

INTERIM FINANCIAL STATEMENTS

PEOPLE'S MERCHANT FINANCE PLC

For the three months ended 30th June 2017



Contents

Financial Information

Statement of Financial Position	01
Statement of Profit or Loss	02
Statement of Comprehensive Income	03
Statement of Changes in Equity - Company	04
Statement of Changes in Equity - Group	05
Statement of Cash Flows	06
Analysis of Financial Instruments by Measurement Basis - Company	07
Analysis of Financial Instruments by Measurement Basis - Group	08
Segmental Analysis	09
Information on Ordinary Shares of the Company	10
Shareholders' Information	11
Explanatory Notes	12
Related Party Disclosure - Company	13
Corporate Information	14

**INTERIM
FINANCIAL
STATEMENTS**

STATEMENT OF FINANCIAL POSITION

As at	Company			Group		
	30.06.17 Unaudited* Rs'000	31.03.17 Audited Rs'000	Change %	30.06.17 Unaudited* Rs'000	31.03.17 Audited Rs'000	Change %
Assets						
Cash and cash equivalents	221,151	313,065	(29.4)	221,505	313,419	(29.3)
Investment in fixed deposits	484,408	3,771	12,745.6	484,408	3,771	12,745.6
Assets held for sale	-	1,041,251	(100.0)	-	1,040,828	(100.0)
Financial investments - held for trading	2,794	2,562	9.0	2,794	2,562	9.0
Loans and advances to customers	1,971,038	2,005,094	(1.7)	1,971,038	2,005,094	(1.7)
Financial investments – available for sale	23	23	-	23	23	-
Property, plant and equipment	9,848	9,380	5.0	9,848	9,380	5.0
Intangible assets	7,991	8,435	(5.3)	7,991	8,435	(5.3)
Other assets	76,551	78,931	(3.0)	76,551	78,931	(3.0)
Total Assets	2,773,804	3,462,512	(19.9)	2,774,158	3,462,443	(19.9)
Liabilities						
Due to banks	14,717	562,459	(97.4)	14,717	562,459	(97.4)
Due to customers	2,306,977	2,396,177	(3.7)	2,306,977	2,396,177	(3.7)
Debt securities issued	14,350	14,200	1.1	10,000	14,200	(29.6)
Other liabilities	116,301	126,222	(7.9)	122,362	127,934	(4.4)
Total Liabilities	2,452,345	3,099,058	(20.9)	2,454,056	3,100,770	(20.9)
Equity						
Stated capital	1,078,227	1,078,227	-	1,078,227	1,078,227	-
Statutory reserve fund	7,259	7,259	-	7,259	7,259	-
Revaluation reserve	-	573,598	(100.0)	-	573,598	(100.0)
Retained earnings	(764,028)	(1,295,630)	41.0	(765,385)	(1,297,411)	41.0
Total Equity	321,459	363,454	(11.6)	320,102	361,673	(11.5)
Total Liabilities & Equity	2,773,804	3,462,512	(19.9)	2,774,158	3,462,443	(19.9)

Contingent liabilities and commitments	58,734	55,541	5.7	58,734	55,541	5.7
Net assets value per ordinary share (Rs.)	4.76	5.38	(11.6)	4.74	5.36	(11.5)

CERTIFICATION

We certify that the above interim financial statements are in compliance with the requirement of the Companies Act No 07 of 2007 and give a true and fair view of the state of affairs of People's Merchant Finance PLC and the Group as at 30th June 2017 and its loss for the three months ended 30th June 2017.

Sgd.
Sameera Madushan
Manager - Finance

Sgd.
Sanjeewa Bandaranayake
Acting CEO

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

Sgd.
Hemasiri Fernando
Chairman

Sgd.
Nishantha Gunasekara
Director

31st July 2017
Colombo

Figures in brackets indicate deductions.

**The above figures are provisional and subject to audit.*

**INTERIM
FINANCIAL
STATEMENTS**
STATEMENT OF PROFIT OR LOSS

For the three months ended 30th June	Company			Group		
	2017 Unaudited* Rs'000	2016 Unaudited* Rs'000	Change %	2017 Unaudited* Rs'000	2016 Unaudited* Rs'000	Change %
Interest income	88,586	88,701	(0.1)	88,586	88,701	(0.1)
Less: Interest expense	88,589	69,935	(26.7)	88,589	69,935	(26.7)
Net interest income	(3)	18,766	(100.0)	(3)	18,766	(100.0)
Fee and commission income	331	413	(19.8)	331	413	(19.8)
Other operating income	6,618	3,626	82.5	7,042	3,626	94.2
Total operating income	6,946	22,805	(69.5)	7,370	22,805	(67.7)
Less: Net impairment charges on financial assets	1,824	4,526	59.7	1,824	4,526	59.7
Net operating income	5,122	18,279	(72.0)	5,546	18,279	(69.7)
Less: Staff costs	21,901	18,500	(18.4)	21,901	18,500	(18.4)
Depreciation	1,244	3,212	61.3	1,244	3,212	61.3
Other expenses	23,973	18,181	(31.9)	23,973	18,181	(31.9)
Loss before tax	(41,996)	(21,614)	(94.3)	(41,572)	(21,614)	(92.3)
Less: Tax expense	-	-	-	-	-	-
Loss for the period	(41,996)	(21,614)	(94.3)	(41,572)	(21,614)	(92.3)
Basic loss per ordinary share - (Rs)	(0.62)	(0.32)	(94.3)	(0.62)	(0.32)	(92.3)

Figures in brackets indicate deductions.

**The above figures are provisional and subject to audit.*

**INTERIM
FINANCIAL
STATEMENTS**

STATEMENT OF OTHER COMPREHENSIVE INCOME

<i>For the three months ended 30th June</i>	Company			Group		
	2017 Unaudited* Rs'000	2016 Unaudited* Rs'000	Change %	2017 Unaudited* Rs'000	2016 Unaudited* Rs'000	Change %
Loss for the period	(41,996)	(21,614)	(94.3)	(41,572)	(21,614)	(92.3)
Other comprehensive income						
Items that are or may be reclassified to profit or loss						
Net change in fair value of available for sale reserve	-	(1,457)	100.0	-	(1,457)	100.0
Available for sale reserve re-classification to income statement	-	-	-	-	-	-
Related taxes	-	-	-	-	-	-
Items that will never be reclassified to profit or loss						
Actuarial gain on defined benefit plans	-	-	-	-	-	-
Related taxes	-	-	-	-	-	-
Other comprehensive income/(Loss) for the period	-	(1,457)	100.0	-	(1,457)	100.0
Total comprehensive loss for the period	(41,996)	(23,071)	(82.0)	(41,572)	(23,071)	(80.2)

Figures in brackets indicate deductions.

**The above figures are provisional and subject to audit.*

**INTERIM
FINANCIAL
STATEMENTS**

STATEMENT OF CHANGES IN EQUITY - COMPANY

	Stated Capital Rs'000	Statutory Reserve Fund Rs'000	Available For Sale Reserve Rs'000	Revaluation Reserve Rs'000	Retained Earnings Rs'000	Total Equity Rs'000
Balance as at 1st April 2016	1,078,227	7,259	(9,044)	573,598	(1,096,701)	553,339
Total comprehensive income for the three months ended 30.06.2016						
Loss for the three months ended 30.06.2016	-	-	-	-	(21,614)	(21,614)
Other comprehensive income/(Loss)	-	-	(1,457)	-	-	(1,457)
Total comprehensive income/(Loss) for the three months ended 30.06.2016	-	-	(1,457)	-	(21,614)	(23,071)
Balance as at 30th June 2016	1,078,227	7,259	(10,501)	573,598	(1,118,315)	530,268
Balance as at 1st April 2017	1,078,227	7,259	-	573,598	(1,295,630)	363,454
Total comprehensive income for the three months ended 30.06.2017						
Loss for the three months ended 30.06.2017	-	-	-	-	(41,996)	(41,996)
Other comprehensive income/(Loss)	-	-	-	(573,598)	573,598	-
Total comprehensive income/(Loss) for the three months ended 30.06.2017	-	-	-	(573,598)	531,602	(41,996)
Balance as at 30th June 2017	1,078,227	7,259	-	-	(764,028)	321,459

Figures in brackets indicate deductions.

The above figures are provisional and subject to audit.

**INTERIM
FINANCIAL
STATEMENTS**

STATEMENT OF CHANGES IN EQUITY - GROUP

	Stated Capital Rs'000	Statutory Reserve Fund Rs'000	Available For Sale Reserve Rs'000	Revaluation Reserve Rs'000	Retained Earnings Rs'000	Total Equity Rs'000
Balance as at 1st April 2016	1,078,227	7,259	(9,044)	573,598	(1,101,092)	548,948
Total comprehensive income for the three months ended 30.06.2016						
Loss for the three months ended 30.06.2016	-	-	-	-	(21,614)	(21,614)
Other comprehensive income/(Loss)	-	-	(1,457)	-	-	(1,457)
Total comprehensive income/(Loss) for the three months ended 30.06.2016	-	-	(1,457)	-	(21,614)	(23,071)
Balance as at 30th June 2017	1,078,227	7,259	(10,501)	573,598	(1,122,706)	525,877
Balance as at 1st April 2017	1,078,227	7,259	-	573,598	(1,297,411)	361,673
Total comprehensive income for the three months ended 30.06.2017						
Loss for the three months ended 30.06.2017	-	-	-	-	(41,572)	(41,572)
Other comprehensive income/(Loss)	-	-	-	(573,598)	573,598	-
Total comprehensive income/(Loss) for the three months ended 30.06.2017	-	-	-	(573,598)	532,026	(41,572)
Balance as at 30th June 2017	1,078,227	7,259	-	-	(765,385)	320,102

Figures in brackets indicate deductions.

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**INTERIM
FINANCIAL
STATEMENTS**
STATEMENT OF CASH FLOWS

<i>For the three months ended 30th June</i>	COMPANY		GROUP	
	2017 Unaudited* Rs '000	2016 Unaudited Rs '000	2017 Unaudited* Rs '000	2016 Unaudited Rs '000
Cash flows from operating activities				
Loss before taxation	(41,996)	(21,614)	(41,572)	(21,614)
Adjustment for:				
Non-cash items included in Loss before tax				
Reversal of interest from investing activities	(12,723)	(14,616)	(12,723)	(14,616)
Reversal of fair value change on shares	(232)	(267)	(232)	(267)
Adjustment for revaluation reserve	-	(1,457)	-	(1,457)
Depreciation reversal	621	2,893	621	2,893
Amortization reversal	623	319	623	319
Reversal of Impairment on Loans and advances to customers	1,824	(60,987)	1,824	(60,987)
Changes in				
Loans and advances to customers	32,232	(107,723)	32,232	(107,723)
Other assets	2,382	(3,181)	2,382	(3,181)
Operating liabilities	(9,772)	(2,206)	(9,842)	(1,844)
Due to customers	(89,200)	52,894	(89,200)	52,894
Gratuity paid	-	(509)	-	(509)
Net cash (used) in operating activities	(116,241)	(156,454)	(115,887)	(156,092)
Cash Flows from Investing Activities				
Interest income on short term investment	12,723	14,616	12,723	14,616
Changes in available for sale securities	-	450	-	450
Changes in investment in fixed deposits	(480,637)	130,120	(480,637)	130,120
Acquisition of property, plant & equipment	1,039,983	(3,168)	1,039,983	(3,168)
Net cash generated from investing activities	572,069	142,018	572,069	142,018
Cash Flows from Financing Activities				
Net borrowings	(354,465)	-	(354,465)	-
Net cash (used) in financing activities	(354,465)	-	(354,465)	-
Net cash change	101,363	(14,437)	101,717	(14,075)
Cash and cash equivalents at beginning of the period	105,071	437,978	105,071	437,978
Cash and cash equivalents at the end of the period	206,434	423,541	206,788	423,903
Cash and cash equivalents at the end of the period				
Cash, Current and Savings Accounts at the end of the period	221,151	458,444	221,505	458,806
Bank Overdraft at the end of the period	(14,717)	(34,903)	(14,717)	(34,903)
	206,434	423,541	206,788	423,903

Figures in brackets indicate deductions.

**The above figures are provisional and subject to audit.*

**INTERIM
FINANCIAL
STATEMENTS**

ANALYSIS OF FINANCIAL INSTRUMENT BY MEASUREMENT BASIS

As at 30th June 2017	Company			
	FVTPL Rs. '000	L & R Rs. '000	AFS Rs. '000	Total Rs. '000
Assets				
Cash and cash equivalents	-	221,151	-	221,151
Investment in fixed deposits	-	484,408	-	484,408
Financial investments - held for trading	2,794	-	-	2,794
Loans and advances to customers	-	1,971,038	-	1,971,038
Financial investments – available for sale	-	-	23	23
Total Financial Assets	2,794	2,676,597	23	2,679,414
As at 30th June 2017				
		FVTPL Rs. '000	Other Financial Liabilities Rs. '000	Total Rs. '000
Liabilities				
Due to banks		-	14,717	14,717
Due to customers		-	2,306,977	2,306,977
Debt securities issued		-	14,350	14,350
Total Liabilities		-	2,336,044	2,336,044
As at 31st March 2017				
As at 31st March 2017	Company			
	FVTPL Rs. '000	L & R Rs. '000	AFS Rs. '000	Total Rs. '000
Assets				
Cash and cash equivalents	-	313,065	-	313,065
Investment in fixed deposits	-	3,771	-	3,771
Financial investments - held for trading	2,562	-	-	2,562
Loans and advances to customers	-	2,005,094	-	2,005,094
Financial investments – available for sale	-	-	23	23
Total Financial Assets	2,562	2,321,930	23	2,324,515
As at 31st March 2017				
		FVTPL Rs. '000	Other Financial Liabilities Rs. '000	Total Rs. '000
Liabilities				
Due to banks		-	562,459	562,459
Due to customers		-	2,396,177	2,396,177
Debt securities issued		-	14,200	14,200
Total Liabilities		-	2,972,836	2,972,836

**INTERIM
FINANCIAL
STATEMENTS**
SEGMENTAL ANALYSIS

Rs'000

For the three months ended 30th June	2017					2016				
	Leasing & hire purchases	Trade bills, loans and pawning	Margin trading	Other	Total	Leasing & hire purchases	Trade bills, loans and pawning	Margin trading	Other	Total
Income										
Interest income	49,830	15,924	4,837	17,995	88,586	56,162	9,191	8,728	14,620	88,701
Fee and commission income	331	-	-	-	331	413	-	-	-	413
Other operating income	3,494	342	-	3,206	7,042	2,072	406	-	1,148	3,626
Gross revenue	53,655	16,266	4,837	21,201	95,959	58,647	9,597	8,728	15,768	92,740
Interest expenses	44,266	13,693	7,269	23,361	88,589	45,458	10,490	6,994	6,993	69,935
Total operating income	9,389	2,573	(2,432)	(2,160)	7,370	13,189	(893)	1,734	8,775	22,805
Credit losses	1,673	151	-	-	1,824	5,595	(1,069)	-	-	4,526
Net operating income	7,716	2,422	(2,432)	(2,160)	5,546	7,594	176	1,734	8,775	18,279
Depreciation and other expenses	23,544	7,283	3,866	12,425	47,118	25,930	5,984	3,989	3,989	39,892
Segment results	(15,828)	(4,861)	(6,297)	(14,585)	(41,572)	(18,336)	(5,808)	(2,255)	4,786	(21,614)
Income tax expense					-					-
Loss for the period					(41,572)					(21,614)
As at 30th June										
Segment assets	1,386,199	428,800	227,612	731,547	2,774,158	2,349,687	542,235	361,490	361,490	3,614,902
Total Assets	1,386,199	428,800	227,612	731,547	2,774,158	2,349,687	542,235	361,490	361,490	3,614,902
Segment liabilities	1,226,250	379,322	201,348	647,136	2,454,056	2,007,866	463,354	308,903	308,903	3,089,026
Total Liabilities	1,226,250	379,322	201,348	647,136	2,454,056	2,007,866	463,354	308,903	308,903	3,089,026

Figures in brackets indicate deductions.

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**INTERIM
FINANCIAL
STATEMENTS**

INFORMATION ON ORDINARY SHARES OF THE COMPANY

<u>Market Price</u>	2017 Rs.	2016 Rs.
Highest price during the quarter ended 30th June	21.00	22.40
Lowest price during the quarter ended 30th June	11.80	13.50
Closing price as at 30th June	17.00	18.60
<u>Capital</u>	2017	2016
Ordinary Shares (Number of Shares)	67,500,000	67,500,000
Ordinary Shares (Value Rs.)	1,078,227,000	1,078,227,000
<u>Ratios</u>	As at 30.06.2017	As at 30.06.2016
Debt to equity ratio (times)	7.63	5.82
Interest cover (times)	0.52	0.69
Quick asset ratio (%)	5.41	3.29

**INTERIM
FINANCIAL
STATEMENTS**
SHAREHOLDERS' INFORMATION

Twenty Largest Ordinary Shareholders as at 30th June 2017

Twenty largest ordinary shareholders of the Company as at 30th June 2017 were as follows;

Name of the Share Holder	No of Shares	%
1) People's Bank	33,856,246	50.16
2) People's Leasing & Finance PLC	25,014,002	37.06
3) Mr. L. De Fonseka	1,000,000	1.48
4) Mr.H.V.Pakianathan	318,591	0.47
5) HSBC International Nominees Ltd-SSBT-Deutsche Bank AG Singapore	206,000	0.31
6) Frontier Capital Partners Limited	200,000	0.30
7) Mr. Z.G.Carimjee	196,158	0.29
8) Sandwave Limited	127,453	0.19
9) Mr.H.Beruwalage	116,200	0.17
10) Mr.Thalangahawatte	105,984	0.16
11) Mr.B.W.Kundanmal	102,100	0.15
12) Mrs. R.D. Jayawardana / Mr.S.Munaweera	100,987	0.15
13) Mr. Biswas	100,000	0.15
14) Asha Financial Services Limited/Mr.C.N.Pakianathan	92,975	0.14
15) Mr. A.H. Munasinghe	84,084	0.12
16) Mrs. R.D. Jayawardana	77,667	0.12
17) Mr.S.Munaweera/ Mrs. R.D. Jayawardana	77,667	0.12
18) Mr.Gunathilaka	77,021	0.11
19) Mr.S.Munaweera	70,900	0.11
20) DR.Constantine	70,315	0.10
	61,994,350	91.84

Directors'/CEO's Holding in Shares as at 30th June 2017	Position	No of Shares
Mr. H. Fernando	Chairman	-
Mr. N.V. Kumar	Director	-
Mr. J.A. Fernando	Director	-
Mr. M.P. Amirthanayagam	Director	-
Mr. D.P. Kumarage	Director	-
Mr. A.P. Weerasinghe	Director	-
Dr. D.W.S.S.R.N.J. Dandeniya	Director	-
Mr. L. De Fonseka	Director	1,000,000
Mr.U.N.Gunasekara	Director	-
Mr.K.S.Bandaranayaka	Acting CEO	-
		1,000,000

Public Holding

The percentage of ordinary share held by the public as at 30th June 2017 was 11.30% and number of shareholders representing the public holding was 10,147.

**INTERIM
FINANCIAL
STATEMENTS**
EXPLANATORY NOTES

- 1) The Interim Financial Statements for the three months ended 30th June 2017 are drawn up from unaudited accounts of the Company, and its subsidiary, PMB Services limited.
- 2) 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. 7 of 2007 and provide the information as required in terms of Rule 7.4 Colombo Stock Exchange .
- 3) There are no significant changes in the accounting policies and the methods of computation since the publication of 2016/17 Audited Financial Statement.
- 4) The Board of Directors has decided to amalgamate the Company with People's Leasing & Finance PLC (PLC) within the 2016/17 financial year in pursuance of a direction issued by the Monetary Board of the Central Bank of Sri Lanka, subject to receiving all approvals required therefore. Subsequently however the Monetary Board of the Central Bank of Sri Lanka has granted PLC an extension of one (01) year until 31st March 2018 to effect the merger.
- 5) The company transferred it's property located at No.21, Nawam Mawatha Colombo 02, to People's Bank (Parent Company) for Rs. 1,040 million on 19th May 2017 with the approval of Board of Directors and the Central Bank of Sri Lanka.
- 6) In terms of Section 8 of the Listing Rules of the Colombo Stock Exchange, the Company summoned an Extraordinary General Meeting (EGM) of the shareholders of the Company pursuant to the provisions of section 220 of the Companies Act No 07 of 2007 (Serious Loss of Capital), at People's Merchant Finance PLC office Complex on 30th March 2017. At the EGM an ordinary resolution was passed to authorise the Board to carry on the business of the Company to the best advantage of all stakeholders of the Company, after considering the Report prepared by the Directors of the Company.
- 7) There has been no significant change in the nature of the contingent liabilities for the three months ended 30th June 2017 which were disclosed in the 2016/17 Audited Financial Statements.
- 8) There have been no material event subsequent to the reporting date, which require adjustments to or disclosure in the interim financial statements.

**INTERIM
FINANCIAL
STATEMENTS**
RELATED PARTY DISCLOSURE

Transactions with Related entities				
The Company had the under mentioned financial dealings during the period with the following related entities.				
For the three months ended 30th June	Immediate Parent		Subsidiary	
	2017 Rs.'000	2016 Rs.'000	2017 Rs.'000	2016 Rs.'000
Items in Statement of Profit or Loss				
Interest Income	3,203	523	-	-
Interest Expense	7,143	837	-	-
Items in Statement of Financial Position				
As at 30th June	2017 Rs.'000	2016 Rs.'000	2017 Rs.'000	2016 Rs.'000
Assets				
Cash and cash equivalents	221,151	458,444	-	-
Investment in fixed deposits	203,393	3,532	-	-
Investment in subsidiaries - Investment	-	-	175,000	175,000
- Provision made	-	-	(175,000)	(175,000)
Other Assets - Due from Subsidiary	-	-	18,823	18,349
- Provision made	-	-	(18,823)	(18,349)
Liabilities				
Due to banks	14,717	39,333	-	-
Debt Securities issued	10,000	10,000	-	-

Corporate Information

Name of Company People's Merchant Finance PLC (Subsidiary of People's Bank)	Auditors M/s. KPMG Chartered Accountants 32A, Sir Mohamed Macan Maker Mawatha, Colombo 03.	Board Audit Committee Mr. U.N. Gunasekara Mr. A.P. Weerasinghe Mr. J.A. Fernando
Legal Form Public Limited Liability Company (Incorporated and domiciled in Sri Lanka)	Bankers People's Bank Pan Asia Banking Corporation PLC	Related Party Transactions Review Committee Mr. M.P. Amirthanayagam Mr. L. De Fonseka Mr. A.P. Weerasinghe
Date of Incorporation 26 th January 1983	Branch Offices Anuradhapura Kurunegala Negombo Trincomalee Kandy Matara Awissawella Matugama Elpitiya Gampaha Wellawatta Pawning Center	Board Remuneration Committee Mr. M.P. Amirthanayagam Mr. N.Vasantha Kumar Mr. D.P. Kumarage
Company Registration Number PQ 200	Board of Directors and Board Sub-Committees Board of Directors Mr. Hemasiri Fernando - Chairman Mr. A.P. Weerasinghe Mr. L. De Fonseka Mr. D.W.S.S.R.N.J. Dandeniya Mr. D.P. Kumarage Mr. U.N. Gunasekara Mr. M.P. Amirthanayagam Mr. J.A. Fernando Mr. N.Vasantha Kumar	Corporate Management Mr. K.S.Bandaranayake - Acting CEO Mr. Charith Gunarathne - DGM - Credit & Asset Finance Mr. Yasas Ariyaratne -DGM - Business Promotions Mrs. Muditha Jayawickrema - DGM - Legal & HR
Stock Exchange Listing The ordinary shares of the Company were quoted on the Colombo Stock Exchange (CSE) on 11 th July 1994. Ordinary Shares listed 67,500,000	Accounting Year-End March -31	Subsidiary Company PMB Services Limited
Registered Office & Principle Place of Business No. 21, Nawam Mawatha, Colombo 02, Sri Lanka Telephone +94112300191 / +94117666333 Fax +94112300190 Email; info@pmb.lk Web Address; www.peoplesmerchant.lk	Company Secretary Ms.I Jayawardhana	Vehicle Yard No. 21, Nawam Mawatha, Colombo 02, Sri Lanka
Registrars SSP Corporate Services (Pvt) Ltd No. 101, Inner Flower Road, Colombo 03, Sri Lanka Telephone; +94112573894, +94112576871 Fax; +94112573609 Email; sspsec@slt.net.lk	Integrated Risk Management Committee Mr. J.A. Fernando Mr. L. De Fonseka Mr. D.W.S.S.R.N.J. Dandeniya Acting CEO - Mr. K.S.Bandaranayake	Tax Payer Identity Number (TIN) 134000228 VAT Registration Number 134000228 7000 Central Bank Registration Number LFC/043 (Under the Finance Business Act No. 42 of 2011)
		Credit Agency Status An approved Credit Agency under the Mortgage Act No.6 of 1949 and the Trust Receipt Ordinance No.12 of 1947 by the department of Commerce