Highlights

Operational

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

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 (VVW)



and extended the service to non-

DFCC Bank customers

Upgraded the – Lanka Money Transfer (LMT) service



enabling remittances to be received through the Vardhana Virtual Wallet

Adopted Google's G Suite







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

Group

Total income 26,980 17,503 20,094 20,376 16,62 17,503 17,503 20,094 20,376 16,62 17,503		Based on current SLFRS				
Total income 26,980 17,503 20,094 20,376 16,67 Profit before tax 4,674 2,553 5,416 4,117 4,43 Tax expense 1,205 912 977 902 83 Profit attributable to equity holders of the Bank 3,415 1,592 4,362 3,151 3,45 Statement of Financial Position Assets Cash and short-term funds 13,824 9,870 9,471 10,913 14,22 Loans to and receivables from banks 31,824 9,870 9,471 10,913 14,22 Elastifices 72,461 66,861 56,699 40,976 27,66 Investments in associate and joint venture 1,443 1,248 1,188 1,029 90 Other assets 291,266 247,109 210,610 174,995 149,23 Liabilities Due to other customers 140,220 110,551 92,712 80,917 62,85 Other borrowing 97,276	LKR million	ended 31 December	ended 31 December			h 2013
Total income 26,980 17,503 20,094 20,376 16,63 Profit before tax 4,674 2,553 5,416 4,117 4,43 Tax expense 1,205 912 977 902 85 Profit attributable to equity holders of the Bank 3,415 1,592 4,362 3,151 3,45 Statement of Financial Position Assets Cash and short-term funds 13,824 9,870 9,471 10,913 14,22 Loans to and receivables from banks and other customers 198,085 164,945 138,887 117,716 102,47 Financial investments 72,461 66,861 56,699 40,776 27,6 Investments in associate and joint venture 1,443 1,248 1,188 1,029 90 Other assets 5,453 4,185 4,365 4,361 4,00 Total assets 140,220 110,551 92,712 80,917 62,85 Other borrowing 97,276 87,381 65,874 <th>Operating Results</th> <th></th> <th></th> <th></th> <th></th> <th></th>	Operating Results					
Tax expense 1,205 912 977 902 87 Profit attributable to equity holders of the Bank 3,415 1,592 4,362 3,151 3,45 Statement of Financial Position Assets Cash and short-term funds 13,824 9,870 9,471 10,913 14,24 Loans to and receivables from banks and other customers 198,085 164,945 138,887 117,716 102,47 Financial investments 72,461 66,861 56,699 40,976 27,66 Investments in associate and joint venture 1,443 1,248 1,188 1,029 90 Other assets 5,453 4,185 4,365 4,361 4,00 Total assets 291,266 247,109 210,610 174,995 149,27 Liabilities Due to other customers 140,220 110,551 92,712 80,917 62,85 Other borrowing 97,276 87,381 65,874 50,075 46,01 Other liabilities 46,850	_	26,980	17,503	20,094	20,376	16,630
Tax expense 1,205 912 977 902 87 Profit attributable to equity holders of the Bank 3,415 1,592 4,362 3,151 3,45 Statement of Financial Position Assets Cash and short-term funds 13,824 9,870 9,471 10,913 14,24 Loans to and receivables from banks and other customers 198,085 164,945 138,887 117,716 102,47 Financial investments 72,461 66,861 56,699 40,976 27,66 Investments in associate and joint venture 1,443 1,248 1,188 1,029 90 Other assets 5,453 4,185 4,365 4,361 4,06 Total assets 291,266 247,109 210,610 174,995 149,27 Liabilities 10e to other customers 140,220 110,551 92,712 80,917 62,83 Other borrowing 97,276 87,381 65,874 50,075 46,00 Other liabilities 46,850	Profit before tax	4,674	2,553	5,416	4,117	4,431
Statement of Financial Position Assets Cash and short-term funds 13,824 9,870 9,471 10,913 14,24 Loans to and receivables from banks and other customers 198,085 164,945 138,887 117,716 102,47 Financial investments 72,461 66,861 56,699 40,976 27,66 Investments in associate and joint venture 1,443 1,248 1,188 1,029 90 Other assets 291,266 247,109 210,610 174,995 149,27 Total assets 291,266 247,109 210,610 174,995 149,27 Liabilities 10 to other customers 140,220 110,551 92,712 80,917 62,87 Other borrowing 97,276 87,381 65,874 50,075 46,01 Other liabilities 6,660 5,208 3,761 3,549 3,26 Equity Total equity attributable to equity holders of the Bank 46,850 43,716 47,909 40,121 36,81 Non-controlling interests 260 253 354	Tax expense			977		870
Assets Cash and short-term funds 13,824 9,870 9,471 10,913 14,24 Loans to and receivables from banks and other customers 198,085 164,945 138,887 117,716 102,42 Financial investments 72,461 66,861 56,699 40,976 27,64 Investments in associate and joint venture 1,443 1,248 1,188 1,029 90 Other assets 291,266 247,109 210,610 174,995 149,27 Liabilities Use to other customers 140,220 110,551 92,712 80,917 62,83 Other borrowing 97,276 87,381 65,874 50,075 46,00 Other liabilities 6,660 5,208 3,761 3,549 3,20 Equity Total equity attributable to equity holders of the Bank 46,850 43,716 47,909 40,121 36,81 Non-controlling interests 260 253 354 333 33 Total equity and liabilities 291,266 247,109 210,610 174,995 149,27 Return on equity, %* <td>Profit attributable to equity holders of the Bank</td> <td>3,415</td> <td>1,592</td> <td>4,362</td> <td>3,151</td> <td>3,494</td>	Profit attributable to equity holders of the Bank	3,415	1,592	4,362	3,151	3,494
Cash and short-term funds 13,824 9,870 9,471 10,913 14,24 Loans to and receivables from banks and other customers 198,085 164,945 138,887 117,716 102,47 Financial investments 72,461 66,861 56,699 40,976 27,66 Investments in associate and joint venture 1,443 1,248 1,188 1,029 90 Other assets 291,266 247,109 210,610 174,995 149,22 Liabilities Use to other customers 140,220 110,551 92,712 80,917 62,83 Other borrowing 97,276 87,381 65,874 50,075 46,01 Other liabilities 6,660 5,208 3,761 3,549 3,26 Equity Total equity attributable to equity holders of the Bank 46,850 43,716 47,909 40,121 36,81 Non-controlling interests 260 253 354 333 33 Total equity and liabilities 291,266 247,109 210,610	Statement of Financial Position					
Loans to and receivables from banks and other customers 198,085	Assets					
and other customers 198,085 164,945 138,887 117,716 102,47 Financial investments 72,461 66,861 56,699 40,976 27,66 Investments in associate and joint venture 1,443 1,248 1,188 1,029 90 Other assets 5,453 4,185 4,365 4,361 4,00 Total assets 291,266 247,109 210,610 174,995 149,27 Liabilities Use to other customers 140,220 110,551 92,712 80,917 62,87 Other borrowing 97,276 87,381 65,874 50,075 46,01 Other liabilities 6,660 5,208 3,761 3,549 3,26 Equity Total equity attributable to equity holders of the Bank 46,850 43,716 47,909 40,121 36,81 Non-controlling interests 260 253 354 333 33 Total equity and liabilities 291,266 247,109 210,610 174,995 149,27 <td></td> <td>13,824</td> <td>9,870</td> <td>9,471</td> <td>10,913</td> <td>14,245</td>		13,824	9,870	9,471	10,913	14,245
Financial investments 72,461 66,861 56,699 40,976 27,66 Investments in associate and joint venture 1,443 1,248 1,188 1,029 90 Other assets 5,453 4,185 4,365 4,361 4,00 Total assets 291,266 247,109 210,610 174,995 149,22 Liabilities Due to other customers 140,220 110,551 92,712 80,917 62,83 Other borrowing 97,276 87,381 65,874 50,075 46,01 Other liabilities 6,660 5,208 3,761 3,549 3,26 Equity Total equity attributable to equity holders of the Bank 46,850 43,716 47,909 40,121 36,81 Non-controlling interests 260 253 354 333 33 Total equity and liabilities 291,266 247,109 210,610 174,995 149,27 Return on equity, %* 10.3 5.6 14.0 10.9 13						
Investments in associate and joint venture 1,443 1,248 1,188 1,029 90 Other assets 5,453 4,185 4,365 4,361 4,00 Total assets 291,266 247,109 210,610 174,995 149,27 Liabilities Use to other customers 140,220 110,551 92,712 80,917 62,87 Other borrowing 97,276 87,381 65,874 50,075 46,01 Other liabilities 6,660 5,208 3,761 3,549 3,26 Equity Total equity attributable to equity holders of the Bank 46,850 43,716 47,909 40,121 36,81 Non-controlling interests 260 253 354 333 33 Total equity and liabilities 291,266 247,109 210,610 174,995 149,27 Return on equity, %* 10.3 5.6 14.0 10.9 13 Return on total assets, %* 1.4 0.8 2.5 2.1 2 Earn						102,477
Other assets 5,453 4,185 4,365 4,361 4,007 Total assets 291,266 247,109 210,610 174,995 149,27 Liabilities Due to other customers 140,220 110,551 92,712 80,917 62,88 Other borrowing 97,276 87,381 65,874 50,075 46,01 Other liabilities 6,660 5,208 3,761 3,549 3,20 Equity Total equity attributable to equity holders of the Bank 46,850 43,716 47,909 40,121 36,81 Non-controlling interests 260 253 354 333 33 Total equity and liabilities 291,266 247,109 210,610 174,995 149,27 Return on equity, %* 10.3 5.6 14.0 10.9 13 Return on total assets, %* 1.4 0.8 2.5 2.1 2 Earnings per share, LKR 12.88 6.01 16.46 11.89 13.5						27,648
Total assets 291,266 247,109 210,610 174,995 149,27 Liabilities Due to other customers 140,220 110,551 92,712 80,917 62,87 Other borrowing 97,276 87,381 65,874 50,075 46,01 Other liabilities 6,660 5,208 3,761 3,549 3,26 Equity Total equity attributable to equity holders of the Bank 46,850 43,716 47,909 40,121 36,81 Non-controlling interests 260 253 354 333 33 Total equity and liabilities 291,266 247,109 210,610 174,995 149,27 Return on equity, %* 10.3 5.6 14.0 10.9 13 Return on total assets, %* 1.4 0.8 2.5 2.1 2 Earnings per share, LKR 12.88 6.01 16.46 11.89 13.3						901
Liabilities Due to other customers 140,220 110,551 92,712 80,917 62,87 Other borrowing 97,276 87,381 65,874 50,075 46,01 Other liabilities 6,660 5,208 3,761 3,549 3,26 Equity Total equity attributable to equity holders of the Bank 46,850 43,716 47,909 40,121 36,81 Non-controlling interests 260 253 354 333 31 Total equity and liabilities 291,266 247,109 210,610 174,995 149,27 Return on equity, %* 10.3 5.6 14.0 10.9 13 Return on total assets, %* 1.4 0.8 2.5 2.1 2 Earnings per share, LKR 12.88 6.01 16.46 11.89 13.1	Other assets	5,453	4,185	4,365	4,361	4,008
Due to other customers 140,220 110,551 92,712 80,917 62,87 Other borrowing 97,276 87,381 65,874 50,075 46,01 Other liabilities 6,660 5,208 3,761 3,549 3,26 Equity Total equity attributable to equity holders of the Bank 46,850 43,716 47,909 40,121 36,81 Non-controlling interests 260 253 354 333 31 Total equity and liabilities 291,266 247,109 210,610 174,995 149,27 Return on equity, %* 10.3 5.6 14.0 10.9 13 Return on total assets, %* 1.4 0.8 2.5 2.1 2 Earnings per share, LKR 12.88 6.01 16.46 11.89 13.1	Total assets		247,109	210,610	174,995	149,279
Other borrowing 97,276 87,381 65,874 50,075 46,01 Other liabilities 6,660 5,208 3,761 3,549 3,26 Equity Total equity attributable to equity holders of the Bank 46,850 43,716 47,909 40,121 36,81 Non-controlling interests 260 253 354 333 33 Total equity and liabilities 291,266 247,109 210,610 174,995 149,27 Return on equity, %* 10.3 5.6 14.0 10.9 13 Return on total assets, %* 1.4 0.8 2.5 2.1 2 Earnings per share, LKR 12.88 6.01 16.46 11.89 13.1	Liabilities					
Other liabilities 6,660 5,208 3,761 3,549 3,260 Equity Total equity attributable to equity holders of the Bank 46,850 43,716 47,909 40,121 36,81 Non-controlling interests 260 253 354 333 31 Total equity and liabilities 291,266 247,109 210,610 174,995 149,27 Return on equity, %* 10.3 5.6 14.0 10.9 13 Return on total assets, %* 1.4 0.8 2.5 2.1 2 Earnings per share, LKR 12.88 6.01 16.46 11.89 13.1	Due to other customers	140,220	110,551	92,712	80,917	62,878
Equity Total equity attributable to equity holders of the Bank 46,850 43,716 47,909 40,121 36,81 Non-controlling interests 260 253 354 333 31 Total equity and liabilities 291,266 247,109 210,610 174,995 149,27 Return on equity, %* 10.3 5.6 14.0 10.9 13 Return on total assets, %* 1.4 0.8 2.5 2.1 2 Earnings per share, LKR 12.88 6.01 16.46 11.89 13.1	Other borrowing	97,276	87,381	65,874	50,075	46,012
Total equity attributable to equity holders of the Bank 46,850 43,716 47,909 40,121 36,81 Non-controlling interests 260 253 354 333 31 Total equity and liabilities 291,266 247,109 210,610 174,995 149,27 Return on equity, %* 10.3 5.6 14.0 10.9 13 Return on total assets, %* 1.4 0.8 2.5 2.1 2 Earnings per share, LKR 12.88 6.01 16.46 11.89 13.1	Other liabilities	6,660	5,208	3,761	3,549	3,265
of the Bank 46,850 43,716 47,909 40,121 36,81 Non-controlling interests 260 253 354 333 31 Total equity and liabilities 291,266 247,109 210,610 174,995 149,27 Return on equity, %* 10.3 5.6 14.0 10.9 13 Return on total assets, %* 1.4 0.8 2.5 2.1 2 Earnings per share, LKR 12.88 6.01 16.46 11.89 13.1						
Non-controlling interests 260 253 354 333 31 Total equity and liabilities 291,266 247,109 210,610 174,995 149,27 Return on equity, %* 10.3 5.6 14.0 10.9 13 Return on total assets, %* 1.4 0.8 2.5 2.1 2 Earnings per share, LKR 12.88 6.01 16.46 11.89 13.1		46 850	13 716	47 909	40 121	36 814
Total equity and liabilities 291,266 247,109 210,610 174,995 149,27 Return on equity, %* 10.3 5.6 14.0 10.9 13 Return on total assets, %* 1.4 0.8 2.5 2.1 2 Earnings per share, LKR 12.88 6.01 16.46 11.89 13.1						310
Return on equity, %* 10.3 5.6 14.0 10.9 13 Return on total assets, %* 1.4 0.8 2.5 2.1 2 Earnings per share, LKR 12.88 6.01 16.46 11.89 13.1						
Return on total assets, %* 1.4 0.8 2.5 2.1 2 Earnings per share, LKR 12.88 6.01 16.46 11.89 13.1	Total equity and naminities					149,279
Return on total assets, %* 1.4 0.8 2.5 2.1 2 Earnings per share, LKR 12.88 6.01 16.46 11.89 13.1	Return on equity, %*	10.3	5.6	14.0	10.9	13.1
		1.4	0.8	2.5	2.1	2.8
Net asset value per share, LKR 176.73 164.90 180.72 151.34 138.8	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
Capital adequacy						
Core capital ratio, % 14.60 15.39 17.71 18.71 20.8	Core capital ratio, %	14.60	15.39	17.71	18.71	20.84
Total capital ratio, % 17.47 15.32 16.62 17.19 19.3	Total capital ratio, %	17.47	15.32	16.62	17.19	19.37

^{*}After eliminating fair value reserve.