

Interim Financial Statements

For the Period ended 30th June 2019



SANASA Development Bank PLC

SANASA DEVELOPMENT BANK PLC
INCOME STATEMENT
FOR THE PERIOD ENDED 30.06.2019

In Rupees Thousands	Bank					
	For the six months period ended 30th June		Change	For the quarter ended 30th June		Change
	2019	2018*		2019	2018*	
Interest income	7,351,113	6,187,879	19%	3,741,571	3,233,011	16%
Interest expenses	(4,609,158)	(4,022,640)	15%	(2,363,115)	(2,081,295)	14%
Net interest income	2,741,955	2,165,239	27%	1,378,456	1,151,716	20%
Fee and commission income	95,935	120,708	-21%	38,146	64,147	-41%
Fee and commission expenses	(2,031)	(1,271)	60%	(932)	(215)	333%
Net fee and commission income	93,903	119,437	-21%	37,214	63,932	-42%
Net gains/(losses) from trading	991	-	100%	431	-	100%
Net fair value gains/(losses) on financial assets at fair value through profit or loss	44,003	197,147	-78%	26,957	86,254	-69%
Net other operating income	72,429	18,309	296%	67,863	11,117	510%
Total operating income	2,953,282	2,500,131	18%	1,510,921	1,313,019	15%
Impairment charges	(571,463)	(286,166)	100%	(293,982)	(111,014)	165%
Net operating income	2,381,819	2,213,965	8%	1,216,939	1,202,005	1%
Personnel expenses	(919,509)	(870,226)	6%	(413,048)	(478,453)	-14%
Depreciation and amortization expenses	(124,889)	(109,383)	14%	(65,176)	(55,846)	17%
Other expenses	(717,673)	(713,114)	1%	(394,555)	(395,088)	0%
Operating profit/ (loss) before VAT and NBT on financial services	619,749	521,242	19%	344,159	272,619	26%
Value Added Tax (VAT) on financial services	(177,427)	(122,893)	44%	(89,956)	(67,764)	33%
Nation Building Tax (NBT) on financial services	(25,844)	(25,830)	0%	(13,234)	(13,831)	-4%
Debt repayment levy	(103,986)	-	100%	(53,356)	-	100%
Operating profit/(loss) after VAT and NBT on financial services	312,491	372,519	-16%	187,613	191,024	-2%
Profit/(loss) before tax	312,491	372,519	-16%	187,613	191,024	-2%
Income tax expenses	(161,135)	(145,948)	10%	(83,970)	(81,306)	3%
Profit/(loss) for the period	151,357	226,571	-33%	103,643	109,718	-6%
Profit attributable to:						
Equity holders of the parent	151,357	226,571	-33%	103,643	109,718	-6%
Non-controlling interests	-	-	-	-	-	-
	151,357	226,571	-33%	103,643	109,718	-6%
Earnings per share on profit						
Basic/Diluted earnings per ordinary share (Rs.)	2.69	4.02	-33%	1.84	1.95	38%

SANASA DEVELOPMENT BANK PLC
STATEMENT OF COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 30.06.2019

In Rupees Thousands	Bank					
	For the six months period ended 30th June		Change	For the quarter ended 30th June		Change
	2019	2018*		2019	2018*	
Profit/(loss) for the period	151,357	226,571	-33%	103,643	109,718	-6%
Other comprehensive income/(expenses) not to be reclassified to income statement						
Re-measurement of post-employment benefit obligations	(42,000)	(24,000)	75%	(21,000)	(15,000)	40%
Deferred tax relating to defined benefit plans	-	-	-	-	-	-
Change in fair value on investments in equity instruments designated at fair value through other comprehensive income	-	-	-	-	-	-
Other Comprehensive Income (OCI) for the period net of taxes	(42,000)	(24,000)	75%	(21,000)	(15,000)	40%
Total comprehensive income for the period	109,357	202,571	-46%	82,643	94,718	-13%
Total comprehensive income attributable to:						
Equity holders of the parent	109,357	202,571	-46%	82,643	94,718	-13%
Non-controlling interests	-	-	-	-	-	-
Total comprehensive income for the period	109,357	202,571	-46%	82,643	94,718	-13%

*The amounts for the period ended 30th June 2019 have been prepared in accordance with Sri Lanka Accounting Standard - SLFRS 9 (Financial Instruments), whereas prior period amounts have not been restated and have been prepared in accordance with LKAS 39.

No circumstances have arisen since the Balance Sheet date, which require adjustment to or disclosure in the financial statements.

There are no changes to the accounting policies and methods of computation of the Annual Report for the year ended 2018.

SANASA DEVELOPMENT BANK PLC
STATEMENT OF FINANCIAL POSITION
AS AT 30.06.2019

In Rupees Thousands	Bank		
	As at 30.06.2019	As at 31.12.2018 (Audited)	Change
Assets			
Cash and cash equivalents	1,272,123	4,171,939	-70%
Placements with banks	8,611,523	9,528,426	-10%
Financial assets recognized through profit or loss - measured at fair value	1,189,778	146,103	714%
Financial assets at amortised cost			
- loans and advances	80,144,253	77,507,021	3%
- debt and other instruments	3,941,249	3,405,600	16%
Financial assets measured at fair value through other comprehensive income	60,148	60,148	0%
Property, plant and equipment	696,174	704,738	-1%
Investment properties	21,807	22,335	-2%
Intangible assets	147,295	3,728	3851%
Deferred tax assets	69,415	69,415	0%
Other assets	1,597,772	1,198,314	33%
Total assets	97,751,538	96,817,767	1%
Liabilities			
Financial liabilities at amortised cost			
- due to depositors	69,658,325	67,474,822	3%
- due to other borrowers	15,395,546	15,420,968	0%
Debt securities issued	1,013,228	4,198,548	-76%
Subordinated debt	2,761,720	1,008,028	174%
Retirement benefit obligations	391,778	354,854	10%
Current tax liabilities	106,109	143,988	-26%
Other liabilities	866,749	767,833	13%
Total liabilities	90,193,455	89,369,040	1%
Equity			
Stated capital/assigned capital	5,921,538	5,921,538	0%
Statutory reserve fund	215,611	215,611	0%
Retained earnings	1,390,119	1,280,762	9%
Other reserves	30,815	30,815	0%
Total equity	7,558,083	7,448,727	1%
Total equity and liabilities	97,751,538	96,817,767	1%
Contingent liabilities and commitments	169,854	182,986	-7%
Net asset value per share (Rs.)	134	132	1%
Memorandum information			
Number of employees	1,496	1,504	-1%
Number of branches	94	94	0%

Certification:

We, the undersigned, being the Directors, Chief Executive Officer and the Chief Financial Officer of the SANASA Development Bank PLC, jointly certify that :-

(a) the above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka: and

(b) the information contained in these statements have been extracted from the unaudited financial statements of the Bank, unless indicated as audited.

Sgd

Terrance Kumara
Chief Financial Officer

Sgd

Thilak Piyadigama
Chief Executive Officer

Sgd

Lakshman Abeysekera
Senior Director
13.08.2019
Colombo

Sgd

Chaaminda Kumarasiri
Director

SANASA DEVELOPMENT BANK PLC
STATEMENT OF CHANGES IN EQUITY
FOR THE PERIOD ENDED 30.06.2019

Bank						
In Rupees Thousands	Stated capital / Assigned capital	Reserves				Total equity
	Ordinary voting shares	Statutory reserve fund	Retained earnings	OCI reserve	General reserves	
For the period ended 30.06.2018						
Balance as at 01.01.2018 (Opening balance)	5,758,689	197,764	1,340,504	(12,454)	46,657	7,331,160
Total comprehensive income for the period						
Profit/(loss) for the period (net of tax)	-	-	226,571	-	-	226,571
Other comprehensive income (net of tax)	-	-	(24,000)	-	-	(24,000)
Total comprehensive income for the period	-	-	202,571	-	-	202,571
Transactions with equity holders, recognized directly in equity						
Cash dividend for 2017	-	-	(136,947)	-	-	(136,947)
Scrip dividend for 2017	171,451	-	(191,726)	-	-	(20,275)
Total transactions with equity holders	171,451	-	(328,673)	-	-	(157,223)
Balance as at 30.06.2018 (Closing balance)	5,930,140	197,764	1,214,402	(12,454)	46,657	7,376,508
For the period ended 30.06.2019						
Balance as at 01.01.2019 (Opening balance)	5,921,538	215,611	1,280,762	(15,842)	46,657	7,448,727
Total comprehensive income for the period						
Profit/(loss) for the period (net of tax)	-	-	151,357	-	-	151,357
Other comprehensive income (net of tax)	-	-	(42,000)	-	-	(42,000)
Total comprehensive income for the period	-	-	109,357	-	-	109,357
Transactions with equity holders, recognized directly in equity						
Other	-	-	-	-	-	-
Total transactions with equity holders	-	-	-	-	-	-
Balance as at 30.06.2019 (Closing balance)	5,921,538	215,611	1,390,119	(15,842)	46,657	7,558,083

*The amounts for the period ended 30th June 2019 have been prepared in accordance with Sri Lanka Accounting Standard - SLFRS 9 (Financial Instruments), whereas prior period amounts have not been restated and have been prepared in accordance with LKAS 39.

SANASA DEVELOPMENT BANK PLC
STATEMENT OF CASH FLOWS
FOR THE PERIOD ENDED 30.06.2019

In Rupees Thousands	Bank	
	01.01.2019 to 30.06.2019	01.01.2018 to 30.06.2018
Cash flows from / (used in) operating activities		
Interest received	7,205,326	6,059,922
Fee and commission received	87,215	117,439
Receipts from other operating activities	(318,309)	(314,452)
Interest payment	(4,913,000)	(4,114,604)
Cash payment to employees	(934,264)	(873,700)
Payments to suppliers and other operating activities	(643,795)	(427,484)
Fee and commission expenses	(2,031)	(1,271)
VAT and NBT on financial services	(173,147)	-
Operating profit before changes in operating assets	307,995	445,848
(Increase)/decrease in operating assets		
Funds advanced to customers	(3,042,085)	(6,209,400)
Other short term securities	(1,023,969)	1,285,540
Increase/(decrease) in operating liabilities		
Deposits from customers	2,373,450	5,331,726
Net cash from operating activities before income tax	(1,384,609)	853,714
Tax paid	(133,897)	(40,063)
Net cash from operating activities	(1,518,506)	813,652
Cash flows from / (used in) investing activities		
Dividend received	-	270
(Increase)/ decrease in non dealing securities	-	-
(Increase)/ decrease in dealing securities	(998,680)	2,566,248
(Increase)/ decrease in treasury bonds and other investments	(4,089)	(428,352)
Proceeds from sale of property, plant and equipment	13,659	56,698
Purchase of property, plant and equipment	(273,024)	(107,700)
Net cash from/ (used in) investing activities	(1,262,134)	2,087,163
Cash flows from (used in) financing activities		
Proceeds from issuance/allotment of shares	-	-
Dividend paid	-	(157,223)
Repayment of long term borrowing	(8,719,497)	-
Interest paid on subordinated debt	(67,794)	-
Increase/(decrease) in borrowing	7,262,447	2,611,448
Funds Received/(utilized) during the period	-	(3,038)
Net cash flow from/ (used in) financing activities	(1,524,844)	2,451,188
Net increase/ (decrease) in cash and cash equivalents	(4,305,483)	5,352,002
Cash and cash equivalent at the beginning of the year	16,615,902	6,586,896
Cash and cash equivalents at the end of the period	12,310,419	11,938,898
Reconciliation of cash and cash equivalents		
Cash and cash equivalents	1,272,123	2,025,772
Repurchase agreement	2,454,436	1,560,626
Fixed deposits less than 3 months	8,583,860	8,352,500
	12,310,419	11,938,898

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SANASA DEVELOPMENT BANK PLC
ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS
AS AT 30.06.2019

Bank - As at 30th June 2019				
In Rupees Thousands	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	1,272,123	-	-	1,272,123
Placements with banks	8,611,523	-	-	8,611,523
Financial assets recognized through profit or loss - measured at fair value	-	1,189,778		1,189,778
Financial assets at amortised cost				
- loans and advances	80,144,253	-	-	80,144,253
- debt and other instruments	3,941,249	-	-	3,941,249
Financial assets measured at fair value through other comprehensive income	-	-	60,148	60,148
Total financial assets	93,969,148	1,189,778	60,148	95,219,074
In Rupees Thousands	AC	FVPL	FVOCI	Total
LIABILITIES				
Financial liabilities at amortised cost				
- due to depositors		69,658,325	-	69,658,325
- due to other borrowers		15,395,546	-	15,395,546
Debt securities issued		1,013,228	-	1,013,228
Subordinated debt		2,761,720	-	2,761,720
Total financial liabilities		88,828,819	-	88,828,819
Bank - As at 31st December 2018				
In Rupees Thousands	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	4,171,939	-	-	4,171,939
Placements with banks	9,528,426	-	-	9,528,426
Financial assets recognized through profit or loss - measured at fair value	-	146,103		146,103
Financial assets at amortised cost				
- loans and advances	77,507,021	-	-	77,507,021
- debt and other instruments	3,405,600	-	-	3,405,600
Financial assets measured at fair value through other comprehensive income	-	-	60,148	60,148
Total financial assets	94,612,986	146,103	60,148	94,819,237
In Rupees Thousands	AC	FVPL	FVOCI	Total
LIABILITIES				
Financial liabilities at amortised cost				
- due to depositors		67,474,822	-	67,474,822
- due to other borrowers		15,420,968	-	15,420,968
Debt securities issued		4,198,548	-	4,198,548
Subordinated debt		1,008,028	-	1,008,028
Total financial liabilities		88,102,365	-	88,102,365

SANASA DEVELOPMENT BANK PLC
ANALYSIS OF LOANS AND ADVANCES, COMMITMENTS, CONTINGENCIES AND IMPAIREMENT
AS AT 30.06.2019

In Rupees Thousands	Bank	
	As at 30.06.2019	As at 31.12.2018 (Audited)
Product-wise gross loans and advances		
By product: LKR		
Pawning	1,319,166	1,258,279
Cash Margin	5,861,080	5,574,192
Staff loans	1,175,906	1,121,604
Lease rentals receivable	5,797,160	5,236,162
<i>Term loans</i>		
Business	11,348,219	10,248,947
Cooperative	2,855,721	2,682,172
Housing	3,203,656	2,971,196
Personal	51,132,558	50,389,906
Total	82,693,465	79,482,460
Product-wise commitments and contingencies		
By product: LKR		
Guarantees	169,854	182,986
Total	169,854	182,986
Total loans and advances, commitments and contingencies	82,863,319	79,665,446
Stage-wise impairment on loans and advances, commitments and contingencies		
Gross loans and advances, commitments and contingencies	82,863,319	79,665,446
Less: Accumulated impairment under stage 1	(428,219)	(318,278)
Accumulated impairment under stage 2	(218,109)	(269,805)
Accumulated impairment under stage 3	(1,902,884)	(1,387,355)
Net loans and advances, commitments and contingencies	80,314,106	77,690,007
Movement of impairment during the period		
Under Stage 1		
Opening balance	318,278	327,669
Charges / (Write back) to income statement	109,941	(9,391)
Other movements	-	-
Closing balance	428,219	318,278
Under Stage 2		
Opening balance	269,805	221,600
Charges / (Write back) to income statement	(51,696)	48,205
Other movements	-	-
Closing balance	218,109	269,805
Under Stage 3		
Opening balance	1,387,355	917,503
Charges / (Write back) to income statement	515,547	480,902
Write - off during the year	-	(11,051)
Other movements	-	-
Closing balance	1,902,902	1,387,355
Total impairment	2,549,231	1,975,438

SANASA DEVELOPMENT BANK PLC
ANALYSIS OF DEPOSITS
AS AT 30.06.2019

In Rupees Thousands	Bank	
	As at 30.06.2019	As at 31.12.2018 (Audited)
By product: LKR		
Savings deposits	13,114,330	12,369,443
Fixed deposits	56,543,996	55,105,379
Total deposits	69,658,325	67,474,822

SANASA DEVELOPMENT BANK PLC
SEGMENT REPORTING
FOR THE PERIOD ENDED 30.06.2019

Bank	In Rupees Thousands									
	Banking		Leasing & HP		Treasury		Pawning		Total	
	2019	2018*	2019	2018*	2019	2018*	2019	2018*	2019	2018*
For the period ended 30th June										
Interest income	6,055,291	5,053,239	484,054	373,131	708,173	687,429	103,596	74,080	7,351,113	6,187,879
Interest expenses	(3,541,294)	(3,117,479)	(274,447)	(208,832)	(729,709)	(647,187)	(63,707)	(49,143)	(4,609,158)	(4,022,640)
Net interest income	2,513,996	1,935,760	209,606	164,299	(21,537)	40,242	39,889	24,938	2,741,955	2,165,239
Fee and commission income	29,577	109,935	66,358	10,773	-	-	-	-	95,935	120,708
Fee and commission expenses	(1,885)	(1,191)	(146)	(80)	-	-	-	-	(2,031)	(1,271)
Net fee and commission income	27,692	108,744	66,212	10,694	-	-	-	-	93,903	119,437
Net gains/(losses) from trading	-	-	-	-	991	-	-	-	991	-
Net fair value gains/(losses) from financial assets at fair value through profit or loss	-	-	-	-	44,003	197,147	-	-	44,003	197,147
Other operating income (net)	72,429	18,039	-	-	-	270	-	-	72,429	18,309
Total operating income	2,614,118	2,062,542	275,818	174,993	23,458	237,659	39,889	24,938	2,953,282	2,500,131
Impairment charges	(489,722)	(286,804)	(79,714)	(12,430)	2,329	-	(4,356)	13,068	(571,463)	(286,166)
Net operating income	2,124,395	1,775,738	196,104	162,563	25,787	237,659	35,533	38,005	2,381,819	2,213,965
Depreciation and amortization	(113,951)	(100,970)	(8,831)	(6,764)	(57)	(58)	(2,050)	(1,592)	(124,889)	(109,383)
Segment Result	2,010,444	1,674,768	187,273	155,799	25,730	237,601	33,483	36,414	2,256,930	2,104,582
Un-allocated expenses									(1,637,182)	(1,583,340)
Value Added Tax (VAT) on financial services									(177,427)	(122,893)
Nation Building Tax (NBT) on financial services									(25,844)	(25,830)
Debt repayment levy									(103,986)	-
Profit before tax									312,491	372,519
Tax expenses									(161,135)	(145,948)
Profit for the year									151,357	226,571
Other comprehensive income									(42,000)	(24,000)
Other comprehensive income for the period net of tax										
Total comprehensive income for the period									109,357	202,571
As at 30th June										
Segment assets	73,158,426	67,061,263	5,669,719	4,492,262	15,074,822	13,921,878	1,316,107	1,057,123	95,219,074	86,532,527
Un allocated assets	-	-	-	-	-	-	-	-	2,532,464	4,296,470
Total assets	73,158,426	67,061,263	5,669,719	4,492,262	15,074,822	13,921,878	1,316,107	1,057,123	97,751,538	90,828,997
Segment liabilities	69,297,158	64,674,285	5,370,474	4,332,365	14,279,180	13,426,343	1,246,643	1,019,496	90,193,455	83,452,488
Total equity	-	-	-	-	-	-	-	-	7,558,083	7,376,508
Total equity & liabilities	69,297,158	64,674,285	5,370,474	4,332,365	14,279,180	13,426,343	1,246,643	1,019,496	97,751,538	90,828,997
For the period ended 30th June										
Additions to non-current assets	249,226	99,469	19,315	6,663	-	-	4,484	1,568	273,024	107,700

*The amounts for the period ended 30th June 2019 have been prepared in accordance with Sri Lanka Accounting Standard - SLFRS 9 (Financial Instruments), whereas prior period amounts have not been restated and have been prepared in accordance with LKAS 39.

SANASA DEVELOPMENT BANK PLC
LISTED DEBENTURE INFORMATION
AS AT 30.06.2019

Types of debentures (Fixed)							In Rupees Thousands
i) Rated Guaranteed Redeemable Debentures of Rs.100 each - Guaranteed by Sampath Bank PLC. The debentures are quoted on the Colombo Stock Exchange. (Rated (SL)A+ (SO) with a Stable Outlook by ICRA Lanka Limited)							
Type	Interest payable frequency	Issue date	Maturity date	Annual Effective Rate (AER) %	Face value	Interest payable	Balance
B	Semi Annually	31-Dec-15	31-Dec-20	10.25	402,610	19,965	422,575
ii) Rated Guaranteed Redeemable Debentures of Rs.100 each - Guaranteed by Seylan Bank PLC. The debentures are quoted on the Colombo Stock Exchange. (Rated (SL)A- (SO) with a Stable Outlook by ICRA Lanka Limited)							
Type	Interest payable frequency	Issue date	Maturity date	Annual Effective Rate (AER) %	Face value	Interest payable	Balance
D	Semi Annually	31-Dec-15	31-Dec-20	10.57	561,950	28,703	590,653
					964,560	48,668	1,013,228

Utilization of funds raised through debenture issue							
Objective No.	Objective as per Prospectus	Amount allocated as per Prospectus in Rs.	Proposed date of utilization as per Prospectus	Amount allocated from proceeds in Rs.	% of total proceeds	Amounts utilized in Rs.	% of total proceeds
1	To raise medium term funds to manage assets and liability mismatch and to minimize the interest rate risk.	-	-	-	-	-	-
2	To finance the budgeted lending portfolio (approximately 90% as loans and the balance as leasing) and to minimize the mismatch in funding exposure.	964,560,000	In the ordinary course of business within the next 12 months from the date of allotment.	868,104,000 for loans and 96,456,000 for leasing	100	964,560,000	100

SANASA DEVELOPMENT BANK PLC
SELECTED PERFORMANCE INDICATORS (AS PER REGULATORY REPORTING)

Item	Bank	
	As at 30.06.2019	As at 31.12.2018 (Audited)
Regulatory Capital Adequacy (LKR in Millions)		
Common Equity Tier 1	7,260	7,420
Core (Tier 1) Capital	7,260	7,420
Total Capital Base	10,071	8,462
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital Ratio (%) - (Minimum Requirement - 2019-7.00%, 2018- 6.375%)	10.24	11.00
Tier 1 Capital Ratio (%) - (Minimum Requirement - 2019-8.5%, 2018 - 7.875%)	10.24	11.00
Total Capital Ratio (%) - (Minimum Requirement - 2019-12.50%, 2018- 11.875%)	14.21	12.54
Leverage Ratio (Minimum Requirement - 3%)	7.38	7.32
Regulatory Liquidity		
Statutory Liquid Assets (LKR in Millions)	13,962	14,811
Statutory Liquid Asset Ratio (%) - (Minimum Requirement, 20%)	20.74	23.22
Total Stock of High-Quality Liquid Assets (LKR in Millions)	2,553	3,460
Liquidity Coverage Ratio (%) - (Minimum Requirement - 2019- 100%, 2018 - 90%)	111.56	142.15
Net Stable Funding Ratio (%) - (Minimum Requirement - 90%)	111.70	129.48
Assets Quality (Quality of Loan Portfolio)		
Gross Non-performing Advances Ratio (%) (net of interest in suspense)	3.69	2.56
Net Non-performing Advances Ratio (%) (net of interest in suspense and provision)	0.61	0.08
Profitability		
Interest Margin (%)	5.78	5.50
Return on Assets (before Taxes) (%)	0.64	0.72
Return on Equity (%)	4.03	4.83

Share Information	30.06.2019	30.06.2018
Market value per share (Rs.)	60.00	94.00
Highest price per share for the period (Rs.)	67.90	110.00
Lowest price per share for the period (Rs.)	58.00	88.00
Debenture Information	30.06.2019	31.12.2018
Debt to Equity Ratio (Times)	11.75	11.83
Interest Cover (Times)	1.07	1.08
Quick Asset Ratio (Times)	0.67	0.65
Interest Rate for Comparable Government Security (%)		
Type B	9.88	11.58
Type D	9.88	11.58
Interest yield as at date of last trade	N/T	N/T
Yield to maturity of trade done on	N/T	N/T
The market prices during the year (Ex-interest)		
- Highest Price	N/T	N/T
- Lowest Price	N/T	N/T
- Last Trade Price	N/T	N/T

N/T - Not Traded

SANASA DEVELOPMENT BANK PLC
SHAREHOLDER INFORMATION
AS AT 30.06.2019

Twenty Largest Shareholders as at 30.06.2019			
No.	Name of the Shareholder	Number of Shares	Holding (%)
1	Seylan Bank PLC /Senthilverl Holdings (Pvt) Ltd	6,962,059	12.36%
2	Ayenka Holdings Private Limited	6,847,940	12.16%
3	SBI FMO Emerging Asia Financial Sector Fund PTE. LTD	5,045,636	8.96%
4	CB NY S/A International Finance Corporation	4,991,644	8.86%
5	Nederlandse Financierings-Maatschappij Voor Ontwikkelingslanden N.V.	2,242,504	3.98%
6	People's Leasing & Finance PLC	2,094,012	3.72%
7	Seemasahitha SANASA Rakshana Samagama (General)	1,162,630	2.06%
8	Kegalle SANASA Share Holders Trust Company Limited	1,039,330	1.85%
9	Seemasahitha SANASA Rakshana Samagama (Life)	910,708	1.62%
10	Sampath Bank PLC/ Dr. T.Senthilverl	871,885	1.55%
11	Sanasa Federation Limited	720,024	1.28%
12	Polgahawela Sanasa Societies Union Ltd	387,314	0.69%
13	Hambanthota DTCCS Union Ltd	384,257	0.68%
14	Dr. T.Senthilverl	373,598	0.66%
15	Mr. D.P. Pieris	257,067	0.46%
16	Kotikawatta Trift and Credit Cooperative Society Limited	253,896	0.45%
17	Polgahawela SANASA Share Holders Trust Company Limited	238,667	0.42%
18	Sampath Bank PLC/ Mr. Arunasalam Sithampalam	224,333	0.40%
19	Warakapola SANASA Share Holders Trust Company Limited	208,114	0.37%
20	Dr. S. Yaddehige	205,653	0.37%
Sub total		35,421,271	62.91%
Shares held by other shareholders		20,886,981	37.09%
Total		56,308,252	100.00%

As at 30.06.2019

Total number of shares	56,308,252
Number of shares in public holding	56,229,218
Number of public shareholders	37,538
Percentage of public holding	99.86%
Market capitalisation	3,378,495,120
Float adjusted market capitalisation	3,373,753,080
Required minimum public holding percentage under option 4 of rule 7.13.1 (a) of the Listing Rules of Colombo Stock Exchange	10%

Directors' Shareholding as at 30.06.2019

No.	Name of Director	No. of Shares
1	Ms. M. S. Kiriwandeniya	5,785
2	Mr. L. Abeysekera	-
3	Prof. S. Amaratunge	-
4	Mr. P. Subasinghe	69,341
5	Mr. S. Lionel Thilakarathne	-
6	Mr. Arnoldus de. Vette	-
7	Mr. K. G. Wijerathne	117
8	Mr. Chaaminda Kumarasiri	-
9	Mr. Prasanna Premaratna	-
10	Mr. B. R. A Bandara	3,791