

## INVESTOR INFORMATION

## TWENTY LARGEST SHAREHOLDERS AS AT 31ST DECEMBER

Ordinary Voting Shares	2009		2008*	
	No. of Shares	%	No. of Shares	%
1. Sri Lanka Insurance Corporation Limited <i>(**Including 350,000 shares of Sri Lanka Insurance Corporation Limited - Life Fund)</i>	19,500,000**	15.00	350,000 <i>(Life Fund)</i>	0.80
2. Bank of Ceylon	13,000,000	10.00	-	-
3. Dr. T. Senthilvel	13,000,000	10.00	2,178,000	5.00
4. Browns Plantations Investment (Pvt) Limited	12,416,966	9.55	-	-
5. Lanka Orix Information Technology Limited	12,416,966	9.55	-	-
6. Seyfest (Private) Limited	2,977,996	2.31	2,177,996	5.00
7. Employees' Provident Fund	2,865,600	2.20	-	-
8. Sesot (Private) Limited	2,252,900	1.73	2,177,900	5.00
9. Nation Lanka Finance PLC <i>(Formerly Ceylinco Finance PLC)</i>	2,139,010	1.65	2,140,226	4.91
10. Seybest (Private) Limited	2,132,900	1.64	2,177,900	5.00
11. Seyshop (Private) Limited	2,132,900	1.64	2,177,900	5.00
12. Esots (Private) Limited	2,115,857	1.63	2,160,857	4.96
13. Ceylinco Limited	1,680,896	1.29	1,680,896	3.86
14. National Savings Bank	1,510,900	1.16	1,510,900	3.47
15. The Finance Company PLC	1,473,223	1.13	1,473,223	3.38
16. Phoenix Ventures Limited	1,337,400	1.03	90,000	0.21
17. Miss. M.D. Bollagala	1,194,500	0.92	-	-
18. Sotse (Private) Limited	962,331	0.74	1,002,331	2.30
19. Mr. K.R.B. Fernando	955,400	0.73	-	-
20. Ceylinco Insurance PLC, A/C No. 2 (General Fund)	798,610	0.61	65,000	0.15
<b>Sub Total</b>	<b>96,864,355</b>	<b>74.51</b>	21,363,129	49.04
<b>Balance Shares Held by Other Voting Shareholders</b>	<b>33,135,645</b>	<b>25.49</b>	22,196,871	50.96
			<i>(10,964 Shareholders)</i>	<i>(7,812 Shareholders)</i>
<b>Total Voting Shares</b>	<b>130,000,000</b>	<b>100.00</b>	43,560,000	100.00

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

**Note:** During the year, in order to part settle their liabilities to the Bank (Settlor), under their respective Trust Deeds, four employee share owning trusts set up by the Bank disposed of shares which were in turn purchased by two other employee share owning trusts of the Bank out of their own funds. Details of the sales/purchases are given below:

	Purchases of Ordinary Voting Shares of SBK	Sales of Ordinary Voting Shares of SBK
Sesot (Private) Limited	75,000	-
Seyfest (Private) Limited	100,000	-
Seyshop (Private) Limited	-	45,000
Seybest (Private) Limited	-	45,000
Sotse (Private) Limited	-	40,000
Esots (Private) Limited	-	45,000

In addition, Seyfest (Private) Limited was allotted 700,000 Ordinary Voting Shares in the Seylan Bank's Public Issue at an issue price of Rs. 35/- per share. The shares were purchased by the Trust Company out of its own funds.

Ordinary Non-Voting Shares	2009		2008*	
	No. of Shares	%	No. of Shares	%
1. Lanka ORIX Leasing Company PLC	19,733,400	15.97	-	-
2. Pershing LLC S/A Averbach Grauson & Co.	8,582,400	6.94	10,119,200	8.19
3. Browns Plantation Investments (Pvt) Limited	6,588,700	5.33	-	-
4. Taprobane Holdings Limited	5,607,800	4.54	-	-
5. Mr. S.V. Somasunderam	4,368,800	3.54	5,591,900	4.52
6. Mr. L.M.S.H. Alnaqib	3,000,000	2.43	-	-
7. Miss. M.D. Bollagala	2,937,300	2.38	-	-
8. Questnet Limited	2,409,500	1.95	-	-
9. Mr. T.T. Al-Nakib	2,021,900	1.64	-	-
10. Mr. W.K.V.M. Fernando	1,669,300	1.35	-	-
11. Mr. M.M. Udeshi	1,424,000	1.15	100	0.00
12. Phoenix Ventures Limited	1,400,000	1.13	-	-
13. Prime Lands (Pvt) Limited	1,376,300	1.11	-	-
14. Mrs. K.W.S.H. Fernando	1,362,600	1.10	-	-
15. Mr. N.R. Somaiya	1,248,500	1.01	1,248,500	1.01
16. Mr. E. Thavagnanasooriyam	1,183,900	0.96	500,000	0.40
17. Employees' Trust Fund Board	1,099,400	0.89	1,099,400	0.89
18. Miss. S.A. Fernando	1,095,700	0.89	-	-
19. Mrs. S. Surendini	935,900	0.76	500,000	0.40
20. Mr. H.W.M. Woodward	914,800	0.74	30,000	0.02
<b>Sub Total</b>	<b>68,960,200</b>	<b>55.81</b>	19,089,100	15.45
<b>Balance Shares Held by other Non-Voting Shareholders</b>	<b>54,599,800</b>	<b>44.19</b>	104,470,900	84.55
			<i>(6,126 Shareholders)</i>	<i>(5,642 Shareholders)</i>
<b>Total Non-Voting Shares</b>	<b>123,560,000</b>	<b>100.00</b>	123,560,000	100.00

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

**ANALYSIS OF THE DISTRIBUTION OF SHAREHOLDERS AS AT 31ST DECEMBER 2009**

Range of Shareholding	Ordinary (Voting) Shares			Ordinary (Non-Voting) Shares		
	No. of Shareholders	No. of Shares	Percentage (%) of Shareholding	No. of Shareholders	No. of Shares	Percentage (%) of Shareholding
1 - 1,000	8,241	2,516,018	1.94	3,007	1,430,033	1.16
1,001 - 10,000	2,318	7,630,830	5.87	2,354	9,524,999	7.71
10,001 - 100,000	362	9,974,365	7.67	669	19,196,675	15.54
100,001 - 1,000,000	46	16,080,773	12.37	98	26,298,793	21.28
1,000,001 & Above	17	93,798,014	72.15	18	67,109,500	54.31
<b>Total</b>	<b>10,984</b>	<b>130,000,000</b>	<b>100.00</b>	<b>6,146</b>	<b>123,560,000</b>	<b>100.00</b>
<b>Resident/Non-Resident</b>						
Resident	10,900	128,906,075	99.16	6,079	102,966,980	83.33
Non-Resident	84	1,093,925	0.84	67	20,593,020	16.67
<b>Individuals/Institutions</b>						
Individuals	10,707	62,679,649	48.22	5,948	63,553,261	51.44
Companies	277	67,320,351	51.78	198	60,006,739	48.56

**ORDINARY SHARES (QUOTED)**

	Voting (SEYB-N)		Non-Voting (SEYB-X)	
	2009	2008	2009	2008
No. of Shares Issued	<b>130,000,000</b>	43,560,000	<b>123,560,000</b>	123,560,000
First & Final Dividend - Proposed (Rs. per share)	<b>0.50</b>	-	<b>0.50</b>	-
<b>Share Prices</b>				
Highest (Rs.)	<b>49.25</b>	34.00	<b>19.50</b>	10.00
Lowest (Rs.)	<b>27.00</b>	15.75	<b>4.90</b>	4.90
Last Traded (Rs.)	<b>37.00</b>	28.50	<b>16.00</b>	6.00
Percentage of Public Holding (%)	<b>64.90</b>	99.96	<b>83.99</b>	99.89

**Shareholdings of Directors and Chief Executive Officer as at 31st December 2009**

Directors' shareholdings are given on page 125 of the Annual Report of the board of directors. Shares held by the Chief Executive Officer, Mr. A.M. Pasqual as at 31st December 2009 are as follows:

No. of Shares	% Holding
33,000 Ordinary Voting Shares	0.025
33,000 Ordinary (Non-Voting) Shares	0.027

**DEBENTURES (QUOTED)****Debentures 2006/2011***(Listed on CSE in July 2006)*

(SEYB D86, D87 and D88)	Monthly Interest (13%)		Annual Interest (13.50%)		Floating Rate of Interest	
	2009	2008	2009	2008	2009	2008
No. of Debentures Issued	<b>7,646,400</b>		<b>4,620,800</b>		<b>305,950</b>	
Debenture Prices:						
Highest (Rs.)	<b>100.00</b>	74.00	<b>97.00</b>	75.69	Not	
Lowest (Rs.)	<b>60.00</b>	74.00	<b>97.00</b>	75.69	traded	
Last Traded (Rs.)	<b>98.00</b>	74.00	<b>97.00</b>	75.69	in 2009	

**Debentures 2007/2012 – Issue 1***(Listed on CSE in June 2007)*

(SEYB D118, D119 and D120)	Monthly Interest (15.75%)		Annual Interest (16.75%)		Floating Rate of Interest	
	2009	2008	2009	2008	2009	2008
No. of Debentures Issued	<b>2,916,200</b>		<b>4,275,450</b>		<b>302,350</b>	
Debenture Prices:						
Highest (Rs.)	<b>100.26</b>	74.14	<b>90.00</b>	84.00	<b>86.00</b>	82.44
Lowest (Rs.)	<b>77.51</b>	74.14	<b>77.50</b>	84.00	<b>80.00</b>	82.44
Last Traded (Rs.)	<b>100.00</b>	74.14	<b>90.00</b>	84.00	<b>80.00</b>	82.44

**Debentures 2007/2012 – Issue 2***(Listed on CSE in January 2008)*

(SEYB D127, D128, D129 and D130)	Monthly Interest (17.00%)		Annual Interest (18.00%)		Floating Rate of Interest Payable Quarterly		Floating Rate of Interest Payable Annually	
	2009	2008	2009	2008	2009	2008	2009	2008
No. of Debentures Issued	<b>2,089,550</b>		<b>2,962,400</b>		<b>433,350</b>		<b>107,550</b>	
Debenture Prices:								
Highest (Rs.)	84.00	99.47	90.00	85.00	100.00	Not traded	Not Traded	
Lowest (Rs.)	59.69	99.47	90.00	85.00	100.00	During the	During the	
Last Traded (Rs.)	80.00	99.47	90.00	85.00	100.00	Year 2008	Years 2008/09	

**Debentures 2008/2013***(Listed on CSE in February 2009)*

(SEYB D141, D142, D143 and D144)	Monthly Interest (20.50%)		Annual Interest (21.50%)		Floating Rate of Interest Payable Quarterly		Floating Rate of Interest Payable Annually	
	2009	2008	2009	2008	2009	2008	2009	2008
No. of Debentures issued	<b>3,954,450</b>		<b>2,316,100</b>		<b>1,200</b>		<b>33,900</b>	
Debenture Prices:								
Highest (Rs.)	100.04	N/A	Not	N/A	Not	N/A	Not	N/A
Lowest (Rs.)	78.75		Traded		Traded		Traded	
Last Traded (Rs.)	95.00		in 2009		in 2009		in 2009	

	<b>Current Period</b>	Previous Comparative Period**
	<b>31.12.2009</b>	31.12.2008
<b>Interest Rate of Comparable Government Security</b>	<b>11.65%</b>	18.64%
<b>Debt/Equity Ratio</b>	<b>0.40</b>	0.68
<b>Interest Cover</b>	<b>2.23</b>	1.21
<b>Quick Asset Ratio</b>	<b>0.59</b>	0.73
<b>Interest Yield as at Date of Last Trade</b>		
<b>2006/11 Issue</b>		
Annual Interest (27.10.2009)/(29.09.2008)	<b>13.92%</b>	17.84%
Monthly Interest (22.12.2009)/(03.10.2008)	<b>14.08%</b>	18.65%
Floating Interest - Annual*	*	*
<b>2007/12 Issue I</b>		
Annual Interest (24.11.2009)/(17.09.2008)	<b>18.61%</b>	19.94%
Monthly Interest (15.12.2009)/(29.09.2008)	<b>16.94%</b>	22.84%
Floating Interest - Annual (09.10.2009)/(08.10.2008)	<b>25.16%</b>	23.05%
<b>2007/12 Issue II</b>		
Annual Interest (08.12.2009)/(14.08.2008)	<b>20.00%</b>	21.18%
Monthly Interest (17.11.2009)/(02.12.2008)	<b>22.99%</b>	18.49%
Floating Interest - Quarterly (07.12.2009)/*	<b>15.15%</b>	*
Floating Interest - Annual*	*	*
<b>2008/13 Issue</b>		
Annual Interest*	*	*
Monthly Interest (15.10.2009)/*	<b>23.73%</b>	*
Floating Interest - Quarterly*	*	*
Floating Interest - Annual*	*	*
<b>Yield To Maturity of Trade Done On</b>		
<b>2006/11 Issue</b>		
Annual Interest (27.10.2009)/(29.09.2008)	<b>15.49%</b>	26.82%
Monthly Interest (22.12.2009)/(03.10.2008)	<b>14.45%</b>	26.52%
Floating Interest - Annual*	*	*
<b>2007/12 Issue I</b>		
Annual Interest (24.11.2009)/(17.09.2008)	<b>22.12%</b>	23.53%
Monthly Interest (15.12.2009)/(29.09.2008)	<b>15.74%</b>	27.06%
Floating Interest - Annual (09.10.2009)/(08.10.2008)	<b>32.06%</b>	26.90%
<b>2007/12 Issue II</b>		
Annual Interest (08.12.2009)/(14.08.2008)	<b>22.98%</b>	23.79%
Monthly Interest (17.11.2009)/(02.12.2008)	<b>26.83%</b>	17.19%
Floating Interest - Quarterly (07.12.2009)/*	<b>14.36%</b>	*
Floating Interest - Annual*	*	*
<b>2008/13 Issue</b>		
Annual Interest*	*	*
Monthly Interest (15.10.2009)/*	<b>22.35%</b>	*
Floating Interest - Quarterly*	*	*
Floating Interest - Annual*	*	*

\* No trading during the period.

\*\* Comparative Period - Immediate Preceding Financial Year.