



Bank Sector Quarterly Financial Highlights

QUARTER FINANCIAL PERFORMANCE -30.06.2023 (BANK)

(LKR Mn)	ABL	COMB	DFCC	HDFC	HNB	NDB	NTB	PABC	SAMP	SDB	SEYB	UBC
Revenue	4,950	82,123	27,177	3,162	78,097	33,186	20,323	11,044	55,312	8,117	29,404	5,721
YoY Growth %	65.48%	28.87%	75.87%	67.70%	40.36%	30.77%	41.68%	65.14%	24.50%	59.72%	34.55%	33.73%
Net Op. Income	1,484	17,817	5,779	606	13,169	6,176	9,992	2,768	19,648	1,850	8,038	1,689
YoY Growth %	52.02%	258.68%	105.81%	-13.03%	53.10%	28.59%	121.66%	82.85%	80.90%	73.09%	72.72%	35.42%
Op. Expense	909	10,329	2,650	580	8,740	3,422	3,320	1,468	8,380	1,524	4,687	1,283
YoY Growth %	23.54%	14.31%	9.94%	9.34%	11.52%	10.84%	27.85%	21.25%	16.50%	22.56%	28.34%	19.30%
PBT	379	7,488	2,426	-47	2,927	2,029	5,224	976	8,735	147	2,437	272
YoY Growth %	121.62%	284.00%	1,191.62%	-153.37%	5923.88%	73.73%	253.20%	437.17%	240.50%	183.93%	331.95%	-2227.96%
PAT	199	3,422	1,457	-45	1,745	1,532	3,230	602	5,037	107	1,440	150
YoY Growth %	78.77%	215.80%	894.73%	-255.59%	152.91%	39.26%	207.90%	418.37%	112.10%	204.11%	220.39%	-428.85%
NIM	4.80%	3.01%	5.48%	3.10%	6.63%	3.69%	8.44%	4.24%	5.19%	4.90%	6.04%	4.83%

QUARTER FINANCIAL POSITION -30.06.2023 (BANK)

(LKR Mn)	ABL	COMB	DFCC	HDFC	HNB	NDB	NTB	PABC	SAMP	SDB	SEYB	UBC
Loan Book (Gross)	85,337	1,160,726	383,672	42,284	985,744	509,611	257,317	142,068	894,021	111,439	472,941	68,430
YoY Growth %	4.00%	-9.06%	-7.91%	-3.73%	-7.59%	-16.27%	-11.85%	-11.46%	-4.17%	-4.34%	-5.39%	-12.61%
Deposits	122,919	1,900,075	382,189	56,048	1,477,206	627,800	301,568	170,753	1,138,917	109,332	548,678	88,907
YoY Growth %	18.59%	11.98%	11.26%	19.50%	14.26%	-2.62%	0.77%	13.19%	11.18%	12.03%	3.19%	-8.01%
Total Equity	14,748	200,989	58,636	6,595	168,826	67,385	51,477	21,542	131,915	13,809	57,361	19,146
YoY Growth %	5.95%	4.19%	56.79%	0.87%	12.65%	5.76%	30.60%	14.07%	10.03%	2.71%	11.23%	2.44%
Impaired loan (stage 3) ratio	2.2%	6.28%	5.58%	36.48%	4.77%	9.21%	3.36%	4.15%	5.49%	7.42%	6.28%	10.50%

SHARES (VOTING) INFORMATION -30.06.2023

	ABL	COMB	DFCC	HDFC	HNB	NDB	NTB	PABC	SAMP	SDB	SEYB	UBC
Share Price (LKR) as at 18th August 2023	2.40	93.60	92.70	34.00	181.75	73.70	121.75	22.30	73.50	35.90	57.10	11.60
TTM EPS	0.30	18.25	14.50	1.24	35.62	9.47	39.54	5.86	12.42	0.83	9.46	0.54
NVPS	5.30	156.68	147.48	101.92	346.02	178.60	167.33	48.68	120.29	86	95.93	17.66
Market Cap (LKR Mn)	6,681	115,682	39,115	2,200	81,179	29,441	33,633	9,869	86,194	5,769	16,943	12,569
P/E (x)	7.90	5.13	6.39	27.42	5.10	7.78	3.08	3.80	5.92	43.37	6.04	21.59
P/B (x)	0.45	0.60	0.63	0.33	0.53	0.41	0.73	0.46	0.61	0.42	0.60	0.66
Outstanding equity shares (Mn)	2,784	1,236	422	65	447	399	276	443	1,173	161	297	1,084
Share prices (LKR) (APRIL- JUNE 2023)												
Highest price	2.70	69.90	47.50	31.30	141.00	51.00	71.00	13.30	57.50	31.00	35.90	10.20
Lowest price	2.30	52.10	37.60	25.00	106.00	40.00	57.00	10.00	44.10	22.10	26.20	7.90
Last traded price	2.60	68.10	46.60	27.60	140.00	50.00	70.70	12.90	55.90	29.20	34.90	9.70

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23rd August 2023