

**INTERIM FINANCIAL STATEMENTS
QUARTER ENDED SEPTEMBER 30, 2020**



SMB LEASING PLC

No: 282/1, CBS Building, Galle Road, Colombo 03

SMB Leasing PLC
Income Statement

For the period ended September 30, 2020 (LKR 000)

Company	Quarter ended September 30, 2020 Unaudited	Quarter ended September 30, 2019 Unaudited	Variance	YTD September 30, 2020 Unaudited	YTD September 30, 2019 Unaudited	Variance
Interest income	30,802	68,877	-55%	118,205	198,932	-41%
Interest expenses	(13,258)	(19,554)	-32%	(42,392)	(58,825)	-28%
Net interest income	17,544	49,323	-64%	75,813	140,107	-46%
Fee and commission income	2,618	1,850	42%	4,075	4,414	-8%
Net interest, fee and commission income	20,163	51,173	-61%	79,888	144,521	-45%
Other operating income (net)	3,399	3,474	-2%	11,320	10,685	6%
Total operating income	23,561	54,647	-57%	91,208	155,206	-41%
Impairment (charge)/ Reversal for the period	(8,713)	(20,553)	-58%	(20,357)	(8,361)	143%
Net operating income	14,847	34,094	-56%	70,851	146,845	-52%
Personnel expenses	(16,083)	(19,047)	-16%	(49,553)	(57,023)	-13%
Premises, equipment & establishment expenses	(10,146)	(7,314)	39%	(27,594)	(21,381)	29%
Depreciation and amortizations	(1,698)	(1,407)	21%	(5,050)	(4,090)	23%
Other expenses	(4,502)	(4,992)	-10%	(12,037)	(16,408)	-27%
Operating profit/ (Loss) before taxes on financial services	(17,581)	1,334	-1418%	(23,381)	47,943	-149%
Taxes on financial services	-	(6,868)	-100%	(3,099)	(16,265)	-81%
Profit/(Loss) before income tax	(17,581)	(5,534)	218%	(26,481)	31,678	-184%
Income tax expenses	-	-	0%	-	-	0%
Profit/(Loss) for the period	(17,581)	(5,534)	218%	(26,481)	31,678	-184%
Basic earnings/(loss) per share	(0.01)	(0.00)	218%	(0.01)	0.02	-184%

Statement of Profit or Loss and Other Comprehensive Income	Quarter ended September 30, 2020 Unaudited	Quarter ended September 30, 2019 Unaudited	Variance	YTD September 30, 2020 Unaudited	YTD September 30, 2019 Unaudited	Variance
Profit/ (Loss) for the period	(17,581)	(5,534)	218%	(26,481)	31,678	-184%
Other Comprehensive Income						
Actuarial (gain)/loss on Defined Benefit Plans	-	-	-	-	-	-
Equity investments at FVOCI - Net change in fair value	-	-	-	-	-	-
Tax on Other Comprehensive Income	-	-	-	-	-	-
Other Comprehensive Income/(Expense) for the period (net of tax)	-	-	-	-	-	-
Total Comprehensive Income/(Expense) for the period	(17,581)	(5,534)	218%	(26,481)	31,678	-184%

Colombo
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SMB Leasing PLC
Income Statement

For the period ended September 30, 2020 (LKR 000)

Group	Quarter ended	Quarter ended	Variance	YTD	YTD	Variance
	September 30, 2020	September 30, 2019		September 30, 2020	September 30, 2019	
	Unaudited	Unaudited		Unaudited	Unaudited	
Interest income	30,802	68,877	-55%	118,205	198,932	-41%
Interest expenses	(13,389)	(19,592)	-32%	(42,592)	(58,941)	-28%
Net interest income	17,413	49,285	-65%	75,612	139,991	-46%
Fee and commission income	2,618	1,850	42%	4,075	4,414	-8%
Net interest, fee and commission income	20,031	51,135	-61%	79,687	144,405	-45%
Other operating income (net)	22,238	17,664	26%	77,500	64,807	20%
Total operating income	42,269	68,799	-39%	157,187	209,212	-25%
Impairment (charge)/ Reversal for the period	(8,713)	(20,553)	-58%	(20,357)	(8,361)	143%
Net operating income	33,555	48,246	-30%	136,830	200,851	-32%
Personnel expenses	(30,439)	(30,396)	0%	(98,132)	(96,673)	2%
Premises, equipment & establishment expenses	(9,317)	(7,814)	19%	(27,965)	(23,051)	21%
Depreciation and amortizations	(3,615)	(2,178)	66%	(8,281)	(6,460)	28%
Other expenses	(6,281)	(6,483)	-3%	(19,840)	(23,167)	-14%
Operating profit/ (Loss) before taxes on financial services	(16,096)	1,375	-1271%	(17,387)	51,500	-134%
Taxes on financial services	-	(6,868)	-100%	(3,099)	(16,265)	-81%
Profit/(Loss) before income tax	(16,096)	(5,493)	193%	(20,487)	35,235	-158%
Share of profits of associate company	-	-	0%	-	337	100%
Income tax expenses	(450)	-	#DIV/0!	(2,300)	(1,500)	53%
Profit/(Loss) for the period	(16,546)	(5,493)	201%	(22,787)	34,072	-167%
Profit/(Loss) attributable to :						
Owners of the parent	(17,053)	(5,513)	209%	(24,597)	32,898	-175%
Non-controlling interest	507	20	2435%	1,810	1,174	54%
Profit/(Loss) for the period	(16,546)	(5,493)	201%	(22,787)	34,072	-167%
Basic earnings/(loss) per share	(0.01)	(0.00)	201%	(0.01)	0.02	-167%

Statement of Profit or Loss and Other Comprehensive Income

	Quarter ended	Quarter ended	Variance	YTD	YTD	Variance
	September 30, 2020	September 30, 2019		September 30, 2020	September 30, 2019	
	Unaudited	Unaudited		Unaudited	Unaudited	
Profit/(Loss) for the period	(16,546)	(5,493)	201%	(22,787)	34,072	-167%
Other Comprehensive Income						
Actuarial (gain)/loss on Defined Benefit Plans	-	-	0%	-	-	0%
Equity investments at FVOCI - Net change in fair value	-	-	0%	-	-	0%
Tax on Other Comprehensive Income	-	-	0%	-	-	0%
Other Comprehensive Income/(Expense) for the period (net of tax)	-	-	0%	-	-	0%
Total Comprehensive Income/(Expense) for the period	(16,546)	(5,493)	201%	(22,787)	34,072	-167%
Total Comprehensive Income/(Expense) attributable to:						
Owners of the parent	(17,053)	(5,513)	209%	(24,597)	32,898	-175%
Non-controlling interest	507	20	2435%	1,810	1,174	54%
Total Comprehensive Income/(Expense) for the period	(16,546)	(5,493)	201%	(22,787)	34,072	-167%

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SMB Leasing PLC
Statement of Financial Position (LKR 000)

As at	Company		Group	
	September	December	September	December
	30, 2020 Unaudited	31, 2019 Audited	30, 2020 Unaudited	31, 2019 Audited
Assets				
Cash and cash equivalents	114,298	25,125	117,877	31,350
Placements with banks	159,731	146,885	179,731	161,910
Loans and receivables	1,119,673	1,204,255	1,118,713	1,203,115
Financial investments	72,249	72,249	93,667	86,154
Investments in associate	39,375	39,375	39,375	39,375
Investments in subsidiary	12,750	12,750	-	-
Investment properties	33,310	33,310	44,067	44,067
Property, plant & equipment	13,122	12,838	19,478	20,309
Right of use Asset	30,037	30,037	32,959	31,032
Intangible assets	5,885	5,042	6,616	6,175
Deferred tax assets	-	-	2,598	2,598
Other assets	60,597	52,937	73,599	68,639
Total Assets	1,661,029	1,634,803	1,728,680	1,694,725
Liabilities				
Due to financial institutions	447,161	415,217	447,161	415,217
Due to other customers	116,699	113,561	116,699	113,561
Other borrowings	-	-	-	-
Leased Liabilities	21,402	21,402	24,389	22,453
Other liabilities	45,806	28,181	65,672	45,948
Total Liabilities	631,067	578,361	653,921	597,179
Equity				
Stated capital	919,064	919,064	919,064	919,064
Statutory reserves	35,081	35,081	35,081	35,081
Fair Value Reserves	19,920	19,920	19,920	19,920
Retained earnings	55,895	82,376	72,581	97,177
Total equity attributable to equity holders of the Company	1,029,961	1,056,441	1,046,646	1,071,242
Non- controlling interests	-	-	28,113	26,303
Total Equity	1,029,961	1,056,441	1,074,759	1,097,545
Total Equity and Liabilities	1,661,029	1,634,803	1,728,680	1,694,725

Figures in brackets indicate deductions
The Notes form an integral part of these Interim Financial Statements.

These Financial Statements comply with the requirements of the Companies Act No. 7 of 2007.

Signed

T. Wimalasiri

Finance Manager

The Board of Directors is responsible for the preparation and presentation of these Financial Statements.
Approved and signed on behalf of the Board by,

Signed

A.T.S Sosa

Director

Signed

M.S.A Wadoo

Director

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SMB Leasing PLC
Statement of Changes in Equity
For the period ended September 30, 2020 (LKR 000)

Company	Stated Capital		Statutory Reserve Fund	Fair Value Reserve	Retained Earnings	Total
	Ordinary - Voting Shares	Ordinary - Non Voting Shares				
Balance as at January 1, 2019	708,446	210,618	34,648	9,625	73,614	1,036,951
Profit for the period	-	-	-	-	31,678	31,678
Other comprehensive income/(expense) (net of tax)	-	-	-	-	-	-
Total comprehensive income for the period	-	-	-	-	31,678	31,678
Transfer to statutory reserve	-	-	-	-	-	-
Dividend paid	-	-	-	-	-	-
Total transactions with equity holders	-	-	-	-	-	-
Balance as at September 30, 2019	708,446	210,618	34,648	9,625	105,292	1,068,629
Profit/ (Loss) for the year	-	-	-	-	8,665	8,665
Other comprehensive income/(expense) (net of tax)	-	-	-	10,295	530	10,825
Total comprehensive income for the year	-	-	-	10,295	9,195	19,490
Transfer to statutory reserve	-	-	433	-	(433)	-
Dividend Paid	-	-	-	-	-	-
Total transactions with equity holders	-	-	433	-	(433)	-
Balance as at December 31, 2019	708,446	210,618	35,081	19,920	82,376	1,056,441
Balance as at January 1, 2020	708,446	210,618	35,081	19,920	82,376	1,056,441
Profit/ (Loss) for the period	-	-	-	-	(26,481)	(26,481)
Other comprehensive income/(expense) (net of tax)	-	-	-	-	-	-
Total comprehensive income for the period	-	-	-	-	(26,481)	(26,481)
Transfer to Statutory Reserve	-	-	-	-	-	-
Dividend Paid	-	-	-	-	-	-
Total transactions with equity holders	-	-	-	-	-	-
Balance as at September 30, 2020	708,446	210,618	35,081	19,920	55,895	1,029,961

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SMB Leasing PLC
Statement of Changes in Equity
For the period ended September 30, 2020 (LKR 000)

Group	Stated Capital		Statutory Reserve Fund	Fair Value Reserve	Retained Earnings	Total	Non Controlling Interest	Total Equity
	Ordinary - Voting Shares	Ordinary - Non Voting Shares						
Balance as at January 1, 2019	708,446	210,618	34,648	9,625	86,267	1,049,604	24,239	1,073,843
Impact of Adopting SLFRS 16- "Leases" as at January 1,2019	-	-	-	-	(316)	(316)	(303)	(619)
Restated balance as at January 1,2019	708,446	210,618	34,648	9,625	85,951	1,049,288	23,936	1,073,224
Profit for the period	-	-	-	-	32,898	32,898	1,174	34,072
Other comprehensive income/expense(net of tax)	-	-	-	-	-	-	-	-
Total comprehensive income for the year	-	-	-	-	32,898	32,898	1,174	34,072
Transfer to statutory reserve	-	-	-	-	-	-	-	-
Dividend Paid	-	-	-	-	-	-	-	-
Total transactions with equity holders	-	-	-	-	-	-	-	-
Balance as at September 30, 2019	708,446	210,618	34,648	9,625	119,165	1,082,502	25,413	1,107,915
Profit for the year	-	-	-	-	10,710	10,710	1,964	12,674
Other comprehensive income/expense(net of tax)	-	-	-	10,295	950	11,245	403	11,648
Total comprehensive income for the year	-	-	-	10,295	11,660	21,955	2,367	24,322
Transfer to statutory reserve	-	-	433	-	(433)	-	-	-
Dividend paid	-	-	-	-	-	-	-	-
Total transactions with equity holders	-	-	433	-	(433)	-	-	-
Balance as at December 31, 2019	708,446	210,618	35,081	19,920	97,178	1,071,243	26,303	1,097,546
Balance as at January 1, 2020	708,446	210,618	35,081	19,920	97,178	1,071,243	26,303	1,097,546
Profit for the period	-	-	-	-	(24,597)	(24,597)	1,810	(22,787)
Other comprehensive income/expense(net of tax)	-	-	-	-	-	-	-	-
Total comprehensive income for the period	-	-	-	-	(24,597)	(24,597)	1,810	(22,787)
Transfer to statutory reserve	-	-	-	-	-	-	-	-
Dividend Paid	-	-	-	-	-	-	-	-
Total transactions with equity holders	-	-	-	-	-	-	-	-
Balance as at September 30, 2020	708,446	210,618	35,081	19,920	72,581	1,046,646	28,113	1,074,759

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SMB Leasing PLC
Cash Flow Statement
For the period ended September 30, 2020 (LKR 000)

	Company		Group	
	September 30, 2020 Unaudited	September 30, 2019 Unaudited	September 30, 2020 Unaudited	September 30, 2019 Unaudited
Cash flow from operating activities				
Interest receipts	128,848	174,294	128,848	186,672
Interest payments	(36,466)	(55,858)	(36,667)	(55,973)
Fees and commission receipts	4,933	4,201	73,020	59,349
Cash payments to employees and suppliers	(100,082)	(102,655)	(160,067)	(154,920)
Profit before changes in operating assets	(2,767)	19,982	5,135	35,128
Loans and receivables to other customers	76,539	38,237	76,360	37,933
Other assets	(7,661)	3,449	(4,959)	(4,686)
Cash generated / (used in) operating activities	66,112	61,668	76,535	68,375
Tax paid	(6,991)	(16,686)	(9,298)	(17,663)
Gratuity paid	(1,430)	(1,137)	(1,430)	(1,462)
Net cash generated / (used in) operating activities	57,691	43,845	65,808	49,250
Cash flow from investing activities				
Net (increase)/decrease in financial investments	-	-	(7,487)	80
Acquisition of shares	-	-	-	-
Dividend received	-	563	-	-
Purchase of property, plant & equipment	(6,177)	(4,491)	(4,660)	(11,441)
Proceeds from disposal of property, plant & equipment	-	-	-	-
Net cash generated / (used in) investing activities	(6,177)	(3,928)	(12,147)	(11,361)
Cash flow from financing activities				
Increase/(decrease) in borrowings from financial institutions	(24,833)	(36,314)	(24,833)	(39,579)
Increase/(decrease) in other borrowings	-	(2,500)	-	765
Increase/(decrease) in public borrowings	(92)	(14)	(92)	(14)
Increase/(decrease) in other liabilities	11,584	(8,007)	11,790	(8,619)
Dividend paid	-	-	-	-
Net cash generated / (used in) financing activities	(13,341)	(46,835)	(13,135)	(47,447)
Net increase / (decrease) in cash and cash equivalents	38,173	(6,918)	40,526	(9,558)
Cash and cash equivalents at the beginning of the year	(19,051)	(27,641)	(12,826)	(22,029)
Cash and cash equivalents at the end of the year	19,122	(34,559)	27,700	(31,587)
Reconciliation of cash and cash equivalents				
Cash and cash equivalents	114,298	27,083	117,877	30,055
REPO investment with banks	3,166	141	8,166	141
Bank overdraft	117,464	27,224	126,043	30,196
	(98,342)	(61,783)	(98,342)	(61,783)
Cash and cash equivalents	19,122	(34,559)	27,700	(31,587)

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SMB Leasing PLC
Segment Reporting - Group

For the period ended September 30, (LKR 000)	Loans		Leasing		Treasury		Money Brokering		Unallocated		Consolidated	
	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019
Business segments - Group												
Revenue from external customers,												
Interest	52,368	77,981	51,090	111,327	-	-	-	-	14,746	9,624	118,205	198,932
Fee & commission	280	305	1,580	2,062	-	-	-	-	2,215	2,047	4,075	4,414
Other operating Income	0	-	759	56	10,105	9,949	66,180	54,460	456	343	77,500	64,807
Total revenue from external customers	52,648	78,286	53,430	113,445	10,105	9,949	66,180	54,460	17,417	12,014	199,780	268,153
Segment result	8,825	34,129	8,956	49,455	1,694	4,337	11,093	23,742	2,919	5,237	33,486	116,900
Depreciation charged for the year	(2,182)	(1,886)	(2,215)	(2,733)	(419)	(240)	(2,743)	(1,312)	(722)	(289)	(8,281)	(6,460)
Interest expense	(11,224)	(17,208)	(11,391)	(24,936)	(2,154)	(2,187)	(14,109)	(11,971)	(3,713)	(2,641)	(42,592)	(58,941)
Operating profit	(4,582)	15,035	(4,650)	21,788	(879)	1,911	(5,760)	10,459	(1,516)	2,307	(17,387)	51,500
Share of profit/ (loss) of associate companies											-	337.00
Income tax expense											(2,300)	(1,500)
Value added tax (VAT) on financial services											(3,099)	(16,265)
Other comprehensive Income											-	-
Net profit for the period											(22,787)	34,072
Segment assets (As at September 30th)	543,491	598,178	575,222	727,191	391,275	264,838	15,599	20,559	203,093	158,562	1,728,680	1,769,328
Segment liabilities (As at September 30th)	172,329	193,097	174,886	279,817	33,076	24,539	216,620	134,329	57,011	29,631	653,921	661,413
Cash flow from operating activities	17,342	14,378	17,600	20,836	3,329	1,827	21,800	10,002	5,738	2,207	65,808	49,250
Cash flow from investing activities	(3,201)	(3,317)	(3,249)	(4,806)	(614)	(422)	(4,024)	(2,307)	(1,059)	(509)	(12,147)	(11,361)
Cash flow from financing activities	(3,462)	(13,852)	(3,513)	(20,073)	(664)	(1,760)	(4,351)	(9,636)	(1,145)	(2,126)	(13,135)	(47,447)

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SMB Leasing PLC
Notes to the Financial Statements
For the period ended September 30, 2020

1 Basis of Preparation

These Condensed Consolidated Interim Financial Statements have been prepared in accordance with the Sri Lanka Accounting Standard LKAS 34 - Interim Financial Reporting. These Interim Financial Statements should be read in conjunction with the Annual Financial Statements for the year ended December 31, 2019. The same Accounting Policies and methods of computations as stated in the Annual Financial Statements for the year ended December 31, 2019 have been followed in preparation of these Condensed Interim Financial Statements.

1.1 The consolidated financial statements of the Group comprise of SMB Leasing PLC, its subsidiary SMB Money Brokers (Pvt) Ltd and the Group's interest in its associate Kenanga Investments Corporation Limited.

2 Income Tax

The Company is liable for income tax at the rate of 28% on its taxable profits. An estimated provision for taxation for the period ended September 30, 2020 has been set off with the previous tax losses.

3 Share price during the period

	Voting		Non Voting	
	3rd Quarter 2020 Rs.	3rd Quarter 2019 Rs.	3rd Quarter 2020 Rs.	3rd Quarter 2019 Rs.
Highest price per share	0.60	0.60	0.40	0.30
Lowest price per share	0.30	0.30	0.20	0.20

	Voting		Non Voting	
	30.09.20 Rs.	30.09.19 Rs.	30.09.20 Rs.	30.09.19 Rs.
Last traded price	0.50	0.50	0.30	0.20

4 Stated Capital

4.1 Total Number of Shares

Stated Capital is represented by Ordinary Shares (Voting)

Stated Capital is represented by Ordinary Shares (Non Voting)

	3rd Quarter 2020	3rd Quarter 2019
Stated Capital is represented by Ordinary Shares (Voting)	1,191,766,772	1,191,766,772
Stated Capital is represented by Ordinary Shares (Non Voting)	614,066,101	614,066,101

4.2 Total number of Shareholders

Ordinary Shares (Voting)

Ordinary Shares (Non Voting)

Ordinary Shares (Voting)	9,723	9,860
Ordinary Shares (Non Voting)	4,270	4,311

4.3 Number of Public Shareholders

Ordinary Shares (Voting)

Ordinary Shares (Non Voting)

Ordinary Shares (Voting)	9,720	9,857
Ordinary Shares (Non Voting)	4,270	4,311

4.4 Public Shareholding %

Ordinary Shares (Voting)

Ordinary Shares (Non Voting)

Ordinary Shares (Voting)	83.65%	83.65%
Ordinary Shares (Non Voting)	100.00%	100.00%

4.5 Float Adjusted Market Capitalization

The float adjusted market capitalization as at September 30, 2020 is Rs.498,439,690.50

4.6 Minimum Public Holding Requirement

The company is in compliance with Option 5 of Section 7.13.1 (a) of the Listing Rules of the Colombo Stock Exchange pertaining to minimum public holding.

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5 Financial Ratios

	30.09.20	30.09.19
Net Assets per share (Rs.)	0.57	0.59
Debt/equity ratio (times)	0.55	0.56
Liquid Asset Ratio	101.11%	61.51%
Interest cover Ratio (times)	0.38	1.82

6 Commitments and Contingencies

In the normal course of business, the Company makes various commitments and incurs certain contingent Liabilities with legal recourse to it's customers. No material losses are anticipated as a result of these transactions. Except for above there are no material commitments and contingencies as at the reporting date.

7 Events after the Reporting Date

No circumstances have arisen since the reporting date, which require adjustments or disclosure in the Financial Statements. The CBSL has requested the Company to offer the 6 months debt moratorium to eligible customers under CBSL Circular 11 of 2020 which will have an impact on the interest income of quarter 4.

8 Comparative Information

Comparative Information has been reclassified wherever necessary to be comparable with the current Financial Information. The Company interest income for the reporting quarter as well as YTD September 2020 has been negatively impacted due to the debt moratorium granted for Covid-19 affected customers as the company did not accrue interest income for the lease and loan facility for which the said moratorium granted.

9 Directors Shareholding as at September 30, 2020

	No. of Voting Shares	No. of Non Voting Shares
Mr.H R S Wijeratne	194,882,451	-
Mr. W A T M Wijesinghe	-	-
Mr A T S Sosa	1,000	-
Mr M S A Wadood	-	-
Mr. L Abeysinghe	-	-
	194,883,451	-

10 CEO's Shareholding as at September 30, 2020

	No. of Voting Shares	No. of Non Voting Shares
Mr.S.C Wijesinghe	-	-

11 Key Management Personnel Shareholding as at September 30, 2020

	No. of Voting Shares	No. of Non Voting Shares
N/A	N/A	N/A

12 Management fees and similar expenses

All known expenses including management fees and similar expenses have been provided for in these Interim Financial Statements.

13 Significant events and transactions

There are no material changes during the period in the composition of assets, liabilities of the entity.

14 Material changes in the use of funds raised

There are no material changes during the period in the use of funds raised through an IPO/Rights/Debenture issue.

15 Top Twenty Shareholders

15.1 Ordinary Shares (Voting)

	Name of the Shareholder	September 30, 2020	
		No. of Shares	%
1	SAMPATH BANK PLC/ DR.T.SENTHILVERL	268,705,956	22.55
2	MR H.R.S. WIJERATNE	194,882,451	16.35
3	STANDARD CHARTERED BANK SINGAPORE S/A HL BANK SINGAPORE BRANCH	94,416,100	7.92
4	SEYLAN BANK PLC/SENTHILVERL HOLDINGS (PVT) LTD	85,805,393	7.20
5	SAMPATH BANK PLC/MR.ARUNASALAM SITHAMPALAM	25,000,000	2.10
6	MR W. GUNARATHNE	20,316,206	1.71
7	MR R. GAUTAM	17,670,000	1.48
8	MRS S.A. FERNANDO	17,127,552	1.44
9	COMMERCIAL BANK OF CEYLON PLC/ANDARADENIYA ESTATE (PVT) LTD	16,818,874	1.41
10	SEYLAN BANK PLC/JAYANTHA DEWAGE	15,157,671	1.27
11	MR H.K. PUSHPAKUMARA	15,080,602	1.27
12	SINHARAJA HILLS PLANTATION PRIVET LIMITED	13,000,000	1.09
13	MR B.L. JAYARATNE & DR Y.S. LIYANAGE	12,992,895	1.09
14	HATTON NATIONAL BANK PLC/ARUNASALAM SITHAMPALAM	12,880,242	1.08
15	MIS W.N.C. FERNANDO	11,855,879	1.00
16	MR W. JINADASA	10,815,820	0.91
17	MR A.A.T.S. AMARASINGHE	8,000,000	0.67
18	HATTON NATIONAL BANK PLC/SRI DHAMAN RAJENDRAM ARUDPRAGASAM	7,000,000	0.59
19	MR D.M.D.R. GUNATHILAKE	7,000,000	0.59
20	MRS K.S. YAPA	6,000,000	0.50
SUB TOTAL		860,525,641	72.21
OTHER		331,241,131	27.79
ISSUED CAPITAL		1,191,766,772	100.00

15.2 Ordinary Shares (Non Voting)

	Name of the Shareholder	September 30, 2020	
		No. of Shares	%
1	MR R. GAUTAM	52,070,000	8.48
2	SAMPATH BANK PLC/ DR.T.SENTHILVERL	40,171,815	6.54
3	MR H.K. PUSHPAKUMARA	28,382,000	4.62
4	MR M.L.A. BENEDICT	17,734,100	2.89
5	SEYLAN BANK PLC/JAYANTHA DEWAGE	16,521,480	2.69
6	MR P.M. GUNAWARDHANA	12,271,566	2.00
7	WALDOCK MACKENZIE LTD/MR.S.A.GULAMHUSEIN	11,429,880	1.86
8	MIS H.T.S. SOYSA	10,500,000	1.71
9	HATTON NATIONAL BANK PLC/ANUJA CHAMILA JAYASINGHE	8,469,815	1.38
10	SEYLAN BANK PLC/SENTHILVERL HOLDINGS (PVT) LTD	6,987,400	1.14
11	MIS S. DURGA	6,371,674	1.04
12	PEOPLE'S LEASING & FINANCE PLC/DR.H.S.D.SOYSA & MRS.G.SOYSA	6,207,754	1.01
13	DFCC BANK PLC/T.L. SAMARAWICKRAMA	6,000,000	0.98
14	MR S.D. DIVAKARAGE	5,670,666	0.92
15	SEYLAN BANK LIMITED/RUWAN PRASANNA SUGATHADASA	5,589,995	0.91
16	MR J.J. RAVINDRAN	5,240,000	0.85
17	MR W.J.D. BENEDICT	5,100,000	0.83
18	ACUITY PARTNERS (PVT) LIMITED/MR. S.N.M. SEMASINGHE	4,997,932	0.81
19	SAMPATH BANK PLC/MR. ABISHEK SITHAMPALAM	4,869,460	0.79
20	MIS S. NIRMALA	4,500,000	0.73
SUB TOTAL		259,085,537	42.19
OTHER		354,980,564	57.81
ISSUED CAPITAL		614,066,101	100.00