

## NATIONAL SAVINGS BANK

### **FINANCIAL STATEMENTS**

For the year ended 31st December 2020

	Ba	ınk	Gre	оир
For the year ended 31st December	2020 Rs. '000	2019 Rs. '000	2020 Rs. '000	2019 Rs. '000
Income	127,547,060	121,929,059	130,039,494	125,810,171
Interest income	122,512,049	118,729,784	124,608,182	120,351,774
Interest expenses	(87,621,868)	(89,897,770)	(88,425,490)	(90,868,139)
Net interest income	34,890,181	28,832,014	36,182,692	29,483,635
Fee and commission income	2,710,487	1,261,268	2,723,087	1,269,521
Fee and commission expenses	(154,486)	(131,954)	(160,556)	(136,838)
Net fee and commission income	2,556,001	1,129,314	2,562,531	1,132,683
Net gains/(losses) from trading	1,273,676	1,491,610	1,745,329	1,963,229
Net fair value gains/(losses)				
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	241,284	22,021	241,284	22,021
Net other operating income	809,564	424,376	721,612	2,203,626
Total operating income	39,770,707	31,899,335	41,453,448	34,805,194
Impairment charges	(4,873,768)	(565,536)	(4,932,840)	(590,700)
Net operating income	34,896,939	31,333,799	36,520,608	34,214,494
Personnel expenses	(9,966,786)	(10,157,926)	(10,152,485)	(10,217,978)
Depreciation and amortization expenses	(1,240,503)	(1,042,933)	(1,256,826)	(1,048,095)
Other expenses	(4,258,307)	(4,474,053)	(4,313,367)	(4,461,457)
Operating profit/(loss) before VAT, NBT & DRL on financial services	19,431,342	15,658,887	20,797,931	18,486,964
Value Added Tax (VAT) on financial services	(3,786,717)	(3,045,921)	(4,006,877)	(3,208,584)
Nation Building Tax (NBT) on financial services	-	(366,157)	-	(383,614)
Debt Repayment Levy (DRL) on financial services	-	(1,785,171)		(1,803,225)
Operating profit/(loss) after VAT, NBT and DRL on financial services	15,644,625	10,461,638	16,791,054	13,091,541
Share of profits of associates and joint ventures	-	-		-
Profit/(loss) before tax	15,644,625	10,461,638	16,791,054	13,091,541
Income tax expenses	(5,536,709)	(4,080,468)	(5,569,936)	(4,378,631)
Profit/(loss) for the year	10,107,916	6,381,170	10,821,118	8,712,910
Profit attributable to:				
Equity holders of the Bank	10,107,916	6,381,170	10,821,118	8,712,910
Non-controlling interests	-		-	
T				
Earnings per share on profit	10.77	0.50	11.51	0.07
Basic earnings per ordinary share (Rs.)	10.75	6.79	11.51	9.27
Diluted earnings per ordinary share (Rs.)	10.75	6.79	11.51	9.27

STATEMENT OF COMPREHE	ENSIVE II	NCOME -	AUDITED	
		nk	Gro	
For the year ended 31st December	2020 Rs. '000	2019 Rs. '000	2020 Rs. '000	2019 Rs. '000
Profit / (Loss) for the year	10,107,916	6,381,170	10,821,118	8,712,910
Items that will be reclassified to Income Statement				
Exchange differences on translation of foreign operations Net gains/(losses) on cash flow hedges	-	-	-	-
Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income	-	-	-	-
Share of profits of associates and joint ventures	-	-	-	-
Debt instruments at fair value through other comprehensive Income	273,544	127,928	329,820	227,305
Net gains/(losses) on investment in debt instruments transferred to income statement	(241,284)	(13,717)	(241,284)	(13,717)
Deferred tax effect on the above	(9,033)	(31,979)	(9,033)	(31,979
Total other comprehensive income to be reclassified to				
Income Statement	23,227	82,232	79,503	181,609
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	(776,162)	(324,635)	(774,791)	(320,297)
Change in the fair value attributable to change in the Bank's own credit risk on financial liabilities designated at fair value through profit or loss	-	-	-	-
Re-measurement of post-employment benefit obligations	(6,684,417)	(3,454,283)	(6,681,422)	(3,455,660)
Deferred tax effect on the above	1,871,637	967,199	1,871,637	967,199
Re-measurement of post-employment benefit obligations (net of taxes)	(4,812,780)	(2,487,084)	(4,809,785)	(2,488,461
Change in revaluation surplus	1,482,472	-	1,921,578	-
Deferred tax effect on the above	(415,092)	-	(415,092)	-
Changes in revaluation surplus (net of taxes) Share of profits of associates and joint ventures	1,067,380	-	1,506,486	-
Total other comprehensive income not to be reclassified to	-	-	-	-
Income Statement	(4,521,563)	(2,811,719)	(4,078,090)	(2,808,758
Total other comprehensive income (OCI) for the period,	(1,021,000)	(2,021,110)	(2,0.0,000)	(2,000,100
net of taxes	(4,498,336)	(2,729,487)	(3,998,586)	(2,627,149)
Total comprehensive income for the year	5,609,580	3,651,683	6,822,532	6,085,762
Attributable to:				
Equity holders of the Bank Non-controlling interests	5,609,580	3,651,683	6,822,532	6,085,762

- 1. There are no changes to the accounting policies and methods of computation since the publication of annual accounts for the year 2019.
- 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.
- 3 Impact due to the COVID 19

Balance as at 31.12.2020

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, the Bank has provided relief for the affected business and individuals in line with the direction issued by CBSL.

Debt Moratorium and Deferment Impact

The bank has given its debt moratorium and payment deferment to all of its customers other than who refused to have debt moratorium or payment deferments. The moratorium has been given (nearly 90% of the retail loan portfolio) at the concessionary rate of seven percent during the moratorium period and the payments are deferred until the end of the loan period. The moratorium period has been varied from two months to six months. Accordingly Day One Loss has been recognised in the financial statements and accounted.

Impairment Assessment
All the Corporate clients were assessed individually based on their historical payment patterns, Covid 19 economic impact to their sector and geographical area, expected recovery of the sector, financial strength of the entity, government and CBSL support, and other holistic factors. Based on the assessment some borrowers were moved from stage one to stage two and some borrowers were moved from stage two to stage three (due to expected cashflow impairment) despite their past due status.

	AL POSIT			
	Ba		Gro	_
	As at	As at	As at	As at
	31.12.2020 Rs. '000	31.12.2019 Rs. '000	31.12.2020 Rs. '000	31.12.2019 Rs. '000
Accets	Ks. 000	Ks. 000	Ks. 000	Ks. 000
Assets	6,491,963	F 97C 71F	C 500 505	F FC4 994
Cash and cash equivalents Balances with central banks	6,491,963	5,376,715	6,598,595 6	5,564,824 58
Placements with banks	13,253,499	12,364,469	17,456,660	15,745,184
Derivative financial instruments	19,897	11,622	19,897	11,622
Financial assets recognized through profit or loss	13,037	11,022	10,007	11,022
measured at fair value	11,221,746	11,459,882	23,617,944	22,130,273
designated at fair value	-	-	20,011,011	-
Financial assets at amortised cost				
Loans and Advances	516,795,160	454,394,957	517,833,067	456,636,285
Debt and other instruments	754,233,344	615,634,321	758,594,934	619,567,786
Financial assets meassured at fair value through other comprehensive income	15,271,822	3,478,811	16,059,841	4,626,582
Investments in subsidiaries	4,811,000	4,811,000	-	_
Investments in associates and joint ventures	-	-		-
Property, plant and equipment	15,315,772	13,564,578	16,197,837	13,857,882
Right of use assets	1,226,183	1,073,507	1,271,525	1,130,868
Investment properties	-	-	237,077	333,315
Goodwill and intangible assets	687,961	598,876	694,160	599,612
Deferred tax assets	1,446,249	-	1,446,249	338
Other assets	23,033,780	35,197,923	23,192,936	35,370,115
Total assets	1,363,808,376	1,157,966,664	1,383,220,728	1,175,574,745
Liabilities				
Due to books	19 009 997	25 045 251	19 990 705	36,139,122
Due to banks	12,862,337	35,045,251	13,339,705	30,139,122
Derivative financial instruments Financial liabilities recognized through profit or loss	-	-	-	-
Financial liabilities at amortised cost	-	-	-	-
due to depositors	1,237,123,791	1,016,574,286	1,237,669,284	1,015,635,421
due to debt securities holders	1,237,123,731	1,010,374,200	1,237,000,204	1,013,033,421
due to other borrowers	8,159,591	21,203,242	19,656,090	32,808,023
Lease liability	1,274,713	1,066,882	1,320,877	1,121,441
Debt securities issued	31,773,753	26,691,711	31,908,279	26,955,697
Retirement benefit obligations	10,885,085	5,025,779	10,916,429	5,053,759
Current tax liabilities	3,128,643	-	3,705,537	565,704
Deferred tax liabilities	-	482,241	1,121	483,005
Other provisions		-	´ -	-
Other liabilities	6,699,216	5,951,464	7,253,989	7,430,415
Due to subsidiaries	3,750	547	-	-
Fotal liabilities	1,311,910,879	1,112,041,403	1,325,771,311	1,126,192,58
Equity				
2) 4 1 - 24 1/A 2 6 - 1 - 24 1	0.400.000	0.400.000	0.400.000	0.400.000
Stated capital/Assigned capital	9,400,000	9,400,000	9,400,000	9,400,000
Statutory reserve fund	4,068,268	3,562,872	4,090,363	3,571,214
OCI reserve	(434,929)	318,006	(411,786)	283,501
Retained earnings	11,883,168	8,194,507	16,085,184	10,964,046
Other reserves	26,980,990	24,449,876	28,285,656	25,163,395
Total shareholders' equity	51,897,497	45,925,261	57,449,417	49,382,159
Non-controlling interests		-		
Total equity	51,897,497	45,925,261	57,449,417	49,382,15
	1,363,808,376	1,157,966,664	1,383,220,728	1,175,574,74
Total equity and liabilities	1,303,808,370	_,	-,,,	

Number of Employees

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

The Bank has calculated Probability of Default (PD) as at 31 December 2020 and adjusted the Economic Factor Adjustment (EFA) to reflect the adverse impact to the economy when computing ECL. The Bank decided to increase the weightages assigned for worst case scenario by 10% while reducing the weightages assigned for base case scenario and best-case accounts by 10% and respectively.

4,715 256

The portfolio level impairment assessment was carried out for the individual borrowers. However, in some scenario's management judgment was used to assess the reasonableness of the customer request of prolonged debt moratorium or deferment. The borrowers were allocated between stages based on their sector and management judgement. Based on the assessment some borrowers were moved from stage one to stage two and some borrowers were moved from stage two to stage three due to expected cashflow impairment.

16,085,184

21,167,980

57,449,417

	ST	TATEMENT OF (	CHANGES IN E	QUITY - BANK	- AUDITED			
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	-	3,869,070	18,160,874	42,979,655
Prior year adjustment		- 1	(2,182,129)	31,979	-	2,833,244		683,094
Re-stated opening balance as at 1st January 2019	9,400,000	3,227,960	5,611,188	560,409	-	6,702,314	18,160,874	43,662,749
Total comprehensive income for the year				•				
Net profit for the year	- !	-	-	-	-	6,381,170	-	6,381,170
Other comprehensive income net of tax	- !	-	-	-	-	(2,487,084)	-	(2,487,084)
Net change in fair value of debt instrument of Fair Value	- !	-	-	-	-	- [	-	
Other Comprehensive Income	- !	-	-	82,232	-	- [	-	82,232
Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income	- !	-	-	(324,635)	-	- [	-	(324,635)
	+	-	-		-		-	
Total comprehensive income for the year	-	-	-	(242,403)	-	3,894,087	-	3,651,684
Transactions with equity holders, recognised directly in equity								
Transfers to unclaimed deposits reserve	- 1	-	-	-	-	(0.000.000)	677,811	677,811
Contribution to the consolidated fund-Dividend/Levy Contribution to national insurance trust fund	- !	-	-	-	-	(2,000,000)	-	(2,000,000)
Transfers during the year	- !	224.012	-	-	-	(66,982) (334,912)	-	(66,982)
	+	334,912	-		-	` ' '	-	(4 000 4 84)
Total transactions with equity holders		334,912	-	•	-	(2,401,894)	677,811	(1,389,171)
Balance as at 31.12.2019	9,400,000	3,562,872	5,611,188	318,006	-	8,194,507	18,838,685	45,925,261
For the year ended 31.12.2020	Stated Capital/Assigned Capital	Statutory Reserve Fund	Revaluation Reserve	OCI Reserve	Cash Flow Hedging Reserve	Retained Earnings	Other Reserves	Total Equity
				010.000	_	8,194,507	18,838,685	45,925,261
Balance as at 1st January 2020	9,400,000	3,562,872	5,611,188	318,006	-	0,194,507	18,838,685	43,523,201
Total comprehensive income for the year	9,400,000	3,562,872	5,611,188	318,006	-	0,194,507	18,838,685	, ,
Total comprehensive income for the year  Net profit for the year	9,400,000	3,562,872	5,611,188	318,006	-	10,107,916	18,838,685	10,107,916
Total comprehensive income for the year  Net profit for the year  Other comprehensive income net of tax	9,400,000	3,562,872	5,611,188	318,006	-	, ,	18,838,085	, ,
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	9,400,000	3,562,872 - -	5,611,188 - -	· · · · · · · · · · · · · · · · · · ·	-	10,107,916	18,838,685	10,107,916 (4,812,780)
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	9,400,000	3,562,872 - - -	5,611,188 - -	318,006 - - 23,227		10,107,916	18,838,888	10,107,916
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	9,400,000	3,562,872 - - -	5,611,188 - - -	23,227		10,107,916	18,838,888	10,107,916 (4,812,780) 23,227
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	9,400,000	3,562,872 - - - -	-	· · · · · · · · · · · · · · · · · · ·		10,107,916	18,838,088 - - - -	10,107,916 (4,812,780) 23,227 (776,162)
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  Net change in Revaluation surplus	9,400,000	3,562,872 - - - - -	- - - 1,067,380	23,227 (776,162)	-	10,107,916 (4,812,780) - - -	18,838,888	10,107,916 (4,812,780) 23,227 (776,162) 1,067,380
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  Net change in Revaluation surplus  Total comprehensive income for the year	9,400,000	3,562,872 - - - - - - -	-	23,227	-	10,107,916		10,107,916 (4,812,780) 23,227 (776,162)
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  Net change in Revaluation surplus  Total comprehensive income for the year  Transactions with equity holders, recognised directly in equity	9,400,000	3,562,872 - - - - - -	- - - 1,067,380	23,227 (776,162)	-	10,107,916 (4,812,780) - - -		10,107,916 (4,812,780) 23,227 (776,162) 1,067,380 <b>5,609,580</b>
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 Net change in Revaluation surplus  Total comprehensive income for the year  Transactions with equity holders, recognised directly in equity Transfers to unclaimed deposits reserve	9,400,000	3,562,872 - - - - - -	- - - 1,067,380	23,227 (776,162)	-	10,107,916 (4,812,780) - - - 5,295,136	1,463,736	10,107,916 (4,812,780) 23,227 (776,162) 1,067,380 <b>5,609,580</b> 1,463,736
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 Net change in Revaluation surplus  Total comprehensive income for the year  Transactions with equity holders, recognised directly in equity Transfers to unclaimed deposits reserve Contribution to the consolidated fund-Dividend/Levy	9,400,000	3,562,872 - - - - - - -	- - - 1,067,380	23,227 (776,162)	-	10,107,916 (4,812,780) - - - 5,295,136	-	10,107,916 (4,812,780) 23,227 (776,162) 1,067,380 <b>5,609,580</b> 1,463,736 (1,000,000)
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 Net change in Revaluation surplus  Total comprehensive income for the year  Transactions with equity holders, recognised directly in equity Transfers to unclaimed deposits reserve Contribution to the consolidated fund-Dividend/Levy Contribution to national insurance trust fund	9,400,000	-	- - - 1,067,380	23,227 (776,162)	-	10,107,916 (4,812,780) - - - 5,295,136	-	10,107,916 (4,812,780) 23,227 (776,162) 1,067,380 <b>5,609,580</b> 1,463,736
Net profit 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 Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income Net change in Revaluation surplus  Total comprehensive income for the year  Transactions with equity holders, recognised directly in equity Transfers to unclaimed deposits reserve Contribution to the consolidated fund-Dividend/Levy Contribution to national insurance trust fund Transfers during the year	9,400,000	- - - - - - - 505,396	- - - 1,067,380	23,227 (776,162)	-	10,107,916 (4,812,780) - - - 5,295,136 - (1,000,000) (101,079) (505,396)	1,463,736	10,107,916 (4,812,780) 23,227 (776,162) 1,067,380 <b>5,609,580</b> 1,463,736 (1,000,000) (101,079)
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 Net change in Revaluation surplus  Total comprehensive income for the year  Transactions with equity holders, recognised directly in equity Transfers to unclaimed deposits reserve Contribution to the consolidated fund-Dividend/Levy Contribution to national insurance trust fund	9,400,000	-	- - - 1,067,380	23,227 (776,162)	-	10,107,916 (4,812,780) - - - - 5,295,136	-	10,107,916 (4,812,780) 23,227 (776,162) 1,067,380 <b>5,609,580</b> 1,463,736 (1,000,000)
Net profit 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 Net change in Revaluation surplus  Total comprehensive income for the year  Transactions with equity holders, recognised directly in equity Transfers to unclaimed deposits reserve Contribution to the consolidated fund-Dividend/Levy Contribution to national insurance trust fund Transfers during the year	9,400,000	- - - - - - - 505,396	- - - 1,067,380	23,227 (776,162)	-	10,107,916 (4,812,780) - - - 5,295,136 - (1,000,000) (101,079) (505,396)	1,463,736	10,107,916 (4,812,780) 23,227 (776,162) 1,067,380 <b>5,609,580</b> 1,463,736 (1,000,000) (101,079)
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 Net change in Revaluation surplus  Total comprehensive income for the year  Transactions with equity holders, recognised directly in equity Transfers to unclaimed deposits reserve Contribution to the consolidated fund-Dividend/Levy Contribution to national insurance trust fund Transfers during the year  Total transactions with equity holders	- - - - - - - - 9,400,000	- - - - - - 505,396 505,396	1,067,380 1,067,380 	23,227 (776,162) - (752,935) - - - - - - - (434,929)	- AUDITED	10,107,916 (4,812,780) - - - 5,295,136 - (1,000,000) (101,079) (505,396) (1,606,475)	1,463,736	10,107,916 (4,812,780) 23,227 (776,162) 1,067,380 <b>5,609,580</b> 1,463,736 (1,000,000) (101,079)

Contribution to national insurance trust fund	-		-	-	-	(101,079)	-	(101,079)
Transfers during the year	-	505,396	-	-	-	(505,396)		
Total transactions with equity holders	-	505,396	-	-	-	(1,606,475)	1,463,736	362,657
Balance as at 31.12.2020	9,400,000	4,068,268	6,678,568	(434,929)	-	11,883,168	20,302,421	51,897,497
	ST	ATEMENT OF C	HANGES IN EQ	UITY - GROUP	- AUDITED			
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	390,210	-	4,445,441	18,745,544	44,002,475
Prior year adjustment	-	<u> </u>	(2,182,129)	31,979	-	2,833,244	-	683,094
Re-stated opening balances as at 1st January 2019	9,400,000	3,227,960	5,611,188	422,189	-	7,278,685	18,745,544	44,685,569
Total comprehensive income for the year				ı		0.710.010		0.710.010
Net profit for the year Other comprehensive income net of tax	-	-	-	-	-	8,712,910 (2,488,461)	-	8,712,910 (2,488,461)
Net change in fair value of debt instrument of Fair Value	-	-	-	- I	-	(2,488,461)	-	(2,488,461)
through Other Comprehensive Income	_	_	_	181,609	_	_ !	_	181,609
Net change in fair value of equity instrument of Fair Value				1				,
through Other Comprehensive Income	-	-	-	(320,297)	-	_	-	(320,297)
Total comprehensive income for the year	-	=	-	(138,688)	-	6,224,450	-	6,085,762
Transactions with equity holders, recognised directly in equity								
Transfers to unclaimed deposits reserve	-	-	-	-	-	- !	677,811	677,811
Contribution to the consolidated fund-Dividend/Levy	-	-	-	-	-	(2,000,000)	-	(2,000,000)
Contribution to national insurance trust fund	-	-	-	-	-	(66,982)	-	(66,982)
Transfers during the year	-	343,254	-	-		(472,106)	128,852	-
Total transactions with equity holders	-	343,254	-	<u> </u>	-	(2,539,088)	806,663	(1,389,171)
Balance as at 31.12.2019	9,400,000	3,571,214	5,611,188	283,501	-	10,964,046	19,552,207	49,382,159
For the year ended 31.12.2020	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	3,571,214	5,611,188	283,501	-	10,964,046	19,552,207	49,382,159
Prior year adjustment								
W 1 1 1 1 ( 6: 1 11 )	- 1	-	· -	-	-	882,070		882,070
Re-stated opening balances (after prior year adjustment) Total comprehensive income for the year	9,400,000	3,571,214	5,611,188	283,501	-		19,552,207	
Re-stated opening balances (after prior year adjustment)  Total comprehensive income for the year  Net profit for the year	9,400,000	3,571,214	5,611,188	-	-	882,070	-	882,070
Total comprehensive income for the year	9,400,000	3,571,214	5,611,188 - -	-		882,070 <b>11,846,116</b>	-	882,070 <b>50,264,229</b>
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	9,400,000	3,571,214 - -	5,611,188 - -	283,501	-	882,070 <b>11,846,116</b> 10,821,118	-	882,070 <b>50,264,229</b> 10,821,118 (4,809,785)
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	9,400,000	3,571,214 - -	5,611,188 - - -	-	- - - - -	882,070 <b>11,846,116</b> 10,821,118	-	882,070 <b>50,264,229</b> 10,821,118
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	9,400,000	3,571,214 - - -	5,611,188 - - -	<b>283,501</b>	-	882,070 <b>11,846,116</b> 10,821,118	-	882,070 <b>50,264,229</b> 10,821,118 (4,809,785) 79,503
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	9,400,000	3,571,214 - - - -	5,611,188 - - - 1,506,486	283,501	- - - - - - -	882,070 <b>11,846,116</b> 10,821,118	-	882,070 <b>50,264,229</b> 10,821,118 (4,809,785) 79,503 (774,790)
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	9,400,000	3,571,214 - - - - -	- - -	<b>283,501</b>	- - - - - -	882,070 <b>11,846,116</b> 10,821,118	-	882,070 <b>50,264,229</b> 10,821,118 (4,809,785) 79,503
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 Net change in Revaluation Reserve	, , ,	3,571,214 - - - - -	- - - 1,506,486	<b>283,501</b>	- - - - -	882,070 11,846,116 10,821,118 (4,809,785)	-	882,070 <b>50,264,229</b> 10,821,118 (4,809,785) 79,503 (774,790) 1,506,486
Net change in fair value of equity instrument of Fair Value through Other Comprehensive income net of tax  Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income  Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income  Net change in Revaluation Reserve  Total comprehensive income for the year	, , ,	3,571,214 - - - - - -	- - - 1,506,486	<b>283,501</b>	- - - - -	882,070 11,846,116 10,821,118 (4,809,785)	-	882,070 <b>50,264,229</b> 10,821,118 (4,809,785) 79,503 (774,790) 1,506,486
Net profit 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 Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income Net change in Revaluation Reserve Total comprehensive income for the year Transactions with equity holders, recognised directly in equity Transfers to unclaimed deposits reserve Contribution to the consolidated fund-Dividend/Levy	, , ,	3,571,214 - - - - - -	- - - 1,506,486	<b>283,501</b>	- - - - -	882,070 11,846,116 10,821,118 (4,809,785)	19,552,207	882,070 50,264,229 10,821,118 (4,809,785) 79,503 (774,790) 1,506,486 6,822,531 1,463,736 (1,000,000)
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  Net change in Revaluation Reserve  Total comprehensive income for the year  Transactions with equity holders, recognised directly in equity  Transfers to unclaimed deposits reserve  Contribution to the consolidated fund-Dividend/Levy  Contribution to national insurance trust fund	, , ,	- - - - -	- - - 1,506,486	<b>283,501</b>	- - - - -	882,070 11,846,116 10,821,118 (4,809,785)	19,552,207	882,070 <b>50,264,229</b> 10,821,118 (4,809,785) 79,503 (774,790) 1,506,486 <b>6,822,531</b> 1,463,736
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 Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income Net change in Revaluation Reserve Total comprehensive income for the year Transactions with equity holders, recognised directly in equity Transfers to unclaimed deposits reserve Contribution to the consolidated fund-Dividend/Levy Contribution to national insurance trust fund Transfers during the year	, , ,	- - - - - 519,149	- - - 1,506,486	<b>283,501</b>	- - - - -	882,070 11,846,116 10,821,118 (4,809,785)	19,552,207	882,070 50,264,229 10,821,118 (4,809,785) 79,503 (774,790) 1,506,486 6,822,531 1,463,736 (1,000,000) (101,079)
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 Net change in Revaluation Reserve Total comprehensive income for the year Transactions with equity holders, recognised directly in equity Transfers to unclaimed deposits reserve Contribution to the consolidated fund-Dividend/Levy Contribution to national insurance trust fund	, , ,	- - - - -	- - - 1,506,486	<b>283,501</b>	- - - - -	882,070 11,846,116 10,821,118 (4,809,785)	19,552,207	882,070 50,264,229 10,821,118 (4,809,785) 79,503 (774,790) 1,506,486 6,822,531 1,463,736 (1,000,000)

4,090,363



# NATIONAL SAVINGS BANK

### **STATEMENTS**

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	<u> </u>	For th		
ANALYSIS OF FINANCIAL	INSTRUMENTS (	ON MEASU	REMENT	BASIS
a. Bank - as at 31.12.2020 - Audited				
In Rupees Thousand	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	6,491,963	-	-	6,491,96
Balances with central Bank Placements with banks	13,253,499	-	-	13,253,49
Derivative financial instruments	-	19,897	-	19,89
Loans and advances Debt instruments	516,795,160	0.545.000	19 501 974	516,795,16 776,281,21
Equity instruments	754,233,344	9,545,998 1,675,748	12,501,874 2,769,948	4,445,69
Total financial assets	1,290,773,966	11,241,643	15,271,822	1,317,287,43
In Rupees Thousand		AC	FVPL	Total
LIABILITIES				
Due to banks		12,862,337	-	12,862,33
Derivative financial instruments		-	-	
Financial liabilities				
Financial liabilities - due to depositors		1,237,123,791	-	1,237,123,79
Financial liabilities - due to depositors - due to debt securities holders		-	-	
Financial liabilities - due to depositors		1,237,123,791 - 8,159,591 31,773,753	- - -	8,159,59
Financial liabilities		8,159,591	- - - -	8,159,59 31,773,75
Financial liabilities  - due to depositors  - due to debt securities holders  - due to other borrowers  Debt securities issued	AC	8,159,591 31,773,753	FVOCI	8,159,59 31,773,75
Financial liabilities  - due to depositors  - due to debt securities holders  - due to other borrowers  Debt securities issued  Total financial liabilities  b. Bank - as at 31.12.2019 Audited	AC	8,159,591 31,773,753 <b>1,289,919,472</b>		8,159,59 31,773,75 <b>1,289,919,47</b>
Financial liabilities - due to depositors - due to debt securities holders - due to other borrowers Debt securities issued  Total financial liabilities  b. Bank - as at 31.12.2019 Audited  In Rupees Thousand	AC 5,376,715	8,159,591 31,773,753 <b>1,289,919,472</b>		8,159,58 31,773,78 <b>1,289,919,47</b> Total
Financial liabilities  - due to depositors  - due to debt securities holders  - due to other borrowers  Debt securities issued  Total financial liabilities  b. Bank - as at 31.12.2019 Audited  In Rupees Thousand  ASSETS  Cash and cash equivalents  Balances with central Banks	5,376,715	8,159,591 31,773,753 <b>1,289,919,472</b>		8,159,58 31,773,78 <b>1,289,919,47</b> Total
Financial liabilities  - due to depositors - due to debt securities holders - due to other borrowers Debt securities issued  Total financial liabilities  b. Bank - as at 31.12.2019 Audited  In Rupees Thousand  ASSETS  Cash and cash equivalents Balances with central Banks Placements with banks		8,159,591 31,773,753 <b>1,289,919,472</b> FVPL		8,159,58 31,773,78 <b>1,289,919,47</b> <b>Total</b> 5,376,77
Financial liabilities  - due to depositors  - due to debt securities holders  - due to other borrowers  Debt securities issued  Total financial liabilities  b. Bank - as at 31.12.2019 Audited  In Rupees Thousand  ASSETS  Cash and cash equivalents  Balances with central Banks	5,376,715	8,159,591 31,773,753 <b>1,289,919,472</b>		8,159,58 31,773,75 <b>1,289,919,47</b> <b>Total</b> 5,376,71 12,364,46 11,62
Financial liabilities  - due to depositors - due to debt securities holders - due to other borrowers  Debt securities issued  Total financial liabilities  b. Bank - as at 31.12.2019 Audited  In Rupees Thousand  ASSETS  Cash and cash equivalents Balances with central Banks  Placements with banks  Derivative financial instruments  Loans and advances  Debt instruments	5,376,715 - 12,364,469 -	8,159,591 31,773,753 <b>1,289,919,472</b> FVPL	FVOCI	8,159,58 31,773,75 1,289,919,47 Total  5,376,71  12,364,46 11,62 454,394,95 625,311,86
Financial liabilities  - due to depositors  - due to debt securities holders  - due to other borrowers  Debt securities issued  Total financial liabilities  b. Bank - as at 31.12.2019 Audited  In Rupees Thousand  ASSETS  Cash and cash equivalents  Balances with central Banks  Placements with banks  Derivative financial instruments  Loans and advances  Debt instruments  Equity instruments	5,376,715 - 12,364,469 - 454,394,957 615,634,321	8,159,591 31,773,753 1,289,919,472 FVPL 11,622 9,677,546 1,782,337	FVOCI  3,478,811	8,159,59 31,773,75 <b>1,289,919,47</b> <b>Total</b> 5,376,71 12,364,46 11,62 454,394,95 625,311,86 5,261,14
Financial liabilities  - due to depositors - due to debt securities holders - due to other borrowers  Debt securities issued  Total financial liabilities  b. Bank - as at 31.12.2019 Audited  In Rupees Thousand  ASSETS  Cash and cash equivalents Balances with central Banks  Placements with banks  Derivative financial instruments  Loans and advances  Debt instruments	5,376,715 - 12,364,469 - 454,394,957	8,159,591 31,773,753 <b>1,289,919,472</b> FVPL	FVOCI  3,478,811	1,237,123,79 8,159,59 31,773,75 1,289,919,47  Total  5,376,71 12,364,46 11,62 454,394,95 625,311,86 5,261,14 1,102,720,77
Financial liabilities  - due to depositors  - due to debt securities holders  - due to other borrowers  Debt securities issued  Total financial liabilities  b. Bank - as at 31.12.2019 Audited  In Rupees Thousand  ASSETS  Cash and cash equivalents  Balances with central Banks  Placements with banks  Derivative financial instruments  Loans and advances  Debt instruments  Equity instruments	5,376,715 - 12,364,469 - 454,394,957 615,634,321	8,159,591 31,773,753 1,289,919,472 FVPL 11,622 9,677,546 1,782,337	FVOCI  3,478,811	8,159,59 31,773,75 <b>1,289,919,47</b> <b>Total</b> 5,376,71 12,364,46 11,62 454,394,95 625,311,86 5,261,14
Financial liabilities  - due to depositors  - due to other borrowers  Debt securities issued  Total financial liabilities  b. Bank - as at 31.12.2019 Audited  In Rupees Thousand  ASSETS  Cash and cash equivalents Balances with central Banks 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	8,159,591 31,773,753 1,289,919,472 FVPL  11,622 9,677,546 1,782,337 11,471,505	FVOCI  3,478,811  3,478,811	8,159,59 31,773,75 1,289,919,47  Total  5,376,71 12,364,46 11,62 454,394,95 625,311,86 5,261,14 1,102,720,77
Financial liabilities	5,376,715 - 12,364,469 - 454,394,957 615,634,321	8,159,591 31,773,753 1,289,919,472 FVPL  11,622 9,677,546 1,782,337 11,471,505	FVOCI  3,478,811  3,478,811	8,159,58 31,773,75 <b>1,289,919,47</b> <b>Total</b> 5,376,71 12,364,46 11,62 454,394,95 625,311,86 5,261,14 <b>1,102,720,77</b>
Financial liabilities	5,376,715 - 12,364,469 - 454,394,957 615,634,321	8,159,591 31,773,753 1,289,919,472 FVPL  11,622 9,677,546 1,782,337 11,471,505	FVOCI  3,478,811  3,478,811	8,159,58 31,773,75 1,289,919,47 Total  5,376,71  12,364,46 11,62 454,394,95 625,311,86 5,261,14 1,102,720,77  Total
Financial liabilities	5,376,715 - 12,364,469 - 454,394,957 615,634,321	8,159,591 31,773,753 1,289,919,472 FVPL  11,622 9,677,546 1,782,337 11,471,505	FVOCI  3,478,811  3,478,811	8,159,58 31,773,75 1,289,919,47 Total  5,376,71  12,364,46 11,62 454,394,95 625,311,86 5,261,14 1,102,720,77  Total
Financial liabilities	5,376,715 - 12,364,469 - 454,394,957 615,634,321	8,159,591 31,773,753  1,289,919,472  FVPL  11,622 9,677,546 1,782,337  11,471,505  AC  35,045,251 1,016,574,286	FVOCI  3,478,811  3,478,811	8,159,58 31,773,75  1,289,919,47  Total  5,376,71  12,364,46
Financial liabilities	5,376,715 - 12,364,469 - 454,394,957 615,634,321	8,159,591 31,773,753  1,289,919,472  FVPL  11,622 9,677,546 1,782,337  11,471,505  AC  35,045,251	FVOCI  3,478,811  3,478,811	8,159,59 31,773,75 1,289,919,47  Total  5,376,71 12,364,46 11,62 454,394,95 625,311,86 5,261,14 1,102,720,77  Total  35,045,25

ANALYSIS OF LOANS & ADVANCES AND IMPAIRMENT - AUDITED

### AS AT 31.12.2020

As at 1.2.2020 873,876 398,950 075,000 723,807 330,749 102,382 384,601 786,983 2,948,093) (897,811) 1,145,919) 795,160	As at 31.12.2019  397,688,001 36,754,318  2,075,000 3,130,955 7,565,685  447,213,959  11,447,939 458,661,898 (1,601,273) (271,001) (2,394,667) 454,394,957	As at 31.12.2020  521,293 460,813,371 42,437,557  2,075,000 5,692,995 11,479,896  523,020,112  5,384,601  528,404,713 (3,059,041) (973,686) (6,538,919)  517,833,067	As at 31.12.2019  472,747 400,812,948 36,792,150 2,075,000 3,150,592 7,689,104  450,992,541  11,447,939 462,440,480 (1,707,088) (314,032) (3,783,076) 456,636,285
398,950 075,000 723,807 330,749 <b>402,382</b> 384,601 <b>786,983</b> <b>7,948,093</b> (897,811) ,145,919) <b>795,160</b>	36,754,318  2,075,000 3,130,955 7,565,685  447,213,959  11,447,939  458,661,898  (1,601,273) (271,001) (2,394,667)  454,394,957	460,813,371 42,437,557 2,075,000 5,692,995 11,479,896 <b>523,020,112</b> 5,384,601 <b>528,404,713</b> (3,059,041) (973,686) (6,538,919) <b>517,833,067</b>	400,812,948 36,792,150 2,075,000 3,150,592 7,689,104 450,992,541 11,447,939 462,440,480 (1,707,088) (314,032) (3,783,076) 456,636,285
398,950 075,000 723,807 330,749 <b>402,382</b> 384,601 <b>786,983</b> <b>7,948,093</b> (897,811) ,145,919) <b>795,160</b>	36,754,318  2,075,000 3,130,955 7,565,685  447,213,959  11,447,939  458,661,898  (1,601,273) (271,001) (2,394,667)  454,394,957	460,813,371 42,437,557 2,075,000 5,692,995 11,479,896 <b>523,020,112</b> 5,384,601 <b>528,404,713</b> (3,059,041) (973,686) (6,538,919) <b>517,833,067</b>	400,812,948 36,792,150 2,075,000 3,150,592 7,689,104 450,992,541 11,447,939 462,440,480 (1,707,088) (314,032) (3,783,076) 456,636,285
398,950 075,000 723,807 330,749 <b>402,382</b> 384,601 <b>786,983</b> <b>7,948,093</b> (897,811) ,145,919) <b>795,160</b>	36,754,318  2,075,000 3,130,955 7,565,685  447,213,959  11,447,939  458,661,898  (1,601,273) (271,001) (2,394,667)  454,394,957	460,813,371 42,437,557 2,075,000 5,692,995 11,479,896 <b>523,020,112</b> 5,384,601 <b>528,404,713</b> (3,059,041) (973,686) (6,538,919) <b>517,833,067</b>	400,812,948 36,792,150 2,075,000 3,150,592 7,689,104 450,992,541 11,447,939 462,440,480 (1,707,088) (314,032) (3,783,076) 456,636,285
398,950 075,000 723,807 330,749 <b>402,382</b> 384,601 <b>786,983</b> <b>7,948,093</b> (897,811) ,145,919) <b>795,160</b>	36,754,318  2,075,000 3,130,955 7,565,685  447,213,959  11,447,939  458,661,898  (1,601,273) (271,001) (2,394,667)  454,394,957	42,437,557 2,075,000 5,692,995 11,479,896  523,020,112 5,384,601 528,404,713 (3,059,041) (973,686) (6,538,919) 517,833,067	36,792,150 2,075,000 3,150,592 7,689,104 450,992,541 11,447,939 462,440,480 (1,707,088) (314,032) (3,783,076) 456,636,285
075,000 723,807 330,749 402,382 384,601 786,983 2,948,093) (897,811) ,145,919) 795,160	2,075,000 3,130,955 7,565,685 <b>447,213,959</b> 11,447,939 <b>458,661,898</b> (1,601,273) (271,001) (2,394,667) <b>454,394,957</b>	2,075,000 5,692,995 11,479,896 <b>523,020,112</b> 5,384,601 <b>528,404,713</b> (3,059,041) (973,686) (6,538,919) <b>517,833,067</b>	2,075,000 3,150,592 7,689,104 <b>450,992,541</b> 11,447,939 <b>462,440,480</b> (1,707,088) (314,032) (3,783,076) <b>456,636,285</b>
723,807 330,749 402,382 384,601 786,983 2,948,093) (897,811) ,145,919) 795,160	3,130,955 7,565,685 <b>447,213,959</b> 11,447,939 <b>458,661,898</b> (1,601,273) (271,001) (2,394,667) <b>454,394,957</b>	5,692,995 11,479,896 523,020,112 5,384,601 528,404,713 (3,059,041) (973,686) (6,538,919) 517,833,067	3,150,592 7,689,104 <b>450,992,541</b> 11,447,939 <b>462,440,480</b> (1,707,088) (314,032) (3,783,076) <b>456,636,285</b>
723,807 330,749 402,382 384,601 786,983 2,948,093) (897,811) ,145,919) 795,160	3,130,955 7,565,685 <b>447,213,959</b> 11,447,939 <b>458,661,898</b> (1,601,273) (271,001) (2,394,667) <b>454,394,957</b>	5,692,995 11,479,896 523,020,112 5,384,601 528,404,713 (3,059,041) (973,686) (6,538,919) 517,833,067	3,150,592 7,689,104 <b>450,992,541</b> 11,447,939 <b>462,440,480</b> (1,707,088) (314,032) (3,783,076) <b>456,636,285</b>
330,749 402,382 384,601 786,983 786,983 2,948,093) (897,811) 1,145,919) 795,160	7,565,685  447,213,959  11,447,939  458,661,898  (1,601,273) (271,001) (2,394,667)  454,394,957	11,479,896  523,020,112  5,384,601  528,404,713  (3,059,041) (973,686) (6,538,919)  517,833,067	7,689,104 450,992,541 11,447,939 462,440,480 (1,707,088) (314,032) (3,783,076) 456,636,285
384,601 786,983 786,983 2,948,093) (897,811) ,145,919) 795,160	447,213,959  11,447,939  458,661,898  458,661,898  (1,601,273) (271,001) (2,394,667)  454,394,957	523,020,112 5,384,601 528,404,713 528,404,713 (3,059,041) (973,686) (6,538,919) 517,833,067	450,992,541 11,447,939 462,440,480 462,440,480 (1,707,088) (314,032) (3,783,076) 456,636,285
384,601 786,983 786,983 2,948,093) (897,811) ,145,919) 795,160	11,447,939 458,661,898 458,661,898 (1,601,273) (271,001) (2,394,667) 454,394,957	5,384,601  528,404,713  528,404,713  (3,059,041)  (973,686)  (6,538,919)  517,833,067	11,447,939 462,440,480 462,440,480 (1,707,088) (314,032) (3,783,076) 456,636,285
<b>786,983 786,983 2</b> ,948,093) (897,811) <b>145,919 795,160</b>	458,661,898 458,661,898 (1,601,273) (271,001) (2,394,667) 454,394,957	<b>528,404,713 528,404,713</b> (3,059,041) (973,686) (6,538,919) <b>517,833,067</b>	<b>462,440,480 462,440,480</b> (1,707,088) (314,032) (3,783,076) <b>456,636,285</b>
<b>786,983 786,983 2</b> ,948,093) (897,811) <b>145,919 795,160</b>	458,661,898 458,661,898 (1,601,273) (271,001) (2,394,667) 454,394,957	<b>528,404,713 528,404,713</b> (3,059,041) (973,686) (6,538,919) <b>517,833,067</b>	<b>462,440,480 462,440,480</b> (1,707,088) (314,032) (3,783,076) <b>456,636,285</b>
<b>786,983</b> 2,948,093) (897,811) ,145,919) <b>795,160</b>	458,661,898 (1,601,273) (271,001) (2,394,667) 454,394,957	<b>528,404,713</b> (3,059,041) (973,686) (6,538,919) <b>517,833,067</b>	<b>462,440,480</b> (1,707,088) (314,032) (3,783,076) <b>456,636,285</b>
2,948,093) (897,811) ,145,919) <b>795,160</b>	(1,601,273) (271,001) (2,394,667) <b>454,394,957</b>	(3,059,041) (973,686) (6,538,919) <b>517,833,067</b>	(1,707,088) (314,032) (3,783,076) <b>456,636,285</b>
2,948,093) (897,811) ,145,919) <b>795,160</b>	(1,601,273) (271,001) (2,394,667) <b>454,394,957</b>	(3,059,041) (973,686) (6,538,919) <b>517,833,067</b>	(1,707,088) (314,032) (3,783,076) <b>456,636,285</b>
(897,811) ,145,919) <b>795,160</b>	(271,001) (2,394,667) <b>454,394,957</b>	(973,686) (6,538,919) <b>517,833,067</b>	(314,032) (3,783,076) <b>456,636,285</b>
,145,919) <b>795,160</b>	(2,394,667) <b>454,394,957</b>	(6,538,919) <b>517,833,067</b>	(3,783,076) <b>456,636,285</b>
795,160	454,394,957	517,833,067	456,636,285
1,601,273	1,610,731	1.707.088	1,610,731
1,601,273	1,610,731	1.707.088	1,610,731
1,601,273	1,610,731	1.707.088	1,610,731
1,601,273	1,610,731	1.707.088	1,610,731
	_	,,	
<del>-</del>	()	-	84,481
1,346,820	(9,458)	1,351,953	11,876
,948,093	1,601,273	3,059,041	1,707,088
271,001	272,348	314,032	272,348
-	-	-	43,159
626,810	(1,347)	659,654	(1,476)
897,811	271,001	973,686	314,032
2,394,667	1,963,230	3,783,076	1,963,230
-	-	-	1,389,693
2,763.609	447.061	2,783.032	450,255
	,		(15,624)
,500)	-	(14,831)	(4,478)
	2,394,667	6,538,919	3,783,076
,145,919			5,804,195
		897,811     271,001       2,394,667     1,963,230       2,763,609     447,061       (12,358)     (15,624)       5,145,919     2,394,667	897,811     271,001     973,686       2,394,667     1,963,230     3,783,076       2,763,609     447,061     2,783,032       (12,358)     (15,624)     (12,358)       -     (14,831)

ANALISIS OF DEPOSITS - A	UDITED
AS AT 31.12.2020	
115 111 01,12,2020	

	Ba	nk	Gro	oup
In Rupees Thousand	As at 31.12.2020	As at 31.12.2019	As at 31.12.2020	As at 31.12.2019
By product - Domestic currency				
Demand deposits (current accounts)	-	-	-	-
Savings deposits	275,839,097	215,009,614	276,462,872	215,009,614
Fixed deposits	945,650,094	789,539,626	945,571,812	788,600,760
Sub Total	1,221,489,191	1,004,549,240	1,222,034,684	1,003,610,374
By product - Foreign currency				
Demand deposits (current accounts)	_	_	-	_
Savings deposits	4,193,979	3,541,219	4,193,979	3,541,219
Fixed deposits	11,440,621	8,483,828	11,440,621	8,483,828
Sub total	15,634,600	12,025,047	15,634,600	12,025,047
Total	1,237,123,791	1,016,574,286	1,237,669,284	1,015,635,421

ANALYSIS OF FINANCIAL INST	RUMENTS	N MEASU	REMENT	RASIS
c. Group - as at 31.12.2020 - Audited	KUMEN 15 O	N MEMBO		DAISIS
In Rupees Thousand	AC	FVPL	FVOCI	Total
ASSETS	AC	FVFL	FVUCI	Total
Cash and cash equivalents	6,598,595	-	-	6,598,
Balances with Central Bank Placements with banks	17,456,660	-	-	17,456,
Derivative financial instruments Loans and advances	517,833,067	19,897	-	19, 517,833,
Debt instruments	758,594,934	21,638,390	13,149,882	793,383,
Equity instruments	1 200 402 202	1,979,554	2,909,959	4,889,
Total financial assets	1,300,483,262	23,637,841	16,059,841	1,340,180,
In Rupees Thousand		AC	FVPL	Total
LIABILITIES Due to banks		13,339,705	_	13,339,
Derivative financial instruments Financial liabilities		-	-	,,
- due to depositors		1,237,669,284	-	1,237,669,
<ul> <li>due to debt securities holders</li> <li>due to other borrowers</li> </ul>		19,656,090	-	19,656,
Debt securities issued		31,908,279	-	31,908,
Total financial liabilities		1,302,573,358	-	1,302,573,
d. Group - as at 31.12.2019 - Audited				
In Rupees Thousand	AC	FVPL	FVOCI	Total
ASSETS	F FC4 994			T TC4
Cash and cash equivalents Balances with Central Bank	5,564,824 58	-	-	5,564,
Placements with banks Derivative financial instruments	15,745,184	11,622	-	15,745, 11,
Loans and advances Debt instruments	456,636,285 619,567,786	20,347,936	1,009,706	456,636, 640,925,
Equity instruments	-	1,782,337	3,616,876	5,399,
Total financial assets	1,097,514,137	22,141,895	4,626,582	1,124,282,
In Rupees Thousand		AC	FVPL	Total
LIABILITIES				
Due to banks		36,139,122	-	36,139,
Derivative financial instruments Financial liabilities		-	-	
<ul> <li>due to depositors</li> <li>due to debt securities holders</li> </ul>		1,015,635,421	-	1,015,635,
- due to other borrowers		32,808,023	-	32,808,
Debt securities issued		26,955,697	-	26,955,
Total financial liabilities		1,111,538,263		1,111,538,
CASH FLOW STA	ATEMENT - A	AUDITED		
		ank	Gro	
	2020 Rs. '000	2019 Rs. '000	2020 Rs. '000	2019 Rs. '000
Cash flows from operating activities				
Interest receipts	121,217,294 (87,043,414)	116,116,735 (82,583,128)	123,222,195 (87,905,761)	117,913, (83,544,
Interest payments Net commission receipts	2,556,001	1,129,314	2,562,531	1,132,
Trading income	1,073,229	415,692	1,475,091	507,
Payment to employees	(9,573,701)	. , , ,	(9,784,100)	(9,636,
VAT, NBT & DRL on financial services Receipts from other operating activities	(3,635,577)	(4,926,687)	(3,875,451)	(5,092,
the control of the co				. , ,
	453,266 (4,211,774)	336,670	481,659 (4,292,547)	2,115,
Payment on other operating activities	453,266	336,670	481,659	2,115, (4,432,
Payment on other operating activities  perating profit before change in operating assets & liabilities  (increase) / decrease in operating assets	453,266 (4,211,774)	336,670 (4,449,742)	481,659 (4,292,547)	2,115, (4,432,
Payment on other operating activities  perating profit before change in operating assets & liabilities  (increase) / decrease in operating assets  alances with Central Bank of Sri Lanka	453,266 (4,211,774) <b>20,835,323</b>	336,670 (4,449,742) <b>16,462,816</b>	481,659 (4,292,547) <b>21,883,617</b>	2,115, (4,432, <b>18,963</b> ,
Payment on other operating activities  Perating profit before change in operating assets & liabilities  Increase) / decrease in operating assets  alances with Central Bank of Sri Lanka  lacement with banks	453,266 (4,211,774) <b>20,835,323</b> (878,260)	336,670 (4,449,742) <b>16,462,816</b> ) 5,088,591	481,659 (4,292,547) <b>21,883,617</b> (1,631,768)	2,115, (4,432, <b>18,963,</b>
Payment on other operating activities  Perating profit before change in operating assets & liabilities  Increase) / decrease in operating assets  alances with Central Bank of Sri Lanka lacement with banks  rerivative financial instruments  inancial assets at FVPL	453,266 (4,211,774) <b>20,835,323</b>	336,670 (4,449,742) <b>16,462,816</b>	481,659 (4,292,547) <b>21,883,617</b>	2,115, (4,432, <b>18,963,</b> 1,707, 4,744,
Payment on other operating activities  perating profit before change in operating assets & liabilities  (increase) / decrease in operating assets  alances with Central Bank of Sri Lanka lacement with banks  errivative financial instruments  inancial assets at FVPL  inancial assets at amortised cost - loans & advances	453,266 (4,211,774) <b>20,835,323</b> (878,260) 29,615 635,258 (96,177,753)	336,670 (4,449,742) <b>16,462,816</b> ) 5,088,591 4,744,070 5,926,456 ) (31,733,787)	481,659 (4,292,547) <b>21,883,617</b> (1,631,768) 29,615 (970,781) (94,958,436)	2,115, (4,432, <b>18,963,</b> 1,707, 4,744, 5,681, (33,889,
Payment on other operating activities  perating profit before change in operating assets & liabilities  (increase) / decrease in operating assets  alances with Central Bank of Sri Lanka lacement with banks  terivative financial instruments  inancial assets at FVPL  inancial assets at amortised cost - loans & advances  inancial assets at amortised cost - Debt & Other Instrument	453,266 (4,211,774) <b>20,835,323</b> (878,260 29,615 635,258	336,670 (4,449,742) <b>16,462,816</b> ) 5,088,591 4,744,070 5,926,456 ) (31,733,787)	481,659 (4,292,547) <b>21,883,617</b> (1,631,768) 29,615 (970,781)	2,115, (4,432, <b>18,963,</b> 1,707, 4,744, 5,681, (33,889,
Payment on other operating activities  perating profit before change in operating assets & liabilities  Increase) / decrease in operating assets alances with Central Bank of Sri Lanka lacement with banks lacement with banks lerivative 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	453,266 (4,211,774) <b>20,835,323</b> (878,260) 29,615 635,258 (96,177,753)	336,670 (4,449,742) <b>16,462,816</b> ) 5,088,591 4,744,070 5,926,456 ) (31,733,787)	481,659 (4,292,547) <b>21,883,617</b> (1,631,768) 29,615 (970,781) (94,958,436)	2,115, (4,432, 18,963, 1,707, 4,744, 5,681, (33,889, (94,172,
Payment on other operating activities  perating profit before change in operating assets & liabilities  increase) / decrease in operating assets alances with Central Bank of Sri Lanka accement with banks erivative 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	453,266 (4,211,774) <b>20,835,323</b> (878,260) 29,615 635,258 (96,177,753) (109,017,140) 11,884,067	336,670 (4,449,742) <b>16,462,816</b> ) 5,088,591 4,744,070 5,926,456 ) (31,733,787) ) (94,261,299) (4,185,579)	481,659 (4,292,547) 21,883,617 (1,631,768) 29,615 (970,781) (94,958,436) (109,529,470) 11,896,995	2,115, (4,432, <b>18,963,</b> 1,707, 4,744, 5,681, (33,889, (94,172, (4,034,
Payment on other operating activities  Increase) / decrease in operating assets Increase in operating assets Incr	453,266 (4,211,774) 20,835,323 (878,260) 29,615 635,258 (96,177,753) (109,017,140)	336,670 (4,449,742) <b>16,462,816</b> ) 5,088,591 4,744,070 5,926,456 ) (31,733,787) ) (94,261,299) (4,185,579)	481,659 (4,292,547) <b>21,883,617</b> (1,631,768) 29,615 (970,781) (94,958,436) (109,529,470)	2,115, (4,432, <b>18,963,</b> 1,707, 4,744, 5,681, (33,889, (94,172, (4,034,
Payment on other operating activities  perating profit before change in operating assets & liabilities  (increase) / decrease in operating assets alances with Central Bank of Sri Lanka lacement with banks rerivative 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 ther assets  Increase/(decrease) in operating liabilities ue to bank	453,266 (4,211,774) <b>20,835,323</b> (878,260) 29,615 635,258 (96,177,753) (109,017,140) 11,884,067	336,670 (4,449,742) <b>16,462,816</b> ) 5,088,591 4,744,070 5,926,456 ) (31,733,787) (94,261,299) (4,185,579) (114,421,548)	481,659 (4,292,547) 21,883,617 (1,631,768) 29,615 (970,781) (94,958,436) (109,529,470) 11,896,995	2,115, (4,432, 18,963, 17,707, 4,744, 5,681, (33,889, (94,172, (4,034, (119,962, (48,579, 19,562, 115,579, 115,
Payment on other operating activities  perating profit before change in operating assets & liabilities  (Increase) / decrease in operating assets  alances with Central Bank of Sri Lanka  lacement with banks  rerivative 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  ther assets  crease/(decrease) in operating liabilities  rerivative financial instruments  inancial liabilities at amortised cost-due to depositors	453,266 (4,211,774) 20,835,323 (878,260 29,615 635,258 (96,177,753) (109,017,140 11,884,067	336,670 (4,449,742) <b>16,462,816</b> ) 5,088,591 4,744,070 5,926,456 ) (31,733,787) ) (94,261,299) (4,185,579) (114,421,548)	481,659 (4,292,547) 21,883,617 (1,631,768) 29,615 (970,781) (94,958,436) (109,529,470) 11,896,995 (195,163,845)	2,115, (4,432, 18,963, 18,963, 1,707, 4,744, 5,681, (33,889, (94,172, (4,034, (119,962, (48,579, (1,100))))))
Payment on other operating activities  Perating profit before change in operating assets & liabilities  Increase) / decrease in operating assets alances with Central Bank of Sri Lanka lacement with banks revivative 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 where assets  Increase / (decrease) in operating liabilities the to bank revivative financial instruments inancial liabilities at amortised cost-due to depositors inancial liabilities at amortised cost-due to debt securities holders	453,266 (4,211,774) 20,835,323 (878,260) 29,615 635,258 (96,177,753) (109,017,140) - 11,884,067 (193,524,215) (22,288,937) - 221,909,528	336,670 (4,449,742) <b>16,462,816</b> ) 5,088,591 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	481,659 (4,292,547) 21,883,617 (1,631,768) 29,615 (970,781) (94,958,436) (109,529,470) 11,896,995 (195,163,845) (22,912,312) 223,397,260	2,115, (4,432, 18,963, 17,707, 4,744, 5,681, (33,889, (94,172, (4,034, (119,962, (18,579, (1,169,738, 18,5
Payment on other operating activities  perating profit before change in operating assets & liabilities  (Increase) / decrease in operating assets  alances with Central Bank of Sri Lanka  lacement with banks  rerivative 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  ther assets  crease/(decrease) in operating liabilities  rerivative 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  ebt securities issued	453,266 (4,211,774) 20,835,323 (878,260 29,615 635,258 (96,177,753 (109,017,140) 11,884,067 (193,524,215) (22,288,937 221,909,528 (12,727,496)	336,670 (4,449,742) 16,462,816 16,462,816 16,462,816 16,462,816 16,462,816 16,462,816 16,462,816 16,462,816 16,462,816 17,677,338 170,677,338 16,287,565 16,287,565 16,287,565 16,287,565 16,287,565 16,287,565	481,659 (4,292,547) 21,883,617 (1,631,768) 29,615 (970,781) (94,958,436) (109,529,470) 11,896,995 (195,163,845) (22,912,312) 223,397,260 (12,773,875)	2,115, (4,432, 18,963, 1,707, 4,744, 5,681, (33,889, (94,172, (4,034, 169,738, 10,919, (25,413, 19,919, (25,
Payment on other operating activities  perating profit before change in operating assets & liabilities  increase) / decrease in operating assets  alances with Central Bank of Sri Lanka decement with banks erivative financial instruments inancial assets at FVPL inancial assets at amortised cost - loans & advances inancial assets at amortised cost - Debt & Other Instrument proceeds from the sale and maturity of financial investments ther assets  increase/(decrease) in operating liabilities ue to bank erivative financial instruments inancial liabilities at amortised cost-due to depositors inancial liabilities at amortised cost-due to other borrowers ebt securities issued	453,266 (4,211,774) 20,835,323  (878,260) 29,615 635,258 (96,177,753) (109,017,140) 11,884,067 (193,524,215) (22,288,937 221,909,528 (12,727,496) (138,401)	336,670 (4,449,742) 16,462,816 16,462,816 16,462,816 16,462,816 16,464,070 5,926,456 (31,733,787) (94,261,299) (4,185,579) 114,421,548 10,421,96,267) (1,533) 170,677,338 10,6287,565 (25,677,100) (382,265)	481,659 (4,292,547) 21,883,617 (1,631,768) 29,615 (970,781) (94,958,436) (109,529,470) 11,896,995 (195,163,845) (22,912,312) 223,397,260 (12,773,875) (140,530)	2,115, (4,432, 18,963, 1,707, 4,744, 5,681, (33,889, (94,172, (4,034, (119,962, (48,579, (1, 169,738, 1,698, 1,698, 1),919, (25,413, 1,698, 1),919, (2
Payment on other operating activities  perating profit before change in operating assets & liabilities  increase) / decrease in operating assets alances with Central Bank of Sri Lanka accement with banks erivative 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 ther assets  increase/(decrease) in operating liabilities ue to bank erivative 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 ebt securities issued ther liabilities	453,266 (4,211,774) 20,835,323  (878,260) 29,615 635,258 (96,177,753) (109,017,140) 11,884,067  (193,524,215)  (22,288,937 221,909,528 (12,727,496 (138,401) 186,754,695	336,670 (4,449,742) 16,462,816 16,462,816 16,462,816 16,462,816 16,464,070 5,926,456 (31,733,787) (94,261,299) (4,185,579) (114,421,548) 10,421,548 10,677,338 10,677,338 10,677,338 10,677,338 10,877,100) 10,82,265 108,707,738	481,659 (4,292,547) 21,883,617 (1,631,768) 29,615 (970,781) (94,958,436) (109,529,470) 11,896,995 (195,163,845) (22,912,312) 223,397,260 (12,773,875) (140,530) 187,570,543	2,115, (4,432, 18,963, 1,707, 4,744, 5,681, (33,889, (94,172, (4,034, 169,738, 10,919, (25,413, 1,698, 108,362, 108,362, 118,963, 118,963, 108,362, 118,963,
Payment on other operating activities  perating profit before change in operating assets & liabilities  increase) / decrease in operating assets alances with Central Bank of Sri Lanka accement with banks erivative 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 ther assets  increase/(decrease) in operating liabilities ue to bank erivative financial instruments inancial liabilities at amortised cost-due to depositors inancial liabilities at amortised cost-due to other borrowers ebt securities issued ther liabilities  et cash generated from operating activities before income tax	453,266 (4,211,774) 20,835,323 (878,260 29,615 635,258 (96,177,753) (109,017,140) 11,884,067 (193,524,215) (22,288,937 221,909,528 (12,727,496) (138,401) 186,754,695 14,065,803	336,670 (4,449,742) 16,462,816 16,462,816 16,462,816 16,462,816 16,462,816 16,462,816 16,474,070 5,926,456 16,261,299 (4,185,579) 114,421,548 10,421,96,267 (1,533) 170,677,338 170,677,338 10,677,738 10,749,007	481,659 (4,292,547) 21,883,617 (1,631,768) 29,615 (970,781) (94,958,436) (109,529,470) 11,896,995 (195,163,845) (22,912,312) 223,397,260 (12,773,875) (140,530) 187,570,543 14,290,315	2,115, (4,432, 18,963, 1,707, 4,744, 5,681, (33,889, (94,172, (4,034, (119,962, 10,919, (25,413, 1,698, 108,362, 7,363, 10,936
Payment on other operating activities  perating profit before change in operating assets & liabilities  (increase) / decrease in operating assets alances with Central Bank of Sri Lanka lacement with banks rerivative 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 ther assets  rerease/(decrease) in operating liabilities use to bank rerivative financial instruments inancial liabilities at amortised cost-due to depositors inancial liabilities at amortised cost-due to other borrowers elst securities issued ther liabilities  ret cash generated from operating activities before income tax accome tax paid	453,266 (4,211,774) 20,835,323 (878,260 29,615 635,258 (96,177,753) (109,017,140 11,884,067 (193,524,215) (22,288,937 221,909,528 (12,727,496 (138,401 186,754,695 14,065,803 (2,889,044	336,670 (4,449,742) 16,462,816 16,462,816 16,462,816 16,462,816 16,462,816 16,462,816 16,4744,070 5,926,456 16,267,299 17,100 17,100 17,100 18,10	481,659 (4,292,547) 21,883,617 (1,631,768) 29,615 (970,781) (94,958,436) (109,529,470) 11,896,995 (195,163,845) (22,912,312) 223,397,260 (12,773,875) (140,530) 187,570,543 14,290,315 (3,271,758)	2,115, (4,432, 18,963, 1,707, 4,744, 5,681, (33,889, (94,172, (4,034, (119,962, (1,169,738, 1,698, 108,362, 7,363, (3,530, (3,530, 1), (3,530, (3,530, 1), (3,530, (3,530, 1), (3,530, (3,530, 1), (3,530, (3,530, (3,530, 1), (3,530, (4,530, (4,432, (4,4,432, (4,432, (4,432, (4,432, (4,432, (4,432, (4,432, (4,4,432, (4,4,4), (4,4,4,4), (4,4,4,4), (4,4,4,4), (4,4,4,4,4), (4,4,4,4,4), (4,4,4,4,4,4,4,4), (4,4,4,4,4,4,4,4,4,4,4,4,4,4,4,4,4,4,4
Payment on other operating activities  Perating profit before change in operating assets & liabilities  Increase) / decrease in operating assets alances with Central Bank of Sri Lanka lacement 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 other borrowers bebt securities issued other liabilities  Iter cash generated from operating activities before income tax ancome tax paid	453,266 (4,211,774) 20,835,323 (878,260 29,615 635,258 (96,177,753) (109,017,140) 11,884,067 (193,524,215) (22,288,937 221,909,528 (12,727,496) (138,401) 186,754,695 14,065,803	336,670 (4,449,742) 16,462,816 16,462,816 16,462,816 16,462,816 16,462,816 16,462,816 16,474,070 5,926,456 16,261,299 (4,185,579) 114,421,548 10,421,96,267 (1,533) 170,677,338 170,677,338 10,677,738 10,749,007	481,659 (4,292,547) 21,883,617 (1,631,768) 29,615 (970,781) (94,958,436) (109,529,470) 11,896,995 (195,163,845) (22,912,312) 223,397,260 (12,773,875) (140,530) 187,570,543 14,290,315	2,115, (4,432, 18,963, 1,707, 4,744, 5,681, (33,889, (94,172, (4,034, (119,962, (1, 169,738, 10,919, (25,413, 1,698, 108,362, 7,363, (3,530, (3,530, 10,536, 1
Payment on other operating activities  Perating profit before change in operating assets & liabilities  Increase) / decrease in operating assets  alances with Central Bank of Sri Lanka  lacement with banks  revivative 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  ther assets  Increase/(decrease) in operating liabilities  revivative financial instruments  inancial liabilities at amortised cost-due to depositors  inancial liabilities at amortised cost-due to other borrowers  retter liabilities  ther liabilities  let cash generated from operating activities before income tax  recome tax paid  let cash (used in)/from operating activities  ash flows from investing activities	453,266 (4,211,774) 20,835,323 (878,260) 29,615 635,258 (96,177,753) (109,017,140) 11,884,067 (193,524,215) (22,288,937 221,909,528 (12,727,496) (138,401 186,754,695 14,065,803 (2,889,044 11,176,759	336,670 (4,449,742) 16,462,816 16,462,816 16,462,816 16,462,816 16,462,816 16,462,816 16,462,816 16,474,070 16,261,299 17,533 170,677,338	481,659 (4,292,547) 21,883,617 (1,631,768) 29,615 (970,781) (94,958,436) (109,529,470) 11,896,995 (195,163,845) (22,912,312) 223,397,260 (12,773,875) (140,530) 187,570,543 14,290,315 (3,271,758) 11,018,557	2,115, (4,432, 18,963, 1,707, 4,744, 5,681, (33,889, (94,172, (4,034, (119,962, (1,169,738, 1,698, 108,362, 7,363, (3,530, (3,530, 1), (3,530, (3,530, 1), (3,530, (3,530, 1), (3,530, (3,530, 1), (3,530, (3,530, (3,530, 1), (3,530, (4,530, (4,432, (4,4,432, (4,432, (4,432, (4,432, (4,432, (4,432, (4,432, (4,4,432, (4,4,4), (4,4,4,4), (4,4,4,4), (4,4,4,4), (4,4,4,4,4), (4,4,4,4,4), (4,4,4,4,4,4,4,4), (4,4,4,4,4,4,4,4,4,4,4,4,4,4,4,4,4,4,4
Payment on other operating activities  Perating profit before change in operating assets & liabilities  Increase) / decrease in operating assets  alances with Central Bank of Sri Lanka  lacement with banks  revivative 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  wither assets  Increase/(decrease) in operating liabilities  revivative financial instruments  inancial liabilities at amortised cost-due to depositors  inancial liabilities at amortised cost-due to other borrowers  wither liabilities  liabilities at amortised cost-due to other borrowers  wither liabilities  lett cash generated from operating activities before income tax  ancome tax paid  lett cash (used in)/from operating activities  surchase of property, plant and equipment	453,266 (4,211,774) 20,835,323 (878,260 29,615 635,258 (96,177,753 (109,017,140) 11,884,067 (193,524,215) (22,288,937 221,909,528 (12,727,496) (138,401) 186,754,695 14,065,803 (2,889,044) 11,176,759	336,670 (4,449,742) 16,462,816 16,462,816 16,462,816 16,462,816 16,462,816 16,462,816 16,4744,070 5,926,456 16,1733,787) 17,1733,787) 17,1833 170,677,338	481,659 (4,292,547) 21,883,617 (1,631,768) 29,615 (970,781) (94,958,436) (109,529,470) 11,896,995 (195,163,845) (22,912,312) 223,397,260 (12,773,875) (140,530) 187,570,543 14,290,315 (3,271,758) 11,018,557	2,115, (4,432, 18,963, 1,707, 4,744, 5,681, (33,889, (94,172, (4,034, 169,738, 10,919, (25,413, 1,698, 108,362, 7,363, (3,530, 3,832, (1,246, 19,245, 11,246,
Payment on other operating activities  Departing profit before change in operating assets & liabilities  Increase) / decrease in operating assets  Islances with Central Bank of Sri Lanka  Islances with Central Bank of Sri Lanka  Islancement with banks  Derivative financial instruments  Islancial assets at FVPL  Islancial assets at amortised cost - Ioans & advances  Islancial assets at amortised cost - Debt & Other Instrument  Islancial assets at amortised cost - Debt & Other Instrument  Islancial islancial instruments  Deteroactive financial instruments  Islancial liabilities at amortised cost-due to depositors  Islancial liabilities at amortised cost-due to other borrowers  Debt securities issued  Other liabilities  Islancial financial instruments  Islancial liabilities  Other cash generated from operating activities before income tax  Income tax paid  Islances (Islances)  Isla	453,266 (4,211,774) 20,835,323  (878,260 29,615 635,258 (96,177,753) (109,017,140  11,884,067 (193,524,215)  (22,288,937 221,909,528 (12,727,496 (138,401 186,754,695 14,065,803 (2,889,044 11,176,759	336,670 (4,449,742) 16,462,816 16,462,816 16,462,816 16,462,816 16,462,816 16,462,816 16,4744,070 5,926,456 16,261,299 17,183,1733,787 18,183,170,677,338 170,677,338 170,677,338 10,749,007 10,3798,618 10,749,007 11,242,701 14,804	481,659 (4,292,547) 21,883,617 (1,631,768) 29,615 (970,781) (94,958,436) (109,529,470) 11,896,995 (195,163,845) (22,912,312) 223,397,260 (12,773,875) (140,530) 187,570,543 14,290,315 (3,271,758) 11,018,557	2,115, (4,432, 18,963, 1,707, 4,744, 5,681, (33,889, (94,172, (4,034, 169,738, 1,698, 108,362, 7,363, (3,530, 3,832, (1,246, 6,432, 1,246, 1,246, 1,246, 1,246, 1,246, 1,246, 1,246, 1,100, 1,1
Payment on other operating activities  Operating profit before change in operating assets & liabilities  Increase) / decrease in operating assets  Salances with Central Bank of Sri Lanka  Placement with banks  Derivative financial instruments  Pinancial assets at FVPL  Pinancial assets at amortised cost - loans & advances  Proceeds from the sale and maturity of financial investments  Other assets  Increase/(decrease) in operating liabilities  Due to bank  Derivative financial instruments  Pinancial liabilities at amortised cost-due to depositors  Pinancial liabilities at amortised cost-due to other borrowers  Debt securities issued  Other liabilities  Vet 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  Proceeds from the sale and maturity of financial investments  Proceeds from the sale and maturity of financial investments	453,266 (4,211,774) 20,835,323  (878,260 29,615 635,258 (96,177,753) (109,017,140 11,884,067 (193,524,215)  (22,288,937 221,909,528 (12,727,496 (138,401) 186,754,695 14,065,803 (2,889,044 11,176,759	336,670 (4,449,742) 16,462,816 16,462,816 16,462,816 16,462,816 16,462,816 16,462,816 16,4744,070 5,926,456 16,261,299 17,183,1733,787 18,183,170,677,338 170,677,338 170,677,338 10,749,007 10,3798,618 10,749,007 11,242,701 14,804	481,659 (4,292,547) 21,883,617 (1,631,768) 29,615 (970,781) (94,958,436) (109,529,470) 11,896,995 (195,163,845) (22,912,312) 223,397,260 (12,773,875) (140,530) 187,570,543 14,290,315 (3,271,758) 11,018,557	(3,000, 2,115, (4,432, 18,963, 1,707, 4,744, 5,681, (33,889, (94,172, (4,034, (119,962, 10,919, (25,413, 1,698, 108,362, 7,363, (3,530, 3,832, 10,246, 14, 2,902,

### SELECTED PERFORMANCE INDICATORS (AS PER REGULATORY REPORTING)

	Ba	nk	Gr	oup
Item	As at 31.12.2020	As at 31.12.2019	As at 31.12.2020	As at 31.12.2019
Regulatory Capital Adequacy (LKR in Thousand)				
Common Equity Tier 1	37,227,074	34,491,071	43,189,629	38,987,425
Core (Tier 1) Capital	42,227,074	34,491,071	48,189,629	38,987,425
Total Capital Base	50,882,209	40,445,964	56,636,854	45,002,535
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital (%)(Minimum Requirement, 2020-6.5 %, 2019-7.0%)	12.032	13.492	13.956	15.372
Tier 1 Capital Ratio (Minimum Requirement, 2020-8.00%, 2019-8.5%)	13.649	13.492	15.572	15.372
Total Capital Ratio (Minimum Requirement, 2020-12.00%, 2019-12.5%)	16.446	15.821	18.302	17.743
Leverage Ratio (Minimum Requirement - 3.00%)	6.64	5.76	7.21	6.16
Regulatory Liquidity				
Statutory Liquid Assets (LKR in Thousand)	805,242,421	568,490,585	NR	NR
Statutory Liquid Assets Ratio, % (Minimum Requirement, 20%)				
Domestic Banking Unit (%)	69.10	60.20	NR	NR
Off-Shore Banking Unit (%)	NR	NR	NR	NR
Total Stock of High Quality Liquid Assets (LKR in Thousand)	785,407,232	571,476,200	NR	NR
Liquidity Coverage Ratio (%) - (Minimum Requirement, 2020 - 90%, 2019 - 100%)				
Rupee (%)	311.02	278.12	NR	NR
All Currency (%)	307.22	276.64	NR	NR
Net Stable Funding Ratio (%) -(Minimum Requirements, 2020 - 90%, 2019 - 100%)	169.00	175.00	NR	NR
Assets Quality (Quality of Loan Portfolio)				
Gross Non - Performing Advances Ratio, % (Net of Interest in Suspense)	2.79	1.57	NR	NR
Net Non-Performing Advances, % (Net of Interest in Suspense and Provisions)	2.12	1.17	NR	NR
Profitability				
Interest Margin, %	2.77	2.63	2.83	2.65
Return on Assets (before Tax), %	1.24	0.95	1.31	1.18
Return on Equity, %	20.67	14.25	20.26	18.52

Note\*: NR - Not Relevant

Repayment of subordinated debt

Balances with banks Money at call and short notice

Balances with Central Bank

Due to banks

Net cash from financial activities

Net Purchase/improvement to Investment Properties

Net cash (used in)/from investing activities Cash flows from financing activities

Net proceeds from the issue of subordinated debt

Interest paid on subordinated debt
Contribution to consolidated fund-dividend/levy

Reconciliation of cash and cash equivalents

Net increase/(decrease) in cash & cash equivalents

Exchange difference in respect of cash & cash equivalent Cash and cash equivalents at the end of the year

Cash and cash equivalents at the beginning of the year

Net cash flow from acquisition of investment  $\dot{\rm in}$  subsidiaries and associates

Dividends received from investment in subsidiaries and associates

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 2020 and the profits for the year then ended.

We, the undersigned, being the Chairperson and the General Manager  ${\it /}$  Chief Executive Officer of National Savings Bank certify jointly that:-

Senior Deputy General Manager (Finance & Planning)

(a) The above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka;

(3,111,000)

(2,228,457)

(780,000)

(2,000,000)

(2,780,000)

1,941,932

3,351,975

5,293,907

941,102

(83,598)

5,293,907

4,436,403

170,000

(13,516,606)

5,000,000

(780,000)

(1,000,000)

3,220,000

880,153 5,293,907

6,174,060

1,901,551 4,590,397

112

(318,000)

6,174,060

(13, 310, 796)

5,000,000

(92,454) (817,007)

(1,000,000)

3,090,539

798,300

5,482,007

6,280,307

1,906,210

4,692,371

(318,391)

6,280,307

112

(333,315)

1,074,633

(780,000)

(2,000,000) (2,780,000)

2,127,449

3,354,558

5,482,007

 $947,\!240$ 

(83,669)

5,482,007

4,618,378

(b) The information contained in these statements has been extracted from the audited Financial Statements of the Bank and its subsidiary

19th March, 2021 Colombo, Sri Lanka

sgd Keasila Jayawardena sgd Ajith Peiris General Manager / CEO Chairperson