EMPOWERING VILLAGES






Interim Financial Statements

For the Three months Ended 30 June 2026

SARVODAYA DEVELOPMENT FINANCE

SARVODAYA DEVELOPMENT FINANCE PLC

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CEO'S MESSAGE

Dear Stakeholder,

Sarvodaya Development Finance PLC (SDF) delivered a strong start to the 2026/27 financial year outpacing the increasing complex operating environment due to challenging macro economy, regulatory pressure, and emerging external sector vulnerabilities. The performances achieved during the first quarter of 2026/27 financial year reflects the resilience of SDF's business model, disciplined credit expansion, and proactive strategic retort while advancing meaningful social and economic development across the communities we serve.

For the three months ending 30th June 2026, the Company recorded a net profit after tax of LKR 201.4 million, representing a significant increase of 57.3% compared with the corresponding quarter of the previous year. Gross income increased by 44.4%, while net interest income grew by 38.2%, supported by the expansion of the lending portfolio and the resulting growth in interest income. Operating profit before taxes on financial services increased by 49.7%, and the annualized Return on Equity improved to 17.8%, compared with 12.8% in the corresponding period of the previous year.

The Company's financial position strengthened further during the quarter, with total assets increasing by 3.8% to LKR 38.8 billion from 2025/26 financial year end. The net lending portfolio expanded by 3.0 % to LKR 30.6 billion, while customer deposits grew by 3.3% to LKR 11.0 billion. Bank and institutional borrowings increased by 6.5% to support portfolio growth and maintain adequate liquidity. SDF continued to operate with a sound capital buffer, maintaining a Total Capital Ratio of 20.49%, significantly above the regulatory minimum of 12.5%, while remaining focus on prudent credit risk management practices to achieve quality portfolio growth.

We remain committed to balancing financial strength with the inclusive development approach inherited by the founding vision of the late Dr. A.T. Ariyaratne by supporting rural communities, entrepreneurs, women-led enterprises and underserved segments. While thanking all my stakeholders, I ensure, with disciplined execution and a clear sense of purpose, SDF remains well positioned to navigate the evolving environment and create sustainable, long-term value for all.

Sincerely,



Nilantha Jayanetti
Chief Executive Officer

26th July 2026

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

	For the Three months ended		
	30th June 2026 Un-audited LKR	30th June 2025 Un-audited LKR	Variance %
Gross Income	1,915,858,945	1,326,567,064	44.4%
Interest Income	1,815,196,321	1,217,011,131	49.2%
Interest Expenses	(780,711,721)	(468,282,200)	66.7%
Net Interest Income	1,034,484,600	748,728,931	38.2%
Net Fee and Commission Income	81,518,529	89,217,604	-8.6%
Other Operating Income	19,144,094	20,338,328	-5.9%
Total Operating Income	1,135,147,224	858,284,863	32.3%
Impairment Charges for Loans and Other Losses	(171,609,474)	(119,316,392)	43.8%
Net Operating Income	963,537,750	738,968,471	30.4%
Operating Expenses			
Personnel Expenses	(287,769,975)	(249,646,432)	15.3%
Depreciation of Property, Plant and Equipment	(20,037,490)	(13,404,522)	49.5%
Amortisation of Right of Use Assets	(28,491,719)	(25,140,430)	13.3%
Other Operating Expenses	(164,494,754)	(141,740,401)	16.1%
Operating Profit Before Tax on Financial Services	462,743,812	309,036,686	49.7%
Tax on Financial Services	(122,584,415)	(90,559,488)	35.4%
Profit Before Taxation	340,159,397	218,477,198	55.7%
Income Tax Expenses	(138,716,297)	(90,382,494)	53.5%
Profit for the Period	201,443,100	128,094,704	57.3%
Total Comprehensive Income/(Expenses) for the Period	201,443,100	128,094,704	57.3%

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

STATEMENT OF FINANCIAL POSITION

As at	30th June 2026 Un-Audited LKR	31st March 2026 Audited LKR	Variance %
Assets			
Cash and Cash Equivalents	**901,538,345**	1,079,054,481	-16.5%
Financial Investments	**1,879,548,534**	1,580,176,849	18.9%
Other Financial Assets	**3,960,156,927**	3,573,763,280	10.8%
Financial Assets at Amortised Cost - Loans and Receivables	**21,410,464,908**	20,601,779,525	3.9%
Financial Assets at Amortised Cost - Lease Rentals Receivables	**9,273,592,901**	9,190,542,856	0.9%
Other Non Financial Assets	**337,736,926**	389,483,119	-13.3%
Investment Property	**246,710,000**	246,710,000	0.0%
Property, Plant and Equipment	**402,892,970**	369,746,346	9.0%
Right-of-use Assets	**259,920,152**	233,092,294	11.5%
Intangible Assets	**1,080,000**	1,080,000	0.0%
Deferred Tax Assets	**123,305,955**	106,240,355	16.1%
Total Assets	**38,796,947,616**	37,371,669,105	3.8%
Liabilities			
Due to Banks and Other Institutions	**19,617,141,785**	18,426,799,038	6.5%
Debt Securities Measured at amortised cost	**2,133,592,872**	2,088,362,362.00	2.2%
Financial Liabilities at Amortised Cost - Due to Customers	**10,961,060,960**	10,608,963,615	3.3%
Lease Liability	**289,526,238**	259,927,363	11.4%
Other Non Financial Liabilities	**686,958,196**	1,157,189,706	-40.6%
Current Tax Liabilities	**382,919,484**	316,497,931	21.0%
Post Employment Benefit Obligation	**100,899,299**	90,523,407	11.5%
Total Liabilities	**34,172,098,834**	32,948,263,422	3.7%
Shareholders' Funds			
Stated Capital	**2,696,113,032**	2,696,113,032	0.0%
Reserves	**259,625,219**	259,625,219	0.0%
Retained Earnings	**1,669,110,533**	1,467,667,432	13.7%
Total Shareholders' Funds	**4,624,848,783**	4,423,405,684	4.6%
Total Liabilities and Shareholders' Funds	**38,796,947,617**	37,371,669,106	3.8%
Commitments and Contingencies	**22,964,879**	22,964,879	-100.0%
Net Assets Value per Share	**30.92**	29.57	4.6%

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

28 th July 2026
Colombo

STATEMENT OF CHANGES IN EQUITY

For the Three months ended 30th June	Stated Capital LKR	Statutory Reserves LKR	Revaluation Reserves LKR	Retained Earnings LKR	Total Equity LKR
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	-	-	-	128,094,704	128,094,704
Other Comprehensive Income	-	-	-	-	-
Total Comprehensive Income for the period	**-**	**-**	**-**	**128,094,704**	**128,094,704**
Transactions with Equity Holders, Recognised Directly in Equity					
Transfer to Statutory Reserves Fund	-	-	-	-	-
Total transaction with equity holders	-	-	-	-	-
Balances as at 30th June 2025 (Unaudited)	**2,696,113,032**	**162,103,738**	**56,514,761**	**1,157,322,089**	**4,072,053,621**
Balances as at 01st April 2026 (Audited)	2,696,113,032	203,110,457	56,514,761	1,467,667,433	4,423,405,683
Comprehensive Income for the Period					
Profit for the Period	-	-	-	201,443,100	201,443,100
Other Comprehensive Income	-	-	-	-	-
Total Comprehensive Income for the period	-	-	-	**201,443,100**	**201,443,100**
Transactions with Equity Holders, Recognised Directly in Equity					
Transfer to Statutory Reserves Fund	-	-	-	-	-
Final dividend	-	-	-	-	-
Total transaction with equity holders	-	-	-	-	-
Balances as at 30th June 2026 (Un-Audited)	**2,696,113,032**	**203,110,457**	**56,514,761**	**1,669,110,533**	**4,624,848,783**

STATEMENT OF CASH FLOWS

For the Three months ended 30th June	2026 Un-Audited LKR	2026 Audited LKR
Cash Flows From / (Used in) Operating Activities		
Profit Before Income Tax Expense	**340,159,397**	218,477,198
Adjustments for		
Impairment Charges for Loans and Other Losses	**171,609,474**	119,316,392
Changing Fair Value of Investment Property	**-**	-
Loss/(Profit) on Disposal of Property, Plant and Equipment	**(925,406)**	(188,560)
(Profit)/Loss on ROU assets	**-**	-
Provision for Defined Benefit Plans	**13,400,092**	7,956,476
Depreciation of Property, Plant and Equipment	**20,037,490**	13,404,522
Amortisation of Intangible Assets	**-**	-
Amortisation of Right of Use Assets	**28,491,719**	25,140,430
Interest Expenses on Debenture	**60,346,981**	-
Interest Expenses on Lease Creditor	**8,939,536**	8,103,863
Operating Profit before Working Capital Changes	**642,059,283**	392,210,321
(Increase)/Decrease in Loans and Receivables	**(910,109,175)**	(2,119,351,566)
(Increase)/Decrease in Lease Rentals Receivables	**(152,221,609)**	(563,271,306)
(Increase)/Decrease in Other Financial Assets	**(386,393,647)**	(441,632,456)
(Increase)/Decrease in Other Non Financial Assets	**51,746,193**	22,324,913
Increase/(Decrease) in Amounts Due to Customers	**352,097,345**	313,319,528
Increase/(Decrease) in Other Non Financial Liabilities	**(470,231,510)**	394,700,490
Cash Generated from/(Used in) Operations	**(873,053,120)**	(2,001,700,078)
Retirement Benefit Liabilities Paid	**(3,024,200)**	(1,553,026)
Net Collection of LRAB Fund	**-**	21,900.00
Income Tax Paid	**(89,360,344)**	(61,793,957)
Net Cash Flow from/(Used in) Operating Activities	**(965,437,665)**	(2,065,025,161)
Cash Flows from / (Used in) Investing Activities		
Sales of Property, Plant and Equipment	**2,524,176**	243,600
Acquisition of Property, Plant and Equipment	**(54,782,883)**	(10,520,786)
Acquisition of Intangible Assets	**-**	-
Financial Investments	**(299,371,685)**	(192,310,205)
Net Cash Flows from/(Used in) Investing Activities	**(351,630,393)**	(202,587,391)
Cash Flows from / (Used in) Financing Activities		
Funds Received from Bank and Other Institutional Borrowings	**2,170,803,746**	3,737,668,518
Repayment of Bank and Other Institutional Borrowings	**(1,277,905,757)**	(1,031,749,398)
Repayment of Lease Liability	**(34,660,237)**	(30,783,373)
Dividend Payment	**-**	-
Proceeds from bond issue	**(15,116,471)**	-
Net Cash Flows from/(Used in) Financing Activities	**843,121,281**	2,675,135,747
Net Increase in Cash and Cash Equivalents	**(473,946,777)**	407,523,195
Cash and Cash Equivalents at the beginning of the period	**722,384,043**	526,086,496
Cash and Cash Equivalents at the end of the period*	**248,437,266**	933,609,690
***Cash and Cash Equivalents at the end of the period**		
Favorable Cash and Cash Equivalents	**901,538,345**	1,029,395,573
Unfavorable Cash and Cash Equivalents	**(653,101,080)**	(95,785,883)
Total Cash and Cash Equivalents at the end of the period	**248,437,265**	933,609,690

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 June 2026	
	Amortised Cost LKR	Total LKR
Financial Assets		
Cash and Cash Equivalents	901,538,345	901,538,345
Financial Investments	1,879,548,534	1,879,548,534
Other Financial Assets	3,960,156,927	3,960,156,927
Financial Assets at Amortised Cost - Loans and Receivables	21,410,464,908	21,410,464,908
Financial Assets at Amortised Cost - Lease Rentals Receivables	9,273,592,901	9,273,592,901
Total Financial Assets	37,425,301,614	37,425,301,614
Financial Liabilities		
Due to Banks and Other Institutions	19,617,141,785	19,617,141,785
Debt Securities Measured at amortised cost	2,133,592,872	2,133,592,872
Financial Liabilities at Amortised Cost - Due to Customers	10,961,060,960	10,961,060,960
Lease Liability	289,526,238	289,526,238
Total Financial Liabilities	33,001,321,855	33,001,321,855

	31st March 2026	
	Amortised Cost LKR	Total LKR
Financial Assets		
Cash and Cash Equivalents	1,079,054,481	1,079,054,481
Financial Investments	1,580,176,849	1,580,176,849
Other Financial Assets	3,573,763,280	3,573,763,280
Financial Assets at Amortised Cost - Loans and Receivables	20,601,779,525	20,601,779,525
Financial Assets at Amortised Cost - Lease Rentals Receivables	9,190,542,856	9,190,542,856
Total Financial Assets	36,025,316,991	36,025,316,991
Financial Liabilities		
Due to Banks and Other Institutions	18,426,799,038	18,426,799,038
Debt Securities Measured at amortised cost	2,088,362,362	2,088,362,362
Financial Liabilities at Amortised Cost - Due to Customers	10,608,963,615	10,608,963,615
Lease Liability	259,927,363	259,927,363
Total Financial Liabilities	31,384,052,378	31,384,052,378

NOTES TO THE INTERIM FINANCIAL STATEMENTS

2. FAIR VALUE MEASUREMENT HIERARCHY

30th June 2026	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 2026	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 June	Lease		Loan		Other		Total	
	2026 LKR	2025 LKR	2026 LKR	2025 LKR	2026 LKR	2025 LKR	2026 LKR	2025 LKR
Interest Income	464,636,201	409,874,341	1,258,201,368	764,713,444	92,358,753	42,423,347	1,815,196,321	1,217,011,131
Net Fee and Commission Income	16,730,257	17,400,045	64,647,144	70,208,487	141,129	1,609,071	81,518,529	89,217,604
Other Operating Income	8,488,415	9,518,287	1,613,307	22,100	9,042,371	10,797,942	19,144,094	20,338,328
Gross Income	489,854,873	436,792,673	1,324,461,819	834,944,031	101,542,254	54,830,359	1,915,858,945	1,326,567,064
Interest Expenses	(199,615,656)	(154,189,139)	(539,717,639)	(294,737,778)	(41,378,426)	(19,355,283)	(780,711,721)	(468,282,200)
Total Operating Income	290,239,216	282,603,533	784,744,180	540,206,254	60,163,828	35,475,076	1,135,147,224	858,284,863
Credit Loss Expenses	(70,293,583)	(73,054,792)	(101,405,201)	(46,261,600)	89,311	-	(171,609,473)	(119,316,392)
Net Operating Income	219,945,633	209,548,741	683,338,979	493,944,654	60,253,139	35,475,076	963,537,750	738,968,471
Other Expenses	(115,636,948)	(128,870,153)	(312,657,342)	(246,339,676)	(23,970,439)	(16,177,004)	(452,264,729)	(391,386,833)
Depreciation and Amortisation	(12,408,152)	(12,691,520)	(33,548,965)	(24,260,272)	(2,572,092)	(1,593,160)	(48,529,209)	(38,544,952)
Segment Result	91,900,532	67,987,068	337,132,672	223,344,706	33,710,608	17,704,912	462,743,812	309,036,686
Tax on Financial Services							(122,584,415)	(90,559,488)
Income Tax Expenses							(138,716,297)	(90,382,494)
Profit Attributable to Shareholders							201,443,100	128,094,704

As at 30th June							2026 LKR	2025 LKR
Segment Assets	9,273,592,901	7,350,275,766	21,410,464,908	14,395,188,992	8,112,889,808	4,068,098,235	38,796,947,616	25,813,562,993
Total Assets	9,273,592,901	7,350,275,766	21,410,464,908	14,395,188,992	8,112,889,808	4,068,098,235	38,796,947,616	25,813,562,993
Segment Liabilities	8,168,120,242	6,190,779,997	18,858,198,076	12,124,367,971	7,145,780,516	3,426,361,403	34,172,098,834	21,741,509,371
Total Liabilities	8,168,120,242	6,190,779,997	18,858,198,076	12,124,367,971	7,145,780,516	3,426,361,403	34,172,098,834	21,741,509,371

NOTES TO THE INTERIM FINANCIAL STATEMENTS

4. SHARE INFORMATION

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

	LKR (1st Quarter 2026-27)	LKR (1st Quarter 2025-26)
Last Traded Price	40.00	32.70
Highest Price	44.40	34.00
Lowest Price	33.30	17.00

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. 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 30TH JUNE 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	Mr. V. Nadarajah	4,532,246	3.03
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	People's Leasing And Finance Plc/N.N.Dissanayaka	848,156	0.57
11	Commercial Bank Of Ceylon Plc/ Prempra Capital (Pvt) Ltd	830,000	0.55
12	Dialog Finance PLC/R. Arifeen	750,000	0.50
13	People's Leasing & Finance Plc/Mr.D.M.P.Disanayake	656,569	0.44
14	Mr. G.H.S. Kumara	620,640	0.41
15	Mr. A.C. Lokuge	600,000	0.40
16	Mr J.D. Ariyaratne	455,395	0.30
17	People's Leasing And Finance Plc/Nagoya Ceylon Trading (Pvt) Ltd	408,962	0.27
18	Mr W.T.D. Ganegama & Ms N.H. Ariyaratne	365,000	0.24
19	Mr. W.T.J.R.S. Fernando	354,073	0.24
20	Mr. A.D. Edussuriya	350,000	0.23
	Total of top 20 shareholders	**116,255,475**	**77.71**
	Other Shareholders	33,340,577	22.29
	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 June 2026 is as follows:

	Available	Requirement
Public Holding Percentage	43.70%	20%
Number of Public Shareholders	3,030	500
Float Adjusted Market Capitalisation (LKR)	2,634,770,194	Less than LKR 2.5 Bn (Option 5)

- Public Holding percentage as at 31 June 2026 being 43.70% comprising of 3,030 Shareholders.
- The Float adjusted market capitalisation as at 30th June 2026 - LKR 2,634,770,194
- 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 June 2026 LKR	Number of Shares	31st March 2026 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 2026 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 2026.

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 June 2026 was Rs.22.9Mn and as at 31st March 2026 was Rs. 22.9 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%	0.086	17.14%	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. 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
Ms Sashi A Schaffter- Director
Non-Independent/Non-Executive
Mr. Saliya Jagath Ranasinghe
Non-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
- Board Information Technologyand Information Security Committee

COMPANY SECRETARY
Ms Malmuthuramage Ishani Wasana

EXTERNAL AUDITORS
M/s Deloitte Associates
Chartered Accountants,
No100,Braybrooke Place
Colombo 02.

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
Union Bank of Colombo PLC



SARVODAYA DEVELOPMENT FINANCE PLC
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