

# Summary of Performance Indicators

	Measure	2019	2018	2017	2016	2015
<b>Size</b>						
Assets growth	%	10.57	14.41	14.64	20.14	18.86
Commitments and contingencies/(total assets + commitments and contingencies)	%	22.53	21.74	19.60	15.26	16.18
Interest earning assets/total assets	%	90.74	89.63	89.50	88.67	90.11
Cash and balances with CBSL/total assets	%	5.08	6.65	6.72	6.90	5.52
Risk-weighted assets growth	%	16.37	19.36	14.47	23.21	22.72
<b>Profitability</b>						
Return on average assets	%	0.75	0.73	1.16	1.23	1.40
Return on average assets (excluding additional gratuity expense)	%	0.76	0.92	1.16	1.23	1.40
Return on average equity	%	9.29	9.27	14.30	15.18	15.62
Return on average equity (excluding additional gratuity expense)	%	9.33	11.51	14.30	15.18	15.62
Profit for the year/(total assets + commitments and contingencies)	%	0.55	0.53	0.87	0.95	1.08
Net interest margin on average total assets	%	3.79	4.06	4.05	4.13	4.33
Net interest margin on average interest earning assets	%	4.20	4.53	4.55	4.62	4.84
Net interest income/total income	%	30.36	32.34	31.40	35.35	41.37
Cost to income ratio (including additional gratuity expense)	%	63.12	64.90	61.02	62.35	61.20
Cost to income ratio (excluding additional gratuity expense)	%	62.79	60.00	61.02	62.35	61.20
Cost to income ratio (excluding additional gratuity expense, VAT, NBT, and DRL)	%	51.43	50.89	51.97	54.75	53.41
Average interest yield	%	12.50	12.56	12.79	11.26	9.64
Average interest cost	%	8.82	8.47	8.73	7.35	5.50
Interest rate spread	%	3.68	4.09	4.06	3.91	4.14
Interest yield on average customer advances	%	12.73	13.13	13.17	11.56	10.00
Interest cost on average customer deposits	%	8.12	7.92	8.01	6.44	4.97
Spread on customer deposits and advances	%	4.61	5.21	5.16	5.12	5.03
Dividend payout*	%	27.37	28.70	28.00	27.95	24.76
Growth rate of equity	%	28.94	1.18	23.17	10.84	4.36
Earnings per share**	LKR	8.99	7.97	11.07	10.02	9.57
Earnings per share (excluding additional gratuity expense)**	LKR	9.13	10.01	11.07	10.02	9.57
Ordinary dividend per share	LKR	2.00	2.50	3.50	3.25	2.75
Net assets value per share	LKR	88.61	94.54	96.50	80.51	72.63
<b>Asset quality</b>						
Expected credit loss/impairment allowance for loans and advances	LKR Mn.	10,732	9,893	5,607	6,053	5,738
Expected credit loss/impairment allowance for loans and advances	%	2.75	2.94	1.96	2.50	2.89
Provision cover	%	42.03	44.09	40.31	43.93	46.80
<b>Capital adequacy</b>						
Leverage on shareholders funds	Times	10.57	12.49	10.93	11.82	10.83
Leverage on capital funds (including debentures)	Times	7.00	8.17	7.74	7.84	8.19
Percentage earnings retained	%	72.63	71.30	72.00	72.05	75.24
Equity/deposits, borrowings and securities sold under re-purchase agreements	%	10.19	8.54	9.75	9.04	9.80
Equity/total assets	%	8.64	7.41	8.38	7.80	8.46
Equity/loans and advances	%	11.44	10.28	11.94	11.47	12.60
<b>Liquidity and funding</b>						
Loans and advances/deposits, borrowings and securities sold under re-purchase agreements	%	89.05	83.14	81.66	78.80	77.75
Deposits/deposits, borrowings, debentures and securities sold under re-purchase agreements	%	87.53	84.85	84.53	85.54	85.40
Liquid assets/total assets	%	21.38	22.57	24.06	24.83	26.50
Liquid assets/deposits, borrowings and securities sold under re-purchase agreements	%	25.20	26.02	27.99	28.78	30.70
Net lending or (borrowings) in call money market	LKR Mn.	(14,596)	(10,796)	(11,056)	(16,382)	(18,264)
<b>Other data</b>						
Number of banking centres		173	170	166	166	159
Number of staff members		3,360	3,344	3,199	3,165	3,085
Profit per staff member	LKR '000	1,095	954	1,385	1,267	1,242
Number of ordinary shares - Voting	000	251,478	184,104	179,614	175,977	175,977
- Non-voting	000	252,146	181,995	174,842	168,983	168,983
Share prices as at 31 December - Voting	LKR	52.50	78.00	87.20	90.00	95.00
- Non-voting	LKR	33.80	44.50	56.00	59.00	73.00

\* Dividend for the year 2019 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.