

Ten Year Summary

Group	1999 Rs. mn	2000 Rs. mn	2001 Rs. mn	2002 Rs. mn	2003 Rs. mn	2004 Rs. mn	2005 Rs. mn	2006 Rs. mn	2007 Rs. mn	2008 Rs. mn
OPERATING RESULTS										
Gross Income	147	303	701	1,148	2,115	2,374	3,086	5,922	9,342	13,877
Interest Income	97	253	607	1,001	1,574	1,708	2,448	4,991	8,011	12,094
Interest Expenses	(28)	(142)	(385)	(690)	(1,102)	(1,118)	(1,504)	(3,280)	(5,900)	(9,185)
Net interest Income	69	111	222	311	472	590	944	1,711	2,110	2,909
Fee and Commission Income	6	26	52	81	117	139	199	275	307	338
Foreign Exchange Income	4	28	39	56	105	143	124	192	329	496
Other Operating Income	30	21	16	23	319	251	314	464	695	949
Net Income	109	186	329	471	1,013	1,123	1,581	2,642	3,442	4,692
Operating Expenses	(70)	(160)	(296)	(401)	(736)	(1,009)	(1,383)	(2,104)	(2,594)	(3,664)
Profit before Taxation	39	26	33	70	277	114	198	538	848	1,028
Provision for Taxation	(17)	(6)	(10)	(24)	(25)	(69)	(73)	(215)	(343)	(435)
Profit after Taxation	22	20	23	46	252	45	125	323	505	593
BALANCE SHEET										
ASSETS										
Cash and Short-Term Funds	445	894	986	1,023	1,606	1,977	1,633	4,780	3,147	4,064
Statutory Deposit with the Central Bank of Sri Lanka	84	169	169	345	347	609	955	1,315	1,964	1,717
Government Treasury Bills and Bonds	149	322	396	6,799	7,489	5,771	5,341	10,323	11,331	14,339
Investments	1	1	186	243	50	632	621	1,629	2,392	3,781
Loans & Advances:										
Bills of Exchange	24	91	78	386	427	381	336	291	562	423
Loans and Advances	769	1,610	2,288	4,591	6,196	9,162	12,299	18,839	22,418	26,378
Lease Receivables	-	-	-	-	-	71	329	5,191	7,254	9,143
Corporate Debt Securities	100	182	788	1,848	1,739	2,103	2,640	2,672	4,266	3,997
Other Assets	11	57	82	212	519	558	785	998	1,209	1,778
Property, Plant & Equipment	98	246	263	298	323	381	414	1,133	1,065	2,035
Goodwill	-	-	-	99	77	68	59	451	79	79
Total Assets	1,681	3,573	5,236	15,897	18,773	21,713	25,412	47,622	55,687	67,733
LIABILITIES										
Deposits	888	2,139	2,893	5,042	6,571	10,460	14,314	20,670	28,666	34,147
Borrowings	113	571	1,469	9,238	9,583	8,105	7,275	19,374	18,077	22,455
Due to Banks	30	58	1	427	507	457	199	1,077	1,394	1,039
Other Liabilities	70	195	221	465	676	904	1,388	2,212	3,307	3,272
Deferred Liabilities	15	24	44	71	101	97	100	193	201	305
Debentures	-	-	-	-	-	-	-	560	500	1,500
Subordinated Loan	-	-	-	-	-	351	673	673	673	673
Total Liabilities	1,116	2,987	4,628	15,243	17,438	20,374	23,949	44,760	52,818	63,391

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SHAREHOLDERS' FUNDS										
Share Capital/Stated Capital	500	500	500	500	850	850	850	2,062	2,062	3,110
Reserve Fund	4	6	7	8	11	13	16	29	57	80
Reserves	60	80	101	146	474	476	597	771	750	1,152
Total Shareholders' Funds	565	586	608	654	1,335	1,339	1,463	2,862	2,869	4,342
Total Liabilities &										
Shareholders' Funds	1,681	3,573	5,236	15,897	18,773	21,713	25,412	47,622	55,687	67,733
Commitments and Contingencies	178	912	1,365	3,480	3,972	4,886	3,832	13,276	18,138	25,728
Ratios and Other Information										
Ratios										
Income Growth (%)	-	-	131.35	63.77	84.23	12.25	29.99	91.91	57.74	48.55
Return on Average Assets (%)	-	-	0.52	0.44	1.45	0.22	0.53	0.88	0.98	0.96
Capital adequacy (%)										
Tier I	-	-	15.95	10.70	14.07	10.44	8.74	7.86	7.20	10.31
Tier I & II	-	-	16.93	11.56	15.24	13.91	13.92	11.86	10.44	15.70
Return on Equity (%)	-	-	3.78	7.03	18.88	3.36	8.54	11.30	17.62	16.45
Information on Ordinary Shares										
Market Value per Share (Rs.)	-	-	15.00	16.75	28.25	18.25	23.50	28.25	29.75	22.25
Earnings per Share (Rs.) - Group	-	-	-	0.91	3.52	0.53	1.47	2.44	3.91	3.67
Price Earnings Ratio (Times) - Bank	-	-	32.61	34.90	32.47	49.75	27.33	11.58	7.61	6.06
Net Assets Value per Share (Rs.)	-	-	12.16	13.08	15.71	15.75	17.21	21.60	22.81	25.89
Other Information										
No. of Employees	-	-	164	271	405	479	549	820	1,239	1,615
No. of Branches/Mini Branches	-	-	11	17	20	26	28	30	31	36
Personal Banking Centres	-	-	-	-	-	-	-	-	-	6
Leasing Centres	-	-	-	-	-	-	-	5	8	8
No. of ATMs	-	-	6	13	20	30	33	38	38	47

Ratios and Other Information are not given for the year 2000 as it was the first full year of operations.