

Abbreviations

AGM	Annual General Meeting
ALCO	Assets & Liabilities Committee
BAC	Board Audit Committee
BCC	Board Credit Committee
BHRRC	Board Human Resources & Remuneration Committee
BIC	Board Investment Committee
BIRMC	Board Integrated Risk Management Committee
BNC	Board Nomination Committee
BRPTRC	Board Related Party Transactions Review Committee
BTC	Board Technology Committee
CAR	Capital Adequacy Ratio
CBSL	Central Bank of Sri Lanka
CEO	Chief Executive Officer
CFM	Close Family Members
CFO	Chief Financial Officer
COO	Chief Operating Officer
CPC	Credit Policy Committee
CRO	Chief Risk Officer
CSE	Colombo Stock Exchange
EIRMC	Executive Integrated Risk Management Committee
ESOP	Employee Share Ownership Plan
FS	Financial Statements
FY	Financial Year
GDP	Gross Domestic Product
GRI	Global Reporting Initiatives
HR	Human Resources
ICAAP	Internal Capital Adequacy Assessment Process

KMP	Key Management Personnel
LCR	Liquidity Coverage Ratio
LTV	Loan to Value Ratio
NII	Net Interest Income
NIM	Net Interest Margin
NPA	Non Performing Assets
NPL	Non Performing Loans
PAT	Profit After Tax
PBT	Profit Before Tax
ROA	Return on Assets
ROE	Return on Equity
RPT	Related Party Transactions
SEC	Securities and Exchange Commission of Sri Lanka
SLAR	Statutory Liquid Assets Ratio
UNGC	United Nations Global Compact
YoY	Year-on-Year