

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 2009, and the audited Balance Sheet as at that date will be submitted to the Colombo Stock Exchange within two months of the Balance Sheet date.

DISTRIBUTION OF ORDINARY SHAREHOLDERS

As at 31st December 2009			Resident			Non-Resident			Total		
Shareholders	No. of Shareholders	No. of Shares	%	No. of Shareholders	No. of Shares	%	No. of Shareholders	No. of Shares	%		
1	1,000	3,306	1,406,648	0.84	27	15,233	0.00	3,333	1,421,881	0.84	
1,001 - 10,000	2,244	7,352,504	4.38	40	161,443	0.10	2,284	7,513,947	4.48		
10,001 - 100,000	436	13,062,427	7.79	10	334,711	0.20	446	13,397,138	7.99		
100,001 - 1,000,000	53	16,182,781	9.65	6	1,103,666	0.66	59	17,286,447	10.31		
Over 1,000,000	14	114,693,901	68.39	6	13,401,358	7.99	20	128,095,259	76.38		
	6,053	152,698,261	91.05	89	15,016,411	8.95	6,142	167,714,672	100.00		

There were 5,385 Resident and 73 Non-Resident Shareholders as at 31st December 2008.

ANALYSIS OF SHAREHOLDERS

	31.12.2009			31.12.2008		
	No. of Shareholders	No. of Shares	%	No. of Shareholders	No. of Shares	%
Individual	5,809	51,636,010	30.79	5,152	43,427,354	25.89
Institutional	333	116,078,662	69.21	306	124,287,318	74.11
	6,142	167,714,672	100.00	5,458	167,714,672	100.00

As per the Rule No. 8.7 (h) of the Colombo Stock Exchange, percentage of public holding as at 31st December 2009 was 78.39% (77.84% as at 31st December 2008).

MARKET INFORMATION ON ORDINARY SHARES OF THE COMPANY

	2009	2008
Market Value		
Highest Value (Rs.)	39.50	37.75
Lowest Value (Rs.)	22.00	21.00
Value at end of the year (Rs.)	36.75	22.25
Trading Statistics		
No. of Transactions	13,207	3,994
No. of Shares Traded (mn)	72.24	20.47
Value of Shares Traded (Rs. mn)	2,304.85	635.29
Market Capitalisation		
Market Capitalisation (Rs. mn)	6,163.51	3,731.65
Dividend per Share	1.50	1.50
Dividend Payout Ratio (%) *	50.13	52.78

*Considering the number of shares outstanding as at end of financial year.

TWENTY LARGEST SHAREHOLDERS AS AT 31ST DECEMBER

Name of the Shareholder	2009		2008*	
	No. of Shares	%	No. of Shares	%
John Keells Holdings PLC	33,542,937	20.00	33,542,933	20.00
Mackinnon & Keells Financial Services Limited	16,603,752	9.90	16,603,752	9.90
Central Finance Company PLC	16,491,520	9.83	16,491,520	9.83
Mr. Y.S.H.I.K. Silva	16,005,214	9.54	3,440,348	2.05
CF Growth Fund Limited	10,773,290	6.42	10,773,290	6.42
CF Insurance Brokers (Pvt) Limited	6,278,122	3.74	6,278,122	3.74
HSBC International Nominees Limited - Credit Suisse AG Zurich	4,025,600	2.40	-	-
First Capital Treasuries Limited	3,842,600	2.29	-	-
Mr. A.M.A. Almeshaal	2,560,025	1.53	4,378,725	2.61
Mr. A.D. Gunewardene	2,521,486	1.50	3,191,787	1.90
Heraymila Investments Limited	2,000,000	1.19	-	-
BNY - J.P. Morgan Clearing Corporation	1,899,000	1.13	-	-
Mr. M.F. Hashim	1,756,000	1.05	1,250,000	0.75
HSBC International Nominees Limited - SSBT - Deutsche Bank AG Singapore A/C 01	1,746,700	1.04	3,202,000	1.91
Mr. M.J. Fernando	1,720,680	1.03	1,720,680	1.03
Renuka City Hotels Limited	1,632,000	0.97	1,592,000	0.95
Freudenberg Shipping Agencies Limited	1,301,100	0.78	1,376,300	0.82
Employees' Trust Fund Board	1,197,000	0.71	-	-
Mrs. B. Thapar	1,170,033	0.70	1,291,733	0.77
Janashakthi Insurance PLC (Shareholders)	1,028,200	0.61	-	-
	128,095,259	76.38	105,133,190	62.69
Others	39,619,413	23.62	62,581,482	37.31
Total	167,714,672	100.00	167,714,672	100.00

*Comparative shareholdings as at 31st December 2008 of the twenty largest shareholders as at 31st December 2009.

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 2009			Resident			Non-Resident			Total		
Warrantholders	No. of Warrantholders	No. of Warrants	%	No. of Warrantholders	No. of Warrants	%	No. of Warrantholders	No. of Warrants	%		
1 - 1,000	1,214	467,466	1.11	6	1,727	0.01	1,220	469,193	1.12		
1,001 - 10,000	599	2,309,878	5.51	4	14,000	0.03	603	2,323,878	5.54		
10,001 - 100,000	185	5,265,982	12.56	4	172,912	0.41	189	5,438,894	12.97		
100,001 - 1,000,000	24	5,457,187	13.02	3	1,026,499	2.45	27	6,483,686	15.47		
Over 1,000,000	7	27,213,017	64.90	-	-	-	7	27,213,017	64.90		
	2,029	40,713,530	97.10	17	1,215,138	2.90	2,046	41,928,668	100.00		

ANALYSIS OF WARRANTHOLDERS

	31.12.2009			31.12.2008		
	No. of Warrantholders	No. of Warrants	%	No. of Warrantholders	No. of Warrants	%
Individual	1,894	18,240,427	43.50	1,646	14,456,811	34.48
Institutional	152	23,688,241	56.50	177	27,471,857	65.52
	2,046	41,928,668	100.00	1,823	41,928,668	100.00

MARKET INFORMATION ON WARRANTS 2010 OF THE COMPANY

	2009	2008
Market Value		
Highest Value (Rs.)	10.50	10.00
Lowest Value (Rs.)	2.70	1.70
Value at end of the Year (Rs.)	8.25	3.10
Trading Statistics		
No. of Transactions	8,320	3,557
No. of Warrants Traded (mn)	41.059	10.912
Value of Warrants Traded (Rs. mn)	274.615	77.467
Market Capitalisation		
Market Capitalisation (Rs. mn)	345.91	129.98

TWENTY LARGEST WARRANTHOLDERS AS AT 31ST DECEMBER

Name of the Warrantholder	2009		2008*	
	No. of Warrants	%	No. of Warrants	%
John Keells Holdings PLC	8,385,733	20.00	8,385,733	20.00
Mr. Y.S.H.I.K. Silva	4,190,828	10.00	4,190,828	10.00
Mackinnon & Keells Financial Services Limited	4,150,938	9.90	4,150,938	9.90
Central Finance Company PLC A/C No. 03	3,629,920	8.66	3,629,920	8.66
CF Growth Fund Limited A/C No. 01	2,693,322	6.42	2,693,322	6.42
Mr. A.D. Gunewardene	2,099,786	5.01	2,099,786	5.01
CF Insurance Brokers (Pvt) Limited	2,062,490	4.92	2,062,490	4.92
Mrs. B. Thapar	552,933	1.32	472,933	1.13
Mr. S. Abishek	475,000	1.13	-	-
Mr. M.J. Fernando	430,170	1.03	430,170	1.03
Mr. E.P.A. Cooray	400,000	0.95	-	-
Mr. H.N. de Silva	340,000	0.81	-	-
Mr. E.P.I. Fernando	336,900	0.80	-	-
First Capital Markets Limited/Mr. S.H. Jayasuriya	316,700	0.76	-	-
Mr. D.J.M. Blackler	307,366	0.73	307,366	0.73
Mr. M.M. Udeshi	306,600	0.73	-	-
Premium Brands (Pvt) Limited	260,400	0.62	-	-
Renuka City Hotels Limited	226,750	0.54	226,750	0.54
Asian Alliance Insurance PLC - General Fund A/C No. 01	221,800	0.53	-	-
Timex (Garments) Limited	200,066	0.48	416,666	0.99
	31,587,702	75.34	29,066,902	69.32
Others	10,340,966	24.66	12,861,766	30.68
Total	41,928,668	100.00	41,928,668	100.00

*Comparative warrantheholdings as at 31st December 2008 of the twenty largest warrantheolders as at 31st December 2009.

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 2009			Resident			Non-Resident			Total		
Warrantholders	No. of Warrantholders	No. of Warrants	%	No. of Warrantholders	No. of Warrants	%	No. of Warrantholders	No. of Warrants	%		
1 - 1,000	1,311	351,724	1.68	6	819	0.00	1,317	352,543	1.68		
1,001 - 10,000	351	1,308,117	6.24	4	7,998	0.04	355	1,316,115	6.28		
10,001 - 100,000	85	2,346,058	11.19	2	189,100	0.90	87	2,535,158	12.09		
100,001 - 1,000,000	13	2,763,471	13.19	2	390,149	1.86	15	3,153,620	15.05		
Over 1,000,000	7	13,606,507	64.90	-	-	-	7	13,606,507	64.90		
	1,767	20,375,877	97.20	14	588,066	2.80	1,781	20,963,943	100.00		

ANALYSIS OF WARRANTHOLDERS

	31.12.2009			31.12.2008		
	No. of Warrantholders	No. of Warrants	%	No. of Warrantholders	No. of Warrants	%
Individual	1,636	8,881,458	42.37	1,550	7,567,051	36.10
Institutional	145	12,082,485	57.63	160	13,396,892	63.90
	1,781	20,963,943	100.00	1,710	20,963,943	100.00

MARKET INFORMATION ON WARRANTS 2011 OF THE COMPANY

	2009	2008
Market Value		
Highest Value (Rs.)	10.25	11.00
Lowest Value (Rs.)	3.50	1.60
Value at end of the Year (Rs.)	8.25	4.00
Trading Statistics		
No. of Transactions	3,014	2,836
No. of Warrants Traded (mn)	13.608	7.231
Value of Warrants Traded (Rs. mn)	99.266	53.238
Market Capitalisation		
Market Capitalisation (Rs. mn)	172.95	83.86

TWENTY LARGEST WARRANTHOLDERS AS AT 31ST DECEMBER

Name of the Warrantholder	2009		2008*	
	No. of Warrants	%	No. of Warrants	%
John Keells Holdings PLC	4,192,866	20.00	4,192,866	20.00
Mr. Y.S.H.I.K. Silva	2,095,414	10.00	2,095,414	10.00
Mackinnon & Keells Financial Services Limited	2,075,469	9.90	2,075,469	9.90
Central Finance Company PLC A/C No. 03	1,814,960	8.66	1,814,960	8.66
CF Growth Fund Limited A/C No. 01	1,346,661	6.42	1,346,661	6.42
Mr. A.D. Gunewardene	1,049,892	5.01	1,049,892	5.01
CF Insurance Brokers (Pvt) Limited	1,031,245	4.92	1,031,245	4.92
Mr. E.P.A. Cooray	400,000	1.91	-	-
Prime Lands (Pvt) Limited	321,700	1.53	-	-
Miss. G.I. Vasunthara	283,400	1.35	-	-
Mrs. B. Thapar	236,466	1.13	236,466	1.13
Mr. P.H.D. Waidyatilaka	227,316	1.08	220,016	1.05
Hi-Line Trading (Pvt) Limited	223,146	1.06	223,146	1.06
Mr. M.J. Fernando	215,085	1.03	215,085	1.03
Timex (Garments) Limited	208,333	0.99	208,333	0.99
Mr. K.I. Dharmawardena	200,016	0.95	-	-
Mr. A.V.A.D. Rushantha	200,000	0.95	-	-
Mr. D.J.M. Blackler	153,683	0.73	153,683	0.73
Mr. U.E. Theverapperuma	136,775	0.65	-	-
Mr. K. Balendra	125,000	0.60	125,000	0.60
	16,537,427	78.89	14,988,236	71.50
Others	4,426,516	21.11	5,975,707	28.50
Total	20,963,943	100.00	20,963,943	100.00

*Comparative warrantholdings as at 31st December 2008 of the twenty largest warrantholders as at 31st December 2009.

DEBENTURES

Stock Exchange Listing

The Unsecured, Subordinated, Redeemable Debentures 2006/10, 2006/11, 2006/12, 2008/13 and 2009/13 (unsubordinated) 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 2009.

Debenture Category	Interest Payable Frequency	Interest Rate %		Interest Rate of Comparable Government Security %	
		Coupon Rate	Effective Annual Yield	Coupon Rate	Yield to Maturity
2006/10	Quarterly	14.10	14.86	7.20	9.34
2006/11	Quarterly	14.10	14.86	7.00	10.54
2006/12	Quarterly	14.10	14.86	6.85	10.92
2008/13	Annually	21.00	21.00	7.50	11.65
2009/13	Semi-Annually	20.53	21.58	10.50	11.65

As at 31st December	2009	2008
Debt/Equity Ratio* (%)	47.78	38.11
Interest Cover* (Times)	4.03	6.58
Liquid Assets Ratio - Domestic Banking Unit (%)	28.17	21.40
Liquid Assets Ratio - Foreign Currency Banking Unit (%)	40.24	37.89

* Only debentures have been considered for above ratio computations.