

Annexes ②

## Annex 8: Decade at a Glance

As at December 31, Rs. Mn.	CAGR %	2018	2017
<b>Assets</b>			
Cash and cash equivalents		39,534	33,225
Balances with central banks		54,385	44,801
Placements with banks		19,899	17,633
Government treasury bills, bonds and other securities		-	-
Securities purchased under resale agreements		9,514	-
Derivative financial assets		7,910	2,335
Dealing securities		-	-
Other financial instruments – Held for trading		-	4,411
Financial assets recognised through profit or loss – measured at fair value		5,520	-
Loans and receivables to banks		-	641
Financial assets at amortised cost – Loans and advances to banks	17.02	763	-
Loans and receivables to other customers		-	737,447
Financial assets at amortised cost – Loans and advances to other customers		861,100	-
Bills of exchange		-	-
Lease receivable		-	-
Loans and advances		-	-
Investments held to maturity		-	-
Financial investments – Held to maturity		-	63,563
Financial investments – Loans and Receivables		-	48,712
Financial assets at amortised cost – Debt and other financial instruments		83,855	-
Financial investments – Available for sale		-	154,714
Financial assets measured at fair value through other comprehensive income		176,507	-
		1,258,987	1,107,482
Investments in subsidiaries		4,264	3,066
Investments in associates		44	44
Property, plant & equipment		15,301	14,635
Intangible assets		906	777
Leasehold property		72	73
Deferred tax assets		-	-
Other assets		23,911	17,297
<b>Total assets</b>	16.73	<b>1,303,485</b>	<b>1,143,374</b>
<b>Liabilities</b>			
Due to banks		50,101	57,121
Derivative financial liabilities		8,022	3,678
Securities sold under repurchase agreements		49,104	49,677
Due to other customers/deposits from customers	17.19	-	850,128
Financial liabilities at amortised cost – due to depositors		983,037	-
Other borrowings		-	23,786
Financial liabilities at amortised cost – other borrowings		25,362	-
Current tax liabilities		6,566	4,144
Deferred tax liabilities		646	3,275
Other provisions		-	-
Other liabilities		24,208	19,225
Due to subsidiaries		41	75
Subordinated liabilities		37,992	25,166
<b>Total Liabilities</b>		<b>1,185,079</b>	<b>1,036,275</b>
<b>Shareholders' funds</b>			
Stated capital		39,148	37,144
Statutory reserves		7,354	6,477
Retained earnings		5,063	4,987
Other reserves		66,841	58,491
<b>Total liabilities &amp; shareholders' funds</b>	16.73	<b>1,303,485</b>	<b>1,143,374</b>
Commitments and contingencies		658,722	564,795

CAGR – Compounded Annual Growth Rate

LKASs and SLFRSs						SLAS	
2016	2015	2014	2013	2012	2011	2010	2009
30,194	20,044	20,592	14,262	19,733	12,911	6,137	5,557
43,873	28,221	19,634	18,432	18,168	17,343	12,189	11,795
11,718	17,194	14,508	4,132	16,163	11,674	4,420	18,500
-	-	-	-	-	-	114,541	96,671
-	8,002	41,198	8,946	3,697	1,542	68	5,203
1,053	4,118	460	838	1,351	40	-	-
-	-	-	-	-	-	283	81
4,988	7,656	6,327	6,379	6,041	6,418	-	-
-	-	-	-	-	-	-	-
624	601	551	546	629	580	-	-
-	-	-	-	-	-	-	-
616,018	508,115	405,431	353,062	337,247	286,314	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	5,291	2,847
-	-	-	-	-	-	11,019	7,794
-	-	-	-	-	-	200,729	161,329
-	-	-	-	-	-	2,366	1,025
60,981	-	-	-	-	-	-	-
51,824	57,724	50,436	48,943	31,971	26,630	-	-
-	-	-	-	-	-	-	-
160,023	204,244	214,208	131,757	57,963	61,415	-	-
-	-	-	-	-	-	-	-
981,296	855,919	773,345	587,297	492,963	424,867	357,043	310,802
2,435	1,237	1,211	289	303	315	354	279
44	44	44	44	44	44	44	44
10,308	9,969	9,953	8,387	8,221	7,907	5,930	3,914
641	466	439	468	497	467	419	388
74	74	75	76	77	78	79	80
964	-	-	-	449	360	-	-
16,439	12,096	10,543	9,426	9,189	7,291	6,191	6,808
1,012,201	879,805	795,610	605,987	511,743	441,329	370,060	322,315
67,609	30,319	25,261	14,194	4,894	11,574	-	-
1,515	1,891	1,193	1,412	84	435	-	-
69,867	112,385	124,564	45,519	31,760	41,235	45,774	29,905
739,563	624,102	529,361	451,153	390,612	323,755	259,779	234,745
-	-	-	-	-	-	-	-
9,270	9,986	11,637	8,654	15,823	8,368	14,371	11,639
-	-	-	-	-	-	-	-
3,441	3,002	1,998	1,759	2,802	1,305	2,448	1,203
-	231	2,574	1,563	1,698	1,594	892	633
2	2	2	2	2	1	-	-
17,710	15,547	17,444	9,827	10,363	8,162	11,367	12,255
20	26	19	16	22	30	-	-
24,850	11,973	11,045	10,944	1,106	1,106	2,127	3,436
933,847	809,464	725,098	545,043	459,166	397,565	336,758	293,816
24,978	23,255	21,458	19,587	18,009	16,474	10,811	10,608
5,648	4,922	4,327	4,035	3,433	2,890	2,472	2,164
4,464	4,389	4,258	4,233	4,178	2,547	1,516	1,004
43,264	37,775	40,469	33,089	26,957	21,853	18,503	14,723
1,012,201	879,805	795,610	605,987	511,743	441,329	370,060	322,315
498,305	521,232	352,453	295,452	279,593	234,551	196,617	146,072

## Annexes ⊗ Annex 8: Decade at a Glance

For the year ended December 31, Rs. Mn.	CAGR %	2018	2017
<b>Operating results</b>			
Gross income	17.05	138,049	114,357
Interest income		117,466	103,034
Interest expenses		(72,524)	(64,011)
Foreign exchange profit		7,900	588
Commission & other income		12,683	10,735
Operating expenses & impairment		(39,934)	(28,400)
Profit before tax	12.97	25,591	23,183
Income tax expenses		(8,047)	(6,602)
Profit for the year	12.11	17,544	16,581
<b>Ratios</b>			
Return on average-shareholders' funds (%)		15.56	17.88
Income growth (%)		20.72	24.10
Return on average assets (%)		1.43	1.54
Dividend per share		6.50	6.50
Ordinary share dividend cover (times)		2.67	2.62
Gross Dividends (Rs. Mn.) to ordinary shareholders		6,570.96	6,477.12
Advances to deposits and refinance (%)		86.96	86.07
Property, Plant and Equipment to shareholders' funds (%)		13.75	14.46
Total assets to shareholders' funds (times)		11.01	10.68
Capital funds to liabilities including contingent liabilities (%)		6.42	6.69
Cost/income Ratio (%)		46.35	51.08
Liquid assets Ratio – Domestic Banking Unit (DBU) (%)		24.47	27.28
Liquid assets Ratio – Offshore Banking Centre (OBC) (%)		30.20	30.95
(As specified in the Banking Act No. 30 of 1988)			
Group capital adequacy (%) Tier I		N/A	N/A
Tier I & II		N/A	N/A
Group capital adequacy (%) (under Basel III)			
common equity Tier I capital ratio		11.43	12.12
Tier I capital ratio		11.43	12.12
Total capital ratio		15.62	15.70
<b>Share information</b>			
Market value of a voting ordinary share (Rs.)		115.00	135.80
Earnings per share (Rs.)		17	17
Price earnings ratio (times)		7	8
Net assets value per share (Rs.)		117	108
Earnings yield (%)		15	13
Dividend payout ratio (%) – Cash		26	26
Total dividend payout ratio %		37	38
<b>Other information</b>			
Number of employees		5,027	4,982
Number of delivery points – Sri Lanka		266	261
Number of delivery points – Bangladesh	3.11	19	19
Number of automated teller machines	8.16	850	775

CAGR – Compounded Annual Growth Rate

LKASs and SLFRSs						SLAS	
2016	2015	2014	2013	2012	2011	2010	2009
93,143	77,868	72,753	73,736	63,395	45,860	41,522	43,741
80,738	66,030	61,832	62,764	52,685	38,356	34,740	35,925
(47,915)	(35,685)	(34,610)	(36,879)	(29,830)	(19,650)	(18,328)	(23,515)
2,326	2,877	1,481	1,996	4,687	2,322	1,741	2,962
10,079	8,961	9,440	8,976	6,023	5,182	5,041	4,854
(25,177)	(25,040)	(22,407)	(22,347)	(19,270)	(15,313)	(13,876)	(13,035)
20,051	17,143	15,736	14,510	14,295	10,897	9,318	7,191
(5,539)	(5,240)	(4,556)	(4,065)	(4,197)	(3,014)	(3,794)	(2,887)
14,512	11,903	11,180	10,445	10,098	7,883	5,524	4,304
19.52	16.90	17.01	18.40	20.96	20.28	17.87	15.83
19.62	7.03	0.96	16.31	38.24	10.45	(5.07)	(0.85)
1.53	1.42	1.60	1.87	2.12	1.94	1.60	1.43
6.50	6.50	6.50	6.50	6.50	6.00	7.00	7.00
2.25	2.09	1.99	1.89	1.86	1.61	2.09	2.46
5,769.02	5,700.24	5,700.24	5,522.47	5,421.42	4,904.70	2,642.25	1,751.47
82.69	80.84	75.89	77.48	82.01	83.30	80.97	70.88
14.07	14.94	14.85	14.65	16.73	19.31	19.30	15.38
12.92	12.51	11.28	9.94	9.73	9.92	11.11	11.31
5.47	5.29	6.54	7.25	7.12	6.92	6.26	6.48
51.06	48.92	49.26	45.59	47.02	50.70	54.69	56.86
27.19	26.24	33.15	33.66	25.40	25.70	29.93	39.27
30.19	49.13	31.43	29.38	34.16	27.77	30.57	27.93
11.59	11.55	13.07	13.30	12.63	12.11	10.86	11.92
16.01	14.28	16.22	16.93	13.84	13.01	12.26	13.93
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
145.00	140.20	171.00	120.40	103.00	100.00	259.90	189.50
16	13	13	12	12	9	7	6
9	10	13	10	9	11	18	11
88	80	81	72	63	54	44	38
11	10	8	10	12	9	6	9
28	33	35	37	37	42	34	41
40	48	50	53	54	62	48	-
4,987	4,951	4,852	4,730	4,602	4,524	4,321	4,071
255	246	239	235	227	213	187	172
19	18	18	18	17	17	17	15
677	640	625	604	572	514	414	368