

For the year ended 31 December	Note	Page No.	BANK			GROUP		
			2014 LKR '000	2013 LKR '000	Change %	2014 LKR '000	2013 LKR '000	Change %
Gross income	4	284	24,961,945	29,656,420	(16)	26,204,626	25,303,305	4
Interest income	5.1	284	20,974,578	20,603,610	2	21,151,976	20,765,842	2
Interest expenses	5.4	285	13,299,977	13,791,503	(4)	13,238,571	13,754,264	(4)
Net interest income	5	285	7,674,601	6,812,107	13	7,913,405	7,011,578	13
Fee and commission income	6	285	1,866,242	1,614,106	16	2,564,095	2,411,273	6
Net gains/(losses) from trading	7	286	910,027	953,325	(5)	910,027	953,325	(5)
Net gains/(losses) from financial investments	8	286	716,507	318,303	125	1,330,407	914,968	45
Other operating income	9	287	494,591	6,167,076	(92)	248,121	257,897	(4)
Total operating income			11,661,968	15,864,917	(26)	12,966,055	11,549,041	12
Impairment for loans and receivables and other losses	10	287	566,003	1,238,202	(54)	528,708	1,260,765	(58)
Net operating income			11,095,965	14,626,715	(24)	12,437,347	10,288,276	21
Less: Operating expenses								
Personnel expenses	11	288	2,872,738	2,389,144	20	3,172,387	2,660,281	19
Other expenses	12	289	2,436,454	2,555,059	(5)	2,738,228	2,903,594	(6)
Total operating expenses			5,309,192	4,944,203	7	5,910,615	5,563,875	6
Operating profit before tax on financial services			5,786,773	9,682,512	(40)	6,526,732	4,724,401	38
Tax on financial services	13	289	(1,029,250)	(910,500)	13	(1,029,250)	(910,500)	13
Operating profit after tax on financial services			4,757,523	8,772,012	(46)	5,497,482	3,813,901	44
Share of associate companies' profits/(losses)	14	290	–	–	–	97,274	49,220	98
Profit before taxation			4,757,523	8,772,012	(46)	5,594,756	3,863,121	45
Taxation	15	290	(1,339,459)	(1,048,776)	28	(1,348,784)	(1,150,893)	17
Profit for the year			3,418,064	7,723,236	(56)	4,245,972	2,712,228	57
Profit attributable to equity holders of the parent			3,418,064	7,723,236	(56)	4,133,932	2,641,925	56
Non-controlling interests			–	–	–	112,040	70,303	59
			3,418,064	7,723,236	(56)	4,245,972	2,712,228	57
Earnings Per Share on Profit	16	292						
Basic Earnings Per Share (in LKR)			–	–	–	25.14	16.48	53
Diluted Earnings Per Share (in LKR)			–	–	–	25.11	16.47	52
Dividend Per Share (in LKR)	17	292	11.00	10.00	–			

The Notes to the Financial Statements disclosed from pages 277 to 376 are an integral part of these Financial Statements.