

# Highlights

## Financial Highlights

### Group

LKR million	Based on current SLFRS				
	Year ended 31 December 2017	Year ended 31 December 2016	Nine months ended 31 December 2015	Year ended 31 March	
				2015	2014
<b>Operating Results</b>					
Total income	35,987	26,980	17,503	20,094	20,376
Profit before tax	5,891	4,674	2,553	5,416	4,117
Tax expense	1,458	1,205	912	977	902
Profit attributable to equity holders of the Bank	4,362	3,415	1,592	4,362	3,151
<b>Statement of Financial Position</b>					
<b>Assets</b>					
Cash and short-term funds	21,390	13,824	9,870	9,471	10,913
Loans to and receivables from banks and other customers	224,660	198,085	164,945	138,887	117,716
Financial investments	80,374	72,461	66,861	56,699	40,976
Investments in associate and joint venture	1,684	1,443	1,248	1,188	1,029
Other assets	6,360	5,453	4,185	4,365	4,361
<b>Total assets</b>	<b>334,468</b>	<b>291,266</b>	<b>247,109</b>	<b>210,610</b>	<b>174,995</b>
<b>Liabilities</b>					
Due to other customers	192,920	140,220	110,551	92,712	80,917
Other borrowing	84,578	97,276	87,381	65,874	50,075
Other liabilities	7,568	6,660	5,208	3,761	3,549
<b>Equity</b>					
Total equity attributable to equity holders of the Bank	49,125	46,850	43,716	47,909	40,121
Non-controlling interests	277	260	253	354	333
<b>Total equity and liabilities</b>	<b>334,468</b>	<b>291,266</b>	<b>247,109</b>	<b>210,610</b>	<b>174,995</b>
Return on equity, %*	12.08	10.3	5.6	14.0	10.9
Return on total assets, %*	1.47	1.4	0.8	2.5	2.1
Earnings per share, LKR	16.45	12.88	6.01	16.46	11.89
Net asset value per share, LKR	185.31	176.73	164.90	180.72	151.34
<b>Capital adequacy**</b>					
Core capital ratio, % (Basel II)	-	14.60	15.39	17.71	18.71
Total capital ratio, % (Basel II)	-	17.47	15.32	16.62	17.19
Common equity tier I Capital ratio, % (Basel III)	13.09	-	-	-	-
Tier I capital ratio, % (Basel III)	13.09	-	-	-	-
Total capital ratio, % (Basel III)	16.53	-	-	-	-

\* After eliminating fair value reserve.

\*\* Reporting requirement for Capital Computation has been changed to Basel III with effect from 1 July 2017.

## Operational Highlights



### Enhancing DFCC Virtual Wallet

Breaking new ground in Sri Lanka's banking industry, the DFCC Virtual Wallet is used by thousands of customers with over one thousand merchants. DFCC Chatz, an online chatbot, can be accessed via Facebook and provides instant feedback to customers and merchants. The Voice Command feature enables fund transfers, bill payments, and the ability to check account balances effortlessly.



### Increasing Brand Visibility

The brand image/look and feel of a large number of branches were enhanced creating top of mind awareness for DFCC. The branches are situated at convenient locations island-wide, providing customers with an unmatched service.



### Contributing towards a Sustainable Future

DFCC financed 18 renewable energy-based power generation projects with the capacity to generate 57 MW, with 16 projects operational by the end of 2017.



### Embracing Technology to Drive Businesses

DFCC iConnect is an online portal built for DFCC Bank's Corporate, Business Banking and SME clients to carry out their daily transactions. It gives them the flexibility to access their portfolios at the click of a button.



### **Moving Towards a Sustainable Environment**

Over seven thousand trees were planted across the country through eleven tree planting campaigns in Aranayake, Athurugiriya, Batticaloa, Beddagana, Bellanwila, Colombo, Jaffna, Kaduwela, Kahathuduwa and Thalawila.



### **Formulating Objective-Oriented Planning Strategy**

DFCC's short term-three year plan (2018 to 2020) was formulated based on international best practices in line with the Bank's vision.



### **Receiving Global Recognition for Sustainable Initiatives**

DFCC was honoured for "Outstanding Business Sustainability Achievement" at the Karlsruhe Sustainable Finance Awards. This Award honours financial institutions and organisations that have made significant contributions to the field of sustainable finance.



### **Launching DFCC Premier Go**

DFCC's new "Premier Go" app was launched to empower Premier customers with the ability to view account balances, schedule appointments, keep track of their finances, get updated on current promotions and offers and connect to their dedicated Relationship Manager via video call anywhere in the world.