

**INTERIM FINANCIAL STATEMENTS  
QUARTER ENDED SEPTEMBER 30, 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 September 30, 2024 (LKR' 000)

	Quarter ended September 30, 2024 Unaudited	Quarter ended September 30, 2023 Unaudited	Variance	YTD September 30, 2024 Unaudited	YTD September 30, 2023 Unaudited	Variance
Interest income	133,949	216,299	-38%	399,750	603,060	-34%
Interest expenses	(40,296)	(84,661)	-52%	(119,509)	(243,505)	-51%
<b>Net interest income</b>	<b>93,653</b>	<b>131,638</b>	<b>-29%</b>	<b>280,241</b>	<b>359,555</b>	<b>-22%</b>
Fee and commission income	1,822	948	92%	9,179	2,721	237%
<b>Net interest, fee and commission income</b>	<b>95,475</b>	<b>132,586</b>	<b>-28%</b>	<b>289,420</b>	<b>362,276</b>	<b>-20%</b>
Other operating income (net)	2,593	4,194	-38%	4,570	5,998	-24%
<b>Total operating income</b>	<b>98,068</b>	<b>136,780</b>	<b>-28%</b>	<b>293,990</b>	<b>368,274</b>	<b>-20%</b>
Impairment reversal / (charge) for the period	22,548	9,056	149%	23,881	(62,836)	-138%
<b>Net operating income</b>	<b>120,616</b>	<b>145,836</b>	<b>-17%</b>	<b>317,871</b>	<b>305,438</b>	<b>4%</b>
Personnel expenses	(42,055)	(25,735)	63%	(118,196)	(74,211)	59%
Premises, equipment & establishment expenses	(8,495)	(8,241)	3%	(32,859)	(24,927)	32%
Depreciation and amortization	(13,818)	(10,502)	32%	(40,160)	(21,930)	83%
Other expenses	(8,749)	(10,793)	-19%	(29,205)	(30,718)	-5%
<b>Operating profit before taxes on financial services</b>	<b>47,499</b>	<b>90,565</b>	<b>-48%</b>	<b>97,451</b>	<b>153,652</b>	<b>-37%</b>
Taxes on financial services	(19,090)	(22,303)	-14%	(26,154)	(35,400)	-26%
Social security contribution levy (SSCL)	(2,934)	(1,077)	172%	(3,264)	(5,887)	-45%
<b>Profit after taxes on financial services &amp; SSCL</b>	<b>25,475</b>	<b>67,185</b>	<b>-62%</b>	<b>68,033</b>	<b>112,365</b>	<b>-39%</b>
Share of (loss) / profit of associate company	(1,504)	-	100%	(2,051)	1,531	-234%
<b>Profit before income tax</b>	<b>23,971</b>	<b>67,185</b>	<b>-64%</b>	<b>65,982</b>	<b>113,896</b>	<b>-42%</b>
Income tax expenses	(3,553)	(9,360)	-62%	(8,877)	(9,360)	-5%
<b>Profit for the period</b>	<b>20,418</b>	<b>57,825</b>	<b>-65%</b>	<b>57,105</b>	<b>104,536</b>	<b>-45%</b>
Basic earnings per share (LKR)	0.002	0.006	-65%	0.006	0.011	-45%

	Quarter ended September 30, 2024 Unaudited	Quarter ended September 30, 2023 Unaudited	Variance	YTD September 30, 2024 Unaudited	YTD September 30, 2023 Unaudited	Variance
<b>Profit for the period</b>	<b>20,418</b>	<b>57,825</b>	<b>-65%</b>	<b>57,105</b>	<b>104,536</b>	<b>-45%</b>
<b>Other comprehensive income</b>						
Actuarial (loss) / gain 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>20,418</b>	<b>57,825</b>	<b>-65%</b>	<b>57,105</b>	<b>104,536</b>	<b>-45%</b>

**SMB Finance PLC**  
**Statement of Financial Position**  
**As at September 30, 2024 (LKR' 000)**

As at	September 30, 2024 Unaudited	December 31, 2023 Audited
<b>Assets</b>		
Cash and cash equivalents	48,023	90,670
Placements with banks	2,592,395	2,568,600
Financial assets at amortised cost - Loans and receivables to customers	1,586,855	1,471,314
Financial investments	116,358	116,358
Investments in associate	40,566	42,617
Investment properties	637,236	637,236
Property, plant & equipment	57,357	50,339
Right-of-use-assets	42,058	34,156
Intangible assets	269,016	263,663
Other assets	70,674	55,235
<b>Total assets</b>	<b>5,460,538</b>	<b>5,330,188</b>
<b>Liabilities</b>		
Due to financial institutions	1,489,257	1,504,598
Financial liabilities at amortised cost - Deposits due to customers	110,652	42,736
Financial liabilities at amortised cost - Due to other customers	134,691	131,299
Retirement benefit obligations	17,182	13,645
Lease liabilities	28,041	21,780
Other liabilities	136,851	129,371
<b>Total liabilities</b>	<b>1,916,674</b>	<b>1,843,429</b>
<b>Equity</b>		
Stated capital	3,062,682	3,062,682
Statutory reserves	47,727	47,727
Fair value reserve	64,545	64,545
Retained earnings	368,910	311,805
<b>Total equity</b>	<b>3,543,864</b>	<b>3,486,758</b>
<b>Total equity and liabilities</b>	<b>5,460,538</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**

**M.S.A. Wadood**  
Director

Colombo

November 14, 2024

SMB Finance PLC  
Statement of Changes in Equity  
For the period ended September 30, 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>	2,555,959	506,723	41,732	52,465	199,073	3,355,952
Profit for the period	-	-	-	-	104,536	104,536
Other comprehensive income / (expense) (net of tax)	-	-	-	-	-	-
<b>Total comprehensive income for the period</b>	-	-	-	-	104,536	104,536
Transfers to statutory reserve	-	-	-	-	-	-
Dividend paid	-	-	-	-	-	-
<b>Total transactions with equity holders</b>	-	-	-	-	-	-
<b>Balance as at September 30, 2023</b>	2,555,959	506,723	41,732	52,465	303,609	3,460,489
Profit for the period	-	-	-	-	15,365	15,365
Other comprehensive income (net of tax)	-	-	-	12,080	(1,175)	10,905
<b>Total comprehensive income for the period</b>	-	-	-	12,080	14,190	26,270
Transfers to statutory reserve	-	-	5,995	-	(5,995)	-
Dividend paid	-	-	-	-	-	-
<b>Total transactions with equity holders</b>	-	-	5,995	-	(5,995)	-
<b>Balance as at December 31, 2023</b>	2,555,959	506,723	47,727	64,545	311,805	3,486,758
<b>Balance as at January 1, 2024</b>	2,555,959	506,723	47,727	64,545	311,805	3,486,758
Profit for the period	-	-	-	-	57,105	57,105
Other comprehensive income / (expense) (net of tax)	-	-	-	-	-	-
<b>Total comprehensive income for the period</b>	-	-	-	-	57,105	57,105
Transfers to statutory reserve	-	-	-	-	-	-
Dividend paid	-	-	-	-	-	-
<b>Total transactions with equity holders</b>	-	-	-	-	-	-
<b>Balance as at September 30, 2024</b>	2,555,959	506,723	47,727	64,545	368,910	3,543,864

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SMB Finance PLC  
Statement of Cash Flow  
(LKR' 000)

For the period ended	September 30, 2024 Unaudited	September 30, 2023 Unaudited
<b>Cash flow from operating activities</b>		
Interest receipts	200,433	237,640
Interest payments	(124,919)	(226,268)
Fees and commission receipts	192,029	196,062
Cash payments to employees and suppliers	(165,958)	(121,557)
<b>Profit before changes in operating assets</b>	<b>101,585</b>	<b>85,877</b>
Loans and receivables	(63,161)	64,173
Other assets	(15,438)	(5,469)
<b>Cash generated from in operating activities</b>	<b>22,986</b>	<b>144,581</b>
Tax paid	(48,681)	(51,031)
Gratuity paid	(963)	-
<b>Net cash (used in) / generated from operating activities</b>	<b>(26,658)</b>	<b>93,550</b>
<b>Cash flow from investing activities</b>		
Net increase in financial investments	(10,000)	(10,000)
Dividend received	-	-
Purchase of property, plant & equipment & intangible assets	(27,689)	(56,709)
Purchase of investment properties	-	(17,619)
<b>Net cash used in investing activities</b>	<b>(37,689)</b>	<b>(84,328)</b>
<b>Cash flow from financing activities</b>		
Net increase/(decrease) in borrowings from financial institutions	4,536	(197,132)
Increase in time deposits & savings deposits	76,738	40,952
Decrease in public borrowings	(20)	-
Increase in other liabilities	8,064	11,702
Lease liability payment	(26,485)	(17,305)
Dividend paid	-	-
<b>Net cash generated from/(used in) financing activities</b>	<b>62,833</b>	<b>(161,783)</b>
<b>Net decrease in cash and cash equivalents</b>	<b>(1,514)</b>	<b>(152,561)</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>(53,602)</b>	<b>(98,862)</b>
<b>Reconciliation of cash and cash equivalents</b>		
Cash and cash equivalents	48,023	75,440
Repo investment with banks	108,153	17,165
	156,176	92,605
Bank overdraft	(209,778)	(191,467)
<b>Cash and cash equivalents at the end of the period</b>	<b>(53,602)</b>	<b>(98,862)</b>

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**SMB Finance PLC**  
**Segment Reporting**  
**(LKR' 000)**

For the period ended September 30	Loans		Leasing		Treasury		Unallocated		Total	
	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023
<b>Revenue from external customers,</b>										
Interest	140,859	198,874	75,952	96,235	182,939	307,950	-	-	399,750	603,060
Fee & commission income	7,032	997	996	592	-	-	1,151	1,132	9,179	2,721
Other operating income	3,120	412	429	4,733	-	-	1,022	853	4,570	5,998
<b>Total revenue from external customers</b>	<b>151,011</b>	<b>200,283</b>	<b>77,376</b>	<b>101,560</b>	<b>182,939</b>	<b>307,950</b>	<b>2,173</b>	<b>1,985</b>	<b>413,499</b>	<b>611,779</b>
<b>Segment result</b>	<b>93,901</b>	<b>137,200</b>	<b>48,114</b>	<b>69,572</b>	<b>113,754</b>	<b>210,956</b>	<b>1,351</b>	<b>1,359</b>	<b>257,121</b>	<b>419,087</b>
Depreciation charged for the period	(14,667)	(7,179)	(7,515)	(3,641)	(17,768)	(11,039)	(211)	(71)	(40,160)	(21,930)
Interest expense	(43,645)	(79,718)	(22,363)	(40,424)	(52,873)	(122,573)	(628)	(790)	(119,509)	(243,505)
<b>Operating profit</b>	<b>35,589</b>	<b>50,303</b>	<b>18,236</b>	<b>25,507</b>	<b>43,114</b>	<b>77,344</b>	<b>512</b>	<b>498</b>	<b>97,451</b>	<b>153,652</b>
Tax on financial services	-	-	-	-	-	-	(26,154)	(35,400)	(26,154)	(35,400)
Social Security Contribution Levy (SSCL)	-	-	-	-	-	-	(3,264)	(5,887)	(3,264)	(5,887)
Share of profit of associate company	-	-	-	-	-	-	(2,051)	1,531	(2,051)	1,531
Income tax expense	-	-	-	-	-	-	(8,877)	(9,360)	(8,877)	(9,360)
Other comprehensive income / (expense)	-	-	-	-	-	-	-	-	-	-
<b>Total comprehensive income / (expense) for the period ended September 30</b>	<b>35,589</b>	<b>50,303</b>	<b>18,236</b>	<b>25,507</b>	<b>43,114</b>	<b>77,344</b>	<b>(39,834)</b>	<b>(48,618)</b>	<b>57,105</b>	<b>104,536</b>
<b>Segment assets (As at September 30)</b>	<b>1,157,723</b>	<b>1,290,129</b>	<b>429,132</b>	<b>502,078</b>	<b>2,756,776</b>	<b>2,570,371</b>	<b>1,116,906</b>	<b>999,221</b>	<b>5,460,538</b>	<b>5,361,799</b>
<b>Segment liabilities (As at September 30)</b>	<b>699,975</b>	<b>622,449</b>	<b>358,659</b>	<b>315,633</b>	<b>847,968</b>	<b>957,061</b>	<b>10,072</b>	<b>6,167</b>	<b>1,916,674</b>	<b>1,901,310</b>
<b>For the period ended September 30</b>										
Cash flow from operating activities	(9,735)	30,626	(4,988)	15,530	(11,794)	47,090	(140)	304	(26,658)	93,550
Cash flow from investing activities	(13,764)	(27,607)	(7,053)	(13,999)	(16,674)	(42,448)	(198)	(273)	(37,689)	(84,328)
Cash flow from financing activities	22,947	(52,964)	11,758	(26,857)	27,798	(81,436)	330	(525)	62,833	(161,783)

Colombo  
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**SMB Finance PLC**  
**Classification of Financial Instruments**  
**As at September 30, 2024 (LKR' 000)**

Assets	September 30, 2024			
	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	-	48,023	-	48,023
Placements with banks	-	2,592,395	-	2,592,395
Financial assets at amortised cost - Loans and receivables to customers	-	1,586,855	-	1,586,855
Fair value through profit or loss (FVTPL)	-	-	-	-
Fair value through other comprehensive income (FVTOCI)	-	-	116,358	116,358
<b>Total financial assets</b>	<b>-</b>	<b>4,227,273</b>	<b>116,358</b>	<b>4,343,631</b>

Liabilities	September 30, 2024			
	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	-	1,489,257	-	1,489,257
Financial liabilities at amortised cost - Deposits due to customers	-	110,652	-	110,652
Financial liabilities at amortised cost - Due to other customers	-	134,691	-	134,691
Lease liabilities	-	28,041	-	28,041
<b>Total financial liabilities</b>	<b>-</b>	<b>1,762,641</b>	<b>-</b>	<b>1,762,641</b>
<b>Non Financial Liabilities</b>				
Retirement benefit obligations	-	17,182	-	17,182
Other liabilities	-	136,851	-	136,851
<b>Total non financial liabilities</b>	<b>-</b>	<b>154,033</b>	<b>-</b>	<b>154,033</b>
<b>Total liabilities</b>	<b>-</b>	<b>1,916,674</b>	<b>-</b>	<b>1,916,674</b>

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SMB Finance PLC  
Classification of Financial Instruments  
As at December 31, 2023 (LKR' 000)

Assets	December 31, 2023			
	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	December 31, 2023			
	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  
November 14, 2024

**SMB Finance PLC**  
**Notes to the Financial Statements**  
**For the period ended September 30, 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.

**1.1** SMB Finance PLC has Kenanga Investments Corporation Limited as an Associate Company.

**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	
	3rd Quarter 2024 Rs.	3rd Quarter 2023 Rs.	3rd Quarter 2024 Rs.	3rd Quarter 2023 Rs.
Highest price per share	0.70	0.90	0.30	0.40
Lowest price per share	0.50	0.60	0.20	0.20

	Voting		Non Voting	
	30.09.24 Rs.	30.09.23 Rs.	30.09.24 Rs.	30.09.23 Rs.
Last traded price	0.60	0.70	0.30	0.30
Closing price per share	0.60	0.70	0.30	0.30

**4 Stated Capital**

**4.1 Total Number of Shares**

	3rd Quarter 2024	3rd 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)	11,614	11,750
Ordinary Shares (Non Voting)	6,660	6,801

**4.3 Number of Public Shareholders**

Ordinary Shares (Voting)	11,611	11,748
Ordinary Shares (Non Voting)	6,660	6,800

**4.4 Public Shareholding %**

Ordinary Shares (Voting)	35.56%	35.56%
Ordinary Shares (Non Voting)	100.00%	99.99%

**4.5 Float Adjusted Market Capitalization**

The float adjusted market capitalization as at September 30, 2024 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 September 30, 2024**

<b>5 Financial Ratios</b>	<b>30.09.24</b>	<b>30.09.23</b>
Net assets per share (LKR)	0.37	0.36
Debt/equity ratio (times)	0.49	0.50
Interest cover ratio (times)	1.82	1.60
Liquid asset ratio (times)	17.99	18.08

**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 September 30, 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. M.S.A.Wadood	-	-
Mr. L. Abeysinghe	-	-
Mr. W.M. Dayasinghe	-	-
Mr. S.C.Wijesinghe	-	-
	<b>4,169,342,304</b>	<b>-</b>

**10 CEO's Shareholding as at September 30, 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 September 30, 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 September 30, 2024**

**14 Top Twenty Five Shareholders**

**14.1 Ordinary Shares (voting)**

	Name of the Shareholder	September 30, 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/ Dr.T.Senthilverl	238,092,639	3.68
4	Sampath Bank PLC/ Andaradeniya Estate (Pvt) Ltd	40,713,219	0.63
5	SMB Finance PLC ceased to be the parent Company of its subsidiary SMB Money Brokers	35,920,439	0.56
6	Seylan Bank PLC/ Anuja Chamila Jayasinghe	30,553,715	0.47
7	Mrs. P.D.A.S. Beruwalage	29,962,218	0.46
8	Hatton National Bank PLC/ Anuja Chamila Jayasinghe	27,473,690	0.42
9	Mr. H.K. Pushpakumara	27,472,857	0.42
10	Commercial Bank of Ceylon PLC/W. Jinadasa	25,681,936	0.40
11	Mr. R. Gautam	25,220,000	0.39
12	Hatton National Bank PLC/Ruwan Prassana Sugathadasa	21,547,625	0.33
13	Mr. H. Beruwalage	20,000,014	0.31
14	Ms. C.N.M Anthony	20,000,000	0.31
15	Dialog Finance PLC/S.A.De Silva And D.R.De Silva	18,037,435	0.28
16	Hatton National Bank PLC/Ravindra Erle Rambukwelle	16,825,000	0.26
17	Seylan Bank PLC/Karagoda Loku Gamage Udayananda	16,500,000	0.26
18	Mr. P.N.G.D. Silva	15,400,000	0.24
19	Mr. S.S. De Silva	14,859,634	0.23
20	Mr. D.M.T. Dassanayake	14,550,418	0.22
21	PMF Finance PLC/P.P.G. Shriyani	14,000,000	0.22
22	Seylan Bank PLC/A.C Senanka	13,926,766	0.22
23	Sinharaja Hills Plantation Privet Limited	13,000,000	0.20
24	Mr. J.J. Ravindran	12,503,914	0.19
25	PMF Finance PLC/R.A Niranjana	12,373,257	0.19
<b>Total ordinary voting shares held by the top 25 holders</b>		<b>5,500,012,800</b>	<b>85.01</b>
Balance shares held by other ordinary voting shareholders		970,362,248	14.99
<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	September 30, 2024	
		No. of Shares	%
1	Mr. S.P.N. Kodituwakku	330,687,248	10.73
2	Mr. R. Gautam	163,900,000	5.32
3	Sampath Bank PLC/Dr.Mayuramana Dewolage	85,106,025	2.76
4	Sampath Bank PLC/ Andaradeniya Estate (Pvt) Ltd	79,127,826	2.57
5	Seylan Bank PLC/Jayantha Dewage	77,187,082	2.50
6	Mr. K.R. Karunaratne	52,368,108	1.70
7	Mr. M.A.M Azlam	51,038,525	1.66
8	Seylan Bank PLC/Karagoda Loku Gamage Udayananda	50,000,000	1.62
9	Dialog Finance PLC/S.D.Divakarage	41,228,496	1.34
10	Mr. S.P. Sedara	38,792,153	1.26
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	24,500,000	0.80
17	Mr. P.N.G.D Silva	23,525,000	0.76
18	Mr. T. Pragash	23,475,339	0.76
19	Mr. K.M.S.M. Razik/Mr K M S M Rajabudeen/Mr K M S M R Mohammad	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	Miss M.S.D.P.W. Jayawardena	18,300,000	0.59
23	Mr. W.J.D. Benedict	18,000,000	0.58
24	Mrs. C. Katugampalage Dona	17,977,004	0.58
25	Mrs. H.P.G.W. Sandarenu	17,873,302	0.58
<b>Total ordinary non voting shares held by the top 25 holders</b>		<b>1,329,952,514</b>	<b>43.14</b>
Balance shares held by other ordinary non voting shareholders		1,751,651,198	56.86
<b>Total ordinary non voting shares</b>		<b>3,081,603,712</b>	<b>100.00</b>