

Group	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	2009 Rs. mn
OPERATING RESULTS										
Gross Income	303	701	1,148	2,115	2,374	3,086	5,922	9,342	13,877	13,956
Interest Income	253	607	1,001	1,574	1,708	2,448	4,991	8,011	12,094	12,029
Interest Expenses	(142)	(385)	(690)	(1,102)	(1,118)	(1,504)	(3,280)	(5,900)	(9,185)	(8,249)
Net Interest Income	111	222	311	472	590	944	1,711	2,110	2,909	3,781
Fee and Commission Income	26	52	81	117	139	199	275	307	338	375
Foreign Exchange Income	28	39	56	105	143	124	192	329	496	(539)
Other Operating Income	21	16	23	319	251	314	464	695	949	2,091
Net Income	186	329	471	1,013	1,123	1,581	2,642	3,442	4,692	5,708
Operating Expenses	(160)	(296)	(401)	(736)	(1,009)	(1,383)	(2,104)	(2,594)	(3,664)	(4,327)
Profit before Taxation	26	33	70	277	114	198	538	847	1,028	1,381
Provision for Taxation	(6)	(10)	(24)	(25)	(69)	(73)	(215)	(343)	(435)	(695)
Profit after Taxation	20	23	46	252	45	125	323	505	593	686
BALANCE SHEET										
ASSETS										
Cash and Short-Term Funds	894	986	1,023	1,606	1,977	1,633	4,780	3,147	4,065	1,431
Statutory Deposit with the Central Bank of Sri Lanka	169	169	345	347	609	955	1,315	1,964	1,717	2,044
Government Treasury Bills and Bonds	322	396	6,799	7,489	5,771	5,341	10,323	11,331	15,688	23,894
Investment Securities	1	186	243	50	632	621	1,629	2,392	3,781	4,239
Loans & Advances:										
Bills of Exchange	91	78	386	427	381	336	291	562	423	146
Loans and Advances	1,610	2,288	4,591	6,196	9,162	12,299	18,839	22,418	26,378	25,154
Lease Receivables	-	-	-	-	71	329	5,191	7,254	9,137	8,003
Corporate Debt Securities	182	788	1,848	1,739	2,103	2,640	2,672	4,266	2,647	2,032
Other Assets	57	82	212	519	558	785	998	1,209	1,914	1,243
Property, Plant & Equipment	246	263	298	323	381	414	1,133	1,065	2,035	2,239
Goodwill	-	-	99	77	68	59	451	79	79	79
Total Assets	3,573	5,236	15,897	18,773	21,713	25,412	47,622	55,687	67,864	70,504
LIABILITIES										
Deposits	2,139	2,893	5,042	6,571	10,460	14,314	20,670	28,666	34,146	44,221
Borrowings	571	1,469	9,238	9,583	8,105	7,275	19,374	18,077	22,455	14,025
Due to Banks	58	1	427	507	457	199	1,077	1,394	1,039	391
Other Liabilities	195	221	465	676	904	1,388	2,212	3,307	3,272	4,048
Deferred Liabilities	24	44	71	101	97	100	193	201	436	436
Debentures	-	-	-	-	-	-	560	500	1,500	2,000
Subordinated Loan	-	-	-	-	351	673	673	673	673	606
Total Liabilities	2,987	4,628	15,243	17,438	20,374	23,949	44,760	52,818	63,521	65,727

	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	2009 Rs. mn
SHAREHOLDERS' FUNDS										
Share Capital/Stated Capital	500	500	500	850	850	850	2,062	2,062	3,110	3,110
Reserve Fund	6	7	8	11	13	16	29	57	80	106
Reserves	80	101	146	474	476	597	771	750	1,152	1,561
Total Shareholders' Funds	586	608	654	1,335	1,339	1,463	2,862	2,869	4,343	4,777
Total Liabilities & Shareholders' Funds	3,573	5,236	15,897	18,773	21,713	25,412	47,622	55,687	67,864	70,504
Commitments & Contingencies	912	1,365	3,480	3,972	4,886	3,832	13,276	18,138	53,617	51,516
Ratios and Other Information										
Ratios										
Income Growth (%)	-	131.35	63.77	84.23	12.25	29.99	91.91	57.74	48.55	0.56
Return on Average Assets (%)	-	0.52	0.44	1.45	0.22	0.53	0.88	0.98	0.96	0.99
Capital Adequacy (%)										
Tier I	-	15.95	10.70	14.07	10.44	8.74	7.86	7.20	10.31	11.79
Tier I & II	-	16.93	11.56	15.24	13.91	13.92	11.86	10.44	15.70	16.11
Return on Equity (%)	-	3.78	7.03	18.88	3.36	8.54	11.30	17.62	16.45	15.05
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	36.75
Earnings per Share (Rs.) - Group	-	-	0.92	3.52	0.53	1.47	2.44	3.91	3.67	4.09
Price Earnings Ratio (Times) - Bank	-	32.61	34.90	32.47	49.75	27.33	11.58	7.61	6.06	8.98
Net Assets Value per Share (Rs.)	-	12.16	13.08	15.71	15.75	17.21	21.60	22.81	25.89	28.48
Other Information										
No. of Employees	-	164	271	405	479	549	820	1,239	1,615	1,532
No. of Branches/Mini Branches	-	11	17	20	26	28	30	31	36	38
Personal Banking Centres	-	-	-	-	-	-	-	-	6	6
Leasing Centres	-	-	-	-	-	-	5	8	8	10
No. of ATMs	-	6	13	20	30	33	38	38	47	44