

**INTERIM FINANCIAL STATEMENTS  
QUARTER ENDED JUNE 30, 2025**



**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 June 30, 2025 (LKR'000)**

	Quarter ended June 30, 2025 Unaudited	Quarter ended June 30, 2024 Unaudited	Variance	YTD June 30, 2025 Unaudited	YTD June 30, 2024 Unaudited	Variance
Interest income	148,135	136,716	8%	298,672	265,801	12%
Interest expenses	(50,338)	(40,388)	25%	(97,293)	(79,213)	23%
<b>Net interest income</b>	<b>97,797</b>	<b>96,328</b>	<b>2%</b>	<b>201,379</b>	<b>186,588</b>	<b>8%</b>
Fee and commission income	4,425	5,452	-19%	7,410	7,357	1%
<b>Net interest, fee and commission income</b>	<b>102,222</b>	<b>101,781</b>	<b>0%</b>	<b>208,789</b>	<b>193,946</b>	<b>8%</b>
Other operating income (net)	5,889	1,061	455%	9,374	1,977	374%
Changes in fair value of investment property	-	-	-	-	-	-
<b>Total operating income</b>	<b>108,111</b>	<b>102,842</b>	<b>5%</b>	<b>218,163</b>	<b>195,923</b>	<b>11%</b>
Allowance for expected credit loss - reversal	17,376	1,152	1408%	40,978	1,333	2974%
<b>Net operating income</b>	<b>125,487</b>	<b>103,994</b>	<b>21%</b>	<b>259,141</b>	<b>197,256</b>	<b>31%</b>
Personnel expenses	(51,193)	(40,530)	26%	(100,011)	(76,141)	31%
Premises, equipment and establishment expenses	(14,154)	(11,185)	27%	(27,737)	(24,364)	14%
Depreciation and amortization	(17,988)	(14,066)	28%	(35,368)	(26,342)	34%
Other expenses	(12,787)	(10,230)	25%	(25,550)	(20,455)	25%
<b>Operating profit before taxes on financial services</b>	<b>29,365</b>	<b>27,983</b>	<b>5%</b>	<b>70,475</b>	<b>49,954</b>	<b>41%</b>
Taxes on financial services	(14,244)	(6,100)	134%	(27,943)	(7,394)	278%
<b>Profit after taxes on financial services</b>	<b>15,121</b>	<b>21,882</b>	<b>-31%</b>	<b>42,532</b>	<b>42,559</b>	<b>0%</b>
Share of (loss) / profit of associate company	-	(547)	-100%	-	(547)	-100%
<b>Profit before income tax</b>	<b>15,121</b>	<b>21,335</b>	<b>-29%</b>	<b>42,532</b>	<b>42,012</b>	<b>1%</b>
Income tax expense	-	-	0%	(3,553)	(5,324)	-33%
<b>Profit for the period</b>	<b>15,120</b>	<b>21,335</b>	<b>-29%</b>	<b>38,979</b>	<b>36,688</b>	<b>6%</b>
Basic earnings per share (LKR)	0.002	0.002	-29%	0.004	0.004	6%

	Quarter ended June 30, 2025 Unaudited	Quarter ended June 30, 2024 Unaudited	Variance	YTD June 30, 2025 Unaudited	YTD June 30, 2024 Unaudited	Variance
<b>Profit for the period</b>	<b>15,120</b>	<b>21,335</b>	<b>-29%</b>	<b>38,979</b>	<b>36,688</b>	<b>6%</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>15,120</b>	<b>21,335</b>	<b>-29%</b>	<b>38,979</b>	<b>36,688</b>	<b>6%</b>

Figures in brackets indicate deductions.

Colombo  
August 14, 2025

**SMB Finance PLC**  
**Statement of Financial Position**  
**As at June 30, 2025 (LKR' 000)**

	June 30, 2025 Unaudited	December 31, 2024 Audited
<b>Assets</b>		
Cash and cash equivalents	47,371	44,437
Placements with banks	2,776,463	2,924,467
Financial assets at amortised cost - Loans and receivables to customers	2,281,053	1,782,535
Financial investments	149,680	120,352
Assets held for sale	-	41,699
Investment properties	728,881	708,050
Property, plant & equipment	77,181	59,655
Right-of-use-assets	80,438	73,151
Intangible assets	265,528	268,246
Other assets	94,225	80,153
<b>Total assets</b>	<b>6,500,820</b>	<b>6,102,745</b>
<b>Liabilities</b>		
Due to financial institutions	2,226,111	1,927,174
Financial liabilities at amortised cost - Deposits due to customers	274,802	166,817
Financial liabilities at amortised cost - Due to other customers	138,084	135,837
Retirement benefit obligations	24,993	21,786
Lease liabilities	66,795	63,548
Other liabilities	93,315	149,842
<b>Total liabilities</b>	<b>2,824,100</b>	<b>2,465,004</b>
<b>Equity</b>		
Stated capital	3,062,682	3,062,682
Statutory reserves	55,276	55,276
Fair value reserves	68,525	68,525
Retained earnings	490,238	451,259
<b>Total Equity</b>	<b>3,676,720</b>	<b>3,637,741</b>
<b>Total equity and liabilities</b>	<b>6,500,820</b>	<b>6,102,745</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

August 14, 2025

**SMB Finance PLC**  
**Statement of Changes in Equity**  
**For the period ended June 30, 2025 (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, 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	-	-	-	-	36,688	36,688
Other comprehensive income (net of tax)	-	-	-	-	-	-
<b>Total comprehensive income for the period</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>36,688</b>	<b>36,688</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 June 30, 2024</b>	<b>2,555,959</b>	<b>506,723</b>	<b>47,727</b>	<b>64,545</b>	<b>348,493</b>	<b>3,523,446</b>
Profit for the period	-	-	-	-	114,283	114,283
Other comprehensive income (net of tax)	-	-	-	3,980	(3,968)	12
<b>Total comprehensive income for the period</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,980</b>	<b>110,315</b>	<b>114,295</b>
Transfers to statutory reserve	-	-	7,549	-	(7,549)	-
Dividend paid	-	-	-	-	-	-
<b>Total transactions with equity holders</b>	<b>-</b>	<b>-</b>	<b>7,549</b>	<b>-</b>	<b>(7,549)</b>	<b>-</b>
<b>Balance as at December 31, 2024</b>	<b>2,555,959</b>	<b>506,723</b>	<b>55,276</b>	<b>68,525</b>	<b>451,259</b>	<b>3,637,741</b>
<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>3,637,741</b>
Profit for the period	-	-	-	-	38,979	38,979
Other comprehensive expense (net of tax)	-	-	-	-	-	-
<b>Total comprehensive income for the period</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>38,979</b>	<b>38,979</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 June 30, 2025</b>	<b>2,555,959</b>	<b>506,723</b>	<b>55,276</b>	<b>68,525</b>	<b>490,238</b>	<b>3,676,720</b>

Figures in brackets indicate deductions.

Colombo  
August 14, 2025

**SMB Finance PLC**  
**Statement of Cash Flow**  
For the period ended June 30, 2025 (LKR'000)

	June 30, 2025 Unaudited	June 30, 2024 Unaudited
<b>Cash flow from operating activities</b>		
Interest receipts	277,428	136,110
Interest payments	(90,475)	(84,228)
Fees and commission receipts	30,131	129,580
Cash payments to employees and suppliers	(153,357)	(111,402)
<b>Profit before changes in operating assets</b>	<b>63,727</b>	<b>70,061</b>
Loans and receivables	(450,006)	142,659
Other assets	(16,535)	(9,569)
Other liabilities	(36,196)	(3,288)
<b>Cash (used in) / generated from operating activities</b>	<b>(439,010)</b>	<b>199,863</b>
Tax paid	(48,468)	(23,104)
Gratuity paid	(94)	(963)
<b>Net cash (used in) / generated from operating activities</b>	<b>(487,572)</b>	<b>175,796</b>
<b>Cash flow from investing activities</b>		
Net investment in financial investments	12,371	-
Purchase of property, plant & equipment & intangible assets	(28,395)	(16,507)
Net investment in Fixed Deposits	(111,668)	-
Purchase of Investment Properties	(20,831)	-
<b>Net cash used in investing activities</b>	<b>(148,522)</b>	<b>(16,507)</b>
<b>Cash flow from financing activities</b>		
Repayment of borrowings from financial institutions	(1,223,010)	(144,778)
Net investment in time deposits & savings deposits	105,323	22,903
Lease liability payments	(29,385)	(24,001)
<b>Net cash used in financing activities</b>	<b>(1,147,072)</b>	<b>(145,876)</b>
<b>(Decrease) / increase in cash and cash equivalents</b>	<b>(1,783,167)</b>	<b>13,414</b>
Cash and cash equivalents at the beginning of the period	(273,906)	(52,088)
<b>Cash and cash equivalents at the end of the period</b>	<b>(2,057,073)</b>	<b>(38,675)</b>
<b>Reconciliation of cash and cash equivalents</b>		
Cash and cash equivalents	47,371	29,383
Repo investment with banks	121,667	101,572
	<b>169,038</b>	<b>130,955</b>
Bank overdraft	(2,226,111)	(169,630)
<b>Cash and cash equivalents at the end of the period</b>	<b>(2,057,073)</b>	<b>(38,675)</b>

Figures in brackets indicate deductions.

**SMB Finance PLC  
Segment Reporting**

**For the period ended June 30, 2025 (LKR'000)**

Business segments	Loans		Leasing		Treasury		Unallocated		Total	
	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024
<b>For the period ended June 30,</b>										
<b>Revenue from external customers,</b>										
Interest	131,316	95,825	54,850	50,139	112,506	119,837	-	-	298,672	265,801
Fee & commission income	3,979	5,781	2,761	480	-	-	670	1,096	7,410	7,357
Other operating income	4,757	1,462	15	429	-	-	4,602	87	9,374	1,977
<b>Total revenue from external customers</b>	<b>140,052</b>	<b>103,068</b>	<b>57,626</b>	<b>51,048</b>	<b>112,506</b>	<b>119,837</b>	<b>5,272</b>	<b>1,183</b>	<b>315,456</b>	<b>275,135</b>
<b>Segment result</b>	<b>90,186</b>	<b>58,255</b>	<b>37,108</b>	<b>28,852</b>	<b>72,447</b>	<b>67,733</b>	<b>3,395</b>	<b>669</b>	<b>203,136</b>	<b>155,509</b>
Depreciation charged for the period	(15,702)	(9,868)	(6,461)	(4,887)	(12,614)	(11,473)	(591)	(113)	(35,368)	(26,342)
Interest expense	(43,195)	(29,674)	(17,773)	(14,697)	(34,699)	(34,502)	(1,626)	(341)	(97,293)	(79,213)
<b>Operating profit</b>	<b>31,289</b>	<b>18,713</b>	<b>12,874</b>	<b>9,268</b>	<b>25,134</b>	<b>21,758</b>	<b>1,178</b>	<b>215</b>	<b>70,475</b>	<b>49,954</b>
Tax on financial services	(12,406)	(2,770)	(5,104)	(1,372)	(9,966)	(3,221)	(467)	(32)	(27,943)	(7,394)
Income tax expense	(1,577)	(1,994)	(649)	(988)	(1,267)	(2,319)	(59)	(23)	(3,553)	(5,324)
Share of profit of associate company	-	-	-	-	-	-	-	(547)	-	(547)
Other comprehensive income / (expense)	-	-	-	-	-	-	-	-	-	-
<b>Total Comprehensive income / (expense)</b>	<b>17,305</b>	<b>13,949</b>	<b>7,120</b>	<b>6,908</b>	<b>13,902</b>	<b>16,219</b>	<b>651</b>	<b>(388)</b>	<b>38,979</b>	<b>36,688</b>
<b>Segment assets (As at June 30),</b>	<b>1,683,036</b>	<b>936,843</b>	<b>598,017</b>	<b>410,272</b>	<b>2,973,514</b>	<b>2,721,336</b>	<b>1,246,253</b>	<b>1,106,432</b>	<b>6,500,820</b>	<b>5,174,883</b>
<b>Segment liabilities (As at June 30),</b>	<b>1,253,811</b>	<b>618,641</b>	<b>515,892</b>	<b>306,401</b>	<b>1,007,202</b>	<b>719,293</b>	<b>47,195</b>	<b>7,100</b>	<b>2,824,100</b>	<b>1,651,436</b>
<b>For the period ended June 30,</b>										
Cash flow from operating activities	(216,467)	65,855	(89,067)	32,617	(173,890)	76,569	(8,148)	756	(487,572)	175,796
Cash flow from investing activities	(65,939)	(6,184)	(27,131)	(3,063)	(52,970)	(7,190)	(2,482)	(71)	(148,522)	(16,507)
Cash flow from financing activities	(509,264)	(54,646)	(209,541)	(27,065)	(409,098)	(63,537)	(19,169)	(627)	(1,147,072)	(145,876)

Colombo  
August 14, 2025

SMB Finance PLC  
Classification of Financial Instruments  
As at June 30, 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	-	47,371	-	47,371
Placements with banks	-	2,776,463	-	2,776,463
Financial assets at amortised cost - Loans and receivables to customers	-	2,281,053	-	2,281,053
Fair value through profit or loss (FVTPL)	43	-	-	43
Fair value through other comprehensive income (FVTOCI)	-	-	149,637	149,637
<b>Total financial assets</b>	<b>43</b>	<b>5,104,887</b>	<b>149,637</b>	<b>5,254,567</b>

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	-	1,782,535	-	1,782,535
Fair value through profit or loss (FVTPL)	43	-	-	43
Fair value through other comprehensive income (FVTOCI)	-	-	120,309	120,309
<b>Total financial assets</b>	<b>43</b>	<b>4,751,439</b>	<b>120,309</b>	<b>4,871,791</b>

SMB Finance PLC  
Classification of Financial Instruments  
As at June 30, 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	-	2,226,111	-	2,226,111
Financial liabilities at amortised cost - Deposits due to customers	-	274,802	-	274,802
Financial liabilities at amortised cost - Due to other customers	-	138,084	-	138,084
Lease liabilities	-	66,795	-	66,795
<b>Total financial liabilities</b>	-	<b>2,705,793</b>	-	<b>2,705,793</b>
<b>Non Financial Liabilities</b>				
Retirement benefit obligations	-	24,993	-	24,993
Other liabilities	-	93,315	-	93,315
<b>Total non financial liabilities</b>	-	<b>118,307</b>	-	<b>118,307</b>
<b>Total liabilities</b>	-	<b>2,824,100</b>	-	<b>2,824,100</b>

As at December 31, 2024 (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	-	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	-	149,842	-	149,842
<b>Total non financial liabilities</b>	-	<b>171,628</b>	-	<b>171,628</b>
<b>Total liabilities</b>	-	<b>2,465,004</b>	-	<b>2,465,004</b>

Colombo  
August 14, 2025

**SMB Finance PLC**  
**Notes to the Financial Statements**  
**For the period ended June 30, 2025**

**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, 2024. The same accounting policies and methods of computations as stated in the Audited Annual Financial Statements for the year ended December 31, 2024 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	
	2nd Quarter 2025	2nd Quarter 2024	2nd Quarter 2025	2nd Quarter 2024
	Rs.	Rs.	Rs.	Rs.
Highest price per share	0.80	0.80	0.30	0.40
Lowest price per share	0.50	0.50	0.20	0.20

	Voting		Non Voting	
	30.06.25	30.06.24	30.06.25	30.06.24
	Rs.	Rs.	Rs.	Rs.
Last traded price	0.70	0.70	0.20	0.30
Closing price per share	0.60	0.60	0.20	0.20

**4 Stated Capital**

	2nd Quarter 2025	2nd Quarter 2024
<b>4.1 Total Number of Shares</b>		
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
<b>4.2 Total Number of Shareholders</b>		
Ordinary Shares (Voting)	11,453	11,633
Ordinary Shares (Non Voting)	6,663	6,700
<b>4.3 Number of Public Shareholders</b>		
Ordinary Shares (Voting)	11,450	11,630
Ordinary Shares (Non Voting)	6,663	6,700
<b>4.4 Public Shareholding %</b>		
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 June 30, 2025 is Rs. 1,380,412,035.60

**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 June 30, 2025**

**5 Financial Ratios**

	June 30, 2025 Unaudited	June 30, 2024 Unaudited
Net assets per share (LKR)	0.38	0.37
Debt/equity ratio (times)	0.72	0.42
Interest cover ratio (times)	1.72	1.63
Liquid asset ratio (times)	10.33	21.45

**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 June 30, 2025**

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

**10 CEO's Shareholding as at June 30, 2025**

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

**11 Key Management Personnel Shareholding as at June 30, 2025**

	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 June 30, 2025**

**14 Top Twenty Five Shareholders**

**14.1 Ordinary Shares (Voting)**

	Name of the Shareholder	June 30, 2025	
		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 & Mrs. 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. S.S. De Silva	25,862,109	0.40
12	Mr. R. Gautam	25,220,000	0.39
13	Seylan Bank PLC / Andaradeniya Estate (Pvt) Ltd	24,085,677	0.37
14	Mr. H.K. Pushpakumara	23,273,588	0.36
15	Miss. H.J.K.U. Wijerame	22,722,688	0.35
16	Hatton National Bank PLC / Ruwan Prassana Sugathadasa	21,547,625	0.33
17	Mr. H. Beruwalage	20,000,014	0.31
18	People's Leasing & Finance PLC / Mr.D.M.P. Disanayake	18,488,587	0.29
19	Dialog Finance PLC / S.A. De Silva and D.R. De Silva	18,037,435	0.28
20	Hatton National Bank PLC / Ravindra Erle Rambukwelle	16,825,000	0.26
21	Seylan Bank PLC / Karagoda Loku Gamage Udayananda	16,500,000	0.26
22	Mr. D.M.T. Dassanayake	14,550,418	0.22
23	Mr. S.E.C.P. Senawirathna	14,000,000	0.22
24	Mr. P.N.G.D. Silva	13,705,000	0.21
25	Sinharaja Hills Plantation (Pvt) Ltd	13,000,000	0.20
<b>Total ordinary voting shares held by the top 25 holders</b>		<b>5,551,365,637</b>	<b>85.80</b>
Balance shares held by other ordinary voting shareholders		919,009,411	14.20
<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	June 30, 2025	
		No. of Shares	%
1	Mr. S.P.N. Kodituwakku	330,687,248	10.73
2	Mr. R. Gautam	164,200,000	5.33
3	Mr. M.A.M. Azlam	98,705,171	3.20
4	Sampath Bank PLC / Dr. Mayuramana Dewolage	87,500,000	2.84
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	Seylan Bank PLC / Karagoda Loku Gamage Udayananda	50,000,000	1.62
9	Mr. S.P. Sedara	44,916,677	1.46
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. S. Ramanathan	24,503,344	0.80
17	Mr. P.N.G.D. Silva	23,325,000	0.76
18	Mr. K.M.S.M. Razik, Mr. K.M.S.M. Rajabudeen & Mr. K.M.S.M.R. Mohommad	22,101,000	0.72
19	Mr. T. Pragash	21,988,630	0.71
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 & Miss D.N. Hettiaratchy	20,000,000	0.65
23	Dialog Finance PLC / C.M.P.P.T.A. Perera	19,000,000	0.62
24	Mr. W.J.D. Benedict	18,000,000	0.58
25	Mrs. C. Katugampalage Dona	17,946,383	0.58
<b>Total ordinary non voting shares held by the top 25 holders</b>		<b>1,387,551,271</b>	<b>45.03</b>
Balance shares held by other ordinary non voting shareholders		1,694,052,441	54.97
<b>Total ordinary non voting shares</b>		<b>3,081,603,712</b>	<b>100.00</b>