

## Financial Highlights

	GROUP			BANK		
	2015	2014	Change %	2015	2014	Change %
<b>Results for the year (Rs. Bn.)</b>						
Gross income	78.225	72.848	7.38	77.868	72.752	7.03
Operating profit before financial VAT and tax	20.013	18.542	7.93	20.033	18.425	8.73
Profit before taxation (PBT)	17.136	15.860	8.05	17.144	15.736	8.94
Income tax expense	5.277	4.617	14.29	5.240	4.556	15.02
Profit for the year	11.859	11.243	5.48	11.903	11.180	6.47
Revenue to the Governments	10.772	7.295	47.66	10.682	7.235	47.64
Gross dividends	5.700	5.630	1.24	5.700	5.630	1.24
<b>Position at the year-end (Rs. Bn.)</b>						
Shareholders' funds (Stated capital and reserves)	70.964	71.206	(0.34)	70.341	70.512	(0.24)
Deposits from customers	624.021	529.267	17.90	624.102	529.361	17.90
Gross loans and advances	528.383	423.701	24.71	526.167	422.388	24.57
Total assets	882.183	797.258	10.65	879,805	795.610	10.58
<b>Information per Ordinary Share (Rs.)</b>						
Earnings (Basic)	13.53	12.87	5.13	13.59	12.81	6.09
Earnings (Diluted)	13.51	12.82	5.38	13.57	12.75	6.43
Dividends – Cash	–	–	–	4.50	4.50	–
Dividends – Shares	–	–	–	2.00	2.00	–
Net assets value	80.93	82.24	(1.59)	80.22	81.44	(1.50)
Market value at the year-end – Voting	N/A	N/A	–	140.20	171.00	(18.01)
Market value at the year-end – Non-Voting	N/A	N/A	–	123.00	125.10	(1.68)
<b>Ratios</b>						
Return on average shareholders' funds (%)	16.68	18.11	(1.43)	16.90	17.01	(0.11)
Return on average assets (%)	1.41	1.72	(0.31)	1.42	1.60	(0.18)
Price earnings (times) – Ordinary Voting Shares	N/A	N/A	–	10.33	13.24	(21.98)
Price Earnings (times) – Ordinary Non-Voting Shares	N/A	N/A	–	9.06	9.69	(6.50)
Year-on-year growth in earnings (%)	5.48	11.52	(6.04)	6.47	7.03	(0.56)
Dividend yield (%) – Ordinary Voting Shares	N/A	N/A	–	4.64	3.80	0.84
Dividend yield (%) – Ordinary Non-Voting Shares	N/A	N/A	–	5.28	5.20	0.08
Dividend cover on Ordinary Shares (times)	N/A	N/A	–	2.09	1.99	5.03
<b>Statutory Ratios:</b>						
Liquid assets (%)	N/A	N/A	–	27.72	33.11	(5.39)
Capital adequacy ratios:						
Tier I (%) – Minimum requirement 5%	11.55	13.07	(1.52)	11.60	12.93	(1.33)
Tier I & II (%) – Minimum requirement 10%	14.28	16.22	(1.94)	14.26	15.97	(1.71)

## Financial Goals and Achievements – Bank

Financial Indicator	Goal	Achievement				
		2015	2014	2013	2012	2011
Return on average assets (ROA) (%)	Over 2%	1.42	1.60	1.87	2.12	1.94
Return on average shareholders' funds (%)	Over 20%	16.90	17.01	18.40	20.96	20.28
Growth in income (%)	Over 20%	7.03	0.96	15.40	38.25	10.45
Growth in profit for the year (%)	Over 20%	6.47	7.03	3.44	28.10	42.72
Growth in total assets (%)	Over 20%	10.58	31.29	18.54	15.95	18.95
Dividend per share (DPS) (Rs.)	Over Rs. 5.00	6.50	6.50	6.50	6.50	6.00
Capital adequacy ratios:						
Tier I (%) – Minimum requirement 5%	Over 8%	11.60	12.93	13.27	12.64	12.11
Tier II (%) – Minimum requirement 10%	Over 13%	14.26	15.97	16.91	13.85	13.01

A Snapshot of Value Created for the Stakeholders

**Rs. 78.225 Bn.**

Gross Income  
Group

**14.28%**

Total Capital  
Adequacy Ratio  
Group

**Rs. 882.183 Bn.**

Total Assets  
Group

**Customers**



Growth  
in No. of Deposits  
& Advances  
Accounts (%)

2015	3.62
2014	2.14



No of Customer  
Touch Points

Sri Lanka	
2015	246
2014	239

Bangladesh	
2015	18
2014	18



ATMs

Sri Lanka	
2015	621
2014	606

Bangladesh	
2015	19
2014	19

**Employees**



Total No. of  
Employees

2015	4,951
2014	4,852



Average Hours  
of Training per  
Employee per Year

2015	24.26
2014	27.24



Attrition Ratio (%)

2015	3.74
2014	4.26

**Government  
Institutions**



Taxes Paid to  
Governments  
(Rs. Mn.)

2015	10,682
2014	7,235



Tax Collected  
on behalf of  
Governments  
(Rs. Mn.)

2015	1,777
2014	2,211

**Business  
Partners**



Assets Purchased  
(Other than  
Investments)  
(Rs. Mn.)

2015	1,193
2014	1,134



No. of  
Correspondent  
Banks

2015	50
2014	48

**Community**



Donations  
(Rs. Mn.)

2015	63
2014	55

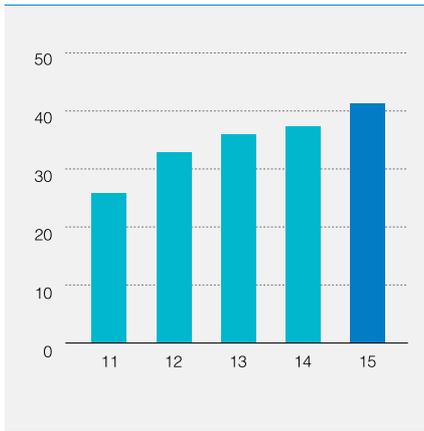
## Performance Highlights

A strong commitment to sustainable growth

### Value Created for Shareholders

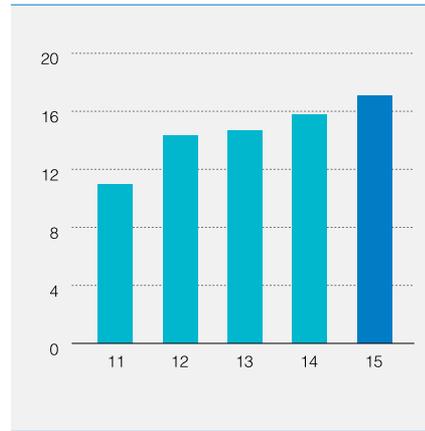
Total Operating Income

Rs. Bn.



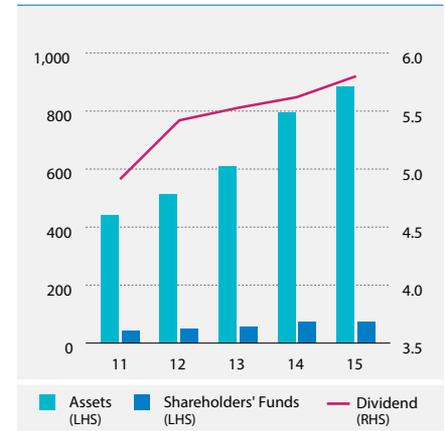
Profit Before Tax

Rs. Bn.



Total Assets, Shareholders' Funds & Dividend

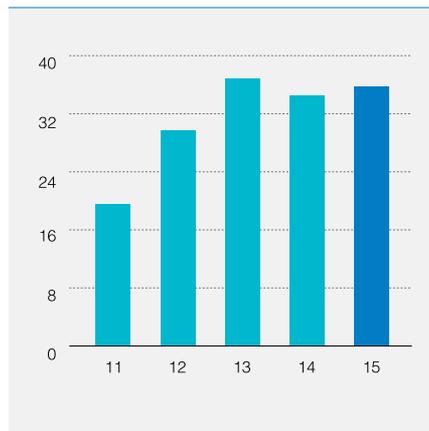
Rs. Bn.



### Value Created for Customers

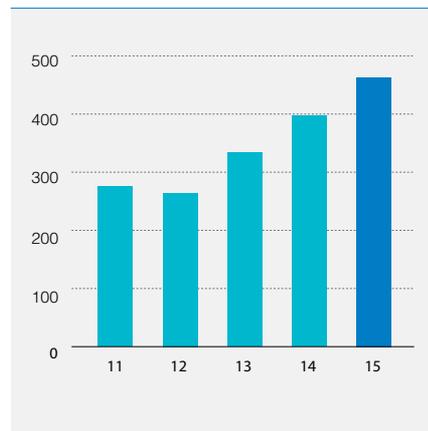
Interest Paid to Customers

Rs. Bn.



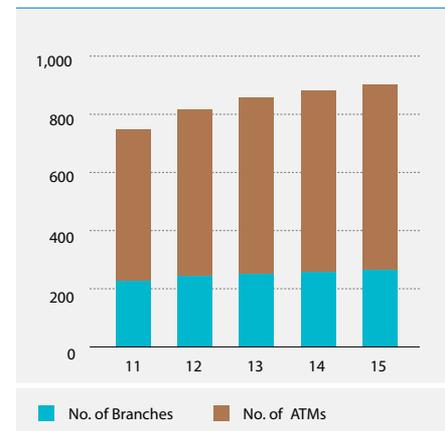
Loans Disbursed

Rs. Bn.



Customer Touch Points

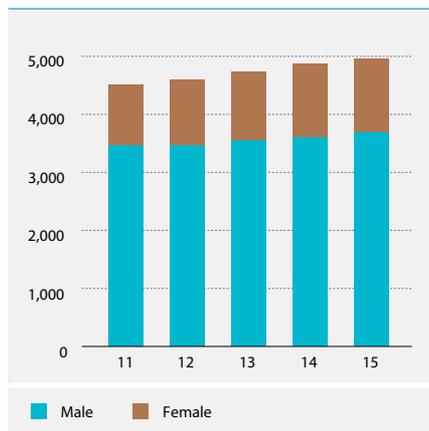
Nos.



### Value Created for Employees

Employee Headcount

Nos.



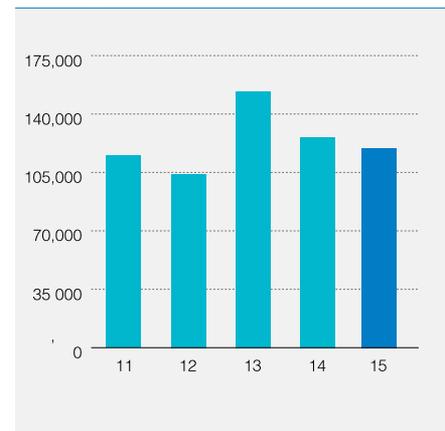
Total Staff Cost

Rs. Bn.



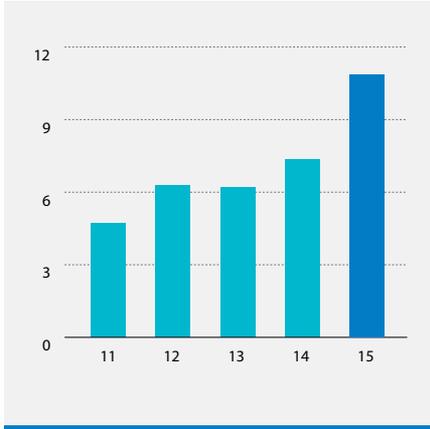
Talent Development - Training Hours

Hours



**Value Created for the Government**

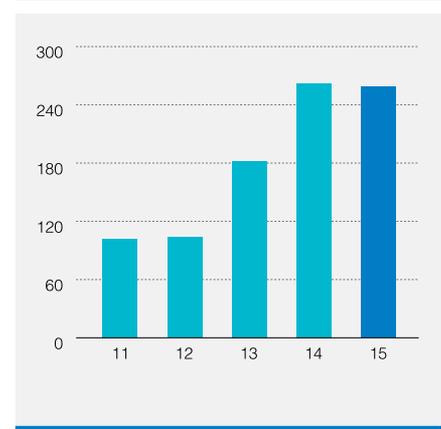
**Government Taxes Borne by the Bank** Rs. Bn.



**Tax Collected on Behalf of the Government** Rs. Mn.

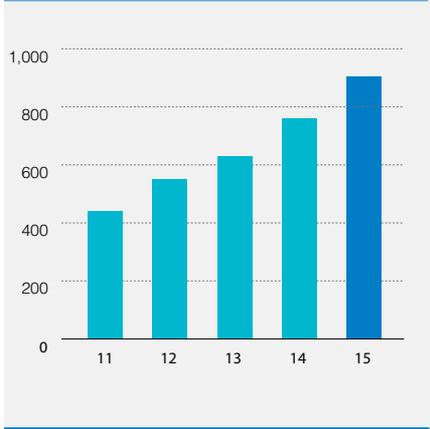


**Total Investments in Government Securities** Rs. Bn.

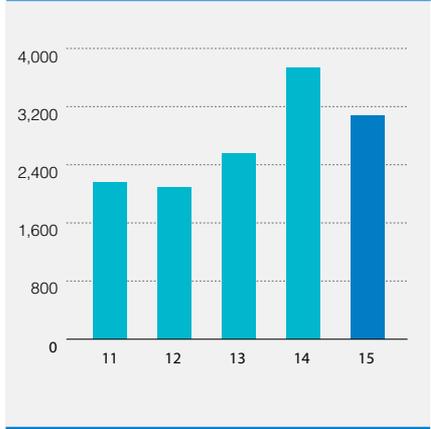


**Value Created for Business Partners**

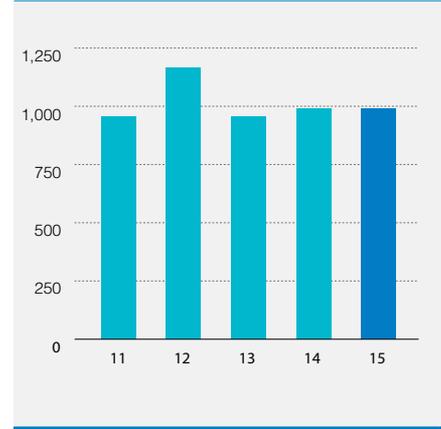
**Fees & Commission Paid** Rs. Mn.



**Payments to Suppliers - Recurrent** Rs. Mn.

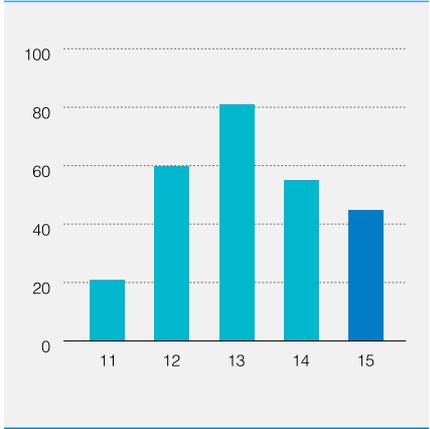


**Payments to Suppliers - PPE** Rs. Mn.

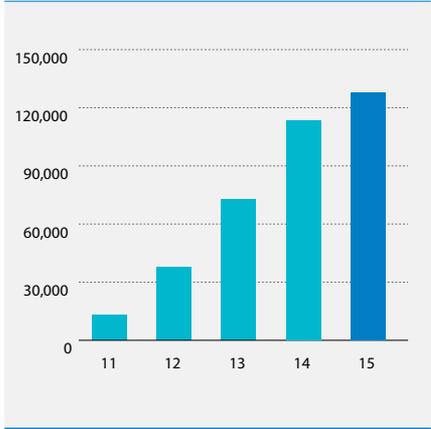


**Value Created for the Community** **Strong Commitment to the Environment**

**Community Investments** Rs. Mn.



**No. of Beneficiaries from IT Labs Donated by CSR Trust** Nos.



**No. of Customers Migrating to e-Statements** Nos.

