769 199		1 050 769 199
- due to debt securities holders		1,059,762,128	-	1,059,762,128
- due to other borrowers		16,951,929	-	16,951,929
Debt securities issued		27,438,611	-	27,438,611
Total financial liabilities		1,138,681,856	-	1,138,681,856
b. Bank - as at 31.12.2019 - Audited				
	AC	FVPL	FVOCI	Total
In Rupees Thousand ASSETS	AC	FVPL	FVOCI	Total
In Rupees Thousand ASSETS	I	FVPL	FVOCI	I
In Rupees Thousand ASSETS Cash and cash equivalents	AC 5,376,715	FVPL	FVOCI	Total 5,376,715
In Rupees Thousand ASSETS Cash and cash equivalents Balances with central Bank	I	FVPL	FVOCI	I
In Rupees Thousand ASSETS Cash and cash equivalents Balances with central Bank Placements with banks	5,376,715	FVPL	FVOCI	5,376,715
In Rupees Thousand ASSETS Cash and cash equivalents Balances with central Bank Placements with banks Derivative financial instruments	5,376,715	I _ _ _	FVOCI	5,376,715 - 12,364,469
In Rupees Thousand ASSETS Cash and cash equivalents Balances with central Bank Placements with banks Derivative financial instruments Loans and advances Debt instruments	5,376,715 - 12,364,469 -	- - - 11,622 - - 9,677,546	- - - - -	5,376,715 - 12,364,469 11,622 454,394,957 625,311,867
In Rupees Thousand ASSETS Cash and cash equivalents Balances with central Bank Placements with banks Derivative financial instruments Loans and advances Debt instruments	5,376,715 - 12,364,469 - 454,394,957		FVOCI	5,376,715 - 12,364,469 11,622 454,394,957
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	5,376,715 - 12,364,469 - 454,394,957	- - - 11,622 - - 9,677,546	- - - - -	5,376,715 - 12,364,469 11,622 454,394,957 625,311,867
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 Total financial assets	5,376,715 - 12,364,469 - 454,394,957 615,634,321 -	- 11,622 - 9,677,546 1,782,337 11,471,505	- - - 3,478,811 3,478,811	5,376,715 - 12,364,469 11,622 454,394,957 625,311,867 5,261,147 1,102,720,778
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 Total financial assets In Rupees Thousand	5,376,715 - 12,364,469 - 454,394,957 615,634,321 -	- - - 9,677,546 1,782,337	- - - - 3,478,811	5,376,715 12,364,469 11,622 454,394,957 625,311,867 5,261,147
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 Total financial assets In Rupees Thousand LIABILITIES	5,376,715 - 12,364,469 - 454,394,957 615,634,321 -	- 11,622 9,677,546 1,782,337 11,471,505 AC	- - - 3,478,811 3,478,811	5,376,715 - 12,364,469 11,622 454,394,957 625,311,867 5,261,147 1,102,720,778 Total
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 Total financial assets In Rupees Thousand LIABILITIES Due to banks	5,376,715 - 12,364,469 - 454,394,957 615,634,321 -	- 11,622 - 9,677,546 1,782,337 11,471,505	- - - 3,478,811 3,478,811	5,376,715 - 12,364,469 11,622 454,394,957 625,311,867 5,261,147 1,102,720,778
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 Total financial assets In Rupees Thousand LIABILITIES Due to banks Derivative financial instruments	5,376,715 - 12,364,469 - 454,394,957 615,634,321 -	- 11,622 9,677,546 1,782,337 11,471,505 AC	- - - 3,478,811 3,478,811	5,376,715 - 12,364,469 11,622 454,394,957 625,311,867 5,261,147 1,102,720,778 Total
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 Total financial assets In Rupees Thousand LIABILITIES Due to banks Derivative financial instruments	5,376,715 - 12,364,469 - 454,394,957 615,634,321 -	- 11,622 9,677,546 1,782,337 11,471,505 AC	- - - 3,478,811 3,478,811	5,376,715 - 12,364,469 11,622 454,394,957 625,311,867 5,261,147 1,102,720,778 Total
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 Total financial assets In Rupees Thousand LIABILITIES Due to banks Derivative financial instruments Financial liabilities - due to depositors - due to debt securities holders	5,376,715 - 12,364,469 - 454,394,957 615,634,321 -	- 11,622 - 9,677,546 1,782,337 11,471,505 AC 35,045,251 - 1,016,574,286	- - - 3,478,811 3,478,811	5,376,715 - 12,364,469 11,622 454,394,957 625,311,867 5,261,147 1,102,720,778 Total 35,045,251 - 1,016,574,286 -
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 Total financial assets In Rupees Thousand LIABILITIES Due to banks Derivative financial instruments Financial liabilities - due to depositors - due to other borrowers	5,376,715 - 12,364,469 - 454,394,957 615,634,321 -	- 11,622 9,677,546 1,782,337 11,471,505 AC 35,045,251 - 1,016,574,286 21,203,242	- - - 3,478,811 3,478,811	5,376,715 12,364,469 11,622 454,394,957 625,311,867 5,261,147 1,102,720,778 Total 35,045,251 - 1,016,574,286 - 21,203,242
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 Total financial assets In Rupees Thousand LIABILITIES Due to banks Derivative financial instruments Financial liabilities - due to depositors - due to debt securities holders	5,376,715 - 12,364,469 - 454,394,957 615,634,321 -	- 11,622 - 9,677,546 1,782,337 11,471,505 AC 35,045,251 - 1,016,574,286	- - - 3,478,811 3,478,811	5,376,715 - 12,364,469 11,622 454,394,957 625,311,867 5,261,147 1,102,720,778 Total 35,045,251 - 1,016,574,286 -

- Financial assets / liabilities measured at amortised cost AC

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

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

ANALYSIS OF LOANS & ADVANCES AND IMPAIRMENT AS AT 31.03.2020

Að	AT 31.03.2020			
	Ba	nk	Gre	oup
In Rupees Thousand	As at 31.03.2020	As at 31.12.2019 (Audited)	As at 31.03.2020	As at 31.12.2019 (Audited)
Product-wise Gross loans and advances				
By product - Domestic currency			599 109	479 747
Lease rental and hire purchase receivable Term loans	402,924,774	397,688,001	523,108 405,917,777	472,747 400,812,948
Pawning	39,240,594	36,754,318	39,285,105	36,792,150
Other loans				
Loan to Government	2,030,000	2,075,000	2,030,000	2,075,000
Securities purchased under resale agreements Staff loans	7,282,721 7,976,529	3,130,955 7,565,685	3,917,890 8,098,093	3,150,592 7,689,104
Sub Total	459,454,618	447,213,959	459,771,973	450,992,541
	133,131,010	111,213,333	100,111,010	130,332,311
By product - Foreign currency Term loans	10,125,649	11,447,939	10,125,649	11,447,939
Gross loans and advances	469,580,267	458,661,898	469,897,622	462,440,480
Gross loans & advances	469,580,267	458,661,898	469,897,622	462,440,480
Less: Accumulated impairment under stage 1	(1,623,393)	(1,601,273)	(1,724,594)	(1,707,088)
Accumulated impairment under stage 2	(464,762)	(271,001)	(512,985)	(314,032)
Accumulated impairment under stage 3	(2,441,597)	(2, 394, 667)	(3, 840, 479)	(3,783,076)
Net value of loans & advances	465,050,515	454,394,957	463,819,564	456,636,285
Movement of Impairment during the period Under Stage 1				
Opening balance	1,601,273	1,610,731	1,707,088	1,610,731
Acquisition through business combinations	-	-	-	84,481
Charge/(Write back) to Income Statement	22,120	(9,458)	17,506	11,876
Closing balance	1,623,393 1,601,273 1,		1,724,594	1,707,088
Under Stage 2				
Opening balance	271,001	272,348	314,032	272,348
Acquisition through business combinations	-	-	-	43,159
Charge/(Write back) to Income Statement	193,761	(1,347)	198,953	(1,476)
Closing balance	464,762	271,001	512,985	314,032
Under Stage 3	9 904 667	1 0 0 0 0 0 0	9 509 050	1 0 69 990
Opening balance Acquisition through business combinations	2,394,667	1,963,230	3,783,076	1,963,230
Charge/(Write back) to Income Statement	49,649	447,061	60,367	1,389,693 450,255
Write-off during the period	(2,718)	(15,624)	(2,718)	(15,624)
Other movements	-	-	(245)	(4,478)
Closing balance	2,441,597	2,394,667	3,840,479	3,783,076
Total Impairment	4,529,752	4,266,941	6,078,058	5,804,195
	SIS OF DEPOS AT 31.03.2020			
	Ba		Gro	-
In Rupees Thousand	As at 31.03.2020	As at 31.12.2019 (Audited)	As at 31.03.2020	As at 31.12.2019 (Audited)
By product - Domestic currency				
Demand deposits (current accounts)	-	-	-	915 500 700
Savings deposits Fixed deposits	224,034,283 823,133,039	215,009,614 789,539,626	224,598,097 821,904,962	215,588,790 788,021,585
Other deposits				
Sub Total	1,047,167,322	1,004,549,239	1,046,503,059	1,003,610,374
By product - Foreign currency				
Demand deposits (current accounts) Savings deposits	3,763,073	3,541,219	3,763,073	- 2 5/1 910
Savings deposits Fixed deposits	3,763,073 8,831,734	3,541,219 8,483,828	3,763,073 8,831,734	3,541,219 8,483,828
Other deposits				-
Sub total	12,594,807	12,025,047	12,594,807	12,025,047
Total	1,059,762,128	1,016,574,286	1,059,097,865	1,015,635,421

	ANALYSIS OF FINANC	IAL INSTRUMENTS ON	MEASUREMENT BASIS
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(SL)AAA

c. Group - as at 31.03.2020				
In Rupees Thousand	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents Balances with central Bank	7,605,324 83	-	-	7,605,324 83
Placements with banks	18,953,599	-	-	18,953,599
Derivative financial instruments	-	41,269	-	41,269
Loans and advances	463,819,564	-	-	463,819,564
Debt instruments Equity instruments	649,114,812	$18,352,559 \\ 1,242,814$	999,012	668,466,384
Total financial assets	1,139,493,383	19,636,642	2,407,859 3,406,871	3,650,672 1,162,536,894
Total mancial assets	1,139,493,383	19,030,042	3,400,871	1,102,550,694
In Rupees Thousand		AC	FVPL	Total
LIABILITIES Due to banks		34,784,451	-	34,784,451
Derivative financial instruments Financial liabilities		-	-	
- due to depositors		1,059,097,865	-	1,059,097,865
- due to debt securities holders - due to other borrowers		28,208,771	-	28,208,771
Debt securities issued		27,702,597	-	27,702,597
Total financial liabilities		1,149,793,685	-	1,149,793,685
d. Group - as at 31.12.2019 - Audited				
In Rupees Thousand	AC	FVPL	FVOCI	Total
ASSETS	E EGA 09A			E ECA 00
Cash and cash equivalents Balances with central Bank	5,564,824 58	-	-	5,564,824 58
Placements with banks	15,745,184	-	-	15,745,184
Derivative financial instruments	-	11,622	-	11,622
Loans and advances	456,636,285	-	-	456,636,283
Debt instruments Equity instruments	619,567,786	20,347,937 1,782,337	1,011,706 3,614,876	640,927,429 5,397,213
Total financial assets	1,097,514,137	22,141,893	4,626,582	1,124,282,61
× •• ••• •				
In Rupees Thousand		AC	FVPL	Total
LIABILITIES Due to banks Derivative financial instruments		36,139,122	-	36,139,122
Financial liabilities - due to depositors		1,015,635,421	-	1,015,635,42
- due to debt securities holders		-	-	
- due to other borrowers Debt securities issued		32,808,023 26,955,697	-	32,808,023 26,955,697
Total financial liabilities	1	1,111,538,263	-	1,111,538,263
CASH ELOI	V STATEME	NT		
CASH FLOW				
	Bi 31.03.2020	ank 31.03.2019	Gro 31.03.2020	oup 31.03.2019
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
ash flows from operating activities				
nterest receipts				
	36,728,004		37,202,116	
nterest payments	(20,864,700)) (20,612,499)	(21,076,910)	(20,797,333
nterest payments Net commission receipts	(20,864,700) 274,320) (20,612,499) 255,421	(21,076,910) 275,412	(20,797,333 257,019
nterest payments Net commission receipts 'rading income	(20,864,700)) (20,612,499) 255,421 69,672	(21,076,910)	(20,797,333 257,019 76,192
nterest payments let commission receipts 'rading income ayment to employees AT, NBT & DRL on financial services	(20,864,700) 274,320 133,675 (2,165,330) (1,027,859)	$ \begin{array}{c} (20,612,499) \\ 255,421 \\ 69,672 \\ (2,144,899) \\ (1,213,658) \end{array} $	$\begin{array}{c}(21,076,910)\\275,412\\177,696\\(2,230,675)\\(1,058,566)\end{array}$	(20,797,333) 257,019 76,192 (2,151,157) (1,258,642)
nterest payments let commission receipts rading income ayment to employees AT, NBT & DRL on financial services ecceipts from other operating activities	$\begin{array}{c}(20,864,700)\\274,320\\133,675\\(2,165,330)\\(1,027,859)\\43,230\end{array}$) (20,612,499) 255,421 69,672) (2,144,899)) (1,213,658) 43,424	$\begin{array}{c}(21,076,910)\\275,412\\177,696\\(2,230,675)\\(1,058,566)\\42,302\end{array}$	(20,797,333) 257,019 76,192 (2,151,157) (1,258,642) 42,955
nterest payments let commission receipts 'rading income ayment to employees AT, NBT & DRL on financial services eceipts from other operating activities ayment on other operating activities	(20,864,700) 274,320 133,675 (2,165,330) (1,027,859) 43,230 (955,274)	$ \begin{array}{c} (20,612,499) \\ 255,421 \\ 69,672 \\) \\ (2,144,899) \\) \\ (1,213,658) \\ 43,424 \\) \\ (1,139,148) \end{array} $	(21,076,910) 275,412 177,696 (2,230,675) (1,058,566) 42,302 (978,810)	$\begin{array}{c} (20,797,333\\ 257,019\\ 76,192\\ (2,151,157\\ (1,258,642\\ 42,955\\ (1,132,482\end{array})$
nterest payments Jet commission receipts 'rading income ayment to employees 'AT, NBT & DRL on financial services leceipts from other operating activities ayment on other operating activities Operating profit before change in operating assets & liabilities	$\begin{array}{c}(20,864,700)\\274,320\\133,675\\(2,165,330)\\(1,027,859)\\43,230\end{array}$) (20,612,499) 255,421 69,672) (2,144,899)) (1,213,658) 43,424	$\begin{array}{c}(21,076,910)\\275,412\\177,696\\(2,230,675)\\(1,058,566)\\42,302\end{array}$	$\begin{array}{c} (20,797,333\\257,019\\76,192\\(2,151,157\\(1,258,642\\42,955\\(1,132,482\end{array})$
nterest payments Vet commission receipts 'rading income ayment to employees VAT, NBT & DRL on financial services Veceipts from other operating activities ayment on other operating activities Operating profit before change in operating assets & liabilities Increase) / decrease in operating assets	(20,864,700) 274,320 133,675 (2,165,330) (1,027,859) 43,230 (955,274)	$ \begin{array}{c} (20,612,499) \\ 255,421 \\ 69,672 \\) \\ (2,144,899) \\) \\ (1,213,658) \\ 43,424 \\) \\ (1,139,148) \end{array} $	(21,076,910) 275,412 177,696 (2,230,675) (1,058,566) 42,302 (978,810)	$\begin{array}{c} (20,797,333\\257,019\\76,192\\(2,151,157\\(1,258,642\\42,955\\(1,132,482\end{array})$
nterest payments Vet commission receipts 'rading income ayment to employees AT, NBT & DRL on financial services Veceipts from other operating activities ayment on other operating activities Operating profit before change in operating assets Increase) / decrease in operating assets Balances with Central Bank of Sri Lanka	(20,864,700) 274,320 133,675 (2,165,330) (1,027,859) 43,230 (955,274) 12,166,065) (20,612,499) 255,421 69,672) (2,144,899)) (1,213,658) 43,424) (1,139,148) 5,834,314	(21,076,910) 275,412 177,696 (2,230,675) (1,058,566) 42,302 (978,810) 12,352,564	(20,797,333 257,011 76,192 (2,151,157 (1,258,642 42,955 (1,132,482 6,035,051
nterest payments let commission receipts rading income ayment to employees AT, NBT & DRL on financial services eccepts from other operating activities ayment on other operating activities operating profit before change in operating assets & liabilities Increase) / decrease in operating assets alances with Central Bank of Sri Lanka lacements with banks perivative financial instruments	(20,864,700) 274,320 133,675 (2,165,330) (1,027,859) 43,230 (955,274) 12,166,065) (20,612,499) 255,421 69,672) (2,144,899)) (1,213,658) 43,424) (1,139,148) 5,834,314	(21,076,910) 275,412 177,696 (2,230,675) (1,058,566) 42,302 (978,810)	(20,797,33: 257,019 76,192 (2,151,157 (1,258,642 42,955 (1,132,482 6,035,051 (5,189,144 4,740,106
nterest payments let commission receipts rading income ayment to employees AT, NBT & DRL on financial services leceipts from other operating activities ayment on other operating activities Operating profit before change in operating assets & liabilities Increase) / decrease in operating assets lalances with Central Bank of Sri Lanka lacements with banks Derivative financial instruments inancial assets at FVPL	(20,864,700) 274,320 133,675 (2,165,330) (1,027,859) 43,230 (955,274) 12,166,065 (3,079,841) (4,638) 4,643,882) (20,612,499) 255,421 69,672) (2,144,899)) (1,213,658) 43,424) (1,139,148) 5,834,314) (5,189,149) 4,740,106 522,910	(21,076,910) 275,412 177,696 (2,230,675) (1,058,566) 42,302 (978,810) 12,352,564 (3,261,557) (4,638) 2,036,004	(20,797,333 257,011 76,192 (2,151,157 (1,258,642 42,955 (1,132,482 6,035,051 (5,189,148 4,740,100 2,548,952
nterest payments Vet commission receipts 'rading income ayment to employees VAT, NBT & DRL on financial services Veceipts from other operating activities ayment on other operating activities Operating profit before change in operating assets Stalances with Central Bank of Sri Lanka lacements with banks Derivative financial instruments 'inancial assets at FVPL 'inancial assets at amortised cost - loans & advances	(20,864,700) 274,320 133,675 (2,165,330) (1,027,859) 43,230 (955,274) 12,166,065 (3,079,841) (4,638) 4,643,882 (13,534,065)) (20,612,499) 255,421 69,672) (2,144,899)) (1,213,658) 43,424 (1,139,148) 5,834,314 (5,189,149)) 4,740,106 522,910) (19,384,096)	(21,076,910) 275,412 177,696 (2,230,675) (1,058,566) 42,302 (978,810) 12,352,564 (3,261,557) (4,638) 2,036,004 (10,015,010)	(20,797,333 257,019 76,192 (2,151,157 (1,258,642 42,955 (1,132,482 6,035,051 (5,189,148 4,740,106 2,548,952 (18,984,504
nterest payments Vet commission receipts 'rading income ayment to employees AT, NBT & DRL on financial services Veceipts from other operating activities ayment on other operating activities Derating profit before change in operating assets & liabilities Increase) / decrease in operating assets Ialances with Central Bank of Sri Lanka 'lacements with banks Derivative financial instruments 'inancial assets at HVPL 'inancial assets at amortised cost - loans & advances 'inancial assets at amortised cost - debt & other instrument	(20,864,700) 274,320 133,675 (2,165,330) (1,027,859) 43,230 (955,274) 12,166,065 (3,079,841) (4,638) 4,643,882) (20,612,499) 255,421 69,672) (2,144,899)) (1,213,658) 43,424 (1,139,148) 5,834,314 (5,189,149)) 4,740,106 522,910) (19,384,096)	(21,076,910) 275,412 177,696 (2,230,675) (1,058,566) 42,302 (978,810) 12,352,564 (3,261,557) (4,638) 2,036,004	30,998,499 (20,797,333 257,019 (2,151,157 (1,258,642 42,955 (1,132,482 6,035,051 (5,189,149 4,740,106 2,548,952 (18,984,504 (7,500,080
nterest payments let commission receipts 'rading income ayment to employees AT, NBT & DRL on financial services teceipts from other operating activities ayment on other operating activities Operating profit before change in operating assets & liabilities Increase) / decrease in operating assets lalances with Central Bank of Sri Lanka lacements with banks verivative financial instruments inancial assets at HVPL 'inancial assets at amortised cost - loans & advances inancial assets at amortised cost - debt & other instrument roceeds from the sale and maturity of financial investments	(20,864,700) 274,320 133,675 (2,165,330) (1,027,859) 43,230 (955,274) 12,166,065 (3,079,841) (4,638) 4,643,882 (13,534,065)) (20,612,499) 255,421 69,672) (2,144,899)) (1,213,658) 43,424) (1,139,148) 5,834,314) (5,189,149) 4,740,106 522,910) (19,384,096)) (7,398,891)	(21,076,910) 275,412 177,696 (2,230,675) (1,058,566) 42,302 (978,810) 12,352,564 (3,261,557) (4,638) 2,036,004 (10,015,010)	(20,797,333 257,011 76,192 (2,151,157 (1,258,642 42,955 (1,132,482 6,035,051 (5,189,142 4,740,106 2,548,952 (18,984,504 (7,500,080
nterest payments let commission receipts rading income ayment to employees AT, NBT & DRL on financial services eceipts from other operating activities ayment on other operating activities Derating profit before change in operating assets & liabilities Increase) / decrease in operating assets alances with Central Bank of Sri Lanka lacements with banks verivative financial instruments inancial assets at FVPL inancial assets at amortised cost - loans & advances inancial asset at an ortised cost - debt & other instrument roceeds from the sale and maturity of financial investments	(20,864,700) 274,320 133,675 (2,165,330) (1,027,859) 43,230 (955,274) 12,166,065 (3,079,841) (4,638) 4,643,882 (13,534,065) (32,681,111)) (20,612,499) 255,421 69,672) (2,144,899)) (1,213,658) 43,424) (1,139,148) 5,834,314 (5,189,149) 4,740,106 522,910) (19,384,096)) (7,398,891) (3,735,872)	(21,076,910) 275,412 177,696 (2,230,675) (1,058,566) 42,302 (978,810) 12,352,564 (3,261,557) (4,638) 2,036,004 (10,015,010) (32,682,512)	(20,797,333 257,019 76,192 (2,151,157 (1,258,642 42,955 (1,132,482 6,035,051 (5,189,144 4,740,106 2,548,952 (18,984,504 (7,500,080 (3,677,869
nterest payments Vet commission receipts 'rading income ayment to employees AT, NBT & DRL on financial services Veceipts from other operating activities ayment on other operating activities Operating profit before change in operating assets Vertaing profit before change in operating assets veceipts from other operating assets veceipts from operating assets veceipts from other operating assets veceipts from other operating assets veceipts from operating decision operating assets veceipts from other operating decision operating assets veceipts from operating decision operating investments veceipts from operating liabilities	(20,864,700) 274,320 133,675 (2,165,330) (1,027,859) 43,230 (955,274) 12,166,065 (3,079,841) (4,638) 4,6643,882 (13,534,065) (32,681,111) (2,916,449) (47,572,221)) (20,612,499) 255,421 69,672) (2,144,899)) (1,213,658) 43,424) (1,139,148) 5,834,314 (1,139,148) 5,834,314 (5,189,149) 4,740,106 522,910 (19,384,096) (7,398,891)) (3,735,872) (30,444,993)	(21,076,910) 275,412 177,696 (2,230,675) (1,058,566) 42,302 (978,810) 12,352,564 (3,261,557) (4,638) 2,036,004 (10,015,010) (32,682,512) (2,925,759) (46,853,472)	(20,797,333 257,019 76,192 (2,151,157 (1,258,642 42,955 (1,132,482 6,035,051 (5,189,148 4,740,106 2,548,952 (18,984,504 (7,500,080 (3,677,869 (28,062,545
nterest payments Vet commission receipts 'rading income ayment to employees AAT, NBT & DRL on financial services teceipts from other operating activities ayment on other operating activities Operating profit before change in operating assets & liabilities Increase) / decrease in operating assets balances with Central Bank of Sri Lanka 'dacements with banks Derivative financial instruments 'inancial assets at FVPL 'inancial assets at FVPL 'inancial assets at amortised cost - loans & advances 'inancial assets at antortised cost - debt & other instrument 'roceeds from the sale and maturity of financial investments other assets Increase/(decrease) in operating liabilities Due to bank	(20,864,700) 274,320 133,675 (2,165,330) (1,027,859) 43,230 (955,274) 12,166,065 (3,079,841) (4,638) 4,643,882 (13,534,065) (32,681,111) (2,916,449)) (20,612,499) 255,421 69,672) (2,144,899)) (1,213,658) 43,424) (1,139,148) 5,834,314 5,834,314 (1,139,149) 4,740,106 522,910) (19,384,096) (7,398,891) 0 (19,384,096) 1,735,872) (30,444,993) (2,628,173)	(21,076,910) 275,412 177,696 (2,230,675) (1,058,566) 42,302 (978,810) 12,352,564 (3,261,557) (4,638) 2,036,004 (10,015,010) (32,682,512) (2,925,759)	(20,797,333 257,019 76,192 (2,151,157 (1,258,642 42,955 (1,132,482 6,035,051 (5,189,149 4,740,106 2,548,952 (18,984,504 (7,500,080 (3,677,869 (28,062,545 (7,614,814
nterest payments let commission receipts 'rading income ayment to employees AT, NBT & DRL on financial services teceipts from other operating activities ayment on other operating activities Operating profit before change in operating assets & liabilities Increase) / decrease in operating assets lalances with Central Bank of Sri Lanka lacements with banks Verivative financial instruments financial assets at FVPL inancial assets at amortised cost - loans & advances inancial assets at amortised cost - debt & other instrument roceeds from the sale and maturity of financial investments other assets Increase/(decrease) in operating liabilities Due to bank Derivative financial instruments	(20,864,700) 274,320 133,675 (2,165,330) (1,027,859) 43,230 (955,274) 12,166,065 (3,079,841) (4,638) 4,643,882 (13,534,065) (32,681,111) (2,916,449) (47,572,221) (739,908)) (20,612,499) 255,421 69,672) (2,144,899) (1,213,658) 43,424) (1,139,148) 5,834,314 5,834,314 (1,139,148) (1,139,148) (1,139,148) (1,139,148) (1,139,148) (1,139,148) (1,139,149) (1,139,891)	(21,076,910) 275,412 177,696 (2,230,673) (1,058,566) 42,302 (978,810) 12,352,564 (3,261,557) (4,638) 2,036,004 (10,015,010) (32,682,512) (2,925,759) (46,853,472) (582,668)	(20,797,333 257,019 76,192 (2,151,157 (1,258,642 42,955 (1,132,482 6,035,051 (5,189,149 4,740,106 2,548,952 (18,984,504 (7,500,080 (3,677,869 (28,062,545 (7,614,814 3,375,168
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nterest payments Vet commission receipts 'rading income ayment to employees VAT, NBT & DRL on financial services Veceipts from other operating activities ayment on other operating activities Derating profit before change in operating assets & liabilities Increase) / decrease in operating assets Balances with Central Bank of Sri Lanka lacements with banks Derivative financial instruments 'inancial assets at FVPL 'inancial assets at amortised cost - loans & advances 'inancial assets at amortised cost - debt & other instrument roceeds from the sale and maturity of financial investments Detrivative financial instruments 'inancial investments 'inancial assets Increase/(decrease) in operating liabilities Due to bank Derivative financial instruments 'inancial liabilities at amortised cost-due to depositors 'inancial liabilities at amortised cost-due to debt securities holders	(20,864,700) 274,320 133,675 (2,165,330) (1,027,859) 43,230 (955,274) 12,166,065 (3,079,841) (4,638) 4,643,882 (13,534,065) (32,681,111) (2,916,449) (47,572,221) (739,908)) (20,612,499) 255,421 69,672) (2,144,899)) (1,213,658) 43,424) (1,139,148) 5,834,314 5,834,314 (5,189,149) 4,740,106 522,910) (19,384,096) (7,398,891)) (3,735,872) (30,444,993) (2,628,173) 3,375,168 21,532,136	(21,076,910) 275,412 177,696 (2,230,673) (1,058,566) 42,302 (978,810) 12,352,564 (3,261,557) (4,638) 2,036,004 (10,015,010) (32,682,512) (2,925,759) (46,853,472) (582,668)	(20,797,333 257,019 76,192 (2,151,157 (1,258,642 42,955 (1,132,482 6,035,051 (5,189,148 4,740,106 2,548,952 (18,984,504
nterest payments Vet commission receipts 'rading income ayment to employees AT, NBT & DRL on financial services teceipts from other operating activities ayment on other operating activities Derating profit before change in operating assets ialances with Central Bank of Sri Lanka 'dacements with banks Derivative financial instruments 'inancial assets at FVPL 'inancial assets at FVPL 'inancial assets at amortised cost - loans & advances 'inancial assets at amortised cost - debt & other instrument 'roceeds from the sale and maturity of financial investments 'bter assets Derivative financial instruments 'inancial liabilities at amortised cost-due to depositors 'inancial liabilities at amortised cost-due to other borrowers Derivative financial instruments 'inancial liabilities at amortised cost-due to other borrowers Detivative financial liabilities at amortised cost-due to other borrowers Detivative financial liabilities at amortised cost-due to other borrowers Debt securities issued	(20,864,700) 274,320 133,675 (2,165,330) (1,027,859) 43,230 (955,274) 12,166,065 (3,079,841) (4,638) 4,643,882 (13,534,065) (32,681,111) (2,916,449) (2,916,449) (47,572,221) (739,908) 41,679,554 (4,121,489) (200,877)) (20,612,499) 255,421 69,672) (2,144,899)) (1,213,658) 43,424) (1,139,148) 5,834,314 5,834,314 (1,139,149) (5,189,149) (4,740,106 522,910) (19,384,096)) (7,398,891)) (3,735,872) (30,444,993) (2,628,173) 3,375,168 21,532,136 2	(21,076,910) 275,412 177,696 (2,230,675) (1,058,566) 42,302 (978,810) 12,352,564 (3,261,557) (4,638) 2,036,004 (10,015,010) (32,682,512) (2,925,759) (46,853,472) (582,668) 41,949,643 (4,470,340) (200,877)	(20,797,333 257,019 76,192 (2,151,157 (1,258,642 42,955 (1,132,482 6,035,051 (5,189,149 4,740,106 2,548,954 (7,500,080 (3,677,869 (28,062,543 (7,614,814 3,375,168 21,532,136 21,532,136 9,893,743 (1,654,125
nterest payments Vet commission receipts 'rading income ayment to employees AT, NBT & DRL on financial services teceipts from other operating activities ayment on other operating activities Derating profit before change in operating assets ialances with Central Bank of Sri Lanka 'dacements with banks Derivative financial instruments 'inancial assets at FVPL 'inancial assets at FVPL 'inancial assets at amortised cost - loans & advances 'inancial assets at amortised cost - debt & other instrument 'roceeds from the sale and maturity of financial investments 'bter assets Derivative financial instruments 'inancial liabilities at amortised cost-due to depositors 'inancial liabilities at amortised cost-due to other borrowers Derivative financial instruments 'inancial liabilities at amortised cost-due to other borrowers Detivative financial liabilities at amortised cost-due to other borrowers Detivative financial liabilities at amortised cost-due to other borrowers Debt securities issued	(20,864,700) 274,320 133,675 (2,165,330) (1,027,859) 43,230 (955,274) 12,166,065 (3,079,841) (4,638) 4,643,882 (13,534,065) (32,681,111) (2,916,449) (47,572,221) (739,908) 41,679,554 (4,121,489)) (20,612,499) 255,421 69,672) (2,144,899)) (1,213,658) 43,424) (1,139,148) 5,834,314 5,834,314 (1,139,149) (5,189,149) (4,740,106 522,910) (19,384,096)) (7,398,891)) (3,735,872) (30,444,993) (2,628,173) 3,375,168 21,532,136 2	(21,076,910) 275,412 177,696 (2,230,675) (1,058,566) 42,302 (978,810) 12,352,564 (3,261,557) (4,638) 2,036,004 (10,015,010) (32,682,512) (2,925,759) (46,853,472) (582,668) 41,949,643 (4,470,340)	(20,797,33: 257,011 76,192 (2,151,157 (1,258,642 42,955 (1,132,482 6,035,051 (5,189,142 4,740,100 2,548,952 (18,984,504 (7,500,086 (3,677,865 (28,062,545 (7,614,814 3,375,168 21,532,136 21,532,136 9,893,74 (1,654,125
nterest payments let commission receipts 'rading income ayment to employees AT, NBT & DRL on financial services leceipts from other operating activities ayment on other operating activities operating profit before change in operating assets & liabilities Increase) / decrease in operating assets Jalances with Central Bank of Sri Lanka lacements with banks Perivative financial instruments inancial assets at FVPL inancial assets at amortised cost - loans & advances inancial assets at amortised cost - debt & other instrument roceeds from the sale and maturity of financial investments Other assets Increase/(decrease) in operating liabilities Due to bank Perivative financial instruments inancial liabilities at amortised cost-due to depositors inancial liabilities at amortised cost-due to debt securities holders inancial liabilities at amortised cost-due to other borrowers Petb securities issued Other liabilities	(20,864,700) 274,320 133,675 (2,165,330) (1,027,859) 43,230 (955,274) 12,166,065 (3,079,841) (4,638) 4,643,882 (13,534,065) (32,681,111) (2,916,449) (2,916,449) (47,572,221) (739,908) 41,679,554 (4,121,489) (200,877)) (20,612,499) 255,421 69,672) (2,144,899)) (1,213,658) 43,424) (1,139,148) 5,834,314 5,834,314 (1,139,149) (5,189,149) (4,740,106 522,910) (19,384,096)) (7,398,891)) (3,735,872) (30,444,993) (2,628,173) 3,375,168 21,532,136 2	(21,076,910) 275,412 177,696 (2,230,675) (1,058,566) 42,302 (978,810) 12,352,564 (3,261,557) (4,638) 2,036,004 (10,015,010) (32,682,512) (2,925,759) (46,853,472) (582,668) 41,949,643 (4,470,340) (200,877)	(20,797,33: 257,011 76,192 (2,151,155 (1,258,642 42,955 (1,132,482 6,035,051 (5,189,148 4,740,100 2,548,952 (18,984,504 (7,500,080 (3,677,869 (28,062,548 (7,614,814 3,375,166 21,532,136 (9,893,74: (1,654,125 513,904
nterest payments Vet commission receipts 'rading income ayment to employees AAT, NBT & DRL on financial services Veceipts from other operating activities ayment on other operating activities Derating profit before change in operating assets & liabilities Increase) / decrease in operating assets Balances with Central Bank of Sri Lanka Vacements with banks Derivative financial instruments 'inancial assets at FVPL 'inancial assets at amortised cost - loans & advances 'inancial assets at amortised cost - loans & advances 'inancial assets at amortised cost - debt & other instrument roceeds from the sale and maturity of financial investments Dther assets Increase/(decrease) in operating liabilities Due to bank Derivative financial instruments 'inancial liabilities at amortised cost-due to depositors 'inancial liabilities at amortised cost-due to other borrowers Debt securities issued Dether liabilities	(20,864,700) 274,320 133,675 (2,165,330) (1,027,859) 43,230 (955,274) 12,166,065 (3,079,841) (4,638, 4,6643,882 (13,534,065) (32,681,111) (2,916,449) (2,916,449) (47,572,221) (739,908) 41,679,554 (4,121,489) (200,877) 3,309,328) (20,612,499) 255,421 69,672) (2,144,899)) (1,213,658) 43,424) (1,139,148) 5,834,314 5,834,314 (5,189,149) 4,740,106 522,910) (19,384,096) (7,398,891)) (3,735,872) (30,444,993) (3,735,872) (30,444,993) (2,628,173) 3,375,168 21,532,136) 7,578,923) (1,654,125) 484,965 28,688,894	(21,076,910) 275,412 177,696 (2,230,675) (1,058,566) 42,302 (978,810) 12,352,564 (3,261,557) (4,638) 2,036,004 (10,015,010) (32,682,512) (2,925,759) (46,853,472) (582,668) 41,949,643 (4,470,340) (200,877) 2,311,534	(20,797,333 257,011 76,192 (2,151,157 (1,258,642 42,955 (1,132,482 6,035,051 (5,189,148 4,740,100 2,548,952 (18,984,504 (7,500,080 (3,677,869 (3,677,869 (28,062,545 (7,614,814 3,375,168 21,532,136 9,893,743 (1,654,125 513,904 26,046,012
Interest payments Net commission receipts Trading income Payment to employees VAT, NBT & DRL on financial services Receipts from other operating activities Poperating profit before change in operating assets Payment on other operating activities Derivative financial instruments Pinancial assets at amortised cost - loans & advances Pinancial assets at amortised cost - debt & other instrument Proceeds from the sale and maturity of financial investments Pinancial liabilities at amortised cost-due to depositors Pinancial liabilities at amortised cost-due to debt securities holders Pinancial liabilities at amortised cost-due to other borrowers Pinancial liabilities Net cash generated from operating activities before income tax ncome tax paid	(20,864,700) 274,320 133,675 (2,165,330) (1,027,859) 43,230 (955,274) 12,166,065 (3,079,841) (4,638, 4,664,382 (13,534,065) (32,681,111) (2,916,449) (2,916,449) (2,916,449) (41,679,554 (4,121,489) (200,877) 3,309,328 39,926,609) (20,612,499) 255,421 69,672) (2,144,899)) (1,213,658) 43,424) (1,139,148) 5,834,314 5,834,314 (5,189,149) 4,740,106 522,910) (19,384,096) (7,398,891)) (3,735,872) (3,735,872) (3,735,872) (3,735,872) (3,735,872) (3,735,872) (3,735,872) (3,735,168 21,532,136 21,	(21,076,910) 275,412 177,696 (2,230,675) (1,058,566) 42,302 (978,810) 12,352,564 (3,261,557) (4,638) 2,036,004 (10,015,010) (32,682,512) (2,925,759) (46,853,472) (582,668) 41,949,643 (4,470,340) (200,877) 2,311,534 39,007,292	(20,797,333 257,019 76,192 (2,151,157 (1,258,642 42,955 (1,132,482 6,035,051 (5,189,144 4,740,106 2,548,952 (18,984,504 (7,500,080 (3,677,869 (28,062,545 (7,614,814 3,375,168 21,532,136

Proceeds from the sale of property, plant and equipment	(317,801) 900	(191,733) 250	(317,801) 900	(192,903)
Net (increase)/decrease in financial instruments at fair value through other comprehensive income	-	(279,234)	6,507	(192,218)
Net purchase/improvement to investment properties	-	-	-	-
Net cash flow from acquisition of investment in subsidiaries and associates	-	-	-	-
Dividends received from investment in subsidiaries and associates	-	-	-	-
Net cash (used in)/from investing activities	(316,901)	(470,739)	(310,739)	(384,871)
Cash flows from financing activities Net proceeds from the issue of subordinated debt		-	-	-
Repayment of subordinated debt	-	-	-	-
Interest paid on subordinated debt	-	-	-	-
Contribution to consolidated fund-dividend/levy	(1,000,000)	-	(1,000,000)	-
Net cash from financial activities	(1,000,000)	-	(1,000,000)	-
Net increase/(decrease) in cash & cash equivalents	2,193,942	2,607,786	2,059,627	2,606,094
Cash and cash equivalents at the beginning of the year	5,293,907	3,351,975	5,482,007	3,354,558
Exchange difference in respect of cash & cash equivalent	-	-	-	-
Cash and cash equivalents at the end of the period	7,487,849	5,959,761	7,541,634	5,960,652

3,510,843

 $(317\ 801)$

3,078,524

(191 755

3,370,021

2,990,965

SELECTED PERFORMANCE INDICATORS (AS PER REGULATORY REPORTING)

	Ba	nk	Gr	oup
Item	As at 31.03.2020	As at 31.12.2019	As at 31.03.2020	As at 31.12.2019
Regulatory Capital Adequacy (LKR in Thousand) Common Equity Tier 1 Core (Tier 1) Capital Total Capital Base	29,665,458 29,665,458 35,461,772	30,699,940 30,699,940 36,641,062	34,158,003 34,158,940 40,014,151	35,233,934 35,233,934 41,235,169
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital (%)(Minimum Requirement, 2020-6.5 %, 2019-7.0%)	11.373	12.023	13.136	13.903
Tier 1 Capital Ratio (Minimum Requirement, 2020-8.00%, 2019-8.5%)	11.373	12.023	13.136	13.903
Total Capital Ratio (Minimum Requirement, 2020-12.00%, 2019-12.5%)	13.595	14.349	15.388	16.271
Leverage Ratio (Minimum Requirement - 3.00%)	4.87	5.13	5.34	5.57
Regulatory Liquidity Statutory Liquid Assets (LKR in Thousand) Statutory Liquid Assets Ratio, % (Minimum Requirement, 20%)	627,457,050	568,490,585	NR	NR
Domestic Banking Unit (%) Off-Shore Banking Unit (%)	62.21 NR	60.20 NR	NR NR	NR NR
Total Stock of High Quality Liquid Assets (LKR in Thousand) Liquidity Coverage Ratio (%) - (Minimum Requirement, - 100%)	614,473,761	571,476,200	NR	NR
Rupee (%)	283.00	278.12	NR	NR
All Currency (%)	277.44	276.64	NR	NR
Net Stable Funding Ratio (%) - (Minimum Requirements w.e.f.2019.07.01 - 100%)	178.00	175.00	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)	$\begin{array}{c} 1.60\\ 1.14\end{array}$	1.57 1.17	NR NR	NR NR
Profitability Interest Margin, % Return on Assets (before Tax), % Return on Equity, %	2.61 0.95 16.23	2.63 0.95 15.32	2.68 1.04 16.78	2.65 1.18 19.64

Sød.

Chairperson

28th May 2020

Note : NR - Not Relevant

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 March 2020 and the profits for the period then ended.

Sgd. Kithsiri Wijeyaratne Senior Deputy General Manager (Finance and Planning)

Net cash (used in)/from operating activities

Cash flows from investing activities

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

(a) The	above	statements	have	been	prepared	$_{\rm in}$	compliance	with	the	format	and
	defin	itions	prescribed b	y the	Centra	al Bank of	Sri	Lanka;				

(b) The information	contained in	these	statements	have been	extracted from	the
unaudited Financial Statements of the Bank and its subsidiary companies, unless						
indicated as audited.						

Sød. Damitha Kumari Rathnayake Keasila Jayawardena Actg General Manager / CEC

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