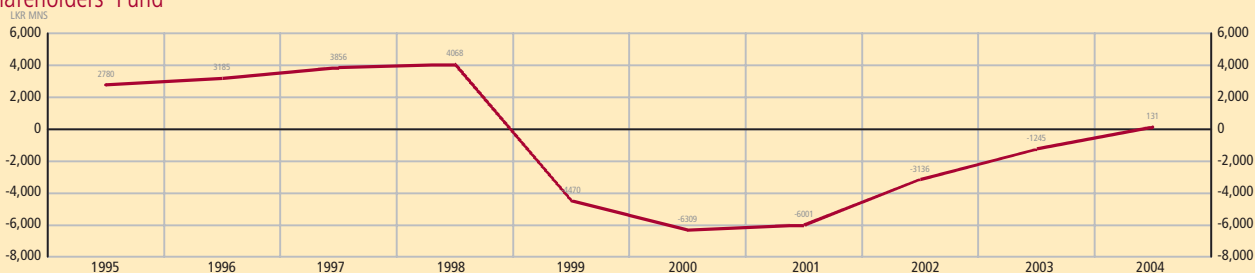


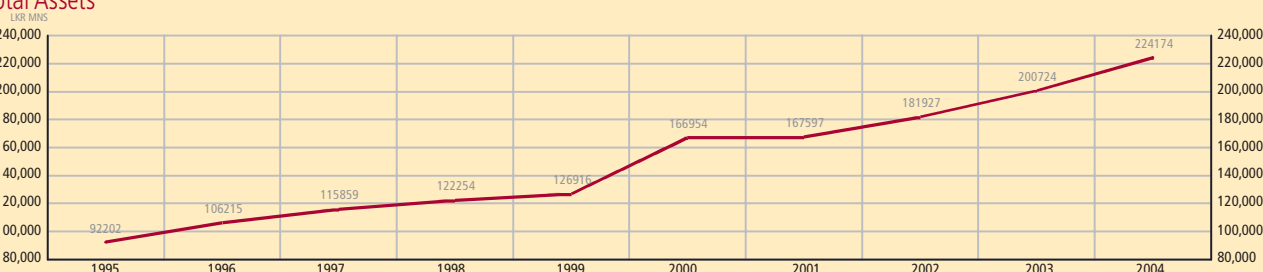
10 Year Performance

	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
<i>(Sri Lanka Rs. Mn)</i>										
CAPITAL & RESERVES										
Issued Share Capital	50	50	50	50	50	50	50	50	50	50
Reserves	2,730	3,135	3,806	4,018	(4,520)	(6,359)	(6,051)	(3,186)	(1,295)	81
Total	2,780	3,185	3,856	4,068	(4,470)	(6,309)	(6,001)	(3,136)	(1,245)	131
CURRENT LIABILITIES										
Customer Deposits	73,422	84,111	92,267	94,964	104,688	115,007	127,544	141,836	157,310	185,598
Borrowing From Banks	4,845	6,074	6,231	9,096	12,405	39,744	28,369	24,003	29,027	24,925
Bills payable	-	-	-	-	-	-	-	-	-	-
Dividends Payable	-	-	-	-	-	-	-	-	-	-
Other Liabilities	11,155	12,845	13,505	14,126	14,293	18,512	17,685	19,225	15,632	13,519
Total Liabilities	89,422	103,030	112,003	118,186	131,386	173,263	173,598	185,064	201,969	224,043
	92,202	106,215	115,859	122,254	126,916	166,954	167,597	181,927	200,724	224,174
NON CURRENT ASSETS										
Property, Plant & Equipment	2,007	2,069	2,243	2,646	2,945	2,930	2,834	4,488	4,530	4,756
Investments	8,300	18,469	18,335	20,046	23,066	32,079	25,636	33,773	43,792	31,978
CURRENT ASSETS										
Cash & Short Term Funds	18,429	22,966	27,977	27,074	25,260	35,147	24,818	36,259	40,290	55,386
Bills of Exchange (Net)	4,623	4,201	4,545	1,566	3,805	5,894	20,413	5,317	3,762	4,109
Advances (Net)	52,768	50,808	53,508	61,217	63,139	81,193	85,729	95,814	97,310	116,605
Other Assets	6,075	7,702	8,060	9,706	8,701	9,711	8,167	6,277	11,040	11,340
Total Assets	81,895	85,677	94,090	99,563	100,905	131,945	139,127	143,667	152,402	187,439
	92,202	106,215	114,668	122,255	126,916	166,954	167,597	181,927	200,724	224,174
Commitments & Contingencies	18,352	10,288	14,671	15,541	19,051	26,365	26,726	23,350	32,072	27,512

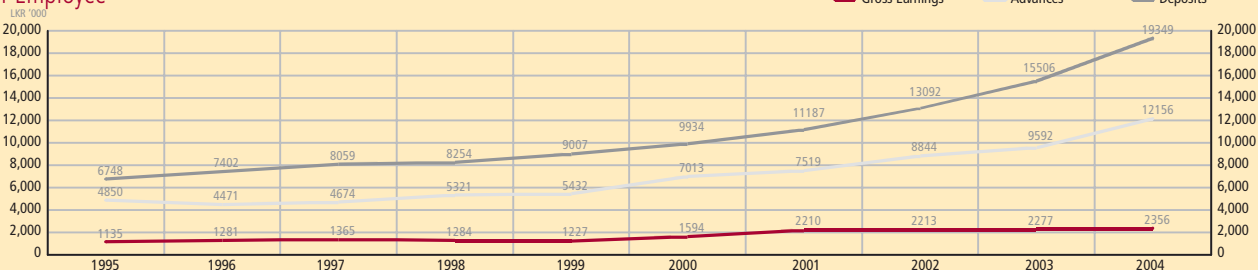
Shareholders' Fund



Total Assets

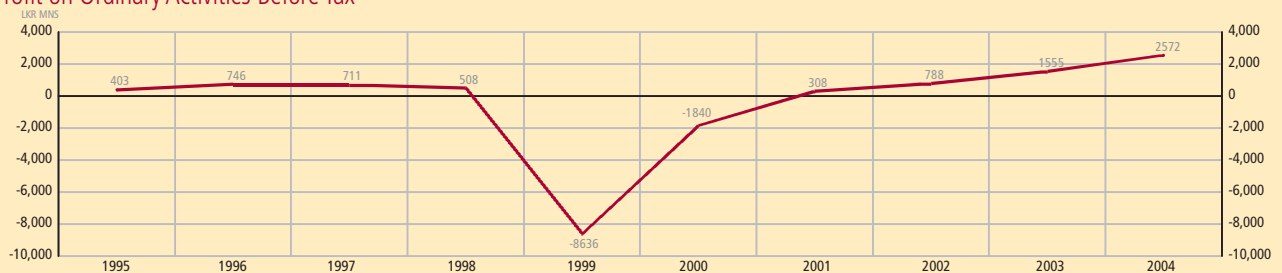


Per Employee

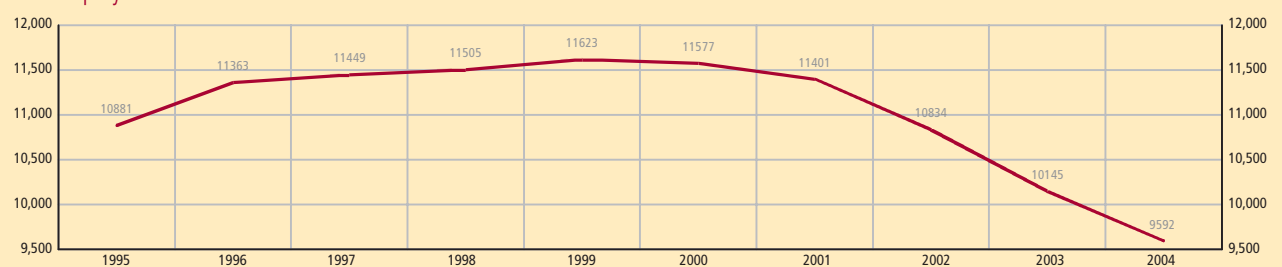


	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
OPERATIONS										
Gross Earnings	12,345	14,556	15,624	14,774	14,262	18,450	25,198	23,976	23,105	22,601
Profit on Ordinary										
Activities before Tax	403	746	711	508	(8,636)	(1,840)	308	788	1,555	2,572
Taxation on Ordinary										
Activities	284	217	21	196	98	0	0	(218)	0	377
Profit on Ordinary										
Activities after Tax	119	529	690	312	(8,538)	(1,840)	308	1,006	1,555	2,195
PERFORMANCE INDICATORS										
No. of Employees	10,881	11,363	11,449	11,505	11,623	11,577	11,401	10,834	10,145	9,592
PER EMPLOYEE <i>(Sri Lanka Rs. '000)</i>										
Deposits	6,748	7,402	8,059	8,254	9,007	9,934	11,187	13,092	15,506	19,349
Advances	4,850	4,471	4,674	5,321	5,432	7,013	7,519	8,844	9,592	12,156
Gross earnings	1,135	1,281	1,365	1,284	1,227	1,594	2,210	2,213	2,277	2,356
PER SHARE <i>(Sri Lanka Rs. '000)</i>										
Profit on Ordinary										
Activities after Tax	119	529	690	312	(8,538)	(1,840)	308	1,006	1,555	2,195
Dividends	0	0	0	0	0	0	0	0	0	0
Total Assets	92,202	106,215	114,668	122,255	126,916	166,954	167,597	181,927	200,724	224,174
Net Worth	2,780	3,185	3,856	4,068	(4,470)	(6,309)	(6,001)	(3,136)	(1,245)	131
Return on Assets %	0.07	0.53	0.62	0.26	(6.85)	(1.25)	0.18	0.58	0.81	1.03
Return on Equity %	4.28	16.61	17.89	7.67	191.01	29.16	(5.13)	(32.08)	(124.90)	1,673.43

Profit on Ordinary Activities Before Tax



No of Employees



Deposits Growth Trend

