

INTERIM FINANCIAL STATEMENTS

HNB FINANCE PLC

(for the period ended September 30, 2025)

HNB FINANCE

HNB FINANCE PLC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

	FOR THE 03 MONTHS ENDED			FOR THE 06 MONTH ENDED		
	30/09/2025 LKR	30/09/2024 LKR	Variance %	30/09/2025 LKR	30/09/2024 LKR	Variance %
Gross Income	**4,454,396,966**	**3,130,824,555**	42.28	**8,089,254,532**	**6,294,432,007**	28.51
Interest Income	3,563,664,707	2,546,007,595	39.97	6,465,570,098	5,190,612,898	24.56
Interest Expenses	(1,482,068,462)	(1,184,647,398)	(25.11)	(2,704,049,257)	(2,591,445,502)	(4.35)
Net Interest Income	**2,081,596,245**	**1,361,360,196**	52.91	**3,761,520,841**	**2,599,167,396**	44.72
Fee and commission income	331,808,103	293,462,564	13.07	681,231,121	538,593,876	26.48
Fee and commission expenses	(143,304,898)	(74,091,131)	(93.42)	(262,214,135)	(124,590,352)	(110.46)
Net fee and commission income	**188,503,205**	**219,371,433**	(14.07)	**419,016,986**	**414,003,524**	1.21
Other Operating Income	558,924,156	291,354,397	91.84	942,453,313	565,225,233	66.74
Total Operating Income	**2,829,023,606**	**1,872,086,026**	51.12	**5,122,991,140**	**3,578,396,153**	43.16
Impairment Charges for Loans, Leases and Other Advances	(272,721,391)	(187,337,339)	(45.58)	(581,478,714)	(432,364,050)	(34.49)
Net Operating Income	**2,556,302,215**	**1,684,748,687**	51.73	**4,541,512,426**	**3,146,032,103**	44.36
Operating Expenses						
Personnel Expenses	(579,180,469)	(525,984,884)	(10.11)	(1,127,107,793)	(1,019,458,105)	(10.56)
Depreciation of Property, Plant and Equipment	(40,710,866)	(39,246,289)	(3.73)	(80,007,513)	(76,812,942)	(4.16)
Amortisation of Intangible Assets	(10,424,646)	(18,372,245)	43.26	(20,952,044)	(38,092,062)	45.00
Other Operating Expenses	(889,101,427)	(689,159,734)	(29.01)	(1,667,740,912)	(1,379,721,368)	(20.88)
Operating Profit before Tax on Financial Services	**1,036,884,806**	**411,985,535**	151.68	**1,645,704,164**	**631,947,626**	160.42
Tax on Financial Services	(287,927,635)	(177,827,829)	(61.91)	(522,322,680)	(277,981,639)	(87.90)
Profit/ (Loss) before Income Tax Expense	**748,957,172**	**234,157,706**	219.85	**1,123,381,484**	**353,965,987**	217.37
Income Tax Expense	(334,244,960)	(63,705,388)	(425)	(502,947,528)	(83,415,301)	(703)
Profit/(Loss) for the Period	**414,712,211**	**170,452,318**	143.30	**620,433,956**	**270,550,686**	129.32
Basic Earnings Per Share (Rs.)	**0.20**	**0.10**		**0.30**	**0.16**	
Other Comprehensive Income						
Items that are or may be reclassified subsequently to profit or loss						
Equity investments at FVOCI - net change in fair value	1,026,230	-	100.00	1,026,230	-	100.00
Other Comprehensive Income for the period, net of tax	**1,026,230**	**-**		**1,026,230**	**-**	
Total Comprehensive Income for the period	**415,738,441**	**170,452,318**	143.90	**621,460,186**	**270,550,686**	129.70

HNB FINANCE PLC

STATEMENT OF FINANCIAL POSITION

As at	30/09/2025 LKR	Audited 31/03/2025 LKR
Assets		
Cash and Cash Equivalents	982,812,188	1,582,022,331
Financial Assets at Amortized Cost - Loans and Advances to Customers	22,229,240,108	19,043,419,761
Financial Assets at Amortized Cost - Lease Rentals Receivables	40,340,153,816	25,700,606,847
Financial Assets at Amortized Cost - Loans and Advances to Others	79,520,882	95,241,779
Financial Assets Measured at FVOCI	5,350,303	4,324,073
Financial Assets at Amortized Cost - Debt and Other Instruments	7,019,033,990	6,982,841,561
Other Assets	2,112,533,317	1,292,073,600
Investment Properties	1,409,600,000	1,409,600,000
Intangible Assets	58,171,639	85,092,793
Property, Plant and Equipment	1,942,862,296	1,940,496,243
Right -of-Use Assets	466,058,562	367,542,225
Total Assets	**76,645,337,101**	**58,503,261,213**
Liabilities		
Financial Liabilities at Amortised Cost - Due to customers	56,658,113,108	42,217,981,305
Financial Liabilities at Amortised Cost - Debt Issued and Other Borrowed Funds	5,246,943,404	4,767,543,102
Current Tax Liabilities	438,726,508	358,925,300
VAT and SSCL on Financial Services	163,402,955	144,436,066
Other Liabilities	5,313,123,900	3,057,129,108
Retirement Benefit Obligation	383,725,141	369,880,756
Deferred Tax Liability	232,876,714	400,391
Total Liabilities	68,436,911,730	50,916,296,028
Equity		
Stated Capital	1,416,731,755	1,416,731,755
General Reserves	82,897,989	82,897,989
Revaluation Reserves	739,433,326	739,433,326
Other Reserves	1,464,355,432	1,639,272,580
Retained Earnings	4,505,006,869	3,708,629,535
Total Equity	8,208,425,371	7,586,965,185
Total Equity and Liabilities	**76,645,337,101**	**58,503,261,213**
Net Asset Value Per Share (Rs.)	**3.95**	**4.27**

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

CERTIFICATION:

I certify that the above Financial Statements are in compliance with the requirements of the Companies Act No. 7 of 2007.

Sgd.
K D P C Abeysekera
Chief Financial Officer
13-Nov-25

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

Sgd.
B M D C Prabhath
Managing Director/CEO
13-Nov-25

Sgd.
P L P Withana
Director
13-Nov-25

HNB FINANCE PLC

STATEMENT OF CHANGES IN EQUITY

	Stated Capital	General Reserves	Other Reserves			Revaluation Reserves	Retained Earnings	Total Equity
			Statutory Reserve Fund	Regulatory Loss Allowance	FVOCI Reserve			
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Balance as at 01st April 2024	**223,545,481**	**82,897,989**	**1,308,814,512**	**-**	**1,719,986**	**693,361,510**	**3,288,801,852**	**5,599,141,330**
Net Profit for the Period	-						748,673,789	748,673,789
Other Comprehensive Income, Net of Tax						46,071,816		46,071,816
Transfer to statutory reserve			152,902,727				(152,902,727)	-
Transfer to regulatory loss allowance				175,943,378			(175,943,378)	(175,943,378)
Right issue	1,193,186,274							1,193,186,274
Equity investments at FVOCI - net change in fair value					(108,023)			(108,023)
Balance as at 31st March 2025	**1,416,731,755**	**82,897,989**	**1,461,717,239**	**175,943,378**	**1,611,963**	**739,433,326**	**3,708,629,535**	**7,586,965,185**
Balance as at 01st April 2025	**1,416,731,755**	**82,897,989**	**1,461,717,239**	**175,943,378**	**1,611,963**	**739,433,326**	**3,708,629,535**	**7,586,965,185**
Right issue	-							-
Equity investments at FVOCI - net change in fair value					1,026,230			1,026,230
Net Profit for the Period	-						620,433,956	620,433,956
Transfer to regulatory loss allowance				(175,943,378)		-	175,943,378	-
Balance as at 30th September 2025	**1,416,731,755**	**82,897,989**	**1,461,717,239**	**-**	**2,638,193**	**739,433,326**	**4,505,006,869**	**8,208,425,371**

HNB FINANCE PLC

STATEMENT OF CASH FLOW

Period Ended	30/09/2025 LKR	30/09/2024 LKR
Cash Flows from/(Used in) Operating Activities		
Profit before Taxation	**1,123,381,484**	**353,965,987**
Adjustments for		
Interest expenses on borrowings	5,390,726	31,961,231
Interest expenses on debentures	20,221,375	102,759,165
Interest expenses on subordinated trust	240,916,712	136,465,205
Interest income on financial assets at amortized cost - debt and other instruments	(316,939,734)	(486,072,573)
Dividend income	(495,040)	-
(Profit) / loss on disposal of property, plant and equipment	(381,961)	(1,466,972)
Impairment charge for loans and other assets	581,478,714	432,364,050
Provision for taxes on financial services	522,322,680	277,981,639
Provision for Crop Insurance Levy	5,825,233	2,403,491
Amortization on intangible assets	27,146,155	28,394,539
Amortization on goodwill	-	9,697,523
Amortization of right of use assets	70,130,854	61,824,316
Interest expense from lease liability	32,196,218	25,362,656
Depreciation - on property, plant and equipment	80,007,513	76,812,942
Provision for retirement benefit obligation	34,273,275	32,768,708
Provision for amount payable under Sip Saviya scheme	600,000	600,000
Operating Profit before Working Capital Changes	2,426,074,205	1,085,821,907
Financial assets at amortized cost - Loans and advances to customers	(2,809,487,078)	(714,906,018)
Financial assets at amortized cost - Lease rentals receivables	(15,597,358,953)	(4,668,559,256)
Financial assets at amortized cost - Loans and advances to others	15,720,897	28,410,328
Other financial assets	(820,459,717)	(235,366,732)
Financial liabilities at amortized cost - due to customers	14,440,131,803	(3,270,234,991)
Other financial liabilities	2,254,696,560	174,406,612
Cash Generated from Operations	**(90,682,282)**	**(7,600,428,151)**
Gratuity paid	(20,428,890)	(41,064,228)
Income tax paid	(190,669,996)	(22,812,184)
Other taxes paid	(503,355,792)	(315,924,986)
Crop insurance levy	(5,127,001)	(1,341,328)
Net Cash from/(Used in) Operating	**(810,263,961)**	**(7,981,570,877)**
Cash Flows from/(Used in) Investing Activities		
Purchase of property, plant and equipment	(82,441,053)	(65,466,084)
Purchase of intangible assets	(221,146)	(5,942,180)
Proceeds from sale of property, plant and equipment	445,594	1,477,305
Net of investment in financial assets at amortized cost - Government securities	(229,623,284)	3,576,016,810
Net of investment in financial assets at amortized cost - Repo	503,899,554	2,150,000,000
Financial assets at amortized cost - Treasury bill interest received	6,471,034	1,058,333,216
Dividend income	495,040	-
Net Cash Flows from/(Used in) Investing Activities	**199,025,739**	**6,714,419,067**
Cash Flows from/(Used in) Financing Activities		
Interest payments on debentures	(20,449,570)	(452,046,427)
Interest payments on borrowings	(266,478,941)	(29,715,530)
Proceeds from interest bearing loans and borrowings	750,000,000	1,500,000,000
Loans repayments	(250,200,000)	(16,300,000)
Lease rental payments	(200,843,409)	(59,062,865)
Net Cash Flows from/(Used in) Financing Activities	**12,028,081**	**942,875,179**
Net Increase in Cash and Cash Equivalents	(599,210,142)	(324,276,632)
Cash and Cash Equivalents at the Beginning of the Period	1,582,022,331	1,133,427,884
Cash and Cash Equivalents at the End of the Period	**982,812,188**	**809,151,252**
Cash and Cash Equivalents in the Cash Flow Statement		
Notes and Coins Held	495,575,323	390,862,092
Balances with Banks	487,236,865	418,289,162
	982,812,188	**809,151,253**

HNB FINANCE PLC

SEGMENTAL INFORMATION-COMPANY

	Loans and Receivables		Leasing & Stock out on Hire		Others		Total	
	30/09/2025 LKR	30/09/2024 LKR	30/09/2025 LKR	30/09/2024 LKR	30/09/2025 LKR	30/09/2024 LKR	30/09/2025 LKR	30/09/2024 LKR
Interest Income	2,228,723,210	2,583,032,251	3,887,918,990	2,095,726,775	348,927,898	511,853,872	6,465,570,098	5,190,612,897
Non Interest Income	559,694,370	549,299,363	976,364,566	445,670,542	87,625,498	108,849,205	1,623,684,434	1,103,819,109
Total Revenue	**2,788,417,580**	**3,132,331,614**	**4,864,283,556**	**2,541,397,317**	**436,553,396**	**620,703,077**	**8,089,254,532**	**6,294,432,007**
Profit before Income Tax	-	-	-	-	-	-	1,123,381,484	353,965,987
Income Tax Expense	-	-	-	-	-	-	(502,947,528)	(83,415,301)
Profit After Tax	**-**	**-**	**-**	**-**	**-**	**-**	**620,433,956**	**270,550,686**
Other Information as at 30th September								
Segmental Assets	24,201,614,853	21,293,008,056	43,762,935,386	21,499,225,453	8,680,786,862	9,128,678,425	76,645,337,102	51,920,911,934
Segmental Liabilities	21,609,713,546	18,864,251,298	39,076,090,723	19,046,946,799	7,751,107,460	8,087,428,670	68,436,911,731	45,998,626,767
Net Assets	**2,591,901,307**	**2,428,756,758**	**4,686,844,663**	**2,452,278,654**	**929,679,401**	**1,041,249,755**	**8,208,425,371**	**5,922,285,166**

HNB FINANCE PLC

FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES

As at 30 September 2025	Financial Assets/Liabilities- Fair Value Through Profit Or Loss	Financial Assets/Liabilities Measured at Fair Value Through Other Comprehensive Income	Financial Assets/Liabilities at Amortised Cost - Debt and Oter Instruments	Financial Assets/Liabilities at Amortised Cost	Total Carrying Value	Fair Value	Increase/ (Decrease) in Fair Value	Fair Value Hierarchy
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Cash & Cash Equivalents				982,812,188	982,812,188	982,812,188		Level II
Financial Assets Measured at Amortised Cost								
- Debt and Other Instruments								
Investment in Treasury Bills			1,150,057,801		1,150,057,801	1,150,057,801		Level II
Investment in Fixed Deposits			218,685		218,685	218,685		Level III
Investments in Reverse repurchase agreements			5,868,757,504		5,868,757,504	5,868,757,504		Level III
Financial Assets Measured at								
Fair Value Through Other Comprehensive Income		5,350,303			5,350,303	5,350,303		Level III
Financial Assets Measured at Amortised Cost								
- Loans and Advances to Customers/ Members				22,229,240,108	22,229,240,108	25,885,246,480	3,656,006,372	Level III
Financial Assets Measured at Amortised Cost								
- Rentals Receivables and Stock Out on Hire				40,340,153,816	40,340,153,816	42,853,520,603	2,513,366,787	Level III
Financial Assets Measured at Amortised Cost								
- Loans and Advances to Others				79,520,882	79,520,882	74,065,586	(5,455,296)	Level III
Other Financial Assets				63,815,206	63,815,206	63,815,206		Level III
Bank Overdraft				-	-	-		Level II
Financial Liabilities at Amortised Cost								
Due To Customers				56,658,113,108	56,658,113,108	51,130,954,963	(5,527,158,145)	Level II
Financial Liabilities at Amortised Cost								
Debt Issued and Other Borrowed Funds				5,246,943,404	5,246,943,404	5,246,943,404	-	Level III
Other Financial Liabilities				4,948,862,165	4,948,862,165	4,948,862,165		Level III

HNB FINANCE PLC

FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES

As at 30 September 2024	Financial Assets/Liabilities- Fair Value Through Profit Or Loss	Financial Assets/Liabilities Measured at Fair Value Through Other Comprehensive Income	Financial Assets/Liabilities at Amortised Cost - Debt and Oter Instruments	Financial Assets/Liabilities at Amortised Cost	Total Carrying Value	Fair Value	Increase/ (Decrease) in Fair Value	Fair Value Hierarchy
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Cash & Cash Equivalents				809,151,253	809,151,253	809,151,253		Level II
Financial Assets Measured at Amortised Cost								
- Debt and Other Instruments								
Investment in Treasury Bills			5,615,109,306		5,615,109,306	5,615,109,306		Level II
Investment in Fixed Deposits			204,958		204,958	204,958		Level III
Investments in Reverse repurchase agreements			1,801,007,257		1,801,007,257	1,801,007,257		Level III
Financial Assets Measured at								
Fair Value Through Other Comprehensive Income		4,432,096			4,432,096	4,432,096		Level III
Financial Assets Measured at Amortised Ccost								
- Loans and Advances to Customers/ Members				24,295,096,038	24,295,096,038	27,048,560,221	2,753,464,183	Level III
Financial Assets Measured at Amortised Cost								
- Rentals Receivables and Stock Out on Hire				20,624,987,478	20,624,987,478	18,498,964,799	(2,126,022,679)	Level III
Financial Assets Measured at Amortised Cost								
- Loans and Advances to Others				119,219,503	119,219,503	105,830,822	(13,388,681)	Level III
Other Financial Assets				120,014,534	120,014,534	120,014,534		Level III
Bank Overdraft				-	-	-		Level II
Financial Liabilities at Amortised Cost								
Due To Customers				37,990,644,903	37,990,644,903	37,842,185,149	(148,459,754)	Level III
Financial Liabilities at Amortised Cost								
Debt Issued and Other Borrowed Funds				5,430,372,756	5,430,372,756	5,434,017,673	3,644,917	Level III
Other Financial Liabilities				1,780,504,072	1,780,504,072	1,780,504,072		Level III

EXPLANATORY NOTES

01) The accounting policies followed in preparing the above Interim Financial Statements are the same as those disclosed in our Annual Report for the year ended 31st March 2025. These Interim Financial Statements are prepared in compliance with Sri Lanka Accounting Standard (LKAS) 34 - Interim Financial Reporting.

02) Number of Shares as at 30th September 2025 is as follows

Ordinary Voting Shares	1,717,501,587
Ordinary Non Voting Shares	360,325,000

03) The shares of HNB Finance PLC were listed on 20th May 2020 on Diri Savi Board of the Colombo Stock Exchange

04) Continuous Disclosure regarding status of utilization of funds raised via Right Issue on 26th March 2025.
The following table indicates the details of utilisation of funds raised through the rights issue as at 31st March 2025.

Objective number	Objective as per circular	Amount allocated as per circular Rs. Min	Proposed date of utilization as per circular	Amount allocated upon the receipt of proceeds Rs.Min (A)	% of total proceeds	Amount utilized Rs. Min (B)	% of utilize against allocation (B)/(A)	Clarification if not fully utillized including where the funds are invested (e.g. whether lent to related party /s ect)
1	Enhance the Company's Capital Adequacy by increasing its Tier 1 Capital	1,193.18	Within 03 months from the date of allotment	1,193.18	100%	1,193.18	100%	N/A
2	To expand the Loans & Advance portfolio							

HNB Finance PLC - Interim Financial Statements

Shareholders' Information

Ordinary Voting Shares as at 30th September 2025

No	Name	No of Shares	%
1	HATTON NATIONAL BANK PLC A/C NO 1	875,925,809	51.00
2	SEYLAN BANK PLC/PRIME LANDS (PVT) LTD-(COLLATERAL)	400,000,000	23.29
3	PRIME LANDS (PVT) LTD	129,652,288	7.55
4	SEYLAN BANK PLC/PHANTOM INVESTMENTS (PVT) LTD	30,000,000	1.75
5	ASSETLINE FINANCE LIMITED/M.E.AMARASINGHE	11,991,997	0.70
6	MR. R.R.S. ANANDA	6,318,200	0.37
7	SEYLAN BANK PLC/A.C.SENANKA	5,115,972	0.30
8	SEYLAN BANK PLC/ARCASIA INVESTMENTS & TRADING (PVT) LTD	4,630,000	0.27
9	SEYLAN BANK PLC/WETHTHINGE JINADASA	4,498,400	0.26
10	MR. D.S.R. DARANAKUMBURA	4,114,720	0.24
11	BAIRSTOW EVES (PVT) LTD	4,025,930	0.23
12	MR. A.C. SENANKA	3,480,016	0.20
13	SEYLAN BANK PLC/K.L.G.UDAYANANDA	3,135,893	0.18
14	MRS. S. AMARASEKERA	3,000,000	0.17
15	PEOPLE'S LEASING & FINANCE PLC/MR. K.A.D.R.M.K. KARIYAPPERUMA	2,949,650	0.17
16	SEYLAN BANK PLC/PRIYANTHA PUSHPAKUMARA MADDUMAGE	2,650,000	0.15
17	MR. A.S. JAYASINGHE	2,618,298	0.15
18	PEOPLE S LEASING AND FINANCE PLC/L.P.HAPANGAMA	2,600,000	0.15
19	MR. K.D.H. PERERA	2,600,000	0.15
20	MR. S.A. COORAY	2,550,000	0.15
21	MR. C.S.D. PERERA	2,427,229	0.14
22	DFCC BANK PLC A/C NO .02	2,300,000	0.13
23	DR. A.S. WIJENAYAKA	2,123,316	0.12
24	SEYLAN BANK PLC/GLADSTONE CAPITAL (PRIVATE) LIMITED	2,100,000	0.12
25	MR. S. SRI ANAND	2,000,000	0.12
		1,512,807,718	88.09
	Others	204,693,869	11.91
	Total	**1,717,501,587**	**100.00**

Ordinary Non Voting Shares as at 30th September 2025

No	Name	No of Shares	%
1	SEYLAN BANK PLC. - A/C NO. 3	281,489,926	78.12
2	WEALTH GUARD (PVT) LTD	30,310,223	8.41
3	DFCC BANK PLC A/C NO .02	3,500,000	0.97
4	PEOPLE'S LEASING & FINANCE PLC/MR.D.M.P.DISANAYAKE	3,358,000	0.93
5	PEOPLE'S LEASING & FINANCE PLC /MRS. C.M.DISSANAYAKE	2,020,000	0.56
6	ASSETLINE FINANCE LIMITED/M.E.AMARASINGHE	2,000,000	0.56
7	MR. K.G.I. ASANKA	1,198,729	0.33
8	PEOPLE'S LEASING & FINANCE PLC/MR. K.A.D.R.M.K. KARIYAPPERUMA	1,126,754	0.31
9	PEOPLE'S LEASING & FINANCE PLC/MR.R.R.S.ANANDA	953,325	0.26
10	MR. W.G.M.J. BRITO	892,530	0.25
11	SEYLAN BANK PLC/ANUJA CHAMILA JAYASINGHE	855,195	0.24
12	MR. B.G.R. WASANTHA	751,390	0.21
13	SEYLAN BANK PLC/K.L.G.UDAYANANDA	736,706	0.20
14	MRS. M. ARUDPRAGASAM	600,000	0.17
15	PMF FINANCE PLC/P.T.M.I.G. THILAKARATNE	500,000	0.14
16	MR. W.E.S. RODRIGO	500,000	0.14
17	MR. A.A. SENARATHNE	500,000	0.14
18	MR. T.J. EMMANUEL	450,000	0.12
19	MR. L.A.A. RUPASIRI	450,000	0.12
20	CITIZENS DEVELOPMENT BUSINESS FINANCE PLC/H.D.D. GAYAN	438,000	0.12
21	MR. D.S.R. DARANAKUMBURA	435,525	0.12
22	MR. R. DE SILVA	360,000	0.10
23	SAMPTH BANK PLC/MR.ANANDA SAMARANAYAKE	332,048	0.09
24	MR. H.A.D. MADUSHANKA	313,468	0.09
25	MR. R. KRISHNARAJAH	301,035	0.08
		334,372,854	92.78
	Others	25,952,146	7.22
	Total	**360,325,000**	**100.00**

HNB Finance PLC - Interim Financial Statements

Directors' and Chief Executive Officer's Shareholding as at 30th September 2025

Ordinary Voting Shares	30th September 2025		30th September 2024	
Name	No of Shares	%	No of Shares	%
Mr. B.M.D.C Prabhath- MD /CEO	1,208,333	0.07	1,000,000	0.07
Mr. P.A.H.D Wijesundara *	-	-	-	-
Mr.A.G.R Dissanayake	-	-	-	-
Mr. P.L.P Withana	-	-	-	-
Mr. R.D. Manatunga	-	-	-	-
Mr. M.S.Polamarasetty	-	-	-	-
Mr. P. Brahmanage	-	-	-	-
Mr. P. A. W. Perera	-	-	-	-
Dr. T.K.D.A.P. Samarasinghe	-	-	-	-
Ms. R. G. Unamboowe	-	-	-	-

* Retired with effect from 27 September 2025

INFORMATION ON SHARES

Market prices for the quarter ended 30th September 2025

	Ordinary Voting Shares		Ordinary Non Voting Shares	
	30th Sep 2025 (Rs)	30th Sep 2024 (Rs)	30th Sep 2025 (Rs)	30th Sep 2024 (Rs)
Highest Price	9.50	5.50	12.90	5.60
Lowest Price	6.50	4.70	6.50	4.70
Last Traded	8.40	5.40	8.00	5.40

Market Capitalization as at 30th September 2025

	30th Sep 2025 (Rs)	30th Sep 2024 (Rs)
Ordinary Voting Shares	14,427,013,331	7,675,455,370
Ordinary Non Voting Shares	2,882,600,000	1,610,280,000

Public Holding as at 30th September 2025

	Public Holding (%)	Number of Shareholders representing the public holding
Ordinary Voting Shares	18.07	106,831
Ordinary Non Voting Shares	13.47	1,798

The float adjusted Market Capitalization as at 30th September 2025 - Rs 2,606,961,308/-

The Float adjusted market capitalization of the Company falls within the option 2 of the Rule 7.13.1 (b), 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.

HNB FINANCE PLC

SELECTED PERFORMANCE INDICATORS

Rs'000	As at 30th September 2025	As at 30th September 2024
Capital Adequacy		
Core Capital to Risk Weighted Asset Ratio	9.03%	8.33%
Total Capital to Risk Weighted Asset Ratio	13.79%	12.43%
Capital Funds to Total Deposit Liabilities Ratio	18.85%	21.36%
Profitability		
Return on Avg Shareholders' Funds (After Tax) -Annualized	15.7%	9.99%
Return on Avg Assets (After Tax) - Annualized	1.8%	1.11%
Debt Security related ratios		
Debt to equity ratio (Times)	8.3	7.8
Quick asset ratio (Times)	0.2	0.3
Interest cover - Annualized	1.6	1.2
Liquidity (Rs. 000)		
Required Minimum Amount of Liquid Assets	5,973,251	4,261,281
Available Amount of Liquid Assets	8,006,923	8,529,072
Required Minimum Amount of Government Securities	3,330,260	3,410,059
Available Amount of Government Securities	7,020,320	7,418,039