

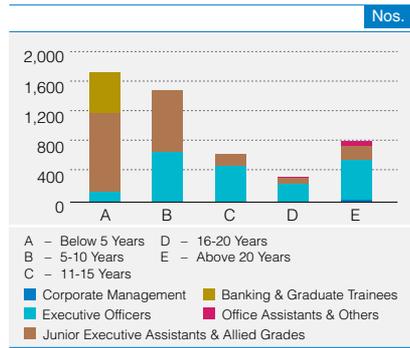
**Intellectual Capital**

Intellectual capital drives our growth and comprises the collective pool of knowledge, governance structures, systems and procedures and the culture of learning that has been carefully nurtured over the years. Ratings, rankings, awards and accolades bear testimony to growth of our intellectual capital, enhancing our brand value.

**Performance Highlights**

**Knowledge Staff** 

Our ability to retain staff, coupled together with a culture of mentoring has facilitated the handing down of wisdom through the years.



**International Recognition** 

The only Sri Lankan bank to be ranked amongst the Top 1000 Banks of the world, for five consecutive years.

**The Banker**  
**TOP 1000**  
**WORLD BANKS 2015**  
 thebankerdatabase.com



A long-standing commitment to three key principles below, sets the tone for how we do business at Commercial Bank.

**Honesty and Integrity**

All our transactions are above board and we take care to ensure that all our staff understand and abide by this key principle, throughout their careers with us. It means, that we take care to understand customer needs and guide them to the most appropriate solutions, ensuring that they fully understand the terms and conditions of our products.

**Transparency**

We uphold the highest standards of transparency with regard to our own policies and actions, Government and regularity oversight, customer expectations and our dealings with business partners.

**Competitiveness**

We remain consistently close to the market place, using objective research and through stakeholder engagement processes to identify emerging trends and changing customer preferences early. This gives us a head start on formulation of appropriate responses and delivery in the market place, enhancing our competitive edge.

**Robust Governance Structures**

Our governance structures play a vital role in building intellectual capital providing strategic direction and ensuring rigorous review of performance against agreed goals. The Section on 'How We Govern' on pages 26 to 58 provides a comprehensive outline of the Bank's governance structures. Evolving over time and fit for purpose, they safeguard the Bank's reputation and risk profile on a daily basis, providing guidance on conduct of business throughout the organisation.

**Wise Counsel and Entrepreneurial Spirit**

Our ability to retain staff, coupled together with a culture of mentoring, has facilitated the handing down of wisdom through the years. Learning from stories is a daily occurrence in the workplace, when brainstorming or when reinforcing the need to adhere to structures, systems and processes. Diversity in the workplace ensures that all teams have wise counsel and entrepreneurial spirit to drive our business forward in a dynamic sector. The table below is an analysis of our ability to retain staff and diversity in terms of gender and age:

Years of Service	Male	Female
Below 5	1,277	414
5-10	1,232	263
11-15	462	122
16-20	245	96
Above 20	495	345
	3,711	1,240

→ Table – 31

*In volatile market conditions, we consider it imperative to position ourselves strategically in order to seize opportunities*



Asela Wijesiriwardane  
Head of Global Treasury



**Ratings, Rankings and Awards**

We strive for excellence in all areas of our operations and competing inspires us to strive for higher goals and identify areas for further improvement. This is a brief review of international and national endorsements received during the year.



Only Sri Lankan bank to be ranked amongst the Top 1000 Banks of the World, for five years in a row in the prestigious rankings, published annually by 'The Banker' magazine of the UK.



Adjudged 'The Strongest Bank in Sri Lanka in 2014' by The Asian Banker, a leading provider of strategic intelligence on the financial services industry.



Adjudged the Best Bank in Sri Lanka in 2015 at the magazine's Asia Awards for Excellence presented in Hong Kong by Euromoney, widely considered one of the world's leading financial magazines.



Adjudged the 'Best Bank' in Sri Lanka in 2015 by Hong Kong based 'FinanceAsia' one of the most eminent financial publications in the region.



Our efforts to make operations more eco-friendly have been acknowledged internationally with the Award for 'Best Sustainability – Green Initiative' at the 2015 Asian Customer Engagement Forum (ACEF) Awards in Mumbai.



We won 5 Awards at the 2015 Annual Report Awards of The Institute of Chartered Accountants of Sri Lanka (CA Sri Lanka) as follows:

- Edmund J. Cooray Memorial Trophy for the Best Annual Report among banking institutions
- Gold Award for Management Commentary
- Silver Award for Corporate Governance Disclosure
- Bronze Award for the Best Annual Report overall across all sectors
- Bronze for CSR Reporting



Rated the Most Respected Bank in Sri Lanka for the 11th consecutive year and the Second 'Most Respected' Corporate Entity in the country overall for the fifth successive year in 2015 LMD rankings of the Most Respected Entities in Sri Lanka.

A summary of the awards and accolades won by the Bank over the past decade is given on page 407.

Risijaya Srikantha  
Assistant General Manager  
International



*We strive to be the most preferred and technologically advanced trade solution provider in Sri Lanka*





**5th**  
**Top 1000 World Banks**

Only Sri Lankan bank to be ranked amongst the Top 1000 Banks of the world for five years in a row



**No. 1**  
**LMD**

Rated the most respected bank in Sri Lanka for the eleventh consecutive year.