NATIONAL SAVINGS BANK INTERIM FINANCIAL STATEMENT For the nine months ended 30th September 2021



Group

INCOME STATEMENT

	Ba	nk	Group		
For the nine months ended 30 th September	2021	2020	2021	2020	
For the lime months ended 50° september	Rs. '000	Rs. '000	Rs. '000	Rs. '000	
Income	99,192,905	93,726,432	99,934,423	95,666,623	
Interest income	96,855,859	90,655,259	98,211,289	92,235,608	
Interest expenses	(56,731,957)	(67, 265, 906)	(57,215,709)	(67, 906, 387)	
Net interest income	40,123,902	23,389,353	40,995,580	24,329,221	
Fee and commission income	2,186,887	1,504,279	2,194,262	1,514,581	
Fee and commission expenses	(143,666)	(105,493)	(145,616)	(110,451)	
Net fee and commission income	2,043,221	1,398,786	2,048,646	1,404,130	
Net gains/(losses) from trading	(295, 159)	867,421	(677, 504)	1,377,410	
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	28,269	147,715	28,269	147,715	
Net other operating income	417,049	551,756	178,106	391,307	
Total operating income	42,317,282	26,355,032	42,573,098	27,649,784	
Impairment charges	(2,840,202)	(4,600,210)	(2,751,688)	(4, 630, 363)	
Net operating income	39,477,080	21,754,822	39,821,410	23,019,421	
Personnel expenses	(10, 212, 010)	(7,831,540)	(10, 402, 136)	(7,995,923)	
Depreciation and amortization expenses	(990,600)	(871,446)	(1,002,375)	(883, 653)	
Other expenses	(3,409,528)	(3, 286, 062)	(3,448,575)	(3, 321, 916)	
Operating profit/(loss) before VAT on financial services	24,864,942	9,765,773	24,968,324	10,817,929	
Value Added Tax (VAT) on financial services	(4,557,399)	(2, 260, 163)	(4, 627, 304)	(2,425,924)	
Operating profit/(loss) after VAT on financial services	20,307,543	7,505,610	20,341,020	8,392,005	
Share of profits of associates and joint ventures	-	-	-	-	
Profit/(loss) before tax	20,307,543	7,505,610	20,341,020	8,392,005	
Income tax expenses	(4,654,867)	(3,140,316)	(4,679,691)	(3,434,009)	
Profit/(loss) for the period	15,652,676	4,365,294	15,661,329	4,957,996	
Profit attributable to:					
Equity holders of the Bank	15,652,676	4,365,294	15,661,329	4,957,996	
Non-controlling interests	-	-	-	-	
Earnings per share on profit					
Basic earnings per ordinary share (Rs.)	16.65	4.64	16.66	5.27	
Diluted earnings per ordinary share (Rs.)	16.65	4.64	16.66	5.27	
0. per order ()	20.00		20100		

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STATEMENT OF COMPREHENSIVE INCOME

	Ba	nk	Group		
For the nine months ended 30 th September	2021 Rs. '000	2020 Rs. '000	2021 Rs. '000	2020 Rs. '000	
Profit / (Loss) for the period	15,652,676	4,365,294	15,661,329	4,957,996	
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	(300,091)	281,738	(387, 590)	339,033	
Net gains/(losses) on investment in debt instruments transferred to income statement	(28,269)	(147,715)	(28,269)	(147,715)	
Deferred tax effect on the above	80,097	-	80,097	-	
Total other comprehensive income to be reclassified to					
Income Statement	(248,263)	134,023	(335,762)	191,318	
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	208,399	(733,536)	233,772	(722,665)	
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 Re-measurement of post-employment benefit obligations (net of taxes)	(498,929) (498,929)	-	(1,628) (498,929) (500,557)	(1,169) - (1,169)	
Change in Revaluation Surplus	(430,323)		(300,337)	(1,105)	
Deferred tax effect on the above	371,032	_	371,032		
Changes in revaluation surplus (net of taxes)	371.032	-	371.032	-	
Share of profits of associates and joint ventures	-	-	-	-	
Total other comprehensive income not to be reclassified to Income Statement	80,501	(733,536)	104,247	(723,834)	
Total other comprehensive income(OCI) for the period,	00,001	(100,000)	101,211	(120,001)	
net of taxes	(167, 762)	(599,513)	(231, 516)	(532,516)	
Total comprehensive income for the period	15,484,914	3,765,781	15,429,813	4,425,480	
Attributable to:					
Equity holders of the Bank	15,484,914	3,765,781	15,429,813	4,425,480	
Non-controlling interests	-	-	-	-	

Explanatory Notes :-

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

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

The 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 businesses and individuals in line with the direction issued by CBSL.

The direction issue by conduct of the provided of the payment deforment impact and payment deforment impact and Deforment impact and Deforment impact and Deforment in the oncessionary rate of seven percent during the moratorium period and the payments are deforred until the end of the loan period. The moratorium period has varied from two months to six months. Accordingly, Day One Loss has been recognised in the financial statements and accounted.

As at As at As at As at 30.09.2021 31.12.2020 30.09.2021 31.12.2020 Rs. '000 (Audited) Rs. '000 (Audited) Rs. '000 Rs. '000 Assets Cash and cash equivalents 8,218,479 6,598,595 8,135,189 6,491,963 Balances with Central Bank 60 6 Placements with banks 12,443,866 13,253,499 14,742,948 17,456,660 Derivative financial instruments 19,897 19,897 Financial assets recognized through profit or loss measured at fair value 10,175,536 11,221,746 24,303,742 23,617,944 designated at fair value Financial assets at amortised cost Loans and Advances 530,840,776 516,795,160 532,197,942 517,833,067 917,472,537 Debt and other instruments 913,358,240 754,233,344 758,594,934 Financial assets meassured at fair value through other comprehensive income 12,966,884 15,271,822 14,003,582 16,059,841 Investments in subsidiaries 4,811,000 4,811,000 Investments in associates and joint ventures Property, plant and equipment 15,089,110 15,315,772 15,984,581 16,197,837 1,226,183 1,271,525 Right of use assets 1,114,195 1,153,789 Investment properties 237,077 237,077 687,961 Goodwill and intangible assets 583,775 591,053 694,160 Deferred tax assets 1,707,445 1,446,249 1,707,897 1,446,249 Other assets 37,762,744 23,033,780 37,986,420 23,192,936 Total assets 1,548,988,757 1,363,808,376 1,568,600,105 1,383,220,728 Liabilities Due to banks 12,862,337 13,339,705 12,329,346 11,437,363 Derivative financial instruments Financial liabilities recognized through profit or loss Financial liabilities at amortised cost due to depositors 1,393,623,950 1,237,123,791 1,237,669,284 1,392,446,426 due to debt securities holders due to other borrowers 5,082,754 8,159,591 19,656,090 20,339,324 Lease liability 1,183,163 1,274,713 1,226,019 1,320,877 Debt securities issued 43,078,103 31,773,753 43,167,661 31,908,279 Retirement benefit obligations 10,885,085 10,885,085 10,921,931 10,916,429 Current tax liabilities 4,520,214 612,239 4,830,789 1,189,133 Deferred tax liabilities 853 1,121 Other provisions 7,253,989 Other liabilities 10,097,131 6,699,216 10,547,405 Due to subsidiarie 3.500 3.750Total liabilities 1,480,803,245 1,309,394,475 1,494,917,773 1,323,254,907 Equity Stated capital/Assigned capital 9,400,000 9,400,000 9,400,000 9,400,000 4.850,902 4.068.268 4.881.772 4.090.363 Statutory reserve fund OCI reserve (474, 795)(434, 929)(513,778) (411, 786)Retained earnings 27,114,158 14,399,572 31,293,639 18,601,588 Other reserves 27,295,247 26,980,990 28,620,698 28,285,656 59,965,821 Total shareholders' equity 68,185,512 54,413,901 73,682,332 Non-controlling interests Total equity 68,185,512 54,413,901 73,682,332 59,965,821 Total equity and liabilities 1,548,988,757 1,363,808,376 1,568,600,105 1,383,220,728

STATEMENT OF FINANCIAL POSITION

Bank

Memorandum Information		
Number of Employees	4,605	4,641
Number of Branches	260	259

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

* Impairment Assessment

Contingent liabilities and commitments

12,239,290

23,787,099

11,743,301

23,850,325

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 of their past due status. The portfolio level impairment assessment was carried out for the individual borrowers. However, in some scenarios management judgement was used to assess the reasonableness of the customer request of prolonged debt moratorium or deferment. The borrowers were moved from stage one to stage two and some borrowers were moved from stage tow to stage three due to stage two and some borrowers were moved from stage tow to stage three due to stage two and some borrowers were moved from stage tow to stage three due to a stage two and some borrowers were moved from stage tow to stage three due to expected cashflow impairment.

4. Income and Deferred Tax

Income tax and deferred tax provision are made at the rate of 28% as at 31st December 2020. However, as per the guidelines 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.

STATEMENT OF CHANGES IN FOURTY - BANK

STATEMENT OF CHANGES IN EQUITY - BANK								
For the nine months ended 30.09.2020	Stated Capital/ Assigned Capital	Statutory Reserve Fund	Revaluation Reserve	OCI Reserve	Cash Flow Hedging Reserve	Retained Earnings	Other Reserves	Total Equity
Balance as at 1 st 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	-	-	-	-	-	4,365,294	-	4,365,294
Other comprehensive income net of tax	-	-	-	-	-	-	-	-
Net change in fair value of debt instrument of Fair Value								
through Other Comprehensive Income	-	-	-	134,023	-	-	-	134,023
Net change in fair value of equity instrument of Fair Value				(700 500)				(799 596)
through Other Comprehensive Income	-	-	-	(733,536)	-	-	-	(733,536)
Total comprehensive income for the period	-	-	-	(599,513)	-	4,365,294	-	3,765,781
Transactions with equity holders, recognised directly in equity								
Transfers to unclaimed deposits reserve	-	-	-	-	-	-	(44,422)	(44,422)
Contribution to the consolidated fund-Dividend/Levy Contribution to national insurance trust fund	-	-	-	-	-	(1,000,000)	-	(1,000,000)
Transfers during the period	-	218.265	-	-	-	(43,653) (218,265)	-	(43,653)
	-			-	-	()	-	-
Total transactions with equity holders	-	218,265	-	-	-	(1,261,918)	(44,422)	(1,088,075)
Balance as at 30.09.2020	9,400,000	3,781,137	5,611,188	(281,507)	-	11,297,883	18,794,263	48,602,967
For the nine months ended 30.09.2021	Stated Capital/ Assigned Capital	Statutory Reserve Fund	Revaluation Reserve	OCI Reserve	Cash Flow Hedging Reserve	Retained Earnings	Other Reserves	Total Equity
Balance as at 1 st January 2021	Stated Capital/ Assigned Capital 9,400,000	Statutory Reserve Fund 4,068,268	Revaluation Reserve 6,678,568	OCI Reserve (434,929)	Cash Flow Hedging Reserve	11,883,168	Other Reserves 20,302,421	51,897,497
Balance as at 1" January 2021 Prior year adjustment"	Assigned Capital 9,400,000	4,068,268	6,678,568	(434,929)	Cash Flow Hedging Reserve	11,883,168 2,516,404	20,302,421	51,897,497 2,516,404
Balance as at 1st January 2021 Prior year adjustment* Re-stated opening balance as at 1st January 2021	Assigned Capital				Cash Flow Hedging Reserve	11,883,168		51,897,497
Balance as at 1 st January 2021 Prior year adjustment* Re-stated opening balance as at 1st January 2021 Total comprehensive income for the period	Assigned Capital 9,400,000	4,068,268	6,678,568	(434,929)	Cash Flow Hedging Reserve	11,883,168 2,516,404 14,399,572	20,302,421	51,897,497 2,516,404 54,413,901
Balance as at 1st January 2021 Prior year adjustment* Re-stated opening balance as at 1st January 2021 Total comprehensive income for the period Net profit for the period	Assigned Capital 9,400,000	4,068,268	6,678,568	(434,929)	Cash Flow Hedging Reserve	11,883,168 2,516,404 14,399,572 15,652,676	20,302,421	51,897,497 2,516,404 54,413,901 15,652,676
Balance as at 1" January 2021 Prior year adjustment" Re-stated opening balance as at 1st January 2021 Total comprehensive income for the period Net profit for the period Other comprehensive income net of tax	Assigned Capital 9,400,000	4,068,268	6,678,568	(434,929)	Cash Flow Hedging Reserve	11,883,168 2,516,404 14,399,572	20,302,421	51,897,497 2,516,404 54,413,901
Balance as at 1st January 2021 Prior year adjustment* Re-stated opening 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	Assigned Capital 9,400,000	4,068,268	6,678,568	(434,929) - (434,929) - -	Cash Flow Hedging Reserve	11,883,168 2,516,404 14,399,572 15,652,676	20,302,421	51,897,497 2,516,404 54,413,901 15,652,676 (498,929)
Balance as at 1st January 2021 Prior year adjustment* Re-stated opening 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	Assigned Capital 9,400,000	4,068,268	6,678,568	(434,929)	Cash Flow Hedging Reserve	11,883,168 2,516,404 14,399,572 15,652,676	20,302,421	51,897,497 2,516,404 54,413,901 15,652,676
Balance as at 1" January 2021 Prior year adjustment" Re-stated opening 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	Assigned Capital 9,400,000	4,068,268	6,678,568	(434,929) (434,929) - - - (248,263)	Cash Flow Hedging Reserve	11,883,168 2,516,404 14,399,572 15,652,676	20,302,421	51,897,497 2,516,404 54,413,901 15,652,676 (498,929) (248,263)
Balance as at 1 st January 2021 Prior year adjustment* Re-stated opening 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	Assigned Capital 9,400,000	4,068,268	6,678,568 - - - - - - - - - -	(434,929) - (434,929) - -	Cash Flow Hedging Reserve	11,883,168 2,516,404 14,399,572 15,652,676	20,302,421	51,897,497 2,516,404 54,413,901 15,652,676 (498,929) (248,263) 208,399
Balance as at 1st January 2021 Prior year adjustment* Re-stated opening 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 Revaluation Reserve	Assigned Capital 9,400,000	4,068,268	6,678,568 	(434,929) - (434,929) - - (248,263) 208,399 -	Cash Flow Hedging Reserve	11,883,168 2,516,404 14,399,572 15,652,676 (498,929)	20,302,421	51,897,497 2,516,404 54,413,901 15,652,676 (498,929) (248,263) 208,399 371,032
Balance as at 1st January 2021 Prior year adjustment* Re-stated opening 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 Revaluation Reserve Total comprehensive income for the period	Assigned Capital 9,400,000	4,068,268	6,678,568 - - - - - - - - - -	(434,929) (434,929) - - - (248,263)	Cash Flow Hedging Reserve	11,883,168 2,516,404 14,399,572 15,652,676	20,302,421	51,897,497 2,516,404 54,413,901 15,652,676 (498,929) (248,263) 208,399
Balance as at 1" January 2021 Prior year adjustment" Re-stated opening 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 Revaluation Reserve Total comprehensive income for the period Transactions with equity holders, recognised directly in equity	Assigned Capital 9,400,000	4,068,268	6,678,568 	(434,929) - (434,929) - - (248,263) 208,399 -	Cash Flow Hedging Reserve	11,883,168 2,516,404 14,399,572 15,652,676 (498,929)	20,302,421	51,897,497 2,516,404 54,413,901 15,652,676 (498,929) (248,263) 208,399 371,032 15,484,914
Balance as at 1st January 2021 Prior year adjustment* Re-stated opening 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 quity instrument of Fair Value through Other Comprehensive Income Net change in Revaluation Reserve Total comprehensive income for the period Transactions with equity holders, recognised directly in equity Transfers to unclaimed deposits reserve	Assigned Capital 9,400,000	4,068,268	6,678,568 	(434,929) - (434,929) - - (248,263) 208,399 -	Cash Flow Hedging Reserve	11,883,168 2,516,404 14,399,572 15,652,676 (498,929) - - - 15,153,747	20,302,421	51,897,497 2,516,404 54,413,901 15,652,676 (498,929) (248,263) 208,399 371,032 15,484,914 (56,774)
Balance as at 1st January 2021 Prior year adjustment* Re-stated opening 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 Revaluation Reserve 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	Assigned Capital 9,400,000	4,068,268	6,678,568 	(434,929) - (434,929) - - (248,263) 208,399 -	Cash Flow Hedging Reserve	11,883,168 2,516,404 14,399,572 15,652,676 (498,929) - - - - 15,153,747 - (1,500,000)	20,302,421	51,897,497 2,516,404 54,413,901 15,652,676 (498,929) (248,263) 208,399 371,032 15,484,914 (56,774) (1,500,000)
Balance as at 1* January 2021 Prior year adjustment* Re-stated opening 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 Revaluation Reserve 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 mational insurance trust fund	Assigned Capital 9,400,000	4,068,268	6,678,568 	(434,929) - (434,929) - - (248,263) 208,399 -	Cash Flow Hedging Reserve Cash Flow Hedging Res	11,883,168 2,516,404 14,399,572 15,652,676 (498,929) - - - - - - - - - - - - - - - - - - -	20,302,421	51,897,497 2,516,404 54,413,901 15,652,676 (498,929) (248,263) 208,399 371,032 15,484,914 (56,774)
Balance as at 1* January 2021 Prior year adjustment* Re-stated opening 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 Revaluation Reserve 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	Assigned Capital 9,400,000	4,068,268	6,678,568 	(434,929) - (434,929) - - (248,263) 208,399 -	Cash Flow Hedging Reserve Cash Flow Hedging Res	11,883,168 2,516,404 14,399,572 15,652,676 (498,929) - - - - 15,153,747 - (1,500,000)	20,302,421	51,897,497 2,516,404 54,413,901 15,652,676 (498,929) (248,263) 208,399 371,032 15,484,914 (56,774) (1,500,000)
Balance as at 1" January 2021 Prior year adjustment" Re-stated opening 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 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 Transfers to unclaimed deposits reserve Contribution to national insurance trust fund Transfers during the Period	Assigned Capital 9,400,000	4,068,268 4,068,268	6,678,568 	(434,929) - (434,929) - - (248,263) 208,399 -	Cash Flow Hedging Reserve	11,883,168 2,516,404 14,399,572 15,652,676 (498,929) - - - 15,153,747 - (1,500,000) (156,527) (782,634) -	20,302,421 	51,897,497 2,516,404 54,413,901 15,652,676 (498,929) (248,263) 208,399 371,032 15,484,914 (56,774) (1,500,000) (156,527)

* The Bank has received a tax credit of Rs. 2,516 Mn in finalization of Income tax assessment for the year 2016/17 and 2017/18 with Inland Revenue Department.

STATEMENT OF CHANGES IN EQUITY - GROUP

For the nine months ended 30.09.2020	Stated Capital/ Assigned Capital	Statutory Reserve Fund	Revaluation Reserve	OCI Reserve	Cash Flow Hedging Reserve	Retained Earnings	Other Reserves	Total Equity
Balance as at 1 st January 2020	9,400,000	3,571,214	5,611,188	283,501	-	11,846,116	19,552,207	50,264,229
Total comprehensive income for the period								
Net profit for the period	-	-	-	-	-	4,957,996	-	4,957,996
Other comprehensive income net of tax	-	-	-	-	-	(1,169)	-	(1,169)
Net change in fair value of debt instrument of Fair Value								
through Other Comprehensive Income	-	-	-	191,318	-	-	-	191,318
Net change in fair value of equity instrument of Fair Value								
through Other Comprehensive Income	-	-	-	(722,665)	-	-	-	(722,665)
Total comprehensive income for the period	-	-	-	(531,346)	-	4,956,827	-	4,425,480
Transactions with equity holders, recognised directly in equity								-
Transfers to unclaimed deposits reserve	-	-	-	-	-	-	(44,422)	(44,422)
Contribution to the consolidated fund-Dividend/Levy	-	-	-	-	-	(1,000,000)	-	(1,000,000)
Contribution to national insurance trust fund	-	-	-	-	-	(43,653)	-	(43,653)
Transfers during the period	-	227,454	-	-	-	(372,186)	144,732	-
Total transactions with equity holders	-	227,454	-	-	-	(1,415,839)	100,310	(1,088,075)
Balance as at 30.09.2020	9,400,000	3,798,668	5,611,188	(247,845)	-	15,387,104	19,652,517	53,601,634
For the nine months ended 30.09.2021	Stated Capital/ Assigned Capital	Statutory Reserve Fund	Revaluation Reserve	OCI Reserve	Cash Flow Hedging Reserve	Retained Earnings	Other Reserves	Total Equity
Balance as at 1 st January 2021	9,400,000	4,090,363	7,117,674	(411,786)	-	16,085,184	21,167,980	57,449,417
Prior year adjustment*	-	-	-	-	-	2,516,404	-	2,516,404
Re-stated opening balance as at 1st January 2021	9,400,000	4,090,363	7,117,674	(411,786)	-	18,601,588	21,167,980	59,965,821
Total comprehensive income for the period								
Net profit for the period	-	-	-	-	-	15,661,329	-	15,661,329
Other comprehensive income net of tax	-	-	-	-	-	(500,557)	-	(500,557)
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	-	-	-	(335,763)	-	-	-	(335,763)
through Other Comprehensive Income				233,772				233,772
Net change in Revaluation Reserve	-	-	371.032	255,112	-		-	371.032
Total comprehensive income for the period			371,032	(101,991)		15,160,772		15,429,813
Transactions with equity holders, recognised directly in equity			011,002	(101,001)		10,100,112		10,150,010
Transactions with equity noticers, recognised directly in equity							(56,774)	(56,774)
Contribution to the consolidated fund-Dividend/Levy	-		-	-	-	(1,500,000)	(30,114)	(1,500,000)
Contribution to the consolidated fund-Dividend/Levy	-		-	-		(156,527)	-	(156,527)
Transfers during the Period	-	791,409	-	-	-	(812,195)	20,786	-
Total transactions with equity holders	-	791,409	-	-	-	(2,468,721)	(35,988)	(1,713,301)
Balance as at 30.09.2021	9,400,000	4,881,772	7,488,706	(513,777)	-	31,293,639	21,131,992	73,682,332

* The Bank has received a tax credit of Rs. 2,516 Mn in finalization of Income tax assessment for the year 2016/17 and 2017/18 with Inland Revenue Department.

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



NATIONAL SAVINGS BANK INTERIM FINANCIAL STATEMENTS For the nine months ended 30th September 2021

ANALYSIS OF FINANCIAL INSTRUMENTS ON MEASUREMENT BASIS

a. Bank - as at 30.09.2021

In Rupees Thousand	AC	FVPL	FVOCI	Total
ASSETS	· · · · · · · · · · · · · · · · · · ·			
Cash and cash equivalents	8,135,189	-	-	8,135,189
Balances with Central Bank	-	-	-	-
Placements with banks	12,443,866	-	-	12,443,866
Derivative financial instruments	-	-	-	-
Loans and advances	530,840,776	-	-	530,840,776
Debt instruments	913,358,240	7,910,522	9,988,537	931,257,298
Equity instruments	-	2,265,014	2,978,347	5,243,361
Total financial assets	1,464,778,071	10,175,536	12,966,884	1,487,920,490
In Rupees Thousand		AC	FVPL	Total
LIABILITIES				
Due to banks		12,329,346	-	12,329,346
Derivative financial instruments		-	-	-
Financial liabilities				
- due to depositors		1,393,623,950	-	1,393,623,950
- due to debt securities holders		-	-	-
- due to other borrowers		5,082,754	-	5,082,754
Debt securities issued		43,078,103	-	43,078,103
Total financial liabilities		1,454,114,153	-	1,454,114,153
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	4,445,695
Total financial assets	1,290,773,967	11,241,643	15,271,822	1,317,287,430
In Rupees Thousand		AC	FVPL	Total
In Rupees Thousand LIABILITIES		AC	FVPL	Total
		AC	FVPL	Total 12,862,337
LIABILITIES		I	FVPL -	
LIABILITIES Due to banks		I	FVPL -	
LIABILITIES Due to banks Derivative financial instruments		I	FVPL -	
LIABILITIES Due to banks Derivative financial instruments Financial liabilities		12,862,337	FVPL -	12,862,337
LIABILITIES Due to banks Derivative financial instruments Financial liabilities - due to depositors		12,862,337	FVPL	12,862,337
LIABILITIES Due to banks Derivative financial instruments Financial liabilities - due to depositors - due to debt securities holders		12,862,337 - 1,237,123,791 -	FVPL	12,862,337 - 1,237,123,791 -

AC - Financial assets / liabilities measured at amortised cost

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 30.09.2021

	Bank		Gr	oup
In Rupees Thousand	As at 30.09.2021	As at 31.12.2020 (Audited)	As at 30.09.2021	As at 31.12.2020 (Audited)
Product-wise Gross loans and advances				
By product - Domestic currency				
Lease rental and hire purchase receivable	-	-	336,077	521,293
Term loans	463,869,748	457,873,876 42,398,950	466,313,331	460,813,371
Pawning Other loans	49,172,698	42,398,950	49,179,950	42,437,557
Loan to Government	2,030,000	2,075,000	2,030,000	2,075,000
Securities purchased under resale agreements	12,603,437	6,723,807	12,387,438	5,692,995
Staff loans	12,878,368	11,330,749	13,149,752	11,479,896
Sub Total	540,554,251	520,402,382	543,396,548	523,020,112
By product - Foreign currency				
Term loans	1,806,750	5,384,601	1,806,750	5,384,601
Gross loans and advances	542,361,001	525,786,983	545,203,298	528,404,713
Gross loans & advances	542,361,001	525,786,983	545,203,298	528,404,713
Less : Accumulated impairment under stage 1	(3,749,289)	(2,948,093)	(3,841,801)	(3,059,041)
Accumulated impairment under stage 2	(1,049,216)	(897,811)	(1,080,494)	(973,686)
Accumulated impairment under stage 3	(6,721,718)	(5,145,919)	(8,083,061)	(6,538,919)
Net value of loans & advances	530,840,776	516,795,160	532,197,942	517,833,067
Movement of Impairment during the period				
Under Stage 1				
Opening balance	2,948,093	1,601,273	3,059,041	1,707,088
Charge/(Write back) to Income Statement	801,197	1,346,820	782,760	1,351,953
Closing balance	3,749,289	2,948,093	3,841,801	3,059,041
Under Stage 2				
Opening balance	897,811	271,001	973,686	314,032
Charge/(Write back) to Income Statement	151,405	626,810	106,808	659,654
Closing balance	1,049,216	897,811	1,080,494	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	1,608,341	2,763,609	1,582,377	2,783,032
Write-off during the period	(32,541)	(12,358)	(32,541)	(12,358)
Other movements	-	-	(5,694)	(14,831)
Closing balance at	6,721,718	5,145,919	8,083,061	6,538,919
Total Impairment	11,520,225	8,991,823	13,005,356	10,571,646

In Rupees Thousand	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	8,218,479	-	-	8,218,47
Balances with Central Bank	60	-	-	(
Placements with banks Derivative financial instruments	14,742,948	-	-	14,742,94
Loans and advances	532,197,942	-	-	532,197,94
Debt instruments	917,472,537	22,038,727	10,859,850	950,371,11
Equity instruments	-	2,265,015	3,143,731	5,408,74
Total financial assets	1,472,631,966	24,303,742	14,003,581	1,510,939,28
In Rupees Thousand		AC	FVPL	Total
LIABILITIES				
Due to banks		11,437,363	-	11,437,36
Derivative financial instruments Financial liabilities		-	-	
- due to depositors		1,392,446,426	-	1,392,446,42
- due to debt securities holders		-	-	.,,,,
- due to other borrowers		20,339,324	-	20,339,32
Debt securities issued		43,167,661	-	43,167,66
Total financial liabilities		1,467,390,776		
		1,101,000,110		1,467,390,77
d. Group - as at 31.12.2020 Audited		1,101,000,110		1,407,390,77
	AC	FVPL	FVOCI	Total
d. Group - as at 31.12.2020 Audited In Rupees Thousand ASSETS				Total
d. Group - as at 31.12.2020 Audited In Rupees Thousand ASSETS Cash and cash equivalents	6,598,595			Total
d. Group - as at 31.12.2020 Audited In Rupees Thousand ASSETS Cash and cash equivalents Balances with Central Bank	6,598,595			Total
d. Group - as at 31.12.2020 Audited In Rupees Thousand ASSETS Cash and cash equivalents	6,598,595			Total 6,598,59 17,456,66
d. Group - as at 31.12.2020 Audited In Rupees Thousand ASSETS Cash and cash equivalents Balances with Central Bank Placements with banks Derivative financial instruments Loans and advances	6,598,595 6 17,456,660 517,833,067	FVPL 19,897	FVOCI - - - -	Total 6,598,59 17,456,66 19,88 517,833,00
d. Group - as at 31.12.2020 Audited In Rupees Thousand ASSETS Cash and cash equivalents Balances with Central Bank Placements with banks Derivative financial instruments Loans and advances Debt instruments	6,598,595 6 17,456,660	FVPL 19,897 21,638,390	FVOCI	Total 6,598,59 17,456,66 19,89 517,833,00 793,383,20
d. Group - as at 31.12.2020 Audited In Rupees Thousand ASSETS Cash and cash equivalents Balances with Central Bank Placements with banks Derivative financial instruments Loans and advances	6,598,595 6 17,456,660 517,833,067	FVPL 19,897	FVOCI - - - -	1
d. Group - as at 31.12.2020 Audited In Rupees Thousand ASSETS Cash and cash equivalents Balances with Central Bank Placements with banks Derivative financial instruments Loans and advances Debt instruments Equity instruments Equity instruments Total financial assets	6,598,595 6 17,456,660 517,833,067 758,594,934	FVPL 19,897 21,638,390 1,979,554 23,637,841	FVOCI - - - - - - - - - - - - - - - - - - -	Total 6,598,59 17,456,66 19,89 517,833,06 793,383,20 4,889,51 1,340,180,94
d. Group - as at 31.12.2020 Audited In Rupees Thousand ASSETS Cash and cash equivalents Balances with Central Bank Placements with banks Derivative financial instruments Loans and advances Debt instruments Equity instruments Total financial assets In Rupees Thousand	6,598,595 6 17,456,660 517,833,067 758,594,934	FVPL 19,897 21,638,390 1,979,554	FVOCI	Total 6,598,55 17,456,66 19,85 517,833,00 793,383,20 4,889,51
d. Group - as at 31.12.2020 Audited In Rupees Thousand ASSETS Cash and cash equivalents Balances with Central Bank Placements with banks Derivative financial instruments Loans and advances Debt instruments Equity instruments Total financial assets In Rupees Thousand LIABILITIES	6,598,595 6 17,456,660 517,833,067 758,594,934	FVPL 19,897 21,638,390 1,979,554 23,637,841 AC	FVOCI - - - - - - - - - - - - - - - - - - -	Total 6,598,55 17,456,66 19,88 517,833,00 793,383,22 4,889,51 1,340,180,94 Total
d. Group - as at 31.12.2020 Audited In Rupees Thousand ASSETS Cash and cash equivalents Balances with Central Bank Placements with banks Derivative financial instruments Loans and advances Debt instruments Equity instruments Total financial assets In Rupees Thousand LIABILITIES Due to banks	6,598,595 6 17,456,660 517,833,067 758,594,934	FVPL 19,897 21,638,390 1,979,554 23,637,841	FVOCI - - - - - - - - - - - - - - - - - - -	Total 6,598,59 17,456,66 19,96 517,833,00 793,383,20 4,889,51 1,340,180,94
d. Group - as at 31.12.2020 Audited In Rupees Thousand ASSETS Cash and cash equivalents Balances with Central Bank Placements with banks Derivative financial instruments Loans and advances Debt instruments Equity instruments Equity instruments Total financial assets In Rupees Thousand LIABILITIES Due to banks Derivative financial instruments	6,598,595 6 17,456,660 517,833,067 758,594,934	FVPL 19,897 21,638,390 1,979,554 23,637,841 AC	FVOCI - - - - - - - - - - - - - - - - - - -	Total 6,598,55 17,456,66 19,88 517,833,00 793,383,22 4,889,51 1,340,180,94 Total
d. Group - as at 31.12.2020 Audited In Rupees Thousand ASSETS Cash and cash equivalents Balances with Central Bank Placements with banks Derivative financial instruments Loans and advances Debt instruments Equity instruments Total financial assets In Rupees Thousand LIABILITIES Due to banks Derivative financial instruments Financial liabilities - due to depositors	6,598,595 6 17,456,660 517,833,067 758,594,934	FVPL 19,897 21,638,390 1,979,554 23,637,841 AC	FVOCI - - - - - - - - - - - - - - - - - - -	Total 6,598,53 17,456,66 19,88 517,833,00 793,383,22 4,889,53 1,340,180,94 Total 13,339,70
d. Group - as at 31.12.2020 Audited In Rupees Thousand ASSETS Cash and cash equivalents Balances with Central Bank Placements with banks Derivative financial instruments Loans and advances Debt instruments Equity instruments Total financial assets In Rupees Thousand LIABILITIES Due to banks Derivative financial instruments Financial liabilities - due to depositors - due to dept securities holders	6,598,595 6 17,456,660 517,833,067 758,594,934	FVPL 19,897 21,638,390 1,979,554 23,637,841 AC 13,339,705 1,237,669,284	FVOCI - - - - - - - - - - - - - - - - - - -	Total 6,598,55 17,456,66 19,88 517,833,00 793,383,22 4,889,51 1,340,180,94 Total 13,339,70 1,237,669,28
d. Group - as at 31.12.2020 Audited In Rupees Thousand ASSETS Cash and cash equivalents Balances with Central Bank Placements with banks Derivative financial instruments Loans and advances Debt instruments Equity instruments Total financial assets In Rupees Thousand LIABILITIES Due to banks Derivative financial instruments Financial liabilities - due to depositors - due to other borrowers	6,598,595 6 17,456,660 517,833,067 758,594,934	FVPL 19,897 21,638,390 1,979,554 23,637,841 AC 13,339,705 1,237,669,284 19,656,090	FVOCI - - - - - - - - - - - - - - - - - - -	Total 6,598,53 17,456,66 19,88 517,833,00 793,383,22 4,889,53 1,340,180,94 Total 13,339,70
d. Group - as at 31.12.2020 Audited In Rupees Thousand ASSETS Cash and cash equivalents Balances with Central Bank Placements with banks Derivative financial instruments Loans and advances Debt instruments Equity instruments Total financial assets In Rupees Thousand LIABILITIES Due to banks Derivative financial instruments Financial liabilities - due to depositors - due to debt securities holders	6,598,595 6 17,456,660 517,833,067 758,594,934	FVPL 19,897 21,638,390 1,979,554 23,637,841 AC 13,339,705 1,237,669,284	FVOCI - - - - - - - - - - - - - - - - - - -	, 1 51 79 1,34 , 1 1,23 1

CASH FLOW ST	FATEMENT
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	Bar	ık	Grou	up
	2021	2020	2021	2020
For the nine months ended September 30	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Cash flows from operating activities				
Interest receipts	103,331,127	95,888,799	104,679,827	97,316,334
Interest payments	(57,879,535)	(66,700,648)	(58,349,113)	(67,347,228
Net commission receipts	2,043,221	1,398,786	2,048,646	1,404,130
Trading income	389,528	880,582	411,713	1,216,838
Payment to employees	(7,388,427)	(7,371,280)	(7,550,245)	(7,517,785
VAT on financial services	(4,771,068)	(2,333,648)	(4,981,095)	(2,533,673)
Receipts from other operating activities	127,942	242,545	135,481	252,203
Payment on other operating activities	(3,139,496)	(3,017,613)	(3,184,428)	(3,075,402)
Operating profit before change in operating assets & liabilities	32,713,292	18,987,523	33,210,785	19,715,417
(Increase) / decrease in operating assets				
Placement with banks	788,948	(3,023,657)	2,512,473	(3,781,732
Derivative financial instruments	20,310	29,203	20,310	29,203
Financial assets at FVPL	396,968	(159,314)	(1,656,176)	(5,243,765
Financial assets at amortised cost - loans & advances	(78,553,230)	(48,564,450)	(78,781,464)	(48,317,778
Financial assets at amortised cost - Debt & Other Instrument	(104,142,259)	(72,810,758)	(103,786,865)	(73,431,948
Proceeds from the sale and maturity of financial investments	(101,112,200)	-	-	(10,101,010
Other assets	(15,125,456)	(6,526,880)	(15,189,975)	(6,587,634
	(196,614,718)	(131,055,856)	(196,881,697)	(137,333,654)
Increase/(decrease) in operating liabilities				
Due to bank	(497,845)	(17, 505, 603)	(1,909,082)	(14,752,309
Derivative financial instruments	-	-	-	-
Financial liabilities at amortised cost-due to depositors	158,162,758	157,453,131	156,442,418	158,953,799
Financial liabilities at amortised cost-due to debt securities holders Financial liabilities at amortised cost-due to other borrowers	(2.005.525)	-	-	-
Debt securities issued	(3,085,535) 11,541,000	(15,971,190)	698,351 11,541,000	(14,306,232)
Other liabilities	920,213	823,841	934,229	854,747
	167,040,591	124,800,179	167,706,917	130,750,005
Net cash generated from operating activities before income tax	3,139,164	12,731,846	4,036,006	13,131,768
Income tax paid	(1,055,889)	(2,889,040)	(1,347,752)	(3,206,435)
Net cash (used in)/from operating activities	2,083,275	9,842,806	2,688,254	9,925,333
(_,,	0,012,000	2,000,201	.,,
Cash flows from investing activities	<i>.</i>	<i>.</i>	()	
Purchase of property, plant and equipment	(308,728)	(754,751)	(326,696)	(756,593)
Proceeds from the sale of property, plant and equipment	4,231	3,034	7,748	3,034
Net (increase)/decrease in finance instruments at fair value through other comprehensive income	2 012 770	(5 922 241)	1,696,245	(**
Net Purchase / improvements to Investment Properties	2,013,770	(5,822,341)	1,050,245	(5,695,962
Proceeds from the sale and maturity of financial investments		_		_
Net purchase of intangible assets	(120,979)	(367,931)	(123,524)	(367, 667)
Net cash flow from acquisition of investment in subsidiaries and associates		-	-	-
Dividends received from investment in subsidiaries and associates	250,000	170,000	-	-
Net cash (used in)/from investing activities	1,838,294	(6,771,989)	1,253,774	(6,818,188
Cash flows from financing activities				
Net proceeds from the issue of ordinary share capital	-	-	-	-
Net proceeds from the issue of subordinated debt	-	-	(22.140)	(09.454)
Repayment of subordinated debt	-	(390,000)	(32,140)	(92,454)
Interest paid on subordinated debt	(613,298) (1,500,000)	(1,000,000)	(626,126) (1,500,000)	(427,007) (1,000,000)
Contribution to consolidated fund-dividend/levy	(1,300,000)	(1,000,000)	(1,300,000)	(1,000,000)
Net cash from financial activities	(2,113,298)	(1,390,000)	(2,158,265)	(1,519,460)
Net increase/(decrease) in cash & equivalents	1,808,272	1,680,816	1,783,763	1,587,685
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	7,982,332	6,974,723	8,064,070	7,069,692



ANALYSIS OF FINANCIAL INSTRUMENTS ON MEASUREMENT BASIS

ANALYSIS OF DEPOSITS AS AT 30.09.2021

	Ba	nk	Group	
In Rupees Thousand	As at 30.09.2021	As at 31.12.2020 (Audited)	As at 30.09.2021	As at 31.12.2020 (Audited)
By product - Domestic currency				
Demand deposits (current accounts)	-	-	-	-
Savings deposits	319,439,869	275,839,097	319,969,702	276,462,872
Fixed deposits	1,058,798,382	945,650,094	1,057,091,025	945,571,812
Sub Total	1,378,238,251	1,221,489,191	1,377,060,727	1,222,034,684
By product - Foreign currency				
Demand deposits (current accounts)	-	-	-	-
Savings deposits	4,805,167	4,193,979	4,805,167	4,193,979
Fixed deposits	10,580,532	11,440,621	10,580,532	11,440,621
Sub total	15,385,699	15,634,600	15,385,699	15,634,600
Total	1,393,623,950	1,237,123,791	1,392,446,426	1,237,669,284

SELECTED PERFORMANCE INDICATORS (AS PER REGULATORY REPORTING)

	Bank		Group	
Item	As at 30.09.2021	As at 31.12.2020	As at 30.09.2021	As at 31.12.2020
Regulatory Capital Adequacy (LKR in Thousand) Common Equity Tier 1 Core (Tier 1) Capital Total Capital Base	34,506,653 39,506,653 47,549,174	37,227,074 42,227,074 50,882,209	40,351,779 45,351,779 52,725,869	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%)	10.111 11.576 13.932	12.032 13.649 16.446	11.822 13.286 15.447	13.956 15.572 18.302
Leverage Ratio (Minimum Requirement - 3.00%)	5.49	6.64	5.99	7.21
Regulatory Liquidity Statutory Liquid Assets (LKR in Thousand) Statutory Liquid Assets Ratio, (%) (Minimum Requirement, 20%)	839,335,500	805,242,421	NR	NR
Domestic Banking Unit (%) Off-Shore Banking Unit (%) Total Stock of High Quality Liquid Assets (LKR in Thousand) Liquidity Coverage Ratio (%) - (Minimum Requirement, 2021 - 100%, 2020 - 90%) Rupee (%) All Currency (%)	62.91 NR 809,335,522 259.00 258.42	69.10 NR 785,407,232 311.02 307.22	NR NR NR NR	NR NR NR NR
Net Stable Funding Ratio (%) -(Minimum Requirements, 2021 - 100%, 2020 - 90%)	161.00	169.00	NR	NR
Assets Quality (Quality of Loan Portfolio) Gross Non - Performing Advances Ratio, (%) (Net of Interest in Suspense) Net Non-Performing Advances, (%) (Net of Interest in Suspense and Provisions) Impaired Loans (Stage 3) Ratio (%) (net of Stage 3 impairment) Impairment (Stage 3) to Stage 3 Loans Ratio (%)	3.51 2.63 2.63 31.73	2.79 2.12 2.16 30.38	NR NR NR	NR NR NR NR
Profitability Interest Margin, (%) Return on Assets (before Tax), (%) Return on Equity, (%)	$3.68 \\ 1.86 \\ 34.14$	2.77 1.24 20.67	3.71 1.84 31.33	2.83 1.31 20.26
Note : NR - Not Relevant				mpliance with the
CERTIFICATION I certify that the above Financial Statements give a true and fair view of the		1	l by the Central Ba hese statements h	nk of Sri Lanka; ave been extracted
State of Affairs of the Bank and its subsidiaries as at 30th September 2021 and the profits for the nine months then ended.	companies, un	less indicated as au	ıdited.	k and its subsidiary
<i>sgd</i> K. Raveendran Senior Deputy General Manager (Finance & Planning)	sgd Keasila Jaya Chairperson		sgd Ajith Gener	Peiris ral Manager / CEO
We, the undersigned, being the Chairperson and the General Manager / Chief Executive Officer of National Savings Bank certify jointly that :-	24 th November 20 Colombo, Sri Lanl			

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