



Results Update - 9M2024

BETTER IS IN THE DETAILS

25th November 2024

Line Up

Part 01 Overview

Part 02 Business Review & Strategy

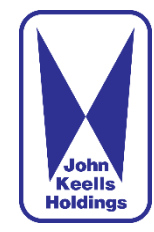
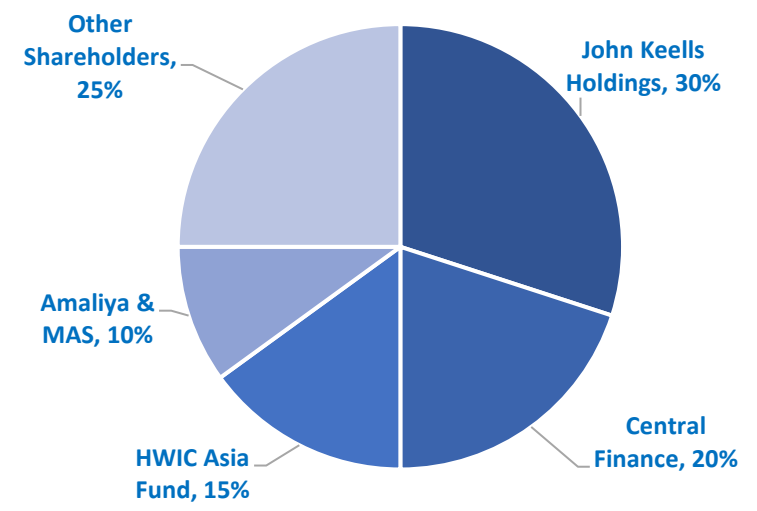
Part 03 Portfolio Trends

Part 04 Credit Risk Management

Part 05 Liquidity Management

Key Stakeholders

Key Shareholders as of 30th September 2024



John Keells Holdings PLC
(JKH.N0000) (Bloomberg Code: JKH: SL)

JKH is the largest listed diversified conglomerate in Sri Lanka with a market capitalization of LKR 215 Bn. The company has spread its presence into banking, insurance, logistics, property development, hotel and resorts, consumer foods, retail, information development, plantation and brokering industries and owns significant market shares in the respective industries. The company recorded a profit of LKR 12.1 Bn in FY 2023/24 compared to 18.9 Bn in 2022/23.



Central Finance PLC
(CFIN.N0000) (Bloomberg Code: CFIN:SL)

Central Finance is the 4th largest finance and leasing company in Sri Lanka with a market capitalization of LKR 16.6 Bn. The company mainly engages in leasing and hire purchase business activities, and in addition provides other loan facilities. The company recorded a profit of LKR 8.2 Bn in FY 2023/24 compared to LKR 7.6 Bn in 2022/23 (-8%)

Well-established, long-term Funding Partnerships



Strategic Partnership



Strong Franchise Partnerships

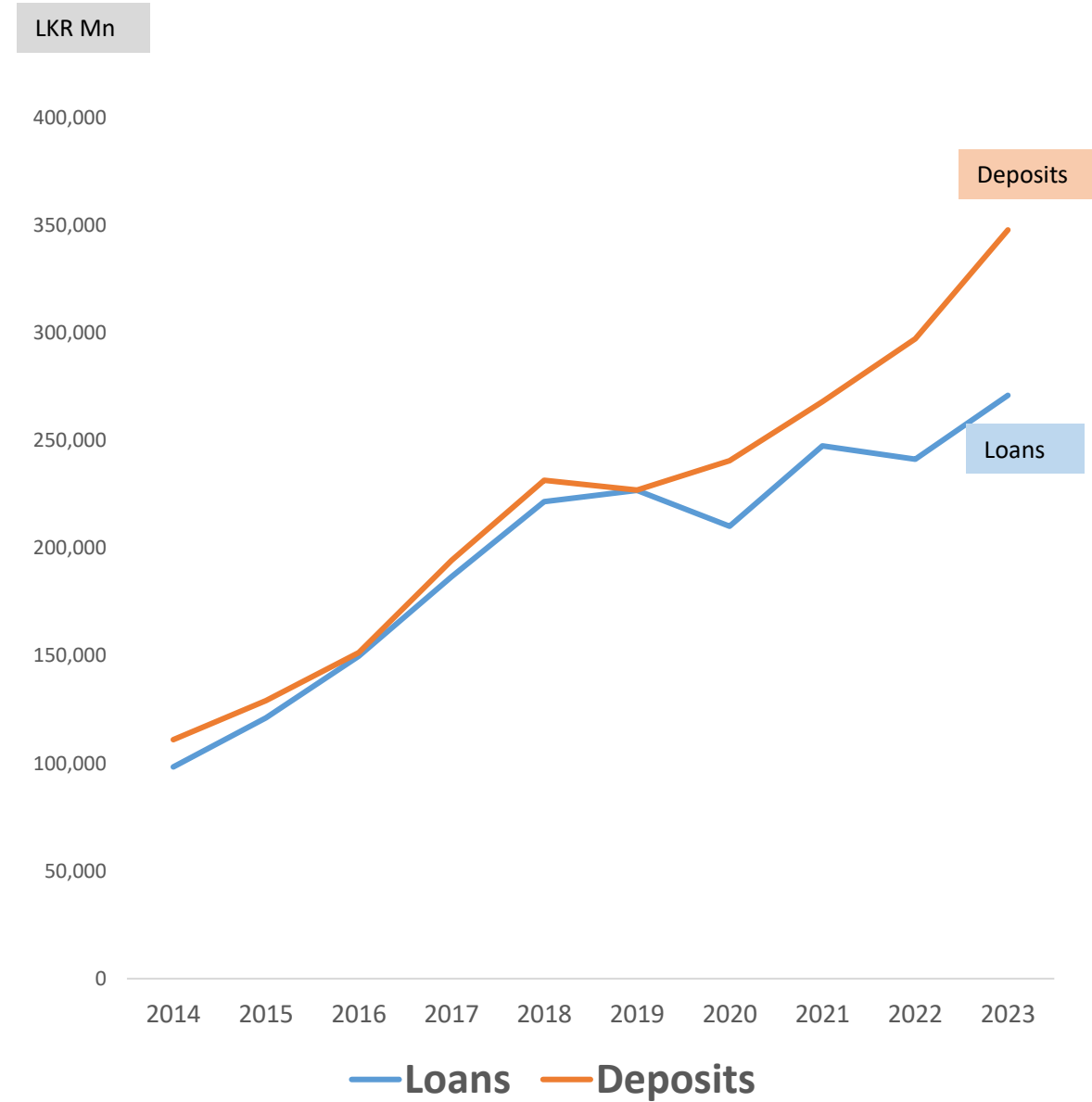
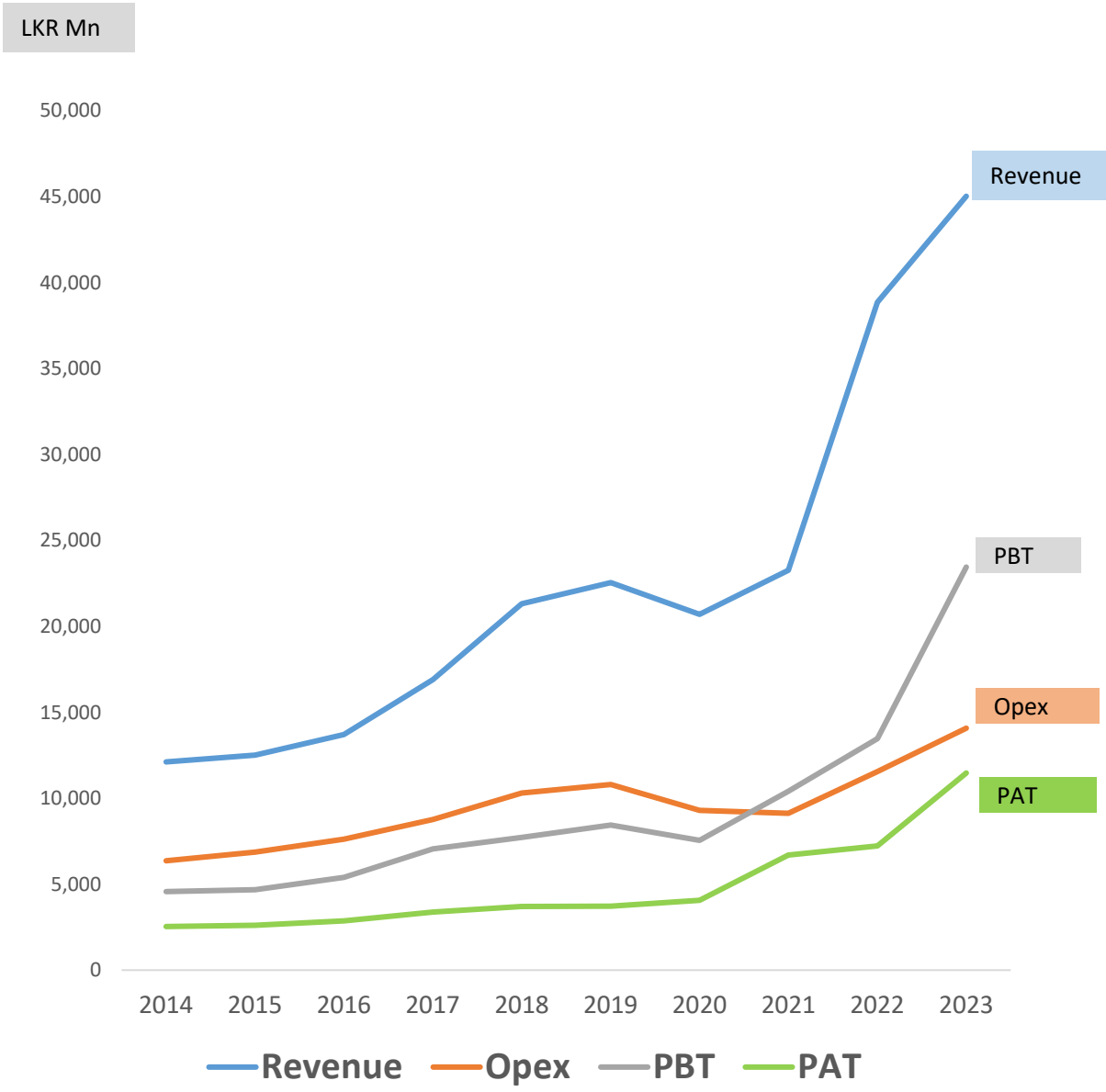


9M2024 performance in a nutshell (in LKR Mn)

	9M2024	9M2023	%
YoY			
Net Interest Income	26,639	26,478	1%
Non Fund Base Income	9,271	8,301	12%
Total Operating Income	35,911	34,779	3%
Impairment	377	4,528	-92%
OPEX	11,557	10,891	6%
PBT	23,977	19,359	24%
Taxes (VAT/SSL/Income)	11,809	9,921	19%
PAT	12,167	9,438	29%
YTD	9M2024	2023	
Loans	293,542	270,945	8%
Deposits	372,182	347,769	7%
Capital	72,208	61,126	18%

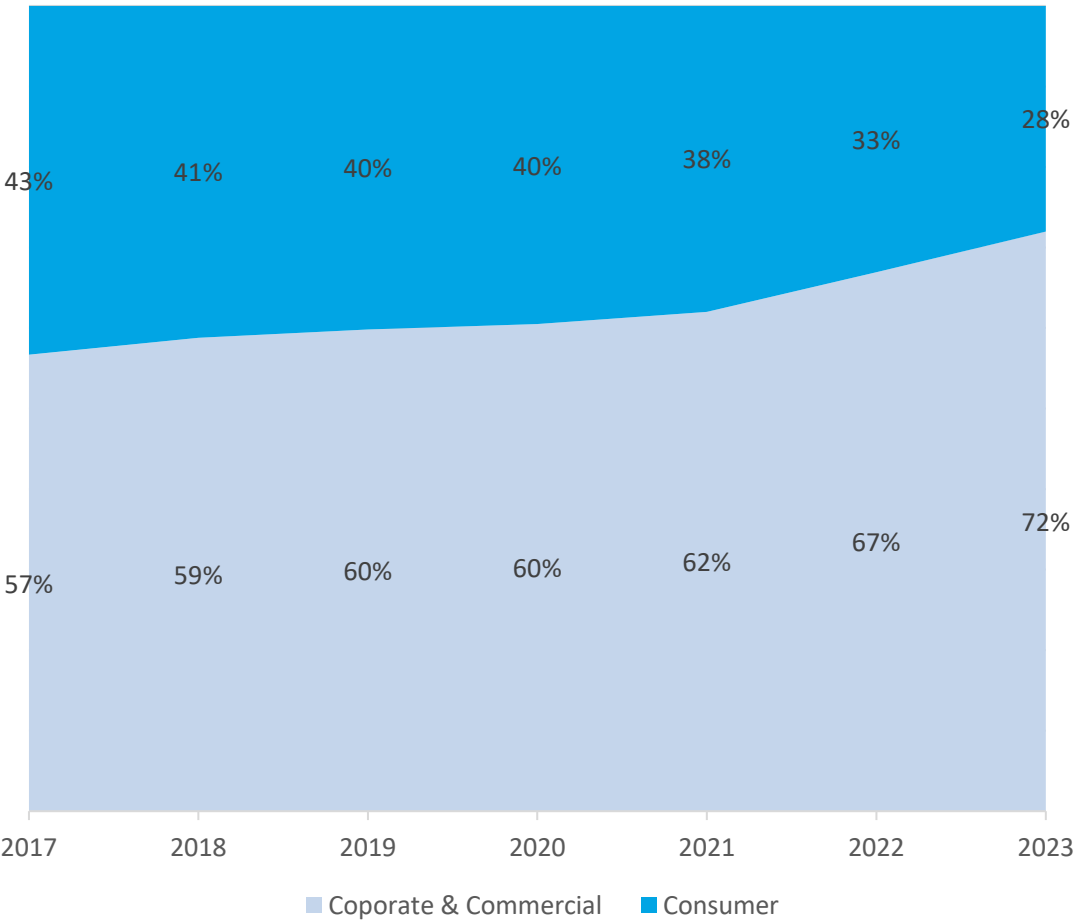
	9M2024	9M2023
Profitability		
NIM	7.0%	7.7%
C : I	32%	31%
ROA	4.9%	4.0%
ROE	24.7%	21.5%
Liquidity		
LCR - All Currency	304.9%	274.1%
Asset Quality		
Net Stage 3	1.7%	2.3%
Stage 3 Imp: Cov:	57.8%	55.3%
Capital		
Tier 1	15.8%	18.1%
Total capital	17.1%	19.7%

Performance Trends

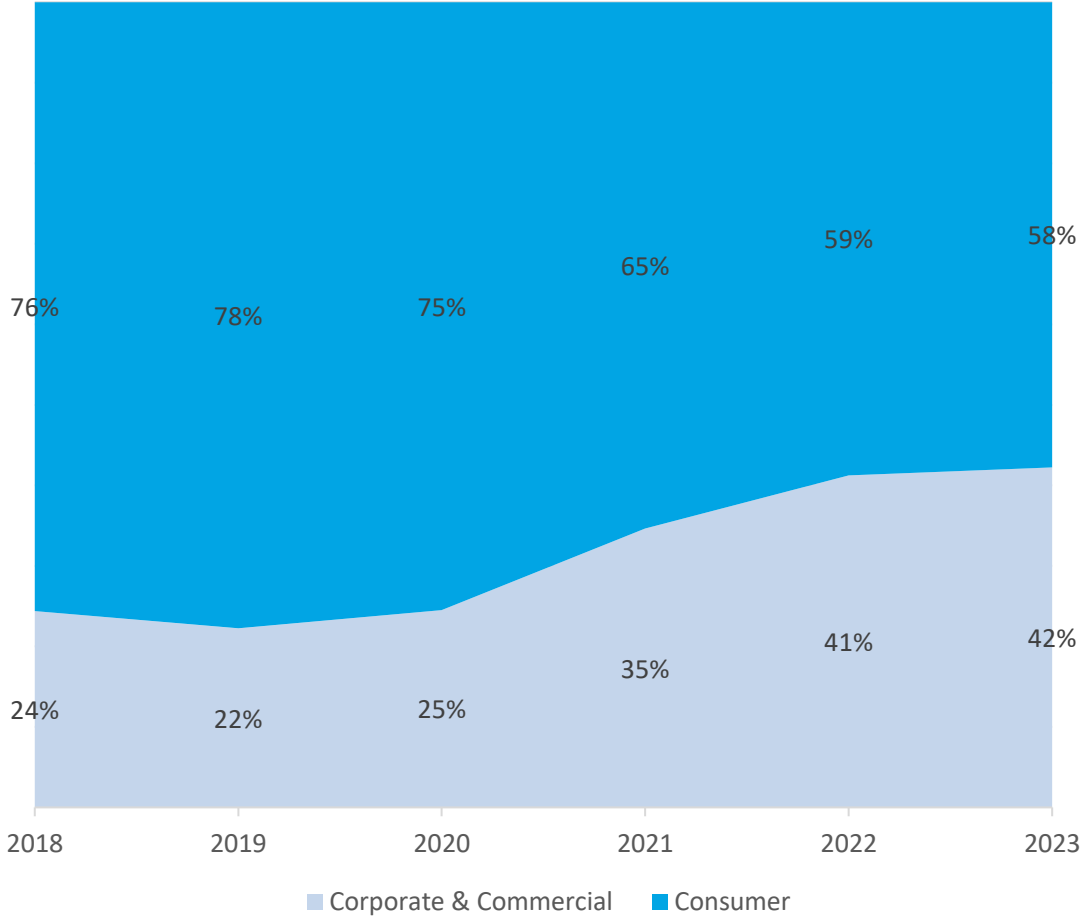


Focus on quality assets in Corporate and Commercial Customer Segments

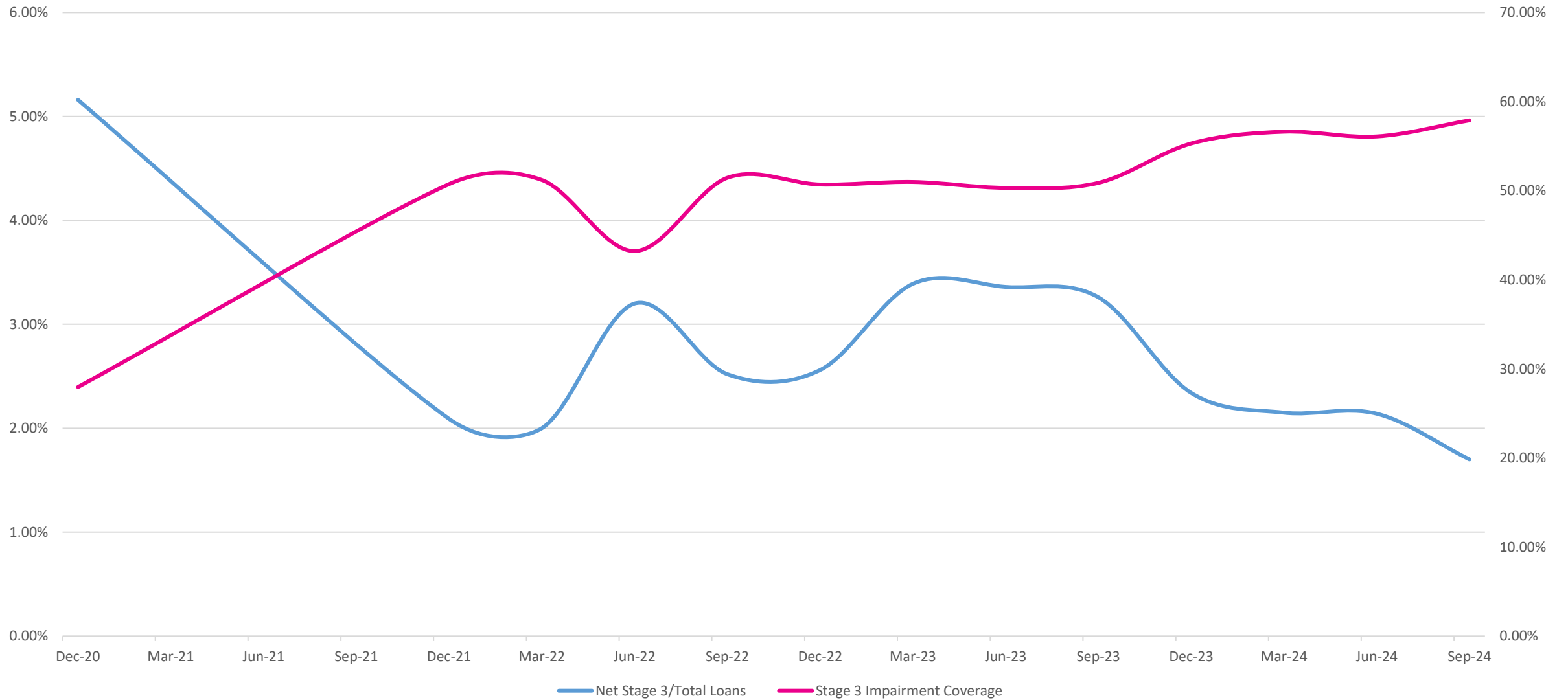
Loans



Deposits

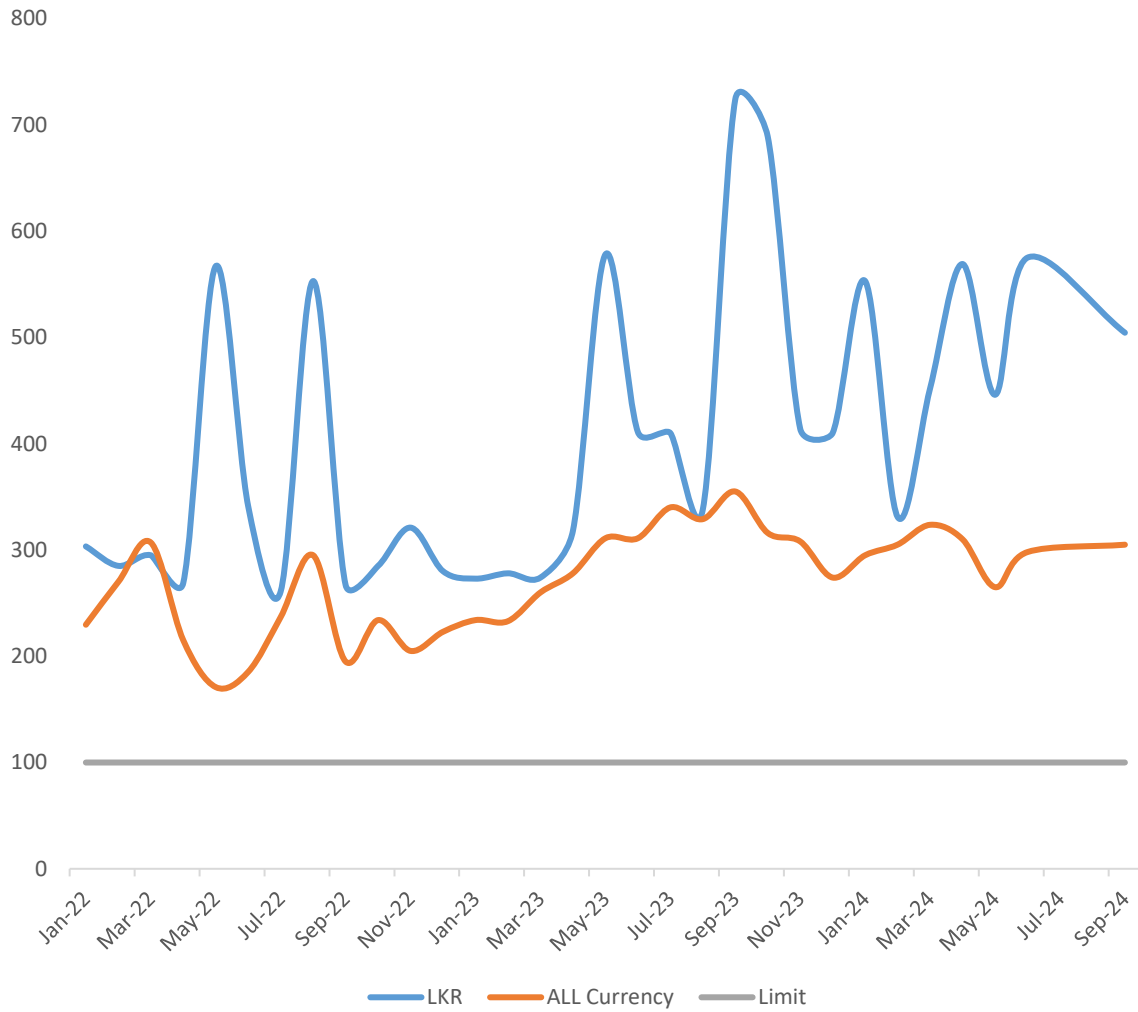


Credit risk management

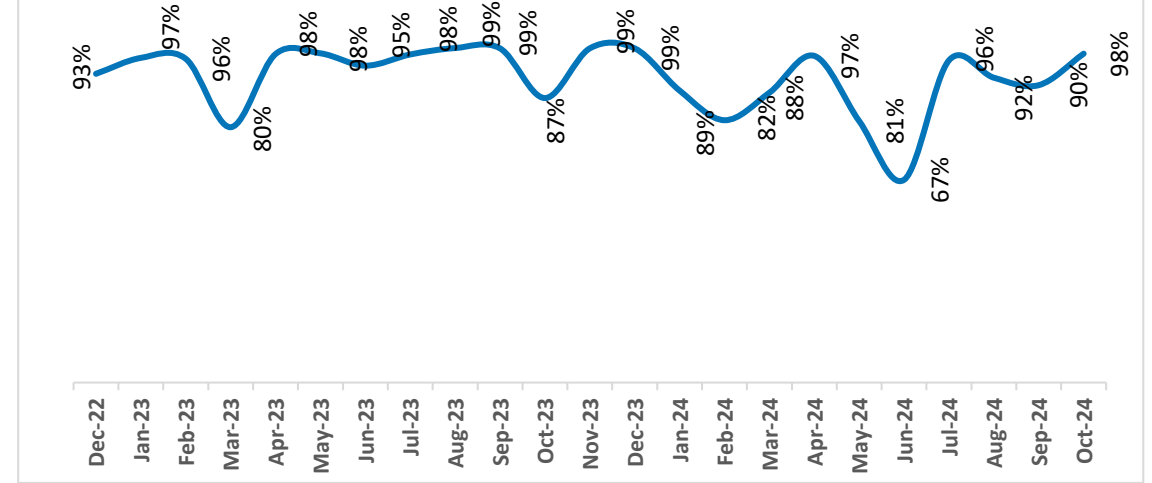


Liquidity risk management

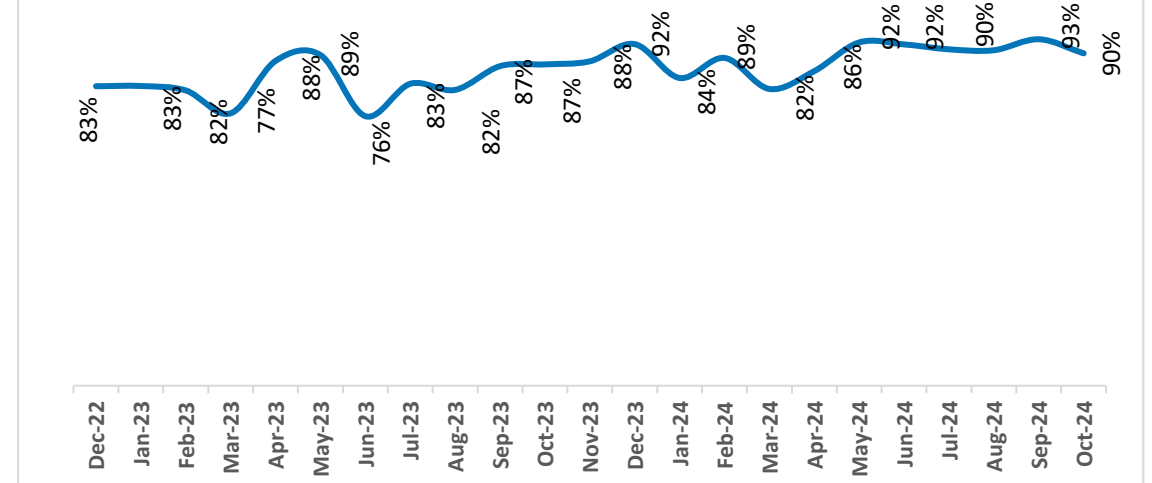
Liquidity Coverage Ratio



FD Roll over ratio FCY



FD Roll over ratio LKR



Thank You

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