

STATEMENT OF CHANGES IN EQUITY										
In Rupees Thousands	Stated Capital/ Assigned Capital		Reserves					Total	Non- Controlling interest	Total Equity
	Ordinary Shares	Assigned Capital	Statutory Reserve Fund	OCI Reserve	Re- valuation Reserve	Retained Earnings	Other Reserves			
Balance as at 01/01/2023	820,447	2,984,844	288,765	4,595	889,976	4,270,807	(2,166,190)	7,093,243	-	7,093,243
Total Comprehensive income for the period								-	-	-
Profit/(loss) for the period	-	-	-	-	-	512,235	-	512,235	-	512,235
Other comprehensive income (net of tax)	-	-	-	111,480	-	-	-	111,480	-	111,480
Total comprehensive income for the period	-	-	-	111,480	-	512,235	-	623,715	-	623,715
Transactions with equity holders, recognised directly in equity										
Share issue/increase of assigned capital		-	-		-	-	-	-	-	-
Share options exercised	-	-	-		-	-	-	-	-	-
Bonus issue	-	-	-		-	-	-	-	-	-
Rights issue	-	-	-		-	-	-	-	-	-
Transfers to reserves during the period	-	-	25,612			(25,612)	-	-	-	-
Dividends to equity holders	-	-	-		-	-	-	-	-	-
Profit transfers to head office	-	-	-		-	-	-	-	-	-
Gain/(loss) on revaluation of Property, Plant and Equipment (if cost method is adopted)	-	-	-		-	-	-	-	-	-
Others	-	-	-		-	-	-	-	-	-
Total transactions with equity holders	-	-	25,612	-	-	(25,612)	-	-	-	-
								-	-	-
Balance as at 30/09/2023	820,447	2,984,844	314,377	116,076	889,976	4,757,430	(2,166,190)	7,716,958	-	7,716,958

a. Bank – 31/12/2022				
In Rupees Thousands	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	47,257			47,257
Balances with Central Bank				-
Placements with banks	1,963,287			1,963,287
Derivative financial instruments	-			-
Loans and advances	796,327			796,327
Debt Instruments	4,426,049			4,426,049
Equity Instruments			102,925	102,925
Unit Trust Investments		-		-
Total financial assets	7,232,920	-	102,925	7,335,845

STATEMENT OF CASH FLOWS		
In Rupees Thousands	Current Period 30/09/2023	Previous Period 30/09/2022
Cash flows from operating activities		
Profit before tax	774,252	467,752
Adjustment for:		
Non-cash items included in profits before tax	(121,919)	(73,070)
Change in operating assets	(381,202)	224,540
Change in operating liabilities	(5,395)	(254,639)
Net gains from investing activities	-	-
Share of profits in associates and joint ventures	-	-
Dividend income from subsidiaries and associates	-	-
Interest expense on subordinated debt	-	-
Prior year adjustment	-	(124,755)
Contribution paid to defined benefit plans	(5,135)	(1,032)
Tax paid	(261,701)	(278,259)
Net cash generated from operating activities	(1,099)	(39,463)
Cash flows from investing activities		
Purchase of property, plant and equipment	(200)	(3,232)
Proceeds from the sale of property, plant and equipment	-	18,897
Purchase of Financial investments	-	-
Proceeds from the sale of maturity of financial investments	-	-
Net purchase of Intangible assets	-	(2,100)
Net cash flow from acquisition of investment in subsidiaries and associates	-	-
Net cash flow from disposal of subsidiaries	-	-
Proceeds from disposal of associates and joint ventures	-	-
Dividend received from investment in subsidiaries and associates	-	-
Purchase of Investment Properties	-	-
Net cash (used in)/from investing activities	(200)	13,565
Cash flows from finance activities		
Net proceeds from the issue of ordinary share capital	-	-
Net proceeds from the issue of other equity instruments	-	-
Net proceeds from the issue of subordinated debt	-	-
Repayment of subordinated debt	-	-
Interest paid on subordinated debt	-	-
Dividend paid to non-controlling interest	-	-
Dividend paid to shareholders of the parent company	-	-
Dividend paid to holders of other equity instruments	-	-
Others	-	-
Net Cash (used in)/from financing activities	-	-
Net increase/(decrease) in cash & cash equivalents	(1,299)	(25,898)
Cash and cash equivalents at the beginning of the period	47,066	63,900
Cash and cash equivalents at the end of the period	45,767	38,002

SELECTED PERFORMANCE INDICATORS (BASED ON REGULATORY REPORTING)			
Item	30/09/2023	31/12/2022	
Regulatory Capital Adequacy (LKR in Thousands)			
Common Equity Tier 1	6,050,225	6,068,129	
Core (Tier 1) Capital	6,050,225	6,068,129	
Total Capital Base	6,081,553	6,068,129	
Regulatory Capital ratios (%)			
Common Equity Tier 1 capital (%) (Minimum Requirement - 7%)	150%	165%	
Tier 1 Capital Ratio (%) (Minimum Requirement - 8.50%)	150%	165%	
Total Capital Ratio (%) (Minimum Requirement - 12.50 %)	151%	165%	
Leverage Ratio (Minimum Requirement - 3%)	68%	73%	
Regulatory Liquidity			
Statutory Liquid Assets (LKR in Thousands)	6,343,905	5,526,802	
Statutory Liquid Assets Ratio (%) (Minimum Requirement - 20%)	1266%	954%	
Total Stock of High-Quality Liquid Assets (LKR in Thousands)	6,074,376	3,015,200	
Liquidity Coverage Ratio - Rupee (%) (Minimum Requirement - 100%)	17862%	8826%	
Net Stable Funding Ratio (%) (Minimum Requirement - 100%)	222%	181%	
Assets Quality (Quality of Loan Portfolio)			
Gross Non-Performing Advances Ratio (%) (net of Interest in suspense)	45%	42%	
Net Non-Performing Advances Ratio (%) (net of Interest in suspense and provision)	0%	1%	
Impaired Loans (Stage 3) Ratio (%)	4%	5%	
Impairment (Stage 3) to Stage 3 Loans Ratio (%)	90%	87%	
Profitability			
Interest Margin (%)	19%	15%	
Return on Assets (before Tax) (%)	12%	7%	
Return of Equity (%)	9%	6%	

CERTIFICATION We, the undersigned, being the Chairman, General Manager/CEO and Senior Manager - Finance of Sri Lanka Savings Bank jointly certify that; (a) The above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka. (b) The information contained in these statements have been extracted from unaudited financial statements of the Bank unless indicated as audited.		
B.M. Dushyantha Basnayake (sgd.) Chairman 10.11.2023	M.A. Sujith Fernando (sgd.) General Manager/CEO 10.11.2023	H.K. Eranjith Padmakumara (sgd.) Senior Manager - Finance 10.11.2023