



For the year ended 31 December	Note	BANK			GROUP		
		2013 LKR '000	2012 LKR '000	Change %	2013 LKR '000	2012 LKR '000	Change %
Interest income		20,603,610	16,983,637	21	20,765,842	17,149,867	21
Interest expenses		13,791,503	11,386,672	21	13,754,264	11,330,939	21
NET INTEREST INCOME	3	6,812,107	5,596,965	22	7,011,578	5,818,928	20
Fee and commission income	4	1,614,106	1,210,500	33	2,411,273	1,720,479	40
Net trading gains/(losses)	5	1,271,628	1,010,276	26	1,868,293	1,272,496	47
Other operating income	6	6,167,076	997,475	518	257,897	6,127,188	(96)
Total operating income		15,864,917	8,815,216	80	11,549,041	14,939,091	(23)
Impairment for loans & receivables and other losses	7	1,238,202	106,112	1,067	1,260,765	51,379	2,354
Net operating income		14,626,715	8,709,104	68	10,288,276	14,887,712	(31)
LESS: OPERATING EXPENSES							
Personnel expenses	8	2,389,144	2,172,740	10	2,660,281	2,333,325	14
Other expenses	9	2,555,059	1,929,453	32	2,903,594	2,163,514	34
Total operating expenses		4,944,203	4,102,193	21	5,563,875	4,496,839	24
OPERATING PROFIT BEFORE VALUE ADDED TAX ON FINANCIAL SERVICES		9,682,512	4,606,911	110	4,724,401	10,390,873	(55)
Value Added Tax on financial services		(910,500)	(622,286)	46	(910,500)	(622,286)	46
OPERATING PROFIT AFTER VALUE ADDED TAX ON FINANCIAL SERVICES		8,772,012	3,984,625	120	3,813,901	9,768,587	(61)
Share of associate companies' profits/(losses)	10	-	-	-	49,220	438,720	(89)
PROFIT BEFORE TAXATION		8,772,012	3,984,625	120	3,863,121	10,207,307	(62)
Taxation	11	(1,048,776)	(1,060,667)	(1)	(1,150,893)	(1,275,368)	(10)
PROFIT FOR THE YEAR		7,723,236	2,923,958	164	2,712,228	8,931,939	(70)
PROFIT ATTRIBUTABLE TO:							
Equity holders of the Parent		7,723,236	2,923,958	164	2,641,925	8,853,821	(70)
Non-controlling interests		-	-	-	70,303	78,118	(10)
		7,723,236	2,923,958	164	2,712,228	8,931,939	(70)
Earnings Per Share on Profit							
Basic earnings per share (in LKR)	12	46.96	17.81	164	16.48	55.31	(70)
Diluted earnings per share (in LKR)		46.95	17.80	164	16.47	55.29	(70)
Dividend per share (in LKR)		10.00	15.00	(33)			

Significant Accounting Policies and Notes to the Financial Statements disclosed on pages 192 to 267 are an integral part of these Financial Statements.