

INTERIM FINANCIAL STATEMENTS

HNB FINANCE PLC

(for the period ended September 30, 2026)

HNB FINANCE

HNB FINANCE PLC

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

	FOR THE 03 MONTHS ENDED			FOR THE 06 MONTHS ENDED		
	30/09/2026 LKR	30/09/2025 LKR	Variance %	30/09/2026 LKR	30/09/2025 LKR	Variance %
Gross Income	**5,982,018,127**	**4,454,396,967**	34.29	**11,540,808,312**	**8,089,254,532**	42.67
Interest Income	5,033,021,656	3,563,664,707	41.23	9,776,617,595	6,465,570,098	51.21
Interest Expenses	(2,230,100,981)	(1,482,068,462)	(50.47)	(4,291,998,973)	(2,704,049,257)	(58.72)
Net Interest Income	**2,802,920,676**	**2,081,596,245**	34.65	**5,484,618,622**	**3,761,520,841**	45.81
Fee and commission income	228,750,700	331,808,103	(31.06)	482,948,346	681,231,121	(29.11)
Fee and commission expenses	(273,160,144)	(143,304,898)	(90.61)	(522,881,869)	(262,214,135)	(99.41)
Net fee and commission income	**(44,409,445)**	**188,503,205**	(123.56)	**(39,933,524)**	**419,016,986**	(109.53)
Other Operating Income	720,245,771	558,924,156	28.86	1,281,242,372	942,453,313	35.95
Total Operating Income	**3,478,757,002**	**2,829,023,606**	22.97	**6,725,927,470**	**5,122,991,140**	31.29
Impairment Charges for Loans, Leases and Other Advances	(362,955,679)	(272,721,391)	(33.09)	(684,841,861)	(581,478,714)	(17.78)
Net Operating Income	**3,115,801,323**	**2,556,302,215**	21.89	**6,041,085,608**	**4,541,512,426**	33.02
Operating Expenses						
Personnel Expenses	(636,668,094)	(579,180,469)	(9.93)	(1,281,712,024)	(1,127,107,793)	(13.72)
Depreciation of Property, Plant and Equipment	(39,317,442)	(40,710,866)	3.42	(84,128,342)	(80,007,513)	(5.15)
Amortisation of Intangible Assets	(4,892,337)	(10,424,646)	53.07	(10,575,434)	(20,952,044)	49.53
Other Operating Expenses	(1,125,428,159)	(889,101,427)	(26.58)	(2,192,050,684)	(1,667,740,912)	(31.44)
Operating Profit before Tax on Financial Services	**1,309,495,291**	**1,036,884,806**	26.29	**2,472,619,125**	**1,645,704,164**	50.25
Tax on Financial Services	(411,905,340)	(287,927,635)	(43.06)	(782,804,894)	(522,322,680)	(49.87)
Profit/ (Loss) before Income Tax Expense	**897,589,952**	**748,957,172**	19.85	**1,689,814,231**	**1,123,381,484**	50.42
Income Tax Expense	(398,652,274)	(334,244,960)	(19.3)	(760,834,283)	(502,947,528)	(51.3)
Profit/(Loss) for the Period	**498,937,678**	**414,712,211**	20.31	**928,979,948**	**620,433,956**	49.73
Basic Earnings Per Share (Rs.)	**0.20**	**0.19**		**0.38**	**0.28**	
Other Comprehensive Income						
Items that will not be reclassified to profit or loss						
Equity investments at FVOCI - net change in fair value	(378,085)	1,026,230	(136.8)	(378,085)	1,026,230	(136.8)
Other Comprehensive Income for the period, net of tax	**(378,085)**	**1,026,230**		**(378,085)**	**1,026,230**	
Total Comprehensive Income for the period	**498,559,593**	**415,738,441**	19.92	**928,601,863**	**621,460,186**	49.42

HNB FINANCE PLC

STATEMENT OF FINANCIAL POSITION

As at	30/09/2026 LKR	Audited 31/03/2026 LKR
Assets		
Cash and Cash Equivalents	1,865,350,572	1,467,214,897
Financial Assets at Amortized Cost - Loans and Advances to Customers	21,982,461,601	25,261,315,194
Financial Assets at Amortized Cost - Lease Rentals Receivables	59,922,407,228	51,017,013,327
Financial Assets at Amortized Cost - Loans and Advances to Others	40,682,898	53,872,176
Financial Assets Measured at FVOCI	5,080,242	5,458,327
Financial Assets at Amortized Cost - Debt and Other Instruments	15,148,358,435	10,013,057,139
Other Assets	3,736,855,167	2,608,807,030
Investment Properties	1,207,380,000	1,207,380,000
Intangible Assets	46,249,133	52,273,003
Property, Plant and Equipment	2,087,810,981	2,154,466,399
Right -of-Use Assets	597,725,445	553,046,145
Deferred Tax Assets	31,550,934	825,292
Total Assets	**106,671,912,636**	**94,394,728,929**
Liabilities		
Financial Liabilities at Amortised Cost - Due to customers	71,434,120,621	68,927,152,130
Financial Liabilities at Amortised Cost - Debt Issued and Other Borrowed Funds	13,900,116,755	10,499,515,003
Current Tax Liabilities	839,322,567	994,012,757
VAT and SSCL on Financial Services	239,076,265	128,095,605
Other Liabilities	7,154,074,002	4,179,900,710
Retirement Benefit Obligation	420,836,214	409,818,088
Total Liabilities	93,987,546,422	85,138,494,293
Equity		
Stated Capital	3,916,261,470	1,416,731,755
General Reserves	82,897,989	82,897,989
Revaluation Reserves	739,433,326	739,433,326
Other Reserves	1,800,279,222	1,800,657,306
Retained Earnings	6,145,494,205	5,216,514,260
Total Equity	12,684,366,213	9,256,234,636
Total Equity and Liabilities	**106,671,912,636**	**94,394,728,929**
Net Asset Value Per Share (Rs.)	**4.99**	**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
13-Nov-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-Nov-26

Sgd.
P L P Withana
Director
13-Nov-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	-	-	-	-	-	-	620,433,956	620,433,956
Transfer to regulatory loss allowance	-	-	-	(175,943,378)	-	-	175,943,378	-
Equity investments at FVOCI - net change in fair value	-	-	-	-	1,026,230	-	-	1,026,230
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**
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	2,499,529,715	-	-	-	-	-	-	2,499,529,715
Net Profit for the Period	-	-	-	-	-	-	928,979,948	928,979,948
Equity investments at FVOCI - net change in fair value					(378,085)			(378,085)
Balance as at 30th September 2026	**3,916,261,470**	**82,897,989**	**1,797,911,089**	**-**	**2,368,132**	**739,433,326**	**6,145,494,205**	**12,684,366,213**

HNB FINANCE PLC
STATEMENT OF CASH FLOW

Period Ended	30/09/2026 LKR	30/09/2025 LKR
Cash Flows from/(Used in) Operating Activities		
Profit before Taxation	**1,689,814,231**	**1,123,381,484**
Adjustments for		
Interest expenses on borrowings	348,225,473	5,390,726
Interest expenses on debentures	22,381,368	20,221,375
Interest expenses on subordinated trust	301,115,616	240,916,712
Interest income on financial assets at amortized cost - debt and other instruments	(429,596,550)	(316,939,734)
Dividend income	-	(495,040)
(Profit) / loss on disposal of property, plant and equipment	(13,785)	(381,961)
Impairment charge for loans and other assets	684,841,861	581,478,714
Provision for taxes on financial services	782,804,894	522,322,680
Provision for Crop Insurance Levy	9,533,497	5,825,233
Amortization on intangible assets	10,575,434	27,146,155
Amortization of right of use assets	82,722,640	70,130,854
Interest expense from lease liability	40,653,980	32,196,218
Depreciation - on property, plant and equipment	84,128,342	80,007,513
Provision for retirement benefit obligation	37,023,451	34,273,275
Provision for amount payable under Sip Saviya scheme	600,000	600,000
Operating Profit before Working Capital Changes	3,664,810,452	2,426,074,205
Financial assets at amortized cost - Loans and advances to customers	3,095,634,596	(2,809,487,078)
Financial assets at amortized cost - Lease rentals receivables	(9,407,016,765)	(15,597,358,953)
Financial assets at amortized cost - Loans and advances to others	13,189,278	15,720,897
Other financial assets	(1,128,048,137)	(820,459,717)
Financial liabilities at amortized cost - due to customers	2,506,968,491	14,440,131,803
Other financial liabilities	2,974,888,691	2,254,696,560
Cash Generated from Operations	**1,720,426,606**	**(90,682,283)**
Gratuity paid	(26,005,325)	(20,428,890)
Income tax paid	(946,250,115)	(190,669,996)
Other taxes paid	(671,824,235)	(503,355,792)
Crop insurance levy	(10,848,896)	(5,127,001)
Net Cash from/(Used in) Operating	**65,498,035**	**(810,263,962)**
Cash Flows from/(Used in) Investing Activities		
Purchase of property, plant and equipment	(17,501,538)	(82,441,053)
Purchase of intangible assets	(4,556,565)	(221,146)
Proceeds from sale of property, plant and equipment	47,401	445,594
Net of investment in financial assets at amortized cost - Government securities	(1,828,582,250)	(229,623,284)
Net of investment in financial assets at amortized cost - Repo	(3,300,000,000)	503,899,554
Financial assets at amortized cost - Treasury bill interest received	422,877,504	6,471,034
Dividend income	-	495,040
Net Cash Flows from/(Used in) Investing Activities	**(4,727,715,448)**	**199,025,739**
Cash Flows from/(Used in) Financing Activities		
Proceeds from right issue of ordinary shares	2,499,529,715	-
Interest payments on debentures	(21,866,767)	(20,449,570)
Interest payments on loans and borrowings	(582,913,938)	(266,478,941)
Interest bearing loans and borrowings obtained during the period	7,000,000,000	750,000,000
Interest bearing loans and borrowings paid during the period	(3,666,340,000)	(250,200,000)
Lease rental payments	(168,055,921)	(200,843,409)
Net Cash Flows from/(Used in) Financing Activities	**5,060,353,090**	**12,028,081**
Net Increase in Cash and Cash Equivalents	398,135,676	(599,210,142)
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	**1,865,350,572**	**982,812,188**
Cash and Cash Equivalents in the Cash Flow Statement		
Notes and Coins Held	854,575,186	495,575,323
Balances with Banks	1,010,775,386	487,236,865
	1,865,350,572	**982,812,188**

HNB FINANCE PLC

SEGMENTAL INFORMATION-COMPANY

	Loans and Receivables		Leasing & Stock out on Hire		Others		Total	
	30/09/2026 LKR	30/09/2025 LKR	30/09/2026 LKR	30/09/2025 LKR	30/09/2026 LKR	30/09/2025 LKR	30/09/2026 LKR	30/09/2025 LKR
Interest Income	2,340,857,490	2,228,723,210	6,956,936,300	3,887,918,990	478,823,804	348,927,898	9,776,617,595	6,465,570,098
Non Interest Income	422,407,751	559,694,370	1,255,379,207	976,364,566	86,403,759	87,625,498	1,764,190,717	1,623,684,434
Total Revenue	**2,763,265,242**	**2,788,417,580**	**8,212,315,507**	**4,864,283,556**	**565,227,563**	**436,553,396**	**11,540,808,312**	**8,089,254,532**
Profit before Income Tax	-	-	-	-	-	-	1,689,814,231	1,123,381,484
Income Tax Expense	-	-	-	-	-	-	(760,834,283)	(502,947,528)
Profit After Tax	**-**	**-**	**-**	**-**	**-**	**-**	**928,979,948**	**620,433,956**
Other Information as at 30th September								
Segmental Assets	23,739,576,555	24,201,614,853	64,592,618,632	43,762,935,386	18,339,717,449	8,680,786,862	106,671,912,636	76,645,337,102
Segmental Liabilities	20,916,701,485	21,609,713,546	56,911,904,851	39,076,090,723	16,158,940,086	7,751,107,461	93,987,546,422	68,436,911,730
Net Assets	**2,822,875,069**	**2,591,901,307**	**7,680,713,781**	**4,686,844,663**	**2,180,777,363**	**929,679,401**	**12,684,366,213**	**8,208,425,372**

HNB FINANCE PLC

FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES

As at 30 September 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				1,865,350,572	1,865,350,572	1,865,350,572		Level II
Financial Assets Measured at Amortised Cost								
- Debt and Other Instruments								
Investment in Treasury Bills			2,415,532,979		2,415,532,979	2,415,532,979		Level II
Investment in Fixed Deposits			231,898		231,898	231,898		Level III
Investments in Reverse repurchase agreements			12,732,593,559		12,732,593,559	12,732,593,559		Level III
Financial Assets Measured at								
Fair Value Through Other Comprehensive Income		5,080,242			5,080,242	5,080,242		Level III
Financial Assets at Amortized Cost								
- Loans and Advances to Customers				21,982,461,601	21,982,461,601	25,615,044,429	3,632,582,829	Level III
Financial Assets at Amortized Cost								
- Lease Rentals Receivables				59,922,407,228	59,922,407,228	63,981,360,337	4,058,953,109	Level III
Financial Assets at Amortized Cost								
- Loans and Advances to Others				40,682,898	40,682,898	37,610,527	(3,072,371)	Level III
Other Financial Assets				121,584,992	121,584,992	121,584,992		Level III
Financial Liabilities at Amortised Cost								
Due To Customers				71,434,120,621	71,434,120,621	71,086,906,930	(347,213,691)	Level III
Financial Liabilities at Amortised Cost								
Debt Issued and Other Borrowed Funds				13,900,116,755	13,900,116,755	13,900,116,755	-	Level III
Other Financial Liabilities				6,502,615,662	6,502,615,662	6,502,615,662		Level III

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 at Amortized Cost								
- Loans and Advances to Customers				22,229,240,108	22,229,240,108	25,885,246,480	3,656,006,372	Level III
Financial Assets at Amortized Cost								
- Lease Rentals Receivables				40,340,153,816	40,340,153,816	42,853,520,603	2,513,366,787	Level III
Financial Assets at Amortized 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
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 III
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

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 September 2026 is as follows

Ordinary Voting Shares	2,099,168,606
Ordinary Non Voting Shares	440,397,222

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) Continuous Disclosure regarding status of utilization of funds raised via Right Issue.
The following table indicates the details of utilisation of funds raised through the rights issue as at 30th September 2026.

Objective number	Objectives as per Circular	Amount allocated as per Circular Rs. Mn	Proposed Date of Utilization as per Circular	Amount allocated upon the receipt of proceeds Rs.Mn (A)	As a % of total proceeds	Amount Utilized in the objectives Rs. Mn (B)	% of Utilization against allocation (B)/(A)	Clarification if not fully utilized (Whether the funds are deposited in a bank account / lent to a related party / any other investment etc.)	Objective Deviation from Circular (Yes/ No)	Objective deviation informed to the market as per Appendix 8A	Details of deviation	Confirmation of full utilization of funds by Board (Board resolution extract to be submitted)
1	Enhance the Company's Capital Adequacy by increasing its Tier 1 Capital	2,499.53	Within 03 months from the date of allotment	2,499.53	100%	2,499.53	100%	N/A	No	N/A	N/A	Board confirmed full utilization of funds
2	To expand the Loans & Advance portfolio											

07) Basic Earnings Per Share has been calculated in accordance with Sri Lanka Accounting Standard – LKAS 33 (Earnings per Share), using the weighted average number of ordinary shares outstanding during the reporting period and the comparative figures have been presented accordingly.

HNB Finance PLC - Interim Financial Statements

Shareholders' Information

Ordinary Voting Shares as at 30th September 2026

No	Name	No of Shares	%
1	HATTON NATIONAL BANK PLC A/C NO 1	1,089,705,785	51.91
2	SEYLAN BANK PLC/PHANTOM INVESTMENTS (PVT) LTD	171,784,835	8.18
3	SEYLAN BANK PLC/ARCASIA INVESTMENTS & TRADING (PVT) LTD	65,543,830	3.12
4	AMBEON CAPITAL PLC	61,111,111	2.91
5	SEYLAN BANK PLC/ARRC CAPITAL (PVT) LTD	55,166,620	2.63
6	ISP SECURITIES LTD	36,666,666	1.75
7	SEYLAN BANK PLC/ PINNADUWAGE ARAVINDA DE SILVA	28,457,724	1.36
8	SEYLAN BANK PLC/GLADSTONE CAPITAL (PRIVATE) LIMITED	20,417,076	0.97
9	MRS. S. AMARASEKERA	16,805,555	0.80
10	PEOPLE S LEASING AND FINANCE PLC/S.P.PERERA	15,514,911	0.74
11	SEYLAN BANK PLC/WETHTHINGE JINADASA	15,134,151	0.72
12	DFCC BANK PLC A/C NO.02	14,290,359	0.68
13	COMMERCIAL BANK OF CEYLON PLC/P. A. DE SILVA	13,992,524	0.67
14	SEYLAN BANK PLC/HOTEL INTERNATIONAL (PVT) LTD	12,436,111	0.59
15	DR. H.K. ALLES / MRS. D.M. ALLES	12,222,222	0.58
16	DFCC BANK PLC/ATX PARTNERS PVT LTD	10,633,333	0.51
17	EMFI CAPITAL LIMITED	9,817,114	0.47
18	PEOPLE S LEASING AND FINANCE PLC/N.N.DISSANAYAKA	8,706,091	0.41
19	MR. H.G. BALASURIYA	8,425,000	0.40
20	COMMERCIAL BANK OF CEYLON PLC/ H.G. BALASURIYA	7,975,503	0.38
21	SEYLAN BANK PLC/PRIYANTHA PUSHPAKUMARA MADDUMAGE	7,862,392	0.37
22	SEYLAN BANK PLC/A.P.JAYASINGHE	7,150,000	0.34
23	COMMERCIAL BANK OF CEYLON PLC/METROCORP (PVT) LTD	7,079,464	0.34
24	PEOPLE'S LEASING & FINANCE PLC/MR. K.A.D.R.M.K. KARIYAPPERUMA	6,308,815	0.30
25	SEYLAN BANK PLC/JN LANKA HOLDINGS COMPANY (PVT) LTD	6,166,666	0.29
		1,709,373,858	81.42
	Others	389,794,748	18.58
	Total	**2,099,168,606**	**100.00**

Ordinary Non Voting Shares as at 30th September 2026

No	Name	No of Shares	%
1	SEYLAN BANK PLC. - A/C NO. 3	342,490,394	77.77
2	WEALTH GUARD (PVT) LTD	30,310,223	6.88
3	ASSETLINE FINANCE PLC/E.THAWAGNASUNDARAM	5,359,987	1.22
4	PEOPLE'S LEASING & FINANCE PLC/MR.D.M.P.DISANAYAKE	4,499,256	1.02
5	DFCC BANK PLC A/C NO.02	2,761,111	0.63
6	PEOPLE S LEASING AND FINANCE PLC/C.M.DISSANAYAKE	2,569,909	0.58
7	MR. G. WICKREMASINGHE	1,893,625	0.43
8	SEYLAN BANK PLC/ANUJA CHAMILA JAYASINGHE	1,650,925	0.37
9	MRS. K.A. GUNASEKERA	1,500,129	0.34
10	ASSETLINE FINANCE PLC/H.A.S.P.KUMARA	1,384,849	0.31
11	PRIME LANDS (PVT) LTD	1,222,222	0.28
12	SEYLAN BANK PLC/A.P.JAYASINGHE	1,222,222	0.28
13	PEOPLE'S LEASING & FINANCE PLC/MR.R.R.S.ANANDA	1,165,175	0.26
14	AMANA BANK PLC/HI-LINE TOWERS PVT LIMITED	1,047,391	0.24
15	MR. R.M.S.H. WIJEBANDARA	1,000,085	0.23
16	SENKADAGALA FINANCE PLC/N.W.D.I.SANJEEWAN SIRIMANNA	810,625	0.18
17	MR. K.A.D.R.M.K. KARIYAPPERUMA	757,133	0.17
18	PEOPLE S LEASING AND FINANCE PLC/NAGOYA CEYLON TRADING (PVT) LTD	718,448	0.16
19	MR. S.A.L.K. SOORIYA ARACHCHI	655,609	0.15
20	SEYLAN BANK PLC/R.M.S.H.WIJEBANDARA	627,450	0.14
21	MR. B.W.R. SRIKANTHA	562,774	0.13
22	MRS. W.D.B. MALANI	548,586	0.12
23	PEOPLE'S LEASING & FINANCE PLC/ MR.K.K.S.K..KORALAGE	500,000	0.11
24	COMMERCIAL BANK OF CEYLON PLC/ S.A. SENEVIRATNE	488,888	0.11
25	PEOPLE'S LEASING & FINANCE PLC/MR. K.A.D.R.M.K. KARIYAPPERUMA	435,421	0.10
		406,182,437	92.21
	Others	34,214,785	7.79
	Total	**440,397,222**	**100.00**

HNB Finance PLC - Interim Financial Statements

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

Ordinary Voting Shares	30th September 2026		30th September 2025	
Name	No of Shares	%	No of Shares	%
Mr. B.M.D.C Prabhath- MD /CEO	1,476,851	0.07	1,208,333	0.07
Mr.A.G.R Dissanayake *	-	-	-	-
Mr. P.L.P Withana	-	-	-	-
Mr. M.S.Polamarasetty	-	-	-	-
Mr. P. A. W. Perera *	-	-	-	-
Dr. T.K.D.A.P. Samarasinghe	-	-	-	-
Ms. R. G. Unamboowe	-	-	-	-
Mr. P T Supun Dias**	-	-	-	-
Mr. S Nandakumar**	-	-	-	-
Mr. R. Wijayawardhane **	-	-	-	-
Ms. S. Gnanapragasam **	-	-	-	-
Ms. F.N.B. Mohamed **	-	-	-	-
Dr. T.J. Wanniarachchi **	-	-	-	-

* Resigned from the Board during the quarter.

**Appointed to the Board during the quarter.

INFORMATION ON SHARES

Market prices for the quarter ended 30th September 2026

	Ordinary Voting Shares		Ordinary Non Voting Shares	
	30th Sep 2026 (Rs)	30th Sep 2025 (Rs)	30th Sep 2026 (Rs)	30th Sep 2025 (Rs)
Highest Price	9.60	9.50	8.40	12.90
Lowest Price	7.70	6.50	6.80	6.50
Last Traded	7.90	8.40	7.00	8.00

Market Capitalization as at 30th September 2026

	30th Sep 2026 (Rs)	30th Sep 2025 (Rs)
Ordinary Voting Shares	16,583,431,987	14,427,013,331
Ordinary Non Voting Shares	3,082,780,554	2,882,600,000

Public Holding as at 30th September 2026

	Public Holding (%)	Number of Shareholders representing the public holding
Ordinary Voting Shares	39.82	109,556
Ordinary Non Voting Shares	15.07	2,516

The float adjusted Market Capitalization as at 30th September 2026 - Rs 6,603,522,617/-

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

	As at 30th September 2026	As at 30th September 2025
Capital Adequacy		
Core Capital to Risk Weighted Asset Ratio	10.61%	9.03%
Total Capital to Risk Weighted Asset Ratio	14.13%	13.79%
Capital Funds to Total Deposit Liabilities Ratio	24.81%	18.85%
Profitability		
Return on Avg Shareholders' Funds (After Tax) -Annualized	16.94%	15.70%
Return on Avg Assets (After Tax) - Annualized	1.85%	1.80%
Debt Security related ratios		
Debt to equity ratio (Times)	6.7	8.3
Quick asset ratio (Times)	0.3	0.2
Interest cover - Annualized	1.6	1.6
Liquidity (Rs. 000)		
Required Minimum Amount of Liquid Assets	7,742,975	5,973,251
Available Amount of Liquid Assets	17,052,451	8,006,923
Required Minimum Amount of Government Securities	4,651,979	3,330,260
Available Amount of Government Securities	15,143,200	7,020,320