

INTERIM FINANCIAL STATEMENTS

HNB FINANCE PLC

(for the period ended June 30, 2025)

HNB FINANCE

HNB FINANCE PLC

STATEMENT OF COMPREHENSIVE INCOME

	FOR THE 3 MONTHS ENDED		
	30/06/2025 LKR	30/06/2024 LKR	Variance %
Income	**3,600,827,214**	**3,163,607,453**	13.82
Interest Income	2,901,905,391	2,644,605,303	9.73
Interest Expenses	(1,221,980,795)	(1,406,798,104)	13.14
Net Interest Income	**1,679,924,596**	**1,237,807,199**	35.72
Fee and commission income	349,423,018	245,131,312	42.55
Fee and commission expenses	(55,421,981)	(50,499,221)	(9.75)
Net fee and commission income	**294,001,036**	**194,632,092**	51.05
Other Operating Income	349,498,805	273,870,837	27.61
Total Operating Income	**2,323,424,437**	**1,706,310,127**	36.17
Impairment Charges for Loans, Leases and Other Advances	(308,757,323)	(245,026,710)	(26.01)
Net Operating Income	**2,014,667,115**	**1,461,283,417**	37.87
Operating Expenses			
Personnel Expenses	(547,927,324)	(493,473,220)	(11.03)
Depreciation of Property, Plant and Equipment	(39,296,647)	(37,566,653)	(4.61)
Amortisation of Intangible Assets	(10,527,397)	(19,719,817)	47
Other Operating Expenses	(808,096,389)	(690,561,634)	(17.02)
Operating Profit before Tax on Financial Services	**608,819,357**	**219,962,093**	176.78
Tax on Financial Services	(234,395,045)	(100,153,810)	(134.04)
Profit/ (Loss) before Income Tax Expense	**374,424,311**	**119,808,282**	212.52
Income Tax Expense	(168,702,567)	(19,709,913)	(756)
Profit/(Loss) for the Period	**205,721,744**	**100,098,370**	105.52
Basic Earnings Per Share (Rs.)	**0.10**	**0.06**	

HNB FINANCE PLC
STATEMENT OF FINANCIAL POSITION

As at	30/06/2025 LKR	Audited 31/03/2025 LKR
Assets		
Cash and Cash Equivalents	1,524,084,362	1,582,022,331
Financial Assets at Amortized Cost - Loans and Advances to Customers	20,717,594,785	19,043,419,761
Financial Assets at Amortized Cost - Lease Rentals Receivables	31,902,784,087	25,700,606,847
Financial Assets at Amortized Cost - Loans and Advances to Others	86,372,805	95,241,779
Financial Assets Measured at FVOCI	4,324,073	4,324,073
Financial Assets at Amortized Cost - Debt and Other Instruments	10,019,411,569	6,982,841,561
Other Financial Assets	75,313,956	76,415,319
Other Non Financial Assets	1,572,205,613	1,215,658,281
Investment Properties	1,409,600,000	1,409,600,000
Property, Plant and Equipment	1,963,793,438	1,940,496,243
Intangible Assets	74,790,395	85,092,793
Right -of-Use Assets	365,136,099	367,542,225
Total Assets	**69,715,411,181**	**58,503,261,213**
Liabilities		
Financial Liabilities at Amortised Cost - Due to customers	51,334,750,199	42,217,981,305
Financial Liabilities at Amortised Cost - Debt Issued and Other Borrowed Funds	4,877,057,596	4,767,543,102
Other Financial Liabilities	4,219,597,937	2,795,198,277
Other Non Financial Liabilities	409,843,628	261,930,831
Current Tax Liabilities	514,602,011	358,925,300
VAT and SSCL on Financial Services	190,478,638	144,436,066
Retirement Benefit Obligation	375,993,852	369,880,756
Deferred Tax Liability	400,391	400,391
Total Liabilities	61,922,724,251	50,916,296,028
Equity		
Stated Capital	1,416,731,755	1,416,731,755
General Reserves	82,897,989	82,897,989
Statutory Reserve Fund	1,461,717,239	1,461,717,239
Revaluation Reserves	739,433,326	739,433,326
Regulatory Loss Allowance Reserve	87,760,381	175,943,378
FVOCI Reserve	1,611,963	1,611,963
Retained Earnings	4,002,534,276	3,708,629,535
Total Equity	7,792,686,930	7,586,965,185
Total Equity and Liabilities	**69,715,411,181**	**58,503,261,213**
Net Asset Value Per Share (Rs.)	**3.75**	**4.27**

The information contained in these financial statements have been extracted from the unaudited financial statements of the Company unless indicated as "Audited"

CERTIFICATION:
I certify that the above Financial Statements are in compliance with the requirements of the Companies Act No. 7 of 2007.

Sgd.
K D P C Abeysekera
Chief Financial Officer
13-Aug-25

The Board of Directors is responsible for the preparation and presentation of these Financial Statements. Signed for and on behalf of the Board of Directors by,

Sgd.
B M D C Prabhath
Managing Director/CEO
13-Aug-25

Sgd.
P L P Withana
Director
13-Aug-25

HNB FINANCE PLC
STATEMENT OF CHANGES IN EQUITY

	Stated Capital Rs.	General Reserves Rs.	Retained Earnings Rs.	Statutory Reserve Rs.	Regulatory Loss Allowance. Rs.	Revaluation Reserves Rs.	FVOCI Reserve Rs.	Total Equity Rs.
Balance as at 01st April 2024	**223,545,481**	**82,897,989**	**3,288,801,852**	**1,308,814,512**	**-**	**693,361,510**	**1,719,986**	**5,599,141,330**
Net Profit for the Period	-		748,673,789					748,673,789
Other Comprehensive Income, Net of Tax						46,071,816		46,071,816
Transfer to statutory reserve			(152,902,727)	152,902,727				-
Transfer to regulatory loss allowance			(175,943,378)		175,943,378			(175,943,378)
Right issue	1,193,186,274							1,193,186,274
Equity investments at FVOCI - net change in fair value							(108,023)	(108,023)
Balance as at 31st March 2025	**1,416,731,755**	**82,897,989**	**3,708,629,535**	**1,461,717,239**	**175,943,378**	**739,433,326**	**1,611,963**	**7,586,965,185**
Balance as at 01st April 2025	**1,416,731,755**	**82,897,989**	**3,708,629,535**	**1,461,717,239**	**175,943,378**	**739,433,326**	**1,611,963**	**7,586,965,185**
Right issue	**-**							-
Net Profit for the Period	-		205,721,744					205,721,744
Transfer to regulatory loss allowance			88,182,997		(88,182,997)	-		-
Balance as at 30th June 2025	**1,416,731,755**	**82,897,989**	**4,002,534,276**	**1,461,717,239**	**87,760,381**	**739,433,326**	**1,611,963**	**7,792,686,930**

HNB FINANCE PLC

STATEMENT OF CASH FLOW

Period Ended	30/06/2025 LKR	30/06/2024 LKR
Cash Flows from/(Used in) Operating Activities		
Profit before Taxation	**374,424,311**	**119,808,282**
Adjustments for		
Interest expenses on borrowings	2,218,808	2,952,135
Interest expenses on debentures	10,139,246	50,878,478
Interest expenses on subordinated trust	120,989,041	69,872,329
Interest income on financial assets at amortized cost - debt and other instruments	(154,785,217)	(296,269,569)
(Profit) / loss on disposal of property, plant and equipment	(37,559)	(1,443,341)
Impairment charge for loans and other assets	308,757,323	245,026,710
Provision for taxes on financial services	234,395,045	100,153,810
Provision for Crop Insurance Levy	2,472,216	569,298
Amortization on intangible assets	10,527,397	14,871,056
Amortization on goodwill	-	4,848,761
Amortization of right of use assets	30,257,068	31,447,795
Interest expense from lease liability	13,836,362	13,184,549
Depreciation - on property, plant and equipment	39,296,647	37,566,653
Provision for retirement benefit obligation	16,999,241	16,331,493
Provision for amount payable under Sip Saviya scheme	300,000	300,000
Operating Profit before Working Capital Changes	1,009,789,931	410,098,439
Financial assets at amortized cost - Loans and advances to customers	(1,520,716,970)	(134,008,249)
Financial assets at amortized cost - Lease rentals receivables	(6,664,392,616)	(1,840,526,191)
Financial assets at amortized cost - Loans and advances to others	8,868,974	16,756,045
Other financial assets	(355,445,969)	(172,649,425)
Financial liabilities at amortized cost - due to customers	9,116,768,894	(3,093,225,644)
Other financial liabilities	1,571,402,449	(309,796,248)
Cash Generated from Operations	**3,166,274,693**	**(5,123,351,273)**
Gratuity paid	(10,886,145)	(23,865,108)
Income tax paid	(13,025,857)	(16,958,233)
Other taxes paid	(188,352,473)	(121,612,794)
Crop insurance levy	(1,862,208)	-
Net Cash from/(Used in) Operating	**2,952,148,010**	**(5,285,787,408)**
Cash Flows from/(Used in) Investing Activities		
Purchase of property, plant and equipment	(62,644,843)	(10,439,108)
Purchase of intangible assets	(225,000)	(180,000)
Proceeds from sale of property, plant and equipment	88,560	1,443,182
Net of investment in financial assets at amortized cost - Government securities	(229,623,284)	2,930,968,313
Net of investment in financial assets at amortized cost - Repo	(2,784,000,000)	594,559,384
Financial assets at amortized cost - Treasury bill interest received	131,838,494	733,862,782
Net Cash Flows from/(Used in) Investing Activities	**(2,944,566,074)**	**4,250,214,553**
Cash Flows from/(Used in) Financing Activities		
Proceeds from right issue of ordinary shares		-
Interest payments on debentures	(10,400,236)	(13,383,810)
Interest payments on borrowings	(263,232,366)	(422,144,465)
Proceeds from interest bearing loans and borrowings	249,800,000	1,500,000,000
Loans repayments	-	(8,600,000)
Lease rental payments	(41,687,304)	(32,154,679)
Net Cash Flows from/(Used in) Financing Activities	**(65,519,905)**	**1,023,717,046**
Net Increase in Cash and Cash Equivalents	(57,937,969)	(11,855,809)
Cash and Cash Equivalents at the Beginning of the Period	1,582,022,331	1,133,427,884
Cash and Cash Equivalents at the End of the Period	**1,524,084,362**	**1,121,572,075**
Cash and Cash Equivalents in the Cash Flow Statement		
Notes and Coins Held	560,017,474	347,737,956
Balances with Banks	964,066,888	773,834,119
Bank Overdrafts	-	
	1,524,084,362	**1,121,572,075**

HNB FINANCE PLC

SEGMENTAL INFORMATION-COMPANY

	Loans and Receivables		Leasing & Stock out on Hire		Others		Total	
	30/06/2025 LKR	30/06/2024 LKR	30/06/2025 LKR	30/06/2024 LKR	30/06/2025 LKR	30/06/2024 LKR	30/06/2025 LKR	30/06/2024 LKR
Interest Income	1,052,904,016	1,356,401,173	1,675,774,393	976,542,793	173,226,982	311,661,336	2,901,905,391	2,644,605,303
Non Interest Income	253,591,173	266,192,888	403,609,055	191,645,917	41,721,594	61,163,344	698,921,822	519,002,149
Total Revenue	**1,306,495,189**	**1,622,594,061**	**2,079,383,449**	**1,168,188,710**	**214,948,576**	**372,824,680**	**3,600,827,214**	**3,163,607,453**
Profit before Income Tax	-	-	-	-	-	-	374,424,311	119,808,282
Income Tax Expense	-	-	-	-	-	-	(168,702,567)	(19,709,913)
Profit After Tax	**-**	**-**	**-**	**-**	**-**	**-**	**205,721,744**	**100,098,370**
Other Information as at 30th June								
Segmental Assets	22,573,565,219	20,691,597,295	34,616,453,527	18,547,848,757	12,525,392,434	12,069,935,202	69,715,411,181	51,309,381,255
Segmental Liabilities	20,050,325,039	18,372,048,583	30,747,076,866	16,468,616,396	11,125,322,346	10,716,883,417	61,922,724,251	45,557,548,396
Net Assets	**2,523,240,180**	**2,319,548,712**	**3,869,376,661**	**2,079,232,361**	**1,400,070,089**	**1,353,051,785**	**7,792,686,930**	**5,751,832,859**

HNB FINANCE PLC

FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES

As at 30 June 2025	Financial Assets/Liabilities- Fair Value Through Profit Or Loss	Financial Assets/Liabilities Measured at Fair Value Through Other Comprehensive Income	Financial Assets/Liabilities at Amortised Cost - Debt and Oter Instruments	Financial Assets/Liabilities at Amortised Cost	Total Carrying Value	Fair Value	Increase/ (Decrease) in Fair Value	Fair Value Hierarchy
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Cash & Cash Equivalents				1,524,084,362	1,524,084,362	1,524,084,362		Level II
Financial Assets Measured at Amortised Cost								
- Debt and Other Instruments								
Investment in Treasury Bills			1,127,103,871		1,127,103,871	1,127,103,871		Level II
Investment in Fixed Deposits			215,372		215,372	215,372		Level III
Investments in Reverse repurchase agreements			8,892,092,326		8,892,092,326	8,892,092,326		Level III
Financial Assets Measured at								
Fair Value Through Other Comprehensive Income		4,324,073			4,324,073	4,324,073		Level III
Financial Assets Measured at Amortised Cost								
- Loans and Advances to Customers/ Members				20,717,594,785	20,717,594,785	24,177,535,051	3,459,940,266	Level III
Financial Assets Measured at Amortised Cost								
- Rentals Receivables and Stock Out on Hire				31,902,784,087	31,902,784,087	35,185,293,697	3,282,509,610	Level III
Financial Assets Measured at Amortised Cost								
- Loans and Advances to Others				86,372,805	86,372,805	88,976,436	2,603,631	Level III
Other Financial Assets				75,313,956	75,313,956	75,313,956		Level III
Bank Overdraft				-	-	-		Level II
Financial Liabilities at Amortised Cost								
Due To Customers				51,334,750,199	51,334,750,199	51,130,954,963	(203,795,236)	Level II
Financial Liabilities at Amortised Cost								
Debt Issued and Other Borrowed Funds				4,877,057,596	4,877,057,596	4,877,057,596	-	Level III
Other Financial Liabilities				4,219,597,937	4,219,597,937	4,219,597,937		Level III

HNB FINANCE PLC

FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES

As at 30 June 2024	Financial Assets/Liabilities- Fair Value Through Profit Or Loss	Financial Assets/Liabilities Measured at Fair Value Through Other Comprehensive Income	Financial Assets/Liabilities at Amortised Cost - Debt and Oter Instruments	Financial Assets/Liabilities at Amortised Cost	Total Carrying Value	Fair Value	Increase/ (Decrease) in Fair Value	Fair Value Hierarchy
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Cash & Cash Equivalents				1,121,572,075	1,121,572,075	1,121,572,075		Level II
Financial Assets Measured at Amortised Cost								
- Debt and Other Instruments								
Investment in Treasury Bills			6,247,221,481		6,247,221,481	6,247,221,481		Level II
Investment in Fixed Deposits			201,244		201,244	201,244		Level III
Investments in Reverse repurchase agreements			3,504,055,339		3,504,055,339	3,504,055,339		Level III
Financial Assets Measured at								
Fair Value Through Other Comprehensive Income		4,432,096			4,432,096	4,432,096		Level III
Financial Assets Measured at Amortised Ccost								
- Loans and Advances to Customers/ Members				26,261,955,218	26,261,955,218	25,294,696,447	(967,258,771)	Level III
Financial Assets Measured at Amortised Cost								
- Rentals Receivables and Stock Out on Hire				21,284,821,206	21,284,821,206	24,242,024,725	2,957,203,519	Level III
Financial Assets Measured at Amortised Cost								
- Loans and Advances to Others				130,873,786	130,873,786	118,097,015	(12,776,771)	Level III
Other Financial Assets				105,167,963	105,167,963	105,167,963		Level III
Bank Overdraft				-	-	-		Level II
Financial Liabilities at Amortised Cost								
Due To Customers				38,167,654,250	38,167,654,250	38,017,186,546	(150,467,704)	Level III
Financial Liabilities at Amortised Cost								
Debt Issued and Other Borrowed Funds				5,336,823,778	5,336,823,778	5,402,866,303	66,042,525	Level III
Other Financial Liabilities				1,169,125,564	1,169,125,564	1,169,125,564		Level III

EXPLANATORY NOTES

01) The accounting policies followed in preparing the above Interim Financial Statements are the same as those disclosed in our Annual Report for the year ended 31st March 2025. These Interim Financial Statements are prepared in compliance with Sri Lanka Accounting Standard (LKAS) 34 - Interim Financial Reporting.

02) Number of Shares as at 30th June 2025 is as follows

Ordinary Voting Shares	1,717,501,587
Ordinary Non Voting Shares	360,325,000

03) The shares of HNB Finance PLC were listed on 20th May 2020 on Diri Savi Board of the Colombo Stock Exchange

04) Continuous Disclosure regarding status of utilization of funds raised via Right Issue on 26th March 2025.
The following table indicates the details of utilisation of funds raised through the rights issue as at 31st March 2025.

Objective number	Objective as per circular	Amount allocated as per circular Rs. Min	Proposed date of utilization as per circular	Amount allocated upon the receipt of proceeds Rs.Min (A)	% of total proceeds	Amount utilized Rs. Min (B)	% of utilize against allocation (B)/(A)	Clarification if not fully utillized including where the funds are invested (e.g. whether lent to related party /s ect)
1	Enhance the Company's Capital Adequacy by increasing its Tier 1 Capital	1,193.18	Within 03 months from the date of allotment	1,193.18	100%	1,193.18	100%	N/A
2	To expand the Loans & Advance portfolio							

HNB Finance PLC - Interim Financial Statements

Shareholders' Information

Ordinary Voting Shares as at 30th June 2025

No	Name	No of Shares	%
1	HATTON NATIONAL BANK PLC A/C NO 1	875,925,809	51.00
2	SEYLAN BANK PLC/PRIME LANDS (PVT) LTD-(COLLATERAL)	400,000,000	23.29
3	PRIME LANDS (PVT) LTD	129,652,288	7.55
4	MR. P. BRAHMANAGE	54,847,507	3.19
5	MRS. H.K.S.R. PERERA	52,949,650	3.08
6	SEYLAN BANK PLC/GLADSTONE CAPITAL (PRIVATE) LIMITED	4,200,000	0.24
7	SEYLAN BANK PLC/A.C.SENANKA	3,520,008	0.20
8	MR. A.C. SENANKA	3,005,016	0.17
9	SEYLAN BANK PLC/HOTEL INTERNATIONAL (PVT) LTD	2,500,000	0.15
10	DR. A.S. WIJENAYAKA	2,123,316	0.12
11	MR. S.H. AMARASEKERA	2,000,000	0.12
12	MR. R.R.S. ANANDA	2,000,000	0.12
13	MR. S. SRI ANAND	2,000,000	0.12
14	ASSETLINE FINANCE LIMITED/M.E.AMARASINGHE	1,991,997	0.12
15	CAPITAL LAND AND GENERAL (PRIVATE) LIMITED	1,810,547	0.11
16	MR. E.P.G. DIMUTHU	1,751,351	0.10
17	MR. P.M.S.M. BANDARA	1,698,599	0.10
18	CITIZENS DEVELOPMENT BUSINESS FINANCE PLC/S.VASUDEVAN	1,500,000	0.09
19	MRS. R.M.N. WIJESEKARA	1,500,000	0.09
20	MR. U.C. ATUKORALE	1,495,500	0.09
21	MR. K.M.C.P. JAYAWARDHANA	1,310,000	0.08
22	MR. K.R.J.D. DALPATHADO	1,294,106	0.08
23	AMANA BANK PLC/HI-LINE TOWERS PVT LIMITED	1,250,000	0.07
24	MRS. K.J.A.N. SANGAKKARA	1,211,905	0.07
25	SAMPATH BANK PLC/MR. DILSHAN PETER NIROSH RODRIGO	1,208,333	0.07
			-
		1,552,745,932	90.42
	Others	164,755,655	9.58
	Total	1,717,501,587	100.00

Ordinary Non Voting Shares as at 30th June 2025

No	Name	No of Shares	%
1	SEYLAN BANK PLC. - A/C NO. 3	281,783,333	78.20
2	PRIME LANDS (PVT) LTD	39,826,602	11.05
3	WEALTH GUARD (PVT) LTD	30,310,223	8.41
4	SAMPTH BANK PLC/MR.ANANDA SAMARANAYAKE	367,384	0.10
5	MR. C.R. NARANGODA	300,000	0.08
6	MR. K.G.D.N. KUMARA	268,440	0.07
7	MR. T.C. DISSANAYAKE / MR. A.M. DISSANAYAKE	236,158	0.07
8	MR. D.S.R. DARANAKUMBURA	233,800	0.06
9	DIALOG FINANCE PLC/P.B.C. KURERA	219,175	0.06
10	MR. S. ABISHEK	213,669	0.06
11	MR. A.J.R. DE SILVA	200,000	0.06
12	DIALOG FINANCE PLC/B.A.U.C. EDIRISINGHE	146,000	0.04
13	MR. D.F.G. DALPETHADO / MRS. H.F.A.K.D. FONSEKA	143,975	0.04
14	ASSETLINE FINANCE LIMITED/M.E.AMARASINGHE	137,105	0.04
15	SUGATHADASA BANDARA & SONS (PVT) LTD	130,675	0.04
16	PEOPLE'S LEASING & FINANCE PLC/ MR.K.K.S.K..KORALAGE	121,292	0.03
17	MR. R. DE SILVA	114,500	0.03
18	MRS. S. UMESHWARY	113,669	0.03
19	ARUNA ENTERPRISES (PVT) LIMITED	113,272	0.03
20	MR. A. RAGUPATHY	113,272	0.03
21	MRS. R. RATNAJOTHY	113,272	0.03
22	SITHLANKA (PRIVATE) LIMITED	112,677	0.03
23	MISS. S. DURGA	112,561	0.03
24	ARUNA EQUITY CARE (PVT) LTD	112,083	0.03
25	HATTON NATIONAL BANK PLC/ARUNASALAM SITHAMPALAM	112,083	0.03
		355,655,220	98.68
	Others	4,669,780	1.32
	Total	**360,325,000**	**100.00**

HNB Finance PLC - Interim Financial Statements

Directors' and Chief Executive Officer's Shareholding as at 30th June 2025

Ordinary Voting Shares	30th June 2025		30th June 2024	
Name	No of Shares	%	No of Shares	%
Mr. B.M.D.C Prabhath- MD /CEO	1,208,333	0.07	1,000,000	0.07
Mr. P.A.H.D Wijesundara	-	-	-	-
Mr.A.G.R Dissanayake	-	-	-	-
Mr. P.L.P Withana	-	-	-	-
Mr. R.D. Manatunga	-	-	-	-
Mr. M.S.Polamarasetty	-	-	-	-
Mr. P. Brahmanage	54,847,507	3.19	-	-
Mr. P. A. W. Perera	-	-	-	-
Dr. T.K.D.A.P. Samarasinghe	-	-	-	-
Ms. R. G. Unamboowe*	-	-	-	-

* Appointed to the Board w.e.f. 04th June 2025

INFORMATION ON SHARES

Market prices for the quarter ended 30th June 2025

	Ordinary Voting Shares		Ordinary Non Voting Shares	
	30th June 2025 (Rs)	30th June 2024 (Rs)	30th June 2025 (Rs)	30th June 2024 (Rs)
Highest Price	7.90	6.10	8.80	6.00
Lowest Price	3.60	5.10	3.80	4.90
Last Traded	7.20	5.20	7.40	5.30

Market Capitalization as at 30th June 2025

	30th June 2025 (Rs)	30th June 2024 (Rs)
Ordinary Voting Shares	12,366,011,426	7,391,179,245
Ordinary Non Voting Shares	2,666,405,000	1,580,460,000

Public Holding as at 30th June 2025

	Public Holding (%)	Number of Shareholders representing the public holding
Ordinary Voting Shares	11.80	105,329
Ordinary Non Voting Shares	2.33	843

The float adjusted Market Capitalization as at 30th June 2025 - Rs 1,459,189,348

The Float adjusted market capitalization of the Company falls within the option 2 of the Rule 7.13.1 (b), of the Listing Rules of the Colombo Stock Exchange and the Company has complied with the minimum public holding requirement applicable under the said option.

HNB FINANCE PLC

SELECTED PERFORMANCE INDICATORS

Rs'000

	As at 30th June 2025	As at 30th June 2024
Capital Adequacy		
Core Capital to Risk Weighted Asset Ratio	10.27%	8.73%
Total Capital to Risk Weighted Asset Ratio	15.77%	13.03%
Capital Funds to Total Deposit Liabilities Ratio	19.42%	21.26%
Profitability		
Return on Avg Shareholders' Funds (After Tax)	10.7%	9.67%
Return on Avg Assets (After Tax)	1.3%	1.05%
Debt Security related ratios		
Debt to equity ratio (Times)	7.9	7.9
Quick asset ratio (Times)	0.3	0.6
Interest cover	1.5	1.2
Liquidity (Rs. 000)		
Required Minimum Amount of Liquid Assets	5,401,230	4,274,897
Available Amount of Liquid Assets	11,582,731	11,083,162
Required Minimum Amount of Government Securities	3,330,260	3,410,059
Available Amount of Government Securities	10,022,817	9,744,692