

**INTERIM FINANCIAL STATEMENTS
QUARTER ENDED MARCH 31, 2020**



SMB LEASING PLC

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

SMB Leasing PLC
Income Statement

For the period ended March 31, 2020 (LKR 000)

Company	Quarter ended March 31, 2020 Unaudited	Quarter ended March 31, 2019 Unaudited	Variance	YTD March 31, 2020 Unaudited	YTD March 31, 2019 Unaudited	Variance
Interest income	61,709	64,191	-4%	61,709	64,191	-4%
Interest expenses	(15,510)	(18,846)	-18%	(15,510)	(18,846)	-18%
Net interest income	46,199	45,345	2%	46,199	45,345	2%
Fee and commission income	1,174	1,131	4%	1,174	1,131	4%
Net interest, fee and commission income	47,373	46,476	2%	47,373	46,476	2%
Other operating income (net)	4,068	3,304	23%	4,068	3,304	23%
Total operating income	51,441	49,780	3%	51,441	49,780	3%
Impairment (charge)/ Reversal for the period	(21,779)	11,274	-293%	(21,779)	11,274	-293%
Net operating income	29,662	61,054	-51%	29,662	61,054	-51%
Personnel expenses	(17,277)	(17,840)	-3%	(17,277)	(17,840)	-3%
Premises, equipment & establishment expenses	(8,449)	(6,915)	22%	(8,449)	(6,915)	22%
Depreciation and amortizations	(1,668)	(1,327)	26%	(1,668)	(1,327)	26%
Other expenses	(4,005)	(5,627)	-29%	(4,005)	(5,627)	-29%
Operating profit/ (Loss) before taxes on financial services	(1,737)	29,345	-106%	(1,737)	29,345	-106%
Taxes on financial services	(2,206)	(5,690)	-61%	(2,206)	(5,690)	-61%
Profit/(Loss) before income tax	(3,943)	23,655	-117%	(3,943)	23,655	-117%
Income tax expenses	-	-	0%	-	-	0%
Profit/(Loss) for the period	(3,943)	23,655	-117%	(3,943)	23,655	-117%
Basic earnings/(loss) per share	(0.00)	0.01	-117%	(0.00)	0.01	-117%

Statement of Profit or Loss and Other Comprehensive Income	Quarter ended March 31, 2020 Unaudited	Quarter ended March 31, 2019 Unaudited	Variance	YTD March 31, 2020 Unaudited	YTD March 31, 2019 Unaudited	Variance
Profit/ (Loss) for the period	(3,943)	23,655	-117%	(3,943)	23,655	-117%
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	(3,943)	23,655	-117%	(3,943)	23,655	-117%

Colombo
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SMB Leasing PLC
Income Statement

For the period ended March 31, 2020 (LKR 000)

Group	Quarter ended	Quarter ended	Variance	YTD	YTD	Variance
	March 31, 2020	March 31, 2019		March 31, 2020	March 31, 2019	
	Unaudited	Unaudited		Unaudited	Unaudited	
Interest income	61,709	64,191	-4%	61,709	64,191	-4%
Interest expenses	(15,545)	(18,885)	-18%	(15,545)	(18,885)	-18%
Net interest income	46,164	45,306	2%	46,164	45,306	2%
Fee and commission income	1,174	1,131	4%	1,174	1,131	4%
Net interest, fee and commission income	47,338	46,437	2%	47,338	46,437	2%
Other operating income (net)	29,343	24,335	21%	29,343	24,335	21%
Total operating income	76,680	70,772	8%	76,680	70,772	8%
Impairment (charge)/ Reversal for the period	(21,779)	11,274	-293%	(21,779)	11,274	-293%
Net operating income	54,901	82,046	-33%	54,901	82,046	-33%
Personnel expenses	(35,191)	(32,464)	8%	(35,191)	(32,464)	8%
Premises, equipment & establishment expenses	(9,049)	(7,495)	21%	(9,049)	(7,495)	21%
Depreciation and amortizations	(2,326)	(2,123)	10%	(2,326)	(2,123)	10%
Other expenses	(7,608)	(8,553)	-11%	(7,608)	(8,553)	-11%
Operating profit/ (Loss) before taxes on financial services	728	31,411	-98%	728	31,411	-98%
Taxes on financial services	(2,206)	(5,690)	-61%	(2,206)	(5,690)	-61%
Profit/(Loss) before income tax	(1,479)	25,721	-106%	(1,479)	25,721	-106%
Share of profits of associate company	-	-	0%	-	-	100%
Income tax expenses	(1,025)	(750)	37%	(1,025)	(750)	37%
Profit/(Loss) for the period	(2,504)	24,971	-110%	(2,504)	24,971	-110%
Profit/(Loss) attributable to :						
Owners of the parent	(3,209)	24,326	-113%	(3,209)	24,326	-113%
Non-controlling interest	706	645	9%	706	645	9%
Profit/(Loss) for the period	(2,504)	24,971	-110%	(2,504)	24,971	-110%
Basic earnings/(loss) per share	(0.00)	0.01	-110%	(0.00)	0.01	-110%

Statement of Profit or Loss and Other Comprehensive Income

	Quarter ended	Quarter ended	Variance	YTD	YTD	Variance
	March 31, 2020	March 31, 2019		March 31, 2020	March 31, 2019	
	Unaudited	Unaudited		Unaudited	Unaudited	
Profit/(Loss) for the period	(2,504)	24,971	-110%	(2,504)	24,971	-110%
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	(2,504)	24,971	-110%	(2,504)	24,971	-110%
Total Comprehensive Income/(Expense) attributable to:						
Owners of the parent	(3,209)	24,326	-113%	(3,209)	24,326	-113%
Non-controlling interest	706	645	9%	706	645	9%
Total Comprehensive Income/(Expense) for the period	(2,504)	24,971	-110%	(2,504)	24,971	-110%

SMB Leasing PLC
Statement of Financial Position (LKR 000)

As at	Company		Group	
	March 31, 2020 Unaudited	December 31, 2019 Unaudited	March 31, 2020 Unaudited	December 31, 2019 Unaudited
Assets				
Cash and cash equivalents	90,203	26,303	93,294	32,528
Placements with banks	150,772	146,885	165,772	161,885
Loans and receivables	1,221,912	1,204,255	1,220,812	1,203,115
Financial investments	61,954	61,954	77,924	75,859
Investments in associate	39,266	39,266	39,266	39,266
Investments in subsidiary	12,750	12,750	-	0
Investment properties	33,310	33,310	44,067	44,067
Property, plant & equipment	15,370	12,838	22,294	20,273
Intangible assets	5,363	5,042	6,385	6,211
Deferred tax assets	-	-	2,259	2,259
Other assets	59,038	61,297	80,785	77,686
Total Assets	1,689,938	1,603,900	1,752,858	1,663,149
Liabilities				
Due to financial institutions	495,737	415,217	495,737	415,217
Due to other customers	114,713	113,561	114,713	113,561
Other liabilities	51,950	43,641	71,683	61,143
Total Liabilities	662,400	572,419	682,133	589,921
Equity				
Stated capital	919,064	919,064	919,064	919,064
Statutory reserves	35,339	35,339	35,339	35,339
Retained earnings	73,135	77,078	88,998	92,207
Total equity attributable to equity holders of the Company	1,027,538	1,031,481	1,043,401	1,046,609
Non- controlling interests	-	-	27,324	26,618
Total Equity	1,027,538	1,031,481	1,070,725	1,073,228
Total Equity and Liabilities	1,689,938	1,603,900	1,752,858	1,663,149

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 Wadood
Director

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SMB Leasing PLC
Statement of Changes in Equity
For the period ended March 31, 2020 (LKR 000)

Company	Stated Capital		Statutory Reserve Fund	Retained Earnings	Total
	Ordinary - Voting Shares	Ordinary - Non Voting Shares			
Balance as at January 1, 2019	708,446	210,618	34,648	83,238	1,036,950
Profit for the period				23,655	23,655
Other comprehensive income/(expense) (net of tax)					-
Total comprehensive income for the period	-	-	-	23,655	23,655
Transfer to statutory reserve	-	-		-	-
Dividend paid	-	-		-	-
Total transactions with equity holders	-	-	-	-	-
Balance as at March 31, 2019	708,446	210,618	34,648	106,893	1,060,605
Profit/ (Loss) for the year				(5,469)	(5,469)
Other comprehensive income/(expense) (net of tax)				-	-
Total comprehensive income for the year	-	-	-	(5,469)	(5,469)
Transfer to statutory reserve	-	-	691	(691)	-
Dividend Paid	-	-	-	-	-
Total transactions with equity holders	-	-	691	(691)	-
Balance as at December 31, 2019	708,446	210,618	35,339	77,078	1,031,480
Balance as at January 1, 2020	708,446	210,618	35,339	77,078	1,031,480
Profit/ (Loss) for the period	-	-	-	(3,943)	(3,943)
Other comprehensive income/(expense) (net of tax)	-	-	-	-	-
Total comprehensive income for the period	-	-	-	(3,943)	(3,943)
Transfer to Statutory Reserve	-	-	-	-	-
Dividend Paid	-	-	-	-	-
Total transactions with equity holders	-	-	-	-	-
Balance as at March 31, 2020	708,446	210,618	35,339	73,135	1,027,538

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SMB Leasing PLC
Statement of Changes in Equity
For the period ended March 31, 2020 (LKR 000)

Group	Stated Capital		Statutory Reserve Fund	Available for Sale 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	-	95,891	1,049,603	24,240	1,073,843
Profit for the period	-	-	-	-	24,326	24,326	645	24,971
Other comprehensive income/expense(net of tax)	-	-	-	-	-	-	-	-
Total comprehensive income for the year	-	-	-	-	24,326	24,326	645	24,971
Transfer to statutory reserve	-	-	-	-	-	-	-	-
Dividend Paid	-	-	-	-	-	-	-	-
Total transactions with equity holders	-	-	-	-	-	-	-	-
Balance as at March 31, 2019	708,446	210,618	34,648	-	120,217	1,073,929	24,885	1,098,814
Profit for the year	-	-	-	-	(2,994)	(2,994)	2,378	(616)
Other comprehensive income/expense(net of tax)	-	-	-	-	-	-	-	-
Total comprehensive income for the year	-	-	-	-	(2,994)	(2,994)	2,378	(616)
Transfer to statutory reserve	-	-	691	-	(691)	-	-	-
Dividend paid	-	-	-	-	-	-	-	-
Total transactions with equity holders	-	-	691	-	(691)	-	-	-
Balance as at December 31, 2019	708,446	210,618	35,339	-	92,207	1,046,609	26,618	1,073,228
Balance as at January 1, 2020	708,446	210,618	35,339	-	92,207	1,046,609	26,618	1,073,228
Profit for the period	-	-	-	-	(3,209)	(3,209)	706	(2,504)
Other comprehensive income/expense(net of tax)	-	-	-	-	-	-	-	-
Total comprehensive income for the period	-	-	-	-	(3,209)	(3,209)	706	(2,504)
Transfer to statutory reserve	-	-	-	-	-	-	-	-
Dividend Paid	-	-	-	-	-	-	-	-
Total transactions with equity holders	-	-	-	-	-	-	-	-
Balance as at March 31, 2020	708,446	210,618	35,339	-	88,998	1,043,400	27,324	1,070,724

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SMB Leasing PLC
Cash Flow Statement
For the period ended March 31, 2020 (LKR 000)

	Company		Group	
	March 31, 2020	March 31, 2019	March 31, 2020	March 31, 2019
	Unaudited	Unaudited	Unaudited	Unaudited
Cash flow from operating activities				
Interest receipts	47,094	57,355	47,094	57,355
Interest payments	(15,205)	(18,318)	(15,240)	(19,417)
Fees and commission receipts	4,067	3,206	29,335	22,211
Cash payments to employees and suppliers	(31,750)	(38,468)	(53,547)	(58,808)
Profit before changes in operating assets	4,206	3,775	7,641	1,341
Loans and receivables to other customers	(18,817)	21,625	(18,817)	23,591
Other assets	2,260	2,297	(3,097)	(6,034)
Cash generated / (used in) operating activities	(12,351)	27,697	(14,273)	18,898
Tax paid	(2,206)	(4,644)	(3,199)	(5,566)
Gratuity paid	(71)	(304)	(71)	245
Net cash generated / (used in) operating activities	(14,628)	22,749	(17,543)	13,577
Cash flow from investing activities				
Net (increase)/decrease in financial investments	-	-	(3,000)	261
Acquisition of shares	-	-	-	-
Dividend received	-	-	7	-
Purchase of property, plant & equipment	(4,521)	(204)	(3,205)	1,913
Proceeds from disposal of property, plant & equipment	-	-	-	-
Net cash generated / (used in) investing activities	(4,521)	(204)	(6,198)	2,174
Cash flow from financing activities				
Increase/(decrease) in borrowings from financial institutions	33,742	(46,622)	33,742	(46,622)
Increase/(decrease) in other borrowings	-	765	-	765
Increase/(decrease) in public borrowings	(1)	-	(1)	1,059
Increase/(decrease) in other liabilities	2,326	12,630	3,784	17,255
Dividend paid	-	-	-	-
Net cash generated / (used in) financing activities	36,067	(33,227)	37,525	(27,543)
Net increase / (decrease) in cash and cash equivalents	16,918	(10,682)	13,784	(11,792)
Cash and cash equivalents at the beginning of the year	(17,873)	(27,641)	(11,648)	(22,029)
Cash and cash equivalents at the end of the year	(955)	(38,323)	2,136	(33,821)
Reconciliation of cash and cash equivalents				
Cash and cash equivalents	90,203	28,720	93,294	30,222
REPO investment with banks	729	-	729	3,000
	90,932	28,720	94,023	33,222
Bank overdraft	(91,887)	(67,043)	(91,887)	(67,043)
Cash and cash equivalents	(955)	(38,323)	2,136	(33,821)

SMB Leasing PLC
Segment Reporting - Group

For the period ended March 31, (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	25,579	24,710	31,253	36,569	-	-	-	-	4,877	2,911	61,709	64,190
Fee & commission	134	328	560	803	-	-	-	-	480	-	1,174	1,131
Other operating Income	0	-	759	9	3,309	3,295	25,274	21,031	-	-	29,343	24,335
Total revenue from external customers	25,713	25,038	32,572	37,381	3,309	3,295	25,274	21,031	5,357	2,911	92,225	89,656
Segment result	5,185	14,639	6,568	21,855	667	1,926	5,097	12,296	1,080	1,702	18,598	52,419
Depreciation charged for the year	(648)	(593)	(821)	(885)	(83)	(78)	(637)	(498)	(135)	(69)	(2,326)	(2,123)
Interest expense	(4,334)	(5,274)	(5,490)	(7,874)	(558)	(694)	(4,260)	(4,430)	(903)	(613)	(15,545)	(18,885)
Operating profit	203	8,772	257	13,096	26	1,154	199	7,368	42	1,020	728	31,411
Share of profit/ (loss) of associate companies											-	-
Income tax expense											(1,025)	(750)
Value added tax (VAT) on financial services											(2,206)	(5,690)
Other comprehensive Income											-	-
Net profit for the period											(2,504)	24,971
Segment assets (As at March 31st)	589,389	548,085	631,424	807,707	336,990	251,517	24,004	21,234	171,051	159,280	1,752,858	1,787,823
Segment liabilities (As at March 31st)	190,185	191,565	240,914	285,992	24,475	25,212	186,938	160,901	39,621	22,272	682,133	685,942
Cash flow from operating activities	(4,891)	3,792	(6,196)	5,661	(629)	499	(4,808)	3,185	(1,018)	441	(17,543)	13,577
Cash flow from investing activities	(1,728)	607	(2,189)	906	(222)	80	(1,699)	510	(360)	71	(6,198)	2,174
Cash flow from financing activities	10,462	(7,692)	13,253	(11,484)	1,346	(1,012)	10,284	(6,461)	2,180	(894)	37,525	(27,543)

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SMB Leasing PLC
Notes to the Financial Statements
For the period ended March 31, 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, 2018. The same Accounting Policies and methods of computations as stated in the Annual Financial Statements for the year ended December 31, 2018 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 March 31, 2020 has been set off with the previous tax losses.

3 Share price during the period

	Voting		Non Voting	
	1st Quarter 2020 Rs.	1st Quarter 2019 Rs.	1st Quarter 2020 Rs.	1st Quarter 2019 Rs.
Highest price per share	0.60	0.50	0.40	0.30
Lowest price per share	0.30	0.30	0.20	0.20

	Voting		Non Voting	
	31.03.20 Rs.	31.03.19 Rs.	31.03.20 Rs.	31.03.19 Rs.
Last traded price	0.30	0.40	0.20	0.30

4 Stated Capital

	1st Quarter 2020	1st Quarter 2019
4.1 Total Number of Shares		
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)	9,769	9,853
Ordinary Shares (Non Voting)	4,332	4,320
4.3 Number of Public Shareholders		
Ordinary Shares (Voting)	9,767	9,850
Ordinary Shares (Non Voting)	4,332	4,320
4.4 Public Shareholding %		
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 March 31, 2020 is Rs.299,064,996.30

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.

SMB Leasing PLC
Notes to the Financial Statements
For the period ended March 31, 2020

5 Financial Ratios

	31.03.20	31.03.19
Net Assets per share (Rs.)	0.57	0.57
Debt/equity ratio (times)	0.59	0.51
Liquid Asset Ratio	76.54%	57.62%
Interest cover Ratio (times)	0.89	2.56

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.

8 Comparative Information

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

9 Directors Shareholding as at March 31, 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 Abeyasinghe	-	-
	194,883,451	-

10 CEO's Shareholding as at March 31, 2020

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

11 Key Management Personnel Shareholding as at March 31, 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.

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Notes to the Financial Statements
For the period ended March 31, 2020

15 Top Twenty Shareholders

15.1 Ordinary Shares (Voting)

	Name of the Shareholder	March 31, 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	MRS S.A. FERNANDO	27,127,552	2.28
6	SAMPATH BANK PLC/MR.ARUNASALAM SITHAMPALAM	25,000,000	2.10
7	MR W. GUNARATHNE	20,316,206	1.70
8	MR R. GAUTAM	17,670,000	1.48
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	14,402,501	1.16
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	0.99
16	MR W. JINADASA	10,815,820	0.91
17	SAMPATH BANK PLC/CAPITAL TRUST HOLDINGS LIMITED	7,618,125	0.64
18	MR S.D.R. ARUDPRAGASAM	7,000,000	0.59
19	MR R.E. RAMBUKWELLA	6,270,415	0.53
20	MRS K.S. YAPA	6,000,000	0.50
	Sub Total	868,736,080	72.84
	Other	323,030,692	27.16
	Issued Capital	1,191,766,772	100.00

15.2 Ordinary Shares (Non Voting)

	Name of the Shareholder	March 31, 2020	
		No. of Shares	%
1	MR R. GAUTAM	52,200,000	8.50
2	SAMPATH BANK PLC/ DR.T.SENTHILVERL	40,171,815	6.54
3	MR H.K. PUSHPAKUMARA	27,627,650	4.50
4	MR M.L.A. BENEDICT	17,734,100	2.89
5	SEYLAN BANK PLC/JAYANTHA DEWAGE	16,521,480	2.69
6	MERCHANT BANK OF SRI LANKA & FINANCE PLC/P M GUNAWARDHANA	12,271,566	2.00
7	WALDOCK MACKENZIE LTD/MR.S.A.GULAMHUSEIN	11,429,880	1.86
8	HATTON NATIONAL BANK PLC/ANUJA CHAMILA JAYASINGHE	8,469,815	1.38
9	SEYLAN BANK PLC/SENTHILVERL HOLDINGS (PVT) LTD	6,987,400	1.14
10	MIS S. DURGA	6,371,674	1.04
11	PEOPLE'S LEASING & FINANCE PLC/DR.H.S.D.SOYSA & MRS.G.SOYSA	6,114,598	1.00
12	DFCC BANK PLC/T.L. SAMARAWICKRAMA	6,000,000	0.98
13	MR S.D. DIVAKARAGE	5,670,666	0.92
14	SEYLAN BANK LIMITED/RUWAN PRASANNA SUGATHADASA	5,589,995	0.91
15	MR J.J. RAVINDRAN	5,240,000	0.85
16	MR J.A.W. VICTORIA	5,145,289	0.84
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	MR D.H.G.U.P. UBAYAWANSHA	4,508,493	0.73
	Sub Total	253,021,813	41.20
	Other	361,044,288	58.80
	Issued Capital	614,066,101	100.00