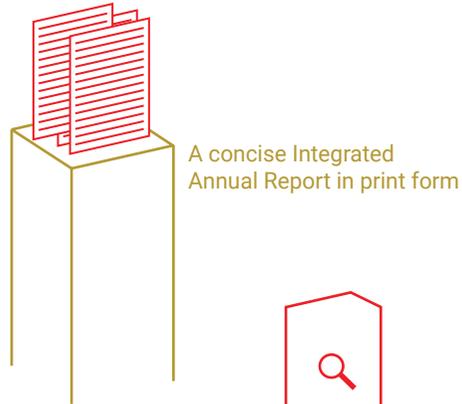
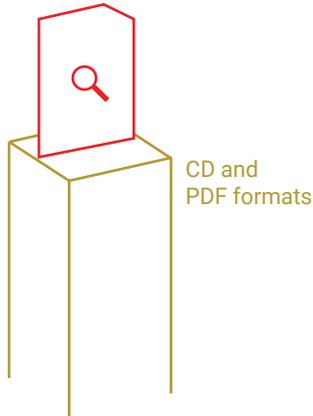


ABOUT THIS REPORT

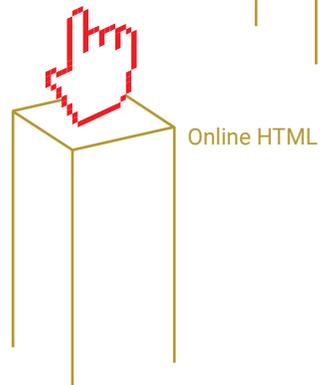
This Annual Report is available as:



A concise Integrated Annual Report in print form



CD and PDF formats



Online HTML

This Integrated Annual Report serves to communicate DFCC Bank's strategy, governance, performance and prospects, in the context of its external environment, leading to the creation of sustainable value for its stakeholders.

REPORTING PERIOD AND BOUNDARY

DFCC Bank's Annual Report for 2021 covers the 12-month period from 1 January 2021 to 31 December 2021. 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

In the spirit of good governance, the Board of Directors of DFCC Bank, accepts responsibility for the entirety of this Annual Report 2021. The information contained herein, as in the past, complies with all applicable laws, regulations, and standards. This is declared on page 142 of the Annual Report 2021.

This Annual Report has been prepared in accordance with the following:

STATUTORY FRAMEWORKS

- Companies Act No. 07 of 2007
- Sri Lanka Financial Reporting Standards
- Listing Rules of the Colombo Stock Exchange

REPORTING FRAMEWORKS

- GRI Standards
- International Integrated Reporting Council's Integrated Reporting Framework*
- Smart Integrated Reporting Methodology™

ASSURANCE

- Provided by KPMG Sri Lanka on the Financial Statements, including the Notes to the Accounts

* As provided in paragraphs 2.10 and 2.17-2.19 of the Integrated Reporting Framework, organisations are not required to adopt the Framework's categorisation of capitals and as such, the capitals have been categorised in a way that best describes the Bank's value creation process.

PRECAUTIONARY PRINCIPLE

We are aware of, and take responsibility for the social and environmental consequences of our actions, both direct and indirect. We acknowledge that the latter is of greater significance, and arise from our lending operations, which are addressed through credit policies, post disbursement supervision, and risk management processes.