

## Highlights

### **Set-up the MSME Strategic Business Unit**

*to cater to the Small Enterprise sector*



### **Launched an internally developed Complaint Management System**

*which enables the real time entry of customer complaints and monitors the rectification process to completion*



## Operational

### **Set-up the Payments and Cash Management Unit**

*to focus on driving CASA and Other Income*



### **Upgraded eight Sri Lanka Postal Units**

*to fully-fledged branches*



## Digitalisation

### **Launched the Vardhana Virtual Wallet (VWV)**

*and extended the service to non-DFCC Bank customers*



### **Adopted Google's G Suite**

*being the first Bank to move its entire collaboration platform onto G Suite to facilitate employee communication*



### **Upgraded the Lanka Money Transfer (LMT) service**

*enabling remittances to be received through the Vardhana Virtual Wallet*



### **Initiated a cutting-edge Security Information Event Management System**

*to monitor ongoing security events from all systems on a single platform*



## Group

LKR million	Based on current SLFRS				
	Year ended 31 December 2016	9 months ended 31 December 2015	Year ended 31 March		
			2015	2014	2013
<b>Operating Results</b>					
Total income	26,980	17,503	20,094	20,376	16,630
Profit before tax	4,674	2,553	5,416	4,117	4,431
Tax expense	1,205	912	977	902	870
Profit attributable to equity holders of the Bank	3,415	1,592	4,362	3,151	3,494
<b>Statement of Financial Position</b>					
<b>Assets</b>					
Cash and short-term funds	13,824	9,870	9,471	10,913	14,245
Loans to and receivables from banks and other customers	198,085	164,945	138,887	117,716	102,477
Financial investments	72,461	66,861	56,699	40,976	27,648
Investments in associate and joint venture	1,443	1,248	1,188	1,029	901
Other assets	5,453	4,185	4,365	4,361	4,008
<b>Total assets</b>	<b>291,266</b>	<b>247,109</b>	<b>210,610</b>	<b>174,995</b>	<b>149,279</b>
<b>Liabilities</b>					
Due to other customers	140,220	110,551	92,712	80,917	62,878
Other borrowing	97,276	87,381	65,874	50,075	46,012
Other liabilities	6,660	5,208	3,761	3,549	3,265
<b>Equity</b>					
Total equity attributable to equity holders of the Bank	46,850	43,716	47,909	40,121	36,814
Non-controlling interests	260	253	354	333	310
<b>Total equity and liabilities</b>	<b>291,266</b>	<b>247,109</b>	<b>210,610</b>	<b>174,995</b>	<b>149,279</b>
<b>Return on equity, %*</b>					
Return on equity, %*	10.3	5.6	14.0	10.9	13.1
Return on total assets, %*	1.4	0.8	2.5	2.1	2.8
<b>Earnings per share, LKR</b>					
Earnings per share, LKR	12.88	6.01	16.46	11.89	13.18
Net asset value per share, LKR	176.73	164.90	180.72	151.34	138.87
<b>Capital adequacy</b>					
Core capital ratio, %	14.60	15.39	17.71	18.71	20.84
Total capital ratio, %	17.47	15.32	16.62	17.19	19.37

\*After eliminating fair value reserve.