# INTERIM FINANCIAL STATEMENTS
# QUARTER ENDED JUNE 30, 2026

SMB FINANCE PLC

## 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, 2026 (LKR'000)**

| | Quarter ended June 30, 2026 Unaudited | Quarter ended June 30, 2025 Unaudited | Variance | YTD June 30, 2026 Unaudited | YTD June 30, 2025 Unaudited | Variance |
|---|---|---|---|---|---|---|
| Interest income | 168,841 | 148,135 | 14% | 341,534 | 298,672 | 14% |
| Interest expenses | (64,121) | (50,338) | 27% | (126,076) | (97,293) | 30% |
| **Net interest income** | **104,720** | **97,797** | **7%** | **215,459** | **201,379** | **7%** |
| Fee and commission income | 3,497 | 4,425 | -21% | 4,141 | 7,410 | -44% |
| **Net interest, fee and commission income** | **108,217** | **102,222** | **6%** | **219,600** | **208,789** | **5%** |
| Other operating income (net) | 2,561 | 5,889 | -57% | 3,256 | 9,374 | -65% |
| Changes in fair value of investment property | - | - | - | - | - | - |
| **Total operating income** | **110,778** | **108,111** | **2%** | **222,857** | **218,163** | **2%** |
| Allowance for expected credit loss - reversal | 18,641 | 17,376 | 7% | 138,731 | 40,978 | 239% |
| **Net operating income** | **129,419** | **125,488** | **3%** | **361,587** | **259,141** | **40%** |
| Personnel expenses | (55,438) | (51,193) | 8% | (110,580) | (100,011) | 11% |
| Premises, equipment and establishment expenses | (19,585) | (14,154) | 38% | (38,901) | (27,737) | 40% |
| Depreciation and amortization | (18,801) | (17,988) | 5% | (36,940) | (35,368) | 4% |
| Other expenses | (19,538) | (12,787) | 53% | (33,427) | (25,550) | 31% |
| **Operating profit before taxes on financial services** | **16,057** | **29,365** | **-45%** | **141,739** | **70,475** | **101%** |
| Taxes on financial services | (25,904) | (14,244) | 82% | (43,272) | (27,943) | 55% |
| **Profit after taxes on financial services** | **(9,847)** | **15,121** | **-165%** | **98,467** | **42,532** | **132%** |
| Share of (loss) / profit of associate company | - | - | - | - | - | - |
| **Profit before income tax** | **(9,847)** | **15,121** | **-165%** | **98,467** | **42,532** | **132%** |
| Income tax expense | 3,927 | - | 100% | (19,887) | (3,553) | 460% |
| **Profit for the period** | **(5,920)** | **15,121** | **-139%** | **78,580** | **38,979** | **102%** |
| Basic earnings per share (LKR) | (0.001) | 0.002 | -139% | 0.008 | 0.004 | 102% |

| | Quarter ended June 30, 2026 Unaudited | Quarter ended June 30, 2025 Unaudited | Variance | YTD June 30, 2026 Unaudited | YTD June 30, 2025 Unaudited | Variance |
|---|---|---|---|---|---|---|
| **Profit for the period** | **(5,920)** | **15,121** | **-139%** | **78,580** | **38,979** | **102%** |
| **Other comprehensive income** | | | | | | |
| Actuarial gain / (loss) on defined benefit plans | - | - | - | - | - | - |
| Equity investments at FVOCI - Net change in fair value | - | - | - | - | - | - |
| Tax on other comprehensive income | - | - | - | - | - | |
| **Other comprehensive (expense) / income for the period (net of tax)** | **-** | **-** | **-** | **-** | **-** | **-** |
| **Total comprehensive income for the period** | **(5,920)** | **15,121** | **-139%** | **78,580** | **38,979** | **102%** |

Figures in brackets indicate deductions.

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**SMB Finance PLC**
**Statement of Financial Position**
**As at June 30, 2026 (LKR' 000)**

| | June 30, 2026 Unaudited | December 31, 2025 Audited |
|---|---|---|
| **Assets** | | |
| Cash and cash equivalents | 46,065 | 42,466 |
| Placements with banks | 2,932,749 | 3,020,385 |
| Financial assets at amortised cost - Loans and receivables to customers | 2,231,442 | 2,311,705 |
| Financial investments | 165,458 | 170,530 |
| Investment properties | 1,183,949 | 996,750 |
| Property, plant & equipment | 58,769 | 67,745 |
| Right-of-use-assets | 66,627 | 58,577 |
| Intangible assets | 263,166 | 264,127 |
| Other assets | 101,936 | 78,317 |
| **Total assets** | **7,050,161** | **7,010,602** |
| | | |
| **Liabilities** | | |
| Due to financial institutions | 2,456,240 | 2,578,835 |
| Financial liabilities at amortised cost - Deposits due to customers | 341,042 | 268,394 |
| Financial liabilities at amortised cost - Due to other customers | 142,562 | 140,318 |
| Retirement benefit obligations | 16,657 | 28,310 |
| Lease liabilities | 58,685 | 55,019 |
| Deferred tax liabilities | 1,954 | 1,954 |
| Other liabilities | 148,242 | 131,574 |
| **Total liabilities** | **3,165,382** | **3,204,403** |
| | | |
| **Equity** | | |
| Stated capital | 3,062,682 | 3,062,682 |
| Statutory reserves | 63,272 | 63,272 |
| Fair value reserves | 76,607 | 76,607 |
| Retained earnings | 682,218 | 603,638 |
| **Total Equity** | **3,884,779** | **3,806,199** |
| | | |
| **Total equity and liabilities** | **7,050,161** | **7,010,602** |

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**
**Menaka Silva**
Head of Finance (Acting)

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**
**W.M. Dayasinghe**
Director

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**SMB Finance PLC**
**Statement of Changes in Equity**
**For the period ended June 30, 2026 (LKR'000)**

| | Stated Capital | | Statutory Reserve Fund | Fair Value Reserve | Retained Earnings | Total Equity |
|---|---|---|---|---|---|---|
| | Ordinary - Voting Shares | Ordinary - Non Voting Shares | | | | |
| **Balance as at January 1, 2025** | **2,555,959** | **506,723** | **55,276** | **68,525** | **451,259** | **3,637,742** |
| Profit for the period | - | - | - | - | 38,979 | 38,979 |
| Other comprehensive income (Net of tax) | - | - | - | - | - | - |
| **Total comprehensive income for the year** | **-** | **-** | **-** | **-** | **38,979** | **38,979** |
| Transfers to statutory reserve | - | - | - | - | - | - |
| Dividend paid | - | - | - | - | - | - |
| **Total transactions with equity holders** | **-** | **-** | **-** | **-** | **-** | **-** |
| **Balance as at June 30, 2025** | **2,555,959** | **506,723** | **55,276** | **68,525** | **490,238** | **3,676,721** |
| Profit for the period | - | - | - | - | 120,950 | 120,950 |
| Other comprehensive expense (Net of tax) | - | - | - | 8,082 | 446 | 8,528 |
| **Total comprehensive income for the year** | **-** | **-** | **-** | **8,082** | **121,396** | **129,478** |
| Transfers to statutory reserve | - | - | 7,996 | - | (7,996) | - |
| Dividend paid | - | - | - | - | - | - |
| **Total transactions with equity holders** | **-** | **-** | **7,996** | **-** | **(7,996)** | **-** |
| **Balance as at December 31, 2025** | **2,555,959** | **506,723** | **63,272** | **76,607** | **603,638** | **3,806,199** |
| **Balance as at January 01, 2026** | **2,555,959** | **506,723** | **63,272** | **76,607** | **603,638** | **3,806,199** |
| Profit for the period | - | - | - | - | 78,580 | 78,580 |
| Other comprehensive expense (Net of tax) | | | | | | |
| **Total comprehensive income for the year** | **2,555,959** | **506,723** | **63,272** | **76,607** | **682,218** | **3,884,779** |
| Transfers to statutory reserve | - | - | - | - | - | - |
| Dividend paid | - | - | - | - | - | - |
| **Total transactions with equity holders** | **-** | **-** | **-** | **-** | **-** | **-** |
| **Balance as at June 30, 2026** | **2,555,959** | **506,723** | **63,272** | **76,607** | **682,218** | **3,884,779** |

Figures in brackets indicate deductions.
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**SMB Finance PLC**
**Statement of Cash Flow**
**For the period ended June 30, 2026 (LKR'000)**

| | June 30, 2026 Unaudited | June 30, 2025 Unaudited |
|---|---|---|
| **Cash flow from operating activities** | | |
| Interest receipts | 361,116 | 277,428 |
| Interest payments | (122,821) | (90,475) |
| Fees and commission receipts | 3,065 | 30,131 |
| Cash payments to employees and suppliers | (184,316) | (153,357) |
| **Profit before changes in operating assets** | **57,043** | **63,727** |
| | | |
| Loans and receivables | 202,521 | (450,006) |
| Other assets | (23,619) | (16,535) |
| Other liabilities | 19,605 | (36,196) |
| **Cash used in operating activities** | **255,551** | **(439,010)** |
| | | |
| Tax paid | (60,952) | (48,468) |
| Gratuity paid | (15,389) | (94) |
| **Net cash generated from operating activities** | **179,210** | **(487,572)** |
| | | |
| **Cash flow from investing activities** | | |
| Net investment in financial investments | 5,073 | 12,371 |
| Purchase of property, plant & equipment & intangible assets | (4,458) | (28,395) |
| Purchase of Investment properties | (187,199) | (20,831) |
| Dividend received | 1,998 | - |
| Proceeds from disposals of assets held for sale | - | - |
| Net Investment in Fixed Deposits | (4,135) | (111,668) |
| **Net cash used in investing activities** | **(188,721)** | **(148,522)** |
| | | |
| **Cash flow from financing activities** | | |
| | | |
| Borrowings obtained from financial institutions | - | - |
| Repayment of borrowings from financial institutions | - | (1,223,010) |
| Net investment in time deposits & savings deposits | 71,637 | 105,323 |
| Net withdrawal in public borrowings | - | - |
| Advance payment on lease acquisition | - | - |
| Lease liability payments | (26,929) | (29,385) |
| **Net cash generated from / (used in) financing activities** | **44,708** | **(1,147,072)** |
| | | |
| **Net decrease in cash and cash equivalents** | **35,196** | **(1,783,167)** |
| Cash and cash equivalents at the beginning of the year | (2,183,274) | **(273,906)** |
| **Cash and cash equivalents at the end of the period** | **(2,148,078)** | **(2,057,073)** |
| | | |
| **Reconciliation of cash and cash equivalents** | | |
| Cash and cash equivalents | 46,065 | 47,371 |
| Repo investment with banks | 262,097 | 121,667 |
| | **308,162** | **169,038** |
| Bank overdraft | (2,456,240) | (2,226,111) |
| **Cash and cash equivalents at the end of the period** | **(2,148,078)** | **(2,057,073)** |

Figures in brackets indicate deductions.

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**SMB Finance PLC**
**Segment Reporting**
**For the period ended June 30, 2026 (LKR'000)**

| Business segments | Loans | | Leasing | | Gold Loan | | Treasury | | Unallocated | | Total | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2026 | 2025 | 2026 | 2025 | 2026 | 2025 | 2026 | 2025 | 2026 | 2025 | 2026 | 2025 |
| **For the period ended June 30,** | | | | | | | | | | | | |
| **Revenue from external customers,** | | | | | | | | | | | | |
| Interest | 63,152 | 69,821 | 59,032 | 54,850 | 107,240 | 61,494 | 112,110 | 112,506 | - | - | 341,534 | 298,672 |
| Fee & commission income | 86 | 3,979 | 4,055 | 2,761 | - | - | - | - | - | 670 | 4,141 | 7,410 |
| Other operating income | 1,231 | 4,757 | - | 15 | - | - | - | - | 2,026 | 4,602 | 3,256 | 9,374 |
| Changes in fair value of investment property | - | - | - | - | - | - | - | - | - | - | - | - |
| **Total revenue from external customers** | **64,469** | **78,558** | **63,088** | **57,626** | **107,240** | **61,494** | **112,110** | **112,506** | **2,026** | **5,272** | **348,933** | **315,456** |
| **Segment result** | **30,675** | **40,382** | **30,017** | **29,621** | **51,025** | **31,611** | **53,342** | **57,833** | **964** | **2,710** | **166,024** | 162,158 |
| Allowance for expected credit loss for loans and advances - Reversal / (Charge) | 122,736 | 18,089 | 3,272 | 21,272 | 12,722 | 1,616 | - | - | - | - | 138,731 | 40,978 |
| Depreciation charged for the period | (6,825) | (8,808) | (6,679) | (6,461) | (11,353) | (6,895) | (11,869) | (12,614) | (214) | (591) | **(36,940)** | (35,368) |
| Interest expense | (23,294) | (24,229) | (22,795) | (17,773) | (38,748) | (18,966) | (40,507) | (34,699) | (732) | (1,626) | **(126,075)** | (97,293) |
| **Operating profit** | **123,292** | **25,435** | **3,816** | **26,660** | **13,647** | **7,366** | **967** | **10,520** | **17** | **493** | **141,739** | **70,475** |
| Tax on financial services | (7,995) | (6,959) | (7,824) | (5,104) | (13,299) | (5,447) | (13,903) | (9,966) | (251) | (467) | (43,272) | (27,943) |
| Income tax expense | (3,674) | (885) | (3,596) | (649) | (6,112) | (693) | (6,389) | (1,267) | (115) | (59) | (19,887) | (3,553) |
| Other comprehensive income | - | - | - | - | - | | - | - | - | - | - | - |
| **Total Comprehensive income / (expense)** | **111,623** | **17,591** | **(7,603)** | **20,907** | **(5,764)** | **1,226** | **(19,326)** | **(714)** | **(349)** | **(33)** | **78,580** | **38,979** |
| | | | | | | | | | | | | - |
| Segment assets **(As at June 30)**, | 715,561 | 921,960 | 585,351 | 598,017 | 930,530 | 761,077 | 3,144,272 | 2,973,514 | 1,674,447 | 1,246,253 | 7,050,161 | 6,500,820 |
| Segment liabilities **(As at June 30)**, | 584,837 | 703,286 | 572,306 | 515,893 | 972,842 | 550,521 | 1,017,014 | 1,007,203 | 18,383 | 47,197 | 3,165,382 | 2,824,100 |
| **For the period ended June 30,** | | | | | | | | | | | | |
| Cash flow from operating activities | 33,110.8 | (121,420) | 32,401 | (89,067) | 55,078 | (95,046) | 57,579 | (173,890) | 1,040 | (8,148) | 179,209 | (487,572) |
| Cash flow from investing activities | (34,868) | (36,987) | (34,121) | (27,131) | (58,001) | (28,952) | (60,635) | (52,970) | (1,096) | (2,483) | (188,721) | (148,522) |
| Cash flow from financing activities | 8,260 | (285,656) | 8,083 | (209,542) | 13,740 | (223,607) | 14,363 | (409,098) | 260 | (19,170) | 44,708 | (1,147,072) |

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## SMB Finance PLC
## Classification of Financial Instruments
### As at June 30, 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 |
|---|---|---|---|---|
| **Financial Assets** | | | | |
| Cash and cash equivalents | - | 46,065 | - | 46,065 |
| Placements with banks | - | 2,932,749 | - | 2,932,749 |
| Financial assets at amortised cost - Loans and receivables to customers | - | 2,231,442 | - | 2,231,442 |
| Fair value through profit or loss (FVTPL) | 92 | - | - | 92 |
| Fair value through other comprehensive income (FVTOCI) | - | 19,375 | 145,991 | 165,366 |
| **Total financial assets** | **92** | **5,229,631** | **145,991** | **5,375,714** |

### 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 |
|---|---|---|---|---|
| **Financial Assets** | | | | |
| 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) | - | 24,447 | 145,991 | 170,438 |
| **Total financial assets** | **92** | **5,399,003** | **145,991** | **5,545,086** |

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**SMB Finance PLC**
**Classification of Financial Instruments**
**As at June 30, 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 |
|---|---|---|---|---|
| **Financial Liabilities** | | | | |
| Due to financial institutions | - | 2,456,240 | - | 2,456,240 |
| Financial liabilities at amortised cost - Deposits due to customers | - | 341,042 | - | 341,042 |
| Financial liabilities at amortised cost - Due to other customers | - | 142,562 | - | 142,562 |
| Lease liabilities | - | 58,685 | - | 58,685 |
| **Total financial liabilities** | - | **2,998,529** | - | **2,998,529** |
| | | | | |
| **Non Financial Liabilities** | | | | |
| Retirement benefit obligations | - | 16,657 | - | 16,657 |
| Deferred tax liabilities | - | 1,954 | - | 1,954 |
| Other liabilities | - | 148,242 | - | 148,242 |
| **Total non financial liabilities** | - | **166,853** | - | **166,853** |
| **Total liabilities** | - | **3,165,382** | - | **3,165,382** |
| | - | | | |

**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 |
|---|---|---|---|---|
| **Financial Liabilities** | | | | |
| 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 |
| **Total financial liabilities** | **-** | **3,042,566** | **-** | **3,042,566** |
| | | | | |
| **Non Financial Liabilities** | | | | |
| Retirement benefit obligations | - | 28,310 | - | 28,310 |
| Deferred tax liabilities | - | 1,954 | - | 1,954 |
| Other liabilities | - | 131,574 | - | 131,574 |
| **Total non financial liabilities** | - | **161,838** | - | **161,838** |
| **Total liabilities** | - | **3,204,403** | - | **3,204,403** |

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**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 | |
|---|---|---|---|---|
| | 2nd Quarter 2026 Rs. | 2nd Quarter 2025 Rs. | 2nd Quarter 2026 Rs. | 2nd Quarter 2025 Rs. |
| Highest price per share | 1.10 | 0.80 | 0.40 | 0.30 |
| Lowest price per share | 0.70 | 0.50 | 0.20 | 0.20 |

| | Voting | | Non Voting | |
|---|---|---|---|---|
| | 30.06.26 Rs. | 30.06.25 Rs. | 30.06.26 Rs. | 30.06.25 Rs. |
| Last traded price | 1.00 | 0.70 | 0.30 | 0.20 |
| Closing price per share | 1.00 | 0.60 | 0.30 | 0.20 |

**4 Stated Capital**

| | 2nd Quarter 2026 | 2nd Quarter 2025 |
|---|---|---|
| **4.1 Total Number of Shares** | | |
| 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) | 13,098 | 11,453 |
| Ordinary Shares (Non Voting) | 7,950 | 6,663 |
| **4.3 Number of Public Shareholders** | | |
| Ordinary Shares (Voting) | 13,094 | 11,450 |
| Ordinary Shares (Non Voting) | 7,949 | 6,663 |
| **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 June 30, 2026 is Rs. 2,300,646,726.00

**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.

| **5 Financial Ratios** | **June 30, 2026 Unaudited** | **June 30, 2025 Unaudited** |
|---|---|---|
| Net assets per share (LKR) | 0.41 | 0.38 |
| Debt/equity ratio (times) | 0.76 | 0.72 |
| Interest cover ratio (times) | 2.12 | 1.72 |
| Liquid asset ratio (times) | 9.81 | 10.33 |

**6 Commitments and Contingencies**

In the ordinary course of business, the Company makes various commitments and incurs certain contingent liabilities with legal recourse to it's 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, 2026**

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

* Mr. R.S. Kandage was appointed to the Board as an Independent, Non-Executive Director with effect from April 06, 2026

** Mr. S.C. Wijesinghe has resinged from his position Non-Independent Executive Director from the Board with effect from June 03, 2026.

**10 CEO's Shareholding as at June 30, 2026**

| | **No. of Voting Shares** | **No. of Non Voting Shares** |
|---|---|---|
| Mr. A J N Wijesinghe (Acting) | - | - |

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

## 14 Top Twenty Five Shareholders

### 14.1 Ordinary Shares (Voting)

| | Name of the Shareholder | June 30, 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 | Commercial Bank of Ceylon PLC / W. Jinadasa | 173,060,369 | 2.67 |
| 4 | Hatton National Bank PLC/Anuja Chamila Jayasinghe | 45,526,978 | 0.70 |
| 5 | Miss. H.J.K.U. Wijerame | 42,000,000 | 0.65 |
| 6 | Sampath Bank PLC / Andaradeniya Estate Private Limited | 40,713,219 | 0.63 |
| 7 | Hatton National Bank PLC/Anuja Chamila Jayasinghe | 32,490,716 | 0.50 |
| 8 | Seylan Bank PLC / Weththinge Jinadasa | 26,772,136 | 0.41 |
| 9 | Mr. R. Gautam | 25,200,000 | 0.39 |
| 10 | Seylan Bank PLC / Andaradeniya Estate (Pvt) Ltd | 24,085,677 | 0.37 |
| 11 | Hatton National Bank PLC/Ruwan Prassana Sugathadasa | 23,547,625 | 0.36 |
| 12 | Peoples Leasing and Finance PLC / Yaden Capital (Pvt) Ltd | 20,000,000 | 0.31 |
| 13 | Mr. R.M.S.H. Wijebandara | 20,000,000 | 0.31 |
| 14 | Mr. H. Beruwalage | 19,545,868 | 0.30 |
| 15 | Mr. H.K. Pushpakumara | 18,919,776 | 0.29 |
| 16 | Seylan Bank PLC / K. L. G. Udayananda | 18,059,662 | 0.28 |
| 17 | Sinharaja Hills Plantation (Pvt) Ltd | 16,800,000 | 0.26 |
| 18 | Mr. V.K.A.M. Karunarathne | 16,275,570 | 0.25 |
| 19 | Mr. D.S.R Daranakumbura | 15,870,000 | 0.25 |
| 20 | Mr. R.R.S. Ananda | 14,297,582 | 0.22 |
| 21 | Mr. B.W.R Srikantha | 14,000,000 | 0.22 |
| 22 | Mr. P. Poongunaseelan | 12,975,335 | 0.20 |
| 23 | Mr. J.J. Ravindran | 12,751,914 | 0.20 |
| 24 | Hatton National Bank PLC/Ravindra Erle Rambukwelle | 12,000,000 | 0.19 |
| 25 | Peoples Leasing and Finance PLC/N.N.Dissanayaka | 11,590,509 | 0.18 |
| | **Total ordinary voting shares held by the top 25 holders** | **5,451,880,960** | **84.26** |
| | Balance shares held by other ordinary voting shareholders | 1,018,494,088 | 15.74 |
| | **Total ordinary voting shares** | **6,470,375,048** | **100.00** |

### 14.2 Ordinary Shares (Non Voting)

| | Name of the Shareholder | June 30, 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 | 49,850,834 | 1.62 |
| 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 | 34,273,219 | 1.11 |
| 13 | Mr. S. Ramanathan | 32,683,615 | 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 | Dialog Finance PLC / S.D.M Hemajith & R.A.N Udani | 21,000,000 | 0.68 |
| 18 | Mr. M.W.P.W. Jayawardena | 20,400,000 | 0.66 |
| 19 | Dialog Finance PLC / C.M.P.P.T.A. Perera | 20,000,000 | 0.65 |
| 20 | Mr. K. Satheeswaran | 19,500,000 | 0.63 |
| 21 | Mr. P. Poongunaseelan | 18,380,762 | 0.60 |
| 22 | Mr. W.J.D. Benedict | 18,000,000 | 0.58 |
| 23 | Mrs. H.P.G.W Sandarenu | 17,873,302 | 0.58 |
| 24 | Mr. G.N.R De Silva | 17,680,489 | 0.57 |
| 25 | Hatton National Bank PLC / Ruwan Prassana Sugathadasa | 17,676,425 | 0.57 |
| | **Total ordinary non voting shares held by the top 25 holders** | **1,563,214,690** | **50.71** |
| | Balance shares held by other ordinary non voting shareholders | 1,518,389,022 | 49.29 |
| | **Total ordinary non voting shares** | **3,081,603,712** | **100.00** |