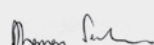


# STATEMENT OF FINANCIAL POSITION

As at 31 December	Note	Page No.	BANK			GROUP		
			2015 LKR '000	2014 LKR '000	Change %	2015 LKR '000	2014 LKR '000	Change %
<b>Assets</b>								
Cash and cash equivalents	19	326	11,821,503	3,104,391	281	11,848,575	3,274,036	262
Balances with the Central Bank of Sri Lanka	20	326	6,999,898	6,740,590	4	6,999,898	6,740,590	4
Placements with banks	21	326	1,153,619	2,721,891	(58)	1,153,619	2,721,891	(58)
Derivative financial instruments	22	327	1,903,573	1,903,781	(0)	1,903,573	1,903,781	(0)
Financial assets held-for-trading	23	330	2,985,262	2,785,277	7	5,229,493	6,028,558	(13)
Loans and receivables to banks	24	331	102,632	311,144	(67)	102,632	311,144	(67)
Loans and receivables to other customers	25	331	209,602,069	175,175,203	20	209,665,561	175,235,906	20
Financial investments – loans and receivables	26	338	35,830,311	38,302,428	(6)	37,368,705	38,683,476	(3)
Financial investments – available-for-sale	27	338	28,501,518	17,060,302	67	28,964,820	18,057,852	60
Financial investments – held-to-maturity	28	339	4,436,973	8,970,963	(51)	5,660,868	10,167,325	(44)
Investments held-for-sale	29	340	18,526	18,526	–	33,302	33,302	–
Investments in subsidiary companies	30	340	2,104,117	2,000,290	5	–	–	–
Investment in associate companies	31	341	–	–	–	–	–	–
Investment property	32	342	–	–	–	1,672,000	1,545,693	8
Intangible assets	33	343	240,234	253,132	(5)	274,746	297,070	(8)
Property, plant & equipment	34	344	2,030,005	1,927,496	5	2,454,883	2,252,647	9
Other assets	35	348	1,427,365	1,453,732	(2)	2,021,058	1,876,334	8
<b>Total assets</b>			<b>309,157,605</b>	<b>262,729,146</b>	<b>18</b>	<b>315,353,733</b>	<b>269,129,605</b>	<b>17</b>
<b>Liabilities</b>								
Due to banks	36	349	11,620,003	7,029,342	65	11,620,003	7,029,342	65
Derivative financial instruments	22	327	639,272	663,186	(4)	639,272	663,186	(4)
Due to other customers	37	350	184,933,230	151,823,715	22	184,152,280	151,485,201	22
Debt securities issued and other borrowed funds	38	351	60,527,844	61,955,460	(2)	60,497,844	61,925,802	(2)
Tax liabilities			486,503	826,687	(41)	524,020	806,220	(35)
Deferred tax liabilities	39	352	702,378	619,467	13	712,823	609,935	17
Employee benefit liabilities	40	354	252,825	247,011	2	297,152	301,219	(1)
Other liabilities	41	358	7,720,809	6,176,647	25	7,935,739	6,360,842	25
Subordinated term debts	42	359	19,573,883	11,149,439	76	19,573,883	11,149,439	76
<b>Total liabilities</b>			<b>286,456,747</b>	<b>240,490,954</b>	<b>19</b>	<b>285,953,016</b>	<b>240,331,186</b>	<b>19</b>
<b>Equity</b>								
Capital	43	360	1,242,772	1,225,162	1	1,162,963	1,145,353	2
Statutory reserve fund	44	361	1,242,772	1,010,785	23	1,242,772	1,010,785	23
Retained earnings	45	362	19,444,385	18,625,444	4	24,975,975	24,245,824	3
Other reserves	46	363	770,929	1,376,801	(44)	1,000,494	1,473,811	(32)
Total equity attributable to equity holders of the Bank			22,700,858	22,238,192	2	28,382,204	27,875,773	2
Non-controlling interests	47	364	–	–	–	1,018,513	922,646	10
<b>Total equity</b>			<b>22,700,858</b>	<b>22,238,192</b>	<b>2</b>	<b>29,400,717</b>	<b>28,798,419</b>	<b>2</b>
<b>Total liabilities and equity</b>			<b>309,157,605</b>	<b>262,729,146</b>	<b>18</b>	<b>315,353,733</b>	<b>269,129,605</b>	<b>17</b>
Commitments and contingencies	48	365	237,748,413	231,143,633	3	238,589,573	231,148,862	3
Net asset value per share (LKR)	49	366	137.44	134.70	2	172.35	169.35	2

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  
Group 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,



N G Wickremeratne  
Chairman



Rajendra Theagarajah  
Chief Executive Officer



Shehani Ranasinghe  
Company Secretary

12 February 2016

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