

BALANCE SHEET US\$

<i>As at 31st December</i>	2008 US\$ '000	Bank 2007 US\$ '000	Growth %	2008 US\$ '000	Group 2007 US\$ '000	Growth %
Assets						
Cash and Short-Term Funds	162,299	264,112	(38.5)	162,861	264,867	(38.5)
Balance with the Central Bank	166,939	217,168	(23.1)	166,939	217,168	(23.1)
Government Treasury Bills and Treasury Bonds	543,473	415,538	30.8	543,473	415,538	30.8
Bills of Exchange	51,333	128,995	(60.2)	51,333	128,995	(60.2)
Loans and Advances	2,117,682	2,024,525	4.6	2,097,483	2,008,430	4.4
Leases	26,359	38,689	(31.9)	215,141	197,840	8.7
Other Assets	183,554	144,286	27.2	187,308	148,140	26.4
Deferred Tax	-	65	(100.0)	-	2,279	(100.0)
Dealing Securities	1,658	2,782	(40.4)	1,658	2,782	(40.4)
Investment Securities	106,413	111,316	(4.4)	106,855	111,777	(4.4)
Investment in Subsidiaries and Associate Companies	12,145	8,974	35.3	2,276	2,262	0.6
Government of Sri Lanka Restructuring Bonds	64,662	67,369	(4.0)	64,662	67,369	(4.0)
Property, Plant and Equipment	67,134	69,562	(3.5)	72,343	72,355	-
Prepaid Leases	4,126	4,658	(11.4)	4,126	4,658	(11.4)
Intangible Assets	2,580	3,190	(19.1)	2,781	3,366	(17.4)
Total Assets	3,510,356	3,501,229	0.3	3,679,238	3,647,823	0.9
Liabilities						
Amounts due to Banks	3,078	2,761	11.5	3,082	2,761	11.7
Deposits from Customers	2,865,248	2,768,686	3.5	2,852,400	2,765,258	3.2
Borrowings from Banks and Others	294,618	451,359	(34.7)	422,479	555,069	(23.9)
Group Balance Payable	-	4	(100)	-	-	-
Taxation Payable	15,844	17,345	8.7	16,680	18,299	(8.8)
Deferred Taxation	1,133	1,822	(37.8)	2,821	1,990	41.8
Other Liabilities	165,217	140,255	17.8	182,161	158,148	15.2
Retirement Benefit	2,925	371	687.6	2,925	371	687.6
Debentures	22,075	-	100.0	24,857	1,012	2,356.2
Total Liabilities	3,370,137	3,382,603	(0.4)	3,507,406	3,502,908	0.1
Funds Employed						
Share Capital	441	460	(4.0)	441	460	(4.0)
Capital Pending Allotment	63,152	51,996	21.5	63,152	51,996	21.5
Reserves	76,631	66,169	(15.8)	108,237	92,457	17.1
	140,218	118,625	18.2	171,831	144,914	18.6
Minority Interest	-	-	-	2	2	-
Total Funds Employed	140,218	118,625	18.2	171,833	144,915	18.6
Total Liabilities and Funds Employed	3,510,356	3,501,229	0.3	3,679,238	3,647,823	0.9
Commitments and Contingencies	1,227,274	682,812	79.7	1,227,274	682,812	79.7

Exchange Rate: 1 US\$ was Rs 113.25 as at 31.12.2008 (Rs 108.70 as at 31.12.2007).

