ABANS FINANCE PLC

INTERIM FINANCIAL STATEMENTS

FOR THE PERIOD ENDED

31 DECEMBER 2025

Abans Finance

ABANS FINANCE PLC

STATEMENT OF PROFIT OR LOSS AND COMPREHENSIVE INCOME

	09 Months Ended 31 December			03 Months Ended 31 December		
	2025 Rs. Unaudited	2024 Rs. Unaudited	Change	2025 Rs. Unaudited	2024 Rs. Unaudited	Change
Income	3,300,064,607	2,412,932,273	37%	1,170,386,379	907,120,864	29%
Interest Income	2,985,224,130	2,139,862,565	40%	1,067,930,640	808,462,800	32%
Interest Expense	(798,212,377)	(696,833,323)	15%	(290,047,360)	(238,073,038)	22%
Net Interest Income	**2,187,011,753**	**1,443,029,242**	52%	**777,883,280**	**570,389,762**	36%
Fee and Commission Income	277,136,004	225,215,136	23%	92,298,407	91,180,104	1%
Fee and Commission Expense	(34,293,734)	(24,495,629)	40%	(12,680,591)	(11,951,956)	6%
Net Fee and Commission Income	**242,842,270**	**200,719,507**	21%	**79,617,816**	**79,228,147**	0%
Net Gain /(Loss) from Trading	8,788,589	31,614,076	-72%	73,030	4,924,989	-99%
Other Operating Income (net)	28,915,885	16,240,496	78%	10,084,301	2,552,972	>100%
Total Operating Income	**2,467,558,497**	**1,691,603,320**	46%	**867,658,427**	**657,095,870**	32%
Credit Loss Expense on Financial Assets	(241,429,257)	(198,708,032)	21%	(60,267,269)	(40,527,109)	49%
Net Operating Income	**2,226,129,240**	**1,492,895,289**	49%	**807,391,158**	**616,568,761**	31%
Operating Expenses						
Personnel Costs	(557,586,812)	(399,831,017)	39%	(194,217,625)	(142,760,629)	36%
Depreciation and Amortization	(69,821,343)	(58,942,330)	18%	(25,496,654)	(20,119,227)	27%
Other Operating Expenses	(462,235,387)	(348,430,248)	33%	(154,911,491)	(120,897,273)	28%
Operating Profit before Taxes on Financial Services	**1,136,485,698**	**685,691,694**	66%	**432,765,388**	**332,791,632**	30%
Taxes on Financial Services	(276,984,934)	(171,502,198)	62%	(102,563,918)	(75,009,754)	37%
Profit before Taxation from Operations	**859,500,764**	**514,189,496**	67%	**330,201,470**	**257,781,879**	28%
Income Tax Expense	(337,302,417)	(205,707,508)	64%	(125,187,876)	(99,837,490)	25%
Profit for the Period	**522,198,347**	**308,481,988**	69%	**205,013,594**	**157,944,388**	30%
Total Comprehensive Income for the Period	**522,198,347**	**308,481,988**	69%	**205,013,594**	**157,944,388**	30%
Earnings Per Share	**7.09**	**4.19**	69%	**2.78**	**2.14**	

The figures presented above are provisional and subject to Audit.

28th January 2026
Colombo

ABANS FINANCE PLC

STATEMENT OF FINANCIAL POSITION

AS AT 31ST DECEMBER 2025

	Change	December' 2025 Rs. (Unaudited)	March '2025 Rs. (Audited)
Assets			
Cash and Bank Balances	53%	482,380,622	315,577,083
Placement with Banks	0%	470,695,391	469,476,605
Repurchase Agreement	100%<	205,040,549	4,403,264
Loans and Advances	37%	1,744,269,149	1,272,403,552
Lease Rentals Receivable & Stock Out on Hire	38%	13,555,697,812	9,797,524,125
Financial Investments at Fair Value through P&L	-99%	1,612,505	317,071,437
Equity Instruments at Fair Value through OCI	0%	80,400	80,400
Debt instruments at Amortised Cost	7%	674,853,262	631,753,297
Other Financial Assets	100%<	438,604,196	142,823,271
Real Estate Stock	0%	39,483,688	39,483,688
Other Non Financial Assets	53%	132,555,949	86,656,745
Property, Plant & Equipment	35%	280,769,377	208,255,870
Intangible Assets	25%	24,403,232	19,469,643
Right of use Assets	-14%	154,734,112	179,947,895
Defered Tax Asset	100%	32,563,450	-
Total Assets	35%	**18,237,743,694**	**13,484,926,875**
Liabilities			
Due to Banks	100%<	967,911,175	4,664,275
Due to Customers	9%	9,238,849,959	8,449,847,230
Other Borrowed Funds	100%<	1,806,729,513	150,362,272
Other Financial Liabilities	77%	1,698,955,270	958,596,511
Other Non Financial Liabilities	-14%	81,730,922	94,622,412
Retirement Benefit Liability	15%	67,443,422	58,658,560
Current Tax Liabilities	32%	351,461,865	265,712,395
Total Liabilities	42%	14,213,082,126	9,982,463,655
Shareholders' Funds			
Stated Capital	0%	1,321,097,699	1,321,097,699
Retained Earnings	33%	2,312,068,678	1,741,428,100
Other Reserves	-11%	391,495,191	439,937,422
Total Shareholders' Funds	15%	4,024,661,568	3,502,463,220
Total Liabilities and Shareholders' Funds	35%	**18,237,743,694**	**13,484,926,875**
Commitments and Contingencies		-	-
Net Assets Value Per Share		**54.61**	**47.53**

The figures presented above are provisional and subject to Audit.

These Financial Statements are in compliance with the requirements of the Companies Act No.07 of 2007

BGP Samantha
Chief Financial Officer

The Board of Directors is responsible for the Financial Statements. Signed for and on behalf of the Board by,

Director

Director

28th January 2026
Colombo

ABANS FINANCE PLC
STATEMENT OF CHANGES IN EQUITY

	Stated Capital	Retained Earnings	Revalaution Reserve	Statutory Reserve	Regulatory Loss Allowance Reserve	Total
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Balance as at 01 April 2024	1,321,097,699	912,324,112	65,066,685	300,139,225	480,490,708	3,079,118,429
Net Profit for the Period	-	308,481,988	-	-	-	308,481,988
Transfer from Regulatory Risk Allowanse Reserve	-	189,371,238	-	-	(189,371,238)	-
Balances as at 31 December 2024	**1,321,097,699**	**1,410,177,338**	**65,066,685**	**300,139,225**	**291,119,470**	**3,387,600,417**
Balance as at 01 April 2025	**1,321,097,699**	**1,741,428,100**	**70,068,185**	**321,427,006**	**48,442,231**	**3,502,463,220**
Net Profit for the Period	-	522,198,347	-	-	-	522,198,347
Transfer from Regulatory Loss Allowance Reserve	-	48,442,231	-	-	(48,442,231)	-
Balances as at 31 December 2025	**1,321,097,699**	**2,312,068,678**	**70,068,185**	**321,427,006**	**-**	**4,024,661,568**

28th January 2026
Colombo

CASH FLOW STATEMENT
FOR THE PERIOD ENDED 31ST DECEMBER

	31st December 2025 Rs.	31st December 2024 Rs.
Cash Flows From / (Used in) Operating Activities		
Profit Before Income Tax Expense	859,500,764	514,189,496
Adjustments for		
Depreciation	30,268,575	19,687,208
Amortisation of Intangible Assets	4,571,549	5,762,599
Amortization of Right of use Assets	34,981,220	33,492,523
Interest Expense on Borrowings	48,997,693	58,182,247
Interest Expense on Lease Liability	24,841,087	18,044,412
Impairment Charge for the Period	241,429,257	198,708,032
Profit from Sale of Unit Trust	(8,541,069)	(31,385,511)
Provision for Defined Benefit Plans	14,249,997	6,250,000
Dividend Received	-	(228,565)
Operating Profit before Working Capital Changes	**1,250,299,072**	**822,702,441**
(Increase) / Decrease in Loans and Advances	(288,506,456)	(323,228,133)
(Increase)/Decrease in Lease Rentals Receivable & Stock out on hire	(3,877,674,542)	(2,212,890,885)
(Increase)/Decrease in Other Financial Assets	(601,068,469)	(172,038,442)
(Increase)/Decrease in Other Non Financial Assets	(45,899,198)	(14,274,621)
Increase/(Decrease) in Amounts Due to Customers	789,002,728	1,744,264,979
Increase/(Decrease) in Other Financial Liabilities	756,338,380	304,153,828
Increase/(Decrease) in Other Non Financial Liabilities	(12,891,490)	13,773,625
Cash Generated from Operations	**(2,030,399,975)**	**162,462,795**
Interest Expense Paid	(30,431,673)	(142,203,893)
Retirement Benefit Liabilities Paid	(5,465,135)	(3,563,988)
Taxes Paid	(284,116,398)	(68,652,749)
Dividends Received	-	228,565
Net Cash Used in Operating Activities	**(2,350,413,181)**	**(51,729,271)**
Cash Flows from / (Used in) Investing Activities		
Acquisition of Property, Plant and Equipment	(102,782,081)	(26,713,141)
Acquisition of Intangible Assets	(9,505,138)	(2,315,301)
Cash Flow from Placement with Banks	(4,604)	5,727,722
(Purchase)/Sale of Debt Instruments at Amortised Cost	(35,812,083)	265,999,750
Net Cash Flows (Used in)/from Investing Activities	**(148,103,906)**	**242,699,031**
Cash Flows from / (Used in) Financing Activities		
Borrowings from Banks	591,667,000	-
Cash Inflow from Other Borrowings	1,763,405,088	-
Cash outflow from Borrowings	(125,000,000)	(268,738,096)
Lease Capital Paid	(50,588,143)	(45,249,857)
Net Cash Flows from/(Used in) Financing Activities	**2,179,483,945**	**(313,987,953)**
Net Decrease in Cash and Cash Equivalents	**(319,033,142)**	**(123,018,193)**
Cash and Cash Equivalents at the beginning of the year	1,263,673,295	2,119,034,030
Cash and Cash Equivalents at the end of the period	**944,640,154**	**1,996,015,837**

The figures of current financial year presented above are provisional and subject to Audit.

28th January 2026
Colombo

ABANS FINANCE PLC

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

	Amortised Cost		Financial Investment FVP&L		Equity Instruments -FVOCI		Total	
As at	31.12.2025 Rs.	31.03.2025 Rs.	31.12.2025	31.03.2025	31.12.2025 Rs.	31.03.2025 Rs.	31.12.2025 Rs.	31.03.2025 Rs.
Assets								
Cash and Bank Balances	482,380,622	315,577,083			-	-	482,380,622	315,577,083
Placement with Banks	470,695,391	469,476,605			-	-	470,695,391	469,476,605
Repurchase Agreements	205,040,549	4,403,264					205,040,549	4,403,264
Loans and Advances	1,744,269,149	1,272,403,552			-	-	1,744,269,149	1,272,403,552
Lease rentals receivable & Stock out on hire	13,555,697,812	9,797,524,125			-	-	13,555,697,812	9,797,524,125
Financial Investments at Fair Value through P&L	-	-	1,612,505	317,071,437			1,612,505	317,071,437
Equity instruments at fair value through OCI	-	-			80,400	80,400	80,400	80,400
Debt instruments at amortised cost	674,853,262	631,753,297					674,853,262	631,753,297
Other financial assets	438,604,196	142,823,271			-	-	438,604,196	142,823,271
Total Financial Assets	17,571,540,981	12,633,961,196	1,612,505	317,071,437	80,400	80,400	17,573,233,886	12,951,113,034

	OFL at Amortized Cost		Total	
	31.12.2025 Rs.	31.03.2025 Rs.	31.12.2025 Rs.	31.03.2025 Rs.
Liabilities				
Due to Banks	967,911,175	4,664,275	967,911,175	4,664,275
Due to Customers	9,238,849,959	8,449,847,230	9,238,849,959	8,449,847,230
Debt Instruments Issued & Other borrowed funds	1,806,729,513	150,362,272	1,806,729,513	150,362,272
Other Financial Liabilities	1,698,955,270	958,596,511	1,698,955,270	958,596,511
Total Financial Liabilities	13,712,445,917	9,563,470,288	13,712,445,917	9,563,470,288

FVOCI - Fair Value Through Other Comprehensive Income

OFL - Other Financial Liabilities

ABANS FINANCE PLC

FINANCIAL REPORTING BY SEGMENT

	Leasing		Hire purchase		Term Loans		Others		Total	
FOR THE PERIOD ENDED 31 DECEMBER	**2025 Rs.**	**2024 Rs.**	**2025 Rs.**	**2024 Rs.**	**2025 Rs.**	**2024 Rs.**	**2025 Rs.**	**2024 Rs.**	**2025 Rs.**	**2024 Rs.**
Interest Income	2,737,078,083	1,898,472,471	37,008	121,511	147,426,019	129,953,049	100,683,020	111,315,535	2,985,224,130	2,139,862,565
Fee Based Income & Others	257,652,637	195,118,443	3,886,572	10,360,183	10,162,333	7,045,418	5,434,461	12,691,091	277,136,003	225,215,136
Unallocated Income	-	-	-	-	-	-	37,704,474	47,854,572	37,704,474	47,854,572
Total Revenue	**2,994,730,720**	**2,093,590,914**	**3,923,581**	**10,481,694**	**157,588,352**	**136,998,467**	**143,821,955**	**171,861,198**	3,300,064,608	**2,412,932,273**
Interest Expenses	(622,837,562)	(555,284,669)	1,064,058	1,321,524	(81,354,805)	(73,576,689)	(95,084,067)	(69,293,488)	(798,212,377)	(696,833,323)
Fee Based Expenses & Others	(7,145,592)	(2,050,584)	(24,500)	-	1,260,850	88,575	(28,384,492)	(22,533,621)	(34,293,734)	(24,495,629)
Impairment Reversal / (Allowance)	(120,962,333)	(13,039,355)	1,461,479	(1,205,094)	188,232,483	(32,200,323)	(310,160,886)	(152,263,259)	(241,429,257)	(198,708,032)
Net Operating Income	**2,243,785,233**	**1,523,216,306**	**6,424,617**	**10,598,123**	**265,726,881**	**31,310,029**	**(289,807,490)**	**(72,229,170)**	**2,226,129,240**	**1,492,895,289**
Unallocated Expenses									(1,366,628,477)	(978,705,792)
Profits/ (Loss) before Tax									**859,500,763**	**514,189,496**
Income Tax expenses									(337,302,417)	(205,707,508)
Net Profit /(Loss) for the period									**522,198,347**	**308,481,988**
Other Comprehensive Income									-	-
Total Comprehensive Income for the Period									**522,198,347**	**308,481,988**
									-	-
Segment Assets	13,555,697,812	9,035,606,775	22,953,259	20,621,919	1,744,269,149	1,206,598,432	1,352,201,708	2,096,647,965	16,675,121,928	12,359,475,090
Unallocated Assets									1,562,621,766	858,739,191
Total Assets	**13,555,697,812**	**9,035,606,775**	**22,953,259**	**20,621,919**	**1,744,269,149**	**1,206,598,432**	**1,352,201,708**	**2,096,647,965**	**18,237,743,694**	**13,218,214,281**
Unallocated Liabilities									14,213,082,126	9,830,613,864
Total Liabilities									**14,213,082,126**	**9,830,613,864**

(a) . BASIS OF PREPARATION

These Interim Financial Statements have been prepared in accordance with Sri Lanka Accounting Standard LKAS 34 Interim Financial Reporting , and present information required by Listing Rules of the Colombo Stock Exchange.

The accounting policies followed in the preparation of these financial statements are the same as those used in the audited financial statements for the year ended 31 March 2025.

The figures of current financial year presented are provisional and subject to Audit.

(b). EVENTS AFTER THE REPORTING DATE

There were no events after the reporting date which require disclosure.

(c). CREDIT RATING

A- (lka) /Stable, by FITCH Ratings Lanka Ltd.

(d)(i) RELATED PARTY TRANSACTIONS

The Company carried out transactions with related entities in the ordinary course of its business with the parties who are defined in Sri Lanka Accounting Standard No.24 as Related Party parties details of which are reported below on significance basis. Such transactions are based on the assessment of risk and pricing model of the Company and is comparable with what is applied to transactions between the Company and its unrelated customers. Outstanding balances as at the period end are unsecured, interest free, and due on demand. There have been no guarantees provided or received for any related party receivables or payables.

(ii) The Parent

Abans PLC owns 50.22% (2024- 50.22%) shareholding of the Company.

(iii) Recurrent Transactions with Abans Auto (Private)Limited

Name of the Related Party	Abans Auto (Pvt.)Ltd.
Relationship	Affiliate Company
Nature of Transaction	Purchase of Motorcycles for Finance Leases
Aggregate value of Related Party Transactions for the period ended	Rs.1,084,302,267
Aggregate value of Related Party Transactions as a % of Total Loan Disbursements for the period	12.49%
Terms and Conditions of the Related Party Transactions	Usual Terms available to the general public

(e)(i) Financial Instruments Recorded at Fair Value

The following is a description of how fair values are determined for financial instruments that are recorded at fair value using valuation techniques. These incorporate the Company's estimate of assumptions that a market participant would make when valuing the financial instruments.

The unit trust investments are valued based on the market value which is published by the unit trust itself on daily basis.

(ii) Determination of Fair Value and Fair Value Hierarchy

The Company uses the following hierarchy for determining and disclosing the fair value of financial instruments by Valuation techniques.

Level 1 :Quoted (unadjusted) prices in active markets for identical assets or liabilities in the active Market.

Level 2: Valuation technique using observer able inputs: Quoted prices for similar assets and liabilities in active markets or quoted prices for identical or similar assets and liabilities in active markets and are valued using models where all significant inputs are observable.

Level 3: Valuation techniques with significant unobservable inputs: assets and liabilities valued using valuation techniques where one or more significant inputs are unobservable.

(iii) Assets and Liabilities Measured at Fair Value - Fair Value Hierarchy

The following table shows an analysis of financial instruments recorded at fair value by level of the fair value hierarchy in to which the fair value measurement is categorized.

As at 31 December 2025	Level 1 Rs.	Level 2 Rs.	Level 3 Rs.	Total Rs.
Financial Assets				
Financial Investments at Fair Value through P&L				
Investment in Unit trust	-	1,612,505	-	1,612,505
Equity Instruments at Fair Value through OCI				-
Unquoted Equities	-	- -	80,400	80,400
Total Financial Assets measured at fair value	**-**	**1,612,505**	**80,400**	**1,692,905**
Non Financial Assets				
Freehold land & buildings (included under Property, Plant& Equipment)	-	-	125,037,500	125,037,500
Total Non - Financial Assets measured at fair value	-	-	**125,037,500**	**125,037,500**

As at 31 March 2025	Level 1 Rs.	Level 2 Rs.	Level 3 Rs.	Total Rs.
Financial Assets				
Financial Investments at Fair Value through P&L				
Investment in Unit trust	-	317,071,437	-	317,071,437
Equity Instruments at Fair Value through OCI				-
Unquoted Equities	-	-	80,400	80,400
Total Financial Assets	**-**	**317,071,437**	**80,400**	**317,151,837**
Non Financial Assets				
Freehold land & buildings (included under Property, Plant& Equipment)	-	-	125,037,500	125,037,500
Total Non - Financial Assets measured at fair value	-	-	**125,037,500**	**125,037,500**

(f). TRADED PRICE PER SHARE

	03 Months Ended 31 December 2025	03 Months Ended 31 December 2024
Highest	**Rs. 100.00**	Rs. 47.00
Lowest	**Rs. 65.00**	Rs. 19.60
Closing	**Rs. 69.50**	Rs. 42.00

(g). MARKET CAPITALIZATION

- Last Traded Price (Rs.)	69.50
- Market Capitalization (Rs.)	5,121,675,385
- Float Adjusted Market Capitalization (Rs.)	388,069,652

(h). SHARES HELD BY PUBLIC

- Public Share holding as at 31 December 2025 is, 7.58%
- Number of Public Share Holders as at 31 December 2025 is, 973

(i). SHARES HELD BY DIRECTORS

	31-Dec-25	
Name of The Director	**No.of Shares**	**(%)**
MR. HIRAN CHAMINDA EMBULDENIYA	NIL	NIL
MR. W B W M R A M T G ALUWIHARE	NIL	NIL
MR. KALUGAMAGE JOHN CECIL PERERA	NIL	NIL
MR. PASAN THAMINDA WANIGASEKARA	NIL	NIL
MS. SHARINI CHAMALKA KULASINGHE	NIL	NIL
MR. SALLUKKALIGE DANUSHKA INDRAMAL DE SILVA	NIL	NIL
MR. YUDHISHTRAN KANAGASABAI	NIL	NIL

(I). TWENTY LARGEST SHAREHOLDERS

		31-Dec-25	
	Name of The Shareholder	**No.of Shares**	**(%)**
1	ABANS PLC	37,010,472	50.22
2	IRONWOOD INVESTMENT HOLDING PVT LTD	30,740,406	41.71
3	LOGIRITE (PRIVATE) LIMITED	983,142	1.33
4	ABLE INVESTMENTS (PRIVATE) LIMITED	892,818	1.21
5	MISS. A.H. MATHEW	626,349	0.85
6	MR. M.M. ROCHE	626,348	0.85
7	MR. K. KUNENTHIRAN	516,832	0.70
8	MR R. PESTONJEE	220,660	0.30
9	MRS. S. DUBASH	213,039	0.29
10	AB SECURITAS (PRIVATE) LIMITED	159,428	0.22
11	CLEANTECH PVT LTD	159,428	0.22
12	MES A B COLD STORAGE (PVT) LIMITED	132,857	0.18
13	MR. S. VASUDEVAN	112,000	0.15
14	MRS. A. PESTONJEE	80,000	0.11
15	MRS. H.I. SALGADO (DECEASED)	66,600	0.09
16	MR. G.C. GOONETILLEKE	48,105	0.07
17	PMF FINANCE PLC/M.A.I.D.A.MORAGODAARACHCHI	46,971	0.06
18	MR. A.R. MOHAMED AROOS	43,100	0.06
19	DR. K. POOLOGASUNDRAM	36,000	0.05
20	SAMPATH BANK PLC/MR. ABISHEK SITHAMPALAM	31,882	0.04
		72,746,437	**98.72**
	OTHERS	946,734	1.28
	Total	**73,693,171**	**100.00**