

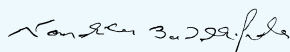
Statement of Financial Position

As at December 31,	Note	GROUP			BANK		
		2014 Rs. '000	2013 Rs. '000	Change %	2014 Rs. '000	2013 Rs. '000	Change %
Assets							
Cash and cash equivalents	26	20,621,778	14,263,533	44.58	20,591,867	14,261,549	44.39
Balances with Central Banks	27	19,633,746	18,431,936	6.52	19,633,746	18,431,936	6.52
Placements with banks	28	14,507,861	4,131,814	251.13	14,507,861	4,131,814	251.13
Derivative financial assets	29	459,510	837,694	(45.15)	459,510	837,694	(45.15)
Other financial instruments – Held-for-trading	30	6,326,636	6,379,058	(0.82)	6,326,636	6,379,058	(0.82)
Loans and receivables to banks	31	551,066	546,270	0.88	551,066	546,270	0.88
Loans and receivables to other customers	32	498,165,419	410,935,979	21.23	497,065,787	410,951,440	20.95
Financial investments – Available-for-sale	33	214,225,017	131,756,525	62.59	214,208,370	131,756,525	62.58
Financial investments – Held-to-maturity		-	-	-	-	-	-
Investments in subsidiaries	34	-	-	-	1,211,000	288,946	319.11
Investments in associates	35	106,287	94,173	12.86	44,331	44,331	-
Property, plant & equipment	36	11,134,861	9,175,225	21.36	9,953,091	8,387,344	18.67
Intangible assets	37	856,230	477,728	79.23	439,128	467,593	(6.09)
Leasehold property	38	108,872	110,324	(1.32)	75,420	76,362	(1.23)
Other assets	39	10,560,430	9,424,248	12.06	10,541,817	9,426,730	11.83
Total assets		797,257,713	606,564,507	31.44	795,609,630	605,987,592	31.29
Liabilities							
Due to banks	40	25,669,025	14,194,219	80.84	25,260,976	14,194,219	77.97
Derivative financial liabilities	41	1,193,139	1,411,916	(15.50)	1,193,139	1,411,916	(15.50)
Other financial liabilities – Held-for-trading		-	-	-	-	-	-
Due to other customers/Deposits from customers	42	529,266,588	451,098,946	17.33	529,361,484	451,152,923	17.34
Other borrowings	43	136,027,625	53,997,503	151.91	136,201,082	54,173,175	151.42
Current tax liabilities	44	2,037,388	1,780,867	14.40	1,997,990	1,758,574	13.61
Deferred tax liabilities	45	2,876,199	1,763,414	63.10	2,573,760	1,563,070	64.66
Other provisions	46	1,874	2,409	(22.21)	1,874	2,409	(22.21)
Other liabilities	47	17,669,903	9,885,815	78.74	17,443,531	9,827,209	77.50
Due to subsidiaries	48	-	-	-	19,289	15,686	22.97
Subordinated liabilities	49	11,262,573	10,944,412	2.91	11,044,775	10,944,412	0.92
Total liabilities		726,004,314	545,079,501	33.19	725,097,900	545,043,593	33.03
Equity							
Stated capital	50	21,457,501	19,586,813	9.55	21,457,501	19,586,813	9.55
Statutory reserves	51	4,327,103	4,034,614	7.25	4,327,103	4,034,614	7.25
Retained earnings	52	4,418,412	4,359,632	1.35	4,258,287	4,233,364	0.59
Other reserves	53	41,002,819	33,465,169	22.52	40,468,839	33,089,208	22.30
Total equity attributable to equity holders of the Bank		71,205,835	61,446,228	15.88	70,511,730	60,943,999	15.70
Non-controlling interest	54	47,564	38,778	22.66	-	-	-
Total equity		71,253,399	61,485,006	15.89	70,511,730	60,943,999	15.70
Total liabilities and equity		797,257,713	606,564,507	31.44	795,609,630	605,987,592	31.29
Contingent liabilities and commitments	55	352,453,452	295,451,955	19.29	352,453,452	295,451,955	19.29
Net assets value per ordinary share (Rs.)	56	82.24	72.37	13.64	81.44	71.78	13.46

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

Certification

These Financial Statements have been prepared in compliance with requirements of the Companies Act No. 07 of 2007.



K.D.N. Buddhipala

Chief Financial Officer

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

Approved and signed for and on behalf of the Board,



K.G.D.D. Dheerasinghe

Chairman



M.P. Jayawardena

Deputy Chairman



J. Durairatnam

Managing Director



Mrs. J.R. Gamage

Company Secretary

Colombo

February 23, 2015