

As at 31st December	Note	Bank			Group		
		2009 Rs. '000	2008 Rs. '000	Change %	2009 Rs. '000	2008 Rs. '000	Change %
ASSETS							
Cash and Short-Term Funds	3	1,425,082	4,064,392	(65)	1,431,209	4,064,549	(65)
Statutory Deposit with the Central Bank of Sri Lanka	4	2,043,624	1,716,713	19	2,043,624	1,716,713	19
Government Treasury Bills and Bonds	5	16,415,998	3,914,965	319	19,306,208	11,882,649	62
Reverse Repurchase Agreements		7,206,969	8,699,742	(17)	4,587,840	3,805,538	21
Investments and Other Placements	6	4,238,850	3,780,957	12	4,238,850	3,780,957	12
Loans and Advances:							
Bills of Exchange	7.1	145,615	422,986	(66)	145,615	422,986	(66)
Loans and Advances	7.2	25,012,814	26,207,987	(5)	25,154,118	26,378,089	(5)
Lease Rentals Receivable within one Year	7.3.1	3,513,020	3,368,283	4	3,513,081	3,368,547	4
Lease Rentals Receivable after one Year	7.3.2	4,490,604	5,768,461	(22)	4,490,604	5,768,461	(22)
Corporate Debt Securities	7.4	1,901,956	2,592,280	(27)	2,032,270	2,647,011	(23)
Other Assets	8	904,608	1,951,175	(54)	935,537	1,783,571	(48)
Deferred Assets	15	307,363	130,921	135	307,363	130,921	135
Investments in Subsidiaries	9	678,710	678,710	-	-	-	-
Property, Plant & Equipment	10	1,693,017	1,475,399	15	2,238,768	2,034,621	10
Goodwill	11	-	-	-	79,261	79,261	-
Total Assets		69,978,230	64,772,971	8	70,504,348	67,863,874	4
LIABILITIES							
Deposits	12	44,221,571	34,146,500	30	44,221,571	34,146,474	30
Due to Banks		391,061	1,038,866	(62)	391,061	1,038,866	(62)
Borrowings	13	14,024,649	19,610,156	(28)	14,024,648	22,454,486	(38)
Other Liabilities	14	4,117,687	3,436,221	20	4,047,728	3,272,206	24
Deferred Liabilities	15	431,150	432,020	-	436,604	436,280	-
Debentures	16	2,000,000	1,500,000	33	2,000,000	1,500,000	33
Subordinated Loan	17	605,925	673,250	(10)	605,925	673,250	(10)
Total Liabilities		65,792,043	60,837,013	8	65,727,537	63,521,562	3
SHAREHOLDERS' FUNDS							
Stated Capital	18	3,109,771	3,109,771	-	3,109,771	3,109,771	-
Reserve Fund	19	105,599	80,509	31	105,599	80,509	31
Reserves	20	970,817	745,678	30	1,561,441	1,152,032	36
Total Shareholders' Funds		4,186,187	3,935,958	6	4,776,811	4,342,312	10
Total Liabilities and Shareholders' Funds		69,978,230	64,772,971	8	70,504,348	67,863,874	4
Commitments and Contingencies	21	51,515,590	53,617,419	(4)	51,515,590	53,617,419	(4)
Net Assets Value per Ordinary Share (Rs.)		24.96	23.47		28.48	25.89	

Certification

These Financial Statements are in compliance with the requirements of the Companies Act No. 07 of 2007.



Ajith Akmeemana
Chief Financial Officer

The Notes to the Financial Statements from pages 92 to 119 form an integral part of these Financial Statements.

The Board of Directors is responsible for the preparation and presentation of these Financial Statements.

Signed for and on behalf of the Board by:



A.D. Gunewardene
Chairman



E.H. Wijenaik
Deputy Chairman



Saliya Rajakaruna
Director/CEO



Theja Silva
Company Secretary