

Financial Highlights

	Group			Bank		
	2014	2013	Change %	2014	2013	Change %
Results for the year (Rs. Mn.)						
Income	74,537.814	73,704.516	1.13	74,441.840	73,736.267	0.96
Profit before Financial VAT and Taxation	18,541.905	16,654.587	11.33	18,425.207	16,479.473	11.81
Profit Before Taxation (PBT)	15,859.917	14,690.918	7.96	15,736.216	14,510.519	8.45
Provision for Taxation	4,617.124	4,117.461	12.14	4,556.035	4,065.008	12.08
Profit After Taxation (PAT)	11,242.793	10,573.457	6.33	11,180.181	10,445.511	7.03
Revenue to the Governments	7,295,545	5,957,636	22.45	7,234.562	5,905.636	22.50
Gross Dividends	5,627.869	5,522.473	1.91	5,627.869	5,522.473	1.91
At the year-end						
Shareholders' Funds (Capital and Reserves)	71,205.835	61,446.228	15.88	70,511.730	60,943.999	15.70
Deposits	529,266.588	451,098.946	17.33	529,361.484	451,152.923	17.34
Gross Loans and Advances	464,899.378	379,237.437	22.59	463,586.297	379,252.897	22.24
Total Assets	797,257.713	606,564.507	31.44	795,609.630	605,987.592	31.29
Information per Ordinary Share (Rs.)						
Earnings (Basic)	13.01	12.24	6.29	12.94	12.10	6.94
Earnings (Diluted)	12.95	12.22	5.97	12.88	12.09	6.53
Dividends - Cash	-	-	-	4.50	4.50	-
Dividends - Shares	-	-	-	2.00	2.00	-
Net Assets Value	82.24	72.37	13.54	81.44	71.78	13.46
Market Value at the year-end - Voting	N/A	N/A	-	171.00	120.40	42.03
Market Value at the year-end - Non-Voting	N/A	N/A	-	125.10	93.00	34.52
Ratios						
Return on Average Shareholders' Funds (%)	16.95	18.48	(1.53)	17.01	18.40	(1.39)
Return on Average Assets (%)	1.60	1.89	(0.29)	1.60	1.87	(0.27)
Price Earnings (times) - Ordinary Voting Shares	N/A	N/A	-	13.24	9.79	35.24
Price Earnings (times) - Ordinary Non-Voting Shares	N/A	N/A	-	9.69	7.56	28.17
Year-on-year growth in Earnings (%)	6.33	4.88	1.45	7.03	3.44	3.59
Dividend Yield (%) - Ordinary Voting Shares	N/A	N/A	-	3.80	5.40	(1.60)
Dividend Yield (%) - Ordinary Non-Voting Shares	N/A	N/A	-	5.20	6.99	(1.79)
Dividend Cover on Ordinary Shares (times)	N/A	N/A	-	1.99	1.89	5.29
Statutory Ratios:						
Liquid Assets (%)	N/A	N/A	-	33.11	34.05	(0.94)
Capital Adequacy Ratios:						
Tier I (%) - Minimum Requirement 5%	13.07	13.30	(0.23)	12.93	13.27	(0.34)
Tier I & II (%) - Minimum Requirement 10%	16.22	16.93	(0.71)	15.97	16.91	(0.94)

Financial Goals and Achievements - Bank

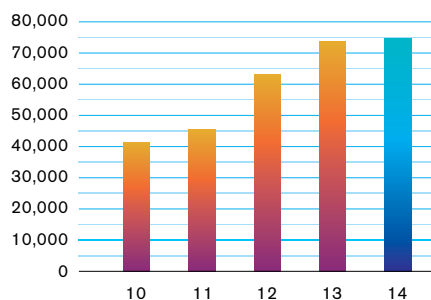
Financial Indicator	Goal	Achievement				
		2014	2013	2012	2011	2010
Return on Average Assets (ROA) (%)	Over 2%	1.60	1.87	2.12	1.94	1.60
Return on Average Shareholders' Funds (%)	Over 20%	17.01	18.40	20.96	20.28	17.87
Growth in Income (%)	Over 20%	0.96	15.40	38.25	10.45	(5.07)
Growth in Profit After Taxation (%)	Over 20%	7.03	3.44	28.10	42.72	28.30
Growth in Total Assets (%)	Over 20%	31.29	18.54	15.95	18.95	14.81
Dividend Per Share (DPS) (Rs.)	Over Rs. 5.00	6.50	6.50	6.50	6.00	7.00
Capital Adequacy Ratios:						
Tier I (%) - Minimum Requirement 5%	Over 8%	12.93	13.27	12.64	12.11	10.87
Tier I & II (%) - Minimum Requirement 10%	Over 13%	15.97	16.91	13.85	13.01	12.27

Non-Financial Indicators

		2014	2013	2012	2011	2010
Customers	Growth in No. of Deposits & Advances Accounts (%)	2.14	7.26	12.19	8.93	7.55
	No. of Customer Touch Points					
	Branches - In Sri Lanka	239	235	227	213	187
	Branches - In Bangladesh	18	18	17	17	17
	ATMs - In Sri Lanka	606	585	555	497	401
	ATMs - In Bangladesh	19	19	17	17	13
Employees	Total No. of employees	4,852	4,730	4,602	4,524	4,321
	Average hours of training per employee per year	27.24	32.54	22.59	25.48	22.22
	Employee turnover ratio (%)	4.26	4.29	3.28	3.82	3.36
Business Partners	Assets purchased (other than investments) (Rs. Mn.)	1,164	1,077	997	1,150	831
	No. of Correspondent Banks	48	48	47	47	47
Government Institutions	Taxes to Governments (Rs. Mn.)	7,355	6,110	6,184	4,542	6,515
	Taxes collected on behalf of Governments (Rs. Mn.)	1,382	978	621	499	473
Community	Donations (Rs. Mn.)	55	51	51	110	57

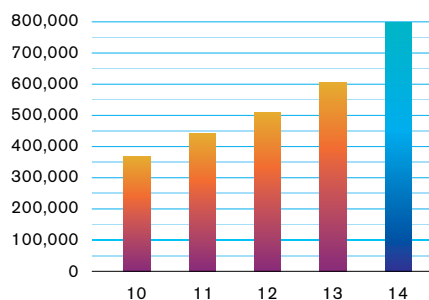
Gross Income – Group

(Rs. Mn.)



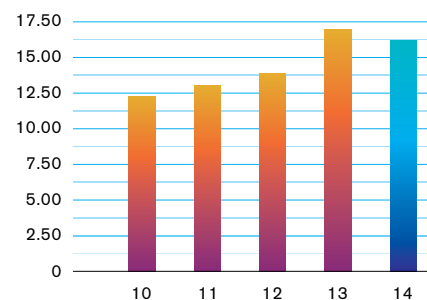
Total Assets – Group

(Rs. Mn.)



Total Capital Adequacy Ratio – Group

(%)



Operating Highlights

- Only Sri Lankan Bank to be ranked among the Top 1000 Banks in the world for the fourth consecutive year by The Banker
- The only listed financial institution and the third among all listed companies in Sri Lanka to cross the market capitalisation of US \$ 1 Bn. mark
- Number of online banking subscribers surpassed 200,000

- Global Finance adjudged the Bank as The Best Bank in Sri Lanka for the 16th consecutive year
- Installed the 600th ATM while adding 21 ATMs during the year, further strengthening its position as the single largest ATM network operated by a bank in Sri Lanka
- The Bank's Bangladesh Operations' credit rating re-affirmed at AAA by Credit Rating Information Services Ltd.

- Trade Finance Magazine UK adjudged the Bank as The Best Local Trade Bank in Sri Lanka
- Opened 24-hour Automated Banking Centre at Ward Place and installed a ForEx ATM in Crescat Boulevard
- Lanka Rating Agency Ltd. upgraded Bank's credit rating to AAA from AA+