LOLC FINANCE

INTERIM FINANCIAL STATEMENTS

FOR THE PERIOD ENDED
31ST DECEMBER 2025

LOLC FINANCE PLC

LOLC Finance PLC

CONTENTS

Financial Statements for the period ended 31st December 2025

	Page
Financial Review	1
Financial Statements	
Statement of Financial Position	2
Statement of Profit or Loss and Other Comprehensive Income	3
Statement of Changes in Equity	4
Statement of Cash flows	5
Operating Segments	6
Classification of Financial Assets and Liabilities	7
Fair Value of Assets & Liabilities	8
Notes to the Financial Statements	
Explanatory Notes	9
Share Information	9
Debenture Information	9
Other Disclosure Information	9
Comparative Information	9
Events After the Reporting Period	9
Other Information	
Selected Key Performance Indicators	10
Analysis of Loans and Advances to Customers	10
Analysis of Deposits	11
Directors' and Chief Executive Officer's Holding in Shares	11
Twenty Largest Shareholders	11
Corporate Information	12

1. FINANCIAL REVIEW

Sustains leadership as the largest NBFI with strong profitability and accelerated portfolio expansion, supported by robust asset growth and disciplined cost management

- Profit After Tax increases 16% YoY to Rs. 19.35 Bn
- Gross lending portfolio reaches Rs. 393 Bn as at 31 December 2025
- Net interest income grows 18% YoY to Rs. 36.54 Bn
- Total assets expand to Rs. 511.07 Bn, up 19% since March 2025
- Borrowings increase to Rs. 89.34 Bn to support rapid lending growth

Strong Profitability and Income Growth

LOLC Finance PLC, Sri Lanka's largest non-bank financial institution (NBFI), delivered a resilient financial performance for the period ended 31 December 2025, recording strong profitability alongside significant balance sheet expansion amid improving macroeconomic conditions.

The Company reported a profit after tax (PAT) of Rs. 19.35 billion, representing a 16% year-on-year growth, driven primarily by higher net interest income, improved credit quality, and sustained business volumes across key lending segments.

Gross income increased by 15% YoY to Rs. 60.75 billion, supported by strong lending momentum and improved fee-based income streams. Interest income rose by 12% to Rs. 57.02 billion, while interest expenses increased marginally by 2% to Rs. 20.48 billion, resulting in an 18% increase in net interest income to Rs. 36.54 billion.

Net fee and commission income grew by 13% to Rs. 2.26 billion, reflecting higher transactional activity and service-related income. Although net gains / (losses) from trading declined sharply, this was offset by improved core income streams and the absence of one-off losses (derecognition loss on restructuring of SLISBs) recorded in the prior year, leading to total operating income increasing by 22% to Rs. 39.21 billion.

Impairment and Cost Management

Total impairment charges for the period amounted to Rs. 312 million, compared to a net impairment reversal of Rs. 5.12 billion in the previous year, which had benefited from significant reversals relating to Sri Lanka International Sovereign Bonds (SLISBs) restructuring. Excluding these exceptional items, the underlying credit performance of the loan portfolio remained stable, supported by improved recoveries and disciplined underwriting standards.

Operating expenses increased moderately by 10% year-on-year to Rs. 18.27 billion. Despite this, LOLC Finance maintained strong cost discipline, with improved productivity and operating efficiency across its extensive branch network.

Consequently, profit from operating activities remained stable at Rs. 20.62 billion, underscoring the Company's ability to absorb cost increases while sustaining profitability.

Financial Position and Lending Growth

As at 31 December 2025, total assets stood at Rs. 511.07 billion, representing an increase of Rs. 81.34 billion (19%) compared to 31 March 2025. This growth was driven primarily by expansion in loans and advances, higher placements with banks, and increased investments in property and infrastructure.

The gross lending portfolio reached Rs. 393 billion, with net loans and advances to customers increasing to Rs. 383.35 billion, up significantly from Rs. 297.51 billion as at March 2025, reaffirming the Company's leadership in the NBFI sector and its strong market penetration across diversified lending products.

Customer deposits grew to Rs. 241.65 billion, reflecting continued depositor confidence, while borrowings increased substantially to Rs. 89.34 billion from Rs. 15.68 billion as at March 2025, providing funding support for rapid portfolio growth.

Total shareholders' equity stood at Rs. 147.62 billion, marginally lower than March 2025, mainly due to share repurchase made during the year, while maintaining a strong capital base.

Capital & Liquidity

LOLC Finance remains exceptionally well-capitalized with a strong equity base of over Rs. 147.62 billion, reflecting its prudent risk management practices and strong retained earnings base. As at 31st December 2025, the Company reported a Tier 1 Capital Ratio of 22.01%, significantly above the regulatory minimum of 10%, and a Total Capital Ratio of 21.78%, well in excess of the 17% minimum requirement. This substantial capital buffer enhances the Company's resilience to economic volatility and underpins sustainable growth in its lending operations. With strong internal capital generation and effective management of risk-weighted assets, LOLC Finance is well-positioned to support future expansion while continuing to meet all prudential regulatory norms.

With a network of 203 branches and continued focus on digital innovation, LOLC Finance remains agile in expanding access to credit, mobilizing deposits, and delivering enhanced value to stakeholders.

The Company's performance for the period ended 31 December 2025 underscores its continued leadership in Sri Lanka's non-bank financial sector, characterized by solid profitability, strong balance sheet growth, and sound risk management, positioning it well for sustained performance in the remainder of the financial year.

LOLC Finance PLC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the nine months ended 31st December 2025

	For the period ended			For the quarter ended		
	31.12.2025 (Unaudited) Rs.	31.12.2024 (Audited) Rs.	Change %	31.12.2025 (Unaudited) Rs.	31.12.2024 (Unaudited) Rs.	Change %
Gross income	**60,746,113,050**	**52,691,199,504**	**15**	**21,187,845,524**	**16,236,971,101**	**30**
Interest income	57,017,423,578	50,965,625,716	12	20,140,171,976	16,752,214,369	20
Interest expense	(20,479,323,052)	(20,012,028,276)	2	(7,583,564,852)	(6,429,130,535)	18
Net interest income	**36,538,100,526**	**30,953,597,440**	**18**	**12,556,607,124**	**10,323,083,834**	**22**
Fee and commission income	3,320,897,403	2,636,767,304	26	1,121,258,737	915,817,230	22
Less: Fee and commission expense	(1,060,254,702)	(640,454,486)	66	(358,362,646)	(220,563,732)	62
Net fee and commission income	**2,260,642,701**	**1,996,312,818**	**13**	**762,896,091**	**695,253,497**	**10**
Net gains / (losses) from trading	46,949,345	1,540,912,673	(97)	(137,082,702)	1,212,347,192	(111)
Net other operating income						
Sundry and other operating income	360,842,723	1,258,374,269	(71)	63,497,513	1,067,072,769	(94)
Derecognition loss on restructuring of SLISBs	-	(3,710,480,458)	(100)	-	(3,710,480,458)	(100)
Other operating income	**407,792,068**	**(911,193,515)**	**(145)**	**(73,585,189)**	**(1,431,060,497)**	**(95)**
Total operating income	**39,206,535,296**	**32,038,716,743**	**22**	**13,245,918,026**	**9,587,276,834**	**38**
Less: Impairment (charges) / reversal						
Loans and advances	(276,548,207)	(2,605,334,960)	(89)	(291,553,754)	(543,827,844)	(46)
Sri Lanka International Sovereign Bonds	7,096,977	7,392,927,934	(100)	-	6,812,020,468	(100)
Other financial assets and credit related commitments	(42,915,840)	330,355,385	(113)	(20,000,000)	-	-
Total impairment (charge) / reversal	**(312,367,070)**	**5,117,948,359**	**(106)**	**(311,553,755)**	**6,268,192,624**	**(105)**
Net operating income	**38,894,168,226**	**37,156,665,101**	**5**	**12,934,364,272**	**15,855,469,458**	**(18)**
Less: Expenses						
Personnel expenses	(6,541,094,778)	(5,506,557,590)	19	(2,191,324,341)	(1,825,619,296)	20
Depreciation and amortisation	(1,478,577,642)	(972,144,064)	52	(554,229,085)	(335,716,912)	65
Other operating expenses	(10,253,716,536)	(10,101,256,834)	2	(3,455,448,749)	(3,460,474,694)	(0)
Total operating expenses	**(18,273,388,956)**	**(16,579,958,488)**	**10**	**(6,201,002,175)**	**(5,621,810,902)**	**10**
Profit from operating activities	**20,620,779,270**	**20,576,706,613**	0	**6,733,362,096**	**10,233,658,556**	(34)
Share of profit of equity accounted investee	-	9,450,318	(100)	-	1,934,376	(100)
Profit before tax expense	**20,620,779,270**	**20,586,156,931**	**0**	**6,733,362,096**	**10,235,592,932**	**(34)**
Taxes on financial services	(1,270,442,445)	(3,963,837,953)	(68)	(1,376,239,632)	(1,758,422,342)	(22)
Profit for the period	**19,350,336,825**	**16,622,318,979**	**16**	**5,357,122,464**	**8,477,170,591**	**(37)**
Other comprehensive income						
Items that will never be reclassified to profit or loss						
Gains/(losses) on remeasurement of defined benefit liability	(66,697,532)	43,950,931	(252)	-	43,950,931	(100)
Less: Deferred tax effect on actuarial gains/(losses)	20,009,260	(13,185,279)	(252)	-	(13,185,279)	(100)
Net actuarial gains/(losses) on defined benefit plans	(46,688,272)	30,765,652	(252)	-	30,765,652	(100)
Deferred tax adjustment on revaluation surplus	(97,529,358)	-	-	-	-	-
Total of items that will never be reclassified to profit or loss	**(144,217,630)**	**30,765,652**	**(569)**	**-**	**30,765,652**	**(100)**
Total other comprehensive income, net of tax	**(144,217,630)**	**30,765,652**	**(569)**	**-**	**30,765,652**	**(100)**
Total comprehensive income for the period	**19,206,119,195**	**16,653,084,630**	**15**	**5,357,122,464**	**8,507,936,242**	**(37)**
Basic earnings per share (Rs.)	**0.62**	**0.50**		**0.20**	**0.26**	

Figures in brackets indicate deductions.

LOLC Finance PLC

STATEMENT OF FINANCIAL POSITION

As at 31st December 2025

As at	31.12.2025 (Unaudited) Rs.	31.03.2025 (Audited) Rs.
ASSETS		
Cash and cash equivalents	7,501,347,564	8,578,933,549
Placements with banks	14,945,987,812	2,794,250,923
Securities purchased under resale agreements	-	280,245,480
Derivative financial instruments	5,338,359	6,499,209
Financial assets recognised through profit or loss – measured at fair value	14,868,980,897	33,324,963,786
Financial assets at amortised cost – loans and advances to customers	383,345,973,959	297,509,139,756
Financial assets at amortised cost – debt and other financial instruments	14,114,857,122	14,828,164,580
Financial assets measured at fair value through other comprehensive income	323,720,733	323,720,733
Property, plant and equipment	17,847,249,979	14,238,536,561
Intangible assets	58,653,357	60,107,649
Right-of-use assets	1,995,032,565	1,481,201,307
Investment properties	54,034,554,441	55,029,900,000
Deferred tax assets	37,950,398	-
Other assets	1,991,939,748	1,278,500,867
Total assets	**511,071,586,933**	**429,734,164,398**
LIABILITIES		
Bank overdraft	5,988,634,485	8,516,663,167
Derivative financial instruments	6,724,094	1,937,593
Securities sold under repurchase agreements	500,130,137	-
Financial liabilities at amortised cost – due to depositors	241,653,546,650	225,717,328,979
Financial liabilities at amortised cost – borrowings	89,335,139,873	15,680,980,318
Retirement benefit obligation	897,385,140	752,325,773
Current tax liabilities	1,960,980,539	2,011,921,307
Deferred tax liabilities	-	2,992,430,889
Other liabilities	23,113,369,290	24,536,628,015
Total liabilities	**363,455,910,208**	**280,210,216,040**
EQUITY		
Stated capital	44,078,915,852	44,078,915,852
Reserves		
Statutory reserve fund	7,545,403,164	7,545,403,164
Other reserves	8,992,476,235	9,154,257,761
Retained earnings	86,998,881,475	88,745,371,582
Total equity	**147,615,676,725**	**149,523,948,358**
Total liabilities and equity	**511,071,586,933**	**429,734,164,398**
Net asset value per share	**4.99**	**4.52**

Certification :
These financial statements have been prepared in compliance with the requirements of the Companies Act No. 7 of 2007.

Sgd.
……..
(Mr.) Buddhika Weeratunga
Head of Finance

The Board of Directors is responsible for the preparation and presentation of these financial statements.
Approved and signed for and on behalf of the Board,

Sgd.
……..
(Mr.) Krishan Thilakaratne
Director / CEO

Sgd.
……...
(Mr.) Conrad Dias
Chairman / Non Executive Director

30th January 2026
Rajagiriya (Greater Colombo)

LOLC Finance PLC

STATEMENT OF CHANGES IN EQUITY

For the period ended 31st December 2025

	Stated Capital Rs.	Statutory Reserve Rs.	Revaluation Reserve Rs.	Cash flow Hedge Reserve Rs.	Fair Value Reserve Rs.	Regulatory loss Allowance Reserve Rs.	Merger Reserve Rs.	Retained Earnings Rs.	Total Equity Rs.
Balance as at 01 April 2024 (Audited)	**306,993,805,501**	**6,291,146,123**	**1,247,187,997**	**41,014,495**	**302,199,666**	**6,816,123,553**	**(262,914,889,649)**	**63,568,883,512**	**122,345,471,198**
Total comprehensive income for the period									
Profit for the period	-	-	-	-	-	-	-	16,622,318,979	16,622,318,979
Other comprehensive income, net of income tax									
Remeasurements of defined benefit liability	-	-	-	-	-	-	-	30,765,652	30,765,652
Total other comprehensive income for the period	-	-	-	-	-	-	-	30,765,652	30,765,652
Total comprehensive income for the period	-	-	-	-	-	-	-	16,653,084,631	16,653,084,631
Transactions recorded directly in equity									
Transferred to stated capital during the period	(262,914,889,649)	-	-	-	-	-	262,914,889,649	-	-
Transferred to / (from) regulatory loss allowance reserve	-	-	-	-	-	(870,844,592)	-	870,844,592	-
Total transactions recorded directly in equity	**(262,914,889,649)**	**-**	**-**	**-**	**-**	**(870,844,592)**	**262,914,889,649**	**870,844,592**	**-**
Balance as at 31 December 2024	**44,078,915,852**	**6,291,146,123**	**1,247,187,997**	**41,014,495**	**302,199,666**	**5,945,278,961**	**-**	**81,092,812,735**	**138,998,555,828**
Balance as at 01 January 2025	**44,078,915,852**	**6,291,146,123**	**1,247,187,997**	**41,014,495**	**302,199,666**	**5,945,278,961**	**-**	**81,092,812,735**	**138,998,555,828**
Total comprehensive income for the period									
Profit for the period	-	-	-	-	-	-	-	8,462,821,818	8,462,821,818
Other comprehensive income, net of income tax									
Remeasurements of defined benefit liability	-	-	-	-	-	-	-	6,527,226	6,527,226
Revaluation gain on property, plant and equipment	-	-	2,010,650,199	-	-	-	-	-	2,010,650,199
Revaluation loss on fair value through OCI investments	-	-	-	-	45,393,288	-	-	-	45,393,288
Total other comprehensive income for the period	-	-	2,010,650,199	-	45,393,288	-	-	6,527,226	2,062,570,713
Total comprehensive income for the period	-	-	2,010,650,199	-	45,393,288	-	-	8,469,349,045	10,525,392,531
Transactions recorded directly in equity									
Transfer to Statutory Reserve Fund	-	1,254,257,040	-	-	-	-	-	(1,254,257,040)	-
Revaluation surplus transferred to retained earnings upon the disposal of fixed assets	-	-	(91,911,123)	-	-	-	-	91,911,123	-
Transferred to / (from) regulatory loss allowance reserve	-	-	-	-	-	298,600,109	-	(298,600,109)	-
Transferred to retained earnings during the period	-	-	(424,641,896)	(41,014,495)	(178,499,439)	-	-	644,155,830	-
Total transactions recorded directly in equity	**-**	**1,254,257,040**	**(516,553,019)**	**(41,014,495)**	**(178,499,439)**	**298,600,109**	**-**	**(816,790,196)**	**-**
Balance as at 31 March 2025 (Audited)	**44,078,915,852**	**7,545,403,163**	**2,741,285,176**	**-**	**169,093,515**	**6,243,879,069**	**-**	**88,745,371,584**	**149,523,948,359**
Balance as at 01 April 2025 (Audited)	**44,078,915,852**	**7,545,403,163**	**2,741,285,176**	**-**	**169,093,515**	**6,243,879,069**	**-**	**88,745,371,584**	**149,523,948,359**
Total comprehensive income for the period									
Profit for the period	-	-	-	-	-	-	-	19,350,336,825	19,350,336,825
Other comprehensive income, net of income tax									
Remeasurements of defined benefit liability	-	-	-	-	-	-	-	(46,688,272)	(46,688,272)
Revaluation gain on property, plant and equipment	-	-	(97,529,358)	-	-	-	-	-	(97,529,358)
Total other comprehensive income for the period	-	-	(97,529,358)	-	-	-	-	(46,688,272)	(144,217,630)
Total comprehensive income for the period	-	-	(97,529,358)	-	-	-	-	19,303,648,552	19,206,119,194
Transactions recorded directly in equity									
Repurchase of shares	-	-	-	-	-	-	-	(21,114,390,828)	(21,114,390,828)
Transferred to / (from) regulatory loss allowance reserve	-	-	-	-	-	(64,252,168)	-	64,252,168	-
Total transactions recorded directly in equity	-	-	-	-	-	**(64,252,168)**	-	**(21,050,138,660)**	**(21,114,390,828)**
Balance as at 31 December 2025	**44,078,915,852**	**7,545,403,163**	**2,643,755,818**	**-**	**169,093,515**	**6,179,626,901**	**-**	**86,998,881,475**	**147,615,676,725**

LOLC Finance PLC

STATEMENT OF CASH FLOWS

For the period ended 31st December 2025

For the period ended	31-Dec-25 Rs.	31-Dec-24 Rs.
Cash flows from operating activities		
Profit before income tax expense	16,287,965,938	16,622,318,979
Adjustments for:		
Depreciation & amortisation expenses	1,478,577,642	972,144,064
(Profit) / loss on sales of investment property and PPE	21,329,144	21,973,250
Change in fair value of derivatives - forward contracts	5,947,351	1,831,883
Dividend income	(1,418,653)	(1,581,161)
Net mark-to-market gains - government & debt securities	(297,134,153)	(1,333,152,310)
Fair value gains / (losses) from government securities	295,061,267	(185,527,175)
Impairment charges / (reversal)	1,595,816,032	(6,241,085,143)
Provision for defined benefit plans	133,813,697	131,663,568
Share of (profit)/loss of associate, net of tax	-	(9,450,318)
Investment income	(2,649,190,879)	(3,431,948,932)
Interest expense	20,479,323,052	20,012,028,276
Operating profit before changes in operating assets and liabilities	**37,433,190,437**	**29,243,857,275**
Change in other receivables	(719,321,388)	(2,970,461,470)
Change in trade payables	370,130,835	616,074,743
Change in other liabilities	(2,582,625,043)	1,600,251,327
Change in amounts due to / due from related parties	222,866,779	485,136,262
Change in financial assets at amortised cost – loans and advances	(87,385,010,620)	(24,968,376,134)
Change in financial liabilities at amortised cost – due to depositors	16,901,377,668	19,827,217,095
Cash (used in) / generated from operations	**(35,759,391,331)**	**23,833,699,098**
Interest paid on deposits	(17,949,974,526)	(21,757,677,853)
Benefits paid on defined benefit plans	(55,451,862)	(45,793,730)
Income tax paid	(96,471,266)	(618,971,010)
Net cash from / (used in) operating activities	**(53,861,288,984)**	**1,411,256,506**
Cash flows from investing activities		
Acquisition of property, plant & equipment & investment property	(5,232,319,160)	(31,396,000)
Proceeds from sale of property, plant & equipment & investment property	426,038,190	290,089,609
Purchase of government securities	(7,501,049,837)	(16,279,221,022)
Proceeds from sale of government securities	9,905,131,464	14,694,045,093
Net proceeds from placements with banks	(12,040,663,909)	1,530,728,384
Net proceeds from investments / debt securities	17,298,226,462	(1,965,019,766)
Interest received from financial assets	2,294,515,501	3,161,609,620
Dividend received from financial assets	1,418,653	1,581,161
Net cash flows used in investing activities	**5,151,297,364**	**1,402,417,079**
Cash flows from financing activities		
Cash flows from interest bearing borrowings	71,800,450,000	13,200,000,000
Repayment of interest bearing borrowings	(1,983,985,165)	(15,405,882,663)
Repurchase of shares	(21,114,390,828)	-
Net proceeds from issue / (disposal) of debentures	5,000,000,000	-
Repayment of principal portion of lease liabilities	(567,492,579)	(411,367,533)
Interest paid on borrowings	(2,974,147,109)	(1,625,089,789)
Net cash flows from / (used in) financing activities	**50,160,434,318**	**(4,242,339,985)**
Net increase / (decrease) in cash and cash equivalents	**1,450,442,698**	**(1,428,666,400)**
Cash and cash equivalents at the beginning of the period	**62,270,382**	**6,469,266,659**
Cash and cash equivalents at the end of the period	**1,512,713,080**	**5,040,600,259**

LOLC Finance PLC

OPERATING SEGMENTS

For the period ended 31st December 2025

For the period ended 31st December 2025

Item	SME Finance Rs.	Personal Finance Rs.	Alternate Finance Rs.	Gold Loans Rs.	Others Rs.	(Eliminations) / Unallocated Rs.	Total / Consolidated Rs.
Interest income	34,391,022,155	6,510,489,768	4,257,377,528	5,822,817,314	3,226,641,361	2,809,075,452	57,017,423,578
Interest expense	(13,011,109,922)	(1,601,657,825)	(1,199,304,268)	(2,674,349,172)	(1,060,260,933)	(932,640,932)	(20,479,323,052)
Net interest income	**21,379,912,233**	**4,908,831,943**	**3,058,073,260**	**3,148,468,142**	**2,166,380,428**	**1,876,434,520**	**36,538,100,526**
Net fee and commission income	1,080,681,304	135,914,565	158,042,965	230,126,752	655,877,115	-	2,260,642,701
Net gains / (losses) from trading	-	-	-	-	-	46,949,345	46,949,345
Net other operating income	301,006,434	37,856,821	40,981,354	64,098,114	21,435,575	(83,100,000)	360,842,723
Total other operating income	**1,381,687,738**	**173,771,386**	**199,024,319**	**294,224,866**	**677,312,690**	**(36,150,655)**	**2,668,434,769**
Net operating income	**22,761,599,971**	**5,082,603,329**	**3,257,097,580**	**3,442,693,008**	**2,843,693,119**	**1,840,283,865**	**39,206,535,296**
Less: Expenses							
Impairment (charge) / reversal	611,589,313	663,236,427	(1,892,218)	(17,752,673)	(793,982,820)	(773,565,097)	(312,367,070)
Total operating expenses	(10,629,181,942)	(2,159,720,114)	(1,393,691,547)	(1,551,789,689)	(1,465,471,214)	(1,073,534,450)	(18,273,388,956)
VAT and other taxes on financial services	(2,659,091,169)	(736,334,138)	(433,936,466)	(385,382,437)	(128,044,575)	3,072,346,340	(1,270,442,445)
Profit from operating activities	**10,084,916,172**	**2,849,785,504**	**1,427,577,348**	**1,487,768,209**	**456,194,510**	**3,065,530,657**	**19,350,336,825**
Share of profit of equity accounted investee	-	-	-	-	-	-	-
Profit for the period	**10,084,916,172**	**2,849,785,504**	**1,427,577,348**	**1,487,768,209**	**456,194,510**	**3,065,530,657**	**19,350,336,825**
Other information							
Depreciation	722,095,624	91,083,090	98,213,654	166,920,080	48,307,294	351,957,901	**1,478,577,642**
Capital expenditure - Property, plant and equipment	355,737,683	44,871,740	76,218,298	82,232,547	23,798,406	173,390,731	**756,249,405**
Total assets	240,406,697,580	30,324,217,506	51,508,148,610	55,572,563,747	16,082,907,366	117,177,052,124	**511,071,586,933**
Total liabilities	169,107,585,782	21,330,750,203	40,188,445,738	39,091,016,122	11,313,085,968	82,425,026,396	**363,455,910,208**

For the period ended 31st December 2024

Item	SME Finance Rs.	Personal Finance Rs.	Alternate Finance Rs.	Gold Loans Rs.	Others Rs.	(Eliminations) / Unallocated Rs.	Total / Consolidated Rs.
Interest income	33,529,854,438	5,272,809,170	3,412,308,665	4,011,667,776	3,419,508,365	1,319,477,303	50,965,625,716
Interest expense	(13,178,222,118)	(1,563,672,717)	(1,169,393,802)	(2,192,418,910)	(1,274,196,528)	(634,124,200)	(20,012,028,276)
Net interest income	**20,351,632,320**	**3,709,136,452**	**2,242,914,863**	**1,819,248,867**	**2,145,311,837**	**685,353,102**	**30,953,597,440**
Net fee and commission income	1,053,501,447	126,657,816	112,213,611	177,913,756	526,026,189	-	1,996,312,818
Net gains / (losses) from trading	-	-	-	-	-	1,540,912,673	1,540,912,673
Net other operating income	925,150,231	111,226,717	76,574,066	156,237,994	72,285,261	(3,793,580,458)	(2,452,106,189)
Total other operating income	**1,978,651,678**	**237,884,533**	**188,787,677**	**334,151,749**	**598,311,450**	**(2,252,667,785)**	**1,085,119,302**
Net operating income	**22,330,283,997**	**3,947,020,986**	**2,431,702,540**	**2,153,400,616**	**2,743,623,286**	**(1,567,314,682)**	**32,038,716,743**
Less: Expenses							
Impairment (charge) / reversal	(2,060,737,821)	516,744,193	(120,551,331)	28,863,727	(149,848,831)	6,903,478,423	5,117,948,359
Total operating expenses	(9,836,637,707)	(1,914,042,043)	(1,093,230,764)	(1,278,649,975)	(1,083,611,185)	(1,373,786,814)	(16,579,958,488)
VAT and other taxes on financial services	(2,251,864,090)	(542,062,649)	(265,735,511)	(189,012,962)	(292,866,877)	(422,295,863)	(3,963,837,953)
Profit from operating activities	**8,181,044,379**	**2,007,660,486**	**952,184,933**	**714,601,406**	**1,217,296,393**	**3,540,081,064**	**16,612,868,660**
Share of profit of equity accounted investee	-	-	-	-	-	9,450,318	9,450,318
Profit for the period	**8,181,044,379**	**2,007,660,486**	**952,184,933**	**714,601,406**	**1,217,296,393**	**3,549,531,382**	**16,622,318,979**
Other information							
Depreciation	435,453,194	54,653,106	71,835,622	76,279,140	33,255,137	300,667,865	**972,144,064**
Capital expenditure - Property, plant and equipment	136,869,626	17,178,311	28,054,273	23,975,705	10,452,600	94,504,528	**311,035,043**
Total assets	180,174,641,316	22,613,460,939	36,930,535,187	31,561,524,557	13,759,762,258	124,405,390,978	**409,445,315,236**
Total liabilities	116,930,529,457	14,675,783,124	28,690,482,590	20,482,936,722	8,929,870,898	80,737,156,617	**270,446,759,408**

2. CLASSIFICATION OF FINANCIAL ASSETS AND LIABILITIES

For the period ended 31st December 2025

Item	Financial instruments recognised through profit or loss (FVTPL)	Financial instruments at Amortised Cost (AC)	Financial instruments at fair value through other comprehensive income (FVOCI)	Total carrying amount
	Rs.	Rs.	Rs.	Rs.
Financial Assets				
Cash and cash equivalents	-	7,501,347,564	-	7,501,347,564
Placements with banks	-	14,945,987,812	-	14,945,987,812
Derivative financial instruments	5,338,359	-	-	5,338,359
Financial assets - fair value through profit or loss	14,868,980,897	-	-	14,868,980,897
Financial assets at amortised cost – loans and advances	-	383,345,973,959	-	383,345,973,959
Financial assets at amortised cost – debt instruments	-	14,114,857,122	-	14,114,857,122
Financial assets - fair value through OCI	-	-	323,720,733	323,720,733
Other financial assets	-	506,700,397	-	506,700,397
Total financial assets	**14,874,319,256**	**420,414,866,854**	**323,720,733**	**435,612,906,842**
Financial Liabilities				
Bank overdraft	-	5,988,634,485	-	5,988,634,485
Derivative financial instruments	6,724,094	-	-	6,724,094
Securities sold under repurchase agreements	-	500,130,137	-	500,130,137
Financial liabilities at amortised cost – due to depositors	-	241,653,546,650	-	241,653,546,650
Financial liabilities at amortised cost – borrowings	-	89,335,139,873	-	89,335,139,873
Other financial liabilities	-	5,718,005,121	-	5,718,005,121
Total financial liabilities	**6,724,094**	**343,195,456,266**	**-**	**343,202,180,360**

For the period ended 31st March 2025 (Audited)

Item	Financial instruments recognised through profit or loss (FVTPL)	Financial instruments at Amortised Cost (AC)	Financial instruments at fair value through other comprehensive income (FVOCI)	Total carrying amount
	Rs.	Rs.	Rs.	Rs.
Financial Assets				
Cash and cash equivalents	-	8,578,933,549	-	8,578,933,549
Placements with banks	-	2,794,250,923	-	2,794,250,923
Securities purchased under resale agreements	-	280,245,480	-	280,245,480
Derivative financial instruments	6,499,209	-	-	6,499,209
Financial assets - fair value through profit or loss	33,324,963,786	-	-	33,324,963,786
Financial assets at amortised cost – loans and advances	-	297,509,139,756	-	297,509,139,756
Financial assets at amortised cost – debt instruments	-	14,828,164,580	-	14,828,164,580
Financial assets - fair value through OCI	-	-	323,720,733	323,720,733
Other financial assets	-	535,355,437	-	535,355,437
Total financial assets	**33,331,462,995**	**324,526,089,725**	**323,720,733**	**358,181,273,453**
Financial Liabilities				
Bank overdraft	-	8,516,663,167	-	8,516,663,167
Derivative financial instruments	1,937,593	-	-	1,937,593
Financial liabilities at amortised cost – due to depositors	-	225,717,328,979	-	225,717,328,979
Financial liabilities at amortised cost – borrowings	-	15,680,980,318	-	15,680,980,318
Other financial liabilities	-	4,779,298,797	-	4,779,298,797
Total financial liabilities	**1,937,593**	**254,694,271,261**	**-**	**254,696,208,854**

3. FAIR VALUE OF ASSETS & LIABILITIES

The Company measures the fair value using the following fair value hierarchy, which reflects the significance of the inputs used in making the measurement. An analysis of fair value measurement of financial and non-financial assets and liabilities is provided below:

Level 1

Inputs that are quoted market prices (unadjusted) in an active market for identical instruments. When available, the Company measures the fair value of an instrument using active quoted prices or dealer price quotations, without any deduction for transaction costs. A market is regarded as active if transactions for asset or liability take place with sufficient frequency and volume to provide pricing information on an ongoing basis.

Level 2

Inputs other than quoted prices included within Level 1 that are observable either directly (i.e., as prices) or indirectly (i.e., derived from prices).
This category includes instruments valued using;
(a) quoted prices in active markets for similar instruments,
(b) quoted prices for identical or similar instruments in markets that are considered to be less active, or
(c) other valuation techniques in which almost all significant inputs are directly or indirectly observable from market data.

Level 3

Inputs that are unobservable.
This category includes financial instruments valued using techniques that rely on significant unobservable inputs. These may involve adjustments to quoted prices of similar instruments or models such as discounted cash flows. Key inputs and assumptions include interest rates, risk premiums, market prices, exchange rates, and price volatilities.

Observable prices or model inputs such as market interest rates are usually available in the market for listed equity securities and Government Securities such as Treasury Bills and Treasury Bonds. Availability of observable prices and model inputs reduces the need for Management judgement and estimation while reducing uncertainty associated in determining the fair values.

For the period ended 31st December 2025

Item	Level 1 Rs.	Level 2 Rs.	Level 3 Rs.	Total fair value Rs.	Total carrying amount Rs.
Financial Assets					
Cash and cash equivalents	-	7,501,347,564	-	7,501,347,564	7,501,347,564
Placements with banks	-	14,945,987,812	-	14,945,987,812	14,945,987,812
Derivative financial instruments	-	5,338,359	-	5,338,359	5,338,359
Financial assets - fair value through profit or loss	12,725,543,167	-	2,143,437,730	14,868,980,897	14,868,980,897
Financial assets at amortised cost – loans and advances	-	383,279,061,729	-	383,279,061,729	383,345,973,959
Financial assets at amortised cost – debt instruments	12,599,621,864	503,972,603	-	13,103,594,467	14,114,857,122
Financial assets - fair value through OCI	-	323,720,733	-	323,720,733	323,720,733
Other financial assets	-	506,700,397		506,700,397	506,700,397
Total financial assets	**25,325,165,030**	**407,066,129,196**	**2,143,437,730**	**434,534,731,956**	**435,612,906,842**
Financial Liabilities					
Bank overdraft	-	5,988,634,485	-	5,988,634,485	5,988,634,485
Derivative financial instruments	-	6,724,094	-	6,724,094	6,724,094
Securities sold under repurchase agreements	-	500,130,137	-	500,130,137	500,130,137
Financial liabilities at amortised cost – due to depositors	-	242,582,198,890	-	242,582,198,890	241,653,546,650
Financial liabilities at amortised cost – borrowings	-	89,390,293,123	-	89,390,293,123	89,335,139,873
Other financial liabilities	-	5,718,005,121	-	5,718,005,121	5,718,005,121
Total financial liabilities	**-**	**344,185,985,850**	**-**	**344,185,985,850**	**343,202,180,360**

For the period ended 31st March 2025 (Audited)

Item	Level 1 Rs.	Level 2 Rs.	Level 3 Rs.	Total fair value Rs.	Total carrying amount Rs.
Financial Assets					
Cash and cash equivalents	-	8,578,933,549	-	8,578,933,549	8,578,933,549
Placements with banks	-	2,794,250,923	-	2,794,250,923	2,794,250,923
Securities purchased under resale agreements	-	280,245,480	-	280,245,480	280,245,480
Derivative financial instruments	-	6,499,209	-	6,499,209	6,499,209
Financial assets - fair value through profit or loss	31,181,526,056	-	2,143,437,730	33,324,963,786	33,324,963,786
Financial assets at amortised cost – loans and advances	-	297,486,139,772	-	297,486,139,772	297,509,139,756
Financial assets at amortised cost – debt instruments	13,263,650,655	640,927,123	-	13,904,577,778	14,828,164,580
Financial assets - fair value through OCI	-	323,720,733	-	323,720,733	323,720,733
Other financial assets	-	535,355,437		535,355,437	535,355,437
Total financial assets	**44,445,176,710**	**310,646,072,227**	**2,143,437,730**	**357,234,686,667**	**358,181,273,453**
Financial Liabilities					
Bank overdraft	-	8,516,663,167	-	8,516,663,167	8,516,663,167
Derivative financial instruments	-	1,937,593	-	1,937,593	1,937,593
Financial liabilities at amortised cost – due to depositors	-	230,572,571,747	-	230,572,571,747	225,717,328,979
Financial liabilities at amortised cost – borrowings	-	15,673,899,505	-	15,673,899,505	15,680,980,318
Other financial liabilities	-	4,779,298,797	-	4,779,298,797	4,779,298,797
Total financial liabilities	**-**	**259,544,370,809**	**-**	**259,544,370,809**	**254,696,208,854**

4. EXPLANATORY NOTES

- These interim financial statements have been prepared in accordance with LKAS 34 Interim Financial Reporting and do not include all of the information required for a full set of financial statements. The requirements of the Colombo Stock Exchange and the Companies Act No.7 of 2007 have also been considered in preparing these financial statements.

- The information for the preparation of these interim financial statements has been drawn up from the previous year's audited financial records of the Company. Accounting policies and methods of computation as stated in the audited financial statements for the year 2024/25 are followed in the preparation of these Interim Financial Statements.

- There are no significant changes in the nature of the contingent liabilities other than disclosed in the audited financials for the year ended 31 March 2025. All expenses related to management expenditure are fully provided for in these Interim Financial Statements.

5. SHARE INFORMATION

The Stated Capital of the Company is represented by 29,560,147,161 ordinary shares. Market prices of ordinary shares recorded for the quarter ended 31st December 2025 are as follows:

	31-Dec-25 Rs.	31-Dec-24 Rs.
Last traded price	5.80	6.70
Highest Price	7.20	7.10
Lowest Price	5.50	5.80

6. DEBENTURE INFORMATION

These represent listed, rated, senior, unsecured, redeemable debentures amounting to 100 million units, issued in December 2025. The debentures are listed on the Colombo Stock Exchange and are rated A+ (Stable) by Lanka Rating Agency.

- Interest rates of the debentures

Instrument type	Interest frequency	Rate of interest (% p.a)	Interest yield as at last trade	Yield to maturity of last trade done	Interest rate of comparable Government Security
Type A - 5 Years Tenor	Annually	11.25%	11.25%	11.25%	9.84%
Type B - 5 Years Tenor	Semi-annually	10.95%	10.95%	10.95%	9.84%
Type C - 5 Years Tenor	Annually	T Bill + 2.50%	10.53%	10.53%	9.84%

- Market prices & issue prices of debentures recorded during the quarter ended 31st December 2025 are as follows.

Instrument Type	Issue Price Rs.	Highest Price Rs.	Lowest Price Rs.	Last Traded Price Rs.	Last Traded Date
Type A - 5 Years Tenor	100.00	Not Traded	Not Traded	Not Traded	N/A
Type B - 5 Years Tenor	100.00	Not Traded	Not Traded	Not Traded	N/A
Type C - 5 Years Tenor	100.00	Not Traded	Not Traded	Not Traded	N/A

7. OTHER DISCLOSURE INFORMATION

The proceeds derived from debenture and rights issues

The proceeds derived from the debenture and rights issues, including those raised in previous periods, have been fully utilised in accordance with the objectives set out in the respective prospectuses. Accordingly, in compliance with Rule 7.6 (XIII) and Appendix 7A, Part (a), Item 3 of the Colombo Stock Exchange (CSE) Listing Rules, no further disclosures are required.

Repurchase of Shares

The Company successfully completed the share repurchase approved by the Board of Directors at a price of Rs. 6.00 per share. The offer period commenced on 30th June 2025 and closed on 8th July 2025, with payments to shareholders made on 23rd July 2025 and the effective date of the transaction being 30th July 2025.

A total of 3,519,065,138 ordinary shares were repurchased under the offer, amounting to a total consideration of Rs. 21,114,390,828. The repurchase was carried out in accordance with the provisions of Section 64 of the Companies Act No. 07 of 2007 and the guidelines issued by the Central Bank of Sri Lanka relating to profit distributions by Licensed Finance Companies.

As required by Section 64(2) of the Act, the Company obtained a Solvency Certificate and a Fair Value Opinion from its external auditors prior to execution. The Board of Directors confirmed that the repurchase was in the best interest of the Company and that the consideration offered to shareholders was fair and reasonable. The repurchased shares were subsequently cancelled, and the number of shares in issue and retained earnings were adjusted accordingly to reflect the repurchase made.

8. COMPARATIVE INFORMATION

Comparative information has been reclassified to conform to the current period presentation, where necessary. No information has been restated.

9. EVENTS AFTER THE REPORTING PERIOD

No circumstances have arisen since the reporting date which would require adjustments or disclosure in the Financial Statements.

10. SELECTED KEY PERFORMANCE INDICATORS

Item	31-Dec-25	31-Mar-25	31-Dec-24
Regulatory Capital Adequacy (Rs. 000)			
Tier 1 Core Capital	102,748,636	109,866,746	85,971,202
Total Capital Base	101,663,260	108,785,841	84,896,562
Regulatory Capital Adequacy (%)			
Tier 1 Capital Adequacy Ratio - Minimum requirement 10%	22.01	26.18	21.31
Total Capital Adequacy Ratio - Minimum requirement 17%	21.78	25.92	21.04
Capital Funds to Deposit Liabilities Ratio - Minimum requirement 10%	42.07	48.20	38.61
Debt to equity ratio (with Deposits)	2.29 times	1.67 times	1.78 times
Assets Quality (Quality of Loan Portfolio) (%)			
Net Non-Performing Loans Ratio	4.42	4.81	7.33
Net Non-Performing Loans to Core Capital Ratio	16.90	13.35	22.91
Provision Coverage Ratio	34.83	34.51	31.13
Profitability (%)			
Net Interest Margin	12.56	12.94	13.38
Return on Assets (before tax)	4.62	6.22	5.63
Return on Equity (after Tax)	17.37	18.45	16.96
Cost to Income ratio	46.61	43.36	51.75
Liquidity (%)			
Available Liquid Assets to required liquid assets (Minimum 100%)	101.99	140.17	168.43
Liquid Assets to external funds	9.01	13.59	16.37
Interest Cover (Times)	1.94 times	1.96 times	1.83 times
Memorandum information			
Number of branches	203	203	203
External Credit rating	*(SL) A+ Stable	(SL) A Positive	(SL) A Positive

*The Company has been assigned A+ Stable outlook by Lanka Rating Agency.

11. ANALYSIS OF LOANS AND ADVANCES TO CUSTOMERS

As at	31-Dec-25 Rs.	31-Mar-25 Rs.
Gross loans and advances	**392,625,672,870**	**305,240,662,249**
Less: Provision for impairment	**(9,279,698,910)**	**(7,731,522,493)**
Stage 1	(330,101,992)	(336,811,868)
Stage 2	(210,141,930)	(418,726,450)
Stage 3	(8,739,454,988)	(6,975,984,175)
Net loans and advances	**383,345,973,959**	**297,509,139,756**

Analysis of loans and advances to customers by product

As at	31-Dec-25 Rs.	31-Mar-25 Rs.
Speed drafts	92,442,721,981	63,732,794,336
Finance lease receivable	78,176,573,145	71,107,219,176
Credit cards	7,500,562,684	6,889,568,113
Gold Loan	60,847,796,820	39,367,336,123
Staff loans	375,143,859	435,481,449
Housing development loans	2,168,669,100	2,231,365,078
Personal loans	23,669,104,363	17,002,768,157
Individual loans	6,102,948,765	6,125,200,232
Factoring	5,086,326,381	3,727,382,041
Loans against fixed deposits	10,108,318,736	8,563,109,648
Margin trading	4,328,534,310	4,184,372,895
Alternate finance portfolio - Other receivables (Murabaha, Musharakah etc.)	36,742,778,602	28,578,336,533
Term loans		
Short term	193,376,094	68,642,074
Long term	64,882,818,030	53,227,086,393
Total	**392,625,672,870**	**305,240,662,249**

12. ANALYSIS OF DEPOSITS

As at	31-Dec-25 Rs.	31-Mar-25 Rs.
Local currency deposits	**236,676,384,685**	**221,927,067,305**
Savings deposits	16,478,364,673	14,031,260,049
Fixed deposits	220,198,020,011	207,895,807,256
Foreign currency deposits	**4,977,161,965**	**3,790,261,673**
Savings deposits	273,698,112	272,704,508
Fixed deposits	4,703,463,854	3,517,557,165
Total	**241,653,546,650**	**225,717,328,979**

13. DIRECTORS' AND CHIEF EXECUTIVE OFFICER'S HOLDING IN SHARES

As at Dec 31, 2025

	Name of the Director	No. of shares	%
1	Mr. F. K. C. P. N. Dias - Chairman / Non Executive Director	-	-
2	Mr. D. M. D. K. Thilakaratne - Director / CEO	-	-
3	Mr. B. C. G. de Zylva - Non Executive Director	-	-
4	Mr. P. A. Wijeratne - Independent Director	455,998	0.002
5	Mrs. K. T. Chamila Priyangani - Independent Director	-	-
6	Mr. A. J. L. Peiris - Independent Director (Retired w.e.f. 17.12.2025)	-	-
7	Mr. J. T. Fernando - Independent Director (Appointed w.e.f. 03.11.2025)	-	-
8	Mr. S. Lankathilake - Independent Director	-	-
	Total	**455,998**	**0.002**

14. TWENTY LARGEST SHAREHOLDERS

As at Dec 31, 2025

	Name of the Shareholder	No. of shares	%
1	LOLC Ceylon Holdings Limited	27,153,165,444	91.86
2	Hatton National Bank PLC / LOLC Ceylon Holdings Limited	1,309,523,810	4.43
3	Commercial Bank Of Ceylon PLC / Phantom Investments (Pvt) Limited	108,430,628	0.37
4	Sampath Bank PLC / Andaradeniya Estate Private Limited	25,059,524	0.08
5	Mr. S. Vasudevan	20,917,827	0.07
6	Mr. V.R. Ramanan	20,900,000	0.07
7	Mr. B.C.S.T.I. Rodrigo	11,650,000	0.04
8	CIC Holdings PLC / CIC Charitable & Educational Trust Fund	8,707,200	0.03
9	Assetline Finance Ltd / M.D.N.P. Fonseka & W.H. Nawodya	8,197,968	0.03
10	Ms. M.I. Thanudara	7,885,776	0.03
11	Senkadagala Finance PLC / S.Gobinath	7,102,500	0.02
12	Mr. A.B.V.U. Alaharuwan	7,000,000	0.02
13	Merchant Bank of Sri Lanka & Finance PLC / Maweli Finance (Pvt) Ltd	6,500,000	0.02
14	Mr. R.E. Rambukwelle	6,103,752	0.02
15	EMFI Capital Limited	6,009,376	0.02
16	Mr. B.W. Kundanmal	5,750,000	0.02
17	Mr. A.A. Sunil	5,665,468	0.02
18	Hatton National Bank PLC / Ramaraj Kuhan	5,500,000	0.02
19	Hatton National Bank PLC / Ravindra Erle Rambukwelle	5,160,000	0.02
20	Assetline Finance Limited / M.W.A. Lakmal	4,900,000	0.02
	Total shares held by twenty largest shareholders	**28,734,129,273**	**97.21**
	Others	**826,017,888**	**2.79**
	Total	**29,560,147,161**	**100.00**

Public shareholding

Information pertaining to public shareholding as at 31st December 2025 is as follows:

	31-Dec-25	31-Dec-24
Public holding percentage	3.70%	3.31%
Number of public shareholders	18,106	17,279
Float Adjusted Market Capitalization - Rs.	6,230,852,765	7,345,277,744

The Company is not compliant with the minimum public holding requirement stipulated in the Listing Rule 7.13.1.i (b) of the Colombo Stock Exchange. This arose consequent to the merger with subsidiaries (Commercial Leasing and Finance PLC and LOLC Development Finance PLC) took place on 31st March 2022 and 31st January 2023 respectively.

CORPORATE INFORMATION

NAME OF THE COMPANY
LOLC Finance PLC

COUNTRY OF INCORPORATION
Sri Lanka

DATE OF INCORPORATION
13th December 2001

LEGAL FORM
A quoted public Company with limited liability

COMPANY REGISTRATION NO.
PB 244 PQ

TAX PAYER IDENTIFICATION NO.
134009578

VAT REGISTRATION NO.
134009578 7000

STOCK EXCHANGE LISTING
The ordinary shares of the Company were listed on the Diri Savi Board of the Colombo Stock Exchange (CSE) on 7th July 2011.

CREDIT RATING
Lanka Rating Agency assigned the Company with a long-term rating of 'A+' with a (Stable) outlook.

REGISTERED OFFICE AND HEAD OFFICE
No. 100/1, Sri Jayewardenepura Mawatha, Rajagiriya
Tel: 011 7248248
Fax: 011 2865606
Website: https://www.lolcfinance.com/
Swift: LOFCKLC

DIRECTORS
Mr. F. K. C. P. N. Dias - Chairman / Non Executive Director
Mr. D. M. D. K. Thilakaratne - Director / CEO
Mr. B. C. G. de Zylva - Non Executive Director
Mr. P. A. Wijeratne - Independent Director
Mrs. K. T. Chamila Priyangani - Independent Director
Mr. J. T. Fernando - Independent Director
Mr. S. Lankathilake - Independent Director

THE COMPANY SECRETARY
Mrs M V S C Rodrigo
100/1, Sri Jayawardenapura Mawatha, Rajagiriya
Tel: 0117 248 578
Email: veronicac@lolcfinance.com

AUDITORS
Deloitte Partners, Chartered Accountants

LAWYERS
Julius & Creasy, Attorneys-at-Law
Nithya Partners

REGISTRARS
Central Depository System (Pvt) Limited
04 - 01, West Block, World Trade Centre, Echelon Square, Colombo 01.
Tel: 011 244 0396

PRINCIPAL ACTIVITIES
During the period the principal activities of the Company comprised; Finance Business, Finance leasing, Islamic Finance, issue of Payment Cards, Micro Finance Loans, Gold Loans and Advances for Margin Trading in the Colombo Stock Exchange.

BANKERS
Standard Chartered Bank
Nations Trust Bank PLC
Citi Bank N.A.
Commercial Bank of Ceylon PLC
NDB Bank PLC
Bank of Ceylon
Seylan Bank PLC
MCB Bank
Deutsche Bank
Hatton National Bank PLC
Pan Asia Bank PLC
Hong Kong & Shanghai Banking Corporation
Sampath Bank PLC
DFCC Bank
Peoples Bank
Cargills Bank Limited
Union Bank of Colombo PLC