

## KEY FINANCIAL DATA FOR THE 06 MONTHS ENDED 30TH SEPTEMBER 2020 (UNAUDITED)

Income Statement In Rupees Million	Company		Group
	From 01/04/2020 to 30/09/2020	From 01/04/2019 to 30/09/2019	From 01/04/2020 to 30/09/2020
Interest Income	3,993	4,408	3,993
Interest Expenses	(2,221)	(2,492)	(2,221)
<b>Net Interest Income</b>	<b>1,772</b>	<b>1,916</b>	<b>1,772</b>
Gain /(losses) from trading activities	1	0	1
Other Income	422	417	422
Operating Expenses (excluding impairment)	(936)	(957)	(939)
Impairment	(367)	(182)	(367)
<b>Profit Before Tax</b>	<b>892</b>	<b>1,194</b>	<b>890</b>
Taxes	(388)	(634)	(388)
<b>Profit After Tax</b>	<b>504</b>	<b>560</b>	<b>502</b>

Statement of Financial Position In Rupees Million	Company		Group
	As at 30/09/2020	As at 30/09/2019	As at 30/09/2020
<b>Assets</b>			
Cash and Bank Balance	6,078	2,965	6,079
Government Securities	-	1,871	-
Due from Related Parties	243	-	-
Loans (excluding due from related parties)	41,839	40,233	41,839
Investments in Equity	2	2	2
Investment Properties and Real Estate	1,100	-	-
Property, Plant and Equipment	569	1,714	1,909
Other Assets	2,157	3,237	2,157
<b>Total Assets</b>	<b>51,988</b>	<b>50,022</b>	<b>51,986</b>
<b>Liabilities</b>			
Due to Banks	12,911	13,896	12,911
Due to Related Parties	-	-	-
Deposits from Customers	30,022	27,592	30,022
Other Borrowings	447	1,412	447
Other Liabilities	1,626	1,326	1,626
<b>Total Liabilities</b>	<b>45,006</b>	<b>44,226</b>	<b>45,006</b>
<b>Equity</b>			
Stated Capital	1,326	1,326	1,326
Statutory Reserve Fund	1,309	1,070	1,309
Retained Earnings	4,212	3,265	4,210
Other Reserves	135	135	135
<b>Total Equity</b>	<b>6,982</b>	<b>5,796</b>	<b>6,980</b>
<b>Total Liabilities &amp; Equity</b>	<b>51,988</b>	<b>50,022</b>	<b>51,986</b>
<b>Net Assets Value Per Share (Rs.)</b>	<b>118.62</b>	<b>98.46</b>	<b>118.57</b>

Credit Rating : BBB Stable Outlook : ICRA Lanka

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### Selected Key Performance Indicators (as per Regulatory Reporting)

	As at 30/09/2020		As at 30/09/2019	
	Actual	Required	Actual	Required
<b>Regulatory Capital Adequacy (%)</b>				
Tier 1 Capital Adequacy Ratio	11.56%	6.50%	9.95%	6.50%
Total Capital Adequacy Ratio	12.67%	10.50%	11.46%	10.50%
Capital Funds to Deposit Liabilities Ratio	21.84%	10.00%	19.94%	10.00%
<b>Quality of Loan Portfolio (%)</b>				
Gross - Non Performing Loans Ratio	6.68%		3.61%	
Net - Non Performing Loans Ratio	2.13%		0.88%	
Net - Non Performing Loans to Core Capital Ratio	18.43%		8.84%	
Provision Coverage Ratio	73.02%		91.64%	
<b>Profitability (%)</b>				
Net Interest Margin	7.77%		8.57%	
Return on Assets	3.43%		4.78%	
Return on Equity	14.98%		19.91%	
Cost to Income Ratio	42.64%		41.03%	
<b>Liquidity (%)</b>				
Available Liquid Assets to Required Liquid Assets (Minimum 100%)	308.63%		140.16%	
Liquid Assets to External Funds	13.47%		9.71%	
<b>Memorandum information</b>				
Number of Branches & Service Centers	42		41	
External Credit Rating	BBB (Stable)		BBB (Stable)	
<b>Regulatory penalties imposed last 6 months</b>				
Amount (Rs.Mn)	Not applicable		Not applicable	
<b>Regulatory Deposit Restrictions</b>				
Cap on total Deposits (Rs.Mn)	Not applicable		Not applicable	
Downsizing of Deposits-per month/quarter/year (Rs.Mn)	Not applicable		Not applicable	
Freezing of Deposits	Not applicable		Not applicable	
<b>Regulatory Borrowing Restrictions</b>				
Cap on total Borrowings (Rs.Mn)	Not applicable		Not applicable	
Downsizing of Borrowings-per month/quarter/year (Rs.Mn)	Not applicable		Not applicable	
Freezing of Borrowings	Not applicable		Not applicable	
<b>Regulatory Lending Restrictions</b>				
Cap on total Lending portfolio (Rs.Mn)	Not applicable		Not applicable	
Downsizing of Lending portfolio-per month/quarter/year (Rs.Mn)	Not applicable		Not applicable	
Restrictions on granting new credit facilities and/or extending the terms of existing credit facilities	Not applicable		Not applicable	
<b>Any Other Regulatory Restrictions</b>				
Any Other Regulatory Restrictions	Not applicable		Not applicable	

#### CERTIFICATION:

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

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

**K.D. Menaka Sameera**

Senior DGM - Finance & Administration

Date : 03rd November 2020

Sgd.

**Dhammika Perera**

Executive Director

Sgd.

**D.D. Wijayathilaka**

Manager - Compliance