

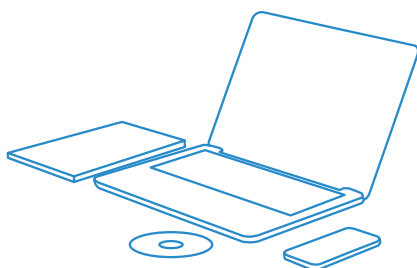
# About this Report

This 5th Integrated Annual Report for the year to December 2018, is presented to inform our stakeholders, of our ability to create sustainable value over a period of time whether they be short, medium or long term. We disclose the strategy, business model, governance and risk management processes, financial performance, and the future outlook for SANASA Development Bank PLC (“SDB Bank” or “the Bank”).

## Comprehensive, yet concise

Our aim is to communicate the relevant information in a concise and effective way that will provide comprehensive disclosures in compliance with all related legislation and good practices.

Our Integrated Annual Report is available online at <http://www.sdb.lk/annual-reports/> and in print, PDF and CD formats for our stakeholders and members of the public.



## Reporting period and boundary

This Integrated Report covers the operations of SDB Bank over the 12-month period, 1 January to 31 December 2018. We have adopted an annual reporting cycle in respect of financial and sustainability reporting.

The most recent previous Annual Report covered the 12-month period ended 31 December 2017.

Our previous year Annual Reports are all available on our website, <http://www.sdb.lk/annual-reports/> and reflect the journey our Bank has been on, to arrive at our current level of performance.

There are no restatements of information provided in previous reports and no significant changes from previous reporting periods in the scope and aspect boundaries.

## Compliance

The Board of Directors of SDB Bank, in the spirit of good governance, accepts responsibility for the contents of this Annual Report 2018.

The Financial Statements for 2018 presented on pages 121 to 184, have been prepared in compliance with the Sri Lanka Financial Reporting Standards, the Banking Act No. 30 of 1988 and the requirements of the Companies Act No. 07 of 2007.

We have drawn on concepts, principles and guidance from the –

1. GRI Standards – “In accordance-core” option;
2. the International Integrated Reporting Framework and;
3. the Smart Integrated Reporting Methodology™ in producing this Report.

Our sustainability reporting is also guided by the objectives and targets set out in “Sustainability Development Goals”, several of which are relevant to the industry and our business.

## Contact person for feedback and editorial information

We welcome your comments and suggestions, on this Annual Report, which you may address to –

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