

INTERIM FINANCIAL STATEMENTS

HNB FINANCE PLC

(for the period ended June 30, 2026)

HNB FINANCE

HNB FINANCE PLC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

	FOR THE 03 MONTHS ENDED		
	30/06/2026 LKR	30/06/2025 LKR	Variance %
Gross Income	**5,558,790,185**	**3,600,827,215**	54.38
Interest Income	4,743,595,938	2,901,905,391	63.46
Interest Expenses	(2,061,897,993)	(1,221,980,795)	(68.73)
Net Interest Income	**2,681,697,946**	**1,679,924,596**	59.63
Fee and commission income	254,197,646	320,052,656	(20.58)
Fee and commission expenses	(249,721,725)	(106,910,970)	(133.58)
Net fee and commission income	**4,475,921**	**213,141,685**	(97.90)
Other Operating Income	560,996,601	378,869,167	48.07
Total Operating Income	**3,247,170,467**	**2,271,935,448**	42.93
Impairment Charges for Loans, Leases and Other Advances	(321,886,183)	(308,757,323)	(4.25)
Net Operating Income	**2,925,284,285**	**1,963,178,126**	49.01
Operating Expenses			
Personnel Expenses	(645,043,929)	(547,927,324)	(17.72)
Depreciation of Property, Plant and Equipment	(44,810,900)	(39,296,647)	(14.03)
Amortisation of Intangible Assets	(5,683,096)	(10,527,397)	46.02
Other Operating Expenses	(1,066,622,525)	(756,607,400)	(40.97)
Operating Profit before Tax on Financial Services	**1,163,123,834**	**608,819,357**	91.05
Tax on Financial Services	(370,899,555)	(234,395,045)	(58.24)
Profit/ (Loss) before Income Tax Expense	**792,224,279**	**374,424,311**	111.58
Income Tax Expense	(362,182,009)	(168,702,567)	(114.7)
Profit/(Loss) for the Period	**430,042,270**	**205,721,744**	109.04
Basic Earnings Per Share (Rs.)	**0.21**	**0.10**	

HNB FINANCE PLC

STATEMENT OF FINANCIAL POSITION

As at	30/06/2026 LKR	Audited 31/03/2026 LKR
Assets		
Cash and Cash Equivalents	4,068,241,622	1,467,214,897
Financial Assets at Amortized Cost - Loans and Advances to Customers	24,719,324,896	25,261,315,194
Financial Assets at Amortized Cost - Lease Rentals Receivables	53,955,462,093	51,017,013,327
Financial Assets at Amortized Cost - Loans and Advances to Others	44,096,847	53,872,176
Financial Assets Measured at FVOCI	5,458,327	5,458,327
Financial Assets at Amortized Cost - Debt and Other Instruments	9,997,554,701	10,013,057,139
Other Assets	3,109,241,219	2,608,807,030
Investment Properties	1,207,380,000	1,207,380,000
Intangible Assets	48,955,526	52,273,003
Property, Plant and Equipment	2,109,655,488	2,154,466,399
Right -of-Use Assets	625,572,407	553,046,145
Deferred Tax Assets	-	825,292
Total Assets	**99,890,943,126**	**94,394,728,929**
Liabilities		
Financial Liabilities at Amortised Cost - Due to customers	65,235,595,234	68,927,152,130
Financial Liabilities at Amortised Cost - Debt Issued and Other Borrowed Funds	12,832,614,682	10,499,515,003
Current Tax Liabilities	1,227,316,385	994,012,757
VAT and SSCL on Financial Services	227,925,905	128,095,605
Other Liabilities	10,241,157,163	4,179,900,710
Retirement Benefit Obligation	411,031,086	409,818,088
Deferred Tax Liability	29,025,767	-
Total Liabilities	90,204,666,221	85,138,494,293
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	1,800,657,306
Retained Earnings	5,646,556,529	5,216,514,260
Total Equity	9,686,276,905	9,256,234,636
Total Equity and Liabilities	**99,890,943,126**	**94,394,728,929**
Net Asset Value Per Share (Rs.)	**4.66**	**4.45**

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
14-Aug-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
14-Aug-26

Sgd.
P L P Withana
Director
14-Aug-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 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**
Net Profit for the Period	-	-	-	-	-	-	1,680,969,250	1,680,969,250
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	-
Right issue	-	-	-	-	-	-	-	-
Equity investments at FVOCI - net change in fair value	-	-	-	-	1,134,254	-	-	1,134,254
Balance as at 31st March 2026	**1,416,731,755**	**82,897,989**	**1,797,911,089**	**-**	**2,746,217**	**739,433,326**	**5,216,514,260**	**9,256,234,636**
Balance as at 01st April 2026	**1,416,731,755**	**82,897,989**	**1,797,911,089**	**-**	**2,746,217**	**739,433,326**	**5,216,514,260**	**9,256,234,636**
Right issue	-	-	-	-	-	-	-	-
Equity investments at FVOCI - net change in fair value	-	-	-	-	-	-	-	-
Net Profit for the Period	-	-	-	-	-	-	430,042,270	430,042,270
Other Comprehensive Income, Net of Tax	-	-	-	-	-	-	-	-
Transfer to statutory reserve	-	-	-	-	-	-	-	-
Transfer to regulatory loss allowance	-	-	-	-	-	-	-	-
Balance as at 30th June 2026	**1,416,731,755**	**82,897,989**	**1,797,911,089**	**-**	**2,746,217**	**739,433,326**	**5,646,556,529**	**9,686,276,905**

HNB FINANCE PLC
STATEMENT OF CASH FLOW

Period Ended	30/06/2026 LKR	30/06/2025 LKR
Cash Flows from/(Used in) Operating Activities		
Profit before Taxation	**792,224,279**	**374,424,311**
Adjustments for		
Interest expenses on borrowings	168,247,624	2,218,808
Interest expenses on debentures	10,615,058	10,139,246
Interest expenses on subordinated trust	142,784,658	120,989,041
Interest income on financial assets at amortized cost - debt and other instruments	(183,960,665)	(154,785,217)
(Profit) / loss on disposal of property, plant and equipment	-	(37,559)
Impairment charge for loans and other assets	321,886,183	308,757,323
Provision for taxes on financial services	370,899,555	234,395,045
Provision for Crop Insurance Levy	4,784,850	2,472,216
Amortization on intangible assets	5,683,096	10,527,397
Amortization of right of use assets	41,311,240	30,257,068
Interest expense from lease liability	20,621,084	13,836,362
Depreciation - on property, plant and equipment	44,810,900	39,296,647
Provision for retirement benefit obligation	17,765,198	16,999,241
Provision for amount payable under Sip Saviya scheme	300,000	300,000
Operating Profit before Working Capital Changes	1,757,973,059	1,009,789,931
Financial assets at amortized cost - Loans and advances to customers	367,304,739	(1,520,716,970)
Financial assets at amortized cost - Lease rentals receivables	(3,085,649,389)	(6,664,392,616)
Financial assets at amortized cost - Loans and advances to others	9,775,329	8,868,974
Other financial assets	(500,434,189)	(355,445,969)
Financial liabilities at amortized cost - due to customers	(3,691,556,896)	9,116,768,894
Other financial liabilities	6,057,376,085	1,571,402,449
Other non financial liabilities		
Cash Generated from Operations	**914,788,737**	**3,166,274,693**
Gratuity paid	(16,552,201)	(10,886,145)
Income tax paid	(99,027,322)	(13,025,857)
Other taxes paid	(271,069,255)	(188,352,473)
Crop insurance levy	(1,204,480)	(1,862,208)
Net Cash from/(Used in) Operating	**526,935,479**	**2,952,148,010**
Cash Flows from/(Used in) Investing Activities		
Purchase of property, plant and equipment	-	(62,644,843)
Purchase of intangible assets	(2,365,610)	(225,000)
Proceeds from sale of property, plant and equipment	-	88,560
Net of investment in financial assets at amortized cost - Government securities	93,118,750	(229,623,284)
Net of investment in financial assets at amortized cost - Repo	60,207,603	(2,784,000,000)
Financial assets at amortized cost - Treasury bill interest received	46,136,751	131,838,494
Net Cash Flows from/(Used in) Investing Activities	**197,097,493**	**(2,944,566,074)**
Cash Flows from/(Used in) Financing Activities		
Interest payments on debentures	(10,004,807)	(10,400,236)
Interest payments on borrowings	(224,344,658)	(263,232,366)
Proceeds from interest bearing loans and borrowings	2,245,801,804	249,800,000
Lease rental payments	(134,458,586)	(41,687,304)
Net Cash Flows from/(Used in) Financing Activities	**1,876,993,753**	**(65,519,905)**
Net Increase in Cash and Cash Equivalents	2,601,026,726	(57,937,969)
Cash and Cash Equivalents at the Beginning of the Period	1,467,214,897	1,582,022,331
Cash and Cash Equivalents at the End of the Period	**4,068,241,622**	**1,524,084,362**
Cash and Cash Equivalents in the Cash Flow Statement		
Notes and Coins Held	756,420,669	560,017,474
Balances with Banks	3,311,820,953	964,066,888
	4,068,241,622	**1,524,084,362**

HNB FINANCE PLC

SEGMENTAL INFORMATION-COMPANY

	Loans and Receivables		Leasing & Stock out on Hire		Others		Total	
	30/06/2026 LKR	30/06/2025 LKR	30/06/2026 LKR	30/06/2025 LKR	30/06/2026 LKR	30/06/2025 LKR	30/06/2026 LKR	30/06/2025 LKR
Interest Income	1,224,569,547	1,052,904,016	3,318,241,041	1,675,774,393	200,785,350	173,226,982	4,743,595,938	2,901,905,391
Non Interest Income	210,444,157	253,591,173	570,244,819	403,609,055	34,505,271	41,721,594	815,194,247	698,921,822
Total Revenue	**1,435,013,704**	**1,306,495,189**	**3,888,485,860**	**2,079,383,448**	**235,290,621**	**214,948,576**	**5,558,790,185**	**3,600,827,214**
Profit before Income Tax	-	-	-	-	-	-	792,224,279	374,424,311
Income Tax Expense	-	-	-	-	-	-	(362,182,010)	(168,702,567)
Profit After Tax	**-**	**-**	**-**	**-**	**-**	**-**	**430,042,270**	**205,721,744**
Other Information as at 30th June								
Segmental Assets	26,660,021,339	22,573,565,219	58,087,843,662	34,616,453,527	15,143,078,126	12,525,392,434	99,890,943,126	69,715,411,181
Segmental Liabilities	24,074,838,529	20,050,325,039	52,455,151,438	30,747,076,866	13,674,676,254	11,125,322,346	90,204,666,221	61,922,724,251
Net Assets	**2,585,182,810**	**2,523,240,180**	**5,632,692,224**	**3,869,376,661**	**1,468,401,873**	**1,400,070,088**	**9,686,276,905**	**7,792,686,930**

HNB FINANCE PLC

FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES

As at 30 June 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				4,068,241,622	4,068,241,622	4,068,241,622		Level II
Financial Assets Measured at Amortised Cost								
- Debt and Other Instruments								
Investment in Treasury Bills			467,013,874		467,013,874	467,013,874		Level II
Investment in Fixed Deposits			228,501		228,501	228,501		Level III
Investments in Reverse repurchase agreements			9,530,312,326		9,530,312,326	9,530,312,326		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				24,719,324,896	24,719,324,896	28,408,960,340	3,689,635,444	Level III
Financial Assets at Amortized Cost								
- Lease Rentals Receivables				53,955,462,093	53,955,462,093	57,380,680,914	3,425,218,821	Level III
Financial Assets at Amortized Cost								
- Loans and Advances to Others				44,096,847	44,096,847	40,746,480	(3,350,367)	Level III
Other Financial Assets				92,810,970	92,810,970	92,810,970		Level III
Financial Liabilities at Amortised Cost								
Due To Customers				65,235,595,234	65,235,595,234	60,656,531,930	(4,579,063,304)	Level III
Financial Liabilities at Amortised Cost								
Debt Issued and Other Borrowed Funds				12,832,614,682	12,832,614,682	12,832,614,682	-	Level III
Other Financial Liabilities				5,084,145,228	5,084,145,228	5,084,145,228		Level III

HNB FINANCE PLC

FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES

As at 30 June 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				1,524,084,362	1,524,084,362	1,524,084,362		Level II
Financial Assets Measured at Amortised Cost								
- Debt and Other Instruments								
Investment in Treasury Bills			1,127,103,871		1,127,103,871	1,127,103,871		Level II
Investment in Fixed Deposits			215,372		215,372	215,372		Level III
Investments in Reverse repurchase agreements			8,892,092,326		8,892,092,326	8,892,092,326		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				20,717,594,785	20,717,594,785	24,177,535,051	3,459,940,266	Level III
Financial Assets at Amortized Cost								
- Lease Rentals Receivables				31,902,784,087	31,902,784,087	35,185,293,697	3,282,509,610	Level III
Financial Assets at Amortized Cost								
- Loans and Advances to Others				86,372,805	86,372,805	88,976,436	2,603,631	Level III
Other Financial Assets				75,313,956	75,313,956	75,313,956		Level III
Financial Liabilities at Amortised Cost								
Due To Customers				51,334,750,199	51,334,750,199	51,130,954,963	(203,795,236)	Level III
Financial Liabilities at Amortised Cost								
Debt Issued and Other Borrowed Funds				4,877,057,596	4,877,057,596	4,877,057,596	-	Level III
Other Financial Liabilities				4,219,597,937	4,219,597,937	4,219,597,937		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 2026. 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 June 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.

06) The Company successfully completed a Rights Issue amounting to Rs. 2,499.5 Mn., and the new shares were listed on the Colombo Stock Exchange on 09 July 2026. Accordingly, as at the reporting date, the proceeds received from the Rights Issue have been classified under Other Liabilities, pending the allotment and listing of shares.Further disclosures on the utilisation of funds raised through the Rights Issue will be provided in the interim financial statements for the period ending 30 September 2026.

HNB Finance PLC - Interim Financial Statements

Shareholders' Information

Ordinary Voting Shares as at 30th June 2026

No	Name	No of Shares	%
1	HATTON NATIONAL BANK PLC A/C NO 1	875,925,809	51.00
2	SEYLAN BANK PLC/PHANTOM INVESTMENTS (PVT) LTD	140,000,000	8.15
3	SEYLAN BANK PLC/ARCASIA INVESTMENTS & TRADING (PVT) LTD	54,193,652	3.16
4	AMBEON CAPITAL PLC	50,000,000	2.91
5	SEYLAN BANK PLC/ARRC CAPITAL (PVT) LTD	45,962,891	2.68
6	ISP SECURITIES LTD	30,000,000	1.75
7	SEYLAN BANK PLC/ PINNADUWAGE ARAVINDA DE SILVA	23,277,849	1.36
8	SEYLAN BANK PLC/GLADSTONE CAPITAL (PRIVATE) LIMITED	15,045,000	0.88
9	EMFI CAPITAL LIMITED	15,000,000	0.87
10	MRS. S. AMARASEKERA	13,750,000	0.80
11	PEOPLE S LEASING AND FINANCE PLC/S.P.PERERA	12,761,794	0.74
12	SEYLAN BANK PLC/WETHTHINGE JINADASA	12,333,925	0.72
13	DFCC BANK PLC A/C NO.02	11,850,000	0.69
14	COMMERCIAL BANK OF CEYLON PLC/P. A. DE SILVA	11,300,000	0.66
15	SEYLAN BANK PLC/HOTEL INTERNATIONAL (PVT) LTD	10,175,000	0.59
16	DR. H.K. ALLES	10,000,000	0.58
17	DFCC BANK PLC/ATX PARTNERS PVT LTD	8,700,000	0.51
18	MR. H.G. BALASURIYA	8,500,000	0.49
19	SEYLAN BANK PLC/PRIYANTHA PUSHPAKUMARA MADDUMAGE	7,381,026	0.43
20	COMMERCIAL BANK OF CEYLON PLC/ H.G. BALASURIYA	7,213,898	0.42
21	PEOPLE S LEASING AND FINANCE PLC/N.N.DISSANAYAKA	7,123,166	0.41
22	SEYLAN BANK PLC/A.P.JAYASINGHE	5,850,000	0.34
23	COMMERCIAL BANK OF CEYLON PLC/METROCORP (PVT) LTD	5,792,289	0.34
24	SEYLAN BANK PLC/JN LANKA HOLDINGS COMPANY (PVT) LTD	5,500,000	0.32
25	REDHILL CAPITAL (PRIVATE) LIMITED	5,463,638	0.32
		1,393,099,937	81.12
	Others	324,401,650	18.88
	Total	**1,717,501,587**	**100.00**

Ordinary Non Voting Shares as at 30th June 2026

No	Name	No of Shares	%
1	SEYLAN BANK PLC. - A/C NO. 3	280,279,356	77.79
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 AND FINANCE PLC/C.M.DISSANAYAKE	2,102,653	0.58
7	MR. G. WICKREMASINGHE	1,549,330	0.43
8	SEYLAN BANK PLC/ANUJA CHAMILA JAYASINGHE	1,426,673	0.40
9	ASSETLINE FINANCE PLC/H.A.S.P.KUMARA	1,334,849	0.37
10	MR. R.J. ROCKWOOD	1,054,907	0.29
11	PRIME LANDS (PVT) LTD	1,000,000	0.28
12	SEYLAN BANK PLC/A.P.JAYASINGHE	1,000,000	0.28
13	PEOPLE'S LEASING & FINANCE PLC/MR.R.R.S.ANANDA	953,325	0.26
14	AMANA BANK PLC/HI-LINE TOWERS PVT LIMITED	856,957	0.24
15	MRS. W.D.B. MALANI	545,583	0.15
16	MR. S.A.L.K. SOORIYA ARACHCHI	504,000	0.14
17	MR. B.W.R. SRIKANTHA	460,452	0.13
18	MR. K.A.D.R.M.K. KARIYAPPERUMA	446,543	0.12
19	SENKADAGALA FINANCE PLC/N.W.D.I.SANJEEWAN SIRIMANNA	434,532	0.12
20	COMMERCIAL BANK OF CEYLON PLC/ S.A. SENEVIRATNE	400,000	0.11
21	CITIZENS DEVELOPMENT BUSINESS FINANCE PLC/H.D.D. GAYAN	397,465	0.11
22	MR. K.M.M. JABIR	367,115	0.10
23	PEOPLE'S LEASING & FINANCE PLC/MR. K.A.D.R.M.K. KARIYAPPERUMA	356,254	0.10
24	SAMPTH BANK PLC/MR.ANANDA SAMARANAYAKE	332,048	0.09
25	MR. U. GAYAN	312,336	0.09
		338,649,590	93.98
	Others	21,675,410	6.02
	Total	**360,325,000**	**100.00**

HNB Finance PLC - Interim Financial Statements

Directors' and Chief Executive Officer's Shareholding as at 30th June 2026

Ordinary Voting Shares	30th June 2026		30th June 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. 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. 24th June 2026.

INFORMATION ON SHARES

Market prices for the quarter ended 30th June 2026

	Ordinary Voting Shares		Ordinary Non Voting Shares	
	30th June 2026 (Rs)	30th June 2025 (Rs)	30th June 2026 (Rs)	30th June 2025 (Rs)
Highest Price	10.30	7.90	9.40	8.80
Lowest Price	8.10	3.60	7.10	3.80
Last Traded	9.60	7.20	8.30	7.40

Market Capitalization as at 30th June 2026

	30th June 2026 (Rs)	30th June 2025 (Rs)
Ordinary Voting Shares	16,488,015,235	12,366,011,426
Ordinary Non Voting Shares	2,990,697,500	2,666,405,000

Public Holding as at 30th June 2026

	Public Holding (%)	Number of Shareholders representing the public holding
Ordinary Voting Shares	40.76	108,946
Ordinary Non Voting Shares	13.52	2,322

The float adjusted Market Capitalization as at 30th June 2026 - Rs 6,720,515,010/-

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 June 2026	As at 30th June 2025
Capital Adequacy		
Core Capital to Risk Weighted Asset Ratio	9.04%	10.27%
Total Capital to Risk Weighted Asset Ratio	13.01%	15.77%
Capital Funds to Total Deposit Liabilities Ratio	19.50%	19.42%
Profitability		
Return on Avg Shareholders' Funds (After Tax) -Annualized	18.16%	10.70%
Return on Avg Assets (After Tax) - Annualized	1.77%	1.30%
Debt Security related ratios		
Debt to equity ratio (Times)	8.1	7.2
Quick asset ratio (Times)	0.3	0.3
Interest cover - Annualized	1.6	1.5
Liquidity (Rs. 000)		
Required Minimum Amount of Liquid Assets	6,854,666	5,401,230
Available Amount of Liquid Assets	14,064,060	11,582,731
Required Minimum Amount of Government Securities	4,651,979	3,330,260
Available Amount of Government Securities	9,993,118	10,022,817