

FINANCIAL HIGHLIGHTS

☉ GRI 102-7

For the year ended 31 March	Actuals 2020 Rs.'000	Actuals 2019 Rs.'000	Change %	Actuals 2018 Rs.'000
Results for the year				
Gross Income	7,610,170	7,638,497	[0.37]	6,984,093
Interest Income	7,475,320	7,436,054	0.53	6,564,038
Interest Expenses	3,842,380	3,861,878	[0.50]	3,703,776
Profit Before Tax	691,791	786,653	[12.06]	858,771
Provision for Taxation	320,082	328,580	[2.59]	344,706
Profit After Tax	371,708	458,073	[18.85]	514,065
Financial Position at the year end				
Shareholders' Funds [Stated Capital and Reserves]	8,898,327	8,672,864	2.60	8,683,087
Deposits from Customers	22,814,923	21,176,433	7.74	20,073,010
Loans & Advances, Leases and Hire Purchases [Gross]	35,441,013	34,204,719	3.61	33,149,318
Total Assets	43,171,119	41,354,565	4.39	40,355,948
Investors				
Gross Dividend	60,120	-	100.00	45,090
Earnings per Share [Rs.]	123.66	152.39	[18.85]	171.01
Dividends per Share [Rs.]	20.00	-	100.00	15.00
Net Assets per Share [Rs.]	2,960	2,885	2.60	2,889
Ratios				
Return on Shareholders' Funds [%]	4.18	5.28	[1.10]	5.92
Return on Average Assets [%]	0.88	1.12	[0.24]	1.32
Interest Cover [Times]	1.18	1.20	[0.02]	1.24
Dividend Cover [Times]	6.18	-	6.18	11.40
Equity: Assets [%]	20.61	20.97	[0.36]	21.52
Debt: Equity [Times]	3.60	3.50	0.10	3.42
Dividend Payout Ratio [%]	16.17	-	16.17	8.77
P/E Ratio [Times]	21.03	16.93	4.09	15.09
Non-Performing Loans Ratio [%]	11.69	9.62	2.07	7.58
Total Asset Growth [%]	4.39	2.47	1.92	7.64
Advance Growth [Gross] [%]	3.61	3.18	0.43	12.04
Deposit Growth [%]	7.74	5.50	2.24	17.95
Operating Profit Margin [%]	8.87	9.25	[0.38]	11.2
Value Added per Employee [Rs. '000]	6,971	7,421	[6.06]	7444
Statutory Ratios				
Liquid Assets [%]	15.99	14.77	1.22	11.40
Core Capital Ratio [%] - Minimum Required 6.5% [2019 - 6%]*	13.56	14.98	[1.42]	16.24
Total Risk Weighted Capital Ratio [%] - Minimum Required 10.5% [2019 - 10%]*	15.25	16.69	[1.44]	17.36

*Revised ratio effective from 1st July 2019



Net Profit After Tax

Rs. 372 Mn



Net Interest Income

Rs. 3.6 Bn

grew by 2%



Total Assets

Rs. 43.2 Bn

grew by 4%



Gross Income

Rs. 7.6 Bn



Deposit Base

Rs. 22.8 Bn

grew by 8%



Core Capital Ratio

13.56%

[Minimum 6.5%]

Total Risk Weighted
Capital Ratio

15.25%

[Minimum 10.5%]



Awards and Accolades

Silver Award

Finance & Leasing Companies Sector

[Total Assets above Rs. 20 Billion]

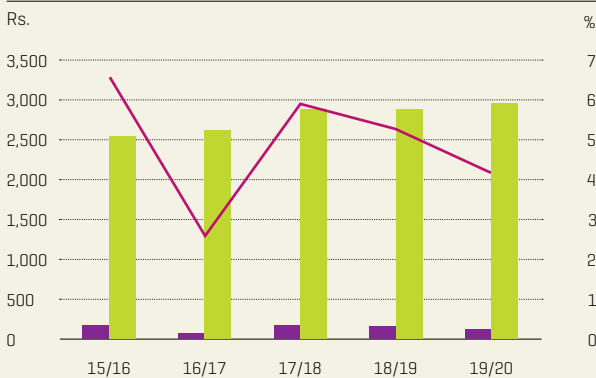
Recognised being within "Top 10 Annual Reports" of Sri Lanka

CA Sri Lanka Annual Report 2019 Competition

Recognised as being within the "Best Ten Integrated Reports" of Sri Lanka

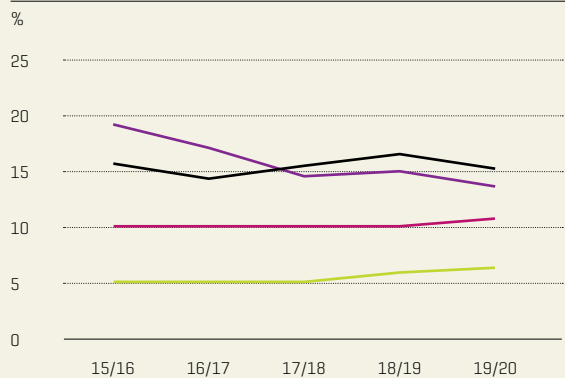
CMA Sri Lanka Excellence in Integrated Reporting Awards 2019"

Investor Returns



- EPS (LHS)
- Net Assets per share - (LHS)
- ROCE % (RHS)

Capital Adequacy



- Core capital CBSL Minimum Requirement
- MI's Core Capital Ratio
- Total Risk Weighted Ratio CBSL Minimum Requirement
- MI's Total Risk Weighted Capital Ratio