UB FINANCE
A UNIONBANK COMPANY

CELEBRATING 10 Years of PARTNERSHIP

UNIONBANK

INTERIM FINANCIAL STATEMENTS

31ST MARCH 2026

UB FINANCE
A UNIONBANK COMPANY

UB FINANCE PLC
STATEMENT OF COMPREHENSIVE INCOME

	For the Three Months Ended			For the Twelve Months Ended		
	31.03.2026 Rs. (Unaudited)	31.03.2025 Rs. (Audited)	Variance %	31.03.2026 Rs. (Unaudited)	31.03.2025 Rs. (Audited)	Variance %
Income	**842,456,878**	**642,046,035**	**31%**	**2,813,497,193**	**2,239,464,962**	**26%**
Interest Income	718,944,297	567,808,018	27%	2,527,097,808	2,026,092,229	25%
Interest Expenses	(359,453,967)	(264,065,185)	-36%	(1,244,518,701)	(1,113,982,950)	-12%
Net Interest Income	**359,490,330**	**303,742,833**	**18%**	**1,282,579,107**	**912,109,279**	**41%**
Fee and Commission Income	77,250,903	26,942,091	187%	202,187,499	91,525,363	121%
Fee and Commission Expenses	(18,677,059)	(11,674,560)	-60%	(58,554,805)	(30,705,290)	-91%
Net Fee and Commission Income	**58,573,844**	**15,267,531**	**284%**	**143,632,694**	**60,820,073**	**136%**
Other Operating Income (Net)	24,811,492	47,295,926	-48%	84,211,886	121,847,370	-31%
Total Operating Income	**442,875,665**	**366,306,290**	**21%**	**1,510,423,686**	**1,094,776,722**	**38%**
Impairment Charge on Loans and Advances	(7,155,890)	(38,171,219)	81%	(89,128,630)	(85,885,638)	-4%
Impairment Charge on Non-Financial Assets	(5,000,000)	(4,999,333)	-0.01%	(19,031,563)	(16,666,000)	-14%
Net Operating Income	**430,719,775**	**323,135,738**	**33%**	**1,402,263,494**	**992,225,084**	**41%**
Staff Costs	(119,204,203)	(66,399,656)	-80%	(438,561,681)	(348,756,757)	-26%
Depreciation of Property, Plant and Equipment	(19,044,536)	(11,096,117)	-72%	(58,486,317)	(41,940,366)	-39%
Amortisation of Right of Use Assets	(10,767,386)	(10,711,856)	-1%	(38,206,922)	(35,894,133)	-6%
Amortisation of Intangible Assets	(1,165,648)	(370,602)	-215%	(2,960,960)	(1,502,017)	-97%
Other Expenses	(125,420,010)	(148,503,982)	16%	(471,727,224)	(382,438,887)	-23%
Operating Profit before Value Added Tax on Financial Services (VAT on FS)	**155,117,992**	**86,053,525**	**80%**	**392,320,390**	**181,692,924**	**116%**
Value Added Tax on Financial Services (VAT on FS)	(39,891,449)	(33,764,797)	-18%	(132,529,007)	(90,165,483)	-47%
Social Security Contribution Levy (SSCL)	(5,540,479)	(3,707,266)	-49%	(18,406,807)	(12,522,984)	-47%
Profit/(Loss) Before Taxation	**109,686,065**	**48,581,462**	**126%**	**241,384,577**	**79,004,457**	**206%**
Tax Expense	(64,009,341)	(9,179,958)	-597%	(133,834,873)	(39,010,383)	-243%
Profit/(Loss) for the Period	**45,676,724**	**39,401,504**	**16%**	**107,549,703**	**39,994,074**	**169%**
Earnings per Share: Basic	0.014	0.012		0.034	0.013	

Classification: Public

UB FINANCE PLC

STATEMENT OF COMPREHENSIVE INCOME

	For the Three Months Ended			For the Twelve Months Ended		
	31.03.2026 Rs. (Unaudited)	31.03.2025 Rs. (Audited)	Variance %	31.03.2026 Rs. (Unaudited)	31.03.2025 Rs. (Audited)	Variance %
Profit for the Period	45,676,724	39,401,504	16%	107,549,703	39,994,074	169%
Other Comprehensive Income not to be reclassified to Income Statement						
Fair value changes on financial assets measured at FVOCI	13,738,933	4,786,903	187%	13,738,933	4,786,903	187%
Deferred Tax Charge on Fair value changes on financial assets measured at FVOCI	(4,121,680)	(1,436,071)	187%	(4,121,680)	(1,436,071)	187%
	-					
Actuarial gains /(losses) on Post Employment Liability	(3,537,740)	(3,293,503)	7%	(3,537,740)	(3,293,503)	7%
Deferred Tax (Charge) /Reversal impact on above	1,061,322	988,051	7%	1,061,322	988,051	7%
Other Comprehensive Income for the Year, net of taxes	7,140,835	1,045,380	583%	7,140,835	1,045,380	583%
Total Comprehensive Income for the Period	**52,817,559**	**40,446,884**	**31%**	**114,690,539**	**41,039,454**	**179%**

Classification: Public

UB FINANCE PLC
STATEMENT OF FINANCIAL POSITION

As at	31.03.2026 Rs. (Unaudited)	31.03.2025 Rs. (Audited)
Assets		
Cash in Hand and Balances with Banks	476,963,699	286,462,350
Financial Investments at Amortised Cost	692,751,263	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	14,960,525,080	9,518,137,145
Financial Assets measured at Fair Value through Other Comprehensive Income	50,038,551	36,299,617
Investment in Real Estate	17,972,789	39,270,759
Other Assets	233,897,325	221,156,023
Intangible Assets	40,338,287	8,412,690
Property, Plant and Equipment	550,869,756	337,292,100
Right of Use Asset	264,715,006	222,485,950
Deferred Tax Assets	1,517,989	23,905,430
Total Assets	**17,289,589,744**	**12,076,223,992**
Liabilities		
Financial Liabilities at amortized cost		
Due to Banks	3,180,006,743	235,150,655
Due to Other Customers	7,785,618,232	7,160,617,321
Other Borrowed Funds	2,421,376,440	1,017,052,009
Financial Liabilities	160,995,648	210,457,745
Lease Liabilities	301,870,904	254,857,493
Other Non Financial Liabilities	176,493,027	58,703,474
Post Employment Liability	48,558,068	39,405,151
Total Liabilities	**14,074,919,061**	**8,976,243,848**
Equity		
Stated Capital	3,325,761,076	3,325,761,076
Statutory Reserve Fund	79,438,551	74,061,066
Fair Value Reserves	36,178,310	26,561,057
Revaluation Reserves	95,689,476	95,689,476
Regulatory Loss Allowance Reserves	-	142,438,631
Accumulated Loss	(322,396,731)	(564,531,162)
Total Shareholders' Equity	**3,214,670,683**	**3,099,980,144**
Total Equity and Liabilities	**17,289,589,744**	**12,076,223,992**
Net assets per share (Rs.)	**1.01**	**0.98**

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

Sgd.
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;

Sgd.
Mohan Ratnayake
Director

Sgd.
Ransith Karunaratne
Director/ Chief Executive Officer

27th May 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	-	-	-	-	-	39,994,074	39,994,074
Other Comprehensive Income (Net of deferred tax)	-	-	3,350,832	-	-	(2,305,452)	1,045,380
Transfer to regulatory loss allowance reserve	-	-	-	-	(138,582,030)	138,582,030	-
Transfer to Statutory Reserve		1,999,704				(1,999,704)	
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	-	-	-	-	-	107,549,703	107,549,703
Other Comprehensive Income (Net of deferred tax)	-	-	9,617,253	-	-	(2,476,418)	7,140,835
Transfer to regulatory loss allowance reserve	-	-	-	-	(142,438,631)	142,438,631	-
Transfer to Statutory Reserve	-	5,377,485	-	-	-	(5,377,485)	-
Balance as at 31 March 2026 (Unaudited)	**3,325,761,076**	**79,438,551**	**36,178,310**	**95,689,476**	**-**	**(322,396,731)**	**3,214,670,683**

Classification: Public

UB FINANCE PLC
STATEMENT OF CASH FLOWS

For the Twelve Months ended	31.03.2026 Rs. (Unaudited)	31.03.2025 Rs. (Audited)
Cash Flow from Operating Activities		
Profit before Income Tax Expense	241,384,576	79,004,457
Adjustments For		
Depreciation of Property, Plant and Equipment	58,486,317	41,940,366
Amotization of Right of Use Assets	38,206,922	35,894,133
Amortisation of Intangible Assets	2,960,960	1,502,017
Interest Expense on Borrowings	359,318,611	37,550,845
Interest Expense on Lease Liability	35,917,248	34,628,017
Impairment Charges on Loans and Advances	89,128,630	85,885,638
Impairment Charges on Non Financial Assets	19,031,563	16,666,000
Provision for Retirement Benefit Obligation	9,830,176	8,813,935
Profit on disposal of Property, Plant and Equipment	(5,786,172)	(2,814,999)
Fair Value Gain on Financial Investments at Fair Value through Profit or Loss	(26,855,931)	(5,099,380)
Provision for Bonus	20,766,070	12,000,000
Dividend Received	(605,348)	(691,157)
Operating Profit Before Changes in Operating Assets and Liabilities	**825,243,153**	**345,279,872**
(Increase)/Decrease in Operating Assets		
(Increase)/Decrease in Financial Assets at Amortised Cost-Loans and Advances	(5,531,516,563)	(1,843,360,619)
(Increase)/Decrease in Other Financial Assets	(52,766,134)	1,693,271
(Increase)/Decrease in Investment in Real Estate	2,266,323	4,118,831
(Increase)/Decrease in Other Non Financial Assets	(8,664,391)	(69,593,511)
	(5,590,680,765)	**(1,907,142,028)**
Increase/(Decrease) in Operating Liabilities		
Increase/(Decrease) in Financial Liabilities at Amortised Cost - Due to Customers	625,000,911	(366,916,638)
Increase/(Decrease) in Other Financial Liabilities	130,184,822	(71,186,755)
Increase/(Decrease) in Other Non Financial Liabilities	126,942,469	(7,426,063)
Cash generated from Operations	**882,128,203**	**(445,529,456)**
Interest Expense Paid	(199,757,509)	(54,341,767)
Retirement Benefit Liabilities Paid	(4,035,000)	(6,062,500)
Income Tax Paid	(18,609,236)	-
Net Cash Generated from/ (used in) Operating Activities	**(4,105,711,155)**	**(2,067,795,879)**
Cash Flow from/(Used in) Investing Activities		
Acquisition of Property, Plant and Equipment	(291,668,963)	(82,898,683)
Acquisition of Intangible Assets	(34,886,557)	(717,676)
Proceeds from Sale of Property, Plant and Equipment	24,850,000	3,857,542
Dividend Received	605,348	691,157
Net Investments in Government Securities	(650,000,000)	-
Net Cash from/(Used in) Investing Activities	**(951,100,172)**	**(79,067,660)**
Cash Flow from/(Used in) Financing Activities		
Loans Obtained during the period	5,122,500,000	1,825,000,000
Loans Settled during the period	(1,599,877,560)	(631,250,000)
Lease Rentals Paid	(15,453,279)	(16,742,510)
Issues of Shares	-	254,278,829
Net Cash from/(Used in) Financing Activities	**3,507,169,161**	**1,431,286,319**
Net (Decrease) / increase in Cash and Cash Equivalents	**(1,549,642,166)**	**(715,577,220)**
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	**73,907,163**	**1,623,549,329**
Reconciliation of Cash and Cash Equivalents		
Cash in Hand	59,349,071	43,461,230
Balances with Banks (Net of Overdraft)	14,558,093	202,385,551
Financial Investments at Fair Value Through Profit or Loss	-	500,000,000
Financial Investments at Amortised Cost	-	877,702,548
	73,907,163	**1,623,549,329**

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 31-03-2026 (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	-	-	-	-
Financial Investments at fair value through other comprehensive income				
Equity Securities	-	-	50,038,551	50,038,551
Non Financial Assets				
Land and buildings	-	-	171,535,187	171,535,187
	-	-	221,573,738	221,573,738

	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 31-03-2026 (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	704,717,000	-	-	704,717,000	692,751,263
Financial Assets at amortized cost - Loans and Advances to Customers	-	-	15,320,456,672	15,320,456,672	14,960,525,080
	704,717,000	-	15,320,456,672	16,025,173,672	15,653,276,343
Financial Liabilities					
Due to Banks- Bank Borrowings			2,441,884,367	2,441,884,367	2,776,950,207
Due to Other Customers	-	-	7,749,521,435	7,749,521,435	7,785,618,232
Other Borrowed Funds	-	-	1,976,087,443	1,976,087,443	2,421,376,440
Lease Liabilities			326,450,520	326,450,520	301,870,904
	-	-	12,493,943,766	12,493,943,766	13,285,815,783

	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	
	31-03-2026 (Unaudited)	31-03-2025 (Audited)
Assets :		
Cash in Hand and Balances with Banks	476,963,699	286,462,350
Financial assets measured at fair value through Other Comprehensive Income	50,038,551	36,299,617
Financial Assets	9,966,668	5,702,715
Liabilities :		
Due to Banks- Bank Overdraft	403,056,535	40,615,569
Financial Liabilities	160,995,648	210,457,745

Classification: Public

UB FINANCE PLC
SEGMENT INFORMATION

For the Management purposes, the company is organised in to three 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.

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

	Leasing		Loans & Advances		Others		Total	
For the Twelve months ended	**31.03.2026 Rs.**	**31.03.2025 Rs.**	**31.03.2026 Rs.**	**31.03.2025 Rs.**	**31.03.2026 Rs.**	**31.03.2025 Rs.**	**31.03.2026 Rs.**	**31.03.2025 Rs.**
Interest Income	1,001,906,842	834,815,187	1,424,460,352	1,048,310,987	100,730,613	142,966,055	2,527,097,808	2,026,092,229
Interest Expenses	(347,542,966)	(311,089,692)	(837,480,936)	(749,638,783)	(59,494,798)	(53,254,476)	(1,244,518,701)	(1,113,982,950)
Net Interest Income	654,363,876	523,725,495	586,979,416	298,672,205	41,235,815	89,711,579	1,282,579,107	912,109,279
Fee and Commission Income	72,791,666	31,373,623	122,136,087	53,765,961	7,259,746	6,385,780	202,187,499	91,525,363
Fee and Commission Expenses	(39,538,888)	(13,271,090)	(19,015,917)	(17,434,200)	-	-	(58,554,805)	(30,705,290)
Net Fee and Commission Income	33,252,778	18,102,533	103,120,170	36,331,761	7,259,746	6,385,780	143,632,694	60,820,073
Other Operating Income (Net)	14,580,860	12,102,052	37,146,078	27,034,907	32,484,948	82,710,411	84,211,886	121,847,370
Total Operating Income	702,197,513	553,930,080	727,245,664	362,038,872	80,980,509	178,807,770	1,510,423,686	1,094,776,722
Impairment Charge on Loans and Advances	(47,704,662)	(111,018,546)	(41,423,968)	25,132,907	-	-	(89,128,630)	(85,885,638)
Impairment Charge on Non-Financial Assets	-	-	-	-	(19,031,563)	(16,666,000)	(19,031,563)	(16,666,000)
Net Operating Income	654,492,851	442,911,534	685,821,696	387,171,780	61,948,946	162,141,770	1,402,263,494	992,225,084
Operating Expenses	(335,719,819)	(226,348,347)	(540,124,680)	(545,435,944)	(134,098,605)	(38,747,869)	(1,009,943,103)	(810,532,160)
Operating Profit before Value Added Tax (VAT) on Financial Services	318,773,033	216,563,187	145,697,016	(158,264,164)	(72,149,659)	123,393,901	392,320,390	181,692,924
Value Added Tax (VAT) on Financial Services	-		-		(132,529,007)	(90,165,483)	(132,529,007)	(90,165,483)
Social Security Contribution Levy (SSCL)	-		-		(18,406,807)	(12,522,984)	(18,406,807)	(12,522,984)
Profit / (Loss) Before Taxation	318,773,033	216,563,187	145,697,016	(158,264,164)	(223,085,472)	20,705,434	241,384,577	79,004,457
Tax Expense	-		-		(133,834,873)	(39,010,383)	(133,834,873)	(39,010,383)
Profit for the Year	**318,773,033**	**216,563,187**	**145,697,016**	**(158,264,164)**	**(356,920,345)**	**(18,304,948)**	**107,549,703**	**39,994,074**
Segment Assets	**4,828,272,408**	**4,014,313,000**	**11,634,780,415**	**6,458,449,585**	**826,536,922**	**1,603,461,408**	**17,289,589,744**	**12,076,223,992**
Segment Liabilities	**3,874,913,476**	**2,963,755,893**	**9,320,551,551**	**4,763,499,186**	**879,454,034**	**1,248,988,770**	**14,074,919,061**	**8,976,243,848**

No revenue from transactions with a single external customer or counterparty amounted to 10% or more of the Company's total revenue during the year ended 31 March 2026 or 2025.

Classification: Public

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 March 2026 was Rs. 487,597,277 and as at 31st March 2025 was Rs. 441,970,460

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

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

7 **Information on Ordinary Shares**

	For the quarter ended	
	31.03.2026	**31.03.2025**
(i) Share price		
Highest	3.70	0.80
Lowest	2.40	0.60
Last Traded	2.70	0.70
Closing Price	2.70	0.60

(ii) Total number of shares as at 31 March 2026 - 3,178,485,367

(iii) Total number of shareholders as at 31 March 2026 – 7,964

(iv) Float adjusted market capitalization Rs. 1,142,648,391.60

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 March 2026 is 13.3146% comprising of 7,962 shareholders

(vi) Directors' shareholding as at 31 March 2026

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 (Resigned w.e.f 30.04.2026)	-	0.00%
Mr. Ransith Karunaratne	62,300	0.002%

Classification: Public

(vii) Twenty largest shareholders as at 31 March 2026

		No of Shares	% Holding
1	Union Bank of Colombo PLC	2,755,219,959	86.68
2	Mr. D.A.J. Warnakulasuriya	51,400,345	1.62
3	Mr. A.N. Handunpathirana	15,000,000	0.47
4	Mr O.I. Sheunn	14,605,884	0.46
5	Associated Electrical Corporation Ltd	7,551,017	0.24
6	Ranavav Holdings (Pvt) Ltd	5,000,000	0.16
7	Sampath Bank PLC/Ceylon Capital One Investment Private Ltd	4,400,295	0.14
8	Mr. J.M.J. Prasanna	4,010,000	0.13
9	People's Leasing & Finance PLC/L.H.L.M.P.Haradasa	3,741,126	0.12
10	People's Leasing & Finance PLC/N.Anoshan	3,700,000	0.12
11	Seylan Bank PLC/Mr. Manikkavasagar Thiyagaraja	3,436,441	0.11
12	Dr A.A.M. Dharmadasa	3,056,269	0.10
13	Mr. K.A.D.R. Shayantha	2,345,448	0.07
14	People's Leasing & Finance PLC/R.H.Abeygoonewardena & V.F.Abeygoonewardena	2,334,516	0.07
15	Mr. W.E.S. Rodrigo	2,330,000	0.07
16	Mr. S.H.I.R. De Silva	2,051,856	0.07
17	People's Leasing & Finance PLC/L.H.L.Noris De Silva & Son (Pvt)Ltd	2,050,000	0.06
18	Mr. S. Kirishanth	2,000,432	0.06
19	Mr. N.W.V. Ruwan Kumara	1,985,300	0.06
20	Mr. S.C. Manage	1,800,000	0.06
	Others	290,466,479	9.14
		3,178,485,367	**100.00**

Selected Performance Indicators

	31.03.2026	31.03.2025
Capital Adequacy (%)		
Core Capital to Risk Weighted Asset Ratio (Minimum 8.5%)	20.2%	28.7%
Total Capital to Risk Weighted Asset Ratio (Minimum 12.5%)	20.2%	28.7%
Capital Funds to Total Deposit Liabilities Ratio (Minimum 10%)	40.2%	38.8%
Profitability (%)		
Net Interest Margin	9.6%	8.1%
Return on Assets (PBT)	1.4%	0.7%
Return on Equity (PAT)	3.3%	1.3%
Liquidity (Rs'Mn)		
Required Minimum Amount of Liquid Assets	820.3	716.6
Available Amount of Liquid Assets	1,167.9	1,155.8
Required Minimum Amount of Government Securities	562.3	551.7
Available Amount of Government Securities	673.4	876.3

Classification: Public

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.

Classification: Public