



Bank Sector Quarterly Financial Highlights

QUARTER FINANCIAL PERFORMANCE -31.03.2023 (BANK)

(LKR Mn)	ABL	COMB	DFCC	HDFC	HNB	NDB	NTB	PABC	SAMP	SDB	SEYB	UBC
Revenue	4,913	82,791	28,881	2,955	78,081	33,534	20,693	9,708	53,899	8,036	30,926	6,008
YoY Growth %	92.93%	53.96%	136.99%	56.53%	88.34%	75.00%	79.83%	76.09%	40.59%	85.14%	97.44%	90.84%
Net Op. Income	1,553	17,723	6,323	593	22,642	4,494	9,156	2,161	13,996	1,684	7,014	1,615
YoY Growth %	27.44%	-36.12%	125.27%	-30.65%	54.72%	23.87%	78.52%	51.40%	-4.38%	-0.37%	23.00%	18.14%
Op. Expense	897	10,314	2,837	577	8,867	3,095	3,438	1,391	7,894	1,455	4,441	1,213
YoY Growth %	32.45%	21.13%	17.24%	15.53%	26.33%	16.09%	32.46%	39.47%	22.03%	21.62%	23.39%	23.38%
PBT	423	6,337	2,684	-55	10,702	921	4,388	540	4,487	91	1,721	262
YoY Growth %	9.78%	-60.61%	1,773.26%	-121.87%	80.20%	37.68%	125.73%	71.91%	-30.49%	-71.22%	17.26%	-17.21%
PAT	221	4,091	1,749	-76	6,861	805	2,699	324	2,626	43	1,135	145
YoY Growth %	-11.99%	-64.57%	377.07%	-148.73%	42.49%	33.02%	79.38%	49.83%	-44.26%	-76.00%	7.69%	-26.50%
NIM	5.00%	3.05%	5.93%	2.96%	7.35%	4.01%	8.49%	3.87%	5.60%	5.34%	6.78%	5.23%

QUARTER FINANCIAL POSITION -31.03.2023 (BANK)

(LKR Mn)	ABL	COMB	DFCC	HDFC	HNB	NDB	NTB	PABC	SAMP	SDB	SEYB	UBC
Loan Book (Gross)	84,640	1,162,068	395,197	42,230	1,016,542	535,598	251,347	151,123	898,074	116,462	474,199	68,503
YoY Growth %	-5.20%	-3.77%	-4.73%	-5.30%	0.59%	-7.66%	-13.03%	-5.32%	1.76%	-1.75%	-2.90%	-12.67%
Deposits	115,500	1,957,874	378,805	53,874	1,437,240	628,744	294,848	166,645	1,064,554	111,163	549,801	90,250
YoY Growth %	8.98%	17.90%	8.68%	11.61%	18.14%	4.78%	0.03%	6.87%	1.45%	17.80%	6.62%	-1.07%
Total Equity	14,577	200,397	57,408	6,646	166,800	65,385	47,222	20,940	125,030	13,703	55,772	18,951
YoY Growth %	5.50%	18.57%	43.42%	1.23%	11.13%	18.08%	22.05%	11.56%	5.57%	-4.25%	9.30%	9.37%
Impaired loan (stage 3) ratio	2.0%	5.84%	4.80%	20.86%	3.82%	7.30%	3.39%	4.00%	5.39%	7.43%	8.13%	10.58%

SHARES (VOTING) INFORMATION -31.03.2023

	ABL	COMB	DFCC	HDFC	HNB	NDB	NTB	PABC	SAMP	SDB	SEYB	UBC
Share Price (LKR) as at 19th MAY 2023	2.40	56.40	40.00	26.30	118.25	43.40	63.50	10.90	49.00	24.00	28.60	8.40
TTM EPS	0.27	13.18	10.57	2.38	33.01	8.74	26.42	4.77	10.68	-0.47	7.91	0.34
NVPS	5.24	156.18	144.05	102.70	341.10	182.50	153.71	47.32	114.77	85.27	93.29	17.45
Market Cap (LKR Mn)	6,681	65,832	16,878	1,702	50,663	16,496	17,542	4,824	56,074	3,857	8,486	9,102
P/E (x)	8.81	4.28	3.78	11.07	3.58	4.96	2.40	2.29	4.59	N/A	3.62	24.65
P/B (x)	0.46	0.36	0.28	0.26	0.35	0.24	0.41	0.23	0.43	0.28	0.31	0.48
Outstanding equity shares (Mn)	2,784	1,167	422	65	428	380	276	443	1,144	161	297	1,084
Share prices (LKR) (JAN- MAR 2023)												
Highest price	3.30	71.90	49.00	33.90	138.00	55.50	72.00	15.10	59.30	31.00	41.50	10.00
Lowest price	2.50	50.00	30.00	25.00	75.20	31.40	45.70	8.90	33.00	20.00	25.00	6.70
Last traded price	2.60	63.60	43.90	27.10	129.50	44.90	64.00	12.50	52.50	25.10	33.30	9.00

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