

# Summary of Performance Indicators

	Measure	2022	2021	2020	2019	2018
<b>SIZE</b>						
Assets Growth	%	10.74	8.94	8.02	10.57	14.41
Contingencies and Commitments / (Total Assets + Contingencies and Commitments)	%	19.95	26.97	25.92	22.53	21.74
Interest Earning Assets / Total Assets	%	87.13	92.10	92.97	90.74	89.63
Cash and Balances with CBSL / Total Assets	%	8.48	4.08	3.12	5.08	6.65
Risk Weighted Assets Growth	%	2.11	14.49	4.58	16.37	19.36
<b>PROFITABILITY</b>						
Return on Average Assets	%	0.74	0.79	0.56	0.75	0.73
Return on Average Equity	%	8.85	9.07	6.43	9.29	9.27
Profit for the Year / (Average Total Assets + Contingencies and Commitments)	%	0.56	0.58	0.42	0.58	0.58
Net Interest Margin on Average Total Assets	%	6.33	4.05	3.63	3.79	4.06
Net Interest Margin on Average Interest Earning Assets	%	7.08	4.38	3.95	4.20	4.53
Net Interest Income / Gross Income	%	41.87	43.07	34.07	30.62	32.63
Cost to Income Ratio	%	35.24	47.68	56.31	63.12	64.90
Cost to Income Ratio (Excluding VAT, SSCL, NBT & DRL)	%	29.81	41.53	50.30	51.76	55.78
Average Interest Yield	%	15.02	8.68	10.36	12.10	12.20
Average Interest Cost	%	8.52	4.77	6.98	8.65	8.34
Interest Rate Spread	%	6.50	3.91	3.38	3.45	3.86
Interest Yield on Average Customer Advances	%	14.78	8.49	10.45	12.73	13.13
Interest Cost on Average Customer Deposits	%	7.62	4.19	6.34	7.98	7.78
Spread on Customer Deposits and Advances	%	7.16	4.30	4.11	4.75	5.35
Dividend Payout *	%	24.52	34.99	25.75	27.37	28.70
Growth Rate of Equity	%	4.61	6.30	9.72	28.94	1.18
Earnings per Share**	LKR	8.16	7.93	5.21	6.37	5.52
Ordinary Dividends per Share	LKR	2.00	3.00	1.50	2.00	2.50
Net Assets Value per Share	LKR	94.24	97.44	94.71	88.61	94.54
<b>ASSET QUALITY</b>						
Expected Credit Loss on Loans and Advances	LKR Mn.	46,212	23,929	15,535	10,732	9,893
Expected Credit Loss on Loans and Advances / Loans and Advances	%	9.42	5.14	3.80	2.75	2.94
Impaired Loans (Stage 3) Ratio (%)	%	4.98	3.64	4.38	3.42	3.41
Impairment (Stage 3) to Stage 3 Loans Ratio (%)	%	54.36	47.84	37.32	37.03	37.77
<b>CAPITAL ADEQUACY</b>						
Leverage on Share Holders Funds	Times	11.36	10.67	10.39	10.57	12.49
Leverage on Capital Funds (Including Debentures)	Times	7.84	7.25	7.45	7.00	8.17
Percentage Earnings Retained	%	75.48	65.01	74.25	72.63	71.30
Equity / Deposits, Borrowings and Securities Sold Under Re-Purchase Agreements	%	9.53	10.09	10.30	10.19	8.54
Equity / Total Assets	%	8.09	8.57	8.78	8.64	7.41
Equity / Loans and Advances	%	11.10	11.17	11.96	11.44	10.28
<b>LIQUIDITY and FUNDING</b>						
Loans and Advances / Deposits, Borrowings and Securities Sold Under Re-Purchase Agreements	%	85.83	90.32	86.06	89.05	83.14
Deposits / Deposits, Borrowings, Debentures and Securities Sold Under Re-Purchase Agreements	%	92.29	90.92	89.38	87.53	84.85
Liquid Assets / Total Assets	%	28.53	23.43	25.76	21.38	22.57
Liquid Assets / Deposits, Borrowings and Securities Sold Under Re-Purchase Agreements	%	33.60	27.60	30.21	25.20	26.02
Net Lending or ( Borrowings ) in Call Money Market	LKR Mn.	1,819	5,085	1,576	(14,596)	(10,796)
<b>OTHER DATA</b>						
Number of Banking Centres		171	171	172	173	170
Number of Staff Members		3,156	3,148	3,251	3,360	3,344
Profit per Staff Member	LKR '000	1,493	1,455	926	1,095	954
Number of Ordinary Shares - Voting	000	282,705	264,268	256,717	251,478	184,104
- Non Voting	000	295,071	269,923	260,306	252,146	181,995
Share Prices as at 31st December - Voting	LKR	31.60	44.00	46.00	52.50	78.00
- Non Voting	LKR	16.20	33.30	34.00	33.80	44.50

\* 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