

Summary of Performance Indicators

	Measure	2024	2023	2022	2021	2020
Size						
Assets Growth	%	8.59	6.72	10.74	8.94	8.02
Contingencies and Commitments / (Total Assets + Contingencies and Commitments)	%	18.83	18.76	19.95	26.97	25.92
Interest Earning Assets / Total Assets	%	93.27	92.25	87.13	92.10	92.97
Cash and Balances with CBSL / Total Assets	%	3.35	7.78	8.48	4.08	3.12
Risk Weighted Assets Growth	%	5.51	(5.21)	2.11	14.49	4.58
Profitability						
Return on Average Assets	%	1.34	0.90	0.74	0.79	0.56
Return on Average Equity	%	15.35	10.88	8.85	9.07	6.43
Profit for the Year / (Average Total Assets + Contingencies and Commitments)	%	1.09	0.73	0.56	0.58	0.42
Net Interest Margin on Average Total Assets	%	4.90	5.76	6.33	4.05	3.63
Net Interest Margin on Average Interest Earning Assets	%	5.28	6.42	7.08	4.38	3.95
Net Interest Income / Gross Income	%	40.04	34.30	41.87	43.07	34.07
Cost to Income Ratio	%	59.34	45.26	35.24	47.68	56.31
Cost to Income Ratio (Excluding VAT, SSCL)	%	47.05	37.30	29.81	41.53	50.30
Average Interest Yield	%	12.13	17.15	15.02	8.68	10.36
Average Interest Cost	%	7.69	11.58	8.52	4.77	6.98
Interest Rate Spread	%	4.44	5.57	6.50	3.91	3.38
Interest Yield on Average Customer Advances	%	11.12	16.11	14.78	8.49	10.45
Interest Cost on Average Customer Deposits	%	6.92	10.88	7.62	4.19	6.34
Spread on Customer Deposits and Advances	%	4.20	5.23	7.16	4.30	4.11
Dividend Payout *	%	22.13	24.59	24.52	34.99	25.75
Growth Rate of Equity	%	16.50	11.12	4.61	6.30	9.72
Earnings per Share**	LKR	15.81	9.84	7.41	7.21	4.74
Ordinary Dividends per Share	LKR	3.50	2.50	2.00	3.00	1.50
Net Assets Value per Share	LKR	110.89	98.31	94.24	97.44	94.71
Asset Quality						
Expected Credit Loss on Loans and Advances	LKR Mn.	62,165	59,673	46,212	23,929	15,535
Expected Credit Loss on Loans and Advances / Loans and Advances	%	11.84	12.00	9.42	5.14	3.80
Impaired Loans (Stage 3) Ratio (%)	%	2.10	3.85	4.98	3.64	4.38
Impairment (Stage 3) to Stage 3 Loans Ratio (%)	%	80.90	68.29	54.36	47.84	37.32
Capital Adequacy						
Leverage on Share Holders Funds	Times	10.06	10.87	11.36	10.67	10.39
Leverage on Capital Funds (Including Debentures)	Times	7.15	7.92	7.84	7.25	7.45
Percentage Earnings Retained	%	77.87	75.41	75.48	65.01	74.25
Equity / Deposits, Borrowings and Securities Sold Under Re-Purchase Agreements	%	10.74	9.92	9.53	10.09	10.30
Equity / Total Assets	%	9.04	8.43	8.09	8.57	8.78
Equity / Loans and Advances	%	13.42	12.17	11.10	11.17	11.96
Liquidity and Funding						
Loans and Advances / Deposits, Borrowings and Securities Sold Under Re-Purchase Agreements	%	79.99	81.55	85.83	90.32	86.06
Deposits / Deposits, Borrowings, Debentures and Securities Sold Under Re-Purchase Agreements	%	94.90	93.81	92.29	90.92	89.38
Liquid Assets / Total Assets	%	37.12	34.07	28.53	23.43	25.76
Liquid Assets / Deposits, Borrowings and Securities Sold Under Re-Purchase Agreements	%	44.09	40.12	33.60	27.60	30.21
Net Lending or (Borrowings) in Call Money Market	LKR Mn.	50,160	22,065	1,819	5,085	1,576
Other Data						
Number of Banking Centres		170	171	171	171	172
Number of Staff Members		3,211	3,077	3,156	3,148	3,251
Profit per Staff Member	LKR '000	3,130	2,033	1,493	1,455	926
Number of Ordinary Shares - Voting	000	305,237	296,716	282,705	264,268	256,717
- Non Voting	000	330,410	318,733	295,071	269,923	260,306
Share Prices as at 31 December - Voting	LKR	77.90	43.90	31.60	44.00	46.00
- Non Voting	LKR	57.00	35.50	16.20	33.30	34.00

* Dividends for the year are accounted for as per Sri Lanka Accounting Standards - LKAS 10

** Earnings per Share has been restated as per Sri Lanka Accounting Standards - LKAS 33