

For the year ended December 31,	Note	GROUP			BANK		
		2014	2013	Change	2014	2013	Change
		Rs. '000	Rs. '000	%	Rs. '000	Rs. '000	%
Gross income	11	74,537,814	73,704,516	1.13	74,441,840	73,736,267	0.96
Interest income		61,932,876	62,754,147	(1.31)	61,832,018	62,763,644	(1.48)
Less: Interest expenses		34,613,052	36,855,204	(6.08)	34,610,179	36,878,755	(6.15)
Net interest income	12	27,319,824	25,898,943	5.49	27,221,839	25,884,889	5.16
Fees and commission income		5,613,684	4,880,093	15.03	5,592,744	4,876,517	14.69
Less: Fees and commission expenses		764,322	627,235	21.86	761,527	627,235	21.41
Net fees and commission income	13	4,849,362	4,252,858	14.03	4,831,217	4,249,282	13.69
Net gains/(losses) from trading	14	(305,492)	(1,625,926)	81.21	(305,492)	(1,625,926)	81.21
Net gains/(losses) from financial instruments designated at fair value through profit or loss		-	-	-	-	-	-
Net gains/(losses) from financial investments	15	2,272,575	1,349,517	68.40	2,272,575	1,349,517	68.40
Other income (net)	16	5,024,171	6,346,685	(20.84)	5,049,995	6,372,515	(20.75)
Total operating income		39,160,440	36,222,077	8.11	39,070,134	36,230,277	7.84
Impairment charges for loans and other losses	17	4,898,249	5,177,019	(5.38)	4,918,755	5,204,012	(5.48)
Net operating income		34,262,191	31,045,058	10.36	34,151,379	31,026,265	10.07
Less: Expenses							
Personnel expenses	18	8,956,323	8,221,265	8.94	8,903,048	8,186,205	8.76
Depreciation and amortisation	19	1,262,000	868,382	45.33	1,200,546	936,257	28.23
Other operating expenses	20	5,501,963	5,300,824	3.79	5,622,578	5,424,330	3.65
Operating profit before Value Added Tax (VAT) on financial services and Nation Building Tax (NBT)		18,541,905	16,654,587	11.33	18,425,207	16,479,473	11.81
Less: Value Added Tax (VAT) on financial services and Nation Building Tax (NBT)		2,688,551	1,968,954	36.55	2,688,991	1,968,954	36.57
Operating Profit after Value Added Tax (VAT) on financial services and Nation Building Tax (NBT)		15,853,354	14,685,633	7.95	15,736,216	14,510,519	8.45
Share of profits of associates, net of tax		6,563	5,285	24.18	-	-	-
Profit before tax		15,859,917	14,690,918	7.96	15,736,216	14,510,519	8.45
Less: Income tax expense	21	4,617,124	4,117,461	12.14	4,556,035	4,065,008	12.08
Profit for the year		11,242,793	10,573,457	6.33	11,180,181	10,445,511	7.03
Profit Attributable to:							
Equity holders of the Bank		11,238,892	10,563,378	6.39	11,180,181	10,445,511	7.03
Non-controlling interest		3,901	10,079	(61.30)	-	-	-
Profit for the year		11,242,793	10,573,457	6.33	11,180,181	10,445,511	7.03
Earnings per Share							
Basic earnings per ordinary share (Rs.)	22	13.01	12.24	6.29	12.94	12.10	6.94
Diluted earnings per ordinary share (Rs.)	22	12.95	12.22	5.97	12.88	12.09	6.53

The Notes appearing on pages 277 to 405 form an integral part of these Financial Statements.