

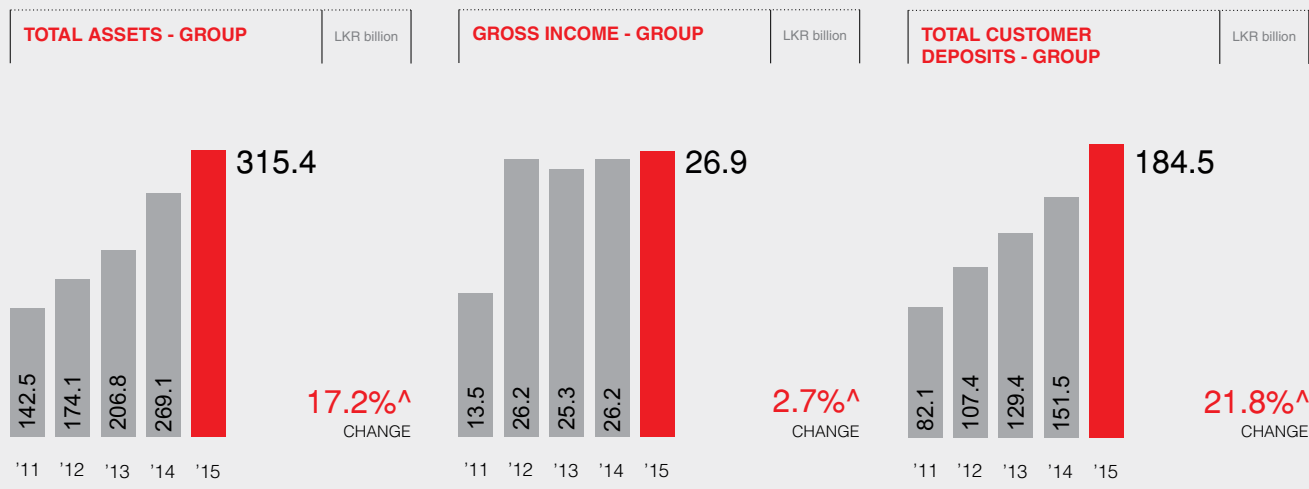
FINANCIAL HIGHLIGHTS

	BANK			GROUP		
	2015 LKR '000	2014 LKR '000	Change %	2015 LKR '000	2014 LKR '000	Change %
Operating results for the year						
Gross income	25,855,311	24,961,945	4	26,915,863	26,204,626	3
Operating profit before tax on financial services	5,447,875	5,786,773	(6)	5,715,283	6,526,732	(12)
Taxation	1,936,444	2,368,709	(18)	2,123,006	2,378,034	(11)
Profit after tax	3,511,431	3,418,064	3	3,670,095	4,245,972	(14)
Profit attributable to shareholders	3,511,431	3,418,064	3	3,542,040	4,133,932	(14)
Gross dividends for the year	1,816,841	1,814,865	–	1,816,841	1,814,865	–
Revenue to Government	2,537,372	2,266,237	12	2,826,548	2,297,111	23
Assets and liabilities						
Customer deposits	184,933,230	151,823,715	22	184,152,280	151,485,201	22
Loans and receivables	209,704,701	175,486,347	19	209,768,193	175,547,050	19
Total assets	309,157,605	262,729,146	18	315,353,733	269,129,605	17
Total liabilities	286,456,747	240,490,954	19	285,953,016	240,331,186	19
Shareholders' funds	22,700,858	22,238,192	2	28,382,204	27,875,773	2
Profitability (%)						
Net interest margin	2.63	3.31	(21)	2.67	3.33	(20)
Non-performing loans ratio	2.43	2.51	(3)	2.43	2.51	(3)
Return on assets	1.23	1.47	(16)	1.21	1.74	(30)
Return on equity	15.63	16.33	(4)	12.59	15.78	(20)
Total leverage (times)	13.62	11.81	15	11.11	9.65	15
Investor information (LKR)						
Net asset value per share	137.44	134.70	2	172.35	169.35	2
Market value per share - as at 31 December	194.10	250.00	(22)	NA	NA	–
Earnings per share - basic	21.26	20.72	3	21.51	25.14	(14)
Earnings per share - diluted	21.26	20.70	3	21.51	25.11	(14)
Price earnings (times)	9.13	12.07	(24)	NA	NA	–
Dividend per share	11.00	11.00	–	NA	NA	–
Dividend cover (times)	1.93	1.88	3	NA	NA	–
Dividend yield (%)	5.67	4.40	29	NA	NA	–
Market capitalisation (LKR '000)	32,058,981	41,273,481	(22)	NA	NA	–
Regulatory ratios (%)						
Capital adequacy ratio						
Tier I – (minimum ratio of 5%)	8.51	10.09	(16)	11.07	12.92	(14)
Tier I & II – (minimum ratio of 10%)	12.59	14.68	(14)	15.25	17.55	(13)
Statutory liquid asset ratio						
DBU	22.24	23.85	(7)	–	–	–
FCBU	24.91	25.18	(1)	–	–	–

FINANCIAL GOALS AND ACHIEVEMENTS

Financial indicators - Bank	Goals	Achievements				
		2015	2014*	2013*	2012	2011
Return on assets (%)	Over 1.5%	1.23	1.47	1.14	1.94	1.50
Return on equity (%)	Over 17%	15.63	16.33	14.38	21.17	15.01
Growth in total operating income (%)	Over 20%	4.69	19.00	11.55	31.00	15.45
Growth in profit after taxation (%)	Over 20%	2.73	64.00	-29.00	60.00	31.52
Growth in total assets (%)	Over 20%	17.67	31.00	23.00	18.00	31.61
Dividend per share (LKR)	Over 10	11.00	11.00	10.00	15.00	7.50
Capital adequacy ratios:						
Tier I (%) - Minimum requirement 5%	Over 8%	8.51	10.09	12.05	11.14	9.98
Tier I & II (%) - Minimum requirement 10%	Over 13%	12.59	14.68	17.87	12.38	11.26

* The above achievements are presented excluding the one-off equity income of LKR 6,031 million for the year 2013.



Operational Highlights

- OUR COMMITMENT. YOUR SUCCESS**
 A fresh tag-line of Our Commitment. **Your Success.** An affirmation of our pledge for your betterment.
- VISION, MISSION, VALUES**
 Revamping of our vision, mission and corporate values, setting the Bank on a fresh direction.
- LKR 300 BILLION**
 Total Assets base exceeded LKR 300 billion mark.
- 3,832 PERSONS**
 Screened for Chronic Kidney Disease in Anuradhapura, our commitment for your well-being.
- 10 NEW BRANCHES**
 Branch network reached 93 with 10 new branches added during the year.
- 32.4 TRAINING**
 Hours per employee for the year 2015.
- INVESTOR RELATIONS WEB PAGE**
 Revamped and launched the investor relations web page to ensure better connectivity with our investors.
- 2,000 TREES**
 Planted along the Deduru Oya reservoir with employee volunteerism, our commitment for a greener planet.
- LKR 2.8 BILLION**
 Taxes paid to the Government.