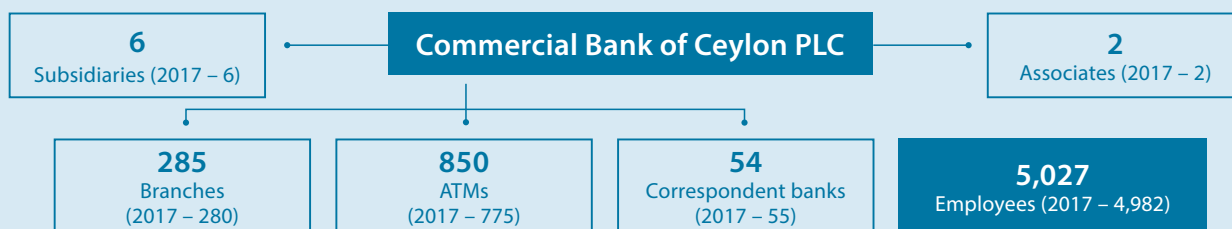


A snapshot of the Bank's profile

Figure – 02



Over 3.5 million Customers

Rs. 983 Bn. Customer deposits (2017 – Rs. 850 Bn.)	Rs. 890 Bn. Gross loans and advances (2017 – Rs. 755 Bn.)	Rs. 1.303 Tn. Total assets (2017 – Rs. 1.143 Tn.)	16.55% 5-year CAGR in total assets (2017 – 17.44%)
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Profitability
Rs. 17,544 Bn. Profit After Taxation
2018 – Rs. 17,544 Bn.
2017 – Rs. 16,581 Bn.
Rs. 17.36 Earnings Per Share (Basic)
2018 – Rs. 17.36
2017 – Rs. 17.03
1.43% Return on Assets
2018 – 1.43%
2017 – 1.54%
15.56% Return on Equity
2018 – 15.56%
2017 – 17.88%

Credit Quality
3.24% Gross NPL ratio
2018 – 3.24%
2017 – 1.88%
1.71% Net NPL ratio
2018 – 1.71%
2017 – 0.92%
47.21% Provision cover
2018 – 47.21%
2017 – 51.05%
12.38% Open credit exposure ratio
2018 – 12.38%
2017 – 7.60%

Stability
11.338% CET 1 ratio
2018 – 11.338%
2017 – 12.111%
15.603% Total capital ratio
2018 – 15.603%
2017 – 15.746%
139.18% Net stable funding ratio
2018 – 139.18%
2017 – 127.87%
5.82 times Leverage ratio
2018 – 5.82 times
2017 – 5.83 times

Liquidity
24.47% Liquid assets ratio – DBU
2018 – 24.47%
2017 – 27.28%
238.69% Liquidity coverage ratio (All currency)
2018 – 238.69%
2017 – 209.17%

Share Valuation
Rs. 117.15 Net Assets Value
2018 – Rs. 117.15
2017 – Rs. 107.54
Rs. 6.50 Dividends Per Share
2018 – Rs. 6.50
2017 – Rs. 6.50
Rs. 115 Bn. Market capitalisation
2018 – Rs. 115 Bn.
2017 – Rs. 133 Bn.
0.98 times Price to Book Value
2018 – 0.98 times
2017 – 1.26 times

AA(Ika)
Rating from Fitch Ratings
Lanka Ltd. [2017 – AA(Ika)]

Top 1000 Banks
Only Sri Lankan bank to be ranked
for the 8th consecutive year

1st in Market Capitalisation
Ranked 1st in the Banking, Finance and
Insurance sector on the CSE