

INTERIM FINANCIAL STATEMENTS For the 06 months ended 30th June 2010

				Ru	pees in Tho	ousands		
Summarised Income Statement								
	For the Six mo 30th Ju		Change		For the Quarter Ended 30th June			
	2 010	2 009	%	2 010	2 009	%		
Interest Income	1,372,292	1,653,617	(17)	704,552	847,152	(17)		
Interest Income on Loans and Advances	997,080	1,235,732	(17)	510,803	625,029	(17)		
Interest Income on Other Interest Earning Assets	375,212	417,885	(19)	193,749	222,123	(13)		
Interest meonie on other interest Laming rasses	0,0,212	117,000	(10)	1,0,7 1,7	,	(10)		
Less: Interest Expenses	656,237	1,005,783	(35)	328,289	498,161	(34)		
Interest Expense on Deposits	602,934	869,244	(31)	302,292	438,569	(31)		
Interest Expense on Other Interest Bearing Liabilities	53,303	136,539	(61)	25,997	59,592	(56)		
Net Interest Income	716,055	647,834	11	376,263	348,991	8		
Non - Interest Income	190,762	492,460	(61)	98,937	298,533	(67)		
Foreign Exchange Income	54,679	492,400 38,977	(61) 40	28,958	11,893	(67)		
Other Income	136,083	453,483	(70)	69,979	286,640	(76)		
	,							
Less: Non - Interest Expenses	509,666	426,889	19	266,506	220,486	21		
Personnel Costs	207,318	165,470	25	107,040	86,600	24		
Provision for Staff Retirement Benefits	5,810	4,569	27	2,992	2,425	23		
Premises, Equipment and Establishment Expenses	157,900	134,474	17	81,608	69,101	18		
Loss on Trading / Investment Securities	-	-	-	-	-	-		
Other Operating Expenses	138,638	122,376	13	74,866	62,360	20		
Less: Provision for Bad and Doubtful Debts	15,837	162,939	(90)	7,615	81,416	(91)		
and Loans Written Off								
Provisions - General	17,111	(6,062)	(382)	9,272	(8,720)	(206)		
Provisions - Specific	27,888	179,265	(84)	17,137	93,868	(82)		
Recoveries (-)	(33,718)	(13,879)	143	(21,850)	(7,417)	195		
Provisions - Others	-	-	-	-	-	-		
Loans Written Off / (Recovered)	4,556	3,615	26	3,056	3,685	(17)		
Less: Provision for Decline in Value of Investments (Net)	-	-	-	-	-	-		
Operating Profit on Ordinary Activities Before Taxes	381,314	550,466	(31)	201,079	345,622	(42)		
Less: Value Added Tax on Financial Services	100,576	67,400	49	53,124	26,313	102		
Operating Profit on Ordinary Activities Before Corporate Tax	280,738	483,066	(42)	147,955	319,309	(54)		
Share of Subsidiaries/Associate Companies' Profit	-	-	-	-	-	-		
Operating Profit Before Corporate Tax	280,738	483,066	(42)	147,955	319,309	(54)		
Less:Tax on Profits on Ordinary Activities	129,957	183,917	(29)	64,682	112,619	(43)		
Operating Profit for the Period	150,781	299,149	(50)	83,273	206,690	(60)		
Basic Earnings Per Share (Rs.)	1.29	2.70	(52)	0.71	1.87	(62)		

Corrent Priorid Avail 32000200 Provides Provides Available Provides State in Hand Dashance Shert Assets 567,768 563,461 4733 Dashance Shert Assets 567,768 563,461 4733 Dashance Shert Assets 1023,779 1128,410 2000 Dashance Shert Assets 1032,799 1128,410 2000 Dashance Shert Assects and Subsidiaries 6,437,497 301,4482 1,177,50 Obtar Securities 6,403,480 2,947,998 10,402,797 Obtar Securities 6,437,491 9,957,2088 10,402,797 Dist Orschange 1233,241 9,273,208 10,402,797 Dist Orschange 1233,241 9,273,208 10,402,797 Dist Orschange 1233,241 9,273,208 10,402,797 Dist Orschange 1233,243 1238,246 0001,793	Summarised Balan	ce Sheet		
Available Available Available De Balance Shert Aaset 507.708 503.708 1473.73 Cash in Hand Interce with Central Fact, all Sti Lacks / Other Central Racks 1565.708 503.708 1473.73 Oversament Scorentises 117.602 3.777.188 44.224. Other Scorentises 117.602 3.777.186 44.224. Other Scorentises 6.645.708 3.04.428. 11.777. Other Scorentises 6.645.708 3.04.428. 11.777. Other Scorentises 6.465.480 2.90.558 11.077.4 Oversament Scorentises 6.465.480 2.90.558 11.077.4 Scorentises 7.788 11.662.280 2.90.558 11.077.4 Scorentises 7.788 11.662.280 2.90.558 11.077.4 Scorentises 7.788 11.662.280 2.90.558 11.077.4 Scorentises 7.788.7 11.662.280 11.675.20 11.662.280 11.675.278 11.662.280 11.662.280 11.662.280 11.675.278 11.662.280 11.662.280 11.662.280<	Summariseu Dalam			
Deallance Short Assets Audited Cash in Hand 507,768 505,768 505,768 Salances with Central Bank of Sti Lanka / Other Central Banks 1.305,359 1.317,709 1.237,709 Subarces With Central Bank of Sti Lanka / Other Central Banks 1.305,359 1.317,709 1.424,709 Ober Securities 1.17,862 3.217,108 4.424,709 Ober Securities 0.405,850 3.117,862 3.217,108 Ober Securities 0.405,850 3.117,862 3.217,108 Ober Securities 0.418,850 1.17,862 3.217,108 Ober Securities 0.418,850 1.17,862 3.217,108 Ober Securities 0.418,850 0.412,850 1.06,850 Ober Securities 0.418,850 0.412,850 1.06,850 Ober Securities 0.107,37 3.014,482 1.017,37 Ober Securities 0.137,37 3.014,642 3.014,642 Bill of Eachange 2.429,41 9.37,37 3.86,456 Ober Laran 0.03,51 3.20,033 1.017,37 Dise Laran <th></th> <th></th> <th></th> <th></th>				
Der Malance Sher Assets Image: Section of the Charack Institutions Section in Hand Section Sectin Section Section Section Section Sectin Section Sect		As at 30/06/2010		As at 30/06/200
balance with Cartral Back of St Lanks / Other Cartral Backs 1.565.339 1.317.769 1.242.4 balance with Cartral Back of St Lanks / Other Saccalls 1.337.769 1.243.43 2.244. Other Shaust and Other Financial Backs 1.178.62 3.377.168 4.124.4 Other Saccalls 3.377.168 4.124.4 4.124.4 Other Saccalls 6.457.078 3.304.482 1.177.69 Other Saccalls 6.405.401 1.077.57.06 4.124.57.078 Other Saccalls 6.405.401 2.400.576 1.077.75 Other Saccalls 6.405.401 9.272.088 10.652.2 Investments in Acacalter and Subsidiaries 1.077.75 1.052.75 1.337.769 Fuel Nenge Cartral Advances 1.317.69 1.062.2 1.052.75 Fuel Nenge Cartral Advances 2.339.553 3.270.67 3.300.433 3.300.433 Fuel Nenge Cartral Advances 2.347.02 1.007.20 1.007.20 1.007.20 1.007.20 1.007.20 1.007.20 1.007.20 1.007.20 1.007.20 1.007.20 1.007.20 1.007.20 1.007.20	On-Balance Sheet Assets		Autiteu	
balance with Cartral Back of St Lanks / Other Cartral Backs 1.565.339 1.317.769 1.242.4 balance with Cartral Back of St Lanks / Other Saccalls 1.337.769 1.243.43 2.244. Other Shaust and Other Financial Backs 1.178.62 3.377.168 4.124.4 Other Saccalls 3.377.168 4.124.4 4.124.4 Other Saccalls 6.457.078 3.304.482 1.177.69 Other Saccalls 6.405.401 1.077.57.06 4.124.57.078 Other Saccalls 6.405.401 2.400.576 1.077.75 Other Saccalls 6.405.401 9.272.088 10.652.2 Investments in Acacalter and Subsidiaries 1.077.75 1.052.75 1.337.769 Fuel Nenge Cartral Advances 1.317.69 1.062.2 1.052.75 Fuel Nenge Cartral Advances 2.339.553 3.270.67 3.300.433 3.300.433 Fuel Nenge Cartral Advances 2.347.02 1.007.20 1.007.20 1.007.20 1.007.20 1.007.20 1.007.20 1.007.20 1.007.20 1.007.20 1.007.20 1.007.20 1.007.20 1.007.20	Cash in Hand	567 768	563 463	473 74
base from Banks and Other Financial Institutions 11.02.198 11.718,62 37.71,105 42.04 Government Securities 11.7862 37.71,105 41.24 Due Stearling 6.457,078 3.014.482 11.792 Due Stearling 6.457,078 3.014.482 11.792 Concentrue Securities 5.1598 7.06 10.01 Concentrue Securities 5.1598 7.06 10.01 Concentrue Securities 13.1598 7.06 10.01 Concentrue Securities 13.1598 7.06 10.01 Food Lewis and Advances 13.1598 13.101 13.259,815 13.85,86 Develoaming Leans and Advances 13.110 13.258,918 6.61,003 9.00 Concentrue Securities 3.558,58 3.70,674 3.88,66 10.02,797 10.022,798 Bills of Exchange 2.44,514 2.558,508 3.90,674 3.88,66 10.02,737 10.022,798 10.02,737 <td>Balances with Central Bank of Sri Lanka / Other Central Banks</td> <td>· · · · ·</td> <td>,</td> <td>1,264,44</td>	Balances with Central Bank of Sri Lanka / Other Central Banks	· · · · ·	,	1,264,44
Government Scontiles 117.262 3.717.108 4.124. Other Securities 6.457.078 3.014.482 1.179. able (Scotting Investments in Associates and Subsidiaries) 6.415.498 7.249.036 1.077.3 Government Securities 6.415.498 7.249.036 1.077.3 More Securities 6.445.480 1.07.3 3.665 Toal Lours and Advances 12.239.451 9.72.038 100.200.200.200.200.200.200.200.200.200.	Due from Banks and Other Financial Institutions			290,03
Ober Scanties 1.0000 1.0000 1.0000 1.0000 Ober Scanties 6.457,078 5.014,482 1.1757 Other Scanties 5.1598 73.886 1001 Vestments in Associates and Subsidiaries 5.1598 73.886 1001 Construct Scantings 5.1598 73.886 1004 Construct Scantings 1.329,451 927.2098 106422 Construct Scanting 3.153,101 4.400,64 40843 Order Table Scanting 1.539,155 4.400,64 40843 Order Table Scanting 3.13,110 1.373,10 4.300,64 40843 Order Table Scanting 5.1498 2.254,10 4.465 9000 1.4757 1.133,11 1.100,1000 4.465 9000 4.465 9000 4.465 9000 4.99,55 4.465 9000 4.99,55 4.465 9000 4.99,55 4.465 9000 4.99,55 4.465 9000 4.99,55 4.99,57 1.13,141 1.13,12,17 1.13,22,71 1.13,12,23,124 1.100,13,2	Investments - Trading Account			4,124,4
Investments Heid-to-Maturity (Net of provisions made for define in investment of Red-Infig Investments in Associates and Subsidiaries) 6.457,078 9.014,842 1.179; and the investment in Associates and Subsidiaries Government Scentries 6.405,480 2.940,396 1.077; 0.00000000000000000000000000000000	Government Securities	117,862	3,717,105	4,124,4
outlob (Excluding Investments in Associates and Subsidiaries) 0 0 Other Securities 6.405.480 2.290.996 10.12 Other Securities 51.99 73.88 100.22 Food Leass and Advances 12.329.451 9.872.088 10.62.2 Eall of Territing Leass and Advances 12.339.451 3.835.953 3.74.074 3.886.0 Constraints 2.489.022 2.61.6698 2.64.099 2.64.099 2.64.099 Lease Kentsk Recivable 2.489.022 2.61.698 2.64.099 2.64.099 2.64.099 2.64.099 2.64.099 2.64.099 2.64.099 2.64.099 2.64.099 2.64.099 2.64.099 2.66.099 2.		-	-	-
Government Scartines 6,603,400 2,240,400 73,866 107,1 Investments in Associates and Subsidiaries 51,598 73,866 101,2 Total Lours and Advances 12,32,451 9,872,088 10,622,558 Total Performing Loans and Advances 3,885,558 3,700,674 3,886,558 Total Kentralis 3,289,558 3,700,674 3,886,558 Overdrafts 2,241,60 33,337 380,064 Other Scarting 2,214,00 33,337 380,064 Other Scarting 2,214,00 33,337 380,066 Other Loans 10,572,000 449,84 490,337 390,077 Other Loans Prescription 2,214,00 33,377 390,077 10,02,030 900,030 10,02,030 900,030 10,227,01 10,37,202 10,02,030 900,030 10,37,202 10,02,030 900,05 556,61 13,324,954 10,32,207 10,37,373 11,27,41 13,324,954 10,32,393 11,37,41 12,324,954 10,32,393 11,37,41 13,314 14,36,373		6,457,078	3,014,482	1,179,3
Other Scentriks 51.598 73.86 101.5 Total Lons and Advances - - - Total Lons and Advances 112.329.451 9.872.088 106.621. Bills of Exchange 3.470.674 3.886.4 435.617 440.044 448.0 Overdrafts 3.890.558 3.470.674 3.886.4 435.617 440.044 448.0 435.617 440.044 448.0 435.617 440.044 448.0 435.617 440.045 99.0 1.072.07 <td< td=""><td></td><td></td><td></td><td></td></td<>				
investments in Associates and Subsidiaries 12,329,451 9,872,088 106,622 Total Lons and Advances 12,329,451 9,872,088 106,622 Dist of Exchange 1381,106 123,259 1255 Overdrafts 3,895,558 3,470,074 3,888,558 Call Non-performing Loans and Advances 2,818,692 2,814,603 498,609 Call Non-performing Loans and Advances 2,818,692 2,814,603 10,372,003 11,374,174 10,372,003 10,372,003 10,373,71 11,744,174,174,174,174,174,174,174,174,1			, ,	1,077,8
Lotal Loss and Advances 1 1 Dille Of Exchange 9.872,088 10.662,1 Dille of Exchange 1.81,1.66 13.239,951 13.55,017 Demain Receivable 4355,617 480,054 4388,058 Lease Rentals Receivable 4355,617 480,054 438,051 Dille of Exchange 2,214,03 33,337 78,8 Overdrafts 2,285,058 14,218,77 12,33,737 10,32 Contampe 2,314,03 33,337 78,8 0,93,334 1,021,97,71 10,32 Contartist 64,665 84,104 78, 14,318,377 12,329,451 13,224,951 10,02,500 99,051 13,224,951 10,02,500 99,051 13,224,951 10,02,500 99,051 13,224,951 10,02,500 99,051 13,224,951 10,02,510 14,918,971 11,741,742 14,918,971 11,741,742 10,92,971 11,741,742 10,92,971 11,741,742 11,741,742 11,741,742 11,741,742 12,737,737 11,745,743 13,142,745 11,745,743		51,598	73,886	101,5
Indel Performing Lones and Advances 12,29,451 9,972 (0.4) 133.359 135.55 Overdrafts 3,380,558 3,470,054 3,880,558 3,470,054 3,880,558 Outer Loans 8,121,110 5,788,009,64 4980,054 4980,054 4980,054 Other Loans 8,121,110 5,788,009,64 4980,054 4980,054 4980,054 4980,054 4980,054 4980,054 4980,054 4980,054 4980,054 4980,054 4980,054 4980,054 4980,055 4933,347 78,33		-	-	-
bills of Exchange 181.106 132.39 135.38 Cause Rentals Receivable 435.617 440.0674 338.05 Cher Lonss 5,788.091 6,170.0 438.05 Dial Non-performing Leans and Advances 2,288.922 2,216.00 33.37 78. Overtrafts 2,288.922 2,216.00 33.37 78. 0.0 796.782 844.05 900.00 10.0 796.782 844.04 78. 796.782 844.05 900.00 10.05.053 143.183.73 10.23.05 993.34 10.01.97 10.02.05 995.55 10.05.055 10.05.055 10.05.055 10.05.055 10.05.05 <td></td> <td>12 329 451</td> <td>9 872 088</td> <td>10 662 8</td>		12 329 451	9 872 088	10 662 8
Overdafis 3.889,588 3.470,744 3.889,588 Other Loans 445,517 4480,964 498,1 Other Loans 8,123,110 5,784,8091 6,710 Det Schange 5,2,140 39,337 78, Overdafis 79,5782 844,665 984,104 78, Overdafis 993,384 1,021,997 1,032,2 Interset Receivable 66,665 84,104 78, Other Loans 1,137,202 1,002,630 920,34 Interset Receivables 1,037,202 1,002,630 920,920 Sependic Interset 1,037,202 1,002,630 920,920 Specific Loan Loss Provisions 1,037,202 1,002,630 920,920 Specific Loan Loss Provisions 1,037,202 1,002,630 920,920 Specific Loan Loss Provisions 1,037,202 1,02,630 920,920 Specific Loan Loss Provisions 1,23,974 1,024,830 90,900 Specific Loan Loss Provisions 2,23,974 1,174,91 422,975 Specific Linbifities				
Lease Rentials Receivable 4435,617 4480,964 4980, Other Loans 8,123,110 5,788,091 5,788,091 5,788,091 5,788,091 5,788,091 5,788,091 5,788,091 5,788,091 5,788,091 5,788,091 5,788,091 5,788,091 5,788,091 5,788,091 5,788,091 5,788,091 6,783,783 7,783,783 7,783,783 7,783,783 7,783,773 7,723,773 7,773,773 7,773,773 7,773,773 7,773,773 7,773,773 7,773,773 7,773,773 7,773,773 7,773,773 7,722,773,753 7,733,773 7,273,733 7,273,733 7,273,733 7,273,733 7,273,733 7,273,733 7,273,733 7,273,733 7,273,733 7,273,733 7,273,733 7,273,733 7,273,733 7,273,733 7,273,733	-	· · · · · ·		3,868,6
Ioal Non-performing Leans and Advances 2.488,922 2.516,098 2.564,098 Bils of Exchange 39,374 39,373 39,373 Overdnis 299,384 10,21,957 10,023 Incress Receivable 64,665 84,104 39,374 Incress Receivables 10,37,002 11,002,630 990,04 Incress Receivables 10,37,002 11,002,630 990,05 Specific Loan Loss Provisions 76,011 39,795 58,725 Specific Loan Loss Provisions 76,011 39,795 58,727 Vel Lonas and Advances 10,32,024 356,817 422,875 Specific Loan Loss Provisions 302,044 356,817 422,875 Nomerheit Requipments (Net of accumulated depreciation of fixed assets) 588,722 595,564 23,909,444 21,558,428 20,121 One Balance Sheet Liabilities 2,309,444 21,558,428 20,121 33,07,311 1,456,60 Solidia Deposits 2,791,537 3,037,311 1,456,60 3,007,311 1,586,728 Solidia Deposits 2,793,537			, ,	498,0
Bills of Exchange 52,140 33,37 78, Overdants 786,782 844,665 900, Lease Rentals Receivable 64,665 84,104 78, Other Loans 993,84 1,021,957 1,032,22 Interest Receivables 1615,951 325,643 473,32 Cass: 1,037,022 1,002,630 920,920 Specific Loan Loss Provisions 469,306 496,900 595,554 Cess: 332,044 355,817 422,371 Interst Receivables 1,037,027 337,317 323,358,81 Operand Loan Loss Provisions 469,306 496,900 595,554 Net Assets 32,009,464 325,817 422,75 Interst Receivable - - - Operand Deposits 2,793,573 3,207,311 11,741, Operand Deposits 2,208,303 2,028,48 16,07,79 Savings Accounts 2,083,030 2,028,48 16,07,79 Savings Accounts 2,083,030 2,028,703 1,47666,79 <	Other Loans	8,123,110	5,788,091	6,170,54
Overdarias 796,782 844,665 9000 Lease Rentis Recvitable 64,665 84,104 785,782 Other Loans 959,384 1021,957 1032,957 Interest Recvitables 1037,202 10,02,630 920,357 Supericit Loan Loss Provisions 76,911 92,936 13,227,4 Supericit Loan Loss Provisions 76,911 92,935 58,87 Other Assets 302,048 356,817 422,7 Inangable Assets 302,048 356,817 422,7 Insegment Properties 23,909,464 21,558,828 20,121,4 One Balance Sheet Labilities 23,909,464 21,558,828 20,121,4 One Balance Sheet Labilities 23,909,464 21,558,828 20,121,4 One Balance Sheet Labilities 10,476,238 8,908,190 9,009,90,909,909,909,909,909,909,909,90	Total Non-performing Loans and Advances	2,488,922	2,516,698	2,564,1
Less Rentals Receivable 64.665 84.104 782 Other Leans 959.33 1021.977 1023 Interset Receivables 615.951 526.635 4733 Draid Grass Loans and Advances 12,388,786 13.2274 Less: 11,4818,373 12,388,786 13.2274 Superafied Loan Loss Provisions 76.911 39.935,781 11.741 Vet Loans and Advances 13.234954 10.822,871 11.741 Other Joan Loss Provisions 76.911 306.817 422.7 Intragble Assets 302.048 356.817 422.7 Intragble Assets 302.048 356.817 422.7 Intragble Assets 302.048 356.817 422.7 Intragble Assets 20.309.464 21.558.828 20.121.4 On-Balance Sheet Liabilities 10.476.628 88.998,190 9.006.3 Swings Accounts 2.033.07.311 1.588, 1.588, Other Loans 2.979.537 3.207.311 1.588, Other Balance Sheet Liabilities 2.083.708	5		39,337	78,1
Other Lanas 999.384 1.021.957 1.022.957 Interest Receivables 1.032.915 1.022.957 1.022.957 Interest Receivables 1.037.202 1.002.630 920.920.920.920.920.920.920.920.920.920.		,		900,9
Interest Recrivables 615.951 326.635 473.4 Droll Gross Loss and Advances 114.818,973 112,388,786 13.227.4 Superdic Juni Loss Provisions 10.002,702 10.002,600 920.0 Specific Loan Loss Provisions 469.306 469.306 920.0 Greent Loan Loss Provisions 10.829.371 11.741.2 Other Assets 322.4954 10.829.371 11.741.2 Diter Assets 322.008 356.817 422.3 Investment Properties - - - - Orberger, Plant & Equipments (Net of accumulated depreciation of fixed assets) 588.722 595.564 587.4 Total On Balance Sheet Liabilities 10.829.371 11.588. 32.07.311 1.588. Margin Deposits 2.079.337 32.07.311 1.588. 1.567.4 2.083.30 2.083.48 1.607.48 1.567.79 1.618.48 1.576.79 1.618.48 1.576.79 1.618.48 1.576.79 1.618.48 1.576.79 1.618.48 1.607.48 1.607.48 1.607.48 1.606.40 1.588.79		· · · · · ·	,	78,3
Ideal Gross Leasm and Advances 14,818,373 12,388,786 13,227,4 Less: 1,037,202 1,002,430 920,0 555,5 Supended Interest 76,911 59,793 58,1 525,55 58,1 76,911 59,793 58,1 76,911 59,793 58,1 76,911 59,793 58,1 76,911 59,793 58,1 74,223 76,911 59,793 58,71 42,23 73,1 11,741,4 72,233,713 11,741,4 72,233,713 11,742,4 73,7				
Less: Less: <thless:< th=""> Less: <thl< td=""><td></td><td></td><td></td><td></td></thl<></thless:<>				
Superiod Interest 1,037,202 1,002,630 920, 920,500 Specific Loan Loss Provisions 76,911 59,795 58, 13,234,934 108,239,71 11,741, 422, 130,0148 136,817 422, 300,0148 356,817 422, 37,71 Other Assets 13,234,934 108,239,71 11,741, 422, 37,71 37,71 37,71 Property, Plant & Equipments (Net of accumulated depreciation of fixed assets) 588,722 595,564 587,7 Total On Balance Sheet Assets 23,090,464 21,558,828 20,121,4 On-Balance Sheet Liabilities 10,47,6238 8,998,190 2,083,030 2,084,44 1,607,7 Total Deposits 2,085,030 2,231,724 1,71,726 2,31,724 1,71,726 2,31,724 1,71,726 2,31,724 1,71,726 2,31,724 1,71,726 2,31,724 1,71,726 2,31,724 1,71,726 2,31,724 1,71,726 2,31,724 1,71,726 2,31,724 1,71,726 2,31,724 1,71,726 2,31,724 1,71,726 2,31,724 1,71,726 2,31,724 1,71,726 2,31,724 1,71,726 2,		14,818,373	12,388,786	13,227,0
jaccific Loan Loss Provisions 440,300 496,990 5055 Secretal Loan Loss Provisions 76,911 59,795 58,8 Secretal Loan Loss Provisions 32,24,954 10,829,271 11,741 Other Assets 32,24,954 36,127 27,7 Intraglible Assets 32,309,464 21,558,822 20,121,6 Orberta, Plant & Equipments (Net of accumulated depreciation of fixed assets) 58,87,722 59,564 587,7 Total On Balance Sheet Assets 23,009,464 21,558,822 20,121,6 20,121,6 On-Balance Sheet Liabilities 17,883,199 16,328,703 14,766,0 20,803,03 20,8348 1,607,7 Time Deposits 2,979,537 3,207,311 1,888,59 90,802 198,670 326,028 198,93 Other Deposits 2,213,724 1,713,726 2,213,724 1,713,726 2,213,724 1,713,726 2,213,724 1,713,726 2,213,724 1,713,726 2,213,724 1,713,726 2,213,724 1,713,726 2,213,724 1,713,726 2,213,724 1,713,726 2,2136,7		1 037 202	1 002 630	920.90
Ciencel Loan Loss Provisions 76,911 59,795 58,8 Net Loans and Advances 13,224,954 10,829,371 11,741 Other Assets 302,048 356,817 422,375 Intangible Assets 42,875 30,127 37,7 Property, Plant & Equipments (Net of accumulated depreciation of fixed assets) 588,722 595,564 587,7 Fold On Balance Sheet Assets 23,099,464 21,558,828 20,121,6 On-Balance Sheet Liabilities 2,083,030 2,083,448 1,6328,703 14,766,0 Demand Deposits 2,083,030 2,083,448 1,607,7 3,200,28 188,6 Other Deposits 2,287,743 1,713,726 2,312,74 1,713,726 2,312,74 1,713,726 2,312,74 1,713,726 2,312,74 1,713,726 2,312,74 1,713,726 2,312,74 1,713,726 2,312,74 1,713,726 2,312,74 1,713,726 2,312,74 1,713,726 2,312,74 1,713,726 2,312,74 1,713,726 2,312,74 1,713,726 2,312,74 1,713,726 2,312,74 1,713,726 <td></td> <td></td> <td></td> <td>· · · · ·</td>				· · · · ·
Net Loss and Advances 13,234,943 10,829,371 11,741, Other Assets 302,048 356,817 422,273 Intragible Assets 2,275 36,127 37. Investment Properties - - - Poperty, Plant & Equipments (Net of accumulated depreciation of fixed assets) 58,722 584,722 584,722 On-Balance Sheet Liabilities 23,909,464 21,558,828 20,121,4 On-Balance Sheet Liabilities 2,793,337 3,207,311 1,588, Fotal Deposits 2,793,337 3,207,311 1,588, Savings Accounts 10,476,238 89,98,190 9,069,1 Margin Deposits 2,283,703 14,766,0 2,132,87,03 Other Deposits 2,231,724 1,173,726 2,312,724 Borrowings from CBSL 9,036 12,856 17,7 Borrowings from Banks and Financial Institutions in Sri Lanka 403,708 214,460 31,805 Subordinated Term Debts 50,000 50,000 11,612 10,527 55,54 Other Borowings 13,162 10,527 55,54 246,462 246,462 <t< td=""><td></td><td></td><td>,</td><td>58,1</td></t<>			,	58,1
Other Assets 302.048 556.817 442.35 Investment Properties 36,127 37,7 Investment Properties 558.722 595.564 587,4 Total On Balance Sheet Assets 23,090,464 21,558,828 20,121,4 On-Balance Sheet Liabilities 23,090,464 21,558,828 20,121,4 On-Balance Sheet Liabilities 2,080,9464 21,558,828 20,121,4 De-Banal Deposits 2,073,537 13,207,311 1,588,319 9,0303 Demand Deposits 2,083,010 2,083,013 1,476,633 8,998,190 9,0692, Margin Deposits 2,083,010 2,083,013 1,28,856 17,71,726 2,317,74 1,713,726 2,317,74 1,713,726 2,317,74 1,713,726 2,317,74 1,713,726 2,317,74 1,713,726 2,317,74 1,713,726 2,317,74 1,713,726 2,317,74 1,713,726 2,317,74 1,713,726 2,317,74 1,713,726 2,317,74 1,713,726 2,317,74 1,713,726 2,317,74 1,713,726 2,317,74 1,713,726	Net Loans and Advances		,	11,741,9
Investment Properties - - - Property, Plant & Equipments (Net of accumulated depreciation of fixed assets) 588,722 595,564 587,4 Total On Balance Sheet Liabilities 23,009,464 21,558,828 20,121,4 On-Balance Sheet Liabilities 17,883,199 16,328,703 14,766,4 Demand Deposits 2,039,357 3,207,311 1,588,1 Savings Accounts 2,083,044 1,007,311 1,588,1 Margin Deposits 2,983,670 326,023 188,4 Other Deposits 298,670 326,024 188,5 Deromings from CBSL 298,670 326,024 188,5 Borrowings from Banks and Financial Institutions in Sri Lanka 403,708 214,460 379,3 Borrowings from Banks and Financial Institutions Abroad 300,501 281,658 106,7 Securities sold under Repurchase Agreements 902,609 817,805 973,55 Deferred Taxation 13,162 10,527 55,64 Current Taxation 13,162 10,527 55,64 Deferred Taxation 2,5	Other Assets			422,5
Property, Plant & Equipments (Net of accumulated depreciation of fixed assets) 588,722 595,564 587,4 Total On Balance Sheet Liabilities 23,909,464 21,558,828 20,121,4 On-Balance Sheet Liabilities 17,883,199 16,328,703 14,766,4 Demand Deposits 2,793,537 3,207,311 1,588,1 Savings Accounts 2,083,030 2,083,448 1,607,7 Time Deposits 2,083,030 2,083,448 1,607,7 Other Deposits 2,083,030 2,083,448 1,607,7 Other Deposits 2,083,030 2,083,448 1,607,79 Borrowings from CBSL 2,935,70 3,207,311 1,88,0 Borrowings from CBSL 2,935,70 3,207,317 1,618,1 Borrowings from CBSL 9,036 12,856 17,7 Isotorwings from Banks and Financial Institutions in Sri Lanka 9,032,609 817,805 136,7 Securities sold under Repurchase Agreements 300,501 281,658 136,7 Subordinated Term Debts 20,000 \$10,00 50,000 100,00 Othe	Intangible Assets	42,875	36,127	37,70
Total On Balance Sheet Assets 23,909,464 21,558,828 20,121,4 On-Balance Sheet Liabilities 17,883,199 16,328,703 14,766,6 Demond Deposits 2,793,537 3,207,311 1,588,828 20,012,14 Demond Deposits 2,793,537 3,207,311 1,588,828 2,083,030 2,083,448 1,607,11 Margin Deposits 2,083,030 2,083,448 1,607,11 1,588,828 2,012,12 Derowings from CBSL 2,083,030 2,083,448 1,607,11 1,588,828 2,083,030 2,083,448 1,607,11 1,588,828 2,01,724 1,71,37,726 2,31,72 1,71,81 2,31,724 1,71,37,726 2,31,72 1,71,74 1,73,726 2,31,72 1,71,74 1,71,80 309,501 28,656 17,7 50,700 309,501 28,656 135,55 153,55 16,528,564 146,00 379,29 309,501 28,156 135,55 17,55 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 55,52 24,6,75 31,6	Investment Properties	-	-	-
On-Balance Sheet Liabilities I7,883,199 16,328,703 14,766,4 Demand Deposits 2,793,537 3,207,311 1,588, Savings Accounts 2,083,030 2,083,448 1,607, Time Deposits 2,986,70 326,028 188,6 Other Deposits 2,283,724 1,713,726 2,312,7 Ital Borrowings 2,231,724 1,713,726 2,312,7 Ital Borrowings from CBSL 9,036 1,2856 17,7 Borrowings from Banks and Financial Institutions in Sri Lanka 403,708 214,460 379,3 Subordinated Term Debts 309,501 281,658 136,6 131,62 10,527 55,5 Current Taxation 13,162 10,527 55,5 244,664 244,64 244,64 244,64 Other Borrowings -	Property, Plant & Equipments (Net of accumulated depreciation of fixed assets)	588,722	595,564	587,45
On-Balance Sheet Liabilities I7,883,199 16,328,703 14,766,4 Demand Deposits 2,793,537 3,207,311 1,588, Savings Accounts 2,083,030 2,083,448 1,607, Time Deposits 2,986,70 326,028 188,6 Other Deposits 2,283,724 1,713,726 2,312,7 Ital Borrowings 2,231,724 1,713,726 2,312,7 Ital Borrowings from CBSL 9,036 1,2856 17,7 Borrowings from Banks and Financial Institutions in Sri Lanka 403,708 214,460 379,3 Subordinated Term Debts 309,501 281,658 136,6 131,62 10,527 55,5 Current Taxation 13,162 10,527 55,5 244,664 244,64 244,64 244,64 Other Borrowings -	Total On Balance Sheet Assets	23.909.464	21.558.828	20.121.67
Total Deposits 17,883,19 16,328,703 14,766, 2,793,557 Demand Deposits 2,793,557 3,207,311 1,588, Savings Accounts 2,083,030 2,083,448 1,607, Time Deposits 2,083,030 2,083,448 1,607, Margin Deposits 2,98,670 326,028 188,0 Other Deposits 16,74,854 1,376,779 1,618,8 Borrowings from Banks and Financial Institutions in Sri Lanka 9,036 12,856 17,7 Borrowings from Banks and Financial Institutions Abroad 309,501 281,658 136,7 Subordinated Term Debts 902,609 817,805 973,1 Subordinated Term Debts 90,000 50,000 50,000 Other Borrowings 13,162 10,527 55,6 Current Taxation 13,162 10,527 55,6 Current Taxation 13,162 10,527 55,6 Other Liabilities 21,336,461 19,579,167 18,820,6 Statutor Reserves 1,548,966 1,106,404 1,106,404		20,00,101	21,000,020	
Demand Deposits 2,793,537 3,207,311 1,588, Savings Accounts 2,083,030 2,083,048 1,607,7 336,002 888,000 298,670 326,028 1888,00 2,083,030 2,083,448 1,607,7 1,713,726 2,312,7 3,73,003 <	On-Balance Sheet Liabilities			
Demand Deposits 2,793,537 3,207,311 1,588, Savings Accounts 2,083,030 2,083,048 1,607,7 336,002 888,000 298,670 326,028 1888,00 2,083,030 2,083,448 1,607,7 1,713,726 2,312,7 3,73,003 <	Total Deposits	17,883,199	16,328,703	14,766,62
Time Deposits 10.476,238 8.998,190 9,069, Margin Deposits 298,670 326,028 188, Other Deposits 2,231,724 1,713,726 2,312,7 Total Borrowings from CBSL 9,036 12,856 17,7 Borrowings from Banks and Financial Institutions in Sri Lanka 403,708 214,460 379,9 Borrowings from Banks and Financial Institutions Abroad 309,501 281,658 136,7 Subordinated Term Debts 50,000 50,000 110,00 110,00 100,00 Other Earonings - - - - - - Deferred Taxation 13,162 10,527 55,60 245,564 246,20 245,564 246,20 Other Liabilities 13,162 10,527 55,60 25,62 245,564 246,20 245,264 246,20 245,292 245,564 246,20 245,292 245,564 246,20 245,292 245,564 246,20 245,292 245,564 246,20 245,292 245,264 246,20 245,292 245,264 246,20 245,292 245,564 246,20	Demand Deposits	2,793,537	3,207,311	1,588,1
Margin Deposits 298,670 326,028 188,0 Other Deposits 2,231,724 1,713,726 2,312,73 Iotal Borrowings from CBSL 9,036 12,856 17,7 Borrowings from Banks and Financial Institutions in Sri Lanka 403,708 214,460 379,9 Borrowings from Banks and Financial Institutions Abroad 309,501 288,670 973,0 Scurities sold under Repurchase Agreements 902,609 817,805 973,0 Subordinated Term Debts 50,000 50,000 50,000 Other Borrowings - - - Deferred Taxation 13,162 10,527 55,62 Current Taxation 13,162 10,527 55,62 Other Liabilities 1,499,324 1,617,594 1,544,64 Intrivity Interest - - - Equity Capital and Reserves 2,573,003 1,979,661 1,890,5 Stated Capital (147,520,543 Ordinary Shares) 1,548,966 1,106,404 1,106,404 Stated Capital and Reserves 2,642,476 3,151,959 2,398,7 Off-Balance Sheet Liabilities and Equity Capital and Reserves <	Savings Accounts	2,083,030	2,083,448	1,607,7
Other Deposits 2,231,724 1,713,726 2,312,7 Total Borrowings 1,674,854 1,376,779 1,618,854 Borrowings from Banks and Financial Institutions in Sri Lanka 9,036 12,856 17,7 Borrowings from Banks and Financial Institutions Abroad 309,501 281,658 136,7 Sccurities sold under Repurchase Agreements 902,609 817,805 973,3 Subordinated Term Debts 50,000 50,000 100,300 Other Borrowings - - - Deferred Taxation 13,162 10,527 55,6 Current Taxation 21,336,461 19,579,167 18,230,0 Minority Interest - - - - Equity Capital and Reserves 2,573,003 1,979,661 1,890,5 Statutory Reserve Fund - - - - Total One-Balance Sheet Liabilities and Equity Capital and Reserves 23,909,464 21,558,828 20,121,6 Statutory Reserve Fund - - - - - - Total	Time Deposits	· · ·	8,998,190	9,069,32
Fotal Borrowings 1,674,854 1,376,779 1,618,1 Borrowings from CBSL 9,036 12,856 17.7 Borrowings from Banks and Financial Institutions in Sri Lanka 403,708 2214,460 379.9 Borrowings from Banks and Financial Institutions Abroad 309,501 2281,658 136,7 Securities sold under Repurchase Agreements 902,609 817,805 973,3 Subordinated Term Debts 0,000 50,000 100,3 Other Borrowings - - - Deferred Taxation 13,162 10,527 55,6 Current Taxation 265,922 245,564 246,2 Other Liabilities 1,499,324 1,617,594 1,544,0 Total On Balance Sheet Liabilities 21,336,461 19,579,167 18,230,0 Minority Interest - - - - Total On Balance Sheet Liabilities and Equity Capital and Reserves 2,573,003 1,979,661 1,890,5 Statutory Reserve Fund 1,548,966 1,106,404 1,106,404 1,106,404 1,106,404 1,106,404 </td <td></td> <td></td> <td></td> <td>188,6</td>				188,6
Borrowings from CBSL 9,036 12,856 17,7 Borrowings from Banks and Financial Institutions in Sri Lanka 403,708 214,460 379,9 Borrowings from Banks and Financial Institutions Abroad 309,501 281,658 136,7 Scurities sold under Repurchase Agreements 902,609 817,805 973,3 Subordinated Term Debts 0902,609 817,805 973,3 Other Borrowings - - - Deferred Taxation 13,162 10,527 55,6 Current Taxation 265,922 245,564 246,6 Other Liabilities 21,336,461 19,579,167 18,230,4 Minority Interest - - - - Equity Capital and Reserves 2,573,003 1,979,661 1,890,5 Stated Capital (147,520,543 Ordinary Shares) 1,548,966 1,106,404 1,106,404 Statutory Reserve Fund 61,837 61,837 61,837 42,2 Total On-Balance Sheet Liabilities and Equity Capital and Reserves 23,909,464 21,558,828 20,121,6 Off-Ba	-			2,312,72
Borrowings from Banks and Financial Institutions in Sri Lanka403,708214,460379,3Borrowings from Banks and Financial Institutions Abroad309,501281,658136,5Securities sold under Repurchase Agreements9002,609817,805973,0Subordinated Term Debts50,00050,000110,0Other BorrowingsDeferred Taxation13,16210,52755,0Current Taxation265,922245,564246,2Other Liabilities21,336,46119,579,16718,230,0Inority InterestEquity Capital and Reserves2,573,0031,979,6611,890,5Statutor, Reserve Fund61,83761,837424,2Total On-Balance Sheet Liabilities and Equity Capital and Reserves23,909,46421,558,82820,121,6Off-Balance Sheet Liabilities and Equity Capital and Reserves2,642,4763,151,9592,398,7Contingencies2,642,4763,151,9592,398,7ContingenciesNet Asset Value per Share (Rs.)17,4417,8917Memorandum Information17,4417,8917				1,618,1
Borrowings from Banks and Financial Institutions Abroad 309,501 281,658 136,5 Securities sold under Repurchase Agreements 902,609 817,805 973,0 Subordinated Term Debts 50,000 50,000 110,8 Other Borrowings - - - Deferred Taxation 13,162 10,527 55,6 Current Taxation 265,922 245,564 246,2 Other Liabilities 21,336,461 19,579,167 18,230,0 Minority Interest - - - - Equity Capital and Reserves 2,573,003 1,979,661 1,890,5 Stated Capital (147,520,543 Ordinary Shares) 1,548,966 1,106,404 1,106,404 Statutory Reserve Fund - - - - Total On-Balance Sheet Liabilities and Equity Capital and Reserves 23,909,464 21,558,828 20,121,60 Statutory Reserve Fund - - - - - - - - - - - - - - - <	5			17,7
Securities sold under Repurchase Agreements 902,609 817,805 973,0 Subordinated Term Debts 50,000 50,000 110,3 Other Borrowings - - - Deferred Taxation 13,162 10,527 55,0 Current Taxation 265,922 245,564 246,2 Other Liabilities 21,336,461 19,579,167 18,230,0 Minority Interest - - - - Equity Capital and Reserves 2,573,003 1,979,661 1,890,5 Stated Capital (147,520,543 Ordinary Shares) 1,548,966 1,106,404 1,106,404 Stated Capital (147,520,543 Ordinary Shares) 1,548,966 1,106,404 1,106,404 Statutory Reserves 962,200 811,420 742,1 Total On-Balance Sheet Liabilities and Equity Capital and Reserves 2,642,476 3,151,959 2,398,7 Contingencies 2,642,476 3,151,959 2,398,7 Contingencies - - - - Net Asset Value per Share (Rs.) 17,44 17.89 <td>5</td> <td></td> <td></td> <td></td>	5			
Subordinated Term Debts 50,000 50,000 110,3 Other Borrowings - - - - Deferred Taxation 13,162 10,527 55,6 246,2 Current Taxation 265,922 245,564 246,2 246,2 1,544,0 Other Liabilities 21,336,461 19,579,167 18,230,0 18,230,0 Minority Interest - - - - - Equity Capital and Reserves 2,573,003 1,979,661 1,890,5 1,548,966 1,106,404 1,106,404 1,106,404 1,106,404 1,106,404 1,106,404 1,106,404 1,106,404 1,106,404 1,106,404 1,200,404 742,10 742,1				
Other Borrowings - - - Deferred Taxation 13,162 10,527 55,0 Current Taxation 265,922 245,564 246,2 Other Liabilities 1,499,324 1,617,594 1,544,0 Fotal On Balance Sheet Liabilities 21,336,461 19,579,167 18,230,0 Minority Interest - - - Equity Capital and Reserves 2,573,003 1,979,661 1,890,5 Stated Capital (147,520,543 Ordinary Shares) 1,548,966 1,106,404 1,106,52 Statutory Reserve Fund 61,837 61,837 42,2 Total On-Balance Sheet Liabilities and Equity Capital and Reserves 23,909,464 21,558,828 20,121,62 Off-Balance Sheet Liabilities and Contra Accounts 2,642,476 3,151,959 2,398,7 Contingencies 2,642,476 3,151,959 2,398,7 Contingencies 2,642,476 3,151,959 2,398,7 Contingencies - - - Net Asset Value per Share (Rs.) 17,44 17,89 17 <td>1 0</td> <td></td> <td></td> <td></td>	1 0			
Deferred Taxation Current Taxation Other Liabilities 113,162 265,922 245,564 246,2 1,499,324 1,617,594 1,544,0 21,336,461 19,579,167 18,230,0 41,617,594 1,544,0 21,336,461 19,579,167 18,230,0 41,106,40 1,106,404 1,106,4 5tatutory Reserve Fund Total On-Balance Sheet Liabilities and Equity Capital and Reserves Total On-Balance Sheet Liabilities and Equity Capital and Reserves Contingencies Contingencies Contingencies Commitments and Contra Accounts Contingencies Commitments and Contra Accounts Commitments and Contra Accounts Contingencies Commitments and Contra Accounts Contingencies Contingencies Contingencies Contingencies Contingencies Contingencies Contingencies Contingencies Contingencies Contingencies Contra Accounts Contra Accounts		-		- 110,8
Current Taxation 265,922 245,564 246,2 Other Liabilities 1,499,324 1,617,594 1,544,0 Fotal On Balance Sheet Liabilities 21,336,461 19,579,167 18,230,0 Minority Interest - - - - Equity Capital and Reserves 2,573,003 1,979,661 1,890,5 Stated Capital (147,520,543 Ordinary Shares) 1,548,966 1,106,404 1,106,4 Statutory Reserve Fund 61,837 61,837 42,4 Total On-Balance Sheet Liabilities and Equity Capital and Reserves 23,909,464 21,558,828 20,121,6 Off-Balance Sheet Liabilities and Contra Accounts 2,642,476 3,151,959 2,398,7 Contingencies - - - - Net Asset Value per Share (Rs.) 17.44 17.89 17				
Other Liabilities1,499,3241,617,5941,544,0Fotal On Balance Sheet Liabilities21,336,46119,579,16718,230,0Minority InterestEquity Capital and Reserves Stated Capital (147,520,543 Ordinary Shares)2,573,0031,979,6611,890,5Stated Capital (147,520,543 Ordinary Shares)1,548,9661,106,4041,106,4041,106,404Statutory Reserve Fund Total Other Reserves23,909,46421,558,82820,121,60Fotal On-Balance Sheet Liabilities and Equity Capital and Reserves2,642,4763,151,9592,398,7Off-Balance Sheet Items and Contra Accounts Contingencies Contingencies2,642,4763,151,9592,398,7Net Asset Value per Share (Rs.)17,4417,8917Memorandum Information17,4417,8917				
Total On Balance Sheet Liabilities21,336,46119,579,16718,230,0Minority InterestEquity Capital and Reserves Stated Capital (147,520,543 Ordinary Shares)2,573,0031,979,6611,890,5Stated Capital (147,520,543 Ordinary Shares)1,548,9661,106,4041,106,404Statutory Reserve Fund Total Other Reserves61,83761,83742,4Other Reserves23,909,46421,558,82820,121,6Off-Balance Sheet Liabilities and Equity Capital and Reserves2,642,4763,151,9592,398,7Contingencies ContingenciesNet Asset Value per Share (Rs.)17,4417,8917Memorandum Information				
Minority InterestEquity Capital and Reserves Stated Capital (147,520,543 Ordinary Shares) Statutory Reserve Fund Total Other Reserves2,573,003 (1,979,661 (1,106,404) (1,1,1,20)Total On-Balance Sheet Items and Contra Accounts2,642,476 (3,151,959) (2,398,7) (2,398,7) (2,398,7)Net Asset Value per Share (Rs.)17,44 (17,89)Memorandum Information17,44	Other Liabilities	1,499,524	1,017,394	1,344,0
Equity Capital and Reserves2,573,0031,979,6611,890,5Stated Capital (147,520,543 Ordinary Shares)1,548,9661,106,4041,106,404Statutory Reserve Fund61,83761,83742,2Total Other Reserves23,909,46421,558,82820,121,6Total On-Balance Sheet Liabilities and Equity Capital and Reserves2,642,4763,151,9592,398,7Contingencies2,642,4763,151,9592,398,7ContingenciesNet Asset Value per Share (Rs.)17,4417,8917	Total On Balance Sheet Liabilities	21,336,461	19,579,167	18,230,6
Stated Capital (147,520,543 Ordinary Shares) 1,548,966 1,106,404 1,106,4 Statutory Reserve Fund 61,837 61,837 42,4 Total Other Reserves 962,200 811,420 742,1 Total On-Balance Sheet Liabilities and Equity Capital and Reserves 23,909,464 21,558,828 20,121,6 Off-Balance Sheet Items and Contra Accounts 2,642,476 3,151,959 2,398,7 Contingencies 2,642,476 3,151,959 2,398,7 Net Asset Value per Share (Rs.) 17.44 17.89 17	Minority Interest	-	-	-
Stated Capital (147,520,543 Ordinary Shares) 1,548,966 1,106,404 1,106,4 Statutory Reserve Fund 61,837 61,837 42,4 Total Other Reserves 962,200 811,420 742,1 Total On-Balance Sheet Liabilities and Equity Capital and Reserves 23,909,464 21,558,828 20,121,6 Off-Balance Sheet Items and Contra Accounts 2,642,476 3,151,959 2,398,7 Contingencies 2,642,476 3,151,959 2,398,7 Net Asset Value per Share (Rs.) 17.44 17.89 17	Equity Capital and Reserves	2,573.003	1.979.661	1,890,9
Statutory Reserve Fund Total Other Reserves61,837 962,20061,837 811,42042,4 742,1Total On-Balance Sheet Liabilities and Equity Capital and Reserves23,909,46421,558,82820,121,6Off-Balance Sheet Items and Contra Accounts Contingencies2,642,476 3,151,9593,151,959 2,398,72,398,7Contingencies Commitments and Contra Accounts17,4417,8917Net Asset Value per Share (Rs.)17,4417,8917				1,106,4
Total On-Balance Sheet Liabilities and Equity Capital and Reserves23.909,46421.558,82820.121.0Off-Balance Sheet Items and Contra Accounts Contingencies Commitments and Contra Accounts2,642,4763,151,9592,398,7Net Asset Value per Share (Rs.)17.4417.8917Memorandum Information1111		61,837	61,837	42,4
Off-Balance Sheet Items and Contra Accounts2,642,4763,151,9592,398,7Contingencies2,642,4763,151,9592,398,7Commitments and Contra Accounts17.4417.8917Net Asset Value per Share (Rs.)17.4417.8917	Total Other Reserves	962,200	811,420	742,1
Contingencies Commitments and Contra Accounts2,642,476 -3,151,959 -2,398,7 -Net Asset Value per Share (Rs.)17.4417.8917Memorandum Information171717	Total On-Balance Sheet Liabilities and Equity Capital and Reserves	23,909,464	21,558,828	20,121,6
Contingencies Commitments and Contra Accounts2,642,476 -3,151,959 -2,398,7 -Net Asset Value per Share (Rs.)17.4417.8917Memorandum Information171717	Off.Balance Sheet Items and Contra Accounts	2 642 476	3 151 050	2 308 7
Commitments and Contra Accounts - Net Asset Value per Share (Rs.) 17.44 Memorandum Information 17				
Net Asset Value per Share (Rs.) 17.44 17.89 17 Memorandum Information 17 17 17	5			2,390,7
Memorandum Information				
	Net Asset Value per Share (Rs.)	17.44	17.89	17.
Number of Employees 573 511	Memorandum Information			
Number of Branches 37 35				

									Ruj	pees in Thousan	ıds
		State	ement of Cl	hanges In	Equity an	d Reserves	- BANK				
For the Period Ended (30/06/2010)	For the Period Ended (30/06/2010)Stated CapitalReserves										
	Ordinary Voting Shares	Ordinary Non- Voting Shares	Cumulative Redeemable Preference Shares	Assigned Capital	Share Premium	Reserve Fund	Revaluation Reserve	General Reserve	Other Reserve	Income Statement	Total
Balance as at 01/01/2009	1,106,404	-	-	-	-	42,446	17,858	-	-	425,136	1,591,844
Issue of Share/Increase of Assigned Capital	-	-	-	-	-	-	-	-	-	-	-
Bonus Issue	-	-	-	-	-	-	-	-	-	-	-
Rights Issue	-	-	-	-	-	-	-	-	-	-	-
Surplus on Revaluation of Property, Plant & Equip	-	-	-	-	-	-	-	-	-	-	-
Net Profit for the period	-	-	-	-	-	-	-	-	-	299,149	299,149
Transfer to Reserves during the period	-	-	-	-	-	-		-	-	-	-
Dividend Paid	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	
Balance as at 30/06/2009	1,106,404	-	-	-	-	42,446	17,858	-	-	724,285	1,890,993
Balance as at 01/01/2010	1,106,404	-	-	-	-	61,837	5,646	-	-	805,773	1,979,660
Issue of Share/Increase of Assigned Capital	-	-	-	-	-	-	-	-	-	-	-
Bonus Issue	-	-	-	-	-	-	-	-	-	-	-
Rights Issue	442,562	-	-	-	-	-	-	-	-	-	442,562
Surplus on Revaluation of Property, Plant & Equip	-	-	-	-	-	-	-	-	-	-	-
Net Profit for the period	-	-	-	-	-	-	-	-	-	150,781	150,781
Transfer to Reserves during the period	-	-	-	-	-	-		-	-	-	-
Dividend Paid	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-		-	-	
Balance as at 30/06/2010	1,548,966	-	-	-	-	61,837	5,646	-	-	956,554	2,573,003

* Number of Ordinary Shares as at 30th June 2009, Voting -147,520,543

	Kupees III	Thousands				
Cash Flow Statement						
	From 01/01/10 To 30/06/10	From 01/01/09 To 30/06/09				
CASH FLOWS FROM OPERATING ACTIVITIES	1020/00/10	10.50/00/07				
Interest Received	1,445,512	1,613,819				
Fees & Commission Received	149,943	319,900				
Interest Payments	(709,350)	(1,010,016)				
Exchange Income	54,679	38,977				
Cash Payments to Employees & Suppliers	(327,997)	(266,908)				
Payments on Other Operating Activities	(239,215)	(189,777)				
Operating Profit before changes in Operating Assets	373,572	505,995				
(Increase)/Decrease in Operating Assets						
Bills of Exchange	54,425	103,287				
Loans and Advances	(2,444,585)	32,090				
Other Assets	(80,314)	(194,207)				
Lease Rentals Receivable	64,787	97,630				
Treasury Bills / Bonds / Repos	46,283	(963,501)				
	(1,985,832)	(418,706)				
Increase/(Decrease) in Operating Liabilities						
Deposits	1,554,495	318,261				
Other Liabilities	(65,156)	291,706				
Borrowings	270,232	25,524				
Net Cash from Operating Activities before Income Tax	(226,261)	216,785				
Taxation Paid	(106,963)	(59,240)				
Net Cash from Operating Activities	(333,224)	157,545				
CASH FLOWS FROM INVESTING ACTIVITIES						
Investments / Realisation in Commercial Papers	-	50,000				
Investments in Securities	27,788	(440,295)				
Purchase of Property, Plant & Equipment	(32,434)	(34,462)				
Acquisition of Intangible Assets	(10,509)	(9,414)				
Proceeds from Sale of Property, Plant & Equipment	5	-				
Net Cash Flows Used in Investing Activities	(15,150)	(434,171)				
CASH FLOWS FROM FINANCING ACTIVITIES						
Proceeds from Right Issue	442,562	-				
Proceeds from Proposed Debentures	-	-				
Redemption of Debentures	-	-				
Dividends Paid	_	-				
Net Cash used in Financing Activities	442,562	-				
Net Increase/(Decrease) in Cash and Cash Equivalents	94,188	(276,626)				
Cash and Cash Equivalents at the beginning of the period	1,208,392	1,553,162				
Cash and Cash Equivalents at the end of the period	1,302,580	1,276,536				
Reconciliation of Cash & Cash Equivalents						
Cost & Chart Term Free Is	(01.00)					
Cash & Short Term Funds	601,396	567,824				
Balances with Central Bank of Sri Lanka	1,010,685	845,478				
Due to Foreign Banks	(309,501)	(136,766)				
	1,302,580	1,276,536				

Selected Performance Indicators					
	Current Period As at 30/06/10	Previous Period As at 31/12/09 Audited			
Regulatory Capital Adequacy	Ba	ink			
Core Capital (Tier 1 Capital), Rs. Mn	2,537	1,974			
Total Capital Base, Rs. Mn	2,625	2,050			
Core Capital Adequacy Ratio, % of Risk Weighted Assets (Minimum Requirement, 5%)	19.24%	15.94%			
Total Capital Adequacy Ratio, % of Risk Weighted Assets (Minimum Requirement, 10%)	19.91%	16.56%			
Assets Quality (Quality of Loan Portfolio)					
Gross Non - Performing Advances Ratio, % (Without Interest in Suspense)	10.51%	13.17%			
Net Non - Performing Advances Ratio, % (Net of Interest in Suspense and Provision)	6.56%	8.33%			
Profitability (Annualized)					
Interest Margin, %	6.36%	6.42%			
Return on Assets (After Tax). %	1.34%	1.94%			
Return on Equity, %	13.76%	20.86%			
Regulatory Liquidity					
Statutory Liquid Assets,-DBU Rs.Mn.	7,519	7,040			
Statutory Liquid Assets,-Off Shore Banking Unit USD.Mn.	0.4	0.4			
Statutory Liquid Assets Ratio,% (Minimum Requirement, 20%)					
Domestic Banking Unit	37.53%	41.69%			
Off-Shore Banking Unit	36.05%	26.43%			

CERTIFICATION:

I certify that the above Financial Statements comply with the requirements of the Companies Act No. 7 of 2007.

(Sgd) Mangala Gamage Chief Financial Officer

We, the undersigned, being the Chairman and Director/Chief Executive Officer of Pan Asia Bank 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 ; and (b) the information contained in these statements are true and correct to the best of our knowledge and belief.

(Sgd) A. G. Weerasinghe Chairman (Sgd) Claude Peiris Director/Chief Executive Officer

EXPLANATORY NOTES

- (01) The above Financial Statements are drawn up from the unaudited accounts of the Bank, unless indicated as audited. These financial statements have been prepared in accordance with the Sri Lanka Accounting Standards.
- (02) Revaluation Reserve amount in respect of Fixed Assets revalued except Land, Building and Motor Vehicles.
- (03) There has not been significant changes in the nature of Contingent Liabilities which were disclosed in the Annual Report for the year ended 2009.
- (04) There are no changes to the accounting policies and methods of computation since the publication of the Annual Report for the year ended 2009.

(05) Market Price of Shares

MARKET VALUE	30/06/20)10 (Rs.)	30/06/2009 (Rs.)		
MARKET VALUE	Voting	Non Voting	Voting	Non Voting	
Market Value per Share	32.00		13.75		
Highest Price Per Share for the Quarter	36.50		15.50		
Lowest Price Per Share for the Quarter	17.00		9.25		

SHAREHOLDERS INFORMATION

MAJOR SHAREHOLDERS AS AT 30.06.2010

No	Name	No.of Shares	%
1	Mr. K D D Perera	44,241,410	29.99
2	HSBC Int'l NOM LTD – UBS AG SINGAPORE Branch (ex. SBC)	13,846,723	9.39
3	Dr. T Senthilverl	9,309,153	6.31
4	Mr. D C C Joseph	8,505,101	5.77
5	Mr. K D H Perera	7,768,666	5.27
6	Mr. P J Tay	7,305,998	4.95
7	Mr. K D A Perera	6,400,000	4.34
8	Sri Lanka Savings Bank Limited	3,709,333	2.51
9	Samurdhi Authority of Sri Lanka	2,557,188	1.73
10	Michelangelo Footwear (Private) Limited	2,340,000	1.59
11	First Capital Markets Ltd / Mr. W D N H Perera	2,146,000	1.45
12	Almar Trading Co (Pte) Ltd	1,987,033	1.35
13	Mr. A M A R A Zalzalah	1,906,666	1.29
14	Seylan Bank PLC/Thirugnanasambandar Senthilverl	1,845,136	1.25
15	Favourite Garments Ltd	1,500,000	1.02
16	Mr. Y S H I K Silva	1,082,266	0.73
17	Lizzola Holdings Limited	1,064,833	0.72
18	Deshabandu D M I Dissanayake	930,266	0.63
19	Jayes Trading Company (Pvt) Ltd	853,333	0.58
20	Waldock Mackenzie Ltd/Mr. A F Munal & Mrs N Munas	839,066	0.57
		120,138,171	81.44
	Others	27,382,372	18.56
	Total	147,520,543	100.00

As per the Rule No. 8.7(h) of the Colombo Stock Exchange, percentage of Public holding as at 30.06 2010 is 68.45%

DIRECTORS' AND CHIEF EXECUTIVE OFFICER'S HOLDING IN SHARES AS AT 31ST DECEMBER 2009

No	Name of Director	No.of Shares
1	Mr. A G Weerasinghe	17,300
2	Mr. W D N H Perera	1,601,875
3	Mr. J A S S Adhihetty	35,000
4	Mr. A A Page	40,000
5	Mr. R E U De Silva	-
6	Mr. M D S Goonatilleke	-
7	Ms. Kimarli Fernando	175,000
8	Mr. T C Peiris (Acting Chief Executive Officer)	-