

# Statement of Comprehensive Income

For the year ended 31 December	Note	2018 LKR	2017 LKR
Interest income		13,116,781,577	10,829,333,073
Interest expenses		(8,423,757,728)	(6,941,840,502)
<b>Net interest income</b>	3	<b>4,693,023,849</b>	<b>3,887,492,571</b>
Fee and commission income		226,767,650	278,769,564
Fee and commission expenses		(4,396,881)	(3,511,099)
<b>Net fee and commission income</b>	4	<b>222,370,769</b>	<b>275,258,465</b>
Net gain/(loss) from financial instruments at fair value through profit or loss	5	280,172,060	211,759,394
Other operating income (net)	6	20,811,102	50,845,398
<b>Total operating income</b>		<b>5,216,377,780</b>	<b>4,425,355,828</b>
Impairment for loans and other losses	7	(525,843,881)	(293,536,909)
<b>Net operating income</b>		<b>4,690,533,899</b>	<b>4,131,818,919</b>
Personnel expenses	8	(1,827,073,349)	(1,474,145,865)
Depreciation and amortisation expenses	9	(224,260,432)	(191,576,973)
Other expenses	10	(1,526,131,852)	(1,364,051,181)
<b>Operating profit before value added tax (VAT) and NBT on financial services</b>		<b>1,113,068,266</b>	<b>1,102,044,901</b>
Value Added Tax (VAT) on financial services		(362,940,818)	(300,961,855)
Nation Building Tax (NBT) on financial services		(52,702,722)	(48,481,937)
Debt repayment levy		(53,282,253)	-
<b>Operating profit/(loss) after VAT and NBT on financial services</b>		<b>644,142,473</b>	<b>752,601,109</b>
Profit before tax		644,142,473	752,601,109
Tax expenses	11	(287,192,354)	(244,777,577)
<b>Profit for the year</b>		<b>356,950,119</b>	<b>507,823,532</b>
<b>Other comprehensive income</b>			
<b>Other comprehensive income/(expenses) not to be reclassified to profit or loss</b>			
Actuarial losses on defined benefit plans	28.1.3	(45,995,306)	2,885,075
Deferred tax relating to defined benefit plans	11.2.1	12,878,686	(807,821)
Loss arising on re-measuring available for sale financial assets		(3,388,111)	-
<b>Other comprehensive income for the year net of tax</b>		<b>(36,504,731)</b>	<b>2,077,254</b>
<b>Total comprehensive income for the year</b>		<b>320,445,388</b>	<b>509,900,786</b>
<b>Earnings per share on profit</b>			
Basic/diluted earnings per share – (LKR)	12	6.34	9.87

The Accounting Policies and Notes on pages 128 through 184 from an integral part of the Financial Statements.