UB FINANCE
A UNIONBANK COMPANY

CELEBRATING 10 Years of PARTNERSHIP

UNIONBANK

INTERIM FINANCIAL STATEMENTS

31ST DECEMBER 2025

UB FINANCE
A UNIONBANK COMPANY

UB FINANCE PLC
STATEMENT OF COMPREHENSIVE INCOME

	For the Three Months Ended			For the Nine Months Ended		
	31.12.2025 Rs. (Unaudited)	31.12.2024 Rs. (Unaudited)	Variance %	31.12.2025 Rs. (Unaudited)	31.12.2024 Rs. (Unaudited)	Variance %
Income	**683,327,017**	**552,144,509**	**24%**	**1,971,040,315**	**1,597,418,927**	**23%**
Interest Income	627,974,867	498,136,176	26%	1,808,153,512	1,458,284,211	24%
Interest Expenses	(311,149,312)	(258,283,301)	-20%	(885,064,734)	(849,917,765)	-4%
Net Interest Income	**316,825,555**	**239,852,875**	**32%**	**923,088,777**	**608,366,446**	**52%**
Fee and Commission Income	34,415,743	22,867,917	50%	103,486,409	64,583,272	60%
Fee and Commission Expenses	(28,193,174)	(6,793,180)	-315%	(51,272,540)	(19,030,730)	-169%
Net Fee and Commission Income	**6,222,569**	**16,074,737**	**-61%**	**52,213,869**	**45,552,542**	**15%**
Other Operating Income (Net)	20,936,407	31,140,416	-33%	59,400,394	74,551,444	-20%
Total Operating Income	**343,984,531**	**287,068,028**	**20%**	**1,034,703,040**	**728,470,432**	**42%**
Impairment Charge on Loans and Advances	(42,626,799)	(26,599,952)	-60%	(81,972,740)	(47,714,419)	-72%
Impairment Charge on Non-Financial Assets	(5,000,000)	(3,333,333)	-50%	(14,031,563)	(11,666,667)	-20%
Net Operating Income	**296,357,732**	**257,134,743**	**15%**	**938,698,737**	**669,089,346**	**40%**
Staff Costs	(129,895,727)	(103,397,491)	-26%	(370,336,895)	(282,357,101)	-31%
Depreciation of Property, Plant and Equipment	(14,330,858)	(11,148,950)	-29%	(39,441,781)	(30,844,249)	-28%
Amortisation of Right of Use Assets	(10,245,159)	(8,466,135)	-21%	(27,439,536)	(25,182,277)	-9%
Amortisation of Intangible Assets	(736,629)	(387,872)	-90%	(1,795,312)	(1,131,415)	-59%
Other Expenses	(71,627,524)	(77,408,549)	7%	(262,482,812)	(233,934,905)	-12%
Operating Profit before Value Added Tax on Financial Services (VAT on FS)	**69,521,835**	**56,325,746**	**23%**	**237,202,401**	**95,639,399**	**148%**
Value Added Tax on Financial Services (VAT on FS)	(29,267,734)	(22,650,634)	-29%	(92,637,559)	(56,400,686)	-64%
Social Security Contribution Levy (SSCL)	(4,064,962)	(4,128,228)	2%	(12,866,328)	(8,815,718)	-46%
Profit/(Loss) Before Taxation	**36,189,138**	**29,546,884**	**22%**	**131,698,515**	**30,422,995**	**333%**
Tax Expense	(11,308,129)	(19,571,097)	42%	(69,825,532)	(29,830,425)	-134%
Profit/(Loss) for the Period	**24,881,009**	**9,975,787**	**149%**	**61,872,983**	**592,570**	**10341%**
Earnings per Share: Basic	0.008	0.003		0.019	0.0002	

UB FINANCE PLC

STATEMENT OF COMPREHENSIVE INCOME

	For the Three Months Ended			For the Nine Months Ended		
	31.12.2025 Rs. (Unaudited)	31.12.2024 Rs. (Unaudited)	Variance %	31.12.2025 Rs. (Unaudited)	31.12.2024 Rs. (Unaudited)	Variance %
Profit for the Period	24,881,009	9,975,787	149%	61,872,983	592,570	10341%
Other Comprehensive Income not to be reclassified to Income Statement						
Gains on revaluation of land and buildings	-	-	0%	-	-	0%
Deferred Tax Charge impact on revaluation reserve	-	-	0%	-	-	0%
Fair value changes on financial assets measured at FVOCI	-	-	0%	-	-	0%
Deferred Tax Charge on Fair value changes on financial assets measured at FVOCI	-	-	0%	-	-	0%
Actuarial gains /(losses) on Post Employment Liability	-	-	0%	-	-	0%
Deferred Tax (Charge) /Reversal impact on above	-	-	0%	-	-	0%
Other Comprehensive Income for the Year, net of taxes	-	-	0%	-	-	0%
Total Comprehensive Income for the Period	**24,881,009**	**9,975,787**	**149%**	**61,872,983**	**592,570**	**10341%**

UB FINANCE PLC
STATEMENT OF FINANCIAL POSITION

As at	31.12.2025 Rs. (Unaudited)	31.03.2025 Rs. (Audited)
Assets		
Cash in Hand and Balances with Banks	1,432,832,603	286,462,350
Financial Investments at Amortised Cost	677,662,777	877,702,548
Financial Investments at Fair Value through Profit or Loss	-	505,099,380
Financial Assets at Amortized Cost - Loans and Advances to Customers	13,019,387,139	9,518,137,145
Financial Assets measured at Fair Value through Other Comprehensive Income	36,299,617	36,299,617
Investment in Real Estate	24,957,847	39,270,759
Other Assets	297,981,508	221,156,023
Intangible Assets	22,656,033	8,412,690
Property, Plant and Equipment	428,831,421	337,292,100
Right of Use Asset	257,419,181	222,485,950
Deferred Tax Assets	13,449,502	23,905,430
Total Assets	**16,211,477,623**	**12,076,223,992**
Liabilities		
Financial Liabilities at amortized cost		
Due to Banks	2,515,060,664	235,150,655
Due to Other Customers	7,144,608,291	7,160,617,321
Other Borrowed Funds	2,711,522,205	1,017,052,009
Financial Liabilities	240,158,259	210,457,745
Lease Liabilities	289,894,186	254,857,493
Other Non Financial Liabilities	102,896,097	58,703,474
Post Employment Liability	45,484,794	39,405,151
Total Liabilities	**13,049,624,496**	**8,976,243,848**
Equity		
Stated Capital	3,325,761,076	3,325,761,076
Statutory Reserve Fund	74,061,066	74,061,066
Fair Value Reserves	26,561,057	26,561,057
Revaluation Reserves	95,689,476	95,689,476
Regulatory Loss Allowance Reserves	11,830,314	142,438,631
Accumulated Loss	(372,049,862)	(564,531,162)
Total Shareholders' Equity	**3,161,853,127**	**3,099,980,144**
Total Equity and Liabilities	**16,211,477,623**	**12,076,223,992**
Net asset per share (Rs.)	**0.99**	**0.98**

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

Asanka Galbadaarachchi
Assistant General Manager - Finance

The Board of Directors is responsible for preparation and presentation of these Financial Statements.
Signed for and on behalf of the Board;

Jayendra Setukavalar
Director

Ransith Karunaratne
Director/ Chief Executive Officer

06th February 2026
Colombo

Classification : Public

UB FINANCE PLC
STATEMENT OF CHANGES IN EQUITY

	Stated Capital	Statutory Reserve Fund	Fair Value Reserve	Revaluation Reserves	Regulatory Loss Allowance Reserves	Accumulated Profit/(Loss)	Total
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Balance as at 31 March 2024 (Audited)	**3,071,482,247**	**72,061,362**	**23,210,225**	**95,689,476**	**281,020,661**	**(738,802,110)**	**2,804,661,861**
Rights issue	254,278,829	-	-	-	-	-	254,278,829
Profit for the period	-	-	-	-	-	592,570	592,570
Other Comprehensive Income (Net of deferred tax)	-	-	-	-	-	-	-
Transfer to regulatory loss allowance reserve	-	-	-	-	(79,332,511)	79,332,511	-
Balance as at 31 December 2024 (Unaudited)	**3,325,761,076**	**72,061,362**	**23,210,225**	**95,689,476**	**201,688,150**	**(658,877,028)**	**3,059,533,260**
Balance as at 31 March 2025 (Audited)	**3,325,761,076**	**74,061,066**	**26,561,057**	**95,689,476**	**142,438,631**	**(564,531,162)**	**3,099,980,144**
Profit for the period	-	-	-	-	-	61,872,983	61,872,983
Other Comprehensive Income (Net of deferred tax)	-	-	-	-	-	-	-
Transfer to regulatory loss allowance reserve	-	-	-	-	(130,608,317)	130,608,317	-
Balance as at 31 December 2025 (Unaudited)	**3,325,761,076**	**74,061,066**	**26,561,057**	**95,689,476**	**11,830,314**	**(372,049,862)**	**3,161,853,127**

Classification : Public

UB FINANCE PLC
STATEMENT OF CASH FLOWS

For the Nine Months ended	31.12.2025 Rs. (Unaudited)	31.12.2024 Rs. (Unaudited)
Cash Flow from Operating Activities		
Profit before Income Tax Expense	131,698,515	30,422,995
Adjustments For		
Depreciation of Property, Plant and Equipment	39,441,781	30,844,249
Amotization of Right of Use Assets	27,439,536	25,182,277
Amortisation of Intangible Assets	1,795,312	1,131,415
Interest Expense on Borrowings	219,516,929	10,953,466
Interest Expense on Lease Liability	26,378,897	25,312,393
Impairment Charges on Loans and Advances	81,972,740	47,714,419
Impairment Charges on Non Financial Assets	14,031,563	11,666,667
Provision for Retirement Benefit Obligation	9,031,014	6,735,190
Profit on disposal of Property, Plant and Equipment	5,786,172	2,307,000
Fair Value Gain on Financial Investments at Fair Value through Profit or Loss	17,493,317	4,091,236
Provision for Bonus	13,506,205	9,000,000
Dividend Received	42,848	-
Operating Profit Before Changes in Operating Assets and Liabilities	**588,134,828**	**205,361,307**
(Increase)/Decrease in Operating Assets		
(Increase)/Decrease in Financial Assets at Amortised Cost-Loans and Advances	(3,407,633,995)	(1,176,141,549)
(Increase)/Decrease in Other Financial Assets	(3,828,953)	847,771
(Increase)/Decrease in Investment in Real Estate	-	-
(Increase)/Decrease in Other Non Financial Assets	(72,996,532)	(27,673,662)
	(3,484,459,480)	**(1,202,967,440)**
Increase/(Decrease) in Operating Liabilities		
Increase/(Decrease) in Financial Liabilities at Amortised Cost - Due to Customers	(16,009,030)	(684,220,769)
Increase/(Decrease) in Other Financial Liabilities	29,700,514	(92,075,268)
Increase/(Decrease) in Other Non Financial Liabilities	44,192,623	(20,512,657)
Cash generated from Operations	**57,884,108**	**(796,808,694)**
Interest Expense Paid	(100,254,904)	(34,564,428)
Retirement Benefit Liabilities Paid	(2,771,371)	(2,482,500)
Income Tax Paid	(12,452,357)	-
Net Cash Generated from/ (used in) Operating Activities	**(2,953,919,176)**	**(1,831,461,754)**
Cash Flow from/(Used in) Investing Activities		
Acquisition of Property, Plant and Equipment	(150,586,093)	(68,641,780)
Acquisition of Intangible Assets	(16,038,654)	(675,676)
Proceeds from Sale of Property, Plant and Equipment	24,850,000	1,725,000
Dividend Received	42,848	-
Proceeds from Sale of Real Estate	1,149,700	12,650,000
Net Cash from/(Used in) Investing Activities	**(140,582,199)**	**(54,942,456)**
Cash Flow from/(Used in) Financing Activities		
Loans Obtained during the period	4,172,500,000	932,000,000
Loans Settled during the period	(661,412,688)	(12,500,000)
Lease Rentals Paid	(16,026,337)	(11,379,801)
Issues of Shares	-	254,278,829
Net Cash from/(Used in) Financing Activities	**3,495,060,975**	**1,162,399,028**
Net (Decrease) / increase in Cash and Cash Equivalents	**400,559,600**	**(724,005,183)**
Cash and Cash Equivalents at Beginning of the Period	1,623,549,329	2,339,126,549
Cash and Cash Equivalents at End of the Period	**2,024,108,929**	**1,615,121,366**
Reconciliation of Cash and Cash Equivalents		
Cash in Hand	50,263,787	12,468,861
Balances with Banks (Net of Overdraft)	1,296,182,365	592,030,735
Financial Investments at Fair Value Through Profit or Loss	-	-
Financial Investments at Amortised Cost	677,662,777	1,010,621,770
	2,024,108,929	**1,615,121,366**

Classification : Public

UB FINANCE PLC
SEGMENT INFORMATION

For the Management purposes, the company is organised in to four operating segments based on the services offered to customers. The following table presents income, profit and certain asset and liability information regarding the company's operating segments.

For the Nine months ended	Auto Loans		Loans & Advances		Others		Total	
	31.12.2025 Rs. (Unaudited)	31.12.2024 Rs. (Unaudited)	31.12.2025 Rs. (Unaudited)	31.12.2024 Rs. (Unaudited)	31.12.2025 Rs. (Unaudited)	31.12.2024 Rs. (Unaudited)	31.12.2025 Rs. (Unaudited)	31.12.2024 Rs. (Unaudited)
Interest Income	1,191,626,398	949,771,734	374,838,118	268,089,601	241,688,996	240,422,876	1,808,153,512	1,458,284,211
Interest Expenses	(570,105,441)	(525,674,344)	(200,490,534)	(209,162,877)	(114,468,760)	(115,080,544)	(885,064,734)	(849,917,765)
Net Interest Income	621,520,957	424,097,390	174,347,584	58,926,724	127,220,236	125,342,332	923,088,777	608,366,446
Fee and Commission Income	54,928,343	37,004,379	45,991,286	26,963,393	2,566,781	615,500	103,486,409	64,583,272
Fee and Commission Expenses	(51,272,540)	(19,030,730)	-	-	-	-	(51,272,540)	(19,030,730)
Net Fee and Commission Income	3,655,803	17,973,649	45,991,286	26,963,393	2,566,781	615,500	52,213,869	45,552,542
Other Operating Income (Net)	21,370,422	10,307,598	21,177,417	15,979,132	16,852,555	48,264,714	59,400,394	74,551,444
Total Operating Income	646,547,182	452,378,637	241,516,287	101,869,249	146,639,572	174,222,546	1,034,703,040	728,470,432
Impairment Charge on Loans and Advances	(82,740,519)	(57,109,277)	1,079,142	12,432,625	(311,364)	(3,037,767)	(81,972,740)	(47,714,419)
Impairment Charge on Non-Financial Assets	-	-	-	-	(14,031,563)	(11,666,667)	(14,031,563)	(11,666,667)
Net Operating Income	563,806,663	395,269,360	242,595,429	114,301,874	132,296,645	159,518,112	938,698,737	669,089,346
Operating Expenses	(451,861,726)	(354,678,933)	(158,907,443)	(141,124,761)	(90,727,167)	(77,646,254)	(701,496,336)	(573,449,947)
Operating Profit before Value Added Tax (VAT) on Financial Services	111,944,937	40,590,427	83,687,986	(26,822,887)	41,569,478	81,871,858	237,202,401	95,639,399
Value Added Tax (VAT) on Financial Services	-	-	-	-	-	-	(92,637,559)	(56,400,686)
Social Security Contribution Levy (SSCL)	-	-	-	-	-	-	(12,866,328)	(8,815,718)
Profit / (Loss) Before Taxation	111,944,937	40,590,427	83,687,986	(26,822,887)	41,569,478	81,871,858	131,698,515	30,422,995
Tax Expense	-	-	-	-	-	-	(69,825,532)	(29,830,425)
Profit for the Year	**111,944,937**	**40,590,427**	**83,687,986**	**(26,822,887)**	**41,569,478**	**81,871,858**	**61,872,983**	**592,570**
Segment Assets	**10,164,671,839**	**6,312,366,512**	**3,378,211,327**	**2,533,830,757**	**2,668,594,457**	**2,587,158,162**	**16,211,477,623**	**11,433,355,432**
Segment Liabilities	**8,496,990,790**	**5,055,044,252**	**2,775,464,803**	**2,029,126,218**	**1,777,168,903**	**1,289,651,701**	**13,049,624,496**	**8,373,822,171**

Classification : Public

UB FINANCE PLC
FAIR VALUE MEASUREMENT

Assets and Liabilities measured at fair value - fair value hierarchy

The following table shows an analysis of assets and liabilities recorded at fair value by level of the fair value hierarchy into which the fair value measurement is categorised. The amounts are based on the value recognised in the statement of financial position in the financial statements.

	As at 31-12-2025 (Unaudited)			
	Level 1 Rs.	Level 2 Rs.	Level 3 Rs.	Total Rs.
Financial Assets measured at fair value				
Financial Investments at fair value through Profit or Loss				
Investments in Units Trust	-	-	-	-
Financial Investments at fair value through other comprehensive income				
Equity Securities	-	-	36,299,617	36,299,617
Non Financial Assets				
Land and buildings	-	-	171,809,315	171,809,315
	-	-	208,108,932	208,108,932

	As at 31-03-2025 (Audited)			
	Level 1 Rs.	Level 2 Rs.	Level 3 Rs.	Total Rs.
Financial Assets measured at fair value				
Financial Investments at fair value through Profit or Loss				
Investments in Units Trust	505,099,380	-	-	505,099,380
Financial Investments at fair value through other comprehensive income				
Equity Securities	-	-	36,299,617	36,299,617
Non Financial Assets				
Land and buildings	-	-	172,634,717	172,634,717
	505,099,380	-	208,934,334	714,033,714

Fair value of financial assets and liabilities not carried at fair value

	As at 31-12-2025 (Unaudited)				
	Fair value measurement using			Fair value	Carrying amount
	Level 01 Rs.	Level 02 Rs.	Level 03 Rs.	Rs.	Rs.
Financial Assets					
Financial Investments at amortised cost	680,690,844	-	-	680,690,844	677,662,777
Financial Assets at amortized cost - Loans and Advances to Customers	-	-	13,332,939,699	13,332,939,699	13,019,387,139
	680,690,844	-	13,332,939,699	14,013,630,543	13,697,049,915
Financial Liabilities					
Due to Banks- Bank Borrowings			2,161,583,601	2,161,583,601	2,428,674,214
Due to Other Customers	-	-	7,320,358,647	7,320,358,647	7,144,608,291
Other Borrowed Funds	-	-	2,326,878,435	2,326,878,435	2,711,522,205
Lease Liabilities			320,114,019	320,114,019	289,894,186
	-	-	12,128,934,702	12,128,934,702	12,574,698,897

	As at 31-03-2025 (Audited)				
	Fair value measurement using			Fair value	Carrying amount
	Level 01 Rs.	Level 02 Rs.	Level 03 Rs.	Rs.	Rs.
Financial assets					
Financial Investments at amortised cost	884,451,307	-	-	884,451,307	877,702,548
Financial Assets at amortized cost - Loans and Advances to Customers	-	-	10,064,599,253	10,064,599,253	10,449,577,561
	884,451,307	-	10,064,599,253	10,949,050,560	11,327,280,109
Financial liabilities					
Due to Banks- Bank Borrowings	-	-	170,428,568	170,428,568	194,535,086
Due to Other Customers	-	-	7,428,729,702	7,428,729,702	7,160,617,321
Other Borrowed Funds	-	-	1,003,770,346	1,003,770,346	1,017,052,009
Lease Liabilities	-	-	254,857,493	254,857,493	254,857,493
	-	-	8,857,786,109	8,857,786,109	8,627,061,909

The following is a list of financial instruments whose carrying amount is a reasonable approximation of fair value. Because, they are short-term in nature or reprice to current market rates frequently:

	Carrying amount	
	31-12-2025 (Unaudited)	31-03-2025 (Audited)
Assets :		
Cash in Hand and Balances with Banks	1,432,832,603	286,462,350
Financial assets measured at fair value through Other Comprehensive Income	36,299,617	36,299,617
Financial Assets	9,531,668	5,702,715
Liabilities :		
Due to Banks- Bank Overdraft	86,386,450	40,615,569
Financial Liabilities	240,158,259	210,457,745

UB FINANCE PLC
NOTES TO THE FINANCIAL STATEMENTS

1 The accounting policies followed in preparing the above Interim Financial Statements are the same as those disclosed in our Annual Report for the year ended 31 March 2025.

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

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

4 The Commitments and Contingencies as at 31 December 2025 was Rs. 472,336,004 and as at 31st March 2025 was Rs. 441,970,460

5 The comparative information is re-classified whenever necessary to confirm the current year's presentation.

6 **Information on Ordinary Shares**

	For the quarter ended	
	31.12.2025	**31.12.2024**
(i) Share price		
Highest	4.50	0.80
Lowest	2.50	0.60
Last Traded	3.20	0.70
Closing Price	3.10	0.80

(ii) Total number of shares as at 31 December 2025 - 3,178,485,367

(iii) Total number of shareholders as at 31 December 2025 – 7,153

(iv) Float adjusted market capitalization Rs. 998,712,743.10

The Float adjusted market capitalization of the Company falls under Option 2 of Rule 7.13.1 (i) (b) of the Listing Rules of the Colombo Stock Exchange and the Company has complied with the minimum public holding requirement applicable under the said option.

(v) The public shareholding as at 31 December 2025 is 10.1358% comprising of 7,151 shareholders

(vi) Directors' shareholding as at 31 December 2025

Name of the Director	**No of Shares**	**% Holding**
Mr. Sabry Ghouse	-	0.00%
Mr. Sanjay Prokhrel	-	0.00%
Mr. Mohan Ratnayake	-	0.00%
Mr. Raj Moahan Balendra	-	0.00%
Mr. Jayendra Arulraj Setukavalar	-	0.00%
Prof. Ajantha Dharmasiri	-	0.00%
Mr Dilshan Peter Nirosh Rodrigo	-	0.00%
Mr. S. Yapa Abeywardene	-	0.00%
Mr. Ransith Karunaratne	62,300	0.00002%

Classification : Public

(vii) Twenty largest shareholders as at 31 December 2025

		No of Shares	% Holding
1	Union Bank of Colombo PLC	2,856,257,666	89.86
2	Mr. D.A.J. Warnakulasuriya	51,400,345	1.62
3	Mr. A.N. Handunpathirana	14,610,000	0.46
4	Mr O.I. Sheunn	14,605,884	0.46
5	Associated Electrical Corporation Ltd	7,551,017	0.24
6	Sampath Bank PLC/Ceylon Capital One Investment Private Ltd	4,400,295	0.14
7	People's Leasing and Finance PLC/N.Anoshan	3,749,000	0.12
8	Seylan Bank PLC/Mr. Manikkavasagar Thiyagaraja	3,436,441	0.11
9	Dr A.A.M. Dharmadasa	3,056,269	0.10
10	Mr. S.H.I.R De Silva	2,051,856	0.07
11	LHD Capitalrich (Pvt) Ltd	2,042,109	0.06
12	Mr. N.W.V. Ruwan Kumara	1,985,300	0.06
13	Mr.S. Kirishanth	1,760,432	0.06
14	Mr. B.P. Kolonne	1,638,000	0.05
15	Mr. P. Sriharan	1,580,000	0.05
16	Mr C.P.A. Wijesekera	1,547,262	0.05
17	People's Leasing and Finance PLC / R.H.Abeygoonewardena & V.F.Abeygoonewardena	1,500,000	0.05
18	Mr. H.D.A.D. Perera	1,459,961	0.05
19	Mr. L.W.P. Kularathna	1,389,250	0.04
20	Mr. J.M.J. Prasanna	1,350,000	0.04
	Others	201,114,280	6.33
		3,178,485,367	**100.00**

7 Selected Performance Indicators

	31.12.2025	31.12.2024
Capital Adequacy (%)		
Core Capital to Risk Weighted Asset Ratio (Minimum 8.5%)	21.9%	29.8%
Total Capital to Risk Weighted Asset Ratio (Minimum 12.5%)	21.9%	29.8%
Capital Funds to Total Deposit Liabilities Ratio (Minimum 10%)	43.0%	39.7%
Profitability (%)		
Net Interest Margin	9.8%	7.7%
Return on Assets (PBT)	0.8%	1.1%
Return on Equity (PAT)	2.0%	0.02%
Liquidity (Rs'Mn)		
Required Minimum Amount of Liquid Assets	762.1	690.4
Available Amount of Liquid Assets	2,114.2	1,221.9
Required Minimum Amount of Government Securities	562.3	551.7
Available Amount of Government Securities	680.7	1,014.5

UB FINANCE PLC
Corporate Information

Name of the Company
UB Finance PLC

Legal Form

A Public Limited Liability Company. Incoprorated in Sri Lanka under the Companies Ordinance No.51 of 1938 and re-registered as per the Companies Act No.07 of 2007. A Licensed Finance Company under the Finance Business Companies Act No. 42 of 2011. A registered Finance Leasing Establishment in terms of Finance Leasing Act No.56 of 2000 of Sri Lanka.

Stock Exchange Listing
The Company was listed on the Colombo Stock Exchange on 14th August 2023.

Date of Incorporation
12th July 1961

Company Registration Number
PQ 00283806 (Previously PB 113 and PVS 1940 /PBS)

Tax Payer Identity Number
104019404

Principal Activities

The principle business activities of the Company include investment activities such as accepting fixed deposits and savings accounts, finance activities such as providing lease, hire purchase and loan facilities, gold loan facilities, working capital activities such as factoring. The Company also deals in real estate and other investment and credit activities.

Registered Office
No. 10, Daisy Villa Avenue, Colombo 04

Head Office
No. 10, Daisy Villa Avenue, Colombo 04

Website
www.ubf.lk

Financial Year End
31 March

Credit Rating
Fitch: BB(lka) Outlook Negative

Secretaries
Ms. Tharanga Nandasena
No.10. Daisy Villa Avenue, Colombo 04

External Auditors
M/s. KPMG Sri Lanka
Chartered Accountants
32A Sir Mohomad Macan Markar Mawatha, Colombo 03.