



NATIONAL SAVINGS BANK

INTERIM FINANCIAL STATEMENTS

For the Three Months ended 31st March 2025

AAA

INCOME STATEMENT				
	Bank		Group	
	2025	2024	2025	2024
For the three months ended 31 st March 2025	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Income	50,278,755	54,177,551	51,506,456	55,812,403
Interest income	49,001,773	53,092,321	50,098,536	54,365,392
Interest expenses	(28,741,239)	(39,051,396)	(29,350,915)	(39,737,365)
Net interest income	20,260,534	14,040,925	20,747,621	14,628,027
Fee and commission income	575,982	432,283	576,434	434,802
Fee and commission expenses	(80,428)	(65,619)	(80,495)	(65,705)
Net fee and commission income	495,554	366,664	495,939	369,097
Net gains/(losses) from trading	242,934	433,634	363,950	792,495
Net fair value gains/(losses) on :				
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 profit or loss	-	-	-	-
at amortised cost	-	-	-	-
at fair value through other comprehensive income	506,156	284,505	506,156	284,505
Net other operating income	(48,090)	(65,192)	(38,620)	(64,791)
Total operating income	21,457,088	15,060,536	22,075,046	16,009,333
Impairment charges	1,569,340	270,628	1,575,881	271,255
Net operating income	23,026,428	15,331,164	23,650,927	16,280,588
Personnel expenses	(5,100,055)	(5,178,439)	(5,146,163)	(5,263,940)
Depreciation and amortisation expenses	(588,818)	(391,794)	(592,773)	(395,436)
Other expenses	(1,678,316)	(1,688,119)	(1,720,199)	(1,722,310)
Operating profit/(loss) before VAT and SSCL on financial services	15,659,239	8,072,812	16,191,792	8,898,902
Value Added Tax (VAT) on financial services	(3,065,330)	(1,961,204)	(3,151,006)	(2,101,947)
Social Security Contribution Levy (SSCL) on financial services	(425,740)	(272,389)	(437,640)	(291,321)
Operating profit/(loss) after VAT and SSCL on financial services	12,168,169	5,839,219	12,603,146	6,505,634
Share of profits of associates and joint ventures	-	-	-	-
Profit/(loss) before tax	12,168,169	5,839,219	12,603,146	6,505,634
Income tax expenses	(4,573,937)	(2,451,287)	(4,688,759)	(2,700,894)
Profit/(loss) for the period	7,594,232	3,387,932	7,914,387	3,804,740
Profit attributable to:				
Equity holders of the Bank	7,594,232	3,387,932	7,914,387	3,804,740
Non-controlling interests	-	-	-	-
Earnings per share on profit				
Basic earnings per ordinary share (Rs.)	8.08	3.60	8.42	4.05
Diluted earnings per ordinary share (Rs.)	8.08	3.60	8.42	4.05

STATEMENT OF COMPREHENSIVE INCOME				
	Bank		Group	
	2025	2024	2025	2024
For the three months ended 31 st March 2025	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Profit / (Loss) for the period	7,594,232	3,387,932	7,914,387	3,804,740
Items that will be reclassified to Income Statement				
Exchange differences on translation of foreign operations	-	-	-	-
Net gains/(losses) on cash flow hedges	-	-	-	-
Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income	-	-	-	-
Share of profits of associates and joint ventures	-	-	-	-
Debt Instruments at fair value through other comprehensive income	91,066	859,225	54,276	882,241
Net gains/(losses) on investments in debt instruments transferred to income statement	(506,156)	(284,505)	(506,156)	(284,505)
Deferred tax effect on the above	124,527	(172,416)	135,564	(179,321)
Total other comprehensive income to be reclassified to Income Statement	(290,563)	402,304	(316,316)	418,415
Items that will not to be reclassified to Income Statement				
Change in fair value on investments in equity instruments designated at fair value through other comprehensive income	(139,382)	188,904	(134,776)	212,081
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	-	-	2,238	499
Deferred Tax effect on the above	-	-	(1,656)	(150)
Re-measurement of post-employment benefit obligations (net of taxes)	-	-	582	349
Change in Revaluation Reserve	-	-	-	-
Deferred tax effect on the above	-	-	-	-
Changes in revaluation surplus (net of taxes)	-	-	-	-
Share of profits of associates and joint ventures	-	-	-	-
Total other comprehensive income not to be reclassified to Income Statement	(139,382)	188,904	(134,194)	212,430
Total other comprehensive income(OCI) for the period, net of taxes	(429,945)	591,208	(450,510)	630,845
Total comprehensive income for the period	7,164,287	3,979,140	7,463,877	4,435,585
Attributable to:				
Equity holders of the Bank	7,164,287	3,979,140	7,463,877	4,435,585
Non-controlling interests	-	-	-	-

Explanatory Notes :-

- There are no changes to the accounting policies and methods of computation since the publication of annual accounts for the year 2024.
- The comparable information is re-classified as wherever necessary to compare with the current year's classification in order to provide a better presentation.
- Impairment Assessment
Individual impairment assessment were done for the customers who have exceeded the threshold limit. They were assessed individually based on their

STATEMENT OF FINANCIAL POSITION				
	Bank		Group	
	As at	As at	As at	As at
	31.03.2025	31.12.2024	31.03.2025	31.12.2024
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
	(Audited)	(Audited)		(Audited)
Assets				
Cash and cash equivalents	10,036,338	8,358,742	10,099,998	8,544,416
Balances with Central Banks	228,756	357,054	228,784	357,117
Placements with banks	15,845,243	14,794,637	15,845,243	14,794,637
Derivative financial instruments	24,783	9,131	25,152	54,892
Financial assets recognized through profit or loss				
measured at fair value	32,871,627	21,086,781	76,506,832	46,749,528
designated at fair value	-	-	-	-
Financial assets at amortised cost				
Loans and Advances	508,920,844	532,379,013	507,083,437	527,715,322
Debt and other instruments	1,081,821,191	1,039,034,572	1,085,039,858	1,048,965,769
Financial assets measured at fair value through other comprehensive income	45,547,807	53,469,178	46,532,749	55,306,512
Investments in subsidiaries	7,311,000	7,311,000	-	-
Investments in associates and joint ventures	-	-	-	-
Property, plant and equipment	17,461,929	17,415,792	18,604,042	18,556,112
Right of use assets	1,041,184	1,041,185	1,065,104	1,066,014
Investment properties	-	-	349,000	349,000
Goodwill and intangible assets	2,813,228	2,183,860	2,814,138	2,185,087
Deferred tax assets	4,998,565	4,995,021	4,998,565	4,995,021
Other assets	50,156,794	50,002,248	50,274,871	50,127,502
Total assets	1,779,079,289	1,752,438,214	1,819,467,773	1,779,766,929
Liabilities				
Due to banks	309,983	487,521	3,514,427	487,521
Derivative financial instruments	7,256	258,409	7,256	258,409
Financial liabilities recognized through profit or loss				
measured at fair value	-	-	-	-
designated at fair value through profit or loss	-	-	-	-
Financial liabilities at amortised cost				
due to depositors	1,564,358,921	1,556,270,863	1,564,765,509	1,556,681,918
due to debt securities holders	-	-	-	-
due to other borrowers	48,355,744	48,190,057	82,949,984	66,049,093
Lease liability	1,295,270	1,281,561	1,327,276	1,314,177
Debt securities issued	16,800,698	16,966,482	16,873,867	17,039,651
Retirement benefit obligations	18,175,081	17,489,868	18,189,219	17,597,407
Current tax liabilities	6,030,165	3,648,729	6,300,794	4,054,844
Deferred tax liabilities	-	-	51,527	61,869
Other provisions	-	-	-	-
Other liabilities	17,848,127	9,002,109	11,298,100	9,387,245
Due to subsidiaries	-	-	-	-
Total liabilities	1,673,181,245	1,653,595,599	1,705,277,959	1,672,932,134
Equity				
Stated capital/Assigned capital	9,400,000	9,400,000	9,400,000	9,400,000
Statutory reserve fund	5,846,762	5,694,877	5,968,766	5,810,742
OCI reserve	3,783,357	4,213,302	4,115,332	4,566,424
Retained earnings	35,828,710	28,462,305	41,403,478	33,771,814
Other reserves	51,039,215	51,072,131	53,302,238	53,285,815
Total shareholders' equity	105,898,044	98,842,615	114,189,814	106,834,795
Non-controlling interests	-	-	-	-
Total equity	105,898,044	98,842,615	114,189,814	106,834,795
Total equity and liabilities	1,779,079,289	1,752,438,214	1,819,467,773	1,779,766,929
Contingent liabilities and commitments	15,457,182	15,042,447	15,465,490	15,050,755
Memorandum Information				
Number of Employees	4,268	4,212		
Number of Branches	262	262		
Note: Amounts stated are in net of impairment and depreciation.				

historical payment patterns., economic recession impact to their sectors and expected recovery of the sector, financial strength of the entity and other holistic factors. The portfolio level impairment assessment was carried out for the other borrowers. Based on the assessment some borrowers were moved from stage one to stage two and some borrowers were moved from stage two to stage three (due to expected cashflow impairment) despite of their past due status.

The Bank closely monitors and considers the impact of economy to business operations and performance. In order to capture the expected losses from loans and advances due to prevalent economic conditions, the Bank adjusted the economic factor adjustment.

STATEMENT OF CHANGES IN EQUITY - BANK

In Rupees Thousand							
For the three months ended 31st March 2024	Stated Capital/ Assigned Capital	Statutory Reserve Fund	Revaluation Reserve	OCI Reserve	Retained Earnings	Other Reserves	Total Equity
Balance as at 1st January 2024	9,400,000	5,369,172	7,946,216	1,286,463	14,408,118	42,964,284	81,374,253
Total comprehensive income for the period							
Net profit for the period	-	-	-	-	3,387,932	-	3,387,932
Other comprehensive income net of tax	-	-	-	-	-	-	-
Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income	-	-	-	402,304	-	-	402,304
Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income	-	-	-	188,904	-	-	188,904
Net change in Revaluation Reserve	-	-	-	-	-	-	-
Total comprehensive income for the period	-	-	-	591,208	3,387,932	-	3,979,140
Transactions with equity holders, recognised directly in equity							
Transfers to unclaimed deposits reserve / issued share capital	-	-	-	-	-	(62,428)	(62,428)
Contribution to the consolidated fund-Dividend/Levy	-	-	-	-	-	-	-
Contribution to national insurance trust fund	-	-	-	-	(33,879)	-	(33,879)
Transfers during the period	-	67,759	-	-	(67,759)	-	-
Total transactions with equity holders	-	67,759	-	-	(101,638)	(62,428)	(96,307)
Balance as at 31st March 2024	9,400,000	5,436,931	7,946,216	1,877,671	17,694,412	42,901,856	85,257,086

In Rupees Thousand							
For the three months ended 31st March 2025	Stated Capital/ Assigned Capital	Statutory Reserve Fund	Revaluation Reserve	OCI Reserve	Retained Earnings	Other Reserves	Total Equity
Balance as at 1st January 2025	9,400,000	5,694,877	7,946,216	4,213,302	28,462,305	43,125,915	98,842,615
Total comprehensive income for the period							
Net profit for the period	-	-	-	-	7,594,232	-	7,594,232
Other comprehensive income net of tax	-	-	-	-	-	-	-
Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income	-	-	-	(290,563)	-	-	(290,563)
Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income	-	-	-	(139,382)	-	-	(139,382)
Net change in Revaluation Reserve	-	-	-	-	-	-	-
Total comprehensive income for the period	-	-	-	(429,945)	7,594,232	-	7,164,287
Transactions with equity holders, recognised directly in equity							
Transfers to unclaimed deposits reserve / issued share capital	-	-	-	-	-	(32,916)	(32,916)
Contribution to the consolidated fund-Dividend/Levy	-	-	-	-	-	-	-
Contribution to national insurance trust fund	-	-	-	-	(75,942)	-	(75,942)
Transfers during the period	-	151,885	-	-	(151,885)	-	-
Total transactions with equity holders	-	151,885	-	-	(227,827)	(32,916)	(108,858)
Balance as at 31st March 2025	9,400,000	5,846,762	7,946,216	3,783,357	35,828,710	43,092,999	105,898,044

STATEMENT OF CHANGES IN EQUITY - GROUP

In Rupees Thousand							
For the three months ended 31st March 2024	Stated Capital/ Assigned Capital	Statutory Reserve Fund	Revaluation Reserve	OCI Reserve	Retained Earnings	Other Reserves	Total Equity
Balance as at 1 st January 2024	9,400,000	5,464,218	8,642,884	1,433,850	18,605,719	44,241,756	87,788,427
Total comprehensive income for the period							
Net profit for the period	-	-	-	-	3,804,740	-	3,804,740
Other comprehensive income net of tax	-	-	-	-	349	-	349
Net change in fair value of debt instrument of Fair Value through Other Comprehensive Income	-	-	-	418,415	-	-	418,415
Net change in fair value of equity instrument of Fair Value through Other Comprehensive Income	-	-	-	212,081	-	-	212,081
Net change in Revaluation Reserve	-	-	-	-	-	-	-
Total comprehensive income for the period	-	-	-	630,496	3,805,089	-	4,435,585
Transactions with equity holders, recognised directly in equity							
Transfers to unclaimed deposits reserve / issued share capital	-	-	-	-	-	(62,428)	(62,428)
Contribution to the consolidated fund-Dividend/Levy	-	-	-	-	-	-	-
Contribution to national insurance trust fund	-	-	-	-	(33,879)	-	(33,879)
Transfers during the period	-	73,271	-	-	(149,908)	76,637	-
Total transactions with equity holders	-	73,271	-	-	(183,787)	14,209	(96,307)
Balance as at 31st March 2024	9,400,000	5,537,489	8,642,884	2,064,346	22,227,021	44,255,965	92,127,705



NATIONAL SAVINGS BANK

INTERIM FINANCIAL STATEMENTS

For the three months ended 31st March 2025

AAA

ANALYSIS OF FINANCIAL INSTRUMENTS ON MEASUREMENT BASIS

a. Bank - as at 31.03.2025				
In Rupees Thousand	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	10,036,338	-	-	10,036,338
Balances with Central Banks	228,756	-	-	228,756
Placements with banks	15,845,243	-	-	15,845,243
Derivative financial instruments	-	24,783	-	24,783
Loans and advances	508,920,844	-	-	508,920,844
Debt instruments	1,081,821,191	30,607,370	40,118,356	1,152,546,917
Equity instruments	-	2,264,257	5,429,451	7,693,708
Total financial assets	1,616,852,372	32,896,410	45,547,807	1,695,296,589
LIABILITIES				
Due to banks	-	309,983	-	309,983
Derivative financial instruments	-	-	7,256	7,256
Financial liabilities	-	-	-	-
- due to depositors	1,564,358,921	-	-	1,564,358,921
- due to debt securities holders	-	-	-	-
- due to other borrowers	48,355,744	-	-	48,355,744
Debt securities issued	16,800,698	-	-	16,800,698
Total financial liabilities	1,629,825,346	7,256	1,629,832,602	

b. Bank - as at 31.12.2024 - (Audited)				
In Rupees Thousand	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	8,358,742	-	-	8,358,742
Balances with Central Banks	357,054	-	-	357,054
Placements with banks	14,794,637	-	-	14,794,637
Derivative financial instruments	-	9,131	-	9,131
Loans and advances	532,379,013	-	-	532,379,013
Debt instruments	1,039,034,572	20,874,049	47,900,345	1,107,808,966
Equity instruments	-	212,732	5,568,833	5,781,565
Total financial assets	1,594,924,018	21,095,912	53,469,178	1,669,489,108
LIABILITIES				
Due to banks	-	487,521	-	487,521
Derivative financial instruments	-	-	258,409	258,409
Financial liabilities	-	-	-	-
- due to depositors	1,556,270,863	-	-	1,556,270,863
- due to debt securities holders	-	-	-	-
- due to other borrowers	48,190,057	-	-	48,190,057
Debt securities issued	16,966,482	-	-	16,966,482
Total financial liabilities	1,621,914,923	258,409	1,622,173,332	

AC - Financial assets / liabilities measured at amortised cost
FVPL - Financial assets / liabilities measured at fair value through profit or loss
FVOCI - Financial assets measured at fair value through other comprehensive income

ANALYSIS OF LOANS & ADVANCES AND IMPAIRMENT AS AT 31.03.2025

In Rupees Thousand	Bank		Group	
	As at 31.03.2025	As at 31.12.2024 (Audited)	As at 31.03.2025	As at 31.12.2024 (Audited)
Product wise Gross loans and advances				
By product - Domestic currency				
Lease rental and hire purchase receivable	-	-	8,021	25,911
Term loans	370,957,894	380,863,516	372,469,590	382,389,974
Pawning	124,416,548	119,692,775	124,416,577	119,692,803
Other loans				
Loan to Government	-	-	-	-
Securities purchased under resale agreements	20,829,009	40,930,913	18,547,671	35,762,112
Staff loans	16,515,658	16,307,926	16,814,075	16,648,714
Sub Total	532,719,109	557,795,130	532,255,934	554,519,514
By product - Foreign currency				
Term loans	3,551,428	3,518,569	3,551,428	3,518,569
Gross loans & advances	536,270,537	561,313,699	535,807,362	558,038,083
Less: Accumulated impairment under stage 1	(4,684,713)	(4,700,749)	(4,688,460)	(4,703,623)
Accumulated impairment under stage 2	(1,360,435)	(2,129,055)	(1,365,466)	(2,133,932)
Accumulated impairment under stage 3	(21,304,545)	(22,104,882)	(22,669,999)	(23,485,206)
Net value of loans & advances	508,920,844	532,379,013	507,083,437	527,715,322
Movement of Impairment during the period				
Under Stage 1				
Opening balance	4,700,749	4,426,656	4,703,623	4,435,168
Charge/(Write back) to Income Statement	(16,036)	274,093	(15,163)	268,455
Closing balance at	4,684,713	4,700,749	4,688,460	4,703,623
Under Stage 2				
Opening balance	2,129,055	3,501,809	2,133,932	3,525,267
Charge/(Write back) to Income Statement	(768,620)	(1,372,754)	(768,466)	(1,391,335)
Closing balance at	1,360,435	2,129,055	1,365,466	2,133,932
Under Stage 3				
Opening balance	22,104,882	14,448,907	23,485,206	15,826,569
Charge/(Write back) to Income Statement	(791,434)	7,698,282	(799,004)	7,710,325
Write-off during the period	(8,903)	(42,307)	(8,903)	(42,307)
Other movements	-	-	(7,300)	(9,381)
Closing balance at	21,304,545	22,104,882	22,669,999	23,485,206
Total Impairment	27,349,693	28,934,686	28,723,925	30,322,761

ANALYSIS OF DEPOSITS AS AT 31.03.2025

In Rupees Thousand	Bank		Group	
	As at 31.03.2025	As at 31.12.2024 (Audited)	As at 31.03.2025	As at 31.12.2024 (Audited)
By product - Domestic currency				
Demand deposits (current accounts)	-	-	-	-
Savings deposits	306,822,012	296,756,417	306,912,630	296,848,996
Fixed deposits	1,231,161,805	1,233,892,594	1,231,477,775	1,234,211,070
Sub Total	1,537,983,817	1,530,649,011	1,538,390,405	1,531,060,066
By product - Foreign currency				
Demand deposits (current accounts)	-	-	-	-
Savings deposits	6,377,384	5,788,396	6,377,384	5,788,396
Fixed deposits	19,997,720	19,833,456	19,997,720	19,833,456
Sub Total	26,375,104	25,621,852	26,375,104	25,621,852
Total	1,564,358,921	1,556,270,863	1,564,765,509	1,556,681,918

ANALYSIS OF FINANCIAL INSTRUMENTS ON MEASUREMENT BASIS

c. Group - as at 31.03.2025				
In Rupees Thousand	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	10,099,998	-	-	10,099,998
Balances with Central Banks	228,784	-	-	228,784
Placements with banks	15,845,243	-	-	15,845,243
Derivative financial instruments	-	25,152	-	25,152
Loans and advances	507,083,437	-	-	507,083,437
Debt instruments	1,085,039,858	74,242,575	40,727,731	1,200,010,164
Equity instruments	-	2,264,257	5,805,018	8,069,275
Total financial assets	1,618,297,320	76,531,984	46,532,749	1,741,362,053
LIABILITIES				
Due to banks	-	3,514,427	-	3,514,427
Derivative financial instruments	-	-	7,256	7,256
Financial liabilities	-	-	-	-
- due to depositors	1,564,765,509	-	-	1,564,765,509
- due to debt securities holders	-	-	-	-
- due to other borrowers	82,949,984	-	-	82,949,984
Debt securities issued	16,873,867	-	-	16,873,867
Total financial liabilities	1,668,103,787	7,256	1,668,111,043	
d. Group - as at 31.12.2024 - (Audited)				
In Rupees Thousand	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	8,544,416	-	-	8,544,416
Balances with Central Banks	357,117	-	-	357,117
Placements with banks	14,794,637	-	-	14,794,637
Derivative financial instruments	-	54,892	-	54,892
Loans and advances	527,715,322	-	-	527,715,322
Debt instruments	1,048,965,769	46,536,796	49,366,765	1,144,869,330
Equity instruments	-	212,732	5,939,747	6,152,479
Total financial assets	1,600,377,261	46,804,420	55,306,512	1,702,488,193
LIABILITIES				
Due to banks	-	487,521	-	487,521
Derivative financial instruments	-	-	258,409	258,409
Financial liabilities	-	-	-	-
- due to depositors	1,556,681,918	-	-	1,556,681,918
- due to debt securities holders	-	-	-	-
- due to other borrowers	66,049,093	-	-	66,049,093
Debt securities issued	17,039,651	-	-	17,039,651
Total financial liabilities	1,640,258,183	258,409	1,640,516,592	

CASH FLOW STATEMENT

For the three months ended 31 st March 2025	Bank		Group	
	2025 Rs. '000	2024 Rs. '000	2025 Rs. '000	2024 Rs. '000
Cash flows from operating activities				
Interest receipts	51,686,547	59,791,910	52,538,209	60,846,667
Interest payments	(27,491,515)	(42,455,866)	(28,001,077)	(42,957,047)
Net commission receipts	495,554	366,664	495,939	369,097
Trading income	619,532	649,534	830,009	744,721
Payment to employees	(4,425,499)	(3,912,006)	(4,471,871)	(3,984,588)
VAT & SSCL on financial services	(2,689,645)	(1,505,389)	(2,798,059)	(1,666,371)
Receipts from other operating activities	73,748	35,356	83,217	35,757
Payment on other operating activities	(1,646,379)	(1,058,877)	(1,690,296)	(2,190,333)
Operating profit before change in operating assets & liabilities	16,622,343	11,911,326	16,986,071	15,578,569
(Increase) / decrease in operating assets				
Placement with banks	(1,051,117)	1,319,633	(1,051,117)	1,685,364
Derivative financial instruments	251,153	563	296,545	10,552
Financial assets at FVPL	(11,668,394)	2,073,113	(29,168,762)	360,971
Financial assets at amortised cost – loans & advances	24,475,382	10,653,355	21,659,162	7,410,788
Financial assets at amortised cost - debt & other Instruments	(38,379,391)	(34,841,390)	(38,779,231)	(34,742,653)
Proceeds from the sale and maturity of financial investments	-	-	-	-
Other assets	(327,595)	(238,991)	(321,445)	(3,160,138)
	(26,699,962)	(21,033,717)	(47,364,848)	(28,435,116)
Increase / (decrease) in operating liabilities				
Due to Banks	-	(4,250,000)	3,197,710	(7,135,194)
Derivative Financial Instruments	(251,153)	1,999	(251,153)	1,999
Financial liabilities at amortised cost – due to depositors	7,273,467	17,435,966	7,269,588	17,434,895
Financial liabilities at amortised cost – due to debt securities holders	-	-	-	-
Financial liabilities at amortised cost – due to other borrowers	165,687	(21,349,658)	16,806,922	(14,479,780)
Debt securities issued	-	-	-	-
Other liabilities	963,098	3,612	782,673	(17,373)
	8,151,099	(8,158,081)	27,805,740	(4,195,453)
Net cash generated from operating activities before income tax	(1,926,520)	(17,280,472)	(2,573,037)	(17,052,000)
Income tax paid	(2,055,620)	-	(2,305,863)	(158,016)
Net cash (used in) / from operating activities	(3,982,140)	(17,280,472)	(4,878,900)	(17,210,016)
Cash flows from investing activities				
Purchase of property, plant and equipment	(256,822)	(471,425)	(261,346)	(472,973)
Proceeds from the sale of property, plant and equipment	935	4,306	935	4,306
Net (increase)/decrease in finance instruments at fair value through other comprehensive income	7,027,162	19,930,384	7,806,397	19,928,177
Net purchase/ improvement to Investment Properties	-	-	-	-
Proceeds from the sale and maturity of financial investments	-	-	-	-
Net purchase of intangible assets	(461,427)	(256,595)	(461,427)	(256,595)
Net cash flow from acquisition of investment in subsidiaries and associates	-	-	-	-
Dividends received from investment in subsidiaries and associates	-	-	-	-
Net cash (used in)/from investing activities	6,309,848	19,206,670	7,084,559	19,202,915
Cash flows from financing activities				
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	(600,916)	-	(600,916)	-
Contribution to consolidated fund-dividend/levy	-	-	-	-
Net cash (used in) / from financing activities	(600,916)	-	(600,916)	-
Net increase/(decrease) in cash & cash equivalents	1,726,792	1,926,198	1,604,743	1,992,899
Cash and cash equivalent at the beginning of the year				
Exchange difference in respect of cash & cash equivalents	8,228,822	9,564,741	8,414,559	9,603,169
	-	-	-	-
Cash and cash equivalents at the end of the period	9,955,614	11,490,939	10,019,302	11,596,068

SELECTED PERFORMANCE INDICATORS (AS PER REGULATORY REPORTING)

Item	Bank		Group	
	As at 31.03.2025	As at 31.12.2024	As at 31.03.2025	As at 31.12.2024
Regulatory Capital Adequacy (LKR in Millions)				
Common Equity Tier 1	61,323	63,454	73,285	75,395
Tier 1 Capital	66,323	68,454	78,285	80,395
Total Regulatory Capital	73,445	75,660	85,230	87,519
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital (%) (Minimum Requirement - 7%)	20.897	21.707	24.331	25.032
Tier 1 Capital Ratio (%) (Minimum Requirement - 8.5%)	22.601	23.418	25.991	26.692
Total Capital Ratio (%) (Minimum Requirement - 12.5%)	25.028	25.883	28.297	29.058
Basel III Leverage Ratio (Minimum Requirement - 3.00%)	7.56	8.00	8.17	8.85
Regulatory Liquidity Requirement				
Liquidity Coverage Ratio (%) - (Minimum Requirement - 100%)	-	-	-	-
Rupee (%)	352.24	351.33	NR	NR
All Currency (%)	347.46	344.55	NR	NR