

HIGHLIGHTS – FINANCIAL AND NON-FINANCIAL

Financial Highlights

	GROUP			BANK		
	2016	2015	Change %	2016	2015	Change %
Results for the year (Rs. Bn.)						
Gross income	93.726	78.225	19.82	93.143	77.868	19.62
Profit before Financial VAT and Taxation	23.824	20.013	19.04	23.755	20.033	18.58
Profit Before Taxation (PBT)	20.115	17.136	17.38	20.051	17.144	16.96
Income Tax Expenses	5.648	5.277	7.03	5.539	5.240	5.71
Profit After Taxation (PAT)	14.466	11.859	21.98	14.513	11.903	21.93
Revenue to the Governments	9.436	10.772	(12.40)	9.385	10.682	(12.14)
Gross Dividends	5.794	5.700	1.65	5.794	5.700	1.65
Position at the year end (Rs. Bn.)						
Shareholders' funds (Stated capital and reserves)	78.992	70.964	11.31	78.354	70.341	11.39
Due to other customers/deposits from customers	743.311	624.021	19.12	739.563	624.102	18.50
Gross loans and advances	637.983	528.383	20.74	633.391	526.167	20.38
Total assets	1,020.984	882.183	15.73	1,012.201	879.805	15.05
Information per Ordinary Share (Rs.)						
Earnings (Basic)	16.30	13.34	22.19	16.31	13.39	21.81
Earnings (Diluted)	16.27	13.32	22.07	16.27	13.37	21.69
Dividends – Cash	-	-	-	4.50	4.50	-
Dividends – Shares	-	-	-	2.00	2.00	-
Net assets value	88.68	80.93	9.58	87.97	80.22	9.66
Market value at the year-end – Voting	N/A	N/A	-	145.00	140.20	3.42
Market value at the year-end – Non-Voting	N/A	N/A	-	115.00	123.00	(6.50)
Ratios						
Return on average shareholders' funds (%)	19.29	16.68	2.61	19.52	16.90	2.62
Return on average assets (%)	1.52	1.41	0.11	1.53	1.42	0.11
Price earnings (times) – Ordinary Voting Shares	N/A	N/A	-	8.90	10.33	(13.84)
Price earnings (times) – Ordinary Non-Voting Shares	N/A	N/A	-	7.06	9.06	(22.08)
Year-on-year growth in earnings (%)	21.98	5.48	16.50	21.92	6.47	15.45
Dividend yield (%) – Ordinary Voting Shares	N/A	N/A	-	4.48	4.64	(0.16)
Dividend yield (%) – Ordinary Non-Voting Shares	N/A	N/A	-	5.65	5.28	0.37
Dividend cover on Ordinary Shares (times)	N/A	N/A	-	2.20	2.09	19.62
Statutory Ratios:						
Liquid assets (%) – Minimum requirement 20%	N/A	N/A	-	27.41	27.72	(0.31)
Capital adequacy ratios: (Under Basel II)						
Tier I (%) – Minimum requirement 5%	11.59	11.55	0.04	11.56	11.60	(0.04)
Tier I & II (%) – Minimum requirement 10%	16.01	14.28	1.73	15.89	14.26	1.63

Financial Goals and Achievements – Bank

Financial Indicator	Goal	Achievement				
		2016	2015	2014	2013	2012
Return on average assets (ROA) (%)	Over 2%	1.53	1.42	1.60	1.87	2.12
Return on average shareholders' funds (%)	Over 20%	19.52	16.90	17.01	18.40	20.96
Growth in income (%)	Over 20%	19.62	7.03	0.96	15.40	38.25
Growth in profit for the year	Over 20%	21.92	6.47	7.03	3.44	28.10
Growth in total assets (%)	Over 20%	15.05	10.58	31.29	18.54	15.95
Dividend per share (DPS) (Rs.)	Over Rs.5.00	6.50	6.50	6.50	6.50	6.50
Capital Adequacy Ratios: (Under Basel II)						
Tier I (%) – Minimum requirement 5%	Over 10%	11.56	11.60	12.93	13.27	12.64
Tier I & II (%) – Minimum requirement 10%	Over 14%	15.89	14.26	15.97	16.91	13.85

Non-Financial Highlights

GRI Indicator		2016	2015	Unit of Measure	Page Reference
Financial and Manufactured Capital					
EC1	Direct economic value:				
	Generated	93,143	77,868	Rs. Mn.	
	Distributed to:	81,705	66,580	Rs. Mn.	
	- Depositors	47,915	35,685	Rs. Mn.	
	- Employees	10,794	10,181	Rs. Mn.	
	- Business Partners	7,772	4,127	Rs. Mn.	
	- Government	9,368	10,824	Rs. Mn.	
	- Shareholders	5,794	5,700	Rs. Mn.	
	- Community	62	63	Rs. Mn.	
	Depreciation/Impairment charge	2,719	5,085	Rs. Mn.	
	Retained	8,719	6,203	Rs. Mn.	
	Economic Value Added	5,130	8,256	Rs. Mn.	
Social and Network Capital					
FS7	Funds disbursed to SMEs, Agri businesses, Micro financing	272,914	260,407	Rs. Mn.	85
EC8	Financial literacy and Capacity building programmes				85
	- No. of programmes	7	15	Nos.	
	- No. of participants	873	1,822	Nos.	
	Penetration rate outside principle province	12	13	%	
FS9	Coverage and frequency of audits				55
	- Onsite audits	363	265	Nos.	
	- Online audits	157	216	Nos.	
SO5	Number of alerts reported to FIU of the CBSL	15	21	Nos.	55
SO8	Non-compliance with laws and regulations				
	- Monetary value	-	-	Rs. '000s	
	- No. of monetary sanctions	Nil	Nil	Nos.	
LA14/HR10/ EN32	Percentage of new suppliers screened for social and environmental impacts	100	100	%	59
Intellectual Capital					
	Brand Value	24,027	26,878	Rs. Mn.	
	Employees with a period of service over 15 years	22.08	23.85	%	
Human Capital					
G4-10	Total Employees	4,987	4,951	Nos.	70
LA1	New employee hires	5.43	4.97	%	71
	Attrition Rate	4.61	4.67	%	73
LA3	Return to work after maternity leave	95.38	100.00	%	74
LA9	Average training hours				72
	- Male	24.79	25.82	Hours	
	- Female	19.74	19.59	Hours	
LA10	Skill development programmes	14,650	10,581	Hours	72
LA11	Percentage of employees receiving performance evaluations	100	100	%	74
LA13	Remuneration ratio women to men				74
	- Corporate Management	1 : 0.95	1 : 0.94	X:Y	
	- Executive Officers	1 : 1.10	1 : 1.09	X:Y	
	- Junior Executive Assistants and Allied Grades	1 : 1.08	1 : 1.10	X:Y	
	- Banking and Graduate Trainees	1 : 1.01	1 : 1.04	X:Y	
	- Office Assistants and Other	1 : N/A	1 : N/A	X:Y	
Natural Capital					
EN6	Energy Consumption	56,359	55,877	Gigajoules	79
EN23	Waste Disposal				79
	- e-waste (CO ₂ emission offset)	163,708	Nil	Kg	
	- Paper	98,155	130,334	Kg	
FS8	Loan disbursements for renewable energy projects				
	- Wind	-	1,835	Rs. Mn.	78
	- Solar	495	-	Rs. Mn.	
	- Hydro	428	876	Rs. Mn.	
	- Bio-mass	126	131	Rs. Mn.	