

FINANCIAL HIGHLIGHTS

	Bank			Group		
	2016	2015	Change	2016	2015	Change
	LKR '000	LKR '000	%	LKR '000	LKR '000	%
Operating results for the year						
Gross income	33,281,736	25,855,311	29	33,776,905	26,915,863	25
Operating profit before tax on financial services	5,335,004	5,447,875	(2)	5,093,546	5,715,283	(11)
Taxation	2,164,733	1,936,444	12	2,278,587	2,123,006	7
Profit for the year	3,170,271	3,511,431	(10)	2,814,959	3,670,095	(23)
Profit attributable to equity holders of the parent	3,170,271	3,511,431	(10)	2,691,014	3,542,040	(24)
Gross dividends for the year	1,321,484	1,816,841	(27)	1,321,484	1,816,841	(27)
Revenue to government	2,219,013	2,572,872	(14)	2,416,656	2,862,048	(16)
Assets and liabilities						
Due to other customers	203,866,547	184,933,230	10	203,515,828	184,152,280	11
Loans and receivables	227,676,876	209,704,701	9	227,716,971	209,768,193	9
Total assets	334,544,735	309,157,605	8	340,731,768	315,353,733	8
Total liabilities	309,799,685	286,456,747	8	309,718,472	285,953,016	8
Total equity to equity holders of the Bank	24,745,050	22,700,858	9	29,936,587	28,382,204	5
Profitability (%)						
Net interest margin	2.64	2.63	0	2.70	2.67	1
Non-performing loans ratio	2.63	2.43	8	2.63	2.43	8
Return on assets	0.99	1.23	(20)	0.82	1.21	(32)
Return on equity	13.36	15.63	(15)	9.23	12.59	(27)
Total leverage (times)	13.52	13.62	(1)	11.38	11.11	2
Cost to income ratio	49.04	49.55	(1)	52.34	51.39	2
Investor Information (LKR)						
Net asset value per share	149.80	137.44	9	181.23	172.35	5
Market value per share – as at 31 December	156.00	194.10	(20)	NA	NA	–
Earnings per share – basic	19.19	21.26	(10)	16.29	21.51	(24)
Earnings per share – diluted	19.19	21.26	(10)	16.29	21.51	(24)
Price earnings (times)	8.13	9.13	(11)	NA	NA	–
Dividend per share	8.00	11.00	(27)	NA	NA	–
Dividend cover (times)	2.40	1.93	24	NA	NA	–
Dividend yield (%)	5.13	5.67	(10)	NA	NA	–
Market capitalisation (LKR' 000)	25,768,939	32,058,981	(20)	NA	NA	–
Regulatory ratios (%)						
Capital adequacy ratios:						
Tier I – (minimum ratio of 5%)	9.31	8.51	9	11.55	11.07	4
Tier I & II – (minimum ratio of 10%)	12.95	12.59	3	15.27	15.25	0
Statutory liquid assets ratio:						
DBU	21.50	22.24	(3)	N/A	N/A	–
FCBU	22.93	24.91	(8)	N/A	N/A	–

PROFITABILITY & GROWTH

ROE of 13.36%
Loans and receivables growth of 9%
Due to other customers growth of 10%

INVESTOR INFORMATION

Dividend per share of LKR 8/-
Market capitalization rank of 25 in the CSE

REGULATORY RATIOS

CAR of 12.95%
Liquidity levels above 20%

Financial Goals and Achievements

	Goals	Achievements				
		2016 LKR '000	2015 LKR '000	2014* LKR '000	2013* LKR '000	2012 LKR '000
Financial indicators – Bank						
Return on assets (%)	Over 1.5%	0.99	1.23	1.47	1.14	1.94
Return on equity (%)	Over 17%	13.36	15.63	16.33	14.38	21.17
Growth in total operating income (%)	Over 20%	7.71	4.69	19.00	11.55	31.00
Growth in profit after taxation (%)	Over 20%	(9.72)	2.73	64.00	(29.00)	60.00
Growth in total assets (%)	Over 20%	8.21	17.67	31.00	23.00	18.00
Dividend per share (LKR)	Over 10	8.00	11.00	11.00	10.00	15.00
Capital adequacy ratios:						
Tier I (%) – Minimum requirement 5%	Over 8%	9.31	8.51	10.09	12.05	11.14
Tier I & II (%) – Minimum requirement (10%)	Over 13%	12.95	12.59	14.68	17.87	12.38

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

OPERATIONAL HIGHLIGHTS

