UB FINANCE
A UNIONBANK COMPANY

CELEBRATING 10 Years of PARTNERSHIP

UNIONBANK

INTERIM FINANCIAL STATEMENTS

30TH SEPTEMBER 2026

UB FINANCE
A UNIONBANK COMPANY

UB FINANCE PLC
STATEMENT OF COMPREHENSIVE INCOME

	For the Three Months Ended			For the Six Months Ended		
	30.09.2026 Rs. (Unaudited)	30.09.2025 Rs. (Unaudited)	Variance %	30.09.2026 Rs. (Unaudited)	30.09.2025 Rs. (Unaudited)	Variance %
Income	**964,921,519**	**672,004,008**	**44%**	**1,807,541,919**	**1,287,713,298**	**40%**
Interest Income	897,525,577	612,697,586	46%	1,669,033,973	1,180,178,645	41%
Interest Expenses	(450,216,767)	(285,186,266)	58%	(841,946,616)	(573,915,422)	47%
Net Interest Income	**447,308,810**	**327,511,319**	**37%**	**827,087,357**	**606,263,222**	**36%**
Fee and Commission Income	40,699,455	34,137,975	19%	77,875,646	69,070,666	13%
Fee and Commission Expenses	(4,443,394)	(11,777,856)	-62%	(8,552,989)	(23,079,366)	-63%
Net Fee and Commission Income	**36,256,060**	**22,360,119**	**62%**	**69,322,657**	**45,991,300**	**51%**
Other Operating Income (Net)	26,696,487	25,168,448	6%	60,632,300	38,463,987	58%
Total Operating Income	**510,261,357**	**375,039,886**	**36%**	**957,042,315**	**690,718,509**	**39%**
Impairment Charge on Loans and Advances	(41,282,911)	(13,428,054)	>100%	(96,755,094)	(39,345,941)	>100%
Impairment Charge on Non-Financial Assets	(5,000,000)	(5,000,000)	0%	(10,000,000)	(9,031,563)	11%
Net Operating Income	**463,978,446**	**356,611,833**	**30%**	**850,287,220**	**642,341,006**	**32%**
Staff Costs	(138,424,905)	(127,636,486)	8%	(280,641,112)	(240,441,168)	17%
Depreciation of Property, Plant and Equipment	(21,337,042)	(13,623,820)	57%	(44,952,804)	(25,110,923)	79%
Amortisation of Right of Use Assets	(12,940,762)	(8,572,596)	51%	(24,393,879)	(17,194,377)	42%
Amortisation of Intangible Assets	(3,878,002)	(628,974)	>100%	(7,335,789)	(1,058,683)	>100%
Other Expenses	(157,792,825)	(95,467,720)	65%	(273,857,461)	(190,855,289)	43%
Operating Profit before Value Added Tax on Financial Services (VAT on FS)	**129,604,909**	**110,682,237**	**17%**	**219,106,175**	**167,680,566**	**31%**
Value Added Tax on Financial Services (VAT on FS)	(47,601,603)	(36,499,478)	-30%	(83,841,983)	(63,369,824)	-32%
Social Security Contribution Levy (SSCL)	-	(5,069,373)	100%	(5,033,386)	(8,801,365)	43%
Profit/(Loss) Before Taxation	**82,003,306**	**69,113,386**	**19%**	**130,230,806**	**95,509,377**	**36%**
Tax Expense	(44,488,763)	(39,899,238)	-12%	(65,858,719)	(58,517,403)	-13%
Profit/(Loss) for the Period	**37,514,543**	**29,214,148**	**28%**	**64,372,087**	**36,991,974**	**74%**
Earnings per Share: Basic	0.012	0.009		0.020	0.012	

Classification: Public

UB FINANCE PLC
STATEMENT OF COMPREHENSIVE INCOME

	For the Three Months Ended			For the Six Months Ended		
	30.09.2026 Rs. (Unaudited)	30.09.2025 Rs. (Unaudited)	Variance %	30.09.2026 Rs. (Unaudited)	30.09.2025 Rs. (Unaudited)	Variance %
Profit for the Period	37,514,543	29,214,149	28%	64,372,087	36,991,974	74%
Other Comprehensive Income not to be reclassified to Income Statement						
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	**37,514,543**	**29,214,149**	**28%**	**64,372,087**	**36,991,974**	**74%**

UB FINANCE PLC
STATEMENT OF FINANCIAL POSITION

As at	30.09.2026 Rs. (Unaudited)	31.03.2026 Rs. (Audited)
Assets		
Cash in Hand and Balances with Banks	1,549,871,602	485,880,047
Financial Investments at Amortised Cost	886,210,327	697,333,023
Financial Assets at Amortized Cost - Loans and Advances to Customers	16,736,806,798	14,984,836,224
Financial Assets measured at Fair Value through Other Comprehensive Income	50,038,551	50,038,551
Investment in Real Estate	18,355,017	17,972,789
Other Assets	285,509,218	238,496,047
Intangible Assets	129,033,478	40,338,287
Property, Plant and Equipment	585,418,014	550,869,756
Right of Use Asset	329,403,706	264,715,006
Deferred Tax Assets	12,419,947	-
Total Assets	**20,583,066,657**	**17,330,479,730**
Liabilities		
Financial Liabilities at amortized cost		
Due to Banks	4,942,638,566	3,158,324,393
Due to Other Customers	8,334,582,152	7,785,618,231
Other Borrowed Funds	3,068,363,106	2,422,957,237
Financial Liabilities	302,333,911	191,837,997
Lease Liabilities	365,003,994	301,870,904
Other Non Financial Liabilities	174,959,988	97,404,234
Current Tax Liabilities	57,971,369	99,977,567
Post Employment Liability	53,922,690	48,558,068
Deferred Tax Liabilities	-	5,012,306
Total Liabilities	**17,299,775,777**	**14,111,560,937**
Equity		
Stated Capital	3,325,761,076	3,325,761,076
Statutory Reserve Fund	79,650,957	79,650,957
Fair Value Reserves	36,178,310	36,178,310
Revaluation Reserves	95,689,476	95,689,476
Accumulated Loss	(253,988,939)	(318,361,026)
Total Shareholders' Equity	**3,283,290,880**	**3,218,918,793**
Total Equity and Liabilities	**20,583,066,657**	**17,330,479,730**
Net Assets value per share (Rs.)	**1.03**	**1.01**

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.
Ransith Karunaratne
Director/ Chief Executive Officer

Sgd.
Raj Moahan Balendra
Director

4th November 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 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	-	-	-	-	-	36,991,974	36,991,974
Other Comprehensive Income (Net of deferred tax)	-	-	-	-	-	-	-
Transfer to regulatory loss allowance reserve	-	-	-	-	(91,996,113)	91,996,113	-
Transfer to Statutory Reserve	-	-	-	-	-	-	-
Balance as at 30 September 2025 (Unaudited)	**3,325,761,076**	**74,061,066**	**26,561,057**	**95,689,476**	**50,442,518**	**(435,543,075)**	**3,136,972,118**
Balance as at 31 March 2026 (Audited)	**3,325,761,076**	**79,650,957**	**36,178,310**	**95,689,476**	**-**	**(318,361,026)**	**3,218,918,793**
Profit for the period	-	-	-	-	-	64,372,087	64,372,087
Other Comprehensive Income (Net of deferred tax)	-	-	-	-	-	-	-
Transfer to Statutory Reserve	-	-	-	-	-	-	-
Balance as at 30 September 2026 (Unaudited)	**3,325,761,076**	**79,650,957**	**36,178,310**	**95,689,476**	**-**	**(253,988,939)**	**3,283,290,880**

Classification: Public

UB FINANCE PLC
STATEMENT OF CASH FLOWS

For the Six Months ended	30.09.2026 Rs. (Unaudited)	30.09.2025 Rs. (Unaudited)
Cash Flow from Operating Activities		
Profit before Income Tax Expense	130,230,806	95,509,377
Adjustments For		
Depreciation of Property, Plant and Equipment	44,952,804	25,110,923
Amotisation of Right of Use Assets	24,393,879	17,194,377
Amortisation of Intangible Assets	7,335,789	1,058,683
Interest Expense on Borrowings	334,557,370	46,024,316
Interest Expense on Lease Liability	21,513,924	17,182,914
Impairment Charges on Loans and Advances	96,755,094	39,345,941
Impairment Charges on Non Financial Assets	10,000,000	9,031,563
Provision for Retirement Benefit Obligation	6,442,123	6,020,676
Profit on disposal of Property, Plant and Equipment	(429,753)	4,166,236
Fair Value Gain on Financial Investments at Fair Value through Profit or Loss	(5,540,656)	(14,297,846)
Interest Income on Government Securities	(39,627,305)	(35,696,692)
Provision for Bonus	14,165,986	8,483,862
Dividend Received	-	22,277
Operating Profit Before Changes in Operating Assets and Liabilities	**644,750,062**	**219,156,605**
(Increase)/Decrease in Operating Assets		
(Increase)/Decrease in Financial Assets at Amortised Cost-Loans and Advances	(1,848,725,669)	(1,952,217,807)
(Increase)/Decrease in Other Financial Assets	(5,840,000)	80,647
(Increase)/Decrease in Investment in Real Estate	(4,841,570)	-
(Increase)/Decrease in Other Non Financial Assets	(58,605,423)	(32,029,835)
	(1,918,012,661)	**(1,984,166,995)**
Increase/(Decrease) in Operating Liabilities		
Increase/(Decrease) in Financial Liabilities at Amortised Cost - Due to Customers	548,963,921	(306,812,461)
Increase/(Decrease) in Other Financial Liabilities	235,793,082	75,879,138
Increase/(Decrease) in Other Non Financial Liabilities	(44,475,150)	43,536,949
Cash generated from Operations	**740,281,852**	**(187,396,375)**
Interest Expense Paid	(322,659,683)	(51,363,304)
Retirement Benefit Liabilities Paid	(1,077,500)	(2,826,371)
Income Tax Paid	(125,297,168)	(6,210,362)
Net Cash Generated from/ (used in) Operating Activities	**(982,015,099)**	**(2,012,806,802)**
Cash Flow from/(Used in) Investing Activities		
Acquisition of Property, Plant and Equipment	(79,597,380)	(78,371,036)
Acquisition of Intangible Assets	(96,030,979)	(10,505,476)
Proceeds from Sale of Property, Plant and Equipment	526,070	4,650,000
Dividend Received	-	22,277
Net Investments in Government Securities	(149,249,999)	340,643,648
Net Cash from/(Used in) Investing Activities	**(324,352,288)**	**256,439,413**
Cash Flow from/(Used in) Financing Activities		
Loans Obtained during the period	4,980,000,000	2,050,000,000
Loans Settled during the period	(3,189,006,642)	(250,666,667)
Lease Rentals Paid	(47,463,411)	(26,271,847)
Net Cash from/(Used in) Financing Activities	**1,743,529,946**	**1,773,061,486**
Net (Decrease) / increase in Cash and Cash Equivalents	**437,162,560**	**16,694,098**
Cash and Cash Equivalents at Beginning of the Period	104,505,861	245,846,781
Cash and Cash Equivalents at End of the Period	**541,668,421**	**262,540,879**
Reconciliation of Cash and Cash Equivalents		
Cash in Hand	94,371,970	35,023,224
Balances with Banks (Net of Overdraft)	447,296,451	227,517,655
	541,668,421	**262,540,879**

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 30-09-2026 (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	-	-	171,419,517	171,419,517
	-	-	221,458,068	221,458,068

	As at 31-03-2026 (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	-	-	-	-
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

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

	As at 30-09-2026 (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	881,036,058	-	-	881,036,058	886,210,327
Financial Assets at amortized cost - Loans and Advances to Customers	-	-	16,616,921,459	16,616,921,459	16,736,806,798
	881,036,058	-	16,616,921,459	17,497,957,517	17,623,017,125
Financial Liabilities					
Due to Banks- Bank Borrowings			3,279,524,561	3,279,524,561	4,047,471,962
Due to Other Customers	-	-	8,193,130,513	8,193,130,513	8,334,582,152
Other Borrowed Funds	-	-	2,849,226,606	2,849,226,606	3,068,363,106
Lease Liabilities			374,911,812	374,911,812	365,003,994
	-	-	14,696,793,492	14,696,793,492	15,815,421,214

	As at 31-03-2026 (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	704,717,000	-	-	704,717,000	697,333,023
Financial Assets at amortized cost - Loans and Advances to Customers	-	-	15,320,456,672	15,320,456,672	15,887,135,729
	704,717,000	-	15,320,456,672	16,025,173,672	16,584,468,752
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	7,785,618,231
Other Borrowed Funds	-	-	1,976,087,443	1,976,087,443	2,422,957,237
Lease Liabilities	-	-	326,450,520	326,450,520	301,870,904
	-	-	12,493,943,766	12,493,943,766	13,287,396,580

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	
	30-09-2026 (Unaudited)	31-03-2026 (Audited)
Assets :		
Cash in Hand and Balances with Banks	1,549,871,602	485,880,047
Financial Assets	25,220,278	19,193,235
Liabilities :		
Due to Banks- Bank Overdraft	108,203,183	381,374,186
Financial Liabilities	302,333,911	191,837,997

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 Three Month ended	**30.09.2026**	**30.09.2025**	**30.09.2026**	**30.09.2025**	**30.09.2026**	**30.09.2025**	**30.09.2026**	**30.09.2025**
	Rs.	**Rs.**	**Rs.**	**Rs.**	**Rs.**	**Rs.**	**Rs.**	**Rs.**
Interest Income	509,749,293	450,155,100	1,116,530,928	677,458,340	42,753,752	52,565,205	1,669,033,973	1,180,178,645
Interest Expenses	(216,330,417)	(198,512,280)	(585,176,263)	(336,539,638)	(40,439,935)	(38,863,505)	(841,946,616)	(573,915,422)
Net Interest Income	293,418,876	251,642,820	531,354,665	340,918,702	2,313,817	13,701,700	827,087,357	606,263,223
				-				
Fee and Commission Income	21,019,003	25,626,252	56,856,643	43,444,414	-	-	77,875,646	69,070,666
Fee and Commission Expenses	(2,308,492)	(8,562,791)	(6,244,497)	(14,516,575)	-	-	(8,552,989)	(23,079,366)
Net Fee and Commission Income	18,710,511	17,063,461	50,612,146	28,927,838	-	-	69,322,657	45,991,300
				-				
Other Operating Income (Net)	15,578,910	13,304,354	42,141,131	22,554,989	2,912,259	2,604,644	60,632,300	38,463,987
Total Operating Income	327,708,297	282,010,636	624,107,942	392,401,530	5,226,075	16,306,344	957,042,315	690,718,509
Impairment Charge on Loans and Advances	(18,208,559)	(46,940,420)	(78,546,535)	7,594,480	-		(96,755,094)	(39,345,941)
Impairment Charge on Non-Financial Assets	-	-	-	-	(10,000,000)	(9,031,563)	(10,000,000)	(9,031,563)
Net Operating Income	309,499,738	235,070,215	545,561,407	399,996,009	(4,773,925)	7,274,782	850,287,220	642,341,006
Operating Expenses	(162,176,148)	(164,180,857)	(438,688,343)	(278,337,271)	(30,316,555)	(32,142,311)	(631,181,045)	(474,660,439)
Operating Profit before Value Added Tax (VAT) on Financial Services	147,323,590	70,889,358	106,873,064	121,658,738	(35,090,479)	(24,867,530)	219,106,174	167,680,567
Value Added Tax (VAT) on Financial Services	(48,591,914)	(23,330,515)	(35,250,069)	(40,039,310)	-	-	(83,841,983)	(63,369,824)
Social Security Contribution Levy (SSCL)	(2,917,177)	(3,240,349)	(2,116,210)	(5,561,016)	-	-	(5,033,386)	(8,801,365)
Profit / (Loss) Before Taxation	95,814,499	44,318,494	69,506,786	76,058,413	(35,090,479)	(24,867,530)	130,230,804	95,509,377
Tax Expense	(38,169,436)	(21,544,026)	(27,689,283)	(36,973,377)		-	(65,858,719)	(58,517,403)
Profit for the Year	**57,645,063**	**22,774,469**	**41,817,503**	**39,085,036**	**(35,090,479)**	**(24,867,530)**	**64,372,084**	**36,991,974**
Segment Assets	**5,076,956,871**	**4,723,651,783**	**14,539,085,944**	**8,008,048,993**	**967,023,841**	**1,173,588,941**	**20,583,066,656**	**13,905,289,717**
Segment Liabilities	**4,196,355,738**	**6,958,504,217**	**12,017,272,999**	**2,330,174,044**	**1,086,147,022**	**1,479,639,338**	**17,299,775,759**	**10,768,317,599**

No revenue from transactions with a single external customer or counterparty amounted to 10% or more of the Company's total revenue during the period ended 30 September 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 Audited Financial Statements for the year ended 31 March 2026.

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 30th September 2026 was Rs. 576,896,132 and as at 31st March 2026 was Rs. 487,597,277

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	
	30.09.2026	**30.09.2025**
(i) Share price		
Highest	2.60	2.90
Lowest	2.00	0.90
Last Traded	2.00	2.50
Closing Price	2.00	2.50

(ii) Total number of shares as at 30 September 2026 - 3,178,485,367

(iii) Total number of shareholders as at 30 September 2026 – 8,208

(iv) Float adjusted market capitalization Rs. 892,086,680.00

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 30 September 2026 is 14.0332% comprising of 8,206 shareholders

(vi) Directors' shareholding as at 30 September 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. Sampath Weerasinghe	-	0.00%
Prof. Ajantha Dharmasiri	-	0.00%
Mr Dilshan Peter Nirosh Rodrigo	-	0.00%
Mr. Ransith Karunaratne	62,300	0.002%

*Mr. S. Yapa Abeywardene resigned with effect from 30th April 2026.
*Mr. Jayendra Arulraj Setukavalar resigned with effect from 23rd September 2026.
*Mr. Sampath Weerasinghe appointed with effect from 4th August 2026.

Classification: Public

(vii) Twenty largest shareholders as at 30 September 2026

		No of Shares	% Holding
1	Union Bank of Colombo PLC	2,732,379,727	85.97
2	Mr. D.A.J. Warnakulasuriya	51,400,345	1.62
3	Mr. A.N. Handunpathirana	15,500,000	0.49
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	Mr. J.M.J. Prasanna	4,016,000	0.13
8	People's Leasing & Finance PLC/L.H.L.M.P.Haradasa	3,741,126	0.12
9	Seylan Bank PLC/Mr. Manikkavasagar Thiyagaraja	3,436,441	0.11
10	People's Leasing & Finance PLC/R.H.Abeygoonewardena & V.F.Abeygoonewardena	3,334,516	0.11
11	People's Leasing & Finance PLC/N.Anoshan	3,090,000	0.10
12	Dr A.A.M. Dharmadasa	3,056,269	0.10
13	People's Leasing & Finance PLC/L.H.L.Noris De Silva & Son (Pvt)Ltd	2,930,000	0.09
14	Mr.D.S. Aruma Thanthrige	2,721,112	0.09
15	Mr. K.A.D.R. Shayantha	2,345,448	0.07
16	Mr. W.E.S. Rodrigo	2,330,000	0.07
17	People's Leasing & Finance PLC/L.P. Hapangama	2,300,000	0.07
18	Seylan Bank PLC/Anuja Chamila Jayasinghe	2,205,728	0.07
19	Merchant Bank of Sri Lanka & Finance PLC/ R.G Senevirathne & A. Senavirathne	2,124,711	0.07
20	Mr. S.C. Manage	2,039,843	0.06
	Others	312,976,905	9.85
		3,178,485,367	**100.00**

Selected Performance Indicators

	30.09.2026	30.09.2025
Capital Adequacy (%)		
Core Capital to Risk Weighted Asset Ratio (Minimum 8.5%)	18.4%	25.0%
Total Capital to Risk Weighted Asset Ratio (Minimum 12.5%)	18.4%	25.0%
Capital Funds to Total Deposit Liabilities Ratio (Minimum 10%)	37.7%	43.3%
Profitability (%)		
Net Interest Margin - (Cumulative Annualized)	9.9%	9.9%
Return on Assets (PBT) - (Cumulative Annualized)	1.4%	1.5%
Return on Equity (PAT) - (Cumulative Annualized)	4.0%	2.4%
Liquidity (Rs'Mn)		
Required Minimum Amount of Liquid Assets	866.8	680.9
Available Amount of Liquid Assets	1,539.0	1,156.1
Required Minimum Amount of Government Securities	798.5	531.1
Available Amount of Government Securities	879.8	886.2

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 principal 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.