THE FUTURE FORESEEN







Interim Financial Statements

For the Twelve Months Ended 31st March 2026

SARVODAYA DEVELOPMENT FINANCE

SARVODAYA DEVELOPMENT FINANCE PLC

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CEO'S MESSAGE

Dear Stakeholder,

Sarvodaya Development Finance PLC Records Strong Q4 Performance, Reinforcing its Role in Inclusive and Sustainable Finance

Colombo, Sri Lanka: Sarvodaya Development Finance PLC (SDF) recorded a strong performance for the three months ended 31 March 2026, reflecting sustained growth in profitability, asset quality and portfolio expansion, while reaffirming its role as a purpose-driven development finance company serving underserved communities and productive sectors across Sri Lanka.

For the quarter under review, SDF reported total income of LKR 1.87 billion, a year-on-year increase of 46.8%, supported by strong growth in interest income and disciplined portfolio management. Net Interest Income rose by 40.6% to LKR 1.02 billion, while Total Operating Income increased by 43.0% to LKR 1.20 billion, demonstrating the Company's ability to deliver consistent earnings growth in a dynamic financial environment.

The Company recorded a net profit after tax of LKR 815.9 million (unaudited) for the financial year 2025/26, representing a significant growth of 73.4% compared to the previous financial year, while the net profit for the quarter reached LKR 266.6 million, doubling from LKR 131.0 million recorded in the corresponding period of the previous year, reflecting the strength of SDF's business model, prudent credit expansion, and effective cost and risk management. Profit before tax for the quarter increased by 99.3% to LKR 437.8 million from LKR 219.7 million reported for same quarter of the corresponding period.

As at 31 March 2026, SDF's total assets stood at LKR 37.34 billion, representing a 65.6% year-on-year increase. Loans and receivables grew by 72.2% to LKR 21.22 billion, while lease rentals receivable increased by 25.0% to LKR 8.58 billion, indicating broad-based portfolio growth across key customer segments. Shareholders' funds improved by 12.2% to LKR 4.42 billion, while Net Asset Value per Share rose to LKR 29.57.

SDF's performance is particularly significant given its continued focus on communities and sectors often underserved by mainstream financial institutions, including agriculture, micro-enterprises, SMEs and grassroots entrepreneurs. The Company's lending approach places strong emphasis on future income potential, enterprise viability and long-term community value, rather than relying solely on conventional security-based credit assessment.

Fourth quarter performance of SDF reflects the strength of a financial institution built around purpose, discipline and inclusion. SDF demonstrated that serving underserved communities and delivering commercially sound growth are not competing priorities. By supporting agriculture, micro and SME enterprises, women entrepreneurs and community-level businesses, SDF continues to create long-term social, economic and environmental value while maintaining strong financial fundamentals.

SDF's growth has also been supported by impact-minded local and international funding partners who recognize the Company's ability to bridge financing gaps in areas where conventional capital is often limited. During the year, SDF further strengthened its leadership in sustainable finance through pioneering initiatives, including Sri Lanka's first listed, rated, high-yield sustainable bond and its listing on the Luxembourg Stock Exchange.

Looking ahead, SDF remains focused on expanding inclusive access to finance, strengthening asset quality, and mobilizing capital towards projects that generate meaningful and measurable development impact across Sri Lanka.



Nilantha Jayanetti
Chief Executive Officer

19th May 2026

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

	For the Twelve months ended			For the Three months ended		
	31st March 2026 Un- Audited LKR	31st March 2025 Audited LKR	Variance %	31st March 2026 Un-audited LKR	31st March 2025 Audited LKR	Variance %
Income	**6,411,853,166**	4,374,394,969	46.6%	**1,865,090,037**	1,270,503,483	46.8%
Interest Income	**5,836,944,247**	4,063,784,067	43.6%	**1,689,981,139**	1,160,057,825	45.7%
Interest Expenses	**(2,256,853,026)**	(1,424,294,944)	58.5%	**(668,343,676)**	(433,424,700)	54.2%
Net Interest Income	**3,580,091,221**	2,639,489,123	35.6%	**1,021,637,463**	726,633,125	40.6%
Net Fee and Commission Income	**455,416,751**	268,010,645	69.9%	**158,665,780**	114,017,549	39.2%
Other Operating Income	**119,492,167**	42,600,257	180.5%	**16,443,117**	(3,571,892)	560.3%
Total Operating Income	**4,155,000,139**	2,950,100,025	40.8%	**1,196,746,361**	837,078,782	43.0%
Impairment Charges for Loans and Other Losses	**(541,627,511)**	(438,903,833)	23.4%	**(181,310,864)**	(158,847,266)	14.1%
Net Operating Income	**3,613,372,629**	2,511,196,191	43.9%	**1,015,435,497**	678,231,516	49.7%
Operating Expenses						
Personnel Expenses	**(924,750,633)**	(699,474,891)	32.2%	**(158,388,793)**	(147,401,013)	7.5%
Depreciation of Property, Plant and Equipment	**(68,569,655)**	(46,980,467)	46.0%	**(20,224,794)**	(12,973,396)	55.9%
Amortisation of Right of Use Assets	**(102,886,978)**	(93,152,274)	10.5%	**(27,614,274)**	(31,000,031)	-10.9%
Amortisation of Intangible Assets	**0**	(3,096,618)	-100.0%	**0**	(2,962,500)	-100.0%
Other Operating Expenses	**(692,467,345)**	(529,311,630)	30.8%	**(236,805,518)**	(182,907,904)	29.5%
Operating Profit Before Tax on Financial Services	**1,824,698,018**	1,139,180,311	60.2%	**572,402,118**	300,986,671	90.2%
Tax on Financial Services	**(463,896,394)**	(309,580,258)	49.8%	**(134,643,256)**	(81,329,846)	65.6%
Profit Before Taxation	**1,360,801,624**	829,600,053	64.0%	**437,758,863**	219,656,825	99.3%
Income Tax Expenses	**(540,809,803)**	(355,787,122)	52.0%	**(171,091,024)**	(85,283,974)	>100%
Profit for the Period	**819,991,822**	473,812,931	73.1%	**266,667,838**	134,372,851	98.5%
Other Comprehensive Income						
Actuarial Gains/(Losses) on Defined Benefit Plans	**(5,852,139)**	(4,764,196)	22.8%	**(5,852,139)**	(4,764,196)	22.8%
Deferred Tax (Charge)/Reversal on above items	**1,755,642**	1,429,259	22.8%	**1,755,642**	1,429,259	22.8%
Net Other Comprehensive Income not to be Reclassified to Profit or Loss	**(4,096,497)**	(3,334,937)	22.8%	**(4,096,497)**	(3,334,937)	22.8%
Other Comprehensive Income for the Period, Net of Tax	**(4,096,497)**	(3,334,937)	22.8%	**(4,096,497)**	(3,334,937)	22.8%
Total Comprehensive Income/(Expenses) for the Period	**815,895,324**	470,477,994	73.4%	**262,571,341**	131,037,914	>100%
Basic/Diluted Earnings Per Share (Annualized) *	**5.48**	3.17	73.1%			
Dividend per Share	**1.00**	0.65	0.54			

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

STATEMENT OF FINANCIAL POSITION

As at	31st March 2026 Un-Audited LKR	31st March 2025 Audited LKR	Variance %
Assets			
Cash and Cash Equivalents	1,046,796,773	927,665,722	12.8%
Financial Investments	1,580,176,849	906,304,991	74.4%
Other Financial Assets	3,573,763,278	459,810,771	677.2%
Financial Assets at Amortised Cost - Loans and Receivables	21,220,296,527	12,322,099,025	72.2%
Financial Assets at Amortised Cost - Lease Rentals Receivables	8,575,575,652	6,860,059,251	25.0%
Other Non Financial Assets	379,313,850	276,583,187	37.1%
Investment Property	246,810,000	246,710,000	0.0%
Property, Plant and Equipment	369,746,347	271,420,091	36.2%
Right-of-use Assets	233,092,294	227,819,115	2.3%
Intangible Assets	1,080,000	1,080,000	0.0%
Deferred Tax Assets	113,431,114	42,374,071	167.7%
Total Assets	37,340,082,684	22,541,926,224	65.6%
Liabilities			
Due to Banks and Other Institutions	18,403,629,743	7,565,769,378	143.2%
Debt Securities Measured at amortised cost	2,088,362,362	-	100.0%
Financial Liabilities at Amortised Cost - Due to Customers	10,608,963,612	9,832,710,440	7.9%
Lease Liability	259,927,363	249,451,675	4.2%
Other Non Financial Liabilities	1,129,809,434	724,704,208	55.9%
Current Tax Liabilities	325,934,248	154,998,448	110.3%
Post Employment Benefit Obligation	100,192,798	70,333,157	42.5%
Total Liabilities	32,916,819,560	18,597,967,307	77.0%
Shareholders' Funds			
Stated Capital	2,696,113,032	2,696,113,032	0.0%
Reserves	259,413,266	218,618,500	18.7%
Retained Earnings	1,467,736,826	1,029,227,386	42.6%
Total Shareholders' Funds	4,423,263,125	3,943,958,917	12.2%
Total Liabilities and Shareholders' Funds	37,340,082,685	22,541,926,224	65.6%
Commitments and Contingencies	22,964,879	20,317,100	13.0%
Net Assets Value per Share	29.57	26.36	12.2%

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

19th May 2026
Colombo

STATEMENT OF CHANGES IN EQUITY

For the Twelve months ended 31st March	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	-	-	-	473,812,931	473,812,931
Other Comprehensive Income	-	-	-	(3,334,937)	(3,334,937)
Total Comprehensive Income for the period	**-**	**-**	**-**	**470,477,994**	**470,477,994**
Transactions with Equity Holders, Recognised Directly in Equity					
Transfer to Statutory Reserves Fund	-	23,690,647	-	(23,690,647)	-
Final dividend	-	-	-	(97,237,434)	(97,237,434)
Total transaction with equity holders	-	23,690,647	-	(120,928,080)	(97,237,434)
Balances as at 31st Mar 2025 (Audited)	**2,696,113,032**	**162,103,738**	**56,514,761**	**1,029,227,386**	**3,943,958,917**
Balances as at 01st April 2025 (Audited)	2,696,113,032	162,103,738	56,514,761	1,029,227,386	3,943,958,917
Comprehensive Income for the Period					
Profit for the Period	-	-	-	819,991,822	819,991,822
Other Comprehensive Income	-	-	-	**(4,096,497)**	**(4,096,497)**
Total Comprehensive Income for the period	-	-	-	**815,895,324**	**815,895,324**
Transactions with Equity Holders, Recognised Directly in Equity					
Transfer to Statutory Reserves Fund	-	40,999,591	-	(40,999,591)	-
Final dividend	-	-	-	**(336,591,117)**	**(336,591,117)**
Total transaction with equity holders	-	**40,999,591**	-	**(377,590,708)**	**(336,591,117)**
Balances as at 31st Mar 2026 (Un-Audited)	**2,696,113,032**	**203,103,329**	**56,514,761**	**1,467,532,002**	**4,423,263,125**

STATEMENT OF CASH FLOWS

For the Twelve months ended 31st March	2026 Un-Audited LKR	2025 Audited LKR
Cash Flows From / (Used in) Operating Activities		
Profit Before Income Tax Expense	1,360,801,624	829,600,053
Adjustments for		
Impairment Charges for Loans and Other Losses	541,627,511	438,903,833
Loss/(Profit) on Disposal of Property, Plant and Equipment	(27,823,703)	(239,401)
(Profit)/Loss on ROU assets	-	(635,124)
Provision for Defined Benefit Plans	31,760,953	17,447,047
Depreciation of Property, Plant and Equipment	68,569,655	46,980,467
Amortisation of Intangible Assets	-	3,096,618
Amortisation of Right of Use Assets	102,886,978	93,152,274
Interest Expenses on Debenture	110,208,875	-
Interest Expenses on Lease Creditor	32,506,282	33,583,789
Operating Profit before Working Capital Changes	2,220,538,175	1,461,889,556
(Increase)/Decrease in Loans and Receivables	(8,520,115,505)	(5,578,637,759)
(Increase)/Decrease in Lease Rentals Receivables	(2,634,807,756)	(1,466,152,207)
(Increase)/Decrease in Other Financial Assets	(3,113,952,508)	(408,850,053)
(Increase)/Decrease in Other Non Financial Assets	(102,730,663)	(46,228,968)
Increase/(Decrease) in Amounts Due to Customers	776,253,172	2,340,704,471
Increase/(Decrease) in Other Non Financial Liabilities	405,083,326	298,050,075
Cash Generated from/(Used in) Operations	(10,969,731,759)	(3,399,224,884)
Retirement Benefit Liabilities Paid	(7,753,451)	(8,870,150)
Net Collection of LRAB Fund	21,900	(245,216.00)
Income Tax Paid	(439,175,405)	(330,440,861)
Net Cash Flow from/(Used in) Operating Activities	(11,416,638,715)	(3,738,781,112)
Cash Flows from / (Used in) Investing Activities		
Sales of Property, Plant and Equipment	28,511,433	(518,169)
Acquisition of Property, Plant and Equipment	(167,583,640)	(94,194,044)
Acquisition of Intangible Assets	-	-
Financial Investments	(673,871,858)	(133,826,800)
Net Cash Flows from/(Used in) Investing Activities	(812,944,066)	(228,539,013)
Cash Flows from / (Used in) Financing Activities		
Funds Received from Bank and Other Institutional Borrowings	17,845,059,068	6,272,533,824
Repayment of Bank and Other Institutional Borrowings	(6,952,919,531)	(1,646,501,812)
Repayment of Lease Liability	(130,959,670)	(115,724,394)
Dividend Payment	(336,591,117)	(97,237,434)
Proceeds from Bond issue	1,980,115,297	-
Net Cash Flows from/(Used in) Financing Activities	12,404,704,047	4,413,070,184
Net Increase in Cash and Cash Equivalents	175,121,265	445,750,059
Cash and Cash Equivalents at the beginning of the period	526,086,495	80,336,436
Cash and Cash Equivalents at the end of the period*	701,207,761	526,086,495
***Cash and Cash Equivalents at the end of the period**		
Favorable Cash and Cash Equivalents	1,046,796,773	927,665,722
Unfavorable Cash and Cash Equivalents	(345,589,012)	(401,579,227)
Total Cash and Cash Equivalents at the end of the period	701,207,761	526,086,495

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

	31st March 2026	
	Amortised Cost LKR	Total LKR
Financial Assets		
Cash and Cash Equivalents	1,046,796,773	1,046,796,773
Financial Investments	1,580,176,849	1,580,176,849
Other Financial Assets	3,573,763,278	3,573,763,278
Financial Assets at Amortised Cost - Loans and Receivables	21,220,296,527	21,220,296,527
Financial Assets at Amortised Cost - Lease Rentals Receivables	8,575,575,652	8,575,575,652
Total Financial Assets	35,996,609,079	35,996,609,079
Financial Liabilities		
Due to Banks and Other Institutions	18,403,629,743	18,403,629,743
Financial Liabilities at Amortised Cost - Due to Customers	10,608,963,612	10,608,963,612
Lease Liability	259,927,363	259,927,363
Total Financial Liabilities	29,272,520,718	29,272,520,718

	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	7,565,769,378	7,565,769,378
Financial Liabilities at Amortised Cost - Due to Customers	9,832,710,440	9,832,710,440
Lease Liability	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

31st March 2026	Fair Value			
	Level 1 LKR	Level 2 LKR	Level 3 LKR	Total LKR
Non Financial Assets - Investment Property				
Land and building	-	-	246,810,000	246,810,000
	-	-	246,810,000	246,810,000
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 31st March	Lease		Loan		Other		Total	
	2026 LKR	2025 LKR	2026 LKR	2025 LKR	2026 LKR	2025 LKR	2026 LKR	2025 LKR
Interest Income	1,807,710,657	1,628,854,047	3,805,458,699	2,316,032,487	223,774,892	118,897,533	5,836,944,247	4,063,784,067
Net Fee and Commission Income	190,009,902	118,867,957	226,530,265	154,215,351	38,876,584	(5,072,663)	455,416,752	268,010,645
Other Operating Income	85,588,934	40,942,813	6,079,530	(8,140,660)	27,823,703	9,798,104	119,492,167	42,600,257
Gross Income	2,083,309,493	1,788,664,816	4,038,068,494	2,462,107,179	290,475,179	123,622,974	6,411,853,166	4,374,394,969
Interest Expenses	(733,286,183)	(582,385,969)	(1,421,324,985)	(801,657,562)	(102,241,859)	(40,251,412)	(2,256,853,026)	(1,424,294,944)
Total Operating Income	1,350,023,310	1,206,278,847	2,616,743,510	1,660,449,617	188,233,320	83,371,561	4,155,000,139	2,950,100,025
Credit Loss Expenses	(329,222,224)	(222,411,311)	(211,887,136)	(214,751,444)	(518,151)	(1,741,079)	(541,627,511)	(438,903,833)
Net Operating Income	1,020,801,086	983,867,536	2,404,856,373	1,445,698,173	187,715,169	81,630,482	3,613,372,629	2,511,196,191
Other Expenses	(525,458,940)	(502,443,705)	(1,018,494,466)	(691,616,586)	(73,264,572)	(34,726,230)	(1,617,217,978)	(1,228,786,521)
Depreciation and Amortisation	(55,708,891)	(58,565,657)	(107,980,269)	(80,615,956)	(7,767,473)	(4,047,746)	(171,456,633)	(143,229,359)
Segment Result	439,633,255	422,858,174	1,278,381,639	673,465,630	106,683,123	42,856,507	1,824,698,018	1,139,180,311
Tax on Financial Services							(463,896,394)	(309,580,258)
Income Tax Expenses							(540,809,803)	(355,787,122)
Profit Attributable to Shareholders							819,991,821	473,812,931

As at 31st March							2026 LKR	2025 LKR
Segment Assets	8,575,575,652	6,860,059,251	21,220,296,527	12,322,099,025	7,544,210,505	3,359,767,948	37,340,082,684	22,541,926,224
Total Assets	8,575,575,652	6,860,059,251	21,220,296,527	12,322,099,025	7,544,210,505	3,359,767,948	37,340,082,684	22,541,926,224
Segment Liabilities	7,559,722,852	5,659,816,132	18,706,564,678	10,166,211,731	6,650,532,030	2,771,939,444	32,916,819,560	18,597,967,307
Total Liabilities	7,559,722,852	5,659,816,132	18,706,564,678	10,166,211,731	6,650,532,030	2,771,939,444	32,916,819,560	18,597,967,307

NOTES TO THE INTERIM FINANCIAL STATEMENTS

4. SHARE INFORMATION

Market prices of ordinary shares recorded during the quarter ended 31st March are as follows:

	LKR (4th Quarter 2025-26)	LKR (4th Quarter 2024-25)
Last Traded Price	34.80	19.70
Highest Price	47.00	23.00
Lowest Price	31.30	17.60

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

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

6. TOP 20 SHAREHOLDERS AS AT 31ST MARCH 2026

	Shareholder Name	No of Shares	Ownership %
1	Sarvodaya Economic Enterprises Development Services (GTE) Ltd	54,000,000	36.10
2	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
3	Sampath Bank PLC/Senthilverl Holdings (Pvt) Ltd	13,649,988	9.12
4	Gentosha Media Consulting Inc.	13,500,004	9.02
5	Ideal Automobile (Pvt) Ltd	4,382,246	2.93
6	Lanka Jathika Sarvodaya Shramadana Sangamaya	4,335,051	2.90
7	Commercial Bank Of Ceylon Plc/W. Jinadasa	1,423,921	0.95
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	866,675	0.58
11	People's Leasing And Finance Plc/N.N.Dissanayaka	848,156	0.57
12	Commercial Bank Of Ceylon Plc/ Prempra Capital (Pvt) Ltd	830,000	0.55
13	People's Leasing & Finance Plc/Mr.D.M.P.Disanayake	656,569	0.44
14	Mr. A.C. Lokuge	500,000	0.33
15	MR. G.H.S. KUMARA	462,802	0.31
16	Mr J.D. Ariyaratne	455,395	0.30
17	Mr W.T.D. Ganegama & Ms N.H. Ariyaratne	365,000	0.24
18	People's Leasing And Finance Plc/Nagoya Ceylon Trading (Pvt) Ltd	352,850	0.24
19	Mr. A.D. Edussuriya	350,000	0.23
20	Sampath Bank Plc/ Ginige Channa Ajith De Silva	323,200	0.22
	Total of top 20 shareholders	**115,877,327**	**77.46**
	Other Shareholders	33,718,725	22.54
	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 31st March 2026 is as follows:

	Available	Requirement
Public Holding Percentage	43.92%	20%
Number of Public Shareholders	3,018	500
Float Adjusted Market Capitalisation (LKR)	2,286,433,532	Less than LKR 2.5 Bn (Option 5)

- Public Holding percentage as at 31st March 2026 being 43.92% comprising of 3,018 Shareholders.
- The Float adjusted market capitalisation as at 31st March 2026 - LKR 2,286,433,532
- 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	31st March 2026 LKR	Number of Shares	31st March 2025 LKR
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 31 March 2026 was Rs. 22.9 Mn and as at 31st March 2025 was Rs. 20.3 Mn.

6. Bond Fund Utilisation

No.	Objective as per Prospectus	Amount allocated as per prospectus in LKR	Proposed date of utilization as per prospectus	Amount allocated in LKR (A)	% of total proceeds	Amount utilized in LKR (B)	% of Utilized against allocation (B/A)	Clarification if not fully utilized including where are the funds invested (e.g. whether lent to related party/s etc.).
1	To improve the capital Adequacy ratio	Initial issue of LKR 1 Bn and a maximum issue of LKR 2 BN	Upon allotment, following CBSL's final confirmation for Tier 2 recognition of proceeds.	2.0 Bn	100%	1.75Bn	87.50%	According to the CBSL governing board approval received on 03.12.2025
2	**Green Eligible Financing Projects**							
	a) Rooftop solar energy installation financing b) Solar equipment vendor financing c) Purchase of electric vehicle financing d) Low carbon - transportation infrastructure financing projects, such as electric vehicle (EV) charging centres	25% of the Bond Proceeds (Each GBP category will receive at least 30% of the allocated Bond Proceeds for Green Eligible Financing Projects)	12 Months	0.5 Bn	25%	0.047	9.39%	Funds would be invested in cash equivalents, money market or savings (excluding greenhouse gas-intensive activities) at the prevailing rates at the time of investments

No.	Objective as per Prospectus	Amount allocated as per prospectus in LKR	Proposed date of utilization as per prospectus	Amount allocated in LKR (A)	% of total proceeds	Amount utilized in LKR (B)	% of Utilized against allocation (B/A)	Clarification if not fully utilized including where are the funds invested (e.g. whether lent to related party/s etc.).
	Social Eligible Financing Projects							
	a) Housing-related purposes include purchasing or constructing a house, buying land for residential construction, completing a partially-built home, or renovating an already constructed house b) Providing SME financing solutions specifically designed to support business startup and enhance the capacity development of existing SMEs owned by or serving underserved and marginalized groups, including youth, persons with disabilities, and low-income communities. c) Providing Financial services specialized for women entrepreneurs and women-led enterprises e) Leasing for agricultural equipment & machinery f) Provide Microfinance loans for loans for village and home-based small businesses and income generative cultivation activities such as tea, cinnamon planting and any other commercial crops for low-income communities	75% of the Bond Proceeds (Each SBP category will receive at least 10% of the allocated Bond Proceeds for Social Eligible Financing Projects	12 Months	1.5 Bn	75%	1.5Bn	100%	

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) BBB-

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
Mrs. Shehara De Silva - Director
Independent/Non-Executive
Ms. Ramya Suranjani Wickremeratne - Director
Independent/Non-Executive
Mr. Nandika Buddhipala-Director
Independent/Non-Executive

BOARD SUB-COMMITTEES OPERATING
Board Audit Committee
Board Integrated Risk Management Committee
Board Nomination & Governance Committee
Board Remuneration Committee
Related Party Transaction Review Committee
Board Credit 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
Hatton National Bank PLC
National Development Bank PLC
Bank of Ceylon
People's Bank
Commercial Bank PLC
DFCC Bank PLC
Pan Asia Banking Corporation PLC
Cargills Bank PLC
Seylan Bank PLC
Sampath Bank PLC
Sanasa Development Bank PLC
Public Bank Berhad - Sri Lanka Operations



SARVODAYA DEVELOPMENT FINANCE PLC
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