

Financial Sector Performance



Table 7.1

Assets and Liabilities of the Central Bank 2011 – 2020

Rs. million

| Item | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 ^(a) |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|---------------------|
| Assets | 1,141,717 | 1,284,448 | 1,246,008 | 1,464,295 | 1,426,259 | 1,529,210 | 1,604,834 | 1,917,439 | 1,919,417 | 2,421,597 |
| International Reserves | 838,607 | 965,910 | 1,058,355 | 1,129,975 | 1,126,674 | 1,049,800 | 1,328,413 | 1,402,591 | 1,509,777 | 1,384,188 |
| Cash and Bank Balances Abroad (including Treasury bills) | 360,508 | 327,749 | 541,148 | 603,773 | 666,961 | 548,126 | 601,551 | 521,810 | 594,095 | 479,514 |
| Foreign Government and Non-Government Securities | 404,983 | 554,219 | 431,703 | 446,262 | 376,041 | 378,427 | 596,218 | 732,344 | 768,470 | 744,000 |
| Special Drawing Rights | 502 | 491 | 2,032 | 1,200 | 970 | 303 | 677 | 217 | 1,320 | 492 |
| IMF Related Assets | 72,588 | 80,861 | 83,369 | 78,616 | 82,666 | 116,705 | 126,161 | 147,201 | 145,831 | 158,465 |
| Receivable | 26 | 2,590 | 104 | 124 | 36 | 6,238 | 3,807 | 1,020 | 62 | 1,716 |
| Loans and Advances | 97,057 | 113,136 | 110,542 | 145,387 | 152,018 | 83,791 | 200,025 | 198,729 | 236,648 | 264,294 |
| To Government | 94,743 | 111,292 | 109,167 | 143,898 | 151,132 | 83,307 | 199,801 | 198,633 | 236,609 | 153,062 |
| To Others | 2,314 | 1,844 | 1,375 | 1,489 | 886 | 484 | 224 | 96 | 39 | 111,232 |
| Government and Government Guaranteed Securities | 169,797 | 168,237 | 5,252 | 6,078 | 79,217 | 330,043 | 25,576 | 274,486 | 126,867 | 717,260 |
| Other Assets and Accounts | 36,257 | 37,165 | 71,858 | 182,855 | 68,349 | 65,577 | 50,819 | 41,634 | 46,126 | 55,855 |
| Liabilities | 1,141,717 | 1,284,448 | 1,246,008 | 1,464,295 | 1,426,259 | 1,529,210 | 1,604,834 | 1,917,439 | 1,919,417 | 2,421,597 |
| Capital | 25,000 | 35,000 | 35,000 | 50,000 | 50,000 | 50,000 | 50,000 | 50,000 | 50,000 | 50,000 |
| Currency Issued | 293,233 | 318,060 | 339,771 | 416,895 | 491,700 | 552,778 | 598,054 | 640,943 | 677,967 | 834,808 |
| Notes in Circulation | 287,080 | 311,152 | 332,382 | 408,773 | 481,969 | 541,460 | 585,328 | 627,120 | 663,139 | 819,298 |
| Coins in Circulation | 6,153 | 6,909 | 7,389 | 8,122 | 9,731 | 11,318 | 12,726 | 13,822 | 14,828 | 15,509 |
| Deposits | 646,616 | 736,447 | 678,469 | 603,314 | 732,662 | 794,927 | 824,353 | 972,553 | 868,902 | 988,519 |
| Government | 1,797 | 686 | 411 | 305 | 423 | 333 | 297 | 301 | 444 | 1,430 |
| Commercial Banks | 146,269 | 166,288 | 148,810 | 161,009 | 181,727 | 303,251 | 341,712 | 320,106 | 254,582 | 129,602 |
| Govt. Agencies and Institutions | 2 | 14 | 5 | 7 | 5 | 118 | 27 | 48 | 56 | 30 |
| International Organisations, Foreign Governments & Foreign Banking Institutions | 498,543 | 569,454 | 529,238 | 441,987 | 550,504 | 491,221 | 482,312 | 652,080 | 613,813 | 857,447 |
| Other | 4 | 4 | 5 | 5 | 3 | 4 | 4 | 18 | 8 | 9 |
| Securities Outstanding | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Borrowings Abroad | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other Liabilities and Accounts | 176,868 | 194,941 | 192,767 | 394,086 | 151,897 | 131,505 | 132,426 | 253,943 | 322,548 | 548,271 |

(a) Provisional

Source: Central Bank of Sri Lanka

Table 7.2

Selected Financial Highlights of Licensed Commercial Banks 2016 – 2020

Rs. million

| Item | 2016 | 2017 | 2018 | 2019 ^(a) | 2020 ^(b) |
|---|------------------|-------------------|-------------------|---------------------|---------------------|
| Profit and Loss Account | | | | | |
| Total Income | 860,358 | 1,094,182 | 1,256,450 | 1,344,293 | 1,303,487 |
| Interest Income | 757,486 | 971,871 | 1,108,736 | 1,211,953 | 1,161,351 |
| Non-Interest Income | 102,872 | 122,311 | 147,714 | 132,340 | 142,137 |
| Total expenses | 650,415 | 835,063 | 965,362 | 1,045,509 | 986,547 |
| Interest expenses | 453,185 | 630,247 | 711,128 | 780,816 | 733,978 |
| Non-Interest expenses | 197,230 | 204,816 | 254,234 | 264,693 | 252,569 |
| Net Interest Income | 304,301 | 341,624 | 397,607 | 431,137 | 427,372 |
| Profits Before Taxations and Provisions | 209,943 | 259,119 | 291,088 | 298,784 | 316,940 |
| Total Provisions | 10,726 | 19,623 | 42,381 | 61,266 | 84,263 |
| Operating Profits/Losses on Ordinary Activities Before Taxes | 199,217 | 239,496 | 248,707 | 237,518 | 232,677 |
| Profits After Tax | 116,495 | 138,918 | 125,873 | 111,744 | 136,003 |
| Balance Sheet Items | | | | | |
| Total Assets | 9,046,583 | 10,292,397 | 11,793,992 | 12,522,707 | 14,666,264 |
| Cash and Due from Banks | 988,082 | 1,022,595 | 1,062,934 | 1,043,388 | 1,078,029 |
| Cash and Short-term Funds | 364,823 | 354,507 | 353,358 | 383,409 | 466,729 |
| Balances with Central Bank | 296,282 | 339,248 | 318,619 | 263,749 | 234,294 |
| Placement with Banks, Financial Institutes and Own Head Office | 326,978 | 328,840 | 390,958 | 396,231 | 377,006 |
| Investments | 2,291,323 | 2,576,672 | 2,697,354 | 3,026,891 | 4,227,716 |
| Treasury Bills | 293,329 | 506,270 | 547,810 | 722,275 | 856,985 |
| Treasury Bonds | 1,285,286 | 1,291,860 | 1,345,974 | 1,512,416 | 2,385,414 |
| Other Government Securities | 572,977 | 639,671 | 663,608 | 662,237 | 771,028 |
| Investment in Associates and Subsidiaries | 20,790 | 22,288 | 25,796 | 30,217 | 31,954 |
| Other Investments | 1,404,226 | 1,408,443 | 1,460,140 | 1,612,162 | 2,567,748 |
| Loans and Advances (Net of IIS and Provisions) | 5,438,604 | 6,318,684 | 7,542,263 | 7,922,853 | 8,817,218 |
| Gross Loans and Advances | 5,686,828 | 6,592,546 | 7,896,480 | 8,378,036 | 9,377,592 |
| Interest in Suspense (IIS) | 146,076 | 161,626 | 203,086 | 255,596 | 285,936 |
| Gross Loans and Advances (Net of IIS) | 5,540,751 | 6,430,920 | 7,693,394 | 8,122,439 | 9,091,656 |
| Loan Loss Provisions – Total | 102,148 | 112,236 | 151,130 | 199,586 | 274,439 |
| <i>Specific Provisions</i> | 74,150 | 79,726 | 113,483 | 161,769 | 231,749 |
| <i>General Provisions</i> | 27,998 | 32,510 | 37,647 | 37,817 | 42,689 |
| Net Loans (Net of IIS and Provisions) | 5,438,604 | 6,318,684 | 7,542,263 | 7,922,853 | 8,817,218 |
| Fixed Assets | 98,052 | 110,694 | 143,049 | 152,905 | 165,211 |
| Other Assets | 230,522 | 263,753 | 348,391 | 376,670 | 378,090 |
| Total Liabilities (Including Equity) | 9,046,583 | 10,292,397 | 11,793,992 | 12,522,707 | 14,666,264 |
| Deposits | 6,295,559 | 7,399,006 | 8,492,427 | 9,162,264 | 11,140,932 |
| Rupee Deposits | 5,254,085 | 6,230,629 | 7,057,748 | 7,652,090 | 9,299,197 |
| Foreign Currency Deposits | 1,041,474 | 1,168,377 | 1,434,679 | 1,510,174 | 1,841,735 |
| Borrowings | 1,696,414 | 1,607,062 | 1,763,384 | 1,679,395 | 1,692,221 |
| LKR Borrowings | 665,760 | 599,826 | 742,147 | 695,140 | 794,523 |
| Foreign Currency Borrowings | 1,030,654 | 1,007,236 | 1,021,237 | 984,255 | 897,698 |
| Other Liabilities | 347,326 | 419,625 | 507,826 | 551,150 | 578,946 |
| Equity Capital and Reserves | 707,285 | 866,704 | 1,030,354 | 1,129,898 | 1,254,164 |
| Share Capital/Assigned Capital/Paid-up Capital | 185,402 | 246,915 | 299,768 | 323,756 | 333,485 |
| Statutory Reserve Fund | 34,502 | 42,255 | 50,218 | 57,182 | 62,290 |
| Total Other Reserves | 487,381 | 577,535 | 680,368 | 748,960 | 858,390 |
| Off Balance Sheet Exposures | 7,258,154 | 3,997,673 | 4,588,780 | 4,356,729 | 5,072,245 |
| Contingencies | 5,973,241 | 2,633,406 | 3,048,774 | 2,804,922 | 3,230,830 |
| Commitments | 1,185,251 | 1,240,530 | 1,384,447 | 1,394,806 | 1,644,129 |
| Contra Accounts | 99,661 | 123,736 | 155,559 | 157,001 | 197,286 |
| Liquidity | | | | | |
| Total Liquid Assets (DBU Operations Only) | 2,019 | 2,480 | 2,507 | 3,056 | 4,240 |
| Statutory Liquidity Ratio % (DBU Operations Only) | 29.9 | 31.3 | 27.6 | 31.0 | 37.3 |
| Capital Adequacy | | | | | |
| Common Equity Tier 1 (CET1) Capital | n.a. | 763,498 | 890,614 | 974,338 | 979,508 |
| Total Tier 1 Capital | 636,755 | 763,493 | 890,614 | 974,586 | 999,756 |
| Total Capital Base | 790,189 | 935,597 | 1,102,385 | 1,225,545 | 1,265,378 |
| Common Equity Tier 1 (CET1) Capital Ratio, % | n.a. | 13.4 | 13.1 | 13.7 | 12.8 |
| Total Tier 1 Capital Ratio, % | 12.6 | 13.4 | 13.1 | 13.7 | 13.0 |
| Total Capital Ratio, % | 15.6 | 16.4 | 16.2 | 17.2 | 16.5 |
| Assets Quality | | | | | |
| Gross NPL Ratio (Net of IIS), % | 2.6 | 2.5 | 3.4 | 4.7 | 4.9 |
| Net NPL Ratio (Net of IIS and Provisions), % | 0.7 | 0.8 | 1.5 | 2.3 | 2.0 |
| Specific Provision Coverage Ratio, % | 52.1 | 49.6 | 43.1 | 42.4 | 51.7 |
| Total Provisions Coverage Ratio, % | 71.8 | 69.9 | 57.4 | 52.3 | 61.3 |
| Earnings | | | | | |
| Return on Assets (Before Tax), % | 1.9 | 2.0 | 1.8 | 1.4 | 1.4 |
| Return on Assets (After Tax), % | 1.4 | 1.4 | 1.1 | 0.9 | 1.0 |
| Return on Equity (After Tax), % | 17.3 | 17.6 | 13.2 | 10.3 | 11.3 |
| Interest Margin, % | 3.6 | 3.5 | 3.6 | 3.6 | 3.1 |

(a) Revised (b) Provisional n.a. – not available

Source: Central Bank of Sri Lanka

Table 7.3

Assets and Liabilities of Licensed Commercial Banks 2011 – 2020

Rs. million

| Item | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 ^(a) | 2020 ^(b) |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|---------------------|---------------------|
| Assets | | | | | | | | | | |
| Cash in Hand | 50,362 | 66,522 | 75,164 | 87,469 | 103,643 | 123,276 | 158,658 | 167,876 | 183,759 | 193,798 |
| Due from Central Bank | 149,711 | 169,466 | 151,200 | 164,428 | 199,646 | 308,671 | 341,828 | 336,267 | 280,549 | 290,369 |
| Due from Domestic Banks | 51,390 | 49,840 | 25,568 | 43,810 | 80,582 | 74,813 | 78,804 | 78,638 | 87,748 | 83,792 |
| Cash Items in Process of Collection | 21,866 | 35,890 | 25,762 | 14,831 | 17,591 | 20,289 | 24,048 | 28,255 | 31,687 | 30,663 |
| Foreign Currency on Hand and Balances due from Banks Abroad | 159,567 | 155,013 | 108,503 | 196,950 | 359,740 | 432,933 | 525,901 | 772,110 | 497,961 | 702,852 |
| Investments | 517,045 | 648,725 | 980,866 | 1,063,637 | 1,189,962 | 1,282,031 | 1,567,654 | 1,566,548 | 1,921,778 | 2,878,921 |
| Treasury bills | 175,644 | 200,718 | 398,394 | 262,049 | 325,001 | 227,517 | 428,452 | 447,299 | 621,407 | 777,239 |
| Government Securities | 283,750 | 389,824 | 514,241 | 718,972 | 741,493 | 937,305 | 1,022,461 | 1,008,509 | 1,202,157 | 2,010,434 |
| Other | 57,651 | 58,183 | 68,231 | 82,616 | 123,468 | 117,209 | 116,741 | 110,740 | 98,214 | 91,247 |
| Loans and Advances | 1,905,732 | 2,305,613 | 2,547,662 | 2,776,488 | 3,477,653 | 4,205,719 | 4,890,778 | 5,755,754 | 6,014,952 | 6,765,556 |
| Bills Purchased and Discounted | 31,021 | 34,655 | 45,008 | 42,580 | 19,029 | 20,063 | 24,711 | 33,585 | 26,885 | 27,418 |
| Overdrafts | 373,762 | 495,973 | 489,383 | 531,878 | 605,893 | 707,018 | 864,011 | 1,037,776 | 996,307 | 1,077,666 |
| Loans | 1,500,949 | 1,774,985 | 2,013,271 | 2,202,030 | 2,852,731 | 3,478,638 | 4,002,056 | 4,684,393 | 4,991,760 | 5,660,472 |
| Fixed and Other Assets | 302,005 | 326,301 | 413,542 | 508,326 | 269,706 | 234,850 | 237,169 | 340,216 | 722,664 | 779,487 |
| Total | 3,157,677 | 3,757,370 | 4,328,266 | 4,855,940 | 5,698,522 | 6,682,581 | 7,824,839 | 9,045,664 | 9,741,099 | 11,725,438 |
| Liabilities | | | | | | | | | | |
| Paid-up Capital, Reserve Funds and Undistributed Profits | 313,334 | 375,920 | 444,945 | 528,661 | 608,898 | 716,963 | 850,931 | 1,002,594 | 1,126,850 | 1,258,773 |
| Demand Deposits | 243,451 | 243,735 | 272,753 | 339,458 | 389,293 | 405,152 | 425,822 | 461,547 | 442,407 | 624,017 |
| Inter Banks | 9,856 | 14,865 | 22,321 | 11,629 | 9,539 | 8,923 | 16,193 | 22,497 | 17,040 | 21,764 |
| Government of Sri Lanka | 33,691 | 25,398 | 24,754 | 34,441 | 44,182 | 41,661 | 46,843 | 45,295 | 43,876 | 50,645 |
| Residents | 195,835 | 198,496 | 219,966 | 282,722 | 326,926 | 347,005 | 353,876 | 357,680 | 371,203 | 536,110 |
| Non-Residents | 4,069 | 4,976 | 5,713 | 10,667 | 8,645 | 7,563 | 8,910 | 36,075 | 10,287 | 15,498 |
| Time and Savings Deposits | 2,117,734 | 2,554,485 | 2,980,394 | 3,301,517 | 3,901,124 | 4,672,937 | 5,566,871 | 6,432,666 | 6,902,028 | 8,349,268 |
| Government of Sri Lanka | 30,840 | 54,401 | 26,422 | 30,513 | 29,150 | 16,419 | 27,973 | 75,433 | 71,846 | 69,628 |
| Residents | 1,753,896 | 2,143,136 | 2,574,215 | 2,848,402 | 3,342,224 | 4,046,935 | 4,872,014 | 5,596,536 | 6,047,243 | 7,318,638 |
| Non-Residents | 332,998 | 356,948 | 379,757 | 422,601 | 529,750 | 609,584 | 666,884 | 760,696 | 782,939 | 961,001 |
| Borrowings | 167,017 | 217,952 | 239,441 | 283,758 | 377,930 | 418,504 | 417,328 | 442,585 | 481,785 | 653,149 |
| Domestic Inter Banks | 147,275 | 142,492 | 127,460 | 145,315 | 182,212 | 206,131 | 254,942 | 268,771 | 294,479 | 455,177 |
| Foreign | 19,742 | 75,460 | 111,981 | 138,443 | 195,717 | 212,374 | 162,385 | 173,813 | 187,305 | 197,972 |
| Other Liabilities | 316,141 | 365,278 | 390,732 | 402,545 | 421,277 | 469,025 | 563,888 | 706,274 | 788,030 | 840,232 |
| Total | 3,157,677 | 3,757,370 | 4,328,266 | 4,855,940 | 5,698,522 | 6,682,581 | 7,824,839 | 9,045,664 | 9,741,099 | 11,725,438 |

(a) Revised

Source: Central Bank of Sri Lanka

(b) Provisional

Note : Data refer to operations of domestic banking units only.

Table 7.4
Mobilisation of Deposits by Type of Deposit 2016 – 2020

| Item | Rupees Million | | | | | Percentage Share | | | | |
|--|------------------|------------------|------------------|-----------------------|-----------------------|------------------|---------------|---------------|---------------|---------------------|
| | 2016 | 2017 | 2018 | 2019 | 2020 ^(a) | 2016 | 2017 | 2018 | 2019 | 2020 ^(a) |
| Demand Deposits | | | | | | | | | | |
| Licensed Commercial Banks | 479,202 | 496,010 | 543,966 | 528,752 | 693,696 | 7.07 | 6.18 | 5.95 | 5.34 | 5.91 |
| Savings Deposits | 1,926,016 | 2,114,111 | 2,269,487 | 2,344,128 | 3,246,712 | 28.43 | 26.34 | 24.83 | 23.69 | 27.65 |
| Licensed Commercial Banks | 1,627,851 | 1,779,045 | 1,909,489 | 2,055,438 | 2,788,808 | 24.02 | 22.16 | 20.90 | 20.77 | 23.75 |
| Licensed Specialised Banks | 230,256 | 253,293 | 261,297 | 288,689 | 364,424 | 3.40 | 3.16 | 2.86 | 2.92 | 3.10 |
| Licensed Finance Companies | 22,184 | 30,014 | 34,601 | 33,528 | 37,333 | 0.33 | 0.37 | 0.38 | 0.34 | 0.32 |
| Thrift & Credit Co-operative Societies | 3,225 | 5,820 | 12,145 | 30,924 ^(b) | 36,940 ^(b) | 0.05 | 0.07 | 0.13 | 0.31 | 0.31 |
| Co-operative Rural Banks | 42,500 | 45,939 | 51,955 | 67,331 | 56,147 | 0.63 | 0.57 | 0.57 | 0.68 | 0.48 |
| Time Deposits | 4,370,522 | 5,416,291 | 6,324,865 | 6,891,343 | 7,802,727 | 64.50 | 67.48 | 69.21 | 69.64 | 66.45 |
| Licensed Commercial Banks | 3,200,730 | 3,985,888 | 4,751,133 | 5,114,557 | 5,846,205 | 47.24 | 49.66 | 51.99 | 51.68 | 49.78 |
| Licensed Specialised Banks | 611,719 | 718,422 | 813,792 | 977,988 | 1,175,927 | 9.03 | 8.95 | 8.91 | 9.88 | 10.01 |
| Licensed Finance Companies | 508,557 | 656,706 | 682,246 | 723,159 | 711,244 | 7.49 | 8.17 | 7.46 | 7.30 | 6.06 |
| Thrift & Credit Co-operative Societies | 1,075 | n.a. | 5,937 | 15,117 ^(b) | 24,312 ^(b) | 0.02 | – | 0.06 | 0.15 | 0.21 |
| Co-operative Rural Banks | 49,310 | 56,311 | 72,685 | 61,447 | 69,351 | 0.73 | 0.70 | 0.80 | 0.62 | 0.59 |
| Total^(c) | 6,775,740 | 8,026,412 | 9,138,316 | 9,896,006 | 11,743,135 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |

(a) Provisional

(b) Comprises only the data of 423 member societies of SANASA Federation among 8,423 registered Thrift and Credit Societies in Sri Lanka.

(c) Demand, Savings & Time Deposits of all institutions

n.a. – not available

Sources: Co-operative Development Department
Sanasa Federation
Central Bank of Sri Lanka

Table 7.5
Deposits of Commercial Banks by Ownership 2016 – 2020

Rs. million

| Item | 2016 | | 2017 | | 2018 | | 2019 ^(a) | | 2020 ^(b) | |
|--|-----------------|-------------------------|-----------------|-------------------------|-----------------|-------------------------|---------------------|-------------------------|---------------------|-------------------------|
| | Demand Deposits | Time & Savings Deposits | Demand Deposits | Time & Savings Deposits | Demand Deposits | Time & Savings Deposits | Demand Deposits | Time & Savings Deposits | Demand Deposits | Time & Savings Deposits |
| Government | 41,661 | 16,419 | 46,843 | 27,973 | 45,295 | 75,433 | 43,876 | 71,846 | 50,645 | 69,628 |
| Financial Institutions ^(c) | 21,381 | 70,830 | 22,563 | 166,064 | 22,352 | 160,130 | 26,724 | 192,723 | 28,575 | 265,516 |
| Plantation | 3,553 | 7,370 | 8,440 | 11,706 | 5,796 | 13,796 | 5,625 | 13,905 | 8,509 | 25,288 |
| Trading | 28,228 | 55,198 | 32,501 | 67,124 | 28,920 | 66,915 | 34,758 | 64,120 | 52,940 | 103,167 |
| Manufacturing | 18,368 | 61,211 | 16,297 | 69,224 | 20,398 | 82,396 | 25,488 | 92,133 | 39,654 | 125,884 |
| Other Business Institutions | 102,345 | 435,570 | 115,186 | 541,053 | 122,026 | 819,476 | 143,909 | 895,918 | 183,740 | 1,259,995 |
| Non-Business Institutions | 31,348 | 161,684 | 29,847 | 149,023 | 33,177 | 184,309 | 29,048 | 280,102 | 39,829 | 383,113 |
| Individuals | 115,793 | 3,111,058 | 122,145 | 3,642,324 | 128,199 | 3,843,356 | 118,644 | 4,256,278 | 159,765 | 5,088,465 |
| Local Government and Provincial Councils | 20,553 | 16,247 | 18,035 | 11,174 | 22,145 | 13,157 | 21,337 | 15,503 | 23,462 | 16,608 |
| Certificates of Deposits ^(d) | – | – | – | – | – | – | – | – | – | – |
| Foreign Currency Deposits | 40,726 | 735,307 | 40,369 | 816,303 | 81,944 | 984,894 | 61,529 | 1,103,325 | 85,580 | 1,349,367 |
| Total | 423,956 | 4,670,895 | 452,225 | 5,501,968 | 510,252 | 6,243,862 | 510,940 | 6,985,853 | 672,699 | 8,687,032 |

(a) Revised

(b) Provisional

(c) Includes Interbank Deposits

(d) From 2011 onwards Certificates of Deposits are reported under other categories based on their ownership

Source: Central Bank of Sri Lanka

Table 7.6

Commercial Banks' Loans and Advances to the Private Sector^{(a)(b)}

Rs. million

| Item | Dec. 2016 | Dec. 2017 | Dec. 2018 | Dec. 2019 | Dec. 2020 ^(c) |
|---|------------------|------------------|------------------|------------------|--------------------------|
| Agriculture and Fishing | 361,463 | 412,371 | 469,959 | 471,132 | 489,698 |
| <i>of which,</i> | | | | | |
| Tea | 82,435 | 91,048 | 99,980 | 95,828 | 102,009 |
| Rubber | 23,803 | 24,432 | 34,391 | 25,899 | 30,812 |
| Coconut | 16,261 | 20,444 | 24,520 | 24,717 | 27,849 |
| Paddy | 28,947 | 32,594 | 35,735 | 38,015 | 38,554 |
| Vegetable and Fruit Cultivation, and Minor Food Crops | 25,093 | 29,336 | 37,869 | 30,822 | 29,193 |
| Livestock and Dairy Farming | 15,387 | 21,502 | 24,518 | 26,176 | 26,248 |
| Fisheries | 14,045 | 17,504 | 20,132 | 21,532 | 20,531 |
| Industry | 1,707,466 | 2,041,423 | 2,354,355 | 2,427,025 | 2,540,105 |
| <i>of which,</i> | | | | | |
| Construction | 811,249 | 993,450 | 1,133,752 | 1,197,629 | 1,348,558 |
| <i>of which,</i> | | | | | |
| Personal Housing including | | | | | |
| Purchasing / Construction / Repairs | 389,440 | 472,969 | 534,851 | 563,625 | 633,359 |
| Staff Housing | 69,077 | 72,981 | 78,774 | 85,956 | 91,726 |
| Food and Beverages | 95,334 | 105,135 | 124,644 | 130,800 | 148,321 |
| Textiles and Apparel | 159,358 | 174,671 | 201,556 | 214,632 | 235,127 |
| Wood and Wood Products including Furniture | 14,911 | 17,980 | 19,988 | 21,462 | 19,244 |
| Paper and Paper Products | 13,336 | 17,418 | 20,490 | 21,446 | 19,341 |
| Chemical, Petroleum, Pharmaceutical and | | | | | |
| Healthcare, and Rubber and Plastic Products | 76,706 | 90,476 | 121,853 | 119,807 | 115,946 |
| Non-Metallic Mineral Products | 16,645 | 24,092 | 30,905 | 32,137 | 15,127 |
| Basic Metal Products | 23,610 | 30,991 | 36,599 | 42,639 | 49,507 |
| Fabricated Metal Products, Machinery and | | | | | |
| Transport Equipment | 148,762 | 170,257 | 202,720 | 192,281 | 132,890 |
| Other Manufactured Products | 19,366 | 21,660 | 21,300 | 25,168 | 25,672 |
| Services | 1,287,626 | 1,393,900 | 1,641,377 | 1,692,781 | 1,716,712 |
| <i>of which,</i> | | | | | |
| Wholesale and Retail Trade | 387,271 | 435,796 | 486,686 | 502,401 | 501,803 |
| Tourism | 138,726 | 171,975 | 198,323 | 235,059 | 261,734 |
| Financial and Business Services | 308,134 | 306,533 | 396,279 | 370,614 | 350,141 |
| Transport | 64,603 | 71,755 | 88,752 | 89,438 | 71,981 |
| Communication and Information Technology | 61,881 | 60,455 | 58,950 | 61,837 | 63,254 |
| Printing and Publishing | 18,512 | 22,545 | 26,243 | 26,194 | 24,684 |
| Education | 9,378 | 10,752 | 12,124 | 13,034 | 16,365 |
| Health | 30,454 | 34,731 | 39,320 | 44,729 | 50,720 |
| Shipping, Aviation and Freight Forwarding | 28,097 | 19,190 | 25,384 | 27,219 | 21,600 |
| Personal Loans and Advances^(d) | 888,561 | 1,053,177 | 1,267,443 | 1,418,468 | 1,632,088 |
| <i>of which,</i> | | | | | |
| Consumer Durables | 198,146 | 210,206 | 228,438 | 239,104 | 330,839 |
| Pawning | 132,408 | 148,411 | 171,732 | 210,954 | 248,714 |
| Credit Cards | 75,947 | 91,451 | 106,586 | 131,028 | 127,767 |
| Personal Education | 2,322 | 2,920 | 4,531 | 8,544 | 10,371 |
| Personal Healthcare | 3,516 | 3,979 | 2,860 | 3,444 | 2,061 |
| Other | 443,063 | 556,633 | 709,396 | 773,807 | 854,829 |
| Total^(e) | 4,245,116 | 4,900,870 | 5,733,134 | 6,009,406 | 6,378,604 |

(a) Based on the Quarterly Survey of Commercial Bank's Loans and Advances to the Private Sector, which includes loans and advances of both DBUs and OBUs of commercial banks

Source: Central Bank of Sri Lanka

(b) Includes loans, overdrafts, bills discounted and purchased, and excludes cash items in the process of collection

(c) Provisional

(d) Excludes personal housing loans, which have been included under 'Construction' classified under 'industry' and includes Safety Net Scheme related loans

(e) The credit to the private sector as per the Quarterly Survey differ from that in the Monetary Survey due to differences in the compilation methodologies.

Table 7.7

Number of Bank Branches by Province 2019 – 2020

| Item | Numbers | | | | | | | | | |
|---|--------------|------------|------------|------------|------------|---------------|---------------|------------|---------------|--------------|
| | Western | Central | Southern | Northern | Eastern | North Western | North Central | Uva | Sabara-gamuwa | All Island |
| End 2019 | | | | | | | | | | |
| Licensed Commercial Banks | | | | | | | | | | |
| Domestic Banks | | | | | | | | | | |
| Amana Bank Ltd. | 10 | 4 | 1 | 0 | 9 | 3 | 1 | 1 | 2 | 31 |
| Bank of Ceylon | 169 | 75 | 70 | 72 | 62 | 62 | 50 | 43 | 51 | 654 |
| Cargills Bank Ltd. | 7 | 3 | 2 | 3 | 0 | 2 | 1 | 1 | 1 | 20 |
| Commercial Bank of Ceylon PLC | 133 | 23 | 29 | 18 | 10 | 23 | 8 | 9 | 16 | 269 |
| DFCC Bank PLC ^(a) | 41 | 15 | 23 | 6 | 10 | 11 | 9 | 9 | 15 | 139 |
| Hatton National Bank PLC | 94 | 24 | 25 | 21 | 25 | 18 | 10 | 12 | 11 | 240 |
| National Development Bank PLC | 52 | 10 | 10 | 7 | 6 | 11 | 5 | 4 | 7 | 112 |
| Nations Trust Bank PLC | 51 | 10 | 13 | 3 | 4 | 7 | 2 | 3 | 4 | 97 |
| Pan Asia Banking Corporation PLC | 38 | 11 | 8 | 5 | 5 | 6 | 3 | 3 | 6 | 85 |
| People's Bank | 216 | 95 | 86 | 48 | 64 | 74 | 48 | 49 | 58 | 738 |
| Sampath Bank PLC | 102 | 22 | 24 | 13 | 17 | 21 | 9 | 9 | 14 | 231 |
| Seylan Bank PLC | 75 | 15 | 13 | 10 | 12 | 18 | 12 | 7 | 12 | 174 |
| Union Bank of Colombo PLC | 27 | 6 | 7 | 5 | 2 | 7 | 5 | 3 | 5 | 67 |
| Foreign Banks | 39 | 3 | 4 | 2 | 2 | 0 | 0 | 0 | 0 | 50 |
| Total | 1,054 | 316 | 315 | 213 | 228 | 263 | 163 | 153 | 202 | 2,907 |
| Licensed Specialised Banks | | | | | | | | | | |
| Housing Development Finance Corporation Bank of Sri Lanka | 13 | 5 | 5 | 2 | 3 | 4 | 2 | 2 | 3 | 39 |
| National Savings Bank | 81 | 28 | 39 | 21 | 17 | 27 | 15 | 12 | 22 | 262 |
| Pradeshiya Sanwardana Bank ^(b) | 35 | 34 | 55 | 7 | 22 | 36 | 26 | 26 | 35 | 276 |
| Sanasa Development Bank | 20 | 9 | 13 | 6 | 14 | 9 | 10 | 5 | 8 | 94 |
| Sri Lanka Savings Bank | 1 | 0 | 1 | 1 | 0 | 0 | 1 | 0 | 0 | 4 |
| State Mortgage and Investment Bank | 7 | 3 | 3 | 2 | 2 | 2 | 2 | 2 | 2 | 25 |
| Total | 157 | 79 | 116 | 39 | 58 | 78 | 56 | 47 | 70 | 700 |
| All Banks | 1,211 | 395 | 431 | 252 | 286 | 341 | 219 | 200 | 272 | 3,607 |
| End 2020^(c) | | | | | | | | | | |
| Licensed Commercial Banks | | | | | | | | | | |
| Domestic Banks | | | | | | | | | | |
| Amana Bank Ltd. | 10 | 5 | 1 | 0 | 9 | 3 | 1 | 1 | 2 | 32 |
| Bank of Ceylon | 169 | 75 | 70 | 72 | 62 | 63 | 50 | 45 | 51 | 657 |
| Cargills Bank Ltd. | 7 | 3 | 2 | 3 | 0 | 2 | 1 | 1 | 1 | 20 |
| Commercial Bank of Ceylon PLC | 133 | 23 | 29 | 18 | 10 | 23 | 8 | 9 | 16 | 269 |
| DFCC Bank PLC ^(a) | 41 | 15 | 23 | 6 | 10 | 11 | 9 | 9 | 16 | 140 |
| Hatton National Bank PLC | 94 | 24 | 25 | 21 | 25 | 18 | 10 | 12 | 11 | 240 |
| National Development Bank PLC | 52 | 10 | 11 | 7 | 6 | 11 | 5 | 4 | 7 | 113 |
| Nations Trust Bank PLC | 51 | 10 | 13 | 3 | 4 | 7 | 2 | 3 | 4 | 97 |
| Pan Asia Banking Corporation PLC | 38 | 11 | 8 | 5 | 5 | 6 | 3 | 3 | 6 | 85 |
| People's Bank | 217 | 95 | 86 | 48 | 64 | 74 | 49 | 49 | 58 | 740 |
| Sampath Bank PLC | 103 | 22 | 24 | 13 | 18 | 22 | 9 | 9 | 15 | 235 |
| Seylan Bank PLC | 75 | 15 | 13 | 10 | 12 | 18 | 12 | 7 | 12 | 174 |
| Union Bank of Colombo PLC | 27 | 6 | 7 | 5 | 2 | 7 | 5 | 3 | 5 | 67 |
| Foreign Banks | 36 | 3 | 4 | 2 | 2 | 0 | 0 | 0 | 0 | 47 |
| Total | 1,053 | 317 | 316 | 213 | 229 | 265 | 164 | 155 | 204 | 2,916 |
| Licensed Specialised Banks | | | | | | | | | | |
| Housing Development Finance Corporation Bank of Sri Lanka | 13 | 5 | 5 | 2 | 3 | 4 | 2 | 2 | 3 | 39 |
| National Savings Bank | 83 | 28 | 39 | 21 | 17 | 27 | 15 | 13 | 22 | 265 |
| Pradeshiya Sanwardana Bank ^(b) | 35 | 34 | 55 | 7 | 22 | 36 | 26 | 26 | 35 | 276 |
| Sanasa Development Bank | 20 | 9 | 13 | 6 | 14 | 9 | 10 | 5 | 8 | 94 |
| Sri Lanka Savings Bank | 1 | 0 | 1 | 1 | 0 | 0 | 1 | 0 | 0 | 4 |
| State Mortgage and Investment Bank | 7 | 3 | 3 | 2 | 2 | 2 | 2 | 2 | 2 | 25 |
| Total | 159 | 79 | 116 | 39 | 58 | 78 | 56 | 48 | 70 | 703 |
| All Banks | 1,212 | 396 | 432 | 252 | 287 | 343 | 220 | 203 | 274 | 3,619 |

(a) DFCC Bank and DFCC Vardhana Bank were amalgamated on 01.10.2015 and DFCC Bank PLC was established.

(b) Lankaputhra Development Bank Ltd. was merged with Pradeshiya Sanwardana Bank on 01.04.2019.

(c) Provisional

Source: Central Bank of Sri Lanka

Note : All Banking outlets except Students Savings Units

Table 7.8

Bank Branches and Banking Density by District – 2020^(a)

| District | Domestic Commercial Banks | | | | | | | | | | | | | | | | Licensed Specialised Banks | | | | | | Total No. of Branches | Population, '000 | Population per Branch | Banking Density Index ^(e) |
|--------------|---------------------------|----------------|---------------|--------------------------|-------------------------------|-------------------|-----------------|----------------------------|----------------------------------|------------------------|------------------------------|--------------------|-------------------------------|------------------------------|------------------------------|-----------------------|------------------------------------|---|-----------------------|--|--------------|---------------|-----------------------|------------------|-----------------------|--------------------------------------|
| | Amana Bank Ltd. | Bank of Ceylon | People's Bank | Hatton National Bank PLC | Commercial Bank of Ceylon PLC | Sampath Bank Ltd. | Seylan Bank PLC | Union Bank of Colombo Ltd. | Pan Asia Banking Corporation PLC | Nations Trust Bank PLC | DFCC Bank PLC ^(b) | Cargills Bank Ltd. | National Development Bank PLC | Foreign Banks ^(c) | Sanasa Development Bank Ltd. | National Savings Bank | State Mortgage and Investment Bank | Housing Development Finance Corporation Bank of Sri Lanka | Sri Lanka Saving Bank | Pradeshiya Sanwardhana Bank ^(d) | | | | | | |
| Ampara | 5 | 25 | 28 | 11 | 4 | 7 | 6 | 0 | 2 | 2 | 6 | 0 | 3 | 1 | 8 | 8 | 1 | 1 | 0 | 10 | 128 | 736 | 5,750 | 17 | | |
| Anuradhapura | 0 | 36 | 32 | 7 | 6 | 6 | 7 | 5 | 2 | 1 | 4 | 0 | 3 | 0 | 8 | 12 | 1 | 1 | 1 | 14 | 146 | 943 | 6,459 | 15 | | |
| Badulla | 1 | 26 | 35 | 6 | 6 | 5 | 4 | 2 | 2 | 2 | 5 | 0 | 3 | 0 | 2 | 6 | 1 | 1 | 0 | 16 | 123 | 886 | 7,203 | 12 | | |
| Batticaloa | 3 | 21 | 19 | 6 | 5 | 7 | 4 | 1 | 2 | 1 | 3 | 0 | 2 | 1 | 3 | 7 | 1 | 1 | 0 | 8 | 95 | 579 | 6,095 | 10 | | |
| Colombo | 7 | 99 | 123 | 55 | 78 | 64 | 43 | 17 | 28 | 36 | 24 | 6 | 33 | 34 | 10 | 43 | 3 | 6 | 1 | 5 | 715 | 2,455 | 3,434 | 72 | | |
| Galle | 1 | 28 | 36 | 9 | 13 | 10 | 5 | 3 | 3 | 5 | 8 | 1 | 5 | 4 | 6 | 13 | 1 | 2 | 0 | 19 | 172 | 1,135 | 6,599 | 17 | | |
| Gampaha | 1 | 48 | 60 | 30 | 42 | 29 | 21 | 7 | 7 | 9 | 9 | 1 | 14 | 2 | 5 | 28 | 2 | 5 | 0 | 12 | 332 | 2,423 | 7,298 | 33 | | |
| Hambantota | 0 | 19 | 21 | 8 | 6 | 6 | 4 | 2 | 2 | 4 | 5 | 0 | 4 | 0 | 4 | 12 | 1 | 2 | 0 | 16 | 116 | 668 | 5,759 | 12 | | |
| Jaffna | 0 | 39 | 29 | 12 | 12 | 8 | 6 | 3 | 3 | 2 | 4 | 2 | 6 | 2 | 2 | 15 | 1 | 1 | 0 | 2 | 149 | 621 | 4,168 | 15 | | |
| Kalutara | 2 | 22 | 34 | 9 | 13 | 10 | 11 | 3 | 3 | 6 | 8 | 0 | 5 | 0 | 5 | 12 | 2 | 2 | 0 | 18 | 165 | 1,287 | 7,800 | 17 | | |
| Kandy | 4 | 42 | 51 | 14 | 16 | 15 | 9 | 5 | 7 | 7 | 8 | 2 | 7 | 3 | 4 | 17 | 1 | 2 | 0 | 19 | 233 | 1,483 | 6,365 | 23 | | |
| Kegalle | 1 | 24 | 28 | 4 | 6 | 7 | 6 | 2 | 3 | 1 | 6 | 0 | 2 | 0 | 6 | 10 | 1 | 1 | 0 | 17 | 125 | 891 | 7,128 | 13 | | |
| Kilinochchi | 0 | 7 | 4 | 2 | 2 | 1 | 1 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 1 | 22 | 130 | 5,909 | 2 | | |
| Kurunegala | 2 | 38 | 51 | 9 | 14 | 14 | 11 | 4 | 2 | 5 | 6 | 1 | 6 | 0 | 6 | 19 | 1 | 3 | 0 | 23 | 215 | 1,726 | 8,028 | 22 | | |
| Mannar | 0 | 8 | 5 | 2 | 1 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 2 | 0 | 0 | 1 | 1 | 25 | 112 | 4,480 | 3 | | |
| Matale | 1 | 15 | 19 | 3 | 3 | 3 | 2 | 1 | 3 | 2 | 5 | 0 | 2 | 0 | 3 | 4 | 1 | 2 | 0 | 7 | 76 | 525 | 6,908 | 8 | | |
| Matara | 0 | 23 | 29 | 8 | 10 | 8 | 4 | 2 | 3 | 4 | 10 | 1 | 2 | 0 | 3 | 14 | 1 | 1 | 1 | 20 | 144 | 866 | 6,014 | 14 | | |
| Moneragala | 0 | 19 | 14 | 6 | 3 | 4 | 3 | 1 | 1 | 1 | 4 | 1 | 1 | 0 | 3 | 7 | 1 | 1 | 0 | 10 | 80 | 501 | 6,263 | 8 | | |
| Mullaitivu | 0 | 9 | 7 | 3 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 24 | 98 | 4,083 | 2 | | |
| Nuwara Eliya | 0 | 18 | 25 | 7 | 4 | 4 | 4 | 0 | 1 | 1 | 2 | 1 | 1 | 0 | 2 | 7 | 1 | 1 | 0 | 8 | 87 | 773 | 8,885 | 9 | | |
| Polonnaruwa | 1 | 14 | 17 | 3 | 2 | 3 | 5 | 0 | 1 | 1 | 5 | 1 | 2 | 0 | 2 | 3 | 1 | 1 | 0 | 12 | 74 | 443 | 5,986 | 7 | | |
| Puttalam | 1 | 25 | 23 | 9 | 9 | 8 | 7 | 3 | 4 | 2 | 5 | 1 | 5 | 0 | 3 | 8 | 1 | 1 | 0 | 13 | 128 | 837 | 6,539 | 13 | | |
| Ratnapura | 1 | 27 | 30 | 7 | 10 | 8 | 6 | 3 | 3 | 3 | 10 | 1 | 5 | 0 | 2 | 12 | 1 | 2 | 0 | 18 | 149 | 1,179 | 7,913 | 15 | | |
| Trincomalee | 1 | 16 | 17 | 8 | 1 | 4 | 2 | 1 | 1 | 1 | 1 | 0 | 1 | 0 | 3 | 2 | 0 | 1 | 0 | 4 | 64 | 431 | 6,734 | 6 | | |
| Vavuniya | 0 | 9 | 3 | 2 | 2 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 1 | 1 | 1 | 1 | 0 | 3 | 32 | 191 | 5,969 | 3 | | |
| Total | 32 | 657 | 740 | 240 | 269 | 235 | 174 | 67 | 85 | 97 | 140 | 20 | 113 | 47 | 94 | 265 | 25 | 39 | 4 | 276 | 3,619 | 21,919 | 6,057 | 28 | | |

(a) Provisional

Source: Central Bank of Sri Lanka

(b) DFCC Bank and DFCC Vardhana Bank were amalgamated on 01.10.2015 and DFCC Bank PLC was established.

(c) Foreign Banks – Citi Bank N.A., Deutsche Bank AG, Habib Bank Ltd, Indian Bank, Indian Overseas Bank, MCB Ltd., Public Bank Bernhard, Standard Chartered Bank Ltd., State Bank of India, Bank of China Ltd. and Hongkong & Shanghai Banking Corporation Ltd.

(d) Lankaputhra Development Bank Ltd. was merged with Pradeshiya Sanwardhana Bank on 01.04.2019.

(e) No. of Bank Branches per 100,000 persons

Note : All Banking outlets except Students Savings Units

Bank Branch Network 2011 – 2020

| Name of Bank | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 ^(a) | 2020 ^(b) |
|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------------|---------------------|
| Licensed Commercial Banks* | 2,402 | 2,549 | 2,664 | 2,735 | 2,789 | 2,841 | 2,855 | 2,877 | 2,907 | 2,916 |
| Domestic Banks | 2,359 | 2,504 | 2,617 | 2,684 | 2,736 | 2,788 | 2,803 | 2,826 | 2,857 | 2,869 |
| Amana Bank Ltd. | 14 | 14 | 24 | 24 | 24 | 28 | 28 | 29 | 31 | 32 |
| Bank of Ceylon | 565 | 608 | 628 | 632 | 637 | 640 | 638 | 641 | 654 | 657 |
| Cargills Bank Ltd. | 0 | 0 | 0 | 3 | 11 | 15 | 17 | 19 | 20 | 20 |
| Commercial Bank of Ceylon PLC | 210 | 226 | 234 | 238 | 246 | 256 | 262 | 267 | 269 | 269 |
| DFCC Bank PLC | 117 | 123 | 130 | 133 | 134 | 137 | 136 | 138 | 139 | 140 |
| Hatton National Bank PLC | 217 | 225 | 231 | 231 | 239 | 240 | 241 | 240 | 240 | 240 |
| National Development Bank PLC | 60 | 69 | 78 | 83 | 93 | 104 | 107 | 108 | 112 | 113 |
| Nations Trust Bank PLC | 52 | 62 | 77 | 94 | 97 | 94 | 94 | 95 | 97 | 97 |
| Pan Asia Banking Corporation PLC | 64 | 73 | 77 | 78 | 79 | 82 | 85 | 85 | 85 | 85 |
| People's Bank | 702 | 723 | 730 | 736 | 734 | 734 | 734 | 735 | 738 | 740 |
| Sampath Bank PLC | 203 | 206 | 210 | 218 | 223 | 230 | 231 | 231 | 231 | 235 |
| Seylan Bank PLC | 125 | 139 | 147 | 153 | 155 | 163 | 163 | 171 | 174 | 174 |
| Union Bank of Colombo Ltd. | 30 | 36 | 51 | 61 | 64 | 65 | 67 | 67 | 67 | 67 |
| Foreign Banks | 43 | 45 | 47 | 51 | 53 | 53 | 52 | 51 | 50 | 47 |
| Licensed Specialised Banks* | 608 | 630 | 656 | 654 | 671 | 683 | 691 | 696 | 700 | 703 |
| Housing Development Finance Corporation Bank of Sri Lanka | 31 | 32 | 33 | 36 | 38 | 38 | 39 | 39 | 39 | 39 |
| Lankaputhra Development Bank ^(c) | 7 | 7 | 8 | 8 | 8 | 8 | 8 | 8 | 0 | 0 |
| Pradeshiya Sanwardhana Bank ^(c) | 252 | 261 | 265 | 265 | 265 | 265 | 265 | 265 | 276 | 276 |
| National Savings Bank | 210 | 219 | 229 | 235 | 245 | 255 | 259 | 261 | 262 | 265 |
| State Mortgage and Investment Bank | 15 | 16 | 22 | 24 | 24 | 25 | 25 | 25 | 25 | 25 |
| Sanasa Development Bank Ltd. | 79 | 81 | 82 | 82 | 87 | 88 | 91 | 94 | 94 | 94 |
| Sri Lanka Savings Bank | 1 | 1 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| Others ^(d) | 13 | 13 | 13 | | | | | | | |
| Total Bank Branches | 3,010 | 3,179 | 3,320 | 3,389 | 3,460 | 3,524 | 3,546 | 3,573 | 3,607 | 3,619 |
| District Co-operative Rural Banks | 2,019 | 1,949 | 2,080 | 2,185 | 2,210 | 2,227 | 2,258 | 2,284 | 2,328 | 2,333 |
| Total Branches (including Rural Banks) | 5,029 | 5,128 | 5,399 | 5,573 | 5,670 | 5,751 | 5,804 | 5,857 | 5,932 | 5,952 |
| Population ('000) | 20,869 | 20,424 | 20,579 | 20,771 | 20,966 | 21,203 | 21,444 | 21,670 | 21,803 | 21,919 |
| Population per Bank Branch | 6,933 | 6,425 | 6,200 | 6,131 | 6,060 | 6,017 | 6,047 | 6,065 | 6,045 | 6,057 |
| No. of Branches per 100,000 persons (Density) | | | | | | | | | | |
| Total Bank Branches | 14.4 | 15.6 | 16.1 | 16.3 | 16.5 | 16.6 | 16.5 | 16.5 | 16.5 | 27.6 |
| Commercial Bank Branches | 11.5 | 12.5 | 12.9 | 13.2 | 13.3 | 13.4 | 13.3 | 13.3 | 13.3 | 13.3 |
| All Branches (including Rural Banks) | 24.1 | 25.1 | 26.2 | 26.8 | 27.0 | 27.1 | 27.1 | 27.0 | 27.2 | 27.2 |

(a) Revised

(b) Provisional

(c) Lankaputhra Development Bank Ltd was merged with Pradeshiya Sanwardhana Bank on 01.04.2019.

(d) Banks which are not in operation now

Source: Central Bank of Sri Lanka

* All Banking outlets except Students Savings Units

Table 7.10

Non-Bank Financial Institutions^(a) 2013 – 2020

Rs. million

| Item | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 ^(b) |
|---|----------------|----------------|----------------|------------------|------------------|------------------|------------------|---------------------|
| Assets | 684,585 | 814,553 | 996,127 | 1,211,891 | 1,354,991 | 1,431,332 | 1,432,675 | 1,401,641 |
| Cash and Bank Balances | 40,907 | 44,091 | 43,844 | 76,129 | 107,746 | 96,271 | 99,886 | 112,101 |
| Cash in Hand | 2,540 | 3,097 | 3,391 | 4,463 | 6,702 | 7,653 | 7,086 | 7,718 |
| Demand Deposits with Com. Banks | 12,168 | 12,637 | 12,977 | 18,869 | 29,671 | 35,154 | 32,031 | 41,506 |
| Time & Savings Deposits with Com. Banks | 24,304 | 26,149 | 24,726 | 51,175 | 67,187 | 50,323 | 58,854 | 61,992 |
| Deposits with Other Deposit taking Institutions | 1,895 | 2,208 | 2,750 | 1,623 | 4,186 | 3,140 | 1,914 | 884 |
| Investments | 51,776 | 109,717 | 99,634 | 111,708 | 118,068 | 109,667 | 132,150 | 158,840 |
| Investments in Govt. of Sri Lanka Securities | 30,623 | 62,325 | 58,122 | 73,205 | 65,552 | 65,072 | 73,427 | 75,586 |
| Treasury Bills | 26,327 | 48,690 | 49,040 | 62,679 | 58,603 | 62,806 | 71,768 | 61,306 |
| Treasury Bonds | 4,296 | 13,636 | 9,082 | 10,526 | 6,949 | 2,266 | 1,659 | 14,280 |
| Shares Held for Trading Investments | 4,607 | 6,990 | 6,269 | 6,221 | 4,566 | 4,424 | 4,070 | 3,324 |
| Debentures | 1,684 | 909 | 2,418 | 1,238 | 2,544 | 5,440 | 3,695 | 4,553 |
| Shares in Other Companies | 1,472 | 1,699 | 2,616 | 1,561 | 1,821 | 1,731 | 1,859 | 4,409 |
| Shares in Subsidiary & Associate Companies | 5,584 | 26,821 | 27,408 | 26,676 | 26,955 | 16,674 | 15,861 | 15,032 |
| Investment Properties | 7,541 | 8,668 | 9,990 | 11,218 | 14,654 | 18,116 | 25,252 | 29,510 |
| Other Investments | 1,522 | 3,382 | 5,302 | 1,543 | 12,461 | 2,431 | 11,728 | 29,505 |
| Provision for decline in value of investment securities | -1,258 | -1,079 | -12,492 | -9,954 | -10,487 | -4,222 | -3,743 | -3,079 |
| Loans & Advances (Net) | 521,320 | 603,748 | 795,844 | 962,672 | 1,057,097 | 1,137,046 | 1,102,738 | 1,039,870 |
| Leasing | 249,117 | 275,593 | 419,296 | 490,412 | 554,274 | 635,651 | 631,800 | 621,833 |
| Hire Purchase | 122,176 | 120,613 | 73,364 | 42,241 | 27,183 | 19,112 | 14,824 | 11,771 |
| Loans | 144,443 | 210,704 | 307,816 | 431,332 | 475,989 | 492,413 | 472,302 | 445,343 |
| Real Estate | 5,211 | 4,308 | 3,619 | 2,194 | 2,479 | 2,919 | 2,782 | 2,366 |
| Pawning Advances | 26,279 | 22,577 | 23,934 | 27,225 | 35,099 | 43,943 | 59,467 | 71,395 |
| Dues from Related Parties | 5,860 | 7,554 | 9,643 | 12,901 | 13,666 | 10,964 | 13,491 | 6,050 |
| Loan Loss Provisions and Suspended Interest | -31,765 | -37,601 | -41,828 | -43,634 | -51,594 | -67,957 | -91,929 | -118,888 |
| Trading Stocks | 15,065 | 14,572 | 12,936 | 7,662 | 7,756 | 13,852 | 16,379 | 8,434 |
| Real Estate | 8,065 | 7,006 | 5,737 | 2,955 | 2,985 | 3,511 | 3,883 | 2,662 |
| Repossessioned Items | 4,768 | 6,173 | 4,821 | 4,126 | 4,473 | 9,410 | 10,409 | 3,737 |
| Other | 2,232 | 1,392 | 2,378 | 582 | 298 | 930 | 2,088 | 2,035 |
| Fixed Assets | 21,888 | 25,840 | 28,305 | 33,326 | 38,446 | 43,925 | 50,792 | 51,154 |
| Other Assets | 33,628 | 16,585 | 15,565 | 20,394 | 25,878 | 30,572 | 30,730 | 31,241 |
| Liabilities | 684,585 | 814,553 | 996,127 | 1,211,891 | 1,354,991 | 1,431,332 | 1,432,675 | 1,401,641 |
| Capital Account | 96,584 | 116,870 | 123,139 | 146,107 | 169,674 | 183,671 | 203,222 | 248,039 |
| Paid-up Capital | 58,894 | 65,899 | 63,026 | 64,297 | 66,554 | 71,949 | 82,537 | 84,238 |
| Retained Earnings and Reserves | 37,690 | 50,971 | 60,113 | 81,810 | 103,120 | 111,723 | 120,685 | 163,801 |
| Deposits | 337,297 | 414,116 | 480,636 | 530,740 | 686,720 | 716,848 | 756,687 | 748,578 |
| Fixed Deposits | 328,062 | 396,468 | 457,486 | 507,688 | 655,670 | 681,317 | 722,234 | 710,464 |
| Savings Deposits | 8,563 | 16,984 | 22,568 | 22,184 | 30,014 | 34,601 | 33,528 | 37,333 |
| Certificate of Deposits | 672 | 664 | 581 | 869 | 1,036 | 929 | 925 | 780 |
| Borrowings from | 193,111 | 217,385 | 314,295 | 438,662 | 396,030 | 463,817 | 405,590 | 328,042 |
| Financial Institutions | 94,938 | 110,835 | 176,595 | 276,588 | 235,890 | 340,708 | 303,952 | 242,608 |
| Others | 98,173 | 106,550 | 137,700 | 162,074 | 160,140 | 123,109 | 101,639 | 85,434 |
| Other Liabilities | 57,593 | 66,181 | 78,058 | 96,382 | 102,567 | 66,996 | 67,175 | 76,983 |
| No. of Institutions | 58 | 56 | 53 | 53 | 51 | 48 | 46 | 43 |

(a) Non-Bank Financial Institutions sector represent Licensed Finance Companies and Specialised Leasing Companies.

(b) Provisional

Source: Central Bank of Sri Lanka

Table 7.11

Unit Trusts 2016 – 2020

| Item | 2016 | 2017 | 2018 | 2019 ^(a) | 2020 ^(b) |
|---|---------------|---------------|---------------|---------------------|---------------------|
| Total Assets (Rs. bn) | 104 | 129 | 64 | 105 | 202 |
| Net Asset Value-NAV (Rs. bn) | 103 | 128 | 64 | 105 | 201 |
| Asset Allocation | | | | | |
| Investments in Equities (Rs. bn) | 14 | 13 | 10 | 10 | 14 |
| Share of Total Net Assets (%) | 14 | 10 | 15 | 9 | 7 |
| Investments in Government Securities (Rs. bn) | 50 | 23 | 3 | 4 | 25 |
| Share of Total Net Assets (%) | 48 | 18 | 4 | 4 | 13 |
| No. of Unit Trusts* | 78 | 79 | 75 | 71 | 71 |
| Types of Funds: | | | | | |
| No. of Balanced Funds* | 11 | 11 | 11 | 9 | 7 |
| No. of Growth Funds* | 8 | 8 | 8 | 8 | 9 |
| No. of Index/Sector Funds* | 4 | 4 | 4 | 5 | 6 |
| No. of Income Funds* | 17 | 17 | 16 | 13 | 15 |
| No. of Gilt Edged Funds* | 16 | 16 | 14 | 13 | 12 |
| No. of Money Market Funds* | 15 | 16 | 15 | 17 | 16 |
| No. of IPO Funds* | 2 | 2 | 2 | 1 | 1 |
| No. of Shariah Funds* | 4 | 4 | 4 | 4 | 4 |
| No. of Dollar Bond Funds* | 1 | 1 | 1 | 1 | 1 |
| No. of Units in Issue (mn)* | 7,141 | 7,638 | 3,368 | 4,769 | 7,347 |
| NAV per unit | 14 | 17 | 19 | 22 | 27 |
| Total No. of Unit Holders* | 41,154 | 41,037 | 42,093 | 46,481 | 50,275 |

(a) Revised

(b) Provisional

* Due to unavailability of data for Q4 of 2020, Q3 position was taken as end 2020 position.

Sources: Unit Trust Association of Sri Lanka

Securities and Exchange Commission of Sri Lanka

Table 7.12

Summary of Co-operative Rural Banks and Credit Societies 2011 – 2020

| Item | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 ^(a) |
|---|--------|--------|--------|--------|--------|--------|---------|---------|-----------------------|-----------------------|
| Co-operative Rural Banks | | | | | | | | | | |
| No. of Banks | 2,019 | 1,949 | 2,080 | 2,185 | 2,210 | 2,227 | 2,258 | 2,284 | 2,328 | 2,333 |
| Deposits, Rs. mn. | 71,081 | 63,627 | 79,355 | 84,640 | 87,157 | 91,810 | 102,249 | 124,640 | 128,779 | 125,498 |
| Savings Deposits | 41,642 | 33,524 | 33,816 | 37,759 | 40,666 | 42,500 | 45,939 | 51,955 | 67,331 | 56,147 |
| Time Deposits | 29,440 | 30,103 | 45,539 | 46,881 | 46,490 | 49,310 | 56,311 | 72,685 | 61,447 | 69,351 |
| Loans Outstanding, Rs. mn. | 30,781 | 51,371 | 39,520 | 37,757 | 45,130 | 49,770 | 55,488 | 72,788 | 62,331 | 71,091 |
| Agriculture and Animal Husbandry | 1,162 | 4,759 | 2,083 | 2,344 | 4,475 | 2,796 | 2,690 | 2,579 | 3,089 | 3,976 |
| Small Industries | 858 | 1,262 | 2,858 | 1,906 | 2,668 | 3,098 | 3,563 | 3,177 | 2,985 | 5,856 |
| Housing, Electrification and Water | 14,462 | 24,160 | 14,013 | 12,983 | 21,094 | 24,810 | 29,370 | 37,218 | 30,883 | 37,327 |
| Commerce and Other Projects | 2,774 | 17,607 | 8,298 | 7,737 | 5,854 | 5,440 | 6,504 | 10,782 | 8,663 | 8,350 |
| Other | 11,525 | 3,582 | 12,269 | 12,786 | 11,038 | 13,626 | 13,362 | 19,033 | 16,711 | 15,582 |
| Thrift and Credit Co-operative Societies | | | | | | | | | | |
| No. of Societies | 8,424 | 8,424 | 8,424 | 8,424 | 8,424 | 8,423 | 8,423 | 8,423 | 8,423 | 8,423 |
| Deposits, Rs. mn. | 5,311 | 5,287 | 5,588 | 3,883 | 1,603 | 4,300 | 5,820 | 12,145 | 46,042 ^(b) | 61,252 ^(b) |
| Loans Granted, Rs. mn. | 3,986 | 4,176 | 4,766 | 4,808 | 7,060 | 18,200 | 15,664 | 23,256 | 25,189 ^(b) | 27,708 ^(b) |
| Agriculture and Animal Husbandry | 1,243 | 1,461 | 1,561 | 1,734 | 1,959 | 5,049 | 3,163 | 3,030 | 3,282 | 3,610 |
| Small Industries | 483 | 434 | 476 | 357 | 1,047 | 2,699 | 2,450 | 5,109 | 5,534 | 6,087 |
| Housing, Electrification & Water | 915 | 1,360 | 1,603 | 1,460 | 2,554 | 6,583 | 7,073 | 8,277 | 8,965 | 9,861 |
| Commerce and Other Projects | 673 | 564 | 664 | 734 | 904 | 2,331 | 2,173 | 5,857 | 6,344 | 6,978 |
| Other | 672 | 357 | 462 | 523 | 597 | 1,538 | 805 | 983 | 1,065 | 1,171 |

(a) Provisional

(b) Comprises only the data of 423 member societies of SANASA Federation among 8,423 registered Thrift and Credit Societies in Sri Lanka

Sources: Co-operative Development Department
SANASA Federation