ABANS FINANCE PLC
INTERIM FINANCIAL STATEMENTS

FOR THE PERIOD ENDED

30 SEPTEMBER 2026

Abans Finance

ABANS FINANCE PLC

STATEMENT OF PROFIT OR LOSS AND COMPREHENSIVE INCOME

	06 Months Ended 30 September			03 Months Ended 30 September		
	2026 Rs. Unaudited	2025 Rs. Unaudited	Change	2026 Rs. Unudited	2025 Rs. Unudited	Change
Income	3,136,123,775	2,129,678,229	47%	1,671,209,796	1,110,816,568	50%
Interest Income	2,898,348,174	1,917,293,491	51%	1,539,852,714	999,540,673	54%
Interest Expense	(986,705,626)	(508,165,016)	94%	(546,859,138)	(262,200,643)	>100%
Net Interest Income	**1,911,642,548**	**1,409,128,475**	36%	**992,993,576**	**737,340,030**	35%
Fee and Commission Income	207,188,522	184,837,596	12%	111,560,387	95,803,037	16%
Fee and Commission Expense	(19,890,255)	(10,644,952)	87%	(10,150,482)	(6,111,421)	66%
Net Fee and Commission Income	**187,298,267**	**174,192,644**	8%	**101,409,905**	**89,691,616**	13%
Net Gain /(Loss) from Trading	12,958,638	8,715,558	49%	9,464,112	3,570,079	>100%
Other Operating Income (net)	17,628,441	18,831,585	-6%	10,332,583	11,902,779	-13%
Total Operating Income	**2,129,527,894**	**1,610,868,262**	32%	**1,114,200,176**	**842,504,504**	32%
Credit Loss Expense on Financial Assets	(241,522,512)	(181,161,989)	33%	(92,139,799)	(82,003,597)	12%
Net Operating Income	**1,888,005,382**	**1,429,706,273**	32%	**1,022,060,377**	**760,500,907**	34%
Operating Expenses						
Personnel Costs	(639,284,601)	(433,723,706)	47%	(335,340,260)	(226,678,791)	48%
Depreciation and Amortization	(78,742,924)	(44,324,689)	78%	(42,240,129)	(23,404,088)	80%
Other Operating Expenses	(356,746,655)	(247,937,568)	44%	(187,613,145)	(126,528,000)	48%
Operating Profit before Taxes on Financial Services	**813,231,202**	**703,720,310**	16%	**456,866,843**	**383,890,028**	19%
Taxes on Financial Services	(228,870,223)	(174,421,016)	31%	(124,890,120)	(94,136,053)	33%
Profit before Taxation from Operations	**584,360,979**	**529,299,294**	10%	**331,976,723**	**289,753,975**	15%
Income Tax Expense	(249,193,131)	(212,114,540)	17%	(135,155,172)	(104,102,759)	30%
Profit for the Period	**335,167,848**	**317,184,754**	6%	**196,821,551**	**185,651,216**	6%
Total Comprehensive Income for the Period	**335,167,848**	**317,184,754**	6%	**196,821,551**	**185,651,216**	6%
Earnings Per Share	**4.55**	**4.30**	6%	**2.67**	**2.52**	6%

The figures presented above are provisional and subject to Audit.

09th November 2026
Colombo

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

	Change	September' 2026 Rs. (Unaudited)	March '2026 Rs. (Audited)
Assets			
Cash and Bank Balances	-42%	399,256,620	688,959,509
Placements with Financial Institutions	100%<	1,099,735,025	479,664,558
Repurchase Agreement	65%	350,081,731	212,083,868
Loans and Advances	65%	3,775,641,665	2,285,858,574
Lease Rentals Receivable & Stock Out on Hire	19%	17,390,332,092	14,652,133,950
Financial Investments at Fair Value through P&L	100%<	514,606,400	1,647,762
Equity Instruments at Fair Value through OCI	0%	2,505,128	2,505,128
Debt instruments at Amortised Cost	41%	1,308,462,800	928,051,561
Other Financial Assets	63%	1,069,140,996	657,584,956
Real Estate Stock	0%	39,483,688	39,483,688
Other Non Financial Assets	25%	174,496,163	139,809,649
Property, Plant & Equipment	30%	434,234,438	335,288,938
Intangible Assets	-7%	39,838,183	42,764,093
Right of use Assets	30%	323,275,092	248,603,599
Defered Tax Asset	23%	113,951,308	92,772,057
Total Assets	30%	**27,035,041,329**	**20,807,211,890**
Liabilities			
Due to Banks	-18%	467,228,134	567,212,652
Due to Customers	40%	15,498,383,926	11,037,171,800
Other Borrowed Funds	43%	3,705,966,729	2,588,695,058
Other Financial Liabilities	33%	2,554,562,379	1,915,532,297
Other Non Financial Liabilities	-32%	89,117,392	130,465,279
Retirement Benefit Liability	20%	84,420,257	70,513,552
Current Tax Liabilities	-58%	144,884,244	342,310,832
Total Liabilities	35%	22,544,563,061	16,651,901,470
Shareholders' Funds			
Stated Capital	0%	1,321,097,699	1,321,097,699
Retained Earnings	14%	2,735,106,248	2,399,938,400
Other Reserves	0%	434,274,321	434,274,321
Total Shareholders' Funds	8%	4,490,478,268	4,155,310,420
Total Liabilities and Shareholders' Funds	30%	**27,035,041,329**	**20,807,211,890**
Commitments and Contingencies		-	-
Net Assets Value Per Share		**60.93**	**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

09th November 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	1,741,428,100	70,068,185	321,427,006	-	48,442,231	3,502,463,220
Net Profit for the Period	-	317,184,754	-	-	-	-	317,184,754
Transfer from Regulatory Risk Allowanse Reserve	-	48,442,231	-	-	-	(48,442,231)	-
Balances as at 30 September 2025	**1,321,097,699**	**2,107,055,085**	**70,068,185**	**321,427,006**	**-**	**-**	**3,819,647,974**
Balance as at 01 April 2026	**1,321,097,699**	**2,399,938,400**	**67,567,435**	**364,282,158**	**2,424,728**	**-**	**4,155,310,420**
Net Profit for the Period	-	335,167,848	-	-	-	-	335,167,848
Balances as at 30 September 2026	**1,321,097,699**	**2,735,106,248**	**67,567,435**	**364,282,158**	**2,424,728**	**-**	**4,490,478,268**

09th November 2026
Colombo

CASH FLOW STATEMENT

FOR THE PERIOD ENDED 30TH SEPTEMBER

	30th September 2026 Rs.	30th September 2025 Rs.
Cash Flows From / (Used in) Operating Activities		
Profit Before Income Tax Expense	584,360,979	529,299,294
Adjustments for		
Depreciation	40,977,185	17,940,254
Amortisation of Intangible Assets	3,604,804	2,989,195
Amortization of Right of use Assets	34,160,935	23,395,240
Interest Expense on Borrowings	226,477,942	10,277,399
Interest Expense on Lease Liability	19,654,418	13,982,061
Loss/(Profit) on early termination of Lease Assets	(521,003)	-
Impairment Charge for the Period	241,522,512	181,161,989
Profit from Sale of Unit Trust	(12,958,638)	(8,468,038)
Provision for Defined Benefit Plans	16,500,000	9,499,998
Dividend Received	-	(247,520)
Operating Profit before Working Capital Changes	**1,153,779,134**	**779,829,872**
(Increase) / Decrease in Loans and Advances	(1,516,285,874)	104,460,816
(Increase)/Decrease in Lease Rentals Receivable & Stock out on hire	(2,868,469,378)	(2,417,532,766)
(Increase)/Decrease in Other Financial Assets	(496,304,533)	(360,520,517)
(Increase)/Decrease in Other Non Financial Assets	(34,686,512)	(35,366,292)
Increase/(Decrease) in Amounts Due to Customers	4,461,212,126	836,166,228
Increase/(Decrease) in Other Financial Liabilities	568,576,942	877,554,022
(Decrease) /Increase in Other Non Financial Liabilities	(41,347,888)	4,852,047
Cash Generated from /(used in)Operations	**1,226,474,017**	**(210,556,590)**
Interest Expense Paid	(63,406,283)	(28,775,456)
Retirement Benefit Liabilities Paid	(2,593,295)	(4,551,939)
Taxes Paid	(467,798,973)	(264,376,480)
Dividends Received	-	247,520
Net Cash from / (Used in) Operating Activities	**692,675,466**	**(508,012,945)**
Cash Flows from / (Used in) Investing Activities		
Acquisition of Property, Plant and Equipment	(139,922,685)	(83,183,417)
Acquisition of Intangible Assets	(678,895)	(6,591,931)
Cash Flow (used in)/from Fixed Deposits	(139,979,628)	102,313
Sale of Debt Instruments	(1,097,241,253)	(209,073,840)
Net Cash Flows (Used in)Investing Activities	**(1,377,822,461)**	**(298,746,875)**
Cash Flows from / (Used in) Financing Activities		
Cash Inflow from Bank Borrowings	162,800	-
Cash Outflow Bank Borrowings	(99,998,000)	-
Cash Inflow from Other Borrowings	1,338,400,000	-
Cash outflow from Other Borrowings	(384,349,305)	526,473,923
Lease Capital Paid	(57,512,703)	(30,734,434)
Net Cash Flows from Financing Activities	**796,702,792**	**495,739,489**
Net Increase/(Decrease) in Cash and Cash Equivalents	**111,555,797**	**(311,020,333)**
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	**2,267,615,660**	**952,652,962**

09th November 2026
Colombo

ABANS FINANCE PLC

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

	Amortised Cost		Financial Investment FVP&L		Equity Instruments -FVOCI		Total	
As at	**30.09.2026 Rs.**	**31.03.2026 Rs.**	**30.09.2026**	**31.03.2026**	**30.09.2026 Rs.**	**31.03.2026 Rs.**	**30.09.2026 Rs.**	**31.03.2026 Rs.**
Assets								
Cash and Bank Balances	399,256,620	688,959,509			-	-	399,256,620	688,959,509
Placement with Banks	1,099,735,025	479,664,558			-	-	1,099,735,025	479,664,558
Repurchase Agreements	350,081,731	212,083,868					350,081,731	212,083,868
Loans and Advances	3,775,641,665	2,285,858,574	-		-	-	3,775,641,665	2,285,858,574
Lease rentals receivable & Stock out on hire	17,390,332,092	14,652,133,950			-	-	17,390,332,092	14,652,133,950
Financial Investments at Fair Value through P&L	-	-	514,606,400	1,647,762			514,606,400	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	1,308,462,800	928,051,561					1,308,462,800	928,051,561
Other financial assets	1,069,140,996	657,584,956			-	-	1,069,140,996	657,584,956
Total Financial Assets	25,392,650,931	19,904,336,976	514,606,400	1,647,762	2,505,128	2,505,128	25,909,762,459	19,908,489,866

			Total	
	30.09.2026 Rs.	**31.03.2026 Rs.**	**30.09.2026 Rs.**	**31.03.2026 Rs.**
Liabilities				
Due to Banks	467,228,134	567,212,652	467,228,134	567,212,652
Due to Customers	15,498,383,926	11,037,171,800	15,498,383,926	11,037,171,800
Debt Instruments Issued & Other borrowed funds	3,705,966,729	2,588,695,058	3,705,966,729	2,588,695,058
Other Financial Liabilities	2,554,562,379	1,915,532,297	2,554,562,379	1,915,532,297
Total Financial Liabilities	22,226,141,168	16,108,611,807	22,226,141,168	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 SEPTEMBER	**2026 Rs.**	**2025 Rs.**	**2026 Rs.**	**2025 Rs.**	**2026 Rs.**	**2025 Rs.**	**2026 Rs.**	**2025 Rs.**	**2026 Rs.**	**2025 Rs.**
Interest Income	2,514,575,412	1,753,750,432	6,228,897	(77,138)	253,714,139	100,780,585	123,829,727	62,839,610	2,898,348,174	1,917,293,489
Fee Based Income & Others	195,265,602	170,566,200	1,756,497	3,338,686	8,136,298	7,088,700	2,030,125	3,844,010	207,188,522	184,837,596
Unallocated Income	-	-	-	-	-	-	30,587,079	27,547,144	30,587,079	27,547,144
Total Revenue	**2,709,841,014**	**1,924,316,631**	**7,985,394**	**3,261,549**	**261,850,437**	**107,869,285**	**156,446,931**	**94,230,764**	3,136,123,775	**2,129,678,230**
Interest Expenses	(733,445,912)	(395,439,223)	(1,850,170)	(767,528)	(139,096,578)	(49,179,129)	(112,312,966)	(62,779,136)	(986,705,626)	(508,165,016)
Fee Based Expenses & Others	(11,179,000)	(3,322,062)	-	(24,500)	2,509,327	613,000	(11,220,582)	(7,911,390)	(19,890,255)	(10,644,952)
Impairment Reversal / (Allowance)	(205,411,756)	(105,605,074)	(696,283)	1,455,369	(35,414,473)	184,133,235	-	(261,145,520)	(241,522,512)	(181,161,989)
Net Operating Income	**1,759,804,346**	**1,419,950,273**	**5,438,941**	**3,924,891**	**89,848,713**	**243,436,391**	**32,913,382**	**(237,605,285)**	**1,888,005,383**	**1,429,706,271**
Unallocated Expenses									(1,303,644,404)	(900,406,979)
Profits/ (Loss) before Tax									**584,360,979**	**529,299,292**
Income Tax expenses									(249,193,131)	(212,114,540)
Net Profit /(Loss) for the period									**335,167,848**	**317,184,753**
Other Comprehensive Income									-	-
Total Comprehensive Income for the Period									**335,167,848**	**317,184,753**
Segment Assets	17,328,898,401	12,110,907,186	61,433,691	18,728,830	3,775,641,665	1,351,271,182	3,272,885,957	1,477,081,491	24,438,859,713	14,957,988,689
Unallocated Assets									2,596,181,614	1,034,256,576
Total Assets	**17,328,898,401**	**12,110,907,186**	**61,433,691**	**18,728,830**	**3,775,641,665**	**1,351,271,182**	**3,272,885,957**	**1,477,081,491**	**27,035,041,327**	**15,992,245,266**
Unallocated Liabilities									22,544,563,061	12,172,597,292
Total Liabilities									**22,544,563,061**	**12,172,597,292**

(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) 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

The details of debenture issue proceeds utilization as at 30 September 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).

(d). CREDIT RATING

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

(e)(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	9.07%
Terms and Conditions of the Related Party Transactions	Usual Terms available to the general public

(f)(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 September 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	514,606,400	-	-	514,606,400
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**	**517,111,528**
Non Financial Assets				
Freehold lands (included under Property, Plant& Equipment)	-	-	121,465,000	121,465,000
The details of debenture issue proceeds utilization as at 30 September 202	-	-	**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**

(g). TRADED PRICE PER SHARE

	03 Months Ended 30 September 2026	03 Months Ended 30 September 2025
Highest	**Rs.103.00**	Rs. 86.10
Lowest	**Rs.83.00**	Rs. 65.00
Closing	**Rs.83.20**	Rs. 70.00

(h). MARKET CAPITALIZATION

- Last Traded Price (Rs.)	83.50
- Market Capitalization (Rs.)	6,131,271,827
- Float Adjusted Market Capitalization (Rs.)	461,467,802

I). SHARES HELD BY PUBLIC

- Public Share holding as at 30 September 2026 is, 7.53%
- Number of Public Share Holders as at 30 September 2026 is, 1,143

(J). SHARES HELD BY DIRECTORS

	30-Sep-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

(k). TWENTY LARGEST SHAREHOLDERS

		30-Sep-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	95,085	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. W.G.C. DILRUKSHI	44,100	0.06
18	MRS. B.M.N.N.R. BASNAYAKA	36,576	0.05
19	DR. K. POOLOGASUNDRAM	36,000	0.05
20	SAMPATH BANK PLC/MR. ABISHEK SITHAMPALAM	26,382	0.04
		72,741,009	**98.71**
	OTHERS	952,162	1.29
	Total	**73,693,171**	**100.00**

Explanations/Glossary	
Capital Adequacy ratios	Indicates the ability of the financial institution to absorb losses without affecting depositors and creditors. This ratio is computed by dividing capital by risk weighted assets as specified by the Direction, and high ratio indicates better loss absorption capacity.
Non-Performing Loans ratio	Indicates level of non-paying loans and advances included in the total loans portfolio of the financial institution. High ratio indicates poor assets quality and high credit risk.
Provision Coverage ratio	Indicates the adequacy level of provision to cover problem loans and advances. A higher ratio with a higher capital adequacy ratio means that the financial institution can withstand future credit losses better, including unexpected losses beyond the loan loss provision
Net Interest Margin	Indicates profitability of the core business operation of the financial institution. i.e. granting loans and advances and accepting deposits.
Cost to income ratio	Represents operating expense, excluding impairment charges on loans and advances as a percentage of net revenue (net interest income and other income). Lower ratio will resultant in higher profitability.
Liquid Assets	A liquid asset is an asset that can easily be converted into cash.
Cap	Maximum limit imposed by the CBSL.
Downsizing	Gradual reduction of the business operation imposed by the CBSL.
Freezing	An order of CBSL that is in place preventing further transactions of the Company.
Tier 1 Capital	Represents permanent shareholder equity and reserves.
Total Capital	Represents Tier 1 and supplementary capital including instruments with characteristics of equity and debt, revaluation gains, impairment allowances.
Risk Weighted Assets	Sum of on-balance sheet risk weighted assets and the total credit equivalent of risk weighted off-balance sheet assets.
Tier 1 Capital ratio	Tier 1 capital as a percentage of risk weighted assets
Total Capital ratio	Total capital as a percentage of risk weighted assets.
Capital Funds	Paid up capital, permanent free reserves and any other securities approved by the CBSL.
Non-Performing Loan	A loan in which the borrower has defaulted and hasn't made scheduled payments of principal or and / interest as per the stipulated guidelines issued by CBSL.
Net Interest Margin	Annualised net interest income (interest income less interest expenses) as a percentage of total assets (as at end of the period)
Return on Assets	Annualised profit before taxes as a percentage of average total assets of last twelve months
Return on Equity	Annualised profit after tax as a percentage of average total capital of last twelve months
External Funds	Includes only deposits and borrowings.

ABANS FINANCE PLC
Selected Key Performance Indicators for the Period Ended 30 September 2026

Item	As at 30/09/2026 (e)		As at 30/09/2025 (f)	
Regulatory Capital Adequacy (%)	**Actual**	**Required**	**Actual**	**Required**
Tier 1 Capital Adequacy Ratio	14.45	8.50	18.80	8.50
Total Capital Adequacy Ratio	14.45	12.50	18.80	12.50
Capital Funds to Deposit Liabilities Ratio	28.97	10.00	41.13	10.00
Quality of Loan Portfolio) (%)				
Gross Stage 3 Loans Ratio	12.05		13.13	
Net Stage 3 Loans Ratio	7.22		6.18	
Net Stage 3 Loans to Core Capital Ratio	37.11		24.52	
Stage 3 Impairment Coverage Ratio	40.01		52.81	
Total Impairment Coverage Ratio	6.94		9.58	
Profitability (%)				
Net Interest Margin	15.98		19.12	
Return on Assets	7.47		10.08	
Return on Equity	15.99		17.97	
Cost to Income Ratio	50.47		44.69	
Liquidity (%)				
Available Liquid Assets to Required Liquid Assets (g) (Minimum 100%)	121.61		164.30	
Liquid Assets to External Funds	10.67		15.40	
Memorandum information				
Number of Branches	23		19	
Number of Service Centers	0		0	
External Credit Rating (FITCH Ratings Lanka Ltd)	A- (lka) / Stable		A- (lka) / Stable	
Regulatory Deposit Restrictions (h)				
Cap on total Deposits (Rs. mn)	No Restriction		No Restriction	

(e) Date as at which the balance sheet is represented (i.e. 30 September in the current financial year)
(f) Date as at which the balance sheet is represented (i.e. 30 September in the previous financial year)
(g) As per the prevailing regulatory requirements
(h) Disclose only if applicable