

INTERIM FINANCIAL STATEMENTS
FOR THE HALF YEAR ENDED SEPTEMBER 30, 2011



Citizens Development Business Finance PLC
No 18, Sri sangaraja Mawatha, Colombo 10

CITIZENS DEVELOPMENT BUSINESS FINANCE PLC
STATEMENT OF INCOME

	COMPANY			COMPANY		
	FOR THE QUARTER ENDED		Variance %	FOR THE SIX MONTHS ENDED		Variance %
	30/09/2011 Rs.	30/09/2010 Rs.		30/09/2011 Rs.	30/09/2010 Rs.	
Income	723,579,949	465,983,837	55%	1,296,147,120	882,468,898	47%
Interest Income	597,373,170	419,117,297	43%	1,129,864,445	798,883,733	41%
Less: Interest Expenses	305,167,222	215,623,674	42%	578,045,608	433,537,700	33%
Net Interest Income	292,205,948	203,493,623	44%	551,818,837	365,346,033	51%
Other Income	126,206,779	46,866,540	169%	166,282,675	83,585,165	99%
	418,412,727	250,360,163	67%	718,101,512	448,931,198	60%
Less : Operating Expenses						
Personnel Expenses	70,007,418	48,731,900	44%	134,674,447	94,193,115	43%
Premises, Equipment and Administration Expenses	85,181,824	61,513,818	38%	164,730,363	116,560,328	41%
Marketing and Business Promotion Expenses	71,751,774	48,640,357	48%	124,192,166	86,372,260	44%
Finance Charges	2,399,553	2,656,083	-10%	4,392,793	4,552,654	-4%
	229,340,569	161,542,158	42%	427,989,769	301,678,357	42%
Profit before Loan Loss Provision	189,072,158	88,818,005	113%	290,111,743	147,252,841	97%
Less - Provision for Loan losses	5,085,330	10,000,000	-49%	13,035,330	22,000,000	-41%
Profit Before VAT on Financial Services and Tax	183,986,828	78,818,005	133%	277,076,413	125,252,841	121%
Less - VAT on Financial Services	9,525,689	7,310,956	30%	16,511,727	13,240,817	25%
Profit Before Income Tax	174,461,139	71,507,049	144%	260,564,686	112,012,024	133%
Less -Income Tax Expenses	13,333,879	6,000,000	122%	19,362,693	12,000,000	61%
Net Profit for the period	161,127,260	65,507,049	146%	241,201,993	100,012,024	141%
Earnings Per Share (EPS)	3.58	1.57		5.57	2.40	

Note

Earnings per Share for the previous periods presented have been restated to reflect the effect of rights issue.

CITIZENS DEVELOPMENT BUSINESS FINANCE PLC
STATEMENT OF INCOME

	GROUP			GROUP		
	FOR THE QUARTER ENDED			FOR THE SIX MONTHS ENDED		
	30/09/2011 Rs.	30/09/2010 Rs.	Variance %	30/09/2011 Rs.	30/09/2010 Rs.	Variance %
Income	723,640,539	465,994,552	55%	1,296,337,660	882,538,449	47%
Interest Income	597,373,170	419,128,012	43%	1,129,864,445	798,953,284	41%
Less: Interest Expenses	305,167,222	215,623,674	42%	578,045,608	433,537,700	33%
Net Interest Income	292,205,948	203,504,338	44%	551,818,837	365,415,584	51%
Other Income	126,267,369	46,866,540	169%	166,473,215	83,585,165	99%
	418,473,317	250,370,878	67%	718,292,052	449,000,749	60%
Less : Operating Expenses						
Personnel Expenses	70,007,418	48,731,900	44%	134,674,447	94,193,115	43%
Premises, Equipment and Administration Expenses	85,097,620	61,534,810	38%	164,646,159	116,581,320	41%
Marketing and Business Promotion Expenses	71,751,774	48,640,357	48%	124,192,166	86,372,260	44%
Finance Charges	2,399,553	2,656,083	-10%	4,392,793	4,552,654	-4%
	229,256,365	161,563,150	42%	427,905,565	301,699,349	42%
Profit Before Loan Loss Provision	189,216,952	88,807,728	113%	290,386,487	147,301,400	97%
Less - Provision for Loan losses	5,085,330	10,000,000	-49%	13,035,330	22,000,000	-41%
Profit Before VAT on Financial Services and Tax	184,131,622	78,807,728	134%	277,351,157	125,301,400	121%
Less -VAT on Financial Services	9,525,689	7,310,956	30%	16,511,727	13,240,817	25%
Profit Before Income Tax	174,605,933	71,496,772	144%	260,839,430	112,060,583	133%
Less - Income Tax Expenses	13,333,879	6,000,000	122%	19,362,693	12,000,000	61%
Net Profit for the Period	161,272,054	65,496,772	146%	241,476,737	100,060,583	141%
Attributable to						
Shareholders of the Parent Company	161,272,054	65,496,772	146%	241,476,737	100,060,583	141%
Minority Interest	-	-		-	-	
Net profit for the period	161,272,054	65,496,772	146%	241,476,737	100,060,583	141%
Earnings Per Share (EPS)	3.58	1.57		5.57	2.40	

Note

Earnings per Share for the previous periods presented have been restated to reflect the effect of rights issue.

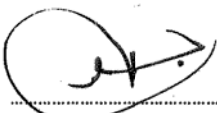
CITIZENS DEVELOPMENT BUSINESS FINANCE PLC
BALANCE SHEET AS AT

	COMPANY		GROUP	
	30/09/2011 Rs.	Audited 31/03/2011 Rs.	30/09/2011 Rs.	Audited 31/03/2011 Rs.
Assets				
Cash and Cash Equivalents	64,058,793	49,343,058	67,008,710	52,292,975
Investment in Government Securities	538,473,934	511,573,349	538,473,934	511,573,349
Deposits with Licensed Commercial Banks & Financial Institutions	292,317,527	263,094,355	292,317,527	263,094,355
Securities Purchase under Resale Agreements	339,421,733	187,379,059	339,421,733	187,379,059
Loans & Advances	2,702,360,192	1,824,790,687	2,702,360,192	1,824,790,687
Net Investments in Leases	5,568,739,241	4,731,429,215	5,568,739,241	4,731,429,215
Net Investments in Hiring Contracts	2,041,996,225	1,299,575,070	2,041,996,225	1,299,575,070
Investment Securities	437,874,400	412,600,000	437,874,400	412,600,000
Tax Recoverable	238,789,002	203,492,588	238,789,002	203,492,588
Trade and Other Receivables	393,808,580	323,220,322	393,807,780	323,220,322
Inventories	272,878,144	150,707,893	272,878,144	150,707,893
Investment in Subsidiaries	5,000,000	5,000,000	-	-
Investment Properties	20,197,977	20,197,977	20,197,977	20,197,977
Property, Plant and Equipment	466,897,965	237,821,921	466,897,965	237,821,921
Total Assets	13,382,813,713	10,220,225,494	13,380,762,830	10,218,175,411
Liabilities				
Deposits From Customers	9,459,227,796	7,488,743,205	9,459,227,796	7,488,743,205
Borrowings	972,092,246	735,077,881	972,092,246	735,077,881
Debentures	250,955,436	267,069,000	250,955,436	267,069,000
Retirement Benefit Obligations	25,712,371	20,676,229	25,712,371	20,676,229
Tax Payable	62,344,249	44,429,014	62,344,249	44,814,473
Other Liabilities	707,356,762	639,047,644	707,373,881	638,954,848
	11,477,688,860	9,195,042,973	11,477,705,979	9,195,335,636
Shareholders' Funds				
Stated Capital	1,114,960,915	396,850,480	1,114,960,915	396,850,480
Reserve Funds	152,650,304	152,650,304	152,650,304	152,650,304
Revaluation Reserve	15,082,857	15,082,857	15,082,857	15,082,857
Investment Fund Reserve	12,133,302	3,012,215	12,133,302	3,012,215
Accumulated Profit	610,297,475	457,586,665	608,229,473	455,243,919
Shareholders' Funds	1,905,124,853	1,025,182,521	1,903,056,851	1,022,839,775
Minority Interest	-	-	-	-
Total Equity	1,905,124,853	1,025,182,521	1,903,056,851	1,022,839,775
Total Liabilities & Equity	13,382,813,713	10,220,225,494	13,380,762,830	10,218,175,411
Net Assets Value per Ordinary Share	36.66	25.83	36.62	25.77

Note

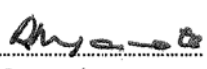
The above figures are subject to audit unless specified.

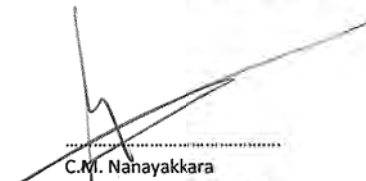
The Financial statements are in compliance with the requirements of the Companies Act No 7 of 2007.


.....
Damith Tennakoon
Director/CFO

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

Approved and Signed for and on behalf of the Board,


.....
R. Renganathan
Chairman
Colombo
27th October 2011


.....
C.M. Nanayakkara
Managing Director/ CEO

CITIZENS DEVELOPMENT BUSINESS FINANCE PLC
STATEMENT OF CHANGES IN EQUITY

FOR THE SIX MONTHS ENDED 30TH SEPTEMBER

COMPANY	Stated Capital Rs	Revaluation Reserve Rs	Retained Earnings Rs	Reserve Fund Rs	Investment Fund Reserve Rs	Total Rs
Balance as at April 01, 2010	396,850,480	15,082,857	54,993,404	46,288,304		513,215,045
Net Profit For the period			100,012,024			100,012,024
Dividend Paid			(19,842,524)			(19,793,543)
Balance as at September 30, 2010	396,850,480	15,082,857	135,162,904	46,288,304		593,433,526
Balance as at April 01, 2011	396,850,480	15,082,857	457,586,665	152,650,304	3,012,215	1,025,182,521
Issue of Shares	718,110,435					718,110,435
Net Profit for the period			241,201,993			241,201,993
Dividend Paid			(79,370,096)			(79,370,096)
Transfer into/(out) from Reserve			(9,121,087)		9,121,087	
Balance as at September 30, 2011	1,114,960,915	15,082,857	# 610,297,475	152,650,304	12,133,302	1,905,124,853

GROUP	Stated Capital Rs	Revaluation Reserve Rs	Retained Earnings Rs	Reserve Fund Rs	Investment Fund Reserve Rs	Total Rs	Minority Interest Rs	Total Equity Rs
Balance as at April 01, 2010	396,850,480	15,082,857	55,912,766	46,288,304		514,134,407		514,134,407
Net Profit for the Period			100,060,583			100,060,583		100,060,583
Dividend Paid 2009/2010			(19,842,524)					(19,842,524)
Transfer into/(out) from Reserve								
Balance as at September 30, 2010	396,850,480	15,082,857	# 136,130,825	46,288,304		614,194,990		594,352,466
Balance as at April 01, 2011	396,850,480	15,082,857	# 455,243,919	152,650,304	3,012,215	1,022,839,775		1,022,839,775
Issue of Shares	718,110,435					718,110,435		718,110,435
Net Profit for the Period			241,476,737			241,476,737		241,476,737
Dividend Paid			(79,370,096)			(79,370,096)		(79,370,096)
Transfer into/(out) from Reserve			(9,121,087)		9,121,087			
Balance as at September 30, 2011	1,114,960,915	15,082,857	# 608,229,473	152,650,304	12,133,302	1,903,056,851		1,903,056,851

CITIZENS DEVELOPMENT BUSINESS FINANCE PLC
CASH FLOW STATEMENT

FOR THE SIX MONTHS PERIOD ENDED	COMPANY		GROUP	
	30-Sep-11 Rs.	30-Sep-10 Rs.	30-Sep-11 Rs.	30-Sep-10 Rs.
Cash Flow from Operating Activities				
Interest Receipts	1,122,191,958	803,085,121	1,122,191,958	803,154,672
Commission Receipts	46,238,198	36,999,524	46,238,198	36,999,524
Other Income	89,209,802	45,969,934	89,209,802	45,969,934
Interest Payments	(510,656,539)	(422,147,206)	(510,656,539)	(422,147,206)
Fees and Business Promotion Expenses	(67,856,833)	(63,010,354)	(67,856,833)	(63,111,346)
Employees Related Payments	(129,392,155)	(79,166,150)	(129,392,155)	(79,166,150)
Suppliers Payment	(180,184,341)	(112,223,870)	(180,184,341)	(112,223,870)
Financial Expenses	(4,392,793)	(4,552,654)	(4,392,793)	(4,552,654)
Operating Profit/ (Loss) Before Changes in Operating Assets	365,157,297	204,954,345	365,157,297	204,922,904
(Increase)/ Decrease in Operating Assets				
Investments Licensed Commercial Banks and other Financial Institutions	(29,223,172)	88,162,100	(29,223,172)	88,162,100
Investment in Government Securities	(178,943,259)	65,620,168	(178,943,259)	65,620,168
Net Funds Advance to Customers	(2,470,336,016)	(1,049,798,216)	(2,470,336,016)	(1,049,333,407)
Other Short Term Assets	(60,643,300)	(21,958,900)	(60,643,300)	(19,744,745)
Inventories	(122,170,251)	(149,439,223)	(122,170,251)	(149,439,223)
Increase/ (Decrease) in Operating Liabilities	(2,496,158,701)	(862,459,726)	(2,496,158,701)	(859,812,203)
Borrowings	237,014,365	(228,052,171)	237,014,365	(228,052,171)
Deposits from Customers	1,970,484,591	1,202,358,379	1,970,484,591	1,202,358,379
	2,207,498,956	974,306,208	2,207,498,956	974,306,208
Cash (used in)/generated from Operations	(288,659,745)	111,846,482	(288,659,745)	114,494,005
Gratuity Paid	(246,150)	-	(246,150)	-
Value Added Tax Paid	(16,786,170)	-	(16,786,170)	-
Economic Service Charge Paid	(18,510,244)	(47,548,382)	(18,510,244)	(47,548,382)
	(324,202,309)	64,298,100	(324,202,309)	66,945,623

Cash Flow from Investing Activities				
Dividend Receipts	3,102,000	2,565,235	3,102,000	2,565,235
Purchase of Property, Plant & Equipment	(256,081,382)	(33,446,842)	(256,081,380)	(33,446,842)
Proceeds from sale of Property, Plant & Equipment	98,820	-	98,820	-
Net Cash Inflows/(Outflows) Investing Activities	(252,880,562)	(30,881,607)	(252,880,560)	(30,881,607)
Cash Flow from Financing Activities				
Issue of Shares	718,110,435	-	718,110,435	-
Dividend Paid	(79,370,096)	(19,793,543)	(79,370,096)	(19,793,543)
Redemption of Debentures	(16,113,564)	(30,392,769)	(16,113,564)	(30,392,769)
Net Cash Inflow / (out flows) from Financing Activities	622,626,775	(50,186,312)	622,626,775	(50,186,312)
Net Increase/(Decrease) In Cash & Cash Equivalents	45,543,904	(16,769,819)	45,543,905	(14,122,296)
Cash & Cash Equivalents at the Beginning of the Year	(149,932,205)	(106,647,074)	(146,982,288)	(106,344,680)
Cash & Cash Equivalents at the End of the Year	(104,388,301)	(123,416,893)	(101,438,383)	(120,466,976)
Cash and Cash Equivalents at the Beginning of the Year				
Cash at Bank and In Hand	49,343,058	7,165,259	52,292,975	7,467,653
Bank Overdraft	(199,275,263)	(113,812,333)	(199,275,263)	(113,812,333)
	(149,932,205)	(106,647,074)	(146,982,288)	(106,344,680)
Cash and Cash Equivalents at the End of the Year				
Cash at Bank and In Hand	64,058,793	42,749,581	67,008,711	45,699,498
Bank Overdraft	(168,447,094)	(166,166,474)	(168,447,094)	(166,166,474)
	(104,388,301)	(123,416,893)	(101,438,383)	(120,466,976)

* Figures in brackets indicates deductions

CITIZENS DEVELOPMENT BUSINESS FINANCE PLC
EXPLANATORY NOTES

- 1) There were no changes in the Accounting Policies and Method of Computing since the publication of Financial Statements in the Annual Report -2010/2011.
- 2) These interim Financial Statements are presented in accordance with SLAS 35- "Interim Financial Reporting" and information has been provided as required in terms of rule 7.4 of the Colombo Stock Exchange.
- 3) All known Expenses have been provided in these Financial Statements and Management Fees are not applicable to the Company.
- 4) During the period there were no material changes in the composition of Assets , Liabilities and Contingent Liabilities.
- 5) Company issued 6,614,175 Ordinary Voting Shares and 5,669,293 Ordinary Non Voting Shares during the period under review for a total consideration of Rs. 718,110,435/-.
- 6) No of Shares as at 30 Sep 2011 is as follows,

Ordinary Voting Shares	46,299,223
Ordinary Non Voting Shares	5,669,293
- 7) Group Financial Statements comprise the consolidation of the company and its subsidiary CDB Micro Finance Limited.
- 8) Mr. E.T.L. Ranasinghe has tendered his resignation as a board member with effect from 30th November 2011 in line with Corporate Governance guidelines applicable for Finance Companies after serving for more than 10 years as a Non Executive Director.
Dr.T. Senthilverl has ceased to be a Director with effect from 26th October 2011.
Mr. P.A.J. Jayawardena has been appointed to the board as a Non Executive Director with effect from 26th October 2011.
- 9) There were no material events that took place other than above since Sep 30,2011, that require adjustment to or disclosure in these financial statements.

CITIZENS DEVELOPMENT BUSINESS FINANCE PLC
Twenty Largest Share Holders as at 30th September 2011
Ordinary Voting Shares

No	Name	Shareholding	Percentage
1	Ceylinco Insurance PLC -Life Division	14,642,163	31.63%
2	CDB ESOP Trust Fund (Pvt) Ltd	12,500,000	27.00%
3	NDB Bank PLC/Dr. T. Senthilvel	1,775,000	3.83%
4	Ceylinco Insurance PLC A/c NO: 2 (General Fund)	1,590,787	3.44%
5	Perpetual Capital (Pvt) Ltd	1,518,300	3.28%
6	TFC Homes (Pvt) Ltd	1,250,000	2.70%
7	Asia Management Consultancy (Pvt) Ltd	708,922	1.53%
8	Seylan Bank Plc /Mr.W.D.N.H. Perera	470,000	1.02%
9	Mr. D.Kotthoff	460,000	0.99%
10	Little Smile Organic (Pvt) Ltd	416,500	0.90%
11	Ceylinco Insurance Company Ltd - General Func	262,500	0.57%
12	Premium Brands (Pvt) Ltd	243,833	0.53%
13	Mr. L M S H Alnaqib	234,700	0.51%
14	Seylan Bank PLC /Dr. T. Senthilvel	196,700	0.42%
15	Mr. W S R Fernando	137,900	0.30%
16	Rev. J N Fernando	125,000	0.27%
17	Pan Asia Banking Corporation PLC/ Mr. S.M.P.L. Jayaratne	125,000	0.27%
18	Mr. A M Subramanium	122,500	0.26%
19	Mrs. W M N Dabarera	118,942	0.26%
20	Dr. C Gunasekara	112,900	0.24%
	Sub total of Top 20 Share Holders	37,011,647	79.94%
	Others	9,287,576	20.06%
	Total	46,299,223	100.00%

The percentage of shares held by the public as at 30 Sep 2011 is 32.64%

Ordinary Non Voting Shares

No	Name	Shareholding	Percentage
1	Ceylinco Insurance PLC A/c No 1(Life Fund)	596,244	10.52%
2	J.B.Cocoshell (Pvt) Ltd	532,600	9.39%
3	Ceylinco Insurance PLC A/c No 2(General Fund)	226,933	4.00%
4	Mr.J A Leanage	202,800	3.58%
5	Mr.D P J Jayamaha	200,500	3.54%
6	Mr.J H Leanage	200,300	3.53%
7	Mr. H N Esufally	200,000	3.53%
8	Mr.M J Fernando	200,000	3.53%
9	Seylan Bank PLC/Radheesh Evan Sellamullu	196,800	3.47%
10	Mr.G H I Jafferjee	150,000	2.65%
11	Mr.D R J Leanage	118,000	2.08%
12	Mr.J R Fernando	107,000	1.89%
13	E.W.Balasuriya&Co (Pvt) Ltd	104,800	1.85%
14	Mr.M A Valabji	100,000	1.76%
15	Jafferjees Investments (Pvt) Ltd	100,000	1.76%
16	Mr.M A Jafferjee	100,000	1.76%
17	Gold Investment Limited	100,000	1.76%
18	Gulf Crown Investments Limited	100,000	1.76%
19	Mr.M A H Esufally	100,000	1.76%
20	Mr.H A Abdulhussain	100,000	1.76%
	Sub total of Top 20 Share Holders	3,735,977	65.88%
	Others	1,933,316	34.12%
	Total	5,669,293	100%

The percentage of shares held by the public as at 30 Sep 2011 is 83.79%

Directors' and Chief Executive Officer's Share holding as at 30th September 2011.

Ordinary Voting Shares

Name	Share Holding	Percentage
Mr.R Renganathan - Chairman	-	-
Mr.P A Jayawardena	18,083	0.04%
Mr.W P C M Nanayakkara -MD/CEO	29,660	0.06%
Mr.E T L Ranasinghe	1,000	0.00%
Dr.T Senthilverl	1,971,700	4.26%
Mr.H P G V Gunawardena	-	-
Mr.R H Abeyagoonewardena	31,500	0.07%
Mr.T M D P Tennakoon	42,000	0.09%
Mr.P N C Gomes	-	-
Mr.W W K M Weerasooriya	7,000	0.02%
Mr.S V Munasinghe	40,000	0.09%

Ordinary Non Voting Shares

Name	Share Holding	Percentage
Mr.R Renganathan - Chairman	-	-
Mr.P A Jayawardena	52,214	0.92%
Mr.W P C M Nanayakkara - MD/CEO	26,420	0.47%
Mr.E T L Ranasinghe	-	-
Dr.T Senthilverl	-	-
Mr.H P G V Gunawardena	-	-
Mr.R H Abeyagoonewardena	3,857	0.07%
Mr.T M D P Tennakoon	5,142	0.09%
Mr.P N C Gomes	-	-
Mr.W W K M Weerasooriya	857	0.02%
Mr.S V Munasinghe	7,285	0.13%

Share Information for the Quarter ended 30th September 2011

Market Value of the Shares

	Ordinary Voting Shares	Ordinary Non Voting Shares
Highest Price	83.90	55.90
Lowest Price	69.30	46.00
Last Traded	73.00	53.60

CITIZENS DEVELOPMENT BUSINESS FINANCE PLC
SELECTED PERFORMANCE INDICATORS

Indicator	Company		Group	
	As at 30/09/2011	As at 31/03/2011	As at 30/09/2011	As at 31/03/2011
Asset Quality (Rs. 000)				
Total Accommodations (Net of Interest in Suspense)	10,580,638	8,146,053	10,584,384	8,149,799
Net total Accommodations (Net of Provision for Bad and Doubtful Debts & Interest in Suspense)	10,313,095	7,855,794	10,313,095	7,855,794
Non-performing Accommodations(Net of Interest in Suspense)	273,063	290,068	273,063	290,068
Liquidity (Rs. 000)				
Required Minimum amount of Liquid Assets	945,923	748,874	945,923	748,874
Available amount of Liquid Assets	1,234,273	1,011,389	1,237,223	1,014,339
Required Minimum amount of Government Securities	463,347	233,411	463,347	233,411
Available amount of Government Securities	877,896	698,952	877,896	698,952
Capital Adequacy				
Core Capital to Risk Weighted Assets ratio (Minimum 5%)*	17.11%	11.75%	17.11%	11.72%
Total Capital to Risk Weighted Assets ratio (Minimum 10%)*	17.79%	12.56%	17.79%	12.53%
Capital Funds to total Deposit Liabilities ratio (Minimum 10%)	20.14%	13.69%	20.12%	13.66%
Profitability				
Return on Average Assets(%) (Annualised)	4.1%	6.3%	4.1%	6.3%
Return on Average Equity(%) (Annualised)	32.9%	69.1%	33.0%	68.8%

* Including current year unaudited profit

CITIZENS DEVELOPMENT BUSINESS FINANCE PLC
SEGMENTAL ANALYSIS(GROUP)

	Lease & Stock out on Hire		Loans		Pawning		Others		Total	
	30/09/2011 Rs.	30/09/2010 Rs.	30/09/2011 Rs.	30/09/2010 Rs.	30/09/2011 Rs.	30/09/2010 Rs.	30/09/2011 Rs.	30/09/2010 Rs.	30/09/2011 Rs.	30/09/2010 Rs.
Interest	832,522,149	571,052,757	103,430,079	101,311,404	22,961,033	3,023,478	170,951,185	123,558,032	1,129,864,445	798,945,671
Fee Based Income & Others							141,198,815	83,592,778	141,198,815	83,592,778
Mark to market investment							25,274,400		25,274,400	
Total Revenue	832,522,149	571,052,757	103,430,079	101,311,404	22,961,033	3,023,478	337,424,400	207,150,810	1,296,337,660	882,538,449
Segmental Results	832,522,149	571,052,757	103,430,079	101,311,404	22,961,033	3,023,478	337,424,400	207,150,810	1,296,337,660	882,538,449
Unallocated Expenses									(1,035,498,230)	(770,477,866)
Profit from Operations									260,839,430	112,060,583
Income Tax expenses									(19,362,693)	(12,000,000)
Net Profit for the Period									241,476,737	100,060,583
Segment Assets	7,610,735,466	4,700,154,204	1,539,754,219	977,937,555	344,415,304	45,596,598	818,190,669	352,702,678	10,313,095,658	6,076,391,035
Unallocated Assets									3,067,667,172	1,748,768,121
Total Assets									13,380,762,830	7,825,159,156

**CITIZENS DEVELOPMENT BUSINESS FINANCE PLC
CORPORATE INFORMATION**

Name of the Company

Citizens Development Business Finance PLC

Registered Office

No 18, Sri Sangaraja Mawatha,
Colombo 10

Tel : 011 7388388

Fax : 011 2429888

E mail : cdb@cdb.lk

Web : www.cdb.lk

Incorporation & Legal Form

A Public Quoted Company incorporated in Sri Lanka under the provisions of the Companies ACT No 17 of 1982 and re- registered under the companies Act No 7 of 2007.

The company is registered under the Finance Companies Act No 78 of 1988.

The company is registered under the Finance Leasing Act No 56 of 2000.

Date of Incorporation

7 th September 1995.

Company Registration Number

PB - 232 PQ

Board of Directors

Chairman

Mr. R. Renganathan

Managing Director/Chief Executive Officer

Mr. C.M. Nanayakkara

Directors

Mr. P.N.C. Gomes

Mr. H.P.G.V. Gunawardena

Mr.E.T.L Ranasinghe

Mr. P.A. Jayawardena

Mr. T.M.D.P Tennakoon

Mr. W.W.K.M Weerasuriya

Mr. S.V. Munasinghe

Mr. R. H. Abeygoonewardana

Mr. P.A.J. Jayawardena*

Company Secretary

S.S.P Corporate Services (Private) Ltd
101, Inner Flower Road,
Colombo 03

Company Auditors

KPMG Ford, Rhodes, Thonton & Co.
(Chartered Accountants)
32 A, Sir Mohamed Macan Marker Mawatha,
Colombo 03

Lawyers of the Company

Nithya Partners
51, Gregory's Road
Colombo 07.

Bankers of the Company

Bank of Ceylon
Commercial Bank of Ceylon PLC
Deutsche Bank
Hatton National Bank PLC
Nations Trust Bank PLC
People's Bank
Sampath Bank PLC
Seylan Bank PLC

* Appointed to the Board on 26th October 2011.