

2019 at a Glance



Financial capital

Profit for the year

2019 – LKR 253.41 Mn.

2018 – LKR 356.95 Mn.

Net interest income

2019 – LKR 5.7 Bn.

2018 – LKR 4.7 Bn.

Customer deposits

2019 – LKR 72.4 Bn.

2018 – LKR 67.5 Bn.

Total assets

2019 – LKR 107.8 Bn.

2018 – LKR 96.8 Bn.

Capital base

2019 – LKR 7.7 Bn.

2018 – LKR 7.4 Bn.



Institutional capital

Corporate culture and values

- Values clearly articulated
- Included in induction training
- Regular dissemination throughout the Bank

Organisational knowledge

- Over 20 years of knowledge
- Keen understanding of SMEs
- Products suited to customers
- Strategic Plan

Systems, Processes and IT

- Loan Originating System
- Mobile Deposit Collection
- Information Dashboard
- Payment platform
- Mobile banking app
- Internet banking
- SDB ATM Switch

Business ethics and integrity

- Governance framework
- Compliance policies
- Endorsement by international investors



Manufactured capital

Digital banking options in 2019:

- UPay payment app
- SDB Mobile banking app
- Business Internet banking with CEFTS and SLIPS connectivity targeting SMEs
- Connected to LankaPay ATM network

Investment in PPE 2019 –

LKR 172 Mn.
(2018 – LKR 217 Mn.)

Total branch network

2019 – 94
2018 – 94

Investment in IT equipment and intangible assets

LKR 395 Mn.
(2018 – LKR 105 Mn.)

ATM network

2019 – 12
2018 – 12



Customer capital

Increasing customer convenience:

- E-banking security
- ATM switch

Women entrepreneurs educated through Uththamavi workshops

2019 – 4,000
2018 – 2,000

- Co-operative sector deposit and loan schemes
- Uththamavi Loans for women entrepreneurs
- Product portfolio that caters to people of all ages and occupations
- Uththamachara Product for Ranaviru families



Employee capital



New recruits

2019 – 55
2018 – 254



Male: Female equality

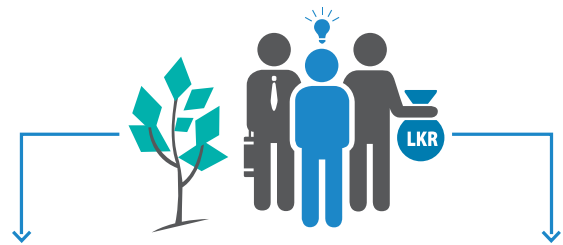
2019 – 52% : 48%
2018 – 52% : 48%

Investment in training

2019 – LKR 9.9 Mn.
2018 – LKR 9.8 Mn.

Initiatives 2019

- Life Line programme
- Great place to work programme



Investor capital

Net asset value per share

2019 – LKR 136.20

2018 – LKR 132.28

Earnings per share – basic

2019 – LKR 4.50

2018 – LKR 6.34

Market value per share

2019 – LKR 63.90

2018 – LKR 75.00

P/E ratio

2019 – 14.20 Times

2018 – 11.83 Times



Business partner capital

Purchasing from local suppliers

Partnerships to benefit customers

Business tie-ups with Browns & Company PLC, John Keells Foundation, Diesel & Motor Engineering PLC, and State Ministry of Defence.

Strategic partnerships and active memberships



Social and environmental capital

- Surakimu Siripa Polythene cleanup project
- Contributing towards SGDs
- Other CSR initiatives

Students supported for scholarship exams through Lakdaru seminars

2019 – 4,445
2018 – 32,000