

## **NATIONAL SAVINGS BANK**

## FINANCIAL STATEMENTS

For the nine months ended 30<sup>th</sup> September, 2017



INCOMI	E STATEM	IENT			
	Ba	ınk	Group		
For the nine months ended 30th September	2017 Rs. '000	2016 Rs. '000	2017 Rs. '000	2016 Rs. '000	
Income	79,071,231	63,826,503	79,096,960	64,382,162	
Interest income Interest expenses	75,789,138 (57,714,040)	62,997,058 (43,528,879)	76,422,460 (58,127,092)	63,520,215 (43,882,358)	
Net interest income Fee and commission income Fee and commission expenses	18,075,098 545,896 (83,543)	19,468,179 454,713 (105,269)	18,295,368 553,158 (87,086)	19,637,857 455,462 (106,936)	
Net fee and commission income Net gain/loss) from trading Net gain/loss) from financial instruments designated at fair value through profit or loss Net gain/loss) from financial investments Other operating income (net)	462,353 1,308,651 243,673 1,183,873	349,444 309,445 40,923 24,363	466,072 1,617,504 243,673 260,165	348,526 357,426 40,923 8,135	
Total operating income Impairment for loans and other losses Individual impairment Collective impairment	21,273,648 (477,683)	20,192,354 161,956	20,882,782	20,392,867 161,956	
Net operating income Personnel expenses Depreciation and amortization Other expenses	20,795,965 (5,465,315) (323,158) (2,892,142)	20,354,311 (5,038,582) (246,347) (2,767,329)	20,405,099 (5,487,474) (323,752) (2,849,287)	20,554,823 (5,060,431) (246,816) (2,757,384)	
Operating profit/(loss) before Value Added Tax (VAT) and Nation Building Tax (NBT) Value Added Tax on financial services Nation Building Tax on financial services	12,115,350 (2,227,796) (297,039)	12,302,053 (1,822,361) (301,396)	11,744,586 (2,301,368) (306,849)	12,490,193 (1,847,809) (305,316)	
Operating profit/(loss) after Value Added Tax (VAT) and Nation Building Tax (NBT) Share of profits of associates and joint ventures	9,590,514	10,178,296	9,136,368	10,337,068	
Profit/(loss) before tax Income tax expenses	9,590,514 (3,001,100)	10,178,296 (2,816,517)	9,136,368 (3,152,586)	10,337,068 (2,873,817)	
Profit/(loss) for the period	6,589,414	7,361,779	5,983,782	7,463,251	
Profit attributable to: Equity holders of the Bank Non-controlling interests	6,589,414	7,361,779	5,983,782	7,463,251	
Earnings per share on profit Earnings per ordinary share - Basic (Rs.) Earnings per ordinary share - Diluted (Rs.)	10.63 10.63	23.01 23.01	9.65 9.65	23.32 23.32	

	Ba	ank	Gr	roup
For the nine months ended 30th September	2017 Rs. '000	2016 Rs. '000	2017 Rs. '000	2016 Rs. '000
Profit for the period Other comprehensive income, net of taxes	6,589,414	7,361,779	5,983,782	7,463,251
Other comprehensive income to be reclassified to Income Statement				
Net gains/(losses) on cash flow hedges Gains/(losses) on re-measuring available-for-sale financial assets Fair value gains transferred to the Income Statement on disposal	(1,850) 742,416	(413,412) (151,279)	(1,850) 893,624	(413,412) (211,616)
of available-for-sale financial assets	(193,593)	46,952	(193,593)	46,952
Total other comprehensive income to be reclassified to Income Statement	546,973	(517,739)	698,181	(578,076)
Other comprehensive income not to be reclassified to Income Statement				
Net gains/(losses) on revaluation of Property, Plant and Equipment Actuarial gains/(losses) on retirement benefit plans	-	:	381	582
Total other comprehensive income not to be reclassified to Income Statement			381	582
Other comprehensive income for the period, net of taxes	546,973	(517,739)	698,562	(577,494)
Total comprehensive income for the period	7,136,388	6,844,040	6,682,345	6,885,757
Attributable to: Equity holders	7,136,388	6,844,040	6,682,345	6,885,757
Explanatory Notes:  There are no changes to the accounting policies and methods of co- publication of the annual accounts for the year 2016.  There are no material events taken place after the reporting period, wh 3. The comparable information is re-classified as wherever necessary to o	ich requires adjusti	ment or disclosure in this	Financial Statemen	nts.

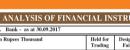
Assets Cash and cash equivalents 4,704,253 4,619,699 Balances with central banks 443 477 Placements with banks 19,013,572 2,728,445 2,268,160 2,728,445 Other financial assets held-for-trading 13,646,954 20,290,588 16,788,932 27,303,207 Financial assets designated at fair value through profit or los Loans and receivables to other customers 346,635,853 291,976,942 345,366,611 291,178,121 6 227 764 Financial investments - Available-for-sale 10,801,215 12,789,509 8,122,516 Investments in subsidiaries 900,000 150,000 7 261 861 7 265 345 Property, plant and equipment 7,119,651 7,121,823 157,271 Deferred tax assets Other assets 21.890.777 28,414,627 21,761,440 28,488,649 Total ass 911,703,842 921,603,453 Liabilities Due to banks 115,391 1,645,989 2,858,673 Derivative financial instruments 1,065,857 1,065,857 718,053,972 219,722,241 Due to other customers 718,053,972 657,280,315 657,280,315 215,729,399 212,629,427 Other borrowings Current tax liabilities 150,673 17,153 Deferred tax liabilities 8,710,038 Other liabilities 8,649,898 8,600,056 8,608,506 Subordinated liabilities 6,006,411 6,006,411 Total liabilities 950,331,727 879,458,262 956,018,563 887,816,665 Equity Stated capital/Assigned capital 6,200,000 6,200,000 6,200,000 2,851,938 7,869,850 2,522,467 2,522,467 Retained earnings 7,327,457 2,379,307 3,708,614 Total shareholders' equity 38,053,579 32,245,580 33,786,788 Total equity 33.786.788 38,053,579 32,245,580 39,038,261 Total equity and liabilities 988,385,306 911,703,842 995,056,824 921,603,453 Contingent liabilities and commitment 28,016,853 24,970,060 24,970,060 Memorandum Information Number of Employees (Nos.) Number of Branches (Nos.)

STATEMENT OF FINANCIAL POSITION

	STATEMENT C	OF CHANGES	S IN EQUITY	l - BANK				
							li	In Rupees Thousar
	Stated Capital/	Revaluation	Statutory	Available for Sale		Retained	Other	Total
For the nine months ended 30.09.2016	Assigned Capital	Reserve	Reserve Fund	Reserve	Hedging Reserve	Earnings	Reserves	Equity
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						7,361,779		7,361,779
Other comprehensive income net of tax				(104,327)	(413,412)			(517,739)
Transfers to unclaimed deposits reserve			-				(115,727)	(115,727)
Contribution to the consolidated fund - Dividend/Levy						(9,019,500)		(9,019,500)
Contribution to national insurance trust fund						(73,618)		(73,618)
Transfers during the period			147,236			1,731,339	(1,878,573)	-
Balance as at 30th September 2016	3,200,000	3,296,565	2,194,817	1,527,535	(274,306)	-	20,114,411	30,059,022
For the nine months ended 30.09.2017								
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		-	-		-	6,589,414		6,589,414
Other comprehensive income net of tax				548,823	(1,850)			546,973
Transfers to unclaimed deposits reserve							(34,867)	(34,867)
Contribution to the consolidated fund-Dividend						(1,245,900)		(1,245,900)
Contribution to national insurance trust fund						(65,894)		(65,894)
Transfers during the period		18,272	329,471			(329,471)	-	18,272
Balance as at 30th September 2017	6,200,000	3,314,837	2,851,938	1,927,641		7,327,457	16,431,703	38,053,579

								Rupees Thousa
or the nine months ended 30.09.2016	Stated Capital/ Assigned Capital	Revaluation Reserve	Statutory Reserve Fund	Available for Sale Reserve	Cash Flow Hedging Reserve	Retained Earnings	Other Reserves	Total Equity
Salance 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	34,004,744
let profit for the period	.,,					7,463,251		7,463,251
Other comprehensive income net of tax				(164,664)	(413,412)	582		(577,494)
ransfers to unclaimed deposits reserve							(115,727)	(115,727)
Contribution to the consolidated fund - Dividend/Levy						(9,021,150)		(9,021,150)
Contribution to national insurance trust fund						(73,618)		(73,618)
ransfers during the period			147,236			1,702,259	(1,849,493)	
Salance as at 30th September 2016	3,200,000	3,296,565	2,194,187	1,288,097	(274,306)	1,357,235	20,617,597	31,680,007
or the nine months ended 30.09.2017								
Salance 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	33,786,788
let profit for the period Other comprehensive income net of tax				.,,		5,983,782		5,983,782
ransfers to unclaimed deposits reserve				700,031	(1,850)	381		698,562
Contribution to the consolidated fund-Dividend							(34,867)	(34,867
Vithholding Tax on Dividend						(1,245,900)		(1,245,900
Contribution to national insurance trust fund					-	(102,483)		(102,483)
ransfers during the period						(65,894)		(65,894)
Balance as at 30th September 2017	6,200,000	18,272 3,314,837	329,471	1,796,789		(408,650)	79,179	18,272
	6,200,000	3,314,037	2,851,938	1,/96,/89		7,869,850	17,004,844	39,038,261

NATIONAL SAVINGS BANK NSB (1) FINANCIAL STATEMENTS



## For the nine months ended 30<sup>th</sup> September, 2017 ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS - BANK ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS - GROUP c. Group - as at 30.09.2017 In Rupees Thousand

ASSETS

22,124,517

AA(Ika) st Sri Lankan Ban to be rated AAA

ASSETS							
Cash and cash equivalents Balances with central banks		-		4,703,401			4,703,401
Placement with banks				22,124,517			22,124,517
Derivative financial instruments				-		2,268,160	2,268,160
Other financial assets held for trading	13,646,954	-		-			13,646,954
Other financial assets at fair value through profit or loss							
Loans and receivables to banks				24,513,927			24,513,927
Loans and receivables to other customers				346,635,853			346,635,853
Financial investments			526,713,497		10,801,215		537,514,711
Total financial assets	13,646,954		526,713,497	397,977,698	10,801,215	2,268,160	951,407,523
In Rupees Thousand			Held for Trading	Designated at Fair value	Amortised Cost	Hedging	Total
LIABILITIES							
Due to banks					163,033	1,065,857	163,033
Derivative financial instruments Other financial liabilities at fair						1,005,857	1,065,857
value through profit or loss							
Due to other customers					718,053,972		718,053,972
Other borrowings Subordinated liabilities					215,729,399 6,200,877		215,729,399 6,200,877
Total financial liabilities					940,147,281	1,065,857	941,213,138
Total illialiciai naolitues					740,147,201	1,000,007	741,210,100
b. Bank - as at 31.12.2016 (Audited)							
In Rupees Thousand	Held for	Designated at	Held to	Amortised	Available	Hedging	Total
	Trading	Fair value	Maturity	Cost	for Sale		
ASSETS				4,619,699			4,619,699
Cash and cash equivalents Balances with central banks		- :		4,019,099			4,019,099
Placement with banks		-		19,013,572			19,013,572
Derivative financial instruments				-		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 banks				31,834,072			31,834,072
Loans and receivables to other customers	-	-		291,976,942	6 227 764		291,976,942
Financial investments  Total financial assets	20,290,588		505,824,398 505,824,398	347,444,284	6,227,764 6,227,764	2,728,445	512,052,162 882,515,480
Total illialicial assets	20,290,300		005,024,596	347,444,204	0,227,704	2,720,445	002,313,400
In Rupees Thousand			T **-1.1.6	Designated	Amortised	Hedging	Total
			Held for Trading	at Fair value	Cost		
LIABILITIES				at Fair value	Cost		
LIABILITIES Due to banks				at Fair value			115,39
LIABILITIES Due to banks Derivative financial instruments				at Fair value	Cost	:	115,39
LIABILITIES Due to banks Derivative financial instruments Other financial liabilities at fair value through profit or loss				at Fair value	115,391	:	
LIABILITIES Due to banks Derivative financial instruments Other financial liabilities at fair value through profit or loss Due to other customers				at Fair value	115,391 - 657,280,315	:	657,280,315
LIABILITIES Due to banks Derivative financial instruments Other financial liabilities at fair value through profit or loss Due to other customers Other borrowings				at Fair value	115,391 - 657,280,315 207,039,909	-	657,280,315 207,039,909
LIABILITIES Due to banks Derivative financial instruments Other financial liabilities at fair value through profit or loss Due to other customers Other borrowings Subordinated liabilities				at Fair value	Cost 115,391 - 657,280,315 207,039,909 6,006,411	:	657,280,315 207,039,909 6,006,411
LIABILITIES Due to banks Derivative financial instruments Other financial liabilities at fair value through profit or loss Due to other costomers Subportinated liabilities Total financial liabilities	NEG TO		Trading	at Fair value	Cost 115,391 - 657,280,315 207,039,909 6,006,411 870,442,026	:	657,280,315 207,039,909
LIABILITIES Due to banks Derivative financial instruments Other financial liabilities at fair value through profit or loss Due to other customers Other borrowings Wooderdamed liabilities Total financial liabilities  NOT		THE FINA	Trading	at Fair value	Cost 115,391 - 657,280,315 207,039,909 6,006,411 870,442,026	:	657,280,315 207,039,909 6,006,411
LIABILITIES Due to banks Derivative financial instruments Derivative financial instruments Derivative financial instruments Derivative financial instruments Derivative financial liabilities at fair value through profit or financial liabilities Total financial liabilities  NOT  10. Loans and Receivables to Other O			Trading NCIAL	at Fair value	Cost  115,391 - 657,280,315 207,039,909 6,006,411 870,442,026	Group	657,280,315 207,039,909 6,006,411 870,442,026
LIABILITIES Due to banks Derivative functial instruments Derivative functial instruments Derivative function instruments Derivative function instruments Derivative function instruments Derivative function instruments Due to other customers Due to other customers Due to other customers Due to other customers Subordinated liabilities Total financial liabilities  NOT DI. Loans and Receivables to Other Customers			Trading	at Fair value	Cost 115,391 - 657,280,315 207,039,909 6,006,411 870,442,026	Group	657,280,315 207,039,909 6,006,411
LIABILITIES Due to banks Due to banks Derivative financial instruments Other financial liabilities at fair value through profit or loss Other borrowings Subordinated liabilities Total financial liabilities  NO1 D1. Loans and Receivables to Other C In Rupees Thousand  Gross loans and receivables		30.0	Trading	at Fair value	Cost  115,391  657,280,315 207,039,909 6,006,411 870,442,026	Group at 2017	657,280,315 207,039,909 6,006,411 870,442,026
LIABILITIES Due to banks Derivative financial instruments Derivative financial instruments Derivative financial instruments Derivative financial instruments Derivative financial institution of the construction of the construct		30.6 348,	Trading	As at 31.12.2016 293,708,714	Cost  115,391 657,280,315 207,039,099 6,006,411 870,442,026 ENT  As i 30,09.	Group at 2017	657,280,315 207,039,909 6,006,411 870,442,026 As at 31.12.2016 292,909,893
LIABILITIES Due to banks Derivative financial instruments Other financial liabilities at fair value through profit or loss Other borrowings Subordinated liabilities Total financial liabilities  NO1 D1. Loans and Receivables to Other C In Rupees Thousand  Gross loans and receivables (Less): Individual impairment Collective impairment (Note - a)	Customers	30.6 348,	Trading	at Fair value	Cost  115,391 657,280,315 207,039,099 6,006,411 870,442,026 ENT  As i 30,09.	Group at 2017	657,280,315 207,039,909 6,006,411 870,442,026
LIABILITIES  Due to banks Derivative financial instruments Derivative financial instruments Derivative financial instruments Derivative financial instruments Derivative financial liabilities at fair value through profit or liabilities Due to other customers Other borrowings Subordinated liabilities  Total financial liabilities  NOTI  OI. Loans and Receivables to Other ( Company of the company	e loss	30.6 348,	Trading	As at 31.12.2016 293,708,714	Cost  115,391 657,280,315 207,039,099 6,006,411 870,442,026 ENT  As i 30,09.	Group at 2017 1.661 -5.050)	657,280,315 207,039,909 6,006,411 870,442,026 As at 31.12.2016 292,909,893
LIABILITIES Due to banks Due to banks Derivative financial instruments Other financial liabilities at fair value through profit or loss Other borrowings Subordinated liabilities Total financial liabilities  NOI DI. Loans and Receivables to Other C In Rupees Thousand  Gross loans and receivables (Less): Individual impairment (Note - a) Net loans and receivables including those designated at fair value through profit or C (Less): Loans and receivables designated value through profit or follass): Loans and receivables designated value through profit or follass): Loans and receivables designated value through profit or follass):	e loss	30.0 348, (2,	Trading	at Fair value	Cost  115.391  657,280,315 207,039,090 6,006,411  870,442,026  ENT  As: 30,09 347,49 (2.12:	Group at 2017 1,661 5,050)	657,280,315 207,039,909 6,006,411 870,442,026 As at 31.12.2016 292,909,893 (1.731,772)
LIABILITIES Due to banks Due to banks Derivative financial instruments Derivative financial instruments Derivative financial liabilities at fair value through profit or loss Other borrowings Subordinated liabilities  Total financial liabilities  Total financial liabilities  NOI  10. Loans and Receivables to Other C  In Rupees Thousand  Gross loans and receivables (Less): Individual impairment Collective impairment (Note - a) Nel loans and receivables including thorit or (Less): Loans and receivables designated at fair value through profit or (Less): Loans and receivables (Note - b)  Nel loans and receivables designated at fair value through profit or less): Loans and receivables (Note - b)	e loss at fair	30.0 348, (2, 346,	Bank as at 19.2017 760,003 125,050) 635,853	As at 31.12.2016 293,708,714 (1,731,772) 291,976,942	Cost 115,391 657,280,315 207,039,909 6,006,411 870,442,026 ENT 4s 30,09, 347,49 (2,12 345,366 345,366 345,366	Group at 2017 1.661 5.050) 6,611	657,280,315 207,039,909 6,006,411 870,442,026 As at 31,12,2016 292,909,893 (1,731,772) 291,178,121
LIABILITIES Due to banks Derivative financial instruments Derivative financial instruments Derivative financial instruments Derivative financial instruments Derivative financial liabilities at fair value through profit or loss Other borrowings Subordinated liabilities  Total financial liabilities  NOI  10. Loans and Receivables to Other C  In Rupees Thousand  Gross loans and receivables (Less): Individual impairment Collective impairment (Note - a) Net loans and receivables including those designated at fair value through profit or follows: (Less): Loans and receivables designated value through profit or follows): (Less): Loans and receivables (Note - b) Net loans and receivables (Note - b)	e loss at fair	30.0 348, (2, 346,	Bank as at 19.2017 760,003 125,050) 635,853	As at 31.12.2016 293,708,714 (1,731,772) 291,976,942	Cost 115,391 657,280,315 207,039,909 6,006,411 870,442,026 ENT 4s 30,09, 347,49 (2,12 345,366 345,366 345,366	Group at 2017 1.661 5.050) 6,611	657,280,315 207,039,909 6,006,411 870,442,026 As at 31,12,2016 292,909,893 (1,731,772) 291,178,121
LIABILITIES  Due to banks  Derivative financial instruments  Derivative financial instruments  Derivative financial instruments  Derivative financial instruments  Derivative financial liabilities at fair value  through profit in consistence of the consistence	e loss at fair	30.0 348. (2, 346. 346.	RCIAL :  Bank is at 19,2017 760,903 125,050) 635,853 ig the period	As at 31.12.2016 293,708,714 (1,731,772) 291,976,942	Cost 115,391 657,280,315 207,039,909 6,006,411 870,442,026 ENT 4s 30,09, 347,49 (2,12 345,366 345,366 345,366	Group at 2017 1,661 5,050) 6,611 to Other Cc Group	207,039,909 6,006,411 870,442,026 As at 31,12,2016 292,909,893 (1,731,772) 291,178,121

Due to other customers			7,280,315	- 657,280,31	
Other borrowings Subordinated liabilities		20	07,039,909 6,006,411	- 207,039,90 - 6,006,41	
Total financial liabilities		8	70,442,026	- 870,442,02	
NOTES TO TH	E FINANCIAL	STATEME	NT		
01. Loans and Receivables to Other Customers					
	Ban	ık	Grou	ıp	
In Rupees Thousand	As at 30.09.2017	As at 31.12.2016	As at 30.09.2017	As at 31.12.2016	
Gross loans and receivables	348,760,903	293,708,714	347,491,661	292,909,893	
Less): Individual impairment Collective impairment (Note - a)	(2,125,050)	(1,731,772)	(2,125,050)	(1,731,772)	
Net loans and receivables including those designated at fair value through profit or loss (Less): Loans and receivables designated at fair value through profit or loss	346,635,853	291,976,942	345,366,611	291,178,121	
Net loans and receivables (Note - b)	346,635,853	291,976,942	345,366,611	291,178,121	
Note - a. Movements in Individual and Collective Impa	irment during the nerio	d for Loans and P.	againables to Other	Customore	
Note - a. Movements in muridual and Conective impa	Bar		Grou		
In Rupees Thousand	As at	As at	As at	As at	
	30.09.2017	31.12.2016	30.09.2017	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 Other movements/Interest waive off	477,683 (84,405)	(99,693) (1,260,744)	477,683 (84,405)	(99,693) (1,260,744)	
Closing balance	2,125,050	1,731,772	2,125,050	1,731,772	
Total impairment	2,125,050	1,731,772	2,125,050	1,731,772	
Note - b. Loans and Receivables to Other Customers					
I. D	As at	nk As at	Group As at As at		
In Rupees Thousand	30.09.2017	31.12.2016	30.09.2017	31.12.2016	
By product - Domestic Currency					
Overdrafts					
Term loans	280,818,722	236,225,144	280,818,722	236,225,144	
Pawning	22,770,153	20,595,599	22,770,153	20,595,599	
Scuritization/Trust Certificates	3,526,330	2,695,185	3,526,330	2,695,185	
Loan to Government Staff Loans	2,030,000 4,787,296	2,075,00 4,058,183	2,030,000 4,787,296	2,075,000 4,058,183	
Securities purchased under resale agreements	1,748,010	2,496,838	478,767	1,698,017	
Other loans	3,816,231	3,950,010	3,816,231	3,950,010	
Sub total	319,496,741	272,095,959	318,227,499	271,297,138	
By product - Foreign Currency					
Overdrafts			_		
Term loans	27,139,112	19,880,983	27,139,112	19,880,983	
Other loans			-	-	
Sub total	27,139,112	19,880,983	27,139,112	19,880,983	
Total	346,635,853	291,976,942	345,366,611	291,178,121	
02. Due to Other Customers - by product					
In Dunces Thousand	Bar	nk	Grou	ıp	

As at 30.09.2017

708,843,552

9,210,420

By product - Domestic Currency

By product - Foreign Currency Savings deposits Fixed deposits Other deposits

Other deposits

Sub total

Sub total

As at 31.12.2016

173,583,042 475,219,748

648,802,790

8,477,525

through projotio roloss Loans and receivables to balas Loans and receivables to balas Loans and receivables to balas Loans and receivables to other castomers  Fold Innoced merceivables to the part of the part	Cans and receivables to other customers   530.344.807   345.540.1   1.00   1	ough profit or loss ans and receivables to banks	16,788,932					2,200,100	16,788,9
Lours and erceivables to blanch Lours and receivables to large Lours and the large Lours and receivables to large Lours and	Loans and receivables to bank customers	ans and receivables to banks							
Mars	Camp and receivables to other customers					- 24.513.9	27 -		24,513,9
Tead Inquest Thousand	In Rupes					- 345,366,6	11 -		345,366,6
Training   Product   Pr	In Rupeer Thousand			-					
The International instruments	Date	al financial assets	16,788,932		530,344,8	07 396,709,7	52 12,789,509	2,268,160	958,901,1
Due to banks	Due to banks	Rupees Thousand					d Amortised ue Cost	Hedging	Total
Derivoting financial instruments  through profit or loss  SASETS  ASSETS  ASSETS  ASSETS  ASSETS  Blances with central banks Bla	Other funeacial inabilities and risr value funeacy in through profit or loss   178,053,972   197,222,41   197,2241   197						1.645.989		- 1.645,9
Due to other customers   1   718,033;   718	Table 1000 the customers							1,065,85	7 1,065,8
Content	0ther bornowings	ough profit or loss							
Subsendinated liabilities	Training	to other customers per horrowings				: :	718,053,972		
Roupe s at 3.1.12.2016 (Audited)   Trading   Designated at   Held for   Fair value   Maturity   Cost   Troding   Cost   Trading   Cost   Co		ordinated liabilities							- 6,200,8
Reduces   Redu	Relation   Relation   Relation   Trading   Designated   Relation	al financial liabilities					945,623,080	1,065,85	7 946,688,9
Trading	Name	Group - as at 31.12.2016 (Audited)							
ASSETS	ASSETT   A   A   A   A   A   A   A   A   A	Rupees Thousand						Hedging	Total
Cash and each equivalents	Cash and cash equivalents	ODD	Trading	Fair value	Matu	ity Cost	for Sale		
Balances with central banks	Balances with central banks					4 627 6	20		4 627 6
Placement with banks	Placement with banks								4,027,0
Other financial assets held for trading 27,303,207 Other financial assets held for trading 27,303,207 Other financial assets aftiar value through profit or loss and receivables to banks	Cash   Flower   Cash					- 19,013,5	72 -		19,013,5
CASH   Transmission   CASH	Other financial airst affair value through profit or loss and receivables to sharks  Loans and receivables to sharks  1							2,728,445	2,728,4
through profit or loss Loans and receivables to banks Loans and receivables to banks Loans and receivables to other customers    507,624,924   31,834,072   291,178,171   21,275   272,284,185,792,492     Total frametial insertiments   507,624,924   346,685,871   8,122,516   2,7284,185   892,432,271     Total frametial assets   27,303,207   507,624,924   346,685,871   8,122,516   2,7284,185   892,432,271     Total frametial assets   27,303,207   507,624,924   346,685,871   8,122,516   2,7284,185   892,432,271     Total frametial instruments   1800   1800   1800   1800   1800   1800     Total frametial instruments   2,858,673   2,888,673   2,888,673     Dele to place in a proper size in a proper	through profit or loss Losans and receivables to banks Losans and receivables to other customers Losans and receivables to other customers  507,624,954  Tebul Timuncial assets  27,803,207  507,624,954  Tebul Timuncial assets  1		27,303,207			-			27,303,2
Loans and receivables to other customers   5.00	Loans and receivables to banks	er financial assets at fair value							
Loans and receivables to other customers         • 0.00 (2011).13. [1.00 (	Loans and receivables to other customers   50,064.975   \$1,225.6	ough profit of loss ins and receivables to banks				- 31.834.0	72 -		31.834.0
Transpare   Properties   Pro	Total financial assets   27,303,207   507,624,984   M6,653,871   8,122,516   2,728,445     In Rupper Thousand	ans and receivables to other customers				- 291,178,1	21 -		291,178,1
Reduces Thousand   Reduces Thousand   Reduces   Reduc	Rupees Thousand		-						
Intelligible   Inte	District		27,303,207	<u> </u>			71 8,122,516	2,728,445	892,432,9
CASH	CASH FLOW STATE	Rupees Thousand					d Amortised	Hedging	Total
Due to banks Due to banks Due to banks Defer insuring in	Due to banks Due to banks Due to banks Due to banks Deferminacial instruments Deferminacial instruments Deferminacial instruments Deferminacial instruments Deferminacial instruments Due to other customers Deferminacial institutes  CASH FLOW STATE  CASH flows from operating activities  Profit before tax  9,590,514 10,178,296 20,913,318,209 30,912,117 20,180,308 20,190,318 2				Trad	ng at Fair vai	ue Cost		
Derivention financial instruments of the open state of the open s	Derivative financial instruments						2 858 673		2 858 6
through profit or loss	through profit or loss Duber bornowings Under bornowings	rivative financial instruments					2,000,075		2,000,0
1	Due to other customers   667,280,315   0   0   0   0   0   0   0   0   0	er financial liabilities at fair value							
Other bornowings between the bilitheits         . 212,699,427         . 212,699,427         . 212,699,427         . 212,699,427         . 212,699,428         . 212,699,428         . 287,743,26         . 287,774,25         . 287,77	Other bornowings         . 212,699,427         . 212,699,427           Subtractinated liabilities         . 6,005,411         . 5           CASH F Low STATUSETS           Transparent liabilities         Bank To Good Park 387,74826         . 5           CASH F Low STATUSETS         Transparent liabilities         Bank To Good Park 387,74826         To June 1           CASH Hows from operating activities         Transparent liabilities         10,309,2016         30,009,2016         30,009,2017         80,009,2017         80,009,2014         10,117,8296         9,136,368         10,100,2016           Non-eash items included in profit before tax         (1,518,861)         81,6249         (957,947)         CAChangei in operating inabilities         (66,926,75)         3,131,204         (41,410,21)         4,141,204         4,141,204         4,141,204         4,141,204         4,141,204         4,141,204         4,141,204         4,141,204         4,141,204         4,141,204         4,141,204         4,141,204         4,141,204						657 280 315		657 280 3
CASH FLOW STATES   CASH FLOW	CASH Flowers   CASH	er borrowings					212,629,427		212,629,4
CASH FLOW STATES    Cash	Cash FLOW STATEMENT	ordinated liabilities					6,006,411		6,006,4
Part	Bank	al financial liabilities				-	878,774,826		878,774,8
20,00,00,00,00,00,00,00,00,00,00,00,00,0	Sample		CAS	H FLOW	STAT	EMENT			
Rs.     Rs.     Rs.     Rs.     Rs.     Rs.	Rx-900   R								
Profit before ax Adjustment for:  Non-eash items included in profit before tax  Non-eash items included in profit before tax  (1518861) 816.249 (957.047) 816.718  Non-eash items included in profit before tax  (66924675) (331,5269) (61,418770) (22,761.922)  Change in operating lassers  (66924675) (331,5269) (61,418770) (22,761.922)  Change in operating lassers  (66924675) (331,5269) (61,418770) (22,761.922)  Change in operating lassers  (7681,63) (912,629) (7681,63) (912,629)  (7681,63) (912,629) (7681,63) (912,629)  (7681,63) (912,629) (7681,63) (912,629)  Tax paid  (2948,888) (2,911,422) (296,521)  Tax paid (66,621) (78,560) (66,621) (78,560)  Dividends received from investment in subsidiaries  (14,850) (14,850) (14,850)  Charl bows from investing activities  Proceeds from the sale of property, plant and equipment (385,483)  For purchase of property, plant and equipment (385,483) (11,629)  For purchase of property, plant and equipment (34,66) (11,698) (3881,80) (11,698)  For purchase of intangible assets  For purchase of intending activities  For purchase of intending ac	Profit before tax Muljustment for:  Non-cash items included in profit before tax (1,518,861) 816,249 (957,047)  Non-cash items included in profit before tax (1,518,861) 816,249 (957,047)  Change in operating assets (66,924,675) (33,132,699) (64,187,70) (32,626,70)  Change in operating liabilities (26,204,903) 43,113,024 (61,410,121) 44  Placement with banks (3110,945) (2921,577) (31,100,145) (2  Contribution paid to defined benefit plans (768,163) (912,629) (768,163) (912,629) (768,163) (912,629) (768,163) (912,629) (768,163) (912,629) (768,163) (912,629) (768,163) (912,629) (768,163) (912,629) (768,163) (912,629) (912								
Adjustment for:   Non-cash items included in profit before tax   (1.518.861)   816.249   (957.047)   816.718   Non-cash items included in profit before tax   (6.6924.675)   (33.152.699)   (64.187.770)   (32.761.992)   (33.152.699)   (64.187.770)   (32.761.992)   (33.152.699)   (64.187.770)   (32.761.992)   (33.152.699)   (64.187.770)   (32.761.992)   (33.152.699)   (64.187.770)   (32.761.992)   (33.152.699	Adjustment for   Non-cash items included in profit before tax   (1,518,861)   816,249   (957,947)   (1,518,61)   (1,518,								
Non-eash items included in profit before tax	Non-eash items included in profit before tax			9,5	590,514	10,178,29	9,136	,368	10,337,068
Change in operating assets (66,924,675) (33,152,699) (64,187,770) (32,761,992) Change in operating liabilities (26,209,493 43,113,024 61,410,211 44,256,002) Placement with banks (36,110,945) (2,921,572) (3,110,945) (2,921,572) (3,110,945) (2,921,572) (7,921,572) (3,110,945) (2,921,572) (2,916,324) (2,916	Change in operating assets         (66,024,675)         (33,152,699)         (64,187,770)         (32,202,693)         (43,187,700)         (32,202,693)         (43,187,700)         (12,202,172)         (43,110,212)         44,187,700         (22,21,572)         (31,10,945)         (2,291,572)         (31,10,945)         (2,291,572)         (31,10,945)         (2,291,572)         (31,10,945)         (2,291,572)         (31,10,945)         (2,291,572)         (2,11,942)         (2,965,742)         (2,291,572)         (2,965,742)         (2,291,572)         (2,965,742)         (2,291,572)         (2,965,742)								
Change in operating liabilities (2,6209,949 43,113,024 61,410,121 44,236,020 Placement with banks (3,110,945 (2,921,722 63,110,945 (2,921,722 63,110,945 (2,921,722 63,110,945 (2,921,722 63,110,945 (2,921,722 63,110,945 (2,921,722 63,110,945 (2,921,722 63,110,945 (2,921,722 63,110,945 (2,921,722 63,110,945 (2,921,722 63,110,945 (2,921,722 63,110,945 (2,921,722 63,110,945 (2,921,722 63,110,945 (2,921,722 63,110,945 (2,921,722 63,110,945 (2,921,945 (	Change in operating liabilities		e tax						
Placement with banks (2,921,572) (3,110,945) (2,921,572) (3,110,945) (2,921,572) (2,915,	Placement with banks Contribution paid to defined benefit plans (768,133) (312,092) (768,13) Tax paid (2.948,588) (2.911,942) (2.965,742) (2.168,13) Tax paid (2.948,588) (2.911,942) (2.965,742) (2.168,13) Contribution paid to national insurance trust fund (768,610) (1.850) (1.850) Contribution paid to national insurance trust fund (766,621) (1.850) (1.850) Contribution paid to national insurance trust fund (766,621) (1.850) (1.850) Contribution paid to national insurance trust fund (766,621) (1.850) (1.850) Contribution paid to national insurance trust fund (766,621) (1.850) (1.850) Contribution paid to national insurance trust fund (766,621) (1.850) (1.850) Contribution paid to national insurance trust fund (768,621) (1.850) (1.850) Contribution paid to fund (1.850) (1.850) Contribution fund (1.850) (1.850) Contribution to consolidated fund/(Dividend) Contributio								
Tax paid (2.948,588) (2.911.942) (2.906,5742) (2.996,823) Interest expense on subordinated debt (8.33) (2.916,823)	Tax paid   (2,048,588)   (2,911,942)   (2,965,742)   (2 Interest expense on subordinated debt   583,377   (7,85,377   7,95,377   7	Placement with banks				(2,921,57)	(3,110	,945)	(2,921,572)
Interest expense on subordinated debt (66,621) (78,560) (66,621) (78,560) (	Interest expense on subordinated debt Contribution paid to national insurance trust fund Cash flows from investing activities Cash flows from flow flows flow flows flows flows (308, 328, 328) Cash flows from flow flows flows flows (308, 328, 328, 328, 328, 328, 328, 328, 32		ns	(7	768,163)				
Contribution paid to national insurance trust fund prividents received from investment in subsidiaries (14,850) (14,850) (14,850) (15,718,260) (15,718,260) (15,718,260) (14,115,317) (14,1	Contribution paid to national insurance trust fund Dividends received from investment in subsidiaries (14,85)					(2,911,94			(2,996,823)
Dividends received from investment in subsidiaries   C14,850   (14,850)   (14,850)   15,718,230   C8sh flows from investing activities   C2,542,771   L11,517   (926,401)   15,718,230   C8sh flows from investing activities   C2,542,771   L11,517   (926,401)   15,718,230   C8sh flows from investing activities   C85,483   (18,021)   (387,367)   (318,021)   C85,674   C2,228   C85,674   C85,674   C2,228   C85,674	Dividends received from investment in subsidiaries   (14,850)	Contribution paid to national insurance	trust fund			(78.56)			(78.560)
Cash Incost from investing activities         (385,483)         (318,021)         (387,367)         (318,021)           Procedes from the sale of property, plant and equipment Proceeds from the sale of property, plant and equipment Reviews of intangible assets         (367,606)         41,494         (37,023)         38,2228           Net [Increase] Decrease in investment in Available-for-sale Reviews of intangible assets         (307,780)         (116,098)         (308,180)         (116,098)           Net purchase of intangible assets         (307,780)         (116,098)         (308,180)         (116,098)           Net Increase] Orecases ju nuclaimed reserve fund         (34,67)         (11,272)         (34,677)         (11,272)           Dividends received from investment in subsidiaries         (14,800)         (14,850)         (4,428,768)         (465,736)           Cash Inoser from financing activities         (4,409,802)         (490,819)         (4,428,768)         (465,736)           Cash Inoser from financing activities         (388,932)         (88,932)         (88,932)         (88,932)         (88,932)         (9,021,150)         (9,021,150)         (9,021,150)         (9,021,150)         (9,021,150)         (9,021,150)         (9,021,150)         (9,021,150)         (9,021,150)         (9,021,150)         (9,021,150)         (9,021,150)         (9,021,150)         (9,021,150)	Cash Inovs from Investing activities         (385,483)         (318,021)         (387,367)           Purchase of property, plant and equipment         (386,483)         (318,021)         (387,367)           Proceeds from the sale of property, plant and equipment         5,674         2,228         5,674           Very Company of the	Dividends received from investment in	subsidiaries		(14,850)	(14,85)	0)	-	
Purchase of property, plant and equipment Proceeds from the sale of property, plant and equipment Proceeds from the sale of property plant and equipment S.6.74 2.228 5.674 2.288 5.674 2.278 5.674 2.	Purchase of property, plant and equipment Proceeds from the sale of property plant and equipment ( 36.74		ities	(2,5	549,297)	14,115,31	7 (926	,401)	15,718,230
Proceeds from the side of property, plant and equipment North (Increase) Decrease in investment in Available-for-sale (376,1696) 41,494 (370,423) 8.82.288 Not [Increase) Decrease in investment in Available-for-sale (307,780) (116,098) (308,180) (116,098) Not purchase of intangible assets (307,780) (116,098) (308,180) (116,098) Not Increase) Decrease in unclaimed reserve fund (34,87) (115,727) (34,87) (115,727) Dividends received from investment in subsidiaries (34,809,302) (490,819) (4,428,768) (463,736) Cash flows from financing activities (388,932) (490,819) (4,428,768) (463,736) Cash flows from financing activities (388,932) (84,933) (643,736) (116,936) (	Proceeds from the sale of property, plant and equipment  Net (Increase/Diverse in investment in Available-for-sale  1,376,196  1,494  1,370,4028  Net purchase of intangible assets  Net lacrease (Joseph 1,485)  1,4850  1,485	sh flows from investing activities							
Net (Increase)/Decrease in investment in Available-for-sale (A,761,696) 41,949 (3,704,028) 83,882 (200,000) (3,704,028) (3,704,028) (3,704,028) (3,704,028) (3,704,028) (3,704,028) (3,704,028) (3,704,028) (4,704	Net (Increase)/Decrease in investment in Available-for-sale Robert purchase of inalphie assets (307,761,696) (116,098) (308,180) (10,098) (308,180) (10,098) (308,180) (10,098) (308,180) (10,098) (308,180) (10,098) (308,180) (10,098) (308,180) (10,098) (308,180) (10,098) (308,180) (10,098) (308,180) (10,098) (308,180) (10,098) (308,180) (10,098) (308,180) (10,098) (428,768) (10,098) (428,768) (10,098) (10,	chase of property, plant and equipment		(3	385,483)	(318,02	1) (387	,367)	(318,021)
Net purchase of intangible assets Net lucrases (Decrease) in unclaimed reserve fund (34,87) (11,572) (34,87) (115,727) Dividends received from investment in subsidiaries 14,850 (14,850) (14,850) L4,850 (14,	Net purchase of intangible assets (207.780) (116.098) (308,180) Net Increase/(Derease) in unclaimed reserve fund (34.867) (115.727) (34.867) Dividends received from investment in subsidiaries (14.850) (14.850) (4.48.768) Net cash (used in)/Trom investing activities (4.469.802) (490,819) (4.428.768) Net cash (used in)/Trom investing activities (4.69.802) (490,819) (4.87.868) Net cash (used in)/Trom investing activities (4.69.802) (4.69.802) (4.88.918) (4.89.81) (		vailable-for-	sale (3.7		41.94	3.704	.028)	
Net Increase/Decrease) in unclaimed reserve fund Dividends received from investment in subsidiaries (14.850 14.850	Net Increase/(Decrease) in unclaimed reserve fund (34,867) (115,727) (34,867) (100 close)	(Increase)/Decrease in investment in A		(3	307,780)				(116,098)
Net cash (used in)/from investing activities (4,469,302) (490,819) (4,428,768) (463,736) (26sh flows from financing activities (388,932)	Net cash (used in/from investing activities (4,469,302) (490,819) (4,428768) Cash flows from financing activities (1,000 flows from financing activities (1,000 flows from financing activities (1,000 flows	(Increase)/Decrease in investment in A	ve fund		(34,867)	(115,72	7) (34	,867)	(115,727)
Cash flows from financing activities         (388,932)         (388,932)           Interest paid on subordinated debt         (388,932)         (84,983)           Withholding Tax on Dividend paid         (1,245,900)         (9,019,500)         (1,245,900)           Oborbe browings         8,689,490         (1,599,233)         7,092,141         (3,201,896)           Proceeds from the issue of subordinated debt         7,084,658         (10,588,733)         5,372,999         (12,223,046)           Net increase/decrease) in cash & equivalents         3,060         3,035,765         17,830         3,031,48           Cash and cash equivalents at the beginning of the year         4,500,308         3,161,500         4,512,755         3,371,500           Cash and cash equivalents at the end of the period         4,540,368         6,200,925         4,500,545         6,204,553	Cash flows from financing activities         (388,932)         - (388,932)           Interest paid on subordinated debt         (388,932)         - (84,983)           Withholding Tax on Dividend paid         (1,245,900)         (9,019,500)         (2,245,900)           Contribution to consolidated fund/(Dividend)         (1,245,900)         (8,1983)         (1,245,900)         (9,019,500)         (1,245,900)           Obster borrowings         8,869,490         (1,502,233)         7,092,814         (3,002,814)	(Increase)/Decrease in investment in A purchase of intangible assets Increase/(Decrease) in unclaimed reser	at Atlantic					-	(160.000)
Interest paid on subordinated debt   (388,932)   (388,93)   (388,932)   (388,932)   (388,932)   (388,932)   (388,932)   (388,932)   (388,93)   (388,93)   (388,93)   (388,93)   (388,93)	Interest paid on subordinated debt (388,932) - (388,932)	(Increase)/Decrease in investment in A purchase of intangible assets (Increase/(Decrease) in unclaimed reservidends received from investment in sub	sidiaries		109,302)	(490,81	(4,428	,/68)	(463,736)
Withholding Tax on Dividend paid         (84,983)           Contribution to consolidated fund/Dividend)         (1,245,900)         (9,019,500)         (1,245,900)         (9,021,500)           Other borrowings         (8,898,400)         (1,569,233)         7,092,814         (3,201,896)           Proceeds from the issue of subordinated debt         7,092,618         (1,588,733)         5,722,999         (12,223,046)           Net cash from financial activities         3,006         3,035,765         17,830         3,031,486           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 most of the period         4,540,308         6,200,255         4,504,555         EVER TEGULATORY REPORTING)	Withholding Tax on Dividend paid         .         (84,983)           Contribution to consolidated fund/(Dividend)         (1,245,900)         (9,019,500)         (1,245,90)           Other borrowings         8,689,490         (1,569,233)         7,092,814         (3	I (Increase)/Decrease in investment in A i purchase of intangible assets I horease/(Decrease) in unclaimed reser- ridends received from investment in sub I cash (used in)/from investing activiti	sidiaries	(4,4				.022)	
Contribution to consolidated fund/Dividend)         (1,245,900)         (0,919,500)         (1,245,900)         (0,921,150)           Other borrowings         8,689,490         (1,569,233)         7,092,814         (3,201,800)           Proceeds from the issue of subordinated debt         7,084,688         (10,588,733)         5,372,999         (1,222,304,60)           Net increase/decrease) in cash & equivalents         3,60,600         3,035,765         17,830         3,031,448           Cash and each equivalents at the beginning of the year         4,504,308         3,165,160         4,512,715         3,173,105           Cash and each equivalents at the end of the period         4,540,368         6,200,925         4,580,485         6,200,25           SELECTED PERFORMANCE INDICATORS (AS PER REGULATORY REPORTING)         4,540,400         1,540,400         1,540,400         1,540,400	Contribution to consolidated fund/(Dividend) (1,245,900) (9,019,500) (1,245,900) (9 Other borrowings 8,689,490 (1,569,233) 7,092,814 (3	t (Increase)/Decrease in investment in A purchase of intangible assets Increase/(Decrease) in unclaimed reser- idends received from investment in sub- teash (used in)/from investing activities the flows from financing activities.	sidiaries		388 0327		/200		
Other bornowings         8,689,490         (1,569,233)         7,092,814         (3,201,896)           Proceeds from the issue of subordinated debt         8,689,490         (10,588,733)         7,092,814         (3,201,896)           Net cash from financial activities         7,084,658         (10,588,733)         5,372,999         (12,223,046)           Net increase/decrease) in cash & equivalents         36,060         3,035,765         17,830         3,031,448           Cash and each equivalents at the beginning of the year         4,500,368         6,200,925         4,500,545         6,204,553           SELECTED PERFORMANCE INDICATORS (AS PER REGULATORY REPORTING)	Other borrowings 8,689,490 (1,569,233) 7,092,814 (3	(Increase)/Decrease in investment in A purchase of intangible assets I Increase/(Decrease) in unclaimed reser- idends received from investment in sub cash (used in)/from investing activities sh flows from financing activities reest paid on subordinated debt	sidiaries		388,932)				
Net cash from financial activities         7,054,658         (10,588,733)         5,372,999         (12,223,046)           Net increase/decrease) in cash & equivalents         30,000         3,035,765         17,830         3,031,448           Cash and cash oquivalents at the beginning of the year         4,500,308         3,161,610         45,127,15         3,173,100           Cash and cash equivalents at the end of the period         4,540,368         6,200,925         4,530,545         6,204,553           SELECTED PERFORMANCE INDICATORS (AS PER REGULATORY REPORTING)	Proceeds from the issue of subordinated debt	(Increase)/Decrease in investment in A purchase of intangible assets I Increase/(Decrease) in unclaimed reser idends received from investment in sub I cash (used in)/from investing activiti sh flows from financing activities prest paid on subordinated debt thholding Tax on Dividend paid intribution to consolidated fund/(Dividen tribution) to consolidated fund/(Dividen paid to the properties of the properties of the tribution to consolidated fund/(Dividen paid tribution tribution to consolidated fund/(Dividen paid tribution to consolidated fund/(Dividen paid tribution tribut	es	(1,3	245,900)	(9,019,50	(84	,983) ,900)	(9,021,150)
Net increase/decrease) in cash & equivalents         36,060         3,035,765         17,830         3,031,448           2ash and eash 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         4,540,368         6,200,925         4,580,245         6,204,553           SELECTED PERFORMANCE INDICATORS (AS PER REGULATORY REPORTING)		(Increase)/Decrease in investment in A purchase of intangible assets Increase/(Decrease) in unclaimed reser- idends received from investment in sub- trease (used in/from investing activities from financing activities rest paid on subordinated debt thholding Tax on Dividend paid intribution to consolidated fund/(Dividen ere borrowings.)	es d)	(1,3	245,900)	(9,019,50 (1,569,23	(84	,983) ,900)	(9,021,150) (3,201,896)
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         4,540,368         6,200,925         4,506,545         6,204,553           SELECTED PERFORMANCE INDICATORS (AS PER REGULATORY REPORTING)		(Increase)/Decrease in investment in A purchase of intangible assets Increase/(Decrease) in unclaimed reser idendes received from investment in sub cash (used in)/from investing activities to also (used in)/from investing activities rest paid on subordinated debt thholding Tax on Dividend paid tribution to consolidated fund/Dividen er borrowings ceeds from the issue of subordinated de-	es d)	(1,2 8,6	245,900) 589,490	(1,569,23	(84 0) (1,245 3) 7,092	(,983) (,900) (,814	(3,201,896)
Cash and cash equivalents at the end of the period 4,540,368 6,200,925 4,530,545 6,204,553  SELECTED PERFORMANCE INDICATORS (AS PER REGULATORY REPORTING)		(Increase)/Decrease in investment in A purchase of intangible assets purchase of intangible assets lacease/(Decrease) in unclaimed reser didends received from investment in sub cash (used In)/Trom investing activities reset paid on subordinated debt thholding Tax on Dividend paid intribution to consolidated fund/(Dividen er borrowings ceeds from the issue of subordinated de cash from financial activities	es  dd)	(1,2 8,6	245,900) 589,490 - 054,658	(1,569,23	- (84 0) (1,245 3) 7,092 - 3) <b>5,372</b>	,983) ,900) ,814 -	(3,201,896)
SELECTED PERFORMANCE INDICATORS (AS PER REGULATORY REPORTING)		(Increase)/Decrease in investment in A purchase of intangible assets Increase/(Decrease) in unclaimed reser idendes received from investment in sub cash (used in)/from investing activities to the cash (used in)/from investing activities the flow from financing activities reset paid on subordinated debt intribution to consolidated fund/Dividen for rowings ceeds from the issue of subordinated de cash from financial activities increase/(decrease) in cash & equiva	es  dd)  bt  lents	(1,2 8,6 7,0	245,900) 589,490 - <b>054,658</b> 36,060	(1,569,23 (10,588,73 3,035,76	- (84 0) (1,245 3) 7,092 - 3) <b>5,372</b> 5 17	,983) ,900) ,814 	(3,201,896) - 12,223,046) 3,031,448
		(Increase)/Decrease in investment in A purchase of intangible assets purchase of intangible assets large-ace/(Decrease) in unclaimed reser cash (used in)/from investing activitie cash (used in)/from investing activities series paid on subordinated debt thholding Tax on Dividend paid intribution to consolidated fund/Dividen the body cash of the cash ceeds from the issue of subordinated de cash from financial activities increase/(decrease) in cash & equiva- tion and cash quivalents at the beginning	es  dd)  bt  lents of the year	(1.2 8,6 7,9	245,900) 589,490 - <b>054,658</b> 36,060 504,308	(1,569,23: (10,588,73: 3,035,76: 3,165,16	(84 (1,245) (3) (7,092) (3) (5,372) (5) (4,512)	,983) ,900) ,814 - ,999 (1	(3,201,896) 
		(Increase)/Decrease in investment in A purchase of intangible assets purchase) of intangible assets Increase(/Decrease) in unclaimed reser diedens received from investment in sub cash (used in)/from investing activities so the cash (or subordinated debt thholding Tax on Dividend paid attribution to consolidated fund/(Dividen the borrowings ceeds from the issue of subordinated de cash from financial activities increase/decrease) in cash & equiva in and cash equivalents at the beginning sh and cash equivalents at the end of	es  d) bt  lents of the year the period	(1.2 8,6 7,6 4,5	245,900) 589,490 	(1,569,23 (10,588,73 3,035,76 3,165,16 6,200,92	(84 (1,245 7,092 7	,983) ,900) ,814 ,999 (1 ,830 ,715	(3,201,896) 12,223,046) 3,031,448 3,173,105 6,204,553

	30.09.2017	31.12.2016	30.09.2017	31.12.2016
Basel III				
Regulatory Capital (LKR '000)®				
Common Equity Tier 1	23,863,246	N/A	25,152,403	N/A
Tier 1 Capital	23,863,246	N/A	25,152,403	N/A
Total Capital	28,144,505	N/A	29,435,470	N/A
Regulatory Capital Ratios (%)*				
Common Equity Tier 1 Capital Ratio (Minimum Requirement, 6.25%)	11.37	N/A	11.85	N/A
Tier 1 Capital Ratio (Minimum Requirement, 7.75%)	11.37	N/A	11.85	N/A
Total Capital Ratio (Minimum Requirement, 11.75%)	13.41	N/A	13.87	N/A
Basel II				
Regulatory Capital Adequacy				
Core Capital (Tier 1 Capital), Rs. '000	N/A	25,322,076	N/A	26,931,226
Total Capital Base, Rs. '000	N/A	29,667,577	N/A	31,345,257
Core Capital Adequacy Ratio, as % of Risk Weighted Assets				
(Minimum Requirement, 5%)	N/A	12.53	N/A	13.08
Total Capital Adequacy Ratio, as % of Risk Weighted Assets				
(Minimum Requirement, 10%)	N/A	14.68	N/A	15.22
Assets Quality (Quality of Loan Portfolio)				
Gross Non-Performing Advances Ratio, % (Net of Interest in Suspense)	1.47	1.55	1.47	1.55
Net Non-Performing Advances, % (Net of Interest in Suspense and Provisions)	1.37	1,47	1.37	1.47
Profitability				
Interest Margin, %	2.54	2.89	2.55	2.89
Return on Assets (before Tax), %	1.35	1.51	1.27	1.51
Return on Equity, %	25.06	29.37	21.97	28.21
Regulatory Liquidity				
Statutory Liquid Assets, Rs.'000 (average)	508,485,563	460,877,014	_	
Statutory Liquid Assets Ratio, % (Minimum Requirement, 20%)	72.91	72.56	-	
Liquidity Coverage Ratio (%) - Rupee (Minimum Requirement - 80%)	359.41	379.26	_	
Liquidity Coverage Ratio (%) - All Currency (Minimum Requirement - 80%)		393.96		
Note: N/A - Not applicable - * Basel III Computation is effective fr				
CERTIFICATION:	om orionizori			
I certify that the above Financial Statements give a true and fair view	of the State of A	ffaire of the Bank and ite	enheidiary as at	30th September 2017 on
the profits for the nine months then ended.	of the State of A	mans of the Dank and its	suosidiary as at	Join September 2017 an
Sgd. K B Wijevaratne				
Deputy General Manager (Finance & Planning)				
We, the undersigned, being the Chairman and the General Manager / C	'hiaf Evacutiva (	Officer of National Savino	e Bank cartify is	sintly that:-
(a) the above statements have been prepared in compliance with the				
(b) the information contained in these statements has been extracted fr				
indicated as audited	Jiiiiiiiiiiiiiii			account, company unico

Sgd. Aswin De Silva Chairman Sgd. S D N Perera General Manager / CEO 718 ,053,972 657,280,315 718,053,972 657,280,315 The NSB Act No. 30 of 1971 certifies government guarantee for your savings at NSB and interest due thereon

As at 30.09.2017

182,825,009 526,018,543

708,843,552

9,210,420

As at 31.12.2016

173,583,042 475,219,748

648,802,790

8,477,525