

# Triple Bottom Line

## Management's Strategic Priorities 2010-2013 and Achievements in 2011

Triple Bottom Lines		Strategic Actions	YOY Position	
	Strategic Priorities		2011	2010
Shareholders	Profitability.	Return on Assets ratio (ROA) – YOY increased by	95%	132%
		Return on Equity ratio (ROE) – YOY increased by	106%	131%
		Profit after Tax – YOY increased by	130%	139%
	Risk management.	Non Performing Loan Ratio (NPL)	Stagnant	Reduced
		Maturity Gap Improved	Reduced	Reduced
	Market capitalization	Dependence on 10 largest depositors – deteriorated to	67%	47%
		Statutory Liquid Assets Ratio (SLAR) - YOY improved to	21%	20.9%
		Capital Adequacy Ratio - YOY improved to	21.3%	21%
		Share price - YOY increased by	155%	272%
Government	Accelerate lending – more housing and economic activities	Economic Value Addition – YOY increased by	6%	-1%
		Amount Paid to the Government as Tax – YOY increased by	22%	38%
		No of loans - YOY increased by	32%	79%
		Loan value - YOY increased by	52%	118%
	Minimize regional development disparities	No of house construction loans – YOY increased by	35%	73%
		No of Indirect employment opportunities –YOY increased by	28%	112%
		No of direct employment – YOY increased by	19%	17%
	Promoting financial inclusion and empowerment	No of loan granted out of western province – YOY increased by	36%	7%
		No of loan granted in the North and East – YOY increased by	196%	-
		No of financially included customers through Mobil Banking - YOY – increased by	49%	238%
	Agricultural sector housing	No of Agricultural sector Loans- YOY increased by	59%	239%
		Value of Agricultural sector Loans – YOY incresed by	60%	-
Environment	Minimize fuel consumption	Fuel consumption per LKR 1Million loan approved - Improved	-38%	-55%
		Fuel consumed per loan approved – YOY change -improved	-33%	-45%
		Average staff travel index – YOY change (improved)	-32%	-41%
	Minimize electricity consumption	Electricity per Sq:ft occupied - units	8	13
		Electricity per head – YOY change	-35%	-4%
	Reduce paper consumption	Paper consumption per LKR 1Million loan approved – YOY change	-29%	-18%

## Triple Bottom Line Management's Strategic Priorities 2010 - 2013 and Achievements in 2011 *contd.*

Triple Bottom Lines		Strategic Actions	YOY Position		
	Strategic Priorities		2011	2010	
Social Responsibility	Employee	Strengthening	Total staff – YOY increased bys	19%	18%
			Total emoluments – YOY increased by	11%	14%
		Capacity maximizing	Total training hours – YOY increased by	96%	147%
			Training hours per head, – YOY increased by	50%	100%
		Satisfaction	Staff turnover index – YOY change improved	8%	45%
			Overall satisfaction index – YOY change	-8%	29%
	Customer	Enhancing customer reach	No of branches /customer centers – YOY increased by	11%	8%
			No of Mobil Bankers increased from 81 to 100 - Growth	23%	35%
			No of ATM access facility from 225 to 310 ATMs - Growth	38%	1945%
		Enhance customer base	No of total loan customers – YOY increased by 14,224 - Growth	11%	9%
			No. of total deposits customers – YOY increased by	24%	7%
		Satisfaction	Loan portfolio – YOY increased by	15%	8%
			Customer Satisfaction Index – YOY Change (deteriorated)	-3%	51%
	Community	Promoting education, clean water, health care, financial inclusion and infrastructure	Investment on promoting social participation – Donation etc	26%	-
			Investment on promoting Education	5%	-
			Investment on promoting financial inclusion	-34%	-