

Quarterly Statistics – Key Ratios

	2018 (LKR '000)				2017 (LKR '000)			
	31 December	30 September	30 June	31 March	31 December	30 September	30 June	31 March
Regulatory capital adequacy								
Basel III								
Common equity Tier I capital ratio (%)	11.00	10.76	11.70	12.01	12.42	12.02	N/A	N/A
Tier I capital ratio (%)	11.00	10.76	11.70	12.01	12.42	12.02	N/A	N/A
Total capital ratio (%)	12.54	12.39	13.82	14.12	14.59	14.25	N/A	N/A
Basel II								
Core capital adequacy ratio (%)	N/A	N/A	N/A	N/A	N/A	N/A	13.01	11.04
Total capital adequacy ratio (%)	N/A	N/A	N/A	N/A	N/A	N/A	14.81	11.51
Asset quality								
Gross non-performing advances ratio (%)	2.56	2.59	2.46	2.35	2.07	2.20	2.21	2.17
Net non-performing advances ratio (%)	0.08	0.24	0.17	0.11	1.02	0.14	0.13	0.13
Profitability								
Interest margin (%)	5.50	5.53	5.33	5.26	5.57	6.75	6.82	6.67
Return on assets (%)	0.72	0.83	0.86	0.86	1.01	0.96	0.96	1.01
Return on equity (%)	4.83	5.91	6.16	6.33	7.90	6.98	6.37	7.92
Regulatory liquidity								
Statutory liquid asset ratio (%)	23.22	21.32	21.15	21.02	21.34	21.23	21.49	21.26
Statutory liquid assets (LKR '000)	14,811,217	13,526,330	12,991,250	12,268,781	11,829,936	10,823,751	10,282,201	9,538,888
Liquidity coverage ratio (%)	142.15	167.66	126.49	91.59	94.09	N/A	N/A	N/A
Share information								
Market value per share (LKR)	75.00	71.70	94.00	107.60	101.90	97.00	103.00	99.00
Highest price per share for the period (LKR)	112.90	93.50	110.00	112.90	122.50	110.00	122.56	106.00
Lowest price per share for the period (LKR)	70.00	70.10	88.00	101.00	93.80	96.00	98.00	95.20
Debenture information								
Debt to equity ratio (Times)	11.83	11.34	11.10	10.36	10.08	9.81	9.26	11.22
Interest cover (Times)	1.08	1.09	1.09	1.09	1.11	1.11	1.11	1.12
Quick asset ratio (Times)	0.65	0.70	0.70	0.61	0.63	0.69	0.59	0.63