

**INTERIM FINANCIAL STATEMENTS  
QUARTER ENDED MARCH 31, 2026**



**SMB FINANCE PLC**  
**No.282/1, CBS Building, Galle Road, Colombo 3.**

SMB Finance PLC  
Statement of Profit or Loss and Other Comprehensive Income  
For the period ended March 31, 2026 (LKR'000)

	Quarter ended March 31, 2026 Unaudited	Quarter ended March 31, 2025 Unaudited	Variance	YTD March 31, 2026 Unaudited	YTD March 31, 2025 Unaudited	Variance
Interest income	172,693	150,537	15%	172,693	150,537	15%
Interest expenses	(61,955)	(46,955)	32%	(61,955)	(46,955)	32%
<b>Net interest income</b>	<b>110,738</b>	<b>103,582</b>	<b>7%</b>	<b>110,738</b>	<b>103,582</b>	<b>7%</b>
Fee and commission income	645	2,984	-78%	645	2,984	-78%
<b>Net interest, fee and commission income</b>	<b>111,383</b>	<b>106,566</b>	<b>5%</b>	<b>111,383</b>	<b>106,566</b>	<b>5%</b>
Other operating income (net)	695	3,485	-80%	695	3,485	-80%
Changes in fair value of investment property	-	-	-	-	-	-
<b>Total operating income</b>	<b>112,078</b>	<b>110,051</b>	<b>2%</b>	<b>112,078</b>	<b>110,051</b>	<b>2%</b>
Allowance for expected credit loss - Reversal	120,090	23,602	409%	120,090	23,602	409%
<b>Net operating income</b>	<b>232,168</b>	<b>133,653</b>	<b>74%</b>	<b>232,168</b>	<b>133,653</b>	<b>74%</b>
Personnel expenses	(55,142)	(48,817)	13%	(55,142)	(48,817)	13%
Premises, equipment and establishment expenses	(19,316)	(13,583)	42%	(19,316)	(13,583)	42%
Depreciation and amortization	(18,139)	(17,380)	4%	(18,139)	(17,380)	4%
Other expenses	(13,889)	(12,763)	9%	(13,889)	(12,763)	9%
<b>Operating profit before taxes on financial services</b>	<b>125,682</b>	<b>41,110</b>	<b>206%</b>	<b>125,682</b>	<b>41,110</b>	<b>206%</b>
Taxes on financial services	(17,368)	(13,699)	27%	(17,368)	(13,699)	27%
<b>Profit after taxes on financial services</b>	<b>108,313</b>	<b>27,411</b>	<b>295%</b>	<b>108,313</b>	<b>27,411</b>	<b>295%</b>
Share of (loss) / profit of associate company	-	-	-	-	-	-
<b>Profit before income tax</b>	<b>108,313</b>	<b>27,411</b>	<b>295%</b>	<b>108,313</b>	<b>27,411</b>	<b>295%</b>
Income tax expense	(23,814)	(3,553)	570%	(23,814)	(3,553)	570%
<b>Profit for the period</b>	<b>84,499</b>	<b>23,858</b>	<b>254%</b>	<b>84,499</b>	<b>23,858</b>	<b>254%</b>
Basic/ Diluted earnings per share (LKR)	0.009	0.002	254%	0.009	0.002	254%

	Quarter ended March 31, 2026 Unaudited	Quarter ended March 31, 2025 Unaudited	Variance	YTD March 31, 2026 Unaudited	YTD March 31, 2025 Unaudited	Variance
<b>Profit for the period</b>	<b>84,499</b>	<b>23,858</b>	<b>254%</b>	<b>84,499</b>	<b>23,858</b>	<b>254%</b>
<b>Other comprehensive income</b>						
Actuarial gain / (loss) on defined benefit plans	-	-	-	-	-	-
Equity investments at FVOCI - Net change in fair value	-	-	-	-	-	-
Tax on other comprehensive income	-	-	-	-	-	-
<b>Other comprehensive (expense)/ income for the period (net of tax)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total comprehensive income for the period</b>	<b>84,499</b>	<b>23,858</b>	<b>254%</b>	<b>84,499</b>	<b>23,858</b>	<b>254%</b>

Figures in brackets indicate deductions.

Colombo  
May 13, 2026

**SMB Finance PLC**  
**Statement of Financial Position**  
**As at March 31, 2026 (LKR' 000)**

	March 31, 2026 Unaudited	December 31, 2025 Audited
<b>Assets</b>		
Cash and cash equivalents	50,132	42,466
Placements with banks	2,911,812	3,020,385
Financial assets at amortised cost - Loans and receivables to customers	2,195,766	2,311,705
Financial investments	168,018	170,530
Investment properties	1,183,949	996,750
Property, plant & equipment	63,079	67,745
Right-of-use-assets	51,178	58,577
Intangible assets	264,524	264,127
Other assets	103,033	78,317
<b>Total assets</b>	<b>6,991,491</b>	<b>7,010,602</b>
<b>Liabilities</b>		
Due to financial institutions	2,451,369	2,578,835
Financial liabilities at amortised cost - Deposits due to customers	287,784	268,394
Financial liabilities at amortised cost - Due to other customers	141,434	140,318
Retirement benefit obligations	24,369	28,310
Lease liabilities	52,108	55,019
Deferred tax liabilities	1,954	1,954
Other liabilities	141,774	131,574
<b>Total liabilities</b>	<b>3,100,792</b>	<b>3,204,403</b>
<b>Equity</b>		
Stated capital	3,062,682	3,062,682
Statutory reserves	63,272	63,272
Fair value reserves	76,607	76,607
Retained earnings	688,138	603,638
<b>Total equity</b>	<b>3,890,699</b>	<b>3,806,199</b>
<b>Total equity and liabilities</b>	<b>6,991,491</b>	<b>7,010,602</b>

Figures in brackets indicate deductions.

The Notes form an integral part of these Interim Financial Statements.

These Financial Statements comply with the requirements of the Companies Act No. 7 of 2007.

**Signed**

**Sachini Wijesinghe**

Financial Controller

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

Approved and signed on behalf of the Board by,

**Signed**

**S. P. Kumarasena**

Director

**Signed**

**R. S. Wijeratne**

Director

Colombo

May 13, 2026

SMB Finance PLC  
Statement of Changes in Equity  
For the period ended March 31, 2026 (LKR'000)

	Stated Capital		Statutory Reserve Fund	Fair Value Reserve	Retained Earnings	Total Equity
	Ordinary - Voting Shares	Ordinary - Non Voting Shares				
<b>Balance as at January 1, 2025</b>	<b>2,555,959</b>	<b>506,723</b>	<b>55,276</b>	<b>68,525</b>	<b>451,259</b>	<b>3,637,742</b>
Profit for the period	-	-	-	-	23,858	23,858
Other comprehensive income (Net of tax)	-	-	-	-	-	-
<b>Total comprehensive income for the period</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>23,858</b>	<b>23,858</b>
Transfers to statutory reserve	-	-	-	-	-	-
Dividend paid	-	-	-	-	-	-
<b>Total transactions with equity holders</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Balance as at March 31, 2025</b>	<b>2,555,959</b>	<b>506,723</b>	<b>55,276</b>	<b>68,525</b>	<b>475,117</b>	<b>3,661,600</b>
Profit for the period	-	-	-	-	136,072	136,072
Other comprehensive expense (Net of tax)	-	-	-	8,083	446	8,528
<b>Total comprehensive income for the period</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8,083</b>	<b>136,518</b>	<b>144,600</b>
Transfers to statutory reserve	-	-	7,996	-	(7,996)	-
Dividend paid	-	-	-	-	-	-
<b>Total transactions with equity holders</b>	<b>-</b>	<b>-</b>	<b>7,996</b>	<b>-</b>	<b>(7,996)</b>	<b>-</b>
<b>Balance as at December 31, 2025</b>	<b>2,555,959</b>	<b>506,723</b>	<b>63,272</b>	<b>76,607</b>	<b>603,638</b>	<b>3,806,199</b>
<b>Balance as at January 01, 2026</b>	<b>2,555,959</b>	<b>506,723</b>	<b>63,272</b>	<b>76,607</b>	<b>603,638</b>	<b>3,806,199</b>
Profit for the period	-	-	-	-	84,499	84,499
Other comprehensive expense (Net of tax)	-	-	-	-	-	-
<b>Total comprehensive income for the period</b>	<b>2,555,959</b>	<b>506,723</b>	<b>63,272</b>	<b>76,607</b>	<b>688,138</b>	<b>3,890,698</b>
Transfers to statutory reserve	-	-	-	-	-	-
Dividend paid	-	-	-	-	-	-
<b>Total transactions with equity holders</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Balance as at March 31, 2026</b>	<b>2,555,959</b>	<b>506,723</b>	<b>63,272</b>	<b>76,607</b>	<b>688,138</b>	<b>3,890,699</b>

Figures in brackets indicate deductions.

Colombo  
May 13, 2026

**SMB Finance PLC**  
**Statement of Cash Flow**  
**For the period ended March 31, 2026 (LKR'000)**

	March 31, 2026 Unaudited	March 31, 2025 Unaudited
<b>Cash flow from operating activities</b>		
Interest receipts	205,362	139,852
Interest payments	(60,717)	(44,541)
Fees and commission receipts	658	15,821
Cash payments to employees and suppliers	(92,317)	(77,446)
<b>Profit before changes in operating assets</b>	<b>52,985</b>	<b>33,686</b>
Loans and receivables	205,190	47,466
Other assets	(24,715)	(11,533)
Other liabilities	2,036	(22,738)
<b>Cash used in operating activities</b>	<b>235,496</b>	<b>46,881</b>
Tax paid	(27,276)	(28,212)
Gratuity paid	(5,712)	(94)
<b>Net cash generated from operating activities</b>	<b>202,508</b>	<b>18,575</b>
<b>Cash flow from investing activities</b>		
Net investment in financial investments	2,512	-
Purchase of property, plant & equipment & intangible assets	(2,904)	(25,226)
Purchase of investment properties	(187,199)	(20,831)
Dividend received	0	-
Proceeds from disposals of assets held for sale	-	10,000
Investment in fixed deposits	(2,494)	(110,000)
<b>Net cash used in investing activities</b>	<b>(190,086)</b>	<b>(146,057)</b>
<b>Cash flow from financing activities</b>		
Borrowings obtained from financial institutions	-	-
Repayment of borrowings from financial institutions	-	(80,939)
Net investment in time deposits & savings deposits	19,267	45,849
Advance payment on lease acquisition	-	-
Lease liability payments	(6,478)	(5,416)
<b>Net cash generated from / (used in) financing activities</b>	<b>12,789</b>	<b>(40,506)</b>
<b>Net increase / (decrease) in cash and cash equivalents</b>	<b>25,212</b>	<b>(167,988)</b>
Cash and cash equivalents at the beginning of the period	(2,183,274)	(273,906)
<b>Cash and cash equivalents at the end of the period</b>	<b>(2,158,063)</b>	<b>(441,894)</b>
<b>Reconciliation of cash and cash equivalents</b>		
Cash and cash equivalents	50,132	60,270
Repo investment with banks	243,175	122,709
	<b>293,307</b>	<b>182,979</b>
Bank overdraft	(2,451,369)	(624,873)
<b>Cash and cash equivalents at the end of the period</b>	<b>(2,158,063)</b>	<b>(441,894)</b>

Figures in brackets indicate deductions.

**SMB Finance PLC  
Segment Reporting**

**For the period ended March 31, 2026 (LKR'000)**

Business segments	Loans		Leasing		Gold Loan		Treasury		Unallocated		Total	
	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025
<b>For the period ended March 31,</b>												
<b>Revenue from external customers,</b>												
Interest	33,204	37,222	31,528	28,798	52,662	28,293	55,300	56,223	-	-	172,693	150,537
Fee & commission income	75	665	569	2,319	-	-	-	-	-	-	645	2,984
Other operating income	695	3,446	-	-	-	39	0	0	-	-	695	3,485
Changes in fair value of investment property	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total revenue from external customers</b>	<b>33,974</b>	<b>41,334</b>	<b>32,097</b>	<b>31,117</b>	<b>52,662</b>	<b>28,332</b>	<b>55,300</b>	<b>56,223</b>	<b>-</b>	<b>-</b>	<b>174,034</b>	<b>157,006</b>
<b>Segment result</b>	<b>16,727</b>	<b>21,546</b>	<b>15,803</b>	<b>16,219</b>	<b>25,928</b>	<b>14,768</b>	<b>27,227</b>	<b>29,308</b>	<b>-</b>	<b>-</b>	<b>85,686</b>	<b>81,843</b>
Allowance for expected credit loss for loans and advances - Reversal / (Charge)	107,830	9,882	(4,251)	10,487	16,511	3,233	-	-	-	-	120,090	23,602
Depreciation charged for the period	(3,541)	(4,576)	(3,345)	(3,445)	(5,489)	(3,136)	(5,764)	(6,224)	-	-	(18,139)	(17,380)
Interest expense	(12,095)	(12,362)	(11,427)	(9,306)	(18,747)	(8,473)	(19,687)	(16,814)	-	-	(61,955)	(46,955)
<b>Operating profit</b>	<b>108,922</b>	<b>14,491</b>	<b>(3,220)</b>	<b>13,957</b>	<b>18,203</b>	<b>6,392</b>	<b>1,777</b>	<b>6,270</b>	<b>-</b>	<b>-</b>	<b>125,682</b>	<b>41,110</b>
Tax on financial services	(3,391)	(3,606)	(3,203)	(2,715)	(5,256)	(2,472)	(5,519)	(4,906)	-	-	(17,368)	(13,699)
Income tax expense	(4,649)	(935)	(4,392)	(704)	(7,206)	(641)	(7,567)	(1,272)	-	-	(23,814)	(3,553)
Other comprehensive income	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total comprehensive income / (expense)</b>	<b>100,882</b>	<b>9,949</b>	<b>(10,815)</b>	<b>10,538</b>	<b>5,742</b>	<b>3,279</b>	<b>(11,309)</b>	<b>91</b>	<b>-</b>	<b>-</b>	<b>84,499</b>	<b>23,858</b>
<b>Segment assets (As at March 31,)</b>	<b>711,883</b>	<b>649,616</b>	<b>584,056</b>	<b>454,401</b>	<b>899,827</b>	<b>653,653</b>	<b>3,129,962</b>	<b>2,987,666</b>	<b>1,665,763</b>	<b>1,263,875</b>	<b>6,991,491</b>	<b>6,009,211</b>
<b>Segment liabilities (As at March 31,)</b>	<b>605,319</b>	<b>618,046</b>	<b>571,882</b>	<b>465,272</b>	<b>938,279</b>	<b>423,623</b>	<b>985,311</b>	<b>840,670</b>	<b>-</b>	<b>-</b>	<b>3,100,792</b>	<b>2,347,611</b>
<b>For the period ended March 31,</b>												
Cash flow from operating activities	39,532	4,890	37,349	3,681	61,278	3,352	64,348	6,652	-	-	202,508	18,575
Cash flow from investing activities	(37,107)	(38,452)	(35,058)	(28,947)	(57,519)	(26,356)	(60,401)	(52,303)	-	-	(190,085)	(146,057)
Cash flow from financing activities	2,497	(10,665)	2,359	(8,028)	3,870	(7,309)	4,063	(14,505)	-	-	12,789	(40,506)

Colombo  
May 13, 2026

**SMB Finance PLC**  
**Classification of Financial Instruments**  
**As at March 31, 2026 (LKR' 000)**

Assets	Financial instruments recognised through profit or loss (FVTPL)	Financial instruments at amortised cost (AC)	Financial instruments at fair value through other comprehensive income (FVTOCI)	Total
<b>Financial Assets</b>				
Cash and cash equivalents	-	50,132	-	50,132
Placements with banks	-	2,911,812	-	2,911,812
Financial assets at amortised cost - Loans and receivables to customers	-	2,195,766	-	2,195,766
Fair value through profit or loss (FVTPL)	92	-	-	92
Fair value through other comprehensive income (FVTOCI)	-	-	145,991	145,991
Financial investments at amortised cost	-	21,935	-	21,935
<b>Total financial assets</b>	<b>92</b>	<b>5,179,645</b>	<b>145,991</b>	<b>5,325,728</b>

**As at December 31, 2025 (LKR' 000)**

Assets	Financial instruments recognised through profit or loss (FVTPL)	Financial instruments at amortised cost (AC)	Financial instruments at fair value through other comprehensive income (FVTOCI)	Total
<b>Financial Assets</b>				
Cash and cash equivalents	-	42,466	-	42,466
Placements with Banks	-	3,020,385	-	3,020,385
Financial assets at amortised cost - Loans and receivables to customers	-	2,311,705	-	2,311,705
Fair value through profit or loss (FVTPL)	92	-	-	92
Fair value through other comprehensive income (FVTOCI)	-	-	145,991	145,991
Financial investments at amortised cost	-	24,447	-	24,447
<b>Total financial assets</b>	<b>92</b>	<b>5,399,003</b>	<b>145,991</b>	<b>5,545,086</b>

Colombo  
May 13, 2026

SMB Finance PLC  
Classification of Financial Instruments  
As at March 31, 2026 (LKR' 000)

Liabilities	Financial instruments recognised through profit or loss (FVTPL)	Financial instruments at amortised cost (AC)	Financial instruments at fair value through other comprehensive income (FVTOCI)	Total
<b>Financial Liabilities</b>				
Due to financial institutions	-	2,451,369	-	2,451,369
Financial liabilities at amortised cost - Deposits due to customers	-	287,784	-	287,784
Financial liabilities at amortised cost - Due to other customers	-	141,434	-	141,434
Lease liabilities	-	52,108	-	52,108
<b>Total financial liabilities</b>	<b>-</b>	<b>2,932,696</b>	<b>-</b>	<b>2,932,696</b>
<b>Non Financial Liabilities</b>				
Retirement benefit obligations	-	24,369	-	24,369
Deferred tax liabilities	-	1,954	-	1,954
Other liabilities	-	141,774	-	141,774
<b>Total non financial liabilities</b>	<b>-</b>	<b>168,098</b>	<b>-</b>	<b>168,098</b>
<b>Total liabilities</b>	<b>-</b>	<b>3,100,792</b>	<b>-</b>	<b>3,100,792</b>

As at December 31, 2025 (LKR' 000)

Liabilities	Financial instruments recognised through profit or loss (FVTPL)	Financial instruments at amortised cost (AC)	Financial instruments at fair value through other comprehensive income (FVTOCI)	Total
<b>Financial Liabilities</b>				
Due to financial institutions	-	2,578,835	-	2,578,835
Financial liabilities at amortised cost - Deposits due to customers	-	268,394	-	268,394
Financial liabilities at amortised cost - Due to other customers	-	140,318	-	140,318
Lease liabilities	-	55,019	-	55,019
<b>Total financial liabilities</b>	<b>-</b>	<b>3,042,566</b>	<b>-</b>	<b>3,042,566</b>
<b>Non Financial Liabilities</b>				
Retirement benefit obligations	-	28,310	-	28,310
Deferred tax liabilities	-	1,954	-	1,954
Other liabilities	-	131,574	-	131,574
<b>Total non financial liabilities</b>	<b>-</b>	<b>161,838</b>	<b>-</b>	<b>161,838</b>
<b>Total liabilities</b>	<b>-</b>	<b>3,204,403</b>	<b>-</b>	<b>3,204,403</b>

Colombo  
May 13, 2026

**SMB Finance PLC**  
**Notes to the Financial Statements**  
**For the period ended March 31, 2026**

**1 Basis of Preparation**

These Condensed Interim Financial Statements have been prepared in accordance with the Sri Lanka Accounting Standard LKAS 34 - Interim Financial Reporting. These Interim Financial Statements should be read in conjunction with the Audited Annual Financial Statements for the year ended December 31, 2025. The same accounting policies and methods of computations as stated in the Audited Annual Financial Statements for the year ended December 31, 2025 have been followed in preparation of these Condensed Interim Financial Statements.

**2 Income Tax**

The Company is liable for income tax at the rate of 30% on its taxable profits.

**3 Share Price During the Period**

	Voting		Non Voting	
	1st Quarter 2026 Rs.	1st Quarter 2025 Rs.	1st Quarter 2026 Rs.	1st Quarter 2025 Rs.
Highest price per share	1.20	0.90	0.40	0.40
Lowest price per share	0.70	0.50	0.20	0.20

  

	Voting		Non Voting	
	31.03.2026 Rs.	31.03.2025 Rs.	31.03.2026 Rs.	31.03.2025 Rs.
Last traded price	0.80	0.70	0.30	0.30
Closing price per share	0.80	0.60	0.30	0.30

**4 Stated Capital**

**4.1 Total Number of Shares**

	1st Quarter 2026	1st Quarter 2025
Stated capital is represented by ordinary shares (Voting)	6,470,375,048	6,470,375,048
Stated capital is represented by ordinary shares (Non voting)	3,081,603,712	3,081,603,712

**4.2 Total Number of Shareholders**

Ordinary shares (Voting)	13,146	11,471
Ordinary shares (Non voting)	7,668	6,702

**4.3 Number of Public Shareholders**

Ordinary shares (Voting)	13,142	11,468
Ordinary shares (Non voting)	7,667	6,702

**4.4 Public Shareholding %**

Ordinary shares (Voting)	35.56%	35.56%
Ordinary shares (Non voting)	99.98%	100.00%

**4.5 Float Adjusted Market Capitalization**

The float adjusted market capitalization as at March 31, 2026 is Rs. 1,840,509,380.80

**4.6 Minimum Public Holding Requirement**

The Company is in compliance with Option 5 of Sectors 7.13.1 (i) (a) of the Listing Rules of the Colombo Stock Exchange pertaining to minimum Public Holding.

**SMB Finance PLC**  
**Notes to the Financial Statements**  
**For the period ended March 31, 2026**

**5 Financial Ratios**

	March 31, 2026 Unaudited	March 31, 2025 Unaudited
Net assets per share (LKR)	0.41	0.38
Debt/equity ratio (times)	0.74	0.58
Interest cover ratio (times)	3.03	1.88
Liquid asset ratio (times)	10.70	15.43

**6 Commitments and Contingencies**

In the ordinary course of business, the Company makes various commitments and incurs certain contingent liabilities with legal recourse to its customers. No material loss is expected as a result of these transactions. Other than the above there are no material commitments and contingencies as at the reporting date.

**7 Events after the Reporting Date**

There are no material events after the balance sheet date that require adjustment or disclosure.

**8 Comparative Information**

Comparative information has been reclassified wherever necessary to make it comparable with the current financial information.

**9 Directors' Shareholding as at March 31, 2026**

	No. of Voting Shares	No. of Non Voting Shares
Mr. H. R. S. Wijeratne	4,169,342,304	-
Mr. L. Abeysinghe	-	-
Mr. S. C. Wijesinghe	-	-
Mr. W. M. Dayasinghe	-	-
Mr. R. S. Wijeratne	-	-
Dr. A. G. Illangakoon	-	-
Ms. S. P. Kumarasena*	-	-
Ms. S. D. Athuldoraarachchi**	-	-
	<b>4,169,342,304</b>	<b>-</b>

\*Ms. S. P. Kumarasena was appointed to the Board as an Independent Non-Executive Director with effect from March 5, 2026.

\*\*Ms. S. D. Athuldoraarachchi was appointed to the Board as a Non-Independent Non-Executive Director with effect from March 27, 2026.

Mr. A. T. S. Sosa has retired from his position as an Independent Non-Executive Director and Senior Director from the Board with effect from March 12, 2026.

Dr. Anurudha Gishan Illangakoon, Independent Non-Executive Director was appointed as the Senior Director with effect from March 24, 2026.

**10 CEO's Shareholding as at March 31, 2026**

	No. of Voting Shares	No. of Non Voting Shares
Mr. S. C. Wijesinghe	-	-

**11 Key Management Personnel Shareholding as at March 31, 2026**

	No. of Voting Shares	No. of Non Voting Shares
Ms. Randulani Claudeen Godage	18	-
Mr. Thurairajah Thavaeaswaran	346,000	-

**12 Management Fees and Similar Expenses**

All known expenses including management fees and similar expenses have been provided for in these Interim Financial Statements.

**13 Material Changes in the Use of Funds Raised**

There was no material change during the period in the use of funds raised through an IPO/ Rights/ Debenture issue.

**SMB Finance PLC**  
**Notes to the Financial Statements**  
**For the period ended March 31, 2026**

**14 Top Twenty Five Shareholders**

**14.1 Ordinary Shares (Voting)**

	Name of the Shareholder	March 31, 2026	
		No. of Shares	%
1	Mr. H. R. S. Wijeratne	4,169,342,304	64.44
2	Standard Chartered Bank Singapore S/A HL Bank Singapore Branch	626,055,720	9.68
3	Seylan Bank PLC / Anuja Chamila Jayasinghe	44,982,437	0.70
4	Miss. H. J. K. U. Wijerame	42,000,000	0.65
5	Sampath Bank PLC / Andaradeniya Estate Private Limited	40,713,219	0.63
6	Mr. D. G. M. D. Chandradasa & Mrs. D. G. S. Chandradasa	30,534,784	0.47
7	Hatton National Bank PLC/Anuja Chamila Jayasinghe	28,473,690	0.44
8	Commercial Bank of Ceylon PLC / W. Jinadasa	28,181,936	0.44
9	Seylan Bank PLC / Weththinge Jinadasa	26,772,136	0.41
10	Mr. R. Gautam	25,200,000	0.39
11	Seylan Bank PLC / Andaradeniya Estate (Pvt) Ltd	24,085,677	0.37
12	Hatton National Bank PLC / Ruwan Prassana Sugathadasa	23,547,625	0.36
13	Mr. S. S. De Silva	22,362,565	0.35
14	Seylan Bank PLC / Karagoda Loku Gamage Udayananda	22,250,000	0.34
15	Mr. H. K. Pushpakumara	21,422,337	0.33
16	Dialog Finance PLC / S. A. De Silva and D. R. De Silva	20,037,435	0.31
17	Peoples Leasing and Finance PLC / Yaden Capital (Pvt) Ltd	20,000,000	0.31
17	Assetline Finance Limited / P. H. Susil Ranatunga	20,000,000	0.31
19	Mr. P. Poongunaseelan	19,829,017	0.31
20	Mr. D.S. R. Daranakumbura	17,870,000	0.28
21	Mr. B. W. R. Srikantha	15,000,000	0.23
22	Seylan Bank PLC / A. C. Senaka	14,612,434	0.23
23	Mr. M. A. M. Azlam	13,885,252	0.22
24	Dr. S. M. T. B. Samarakoon	13,200,000	0.20
25	Sinharaja Hills Plantation (Pvt) Ltd	13,000,000	0.20
<b>Total ordinary voting shares held by the top 25 holders</b>		<b>5,343,358,568</b>	<b>82.58</b>
Balance shares held by other ordinary voting shareholders		1,127,016,480	17.42
<b>Total ordinary voting shares</b>		<b>6,470,375,048</b>	<b>100.00</b>

**14.2 Ordinary Shares (Non Voting)**

	Name of the Shareholder	March 31, 2026	
		No. of Shares	%
1	Mr. S. P. N. Kodituwakku	330,687,248	10.73
2	Seylan Bank PLC / Weththinge Jinadasa	271,123,761	8.80
3	Mr. R. Gautam	164,808,700	5.35
4	Sampath Bank PLC / Dr. Mayuramana Dewolage	112,604,323	3.65
5	Sampath Bank PLC / Andaradeniya Estate Private Limited	79,127,826	2.57
6	Seylan Bank PLC / Jayantha Dewage	77,186,982	2.50
7	Mr. K. R. Karunaratne	52,368,108	1.70
8	Mr. M. A. M Azlam	42,907,737	1.39
9	Dialog Finance PLC / S. D. Divakarage	41,228,496	1.34
10	Mr. N. Muhunthan	36,200,000	1.17
11	Mr. J. J. Ravindran	34,440,000	1.12
12	Mr. S. P. Sedara	34,407,290	1.12
13	Mr. S. Ramanathan	32,651,000	1.06
14	Assetline Finance Limited / B. M. A. M. K. Basnayaka	29,019,600	0.94
15	Mr. D. S. D. De Lanerolle	25,000,000	0.81
16	Mr. K. M. S. M. Razik, Mr. K. M. S. M. Rajabudeen & Mr. K. M. S. M. R. Mohommad	22,101,000	0.72
17	Mr. M. W. P. W. Jayawardena	20,400,000	0.66
18	Dialog Finance PLC / C. M. P. P. T. A. Perera	19,000,000	0.62
18	Mr. K. Satheeswaran	19,000,000	0.62
20	Mr. P. Poongunaseelan	18,380,762	0.60
21	Mr. W. J. D. Benedict	18,000,000	0.58
22	Hatton National Bank PLC / Ruwan Prassana Sugathadasa	17,969,806	0.58
23	Mrs. H. P. G. W Sandarenu	17,873,302	0.58
24	Dialog Finance PLC / S. D. M Hemajith & R. A. N. Udani	17,500,000	0.57
25	Mr. G. N. R. De Silva	16,680,489	0.54
<b>Total ordinary non voting shares held by the top 25 holders</b>		<b>1,550,666,430</b>	<b>50.32</b>
Balance shares held by other ordinary non voting shareholders		1,530,937,282	49.68
<b>Total ordinary non voting shares</b>		<b>3,081,603,712</b>	<b>100.00</b>