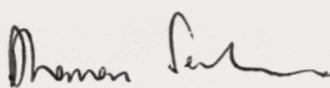


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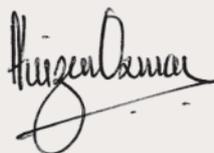
As at 31 December	Note	BANK			GROUP		
		2013 LKR '000	2012 LKR '000	Change %	2013 LKR '000	2012 LKR '000	Change %
ASSETS							
Cash and cash equivalents	13	2,611,075	3,480,395	(25)	2,668,262	3,634,983	(27)
Balances with Central Bank	14	5,339,000	6,074,792	(12)	5,339,000	6,074,792	(12)
Placements with banks	15	130,751	3,559,354	(96)	130,751	3,559,354	(96)
Derivative financial instruments	16	1,149,541	1,706,372	(33)	1,149,541	1,706,372	(33)
Other financial assets held for trading	17	10,720,689	982,967	991	14,194,141	11,394,625	25
Loans and receivables to banks	18	641,628	1,183,343	(46)	641,628	1,183,343	(46)
Loans and receivables to other customers	19	136,821,532	115,992,359	18	136,881,713	116,039,035	18
Financial investments - loans and receivables	20	15,837,455	6,446,031	146	16,791,701	7,088,893	137
Financial investments - available-for-sale	21	5,982,450	66,714	8,867	6,167,450	173,541	3,454
Financial investments - held-to-maturity	22	17,602,249	19,257,271	(9)	18,460,591	19,223,228	(4)
Investments in subsidiary companies	23	2,037,585	2,641,178	(23)	-	-	-
Investments in associate companies	24	61,967	18,525	235	76,744	33,301	130
Investment property	25	-	-	-	1,383,693	1,295,693	7
Intangible assets	26	260,425	272,314	(4)	296,678	318,723	(7)
Property, plant & equipment	27	872,890	856,195	2	1,176,491	1,222,500	(4)
Other assets	28	1,189,391	936,486	27	1,458,737	1,154,688	26
Total assets		201,258,628	163,474,296	23	206,817,121	174,103,071	19
LIABILITIES							
Due to banks	29	10,453,086	2,319,984	351	10,453,086	2,319,984	351
Derivative financial instruments	16	817,310	1,736,838	(53)	817,310	1,736,838	(53)
Due to other customers	30	129,830,029	107,600,583	21	129,421,813	107,393,866	21
Debt securities issued and other borrowed funds	31	24,420,818	30,357,824	(20)	24,390,818	30,317,899	(20)
Tax liabilities		266,128	656,211	(59)	300,196	633,838	(53)
Deferred tax liabilities	32	312,432	79,874	291	324,451	79,120	310
Employee benefit liability	33	170,008	122,192	39	214,830	165,633	65
Other liabilities	34	3,685,665	3,403,690	8	3,850,289	3,491,742	9
Subordinated term debts	35	11,682,674	2,254,699	418	11,682,674	2,254,699	418
Total liabilities		181,638,150	148,531,895	22	181,455,467	148,393,619	22

As at 31 December	Note	BANK			GROUP		
		2013 LKR '000	2012 LKR '000	Change %	2013 LKR '000	2012 LKR '000	Change %
EQUITY							
Capital	36	1,172,904	1,093,095	7	943,746	863,937	9
Statutory Reserve Fund	37	958,527	878,718	9	958,527	878,718	9
Investment Fund Account	38	1,706,751	924,332	85	1,706,751	924,332	85
Available-for-sale reserve	39	106,669	-	100	150,614	-	100
Share based payment reserve	41	22,367	-	100	22,367	-	100
Retained earnings	40	15,653,260	12,046,256	30	20,731,801	22,216,054	(7)
Total equity to equity owners of the Bank		19,620,478	14,942,401	31	24,513,806	24,883,041	(2)
Non-controlling interests		-	-	-	847,848	826,411	3
Total equity		19,620,478	14,942,401	31	25,361,654	25,709,452	(1)
Total liabilities and equity		201,258,628	163,474,296	23	206,817,121	174,103,071	19
Commitments and contingencies	46	177,200,240	158,740,820	12	177,200,240	158,740,820	12

We certify that these Financial Statements are in compliance with the requirements of the Companies Act No. 07 of 2007.



Dhanan Senathirajah
Vice-President - Finance & Planning



Faizan Ozman
Chief Financial Officer

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

Signed for and on behalf of the Board.



Sunil G Wijesinha
Chairman



Rajendra Theagarajah
Chief Executive Officer



Shehani Ranasinghe
Company Secretary

13 February 2014

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