

**INTERIM FINANCIAL STATEMENTS  
QUARTER ENDED DECEMBER 31, 2024**



**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 December 31, 2024 (LKR'000)**

	Quarter ended December 31, 2024 Unaudited	Quarter ended December 31, 2023 Unaudited	Variance	YTD December 31, 2024 Unaudited	YTD December 31, 2023 Audited	Variance
Interest income	113,280	188,647	-40%	513,030	775,506	-34%
Interest expenses	(45,090)	(65,371)	-31%	(164,599)	(308,880)	-47%
<b>Net interest income</b>	<b>68,190</b>	<b>123,276</b>	<b>-45%</b>	<b>348,431</b>	<b>466,626</b>	<b>-25%</b>
Fee and commission income	(2,374)	1,260	-288%	6,805	4,055	68%
<b>Net interest, fee and commission income</b>	<b>65,816</b>	<b>124,536</b>	<b>-47%</b>	<b>355,236</b>	<b>470,681</b>	<b>-25%</b>
Other operating income (net)	13,544	2,081	551%	18,114	7,874	130%
Changes in fair value of investment property	74,170	22,749	226%	74,170	38,371	93%
<b>Total operating income</b>	<b>153,530</b>	<b>149,366</b>	<b>3%</b>	<b>447,520</b>	<b>516,925</b>	<b>-13%</b>
Impairment reversal / (charge) for the period	89,787	(42,467)	-311%	113,668	(89,062)	-228%
<b>Net operating income</b>	<b>243,318</b>	<b>106,899</b>	<b>128%</b>	<b>561,188</b>	<b>427,863</b>	<b>31%</b>
Personnel expenses	(39,120)	(28,688)	36%	(157,316)	(111,475)	41%
Premises, equipment & establishment expenses	(10,634)	(12,064)	-12%	(43,493)	(37,340)	16%
Depreciation and amortization	(14,475)	(10,738)	35%	(54,635)	(32,669)	67%
Other expenses	(10,706)	(9,208)	16%	(39,911)	(31,000)	29%
<b>Operating profit before taxes on financial services</b>	<b>168,382</b>	<b>46,201</b>	<b>264%</b>	<b>265,833</b>	<b>215,379</b>	<b>23%</b>
Taxes on financial services	(21,557)	(5,603)	285%	(47,711)	(50,490)	-6%
Social security contribution levy (SSCL)	(3,758)	3,148	-219%	(7,022)	(3,174)	121%
<b>Profit after taxes on financial services &amp; SSCL</b>	<b>143,067</b>	<b>43,745</b>	<b>227%</b>	<b>211,100</b>	<b>161,715</b>	<b>31%</b>
Share of profit / (loss) of associate company	3,218	(1,491)	-316%	1,167	40	2822%
<b>Profit before income tax</b>	<b>146,285</b>	<b>42,254</b>	<b>246%</b>	<b>212,267</b>	<b>161,755</b>	<b>31%</b>
Income tax expenses	(36,031)	(5,324)	577%	(44,908)	(41,854)	7%
<b>Profit for the period</b>	<b>110,254</b>	<b>36,930</b>	<b>199%</b>	<b>167,359</b>	<b>119,901</b>	<b>40%</b>
Basic earnings per share (LKR)	0.012	0.004	199%	0.018	0.013	40%

	Quarter ended December 31, 2024 Unaudited	Quarter ended December 31, 2023 Unaudited	Variance	YTD December 31, 2024 Unaudited	YTD December 31, 2023 Audited	Variance
<b>Profit for the period</b>	<b>110,254</b>	<b>36,930</b>	<b>199%</b>	<b>167,359</b>	<b>119,901</b>	<b>40%</b>
<b>Other comprehensive income</b>						
Actuarial loss on defined benefit plans	(3,968)	(645)	515%	(3,968)	(1,175)	238%
Equity investments at FVOCI - Net change in fair value	-	-	-	-	12,080	-100%
Tax on other comprehensive income	-	-	-	-	-	-
<b>Other comprehensive (expense) / income for the period (net of tax)</b>	<b>(3,968)</b>	<b>(645)</b>	<b>515%</b>	<b>(3,968)</b>	<b>10,905</b>	<b>-136%</b>
<b>Total comprehensive income for the period</b>	<b>106,286</b>	<b>36,285</b>	<b>193%</b>	<b>163,391</b>	<b>130,806</b>	<b>25%</b>

**SMB Finance PLC**  
**Statement of Financial Position**  
**As at December 31, 2024 (LKR' 000)**

	December 31, 2024 Unaudited	December 31, 2023 Audited
<b>Assets</b>		
Cash and cash equivalents	44,437	90,670
Placements with banks	2,924,467	2,568,600
Financial assets at amortised cost - Loans and receivables to customers	1,782,536	1,471,314
Financial investments	116,372	116,358
Investments in associate	43,784	42,617
Investment properties	708,050	637,236
Property, plant & equipment	59,655	50,339
Right-of-use-assets	73,151	34,156
Intangible assets	268,246	263,663
Other assets	98,539	55,235
<b>Total assets</b>	<b>6,119,237</b>	<b>5,330,188</b>
<b>Liabilities</b>		
Due to financial institutions	1,927,174	1,504,598
Financial liabilities at amortised cost - Deposits due to customers	166,817	42,736
Financial liabilities at amortised cost - Due to other customers	135,837	131,299
Retirement benefit obligations	21,786	13,645
Lease liabilities	63,548	21,780
Other liabilities	153,924	129,371
<b>Total liabilities</b>	<b>2,469,086</b>	<b>1,843,429</b>
<b>Equity</b>		
Stated capital	3,062,682	3,062,682
Statutory reserves	56,095	47,727
Fair value reserve	64,545	64,545
Retained earnings	466,829	311,805
<b>Total Equity</b>	<b>3,650,151</b>	<b>3,486,758</b>
<b>Total equity and liabilities</b>	<b>6,119,237</b>	<b>5,330,188</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**

**L. Menaka Silva**

Head of Finance

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**

**A. T. S. Sosa**

Director

**Signed**

**L. Abeyasinghe**

Director

Colombo

February 28, 2025

SMB Finance PLC  
Statement of Changes in Equity  
For the period ended December 31, 2024 (LKR'000)

	Stated Capital		Statutory Reserve Fund	Fair Value Reserve	Retained Earnings	Equity
	Ordinary - Voting Shares	Ordinary - Non Voting Shares				
<b>Balance as at January 1, 2023</b>	<b>2,555,959</b>	<b>506,723</b>	<b>41,732</b>	<b>52,465</b>	<b>199,073</b>	<b>3,355,952</b>
Profit for the period	-	-	-	-	119,901	119,901
Other comprehensive income (net of tax)	-	-	-	12,080	(1,175)	10,905
<b>Total comprehensive income for the period</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>12,080</b>	<b>118,726</b>	<b>130,806</b>
Transfers to statutory reserve	-	-	5,995	-	(5,995)	-
Dividend paid	-	-	-	-	-	-
<b>Total transactions with equity holders</b>	<b>-</b>	<b>-</b>	<b>5,995</b>	<b>-</b>	<b>(5,995)</b>	<b>-</b>
<b>Balance as at December 31, 2023</b>	<b>2,555,959</b>	<b>506,723</b>	<b>47,727</b>	<b>64,545</b>	<b>311,805</b>	<b>3,486,758</b>
<b>Balance as at January 1, 2024</b>	<b>2,555,959</b>	<b>506,723</b>	<b>47,727</b>	<b>64,545</b>	<b>311,805</b>	<b>3,486,758</b>
Profit for the period	-	-	-	-	167,359	167,359
Other comprehensive expense (net of tax)	-	-	-	-	(3,968)	(3,968)
<b>Total comprehensive income for the period</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>163,391</b>	<b>163,391</b>
Transfers to statutory reserve	-	-	8,368	-	(8,368)	-
Dividend paid	-	-	-	-	-	-
<b>Total transactions with equity holders</b>	<b>-</b>	<b>-</b>	<b>8,368</b>	<b>-</b>	<b>(8,368)</b>	<b>-</b>
<b>Balance as at December 31, 2024</b>	<b>2,555,959</b>	<b>506,723</b>	<b>56,095</b>	<b>64,545</b>	<b>466,829</b>	<b>3,650,151</b>

Colombo  
February 28, 2025

**SMB Finance PLC**  
**Statement of Cash Flow**  
**For the period ended December 31, 2024 (LKR'000)**

	December 31, 2024 Unaudited	December 31, 2023 Audited
<b>Cash flow from operating activities</b>		
Interest receipts	537,844	832,636
Interest payments	(197,782)	(304,168)
Fees and commission receipts	12,327	3,867
Cash payments to employees and suppliers	(226,175)	(181,028)
<b>Profit before changes in operating assets</b>	<b>126,214</b>	<b>351,307</b>
Loans and receivables	(211,124)	274,516
Other assets	(45,253)	(21,005)
Other liabilities	21,385	3,829
<b>Cash (used in) / generated from operating activities</b>	<b>(108,778)</b>	<b>608,648</b>
Tax paid	(97,891)	(61,957)
Gratuity paid	(963)	-
<b>Net cash (used in) / generated from operating activities</b>	<b>(207,632)</b>	<b>546,690</b>
<b>Cash flow from investing activities</b>		
Increase in financial investments	(60,000)	(110,000)
Purchase of property, plant & equipment & intangible assets	(34,343)	(48,945)
Purchase of investment properties	(63,059)	(213,137)
Sales proceeds from investment properties	60,372	-
Dividend received	739	648
Sales proceeds from disposal of subsidiary company	2,000	-
<b>Net cash used in investing activities</b>	<b>(94,291)</b>	<b>(371,435)</b>
<b>Cash flow from financing activities</b>		
Borrowings obtained from financial institutions	560,000	-
Repayment of borrowings from financial institutions	(608,722)	(287,188)
Increase in time deposits & savings deposits	164,249	41,528
Decrease in public liabilities	(20)	(26)
Advance payment on lease acquisition	(12,375)	(20,335)
Lease liability payment	(23,028)	(15,022)
<b>Net cash generated from / (used in) financing activities</b>	<b>80,105</b>	<b>(281,043)</b>
<b>Net decrease in cash and cash equivalents</b>	<b>(221,818)</b>	<b>(105,787)</b>
Cash and cash equivalents at the beginning of the period	(52,088)	53,699
<b>Cash and cash equivalents at the end of the period</b>	<b>(273,906)</b>	<b>(52,088)</b>
<b>Reconciliation of cash and cash equivalents</b>		
Cash and cash equivalents	44,437	90,670
Repo investment with banks	384,166	86,896
	<b>428,603</b>	<b>177,566</b>
Bank overdraft	(702,509)	(229,654)
<b>Cash and cash equivalents at the end of the period</b>	<b>(273,906)</b>	<b>(52,088)</b>

**SMB Finance PLC  
Segment Reporting**

**For the period ended December 31, 2024 (LKR'000)**

Business segments	Loans		Leasing		Treasury		Unallocated		Total	
	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023
<b>Revenue from external customers,</b>										
Interest	166,172	131,422	100,557	124,887	246,301	394,567	-	124,630	513,030	775,506
Fee & commission income	4,448	1,907	2,357	2,148	-	-	-	-	6,805	4,055
Other operating income	14,336	-	429	611	739	648	2,610	6,615	18,114	7,874
Changes in fair value of investment property	-	-	-	-	-	-	74,170	38,371	74,170	38,371
<b>Total revenue from external customers</b>	<b>184,956</b>	<b>133,329</b>	<b>103,344</b>	<b>127,646</b>	<b>247,040</b>	<b>395,215</b>	<b>76,780</b>	<b>169,616</b>	<b>612,120</b>	<b>825,806</b>
<b>Segment result</b>	<b>146,566</b>	<b>89,918</b>	<b>81,893</b>	<b>86,085</b>	<b>195,764</b>	<b>266,534</b>	<b>60,844</b>	<b>114,390</b>	<b>485,067</b>	<b>556,927</b>
Depreciation charged for the period	(16,508)	(5,274)	(9,224)	(5,050)	(22,050)	(15,634)	(6,853)	(6,710)	(54,635)	(32,668)
Interest expense	(49,734)	(49,870)	(27,789)	(47,744)	(66,429)	(147,824)	(20,646)	(63,442)	(164,599)	(308,880)
<b>Operating profit</b>	<b>80,323</b>	<b>34,774</b>	<b>44,880</b>	<b>33,291</b>	<b>107,285</b>	<b>103,076</b>	<b>33,344</b>	<b>44,238</b>	<b>265,833</b>	<b>215,379</b>
Tax on financial services	(14,416)	-	(8,055)	-	(19,255)	-	(5,984)	(50,490)	(47,711)	(50,490)
Social Security Contribution Levy (SSCL)	(2,122)	-	(1,186)	-	(2,834)	-	(881)	(3,174)	(7,022)	(3,174)
Share of profit of associate company	-	-	-	-	-	-	1,167	40	1,167	40
Income tax expense	(13,569)	(6,757)	(7,582)	(6,469)	(18,124)	(20,030)	(5,633)	(8,597)	(44,908)	(41,854)
Other comprehensive income / (expense)	-	1,761	-	1,686	-	5,219	(3,968)	2,240	(3,968)	10,905
<b>Net profit for the period</b>	<b>50,216</b>	<b>29,778</b>	<b>28,058</b>	<b>28,508</b>	<b>67,072</b>	<b>88,265</b>	<b>18,045</b>	<b>(15,743)</b>	<b>163,391</b>	<b>130,806</b>
<b>Segment assets (As at December 31)</b>	<b>1,251,213</b>	<b>997,365</b>	<b>530,970</b>	<b>473,949</b>	<b>3,085,629</b>	<b>2,659,270</b>	<b>1,251,425</b>	<b>1,199,603</b>	<b>6,119,237</b>	<b>5,330,188</b>
<b>Segment liabilities (As at December 31)</b>	<b>746,049</b>	<b>297,628</b>	<b>416,853</b>	<b>284,942</b>	<b>996,478</b>	<b>882,229</b>	<b>309,706</b>	<b>378,631</b>	<b>2,469,086</b>	<b>1,843,429</b>
<b>For the period ended December 31</b>										
Cash flow from operating activities	(62,737)	88,265	(35,054)	84,503	(83,796)	261,635	(26,044)	112,287	(207,632)	546,690
Cash flow from investing activities	(28,491)	(59,969)	(15,919)	(57,413)	(38,054)	(177,761)	(11,827)	(76,291)	(94,291)	(371,435)
Cash flow from financing activities	24,204	(45,375)	13,524	(43,441)	32,329	(134,502)	10,048	(57,725)	80,105	(281,043)

Colombo  
February 28, 2025

SMB Finance PLC  
Classification of Financial Instruments  
As at December 31, 2024 (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	-	44,437	-	44,437
Placements with banks	-	2,924,467	-	2,924,467
Financial assets at amortised cost-Loans and receivables to customers	-	1,782,536	-	1,782,536
Fair value through profit or loss (FVTPL)	-	-	-	-
Fair value through other comprehensive income (FVTOCI)	-	-	116,372	116,372
<b>Total financial assets</b>	-	<b>4,751,440</b>	<b>116,372</b>	<b>4,867,812</b>

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	-	1,927,174	-	1,927,174
Financial liabilities at amortised cost - Deposits due to customers	-	166,817	-	166,817
Financial liabilities at amortised cost - Due to other customers	-	135,837	-	135,837
Lease liabilities	-	63,548	-	63,548
<b>Total financial liabilities</b>	-	<b>2,293,376</b>	-	<b>2,293,376</b>
<b>Non Financial Liabilities</b>				
Retirement benefit obligations	-	21,786	-	21,786
Other liabilities	-	153,924	-	153,924
<b>Total non financial liabilities</b>	-	<b>175,710</b>	-	<b>175,710</b>
<b>Total liabilities</b>	-	<b>2,469,086</b>	-	<b>2,469,086</b>

Colombo  
February 28, 2025

SMB Finance PLC  
**Classification of Financial Instruments**  
As at December 31, 2023 (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	-	90,670	-	90,670
Placements with banks	-	2,568,600	-	2,568,600
Financial assets at amortised cost-Loans and receivables to customers	-	1,471,314	-	1,471,314
Fair value through profit or loss (FVTPL)	29	-	-	29
Fair value through other comprehensive income (FVTOCI)	-	-	116,329	116,329
<b>Total financial assets</b>	<b>29</b>	<b>4,130,584</b>	<b>116,329</b>	<b>4,246,942</b>

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	-	1,504,598	-	1,504,598
Financial liabilities at amortised cost - Deposits due to customers	-	42,736	-	42,736
Financial Liabilities at Amortised Cost - Due to other customers	-	131,299	-	131,299
Lease liabilities	-	21,780	-	21,780
<b>Total financial liabilities</b>	<b>-</b>	<b>1,700,413</b>	<b>-</b>	<b>1,700,413</b>
<b>Non Financial Liabilities</b>				
Retirement benefit obligations	-	13,645	-	13,645
Other liabilities	-	129,371	-	129,371
<b>Total non financial liabilities</b>	<b>-</b>	<b>143,016</b>	<b>-</b>	<b>143,016</b>
<b>Total liabilities</b>	<b>-</b>	<b>1,843,429</b>	<b>-</b>	<b>1,843,429</b>

Colombo  
February 28, 2025

**SMB Finance PLC**  
**Notes to the Financial Statements**  
**For the period ended December 31, 2024**

**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, 2023. The same accounting policies and methods of computations as stated in the Audited Annual Financial Statements for the year ended December 31, 2023 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	
	4th Quarter 2024	4th Quarter 2023	4th Quarter 2024	4th Quarter 2023
	Rs.	Rs.	Rs.	Rs.
Highest price per share	0.90	0.80	0.40	0.30
Lowest price per share	0.50	0.50	0.20	0.20

	Voting		Non Voting	
	31.12.24	31.12.23	31.12.24	31.12.23
	Rs.	Rs.	Rs.	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**

	4th Quarter 2024	4th Quarter 2023
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)	11,387	11,709
Ordinary Shares (Non Voting)	6,547	6,759

**4.3 Number of Public Shareholders**

Ordinary Shares (Voting)	11,384	11,707
Ordinary Shares (Non Voting)	6,547	6,758

**4.4 Public Shareholding %**

Ordinary Shares (Voting)	35.56%	35.56%
Ordinary Shares (Non Voting)	100.00%	100.00%

**4.5 Float Adjusted Market Capitalization**

The float adjusted market capitalization as at December 31, 2024 is Rs. 1,840,549,380.80

**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 December 31, 2024**

<b>5 Financial Ratios</b>	<b>December 31, 2024</b> Unaudited	<b>December 31, 2023</b> Audited
Net assets per share (LKR)	0.38	0.37
Debt/equity ratio (times)	0.61	0.48
Interest cover ratio (times)	2.62	1.70
Liquid asset ratio (times)	22.19	25.74

**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 December 31, 2024**

	<b>No. of Voting Shares</b>	<b>No. of Non Voting Shares</b>
Mr. H.R.S.Wijeratne	4,169,342,304	-
Mr. A.T.S. Sosa	-	-
Mr. L. Abeyasinghe	-	-
Mr. S.C. Wijesinghe	-	-
Mr. W.M. Dayasinghe	-	-
Mr. D.P.S. Jayawardena	-	-
	<b>4,169,342,304</b>	<b>-</b>

\* Mr. M.S.A. Wadood resigned from the Board with effect from November 30, 2024.

\*\* Mr. D.P.S. Jayawardena was appointed to the Board as a Independent Non-Executive Director with effect from December 31, 2024.

\*\*\* Mr. R.S. Wijeratne was appointed to the Board as a Non-Independent Non-Executive Director with effect from January 31,

2025.

**10 CEO's Shareholding as at December 31, 2024**

	<b>No. of Voting Shares</b>	<b>No. of Non Voting Shares</b>
Mr. S.C.Wijesinghe	-	-

**11 Key Management Personnel Shareholding as at December 31, 2024**

	<b>No. of Voting Shares</b>	<b>No. of Non Voting Shares</b>
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 December 31, 2024**

**14 Top Twenty Five Shareholders**

**14.1 Ordinary Shares (voting)**

	Name of the Shareholder	December 31, 2024	
		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	Sampath Bank PLC/Senthilverl Holdings (Pvt) Ltd	238,092,639	3.68
4	Sampath Bank PLC/Andaradeniya Estate Private Limited	40,713,219	0.63
5	Seylan Bank PLC/Anuja Chamila Jayasinghe	37,482,437	0.58
6	Mr. D.G.M.D. Chandradasa & Ms. D.G. Sachiki Chandradasa	35,920,439	0.56
7	Seylan Bank PLC/A.C. Senanka	30,322,894	0.47
8	Mrs. P.D.A.S. Beruwalage	29,962,218	0.46
9	Commercial Bank of Ceylon PLC/W. Jinadasa	28,181,936	0.44
10	Hatton National Bank PLC/Anuja Chamila Jayasinghe	27,473,690	0.42
11	Mr. H.K. Pushpakumara	26,950,716	0.42
12	Mr. R. Gautam	25,220,000	0.39
13	Seylan Bank PLC/Andaradeniya Estate (Pvt) Ltd	24,085,677	0.37
14	Hatton National Bank PLC/Ruwan Prassana Sugathadasa	21,547,625	0.33
15	Mr. H. Beruwalage	20,000,014	0.31
16	Dialog Finance PLC/S.A.De Silva and D.R.De Silva	18,037,435	0.28
17	Hatton National Bank PLC/Ravindra Erle Rambukwelle	16,825,000	0.26
18	Seylan Bank PLC/Karagoda Loku Gamage Udayananda	16,500,000	0.26
19	Mr. S.S. De Silva	14,859,634	0.23
20	Seylan Bank PLC/R.M.S.H.Wijebandara	14,857,960	0.23
21	Mr. D.M.T. Dassanayake	14,550,418	0.22
22	Mr. P.N.G.D. Silva	14,400,000	0.22
23	PMF Finance PLC/P.P.G. Shriyani	14,000,000	0.22
24	Ms. C.N.M. Anthony	13,300,000	0.21
25	Mr. S.E.C.P. Senawirathna	13,273,373	0.21
<b>Total ordinary voting shares held by the top 25 holders</b>		<b>5,531,955,348</b>	<b>85.50</b>
Balance shares held by other ordinary voting shareholders		938,419,700	14.50
<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	December 31, 2024	
		No. of Shares	%
1	Mr. S.P.N. Kodituwakku	330,687,248	10.73
2	Mr. R. Gautam	164,050,000	5.32
3	Sampath Bank PLC/Dr.Mayuramana Dewolage	85,106,025	2.76
4	Sampath Bank PLC/Andaradeniya Estate Private Limited	79,127,826	2.57
5	Seylan Bank PLC/Jayantha Dewage	77,187,082	2.50
6	Mr. M.A.M. Azlam	56,570,846	1.84
7	Mr. K.R. Karunaratne	52,368,108	1.70
8	Seylan Bank PLC/Karagoda Loku Gamage Udayananda	50,000,000	1.62
9	Mr. S.P. Sedara	42,916,677	1.39
10	Dialog Finance PLC/S.D.Divakarage	41,228,496	1.34
11	Mr. J.J. Ravindran	34,440,000	1.12
12	Mr. N. Muhunthan	34,000,000	1.10
13	People's Leasing & Finance PLC/Mr.R.Kannan	30,000,000	0.97
14	Assetline Finance Limited/B.M.A.M.K.Basnayaka	29,019,600	0.94
15	Sampath Bank PLC/B S A Holdings (Pvt) Ltd	26,440,000	0.86
16	Mr. T. Pragash	25,667,994	0.83
17	Mr. S. Ramanathan	24,503,344	0.80
18	Mr. P.N.G.D. Silva	23,325,000	0.76
19	Mr. K.M.S.M. Razik, Mr. K.M.S.M. Rajabudeen & Mr. K.M.S.M.R. Mohommad	22,100,000	0.72
20	Hatton National Bank PLC/Ruwan Prassana Sugathadasa	20,466,806	0.66
21	Mr. M.W.P.W. Jayawardena	20,400,000	0.66
22	Mr. N.D.P. Hettiaratchy, Mrs. N.D. Hettiaratchy & Mis D.N. Hettiaratchy	20,000,000	0.65
23	Mr. C.M.P.P.T.A. Perera	19,000,000	0.62
24	Miss M.S.D.P.W. Jayawardena	18,200,000	0.59
25	Mr. W.J.D. Benedict	18,000,000	0.58
<b>Total ordinary non voting shares held by the top 25 holders</b>		<b>1,344,805,052</b>	<b>43.64</b>
Balance shares held by other ordinary non voting shareholders		1,736,798,660	56.36
<b>Total ordinary non voting shares</b>		<b>3,081,603,712</b>	<b>100.00</b>