



INVESTOR UPDATE

3Q - 2015

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NDB Group - A Snapshot

Performance Highlights

External Recognition

NDB GROUP



VISION

“The driving force for a financially empowered Sri Lanka”

MISSION

To be the catalyst in the financial services industry by creating superior shareholder value and contributing to the national development through the empowerment of individuals with innovative financial solutions delivered by an inspired & dedicated team committed to excellence

VALUES

Integrity

Accountability

Creativity

Sincerity

Excellence

STRATEGY

Profitable Balance sheet growth

Operational Excellence

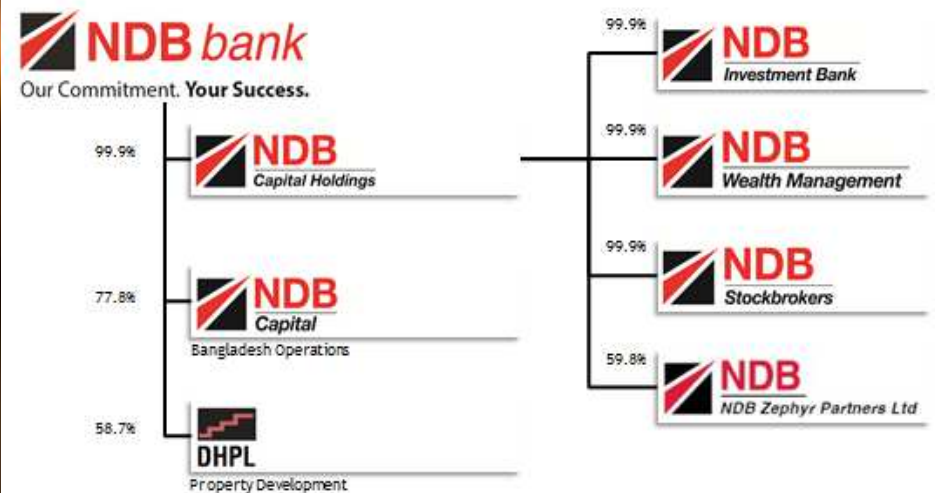
Strong sales Culture

Higher Fee Income

Cost Optimization

Best in Class, Engaged & Inspired Team

Strong Corporate Governance , Compliance, Risk Management & CSR





PERFORMANCE HIGHLIGHTS

KEY PERFORMANCE SNAPSHOT 3Q-2015



Assets

285 Bn

9.2%



Loans

198 Bn

16.9%



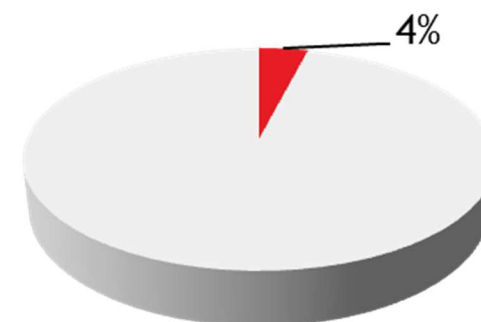
Deposits

169 Bn

12.5%



Sustained Market share



Funds Under Management

NII

5.7 Bn

4.3%



Other Income

3.9 Bn

5.3%



Impairment

0.5 Bn

78.2%



Overheads

5.0 Bn

16.8%



PAS

2.3 Bn

30.2%



xx.x% : YoY Growth

INCOME STATEMENT



LKR Mn

3 rd Quarter		Variance over		
2015	2014	2014	%	
6,908	6,762	146	2	Gross Income
1,902	2,065	(163)	(8)	Net Interest Income
1,575	1,309	265	20	Non Interest Income
3,477	3,374	102	3	Operating Income
327	86	242	282	Impairment
3,149	3,289	(139)	(4)	Net Operating Income
1,746	1,522	224	15	Operating Expenses
1,220	1,548	(327)	(21)	PBT
365	296	68	23	Tax
844	1,242	(399)	(32)	PAS

Year - to - date		Variance over		
2015	2014	2014	%	
19,551	19,540	11	0	
5,705	5,961	(256)	(4)	
3,908	3,712	196	5	
9,613	9,673	(60)	(1)	
545	306	239	78	
9,068	9,367	(299)	(3)	
5,027	4,305	722	17	
3,424	4,422	(998)	(23)	
1,095	1,113	(18)	(2)	
2,288	3,276	(989)	(30)	

BALANCE SHEET



LKR Mn

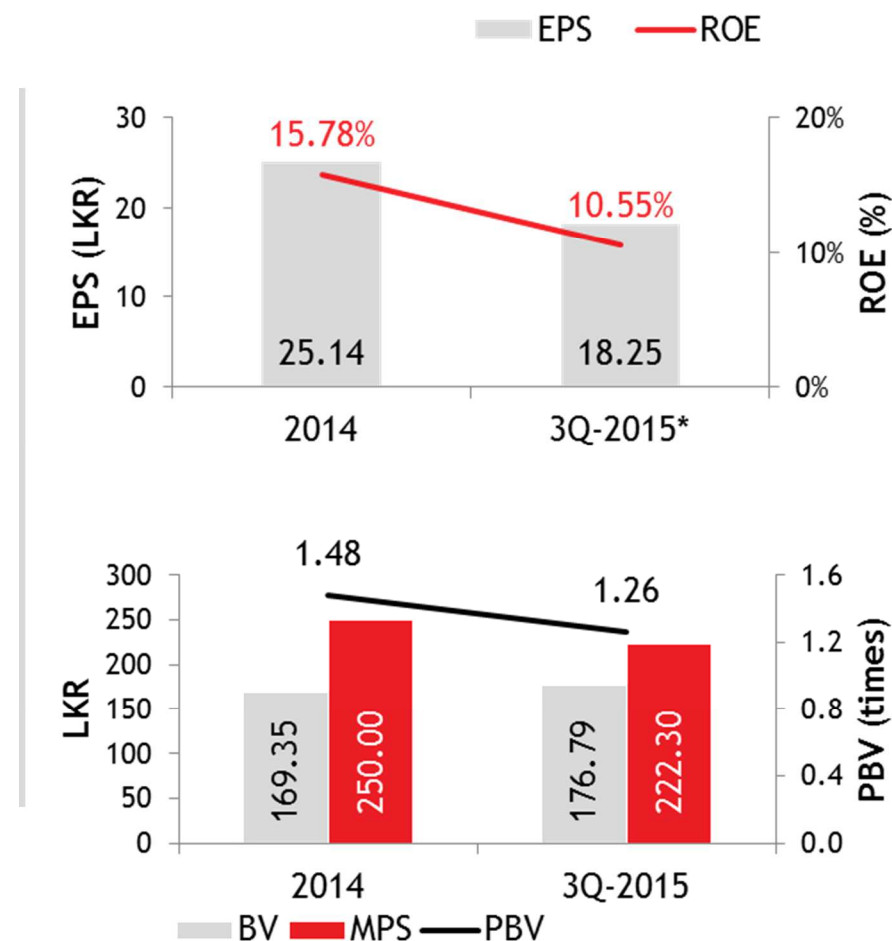
	Sep - 2015	Dec - 2014	Variance	%
Cash & Cash Equivalents	17,720	12,737	4,983	39
Investments	66,330	73,248	(6,918)	(9)
Net Loans	192,400	175,236	17,164	10
Fixed Assets	2,276	2,253	23	1
Other Assets	5,985	5,656	329	6
Total Assets	284,711	269,130	15,581	6
Deposits	169,040	151,485	17,554	12
Debt Securities & Borrowings	54,914	68,955	(14,041)	(20)
Subordinated Term Debts	20,823	11,149	9,674	87
Other Liabilities	9,878	8,741	1,136	13
Shareholders' Equity	30,056	28,798	1,258	4
Total Liabilities	284,711	269,130	15,581	6

KEY PERFORMANCE INDICATORS



%

	2014	1Q-2015	2Q-2015	3Q-2015
Return on Equity	15.78	12.42	10.21	10.55
Return on Assets	1.74	1.29	1.06	1.09
Net Interest Margin	3.33	2.94	2.79	2.75
NPL Ratio	2.51	2.49	2.64	2.74
Total Capital Adequacy Ratio	17.55	17.56	17.43	16.82
EPS (LKR)	25.14	21.12	17.54	18.25
Book value per Share (LKR)	169.35	170.70	174.19	176.79
P/E (times)	9.95	11.74	14.84	12.18
Price to Book value (times)	1.48	1.45	1.49	1.26

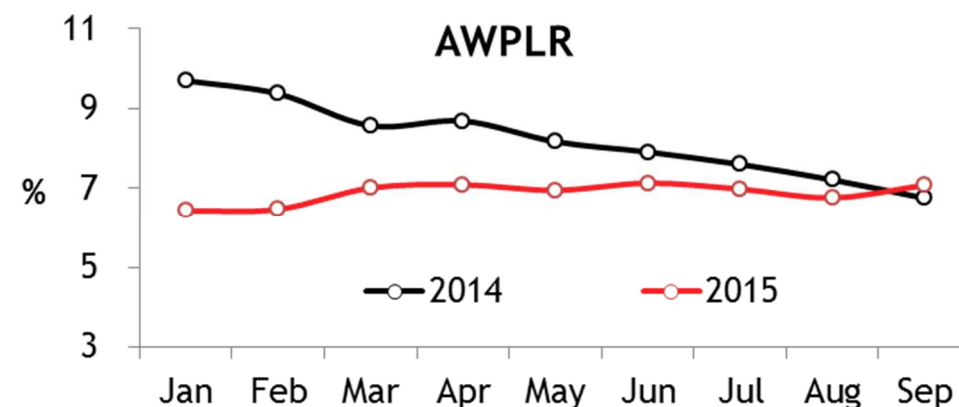


*Annualized 8

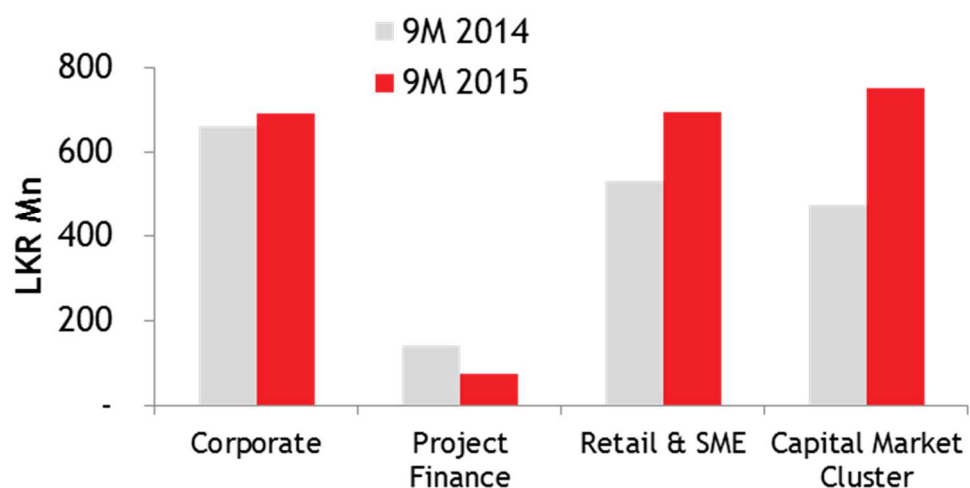
REVENUE ANALYSIS



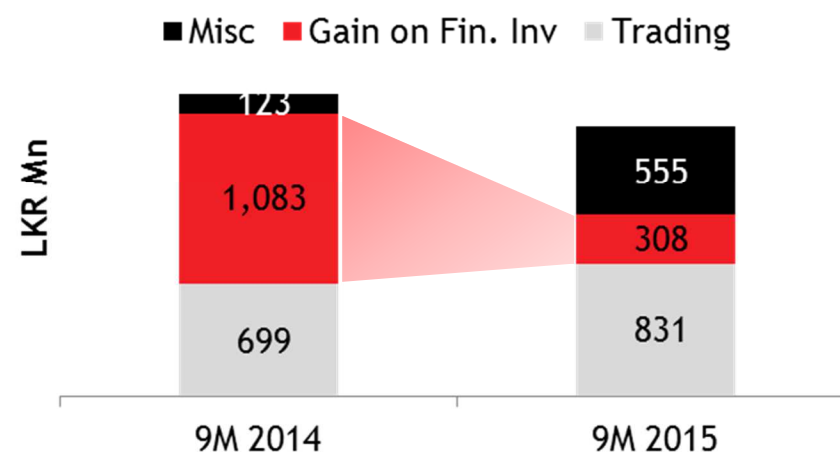
LKR Mn	9M 2015	9M 2014	%
Gross Income	19,551	19,540	0
Interest Income	15,643	15,829	(1)
Net Fee & Commission	2,214	1,807	23
Other Income	1,694	1,905	(11)



Fee & Commission - Segment-wise



Other income

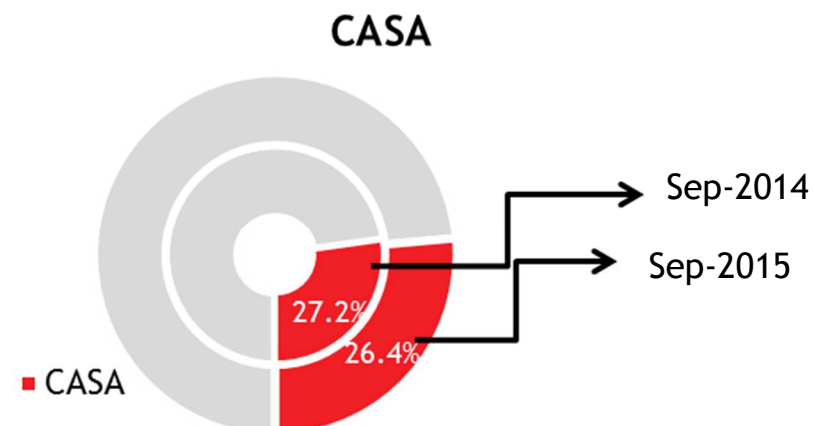


EXPENSES ANALYSIS

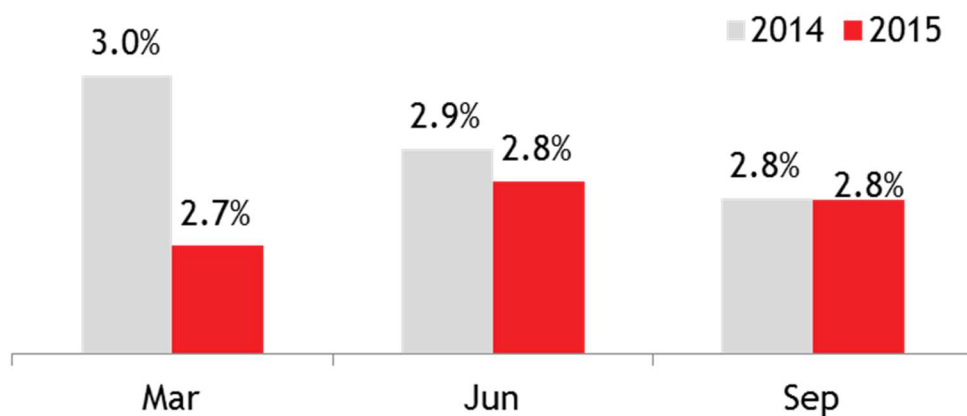


LKR Mn

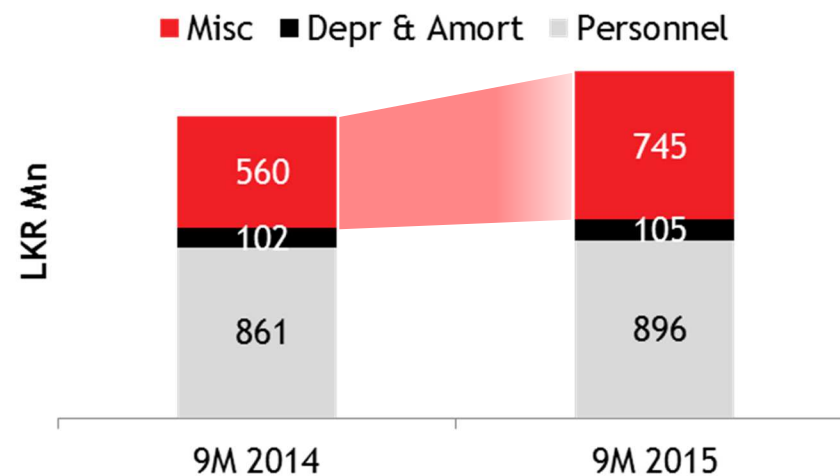
	9M 2015	9M 2014	%
Interest Expenses	9,938	9,868	1
Impairment	545	306	78
Operating Expenses	5,027	4,305	17



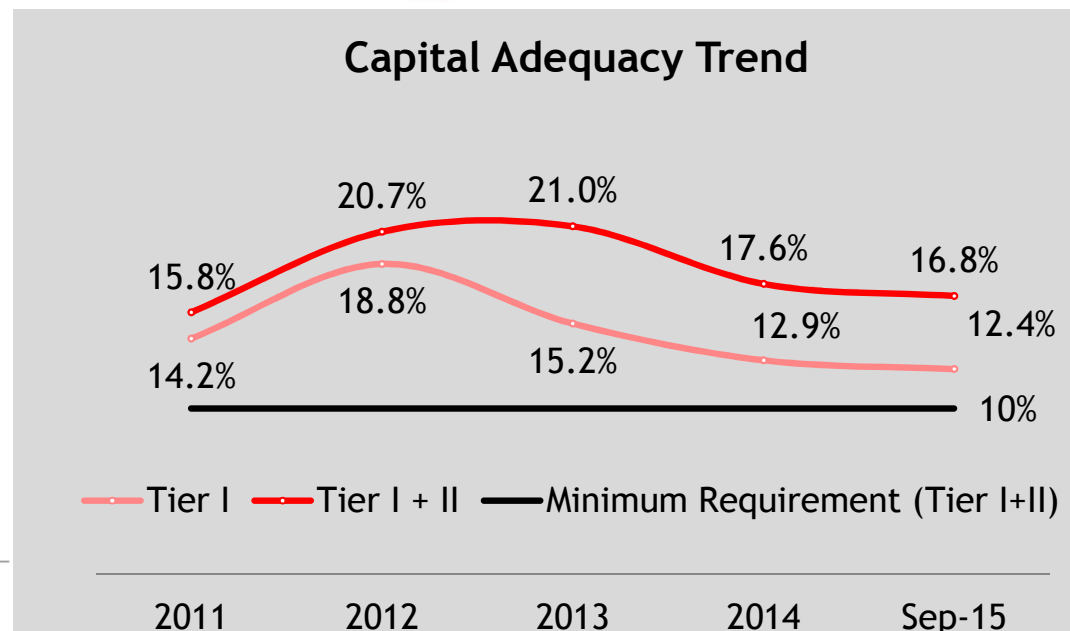
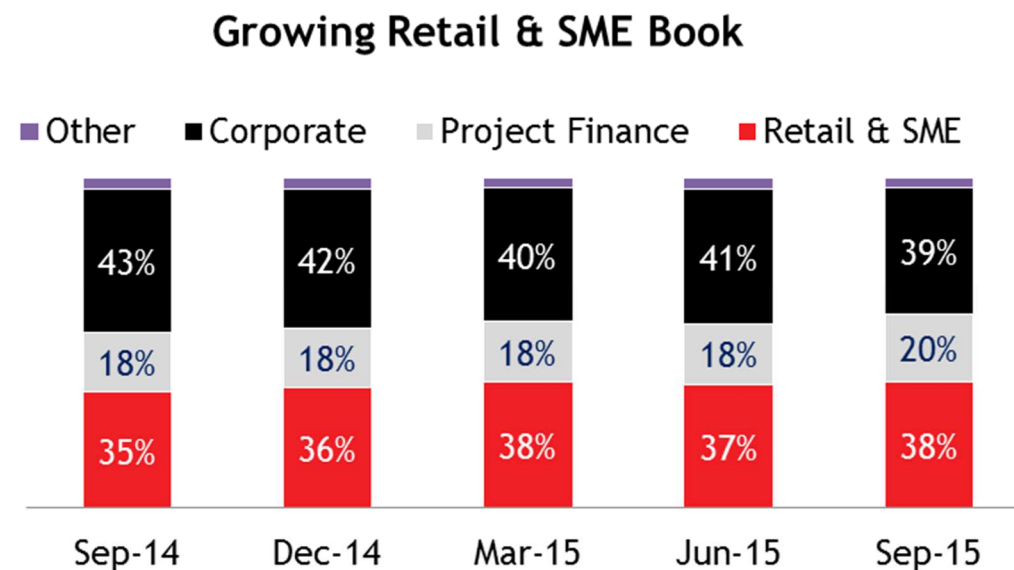
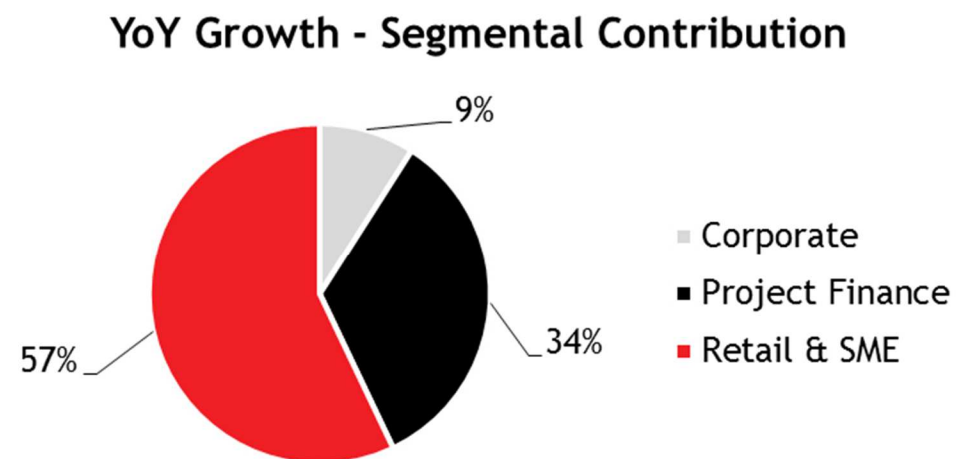
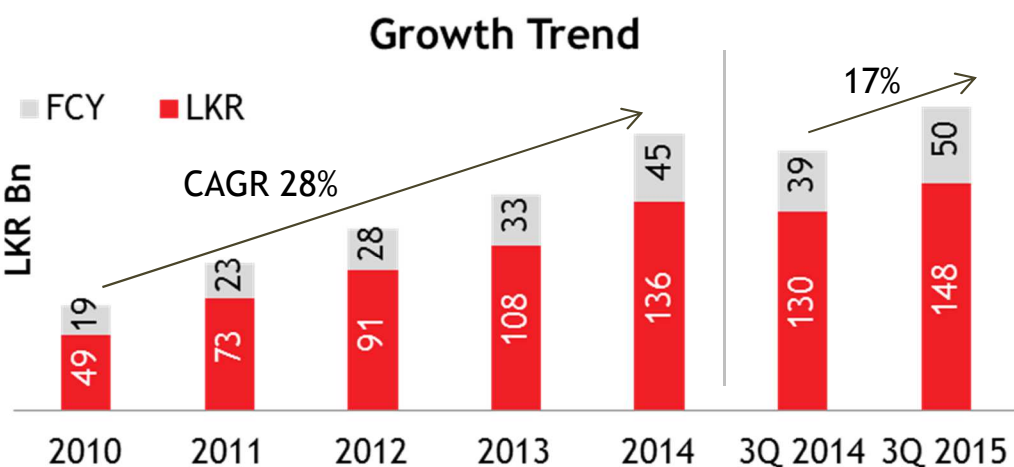
Impairment provision as a % of Gross Loans



Operating Expenses



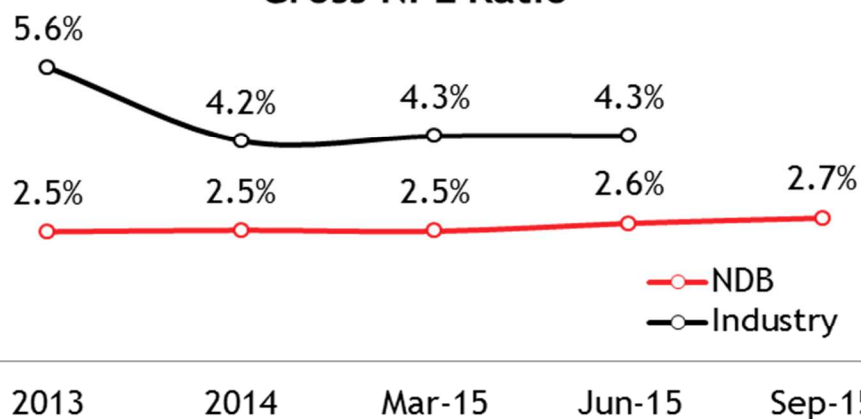
LOANS & ADVANCES



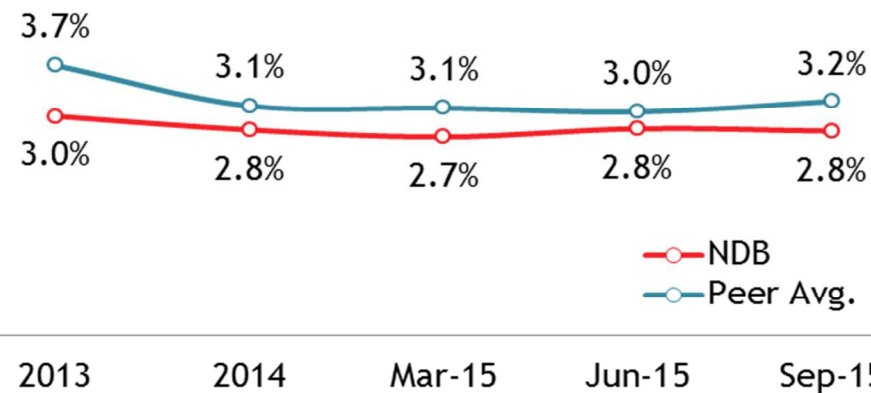
ASSET QUALITY



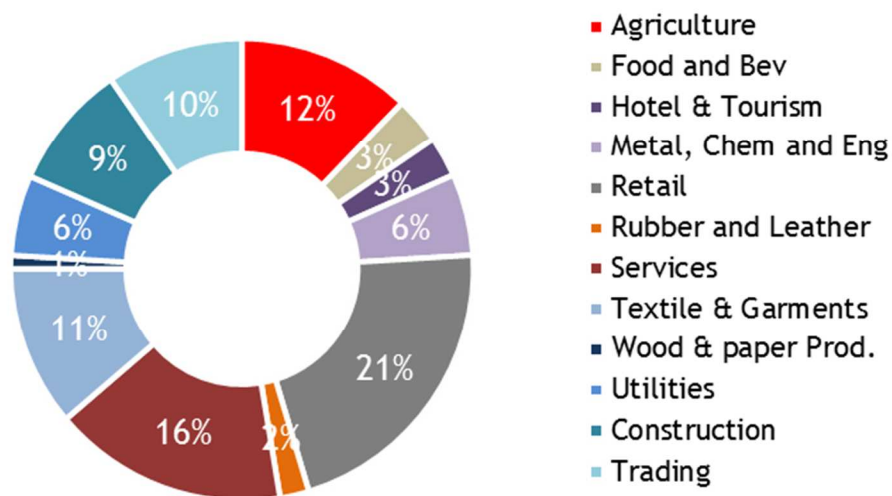
Gross NPL Ratio



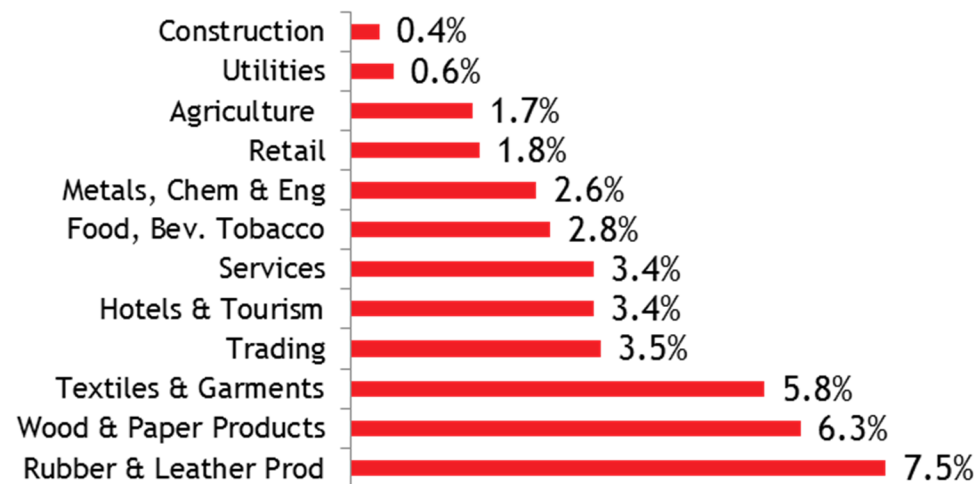
Impairment Allowance: % of Gross Loans



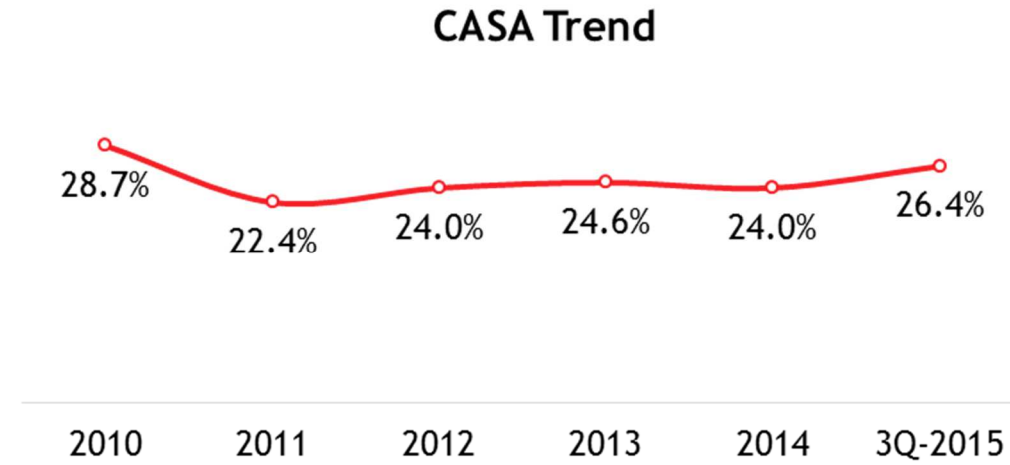
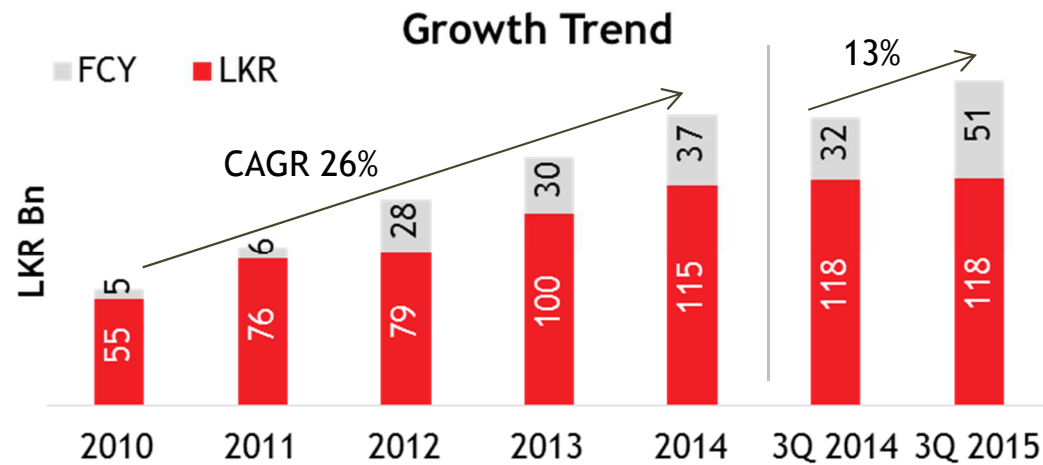
A Well Diversified Portfolio



NPL Ratio - sector wise

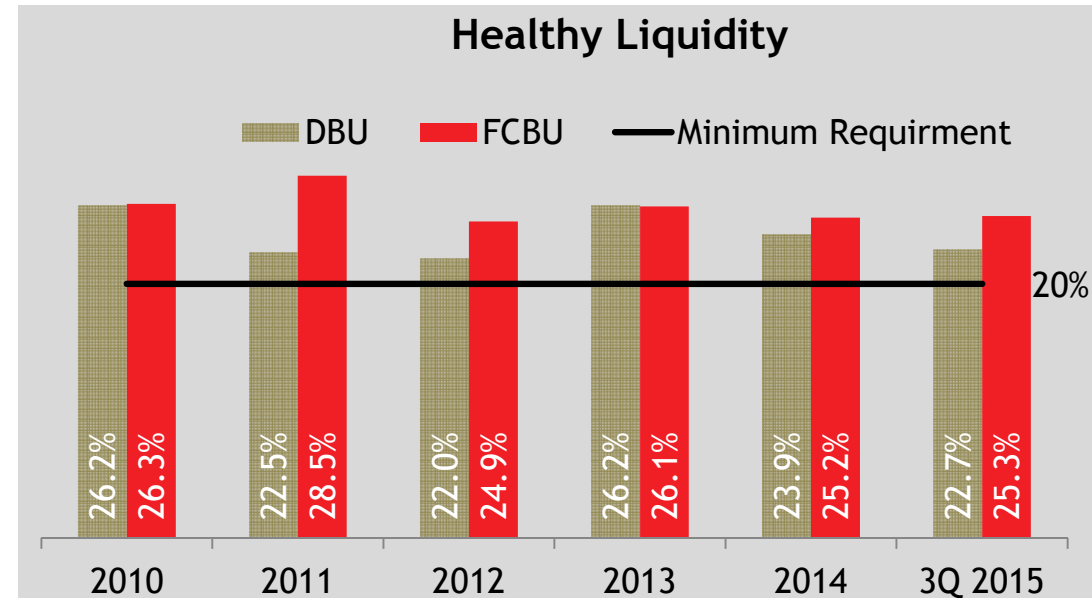


CUSTOMER DEPOSITS



Focus:

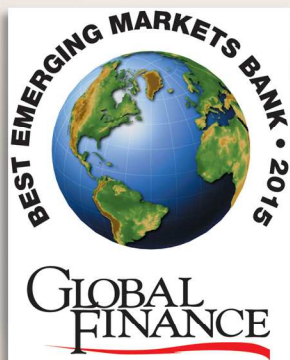
A Bank-wide CASA drive
Savings Rationalization
Tech-driven products
Enhanced reach





EXTERNAL RECOGNITION

EXTERNAL RECOGNITION



Global Finance - World's Best Banks Awards BEST EMERGING MARKETS BANKS IN ASIA PACIFIC 2015- Winner - Sri Lanka



Retail/Wholesale Banking Awards 2015

- Domestic Retail Bank of the Year - Sri Lanka
- Best SME Bank - Sri Lanka
- Cash Management Bank of the year - Sri Lanka
- Project Finance Bank of the year - Sri Lanka



CFA Sri Lanka Capital Market Awards 2015 - Best Investor relations - Silver Award



Winner - 7th Global ALM Competition 2015 : Organized by FMO, KfW & Proparco



NDBIB - Best Investment Bank in Sri Lanka - 4th consecutive year

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