ASIA ASSET FINANCE PLC

A Finance Company with a Golden Heritage

Muthoot Group Company

FITCH RATING OF A+ (OUTLOOK STABLE)

Great Place To Work. Certified SEP 2025-SEP 2026 LKA



INTERIM FINANCIAL STATEMENTS

ASIA ASSET FINANCE PLC

For the period ended

30th September 2026

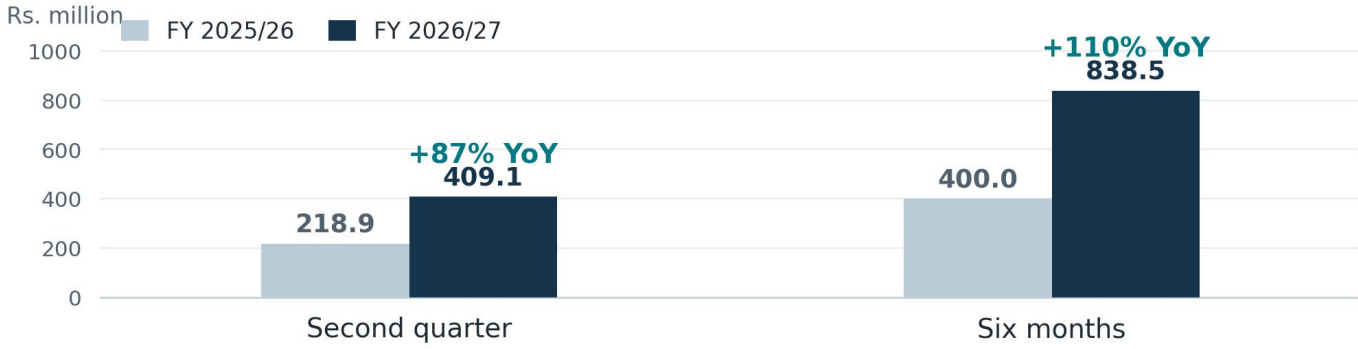
Asia Asset Finance PLC

Quarterly financial review

Quarter and six months ended 30 September 2026

Asia Asset Finance PLC (AAF) reported a 110% year-on-year increase in profit after tax to Rs. 838.5 million for the six months ended 30 September 2026. Profit before tax rose 140% to Rs. 1,622.5 million, while second-quarter profit after tax increased 87% to Rs. 409.1 million. Growth was led by the gold loan business and improved operating efficiency.

Profit after tax



Performance and outlook

For the six months, interest income grew 75% to Rs. 6,859.4 million and net interest income rose 92% to Rs. 3,783.2 million. The annualised net interest margin widened to 12.9% from 11.0%, while the cost-to-income ratio improved to 38.9% from 49.2%. Annualised return on equity increased to 28.5% from 20.1%.

Total assets increased 24% since 31 March 2026 to Rs. 66.63 billion, while net loans and advances grew 10% to Rs. 51.88 billion. Gold loans accounted for approximately 73% of total lending. With women representing 56.6% of active customers, AAF continues to support financial inclusion and women’s economic independence through access to secured credit.

Asset quality improved year on year, with the gross non-performing ratio declining to 7.6% from 9.4% and the net ratio to 4.5% from 4.9%. Impairment charges rose 36% to Rs. 365.7 million in line with portfolio growth, while provision coverage stood at 42.6%.

Customer deposits grew 37% over the six months to Rs. 35.51 billion. Shareholders’ funds increased 47% to Rs. 7.01 billion, supported by the Rs. 1.50 billion rights issue and retained profits. Total capital adequacy stood at 18.2%, and liquid assets were 2.98 times the required minimum. Muthoot Finance Limited held 78.4% of ordinary shares.

AAF will continue to grow its secured gold loan and leasing portfolios, with a focus on asset quality, cost efficiency and prudent liquidity management.

Financial highlights and ratios

Amounts in Rs. million unless otherwise stated

Income and profit

Indicator	Q2 2026/27	Q2 2025/26	Change	6M 2026/27	6M 2025/26	Change
Interest income	**3,459.4**	2,081.3	+66%	**6,859.4**	3,915.6	+75%
Net interest income	**1,817.2**	1,078.0	+69%	**3,783.2**	1,971.6	+92%
Profit before tax	**744.6**	381.0	+95%	**1,622.5**	675.8	+140%
Profit after tax	**409.1**	218.9	+87%	**838.5**	400.0	+110%

Q2: three months ended 30 September. 6M: six months ended 30 September. Changes are year on year.

Financial position

Position	30 Sep 2026	31 Mar 2026	Change
Total assets	**66,627**	53,775	+24%
Loans and advances, net	**51,878**	46,999	+10%
Customer deposits	**35,511**	25,933	+37%
Shareholders' funds	**7,013**	4,775	+47%
Net asset value per share (Rs.)	**44.75***	38.45	+16%

Changes are over the six months from 31 March 2026.

* Calculated on the weighted average number of ordinary shares for the period (156,723,181). Based on the 222,706,141 shares in issue at 30 September 2026, net asset value per share was Rs. 31.49.

Key ratios

Key ratio	30 Sep 2026	30 Sep 2025
Return on equity, annualised	**28.5%**	20.1%
Return on assets, annualised	**2.8%**	2.0%
Net interest margin, annualised	**12.9%**	11.0%
Cost to income	**38.9%**	49.2%
Gross non-performing ratio	**7.6%**	9.4%
Total capital adequacy ratio (minimum 12.5%)	**18.2%**	25.7%
Liquid assets to required minimum	**2.98x**	1.46x

Ratio comparatives are at 30 September 2025.

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ASIA ASSET FINANCE PLC
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the period ended 30th September 2026

	Company					
	For the quarter ended			For the six months ended		
	30.09.2026 LKR Unaudited*	30.09.2025 LKR Unaudited*	Change %	30.09.2026 LKR Unaudited*	30.09.2025 LKR Unaudited*	Change %
Interest Income	3,459,412,183	2,081,270,969	66.22%	6,859,442,056	3,915,604,220	75.18%
Interest Expenses	(1,642,215,048)	(1,003,223,114)	63.69%	(3,076,246,823)	(1,944,008,578)	58.24%
Net Interest Income	1,817,197,135	1,078,047,855	68.56%	3,783,195,233	1,971,595,642	91.88%
Other Operating Income	163,345,464	248,952,726	-34.39%	330,026,435	488,816,907	-32.48%
Less: Operating Expenses						
Personnel Costs	(330,505,336)	(233,521,637)	41.53%	(646,212,909)	(438,462,654)	47.38%
Provision for Staff Retirement Benefits	(7,500,000)	(3,000,000)	150.00%	(14,000,000)	(6,000,000)	133.33%
General and Administration Expenses	(504,207,610)	(400,236,369)	25.98%	(940,805,570)	(764,883,616)	23.00%
Impairment Charge for Lease Rentals Receivable, Hire Purchase and Loans and Advances	(150,698,290)	(123,000,000)	22.52%	(365,698,290)	(268,006,299)	36.45%
Operating Profit before Tax on Financial Services	**987,631,363**	**567,242,575**	**74.11%**	**2,146,504,899**	**983,059,980**	**118.35%**
Tax on Financial Services	(243,000,000)	(186,232,296)	30.48%	(524,000,000)	(307,232,296)	70.55%
Profit Before Taxation	**744,631,363**	**381,010,279**	**95.44%**	**1,622,504,899**	**675,827,684**	**140.08%**
Income Tax (Expenses) / Reversal	(335,535,463)	(162,154,439)	106.92%	(783,997,742)	(275,791,456)	184.27%
Profit for the Period	**409,095,900**	**218,855,840**	**86.92%**	**838,507,157**	**400,036,228**	**109.61%**
Remeasurement of Unquoted shares					1,036,682	-100.00%
Other Comprehensive Income for the Period, Net of Tax	-	-		-	1,036,682	-100.00%
Total Comprehensive Income for the Period, net of Tax	**409,095,900**	**218,855,840**	**86.92%**	**838,507,157**	**401,072,910**	**109.07%**
Basic Earnings Per Share (Rs.)	**2.30**	**1.76**	**30.44%**	**5.35**	**3.22**	**66.10%**
Diluted Earnings Per Share (Rs.)	**2.01**	**1.23**	**63.30%**	**4.23**	**2.25**	**87.66%**

* The above figures are provisional and subject to audit.
* Figures in brackets indicate deductions.

As at	30.09.2026 LKR Unaudited*	31.03.2026 LKR Audited*	Change %
ASSETS			
Cash and Cash Equivalents	4,828,684,046	986,180,555	389.63%
Other financial assets at amortized cost	6,501,064,954	2,993,753,260	117.15%
Financial assets measured at fair value through profit or loss	218,822,339	208,024,755	5.19%
Financial assets at amortized cost - Loans and advances	51,877,969,804	46,999,361,276	10.38%
Other Non Financial Assets	169,644,583	137,366,132	23.50%
Deferred tax assets (net)	76,738,915	65,736,659	16.74%
Advances, Deposits and Prepayments	737,607,462	391,760,973	88.28%
Assets held for sale	147,907,013	-	100.00%
Financial assets - Fair value through other comprehensive income	1,427,735	1,427,735	0.00%
Property, Plant and Equipment	1,095,816,798	1,011,552,891	8.33%
Right-of-use assets	572,791,295	534,989,445	7.07%
Investment Property	366,309,317	407,490,046	-10.11%
Intangible Assets	32,194,177	37,810,978	-14.85%
Total Assets	**66,626,978,442**	**53,775,454,706**	**23.90%**
LIABILITIES			
Financial liabilities - Due to banks	48,294,183	43,604,163	10.76%
Other Liabilities	921,338,211	616,705,908	49.40%
Dividend Payable	440,017	477,526	-7.85%
Current Tax Liabilities	512,961,401	863,222,971	-40.58%
Financial liabilities - Other borrowed funds	19,729,512,512	18,243,890,675	8.14%
Lease liabilities	612,946,230	556,741,707	10.10%
Due to Customers	35,511,050,041	25,933,000,915	36.93%
Debenture	2,200,438,442	2,675,840,047	-17.77%
Retirement Benefit Obligations	76,962,416	66,534,017	15.67%
Total Liabilities	**59,613,943,453**	**49,000,017,928**	**21.66%**
SHAREHOLDERS' FUNDS			
Stated Capital	3,708,150,234	2,205,463,801	68.13%
Retained Earnings	2,725,170,142	1,983,524,218	37.39%
Statutory Reserve Fund and Other Reserves	579,714,613	586,448,759	-1.15%
Total Equity	**7,013,034,989**	**4,775,436,778**	**46.86%**
Total Equity and Liabilities	**66,626,978,442**	**53,775,454,706**	**23.90%**
Net Assets Value Per Share (Rs.)	**44.75 ****	**38.45 ****	

* Figures in brackets indicate deductions.

"Net Assets Value per share Rs."

** Net assets value per share as at 30 September 2026 has been calculated using the weighted average number of ordinary shares for the period of 156,723,181, reflecting the rights issue and the conversion of preference shares completed during the period. Based on the 222,706,141 ordinary shares in issue as at 30 September 2026, net asset value per share would be Rs. 31.49. The comparative as at 31 March 2026 is based on 124,195,533 ordinary shares in issue.

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 September 2026 and its profit for the period ended 30th September 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

30th October 2026
Colombo

ASIA ASSET FINANCE PLC
STATEMENT OF CHANGES IN EQUITY

	Stated Capital							
	Ordinary Share Capital Rs.	**Preference Share Capital Rs.**	**Revaluation 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 actuarial loss							**2,409,621**	**2,409,621**
Remeasurement 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**
Conversion of preference shares to ordinary shares	413,985,110	(413,985,110)						-
Dividend paid during the period							(99,770,412)	**(99,770,412)**
Excess depreciation charge on revaluation			(3,824,967)					**(3,824,967)**
Deferred tax reversal/(charge) on revaluation (gain) and actuarial loss								-
Revaluation loss of disposal assets			(2,909,179)				2,909,179	-
Rights Issue	1,502,686,433							**1,502,686,433**
Profit for the period							838,507,157	**838,507,157**
Balance as at 30th September 2026 (Unaudited*)	**3,708,150,234**	**-**	**16,762,108**	**3,000,000**	**503,869,251**	**56,083,254**	**2,725,170,143**	**7,013,034,989**

30th October 2026

* Figures in brackets indicate deductions.

FOR THE PERIOD ENDED 30TH SEPTEMBER 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	30.09.2026 Rs.	31.03.2026 Rs.
Cash flows from operating activities		
Profit before income tax	1,622,504,899	1,926,062,605
Adjustments for		
Depreciation and amortisation of property, plant and equipment, investment property and intangible assets	96,886,750	151,329,215
Amortization of right-of-use asset	63,571,957	101,000,198
Interest expenses on lease liability	40,487,656	66,056,495
Impairment of lease, hire purchase, loans and advances	365,698,290	670,863,439
Impact on net interest margin	3,059,897	9,143,787
Gain on financial instruments measured at fair value through profit or loss	(55,907,119)	(73,085,896)
Gain on expiration of operating lease agreement and other adjustments	(294,883)	(5,131,780)
Gain on disposal of property, plant and equipments	(5,655,488)	(2,237,536)
Gain / (Loss) on disposal of investment property	(5,136,754)	1,064,221
Interest expense on other borrowings	286,617,889	562,836,221
Interest expenses on bank loans	787,065,048	809,078,715
Interest expense on debentures	160,009,990	336,835,895
Provision for retirement benefit liability	14,000,000	14,649,933
Operating profit before working capital changes	3,372,908,132	4,568,465,512
Changes in,		
Financial assets at amortised cost - loans and advances	(5,244,306,819)	(18,522,291,419)
Other non financial assets	(526,297,136)	(151,384,457)
Due to customers	9,578,049,125	5,928,792,514
Other liabilities	304,632,304	(294,850,226)
Cash generated from/(used in) operating activities	7,484,985,606	(8,471,268,075)
Taxes paid	(1,140,214,521)	(99,596,690)
Gratuity paid	(3,571,600)	(6,244,511)
Interest paid	(1,073,682,937)	(1,595,417,118)
Returned dividend	(37,509)	703
Dividend paid	(99,770,412)	(57,957,910)
Net cash generated from/ (used in) operating activities	5,167,708,627	(10,230,483,600)
Cash flows from investing activities		
Acquisition of property, plant and equipment	(194,743,850)	(359,750,618)
Acquisition of intangible assets	-	(900,000)
Prepayments for right-of-use assets	(5,780,000)	(27,460,000)
Investment in unit trusts	(7,400,000,000)	(7,790,000,000)
Redemption of unit trusts	7,445,109,534	7,887,628,639
Net investments in other financial assets at amortized cost	(3,518,109,280)	(379,819,728)
Proceeds from sale of investment property	45,200,000	14,000,000
Proceeds from sale of property, plant and equipment	23,418,000	26,184,745
Net cash (used in) investing activities	(3,604,905,596)	(630,116,962)
Cash flows from financing activities		
Repayment of other borrowed funds	(5,147,378,168)	(11,181,434,972)
Proceeds from other borrowed funds	6,633,000,000	19,952,000,000
Proceeds from issue of shares (Rights Issue)	1,502,686,433	-
Repayment of debenture	(635,411,595)	-
Repayment of lease liabilities - principal	(77,886,233)	(67,012,997)
Net cash generated from financing activities	2,275,010,437	8,703,552,031
Net increase/(decrease) in cash and cash equivalents	3,837,813,468	(2,157,048,533)
Cash and cash equivalents at the beginning of the period	942,576,395	3,099,624,928
Cash and cash equivalents at the end of the period	4,780,389,863	942,576,395
At the end of the period		
Cash and cash equivalents	4,828,684,046	986,180,555
Bank overdraft	(48,294,183)	(43,604,163)
	4,780,389,863	942,576,395

Figures in brackets indicate deductions.

Colombo
30th October 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	
	30.09.2026	30.09.2025	30.09.2026	30.09.2025	30.09.2026	30.09.2025	30.09.2026	30.09.2025	30.09.2026	30.09.2025	30.09.2026	30.09.2025
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Interest income	633,961,674	92,247,630	4,704,917,465	2,538,666,594	1,250,075,563	1,073,237,156	270,487,354	211,452,840	-	-	6,859,442,056	3,915,604,220
Other income	58,454,657	18,828,942	213,519,332	387,488,551	45,597,203	82,499,415	-		12,455,243	-	330,026,435	488,816,908
Total revenue	692,416,331	111,076,572	4,918,436,796	2,926,155,145	1,295,672,767	1,155,736,571	270,487,354	211,452,840	12,455,243	-	7,189,468,491	4,404,421,128
Segmental results	206,729,475	24,792,119	1,468,460,247	653,113,301	386,839,158	257,958,615	80,757,351	47,195,947	3,718,667	-	2,146,504,899	983,059,981
Tax on Financial Services											(524,000,000)	(307,232,296)
Profits from operations											1,622,504,899	675,827,685
Income tax charge for the period											(783,997,742)	(275,791,456)
Net profit for the period											838,507,157	400,036,229
Segment assets	5,323,743,303	2,169,133,385	37,829,869,048	25,847,072,901	8,724,357,456	8,677,267,002	11,548,571,339	4,200,212,336	-	-	63,426,541,146	40,893,685,624
Unallocated assets	-	-	-	-	-	-	-	-	3,200,437,296	1,891,760,154	3,200,437,296	1,891,760,154
Total assets	5,323,743,303	2,169,133,385	37,829,869,048	25,847,072,901	8,724,357,456	8,677,267,002	11,548,571,339	4,200,212,336	3,200,437,296	1,891,760,154	66,626,978,442	42,785,445,778
Segment liabilities	4,825,397,139	1,957,969,936	34,288,682,135	23,330,880,441	7,907,685,836	7,832,541,802	10,467,530,069	3,791,324,929	-	-	57,489,295,178	36,912,717,109
Unallocated liabilities			-	-	-	-	-	-	2,124,648,275	1,696,693,821	2,124,648,275	1,696,693,821
Total liabilities	4,825,397,139	1,957,969,936	34,288,682,135	23,330,880,441	7,907,685,836	7,832,541,802	10,467,530,069	3,791,324,929	2,124,648,275	1,696,693,821	59,613,943,453	38,609,410,930

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 September , 2026 (including comparatives) were approved and authorized for issue on 30th October 2026 in accordance with a Resolution of the Board of Directors on 30 October 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. Ordinary Share capital is represented by number of shares in issue as follows.

	30.09.2026	**31.03.2026**
Issued and Fully Paid Ordinary Shares (Quoted)	222,706,141	124,195,533

06. Market Value of Shares(Ordinary Shares)

	2026/2027 (2nd Quarter)	**2025/2026 (2nd Quarter)**
	Rs.	**Rs.**
Highest Traded Price (06/07/2026)	61.80	65.00
Lowest Traded Price (22/09/2026)	45.00	38.00
Last Traded Price (30/09/2026)	46.00	64.00
Close Price(30/09/2026)	46.00	63.80

07. 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	-	-
Balance at the beginning of the period	41,398,511	413,985,110
Conversion to ordinary shares	(41,398,511)	(413,985,110)
Share issued during the period		
Balance at the end of the period	-	-

7.1 Market Value of Shares (Preference Shares)

For the quarter ended 30th September	2026/2027 (2nd Quarter)	2025/2026 (2nd Quarter)
	Rs.	Rs.
Highest Traded Price	Nil	66.40
Lowest Traded Price	Nil	36.60
Last Traded Price	Nil	64.60
Close Price	Nil	64.60

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

09. During the period the Company paid a final ordinary dividend of Rs 0.57 per share (Rs 70.8 Mn) and a preference dividend of Rs 0.70 per share (Rs 29.0 Mn) for the financial year 2025/26.

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

11. During the period the Company completed a rights issue, raising Rs 1,502.7 Mn, and all 41,398,511 convertible preference shares were converted into ordinary shares. Ordinary shares in issue increased to 222,706,141 from 124,195,533 at 31 March 2026. Muthoot Finance Limited, the parent company, holds 78.4% of the ordinary shares.

12 **Key performance Indicators**

For the six months ended	**30.09.2026**	**30.09.2025**
Debt Holders		
Debt/Equity Ratio (Times)	8.20	8.84
Interest Cover (Times)	1.53	1.35
Capital Adequacy		
Tier 1 Capital Adequacy Ratio (Minimum 8.5%)	18.29%	25.83%
Total Capital Adequacy Ratio (Minimum 12.5%)	18.22%	25.65%
Profitability		
Net Interest Margin - Annualized	12.85%	11.01%
Return on Assets -Annualized (After Tax)	2.79%	2.00%
Return on Equity -Annualized (After Tax)	28.45%	20.12%
Asset Quality		
Gross Non-Performing Accommodations Ratio	7.58%	9.39%
Net Non-Performing Accommodations Ratio	4.52%	4.92%
Provision Coverage Ratio	42.64%	50.25%
Liquidity		
Available Liquid Assets to Required Liquid Assets	298.02%	146.14%
Advances to deposit (%)	151.89%	183.02%

SHAREHOLDER INFORMATION

13 Twenty - five largest shareholders as at 30th September 2026 (Ordinary Shares)

	NAME	No of Shares	(%)
1	MUTHOOT FINANCE LIMITED	174,632,949	78.41
2	J.B. COCOSHELL (PVT) LTD	11,613,616	5.22
3	ASSETLINE FINANCE PLC/C.DISSANAYAKE	2,800,000	1.26
4	ASSETLINE FINANCE PLC/C.DISSANAYAKE	2,410,000	1.08
5	COMMERCIAL BANK OF CEYLON PLC/H.S. DISSANAYAKE	1,499,163	0.67
6	MRS. J.A. DE MEL	1,194,040	0.54
7	MR. A.L.F. DE MEL	1,159,090	0.52
8	PEOPLE S LEASING AND FINANCE PLC/C.M.DISSANAYAKE	985,634	0.44
9	MR. S. WEERARATNE	827,459	0.37
10	KEYSTONE (PRIVATE) LIMITED	810,586	0.36
11	QUICK TEA PVT LTD	770,545	0.35
12	PEOPLE'S LEASING & FINANCE PLC/MR.D.M.P.DISANAYAKE	762,243	0.34
13	MR. C.W. GUNASEKARA	600,000	0.27
14	SAMPATH BANK PLC/L.T.R.S.L.JAYAWARDHANA	564,794	0.25
15	MR. H.S. DISSANAYAKE	560,483	0.25
16	MR. A.M. WEERASINGHE	545,968	0.25
17	ASSETLINE FINANCE PLC/L.S.WICKRAMASINGHE	520,239	0.23
18	MR. A. SITHAMPALAM	520,204	0.23
19	SAMPATH BANK PLC/MR. ABISHEK SITHAMPALAM	455,429	0.20
20	DEUTSCHE BANK AG-NATIONAL EQUITY FUND	317,916	0.14
21	MR. A.S. ATAPATTU	314,389	0.14
22	ARUNA EQUITY CARE (PVT) LTD	298,594	0.13
23	MR. A.D. FERNANDO	292,231	0.13
24	PEOPLE'S LEASING & FINANCE PLC/THAPROBAN PAVILION(PVT)LTD	244,010	0.11
25	MR. R.K. MODDER	218,181	0.10
		204,917,763	92.01
	Others	17,788,378	7.99
	Total	**222,706,141**	**100.00**

		No of Shareholders	% of Shareholding
14	**Ordinary Shares held by public as at 30th September 2026**	3,488	21.20%

The Float adjusted market capitalization of the Company falls under Option 5 of Rule 7.13.1 (i) (a) of 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 September 2026 Rs.2,171,468,548

Directors' and CEO's Shareholding As At 30th September 2026

15 Directors' and CEO's Shareholding -Ordinary Shares	**No. of Shares**	
	30.09.2026	**%**
Name		
Mr. V A Prasanth	Nil	Nil
Mr. R J A Gunawardena	200,948	0.090
Mr. S S R De Silva Gunasekera	6,000	0.003
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

16 INFORMATION ON DEBENTURES

Debenture Categories	CSE Listing	Interest Payable Frequency	Face Value as at 30/09/2026	Outstanding as at 30/09/2026	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 A	Listed	Annually	130,980,000	143,301,898	Not traded during the quarter			12.20%	12.20%	9.95%	Not traded during the quarter			Not traded during the quarter		
Debenture - Type B	Listed	Semi Annual Interest	6,600,000	6,816,802	Not traded during the quarter			11.85%	12.20%	9.95%	Not traded during the quarter			Not traded during the quarter		
Debenture - Type C	Listed	Annually	1,846,990,000	2,034,380,583	Not traded during the quarter			13.00%	13.00%	9.95%	Not traded during the quarter			Not traded during the quarter		
Debenture - Type D	Listed	Semi Annual Interest	15,430,000	15,939,159	Not traded during the quarter			12.60%	13.00%	9.95%	Not traded during the quarter			Not traded during the quarter		
Total Debentures			2,000,000,000	2,200,438,442												

17 UTILIZATION OF DEBENTURE PROCEEDS

Objective as per Prospectus	Amount allocated as per prospectus in LKR	Proposed date of utilization as per prospectus	Amount allocated from proceeds 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 gold 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%	2,000,000,000	100%	

18 UTILIZATION OF RIGHTS ISSUE PROCEEDS

Objective as per Prospectus	Amount allocated as per prospectus in LKR	Proposed date of utilization as per prospectus	Amount allocated from proceeds 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 gold loan portfolio of the Company	1,052,726,499.72	Within 12 months of allotment	1,051,880,503.10	99.9%	1,051,880,503.10	100%	
Supporting the expansion of the lease portfolio of the Company	225,584,249.94	Within 12 months of allotment	225,402,964.95	99.9%	225,402,964.95	100%	
Supporting the expansion of the mortgage loan portfolio of the Company	225,584,249.94	Within 12 months of allotment	225,402,964.95	99.9%	225,402,964.95	100%	
Total	**1,503,894,999.60**		**1,502,686,433.00**	**99.9%**	**1,502,686,433.00**	**100%**	

19 ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

As at 30th September 2026	Financial instruments at amortized cost (AC) (Rs.)	Financial instruments measured at fair value through profit or loss (FVTPL) (Rs.)	Fair Value through Other Comprehensive Income (FVTOCI) (Rs.)	Total
Financial Assets				
Cash and cash equivalents	4,828,684,046			4,828,684,046
Financial assets measured at fair value through profit or loss		218,822,339		218,822,339
Other financial assets at amortized cost	6,501,064,954			6,501,064,954
Financial assets measured at amortized cost				-
-Loans and advances	51,877,969,804			51,877,969,804
Financial assets - Fair value through other comprehensive income			1,427,735	1,427,735
Total Financial Assets	**63,207,718,804**	**218,822,339**	**1,427,735**	**63,427,968,878**
Financial Liabilities				
Due to banks	48,294,183			48,294,183
Financial liabilities at amortized cost				
-Due to Customers	35,511,050,041			35,511,050,041
-Other borrowed funds	19,729,512,512			19,729,512,512
-Due to debt securities holders (Debenture)	2,200,438,442			2,200,438,442
Dividend Payable	440,017			440,017
Total Financial Liabilities	**57,489,735,195**	**-**	**-**	**57,489,735,195**

As at 31st March 2026	Financial instruments at amortized cost (AC) (Rs.)	Financial instruments measured at fair value through profit or loss (FVTPL) (Rs.)	Fair Value through Other Comprehensive Income (FVTOCI) (Rs.)	Total
Financial Assets				
Cash and cash equivalents	986,180,555			986,180,555
Financial assets measured at fair value through profit or loss		208,024,755		208,024,755
Other financial assets at amortized cost	2,993,753,260			2,993,753,260
Financial assets measured at amortized cost				-
-Loans and advances	46,999,361,276			46,999,361,276
Financial assets - Fair value through other comprehensive income			1,427,735	1,427,735
Total Financial Assets	**50,979,295,091**	**208,024,755**	**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
-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**

20 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 Secretary
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 Accountants
32A, Sir Mohamed Macan Markar Mawatha.
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
Nations Trust Bank PLC
Cargills Bank PLC
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 Resources and Remuneration 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