

## Supplementary information

# Ten year summary

	Company									
	2018/19	2017/18	2016/17	2015/17	2014/16	2013/14	2012/13	2011/12	2010/11	2009/10
<b>Financial capital</b>										
<b>Operating result</b>										
Income (Rs. million)	32,736	28,603	23,859	19,186	20,542	20,628	18,205	12,912	9,212	7,155
Interest income (Rs. million)	30,836	26,705	22,041	17,876	19,248	19,534	17,245	12,002	8,263	6,523
Interest expenses (Rs. million)	15,646	14,500	11,830	7,941	9,248	11,266	10,140	6,302	3,542	3,133
Net interest income (Rs. million)	15,190	12,204	10,212	9,935	10,000	8,268	7,105	5,700	4,722	3,390
Non-interest income (Rs. million)	1,899	1,898	1,818	1,310	1,294	1,094	960	910	949	632
Impairment and other losses (Rs. million)	1,955	1,430	216	258	1,645	1,218	698	308	18	533
Other operating expenses (Rs. million) [Note 2]	8,549	6,903	6,338	4,844	4,274	3,757	3,232	2,522	1,931	1,389
Profit before tax (PBT) (Rs. million)	6,585	5,770	5,476	6,143	5,375	4,387	4,135	3,781	3,721	2,100
Income tax expense (Rs. million)	2,169	1,460	1,467	1,796	1,622	1,263	1,285	1,206	1,142	900
Profit after tax (PAT) (Rs. million)	4,416	4,309	4,009	4,347	3,753	3,124	2,850	2,575	2,580	1,200
Return on assets (ROA) (%)	3.95	3.71	3.99	5.19	4.75	4.15	4.70	5.62	8.59	7.45
Cost to income ratio (%)	37.81	39.73	45.01	37.24	34.63	37.01	36.54	32.58	27.49	27.70
<b>Financial position</b>										
Cash, balances with banks and reverse repo (Rs. million)	6,699	8,783	7,681	4,054	3,465	14,783	4,705	1,730	1,529	2,085
Loans and receivables (Rs. million)	151,708	140,165	134,055	109,872	98,411	90,218	88,404	71,289	49,385	26,717
Investments in subsidiaries (Rs. million)	3,214	3,214	2,075	1,875	1,875	1,475	1,475	3,118	1,805	900
Investments in Government Treasury Bills and Bonds (Rs. million)	8,003	4,890	2,968	4,930	5,266	4,747	540	-	-	-
Total assets (Rs. million)	172,541	160,694	150,457	124,336	112,323	113,776	97,437	78,658	55,849	30,848
Borrowings (Rs. million)	48,549	55,705	74,258	60,819	49,848	48,605	56,232	58,740	39,930	20,072
Deposits from customers (Rs. million) [Note 3]	88,369	69,763	44,723	33,836	34,094	40,921	18,847	-	-	-
Total equity (Rs. million)	28,603	27,030	24,697	22,772	21,136	19,196	18,023	16,809	8,442	6,229
Total liabilities and shareholders' funds (Rs. million)	172,541	160,694	150,457	124,336	112,323	113,776	97,437	78,658	55,849	30,848
<b>Financial cash inflows/(outflows)</b>										
Operating activities (Rs. million)	14,548	27,691	(998)	(8,533)	(7,351)	17,218	6,819	(4,956)	(19,535)	(1,257)
Investing activities (Rs. million)	428	(802)	(159)	(397)	(231)	(170)	(89)	(1,507)	(88)	(998)
Financing activities (Rs. million)	(15,182)	(28,716)	2,926	9,156	(738)	(8,927)	(4,007)	6,031	18,977	2,481
Net cash flows (Rs. million)	(206)	(1,827)	1,769	227	(8,320)	8,121	2,723	(432)	(646)	226
<b>Human capital</b>										
Employees (Numbers)	2,329	2,085	2,085	1,834	1,666	1,575	1,184	1,050	855	586
PBT per employee (Rs. million)	2.98	2.77	2.79	3.51	3.32	2.96	3.39	3.97	5.16	3.87
Employees' salaries and benefits (Rs. million)	3,438	2,974	2,556	1,807	1,565	1,338	1,026	763	593	386
<b>Natural capital</b>										
Investment (Rs. million)	1.94	2.19	3.37	3.36	1.17	0.52	7.10	0.67	0.45	1.03
Trees planted (Nos.)	14,625	6,637	5,780	10,395	430	1,130	925	125	117	N/T
Carbon footprint (tCO <sub>2</sub> e) (Note 4)	5,695	7,011	7,206	3,059	2,770	-	-	-	-	-
<b>Social and relationship capital</b>										
Shareholders (Numbers)	8961	8,801	9,176	9,407	8,880	10,054	9,488	10,113	8	9
Number of ordinary shares (Nos. million)	1,580	1,580	1,580	1,580	1,580	1,580	1,560	1,560	50	50
Earnings per share (EPS) (Company) (Rs.)	2.80	2.73	2.54	2.75	2.38	1.98	1.80	1.63	1.63	0.76
Net assets per share (NAPS) (Rs.)	18.10	17.11	15.63	14.41	13.38	12.15	11.41	10.64	5.34	3.94
Market price per share (Rs.) [Note 5]										
Highest	17.30	19.20	20.10	26.50	28.00	15.70	16.70	18.30	-	-
Lowest	12.90	15.50	15.30	15.40	14.20	13.00	10.30	11.00	-	-
Closing	13.40	15.80	15.60	16.00	22.10	14.30	13.10	11.60	-	-

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**Supplementary information**

	Company									
	2018/19	2017/18	2016/17	2015/17	2014/16	2013/14	2012/13	2011/12	2010/11	2009/10
Market capitalisation (Rs. million)	<b>21,170</b>	24,962	24,646	25,278	34,915	22,592	20,436	18,096	–	–
Price earnings ratio (PE) (Times)	<b>4.79</b>	5.79	6.15	5.82	9.30	7.23	7.28	7.12	–	–
Dividend per share (DPS) (Rs.)	<b>1.25</b>	1.25	1.25	1.25	1.25	1.25	1.25	1.00	1.50	1.50
Dividend paid (Rs. million)	<b>1,975</b>	1,975	1,975	1,975	1,975	1,975	1,950	855	75	75
Dividend yield (%)	<b>9.33</b>	7.91	8.01	7.81	5.66	8.74	9.54	8.62	–	–
Dividend cover (Times)	<b>2.24</b>	2.18	2.03	2.20	1.90	1.58	1.46	3.01	34.40	16.00
Dividend payout (%)	<b>44.72</b>	45.83	49.26	45.43	52.62	63.22	68.42	33.20	2.91	6.25
Return on equity (ROE) (%)	<b>15.88</b>	16.66	16.89	19.80	18.61	16.79	16.36	20.39	35.17	20.56
Return on capital employed (ROCE) (%)	<b>13.98</b>	13.69	12.04	11.99	13.92	14.40	15.33	13.35	15.02	19.90
Debt to equity (excluding deposits) (Times)	<b>1.70</b>	2.06	3.01	2.67	2.36	2.68	3.29	3.49	5.11	4.19
Debt to equity with contingent liabilities and commitments (Times)	<b>1.97</b>	2.34	3.25	2.77	2.57	2.80	3.39	3.51	5.12	4.19
Current ratio (Times)	<b>0.82</b>	0.80	0.84	0.85	0.93	0.88	0.85	0.58	0.71	0.82
Interest cover (Times)	<b>1.42</b>	1.40	1.46	1.77	1.58	1.39	1.41	1.60	2.05	1.67
Taxes paid to Government (Rs. million)	<b>2,942</b>	2,109	2,828	2,915	1,793	581	848	1,703	1,098	918
Taxes collected on behalf of Government (Rs. million)	<b>1,434</b>	1,151	1,048	1,313	1,250	1,411	908	706	539	1,491
Investment on community based CSR (Rs. million)	<b>122.23</b>	103.78	187.64	76.25	71.68	55.48	32.90	25.33	21.55	11.97
CA Sri Lanka Annual Report Awards - Overall CSR	<b>Bronze</b>	Gold	–	–	Gold	–	–	–	–	–
CCCSL - Ten Best Corporate Citizen Award	<b>One of the Ten</b>	One of the Ten	Second runner-up	Winner	Winner	–	Winner	–	Winner	Winner
<b>Capital adequacy ratios</b>										
Tier 1 capital/Core capital ratio (required min – 6%) (%) [Note 6]	<b>14.47</b>	18.38	17.56	19.56	20.22	19.12	21.15	25.50	–	–
Total capital ratio/Total risk weighted capital ratio (required min – 10%) (%) [Note 6]	<b>15.21</b>	16.46	16.37	18.14	19.04	18.05	20.06	25.50	–	–
<b>Manufactured and intellectual capital</b>										
Branches (Nos.)	<b>103</b>	103	103	92	89	85	33	34	30	23
Brand value (Rs. million)	<b>8,719</b>	6,486	7,588	9,317	4,918	4,265	3,015	1,796	1,915	623
<b>Credit ratings and key accolades</b>										
Fitch Ratings Lanka	<b>AA-(lka)</b>	AA-(lka)	AA-(lka)	AA-(lka)	AA-(lka)	AA-(lka)	AA-(lka)	A+(lka)	A(lka)	A-(lka)
Fitch Ratings International	<b>B-</b>	B	B	B	B+	B+	B+	–	–	–
Standard and Poor's	<b>Discontinued</b>	B+/B	B+/B	B+/B	B+/B	B+/B	B+/B	–	–	–
Business today – Top 30 Listed Corporate Entities	<b>13th Position</b>	15th Position	14th Position	17th Position	14th Position	18th Position	–	–	–	–

N/T - Not tracked

**Note:**

- [1] Prior to 2012, all figures are as per Sri Lanka Accounting Standards (SLASs) prevailed at that time.
- [2] Figures include total operating expenses and tax on financial services (excluding impairment charges for loans and receivables and other losses).
- [3] After receiving the finance license in 2012, the Company started accepting fixed and savings deposits.
- [4] The Company initiated to evaluation of carbon emission from 2014.
- [5] The Company's ordinary shares were quoted on the CSE on 3 November 2011.
- [6] Central Bank of Sri Lanka introduced Finance Business Act Directions No. 3 of 2018 Capital Adequacy Requirements with effect from 1 July 2018.