

CAPITAL REPORTS

Financial Capital

DIRECT ECONOMIC VALUE GENERATED AND DISTRIBUTED

For the Year ended 31 March	2021		2020		2019	
	Rs. Mn	%	Rs. Mn	%	Rs. Mn	%
Direct Economic Value Generated						
Interest Income	27,457.74		29,160.29		27,363.77	
Fee and Commission Income	2,184.95		1,941.63		1,782.07	
Net Trading Income	6.32		(2.10)		(2.56)	
Other Operating Income	117.11		123.04		134.74	
Economic Value Generated	29,766.12		31,222.86		29,278.02	
Economic Value Distributed						
Operating Costs						
Depreciation and Amortisation Set Aside	745.24		713.39		435.38	
Impairment Charge for Loans and Other Losses	1,691.73		1,831.06		982.11	
Training Cost	4.02		18.56		10.95	
Other Operating Expenses	1,765.83		2,094.40		2,380.39	
	4,206.82	14.13	4,657.41	14.92	3,808.83	13.01
To Employees						
Employees Salaries and Benefits	2,955.81		2,986.63		2,682.61	
	2,955.81	9.93	2,986.63	9.57	2,682.61	9.16
To Depositors and Lenders						
Interest Expenses	11,125.01		13,218.85		12,361.66	
	11,125.01	37.37	13,218.85	42.34	12,361.66	42.22
To Providers of Capital						
Dividend to Shareholders	1,662.17		-		1,662.17	
Interest to Debenture Holders	397.79		396.55		589.66	
	2,059.96	6.92	396.55	1.27	2,251.83	7.69
To Government						
Income Tax Expenses	2,913.97		2,683.70		2,441.73	
Debt Repayment Levy	-		684.71		401.53	
VAT and NBT on Financial Services	1,669.32		1,593.85		1,614.09	
Crop Insurance Levy	67.71		52.06		51.00	
	4,651.00	15.63	5,014.32	16.06	4,508.35	15.40
To Community						
Social Responsibility Projects	37.29		22.52		26.95	
	37.29	0.13	22.52	0.07	26.95	0.09
Economic Value Retained	4,730.24	15.89	4,926.60	15.78	3,637.79	12.42
Economic Value Distributed	29,766.12	100.00	31,222.86	100.00	29,278.02	100.00