## **ALPHABETICAL INDEX**

	Page
Abbreviations	442
About the Bank	6
Accounting Policies	173
Annual Report of the Board of Directors	136
Assurance Report on Internal Control	150
Awards and Accolades	91
Board Audit Committee Report	124
Board Credit Committee Report	133
Board Human Resources and Remuneration Committee Report	130
Board Integrated Risk Management Committee Report	127
Board Investment Committee Report	134
Board Nomination Committee Report	129
Board Related Party Transactions Review Committee Report	132
Board Subcommittees	110
Board Technology Committee Report	135
Branch and ATM Network – Bangladesh	76
Capital Adequacy Computation – Group (Basel III)	402
Capital Commitments	286
Chairman's Review	16
Composition of Shareholders	339
Connecting with Stakeholder	30
Contingent Liabilities and Commitments	285
Corporate Information - Inner Back Cover	
Corporate Management and Profiles	118
Correspondent Banks	436
Cost-Income Ratio	432
Decade at a Glance	430
Directors' Interests in Contracts with the Bank	152
Directors' Statement on Internal Control	148

	Page
Dividend Cover	432
Dividend Per Share	10
Dividends	209
Donations	205
Earnings Per Share	207
Effective Tax Rate	206
Employee Share Option Plan	279
Events After the Reporting Period	332
Financial Capital	54
Financial Calendar – 2017	161
Financial Goals and Achievements	10
Financial Reports	159
Financial Risk Review	303
GRI Content Index: "In Accordance" – Core	418
GRI Disclosures – 5 Year Summary	428
Group Structure	438
Highlights – Financial and Non-Financial	10
How We Govern	106
Human Capital	94
Income Statement	165
Income Statement (US Dollars)	434
Independent Assurance Report on Sustainability Reporting – KPMG	422
"Independent Assurance Statement on Non-Financial Reporting – DNV GL"	424
Independent Auditors' Report	162
Intellectual Capital	90
Interest Cover	346
Investor Relations	334
Key Business Line Review	60
Liquid Assets Ratio	10
Litigation Against the Bank	288
Management Committees	113
Managing Director's and Chief Financial Officer's	
Responsibility Statement	151
Managing Director's Review	20

Management Discussion and Analysis 49  Managing Risk: An Overview 154  Manufactured Capital 73  Market Capitalisation 335  Market Prices of Shares 335  Materiality Matters 32  Maturity Gap Analysis 289  Natural Capital 102  Net Assets Value Per Ordinary Share 287  Network of Delivery Points – Sri Lanka 74  Notes to the Financial Statements 173  Notice of Meeting – Annual General Meeting 449  Operating Segments 291  Our Board of Directors 24  Our Business Model 30  Our Journey 89  Performance Highlights 12  Pillar III Disclosures 406  Price Earnings Ratio 432  Principal Activities and Nature of Operations 173  Related Party Disclosures 294  Senior Management 120  Share-based Payment 280  Scial and Network Capital 78  Statement of Changes in Equity 168  Statement of Directors' Responsibility 146  Statement of Financial Position (US Dollars) 435  Statement of Profit or Loss and Other Comprehensive Income 166  Subsidiaries and Associates 58		Page
and Analysis 49  Managing Risk: An Overview 154  Manufactured Capital 73  Market Capitalisation 335  Market Prices of Shares 335  Materiality Matters 32  Maturity Gap Analysis 289  Natural Capital 102  Net Assets Value Per Ordinary Share 287  Network of Delivery Points – Sri Lanka 74  Notes to the Financial Statements 173  Notice of Meeting – Annual General Meeting 449  Operating Segments 291  Our Board of Directors 24  Our Business Model 30  Our Journey 8  Performance Highlights 12  Pillar III Disclosures 406  Price Earnings Ratio 432  Principal Activities and Nature of Operations 173  Related Party Disclosures 294  Senior Management 120  Share-based Payment 280  Social and Network Capital 78  Statement of Cash Flows 172  Statement of Changes in Equity 168  Statement of Financial Position (US Dollars) 435  Statement of Profit or Loss and Other Comprehensive Income 166  Subsidiaries and Associates 58	Management Dispussion	
Managing Risk: An Overview  Manufactured Capital  Market Capitalisation  Market Prices of Shares  Materiality Matters  Maturity Gap Analysis  Natural Capital  Net Assets Value Per Ordinary Share  Network of Delivery Points – Sri Lanka  Notice of Meeting – Annual General Meeting  Operating Segments  Our Board of Directors  Our Business Model  Our Journey  Performance Highlights  Price Earnings Ratio  Principal Activities and Nature of Operations  Related Party Disclosures  Senior Management  Social and Network Capital  Statement of Changes in Equity  Statement of Directors'  Responsibility  Statement of Profit or Loss and Other Comprehensive Income  Subsidiaries and Associates  58		49
Market Capitalisation  Market Prices of Shares  Materiality Matters  Maturity Gap Analysis  Natural Capital  Net Assets Value Per Ordinary Share  Network of Delivery Points – Sri Lanka  Notice of Meeting – Annual General Meeting  Operating Segments  Our Board of Directors  Our Business Model  Our Journey  Performance Highlights  12  Principal Activities and Nature of Operations  Principal Activities and Nature of Operations  Sealed Party Disclosures  Senior Management  Social and Network Capital  Statement of Changes in Equity  Statement of Directors'  Responsibility  Statement of Financial Position (US Dollars)  Statement of Profit or Loss and Other Comprehensive Income  Subsidiaries and Associates  58	Managing Risk: An Overview	154
Market Capitalisation  Market Prices of Shares  Materiality Matters  Maturity Gap Analysis  Natural Capital  Net Assets Value Per Ordinary Share  Network of Delivery Points – Sri Lanka  Notice of Meeting – Annual General Meeting  Operating Segments  Our Board of Directors  Our Business Model  Our Journey  Performance Highlights  12  Principal Activities and Nature of Operations  Principal Activities and Nature of Operations  Sealed Party Disclosures  Senior Management  Social and Network Capital  Statement of Changes in Equity  Statement of Directors'  Responsibility  Statement of Financial Position (US Dollars)  Statement of Profit or Loss and Other Comprehensive Income  Subsidiaries and Associates  58	Manufactured Capital	73
Materiality Matters  Maturity Gap Analysis  Net Assets Value Per Ordinary Share  Network of Delivery Points – Sri Lanka  Notice of Meeting – Annual General Meeting  Operating Segments  Our Board of Directors  Our Business Model  Our Journey  Performance Highlights  Price Earnings Ratio  Principal Activities and Nature of Operations  Selated Party Disclosures  Senior Management  Social and Network Capital  Statement of Changes in Equity  Statement of Financial Position (US Dollars)  Statement of Profit or Loss and Other Comprehensive Income  Subsidiaries and Associates  58		335
Maturity Gap Analysis  Natural Capital  Net Assets Value Per Ordinary Share  Network of Delivery Points – Sri Lanka  Notice of Meeting – Annual General Meeting  Operating Segments  Our Board of Directors  Our Business Model  Our Journey  Performance Highlights  12  Principal Activities and Nature of Operations  Related Party Disclosures  Senior Management  Social and Network Capital  Statement of Changes in Equity  Statement of Financial Position (US Dollars)  Statement of Profit or Loss and Other Comprehensive Income  Subsidiaries and Associates  58	Market Prices of Shares	335
Natural Capital  Net Assets Value Per Ordinary Share  Network of Delivery Points – Sri Lanka  Notes to the Financial Statements  Notice of Meeting – Annual General Meeting  Operating Segments  Our Board of Directors  Our Business Model  Our Journey  Performance Highlights  Pillar III Disclosures  Principal Activities and Nature of Operations  Related Party Disclosures  Senior Management  Social and Network Capital  Statement of Changes in Equity  Statement of Financial Position (US Dollars)  Statement of Profit or Loss and Other Comprehensive Income  166  Subsidiaries and Associates  58	Materiality Matters	32
Net Assets Value Per Ordinary Share  Ordinary Share  Network of Delivery Points – Sri Lanka  Notice of Meeting – Annual General Meeting  Operating Segments  Our Board of Directors  Our Business Model  Our Journey  Performance Highlights  Price Earnings Ratio  Principal Activities and Nature of Operations  Related Party Disclosures  Senior Management  Social and Network Capital  Statement of Changes in Equity  Statement of Financial Position (US Dollars)  Statement of Profit or Loss and Other Comprehensive Income  Subsidiaries and Associates  58	Maturity Gap Analysis	289
Ordinary Share 287  Network of Delivery Points – Sri Lanka 74  Notes to the Financial Statements 173  Notice of Meeting – Annual General Meeting 449  Operating Segments 291  Our Board of Directors 24  Our Business Model 30  Our Journey 8  Performance Highlights 12  Pillar III Disclosures 406  Price Earnings Ratio 432  Principal Activities and Nature of Operations 173  Related Party Disclosures 294  Senior Management 120  Share-based Payment 280  Social and Network Capital 78  Statement of Cash Flows 172  Statement of Directors' Responsibility 146  Statement of Financial Position (US Dollars) 435  Statement of Profit or Loss and Other Comprehensive Income 166  Subsidiaries and Associates 58	Natural Capital	102
Sri Lanka 74  Notes to the Financial Statements 173  Notice of Meeting – Annual General Meeting 449  Operating Segments 291  Our Board of Directors 24  Our Business Model 30  Our Journey 8  Performance Highlights 12  Pillar III Disclosures 406  Price Earnings Ratio 432  Principal Activities and Nature of Operations 173  Related Party Disclosures 294  Senior Management 120  Share-based Payment 280  Social and Network Capital 78  Statement of Cash Flows 172  Statement of Changes in Equity 168  Statement of Directors' Responsibility 146  Statement of Financial Position (US Dollars) 435  Statement of Profit or Loss and Other Comprehensive Income 166  Subsidiaries and Associates 58	Net Assets Value Per Ordinary Share	287
Notice of Meeting – Annual General Meeting 449 Operating Segments 291 Our Board of Directors 24 Our Business Model 30 Our Journey 8 Performance Highlights 12 Pillar III Disclosures 406 Price Earnings Ratio 432 Principal Activities and Nature of Operations 173 Related Party Disclosures 294 Senior Management 120 Share-based Payment 280 Social and Network Capital 78 Statement of Cash Flows 172 Statement of Changes in Equity 168 Statement of Directors' Responsibility 146 Statement of Financial Position (US Dollars) 435 Statement of Profit or Loss and Other Comprehensive Income 166 Subsidiaries and Associates 58	Network of Delivery Points – Sri Lanka	74
Meeting         449           Operating Segments         291           Our Board of Directors         24           Our Business Model         30           Our Journey         8           Performance Highlights         12           Pillar III Disclosures         406           Price Earnings Ratio         432           Principal Activities and Nature of Operations         173           Related Party Disclosures         294           Senior Management         120           Share-based Payment         280           Social and Network Capital         78           Statement of Cash Flows         172           Statement of Changes in Equity         168           Statement of Financial Position         167           Statement of Financial Position         (US Dollars)           Statement of Profit or Loss and Other Comprehensive Income         166           Subsidiaries and Associates         58	Notes to the Financial Statements	173
Our Board of Directors 24 Our Business Model 30 Our Journey 8 Performance Highlights 12 Pillar III Disclosures 406 Price Earnings Ratio 432 Principal Activities and Nature of Operations 173 Related Party Disclosures 294 Senior Management 120 Share-based Payment 280 Social and Network Capital 78 Statement of Cash Flows 172 Statement of Changes in Equity 168 Statement of Directors' Responsibility 146 Statement of Financial Position 167 Statement of Financial Position (US Dollars) 435 Statement of Profit or Loss and Other Comprehensive Income 166 Subsidiaries and Associates 58	Notice of Meeting – Annual General Meeting	449
Our Business Model 30 Our Journey 8 Performance Highlights 12 Pillar III Disclosures 406 Price Earnings Ratio 432 Principal Activities and Nature of Operations 173 Related Party Disclosures 294 Senior Management 120 Share-based Payment 280 Social and Network Capital 78 Statement of Cash Flows 172 Statement of Changes in Equity 168 Statement of Directors' Responsibility 146 Statement of Financial Position (US Dollars) 435 Statement of Profit or Loss and Other Comprehensive Income 166 Subsidiaries and Associates 58	Operating Segments	291
Our Journey  Performance Highlights  12  Pillar III Disclosures  406  Price Earnings Ratio  432  Principal Activities and Nature of Operations  Related Party Disclosures  294  Senior Management  120  Share-based Payment  280  Social and Network Capital  78  Statement of Cash Flows  172  Statement of Changes in Equity  168  Statement of Directors'  Responsibility  146  Statement of Financial Position (US Dollars)  435  Statement of Profit or Loss and Other Comprehensive Income  166  Subsidiaries and Associates  58	Our Board of Directors	24
Performance Highlights 12 Pillar III Disclosures 406 Price Earnings Ratio 432 Principal Activities and Nature of Operations 173 Related Party Disclosures 294 Senior Management 120 Share-based Payment 280 Social and Network Capital 78 Statement of Cash Flows 172 Statement of Changes in Equity 168 Statement of Directors' Responsibility 146 Statement of Financial Position 167 Statement of Financial Position (US Dollars) 435 Statement of Profit or Loss and Other Comprehensive Income 166 Subsidiaries and Associates 58	Our Business Model	30
Pillar III Disclosures 406 Price Earnings Ratio 432 Principal Activities and Nature of Operations 173 Related Party Disclosures 294 Senior Management 120 Share-based Payment 280 Social and Network Capital 78 Statement of Cash Flows 172 Statement of Changes in Equity 168 Statement of Directors' Responsibility 146 Statement of Financial Position 167 Statement of Financial Position (US Dollars) 435 Statement of Profit or Loss and Other Comprehensive Income 166 Subsidiaries and Associates 58	Our Journey	8
Price Earnings Ratio 432  Principal Activities and Nature of Operations 173  Related Party Disclosures 294  Senior Management 120  Share-based Payment 280  Social and Network Capital 78  Statement of Cash Flows 172  Statement of Changes in Equity 168  Statement of Directors' Responsibility 146  Statement of Financial Position (US Dollars) 435  Statement of Profit or Loss and Other Comprehensive Income 166  Subsidiaries and Associates 58	Performance Highlights	12
Principal Activities and Nature of Operations  Related Party Disclosures  Senior Management  Share-based Payment  Social and Network Capital  Statement of Cash Flows  Statement of Changes in Equity  Statement of Directors' Responsibility  Statement of Financial Position  (US Dollars)  Statement of Profit or Loss and Other Comprehensive Income  Subsidiaries and Associates  173  184  185  187  187  188  188  189  189  189  189	Pillar III Disclosures	406
of Operations 173  Related Party Disclosures 294  Senior Management 120  Share-based Payment 280  Social and Network Capital 78  Statement of Cash Flows 172  Statement of Changes in Equity 168  Statement of Directors'  Responsibility 146  Statement of Financial Position 167  Statement of Financial Position (US Dollars) 435  Statement of Profit or Loss and Other Comprehensive Income 166  Subsidiaries and Associates 58	Price Earnings Ratio	432
Senior Management 120 Share-based Payment 280 Social and Network Capital 78 Statement of Cash Flows 172 Statement of Changes in Equity 168 Statement of Directors' Responsibility 146 Statement of Financial Position 167 Statement of Financial Position (US Dollars) 435 Statement of Profit or Loss and Other Comprehensive Income 166 Subsidiaries and Associates 58	Principal Activities and Nature of Operations	173
Share-based Payment 280 Social and Network Capital 78 Statement of Cash Flows 172 Statement of Changes in Equity 168 Statement of Directors' Responsibility 146 Statement of Financial Position 167 Statement of Financial Position (US Dollars) 435 Statement of Profit or Loss and Other Comprehensive Income 166 Subsidiaries and Associates 58	Related Party Disclosures	294
Social and Network Capital  Statement of Cash Flows  Statement of Changes in Equity  Statement of Directors' Responsibility  146  Statement of Financial Position  (US Dollars)  Statement of Profit or Loss and Other Comprehensive Income  166  Subsidiaries and Associates  58	Senior Management	120
Statement of Cash Flows 172 Statement of Changes in Equity 168 Statement of Directors' Responsibility 146 Statement of Financial Position 167 Statement of Financial Position (US Dollars) 435 Statement of Profit or Loss and Other Comprehensive Income 166 Subsidiaries and Associates 58	Share-based Payment	280
Statement of Changes in Equity  Statement of Directors' Responsibility  146  Statement of Financial Position  Statement of Financial Position  (US Dollars)  Statement of Profit or Loss and Other Comprehensive Income  Subsidiaries and Associates  168	Social and Network Capital	78
Statement of Directors' Responsibility 146 Statement of Financial Position 167 Statement of Financial Position (US Dollars) 435 Statement of Profit or Loss and Other Comprehensive Income 166 Subsidiaries and Associates 58	Statement of Cash Flows	172
Responsibility 146 Statement of Financial Position 167 Statement of Financial Position (US Dollars) 435 Statement of Profit or Loss and Other Comprehensive Income 166 Subsidiaries and Associates 58	Statement of Changes in Equity	168
Statement of Financial Position (US Dollars) 435 Statement of Profit or Loss and Other Comprehensive Income 166 Subsidiaries and Associates 58	Statement of Directors' Responsibility	146
(US Dollars) 435 Statement of Profit or Loss and Other Comprehensive Income 166 Subsidiaries and Associates 58	Statement of Financial Position	167
and Other Comprehensive Income 166 Subsidiaries and Associates 58		435
	Statement of Profit or Loss and Other Comprehensive Income	166
Twenty Largest Shareholders 340	Subsidiaries and Associates	58
	Twenty Largest Shareholders	340