INTERIM FINANCIAL STATEMENTS

LANKA CREDIT AND BUSINESS FINANCE PLC



FOR THE SIX MONTHS ENDED
30TH SEPTEMBER 2026

Classification: Public

LANKA CREDIT AND BUSINESS FINANCE PLC
INTERIM FINANCIAL STATEMENTS
STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30TH SEPTEMBER 2026

	Quarter ended 30th September			Six Months ended 30th September		
	2026	**2025**	**Change %**	**2026**	**2025**	**Change %**
	Unaudited Rs.	**Unaudited Rs.**		**Unaudited Rs.**	**Unaudited Rs.**	
Income	567,655,080	470,852,231	21%	1,134,309,223	891,667,120	27%
Interest Income	544,061,279	440,426,560	24%	1,092,090,633	841,955,268	30%
Less: Interest Expenses	(236,813,091)	(148,255,275)	60%	(462,986,214)	(287,653,598)	61%
Net Interest Income	307,248,188	292,171,285	5%	629,104,419	554,301,670	13%
Fee and Commission Income	18,707,358	23,179,215	-19%	35,777,796	38,697,951	-8%
Less: Fee and Commission Expenses	-	-	-	-	-	-
Net Fee and Commission Income	18,707,358	23,179,215	-19%	35,777,796	38,697,951	-8%
Net Other Operating Income/(Expense)	4,886,443	7,246,457	-33%	6,440,795	11,013,901	-42%
Total Operating Income	330,841,989	322,596,956	3%	671,323,010	604,013,522	11%
Impairment(Charge)/Reversal	3,148,050	9,892,997	-68%	(32,120,121)	(9,698,743)	231%
Net Operating Income	333,990,039	332,489,954	0.5%	639,202,888	594,314,779	8%
Less : Operating Expenses						
Personnel Costs	(85,588,974)	(68,637,881)	25%	(176,569,632)	(138,434,086)	28%
Depreciation and Amortization	(26,291,767)	(27,144,687)	-3%	(52,631,435)	(52,682,275)	-0.1%
Other Operating Expenses	(75,811,094)	(61,175,451)	24%	(126,219,851)	(104,877,158)	20%
	(187,691,835)	(156,958,019)	20%	(355,420,918)	(295,993,519)	20%
Operating Profit before Tax on Financial Services	146,298,204	175,531,935	-17%	283,781,970	298,321,260	-5%
Taxes on Financial Services	(38,027,464)	(54,129,971)	-30%	(76,877,464)	(86,402,434)	-11%
Profit before tax	108,270,740	121,401,964	-11%	206,904,506	211,918,826	-2%
Less: Income Tax (Expense)/Reversal	(48,423,238)	(28,000,000)	73%	(74,423,238)	(41,000,000)	82%
Profit for the Period	59,847,502	93,401,964	-36%	132,481,268	170,918,826	-22%
Other Comprehensive Income/ (Expenses)						
Other Comprehensive Income that will not be reclassified to profit or loss:						
Actuarial gain/(loss) on defined benefit plan	-	-	-	-	-	-
Deferred tax effect on actuarial gain/(loss)	-	-	-	-	-	-
Other Comprehensive Income for the period, net of tax	-	-	-	-	-	-
Total Comprehensive Income for the period, net of tax	**59,847,502**	**93,401,964**	**-36%**	**132,481,268**	**170,918,826**	-22%
Earnings/(Loss) per Share: Basic/Diluted (Rs.)	0.08	0.12		0.17	0.22	

Figures in brackets indicate deductions

LANKA CREDIT AND BUSINESS FINANCE PLC
INTERIM FINANCIAL STATEMENTS
STATEMENT OF FINANCIAL POSITION
AS AT

	30.09.2026 Unaudited Rs.	31.03.2026 Audited Rs.
Assets		
Cash and Cash Equivalent	390,809,226	905,746,595
Financial Investment at Amortised Cost	799,550,295	669,603,996
Financial assets at Amortised Cost - Loans and Receivables	8,255,931,536	8,534,594,506
Financial assets at Amortised Cost - Lease rentals receivables and Hire Purchases	1,745,035,022	1,761,405,794
Other Financial Assets	20,203,842	16,910,717
Financial Assets Measured at Fair value through Profit or Loss	53,138,370	1,291,376
Financial Investment at Fair value through Other Comprehensive Income	315,813	315,813
Other Non Financial Assets	67,496,998	39,800,707
Investment Property	1,216,655,000	420,000,000
Property, Plant and Equipment	261,261,512	236,191,561
Right of Use Assets	271,042,932	251,609,680
Intangible Assets	32,040,148	33,295,541
Total Assets	**13,113,480,692**	**12,870,766,286**
Liabilities		
Financial Liabilities at amortised Cost - Due to Banks	2,880,671,809	2,491,720,371
Financial Liabilities at amortised Cost - Due to Customers	6,045,087,244	6,289,658,345
Financial Liabilities at amortised Cost - Debt Securities	202,622,645	202,438,629
Other Financial Liabilities	343,365,948	318,751,517
Other Non Financial Liabilities	110,019,109	173,422,456
Retirement Benefits Liabilities	10,745,150	11,032,650
Deferred Tax Liability	9,761,357	5,016,156
Total Liabilities	9,602,273,262	9,492,040,124
Equity		
Stated Capital	2,539,133,400	2,539,133,400
Reserves	181,551,258	181,551,258
Retained Earnings	790,522,773	658,041,504
Total Equity	3,511,207,430	3,378,726,162
Total Equity and Liabilities	**13,113,480,692**	**12,870,766,286**
Net Asset Value Per Share	**4.44**	**4.28**

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

CERTIFICATION:
These Financial Statements are in compliance with the requirements of the Companies Act No.07 of 2007.

Sgd.
Kelum Wannige
AGM Finance & Strategic Planning

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.
K.G.Leelananda
Director/CEO

Sgd.
Dushmantha Thotawatte
Chairman

30th Oct 2026
Colombo

LANKA CREDIT AND BUSINESS FINANCE PLC
INTERIM FINANCIAL STATEMENTS
STATEMENT OF CHANGES IN EQUITY
FOR THE PERIOD ENDED 30TH SEPTEMBER 2026

	Stated Capital	Retained Earnings	Statutory Reserve	Asset Revaluation Surplus	Regulatory Loss Allowance	Total Equity
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Balance as at 01st April 2025 (Audited)	2,539,133,400	508,694,818	69,868,109	-	5,711,038	3,123,407,365
Net Profit / (Loss) for the Period	-	170,918,826	-	-	-	170,918,826
Other Comprehensive Income for the period, net of tax	-	-	-	-	-	-
Total Comprehensive Income for the Period, Net of Tax	-	170,918,826	-	-	-	170,918,826
Transactions with Owners, Recognised Directly in Equity, Contributions and Distributions to Owners						
Transfer to Statutory Reserve Fund	-	-	-	-	-	-
Dividend paid for 2025/26	-	(118,525,319)	-	-	-	(118,525,319)
Total Transactions with Equity Holders	-	(118,525,319)	-	-	-	(118,525,319)
Balance as at 30th September 2025 (Unaudited)	**2,539,133,400**	**561,088,325**	**69,868,109**	**-**	**5,711,038**	**3,175,800,871**
Balance as at 01st April 2026 (Audited)	2,539,133,400	658,041,504	83,959,617	91,880,603	5,711,038	3,378,726,162
Net Profit / (Loss) for the Period	-	132,481,268	-	-	-	132,481,268
Other Comprehensive Income for the period, net of tax	-	-	-	-	-	-
Total Comprehensive Income for the Period, Net of Tax	-	132,481,268	-	-	-	132,481,268
Transactions with Owners, Recognised Directly in Equity, Contributions and Distributions to Owners						
Transfer to Statutory Reserve Fund	-	-	-	-	-	-
Total Transactions with Equity Holders	-	-	-	-	-	-
Balance as at 30th September 2026 (Unaudited)	**2,539,133,400**	**790,522,773**	**83,959,617**	**91,880,603**	**5,711,038**	**3,511,207,430**

LANKA CREDIT AND BUSINESS FINANCE PLC
INTERIM FINANCIAL STATEMENTS
STATEMENT OF CASH FLOWS
FOR THE PERIOD ENDED

	30.09.2026 Unaudited Rs.	30.09.2025 Unaudited Rs.
Cash Flows from /(used in)Operating Activities		
Profit before tax from continuing operations	206,904,506	211,918,826
Adjustments for ;		
Depreciation and Amortization	30,642,026	52,682,275
Amortisation of Right of Use Assets	21,989,410	17,273,250
Fair Value (Gain) / Loss from Share Investments & Unit Trust	(1,846,994)	(7,011,868)
Interest on Lease Liability	18,125,893	12,626,467
Interest Expenses on Borrowings	139,481,640	66,132,165
Dividend Received	-	(631,125)
(Gain)/Loss on Termination/Modification of ROU Assets	234,639	-
Impairment (Reversal)/Charges for Loans & receivable and Lease rentals receivables & Hire Purchases	32,120,121	9,698,743
Operating Profit before Working Capital Changes	447,651,240	362,688,733
Working Capital Adjustments		
(Increase) / Decrease Lease Rentals Receivables and Hire Purchases	2,143,803	(6,755,109)
(Increase) / Decrease Loan Receivables	260,769,819	(977,187,887)
(Increase) / Decrease Other Financial Assets	(3,293,125)	49,808,309
(Increase) / Decrease Other Non Financial Assets	(69,118,953)	(41,679,928)
Increase / (Decrease) in Other Liabilities	70,779,167	70,527,608
Increase / (Decrease) in Due to Customers	(244,571,101)	730,024,656
Cash Flow from/(used in) Operating Activities	464,360,849	187,426,381
Gratuity Paid	(287,500)	(613,725)
Tax Paid	(167,046,801)	(78,437,649)
Net Cash from Operating Activities	297,026,548	108,375,007
Cash Flows from / (Used in) Investing Activities		
Acquisition of Property, Plant & Equipment	(50,477,974)	(16,693,517)
Acquisition of Intangible Assets	(3,978,609)	(7,089,139)
Acquisition of Investment Properties	(796,655,000)	-
Net Investment Acquisition	(129,946,298)	(64,870,392)
Net Investments in Shares & Unit Trust	(50,000,000)	17,661,549
Dividend Received	-	631,125
Net Cash Flows from/(Used in) Investing Activities	(1,031,057,882)	(70,360,374)
Cash Flows from / (used in) Financing Activities		
Repayment of Interest of Bonds	(12,130,908)	-
Dividend Paid	-	(98,444,672)
Proceeds from Interest Bearing Loans & Borrowings	869,700,000	2,103,204,990
Repayments of Interest Bearing Loans & Borrowings	(655,158,208)	(1,767,997,165)
Payment of Capital portion of Lease Liabilities	(30,559,850)	(21,384,400)
Net Cash used in Financing Activities	171,851,034	215,378,753
Net Increase in Cash and Cash Equivalents	(562,180,300)	253,393,386
Cash and Cash Equivalents at the beginning of the year	862,968,137	58,944,351
Cash and Cash Equivalents at the end of the period	**300,787,837**	**312,337,737**
Cash and Cash Equivalent - Cash Flow Purpose		
Cash and Cash Equivalent before allowance for impairment	390,994,940	355,300,452
Bank Overdraft	(90,207,102)	(42,962,715)
	300,787,837	**312,337,737**

LANKA CREDIT AND BUSINESS FINANCE PLC
INTERIM FINANCIAL STATEMENTS
SEGMENTAL ANALYSIS

An operating segment is a component of the Company that engages in business activities from which it may earn revenues and incur expenses, including revenues and expenses that relate to transactions with any of the Company's other components, whose operating results are reviewed regularly by the management to make decisions about resources allocated to each segment and assess its performance, and for which discrete financial information is available.

For management purposes, the Company has identified operating segments based on products and services. Management monitors the operating results of its business units separately for the purpose of making decisions about resource allocation and performance assessment. Segment performance is evaluated based on turnover.

No revenue from transactions with a single external customer or counterparty amounted to 10% or more of the Company's total revenue in 2026/27 or 2025/26.

There were no transactions between reportable segments in 2026/27 or 2025/26.

	SEGMENT REPORTING							
	Loans		Lease & Hire Purchase		Others		Total	
For the Period ended 30th September	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**
	Rs.	**Rs.**	**Rs.**	**Rs.**	**Rs.**	**Rs.**	**Rs.**	**Rs.**
Income								
Interest Income	893,269,948	651,115,632	165,708,310	141,945,971	33,112,375	48,893,665	1,092,090,633	841,955,268
Other Income	33,746,911	31,771,606	5,964,824	6,926,345	2,506,855	11,013,901	42,218,590	49,711,852
Total Income	927,016,859	682,887,238	171,673,134	148,872,316	35,619,230	59,907,566	1,134,309,223	891,667,120
Unallocated Expenses							(927,404,717)	(679,748,294)
Profit / (Loss) Before Tax							**206,904,506**	**211,918,826**
Income Tax (Expense)/Reversal							(74,423,238)	(41,000,000)
Net Profit / (Loss) for the period							**132,481,268**	**170,918,826**
Segment Assets	8,255,931,536	6,955,460,671	1,745,035,022	1,755,005,901	852,688,665	654,216,148	10,853,655,222	9,364,682,720
Unallocated Assets							2,259,825,470	1,010,309,607
Total Assets	**8,255,931,536**	**6,955,460,671**	**1,745,035,022**	**1,755,005,901**	**852,688,665**	**654,216,148**	**13,113,480,692**	**10,374,992,326**
Unallocated Liabilities							9,602,273,262	7,199,191,455
Total Liabilities							**9,602,273,262**	**7,199,191,455**

Figures in brackets indicate deductions

LANKA CREDIT AND BUSINESS FINANCE PLC
INTERIM FINANCIAL STATEMENTS
FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES

FAIR VALUE HIERARCHY

The following table shows an analysis of financial instruments recorded at fair value by level of the fair value hierarchy in to which the fair value measurement is categorized.

	As at 30.09.2026 (Unaudited)					As at 31.03.2026 (Audited)				
		Fair value measurement using					Fair value measurement using			
FINANCIAL ASSETS	Carrying value	Level 01	Level 02	Level 03	Total	Carrying value	Level 01	Level 02	Level 03	Total
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Financial Assets Measured at Fair value through Profit or Loss	53,138,370	-	53,138,370	-	53,138,370	1,291,376	-	1,291,376	-	1,291,376
Financial Investments at Fair Value through Other Comprehensive Income	315,813	-	-	315,813	315,813	315,813	-	-	315,813	315,813
	53,454,183	**-**	**53,138,370**	**315,813**	**53,454,183**	**1,607,189**	**-**	**1,291,376**	**315,813**	**1,607,189**

ANALYSIS OF FINANCIAL INSTRUMENT BY MEASUREMENT BASIS

	As at 30.09.2026 (Unaudited)				As at 31.03.2026 (Audited)			
	Fair value Through Profit & Loss	Fair value Through Other Comprehensive Income	Amortised Cost	Total Carrying Amount	Fair value Through Profit & Loss	Fair value Through Other Comprehensive Income	Amortised Cost	Total Carrying Amount
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Financial Assets								
Cash and Cash Equivalent	-	-	390,809,226	390,809,226	-	-	905,746,595	905,746,595
Financial Investment at amortised Cost	-	-	799,550,295	799,550,295	-	-	669,603,996	669,603,996
Financial assets at amortised Cost - Loans and Receivables	-	-	8,255,931,536	8,255,931,536	-	-	8,534,594,506	8,534,594,506
Financial assets at amortised Cost - Lease rentals receivables and Hire Purchases	-	-	1,745,035,022	1,745,035,022	-	-	1,761,405,794	1,761,405,794
Other Financial Assets	-	-	20,203,842	20,203,842	-	-	16,910,717	16,910,717
Financial Assets Measured at Fair value through Profit or Loss	53,138,370	-	-	53,138,370	1,291,376	-	-	1,291,376
Financial Investment at Fair value through Other Comprehensive Income	-	315,813	-	315,813	-	315,813	-	315,813
Total Financial Assets	**53,138,370**	**315,813**	**11,211,529,920**	**11,264,984,103**	**1,291,376**	**315,813**	**11,888,261,608**	**11,889,868,797**
Financial Liabilities								
Financial Liabilities at amortised Cost - Due to Banks	-	-	2,880,671,809	2,880,671,809	-	-	2,491,720,371	2,491,720,371
Financial Liabilities at amortised Cost - Due to customers	-	-	6,045,087,244	6,045,087,244	-	-	6,289,658,345	6,289,658,345
Financial Liabilities at amortised Cost - Debt Securities			202,622,645	202,622,645	-	-	202,438,629	202,438,629
Other Financial Liabilities	-	-	343,365,948	343,365,948	-	-	318,751,517	318,751,517
Total Financial Liabilities	**-**	**-**	**9,471,747,646**	**9,471,747,646**	**-**	**-**	**9,302,568,861**	**9,302,568,861**

Classification: Public

LANKA CREDIT AND BUSINESS FINANCE PLC
INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30TH SEPTEMBER 2026
EXPLANATORY NOTES

01. Basis of Preparation

These Interim Financial Statements have been prepared in compliance with the requirements of Sri Lanka Accounting Standards - LKAS 34 Interim Financial Reporting.

The Accounting policies followed in preparing the above Interim Financial Statements are the same as those disclosed in our audited financial statements for the financial year ended 31st March 2026.

02. Events after the Reporting Date

There have been no material events occurring after the reporting date that require adjustments to or disclosure in the Financial Statements.

03. Commitments and Contingencies

As at 30 September 2026, the Company has issued Letters of Guarantee amounting to Rs. 2.5 Mn. (as at 31st March 2026: Rs.2.5 Mn).

04. Credit Rating

The Company obtained credit rating of (SL) BB (Positive Outlook) assigned by Lanka Rating Agency

05. Selected Performance Indicators

	As at	
	30.09.2026	**30.09.2025**
Capital Adequacy		
Tier 1 Capital Adequacy Ratio (Minimum 8.50%)	27.65%	34.51%
Total Capital Adequacy Ratio (Minimum 12.50%)	29.36%	34.51%
Capital Funds to Deposit Liabilities Ratio (Minimum 10%)	56.53%	60.72%
Profitability		
Return on Equity (after tax) (annualised)	7.55%	10.85%
Return on Assets (before tax) (annualised)	3.16%	6.08%
Asset Quality		
Net Non- Performing Loans Ratio	6.27%	6.27%
Liquidity		
Available Liquid Assets to Required Liquid Assets	164.39%	151.88%
Liquid Assets to External Funds	11.60%	13.16%
Other Ratios		
Debt/Equity Ratio (times)	2.60	2.12
Interest Cover (times)	1.45	1.74
Liquid Assets Ratio (%)	17.04%	15.97%

06. Market Price Per Share for the quarter ended

		30th Sep 2026	30th Sep 2025
Highest	Rs.	9.90	6.70
Lowest	Rs.	5.70	2.40
Closing	Rs.	5.80	6.30

07. Stated Capital is represented by number of Shares in issue as given below :

	30th Sep 2026	30th Sep 2025
No.of Ordinary Shares	790,168,780	790,168,780

08. Twenty Largest Shareholders of the company are as follows:

	Shareholder Name	30th Sep 2026 Number of shares	30th Sep 2026 Shareholding %
1	Lanka Credit and Business Limited	434,538,406	54.99
2	Mr. O. Senanayake	7,573,871	0.96
3	Seylan Bank PLC/ JN Lanka Holdings Company (PVT) LTD	7,000,000	0.89
4	Mr. K. I. Weerasinghe	6,583,510	0.83
5	Citizens Development Business Finance PLC/ T. Ruchira	5,004,726	0.63
6	Assetline Finance Limited/ S. K. Wijekoon	5,000,000	0.63
7	Mr. B. A. D. R. Dissanayake	4,750,000	0.60
8	Peoples Leasing and Finance PLC/ O. Senanayake & D. R. Pieris & S. P. Perera	4,500,000	0.57
9	Assetline Finance PLC/ LAK Power (PVT) LTD	3,916,396	0.50
10	Helios Ventures (PVT) LTD	3,356,901	0.42
11	Mr. S. Gurusinghe	3,185,818	0.40
12	Seylan Bank PLC/ O. Senanayake	3,121,824	0.40
13	Peoples Leasing & Finance PLC/ Mr. K.A.D.R.M.K. Kariyapperuma	2,950,000	0.37
14	Mr. M. C. Pushpakumara	2,832,137	0.36
15	LOLC Finance PLC/ R. Magdon Ismail	2,745,024	0.35
16	Mr. R. L. Hewavitarne	2,587,172	0.33
17	Mr. K. K. Weerasinghe	2,579,885	0.33
18	Mr. D. G. N. Perera	2,500,000	0.32
19	Mr. L. E. Liyanage	2,500,000	0.32
20	Mrs. A. C. M. De Soysa	2,500,000	0.32
		509,725,670	64.51
	Others	280,443,110	35.49
	Total	**790,168,780**	100.00

09. Directors' holding in shares of the company

Name of Director	30th Sep 2026 Number of shares	30th Sep 2026 Shareholding %
Mr. Dushmantha Thotawatte	Nil	-
Mr. Kandegoda Gamage Leelananda	Nil	-
Mr. Ranjan Lal Masakorala	Nil	-
Mr. Kapila Indika Weerasinghe	6,583,510	0.83
Mr. Jayalath Pathiranalage Chandrasiri Jayalath	Nil	-
Prof. Ahamed Roshan Ajward	Nil	-
Mr. Kurupanawa Gamage Charles Gamage	Nil	-

* Dr. Srinath Ajith Kumara Alahakoon ceased to be a Director of the Company with effect from 25th September 2026 and did not hold any shares in the Company as at that date.

10. Public Holding of Shares of the Company

In terms of the rule 7.13.1 (i)(b) of the Listing Rules of the Colombo Stock Exchange, the Company Qualifies under option one (01) of the minimum public holding requirement.

Option	Float adjusted market capitalization		Public holding percentage (%)		Number of public shareholders	
	Minimum requirement	Available amount (Rs.)	Minimum requirement	Public holding (%)	Minimum requirement	Public shareholders
Option 1	Rs. 1 Bn.	2,024,471,811	7.5%	44.17%	200	7,691

LANKA CREDIT AND BUSINESS FINANCE PLC

11. Listed, Rated, Unsecured, Subordinated, Redeemable High Yield Bonds

The Company issued One Million Nine Hundred Fifty Thousand (1,950,000) Tier 2, Listed, Rated, Unsecured, Subordinated, Redeemable 5 Year High Yield Bonds on 23 September 2025 (Date of allotment is 17 October 2025 and the date of maturity is 17 October 2030), at the par value of Sri Lankan Rupees one hundred (LKR 100/-) each and raised Sri Lankan Rupees One Hundred and Ninety Five Million (LKR 195,000,000/-) which has been recorded under Debt Securities in Statement of Financial Position as at 30 September 2026.

Type	Amount raised Rs.	Type of Interest	Tenure	Interest Rate (per annum)	Annual Effective Rate (AER)	Interest Payment Frequency
A	80,000,000	Fixed Rate	5 year	12.60%	13.00%	Semi-Annual
B	115,000,000	Fixed Rate	5 year	12.41%	13.00%	Quarterly

Market Values

Type	Highest (Rs.)	Lowest (Rs.)	Period End (Rs.)	Interest Rate of Comparable Government Security (%) - 5 Year Treasury Bond	Interest yield as at date of last trade (%)	Yield to maturity of trade (%)
A	Not traded			11.15%	N/A	N/A
B	Not traded			11.15%	N/A	N/A

Issue proceeds utilization as at 30th September 2026

Objective No.	Objective/s as per Prospectus	Amount allocated as per Prospectus in Rs.	Proposed Date of Utilization as per Prospectus	Amount allocated upon the receipt of proceeds in Rs. [A]	As a % of Total Proceeds	Amount Utilized in the objective/sub objective in Rs. [B]	% of Utilization against allocation [B/A]	Clarification if not fully utilized	Objective Deviation from Prospectus (Yes/No)
1	Expanding the Tier II Capital and strengthening the total capital base	Rs. 195 Mn	Immediately upon allotment of the funds raised through this Bond Issue	Rs. 195 Mn	100%	Rs. 195 Mn	100%	N/A	No
2	Expand the lending portfolio		Over a period of 12 months from the Date of Allotment						

* Funds of the issue proceeds are not given to Related Parties.

* There is no any material change in the use of funds raised through the issue of the securities.

* Funds raised through issue of Securities (as applicable) have been fully utilized by the Company as disclosed in the Prospectus and/or Circular to shareholders

LANKA CREDIT AND BUSINESS FINANCE PLC
Corporate Information

Name of the Company
Lanka Credit and Business Finance PLC

Legal Form of the Company
A company incorporated in Sri Lanka on March 03, 1962 and re-registered as a public limited liability company under the Companies Act on March 10, 2008.

The Limited Company was registered as Public Quoted Company on 21st January 2022 by listing its shares on CSE on 16th November 2021.

The Company is a Licenced Finance Company, licensed by the Monitory Board of the Central Bank of Sri Lanka.

Company Registration Number
PQ 00251997

Registered Office
Lanka Credit and Business Finance PLC
No. 76, S. De. S. Jayasinghe Mawatha, Kohuwala
Tel : +94 11 2825404 – 6
Fax : +94 11 2825405

Company Secretary
Ms Tamarika Rodrigo
No. 76, S. De. S. Jayasinghe Mawatha, Kohuwala
Tel : +94 11 2825404 – 6
Fax : +94 11 2825405

Auditors to the Company
M/s Ernst & Young Chartered Accountants
Rotunda Towers, No.109, Galle Road, Colombo 03
Tel : +94 11 2463500
Fax : +94 11 2697369

Central Bank License No.
21

Tax Payer Identity Number (TIN)
124004284

No of Branches
As At 30/09/2026 26

Board of Directors
Mr. Dushmantha Thotawatte
- Chairman / Non-Executive / Independent Director

Mr. Kandegoda Gamage Leelananda
- Chief Executive Officer / Executive Director

Mr. Ranjan Lal Masakorala
- Non-Executive / Non-Independent Director

Mr. Kapila Indika Weerasinghe
- Non-Executive / Non-Independent Director

Mr. Jayalath Pathiranalage Chandrasiri Jayalath
- Non-Executive / Non-Independent Director

Prof. Ahamed Roshan Ajward
- Non-Executive / Independent Director

Mr. Kurupanawa Gamage Charles Gamage
- Non-Executive / Independent Director

Board Committees
Board Audit Committee
Board Human Resource and Remuneration Committee
Board Related Party Transactions Review Committee
Board Integrated Risk Management Committee
Board Selection Nomination and Governance Committee
Board Credit Committee
Board IT Steering Committee

Bankers to the Company
Sampath Bank PLC
People's Bank
Cargills Bank PLC
Pan Asia Bank
Bank of Ceylon
Commercial Bank of Ceylon
Hatton National Bank PLC
DFCC Bank PLC

Accounting Year-End
31st March