

Nation Lanka Finance PLC  
Statement of Financial Position

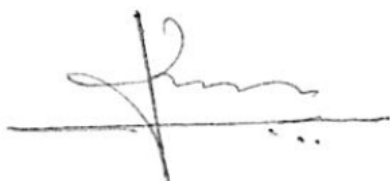
	Company		Group	
	As at 30th September 2019	As at 31st March 2019(Audited)	As at 30th September 2019	As at 31st March 2019(Audited)
	Rs. '000'	Rs. '000'	Rs. '000'	Rs. '000'
<b>ASSETS</b>				
Cash and Cash Equivalents	121,087	121,920	121,087	121,920
Deposits with Commercial Banks	72,404	65,106	72,404	65,106
Financial Assets - Held for Trading	7,792	18,321	7,792	18,321
Financial Assets - Available for Sale	17,192	17,192	17,192	17,192
Loans and Receivables From Customers	6,111,747	6,505,791	6,111,747	6,505,791
Financial Assets - Held to Maturity	839,516	601,717	839,516	601,717
Investments in Subsidiaries	-	-	-	-
Investments in Associates	-	-	-	-
Real Estate Stock	253,723	119,213	253,723	119,213
Investment Property	745,580	875,030	745,580	875,030
Property, Plant & Equipment	53,967	70,291	53,967	70,291
Intangible Assets	10,100	11,450	10,100	11,450
Trade & Other Receivables	441,618	161,250	441,618	157,812
Retirement Benefit Plan Assets	76,899	76,899	76,899	76,899
Deferred Tax Asset	323,193	323,193	323,193	323,193
	9,074,818	8,967,373	9,074,818	8,967,373
Assets Classified as Held for sale	7,565	7,565	7,565	7,565
<b>TOTAL ASSETS</b>	<b>9,082,383</b>	<b>8,974,938</b>	<b>9,082,383</b>	<b>8,974,938</b>
<b>LIABILITIES</b>				
Due to Banks and Financial Institutions	122,043	166,052	122,043	166,052
Due to Customers	6,908,514	7,155,318	6,908,514	7,155,318
Amounts Due To Related Parties	790	790	-	-
Other Borrowings	469,507	147,446	469,507	147,446
Current Tax Liability	-	-	-	-
Retirement Benefit Obligations	32,522	32,983	32,522	32,983
Other Payables	274,472	246,215	274,559	246,302
Subordinated Debentures	150,000	150,000	150,000	150,000
<b>TOTAL LIABILITIES</b>	<b>7,957,848</b>	<b>7,898,803</b>	<b>7,957,145</b>	<b>7,898,100</b>
<b>CAPITAL AND RESERVES</b>				
Stated Capital	1,224,042	1,224,042	1,224,042	1,224,042
Reserve Fund	129,705	129,705	129,705	129,705
Fair value reserve	(104,908)	(104,908)	(104,908)	(104,908)
Other Reserves	9,000	9,000	9,000	9,000
Retained Earnings	(133,303)	(181,703)	(132,600)	(181,000)
<b>TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE COMPANY</b>	<b>1,124,535</b>	<b>1,076,136</b>	<b>1,125,238</b>	<b>1,076,839</b>
Non-Controlling Interest	-	-	-	-
<b>TOTAL EQUITY</b>	<b>1,124,535</b>	<b>1,076,136</b>	<b>1,125,238</b>	<b>1,076,839</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>9,082,383</b>	<b>8,974,938</b>	<b>9,082,383</b>	<b>8,974,938</b>
Net Assets Per Share	0.83	0.79	0.83	0.80
Contingent liabilities and commitments	18,300	18,300	18,300	18,300

**CERTIFICATION**

We, the undersigned being Chief Financial Officer and Director of Nation Lanka Finance PLC certify jointly that:

(a) the above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka and Companies Act no 07 of 2007.

(b) the information contained in these statements have been extracted from the unaudited financial statements of the Nation Lanka Finance PLC unless indicated as audited.



Signed by :  
Prasanna Habaragamuwa  
Chief Financial Officer  
31st October 2019



Signed by :  
Sunil Kandedegara  
Director  
31st October 2019



Signed by :  
Lalith Karunaratne  
Director  
31st October 2019

Nation Lanka Finance PLC  
Statement of Profit or Loss and Other Comprehensive Income

	Company				Group			
	Quarter ended 30th September 2019 Rs. '000'	Quarter ended 30th September 2018 Rs. '000'	Sixes monthes ended 30th September 2019 Rs. '000'	Sixes monthes ended 30th September 2018 Rs. '000'	Quarter ended 30th September 2019 Rs. '000'	Quarter ended 30th September 2018 Rs. '000'	Sixes monthes ended 30th September 2019 Rs. '000'	Sixes monthes ended 30th September 2018 Rs. '000'
	Interest income	502,872	589,964	1,009,222	1,154,587	502,872	589,964	1,009,222
Interest expense	258,942	269,056	524,965	542,136	258,942	269,056	524,965	542,136
Net interest income	243,930	320,909	484,257	612,452	243,930	320,909	484,257	612,452
Fee and commission income	3,127	(833)	5,612	111	3,127	(833)	5,612	111
Fee and commission expenses	-	-	-	-	-	-	-	-
Net fee and commission income	3,127	(833)	5,612	111	3,127	(833)	5,612	111
Net income / (loss) on property development	-	173	(337)	2,358	-	173	(337)	2,358
Net gain from financial assets held for trading	548	8,562	597	8,562	548	8,562	597	8,562
Change in fair value of investment property	12,350	-	12,350	15,919	12,350	-	12,350	15,919
Collection from contracts previously written off	8,537	24,739	13,953	25,220	8,537	24,739	13,953	25,220
Gain on disposal of assets held for sale	-	901	-	894	-	901	-	894
Gain on disposal of investment in subsidiary	-	100	-	100	-	113,501	-	113,501
Other operating income (net)	5,091	1,970	9,021	18,874	5,091	1,970	9,021	18,874
Total operating income	273,584	356,521	525,455	684,490	273,584	469,923	525,455	797,892
Impairment for loans and other losses								
Individual impairment	-	-	-	-	-	-	-	-
Collective impairment	(27,144)	108,389	(80,732)	140,805	(27,144)	108,389	(80,732)	140,805
Others	11,126	-	11,126	-	11,126	-	11,126	26,942
Net operating Income	289,602	248,132	595,060	543,685	289,602	361,533	595,060	630,144
Personnel expenses	108,630	100,026	220,692	214,679	108,630	100,026	220,692	214,679
Depreciation of Property Plant & Equipment	12,193	15,133	26,191	29,220	12,193	15,133	26,191	29,220
Other expenses	141,181	119,236	274,859	244,181	141,181	119,236	274,859	244,181
Operating profit / ( loss) before VAT	27,598	13,738	73,319	55,606	27,598	127,140	73,319	142,066
Vat on financial services	13,249	12,134	24,919	34,824	13,249	12,134	24,919	34,824
Operating profit / (loss) after VAT	14,349	1,604	48,400	20,782	14,349	115,005	48,400	107,241
Share of profit of associates and joint ventures	-	-	-	-	-	-	-	-
Profit / (loss) before tax	14,349	1,604	48,400	20,782	14,349	115,005	48,400	107,241
Tax expenses / (reversal)	-	-	-	-	-	-	-	-
Profit / (loss) for the period	14,349	1,604	48,400	20,782	14,349	115,005	48,400	107,241
Other comprehensive income	-	-	-	-	-	-	-	-
Total comprehensive income	14,349	1,604	48,400	20,782	14,349	115,005	48,400	107,241
Profit / (Loss) attributable to								
Equity holders of the company					14,349	115,005	48,400	107,241
Non controlling interest					-	-	-	-
					14,349	115,005	48,400	107,241
Total comprehensive income attributable to								
Equity holders of the company					14,349	115,005	48,400	107,241
Non controlling interest					-	-	-	-
					14,349	115,005	48,400	107,241
Basic / Diluted earnings per ordinary share	0.01	0.00	0.04	0.02	0.01	0.08	0.04	0.08

Nation Lanka Finance PLC  
Statement of Changes in Equity as at 30th September 2019

Company	Capital									
	Stated Capital Rs.'000	Redemption Reserve Fund Rs.'000	Fair Value Reserve Rs.'000	Revaluation Reserve Rs.'000	Reserve Fund Rs.'000	General Reserve Rs.'000	Retained Profit Rs.'000	Investment Fund Reserve Rs.'000	Minority Interest Rs.'000	Total Equity Rs.'000
Restated balance as at 01.04.2018	623,739	-	(104,908)	-	96,290	9,000	(315,579)	-	-	308,542
Profit attributable to the share holders							20,782			20,782
Shares issued during the year	600,303									600,303
Balance as at 30.09.2018	<u>1,224,042</u>	<u>-</u>	<u>(104,908)</u>	<u>-</u>	<u>96,290</u>	<u>9,000</u>	<u>(294,798)</u>	<u>-</u>	<u>-</u>	<u>929,627</u>
Balance as at 01.04.2019	1,224,042		(104,908)		129,705	9,000	(181,703)			1,076,136
Profit attributable to the share holders							48,400			48,400
Balance as at 30.09.2019	<u>1,224,042</u>	<u>-</u>	<u>(104,908)</u>	<u>-</u>	<u>129,705</u>	<u>9,000</u>	<u>(133,303)</u>	<u>-</u>	<u>-</u>	<u>1,124,535</u>
Group										
Restated balance as at 01.04.2018	623,739	-	(104,908)	-	96,290	9,000	(401,294)	-	(79)	222,748
Profit attributable to the share holders							107,241			107,241
Shares issued during the year	600,303									600,303
Disposal of subsidiary									79	79
Balance as at 30.09.2018	<u>1,224,042</u>	<u>-</u>	<u>(104,908)</u>	<u>-</u>	<u>96,290</u>	<u>9,000</u>	<u>(294,053)</u>	<u>-</u>	<u>-</u>	<u>930,372</u>
Balance as at 01.04.2019	1,224,042		(104,908)		129,705	9,000	(181,000)			1,076,839
Profit attributable to the share holders							48,400			48,400
Balance as at 30.09.2019	<u>1,224,042</u>	<u>-</u>	<u>(104,908)</u>	<u>-</u>	<u>129,705</u>	<u>9,000</u>	<u>(132,600)</u>	<u>-</u>	<u>-</u>	<u>1,125,238</u>

Nation Lanka Finance PLC  
Cash Flow Statement for Six Months ended 30th September 2019

	Company		Group	
	2019	2018	2019	2018
	Rs.	Rs.	Rs.	Rs.
<b>Cash Flow from Operating Activities</b>				
Profit before Income Tax Expense	48,400	20,782	48,400	107,241
<b>Adjustments for</b>				
Net gain from Financial Investments Classified as Held for Trading	(597)	(8,562)	(597)	(8,562)
Dividend Income	(1,181)	(3,862)	(1,181)	(3,862)
Depreciation and Amortization	26,191	29,220	26,191	29,220
Impairment / (Reversal) of Loans and Receivables	(554,747)	140,805	(554,747)	167,747
Write off of Loans and Receivables	474,015	-	474,015	-
Change in Fair Value of Investment Property	(12,350)	(15,919)	(12,350)	(15,919)
Gain on Disposal of Held for Sale Assets	-	(894)	-	(894)
Provision for Retiring Benefit Obligations	1,832	21,987	1,832	21,987
Gain on disposal of Subsidiary	-	(100)	-	(113,501)
Gain on selling of Real Estate Stock	337	(2,358)	337	(2,358)
Interest Income on Financial assets - Held to Maturity	(27,316)	(27,886)	(27,316)	(27,886)
Impairment of Investments classified as Held for Trading	11,126	-	11,126	-
<b>Operating Profit Before Working Capital Changes</b>	<u>(34,291)</u>	<u>153,213</u>	<u>(34,291)</u>	<u>153,213</u>
<b>Working Capital Changes</b>				
(Increase)/Decrease in Lease, Loans & Hire Purchase Receivables	474,776	(1,230,174)	474,776	(1,230,174)
(Increase)/Decrease in Investment in Real Estate	6,954	6,094	6,954	6,094
(Increase)/Decrease in Trade & Other Receivables	(280,368)	(113,515)	(280,368)	(113,327)
Increase/(Decrease) Trade & Other Payables	28,257	89,283	28,257	89,283
Increase/(Decrease) in Public Deposits	(246,804)	(96,518)	(246,804)	(96,518)
Cash from Operations	<u>(51,476)</u>	<u>(1,191,617)</u>	<u>(51,476)</u>	<u>(1,191,429)</u>
Income Tax Paid	-	-	-	-
Retiring Gratuity Paid	(2,293)	(3,326)	(2,293)	(3,326)
Net Cash generated from Operating Activities	<u>(53,770)</u>	<u>(1,194,943)</u>	<u>(53,770)</u>	<u>(1,194,755)</u>
<b>Cash Flow from Investing Activities</b>				
Purchase of Property, Plant & Equipment	(5,094)	(14,810)	(5,094)	(14,810)
Acquisition of Intangible Assets	(3,423)	(2,781)	(3,423)	(2,781)
Proceeds from Disposal of Investment Property	-	1,000	-	1,000
Proceeds from Disposal of Subsidiary	-	100	-	100
Net Proceeds / (Acquisition) of Financial Assets Held for Trading	-	530,270	-	530,270
Proceeds from Disposal of Financial Assets Held for Sale	-	2,431	-	2,431
Net Proceeds / (Acquisitions) of Government Securities	(210,482)	(119,279)	(210,482)	(119,279)
Dividend Income	1,181	3,862	1,181	3,862
Net Cash (used in)/from Investing Activities	<u>(217,818)</u>	<u>400,793</u>	<u>(217,818)</u>	<u>400,793</u>
<b>Cash Flow from Financing Activities</b>				
Proceeds from Borrowings	350,000	115,054	350,000	115,054
Proceed from Right Issue	-	600,303	-	600,303
Repayment of Subordinated Debentures	-	(100,000)	-	(100,000)
Repayment of Borrowing	(34,624)	-	(34,624)	-
Net Cash from/(used in) Financing Activities	<u>315,376</u>	<u>615,357</u>	<u>315,376</u>	<u>615,357</u>
Increase in Cash & Cash Equivalents	43,788	(178,793)	43,788	(178,605)
Cash & Cash Equivalents at the Beginning of the Year	48,775	238,839	48,775	238,839
Disposal of subsidiary	-	-	-	(188)
Cash & Cash Equivalents at the End of the year	<u>92,564</u>	<u>60,046</u>	<u>92,564</u>	<u>60,046</u>
<b>Reconciliation of Cash &amp; Cash Equivalents</b>				
Cash in Hand & at Bank	121,087	213,952	121,087	213,952
Short Term Investments	72,419	64,930	72,419	64,930
Bank Overdraft	(100,943)	(218,836)	(100,943)	(218,836)
	<u>92,564</u>	<u>60,046</u>	<u>92,564</u>	<u>60,046</u>

Nation Lanka Finance PLC  
Selected Performance Indicators (as per regulatory reporting)

	As at 30th September 2019 '000'	As at 30th September 2018 '000'
Regulatory Capital Adequacy		
Core capital ( Tier 1 capital)	865,633	1,093,906
Total capital base	955,633	1,243,906
	Minimum 6.5%	Minimum 5%
Core capital adequacy ratio , as % of risk weighted assets	8.50%	9.33%
	Minimum 10.5%	Minimum 10%
Total capital adequacy ratio , as % of risk weighted assets	10.50%	10.85%
Asset Quality ( Quality of loan portfolio)		
Gross Non -Performing Accommodations	1,169,381	1,126,253
Gross Non -Performing Accommodations %	16.53%	13.77%
Net non performing advances to total advances	3.46%	2.14%
Regulatory Liquidity		
Required minimum amount of liquid assets	721,450	785,339
Available amount of liquid assets	1,020,244	880,536

Nation Lanka Finance PLC  
Segment Information

	Lending		Real Estate		Other	
	Six months ended 30th September 2019	Six months ended 30th September 2018	Six months ended 30th September 2019	Six months ended 30th September 2018	Six months ended 30th September 2019	Six months ended 30th September 2018
	Rs. '000'	Rs. '000'	Rs. '000'	Rs. '000'	Rs. '000'	Rs. '000'
Interest income	1,009,222	1,154,587	-	-	-	-
Interest expense	524,965	542,136	-	-	-	-
Net interest income	484,257	612,452	-	-	-	-
Fee and commission income	5,612	111	-	-	-	-
Fee and commission expenses	-	-	-	-	-	-
Net fee and commission income	5,612	111	-	-	-	-
Net income on property development	-	-	(337)	2,358	-	-
Net gain from financial assets held for trading	597	8,562	-	-	-	-
Change in fair value of investment property	12,350	15,919	-	-	-	-
Collection from contracts previously written off	13,953	25,220	-	-	-	-
Gain / (loss) on disposal of assets held for sale	-	894	-	-	-	-
Gain / (loss) on disposal of investment in subsidiary	-	113,501	-	-	-	-
Other operating income (net)	9,021	18,874	-	-	-	-
Total operating income	525,791	795,534	(337)	2,358	-	-
Impairment for loans and other losses						
Individual impairment	-	-	-	-	-	-
Collective impairment	(80,732)	140,805	-	-	-	-
Others	11,126	26,942	-	-	-	-
Net operating Income	595,397	627,787	(337)	2,358	-	-
Personnel expenses	220,692	214,679	-	-	-	-
Depreciation and amortization	26,191	29,220	-	-	-	-
Other expenses	274,859	244,181	-	-	-	-
Operating profit / ( loss) before VAT	73,655	139,708	(337)	2,358	-	-
Vat on financial services	24,919	34,824	-	-	-	-
Operating profit / (loss) after VAT	48,736	104,884	(337)	2,358	-	-
Share of profit of associates and joint ventures	-	-	-	-	-	-
Profit / (loss) before tax	48,736	104,884	(337)	2,358	-	-
Tax expenses	-	-	-	-	-	-
Profit / (loss) for the period	48,736	104,884	(337)	2,358	-	-
Other comprehensive income	-	-	-	-	-	-
Total comprehensive income	48,736	104,884	(337)	2,358	-	-
Inter segment revenue	-	-	-	-	-	-
Revenue from external customers	525,791	795,534	(337)	2,358	-	-
Segment assets	8,827,871	9,685,577	253,723	125,552	790	832
Segment liabilities	7,954,243	8,509,719	2,815	2,815	87	87

Nation Lanka Finance PLC  
Analysis of Financial Instruments by measurement basis

The following table shows the carrying amounts and fair values of financial assets and financial liabilities, including their levels in the fair value hierarchy. It also includes details relating to non financial assets and liabilities.

Company	Carrying values						Fair value			
	Rs. '000'						Rs. '000'			
	Held for trading	Available for sale	Loans and other receivables	Held to maturity	Other financial liabilities	Total carrying amount	Level 1	Level 2	Level 3	Total
<b>As at 30th September 2019</b>										
<i>Financial assets measured at fair value</i>										
Financial Assets - Held For Trading	7,792	-	-	-	-	7,792	7,792	-	-	7,792
Financial Assets - Available for Sale	-	17,192	-	-	-	17,192	-	-	17,192	17,192
Investment property	-	-	-	-	-	-	-	-	745,580	745,580
<i>Financial assets not measured at fair value</i>										
Financial Assets - Held to Maturity	-	-	-	839,516	-	839,516	-	-	-	-
Loans and Receivables From Customers	-	-	6,111,747	-	-	6,111,747	-	-	-	-
Trade & Other Receivables	-	-	441,618	-	-	441,618	-	-	-	-
Deposits with Commercial Banks	-	-	72,404	-	-	72,404	-	-	-	-
Cash and Cash Equivalents	-	-	121,087	-	-	121,087	-	-	-	-
	<b>7,792</b>	<b>17,192</b>	<b>6,746,856</b>	<b>839,516</b>	<b>-</b>	<b>7,611,356</b>	<b>7,792</b>	<b>-</b>	<b>762,772</b>	<b>770,564</b>
<i>Financial liabilities not measured at fair value</i>										
Due to Banks and Financial Institutions	-	-	-	-	122,043	122,043	-	-	-	-
Due to Customers	-	-	-	-	6,908,514	6,908,514	-	-	-	-
Other Borrowings	-	-	-	-	469,507	469,507	-	-	-	-
Other Payables	-	-	-	-	274,472	274,472	-	-	-	-
Subordinated Debentures	-	-	-	-	150,000	150,000	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7,924,536</b>	<b>7,924,536</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Group</b>	<b>Carrying values</b>						<b>Fair value</b>			
	<b>Rs. '000'</b>						<b>Rs. '000'</b>			
	Held for trading	Available for sale	Loans and other receivables	Held to maturity	Other financial liabilities	Total carrying amount	Level 1	Level 2	Level 3	Total
<b>As at 30th September 2019</b>										
<i>Financial assets measured at fair value</i>										
Financial Assets - Held For Trading	7,792	-	-	-	-	7,792	7,792	-	-	7,792
Financial Assets - Available for Sale	-	17,192	-	-	-	17,192	-	-	17,192	17,192
Investment property	-	-	-	-	-	-	-	-	745,580	745,580
<i>Financial assets not measured at fair value</i>										
Financial Assets - Held to Maturity	-	-	-	839,516	-	839,516	-	-	-	-
Loans and Receivables From Customers	-	-	6,111,747	-	-	6,111,747	-	-	-	-
Trade & Other Receivables	-	-	441,618	-	-	441,618	-	-	-	-
Deposits with Commercial Banks	-	-	72,404	-	-	72,404	-	-	-	-
Cash and Cash Equivalents	-	-	121,087	-	-	121,087	-	-	-	-
	<b>7,792</b>	<b>17,192</b>	<b>6,746,856</b>	<b>839,516</b>	<b>-</b>	<b>7,611,356</b>	<b>7,792</b>	<b>-</b>	<b>762,772</b>	<b>770,564</b>
<i>Financial liabilities not measured at fair value</i>										
Due to Banks and Financial Institutions	-	-	-	-	122,043	122,043	-	-	-	-
Due to Customers	-	-	-	-	6,908,514	6,908,514	-	-	-	-
Other Borrowings	-	-	-	-	469,507	469,507	-	-	-	-
Other Payables	-	-	-	-	274,559	274,559	-	-	-	-
Subordinated Debentures	-	-	-	-	150,000	150,000	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7,924,623</b>	<b>7,924,623</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

## Explanatory Notes

### Interim Financial Statements

1. There are no significant changes in the accounting policies and methods of computation since the publication of financial statements in the annual report for the year 2018/2019.
2. The interim financial statements for the six months ended 30<sup>th</sup> September 2019 are drawn up from unaudited accounts of the company, its subsidiary company Nation Lanka Micro Finance Ltd.
3. The interim Financial Statements are in compliance with the Sri Lanka Accounting Standard - LKAS 34: Interim Financial Reporting and the provisions of the Companies Act No 07 of 2007 and provide the information as required in terms of Rule 7.4 of the Colombo Stock Exchange.
4. There have been no material events subsequent to the reporting date, which require adjustments to or disclosures in the interim financial statements.
5. There have been no significant change in the nature of the contingent liabilities for six months ended 30<sup>th</sup> September 2019 which were disclosed in the Annual Report for the year ended 31<sup>st</sup> March 2019.
6. Comparative figures and phrases have been re-arranged where ever necessary to conform to the current year's presentation.
7. There was no liability for management fees or any other similar expenditure as at the balance sheet date.
8. The company has been assigned the rating of '(SL) B- Negative' by ICRA Lanka Ltd with effect from 25<sup>th</sup> October 2019.
9. There are no other related party transactions within the interim period other than the repayment of credit facilities mentioned in the Annual Report of 2018/2019.
10. The float adjusted market capitalization of the company falls under option V of rule 7.13.1 (a), of the Listing Rules of the Colombo Stock Exchange and the company has not complied with the minimum public holding requirement applicable under the said option.

Total number of shareholders	13,607
Public holding percentage	16.42%
Total number of public shareholders	13,602
Float adjusted market capitalization	155,604,922
Number of shares representing entity's stated capital	1,353,792,606

#### 11. Information on ordinary shares of the company

Share prices for the period from 1 <sup>st</sup> of July to 30 <sup>th</sup> September	2019	2018
Highest	0.8	1
Lowest	0.5	0.7
30 <sup>th</sup> September	0.7	0.7

12. The company has not met the minimum core capital requirement of Rs.1.5 Bn as of 30<sup>th</sup> September 2019 recording a core capital of Rs. 865.6 Mn.
13. Monetary board of Central Bank of Sri Lanka has imposed a cap of Rs.7.3Bn on deposits with effect from 23<sup>rd</sup> January 2019, and the company has not exceeded the above after the said date, up to statement date. However, the cap on deposits has been revised with a lending cap subsequent to the statement date.



NATION LANKA FINANCE PLC

TOP TWENTY SHAREHOLDERS AS AT 30TH SEPTEMBER 2019

NO	NAME OF SHAREHOLDER	NO OF SHARES	PERCENTAGE
1	Mr. V R Ramanan	751,556,976	55.52
2	Pan Asia Banking Corporation PLC / Mr.U H Dharmadasa	141,587,275	10.46
	Mr. U H Dharmadasa	94,274,100	6.96
3	Mr. H.K.J. Dharmadasa	87,536,211	6.47
4	Mr. K.C.C. Perera	44,405,000	3.28
5	Mr. J. Rudra	38,899,235	2.87
	Mr. J. Rudra & Mrs. Rudra (Joint)	6,187	-
6	Richard Pieris Financial Services (Pvt) Ltd/ Mr. H J C Perera	14,875,000	1.10
	Mr. H.J.C. Perera	2,725,000	0.20
7	Seylan Bank PLC /Mr. H T Wijesinghe	13,566,023	1.00
8	Mr. W.A.S.P. De Saram	6,127,298	0.45
9	Ms. R.H. Mallika	5,234,041	0.39
10	Mr. A.P.L. Fernando	4,400,000	0.33
11	Mr. F.N. Herft	4,316,291	0.32
12	Seylan Bank Limited /Mr.R P Sugathadasa	3,983,305	0.29
13	Mr. S.P.R. Karunarathne	3,954,376	0.29
14	Dr. I.M.D.Z. Gunasekera	3,561,568	0.26
15	Acuity Partners (Private) Limited/Mr. S.N.M. Semasinghe	3,214,144	0.24
16	Mr. T.M.D.Z. Gunasekera	3,000,000	0.22
17	Mrs. P.S.D.Z. Gunasekera	3,000,000	0.22
18	Mr. V. Sivasudhan	2,888,888	0.21
19	Mr. R.E. Rambukwella	2,870,324	0.21
20	Mr. P.P. Maddumage	2,500,000	0.18
	<b>TOTAL</b>	<b>1,238,481,242</b>	<b>91.47</b>

Total Number of Shareholders

13,607

**NATION LANKA FINANCE PLC**

**DIRECTORS SHAREHOLDINGS AS AT 30TH SEPTEMBER 2019**

<b>NO.</b>	<b>NAME</b>	<b>NO OF SHARES</b>	<b>PERCENTAGE</b>
1	Mr. V R RAMANAN	751,556,976	55.52
2	PAN ASIA BANKING CORPORATION PLC / Mr. U H DHARMADASA	141,587,275	10.46
	Mr. U H DHARMADASA	94,274,100	6.96
3	RICHARD PIERIS FINANCIAL SERVICES (PRIVATE) LIMITED / Mr. H J C PERERA	14,875,000	1.10
	Mr. H J C PERERA	2,725,000	0.20
4	Mr. J. RUDRA	38,899,235	2.87
	Mr. J. RUDRA & Mrs. RUDRA (JOINT)	6,187	-
5	Mr. P M L K KARUNARATHNE	-	-
6	Mr. K M S KANDEGEDARA	-	-