

HIGHLIGHTS

Group	Based on SLFRS 9				Based on LKAS 39
LKR Mn	2021	2020	2019	2018	2017
Year ended 31 December					
Operating results					
Total income	43,029	43,604	43,648	39,448	35,987
Profit before tax	4,859	3,944	3,308	4,676	5,891
Tax expense	1,194	1,097	1,008	1,606	1,458
Profit attributable to equity holders of the Bank	3,549	2,745	2,214	3,011	4,362
Statement of financial position					
Assets					
Cash and short-term funds	26,383	28,063	14,326	17,331	21,390
Loans to and receivables from banks and other customers	365,901	306,062	272,818	249,690	213,704
Financial investments	81,226	120,932	108,171	100,580	91,707
Investments in associate and joint venture	2,840	2,481	2,096	1,989	1,684
Other assets	11,907	9,829	9,500	7,172	5,983
Total assets	488,257	467,367	406,911	376,762	334,468
Liabilities					
Due to depositors	319,362	309,566	247,458	241,915	192,920
Due to other borrowers	107,623	97,406	102,910	82,589	84,578
Other liabilities	9,507	8,686	7,117	6,602	7,568
Total liabilities	436,492	415,658	357,485	331,106	285,066
Equity					
Total equity attributable to equity holders of the Bank	51,448	51,426	49,163	45,398	49,125
Non-controlling interests	317	283	263	258	277
Total equity and liabilities	488,257	467,367	406,911	376,762	334,468
Return on equity, %* (PAT)	7.45	6.16	5.32	7.70	12.08
Return on total assets, %* (PBT)	1.02	0.91	0.59	0.88	1.47
Earnings per share, LKR	11.17	9.00	7.62	11.36	16.45
Net asset value per share, LKR	160.51	168.06	161.62	171.25	185.31
Capital adequacy					
Common equity Tier I Capital ratio, % (Basel III)	9.28	10.82	11.33	10.89	13.09
Tier I capital ratio, % (Basel III)	9.28	10.82	11.33	10.89	13.09
Total capital ratio, % (Basel III)	13.00	15.75	15.78	16.17	16.53

* After eliminating fair value reserve.

HIGHLIGHTS



SUPPORTING AND EMPOWERING CUSTOMERS

- Launch of new product propositions targetting varying segments, Customer Contact Centre and Customer Experience Unit
- Launch of multi-channel internet and mobile-enabled customer touch-points, upgrading digital apps for cashless and contactless transactions
- Relief packages during the pandemic, extension of debt moratoriums, concessionary loans for selected sectors, temporary overdrafts, import and export loans, extension of short-term loans, overdrafts



DIGITAL TRANSFORMATION

- Digital strategy based on six pillars: digital channels, digital payments, digital operations, digital services, digital analytics and DFCC Agile (Innovation Hub)
- Improving customer experience with internet and mobile enabled apps, tri-lingual online communications, specialised units for seamless customer service and experience
- Enhancing productivity and efficiency through digital processes and automation of operations



STRATEGIC FOCUS ON SUSTAINABILITY

- Sustainability Policy supporting vision to be the most customer-centric, digitally enabled bank
- Systems, protocols, processes and KPIs in place to support the Bank's sustainability programme
- Initiatives to embed sustainability practices within the Bank's ethos
- Recognition and awards for sustainability: Association of Development Financing Institutions in Asia-Pacific (ADFIAP) – 2 awards, Global Sustainable Finance, Karlsruhe, Germany – 2 awards



THE BANK FOR EVERYONE

- Customer-centric, digitally enabled banking offering advanced products and services
- New propositions to suit varying lifestyles, income levels, aspirations
- Flagship branches and bespoke services for high-net-worth individuals



RECOGNITION AND AWARDS

- **Best Digital Wallet Sri Lanka** – Global Banking and Finance Awards 2021
- **Most Innovative Corporate Banking App Sri Lanka** – Global Banking and Finance Awards 2021
- **Market Leader in Cash Management Sri Lanka 2021** – Euromoney Awards
- **Most Trusted Retail Banking Brand in Sri Lanka** – Global Brands Magazine, UK, 2021
- **Best Customer Service Banking Brand in Sri Lanka** – Global Brands Magazine, UK, 2021
- **Top 100 Most Valuable Consumer Brands in Sri Lanka 2021** – Ranked 27th
- An honourable mention at Sri Lanka's "**Most Admired Companies**" Awards – CIMA and ICCSL