



NSB Group records 45.8 billion rupees operating profit in the first nine months of 2026



Dr. Harsha Cabral, PC, Chairman, NSB.



Rohana Bandara Weerakoon, GM/CEO, NSB.

National Savings Bank Group (NSB) sustained its banking momentum during the first nine months of 2026, supported by stronger net interest income, increased fee-based earnings, and continued lending growth. Group net interest income rose 7.4

percent to 69.1 billion rupees, while total operating income increased 3.6 percent to 71.2 billion rupees.

Net operating income grew 5.4 percent to 75.3 billion rupees. Group profit before tax stood at 34.7 billion rupees, while profit after tax reached 20.7 billion rupees. Total assets increased to 1.92 trillion rupees, with Group equity rising 8.7 percent to 139.05 billion rupees.

The Bank recorded total operating income of 69.8 billion rupees, representing a 4.6 percent increase, while net operating income grew 6.4 percent to 73.9 billion rupees, supported by a net impairment reversal of 4.1 billion rupees.

Net interest income increased 6.4 percent to 67.3 billion rupees, reflecting prudent balance-sheet management and financial discipline. Fee and commission income rose 32.1 percent to 2.58 billion rupees, while net fee and commission income increased 34.2 percent to 2.21 billion rupees. Net other operating income grew 53.2 percent to 924 million rupees. The Bank recorded profit before tax of 33.7 billion rupees, up 1.1 percent, while profit after tax stood at 20 billion rupees.

NSB contributed 32 billion rupees to the Government through dividends, taxes, and levies during the period, including a dividend of 7.4 billion rupees, highlighting its contribution to public finances. Commenting on the performance, Dr. Harsha Cabral, PC, Chairman, National Savings Bank, stated: “Our nine-month results reflect the resilience of NSB’s core business and the trust placed in the Bank by generations of Sri Lankans. While expanding lending and improving asset quality, we remain focused on the prudent stewardship of public savings and on supporting productive economic activity, financial inclusion and national development.”

The Bank’s total assets increased 2.6 percent to 1.88 trillion rupees, while loans and advances expanded 11.3 percent to 613.1 billion rupees. Deposits grew 1.9 percent to 1.64 trillion rupees, and shareholders’ equity strengthened nine percent to 129.7 billion rupees.

Rohana Bandara Weerakoon, General Manager/CEO, National Savings Bank, stated: “The growth we have achieved in lending, savings, foreign currency deposits and fee income shows the progress we are making in diversifying our business. We will continue to strengthen digital access, service quality, cost discipline and risk management while delivering on NSB’s national mandate.”

The Bank’s Net Interest Margin improved to 4.85 percent, while Return on Assets stood at 2.43 percent and Return on Equity at 21.49 percent.

Asset quality strengthened, with the net Stage 3 loans ratio improving to two percent, while impairment coverage increased to 59.42 percent.

NSB maintained strong capital and liquidity positions, with Tier 1 and total capital ratios of 18.23 percent and 19.43 percent, respectively.

The liquidity coverage ratio stood at 307.17 percent, while the net stable funding ratio reached 195.60 percent, both comfortably exceeding regulatory requirements.

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