INTERIM FINANCIAL STATEMENTS FOR THE SIX MONTHS ENDED 30 JUNE 2015



Chairman's Message

Financial Performance H1 - 2015

National Development Bank PLC





Dear Stakeholders

The banking industry remains challenging with credit growth slower than anticipated and severe competition posed by a large number of banking and non-banking institutions. The macro-economic outlook also carries uncertainty with the parliamentary elections scheduled to be held in August 2015. Despite such factors, National Development Bank PLC (NDB) is well focused on its strategy for the remainder of the year in achieving its targets and generating sustainable returns to all its stakeholders.

Given below is an analysis of the financial performance of the NDB Bank and Group for the first half of 2015, amidst such macro-economic backdrop. The Bank recorded a PAT of LKR 2 billion for the first half of 2015, which was a 7% Year-on-Year (YoY) growth as compared to 30 June 2014. Total operating income of the Bank grew by 5% during the period under review, compared to H1 2014, to reach LKR 6,241 million.

Net Interest Income (NII) declined marginally by 3% due to the relatively low credit growth environment which prevailed in the country. Net fee and commission income which is a primary contributor towards core-banking operations increased by 12% compared to the prior period. The Bank's Other operating income also increased by LKR 602 million, to reach LKR 1,044 million for the period, which included equity income of LKR 965 million as compared with LKR 431 million for the prior period.

At a Group level, total operating income declined marginally by 3% to reach LKR 6,136 million. The decrease was primarily due to the reduction in Net gains from NDB Group's total financial investments portfolio. However, NDB Group's Net fee and commission income recorded a significant growth of 28% over the prior period due to the increased performance of the fee based Group Companies.

The Bank's Impairment charges for loans and other losses for the first six months of 2015 was LKR 198 million, compared to LKR 222 million of 2014, a reduction of LKR 24 million which was primarily due to the improved quality of the Bank's loan portfolio.

Total operating expenses grew by 16%, an increase of LKR 411 million compared to the prior period. The main cost driver during the period under review was 9 new branches which were added to the Bank's branch network. At a Group level, the operating expenses of LKR 3,280 million grew by 18% over the first half of 2014. NDB Group continues to strive in its cost management initiatives, ensuring that the Group maintains an optimum Cost to income ratio which in turn will ensure higher returns to its shareholders.

The Bank's Balance Sheet recorded moderate growth during the first six months of the year, with Total assets growing at 3%. Loans and receivables to customers grew at the same pace of 3%, reflecting the slow credit growth experienced across the banking industry. The Non-performing loan ratio (NPL) of the Bank for the six months ended 30 June 2015 was 2.64%, still one of the best NPL ratios in the industry and compares with an industry average of 4.5% (as at April 2015).



Customer deposits recorded a 12% growth compared to the year ended 31 December 2014. The Bank issued and placed listed rated unsecured subordinated redeemable debentures of LKR 10 billion with a maturity period of 5 years during the second quarter of 2015.

The Bank continues to remain well capitalized with a 10.12% Tier I capital adequacy ratio and a 14.69% Total capital adequacy ratio, well above the minimum statutory requirement.

Earnings per Share (EPS) for the period under review was LKR 17.54. The share price of the Bank closed at LKR 260.30 on 30 June 2015, with a resultant PE ratio of 14.84 (times). NDB remains focused in generating the highest returns to its shareholders for their commitment and confidence placed in NDB.

NDB has experienced considerable improvement in its share in the market over the past few years, and will continue to grow its share through competitive and innovative product offerings and excellent customer service.

(Sgd.) N G Wickremeratne Chairman

13 August 2015



LKR '000			STATEMI	ENT OF	PROFIT OR LO	OSS					
Bended Bander B				Bank					Group		
Tross Income 12,758,678		ended	ended	Change	ended	ended	ended	ended	Change	ended	-
Interest Income Interest Inter		LKR '000	LKR '000	%	LKR '000	LKR '000	LKR '000	LKR '000	%	LKR '000	LKR '000
Interest Expenses 6,517,479 6,512,181 0 3,324,631 3,265,299 6,506,744 6,479,875 0 3,328,891 3,288,891 3,896,300 (2) 1,819,330 2,033,331 2,388,891 8,891,1741,914 1,973,189 3,893,122 3,896,390 (2) 1,819,330 2,033,331 2,383,391 2,394,391 2,394,391 2,394,391 2,394,391 2,394,391 2,394,391 2,394,391 2,394,391 2,394,391 2,394,391 2,394,391 2,394,391 2,394,391 2,394,391 2,394,391 2,394,391 2,394,391 2,394,391 2,394,391	Gross Income	12,758,678	12,469,588	2	5,934,841	6,137,485	12,642,921	12,778,454	(1)	6,323,380	6,308,061
Interest Expenses 6,517,479 6,512,181 0 3,324,631 3,265,299 6,506,744 6,479,875 0 3,328,891 3,288,891 3,896,300 (2) 1,819,330 2,033,331 2,388,891 8,891,1741,914 1,973,189 3,893,122 3,896,390 (2) 1,819,330 2,033,331 2,383,391 2,394,391 2,394,391 2,394,391 2,394,391 2,394,391 2,394,391 2,394,391 2,394,391 2,394,391 2,394,391 2,394,391 2,394,391 2,394,391 2,394,391 2,394,391 2,394,391 2,394,391 2,394,391 2,394,391	Interest Income	10.179.606	10.281.201	(1)	5.066.545	5.238.488	10.309.865	10.376.265	(1)	5.148.181	5,272,327
Net Interest Income 3,662,128 3,769,020 (3) 1,741,914 1,973,189 3,803,122 3,896,390 (2) 1,819,330 2,033,331 Net Fee and Commission Income 932,721 832,986 12 477,510 410,179 1,462,454 1,145,933 28 764,495 544,402 Net gain/(loss) from trading 467,692 521,537 (10) 259,891 26,607 Net gain/(loss) from trading 1045,455 41,168 137 84,834 155,182 144,809 37,547 313 14,026 254,667 Net gain/(loss) from trading 1043,545 441,068 137 84,834 155,182 144,809 37,547 313 14,026 256,607 Net gain/(loss) from trading 10443,545 441,068 137 84,834 155,182 144,809 37,547 313 14,026 256,607 Net gain/(loss) from trading 10443,545 441,068 137 84,834 155,182 144,809 37,547 313 14,026 256,607 Net gain/(loss) from trading 10443,545 441,068 137 84,834 155,182 144,809 37,547 313 14,026 256,607 Net gain/(loss) from trading 10443,545 441,068 137 84,834 155,182 144,809 37,547 313 14,026 256,607 Net gain/(loss) from trading 10443,545 441,068 137 84,834 155,182 144,809 37,547 313 14,026 256,607 Net gain/(loss) from trading 10443,545 441,068 137 84,834 155,182 144,809 37,547 313 14,026 256,607 Net gain/(loss) from trading 10443,545 441,068 137 84,834 155,182 144,809 37,547 313 14,026 256,607 Net gain/(loss) from trading 10440,410,410,410,410,410,410,410,410,41			, ,					, ,			
Net gain/(loss) from trading 467,692 521,537 (10) 259,891 236,607 467,692 521,537 (10) 259,891 246,009 2	Net Interest Income	, ,									2,033,431
Net gain/(loss) from financial investments 135,114 392,796 (66) 46,062 97,029 248,019 697,172 (64) 136,787 254,465 (blefter operating income 6,241,199 5,957,407 5 2,610,210 2,872,186 6,136,177 6,298,579 (3) 2,94,528 3,069,165 (104) (104) Impairment charges for loans and other losses individual impairment charges for loans and other losses (104) Impairment charges for loans and other losses (104) Impairment (137,371 (171) 206,133 (37,164) 23,041 (3,737) (171) 206,133 (37,164) (37,374) (171) 206,133 (37,164) (37,374) (171) 206,133 (37,164) (37,37	Net Fee and Commission Income	932,721	832,986	12	477,510	410,179	1,462,454	1,145,933	28	764,495	544,402
20ther prearing income 1,043,545 441,068 137 84,834 155,182 154,890 37,547 313 14,026 266 261	Net gain/(loss) from trading	467,692	521,537	(10)	259,891	236,607	467,692	521,537	(10)	259,891	236,607
Total Operating Income 6,241,199 5,957,407 5 2,610,210 2,872,186 6,136,177 6,298,579 (3) 2,994,528 3,069,165	Net gain/(loss) from financial investments	135,114	392,796	(66)	46,062	97,029	248,019	697,172	(64)	136,787	254,465
mpairment charges for loans and other losses Individual impairment Collective impair impair Collective Collective impair Collective Collective impair Collective Collective impair Collective Collective impair Collective C	Other operating income	1,043,545	441,068	137	84,834	155,182	154,890	37,547	313	14,026	260
Individual Impairment (175,256 225,863 (22) 55,666 133,706 175,256 225,863 (22) 55,666 133,706 (27) 206,133 (37,164) 23,041 (3,737) (717) 206,133 (37,164) 23,041 (3,737) (717) 206,133 (37,164) 23,041 (3,737) (717) 206,133 (37,164) 23,041 (3,737) (717) 206,133 (37,164) 23,041 (3,737) (717) 206,133 (37,164) 23,041 (3,737) (717) 206,133 (37,164) 23,041 (3,737) (717) 206,133 (37,164) 23,041 (3,737) (717) 206,133 (37,164) 23,041 (3,737) (717) 206,133 (37,164) 23,041 (3,737) (717) 206,133 (37,164) 23,041 (3,737) (717) 206,133 (37,164) 23,041 (3,737) (717) 206,133 (37,164) 23,041 (3,737) (717) 206,133 (37,164) 23,041 (3,737) (717) 206,133 (37,164) 23,041 (3,737) (717) 206,133 (37,164) 23,041 (3,737) (717) 206,133 (37,164) 23,041 (3,737) (717) 206,133 (37,164) 23,041 (37,737) (717) 206,133 (37,164) 23,041 (37,737) (717) 206,133 (37,164) 23,041 (37,737) (717) 206,133 (37,164) 23,041 (37,737) (717) 206,133 (37,164) 23,041 (37,737) (717) 206,133 (37,164) 23,041 (37,737) (717) 206,133 (37,164) 23,041 (37,737) (717) 206,133 (37,164) 23,041 (37,737) (717) 206,133 (37,164) 23,041 (37,737) (717) 206,133 (37,164) 23,041 (37,737) (717) 206,133 (37,164) 23,041 (37,737) (717) 206,133 (37,164) 23,041 (37,737) (717) 206,133 (37,164) 23,041 (37,737) (717) 206,133 (37,164) 23,041 (37,737) (717) 206,133 (37,164) 23,041 (37,737) (717) 206,133 (37,164) 23,041 (37,737) (717) 206,133 (37,164) 23,041 (37,737) (717) 206,133 (37,164) 23,041 (37,173) 206,133 (37,164) 23,041 (37,174) 206,133 (37,164) 23,041 (37,174) 206,133 (37,164) 23,041 (37,174) 206,133 (37,164) 23,041 (37,174) 206,133 (37,164) 23,041 (37,174) 206,133 (37,164) 23,041 (37,174) 206,133 (37,164) 23,041 (37,174) 206,133 (37,164) 23,041 (37,174) 206,133 (37,164) 24,041 (37,174) 206,133 (37,164) 24,041 (37,174) 206,134 (37,174) 206,134 (37,174) 206,134 (37,174) 206,134 (37,174) 206,134 (37,174) 206,134 (37,174) 206,134 (37,174) 206,134 (37,174) 206,134 (37,174) 206,134 (37,174) 206,134 (37,174) 206,134 (37,174) 206,134 (37,174) 206,134 (37,174) 206,134 (37,174) 206,134 (37,174) 20	Total Operating Income	6,241,199	5,957,407	5	2,610,210	2,872,186	6,136,177	6,298,579	(3)	2,994,528	3,069,165
Individual Impairment (175,256 225,863 (22) 55,666 133,706 175,256 225,863 (22) 55,666 133,706 (27) 206,133 (37,164) 23,041 (3,737) (717) 206,133 (37,164) 23,041 (3,737) (717) 206,133 (37,164) 23,041 (3,737) (717) 206,133 (37,164) 23,041 (3,737) (717) 206,133 (37,164) 23,041 (3,737) (717) 206,133 (37,164) 23,041 (3,737) (717) 206,133 (37,164) 23,041 (3,737) (717) 206,133 (37,164) 23,041 (3,737) (717) 206,133 (37,164) 23,041 (3,737) (717) 206,133 (37,164) 23,041 (3,737) (717) 206,133 (37,164) 23,041 (3,737) (717) 206,133 (37,164) 23,041 (3,737) (717) 206,133 (37,164) 23,041 (3,737) (717) 206,133 (37,164) 23,041 (3,737) (717) 206,133 (37,164) 23,041 (3,737) (717) 206,133 (37,164) 23,041 (3,737) (717) 206,133 (37,164) 23,041 (3,737) (717) 206,133 (37,164) 23,041 (37,737) (717) 206,133 (37,164) 23,041 (37,737) (717) 206,133 (37,164) 23,041 (37,737) (717) 206,133 (37,164) 23,041 (37,737) (717) 206,133 (37,164) 23,041 (37,737) (717) 206,133 (37,164) 23,041 (37,737) (717) 206,133 (37,164) 23,041 (37,737) (717) 206,133 (37,164) 23,041 (37,737) (717) 206,133 (37,164) 23,041 (37,737) (717) 206,133 (37,164) 23,041 (37,737) (717) 206,133 (37,164) 23,041 (37,737) (717) 206,133 (37,164) 23,041 (37,737) (717) 206,133 (37,164) 23,041 (37,737) (717) 206,133 (37,164) 23,041 (37,737) (717) 206,133 (37,164) 23,041 (37,737) (717) 206,133 (37,164) 23,041 (37,737) (717) 206,133 (37,164) 23,041 (37,737) (717) 206,133 (37,164) 23,041 (37,173) 206,133 (37,164) 23,041 (37,174) 206,133 (37,164) 23,041 (37,174) 206,133 (37,164) 23,041 (37,174) 206,133 (37,164) 23,041 (37,174) 206,133 (37,164) 23,041 (37,174) 206,133 (37,164) 23,041 (37,174) 206,133 (37,164) 23,041 (37,174) 206,133 (37,164) 23,041 (37,174) 206,133 (37,164) 24,041 (37,174) 206,133 (37,164) 24,041 (37,174) 206,134 (37,174) 206,134 (37,174) 206,134 (37,174) 206,134 (37,174) 206,134 (37,174) 206,134 (37,174) 206,134 (37,174) 206,134 (37,174) 206,134 (37,174) 206,134 (37,174) 206,134 (37,174) 206,134 (37,174) 206,134 (37,174) 206,134 (37,174) 206,134 (37,174) 206,134 (37,174) 20											
Collective Impairment Other provision 23,041 (3,737) (717) 206,133 (37,164) 23,041 (3,737) (717) 206,133 (37,164) Cher provision 2 97,092 19,322 (2,157) (196) 19,324 (2,157) (196) 19,324 (
Other provision 97,092 19,322 (2,157) (996) 19,322 (2,157) (996) 19,322 (2,157) (996) 198,297 222,126 (11) 261,799 193,634 217,619 219,969 (1) 281,121 94,385 Net operating income 6,042,902 5,735,281 5 2,348,411 2,678,552 5,918,558 6,078,610 (3) 2,713,407 2,974,786 (3) 2,974,786 (3) 2,974,786 (3) 2,974,786 (3) 2,713,407 2,974,786 (3) 2,974,788 (3) 2,974,786 (3) 2,974,7	The state of the s		-,			,		-,			
Net operating income 198,297 222,126 (11) 261,799 193,634 217,619 219,969 (1) 281,121 94,385 94,3		23,041	(3,/3/)	(717)	206,133						
Departing Expenses Departing Expenses 1,652,891 1,438,385 15 864,370 743,736 1,813,054 1,564,788 16 948,964 811,853 Depreciation and amortization 180,040 153,919 17 91,516 78,388 204,542 175,327 17 104,922 89,540 Departing expenses 1,115,830 945,497 18 587,452 407,281 1,262,681 1,042,494 21 665,075 448,064 Departing expenses 2,948,762 2,537,801 16 1,543,338 1,229,405 3,280,278 2,782,609 18 1,718,962 1,349,455 Departing Profit Before Tax on Financial Services 3,094,140 3,197,480 (3) 805,073 1,449,147 2,638,281 3,296,001 (20) 994,446 1,625,325 Tax on Financial Services (497,530) (518,627) (4) (169,530) (289,627) (497,530) (518,627) (4) (169,530) (289,627) Departing Profit After Tax on Financial Services 2,596,611 2,678,853 (3) 635,543 1,159,520 2,140,752 2,777,374 (23) 824,915 1,335,698 (23) (23,698) (24,898) (24,998) (24,898) (24,	Other provision	198,297	222,126	(11)	261,799						94,385
Personnel Expenses 1,652,891 1,438,385 15 864,370 743,736 1,813,054 1,564,788 16 948,964 811,851 20epreciation and amortization 180,040 153,919 17 91,516 78,388 204,542 175,327 17 104,922 89,540 20ther Expenses 1,115,830 945,497 18 587,452 407,281 1,262,681 1,042,494 21 665,075 44,80,64 2,948,762 2,537,801 16 1,543,338 1,229,405 3,280,278 2,782,609 18 1,718,962 1,349,455 20perating Profit Before Tax on Financial Services 3,094,140 3,197,480 (3) 805,073 1,449,147 2,638,281 3,296,001 (20) 994,446 1,625,325 20perating Profit After Tax on Financial Services (497,530) (518,627) (4) (169,530) (289,627) (497,530) (518,627) (4) (169,530) (518,627) (4) (179,530) (518,627) (4) (Net operating income	6,042,902	5,735,281	5	2,348,411	2,678,552	5,918,558	6,078,610	(3)	2,713,407	2,974,780
Personnel Expenses 1,652,891 1,438,385 15 864,370 743,736 1,813,054 1,564,788 16 948,964 811,851 20epreciation and amortization 180,040 153,919 17 91,516 78,388 204,542 175,327 17 104,922 89,540 20ther Expenses 1,115,830 945,497 18 587,452 407,281 1,262,681 1,042,494 21 665,075 44,80,64 2,948,762 2,537,801 16 1,543,338 1,229,405 3,280,278 2,782,609 18 1,718,962 1,349,455 20perating Profit Before Tax on Financial Services 3,094,140 3,197,480 (3) 805,073 1,449,147 2,638,281 3,296,001 (20) 994,446 1,625,325 20perating Profit After Tax on Financial Services (497,530) (518,627) (4) (169,530) (289,627) (497,530) (518,627) (4) (169,530) (518,627) (4) (179,530) (518,627) (4) (Operating Expenses										
Operating Profit Before Tax on Financial Services	Personnel Expenses	1,652,891	1,438,385	15	864,370	743,736	1,813,054	1,564,788	16	948,964	811,851
Total operating expenses 2,948,762 2,537,801 16 1,543,338 1,229,405 3,280,278 2,782,609 18 1,718,962 1,349,455 1,349,45 1,449,457 1,449	Depreciation and amortization	180,040	153,919	17	91,516	78,388	204,542	175,327	17	104,922	89,540
Departing Profit Before Tax on Financial Services (497,530) (518,627) (4) (169,530) (289,627) (497,530) (518,627) (4) (169,530) (289,627) (497,530) (518,627) (4) (169,530) (289,627) (497,530) (518,627) (4) (169,530) (289,627) (497,530) (518,627) (4) (169,530) (289,627) (497,530) (518,627) (4) (169,530) (289,627) (497,530) (518,627) (4) (169,530) (289,627) (497,530) (518,627) (4) (169,530) (289,627) (497,530) (518,627) (4) (169,530) (289,627) (497,530) (518,627) (4) (169,530) (289,627) (497,530) (518,627) (4) (169,530) (289,627) (497,530) (518,627) (4) (169,530) (289,627) (497,530) (518,627) (4) (169,530) (289,627) (497,530) (518,627) (4) (169,530) (289,627) (497,530) (518,627) (4) (169,530) (289,627) (4) (169,530) (299,627) (4) (169,530) (299,627) (4) (169,530) (299,627) (4) (169,530) (299,627) (4) (169,530) (299,627) (4) (169,530) (299,627) (4) (199,100 (479,57) (497,57)	Other Expenses	1,115,830	945,497	18	587,452	407,281	1,262,681	1,042,494	21	665,075	448,064
Tax on Financial Services (497,530) (518,627) (4) (169,530) (289,627) (497,530) (518,627) (4) (169,530) (289,627) Operating Profit After Tax on Financial Services 2,596,611 2,678,853 (3) 635,543 1,159,520 2,140,752 2,777,374 (23) 824,915 1,335,698 (3) 635,543 1,159,520 2,203,672 2,874,648 (23) 840,873 1,335,698 (3) 635,543 1,159,520 2,203,672 2,874,648 (23) 840,873 1,335,698 (3) 635,543 1,159,520 2,203,672 2,874,648 (23) 840,873 1,335,698 (3) 635,543 1,159,520 2,203,672 2,874,648 (23) 840,873 1,335,698 (3) 635,543 1,159,520 2,203,672 2,874,648 (23) 840,873 1,335,698 (3) 635,543 1,159,520 2,203,672 2,874,648 (23) 840,873 1,335,698 (482,965) (490,007) (26) (190,106) (479,507) (730,562) (817,049) (11) (257,357) (482,965) (491,007) (491,00	Total operating expenses	2,948,762	2,537,801	16	1,543,338	1,229,405	3,280,278	2,782,609	18	1,718,962	1,349,455
Departing Profit After Tax on Financial Services 2,596,611 2,678,853 (3) 635,543 1,159,520 2,140,752 2,777,374 (23) 824,915 1,335,698 (270 fit Sefore Taxation 2,596,611 2,678,853 (3) 635,543 1,159,520 2,203,672 2,874,648 (23) 840,873 1,335,698 (25) 600,000 (25) (190,106) (479,507) (730,562) (817,049) (11) (257,357) (482,965 (270,000)	Operating Profit Before Tax on Financial Services	3,094,140	3,197,480	(3)	805,073	1,449,147	2,638,281	3,296,001	(20)	994,446	1,625,325
Share of associate companies' profits/(losses) 62,920 97,274 (35) 15,957 62,920 97,274 (35) 15,957 62,920 97,274 (35) 15,957	Tax on Financial Services	(497,530)	(518,627)	(4)	(169,530)	(289,627)	(497,530)	(518,627)	(4)	(169,530)	(289,627
Share of associate companies' profits/(losses) 62,920 97,274 (35) 15,957 62,920 97,274 (35) 15,957 62,920 97,274 (35) 15,957	Operating Profit After Tax on Financial Services	2,596,611	2,678,853	(3)	635,543	1,159,520	2,140,752	2,777,374	(23)	824,915	1,335,698
Faxation (593,600) (800,007) (26) (190,106) (479,507) (730,562) (817,049) (11) (257,357) (482,965) (170,106) (170,10	Share of associate companies' profits/(losses)	-	-	-	-	-	62,920	97,274	(35)	15,957	-
Faxation (593,600) (800,007) (26) (190,106) (479,507) (730,562) (817,049) (11) (257,357) (482,965) (170,106) (170,10	Profit Before Taxation	2,596,611	2,678,853	(3)	635,543	1,159,520					1,335,698
Profit Attributable to: Equity Holders of the parent Non Controlling Interests 2,003,011 1,878,846 7 445,437 680,013 1,443,806 2,033,930 (29) 574,531 843,043 2,930,011 1,878,846 7 445,437 680,013 1,473,110 2,057,599 (28) 583,516 852,729 Basic Earnings per share (in LKR) 12.13 11.40 6 2.70 4.13 8.77 12.70 (31) 3.49 5.26	Taxation	(593,600)	(800,007)		(190,106)	(479,507)	(730,562)		(11)	(257,357)	(482,969
Equity Holders of the parent 2,003,011 1,878,846 7 445,437 680,013 1,443,806 2,033,930 (29) 574,531 843,043 (20) 5	Profit for the Period	2,003,011	1,878,846	7	445,437	680,013	1,473,110	2,057,599	(28)	583,516	852,729
Non Controlling Interests 29,304 23,669 24 8,985 9,686 2,003,011 1,878,846 7 445,437 680,013 1,473,110 2,057,599 (28) 583,516 852,725 83616 Earnings per share (in LKR) 12.13 11.40 6 2.70 4.13 8.77 12.70 (31) 3.49 5.26	Profit Attributable to:										
2,003,011 1,878,846 7 445,437 680,013 1,473,110 2,057,599 (28) 583,516 852,725 Basic Earnings per share (in LKR) 12.13 11.40 6 2.70 4.13 8.77 12.70 (31) 3.49 5.26	Equity Holders of the parent	2,003,011	1,878,846	7	445,437	680,013	1,443,806	2,033,930	(29)	574,531	843,043
Basic Earnings per share (in LKR) 12.13 11.40 6 2.70 4.13 8.77 12.70 (31) 3.49 5.26	Non Controlling Interests	-	-	-	_	-	29,304	23,669	24	8,985	9,686
		2,003,011	1,878,846	7	445,437	680,013	1,473,110	2,057,599	(28)	583,516	852,729
	Racic Farnings per chare (in LKP)	12.12	11 40	_	2 70	A 13	g 77	12 70	(21)	3 40	E 26
	Diluted Earnings per share (in LKR)	12.13	11.40	6	2.70	4.13	8.76	12.70	(31)	3.49	5.24

	9	TATEMENT O	F COMI	PREHENSIVE	NCOME					
	Six months ended 30/06/2015 LKR '000	Six months ended 30/06/2014 LKR '000	Change %	Quarter ended 30/06/2015 LKR '000	Quarter ended 30/06/2014 LKR '000	Six months ended 30/06/2015 LKR '000	Six months ended 30/06/2014 LKR '000	Change	Quarter ended 30/06/2015 LKR '000	Quarter ended 30/06/2014 LKR '000
Profit for the period	2,003,011	1,878,846	7	445,437	680,013	1,473,110	2,057,599	(28)		852,729
Other comprehensive income /(expenses) to be reclassified to profit or loss in subsequent period										
Exchange differences on translation of foreign operations	-	-	-	_	-	15,080	(321)	4,798	14,624	(20)
Gains from Available for Sale Investments	(85,814)	(85,205)	(1)	228,141	59,545	(80,706)	ζ- /	(5)	232,800	58,545
Gains and losses on cash flow hedges	80,469	(65,108)	224	(184,795)	(65,108)	80,469	(65,108)	224	(184,795)	(65,108)
Total Other Comprehensive Income /(expenses)	(5,345)	(150,313)	96	43,346	(150,313)	14,843	(150,634)	110	62,630	(6,583)
Less : Tax expenses relating to components of other comprehensive Income	21,722	23,852	(9)	(66,575)	(16,678)	21,722	23,852	(9)	(66,575)	(16,678)
Total Other Comprehensive Income after Tax	16,377	(126,461)	113	(23,229)	(22,241)	36,565	(126,782)	129	(3,945)	(23,261)
Total Comprehensive Income for the period	2,019,388	1,752,385	15	422,209	657,772	1,509,676	1,930,817	(22)	579,570	829,468
Attributable to: Equity holders of the parent Non Controlling Interests	2,019,388	1,752,385 -	15 -	- 422,209 -	- 657,772 -	1,476,432 33,244	1,907,177 23,640	(23) 41	- 566,747 12,823	- 819,787 9,681
	2,019,388	1,752,385	15	422,209	657,772	1,509,676	1,930,817	(22)	579,570	829,468



	'	BANK			Group	
	Current Period	Previous Period		Current Period	Previous Period	
	As at 30/06/2015 LKR '000	As at 31/12/2014 (Audited) LKR '000	Change %	As at 30/06/2015 LKR '000	As at 31/12/2014 (Audited) LKR '000	Change
Assets						
Cash and cash equivalents	7,475,699	3,104,391	141	7,667,799	3,274,036	13
Balances with Central Bank	7,147,163	6,740,590	6	7,147,163	6,740,590	
Placements with banks	7,788,743	2,721,891	186	7,788,743	2,721,891	18
Derivative Financial Instruments	1,804,887	1,903,781	(5)	1,804,887	1,903,781	
Financial Assets - Held for trading	6,921,455	2,785,277	149	9,787,497	6,028,558	(
Loans and Receivables to banks	195,755	311,144	(37)	195,755	311,144	(3
Loans and Receivables to other customers	181,239,873	175,175,203	3	181,273,652	175,235,906	
Financial Investments - Loans and receivables	24,647,898	38,302,428	(36)	25,376,976	38,683,476	(3
Financial Investments - Available for sale	20,833,144	17,060,302	22	21,100,925	18,057,852	:
Financial Investments - Held to maturity	6,938,774	8,970,963	(23)	8,154,127	10,167,325	(2
nvestments -Held for sale	18,526	18,525	0	33,302	33,301	
nvestments in subsidiary companies	2,054,238	2,000,290	3		-	-
nvestments in associate companies	-	-	-	792,801		10
nvestment Property	-	-	- ,_,	1,545,693	1,545,693	-
ntangible assets	236,334	253,132	(7)	344,295	297,070	:
Property, plant & equipment	1,955,483	1,927,496	1	2,208,439	2,252,647	
Other assets	1,670,784	1,453,733	15	1,619,116	1,876,335	(:
Total assets	270,928,756	262,729,146	3	276,841,167	269,129,605	
Liabilities						
Due to Banks	954,849	7,029,342	(86)	954,849	7,029,342	(8
Derivative Financial Instruments	303,230	663,186	(54)	303,230	663,186	(!
Due to other Customers	170,094,950	151,823,715	12	169,721,436	151,485,201	`:
Debt Securities issued and other borrowed funds	48,444,968	61,955,460	(22)	48,414,969	61,925,802	(:
Current Tax Liabilities	718,619	826,687	(13)	727,547	806,220	į (
Deferred Tax	862,745	619,467	39	854,299	609,935	`.
Other liabilities	5,644,033	6,372,229	(11)	5,957,526	6,610,634	(
Dividends payable	46,574	51,429	(9)	46,574	51,429	,
Subordinated Term Debts	20,248,531	11,149,439	82	20,248,531	11,149,439	:
Total liabilities	247,318,498	240,490,954	3	247,228,957	240,331,186	
Equity						
Stated Capital (Bank - 165,167,342 shares & Group - 164,674,334 shares)	1,243,437	1,225,162	1	1,163,628	1,145,353	
Statutory Reserve Fund	1,010,785	1,010,785	(0)	1,010,785	1,010,785	
Retained Earnings	19,969,176	18,625,444	7	25,007,828	24,245,824	
Other Reserves	1,386,860	1,376,801	1	1,502,279	1,473,811	
Total shareholders' equity	23,610,258	22,238,192	6	28,684,521	27,875,773	
Non Controlling Interests	23,010,238	,		927,690	922,646	
Total Equity	23,610,258	22,238,192	6	29,612,210	28,798,419	
Total liabilities and equity	270,928,756	262,729,146	3	276,841,167	269,129,605	
. , Net Book Value Per Share (LKR)	142.95	134.70	6	174.19	169.35	
Contingent liabilities and commitments	228,401,729	231,143,633	(1)	228,401,729	231,148,862	
Memorandum Information						
Viemorandum Information Number of Employees	1,807	1,744				



				SIA	TEMENT OF CHAN							
					Rese	erves					New Controlling	To
for the period ended 30 June	Stated Capital	Statutory Reserve Fund	General Reserve	Revaluation Reserve	Investment Fund Account P	Share Based ayment Reserves	Available For Sale Reserves	Cash Flow Hedge Reserve	Retained Earnings	Total	Non Controlling Interests	Equ
	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '0
BANK												
Balance as at 1 January 2014	1,172,904	958,527	5,805,707		1,706,751	22,367	106,669	_	9,847,553	19,620,478	_	19,620,47
Fotal Comprehensive Income for the period	1,172,304	330,327	3,003,707		1,700,731	22,307	100,003		3,047,333	13,020,470		13,020,47
Profit for the period									1,878,846	1,878,846		1,878,84
Other Comprehensive Income net of Tax						_	(61,353)	(65,108)	1,878,840	(126,461)		(126,46
Total Comprehensive Income for the period	-	-	-	-	-	-	(61,353)	(65,108)	1,878,846	1,752,385	-	1,752,38
Transactions with equity holders Issue of Shares	38,658									38,658		38,65
Fransfer to Investment Fund Account	38,038	-	-	-	- 124,983	-	-	-	- (124,983)	38,038	-	38,03
Fair value of share options	-	-	-	-	124,983	(2.424)	-	-	, , ,	(2.424)		(2,12
Dividend to equity holders	-	-	-	-	-	(2,124)	-	-	- (821,946)	(2,124) (821,946)	-	(821,94
Balance as at 30 June 2014	1,211,562	958,527	5,805,707	-	1,831,734	20,243	45,316	(65,108)	10,779,470	20,587,451	-	20,587,45
baldite as at 30 Julie 2014	1,211,562	958,527	5,805,707	-	1,031,/34	20,243	45,316	(65,108)	10,779,470	20,587,451	-	20,587,45
Balance as at 1 January 2015	1,225,162	1,010,785	5,805,707	853,456	_	20,243	105,250	397,852	12,819,737	22,238,192		22,238,19
Total Comprehensive Income for the period												
Profit for the period	-	-	-	-	-	-	-	-	2,003,011	2,003,011	-	2,003,01
Other Comprehensive Income before Tax	-	-	-	-	-	-	(85,814)	80,469	-	(5,345)	-	(5,34
Tax on Other Comprehensive Income	-	-	-	-	-	-	21,722	-	-	21,722	-	21,72
Total Comprehensive Income for the period	-	-	-	-	-	-	(64,092)	80,469	2,003,011	2,019,388	-	2,019,38
Transactions with equity holders												
Issue of Shares	11,957	_	_	_	_	_	_	_	-	11,957	_	11,95
Transfer from share based payment reserves	6,318	_	_	_	_	(6,318)	_	_	-	-	_	
Dividend paid	-	-		-	-	-		-	(659,278)	(659,278)	_	(659,27
Balance as at 30 June 2015	1,243,437	1,010,785	5,805,707	853,456		13,925	41,158	478,321	14,163,470	23,610,258		23,610,25



				JIA	TEMENT OF CHANG Reser							Tota
for the period ended 30 June	Stated Capital	Statutory Reserve Fund	General Reserve	Revaluation Reserve	Investment Fund		Available For Sale Reserves	Cash Flow Hedge Reserve	Retained Earnings	Total	Non Controlling Interests	Equit
	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '00
GROUP												
Balance as at 1 January 2014	943,746	958,527	5,805,707	_	1,706,751	22,367	150,614		14,926,095	24,513,807	847,846	25,361,653
,	943,746	958,527	5,805,707	-	1,700,751	22,307	150,614	-	14,920,095	24,513,807	847,840	25,301,053
Total Comprehensive Income for the period												
Profit for the period	-	-	-	-	-	-	-	-	2,033,930	2,033,930		2,057,599
Other Comprehensive Income net of Tax		-	-	-	-	-	(61,353)	(65,108)	(292)	(126,753)		(126,782
Total Comprehensive Income for the period		-	-	-	-	22,367	(61,353)	(65,108)	2,033,638	1,907,177	23,640	1,930,817
Transactions with equity holders												
Issue of Shares	38,658	-	-	-	-	-	-	-	-	38,658	_	38,658
Transfer to Investment Fund Account	_	-	_	_	124,983	_	_	_	(124,983)	_	_	_
Adjustment to share based payment reserves	(79,809)	_	_	-	-	24,479	-	_	-	(55,330)	_	(55,330
Transfer to statutory reserve fund	-	_	_	_	_	, -	_	_	_	-	_	-
Dividend paid	_			_	_	_	_	_	(821,946)	(821,946)	(37,279)	(859,225
Balance as at 30 June 2014	902,595	958,527	5,805,707	-	1,831,734	46,846	89,261	(65,108)	16,012,804	25,582,366	834,207	26,416,573
							· · · · · · · · · · · · · · · · · · ·	· · · ·				
Balance as at 1 January 2015	1,145,353	1,010,785	5,805,707	853,456	-	60,148	162,355	397,852	18,440,117	27,875,773	922,646	28,798,419
Total Comprehensive Income for the period												
Profit for the period		-	-	-	-	-	-	-	1,443,806	1,443,806	29,304	1,473,110
Other Comprehensive Income before Tax	-	-	-	-	-	-	(80,706)	80,469	11,140	10,903		14,843
Tax on Other Comprehensive Income	-	-	-	-	-	-	21,722	-	-	21,722	-	21,722
Total Comprehensive Income for the period	-			-			(58,984)	80,469	1,454,946	1,476,432	33,244	1,509,675
Transactions with equity holders												
Issue of Shares	11,957	-	-	-	-	-	-	-	-	11,957	-	11,957
Adjustment due to changes in group companies	-	-	-	-	-	-	-	-	(33,665)	(33,665)	13,083	(20,582
Transfer from share based payment reserves	6,318	-	-	-	-	(6,318)	-	-	-	-	-	-
Adjustment to share based payment reserves	-	-	-	-	-	13,301	-	-	-	13,301	-	13,301
Dividend paid		-	-	-	-	-	-	-	(659,278)	(659,278)	(41,283)	(700,561
Balance as at 30 June 2015	1,163,629	1,010,785	5,805,707	853,456	-	67,131	103,371	478,321	19,202,121	28,684,521	927,690	29,612,210



STATEMENT OF	CASH FLOW			
	BAN	К	GRO	UP
For the Period ended 30 June	2015	2014	2015	2014
	LKR '000	LKR '000	LKR '000	LKR '000
CASH FLOWS FROM OPERATING ACTIVITIES				
Interest received	10 041 010	10 201 201	10 127 717	10 206 115
Fee based income received	10,041,019 932,720	10,281,201 832,986	10,137,717	10,396,115 1,079,583
Dividend income received	407,596	335,119	1,205,605 85,413	29,798
Other income received	583,673	734,561	588,781	735,118
Interest paid	(6,035,350)	(6,512,181)	(6,036,843)	(6,512,460)
Personnel costs paid	(1,573,391)	(1,391,585)	(1,723,846)	(1,391,585)
General expenses paid	(1,219,948)	(1,000,173)		(1,041,746)
Operating Profit before changes in operating assets and liabilities	3,136,319	3,279,929	(1,377,281) 2,879,546	3,294,822
Net increase in loans and advances	(5,933,292)	(16,502,500)	(5,933,292)	(16,502,500)
Net Increase in Idans and advances Net Increase in deposits from customers	18,320,684	9,670,458	18,320,684	9,670,458
Net (increase)/decrease in other receivables	553,981	(74,617)	412,849	394,821
Net increase/(decrease) in other liabilities	(1,020,153)	943,175	(864,165)	
Net cash inflow/(outflow) from operating activities before taxation	15,057,539		14,815,622	516,458
ivet cash inflow/(outflow) from operating activities before taxation	15,057,539	(2,683,555)	14,815,622	(2,625,941)
Financial Services VAT paid	(542,941)	(499,708)	(542,941)	(499,708)
Income taxes paid	(436,668)	(322,498)	(447,319)	(345,337)
·	` '	, , ,		
Net cash provided by/(used in) operating activities	14,077,930	(3,505,762)	13,825,362	(3,470,986)
CASH FLOWS FROM INVESTING ACTIVITIES				
Not shanges in financial Investments	7 (10 201	(1.4.75.4.072)	7.746.420	(14 424 122)
Net changes in financial Investments	7,618,391	(14,754,972)	7,746,438	(14,424,133)
Disposal of subsidiaries/associates	(53,947)	139,568	(226 820)	- (151.003)
Expenditure on property, plant & equipment	(225,013)	(104,735)	(226,820)	(151,083)
Proceeds from sale of property, plant & equipment Net cash used in investing activities	97,017 7,436,448	14,313 (14,705,825)	109,338 7,628,956	14,313 (14,560,903)
iver cash used in investing activities	7,430,448	(14,703,823)	7,028,330	(14,300,303)
CASH FLOWS FROM FINANCING ACTIVITIES				
Issue of shares	11,957	38,658	95,520	38,658
(Decrease)/ Increase in other borrowings	(10,886,101)	19,823,221	(10,886,101)	19,823,221
Dividends paid to non controlling interests	-	-	(1,046)	(42,161)
Dividends paid to shareholders of the parent Company	(664,132)	(823,175)	(664,132)	(823,175)
Net cash provided by /(used in) financing activities	(11,538,276)	19,038,704	(11,455,759)	18,996,543
NET INCREASE IN CASH				
AND CASH EQUIVALENTS	9,976,102	827,117	9,998,559	964,655
CASH AND CASH EQUIVALENTS				
AT THE BEGINNING OF THE YEAR	12,431,750	8,080,826	12,601,395	8,138,013
AT THE DEGINATING OF THE TEAK	12,451,750	6,060,620	12,001,393	6,136,013
CASH AND CASH EQUIVALENTS				
AT THE END OF THE PERIOD	22,407,852	8,907,943	22,599,954	9,102,668
	22,407,032	0,501,543	22,555,554	3,202,000
RECONCILIATION OF CASH AND CASH EQUIVALENTS				
Cash and cash equivalents	7,475,699	2,873,613	7,667,799	3,068,338
Balances with Central Bank	7,147,163	6,288,655	7,147,163	6,288,655
Placements with banks	7,788,743	-	7,788,743	-
	22,411,605	9,162,268	22,603,705	9,356,993
Amount due to foreign Banks	3,752	254,325	3,752	254,325
	22,407,853	8,907,943	22,599,954	9,102,668



			SEGMENTA	L ANALYSIS- GRO	UP					
For the period ended 30 June									_	
	Banki		Capital I		Property Ir		Oth			solidated
	2015 LKR '000	2014 LKR '000	2015 LKR '000	2014 LKR '000	2015 LKR '000	2014 LKR '000	2015 LKR '000	2014 LKR '000	2015 LKR '000	2014 LKR '000
Revenue										
Interest Income	10,179,606	10,216,036	130,259	136,556	-	-	-	-	10,309,865	10,352,592
Net Fee & commission income	932,721	832,986	409,685	281,342	39,595	31,605	56,440	-	1,438,441	1,145,933
Foreign exchange profit	467,692	521,537	-	-	-	-	-	-	467,692	521,537
Other Income	283,733	667,800	113,760	37,547	-	-	-	-	397,493	705,347
Total revenue from external customers	11,863,753	12,238,359	653,704	455,445	39,595	31,605	56,440	-	12,613,492	12,725,409
Inter-segment Revenue	-	-	5,416	27,272	24,013	25,774	-	-	29,429	53,046
Total Revenue	11,863,753	12,238,359	659,120	482,717	63,608	57,379	56,440	-	12,642,921	12,778,455
Impairment (charge)/reversal for										
loans & other losses	(198,297)	(222,126)	(19,322)	2,157	_	-	-	-	(217,619)	(219,969)
Segment expenses	(9,474,828)	(9,015,519)	(299,596)	(233,414)	(12,598)	(13,552)	-	-	(9,787,021)	(9,262,485)
Total segment expenses	(9,673,124)	(9,237,645)	(318,918)	(231,257)	(12,598)	(13,552)	-	-	(10,004,640)	(9,482,454)
Segment results	2,190,629	3,000,714	340,202	251,460	51,010	43,827	56,440	-	2,638,281	3,296,001
Share of associate companies' profit before taxation	-	-	-	-	-	-	62,920	97,274	62,920	97,274
Taxation									(730,562)	(817,049)
VAT on financial services									(497,530)	(518,627)
Profit after taxation									1,473,109	2,057,599
Other information										
Segment assets	270,337,843	233,266,183	4,024,419	4,312,278	1,594,131	1,422,427	58,673	-	276,015,066	239,000,888
Investment in associates Investments -Held for sale	-	-	-	-	-	:	792,801 33,301	173,827	792,801 33,301	173,827
Consolidated total assets							33,301		276,841,168	239,174,715
Segment liabilities	246,908,726	212,450,727	220,520	224,264	91,543	83,151	8,167	-	247,228,957	212,758,142
Consolidated total liabilities									247,228,957	212,758,142
Segmental Cash flows										
Cash flows from operating activities	14,077,930	(3,505,762)	(326,269)	(309,949)	62,404	96,879	11,297	247,844	13,825,362	(3,470,988)
Cash flows from investing activities	7,436,448	(14,705,825)	193,255	271,196	(583)	(60,097)	(163)	(66,176)	7,628,956	(14,560,902)
Cash flows from financing activities	(11,538,276)	19,038,704	(1,046)	(60,087)	-	(36,779)	83,563	54,705	(11,455,759)	18,996,543



MEASURE	EMENT OF FINANCIAL INSTR	UMENTS AS AT 30	JUNE 2015 - E	SANK (LKR '000)		
	Held for	Held to Maturity	Loans and	Available for	Others	Held for sale	Total
ASSETS	Trading		Receivables	Sale	Guicis	ricia for saic	Total
Cash and cash equivalents	- Tuumig		7,475,699	-	_	_	7,475,69
•	-	_		_	-	-	
Balances with Central Bank	-	-	7,147,163	-	-	-	7,147,16
Placements with banks		-	7,788,743	-	-	-	7,788,74
Derivative Financial Instruments	1,804,887	-	-	-	-	-	1,804,88
Financial Assets - Held for trading	6,921,455	-	-	-	-	-	6,921,4
Loans and Receivables to banks	-	-	195,755	-	-	-	195,75
Loans and Receivables to other customers	-	-	181,239,873	-	-	-	181,239,8
Financial Investments - Loans and receivables	-	-	24,647,898	-	-	-	24,647,8
Financial Investments - Available for sale	-	-	-	20,833,144	-	-	20,833,14
Financial Investments - Held to maturity	-	6,938,774	-	-	-	-	6,938,7
Total Financial Assets	8,726,342	6,938,774	228,495,131	20,833,144		-	264,993,3
Investments -Held for sale						18,526	18,5
Investments in subsidiary companies					2,054,238	10,520	2,054,2
	-	-	-	-		_	
Intangible assets	-	-	-	-	236,334	-	236,3
Property, plant & equipment	-	-	-	-	1,955,483	-	1,955,48
Other assets	-	-	-	-	1,670,785	-	1,670,7
Total assets	8,726,342	6,938,774	228,495,131	20,833,144	5,916,840	18,526	270,928,7
				Held for	Amortized cost	Others	Total
LIABILITIES				Trading			
Due to Banks				-	954,849	_	954,8
Derivative Financial Instruments				303,230	-		303,2
Due to other Customers				503,230	170 004 050		
					170,094,950	-	170,094,9
Debt Securities issued and other borrowed funds				-	48,444,968	-	48,444,90
Subordinated Term debts				-	20,248,531	-	20,248,53
Total Financial Liabilities				303,230	239,743,297	-	240,046,5
Current Tax Liabilities				-	-	718,619	718,63
Deferred Tax				-	-	862,745	862,74
Other liabilities				-	-	5,644,033	5,644,03
Dividends payable				-		46,574	46,57
Total liabilities				303,230	239,743,297	7,271,971	247,318,49
						.,,	
MEASURE	MENT OF FINANCIAL INSTRU	IMENTS AS AT 20	ILINE 2015 - G	BOTTB (TKB ,000	٥١		
WEASONE	WILLIAM OF THINANCIAL INSTITU						
	Hold for						Total
ACCETC	Held for	Held to Maturity	Loans and	Available for	Others	Hold for calo	Total
ASSETS	Trading	Held to Maturity	Loans and Receivables			Held for sale	
Cash and cash equivalents			Loans and Receivables 7,667,799	Available for		Held for sale	7,667,79
	Trading	Held to Maturity	Loans and Receivables	Available for Sale	Others		7,667,79
Cash and cash equivalents	Trading	Held to Maturity	Loans and Receivables 7,667,799	Available for Sale	Others		7,667,79 7,147,10
Cash and cash equivalents Balances with Central Bank	Trading	Held to Maturity	Loans and Receivables 7,667,799 7,147,163	Available for Sale	Others	-	7,667,79 7,147,10 7,788,74
Cash and cash equivalents Balances with Central Bank Placements with banks	Trading - - - -	Held to Maturity	Loans and Receivables 7,667,799 7,147,163 7,788,743	Available for Sale	Others	- - -	7,667,79 7,147,10 7,788,74 1,804,88 9,787,49
Cash and cash equivalents Balances with Central Bank Placements with banks Derivative Financial Instruments Financial Assets - Held for trading	Trading 1,804,887	Held to Maturity	Loans and Receivables 7,667,799 7,147,163 7,788,743	Available for Sale	Others	- - -	7,667,79 7,147,10 7,788,74 1,804,88 9,787,49
Cash and cash equivalents Balances with Central Bank Placements with banks Derivative Financial Instruments Financial Assets - Held for trading Loans and Receivables to banks	Trading 1,804,887	Held to Maturity	Loans and Receivables 7,667,799 7,147,163 7,788,743 - - 195,755	Available for Sale	Others	- - - -	7,667,79 7,147,10 7,788,74 1,804,81 9,787,49
Cash and cash equivalents Balances with Central Bank Placements with banks Derivative Financial Instruments Financial Assets - Held for trading Loans and Receivables to banks Loans and Receivables to other customers	Trading 1,804,887	Held to Maturity	Loans and Receivables 7,667,799 7,147,163 7,788,743 195,755 181,273,652	Available for Sale - - - - - - -	Others	- - - - -	7,667,79 7,147,10 7,788,74 1,804,81 9,787,49 195,79 181,273,69
Cash and cash equivalents Balances with Central Bank Placements with banks Derivative Financial Instruments Financial Assets - Held for trading Loans and Receivables to banks Loans and Receivables to other customers Financial Investments - Loans and receivables	Trading 1,804,887	Held to Maturity	Loans and Receivables 7,667,799 7,147,163 7,788,743 - - 195,755 181,273,652 25,376,976	Available for Sale	Others	- - - - - -	7,667,79 7,147,10 7,788,74 1,804,80 9,787,49 195,79 181,273,69
Cash and cash equivalents Balances with Central Bank Placements with banks Derivative Financial Instruments Financial Assets - Held for trading Loans and Receivables to banks Loans and Receivables to other customers Financial Investments - Loans and receivables Financial Investments - Available for sale	Trading 1,804,887	Held to Maturity	Loans and Receivables 7,667,799 7,147,163 7,788,743 195,755 181,273,652	Available for Sale - - - - - - -	Others	- - - - -	7,667,7' 7,147,11' 7,788,7' 1,804,81' 9,787,4' 195,7' 181,273,6! 25,376,9' 21,100,9'
Cash and cash equivalents Balances with Central Bank Placements with banks Derivative Financial Instruments Financial Assets - Held for trading Loans and Receivables to banks Loans and Receivables to other customers Financial Investments - Loans and receivables Financial Investments - Available for sale Financial Investments - Held to maturity	Trading 1,804,887 9,787,497	Held to Maturity	Loans and Receivables 7,667,799 7,147,163 7,788,743 - 195,755 181,273,652 25,376,976	Available for Sale	Others	- - - - - - - - -	7,667,7: 7,147,1: 7,788,7: 1,804,8: 9,787,4: 195,7: 181,273,6: 25,376,9 21,100,9: 8,154,1:
Cash and cash equivalents Balances with Central Bank Placements with banks Derivative Financial Instruments Financial Assets - Held for trading Loans and Receivables to banks Loans and Receivables to other customers Financial Investments - Loans and receivables Financial Investments - Available for sale	Trading 1,804,887	Held to Maturity	Loans and Receivables 7,667,799 7,147,163 7,788,743 - - 195,755 181,273,652 25,376,976	Available for Sale	Others	- - - - - -	7,667,7: 7,147,1: 7,788,7: 1,804,8: 9,787,4: 195,7: 181,273,6: 25,376,9 21,100,9: 8,154,1:
Cash and cash equivalents Balances with Central Bank Placements with banks Derivative Financial Instruments Financial Assets - Held for trading Loans and Receivables to banks Loans and Receivables to other customers Financial Investments - Loans and receivables Financial Investments - Available for sale Financial Investments - Held to maturity	Trading 1,804,887 9,787,497	Held to Maturity	Loans and Receivables 7,667,799 7,147,163 7,788,743 - 195,755 181,273,652 25,376,976	Available for Sale	Others	- - - - - - - - -	7,667,7: 7,147,1: 7,788,7- 1,804,8: 9,787,4: 195,7: 181,273,6: 25,376,9: 21,100,9: 8,154,1: 270,297,5:
Cash and cash equivalents Balances with Central Bank Placements with banks Derivative Financial Instruments Financial Assets - Held for trading Loans and Receivables to banks Loans and Receivables to other customers Financial Investments - Loans and receivables Financial Investments - Available for sale Financial Investments - Held to maturity Total Financial Assets	Trading 1,804,887 9,787,497	Held to Maturity	Loans and Receivables 7,667,799 7,147,163 7,788,743 - 195,755 181,273,652 25,376,976	Available for Sale	Others	- - - - - - - - -	7,667,7: 7,147,1: 7,788,7- 1,804,8: 9,787,4: 195,7: 181,273,6: 25,376,9: 21,100,9: 8,154,1: 270,297,5:
Cash and cash equivalents Balances with Central Bank Placements with banks Derivative Financial Instruments Financial Assets - Held for trading Loans and Receivables to banks Loans and Receivables to other customers Financial Investments - Loans and receivables Financial Investments - Available for sale Financial Investments - Held to maturity Total Financial Assets Investments - Held for sale Investments in associate companies	Trading 1,804,887 9,787,497	Held to Maturity	Loans and Receivables 7,667,799 7,147,163 7,788,743 - 195,755 181,273,652 25,376,976	Available for Sale	Others	- - - - - - - - - - - - - - - - - - -	7,667,7: 7,147,1: 7,788,7- 1,804,8: 9,787,4: 195,7: 181,273,6: 25,376,9: 21,100,9: 8,154,1: 270,297,5: 33,3: 792,8:
Cash and cash equivalents Balances with Central Bank Placements with banks Derivative Financial Instruments Financial Assets - Held for trading Loans and Receivables to banks Loans and Receivables to other customers Financial Investments - Loans and receivables Financial Investments - Available for sale Financial Investments - Held to maturity Total Financial Assets Investments - Held for sale Investments in associate companies Investment Property	Trading 1,804,887 9,787,497	Held to Maturity	Loans and Receivables 7,667,799 7,147,163 7,788,743 - 195,755 181,273,652 25,376,976	Available for Sale	Others	- - - - - - - - - - - - - - - - - -	7,667,7: 7,147,1: 7,788,7: 1,804,8: 9,787,4: 195,7: 181,273,6: 25,376,9 21,100,9: 8,154,1: 270,297,5: 33,3: 792,8: 1,545,6:
Cash and cash equivalents Balances with Central Bank Placements with banks Derivative Financial Instruments Financial Assets - Held for trading Loans and Receivables to banks Loans and Receivables to other customers Financial Investments - Loans and receivables Financial Investments - Available for sale Financial Investments - Held to maturity Total Financial Assets Investments - Held for sale Investments in associate companies Investment Property Intangible assets	Trading 1,804,887 9,787,497	Held to Maturity	Loans and Receivables 7,667,799 7,147,163 7,788,743 - 195,755 181,273,652 25,376,976	Available for Sale	Others	- - - - - - - - - - - - - - - - - - -	7,667,7: 7,147,11 7,788,7-4 1,804,8i 9,787,4i 195,7i 181,273,6i 25,376,9: 21,100,9: 8,154,1: 270,297,5: 33,3i 792,8i 1,545,6i 344,25
Cash and cash equivalents Balances with Central Bank Placements with banks Derivative Financial Instruments Financial Assets - Held for trading Loans and Receivables to banks Loans and Receivables to other customers Financial Investments - Loans and receivables Financial Investments - Available for sale Financial Investments - Held to maturity Total Financial Assets Investments - Held for sale Investment - Property Intangible assets Property, plant & equipment	Trading 1,804,887 9,787,497	Held to Maturity	Loans and Receivables 7,667,799 7,147,163 7,788,743 - 195,755 181,273,652 25,376,976	Available for Sale	Others	- - - - - - - - - - - - - - - - - - -	7,667,7: 7,147,1: 7,788,7: 1,804,8: 9,787,4: 195,7: 181,273,6: 25,376,9: 21,100,9: 8,154,1: 270,297,5: 33,3: 792,8: 1,545,6: 344,2: 2,208,4:
Cash and cash equivalents Balances with Central Bank Placements with banks Derivative Financial Instruments Financial Assets - Held for trading Loans and Receivables to banks Loans and Receivables to other customers Financial Investments - Loans and receivables Financial Investments - Available for sale Financial Investments - Held to maturity Total Financial Assets Investments - Held for sale Investments - Held for sale Investments - Held for sale Investment Property Intangible assets Property, plant & equipment Other assets	Trading	Held to Maturity	Loans and Receivables 7,667,799 7,147,163 7,788,743 - 195,755 181,273,652 25,376,976 - 229,450,087	Available for Sale	Others	- - - - - - - - 33,302 - - -	7,667,79 7,147,10 7,788,74 1,804,81 9,787,44 195,79 181,273,61 25,376,99 21,100,99 8,154,12 270,297,51 33,30 792,80 1,545,66 344,21 2,208,41
Cash and cash equivalents Balances with Central Bank Placements with banks Derivative Financial Instruments Financial Assets - Held for trading Loans and Receivables to banks Loans and Receivables to other customers Financial Investments - Loans and receivables Financial Investments - Available for sale Financial Investments - Held to maturity Total Financial Assets Investments - Held for sale Investment - Property Intangible assets Property, plant & equipment	Trading 1,804,887 9,787,497	Held to Maturity	Loans and Receivables 7,667,799 7,147,163 7,788,743 - 195,755 181,273,652 25,376,976	Available for Sale	Others	- - - - - - - - - - - - - - - - - - -	7,667,7: 7,147,1: 7,788,7: 1,804,8: 9,787,4: 195,7: 181,273,6: 25,376,9: 21,100,9: 8,154,1: 270,297,5: 33,3: 792,8: 1,545,6: 344,2: 2,208,4:
Cash and cash equivalents Balances with Central Bank Placements with banks Derivative Financial Instruments Financial Assets - Held for trading Loans and Receivables to banks Loans and Receivables to other customers Financial Investments - Loans and receivables Financial Investments - Available for sale Financial Investments - Held to maturity Total Financial Assets Investments - Held for sale Investments - Held for sale Investments - Held for sale Investment Property Intangible assets Property, plant & equipment Other assets	Trading	Held to Maturity	Loans and Receivables 7,667,799 7,147,163 7,788,743 - 195,755 181,273,652 25,376,976 - 229,450,087	Available for Sale	Others	- - - - - - - - 33,302 - - -	7,667,7: 7,147,1: 7,788,7: 1,804,8: 9,787,4: 195,7: 181,273,6: 25,376,9 21,100,9: 8,154,1: 270,297,5: 33,3: 792,8: 1,545,6: 344,2: 2,208,4: 1,619,1
Cash and cash equivalents Balances with Central Bank Placements with banks Derivative Financial Instruments Financial Assets - Held for trading Loans and Receivables to banks Loans and Receivables to other customers Financial Investments - Loans and receivables Financial Investments - Available for sale Financial Investments - Held to maturity Total Financial Assets Investments - Held for sale Investments - Held for sale Investments - Held for sale Investment Property Intangible assets Property, plant & equipment Other assets	Trading	Held to Maturity	Loans and Receivables 7,667,799 7,147,163 7,788,743 - 195,755 181,273,652 25,376,976 - 229,450,087	Available for Sale	Others	- - - - - - - - 33,302 - - -	7,667,7: 7,147,1: 7,788,7: 1,804,8: 9,787,4: 195,7: 181,273,6: 25,376,9 21,100,9: 8,154,1: 270,297,5: 33,3: 792,8: 1,545,6: 344,2: 2,208,4: 1,619,1
Cash and cash equivalents Balances with Central Bank Placements with banks Derivative Financial Instruments Financial Assets - Held for trading Loans and Receivables to banks Loans and Receivables to other customers Financial Investments - Loans and receivables Financial Investments - Available for sale Financial Investments - Held to maturity Total Financial Assets Investments - Held for sale Investments - Held for sale Investments - Held for sale Investment Property Intangible assets Property, plant & equipment Other assets	Trading	Held to Maturity	Loans and Receivables 7,667,799 7,147,163 7,788,743 - 195,755 181,273,652 25,376,976 - 229,450,087	Available for Sale	Others	33,302 	7,667,7: 7,147,1: 7,788,7: 1,804,8: 9,787,4: 195,7: 181,273,6: 25,376,9 21,100,9: 8,154,1: 270,297,5: 33,3: 792,8: 1,545,6: 344,2: 2,208,4: 1,619,1:
Cash and cash equivalents Balances with Central Bank Placements with banks Derivative Financial Instruments Financial Assets - Held for trading Loans and Receivables to banks Loans and Receivables to other customers Financial Investments - Loans and receivables Financial Investments - Available for sale Financial Investments - Held to maturity Total Financial Assets Investments - Held for sale Investments in associate companies Investment Property Intangible assets Property, plant & equipment Other assets Total assets	Trading	Held to Maturity	Loans and Receivables 7,667,799 7,147,163 7,788,743 - 195,755 181,273,652 25,376,976 - 229,450,087	Available for Sale	Others	33,302 	7,667,7 7,147,1 7,788,7 1,804,8 9,787,4 195,7 181,273,6 25,376,9 21,100,9 8,154,1 270,297,5 33,3 792,8 1,545,6 344,2 2,208,4 1,619,1 276,841,1
Cash and cash equivalents Balances with Central Bank Placements with banks Derivative Financial Instruments Financial Assets - Held for trading Loans and Receivables to banks Loans and Receivables to other customers Financial Investments - Loans and receivables Financial Investments - Available for sale Financial Investments - Held to maturity Total Financial Assets Investments - Held for sale Investments in associate companies Investment Property Intangible assets Property, plant & equipment Other assets Total assets	Trading	Held to Maturity	Loans and Receivables 7,667,799 7,147,163 7,788,743 - 195,755 181,273,652 25,376,976 - 229,450,087	Available for Sale	Others	33,302 	7,667,7: 7,147,1: 7,788,7: 1,804,8: 9,787,4: 195,7: 181,273,6: 25,376,9 21,100,9: 8,154,1: 270,297,5: 33,3: 792,8: 1,545,6: 344,2: 2,208,4: 1,619,1:
Cash and cash equivalents Balances with Central Bank Placements with banks Derivative Financial Instruments Financial Assets - Held for trading Loans and Receivables to banks Loans and Receivables to other customers Financial Investments - Loans and receivables Financial Investments - Available for sale Financial Investments - Held to maturity Total Financial Assets Investments - Held for sale Investments in associate companies Investment Property Intangible assets Property, plant & equipment Other assets LIABILITIES Due to Banks Derivative Financial Instruments	Trading	Held to Maturity	Loans and Receivables 7,667,799 7,147,163 7,788,743 - 195,755 181,273,652 25,376,976 - 229,450,087	Available for Sale	Others	33,302 	7,667,7 7,147,1 7,788,7 1,804,8 9,787,4 195,7 181,273,6 25,376,9 21,100,9 8,154,1 270,297,5 33,3 792,8 1,545,6 344,2 2,208,4 1,619,1 276,841,1 Total
Cash and cash equivalents Balances with Central Bank Placements with banks Derivative Financial Instruments Financial Assets - Held for trading Loans and Receivables to banks Loans and Receivables to other customers Financial Investments - Loans and receivables Financial Investments - Available for sale Financial Investments - Held to maturity Total Financial Assets Investments - Held for sale Investments in associate companies Investment Property Intangible assets Property, plant & equipment Other assets LIABILITIES Due to Banks Derivative Financial Instruments Due to other Customers	Trading	Held to Maturity	Loans and Receivables 7,667,799 7,147,163 7,788,743 - 195,755 181,273,652 25,376,976 - 229,450,087	Available for Sale	Others	33,302 	7,667,7 7,147,1 7,788,7 1,804,8 9,787,4 195,7 181,273,6 25,376,9 21,100,9 8,154,1 270,297,5 33,3 792,8 1,545,6 344,2 2,208,4 1,619,1 276,841,1 Total
Cash and cash equivalents Balances with Central Bank Placements with banks Derivative Financial Instruments Financial Assets - Held for trading Loans and Receivables to banks Loans and Receivables to other customers Financial Investments - Loans and receivables Financial Investments - Available for sale Financial Investments - Held to maturity Total Financial Assets Investments - Held for sale Investments in associate companies Investment Property Intangible assets Property, plant & equipment Other assets LIABILITIES Due to Banks Derivative Financial Instruments Due to other Customers Debt Securities issued and other borrowed funds	Trading	Held to Maturity	Loans and Receivables 7,667,799 7,147,163 7,788,743 - 195,755 181,273,652 25,376,976 - 229,450,087	Available for Sale	Others	33,302 Others	7,667,7 7,147,1 7,788,7 1,804,8 9,787,4 195,7 181,273,6 21,100,9 8,154,1 270,297,5 33,3 792,8 1,545,6 344,2 2,208,4 1,619,1 276,841,1 Total 954,8 303,2 169,721,4 48,414,9
Cash and cash equivalents Balances with Central Bank Placements with banks Derivative Financial Instruments Financial Assets - Held for trading Loans and Receivables to banks Loans and Receivables to other customers Financial Investments - Loans and receivables Financial Investments - Available for sale Financial Investments - Held to maturity Total Financial Assets Investments - Held for sale Investments in associate companies Investment Property Intangible assets Property, plant & equipment Other assets LIABILITIES Due to Banks Derivative Financial Instruments Due to other Customers Debt Securities issued and other borrowed funds Subordinated Term debts	Trading	Held to Maturity	Loans and Receivables 7,667,799 7,147,163 7,788,743 - 195,755 181,273,652 25,376,976 - 229,450,087	Available for Sale	Others	33,302 Others	7,667,7 7,147,1 7,788,7 1,804,8 9,787,4 195,7 181,273,6 25,376,9 21,100,9 8,154,1 270,297,5 33,3 792,8 1,545,6 344,2 2,208,4 1,619,1 276,841,1 Total 954,8 303,2 169,721,4 48,414,9 20,248,5
Cash and cash equivalents Balances with Central Bank Placements with banks Derivative Financial Instruments Financial Assets - Held for trading Loans and Receivables to banks Loans and Receivables to other customers Financial Investments - Loans and receivables Financial Investments - Available for sale Financial Investments - Held to maturity Total Financial Assets Investments - Held for sale Investments in associate companies Investment Property Intangible assets Property, plant & equipment Other assets LIABILITIES Due to Banks Derivative Financial Instruments Due to other Customers Debt Securities issued and other borrowed funds Subordinated Term debts	Trading	Held to Maturity	Loans and Receivables 7,667,799 7,147,163 7,788,743 - 195,755 181,273,652 25,376,976 - 229,450,087	Available for Sale	Others	33,302 Others	7,667,7 7,147,1 7,788,7 1,804,8 9,787,4 195,7 181,273,6 25,376,9 21,100,9 8,154,1 270,297,5 33,3 792,8 1,545,6 344,2 2,208,4 1,619,1 276,841,1 Total 954,8 303,2 169,721,4 48,414,9 20,248,5
Cash and cash equivalents Balances with Central Bank Placements with banks Derivative Financial Instruments Financial Assets - Held for trading Loans and Receivables to banks Loans and Receivables to other customers Financial Investments - Loans and receivables Financial Investments - Available for sale Financial Investments - Held to maturity Total Financial Assets Investments - Held for sale Investments - Held for sale Investments roperty Intangible assets Property, plant & equipment Other assets Total assets LIABILITIES Due to Banks Derivative Financial Instruments Due to other Customers Debt Securities issued and other borrowed funds Subordinated Term debts Total Financial Liabilities	Trading	Held to Maturity	Loans and Receivables 7,667,799 7,147,163 7,788,743 - 195,755 181,273,652 25,376,976 - 229,450,087	Available for Sale	Others	33,302 Others	7,667,7 7,147,1 7,788,7 1,804,8 9,787,4 195,7 181,273,6 25,376,9 21,100,9 8,154,1 270,297,5 33,3 792,8 1,545,6 344,2 2,208,4 1,619,1 276,841,1 Total 954,8 303,2 169,721,4 48,414,9 20,248,5 239,643,0
Cash and cash equivalents Balances with Central Bank Placements with banks Derivative Financial Instruments Financial Assets - Held for trading Loans and Receivables to banks Loans and Receivables to other customers Financial Investments - Loans and receivables Financial Investments - Available for sale Financial Investments - Held to maturity Total Financial Assets Investments - Held for sale Investments in associate companies Investment Property Intangible assets Property, plant & equipment Other assets Total assets LIABILITIES Due to Banks Derivative Financial Instruments Due to other Customers Debt Securities issued and other borrowed funds Subordinated Term debts Total Financial Liabilities Current Tax Liabilities	Trading	Held to Maturity	Loans and Receivables 7,667,799 7,147,163 7,788,743 - 195,755 181,273,652 25,376,976 - 229,450,087	Available for Sale	Others	33,302 	7,667,7 7,147,1 7,788,7 1,804,8 9,787,4 195,7 181,273,6 25,376,9 21,100,9 8,154,1 270,297,5 33,3 792,8 1,545,6 344,2 2,208,4 1,619,1 276,841,1 Total 954,8 303,2 169,721,4 48,414,9 20,248,5 239,643,0 727,5
Cash and cash equivalents Balances with Central Bank Placements with banks Derivative Financial Instruments Financial Assets - Held for trading Loans and Receivables to banks Loans and Receivables to other customers Financial Investments - Loans and receivables Financial Investments - Available for sale Financial Investments - Held to maturity Total Financial Assets Investments - Held for sale Investments in associate companies Investment Property Intangible assets Property, plant & equipment Other assets Total assets LIABILITIES Due to Banks Derivative Financial Instruments Due to other Customers Debt Securities issued and other borrowed funds Subordinated Term debts Total Financial Liabilities Current Tax Liabilities Deferred Tax	Trading	Held to Maturity	Loans and Receivables 7,667,799 7,147,163 7,788,743 - 195,755 181,273,652 25,376,976 - 229,450,087	Available for Sale	Others	33,302 	7,667,7 7,147,1 7,788,7 1,804,8 9,787,4 195,7 181,273,6 25,376,9 21,100,9 8,154,1 270,297,5 33,3 792,8 1,545,6 344,2 2,208,4 1,619,1 276,841,1 Total 954,8 303,2 169,721,4 48,414,9 20,248,5 239,643,0 727,5 854,2
Cash and cash equivalents Balances with Central Bank Placements with banks Derivative Financial Instruments Financial Assets - Held for trading Loans and Receivables to banks Loans and Receivables to other customers Financial Investments - Loans and receivables Financial Investments - Available for sale Financial Investments - Held to maturity Total Financial Assets Investments - Held for sale Investments in associate companies Investment Property Intangible assets Property, plant & equipment Other assets Total assets LIABILITIES Due to Banks Derivative Financial Instruments Due to other Customers Debt Securities issued and other borrowed funds Subordinated Term debts Total Financial Liabilities Current Tax Liabilities Deferred Tax Other liabilities	Trading	Held to Maturity	Loans and Receivables 7,667,799 7,147,163 7,788,743 - 195,755 181,273,652 25,376,976 - 229,450,087	Available for Sale	Others	33,302 Others	7,667,7 7,147,1 7,788,7 1,804,8 9,787,4 195,7 181,273,6 25,376,9 21,100,9 8,154,1 270,297,5 33,3 792,8 1,545,6 344,2 2,208,4 1,619,1 Total 954,8 303,2 169,721,4 48,414,9 20,248,5 239,643,0 727,5 854,2 5,957,5
Cash and cash equivalents Balances with Central Bank Placements with banks Derivative Financial Instruments Financial Assets - Held for trading Loans and Receivables to banks Loans and Receivables to other customers Financial Investments - Loans and receivables Financial Investments - Available for sale Financial Investments - Held to maturity Total Financial Assets Investments - Held for sale Investments in associate companies Investment Property Intangible assets Property, plant & equipment Other assets Total assets LIABILITIES Due to Banks Derivative Financial Instruments Due to other Customers Debt Securities issued and other borrowed funds Subordinated Term debts Total Financial Liabilities Current Tax Liabilities Deferred Tax Other liabilities Dividends payable	Trading	Held to Maturity	Loans and Receivables 7,667,799 7,147,163 7,788,743 - 195,755 181,273,652 25,376,976 - 229,450,087	Available for Sale	Others	33,302 	7,667,7 7,147,1 7,788,7 1,804,8 9,787,4 195,7 181,273,6 25,376,9 21,100,9 8,154,1 270,297,5 33,3 792,8 1,545,6 344,2 2,208,4 1,619,1 276,841,1 Total 954,8 303,2 169,721,4 48,414,9 20,248,5 239,643,0 727,5 854,2 5,957,5 46,5
Cash and cash equivalents Balances with Central Bank Placements with banks Derivative Financial Instruments Financial Assets - Held for trading Loans and Receivables to banks Loans and Receivables to other customers Financial Investments - Loans and receivables Financial Investments - Available for sale Financial Investments - Held to maturity Total Financial Assets Investments - Held for sale Investments in associate companies Investment Property Intangible assets Property, plant & equipment Other assets Total assets LIABILITIES Due to Banks Derivative Financial Instruments Due to other Customers Debt Securities issued and other borrowed funds Subordinated Term debts Total Financial Liabilities Current Tax Liabilities Deferred Tax Other liabilities	Trading	Held to Maturity	Loans and Receivables 7,667,799 7,147,163 7,788,743 - 195,755 181,273,652 25,376,976 - 229,450,087	Available for Sale	Others	33,302 Others	7,667,7 7,147,1 7,788,7 1,804,8 9,787,4 195,7 181,273,6 25,376,9 21,100,9 8,154,1 270,297,5 33,3 792,8 1,545,6 344,2 2,208,4 1,619,1 276,841,1 Total 954,8 303,2 169,721,4 48,414,9 20,248,5 239,643,0 727,5 854,2



	MEASUREMENT OF FINANCIAL INS	<u>STRUM</u>	ENTS AS AT 31 DE	CEMBER 2014	- BANK (LKR 'C	000)		
	Held		Held to Maturity	Loans and	Available for	Others	Held for sale	Total
ASSETS	Tradi	ling		Receivables	Sale			
Cash and cash equivalents		-	-	3,104,391	-	-	-	3,104
alances with Central Bank		-	-	6,740,590	-	-	-	6,740
lacements with banks		-	-	2,721,891	-	-	-	2,721
Perivative Financial Instruments	1,9	903,781	-	-	-	-	-	1,903
Financial Assets - Held for trading	2,7	785,277	-	-	-	-	-	2,785
oans and Receivables to banks		-	-	311,144	-	-	-	311
oans and Receivables to other customers		-	-	175,175,203	-	-	-	175,17
inancial Investments - Loans and receivables		-	-	38,302,428	-	-	-	38,30
inancial Investments - Available for sale		-	-	-	17,060,302	-	-	17,060
inancial Investments - Held to maturity		_	8,970,963	_	-	_	-	8,970
Other Financial Assets		_	-	54,450	_	-	_	5
otal Financial Assets	4.6	689,058	8,970,963	226,410,097	17,060,302	_	_	257,13
	4,0	009,038	8,570,503	-	-		18,525	237,13
evestments -Held for sale		-	-	-	-		•	
vestments in subsidiary companies		-	-	-	-	2,000,290	-	2,00
ntangible assets		-	-	-	-	253,132	-	25
roperty, plant & equipment		-	-	-	-	1,927,496	-	1,92
Other assets		-	-	-	-	1,399,283	-	1,39
otal assets	4,6	689,058	8,970,963	226,410,097	17,060,302	5,580,200	18,525	262,72
				ſ	Held for	Amortized cost	Others	Total
ABILITIES					Trading	Amortized cost	Others	Total
ue to Banks				İ	-	7,029,342	-	7,02
Perivative Financial Instruments					663,186		-	66
ue to other Customers					-	151,823,715	_	151,82
ebt Securities issued and other borrowed funds						61,955,460	_	61,95
ubordinated Term debts					_	11,149,439	_	11,14
					-		-	
ther Financial Liabilities						2,423,677	-	2,42
otal Financial Liabilities				ļ	663,186	234,381,633	-	235,04
urrent Tax Liabilities					-	-	826,687	82
eferred Tax					-	-	619,467	61
ther liabilities					-	-	3,948,552	3,94
ividends payable								
· ·					-	-	51,429	5
					663,186	234,381,633	51,429 5,446,134	
otal liabilities				ŀ	663,186	234,381,633		2 40,49
	MEASUREMENT OF FINANCIAL INS	STRUME	NTS AS AT 31 DE	CEMBER 2014				
	MEASUREMENT OF FINANCIAL INS		NTS AS AT 31 DEG	CEMBER 2014				
		for			- GROUP (LKR '	(000)		240,49
otal liabilities	Held	for		Loans and Receivables	- GROUP (LKR '	(000)	5,446,134	240,49 Total
otal liabilities SSETS ash and cash equivalents	Held	for		Loans and Receivables 3,274,036	- GROUP (LKR '	(000)	5,446,134 Held for sale	240,49 Total
otal liabilities SSETS ash and cash equivalents alances with Central Bank	Held	for		Loans and Receivables 3,274,036 6,740,590	- GROUP (LKR '	(000)	5,446,134 Held for sale	240,49 Total 3,27 6,74
SSETS ash and cash equivalents alances with Central Bank lacements with banks	Held Tradi	for ling - -		Loans and Receivables 3,274,036 6,740,590 2,721,891	- GROUP (LKR '	(000)	5,446,134 Held for sale	240,49 Total 3,27 6,74 2,72
SSETS ash and cash equivalents alances with Central Bank lacements with banks erivative Financial Instruments	Held Tradi	for ling - - - - - 903,781		Loans and Receivables 3,274,036 6,740,590 2,721,891	- GROUP (LKR '	(000)	5,446,134 Held for sale	240,49 Total 3,27 6,74 2,72 1,90
SSETS ash and cash equivalents alances with Central Bank lacements with banks erivative Financial Instruments inancial Assets - Held for trading	Held Tradi	for ling - -		Loans and Receivables 3,274,036 6,740,590 2,721,891	- GROUP (LKR '	(000)	5,446,134 Held for sale	240,45 Total 3,27 6,74 2,72 1,90 6,02
otal liabilities SSETS ash and cash equivalents alances with Central Bank lacements with banks erivative Financial Instruments inancial Assets - Held for trading pans and Receivables to banks	Held Tradi	for ling - - - - - 903,781		Loans and Receivables 3,274,036 6,740,590 2,721,891 - - 311,144	- GROUP (LKR '	(000)	5,446,134 Held for sale	240,45 Total 3,27 6,74 2,72 1,90 6,02 31
SSETS ash and cash equivalents alances with Central Bank lacements with banks erivative Financial Instruments inancial Assets - Held for trading	Held Tradi	for ling - - - - - 903,781		Loans and Receivables 3,274,036 6,740,590 2,721,891	- GROUP (LKR '	(000)	5,446,134 Held for sale	240,45 Total 3,27 6,74 2,72 1,90 6,02
otal liabilities SSETS ash and cash equivalents alances with Central Bank lacements with banks erivative Financial Instruments inancial Assets - Held for trading pans and Receivables to banks	Held Tradi	for ling - - - - - 903,781		Loans and Receivables 3,274,036 6,740,590 2,721,891 - - 311,144	- GROUP (LKR '	(000)	5,446,134 Held for sale	Total 3,27 6,7/ 2,77 1,90 6,02 31 175,23
SSETS ash and cash equivalents ash and cash equivalents alances with Central Bank lacements with banks erivative Financial Instruments inancial Assets - Held for trading bans and Receivables to banks bans and Receivables to other customers	Held Tradi	for ling - - - - - 903,781		Loans and Receivables 3,274,036 6,740,590 2,721,891 311,144 175,235,906	- GROUP (LKR '	(000)	5,446,134 Held for sale	240,45 Total 3,27 6,74 2,77 1,90 6,00 31 175,23 38,68
otal liabilities SSETS ash and cash equivalents alances with Central Bank lacements with banks erivative Financial Instruments inancial Assets - Held for trading bans and Receivables to banks bans and Receivables to other customers nancial Investments - Loans and receivables nancial Investments - Available for sale	Held Tradi	for ling - - - - - 903,781		Loans and Receivables 3,274,036 6,740,590 2,721,891 311,144 175,235,906 38,683,476	GROUP (LKR Available for Sale	(000)	5,446,134 Held for sale	240,45 Total 3,27 6,77 2,77 1,90 6,07 31 175,23 38,68 18,08
SSETS Bish and cash equivalents Balances with Central Bank accements with banks erivative Financial Instruments inancial Assets - Held for trading bans and Receivables to banks bans and Receivables to other customers nancial Investments - Loans and receivables nancial Investments - Available for sale nancial Investments - Held to maturity	Held Tradi	for ling - - - - - 903,781	Held to Maturity	Loans and Receivables 3,274,036 6,740,590 2,721,891 - - 311,144 175,235,906 38,683,476	GROUP (LKR Available for Sale	(000)	5,446,134 Held for sale	240,45 Total 3,27 6,74 2,77 1,90 6,07 31 175,22 38,68 18,08 10,16
SSETS ash and cash equivalents slances with Central Bank accements with banks erivative Financial Instruments inancial Assets - Held for trading hans and Receivables to banks hans and Receivables to other customers hancial Investments - Loans and receivables hancial Investments - Available for sale hancial Investments - Held to maturity her Financial Assets	Held Tradi	for ling	Held to Maturity	Loans and Receivables 3,274,036 6,740,590 2,721,891 - - 311,144 175,235,906 38,683,476 - - 54,450	GROUP (LKR Available for Sale 18,057,852	(000)	5,446,134 Held for sale	240,45 Total 3,27 6,74 2,77 1,90 6,00 31 175,22 38,66 18,00 10,16
SSETS ash and cash equivalents alances with Central Bank acements with banks erivative Financial Instruments inancial Assets - Held for trading bans and Receivables to banks bans and Receivables to other customers nancial Investments - Loans and receivables nancial Investments - Available for sale nancial Investments - Held to maturity ther Financial Assets tal Financial Assets	Held Tradi	for ling	Held to Maturity	Loans and Receivables 3,274,036 6,740,590 2,721,891 - 311,144 175,235,906 38,683,476 - - 54,450 227,021,493	- GROUP (LKR Available for Sale	Others	5,446,134 Held for sale	240,45 Total 3,27 6,74 2,77 1,90 6,00 31 175,22 38,66 18,00 10,10 5 263,10
SSETS ash and cash equivalents alances with Central Bank acements with banks erivative Financial Instruments inancial Assets - Held for trading bans and Receivables to banks bans and Receivables to other customers nancial Investments - Loans and receivables nancial Investments - Available for sale nancial Investments - Held to maturity ther Financial Assets botal Financial Assets vestments - Held for sale	Held Tradi 1,9 6,0	for ling	Held to Maturity	Loans and Receivables 3,274,036 6,740,590 2,721,891 - - 311,144 175,235,906 38,683,476 - - 54,450	GROUP (LKR Available for Sale 18,057,852	Others	5,446,134 Held for sale	240,45 Total 3,27 6,74 2,77 1,99 6,00 31 175,23 38,60 10,16 5 263,17
estal liabilities SSETS Sash and cash equivalents Sash and sash equivalents Sash and Receivables to banks Sash and Receivables to other customers Sanancial Investments - Loans and receivables Sanancial Investments - Available for sale Sash and Investments - Held to maturity Sash et al Financial Assets Sash Financial Assets Sash Financial Assets Sash Financial Assets Sash Financial	Held Tradi 1,9 6,0	for ling	Held to Maturity	Loans and Receivables 3,274,036 6,740,590 2,721,891 - 311,144 175,235,906 38,683,476 - - 54,450 227,021,493	- GROUP (LKR Available for Sale	Others	5,446,134 Held for sale	240,45 Total 3,27 6,72 2,77 1,99 6,00 31 175,22 38,66 18,00 10,16 5 263,17
assets and cash equivalents alances with Central Bank acements with Danks erivative Financial Instruments inancial Assets - Held for trading bans and Receivables to banks bans and Receivables to other customers nancial Investments - Loans and receivables nancial Investments - Available for sale nancial Investments - Held to maturity ther Financial Assets vestments - Held for sale vestment Property tangible assets	Held Tradi 1,9 6,0	for ling	Held to Maturity	Loans and Receivables 3,274,036 6,740,590 2,721,891 - 311,144 175,235,906 38,683,476 - - 54,450 227,021,493	- GROUP (LKR Available for Sale	Others	5,446,134 Held for sale	240,45 Total 3,27 6,72 2,77 1,99 6,00 31 175,23 38,66 18,00 10,16 5 263,11
setal liabilities asserts assh and cash equivalents alances with Central Bank acements with banks erivative Financial Instruments inancial Assets - Held for trading bans and Receivables to banks bans and Receivables to other customers nancial Investments - Loans and receivables nancial Investments - Available for sale nancial Investments - Held to maturity ther Financial Assets botal Financial Assets vestments - Held for sale vestment Property tangible assets roperty, plant & equipment	Held Tradi 1,9 6,0	for ling	Held to Maturity	Loans and Receivables 3,274,036 6,740,590 2,721,891 - 311,144 175,235,906 38,683,476 - - 54,450 227,021,493	- GROUP (LKR Available for Sale	Others	5,446,134 Held for sale	240,45 Total 3,27 6,74 2,75 1,96 6,00 31 175,23 38,68 18,08 10,16 5 263,17 1,54 29 2,25
stal liabilities ash and cash equivalents ash and cash equivalents alances with Central Bank acements with banks erivative Financial Instruments inancial Assets - Held for trading bans and Receivables to banks bans and Receivables to other customers inancial Investments - Loans and receivables inancial Investments - Available for sale inancial Investments - Held to maturity ther Financial Assets botal Financial Assets vestments - Held for sale vestment Property tangible assets roperty, plant & equipment ther assets	1,9 6,0	for ling	Held to Maturity	Loans and Receivables 3,274,036 6,740,590 2,721,891 - 311,144 175,235,906 38,683,476 - 54,450 227,021,493	- GROUP (LKR Available for Sale	Others	5,446,134 Held for sale	240,45 Total 3,27 6,74 2,77 1,90 6,00 31 175,23 38,68 18,05 10,16 5 263,17 1,54 2,52 2,25 1,85
sets sh and cash equivalents lances with Central Bank scements with banks rivative Financial Instruments nancial Assets - Held for trading ans and Receivables to banks ans and Receivables to other customers nancial Investments - Loans and receivables nancial Investments - Held to maturity her Financial Assets tal Financial Assets restments - Held for sale restments - Held for sale restment - Froperty angible assets poerty, plant & equipment her assets	1,9 6,0	for ling	Held to Maturity	Loans and Receivables 3,274,036 6,740,590 2,721,891 - 311,144 175,235,906 38,683,476 - - 54,450 227,021,493	- GROUP (LKR Available for Sale	Others	5,446,134 Held for sale	240,4: Total 3,2: 6,7- 2,7: 1,9: 6,0: 3,6: 18,0: 10,1: 263,1: 1,5: 2: 2,2: 1,8:
stal liabilities SSETS sh and cash equivalents slances with Central Bank acements with banks arrivative Financial Instruments nancial Assets - Held for trading ans and Receivables to banks ans and Receivables to other customers nancial Investments - Loans and receivables nancial Investments - Available for sale nancial Investments - Held to maturity ther Financial Assets stal Financial Assets vestments -Held for sale vestments -Held for sale vestment Property tangible assets operty, plant & equipment ther assets	1,9 6,0	for ling	Held to Maturity	Loans and Receivables 3,274,036 6,740,590 2,721,891 - 311,144 175,235,906 38,683,476 - 54,450 227,021,493	- GROUP (LKR Available for Sale	Others	5,446,134 Held for sale	240,4: Total 3,2: 6,7. 2,7: 1,9: 6,0: 3: 175,2: 38,6: 18,0: 10,1: 263,1: 1,5: 2: 2,2: 1,8: 269,1:
sisters sisters sisters sist and cash equivalents slances with Central Bank accements with banks crivative Financial Instruments nancial Assets - Held for trading ans and Receivables to banks ans and Receivables to other customers nancial Investments - Loans and receivables nancial Investments - Available for sale nancial Investments - Held to maturity ther Financial Assets vestments - Held for sale vestments - Held for sale vestment Property tangible assets operty, plant & equipment ther assets tal assets	1,9 6,0	for ling	Held to Maturity	Loans and Receivables 3,274,036 6,740,590 2,721,891 - 311,144 175,235,906 38,683,476 - 54,450 227,021,493	- GROUP (LKR Available for Sale	Others	5,446,134 Held for sale	240,4: Total 3,2: 6,7. 2,7: 1,9: 6,0: 3: 175,2: 38,6: 18,0: 10,1: 263,1: 1,5: 2: 2,2: 1,8: 269,1:
sisters sis	1,9 6,0	for ling	Held to Maturity	Loans and Receivables 3,274,036 6,740,590 2,721,891 - 311,144 175,235,906 38,683,476 - 54,450 227,021,493	- GROUP (LKR Available for Sale	Others	5,446,134 Held for sale	240,45 Total 3,27 6,77 1,90 6,07 33 175,22 38,68 18,05 10,16 5 263,17 6,54 25 2,25 1,88 269,17
SSETS sh and cash equivalents sh and cash equivalents shances with Central Bank accements with banks serivative Financial Instruments nancial Assets - Held for trading ans and Receivables to banks ans and Receivables to other customers nancial Investments - Loans and receivables nancial Investments - Available for sale nancial Investments - Held to maturity ther Financial Assets vestments -Held for sale vestments -Held for sale vestment Property tangible assets operty, plant & equipment ther assets tatal assets ABILITIES use to Banks	1,9 6,0	for ling	Held to Maturity	Loans and Receivables 3,274,036 6,740,590 2,721,891 - 311,144 175,235,906 38,683,476 - 54,450 227,021,493	- GROUP (LKR Available for Sale	Others	5,446,134 Held for sale	240,45 Total 3,27 6,72 2,77 1,99 6,00 31 175,22 38,66 10,16 5 263,17 22 269,12 Total
SSETS Sish and cash equivalents accements with Central Bank accements with banks serivative Financial Instruments inancial Assets - Held for trading sans and Receivables to other customers anancial Investments - Loans and receivables mancial Investments - Available for sale mancial Investments - Held to maturity ther Financial Assets vestments -Held for sale vestment Property tangible assets operty, plant & equipment ther assets vital assets ABILITIES us to Banks erivative Financial Instruments	1,9 6,0	for ling	Held to Maturity	Loans and Receivables 3,274,036 6,740,590 2,721,891 - 311,144 175,235,906 38,683,476 - 54,450 227,021,493	- GROUP (LKR Available for Sale	Others	5,446,134 Held for sale	240,45 Total 3,27 6,74 2,77 1,99 6,00 31 175,23 38,66 18,09 10,16 5 263,17 5 25 2,25 1,83 269,12 Total
stal liabilities SSETS Sish and cash equivalents sish and cash equivalents alcacements with Central Bank accements with banks serivative Financial Instruments inancial Assets - Held for trading inans and Receivables to banks inancial Investments - Loans and receivables inancial Investments - Available for sale inancial Investments - Held to maturity inther Financial Assets intal Financial Assets interest Financial Financial Financial interest Financial Financial interest F	1,9 6,0	for ling	Held to Maturity	Loans and Receivables 3,274,036 6,740,590 2,721,891 - 311,144 175,235,906 38,683,476 - 54,450 227,021,493	- GROUP (LKR Available for Sale	Others	5,446,134 Held for sale 33,301 Others Others	240,45 Total 3,27 6,72 2,77 1,99 6,00 31 175,23 38,66 18,00 10,10 5 263,11 5 25 2,25 1,83 269,12 Total 7,00 66 151,48
stal liabilities SSETS Sish and cash equivalents solances with Central Bank acements with banks serivative Financial Instruments nancial Assets - Held for trading sans and Receivables to banks sans and Receivables to other customers nancial Investments - Loans and receivables nancial Investments - Available for sale nancial Investments - Held to maturity ther Financial Assets set al Financial Assets vestments - Held for sale vestment Property tangible assets operty, plant & equipment ther assets sotal assets ABILITIES ue to Banks erivative Financial Instruments set to other Customers ebt Securities issued and other borrowed funds	1,9 6,0	for ling	Held to Maturity	Loans and Receivables 3,274,036 6,740,590 2,721,891 - 311,144 175,235,906 38,683,476 - 54,450 227,021,493	- GROUP (LKR Available for Sale	Others	5,446,134 Held for sale	240,4: Total 3,2: 6,7- 2,7: 1,96 6,00 3: 175,2: 38,66 18,0: 10,16 263,1: 1,5- 2: 2,2: 1,8: 269,1: Total 7,00 66 151,44 61,9:
stal liabilities SSETS Sash and cash equivalents solances with Central Bank acements with banks serivative Financial Instruments inancial Assets - Held for trading sans and Receivables to banks sans and Receivables to other customers nancial Investments - Loans and receivables nancial Investments - Available for sale nancial Investments - Held to maturity their Financial Assets sotal Financial Assets vestments - Held for sale vestment Property tangible assets soperty, plant & equipment ther assets sotal assets ABILITIES ue to Banks erivative Financial Instruments ue to other Customers ebt Securities issued and other borrowed funds abordinated Term debts	1,9 6,0	for ling	Held to Maturity	Loans and Receivables 3,274,036 6,740,590 2,721,891 - 311,144 175,235,906 38,683,476 - 54,450 227,021,493	- GROUP (LKR Available for Sale	Others	5,446,134 Held for sale	240,4: Total 3,2: 6,7/ 2,7: 1,90 6,00 3: 175,2: 38,6i 18,0: 10,1i 263,1: 1,5- 2: 2,2: 1,8: 269,1: Total 7,0: 6i 61,9: 11,14
ssers sh and cash equivalents lances with Central Bank accements with banks arrivative Financial Instruments nancial Assets - Held for trading ans and Receivables to banks ans and Receivables to other customers nancial Investments - Loans and receivables nancial Investments - Available for sale nancial Investments - Held to maturity her Financial Assets tal Financial Assets vestments -Held for sale vestments -Held for sale vestment Property tangible assets operty, plant & equipment her assets tal assets ABILITIES te to Banks verivative Financial Instruments te to other Customers obt Securities issued and other borrowed funds bordinated Term debts her Financial Liabilities	1,9 6,0	for ling	Held to Maturity	Loans and Receivables 3,274,036 6,740,590 2,721,891 - 311,144 175,235,906 38,683,476 - 54,450 227,021,493	18,057,852 18,057,852 18,057,852 Held for Trading	Others Control of the control of th	5,446,134 Held for sale	240,44 Total 3,2: 6,7/ 2,7: 1,90 6,00: 3: 175,2: 38,60 18,00: 10,11 263,1: 1,5- 2: 269,1: Total 7,00: 60: 151,44 61,93: 11,14 2,44
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stal liabilities SETS sh and cash equivalents alances with Central Bank accements with banks arrivative Financial Instruments nancial Assets - Held for trading ans and Receivables to banks ans and Receivables to other customers nancial Investments - Loans and receivables nancial Investments - Available for sale nancial Investments - Held to maturity ther Financial Assets stal Financial Assets vestments - Held for sale vestment Property tangible assets operty, plant & equipment ther assets stal assets ABILITIES are to Banks are to Other Customers are to other Customers and the customers are to other Customers and the customers are to other Customers are to other Customers are to other Customers are to accept the custom	1,9 6,0	for ling	Held to Maturity	Loans and Receivables 3,274,036 6,740,590 2,721,891 - 311,144 175,235,906 38,683,476 - 54,450 227,021,493	18,057,852 18,057,852 18,057,852 Held for Trading	Others Control Cont	5,446,134 Held for sale	240,4: Total 3,2: 6,7. 2,7: 1,9: 6,0: 38,6: 18,0: 10,1: 263,1: 7,0: 6: 151,4: 61,9: 11,1: 2,4: 234,6:
SETS sh and cash equivalents lances with Central Bank accements with banks arrivative Financial Instruments mancial Assets - Held for trading ans and Receivables to banks ans and Receivables to other customers mancial Investments - Loans and receivables mancial Investments - Held to maturity her Financial Assets vestments - Held to maturity her Financial Assets vestments - Held for sale vestment Property tangible assets operty, plant & equipment her assets tal assets ABILITIES te to Banks verivative Financial Instruments te to other Customers bordinated Term debts her Financial Liabilities tal Financial Liabilities trent Tax Liabilities ferred Tax	1,9 6,0	for ling	Held to Maturity	Loans and Receivables 3,274,036 6,740,590 2,721,891 - 311,144 175,235,906 38,683,476 - 54,450 227,021,493	18,057,852 18,057,852 18,057,852 Held for Trading	Others Control of the control of th	5,446,134 Held for sale 33,301 Others Others	240,4: Total 3,2: 6,7: 2,7: 1,9: 6,00 3: 175,2: 38,6: 18,00 10,1: 263,1: 1,5: 2: 2,2: 1,8: 269,1: Total 7,00 6: 151,4: 61,9: 11,1: 2,4,4: 234,6: 8: 6:
SSETS sh and cash equivalents shand cash equivalents lances with Central Bank accements with banks serivative Financial Instruments nancial Assets - Held for trading ans and Receivables to banks ans and Receivables to other customers nancial Investments - Loans and receivables nancial Investments - Held to maturity ther Financial Assets vestments - Held to maturity ther Financial Assets vestment Property tangible assets operty, plant & equipment ther assets stal assets ABILITIES te to Banks serivative Financial Instruments te to other Customers bordinated Term debts ther Financial Liabilities stal Financial Liabilities sterred Tax Liabilities sterred Tax	1,9 6,0	for ling	Held to Maturity	Loans and Receivables 3,274,036 6,740,590 2,721,891 - 311,144 175,235,906 38,683,476 - 54,450 227,021,493	18,057,852 18,057,852 18,057,852 Held for Trading	Others Control Cont	5,446,134 Held for sale	240,4: Total 3,2: 6,7: 2,7: 1,9: 6,0: 3: 175,2: 38,6: 18,0: 10,1: 263,1: 1,5: 25,2: 1,8: 269,1: Total 7,0: 6: 151,4: 61,9: 11,1: 2,4: 234,6: 6: 6: 4,1:
otal liabilities SSETS ash and cash equivalents alances with Central Bank lacements with banks erivative Financial Instruments inancial Assets - Held for trading bans and Receivables to banks bans and Receivables to other customers nancial Investments - Loans and receivables	1,9 6,0	for ling	Held to Maturity	Loans and Receivables 3,274,036 6,740,590 2,721,891 - 311,144 175,235,906 38,683,476 - 54,450 227,021,493	18,057,852 18,057,852 18,057,852 Held for Trading	Others Control Cont	5,446,134 Held for sale 33,301 Others Others	240,45 Total 3,27 6,74 2,72 1,90 6,02



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Notes to the Financial Statements

- 1. The figures are extracted from the unaudited financial statements.
- 2. The accounting policies and methods of computation are consistent with those followed during the previous financial year.
- 3. The financial statements of the Bank and the Group have been prepared based on the accounting policies and methods applied for the year ended 31 December 2014 and comply with Sri Lanka Accounting Standard 34- "Interim Financial Reporting". Previous year's figures and phrases have been re-arranged wherever necessary to conform to current year's presentation.
- 4. NDB Capital Holdings PLC entered into a shareholders agreement with NDB Zephyr Partners Ltd on 15 December 2014 to invest LKR 49.61 mn in 60% ordinary shares and 60% redeemable preference shares in NDB Zephyr Partners Ltd, the Management Company based in Mauritius, which manages Sri Lanka's largest country dedicated private equity fund. Accordingly, the equity investment took place on 2 January 2015.
- 5. The Boards of Directors of DFCC Bank PLC (DFCC) and National Development Bank PLC (NDB) announced that DFCC, DFCC Vardhana Bank PLC (DVB) and NDB have jointly agreed to terminate the Memorandum Of Understanding entered into by and amongst the said parties on the 24 March 2014 (MOU), relating to the intended amalgamation of DFCC, DVB and NDB, with effect from 11 May 2015.
- 6. There have been no other events that require adjustment to the Financial Statements or disclosure in the Financial Statements that has occurred subsequent to the date of the Statement of the Financial Position of the Bank and the Group.



Notes to the Financial Statements

7. ADDITIONAL QUARTERLY DISCLOSURES PRESCRIBED BY CBSL AS PER CIRCULAR (02/17/900/0001/004) DATED 11 OCTOBER 2013

		ı. "		
a) Loans and Receivables to Other Customers	Bar Current Period	nk Previous Period	Gro Current Period	Previous Period
מן בטמויז מווע הפנפועמטופי נט טנוופו נעטנטווופוט	As at	As at	As at	As at
	30/06/2015 LKR '000	31/12/2014 LKR '000	30/06/2015 LKR '000	31/12/201 LKR '00
Gross loans and receivables	186,457,797	180,189,406	186,491,576	180,250,109
(Less): Individual impairment	2,470,268	2,289,590	2,470,268	2,289,590
Collective impairment	2,747,657	2,724,613	2,747,657	2,724,613
Net loans and receivables	181,239,873	175,175,203	181,273,652	175,235,906
		.1.	0	
	Bar As at	As at	Gro As at	As a
b) Gross Loans and Receivables to Other Customers - By product	30/06/2015 LKR '000	31/12/2014 LKR '000	30/06/2015 LKR '000	31/12/201 LKR '00
	ERR 000	LKK 000	LKK 000	LKK 00
By product-Domestic Currency	42 044 200	20 722 474		20 =22 50
Term loans	42,041,209	39,723,174	42,041,210	39,723,690
Medium and short term loans	21,977,507	23,919,879	21,977,507	23,919,879
Overdrafts	22,012,759	23,564,342	21,993,715	23,547,878
Trade Finance	10,629,122	9,881,392	10,629,122	9,881,392
Consumer loans	21,098,593	18,934,195	21,098,593	18,934,195
Lease rentals receivable	11,961,980	8,879,288	11,961,980	8,879,288
Hire Purchase	2,234,536	2,733,250	2,234,536	2,733,250
Housing loans	7,010,184	6,403,174	7,010,184	6,403,174
Pawning	253,503	416,594	253,503	416,594
Staff loans	1,118,387	1,052,993	1,171,209	1,129,638
Islamic Banking facilities	115,817	173,782	115,817	173,782
Sub total	140,453,598	135,682,065	140,487,377	135,742,768
By product-Foreign Currency				_
Overdrafts	637,335	711,569	637,335	711,569
Medium and short term loans	23,638,677	19,342,008	23,638,677	19,342,008
Trade Finance	20,887,583	24,296,531	20,887,583	24,296,531
Islamic Banking facilities	840,605	157,233	840,605	157,233
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Sub total	46,004,200	44,507,341	46,004,200	44,507,341
Sub total Total c) Movements in Individual and Collective Impairment during the period for Lo	186,457,797		46,004,200 186,491,576	
Sub total Total c) Movements in Individual and Collective Impairment during the period for Lo	186,457,797 oans	44,507,341 180,189,406	186,491,576 Gro	180,250,108
Sub total Total c) Movements in Individual and Collective Impairment during the period for Lo	186,457,797 oans Bar As at	44,507,341 180,189,406 1k As at	186,491,576 Gro As at	180,250,108 oup As a
Sub total Total c) Movements in Individual and Collective Impairment during the period for Lo	186,457,797 oans Bar As at 30/06/2015	44,507,341 180,189,406 nk As at 31/12/2014	186,491,576 Gro As at 30/06/2015	180,250,108 oup As a 31/12/201
Sub total Total c) Movements in Individual and Collective Impairment during the period for Loand Receivables to Other Customers	186,457,797 oans Bar As at	44,507,341 180,189,406 1k As at	186,491,576 Gro As at	180,250,108 oup As a 31/12/201
Sub total Total c) Movements in Individual and Collective Impairment during the period for Leand Receivables to Other Customers Individual impairment	186,457,797 oans Bai As at 30/06/2015 LKR '000	44,507,341 180,189,406 nk As at 31/12/2014 LKR '000	186,491,576 Gro As at 30/06/2015 LKR '000	180,250,108 oup As a 31/12/201 LKR '00
Sub total Total c) Movements in Individual and Collective Impairment during the period for Leand Receivables to Other Customers Individual impairment Opening balance at 01st January	186,457,797 Doans Bar As at 30/06/2015 LKR '000 2,289,588	44,507,341 180,189,406 nk As at 31/12/2014	186,491,576 Gro As at 30/06/2015	180,250,108 Dup As a 31/12/201 LKR '00 1,828,069
Sub total Total c) Movements in Individual and Collective Impairment during the period for Lotand Receivables to Other Customers Individual impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss	186,457,797 oans Bai As at 30/06/2015 LKR '000	44,507,341 180,189,406 nk As at 31/12/2014 LKR '000	186,491,576 Gro As at 30/06/2015 LKR '000 2,289,588 175,256	180,250,108 Dup As a 31/12/201 LKR '00 1,828,065
Sub total Total c) Movements in Individual and Collective Impairment during the period for Leand Receivables to Other Customers Individual impairment Opening balance at 01st January	186,457,797 Doans Bar As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705)	44,507,341 180,189,406 nk As at 31/12/2014 LKR '000 1,828,065 141,432	186,491,576 Gro As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705)	As a 31/12/201 LKR '00 1,828,065 141,432
Sub total Total c) Movements in Individual and Collective Impairment during the period for Lotand Receivables to Other Customers Individual impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the period Other movements	186,457,797 Doans Bar As at 30/06/2015 LKR '000 2,289,588 175,256	44,507,341 180,189,406 nk As at 31/12/2014 LKR '000	186,491,576 Gro As at 30/06/2015 LKR '000 2,289,588 175,256	180,250,108 As a 31/12/201 LKR '00 1,828,065 141,432
Sub total Total c) Movements in Individual and Collective Impairment during the period for Leand Receivables to Other Customers Individual impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the period Other movements Closing balance	186,457,797 Doans Bai As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130	44,507,341 180,189,406 ak As at 31/12/2014 LKR '000 1,828,065 141,432 - 320,093	186,491,576 Gro As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130	180,250,100 As a 31/12/201
Sub total Total c) Movements in Individual and Collective Impairment during the period for Loand Receivables to Other Customers Individual impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the period Other movements Closing balance Collective impairment	186,457,797 Bai As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269	44,507,341 180,189,406 As at 31/12/2014 LKR '000 1,828,065 141,432 - 320,093 2,289,590	Gro As at 30/06/2015 LKR'000 2,289,588 175,256 (351,705) 357,130 2,470,269	180,250,108 As a 31/12/201 LKR '00 1,828,065 141,432 - 320,095 2,289,596
Sub total Total C) Movements in Individual and Collective Impairment during the period for Lotand Receivables to Other Customers Individual impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the period Other movements Closing balance Collective impairment Opening balance at 01st January	186,457,797 Bar As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269	44,507,341 180,189,406 ak As at 31/12/2014 LKR '000 1,828,065 141,432 - 320,093 2,289,590 2,359,407	Gro As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269	180,250,108 As a 31/12/201 LKR '00 1,828,069 141,432 - 320,099 2,289,590
Sub total Total c) Movements in Individual and Collective Impairment during the period for Lotand Receivables to Other Customers Individual impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the period Other movements Closing balance Collective impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss	186,457,797 Bai As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269	44,507,341 180,189,406 180,189,406 As at 31/12/2014 LKR '000 1,828,065 141,432 - 320,093 2,289,590 2,359,407 387,276	Gro As at 30/06/2015 LKR'000 2,289,588 175,256 (351,705) 357,130 2,470,269	180,250,108 As a 31/12/201 LKR '00 1,828,065 141,433 - 320,093 2,289,590 2,359,403 387,276
Sub total Total c) Movements in Individual and Collective Impairment during the period for Lotand Receivables to Other Customers Individual impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the period Other movements Closing balance Collective impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the Period	186,457,797 Doans Bai As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041	44,507,341 180,189,406 ak As at 31/12/2014 LKR '000 1,828,065 141,432 - 320,093 2,289,590 2,359,407 387,276 (22,070)	186,491,576 Gro As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041	180,250,108 As a 31/12/201 LKR '00 1,828,065 141,432 - 320,093 2,289,590 2,359,407 387,276 (22,070
Sub total Total c) Movements in Individual and Collective Impairment during the period for Lotand Receivables to Other Customers Individual impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the period Other movements Closing balance Collective impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the Period Closing balance	186,457,797 Doans Bai As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041 - 2,747,657	44,507,341 180,189,406 As at 31/12/2014 LKR '000 1,828,065 141,432 - 320,093 2,289,590 2,359,407 387,276 (22,070) 2,724,613	186,491,576 Gro As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041 - 2,747,657	180,250,108 As a 31/12/201 LKR '00 1,828,065 141,432 - 320,093 2,289,590 2,359,407 387,276 (22,070 2,724,613
Sub total Total C) Movements in Individual and Collective Impairment during the period for Lotand Receivables to Other Customers Individual impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the period Other movements Closing balance Collective impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the Period Closing balance	186,457,797 Doans Bai As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041	44,507,341 180,189,406 ak As at 31/12/2014 LKR '000 1,828,065 141,432 - 320,093 2,289,590 2,359,407 387,276 (22,070)	186,491,576 Gro As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041	180,250,108 As a 31/12/201 LKR '00 1,828,065 141,432 - 320,093 2,289,590 2,359,407 387,276 (22,070 2,724,613
Sub total Total C) Movements in Individual and Collective Impairment during the period for Lotand Receivables to Other Customers Individual impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the period Other movements Closing balance Collective impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the Period Closing balance	186,457,797 Doans Bai As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041 - 2,747,657 5,217,926	44,507,341 180,189,406 ak As at 31/12/2014 LKR '000 1,828,065 141,432 - 320,093 2,289,590 2,359,407 387,276 (22,070) 2,724,613 5,014,203	Gro As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041 - 2,747,657 5,217,926	180,250,108 As a 31/12/201 LKR '00 1,828,069 141,432 - 320,099 2,289,590 2,359,407 387,276 (22,070 2,724,613 5,014,203
Sub total Total c) Movements in Individual and Collective Impairment during the period for Lotand Receivables to Other Customers Individual impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the period Other movements Closing balance Collective impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the Period Closing balance Total impairment	186,457,797 Doans Bai As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041 - 2,747,657 5,217,926 Bai	44,507,341 180,189,406 180,189,406 180,189,406 1,828,065 141,432 	Gro As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041 - 2,747,657 5,217,926 Gro	180,250,108 As a 31/12/201 LKR '00 1,828,069 141,432 - 320,099 2,289,590 2,359,407 387,276 (22,070 2,724,613 5,014,203
Sub total Total c) Movements in Individual and Collective Impairment during the period for Lotand Receivables to Other Customers Individual impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the period Other movements Closing balance Collective impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the Period Closing balance	186,457,797 Doans Bai As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041 - 2,747,657 5,217,926 Bai As at	44,507,341 180,189,406 As at 31/12/2014 LKR '000 1,828,065 141,432 - 320,093 2,289,590 2,359,407 387,276 (22,070) 2,724,613 5,014,203	Gro As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041 - 2,747,657 5,217,926 Gro As at	180,250,108 As a 31/12/201 LKR '00 1,828,065 141,432 - 320,093 2,289,590 2,359,407 387,276 (22,070 2,724,613 5,014,203
Sub total Cotal Cotal Cotal Movements in Individual and Collective Impairment during the period for Lotand Receivables to Other Customers Individual impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the period Other movements Closing balance Collective impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the Period Closing balance Total impairment	186,457,797 Doans Bai As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041 - 2,747,657 5,217,926 Bai	44,507,341 180,189,406 180,189,406 180,189,406 1,828,065 141,432 	Gro As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041 - 2,747,657 5,217,926 Gro	180,250,108 As a 31/12/201 LKR '00 1,828,069 141,432 - 320,099 2,289,590 2,359,407 387,276 (22,070 2,724,613 5,014,203
Sub total Total C) Movements in Individual and Collective Impairment during the period for Lotand Receivables to Other Customers Individual impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the period Other movements Closing balance Collective impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the Period Closing balance Total impairment	186,457,797 Doans Bai As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041 - 2,747,657 5,217,926 Bai As at 30/06/2015	44,507,341 180,189,406 As at 31/12/2014 LKR '000 1,828,065 141,432 - 320,093 2,289,590 2,359,407 387,276 (22,070) 2,724,613 5,014,203	Gro As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041 2,747,657 5,217,926 Gro As at 30/06/2015	180,250,100 As a 31/12/201 LKR '00 1,828,061 141,433 - 320,093 2,289,590 2,359,400 387,270 (22,070 2,724,613 5,014,200
individual impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the period Other movements Closing balance Collective impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the period Other movements Closing balance Collective impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the Period Closing balance Total impairment	186,457,797 Doans Bai As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041 - 2,747,657 5,217,926 Bai As at 30/06/2015	44,507,341 180,189,406 As at 31/12/2014 LKR '000 1,828,065 141,432 - 320,093 2,289,590 2,359,407 387,276 (22,070) 2,724,613 5,014,203	Gro As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041 2,747,657 5,217,926 Gro As at 30/06/2015	180,250,100 As a 31/12/201 LKR '00 1,828,061 141,433 - 320,093 2,289,590 2,359,400 387,270 (22,070 2,724,613 5,014,200
Sub total Cotal 186,457,797 Doans Bai As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041 - 2,747,657 5,217,926 Bai As at 30/06/2015	44,507,341 180,189,406 As at 31/12/2014 LKR '000 1,828,065 141,432 - 320,093 2,289,590 2,359,407 387,276 (22,070) 2,724,613 5,014,203	Gro As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041 2,747,657 5,217,926 Gro As at 30/06/2015	180,250,100 As a 31/12/201 LKR '00 1,828,06 141,43 - 320,09 2,289,59 2,359,40 387,27 (22,07) 2,724,61 5,014,20 Dup As a 31/12/201 LKR '00	
Sub total Of Movements in Individual and Collective Impairment during the period for Lound Receivables to Other Customers Individual impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the period Other movements Closing balance Collective impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the Period Closing balance Total impairment Other Customers - By product One to Other Customers - By product Openand deposits	186,457,797 Doans Bai As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041 - 2,747,657 5,217,926 Bai As at 30/06/2015 LKR '000	44,507,341 180,189,406 ak As at 31/12/2014 LKR '000 1,828,065 141,432 - 320,093 2,289,590 2,359,407 387,276 (22,070) 2,724,613 5,014,203 ak As at 31/12/2014 LKR '000	Gro As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041 - 2,747,657 5,217,926 Gro As at 30/06/2015 LKR '0000	180,250,100 As a 31/12/201 LKR '00 1,828,06 141,43 - 320,09 2,289,59 2,359,40 387,27 (22,07 2,724,61 5,014,20 Dup As a 31/12/201 LKR '00 10,035,56
ub total) Movements in Individual and Collective Impairment during the period for Lond Receivables to Other Customers Individual impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Vrite-off during the period Other movements Closing balance Collective impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Vrite-off during the Period Closing balance Cotal impairment (I) Due to Other Customers - By product Description: Description	186,457,797 Doans Bai As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041 - 2,747,657 5,217,926 Bai As at 30/06/2015 LKR '000 9,023,641	44,507,341 180,189,406 As at 31/12/2014 LKR '000 1,828,065 141,432 	Gro As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041 - 2,747,657 5,217,926 Gro As at 30/06/2015 LKR '000 8,650,127	180,250,10 As a 31/12/20: LKR '00 1,828,06 141,43 - 320,09 2,289,59 2,359,40 387,27 (22,07 2,724,61 5,014,20 LKR '00 10,035,56 18,291,26
Sub total 186,457,797 Doans Bai As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041 2,747,657 5,217,926 Bai As at 30/06/2015 LKR '000 9,023,641 19,604,058	44,507,341 180,189,406 As at 31/12/2014 LKR '000 1,828,065 141,432 - 320,093 2,289,590 2,359,407 387,276 (22,070) 2,724,613 5,014,203 atk As at 31/12/2014 LKR '000 10,073,086 18,291,268	Gro As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041 2,747,657 5,217,926 Gro As at 30/06/2015 LKR '000 8,650,127 19,604,058	As a 31/12/20: LKR '00 1,828,06 141,43 - 320,09 2,289,59 2,359,40 387,27 (22,07 2,724,61 5,014,20 LKR '00 10,035,56 18,291,26 86,388,13	
Sub total Nowements in Individual and Collective Impairment during the period for Legisland Receivables to Other Customers Individual impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the period Other movements Closing balance Collective impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the Period Closing balance Cotal impairment During the Period Closing balance Cotal impairment During the Other Customers - By product Demand deposits Lavings deposits Live deposits Cother de	186,457,797 Doans Bai As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041 - 2,747,657 5,217,926 Bai As at 30/06/2015 LKR '000 9,023,641 19,604,058 91,062,621	44,507,341 180,189,406 As at 31/12/2014 LKR '000 1,828,065 141,432 - 320,093 2,289,590 2,359,407 387,276 (22,070) 2,724,613 5,014,203 As at 31/12/2014 LKR '000 10,073,086 18,291,268 86,689,126	Gro As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041	180,250,10 As a 31/12/20: LKR '00 1,828,06 141,43 320,09 2,289,59 2,359,40 387,27 (22,07 2,724,61 5,014,20 Dup As a 31/12/20: LKR '00 10,035,56 18,291,26 86,388,13 210,08
Sub total Of Movements in Individual and Collective Impairment during the period for Legisland Receivables to Other Customers Individual impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the period Other movements Closing balance Collective impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the Period Closing balance Cotal impairment I) Due to Other Customers - By product Sy product-Domestic Currency Demand deposits Gavings deposits Time deposits Sitter deposits Sitter deposits Sub total	186,457,797 Doans Bai As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041 - 2,747,657 5,217,926 Bai As at 30/06/2015 LKR '000 9,023,641 19,604,058 91,062,621 207,749	44,507,341 180,189,406 ak As at 31/12/2014 LKR '000 1,828,065 141,432 - 320,093 2,289,590 2,359,407 387,276 (22,070) 2,724,613 5,014,203 ak As at 31/12/2014 LKR '000 10,073,086 18,291,268 86,689,126 210,081	Gro As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041 - 2,747,657 5,217,926 Gro As at 30/06/2015 LKR '000 8,650,127 19,604,058 91,062,621 207,749	180,250,10 As a 31/12/20: LKR '00 1,828,06 141,43 320,09 2,289,59 2,359,40 387,27 (22,07 2,724,61 5,014,20 Dup As a 31/12/20: LKR '00 10,035,56 18,291,26 86,388,13 210,08
Sub total 186,457,797 Doans Bai As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041 - 2,747,657 5,217,926 Bai As at 30/06/2015 LKR '000 9,023,641 19,604,058 91,062,621 207,749	44,507,341 180,189,406 ak As at 31/12/2014 LKR '000 1,828,065 141,432 - 320,093 2,289,590 2,359,407 387,276 (22,070) 2,724,613 5,014,203 ak As at 31/12/2014 LKR '000 10,073,086 18,291,268 86,689,126 210,081	Gro As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041 - 2,747,657 5,217,926 Gro As at 30/06/2015 LKR '000 8,650,127 19,604,058 91,062,621 207,749	As a 31/12/201 LKR '00 2,359,40 387,27 (22,07 2,724,61 5,014,20 LKR '00 10,035,56 18,291,26 86,388,13 210,08 114,925,04	
Sub total Total Total Total Total Total Total Total The provided Here of the Period for Least Receivables to Other Customers Individual impairment Depening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the period Other movements Closing balance Collective impairment Depening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the Period Closing balance Total impairment The product-Domestic Currency Demand deposits Savings deposits Time deposits Sub total By product-Foreign Currency Demand deposits Sub total Total Total Impairment The product-Foreign Currency Demand deposits The product-Foreign Currency Demand deposits	186,457,797 Doans Bai As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041	44,507,341 180,189,406 As at 31/12/2014 LKR '000 1,828,065 141,432 - 320,093 2,289,590 2,359,407 387,276 (22,070) 2,724,613 5,014,203 As at 31/12/2014 LKR '000 10,073,086 18,291,268 86,689,126 210,081 115,263,561	Gro As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041 - 2,747,657 5,217,926 Gro As at 30/06/2015 LKR '000 8,650,127 19,604,058 91,062,621 207,749 119,524,556	180,250,10 As a 31/12/201 LKR '00 1,828,06 141,43 - 320,09 2,289,59 2,359,40 387,27 (22,07 2,724,61 5,014,20 10,035,56 18,291,26 86,388,13 210,08 114,925,04
Sub total Cotal Cotal Comments in Individual and Collective Impairment during the period for Lotand Receivables to Other Customers Individual impairment Copening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the period Cother movements Closing balance Collective impairment Copening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the Period Closing balance Fotal impairment Collective impairment Collective impairment Closing balance Cotal impairment Collective impairment	186,457,797 Doans Bai As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041 - 2,747,657 5,217,926 Bai As at 30/06/2015 LKR '000 9,023,641 19,604,058 91,062,621 207,749 119,898,070 2,472,102	44,507,341 180,189,406 As at 31/12/2014 LKR '000 1,828,065 141,432 - 320,093 2,289,590 2,359,407 387,276 (22,070) 2,724,613 5,014,203 at As at 31/12/2014 LKR '000 10,073,086 18,291,268 86,689,126 210,081 115,263,561 2,218,739	Gro As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041 - 2,747,657 5,217,926 Gro As at 30/06/2015 LKR '000 8,650,127 19,604,058 91,062,621 207,749 119,524,556	180,250,100 As a 31/12/201 LKR '00 1,828,06 141,43 320,09 2,289,59 2,359,40 387,27 (22,07) 2,724,61 5,014,20 LKR '00 10,035,56 18,291,26:86,388,13 210,08 114,925,04
Sub total Total C) Movements in Individual and Collective Impairment during the period for Leand Receivables to Other Customers Individual impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the period Other movements Closing balance Collective impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the Period Closing balance Total impairment d) Due to Other Customers - By product By product-Domestic Currency Openand deposits Savings deposits Other deposits Other deposits Sub total By product-Foreign Currency Openand deposits Savings deposits	186,457,797 Doans Bai As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041 - 2,747,657 5,217,926 Bai As at 30/06/2015 LKR '000 9,023,641 19,604,058 91,062,621 207,749 119,898,070 2,472,102 8,393,428	44,507,341 180,189,406 As at 31/12/2014 LKR '000 1,828,065 141,432 - 320,093 2,289,590 2,359,407 387,276 (22,070) 2,724,613 5,014,203 at As at 31/12/2014 LKR '000 10,073,086 18,291,268 86,689,126 210,081 115,263,561 2,218,739 5,765,375	Gro As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041 2,747,657 5,217,926 Gro As at 30/06/2015 LKR '000 8,650,127 19,604,058 91,062,621 207,749 119,524,556 2,472,102 8,393,428	As a 31/12/201 LKR '00 1,828,06 141,43 . 320,09 2,289,59 2,359,40 387,27 (22,07) 2,724,61 5,014,20 LKR '00 10,035,56 18,291,26 86,388,13 210,08 114,925,04 2,218,73 5,765,37 28,477,95
Sub total Total C) Movements in Individual and Collective Impairment during the period for Lotand Receivables to Other Customers Individual impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the period Other movements Closing balance Collective impairment Opening balance at 01st January Charge/(Write back) to Statement of Profit or Loss Write-off during the Period Closing balance Total impairment	186,457,797 Doans Bai As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041 - 2,747,657 5,217,926 Bai As at 30/06/2015 LKR '000 9,023,641 19,604,058 91,062,621 207,749 119,898,070 2,472,102 8,393,428 39,243,531	44,507,341 180,189,406 ak As at 31/12/2014 LKR '000 1,828,065 141,432 - 320,093 2,289,590 2,359,407 387,276 (22,070) 2,724,613 5,014,203 ak As at 31/12/2014 LKR '000 10,073,086 18,291,268 86,689,126 210,081 115,263,561 2,218,739 5,765,375 28,477,953	Gro As at 30/06/2015 LKR '000 2,289,588 175,256 (351,705) 357,130 2,470,269 2,724,616 23,041 2,747,657 5,217,926 Gro As at 30/06/2015 LKR '000 8,650,127 19,604,058 91,062,621 207,749 119,524,556 2,472,102 8,393,428 39,243,531	180,250,100 As a 31/12/201 LKR '00 1,828,063 141,433 - 320,093 2,289,590 2,359,401 387,276 (22,070 2,724,613 5,014,203



	BA	ANK	GR	OUP
Selected Performance Indicators (As per regulatory Reporting)	As at	As at	As at	As at
	30/06/2015	31/12/2014	30/06/2015	31/12/2014
Regulated Capital Adequacy				
Core Capital (Tier 1 Capital) (LKR mn)	20,446	19,888	26,966	26,952
Total Capital Base (LKR mn)	29,674	28,932	36,901	36,611
Core Capital adequacy Ratio -Core Capital as a % of Risk -weighted Assets				
(Minimum Requirement, 5%)	10.12	10.09	12.73	12.92
Total Capital Adequacy Ratio -Total Capital as a % of (Tier 1 & 2 (%))				
Risk -weighted Assets (Minimum Requirment, 10%)	14.69	14.68	17.43	17.55
Asset Quality				
Gross Non-performing Advances Ratio (%)	2.64	2.51	2.64	2.51
Net Non-performing Advances Ratio (%)	1.25	1.25	1.25	1.25
Profitability				
Earnings Per Share (LKR)- (annualised)	19.18	20.72	17.54	25.14
Return on Average Shareholders' Funds (%)	13.81	16.33	10.21	15.78
Return on Average Assets (%)	1.19	1.47	1.06	1.74
Net interest margin (%)	2.74	3.31	2.79	3.33
Debt Security - Related Ratios				
Interest Cover (Times)	1.56	1.58	1.58	1.60
Debt to Equity (Times)	10.15	10.43	8.34	8.31
Regulatory Liquidity				
Statutory liquid assets- LKR mn	56,286	56,650	56,286	56,650
Statutory liquid assets ratio (%)	,	,	,	,,
Domestic Banking Unit	24.33	23.85	24.33	23.85
Foreign Currency Banking Unit	25.81	25.18	25.81	25.18

Certification:

We hereby certify that the above financial statements are in compliance with the requirements of the Companies Act No. 07 of 2007.

(Sgd.)

Dhanan Senathirajah Faizan Ozman

Vice President- Finance & Planning Group Chief Financial Officer

We the undersigned, being the Chairman and the Chief Executive Officer of National Development Bank PLC certify jointly that:

(a) The above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka.

(b) The information contained in these statements have been extracted from unaudited financial statements of the Bank.

(Sgd.)
N G Wickremeratne
R.Theagarajah
Chairman
Chief Executive Officer

13 August 2015



SHARE INFORMATION

SHARE PRICE

As at	30/06/2015	31/12/2014
Number of shares	165,167,342	165,093,922
Last traded price (LKR)	260.30	250.00
For the quarter ended	30/06/2015	31/12/2014
Highest price per share (LKR)	280.00	266.00
Lowest price per share (LKR)	245.00	233.00

TOP 20 LARGEST SHARE HOLDERS OF NATIONAL DEVELOPMENT BANK PLC AS AT 30.06.2015

	NAME	NO OF SHARES	%
1	BANK OF CEYLON NO. 1 ACCOUNT	16,371,076	9.91
2	EMPLOYEES PROVIDENT FUND	16,010,248	9.69
3	SRI LANKA INSURANCE CORPORATION LIMITED - GENERAL FUND	9,388,488	5.68
4	HSBC INTL NOM LTD - SNFE-NTASIAN DISCOVERY MASTER FUND	8,973,856	5.43
5	DR. S YADDEHIGE	8,669,000	5.25
6	SRI LANKA INSURANCE CORPORATION LIMITED - LIFE FUND	7,805,426	4.73
7	HSBC INTL NOM LTD-BPSS LUX-ABERDEEN GLOBAL ASIA PACIFIC EQUITY FUND	5,715,450	3.46
8	EMPLOYEES TRUST FUND BOARD	5,303,700	3.21
9	MR. R S CAPTAIN	5,270,283	3.19
10	BNY-CF RUFFER INVESTMENT FUNDS: CF RUFFER PACIFIC FUND	4,850,000	2.94
11	HSBC INTL NOM LTD – BP2S LONDON-ABERDEEN ASIA PACIFIC EQUITY FUND	4,294,800	2.60
12	HATTON NATIONAL BANK PLC A/C NO 1	4,282,200	2.59
13	HSBC INTERNATIONAL NOMINEES LIMITED-MSNY-BAY POND PARTNERS L.P.	3,647,237	2.21
14	ASIAN ALLIANCE INSURANCE PLC ACCOUNT NUMBER 03/ LIFE SHAREHOLDERS FUND	3,450,977	2.09
15	MR. A K PATHIRAGE	2,970,000	1.80
16	ASIAN ALLIANCE INSURANCE PLC - GENERAL FUND ACCOUNT NUMBER 01	2,540,977	1.54
17	HSBC INTL NOM LTD-BBH-MATTHEWS EMERGING ASIA FUND	2,515,196	1.52
18	ASIRI HOSPITAL HOLDINGS PLC	2,411,583	1.46
19	ASIAN ALLIANCE INSURANCE PLC – A/C 02 (LIFE FUND)	2,159,746	1.31
20	DFCC BANK PLC A/C 1	2,000,000	1.21

PUBLIC HOLDING PERCENTAGE

	As at
	30/06/2015
Public holding percentage	90.24%
Number Of Public Shareholders	7,410

DIRECTORS INTEREST IN SHARES OF NDB AS AT 30.06.2015

NAME	NO OF SHARES			
N G WICKREMERATNE (CHAIRMAN)	-			
A K PATHIRAGE	3,993,000*			
R THEAGARAJAH (CEO)	126			
T L F JAYASEKARA	-			
K FERNANDO	-			
D S P WIKRAMANAYAKE	-			
I SUGATHADASA	-			
D M A HARASGAMA	-			
D M R PHILLIPS	-			
K D W RATNAYAKA	-			

^{*} Includes shares held in slash account



INFORMATION ON DEBENTURES- BANK											
Type of Debenture CSE Int		Interest payable Balance as at		Market Value		Interest Rate		Interest rate	Other ratios as at last trade		
	Listing	frequency	30 June 2015 LKR mn	Highest LKR	Lowest LKR	Quarter end LKR	Coupon Rate %	Effective Annual Yield %	of comparable Govt. Security %	Interest Yield %	Yield To Maturity %
Fixed rate - Debenture June 2015									·		
A - Jun 2015/Jun 2020	Listed	Annually	7,000	Not tra	 ided during t 	 he quarter 	9.4	9.4	8.30%	Not traded du	I ring the quarter
B - Jun 2015/Jun 2020	Listed	Payable on date of redemption	1,914	Not tra	ded during t	he quarter	9.4 annual compounding on the Issue Price of Rs. 63.8136	9.4	8.30%	Not traded du	uring the quarter
Fixed rate - Debenture December 2013											
A - Dec 2013/Dec 2018	Listed	Semi annually	1,243	Not tra	 ded during t 	 he quarter 	13.00	13.42	8.30%	Not traded du	Iring the quarter
B - Dec 2013/Dec 2018	Listed	Annually	1,529	112.35	l 112.35 I	l 112.35 I	13.40	13.40	8.30%	9.00	I 9.0 I
C - Dec 2013/Dec 2023	Listed	Annually	3,638	Not tra	I ided during t I	I he quarter I	13.90	13.90	9.75%	Not traded du	I rring the quarter
D - Dec 2013/Dec 2025	Listed	Annually	3,590	Not tra	I Ided during t	I he quarter	14.00	14.00	9.75%	Not traded du	I Iring the quarter
Floating Rate 2011- 2016 (3 month TB rate (gross)+1% p.a.)	Unlisted	Quarterly	400	-	-	-	7.87	8.03	6.87	-	-
Total Debentures			19,314								

^{*} Three months Treasury Bill rate before deducting 10% Withholding tax as published by the Central Bank of Sri Lanka has been used.