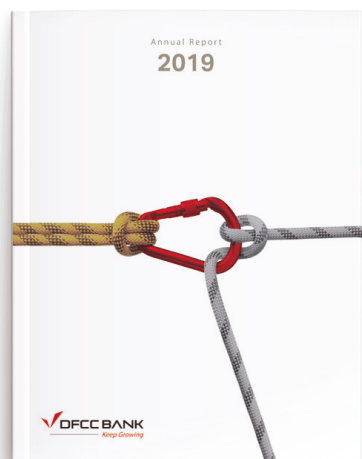


# About this Report



This Integrated Annual Report serves as a disclosure of our strategy, governance, performance, and prospects and how they help to create sustainable value within our operating environment with the focus to be “Connected”.

## Comprehensive and yet concise

We have adopted an approach to reporting that balances the need to communicate effectively through concise, relevant information (to a large and diverse stakeholder group), while at the same time providing comprehensive compliance-related disclosures.

A comprehensive report in online HTML format  
(for a universal audience)  
[<http://dfcc2019.annualreports.lk>]

A Concise Integrated Annual Report in print, PDF, and CD formats (meets compliance requirements).

“Perennial Compendium” (tracks activities throughout the year).

A condensed “annual snapshot” in all three languages in print and PDF formats (communicates across a broad spectrum of current and potential stakeholders).

## Reporting period and boundary

DFCC Bank Annual Report for 2019 covers the 12-month period from 1 January 2019 to 31 December 2019. Our reporting covers DFCC Bank PLC (“DFCC Bank” or “Bank”) and the DFCC Bank Group (“Group”) comprising the Bank and its subsidiaries, a joint venture company and an associate company. The respective entities are duly identified where applicable.

## Compliance

As declared on page 14, the Board of Directors of DFCC Bank, in the spirit of good governance, accepts responsibility for the entirety of this Annual Report 2019. The information contained herein, as in the past, is in compliance with all applicable laws, regulations, and standards.

In addition, we have drawn on concepts, principles, and guidance from the GRI Standards, the International Integrated Reporting Framework, and the Smart Integrated Reporting Methodology™ in producing this Report.

As provided in the paragraphs 2.10 and 2.17 – 2.19 of the International <IR> Framework, organisations preparing an integrated report are not required to adopt the <IR> Framework categorisation of capitals. Accordingly, we have categorised the capitals differently to best describe our value creation process.

## Precautionary principle

We take due cognisance of the social and environmental consequences of our actions, both direct and indirect. The latter are more significant and they arise from our lending operations, which are addressed through credit policies, post disbursement supervision, and risk management processes.