



SMB LEASING PLC

**Interim Financial Statements
Quarter Ended 31st December 2015**

Group	Quarter Ended	Quarter Ended	Variance	31.12.2015	31.12.2014	Variance
	31.12.2015	31.12.2014		Unaudited	Audited	
	Rs.'000	Rs.'000	%	Rs.'000	Rs.'000	%
Interest income	48,618	43,675	11%	175,965	172,442	2%
Interest expenses	(7,559)	(6,117)	24%	(26,706)	(31,683)	-16%
Net interest income	41,059	37,558	9%	149,259	140,759	6%
Fee and commission income	1,240	1,274		4,628	3,723	
Fee and commission expenses	-	-		-	-	
Net fee and commission income	1,240	1,274	-3%	4,628	3,723	24%
Other operating income	20,218	15,179	33%	67,022	90,426	-26%
Total operating income	62,517	54,011	16%	220,909	234,908	-6%
Impairment Reversals / (Charges) for loans and advances	(3,753)	16,349	-123%	2,581	22,595	-89%
Net operating income	58,764	70,360	-16%	223,490	257,503	-13%
Personnel expenses	(22,798)	(20,348)	12%	(83,206)	(80,724)	3%
Premises, Equipment & Establishment Expenses	(5,137)	(4,658)	10%	(19,725)	(18,621)	6%
Depreciation and Amortisations	(1,376)	(1,292)	7%	(5,466)	(5,750)	-5%
Other expenses	(9,738)	(6,972)	40%	(34,486)	(45,914)	-25%
Operating profit before Value Added Tax (VAT)	19,715	37,090	-47%	80,607	106,494	-24%
Value Added Tax (VAT) on financial services	(2,423)	(1,967)	23%	(9,365)	(7,887)	19%
Profit before income tax	17,292	35,123	-51%	71,242	98,607	-28%
Share of profit/(Loss) Associates companies (Net of income tax)	-	4,007	-100%	-	(2,952)	-100%
Income tax expense	(2,208)	(550)	301%	(7,266)	(9,289)	-22%
Profit for the Period	15,084	38,580	-61%	63,976	86,366	-26%
Profit attributable to:						
Owners of the Parent	14,420	37,540	-62%	62,313	83,932	-26%
Non-controlling interest	664	1,040	-36%	1,663	2,434	-32%
Profit for the Period	15,084	38,580	-61%	63,976	86,366	-26%
Basic Earnings per Share	0.01	0.02		0.04	0.05	

Statement of Profit or Loss and Other Comprehensive Income
For the year ended 31st December 2015

Group	Quarter Ended	Quarter Ended	Variance	31.12.2015	31.12.2014	Variance
	31.12.2015	31.12.2014		Unaudited	Audited	
	Rs.'000	Rs.'000	%	Rs.'000	Rs.'000	%
Profit for the Period	15,084	38,580		63,976	86,366	
Other Comprehensive Expense						
Actuarial Loss on Defined Benefit Plan					(340)	
Fair Value Gains/(Losses) on Available-for-sale financial assets	(77)	(1,088)	-93%	(468)	(1,322)	-65%
Total Comprehensive Income for the period	15,007	37,492	-60%	63,508	84,704	-25%
Total Comprehensive Income Attributable to:						
Owners of the Parent	14,343	36,452	-61%	61,845	82,371	-25%
Non-controlling interest	664	1,040	-36%	1,663	2,333	-29%
Total Comprehensive Income for the period	15,007	37,492	-60%	63,508	84,704	-25%

Figures in brackets indicate deductions

Company	Quarter Ended 31.12.2015 Unaudited Rs.'000	Quarter Ended 31.12.2014 Unaudited Rs.'000	Variance %	31.12.2015 Unaudited Rs.'000	31.12.2014 Audited Rs.'000	Variance %
Interest income	48,618	43,675	11%	175,965	172,442	2%
Interest expenses	(7,559)	(6,117)	24%	(26,706)	(31,646)	-16%
Net interest income	41,059	37,558	9%	149,259	140,796	6%
Fee and commission income	1,240	1,274		4,628	3,921	
Fee and commission expenses	-	-		-	-	
Net fee and commission income	1,240	1,274	-3%	4,628	3,921	18%
Other operating income	3,429	3,383	1%	14,733	17,584	-16%
Total operating income	45,728	42,215	8%	168,620	162,301	4%
Impairment Reversals / (Charges) for loans and advances	(3,753)	16,348	-123%	2,581	22,660	-89%
Net operating income	41,975	58,563	-28%	171,201	184,961	-7%
Personnel expenses	(13,061)	(12,647)	3%	(52,739)	(45,898)	15%
Premises, Equipment & Establishment Expenses	(4,193)	(3,758)	12%	(15,326)	(14,295)	7%
Depreciation and Amortisations	(920)	(795)	16%	(3,613)	(4,045)	-11%
Other expenses	(6,266)	(6,945)	-10%	(24,880)	(27,056)	-8%
Operating profit before Value Added Tax (VAT)	17,535	34,418	-49%	74,642	93,667	-20%
Value Added Tax (VAT) on financial services	(2,423)	(1,967)	23%	(9,365)	(7,887)	19%
Profit before income tax	15,112	32,451	-53%	65,278	85,780	-24%
Income tax expense	(1,384)	-	100%	(4,698)	(6,776)	-31%
Profit for the Period	13,728	32,451	-58%	60,580	79,004	-23%
Basic Earnings per share	0.01	0.02		0.03	0.04	

Statement of Profit or Loss and Other Comprehensive Income
For the year ended 31st December 2015

Company	Quarter Ended 31.12.2015 Unaudited Rs.'000	Quarter Ended 31.12.2014 Unaudited Rs.'000	Variance %	31.12.2015 Unaudited Rs.'000	31.12.2014 Audited Rs.'000	Variance %
Profit for the Period	13,728	32,451		60,580	79,004	
Other Comprehensive Expense						
Actuarial Loss on Defined Benefit Plan					(133)	
Fair Value Gains/(Losses) on Available-for-Sale Financial Assets	(77)	(1,088)	-93%	(468)	(1,322)	-65%
Total Comprehensive Income for the period	13,651	31,363	-56%	60,112	77,549	-22%

Figures in brackets indicate deductions

	Group		Company	
	31.12.2015	31.12.2014	31.12.2015	31.12.2014
	Unaudited	Audited	Unaudited	Audited
	Rs.'000	Rs.'000	Rs.'000	Rs.'000
Assets				
Cash and cash equivalents	31,447	24,835	27,264	18,871
Placements with Banks	166,231	126,181	156,231	126,181
Loans and Receivables to other customers	1,047,591	921,550	1,049,691	923,890
Financial investments	15,140	18,177	7,291	7,712
Investment in Associates	119,313	119,313	108,757	108,757
Investment in Subsidiary	-	-	11,791	11,791
Investment Property	39,892	38,977	33,730	33,730
Property, Plant & Equipment	12,119	16,745	6,991	9,876
Intangible Assets	3,553	3,553	3,553	3,553
Deferred Tax Assets	1,197	1,062	-	-
Other Assets	11,044	24,017	6,012	18,156
Total Assets	1,447,527	1,294,410	1,411,311	1,262,517
Liabilities				
Due to other customers	199,590	198,285	199,590	198,285
Other borrowings	84,755	3,076	80,409	-
Other Liabilities	41,540	34,916	33,196	26,230
Total Liabilities	325,885	236,277	313,195	224,515
Equity				
Stated Capital	919,064	919,064	919,064	919,064
Statutory Reserves	21,633	21,633	21,633	21,633
Retained Earnings	169,212	107,367	157,419	97,305
Total equity attributable to equity holders of the Company	1,109,909	1,048,064	1,098,116	1,038,002
Non Controlling Interests	11,733	10,069	-	-
Total Equity	1,121,642	1,058,133	1,098,116	1,038,002
Total Equity and Liabilities	1,447,527	1,294,410	1,411,311	1,262,517

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.

(Sgd)
S Gunathilake
Head of Finance

The Board of Directors are responsible for the preparation and presentation of these Financial Statements.

Approved and signed on behalf of the Board by,

(Sgd)
JC Korale
Director

(Sgd)
SNP Palihena
Director

Group	Stated Capital		Statutory Reserves		Retained Earnings Rs.'000	Total Rs.'000	Non Controlling Interest Rs.'000	Total Equity Rs.'000
	Voting Shares	Non Voting Shares	Statutory Reserve Fund	Investment Fund				
	Rs.'000	Rs.'000	Rs.'000	Rs.'000				
As at 01st January 2014	708,446	210,618	17,683	9,924	19,022	965,693	7,737	973,430
Net Profit for the year	-	-	-	-	83,932	83,932	2,434	86,366
Other comprehensive expense	-	-	-	-	(1,561)	(1,561)	(102)	(1,663)
Transfer to Investment Fund Account	-	-	-	1,044	(1,044)	-	-	-
Transfer from Investment Fund Account	-	-	-	(10,968)	10,968	-	-	-
Transfer to Statutory Reserve	-	-	3,950	-	(3,950)	-	-	-
As at 31st December 2014	708,446	210,618	21,633	-	107,367	1,048,064	10,069	1,058,133
As at 01st January 2015	708,446	210,618	21,633	-	107,367	1,048,064	10,069	1,058,133
Net Profit for the period	-	-	-	-	17,789	17,789	225	18,014
Other comprehensive expense	-	-	-	-	(312)	(312)	-	(312)
As at 31st March 2015	708,446	210,618	21,633	-	124,844	1,065,541	10,294	1,075,835
Net Profit for the period	-	-	-	-	19,236	19,236	558	19,794
Other comprehensive expense	-	-	-	-	(78)	(78)	-	(78)
As at 30th June 2015	708,446	210,618	21,633	-	144,002	1,084,699	10,852	1,095,551
Net Profit for the period	-	-	-	-	10,867	10,867	217	11,084
As at 30th September 2015	708,446	210,618	21,633	-	154,869	1,095,566	11,069	1,106,635
Net Profit for the period	-	-	-	-	14,420	14,420	664	15,084
Other comprehensive expense	-	-	-	-	(77)	(77)	-	(77)
As at 31st December 2015	708,446	210,618	21,633	-	169,212	1,109,909	11,733	1,121,642

Company	Stated Capital		Statutory Reserves		Retained Earnings Rs.'000	Total Rs.'000
	Voting Shares	Non Voting Shares	Statutory Reserve Fund	Investment Fund		
	Rs.'000	Rs.'000	Rs.'000	Rs.'000		
As at 01st January 2014	708,446	210,618	17,683	9,924	13,782	960,453
Net Profit for the year	-	-	-	-	79,004	79,004
Other comprehensive expense	-	-	-	-	(1,455)	(1,455)
Transfer to Investment Fund Account	-	-	-	1,044	(1,044)	-
Transfer from Investment Fund Account	-	-	-	(10,968)	10,968	-
Transfer to Statutory Reserve	-	-	3,950	-	(3,950)	-
As at 31st December 2014	708,446	210,618	21,633	-	97,305	1,038,002
As at 01st January 2015	708,446	210,618	21,633	-	97,305	1,038,002
Net Profit for the period	-	-	-	-	17,555	17,555
Other comprehensive expense	-	-	-	-	(311)	(311)
As at 31st March 2015	708,446	210,618	21,633	-	114,549	1,055,246
Net Profit for the period	-	-	-	-	18,655	18,655
Other comprehensive expense	-	-	-	-	(77)	(77)
As at 30th June 2015	708,446	210,618	21,633	-	133,127	1,073,824
Net Profit for the period	-	-	-	-	10,641	10,641
As at 30th September 2015	708,446	210,618	21,633	-	143,768	1,084,465
Net Profit for the period	-	-	-	-	13,728	13,728
Other comprehensive expense	-	-	-	-	(77)	(77)
As at 31st December 2015	708,446	210,618	21,633	-	157,419	1,098,116

Figures in brackets indicate deductions.

Colombo
11th February 2016

	Group		Company	
	31.12.2015 Unaudited Rs.'000	31.12.2014 Audited Rs.'000	31.12.2015 Unaudited Rs.'000	31.12.2014 Audited Rs.'000
Cash Flow from Operating Activities				
Interest Receipts	186,037	167,532	186,037	167,532
Interest Payments	(34,628)	(23,182)	(34,628)	(23,146)
Fees and Commission Receipts	66,928	86,228	16,401	11,062
Cash Payments to Employees and Suppliers	(129,240)	(150,011)	(87,386)	(83,627)
Profit before Changes in Operating Assets	89,097	80,567	80,424	71,821
Loans and receivables to other customers	(125,801)	35,787	(125,801)	36,094
Other Assets	(38,773)	1,050	(39,397)	(2,616)
Cash From / (used in) Operations	(75,477)	117,404	(84,774)	105,299
Tax Paid	(13,474)	(10,186)	(10,471)	(7,887)
Gratuity Paid	(1,477)	(679)	(1,477)	(543)
Net Cash From / (used) in Operating Activities	(90,428)	106,539	(96,722)	96,869
Cash Flow from Investing Activities				
Net (Increase)/Decrease in Financial Investments	2,616	(1,664)	-	-
Purchase of Property, Plant & Equipment	(839)	(3,611)	(728)	(626)
Proceeds from Disposal of Property, Plant & Equipment	2,615	37	2,615	-
Net Cash from/(Used in) Investing Activities	4,392	(5,238)	1,887	(626)
Cash Flow from Financing Activities				
Increase/(Decrease) in Bank Borrowings	13,860	(6,829)	13,860	(6,829)
Increase/(Decrease) in Other Borrowings	(611)	(67,711)	1,305	(65,617)
Increase/(Decrease) in Other Liabilities	1,406	(6,534)	70	(3,600)
Net Cash from / (used in) Financing Activities	14,655	(81,074)	15,235	(76,046)
Net Decrease in Cash and Cash Equivalents	(71,381)	20,227	(79,600)	20,197
Cash and Cash Equivalents at the beginning of the year	49,989	29,762	44,025	23,828
Cash and Cash Equivalents as at the end of the period (Note A)	(21,392)	49,989	(35,575)	44,025

A. Reconciliation of Cash and Cash Equivalents

	Group		Company	
	31.12.2015 Unaudited Rs.'000	31.12.2014 Audited Rs.'000	31.12.2015 Unaudited Rs.'000	31.12.2014 Audited Rs.'000
Cash and cash equivalents	31,447	24,835	27,264	18,871
Repo Investments	13,709	25,154	3,709	25,154
	45,156	49,989	30,973	44,025
Bank Overdraft	(66,548)	-	(66,548)	-
	(21,392)	49,989	(35,575)	44,025

Figures in brackets indicate deductions.

Colombo
11th February 2016

Business segments

	Loans		Leasing		Treasury		Money Brokering		Unallocated		Consolidated	
	31.12.2015	31.12.2014	31.12.2015	31.12.2014	31.12.2015	31.12.2014	31.12.2015	31.12.2014	31.12.2015	31.12.2014	31.12.2015	31.12.2014
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
Revenue												
Net Interest Income	76,039	78,033	73,221	62,725	-	-	-	-	-	-	149,259	140,759
Net Fees and Commission Income	2,358	2,064	2,270	1,659	-	-	-	-	-	-	4,628	3,723
Other Operating Income	-	-	2,463	3,549	9,653	14,035	52,289	75,363	2,617	(2,522)	67,022	90,426
Total Revenue	78,396	80,098	77,954	67,934	9,653	14,035	52,289	75,363	2,617	(2,522)	220,909	234,908
Impairment Reversals/(Charges)	1,315	12,565	1,266	10,095	-	-	-	(65)	-	-	2,581	22,595
Depreciation charged	(1,841)	(2,243)	(1,772)	(1,803)	-	-	(1,853)	(1,704)	-	-	(5,466)	(5,750)
Other Operating Expenses	(47,349)	(48,342)	(45,595)	(38,672)	-	-	(44,473)	(65,906)	-	7,661	(137,416)	(145,259)
Profit from Operations	30,522	42,078	31,854	37,554	9,653	14,035	5,963	7,688	2,617	5,139	80,607	106,494
Value Added Tax (VAT) on financial services	(9,365)	(7,887)	-	-	-	-	-	-	-	-	(9,365)	(7,887)
Shared profit/(Loss) of Associate Companies	-	-	-	-	-	-	-	-	-	(2,952)	-	(2,952)
Income tax expense	(2,219)	(3,349)	(2,206)	(2,840)	(273)	(587)	(2,568)	(2,513)	-	-	(7,266)	(9,289)
Net Profit/(Loss)	18,938	30,842	29,648	34,713	9,380	13,448	3,396	5,175	2,617	2,187	63,976	86,366
Assets	534,271	506,852	513,319	414,697	212,818	169,193	4,013	9,224	183,106	194,444	1,447,527	1,294,410
Liabilities	-	-	-	-	284,345	201,361	-	-	41,540	34,916	325,885	236,277

Figures in brackets indicate deductions.

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 31st December 2014. The same Accounting Policies and methods of Computations as stated in the Annual Financial Statements for the Year Ended 31st December 2014 have been followed in preparation of these Condensed Interim Financial Statements.

- 1.1** Interim financial statements for the quarter ended 31st December 2015 have not been released by SMB Real Estate Ltd, SMB Securities Ltd and Kenanga Investment Corporation Ltd., Associate Companies of SMB Leasing PLC. Hence the consolidation is based on 31st December 2014 Financial Statements of these companies.

2 Income Tax

The Company is liable for income tax at the rate of 28% on its taxable profits. An estimated provision for taxation has been made in these financial statements.

3 Market Price per Share

	Voting		Non Voting	
	31.12.2015 Rs	31.12.2014 Rs	31.12.2015 Rs	31.12.2014 Rs
Highest price per share	1.10	1.70	0.40	0.60
Lowest price per share	0.80	1.30	0.30	0.40
Market price as at	0.90	1.40	0.40	0.50

4 Stated Capital

4.1 Total Number of Shares

Stated Capital is represented by Ordinary Voting Shares
Non Voting Shares

	31.12.2015	31.12.2014
Voting Shares	1,191,766,772	1,191,766,772
Non Voting Shares	614,066,101	614,066,101
	1,805,832,873	1,805,832,873

4.2 Total number of Shareholders

Voting Shares
Non Voting Shares

	31.12.2015	31.12.2014
Voting Shares	10,269	10,360
Non Voting Shares	4,532	4,617
	14,801	14,977

4.3 Number of public shareholders

Voting Shares
Non Voting Shares

	31.12.2015	31.12.2014
Voting Shares	10,267	10,356
Non Voting Shares	4,532	4,615
	14,799	14,971

4.4 Public Shareholding %

Voting Shares
Non Voting Shares

	31.12.2015	31.12.2014
Voting Shares	83.65%	53.90%
Non Voting Shares	100.00%	92.32%

5 Financial Ratios

Net Assets per share
Debt/equity ratio (times)
Liquid Asset Ratio
Interest cover Ratio (times)

	31.12.2015 Rs	31.12.2014 Rs
Net Assets per share	0.61	0.57
Debt/equity ratio (times)	0.25	0.19
Liquid Asset Ratio	54.14%	63.89%
Interest cover Ratio (times)	3.44	3.71

6 Trading details of the Listed Debenture

Highest price per Debenture
Lowest price per Debenture
Last traded price per Debenture
Interest Yield
Yield to Maturity
Ten year treasury bond Yield

	31.12.2015 Rs	31.12.2014 Rs
Highest price per Debenture	N/A	N/A
Lowest price per Debenture	N/A	N/A
Last traded price per Debenture	N/A	N/A
Interest Yield	N/A	N/A
Yield to Maturity	17.00%	17.00%
Ten year treasury bond Yield	10.94%	7.88%

N/A - Not Available

The Trading Information is not available for the period of 01.10.2015 to 31.12.2015 as the Debentures were not traded during this period.

7 Commitments and Contingencies

In the normal course of business, the Company makes various commitments and incurs certain contingent Liabilities with legal recourse to its 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.

8 Events after the Reporting Period

No circumstances have arisen since the reporting date, which requires adjustments or disclosure in the Financial Statements.

9 Comparative Information

Comparative Information has been reclassified wherever necessary to be comparable with the current Financial Information.

10 Directors Shareholding as at 31st December 2015

	No. of Voting Shares	No. of Non Voting Shares
Mr. HRS Wijeratne	194,882,451	-
Mr. U Gautam	-	-
Mr. GCB Ranasinghe	-	-
Mr. JC Korale	-	-
Dr. T Senthilvel **	268,705,956	40,171,815
	85,805,393	7,000,000
Mr. SNP Paliheha	-	-
Mr. TM Wijesinghe *	-	-

***** Mr. TM Wijesinghe appointed as a Director with effect from 3rd September 2015
****** Dr. T Senthilvel ceased to be a Director with effect from 14th October 2015

11 CEO's Shareholding as at 31st December 2015

	No. of Voting Shares	No. of Non Voting Shares
Mr. MJNS Fernando	3,940	-

12 Top Twenty Shareholders

12.1 Voting Shares

Name of the Share Holder	31st December 2015	
	No. of Shares	%
1 Sampath Bank PLC/Dr. T Senthilvel 268,705,956	354,511,349	29.75
Seylan Bank PLC/ Dr. T. Senthilvel 85,805,393		
2 Mr. H R S Wijeratne	194,882,451	16.35
3 Standard Chartered Bank Singapore S/A HL Bank Singapore	72,916,100	6.12
4 Mrs. S. A. Fernando	40,452,878	3.39
5 Mr. W K V M Fernando & Mrs. K W S H Fernando	33,036,133	2.77
6 Mrs. K W S H Fernando & Mr. W K V M Fernando	32,452,991	2.72
7 Miss. W N C Fernando	27,700,596	2.32
8 Seylan Bank PLC/ Jayantha Dewage	15,157,671	1.27
9 Mr. A Sithampalam	13,380,242	1.12
10 Mr. R Gautam	13,200,000	1.11
11 Sinharaja Hills Plantation (Pvt) Limited	13,000,000	1.09
12 Andaradeniya Estate (Private) Limited	11,470,674	0.96
13 Mr. H K Pushpakumara	10,156,400	0.85
14 Mr. S P Kannangara (Decease)	6,000,000	0.50
15 Mrs. V R Jayasinghe	5,700,000	0.48
16 Mr. V R Kathiragamattamby	5,250,000	0.44
17 Mr. C R Perera	5,100,000	0.43
18 Miss. S Durga	4,576,806	0.38
19 Commercial Credit and Finance PLC	4,001,000	0.34
20 Pan Asia Banking Corporation PLC/Mr. V R A Gunasekera	4,000,000	0.34
	866,945,291	72.73
Other	324,821,481	27.27
Total	1,191,766,772	100.00

12.2 Non Voting Shares

Name of the Share Holder	31st December 2015	
	No. of Shares	%
1 Sampath Bank PLC/Dr. T Senthilvel 40,171,815	47,171,815	7.68
Seylan Bank PLC/ Dr T Senthilvel 7,000,000		
2 Mr. H K Pushpakumara	29,372,462	4.78
3 Mr. K E H De Alwis	27,687,368	4.51
4 Mr. R Gautam	23,750,000	3.87
5 Mr. M L A Benedict	16,645,000	2.71
6 Seylan Bank PLC/Jayantha Dewage	16,521,480	2.69
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 & Dr. Y S Liyanage	8,503,700	1.39
10 Seylan Bank PLC/K L G Udayananda	8,200,000	1.34
11 Miss. V Vijayaalthchumy	7,198,841	1.17
12 Mr J A W Victoria	6,756,462	1.10
13 People's Leasing & Finance PLC/L T Samarawickrama	6,000,000	0.98
14 Mr J J Ravindran	5,240,000	0.85
15 Mr. W J D Benedict	5,100,000	0.83
16 Mrs. H Nalika Padmasiri	4,934,100	0.80
17 Mr. S Abishek	4,869,460	0.79
18 Miss. S Durga	4,537,000	0.74
19 Mr. S D Divakarage	4,524,990	0.74
20 Dr. C A Twerenbold	4,313,800	0.70
	252,256,358	41.08
Other	361,809,743	58.92
Total	614,066,101	100.00