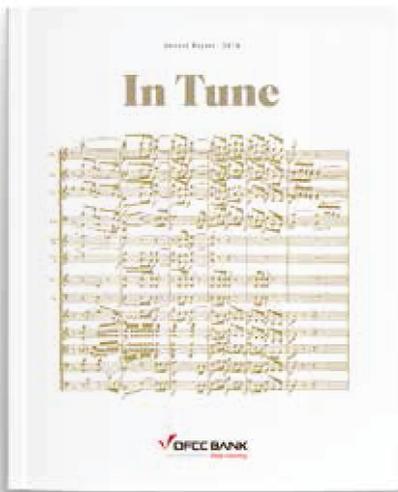


About this Report



This Integrated Annual Report serves as a disclosure of our strategy, governance, performance and prospects and how they help to create sustainable value within our operating environment.

Comprehensive and yet concise

We have adopted an approach to reporting that balances the need to communicate effectively through concise, relevant information (to a large and diverse stakeholder group), while at the same time providing comprehensive compliance-related disclosures (that would interest only a few).



A comprehensive report in online HTML format (for a universal audience) [<http://dfcc2018.annualreports.lk>]



A concise integrated annual report in print, PDF and CD formats (meets compliance requirements)



“Perennial Compendium” (tracks activities throughout the year)



A condensed “annual snapshot” in print and PDF formats (communicates across a broad spectrum of current and potential stakeholders)

Reporting period and boundary

DFCC Bank Annual Report for 2018 covers the 12 – month period from 1 January 2018 to 31 December 2018. Our reporting covers DFCC Bank PLC (“DFCC Bank” or “Bank”) and the DFCC Bank Group (“Group”) comprising the Bank and its subsidiaries, a joint venture company and an associate company. The respective entities are duly identified where applicable.

Compliance

As declared on page 12 the Board of Directors of DFCC Bank, in the spirit of good governance, accepts responsibility for the entirety of this Annual Report 2018.

The information contained herein, as in the past, is in compliance with all applicable laws, regulations, and standards.

In addition, we have drawn on concepts, principles and guidance from the GRI Standards, the International Integrated Reporting Framework and the Smart Integrated Reporting Methodology™ in producing this Report.

Precautionary principle

We take due cognisance of the social and environmental consequences of our actions, both direct and indirect. The latter are more significant and they arise from our lending operations, which are addressed through credit policies, post-disbursement supervision and risk management processes.

