ASIA ASSET FINANCE PLC

A Finance Company with a Golden Heritage

Muthoot Group Company

FITCH RATING OF A+ (OUTLOOK STABLE)

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INTERIM FINANCIAL STATEMENTS

ASIA ASSET FINANCE PLC

For the period ended

30th June 2026

ASIA ASSET FINANCE PLC

A Finance Company with a Golden Heritage — Muthoot Group Company

INTERIM FINANCIAL STATEMENTS — QUARTER ENDED 30TH JUNE 2026

Financial Review for the Quarter Ended 30th June 2026

Asia Asset Finance PLC (AAF), one of Sri Lanka's most trusted and fastest-growing non-banking financial institutions, has delivered an exceptional first quarter for the financial year 2026/27, with a Profit Before Tax of Rs. 877.9 million, up 197.8% year-on-year, and a Profit After Tax of Rs. 429.4 million, up 137.0% year-on-year. Total Assets grew to Rs. 60.42 billion, an increase of 12.3% over the quarter, while the Loan Portfolio expanded by Rs. 3.51 billion during the quarter to Rs. 50.51 billion. These results reflect the continued strength of AAF's underwriting discipline, its expanding branch footprint, and the enduring support of the Muthoot Group.

Key Highlights

- **Interest Income** grew to Rs. 3.40 billion, up 85.4% YoY (30.06.2025: Rs. 1.83 billion)
- **Net Interest Income** nearly doubled to Rs. 1.97 billion, up 120.0% YoY
- **Profit Before Tax** increased to Rs. 877.9 million, up 197.8% YoY (30.06.2025: Rs. 294.8 million)
- **Profit After Tax** rose to Rs. 429.4 million, up 137.0% YoY
- **Earnings Per Share** more than doubled to Rs. 3.46, up 137.0% YoY (30.06.2025: Rs. 1.46)
- **NAV per Share** improved to Rs. 41.89, up 31.1% YoY (30.06.2025: Rs. 31.96)
- **Return on Equity** (annualized) strengthened to 34.4%, up from 18.7% a year ago
- **Return on Assets** (annualized) improved to 3.0%, up from 1.8%
- **Net Interest Margin** (annualized) expanded to 13.9%, from 10.6%
- Asset quality continued to strengthen: **Gross NPA Ratio** improved to 7.5% (from 12.5%) and **Net NPA Ratio** improved to 4.2% (from 6.6%)
- Capital remains well above regulatory thresholds, with **Tier 1 Capital Adequacy** at 18.96% (minimum 8.5%) and **Total Capital Adequacy** at 18.85% (minimum 12.5%)
- The Company's share price closed the quarter at **Rs. 59.10**, up 44.1% YoY from Rs. 41.00

Key Indicator (Quarter)	30.06.2026	30.06.2025	Change
Interest Income	Rs. 3.40 Bn	Rs. 1.83 Bn	**+85.4%**
Net Interest Income	Rs. 1.97 Bn	Rs. 0.89 Bn	**+120.0%**
Profit Before Tax	Rs. 877.9 Mn	Rs. 294.8 Mn	**+197.8%**
Profit After Tax	Rs. 429.4 Mn	Rs. 181.2 Mn	**+137.0%**
Earnings Per Share	Rs. 3.46	Rs. 1.46	**+137.0%**
Net Assets Value / Share	Rs. 41.89	Rs. 31.96	**+31.1%**
Return on Equity (Ann.)	34.4%	18.7%	**+15.7 pp**
Return on Assets (Ann.)	3.0%	1.8%	**+1.2 pp**
Net Interest Margin (Ann.)	13.9%	10.6%	**+3.3 pp**

Key Indicator (Quarter)	30.06.2026	30.06.2025	Change
Gross NPA Ratio	7.5%	12.5%	**-5.0 pp**
Net NPA Ratio	4.2%	6.6%	**-2.4 pp**
Tier 1 Capital Adequacy	18.96%	24.07%	**-5.11 pp**
Total Capital Adequacy	18.85%	23.89%	**-5.04 pp**
Share Price (Close)	Rs. 59.10	Rs. 41.00	**+44.1%**

Significant Developments During the Quarter

Asia Asset Finance PLC — Quarter: 1 April 2026 to 30 June 2026

1. Branch Network Expansion

During the quarter under review, the Company opened five (5) new branches, expanding its island-wide network. The new branches are as follows:

- Nelumkulam
- Omanthai
- Padiyathalawa
- Uppuweli
- Mandur

With this expansion, the total branch network of Asia Asset Finance PLC stood at 120 branches as at 30 June 2026.

2. Opening of Training Centre

The Company opened a new training centre in Kurunegala during the quarter, in line with its ongoing investment in staff development and capacity building.

3. Recommendation of Final Dividend

The Directors of Asia Asset Finance PLC have recommended the payment of a final dividend for the year ended 31 March 2026, as follows:

Class of Share	Dividend per Share	Total Amount (Rs.)
Ordinary Shares	Rs. 0.57	Rs. 70,791,454
Preference Shares	Rs. 0.70	Rs. 28,978,960

With sustained profitability momentum, improving asset quality, a well-capitalised balance sheet, and continued network expansion, Asia Asset Finance PLC enters the remainder of FY2026/27 well positioned to build on this strong start to the year.

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ASIA ASSET FINANCE PLC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the period ended 30th June 2026	**Company**		
	For the quarter ended		
	30.06.2026 LKR	**30.06.2025 LKR**	**Change**
	Unaudited*	**Unaudited***	**%**
Interest Income	3,400,029,872	1,834,333,250	85.36%
Interest Expenses	(1,434,031,776)	(940,785,464)	52.43%
Net Interest Income	1,965,998,096	893,547,786	120.02%
Other Operating Income	166,680,972	239,864,182	-30.51%
Less: Operating Expenses			
Personnel Costs	(315,707,572)	(204,941,017)	54.05%
Provision for Staff Retirement Benefits	(6,500,000)	(3,000,000)	116.67%
General and Administration Expenses	(436,597,960)	(364,647,247)	19.73%
Impairment Charge for Lease Rentals Receivable, Hire Purchase and Loans and Advances	(215,000,000)	(145,006,299)	48.27%
Operating Profit before Value Added Tax on Financial Services	**1,158,873,536**	**415,817,405**	**178.70%**
Value Added Tax on Financial Services	(281,000,000)	(121,000,000)	132.23%
Profit Before Taxation	**877,873,536**	**294,817,405**	**197.77%**
Income Tax (Expenses) / Reversal	(448,462,279)	(113,637,017)	294.64%
Profit for the Period	**429,411,257**	**181,180,388**	**137.01%**
Deferred tax charge on revaluation gain		10,062,072	-100.00%
Remeasurment of Unquoted shares		1,036,682	-100.00%
Deferred tax effect on components of other comprehensive income		-	
Remeasurement gain on defined benefit plan		169,212	-100.00%
Deferred tax effect on components of other comprehensive income		-	
Other Comprehensive Income for the Period, Net of Tax	-	11,267,965	-100.00%
Total Comprehensive Income for the Period, net of Tax	**429,411,257**	**192,448,353**	**123.13%**
Basic Earnings Per Share (Rs.)	**3.46**	**1.46**	**137.01%**
Diluted Earnings Per Share (Rs.)	**2.42**	**1.02**	**137.01%**

* The above figures are provisional and subject to audit.

* Figures in brackets indicate deductions.

As at	30.06.2026 LKR Unaudited*	31.03.2026 LKR Audited*	Change %
ASSETS			
Cash and Cash Equivalents	3,756,134,587	986,180,555	280.88%
Other financial assets at amortized cost	3,259,015,750	3,201,778,014	1.79%
Financial assets at amortized cost - Loans and advances	50,508,715,546	46,999,361,276	7.47%
Other Non Financial Assets	176,185,117	137,366,132	28.26%
Deferred tax assets (net)	67,274,379	65,736,659	2.34%
Advances, Deposits and Prepayments	581,816,711	391,760,973	48.51%
Financial assets - Fair value through other comprehensive income	1,427,735	1,427,735	0.00%
Property, Plant and Equipment	1,069,328,137	1,011,552,891	5.71%
Right-of-use assets	594,136,167	534,989,445	11.06%
Investment Property	366,852,207	407,490,046	-9.97%
Intangible Assets	35,007,695	37,810,978	-7.41%
Total Assets	**60,415,894,032**	**53,775,454,706**	**12.35%**
LIABILITIES			
Financial liabilities - Due to banks	6,954,352	43,604,163	-84.05%
Other Liabilities	739,041,901	616,705,908	19.84%
Dividend Payable	479,218	477,526	0.35%
Current Tax Liabilities	1,224,825,672	863,222,971	41.89%
Deferred Tax Liability	-	-	
Financial liabilities - Other borrowed funds	19,410,647,586	18,243,890,675	6.40%
Lease liabilities	625,898,389	556,741,707	12.42%
Due to Customers	30,374,074,594	25,933,000,915	17.13%
Debenture	2,758,098,373	2,675,840,047	3.07%
Retirement Benefit Obligations	73,034,016	66,534,017	9.77%
Total Liabilities	**55,213,054,100**	**49,000,017,928**	**12.68%**
SHAREHOLDERS' FUNDS			
Stated Capital	2,205,463,801	2,205,463,801	0.00%
Retained Earnings	2,410,954,559	1,983,524,218	21.55%
Statutory Reserve Fund and Other Reserves	586,421,572	586,448,759	0.00%
Total Equity	**5,202,839,932**	**4,775,436,778**	**8.95%**
Total Equity and Liabilities	**60,415,894,032**	**53,775,454,706**	**12.35%**
Net Assets Value Per Share (Rs.)	**41.89**	**38.45**	

* Figures in brackets indicate deductions.

The information contained in these statements have been extracted from the unaudited financial statements unless indicated as "Audited"

I certify that the above Interim Financial Statements are in compliance with the requirements of the Companies Act No. 7 of 2007 and give a true and fair view of the state of affairs of Asia Asset Finance PLC as at 30th June 2026 and its profit for the period ended 30th June 2026.

.....sgd.....
Kokila Perera
Chief Financial Officer

The Board of Directors is responsible for the preparation and presentation of these Interim Financial Statements.
Approved and Signed for and on behalf of the Board of Directors by:

.....sgd.....
R.J.A. Gunawardena
Director/CEO

.....sgd.....
T.C.D Kumarasiri
Director/Chairman of the Audit Committee

28th July 2026
Colombo

STATEMENT OF CHANGES IN EQUITY

	Stated Capital							
	Ordinary Share Capital Rs.	**Preference Share Capital Rs.**	**Revalation Reserve Fund Rs.**	**General Reserve Rs.**	**Statutory Reserve Fund Rs.**	**Regular Loss Allowance Reserve Rs.**	**Accumulated Profit/(Loss) Rs.**	**Total Rs.**
Balance as at 31st March , 2025 (Audited*)	**1,791,478,691**	**413,985,110**	**31,762,505**	**3,000,000**	**296,197,809**	**56,083,254**	**1,186,312,121**	**3,778,819,490**
Balance as at 1st April, 2025 (Audited*)	**1,791,478,691**	**413,985,110**	**31,762,505**	**3,000,000**	**296,197,809**	**56,083,254**	**1,186,312,121**	**3,778,819,490**
Dividend for Preference shares							**(28,978,955)**	**(28,978,955)**
Revaluation gain on property, plant and equipment								-
Profit for the period Ended 31st March 2026							**1,038,357,207**	**1,038,357,207**
Actuarial loss on retirement benefit liability							**(8,032,069)**	**(8,032,069)**
Deferred tax reversal/(charge) on revaluation (gain) and acturial loss							**2,409,621**	**2,409,621**
Remeasurment of Unquoted shares							**1,127,735**	**1,127,735**
Reversal on Depreciation			**(8,266,250)**					**(8,266,250)**
Reversals of revaluation gains on disposed assets								-
Transfers to reserves					**207,671,442**		**(207,671,442)**	-
Balance as at 31st March 2026 (Audited*)	**1,791,478,691**	**413,985,110**	**23,496,255**	**3,000,000**	**503,869,251**	**56,083,254**	**1,983,524,217**	**4,775,436,778**
Balance as at 1st April, 2026 (Audited*)	**1,791,478,691**	**413,985,110**	**23,496,255**	**3,000,000**	**503,869,251**	**56,083,254**	**1,983,524,217**	**4,775,436,778**
Remeasurment of Unquoted shares								-
Dividend during the year								-
Reversal of Depreciation			(2,008,104)					**(2,008,104)**
Deferred tax reversal/(charge) on revaluation (gain) and actuarial loss								-
Revaluation loss of disposal assets			1,980,917				(1,980,917)	-
Transfers to reserves								-
Profit for the period							429,411,257	**429,411,257**
Balance as at 30th June 2026 (Unaudited*)	**1,791,478,691**	**413,985,110**	**23,469,066**	**3,000,000**	**503,869,251**	**56,083,254**	**2,410,954,559**	**5,202,839,932**

28th July 2026

* Figures in brackets indicate deductions.

ASIA ASSET FINANCE PLC
STATEMENT OF CASH FLOWS
FOR THE PERIOD ENDED 30TH JUNE 2026

The Cash Flow Statement has been prepared by using 'The Indirect Method' in accordance with the Sri Lanka Accounting Standards - LKAS 07 (Statement of Cash Flows), whereby operating activities, financing activities and investing activities have been recognised. Cash and Cash Equivalents comprise short term, highly liquid investments that are readily convertible to known amounts of cash and are subject to an insignificant risk of changes in value. The cash and cash equivalents consists of cash in hand, balances with banks, placements with banks, money at call and short notice.

For the period ended	30.06.2026 Rs.	31.03.2026 Rs.
Cash flows from operating activities		
Profit before income tax	877,873,535	1,926,062,605
Adjustments for		
Depreciation and amortisation of property, plant and equipment, investment property and intangible assets	44,730,673	151,329,215
Amortization of right-of-use asset	31,554,994	101,000,198
Interest expenses on lease liability	19,805,549	66,056,495
Impairment of lease, hire purchase, loans and advances	215,000,000	670,863,439
Impact on net interest margin	(263,702)	9,143,787
Gain on financial instruments measured at fair value through profit or loss	(11,493,848)	(73,085,896)
Gain on expiration of operating lease agreement and other adjustments	(61,922)	(5,131,780)
(Gain) / Loss on disposal of property, plant and equipments	(3,278,672)	(2,237,536)
Loss on disposal of investment property	(5,136,754)	1,064,221
Interest expense on other borrowings	146,440,999	562,836,221
Interest expenses on bank loans	365,589,933	809,078,715
Interest expense on debentures	83,617,731	336,835,895
Provision for retirement benefit liability	6,500,000	14,649,933
Operating profit before working capital changes	1,770,878,516	4,568,465,512
Changes in,		
Financial assets at amortised cost - loans and advances	(3,724,354,271)	(18,522,291,419)
Other non financial assets	(223,005,617)	(151,384,457)
Due to customers	4,441,073,679	5,928,792,514
Other liabilities	122,335,989	(294,850,226)
Cash used in operations	2,386,928,296	(8,471,268,075)
Taxes paid	(85,106,509)	(99,596,690)
Gratuity paid	-	(6,244,511)
Interest paid	(512,030,932)	(1,595,417,118)
Returned dividend	1,692	703
Dividednd paid	-	(57,957,910)
Net cash used in operations	1,789,792,547	(10,230,483,600)
Cash flows from investing activities		
Acquisition of property, plant and equipment	(103,597,471)	(359,750,618)
Acquisition of intangible assets	-	(900,000)
Prepayments for right-of-use assets	(3,480,000)	(27,460,000)
Investment in unit trusts	(2,000,000,000)	(7,790,000,000)
Redemption of unit trusts	2,000,000,000	7,887,628,639
Net investments in other financial assets at amortized cost	(57,237,735)	(379,819,728)
Proceeds from sale of investment property	45,200,000	14,000,000
Proceeds from sale of property, plant and equipment	7,000,000	26,184,745
Net cash (used in)/generated from investing activities	(112,115,205)	(630,116,962)
Cash flows from financing activities		
Repayment of other borrowed funds	(3,716,243,090)	(11,181,434,972)
Proceeds from other borrowed funds	4,883,000,000	19,952,000,000
Proceeds from debenture issue	-	-
Repayment of debenture	(1,359,405)	-
Repayment of lease liabilities - principal	(36,471,008)	(67,012,997)
Net cash generated from/ (used in) financing activities	1,128,926,497	8,703,552,031
Net increase in cash and cash equivalents	2,806,603,839	(2,157,048,533)
Cash and cash equivalents at the beginning of the year	942,576,395	3,099,624,928
Cash and cash equivalents at the end of the year	3,749,180,235	942,576,395
At the end of the year		
Cash and cash equivalents	3,756,134,587	986,180,555
Bank overdraft	(6,954,352)	(43,604,160)
	3,749,180,235	942,576,395

Figures in brackets indicate deductions.

Colombo
28th July 2026

FINANCIAL REPORTING BY SEGMENT

As per the provisions of Sri Lanka Financial Reporting Standard, SLFRS- 8, the operating segments of the company have been identified based on the product and services offered by the Company of which level of risk and rewards is significantly different from one another. Top management of the company considers the operating results and conditions of its business segments in their decision making process and performance evaluation. Types of products and services from which each operating segment derives its revenues are described as follows.

An operating segment is a component of the Company that engages in business activities from which it may earn revenues and incur expenses, including revenues and expenses that relate to transactions with any of the company's other components. All operating segments' operating results are reviewed regularly by the Senior Management to make decisions about resources to be allocated to the segment and to assess its performance, and for which discrete financial information is available.

Segment results that are reported to the Senior Management Personnel and the Board of Directors include items directly attributable to a segment as well as those that can be allocated on a reasonable basis.

Types of products and services from which each operating segment derives its revenues described as follows;
Lease & Hire-purchase - This segment includes Leasing and Hire Purchase products offered to the customers.
Loans - This segment includes Loan products offered to the customers
Gold Loans - This segment includes Gold Loan products offered to the customers
Investments - This segment includes treasury investments
Other business - This segment includes all other business activities that engaged other than above segments.

	Finance lease		Gold Loan		Loans and advances		Investment		Other		Total	
	30.06.2026	30.06.2025	30.06.2026	30.06.2025	30.06.2026	30.06.2025	30.06.2026	30.06.2025	30.06.2026	30.06.2025	30.06.2026	30.06.2025
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Interest income	285,289,758	41,778,443	2,402,354,146	1,175,451,196	619,965,876	507,457,731	92,420,092	109,645,880	-	-	3,400,029,873	1,834,333,250
Other income	5,521,022	6,181,380	110,422,905	205,313,909	42,321,618	28,238,088	-		8,415,426	-	166,680,972	239,733,377
Total revenue	290,810,780	47,959,823	2,512,777,051	1,380,765,105	662,287,495	535,695,820	92,420,092	109,645,880	8,415,426	-	3,566,710,844	2,074,066,627
Segmental results	94,488,432	9,615,182	816,435,914	276,821,466	215,186,340	107,398,501	30,028,562	21,982,257	2,734,288	-	1,158,873,536	415,817,406
Value added tax on financial services											(281,000,000)	(121,000,000)
Profits from operations											877,873,536	294,817,406
Income tax charge for the year											(448,462,279)	(113,637,017)
Net profit for the year											429,411,257	181,180,389
Segment assets	4,509,686,714	979,118,714	37,857,058,534	23,899,389,721	8,141,970,297	7,718,132,146	7,015,150,337	7,340,108,725	-	-	57,523,865,882	39,936,749,306
Unallocated assets	-	-	-	-	-	-	-	-	2,892,028,148	1,946,890,253	2,892,028,148	1,946,890,253
Total assets	4,509,686,714	979,118,714	37,857,058,534	23,899,389,721	8,141,970,297	7,718,132,146	7,015,150,337	7,340,108,725	2,892,028,148	1,946,890,253	60,415,894,030	41,883,639,558
											-	-
Segment liabilities	4,119,733,924	893,870,137	34,583,557,172	21,818,550,161	7,437,933,801	7,046,140,313	6,408,550,008	6,701,030,121	-	-	52,549,774,905	36,459,590,732
Unallocated liabilities			-	-	-	-	-	-	2,663,279,195	1,454,872,241	2,663,279,195	1,454,872,241
Total liabilities	4,119,733,924	893,870,137	34,583,557,172	21,818,550,161	7,437,933,801	7,046,140,313	6,408,550,008	6,701,030,121	2,663,279,195	1,454,872,241	55,213,054,101	37,914,462,973

In determining segmental results, expenses have been allocated on proportionate basis on interest income and the segmental liabilities have been proportionately allocated based on segmental assets.

01. The Interim Financial Statements are in compliance with the Sri Lanka Accounting Standard - LKAS 34: Interim Financial Reporting and the provisions of the Companies Act No. 7 of 2007 and provide the information as required in terms of Rule 7.4 of the Colombo Stock Exchange.

02. The company has adopted consistent accounting policies and methods of computation as disclosed in the Annual Report for the year ended 31st March 2026.

03. The Interim financial statements of Asia Asset Finance PLC for the period ended 30th June , 2026 (including comparatives) were approved and authorized for issue on 28th July 2026 in accordance with a resolution of the board of directors on 28th July 2026.

04. The presentation and classification of the financial statements for previous periods have been amended where relevant for better presentation and to be comparable with those of the current period.

05. Impact Due To Current Economic Condition

The Company has taken the following measures to ensure it continues its operations as a going concern.

- Focus on asset backed lending
- Strict credit evaluation to minimize credit risk
- Restructure/reshedulment of stressed loans due to current adverse market conditions
- Additional financing to minimize liquidity risk
- Managing operational cost

Based on proactive analyses and our operating model, financial strength of the company and the backing of the group, the management is confident that the company has no impact to its business continuity and expects to manage the economic challenges effectively

06. Ordinary Share capital is represented by number of shares in issue as follows.

	30.06.2026	30.06.2025
Issued and Fully Paid Ordinary Shares (Quoted)	124,195,533	124,195,533

07. Market Value of Shares(Ordinary Shares)

	2026/2027 (1st Quarter)	2025/2026 (1st Quarter)
	Rs.	Rs.
Highest Traded Price (08/05/2026)	63.90	41.50
Lowest Traded Price (06/04/2026)	51.00	25.00
Last Traded Price (30/06/2026)	59.90	41.20
Close Price(30/06/2026)	59.10	41.00

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Preference Share capital is represented by number of shares in issue as follows.

Asia Asset Finance PLC issued 41,398,511 preference shares [non-cumulative, irredeemable and convertible] at a price of LKR 10/- per share. (Carrying a Preferential Non-Cumulative Dividend of Cents Seventy (Rs. 0.70) Per Convertible Irredeemable Preference Share, per financial year.)

	Number	Rs.
Preference shares	41,398,511	413,985,110
Balance at the beginning of the period	41,398,511	413,985,110
Share issued during the period		
Balance at the end of the period	41,398,511	413,985,110

8.1 Market Value of Shares(Prefernce Shares)

For the Year ended 30th June 2026	2026/2027 (1st Quarter)	2025/2026 (1st Quarter)
	Rs.	Rs.
Highest Traded Price (03/06/2026)	90.00	41.80
Lowest Traded Price (08/04/2026)	53.90	26.20
Last Traded Price (30/06/2026)	73.70	36.60
Close Price(30/06/2026)	67.00	36.60
Adjusted weighted average number of ordinary shares in issue	177,544,130	177,544,130

09. There has been no significant change to the contingent liabilities disclosed in the previous Audited Financial statements.

10. There were no material events reported since 30th June 2026 that require disclosure in these financial statements.

11 **Key performance Indicators**

For the Twelve month ended	**30.06.2026**	**30.06.2025**
Debt Holders		
Debt/Equity Ratio (Times)	10.10	9.19
Interest Cover (Times)	2.37	1.95
Capital Adequacy		
Tier 1 Capital Adequacy Ratio (Minimum 8.5%)	18.96%	24.07%
Total Capital Adequacy Ratio (Minimum 12.5%)	18.85%	23.89%
Profitability		
Net Interest Margin - Annualized	13.91%	10.57%
Return on Assets -Annualized (After Tax)	3.01%	1.83%
Return on Equity -Annualized (After Tax)	34.43%	18.71%
Asset Quality		
Gross Non-Performing Accommodations Ratio	7.53%	12.52%
Net Non-Performing Accommodations Ratio	4.20%	6.56%
Provision Coverage Ratio	46.53%	51.11%
Liquidity		
Available Liquid Assets to Required Liquid Assets	205.35%	285.95%
Advances to deposit (%)	173.50%	171.42%

SHARE HOLDER INFORMATION

12 Major 25 share holders as at 30th June 2026 (ORDINARY SHARES)

	NAME	No of Shares	(%)
1	MUTHOOT FINANCE LIMITED	90,558,778	72.92
2	J.B. COCOSHELL (PVT) LTD	6,896,871	5.55
3	ASSETLINE FINANCE PLC/C.DISSANAYAKE	2,800,270	2.26
4	COMMERCIAL BANK OF CEYLON PLC/H.S. DISSANAYAKE	1,591,574	1.28
5	PEOPLE S LEASING AND FINANCE PLC/C.M.DISSANAYAKE	985,634	0.79
6	MR. C. DISSANAYAKE	935,000	0.75
7	PEOPLE'S LEASING & FINANCE PLC/MR.D.M.P.DISANAYAKE	912,243	0.74
8	MRS. J.A. DE MEL	875,630	0.71
9	MR. A.L.F. DE MEL	850,000	0.68
10	KEYSTONE (PRIVATE) LIMITED	594,430	0.48
11	SAMPATH BANK PLC/L.T.R.S.L.JAYAWARDHANA	555,000	0.45
12	HATTON NATIONAL BANK PLC/SRI DHAMAN RAJENDRAM ARUDPRAGASAM	500,000	0.40
13	ASSETLINE FINANCE PLC/L.S.WICKRAMASINGHE	480,000	0.39
14	MR. S. WEERARATNE	478,500	0.39
15	QUICK TEA PVT LTD	474,926	0.38
16	MR. C.W. GUNASEKARA	440,000	0.35
17	MR. A.M. WEERASINGHE	400,377	0.32
18	SAMPATH BANK PLC/MR. ABISHEK SITHAMPALAM	320,798	0.26
19	MR. A. SITHAMPALAM	273,022	0.22
20	PEOPLE'S LEASING & FINANCE PLC/THAPROBAN PAVILION(PVT)LTD	244,010	0.20
21	MR. A.S. ATAPATTU	230,552	0.19
22	ARUNA EQUITY CARE (PVT) LTD	218,969	0.18
23	MR. A.D. FERNANDO	202,802	0.16
24	MR. S.D. WIDANAGAMA	200,000	0.16
25	HATTON NATIONAL BANK PLC/JUDE NISHANTHA WEERAKOON	190,578	0.15
		112,209,964	90.35
	Others	11,985,569	9.65
	Total	**124,195,533**	**100.00**

		No of Shareholders	% of Shareholding
13	**Ordinary Shares held by public as at 30th June 2026**	3,188	26.55%

The Float adjusted market capitalization of the Company falls under Option 5 of Rule 7.13.1 (i) (a) the Listing Rules of the Colombo Stock Exchange and the Company has complied with the minimum public holding requirement applicable under the said option.

The float adjusted market capitalization as at 30th June 2026 Rs.1,949,061,500.40

ASIA ASSET FINANCE PLC
NOTES TO THE FINANCIAL STATEMENTS

14 Major 25 share holders as at 30th June 2026 (PREFERENCE SHARES)

	NAME	No of Shares	(%)
1	MUTHOOT FINANCE LIMITED	39,687,516	95.87
2	J.B. COCOSHELL (PVT) LTD	1,366,194	3.30
3	MR. A. SITHAMPALAM	73,421	0.18
4	COCOSHELL ACTIVATED CARBON COMPANY (PRIVATE) LIMITED	50,000	0.12
5	SENKADAGALA FINANCE PLC/G.B.R.P.GUNAWARDANA	25,874	0.06
6	BANSEI SECURITIES CAPITAL (PVT) LTD/N.A.WAKISHTA	25,200	0.06
7	MISS. K.H.S.T. KUMARASINGHE	17,918	0.04
8	MR. N.A. WAKISHTA	16,500	0.04
9	MRS. S. UMESHWARY	10,125	0.02
10	MR. G.R. SELLAHEWA	9,210	0.02
11	MR. J.M.D.A.R. JAYAMANNE	9,151	0.02
12	MR. M.H.V.U. GUNATILAKA	8,897	0.02
13	MR. S.M.C.N. SAMARAKOON	8,575	0.02
14	MISS M.A.B.C. MANCHANAYAKE	7,389	0.02
15	MISS. S. DURGA	5,408	0.01
16	ASSETLINE FINANCE PLC/C.DISSANAYAKE	5,000	0.01
17	MR. N. KRISHNAKUMAR	4,746	0.01
18	MR. L.L. MIGARA	4,279	0.01
19	MISS. M.Z.F. SHAFRINA	4,015	0.01
20	SENKADAGALA FINANCE PLC/R.M.S.P.R.BANDARA	3,190	0.01
21	MR. G. GAJAMUGAN	2,975	0.01
22	ASSETLINE FINANCE PLC/A.E.DASSANAYAKE	2,500	0.01
23	MR. U.I. SURIYABANDARA	2,490	0.01
24	MR. G. ARCHCHUNA	2,449	0.01
25	DR. V. ELANKUMARAN	2,229	0.01
		41,355,251	99.89
	Othres	43,260	0.11
	Total	**41,398,511**	**100.00**

		No of Shareholders	% of Shareholding
15	**Prefernce Shares held by public as at 30th June 2026**	256	4.133%

The float adjusted market capitalization as at 30th June 2026 - Rs 114,636,665.00

Directors'And CEO'S Shareholding As At 30th June 2026

16 Directors'And CEO'S Shareholding -Ordinary Shares	No. of Shares 30.06.2026	%
Name		
Mr. V A Prasanth	Nil	Nil
Mr. R J A Gunawardena	147,362	0.119
Mr. S S R De Silva Gunasekera	6,000	0.005
Mr. G M Alexander	Nil	Nil
Mr. K R Bijimon	Nil	Nil
Mr. J P D R Jayasekera	Nil	Nil
Mr.T.C.D.Kumarasiri	Nil	Nil
Justice S. Thurairaja PC	Nil	Nil

17 Directors'And CEO'S Shareholding -Prefernce Shares	No. of Shares 30.06.2026	%
Name		
Mr. V A Prasanth	Nil	Nil
Mr. R J A.Gunawardena	Nil	Nil
Mr. S S R D De Silva Gunasekera	Nil	Nil
Mr. G M.Alexander	Nil	Nil
Mr. K R Bijimon	Nil	Nil
Mr. J P D R Jayasekara	Nil	Nil
Mr.T.C.D.Kumarasiri	Nil	Nil
Justice S. Thurairaja PC	Nil	Nil

18 INFORMATION ON DEBENTURES

Debenture Categories	CSE Listing	Interest Payable Frequency	Face Value as at 30/06/2026	Oustanding as at 30/06/2026	Market Values			Interest Rates		Interest rate of comparable Government Security %	Interest yield			Yield to Maturity		
					Highest LKR	Lowest LKR	Period end LKR	Coupon Rate	Effective Annual Yield		Highest	Lowest	Last traded	Highest	Lowest	Last traded
Debenture - Type C	Listed	Annually	1,550,000	1,746,061	Not traded during the quarter			9.26%	9.26%	10.17%	Not traded during the quarter			Not traded during the quarter		
Debenture - Type D	Listed	Annually	563,700,000	622,377,755	Not traded during the quarter			14.18%	14.18%	10.17%	Not traded during the quarter			Not traded during the quarter		
Debenture - Type A	Listed	Annually	130,980,000	139,198,758	Not traded during the quarter			12.20%	12.20%	10.17%	Not traded during the quarter			Not traded during the quarter		
Debenture - Type B	Listed	Semi Annual Interest	6,600,000	6,621,540	Not traded during the quarter			11.85%	12.20%	10.17%	Not traded during the quarter			Not traded during the quarter		
Debenture - Type C	Listed	Annually	1,846,990,000	1,972,699,912	Not traded during the quarter			13.00%	13.00%	10.17%	Not traded during the quarter			Not traded during the quarter		
Debenture - Type D	Listed	Semi Annual Interest	15,430,000	15,454,348	Not traded during the quarter			12.60%	13.00%	10.17%	Not traded during the quarter			Not traded during the quarter		
Total Debentures			2,565,250,000	2,758,098,373												

19 UTILIZATION OF DEBENTURE PROCEEDS

Objective as per Prospectus	Amount allocated as per prospectus in LKR	Proposed date of utilization as per prospectus	Amount allocated in LKR (A)	% of total proceeds	Amount utilized in LKR (B)	% utilized against allocation (B/A)	Clarification if not fully utilized including where the funds were invested (e.g Whether lent to related party/s etc.)
Supporting the expansion of the loan portfolio of the company	Initial issue of LKR 1 Bn and a maximum issue of LKR 2 Bn	Within 06 - 12 months from the date of allotment	2,000,000,000	100%	Amount fully utilized for gold loan business	100%	

20 ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

As at 30th June 2026	Financial instruments at amortized cost (AC) (Rs.)	Fair Value through Other Comprehensive Income (FVTOCI) (Rs.)	Total
Financial Assets			
Cash and cash equivalents	3,756,134,587		3,756,134,587
Other financial assets at amortized cost	3,259,015,750		3,259,015,750
Financial assets measured at amortized cost			-
-Loans and advances	50,508,715,546		50,508,715,546
Financial assets - Fair value through other comprehensive		1,427,735	1,427,735
Total Financial Assets	**57,523,865,883**	**1,427,735**	**57,525,293,618**
Financial Liabilities			
Due to banks	6,954,352		6,954,352
Financial liabilities at amortized cost			
-Due to Customers	30,374,074,594		30,374,074,594
-Saving Control	-		-
-Other borrowed funds	19,410,647,586		19,410,647,586
-Due to debt securities holders (Debenture)	2,758,098,373		2,758,098,373
Dividend Payable	479,218		479,218
Total Financial Liabilities	**52,550,254,123**	**-**	**52,550,254,123**

As at 31st March 2026	Financial instruments at amortized cost (AC) (Rs.)	Fair Value through Other Comprehensive Income (FVTOCI) (Rs.)	Total
Financial Assets			
Cash and cash equivalents	986,180,555		986,180,555
Other financial assets at amortized cost	3,201,778,014		3,201,778,014
Financial assets measured at amortized cost			-
-Loans and advances	46,999,361,276		46,999,361,276
Financial assets - Fair value through other comprehensive		1,427,735	1,427,735
Total Financial Assets	**51,187,319,846**	**1,427,735**	**51,188,747,581**
Financial Liabilities			
Due to banks	43,604,163		43,604,163
Financial liabilities at amortized cost			-
-Due to Customers	25,933,000,915		25,933,000,915
-Saving Control	-		-
-Other borrowed funds	18,243,890,675		18,243,890,675
-Due to debt securities holders (Debenture)	2,675,840,047		2,675,840,047
Dividend Payable	477,526		477,526
Total Financial Liabilities	**46,896,813,326**	**-**	**46,896,813,326**

21 Corporate Information

Name of the Company
Asia Asset Finance PLC

Legal Form
Incorporated as a Private Limited Liability Company under the Companies Ordinance, No 51 of 1938 (Cap 145) on 23 September 1970 and name changed under the Companies Ordinance, No 51 of 1938 (Cap 145) on 03 October 2006 and Re-registered under the companies Act No.07 of 2007 on 23 January 2008 and converted to a public company under the Companies Act No.07 of 2007 on 20 March 2012.

Registration Number (Under the Companies Act No.17 of 1982)
PVS/PBS 3266

New Registration Number (Under the Companies Act No.7 of 2007)
PB139PQ

Registered Office
No 76, Park Street Colombo 02.

Taxpayer Identification Number (TIN)
104032664

Telephone
011-7699000'

E-mail
info@asiaassetfinance.lk

Website
https://asiaassetfinance.com/

Board of Directors of the Company
Mr. V.A Prasanth
Mr.R.J.A Gunawardena
Mr.G. Alexander
Mr.K.R. Bijimon
Mr.J.P.D.R. Jayasekara
Mr.S.S.R.D De Silva Gunasekera
Mr. T.C.D. Kumarasiri
Justice S. Thurairaja PC

Company Secretory
Ms Ruwani Angammana
No.76, Park Street,
Colombo 02

Company Registrars
Central Depository System (Pvt) Ltd,
Ground Floor,M &M Center, 341/5, Kotte Road,
Rajagiriya.

Lawyers of the Company
Shiranthi Gunawardena Associates
No.22/1, Elliot Place,
Colombo 08.

Company Auditors - External
KPMG, Chartered Accountant
32A, Sir Mohomad Macan Marker,
Colombo 00300

Bankers of the Company :
Bank of Ceylon
Commercial Bank of Ceylon PLC
DFCC Bank PLC
Hatton National Bank PLC
Pan Asia Banking Corporation PLC
People's Bank
Sampath Bank PLC
National Development Bank PLC
Seylan Bank PLC
Indian Bank
Nation Trust Bank
Cargills Bank
HDFC bank of Sri lanka

Audit Committee

Mr.T.C.D. Kumarasiri
Mr. V.A Prasanth
Mr. J.P.D.R. Jayasekara

Integrated Risk Management Committee
Justice S. Thurairaja PC
Mr.T.C.D. Kumarasiri
Mr. V.A Prasanth
Mr.K.R. Bijimon
Mr. J.P.D.R. Jayasekara

Human Resourses and Remunaration Committee

Mr.J.P.D.R. Jayasekara
Mr. V.A Prasanth
Mr.G. Alexander

Related Party Transactions Review Committee
Mr.J.P.D.R. Jayasekara
Mr.K.R. Bijimon
Mr. V.A Prasanth

IT Steering committee
Mr. V.A Prasanth
Mr.J.P.D.R. Jayasekara
Mr.S.S.R.D De Silva Gunasekera
Mr Inditha Jayathilaka -GM IT

Credit & Recovery Committee
Mr. V.A Prasanth
Mr.J.P.D.R. Jayasekara
Mr.K.R. Bijimon

Nominations & Governance Committee
Justice S. Thurairaja PC
Mr.T.C.D. Kumarasiri
Mr. J. P. D. R. Jayasekara
Mr. K.R. Bijimon
Mr. G.Alexander
Mr. V.A Prasanth