ABANS FINANCE PLC
INTERIM FINANCIAL STATEMENTS

FOR THE PERIOD ENDED

30 JUNE 2026

Abans Finance

ABANS FINANCE PLC

STATEMENT OF PROFIT OR LOSS AND COMPREHENSIVE INCOME

	03 Months Ended 30 June		
	2026 Rs. Unaudited	**2025 Rs. Unaudited**	**Change**
Income	1,464,913,980	1,018,861,661	44%
Interest Income	1,358,495,460	917,752,817	48%
Interest Expense	(439,846,488)	(245,964,374)	79%
Net Interest Income	**918,648,972**	**671,788,443**	37%
Fee and Commission Income	95,628,135	89,034,559	7%
Fee and Commission Expense	(9,739,773)	(4,533,530)	>100%
Net Fee and Commission Income	**85,888,362**	**84,501,029**	2%
Net Gain /(Loss) from Trading	3,494,527	5,145,479	-32%
Other Operating Income (net)	7,295,858	6,928,807	5%
Total Operating Income	**1,015,327,719**	**768,363,758**	32%
Credit Loss Expense on Financial Assets	(149,382,713)	(99,158,392)	51%
Net Operating Income	**865,945,006**	**669,205,366**	29%
Operating Expenses			
Personnel Costs	(303,944,341)	(207,044,913)	47%
Depreciation and Amortization	(36,502,795)	(20,920,602)	74%
Other Operating Expenses	(169,133,510)	(121,409,570)	39%
Operating Profit before Taxes on Financial Services	**356,364,360**	**319,830,281**	11%
Taxes on Financial Services	(103,980,103)	(80,284,962)	30%
Profit before Taxation from Operations	**252,384,257**	**239,545,319**	5%
Income Tax Expense	(114,037,959)	(108,011,780)	6%
Profit for the Period	**138,346,298**	**131,533,539**	5%
Total Comprehensive Income for the Period	**138,346,298**	**131,533,539**	5%
Earnings Per Share	**1.88**	**1.79**	

The figures presented above are provisional and subject to Audit.

06th August 2026
Colombo

ABANS FINANCE PLC
STATEMENT OF FINANCIAL POSITION
AS AT 30TH JUNE 2026

	Change	June' 2026 Rs. (Unaudited)	March '2026 Rs. (Audited)
Assets			
Cash and Bank Balances	56%	1,071,966,043	688,959,509
Placement with Banks	30%	625,380,148	479,664,558
Repurchase Agreement	89%	400,093,407	212,083,868
Loans and Advances	27%	2,891,698,946	2,285,858,574
Lease Rentals Receivable & Stock Out on Hire	8%	15,759,794,371	14,652,133,950
Financial Investments at Fair Value through P&L	100%<	255,142,289	1,647,762
Equity Instruments at Fair Value through OCI	0%	2,505,128	2,505,128
Debt instruments at Amortised Cost	-21%	732,348,047	928,051,561
Other Financial Assets	28%	841,970,752	657,584,956
Real Estate Stock	0%	39,483,688	39,483,688
Other Non Financial Assets	14%	159,844,018	139,809,649
Property, Plant & Equipment	17%	391,244,944	335,288,938
Intangible Assets	-3%	41,637,760	42,764,093
Right of use Assets	20%	297,593,132	248,603,599
Defered Tax Asset	12%	104,346,789	92,772,057
Total Assets	13%	**23,615,049,452**	**20,807,211,890**
Liabilities			
Due to Banks	-6%	535,945,533	567,212,652
Due to Customers	13%	12,524,842,905	11,037,171,800
Other Borrowed Funds	48%	3,821,274,841	2,588,695,058
Other Financial Liabilities	5%	2,006,187,370	1,915,532,297
Other Non Financial Liabilities	-31%	89,523,671	130,465,279
Retirement Benefit Liability	11%	78,418,546	70,513,552
Current Tax Liabilities	-23%	265,199,869	342,310,832
Total Liabilities	16%	19,321,392,735	16,651,901,470
Shareholders' Funds			
Stated Capital	0%	1,321,097,699	1,321,097,699
Retained Earnings	6%	2,538,284,697	2,399,938,400
Other Reserves	0%	434,274,321	434,274,321
Total Shareholders' Funds	3%	4,293,656,717	4,155,310,420
Total Liabilities and Shareholders' Funds	13%	**23,615,049,452**	**20,807,211,890**
Commitments and Contingencies		-	-
Net Assets Value Per Share		**58.26**	**56.39**

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

06th August 2026
Colombo

ABANS FINANCE PLC
STATEMENT OF CHANGES IN EQUITY

	Stated Capital	Retained Earnings	Revalaution Reserve	Statutory Reserve	Fair Value Reserve	Regulatory Loss Allowance Reserve	Total
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Balance as at 01 April 2025	1,321,097,699	1,741,428,098	70,068,185	321,427,006	-	48,442,233	3,502,463,222
Net Profit for the Period	-	131,533,534	-	-	-	-	131,533,534
Transfer from Regulatory Risk Allowanse Reserve	-	48,442,233	-	-	-	(48,442,233)	-
Balances as at 30 June 2025	**1,321,097,699**	**1,921,403,865**	**70,068,185**	**321,427,006**	**-**	**-**	**3,633,996,757**
Balance as at 01 April 2026	**1,321,097,699**	**2,399,938,399**	**67,567,435**	**364,282,158**	**2,424,728**	**-**	**4,155,310,419**
Net Profit for the Period	-	138,346,298	-	-	-	-	138,346,298
Balances as at 30 June 2026	**1,321,097,699**	**2,538,284,696**	**67,567,435**	**364,282,158**	**2,424,728**	**-**	**4,293,656,716**

06th August 2026
Colombo

CASH FLOW STATEMENT
FOR THE PERIOD ENDED 30TH JUNE

	30th June 2026 Rs.	30th June 2025 Rs.
Cash Flows From / (Used in) Operating Activities		
Profit Before Income Tax Expense	252,384,257	239,545,315
Adjustments for		
Depreciation	18,248,675	7,636,998
Amortisation of Intangible Assets	1,805,231	1,491,912
Amortization of Right of use Assets	16,448,889	11,791,692
Interest Expense on Borrowings	109,027,217	1,993,669
Interest Expense on Lease Liability	9,366,871	7,041,008
Impairment Charge for the Period	149,382,713	99,158,392
Profit from Sale of Unit Trust	(3,494,527)	(5,145,479)
Provision for Defined Benefit Plans	9,000,000	4,749,999
Operating Profit before Working Capital Changes	**562,169,326**	**368,263,506**
(Increase) / Decrease in Loans and Advances	(639,148,144)	5,923,227
(Increase)/Decrease in Lease Rentals Receivable & Stock out on hire	(1,192,372,025)	(974,450,044)
(Increase)/Decrease in Other Financial Assets	(215,749,133)	(10,276,698)
(Increase)/Decrease in Other Non Financial Assets	(20,034,369)	(18,773,217)
Increase/(Decrease) in Amounts Due to Customers	1,487,671,105	690,830,422
Increase/(Decrease) in Other Financial Liabilities	52,410,567	338,871,762
(Decrease) /Increase in Other Non Financial Liabilities	(40,941,608)	(14,143,389)
Cash Generated (used in)/ from Operations	**(5,994,281)**	**386,245,569**
Interest Expense Paid	(29,202,997)	(28,761,028)
Retirement Benefit Liabilities Paid	(1,095,006)	(3,731,999)
Taxes Paid	(202,723,653)	(37,319,382)
Dividends Received	-	-
Net Cash (Used in) Operating Activities	**(239,015,937)**	**316,433,159**
Cash Flows from / (Used in) Investing Activities		
Acquisition of Property, Plant and Equipment	(74,204,681)	(12,235,502)
Acquisition of Intangible Assets	(678,895)	(452,599)
Proceeds from Sales of Property, Plant & Equipment	-	-
Cash Flow (used in)/from Fixed Deposits	(136,041,904)	(1,750)
Sale of Debt Instruments	(829,757,098)	(496,064,782)
Net Cash Flows (Used in)Investing Activities	**(1,040,682,578)**	**(508,754,634)**
Cash Flows from / (Used in) Financing Activities		
Cash Inflow from Bank Borrowings	160,363	-
Cash Outflow Bank Borrowings	(49,999,000)	-
Cash Inflow from Other Borrowings	1,338,400,000	-
Cash outflow from Other Borrowings	(185,748,548)	(123,594,912)
Lease Capital Paid	(36,560,786)	(14,399,185)
Net Cash Flows from/(Used in) Financing Activities	**1,066,252,029**	**(137,994,097)**
Net Decrease in Cash and Cash Equivalents	**(213,446,486)**	**(330,315,578)**
Cash and Cash Equivalents at the beginning of the year	2,156,059,863	1,263,673,295
Cash and Cash Equivalents at the end of the period	**1,942,613,377**	**933,357,717**

06th August 2026
Colombo

ABANS FINANCE PLC
ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

	Amortised Cost		Financial Investment FVP&L		Equity Instruments -FVOCI		Total	
As at	**30.06.2026 Rs.**	**31.03.2026 Rs.**	**30.06.2026**	**31.03.2026**	**30.06.2026 Rs.**	**31.03.2026 Rs.**	**30.06.2026 Rs.**	**31.03.2026 Rs.**
Assets								
Cash and Bank Balances	1,071,966,043	688,959,509			-	-	1,071,966,043	688,959,509
Placement with Banks	625,380,148	479,664,558			-	-	625,380,148	479,664,558
Repurchase Agreements	400,093,407	212,083,868					400,093,407	212,083,868
Loans and Advances	2,891,698,946	2,285,858,574	-		-	-	2,891,698,946	2,285,858,574
Lease rentals receivable & Stock out on hire	15,759,794,371	14,652,133,950			-	-	15,759,794,371	14,652,133,950
Financial Investments at Fair Value through P&L	-	-	255,142,289	1,647,762			255,142,289	1,647,762
Equity instruments at fair value through OCI	-	-			2,505,128	2,505,128	2,505,128	2,505,128
Debt instruments at amortised cost	732,348,047	928,051,561					732,348,047	928,051,561
Other financial assets	841,970,752	657,584,956			-	-	841,970,752	657,584,956
Total Financial Assets	22,323,251,714	19,904,336,976	255,142,289	1,647,762	2,505,128	2,505,128	22,580,899,130	19,908,489,866

			Total	
	30.06.2026 Rs.	**31.03.2026 Rs.**	**30.06.2026 Rs.**	**31.03.2026 Rs.**
Liabilities				
Due to Banks	535,945,533	567,212,652	535,945,533	567,212,652
Due to Customers	12,524,842,905	11,037,171,800	12,524,842,905	11,037,171,800
Debt Instruments Issued & Other borrowed funds	3,821,274,841	2,588,695,058	3,821,274,841	2,588,695,058
Other Financial Liabilities	2,006,187,370	1,915,532,297	2,006,187,370	1,915,532,297
Total Financial Liabilities	18,888,250,649	16,108,611,807	18,888,250,649	16,108,611,807

FVOCI - Fair Value Through Other Comprehensive Income
FVP&L - Fair Value Through Profit or Loss

ABANS FINANCE PLC

FINANCIAL REPORTING BY SEGMENT

	Leasing		Hire purchase		Term Loans		Others		Total	
FOR THE PERIOD ENDED 30 JUNE	**2026 Rs.**	**2025 Rs.**	**2026 Rs.**	**2025 Rs.**	**2026 Rs.**	**2025 Rs.**	**2026 Rs.**	**2025 Rs.**	**2026 Rs.**	**2025 Rs.**
Interest Income	1,199,243,008	844,551,279	2,932,106	35,745	106,893,635	45,305,040	49,426,711	27,860,753	1,358,495,460	917,752,817
Fee Based Income & Others	89,371,694	81,774,537	689,259	2,227,522	4,563,756	3,198,057	1,003,426	1,834,443	95,628,135	89,034,559
Unallocated Income	-	-	-	-	-	-	10,790,385	12,074,286	10,790,385	12,074,286
Total Revenue	**1,288,614,701**	**926,325,816**	**3,621,365**	**2,263,267**	**111,457,391**	**48,503,097**	**61,220,522**	**41,769,482**	1,464,913,980	**1,018,861,662**
Interest Expenses	(333,890,608)	(202,890,677)	(1,559,297)	(256,249)	(61,550,304)	(25,087,117)	(42,846,279)	(17,730,330)	(439,846,488)	(245,964,374)
Fee Based Expenses & Others	(5,353,000)	(1,504,500)	-	(15,000)	1,033,000	465,000	(5,419,774)	(3,459,031)	(9,739,775)	(4,513,531)
Impairment Reversal / (Allowance)	(115,299,759)	(62,794,205)	(503,621)	(256,403)	(33,579,333)	(1,469,345)	-	(34,638,439)	(149,382,713)	(99,158,392)
Net Operating Income	**834,071,334**	**659,136,434**	**1,558,447**	**1,735,615**	**17,360,754**	**22,411,635**	**12,954,469**	**(14,058,322)**	**865,945,004**	**669,225,362**
Unallocated Expenses									(613,560,749)	(429,660,047)
Profits/ (Loss) before Tax									**252,384,255**	**239,565,315**
Income Tax expenses									(114,037,959)	(108,011,780)
Net Profit /(Loss) for the period									**138,346,298**	**131,553,539**
Other Comprehensive Income									-	-
Total Comprehensive Income for the Period									**138,346,298**	**131,553,539**
Segment Assets	15,686,536,937	10,708,923,561	73,257,433	1,771,250	2,891,698,946	1,264,737,360	2,012,963,885	1,614,490,630	20,664,457,202	13,589,922,800
Unallocated Assets									2,950,592,250	953,845,167
Total Assets	**15,686,536,937**	**10,708,923,561**	**73,257,433**	**1,771,250**	**2,891,698,946**	**1,264,737,360**	**2,012,963,885**	**1,614,490,630**	**23,615,049,452**	**14,543,767,967**
Unallocated Liabilities									19,321,392,735	10,909,771,212
Total Liabilities									**19,321,392,735**	**10,909,771,212**

ABANS FINANCE PLC
NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2026

(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 2026.

These Financial Statements are provisional and subject to audit.

(b). EVENTS AFTER THE REPORTING DATE

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

(c) INTERIM DIVIDEND

On 21 May 2026, the Company paid an interim dividend of Rs. 2.72 per ordinary share in respect of the financial year ended 31 March 2026. The total dividend paid amounted to Rs.200,445,425.

(d) DEBENTURE ISSUE

During the period, the Company successfully issued senior unsecured redeemable debentures amounting to Rs.1,338,400,000 on 30th April 2026.

The debentures carry an fixed interest rate of 12.50% p.a value amounting Rs.1,336,380,000 and floating coupon rate of AWPLR+2.00% p.a.value amounting Rs.2,020,000 and interest paid on periodically and capital paid at maturity after 5 year. The proceeds of the issue will be utilized for accelerating the expansion of the Company's lending portfolio in alignment with its future growth strategy.

(I) Utilization of funds raised from debenture issue

The details of debenture issue proceeds utilization as at 30 June 2026 is as follows,

Objective as per Prospectus	Amount allocated as per Prospectus	Proposed date of utilization as per Prospectus	Amount Allocated (A)	% of Total Proceeds	Amount Utilized (B)	% Utilized Against Allocation (B/A)	Clarification if not fully utilized including where are the funds invested
Expansion of the lending portfolio	LKR 1.3 Bn	Over a period of 12 months from the Date of Allotment	LKR 1.3 Bn	100%	LKR 1.2 Bn	90%	Remaining balance 10% has been invested in fixed deposits (FDs).

(e). CREDIT RATING

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

(f)(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% (2025- 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.303,121,786
Aggregate value of Related Party Transactions as a % of Total Loan Disbursements for the period	7.15%
Terms and Conditions of the Related Party Transactions	Usual Terms available to the general public

(g)(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 30 June 2026	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	255,142,289	-	-	255,142,289
Equity Instruments at Fair Value through OCI				-
Unquoted Equities	-	-	2,505,128	2,505,128
Total Financial Assets measured at fair value	**-**	**-**	**2,505,128**	**257,647,417**
Non Financial Assets				
Freehold lands (included under Property, Plant& Equipment)	-	-	121,465,000	121,465,000
Total Non - Financial Assets measured at fair value	**-**	**-**	**121,465,000**	**121,465,000**

As at 31 March 2026	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	1,647,762	-	-	1,647,762
Equity Instruments at Fair Value through OCI				-
Unquoted Equities	-	-	2,505,128	2,505,128
Total Financial Assets	**1,647,762**	**-**	**2,505,128**	**4,152,890**
Non Financial Assets				
Freehold lands (included under Property, Plant& Equipment)	-	-	121,465,000	121,465,000
Total Non - Financial Assets measured at fair value	**-**	**-**	**121,465,000**	**121,465,000**

(h). TRADED PRICE PER SHARE

	03 Months Ended 30 June 2026	03 Months Ended 30 June 2025
Highest	**Rs. 110.00**	Rs. 65.00
Lowest	**Rs. 82.90**	Rs. 37.10
Closing	**Rs. 100.00**	Rs. 64.80

(i). MARKET CAPITALIZATION

- Last Traded Price (Rs.)	102.25
- Market Capitalization (Rs.)	7,369,317,100
- Float Adjusted Market Capitalization (Rs.)	555,735,400

(j). SHARES HELD BY PUBLIC

- Public Share holding as at 30 June 2026 is, 7.54%
- Number of Public Share Holders as at 30 June 2026 is, 1,134

(k). SHARES HELD BY DIRECTORS

	30-Jun-26	
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

(l). TWENTY LARGEST SHAREHOLDERS

		30-Jun-26	
	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	159,239	0.22
13	MR. K. SABARATNAM	94,085	0.13
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	MRS. B.M.N.N.R. BASNAYAKA	36,576	0.05
18	MRS. W.G.C. DILRUKSHI	36,050	0.05
19	DR. K. POOLOGASUNDRAM	36,000	0.05
20	SAMPATH BANK PLC/MR. ABISHEK SITHAMPALAM	31,882	0.04
		72,737,459	**98.70**
	OTHERS	955,712	1.30
	Total	**73,693,171**	**100.00**