

A large, 3D-style logo for SDB BANK. The 'S' is a stylized blue swirl, and the letters 'SDB BANK' are in a bold, blue, sans-serif font. The logo is set against a dark blue background.

#WhereYouAreValued



www.sdb.lk



 **011 5411 411**

 **SDB bank**

#WhereYouAreValued

**SANASA Development Bank PLC is a licensed specialised bank,
supervised by the Central Bank of Sri Lanka. Fitch Rating BB+(lka), Reg. No: PB62PQ**



where

you

are

valued

At SDB bank, we proudly embody our tagline, "Where you are valued." Our commitment focuses on prioritizing customers by recognizing their unique needs and aspirations. We strive to go beyond traditional banking by empowering entrepreneurs, particularly women and SMEs, cooperatives & progressive individuals with tailored financial solutions that drive growth and innovation. By combining our financial expertise with digital accessibility and eco-conscious practices, we aim to create a sustainable and prosperous future. Here, we ensure that every customer feels valued, their goals are supported, and their success is our top priority.

Where You Are Valued



At a Glance

SANASA Development Bank PLC was established in 1997 as a licensed specialized bank in Sri Lanka under the Banking Act No. 30 of 1988, which was amended by the Banking Amendment Act of 1995.

In 2016, the bank was re-branded as SDB bank, adopting a new identity. SDB bank is listed on the main board of the Colombo Stock Exchange.

**over
1,290**
Employee Base

94
Branches
Over 5000
ATM Points

Strong balance sheet
with assets of
LKR 145 Bn.
(Over USD 496 million)
as of 2024

Capital
Adequacy Ratio
16.37%
(As of 31st Dec 2024)

Fundings & Investments by international agencies on SDB bank

	Shareholding Percentage
NEDERLANDSE FINANCIERINGS-MAATSCHAPPIJ VOOR ONTWIKKELINGSLANDEN N.V. (FMO)	11%
BELGIAN INVESTMENT COMPANY FOR DEVELOPING COUNTRIES (BIO)	10%

USD 40Mn long term facility from US International Development Finance Corporation (DFC) in 2021

SME	Women Entrepreneurs' Lending Ratio	24.46%
	Agri Lending Ratio	35.75%



PROUD MEMBER

**FITCH
RATING
BB+(lka)**

OUR STORY

Founded in 1997, SDB bank, The Bank Where You Are Valued, has established itself as a transformative force within Sri Lanka's banking sector. Rooted in cooperative principles, the bank was initially founded to strengthen the grassroots economy and has since evolved into a dynamic financial institution. Today, SDB bank is a steadfast supporter of SMEs, cooperatives, progressive individuals, and entrepreneurs, providing them with the financial resources needed to drive sustainable growth.

At the core of SDB bank's mission is a commitment to financial inclusion, digital accessibility, and social progress, with a strong emphasis on empowering women. By offering tailored financial solutions for individuals and businesses alike, the bank has played a pivotal role in enabling economic advancement. Through its strategic initiatives, SDB bank has contributed significantly to Sri Lanka's national growth, fostering prosperity at both community and national levels.

In alignment with its Environmental, Social, and Governance (ESG) commitments, SDB bank has launched key initiatives in renewable energy and sustainable agriculture, demonstrating its dedication to creating a lasting positive impact on society and the environment. The bank's approach integrates sustainability into its operations, ensuring that its financial services contribute to a greener, more responsible future.

As SDB bank embraces digital transformation, it remains committed to making banking more accessible, especially for underserved communities. By leveraging cutting-edge technology and customer-centric innovations, the bank continues to enhance financial services while maintaining its core values of inclusivity and empowerment. With a steadfast focus on excellence, SDB bank is dedicated to driving innovation, resilience, and financial well-being, working towards a more inclusive and prosperous Sri Lanka for all.

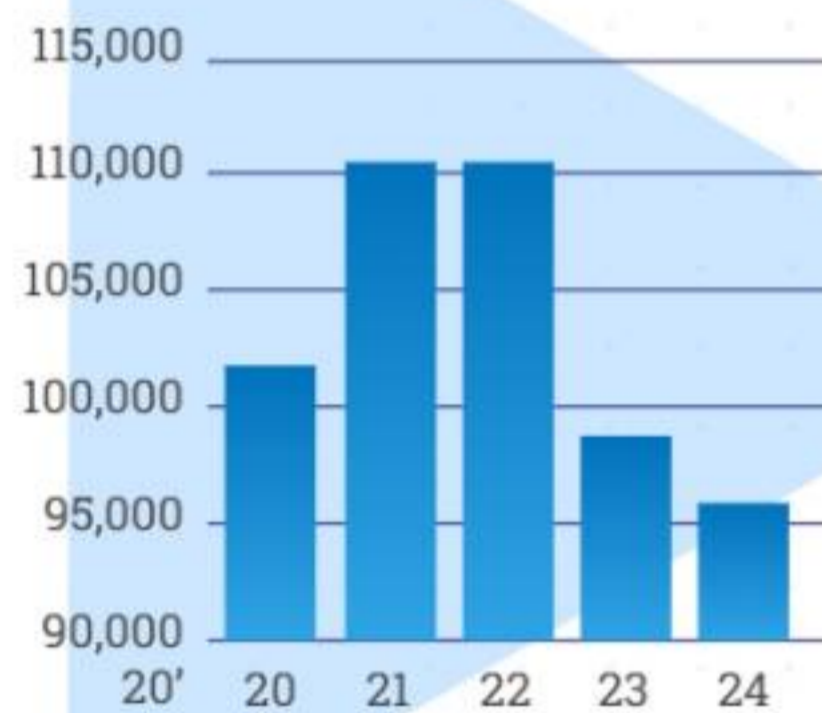
We Are



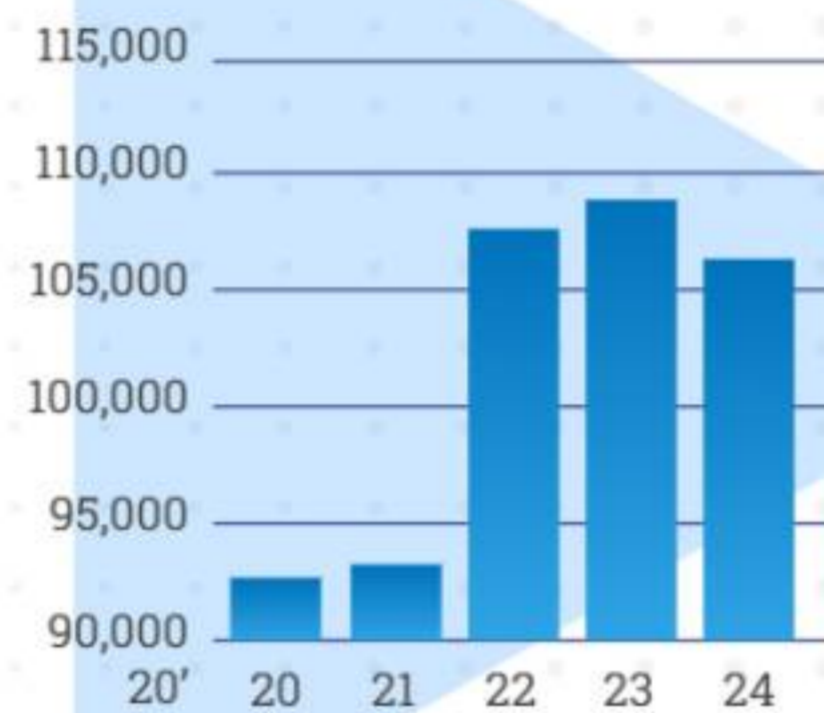
SNAPSHOT OF OUR FINANCIALS

Our resilient performance is attributed to a unique value creation model and strong stakeholder-centric strategy.

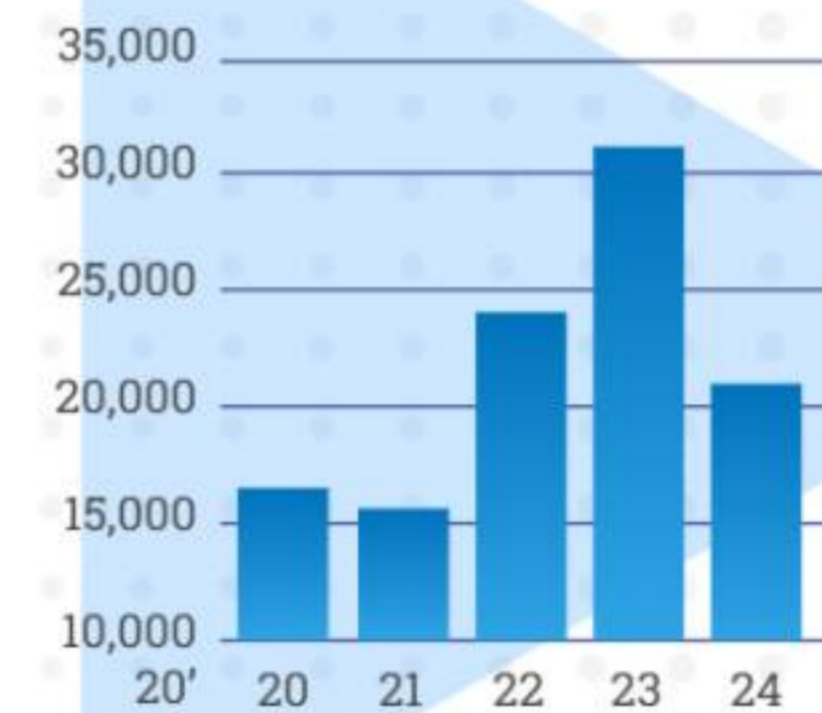
Net advances to customers
In LKR Millions



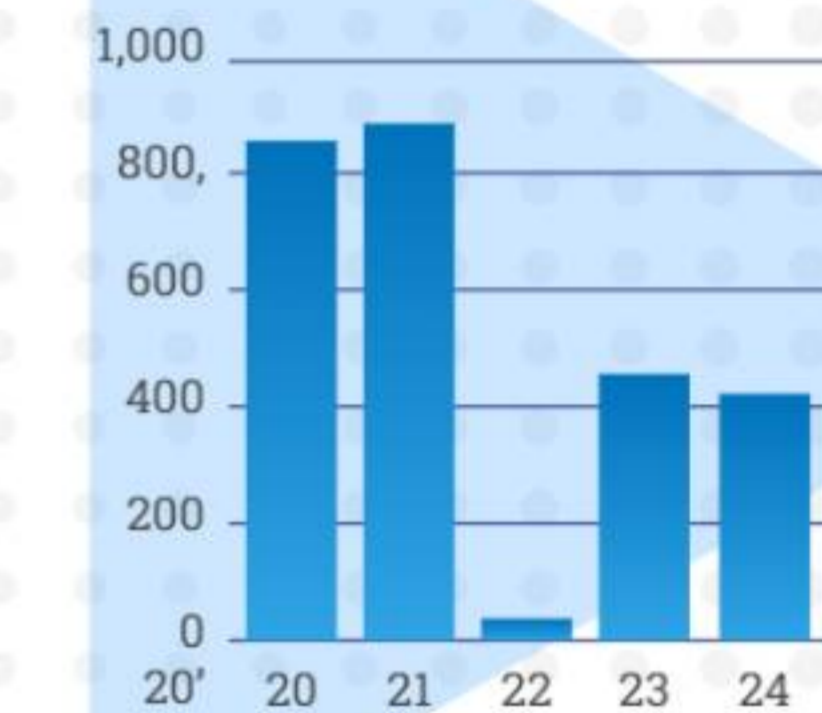
Deposits from customers
In LKR Millions



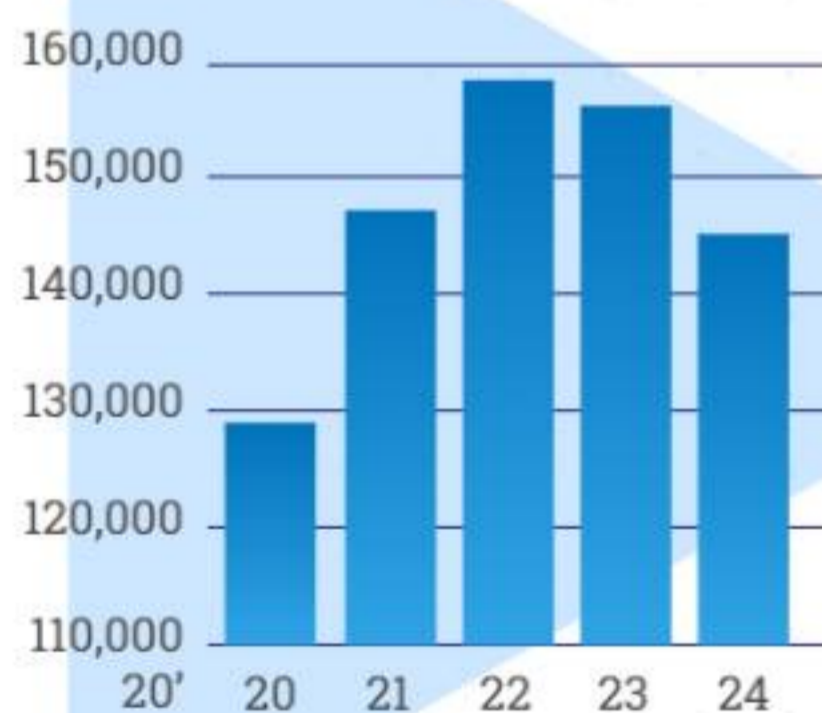
Revenue
In LKR Millions



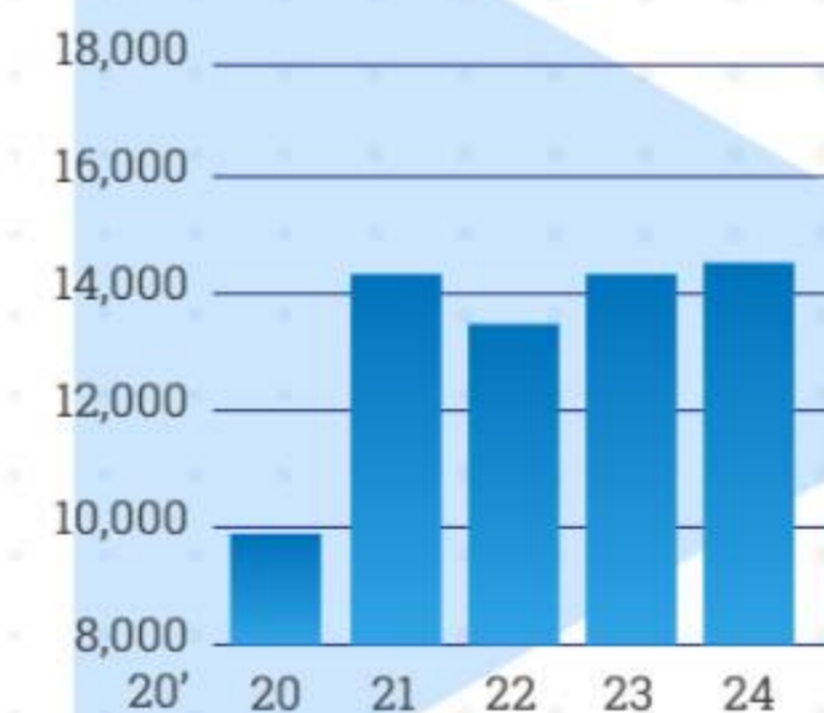
PAT (Profit After Tax)
In LKR Millions



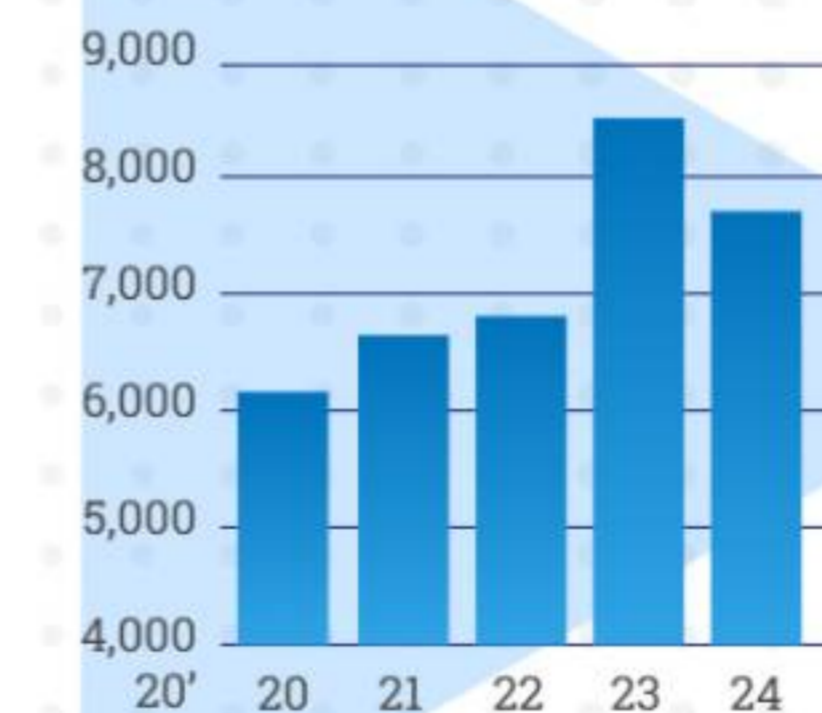
Total assets
In LKR Millions



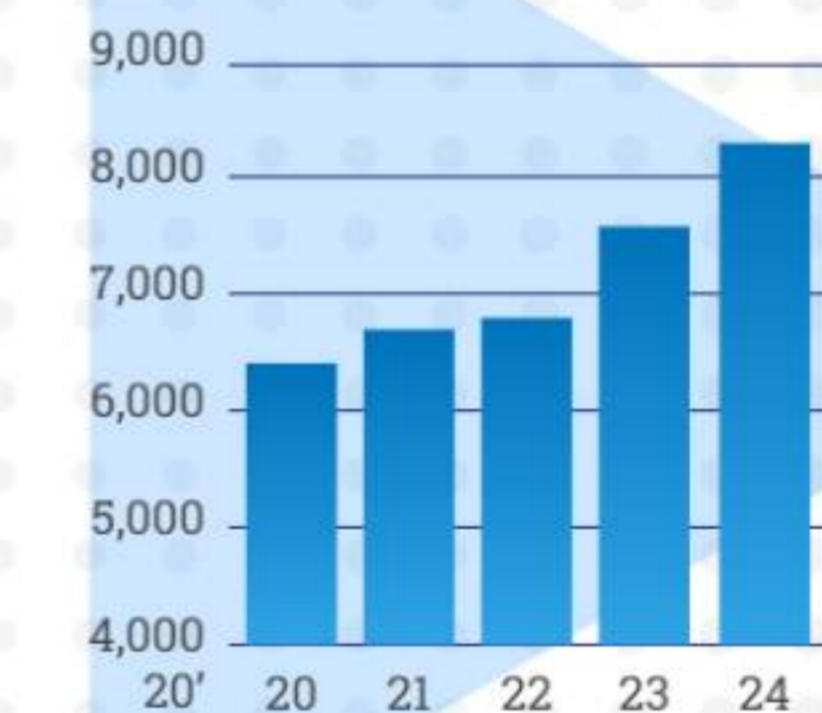
Total Equity
In LKR Millions



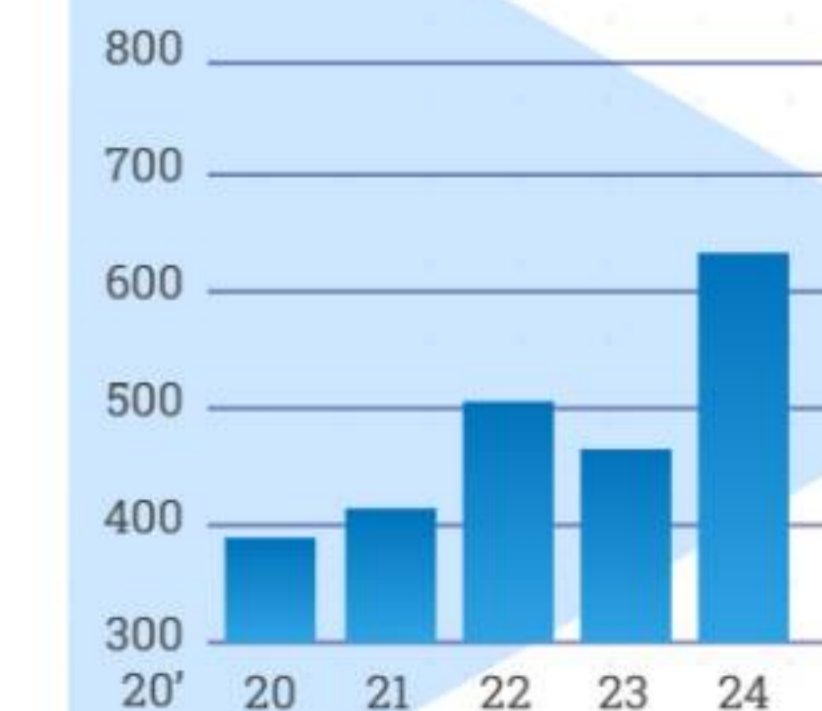
NII (Net Interest Income)
In LKR Millions



Net Operating Income
In LKR Millions



Fee Income
In LKR Millions



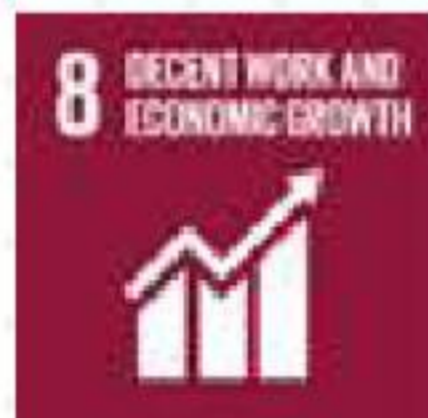
Financial Highlights	2024	2023
Total advances to customers	325.16	305.22
Total Deposits from customers	365.67	333.78
Revenue	71.99	95.06
PAT (Profit After Tax)	1.40	1.44
Total Assets	496.12	484.55
Total Equity	49.85	44.04
NII (Net Interest Income)	26.73	26.25
Net operating income	28.27	23.26
Fee Income	2.16	1.44
Total Assets	496.12	484.55

*USD,000,000

Exchange Rate Source - <https://www.cbsl.gov.lk/en/rates-and-indicators/exchange-rates/daily-indicative-usd-spot-exchange-rates>

Sustainable Banking

SDB bank is at the forefront of the sustainable banking revolution in Sri Lanka. As a member of the Global Alliance for Banking on Values (GABV) and the Sustainable Banking Initiative (SBI) of the Central Bank of Sri Lanka, SDB Bank champions sustainable and inclusive finance by supporting MSMEs, women entrepreneurs, and cooperative societies. Recognizing the interconnectedness of financial well-being, environmental health, and social equity, SDB bank has integrated ESG principles into its core operations with a special focus on following SGDs



The bank's commitment to sustainable banking is exemplified by its investments in renewable energy, community empowerment, sustainable agriculture, women entrepreneurship, circular economy, and digital inclusion. By financing renewable energy projects, supporting underserved communities, promoting organic farming, empowering women-owned businesses, encouraging circular economy practices, and bridging the digital divide, SDB bank is playing a pivotal role in shaping a sustainable future for Sri Lanka

Uplifting Communities

SDB bank has been instrumental in uplifting communities across Sri Lanka since the inception. The Bank's Rural Upliftment Program; The signature initiative designed aiming at transforming rural economies and elevate the living standards of grass route communities by supporting the cooperative sector, MSMEs, community-based tourism, and women's empowerment.



Cooperative Development

Grounded in the legacy within the cooperative movement, this initiative connects financial services with community growth. Grooming grass route communities to become entrepreneurs, MSMEs & go beyond through financial mentoring, enabling new market opportunities, strengthening the value chain of the businesses that are in line with the National Entrepreneurial development of the country are the key focus areas of this program. The women entrepreneurship takes a special attention of this program being aligned to the core strategy of the Bank.

In the year 2024 – This program made a positive impact on 246 cooperative societies and 95 individuals (including farmers and community leaders) equipping them with knowledge in financial literacy and ethical financial practices. 958 Individuals (including 350 farmers) educated in business planning and entrepreneurship. The recently entered partnership with Institute for Rural Sustainable Development (IRSD) further strengthened the Bank's efforts in the overall sustainable development.

Although the Rural Upliftment Program focuses on rural communities, its influence goes further, ensuring broader financial inclusion and ethical economic progress.

The cooperative network has been the backbone of SDB bank since the inception and the Bank has a strong commitment to strengthening the cooperative movement in Sri Lanka. By partnering with organizations like the Central Province Cooperative Development Department, SANASA Federation and many more cooperative associations across the country including north & east the bank aims to enhance the cooperative value chain and supply chain processes. The association with the SANASA Cooperatives is the key influential factor for SDB bank to capitalize in the Cooperative sector as the Bank supports them by providing financial backing, entrepreneurship development, financial advisory services, and training and development. These initiatives are designed to empower communities, foster entrepreneurship, and promote sustainable economic growth across the country.



Women Empowerment

Empowering women has been central to SDB bank's approach since its inception. The bank's commitment to gender equality is reflected in its workforce composition, with significant representation of women in top leadership positions including the Chairperson of the Bank. SDB bank supports women entrepreneurs through tailored financial products, mentorship programs, and financial literacy workshops. These efforts have garnered international recognition, resulting in substantial gender financing. By fostering a more inclusive and equitable society, SDB bank enables women to thrive and contribute meaningfully to economic development and social progress.

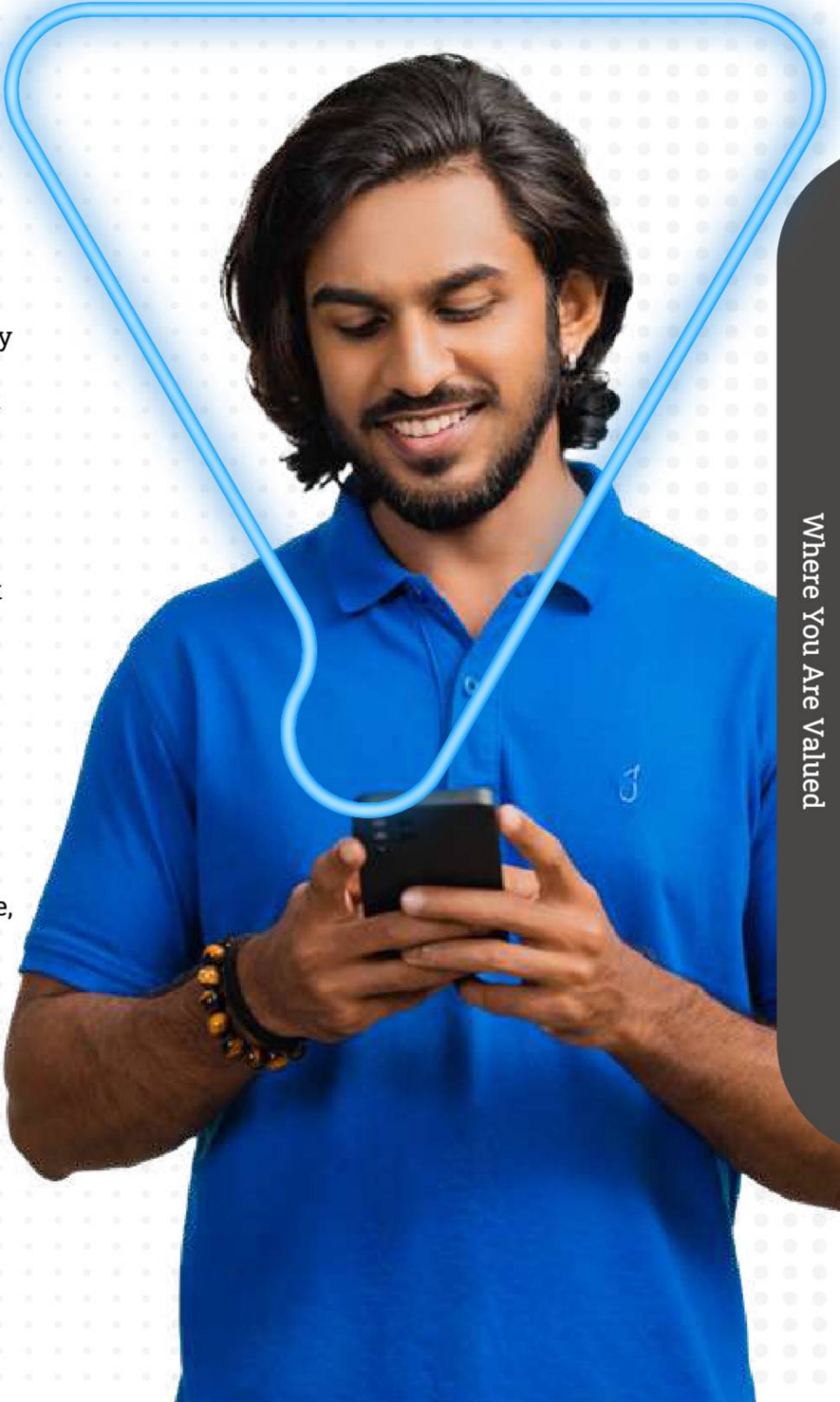


SDB bank's approach to women empowerment is multifaceted. Internally, the bank promotes equality, diversity, and inclusion, ensuring that women have ample opportunities for career advancement. Externally, SDB bank's initiatives are designed to support women entrepreneurs at every stage of their journey. Our flagship women's savings proposition, "Uththamavi" is dedicated to uplifting women entrepreneurs, professionals, and underserved women-led enterprises and it's tailored to meet the unique needs of women-owned businesses, providing them with the capital they need to grow and succeed at any stage of their journey. The associations with We finance Code, Value for Women (VFW) and several other partnerships further endorses the Bank's efforts in empowering women.

Digital Enablement

SDB bank is a pioneering force in driving digital inclusion in Sri Lanka. The bank's efforts to popularize digital banking have made financial services more accessible to a broader audience. The state-of-the-art Digital Payment Wallet of SDB bank UPay, has already surpassed over 150,000 users and has made significant strides in the financial industry. At the core of our operations is a robust core banking system, providing stability, security and scalability for our financial services and supporting all transactional and data processing activities. We also have an advanced workflow management system that streamlines operations, reduces manual intervention and enhances speed and accuracy across various processes. And by automating repetitive tasks, we free up resources for more strategic initiatives. Additionally, we have integrated internal and external systems through API connectivity, enabling real-time data exchange and quick adaption to market demands or regulatory requirements. These innovations keep us agile, efficient and competitive. These digital solutions empower customers with convenient and efficient transaction options, bridging the digital divide and ensuring that even the most underserved communities can benefit from modern banking services.

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Where You Are Valued

OUR NETWORK

01	Akkaraipattu	49	Kiribathgoda
02	Akuressa	50	Kirulapone
03	Aluthgama	51	Kuliyapitiya
04	Ambalangoda	52	Kurunegala
05	Ambalanthota	53	Mahabage
06	Ampara	54	Maharagama
07	Anamaduwa	55	Maho
08	Angunukolapelessa	56	Malambe
09	Anuradhapura	57	Mannar
10	Aralaganwila	58	Thalgaswala
11	Badulla	59	Matale
12	Bandarawela	60	Matara
13	Battaramulla	61	Matugama
14	Batticaloa	62	Mawanella
15	Buttala	63	Medawachchiya
16	Chilaw	64	Monaragala
17	Chunnakkam	65	Moratuwa
18	Colombo City	66	Muttur
19	Dambulla	67	Nanattan
20	Dehiaththakandiya	68	Narammala
21	Dehiwala	69	Negombo
22	Dematagoda	70	Nochchiyagama
23	Deniyaya	71	Nuwaraelliya
24	Deraniyagala	72	Padaviparakkramapura
25	Ekala	73	Panadura
26	Elpitiya	74	Pilimathalawa
27	Embilipitiya	75	Piliyandala
28	Galenbindunuwewa	76	Polonnaruwa
29	Galewela	77	Pothuvil
30	Galle	78	Rambukkana
31	Gampaha	79	Rathnapura
32	Gampola	80	Rikillagaskada
33	Giriulla	81	Ruwanwella
34	Hatharaliyedda	82	Samanthurai
35	Hingurana	83	Siyabalanduwa
36	Horana	84	Thalawa
37	Jaffna	85	Thambuttegama
38	Kaduwela	86	Tissamaharama
39	Kalawanchikudy	87	Trincomalee
40	Kalmunai	88	Uhana
41	Kalutara	89	Valachchenai
42	Kandy	90	Vavuniya
43	Kantale	91	Warakapola
44	Karapitiya	92	Wariyapola
45	Katuwana	93	Wennappuwa
46	Kegalle	94	Yakkalamulla
47	Kekirawa		
48	Killinochchi		



OUR Financial Solutions Lending Portfolio



SME Sector

- SDB SME
- SDB Divi Saviya

Business Banking

- Business Loan

Cooperative Sector

- SDB Sahanaya for voluntary societies
- Agricultural loans
- Equipment & machinery Loans
- Export/ import loans
- Tech loans
- Society development loans
- Loans special projects
- Infrastructure & capacity building loans
- Property acquisition loans
- Revolving loan for liquidity & working capital needs

Retail Sector

- SDB Housing Loan
- SDB Leasing
- SDB Personal Loan
- SDB Ranmini
- SDB Gold Loan
- SDB Upahara
- SDB Pawning



OUR Financial Solutions Savings Portfolio

(Savings & Fixed Deposits)



SME Sector

- SDB Business Saver

Cooperative Sector

- Cooperative Top Saver Plus

Retail Sector

- SDB Top Saver Plus
- SDB Lakdaru
- SDB Fixed Deposits
- SDB Ayojana (Investments)
- SDB Uththamavi
- SDB Savings Certificate
- SDB Upahara





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