

Investor Relations Supplement

Dear Investor,

As you are aware this 'Investor Relations Supplement' is presented to you in recognition of your continual support to the success of the Bank. We consider this as an important part of our corporate responsibility to have an effective dialogue with investors. Furthermore, it enables us to provide timely, transparent, accurate and consistent information to the investing public as part of our shareholder engagement process.

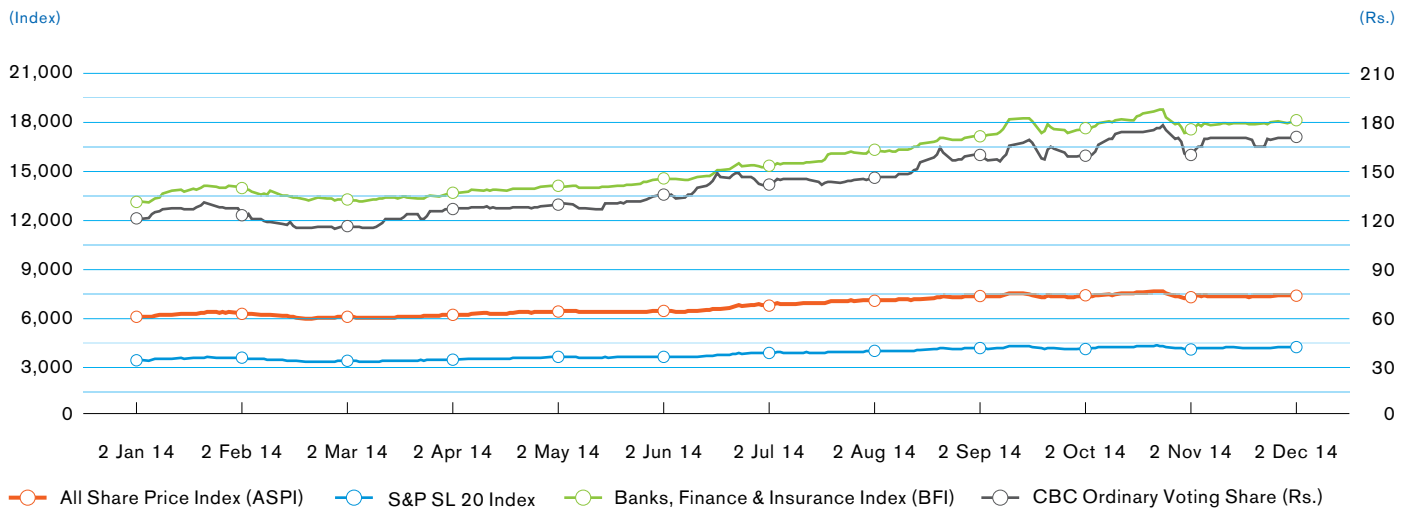
Through shareholder engagement, we expect you to actively seek to influence the behaviour of your Bank within your investment portfolio to improve the performance of areas such as environmental, social and governance. Another goal of this engagement is to create a productive dialog to address the risks related to above factors and thereby improve Long Term corporate performance.

The full Annual Report together with audited accounts and the interim Financial Statements are available on the Bank's website (<http://www.combank.lk/newweb/investor-relations>). Alternatively, shareholders are able to elect to receive a mailed copy of the Annual Report on request. The Company Secretary of the Bank responds to individual letters received from shareholders.

Our Stock

The shares of the Commercial Bank of Ceylon are listed on the Main Board of the Colombo Stock Exchange (CSE), under the ticker symbol 'COMB'. Details of trading activity and daily share prices are published in most daily newspapers, including the Daily FT, Daily News, The Island and Daily Mirror generally under the abbreviation of Commercial Bank or COMB.

Performance of the Commercial Bank's Ordinary Voting Share Price in 2014



## Major Achievements in 2014

### Commercial Bank in World's Top 1000 Banks for 4th successive year



The Commercial Bank of Ceylon has been ranked among the Top 1000 Banks of the World for a fourth successive year in 2014, becoming the only Sri Lankan bank to achieve this feat. This prestigious ranking published annually by 'The Banker' magazine of the UK, is an important endorsement of the consistent growth and key performance indicators achieved by Sri Lanka's largest private bank. The Top 1000 World Banks ranking is compiled from a database of over 5,000 of the world's biggest banks and is acknowledged by the global financial community as the definitive guide to bank rankings and analysis.

Making the Top 1000 list is a noteworthy achievement by itself, but staying there for four years in a row despite the challenging conditions we operate in, reflects well on the strength and stability of the Bank. A noteworthy feature of the 2014 ranking is the rise to the number one position of Industrial Commercial Bank of China (ICBC), displacing last year's top ranked banks, Bank of America and JPMorgan Chase & Co., which have now taken third and second places respectively, and are followed by HSBC in fourth place.

### 'Best Bank In Sri Lanka' title for the 15th consecutive year



The Commercial Bank of Ceylon has been rated the Best Bank in Sri Lanka by Global Finance, one of the world's leading publications serving the international business community. This benchmark ranking published annually by Global Finance for 21 years, names Commercial Bank among the best emerging markets banks in 30 countries in the Asia Pacific region in 2014, reaffirming the Bank's consistent country-leading performance.

Criteria for choosing the winners included growth in assets, profitability, strategic relationships, customer service, competitive pricing, and innovative products. In addition, for the first time, a poll of Global Finance's corporate readership was conducted in order to increase the accuracy and reliability of the results.

Ranked alongside Commercial Bank as the best banks in 2014 in their respective countries are China Merchants Bank (China), HDFC Bank (India), Shinhan Financial Group (South Korea), Public Bank (Malaysia), Standard Chartered Bank (Nepal), Siam Commercial Bank (Thailand) and Bank Central Asia (Indonesia).

### Commercial Bank ranked 'The Strongest Bank in Sri Lanka in 2014'



The Commercial Bank of Ceylon has added another prestigious international accolade to its collection, being adjudged 'The Strongest Bank in Sri Lanka in 2014' by The Asian Banker, a leading provider of strategic intelligence on the financial services industry. The award is based on a detailed and transparent scorecard that ranks commercial banks on six areas of Balance Sheet financial performance: the ability to scale, Balance Sheet growth, risk profile, profitability, asset quality and liquidity.

This ranking as Sri Lanka's strongest bank places Commercial Bank among The Asian Banker '500 Largest and Strongest Banks' - a ranking widely followed by investors, analysts and the media as the leading source to assess the financial strength of commercial banks in the region.

Ranked alongside Commercial Bank in The Asian Banker 500 as the strongest banks in their respective countries are Westpac Banking Corporation (Australia), Janata Bank (Bangladesh), China Construction Bank Corporation (China), HDFC Bank (India), Sumitomo Mitsui Financial Group (Japan), Maybank (Malaysia), ANZ Bank New Zealand (New Zealand), MCB Bank (Pakistan), DBS Group (Singapore), Shinhan Financial Group (South Korea), Cathay United Bank (Taiwan) Siam Commercial Bank (Thailand) and Standard Bank Group (South Africa).

### 'Sri Lanka's Bank of the Year in 2014' by The Banker Magazine



As its financial year draws to a close, the Commercial Bank of Ceylon has achieved yet another milestone, being declared Sri Lanka's 'Bank of the Year' by the respected UK-based 'The Banker' Magazine. This is the ninth Bank of the Year award presented to Commercial Bank by 'The Banker' – the magazine that is also responsible for the annual ranking of the Top 1,000 Banks of the World. The Bank of the Year Award also referred to as 'Bracken' is considered the 'Oscar' of the international banking industry, and is decided on performance across diverse key indicators.

Performance in key areas covers qualitative achievements, strategic initiatives, financial results, growth rates and performance data as well as other aspects such as technology and key strategic developments. Other Bank of the Year Award winners ranked alongside Commercial Bank in 2014 included those of the calibre of Westpac, Royal Bank of Canada, Raiffeisen Bank and Axis Bank.

### Commercial Bank's Annual Report Best among private banks in South Asia



The 2013 Annual Report of the Commercial Bank of Ceylon PLC has won two key awards at the Best Presented Annual Report Awards presented by the South Asian Federation of Accountants (SAFA), reaffirming the high quality of the Bank's financial reporting standards.

The Bank was also adjudged the winner in the 'Private Sector Banks' category and was the first runner-up for the SAARC Anniversary Award for Corporate Governance Disclosures, at this prestigious event. The SAFA Awards, presented annually under different categories, are conferred on the basis of evaluations administered by the Federation's Committee for Improvement in Transparency, Accountability and Governance, of the published Annual Reports of entries from South Asian countries.

In second and third place among private sector banks in the South Asian region were MCB Bank Limited of Pakistan and Prime Bank Limited of Bangladesh.

### Commercial Bank wins 'Top 10' Award at the 2014 Best Corporate Citizen Awards



The Commercial Bank's status as one of Sri Lanka's leading corporate citizens was emphatically reaffirmed by the Ceylon Chamber of Commerce presented the country's largest private bank with the Runner-Up award at the 2014 Best Corporate Citizen Sustainability Awards, along with seven more accolades.

While retaining its position as one of the Top 10 Best Corporate Citizens in Sri Lanka, the Bank emerged the winner in the category award for 'Economic Contribution,' took the award for 'Economic Sustainability' in the Triple Bottom Line category and was awarded as the winner in 'Financial Services' in the sector awards. Under the project category the Bank was recognised with a special Long Term Project Award for its efforts to support the national healthcare system. This was the only award that was presented in this category and was a special honour for the Bank's consistent and ongoing efforts to support the national healthcare system. Commercial Bank also received a Merit Award for its coral replanting project in Hikkaduwa.

The Long Term Project Award presented to Commercial Bank at the Best Corporate Citizen awards is in respect of the Bank's on-going programme of donations of critical care equipment and other facilities to Government hospitals around the country, alongside support to refurbish buildings where necessary

## Commercial Bank rated Most Respected Bank in Sri Lanka



The Commercial Bank of Ceylon has been rated as the most respected bank in Sri Lanka for the 10th consecutive year and the second 'Most Respected' corporate entity in the country for the fourth consecutive year in the annual LMD rankings. Additionally, the Bank was ranked No. 1 in Sri Lanka for 'Honesty' for the second successive year, topping the category that is most important to businesses in the financial services sector.

Commercial Bank is the only bank among the Top 5 Most Respected entities in Sri Lanka, and is ranked among the Top 3 in several other key aspects such as Financial Performance, Quality Consciousness, Management Profile, CSR and Vision. The Bank has been the Most Respected Bank in the list since its inception in 2005.

The 2014 and tenth edition of this prestigious list of Sri Lanka's most respected companies includes the most diversified conglomerates in the country and some of the world's best-known multinationals.

## Commercial Bank Sweeps the Board at Brand Excellence 2014



The Commercial Bank of Ceylon won the coveted 'Service Brand of the Year' and three other accolades at the 2014 SLIM Brand Excellence Awards to become the bank that won the most awards at this prestigious event conducted by the Sri Lanka Institute of Marketing.

Sri Lanka's largest private bank took the Golds in the 'Service Brand' category and in the 'Best New Entrant' category for its 'Anagi' Savings Account for Women, as well as the Silver in the 'Best Local Brand' and the Bronze in the 'CSR Brand of the Year' categories in a dominant showing at this annual gala.

Held for the 13th successive year, SLIM Brand Excellence Awards honour the brand building efforts of organisations. It is a keenly contested event and this year the entries reached an all time high of over 100 applications from more than 40 industries.

A summary of 'Awards and Accolades' won by the Bank during the recent past is given on page 409.

## Compliance Report on the Contents of Annual Report in Terms of the Listing Rules of the CSE

This year too, we are pleased to inform you that your Bank has complied with all the requirements of the Section 7.6 of the Listing Rules of the CSE on the contents of the Annual Report and Accounts of a Listed Entity.

The table below provides reference to the relevant sections of this Annual Report where specified information is found together with page references for the convenience of the readers:

Rule No.	Disclosure Requirement	Section/Reference	Page/s
7.6 (i)	Names of persons who held the position of Directors during the financial year	<ul style="list-style-type: none"> <li>Annual Report of the Board of Directors</li> </ul>	194-204
7.6 (ii)	Principal activities of the Bank and its Subsidiaries during the year and any changes therein	<ul style="list-style-type: none"> <li>Note 1.3 of the Accounting Policies</li> <li>Group Structure</li> </ul>	277-408
7.6 (iii)	The names and the number of shares held by the 20 largest holders of voting and non-voting shares and the percentage of such shares held as at the end of the year	<ul style="list-style-type: none"> <li>Item 4 of the Investor Relations Supplement</li> </ul>	254 & 255
7.6 (iv)	The public holding percentage	<ul style="list-style-type: none"> <li>Item 4 of the Investor Relations Supplement</li> </ul>	254 & 255

## Investor Relations Supplement

Rule No.	Disclosure Requirement	Section/Reference	Page/s
7.6 (v)	Directors' and Chief Executive Officer's holding in shares at the beginning and at the end of the financial year	<ul style="list-style-type: none"> <li>Item 5 of the Investor Relations Supplement</li> <li>Annual Report of the Board of Directors</li> </ul>	255 194-204
7.6 (vi)	Information pertaining to material foreseeable risk factors	<ul style="list-style-type: none"> <li>Item 6 of the Investor Relations Supplement</li> </ul>	256
7.6 (vii)	Details of material issues pertaining to employees and industrial relations	<ul style="list-style-type: none"> <li>Item 7 of the Investor Relations Supplement</li> </ul>	256
7.6 (viii)	Extents, locations, valuations and the number of buildings of the land holdings and investment properties	<ul style="list-style-type: none"> <li>Note 36 to the Financial Statements on 'Property, Plant and Equipment'</li> </ul>	336
7.6 (ix)	Number of shares representing the stated capital	<ul style="list-style-type: none"> <li>Note 50 to the Financial Statements on 'Stated Capital'</li> <li>Item 8 of the Investor Relations Supplement</li> </ul>	361 256 & 257
7.6 (x)	A distribution schedule of the number of holders in each class of equity securities, and the percentage of their total holdings	<ul style="list-style-type: none"> <li>Item 9 of the Investor Relations Supplement</li> </ul>	257
7.6 (xi)	Ratios and market price information: <ul style="list-style-type: none"> <li>Equity - Dividend per share, dividend payout ratio, net asset value per share, market value per share</li> <li>Debt - Interest rate of comparable Government Security, debt equity ratio, interest cover and quick asset ratio, market prices and yields during the year</li> <li>Any changes in credit rating</li> </ul>	<ul style="list-style-type: none"> <li>Items 10 (a) and 10 (b) of the Investor Relations Supplement</li> <li>Items 10 (c) and 10 (d) of the Investor Relations Supplement</li> <li>Items 10 (e) and 10(f) of the Investor Relations Supplement</li> </ul>	258 259 259
7.6 (xii)	Significant changes in the Bank or its Subsidiaries fixed assets and the market value of land, if the value differs substantially from the book value	<ul style="list-style-type: none"> <li>Note 36 to the Financial Statements on 'Property, Plant and Equipment'</li> </ul>	336
7.6 (xiii)	Details of funds raised through Public Issues, Rights Issues, and Private Placements during the year	<ul style="list-style-type: none"> <li>Note 50 to the Financial Statements on 'Stated Capital'</li> </ul>	361
7.6 (xiv)	Information in respect of Employee Share Option Schemes: <ul style="list-style-type: none"> <li>Total number of shares allotted during the financial year, price at which shares were allotted and the details of funding granted to employees (if any)</li> <li>Highest, lowest and closing price of the share recorded during the financial year</li> </ul>	<ul style="list-style-type: none"> <li>Note 50.2 to the Financial Statements on 'Employee Share Option Plan - 2008 ', respectively</li> <li>Item 10 (b) of the Investor Relations Supplement</li> </ul>	362 258
7.6 (xv)	Disclosures pertaining to Corporate Governance practices in terms of Rules 7.10.3, 7.10.5 (c) and 7.10.6 (c). of Section 7 of the Listing Rules	<ul style="list-style-type: none"> <li>Not applicable since the Bank received an exemption in terms of Section 7.10 ( c) of the Listing Rules</li> </ul>	—
7.6 (xvi)	Disclosures on Related Party Transactions exceeding 10% of the Equity or 5% of the total assets of the Entity as per Audited Financial Statements, whichever is lower	<ul style="list-style-type: none"> <li>The Bank did not have any related party transaction exceeding this threshold as at end 2014.</li> </ul>	—

## 1. Quarterly Performance – 2014 Compared to 2013

## Summary of the Income Statements

	2014					2013				
	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total
	Mar. 31 Rs. Mn.	Jun. 30 Rs. Mn.	Sept. 30 Rs. Mn.	Dec. 31 Rs. Mn.	Rs. Mn.	Mar. 31 Rs. Mn.	Jun. 30 Rs. Mn.	Sept. 30 Rs. Mn.	Dec. 31 Rs. Mn.	Rs. Mn.
<b>Group</b>										
Net Interest Income	6,575.9	6,448.7	6,974.0	7,321.3	27,319.9	6,303.3	6,365.4	6,728.4	6,501.8	25,898.9
Net Fees and Commission Income	1,047.7	1,148.0	1,298.5	1,355.2	4,849.4	909.0	1,012.9	1,225.2	1,105.7	4,252.8
Other Operating Income (Net)	1,295.4	1,105.5	2,503.9	2,086.4	6,991.2	1,244.1	1,096.1	1,399.9	2,330.2	6,070.3
Less: Impairment Charges for Loans and Other Losses	1,144.8	1,197.1	1,254.6	1,301.9	4,898.4	1,198.9	1,263.4	1,293.1	1,421.5	5,176.9
<b>Net Operating Income</b>	<b>7,774.2</b>	<b>7,505.1</b>	<b>9,521.8</b>	<b>9,461.1</b>	<b>34,262.1</b>	<b>7,257.5</b>	<b>7,211.0</b>	<b>8,060.4</b>	<b>8,516.2</b>	<b>31,045.1</b>
Less: Expenses	4,450.4	4,294.1	4,765.3	4,898.8	18,408.6	4,004.1	3,918.9	4,161.6	4,274.9	16,359.4
<b>Operating Profit</b>	<b>3,323.8</b>	<b>3,211.0</b>	<b>4,756.5</b>	<b>4,562.2</b>	<b>15,853.5</b>	<b>3,253.4</b>	<b>3,292.1</b>	<b>3,898.8</b>	<b>4,241.4</b>	<b>14,685.7</b>
Add: Share of Profits/ (Losses) of Associate Companies	0.9	6.2	1.0	(1.6)	6.5	1.8	1.1	2.0	0.3	5.3
<b>Profit Before Income Tax</b>	<b>3,324.7</b>	<b>3,217.2</b>	<b>4,757.5</b>	<b>4,560.6</b>	<b>15,860.0</b>	<b>3,255.2</b>	<b>3,293.2</b>	<b>3,900.9</b>	<b>4,241.7</b>	<b>14,691.0</b>
Less: Income Tax Expense	1,022.6	999.5	1,425.9	1,169.2	4,617.2	998.4	1,060.0	1,144.3	914.8	4,117.5
<b>Profit for the Period</b>	<b>2,302.1</b>	<b>2,217.8</b>	<b>3,331.6</b>	<b>3,391.4</b>	<b>11,242.8</b>	<b>2,256.8</b>	<b>2,233.2</b>	<b>2,756.6</b>	<b>3,326.9</b>	<b>10,573.5</b>
Quarterly profit as a % of the profit after tax	20.5	19.7	29.6	30.2	100.0	21.3	21.1	26.1	31.5	100.0
Cumulative quarterly profit as a % of the profit after tax	20.5	40.2	69.8	100.0		21.3	42.5	68.5	100.0	
<b>Bank</b>										
Net Interest Income	6,571.4	6,444.4	6,945.9	7,260.2	27,221.9	6,300.7	6,362.2	6,723.5	6,498.6	25,885.0
Net Fees and Commission Income	1,046.6	1,146.9	1,297.4	1,340.4	4,831.3	908.1	1,012.3	1,224.2	1,104.7	4,249.3
Other Operating Income (Net)	1,277.3	1,094.2	2,503.6	2,142.0	7,017.1	1,224.4	1,101.0	1,408.3	2,362.3	6,096.0
Less: Impairment Charges for Loans and Other Losses	1,151.2	1,217.1	1,246.6	1,303.8	4,918.7	1,204.8	1,269.8	1,302.0	1,427.4	5,204.0
<b>Net Operating Income</b>	<b>7,744.1</b>	<b>7,468.4</b>	<b>9,500.3</b>	<b>9,438.8</b>	<b>34,151.6</b>	<b>7,228.4</b>	<b>7,205.7</b>	<b>8,054.0</b>	<b>8,538.2</b>	<b>31,026.3</b>
Less: Expenses	4,453.6	4,284.9	4,761.6	4,915.4	18,415.5	3,998.7	3,927.8	4,157.7	4,431.6	16,515.5
<b>Profit Before Income Tax</b>	<b>3,290.5</b>	<b>3,183.5</b>	<b>4,738.7</b>	<b>4,523.4</b>	<b>15,736.1</b>	<b>3,229.7</b>	<b>3,277.9</b>	<b>3,896.4</b>	<b>4,106.6</b>	<b>14,510.5</b>
Less: Income Tax Expense	1,011.9	983.1	1,413.0	1,148.0	4,556.0	989.0	1,047.1	1,134.0	894.9	4,065.0
<b>Profit for the Period</b>	<b>2,278.6</b>	<b>2,200.4</b>	<b>3,325.7</b>	<b>3,375.4</b>	<b>11,180.1</b>	<b>2,240.7</b>	<b>2,230.8</b>	<b>2,762.3</b>	<b>3,211.7</b>	<b>10,445.5</b>
Quarterly profit as a % of the profit after tax	20.4	19.7	29.7	30.2	100.0	21.5	21.4	26.4	30.7	100.0
Cumulative quarterly profit as a % of the profit after tax	20.4	40.1	69.8	100.0		21.5	42.9	69.3	100.0	

## Summary of the Statement of Financial Position

	2014				2013			
	As at Mar. 31 Rs. Mn.	As at Jun. 30 Rs. Mn.	As at Sept. 30 Rs. Mn.	As at Dec. 31 Rs. Mn.	As at Mar. 31 Rs. Mn.	As at Jun. 30 Rs. Mn.	As at Sept. 30 Rs. Mn.	As at Dec. 31 Rs. Mn.
<b>Group</b>								
Cash and Cash Equivalents	18,538.0	15,332.2	15,789.1	20,617.0	17,320.3	17,242.3	12,441.8	14,263.3
Placements with Banks	7,190.8	4,981.5	4,774.8	14,512.6	18,392.4	1,657.1	4,949.3	4,131.8
Other Financial Assets – Held-for-Trading	15,241.7	14,941.2	9,834.4	6,326.6	9,822.8	10,474.9	10,000.5	6,379.1
Loans and Receivables to Banks and Other Customers	418,474.5	438,204.2	483,937.2	498,165.4	389,317.2	390,085.5	400,159.1	410,936.0
Financial Investments – Available-for-Sale	148,107.3	167,359.0	189,901.9	214,225.0	59,246.9	96,484.7	122,607.3	131,756.5
Other Assets	41,051.4	43,350.3	44,408.8	43,411.0	43,138.1	42,618.8	41,752.7	39,097.8
	648,603.7	684,168.2	748,647.3	797,257.7	537,237.6	558,563.3	591,910.7	606,564.5
Due to Banks	9,165.4	15,964.1	26,791.0	25,669.1	3,698.4	12,254.3	13,474.0	14,194.2
Due to Other Customers Deposit from Customers	472,175.2	487,506.2	504,103.2	529,266.6	405,173.1	417,223.9	435,394.0	451,098.9
Other Borrowings	74,948.0	85,329.3	114,042.7	136,027.6	46,797.1	47,958.5	54,684.5	53,997.5
Subordinated Liabilities	11,084.1	10,937.8	11,374.2	11,262.6	10,512.1	10,934.5	11,250.1	10,944.4
Other Liabilities	19,967.7	21,140.3	22,646.8	23,778.5	18,062.0	14,587.3	18,817.6	14,844.4
Shareholders' Funds	61,263.3	63,290.5	69,689.3	71,253.4	52,994.9	55,604.8	58,290.5	61,485.0
	648,603.7	684,168.2	748,647.3	797,257.7	537,237.6	558,563.3	591,910.7	606,564.5
<b>Bank</b>								
Cash and Cash Equivalents	18,521.8	15,316.8	15,732.4	20,591.9	17,345.6	17,231.6	12,434.9	14,261.5
Placements with Banks	7,190.8	4,981.5	4,774.8	14,507.9	18,392.4	1,657.1	4,949.3	4,131.8
Other Financial Assets – Held-for-Trading	15,241.7	14,941.2	9,834.4	6,326.6	9,822.8	10,474.9	10,000.5	6,379.1
Loans and Receivables to Banks and Other Customers	418,483.0	438,209.4	482,940.4	497,065.8	389,450.7	390,119.4	400,182.9	410,951.4
Financial Investments – Available-for-Sale	148,107.3	167,359.0	189,885.5	214,208.4	59,246.9	96,484.7	122,607.3	131,765.5
Other Assets	40,478.3	42,772.1	44,121.9	42,909.1	42,627.0	42,143.8	41,314.9	38,507.3
	648,023.0	683,579.9	747,289.5	795,609.6	536,885.3	558,111.5	591,489.7	605,987.6
Due to Banks	9,165.4	15,964.1	26,423.8	25,261.0	3,698.4	12,254.3	13,474.0	14,194.2
Due to Other Customers	472,244.6	487,598.8	504,161.2	529,361.5	405,246.7	417,282.8	435,469.3	451,152.9
Other Borrowings	46,947.7	85,507.3	114,228.1	136,201.1	46,947.7	48,111.8	54,867.2	54,173.2
Subordinated Liabilities	11,084.1	10,937.8	11,156.4	11,044.8	10,512.1	10,934.5	11,250.1	10,944.4
Other Liabilities	47,882.0	20,859.3	22,236.3	23,229.6	17,922.0	14,371.9	18,581.2	14,578.9
Shareholders' Funds	60,699.2	62,712.6	69,083.8	70,511.7	52,558.4	55,156.2	57,848.0	60,944.0
	648,023.0	683,579.9	747,289.5	795,609.6	536,885.3	558,111.5	591,489.7	605,987.6

## 2. Stock Exchange Listing

The following Securities of the Bank are listed on the Main Board of the CSE:

Shares	Ordinary Shares - Voting	
	Ordinary Shares - Non-Voting	
Debentures	Fixed Rate	• December 2006/16
	Floating Rate	• December 2006/16

The unaudited Interim Financial Statements for the first three quarters of 2014 were submitted to the CSE within 45 days from the respective quarter ends as required by the Rule No. 7.4 (a) (i) of the Listing Rules of the CSE. (The Bank duly complied with this requirement for 2013).

The unaudited Interim Financial Statements for the fourth quarter of 2014 was submitted to the CSE on February 23, 2015, as required by the Rule No. 7.4 (a) (i) of the Listing Rules of the CSE. (The Bank duly complied with this requirement for 2013).

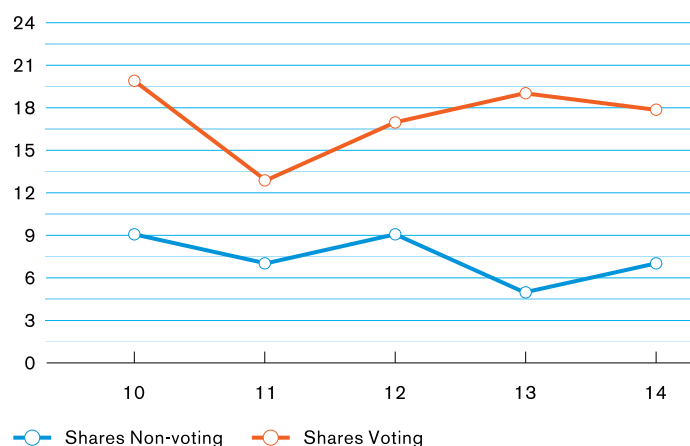
The Audited Income Statement for the year ended December 31, 2014 and the Audited Statement of Financial Position as at December 31, 2014 will be submitted to the CSE within three months from the year end, which is well within the required deadline as required by the Rule No. 7.5 (a) of the Listing Rules of the CSE. (The Bank duly complied with this requirement for 2013).

## 3. Information on Share Trading

	Ordinary Shares Voting		Ordinary Shares Non-Voting	
	2014	2013	2014	2013
Number of Transactions	<b>17,846</b>	18,733	<b>7,382</b>	5,341
Number of Shares Traded	<b>129,328,356</b>	198,501,282	<b>19,648,816</b>	6,769,927
Value of Shares Traded (Rs. Bn.)	<b>18.34</b>	22.04	<b>2.09</b>	0.63

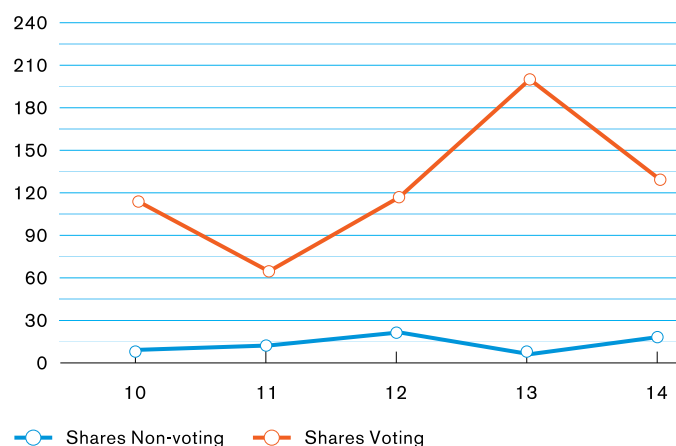
### Number of Transactions

(No. '000)



### Number of Shares Traded

(No. Mn.)





## Investor Relations Supplement

#### 4. The Names, Number and Percentage of Shares held by Twenty Largest Shareholders (As per Rule No. 7.6 (iii) of the Listing Rules of the CSE).

As at December 31,	2014		2013(*)	
	No. of Shareholders	%	No. of Shareholders	%
<b>Ordinary Shares Voting</b>				
1. DFCC Bank A/C 1	119,806,122	14.79	117,951,857	14.85
2. Employees' Provident Fund	78,806,032	9.73	77,586,335	9.76
3. HSBC International Nominees Ltd. - JPMLU - Franklin Templeton Investment Funds	47,984,547	5.92	57,224,769	7.20
4. Mr. Y.S.H.I. Silva	47,355,714	5.84	36,000,446	4.53
5. Sri Lanka Insurance Corporation Ltd. - Life Fund	40,851,867	5.04	40,219,594	5.06
6. CB NY S/A International Finance Corporation	40,381,198	4.98	39,756,210	5.00
7. Sri Lanka Insurance Corporation Ltd. - General Fund	35,126,985	4.34	34,583,318	4.35
8. HSBC International Nominees Ltd. - SSBT- Wasatch Frontier - Emerging Small Countries Fund	20,383,126	2.52	15,136,477	1.92
9. Melstacorp Ltd.	18,989,272	2.34	1,346,563	0.17
10. HSBC International Nominees Ltd. - BPSS - LUX - Aberdeen Global - Asian Smaller Companies Fund	15,177,533	1.87	17,786,191	2.24
11. Ms. L.E.M. Yaseen	14,000,030	1.73	11,675,901	1.47
12. HSBC International Nominees Ltd - JPMLU - Schroder International Selection Fund	12,012,366	1.48	2,520,212	0.32
13. HSBC International Nominees Ltd. - SSBT - Morgan Stanley Institutional Fund, Inc. Frontier Emerging Markets Portfolio	11,295,245	1.39	3,303,524	0.42
14. Northern Trust Co S/A Harding Loevner Frontier Emerging Markets Portfolio	11,250,000	1.39	6,850,000	0.86
15. HSBC International Nominees Ltd. - BPSS - LUX - Aberdeen Global Asia Pacific Equity Fund	10,905,077	1.35	10,736,297	1.35
16. Mercantile Investments and Finance PLC	10,405,566	1.28	10,244,517	1.29
17. The Bank of New York Mellon SA/NV - CF Ruffer Total Return Fund	8,198,498	1.01	8,071,609	1.02
18. HSBC International Nominees Ltd. - SSBT - Morgan Stanley Asset Management SA Acting on behalf of Morgan Stanley Galaxy Fund	8,094,018	1.00	7,398,991	0.93
19. HSBC International Nominees Ltd. - SSBT - Aberdeen Institutional Commingled Funds, LLC	7,769,156	0.96	6,960,323	0.89
20. HSBC International Nominees Ltd. - BP2S London- Aberdeen Asia Smaller Companies Investment Trust	6,777,581	0.84	6,672,683	0.84
Sub Total	565,569,933	69.80	512,025,817	64.46
Other Shareholders	244,707,796	30.20	282,510,002	35.54
<b>Total</b>	<b>810,277,729</b>	<b>100.00</b>	<b>794,535,819</b>	<b>100.00</b>

As per Rule No. 7.6 (iv) of the Listing Rules of the CSE, percentage of public holding of voting shares as at December 31, 2014 was 99.57% (85.01% as at December 31, 2013).

As per Rule No. 7.13.1 of the Listing Rules of the CSE, No. of shareholders representing public holding as at December 31, 2014 - 8,349 (9,072 as at December 31, 2013).

\* Comparative shareholdings as at December 31, 2013 of the twenty largest shareholders as at December 31, 2014.

As at December 31,	2014		2013 (*)	
	No. of Shareholders	%	No. of Shareholders	%
<b>Ordinary Shares Non Voting</b>				
1. HSBC International Nominees Ltd. - JPMLU - Franklin Templeton Investment Funds	3,215,179	5.78	3,286,705	6.03
2. Mr.Y.S.H.I. Indrakumara	2,360,842	4.25	-	-
3. Citibank NY S/A Forward International Dividend Fund	1,926,649	3.47	1,800,733	3.30
4. GF Capital Global Ltd.	1,545,795	2.78	1,516,962	2.78
5. HINL - JPMCB - Butterfield Trust (Bermuda) Ltd.	1,379,083	2.48	1,353,360	2.48
6. Mr. J.D. Bandaranayake	1,098,285	1.98	1,077,799	1.98
7. Citibank NY S/A Forward Select EM Dividend Fund	1,016,446	1.83	618,000	1.13
8. Waldock Mackenzie Ltd. / Mr. S.N.P. Palihena and Ms. A.S. Palihena	1,000,000	1.80	1,000,000	1.83
9. M.J.F. Exports Ltd.	950,795	1.71	933,060	1.71
10. Northern Trust Company S/A Polar Capital Funds PLC	919,031	1.65	778,280	1.43
11. Employees' Trust Fund Board	882,181	1.59	126,470	0.23
12. Saboor Chatoor (Pvt) Ltd.	751,000	1.35	687,000	1.26
13. Mr. M.F. Hashim	746,733	1.34	689,800	1.26
14. Beta Holdings Ltd.	698,000	1.26	-	-
15. Ms. L.V.C. Samarasingha	600,000	1.08	457,144	0.8
16. Union Assurance PLC - A/C 01	565,107	1.02	429,739	0.79
17. Akbar Brothers (Pvt) Ltd. A/C 1	560,349	1.01	487,940	0.89
18. Asian Alliance Insurance PLC - A/C 02 - Life Fund	504,482	0.91	495,072	0.91
19. Dr. A.K.A. Jayawardene	490,623	0.88	481,472	0.89
20. Mr. G.R. Mallawaarachy/Ms. B.G.P. Mallawaarachy	446,527	0.80	433,880	0.80
<b>Sub Total</b>	<b>21,657,107</b>	<b>38.97</b>	<b>16,653,416</b>	<b>30.52</b>
<b>Other Shareholders</b>	<b>33,922,839</b>	<b>61.03</b>	<b>37,889,806</b>	<b>69.48</b>
<b>Total</b>	<b>55,579,946</b>	<b>100.00</b>	<b>54,543,222</b>	<b>100.00</b>

As per Rule No. 7.6 (iv) of the Listing Rules of the CSE, percentage of public holding of non-voting shares as at December 31, 2014 was 99.79% (99.94% as at December 31, 2013).

As per Rule No. 7.13.1 of the Listing Rules of the CSE, No. of shareholders representing public holding as at December 31, 2014 - 4,131 (4,331 as at December 31, 2013).

\* Comparative shareholdings as at December 31, 2013 of the twenty largest shareholders as at December 31, 2014.

## 5. Directors' Shareholding Including the Chief Executive Officer's Shareholding (As per Rule No. 7.6 (V) of the Listing Rules of the Colombo Stock Exchange)

As at December 31,	Ordinary Shares Voting		Ordinary Shares Non-Voting	
	2014	2013	2014	2013
1. Mr. K.G.D.D. Dheerasinghe (Chairman)	20,653	20,334	Nil	Nil
2. Mr. M.P. Jayawardena (Deputy Chairman)	Nil	Nil	Nil	Nil
3. Mr. J. Durairatnam (MD/CEO)	379,087	344,336	Nil	Nil
4. Prof. U.P. Liyanage	Nil	Nil	Nil	Nil
5. Mr. L. Hulugalle	Nil	Nil	Nil	Nil
6. Mr. S. Swarnajothi	Nil	Nil	8,490	8,332
7. Mr. H.J. Wilson	Nil	Nil	Nil	Nil
8. Mr. S. Renganathan	190,034	197,093	10,190	Nil
9. Mr. K.M.M. Siriwardana (Ceased to hold office w.e.f. February 23, 2015)	Nil	Nil	Nil	Nil

## Investor Relations Supplement

**6. Material Foreseeable Risk Factors****(As per Rule No. 7.6 (vi) of the Listing Rules of the Colombo Stock Exchange)**

Information pertaining to the material foreseeable risk factors, that require disclosures as per the Rule No. 7.6 (vi) of the Listing Rules of the CSE are discussed in the section on 'Managing Risk at Commercial Bank' on pages 218 to 245.

**7. Material Issues Pertaining to Employees and Industrial Relations Pertaining to the Bank****(As per Rule No. 7.6 (vii) of the Listing Rules of the Colombo Stock Exchange)**

There were no material issues pertaining to employees and industrial relations pertaining to the Bank that occurred during the year under review which need to be disclosed.

**8. Information on Movement in Number of Shares Represented by the Stated Capital****(As per Rule No. 7.6 (ix) of the Listing Rules of the Colombo Stock Exchange)**

Year	Details	Basis	No. of Shares Issued/ (Redeemed)	No. of Shares		Cumulative Redeemable Preference Shares	
				Ordinary Shares Voting	Ordinary Shares Non-Voting		
1987	As at December 31, 1987			3,000,000	–	–	
1988	Bonus Issue	Voting	2 for 3	2,000,000	5,000,000	–	
1990	Bonus Issue	Voting	1 for 1	5,000,000	10,000,000	–	
1993	Rights Issue	Voting	1 for 4	2,500,000	12,500,000	–	
1996	Bonus Issue	Voting	3 for 5	7,500,000	20,000,000	–	
	Rights Issue	Voting	1 for 4	5,000,000	25,000,000	–	
	Share Swap	Non-Voting		894,275	25,000,000	894,275	
	Bonus Issue	Non-Voting	3 for 5	536,565	25,000,000	1,430,840	
	Rights Issue	Non-Voting	1 for 4	357,710	25,000,000	1,788,550	
1998	Bonus Issue	Voting	3 for 10	7,500,000	32,500,000	1,788,550	
	Bonus Issue	Non-Voting	3 for 10	536,565	32,500,000	2,325,115	
2001	Bonus Issue	Voting	1 for 5	6,500,000	39,000,000	2,325,115	
	Bonus Issue	Non-Voting	1 for 5	465,023	39,000,000	2,790,138	
	Issue of Cumulative Redeemable Preference Shares			90,655,500	39,000,000	2,790,138	90,655,500
2003	Bonus Issue	Voting	1 for 3	13,000,000	52,000,000	2,790,138	90,655,500
	Rights Issue	Voting	1 for 4	13,000,000	65,000,000	2,790,138	90,655,500
	Bonus Issue	Non-Voting	1 for 3	930,046	65,000,000	3,720,184	90,655,500
	Rights Issue	Non-Voting	1 for 4	930,046	65,000,000	4,650,230	90,655,500
	Issue of Cumulative Redeemable Preference Shares			100,000,000	65,000,000	4,650,230	190,655,500
2004	ESOP	Voting		29,769	65,029,769	4,650,230	190,655,500
2005	ESOP	Voting		1,361,591	66,391,360	4,650,230	190,655,500
	Bonus Issue	Voting	1 for 1	66,389,162	132,780,522	4,650,230	190,655,500
	Bonus Issue	Non-Voting	1 for 1	4,650,230	132,780,522	9,300,460	190,655,500
2006	ESOP	Voting		737,742	133,518,264	9,300,460	190,655,500
	Redemption of Cumulative Redeemable Preference Shares			(90,655,500)	133,518,264	9,300,460	100,000,000
2007	Rights Issue	Voting	3 for 10	40,288,996	173,807,260	9,300,460	100,000,000
	Bonus Issue	Voting	1 for 3	58,204,268	232,011,528	9,300,460	100,000,000
	ESOP	Voting		919,649	232,931,177	9,300,460	100,000,000
	Rights Issue	Non-Voting	3 for 10	2,790,138	232,931,177	12,090,598	100,000,000
	Bonus Issue	Non-Voting	1 for 3	4,030,199	232,931,177	16,120,797	100,000,000

Year	Details	Basis	No. of Shares Issued/ (Redeemed)	No. of Shares			
				Ordinary Shares Voting	Ordinary Shares Non-Voting	Cumulative Redeemable Preference Shares	
2008	Redemption of Cumulative Redeemable Preference Shares		(100,000,000)	232,931,177	16,120,797	–	
	ESOP	Voting	350,049	233,281,226	16,120,797	–	
2009	ESOP	Voting	540,045	233,821,271	16,120,797	–	
2010	Share Split	Voting	1 for 2	117,402,608	351,223,879	16,120,797	–
	Share Split	Non-Voting	1 for 2	8,060,398	351,223,879	24,181,195	–
	ESOP	Voting		2,081,508	353,305,387	24,181,195	–
2011	Scrip Issue for Final Dividend 2010	Voting		2,277,195	355,582,582	24,181,195	–
	Scrip Issue for Final Dividend 2010	Non-Voting		255,734	355,582,582	24,436,929	–
	ESOP	Voting		1,457,645	357,040,227	24,436,929	–
	Rights Issue	Voting	1 for 14	25,502,433	382,542,660	24,436,929	–
	Rights Issue	Non-Voting	1 for 14	1,745,494	382,542,660	26,182,423	–
	Share Split	Voting	1 for 1	382,542,660	765,085,320	26,182,423	–
	Share Split	Non-Voting	1 for 1	26,182,423	765,085,320	52,364,846	–
2012	Scrip Issue for Final Dividend 2011	Voting		13,587,144	778,672,464	52,364,846	–
	Scrip Issue for Final Dividend 2011	Non-Voting		1,108,902	778,672,464	53,473,748	–
	ESOP	Voting		1,341,768	780,014,232	53,473,748	–
2013	Scrip issue for Final Dividend 2012	Voting		13,076,189	793,090,421	53,473,748	–
	Scrip issue for Final Dividend 2012	Non-Voting		1,069,474	793,090,421	54,543,222	–
	ESOP	Voting		1,445,398	794,535,819	54,543,222	–
2014	Scrip issue for Final Dividend 2013	Voting		12,504,344	807,040,163	54,543,222	–
	Scrip issue for Final Dividend 2013	Non-Voting		1,036,724	807,040,163	55,579,946	–
	ESOP	Voting		3,237,566	810,277,729	55,579,946	–

### 9. Distribution Schedule of the Number of Holders and Percentage of Holding in Each Class of Equity Securities (As Per Rule No. 7.6 (X) of the Listing Rules Colombo Stock Exchange)

	As at December 31, 2014				As at December 31, 2013			
	No. of Shareholders	%	No. of Shares	%	No. of Shareholders	%	No. of Shares	%
<b>Ordinary Shares Voting</b>								
1 - 1,000	4,033	48.16	985,748	0.12	4,257	46.83	1,070,676	0.13
1,001 - 10,000	2,683	32.04	10,067,965	1.24	3,028	33.31	11,127,681	1.40
10,001 - 100,000	1,380	16.48	40,455,736	4.99	1,503	16.53	43,110,082	5.43
100,001 - 1,000,000	206	2.46	61,331,081	7.57	229	2.52	63,934,905	8.05
Over 1,000,000	72	0.86	697,437,199	86.08	74	0.81	675,292,475	84.99
<b>Total</b>	<b>8,374</b>	<b>100.00</b>	<b>810,277,729</b>	<b>100.00</b>	<b>9,091</b>	<b>100.00</b>	<b>794,535,819</b>	<b>100.00</b>
<b>Ordinary Shares Non-Voting</b>								
1 - 1,000	2,163	52.24	564,960	1.02	2,274	52.44	604,911	1.11
1,001 - 10,000	1,359	32.83	4,533,671	8.15	1,424	32.84	4,798,522	8.79
10,001 - 100,000	515	12.44	14,051,351	25.28	534	12.32	14,655,746	26.87
100,001 - 1,000,000	96	2.32	23,887,685	42.99	98	2.26	24,145,146	44.27
Over 1,000,000	7	0.17	12,542,279	22.56	6	0.14	10,338,897	18.96
<b>Total</b>	<b>4,140</b>	<b>100.00</b>	<b>55,579,946</b>	<b>100.00</b>	<b>4,336</b>	<b>100.00</b>	<b>54,543,222</b>	<b>100.00</b>

## 10. Information on Ratios, Market Prices of Shares and Credit Ratings (As per Rule No. 7.6 (XI) of the Listing Rules of the Colombo Stock Exchange)

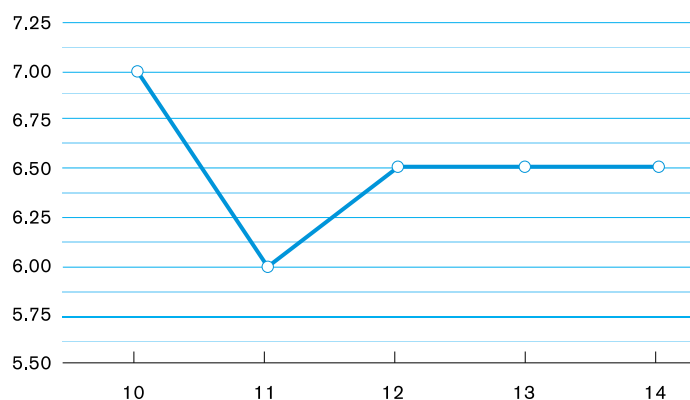
### (a) Information on Ratios

		2014	2013	
Dividend per Share (Rs.)	Cash	First Interim Paid	1.50	1.50
		Second Interim Paid	1.00	1.00
		Final Proposed*/Paid	2.00	2.00
		Total	4.50	4.50
		Issue and Allotment of Shares	Final Proposed*/Allotted	2.00
	<b>Total Dividend</b>	<b>6.50</b>	<b>6.50</b>	
Dividend Payout Ratio (%)	Cash	34.85	36.60	
	Total (Cash and Shares)	50.34	52.87	
Net Assets Value per Share (Rs.)		81.44	71.78	

\* The Board of Directors of the Bank has recommended a final dividend of Rs. 4.00 per ordinary share, which consists of a cash dividend of Rs. 2.00 per share and the balance entitlement of Rs. 2.00 per share satisfied in the form of issue and allotment of new shares for both voting and non-voting shareholders of the Bank for the year ended December 31, 2014 for approval by the shareholders at the 46th Annual General Meeting (AGM), to be held on March 31, 2015. (The Bank declared a final dividend of Rs. 4.00 per share for the year ended December 31, 2013 which consists of a cash dividend of Rs. 2.00 per share and balance entitlement of Rs. 2.00 per share satisfied in the form of issue and allotment of new shares).

### Dividend Per Share

(Rs.)



### (b) Market Prices

	Ordinary Shares Voting		Ordinary Shares Non-Voting	
	2014 Rs.	2013 Rs.	2014 Rs.	2013 Rs.
Highest Price	179.90	126.00	125.50	102.00
Date of the Highest Price	(18.11.2014)	(21.05.2013)	(31.12.2014)	(21.05.2013)
Lowest Price	113.50	103.20	91.30	87.00
Date of the Lowest Price	(24.02.2014)	(02.01.2013)	(01.04.2014)	(04.12.2013)
Year-end Price	171.00	120.40	125.10	93.00

**(c) Other Ratios**

	2014	2013
Debt Equity Ratio (%)	25.97	33.17
Interest Cover (Times)	28.31	20.25
Liquid Assets Ratio (%) (Minimum 20%)	33.11	34.05

**(d) Debenture Composition**

	Fixed Interest Rate				Floating Interest Rate	
	2014		2013		2014	2013
Type of Issue	Private	Public	Private	Public	Public	Public
Debenture Type	- N/A -	Type 'A'	- N/A -	Type 'A'	Type 'D'	Type 'D'
CSE Listing	Not listed	Listed	Not listed	Listed	Listed	Listed
Issue Date	May 2006	Dec. 2006	May 2006	Dec. 2006	Dec. 2006	Dec. 2006
Maturity Date	May 2016	Dec. 2016	May 2016	Dec. 2016	Dec. 2016	Dec. 2016
Interest Payable Frequency	Annually	Annually	Annually	Annually	Annually	Annually
					12 Months TB Rate (Gross) +	12 Months TB Rate (Gross) +
Offered Interest Rate	13.25% p.a.	14.00% p.a.	13.25% p.a.	14.00% p.a.	1% p.a.	1% p.a.
Amount (Rs. Mn.)	505.000	467.260	505.000	467.260	0.400	0.400
Market Values						
- Highest (Rs.)	- N/A -	Not traded	- N/A -	Not traded	Not traded	Not traded
- Lowest (Rs.)	- N/A -	during the	- N/A -	during the	during the	during the
- Year-end (Rs.)	- N/A -	year	- N/A -	year	year	year
Interest Rates						
- Coupon Rate (%)	13.25	14.00	13.25	14.00	10.21	13.99
- Effective Annual Yield (%)	13.25	14.00	13.25	14.00	10.21	13.99
Interest rate of comparable Government Security	6.35	6.70	8.85	9.10	7.70	10.20
Other Ratios as at date of last trade						
- Interest Yield (%)	- N/A -	Not traded	- N/A -	Not traded	Not traded	Not traded
- Yield to Maturity (%)	- N/A -	during the	- N/A -	during the	during the	during the
		year		year	year	year

12 months TB rate (Gross) - Twelve months Treasury Bill rate before 10% withholding tax rate as published by the Central Bank of Sri Lanka immediately prior to the commencement of each interest period.

**(e) Credit Ratings**

- The Bank's credit rating, AA(lka) was reaffirmed by Fitch Ratings Lanka Ltd. in 2014
- The Bank's credit rating, AAA was affirmed by Lanka Rating Agency Ltd. [formally known as RAM Ratings (Lanka) Ltd.] in 2014.
- The Bank's Bangladesh operation's credit rating was reaffirmed as AAA by Credit Rating Information Services Ltd. in 2014

**(f) Credit Ratings - Debentures**

- The credit rating of the Bank's subordinated debentures, AA- (lka) too reaffirmed in 2014 by Fitch Ratings Lanka Ltd.

## 11. Information on Scrip Issues, Rights Issues and Share Splits

Year/Month	Details
2014 April	Issue of ordinary shares to satisfy a part of the final dividend for 2013 of Rs. 2.00 per ordinary share
2013 April	Issue of ordinary shares to satisfy a part of the final dividend for 2012 of Rs. 2.00 per ordinary share
2012 April	Issue of ordinary shares to satisfy a part of the final dividend for 2011 of Rs. 2.00 per ordinary share
2011 September	Share split of one ordinary share for every one ordinary share held immediately after the right issue
2011 August	Rights issue of one ordinary share for every fourteen ordinary shares held
2011 April	Issue of ordinary shares to satisfy a part of the final dividend for 2010 of Rs. 2.00 per ordinary share
2010 June	Share split of one ordinary share for every two ordinary shares held
2007 June	Scrip issue of one ordinary share for every three ordinary shares held
2007 April	Rights issue of three ordinary shares for every ten ordinary shares held
2005 June	Scrip issue of one ordinary share for every one ordinary share held
2003 October	Rights issue of one ordinary share for every four ordinary shares held
2003 May	Scrip issue of one ordinary share for every three ordinary shares held
2001 May	Scrip issue of one ordinary share for every five ordinary shares held
1998 June	Scrip issue of three ordinary shares for every ten ordinary shares held

## 12. Shareholder Base

	2014	2013
Number of Ordinary Voting Shareholders	8,374	9,091
Number of Ordinary Non-voting Shareholders	4,140	4,336
Total	12,514	13,427

## 13. Composition of Shareholders

	As at December 31, 2014				As at December 31, 2013			
	No. of Shareholders	%	No. of Shares	%	No. of Shareholders	%	No. of Shares	%
<b>Ordinary Shares Voting</b>								
Resident	8,065	96.31	504,235,468	62.23	8,789	96.68	511,640,873	64.39
Non-Resident	309	3.69	306,042,261	37.77	302	3.32	282,894,946	35.61
<b>Total</b>	<b>8,374</b>	<b>100.00</b>	<b>810,277,729</b>	<b>100.00</b>	<b>9,091</b>	<b>100.00</b>	<b>794,535,819</b>	<b>100.00</b>
Individuals	7,878	94.08	149,595,615	18.46	8,546	94.01	142,086,949	17.88
Institutions	496	5.92	660,682,114	81.54	545	5.99	652,448,870	82.12
<b>Total</b>	<b>8,374</b>	<b>100.00</b>	<b>810,277,729</b>	<b>100.00</b>	<b>9,091</b>	<b>100.00</b>	<b>794,535,819</b>	<b>100.00</b>
<b>Ordinary Shares Non-Voting</b>								
Resident	4,057	98.00	43,842,309	78.88	4,233	97.62	42,218,874	77.40
Non-Resident	83	2.00	11,737,637	21.12	103	2.38	12,324,348	22.60
<b>Total</b>	<b>4,140</b>	<b>100.00</b>	<b>55,579,946</b>	<b>100.00</b>	<b>4,336</b>	<b>100.00</b>	<b>54,543,222</b>	<b>100.00</b>
Individuals	3,941	95.19	34,736,840	62.50	4,119	95.00	32,321,004	59.26
Institutions	199	4.81	20,843,106	37.50	217	5.00	22,222,218	40.74
<b>Total</b>	<b>4,140</b>	<b>100.00</b>	<b>55,579,946</b>	<b>100.00</b>	<b>4,336</b>	<b>100.00</b>	<b>54,543,222</b>	<b>100.00</b>

## 14. Share Price Trend Over Last Ten Years

Year	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005
<b>Ordinary Shares Voting</b>										
Highest Price (Rs.)	179.90	126.00	119.50	284.00	295.00	192.00	149.75	250.00	192.50	269.00
Lowest Price (Rs.)	113.50	103.20	96.80	97.00	178.00	66.00	66.25	128.00	123.00	120.00
Last Traded Price (Rs.)	171.00	120.40	103.00	100.00	259.90	189.50	67.00	147.00	190.00	135.50
<b>Ordinary Shares Non-Voting</b>										
Highest Price (Rs.)	125.50	102.00	99.50	200.00	226.00	131.25	89.50	114.50	90.00	160.00
Lowest Price (Rs.)	91.30	87.00	73.00	69.10	75.00	48.25	48.00	60.00	54.00	51.00
Last Traded Price (Rs.)	125.10	93.00	91.10	74.50	162.00	124.75	49.00	74.50	89.00	57.50

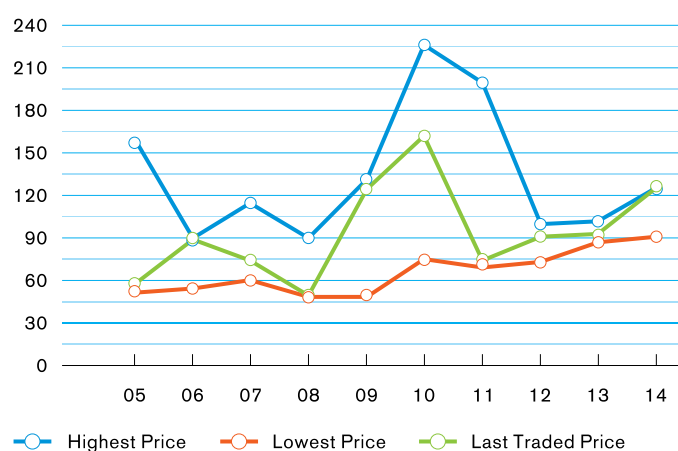
Share Price Trend Over the Past Decade - Voting

(Rs.)



Share Price Trend Over the Past Decade - Non-voting

(Rs.)





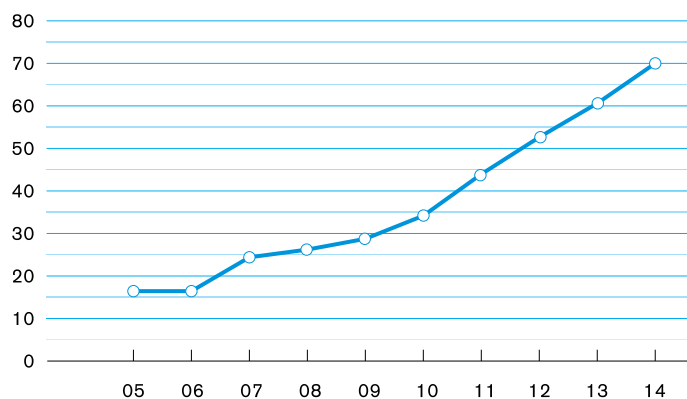
15. Information on Shareholders' Funds and Market Capitalisation

As at December 31,	Shareholders' Funds Rs. Mn.	Com Bank's Market Capitalisation (*) Rs. Mn.	Total Market Capitalisation of the CSE Rs. Mn.	Com Bank's Market Capitalisation as a % of CSE Market Capitalisation %	Com Bank's Market Capitalisation Ranking Rank
2014	70,512	138,557	3,104,864	4.76	3
2013	60,944	95,654	2,286,320	4.11	4
2012	52,577	80,341	2,167,581	3.71	5
2011	43,765	76,509	2,268,854	3.37	6
2010	33,965	91,824	2,280,874	4.03	4
2009	28,499	44,309	1,092,138	4.06	5
2008	25,891	15,630	488,813	3.20	4
2007	23,937	34,234	820,652	4.17	4
2006	15,843	25,368	834,763	3.04	5
2005	15,768	17,991	583,786	3.08	4

\* Commercial Bank's Market Capitalization includes only Voting Ordinary Shares.

Shareholders' Funds

(Rs.Bn.)



Market Capitalisation

(Rs.Bn.)

