



# Bank Sector Quarterly Financial Highlights

## QUARTER FINANCIAL PERFORMANCE -30.09.2023 (BANK)

(LKR Mn)	ABL	COMB	DFCC	HDFC	HNB	NDB	NTB	PABC	SAMP	SDB	SEYB	UBC
<b>Revenue</b>	<b>4,998</b>	<b>86,779</b>	<b>27,125</b>	<b>5,615</b>	<b>74,675</b>	<b>36,156</b>	<b>20,925</b>	<b>9,936</b>	<b>61,287</b>	<b>7,599</b>	<b>29,468</b>	<b>5,585</b>
YoY Growth %	35.02 %	16.22%	24.06%	140.74%	11.89%	20.67%	12.45%	29.04%	13.81%	12.13%	5.45%	4.53%
<b>Net Op. Income</b>	<b>2,252</b>	<b>22,060</b>	<b>6,962</b>	<b>3,391</b>	<b>24,893</b>	<b>9,020</b>	<b>10,094</b>	<b>2,365</b>	<b>19,441</b>	<b>1,642</b>	<b>8,874</b>	<b>1,682</b>
YoY Growth %	73.41 %	32.10%	72.43 %	372.24%	53.60%	966.74 %	36.66%	65.99%	152.77%	51.61%	47.88%	21.31%
<b>Op. Expense</b>	<b>940</b>	<b>10,425</b>	<b>2,882</b>	<b>643</b>	<b>8,888</b>	<b>3,627</b>	<b>3,541</b>	<b>1,509</b>	<b>8,054</b>	<b>1,436</b>	<b>4,718</b>	<b>1,341</b>
YoY Growth %	24.29 %	35.06%	12.97%	17.68%	11.65%	32.65%	25.39%	27.68%	18.19%	10.64 %	25.38%	23.22%
<b>PBT</b>	<b>874</b>	<b>9,938</b>	<b>3,195</b>	<b>2,213</b>	<b>12,626</b>	<b>4,192</b>	<b>5,183</b>	<b>601</b>	<b>8,801</b>	<b>70</b>	<b>3,024</b>	<b>184</b>
YoY Growth %	128.17 %	23.11%	193.40%	2,389.25 %	98.05%	331.56 %	47.15%	361.75%	2,884.26 %	119.83%	95.61%	97.71%
<b>PAT</b>	<b>472</b>	<b>5,790</b>	<b>2,293</b>	<b>1,403</b>	<b>7,956</b>	<b>2,876</b>	<b>3,230</b>	<b>317</b>	<b>4,687</b>	<b>33</b>	<b>1,920</b>	<b>80</b>
YoY Growth %	97.86%	-0.96%	332.40%	5,258.42 %	59.70%	351.38 %	29.46%	214.29%	3,977.34 %	109.24%	91.75%	7.30%
<b>NIM</b>	<b>4.50%</b>	<b>3.21%</b>	<b>5.45%</b>	<b>3.52%</b>	<b>6.23%</b>	<b>4.00%</b>	<b>8.13%</b>	<b>4.58%</b>	<b>5.19%</b>	<b>5.13%</b>	<b>5.79%</b>	<b>4.95%</b>

## QUARTER FINANCIAL POSITION -30.09.2023 (BANK)

(LKR Mn)	ABL	COMB	DFCC	HDFC	HNB	NDB	NTB	PABC	SAMP	SDB	SEYB	UBC
<b>Loan Book (Gross)</b>	<b>92,319</b>	<b>1,208,967</b>	<b>379,792</b>	<b>42,992</b>	<b>871,133</b>	<b>514,398</b>	<b>277,379</b>	<b>140,997</b>	<b>865,140</b>	<b>108,524</b>	<b>467,853</b>	<b>69,578</b>
YoY Growth %	6.82 %	-0.75%	-7.79%	-3.18%	-17.06%	-14.30%	1.10%	-10.21%	-8.99%	-6.41%	-4.86%	-12.16%
<b>Deposits</b>	<b>128,329</b>	<b>1,976,215</b>	<b>391,617</b>	<b>55,368</b>	<b>1,531,801</b>	<b>627,688</b>	<b>316,483</b>	<b>170,666</b>	<b>1,201,715</b>	<b>108,024</b>	<b>564,658</b>	<b>85,798</b>
YoY Growth %	16.96 %	10.23%	14.29%	15.60%	13.80%	-3.33%	4.59%	8.26%	13.45%	5.24%	7.67%	-8.61%
<b>Total Equity</b>	<b>15,199</b>	<b>208,327</b>	<b>65,284</b>	<b>8,015</b>	<b>181,772</b>	<b>71,884</b>	<b>56,949</b>	<b>21,859</b>	<b>143,022</b>	<b>13,842</b>	<b>59,929</b>	<b>19,228</b>
YoY Growth %	6.86 %	6.60%	52.51%	22.09%	17.37%	16.62%	35.94%	15.13%	19.77%	5.74%	13.40%	2.48%
<b>Impaired loan (stage 3) ratio</b>	<b>1.60%</b>	<b>6.11%</b>	<b>6.13%</b>	<b>40.91%</b>	<b>4.90%</b>	<b>9.18%</b>	<b>3.26%</b>	<b>4.26%</b>	<b>5.93%</b>	<b>8.59%</b>	<b>5.74%</b>	<b>10.52%</b>

## SHARES (VOTING) INFORMATION -30.09.2023

	ABL	COMB	DFCC	HDFC	HNB	NDB	NTB	PABC	SAMP	SDB	SEYB	UBC
Share Price (LKR) as at 18th December 2023	2.20	93.90	80.00	31.70	164.75	65.60	103.50	19.40	71.20	31.50	45.00	10.00
TTM EPS	0.37	18.08	20.72	22.51	41.38	19.91	35.95	6.35	16.49	3.24	10.87	0.53
NVPS	5.24	162.70	165.34	123.85	371.77	190.44	184.73	49.39	130.10	86	100.19	17.76
Market Cap (LKR Mn)	6,385	116,110	33,756	2,051	73,586	26,205	33,081	8,586	83,496	5,062	13,352	10,836
P/E (x)	5.95	5.19	3.86	1.41	3.98	3.29	2.88	3.06	4.32	9.72	4.14	18.87
P/B (x)	0.42	0.58	0.48	0.26	0.44	0.34	0.56	0.39	0.55	0.37	0.45	0.56
Outstanding equity shares (Mn)	2,902	1,237	422	65	447	399	276	443	1,173	161	297	1,084
Share prices (LKR) (JULY - SEPTEMBER 2023)												
Highest price	2.80	107.50	95.50	39.00	203.50	85.00	125.00	23.50	79.20	38.90	60.50	12.40
Lowest price	2.30	75.50	50.00	28.00	150.00	54.00	75.00	13.90	59.90	29.10	37.00	9.80
Last traded price	2.30	90.20	86.30	34.20	172.00	68.70	109.75	20.20	70.00	36.00	50.90	11.10

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