



## **INTERIM FINANCIAL STATEMENTS**

For the Three months ended 30th June 2021

**VALLIBEL FINANCE PLC**  
**Statement of Profit or Loss and Other Comprehensive Income**

Amounts in Rupees '000

	Company			Group
	For the three months ended 30th June			
	2021	2020	Change %	2021
<b>Gross Income</b>	<b>2,495,174</b>	<b>2,114,835</b>	18.0	<b>2,495,174</b>
Interest Income	2,186,343	1,983,738	10.2	2,186,343
Interest Expense	(902,990)	(1,165,407)	(22.5)	(902,990)
<b>Net Interest Income</b>	<b>1,283,353</b>	<b>818,331</b>	56.8	<b>1,283,353</b>
Fee and Commission Income	98,583	50,384	95.7	98,583
<b>Net Fee and Commission Income</b>	<b>98,583</b>	<b>50,384</b>	95.7	<b>98,583</b>
Net Gain / (Loss) from Trading	164	277	(40.9)	164
Net Gain / (Loss) from other Financial Instruments at FVTPL	7,711	11,497	(32.9)	7,711
Other Operating Income	202,373	68,939	193.6	202,373
<b>Total Operating Income</b>	<b>1,592,184</b>	<b>949,428</b>	67.7	<b>1,592,184</b>
Impairment Charges and Other Credit Losses on Financial Assets	(119,266)	(203,280)	(41.3)	(119,266)
<b>Net Operating Income</b>	<b>1,472,918</b>	<b>746,148</b>	97.4	<b>1,472,918</b>
<b>Expenses</b>				
Personnel Expenses	(324,352)	(264,899)	22.4	(324,352)
Premises Equipment and Establishment Expenses	(47,993)	(34,588)	38.8	(47,993)
Other Operating Expenses	(159,346)	(136,981)	16.3	(159,382)
<b>Operating Profit Before Taxes on Financial Services</b>	<b>941,227</b>	<b>309,680</b>	203.9	<b>941,191</b>
Taxes on Financial Services	(157,865)	(68,146)	131.7	(157,865)
<b>Profit Before Income Tax</b>	<b>783,362</b>	<b>241,534</b>	224.3	<b>783,326</b>
Income Tax Expense	(213,832)	(68,635)	211.5	(213,832)
<b>Profit for the Period</b>	<b>569,530</b>	<b>172,899</b>	229.4	<b>569,494</b>
<b>Profit Attributable to :</b>				
Equity holders of the Company	569,530	172,899	229.4	569,494
Non Controlling Interest	-	-	-	-
<b>Profit for the Period</b>	<b>569,530</b>	<b>172,899</b>	229.4	<b>569,494</b>
<b>Earnings Per Share (Annualised) - Rs.</b>	<b>38.70</b>	<b>11.75</b>	229.4	<b>38.70</b>
<b>Other Comprehensive Income for the Period , Net of Tax</b>				
<b>Items that will never be reclassified to Profit or Loss</b>				
Actuarial Gains / (Losses) on Remeasurement of Defined Benefit Liability , Net of Tax	-	-	-	-
<b>Net Actuarial Gains / (Losses) on Remeasurement of Defined Benefit Liability</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Revaluation of Land & Buildings , Net of Tax	-	-	-	-
<b>Net change in Revaluation of Land &amp; Buildings</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Items that are or may be reclassified to Profit or Loss</b>				
Fair Value Gains / (Losses) that arose during the period, Net of Tax	-	-	-	-
<b>Net Gains / (Losses) on Investment in Financial Assets at Fair Value through Other Comprehensive Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Other Comprehensive Income for the Period, Net of Tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Comprehensive Income for the Period</b>	<b>569,530</b>	<b>172,899</b>	229.4	<b>569,494</b>
<b>Attributable to :</b>				
Equity holders of the Company	569,530	172,899	229.4	569,494
Non Controlling Interest	-	-	-	-
<b>Total Comprehensive Income for the Period</b>	<b>569,530</b>	<b>172,899</b>	229.4	<b>569,494</b>

**VALLIBEL FINANCE PLC**  
**Statement of Financial Position**

Amounts in Rupees '000

	Company			Group		
	As at 30th June 2021	As at 31st March 2021 (Audited)	Change %	As at 30th June 2021	As at 31st March 2021 (Audited)	Change %
<b>Assets</b>						
Cash and Cash Equivalents	1,514,695	1,683,003	(10.0)	1,537,224	1,712,138	(10.2)
Placements with Banks and Other Finance Companies	273,526	267,312	2.3	273,526	267,312	2.3
Reverse Repurchase Agreements	1,819,543	1,795,352	1.3	1,819,543	1,795,352	1.3
Financial Assets Measured at Fair Value Through Profit or Loss (FVTPL)	1,509,979	1,188,829	27.0	1,580,521	1,352,703	16.8
Financial Assets at Amortised Cost - Loans and Receivables to Other Customers	35,446,873	33,660,559	5.3	35,446,873	33,660,559	5.3
Financial Assets at Amortised Cost - Lease Rental and Hire Purchase Receivables	14,293,891	14,085,116	1.5	14,293,891	14,085,116	1.5
Financial Investments Measured at Fair Value Through Other Comprehensive Income	204	204	-	204	204	-
Financial Assets at Amortised Cost - Other Financial Assets	14,151	15,162	(6.7)	14,151	15,162	(6.7)
Investment in a Subsidiary	0	0	-	-	-	-
Investment Property	1,100,000	1,100,000	-	-	-	-
Property, Plant and Equipment	602,878	614,155	(1.8)	2,210,290	2,119,144	4.3
Right of Use Lease Assets	608,289	583,945	4.2	608,289	583,945	4.2
Intangible Assets	8,382	9,898	(15.3)	8,382	9,898	(15.3)
Deferred Tax Assets	80,267	80,267	-	81,048	81,048	-
Other Assets	119,202	141,235	(15.6)	114,472	139,271	(17.8)
<b>Total Assets</b>	<b>57,391,880</b>	<b>55,225,037</b>	<b>3.9</b>	<b>57,988,414</b>	<b>55,821,852</b>	<b>3.9</b>
<b>Liabilities</b>						
Bank Overdrafts	907,297	983,750	(7.8)	907,297	983,750	(7.8)
Rental Received in Advance	491,849	247,761	98.5	491,849	247,761	98.5
Financial Liabilities at Amortised Cost - Deposits due to Customers	34,258,295	32,170,953	6.5	34,258,295	32,170,953	6.5
Financial Liabilities at Amortised Cost - Interest bearing Borrowings	10,553,218	11,282,499	(6.5)	11,151,672	11,880,987	(6.1)
Lease Liabilities	639,642	599,681	6.7	639,642	599,681	6.7
Current Tax Liabilities	796,212	635,606	25.3	796,212	635,606	25.3
Deferred Tax Liabilities	112,558	112,558	-	112,558	112,558	-
Other Liabilities	1,052,494	841,326	25.1	1,053,081	842,124	25.1
Retirement Benefit Obligations	176,058	162,996	8.0	176,058	162,996	8.0
<b>Total Liabilities</b>	<b>48,987,623</b>	<b>47,037,130</b>	<b>4.1</b>	<b>49,586,664</b>	<b>47,636,416</b>	<b>4.1</b>
<b>Equity</b>						
Stated Capital	1,325,918	1,325,918	-	1,325,918	1,325,918	-
Statutory Reserve Fund	1,668,105	1,554,199	7.3	1,668,105	1,554,199	7.3
Other Reserves	139,262	139,262	-	139,262	139,262	-
Retained Earnings	5,270,972	5,168,528	2.0	5,268,465	5,166,057	2.0
Total Equity attributable to Equity holders of the Company	<b>8,404,257</b>	<b>8,187,907</b>	<b>2.6</b>	<b>8,401,750</b>	<b>8,185,436</b>	<b>2.6</b>
Non Controlling Interest	-	-	-	-	-	-
<b>Total Equity</b>	<b>8,404,257</b>	<b>8,187,907</b>	<b>2.6</b>	<b>8,401,750</b>	<b>8,185,436</b>	<b>2.6</b>
<b>Total Liabilities and Equity</b>	<b>57,391,880</b>	<b>55,225,037</b>	<b>3.9</b>	<b>57,988,414</b>	<b>55,821,852</b>	<b>3.9</b>
<b>Net Assets Value Per Share (Rs.)</b>	<b>142.78</b>	<b>139.10</b>	<b>2.6</b>	<b>142.73</b>	<b>139.06</b>	<b>2.6</b>

The information contained in these statements have been extracted from the unaudited Financial Statements of Vallibel Finance PLC and the subsidiary unless indicated as audited.

**Certification**

These Financial Statements have been prepared and presented in compliance with the requirements of the Companies Act, No.07 of 2007.



K.D. Menaka Sameera  
**Senior DGM - Finance & Administration**

The Board of Directors is responsible for the preparation and the presentation of these Financial Statements.  
 Approved and signed for and on behalf of the Board ;



Dhammika Perera  
**Executive Director**



S.B. Rangamuwa  
**Managing Director**

22nd July 2021  
 Colombo

**VALLIBEL FINANCE PLC**  
**Statement of Changes in Equity - Company**

	Amounts in Rupees '000					
	Stated Capital	Statutory Reserve Fund	Revaluation Reserve	General Reserve	Retained Earnings	Total Equity
<b>Balance as at 01st April 2020</b>	<b>1,325,918</b>	<b>1,208,564</b>	<b>127,146</b>	<b>7,500</b>	<b>3,808,884</b>	<b>6,478,012</b>
<b>Total Comprehensive Income for the Period</b>						
Profit for the Period	-	-	-	-	172,899	172,899
<b>Other Comprehensive Income, net of Tax</b>						
Net Gains / (Losses) on Investment in Financial Assets at Fair Value through Other Comprehensive Income	-	-	-	-	-	-
Net Actuarial Gains / (Losses) on Retirement Benefit Liability	-	-	-	-	-	-
<b>Total Comprehensive Income for the Period</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>172,899</b>	<b>172,899</b>
<b>Transactions with owners of the Company</b>						
<b>Contributions and distributions</b>						
Statutory Reserve Transfer	-	34,580	-	-	(34,580)	-
<b>Total Transactions with Equity Holders</b>	<b>-</b>	<b>34,580</b>	<b>-</b>	<b>-</b>	<b>(34,580)</b>	<b>-</b>
<b>Balance as at 30th June 2020</b>	<b>1,325,918</b>	<b>1,243,144</b>	<b>127,146</b>	<b>7,500</b>	<b>3,947,203</b>	<b>6,650,911</b>
<b>Balance as at 01st April 2021</b>	<b>1,325,918</b>	<b>1,554,199</b>	<b>131,762</b>	<b>7,500</b>	<b>5,168,528</b>	<b>8,187,907</b>
<b>Total Comprehensive Income for the Period</b>						
Profit for the Period	-	-	-	-	569,530	569,530
<b>Other Comprehensive Income, net of Tax</b>						
Net Gains / (Losses) on Investment in Financial Assets at Fair Value through Other Comprehensive Income	-	-	-	-	-	-
Net Actuarial Gains / (Losses) on Defined Benefit Liability	-	-	-	-	-	-
Revaluation of Land & Buildings , Net of Tax	-	-	-	-	-	-
<b>Total Comprehensive Income for the Period</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>569,530</b>	<b>569,530</b>
<b>Transactions with owners of the Company</b>						
<b>Contributions and distributions</b>						
Dividends to equity holders						
Interim dividend paid / payable for 2020/21	-	-	-	-	(353,180)	(353,180)
Statutory Reserve Transfer	-	113,906	-	-	(113,906)	-
<b>Total Transactions with Equity Holders</b>	<b>-</b>	<b>113,906</b>	<b>-</b>	<b>-</b>	<b>(467,086)</b>	<b>(353,180)</b>
<b>Balance as at 30th June 2021</b>	<b>1,325,918</b>	<b>1,668,105</b>	<b>131,762</b>	<b>7,500</b>	<b>5,270,972</b>	<b>8,404,257</b>

**VALLIBEL FINANCE PLC**  
**Statement of Changes in Equity - Group**

	Amounts in Rupees '000							
	Stated Capital	Statutory Reserve Fund	Revaluation Reserve	General Reserve	Retained Earnings	Total Equity Attributable to Equity Holders of the Company	Non Controlling Interest	Total Equity
<b>Balance as at 01st April 2021</b>	1,325,918	1,554,199	131,762	7,500	5,166,057	8,185,436	-	8,185,436
<b>Total Comprehensive Income for the Period</b>								
Profit for the Period	-	-	-	-	569,494	569,494	-	569,494
<b>Other Comprehensive Income, net of Tax</b>								
Net Gains / (Losses) on Investment in Financial Assets at Fair Value through Other Comprehensive Income	-	-	-	-	-	-	-	-
Net Actuarial Gains / (Losses) on Retirement Benefit Liability	-	-	-	-	-	-	-	-
Revaluation of Land & Buildings , Net of Tax	-	-	-	-	-	-	-	-
<b>Total Comprehensive Income for the Period</b>	-	-	-	-	569,494	569,494	-	569,494
<b>Transactions with owners of the Company</b>								
<b>Contributions and distributions</b>								
Dividends to equity holders								
Interim dividend paid / payable for 2020/21	-	-	-	-	(353,180)	(353,180)	-	(353,180)
Statutory Reserve Transfer	-	113,906	-	-	(113,906)	-	-	-
<b>Total Transactions with Equity Holders</b>	-	113,906	-	-	(467,086)	(353,180)	-	(353,180)
<b>Balance as at 30th June 2021</b>	1,325,918	1,668,105	131,762	7,500	5,268,465	8,401,750	-	8,401,750

**VALLIBEL FINANCE PLC**  
**Cash Flow Statement**

Amounts in Rupees '000

For the Period Ended	Company		Group
	30th June 2021	30th June 2020	30th June 2021
<b>Cash Flow From Operating Activities</b>			
Interest and Commission Receipts	2,297,753	2,019,865	2,297,753
Interest Payments	(868,008)	(1,174,568)	(868,148)
Cash Receipts from Customers	193,067	63,387	188,337
Cash Payments to Employees and Suppliers	(674,365)	(351,139)	(669,883)
<b>Operating Profit Before Changes in Operating Assets and Liabilities</b>	<b>948,447</b>	<b>557,545</b>	<b>948,059</b>
<b>( Increase ) / Decrease in Operating Assets</b>			
Short Term Funds	(7,515)	(14,860)	(3,793)
Deposits held for Regulatory or Monetary Control Purposes	-	(1,122,089)	-
Financial Assets at Amortised Cost - Loans and advances / Lease rental & Hire purchase receivables	(1,895,379)	(314,380)	(1,895,379)
Other Short Term Negotiable Securities	(321,199)	968,256	(227,867)
<b>Increase / ( Decrease ) in Operating Liabilities</b>			
Financial liabilities at amortised cost – Due to depositors	2,003,222	122,461	2,003,222
Financial liabilities at amortised cost – Certificate of Deposits	(14,130)	(33,489)	(14,130)
<b>Net Cash (Used in) / Generated from Operating Activities before Income Tax</b>	<b>713,446</b>	<b>163,444</b>	<b>810,112</b>
Current Taxes Paid	(53,225)	(51,424)	(53,225)
Gratuity Paid	(938)	(130)	(938)
<b>Net Cash (Used In) / Generated from Operating Activities</b>	<b>659,283</b>	<b>111,890</b>	<b>755,949</b>
<b>Cash Flows From Investing Activities</b>			
Proceed from Sale of Property , Plant and Equipment	120	-	120
Purchase of Property , Plant and equipment	(19,154)	(41,815)	(122,425)
Purchase of Intangible Assets	-	-	-
<b>Net Cash (Used In) / Generated from Investing Activities</b>	<b>(19,034)</b>	<b>(41,815)</b>	<b>(122,305)</b>
<b>Cash Flows From Financing Activities</b>			
Net Increase / (decrease) in Financial liabilities at amortised cost – Interest bearing Borrowings	(659,004)	406,997	(659,004)
Dividend paid	(73,100)	-	(73,100)
<b>Net Cash (Used In) / Generated from Financing Activities</b>	<b>(732,104)</b>	<b>406,997</b>	<b>(732,104)</b>
<b>Net Increase / ( Decrease ) in Cash &amp; Cash Equivalents</b>	<b>(91,855)</b>	<b>477,072</b>	<b>(98,460)</b>
Cash & Cash Equivalents at the Beginning of the Period	699,253	1,081,976	728,387
<b>Cash &amp; Cash Equivalents at the End of the Period ( Note A )</b>	<b>607,398</b>	<b>1,559,048</b>	<b>629,927</b>
<b>Note A</b>			
<b>Cash &amp; Cash Equivalents at the End of the Period</b>			
Cash in Hand and at Banks	1,514,695	2,967,961	1,537,224
Bank Overdrafts	(907,297)	(1,408,913)	(907,297)
	<b>607,398</b>	<b>1,559,048</b>	<b>629,927</b>

**Analysis of Financial Instruments by Measurement Basis - Company**

Amounts in Rupees '000

	Financial Assets recognised through Profit or Loss (FVTPL)		Financial Assets at Fair Value through Other Comprehensive Income (FVTOCI)		Financial Assets at Amortised Cost (AC)		Total	
	As at 30th June 2021	As at 31st March 2021	As at 30th June 2021	As at 31st March 2021	As at 30th June 2021	As at 31st March 2021	As at 30th June 2021	As at 31st March 2021
<b>Assets</b>								
Cash and Cash Equivalents	-	-	-	-	1,514,695	1,683,003	1,514,695	1,683,003
Placements with Banks and Other Finance Companies	-	-	-	-	273,526	267,312	273,526	267,312
Reverse Repurchase Agreements	-	-	-	-	1,819,543	1,795,352	1,819,543	1,795,352
Financial Assets Measured at Fair Value Through Profit or Loss (FVTPL)	1,509,979	1,188,829	-	-	-	-	1,509,979	1,188,829
Financial Assets at Amortised Cost - Loans and Receivables to Other Customers	-	-	-	-	35,446,873	33,660,559	35,446,873	33,660,559
Financial Assets at Amortised Cost - Lease Rental and Hire Purchase Receivables	-	-	-	-	14,293,891	14,085,116	14,293,891	14,085,116
Financial Investments Measured at Fair Value Through Other Comprehensive Income	-	-	204	204	-	-	204	204
Financial Assets at Amortised Cost - Other Financial Assets	-	-	-	-	14,151	15,162	14,151	15,162
<b>Total Financial Assets</b>	<b>1,509,979</b>	<b>1,188,829</b>	<b>204</b>	<b>204</b>	<b>53,362,679</b>	<b>51,506,504</b>	<b>54,872,862</b>	<b>52,695,537</b>
					Financial Liabilities at Amortised Cost (AC)		Total	
					As at 30th June 2021	As at 31st March 2021	As at 30th June 2021	As at 31st March 2021
<b>Liabilities</b>								
Bank Overdrafts					907,297	983,750	907,297	983,750
Rental Received in Advance					491,849	247,761	491,849	247,761
Financial Liabilities at Amortised Cost - Deposits due to Customers					34,258,295	32,170,953	34,258,295	32,170,953
Financial Liabilities at Amortised Cost - Interest bearing Borrowings					10,553,218	11,282,499	10,553,218	11,282,499
Lease Liabilities					639,642	599,681	639,642	599,681
<b>Total Financial Liabilities</b>					<b>46,850,301</b>	<b>45,284,644</b>	<b>46,850,301</b>	<b>45,284,644</b>

**Analysis of Financial Instruments by Measurement Basis - Group**

Amounts in Rupees '000

	Financial Assets recognised through Profit or Loss (FVTPL)		Financial Assets at Fair Value through Other Comprehensive Income (FVTOCI)		Financial Assets at Amortised Cost (AC)		Total	
	As at 30th June 2021	As at 31st March 2021	As at 30th June 2021	As at 31st March 2021	As at 30th June 2021	As at 31st March 2021	As at 30th June 2021	As at 31st March 2021
<b>Assets</b>								
Cash and Cash Equivalents	-	-	-	-	1,537,224	1,712,138	1,537,224	1,712,138
Placements with Banks and Other Finance Companies	-	-	-	-	273,526	267,312	273,526	267,312
Reverse Repurchase Agreements	-	-	-	-	1,819,543	1,795,352	1,819,543	1,795,352
Financial Assets Measured at Fair Value Through Profit or Loss (FVTPL)	1,580,521	1,352,703	-	-	-	-	1,580,521	1,352,703
Financial Assets at Amortised Cost - Loans and Receivables to Other Customers	-	-	-	-	35,446,873	33,660,559	35,446,873	33,660,559
Financial Assets at Amortised Cost - Lease Rental and Hire Purchase Receivables	-	-	-	-	14,293,891	14,085,116	14,293,891	14,085,116
Financial Investments Measured at Fair Value Through Other Comprehensive Income	-	-	204	204	-	-	204	204
Financial Assets at Amortised Cost - Other Financial Assets	-	-	-	-	14,151	15,162	14,151	15,162
<b>Total Financial Assets</b>	<b>1,580,521</b>	<b>1,352,703</b>	<b>204</b>	<b>204</b>	<b>53,385,209</b>	<b>51,535,640</b>	<b>54,965,933</b>	<b>52,888,546</b>
					Financial Liabilities at Amortised Cost (AC)		Total	
					As at 30th June 2021	As at 31st March 2021	As at 30th June 2021	As at 31st March 2021
<b>Liabilities</b>								
Bank Overdrafts					907,297	983,750	907,297	983,750
Rental Received in Advance					491,849	247,761	491,849	247,761
Financial Liabilities at Amortised Cost - Deposits due to Customers					34,258,295	32,170,953	34,258,295	32,170,953
Financial Liabilities at Amortised Cost - Interest bearing Borrowings					11,151,672	11,880,987	11,151,672	11,880,987
Lease Liabilities					639,642	599,681	639,642	599,681
<b>Total Financial Liabilities</b>					<b>47,448,755</b>	<b>45,883,132</b>	<b>47,448,755</b>	<b>45,883,132</b>



## Explanatory Notes

1. There were no changes to the Accounting Policies and methods of computation since the publication of the Audited Financial Statements for the year ended 31st March 2021.
2. These Interim Financial Statements have been prepared in accordance with the requirements of Sri Lanka Accounting Standard - LKAS 34 on 'Interim Financial Reporting'.
3. ICRA Lanka Limited has reaffirmed / withdrawn the ratings issued to the Company as follows.  
 Issuer Rating of [SL] BBB (stable) , reaffirmed  
 Guaranteed Subordinate Redeemable Debentures rating of [SL] AA - (SO) (stable) , withdrawn
4. The Group Financial Statements comprise a consolidation of the Company and its fully owned subsidiary, Vallibel Properties Ltd. Vallibel Properties Ltd engages in administration of construction, development and maintenance of the head office building complex for Vallibel Finance PLC.
5. The Board of Directors of the Company by Circular Resolution passed on 02nd June 2021 resolved to recommend to its shareholders to increase the number of Ordinary Shares by sub-dividing every existing Ordinary Share (01 Share) into four Ordinary Shares (04 Shares). The Extraordinary General Meeting held on 30th June 2021, the shareholders duly approved the ordinary Resolution for the sub-division of shares. Consequent to the subdivision, the number of issued Ordinary Shares increased from 58,863,350 Ordinary Shares to 235,453,400 Ordinary Shares. The shares been subdivided affected on 5th July 2021.
6. During the quarter there were no material changes in the composition of assets, liabilities, contingent liabilities. All known expenditure items have been provided for.
7. There were no material events took place since reporting date other than disclosed above in Financial Statements.

## Selected Performance Indicators

Indicator	As at 30th June 2021	As at 30th June 2020
	Rs'000	Rs'000
<b>Asset Quality</b>		
<b>Based on Sri Lanka Accounting Standards effected prior to 1st April 2012</b>		
Total Accommodation (Net of Interest in Suspense)	51,822,167	42,841,622
Net Total Accommodations (Net of Provision for Bad and Doubtful Debts)	50,303,251	41,105,184
Non-Performing Accommodations (Net of Interest in Suspense)	2,460,516	2,897,764
<b>Liquidity</b>		
Required Minimum Amount of Liquid Assets	2,062,618	1,771,382
Available Amount of Liquid Assets	3,006,367	6,530,651
Required Minimum Amount of Government Securities	1,497,505	1,439,740
Available Amount of Government Securities	1,819,544	3,377,443
<b>Capital Adequacy</b>		
Tier 1 Capital to Risk Weighted Assets Ratio (Minimum 6.5%)	11.77%	11.68%
Total Capital to Risk Weighted Assets Ratio (Minimum 10.5%)	12.89%	12.79%
Capital Funds to Total Deposit Liabilities Ratio (Minimum 10%)	23.31%	22.39%
<b>Profitability</b>		
Return on Average Assets (After Tax) - Annualised	4.05%	1.33%
Return on Average Equity - Annualised	27.46%	10.54%

## Information On Ordinary Shares

### Share Price During the Quarter

	For the Quarter Ended	
	30.06.2021	30.06.2020
	Rs.	Rs.
Highest	184.50	61.80
Lowest	105.25	39.00
Closing	157.00	60.00
No. of Ordinary Share Issued as at 30th June	58,863,350	58,863,350

### Ratios

Debt to Equity Ratio (%)	126%	203%
Interest Cover (Times)	2.04	1.27
Liquid Asset Ratio (%)	8.74%	22.11%

### Utilization of Funds Raised Via Capital Market

The funds raised via Capital Market have been utilized for the respective objective mentioned in the prospectus / circular.

**Financial Reporting by Segments as per the Provisions of SLFRS - 08**

For management purposes, the Group is organised into five operating segments based on the services offered.

The Following table presents financial information regarding business segments : -

**Business Segments**

For the Period ended 30th June	Finance Lease		Hire Purchase		Loans & Advances		Investments		Others		Total	
	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
<b>Income From</b>												
<b>External Operations</b>												
Interest	700,920	601,208	0	19	1,448,665	1,254,986	36,758	127,525	-	-	2,186,343	1,983,738
Fee & Commission Income	-	-	-	-	-	-	-	-	98,583	50,384	98,583	50,384
Dividends	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	20,986	31,492	189,262	49,221	210,248	80,713
<b>Total Revenue</b>	<b>700,920</b>	<b>601,208</b>	<b>0</b>	<b>19</b>	<b>1,448,665</b>	<b>1,254,986</b>	<b>57,744</b>	<b>159,016</b>	<b>287,845</b>	<b>99,604</b>	<b>2,495,174</b>	<b>2,114,835</b>
Profit before Income tax											783,326	241,534
Income Tax Expense											(213,832)	(68,635)
<b>Profit after tax</b>											<b>569,494</b>	<b>172,899</b>
<b>Other Information</b>												
<b>As at 30th June</b>												
Segment assets	14,286,954	13,365,673	6,937	3,965	35,446,873	27,917,486	5,211,018	9,027,497	3,036,631	2,498,387	57,988,414	52,813,008
Segment Liabilities	12,216,964	11,682,491	5,932	3,466	30,311,093	24,401,748	4,456,011	7,890,636	2,596,664	2,183,757	49,586,664	46,162,097
<b>Net assets</b>	<b>2,069,990</b>	<b>1,683,182</b>	<b>1,005</b>	<b>499</b>	<b>5,135,780</b>	<b>3,515,738</b>	<b>755,007</b>	<b>1,136,861</b>	<b>439,967</b>	<b>314,630</b>	<b>8,401,750</b>	<b>6,650,911</b>

## Share Information

### 20 Major Shareholders as at 30th June 2021

	No. of Shares	(%)
1 Vallibel Investments (Pvt) Limited	30,277,000	51.436
2 K.D.D. Perera	12,616,266	21.433
3 K.D.A. Perera	2,133,240	3.624
4 Pershing Llc S/A Averbach Grauson & Co.	2,028,909	3.447
5 R.F.T. Perera	1,781,636	3.027
6 Seylan Bank Plc/Sarath Bandara Rangamuwa	1,312,500	2.230
7 S. Abishek	628,711	1.068
8 B.A.R. Dissanayake	284,041	0.483
9 Hatton National Bank Plc-NDB Wealth Growth and Income Fund	254,775	0.433
10 A. Ragupathy	205,708	0.349
11 K.I.A. Hewage	200,000	0.340
12 A. Sithampalam	176,812	0.300
13 W.M.A.B. Walisundara	152,660	0.259
14 N. Balasingam	134,900	0.229
15 U.F. Strunk & M.G. De Albuquerque Leinenbach	124,392	0.211
16 K.D.H. Perera	122,612	0.208
17 Sampath Bank Plc/Abishek Sithampalam	112,339	0.191
18 S.R. Lokuge	102,500	0.174
19 D.N. Lokuge	102,500	0.174
20 S. Durga	102,471	0.174
	<b>52,853,972</b>	<b>89.791</b>
Others	<b>6,009,378</b>	<b>10.209</b>
	<b>58,863,350</b>	<b>100.000</b>

### Directors' Shareholding As At 30th June 2021

1 Dhammika Perera	12,616,266	21.433%
2 Seylan Bank PLC/ S B Rangamuwa	1,312,500	2.230%
3 R M Karunaratne	-	-
4 T Murakami	-	-
5 K D A Perera	2,133,240	3.624%
6 A Dadigama	-	-
7 H Ota (Alternate Director to T Murakami)	-	-
8 Seylan Bank PLC/ S S Weerabahu	16,551	0.028%
9 Janaka Kumarasinghe	-	-
	<b>16,078,557</b>	<b>27.315%</b>

### Public Holding As At 30th June 2021

Number of Public Shareholders

21.13%

3,419

### The Float Adjusted Market Capitalization as at 30th June 2021 (Rs. )

1,952,910,283.00\*\*

The Float adjusted market capitalization of the Company falls under Option 5 of Rule 7.13.1 (a) of the Listing Rules of the Colombo Stock Exchange and the Company has complied with the minimum public holding requirement applicable under the said option.

\*\*The last day of trading during the quarter was 30th June 2021, on which day shares were traded due to the sub division. The closing price of the share on that day was Rs 157.00, which should therefore be taken as the closing price of the share. The said price is applied to calculate the market capitalization based on the number of shares before the sub division. The shares being sub divided in to 1:4 affected on 5th July 2021.