

# **NATIONAL SAVINGS BANK FINANCIAL STATEMENTS** For the three months ended 31st March 2021



Group

As at

31.12.2020

Rs. '000

(Audited)

As at

31.03.2021

Rs. '000

### STATEMENT OF FINANCIAL POSITION

Bank

As at 31.12.2020

Rs. '000

(Audited)

As at

31.03.2021

Rs. '000

INCOME ST			2	
	Ba		Gro	
For the three months ended 31st March	2021 Rs. '000	2020 Rs. '000	2021 Rs. '000	2020 Rs. '000
Income	33,044,550	31,198,686	33,474,279	31,837,894
Interest income	32,013,756	31,098,379	32,485,755	31,629,053
Interest expenses	(18,608,310)	(23,439,804)	(18,761,180)	(23,656,167)
Net interest income	13,405,446	7,658,576	13,724,575	7,972,887
Fee and commission income	842,425	301,762	844,821	304,939
Fee and commission expenses	(44,064)	(27,442)	(45,152)	(29,527)
Net fee and commission income	798,361	274,320	799,669	275,412
Net gains/(losses) from trading	31,443	(411,353)	(21,335)	(306,503)
Net fair value gains/(losses)	31,443	(411,555)	(21,555)	(300,303)
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				
	150.005	-	105 099	-
Net other operating income	156,925	209,898	165,038	210,405
Total operating income	14,392,176	7,731,441	14,667,947	8,152,201
Impairment charges	455,259	(274,687)	524,222	(285, 148)
Net operating income	14,847,435	7,456,754	15,192,169	7,867,053
Personnel expenses	(3,313,804)	(2,547,725)	(3, 382, 149)	(2,603,049)
Depreciation and amortization expenses	(322,250)	(277, 980)	(327,038)	(282, 155)
Other expenses	(1, 123, 309)	(1,038,258)	(1, 135, 842)	(1,045,279)
Operating profit/(loss) before VAT on financial services	10,088,071	3,592,791	10,347,140	3,936,570
Value Added Tax (VAT) on financial services	(1.743.768)	(794, 266)	(1,775,804)	(846, 273)
Operating profit/(loss) after VAT on financial services	8,344,303	2,798,526	8,571,336	3,090,297
Share of profits of associates and joint ventures	0,011,000	2,100,020		0,000,201
Profit/(loss) before tax	8,344,303	2,798,526	8,571,336	3,090,297
Income tax expenses	(1,628,874)	(1,016,199)	(1.631.398)	(1,099,122)
Profit/(loss) for the period	6,715,429	1,782,327	6,939,938	1,991,175
Profit attributable to:	0,713,425	1,102,321	0,939,930	1,991,175
Equity holders of the Bank	C 71E 490	1 709 997	C 020 020	1 001 175
Non-controlling interests	6,715,429	1,782,327	6,939,938	1,991,175
Non-controlling interests		-		
STATEMENT OF COM	PREHENS Bar			
				11111
	2021			2020
For the three months ended 31st March	2021 Rs. '000	2020 Rs. '000	2021	2020 Rs. '000
	2021 Rs. '000 6,715,429	2020		2020
Profit / (Loss) for the three months	Rs. '000	2020 Rs. '000	2021 Rs. '000	2020 Rs. '000
Profit / (Loss) for the three months Items that will be reclassified to Income Statement	Rs. '000	2020 Rs. '000	2021 Rs. '000	2020 Rs. '000
Profit / (Loss) for the three months Items that will be reclassified to Income Statement Exchange differences on translation of foreign operations	Rs. '000	2020 Rs. '000	2021 Rs. '000	2020 Rs. '000
Profit / (Loss) for the three months Items that will be reclassified to Income Statement Exchange differences on translation of foreign operations Net gains/(losses) on cash flow hedges	Rs. '000	2020 Rs. '000	2021 Rs. '000	2020 Rs. '000
Profit / (Loss) for the three months 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	Rs. '000	2020 Rs. '000	2021 Rs. '000	2020 Rs. '000
Profit / (Loss) for the three months 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	Rs. '000	2020 Rs. '000	2021 Rs. '000	2020 Rs. '000
Profit / (Loss) for the three months 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	<u>Rs. '000</u> <u>6,715,429</u> - - -	2020 Rs. '000	2021 Rs. '000 6,939,938	2020 Rs. '000 1,991,175
Profit / (Loss) for the three months 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	Rs. '000	2020 Rs. '000	2021 Rs. '000	2020 Rs. '000
Share of profits of associates and joint ventures Debt instruments at fair value through other comprehensive Income Net gains/(losses) on investment in debt instruments transferred to income	<u>Rs. '000</u> <u>6,715,429</u> - - -	2020 Rs. '000	2021 Rs. '000 6,939,938	2020 Rs. '000 1,991,175
Profit / (Loss) for the three months 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 Net gains/(losses) on investment in debt instruments transferred to income statement	Rs. '000 6,715,429 - - - - (51,605) -	2020 Rs. '000	2021 Rs. '000 6,939,938	2020 Rs. '000 1,991,175
Profit / (Loss) for the three months         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         Net gains/(losses) on investment in debt instruments transferred to income statement	<u>Rs. '000</u> <u>6,715,429</u> - - -	2020 Rs. '000	2021 Rs. '000 6,939,938	2020 Rs. '000 1,991,175
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Profit / (Loss) for the three months 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 Net gains/(losses) on investment in debt instruments transferred to income statement Deferred tax effect on the above Change in the fair value on investments in equity instruments designated at fair value through other comprehensive income Change in the fair value attributable to change in the Bank's own credit risk on financial liabilities designated at fair value through profit or loss Re-measurement of post-employment benefit obligations Deferred tax effect on the above Change in revaluation surplus Deferred tax effect on surplus (net of taxes) Change in revaluation surplus Deferred tax effect on the above Change in revaluation surplus Deferred tax effect on the above Change in revaluation surplus Deferred tax effect on the above Change in revaluation surplus Deferred tax effect on the above Change in revaluation surplus Deferred tax effect on the above Changes in revaluation surplus Deferred tax effect on the above Changes in revaluation surplus Deferred tax effect on the above Changes in revaluation surplus Deferred tax effect on the above Changes in revaluation surplus Deferred tax effect on the above Changes in revaluation surplus Deferred tax effect on the above Changes in revaluation surplus Deferred tax effect on the above Changes in revaluation surplus Deferred tax effect on the above Changes in revaluation surplus Deferred tax effect on the above Changes in revaluation surplus Deferred tax effect on the above Changes in revaluation surplus Deferred tax effect on the above Changes in revaluation surplus Deferred tax effect on the above Changes in terevaluation surplus Deferred tax effect on the	Rs. '000           6,715,429           -           -           -           -           -           (51,605)           -           13,676           (37,930)           (6,577)           -           (498,929)           (498,929)           371,032	2020 Rs. '000 1,782,327 - - - - - - - - - - - - -	2021 Rs. '000 6,939,938 - - - - - - - - - - - - -	2020 Rs. '000 1,991,175 - - - - - - - - - - - - -
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Profit / (Loss) for the three months         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         Net gains/(losses) on investment in debt instruments transferred to income statement         Deferred tax effect on the above         Total other comprehensive income to be reclassified to Income Statement         Change in fair value on investments in equity instruments designated at fair value through other comprehensive income         Change in the fair value attributable to change in the Bank's own credit risk on financial liabilities designated at fair value through profit or loss         Re-measurement of post-employment benefit obligations         Deferred tax effect on the above         Re-measurement of post-employment benefit obligations (net of taxes)         Change in revaluation surplus         Deferred tax effect on the above         Re-measurement of post-employment benefit obligations (net of taxes)         Changes in revaluation surplus         Deferred tax effect on the above         Changes in revaluation surplus         Deferred tax effect on the above <td>Rs. '000           6,715,429           -           -           -           -           -           (51,605)           -           13,676           (37,930)           (6,577)           -           (498,929)           (498,929)           371,032</td> <td>2020 Rs. '000 1,782,327 - - - - - - - - - - - - -</td> <td>2021 Rs. '000 6,939,938 - - - - - - - - - - - - -</td> <td>2020 Rs. '000 1,991,175 - - - - - - - - - - - - -</td>	Rs. '000           6,715,429           -           -           -           -           -           (51,605)           -           13,676           (37,930)           (6,577)           -           (498,929)           (498,929)           371,032	2020 Rs. '000 1,782,327 - - - - - - - - - - - - -	2021 Rs. '000 6,939,938 - - - - - - - - - - - - -	2020 Rs. '000 1,991,175 - - - - - - - - - - - - -
Profit / (Loss) for the three months 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 Net gains/(losses) on investment in debt instruments transferred to income statement Deferred tax effect on the above Total other comprehensive income to be reclassified to Income Statement Change in the fair value atributable 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 Deferred tax effect on the above Change in revaluation surplus Deferred tax effect on the above Change in revaluation surplus Deferred tax effect on the above Re-measurement of post-employment benefit obligations (net of taxes) Change in revaluation surplus Deferred tax effect on the above Changes in revaluation surplus Changes in revaluation surplus Deferred tax effect on the above Changes in revaluation surplus Deferred tax effect on the above Changes in revaluation surplus Deferred tax effect on the above Changes in revaluation surplus Deferred tax effect on the above Changes in revaluation surplus Deferred tax effect on the above Changes in revaluation surplus Deferred tax effect on the above Changes in revaluation surplus Deferred tax effect on the above Changes in revaluation surplus Deferred tax effect on the above Changes in revaluation surplus Deferred tax effect on the above Changes in revaluation surplus Deferred tax effect on the above Changes in revaluation surplus Deferred tax effect on the above Changes in revaluation surplus Deferred tax effect on the above Changes in revaluation surplus Deferred tax effect on the above Changes in revaluation surplus Deferred tax effect on the above Changes in revaluati	Rs. '000 6,715,429 (51,605) (51,605) (37,930) (6,577) (498,929) (498,929) (498,929) (498,929) (371,032 371,032 (134,474)	2020 Rs. '000 1,782,327 - - - - - - - - - - - - -	2021 Rs. '000 6,939,938 (66,148) (66,148) 13,676 (52,473) 3,765 273 (498,929) (498,656) 371,032 371,032 (123,859)	2020 Rs. '000 1,991,175 - - - - - - - - - - - - -
Profit / (Loss) for the three months 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 Net gains/(losses) on investment in debt instruments transferred to income statement Deferred tax effect on the above Change in the fair value on investments in equity instruments designated at fair value through other comprehensive income Change in the fair value attributable to change in the Bank's own credit risk on financial liabilities designated at fair value through profit or loss Re-measurement of post-employment benefit obligations Deferred tax effect on the above Change in revaluation surplus Deferred tax effect on the above Change in revaluation surplus Deferred tax effect on the above Total other comprehensive income Change in revaluation surplus Deferred tax effect on the above Change in revaluation surplus Deferred tax effect on the above Change in revaluation surplus Deferred tax effect on the above Change in revaluation surplus Deferred tax effect on the above Changes in revaluation surplus Deferred tax effect on the above Changes in revaluation surplus Deferred tax effect on the above Changes in revaluation surplus Deferred tax effect on the above Changes in revaluation surplus Deferred tax effect on the above Changes in revaluation surplus Deferred tax effect on the above Changes in the fais of taxes) Share of profits of associates and joint ventures Total other comprehensive income not to be reclassified to Income Statement Total other comprehensive income(OCI) for the period, net of taxes	Rs. '000 6,715,429 (51,605) (51,605) (37,930) (6,577) (498,929) (4	2020 Rs. '000 1,782,327 - - - - - - - - - - - - -	2021 Rs. '000 6,939,938 - (66,148) - (66,148) - 13,676 (52,473) 3,765 - 273 (498,929) (498,656) - 371,032 371,032 - - (123,859) (176,332)	2020 Rs. '000 1,991,175 - - - - - - - - - - - - -
Profit / (Loss) for the three months         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         Net gains/(losses) on investment in debt instruments transferred to income statement         Deferred tax effect on the above         Total other comprehensive income to be reclassified to Income Statement         Change in fair value on investments in equity instruments designated at fair value through other comprehensive income         Change in the fair value attributable to change in the Bank's own credit risk on financial liabilities designated at fair value through profit or loss         Re-measurement of post-employment benefit obligations         Deferred tax effect on the above         Re-measurement of post-employment benefit obligations (net of taxes)         Change in revaluation surplus         Deferred tax effect on the above         Re-measurement of post-employment benefit obligations (net of taxes)         Change in revaluation surplus         Deferred tax effect on the above         Re-measurement of post-employment benefit obligations (net of taxes)         Share of	Rs. '000 6,715,429 (51,605) (51,605) (37,930) (6,577) (498,929) (498,929) (498,929) (498,929) (371,032 371,032 (134,474)	2020 Rs. '000 1,782,327 - - - - - - - - - - - - -	2021 Rs. '000 6,939,938 (66,148) (66,148) 13,676 (52,473) 3,765 273 (498,929) (498,656) 371,032 371,032 (123,859)	2020 Rs. '000 1,991,175 - - - - - - - - - - - - -
Profit / (Loss) for the three months         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         Net gains/(losses) on investment in debt instruments transferred to income statement         Deferred tax effect on the above         Total other comprehensive income to be reclassified to Income Statement         Change in fair value on investments in equity instruments designated at fair value through other comprehensive income         Change in the fair value attributable to change in the Bank's own credit risk on financial liabilities designated at fair value through profit or loss         Re-measurement of post-employment benefit obligations         Deferred tax effect on the above         Change in revaluation surplus         Deferred tax effect on the above         Re-measurement of post-employment benefit obligations (net of taxes)         Change in revaluation surplus         Deferred tax effect on the above         Changes in revaluation surplus         Deferred tax effect on the above         Changes in revaluation surplus         Deferred tax effe	Rs. '000 6,715,429	2020 Rs. '000 1,782,327 - - - - - - - - - - - - -	2021 Rs. '000 6,939,938 - - - - - - - - - - - - - - - - - - -	2020 Rs. '000 1,991,175 - - - - - - - - - - - - -
Profit / (Loss) for the three months         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         Net gains/(losses) on investment in debt instruments transferred to income statement         Deferred tax effect on the above         Total other comprehensive income to be reclassified to Income Statement         Change in fair value on investments in equity instruments designated at fair value through other comprehensive income         Change in the fair value attributable to change in the Bank's own credit risk on financial liabilities designated at fair value through profit or loss         Re-measurement of post-employment benefit obligations         Deferred tax effect on the above         Re-measurement of post-employment benefit obligations (net of taxes)         Change in revaluation surplus         Deferred tax effect on surplus (net of taxes)         Share of profits of associates and joint ventures         Total other comprehensive income not to be reclassified to Income Statement         Changes in revaluation surplus (net of taxes)         Share of profits of associates and joint ventures	Rs. '000 6,715,429 (51,605) (51,605) (37,930) (6,577) (498,929) (4	2020 Rs. '000 1,782,327 - - - - - - - - - - - - -	2021 Rs. '000 6,939,938 - (66,148) - (66,148) - 13,676 (52,473) 3,765 - 273 (498,929) (498,656) - 371,032 371,032 - - (123,859) (176,332)	2020 Rs. '000 1,991,175 - - - - - - - - - - - - -

### Explanatory Notes :-

1. There are no changes to the accounting policies and methods of computation since the publication of annual accounts for the year 2020.

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

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. The Bank has calculated Probability of Default (PD) as at 31 March 2021 and adjusted the Economic Factor Adjustment (EFA) to reflect the

Assets				
Cash and cash equivalents	6,881,791	6,491,963	6,986,876	6,598,595
Balances with central banks	-	-	14	6
Placements with banks	15,696,575	13,253,499	19,192,089	17,456,660
Derivative financial instruments	-	19,897	-	19,897
Financial assets recognized through profit or loss				
measured at fair value	14,391,866	11,221,746	29,855,515	23,617,944
designated at fair value	-	-	-	-
Financial assets at amortised cost				
Loans and Advances	495,323,911	516, 795,160	496,010,591	517,833,067
Debt and other instruments	844,201,182	754,233,344	847,980,657	758,594,934
Financial assets meassured at fair value through other comprehensive income	15,223,182	15,271,822	16,214,097	16,059,841
Investments in subsidiaries	4,811,000	4,811,000	-	-
Investments in associates and joint ventures	-	-	-	-
Property, plant and equipment	15,300,015	15,315,772	16,194,402	16,197,837
Right of use assets	1,205,546	1,226,183	1,248,003	1,271,525
Investment properties	-		237,077	237,077
Goodwill and intangible assets	674,150	687,961	679,959	694,160
Deferred tax assets	1,100,662	1,446,249	1,100,662	1,446,249
Other assets	28,101,003	23,033,780	28,260,356	23,192,936
Total assets	1,442,910,883	1,363,808,376	1,463,960,296	1,383,220,728
Liabilities				
Due to banks	17,484,534	12,862,337	16,576,450	13,339,705
Derivative financial instruments				
Financial liabilities recognized through profit or loss	_	-	-	-
Financial liabilities at amortised cost				
due to depositors	1,301,623,248	1,237,123,791	1,301,637,861	1,237,669,284
due to debt securities holders	-	-	-	-
due to other borrowers	7,939,019	8,159,591	22,867,021	19,656,090
Lease liability	1,252,426	1,274,713	1,296,622	1,320,877
Debt securities issued	32,623,404	31,773,753	32,712,962	31,908,279
Retirement benefit obligations	10,885,085	10,885,085	10,917,550	10,916,429
Current tax liabilities	4,526,152	3,128,643	4,989,644	3,705,537
Deferred tax liabilities	-		2,504	1,121
Other provisions	-		-	-
Other liabilities	8,232,243	6,699,216	8,845,910	7,253,989
Due to subsidiaries	3,500	3,750	-	-
Total liabilities	1,384,569,610	1,311,910,879	1,399,846,523	1,325,771,311
Equity				
Stated capital/Assigned capital	9,400,000	9,400,000	9,400,000	9,400,000
Statutory reserve fund	4,404,039	4,068,268	4,432,019	4,090,363
OCI reserve	(479,435)	(434,929)	(460,494)	(411,786)
Retained earnings	17,696,742	11,883,168	22,090,955	16,085,184
Other reserves	27,319,927	26,980,990	28,651,293	28,285,656
Total shareholders' equity	58,341,273	51,897,497	64,113,773	57,449,417
Non-controlling interests	-	-	-	-
Total equity	58,341,273	51,897,497	64,113,773	57,449,417
Total equity and liabilities	1,442,910,883	1,363,808,376	1,463,960,296	1,383,220,728
Contingent liabilities and commitments	15,976,608	23,787,099	15,503,028	23,850,325
Memorandum Information				
Number of Employees	4 697	1 611		
* *	4,627	4,641		
Number of Branches	260	259		

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

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 scenario by 5% each respectively.

The portfolio level impairment assessment was carried out for the individual borrowers. However, in some scenario's management judgement 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.

#### Income and Deferred Tax 4

Income Tax and deferred tax Provision were made at the rate of 28% as at 31st December 2020. However, as per the guildline issued on 23rd April 2021 by the CASL, the applicable tax rate for the year 2020/21 has been revised to 24% Accordingly, a sum of Rs. 771 Mn has been revised to the income tax and deferred tax in Income Statement to the quarter ended 31.03.2021.

STATEMENT OF CHANGES IN EQUITY - BANK								
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	5,611,188	318,006	-	8,194,507	18,838,685	45,925,261
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								
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 Transfers during the Period	-	- 89,116	-		-	(17,823) (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	5,611,188	(841,416)		8,869,894	18,820,264	45,511,920
	5,100,000	0,001,000	0,011,100	(011,110)		0,000,001	10,020,201	10,011,020
For the three months ended 31.03.2021	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 2021	9,400,000	4,068,268	6,678,568	(434,929)	-	11,883,168	20,302,421	51,897,497
Total comprehensive income for the period								
Net profit for the period	-	-	-	-	-	6,715,429	-	6,715,429
Other comprehensive income net of tax	-	-	-	-	-	(498,929)	-	(498,929)
Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income				(37,930)				(37,930)
Net change in fair value of equity instrument of Fair Value	-	-	-	(37,930)	-	-	-	(31,930)
through Other Comprehensive Income	-	-	-	(6,577)	-	-	-	(6,577)
Net change in Revaluation Reserve	-	-	371,032		-	-	-	371,032
Total comprehensive income for the period	-	-	371,032	(44,506)	-	6,216,500	-	6,543,025
Transactions with equity holders, recognised directly in equity								
Transfers to unclaimed deposits reserve	-	-	-		-	-	(32,094)	(32,094)
Contribution to the consolidated fund-Dividend/Levy	-	-	-	-	-	-	-	-
Contribution to national insurance trust fund Transfers during the Period	-	335,771	-		-	(67,154) (335,771)	-	(67,154)
Total transactions with equity holders	-	335,771				(402,926)	(32,094)	(99,248)
Balance as at 31.03.2021	9,400,000	4,404,039	7,049,600	(479,435)	-	17,696,742	20,270,327	58,341,273
	- ,,			× · · ·				
STATEMENT OF CHANGES IN EQUITY - GROUP								
		SIALEMENI	·	· · · · · · · · · · · · · · · · · · ·				
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	Stated Capital/Assigned Capital 9,400,000		·	· · · · · · · · · · · · · · · · · · ·		Retained Earnings 11,846,116	Other Reserves 19,522,207	Total Equity 50,264,229
Balance as at 1st January 2020 Total comprehensive income for the period		Statutory Reserve Fund	Revaluation Reserve	OCI Reserve		11,846,116		50,264,229
Balance as at 1st January 2020 Total comprehensive income for the period Net profit for the period		Statutory Reserve Fund	Revaluation Reserve	OCI Reserve		<b>11,846,116</b> 1,991,175		<b>50,264,229</b> 1,991,175
Balance as at 1st January 2020         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax		Statutory Reserve Fund	Revaluation Reserve	OCI Reserve		11,846,116		50,264,229
Balance as at 1st January 2020         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income		Statutory Reserve Fund	Revaluation Reserve	OCI Reserve		<b>11,846,116</b> 1,991,175		<b>50,264,229</b> 1,991,175
Balance as at 1st January 2020         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value		Statutory Reserve Fund	Revaluation Reserve	OCI Reserve 283,501 - - 11,940		<b>11,846,116</b> 1,991,175		<b>50,264,229</b> 1,991,175 130 11,940
Balance as at 1st January 2020         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income		Statutory Reserve Fund	Revaluation Reserve	OCI Reserve 283,501 - - 11,940 (1,209,018)		<b>11,846,116</b> 1,991,175 130 -		<b>50,264,229</b> 1,991,175 130 11,940 (1,209,018)
Balance as at 1st January 2020         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Total comprehensive income for the period		Statutory Reserve Fund	Revaluation Reserve	OCI Reserve 283,501 - - 11,940		<b>11,846,116</b> 1,991,175		<b>50,264,229</b> 1,991,175 130 11,940
Balance as at 1st January 2020         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Total comprehensive income for the period         Transactions with equity holders, recognised directly in equity		Statutory Reserve Fund	Revaluation Reserve	OCI Reserve 283,501 - - 11,940 (1,209,018)		<b>11,846,116</b> 1,991,175 130 -	19,522,207 - - - - - - - - -	<b>50,264,229</b> 1,991,175 130 11,940 (1,209,018) 794,229
Balance as at 1st January 2020         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Total comprehensive income for the period		Statutory Reserve Fund	Revaluation Reserve	OCI Reserve 283,501 - - 11,940 (1,209,018)		<b>11,846,116</b> 1,991,175 130 -		<b>50,264,229</b> 1,991,175 130 11,940 (1,209,018)
Balance as at 1st January 2020         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Total comprehensive income for the period         Transactions with equity holders, recognised directly in equity         Transfers to unclaimed deposits reserve		Statutory Reserve Fund	Revaluation Reserve	OCI Reserve 283,501 - - 11,940 (1,209,018)		<b>11,846,116</b> 1,991,175 130 - - 1,991,305 -	19,522,207 - - - - - - - - -	<b>50,264,229</b> 1,991,175 130 11,940 (1,209,018) 794,229 (18,421)
Balance as at 1st January 2020         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Total comprehensive income for the period         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 period		Statutory Reserve Fund 3,571,214 - - - - - - - - - - - - - - - - - - -	Revaluation Reserve	OCI Reserve 283,501 - - 11,940 (1,209,018)		11,846,116 1,991,175 130 - 1,991,305 (1,000,000) (17,823) (128,105)	19,522,207 - - - - - - - - -	<b>50,264,229</b> 1,991,175 130 11,940 (1,209,018) 794,229 (18,421) (1,000,000) (17,823)
Balance as at 1st January 2020         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Total comprehensive income for the period         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		Statutory Reserve Fund 3,571,214 - - - - - - - - - - - - - - - - - - -	Revaluation Reserve	OCI Reserve 283,501 - - 11,940 (1,209,018)		11,846,116 1,991,175 130 - 1,991,305 (1,000,000) (17,823)	19,522,207 - - - - - - (18,421) - - -	50,264,229           1,991,175           130           11,940           (1,209,018)           794,229           (18,421)           (1,000,000)
Balance as at 1st January 2020         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Total comprehensive income for the period         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 period	9,400,000	Statutory Reserve Fund 3,571,214 - - - - - - - - - - - - - - - - - - -	Revaluation Reserve           5,611,188           -	OCI Reserve 283,501 - - - - - - - - - - - - - - - - - - -	Cash Flow Hedging Reserve	11,846,116 1,991,175 130 - 1,991,305 (1,000,000) (17,823) (128,105)	19,522,207 - - - - (18,421) - - - - - - - - - - - - - - - - - - -	<b>50,264,229</b> 1,991,175 130 11,940 (1,209,018) 794,229 (18,421) (1,000,000) (17,823)
Balance as at 1st January 2020         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Total comprehensive income for the period         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 period         Total transactions with equity holders	9,400,000	Statutory Reserve Fund 3,571,214 - - - - - - - - - - - - - - - - - - -	Revaluation Reserve           5,611,188           -	OCI Reserve 283,501 - - - - - - - - - - - - - - - - - - -	Cash Flow Hedging Reserve	11,846,116 1,991,175 130 - 1,991,305 (1,000,000) (17,823) (128,105) (1,145,928)	19,522,207 	<b>50,264,229</b> 1,991,175 130 11,940 (1,209,018) 794,229 (18,421) (1,000,000) (17,823) (1,036,244)
Balance as at 1st January 2020         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Total comprehensive income for the period         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         Transactions with equity holders         Balance as at 31.03.2020	9,400,000 - - - - - - - - - - - - - - - - -	Statutory Reserve Fund 3,571,214 - - - - - - - - - - - - - - - - - - -	Revaluation Reserve           5,611,188           -	OCI Reserve 283,501 - 11,940 (1,209,018) (1,197,077) - - (913,576) OCI Reserve	Cash Flow Hedging Reserve	11,846,116 1,991,175 130 - 1,991,305 (1,000,000) (17,823) (128,105) (1,145,928) 12,691,492 Retained Earnings	19,522,207 	50,264,229           1,991,175           130           11,940           (1,209,018)           794,229           (18,421)           (1,000,000)           (17,823)           (1,036,244)           50,022,212
Balance as at 1st January 2020         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Total comprehensive income for the period         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 period         Total transactions with equity holders         Balance as at 31.03.2020         For the three months ended 31.03.2021	9,400,000	Statutory Reserve Fund 3,571,214 - - - - - - - - - - - - - - - - - - -	Revaluation Reserve 5,611,188 - - - - - - - - - - - - - - - - - -	OCI Reserve 283,501	Cash Flow Hedging Reserve	11,846,116 1,991,175 130 - 1,991,305 - (1,000,000) (17,823) (128,105) (1,145,928) 12,691,492	19,522,207 	50,264,229 1,991,175 130 11,940 (1,209,018) 794,229 (18,421) (1,000,000) (17,823) (1,036,244) 50,022,212 Total Equity
Balance as at 1st January 2020         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Total comprehensive income for the period         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 period         Total transactions with equity holders         Balance as at 31.03.2020         For the three months ended 31.03.2021         Balance as at 1st January 2021         Total comprehensive income for the period	9,400,000 - - - - - - - - - - - - - - - - -	Statutory Reserve Fund 3,571,214 - - - - - - - - - - - - - - - - - - -	Revaluation Reserve           5,611,188           -	OCI Reserve 283,501 - 11,940 (1,209,018) (1,197,077) - - (913,576) OCI Reserve	Cash Flow Hedging Reserve	11,846,116 1,991,175 130 - 1,991,305 (1,000,000) (17,823) (128,105) (1,145,928) 12,691,492 Retained Earnings	19,522,207 	50,264,229 1,991,175 130 11,940 (1,209,018) 794,229 (18,421) (1,000,000) (17,823) (1,036,244) 50,022,212 Total Equity
Balance as at 1st January 2020         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Total comprehensive income for the period         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 period         Total transactions with equity holders         Balance as at 31.03.2020         For the three months ended 31.03.2021	9,400,000 - - - - - - - - - - - - - - - - -	Statutory Reserve Fund 3,571,214 - - - - - - - - - - - - - - - - - - -	Revaluation Reserve           5,611,188           -	OCI Reserve 283,501 - 11,940 (1,209,018) (1,197,077) - - (913,576) OCI Reserve	Cash Flow Hedging Reserve	11,846,116 1,991,175 130 - 1,991,305 (1,000,000) (17,823) (128,105) (1,145,928) 12,691,492 Retained Earnings 16,085,184	19,522,207	50,264,229           1,991,175           130           11,940           (1,209,018)           794,229           (18,421)           (1,000,000)           (17,823)           (1,036,244)           50,022,212           Total Equity           57,449,417
Balance as at 1st January 2020         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Total comprehensive income for the period         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 period         Total transactions with equity holders         Balance as at 31.03.2020         For the three months ended 31.03.2021         Balance as at 1st January 2021         Total comprehensive income for the period         Net profit for the period         Net profit for the period	9,400,000 - - - - - - - - - - - - - - - - -	Statutory Reserve Fund 3,571,214 - - - - - - - - - - - - - - - - - - -	Revaluation Reserve           5,611,188           - <td>OCI Reserve 283,501 - - - - - - - - - - - - -</td> <td>Cash Flow Hedging Reserve</td> <td>11,846,116 1,991,175 130 - 1,991,305 - (1,000,000) (17,823) (128,105) (1,145,928) 12,691,492 Retained Earnings 16,085,184 6,939,938</td> <td>19,522,207</td> <td>50,264,229           1,991,175           130           11,940           (1,209,018)           794,229           (18,421)           (1,000,000)           (17,823)           (1,036,244)           50,022,212           Total Equity           57,449,417           6,939,938           (498,656)</td>	OCI Reserve 283,501 - - - - - - - - - - - - -	Cash Flow Hedging Reserve	11,846,116 1,991,175 130 - 1,991,305 - (1,000,000) (17,823) (128,105) (1,145,928) 12,691,492 Retained Earnings 16,085,184 6,939,938	19,522,207	50,264,229           1,991,175           130           11,940           (1,209,018)           794,229           (18,421)           (1,000,000)           (17,823)           (1,036,244)           50,022,212           Total Equity           57,449,417           6,939,938           (498,656)
Balance as at 1st January 2020         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Total comprehensive income for the period         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 period         Total transactions with equity holders         Balance as at 31.03.2020         For the three months ended 31.03.2021         Balance as at 1st January 2021         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net profit for the period         Deter comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive income	9,400,000 - - - - - - - - - - - - - - - - -	Statutory Reserve Fund 3,571,214 - - - - - - - - - - - - - - - - - - -	Revaluation Reserve           5,611,188           - <td>OCI Reserve 283,501 - 11,940 (1,209,018) (1,197,077) - - (913,576) OCI Reserve</td> <td>Cash Flow Hedging Reserve</td> <td>11,846,116 1,991,175 130 - 1,991,305 - (1,000,000) (17,823) (128,105) (1,145,928) 12,691,492 Retained Earnings 16,085,184 6,939,938</td> <td>19,522,207</td> <td>50,264,229           1,991,175           130           11,940           (1,209,018)           794,229           (18,421)           (1,000,000)           (17,823)           (1,036,244)           50,022,212           Total Equity           57,449,417           6,939,938</td>	OCI Reserve 283,501 - 11,940 (1,209,018) (1,197,077) - - (913,576) OCI Reserve	Cash Flow Hedging Reserve	11,846,116 1,991,175 130 - 1,991,305 - (1,000,000) (17,823) (128,105) (1,145,928) 12,691,492 Retained Earnings 16,085,184 6,939,938	19,522,207	50,264,229           1,991,175           130           11,940           (1,209,018)           794,229           (18,421)           (1,000,000)           (17,823)           (1,036,244)           50,022,212           Total Equity           57,449,417           6,939,938
Balance as at 1st January 2020         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Total comprehensive income for the period         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 period         Total transactions with equity holders         Balance as at 31.03.2020         For the three months ended 31.03.2021         Balance as at 1st January 2021         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive income         Net change in fair value of debt instrument of Fair Value through Other Comprehensive income	9,400,000 	Statutory Reserve Fund 3,571,214 - - - - - - - - - - - - - - - - - - -	Revaluation Reserve           5,611,188           - <td>OCI Reserve 283,501</td> <td>Cash Flow Hedging Reserve</td> <td>11,846,116 1,991,175 130 - 1,991,305 - (1,000,000) (17,823) (128,105) (1,145,928) 12,691,492 Retained Earnings 16,085,184 6,939,938</td> <td>19,522,207</td> <td><b>50,264,229</b> 1,991,175 130 11,940 (1,209,018) 794,229 (18,421) (1,000,000) (17,823) (1,036,244) <b>50,022,212</b> <b>Total Equity</b> <b>57,449,417</b> 6,939,938 (498,656) (52,473)</td>	OCI Reserve 283,501	Cash Flow Hedging Reserve	11,846,116 1,991,175 130 - 1,991,305 - (1,000,000) (17,823) (128,105) (1,145,928) 12,691,492 Retained Earnings 16,085,184 6,939,938	19,522,207	<b>50,264,229</b> 1,991,175 130 11,940 (1,209,018) 794,229 (18,421) (1,000,000) (17,823) (1,036,244) <b>50,022,212</b> <b>Total Equity</b> <b>57,449,417</b> 6,939,938 (498,656) (52,473)
Balance as at 1st January 2020         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Total comprehensive income for the period         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 period         Total transactions with equity holders         Balance as at 31.03.2020         For the three months ended 31.03.2021         Balance as at 1st January 2021         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income	9,400,000 - - - - - - - - - - - - - - - - -	Statutory Reserve Fund 3,571,214 - - - - - - - - - - - - - - - - - - -	Revaluation Reserve           5,611,188           -	OCI Reserve 283,501 - - - - - - - - - - - - -	Cash Flow Hedging Reserve	11,846,116 1,991,175 130 - 1,991,305 - (1,000,000) (17,823) (128,105) (1,145,928) 12,691,492 Retained Earnings 16,085,184 6,939,938	19,522,207	50,264,229           1,991,175           130           11,940           (1,209,018)           794,229           (18,421)           (1,000,000)           (17,823)           (1,036,244)           50,022,212           Total Equity           57,449,417           6,939,938           (498,656)           (52,473)           3,765
Balance as at 1st January 2020         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Total comprehensive income for the period         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 period         Total transactions with equity holders         Balance as at 31.03.2020         For the three months ended 31.03.2021         Balance as at 1st January 2021         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Net change in fair	9,400,000 	Statutory Reserve Fund 3,571,214 - - - - - - - - - - - - - - - - - - -	Revaluation Reserve           5,611,188           -	OCI Reserve 283,501 - - - - - - - - - - - - -	Cash Flow Hedging Reserve	11,846,116 1,991,175 130 - 1,991,305 (1,000,000) (17,823) (128,105) (1,145,928) 12,691,492 Retained Earnings 16,085,184 6,939,938 (498,656) -	19,522,207	<b>50,264,229</b> 1,991,175 130 11,940 (1,209,018) 794,229 (18,421) (1,000,000) (17,823) (1,036,244) <b>50,022,212</b> <b>Total Equity</b> <b>57,449,417</b> 6,939,938 (498,656) (52,473) 3,765 371,032
Balance as at 1st January 2020         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Total comprehensive income for the period         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 period         Total transactions with equity holders         Balance as at 31.03.2020         For the three months ended 31.03.2021         Balance as at 1st January 2021         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Net change in Reval	9,400,000 	Statutory Reserve Fund 3,571,214 - - - - - - - - - - - - - - - - - - -	Revaluation Reserve           5,611,188           -	OCI Reserve 283,501	Cash Flow Hedging Reserve	11,846,116 1,991,175 130 - 1,991,305 - (1,000,000) (17,823) (128,105) (1,145,928) 12,691,492 Retained Earnings 16,085,184 6,939,938	19,522,207	50,264,229           1,991,175           130           11,940           (1,209,018)           794,229           (18,421)           (1,000,000)           (17,823)           (1,036,244)           50,022,212           Total Equity           57,449,417           6,939,938           (498,656)           (52,473)           3,765
Balance as at 1st January 2020         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Total comprehensive income for the period         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 period         Total transactions with equity holders         Balance as at 31.03.2020         For the three months ended 31.03.2021         Balance as at 1st January 2021         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive income         Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income         Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income         Net change in fair value of dept instrument of Fair Value through Other Comprehensive Income         Net change in fair value	9,400,000 	Statutory Reserve Fund 3,571,214 - - - - - - - - - - - - - - - - - - -	Revaluation Reserve           5,611,188           -	OCI Reserve 283,501 - - - - - - - - - - - - -	Cash Flow Hedging Reserve	11,846,116 1,991,175 130 - 1,991,305 (1,000,000) (17,823) (128,105) (1,145,928) 12,691,492 Retained Earnings 16,085,184 6,939,938 (498,656) -	19,522,207	50,264,229           1,991,175           130           11,940           (1,209,018)           794,229           (18,421)           (1,000,000)           (17,823)           (1,036,244)           50,022,212           Total Equity           57,449,417           6,939,938           (498,656)           (52,473)           3,765           371,032           6,763,605
Balance as at 1st January 2020         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Total comprehensive income for the period         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 period         Total transactions with equity holders         Balance as at 31.03.2020         For the three months ended 31.03.2021         Balance as at 1st January 2021         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Net change in Reval	9,400,000 	Statutory Reserve Fund 3,571,214 - - - - - - - - - - - - - - - - - - -	Revaluation Reserve           5,611,188           -	OCI Reserve 283,501 - - - - - - - - - - - - -	Cash Flow Hedging Reserve           - <t< td=""><td>11,846,116 1,991,175 130 - 1,991,305 (1,000,000) (17,823) (128,105) (1,145,928) 12,691,492 Retained Earnings 16,085,184 6,939,938 (498,656) -</td><td>19,522,207</td><td><b>50,264,229</b> 1,991,175 130 11,940 (1,209,018) 794,229 (18,421) (1,000,000) (17,823) (1,036,244) <b>50,022,212</b> <b>Total Equity</b> <b>57,449,417</b> 6,939,938 (498,656) (52,473) 3,765 371,032</td></t<>	11,846,116 1,991,175 130 - 1,991,305 (1,000,000) (17,823) (128,105) (1,145,928) 12,691,492 Retained Earnings 16,085,184 6,939,938 (498,656) -	19,522,207	<b>50,264,229</b> 1,991,175 130 11,940 (1,209,018) 794,229 (18,421) (1,000,000) (17,823) (1,036,244) <b>50,022,212</b> <b>Total Equity</b> <b>57,449,417</b> 6,939,938 (498,656) (52,473) 3,765 371,032
Balance as at 1st January 2020         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Total comprehensive income for the period         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 period         Total transactions with equity holders         Balance as at 31.03.2020         For the three months ended 31.03.2021         Balance as at 1st January 2021         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Net change in Reval	9,400,000 	Statutory Reserve Fund 3,571,214 - - - - - - - - - - - - - - - - - - -	Revaluation Reserve           5,611,188           -	OCI Reserve 283,501 - - - - - - - - - - - - -	Cash Flow Hedging Reserve	11,846,116 1,991,175 130 - 1,991,305 (1,000,000) (17,823) (128,105) (1,145,928) 12,691,492 Retained Earnings 16,085,184 6,939,938 (498,656) - - - - - - - - - - - - -	19,522,207	50,264,229           1,991,175           130           11,940           (1,209,018)           794,229           (18,421)           (1,000,000)           (17,823)           (1,036,244)           50,022,212           Total Equity           57,449,417           6,939,938           (498,656)           (52,473)           3,765           371,032           6,763,605           (32,094)
Balance as at 1st January 2020         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Total comprehensive income for the period         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 period         Total transactions with equity holders         Balance as at 31.03.2020         For the three months ended 31.03.2021         Balance as at 1st January 2021         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Net change in Reval	9,400,000 	Statutory Reserve Fund 3,571,214 - - - - - - - - - - - - - - - - - - -	Revaluation Reserve           5,611,188           -	OCI Reserve 283,501 - - - - - - - - - - - - -	Cash Flow Hedging Reserve           - <t< td=""><td>11,846,116 1,991,175 130 - 1,991,305 (1,000,000) (17,823) (128,105) (1,145,928) 12,691,492 Retained Earnings 16,085,184 6,939,938 (498,656) -</td><td>19,522,207</td><td>50,264,229           1,991,175           130           11,940           (1,209,018)           794,229           (18,421)           (1,000,000)           (17,823)           (1,036,244)           50,022,212           Total Equity           57,449,417           6,939,938           (498,656)           (52,473)           3,765           371,032           6,763,605</td></t<>	11,846,116 1,991,175 130 - 1,991,305 (1,000,000) (17,823) (128,105) (1,145,928) 12,691,492 Retained Earnings 16,085,184 6,939,938 (498,656) -	19,522,207	50,264,229           1,991,175           130           11,940           (1,209,018)           794,229           (18,421)           (1,000,000)           (17,823)           (1,036,244)           50,022,212           Total Equity           57,449,417           6,939,938           (498,656)           (52,473)           3,765           371,032           6,763,605
Balance as at 1st January 2020         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Total comprehensive income for the period         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 period         Total transactions with equity holders         Balance as at 31.03.2020         For the three months ended 31.03.2021         Balance as at 1st January 2021         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income         Net change in fair value of deputy 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 fair	9,400,000 	Statutory Reserve Fund 3,571,214 - - - - - - - - - - - - - - - - - - -	Revaluation Reserve           5,611,188           -	OCI Reserve 283,501 - - - - - - - - - - - - -	Cash Flow Hedging Reserve	11,846,116 1,991,175 130 - 1,991,305 (1,000,000) (17,823) (128,105) (1,145,928) 12,691,492 Retained Earnings 16,085,184 6,939,938 (498,656) - - 6,441,282 - (67,154)	19,522,207	50,264,229           1,991,175           130           11,940           (1,209,018)           794,229           (18,421)           (1,000,000)           (17,823)           (1,036,244)           50,022,212           Total Equity           57,449,417           6,939,938           (498,656)           (52,473)           3,765           371,032           6,763,605           (32,094)
Balance as at 1st January 2020         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Total comprehensive income for the period         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 period         Total transactions with equity holders         Balance as at 31.03.2020         For the three months ended 31.03.2021         Balance as at 1st January 2021         Total comprehensive income for the period         Net profit for the period         Other comprehensive income net of tax         Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income         Net change in fair	9,400,000	Statutory Reserve Fund           3,571,214           -	Revaluation Reserve           5,611,188           -	OCI Reserve 283,501 - - - - - - - - - - - - -	Cash Flow Hedging Reserve           - <t< td=""><td>11,846,116 1,991,175 130 - 1,991,305 (1,000,000) (17,823) (128,105) (1,145,928) 12,691,492 Retained Earnings 16,085,184 6,939,938 (498,656) - - 6,441,282 - (67,154) (366,358)</td><td>19,522,207</td><td><b>50,264,229</b> 1,991,175 130 11,940 (1,209,018) 794,229 (18,421) (1,000,000) (17,823) (1,036,244) <b>50,022,212</b> <b>Total Equity</b> <b>57,449,417</b> 6,939,938 (498,656) (52,473) 3,765 371,032 6,763,605 (32,094) (67,154)</td></t<>	11,846,116 1,991,175 130 - 1,991,305 (1,000,000) (17,823) (128,105) (1,145,928) 12,691,492 Retained Earnings 16,085,184 6,939,938 (498,656) - - 6,441,282 - (67,154) (366,358)	19,522,207	<b>50,264,229</b> 1,991,175 130 11,940 (1,209,018) 794,229 (18,421) (1,000,000) (17,823) (1,036,244) <b>50,022,212</b> <b>Total Equity</b> <b>57,449,417</b> 6,939,938 (498,656) (52,473) 3,765 371,032 6,763,605 (32,094) (67,154)

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



## **NATIONAL SAVINGS BANK FINANCIAL STATEMENTS** For the three months ended 31<sup>st</sup> March 2021

## ANALYSIS OF FINANCIAL INSTRUMENTS ON MEASUREMENT BASIS

### Bank - as at 31.03.2021 a.

In Rupees Thousand	AC	FVPL	FVOCI	Total
ASSETS		· · · · · · ·	•	
Cash and cash equivalents	6,881,791	-	-	6,881,791
Balances with Central Bank	-	-	-	-
Placements with banks	15,696,575	-	-	15,696,575
Derivative financial instruments	-	-	-	-
Loans and advances	495,323,911	-	-	495,323,911
Debt instruments	844,201,182	12,643,972	12,459,811	869,304,965
Equity instruments	-	1,747,894	2,763,371	4,511,265
Total financial assets	1,362,103,459	14,391,866	15,223,182	1,391,718,507
In Rupees Thousand		AC	FVPL	Total
LIABILITIES		•		
Due to banks		17,484,534	-	17,484,534
Derivative financial instruments		-	-	-
Financial liabilities				
- due to depositors		1,301,623,248	-	1,301,623,248
- due to debt securities holders		-	-	-
- due to other borrowers		7,939,019	-	7,939,019
Debt securities issued		32,623,404	-	32,623,404
Total financial liabilities		1,359,670,205	-	1,359,670,205
b. Bank - as at 31.12.2020 - Audited				
In Rupees Thousand	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	6,491,963	-	-	6,491,963
Balances with Central Bank	-	-	-	-
Placements with banks	13,253,499	-	-	13,253,499
Derivative financial instruments	-	19,897	-	19,897
Loans and advances	516,795,160	-	-	516,795,160
Debt instruments	754,233,344	9,545,998	12,501,874	776,281,216
Equity instruments	-	1,675,748	2,769,948	4,445,696
Total financial assets	1,290,773,967	11,241,643	15,271,822	1,317,287,432
In Rupees Thousand		AC	FVPL	Total
LIABILITIES				
LIABILITIES Due to banks		12,862,337	-	12,862,337
		12,862,337	-	12,862,337
Due to banks		12,862,337	-	12,862,337
Due to banks Derivative financial instruments		12,862,337 - 1,237,123,791	-	12,862,337 - 1,237,123,791
Due to banks Derivative financial instruments Financial liabilities		-	- - -	-
Due to banks Derivative financial instruments Financial liabilities - due to depositors		-	-	-
Due to banks Derivative financial instruments Financial liabilities - due to depositors - due to debt securities holders		1,237,123,791		- 1,237,123,791

- 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 31.03.2021

	Ba	nk	Gre	oup
In Rupees Thousand	As at 31.03.2021	As at 31.12.2020 (Audited)	As at 31.03.2021	As at 31.12.2020 (Audited)
Product-wise Gross loans and advances				
By product - Domestic currency				
Lease rental and hire purchase receivable	-	-	458,074	521,293
Term loans	434,422,188	457,873,876	437,141,737	460,813,371
Pawning Other loans	45,406,239	42,398,950	45,450,751	42,437,557
Loan to Government	2,030,000	2,075,000	2,030,000	2,075,000
Securities purchased under resale agreements	5,750,535	6,723,807	4,599,516	5,692,995
Staff loans	12,036,978	11,330,749	12,158,542	11,479,896
Sub Total	499,645,940	520,402,382	501,838,620	523,020,112
By product - Foreign currency				
Term loans	3,986,566	5,384,601	3,986,566	5,384,601
Gross loans and advances	503,632,506	525,786,983	505,825,186	528,404,713
Gross loans & advances	503,632,506	525,786,983	505,825,186	528,404,713
Less : Accumulated impairment under stage 1	(2,790,455)	(2,948,093)	(2,904,321)	(3,059,041)
Accumulated impairment under stage 2	(645,032)	(897,811)	(671,563)	(973,686)
Accumulated impairment under stage 3	(4,873,108)	(5,145,919)	(6,238,711)	(6,538,919)
Net value of loans & advances	495,323,911	516,795,160	496,010,591	517,833,067
Movement of Impairment during the year				
Under Stage 1				
Opening balance	2,948,093	1,601,273	3,059,041	1,707,088
Charge/(Write back) to Income Statement	(157,638)	1,346,820	(154,720)	1,351,953
Closing balance	2,790,455	2,948,093	2,904,321	3,059,041
Under Stage 2				
Opening balance	897,811	271,001	973,686	314,032
Charge/(Write back) to Income Statement	(252,779)	626,810	(302,123)	659,654
Closing balance	645,032	897,811	671,563	973,686
Under Stage 3				
Opening balance	5,145,919	2,394,667	6,538,919	3,783,076
Charge/(Write back) to Income Statement	(262, 498)	2,763,609	(286, 456)	2,783,032
Write-off during the period	(10,312)	(12,358)	(10,312)	(12,358)
Other movements	-	-	(3,439)	(14,831)
Closing balance	4,873,108	5,145,919	6,238,711	6,538,919
Total Impairment	8,308,596	8,991,823	9,814,595	10,571,646

L		ANALYSIS OF FINANCIAL INSTRUMENTS ON MEASUREMENT BASIS
	c.	Group - as at 31.03.2021
		· · · · · · · · · · · · · · · · · · ·

(SL)AAA

c. Group - as at 31.03.2021				
In Rupees Thousand	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	6,986,876	-	-	6,986,876
Balances with Central Bank Placements with banks	10 102 000	-	-	10 102 020
Derivative financial instruments	19,192,089	-	-	19,192,089
Loans and advances	496,010,591	-	-	496,010,591
Debt instruments Equity instruments	847,980,657	28,107,621 1,747,894	13,300,373 2,913,724	$889,388,752 \\ 4,661,618$
Total financial assets	1,370,170,227	29,855,515	16,214,097	1,416,239,940
	1,570,170,227	20,000,010	10,214,007	1,110,233,340
In Rupees Thousand		AC	FVPL	Total
LIABILITIES				
Due to banks Derivative financial instruments		16,576,450	-	16,576,450
Financial liabilities		-	-	-
- due to depositors		1,301,637,861	-	1,301,637,861
<ul> <li>due to debt securities holders</li> <li>due to other borrowers</li> </ul>		22,867,021	-	22,867,021
Debt securities issued		32,712,962	-	32,712,962
Total financial liabilities		1,373,794,295	-	1,373,794,295
d. Group - as at 31.12.2020 Audited				
In Rupees Thousand	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	6,598,595	-	-	6,598,595
Balances with Central Bank Placements with banks	6     17,456,660	-	-	6     17,456,660
Derivative financial instruments	-	19,897	-	19,897
Loans and advances Debt instruments	517,833,067	21,638,390	13,149,882	517,833,067
Equity instruments	758,594,934	1,979,554	2,909,959	$793,383,206 \\ 4,889,513$
Total financial assets	1,300,483,262	23,637,841	16,059,841	1,340,180,943
In Rupees Thousand		AC	FVPL	Total
LIABILITIES				
Due to banks		13,339,705	-	13,339,705
Derivative financial instruments Financial liabilities		-	-	-
- due to depositors		1,237,669,284	-	1,237,669,284
<ul> <li>due to debt securities holders</li> <li>due to other borrowers</li> </ul>		19,656,090	-	19,656,090
Debt securities issued		19,656,090 31,908,279	-	19,656,090 31,908,279
Total financial liabilities		1,302,573,358	-	1,302,573,358
CASH FLOV	V STATEM	ENT		

	Ba	nk	Gro	up
	2021	2020	2021	2020
For the three months ended March 31	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Cash flows from operating activities				
Interest receipts	38,468,453	36,728,004	38,909,052	37,202,116
Interest payments	(18,631,477)	(20, 864, 700)	(18, 767, 275)	(21,076,910
Net commission receipts	798,361	274,320	799,668	275,412
Trading income	188,616	133,675	205,027	177,696
Payment to employees	(2,154,241)	(2, 165, 330)	(2,206,848)	(2,230,675
VAT on financial services	(1,633,806)	(1,027,859)	(1,670,988)	(1,058,566
Receipts from other operating activities	(1,021)	43,230	(3,916)	42,302
Payment on other operating activities	(1,048,027)	(955,274)	(1,058,177)	(978,810
Operating profit before change in operating assets & liabilities	15,986,858	12,166,065	16,206,543	12,352,564
(Increase) / decrease in operating assets				
Placement with banks	(2,410,224)	(3,079,841)	(1,868,340)	(3,261,557
Derivative financial instruments	20,265	(4,638)	20,265	(4,638
Financial assets at FVPL	(3,051,702)	4,643,882	(6,092,838)	2,036,004
Financial assets at amortised cost - loans & advances	(39,918,046)	(13,534,065)	(39,504,690)	(10,015,010
Financial assets at amortised cost - Debt & Other Instrument	(35,056,493)	(32,681,111)	(34,356,804)	(32,682,512
Proceeds from the sale and maturity of financial investments	-	-	-	
Other assets	(5,190,176)	(2,916,449)	(5,179,364)	(2,925,759
	(85,606,376)	(47,572,221)	(86,981,771)	(46,853,472)
Increase/(decrease) in operating liabilities	4 454 000	(500,000)	0.000 550	(500.000
Due to bank Derivative financial instruments	4,451,692	(739,908)	3,036,753	(582,668
Financial liabilities at amortised cost-due to depositors	65,434,153	41,679,554	64,906,095	41,949,643
Financial liabilities at amortised cost-due to debt securities holders	-	,	-	,0 -0,0 -0
Financial liabilities at amortised cost-due to other borrowers	(218,156)	(4, 121, 489)	3,218,097	(4,470,340
Debt securities issued	25,626	(200,877)	25,626	(200,877
Other liabilities	450,657	3,309,328	496,252	2,311,534
	70,143,972	39,926,609	71,682,822	39,007,292
Net cash generated from operating activities before income tax	524,454	4,520,453	907,594	4,506,385
Income tax paid	-	(1,009,610)	(114,544)	(1,136,364
Net cash (used in)/from operating activities	524,454	3,510,843	793,050	3,370,021
Cash flows from investing activities				
Purchase of property, plant and equipment	(158,448)	(317,801)	(172, 283)	(317,801
Proceeds from the sale of property, plant and equipment	2,482	900	2,482	900
Net (increase)/decrease in finance instruments at fair value through other				
comprehensive income		-	(216,177)	6,507
Net Purchase / improvements to Investment Properties	-	-	-	-
Proceeds from the sale and maturity of financial investments Net purchase of intangible assets	- (50.110)	-	-	-
Net purchase of intangible assets Net cash flow from acquisition of investment in subsidiaries and associates	(59,110)	-	(59,110)	-
Dividends received from investment in subsidiaries and associates	1		-	-
Net cash (used in)/from investing activities	(215,075)	(316,901)	(445,087)	(310,394
	(~~~,~~~)	(0-0,00-)	(	(0-00,000-
<b>Cash flows from financing activities</b> Net proceeds from the issue of ordinary share capital		-	-	-
Net proceeds from the issue of subordinated debt		-	-	-
Repayment of subordinated debt	-	-	(32,140)	-
Interest paid on subordinated debt	-	(1,000,000)	(12,828)	-
Contribution to consolidated fund-dividend/levy	-	(1,000,000)	-	(1,000,000
Net cash from financial activities	-	(1,000,000)	(44,968)	(1,000,000
Net increase/(decrease) in cash & equivalents	309,378	2,193,942	302,994	2,059,627
Cash and cash equivalents at the beginning of the year	6,174,060	5,293,907	6,280,307	5,482,007
Exchange difference in respect of cash & cash equivalent	-	-	-	-
Cash and cash equivalents at the end of the Period	6,483,438	7,487,849	6,583,301	7,541,634

## **ANALYSIS OF DEPOSITS** AS AT 31.03.2021

	Ba	nk	Group	
In Rupees Thousand	As at 31.03.2021	As at 31.12.2020 (Audited)	As at 31.03.2021	As at 31.12.2020 (Audited)
By product - Domestic currency				
Demand deposits (current accounts)	-	-	-	-
Savings deposits	290,609,455	275,839,097	291,143,096	276,462,872
Fixed deposits	994,459,532	945,650,094	993,940,504	945,571,812
Sub Total	1,285,068,987	1,221,489,191	1,285,083,600	1,222,034,684
By product - Foreign currency				
Demand deposits (current accounts)	-	-	-	-
Savings deposits	4,584,155	4,193,979	4,584,155	4,193,979
Fixed deposits	11,970,105	11,440,621	11,970,105	11,440,621
Sub total	16,554,261	15,634,600	16,554,261	15,634,600
Total	1,301,623,248	1,237,123,791	1,301,637,861	1,237,669,284

## SELECTED PERFORMANCE INDICATORS (AS PER REGULATORY REPORTING)

	Ba	nk	Gr	oup
Item	As at 31.03.2021	As at 31.12.2020	As at 31.03.2021	As at 31.12.2020
Regulatory Capital Adequacy (LKR in Thousand) Common Equity Tier 1 Core (Tier 1) Capital Total Capital Base	36,934,411 41,934,411 50,360,389	37,227,074 42,227,074 50,882,209	42,885,502 47,885,502 56,095,165	43,189,629 48,189,629 56,636,854
Regulatory Capital Ratios (%) Common Equity Tier 1 Capital (%)(Minimum Requirement, 6.5%) Tier 1 Capital Ratio % (Minimum Requirement, 8.00%) Total Capital Ratio % (Minimum Requirement, 12.00%)	11.643 13.219 15.875	12.032 13.649 16.446	13.493 15.067 17.650	13.956 15.572 18.302
Leverage Ratio (Minimum Requirement - 3.00%)	6.23	6.64	6.74	7.21
Regulatory Liquidity Statutory Liquid Assets (LKR in Thousand) Statutory Liquid Assets Ratio, % (Minimum Requirement, 20%) Domestic Banking Unit (%) Off-Shore Banking Unit (%) Total Stock of High Quality Liquid Assets (LKR in Thousand) Liquidity Coverage Ratio (%) - (Minimum Requirement, 90%)	842,531,542 68.13 NR 804,783,580	805,242,421 69.10 NR 785,407,232	NR NR NR NR	NR NR NR NR
Rupee (%) All Currency (%) Net Stable Funding Ratio (%) -(Minimum Requirements, 90%)	292.19 283.33 166.00	311.02 307.22 169.00	NR NR NR	NR NR NR
Assets Quality (Quality of Loan Portfolio) Gross Non - Performing Advances Ratio, % (Net of Interest in Suspense) Net Non-Performing Advances, % (Net of Interest in Suspense and Provisions)	2.56 1.82	2.79 2.12	NR NR	NR NR
<b>Profitability</b> Interest Margin, (%) Return on Assets (before Tax), (%) Return on Equity, (%)	3.87 2.41 49.41	2.77 1.24 20.67	3.91 2.44 46.31	2.83 1.31 20.26
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Note* : NR - Not Relevant	(a) The above statements have been prepared in compliance with the
CERTIFICATION	format and definitions prescribed by the Central Bank of Sri Lanka;
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 2021 and the profits for the three months then ended.	(b) The information contained in these statements has been extracted from the unaudited Financial Statements of the Bank and its subsidiary companies, unless indicated as audited.
sgd K. Raveendran Senior Deputy General Manager (Finance & Planning)	<i>sgd</i> Keasila Jayawardena Chairperson <i>sgd</i> Ajith Peiris General Manager / CEO

25th May 2021 Colombo, Sri Lanka

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

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