

2015/2016



CHILAW FINANCE PLC  
INTERIM FINANCIAL STATEMENTS FOR THE THREE MONTHS  
ENDED  
30TH JUNE 2015

**CHILAW FINANCE PLC**  
**STATEMENT OF FINANCIAL POSITION**

<u>AS AT</u>	Unaudited 30.06.2015	Audited 31.03.2015
	Rs.	Rs.
<b><u>ASSETS</u></b>		
Cash & Cash Equivalents	228,991,146	303,128,531
Financial Assets - Held to Maturity	69,260,227	68,586,221
Other Financial Assets	205,300	205,300
Investments - Held for Trading	17,049,221	16,080,921
Loans & Advances	658,983,441	632,997,192
Trade & Other Receivables	15,976,092	24,208,009
Income Tax Receivable		154,695
Inventories	561,432	561,432
Intangible Assets	6,092,935	6,289,090
Investment Properties	24,324,600	24,300,000
Property, Plant & Equipment	198,174,998	206,351,701
<b>TOTAL ASSETS</b>	<b>1,219,619,391</b>	<b>1,282,863,091</b>
<b><u>EQUITY &amp; LIABILITIES</u></b>		
<b><u>LIABILITIES</u></b>		
Public Deposits	614,253,539	677,683,814
Trade & Other Payables	34,962,528	35,567,589
Deferred Tax Liabilities	8,909,393	8,909,393
Employee Benefit Liabilities	5,873,961	6,142,095
Income Tax Payable	2,996,305	
Bank Overdrafts	6,805,626	16,918,375
<b>Total Liabilities</b>	<b>673,801,352</b>	<b>745,221,266</b>
<b><u>EQUITY ATTRIBUTABLE TO</u></b>		
<b><u>EQUITY HOLDERS</u></b>		
Stated Capital	290,909,239	290,909,239
Reserves	254,908,801	246,732,587
<b>Total Equity</b>	<b>545,818,040</b>	<b>537,641,826</b>
<b>TOTAL EQUITY &amp; LIABILITIES</b>	<b>1,219,619,391</b>	<b>1,282,863,091</b>
 Net Assets Value Per share	 16.10	 15.86

**Certification**

I Certify that the Financial Statements have been prepared in compliance with the requirements of the Companies Act No.7 of 2007.

(Sgnd.)

I.M.C. Bandara

Chief Financial Officer

The Board of Directors is responsible for the preparation and presentation of these Financial Statements.

Approved and signed for and on behalf of the Board of Directors by,

(Sgnd.)

Mr. J. Felix Fernandopulle

Director

20<sup>th</sup> July 2015

(Sgnd.)

Mr. D.P.J.Hewawitharana

Director

20<sup>th</sup> July 2015

**CHILAW FINANCE PLC**  
**STATEMENT OF COMPREHENSIVE INCOME**

<u>Three Months Ended 30th June</u>	Three Months Ended 30th June 2015	Three Months Ended 30th June 2014	YTD 30th June 2015	YTD 30th June 2014
	(Rs.)	(Rs.)	(Rs.)	(Rs.)
Revenue	44,734,332	54,691,600	44,734,332	54,691,600
Interest Income	40,452,688	50,927,161	40,452,688	50,927,161
Interest Expenses	(14,645,119)	(24,767,130)	(14,645,119)	(24,767,130)
<b>Net Interest Income</b>	<b>25,807,569</b>	<b>26,160,031</b>	<b>25,807,569</b>	<b>26,160,031</b>
Fees & Commission Income	1,014,747	605,175	1,014,747	605,175
Fees & Commission Expenses	(133,770)	(267,728)	(133,770)	(267,728)
<b>Net Fees &amp; Commission Income</b>	<b>880,977</b>	<b>337,447</b>	<b>880,977</b>	<b>337,447</b>
Net gain/ (loss) from financial instruments held for trading	681,411	1,641,761	681,411	1,641,761
Other Operating Income (net)	2,585,487	1,517,503	2,585,487	1,517,503
<b>Total Operating Income</b>	<b>29,955,443</b>	<b>29,656,741</b>	<b>29,955,443</b>	<b>29,656,741</b>
Impairment (Charges) / Reversal for loans and other losses	(3,108,887)	(8,919,560)	(3,108,887)	(8,919,560)
<b>Net Operating Income</b>	<b>26,846,556</b>	<b>20,737,181</b>	<b>26,846,556</b>	<b>20,737,181</b>
<b>Operating Expenses</b>				
Personnel Expenses	(6,829,947)	(6,412,970)	(6,829,947)	(6,412,970)
Depreciation of Property & Equipment	(1,010,264)	(983,094)	(1,010,264)	(983,094)
Amortisation of Intangible Assets	(196,154)	(196,154)	(196,154)	(196,154)
Other Operating Expenses	(5,218,631)	(4,053,652)	(5,218,631)	(4,053,652)
<b>Operating Profit before Value Added Tax on Financial Services</b>	<b>13,591,559</b>	<b>9,091,311</b>	<b>13,591,559</b>	<b>9,091,311</b>
Value Added Tax on Financial Service ,NBT & CROP Insurance Levy	(2,259,345)	(1,695,611)	(2,259,345)	(1,695,611)
<b>Profit before Taxation</b>	<b>11,332,215</b>	<b>7,395,700</b>	<b>11,332,215</b>	<b>7,395,700</b>
Income Tax Expense	(3,156,000)	(804,978)	(3,156,000)	(804,978)
<b>Profit for the Year</b>	<b>8,176,215</b>	<b>6,590,722</b>	<b>8,176,215</b>	<b>6,590,722</b>
<b>Other Comprehensive Income / (Expenses)</b>				
Income Tax (Charge) / Credit Relating to Components of Other Comprehensive Income				
<b>Other Comprehensive Income for the Year, Net of Taxes</b>	-	-	-	-
<b>Total Comprehensive Income for the Year, Net of Taxes</b>	<b>8,176,215</b>	<b>6,590,722</b>	<b>8,176,215</b>	<b>6,590,722</b>
<b>Earnings Per Share (Rs)</b>	<b>0.24</b>	<b>0.19</b>	<b>0.24</b>	<b>0.19</b>

CHILAW FINANCE PLC  
STATEMENT OF CHANGES IN EQUITY

	<u>No. of Shares</u>	<u>Ordinary Share Capital Rs.</u>	<u>Statutory Reserve Rs.</u>	<u>Investment Fund Account Rs.</u>	<u>General Reserve Rs.</u>	<u>Revaluation Reserve Rs.</u>	<u>Retained Earnings Rs.</u>	<u>Total Equity Rs.</u>
Balance as at 31st March 2014	33,901,337	290,909,239	29,837,408	20,895,307	5,000,000	103,706,950	63,680,958	514,029,860
Total Comprehensive Income							6,590,722	6,590,722
Transfers to Investment Fund Account				1,394,771			(1,394,771)	-
Balance as at 30th June 2014	33,901,337	290,909,239	29,837,408	22,290,077	5,000,000	103,706,950	68,876,909	520,620,582
Total Comprehensive Income							17,560,780	17,560,780
Other Comprehensive Income							(539,537)	(539,537)
Transfers to Investment Fund Account				(22,290,077)			22,290,077	-
Transfers to Reserve Fund			1,180,598				(1,180,598)	-
Balance as at 31st March 2015	33,901,337	290,909,239	31,018,006	-	5,000,000	103,706,950	107,007,632	537,641,826
Total Comprehensive Income							8,176,215	8,176,215
Transfers to Investment Fund Account								-
Balance as at 30th June 2015	33,901,337	290,909,239	31,018,006	-	5,000,000	103,706,950	115,183,846	545,818,040

**CHILAW FINANCE PLC**  
**CASH FLOW STATEMENT**

<b>For the three Months ended 30th June</b>	<b>2015</b> <b>Unaudited</b> <b>(Rs.)</b>	<b>2014</b> <b>Unaudited</b> <b>(Rs.)</b>
<b>Cash Flows From Operating activities</b>		
Profit Before Tax	11,332,215	7,395,700
<b>Adjustment For:</b>		
Non- cash items included in profit before tax	5,333,790	6,841,758
Changes in operating assets	(13,894,012)	38,724,096
Changes in operating Liabilities	(61,775,991)	20,939,825
Dividend income from investments	627,671	(458,699)
Gratuity paid	(711,433)	(106,365)
Income Tax Paid	(5,000)	(197,632)
<b>Net cash Generated from operating activities</b>	<b>(60,348,102)</b>	<b>73,138,684</b>
<b>Cash flows From investing activities</b>		
Net of Property, plant and equipment and Intangible	(2,661,899)	(9,635,020)
Net Proceeds from the sale of Investment Properties	-	9,350,000
Dividend Income from Investment	627,671	-
Net investment in financial assets held-for -trading	(968,300)	(1,183,062)
Net investment in financial assets held-to maturity	(674,006)	(1,208,517)
<b>Net cash (Used in)/from investing Activities</b>	<b>(3,676,534)</b>	<b>(2,676,600)</b>
<b>Cash Flows From Financing activities</b>		
New issue of shares by way of right issue	-	-
<b>Net Cash from Financing Activates</b>	<b>-</b>	<b>-</b>
<b>Net Increase/(Decrease) in Cash &amp; cash Equivalents</b>	<b>(64,024,636)</b>	<b>70,462,084</b>
Cash and Cash equivalent at the beginning of the periods	286,210,156	207,756,427
<b>Cash and Cash equivalent at the ended of the periods (Note A)</b>	<b>222,185,520</b>	<b>278,218,511</b>
<b>NOTE (A) Cash &amp; Cash Equivalents</b>		
Cash in hand & balances in Banks	8,784,713	14,722,770
Money at Call & Short Notice	220,206,433	263,881,317
Bank Overdrafts	(6,805,626)	(385,576)
	<b>222,185,520</b>	<b>278,218,511</b>

## EXPLANATORY NOTES

### FOR THE PERIOD OF THREE MONTHS ENDED 30<sup>TH</sup> JUNE 2015.

1. The interim financial statements for the three months ended 30<sup>th</sup> June 2015 are provisional and subject to audit. Figures in brackets indicate minus amounts.
2. The accounting policies and methods of computation followed in preparing the above financial statements are in compliance with the policies and methods those disclosed in our Audited Financial Statements for the year ended 31st March 2015.
3. These Interim Financial Statements are prepared and presented in compliance with the Sri Lanka Accounting LKAS 34.
4. There were no material Contingent Liabilities which would require adjustments to or disclosures in the Financial Statements.
6. All known expenses have been provided for in these financial statements.
7. There were no material events occurred after the balance sheet date that require adjustments to or disclosure in the financial Statements.
8. The presentation and classification of figures for the corresponding period of the previous year have been amended, where relevant, for better presentation and to be comparable with those of the current period.

9 .Market Value Per Share for the three months ended	<u>30.06.2015</u>	<u>30.06.2014</u>
	<u>Rs.</u>	<u>Rs.</u>
Highest Price	26.00 (05.06.2015)	20.90 (07.04.2014)
Lowest Price	22.00 (21.05.2015)	18.70 (11.06.2014)
Closing	25.00	20.30
Market Value per Share for the Year ended	<u>31.03.2015</u>	<u>31.03.2014</u>
	<u>Rs.</u>	<u>Rs.</u>
Highest Price	34.70(20.10.2014)	21.50 (03.02.2014)
Lowest Price	18.70(11.06.2014)	09.80 (03.05.2013)
Closing	23.60	20.60

10. Analysis of Share Holders According to Number of Shares Held [categorized as Resident Investors / Non-Resident Investors] - As at 30<sup>th</sup> June 2015 Vs 30<sup>th</sup> June 2014

As at 30<sup>th</sup> June 2015

	No of Shareholders	No of Share	% of Shareholding
Resident Investors	581	33,900,609	99.9979
Non-Resident Investors	2	728	0.0021
<b>Total</b>	<b>583</b>	<b>33,901,337</b>	<b>100.0000</b>

As at 30<sup>th</sup> June 2014

	No of Shareholders	No of Share	% of Shareholding
Resident Investors	821	33,900,809	99.9984
Non-Resident Investors	1	528	0.0016
<b>Total</b>	<b>822</b>	<b>33,901,337</b>	<b>100.0000</b>

11. Analysis of Share Holders According to Number of Shares Held [Categorized as Institutional Investors / Individual Investors] - As at 30<sup>th</sup> June 2015 Vs 30<sup>th</sup> June 2014.

As at 30<sup>th</sup> June 2015

	No of Shareholders	No of Share	% of Shareholding
Institutional Investors	26	29,979,676	88.43
Individual Investors	557	3,921,661	11.57
<b>Total</b>	<b>583</b>	<b>33,901,337</b>	<b>100.00</b>

As at 30<sup>th</sup> June 2014

	No of Shareholders	No of Share	% of Shareholding
Institutional Investors	32	7,501,162	22.13
Individual Investors	790	26,400,175	77.87
<b>Total</b>	<b>822</b>	<b>33,901,337</b>	<b>100.00</b>

12. Analysis of Distribution of Shareholders' According to Number of Shares Held - As at 30<sup>th</sup> June 2015 Vs 30<sup>th</sup> June 2014.

Range of	30 <sup>th</sup> June 2015			30 <sup>th</sup> June 2014		
	No of Shareholders	No of Share	% of Share holding	No of Shareholders	No of Share	% of Share holding
1 - 500	306	31,904	0.09	321	39,238	0.12
501 - 5000	196	332,577	0.98	297	500,542	1.48
5001 - 10000	31	210,076	0.62	61	412,765	1.22
10001 - 20000	29	408,873	1.21	60	850,820	2.51
20001 - 30000	11	261,368	0.77	19	448,606	1.32
30001 - 40000	2	69,797	0.21	16	557,629	1.64
40001 - 50000	2	89,601	0.26	7	314,191	0.93
50001 - 100000	1	50,069	0.15	10	738,018	2.17
100001 - 1000000	2	226,716	0.67	21	8,038,982	23.71
1000001 & Above	3	32,220,356	95.04	10	22,000,546	64.90
<b>Total</b>	<b>583</b>	<b>33,901,337</b>	<b>100.00</b>	<b>822</b>	<b>33,901,337</b>	<b>100.00</b>

13. Twenty Largest Share Holders' shareholding position as at 30th June 2015 Vs as at 30th June 2014

S.No	Name	As at 30.06.2015		As at 30.06.2014	
		No of. Shares	%	No of. Shares	%
1	Richard Pieris Finance Limited	29,696,403	87.60	-	-
2	Mr. Yashas Sandeepa.Sumanasekara	1,456,827	4.30	1,538,537	4.54
3	Mr. Don Sirisena Weerasuriya ( DECEASED)	1,067,126	3.15	1,067,126	3.15
4	Mr. Nandisena Hewa Kandamby	125,000	0.37	125,000	0.37
5	Capital Alliance Finance PLC -Mr.A.S.M.Shiyam	101,716	0.30	-	-
6	Mr. Kodithuwaku Arachchige Sirimanna	50,069	0.15	-	-
7	Mr. Udapola Gamaralalage Ravishka Shehan Hansana Dharmasiri	49,599	0.15	-	-
8	Mr. Chandrasiri Thalagahawatte	40,002	0.12	-	-
9	Mr. Ranathunga Jayasekara Arachchige Dhanaratna	35,912	0.11	35,912	0.11
10	Mr. Loku Yaddehige Dharmasena	33,885	0.10	-	-
11	Waldock Mackenzie Ltd. - Mrs.G. Soysa	29,140	0.09	29,140	0.09
12	Mr. Mohamed Nazeek Zavahir	26,406	0.08	26,406	0.08
13	Nanayakkara Management Services (Private) Ltd	25,337	0.07	-	-
14	Mr. Mohamed Akthar Abdul Karim	25,000	0.07	-	-
15	Mr. George Nevil Dias	24,646	0.07	24,646	0.07
16	Mr. Kalukotte Kankanamge Pushpananda Sirisena	24,142	0.07	24,142	0.07
17	Seylan Bank limited - Mr. Ruwan Prasanna	21,814	0.06	87,229	0.26
18	Commercial Bank of Ceylon Plc - Spice of Life	21,508	0.06	-	-
19	Dr. Rajaguru Senapathi Munnaiyage Prabhawathie	21,125	0.06	-	-
20	Mrs. Warnakulasooriya Bamunuge Don Cicili Emilda Perera	21,125	0.06	21,125	0.06
21	Mr. Naranapati Pathirannehelage Priyanthe Gamini Jayasinghe	21,125	0.06	21,125	0.06

14. Directors' Share Holding as at 30th June 2015 and as at 30th June 2014

The number of ordinary shares (CDS and Non CDS) held by the directors and CEO as at 30<sup>th</sup> June 2015 and at 30<sup>th</sup> June 2014 were as follows.

S.No	Name	30.06.2015		30.06.2014	
		CDS	Non CDS	CDS	Non CDS
1	Mr. J. Felix Fernandopulle	-NIL-	-NIL-	-211-	-NIL-
2	Mr.A. Hettiarachchy	-NIL-	-NIL-	-NIL-	-NIL-
3	Mr.D.P.Janaka Hewawitharana	-NIL-	-NIL-	-NIL-	-NIL-
4	Mr.H.M. Henanayake Bandara	-NIL-	-NIL-	-NIL-	-NIL-
5	Mr.C.P. Abeywickrema	-NIL-	-NIL-	-NIL-	-NIL-



## 15. Public Share Holding as at 30th June 2015

	<u>No. of shares</u>	<u>No. of shares</u>	<u>% of shares</u>
<b>1</b>	<b><u>Parent, subsidiary or associate entities or any subsidiary or associates of its Parent Entity</u></b>		
		29,696,403	87.60
<b>2</b>	<b><u>Directors of the entity, their spouses and children under 18 years of age</u></b>		
i	Mr.J. Felix Fernandopulle	-NIL-	
ii	Mr.A. Hettiarachchy	-NIL-	
iii	Mr.D.P. Janaka Hewawitharana	-NIL-	
iv	Mr.H.M. Henanayake Nandara	-NIL-	
v	Mr.C.P. Abeywickrema	-NIL-	
<b>3</b>	<b><u>Chief Executive Officer &amp; his close family members</u></b>		
	Mr.C.T.Kumarage	-NIL-	
<b>4</b>	<b><u>Key Management personnel and their close family members</u></b>		
		-NIL-	
	<b>Total non-public share holding</b>	29,696,403	87.60
	<b>Public Share Holding</b>	4,204,934	12.40
	<b>Total Issued Share Capital</b>	<b>33,901,337</b>	<b>100.00</b>
	Total number of non-public shareholders as at 30.06.2015	01	
	Total number of public shareholders as at 30.06.2015	582	
	Total number of shareholders as at 30.06.2015	<b>583</b>	

Public Share Holding as at 30<sup>th</sup> June 2014

	<u>No. of shares</u>	<u>No. of shares</u>	<u>% of shares</u>
a) <u>Directors of the entity, their spouses and children under 18 years of age</u>			
i Mr. J.A.D.N.Jayasuriya	3,749,638		
ii Mr. R.M.U.Rathnayake	1,303,803		
iii Mr. M.D.J.P.N.Perera	950,056		
iv Mr. L.J.Rubera	30,673		
v Mr. C.T.Kumarage	3,125		
vi Mrs.S.S.Dissanayake	<u>3,311,402</u>	9,348,697	27.58
b) <u>Key Management personnel and their close family members</u>			
i Mr.C.N.Mariyaseelan (GM)	48,938		
ii Mr.U.S.T De Silva (Internal Auditor)	<u>1</u>	48,939	0.14
c) <u>Single shareholders holding 10% or more of shares</u>			
Mr. R.W Kulatunga	<u>3,714,121</u>	3,714,121	10.96
<b>Total non-public share holding</b>		<u>13,111,757</u>	<u>38.68</u>
<b>Public Share Holding</b>		<u>20,789,580</u>	<u>61.32</u>
<b>Total Issued Share Capital</b>		<u><u>33,901,337</u></u>	<u><u>100.00</u></u>
Total number of non-public shareholders as at 30.06.2015		09	
Total number of public shareholders as at 30.06.2015		<u>813</u>	
Total number of shareholders as at 30.06.2015		<u><u>822</u></u>	

**CHILAW FINANCE PLC**  
**BUSINESS SEGMENT INFORMATION**

For the quarter ended 30th June	Leases		Hire Purchase		Other Loans & Advances		Unallocated		Total	
	2015 Rs.	2014 Rs.	2015 Rs.	2014 Rs.	2015 Rs.	2014 Rs.	2015 Rs.	2014 Rs.	2015 Rs.	2014 Rs.
<b>Revenue</b>										
Interest	15,150,931	16,153,319	3,390,696	7,486,043	16,051,580	21,695,061	5,859,481	5,592,738	40,452,688	50,927,161
Investment Income							681,411	1,641,761	681,411	1,641,761
Other Income							3,600,234	2,122,678	3,600,234	2,122,678
<b>Total</b>	<b>15,150,931</b>	<b>16,153,319</b>	<b>3,390,696</b>	<b>7,486,043</b>	<b>16,051,580</b>	<b>21,695,061</b>	<b>10,141,126</b>	<b>9,357,177</b>	<b>44,734,332</b>	<b>54,691,600</b>
<b>Percentage</b>	<b>34%</b>	<b>30%</b>	<b>8%</b>	<b>14%</b>	<b>36%</b>	<b>40%</b>	<b>23%</b>	<b>17%</b>	<b>100%</b>	<b>100%</b>
Interest Expenses	(4,960,110)	(7,315,042)	(1,110,045)	(3,390,060)	(5,254,964)	(9,824,624)	(3,320,000)	(4,237,404)	(14,645,119)	(24,767,130)
Other Expenses	(6,352,749)	(6,653,936)	(1,421,711)	(3,083,679)	(6,730,389)	(8,936,711)	(4,252,150)	(3,854,444)	(18,756,999)	(22,528,770)
<b>Segment result</b>	<b>3,838,072</b>	<b>2,184,341</b>	<b>858,940</b>	<b>1,012,304</b>	<b>4,066,227</b>	<b>2,933,726</b>	<b>2,568,976</b>	<b>1,265,329</b>	<b>11,332,215</b>	<b>7,395,700</b>
Income Tax Expense									(3,156,000)	(804,978)
Operating Profit After Tax									<b>8,176,215</b>	<b>6,590,722</b>
<b>Total Assets as at 30th June</b>	<b>413,069,081</b>	<b>378,897,243</b>	<b>92,442,602</b>	<b>175,594,933</b>	<b>437,624,010</b>	<b>508,886,076</b>	<b>276,483,699</b>	<b>219,484,838</b>	<b>1,219,619,391</b>	<b>1,282,863,091</b>
<b>Percentage</b>	<b>34%</b>	<b>30%</b>	<b>8%</b>	<b>14%</b>	<b>36%</b>	<b>40%</b>	<b>23%</b>	<b>17%</b>	<b>100%</b>	<b>100%</b>

**CHILAW FINANCE PLC**  
**BUSINESS SEGMENT INFORMATION**

Year to Date 30th June	Leases		Hire Purchase		Other Loans & Advances		Unallocated		Total	
	2015 Rs.	2014 Rs.	2015 Rs.	2014 Rs.	2015 Rs.	2014 Rs.	2015 Rs.	2014 Rs.	2015 Rs.	2014 Rs.
Revenue										
Interest	15,150,931	16,153,319	3,390,696	7,486,043	16,051,580	21,695,061	5,859,481	5,592,738	40,452,688	50,927,161
Investment Income							681,411	1,641,761	681,411	1,641,761
Other Income							3,600,234	2,122,678	3,600,234	2,122,678
<b>Total</b>	<b>15,150,931</b>	<b>16,153,319</b>	<b>3,390,696</b>	<b>7,486,043</b>	<b>16,051,580</b>	<b>21,695,061</b>	<b>10,141,126</b>	<b>9,357,177</b>	<b>44,734,332</b>	<b>54,691,600</b>
<b>Percentage</b>	<b>34%</b>	<b>30%</b>	<b>8%</b>	<b>14%</b>	<b>36%</b>	<b>40%</b>	<b>23%</b>	<b>17%</b>	<b>100%</b>	<b>100%</b>
Interest Expenses	(4,960,110)	(7,315,042)	(1,110,045)	(3,390,060)	(5,254,964)	(9,824,624)	(3,320,000)	(4,237,404)	(14,645,119)	(24,767,130)
Other Expenses	(6,352,749)	(6,653,936)	(1,421,711)	(3,083,679)	(6,730,389)	(8,936,711)	(4,252,150)	(3,854,444)	(18,756,999)	(22,528,770)
Segment result	<b>3,838,072</b>	<b>2,184,341</b>	<b>858,940</b>	<b>1,012,304</b>	<b>4,066,227</b>	<b>2,933,726</b>	<b>2,568,976</b>	<b>1,265,329</b>	<b>11,332,215</b>	<b>7,395,700</b>
Income Tax Expense									(3,156,000)	(804,978)
Operating Profit After Tax									<b>8,176,215</b>	<b>6,590,722</b>
Total Assets as at 30th June	413,069,081	378,897,243	92,442,602	175,594,933	437,624,010	508,886,076	276,483,699	219,484,838	1,219,619,391	1,282,863,091
Percentage	34%	30%	8%	14%	36%	40%	23%	17%	100%	100%