NATIONS TRUST BANK PLC AND ITS FULLY OWNED SUBSIDIARIES

SHAREHOLDERS INFORMATION

33,542,937 20.00

16,005,214 9.54

4,222,625 2.52

3,842,600 2.29

2,521,486 1.50

2,000,000 1.19

1,899,000 1.13

1,723,700 1.03

1,592,000 0.95

1,376,300 0.82 1.291.733 0.77

1,202,900 0.72

1,100,000 0.66

1,000,000 0.60

126,753,859 75.58 40,960,813 24.42 167,714,672 100.00

1.720.680

16,491,520

10,773,290 6,278,122 3.74

Twenty largest Shareholders as at 30th September 2009

Name of the Shareholder John Keells Holdings PLC.

Financial Services Limited Central Finance Company PLC.

CF Insurance Brokers (pvt) Ltd. Mr. A.M.A. Almeshaal

First Capital Treasuries Limited

Heraymila Investments Limited

BNY-J.P. Morgan Clearing Corporation

HSBC International Nominees Limited

Freudenberg Shipping Agencies Limited

- SSBT - Deutstche Bank AG Singapore A/C 01 1,566,000 0.93

Percentage of public holding as at 30th September 2009 was 78.39%

No. of Shares 3,191,787

7,708

14,133

16,304

67,066

Director's holding in shares as at 31st December 2008

Mr. A. D. Gunewardene

Mr.M.F. Hashim. Renuka City Hotels Limited

Mrs. B. Thapar Employees Trust Fund Board

Mrs.P.N. Bhatt

Name of Director

Mr. A.D. Gunewardene Mr. E.H. Wijenaike

Mr. S.C. Ratnayake Mr. J.R.F. Peiris

Mr. A.K. Gunaratne Mr. A.R. Rasiah

Dr. (Ms.) D. Weerakoor Mr. M.E. Wickremesinghe Mr. Saliya Rajakaruna (Director / CEO)

Mr. C.H.S.K. Piyaratna

Mr. A.A.V. Amerasinghe

Mr.Y.S.H.I.K. Silva.

CF Growth Fund Limited

As at

Cash in Hand

On-Balance Sheet Assets

				COME S	TATEM	=1/1						
			BAI	NK			GROUP					
	Nine months er	ded 30th Septe	mber	Quarter ende	d 30th Septembe	er	Nine months en	ded 30th Septe	mber	Quarter end	ed 30th Septem	ber
	2009	2008 (Change	2009	2008 0	Change	2009	2008 (Change	2009	2008 0	Change
	Rs. '000	Rs. '000	(%)	Rs. '000	Rs. '000	(%)	Rs. '000	Rs. '000	(%)	Rs. '000	Rs. '000	(%
GROSS INCOME	10,310,123	8,609,482	20	3,405,281	3,164,511	8	10,888,357	9,893,899	10	3,516,628	3,607,255	(;
Interest Income												
Interest Income on Loans and Advances	5,947,938	5,262,214	13	1,956,114	1,880,190	4	5,947,938	5,262,214	13	1,956,114	1,880,190	
Interest Income on Other Interest												
Earning Assets	3,037,625	2,084,850	46	960,785	759,851	26	3,374,090	3,300,584	2	1,021,207	1,208,036	(1
	8,985,563	7,347,064	22	2,916,899	2,640,041	10	9,322,028	8,562,798	9	2,977,321	3,088,226	(
Interest Expense												
Interest Expense on Deposits	(3,037,167)	(2,478,330)	23	(1,056,539)	(862,460)	23	(3,037,167)	(2,478,330)	23	(1,056,539)	(862,460)	2
Interest Expense on Other Interest												
Bearing Liabilities	(3,340,590)	(2,954,450)	13	(962,814)	(1,106,208)	(13)	(3,524,912)	(4,008,568)	(12)	(976,307)	(1,508,003)	(3
	(6,377,757)	(5,432,780)	17	(2,019,353)	(1,968,668)	3	(6,562,079)	(6,486,898)	1	(2,032,846)	(2,370,463)	(1
NET INTEREST INCOME	2,607,806	1,914,284	36	897,546	671,373	34	2,759,949	2,075,900	33	944,475	717,763	3
Non-Interest Income												
Foreign Exchange Gain/(Loss)	(589,414)	357,665	(265)	50,867	117,014	(57)	(589,414)	357,665	(265)	50,867	117,014	(5
Other Operating Income	1,913,974	904,753	112	437,515	407,456	7	2,155,743	973,436	121	488,440	402,015	2
	1,324,560	1,262,418	5	488,382	524,470	(7)	1,566,329	1,331,101	18	539,307	519,029	
	, , , , , , , , , , , , , , , , , , , ,	, . ,			,	` ′	,,.	, ,				
NET INCOME	3,932,366	3,176,702	24	1,385,928	1,195,843	16	4,326,278	3,407,001	27	1,483,782	1,236,792	2
Less : Non-Interest Expenses	.,,	, ,		, ,	, ,		, ,	, , , , , ,		,,	,,	
Personnel Costs	841,303	794,386	6	297,252	289,934	3	858,140	807,946	6	303,041	294,755	
Provision for Staff Retirement Benefits	33,123	31,041	7	10,622	9,506	12	34,941	31,499	11	11,363	9,666	1
Premises, Equipment and	,	,		,	-,		- 1,- 11	,		,	-,	
Establishment Expenses	589,275	409,959	44	205,758	163,193	26	602,798	429,430	40	201,513	170,348	1
Loss on Trading / Investment Securities	-	-	-	-	-	-	-	-	-	-	-	
Amortisation of Intangible Assets		-				-			-		-	
Other Operating Expenses	972,896	902,149	8	372,449	372,361	0	982,918	918,455	7	375,881	377,389	(
other operating Expenses	2,436,597	2,137,535	14	886,081	834,994	6	2,478,797	2,187,330	13	891,798	852,158	
	2, 100,007	2,107,000		000,001	001,001		2, 170, 101	2,107,000		001,700	002,100	
Less : Provision for Bad & Doubtful												
Debts and Loans Written Off												
Provision-General	(23,241)	41,211	(156)	(13,990)	11,041	(227)	(23,241)	41,211	(156)	(13,990)	11,041	(22
Provision-Specific	667,981	326,864	104	191,345	93.093	106	667,981	326.864	104	191,345	93.093	10
Frovision-Specific	644,740	368,075	75	177,355	104,134	70	644,740	368,075	75	177,355	104,134	7
	044,740	300,073	7.5	177,000	104,104	70	044,740	300,073	7.5	177,000	104,104	,
OPERATING PROFIT ON ORDINARY												
ACTIVITIES BEFORE TAXES	851,029	671,092	27	322,492	256,715	26	1,202,741	851,596	41	414,629	280.500	4
Less: Value Added Tax on Financial Services	(102,150)	(54,852)	86	(39,261)	(20,067)	96	(173,119)	(93,349)	85	(62,532)	(30,812)	10
Less: value Added Tax off Fiffaticial Services	(102,150)	(54,052)	00	(39,201)	(20,007)	90	(173,119)	(93,349)	00	(02,332)	(30,012)	10
OPERATING PROFIT BEFORE												
	740.070	616.040	20	000 004	000 040	20	1 000 000	750 047	20	252.007	040.600	
CORPORATE TAX	748,879	616,240	22	283,231	236,648		1,029,622	758,247	36	352,097	249,688	4 5
Less: Tax on Profits on Ordinary Activities	(390,725)	(263,648)	48	(136,502)	(94,272)	45	(524,744)	(337,248)	56	(178,143)	(113,720)	5
ODEDATING DOGET FOR THE DEDICE	050 454	050 500	0	140 700	140.070		E04.070	400 000	00	170.054	105.000	
OPERATING PROFIT FOR THE PERIOD	358,154	352,592	2	146,729	142,376	3	504,878	420,999	20	173,954	135,968	2
Earnings Per Share -Basic (Rs.)	2.14	2.21	(3)	0.87	0.85	3	3.01	2.64	14	1.04	0.81	2

Explanatory Notes:
(1) The Group figures include those of the fully owned subsidiaries, Waldock Mackenzie Limited, Allied Properties Limited, Mercantile Leasing (Financial Services) Limited and Nations Insurance Brokers Limited (formerly MLL Insurance Brokers Limited).
(2) These Financial Statements are prepared in accordance with Sri Lanka Accounting Standards and provide the information as required in terms of Rule 7.4 of the Colombo Stock Exchange and the Directions issued by the Central Bank of Sri Lanka.
Comparative firgues have been restated where necessary to comply with the Central Bank quidelines.
(3) Non interest income - Foreign exchange qualify(loss) for the inine months ended 30.09.2009 is negative due to losses arising from a breach in operating procedures in the FCBU which have been fully accounted for during the 2nd quarter. Other operating income for the nine months ended 30.09.2009 has shown a significant increase due to income earned on trading in government securities and increases in business volumes of other banking activities.
(4) Specific provisions for the period include certain pridential provisions made over and above the provisioning policy of the Bank which is more stringent than the guidelines of the Central Bank of Sri Lanka.
(5) No material events have taken place since Sep 30, 2009 that require disclosure or/and adjustments in these accounts and all known expenditures have been provided in these financial statements.

The above figures are provisional and subject to audit.

Debenture Information
As at 30.09.2009, the Bank had debentures amounting to Rs. 2.0 Bn in issue (0.50 Bn as at 30.09.2008) which are listed in the Colombo Stock Exchange. There were no transactions on the debentures for the periods ended 30.09.2009 & 2008.

1				_			
ı	Debenture category	Interest rate of comparable	Interest rate of comparable		Ratios of Debt	30.09.2009	30.09.2008
		Govt. security % (30.09.2009)	Govt. security % (30.09.2008)	J			
ı	2006/10	10.59	18.11		Debt/Equity Ratio (%)	49.50	13.12
ı	2006/11	11.15	17.94		Interest Cover (Times)	3.95	8.93
ı	2006/12	11.29	17.58				
ı	2008/13	11.48	16.79				
	0000/40	44.00	10.00	1			I

SELECTED PER	FORMAN	CE INDIC	ATORS		
		BANK	GROUP		
	As at 30.09.2009	As at 31.12.2008 (Audited)	As at 30.09.2009	As at 31.12.2008 (Audited)	
Regulatory Capital Adequacy					
Core Capital (Tier 1 Capital), Rs.Mn. Total Capital Base, Rs.Mn. Core Capital Adequacy Ratio, as % of Risk Weighted	3,683 5,614 d 8.68%	3,934 6,155 9.73%	4.002 5.935 9.13%	4,254 6,476 10.31%	
Assets (Minimum Requirement, 5%) Total Capital Adequacy Ratio, as % of Risk Weighter Assets (Minimum Requirement, 10%) Assets Quality (Quality of Loan Portfolio)	d 13.23%	15.22%	13.54%	15.70%	
Gross Non-performing Advances Ratio, % (Net of Interest In Suspense) Net Non-performing Advances Ratio, %	7.45%	4.81%	7.43%	4.74%	
(Net of Interest In Suspense and Provisions) Profitability	4.13%	1.86%	4.11%	1.83%	
Interest Margin, % Return on Assets, % (before Tax) Return on Equity, %	4.65% 1.33% 12.19%	4.33% 1.31% 12.73%	1.87% 15.20%	1.49% 14.43%	
Regulatory Liquidity Statutory Liquid Assets, Rs. Mn. Statutory Liquid Assets Ratio, (%) (Minimum Requirement, 20%)	16,817	14,928			
Domestic Banking Unit (DBU) Foreign Currency Banking Unit (FCBU) Net Assets Value Per Share (Rs.)	25.88% 47.63% 24.09	24.39% 37.85% 23.47	27.39	25.89	
Market Price Per Share (Rs.) Highest Lowest Last Traded Price	30.09.2009 (Quarter ended) 34.50 29.75 32.75	30.09.2008 (Quarter ended) 35.50 29.75 30.00			

	Stated	Capital	Reserve	Exchange	Revenue	
	Capital	Reserve	Fund	Equalisation Reserve	Reserve	Total
	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Bank						
Balance as at 01.01.2008	2,061,554	-	56,679	-	460,615	2,578,848
Rights Issue of Shares	1,048,217	-	-	-	-	1,048,217
Dividend Paid for 2007	-	-	-	-	(167,715)	(167,715
Net Profit for the Year		-	-	-	352,592	352,592
Balance as at 30.09.2008	3,109,771	-	56,679	-	645,492	3,811,942
Balance as at 01.01.2009	3,109,771	-	80,509	-	745,678	3,935,958
Dividend Paid for 2008 Exchange Equalisation of	-	-	-	-	(251,572)	(251,572
Reserve		-	-	(2,473)	-	(2,473
Net Profit for the Year		-	-	(=, /	358.154	358.154
Balance as at 30.09.2009	3,109,771	-	80,509	(2,473)	852,260	4,040,067
Group						
Balance as at 01.01.2008	2,061,554	9,500	56,679	-	740,958	2,868,69
Rights Issue of Shares	1,048,217	-	-	-	-	1,048,217
Dividend Paid for 2007	-	-	-	-	(167,715)	(167,71
let Profit for the Year	-	-	-	-	420,999	420,999
Balance as at 30.09.2008	3,109,771	9,500	56,679	-	994,242	4,170,192
Balance as at 01.01.2009	3,109,771	9,500	80,509	-	1,142,532	4,342,312
Dividend Paid for 2008 Exchange Equalisation of	-	-	-	-	(251,572)	(251,572
Reserve	_	_	_	(2,473)	_	(2,473
Net Profit for the Year		-	_	(2,170)	504.878	504,878
Balance as at 30.09.2009	3.109.771	9.500	80.509	(2,473)	1,395,838	4.593.145

	BAN	IKING	INVESTMEN	NT BANKING	TT0	IERS	ELIMINATION	/ALLOCATED	GRO	OUP
In Rs. '000	30.09.2009	30.09.2008	30.09.2009	30.09.2008	30.09.2009	30.09.2008	30.09.2009	30.09.2008	30.09.2009	30.09.2008
Total Revenue	10,310,123	8,609,482	1,282,991	2,159,684	68,752	68,964	(773,509)	(944,231)	10,888,357	9,893,899
Segment Results										
Profit before Taxation	748,879	616,240	279,363	150,710	34,968	29,097	(33,588)	(37,800)	1,029,622	758,247
Taxation	(390,725)	(263,648)	(121,868)	(62,724)	(12,151)	(10,876)	-	-	(524,744)	(337,248)
Net Profit for the Year	358,154	352,592	157,495	87,986	22,817	18,221	(33,588)	(37,800)	504,878	420,999
Segment Assets	71,151,255	68,057,489	4,475,434	15,140,805	764,540	741,472	(4,881,169)	(9,298,867)	71,510,060	74,640,899
Goodwill	-	-	-	-	-	-	79,261	79,261	79,261	79,261
Total Assets	71,151,255	68,057,489	4,475,434	15,140,805	764,540	741,472	(4,801,908)	(9,219,606)	71,589,321	74,720,160
Segment Liabilities	66,946,448	64,081,663	4,059,053	14,878,690	63,828	62,233	(4,237,893)	(8,638,999)	66,831,436	70,383,587
Deferred Tax Liabilities	164,740	163,883	-	2,500	-	-	-	-	164,740	166,383
Total Liabilities	67,111,188	64,245,546	4,059,053	14,881,190	63,828	62,233	(4,237,893)	(8,638,999)	66,996,176	70,549,970

Cash in Hand	896,022	613,391	46	896,055	613,424	46
Balances with Central Bank of Sri Lanka	1,828,596	1,716,713	7	1,828,596	1,716,713	7
Due from Banks and Other Financial Institutions	8,175,868	13,087,245	(38)	5,441,831	8,179,103	(33)
Investments-Trading Account						
Government Securities	9,198,396	1,160,103	693	11,186,788	8,054,497	39
Investments-Held-to-Maturity	3,130,030	1,100,100	030	11,100,700	0,004,437	00
	0.057.005	0.000.000	400	40.040.044	4 044 500	405
Government Securities	8,957,395	3,838,309	133	10,049,244	4,911,599	105
Other Securities	355,215	425,715	(17)	355,215	425,715	(17)
Investments in Subsidiaries	678,710	678,710	-	-	-	-
Total Loans and Advances						
Total Performing Loans and Advances						
	461 146	401 001	9	461 146	404 004	9
Bills of Exchange	461,146	421,831	-	461,146	421,831	
Overdrafts	5,594,089	5,280,436	6	5,594,089	5,280,436	6
Lease Rentals Receivable within One Year	3,311,206	3,361,714	(2)	3,311,493	3,361,978	(2)
Lease Rentals Receivable after One Year	4,308,314	5,378,734	(20)	4,308,314	5,378,734	(20)
Other Loans	23,067,961	24,503,752	(6)	23,173,161	24,742,783	(6)
Other Edulis						
Total Nan newforming Lague and Advances	36,742,716	38,946,467	(6)	36,848,203	39,185,762	(6)
Total Non-performing Loans and Advances						
Overdrafts	499,354	263,314	90	499,354	263,314	90
Lease Rentals Receivable	1,126,567	660,794	70	1,126,567	660,794	70
Other Loans	1,706,692	1,336,048	28	1,706,692	1,336,048	28
Interest Receivable	261,092	178,249	46	261,092	178,249	46
			_			
Total Gross Loans and Advances	40,336,421	41,384,872	(3)	40,441,908	41,624,167	(3)
Less:						
Interest In Suspense	(635,562)	(489,556)	30	(635,562)	(489,556)	30
Specific Loan Loss Provisions	(1,028,680)	(879,818)	17	(1,028,680)	(879,818)	17
General Loan Loss Provisions	(291,435)	(314,408)	(7)	(291,435)	(314,408)	(7)
Net Loans and Advances						
	38,380,744	39,701,090	(3)	38,486,231	39,940,385	(4)
Other Assets	931,034	1,945,377	(52)	967,663	1,777,635	(46)
Intangible Assets		-	-	79,261	79,261	-
Property, Plant and Equipment	1,749,275	1,475,399	19	2,298,437	2,034,621	13
Total on Balance Sheet Assets	71,151,255	64,642,052	10	71,589,321	67,732,953	6
On-Balance Sheet Liabilities	71,101,200	0 1,0 12,002		11,000,021	07,702,000	
Total Deposits			_			_
Demand Deposits	4,121,207	3,844,770	7	4,121,207	3,844,744	7
Savings Deposits	5,421,683	5,838,663	(7)	5,421,683	5,838,663	(7)
Time Deposits	34,336,598	24,463,067	40	34,336,598	24,463,067	40
Margin Deposits	145,245	163,287	(11)	145,245	163,287	(11)
	44,024,733	34,309,787	28	44,024,733	34,309,761	28
	44,024,700	04,003,707	20	44,024,700	04,003,701	20
T-4-1 Pi						
Total Borrowings						
Borrowings from the Central Bank of Sri Lanka	7,442	12,338	(40)	7,442	12,338	(40)
Borrowings from Banks and Financial						
Institutions in Sri Lanka	2,680,091	2,685,526	(0)	2,680,091	2,685,526	(0)
	2,000,031	2,000,020	(0)	2,000,001	2,000,020	(0)
Borrowings from Banks and Financial	070 700	4 700 447	(40)	070 700	4 700 447	(40)
Institutions Abroad	976,708	1,703,447	(43)	976,708	1,703,447	(43)
Securities Sold Under Repurchase Agreements	10,191,200	10,316,405	(1)	10,191,200	13,155,004	(23)
Subordinated Term Debt	2,173,250	2,173,250	-	2,173,250	2,173,250	-
Other Borrowings	3,273,826	5,931,306	(45)	3,273,826	5,937,037	(45)
	19,302,517	22,822,272	(15)	19,302,517	25,666,602	(25)
Deferred Toyotion						
Deferred Taxation	164,740	188,329	(13)	164,740	188,329	(13)
Current Taxation	174,390	79,787	119	254,507	102,838	147
Other Liabilities	3,444,808	3,305,919	4	3,249,679	3,123,111	4
Total on -Balance Sheet Liabilities	67,111,188	60,706,094	11	66,996,176	63,390,641	6
Equity Capital and Reserves		,				
Stated Capital (167,714,672 Ordinary Shares)	3,109,771	3,109,771	_	3,109,771	3,109,771	-
, , , , , , , , , , , , , , , , , , , ,			-			
Statutory Reserve Fund	80,509	80,509		80,509	80,509	-
Total Other Reserves	849,787	745,678	14	1,402,865	1,152,032	22
	4,040,067	3,935,958	3	4,593,145	4,342,312	6
Total On Balance Sheet Liabilities and						
Equity Capital and Reserves	71,151,255	64,642,052	10	71,589,321	67,732,953	6
Off-Balance Sheet Items and Contra Accounts	7.,.01,200	0 1,0 12,002	- 10	,,	0.,.02,000	
	07 004 407	E4 005 054	(00)	07 004 407	E4 005 054	(00)
Contingencies	37,024,107	51,085,251	(28)	37,024,107	51,085,251	(28)
Commitments and Contra Accounts	3,551,203	3,046,048	17	3,551,203	3,046,048	17
	40,575,310	54,131,299	(25)	40,575,310	54,131,299	(25)
Memorandum Information						
Number of Employees	1565	1592		1591	1615	
1 2						
Number of Branches	38	36		38	36	
Normal and Control of the control of					8	
Number of Leasing Centers	8	8		8		
Number of Leasing Centers Number of Personal Banking Centers		8 6		6	6	
	8					
Number of Personal Banking Centers	8					
Number of Personal Banking Centers CERTIFICATION:	8	6	union Ast	6		
Number of Personal Banking Centers	8	6	ınies Act	6		

BALANCE SHEET

30.09.2009 31.12.2008 Change

Rs. '000 Rs. '000(Audited) (%)

613,391

30.09.2009 31.12.2008 Change

46 **896,055**

Rs. '000 Rs. '000(Audited) (%)

613,424 46

(sgd.) **Ajith Akmeemana** Chief Financial Officer

We , the undersigned being the Chairman , Director and Director / Chief Executive Officer of Nations Trust 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 the unaudited financial statements of the Bank and its Subsidiaries unless indicated as audited.

(sgd) A.K.Gunaratne (sgd) A .D. Gunewardene (sgd) Saliya Rajakaruna Director Director/Chief Executive Officer November 12, 2009 -Colombo

	BA	NK	GROUP		
For the nine months ended September 30	2009	2008	2009	2008	
	Rs. '000	Rs. '000	Rs. '000	Rs. '000	
ash Flows from Operating Activities					
nterest Received	8,985,563	7,347,064	9,322,028	8,562,797	
nterest Paid	(6,377,757)	(5,432,780)	(6,562,079)	(6,486,898)	
oreign Exchange Gain/(Loss)	(589,414)	357,665	(589,414)	357,665	
Receipts from Other Operating Activities	1,913,974	904,753	2,155,743	973,436	
Gratuity Payments made	(11,507)	(2,866)	(11,507)	(2,866)	
ayments to Employees and Suppliers	(2,281,266)	(2,013,752)	(2,382,884)	(2,088,909)	
let Cash Flow from Operating Profit before Income Tax (A)	1,639,593	1,160,084	1,931,887	1,315,225	
ncome Tax paid	(296,122)	(154,757)	(373,074)	(233,109)	
perating Profit before Changes in Operating Assets and Liabilities	1,343,471	1,005,327	1,558,813	1,082,116	
Increase)/Decrease in Operating Assets					
Sovernment Securities	(13,086,878)	(3,273,688)	(8,199,436)	(4,777,159)	
tills of Exchange	(39,315)	(707,398)	(39,315)	(707,398)	
oans & Advances	636,290	(7,200,557)	770,098	(6,334,669)	
Other Assets	1,014,343	(915,412)	809,972	(1,057,317)	
	(11,475,560)	(12,097,055)	(6,658,681)	(12,876,543)	
ncrease/(Decrease) in Operating Liabilities					
Customer Deposits	9,714,946	2,781,467	9,714,972	2,781,467	
Securities sold under Repurchase Agreements	(125,205)	3,157,227	(2,963,805)	3,343,500	
Other Liabilities	135,794	172,459	155,244	(261,128)	
	9,725,535	6,111,153	6,906,411	5,863,839	
let Cash Flow from Operating Activities	(406,554)	(4,980,575)	1,806,543	(5,930,588)	
ash Flows from Investing Activities					
Proceeds from Rights issue of shares	-	1,048,217	-	1,048,217	
Dividend Received	34,049	37,885	461	85	
Proceeds from sale of Property Plant & Equipment	6,115	7,357	7,492	11,406	
Purchase of Property, Plant & Equipment	(504,350)	(994,708)	(505,399)	(994,057)	
	(464,186)	98,751	(497,446)	65,651	
ash Flows from Financing Activities					
ncrease / (Decrease) in Refinance Activities	(2,657,480)	2,310,027	(2,663,211)	3,301,029	
ncrease / (Decrease) in Call & Other Borrowings	(1,247,493)	6,913,594	(1,247,493)	6,914,048	
Dividend Paid	(251,572)	(167,715)	(251,572)	(167,715)	
	(4,156,545)	9,055,906	(4,162,276)	10,047,362	
let Increase in Cash & Cash Equivalents	(5,027,285)	4,174,082	(2,853,179)	4.182.425	
Cash and Cash Equivalents at the beginning of the year	15,417,349	3,715,959	10.509.240	3.716.370	
ash and Cash Equivalents at the end of the year	10,390,064	7,890,041	7,656,061	7,898,795	
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Reconciliation of Cash & Cash Equivalents					
ash in Hand & Balances with Banks	896,022	503,049	896,055	503,082	
dalances with the Central Bank of Sri Lanka	1,828,596	1,878,788	1,828,596	1,878,788	
Noney at Call & Short Notice	7,665,446	5,508,204	4,931,410	5,516,925	
	10,390,064	7,890,041	7,656,061	7,898,795	
. Reconciliation of Operating Profit					
Profit before taxation	748,879	616.240	1,029,622	758.246	
Depreciation	221,126	145.714	229.864	160.204	
	3,232	1,880	4.227	67	
Profit) /Loss on Disposal of Property Plant & Equipment	3,202	1,000	,		
Profit) /Loss on Disposal of Property, Plant & Equipment	644 740	368 075	644 740	368 075	
Provision for Doubtful Debts	644,740 33.123	368,075 31.041	644,740 34.941	368,075 31,499	
, , , , , , , , , , , , , , , , , , , ,	644,740 33,123 (11,507)	368,075 31,041 (2,866)	644,740 34,941 (11,507)	368,075 31,499 (2,866)	

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