NATIONS TRUST BANK PLC AND ITS FULLY OWNED SUBSIDIARIES

_	BANK							GROUP Nine months ended 30th September Quarter ended 30th September					
_		ded 30th Septer			d 30th Septembe								
	2010	2009 C		2010	2009 C		2010	2009 C		2010	2009 (
GROSS INCOME	Rs. '000	Rs. '000	(%)	Rs. '000	Rs. '000	(%)	Rs. '000	Rs. '000	(%)	Rs. '000	Rs. '000	(%	
Interest Income	9,027,186	10,310,123	(12)	3,236,089	3,405,281	(5)	9,256,922	10,888,357	(15)	3,345,441	3,516,627	(5	
Interest Income Interest Income on Loans and Advances	4,866,029	5,947,938	(18)	1,707,970	1,956,114	(13)	4,866,029	5,947,938	(18)	1,707,970	1,956,114	(13	
nterest Income on Other Interest	4,000,029	3,947,930	(10)	1,707,970	1,950,114	(13)	4,000,029	3,347,330	(10)	1,707,970	1,930,114	(13	
Earning Assets	2,531,545	2.988.175	(15)	831.155	911,334	(9)	2,758,781	3,324,640	(17)	916.412	971,756	(6	
Larning Assets	7,397,574	8,936,113	(17)	2,539,125	2,867,448	(11)	7,624,810	9,272,578	(18)	2,624,382	2,927,870	(10	
nterest Expense	1,001,014	0,000,110	(17)	2,003,120	2,007,110	(,	7,024,010	0,272,070	(10)	2,024,002	2,027,070	(10	
nterest Expense on Deposits	(2,211,715)	(3,037,167)	(27)	(707,202)	(1,056,539)	(33)	(2,211,715)	(3,037,167)	(27)	(707,202)	(1,056,539)	(33	
nterest Expense on Other Interest	(=,=::,:::)	(0,001,101)	(=:)	(101,202)	(1,000,000)	()	(=,=::,:::-)	(0,001,101)	(=-)	(,,	(1,000,000)	(
Bearing Liabilities	(1,962,626)	(3,370,430)	(42)	(689,249)	(992,654)	(31)	(1,978,480)	(3,554,752)	(44)	(697,752)	(1,006,147)	(31	
	(4,174,341)	(6,407,597)	(35)	(1,396,451)	(2,049,193)	(32)	(4,190,195)	(6,591,919)	(36)	(1,404,954)	(2,062,686)	(32	
	,	,	. /			` ′		,	, /	,		,	
IET INTEREST INCOME	3,223,233	2,528,516	27	1,142,674	818,255	40	3,434,615	2,680,659	28	1,219,428	865,184	41	
lon-Interest Income													
Foreign Exchange Gain /(Loss)	193,069	(589,414)	133	72,079	50,867	42	193,069	(589,414)	133	72,079	50,867	42	
Other Operating Income	1,436,543	1,963,424	(27)	624,885	486,966	28	1,439,043	2,205,193	(35)	648,980	537,890	21	
	1,629,612	1,374,010	19	696,964	537,833	30	1,632,112	1,615,779	1	721,059	588,757	22	
											==		
IET INCOME	4,852,845	3,902,526	24	1,839,638	1,356,088	36	5,066,727	4,296,438	18	1,940,487	1,453,941	33	
ess : Non-Interest Expenses Personnel Costs	1 176 200	841,303	40	427 002	297,252	47	1 105 746	858,140	39	442 666	202.041	40	
Provision for Staff Retirement Benefits	1,176,398 33,631	33,123	2	437,092 11,166	10,622	5	1,195,746 34,466	34,941	(1)	443,666 11,417	303,041 11,363	46 0	
remises, Equipment and	33,031	33,123	2	11,100	10,022	5	34,400	34,941	(1)	11,417	11,303	U	
Establishment Expenses	568,982	589,275	(3)	192,160	205,758	(7)	580,356	602,798	(4)	195.689	201,513	(3	
oss on Trading / Investment Securities	-	-	(0)	132,100	203,730	-	-	-	(4)	130,003	201,515	(0	
Amortisation of Intangible Assets	_	-		_	-		_	-		_	-	_	
Other Operating Expenses	995.440	943,056	6	414.975	342,609	21	1.006.320	953.078	6	421.661	346.041	22	
and operating anyone of	2,774,451	2,406,757	15	1,055,393	856,241	23	2,816,888	2,448,957	15	1,072,433	861,958	24	
	_,,	_,,		-,,	,		_,,	_,,		.,,	,		
ess : Provision for Bad & Doubtful Debts and													
Loans Written Off													
Provision-General	67,070	(23,241)	389	30,911	(13,990)	321	58,596	(23,241)	352	29,175	(13,990)	(309	
Provision-Specific	170,844	667,981	(74)	(4,963)	191,345	(103)	170,844	667,981	(74)	(4,963)	191,345	(103	
	237,914	644,740	(63)	25,948	177,355	(85)	229,440	644,740	(64)	24,212	177,355	(86)	
ADEDATING PROFIT ON ORDINARY													
OPERATING PROFIT ON ORDINARY	1 040 400	051 000	116	750 007	202.402	105	2 020 202	1 000 741	co	042 040	414 600	104	
ACTIVITIES BEFORE TAXES	1,840,480	851,029	116	758,297	322,492	135	2,020,399	1,202,741	68	843,842	414,628	104	
ess: Value Added Tax on Financial Services	(362,825)	(102,150)	255	(149,526)	(39,261)	281	(400,092)	(173,119)	131	(167,134)	(62,532)	167	
PERATING PROFIT BEFORE CORPORATE TAX	1,477,655	748,879	97	608,771	283,231	115	1,620,307	1,029,622	57	676,708	352,096	92	
Less: Tax on Profits on Ordinary Activities	(723,256)	(390,725)	85	(298,065)	(136,502)	118	(771,896)	(524,744)	47	(322,451)	(178,143)	81	
and the state of t	(,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	(000,720)		(200,000)	(100,002)		(,000)	(02.1,7.77)		(022,101)	(1.0,110)		
PERATING PROFIT FOR THE PERIOD	754,399	358,154	111	310,706	146,729	112	848,411	504,878	68	354,257	173,953	104	
Earnings Per Share -Basic (Rs.)	3.81	2.14	79	1.50	0.87	71	4.29	3.01	42	1.71	1.04	65	

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 Srt 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 guidelines.

(3) There are no material changes to contingent assets and liabilities since 3.11.2.2009 and the balances reflected are due to transactions carried out in the normal course of Banking Business.

(4) Specific provisions for the period include certain prudential 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 3.00 9.2010 that require disclosure or/and adjustments in these accounts and all known expenditures have been provided in these financial statements.

(6) There are no changes in the accounting policies and methods of computation as disclosed in the Annual Report for the year ended 31st December 2009 and these interim financial statements are presented in accordance with SLAS 35 - Interim Financial Reporting.

(7) During the 1st quarter 2010 through warrant conversion, 41,928,686 ordinary shares were issued and added to the Stated capital.

The unsecured, Subordinated, Redeemable Debentures 2006/11, 2006/12 2008/13 and 2009/13 of the Bank are listed in the Colombo Stock Exchange. However, these debentures have not been traded from the date of listing up to 30th September 2010

Debenture category	Interest rate of comparable	Interest rate of comparable
	Govt. security % (30.09.2010)	Govt. security % (30.09.2009)
2006/11	7.50	11.15
2006/12	7.77	11.29
2008/13	8.10	11.48
2009/13	8.03	11.38
	2006/11 2006/12 2008/13	Govt. security % (30.09.2010) 2006/11 7.50 2006/12 7.77 2008/13 8.10

Ratios of Debt	30.09.2010	30.09.2009
Debt/Equity Ratio (%)	31.19	49.50
Interest Cover (Times)	6.56	3.95

Twenty largest Shareholders as at 30th September 2010

Mackinnons & Keells Financial Services Limited.

Credit Suisse AG Zurich - Uma Kumar Sharma

CF Insurance Brokers (pvt) Limited

HSBC International Nominees Limited -

Deustche Bank AG Singapore A/C 01

Seylan Bank Ltd / Govindasamy Ramanan

Sri Lanka Insurance Corporation LTD - Life Fund

Percentage of public holding as at 30th September 2010 was 77.69%

No. of Shares 4,621,272

9,635

83.832

16,304

Director's holding in shares as at 30th September 2010

Name of the Shareholder John Keells Holdings PLC

Central Finance Company PLC CF Growth Fund Limited

Mr. A.D.Gunewardene

Credit Suisse AG Zurich

Bank of Ceylon-No2 A/C

Mr. N.R. Somaiya

Mr.Udeshi

Mr.Amerasinghe

Timex (Garments) Ltd

Name of Director

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

Mr. K.N.J.Balendra Mr. J.R.F. Peiris Mr. A.K. Gunaratne Mr. S.G. Rajakaruna (Director / CEO) Mr. C.H.S.K. Piyaratna

Mr. A.R. Rasiah

Dr. (Ms.) D. Weerakoon Mr. M.E. Wickremesinghe

Bank of Ceylon-No1 Account Renuka City Hotels Limited

Mr.M.F.Hashim

SHAREHOLDERS INFORMATION

41,928,670 20.00

13,466,612 6.42

12,795,500 6.10

8,929,612 4.26

4,621,272 2.20

4,015,600 1.92

2,200,525 1.05

2,079,500 0.99

2.068.300 0.99 2.065.100 0.99

1,858,750 0.89

1,320,624 0.63

1,227,900 0.59 1.122.100 0.54

1,081,834 0.52

1,000,000 0.48

930.132 0.44 163,195,203 77.84 46,448,137 22.16

SELECTED PERI	FORMAN	CE INDIC	ATORS					
	BANK GROUP							
	As at 30.09.2010	As at 31.12.2009 (Audited)	As at 30.09.2010	As at 31.12.2009 (Audited)				
Regulatory Capital Adequacy								
Core Capital (Tier 1 Capital), Rs.Mn. Total Capital Base, Rs.Mn. Core Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum Requirement, 5%)	5,127 6,426 10.47%	4,184 5,903 10.74%	5,631 6,914 11.32%	4,688 6,408 11.79%				
Total Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum Requirement, 10%) Assets Quality (Quality of Loan Portfolio) Gross Non-performing Advances Ratio, %	13.12%	15.14%	13.89%	16.11%				
(Net of Interest In Suspense) Net Non-performing Advances Ratio, %	4.52%	8.53%	4.47%	8.47%				
(Net of Interest In Suspense and Provisions) Profitability	1.80%	4.75%	1.82%	4.74%				
Interest Margin, %	5.46%	4.85%	-	-				
Return on Assets, % (before Tax)	2.50%	1.44%	2.72%	1.90%				
Return on Equity, %	19.03%	12.59%	19.08%	15.20%				
Regulatory Liquidity Statutory Liquid Assets, Rs. Mn. Statutory Liquid Assets Ratio, (%) (Minimum Requirement, 20%)	15,232	16,849						
Domestic Banking Unit (DBU)	23.95%	28.17%						
Foreign Currency Banking Unit (FCBU)	43.09%	40.24%						
Net Assets Value Per Share (Rs.)	28.07	24.96	31.33	28.48				
Market Price Per Share (Rs.) Highest	30.09.2010 (Quarter ended) 114.70	30.09.2009 (Quarter ended) 34.50						
Lowest	50.50	29.75						
Last Traded Price	94.90	32.75						

STATE	MENT OF	CHAN	GES I	IN EQUIT	ГҮ	
	Stated Capital	Capital Reserve	Reserve Fund	Exchange Equalisation Reserve	Revenue Reserve	Total
	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Bank Balance as at 01.01.2009	3,109,771		80.509		745.678	3.935.958
Dividend Paid for 2008	-		-		(251,572)	(251.572)
Exchange Equalisation Reserve			_	(2,473)	(201,072)	(2,473)
Net Profit for the Year			-	(2, 0)	358.154	358.154
Balance as at 30.09.2009	3,109,771		80.509	(2,473)	852,260	4,040,067
Balance as at 01.01.2010	3,109,771	-	105,599	() - , ,	970,817	4,186,187
Dividend Paid for 2009			-	-	(314,465)	(314,465)
2010 Warrant Conversion	1,257,860	-	-		-	1,257,860
Net Profit for the Period	-	-	-	-	754,399	754,399
Balance as at 30.09.2010	4,367,631	-	105,599		1,410,751	5,883,981
Group						
Balance as at 01.01.2009	3,109,771	9,500	80,509	-	1,142,532	4,342,312
Dividend Paid for 2008	-	-	-	-	(251,572)	(251,572)
Exchange Equalisation Reserve	-	-	-	(2,473)	-	(2,473)
Net Profit for the Year		-	-	-	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
Balance as at 01.01.2010	3,109,771	9,500	105,599	-	1,551,941	4,776,811
Dividend Paid for 2009	-	-	-	-	(314,465)	(314,465)
2010 Warrant Conversion	1,257,860	-	-	-	-	1,257,860
Net Profit for the Period		-	-	-	848,411	848,411
Balance as at 30.09.2010	4,367,631	9,500	105,599	-	2,085,887	6,568,617

			SEG	MENTAL	. INFOR	MATION				
	BAN	KING	INVESTMEN	T BANKING	ОТН	ERS	ELIMINATION	/ALLOCATED	GRO	IUP
In Rs. '000	30.09.2010	30.09.2009	30.09.2010	30.09.2009	30.09.2010	30.09.2009	30.09.2010	30.09.2009	30.09.2010	30.09.2009
Total Revenue	9,027,186	10,310,123	492,831	1,282,991	67,438	68,752	(330,533)	(773,509)	9,256,922	10,888,357
Segment Results										
Profit before Taxation	1,477,655	748,879	150,943	279,363	35,683	34,968	(43,974)	(33,588)	1,620,307	1,029,622
Taxation	(723,256)	(390,725)	(67,434)	(121,868)	(10,369)	(12,151)	29,163	-	(771,896)	(524,744)
Net Profit for the Year	754,399	358,154	83,509	157,495	25,313	22,817	(14,810)	(33,588)	848,411	504,878
Segment Assets	83,884,287	71,151,255	4,560,117	4,475,434	790,532	764,540	(4,888,914)	(4,881,169)	84,346,022	71,510,060
Goodwill		-		-		-	79,261	79,261	79,261	79,261
Total Assets	83,884,287	71,151,255	4,560,117	4,475,434	790,532	764,540	(4,809,653)	(4,801,908)	84,425,283	71,589,321
Segment Liabilities	77,718,161	66,946,448	4,084,408	4,059,053	65,272	63,828	(4,293,319)	(4,237,893)	77,574,522	66,831,436
Deferred Tax Liabilities	282,145	164,740	-	-	-	-	-	-	282,145	164,740
Total Liabilities	78,000,306	67,111,188	4,084,408	4,059,053	65,272	63,828	(4,293,319)	(4,237,893)	77,856,667	66,996,176

0. P. I 01 1 4 1	ns. 000	ns. 000	(70)	ns. 000	ns. 000	(70
On-Balance Sheet Assets		(Audited)			(Audited)	
Cash in Hand	811,375	865,510	(6)	811,383	865,518	(6
Balances with Central Bank of Sri Lanka	2,240,192	2,043,624	10	2,240,192	2,043,624	1
Due from Banks and Other Financial Institutions	6,454,494	9,488,118	(32)	4,303,465	6,875,107	(37
Investments-Trading Account						
Government Securities	17,719,593	9,638,564	84	18,979,132	11,437,873	6
Investments-Held-to-Maturity						
Government Securities	8,921,376	8,939,492	(0)	10,035,891	10,030,393	
Other Securities	240,066	355,215	(32)	240,066	355,215	(32
nvestments in Subsidiaries	678,710	678,710	-		-	(
otal Loans and Advances	070,710	070,710				
otal Performing Loans and Advances						
	070 740	445 440	00	070 740	145 110	
Bills of Exchange	279,716	145,116	93	279,716	145,116	9
Overdrafts	9,578,818	5,416,991	77	9,578,818	5,416,991	7
ease Rentals Receivable within One Year	3,098,014	3,310,695	(6)	3,098,014	3,310,756	(6
ease Rentals Receivable after One Year	4,725,121	3,975,597	19	4,725,121	3,975,597	1
Other Loans	25,194,307	20,485,784	23	25,602,372	20,748,272	2
	42,875,976	33,334,183	29	43,284,041	33,596,732	2
otal Non-performing Loans and Advances						
lverdrafts	554,608	621,589	(11)	554,608	621,589	(1
ease Rentals Receivable	801,517	1,116,049	(28)	801,517	1,116,049	(28
Other Loans	1,147,425	1,736,090	(34)	1,147,425	1,736,090	(34
nterest Receivable	309,389	288,610	7	309,389	288,610	(0-
illerest neceivable				-		
	2,812,939	3,762,338	(25)	2,812,939	3,762,338	(25
otal Gross Loans and Advances	45 600 D1E	37 006 531	23	46,096,980	37 350 070	2
OTAL GROSS LOANS AND ADVANCES ess:	45,688,915	37,096,521	23	40,090,900	37,359,070	2
ess. nterest In Suspense	(785,322)	(654,810)	20	(785,322)	(654,810)	2
Specific Loan Loss Provisions	(872,576)	(1,097,573)	(20)	(872,576)	(1,097,573)	(20
			24			(2)
eneral Loan Loss Provisions	(346,906)	(280,130)		(329,300)	(270,998)	
let Loans and Advances	43,684,111	35,064,008	25	44,109,782	35,335,689	2
Other Assets	1,332,027	904,609	47	1,286,407	935,537	3
Deferred Assets	175,886	307,363	(43)	175,886	307,363	(43
ntangible Assets		-		79,261	79,261	
roperty, Plant and Equipment	1,626,457	1,693,017	(4)	2,163,818	2,238,768	(;
otal on Balance Sheet Assets	83,884,287	69,978,230	20	84,425,283	70,504,348	2
n-Balance Sheet Liabilities						
otal Deposits						
Demand Deposits	6,748,252	4,722,675	43	6,748,252	4,722,675	4
Savings Deposits	6,681,463	5,631,952	19	6,681,463	5,631,952	1
ime Deposits		33,866,945	1	34,353,207	33,866,945	
•	34,353,207					
Margin Deposits	266,594	203,563	31	266,594	203,563	3
	48,049,516	44,425,135	8	48,049,516	44,425,135	
Total Borrowings						
Forrowings from the Central Bank of Sri Lanka	1,375	5,853	(77)	1,375	5,853	(77
Borrowings from Banks and Financial	.,	0,000	(,	.,	0,000	(
Institutions in Sri Lanka	1,251,414	1,311,398	(5)	1,251,414	1,311,398	(5
Forrowings from Banks and Financial	1,201,414	1,011,000	(5)	1,201,414	1,011,000	(,
	072.056	249.260	151	072.256	249.260	15
Institutions Abroad	873,256	348,369	151	873,256	348,369	
ecurities Sold Under Repurchase Agreements	18,512,321	10,475,037	77	18,512,321	10,475,037	7
ubordinated Term Debt	1,806,275	2,105,925	(14)	1,806,275	2,105,925	(14
ther Borrowings	2,017,740	2,775,055	(27)	2,017,740	2,775,055	(27
	24,462,381	17,021,637	44	24,462,381	17,021,637	4
eferred Taxation	282,145	291,130	(3)	282,145	291,130	(
urrent Taxation	664,465	493,554	35	675,450	547,745	2
ther Liabilities	4,541,799	3,560,587	28	4,387,174	3,441,890	2
otal on -Balance Sheet Liabilities	78,000,306	65,792,043	19	77,856,666	65,727,537	1
quity Capital and Reserves						
stated Capital (209,643,340 Ordinary Shares						
s at 30.09.2010 & 167,714,672 as at 31.12.2009)	4,367,631	3,109,771	40	4,367,631	3,109,771	4
tatutory Reserve Fund	105,599	105,599	-	105,599	105,599	
otal Other Reserves	1,410,751	970,817	45	2,095,387	1,561,441	3
	5,883,981	4,186,187	41	6,568,617	4,776,811	3
otal On Balance Sheet Liabilities and Equity	2,300,001	.,,		2,200,011	.,,	
Capital and Reserves	83,884,287	69,978,230	20	84,425,283	70,504,348	2
ff-Balance Sheet Items and Contra Accounts						
ontingencies	32,951,473	26,885,018	23	32,951,473	26,885,018	2
commitments and Contra Accounts	27,115,835	27,603,271	(2)	27,115,835	27,603,271	(2
	60,067,308	54,488,289	10	60,067,308	54,488,289	1
		,,		22,227,000	,,	
Nemorandum Information		1506		1554	1532	
	1523					
lumber of Employees				40	38	
lumber of Employees lumber of Branches	40	38		40 1	38 2	
Nemorandum Information Number of Employees Number of Branches Number of Leasing Centers Number of Personal Banking Centers				40 1 6	38 2 6	

BALANCE SHEET

31.12.2009 Change Rs. '000 (%) Rs. '000

31.12.2009 Change Rs. '000 (%)

(Sgd.) Ajith Akmeemana

We , the undersigned being the Chairman, Executive Director and Director / Chief Executive Officer of Nations Trust Bank PLC.,

(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 has been extracted from the unaudited financial statements of the Bank and its Subsidiaries unless indicated as audited.

(Sgd) A.D. Gunewardene Chairman (Sgd) C.H.S.K. Piyaratna

(Sgd) Saliya Rajakaruna

CASH F	LOW STAT	TEMENT				
	BANI	(GROUP			
For the nine months ended September 30	2010	2009	2010	2009		
	Rs. '000	Rs. '000	Rs. '000	Rs. '000		
Cash Flows from Operating Activities	7 000 204	0.004.405	7 200 000	0.077.460		
Interest Received	7,096,324	8,801,425	7,398,866	9,377,460		
Interest Paid	(4,462,574)	(5,937,736)	(4,479,338)	(5,859,297)		
Foreign Exchange Income Received	107,747	(875,663)	107,747	(875,663)		
Receipts from Other Operating Activities	1,156,385	1,795,608	1,103,506	1,874,574		
Gratuity Payments made	(9,188)	(11,507)	(9,188)	(11,507)		
Payments to Employees and Suppliers	(2,847,558)	(2,273,197)	(2,918,992)	(2,374,165)		
Net Cashflow from Operating Activities before Income Tax (A)	1,041,136	1,498,930 (145,379)	1,202,601	2,131,402		
ncome Tax paid Dperating Profit before Changes in Operating	(283,937)	(145,379)	(353,752)	(176,904)		
Assets and Liabilities	757 100	1 252 551	040 040	1 054 400		
Assets and Liabilities	757,199	1,353,551	848,849	1,954,498		
Increase)/Decrease in Operating Assets						
nvestments in Treasury Bills ,Bonds & Reverse Repurchases	(4,241,928)	(10,147,713)	(1,610,858)	1,485,970		
nvestments and other placements	121,577	1,887,935	121,577	1,887,935		
Bills of Exchange	(134,600)	(39,315)	(134,600)	(39,315)		
Loans and Advances	(8,629,450)	773,248	(7,860,654)	1,983,764		
Other Assets	(353,123)	1,006,273	(382,203)	975,862		
7.1101 7.0001.0	(13,237,524)	(6,519,572)	(9,866,738)	6,294,216		
ncrease/(Decrease) in Operating Liabilities	(10,201,024)	(0,010,012)	(0,000,100)	0,201,210		
Customer Deposits	3,933,654	9.490.881	3,933,654	9,490,881		
Securities sold under Repurchase Agreements	8,032,433	(352,225)	5,423,109	(13,153,487)		
Other Liabilities	892,731	104,544	1,812,029	756,605		
	12,858,818	9,243,200	11,168,792	(2,906,002)		
let Cash Flow from Operating Activities	378,493	4,077,179	2,150,903	5,342,712		
Cash Flows from Investing Activities						
Proceeds from sale of Property, Plant & Equipment	2,361	6,115	2,361	6,115		
Purchase of Property, Plant & Equipment	(149,549)	(504,350)	(149,908)	(504,709)		
	(147,188)	(498,235)	(147,547)	(498,594)		
Cash Flows from Financing Activities						
Varrant Conversion	1,257,860		1,257,860	-		
ncrease / (Decrease) in Refinance Activities	(4,478)	(4,896)	(4,478)	(4,896)		
ncrease / (Decrease) in Call & Other Borrowings	(1,038,308)	(2,742,287)	(2,811,040)	(4,008,242)		
ssue / (Redemption) of Debentures	-	-	-	-		
Dividend Paid	(314,465)	(251,572)	(314,465)	(251,572)		
	(99,391)	(2,998,755)	(1,872,123)	(4,264,710)		
	404.044	500 400	404 000	570.400		
Net Increase in Cash and Cash Equivalents	131,914	580,189	131,233	579,408		
Cash and Cash Equivalents at the beginning of the year	3,077,645	2,452,632	3,083,714	2,458,729		
ash and Cash Equivalents at the end of the year	3,209,559	3,032,821	3,214,947	3,038,137		
Reconciliation of Cash and Cash Equivalents						
Cash in Hand, Balances with Banks & Due to Banks	969,367	1 002 600	974,755	1 000 006		
Balance with the Central Bank of Sri Lanka	2,240,192	1,003,690 1,828,596	2,240,192	1,009,006		
Money at Call and Short Notice	2,240,192	200,535	2,240,192	1,828,596		
money at odil dilu olivit invilce	3,209,559	3,032,821	3,214,947	200,535 3,038,137		
-	0,203,003	0,002,021	5,214,547	5,050,157		
A. Reconciliation of Operating Profit						
Profit before taxation	1,477,655	748,879	1,620,307	1,029,622		
Depreciation	219,715	221,125	228,466	229,879		
Profit) / Loss on disposal of Property, Plant & Equipment	(128)	3,232	(128)	3,232		
Provision for Doubtful Debts	237,914	644,740	229,440	644,740		
Provision for Gratuity	33,631	33,123	34,466	34,941		
Increase) / Decrease in Interest Receivable	(301,250)	(184,138)	(293,384)	(11,736)		
ncrease / (Decrease) in Interest Payable	(288,233)	440,020	(280,433)	708,959		
Other Non cash items	(328,980)	(396,544)	(326,945)	(496,728)		
Gratuity Payments Made	(9,188)	(11,507)	(9,188)	(11,507)		

Nations Trust Bank PLC Head Office and Corporate Branch, No. 242, Union Place, Colombo 2. Tel: 4313131 Fax: 2307854 Email: info@nationstrust.com Web: www.nationstrust.com

