

## SUMMARY OF PERFORMANCE INDICATORS

	Measure	2014	2013	2012	2011	2010*
<b>Size</b>						
Assets Growth	%	<b>15.87</b>	17.15	10.68	10.46	12.74
Commitments and Contingencies/(Total Assets + Commitments and Contingencies)	%	<b>15.32</b>	14.15	14.56	17.93	10.85
Interest Earning Assets/Total Assets	%	<b>88.76</b>	89.06	85.83	87.48	85.76
Cash and Reserves/Total Assets	%	<b>5.66</b>	5.90	7.94	7.00	6.78
Risk-Weighted Assets Growth	%	<b>19.38</b>	10.18	9.33	1.21	10.62
<b>Profitability</b>						
Return on Average Assets	%	<b>1.33</b>	1.16	1.18	0.42	0.87
Return on Average Equity	%	<b>13.45</b>	11.40	11.42	4.43	10.88
Profit for the Year/(Total Assets + Commitments and Contingencies)	%	<b>1.05</b>	0.92	0.96	0.33	0.68
Net Interest Margin (NII/Avg. Int. Earn. Assets)	%	<b>5.22</b>	5.32	5.64	5.88	6.66
Net Interest Income/Total Income	%	<b>39.09</b>	34.60	37.99	45.74	40.27
Cost to Income Ratio**	%	<b>57.37</b>	62.59	67.31	82.02***	68.69
Average Interest Yield	%	<b>10.95</b>	13.62	13.23	11.58	13.69
Average Interest Cost	%	<b>6.48</b>	9.41	8.68	6.58	7.68
Interest Rate Spread	%	<b>4.47</b>	4.21	4.55	5.00	6.01
Interest Yield on Average Customer Advances	%	<b>11.90</b>	14.56	14.42	11.99	13.41
Interest Cost on Average Customer Deposits	%	<b>6.14</b>	8.58	7.64	5.82	6.76
Spread on Customer Deposits and Advances	%	<b>5.76</b>	5.98	6.78	6.17	6.65
Dividend Payout****	%	<b>28.01</b>	33.52	32.76	50.85	20.92
Growth Rate of Equity	%	<b>10.33</b>	15.43	8.95	35.82	14.48
Earnings per Share	LKR	<b>8.92</b>	6.74	6.11	2.18	4.60
Ordinary Dividends per Share	LKR	<b>2.50</b>	2.25	2.00	1.00	1.00
<b>Asset Quality</b>						
Impairment Allowances for Loans and Receivables	LKR Mn.	<b>7,012</b>	7,615	8,245	10,194	
Impairment Allowances/Loans and Receivables	%	<b>4.33</b>	5.28	6.20	8.74	
Net Assets Value per Share	LKR	<b>69.60</b>	63.08	55.76	51.08	47.58
<b>Capital Adequacy</b>						
Leverage on Shareholders' Funds	Times	<b>9.38</b>	8.89	8.74	8.58	11.37
Leverage on Capital Funds (Including Debentures)	Times	<b>6.87</b>	7.60	8.15	7.25	8.30
Percentage Earnings Retained	%	<b>71.99</b>	66.48	67.24	49.15	79.08
Equity/Deposits, Borrowings and Securities Sold Under Repurchase Agreements	%	<b>11.43</b>	11.86	12.04	12.43	9.75
Equity/Total Assets	%	<b>9.63</b>	10.11	10.26	10.54	8.06
Equity/Loans and Receivables	%	<b>14.82</b>	15.09	14.18	15.00	13.26
<b>Liquidity and Funding</b>						
Loans and Receivables/Deposits, Borrowings and Securities Sold Under Repurchase Agreements	%	<b>77.14</b>	78.56	84.94	82.86	73.53
Deposits/Deposits, Borrowings, Debentures and Securities Sold under Repurchase Agreements	%	<b>85.43</b>	89.63	93.01	86.40	86.05
Liquid Assets/Total Assets	%	<b>31.68</b>	30.78	25.89	29.61	31.66
Liquid Assets/Deposits, Borrowings and Securities Sold under Repurchase Agreements	%	<b>37.62</b>	36.09	30.37	34.92	38.31
Net Lending or (Borrowings) in Call Money Market	LKR Mn.	<b>(7,834)</b>	(9,572)	(4,707)	(5,841)	(2,096)
<b>Other Data</b>						
Number of Banking Centres		<b>157</b>	151	147	133	122
Number of Staff Members		<b>2,947</b>	3,049	3,061	3,150	3,622
Profits per Staff Member	LKR '000	<b>1,045</b>	759	674	211	339
Number of Ordinary Shares - Voting	000	<b>175,977</b>	175,977	173,333	173,333	130,000
- Non-Voting	000	<b>168,983</b>	168,983	164,747	164,747	123,560
Share Prices as at 31st December - Voting	LKR	<b>95.00</b>	64.20	56.00	67.60	97.80
- Non-Voting	LKR	<b>57.50</b>	31.00	35.10	30.80	49.00

### Note

Performance indicators are computed based on the balances adjusted for SLFRS/LKAS impacts.

\* Based on SLAS applicable prior to 1st January 2012

\*\* Cost to Income Ratio for 2011 to 2014 is calculated with fair value & Impairment impacts due to the adoption of SLFRS/LKAS

\*\*\* Cost to Income Ratio of 2011 calculated excluding VRS

\*\*\*\* Dividends for the year 2014 are accounted for as per the Accounting Standards - LKAS 10