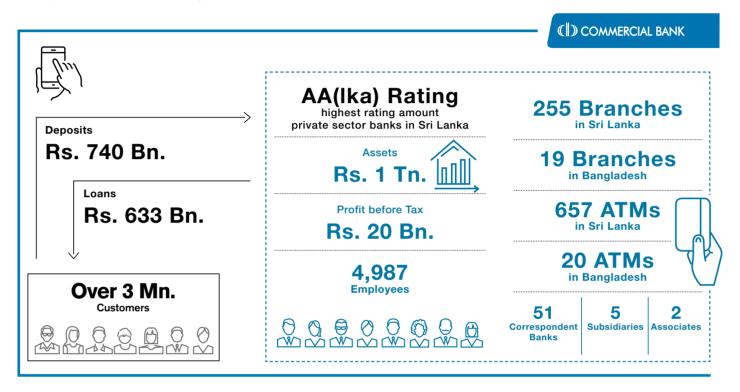
ABOUT US – WHO WE ARE

We are the largest private sector financial services institution in Sri Lanka serving over three million customers with a team of 4,987 employees driving performance. Our network spans 12 countries connecting communities to global markets and opportunities playing a key role in the development of villages, towns and countries we operate in. The first Sri Lankan bank to be listed amongst the 'Top 1000 Banks in the World' in 2008, we are the only Sri Lankan bank to have been included in that prestigious group of banks consecutively for the past six years. We aspire to become a regional player in South Asia as we expand our overseas operations leveraging our expertise honed over 48 years in banking.

A Snapshot of Our Key Strengths



Our Business

Four business verticals facilitate our earnings and growth.

Personal Banking Corporate Banking Treasury International Operations Rs. 41.960 Bn. Rs. 23.601 Bn. Rs. 20.948 Bn. Rs. 6.531 Bn. Assets Assets Assets Assets Rs. 257.143 Bn. Rs. 110.129 Bn. Rs. 242.094 Bn. Rs. 341.515 Bn. We support the wealth creation Partnering the growth Supports managing banks' Our operations in aspirations of millions of aspirations of corporates, we funding needs and our customers Bangladesh, Maldives, Myanmar customers through our savings, play a key role in facilitating trade with financial risk management. and Italy comprise this vertical investments, lending, remittance and investment in the country. This vertical is also key to together with our and transactional products. Our Relationship management, remittance network which managing the Banks liquidity, customers include individuals expertise in trade finance, online interest rate and spans eight countries solutions and global reach are of all ages, micro entrepreneurs forex risk and SMEs. key strengths that support our More details on page 98 growth in this vertical More details on page 94 More details on page 82

More details on page 90

Our Impact on the Sri Lankan Economy

Largest private Bank in Sri Lanka with total assets of over

Rs. 1 Tn.

Market capitalisation of

<u>US</u> \$ 790 Mn.

accounting for 4.31% of total market capitalisation of the Colombo Stock Exchange

Total value distributed to the Government

Rs. 9.368 Bn.

in 2016

Channels **8.36%** of Import volumes and

17.82%

of Export volumes of the country

Largest lender in Sri Lanka to SMEs for the past five years with a total disbursement of

Rs. 952 Bn.

A key player for Inward Remittances in the country



2016 Highlights

Assets

Reaching One Trillion Assets Base

1st private bank to Exceed Rs. 100 Bn. Regulatory Capital

1st Sri Lankan bank to be included in Top 1000 Banks in the world and maintained its position over the past 6 consecutive years

Highest Market Capitalisation

in Banking and Financial Sector

10

International Banking Awards

A Foreign Subsidiary incorporated in Maldives

Commenced commercial operations of Italian Subsidiary Commex Sri Lanka S.R.L.

Value Created for employees

Rs. 10.794 Bn.

Employee productivity improved by

Rs. 0.540 Mn.

Per Employee