

INTERIM FINANCIAL STATEMENTS

HNB FINANCE PLC

(for the period ended March 31, 2026)

HNB FINANCE

HNB FINANCE PLC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

	FOR THE 03 MONTHS ENDED			FOR THE YEAR ENDED		
	31/03/2026 LKR	31/03/2025 LKR	Variance %	31/03/2026 LKR	(Audited) 31/03/2025 LKR	Variance %
Gross Income	**5,560,920,966**	**3,608,008,236**	54.13	**18,493,245,141**	**13,277,799,039**	39.28
Interest Income	4,502,618,078	2,638,181,751	70.67	14,906,205,237	10,483,993,636	42.18
Interest Expenses	(1,908,345,329)	(1,165,973,748)	(63.67)	(6,276,921,278)	(4,978,511,658)	(26.08)
Net Interest Income	**2,594,272,749**	**1,472,208,004**	76.22	**8,629,283,959**	**5,505,481,978**	56.74
Fee and commission income	454,517,166	395,211,701	15.01	1,508,683,600	1,242,884,987	21.39
Fee and commission expenses	(216,544,405)	(96,556,631)	(124.27)	(689,599,799)	(319,050,738)	(116.14)
Net fee and commission income	**237,972,760**	**298,655,071**	(20.32)	**819,083,801**	**923,834,249**	(11.34)
Other Operating Income	603,785,722	574,614,783	5.08	2,078,356,304	1,550,920,416	34.01
Total Operating Income	**3,436,031,232**	**2,345,477,858**	46.50	**11,526,724,064**	**7,980,236,642**	44.44
Impairment Charges for Loans, Leases and Other Advances	(621,762,619)	(187,176,257)	(232.18)	(1,550,009,960)	(660,004,285)	(134.85)
Net Operating Income	**2,814,268,613**	**2,158,301,601**	30.39	**9,976,714,104**	**7,320,232,357**	36.29
Operating Expenses						
Personnel Expenses	(592,551,301)	(512,249,667)	(15.68)	(2,299,342,637)	(2,070,545,762)	(11.05)
Depreciation of Property, Plant and Equipment	(41,573,759)	(37,257,277)	(11.59)	(162,446,407)	(154,635,493)	(5.05)
Amortisation of Intangible Assets	(7,846,653)	(15,309,430)	48.75	(36,457,851)	(68,926,554)	47.11
Other Operating Expenses	(1,039,496,269)	(841,550,232)	(23.52)	(3,611,234,031)	(2,871,259,422)	(25.77)
Operating Profit before Tax on Financial Services	**1,132,800,630**	**751,934,995**	50.65	**3,867,233,179**	**2,154,865,126**	79.47
Tax on Financial Services	(305,876,952)	(275,443,687)	(11.05)	(1,157,359,916)	(733,968,697)	(57.69)
Profit/ (Loss) before Income Tax Expense	**826,923,678**	**476,491,309**	73.54	**2,709,873,263**	**1,420,896,429**	90.72
Income Tax Expense	(297,616,899)	(189,444,793)	(57.1)	(1,028,904,014)	(656,382,792)	(56.8)
Profit/(Loss) for the Period	**529,306,780**	**287,046,516**	84.40	**1,680,969,249**	**764,513,637**	119.87
Basic Earnings Per Share (Rs.)	**0.25**	**0.16**		**0.81**	**0.43**	
Other Comprehensive Income						
Items that will not be reclassified to profit or loss						
Actuarial (Loss)/ gain on retirement benefit obligation	(18,334,361)	(22,628,356)		(18,334,361)	(22,628,356)	
Deferred tax effect on remeasurements of retirement benefit obligation	5,500,308	6,788,507		5,500,308	6,788,507	
Items that are or may be reclassified subsequently to profit or loss						
Revaluation gain on free hold lands and buildings				-	65,816,880	
Deferred tax effect on revaluation gain on lands and buildings				-	(19,745,064)	
Equity investments at FVOCI - net change in fair value	(216,048)	-		1,134,254	(108,023)	
Other Comprehensive Income for the period, net of tax	**(13,050,101)**	**(15,839,849)**		**(11,699,799)**	**30,123,944**	
Total Comprehensive Income for the period	**516,256,678**	**271,206,667**	90.36	**1,669,269,450**	**794,637,581**	110.07

HNB FINANCE PLC

STATEMENT OF FINANCIAL POSITION

As at	31/03/2026 LKR	Audited 31/03/2025 LKR
Assets		
Cash and Cash Equivalents	1,467,214,897	1,582,022,331
Financial Assets at Amortized Cost - Loans and Advances to Customers	25,502,578,978	19,043,419,761
Financial Assets at Amortized Cost - Lease Rentals Receivables	50,776,066,532	25,700,606,847
Financial Assets at Amortized Cost - Loans and Advances to Others	53,554,936	95,241,779
Financial Assets Measured at FVOCI	5,458,327	4,324,073
Financial Assets at Amortized Cost - Debt and Other Instruments	10,013,057,139	6,982,841,561
Other Assets	2,608,808,305	1,292,073,600
Investment Properties	1,207,380,000	1,409,600,000
Intangible Assets	52,273,003	85,092,793
Property, Plant and Equipment	2,154,466,399	1,940,496,243
Right -of-Use Assets	553,046,145	367,542,225
Deferred Tax Assets	827,106	-
Total Assets	**94,394,731,767**	**58,503,261,213**
Liabilities		
Financial Liabilities at Amortised Cost - Due to customers	68,927,152,130	42,217,981,305
Financial Liabilities at Amortised Cost - Debt Issued and Other Borrowed Funds	10,499,515,003	4,767,543,102
Current Tax Liabilities	994,014,571	358,925,300
VAT and SSCL on Financial Services	128,096,629	144,436,066
Other Liabilities	4,179,900,711	3,057,129,108
Retirement Benefit Obligation	409,818,088	369,880,756
Deferred Tax Liability	-	400,391
Total Liabilities	85,138,497,132	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	1,800,657,306	1,639,272,580
Retained Earnings	5,216,514,259	3,708,629,535
Total Equity	9,256,234,635	7,586,965,185
Total Equity and Liabilities	**94,394,731,767**	**58,503,261,213**
Net Asset Value Per Share (Rs.)	**4.45**	**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
25-May-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
25-May-26

Sgd.
P L P Withana
Director
25-May-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.
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	-						764,513,637	764,513,637
Other Comprehensive Income, Net of Tax						46,071,816	(15,839,849)	30,231,967
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					1,134,254			1,134,254
Net Profit for the Period	-						1,680,969,249	1,680,969,249
Other Comprehensive Income, Net of Tax							(12,834,053)	(12,834,053)
Transfer to statutory reserve			336,193,850				(336,193,850)	-
Transfer to regulatory loss allowance				(175,943,378)		-	175,943,378	-
Balance as at 31st March 2026	**1,416,731,755**	**82,897,989**	**1,797,911,089**	**-**	**2,746,217**	**739,433,326**	**5,216,514,259**	**9,256,234,635**

HNB FINANCE PLC
STATEMENT OF CASH FLOW

Period Ended	31/03/2026 LKR	Audited 31/03/2025 LKR
Cash Flows from/(Used in) Operating Activities		
Profit before Taxation	**2,709,873,263**	**1,420,896,429**
Adjustments for		
Interest expenses on borrowings	179,367,477	68,800,806
Interest expenses on debentures	39,918,018	163,552,900
Interest expenses on subordinated trust	475,886,575	287,898,630
Interest income on financial assets at amortized cost - debt and other instruments	(609,731,841)	(763,456,057)
Dividend income	(495,040)	(457,130)
(Profit) / loss on disposal of property, plant and equipment	(459,085)	(1,584,234)
Impairment charge for loans and other assets	1,550,009,960	660,004,285
Provision for taxes on financial services	1,157,359,916	733,968,697
Provision for Crop Insurance Levy	17,126,571	6,731,387
Amortization on intangible assets	36,457,851	49,531,508
Amortization on goodwill	-	19,395,045
Amortization of right of use assets	144,039,684	131,112,566
Interest expense from lease liability	70,215,027	53,825,869
Depreciation - on property, plant and equipment	162,446,407	154,635,493
Provision for retirement benefit obligation	75,028,687	75,310,192
Gain from revaluation of investment properties	(4,280,000)	(129,900,000)
Termination on right of use asset	(1,069,055)	(803,601)
Provision for amount payable under Sip Saviya scheme	1,100,000	1,200,000
Operating Profit before Working Capital Changes	6,002,794,414	2,930,662,785
Financial assets at amortized cost - Loans and advances to customers	(7,492,298,568)	(1,092,754,566)
Financial assets at amortized cost - Lease rentals receivables	(25,592,330,294)	(10,823,293,727)
Financial assets at amortized cost - Loans and advances to others	41,686,843	52,388,052
Other financial assets	(1,316,734,705)	(516,384,584)
Financial liabilities at amortized cost - due to customers	26,709,170,825	957,101,411
Other financial liabilities	1,117,876,037	1,307,582,939
Cash Generated from Operations	**(529,835,448)**	**(7,184,697,691)**
Gratuity paid	(53,425,716)	(81,764,814)
Income tax paid	(389,541,931)	(34,520,086)
Surcharge tax paid	-	(11,029,767)
Other taxes paid	(1,173,699,354)	(671,492,738)
Lease liabilities Interest paid	(70,215,027)	(53,825,869)
Crop insurance levy	(13,331,003)	(4,575,352)
Net Cash from/(Used in) Operating	**(2,230,048,479)**	**(8,041,906,317)**
Cash Flows from/(Used in) Investing Activities		
Purchase of property, plant and equipment	(169,980,359)	(132,616,302)
Purchase of intangible assets	(3,638,061)	(8,009,680)
Proceeds from sale of property, plant and equipment	522,882	1,881,900
Net of investment in financial assets at amortized cost - Government securities	324,751,816	8,203,936,483
Net of investment in financial assets at amortized cost - Repo	(2,797,331,487)	(1,784,079,975)
Financial assets at amortized cost - Treasury bill interest received	52,095,934	1,075,356,963
Dividend income	495,040	457,130
Net Cash Flows from/(Used in) Investing Activities	**(2,593,084,235)**	**7,356,926,519**
Cash Flows from/(Used in) Financing Activities		
Proceeds from right issue of ordinary shares	-	1,193,186,274
Interest payments on debentures	(40,172,176)	(203,582,842)
Interest payments on borrowings	(667,577,993)	(490,405,499)
Net proceeds from debentures issued	(33,250,000)	(1,192,070,000)
Proceeds from interest bearing loans and borrowings	10,050,000,000	5,500,000,000
Loans repayments	(4,272,200,000)	(3,523,900,000)
Lease rental payments	(328,474,549)	(149,653,686)
Net Cash Flows from/(Used in) Financing Activities	**4,708,325,281**	**(59,612,027)**
Net Increase in Cash and Cash Equivalents	(114,807,433)	448,594,447
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	**1,467,214,897**	**1,582,022,331**
Cash and Cash Equivalents in the Cash Flow Statement		
Notes and Coins Held	674,668,885	541,691,800
Balances with Banks	792,546,012	1,040,330,531
Bank Overdrafts	-	
	1,467,214,897	**1,582,022,331**

HNB FINANCE PLC

SEGMENTAL INFORMATION-COMPANY

	Loans and Receivables		Leasing & Stock out on Hire		Others		Total	
	31/03/2026 LKR	31/03/2025 LKR	31/03/2026 LKR	31/03/2025 LKR	31/03/2026 LKR	31/03/2025 LKR	31/03/2026 LKR	31/03/2025 LKR
Interest Income	4,633,353,734	4,877,226,841	9,607,604,520	4,795,089,381	665,246,983	811,677,414	14,906,205,237	10,483,993,636
Non Interest Income	1,114,973,561	1,299,697,727	2,311,980,833	1,277,809,496	160,085,510	216,298,180	3,587,039,904	2,793,805,403
Total Revenue	**5,748,327,295**	**6,176,924,568**	**11,919,585,353**	**6,072,898,877**	**825,332,493**	**1,027,975,594**	**18,493,245,141**	**13,277,799,039**
Profit before Income Tax	-	-	-	-	-	-	2,709,873,263	1,420,896,429
Income Tax Expense	-	-	-	-	-	-	(1,028,904,014)	(656,382,792)
Profit After Tax	**-**	**-**	**-**	**-**	**-**	**-**	**1,680,969,249**	**764,513,637**
Other Information as at 31st March								
Segmental Assets	27,471,774,084	21,274,315,063	54,582,145,850	28,077,729,292	12,340,811,833	9,151,216,857	94,394,731,767	58,503,261,213
Segmental Liabilities	24,777,924,735	18,494,716,441	49,229,885,831	24,409,229,628	11,130,686,566	8,012,349,960	85,138,497,132	50,916,296,028
Net Assets	**2,693,849,349**	**2,779,598,622**	**5,352,260,019**	**3,668,499,664**	**1,210,125,266**	**1,138,866,897**	**9,256,234,635**	**7,586,965,185**

HNB FINANCE PLC

FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES

As at 31 March 2026	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				1,467,214,897	1,467,214,897	1,467,214,897		Level II
Financial Assets Measured at Amortised Cost								
- Debt and Other Instruments								
Investment in Treasury Bills			596,198,987		596,198,987	596,198,987		Level II
Investment in Fixed Deposits			225,142		225,142	225,142		Level III
Investments in Reverse repurchase agreements			9,416,633,010		9,416,633,010	9,416,633,010		Level III
Financial Assets Measured at								
Fair Value Through Other Comprehensive Income		5,458,327			5,458,327	5,458,327		Level III
Financial Assets at Amortized Cost								
- Loans and Advances to Customers				25,502,578,978	25,502,578,978	22,288,560,174	(3,214,018,804)	Level III
Financial Assets at Amortized Cost								
- Lease Rentals Receivables				50,776,066,532	50,776,066,532	59,321,333,626	8,545,267,094	Level III
Financial Assets at Amortized Cost								
- Loans and Advances to Others				53,554,936	53,554,936	47,107,600	(6,447,336)	Level III
Other Financial Assets				62,463,024	62,463,024	62,463,024		Level III
Bank Overdraft				-	-	-		Level II
Financial Liabilities at Amortised Cost								
Due To Customers				68,927,152,130	68,927,152,130	68,562,621,361	(364,530,769)	Level II
Financial Liabilities at Amortised Cost								
Debt Issued and Other Borrowed Funds				10,499,515,003	10,499,515,003	10,499,515,003	-	Level III
Other Financial Liabilities				3,692,193,947	3,692,193,947	3,692,193,947		Level III

HNB FINANCE PLC

FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES

As at 31 March 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				1,582,022,331	1,582,022,331	1,582,022,331		Level II
Financial Assets Measured at Amortised Cost								
- Debt and Other Instruments								
Investment in Treasury Bills			883,301,197		883,301,197	883,301,197		Level II
Investment in Fixed Deposits			212,095		212,095	212,095		Level III
Investments in Reverse repurchase agreements			6,099,328,269		6,099,328,269	6,099,328,269		Level III
Financial Assets Measured at								
Fair Value Through Other Comprehensive Income		4,324,073			4,324,073	4,324,073		Level III
Financial Assets at Amortized Cost								
- Loans and Advances to Customers				19,043,419,761	19,043,419,761	22,573,887,852	3,530,468,091	Level III
Financial Assets at Amortized Cost								
- Lease Rentals Receivables				25,700,606,847	25,700,606,847	29,959,948,963	4,259,342,116	Level III
Financial Assets at Amortized Cost								
- Loans and Advances to Others				95,241,779	95,241,779	85,149,334	(10,092,445)	Level III
Other Financial Assets				76,415,318	76,415,318	76,415,318		Level III
Bank Overdraft				-	-	-		Level II
Financial Liabilities at Amortised Cost								
Due To Customers				42,217,981,305	42,217,981,305	42,043,897,167	(174,084,138)	Level III
Financial Liabilities at Amortised Cost								
Debt Issued and Other Borrowed Funds				4,767,543,102	4,767,543,102	4,767,543,102	-	Level III
Other Financial Liabilities				2,795,198,277	2,795,198,277	2,795,198,277		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 March 2026 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.

05) There are no contingent liabilities that would require adjustment to or disclosure in the financial statements, other than those disclosed below.
The Company received a tax assessment for surcharge tax under the Inland Revenue Act No. 24 of 2017 and the Surcharge Tax Act No. 14 of 2022 on 24 December 2024, in respect of the year of assessment 2020/2021. The total amount assessed was Rs. 84,865,302. Out of this amount, the Company is dissatisfied with the penalties and interest imposed, amounting to Rs. 27,639,650, and has submitted a formal request for a waiver.Management is of the opinion that it is not probable that the Company will be required to settle the penalties and interest included in the tax assessment. Accordingly, no provision has been made in the financial statements for the year ended 31 March 2026 in respect of the penalties and interest included in the assessment.

HNB Finance PLC - Interim Financial Statements

Shareholders' Information

Ordinary Voting Shares as at 31st March 2026

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	SEYLAN BANK PLC/PHANTOM INVESTMENTS (PVT) LTD	40,000,000	2.33
4	SEYLAN BANK PLC/ARCASIA INVESTMENTS & TRADING (PVT) LTD	27,000,000	1.57
5	SEYLAN BANK PLC/ARRC CAPITAL (PVT) LTD	18,462,891	1.07
6	SEYLAN BANK PLC/WETHTHINGE JINADASA	12,333,925	0.72
7	SEYLAN BANK PLC/ PINNADUWAGE ARAVINDA DE SILVA	10,000,000	0.58
8	MRS. S. AMARASEKERA	9,500,000	0.55
9	COMMERCIAL BANK OF CEYLON PLC/P. A. DE SILVA	9,102,288	0.53
10	SEYLAN BANK PLC/GLADSTONE CAPITAL (PRIVATE) LIMITED	9,094,060	0.53
11	PEOPLE S LEASING AND FINANCE PLC/N.N.DISSANAYAKA	7,123,166	0.41
12	DFCC BANK PLC A/C NO.02	6,350,000	0.37
13	SEYLAN BANK PLC/ NISHANTHA PRADEEP WIJETHUNGA DELGODA	5,974,548	0.35
14	SEYLAN BANK PLC/A.P.JAYASINGHE	5,850,000	0.34
15	COMMERCIAL BANK OF CEYLON PLC/METROCORP (PVT) LTD	5,792,289	0.34
16	DFCC BANK PLC/ATX PARTNERS PVT LTD	4,748,400	0.28
17	BAIRSTOW EVES (PVT) LTD	4,740,588	0.28
18	SEYLAN BANK PLC/PRIYANTHA PUSHPAKUMARA MADDUMAGE	4,220,320	0.25
19	MR. M.M. SUNIL	3,000,000	0.17
20	BANK OF CEYLON A/C CEYBANK CENTURY GROWTH FUND	2,971,254	0.17
21	MR. A.S. JAYASINGHE	2,818,298	0.16
22	PEOPLE S LEASING AND FINANCE PLC/L.P.HAPANGAMA	2,815,692	0.16
23	MR. K.A.R. RANASINGHE	2,800,000	0.16
24	MR. K.D.H. PERERA	2,600,000	0.15
25	PEOPLE S LEASING AND FINANCE PLC/YADEN CAPITAL (PRIVATE) LIMITED	2,500,000	0.15
		1,475,723,528	85.91
	Others	241,778,059	14.09
	Total	**1,717,501,587**	**100.00**

Ordinary Non Voting Shares as at 31st March 2026

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	ASSETLINE FINANCE PLC/E.THAWAGNASUNDARAM	6,097,902	1.69
4	PEOPLE'S LEASING & FINANCE PLC/MR.D.M.P.DISANAYAKE	3,827,087	1.06
5	DFCC BANK PLC A/C NO .02	2,300,000	0.64
6	PEOPLE'S LEASING & FINANCE PLC /MRS. C.M.DISSANAYAKE	2,102,653	0.58
7	SEYLAN BANK PLC/ANUJA CHAMILA JAYASINGHE	1,585,447	0.44
8	MR. G. WICKREMASINGHE	1,549,330	0.43
9	ASSETLINE FINANCE PLC/H.A.S.P.KUMARA	1,296,219	0.36
10	SEYLAN BANK PLC/A.P.JAYASINGHE	1,000,000	0.28
11	PEOPLE'S LEASING & FINANCE PLC/MR.R.R.S.ANANDA	953,325	0.26
12	MR. S.A.L.K. SOORIYA ARACHCHI	615,000	0.17
13	AMANA BANK PLC/HI-LINE TOWERS PVT LIMITED	555,215	0.15
14	MRS. W.D.B. MALANI	545,583	0.15
15	MR. M.F. BAKIR	500,000	0.14
16	MR. B.W.R. SRIKANTHA	460,452	0.13
17	SENKADAGALA FINANCE PLC/N.W.D.I.SANJEEWAN SIRIMANNA	434,532	0.12
18	MR. A.H.O. WEERASURIYA	400,000	0.11
19	CITIZENS DEVELOPMENT BUSINESS FINANCE PLC/H.D.D. GAYAN	397,465	0.11
20	MR. K.R.T. BANDARA	395,990	0.11
21	MR. K.M.M. JABIR	367,115	0.10
22	PEOPLE'S LEASING & FINANCE PLC/MR. K.A.D.R.M.K. KARIYAPPERUMA	356,254	0.10
23	SAMPTH BANK PLC/MR.ANANDA SAMARANAYAKE	332,048	0.09
24	I B M C LANKA (PVT) LTD	300,515	0.08
25	MR. E.M.P.G.J.B. EKANAYAKE	300,094	0.08
		338,472,375	93.91
	Others	21,852,625	6.09
	Total	**360,325,000**	**100.00**

HNB Finance PLC - Interim Financial Statements

Directors' and Chief Executive Officer's Shareholding as at 31st March 2026

Ordinary Voting Shares	31st March 2026		31st March 2025	
Name	No of Shares	%	No of Shares	%
Mr. B.M.D.C Prabhath- MD /CEO	1,208,333	0.07	1,208,333	0.07
Mr.A.G.R Dissanayake	-	-	-	-
Mr. P.L.P Withana	-	-	-	-
Mr. R.D. Manatunga*	-	-	-	-
Mr. M.S.Polamarasetty	-	-	-	-
Mr. P. Brahmanage	-	-	54,847,507	3.19
Mr. P. A. W. Perera	-	-	-	-
Dr. T.K.D.A.P. Samarasinghe	-	-	-	-
Ms. R. G. Unamboowe	-	-	-	-

* Resigned from the Board w.e.f. 08th January 2026.

INFORMATION ON SHARES

Market prices for the quarter ended 31st March 2026

	Ordinary Voting Shares		Ordinary Non Voting Shares	
	31st Mar 2026 (Rs)	31st Mar 2025 (Rs)	31st Mar 2026 (Rs)	31st Mar 2025 (Rs)
Highest Price	10.90	4.80	9.50	6.00
Lowest Price	7.50	3.80	7.30	4.10
Last Traded	8.80	4.00	8.00	4.90

Market Capitalization as at 31st Marchn 2026

	31st Mar 2026 (Rs)	31st Mar 2025 (Rs)
Ordinary Voting Shares	15,114,013,966	6,870,006,348
Ordinary Non Voting Shares	2,882,600,000	1,765,592,500

Public Holding as at 31st March 2026

	Public Holding (%)	Number of Shareholders representing the public holding
Ordinary Voting Shares	25.62	107,715
Ordinary Non Voting Shares	13.46	1,900

The float adjusted Market Capitalization as at 31st March 2026 - Rs 3,872,210,378/-

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 March 2026	As at 31st March 2025
Capital Adequacy		
Core Capital to Risk Weighted Asset Ratio	9.09%	11.38%
Total Capital to Risk Weighted Asset Ratio	13.14%	14.44%
Capital Funds to Total Deposit Liabilities Ratio	17.03%	22.48%
Profitability		
Return on Avg Shareholders' Funds (After Tax) -Annualized	19.96%	11.54%
Return on Avg Assets (After Tax) - Annualized	2.20%	1.37%
Debt Security related ratios		
Debt to equity ratio (Times)	9.2	6.2
Quick asset ratio (Times)	0.2	0.3
Interest cover - Annualized	1.6	1.4
Liquidity (Rs. 000)		
Required Minimum Amount of Liquid Assets	7,175,831	4,660,820
Available Amount of Liquid Assets	11,480,841	8,560,583
Required Minimum Amount of Government Securities	3,330,260	3,410,059
Available Amount of Government Securities	10,012,912	6,982,602