THE FUTURE FORESEEN







Interim Financial Statements

For the Six Months Ended 30th September 2025

SARVODAYA DEVELOPMENT FINANCE

SARVODAYA DEVELOPMENT FINANCE PLC

CONTENTS

CEO's Message	1
Statement of Profit or Loss and Other Comprehensive Income	2
Statement of Financial Position	3
Statement of Changes in Equity	4
Statement of Cash Flows	5
Notes to the Interim Financial Statements	
1. Analysis of Financial Instruments by Measurement Basis	6
2. Fair Value Measurement Hierarchy	7
3. Financial Reporting by Segment	8
4. Share Information	9
5. Directors' and Chief Executive Officer's holding in Shares of the Company	9
6. Top 20 Shareholders	9
7. Public Shareholding and Float adjusted Market Capitalisation	10
8. Stated Capital	10
9. Explanatory Notes	10
10. Subsequent Event	10
Corporate Information	11

CEO'S MESSAGE

Dear Esteemed Stakeholders,

Sarvodaya Development Finance PLC (SDF) is pleased to present its Interim Financial Statements for the six months ended 30 September 2025, reflecting a period of exceptional growth, enhanced operational efficiency, and strategic progress. This performance reaffirms the strength of our business model, one that seamlessly integrates financial resilience with purpose-driven impact, demonstrating our ability to generate sustainable returns while advancing meaningful social and economic development across the communities we serve.

For the first half of the financial year 2025/26, SDF achieved a record-breaking financial performance, demonstrating strong momentum that significantly outpaced both sectoral performances and the Company's own performances reported in the corresponding period of the previous year. Net profit surged to LKR 340.5 million, marking an impressive 57.8% increase compared to the first half of 2024/25. This achievement represents 72% of the total profit recorded for the full financial year 2024/25 (LKR 470.5 million). This robust profitability was underpinned by a 43.6% growth in gross income and a 29.8% increase in net interest income, reflecting the effectiveness of SDF's prudent management practices and disciplined approach to operational excellence. The Company's continued emphasis on efficient capital deployment resulted in an annualized Return on Equity (ROE) of 16.9%, a notable improvement from 12.3% reported in the same period of the previous year.

SDF's financial position demonstrated notable strengthening, underscoring the Company's capacity for continued, sustainable growth. As of September 30, 2025, total assets stood at LKR 28.3 billion, representing a 25.6% increase over the position at the end of the 2024/25 financial year. This expansion was driven by a 25.3% growth in the lending portfolio, reflecting a net increase of LKR 4,860.9 million. To support this business growth, the deposit base expanded by 2.7% to reach LKR 10.1 billion, while borrowings amounted to LKR 12.9 billion. SDF continues to uphold strong institutional stability, with a Total Capital Ratio (Tier 2) of 16.5%, comfortably exceeding the minimum regulatory requirement of 12.5%.

Our financial achievements are a direct reflection of the successful alignment between our strategic execution and the visionary philosophy of the late Dr. A.T. Ariyaratne and the principles of the Sarvodaya Shramadana Movement. SDF remains committed to leveraging its legacy as Sri Lanka's oldest development finance institution that catalyzes rural-centric Agri-economic transformation. With over 82% of our branches situated outside the Western Province, our core focus remains on financial inclusion, empowering rural community, women, grassroots entrepreneurship in underserved rural economies. Our commitment to ethical, sustainable finance continues to be recognized globally, exemplified by our full membership of the Global Alliance for Banking on Values (GABV).

Moreover, to further strengthen our capital base and support future growth, SDF successfully issued Sri Lanka's first sustainable bonds on October 8, 2025, a Rs. 2 billion Tier 2 listed, rated, unsecured, subordinated, redeemable, high yield, that was significantly oversubscribed on the same day. This landmark issuance reflects the strong confidence investors place in SDF's financial stability and strategic direction, while underscoring our steadfast commitment to contributing to Sri Lanka's sustainable development roadmap.

Being thankful to all our stakeholders for the trust placed on us, we look ahead with unwavering focus on deepening our impact, advancing our sustainable growth, and building enduring value for the communities we serve.

Sincerely,



Nilantha Jayanetti
Chief Executive Officer

29th October 2025

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

	For the Six months ended			For the Three months ended		
	30th Sept. 2025 Un-audited LKR	30th Sept. 2024 Un-audited LKR	Variance %	30th Sept. 2025 Un-audited LKR	30th Sept. 2024 Un-audited LKR	Variance %
Income	2,871,902,244	1,999,356,383	43.6%	1,545,335,181	1,056,460,614	46.3%
Interest Income	2,600,113,841	1,875,780,611	38.6%	1,383,102,710	985,586,499	40.3%
Interest Expenses	(977,014,471)	(625,281,234)	56.3%	(508,732,270)	(319,743,603)	59.1%
Net Interest Income	1,623,099,370	1,250,499,377	29.8%	874,370,439	665,842,896	31.3%
Net Fee and Commission Income	182,424,992	92,734,560	96.7%	93,207,388	51,986,724	79.3%
Other Operating Income	89,363,412	30,841,212	>100%	69,025,083	18,887,391	>100%
Total Operating Income	1,894,887,774	1,374,075,149	37.9%	1,036,602,911	736,717,010	40.7%
Impairment Charges for Loans and Other Losses	(242,164,318)	(181,525,760)	33.4%	(122,847,926)	(91,031,356)	35.0%
Net Operating Income	1,652,723,456	1,192,549,388	38.6%	913,754,984	645,685,655	41.5%
Operating Expenses						
Personnel Expenses	(503,318,677)	(354,896,186)	41.8%	(253,672,246)	(192,904,180)	31.5%
Depreciation of Property, Plant and Equipment	(28,890,508)	(22,268,364)	29.7%	(15,485,986)	(11,415,440)	35.7%
Amortisation of Right of Use Assets	(50,345,241)	(40,434,251)	24.5%	(25,204,811)	(20,135,732)	25.2%
Amortisation of Intangible Assets	-	(128,366)	-100.0%	-	(48,594)	-100.0%
Other Operating Expenses	(295,171,665)	(213,117,547)	38.5%	(153,431,264)	(111,401,359)	37.7%
Operating Profit Before Tax on Financial Services	774,997,365	561,704,675	38.0%	465,960,678	309,780,350	52.3%
Tax on Financial Services	(208,929,109)	(149,744,967)	39.5%	(118,369,621)	(81,515,522)	45.2%
Profit Before Taxation	566,068,256	411,959,707	37.4%	347,591,057	228,264,829	52.3%
Income Tax Expenses	(225,614,633)	(196,214,915)	15.0%	(135,232,138)	(107,223,940)	26.1%
Profit for the Period	340,453,623	215,744,793	57.8%	212,358,919	121,040,889	75.4%
Total Comprehensive Income/(Expenses) for the Period	340,453,623	215,744,793	57.8%	212,358,919	121,040,889	75.4%
Basic/Diluted Earnings Per Share (Annualized) *	4.55	2.88	57.8%			

* Calculated based on profit/(loss) for the period

STATEMENT OF FINANCIAL POSITION

As at	30th Sept. 2025 Un-audited LKR	31st March 2025 Audited LKR	Variance %
Assets			
Cash and Cash Equivalents	635,655,953	927,665,722	-31.5%
Financial Investments	1,088,139,960	906,304,991	20.1%
Other Financial Assets	1,516,556,612	459,810,771	>100%
Financial Assets at Amortised Cost - Loans and Receivables	16,367,401,033	12,322,099,025	32.8%
Financial Assets at Amortised Cost - Lease Rentals Receivables	7,675,689,308	6,860,059,251	11.9%
Other Non Financial Assets	235,450,934	276,583,187	-14.9%
Investment Property	246,710,000	246,710,000	0.0%
Property, Plant and Equipment	272,756,856	271,420,091	0.5%
Right-of-use Lease Assets	210,853,465	227,819,115	-7.4%
Intangible Assets	1,080,000	1,080,000	0.0%
Deferred Tax Assets	70,450,382	42,374,071	66.3%
Total Assets	28,320,744,503	22,541,926,224	25.6%
Liabilities			
Due to Banks and Other Institutions	12,965,972,011	7,565,769,379	71.4%
Financial Liabilities at Amortised Cost - Due to Customers	10,098,063,596	9,832,710,440	2.7%
Lease Liabilities	237,356,486	249,451,675	-4.8%
Other Non Financial Liabilities	685,793,918	724,704,208	-5.4%
Current Tax Liabilities	150,395,854	154,998,448	-3.0%
Post Employment Benefit Obligation	85,745,162	70,333,157	21.9%
Total Liabilities	24,223,327,028	18,597,967,307	30.2%
Shareholders' Funds			
Stated Capital	2,696,113,032	2,696,113,032	0.0%
Reserves	218,618,500	218,618,500	0.0%
Retained Earnings	1,182,685,943	1,029,227,385	14.9%
Total Shareholders' Funds	4,097,417,475	3,943,958,917	3.9%
Total Liabilities and Shareholders' Funds	28,320,744,503	22,541,926,224	25.6%
Commitments and Contingencies	20,317,100	20,317,100	-100.0%
Net Assets Value per Share	27.39	23.87	14.8%

Certification

We certify that these Financial Statements are in compliance with the requirements of the Companies Act No. 07 of 2007.

Manori Wannigama
Head of Finance

Nilantha Jayanetti
Chief Executive Officer

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;

Channa de Silva
Chairman

Dhammika Ganegama
Senior Director

29th October 2025
Colombo

STATEMENT OF CHANGES IN EQUITY

For the Six Months Ended 30th September	Stated Capital LKR	Statutory Reserves LKR	Revaluation Reserves LKR	Retained Earnings LKR	Total Equity LKR
Balances as at 01st April 2024 (Audited)	**2,696,113,032**	**138,413,092**	**56,514,761**	**679,677,472**	**3,570,718,357**
Comprehensive Income for the Period					
Profit for the Period	-	-	-	215,744,793	215,744,793
Other Comprehensive Income	-	-	-	-	-
Total Comprehensive Income for the period	**-**	**-**	**-**	**215,744,793**	**215,744,793**
Transactions with Equity Holders, Recognised Directly in Equity					
Transfer to Statutory Reserves Fund	-	-	-	-	-
Transfer To Regulatory Loss Allowance Reserve	-	-	-	-	-
Interim dividend	-	-	-	-	-
Total transaction with equity holders	**-**	**-**	**-**	**-**	**-**
Balances as at 30th Sep 2024 (Un-Audited)	**2,696,113,032**	**138,413,092**	**56,514,761**	**895,422,265**	**3,786,463,150**
Balances as at 01st April 2025 (Audited)	**2,696,113,032**	**162,103,739**	**56,514,761**	**1,029,227,385**	**3,943,958,918**
Comprehensive Income for the Period					
Profit for the Period	-	-	-	340,453,623	340,453,623
Other Comprehensive Income	-	-	-	-	-
Total Comprehensive Income for the period	**-**	**-**	**-**	**340,453,623**	**340,453,623**
Transactions with Equity Holders, Recognised Directly in Equity					
Transfer to Statutory Reserves Fund	-	-	-	-	-
Final dividend	-	-	-	(186,995,065)	(186,995,065)
Total transaction with equity holders	**-**	**-**	**-**	**(186,995,065)**	**(186,995,065)**
Balances as at 30th September 2025 (Unaudited)	**2,696,113,032**	**162,103,739**	**56,514,761**	**1,182,685,943**	**4,097,417,475**

STATEMENT OF CASH FLOWS

For the Six Months Ended 30th September	30th Sept. 2025 Un-audited LKR	30th Sept. 2024 Un-audited LKR
Cash Flows From / (Used in) Operating Activities		
Profit Before Income Tax Expense	566,068,255	411,959,707
Adjustments for		
Impairment Charges for Loans and Other Losses	242,164,318	181,525,760
Changing Fair Value of Investment Property	-	-
Loss/(Profit) on Disposal of Property, Plant and Equipment	(637,161)	(282,875)
(Profit)/Loss on ROU assets	-	(209,352)
Provision for Defined Benefit Plans	17,959,082	10,629,000
Depreciation of Property, Plant and Equipment	28,890,508	22,268,364
Amortisation of Intangible Assets	-	128,366
Amortisation of Right of Use Assets	50,345,241	40,434,251
Interest Expenses on Lease Creditor	15,937,534	16,122,193
Operating Profit before Working Capital Changes	920,727,777	682,575,414
(Increase)/Decrease in Loans and Receivables	(4,163,412,000)	(2,520,394,384)
(Increase)/Decrease in Lease Rentals Receivable	(939,684,382)	(527,543,877)
(Increase)/Decrease in Other Financial Assets	(1,056,745,842)	(459,669,434)
(Increase)/Decrease in Other Non Financial Assets	41,132,253	34,564,379
Increase/(Decrease) in Amounts Due to Customers	265,353,156	1,305,696,635
Increase/(Decrease) in Other Non Financial Liabilities	(38,932,189)	65,951,948
Cash Generated from/(Used in) Operations	(4,971,561,228)	(1,418,819,320)
Retirement Benefit Liabilities Paid	(2,547,076)	(3,005,450)
Net Collection of LRAB Fund	21,900	(245,216.00)
Income Tax Paid	(258,293,538)	(192,973,253)
Net Cash Flow from/(Used in) Operating Activities	(5,232,379,942)	(1,615,043,239)
Cash Flows from / (Used in) Investing Activities		
Sales of Property, Plant and Equipment	819,433	330,400
Acquisition of Property, Plant and Equipment	(30,409,545)	(27,517,487)
Acquisition of Intangible Assets	-	-
Financial Investments	(181,834,969)	95,444,176
Net Cash Flows from/(Used in) Investing Activities	(211,425,082)	68,257,090
Cash Flows from / (Used in) Financing Activities		
Funds Received from Bank and Other Institutional Borrowings	7,126,040,160	2,632,673,426
Repayment of Bank and Other Institutional Borrowings	(1,400,144,696)	(738,025,444)
Funds Received from Share Issue	-	-
Expenses Related to the Share Issue	-	-
Repayment of Lease Liabilities	(61,412,314)	(55,635,965)
Dividend Payment	(186,995,065)	-
Net Cash Flows from/(Used in) Financing Activities	5,477,488,085	1,839,012,017
Net Increase in Cash and Cash Equivalents	33,683,062	292,225,868
Cash and Cash Equivalents at the beginning of the period	526,086,496	80,336,436
Cash and Cash Equivalents at the end of the period*	559,769,557	372,562,304
***Cash and Cash Equivalents at the end of the period**		
Favorable Cash and Cash Equivalents	635,655,953	709,692,310
Unfavorable Cash and Cash Equivalents	(75,886,395)	(337,130,007)
Total Cash and Cash Equivalents at the end of the period	559,769,558	372,562,304

NOTES TO THE INTERIM FINANCIAL STATEMENTS

1. ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

Financial Instruments are measured on an ongoing basis either at fair value or at amortised cost. The summary of Significant Accounting Policies describes how each category of Financial Instruments are measured and how income and expenses, including fair value gains and losses, are recognised. The following table provides a reconciliation between line items in the Statement of Financial Position and categories of Financial Instruments.

Analysis of Financial Instruments by Measurement Basis

	30th Sept. 2025	
	Amortised Cost LKR	Total LKR
Financial Assets		
Cash and Cash Equivalents	635,655,953	635,655,953
Financial Investments	1,088,139,960	1,088,139,960
Other Financial Assets	1,516,556,612	1,516,556,612
Financial Assets at Amortised Cost - Loans and Receivables	16,367,401,033	16,367,401,033
Financial Assets at Amortised Cost - Lease Rentals Receivables	7,675,689,308	7,675,689,308
Total Financial Assets	27,283,442,866	27,283,442,866
Financial Liabilities		
Due to Banks and Other Institutions	12,965,972,011	12,965,972,011
Financial Liabilities at Amortised Cost - Due to Customers	10,098,063,596	10,098,063,596
Lease Liabilities	237,356,486	237,356,486
Total Financial Liabilities	23,301,392,093	23,301,392,093

	31st March 2025	
	Amortised Cost LKR	Total LKR
Financial Assets		
Cash and Cash Equivalents	927,665,722	927,665,722
Financial Investments	906,304,991	906,304,991
Other Financial Assets	459,810,771	459,810,771
Financial Assets at Amortised Cost - Loans and Receivables	12,322,099,025	12,322,099,025
Financial Assets at Amortised Cost - Lease Rentals Receivables	6,860,059,251	6,860,059,251
Total Financial Assets	21,475,939,760	21,475,939,760
Financial Liabilities		
Due to Banks and Other Institutions	7,565,769,379	7,565,769,379
Financial Liabilities at Amortised Cost - Due to Customers	9,832,710,440	9,832,710,440
Lease Liabilities	249,451,675	249,451,675
Total Financial Liabilities	17,647,931,494	17,647,931,494

NOTES TO THE INTERIM FINANCIAL STATEMENTS

2. FAIR VALUE MEASUREMENT HIERARCHY

30th Sept. 2025	Fair Value			
	Level 1 LKR	Level 2 LKR	Level 3 LKR	Total LKR
Non Financial Assets - Investment Property				
Land and building	-	-	246,710,000	246,710,000
	-	-	246,710,000	246,710,000
Non Financial Assets - Property, Plant and Equipment				
Land	-	-	36,100,000	36,100,000
	-	-	36,100,000	36,100,000

31st March 2025	Fair Value			
	Level 1 LKR	Level 2 LKR	Level 3 LKR	Total LKR
Non Financial Assets - Investment Property				
Land and building	-	-	246,710,000	246,710,000
	-	-	246,710,000	246,710,000
Non Financial Assets - Property, Plant and Equipment				
Land	-	-	36,100,000	36,100,000
	-	-	36,100,000	36,100,000

NOTES TO THE INTERIM FINANCIAL STATEMENTS

3. FINANCIAL REPORTING BY SEGMENT

For management purposes, the Company is organised into business units based on its products and services and has three reportable segments, as follows:

Lease

This segment includes Leasing products offered to the customers.

Loan

This segment includes SME, Micro, Personal and Gold loans offered to the customers.

Other Business

This segment includes all other business activities that the Company engaged other than above segments.

The Management Committee 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 profit or loss and is measured consistently with profit or loss in the financial statements. Also, the Company's financing (including finance costs and finance income) and income taxes are managed on a Company basis and are not allocated to operating segments.

Transfer prices between operating segments are on an arm's length basis in a manner similar to transactions with third parties.

Period ended 30th September	Lease		Loan		Other		Total	
	2025 LKR	2024 LKR	2025 LKR	2024 LKR	2025 LKR	2024 LKR	2025 LKR	2024 LKR
Interest Income	870,214,943	806,831,311	1,644,775,414	1,017,243,503	85,123,485	51,705,797	2,600,113,841	1,875,780,611
Net Fee and Commission Income	36,045,469	63,484,527	148,886,174	26,860,036	(2,506,650)	2,389,997	182,424,992	92,734,560
Other Operating Income	17,651,518	19,049,062	69,033,179	104,254	2,678,714	11,687,896	89,363,411	30,841,212
Gross Income	923,911,930	889,364,900	1,862,694,766	1,044,207,792	85,295,548	65,783,690	2,871,902,244	1,999,356,383
Interest Expenses	(314,312,692)	(278,141,099)	(633,684,432)	(326,566,860)	(29,017,347)	(20,573,274)	(977,014,471)	(625,281,234)
Total Operating Income	609,599,238	611,223,801	1,229,010,335	717,640,932	56,278,201	45,210,416	1,894,887,774	1,374,075,149
Credit Loss Expenses	(124,054,326)	(162,200,392)	(118,109,992)	(19,325,368)	-	-	(242,164,318)	(181,525,760)
Net Operating Income	485,544,912	449,023,408	1,110,900,343	698,315,564	56,278,201	45,210,416	1,652,723,455	1,192,549,388
Other Expenses	(256,880,176)	(252,667,049)	(517,894,989)	(296,657,650)	(23,715,178)	(18,689,034)	(798,490,342)	(568,013,733)
Depreciation and Amortisation	(25,490,719)	(27,948,828)	(51,391,727)	(32,814,860)	(2,353,303)	(2,067,292)	(79,235,749)	(62,830,980)
Segment Result	**203,174,017**	**168,407,531**	**541,613,627**	**368,843,054**	**30,209,720**	**24,454,090**	**774,997,364**	**561,704,675**
Tax on Financial Services							(208,929,109)	(149,744,967)
Income Tax Expenses							(225,614,632)	(196,214,915)
Profit Attributable to Shareholders							340,453,623	215,744,793

As at 30th September							2025 LKR	2024 LKR
Segment Assets	7,675,689,310	5,984,836,512	16,367,401,031	9,456,316,406	4,277,654,163	2,809,280,606	28,320,744,503	18,250,433,524
Total Assets	7,675,689,310	5,984,836,512	16,367,401,031	9,456,316,406	4,277,654,163	2,809,280,606	28,320,744,503	18,250,433,524
Segment Liabilities	6,565,178,126	4,743,147,492	13,999,381,539	7,494,390,759	3,658,767,363	2,226,432,123	24,223,327,028	14,463,970,374
Total Liabilities	6,565,178,126	4,743,147,492	13,999,381,539	7,494,390,759	3,658,767,363	2,226,432,123	24,223,327,028	14,463,970,374

NOTES TO THE INTERIM FINANCIAL STATEMENTS

4. SHARE INFORMATION

Market prices of ordinary shares recorded during the quarter ended 30th September are as follows:

	LKR (2nd Quarter 2025-26)	LKR (2nd Quarter 2024-25)
Last Traded Price	31.40	14.40
Highest Price	34.60	14.40
Lowest Price	28.70	11.80

5. DIRECTORS' AND CHIEF EXECUTIVE OFFICER'S HOLDING IN SHARES OF THE COMPANY

Shareholder Name	No of Shares	Ownership %
Mr. Channa de Silva - Chairman	323,200	0.216
Mr. Dhammika Ganegama - Senior Director		
Shares held in the following manner		
Mr. W T D Ganegama and Ms. N H Ariyaratne	365,000	0.244
Mr. W T D Ganegama	72,400	0.048
Mr. Ramesh Schaffter- Director	Nil	-
Mr. Amrit CanagaRetna - Director	Nil	-
Mr. Senthi Nandhanan Senthilverl - Director	Nil	-
Mrs. Shehara De Silva - Director	Nil	-
Ms. Ramya Suranjani Wickremeratne	Nil	-
Mr. J K D N Pushpakumara - Chief Executive Officer	105,500	0.071

6. TOP 20 SHAREHOLDERS AS AT 30TH SEPTEMBER 2025

	Shareholder Name	No of Shares	Ownership %
1	Sarvodaya Economic Enterprises Development Services (GTE) Ltd	54,000,000	36.10
2	Gentosha Media Consulting Inc.	13,500,004	9.02
3	Sampath Bank PLC/Senthilverl Holdings (Pvt) Ltd	12,747,542	8.52
4	Janashakthi Capital Limited		
	Seylan Bank PLC/Janashakthi Capital Limited	11,365,000	7.60
	Commercial Bank of Ceylon PLC/Janashakthi Capital Limited	4,724,270	3.16
5	Lanka Jathika Sarvodaya Shramadana Sangamaya	4,545,000	3.04
6	Ideal Automobile (Pvt) Ltd	4,382,246	2.93
7	Mr. G.B.D. Thilakaratne	2,250,000	1.50
8	Thalwila Pibidena Sarvodaya Shramadana Society	1,414,000	0.95
9	Mr M.A.H. Esufally & Mrs A.M. Esufally	1,072,200	0.72
10	Dialog Finance Plc/R. Arifeen	769,900	0.51
11	Commercial Bank Of Ceylon Plc/Ayenka Holdings (Pvt) Limited	638,259	0.43
12	Mr. V.C. Mahtani & Mrs. M.V.Mahtani	588,645	0.39
13	People'S Leasing & Finance Plc/Mr.D.M.P.Disanayake	581,664	0.39
14	Mr. S. Senthilnathan	500,000	0.33
15	Prempra Capital (Pvt) Ltd	500,000	0.33
16	Mr. J.D. Ariyaratne	454,600	0.30
17	Mes Kekunawela Sarvodaya Shramadana Society	450,000	0.30
18	Mes Porathota Sarvodaya Shramadana Society	450,000	0.30
19	Peoples Leasing and Finance Plc/Nagoya Ceylon Trading (Pvt) Ltd	438,157	0.29
20	Mr. W.T.D. Ganegama & Mrs. N.H.Ariyaratne	365,000	0.24
	Total of top 20 shareholders	**115,736,487**	**77.37**
	Other Shareholders	33,859,565	22.63
	Total Shareholding	**149,596,052**	**100.00**

NOTES TO THE INTERIM FINANCIAL STATEMENTS

7. PUBLIC SHAREHOLDING AND FLOAT ADJUSTED MARKET CAPITALISATION

Public shareholding Information pertaining to public shareholding as at 30th September 2025 is as follows:

	Available	Requirement
Public Holding Percentage	40.99%	20%
Number of Public Shareholders	2,689	500
Float Adjusted Market Capitalisation (LKR)	1,925,309,526	Less than LKR 2.5 Bn (Option 5)

- Public Holding percentage as at 30th September 2025 being 40.99% comprising of 2,358 Shareholders.
- The Float adjusted market capitalisation as at 30th September 2025 - LKR 1,925,309,526
- The Float adjusted market capitalisation of the Company falls under Option 5 of Rule 7.13.1 (i) (a), 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.

8. STATED CAPITAL

	Number of Shares	30th Sept. 2025 LKR	Number of Shares	31st Mar 2025 LKR
Issued and Fully Paid-Ordinary shares				
At the beginning of the period	149,596,052	2,696,113,032	149,596,052	2,696,113,032
Issued during the period	-	-	-	-
At the end of the period	149,596,052	2,696,113,032	149,596,052	2,696,113,032

9. EXPLANATORY NOTES

1 The accounting policies and methods of computation used for the financial statements in the annual report for the year ended 31 March 2025 have been consistently applied without any significant change.

2 The Interim Financial Statements are in compliance with the Sri Lanka Accounting Standard - LKAS 34: Interim Financial Reporting and the provisions of the Companies Act No. 7 of 2007 and provide the information as required in terms of Rule 7.4 of the Colombo Stock Exchange.

3 Transactions with related entities;
The nature of related party transactions in the current period is similar in nature to those reported in the Audited Financial Statements for the year ended 31st March 2025.

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

5 The Commitments and Contingencies as at 30th September 2025 was Rs. 20.3 Mn and as at 31st March 2025 was Rs. 20.3 Mn.

10. SUBSEQUENT EVENT

On 8 October 2025, the Company successfully issued Rs. 2 billion Tier 2 listed, rated, unsecured, subordinated, redeemable, high-yield sustainable bonds as part of its capital management strategy. The issuance was completed in accordance with regulatory requirements and strengthens the Company's capital base.

CORPORATE INFORMATION

NAME OF THE COMPANY
Sarvodaya Development Finance PLC

LEGAL FORM
Public Quoted Company Incorporated in Sri Lanka under the Companies Act No. 7 of 2007.
A Licensed Finance Company under the Finance Business Act No. 42 of 2011.
A registered Finance Leasing Establishment in terms of Finance Leasing Act No. 56 of 2000.
The Company is listed on the main board of the Colombo Stock Exchange on 14th December 2021.

PRINCIPAL ACTIVITIES
The Company provides a comprehensive range of financial services encompassing Acceptance of Fixed Deposits, Savings, Providing Finance Lease, SME Loans, Gold Loans, Personal Loans, Other Credit Facilities, Digital Financial Services and Value-Added Services.

COMPANY REGISTRATION NUMBER
PB 3795 (Before Listing)
PQ 00251293

CENTRAL BANK REGISTRATION NO.
047

TAXPAYER IDENTITY NUMBER (TIN)
134037954

REGISTERED OFFICE & HEAD OFFICE
No. 155A,
Dr. Danister De Silva Mawatha,
Colombo 08,
Sri Lanka.
Telephone No.: 011 5 444 666
E-mail: info@sdf.lk
Website: www.sarvodayafinance.lk

ACCOUNTING YEAR-END
31st March

NO OF BRANCHES
56

CREDIT RATING
Lanka Ratings (SL) BB+ Stable

BOARD OF DIRECTORS
Mr. Channa de Silva - Chairman
Non-Independent/Non-Executive
Mr. Dhammika Ganegama - Senior Director
Independent/Non-Executive
Mr. Ramesh Schaffter- Director
Non-Independent/Non-Executive
Mr. Senthi Nandhanan Senthilverl - Director
Non-Independent/Non-Executive
Mr. Amrit CanagaRetna - Director
Independent/Non-Executive
Ms. Shehara De Silva - Director
Independent/Non-Executive
Ms. Ramya Suranjani Wickremeratne - Director
Independent/Non-Executive

BOARD SUB-COMMITTEES OPERATING
Board Audit Committee
Board Integrated Risk Management Committee
Board Nomination & Governance Committee
Board Human Resources & Remuneration Committee
Related Party Transaction Review Committee
Board Credit Committee
Board Information Technology Committee

COMPANY SECRETARY
Mrs. Shiromi Patabendige ACCS (SL)

EXTERNAL AUDITORS
M/s Deloitte Associates
Chartered Accountants,
11, Castle Lane
Colombo 04.

LEGAL ADVISERS
M/s Nithya Partners
M/s D. L. & F. De Saram

BANKERS
Sampath Bank PLC
National Development Bank PLC
Hatton National Bank PLC
Seylan Bank PLC
Cargills Bank PLC
People's Bank
Bank of Ceylon
Commercial Bank PLC
Sanasa Development Bank PLC
DFCC Bank PLC
Pan Asia Banking Corporation PLC



SARVODAYA DEVELOPMENT FINANCE PLC
No. 155A, Dr. Danister De Silva Mawatha, Colombo 08.
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