

# Highlights

Group	Based on SLFRS 9			Based on LKAS 39	
	Year ended 31 December 2020	Year ended 31 December 2019	Year ended 31 December 2018	Year ended 31 December 2017	Year ended 31 December 2016
<b>Operating results</b>					
Total income	43,604	43,648	39,448	35,987	26,980
Profit before tax	3,944	3,308	4,676	5,891	4,674
Tax expense	1,097	1,008	1,606	1,458	1,205
Profit attributable to equity holders of the Bank	2,745	2,214	3,011	4,362	3,415
<b>Statement of financial position</b>					
<b>Assets</b>					
Cash and short-term funds	28,063	14,326	17,331	21,390	13,824
Loans to and receivables from banks and other customers	306,062	272,818	249,690	213,704	185,872
Financial investments	120,932	108,171	100,580	91,707	84,675
Investments in associate and joint venture	2,481	2,096	1,989	1,684	1,443
Other assets	9,829	9,500	7,172	5,983	5,400
Total assets	467,367	406,911	376,762	334,468	291,214
<b>Liabilities</b>					
Due to depositors	309,566	247,458	241,915	192,920	140,220
Due to other borrowers	97,406	102,910	82,589	84,578	97,224
Other liabilities	8,686	7,117	6,602	7,568	6,660
Total liabilities	415,658	357,485	331,106	285,066	244,104
<b>Equity</b>					
Total equity attributable to equity holders of the Bank	51,426	49,163	45,398	49,125	46,850
Non-controlling interests	283	263	258	277	260
Total equity and liabilities	467,367	406,911	376,762	334,468	291,214
Return on equity, %*	6.16	5.32	7.70	12.08	10.3
Return on total assets, %*	0.91	0.59	0.88	1.47	1.4
Earnings per share, LKR	9.00	7.62	11.36	16.45	12.88
Net asset value per share, LKR	168.06	161.62	171.25	185.31	176.73
<b>Capital adequacy</b>					
Core capital ratio, %	-	-	-	-	14.60
Total capital ratio, %	-	-	-	-	17.47
Common equity Tier I Capital ratio, % (Basel III)	10.82	11.33	10.89	13.09	-
Tier I capital ratio, % (Basel III)	10.82	11.33	10.89	13.09	-
Total capital ratio, % (Basel III)	15.75	15.78	16.17	16.53	-

\* After eliminating fair value reserve.



## Supporting customers in unprecedented times

- Customers provided with relief during pandemic through concessions including temporary overdrafts, import and export loans, extensions on short-term loans, and permanent overdraft facilities
- Mobile ATM service rolled out to several districts to enable customers to withdraw money and pay bills
- Range of digital apps upgraded to facilitate cashless and contactless transactions including DFCC Virtual Wallet, DFCC Pay, and DFCC iConnect



## Renewed approach to sustainability

- A vision to be the leading bank contributing towards sustainability by 2030
- New Sustainability Policy builds on DFCC Bank's achievements in sustainability
- Contributing towards a resilient Sri Lanka
- Social and Environmental Management System (SEMS) ensures projects funded by the Bank meet required environmental and social regulations
- Recognised for sustainability initiatives by ADFIAP Development Awards and Global Sustainable Finance Awards



## Awards and recognition

- No.1 Cash Management Service Provider in Sri Lanka - Euromoney
- Ranked 28th on Brand Finance Top 100 Most Valuable Brands 2020
- Ranked 20th on Business Today's Top 30 corporates in Sri Lanka 2019-2020
- Ranked 29th among LMD's Most Awarded 2019/20 and Hall of Fame (Top 50)
- Most popular banking and finance website at BestWeb.lk competition



## Reach

- The upgraded Kurunegala Branch and Pinnacle Centre were relocated
- Customers have access to over 4,500 ATM's across the country via the LankaPay ATM network
- Contact Centre available to customers 24/7
- Interactive DFCC Chatz chatbot assists customers via DFCC Bank website, Facebook, and Viber in English, Sinhala, and Tamil



## The Bank for Everyone

- New propositions designed around customers' lifestyles
- Salary Plus aimed at mass salaried customers
- Salary Partner aimed at upper level of mass salaried customers
- Pinnacle aimed at high-net-worth individuals