

Highlights

Group

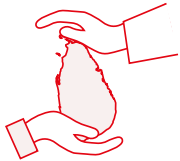
LKR Mn	Based on	Based on LKAS 39			
	SLFRS 9	Year ended	Year ended	Year ended	Year ended
	31 December 2018	31 December 2017	31 December 2016	31 December 2015	31 March 2015
Operating Results					
Total income	39,448	35,987	26,980	17,503	20,094
Profit before tax	4,676	5,891	4,674	2,553	5,416
Tax expense	1,606	1,458	1,205	912	977
Profit attributable to equity holders of the Bank	3,011	4,362	3,415	1,592	4,362
Statement of Financial Position					
Assets					
Cash and short-term funds	17,331	21,390	13,824	9,870	8,002
Loans to and receivables from banks and other customers	262,589	224,660	198,085	164,945	138,887
Other financial assets	87,681	80,751	72,584	67,060	58,258
Investments in associate and joint venture	1,989	1,684	1,443	1,248	1,188
Other assets	7,172	5,983	5,278	3,986	4,275
Total assets	376,762	334,468	291,214	247,109	210,610
Liabilities					
Due to depositors	241,915	192,920	140,220	110,551	92,712
Due to other borrowers	82,589	84,578	97,276	87,381	65,874
Other liabilities	6,602	7,568	6,660	5,208	3,761
Total liabilities	331,106	285,066	244,156	203,140	162,347
Equity					
Total equity attributable to equity holders of the Bank	45,398	49,125	46,850	43,716	47,909
Non-controlling interests	258	277	260	253	354
Total equity and liabilities	376,762	334,468	291,266	247,109	210,610
Return on equity, %*	7.70	12.08	10.3	5.6	14.0
Return on total assets, %*	0.88	1.47	1.4	0.8	2.5
Earnings per share, LKR	11.36	16.45	12.88	6.01	16.46
Net asset value per share, LKR	171.25	185.31	176.73	164.90	180.72
Capital adequacy					
Core capital ratio		-	14.60	15.39	17.71
Total capital ratio		-	17.47	15.32	16.62
Common equity tier I Capital ratio, % (Basel III)	12.68	13.09	-	-	-
Tier I capital ratio, % (Basel III)	12.68	13.09	-	-	-
Total capital ratio, % (Basel III)	16.13	16.53	-	-	-

* After eliminating fair value reserve.



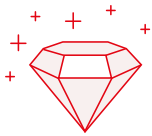
Branch expansion

Conversion of 10 extension offices into fully-fledged branches



Social responsibility

Successful completion of the second edition of the “*Samata* English programme”

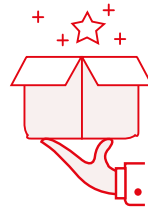


Brand value

DFCC’s brand ranking moved up 37 notches in LMD’s list of **Most Respected Companies in Sri Lanka – 2018**

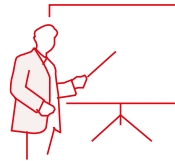
The Bank was recognised as one of the **Top 10 Most Admired Companies of Sri Lanka**

DFCC Bank’s **brand value** recorded the highest increase of 183% in the Brand Finance ranking



New products and services

Relaunch of Credit Cards
Launch of DFCC iConnect



Number of training programmes

2018 – 425

2017 – 404