

KEY FINANCIAL DATA FOR THE 06 MONTHS ENDED 30TH SEPTEMBER 2023 (UNAUDITED)

Income Statement In Rupees Million	Company		Group		Company		Group	
	From 01/04/2023 to 30/09/2023	As a % of Interest Income	From 01/04/2022 to 30/09/2022	As a % of Interest Income	From 01/04/2023 to 30/09/2023	As a % of Interest Income	From 01/04/2022 to 30/09/2022	As a % of Interest Income
Interest Income	9,559	100	6,870	100	9,559	100	6,870	100
Interest Expenses	(6,170)	65	(4,737)	69	(6,170)	65	(4,737)	69
Net Interest Income	3,389	35	2,133	31	3,389	35	2,133	31
Gain/(losses) from trading activities	0	0	(0)	0	0	0	(0)	0
Other Income	667	7	537	8	654	7	533	8
Operating Expenses (excluding impairment)	(1,733)	18	(1,404)	20	(1,737)	18	(1,406)	20
Impairment	(220)	2	(211)	3	(220)	2	(211)	3
Profit Before Tax	2,103	22	1,055	16	2,086	22	1,049	16
Taxes	(1,202)	13	(431)	6	(1,202)	13	(431)	6
Profit After Tax	901	9	624	10	884	9	618	10

Statement of Financial Position In Rupees Million	Company		Group		Company		Group	
	As at 30/09/2023	As a % of Total Assets	As at 30/09/2022	As a % of Total Assets	As at 30/09/2023	As a % of Total Assets	As at 30/09/2022	As a % of Total Assets
Assets								
Cash and Bank Balance	9,877	12	4,809	6	9,882	11	4,818	6
Government Securities	9,017	10	3,432	5	9,017	10	3,432	4
Due from Related Parties	53	0	3	0	-	-	-	-
Loans (excluding due from related parties)	61,805	72	64,020	85	61,805	70	64,020	83
Investments in Equity	2	0	2	0	2	0	2	0
Investment Properties and Real Estate	1,180	1	1,180	1	-	-	-	-
Property, Plant and Equipment	823	1	775	1	4,381	5	3,546	5
Other Assets	3,134	4	1,251	2	3,126	4	1,350	2
Total Assets	85,891	100	75,472	100	88,213	100	77,168	100
Liabilities								
Due to Banks	14,657	17	18,167	24	17,010	19	19,878	26
Due to Related Parties	-	-	-	-	-	-	-	-
Deposits from Customers	52,281	61	41,645	55	52,281	59	41,645	54
Other Borrowings	4,469	5	4,100	5	4,469	5	4,100	5
Other Liabilities	2,732	3	1,191	2	2,747	3	1,194	1
Total Liabilities	74,139	86	65,103	86	76,507	86	66,817	86
Equity								
Stated Capital	1,326	2	1,326	2	1,326	2	1,326	2
Statutory Reserve Fund	1,812	2	1,731	2	1,812	2	1,731	2
Retained Earnings	8,450	10	7,134	10	8,347	10	7,055	10
Other Reserves	164	0	178	0	221	0	239	0
Total Equity	11,752	14	10,369	14	11,706	14	10,351	14
Total Liabilities & Equity	85,891	100	75,472	100	88,213	100	77,168	100
Net Assets Value Per Share (Rs.)	49.91		44.04		49.72		43.96	

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Selected Key Performance Indicators (as per Regulatory Reporting)

	As at 30/09/2023		As at 30/09/2022	
	Actual	Required	Actual	Required
Regulatory Capital Adequacy (%)				
Tier 1 Capital Adequacy Ratio	15.19%	8.50%	12.91%	8.50%
Total Capital Adequacy Ratio	19.77%	12.50%	18.52%	12.50%
Capital Funds to Deposit Liabilities Ratio	24.66%	10.00%	30.23%	10.00%
Quality of Loan Portfolio (%)				
Gross - Stage 3 Loan Ratio	10.31%		7.89%	
Net - Stage 3 Loan Ratio	6.84%		5.12%	
Net - Stage 3 Loan to Core Capital Ratio	42.53%		40.03%	
Stage 3 Impairment coverage Ratio	33.61%		35.15%	
Total Impairment coverage Ratio	5.12%		4.75%	
Profitability (%)				
Net Interest Margin	8.91%		6.95%	
Return on Assets	3.87%		2.31%	
Return on Equity	16.29%		12.78%	
Cost to Income Ratio	42.72%		52.60%	
Liquidity (%)				
Available Liquid Assets to Required Liquid Assets (Minimum 100%)	316.95%		156.43%	
Liquid Assets to External Funds	24.33%		9.64%	
Memorandum information				
Number of Branches	60		56	
External Credit Rating	BBB+ (Negative)		BBB+ (Stable)	
Regulatory penalties imposed last 6 months				
Amount (Rs.Mn)	0.20		-	

The Company does not have any regulatory restrictions on deposits, borrowings and lending during the period ended 30th September 2023 and 2022.

CERTIFICATION:

We, the undersigned, being the Managing Director, Executive Director, the Senior DGM - Finance & Administration and the Compliance Officer of Vallibel Finance PLC certify jointly that:

(a) the above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka (CBSL);

(b) the information contained in these statements have been extracted from the unaudited financial statements of the Company unless indicated as audited.

Sgd.

S.B. Rangamuwa

Managing Director

Sgd.

S.S.Weerabahu

Executive Director

Sgd.

K.D. Menaka Sameera

Senior DGM - Finance & Administration

Sgd.

D.D. Wijayathilaka

Compliance Officer