

SMB LEASING PLC

INTERIM REPORT

QUARTER ENDED 30 SEPTEMBER 2014

STATEMENT OF COMPREHENSIVE INCOME - COMPANY

For the Period Ended	3 Months ended 30	3 Months ended 30	Change	9 Months ended 30	9 Months ended 30	Change
	September 2014	September 2013		September 2014	September 2013	
			%	Rs.	Rs.	%
Interest income	43,204,147	45,202,054	(4.42)	127,621,586	132,904,515	(3.97)
Interest expenses	-7,044,646	(10,458,695)	(32.64)	-23,340,040	(34,857,737)	(33.04)
Net interest income	36,159,501	34,743,359	4.08	104,281,546	98,046,778	6.36
Fee and commission income	1,388,735	1,372,123	1.21	3,371,186	3,420,152	(1.43)
Fee and commission expenses	-24,000	-	-	-24,000	-	-
Net fee and commission income	1,364,735	1,372,123	(0.54)	3,347,186	3,420,152	(2.13)
Net gain/(loss) from trading	-	-	-	-	-	-
Net gain/(loss) from financial instruments designated at fair value through profit or loss	-	-	-	-	-	-
Net gain/(loss) from financial investments	-	-	-	-	-	-
Other operating income	2,910,596	3,451,806	(15.68)	9,923,880	11,087,574	(10.50)
Total operating income	40,434,832	39,567,288	2.19	117,552,612	112,554,504	4.44
Impairment reversals / (charges) for loans and advances	11,446,917	3,880,271	195.00	13,490,057	4,086,942	230.08
Net operating income	51,881,749	43,447,559	19.41	131,042,669	116,641,446	12.35
Personnel expenses	-10,708,161	(8,876,640)	20.63	-32,576,226	(26,820,084)	21.46
Other expenses	-14,764,026	(11,499,822)	28.38	-33,706,490	(30,949,607)	8.91
Operating profit before Value Added Tax (VAT)	26,409,563	23,071,097	14.47	64,759,953	58,871,755	10.00
National Building Tax	-368,078	-	-	-882,487	-	-
Value Added Tax (VAT) on financial services	-1,424,664	(1,454,375)	(2.04)	-5,206,338	(4,376,480)	18.96
Profit/(Loss) before income tax	24,616,821	21,616,722	13.88	58,671,128	54,495,275	7.66
Provision for Income tax	-	-	-	-	-	-
Profit/(Loss) for the year	24,616,821	21,616,722	13.88	58,671,128	54,495,275	7.66
Other Comprehensive Income	-	-	-	-	-	-
Actuarial Gains and Losses on Defined Benefit Plans	-	-	-	-	-	-
Gains and Losses on re-measuring of Available-for-sale financial assets	(78,003)	-	-	(232,894)	-	-
Tax Expense/(Income) relating to Components of Other Comprehensive Income	-	-	-	-	-	-
Other Comprehensive Income/(Expense) for the Year, net of Taxes	(78,003)	-	-	(232,894)	-	-
Total Comprehensive Income/(Expense) for the Year	24,538,818	21,616,722	13.52	58,438,234	54,495,275	7.24
Basic Earnings per share	0.01	0.01	-	0.03	0.03	-

P.W.K.Roshan
Head of Finance

U Gautam
Chairman

Director

M. J. N. S. Fernando
CEO

Figures in brackets indicate deductions
The Above figures are provisional and subject to audit

SMB LEASING PLC
STATEMENT OF COMPREHENSIVE INCOME - GROUP

For the Period Ended	3 Months ended 30	3 Months ended	Change	9 Months ended 30	9 Months ended 30	Change
	September 2014	30 September 2013		September 2014	September 2013	
			%	Rs.	Rs.	%
Interest income	43,204,147	45,202,054	(4.42)	127,621,586	132,904,515	(3.97)
Interest expenses	(7,044,646)	(10,458,695)	(32.64)	(23,340,040)	(34,857,737)	(33.04)
Net interest income	36,159,501	34,743,359	4.08	104,281,546	98,046,778	6.36
Fee and commission income	1,388,735	1,372,123	1.21	3,371,186	3,420,152	(1.43)
Fee and commission expenses	(24,000)	-		(24,000)	-	
Net fee and commission income	1,364,735	1,372,123	(0.54)	3,347,186	3,420,152	(2.13)
Net gain/(loss) from trading	-	-		-	-	
Gain/(loss) on Measurement of Investment designated at fair value through profit or loss	-	-		-	-	
Net gain/(loss) from financial investments	-	-		-	-	
Other operating income (net)	25,511,471	11,855,873	115.18	59,624,108	40,197,226	48.33
Total operating income	63,035,707	47,971,355	31.40	167,252,840	141,664,156	18.06
Impairment reversals / (charges) for loans and advances	11,446,917	3,880,271	195.00	13,490,057	4,086,942	230.08
Net operating income	74,482,624	51,851,626	43.65	180,742,897	145,751,098	24.01
Personnel expenses	(26,336,943)	(13,892,138)	89.58	(65,153,845)	(45,371,287)	43.60
Other expenses	(18,749,883)	(14,191,129)	32.12	(44,298,757)	(38,184,280)	16.01
Operating profit before Value Added Tax (VAT)	29,395,798	23,768,359	23.68	71,290,295	62,195,531	14.62
National Building Tax	(368,078)	-		(882,487)	-	
Value Added Tax (VAT) on financial services	(1,424,664)	(1,454,375)	(2.04)	(5,206,338)	(4,376,480)	18.96
Operating profit after Value Added Tax (VAT)	27,603,056	22,313,984	23.70	65,201,470	57,819,051	12.77
Share of profit/(loss) of Associates (net of income tax)	(2,491,807)	(2,937,397)	(15.17)	(7,417,081)	(6,978,648)	6.28
Profit/(Loss) before income tax	25,111,250	19,376,587	29.60	57,784,389	50,840,403	13.66
Provision for Income tax	(1,000,000)	(250,000)		(2,000,000)	(1,185,000)	
Profit/(Loss) for the year	24,111,250	19,126,587	26.06	55,784,389	49,655,403	12.34
Other Comprehensive Income	-	-		-	-	
Actuarial Gains and Losses on Defined Benefit Plans	-	-		-	-	
Gains and Losses on re-measuring of Available-for-sale financial assets	(78,003)	-		(232,894)	-	
Tax Expense/(Income) relating to Components of Other Comprehensive Income	-	-		-	-	
Other Comprehensive Income/(Expense) for the Year, net of Taxes	(78,003)	-		(232,894)	-	
Total Comprehensive Income/(Expense) for the Year	24,033,247	19,126,587	25.65	55,551,495	49,655,403	11.87
Attributable to:						
Owners of the Parent	23,059,991	19,345,746		53,331,628	50,703,403	
Non-controlling interests	973,256	(219,158)		2,219,868	(1,048,000)	
	24,033,247	19,126,587		55,551,495	49,655,403	
Basic Earnings per share	0.01	0.01		0.03	0.03	

Figures in brackets indicate deductions.

P.W.K.Roshan
Head of Finance

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M. J. N. S. Fernando
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SEGMENT REPORTING-GROUP

	Loans		Leasing		Treasury		Property/Investments		Eliminations/Unallocated		Consolidated	
	2014 Rs.'000	2013 Rs.'000	2014 Rs.'000	2013 Rs.'000	2014 Rs.'000	2013 Rs.'000	2014 Rs.'000	2013 Rs.'000	2014 Rs.'000	2013 Rs.'000	2014 Rs.'000	2013 Rs.'000
For the Period 9 Months ended 30 September												
Revenue												
Interest	68,218,615	64,063,330	55,515,216	63,225,956	-	-	-	-	-	-	123,733,831	127,289,286
Lease Income/Broking					-	-					-	-
Commissions & Fee Income	1,495,683	2,220,363	1,302,402	2,385,958	50,789,898	30,118,560					53,587,983	34,724,882
Other	5,114,830	5,736,617	4,453,859	6,164,455	3,726,376	2,606,654					13,295,065	14,507,726
Total Revenue from External Customers	74,829,128	72,020,310	61,271,477	71,776,369	54,516,274	32,725,214	-	-	-	-	190,616,879	176,521,893
Total Revenue	74,829,128	72,020,310	61,271,477	71,776,369	54,516,274	32,725,214	-	-	-	-	190,616,879	176,521,893
Segment result	22,658,725	20,547,885	19,730,620	22,080,350	14,507,867	8,151,726					56,897,212	50,779,961
Unallocated Income/Expenses	-	-	-	-	-	-	-	-	-	-	-	-
Less Depreciation charged for the year	1,287,152	913,241	1,120,818	981,351	937,746	414,966					3,345,716	2,309,558
Profit from Operations	21,371,573	19,634,644	18,609,802	21,098,999	13,570,120	7,736,760	-	-	-	-	53,551,495	48,470,403
Income tax expense	-	-	-	-	(2,000,000)	(1,185,000)					(2,000,000)	(1,185,000)
Profit After Income tax	21,371,573	19,634,644	18,609,802	21,098,999	15,570,120	8,921,760	-	-	-	-	55,551,495	49,655,403
Net Profit for the year	21,371,573	19,634,644	18,609,802	21,098,999	15,570,120	8,921,760	-	-	-	-	55,551,495	49,655,403
OTHER INFORMATION												
Segment assets	523,955,238	540,385,726	456,246,410	580,687,798	381,724,181	245,545,157					1,361,925,828	1,366,618,682
Less Accumulated Depreciation	32,442,075	31,893,370	28,249,704	34,271,984	23,635,463	14,491,986					84,327,242	80,657,340
Investment in Subsidiaries	12,750,000	12,750,000							12,750,000	12,750,000		
Total Assets	504,263,162	521,242,356	427,996,706	546,415,814	358,088,718	231,053,171	-	-	12,750,000	12,750,000	1,277,598,586	1,285,961,342
Segment liabilities	95,546,604	129,947,176	83,199,464	139,638,662	69,609,857	59,046,526					248,355,925	328,632,364
Shareholders Funds	392,136,175	376,225,298	341,461,845	404,284,253	285,688,260	170,952,517					1,019,286,279	951,462,068
Minority Interest									9,956,382	5,866,910	9,956,382	5,866,910
Total liabilities	487,682,779	506,172,474	424,661,309	543,922,915	355,298,117	229,999,043	-	-	9,956,382	5,866,910	1,277,598,586	1,285,961,342

STATEMENTS OF CHANGES IN EQUITY
For the 9 Months Period ended 30 September 2014

GROUP	Stated Capital	Statutory Reserve Fund	Investment Fund Account	Retained Profit / Loss (Restated)	Total Share Holders' fund	Minority Interest	Total Equity
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
As at 01st January 2013	919,064,114	13,794,692	4,263,696	(43,885,879)	893,236,623	6,914,909	900,151,532
Net Profit/ (Loss) for the year				50,703,403	50,703,403	(1,048,000)	49,655,403
Transfer to Statutory Reserve				-	-		-
Transfer to IFA			3,252,585	(3,252,585)	-		-
As at 30 September 2013	919,064,114	13,794,692	7,516,281	3,564,939	943,940,026	5,866,909	949,806,935
As at 01st January 2014	919,064,114	17,682,313	9,924,132	19,284,093	965,954,652	7,736,514	973,691,166
Net Profit/ (Loss) for the year				53,331,628	53,331,628	2,219,868	55,551,495
Transfer to IFA			1,044,269	(1,044,269)	-		-
As at 30 September 2014	919,064,114	17,682,313	10,968,401	71,571,451	1,019,286,279	9,956,382	1,029,242,661

For the 9 Months Period ended 30 September 2014

SMB Leasing PLC	Stated Capital	Statutory Reserve Fund	Investment Fund Account	Retained Profit / Loss	Total Share Holders' fund
	Rs.	Rs.	Rs.	Rs.	Rs.
As at 01st January 2013	919,064,114	13,794,692	4,263,696	(53,436,438)	883,686,064
Net Profit/ (Loss) for the year				54,495,275	54,495,275
Transfer to IFA			3,252,585	(3,252,585)	-
As at 30 September 2013	919,064,114	13,794,692	7,516,281	(2,193,748)	938,181,339
As at 01st January 2014	919,064,114	17,682,313	9,924,132	13,782,504	960,453,063
Net Profit/ (Loss) for the year				58,438,234	58,438,234
Transfer to IFA			1,044,269	(1,044,269)	-
As at 30 September 2014	919,064,114	17,682,313	10,968,401	71,176,469	1,018,891,297

The Accounting Policies and the Notes form an integral part of these financial statements.

Comparatives are based on the Annual Audited figures

Figures in brackets indicate deductions.

SMB LEASING PLC
STATEMENT OF FINANCIAL POSITION

AS AT	GROUP		SMB LEASING PLC	
	30 September 2014 Rs.	31 December 2013 (Restated) Rs.	30 September 2014	31 December 2013
ASSETS				
Cash and cash equivalents	14,008,982	22,979,300	10,081,659	17,044,488
Balances with central banks	-	-	-	-
Placements with banks	148,954,543	99,889,094	148,954,543	99,889,094
Financial assets held-for-trading	-	-	-	-
Financial assets designated at fair value through profit or loss	3,333,132	1,439,500	-	-
Loans and receivables to banks	-	-	-	-
Loans and receivables to other customers	895,276,449	929,832,443	895,945,947	932,412,531
Financial investments – available-for-sale	2,492,443	2,725,337	2,492,443	2,725,337
Financial investments – held-to-maturity	12,765,976	10,938,112	6,453,852	6,265,930
Investments in subsidiaries	-	-	9,268,394	9,268,394
Investments in associates and joint ventures	115,110,649	122,527,730	116,418,469	116,418,469
Property, plant and equipment	21,109,528	19,192,205	14,408,592	13,508,438
Intangible assets	-	3,706,378	-	3,700,519
Investment properties	38,976,800	38,976,800	33,730,400	33,730,400
Deferred tax assets	-	798,517	-	-
Other assets	25,570,083	22,955,524	14,092,527	14,450,638
Total assets	1,277,598,586	1,275,960,940	1,251,846,827	1,249,414,238
LIABILITIES				
Due to banks	3,734,812	18,748,000	3,734,812	18,748,000
Derivative financial instruments	-	-	-	-
Financial liabilities held-for-trading	-	-	-	-
Financial liabilities designated at fair value through profit or loss	-	-	-	-
Due to other customers	179,378,156	196,613,090	174,809,664	196,613,090
Other borrowings	2,420,770	52,039,815	-	46,868,194
Deferred tax liabilities	-	-	-	-
Other liabilities	62,822,187	34,868,869	54,411,054	26,731,891
Due to subsidiaries	-	-	-	-
Subordinated term debts	-	-	-	-
Total liabilities	248,355,925	302,269,774	232,955,529	288,961,175
EQUITY				
Assigned capital	919,064,114	919,064,114	919,064,114	919,064,114
Statutory reserve fund	17,682,313	17,682,313	17,682,313	17,682,313
Retained earnings	71,571,451	19,284,093	71,176,469	13,782,504
Other reserves	10,968,401	9,924,132	10,968,402	9,924,132
Total equity	1,019,286,279	965,954,652	1,018,891,298	960,453,063
Minority	9,956,382	7,736,514	-	-
Total equity	1,029,242,661	973,691,166	1,018,891,298	960,453,063
Total equity and liabilities	1,277,598,586	1,275,960,940	1,251,846,827	1,249,414,238
Contingent Liabilities & Commitments	-	-	-	-
Net Assets Per Ordinary Shares Rs.	0.56	0.53	0.56	0.53

Comparatives are based on the Annual Audited figures
Figures in brackets indicate deductions
The Above figures are provisional and subject to audit

P.W.K.Roshan
Head of Finance

U Gautam
Chairman

Director

M. J. N. S. Fernando
CEO

14th November 2014

CASHFLOW STATEMENTS

For the 9 Months Ended 30 September	Group		SMB PLC	
	2014 Rs.	2013 Rs.	2014 Rs.	2013 Rs.
Cash Flow from Operating Activities				
Interest Received	125,599,794	124,847,103	125,599,794	124,847,103
Interest Payments	(14,989,615)	(34,857,737)	(14,989,615)	(34,857,737)
Fees and Commission Receipts	62,225,738	43,617,378	11,538,544	14,507,726
Profits from Other Operating Activities				
Cash Payments to Employees and Suppliers	(101,644,639)	(78,822,209)	(60,356,927)	(54,366,190)
Net Profit before Changes in Operating Assets	71,191,278	54,784,535	61,791,796	50,130,902
Funds Advanced to Customers / Colletion Other Assets	55,514,551 (16,774,532)	21,392,625 (4,103,346)	55,514,551 (12,556,504)	21,392,625 (2,583,362)
Cash Generated / Used in Operations	109,931,297	72,073,814	104,749,843	68,940,165
Tax Paid	(10,209,408)	(4,402,545)	(6,088,825)	(4,376,480)
Gratuity Paid	(542,558)	(181,875)	(406,433)	(181,875)
Net Cash used in Operating Activities	99,179,331	67,489,394	98,254,585	64,381,810
Cash Flow from Investing Activities				
Dividends Received from Associate Companies		-		-
Investment in Treasury Bonds		(6,202,091)		(6,202,091)
Net (Increase)/Decrease Held to Maturity Investments	146,357	(1,855,068)	-	-
Net (Increase)/Decrease of Financial Assets at Fair Value Through Profit or Loss	- (1,893,632)	- 2,316,333	-	-
Net (Increase)/Decrease in Other Non Dealing Investments	-	-	-	-
Purchase of Property, Plant & Equipments	(2,746,262)	(1,020,222)	(545,352)	(928,072)
Proceeds from Disposal of Property, Plant & Equipments	-	-	-	-
Intangible Assets	-	-	-	-
Purchase / Sale of Investment Properties				
Sales Proceeds of Investment Properties	-	-	-	-
Net Cash from/(Used in) Investing Activities	(4,493,537)	(6,761,048)	(545,352)	(7,130,163)
Cash Flow from Financing Activities				
Increase/(Decrease) in Other Borrowings	(50,000)	(395,000)	(50,000)	(395,000)
Increase/(Decrease) in Liabilities	7,989,177	(7,594,803)	6,973,227	(6,964,883)
Increase/(Decrease) in Borrowings	(70,872,058)	(31,674,057)	(70,872,058)	(31,674,057)
Proceed from Issue of Shares				
Proceed from Exercise of Warrants				
Share issue expenses				
Dividend Paid				-
Net Cash from / (used in) Financing Activities.	(62,932,881)	(39,663,860)	(63,948,831)	(39,033,940)
Net Increase or (Decrease) in Cash and Cash Equivalents	31,752,913	21,064,486	33,760,402	18,217,707
Cash and Cash Equivalents at the beginning of the year	29,745,048	116,185,417	23,810,236	114,108,066
Cash and Cash Equivalents at the end of the year	61,497,961	137,249,903	57,570,638	132,325,773
Reconciliation of Cash and Cash Equivalents				
Cash and Short Term Funds	65,232,773	137,249,903	61,305,450	132,325,773
Bank Overdraft	(3,734,812)	-	(3,734,812)	-
	61,497,961	137,249,903	57,570,638	132,325,773

The Accounting Policies and the Notes form an integral part of these financial statements.

Figures in brackets indicate deduction

Notes to the financial Statements

- 1 The same accounting policies and methods of computation are followed in the interim financial statements as compared with the most recent annual financial statements.
- 2 No circumstances have arisen since the Statement of Financial Position date, which would require adjustments or disclosure of material events subsequent to the interim period, in the financial statements.
- 3 The market price per share (Ordinary Voting) as at 30 September 2014, as quoted by the CSE was Rs. 1.40. The Highest & Lowest values recorded during the quarter were Rs. 1.70 and Rs. 1.20 respectively.
- 4 The market price per share (Ordinary Non Voting) as at 30 September 2014, as quoted by the CSE was Rs. 0.40. The Highest & Lowest values recorded during the quarter were Rs. 0.60 and Rs. 0.40 respectively.
- 5 There are 1,191,766,772 Voting Ordinary Shares and 614,066,101 Non Voting Ordinary Shares.
- 6 Number of public shareholders (Ordinary Voting) as at 30 September 2014 were 10,582 and Number of public shareholders (Ordinary Non Voting) as at 30 September 2014 were 4,753. Total number of shareholders (Ordinary Voting) as at 30 September 2014 were 10,587 and total number of shareholders (Ordinary Non Voting) as at 30 September 2014 were 4,755.
- 7 The Listed Debentures were not traded during the period 3 months ended 30 September 2014. Therefore, Highest Traded price, Lowest Traded Price, Last Traded Price as at 30 September 2014, Interest Yield and Yield to Maturity of trade were not available.
- 8 The following information for the period of 3 months ended 30 September 2014 is given below.
Debt/equity ratio - 0.18 times
Liquid Asset Ratio - 65.73%
Interest cover - 4.75 times
Ten year treasury bonds as at 31.10.2014 is 9.23%
- 9 The impact to the Audited Financial Statements of SMB Leasing PLC (Group) due to the difference in the Audited Financial Statements and the Unaudited Financial Statements of SMB Real Estate Limited for the financial year 2012 and 2013 is given below.

Description	2012 (Group)	2013 (Group)
Draft Total Comprehensive Profit of SMB Real Estate Limited	2,934,904	953,891
Audited Total Comprehensive Loss of SMB Real Estate Limited	(12,416,202)	(8,190,257)
Change	(15,351,106)	(9,144,148)
% Holding by SMB Leasing PLC	49%	49%
Impact	(7,522,042)	(4,480,633)
Profit for the year (Group)	65,970,963	78,267,397
Adjusted Profit for the year (Group)	58,448,921	73,786,764

The Group Financial Position as at 31 December 2013 and 30 September 2014 have been restated accordingly

- 10 Interim financial statements are not published by SMB Real Estate Ltd. and Kenanga Investment Corporation Ltd., associate companies of SMB Leasing PLC, hence the consolidation is based on 30 June 2014 Financial Statements of these companies.

SMB Leasing PLC
Directors Shareholding as at 30/09/2014

Name	No of Voting Shares	No of Non Voting Shares
Mr. U Gautam	-	-
Mr. GCB Ranasinghe	-	-
Mr. JC Korale	-	-
Dr. T Senthilverl	354,511,349	47,171,815
Mr.SNP Palihena	-	-
Mr.HRS Wijeratne	194,882,451	-

Family Members

Name	No of Voting Shares	No of Non Voting Shares
Ms. M Gautam	-	-
Ms. C G Korale	-	-
Mrs. M Y Senthilverl	-	-
Mrs. A Palihena	-	-
Mrs. K A G T De Silva	-	-
Mr. Ravi Shahan Wijeratne	-	-
Mr. Roshan Sachin Wijeratne	-	-
Mr. Rahul Shanaka Wijeratne	-	-
Mr. Rishi Sajin Wijeratne	-	-

CEO, Spous & Children under 18

Name	No of Voting Shares	No of Non Voting Shares
Mr. MJSN Fernando	3,940	-
Mrs. KLC Guneratne	-	-
Mast MET Fernando	-	-

Computation of % of Public Shareholding 30/09/2014 - Voting Share

Issued share Capital	1,191,766,772
Directors Shareholding	549,393,800
Spouses & Children of Directors	-
CEO, Spous & Children under 18	3,940
Over 10% Holding	-
Public Holding	<u>642,369,032</u>
Public Holding %	<u>53.90%</u>

Computation of % of Public Shareholding 30/09/2014 - Non Voting Share

Issued share Capital	614,066,101
Parent Company	-
Directors Shareholding	47,171,815
Spouses & Children of Directors	-
Public Holding	<u>566,894,286</u>
Public Holding %	<u>92.32%</u>

**TOP TWENTY SHAREHOLDERS
ORDINARY VOTING**

Name of the Share Holder	30th September, 2014	
	No. of Shares	%
1 Dr. T Senthilverl	208,000,000	17.45%
2 Mr. H R S Wijeratne	194,882,451	16.35%
3 Seylan Bank PLC/ Dr. T. Senthilverl	85,805,393	7.20%
4 Standard Chartered Bank Singapore S/A HL Bank Singapore	72,916,100	6.12%
5 Sampath Bank PLC/Dr. T Senthilverl	60,705,956	5.09%
6 Ms. S. A. Fernando	46,004,878	3.86%
7 Mr. W K V M Fernando	42,924,022	3.60%
8 Mrs. K W S H Fernando	41,914,378	3.52%
9 Ms. W N C Fernando	31,621,398	2.65%
10 Seylan Bank PLC/ Jayantha Dewage	15,157,671	1.27%
11 Mr. R. Gautam	13,500,000	1.13%
12 Sinharaja Hills Plantation (Pvt) Ltd	13,000,000	1.09%
13 Mr. A Sithampalam	12,880,242	1.08%
14 Andaradeniya Estate (Private) Limited	11,470,674	0.96%
16 Mr. H K Pushpakumara	8,474,556	0.71%
17 Mr. S P Kannangara (Deceased)	6,000,000	0.50%
18 Mr. M M Fuad	5,718,767	0.48%
19 Mr. C R Perera	4,900,000	0.41%
20 Pan Aisa Banking Corporation PLC/Mr. V R A Gunasekera	4,000,000	0.34%
TOTAL	879,876,486	73.83%

ORDINARY NON VOTING

Name	No of Shares	%
1 Sampath Bank PLC/Dr. T Senthilverl	40,171,815	6.54%
2 Mr. K E H De Alwis	27,622,067	4.50%
3 Mr. H K Pushpakumara	26,065,600	4.24%
4 Mr. R Gautam	23,750,000	3.87%
5 Seylan Bank PLC/Mr. J Dewage	16,521,480	2.69%
6 Mr. M L A Benedict	12,645,000	2.06%
7 Waldock Mackenzie Ltd / Mr. S A Gulamhusein	11,429,880	1.86%
8 Mr.C Nayagam	9,500,000	1.55%
9 Mr. B L Jayaratne	8,503,700	1.38%
10 People's Leasing & Finance PLC/Mr K L Udayananda	8,200,000	1.34%
11 Ms. V Vijayaletchumy	8,198,841	1.34%
12 Seylan Bank PLC/ Mr T Senthilverl	7,000,000	1.14%
13 People's Leasing & Finance PLC/Mr L T Samarawickrama	6,000,000	0.98%
14 Mr J A W Victoria	5,771,200	0.94%
15 Mr. W J D Benedict	5,100,000	0.83%
16 Mr J J Ravindran	5,040,000	0.82%
17 Mr. K Rajakanthan	5,000,000	0.81%
18 Mrs. H Nalika Padmasiri	4,934,100	0.80%
19 Mr. S Abishek	4,869,460	0.79%
20 Mr. S D Divakarage	4,500,000	0.73%
TOTAL	240,823,143	39.22%