

Investor Information

STOCK EXCHANGE LISTING

The ordinary shares of the Bank are all listed in the Colombo Stock Exchange. The audited Income Statement for the year ended 31st December 2008 and the audited Balance Sheet as at that date will be submitted to the Colombo Stock Exchange within three months of the Balance Sheet date.

DISTRIBUTION OF ORDINARY SHAREHOLDERS

As at 31st December 2008	Resident			Non-Resident			Total		
	No. of Shareholders	No. of Shares	%	No. of Shareholders	No. of Shares	%	No. of Shareholders	No. of Shares	%
Less than 1,000 shares	2,981	1,226,095	0.73	23	11,000	0.01	3,004	1,237,095	0.74
1,001 - 5,000	1,708	3,784,007	2.26	24	66,065	0.04	1,732	3,850,072	2.30
5,001 - 10,000	319	2,348,726	1.40	7	53,978	0.03	326	2,402,704	1.43
10,001 - 50,000	269	5,541,876	3.30	12	323,144	0.19	281	5,865,020	3.49
50,001 - 100,000	43	3,107,344	1.85	1	67,066	0.04	44	3,174,410	1.89
100,001 - 500,000	40	7,707,417	4.60	2	580,566	0.35	42	8,287,983	4.95
500,001 - 1,000,000	9	6,519,326	3.89	-	-	-	9	6,519,326	3.89
Over 1,000,000	16	120,505,604	71.85	4	15,872,458	9.46	20	136,378,062	81.31
	5,385	150,740,395	89.88	73	16,974,277	10.12	5,458	167,714,672	100.00

There were 5,343 Resident and 63 Non-Resident Shareholders as at 31st December 2007.

ANALYSIS OF SHAREHOLDERS

	31.12.2008			31.12.2007		
	No. of Shareholders	No. of Shares	%	No. of Shareholders	No. of Shares	%
Individual	5,152	43,427,354	25.89	5,109	39,537,663	31.43
Institutional	306	124,287,318	74.11	297	86,248,341	68.57
	5,458	167,714,672	100.00	5,406	125,786,004	100.00

As per the Rule No. 8.7 (h) of the Colombo Stock Exchange, percentage of public holding as at 31st December 2008 was 77.84% (68.63% as at 31st December 2007).

MARKET INFORMATION ON ORDINARY SHARES OF THE COMPANY

	2008	2007
Market Value		
Highest Value (Rs.)	37.75	37.50
Lowest Value (Rs.)	21.00	28.50
Value at end of the year (Rs.)	22.25	29.75
Trading Statistics		
No. of Transactions	3,994	6,603
No. of Shares Traded (mn)	20.47	29.72
Value of Shares Traded (Rs. mn)	635.29	1,004.00
Market Capitalisation		
Market Capitalisation (Rs. mn)	3,731.65	3,742.13

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TWENTY LARGEST SHAREHOLDERS AS AT 31ST DECEMBER

Name of the Shareholder	2008		2007*	
	No. of Shares	%	No. of Shares	%
John Keells Holdings PLC	33,542,933	20.00	25,157,200	20.00
Mackinnon & Keells Financial Services Limited	16,603,752	9.90	12,452,814	9.90
Central Finance Company PLC	16,491,520	9.83	12,861,600	10.22
CF Growth Fund Limited	10,773,290	6.42	8,079,968	6.42
Indra Traders (Pvt) Limited	9,482,966	5.65	9,482,966	7.54
Dr. T. Senthilverl	7,836,000	4.67	12,044,700	9.58
HSBC International Nominees Limited - SSBT - The EMM Umbrella Funds	7,000,000	4.17	-	-
CF Insurance Brokers (Pvt) Limited	6,278,122	3.74	4,215,632	3.35
Mr. A.M.A. Almeshaal	4,378,725	2.61	2,681,700	2.13
Mr. S.N.P. Palihena and Mrs. A.S. Palihena	4,000,000	2.39	-	-
Mr. Y.S.H.I.K. Silva	3,440,348	2.05	3,089,520	2.46
HSBC International Nominees Limited - SSBT - Deutsche Bank AG Singapore A/c 01	3,202,000	1.91	-	-
Mr. A.D. Gunewardene	3,191,787	1.90	1,118,001	0.89
Rockland Distilleries Limited	1,733,333	1.03	1,300,000	1.03
Mr. M.J. Fernando	1,720,680	1.03	1,248,510	0.99
Renuka City Hotels PLC	1,592,000	0.95	1,036,350	0.82
Freudenberg Shipping Agencies Limited	1,376,300	0.82	1,376,300	1.09
Mrs. B. Thapar	1,291,733	0.77	818,800	0.65
Mr. M.F. Hashim	1,250,000	0.75	663,075	0.53
Hi-Line Trading (Pvt) Limited	1,192,573	0.71	918,280	0.73
	136,378,062	81.32	98,545,416	78.34
Others	31,336,610	18.68	27,240,588	21.66
Total	167,714,672	100.00	125,786,004	100.00

* Comparative shareholdings as at 31st December 2007 of the twenty largest shareholders as at 31st December 2008.

Investor Information

WARRANTS 2010 Stock Exchange Listing

The Warrants 2010 of the Bank are all listed in the Colombo Stock Exchange and are convertible into shares in March 2010. These were issued in February 2008.

DISTRIBUTION OF WARRANTS 2010

As at 31st December 2008

Warrantholders	No. of Warrantholders	Resident			Non-Resident			Total		
		No. of Warrants	%	No. of Warrantholders	No. of Warrants	%	No. of Warrantholders	No. of Warrants	%	
Less than 1,000 warrants	1,146	425,297	1.01	4	1,594	-	1,150	426,891	1.01	
1,001 - 5,000	405	1,009,663	2.41	6	18,332	0.04	411	1,027,995	2.45	
5,001 - 10,000	98	721,204	1.72	1	7,001	0.02	99	728,205	1.74	
10,001 - 50,000	114	2,574,979	6.14	4	71,112	0.17	118	2,646,091	6.31	
50,001 - 100,000	16	1,277,816	3.05	1	78,800	0.19	17	1,356,616	3.24	
100,001 - 500,000	16	3,949,029	9.42	3	883,799	2.11	19	4,832,828	11.53	
500,001 - 1,000,000	-	-	-	-	-	-	-	-	-	
Over 1,000,000	7	27,213,017	64.90	2	3,697,025	8.82	9	30,910,042	73.72	
	1,802	37,171,005	88.65	21	4,757,663	11.35	1,823	41,928,668	100.00	

ANALYSIS OF WARRANTHOLDERS

As at 31st December 2008

	No. of Warrantholders	No. of Warrants	%
Individual	1,646	14,456,811	34.48
Institutional	177	27,471,857	65.52
	1,823	41,928,668	100.00

MARKET INFORMATION ON WARRANTS 2010 OF THE COMPANY

	2008
Market Value	
Highest Value (Rs.)	10.00
Lowest Value (Rs.)	1.70
Value at end of the year (Rs.)	3.10
Trading Statistics	
No. of Transactions	3,557
No. of Warrants Traded (mn)	10.912
Value of Warrants Traded (Rs. mn)	77.467
Market Capitalisation	
Market Capitalisation (Rs. mn)	129.98

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TWENTY LARGEST WARRANTHOLDERS AS AT 31ST DECEMBER

Name of the Warrantholder	2008	
	No. of Warrants	%
John Keells Holdings PLC	8,385,733	20.00
Mr. Y.S.H.I.K. Silva	4,190,828	10.00
Mackinnon & Keells Financial Services Limited	4,150,938	9.90
Central Finance Company PLC. A/c No. 03	3,629,920	8.66
CF Growth Fund Limited A/c No. 01	2,693,322	6.42
Mr. A.D. Gunewardene	2,099,786	5.01
CF Insurance Brokers (Pvt) Limited	2,062,490	4.92
HSBC International Nominees Limited - SSBT - The EMM Umbrella Funds	2,000,000	4.77
Mr. A.M.A. Almeshaal	1,697,025	4.05
Mrs. B. Thapar	472,933	1.13
Rockland Distilleries Limited	433,333	1.03
Mr. M.J. Fernando.	430,170	1.03
Timex (Garments) Limited	416,666	0.99
Mr. S.N.P. Paliheena and Mrs. A.S. Paliheena	370,000	0.88
Mr. D.J.M. Blackler	307,366	0.73
Hi-Line Trading (Pvt) Limited	306,093	0.73
Sri Lanka Insurance Corporation Limited - General Fund	244,872	0.58
Renuka City Hotels PLC	226,750	0.54
Eagle Insurance Company PLC A/c No. 03	216,398	0.52
Mr. M.F. Hashim	200,025	0.48
	34,534,648	82.37
Others	7,394,020	17.63
Total	41,928,668	100.00

Investor Information

WARRANTS 2011 Stock Exchange Listing

The Warrants 2011 of the Bank are all listed in the Colombo Stock Exchange and are convertible into shares in March 2011. These were issued in February 2008.

DISTRIBUTION OF WARRANTS 2011

As at 31st December 2008

Warrantheolders	No. of Warrantheolders	Resident			Non-Resident			Total		
		No. of Warrants	%	No. of Warrantheolders	No. of Warrants	%	No. of Warrantheolders	No. of Warrants	%	
Less than 1,000 warrants	1,304	345,863	1.65	4	770	-	1,308	346,633	1.65	
1,001 - 5,000	257	603,601	2.88	7	14,114	0.07	264	617,715	2.95	
5,001 - 10,000	55	403,102	1.92	1	9,633	0.05	56	412,735	1.97	
10,001 - 50,000	52	1,046,141	4.99	2	47,000	0.22	54	1,093,141	5.21	
50,001 - 100,000	6	472,772	2.26	-	-	-	6	472,772	2.26	
100,001 - 500,000	10	1,914,779	9.13	3	651,149	3.11	13	2,565,928	12.24	
500,001 - 1,000,000	-	-	-	2	1,848,512	8.82	2	1,848,512	8.82	
Over 1,000,000	7	13,606,507	64.90	-	-	-	7	13,606,507	64.90	
	1,691	18,392,765	87.73	19	2,571,178	12.27	1,710	20,963,943	100.00	

ANALYSIS OF WARRANTHOLDERS

As at 31st December 2008

	No. of Warrantheolders	No. of Warrants	%
Individual	1,550	7,567,051	36.10
Institutional	160	13,396,892	63.90
	1,710	20,963,943	100.00

MARKET INFORMATION ON WARRANTS 2011 OF THE COMPANY

	2008
Market Value	
Highest Value (Rs.)	11.00
Lowest Value (Rs.)	1.60
Value at end of the year (Rs.)	4.00
Trading Statistics	
No. of Transactions	2,836
No. of Warrants Traded (mn)	7.231
Value of Warrants Traded (Rs. mn)	53.238
Market Capitalisation	
Market Capitalisation (Rs. mn)	83.86

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TWENTY LARGEST WARRANTHOLDERS AS AT 31ST DECEMBER

Name of the Warrantholder	2008	
	No. of Warrants	%
John Keells Holdings PLC	4,192,866	20.00
Mr. Y.S.H.I.K. Silva	2,095,414	10.00
Mackinnon & Keells Financial Services Limited	2,075,469	9.90
Central Finance Company PLC A/c No. 03	1,814,960	8.66
CF Growth Fund Limited A/c No. 01	1,346,661	6.42
Mr. A.D. Gunewardene	1,049,892	5.01
CF Insurance Brokers (Pvt) Limited	1,031,245	4.92
HSBC International Nominees Limited - SSBT - The EMM Umbrella Funds	1,000,000	4.77
Mr. A.M.A. Almeshaal	848,512	4.05
Mr. K.N.J. Balendra	290,900	1.39
Mr. D.V. Perry	261,000	1.24
Mrs. B. Thapar	236,466	1.13
Hi-Line Trading (Pvt) Limited	223,146	1.06
Mr. P.H.D. Waidyatilaka	220,016	1.05
Rockland Distilleries Limited	216,666	1.03
Mr. M.J. Fernando.	215,085	1.03
Timex (Garments) Limited	208,333	0.99
Mr. S.N.P. Palihena and Mrs. A.S. Palihena	185,000	0.88
Mr. D.J.M. Blackler	153,683	0.73
Mr. K. Balendra	125,000	0.60
	17,790,314	84.86
Others	3,173,629	15.14
Total	20,963,943	100.00

DEBENTURES

Stock Exchange Listing

The Unsecured, Subordinated, Redeemable Debentures 2006/10, 2006/11, 2006/12 and 2008 /13 of the Bank are listed in the Colombo Stock Exchange. However, these debentures have not been traded from the date of listing up to 31st December 2008.

Debenture Category	Interest Payable Frequency	Interest Rate %		Interest Rate of Comparable Government Security %	Other Ratios	
		Coupon Rate	Effective Annual Yield		Interest Yield %	YTM %
2006/10	Quarterly	14.10	14.86	20.28	15.50	20.28
2006/11	Quarterly	14.10	14.86	19.94	14.50	19.24
2006/12	Quarterly	14.10	14.86	19.99	6.85	19.99
2008/13	Annually	21.00	21.00	18.62	7.50	18.62