

INCOME STATEMENT

	BANK			GROUP			
For the three months ended March 31	2012	2011	Change	2012	2011	Change	
GROSS INCOME	Rs. '000 3,603,648	Rs. '000 2,828,248	<u>(%)</u> 27	Rs. '000 3,690,349	Rs. '000 2,932,595	(%) 26	
Interest Income Interest Income on Loans and Advances Interest Income on Other Interest Earning Assets	2,225,488 757,924 2,983,412	1,472,726 785,349 2,258,075	51 (3) 32	2,258,762 783,195 3.041,957	1,517,054 819,990 2,337,044	49 (4) 30	
Interest Expense Interest Expense on Deposits Interest Expense on Other Interest Bearing Liabilities	(1,324,651) (574,269) (1,898,920)	(726,497) (552,044) (1,278,541)	82 4 49	(1,324,651) (574,707) (1,899,358)	(726,497) (563,321) (1,289,818)	82 2 47	
NET INTEREST INCOME	1,084,492	979,534	11	1,142,599	1,047,226	9	
Non-Interest Income Foreign Exchange Gain Other Operating Income	127,345 492,891 620,236	76,053 494,120 570,173	67	127,345 521,047 648,392	76,530 <u>519,021</u> 595,551	66 	
NET INCOME Less: Non-Interest Expenses Personnel Costs Provision for Staff Retirement Benefits Premises, Equipment and Establishment Expenses Loss on Trading / Investment Securities Amortisation of Intangible Assets Other Operating Expenses	1,704,728 398,412 17,841 205,377 39,938 26,464 379,474 1,067,506	1,549,707 381,119 14,247 168,876 26,738 <u>398,669</u> 989,679	10 5 25 22 100 (1) (5) 8	1,790,991 406,835 18,276 207,946 46,371 26,464 380,940 1,086,832	1,642,777 388,361 14,648 171,577 26,738 396,883 998,207	9 25 21 100 (1) (4) 9	
Less : Provision for Bad & Doubtful Debts and Loans Written Off Provision/(Write back) - General Provision/ (Write back) - Specific	27,163 (26,252) 911	(27,105) (16,143) (43,248)	200 63 (102)	25,831 (26,252) (421)	(23,070) (16,143) (39,213)	212 63 (99)	
OPERATING PROFIT ON ORDINARY ACTIVITIES BEFORE TAXES Less: Value Added Tax on Financial Services	636,311 (94,174)	603,276 (96,605)	5 (3)	704,580 (98,916)	683,783 (109,486)	3 (10)	
OPERATING PROFIT BEFORE CORPORATE TAX Less: Tax on Profits on Ordinary Activities	542,137 (182,303)	506,671 (175,097)	7 4	605,664 (199,963)	574,297 (198,443)	5 1	
OPERATING PROFIT FOR THE PERIOD	359,834	331,574	9	405,701	375,854	8	
Earnings Per Share -Basic (Rs.)	1.56	1.50	4	1.76	1.71	3	

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) With the new Sri Lanka Financial Reporting Standards (SLFRSs) and Sri Lanka Accounting Standards (LKASs) coming into effect from 01/01/2012, interim results shall be required to be reported by entities in accordance with LKAS 34, Interim Financial Reporting, However, The Institute of Chartered Accountants of Sri Lanka has granted the option of preparing the Interim Financial Statements during the first year commencing on or after 01/01/2012 in accordance with the Sri Lanka Accounting Standards that existed immediately prior to 01/01/2012 (SLASs), with disclosures on impact to the Income Statement for period and net assets based on SLFRS/LKAS. Accordingly, these Interim Financial Statements are prepared in accordance with SLFRS/LKAS is given in Appendix A.
- (3) These interim financial statements are presented in accordance with SLAS 35 Interim Financial Reporting which existed immediately prior to 01/01/2012 (SLASs) and there are no changes to the accounting policies and methods of computation as against those disclosed in the Annual Report for the year ended 31/12/2011. These financial statements also 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 figures have been restated where necessary to comply with the Central Bank guidelines.
- (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) There are no material changes to contingent assets and liabilities since 31/03/2012 and the balances reflected are due to transactions carried out in the normal course of Banking Business.
- (6) No material events have taken place since 31/03/2012 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.

Appendix A - Impact of application of SLFRSs / LKASs

Area	Description	Impact to Net Assets (pre-tax) as at Mar 31, 2012	Impact to statement of income (pre-tax) for the Quarter ended Mar 31, 2012
Impairment of Loans and Receivables	Time- based CBSL provision will be replaced with collective and individual impairment. All individually significant loans with objective evidences will be individually tested while other loans will be tested collectively for impairment.	Increase by Rs.256 Mn	Decrease by Rs. 17 Mn
Effective Interest rate (EIR) impact on longer maturity assets and liabilities	Interest income and expenses will be recognized on effective interest basis rather than on straight line method.	Increase by Rs. 122 Mn	Increase by Rs.13 Mn
Measurement of Staff loans at fair value	All staff loans are to be recognized initially at fair value. Subsequent interest recognition should be on EIR. Day 1 difference is treated as pre-paid staff cost and to be amortised.	No significant Impact	No significant Impact
Fair valuation of derivatives and Financial Guarantees	All derivatives and financial guarantees should be fair valued and reported as on-balance sheet items.	Decrease by Rs. 33 Mn	Increase by Rs. 6 Mn
Investments	Investment to be classified either as Fair value through profit and loss (FVTPL), Held to maturity (HTM), Available for sale (AFS). Measurement should be either at fair value or amortised cost using effective interest rate, based on the classification.	No significant Impact	No significant Impact
Total		Increase by Rs. 345 Mn	Increase by Rs. 2 Mn

DEBENTURE INFORMATION

Debenture Information

The unsecured, Subordinated, Redeemable Debentures 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 31st March 2012. Further 2011/16 debentures will be listed in the near future.

Debenture categories	CSE Listing	Interest Payable Frequency	Balance as at	Market Values		es Interest Rates		Interest rate of Comparable Government Security		Other Ratios as at date of last trade		
			31.03.2012	Highest	Lowest	Year End Rs.	Coupon Rate	Effective Annual Yield	31.03.2012	31.03.2011	Interest Yield	Yield to Maturity
			Rs. '000	Rs.	Rs.		%	%	%	%	%	%
Fixed Rate												
Fixed Rate	NTBD0145	Semi-Annually	500,000		Not traded		20.53	21.58	10.92	7.68	Not t	raded
Fixed Rate	NTBD0131	Annually	1,000,000	Not traded		21.00	21.00	11.33	7.79	Not t	raded	
Fixed Rate	Not Listed	Semi-Annually	200,000	Not traded		11.00	11.30	11.88	-	Not t	raded	
Fixed Rate	Not Listed	Semi-Annually	1,800,000	Not traded		11.50	11.83	11.88	-	Not traded		
Total Debentures		-	3,500,000									

Ratios of Debt	31.03.2012	31.03.2011						
* Debt / Equity Ratio % Interest Cover (Times)	49.27% 4.71	30.79% 6.23						
* All Surbordinated debt and listed Senior debt are considered as Debt (numerator)								

SELECTED PERFORMANCE INDICATORS

	BA	NK	GROUP		
Devulation: Caritel Advances	As at 31.03.2012		As at 31.03.2012	As at 31.12.2011 (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%)	7,290 9,685 10.78%	10,337	8,037 10,425 11.74%	8,522 11,079 13.42%	
Total Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum Requirement, 10%) Assets Quality (Quality of Loan Portfolio) Gross Non-performing Advances Ratio, %	14.33%	16.62%	15.23%	17.44%	
(Net of Interest In Suspense) Net Non-performing Advances Ratio, %	2.83%	2.83%	2.81%	2.79%	
(Net of Interest In Suspense and Provisions) Profitability	1.40%	1.32%	1.40%	1.30%	
rionaumy Interest Margin, % Return on Assets, % (before Tax) Return on Equity, % Regulatory Liquidity	4.11% 2.06% 18.35%	2.10%	2.28% 18.68%	2.34% 19.56%	
Statutory Liquid Assets, Rs. Mn. Statutory Liquid Assets Ratio, (%) (Minimum Requirement, 20%)	19,807	17,698	-	-	
Domestic Banking Unit (DBU) Foreign Currency Banking Unit (FCBU) Net Assets Value Per Share (Rs.)	24.85% 26.97% 33.18		- 37.00	37.34	
Market Price Per Share (Rs.) Highest Lowest Last Traded Price	31.03.2012 (Quarter ended) 64.60 51.50 56.90	(Quarter ended) 89.80			

STATEMENT OF CHANGES IN EQUITY

	Stated Capital Rs. '000	Capital Reserve Rs. '000	Reserve Fund Rs. '000	Investment Fund* Rs. '000	Revenue Reserve Rs. '000	Total Rs. '000
Bank	113. 000	113. 000	113. 000	113. 000	113. 000	113. 000
Balance as at 01.01.2011	4,367,631		155,696		1,608,192	6,131,519
Dividend Paid for 2010	4,007,001	-	-		(461,215)	(461,215)
Shares issued on '2011 Warrants' exercised	733.738				(101,210)	733.738
Net Profit for the Period	100,100				331,574	331,574
Balance as at 31.03.2011	5.101.369		155.696		1.478.551	6.735.616
Balance as at 01.01.2012	5,101,369		224.242	248.123	2.201.236	7.774.970
Dividend Paid for 2011	-	-	-	-	(484,275)	(484,275)
Transfers to Investment Fund *			-	70,003	(70,003)	(
Net Profit for the Period					359.834	359.834
Balance as at 31,03,2012	5,101,369		224,242	318,126	2.006.792	7.650.529
Group	0,101,000			010,120	2,000,102	1,000,020
Balance as at 01.01.2011	4,367,631	9,500	155,696		2,271,604	6,804,431
Dividend Paid for 2010	-	-			(461,215)	(461,215)
Shares issued on '2011 Warrants' exercised	733,738	-		-	()	733,738
Net Profit for the Period	-	-	-	-	375.854	375,854
Balance as at 31.03.2011	5,101,369	9,500	155,696	-	2,186,243	7,452,808
Balance as at 01.01.2012	5,101,369	9,500	224.242	268.761	3,006,977	8,610,849
Dividend Paid for 2011	-	-	-	-	(484,275)	(484,275)
Transfers to Investment Fund *		-	-	76,319	(76,319)	-
Net Profit for the Period		-	-	-	405,701	405,701
Balance as at 31.03.2012	5,101,369	9,500	224,242	345,080	2,852,084	8,532,275

*Investment Fund Account is established and operated based on the Guidelines on the Operations of the Investment Fund Account issued by the Central Bank of Sri Lanka on April 29, 2011 with the concurrence of the Commissioner - General of Inland Revenue.

* Tax saving on the reduction of tax rates transferred to the Investment Fund as per the guidelines issued by the Department of Inland Revenue and Central Bank of Sri Lanka. Loans amounting to Rs. 253mn were granted under this scheme.

SHAREHOLDERS INFORMATION

Twenty largest Shareholders as at 31st March 2012

Name of the Shareholder	No. of Shares	%
John Keells Holdings PLC	46,121,536	20.00
DFCC Bank A/C No 1	22,865,356	9.92
Mackinnons & Keells Financial Services Limited	22,830,159	9.90
Central Finance Company PLC A/C No 3 HSBC International Nominees Limited -	20,715,400	8.98
	40.040.400	7.04
Credit Suisse AG Zurich - Uma Kumar Sharma CE Growth Fund Limited A/C No 1	18,313,100	7.94
	14,813,273	
CF Insurance Brokers (Pvt) Limited	10,592,857	
Mr. A.D. Gunewardene	5,671,164	
Mr.M.F. Hashim	2,512,199	
Seylan Bank PLC / Thirugnanasambandar Senthilverl	2,000,000	
Renuka City Hotels Limited	1,858,775	
Sri Lanka Insurance Corporation Limited-General Fund	1,658,529	0.72
HSBC International Nominees Limited - SSBT -		
Deustche Bank AG Singapore A/C No 1	1,600,000	0.69
Bank of Ceylon - A/C No 2	1,546,100	0.67
Employees Trust Fund Board	1,366,900	0.59
Mr. N.R. Somaiya	1,320,624	0.57
Mr.Udeshi	1,271,334	0.55
Timex (Garments) Limited	1,238,465	0.54
Sri Lanka Insurance Corporation Limited-Life Fund	1,096,200	0.48
Mr.Sharma	1,069,400	0.46
	180,461,371	78.25
Others	50,145,912	21.75
Total	230,607,283	100.00

Percentage of public shareholding as at 31st March 2012 was 79.89%

Directors' holding in shares as at 31st March 2012

Name of Director	No. of Shares
Mr. K.N.J.Balendra	107,700
Mr. J.R.F. Peiris	-
Mr. A.K. Gunaratne	19,432
Mr. S.G. Rajakaruna (Director / CE	0) -
Mr. C.H.S.K. Piyaratna	100,400
Mr. A.R. Rasiah	16,304
Dr. (Ms.) D. Weerakoon	-
Mr. M.E. Wickremesinghe	-
Mr. M Jafferjee	-
Dr. (Mr.) Kemal De. Soysa	-
Mr. D.P. De Silva	-
Ms. N. S. Panditaratne	-

SEGMENTAL INFORMATION

BANKING		INVESTMENT BANKING		OTHERS		ELIMINATION/ALLOCATED		GROUP		
In Rs. '000	31.03.2012	31.03.2011	31.03.2012	31.03.2011	31.03.2012	31.03.2011	31.03.2012	31.03.2011	31.03.2012	31.03.2011
Total Revenue	3,603,648	2,828,248	102,942	132,282	42,051	32,489	(58,292)	(60,424)	3,690,349	2,932,595
Segment Results										
Profit before Taxation	542,137	506,671	37,429	63,705	24,427	16,409	1,671	(12,488)	605,664	574,297
Taxation	(182,303)	(175,097)	(11,856)	(19,084)	(5,804)	(3,907)	-	(355)	(199,963)	(198,443)
Net Profit for the Year	359,834	331,574	25,573	44,621	18,623	12,502	1,671	(12,843)	405,701	375,854
'	,	,		,		,				,
Segment Assets	109,576,263	88,365,801	2,604,160	3,511,843	877,586	810,525	(2,864,579)	(3,527,880)	110,193,428	89,160,288
Intangiable Assets	590,409	654,170	-	-	345	-	79,261	79,261	670,016	733,431
Total Assets	110,166,672	89,019,971	2,604,160	3,511,843	877,931	810,525	(2,785,318)	(3,448,619)	110,863,444	89,893,719
Segment Liabilities	101,914,921	81,931,966	1,956,619	2,977,132	67,606	58,425	(2,217,503)	(2,979,942)	101,721,643	81,987,581
Deferred Liabilities	601,222	352,389	3,289	2,652	5,015	4,953	-	-	609,526	453,330
Total Liabilities	102,516,143	82,284,355	1,959,908	2,979,784	72,621	63,379	(2,217,503)	(2,979,942)	102,331,169	82,440,911

BALANCE SHEET

		BANK		GROUP				
As at	31.03.2012	31.12.2011	Change	31.03.2012	31.12.2011 C	hange		
710 at	Rs. '000	Rs. '000	(%)	Rs. '000	Rs. '000	(%)		
		(Audited)	(.)		(Audited)	()		
On-Balance Sheet Assets Cash in Hand	1 000 000	1 070 077	0	1 000 071	1 070 005			
Balances with Central Bank of Sri Lanka	1,393,363 4,738,125	1,370,877 4,284,336	2 11	1,393,371 4,738,125	1,370,885 4,284,336	2 11		
Due from Banks and Other Financial Institutions	4,577,431	8,523,588	(46)	3,895,389	7,875,177	(51)		
Investments-Trading Account								
Government Securities	13,742,401	6,270,703	119	14,051,083	6,549,788	115		
Investments-Held-to-Maturity								
Government Securities	11,828,614	12,322,586	(4)	12,453,823	12,942,447	(4)		
Other Securities	1,852,902	1,749,106	6	1,852,902	1,749,106	6		
Investments in Subsidiaries	678,710	678,710	-		-	-		
Total Loans and Advances Total Performing Loans and Advances								
Bills of Exchange	496,816	648,777	(23)	496,816	648,777	(23)		
Overdrafts	16,724,944	14,064,059	19	16,724,944	14,064,059	19		
Lease Rentals Receivable within One Year Lease Rentals Receivable after One Year	4,948,484	4,053,144	22 7	4,948,484	4,053,144	22 7		
Other Loans	10,236,276 33,937,460	9,523,464 32,977,875	3	10,236,276 34,319,826	9,523,464 33,924,480	1		
	66,343,980	61,267,319	8	66,726,346	62,213,924	7		
Total Non-performing Loans and Advances	0.400	0.014	10	0.400	0.044	10		
Bills of Exchange Overdrafts	3,162 676,286	2,814 615,714	12 10	3,162 676,286	2,814 615,714	12 10		
Lease Rentals Receivable	537,494	484,588	11	537,494	484,588	11		
Other Loans	1,189,582	1,126,948	6	1,189,582	1,126,948	6		
Interest Receivable	<u>192,310</u> 2,598,834	<u>96,417</u> 2,326,481	99	192,310 2,598,834	96,417 2,326,481	<u>99</u> 12		
	2,000,004	2,020,401	12	2,000,004	2,020,401	12		
Total Gross Loans and Advances Less:	68,942,814	63,593,800	8	69,325,180	64,540,405	7		
Interest In Suspense	(666,196)	(540,487)	23	(666,196)	(540,487)	23		
Specific Loan Loss Provisions General Loan Loss Provisions	(692,065) (286,829)	(694,965) (257,609)	(-) 11	(692,065) (280,952)	(694,965) (253,064)	(-) 11		
Net Loans and Advances	67,297,724	62,100,739	8	67,685,967	63,051,889	7		
Other Assets	2,058,303	1,494,202	38	2,193,448	1,551,971	41		
Deferred Assets	66,946	62,430	7	66,946	62,430	7		
Intangible Assets Property, Plant and Equipment	590,409 1,341,744	599,568 1,364,795	(2) (2)	670,016 1,862,374	679,200 1,888,323	(1) (1)		
Total on Balance Sheet Assets	110,166,672	100,821,640	9	110,863,444	102,005,552	9		
On Deleves Sheet Liebilities								
On-Balance Sheet Liabilities Total Deposits								
Demand Deposits	7,373,536	6,952,725	6	7,348,257	6,894,040	7		
Savings Deposits	10,235,146	9,367,874	9	10,235,146	9,367,874	9		
Time Deposits Margin Deposits	57,384,191 317,437	50,177,028 481,175	14 (34)	57,384,191 317,438	50,177,028 481,175	14 (34)		
nargin boposito	75,310,310	66,978,802	12	75,285,032	66,920,117	12		
Total Damanian								
Total Borrowings Borrowings from Banks and Financial								
Institutions in Sri Lanka	526,806	520,449	1	526,806	520,449	1		
Borrowings from Banks and Financial								
Institutions Abroad Securities Sold Under Repurchase Agreements	1,354,613 13,816,682	705,791 14,297,692	92 (3)	1,354,613 13,516,682	705,791 14,017,181	92 (4)		
Subordinated Term Debt	3,269,300	3,506,625	(7)	3,269,300	3,506,625	(7)		
Other Borrowings	1,113,333	1,119,133	(1)	1,113,333	1,719,133	(35)		
	20,080,734	20,149,690	(-)	19,780,734	20,469,179	(3)		
Deferred Taxation	362,128	395,638	(8)	362,128	395,638	(8)		
Current Taxation	364,534	203,843	79	370,551	205,615	80		
Other Liabilities Total on-Balance Sheet Liabilities	6,398,437 102,516,143	5,318,697 93,046,670	20	6,532,724 102,331,169	5,404,154 93,394,703	21 10		
	102,010,140	33,040,070	10	102,331,103	33,334,703			
Equity Capital and Reserves	5 4 04 000	5 404 000		5 4 04 000	5 4 04 000			
Stated Capital (230,607,283 Ordinary Shares) Reserve Funds	5,101,369 542,368	5,101,369 472,365	- 15	5,101,369 569,322	5,101,369 493,003	- 15		
Total Other Reserves	2,006,792	2,201,236	(9)	2,861,584	3,016,477	(5)		
	7,650,529	7,774,970	(2)	8,532,275	8,610,849	(1)		
Total On Balance Sheet Liabilities and Equity Capital and Reserves	110,166,672	100,821,640	9	110,863,444	102,005,552	9		
Off-Balance Sheet Items and Contra Accounts								
Contingencies	39,322,686	41,582,815	(5)	39,322,686	41,582,815	(5)		
Commitments and Contra Accounts	41,160,088 80,482,774	43,835,632 85,418,447	(6)	40,668,938 79,991,624	43,356,374	(6)		
	00,402,774	00,410,44/	(6)	79,991,024	84,939,189	(6)		
Memorandum Information	100-			105-	1055			
Number of Employees Number of Branches	1920 49	1817 48		1955 49	1853 48			
Number of Leasing Centers	1	1		1	1			
Number of Personal Banking Centers	7	7		7	7			
CERTIFICATION:								

CERTIFICATION: I certify that the above financial statements comply with the requirments of the Companies Act No: 7 of 2007.

(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 dated 30/09/2005. In terms of the convergence to LKAS/SLFRS, these Interim Financial Statements have been prepared in terms of section 3.1(b) of the Central Bank of (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.) J.R.F. Peiris Chairman May 11, 2012 - Colombo

(Sgd.) A.K. Gunaratne Director

(Sgd.) **Saliya Rajakaruna** Director/Chief Executive Officer

CASH FLOW STATEMENT

For the time months anded 31st March 2012 2011 2012 2011 Cash Flows from Operating Activities Bs. '000 Bs. '000 Bs. '000 Bs. '000 Interest Received 3,042,639 2,170,762 3,142,307 2,310,003 Interest Paid (1580,245) 1,158,255 (1,158,55) (1,158,53) (1,185,53) Pering Exchange Income Received (217,635) 91,488 (42,305) (1,17,33) (1,115) Net Cashitize tran Operating Activities before Income Tax (A) 562,882 548,468 (24,73,60) (1,27,36) Operating Environments in Treasury Bills Bonds & Reverse Repurchases (30,000) (109,800) (39,440) (44,47,74) Increase/Ubercase in Operating Assets (2,455,165) (2,473,60) (4,474,67) (4,474,67) Increase/Ubercase in Operating Libilities (31,820,10,127,330) (5,24,240) (74,487) Increase/Ubercase in Operating Libilities (37,158) (31,528) (4,474,67) Cash mere train placements (31,528) (1,117,170) (1,127,170) (1,127,170) (1,127,170) Car	BANK GROUP									
Cash Flows from Operating Activities 3,422,539 2,170,722 3,142,307 2,310,003 Interest Paid Interest Paid Exchange Income Received Bronge Schange Income Received Gratuly Payments Emboyes and Suppliers 3,442,307 2,310,003 (118,55) (117,55) (117,553) (113,530) Portigin Exchange Income Received Gratuly Payments Emboyes and Suppliers (1,713) (1,116) (1,173) (1,116) Net Cashflow from Operating Activities before Income Tax (A) 642,862 545,458 (724,502) (677,433) Operating From Letter Income Tax (A) 642,862 545,458 (630,400) (100,162) Nestments in Treasury Bills, Bonds & Reverse Repurchases Investments and other placements State State (1,112,112,112,113,112,112,113,112,112,11	For the three months ended 31st March									
Interest Paid 3,042,639 2,170,762 3,142,307 2,310,003 Interest Paid (1,550,218) (1,157,533) (1,155,533) 91,483 (21,755,533) (1,155,533) 91,483 (21,755,533) (1,155,533) 91,483 (21,755,533) (1,113,250) (1,21,350) (1,21,350) (1,21,350) (1,21,350) (1,21,350) (1,21,350) (1,21,350) (1,21,350) (1,21,350) (1,21,350) (1,21,350) (1,21,350) (1,21,350) (1,21,350) (1,2	Cach Flowe from Anarating Activities	Rs. '000	Rs. '000	Rs. '000	Rs. '000					
Interest Paid (1,582,218) (1,782,085) (1,782,085) (1,782,085) (1,782,085) (1,782,085) (1,782,085) (1,782,085) (1,782,085) (1,782,085) (1,773,08) (1,782,085) (1,773,08) (1,774,783) (1,171,720,0) (1,001,662) (1,001,662) (1,774,783) (1,171,720,0) (1,27,206) (2,774,650) (2,774,733) (2,774,733) (2,774,733) (2,774,733) (2,774,733	Cash Flows nom operating Activities									
Foreign Exchange Income Received 227, 635 91, 488 91, 488 Becelipts from Other Operating Activities before Income Tax (A) 94, 285 491, 226 461, 420 Payments to Employees and Supplies 11, 713 (1, 116) (1, 113, 250) (1, 113, 250) (1, 113, 250) (1, 116) Payments to Employees and Supplies (1, 713) (1, 116) (1, 113, 250) (1, 116) (1, 113, 250) (1, 113, 250) (1, 116) Operating Profit before Changes in Operating Activities before Income Tax (A) 642, 882 454, 568 685, 992 547, 437 Income Tax paid (30, 000) (109, 800) (12, 736, 600) (12, 736, 600) (12, 736, 600) Investments in Trassury Bills. Bonds & Reverse Repurchases 31, 552 (13, 234) (13, 234) (13, 234) (13, 234) (13, 44, 879) Bills of Exchange (15, 73, 18) (15, 12, 284) (14, 127) (14, 47, 73) (14, 127) Customer Deposits 6, 113, 124 3, 093, 025 8, 113, 124 3, 093, 025 8, 113, 124 3, 093, 025 1, 012, 536 (14, 017), 330, 030, 025 1, 012, 530 (11,			, ., .	., ,	//					
Receips from Other Operating Activities i42,380 453,315 41,123 41,120 Payments to Employees and Supplies (1,173) (1,112) <										
Gratiuly Payments made (1,713) (1,116) Payments to Employees and Supples (1,273) (1,113,250) (1,0162) Net Cashflow from Operating Activities before Income Tax (A) 642,882 654,588 724,592 674,743 Income Tax paid (30,000) (108,800) (39,410) (127,306) Operating Profit before Change in Operating Assets and Liabilities 612,882 435,658 685,092 647,437 Investments and inder placements (1,80,000) (12,306,100) (12,306,100) (14,319,409) Bills of Schange 132,384 218,382 (30,449) (31,427,300) (52,4740) (74,477) Charaser Advances including Lases (17,318) (1161,822) (12,730) (12,730) (12,730) (12,730) Customer Deposits (13,73,198) (12,730) (12,741,72) (52,22,33) Customer Deposits (193,739) 5,530,119 (10,91,730) (10,91,530) Customer Deposits (193,739) 5,530,119 (10,91,730) (10,92,73) (56,648) (109,737) 3,000,497 Pu										
Payments to Employees and Supplers (1, 192,541) (99, 936) (1, 113,250 (74,743) Income Tax pid Income Tax pid										
Net Cashflow from Operating Activities before Income Tax (A) 642,882 545,458 724,502 674,743 Income Tax paid (30,000) (109,800) (39,410) (127,306) Operating Profit before Changes in Operating Assets and Liabilities 612,882 435,658 685,092 547,437 Investments in Treasury Bills, Bonds & Reverse Repurchases Investments and other placements 31,852 (24,249,657) (2,278,000) (4,319,469) Bills of Exchange (31,622) (12,27,330) (52,248,420) (74,478) Lars and Advances including Lesses (31,622) (12,27,330) (65,248,420) (74,478) Increase/(Decrease) in Operating Liabilities (31,622) (12,27,330) (65,227,332) (25,73,158) Cash and Advances including Lesses (137,158) (316,528) (08,727,93) (109,727) (200,937) Cash more poperating Activities 1,912,596 123,211 714,061 361,493 Cash Flows from Investing Activities 1,912,596 123,211 714,061 361,493 Purchase of Property, Plant & Equipment (540,725) (640,727) (641,723)										
Operating Print letror: Changes in Operating Asets and Liabilities 012,882 435,658 665,092 547,437 (Increase)/Decrease in Operating Asets Investments in Trasury Bills, Bonds & Reverse Repurchases Investments and other placements 1,632 (3,449) 31,632 (30,449) Bills of Exchange 152,384 (1,327,330) (5,282,40) (74,4779) (74,4779) Other Asets (5,374,672) (1,327,330) (5,282,40) (74,4779) (5,273,518) (1,327,330) (5,282,733) (5,282,733) (5,282,733) (1,27,333) (1,427,33) (1,427,33) (1,427,33) (1,427,33) (1,427,33) (1,427,33) (1,427,33) (1,427,33) (1,427,33) (1,427,33) (1,427,33) (1,427,33) (1,427,33) (1,427,33) (1,428,40) (1,427,33) (1,428,40) (1,427,33) (1,428,40) (1,427,33) (1,428,40) (1,427,33) (1,428,40) (1,428,40) (1,428,40) (1,428,40) (1,428,40) (1,428,40) (1,428,40) (1,428,40) (1,428,40) (1,428,40) (1,428,40) (1,428,40) (1,428,40) (1,428,40) (1,428,40) <t< td=""><td></td><td></td><td></td><td></td><td></td></t<>										
Assets and Liabilities 612,882 435,658 665,092 547,437 (Increase)/Decrease in Operating Assets (Increase)/Decrease in Operating Assets (Increase)/Decrease in Operating Lasses (Increase)/Decrease in Operating Liabilities (Increase)/Decrease in Operating Activities (Increase)/Decrease in Operating Activities <t< td=""><td></td><td>(30,000)</td><td>(109,800)</td><td>(39,410)</td><td>(127,306)</td></t<>		(30,000)	(109,800)	(39,410)	(127,306)					
Investments in Trassury Bills, Bonds & Reverse Repurchases Investments and other placements (2,868,105) (4,249,657) (2,978,600) (4,319,469) Bills of Exchange 31,632 (30,449) 31,532 (30,449) 31,532 (30,449) Bills of Exchange 152,334 218,398 (5,371,88) (6,572,373) (6,5227,333) (6,5227,333) Increase/(Decrease) in Operating Liabilities (3,573,158) (3,632,373) (1,697,73) (1		612,882	435,658	685,092	547,437					
Investments and other placements (30, 449) (31, 522 (30, 449) Bills of Exchange (52, 354, 240, 386) (52, 354, 240, 386) (52, 354, 240, 386) Leans and Advances including Leases (673, 158, 022) (13, 227, 330) (65, 227, 393) Increase/(Decrease) in Operating Liabilities (8, 574, 079) (5, 705, 566) (8, 744, 127) (5, 227, 393) Increase/(Decrease) in Operating Liabilities (8, 374, 979) (1, 127, 393) (1, 127, 393) (1, 127, 393) Customer Deposits Securities soit under Repurchase Agreements (1, 127, 596) (1, 137, 119) (1, 730, 55) (1, 130, 119) (1, 730, 55) (1, 130, 119) (1, 730, 119)	(Increase)/Decrease in Operating Assets									
Investments and other placements (30, 449) (31, 522 (30, 449) Bills of Exchange (52, 354, 240, 386) (52, 354, 240, 386) (52, 354, 240, 386) Leans and Advances including Leases (673, 158, 022) (13, 227, 330) (65, 227, 393) Increase/(Decrease) in Operating Liabilities (8, 574, 079) (5, 705, 566) (8, 744, 127) (5, 227, 393) Increase/(Decrease) in Operating Liabilities (8, 374, 979) (1, 127, 393) (1, 127, 393) (1, 127, 393) Customer Deposits Securities soit under Repurchase Agreements (1, 127, 596) (1, 137, 119) (1, 730, 55) (1, 130, 119) (1, 730, 55) (1, 130, 119) (1, 730, 119)	Investments in Treasury Bills, Bonds & Beverse Benurchases	(2 868 105)	(4 249 657)	(2 978 600)	(4 319 469)					
Bills of Exchange 152,354 218,386 218,386 218,386 218,386 218,386 Loars and Advances including Leases (53,116,802) (1,227,303) (5,227,393) (5,227,393) Increase/(Decrease) in Operating Liabilities (8,574,073) (5,116,802) (8,74,127) (5,227,393) Customer Deposits 8,113,124 3,093,025 8,113,124 3,093,025 8,113,124 3,093,025 Securities sold under Repurchase Agreements (1,23,739) 1,016,428 (1,069,735) (1,091,533) Other Liabilities 1,012,596 123,211 714,061 381,493 Cash Flow from Operating Activities 1,012,596 123,211 714,061 381,493 Cash Flow from Investing Activities 1,012,596 123,211 714,061 381,493 Cash Flow from Investing Activities 1,012,596 123,211 714,061 381,493 Cash Flow from Investing Activities 1,012,302 (1,22,75) (41,723) (20,243) Purchase of Property, Plant & Equipment - 733,738 - 733,738 - 733,738 Increase (De										
Other Assets (573,158) (316,528) (665,273) (657,273) Increase/(Decrease) in Operating Liabilities (8,574,079) (5,705,566) (8,744,127) (5,227,933) Customer Deposits Securities sold under Repurchase Agreements (493,739) 1,016,428 (109,770) 3,060,497 Other Liabilities 1,012,596 123,211 714,061 381,493 Cash Flow from Operating Activities 1,012,596 123,211 714,061 381,493 Cash Flow from Investing Activities 1,012,596 123,211 714,061 381,493 Cash Flow from Investing Activities 1,012,596 123,211 714,061 381,493 Cash Flow from Investing Activities 1,012,596 123,211 714,061 381,493 Cash Flow from Financing Activities 1,012,016 15 540 15 540 15 Purchase of Property, Plant & Equipment (14,723) (19,275) (41,723) (20,438) Increase / (Decrease) in Refinance Activities - 733,738 - 733,738 Increase / (Decrease) in Call & Other Borrowings <td></td> <td>152,354</td> <td>218,398</td> <td>152,354</td> <td>218,398</td>		152,354	218,398	152,354	218,398					
Increase/(Decrease) in Operating Liabilities (8,574,079) (5,705,566) (8,744,127) (5,227,333) Customer Deposits Securities sold under Repurchase Agreements 8,113,124 3,093,025 48,113,124 3,093,025 Securities sold under Repurchase Agreements (493,739) 1,016,428 (409,735) (1,091,533) Other Liabilities 1,025,566 (17,305) 1,089,707 3,060,497 Net Cash Flow from Operating Activities 1,012,596 123,211 714,061 381,493 Cash Flows from Investing Activities 1,012,596 123,211 714,061 381,493 Purchase of Property, Plant & Equipment 540 15 540 15 Purchase of Property, Plant & Equipment - 733,738 - 733,738 Increase / (Decrease) in Calk & Other Borrowings - 733,738 - 733,738 Increase / (Decrease) in Calk & Other Borrowings - (170,000) - (171,005) (184,275) (461,215) Net Increase / Iocating Activities - - 733,738 - 773,738 Increase /										
Increase/(Decrease) in Operating Liabilities 8,113,124 3,093,025 8,113,124 3,093,025 Securities soid under Repurchase Agreements (1493,739) 1,016,428 (1497,733) (1497,733) Other Liabilities 1,012,596 123,211 714,061 381,493 Cash Flow from Operating Activities 1,012,596 123,211 714,061 381,493 Cash Flow from Investing Activities 1,012,596 123,211 714,061 381,493 Purchase of Intangible Assets (17,305) (1,852) (17,305) (1,852) Purchase of Intangible Assets (17,23) (12,172) (22,438) (22,275) Purchase of Ordinary Share Capital - Warrants - 733,738 - 733,738 Increase / (Decrease) in Call & Other Borrowings 556,129 109,199 822,655 (182,320) Net Increase / Decrease in Cash and Cash Equivalents - 733,738 - 733,738 Increase / (Decrease) in Call & Other Borrowings - (170,000) - (484,275) (461,215) Dividend Paid (484,275) (464,2	Other Assets									
Customer Deposits Securities sold under Repurchase Agreements Other Liabilities 8, 113, 124 (493, 739) 3, 093, 025 (493, 739) 8, 113, 124 (193, 739) 3, 093, 025 (499, 739) 8, 113, 124 (499, 739) 3, 093, 025 (499, 739) 8, 113, 124 (499, 739) 3, 093, 025 (499, 739) 1, 016, 707 (199, 730) 3, 093, 025 (499, 737) 1, 016, 707 (199, 730) 3, 093, 025 (499, 737) 1, 016, 707 (199, 730) 3, 093, 025 (499, 737) 1, 016, 707 (199, 730) 3, 009, 025 (199, 730) 1, 018, 533 (199, 770) 3, 009, 025 (499, 730) 1, 018, 533 (199, 770) 3, 009, 025 (199, 139) 1, 018, 730 (199, 130) 1, 018, 730 (19, 275) 1, 018, 730 (117, 300) 1, 018, 730 (19, 275) 1, 018, 730 (19, 284, 730) 1, 018, 730 (19, 275) 1, 018, 730 (19, 211) 1, 018, 730 (211) 1, 018, 730 (2110, 73, 742 1, 018, 734 (211)	Increase/(Decrease) in Operating Liabilities	(8,5/4,0/9)	(5,705,566)	(8,744,127)	(5,227,933)					
Securities sold under Repurchase Agreements (493,739) 1.016,428 (409,735) (1.091,533) Other Liabilities 1.364,408 1.283,666 1.069,707 3.060,497 Securities sold under Repurchase Agreements 0.973,793 5.333,119 6.773,096 5.061,989 Net Cash Flow from Operating Activities 1.012,596 123,211 714,061 381,493 Cash Flows from Investing Activities 1.012,596 123,211 714,061 381,493 Purchase of Property, Plant & Equipment 540 15 540 15 Purchase of Property, Plant & Equipment (41,723) (20,438) (22,275) Issuance of Ordiany Share Capital - Warrants - 733,738 - 733,738 Increase / (Decrease) in Refinance Activities - (73,000) - (70,000) - (211) Increase / (Decrease) in Refinance Activities - (733,738 (461,215) (484,275) (461,215) Intrease / (Decrease) in Cash and Cash Equivalents - 733,738 - - 733,738 Increase / (Decrease) in Cash and										
Other Liabilities 1,354,408 1,283,666 1,069,707 3,060,497 At Cash Flow from Operating Activities 1,012,596 123,211 714,061 381,493 Cash Flows from Investing Activities 1,012,596 123,211 714,061 381,493 Cash Flows from Investing Activities 1,012,596 123,211 714,061 381,493 Purchase of Intangible Assets (17,305) (1,852) (17,305) (1,852) Purchase of Property, Plant & Equipment (41,723) (19,275) (41,723) (20,438) Cash Flows from Financing Activities - 733,738 - 733,738 - 733,738 Increase / Coerease) in Relinance Activities - (211) - (211) - (211) Increase / Coerease) in Call A Other Borrowings (170,000) - - (444,275) (461,215) (484,275) (461,215) Ovidend Paid - (214) - - - - - - - - - - - - - <t< td=""><td></td><td></td><td></td><td></td><td></td></t<>										
Ret Cash Flow from Operating Activities 8,973,793 5,393,119 8,773,096 5,061,989 Net Cash Flows from Investing Activities 1,012,596 123,211 714,061 381,493 Cash Flows from Investing Activities 1 1,012,596 123,211 714,061 381,493 Purchase of Intangible Assets (17,305) (1,852) 540 15 540 15 Purchase of Property, Plant & Equipment (41,723) (19,275) (41,723) (20,438) Susance of Ordinary Share Capital - Warants - 733,738 - 733,738 Increase / (Decrease) in Refinance Activities 556,129 109,139 822,655 (122,320) Vet Issue / Redemption) of Debentures (170,000) - (211) - (211) Dividend Paid (98,146) 381,451 823,953 (402,210) Cash and Cash Equivalents 8,465,375 3,930,500 8,486,501 3,933,341 Net Increase in Cash and Cash Equivalents 2,645,906 1,070,901 2,667,032 1,073,742 Balance with Banks & Due to Banks										
Net Cash Flow from Operating Activities 1,012,596 123,211 714,061 381,493 Cash Flows from Investing Activities 1 1,012,596 123,211 714,061 381,493 Purchase of Intangible Assets (17,305) (1,852) (17,305) (1,852) 15 540 15 Purchase of Property, Plant & Equipment (41,723) (19,275) (41,723) (20,438) Cash Flows from Financing Activities 733,738 - 733,738 Increase / Decrease) in Calls Other Borrowings 556,129 109,139 822,655 (182,320) Net Increase / Recense) in Calls A Other Borrowings 556,129 109,139 822,655 (121,15) Increase / Recense) in Calls A Other Borrowings 556,129 109,139 822,655 (121,5) Net Increase in Cash and Cash Equivalents 855,962 483,549 7,662,548 3,449,131 Cash and Cash Equivalents at the end of the year 7,609,413 3,445,951 3,633,341 Reconciliation of Cash and Cash Equivalents 2,645,906 1,070,901 2,667,0	Uther Liabilities									
Cash Flows from Investing Activities (17,305) (1,852) Purchase of Intangible Assets (17,305) (1,852) (17,305) (1,852) Proceeds from sale of Property, Plant & Equipment 540 15 540 15 Purchase of Property, Plant & Equipment (17,305) (1,852) (17,305) (1,852) Cash Flows from Financing Activities (17,305) (1,852) (17,305) (1,852) Increase / (Decrease) in Refinance Activities - 733,738 - 733,738 Increase / (Decrease) in Refinance Activities - (211) - (211) Increase / (Decrease) in Refinance Activities - (173,00) - (170,000) - (170,000) - (170,000) - (170,000) - (170,000) - (170,000) - (170,000) - (170,000) - (170,000) - (170,000) - (170,000) - (170,000) - (170,000) - (170,000) - (170,000) - (1640,125) (184,275) (4										
Purchase of Intangible Asets Proceeds from sale of Property, Plant & Equipment (17,305) (1,852) (17,305) (1,852) Purchase of Property, Plant & Equipment (41,723) (19,275) (41,723) (20,438) Cash Flows from Financing Activities Issuance of Ordinary Share Capital - Warrants Increase / (Decrease) in Refinance Activities 733,738 - 733,738 Increase / (Decrease) in Refinance Activities - (211) - (211) Increase / (Decrease) in Call & Other Borrowings 556,129 109,139 822,655 (182,320) Net Increase / (Decrease) in Cash and Cash Equivalents (844,275) (441,275) (441,275) (441,275) Querta as and Cash Equivalents 855,962 483,549 823,953 449,210 Cash and Cash Equivalents 8465,375 3,930,500 8,486,501 3,933,341 Cash in Hand, Balances with Banks & Due to Banks 2,645,906 1,070,901 2,667,032 1,073,742 Balance with the Central Bank of Sri Lanka 4,738,125 2,859,599 4,738,125 2,859,599 Money at Call and Short Notice 542,137 506,671 605,664 5	Net Cash Flow from Operating Activities	1,012,596	123,211	714,061	381,493					
Proceeds from sale of Property, Plant & Equipment 540 15 640 15 Purchase of Property, Plant & Equipment (41,723) (19,275) (41,723) (20,438) Cash Flows from Financing Activities (58,488) (21,112) (58,488) (22,275) Increase / (Decrease) in Relinance Activities - 733,738 - 733,738 Increase / (Decrease) in Call & Other Borrowings - (11,0000) - (211) Increase / (Decrease) in Call & Other Borrowings 556,129 109,139 822,655 (182,320) Net Issue / (Redemption) of Debentures (170,000) - (170,000) - (170,000) - Dividend Paid (484,275) (461,215) (484,275) (461,215) (484,275) (461,215) Net Increase in Cash and Cash Equivalents 855,962 483,549 823,953 449,210 - Cash and Cash Equivalents 8465,375 3,930,500 8,486,501 3,933,341 Reconciliation of Cash and Cash Equivalents 2,645,906 1,070,901 2,667,522 1,073,742	Cash Flows from Investing Activities									
Purchase of Property, Plant & Equipment (41,723) (19,275) (41,723) (20,438) Cash Flows from Financing Activities (58,488) (21,112) (58,488) (22,275) Increase / (Decrease) in Refinance Activities - 733,738 - 733,738 Increase / (Decrease) in Ital & Other Borrowings - (211) - (211) Increase / (Decrease) in Call & Other Borrowings 556,129 109,139 822,655 (182,320) Net Issue / (Redemption) of Debentures (170,000) - (170,000) - (484,275) (461,215) (98,146) 381,451 168,380 89,992 - - 7,602,413 -										
Cash Flows from Financing Activities Issuance of Ordinary Share Capital - Warrants (58,488) (21,112) (58,488) (22,275) Cash Flows from Financing Activities Issuance of Ordinary Share Capital - Warrants - 733,738 - 733,738 Increase / (Decrease) in Refinance Activities - (211) - (211) Increase / (Decrease) in Call & Other Borrowings 556,129 109,139 822,655 (182,320) Net Issue / (Redemption) of Debentures (170,000) - (170,000) - Dividend Paid (484,275) (461,215) (484,275) (461,215) (98,146) 381,451 168,380 89,992 Net Increase in Cash and Cash Equivalents 855,962 433,549 823,953 449,210 Cash and Cash Equivalents 8465,375 3,930,500 8,486,501 3,933,341 Reconciliation of Cash and Cash Equivalents 2,645,906 1,070,901 2,667,032 1,073,742 Balance with the Central Bank of Sri Lanka 2,645,375 3,930,500 8,486,501 3,933,341 A. Reconciliation of Operating Profit <										
Cash Flows from Financing Activities - - - 733,738 - - 733,738 Increase / (Decrease) in Call & Other Borrowings - (211) - (211) - (211) Increase / (Decrease) in Call & Other Borrowings 556,129 109,139 822,655 (182,320) Net Issue / (Redemption) of Debentures (170,000) - - (461,215) Dividend Paid (484,275) (461,215) (484,275) (461,215) (98,146) 381,451 168,380 89,992 Net Increase in Cash and Cash Equivalents 855,962 483,549 7,662,548 3,444,131 Cash and Cash Equivalents at the end of the year 8,465,375 3,930,500 8,486,501 3,933,341 Reconciliation of Cash and Cash Equivalents 2,645,906 1,070,901 2,667,032 1,073,742 Balance with the Central Bank of Sri Lanka 4,738,125 2,859,599 1,081,344 - Profit before taxation 542,137 506,671 605,664 574,297 Provision for Gratuly 911,237 <t< td=""><td>Purchase of Property, Plant & Equipment</td><td></td><td></td><td></td><td></td></t<>	Purchase of Property, Plant & Equipment									
Issuance of Ordinary Share Capital - Warrants - 733,738 - 733,738 Increase / (Decrease) in Refinance Activities - (211) - (211) Increase / (Decrease) in Call & Other Borrowings 556,129 109,139 822,655 (182,320) Net Issue / (Redemption) of Debentures (170,000) - (170,000) - (211) Dividend Paid (464,275) (461,215) (464,275) (461,215) (464,275) (461,215) Net Increase in Cash and Cash Equivalents 855,962 483,549 7.602,548 3.444,951 3.623,953 449,210 Cash and Cash Equivalents at the end of the year 8,465,375 3,930,500 8,486,501 3,933,341 Reconciliation of Cash and Cash Equivalents 2,645,906 1,070,901 2,667,032 1,073,742 Balance with the Central Bank of Sri Lanka 4,738,125 2,859,999 4,738,125 2,859,599 Money at Call and Short Notice 91,237 71,842 - (540) - Profit before taxation 542,137 506,671 605,664 574,297 - Properciation 91,237 71,842<	Cash Flows from Financing Activities	(30,400)	(21,112)	(30,400)	(22,275)					
Increase / (Decrease) in Call & Other Borrowings Net Issue / (Redemption) of Debentures 556,129 (170,000) 109,139 (170,000) 822,655 (170,000) (182,320) Dividend Paid (484,275) (461,215) (464,275) (461,215) Usidend Paid (381,451) 168,380 89,992 Net Increase in Cash and Cash Equivalents Cash and Cash Equivalents at the end of the year 855,962 483,549 823,953 449,210 Cash and Cash Equivalents at the end of the year 7,609,413 3,446,951 7,662,548 3,484,131 Cash and Cash Equivalents at the end of the year 8,465,375 3,930,500 8,486,501 3,933,341 Reconciliation of Cash and Cash Equivalents Cash in Hand, Balances with Banks & Due to Banks Balance with the Central Bank of Sri Lanka 2,645,906 1,070,901 2,667,032 1,073,742 Money at Call and Short Notice 1,081,344 - 1,081,344 - Profit before taxation 542,137 506,671 605,664 574,297 Profit before taxation 91,237 71,842 93,824 74,808 (Profit) / Loss on disposal of Property, Plant & Equipment (540) -		-	733.738		733.738					
Net Issue / (Redemption) of Debentures (170,000) - (170,000) - Dividend Paid (484,275) (461,215) (484,275) (461,215) Outsidend Paid (98,146) 381,451 168,380 89.992 Net Increase in Cash and Cash Equivalents 855,962 483,549 7.602,469,51 3.446,951 Cash and Cash Equivalents at the end of the year 8,465,375 3,930,500 8,486,501 3,933,341 Reconciliation of Cash and Cash Equivalents 2,645,906 1,070,901 2,667,032 1,073,742 Balance with the Central Bank of Sri Lanka 4,738,125 2,859,999 4,738,125 2,859,599 Money at Call and Short Notice 1,081,344 - 1,081,344 - Profit before taxation 542,137 506,671 605,664 574,297 Properciation 91,237 71,842 93,824 74,808 (Profit) / Loss on disposal of Property, Plant & Equipment 17,841 14,247 18,276 14,648 (Increase) / Decrease in Interest Receivable 59,226 (87,312) 71,507 (52	Increase / (Decrease) in Refinance Activities	-	(211)	-	(211)					
Dividend Paid (484,275) (461,215) (461,215) (461,215) Net Increase in Cash and Cash Equivalents Cash and Cash Equivalents at the beginning of the year 855,962 483,549 823,953 449,210 Cash and Cash Equivalents at the beginning of the year 7,609,413 3,446,951 7,662,548 3,484,131 Cash and Cash Equivalents at the end of the year 8,465,375 3,930,500 8,486,501 3,933,341 Reconciliation of Cash and Cash Equivalents 2,645,906 1,070,901 2,667,032 1,073,742 Balance with Bank of Sri Lanka 4,738,125 2,859,599 4,738,125 2,859,599 Money at Call and Short Notice 1,081,344 - 1,081,344 - Profit before taxation 542,137 506,671 605,664 574,297 Depreciation 91,237 71,842 93,824 74,808 (Profit) / Loss on disposal of Property, Plant & Equipment (540) - (540) - Provision (Reversal) for Doubtful Debts 911 (43,248) (421) (39,213) Provision or Gratuity 17,841			109,139		(182,320)					
Image: Net Increase in Cash and Cash Equivalents 89,992 Cash and Cash Equivalents at the beginning of the year 855,962 483,549 823,953 449,210 Cash and Cash Equivalents at the end of the year 8,465,375 3,930,500 8,486,501 3,933,341 Reconciliation of Cash and Cash Equivalents 8,465,375 3,930,500 8,486,501 3,933,341 Reconciliation of Cash and Cash Equivalents 2,645,906 1,070,901 2,667,032 1,073,742 Balance with the Central Bank of Sri Lanka 4,738,125 2,859,599 4,738,125 2,859,599 Money at Call and Short Notice 1,081,344 - 1,081,344 - Profit before taxation 542,137 506,671 605,664 574,297 Perceition 91,237 71,842 93,824 74,808 (Profit) / Loss on disposal of Property, Plant & Equipment 911 (43,248) (421) (39,213) Provision for Gratuity 17,841 14,247 18,276 14,648 (Increase / Decrease in Interest Receivable 59,226 (87,312) 71,507 (52,053)			-		-					
Net Increase in Cash and Cash Equivalents Cash and Cash Equivalents at the end of the year 855,962 483,549 7.602,548 3.484,131 Cash and Cash Equivalents at the end of the year 8,465,375 3,930,500 8,486,501 3,933,341 Reconciliation of Cash and Cash Equivalents Cash in Hand, Balances with Banks & Due to Banks Balance with the Central Bank of Sri Lanka 2,645,906 1,070,901 2,667,032 1,073,742 Money at Call and Short Notice 4,738,125 2,859,599 4,738,125 2,859,599 Profit before taxation 542,137 506,671 605,664 574,297 Percention 91,237 71,842 - (540) - Profit before taxation 542,137 506,671 605,664 574,297 Provision (Reversal) for Doubtful Debts 911 (43,248) (421) (39,213) Provision for Gratuity 17,841 14,247 18,276 14,648 (Increase) / Decrease in Interest Receivable 59,226 (87,312) 71,507 (52,053) Increase / (Decrease) in Interest Payable 318,702 96,486 322,285 108,852 <t< td=""><td>Dividend Paid</td><td></td><td></td><td></td><td></td></t<>	Dividend Paid									
Cash and Cash Equivalents at the beginning of the year 7,609,413 3,446,951 7,662,548 3,481,131 Cash and Cash Equivalents at the end of the year 8,465,375 3,930,500 8,486,501 3,933,341 Reconciliation of Cash and Cash Equivalents Cash in Hand, Balances with Banks & Due to Banks Balance with the Central Bank of Sri Lanka 2,645,906 1,070,901 2,667,032 1,073,742 Money at Call and Short Notice 1,081,344 - - - - Profit before taxation Depreciation 91,237 71,842 93,824 74,808 (Profit) / Loss on disposal of Property, Plant & Equipment Provision (Reversal) for Doubtful Debts 911 (43,248) (421) (39,213) Provision for Gratuity 17,841 14,247 18,276 14,648 (Increase / Decrease in Interest Receivable 59,226 (87,312) 71,507 (52,053) Increase / Gerease in Interest Payable 318,702 96,486 322,825 108,852 Other Non cash items (384,919) (12,112) (384,920) (5,480)	· · · ·	(30,140)		100,000	03,332					
Cash and Cash Equivalents at the end of the year 8,465,375 3,930,500 8,486,501 3,933,341 Reconciliation of Cash and Cash Equivalents Cash in Hand, Balances with Banks & Due to Banks Balance with the Central Bank of Sri Lanka 2,645,906 1,070,901 2,667,032 1,073,742 Money at Call and Short Notice 4,738,125 2,859,599 4,738,125 2,859,599 Money at Call and Short Notice 9,1081,344 - 1,081,344 - Profit before taxation Depreciation (Profit) / Loss on disposal of Property, Plant & Equipment Provision (Reversal) for Doubtful Debts 91,237 71,842 93,824 74,808 (Profit) / Loss on disposal of Property, Plant & Equipment Provision for Gratuity 17,841 14,247 18,276 14,664 (Increase / Decrease in Interest Receivable 59,226 (87,121) 71,507 (52,053) (Detrease / Gratuity Payments Made 318,702 96,486 322,825 108,852										
Reconciliation of Cash and Cash Equivalents Cash in Hand, Balances with Banks & Due to Banks Balance with the Central Bank of Sri Lanka 2,645,906 1,070,901 2,667,032 1,073,742 Balance with the Central Bank of Sri Lanka 4,738,125 2,859,599 4,738,125 2,859,599 Money at Call and Short Notice 1,081,344 - 1,081,344 - Reconciliation of Operating Profit 8,465,375 3,930,500 8,486,501 3,933,341 A. Reconciliation of Operating Profit 91,237 71,842 93,824 74,808 Profit before taxation 542,137 506,671 605,664 574,297 Depreciation 91,237 71,842 93,824 74,808 (Profit) / Loss on disposal of Property, Plant & Equipment (540) - (540) - Provision / Reversal in Interest Receivable 911 (43,248) (421) (39,213) Provision / Gratuity 17,841 14,247 18,276 14,648 (Increase / Decrease in Interest Receivable 59,226 (87,312) 71,507 (52,053) Increase / (Decrease) in Interest Payable <										
Cash in Hand, Balances with Banks & Due to Banks 2,645,906 1,070,901 2,667,032 1,073,742 Balance with the Central Bank of Sri Lanka 4,738,125 2,859,599 4,738,125 2,859,599 Money at Call and Short Notice 1,081,344 - 1,081,344 - Balance with the Central Bank of Sri Lanka 4,738,125 2,859,599 4,738,125 2,859,599 Money at Call and Short Notice 1,081,344 - - 8,465,375 3,930,500 8,486,501 3,933,341 A. Reconciliation of Operating Profit -	Cash and Cash Equivalents at the end of the year	0,403,373	3,950,500	0,400,301	3,333,341					
Balance with the Central Bank of Sri Lanka 4,738,125 2,859,599 4,738,125 2,859,599 Money at Call and Short Notice 1,081,344 - 1,081,344 - 8,465,375 3,930,500 8,486,501 3,933,341 A. Reconciliation of Operating Profit - 6,465,375 3,930,500 8,486,501 3,933,341 Profit before taxation 542,137 506,671 605,664 574,297 Depreciation 91,237 71,842 93,824 74,808 (Profit) / Loss on disposal of Property, Plant & Equipment (540) - (540) - Provision / Reversal i for Doutry to Gratuity 17,841 14,247 18,276 14,648 (Increase / Decrease in Interest Receivable 59,226 (87,312) 71,507 (52,053) Increase / (Decrease) in Interest Payable 318,702 96,486 322,825 108,852 Other Non cash items (384,919) (12,112) (384,920) (5,480) Gratuity Payments Made (1,113) (1,116) (1,713) (1,116)		0.015.000	1.070.001	0.007.000	4 070 7 10					
Money at Call and Short Notice 1,081,344 - 1,081,344 - A. Reconciliation of Operating Profit 8,465,375 3,930,500 8,486,501 3,933,341 A. Reconciliation of Operating Profit Profit before taxation 542,137 506,671 605,664 574,297 Depreciation 91,237 71,842 93,824 74,808 (Profit) / Loss on disposal of Property, Plant & Equipment (540) - (540) - Provision (Reversal) for Doubful Debts 911 (43,248) (421) (39,213) Provision for Gratuity 17,841 14,247 18,276 14,648 (Increase) / Decrease in Interest Receivable 59,226 (87,312) 71,507 (52,053) Increase / (Decrease) in Interest Payable 318,702 96,486 322,825 108,852 Other Non cash items (384,919) (12,112) (384,920) (5,480) Gratuity Payments Made (1,116) (1,713) (1,116) (1,713) (1,116)										
8,465,375 3,930,500 8,486,501 3,933,341 A. Reconciliation of Operating Profit 542,137 506,671 605,664 574,297 Depreciation 91,237 71,842 93,824 74,808 (Profit) / Loss on disposal of Property, Plant & Equipment Provision (Reversal) for Doubtful Debts 911 (43,248) (421) (39,213) Provision for Gratuity (Increase / Decrease in Interest Receivable 59,226 (87,312) 71,507 (52,053) Increase / (Decrease) in Interest Payable 318,702 96,486 322,825 108,852 Other Non cash items (384,919) (12,112) (384,920) (5,480) Gratuity Payments Made (1,713) (1,116) (1,713) (1,116)			2,009,099		2,009,099					
Profit before taxation 542,137 506,671 605,664 574,297 Depreciation 91,237 71,842 93,824 74,808 (Profit) / Loss on disposal of Property, Plant & Equipment (540) - (540) Provision (Reversal) for Doubtful Debts 911 (43,248) (421) (39,213) Provision for Gratuity 17,841 14,247 18,276 14,648 (Increase) / Decrease in Interest Receivable 59,226 (87,312) 71,507 (52,053) Increase / (Decrease) in Interest Payable 318,702 96,486 322,825 108,852 Other Non cash items (384,919) (12,112) (384,920) (5,480) Gratuity Payments Made (1,713) (1,116) (1,713) (1,116)			3,930,500		3,933,341					
Depreciation 91,237 71,842 93,824 74,808 (Profit) / Loss on disposal of Property, Plant & Equipment (540) - (540) - Provision/ (Reversal) for Doubtful Debts 911 (43,248) (421) (39,213) Provision for Gratuity 17,841 14,247 18,276 14,648 (Increase) / Decrease in Interest Receivable 59,226 (87,312) 71,507 (52,053) Increase / (Decrease) in Interest Payable 318,702 96,486 322,825 108,852 Other Non cash items (384,919) (12,112) (384,920) (5,480) Gratuity Payments Made (1,713) (1,116) (1,713) (1,116)	A. Reconciliation of Operating Profit									
Depreciation 91,237 71,842 93,824 74,808 (Profit) / Loss on disposal of Property, Plant & Equipment (540) - (540) - Provision/ (Reversal) for Doubtful Debts 911 (43,248) (421) (39,213) Provision for Gratuity 17,841 14,247 18,276 14,648 (Increase) / Decrease in Interest Receivable 59,226 (87,312) 71,507 (52,053) Increase / (Decrease) in Interest Payable 318,702 96,486 322,825 108,852 Other Non cash items (384,919) (12,112) (384,920) (5,480) Gratuity Payments Made (1,713) (1,116) (1,713) (1,116)	Profit before taxation	542.137	506.671	605.664	574,297					
(Profit) / Loss on disposal of Property, Plant & Equipment (540) - (540) - Provision (Reversal) for Doubful Debts 911 (43,248) (421) (39,213) Provision of Gratuity 17,841 14,247 18,276 14,648 (Increase) / Decrease in Interest Receivable 59,226 (87,312) 71,507 (52,053) Increase / (Decrease) in Interest Payable 318,702 96,486 322,825 108,852 Other Non cash items (384,919) (12,112) (384,920) (5,480) Gratuity Payments Made (1,713) (1,116) (1,713) (1,116)	Depreciation									
Provision for Gratuity 17,841 14,247 18,276 14,648 (Increase) / Decrease in Interest Receivable 59,226 (87,312) 71,507 (52,053) Increase / (Decrease) in Interest Payable 318,702 96,486 322,825 108,852 Other Non cash items (384,919) (12,112) (384,920) (5,480) Gratuity Payments Made (1,113) (1,116) (1,713) (1,116)	(Profit) / Loss on disposal of Property, Plant & Equipment	(540)	-	(540)	-					
Space Space <th< td=""><td></td><td></td><td></td><td></td><td></td></th<>										
Increase / (Decrease) in Interest Payable 318,702 96,486 322,825 108,852 Other Non cash items (384,919) (12,112) (384,920) (5,480) Gratuity Payments Made (1,713) (1,116) (1,713) (1,116)										
Other Non cash items (384,919) (12,112) (384,920) (5,480) Gratuity Payments Made (1,713) (1,116) (1,713) (1,116)										
Gratuity Payments Made (1,713) (1,116) (1,713) (1,116)										
642.882 545.458 724.502 674.743										
		642,882	545,458	724,502	674,743					



Nations Trust Bank PLCHead Office and Corporate Branch,No. 242, Union Place, Colombo 2.Tel: 4313131Fax: 2307854Email: customerservice@nationstrust.comWeb: www.nationstrust.com

