

Ten Year Summary

LKR Mn	Based on LKAS 39					Based on SLFRS 9				
	For the year ended 31 March				For the nine months ended 31 December	For the year ended 31 December				
	2012	2013	2014	2015		2016	2017	2018	2019	2020
Bank										
Operating results										
Total income	7,652	10,433	10,481	10,394	10,036	26,754	35,942	39,154	43,297	43,300
Profit before income tax	2,883	3,492	3,211	3,771	1,589	4,414	5,792	4,233	2,989	3,398
Income tax expense	430	570	623	531	521	1,125	1,377	1,464	915	1,010
Profit after tax	2,453	2,921	2,587	3,240	1,068	3,289	4,415	2,768	2,074	2,388
Statement of Financial Position										
Assets										
Cash and short-term funds	3,646	7,103	4,245	2,296	9,859	13,745	21,355	17,307	14,282	28,040
Loans to and receivables from banks and other customers	54,982	60,665	62,575	73,933	160,548	185,872	213,704	249,691	272,818	306,062
Financial investments	16,277	19,298	25,609	29,909	71,233	84,675	91,330	97,165	108,170	120,932
Investment in associate, joint venture, and subsidiary companies	4,451	4,446	6,659	6,648	823	902	957	957	978	1,008
Other assets	1,841	1,645	1,853	1,826	3,688	4,919	5,761	9,788	8,649	9,035
Total assets	81,197	93,160	100,941	114,612	246,151	290,112	333,107	374,908	404,897	465,077
Liabilities										
Due to depositors	12,445	15,548	16,630	22,485	110,891	140,514	193,308	242,238	247,787	310,027
Due to other borrowers	36,489	41,605	45,262	46,346	87,379	97,291	84,607	82,614	102,910	97,406
Other liabilities	1,010	1,223	1,639	1,686	5,062	6,457	7,316	6,210	6,720	8,287
Equity	31,253	34,784	37,410	44,095	42,819	45,850	47,877	43,846	47,480	49,357
Total equity and liabilities	81,197	93,160	100,941	114,612	246,151	290,112	333,107	374,908	404,897	465,077
Return on equity (%)*	11.7	12.9	10.6	12.8	5.0	10.99	13.4	7.6	7.6	5.6
Return on total assets (%)*	3.7	3.8	3.0	3.5	1.0	1.30	1.48	0.80	0.78	0.79
Earnings per share (LKR)	9.25	11.02	9.76	12.22	4.03	12.41	16.65	10.44	7.14	7.83
Market value per share (LKR)	112.6	131.1	143.9	202.8	168.1	122.50	124.00	93.00	91.90	65.30
Price earnings ratio (times)	12.2	11.9	14.7	16.6	41.7	9.87	7.45	8.91	12.87	8.34
Earnings yield (%)	8.2	8.4	6.8	6.0	2.4	10.13	13.43	11.23	7.77	11.99
Dividend per share (LKR)	4.00	5.00	5.50	6.00	2.5	4.5	5.0	3.5	3.0	3.0
Dividend cover (times)	3.1	2.8	2.0	2.2	0.7	4.96	3.70	2.09	2.04	2.62
Gross dividend (LKR Mn)	795	1,060	1,325	1,458	1,591	663	1,193	1,325	928	913
Liquid assets to liabilities (as specified in the Banking Act No. 30 of 1998) (%)	52	53	77	48	22	27	27	24	27	35
Number of employees	466	461	477	495	1445	1,642	1,770	1,860	2,076	2,072

*After eliminating fair value reserve