

FINANCIAL HIGHLIGHTS

Financial Position	2011	2012	2013	2014	2015	Growth of 2015 over 2014	5 Year CAGR (%) / Average*
Total Assets	22,380	25,339	32,648	39,030	50,448	29.25%	22.53%
Total Liabilities	16,293	18,672	25,619	32,807	44,099	34.42%	28.26%
Business Disbursement	4,444	6,370	11,070	19,750	35,763	81.08%	68.43%
Property Plant and Equipment	189	238	291	311	1,292	315.40%	61.68%
Current Assets	9,345	19,887	19,281	13,316	19,146	43.79%	19.64%
Current Liabilities	8,945	10,805	14,965	9,381	17,302	84.44%	17.93%
Net current assets	400	9,082	4,317	3,935	1,845	-53.12%	46.54%
Non Current Assets	13,035	5,452	13,367	25,715	31,301	21.73%	24.48%
Long Term Liabilities	7,348	7,867	10,654	23,427	26,797	14.39%	38.19%
Term Deposits	5,310	7,616	10,827	16,683	29,992	79.77%	54.16%
Total Investment Portfolio	20,666	23,517	31,265	37,119	47,605	28.25%	23.20%
Operational Performance							
Operating Revenue	3,410	3,537	5,189	5,100	6,237	22.29%	16.29%
Operating Expenses	627	794	892	1,285	1,612	25.46%	26.63%
Financial Expenses	1,397	2,148	2,731	3,033	3,715	22.49%	27.71%
Net Profit Before Tax	1,304	510	997	434	533	22.89%	-20.05%
Net Profit After Tax	859	348	955	454	421	-7.28%	-16.33%
EBITDA	2,818	2,808	4,369	3,909	4,717	20.68%	13.75%
Turnover of Share Trading by LBSL	229,162	135,335	135,795	181,674	148,645	-18.18%	-10.26%
Financial Ratios							
Gross Profit Ratio	59.05%	39.29%	47.37%	40.53%	40.43%	-0.24%	40.48%
Operating Profit Ratio	40.67%	16.86%	30.18%	15.34%	14.59%	-4.90%	14.96%
Return on Capital Employed	7.12%	2.60%	5.35%	2.27%	2.01%	-11.38%	2.14%
Cash reserve ratio/ liquidity asset ratio (Required 2.5%)	3.59%	2.80%	2.58%	2.64%	2.51%	-4.74%	2.58%

