



# INTERIM FINANCIAL STATEMENTS

**HNB FINANCE PLC**  
(for the period ended December 31, 2025)

**HNB | FINANCE**

## HNB FINANCE PLC

## STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

	FOR THE 03 MONTHS ENDED			FOR THE 09 MONTH ENDED		
	31/12/2025 LKR	31/12/2024 LKR	Variance %	31/12/2025 LKR	31/12/2024 LKR	Variance %
<b>Gross Income</b>	<b>4,843,069,643</b>	<b>3,252,419,371</b>	48.91	<b>12,932,324,175</b>	<b>9,546,851,379</b>	35.46
Interest Income	3,938,017,060	2,603,580,396	51.25	10,403,587,159	7,794,193,294	33.48
Interest Expenses	(1,664,526,692)	(1,221,092,406)	(36.31)	(4,368,575,949)	(3,812,537,908)	(14.58)
<b>Net Interest Income</b>	<b>2,273,490,368</b>	<b>1,382,487,990</b>	64.45	<b>6,035,011,210</b>	<b>3,981,655,387</b>	51.57
Fee and commission income	372,935,313	311,939,333	19.55	1,054,166,434	850,533,209	23.94
Fee and commission expenses	(210,841,259)	(92,548,140)	(127.82)	(473,055,394)	(217,138,492)	(117.86)
<b>Net fee and commission income</b>	<b>162,094,054</b>	<b>219,391,193</b>	(26.12)	<b>581,111,040</b>	<b>633,394,717</b>	(8.25)
Other Operating Income	532,117,269	336,899,642	57.95	1,474,570,582	902,124,876	63.46
<b>Total Operating Income</b>	<b>2,967,701,692</b>	<b>1,938,778,826</b>	53.07	<b>8,090,692,832</b>	<b>5,517,174,979</b>	46.65
Impairment Charges for Loans, Leases and Other Advances	(346,768,627)	(222,652,411)	(55.74)	(928,247,341)	(655,016,461)	(41.71)
<b>Net Operating Income</b>	<b>2,620,933,065</b>	<b>1,716,126,415</b>	52.72	<b>7,162,445,491</b>	<b>4,862,158,519</b>	47.31
<b>Operating Expenses</b>						
Personnel Expenses	(579,683,543)	(517,729,403)	(11.97)	(1,706,791,336)	(1,537,187,508)	(11.03)
Depreciation of Property, Plant and Equipment	(40,865,134)	(39,030,193)	(4.70)	(120,872,647)	(115,843,135)	(4.34)
Amortisation of Intangible Assets	(7,659,153)	(15,525,063)	50.67	(28,611,197)	(53,617,124)	46.64
Other Operating Expenses	(903,996,850)	(712,629,377)	(26.85)	(2,571,737,762)	(2,092,350,746)	(22.91)
<b>Operating Profit before Tax on Financial Services</b>	<b>1,088,728,385</b>	<b>431,212,379</b>	152.48	<b>2,734,432,548</b>	<b>1,063,160,006</b>	157.20
Tax on Financial Services	(329,160,284)	(175,148,323)	(87.93)	(851,482,964)	(453,129,963)	(87.91)
<b>Profit/ (Loss) before Income Tax Expense</b>	<b>759,568,101</b>	<b>256,064,056</b>	196.63	<b>1,882,949,584</b>	<b>610,030,044</b>	208.67
Income Tax Expense	(228,339,587)	(69,079,577)	(231)	(731,287,115)	(152,494,878)	(380)
<b>Profit/(Loss) for the Period</b>	<b>531,228,514</b>	<b>186,984,479</b>	184.10	<b>1,151,662,469</b>	<b>457,535,166</b>	151.71
<b>Basic Earnings Per Share (Rs.)</b>	<b>0.26</b>	<b>0.11</b>		<b>0.55</b>	<b>0.27</b>	
<b>Other Comprehensive Income</b>						
<i>Items that are or may be reclassified subsequently to profit or loss</i>						
Equity investments at FVOCI - net change in fair value	324,073	-	100.00	1,350,303	-	100.00
<b>Other Comprehensive Income for the period, net of tax</b>	<b>324,073</b>	<b>-</b>		<b>1,350,303</b>	<b>-</b>	
<b>Total Comprehensive Income for the period</b>	<b>531,552,586</b>	<b>186,984,479</b>	184.28	<b>1,153,012,772</b>	<b>457,535,166</b>	152.01

**HNB FINANCE PLC**  
**STATEMENT OF FINANCIAL POSITION**

<b>As at</b>	<b>31/12/2025 LKR</b>	<b>Audited 31/03/2025 LKR</b>
<b>Assets</b>		
Cash and Cash Equivalents	1,424,167,558	1,582,022,331
Financial Assets at Amortized Cost - Loans and Advances to Customers	23,543,098,491	19,043,419,761
Financial Assets at Amortized Cost - Lease Rentals Receivables	47,261,716,106	25,700,606,847
Financial Assets at Amortized Cost - Loans and Advances to others	59,553,743	95,241,779
Financial Assets Measured at FVOCI	5,674,375	4,324,073
Financial Assets at Amortized Cost - Debt and other Instruments	7,043,953,539	6,982,841,561
Other Assets	2,469,258,316	1,292,073,600
Investment Properties	1,203,100,000	1,409,600,000
Intangible Assets	61,172,213	85,092,793
Property, Plant and Equipment	2,125,871,793	1,940,496,243
Right -of-Use Assets	437,017,953	367,542,225
<b>Total Assets</b>	<b>85,634,584,087</b>	<b>58,503,261,213</b>
<b>Liabilities</b>		
Financial Liabilities at Amortised Cost - Due to customers	61,044,389,973	42,217,981,305
Financial Liabilities at Amortised Cost - Debt Issued and other Borrowed Funds	10,602,170,751	4,767,543,102
Current Tax Liabilities	773,613,438	358,925,300
VAT and SSCL on Financial Services	125,445,034	144,436,066
Other Liabilities	3,934,148,283	3,057,129,108
Retirement Benefit Obligation	387,541,788	369,880,756
Deferred Tax Liability	27,296,863	400,391
<b>Total Liabilities</b>	<b>76,894,606,130</b>	<b>50,916,296,028</b>
<b>Equity</b>		
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	1,464,679,506	1,639,272,580
Retained Earnings	5,036,235,381	3,708,629,535
<b>Total Equity</b>	<b>8,739,977,957</b>	<b>7,586,965,185</b>
<b>Total Equity and Liabilities</b>	<b>85,634,584,087</b>	<b>58,503,261,213</b>
<b>Net Asset Value Per Share (Rs.)</b>	<b>4.21</b>	<b>4.27</b>

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-Feb-26

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-Feb-26

*Sgd.*

P L P Withana  
Director  
13-Feb-26

**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.
<b>Balance as at 01st April 2024</b>	<b>223,545,481</b>	<b>82,897,989</b>	<b>1,308,814,512</b>	<b>-</b>	<b>1,719,986</b>	<b>693,361,510</b>	<b>3,288,801,852</b>	<b>5,599,141,330</b>
Net Profit for the Period	-						748,673,789	748,673,789
Other Comprehensive Income, Net of Tax						46,071,816	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)	-
Right issue	1,193,186,274							1,193,186,274
Equity investments at FVOCI - net change in fair value					(108,023)			(108,023)
<b>Balance as at 31st March 2025</b>	<b>1,416,731,755</b>	<b>82,897,989</b>	<b>1,461,717,239</b>	<b>175,943,378</b>	<b>1,611,963</b>	<b>739,433,326</b>	<b>3,708,629,535</b>	<b>7,586,965,185</b>
<b>Balance as at 01st April 2025</b>	<b>1,416,731,755</b>	<b>82,897,989</b>	<b>1,461,717,239</b>	<b>175,943,378</b>	<b>1,611,963</b>	<b>739,433,326</b>	<b>3,708,629,535</b>	<b>7,586,965,185</b>
Right issue	-							-
Equity investments at FVOCI - net change in fair value					1,350,303			1,350,303
Net Profit for the Period	-						1,151,662,469	1,151,662,469
Transfer from regulatory loss allowance				(175,943,378)		-	175,943,378	-
<b>Balance as at 31st December 2025</b>	<b>1,416,731,755</b>	<b>82,897,989</b>	<b>1,461,717,239</b>	<b>-</b>	<b>2,962,266</b>	<b>739,433,326</b>	<b>5,036,235,381</b>	<b>8,739,977,957</b>

**HNB FINANCE PLC**  
**STATEMENT OF CASH FLOW**

Period Ended	31/12/2025 LKR	31/12/2024 LKR
<b>Cash Flows from/(Used in) Operating Activities</b>		
Profit before Taxation	1,882,949,584	610,030,044
Adjustments for		
Interest expenses on borrowings	56,780,685	64,863,406
Interest expenses on debentures	30,351,019	153,128,779
Interest expenses on subordinated trust	359,897,534	202,117,807
Interest income on financial assets at amortized cost - debt and other instruments	(453,823,035)	(659,819,432)
Dividend income	(495,040)	(457,130)
(Profit) / loss on disposal of property, plant and equipment	(381,961)	(1,473,050)
Impairment charge for loans and other assets	928,247,341	655,016,461
Provision for taxes on financial services	851,482,964	453,129,963
Provision for Crop Insurance Levy	10,974,282	4,210,699
Amortization on intangible assets	28,611,197	39,070,840
Amortization on goodwill	-	14,546,284
Amortization of right of use assets	104,284,416	95,288,115
Interest expense from lease liability	47,818,730	39,087,678
Depreciation - on property, plant and equipment	120,872,647	115,843,135
Provision for retirement benefit obligation	53,026,328	48,557,719
Provision for amount payable under Sip Saviya scheme	900,000	900,000
Operating Profit before Working Capital Changes	4,021,496,692	1,834,041,319
Financial assets at amortized cost - Loans and advances to customers	(4,737,288,741)	(556,435,544)
Financial assets at amortized cost - Lease rentals receivables	(22,251,746,589)	(7,734,958,697)
Financial assets at amortized cost - Loans and advances to others	35,688,036	42,592,080
Other financial assets	(1,179,179,838)	(452,588,354)
Financial liabilities at amortized cost - due to customers	18,826,408,668	(714,763,056)
Other financial liabilities	876,119,175	470,511,799
<b>Cash Generated from Operations</b>	<b>(4,408,502,596)</b>	<b>(7,111,600,454)</b>
Gratuity paid	(35,365,296)	(56,107,400)
Income tax paid	(289,702,505)	(44,328,404)
Other taxes paid	(870,473,997)	(489,030,850)
Crop insurance levy	(8,979,160)	(5,658,743)
<b>Net Cash from/(Used in) Operating</b>	<b>(5,613,023,554)</b>	<b>(7,706,725,851)</b>
<b>Cash Flows from/(Used in) Investing Activities</b>		
Purchase of property, plant and equipment	(99,811,830)	(119,714,032)
Purchase of intangible assets	(4,690,618)	(5,987,180)
Proceeds from sale of property, plant and equipment	445,594	1,483,407
Net of investment in financial assets at amortized cost - Government securities	(229,623,284)	7,479,923,511
Net of investment in financial assets at amortized cost - Repo	216,000,000	1,343,503,833
Financial assets at amortized cost - Treasury bill interest received	406,334,343	-
Dividend income	495,040	457,130
<b>Net Cash Flows from/(Used in) Investing Activities</b>	<b>289,149,244</b>	<b>8,699,666,669</b>
<b>Cash Flows from/(Used in) Financing Activities</b>		
Proceeds from right issue of ordinary shares		-
Interest payments on debentures	(292,033,333)	(192,594,491)
Interest payments on borrowings	(31,418,256)	(483,810,160)
Net proceeds from debentures issued	(33,250,000)	(1,192,070,000)
Proceeds from interest bearing loans and borrowings	6,050,000,000	977,900,000
Loans repayments	(305,700,000)	-
Lease rental payments	(221,578,874)	(161,728,753)
<b>Net Cash Flows from/(Used in) Financing Activities</b>	<b>5,166,019,537</b>	<b>(1,052,303,404)</b>
<b>Net Increase in Cash and Cash Equivalents</b>	<b>(157,854,773)</b>	<b>(59,362,586)</b>
<b>Cash and Cash Equivalents at the Beginning of the Period</b>	<b>1,582,022,331</b>	<b>1,133,427,884</b>
<b>Cash and Cash Equivalents at the End of the Period</b>	<b>1,424,167,558</b>	<b>1,074,065,298</b>
<b>Cash and Cash Equivalents in the Cash Flow Statement</b>		
Notes and Coins Held	578,557,836	424,016,308
Balances with Banks	845,609,722	650,048,990
	<b>1,424,167,558</b>	<b>1,074,065,298</b>

HNB FINANCE PLC  
SEGMENTAL INFORMATION-COMPANY

	Loans and Receivables		Leasing & Stock out on Hire		Others		Total	
	31/12/2025 LKR	31/12/2024 LKR	31/12/2025 LKR	31/12/2024 LKR	31/12/2025 LKR	31/12/2024 LKR	31/12/2025 LKR	31/12/2024 LKR
Interest Income	3,424,840,708	3,746,889,030	6,484,093,358	3,350,163,235	494,653,093	697,141,029	10,403,587,159	7,794,193,294
Non Interest Income	832,455,320	842,552,282	1,576,049,361	753,341,681	120,232,336	156,764,121	2,528,737,017	1,752,658,084
<b>Total Revenue</b>	<b>4,257,296,027</b>	<b>4,589,441,312</b>	<b>8,060,142,719</b>	<b>4,103,504,916</b>	<b>614,885,429</b>	<b>853,905,150</b>	<b>12,932,324,175</b>	<b>9,546,851,378</b>
Profit before Income Tax	-	-	-	-	-	-	1,882,949,584	610,030,044
Income Tax Expense	-	-	-	-	-	-	(731,287,115)	(152,494,878)
<b>Profit After Tax</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,151,662,469</b>	<b>457,535,166</b>
<b>Other Information as at 31st December</b>								
Segmental Assets	25,477,623,628	21,022,947,944	51,016,140,181	24,867,251,230	9,140,820,278	7,373,989,669	85,634,584,087	53,264,188,843
Segmental Liabilities	22,877,343,948	18,611,668,236	45,809,366,009	22,015,039,520	8,207,896,172	6,528,211,441	76,894,606,130	47,154,919,197
<b>Net Assets</b>	<b>2,600,279,680</b>	<b>2,411,279,708</b>	<b>5,206,774,172</b>	<b>2,852,211,710</b>	<b>932,924,105</b>	<b>845,778,228</b>	<b>8,739,977,957</b>	<b>6,109,269,646</b>

HNB FINANCE PLC FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES								
As at 31 December 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				1,424,167,558	1,424,167,558	1,424,167,558		Level II
Financial Assets Measured at Amortised Cost								
- Debt and Other Instruments								
Investment in Treasury Bills			1,173,479,213		1,173,479,213	1,173,479,213		Level II
Investment in Fixed Deposits			221,999		221,999	221,999		Level III
Investments in Reverse repurchase agreements			5,870,252,327		5,870,252,327	5,870,252,327		Level III
Financial Assets Measured at Fair Value Through Other Comprehensive Income		5,674,375			5,674,375	5,674,375		Level III
Financial Assets Measured at Amortised Cost								
- Loans and Advances to Customers/ Members				23,543,098,491	23,543,098,491	26,668,773,779	3,125,675,288	Level III
Financial Assets Measured at Amortised Cost								
- Rentals Receivables and Stock Out on Hire				47,261,716,106	47,261,716,106	49,804,024,282	2,542,308,176	Level III
Financial Assets Measured at Amortised Cost								
- Loans and Advances to Others				59,553,743	59,553,743	53,877,379	(5,676,363)	Level III
Other Financial Assets				47,934,724	47,934,724	47,934,724		Level III
Bank Overdraft				-	-	-		Level II
Financial Liabilities at Amortised Cost								
Due To Customers				61,044,389,973	61,044,389,973	60,754,910,051	(289,479,922)	Level II
Financial Liabilities at Amortised Cost								
Debt Issued and Other Borrowed Funds				10,602,170,751	10,602,170,751	10,602,170,751	-	Level III
Other Financial Liabilities				3,610,987,933	3,610,987,933	3,610,987,933		Level III
HNB FINANCE PLC FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES								
As at 31 December 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				1,074,065,298	1,074,065,298	1,074,065,298		Level II
Financial Assets Measured at Amortised Cost								
- Debt and Other Instruments								
Investment in Treasury Bills			2,647,633,899		2,647,633,899	2,647,633,899		Level II
Investment in Fixed Deposits			208,673		208,673	208,673		Level III
Investments in Reverse repurchase agreements			2,903,148,490		2,903,148,490	2,903,148,490		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 Cost								
- Loans and Advances to Customers/ Members				18,782,731,453	18,782,731,453	23,187,422,624	4,404,691,171	Level III
Financial Assets Measured at Amortised Cost								
- Rentals Receivables and Stock Out on Hire				22,341,628,929	22,341,628,929	23,948,722,939	1,607,094,010	Level III
Financial Assets Measured at Amortised Cost								
- Loans and Advances to Others				105,037,752	105,037,752	93,200,168	(11,837,584)	Level III
Other Financial Assets				103,718,960	103,718,960	103,718,960		Level III
Bank Overdraft				-	-	-		Level II
Financial Liabilities at Amortised Cost								
Due To Customers				40,546,116,838	40,546,116,838	40,357,139,890	(188,976,948)	Level III
Financial Liabilities at Amortised Cost								
Debt Issued and Other Borrowed Funds				3,686,784,452	3,686,784,452	3,686,784,452	-	Level III
Other Financial Liabilities				2,013,822,787	2,013,822,787	2,013,822,787		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 31st December 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 ) There have been no material events occurring after the reporting date that require adjustments to or disclosure in the Financial Statements.



## HNB Finance PLC - Interim Financial Statements

### Shareholders' Information

#### Ordinary Voting Shares as at 31st December 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	11,426,018	0.67
6	PEOPLE S LEASING AND FINANCE PLC/NAGOYA CEYLON TRADING (PVT) LTD	7,901,006	0.46
7	MRS. N.N. DISSANAYAKA	7,123,166	0.41
8	BAIRSTOW EVES (PVT) LTD	5,175,930	0.30
9	SEYLAN BANK PLC/A.C.SENANKA	4,756,204	0.28
10	SEYLAN BANK PLC/ARCASIA INVESTMENTS & TRADING (PVT) LTD	4,630,000	0.27
11	SEYLAN BANK PLC/WETHTHINGE JINADASA	4,498,400	0.26
12	MR. A.C. SENANKA	3,480,016	0.20
13	MRS. S. AMARASEKERA	3,000,000	0.17
14	MR. G. WICKREMASINGHE	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/GLADSTONE CAPITAL (PRIVATE) LIMITED	2,821,008	0.16
17	MR. A.S. JAYASINGHE	2,818,298	0.16
18	PEOPLE S LEASING AND FINANCE PLC/L.P.HAPANGAMA	2,725,289	0.16
19	MR. K.D.H. PERERA	2,600,000	0.15
20	MR. S.A. COORAY	2,550,000	0.15
21	SEYLAN BANK PLC/PRIYANTHA PUSHPAKUMARA MADDUMAGE	2,500,000	0.15
22	MR. C.S.D. PERERA	2,427,229	0.14
23	DFCC BANK PLC A/C NO .02	2,300,000	0.13
24	MR. K.A.R. RANASINGHE	2,300,000	0.13
25	SEYLAN BANK PLC/ ZAKI ALIF	2,139,900	0.12
		1,518,700,211	88.40
Others		198,801,376	11.60
Total		<b>1,717,501,587</b>	<b>100.00</b>

#### Ordinary Non Voting Shares as at 31st December 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	PEOPLE'S LEASING & FINANCE PLC/MR.D.M.P.DISANAYAKE	4,222,287	1.17
4	DFCC BANK PLC A/C NO .02	3,500,000	0.97
5	PEOPLE'S LEASING & FINANCE PLC /MRS. C.M.DISSANAYAKE	2,102,153	0.58
6	ASSETLINE FINANCE LIMITED/M.E.AMARASINGHE	2,000,000	0.56
7	PEOPLE S LEASING AND FINANCE PLC/NAGOYA CEYLON TRADING (PVT) LTD	1,273,971	0.35
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	THREAD CAPITAL (PRIVATE) LIMITED	858,970	0.24
11	SEYLAN BANK PLC/ANUJA CHAMILA JAYASINGHE	855,195	0.24
12	SENKADAGALA FINANCE PLC/NAGOYA CEYLON TRADING (PVT) LTD	813,169	0.23
13	PEOPLE S LEASING AND FINANCE PLC/VERITE RESEARCH (PVT) LTD	811,540	0.23
14	CITIZENS DEVELOPMENT BUSINESS FINANCE PLC/H.D.D. GAYAN	437,500	0.12
15	MR. W.E.S. RODRIGO	400,051	0.11
16	MR. A. NADARAJAH	400,000	0.11
17	PEOPLE S LEASING AND FINANCE PLC/WINTECH HOLDINGS PVT LTD	371,421	0.10
18	MR. M.N. NADARAJAH	370,934	0.10
19	MR. R. KRISHNARAJAH / MR. K. THUSANTHAN KRISHNARAJAH	350,000	0.10
20	SENKADAGALA FINANCE PLC/D.M.S.JAYAKODY	350,000	0.10
21	MRS. M. NADARAJAH	347,322	0.10
22	SAMPTH BANK PLC/MR.ANANDA SAMARANAYAKE	332,048	0.09
23	MR. P.P. CHANDANA PUSHPAKUMARA	300,002	0.08
24	MR. E.M.P.G.J.B. EKANAYAKE	300,000	0.08
25	MR. B.M.S.K. HATHTHOTUWA	300,000	0.08
		334,576,791	92.84
Others		25,748,209	7.16
Total		<b>360,325,000</b>	<b>100.00</b>

**HNB Finance PLC - Interim Financial Statements**  
**Directors' and Chief Executive Officer's Shareholding as at 31st December 2025**

**Ordinary Voting Shares**

**Name**

Mr. B.M.D.C Prabhath- MD /CEO  
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

31st December 2025		31st December 2024	
No of Shares	%	No of Shares	%
1,208,333	0.07	1,000,000	0.07
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-

**INFORMATION ON SHARES**

**Market prices for the quarter ended 31st December 2025**

	Ordinary Voting Shares		Ordinary Non Voting Shares	
	31st Dec 2025 (Rs)	31st Dec 2024 (Rs)	31st Dec 2025 (Rs)	31st Dec 2024 (Rs)
Highest Price	9.80	6.00	9.50	5.90
Lowest Price	7.20	3.10	7.00	4.70
Last Traded	7.50	4.70	7.60	5.60

**Market Capitalization as at 31st December 2025**

	31st Dec 2025 (Rs)	31st Dec 2024 (Rs)
Ordinary Voting Shares	12,881,261,903	6,680,488,933
Ordinary Non Voting Shares	2,738,470,000	1,669,920,000

**Public Holding as at 31st December 2025**

	Public Holding (%)	Number of Shareholders representing the public holding
Ordinary Voting Shares	18.07	107,063
Ordinary Non Voting Shares	13.47	1,817

The float adjusted Market Capitalization as at 31st December 2025 - Rs 2,327,644,026/-

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 31st December 2025	As at 31st December 2024
<b><u>Capital Adequacy</u></b>		
Core Capital to Risk Weighted Asset Ratio	8.96%	7.82%
Total Capital to Risk Weighted Asset Ratio	13.24%	11.16%
Capital Funds to Total Deposit Liabilities Ratio	18.36%	16.43%
<b><u>Profitability</u></b>		
Return on Avg Shareholders' Funds (After Tax) -Annualized	18.8%	10.48%
Return on Avg Assets (After Tax) - Annualized	2.13%	1.16%
<b><u>Debt Security related ratios</u></b>		
Debt to equity ratio (Times )	8.8	7.7
Quick asset ratio (Times)	0.20	0.24
Interest cover - Annualized	1.6	1.3
<b><u>Liquidity (Rs. 000)</u></b>		
Required Minimum Amount of Liquid Assets	6,362,087	4,363,046
Available Amount of Liquid Assets	8,467,951	6,972,679
Required Minimum Amount of Government Securities	3,330,260	3,410,059
Available Amount of Government Securities	7,043,815	5,554,874