

HARDWARE & LUMBER LTD 1999

Major SHareholdings

Directors' Shareholdings

As at December 31, 1999

| Directors | Personal Shareholding | Shareholding In Which Director/Officer Has An Interest |
|--------------------|--------------------------|--|
| Richard O. Byles | 400 | - |
| W G. Bryan Ewen | 400 | - |
| Maurice W Facey | 400 | - |
| C. A. Lloyd Facey | 400 | - |
| A. Anthony Holness | 400 | - |
| Vayden McMorris | 2,733 | - |
| Donald Phillipps | 400 | - |
| James E. Morrison | 400 | - |

Major Shareholders

| Name | Shareholdings |
|--|---------------|
| Pan-Jamaican Investment Trust Limited | 27,758,753 |
| *Sigma Investment Management Systems Limited | 7,531,635 |
| The Jamaica Development Bank | 800,000 |
| *Scotiabank Jamaica Trust & Merchant Bank Limited a/c 319 | 366,141 |
| Richard Lake | 316,268 |
| *Mayberry Investment Limited a/c 9022 | 107,362 |
| *Crown Eagle Life Insurance Company Limited | 77,000 |
| Rajiv Bakshi | 70,100 |
| *Buck Security Brokers Limited | 69,500 |
| Basil Nelson | 66,666 |
| * INCLUDED IN THE JCSD LIMITED | 8,573,257 |
