

## STATEMENT OF PROFIT OR LOSS

For the year ended 31 December	Note	Page No.	BANK			GROUP		
			2015 LKR '000	2014 LKR '000	Change %	2015 LKR '000	2014 LKR '000	Change %
<b>Gross income</b>	4	314	25,855,311	24,961,945	4	26,915,863	26,204,626	3
Interest income	5.1	315	21,167,848	20,974,578	1	21,431,932	21,151,976	1
Interest expenses	5.2	315	13,646,025	13,299,977	3	13,624,555	13,238,571	3
<b>Net interest income</b>	5	315	7,521,823	7,674,601	(2)	7,807,377	7,913,405	(1)
Fee and commission income	6	316	2,016,260	1,866,242	8	3,156,841	2,564,095	23
Net gains/(losses) from trading	7	316	1,088,464	910,027	20	1,088,464	910,027	20
Net gains/(losses) from financial investments	8	317	262,048	716,507	(63)	493,739	1,250,884	(61)
Other operating income	9	317	1,320,691	494,591	167	744,887	327,644	127
<b>Total operating income</b>			12,209,286	11,661,968	5	13,291,308	12,966,055	3
Impairment for loans and receivables and other losses	10	318	711,833	566,003	26	746,145	528,708	41
<b>Net operating income</b>			11,497,453	11,095,965	4	12,545,163	12,437,347	1
Less: Operating expenses								
Personnel expenses	11	318	3,204,228	2,872,738	12	3,633,627	3,172,387	15
Other expenses	12	319	2,845,350	2,436,454	17	3,196,253	2,738,228	17
<b>Total operating expenses</b>			6,049,578	5,309,192	14	6,829,880	5,910,615	16
<b>Operating profit before tax on financial services</b>			5,447,875	5,786,773	(6)	5,715,283	6,526,732	(12)
Tax on financial services	13	320	(910,442)	(1,029,250)	(12)	(910,442)	(1,029,250)	(12)
<b>Operating profit after tax on financial services</b>			4,537,433	4,757,523	(5)	4,804,841	5,497,482	(13)
Share of associate companies' profits/(losses)	14	320	-	-	-	77,818	97,274	(20)
<b>Profit before taxation</b>			4,537,433	4,757,523	(5)	4,882,659	5,594,756	(13)
Taxation	15	320	(1,026,002)	(1,339,459)	(23)	(1,212,564)	(1,348,784)	(10)
<b>Profit for the year</b>			3,511,431	3,418,064	3	3,670,095	4,245,972	(14)
<b>Profit attributable to equity holders of the parent</b>			3,511,431	3,418,064	3	3,542,040	4,133,932	(14)
Non-controlling interests			-	-	-	128,055	112,040	14
			3,511,431	3,418,064	3	3,670,095	4,245,972	(14)
<b>Earnings Per Share on Profit</b>	16	322						
Basic Earnings Per Share (in LKR)			-	-	-	21.51	25.14	(14)
Diluted Earnings Per Share (in LKR)			-	-	-	21.51	25.11	(14)
Dividend Per Share (in LKR)	17	323	11.00	11.00	-			

The Notes to the Financial Statements disclosed from pages 307 to 411 form an integral part of these Financial Statements.