

Summary of Performance Indicators

	Measure	2017	2016	2015	2014	2013
Size						
Assets growth	%	14.64	20.14	18.86	15.87	17.15
Commitments and contingencies/(total assets + commitments and contingencies)	%	19.60	15.26	16.18	15.32	14.15
Interest earning assets/total assets	%	89.50	88.67	90.11	88.76	89.06
Cash and reserves/total assets	%	6.72	6.90	5.52	5.66	5.90
Risk weighted assets growth	%	14.47	23.21	22.72	19.38	10.18
Profitability						
Return on average assets	%	1.16	1.23	1.40	1.33	1.16
Return on average equity	%	14.30	15.18	15.62	13.45	11.40
Profit for the year/(total assets + commitments and contingencies)	%	0.87	0.95	1.08	1.05	0.92
Net interest margin	%	4.24	4.27	4.42	4.92	4.89
Net interest income/total income	%	31.40	35.35	41.37	39.09	34.60
Cost to income ratio (including VAT and NBT)	%	61.02	62.35	61.20	57.37	62.59
Cost to income ratio (excluding VAT and NBT)	%	51.97	54.75	53.41	49.96	56.77
Average interest yield	%	12.84	11.26	9.64	10.95	13.62
Average interest cost	%	8.79	7.35	5.50	6.48	9.41
Interest rate spread	%	4.05	3.91	4.14	4.47	4.21
Interest yield on average customer advances	%	13.17	11.56	10.00	11.90	14.56
Interest cost on average customer deposits	%	8.01	6.44	4.97	6.14	8.58
Spread on customer deposits and advances	%	5.16	5.12	5.03	5.76	5.98
Dividend payout*	%	28.00	27.95	24.76	28.01	33.52
Growth rate of equity	%	23.17	10.84	4.36	10.33	15.43
Earnings per share	LKR	12.58	11.39	11.11	8.92	6.74
Ordinary dividends per share	LKR	3.50	3.25	2.75	2.50	2.25
Net assets value per share	LKR	96.50	80.51	72.63	69.60	63.08
Asset quality						
Impairment allowances for loans and receivables	LKR Mn.	5,607	6,053	5,738	7,012	7,615
Impairment allowance/loans and receivables	%	1.96	2.50	2.89	4.33	5.28
Provision cover	%	35.39	43.93	46.80	47.00	41.77
Capital adequacy						
Leverage on share holders funds	Times	10.93	11.82	10.83	9.38	8.89
Leverage on capital funds (Including debentures)	Times	7.74	7.84	8.19	6.87	7.60
Percentage earnings retained	%	72.00	72.05	75.24	71.99	66.48
Equity/deposits, borrowings and securities sold under Repurchase agreements	%	9.75	9.04	9.80	11.43	11.86
Equity/total assets	%	8.38	7.80	8.46	9.63	10.11
Equity/loans and receivables	%	11.94	11.47	12.60	14.82	15.09
Liquidity and funding						
Loans and receivables/deposits, borrowings and securities sold Under repurchase agreements	%	81.66	78.80	77.75	77.14	78.56
Deposits/deposits, borrowings, debentures and securities sold under Repurchase agreements	%	84.53	85.54	85.40	85.43	89.63
Liquid assets/total assets	%	24.06	24.83	26.50	26.70	28.65
Liquid assets/deposits, borrowings and securities sold under Repurchase agreements	%	27.99	28.78	30.70	31.71	33.60
Net lending or (borrowings) in call money market	LKR Mn.	(11,056)	(16,382)	(18,264)	(7,834)	(9,572)
Other data						
Number of banking centres		166	166	159	157	151
Number of staff members		3,199	3,165	3,085	2,947	3,049
Profit per staff member	LKR '000	1,385	1,267	1,242	1,045	759
Number of ordinary shares						
	- Voting	000	179,614	175,977	175,977	175,977
	- Non-voting	000	174,842	168,983	168,983	168,983
Share prices as at 31 December						
	- Voting	LKR	87.20	90.00	95.00	95.00
	- Non-voting	LKR	56.00	59.00	73.00	57.50

* Dividends for the year 2017 are accounted for as per the accounting standards – LKAS 10