



## SOLID AND STABLE, SDB BANK IS POISED FOR GROWTH

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Since its inception 24 years ago, SDB bank continues to fulfil its core objectives of uplifting people from all walks of life by supporting the SME sector, empowering women entrepreneurs, improving financial inclusion with digital technology, and promoting sustainable banking. These core objectives are endorsed and supported by prominent local and international investors who share the same values as SDB bank.

SDB bank is one of the few institutions generating strong investor confidence. The bank has reported impressive financial results and growth in the last few years. In the March 2022 quarter, SDB bank reported total assets of Rs153 billion and its total capital adequacy ratio stood at 15.03%, above the regulatory minimum of 12%.

In February 2022, rating agency ICRA Lanka upgraded SDB bank to BBB, citing improvement of its capital profile with the competition of the secondary public offer (SPO) amounting to Rs3.6 billion the previous year. Incidentally, the bank also has a Fitch rating of BB+(lka).

"ICRA Lanka takes comfort from the favourable uptake at the SPO by international funding agencies and a subsidiary of an established conglomerate in Sri Lanka. ICRA Lanka envisages the continued support from these partners to support the bank's higher than industry growth rates," the rating agency had said in a public statement.

With these funding lines, the bank aims to uplift the production economy through SME development, convinced the strategy will lead to a productive future and yield sustainable results.

Sustainability is another focus area for SDB bank. From reducing energy usage at its branches to lowering customer commute times by giving them access to all banking services digitally and providing financial solutions for alternate energy projects, SDB bank is leading efforts to build a sustainable economy.

Guided by a diverse and prominent board of directors and managed by a well-experienced and professional management team, SDB bank has peerless stability to navigate through any economic crisis, uplift its customers and communities, and fulfil its core objectives. ●



## WE VALUE YOUR COURAGE



Rs. 153 billion assets



BB+ (lka) Fitch Rating



(SL) BBB (Stable) ICRA Rating



Guidance of experts

Secured banking for a better future