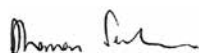
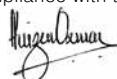


As at 31 December	Note	Page No.	BANK			GROUP		
			2014 LKR '000	2013 LKR '000	Change %	2014 LKR '000	2013 LKR '000	Change %
Assets								
Cash and cash equivalents	19	295	3,104,391	2,611,075	19	3,274,036	2,668,262	23
Balances with Central Bank	20	296	6,740,590	5,339,000	26	6,740,590	5,339,000	26
Placements with banks	21	296	2,721,891	130,751	1,982	2,721,891	130,751	1,982
Derivative financial instruments	22	296	1,903,781	1,149,541	66	1,903,781	1,149,541	66
Financial assets held-for-trading	23	300	2,785,277	10,720,689	(74)	6,028,558	14,194,141	(58)
Loans and receivables to banks	24	300	311,144	641,628	(52)	311,144	641,628	(52)
Loans and receivables to other customers	25	301	175,175,203	136,821,532	28	175,235,906	136,881,713	28
Financial investments - loans and receivables	26	307	38,302,428	15,837,455	142	38,683,476	16,791,701	130
Financial investments - available-for-sale	27	308	17,060,302	5,982,450	185	18,057,852	6,167,450	193
Financial investments - held-to-maturity	28	309	8,970,963	17,602,249	(49)	10,167,325	18,460,591	(45)
Investments held for sale	29	309	18,525	-	100	33,301	-	100
Investments in subsidiary companies	30	310	2,000,290	2,037,585	(2)	-	-	-
Investments in associate companies	31	311	-	61,967	(100)	-	76,744	(100)
Investment property	32	313	-	-	-	1,545,693	1,383,693	12
Intangible assets	33	314	253,132	260,425	(3)	297,070	296,678	0
Property, plant & equipment	34	315	1,927,496	872,890	121	2,252,647	1,176,491	91
Other assets	35	319	1,453,733	1,189,391	22	1,876,335	1,458,737	29
Total assets			262,729,146	201,258,628	31	269,129,605	206,817,121	30
Liabilities								
Due to banks	36	320	7,029,342	10,453,086	(33)	7,029,342	10,453,086	(33)
Derivative financial instruments	22	296	663,186	817,310	(19)	663,186	817,310	(19)
Due to other customers	37	320	151,823,715	129,830,029	17	151,485,201	129,421,813	17
Debt securities issued and other borrowed funds	38	322	61,955,460	24,420,818	154	61,925,802	24,390,818	154
Tax liabilities			826,687	266,128	211	806,220	300,196	169
Deferred tax liabilities	39	323	619,467	312,432	98	609,935	324,451	88
Employee benefit liabilities	40	325	247,011	170,008	45	301,219	214,830	40
Other liabilities	41	329	6,176,647	3,685,665	68	6,360,842	3,850,289	65
Subordinated term debts	42	330	11,149,439	11,682,674	(5)	11,149,439	11,682,674	(5)
Total liabilities			240,490,954	181,638,150	32	240,331,186	181,455,467	32
Equity								
Capital	43	331	1,225,162	1,172,904	4	1,145,353	943,746	21
Statutory reserve fund	44	333	1,010,785	958,527	5	1,010,785	958,527	5
Retained earnings	45	333	18,625,444	15,653,260	19	24,245,824	20,731,801	17
Other reserves	46	334	1,376,801	1,835,787	(25)	1,473,811	1,879,732	(22)
Total equity to equity holders of the Bank			22,238,192	19,620,478	13	27,875,773	24,513,806	14
Non-controlling interests	47	336	-	-	-	922,646	847,848	9
Total equity			22,238,192	19,620,478	13	28,798,419	25,361,654	14
Total liabilities and total equity			262,729,146	201,258,628	31	269,129,605	206,817,121	30
Commitments and contingencies	48	337	231,143,633	177,200,240	30	231,148,862	177,200,240	30
Net Asset value per share (LKR)			134.70	119.30		169.35	148.85	

We certify that these Financial Statements are in compliance with the requirements of the Companies Act No. 07 of 2007.

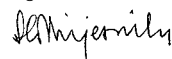


Dhanan Senathirajah
Vice-President - Finance & Planning



Faizan Ozman
Group Chief Financial Officer

The Board of Directors is responsible for the preparation and presentation of these Financial Statements.
Signed for and on behalf of the Board.



Sunil G Wijesinha
Chairman



Rajendra Theagarajah
Chief Executive Officer



Shehani Ranasinghe
Company Secretary

13 February 2015

Significant Accounting Policies and Notes to the Financial Statements disclosed on pages 277 to 376 are an integral part of these Financial Statements.