

KEY FINANCIAL DATA FOR THE 06 MONTHS ENDED 30TH SEPTEMBER 2021 (UNAUDITED)

Company | Group

Income Statement

In Rupees Million

	From 01/04/2021 to 30/09/2021	From 01/04/2020 to 30/09/2020	Change %	From 01/04/2021 to 30/09/2021	From 01/04/2020 to 30/09/2020	Change %
Interest Income	4,549	3,993	13.9	4,549	3,993	13.9
Interest Expenses	(1,853)	(2,221)	(16.6)	(1,853)	(2,221)	(16.6)
Net Interest Income	2,696	1,772	52.1	2,696	1,772	52.1
Gain /(losses) from trading activities	0	1	(60.4)	0	1	(60.4)
Other Income	872	422	106.6	872	422	106.6
Operating Expenses (excluding impairment)	(1,106)	(936)	18.2	(1,107)	(939)	17.9
Impairment	(311)	(367)	(15.2)	(311)	(367)	(15.2)
Profit Before Tax	2,151	892	141.1	2,150	890	141.7
Taxes	(850)	(388)	118.9	(850)	(388)	118.9
Profit After Tax	1,301	504	158.1	1,301	502	159.3

Company | Group

Statement of Financial Position

In Rupees Million

	As at 30/09/2021	As at 30/09/2020	Change %	As at 30/09/2021	As at 30/09/2020	Change %
Assets						
Cash and Bank Balance	6,903	6,078	13.6	6,935	6,079	14.1
Government Securities	-	-	-	-	-	-
Due from Related Parties	11	243	(95.6)	-	-	-
Loans (excluding due from related parties)	54,947	41,839	31.3	54,947	41,839	31.3
Investments in Equity	2	2	7.1	2	2	7.1
Investment Properties and Real Estate	1,100	1,100	-	-	-	-
Property, Plant and Equipment	622	569	9.4	2,447	1,909	28.2
Other Assets	1,993	2,157	(7.6)	2,154	2,157	(0.1)
Total Assets	65,578	51,988	26.1	66,485	51,986	27.9
Liabilities						
Due to Banks	18,952	12,911	46.8	19,851	12,911	53.8
Due to Related Parties	-	-	-	-	-	-
Deposits from Customers	35,065	30,022	16.8	35,065	30,022	16.8
Other Borrowings	712	447	59.0	712	447	59.0
Other Liabilities	1,714	1,626	5.4	1,725	1,626	6.1
Total Liabilities	56,442	45,006	25.4	57,352	45,006	27.4
Equity						
Stated Capital	1,326	1,326	-	1,326	1,326	-
Statutory Reserve Fund	1,814	1,309	38.6	1,814	1,309	38.6
Retained Earnings	5,857	4,212	39.0	5,853	4,210	39.0
Other Reserves	139	135	3.4	139	135	3.4
Total Equity	9,136	6,982	30.8	9,133	6,980	30.9
Total Liabilities & Equity	65,578	51,988	26.1	66,485	51,986	27.9
Net Assets Value Per Share (Rs.)	38.80	29.66	30.8	38.79	29.64	30.9

Credit Rating : BBB+ Stable Outlook : ICRA Lanka

310, Galle Road, Colombo 03. Tel: 7 480 480

www.vallibelfinance.com

Company

Selected Key Performance Indicators

(as per Regulatory Reporting)

	As at 30/09/2021		As at 30/09/2020	
	Actual	Required	Actual	Required
Regulatory Capital Adequacy (%)				
Tier 1 Capital Adequacy Ratio	11.90%	7.00%	11.56%	6.50%
Total Capital Adequacy Ratio	13.00%	11.00%	12.67%	10.50%
Capital Funds to Deposit Liabilities Ratio	22.68%	10.00%	21.84%	10.00%
Quality of Loan Portfolio (%)				
Gross - Non Performing Loans Ratio	5.51%		6.68%	
Net - Non Performing Loans Ratio	1.66%		2.13%	
Net - Non Performing Loans to Core Capital Ratio	13.99%		18.43%	
Provision Coverage Ratio	84.90%		73.02%	
Profitability (%)				
Net Interest Margin	9.27%		7.77%	
Return on Assets	6.56%		3.43%	
Return on Equity	28.49%		14.98%	
Cost to Income Ratio	31.00%		42.64%	
Liquidity (%)				
Available Liquid Assets to Required Liquid Assets (Minimum 100%)	181.25%		308.63%	
Liquid Assets to External Funds	11.79%		12.99%	
Memorandum information				
Number of Branches	49		42	
External Credit Rating	BBB+ (Stable)		BBB (Stable)	
Regulatory penalties imposed last 6 months				
Amount (Rs.Mn)	Not applicable		Not applicable	
Regulatory Deposit Restrictions				
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	
Regulatory Borrowing Restrictions				
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	
Regulatory Lending Restrictions				
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	
Any Other Regulatory Restrictions				
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 Compliance Officer 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 : 22nd October 2021

Sgd.

Dhammika Perera

Executive Director

Sgd.

D.D. Wijayathilaka

Compliance Officer