

THE FINANCE COMPANY PLC



INTERIM FINANCIAL STATEMENTS

FOR THE PERIOD ENDED

30th of September 2016.

The Finance Company PLC

Statement of Comprehensive Income

| For the Period ended 30 th September | For the 3 Months Ended | | | For the 6 Months Ended | | |
|--|------------------------|---------------|----------|------------------------|-----------------|----------|
| | (Restated) | | | (Restated) | | |
| | 2016 | 2015 | Variance | 2016 | 2015 | Variance |
| | Unaudited | Unaudited | % | Unaudited | Unaudited | % |
| | Rs. | Rs. | | Rs. | Rs. | |
| Gross Income | 949,689,969 | 910,344,333 | 4% | 1,917,252,327 | 1,866,980,907 | 3% |
| Interest Income | 892,095,805 | 848,074,348 | 5% | 1,776,540,617 | 1,704,932,749 | 4% |
| Interest Expenses | (915,852,442) | (900,350,667) | -2% | (1,789,027,665) | (1,789,207,988) | 0% |
| Net Interest Expense | (23,756,637) | (52,276,319) | 55% | (12,487,048) | (84,275,239) | 85% |
| Fees and Commission Income | 24,114,822 | 35,107,348 | -31% | 49,935,024 | 67,540,651 | -26% |
| Fees and Commission Expense | (5,346,436) | (7,283,522) | 27% | (7,957,532) | (15,993,422) | 50% |
| Net Fees and Commission Income | 18,768,386 | 27,823,826 | -33% | 41,977,492 | 51,547,229 | -19% |
| Net Trading Income | 8,473,875 | 2,237,836 | 279% | 20,188,267 | 49,121,155 | -59% |
| Other Operating Income | 25,005,468 | 24,924,800 | 0% | 70,588,419 | 45,386,351 | 56% |
| Total Operating Income | 28,491,091 | 2,710,143 | 951% | 120,267,131 | 61,779,497 | 95% |
| Impairment Charge for Loans & Other losses | (89,090,197) | (83,732,291) | -6% | (219,964,580) | (258,151,179) | 15% |
| Net Operating Expense | (60,599,106) | (81,022,148) | 25% | (99,697,449) | (196,371,683) | 49% |
| Personnel Expenses | (181,610,653) | (182,675,292) | 1% | (345,887,080) | (359,601,299) | 4% |
| Other Operating Expenses | (138,970,601) | (135,432,879) | -3% | (269,475,268) | (263,281,199) | -2% |
| Total Operating Expenses | (320,581,253) | (318,108,171) | -1% | (615,362,348) | (622,882,498) | 1% |
| Operating Loss before Value Added Tax on Financial Services | (381,180,360) | (399,130,319) | 4% | (715,059,797) | (819,254,180) | 13% |
| Value Added Tax on Financial Services | - | - | | - | - | |
| Loss before Income Tax | (381,180,360) | (399,130,319) | 4% | (715,059,797) | (819,254,180) | 13% |
| Income Tax Reversal | - | - | | - | - | |
| Loss for the Period | (381,180,360) | (399,130,319) | 4% | (715,059,797) | (819,254,180) | 13% |
| Other Comprehensive Income | | | | | | |
| Revaluation on Land and Buildings | - | - | | - | - | |
| Actuarial Gains on Retirement Benefit Obligations | - | - | | - | - | |
| Net Gains on Re-measuring Available-for-Sale Financial Investment | - | - | | - | - | |
| Other Comprehensive Income for the Period Net of Tax | - | - | | - | - | |
| Total Comprehensive Income for the Period | (381,180,360) | (399,130,319) | 4% | (715,059,797) | (819,254,180) | 13% |
| Basic / Diluted Loss per Share | (2.38) | (2.49) | | (4.46) | (5.11) | |
| Dividend per Share | - | - | | - | - | |

The Finance Company PLC
Statement of Financial Position

| As at | 30.09.2016 | 31.03.2016 | Variance % |
|--|-------------------------|-------------------------|---------------|
| | UnAudited | Audited | |
| | Rs. | Rs. | |
| Assets | | | |
| Cash and Cash Equivalents | 401,991,072 | 353,870,461 | 14% |
| Financial Investment - Held for Trading | 107,115,829 | 199,990,380 | -46% |
| Loans and Receivables - Hire Purchases | 5,863,468,842 | 6,450,541,150 | -9% |
| Loans and Receivables - Leases | 1,090,648,605 | 1,055,850,734 | 3% |
| Loans and Receivables - Others | 4,146,299,552 | 4,343,557,177 | -5% |
| Financial Investment - Loans and Receivables | 9,799,111 | 210,903,590 | -95% |
| Financial Investment - Held to Maturity | 4,877,268,812 | 4,887,002,918 | 0% |
| Financial Investment - Available-for-Sale | 988,117,463 | 682,985,898 | 45% |
| Investments in Real Estate | 1,239,058,010 | 1,385,433,067 | -11% |
| Other Assets | 205,678,304 | 169,093,131 | 22% |
| Investment Properties | 1,627,830,650 | 1,692,280,650 | -4% |
| Property, Plant and Equipment | 2,331,277,698 | 2,447,314,728 | -5% |
| Total Assets | 22,888,553,948 | 23,878,823,884 | -4% |
| Liabilities and Equity | | | |
| Liabilities | | | |
| Financial Liabilities due to Customers | 29,144,322,741 | 29,466,391,057 | 1% |
| Interest bearing Borrowings | 4,899,194,667 | 4,796,441,992 | -2% |
| Deferred Revenue | 1,560,440,710 | 1,685,258,990 | 7% |
| Other Payables | 1,002,093,844 | 933,170,061 | -7% |
| Current Tax Liabilities | - | - | |
| Total Liabilities | 36,606,051,962 | 36,881,262,100 | 1% |
| Equity | | | |
| Stated Capital | 4,010,180,756 | 4,010,180,756 | 0% |
| Statutory Reserve Fund | 659,910,000 | 659,910,000 | 0% |
| Other Reserves | 1,462,327,019 | 1,462,327,019 | 0% |
| Accumulated Loss | (19,849,915,788) | (19,134,855,991) | -4% |
| Total Equity | (13,717,498,013) | (13,002,438,216) | -5% |
| Total Liabilities and Equity | 22,888,553,948 | 23,878,823,884 | -4% |
| Net Asset Value per Share | (85.51) | (81.05) | |
| Commitments and Contingent Liabilities | 43,475,000 | 36,050,000 | |

-Signed-

.....
Kokila Perera
Chief Financial 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.

-Signed-

.....
Suranjith Gunawardena
Managing Director

Colombo.
28th October 2016

-Signed-

.....
P.J.Jayasinghe
Chairman

The Finance Company PLC
Statement of Changes in Equity

Period ended 30th September

| | Stated Capital | Statutory Reserve Fund | Other Reserves | | | Accumulated Loss | Total |
|--|-----------------------|-------------------------------|----------------------------|-----------------------------------|------------------------|-------------------------|------------------|
| | Rs. | Rs. | Revaluation Reserve | Available for Sale Reserve | General Reserve | Rs. | Rs. |
| Balance as at 01st April 2015 | 4,010,180,756 | 659,910,000 | 1,343,737,920 | 145,125,003 | 4,812,195 | (16,871,352,340) | (10,707,586,466) |
| Total Comprehensive Income Loss for the period | - | - | - | - | - | (819,254,180) | (819,254,180) |
| Balance as at 30th September 2015 | 4,010,180,756 | 659,910,000 | 1,343,737,920 | 145,125,003 | 4,812,195 | (17,690,606,520) | (11,526,840,646) |
| Balance as at 01st April 2016 | 4,010,180,756 | 659,910,000 | 1,343,737,920 | 113,776,903 | 4,812,195 | (19,134,855,991) | (13,002,438,216) |
| Total Comprehensive Income Loss for the period | - | - | - | - | - | (715,059,797) | (715,059,797) |
| Balance as at 30th September 2016 | 4,010,180,756 | 659,910,000 | 1,343,737,920 | 113,776,903 | 4,812,195 | (19,849,915,788) | (13,717,498,013) |

The Finance Company PLC

Statement of Cash Flows

| For the Period ended | 30.09.2016 | (Restated) 30-09-2015 |
|---|----------------------|--------------------------|
| | Rs. | Rs. |
| Cash Flows from Operating Activities | | |
| Loss for the Period | (715,059,797) | (819,254,180) |
| Adjustments for: | | |
| Non Cash Items included in Loss Before Tax | 114,326,726 | 47,075,400 |
| Change in Operating Assets | 812,826,428 | (1,484,828,308) |
| Change in Operating Liabilities | (253,144,533) | 835,090,144 |
| Dividends Received | (1,268,754) | (6,458,924) |
| Income Taxes Paid | - | - |
| Net Cash Flows from/(used) in Operating Activities | (42,319,930) | (1,428,375,870) |
| Cash Flows from Investing Activities | | |
| Acquisition of Property, Plant and Equipment | (2,820,642) | (33,728,489) |
| Proceeds from Sale of Property, Plant and Equipment | 107,988,973 | - |
| Proceeds from / (Investment in) Loans and Receivable Investments | 201,104,479 | 3,661,278 |
| Proceeds from (Investment in) Financial Investment - Held to Maturity | 199,253,345 | 199,253,345 |
| Proceeds from / (Investment in) Financial Investment - Available-for-Sale | (305,131,565) | 1,558,492,887 |
| Proceeds from / (Investment in) Investment Properties | - | (569,777) |
| Dividends Received | 1,268,754 | 6,458,924 |
| Net Cash Flows from/(used) in Investing Activities | 201,663,344 | 1,733,568,167 |
| Cash Flows from Financing Activities | | |
| Settlement of Long Term Borrowings | (140,807,503) | (12,130,641) |
| Proceeds from Short Term Borrowings | 16,526,093 | - |
| Settlement of Short Term Borrowings | - | (94,786,933) |
| Net Cash Flows used in Financing Activities | (124,281,410) | (106,917,574) |
| Net Decrease in Cash and Cash Equivalents | 35,062,004 | 198,274,724 |
| Cash and Cash Equivalents and Bank Overdrafts at Beginning of the Period | 109,457,206 | (142,461,434) |
| Cash and Cash Equivalents and Bank Overdrafts at End of the Period | 144,519,210 | 55,813,290 |

The Finance Company PLC
Segmental Reporting

Period ended 30th September 2016

| Segment Reporting | Financial | | Real Estate | | Investment Properties | | Treasury | | Investment in Shares | | Total | |
|---|-----------------------|-----------------------|----------------------|----------------------|-----------------------|----------------------|----------------------|----------------------|----------------------|--------------------|------------------------|------------------------|
| | 30-09-2016 | 30-09-2015 | 30-09-2016 | 30-09-2015 | 30-09-2016 | 30-09-2015 | 30-09-2016 | 30-09-2015 | 30-09-2016 | 30-09-2015 | 30-09-2016 | 30-09-2015 |
| | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. |
| Segment Income | | | | | | | | | | | | |
| Interest Income | 1,540,117,903 | 1,475,089,330 | - | - | - | - | 236,422,714 | 229,843,419 | - | - | 1,776,540,617 | 1,704,932,749 |
| Real Estate Income | - | - | 37,439,695 | 22,343,966 | - | - | - | - | - | - | 37,439,695 | 22,343,966 |
| Fees and Commission Income | 49,935,024 | 67,540,651 | - | - | - | - | - | - | - | - | 49,935,024 | 67,540,651 |
| Income from Held-for-Trading Instruments | - | - | - | - | - | - | - | - | 20,188,267 | 49,121,155 | 20,188,267 | 49,121,155 |
| Dividend Income from Available for Sale Investments | - | - | - | - | - | - | - | - | - | 1,942,122 | - | 1,942,122 |
| Change in Fair Value of Investment Property | - | - | - | - | - | - | - | - | - | - | - | - |
| Amortisation of Deferred revenue (note 35) | - | - | - | - | - | - | - | - | - | - | - | - |
| Recovery of Loans Written Off | 5,610,436 | 4,851,156 | - | - | - | - | - | - | - | - | 5,610,436 | 4,851,156 |
| Rent Income | 2,331,355 | 3,884,725 | - | - | 3,000,000 | 3,000,000 | - | - | - | - | 5,331,355 | 6,884,725 |
| Total Segment Income | 1,597,994,718 | 1,551,365,862 | 37,439,695 | 22,343,966 | 3,000,000 | 3,000,000 | 236,422,714 | 229,843,419 | 20,188,267 | 51,063,278 | 1,895,045,394 | 1,857,616,525 |
| Non Segment Income | | | | | | | | | | | | |
| Gain on Disposal of Property, Plant and Equipment | - | - | - | - | - | - | - | - | - | - | 15,671,481 | - |
| Other income | - | - | - | - | - | - | - | - | - | - | 6,535,452 | 9,364,381 |
| Total Non Segment Income | - | - | - | - | - | - | - | - | - | - | 22,206,933 | 9,364,381 |
| Total Gross Income | 1,597,994,718 | 1,551,365,862 | 37,439,695 | 22,343,966 | 3,000,000 | 3,000,000 | 236,422,714 | 229,843,419 | 20,188,267 | 51,063,278 | 1,917,252,327 | 1,866,980,907 |
| Segment Expense | | | | | | | | | | | | |
| Fees and Commission Expense | (7,957,532) | (15,993,422) | - | - | - | - | - | - | - | - | (7,957,532) | (15,993,422) |
| Impairment for Loans & Receivables | (219,964,580) | (258,151,179) | - | - | - | - | - | - | - | - | (219,964,580) | (258,151,179) |
| Other Operating Exp. | - | - | - | - | (908,717) | - | - | - | - | - | (908,717) | - |
| Total Segment Expense | (227,922,112) | (274,144,601) | - | - | (908,717) | - | - | - | - | - | (228,830,829) | (274,144,601) |
| Non Segment Expense | | | | | | | | | | | | |
| Impairment for Loans & Receivables | - | - | - | - | - | - | - | - | - | - | - | - |
| Impairment Reversal of Property, Plant & Equipment | - | - | - | - | - | - | - | - | - | - | - | - |
| Interest Expense | - | - | - | - | - | - | - | - | - | - | (1,789,027,665) | (1,789,207,988) |
| Personnel Expenses | - | - | - | - | - | - | - | - | - | - | (345,887,080) | (359,601,299) |
| Other Operating Expenses | - | - | - | - | - | - | - | - | - | - | (268,566,550) | (263,281,199) |
| Total Non Segment Expense | - | - | - | - | - | - | - | - | - | - | (2,403,481,295) | (2,412,090,486) |
| Total Gross Expense | (227,922,112) | (274,144,601) | - | - | (908,717) | - | - | - | - | - | (2,632,312,124) | (2,686,235,087) |
| Profit / (Loss) for the Period | 1,370,072,606 | 1,277,221,261 | 37,439,695 | 22,343,966 | 2,091,283 | 3,000,000 | 236,422,714 | 229,843,419 | 20,188,267 | 51,063,278 | (715,059,797) | (819,254,180) |
| As at 30th September | | | | | | | | | | | | |
| | 2016 | 2015 | 2016 | 2015 | 2016 | 2015 | 2016 | 2015 | 2016 | 2015 | 2016 | 2015 |
| | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. |
| Segment Assets | 11,100,416,999 | 11,849,949,061 | 1,239,058,010 | 1,385,433,067 | 1,627,830,650 | 1,692,280,650 | 6,149,276,757 | 6,006,863,168 | 235,015,529 | 327,890,079 | 20,351,597,946 | 21,262,416,025 |
| Non-Segment Assets | - | - | - | - | - | - | - | - | - | - | 2,536,956,002 | 2,616,407,859 |
| Total Assets | 11,100,416,999 | 11,849,949,061 | 1,239,058,010 | 1,385,433,067 | 1,627,830,650 | 1,692,280,650 | 6,149,276,757 | 6,006,863,168 | 235,015,529 | 327,890,079 | 22,888,553,948 | 23,878,823,884 |
| Segment Liability | 17,627,434 | 49,752,834 | 129,163,127 | 112,428,556 | - | - | 6,459,635,377 | 6,481,700,982 | - | - | 6,606,425,938 | 6,643,882,372 |
| Non-Segment Liability | - | - | - | - | - | - | - | - | - | - | 29,999,626,023 | 30,237,379,728 |
| Total Liability | 17,627,434 | 49,752,834 | 129,163,127 | 112,428,556 | - | - | 6,459,635,377 | 6,481,700,982 | - | - | 36,606,051,962 | 36,881,262,100 |

NOTES TO THE FINANCIAL STATEMENTS

- 1 These Financial Statements are in compliance with LKAS 34 & Sri Lanka Financial Reporting Standards.
- 2 The Company has adopted consistent accounting policies as disclosed in the Annual Report for the year ended 31st March 2016.
- 3 Subsequent to the Balance Sheet date, no circumstances has arisen that would require adjustments to or disclosure in the Financial Statements.
- 4 Stated capital is represented by number of shares in issue as follows.

| | 30-09-2016 | 30-09-2015 |
|-----------------|--------------------|--------------------|
| Ordinary shares | 157,966,232 | 157,966,232 |
| Workers shares | 2,453,133 | 2,453,133 |
| | <u>160,419,365</u> | <u>160,419,365</u> |

| | 30-09-2016 | 30-09-2015 |
|-------------------|--------------------|--------------------|
| Voting shares | 60,419,365 | 60,419,365 |
| Non voting shares | 100,000,000 | 100,000,000 |
| | <u>160,419,365</u> | <u>160,419,365</u> |

- 5 Market Value of Shares during the Quarter Ended

| | | 30-09-2016 | | 30-09-2015 | |
|----------------------|-----|------------------------|------------------------|------------------------|------------------------|
| | | Voting | Non Voting | Voting | Non Voting |
| | | Ordinary Shares | Ordinary Shares | Ordinary Shares | Ordinary Shares |
| Highest traded price | Rs. | 9.30 | 4.20 | 15.20 | 5.40 |
| Lowest traded price | Rs. | 6.80 | 2.90 | 13.50 | 4.70 |
| Last traded price | Rs. | 8.10 | 3.60 | 13.50 | 4.70 |

- 6 Comparative information has been reclassified where ever applicable for better presentation

7.1 Major Shareholders - Voting Ordinary Shares - as at 30th September 2016

| Name of the Shareholder | No. of Shares | % on Total Voting Ordinary Shares |
|--|-------------------|-----------------------------------|
| 1 SAMPATH BANK PLC/ DR.T.SENTHILVERL | 7,124,900 | 11.79 |
| 2 CEYLINCO INVESTMENT CO LTD | 6,670,230 | 11.04 |
| 3 SEYLAN BANK PLC/DR.THIRUGNANASAMBANDAR SENTHILVERL | 5,867,217 | 9.71 |
| 4 BANK OF CEYLON A/C CEYBANK UNIT TRUST | 5,706,601 | 9.44 |
| 5 EMPLOYEES PROVIDENT FUND | 5,091,200 | 8.43 |
| 6 SEYLAN BANK PLC. - A/C NO. 3 | 3,131,080 | 5.18 |
| 7 ALLNATT INVESTMENTS (PRIVATE) LIMITED | 2,906,570 | 4.81 |
| 8 PEOPLES BANK | 2,080,400 | 3.44 |
| 9 CEYLINCO GENERAL INSURANCE LIMITED | 1,875,000 | 3.10 |
| 10 SEYLAN BANK PLC/K.L.G.UDAYANANDA | 1,740,791 | 2.88 |
| 11 MR. M.M.C.J. FERNANDOPULLE | 925,000 | 1.53 |
| 12 MR. N. PERERA | 889,270 | 1.47 |
| 13 MRS. R.A.D.R.P. KUMARI | 680,860 | 1.13 |
| 14 MR J.L.B. KOTELAWALA | 526,427 | 0.87 |
| 15 MR. Y.J.S. PERERA | 350,312 | 0.58 |
| 16 SEYLAN BANK LIMITED/RUWAN PRASANNA SUGATHADASA | 244,430 | 0.40 |
| 17 MR. A. SITHAMPALAM | 228,492 | 0.38 |
| 18 MR. P.G. PIYASIRI | 205,114 | 0.34 |
| 19 MR. A.P. LEKAMGE | 200,000 | 0.33 |
| 20 MR. K.L.G. UDAYANANDA | 170,376 | 0.28 |
| Total No. of Shares | 46,614,270 | 77.13 |

7.2 Major Shareholders - Non Voting Ordinary Shares - as at 30th September 2016

| Name of the Shareholder | No. of Shares | % on Total Non- Voting Ordinary Shares |
|---|-------------------|--|
| 1 THE BISHOP OF GALLE | 2,103,300 | 2.10 |
| 2 MRS. R.A.D.R.P. KUMARI | 2,062,008 | 2.06 |
| 3 BANK OF CEYLON A/C CEYBANK UNIT TRUST | 1,494,345 | 1.49 |
| 4 SEYLAN BANK PLC/K.L.G.UDAYANANDA | 1,463,906 | 1.46 |
| 5 MR. K.A.S.R. NISSANKA | 1,351,244 | 1.35 |
| 6 MRS. A. KUNDANMAL | 1,250,000 | 1.25 |
| 7 MRS. P.S.A.V. PERERA | 945,200 | 0.95 |
| 8 MR. Y.L. FAROOK | 801,895 | 0.80 |
| 9 MR. M. GUNADASA | 718,545 | 0.72 |
| 10 MR. I.H. JAFFERJEE | 645,400 | 0.65 |
| 11 ANDARADENIYA ESTATE PRIVATE LIMITED | 645,182 | 0.65 |
| 12 MR. M. DE SARAM | 638,392 | 0.64 |
| 13 MR. W.N.K. WADUGE | 617,600 | 0.62 |
| 14 MR. D. RAJESWARAN | 588,800 | 0.59 |
| 15 PEOPLES LEASING & FINANCE PLC / MR.W.M.S.BANDA | 582,447 | 0.58 |
| 16 MR. S. RANAWEERA | 579,800 | 0.58 |
| 17 MR. H.R. FRANCIS | 568,500 | 0.57 |
| 18 MR. C. SILUVAITHASAN | 537,500 | 0.54 |
| 19 MR. A. GALLAGE | 523,000 | 0.52 |
| 20 MR. N. PUSPARAJ | 502,090 | 0.50 |
| Total No. of Shares | 18,619,154 | 18.62 |

7.3 Directors Shareholding as at 30th September 2016

| Name | Voting Ordinary Shares | Worker Shares | Non Voting Ordinary Shares |
|---------------------------|---------------------------------------|--------------------------|---|
| 1 Mr P J Jayasinghe | Nil | Nil | Nil |
| 2 Mr S A S Gunawardena | Nil | Nil | Nil |
| 3 Mr M R J Rodrigo | Nil | Nil | Nil |
| 4 Mr. P.L.D.P.Seneviratne | Nil | Nil | Nil |
| 5 Mr S R Bandaranayake | 823 | Nil | Nil |

| | Voting Ordinary Shares | Non- Voting Ordinary Shares |
|-----------------------------|---------------------------------------|--|
| 7.4 Public Holding % | 63.40% | 100.00% |
| No of Shareholders | 9,748 | 5,634 |

CORPORATE INFORMATION

NAME OF COMPANY

The Finance Company PLC

COMPANY REGISTRATION NUMBER PQ - 1

LEGAL STATUS

- * Incorporated under the Companies Ordinance No 51 of 1938 and re-registered under the Companies Act.No 7 of 2007
- * Date of Incorporation - 30th May 1940
- * Registered under the Finance Companies Act No 42 of 2011
- * Approved Credit Agency under the Mortgage Act No 6 of 1949 and Inland Trust Receipts Act No 14 of 1990
- * Registered under the Finance Leasing Act No 56 of 2000
- * Public Company Listed on the Colombo Stock Exchange

REGISTERED OFFICE

No.97, Hyde Park Corner,Colombo 2
Tel.No.2682745

HEAD OFFICE

The Finance House
No.55,(Lauries Place)
R.A.de Mel Mawatha
Colombo 4
Tel. Nos -2597613/2580210
Web:www.thefinance.lk

BOARD OF DIRECTORS

Mr. P.J.Jayasinghe Chairman/Independent Non Executive Director
Mr. S.A.S. Gunawardena Managing Director
Mr. S.R.Bandaranayake Executive Director
Mr. P.L.D.P.Seneviratne Independent Non Executive Director
Mr. M.R.J.Rodrigo Non Executive Director

BANKERS

Seylan Bank PLC
People's Bank
Commercial Bank of Ceylon PLC
Hatton National Bank PLC
Bank of Ceylon
Deutsche Bank
Pan Asia Bank PLC
Union Bank PLC

AUDITORS

SJMS Associates
Chartered Accountants

COMPANY SECRETARY

Ms. H.L.I.Liyanage

LAWYER

Mr.A.Karunathilake
Attorney-at-Law & NP