

Quarterly Performance of the Bank

	2019				2018			
	31 December	30 September	30 June	31 March	31 December	30 September	30 June	31 March
Regulatory capital adequacy ratio								
Common equity Tier I capital ratio (%)	9.43	9.98	10.24	10.87	11.00	10.76	11.70	12.01
Tier I capital ratio (%)	9.43	9.98	10.24	10.87	11.00	10.76	11.70	12.01
Total capital ratio (%)	14.80	13.81	14.21	12.32	12.54	12.39	13.82	14.12
Leverage ratio (%)	6.61	7.12	7.38	7.74	7.32	N/A	N/A	N/A
Regulatory liquidity								
Statutory liquid asset (LKR Mn.)	14,831	14,750	13,962	13,624	14,811	13,526	12,991	12,268
Statutory liquid asset ratio (%)	21.74	21.96	20.74	20.67	23.22	21.32	21.15	21.02
Total stock of high quality liquid assets (LKR Mn.)	5,822	4,574	2,553	4,091	3,460	4,314	3,280	2,145
Liquidity coverage ratio (%)	123.77	164.41	111.56	162.90	142.15	167.66	126.49	91.59
Net stable funding ratio (%)	130.09	125.82	111.70	129.94	129.48	N/A	N/A	N/A
Asset quality								
Gross non-performing advances ratio (%)	4.38	4.21	3.69	3.25	2.56	2.59	2.46	2.35
Net non-performing advances ratio (%)	1.87	2.23	0.61	0.46	1.48	0.24	0.17	0.11
Profitability								
Interest margin (%)	5.88	5.74	5.78	5.81	5.50	5.53	5.33	5.26
Return on assets (%)	0.57	0.31	0.64	0.52	0.72	0.83	0.86	0.86
Return on equity (%)	3.35	1.72	4.03	2.56	4.83	5.91	6.16	6.33
Share information								
Market value per share (LKR)	63.90	61.10	60.00	60.00	75.00	71.70	94.00	107.60
Highest price per share for the period (LKR)	65.80	74.00	67.90	75.00	112.90	93.50	110.00	112.90
Lowest price per share for the period (LKR)	59.30	59.50	58.00	60.00	70.00	70.10	88.00	101.00
Debenture information								
Debt to equity ratio (Times)	12.77	12.36	11.75	11.58	11.83	11.34	11.10	10.36
Interest cover (Times)	1.06	1.03	1.07	1.06	1.08	1.09	1.09	1.09
Quick assets ratio (Times)	0.59	0.68	0.67	0.63	0.65	0.70	0.70	0.61
Interest rate for comparable Government security (%)								
Type A	-	-	-	-	11.42	11.03	9.94	10.10
Type B	9.72	10.22	9.88	10.91	11.58	11.40	10.32	10.30
Type C	-	-	-	-	11.42	11.03	9.94	10.10
Type D	9.72	10.22	9.88	10.91	11.58	11.40	10.32	10.30