

NATIONAL SAVINGS BANK FINANCIAL STATEMENTS

For the six months ended 30th June, 2017

INCOME.	COT A DESCRIPTION	CENTE.					
INCOME		IENT	Gro	IID	STATEMENT OF		IAL ank
F. d. d. d	2017	2016	2017	2016		As at	ank
For the six months ended 30th June	Rs. '000	Rs. '000	Rs. '000	Rs. '000		30.06.2017 Rs. '000	
Income	51,383,455	40,737,807	51,212,127	41,016,386			
Interest income Interest expenses	49,142,998 (37,312,251)	40,821,387 (27,742,446)	49,592,548 (37,618,443)	41,155,195 (27,964,959)	Assets		
Net interest income	11,830,747	13,078,941	11,974,105	13,190,236	Cash and cash equivalents	6,567,100	
Fee and commission income Fee and commission expenses	364,623 (54,823)	290,888 (68,780)	369,496 (57,100)	291,348 (69,433)	Balances with central banks		
Net fee and commission income	309,800	222,108	312,396	221,915	Placements with banks	16,128,463	
Net gain/(loss) from trading	851,607	(454,819)	991,643	(509,571)			
Net gain/(loss) from financial instruments designated at fair value through profit or loss		_		_	Derivative financial instruments	3,354,958	
Net gain/(loss) from financial investments Other operating income (net)	14,733 1,009,494	37,155 43,196	14,733 243,707	37,155 42,259	Other financial assets held-for-trading	16,327,898	
Total operating income	14,016,381	12,926,581	13,536,584	12,981,994	Financial assets designated at fair value through profit or loss		
Impairment for loans and other losses	14,010,561	12,920,561	15,550,564	12,981,994	Loans and receivables to banks	29,339,138	
Individual impairment Collective impairment	(212,099)	191,387	(212,099)	191,387			
				13,173,381	Loans and receivables to other customers	322,199,036	- 3
Net operating income Personnel expenses	13,804,282 (3,653,918)	13,117,968 (3,252,871)	13,324,485 (3,668,551)	(3,266,822)	Financial investments - Available-for-sale	10,023,218	
Depreciation and amortization Other expenses	(195,399) (1,885,746)	(155,873) (1,823,859)	(195,766) (1,852,645)	(156,185) (1,814,811)	Financial investments - Held-to-maturity	517,879,510	
Operating profit/(loss) before Value Added Tax (VAT)	(1,000,710)	(1,020,000)	(1,002,010)	(1,011,011)	Investments in subsidiaries	900,000	
and Nation Building Tax (NBT)	8,069,220	7,885,364 (1,198,205)	7,607,524 (1,527,555)	7,935,562 (1,206,992)	Investments in subsidiaries	900,000	
Value Added Tax on financial services Nation Building Tax on financial services	(1,486,798) (198,240)	(1,198,203)	(203,674)	(193,905)	Property, plant and equipment	7,178,626	
Operating profit/(loss) after Value Added Tax (VAT)					Intangible assets	266,830	
and Nation Building Tax (NBT) Share of profits of associates and joint ventures	6,384,182	6,494,340	5,876,295	6,534,666	Deferred tax assets		
Profit/(loss) before tax	6,384,182	6,494,340	5,876,295	6,534,666			
Income tax expenses	(1,857,998)	(1,714,032)	(1,941,386)	(1,727,964)	Other assets	25,438,768	
Profit/(loss) for the period	4,526,184	4,780,308	3,934,909	4,806,702	Total assets	955,603,545	5
Profit attributable to: Equity holders of the Bank	4,526,184	4,780,308	3,934,909	4,806,702	Liabilities		
Non-controlling interests	-	-	-	-	Due to banks	140,787	
Earnings per share on profit					Derivative financial instruments	497,799	
Earnings per ordinary share - Basic (Rs.)	7.30	14.94	6.35	15.02	Due to other customers	698,810,038	(
Earnings per ordinary share - Diluted (Rs.)	7.30	14.94	6.35	15.02	Other borrowings	205,310,560	2
STATEMENT OF CO	MPREH	ENSIVE INCO	OME		Current tax liabilities	-	
		Bank	G	roup	Deferred tax liabilities	450,476	
For the six months ended 30th June	2017	2016	2017	2016	Other liabilities	8,325,598	
	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Subordinated liabilities	6,004,274	
Profit for the period Other comprehensive income, net of taxes	4,526,184	4,780,308	3,934,909	4,806,702	Total liabilities	919,539,532	8
Other comprehensive income to be reclassified to Income Statement					Equity		
Net gains/(losses) on cash flow hedges Gains/(losses) on re-measuring available-for-sale financial assets	151,710 438,269	(139,106) (309,238)	151,710 507,090	(139,106) (421,295)	Stated capital/Assigned capital	6,200,000	
Fair value gains transferred to the Income Statement on disposal	,		,.,,,,		Statutory reserve fund	2,748,776	
of available-for-sale financial assets Total other comprehensive income to be reclassified to		40,723		40,723	Retained earnings	5,388,020	
Income Statement	589,979	(407,621)	658,800	(519,678)	Other reserves	21,727,217	
Other comprehensive income not to be reclassified to Income Statement					Total shareholders' equity	36,064,013	
Net gains/(losses) on revaluation of Property, Plant and Equipment Actuarial gains/(losses) on retirement benefit plans	-	-	603	403	Total equity	36,064,013	
Total other comprehensive income not to be reclassified to					Total equity and liabilities	955,603,545	,
Income Statement Other comprehensive income for the period, net of taxes	589,979	(407,621)	603 659,403	(519,275)	Contingent liabilities and commitments	17,476,517	
Total comprehensive income for the period, net of taxes	5,116,163	4,372,687	4,594,312	4,287,427	Memorandum Information		
Attributable to:	2,223,200		1,000,000		Number of Employees (Nos.)	4,408	
Equity holders	5,116,163	4,372,687	4,594,312	4,287,427	Number of Branches (Nos.)	250	
Explanatory Notes :-				d Building since the	Note: Amounts stated are in net of impairment and depreci-	atlan	

	В	ank	Grou	Group		
	As at 30.06.2017 Rs. '000	As at 31.12.2016 Rs. '000 Audited	As at 30.06.2017 Rs. '000	As at 31.12.2010 Rs. '000 Audited		
Assets						
Cash and cash equivalents	6,567,100	4,619,699	6,570,328	4,627,6		
Balances with central banks		-	44	4		
Placements with banks	16,128,463	19,013,572	16,128,463	19,013,5		
Derivative financial instruments	3,354,958	2,728,445	3,354,958	2,728,4		
Other financial assets held-for-trading	16,327,898	20,290,588	21,350,052	27,303,2		
	10,527,090	20,290,366	21,550,052	27,303,2		
Financial assets designated at fair value through profit or loss	-	-	-			
Loans and receivables to banks	29,339,138	31,834,072	29,339,138	31,834,0		
Loans and receivables to other customers	322,199,036	291,976,942	319,442,712	291,178,1		
Financial investments - Available-for-sale	10,023,218	6,227,764	11,967,027	8,122,5		
Financial investments - Held-to-maturity	517,879,510	505,824,398	520,861,094	507,624,9		
Investments in subsidiaries	900,000	150,000				
Property, plant and equipment	7,178,626	7,119,651	7,181,697	7,121,8		
Intangible assets	266,830	157,271	267,221	157,2		
Deferred tax assets	200,020	107,271	207,221	5		
		•				
Other assets	25,438,768	21,761,440	25,650,310	21,890,7		
Total assets	955,603,545	911,703,842	962,113,043	921,603,4		
Liabilities						
Due to banks	140,787	115,391	2,148,675	2,858,6		
Derivative financial instruments	497,799		497,799			
Due to other customers	698,810,038	657,280,315	698,810,038	657,280,3		
Other borrowings	205,310,560	207,039,909	208,660,570	212,629,4		
Current tax liabilities Deferred tax liabilities	450,476	416,180	99,752 450,677	17,1 416,1		
Other liabilities	8,325,598	8,600,056	8,442,871	8,608,5		
Subordinated liabilities	6,004,274	6,006,411	6,004,274	6,006,4		
Total liabilities	919,539,532	879,458,262	925,114,656	887,816,6		
Equity	, , , , , , , , , , , , , , , , , , , ,	,	,			
Stated capital/Assigned capital	6,200,000	6,200,000	6,200,000	6,200,0		
Statutory reserve fund	2,748,776	2,522,467	2,748,776	2,522,4		
Retained earnings	5,388,020	2,379,307	5,998,279	3,708,6		
Other reserves	21,727,217	21,143,806	22,051,332	21,355,7		
Total shareholders' equity	36,064,013	32,245,580	36,998,387	33,786,7		
Total equity	36,064,013	32,245,580	36,998,387	33,786,7		
Total equity and liabilities	955,603,545	911,703,842	962,113,043	921,603,4		
	17,476,517	24,970,060	17,476,517	24,970,0		
Contingent liabilities and commitments						
Contingent liabilities and commitments Memorandum Information	17,470,017					
	4,408	4,384				

	Stated Capital/	Revaluation	Statutory	Available	Cash Flow	Retained	Other	Total
For the six months ended 30.06.2016	Assigned	Reserve	Reserve Fund	for Sale	Hedging	Earnings	Reserves	Equity
x or the one months enter coronacy	Capital			Reserve	Reserve			
Balance as at 1st January 2016	3,200,000	3,296,565	2,047,581	1,631,862	139,106		22,108,709	32,423,827
Net profit for the period		-				4,780,308		4,780,308
Other comprehensive income net of tax		-		(268,515)	(139,106)			(407,621)
Transfers to unclaimed deposits reserve	-			-			(76,926)	(76,926)
Contribution to the consolidated fund - Dividend/Levy						(2,026,000)		(2,026,000)
Contribution to national insurance trust fund						(47,803)		(47,803)
Transfers during the period			95,606			(2,706,504)	2,610,900	
Balance as at 30th June 2016	3,200,000	3,296,565	2,143,187	1,363,347			24,642,685	34,645,785
For the six months ended 30.06.2017								
Balance as at 1st January 2017	6,200,000	3,296,565	2,522,467	1,378,818	1,850	2,379,307	16,466,570	32,245,580
Net profit for the period	-	-			-	4,526,184		4,526,184
Other comprehensive income net of tax				438,269	151,710			589,979
Transfers to unclaimed deposits reserve							(24,840)	(24,840)
Contribution to the consolidated fund-Dividend		-				(1,245,900)		(1,245,900)
Contribution to national insurance trust fund					-	(45,262)		(45,262)
Transfers during the period		18,272	226,309			(226,309)		18,272
Balance as at 30th June 2017	6,200,000	3,314,837	2,748,776	1,817,087	153,560	5,388,020	16,441,730	36,064,013
	STATEMENT O	F CHANGES	S IN EQUITY	- GROUP				
								In Rupees Thousand
	Stated Capital/	Revaluation	Statutory Reserve	Available for Sale	Cash Flow	Retained	Other Reserves	Total Equity

	Stated Capital/ Assigned Capital	Revaluation Reserve	Statutory Reserve Fund	Available for Sale Reserve	Cash Flow Hedging Reserve	Retained Earnings	Other Reserves	Total Equ
For the six months ended 30.06.2016								
Balance as at 1st January 2016	3,200,000	3,296,565	2,047,581	1,452,761	139,106	1,285,911	22,582,817	34,004,7
Net profit for the period						4,806,702		4,806,7
Other comprehensive income net of tax				(380,572)	(139,106)		403	(519,2)
Fransfers to unclaimed deposits reserve							(76,926)	(76,9)
Contribution to the consolidated fund - Dividend/Levy						(2,026,000)		(2,026,0)
Contribution to national insurance trust fund						(47,803)		(47,80
Fransfers during the period			95,606			(2,732,898)	2,637,292	
Balance as at 30th June 2016	3,200,000	3,296,565	2,143,187	1,072,189		1,285,911	25,143,586	36,141,4
Balance as at 1st January 2017	6,200,000	3,296,565	2,522,467	1,096,758	1,850	3,708,614	16,960,532	33,786,7
For the six months ended 30.06.2017					1.050	2 800 514	14 040 522	22 70 / 71
Net profit for the period	0,200,000		2,022,107	2,000,000		3,934,909		3,934,90
Other comprehensive income net of tax Fransfers to unclaimed deposits reserve				507,090	151,710	603		659,4
Contribution to the consolidated fund-Dividend							(24,840)	(24,8
						(1,245,900)		(1,245,9
Vithholding Tax on Dividend Contribution to national insurance trust fund						(84,983)		(84,9
						(45,262)		(45,2
Transfers during the period		18,272	226,309			(269,703)	43,394	18,2
Balance as at 30th June 2017	6,200,000	3,314,837	2,748,776	1,603,848	153,560	5,998,279	16,979,086	36,998,3
The NSB Act No. 3	30 of 1971 certifies governm	ent guarant	ee for your sav	ings at NSB a	nd interest due	thereon.		

NATIONAL SAVINGS BANK



NSB

For the six months ended 30th June, 2017

FINANCIAL STATEMENTS

657,280,315 212,629,427 6,006,411 878,774,826

6,570,328 44 16,128,463 3,354,958 21,350,052

6,570,328 44 16,128,463

In Rupees Thousand	Trading	Fair value	Maturity	Cost	for Sale	Hedging	Total
ASSETS							
Cash and cash equivalents				6,567,100	-		6,567,100
Balances with central banks							
Placement with banks				16,128,463			16,128,463
Derivative financial instruments						3,354,958	3,354,958
Other financial assets held for trading	16,327,898						16,327,898
Other financial assets at fair value							
through profit or loss							
Loans and receivables to banks				29,339,138			29,339,138
Loans and receivables to other customers Financial investments				322,199,036	10.000.010		322,199,036
			517,879,510		10,023,218		527,902,727
Total financial assets	16,327,898		517,879,510	374,233,737	10,023,218	3,354,958	921,819,319
In Rupees Thousand			Held for	Designated	Amortised	Hedging	Total
-			Trading	at Fair value	Cost		
LIABILITIES							
Due to banks					140,787		140,787
Derivative financial instruments					-	497,799	497,799
Other financial liabilities at fair							
value through profit or loss							
Due to other customers					698,810,038		698,810,038
Other borrowings					205,310,560		205,310,560
Subordinated liabilities					6,004,274		6,004,274
Total financial liabilities					910,265,659	497,799	910,763,458
b. Bank - as at 31.12.2016 (Audited)						
In Rupees Thousand	Held for	Designated at		Amortised	Available	Hedging	Total
	Trading	Fair value	Maturity	Cost	for Sale		
ASSETS							
Cash and cash equivalents	-		-	4,619,699	-		4,619,699
Balances with central banks							
Placement with banks				19,013,572		0.700.445	19,013,572
Derivative financial instruments	20 200 500					2,728,445	2,728,445
Other financial assets held for trading Other financial assets at fair value	20,290,588		-	-	-	-	20,290,588
through profit or loss							

Loans and receivables to other	customers -	-	-	291,976,942		-	291,976,942
Financial investments		- :	05,824,398	-	6,227,764		512,052,162
Total financial assets	20,290,588	- :	05,824,398	347,444,284	6,227,764	2,728,445	882,515,480
In Rupees Thousand			Held for Trading	Designated at Fair value	Amortised Cost	Hedging	Total
LIABILITIES							
Due to banks					115,391		115,39
Derivative financial instruments			-			-	
Other financial liabilities at fair	value						
through profit or loss			-			-	
Due to other customers Other borrowings				:	657,280,315 207,039,909		657,280,31 207,039,90
Subordinated liabilities					6,006,411		6,006,41
Total financial liabilities					870,442,026		870,442,02
Iotai imanciai nabinties			-	-	870,442,020	-	070,442,02
01. Loans and Receivables to	NOTES TO TH Other Customers	E FINA			ENT		
		_	Banl	-		Group	
In Rupees Thousand			s at 6.2017	As at 31.12.2016	As : 30.06.2		As at 31.12.2016
Gross loans and receivables		324,	065,111	293,708,714	321,30	3,787	292,909,893
(Less): Individual impairment							
Collective impairment (Note - a)	(1,	866,075)	(1,731,772)	(1,866	5,075)	(1,731,772)
Net loans and receivables includesignated at fair value through (Less): Loans and receivables d	profit or loss esignated at fair	322,	199,036	291,976,942	319,442	2,712	291,178,121
value through profit or l	oss						

(Less): Loans and receivables designated at fair value through profit or loss				
Net loans and receivables (Note - b)	322,199,036	291,976,942	319,442,712	291,178,121
Note - a. Movements in Individual and Collective Im	pairment during the perio	od for Loans and R	eceivables to Other	Customers
	Bai	nk	Grou	ър
In Rupees Thousand	As at 30.06.2017	As at 31.12.2016	As at 30.06.2017	As at 31.12.2016
Individual impairment				
Opening balance				
Charge/(Write back) to Income Statement				
Write-off during the year			-	
Other movements				
Closing balance				
Collective impairment				
Opening balance	1,731,772	3,092,209	1,731,772	3,092,209
Charge/(Write back) to Income Statement	212,099	(99,693)	212,099	(99,693)
Other movements/Interest waive off	(77,796)	(1,260,744)	(77,796)	(1,260,744)
Closing balance	1,866,075	1,731,772	1,866,075	1,731,772
Total impairment	1,866,075	1,731,772	1,866,075	1,731,772
Note - b. Loans and Receivables to Other Custom	ers - by product			
	Ва	nk	Grou	ър
In Rupees Thousand	As at 30.06.2017	As at 31.12.2016	As at 30.06.2017	As at 31.12.2016
By product - Domestic Currency				
Overdrafts				
Term loans	256,302,764	236,225,144	256,302,764	236,225,144
Pawning	21,710,715	20,595,599	21,710,715	20,595,599
r awning	21,710,713	20,595,599	21,/10,/13	20,595,599

	Ba	nk	Group		
In Rupees Thousand	As at 30.06.2017	As at 31.12.2016	As at 30.06.2017	As at 31.12.2016	
By product - Domestic Currency					
Overdrafts		-			
Term loans	256,302,764	236,225,144	256,302,764	236,225,144	
Pawning	21,710,715	20,595,599	21,710,715	20,595,599	
Securitization/Trust Certificates	2,702,669	2,695,185	2,702,669	2,695,185	
Loan to Government	2,075,000	2,075,000	2,075,000	2,075,000	
Staff Loans	4,669,240	4,058,183	4,669,240	4,058,183	
Securities purchased under resale agreements	2,933,279	2,496,838	176,955	1,698,017	
Other loans	3,846,712	3,950,010	3,846,712	3,950,010	
Sub total	294,240,379	272,095,959	291,484,055	271,297,138	
By product - Foreign Currency					
Overdrafts					
Term loans	27,958,657	19,880,983	27,958,657	19,880,983	
Other loans		-	-		
Sub total	27,958,657	19,880,983	27,958,657	19,880,983	
Total	322,199,036	291,976,942	319,442,712	291,178,121	
02. Due to Other Customers - by product					
	Ва	nk	Gro	пр	
In Rupees Thousand	As at 30.06.2017	As at 31.12.2016	As at 30.06.2017	As at 31.12.2016	
By product - Domestic Currency					
Savings deposits	180,610,827	173,583,042	180,610,827	173,583,042	
Fixed deposits	508,947,352	475,219,748	508,947,352	475,219,748	
Other deposits					
Sub total	689,558,179	648,802,790	689,558,179	648,802,790	
By product - Foreign Currency					
Savings deposits	2,856,491	2,763,962	2,856,491	2,763,962	

Sub total Total

ASSITS Cash and each equivalents Balances with central bunks Placement with banks Derivative financial instruments Other financial assets held for trading Other financial assets held for trading Other financial assets at fair value through profit or loss Loans and receivables to obtars Loans and receivables to other customers Financial inventionents Total financial assets	27,303,207		507,624,954	4,627,629 477 19,013,572 - - 31,834,072 291,178,121 - 346,653,871	8,122,516 8,122,516	2,728,445	4,627,6 19,013,; 2,728,6 27,303,6 31,834,6 291,178,5 515,747,4
Cash and cash equivalents Balances with central banks Placement with banks Derivative financial instruments Other financial assets held for trading Other financial assets that fair value through profit or loss Loans and receivables to other customers Financial investments	:			477 19,013,572 - 31,834,072 291,178,121		:	19,013,; 2,728,; 27,303,; 31,834,(291,178,; 515,747,
Cash and cash equivalents Balances with central banks Placement with banks Derivative financial instruments Other financial assets held for trading Other financial assets held for trading Other financial assets at fair value through profit or loss Loans and receivables to banks Loans and receivables to other customers	27,303,207	:	:	19,013,572 19,013,572 - 31,834,072	:	2,728,445	19,013,5 2,728,6 27,303,5 31,834,6 291,178,1
Cash and cash equivalents Balances with central banks Placement with banks Derivative financial instruments Other financial assets held for trading Other financial assets that for trading through profit or loss Loans and receivables to banks	27,303,207	:	:	19,013,572 19,013,572 - 31,834,072	:	2,728,445	19,013, 2,728, 27,303,
Cash and cash equivalents Balances with central banks Placement with banks Derivative financial instruments Other financial assets held for trading Other financial assets at fair value	27,303,207	:	:	477	:	2,728,445	19,013, 2,728,
Cash and cash equivalents Balances with central banks Placement with banks Derivative financial instruments Other financial assets held for trading	27,303,207	:	:	477	:	2,728,445	19,013, 2,728,
Cash and cash equivalents Balances with central banks Placement with banks Derivative financial instruments	:	:	:	477	:	2,728,445	19,013, 2,728,
Cash and cash equivalents Balances with central banks Placement with banks	:	:	:	477	:	:	19,013.
Cash and cash equivalents Balances with central banks	:	:	:	477	:	:	
Cash and cash equivalents							
	Trading	Fair value	Maturity	Cost	for Sale		
In Rupees Thousand	Held for	Designated at		Amortised	Available	Hedging	Total
d. Group - as at 31.12.2016 (Audited)							
Total financial liabilities					915,623,557	497,799	916,121,
Subordinated liabilities					6,004,274		6,004,
Other borrowings					208,660,570		208,660,
Due to other customers					698,810,038		698,810,
through profit or loss							
Other financial liabilities at fair value						497,799	497,
Due to banks Derivative financial instruments					2,148,675		2,148,
LIABILITIES							
In Rupees Thousand			Held for Trading	Designated at Fair value	Amortised Cost	Hedging	Total
	,,		,,	,,		-,,	,
Total financial assets	21,350,052		520,861,094	371,480,685	11,967,027	3,354,958	929,013.
r manciai investments			520,861,094		11,967,027	-	532,828,
Financial investments				319,442,712			319,442
Loans and receivables to banks Loans and receivables to other customers				29,339,138			29,339

CASH FLOW STATEMENT							
	Bi	ınk	Gr	oup			
	30.06.2017	30.06.2016	30.06.2017	30.06.2016			
	Rs.'000	Rs.'000	Rs.'000	Rs.'000			
Cash flows from operating activities							
Profit before tax	6,384,182	6,494,340	5,876,295	6,534,666			
Adjustment for:							
Non-cash items included in profit before tax	(1,317,995)	1,027,353	(567,628)	1,096,285			
Change in operating assets	(39,218,244)	(23,026,901)	(36,533,509)	(23,104,638)			
Change in operating liabilities	42,380,625	30,631,742	41,754,658	30,601,751			
Placement with banks	2,885,109	(4,225,949)	2,885,109	(4,225,949)			
Contribution paid to defined benefit plans	(663,826)	(866,056)	(663,826)	(866,056)			
Tax paid	(1,823,702)	(1,822,456)	(1,823,702)	(1,840,049)			
Interest expense on subordinated debt	386,795		386,795				
Contribution paid to national insurance trust fund	(29,189)	(45,597)	(29,189)	(45,597)			
Dividends received from investment in subsidiaries	(14,850)		-	-			
Net cash generated from operating activities	8,968,905	8,166,476	11,285,003	8,150,413			
Cash flows from investing activities							
Purchase of property, plant and equipment	(203,814)	(236,942)	(205,071)	(236,942)			
Proceeds from the sale of property, plant and equipment	4,514	797	4,514	797			
Net (Increase)/Decrease in investment in Available-for-sale	(3,329,787)	(389,743)	(3,310,022)	(371,324)			
Net purchase of intangible assets	(143,642)	(104,981)	(144,042)	(104,981)			
Net Increase/(Decrease) in unclaimed reserve fund	(24,840)	(76,926)	(24,840)	(76,926)			
Dividends received from investment in subsidiaries	14,850	-	-	-			
Net cash (used in)/from investing activities	(3,682,719)	(807,795)	(3,679,461)	(789,376)			
Cash flows from financing activities							
Interest paid on subordinated debt	(388,932)		(388,932)	-			
Withholding Tax on Dividend paid			(84.983)				

Withholding Tax on Dividend paid		-	(84,983)	
Contribution to consolidated fund/(Dividend)	(1,245,900)	(2,026,000)	(1,245,900)	(2,026,000)
Other borrowings	(1,729,349)	(5,410,727)	(3,968,857)	(5,417,790)
Proceeds from the issue of subordinated debt	-		-	
Net cash from financial activities	(3,364,181)	(7,436,727)	(5,688,672)	(7,443,790)
Net increase/(decrease) in cash & cash equivalents	1,922,005	(78,046)	1,916,870	(82,753)
Cash and cash equivalents at the beginning of the year	4,504,308	3,165,160	4,512,715	3,173,105
Cash and cash equivalents at the end of the period	6,426,313	3,087,114	6,429,585	3,090,352
SELECTED PERFORMANCE INDICA	TODS (AS	S DED DECIII	TODV DE	PODTINC)
SELECTED FERFORMANCE INDICA	•			
		Bank		Group
	As at	As at	As at	As at
	30.06.2017	31.12.2016	30.06.2017	31.12.2016
Regulatory Capital Adequacy				
Core Capital (Tier 1 Capital), Rs. '000	28,345,046	25,322,076	29,805,610	26,931,226
Total Capital Base, Rs. '000	31,697,953	29,667,557	33,602,047	31,345,257
Core Capital Adequacy Ratio, as % of Risk Weighted	10.40	10.50	10.00	12.00
Assets (Minimum Requirement, 5%) Total Capital Adequacy Ratio, as % of Risk Weighted	12.43	12.53	12.86	13.08
Assets (Minimum Requirement, 10%)	13.90	14.68	14.50	15.22
. , , ,	15.50	14.00	14.50	10.22
Assets Quality (Quality of Loan Portfolio)				
Gross Non - Performing Advances Ratio, % (Net of				
Interest in Suspense)	1.29	1.55	1.29	1.55
Net Non - Performing Advances, % (Net of Interest in Suspense and Provisions)	1.20	1.47	1.20	1.47
	1.20	1.47	1.20	1.47
Profitability	2.56	2.00	2.55	2.89
Interest Margin, % Return on Assets (before Tax), %	2.56 1.38	2.89 1.51	2.56 1.26	2.89 1.51
Return on Equity, %	26.72	29.37	22.42	28.21
	20.72	27.37	22.42	20.21
Regulatory Liquidity				
Statutory Liquid Assets, Rs.'000 (average)	484,116,919	460,877,014	-	
Statutors Liquid Assats Datio 96 (Minimum Domisoment 2006)		72.56		

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