



# NATIONAL SAVINGS BANK

## INTERIM FINANCIAL STATEMENTS

AAA(SL)

For the six months ended 30th June 2019

### INCOME STATEMENT

For the Six months ended 30th June	Bank		Group	
	2019 Rs. '000	2018 Rs. '000	2019 Rs. '000	2018 Rs. '000
<b>Income</b>	<b>59,121,029</b>	<b>55,676,959</b>	<b>60,240,720</b>	<b>56,175,562</b>
Interest income	57,699,605	54,894,101	58,400,296	55,394,958
Interest expenses	(43,941,762)	(42,490,997)	(44,452,375)	(42,816,416)
<b>Net interest income</b>	<b>13,757,843</b>	<b>12,403,104</b>	<b>13,947,921</b>	<b>12,578,542</b>
Fee and commission income	545,328	437,772	549,225	439,420
Fee and commission expenses	(46,106)	(55,956)	(47,516)	(57,227)
<b>Net fee and commission income</b>	<b>499,222</b>	<b>381,816</b>	<b>501,709</b>	<b>382,193</b>
Net gains/(losses) from trading	663,947	(45,216)	1,079,974	(48,179)
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	18,052	3,270	18,052	3,270
Net other operating income	194,096	387,032	193,172	386,093
<b>Total operating income</b>	<b>15,133,161</b>	<b>13,130,005</b>	<b>15,740,829</b>	<b>13,301,918</b>
Impairment charges	(524,539)	(828,460)	(524,604)	(828,460)
<b>Net operating income</b>	<b>14,608,621</b>	<b>12,301,545</b>	<b>15,216,224</b>	<b>12,473,458</b>
Personnel expenses	(5,139,414)	(4,872,709)	(5,155,445)	(4,891,129)
Depreciation and amortization expenses	(472,854)	(285,275)	(473,399)	(285,768)
Other expenses	(2,124,621)	(1,972,767)	(2,115,061)	(1,950,717)
<b>Operating profit/(loss) before VAT, NBT &amp; DRL on Financial Services</b>	<b>6,871,732</b>	<b>5,170,793</b>	<b>7,472,319</b>	<b>5,345,844</b>
Value Added Tax (VAT) on financial services	(1,525,074)	(1,270,238)	(1,604,171)	(1,295,142)
Nation Building Tax (NBT) on financial services	(203,343)	(169,365)	(213,889)	(172,686)
Debt Repayment Levy (DRL) on financial services	(832,690)	-	(832,690)	-
<b>Operating profit/(loss) after VAT, NBT and DRL on financial services</b>	<b>4,310,624</b>	<b>3,731,190</b>	<b>4,821,568</b>	<b>3,878,016</b>
Share of profits of associates and joint ventures	-	-	-	-
<b>Profit/(loss) before tax</b>	<b>4,310,624</b>	<b>3,731,190</b>	<b>4,821,568</b>	<b>3,878,016</b>
Income tax expenses	(2,017,527)	(1,741,276)	(2,185,719)	(1,790,492)
<b>Profit/(loss) for the period</b>	<b>2,293,097</b>	<b>1,989,914</b>	<b>2,635,849</b>	<b>2,087,525</b>
<b>Profit attributable to:</b>				
Equity holders of the Bank	2,293,097	1,989,914	2,635,849	2,087,525
Non-controlling interests	-	-	-	-
<b>Earnings per share on profit</b>				
Basic earnings per ordinary share Rs.	2.44	2.97	2.80	3.12
Diluted earnings per ordinary share Rs.	2.44	2.97	2.80	3.12

### STATEMENT OF COMPREHENSIVE INCOME

For the Six months ended 30th June	Bank		Group	
	2019 Rs. '000	2018 Rs. '000	2019 Rs. '000	2018 Rs. '000
<b>Profit/(Loss) for the period</b>	<b>2,293,097</b>	<b>1,989,914</b>	<b>2,635,849</b>	<b>2,087,525</b>
<b>Items that will be reclassified to Income Statement</b>				
Exchange differences on translation of foreign operations	-	-	-	-
Net gains/(losses) on cash flow hedges	-	(240,574)	-	(240,574)
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	132,875	(18,388)	208,937	(13,299)
Net gains/(losses) on investment in debt instruments transferred to income statement	(16,191)	2,527	(16,191)	2,527
Less : Tax expense relating to items that will be reclassified to income statement	-	-	-	-
<b>Total other comprehensive income to be reclassified to Income Statement</b>	<b>116,684</b>	<b>(256,436)</b>	<b>192,746</b>	<b>(251,347)</b>
<b>Items that will not be reclassified to Income Statement</b>				
Change in fair value on investments in equity instruments designated at fair value through other comprehensive income	(1,020,488)	(368,847)	(1,020,488)	(368,847)
Change in the fair value attributable to change in the Bank's own credit risk on financial liabilities designated at fair value through profit or loss	-	-	-	-
Re-measurement of post-employment benefit obligations	-	-	(72)	226
Change in revaluation surplus	-	-	-	-
Share of profits of associates and joint ventures	-	-	-	-
Less : Tax expense relating to items that will not be reclassified to income statement	-	-	-	-
<b>Total other comprehensive income not to be reclassified to Income Statement</b>	<b>(1,020,488)</b>	<b>(368,847)</b>	<b>(1,020,560)</b>	<b>(368,621)</b>
<b>Total other comprehensive income (OCI) for the period, net of taxes</b>	<b>(903,804)</b>	<b>(625,282)</b>	<b>(827,814)</b>	<b>(619,966)</b>
<b>Total comprehensive income for the period</b>	<b>1,389,293</b>	<b>1,364,631</b>	<b>1,808,035</b>	<b>1,467,557</b>
<b>Attributable to:</b>				
Equity holders of the bank	1,389,293	1,364,631	1,808,035	1,467,557
Non-controlling interests	-	-	-	-

#### Explanatory Notes :-

- There are no changes to the accounting policies and methods of computation except the application of SLFRS - 16 - leases since the publication of annual accounts for the year 2018. The Bank has applied SLFRS -16 effective from 01/01/2019 for the preparation of Financial Statements.
- The Bank has not restated comparative information for 2018 for leases in the scope of SLFRS 16.
- There are no material events taken place after the reporting period, which requires adjustment or disclosure in these Financial Statements.
- The comparable information is re-classified as wherever necessary to compare with the current year's classification in order to provide a better presentation.

### STATEMENT OF CHANGES IN EQUITY - BANK

In Rupees Thousand

For the six months ended 30.06.2018	Stated Capital/Assigned Capital	Statutory Reserve Fund	Revaluation Reserve	OCI Reserve	Cash Flow Hedging Reserve	Retained Earnings	Other Reserves	Total Equity
Balance as at 1st January 2018	6,700,000	3,002,952	7,793,317	1,345,237	291,924	1,102,798	18,859,461	39,095,691
<b>Total comprehensive income for the period</b>	-	-	-	-	-	1,989,914	-	1,989,914
Net profit for the period	-	-	-	-	-	(240,574)	-	(240,574)
Other comprehensive income net of tax	-	-	-	-	-	-	-	-
Net change in fair value of debt instrument of fair value through other comprehensive income	-	-	-	(15,861)	-	-	-	(15,861)
Net change in fair value of equity instrument of fair value through other comprehensive income	-	-	-	(368,847)	-	-	-	(368,847)
<b>Total comprehensive income for the period</b>	-	-	-	(384,708)	(240,574)	1,989,914	-	1,364,631
<b>Transaction with equity holders, recognized directly in equity</b>								
Transfers to unclaimed deposits reserve	-	-	-	-	-	-	(38,680)	(38,680)
Contribution to the consolidated fund - Dividend / Levy	-	-	-	-	-	-	-	-
Contribution to national insurance trust fund	-	-	-	-	-	(19,899)	-	(19,899)
Transfers during the period	-	99,496	-	-	-	(99,496)	-	-
<b>Total transaction with equity holders</b>	-	99,496	-	-	-	(119,395)	(38,680)	(58,579)
Balance as at 30.06.2018	6,700,000	3,102,448	7,793,317	960,529	51,350	2,973,317	18,820,781	40,401,743
<b>For the six months ended 30.06.2019</b>								
Balance as at 1st January 2019	9,400,000	3,227,960	7,793,317	528,430	-	4,622,080	18,160,874	43,732,665
Impact of adopting SLFRS - 16	-	-	-	-	-	(122,075)	-	(122,075)
<b>Re-stated opening balance under SLFRS - 16</b>	<b>9,400,000</b>	<b>3,227,960</b>	<b>7,793,317</b>	<b>528,430</b>	<b>-</b>	<b>4,500,005</b>	<b>18,160,874</b>	<b>43,610,590</b>
<b>Total comprehensive income for the period</b>								
Net profit for the period	-	-	-	-	-	2,293,097	-	2,293,097
Other comprehensive income net of tax	-	-	-	-	-	-	-	-
Net change in fair value of debt instrument of fair value through other comprehensive income	-	-	-	116,684	-	-	-	116,684
Net change in fair value of equity instrument of fair value through other comprehensive income	-	-	-	(1,020,488)	-	-	-	(1,020,488)
<b>Total comprehensive income for the period</b>						<b>2,293,097</b>		<b>1,389,293</b>
<b>Transaction with equity holders, recognized directly in equity</b>								
Transfers to unclaimed deposits reserve	-	-	-	-	-	-	(3,550)	(3,550)
Contribution to the consolidated fund - Dividend / Levy	-	-	-	-	-	-	-	-
Contribution to national insurance trust fund	-	-	-	-	-	(22,931)	-	(22,931)
Transfers during the period	-	114,655	-	-	-	(114,655)	-	-
<b>Total transaction with equity holders</b>	-	114,655	-	-	-	(137,586)	(3,550)	(26,481)
Balance as at 30.06.2019	9,400,000	3,342,615	7,793,317	(375,374)	-	6,655,516	18,157,324	44,973,398

### STATEMENT OF CHANGES IN EQUITY - GROUP

In Rupees Thousand

For the six months ended 30.06.2018	Stated Capital/Assigned Capital	Statutory Reserve Fund	Revaluation Reserve	OCI Reserve	Cash Flow Hedging Reserve	Retained Earnings	Other Reserves	Total Equity
Balance as at 1st January 2018	6,700,000	3,002,952	7,793,317	1,228,420	291,924	1,679,540	19,444,122	40,140,278
<b>Total comprehensive income for the period</b>								
Net profit for the period	-	-	-	-	-	2,087,525	-	2,087,525
Other comprehensive income net of tax	-	-	-	-	(240,574)	226	-	(240,348)
Net change in fair value of debt instrument of fair value through other comprehensive income	-	-	-	(10,772)	-	-	-	(10,772)
Net change in fair value of equity instrument of fair value through other comprehensive income	-	-	-	(368,847)	-	-	-	(368,847)
<b>Total comprehensive income for the period</b>						<b>2,087,525</b>		<b>1,467,557</b>
<b>Transaction with equity holders, recognized directly in equity</b>								
Transfers to unclaimed deposits reserve	-	-	-	-	-	-	(38,680)	(38,680)
Contribution to the consolidated fund - Dividend / Levy	-	-	-	-	-	-	-	-
Contribution to national insurance trust fund	-	-	-	-	-	(19,899)	-	(19,899)
Transfers during the period	-	99,496	-	-	-	(123,899)	24,403	-
<b>Total transaction with equity holders</b>	-	99,496	-	-	-	(143,798)	(14,277)	(58,579)
Balance as at 30.06.2018	6,700,000	3,102,448	7,793,317	848,801	51,350	3,623,493	19,429,845	41,549,256
<b>For the six months ended 30.06.2019</b>								
Balance as at 1st January 2019	9,400,000	3,227,960	7,793,317	390,209	-	5,198,451	18,745,544	44,755,484
Impact of adopting SLFRS - 16	-	-	-	-	-	(122,075)	-	(122,075)
<b>Re-stated opening balance under SLFRS - 16</b>	<b>9,400,000</b>	<b>3,227,960</b>	<b>7,793,317</b>	<b>390,209</b>	<b>-</b>	<b>5,076,376</b>	<b>18,745,544</b>	<b>44,633,409</b>
<b>Total comprehensive income for the period</b>								
Net profit for the period	-	-	-	-	-	2,635,849	-	2,635,849
Other comprehensive income net of tax	-	-	-	-	-	(72)	-	(72)
Net change in fair value of debt instrument of fair value through other comprehensive income	-	-	-	192,746	-	-	-	192,746
Net change in fair value of equity instrument of fair value through other comprehensive income	-	-	-	(1,020,488)	-	-	-	(1,020,488)
<b>Total comprehensive income for the period</b>						<b>2,635,777</b>		<b>1,808,035</b>
<b>Transaction with equity holders, recognized directly in equity</b>								
Transfers to unclaimed deposits reserve	-	-	-	-	-	-	(3,550)	(3,550)
Contribution to the consolidated fund - Dividend / Levy	-	-	-	-	-	-	-	-
Contribution to national insurance trust fund	-	-	-	-	-	(22,931)	-	(22,931)
Transfers during the period	-	114,655	-	-	-	(200,343)	85,688	-
<b>Total transaction with equity holders</b>	-	114,655	-	-	-	(223,274)	82,138	(26,481)
Balance as at 30.06.2019	9,400,000	3,342,615	7,793,317	(437,533)	-	7,488,880	18,827,682	46,414,962



# NATIONAL SAVINGS BANK

## FINANCIAL STATEMENTS

AAA(SL)

For the six months ended 30<sup>th</sup> June 2019

### ANALYSIS OF FINANCIAL INSTRUMENTS ON MEASUREMENT BASIS

a. Bank - as at 30.06.2019				
In Rupees Thousand	AC	FVPL	FVOCI	Total
<b>ASSETS</b>				
Cash and cash equivalents	5,202,362	-	-	5,202,362
Balances with central Bank	-	-	-	-
Placements with banks	23,663,939	-	-	23,663,939
Derivative financial instruments	-	-	-	-
Loans and advances	447,810,052	-	-	447,810,052
Debt instruments	550,919,134	7,680,695	901,046	559,500,875
Equity instruments	-	1,552,273	2,764,181	4,316,454
<b>Total financial assets</b>	<b>1,027,595,487</b>	<b>9,232,968</b>	<b>3,665,227</b>	<b>1,040,493,682</b>

b. Bank - as at 31.12.2018 - (Audited)			
In Rupees Thousand	AC	FVPL	Total
<b>LIABILITIES</b>			
Due to banks	50,515,543	-	50,515,543
Derivative financial instruments	-	3,286,737	3,286,737
Financial liabilities	-	-	-
- due to depositors	907,821,268	-	907,821,268
- due to debt securities holders	-	-	-
- due to other borrowers	23,190,724	-	23,190,724
Debt securities issued	51,201,129	-	51,201,129
<b>Total financial liabilities</b>	<b>1,032,728,663</b>	<b>3,286,737</b>	<b>1,036,015,400</b>

b. Bank - as at 31.12.2018 - (Audited)				
In Rupees Thousand	AC	FVPL	FVOCI	Total
<b>ASSETS</b>				
Cash and cash equivalents	3,434,524	-	-	3,434,524
Balances with central Bank	-	-	-	-
Placements with banks	17,588,445	-	-	17,588,445
Derivative financial instruments	-	-	4,740,106	4,740,106
Loans and advances	423,532,145	-	-	423,532,145
Debt instruments	518,947,969	14,801,463	2,433,915	536,183,346
Equity instruments	-	1,878,919	3,750,515	5,629,434
<b>Total financial assets</b>	<b>963,503,083</b>	<b>16,680,382</b>	<b>10,924,536</b>	<b>991,108,000</b>

b. Bank - as at 31.12.2018 - (Audited)				
In Rupees Thousand	AC	FVPL	FVOCI	Total
<b>LIABILITIES</b>				
Due to banks	-	77,119,146	-	77,119,146
Derivative financial instruments	-	-	1,533	1,533
Financial liabilities	-	-	-	-
- due to depositors	839,574,411	-	-	839,574,411
- due to debt securities holders	-	-	-	-
- due to other borrowers	14,804,802	-	-	14,804,802
Debt securities issued	52,389,133	-	-	52,389,133
<b>Total financial liabilities</b>	<b>983,887,492</b>	<b>1,533</b>	<b>983,889,025</b>	

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

In Rupees Thousand	Bank		Group	
	As at 30.06.2019	As at 31.12.2018	As at 30.06.2019	As at 31.12.2018
<b>Product-wise Gross loans and advances</b>				
<b>By product - Domestic currency</b>				
Term loans	393,094,263	367,008,832	393,094,263	367,008,832
Pawning	33,274,248	30,530,726	33,274,248	30,530,726
<b>Other loans</b>				
Loan to Government	2,075,000	2,075,000	2,075,000	2,075,000
Securities purchased under resale agreements	2,827,294	2,357,240	3,601,263	2,382,213
Staff loans	6,705,389	6,103,442	6,705,389	6,103,442
<b>Sub Total</b>	<b>437,976,193</b>	<b>408,075,240</b>	<b>438,750,162</b>	<b>408,100,213</b>
<b>By product - Foreign currency</b>				
Term loans	14,192,616	19,303,215	14,192,616	19,303,215
<b>Gross loans and advances</b>	<b>452,168,809</b>	<b>427,378,455</b>	<b>452,942,778</b>	<b>427,403,428</b>
<b>Gross Loans &amp; advances</b>				
Less: Accumulated impairment under stage 1	(1,698,519)	(1,610,731)	(1,698,519)	(1,610,731)
Accumulated impairment under stage 2	(295,266)	(272,348)	(295,266)	(272,348)
Accumulated impairment under stage 3	(2,364,972)	(1,963,230)	(2,364,972)	(1,963,230)
<b>Net value of loans &amp; advances</b>	<b>447,810,052</b>	<b>423,532,145</b>	<b>448,584,021</b>	<b>423,557,119</b>

Movement of Impairment during the period				
Under Stage 1				
	As at 30.06.2019	As at 31.12.2018	As at 30.06.2019	As at 31.12.2018
Opening balance	1,610,731	1,127,166	1,610,731	1,127,166
Charge/(Write back) to Income Statement	87,788	483,565	87,788	483,565
Closing balance	<b>1,698,519</b>	<b>1,610,731</b>	<b>1,698,519</b>	<b>1,610,731</b>
Under Stage 2				
Opening balance	272,348	128,432	272,348	128,432
Charge/(Write back) to Income Statement	22,918	143,916	22,918	143,916
Closing balance	<b>295,266</b>	<b>272,348</b>	<b>295,266</b>	<b>272,348</b>
Under Stage 3				
Opening balance	1,963,230	1,479,175	1,963,230	1,479,175
Charge/(Write back) to Income Statement	409,306	503,642	409,306	503,642
Write-off during the year	(7,564)	(19,587)	(7,564)	(19,587)
Closing balance	<b>2,364,972</b>	<b>1,963,230</b>	<b>2,364,972</b>	<b>1,963,230</b>
<b>Total Impairment</b>	<b>4,358,757</b>	<b>3,846,309</b>	<b>4,358,757</b>	<b>3,846,309</b>

### ANALYSIS OF DEPOSITS

In Rupees Thousand	Bank		Group	
	As at 30.06.2019	As at 31.12.2018	As at 30.06.2019	As at 31.12.2018
<b>By product - Domestic currency</b>				
Demand deposits (current accounts)	-	-	-	-
Savings deposits	204,518,175	194,946,317	204,518,175	194,946,317
Fixed deposits	692,086,039	633,632,405	692,086,039	633,632,405
<b>Sub Total</b>	<b>896,604,213</b>	<b>828,578,722</b>	<b>896,604,213</b>	<b>828,578,722</b>
<b>By product - Foreign currency</b>				
Demand deposits (current accounts)	-	-	-	-
Savings deposits	3,245,331	3,375,609	3,245,331	3,375,609
Fixed deposits	7,971,724	7,620,080	7,971,724	7,620,080
<b>Sub total</b>	<b>11,217,055</b>	<b>10,995,689</b>	<b>11,217,055</b>	<b>10,995,689</b>
<b>Total</b>	<b>907,821,268</b>	<b>839,574,411</b>	<b>907,821,268</b>	<b>839,574,411</b>

### ANALYSIS OF FINANCIAL INSTRUMENTS ON MEASUREMENT BASIS

c. Group - as at 30.06.2019				
In Rupees Thousand	AC	FVPL	FVOCI	Total
<b>ASSETS</b>				
Cash and cash equivalents	5,202,944	-	-	5,202,944
Balances with central Bank	151	-	-	151
Placements with banks	23,663,939	-	-	23,663,939
Derivative financial instruments	-	-	-	-
Loans and advances	448,584,021	-	-	448,584,021
Debt instruments	555,049,088	13,333,470	2,557,728	570,940,287
Equity instruments	-	1,552,273	2,765,181	4,317,454
<b>Total financial assets</b>	<b>1,032,500,144</b>	<b>14,885,743</b>	<b>5,322,909</b>	<b>1,052,708,795</b>

c. Group - as at 30.06.2019			
In Rupees Thousand	AC	FVPL	Total
<b>LIABILITIES</b>			
Due to banks	50,516,571	-	50,516,571
Derivative financial instruments	-	3,286,737	3,286,737
Financial liabilities	-	-	-
- due to depositors	907,821,268	-	907,821,268
- due to debt securities holders	-	-	-
- due to other borrowers	32,390,645	-	32,390,645
Debt securities issued	51,201,129	-	51,201,129
<b>Total financial liabilities</b>	<b>1,041,929,613</b>	<b>3,286,737</b>	<b>1,045,216,350</b>

d. Group - as at 31.12.2018 - (Audited)				
In Rupees Thousand	AC	FVPL	FVOCI	Total
<b>ASSETS</b>				
Cash and cash equivalents	3,436,929	-	-	3,436,929
Balances with central Bank	177	-	-	177
Placements with banks	17,588,445	-	-	17,588,445
Derivative financial instruments	-	-	4,740,106	4,740,106
Loans and advances	423,557,119	-	-	423,557,119
Debt instruments	522,973,159	24,988,614	4,037,045	551,998,818
Equity instruments	-	1,878,919	3,751,515	5,630,434
<b>Total financial assets</b>	<b>967,555,828</b>	<b>26,867,533</b>	<b>12,528,666</b>	<b>1,006,952,028</b>

d. Group - as at 31.12.2018 - (Audited)			
In Rupees Thousand	AC	FVPL	Total
<b>LIABILITIES</b>			
Due to banks	83,615,264	-	83,615,264
Derivative financial instruments	-	1,533	1,533
Financial liabilities	-	-	-
- due to depositors	839,574,411	-	839,574,411
- due to debt securities holders	-	-	-
- due to other borrowers	21,750,178	-	21,750,178
Debt securities issued	52,389,133	-	52,389,133
<b>Total financial liabilities</b>	<b>997,328,986</b>	<b>1,533</b>	<b>997,330,518</b>

### CASH FLOW STATEMENT

	Bank		Group	
	30.06.2019 Rs. '000	30.06.2018 Rs. '000	30.06.2019 Rs. '000	30.06.2018 Rs. '000
<b>Cash flows from operating activities</b>				
Interest receipts	55,383,812	51,352,950	56,244,483	51,735,016
Interest payment	(41,794,388)	(42,232,680)	(42,188,979)	(42,542,349)
Net commission receipts	499,222	381,816	501,709	382,193
Trading income	283,130	29,544	316,442	81,279
Payment to employees	(5,392,772)	(4,128,517)	(5,408,797)	(4,147,442)
VAT, NBT & DRL on financial services	(2,319,655)	(1,767,289)	(2,382,696)	(1,803,244)
Receipts from other operating activities	148,641	102,145	147,717	101,206
Payment on other operating activities	(2,097,530)	(1,818,025)	(2,091,700)	(1,796,920)
<b>Operating profit before change in operating assets &amp; liabilities</b>	<b>4,710,458</b>	<b>1,919,943</b>	<b>5,138,178</b>	<b>2,009,739</b>
<b>(Increase) / decrease in operating assets</b>				
Balances with Central Bank of Sri Lanka	-	-	-	-
Placements with banks	(5,813,377)	(16,174,555)	(5,813,377)	(16,174,555)
Derivative financial instruments	4,740,106	(134,154)	4,740,106	(134,154)
Financial assets at FVPL	7,551,873	(3,578,470)	12,302,974	(4,647,019)
Financial assets at amortised cost - loans & advances	(23,955,906)	(17,697,603)	(24,700,889)	(19,015,763)
Financial assets at amortised cost - debt & other instrument	(30,555,812)	(20,462,956)	(30,658,572)	(20,799,828)
Proceeds from the sale and maturity of financial investments	-	-	-	-
Other assets	(3,884,242)	(4,687,175)	(3,837,058)	(4,702,845)
	<b>(51,917,357)</b>	<b>(62,734,912)</b>	<b>(47,966,816)</b>	<b>(65,474,164)</b>
<b>Increase/(decrease) in operating liabilities</b>				
Due to bank	(27,148,115)	8,406,754	(33,623,123)	8,276,058
Derivative financial instruments	3,277,987	408,409	3,277,987	408,409
Financial liabilities at amortised cost - due to depositors	67,083,544	55,731,521	67,083,544	55,731,521
Financial liabilities at amortised cost - due to debt securities holders	-	-	-	-
Financial liabilities at amortised cost - due to other borrowers	8,218,455	(5,595,601)	10,335,868	(2,737,596)
Debt securities issued	(1,556,675)	4,989,000	(1,556,675)	4,989,000
Other liabilities	126,718	(90,901)	109,824	(111,322)
	<b>50,001,913</b>	<b>63,849,182</b>	<b>45,627,425</b>	<b>66,556,071</b>
<b>Net cash generated from operating activities before income tax</b>	<b>2,795,014</b>	<b>3,034,213</b>	<b>2,798,787</b>	<b>3,091,645</b>
Income tax paid	(2,000,157)	(1,716,086)	(2,028,019)	(1,825,286)
<b>Net cash (used in)/from operating activities</b>	<b>794,857</b>	<b>1,318,127</b>	<b>770,768</b>	<b>1,266,359</b>
<b>Cash flows from investing activities</b>				
Purchase of property, plant and equipment	(665,036)	(1,018,286)	(666,263)	(1,018,374)
Proceeds from the sale of property, plant and equipment	4,086	5,786	4,086	5,786
Net (increase)/decrease in financial instruments at fair value through other comprehensive income	1,537,325	497,830	1,559,765	545,955
Net purchase of intangible assets	-	-	-	-
Net cash flow from acquisition of investment in subsidiaries and associates	-	-	-	-
Dividends received from investment in subsidiaries and associates	-	-	-	-
<b>Net cash (used in)/from investing activities</b>	<b>876,375</b>	<b>(514,671)</b>	<b>897,588</b>	<b>(466,633)</b>
<b>Cash flows from financing activities</b>				
Net proceeds from the issue of ordinary share capital	-	-	-	-
Net proceeds from the issue of subordinated debt	-	-	-	-
Repayment of subordinated debt	-	-	-	-
Interest paid on subordinated debt	-	(388,932)	-	(388,932)
Withholding tax on dividend paid	-	-	-	-
Contribution to consolidated fund-dividend/levy	-	-	-	-
Other Borrowings	-	-	-	-
<b>Net cash from financial activities</b>	<b>-</b>	<b>(388,932)</b>	<b>-</b>	<b>(388,932)</b>
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