

# Balance Sheet US \$

As at 31st December,	BANK			GROUP		
	2004	2003	Growth	2004	2003	Growth
	US \$ '000	US \$ '000	%	US \$ '000	US \$ '000	%
<b>ASSETS</b>						
Cash and Short Term Funds	167,299	156,433	6.9	167,449	156,386	7.1
Balances with the Central Bank	121,540	96,016	26.6	121,540	96,016	26.6
Government Treasury Bills and Treasury Bonds	335,041	392,929	(14.7)	335,041	392,929	(14.7)
Bills of Exchange	39,227	38,885	0.9	39,227	38,885	0.9
Loans and Advances	1,113,175	1,005,793	10.7	1,114,561	1,006,895	10.7
Group Balances Receivable	16,558	17,408	(4.9)	-	-	-
Leases	275	263	4.7	97,286	76,122	27.8
Interest Receivable	43,351	42,364	2.3	43,351	42,364	2.3
Other Assets	46,872	50,817	(7.8)	50,794	58,488	(13.2)
Taxation Receivable	1,198	3,256	(63.2)	1,198	3,256	(63.2)
Dealing Securities	2,164	2,588	(16.4)	2,164	2,588	(16.4)
Investment Securities	35,120	33,952	3.4	35,120	33,952	3.4
Investment in subsidiaries & Associate companies	6,945	7,519	(7.6)	899	870	3.3
Government of Sri Lanka Restructuring Bonds	165,912	179,631	(7.6)	165,912	179,631	(7.6)
Property, Plant and Equipments	45,407	46,818	(3.0)	47,192	48,427	(2.6)
<b>TOTAL ASSETS</b>	<b>2,140,084</b>	<b>2,074,671</b>	<b>3.2</b>	<b>2,221,733</b>	<b>2,136,809</b>	<b>4.0</b>
<b>LIABILITIES</b>						
Amounts due to Banks	7,168	271	2,540.7	7,215	271	2,557.8
Deposits from Customers	1,771,822	1,625,948	9.0	1,771,822	1,625,898	9.0
Borrowings from Banks	237,949	300,022	(20.7)	307,137	350,947	(12.5)
Group Balances Payable	423	1,552	(72.8)	-	-	-
Accrued Interest	38,765	69,300	(44.1)	44,621	76,675	(41.8)
Other Liabilities	80,174	48,758	64.4	82,707	48,784	69.5
Pension Liabilities	2,530	41,686	(93.9)	33	41,710	(99.9)
<b>TOTAL LIABILITIES</b>	<b>2,138,831</b>	<b>2,087,538</b>	<b>2.5</b>	<b>2,213,535</b>	<b>2,144,286</b>	<b>3.2</b>
<b>FUNDS EMPLOYED</b>						
Share Capital	477	517	(7.6)	477	517	(7.6)
Capital Pending Allotment	10,998	11,907	(7.6)	10,998	11,907	(7.6)
Reserves	(10,223)	(25,290)	(59.6)	(3,278)	(19,902)	(83.5)
	1,252	(12,867)	(109.7)	8,197	(7,478)	(209.6)
Minority Interest	-	-	-	1	1	21.8
<b>TOTAL FUNDS EMPLOYED</b>	<b>1,252</b>	<b>(12,867)</b>	<b>(109.7)</b>	<b>8,198</b>	<b>(7,477)</b>	<b>(209.6)</b>
<b>TOTAL LIABILITIES &amp; FUNDS EMPLOYED</b>	<b>2,140,084</b>	<b>2,074,671</b>	<b>3.2</b>	<b>2,221,733</b>	<b>2,136,809</b>	<b>4.0</b>
<b>COMMITMENTS AND CONTINGENCIES</b>	<b>262,640</b>	<b>331,498</b>	<b>(20.8)</b>	<b>262,640</b>	<b>331,498</b>	<b>(20.8)</b>

Exchange Rate US\$ was Rs. 104.75 as at 31.12.2004 (Rs.96.75 as at 31.12.2003)

The Income Statement and the Balance Sheet given on pages 22 and 23 are solely for the convenience of shareholders, investors, bankers and other users of Financial Statements.