



The Results

TRUST IN BETTER.

24th March 2025

Full Year Results 2024

Profit After Tax

LKR 16.8 Bn

(2023 : LKR 11.5 Bn)

Total Capital Ratio

22.7%

(2023 : 19.7%)

Stage 3 Ratio

1.6%

(2023 : 2.3%)

Return on Equity

24.2%

(2023 : 21.3%)

Liquidity Coverage Ratio

320.6%

(2023 : 274.1%)

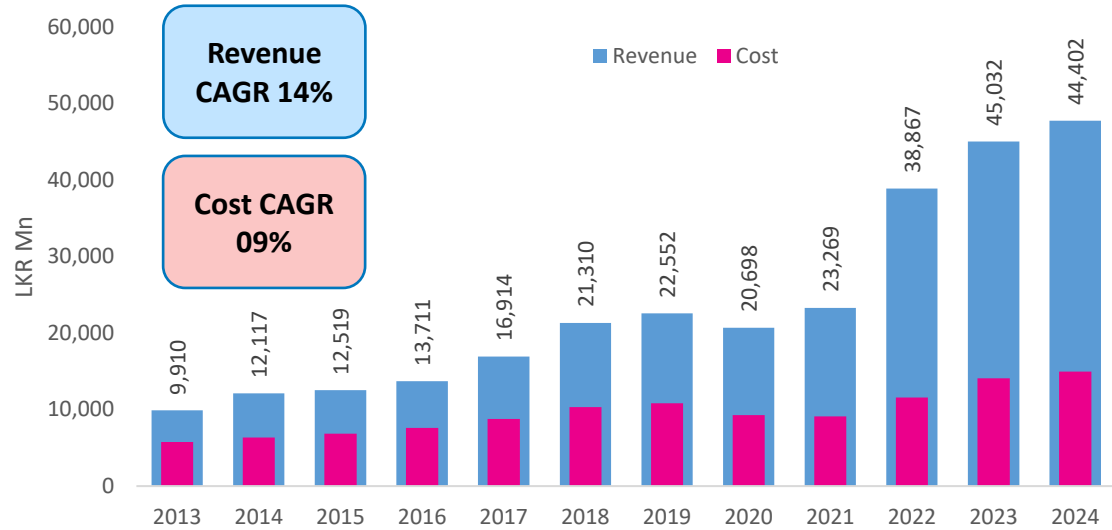
Stage 3 Provision Cover Ratio

60.6%

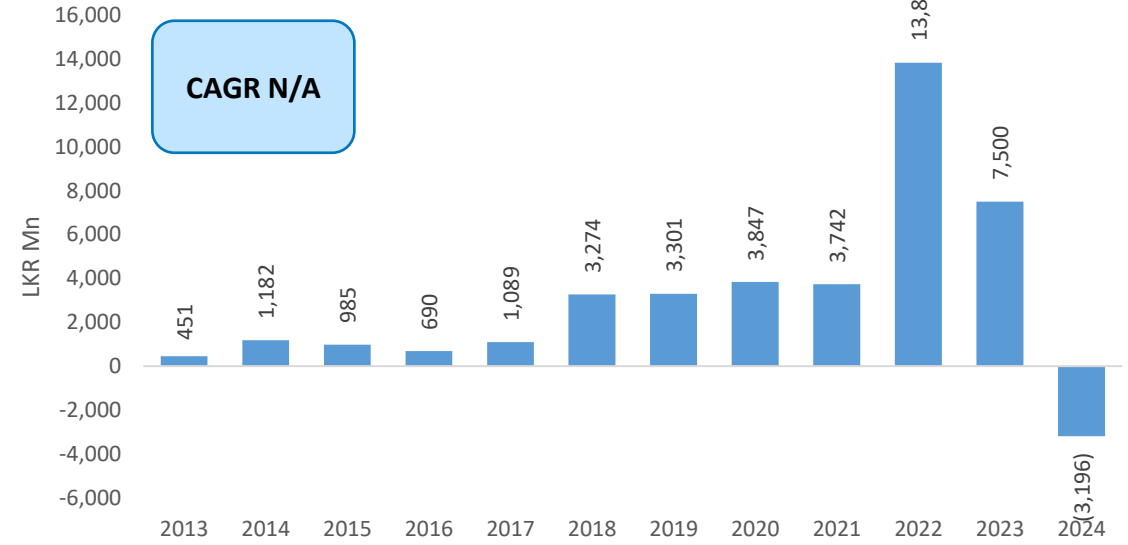
(2023 : 55.3%)

A Decade of Growth

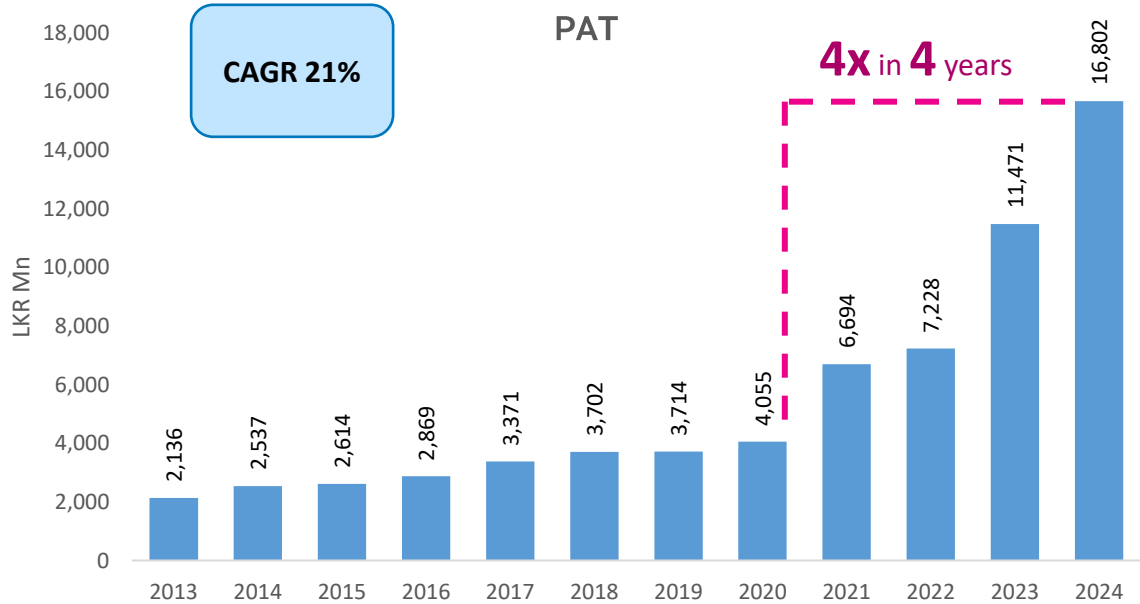
Revenue vs OPEX



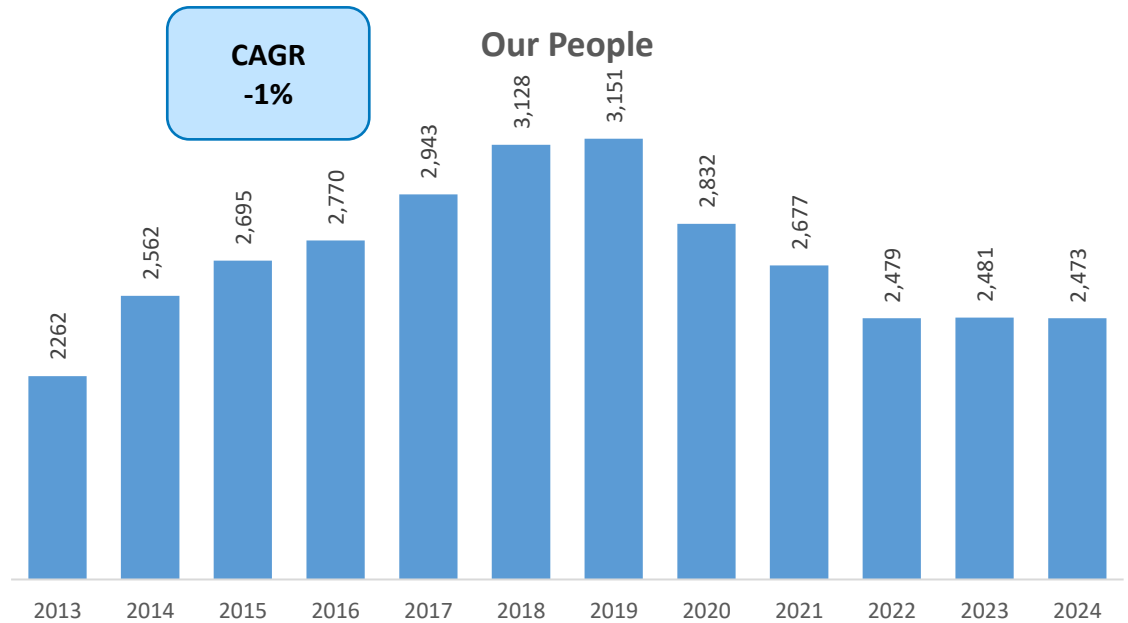
Impairment



PAT

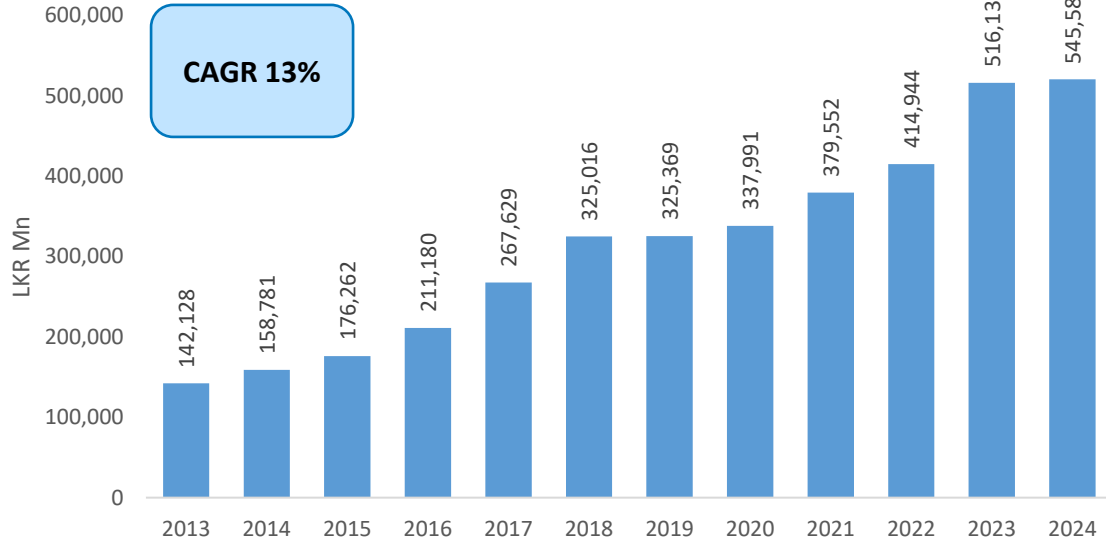


Our People

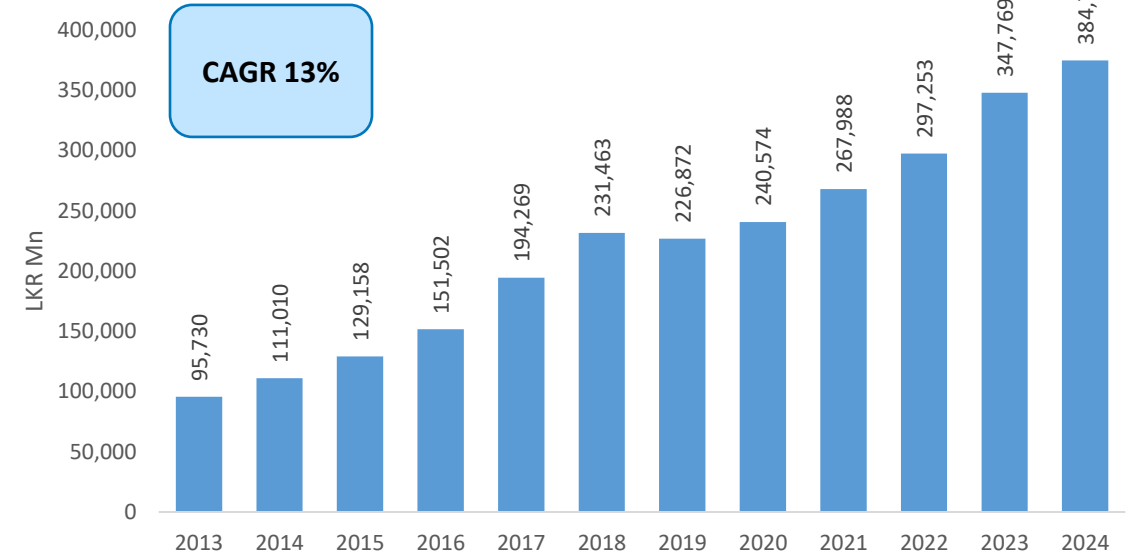


A Decade of Growth Cont..

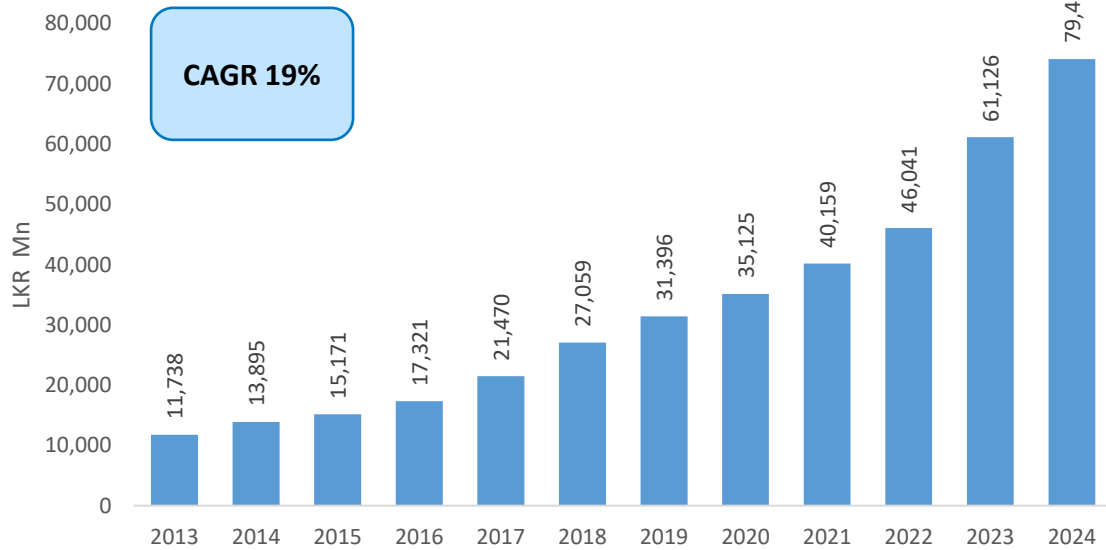
Total Assets



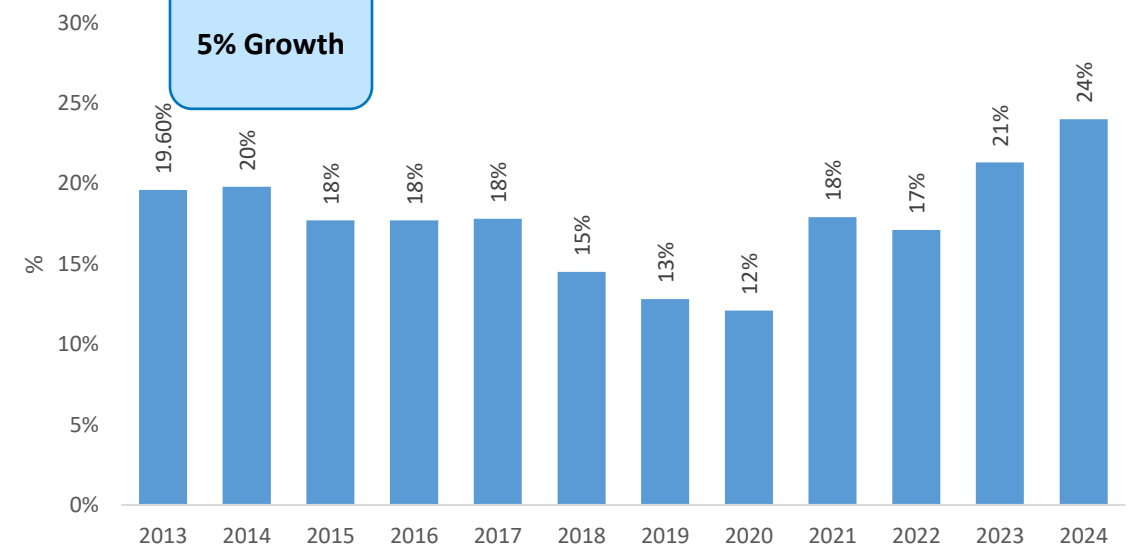
Deposits



Shareholders Fund



ROE

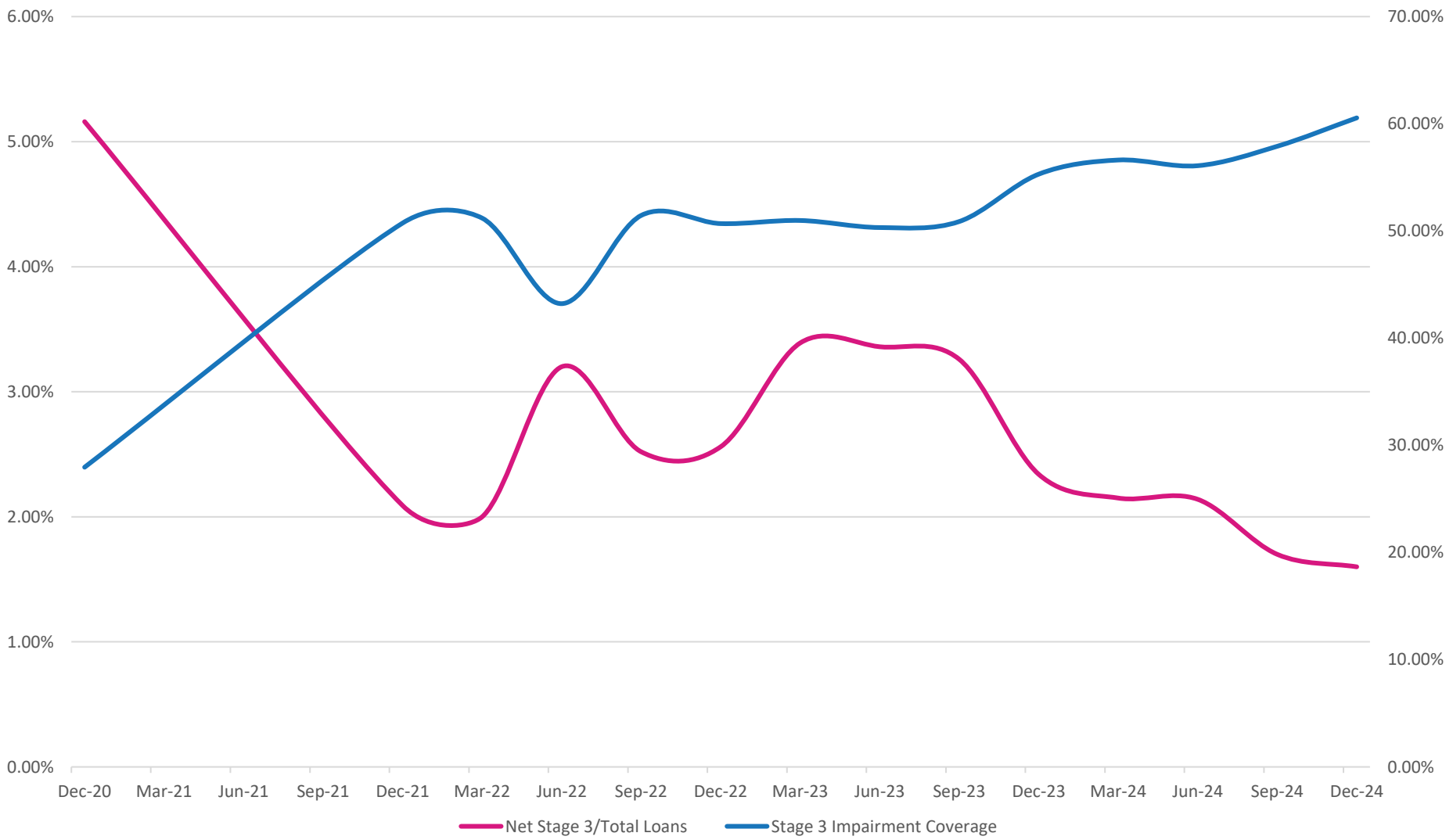


2024 Performance at a Glance (in LKR Mn)

YoY	2024	2023	%
Net Interest Income	35,916	34,951	3%
Non Fund Base Income	8,486	10,081	-16%
Total Operating Income	44,402	45,032	-1%
Impairment	(3,196)	7,500	-143%
OPEX	14,974	14,079	6%
PBT	32,624	23,453	39%
Taxes (VAT/SSL/Income)	15,822	11,982	32%
PAT	16,802	11,471	46%
YTD	2024	2023	
Loans	287,363	270,945	6%
Deposits	384,655	347,769	11%
Capital	79,477	61,126	30%

	2024	2023
Profitability		
NIM	6.9%	7.7%
C : I	34%	31%
ROA	5.0%	4.1%
ROE	24.2%	21.3%
Liquidity		
LCR - All Currency	320.6%	274.1%
Asset Quality		
Net Stage 3	1.6%	2.3%
Stage 3 Imp: Cov:	60.6%	55.3%
Capital		
Tier 1	21.5%	18.1%
Total capital	22.7%	19.7%

Credit Risk Management

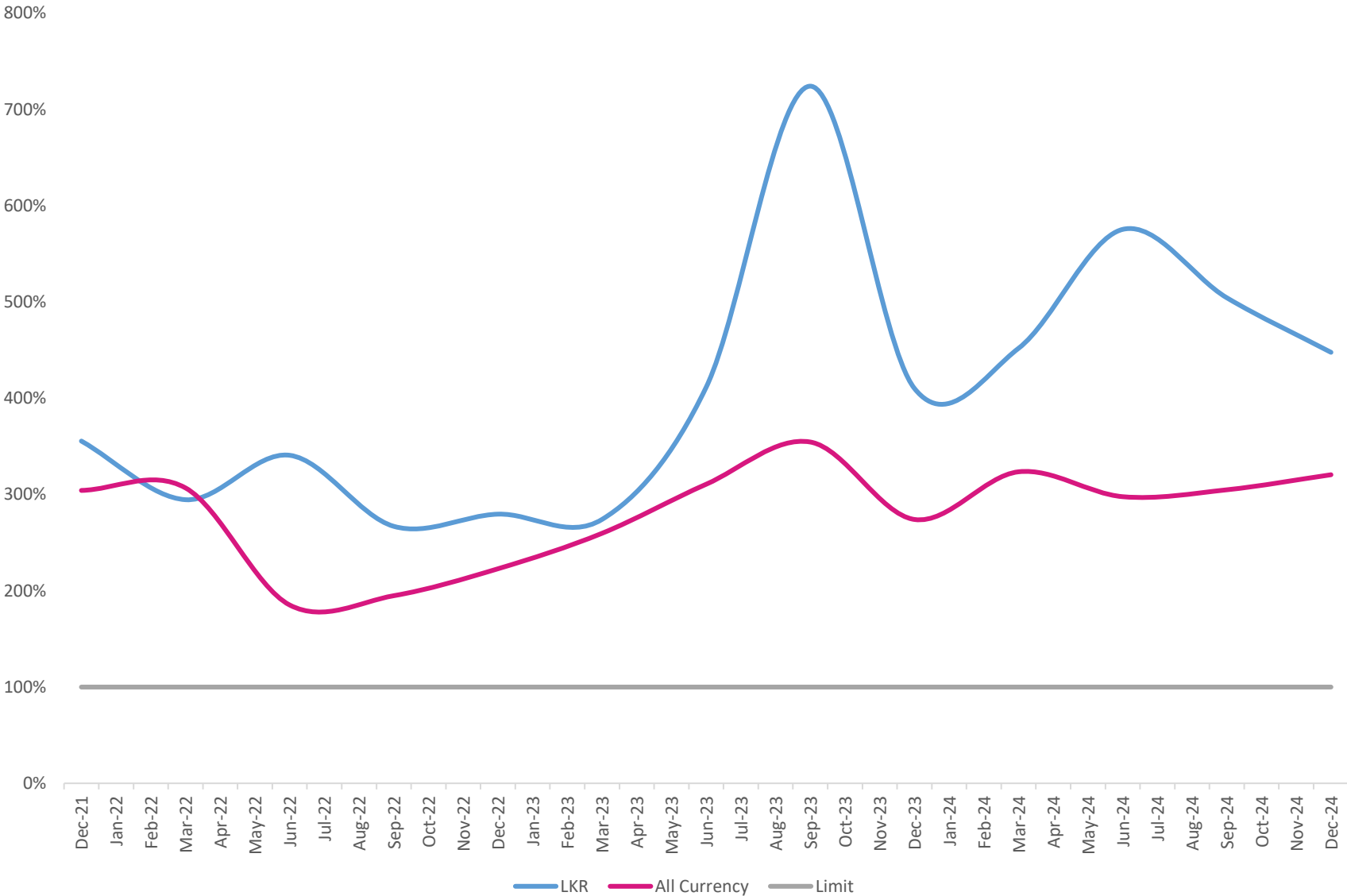


Stage 3 Ratio
1.6%
(2023: 2.3%)

Stage 3 Provision Cover Ratio
60.6%
(2023: 55.3%)

Liquidity Risk Management

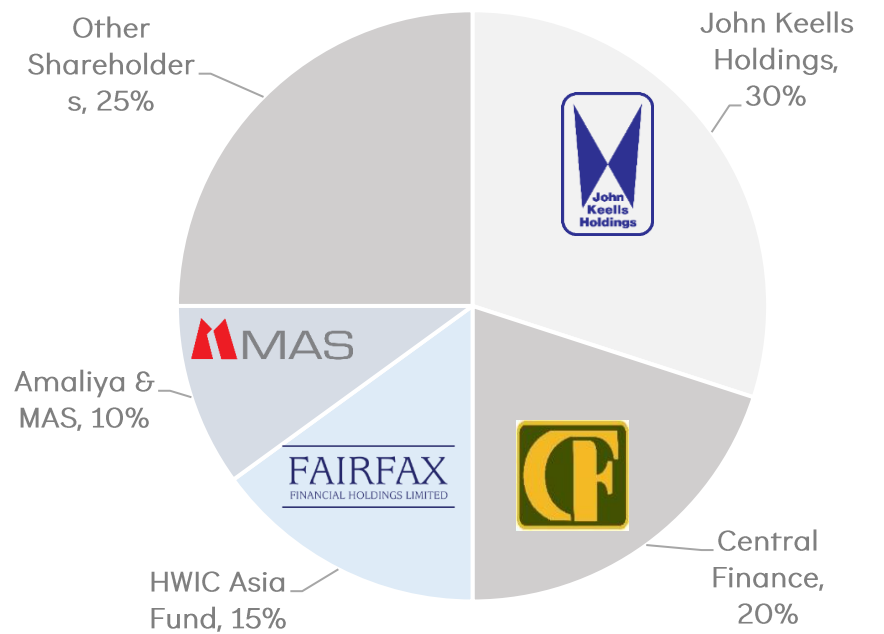
Liquidity Coverage Ratio



Liquidity Coverage Ratio
320.6%
(2023: 274.1%)

Our Partnerships

Key Shareholders as of 31st December 2024



Strategic Partnership



Long-term Funding Partnerships



Strong Franchise Partnerships





Do what you
enjoy the most

GO DIRECT

with **Nations Direct**

Thank You

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