

Figure 8.1
Performance of the Financial Sector

Banking Sector



Banking sector exhibited satisfactory growth in terms of loans and advances, investments, and deposit base.

↑11.9

Y-o-Y Growth in Loans and Advances (%)

↑40.0

Y-o-Y Growth in Investments (%)

↑21.6

Y-o-Y Growth in Deposits (%)

↑4.9

Gross NPL Ratio (%)

↑37.3

Statutory Liquid Asset Ratio - DBU (%)

↓16.5

Capital Adequacy Ratio (%)

Despite enduring challenges stemming from the COVID-19 pandemic, the banking sector remained resilient during 2020.

↑9.7

Y-o-Y Growth in GWP (%)

↑14.6

Y-o-Y Growth in Total Assets (%)

↑38.6

Profit Before Tax (Rs. bn)



Insurance Sector

The insurance sector reported a growth in asset base and profits.

The fund earned a total gross income of Rs. 285.6 billion in 2020, recording an increase of 10.1 per cent compared with the previous year.

19.4

No of Member Accounts (mn)

↑11.2

Y-o-Y Growth in Total Assets (%)

↓150.7

Contributions (Rs. bn)

↓109.7

Refunds (Rs. bn)

↓10.6

Return on Investment (%)

↓9.0

Interest Paid to Member Balances (%)



LFCs and SLCs Sector

The Central Bank initiated several regulatory actions along with introducing the Consolidation Master Plan to revive the sector.

Employees' Provident Fund

↓-5.7

Y-o-Y Growth in Loans and Advances (%)

↑15.7

Capital Adequacy Ratio (%)

↑13.9

Gross NPL Ratio (%)

↓1.7

Return on Assets (%)

