



Senkadagala Finance PLC

**Interim Financial Statement for the period ended
30th June 2015**



**Fitch Ratings Lanka Limited:
BBB+(lka)**

Senkadagala Finance PLC
Income Statement

<i>For the three months ended 30th June</i>	Company		Group	
	2015 Rs.	2014 Rs.	2015 Rs.	2014 Rs.
Interest income	914,524,850	906,883,301	914,836,223	907,063,371
Interest expense	(385,410,886)	(455,116,480)	(384,864,622)	(453,970,643)
Net interest income	529,113,964	451,766,821	529,971,601	453,092,728
Fee and commission income	12,740,175	7,264,971	34,750,141	21,124,515
Fee and commission expense	(5,927,024)	(7,514,153)	(5,927,024)	(7,514,153)
Net fee and commission income	6,813,151	(249,182)	28,823,117	13,610,362
Net gain/(loss) from trading	1,877,368	648,198	1,877,368	648,198
Net gain from financial instruments designated at fair value through profit or loss	4,471,344	4,402,993	4,471,344	4,402,993
Other operating income	17,855,322	4,537,347	17,780,322	4,462,347
Total operating income	560,131,149	461,106,178	582,923,752	476,216,628
Impairment charge on collective impairment	(5,344,252)	(66,772,987)	(5,344,252)	(66,772,987)
Other loan losses charge	(24,082,837)	(21,659,757)	(24,082,837)	(21,659,757)
Net operating income	530,704,060	372,673,433	553,496,663	387,783,884
Personnel expenses	(97,033,767)	(79,433,656)	(97,965,687)	(80,165,281)
Depreciation of property, plant and equipment	(49,473,897)	(42,493,181)	(54,361,355)	(42,762,621)
Amortization of intangible assets	(3,646,985)	(2,590,854)	(7,698,248)	(2,590,854)
Other expenses	(115,987,910)	(116,586,244)	(118,224,932)	(117,066,156)
Profit before VAT on financial services and Income Tax	264,561,501	131,569,499	275,246,441	145,198,972
Value Added Tax on financial services	(18,498,232)	(12,424,362)	(18,498,232)	(12,424,362)
Profit before Income Tax	246,063,269	119,145,137	256,748,209	132,774,610
Income tax expense	(23,977,154)	(28,889,435)	(29,897,446)	(32,767,644)
Profit for the period	222,086,115	90,255,702	226,850,763	100,006,966
Earnings per share	3.40	1.66	3.48	1.84

Figures in brackets indicate deductions.

The above figures are provisional and subject to audit.

Senkadagala Finance PLC
Statement of other comprehensive income

<i>For the three months ended 30th June</i>	Company		Group	
	2015	2014	2015	2014
	Rs.	Rs.	Rs.	Rs.
Profit for the period	222,086,115	90,255,702	226,850,763	100,006,966
Other comprehensive income				
Actuarial gain/(loss) on defined benefit plans	-	-	-	-
Deferred tax on actuarial loss/ (gain)	-	-	-	-
Total other comprehensive income	-	-	-	-
Other comprehensive income for the period net of tax	-	-	-	-
Total comprehensive income for the period net of tax	222,086,115	90,255,702	226,850,763	100,006,966

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

Senkadagala Finance PLC
Statement of financial position

As at	Company				Group	
	30.06.2015 Rs.	31.03.2015 Rs. Audited	30.06.2014 Rs.	30.06.2015 Rs.	31.03.2015 Rs. Audited	30.06.2014 Rs.
Assets						
Cash and cash equivalents	580,905,267	404,636,587	423,277,765	598,244,825	427,833,458	436,599,194
Deposit with licensed commercial banks	756,923,036	748,158,081	924,016,807	756,923,036	748,158,081	924,016,807
Repurchase agreements	778,078,213	581,421,556	1,787,981,217	778,078,213	581,421,556	1,787,981,217
Financial assets held at fair value through profit or loss	98,789,679	91,529,199	81,275,079	98,789,679	91,529,199	81,275,079
Finance leases	9,649,364,994	8,151,414,340	5,943,331,080	9,649,364,994	8,151,414,340	5,943,331,080
Hire purchases	4,073,537,980	4,925,414,552	6,117,991,576	4,073,537,980	4,925,414,552	6,117,991,576
Other loans and receivables	498,007,618	506,098,773	530,257,262	498,007,618	506,098,773	530,257,262
Financial assets available for sale	12,439,228	12,171,887	12,171,887	12,439,228	12,171,887	12,171,887
Financial assets held to maturity	796,068,827	1,062,632,291	754,327,066	796,068,827	1,062,632,291	754,327,066
Investments in subsidiary	320,000,000	320,000,000	20,000,000	-	-	-
Investment property	79,252,211	79,327,971	79,529,996	259,638,448	264,327,971	79,529,996
Property, plant and equipment	976,300,925	961,508,782	766,094,311	979,550,865	965,032,417	770,411,906
Intangible assets	78,380,696	82,027,681	37,142,142	139,149,647	146,847,895	37,142,142
Due from Related party	6,636,132	1,452,369	-	-	-	-
Current tax recoverable	-	1,384,413	-	-	-	-
Other assets	216,932,320	143,839,814	219,328,571	220,674,574	144,117,918	219,436,571
Total assets	18,921,617,126	18,073,018,296	17,696,724,759	18,860,467,934	18,027,000,338	17,694,471,783
Liabilities						
Due to banks	3,821,369,576	2,928,337,801	2,057,594,752	3,825,191,601	2,940,860,735	2,057,594,752
Deposits from customers	6,317,945,515	6,541,895,759	6,121,565,591	6,285,067,365	6,519,521,274	6,078,158,663
Other borrowings	1,823,105,820	1,859,354,847	2,772,128,940	1,823,105,820	1,859,354,847	2,772,128,940
Debt securities issued	2,223,332,950	2,319,430,013	2,731,733,468	2,223,332,950	2,319,430,013	2,731,733,468
Deferred tax liability	197,115,561	197,115,561	155,731,632	197,151,897	197,139,903	155,774,445
Current tax liabilities	4,796,429	-	50,289,103	16,367,337	13,655,300	70,655,137
Other liabilities	486,862,092	372,039,311	284,620,860	490,406,230	374,248,214	290,453,163
Employee benefits	63,689,823	60,691,494	54,802,699	63,813,178	60,768,994	54,822,074
Subordinated liabilities	1,260,080,147	1,260,306,634	1,276,219,503	1,260,080,147	1,260,306,634	1,276,219,503
Total liabilities	16,198,297,913	15,539,171,420	15,504,686,548	16,184,516,525	15,545,285,914	15,487,540,145
Equity						
Stated capital	1,008,062,200	1,008,062,200	1,008,062,200	1,008,062,200	1,008,062,200	1,008,062,200
Statutory reserve fund	230,036,033	230,036,033	195,036,033	230,036,033	230,036,033	195,036,033
Investment fund account	-	-	170,628,603	-	-	170,628,603
Retained earnings	1,485,220,980	1,295,748,643	818,311,375	1,437,853,176	1,243,616,191	833,204,802
Total equity	2,723,319,213	2,533,846,876	2,192,038,211	2,675,951,409	2,481,714,424	2,206,931,638
Total liabilities and equity	18,921,617,126	18,073,018,296	17,696,724,759	18,860,467,934	18,027,000,338	17,694,471,783
Net assets per share	41.75	38.85	33.61	41.02	38.05	33.83

Figures in brackets indicate deductions.

The above figures are provisional and subject to audit.

It is certified that the Financial Statements have been prepared in compliance with the requirements of the Companies Act No. 7 of 2007.

Sgd.
S D Bandaranayake
Additional Chief Executive Officer

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

Approved and signed for and on behalf of the Board.

Sgd.
W M R S Dias
Chairman

Colombo, Sri Lanka
23rd July, 2015

Sgd.
L Balasuriya
Managing Director / Chief Executive Officer

Senkadagala Finance PLC
Statement of changes in equity

<i>For the three months ended 30th June</i>	Stated capital Rs.	Statutory reserve fund Rs.	Investment fund account Rs.	Retained earnings Rs.	Total Rs.
Company					
Balance as at 1st April 2014	747,152,000	195,036,033	170,628,603	988,965,873	2,101,782,509
Total comprehensive income	-	-	-	90,255,702	90,255,702
Issue of shares	260,910,200	-	-	(260,910,200)	-
Transfers to reserves	-	-	-	-	-
Dividends paid	-	-	-	-	-
Balance as at 30th June 2014	<u>1,008,062,200</u>	<u>195,036,033</u>	<u>170,628,603</u>	<u>818,311,375</u>	<u>2,192,038,211</u>
Balance as at 1st April 2015	1,008,062,200	230,036,033	-	1,295,748,643	2,533,846,876
Total comprehensive income	-	-	-	222,086,115	222,086,115
Bonus issue of shares	-	-	-	-	-
Transfers to reserves	-	-	-	-	-
Dividends paid	-	-	-	(32,613,778)	(32,613,778)
Balance as at 30th June 2015	<u>1,008,062,200</u>	<u>230,036,033</u>	<u>-</u>	<u>1,485,220,980</u>	<u>2,723,319,213</u>
Group					
Balance as at 1st April 2014	747,152,000	195,036,033	170,628,603	994,108,036	2,106,924,672
Total comprehensive income	-	-	-	100,006,966	100,006,966
Issue of shares	260,910,200	-	-	(260,910,200)	-
Transfers to reserves	-	-	-	-	-
Dividends paid	-	-	-	-	-
Balance as at 30th June 2014	<u>1,008,062,200</u>	<u>195,036,033</u>	<u>170,628,603</u>	<u>833,204,802</u>	<u>2,206,931,638</u>
Balance as at 1st April 2015	1,008,062,200	230,036,033	-	1,243,616,191	2,481,714,424
Total comprehensive income	-	-	-	226,850,763	226,850,763
Bonus issue of shares	-	-	-	-	-
Transfers to reserves	-	-	-	-	-
Dividends paid	-	-	-	(32,613,778)	(32,613,778)
Balance as at 30th June 2015	<u>1,008,062,200</u>	<u>230,036,033</u>	<u>-</u>	<u>1,437,853,176</u>	<u>2,675,951,409</u>

Figures in brackets indicate deductions.

The above figures are provisional and subject to audit.

Senkadagala Finance PLC
Statement of cash flows

<i>For the three months ended 30th June</i>	Company		Group	
	2015	2014	2015	2014
	Rs.	Rs.	Rs.	Rs.
Cash flows from operating activities				
Interest and commission receipts	899,401,027	843,805,515	921,722,366	857,845,132
Interest payments	(391,613,383)	(435,837,716)	(391,067,120)	(434,691,880)
Recoveries of bad debts	9,130,571	8,477,823	9,130,571	8,477,823
Other operating income	2,713,798	2,974,922	2,638,798	2,899,922
Operating expenditure	(173,620,706)	(164,415,675)	(175,857,727)	(164,895,592)
Cash payments to employees	(93,937,192)	(76,337,082)	(94,823,257)	(77,049,331)
Operating cash flow before changes in operating assets and liabilities (Note A)	252,074,115	178,667,788	271,743,631	192,586,074
(Increase) / Decrease in operating assets and liabilities				
Net funds advanced to customers	(615,469,048)	85,284,930	(615,469,048)	85,284,934
Deposits from customers	(223,950,244)	497,166,106	(234,453,909)	491,020,270
Deposits with licensed commercial banks	(8,764,955)	(924,016,807)	(8,764,955)	(924,016,807)
Investments in government and other securities	69,906,807	(873,254,824)	69,906,807	(873,254,824)
Trade and other receivables	(78,276,269)	(62,938,794)	(76,556,656)	(62,911,794)
Other liabilities	120,211,625	7,126,304	115,975,552	4,119,122
	(736,342,084)	(1,270,633,086)	(749,362,209)	(1,279,759,100)
Net cash outflow from operating activities before taxation	(484,267,969)	(1,091,965,299)	(477,618,578)	(1,087,173,025)
Taxes paid	(20,701,643)	(17,409,065)	(24,507,438)	(17,566,894)
Gratuity paid	(98,246)	(409,834)	(98,246)	(409,834)
Net cash generated from operating activities	(505,067,858)	(1,109,784,198)	(502,224,262)	(1,105,149,753)
Cash flows from investing activities				
Net investment in trading securities	(929,046)	(1,335,781)	(929,046)	(1,335,781)
Purchase of financial assets available for sale	(267,341)	(172,604)	(267,341)	(172,604)
Dividend receipts on investments	960,554	731,636	960,554	731,636
Purchase of property, plant and equipment	(77,643,328)	(75,944,271)	(77,643,328)	(75,967,070)
Proceeds from sale of property, plant and equipment	27,651,300	6,680,857	27,651,300	6,680,857
Net cash used in investing activities	(50,227,861)	(70,040,163)	(50,227,861)	(70,062,962)
Cash flows from financing activities				
Securitized loans obtained	900,000,000	1,782,550,000	900,000,000	1,782,550,000
Repayment of loans	(220,574,802)	(384,509,850)	(220,574,802)	(384,509,850)
Redemption of debenture	(100,000,000)	(160,000,000)	(100,000,000)	(160,000,000)
Dividends paid	(35,097,291)	(51,746,353)	(35,097,291)	(51,746,353)
Net cash generated from financing activities	544,327,907	1,186,293,797	544,327,907	1,186,293,797

Figures in brackets indicate deductions.

The above figures are provisional and subject to audit.

Senkadagala Finance PLC
Statement of cash flows (Continued)

<i>For the three months ended 30th June</i>	Company		Group	
	2015	2014	2015	2014
	Rs.	Rs.	Rs.	Rs.
Net increase / (decrease) in cash and cash equivalents	(10,967,812)	6,469,436	(8,124,216)	11,081,081
Cash and cash equivalents at the beginning of the period	312,689,587	328,341,651	323,363,524	331,557,122
Cash and cash equivalents at the end of the period	<u>301,721,775</u>	<u>334,811,087</u>	<u>315,239,308</u>	<u>342,638,203</u>
Reconciliation of cash and cash equivalents				
Cash and cash equivalents	580,905,267	423,277,765	598,244,825	436,599,194
Bank overdraft	(279,183,492)	(88,466,678)	(283,005,517)	(93,960,991)
	<u>301,721,775</u>	<u>334,811,087</u>	<u>315,239,308</u>	<u>342,638,203</u>
Note A				
Reconciliation of operating profit				
Profit before income tax	246,063,269	119,145,137	256,748,209	132,774,610
Depreciation	53,120,882	45,084,035	62,059,603	45,353,475
Dividend receipts on investments	(960,554)	(731,636)	(960,554)	(731,636)
Profit on disposal of motor vehicles	(14,198,251)	(854,967)	(14,198,251)	(854,967)
Provision for defined benefit plan	3,096,575	3,096,575	3,142,430	3,115,950
Impairment of financial assets	5,344,252	66,772,988	5,344,252	66,772,987
Loan losses and write offs	5,867	2,246,666	5,867	2,246,666
Gain on mark to market valuation of shares	(4,471,344)	(4,402,993)	(4,471,344)	(4,402,993)
Capital (gain)/ loss on sale of shares	(1,860,087)	(624,019)	(1,860,087)	(624,021)
Accrued interest on borrowings	(27,863,998)	(70,342,759)	(27,863,998)	(70,342,759)
Amortization of structural fees	(9,878,942)	8,672,252	(9,878,942)	8,672,252
Accrued interest on debenture	3,676,446	10,606,510	3,676,446	10,606,510
	<u>252,074,115</u>	<u>178,667,788</u>	<u>271,743,631</u>	<u>192,586,074</u>

Figures in brackets indicate deductions.

The above figures are provisional and subject to audit.

Senkadagala Finance PLC
Segment report

As at 30th June	Leasing		Hire Purchases		Pawning advances		Other Advances		Investments / Property		Insurance		Unallocated		Total	
	2015 Rs.	2014 Rs.	2015 Rs.	2014 Rs.	2015 Rs.	2014 Rs.	2015 Rs.	2014 Rs.	2015 Rs.	2014 Rs.	2015 Rs.	2014 Rs.	2015 Rs.	2014 Rs.	2015 Rs.	2014 Rs.
<i>Revenue</i>																
Interest	457,162,516	350,303,651	282,735,287	386,190,109	5,669,644	4,840,627	22,813,412	20,307,765	39,950,197	41,475,125	-	-	-	-	808,331,056	803,117,276
Trading	-	-	-	-	-	-	-	-	6,331,431	5,027,013	-	-	17,281	24,178	6,348,712	5,051,191
Commissions	-	-	-	-	-	-	-	-	-	-	22,138,219	13,887,723	-	-	22,138,219	13,887,723
Rent	-	-	-	-	-	-	-	-	480,000	480,000	-	-	-	-	480,000	480,000
Dividends	-	-	-	-	-	-	-	-	960,554	731,636	-	-	-	-	960,554	731,636
Other income	-	-	-	-	-	-	-	-	14,198,251	854,967	-	-	121,258,606	113,578,631	135,456,857	114,433,598
Total revenue	457,162,516	350,303,651	282,735,287	386,190,109	5,669,644	4,840,627	22,813,412	20,307,765	61,920,433	48,568,741	22,138,219	13,887,723	121,275,887	113,602,809	973,715,398	937,701,424
Profit before tax															256,748,209	132,774,610
Taxation															(29,897,446)	(32,767,644)
Profit after tax															226,850,763	100,006,966
<i>Segment Assets</i>	9,649,364,994	5,943,331,081	4,073,537,980	6,117,991,576	107,111,313	101,915,182	390,896,305	428,342,080	3,576,232,815	4,442,538,506	20,562,088	17,747,025	1,042,762,439	642,606,333	18,860,467,934	17,694,471,783
<i>Segment Liabilities</i>	7,766,289,624	5,862,808,368	4,803,114,973	6,463,417,081	96,316,071	81,014,483	387,554,882	339,878,082	1,051,906,050	812,863,979	19,952,117	26,260,526	2,059,382,808	1,901,297,626	16,184,516,525	15,487,540,145
<i>Information on Cash flows</i>																
Operating activities	(266,228,589)	289,922,343	32,166,325	377,404,809	(2,556,923)	4,050,057	(8,580,284)	17,976,946	(173,407,978)	(1,783,708,252)	2,372,333	3,563,603	(85,989,146)	(14,359,259)	(502,224,262)	(1,105,149,753)
Investing activities	-	-	-	-	-	-	-	-	(235,833)	(776,749)	-	-	27,651,300	6,680,857	27,415,467	5,904,108
Capital expenditure	(39,767,121)	(34,391,398)	(16,787,931)	(20,780,675)	(441,429)	(427,848)	(1,610,968)	(1,707,418)	(14,738,429)	(15,267,880)	-	(22,800)	(4,297,450)	(3,369,050)	(77,643,328)	(75,967,070)
Financing activities	-	-	-	-	-	-	-	-	-	-	-	-	544,327,907	1,186,293,797	544,327,907	1,186,293,797
Net cash flow	(305,995,710)	255,530,945	15,378,394	356,624,134	(2,998,352)	3,622,209	(10,191,252)	16,269,528	(188,382,240)	(1,799,752,881)	2,372,333	3,540,803	481,692,612	1,175,246,344	(8,124,216)	11,081,081
<i>Depreciation and amortisation</i>	(33,533,983)	(25,381,884)	(14,156,574)	(15,336,762)	(372,239)	(315,765)	(1,358,463)	(1,260,126)	(4,689,523)	(303,038)	(269,820)	(269,440)	(7,679,001)	(2,486,460)	(62,059,603)	(45,353,475)

Senkadagala Finance PLC
Performance indicators

<i>As at 30th June</i>	2015	2014	MINIMUM STATUTORY REQUIREMENT
Capital Adequacy			
Core capital (Tier 1) Rs. mn.	2,272.94	2,192.06	
Total capital base (Tier 2) Rs. mn.	2,773.49	3,277.37	
Core capital ratio	13.9%	15.5%	5%
Total capital ratio	16.9%	23.2%	10%
Capital funds to Total deposits ratio	30.5%	33.0%	10%
Asset Quality (As per Central Bank of Sri Lanka regulations)			
Total advances Rs. mn.	14,624.10	13,066.38	
Gross non-performing advances Rs. Mn.	565.66	557.50	
Net non-performing advances Rs. Mn.	354.31	423.66	
Gross non-performing advances ratio	3.87%	4.27%	
Net non-performing advances ratio	2.40%	3.24%	
Profitability			
Net interest margin	12.6%	11.6%	
Return on average assets	5.3%	2.8%	
Return on equity	37.4%	22.2%	
Liquidity			
Total liquid assets Rs. Mn.	2,158.11	3,889.60	
Liquid assets ratio	23.71%	65.69%	10%
Government securities Rs. Mn.	622.76	583.21	
Government securities to average deposits ratio	9.69%	7.89%	7.5%
Debt			
Debt-to-Equity ratio	3.35 : 1	4.03 : 1	
Interest cover	1.64	1.26	
Interest rate of comparable government securities			
6 month treasury bill	6.18%	6.69%	
3 year treasury bond	7.70%	7.48%	
4 year treasury bond	8.10%	8.11%	
5 year treasury bond	8.25%	8.52%	

The above figures are provisional and subject to audit.

Notes to the Financial Statements

1 General

The interim financial statements of the Company have been prepared on the basis of the accounting policies and methods of computation applied in the year ended March 31, 2015 and are in accordance with Sri Lanka Accounting Standards (LKAS/SLFRS). The interim financial statements are prepared in compliance with Sri Lanka Accounting Standard (LKAS) 34 - Interim Financial Reporting.

- 2 There were no material changes in the composition of assets, liabilities, contingent liabilities and the use of funds raised through debentures during the quarter.
- 3 All known expenses have been provided for in these financial statements.
- 4 The Board of Directors has declared with the approval of the Central Bank of Sri Lanka an interim dividend of Rs. 0.50 per share for the period ended December 31, 2014. The total dividend payment amounted to Rs. 32,613,777.50 on May 15, 2015. Further, the Board has declared with the approval of Central Bank of Sri Lanka, a final dividend of Rs. 0.80 per share for the year ended March 31, 2015. The total dividend payment of Rs. 52,182,044/- will be paid on September 4, 2015 subject to the approval of shareholders at the Annual General Meeting.

5 Debenture Information

- 5.1 During the period, the company redeemed the unlisted debentures to the value of Rs. 100 million.

5.2 Information on listed debenture

Type of Debenture	Last traded Rs.	Annual effective %	Current yield %	Yield to maturity %
3 year - 17.00% payable quarterly	Not traded	18.11%	Not traded	Not traded
4 year - 17.25% payable quarterly	Not traded	18.40%	Not traded	Not traded
4 year - 6 months gross T-bill rate +2.50% payable semi-annually	Not traded	9.64%	Not traded	Not traded
5 year - 15.00% payable quarterly	Not traded	15.87%	Not traded	Not traded

6 Share information

6.1 Directors' shareholdings

The number of shares held by the Board of Directors and their close family members are as follows

	As at 30.06.2015
1. Dr. A. Balasuriya	3,747,127
2. Dr. A. Balasuriya & Mr. D. Balasuriya	3,858
3. Dr. A. Balasuriya & Mr. S. Balasuriya	3,857
4. Dr. M. Balasuriya	3,754,842
5. Mrs. L. Fernando	3,141,113
6. Mr. L. Balasuriya & Ms. A. S. Balasuriya	1,877,421
7. Mr. L. Balasuriya & Mr. S.K. Balasuriya	1,877,420
8. Mrs. L. Fernando & Ms.S. A. Fernando	2,572
9. Mrs. L. Fernando & Mr.A. R. Fernando	2,571
10. Mrs. L. Fernando & Ms.A.L. Fernando	2,571
11. Mr. L. Balasuriya - The Trustee of the Capitalization Issue	15
12. Mr. W. A. T. Fernando	Nil
13. Dr. P. Ramanujam	Nil
14. Mr. S. S. Kulatunga	Nil
15. Mr. S. D. Bandaranayake	Nil
16. Mr. D.T.P.Collure	Nil
17. Mr. W.M.R.S. Dias	Nil

6.2 Stated Capital

Stated capital is represented by the number of shares in issue as set out below:

As at	30.06.2015	30.06.2014
Ordinary shares	65,227,555	65,227,555

Notes to the Financial Statements (contd.)

6.3 The 20 largest shareholders of the company as at June 30, 2015 were:

Shareholder	Number of Shares	%
1. E. W. Balasuriya & Co. (Pvt) Limited	36,697,014	56.27
2. Hallsville Trading Group Inc.	5,164,444	7.92
3. Dr. M. Balasuriya	3,754,842	5.76
4. Dr. (Mrs.) G. Madan Mohan	3,754,841	5.76
5. Dr. A. Balasuriya	3,747,127	5.75
6. Mr. R. Balasuriya	3,754,842	5.76
7. Mrs. L. Fernando	3,141,113	4.82
8. Mr. L. Balasuriya & Ms. A. S. Balasuriya	1,877,420	2.88
9. Mr. L. Balasuriya & Mr. S. K. Balasuriya	1,877,421	2.88
10. Mr. D. K. C. R. Fernando	606,014	0.93
11. Mrs. S. Thaha	172,890	0.27
12. Mrs. C. Fernando	172,888	0.27
13. Estate of the late Mr. D. G. K. Hewamallika	172,888	0.27
14. Mrs. Sheeraz Sellamuttu	129,666	0.20
15. Mr. Ifthikar Mubarak Thaha	129,666	0.20
16. Mr. M. M. Ariyaratne	28,488	0.04
17. Mr. P. P. K. Ikirowatte	15,280	0.02
18. Mr. J. K. Jayatileke	15,267	0.02
19. Dr. A. Balasuriya & Mr. D. Balasuriya	3,858	0.01
20. Dr. A. Balasuriya & Mr. S. Balasuriya	3,857	0.01
	65,219,826	

6.4 The percentage of shares held by the public on June 30, 2015 was 21.60% (2014 - 21.71%) and is distributed among 11 Shareholders.

6.5 Information on Ratios and Share Prices

	30-Jun-2015	30-Jun-2014
Dividend per share (Rs.)	0.50	0.80
Net Assets per share (Rs.)	41.75	33.61
Market Prices		
- Highest price	Not traded	Not traded
- Lowest price	Not traded	Not traded
- Last traded price	Not traded	Not traded

7 There have been no other events subsequent to the Reporting period, which require disclosure in the Interim Financial Statement.

The company has been affirmed a long - term rating of BBB+ (Ika) with a stable outlook by Fitch Ratings Lanka Limited.