

## Ten Year Statistical Summary – Bank

For the year ended 31 December	2008 LKR million	2009 LKR million	2010 LKR million	2011 LKR million	2012 LKR million	2013 LKR million	2014 LKR million	2015 LKR million	2016 LKR million	2017 LKR million
<b>Operating Results</b>										
<b>Income</b>	60,182	63,461	63,363	70,457	110,138	127,464	126,546	131,502	154,121	189,211
Interest income	49,684	53,077	50,843	61,222	95,022	114,863	107,395	112,745	134,685	171,344
Interest expenses	(35,989)	(38,267)	(31,200)	(36,216)	(59,701)	(77,720)	(68,945)	(66,419)	(80,728)	(112,988)
<b>Net interest income</b>	<b>13,695</b>	<b>14,810</b>	<b>19,643</b>	<b>25,006</b>	<b>35,321</b>	<b>37,143</b>	<b>38,450</b>	<b>46,326</b>	<b>53,957</b>	<b>58,356</b>
Other operating income	10,498	10,385	12,515	9,235	15,116	12,601	19,151	18,756	19,437	17,868
Other operating expenses	(16,889)	(17,992)	(18,104)	(15,241)	(27,428)	(31,324)	(33,258)	(34,987)	(35,940)	(38,632)
<b>Operating profit before VAT and NBT</b>	<b>7,304</b>	<b>7,203</b>	<b>14,054</b>	<b>19,000</b>	<b>23,009</b>	<b>18,420</b>	<b>24,343</b>	<b>30,095</b>	<b>37,454</b>	<b>37,592</b>
VAT and NBT on financial services	(2,073)	(2,995)	(4,001)	(2,516)	(3,214)	(2,711)	(4,052)	(4,816)	(6,265)	(7,249)
<b>Profit before income tax</b>	<b>5,231</b>	<b>4,208</b>	<b>10,053</b>	<b>16,484</b>	<b>19,795</b>	<b>15,709</b>	<b>20,291</b>	<b>25,279</b>	<b>31,189</b>	<b>30,343</b>
Income tax expense	(1,670)	(1,124)	(3,688)	(4,567)	(5,378)	(3,622)	(6,717)	(7,922)	(6,398)	(9,031)
<b>Profit for the year</b>	<b>3,561</b>	<b>3,084</b>	<b>6,365</b>	<b>11,917</b>	<b>14,417</b>	<b>12,087</b>	<b>13,574</b>	<b>17,357</b>	<b>24,791</b>	<b>21,312</b>
<b>As at 31 December</b>	<b>2008 LKR million</b>	<b>2009 LKR million</b>	<b>2010 LKR million</b>	<b>2011 LKR million</b>	<b>2012 LKR million</b>	<b>2013 LKR million</b>	<b>2014 LKR million</b>	<b>2015 LKR million</b>	<b>2016 LKR million</b>	<b>2017 LKR million</b>
<b>Assets</b>										
Cash and cash equivalents	10,168	13,509	14,104	18,671	31,545	24,901	35,583	79,917	67,706	72,843
Balances with central banks	15,629	16,263	25,642	30,223	29,963	28,699	30,422	38,940	56,388	68,689
Placements with banks	16,403	45,867	42,709	14,581	19,394	19,315	13,349	27,976	11,675	8,067
Loans and advances to customers	271,105	265,065	368,302	543,149	691,899	725,332	741,348	826,790	1,000,082	1,163,161
Other financial assets	144,913	168,481	241,205	195,444	239,089	335,455	438,554	522,762	461,193	567,778
Investments in subsidiaries and associates	3,603	4,037	6,124	7,084	7,636	7,672	7,056	7,056	6,306	6,606
Investment properties	–	–	–	–	–	–	–	–	3,000	2,883
Property, Plant and Equipment	5,018	5,724	5,621	10,595	11,516	12,089	16,296	16,431	15,584	23,148
Intangible assets	233	111	164	343	376	501	385	373	563	811
Other assets	17,304	19,184	16,377	18,183	16,803	39,617	46,027	48,044	46,794	37,818
<b>Total assets</b>	<b>484,376</b>	<b>538,241</b>	<b>720,248</b>	<b>838,273</b>	<b>1,048,221</b>	<b>1,193,581</b>	<b>1,329,020</b>	<b>1,568,289</b>	<b>1,669,291</b>	<b>1,951,804</b>
<b>Liabilities</b>										
Due to banks*	–	–	2,215	6,508	10,128	1,166	890	2,630	2,042	2,203
Due to customers	316,070	408,607	530,092	595,774	693,441	842,070	933,966	1,082,337	1,256,589	1,546,832
Debt securities issued and subordinated term debts	17,988	18,045	40,115	42,591	47,114	45,326	53,282	39,055	42,072	42,570
Other borrowings	111,100	67,302	105,169	138,389	233,795	235,370	246,736	337,442	254,895	222,679
Current tax liabilities	1,079	190	2,200	1,139	2,208	–	–	2,081	–	1,877
Other liabilities	15,037	19,198	10,551	12,518	10,582	11,949	19,340	23,259	20,843	24,488
<b>Total liabilities</b>	<b>461,274</b>	<b>513,342</b>	<b>690,342</b>	<b>796,919</b>	<b>997,268</b>	<b>1,135,881</b>	<b>1,254,214</b>	<b>1,486,804</b>	<b>1,576,441</b>	<b>1,840,649</b>
<b>Equity</b>										
Share capital	5,000	5,000	5,000	5,000	5,000	5,000	10,000	10,000	15,000	20,000
Permanent reserve fund	2,585	2,650	2,777	3,008	3,286	3,538	3,810	5,210	7,996	10,427
Retained earnings	14,335	15,820	14,564	21,733	27,639	31,419	44,861	51,086	54,155	63,472
Other reserves	1,182	1,429	7,565	11,613	15,028	17,743	16,135	15,189	15,699	17,256
<b>Total equity</b>	<b>23,102</b>	<b>24,899</b>	<b>29,906</b>	<b>41,354</b>	<b>50,953</b>	<b>57,700</b>	<b>74,806</b>	<b>81,485</b>	<b>92,850</b>	<b>111,155</b>
<b>Total liabilities and equity</b>	<b>484,376</b>	<b>538,241</b>	<b>720,248</b>	<b>838,273</b>	<b>1,048,221</b>	<b>1,193,581</b>	<b>1,329,020</b>	<b>1,568,289</b>	<b>1,669,291</b>	<b>1,951,804</b>
<b>Contingent liabilities and commitments</b>	<b>164,813</b>	<b>246,245</b>	<b>313,040</b>	<b>409,747</b>	<b>455,181</b>	<b>655,441</b>	<b>721,763</b>	<b>696,857</b>	<b>547,399</b>	<b>507,259</b>

As at 31 December	2008 LKR million	2009 LKR million	2010 LKR million	2011 LKR million	2012 LKR million	2013 LKR million	2014 LKR million	2015 LKR million	2016 LKR million	2017 LKR million
<b>Ratios</b>										
Return on average assets (%)	1.1	0.8	1.6	2.1	2.1	1.4	1.6	1.7	1.9	1.7
Return on average equity (%)	16.1	12.9	24.0	33.5	31.2	22.2	20.5	22.2	28.4	20.9
Income growth (%)	20.0	5.5	(0.2)	11.2	56.3	15.7	(0.7)	3.9	17.2	22.8
Capital adequacy ratio (%)										
– Tier 1	11.3	11.2	10.3	7.8	8.3	8.4	9.5	9.1	8.7	10.8 ***
– Tier 1 + Tier 2	15.9	14.2	13.7	10.9	11.5	12.1	13.6	13.1	12.3	14.6 ***
Capital funds to liabilities including contingent liabilities (%)	3.7	3.3	3.1	3.4	3.5	3.2	3.8	3.7	4.4	4.7
Liquidity ratio – domestic (%)	24.2	21.1	28.7	23.4	21.8	27.7	30.8	28.2	21.6	27.2
Cost to income ratio (%)	64.2	68.3	53.7	51.1	42.7	49.1	44.0	44.7	43.0	38.4
<b>Other Information</b>										
Number of employees	7,912	7,538	8,204	8,115	7,790	8,883	8,577	7,980	7,569	7,587
Number of branches	309	310	309	318	324	567	573	578	580	578
Number of ATMs	251	329	352	404	451	523	540	549	678	764
Number of advances ('000)	1,839	2,011	2,261	2,837	3,363	3,193	2,384	2,146	2,122	2,226
Number of deposits ('000)	7,494	8,440	9,321	10,179	10,955	11,606	12,311	12,322	12,706	13,254
Cash flow from operating activities	30,262	100,115	10,271	(42,348)	(19,271)	47,051	72,987	127,503	(21,346)	135,039
Cash flow from investing activities	(67,091)	(20,775)	(59,418)	6,924	(52,965)	(51,351)	(27,222)	(101,988)	83,642	(56,384)
Cash flow from financing activities	34,433	(45,144)	46,554	12,476	89,640	(4,377)	(29,519)	17,982	(73,927)	(73,822)
Capital expenditure on purchase of Property, Plant and Equipment	(647)	(1,446)	(1,168)	(1,905)	(1,483)	(1,682)	(1,743)	(1,332)	(2,053)	(3,081)

\* From 2008 to 2009 Due to banks amount is included in due to customers and other borrowings.

\*\* Highlighted information is based on LKASs/SLFRSs.

\*\*\* As per Basel III guidelines issued by the Central Bank of Sri Lanka.

**Disclosure in terms of Section 7.6 (xvi) of the Listing Rules of the Colombo Stock Exchange on related party transactions exceeding 10% of the equity or 5% of the total assets of the Bank**

The Bank did not carry out any transactions exceeding 10% of the equity or 5% of the total assets of the Bank, whichever is lower, with the related parties given in Note 57 to the Financial Statements, except for the transactions engaged with the Government of Sri Lanka and Government related entities.

The Government of Sri Lanka, who holds 100% shareholding in Bank of Ceylon and Government related entities, carry out transactions with the Bank, in the ordinary course of business and the aggregate monetary value of these transactions exceeded the threshold given in Section 7.6 (xvi) of the Listing Rules of Colombo Stock Exchange.

These transactions include:

1. Overdraft facility granted to the Deputy Secretary to the Treasury
2. Foreign currency loans granted to the Government of Sri Lanka and State-Owned Enterprises
3. Investment in Sri Lanka Development Bonds and Restructuring Bonds issued by the Government of Sri Lanka
4. Extending of trade finance credit and other related services to facilitate import transactions of the Government of Sri Lanka and State-Owned Enterprises
5. Deposits made by the Government and Government related entities with the Bank

Most of these transactions are considered as recurrent nature transactions and the outstanding balances as at reporting date during the year 2017 are given in Note 57.4 to the Financial Statements.