

SUMMARY OF PERFORMANCE INDICATORS

	Measure	2015	2014	2013	2012	2011
Size						
Assets Growth	%	18.86	15.87	17.15	10.68	10.46
Commitments and Contingencies/(Total Assets + Commitments and Contingencies)	%	16.18	15.32	14.15	14.56	17.93
Interest Earning Assets/Total Assets	%	90.11	88.76	89.06	85.83	87.48
Cash and Reserves/Total Assets	%	5.52	5.66	5.90	7.94	7.00
Risk-Weighted Assets Growth	%	22.72	19.38	10.18	9.33	1.21
Profitability						
Return on Average Assets	%	1.40	1.33	1.16	1.18	0.42
Return on Average Equity	%	15.62	13.45	11.40	11.42	4.43
Profit for the Year/(Total Assets + Commitments and Contingencies)	%	1.08	1.05	0.92	0.96	0.33
Net Interest Margin	%	4.42	4.92	4.89	5.16	5.45
Net Interest Income/Total Income	%	41.37	39.09	34.60	37.99	45.74
Cost to Income Ratio	%	61.20	57.37	62.59	67.31	82.02 *
Average Interest Yield	%	9.64	10.95	13.62	13.23	11.58
Average Interest Cost	%	5.50	6.48	9.41	8.68	6.58
Interest Rate Spread	%	4.14	4.47	4.21	4.55	5.00
Interest Yield on Average Customer Advances	%	10.00	11.90	14.56	14.42	11.99
Interest Cost on Average Customer Deposits	%	4.97	6.14	8.58	7.64	5.82
Spread on Customer Deposits and Advances	%	5.03	5.76	5.98	6.78	6.17
Dividend Payout**	%	24.76	28.01	33.52	32.76	50.85
Growth Rate of Equity	%	4.36	10.33	15.43	8.95	35.82
Earnings per Share	Rs.	11.11	8.92	6.74	6.11	2.18
Ordinary Dividends per Share	Rs.	2.75	2.50	2.25	2.00	1.00
Asset Quality						
Impairment Allowances for Loans and Receivables	Rs. Mn.	5,738	7,012	7,615	8,245	10,194
Impairment Allowances/Loans and Receivables	%	2.89	4.33	5.28	6.20	8.74
Net Assets Value per Share	Rs.	72.63	69.60	63.08	55.76	51.08
Capital Adequacy						
Leverage on Shareholders' Funds	Times	10.83	9.38	8.89	8.74	8.58
Leverage on Capital Funds (Including Debentures)	Times	8.19	6.87	7.60	8.15	7.25
Percentage Earnings Retained	%	75.24	71.99	66.48	67.24	49.15
Equity/Deposits, Borrowings and Securities Sold under Repurchase Agreements	%	9.80	11.43	11.86	12.04	12.43
Equity/Total Assets	%	8.46	9.63	10.11	10.26	10.54
Equity/Loans and Receivables	%	12.60	14.82	15.09	14.18	15.00
Liquidity and Funding						
Loans and Receivables/Deposits, Borrowings and Securities Sold under Repurchase Agreements	%	77.75	77.14	78.56	84.94	82.86
Deposits/Deposits, Borrowings, Debentures and Securities Sold under Repurchase Agreements	%	85.40	85.43	89.63	93.01	86.40
Liquid Assets/Total Assets	%	30.35	31.68	30.78	25.89	29.61
Liquid Assets/Deposits, Borrowings and Securities Sold under Repurchase Agreements	%	35.17	37.62	36.09	30.37	34.92
Net Lending or (Borrowings) in Call Money Market	Rs. Mn.	(18,264)	(7,834)	(9,572)	(4,707)	(5,841)
Other Data						
Number of Banking Centres		159	157	151	147	133
Number of Staff Members		3,085	2,947	3,049	3,061	3,150
Profit per Staff Member	Rs. '000	1,242	1,045	759	674	211
Number of Ordinary Shares	- Voting	175,977	175,977	175,977	173,333	173,333
	- Non-Voting	168,983	168,983	168,983	164,747	164,747
Share Prices as at 31st December	- Voting	Rs. 95.00	95.00	64.20	56.00	67.60
	- Non-Voting	Rs. 73.00	57.50	31.00	35.10	30.80

* Cost to Income Ratio of 2011 calculated excluding VRS.

** Dividends for the year 2015 are accounted for as per the Accounting Standard – LKAS 10.