

# Ten Years at a Glance

Year Ended 31 December	2025 LKR Mn	2024 LKR Mn	2023 LKR Mn	2022 LKR Mn	2021 LKR Mn	2020 LKR Mn	2019 LKR Mn	2018 LKR Mn	2017 LKR Mn	2016 LKR Mn
<b>Trading Results</b>										
Gross Income	93,779	91,347	116,773	96,818	54,767	57,224	61,370	54,873	49,161	37,873
Profit before Income Tax	19,623	16,043	10,080	6,629	6,028	4,111	5,098	4,666	6,656	5,734
Income Tax	7,515	5,992	3,824	1,917	1,447	1,100	1,418	1,477	2,226	1,724
<b>Profit after Taxation</b>	<b>12,108</b>	<b>10,051</b>	<b>6,256</b>	<b>4,712</b>	<b>4,581</b>	<b>3,011</b>	<b>3,680</b>	<b>3,189</b>	<b>4,430</b>	<b>4,010</b>
Other Comprehensive Income, net of Tax	1,542	685	(27)	(2,724)	(1,521)	1,832	2,234	(617)	2,426	(345)
<b>Total Comprehensive Income</b>	<b>13,650</b>	<b>10,736</b>	<b>6,229</b>	<b>1,988</b>	<b>3,060</b>	<b>4,843</b>	<b>5,914</b>	<b>2,572</b>	<b>6,856</b>	<b>3,665</b>
Dividend Proposed (Ordinary) LKR per Share	LKR 4.00	LKR 3.50	LKR 2.50	LKR 2.00	LKR 3.00	LKR 1.50	LKR 2.00	LKR 2.50	LKR 3.50	LKR 3.25
<b>As at 31 December</b>										
<b>Financial Position</b>										
<b>Assets</b>										
Cash and Short Term Funds (Including Securities Purchased under Resale Agreements)	20,329	21,068	49,138	43,883	26,108	16,179	16,924	18,036	10,070	15,653
Balances with Central Bank of Sri Lanka	11,218	8,719	7,028	16,784	8,726	7,371	14,459	18,472	19,120	16,212
Investments (Including Investment Properties)	226,022	210,243	171,340	137,448	102,037	111,119	84,583	87,820	82,976	73,336
Loans and Advances, Placements with Banks and Finance Companies	631,808	513,107	460,127	446,039	450,224	404,496	380,432	326,883	282,317	236,355
Investment in Subsidiary	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154	1,154
Other Assets (Including Taxation)	18,420	14,438	19,672	18,335	9,654	8,285	9,293	10,214	8,590	8,669
Property, Plant and Equipment, Right-of-use Assets and Intangible Assets	12,052	10,960	9,526	9,163	9,674	9,103	9,449	4,354	3,899	4,634
<b>Total Assets</b>	<b>921,003</b>	<b>779,689</b>	<b>717,985</b>	<b>672,806</b>	<b>607,577</b>	<b>557,707</b>	<b>516,294</b>	<b>466,933</b>	<b>408,126</b>	<b>356,013</b>
<b>Liabilities</b>										
Customer Deposits and Due to Banks	756,859	654,957	603,717	559,474	513,158	472,982	429,501	383,939	334,152	291,185
Borrowings and Debentures	45,351	26,614	26,847	33,569	24,287	19,648	28,320	37,456	29,148	28,491
Other Liabilities	28,213	26,112	24,207	20,166	16,163	13,726	12,552	9,674	8,197	7,756
Taxation (Including Deferred Tax Liability)	8,608	1,490	2,688	5,128	1,882	2,340	1,251	1,209	2,381	762
Dividend Payable	58	28	19	19	34	44	43	45	42	46
<b>Total Liabilities</b>	<b>839,089</b>	<b>709,201</b>	<b>657,478</b>	<b>618,356</b>	<b>555,524</b>	<b>508,740</b>	<b>471,667</b>	<b>432,323</b>	<b>373,920</b>	<b>328,240</b>
<b>Equity</b>										
Stated Capital	21,693	21,693	20,909	19,926	18,324	17,548	17,045	12,026	11,228	10,530
Statutory Reserve Fund	3,989	3,384	2,881	2,568	2,333	2,104	1,953	1,769	1,609	1,388
Reserves	56,232	45,411	36,717	31,956	31,396	29,315	25,629	20,815	21,369	15,855
<b>Total Equity</b>	<b>81,914</b>	<b>70,488</b>	<b>60,507</b>	<b>54,450</b>	<b>52,053</b>	<b>48,967</b>	<b>44,627</b>	<b>34,610</b>	<b>34,206</b>	<b>27,773</b>
<b>Total Equity and Liabilities</b>	<b>921,003</b>	<b>779,689</b>	<b>717,985</b>	<b>672,806</b>	<b>607,577</b>	<b>557,707</b>	<b>516,294</b>	<b>466,933</b>	<b>408,126</b>	<b>356,013</b>
<b>Contingent Liabilities and Commitments</b>	<b>292,986</b>	<b>180,816</b>	<b>165,841</b>	<b>167,641</b>	<b>224,390</b>	<b>195,154</b>	<b>150,147</b>	<b>129,693</b>	<b>99,501</b>	<b>64,111</b>