CONDENSED INTERIM FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026



LOLC Holdings PLC
Condensed Interim Financial Statements
For the year ended 31 March 2026

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LOLC Holdings PLC
Condensed Interim Financial Statements
Statement of Financial Position

As at	Group		Company	
	31-Mar-26 Rs'000 Unaudited	31-Mar-25 Rs'000 Audited	**31-Mar-26 Rs'000 Unaudited**	31-Mar-25 Rs'000 Audited
Assets				
Cash and cash equivalents	**116,968,894**	111,612,970	**1,521,766**	1,941,277
Financial assets recognised through profit or loss	**22,374,580**	46,987,655	**32**	20
Investment securities	**169,622,161**	140,891,886	**41,439,204**	44,937,785
Non current assets held for sale and discontinued operations	**-**	27,450,750	**-**	14,772,245
Financial assets at amortised cost/ Finance lease receivables, hire purchases and operating leases	**78,281,125**	66,664,675	**-**	-
Financial assets at amortised cost/ Advances and other loans	**981,809,889**	751,421,279	**87,749,487**	92,853,721
Premium receivables	**5,018,749**	2,988,308	**-**	-
Inventories	**40,375,043**	33,296,064	**54,891**	326,108
Current tax assets	**11,535,585**	9,333,758	**317,539**	94,864
Trade and other current assets	**100,726,933**	89,052,714	**223,824,960**	221,745,032
Right-of-use assets	**176,674,414**	164,355,485	**78,337**	22,951
Investment properties	**191,672,867**	185,708,701	**4,249,700**	4,064,200
Biological assets;				
Consumable biological assets	**27,267,284**	16,128,615	**-**	-
Bearer biological assets	**28,197,711**	22,174,814	**-**	-
Investments in group of companies;				
Subsidiary companies	**-**	-	**363,028,075**	290,349,152
Associate entities	**37,442,099**	34,951,986	**33,038,400**	30,101,735
Deferred tax assets	**7,252,069**	7,366,225	**-**	-
Intangible assets	**10,669,045**	10,213,266	**41,956**	69,616
Property, plant and equipment	**315,350,777**	309,027,000	**6,839,604**	7,016,211
Total assets	**2,321,239,225**	2,029,626,151	**762,183,951**	708,294,917
Liabilities and equity				
Liabilities				
Bank overdrafts	**47,198,297**	31,394,589	**20,638,410**	14,131,496
Trading liabilities	**17,588**	689,957	**-**	-
Financial Liabilities at amortised cost/ Deposits liabilities	**694,265,402**	565,644,097	**-**	-
Financial Liabilities at amortised cost/ Interest bearing borrowings	**672,598,610**	601,202,430	**344,860,380**	346,818,220
Insurance provision - life	**16,494,757**	14,467,959	**-**	-
Insurance provision - general	**12,837,239**	9,502,470	**-**	-
Current tax payables	**26,504,193**	26,804,798	**1,016,581**	780,555
Trade and other payables	**120,523,427**	108,048,712	**1,709,797**	934,461
Deferred tax liabilities	**65,632,295**	59,713,293	**2,596,702**	2,566,296
Deferred income	**1,342,020**	868,546	**-**	-
Retirement benefit obligations	**9,557,578**	7,082,169	**527,849**	370,104
Total liabilities	**1,666,971,406**	1,425,419,020	**371,349,719**	365,601,132
Equity				
Stated capital (475,200,000 shares)	**475,200**	475,200	**475,200**	475,200
Reserves	**146,083,433**	120,245,253	**146,083,433**	120,245,253
Retained earnings	**244,275,599**	221,973,332	**244,275,599**	221,973,332
Equity attributable to equity holders of the Company	**390,834,232**	342,693,785	**390,834,232**	342,693,785
Non-controlling interests	**263,433,587**	261,513,346	**-**	-
Total equity	**654,267,819**	604,207,131	**390,834,232**	342,693,785
Total liabilities & equity	**2,321,239,225**	2,029,626,151	**762,183,951**	708,294,917
Net assets per share (Rs.)	**822.46**	721.16	**822.46**	721.16

Sgd
Mr. Imraz Iqbal
Chief Financial Officer - LOLC Group

The board of directors is responsible for the preparation and the fair presentation of these Financial Statements.
Approved and signed for and on behalf of the Board;

Sgd
Mr. W.D.K. Jayawardena
Group Managing Director/CEO

Sgd
Mr. F.K.C.P.N.Dias
Non - Executive Director

29th May 2026
Rajagiriya (Greater Colombo)

LOLC Holdings PLC
Condensed Interim Financial Statements
Statement of Profit or Loss

		Group					
		Three months ended			Year ended		
		31-Mar-26 Rs'000 Unaudited	31-Mar-25 Rs'000 Audited	Variance %	**31-Mar-26 Rs'000 Unaudited**	31-Mar-25 Rs'000 Audited	Variance %
Continuing operations							
Gross income		**121,454,070**	88,196,813	38	**430,303,974**	336,210,862	28
Interest income		**50,107,764**	42,250,309	19	**189,750,397**	166,998,112	14
Interest expense		**(20,279,248)**	(14,169,389)	(43)	**(69,889,403)**	(61,382,410)	(14)
Net interest income		**29,828,516**	28,080,920	6	**119,860,994**	105,615,702	13
Revenue		**43,498,806**	31,738,137	37	**158,218,826**	109,230,926	45
Cost of sales		**(24,553,902)**	(12,577,780)	(95)	**(96,817,820)**	(65,755,014)	(47)
Gross profit		**18,944,904**	19,160,357	(1)	**61,401,006**	43,475,912	41
Income		**13,690,890**	12,316,148	11	**45,339,263**	36,303,907	25
Other income/(expenses)		**14,156,610**	1,892,219	>100	**36,995,488**	23,677,917	56
		76,620,920	61,449,644	25	**263,596,751**	209,073,438	26
Operating expenses							
Direct expenses excluding finance costs		**(6,361,146)**	(5,686,082)	(12)	**(25,917,617)**	(23,036,925)	(13)
Personnel expenses		**(22,076,515)**	(20,414,870)	(8)	**(71,454,131)**	(54,346,743)	(31)
Net impairment loss on financial assets		**(5,649,605)**	(3,660,726)	(54)	**(15,907,434)**	(18,791,980)	15
Depreciation and amortization		**(6,396,630)**	(5,328,969)	(20)	**(17,212,715)**	(12,759,212)	(35)
Other operating expenses		**(21,454,567)**	(20,913,513)	(3)	**(61,565,121)**	(52,248,028)	(18)
Results from operating activities		**14,682,457**	5,445,484	>100	**71,539,733**	47,890,550	49
Finance income		**1,523,329**	4,400,923	(65)	**6,601,367**	7,283,951	(9)
Finance cost		**(12,955,993)**	(17,234,982)	25	**(53,662,182)**	(59,072,124)	9
Net Finance cost		**(11,432,664)**	(12,834,059)	11	**(47,060,815)**	(51,788,173)	9
Share of profits of equity accounted investees, net of tax		**396,491**	(2,759,880)	>100	**3,056,501**	4,227,602	(28)
Results on acquisition and divestment of Group investments	Note 7.1	**1,900,021**	19,696,692	(90)	**2,149,289**	54,012,640	(96)
Profit/ (loss) before tax from continuing operations		**5,546,305**	9,548,237	(42)	**29,684,708**	54,342,619	(45)
Income tax (expense)/ reversal		**(1,688,504)**	2,242,066	>(100)	**(5,500,021)**	(1,845,642)	>(100)
Profit/ (loss) for the period from continuing operations		**3,857,801**	11,790,303	(67)	**24,184,687**	52,496,977	(54)
Discontinued operations							
Profit/(loss) after tax for the year from discontinued operations		**625,208**	(9,513,912)	>100	**(800,375)**	(11,494,605)	93
Profit/ (loss) for the period		**4,483,009**	2,276,391	>100	**23,384,312**	41,002,372	(43)
Profit/ (loss) attributable to; (Continuing operations)							
Equity holders of the company		**9,764,979**	9,269,585	5	**31,314,439**	55,172,307	(43)
Non-controlling interests		**(5,907,178)**	2,520,718	>(100)	**(7,129,752)**	(2,675,330)	>(100)
		3,857,801	11,790,303	(67)	**24,184,687**	52,496,977	(54)
Profit/ (loss) attributable to; (Discontinued operations)							
Equity holders of the Company		**325,609**	(4,429,207)	>100	**(416,835)**	(5,460,757)	92
Non-controlling interests		**299,599**	(5,084,705)	>100	**(383,540)**	(6,033,848)	94
		625,208	(9,513,912)	>100	**(800,375)**	(11,494,605)	93
Profit/ (loss) attributable to;							
Equity holders of the Company		**10,090,588**	4,840,378	>100	**30,897,604**	49,711,550	(38)
Non-controlling interests		**(5,607,579)**	(2,563,987)	>(100)	**(7,513,292)**	(8,709,178)	14
		4,483,009	2,276,391	>100	**23,384,312**	41,002,372	(43)
Earnings per share							
Basic, profit for the year attributable to ordinary equity holders of the parent		**21.23**	10.19	>100	**65.02**	104.61	(38)
Diluted, profit for the year attributable to ordinary equity holders of the parent		**21.23**	10.19	>100	**65.02**	104.61	(38)
Earnings per share for continuing operations							
Basic, profit/ (loss) from continuing operations attributable to ordinary equity holders of the parent		**20.55**	19.51	5	**65.90**	116.10	(43)
Diluted, profit/ (loss) from continuing operations attributable to ordinary equity holders of the parent		**20.55**	19.51	5	**65.90**	116.10	(43)

Figures in brackets indicate deductions.
The above figures are not audited

LOLC Holdings PLC
Condensed Interim Financial Statements
Statement of Other Comprehensive Income

	Group					
	Three months ended			Year ended		
	31-Mar-26 Rs'000 Unaudited	31-Mar-25 Rs'000 Audited	Variance %	**31-Mar-26 Rs'000 Unaudited**	31-Mar-25 Rs'000 Audited	Variance %
Profit/ (loss) for the period	**4,483,009**	2,276,391	>100	**23,384,312**	41,002,372	(43)
Other comprehensive income						
Net other comprehensive income that will never be reclassified to profit or loss in subsequent periods:						
Revaluation surplus of property, plant and equipment						
Revaluation of property, plant and equipment	**1,232,704**	27,954,856	(96)	**1,273,949**	27,965,232	(95)
Related tax	**(533,759)**	(5,531,380)	90	**(643,250)**	(5,531,380)	(88)
Transfer on impairment	**-**	3,388	(100)	**-**	3,388	(100)
Defined benefit plan actuarial gains / (losses)						
Re-measurement of defined benefit liabilities	**(1,259,534)**	(544,639)	>(100)	**(1,306,222)**	(601,316)	>(100)
Related tax	**250,010**	186,601	34	**250,010**	186,601	34
Change in fair value on investments in equity instruments at fair value through other comprehensive income						
Fair value gains/(losses) that arose during the period	**(984,919)**	(240,746)	>(100)	**(223,702)**	(79,523)	>(100)
Remeasurement impact of reclassifying financial investment to FVOCI	**8**	-	-	**-**	-	-
Fair value gains/(losses) recycled to the retained earnings on classification	**-**	(1,166,917)	(100)	**-**	(1,166,917)	100
Related tax	**56,371**	(123,226)	>100	**56,371**	(123,226)	>100
Share of equity accounted investees	**542,055**	879,150	(38)	**542,055**	879,150	(38)
Net other comprehensive income not to be reclassified to income statement in subsequent periods	**(697,064)**	21,417,087	>(100)	**(50,789)**	21,532,009	>(100)
Other comprehensive income that are or may be reclassified to profit or loss in subsequent periods :						
Change in fair value on investments in debt instruments at fair value through other comprehensive income						
Fair value gains/(losses) that arose during the period	**-**	196,057	(100)	**-**	196,057	(100)
Fair value gains/(losses) on debt instruments that arose during the year	**(25,316)**	(68,593)	63	**(75,758)**	-	(100)
Fair value gains/(losses) recycled to the Income Statement on reclassification	**-**	1,166,917	(100)	**-**	1,166,917	(100)
Foreign currency translation differences for foreign operations						
Net exchange gains/(losses) arising from translating the Financial Statements of foreign operations	**3,387,538**	5,156,985	(34)	**24,042,915**	(5,582,887)	>100
Fair value differences on cash flow hedges						
Deferred tax charge/(reversal) on changes in fair value of cash flow hedge	**(6,039)**	-	(100)	**(6,039)**	-	(100)
Related Tax	**-**	12,334	(100)	**-**	12,334	(100)
Share of equity accounted investees	**(131,766)**	554,754	>(100)	**(112,498)**	542,611	>(100)
Net other comprehensive income to be reclassified to income statement in subsequent periods	**3,224,417**	7,018,453	(54)	**23,848,620**	(3,664,968)	>100
Total other comprehensive income/ (expense) for the period, net of tax	**2,527,353**	28,435,540	(91)	**23,797,831**	17,867,041	33
Total comprehensive income for the period, net of tax	**7,010,362**	30,711,931	(77)	**47,182,143**	58,869,413	(20)
Total comprehensive income/ (expense) attributable to;						
Equity holders of the company	**14,733,307**	15,595,147	(6)	**46,877,407**	54,516,137	(14)
Non-controlling interests	**(7,722,945)**	15,116,784	>(100)	**304,736**	4,353,276	(93)
	7,010,362	30,711,931	(77)	**47,182,143**	58,869,413	(20)

Figures in brackets indicate deductions.
The above figures are not audited

LOLC Holdings PLC
Condensed Interim Financial Statements
Statement of Profit or Loss

	Company					
	Three Months Ended			Year Ended		
	31-Mar-26 Rs'000 Unaudited	31-Mar-25 Rs'000 Audited	Variance %	**31-Mar-26 Rs'000 Unaudited**	31-Mar-25 Rs'000 Audited	Variance %
Continuing operations						
Gross income	**14,701,702**	12,258,551	20	**53,185,878**	53,226,161	(0.1)
Interest income	**11,458,120**	9,396,380	22	**44,351,173**	46,107,573	(4)
Interest expense	**(7,967,424)**	(8,279,914)	4	**(31,681,414)**	(34,078,293)	7
Net interest income	**3,490,696**	1,116,466	>100	**12,669,759**	12,029,280	5
Revenue	**622,255**	513,231	21	**1,966,686**	2,218,769	(11)
Cost of sales	**(571,257)**	(400,237)	(43)	**(1,876,533)**	(2,045,122)	8
Gross profit	**50,998**	112,994	(55)	**90,153**	173,647	(48)
Income	**388,360**	402,007	(3)	**1,676,143**	1,556,261	8
Other income/(expenses)	**2,232,967**	1,946,933	15	**5,191,876**	3,343,558	55
	6,163,021	3,578,400	72	**19,627,931**	17,102,746	15
Operating expenses						
Direct expenses excluding finance costs	**(290,348)**	(211,861)	(37)	**(339,053)**	(551,343)	39
Personnel expenses	**(787,873)**	(678,822)	(16)	**(2,648,300)**	(2,228,548)	(19)
Net impairment (loss) / reversal on financial assets	**20,395**	(1,583,469)	>100	**(122,870)**	(1,605,652)	92
Depreciation and amortization	**(146,315)**	(51,314)	>(100)	**(538,542)**	(186,665)	>(100)
Other operating expenses	**(1,420,625)**	(1,059,344)	(34)	**(5,735,835)**	(4,703,112)	(22)
Results from operating activities	**3,538,255**	(6,410)	>100	**10,243,331**	7,827,426	31
Finance income	**-**	-	-	**-**	-	-
Finance cost	**(1,521,874)**	(1,376,369)	(11)	**(5,832,533)**	(5,856,994)	0.4
Net Finance cost	**(1,521,874)**	(1,376,369)	(11)	**(5,832,533)**	(5,856,994)	0.4
Share of profits of equity accounted investees, net of tax	**7,661,126**	10,480,446	(27)	**27,166,598**	53,537,887	(49)
Profit/ (loss) before tax from continuing operations	**9,677,507**	9,097,667	6	**31,577,396**	55,508,319	(43)
Income tax expense	**87,471**	171,918	49	**(262,957)**	(336,012)	22
Profit/ (loss) for the period from continuing operations	**9,764,978**	9,269,585	5	**31,314,439**	55,172,307	(43)
Discontinued operations						
Share of profit/(loss) after tax for the year from discontinued operations	**325,609**	(4,429,207)	>100	**(416,835)**	(5,460,757)	92
Profit for the period	**10,090,587**	4,840,378	>100	**30,897,604**	49,711,550	(38)
Profit/ (loss) attributable to; (Continuing operations)						
Equity holders of the company	**9,764,978**	9,269,585	5	**31,314,439**	55,172,307	(43)
Non-controlling interests	**-**	-	-	**-**	-	-
	9,764,978	9,269,585	5	**31,314,439**	55,172,307	(43)
Profit/ (loss) attributable to; (Discontinued operations)						
Equity holders of the Company	**325,609**	(4,429,207)	>100	**(416,835)**	(5,460,757)	92
Non-controlling interests	**-**	-	-	**-**	-	-
	325,609	(4,429,207)	>100	**(416,835)**	(5,460,757)	92
Profit attributable to;						
Equity holders of the Company	**10,090,587**	4,840,378	>100	**30,897,604**	49,711,550	(38)
Non-controlling interests	**-**	-	-	**-**	-	-
	10,090,587	4,840,378	>100	**30,897,604**	49,711,550	(38)
Earnings per share						
Basic, profit for the year attributable to ordinary equity holders of the parent	**21.23**	10.19	>100	**65.02**	104.61	(38)
Diluted, profit for the year attributable to ordinary equity holders of the parent	**21.23**	10.19	>100	**65.02**	104.61	(38)
Earnings per share for continuing operations						
Basic, profit/ (loss) from continuing operations attributable to ordinary equity holders of the parent	**20.55**	19.51	5	**65.90**	116.10	(43)
Diluted, profit/ (loss) from continuing operations attributable to ordinary equity holders of the parent	**20.55**	19.51	5	**65.90**	116.10	(43)

Figures in brackets indicate deductions.
The above figures are not audited

LOLC Holdings PLC
Condensed Interim Financial Statements
Statement of Other Comprehensive Income

	Company					
	Three Months Ended			Year Ended		
	31-Mar-26 Rs'000 Unaudited	31-Mar-25 Rs'000 Audited	Variance %	**31-Mar-26 Rs'000 Unaudited**	31-Mar-25 Rs'000 Audited	Variance %
Profit/ (loss) for the period	**10,090,587**	4,840,378	>100	**30,897,604**	49,711,550	(38)
Other comprehensive income						
Net other comprehensive income that will never be reclassified to profit or loss in subsequent periods:						
Revaluation surplus of property, plant and equipment						
Revaluation of property, plant and equipment	**-**	1,648,289	100	**-**	1,648,289	(100)
Related tax	**-**	(449,496)	100	**-**	(449,496)	100
Transfer on disposal	**-**	-	-	**-**	-	-
Defined benefit plan actuarial gains / (losses)						
Re-measurement of defined benefit liabilities	**(93,205)**	22,799	>(100)	**(93,205)**	22,799	>(100)
Related tax	**34,801**	(5,046)	>100	**34,801**	(5,046)	>100
						-
Change in fair value on investments in equity instruments at fair value through other comprehensive income						
Fair value gains/(losses) that arose during the period	**(103,872)**	(40,772)	>100	**27,182**	120,376	(77)
Share of equity accounted investees	**2,216,611**	4,657,354	(52)	**2,421,259**	4,609,571	(47)
Net other comprehensive income not to be reclassified to income statement in subsequent periods	**2,054,335**	5,833,127	(65)	**2,390,037**	5,946,493	(60)
Net other comprehensive income that are or may be reclassified to profit or loss in subsequent periods :						
Share of equity accounted investees	**2,588,384**	4,921,641	(47)	**13,589,766**	(1,141,906)	>100
Net other comprehensive income to be reclassified to income statement in subsequent periods	**2,588,384**	4,921,641	(47)	**13,589,766**	(1,141,906)	>100
Total other comprehensive income/ (expense) for the period, net of tax	**4,642,719**	10,754,768	(57)	**15,979,803**	4,804,587	>100
Total comprehensive income for the period, net of tax	**14,733,307**	15,595,146	(6)	**46,877,407**	54,516,137	(14)
Total comprehensive income attributable to;						
Equity holders of the company	**14,733,307**	15,595,146	(6)	**46,877,407**	54,516,137	(14)
Non-controlling interests	**-**	-	-	**-**	-	-
	14,733,307	15,595,146	(6)	**46,877,407**	54,516,137	(14)

Figures in brackets indicate deductions.
The above figures are not audited

LOLC Holdings PLC
Condensed Interim Financial Statements
Statement of Changes in Equity

Group	Equity attributable to the equity holders of the Company										
	Stated Capital	Revaluation Reserve	Cash flow hedge Reserve	Fair Value Reserve	Translation Reserve	Future Taxation Reserve	Statutory Reserve Fund and Other reserves	Retained Earnings	Total	Non-controlling Interests	Total Equity
	Rs.' 000	Rs.' 000	Rs.' 000	Rs.' 000	Rs.' 000	Rs.' 000	Rs.' 000	Rs.' 000	Rs.' 000	Rs.' 000	Rs.' 000
Balance As At 01 April 2024	**475,200**	**31,512,175**	**(14,230)**	**1,668,822**	**42,918,594**	**205,000**	**43,247,838**	**178,596,878**	**298,610,277**	**188,716,393**	**487,326,670**
Total comprehensive income for the period											
Profit for the period from continuing operations	-	-	-	-	-	-	-	55,172,307	55,172,307	(2,675,330)	**52,496,977**
Profit/(loss) for the period from discontinued operations	-	-	-	-	-	-	-	(5,460,757)	(5,460,757)	(6,033,848)	**(11,494,605)**
Impact of reclassifying financial investment	-	-	-	-	-	-	-	(165,549)	(165,549)	-	**(165,549)**
Other comprehensive income											
Other comprehensive income that will never be reclassified to profit or loss in subsequent periods;											
Revaluation of property, plant and equipment	-	14,830,939	-	-	-	-	-	-	**14,830,939**	13,134,293	**27,965,232**
Related Tax	-	(2,851,437)	-	-	-	-	-	8,228	**(2,843,209)**	(2,688,171)	**(5,531,380)**
Transfer In	-	-	-	-	-	-	-	1,823	**1,823**	1,565	**3,388**
Transfers due to disposal	-	(161,441)	-	-	-	-	-	161,441	-	-	-
Defined benefit plan actuarial gains/(losses)											
Re-measurement of defined benefit liabilities	-	-	-	-	-	-	-	(483,118)	**(483,118)**	(118,198)	**(601,316)**
Related tax	-	-	-	-	-	-	-	148,157	**148,157**	38,444	**186,601**
Change in fair value on investments in equity instruments at fair value through other comprehensive income											
Change in fair value on investments in equity instruments at FVOCI	-	-	-	(5,061,301)	-	-	-	-	**(5,061,301)**	4,981,778	**(79,523)**
Fair value gains/(losses) recycled to the retained earnings on reclassification	-	-	-	(1,014,868)	-	-	-	-	**(1,014,868)**	(152,049)	**(1,166,917)**
Related Tax	-	-	-	(107,170)	-	-	-	-	**(107,170)**	(16,056)	**(123,226)**
Share of other comprehensive income of equity accounted investees (net of tax)	-	564,242	-	215,930	-	-	-	(304,932)	**475,240**	403,910	**879,150**
Net Other comprehensive income that will never be reclassified to profit or loss in subsequent periods	**-**	**12,382,303**	**-**	**(5,967,409)**	**-**	**-**	**-**	**(468,401)**	**5,946,493**	**15,585,516**	**21,532,009**
Other comprehensive income that are or may be reclassified to profit or loss in subsequent periods;											
Exchange differences on translation of foreign operations	-	-	-	-	(2,653,968)	-	-	-	**(2,653,968)**	(2,928,919)	**(5,582,887)**
Fair value gains/(losses) recycled to the Income Statement on reclassification	-	-	-	-	-	-	-	1,014,868	**1,014,868**	152,049	**1,166,917**
Government Securities & other debt instruments											
Fair value gains/(losses) that arose during the period	-	-	-	202,317	-	-	181	(4,036)	**198,462**	(2,405)	**196,057**
Share of OCI of Equity Accounted Investees (Net of tax)	-	-	-	296,050	(1,874)	-	-	-	**294,176**	248,435	**542,611**
Fair value differences on cash flow hedges											
Deferred tax charge/(reversal) on changes in fair value of cash flow hedge	-	-	-	-	-	-	-	4,556	**4,556**	7,778	**12,334**
Net Other comprehensive income that are or may be reclassified to profit or loss in subsequent periods	**-**	**-**	**-**	**498,367**	**(2,655,842)**	**-**	**181**	**1,015,388**	**(1,141,906)**	**(2,523,062)**	**(3,664,968)**
Total other comprehensive income for the period	**-**	**12,382,303**	**-**	**(5,469,042)**	**(2,655,842)**	**-**	**181**	**546,987**	**4,804,587**	**13,062,454**	**17,867,041**
Total comprehensive income for the period	**-**	**12,382,303**	**-**	**(5,469,042)**	**(2,655,842)**	**-**	**181**	**50,258,537**	**54,516,137**	**4,353,276**	**58,869,413**
Transactions with owners directly recorded in the Equity											
Contributions by and distributions to owners											
Share issued - Further issue of shares	-	-	-	-	-	-	-	-	-	7,596,467	**7,596,467**
Dividend paid during the period	-	-	-	-	-	-	-	-	-	(345,154)	**(345,154)**
Total contribution by/(distributions to) owners of the company	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**7,251,313**	**7,251,313**
Other movements in equity											
Prior year adjustment	-	-	-	(1,050,169)	-	-	(27,610)	(38,066)	**(1,115,845)**	1,220,029	**104,184**
Transfer in from genaral reserve	-	-	-	-	-	-	7,948,746	523,441	**8,472,187**	1,922,639	**10,394,826**
Transfer to statutory reserve	-	-	-	-	-	-	3,104,953	(3,128,696)	**(23,743)**	(8,653)	**(32,396)**
Transfer out	-	(335,464)	(33,328)	(154,649)	-	-	(7,875,630)	(73,116)	**(8,472,187)**	(1,922,639)	**(10,394,826)**
Reclassification to retained earnings	-	-	-	-	(10,343)	-	-	10,343	-	-	-
Share issue cost	-	-	-	-	-	-	-	(6,966)	**(6,966)**	(1,322)	**(8,288)**
Realisation	-	(1,112,786)	-	(1,931,041)	-	-	(2,073,225)	2,518,597	**(2,598,455)**	(170,439)	**(2,768,894)**
Total other movements	**-**	**(1,448,250)**	**(33,328)**	**(3,135,859)**	**(10,343)**	**-**	**1,077,234**	**(194,463)**	**(3,745,009)**	**1,039,615**	**(2,705,394)**
Transactions due to changes in Group Holdings											
Changes in group holdings	-	-	-	-	-	-	-	(6,522,071)	**(6,522,071)**	2,934,286	**(3,587,785)**
Total transactions due to changes in group holding	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(6,522,071)**	**(6,522,071)**	**60,152,749**	**53,630,678**
Total transactions with owners directly recorded in the equity	**-**	**(1,448,250)**	**(33,328)**	**(3,135,859)**	**(10,343)**	**-**	**1,077,234**	**(6,716,534)**	**(10,267,080)**	**68,443,677**	**58,176,597**
Balance as at 31 March 2025	**475,200**	**42,446,228**	**(47,558)**	**(6,936,079)**	**40,252,409**	**205,000**	**44,325,253**	**221,973,332**	**342,693,785**	**261,513,346**	**604,207,131**

LOLC Holdings PLC
Condensed Interim Financial Statements
Statement of Changes in Equity

Group	Equity attributable to the equity holders of the Company										
	Stated Capital	Revaluation Reserve	Cash flow hedge Reserve	Fair Value Reserve	Translation Reserve	Future Taxation Reserve	Statutory Reserve Fund and Other reserves	Retained Earnings	Total	Non-controlling Interests	Total Equity
	Rs.' 000	Rs.' 000	Rs.' 000	Rs.' 000	Rs.' 000	Rs.' 000	Rs.' 000	Rs.' 000	Rs.' 000	Rs.' 000	Rs.' 000
Balance as at 01 April 2025	**475,200**	**42,446,228**	**(47,558)**	**(6,936,079.000)**	**40,252,409**	**205,000**	**44,325,253**	**221,973,332**	**342,693,785**	**261,513,346**	**604,207,131**
Total comprehensive income for the period											
Profit for the period from continuing operations	-	-	-	-	-	-	-	**31,314,439**	**31,314,439**	**(7,129,752)**	**24,184,687**
Profit/(loss) for the period from discontinued operations	-	-	-	-	-	-	-	**(416,835)**	**(416,835)**	**(383,540)**	**(800,375)**
Other comprehensive income											
Other comprehensive income that will never be reclassified to profit or loss in subsequent periods;											
Revaluation surplus of property, plant and equipment	-	926,267	-	-	-	-	-	-	**926,267**	347,682	**1,273,949**
Transfers on disposal	-	(340,788)	-	-	-	-	-	340,788	**-**	-	**-**
Deferred tax charge/(reversal) on revaluation surplus	-	(75,050)	-	-	-	-	-	(289,537)	**(364,587)**	(278,663)	**(643,250)**
Defined benefit plan actuarial gains/(losses)											
Re-measurement of defined benefit liabilities	-	-	-	-	-	-	-	(949,480)	**(949,480)**	(356,742)	**(1,306,222)**
Deferred tax charge/(reversal) on actuarial gains/(losses)	-	-	-	-	-	-	-	211,628	**211,628**	38,382	**250,010**
Change in fair value on investments in equity instruments at fair value through other comprehensive income											
Fair value gains/(losses) that arose during the period	-	-	-	1,990,985.000	-	-	-	-	**1,990,985**	(2,214,687)	**(223,702)**
DT charge/(rev) on investment in financial assets at FV through OCI/fin invest	-	-	-	49,026.000	-	-	-	-	**49,026**	7,345	**56,371**
Share of OCI of Equity Accounted Investees (Net of tax)	-	24,573	-	364,853	-	-	-	136,772	**526,198**	15,857	**542,055**
Net Other comprehensive income that will never be reclassified to profit or loss in subsequent periods	**-**	**535,002**	**-**	**2,404,864**	**-**	**-**	**-**	**(549,829)**	**2,390,037**	**(2,440,826)**	**(50,789)**
Other comprehensive income that are or may be reclassified to profit or loss in subsequent periods;											
Government Securities & Other debt instruments											
Fair value gains/(losses) that arose during the year	-	-	-	(73,616)	-	-	-	-	**(73,616)**	(2,142)	**(75,758)**
Foreign currency translation differences for foreign operations											
Net exchange gains/(losses) arising from translating the Financial Statements of foreign operations	-	-	-	-	13,792,291	-	-	-	**13,792,291**	10,250,624	**24,042,915**
Transfers to P&L on Disposal	-	(17,763)	-	-	-	-	-	17,763	**-**	-	**-**
Fair value differences on cash flow hedges											
Deferred tax charge/(reversal) on changes in fair value of cash flow hedge	-	-	-	-	-	-	-	(2,925)	**(2,925)**	(3,114)	**(6,039)**
Share of OCI of Equity Accounted Investees (Net of tax)	-	-	-	(132,456)	6,472	-	-	-	**(125,984)**	13,486	**(112,498)**
Net Other comprehensive income that are or may be reclassified to profit or loss in subsequent periods	**-**	**(17,763)**	**-**	**(206,072)**	**13,798,763**	**-**	**-**	**14,838**	**13,589,766**	**10,258,854**	**23,848,620**
Total other comprehensive income for the period	**-**	**517,239**	**-**	**2,198,792**	**13,798,763**	**-**	**-**	**(534,991)**	**15,979,803**	**7,818,028**	**23,797,831**
Total comprehensive income for the period	**-**	**517,239**	**-**	**2,198,792**	**13,798,763**	**-**	**-**	**30,362,613**	**46,877,407**	**304,736**	**47,182,143**
Transactions with owners directly recorded in the Equity											
Contributions by and distributions to owners											
Share issued during the period	-	-	-	-	-	-	-	-	**-**	2,318,665	**2,318,665**
Buy-Back of shares	-	-	-	-	-	-	-	4,023,283	**4,023,283**	(4,026,514)	**(3,231)**
Dividend forfeited	-	-	-	-	-	-	-	2,165	**2,165**	7,136	**9,301**
Dividend paid during the year	-	-	-	-	-	-	-	-	**-**	(508,205)	**(508,205)**
Total contribution by / (distributions to) owners of the Company	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**4,025,448**	**4,025,448**	**(2,208,918)**	**1,816,530**
Other movements in equity											
Prior year adjustment	-	(1,695)	-	-	-	-	221,188	(141,973)	**77,520**	(771,904)	**(694,384)**
Transfer in from General reserve	-	-	-	-	-	-	36,568	(36,568)	**-**	-	**-**
Transfer in from Statutory reserve	-	-	-	-	-	-	13,229,256	(13,229,256)	**-**	-	**-**
Transfer in/(out)	-	-	-	-	-	-	132,513	(132,514)	**(1)**	1	-
Reclass to RE	-	(4,350,524)	-	-	261,080	(205,000)	-	2,360,692	**(1,933,752)**	(1,779,289)	**(3,713,041)**
Share issue cost	-	-	-	-	-	-	-	(7,167)	**(7,167)**	(1,360)	**(8,527)**
Total other movements	**-**	**(4,352,219)**	**-**	**-**	**261,080**	**(205,000)**	**13,619,525**	**(11,186,786)**	**(1,863,400)**	**(2,552,552)**	**(4,415,952)**
Transactions due to changes in Group Holdings											
Disposal of subsidiaries	-	-	-	-	-	-	-	-	**-**	(103)	**(103)**
First time acquisition of company	-	-	-	-	-	-	-	-	**-**	5,478,070	**5,478,070**
Changes in group holdings	-	-	-	-	-	-	-	(899,008)	**(899,008)**	899,008	**-**
Total transactions due to changes in group holding	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(899,008)**	**(899,008)**	**6,376,975**	**5,477,967**
Total transactions with owners directly recorded in the equity	**-**	**(4,352,219)**	**-**	**-**	**261,080**	**(205,000)**	**13,619,525**	**(8,060,346)**	**1,263,040**	**1,615,505**	**2,878,545**
Balance as at 31 March 2026	**475,200**	**38,611,248**	**(47,558)**	**(4,737,287)**	**54,312,252**	**-**	**57,944,778**	**244,275,599**	**390,834,232**	**263,433,587**	**654,267,819**

Figures in brackets indicate deductions.
The above figures are not audited

LOLC Holdings PLC
Condensed Interim Financial Statements
Statement of Changes in Equity

Company	Stated Capital Rs.' 000	Revaluation Reserve Rs.' 000	Cash flow Hedge Reserve Rs.' 000	Fair Value Reserve Rs.' 000	Translation Reserve Rs.' 000	Future Taxation Reserve Rs.' 000	Statutory Reserve Fund and Other reserves Rs.' 000	Retained Earnings Rs.' 000	Total Rs.' 000
Balance as at 01 April 2024	**475,200**	**31,512,175**	**(14,230)**	**1,668,821**	**42,918,594**	**205,000**	**43,247,839**	**178,596,878**	**298,610,277**
Total comprehensive income for the period									
Profit for the period from continuing operations	-	-	-	-	-	-	-	55,172,307	**55,172,307**
Profit/(loss) for the period from discontinued operations	-	-	-	-	-	-	-	(5,460,757)	**(5,460,757)**
Share of Other Comprehensive Income of equity accounted investee (net of tax)	-	-	-	-	-	-	-	(165,549)	**(165,549)**
Other comprehensive income									
Other comprehensive income that will never be reclassified to profit or loss in subsequent periods;									
Revaluation surplus of property, plant and equipment									
Revaluation of property, plant and equipment	-	1,648,289	-	-	-	-	-	-	**1,648,289**
Deferred tax charge/(reversal) on revaluation surplus	-	(449,496)	-	-	-	-	-	-	**(449,496)**
Defined benefit plan actuarial gains / (losses)									
Defined benefit plan actuarial gains (losses) for the year	-	-	-	-	-	-	-	22,799	**22,799**
Deferred tax charge/(reversal) on actuarial gains/(losses)	-	-	-	-	-	-	-	(5,046)	**(5,046)**
Transfers on disposal	-	(36,462)	-	-	-	-	-	36,462	**-**
Change in fair value on investments in equity instruments at fair value through other comprehensive income									
Fair value gains/(losses) that arose during the period	-	-	-	-	-	-	-	-	**-**
Deffered tax charge /(reversal) on fair value gain	-	-	-	-	-	-	-	-	**-**
Equity Securities/Available-for-sale financial assets:									
Fair value gains/(losses) that arose during the year	-	-	-	120,376	-	-	-	-	**120,376**
Share of Other Comprehensive Income of equity accounted investee (net of tax)	-	11,219,972	-	(6,087,785)	-	-	-	(522,616)	**4,609,571**
Other comprehensive income that are or may be reclassified to profit or loss in subsequent periods;									
Share of Other Comprehensive Income of equity accounted investee (net of tax)	-	-	-	498,367	(2,655,842)	-	181	1,015,388	**(1,141,906)**
Total other comprehensive income for the period	**-**	**12,382,303**	**-**	**(5,469,042)**	**(2,655,842)**	**-**	**181**	**546,987**	**4,804,587**
Total comprehensive income for the period	**-**	**12,382,303**	**-**	**(5,469,042)**	**(2,655,842)**	**-**	**181**	**50,258,537**	**54,516,137**
Other movements in equity									
Share equity accounted investee	-	-	-	-	-	-	-	(6,522,071)	**(6,522,071)**
Total other movements	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(6,522,071)**	**(6,522,071)**
Transactions due to changes in group holding									
Share equity accounted investee	-	(1,448,250)	(33,328)	(3,135,859)	(10,343)	-	1,077,234	(194,463)	**(3,745,009)**
Total transactions due to changes in group holding	**-**	**(1,448,250)**	**(33,328)**	**(3,135,859)**	**(10,343)**	**-**	**1,077,234**	**(194,463)**	**(3,745,009)**
Balance as at 31 March 2025	**475,200**	**42,446,228**	**(47,558)**	**(6,936,079)**	**40,252,409**	**205,000**	**44,325,253**	**221,973,332**	**342,693,785**

LOLC Holdings PLC
Condensed Interim Financial Statements
Statement of Changes in Equity

Company	Stated Capital Rs.' 000	Revaluation Reserve Rs.' 000	Cash flow Hedge Reserve Rs.' 000	Fair Value Reserve Rs.' 000	Translation Reserve Rs.' 000	Future Taxation Reserve Rs.' 000	Statutory Reserve Fund and Other reserves Rs.' 000	Retained Earnings Rs.' 000	Total Rs.' 000
Balance as at 01 April 2025	**475,200**	**42,446,228**	**(47,558)**	**(6,936,079)**	**40,252,409**	**205,000**	**44,325,253**	**221,973,332**	**342,693,785**
Total comprehensive income for the period									
Profit for the period	-	-	-	-	-	-	-	30,897,604	**30,897,604**
Other comprehensive income									
Other comprehensive income that will never be reclassified to profit or loss in subsequent periods;									
Transfers on disposal	-	(198,696)	-	-	-	-	-	198,696	**-**
Defined benefit plan actuarial gains / (losses)									
Defined benefit plan actuarial gains (losses) for the year	-	-	-	-	-	-	-	(93,205)	**(93,205)**
Deferred tax charge/(reversal) on actuarial gains/(losses)	-	-	-	-	-	-	-	34,801	**34,801**
Change in fair value on investments in equity instruments at fair value through other comprehensive income									
Fair value gains/(losses) that arose during the period	-	-	-	27,182	-	-	-	-	**27,182**
Share of Other Comprehensive Income of equity accounted investee (net of tax)	-	733,698	-	2,377,682	-	-	-	(690,121)	**2,421,259**
Other comprehensive income that are or may be reclassified to profit or loss in subsequent periods;									
Share of Other Comprehensive Income of equity accounted investee (net of tax)	-	(17,763)	-	(206,072)	13,798,763	-	-	14,838	**13,589,766**
Total other comprehensive income for the period	**-**	**517,239**	**-**	**2,198,792**	**13,798,763**	**-**	**-**	**(534,991)**	**15,979,803**
Total comprehensive income for the period	**-**	**517,239**	**-**	**2,198,792**	**13,798,763**	**-**	**-**	**30,362,613**	**46,877,407**
Transactions with owners directly recorded in the Equity									
Share of equity accounted investee	-	-	-	-	-	-	-	4,025,448	**4,025,448**
Total transactions with owners directly recorded in the equity	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**4,025,448**	**4,025,448**
Other movements in equity									
Reclass to RE	-	-	-	-	-	(205,000)	-	205,000	**-**
Share of equity accounted investee	-	(4,352,219)	-	-	261,080	-	13,619,525	(11,391,786)	**(1,863,400)**
Total other movements	**-**	**(4,352,219)**	**-**	**-**	**261,080**	**(205,000)**	**13,619,525**	**(11,186,786)**	**(1,863,400)**
Transactions due to changes in Group Holdings									
Share of equity accounted investee	-	-	-	-	-	-	-	(899,008)	**(899,008)**
Total transactions due to changes in group holding	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(899,008)**	**(899,008)**
Total transactions with owners directly recorded in the equity	**-**	**(4,352,219)**	**-**	**-**	**261,080**	**(205,000)**	**13,619,525**	**(8,060,346)**	**1,263,040**
Balance as at 31 March 2026	**475,200**	**38,611,248**	**(47,558)**	**(4,737,287)**	**54,312,252**	**-**	**57,944,778**	**244,275,599**	**390,834,232**

Figures in brackets indicate deductions.
The above figures are not audited

LOLC Holdings PLC
Condensed Interim Financial Statements
Statement of Cash Flows

	Group		Company	
	Year ended		Year ended	
	31-Mar-26 Rs.' 000	31-Mar-25 Rs.' 000	31-Mar-26 Rs.' 000	31-Mar-25 Rs.' 000
CASH FLOW FROM OPERATING ACTIVITIES				
Profit before income tax expense from continuing operations	29,684,708	54,342,619	31,577,396	55,508,319
Profit before income tax expense from discontinuing operations	(1,337,209)	(11,572,586)	(416,835)	(5,460,757)
Profit before tax	**28,347,499**	**42,770,033**	**31,160,561**	**50,047,562**
Adjustment for:				
Depreciation and amortization	17,212,715	13,497,210	538,543	186,665
Impairment of PPE	-	(117,742)	-	-
Insurance provision	5,361,567	5,128,463	-	-
Change in fair value of forward contracts	(5,788)	(17,793)	-	-
Provision for gratuity	1,897,103	1,349,464	85,465	76,758
Net impairment loss / (reversal) on financial assets	15,907,434	18,810,499	122,870	1,605,652
Provision for fall/(increase) in value of investments	(2,605,012)	238,670	(12)	2
Net finance costs	123,551,585	122,388,311	37,513,947	39,935,287
Dividend Income	(48,134)	(231,410)	(682,270)	(1,117,771)
Interest income	(7,022,002)	(9,031,012)	(44,769,645)	(46,627,126)
(Profit)/loss on sale of quoted and non-quoted shares	(2,038,427)	(331,872)	-	-
Foreign exchange (gain) / loss	(5,104,700)	(1,213,426)	-	-
Change in fair value of consumable biological assets	(5,819,364)	(910,095)	-	-
Results on acquisition and divestment of group investments	(2,149,289)	(54,012,640)	-	-
Change in fair value of investment properties	(5,665,094)	(5,735,502)	(185,500)	(501,400)
Amortization of deferred income	(54,396)	(166,718)	-	-
(Gain) / loss on sale of PPE , investment property & biological assets	(158,683)	(48,887)	(16,425)	(4,551)
(Gain) /Loss on disposal of government securities	(1,200,548)	(2,240,119)	-	-
Gain/(loss) on investment restructuring	-	3,710,480	-	-
Sale of timber	(240,950)	(2,658)	-	-
Share of profits of equity accounted investees, net of tax	(3,056,501)	(4,227,602)	(26,749,763)	(52,437,810)
Share of profits of equity accounted investees on assets held for sale	-	9,382,322	-	4,360,680
Operating profit before working capital changes	**157,109,015**	**138,987,976**	**(2,982,229)**	**(4,476,052)**
Working capital changes				
Increase/(decrease) in trade and other payables	7,724,939	8,249,703	813,614	(2,612,432)
(Increase)/decrease in investment in leases, hire purchase and others	(9,158,234)	(5,880,427)	-	-
(Increase)/decrease in investment in advances and other loans	(246,511,279)	(100,335,704)	5,714,309	(22,643,075)
(Increase)/decrease in premium receivables	(1,038,654)	904,906	-	-
(Increase)/decrease in inventories	(5,650,162)	(977,790)	271,216	337,447
(Increase)/decrease in trade and other receivables	(9,237,041)	22,162,150	20,020,646	10,693,943
Increase/(decrease) in customer deposits	128,621,305	59,153,130	-	-
Cash generated from operations	**21,859,888**	**122,263,944**	**23,837,556**	**(18,700,168)**
Finance cost paid	(121,529,424)	(109,217,521)	(38,822,194)	(42,672,178)
Income tax paid	(6,635,860)	(5,743,605)	-	(152,341)
Defined benefit plan costs paid	(2,080,289)	(629,196)	(20,925)	(23,366)
Net cash from/(used in) operating activities	**(108,385,684)**	**6,673,622**	**(15,005,563)**	**(61,548,053)**
CASH FLOW FROM INVESTING ACTIVITIES				
(Investment) in/disposal of subsidiary companies	(5,488,107)	(6,131,187)	3,180,482	229,000
Net cash and cash equivalents received on disposal of subsidiary	-	49,900	-	-
Disposal of/ (Investment in) equity accounted investees	7,023	(106,473)	-	-
Proceeds from disposal of subsidiaries	25,974	282,948	-	-
(Acquisition) of Property, Plant and Equipment	(25,732,392)	(19,927,028)	(526,948)	(88,891)
(Acquisition) / Disposal of Intangible Assets	(362,043)	(1,319,613)	(191)	(33,954)
Net Disposal/ (additions) of trading assets	55,964,281	(20,239,991)	-	-
Net Disposal /(additions) to investment securities	(27,709,470)	20,211,866	3,922,978	(5,559,853)
Proceeds from the disposal of PPE/ biological assets	19,806,488	1,551,012	228,961	293,930
(Acquisition)/ disposal of investment properties	(1,454,469)	(5,064,543)	-	-
Interest income received	7,022,002	9,031,012	1,998,231	12,814,484
Dividend received	48,134	231,410	276	1,117,771
(Net additions) / disposals to consumable biological assets	(178,339)	(24,858)	-	-
(Net additions) / Disposals to bearer biological assets	(1,609,498)	(1,097,743)	-	-
Proceed from sale of bearer/consumer biological assets	-	377,244	-	-
Net cash flow from investing activities	**20,339,584**	**(22,176,045)**	**8,803,789**	**8,772,487**
CASH FLOW FROM FINANCING ACTIVITIES				
Net cash proceeds from short-term interest bearing borrowings	76,530,511	46,522,432	(1,803,318)	48,069,928
Proceeds from long-term interest bearing loans and borrowings	128,800,487	43,683,615	26,293,491	14,806,634
Repayments of long-term interest bearing loans and borrowings	(128,320,684)	(89,773,660)	(21,475,053)	(16,824,065)
Issue/(repayment) of debentures	1,838,590	(4,992,041)	(3,683,890)	(5,000,000)
Principal repayment under finance /Operating lease liabilities	(3,224,872)	(2,574,596)	(55,881)	(17,443)
Receipt of deferred income	175,583	596,976	-	-
Dividend paid to NCI	(508,205)	(345,154)	-	-
Issue of shares to NCI	2,318,665	-	-	-
Share issue cost	(8,527)	(8,288)	-	-
Buy-back of shares	(3,231)	-	-	-
NCI contributions to share issue of subsidiaries	-	7,596,467	-	-
Changes in group holdings	-	(3,587,785)	-	-
Net cash generated from financing activities	**77,598,317**	**(2,882,034)**	**(724,651)**	**41,035,053**
Net increase/(decrease) in cash and cash equivalents during the period	(10,447,784)	(18,384,456)	(6,926,425)	(11,740,513)
Cash and cash equivalents at the beginning of the period	80,218,381	98,602,837	(12,190,219)	(449,706)
Cash and cash equivalents at the end of the period	**69,770,597**	**80,218,381**	**(19,116,644)**	**(12,190,219)**
Analysis of cash and cash equivalents at the end of the period				
Cash in hand and favourable bank balances	116,968,894	111,612,970	1,521,766	1,941,277
Unfavourable bank balances used for cash management purposes	(47,198,297)	(31,394,589)	(20,638,410)	(14,131,496)
	69,770,597	**80,218,381**	**(19,116,644)**	**(12,190,219)**

Figures in brackets indicate deductions.
The above figures are not audited

6 Notes to the Interim Financial Statements

6.1 Condensed interim financial statements

The Statement of Financial Position as at 31 March 2026, Statement of Profit or Loss, Statement of Other Comprehensive Income, Statement of Cash Flows and Statement of Changes in Equity of the Company and the Group for the period ended there of are drawn up from unaudited financial statements of the Company, its subsidiaries, associates and joint ventures and provide information as required by the Colombo Stock Exchange and LKAS 34. Further, provisions of the Companies Act No.7 of 2007 has been considered in preparing the said financial statements of the Company and of the Group.

The presentation and classification of the financial statements of the previous period have been amended, where relevant, for better presentation and to be comparable with those of the current period.

The interim condensed financial statements are presented in Sri Lankan Rupees (LKR) and all values are rounded to the nearest thousand except when otherwise indicated.

6.2 Basis of preparation

Accounting policies and methods of computation as stated in the Financial Statements for the year ended 2024/25 are followed in the preparation of these Interim Financial Statements. There were no changes to the Accounting Policies and methods of computation since the publication of the Annual Report for the year ended 31 March 2025.

6.3 Market price per share

Market prices of ordinary shares recorded during the quarter ended 31 March 2026 are as follows;

	Rs.
Highest price	640.00
Lowest price	504.00
Closing price	529.75

6.4 Information on Company's listed debentures

Interest rate of comparable government security

Buying and Selling prices of Treasury Bonds at the auctions held during the period.

	Buying	Selling
10 Year Bond -LOLC-BD-24/02/31-C2468-12		
Price	Not traded	Not traded
Yield - %	Not traded	Not traded

Market prices and yield during the period (ex interest)

	10 Year Bond
Price	93.72
Yield - %	13.15%

The market prices (ex interest)	Highest price	Lowest price	Last traded price
10 Year Bond -LOLC-BD-24/02/31-C2468-12	100.00	100.00	100.00

6.5 Contingencies, capital and other commitments

There are no significant changes in the nature of the contingent liabilities disclosed in the Financial Statements for the period ended 31 March 2026.

6.6 In compliance with LKAS 21 , LOLC Group used following foreign currency exchange rates to translate group's foreign investment in subsidiaries and associates into presentation currency.

Exchange Rates	Average	Closing
Australian Dollar (AUD)	201.48	216.35
Cambodian Riel (KHR)	0.08	0.08
Chinese Yuan (CNY)	42.88	45.65
Egyptian Pound (EGP)	6.24	5.77
European Euro (EUR)	352.86	361.74
Fijian Dollar (FJD)	133.78	139.09
Indian Rupee (INR)	3.45	3.32
Indonesian Rupiah (IDR)	0.02	0.02
Kazakastan Tenge (KZT)	0.59	0.65
Kenyan Shilling (KES)	2.36	2.43
Kyrgyz Som (KGS)	3.48	3.60
Malawian Kwacha (MWK)	0.18	0.18
Mauritian Rupee (MUR)	6.65	6.70
Myanmar Kyat (MMK)	0.14	0.15
Nigerian Naira (NGN)	0.21	0.23
Pakistani Rupee (PKR)	1.08	1.13
Philippine PESO (PHP)	5.27	5.20
Rwanda Franc (RWF)	0.21	0.22
Sterling Pound (GBP)	407.99	416.37
Tajikistan Somoni (TJS)	31.58	32.84
Tanzanian Shilling (TZS)	0.12	0.12
United Arab Emirates Dirham (AED)	82.87	85.81
United States Dollar (USD)	304.36	315.19
Zambian Kwacha (ZMW)	13.36	16.53

6.7 Events occurring after the reporting date

No circumstances have arisen since the reporting date which would require adjustments or disclosures in the Interim Financial Statements.

6.8 Derecognition of Investment in Hatton National Bank PLC (HNB)

For the year ended 31 March 2025, the Group's investment in HNB was classified as a non-current asset held for sale in accordance with SLFRS 5. During the period, the Group disposed of its entire shareholding in HNB, including both voting and non-voting shares. Accordingly, following the full disposal, the Group no longer holds any investment in HNB as at the reporting date, and the investment has been fully derecognised from the Group's financial statements.

6.9 Discontinued operations

Browns Ari Resorts (Pvt) Ltd, a subsidiary of the Group, sold the assets and business of Barceló Whale Lagoon Maldives Resort for a total consideration of USD 57,500,000 on 19th December 2025. In accordance with SLFRS 5, the results of both the current period and the prior comparative period relating to this disposal have been separately presented as discontinued operations in the Consolidated Income Statement, Consolidated Statement Cash Flows of LOLC Holdings PLC.

7 Results on acquisition and divestment of Group investments

Following is a summary of the results on acquisition of Group Investments during the period.

7.1 Acquisition of Subsidiaries

	Note	Result of Acquisition (Rs.000)		
		% of Acquisition	Investment (Rs.000)	Gain on bargain purchase
Subsidiaries				
Acquisition of Local Companies				
Tea Smallholder Factories PLC (TSHF)	7.1.1	75.27%	793,274	249,267
FLMC Plantations Group (FLMC)	7.1.2	100.00%	4,800,000	1,900,022
			5,593,274	**2,149,289**

7.1.1 Udapussellawa Plantations PLC, a subsidiary of the Group, acquired a 75.27% equity stake in Tea Smallholder Factories PLC for Rs. 793.27 million during the period.

7.1.2 Browns Power Holdings (Pvt) Ltd, a subsidiary of the group, acquired 100% equity in FLMC Plantations (Pvt) Ltd, the holding company and managing agent of Pussellawa Plantations Ltd and Melfort Green Teas (Pvt) Ltd for Rs. 4.8 billion on 5 May 2025.

The provisional fair values of the identifiable assets and liabilities of the acquire as at the date of acquisition were;

	Note 7.1.1 TSHF	Note 7.1.2 FLMC	Total
	Rs.000	Rs.000	Rs.000
Assets			
Cash and cash equivalents	2,246	102,921	105,167
Inventories	489,447	942,467	1,431,914
Current tax assets	6,096	48,172	54,268
Trade and other current assets	115,464	2,179,784	2,295,248
Right to use assets	1,932	6,135,105	6,137,037
Investment properties	813,202	-	813,202
Consumable biological assets	-	5,027,207	5,027,207
Bearer biological assets	-	5,675,658	5,675,658
Investments in group of companies	-	591,181	591,181
Deferred tax assets	-	626,211	626,211
Intangible assets	7,303	-	7,303
Property, plant and equipment	962,618	1,658,414	2,621,032
	2,398,308	**22,987,120**	**25,385,428**
Liabilities			
Bank overdrafts	65,746	-	65,746
Interest-bearing borrowings	-	1,099,028	1,099,028
Current tax payables	4,214	61,503	65,717
Trade and other payables	209,967	2,545,233	2,755,200
Deferred tax liabilities	332,670	5,397,065	5,729,735
Deferred income	382	563,626	564,008
Retirement benefit obligations	47,683	1,246,812	1,294,495
	660,662	**10,913,267**	**11,573,929**
Fair value of identifiable net assets acquired	**1,737,646**	**12,073,853**	**13,811,499**
Results of the acquisitions of above subsidiaries are as follows;			
Fair value of consideration paid	793,274	4,800,000	5,593,274
Non-controlling interests acquired (Net)	695,105	4,782,965	5,478,070
Intergroup Investment	-	590,866	590,866
Fair value of identifiable net assets acquired	1,737,646	12,073,853	13,811,499
Goodwill on acquisition/(Gain on bargain purchase)	**(249,267)**	**(1,900,022)**	**(2,149,289)**
Net cash used in acquisition			
Purchase consideration paid	(793,274)	(4,800,000)	(5,593,274)
Cash & cash equivalents acquired	2,246	102,921	105,167
	(791,028)	**(4,697,079)**	**(5,488,107)**

7 Results on acquisition and divestment of Group investments

7.2 Divestment of Group investments

Following is a summary of the results on divestment of Group Investments during the period.

Subsidiaries

	Note	Date of disposal	Controlling Interest Sold	Cash and Cash Equivalent Received Rs. 000	Disposal Related Costs Rs.000	Total Consideration of Disposal Rs.000
Agstar Exports (Pvt) Ltd (AGEXPO)	7.2.1	14/08/2025	100.00%	35,300	-	35,300

7.2.1 Disposal Gain/(Loss) Computation

	Total consideration received	Derecognition of non- controlling interest	Fair value of net assets disposed	Gain/(loss) on disposal
Agstar Exports (Pvt) Ltd (AGEXPO)	35,300	103	(35,502)	(99)

The carrying amount of the identifiable assets and liabilities of the disposed as at the date of disposal were;

	Note 7.2.1 AGEXPO Rs.000
Assets	
Cash and cash equivalents	9,326
Inventories	3,097
Current Tax Assets	20,116
Deferred tax assets	417
Property, plant and equipment	2,546
	35,502

Carrying amount of identifiable net assets disposed	**35,502**

Net cash received from disposal	**Rs.000**
Purchase consideration received	35,300
(-) Disposal related costs	-
Positive cash balances	(9,326)
Net cash received from disposal	**25,974**

Operating Segments

8 Operating Segments

	Financial Services	Long term & General Insurance	Manufacturing & Trading	Leisure & Real Estate	Plantation & Agri	Equity Accounted Investees	Others / Eliminations	Total
	Rs.' 000	Rs.' 000	Rs.' 000	Rs.' 000	Rs.' 000	Rs.' 000	Rs.' 000	Rs.' 000
For the period ended 31 March 2026								
Gross income	219,899,042	26,113,999	76,590,998	18,863,710	88,190,986	-	645,239	430,303,974
Interest expenses	(77,633,638)	-	-	-	-	-	7,744,235	(69,889,403)
Cost of sales	-	-	(51,328,645)	(3,977,951)	(39,727,700)	-	(1,783,524)	(96,817,820)
Profit before operating expenses	142,265,404	26,113,999	25,262,353	14,885,759	48,463,286	-	6,605,950	263,596,751
Operating expenses	(90,578,419)	(24,635,660)	(16,076,333)	(12,852,893)	(46,789,984)	-	(1,123,729)	(192,057,018)
Results from operating activities	**51,686,985**	**1,478,339**	**9,186,020**	**2,032,866**	**1,673,302**	**-**	**5,482,221**	**71,539,733**
Net finance cost	-	(32,848)	(10,387,805)	(13,708,752)	(6,456,491)		(16,474,919)	(47,060,815)
Share of profits of equity accounted investees	-	-	-	-	-	3,056,501	-	3,056,501
Results on acquisition and divestment of group investments	-	-	-	-	-	-	2,149,289	2,149,289
Profit before tax from continuing operations	**51,686,985**	**1,445,491**	**(1,201,785)**	**(11,675,886)**	**(4,783,189)**	**3,056,501**	**(8,843,409)**	**29,684,708**
Profit before tax of the group	**51,686,985**	**1,445,491**	**(1,201,785)**	**(11,675,886)**	**(4,783,189)**	**3,056,501**	**(8,843,409)**	**29,684,708**
For the period ended 31 March 2025								
Gross income	190,903,270	23,189,935	49,954,302	14,592,745	55,165,234	-	2,405,376	336,210,862
Interest expenses	(71,727,571)	-	-	-	-	-	10,345,161	(61,382,410)
Cost of sales	-	-	(35,262,976)	(3,613,536)	(25,580,072)	-	(1,298,430)	(65,755,014)
Profit before operating expenses	**119,175,699**	**23,189,935**	**14,691,326**	**10,979,209**	**29,585,162**	**-**	**11,452,107**	**209,073,438**
Operating expenses	(79,946,553)	(21,696,930)	(13,551,738)	(9,065,919)	(34,722,168)	-	(2,199,580)	(161,182,888)
Results from operating activities	**39,229,146**	**1,493,005**	**1,139,588**	**1,913,290**	**(5,137,006)**	**-**	**9,252,527**	**47,890,550**
Net finance cost	-	(5,032)	(11,587,945)	(10,891,284)	(4,429,425)	-	(24,874,487)	(51,788,173)
Share of profits of equity accounted investees	-	-	-	-	-	4,227,602	-	4,227,602
Results on acquisition and divestment of group investments	-	-	-	-	-	-	54,012,640	54,012,640
Profit before tax from continuing operations	**39,229,146**	**1,487,973**	**(10,448,357)**	**(8,977,994)**	**(9,566,431)**	**4,227,602**	**38,390,680**	**54,342,619**
Profit before tax of the group	**39,229,146**	**1,487,973**	**(10,448,357)**	**(8,977,994)**	**(9,566,431)**	**4,227,602**	**38,390,680**	**54,342,619**

Operating Segments

8 Operating Segments

	Financial Services	Long term & General Insurance	Manufacturing & Trading	Leisure & Real Estate	Plantation & Agri	Equity Accounted Investees	Others / Eliminations	Total
	Rs.' 000	Rs.' 000	Rs.' 000	Rs.' 000	Rs.' 000	Rs.' 000	Rs.' 000	Rs.' 000
For the period ended 31 March 2026								
Continuing operations								
Net impairment (loss) / reversal on financial assets	15,229,641	-	263,271	164,188	15,018	-	235,315	**15,907,434**
Depreciation and amortization	4,260,815	208,868	1,119,972	2,663,819	8,397,106	-	562,136	**17,212,715**
Continuing operations								
Total assets (as at 31 March 2026)	1,356,443,901	53,207,147	230,859,417	336,770,488	433,165,897	-	(89,207,624)	**2,321,239,225**
Total liabilities (as at 31 March 2026)	1,015,237,674	38,464,388	152,666,503	200,234,640	164,552,957	-	95,815,245	**1,666,971,406**
For the period ended 31 March 2025								
Continuing operations								
Net impairment (loss) / reversal on financial assets	18,418,127	364,198	743,119	51,146	277,792	-	(1,062,402)	**18,791,980**
Depreciation and amortization	3,133,964	166,510	702,669	1,536,826	7,010,593	-	208,650	**12,759,212**
Continuing operations								
Total assets (as at 31 March 2025)	1,089,260,773	43,411,115	213,302,760	338,136,562	365,887,831	-	(20,372,890)	**2,029,626,151**
Total liabilities (as at 31 March 2025)	800,991,301	29,434,843	142,809,093	182,661,224	119,013,732	-	150,508,827	**1,425,419,020**

9 Valuation of Financial Assets and Liabilities

As at 31 March 2026 - Group	Fair value - derivatives	Fair value - held for trading	FVOCI Instruments	Amortised cost / Not measured at fair value	Total carrying amount	Fair value	Fair value measurement level
	Rs.' 000	Rs.' 000	Rs.' 000	Rs.' 000	Rs.' 000	Rs.' 000	
Cash and cash equivalents	-	-	-	116,968,894	116,968,894	116,968,894	Note 1
Financial assets recognised through profit or loss	-	22,374,580	-	-	22,374,580	22,374,580	Level 1 and Level 2
Investment securities	-	-	10,000,462	159,621,699	169,622,161	169,622,161	Level 1 and Level 2
Financial assets at amortised cost/ Finance lease receivables, hire purchases and operating leases	-	-	-	78,281,125	78,281,125	79,458,273	Level 3
Financial assets at amortised cost/ Advances and other loans	-	-	-	981,809,889	981,809,889	1,021,475,009	Level 3
Trade receivable	-	-	-	27,002,001	27,002,001	27,012,698	Level 3
Total financial assets	-	22,374,580	10,000,462	1,363,683,608	1,396,058,650	1,436,911,614	
Bank overdrafts	-	-	-	47,198,297	47,198,297	47,198,297	Note 1
Trading liabilities	17,588	-	-	-	17,588	17,588	Level 1
Financial Liabilities at Amortised Cost/ Deposits liabilities	-	-	-	694,265,402	694,265,402	697,736,729	Level 3
Financial Liabilities at Amortised Cost/ Interest bearing borrowings	-	-	-	672,598,610	672,598,610	689,413,575	Level 3
Trade payable	-	-	-	32,148,003	32,148,003	32,951,703	Level 3
Total financial liabilities	17,588	-	-	1,446,210,312	1,446,227,900	1,467,317,892	

As at 31 March 2025 - Group	Fair value - derivatives	Fair value - held for trading	FVOCI Instruments	Amortised cost / Not measured at fair value	Total carrying amount	Fair value	Fair value measurement level
	Rs.' 000	Rs.' 000	Rs.' 000	Rs.' 000	Rs.' 000	Rs.' 000	
Cash and cash equivalents	-	-	-	111,612,970	111,612,970	111,612,970	Note 1
Financial assets recognised through profit or loss	-	46,987,655	-	-	46,987,655	46,987,655	Level 1 and Level 2
Investment securities	-	-	8,756,701	132,135,185	140,891,886	162,425,746	Level 1 and Level 2
Financial assets at amortised cost/ Finance lease receivables, hire purchases and operating leases	-	-	-	66,664,675	66,664,675	71,876,550	Level 3
Financial assets at amortised cost/ Advances and other loans	-	-	-	751,421,279	751,421,279	914,537,316	Level 3
Trade receivable	-	-	-	53,664,934	53,664,934	53,664,934	Level 3
Total financial assets	-	46,987,655	8,756,701	1,115,499,043	1,171,243,399	1,361,105,171	
Bank overdrafts	-	-	-	31,394,589	31,394,589	31,394,589	Note 1
Trading liabilities	689,957	-	-	-	689,957	689,957	Level 1
Financial Liabilities at Amortised Cost/ Deposits liabilities	-	-	-	565,644,097	565,644,097	619,455,840	Level 3
Financial Liabilities at Amortised Cost/ Interest bearing borrowings	-	-	-	601,202,430	601,202,430	648,736,708	Level 3
Trade payable				88,479,855	88,479,855	88,479,855	Level 3
Total financial liabilities	689,957	-	-	1,286,720,971	1,287,410,928	1,388,756,949	

Note 1
For cash and cash equivalent and bank overdrafts, the carrying amount reasonably approximates its costs.

10 Statement of Directors' Holding and Chief Executive Officer's holding in Shares of the Entity

Directors Name	No of shares	%
Mr. I C Nanayakkara		
Held shares in the following manner		
Mr. I C Nanayakkara	75,306,213	15.85
Sampath Bank PLC/ I C Nanayakkara	72,124,000	15.18
Commercial Bank of Ceylon PLC/ I C Nanayakkara	79,000,000	16.62
Nations Trust Bank PLC/ I C Nanayakkara	5,957,579	1.25
Mr. W D K Jayawardena	-	-
Group Managing Director / CEO		
Mrs. K U Amarasinghe		
Held shares in the following manner		
Mrs. K U Amarasinghe	19,322,000	4.07
Seylan Bank PLC/ K U Amarasinghe	4,438,000	0.93
Mr. F K C P N Dias	-	-
Mr. K Sundararaj	-	-
Mr. K Sivanesan	-	-
Mr. G S Kalidasa	-	-

11 Top 20 shareholders as at 31 March 2026

	Shareholder	No. of Shares	% of Issued Capital
1	LOLC Capital (Private) Limited	145,765,983	30.67
	Sampath Bank PLC/LOLC Capital (Private) Limited	1,500,000	0.32
2	Commercial Bank of Ceylon PLC/ I C Nanayakkara	79,000,000	16.62
	Mr. I C Nanayakkara	75,306,213	15.85
	Sampath Bank PLC/ Ishara Chinthaka Nanayakkara	72,124,000	15.18
	Nations Trust Bank PLC/ Ishara Chinthaka Nanayakkara	5,957,579	1.25
3	Mrs. K U Amarasinghe	19,322,000	4.07
	Seylan Bank PLC/ K U Amarasinghe (Collateral)	4,438,000	0.93
4	Employees Provident Fund	11,529,840	2.43
5	Kashyapa Capital (Pvt) Ltd	11,442,302	2.41
6	Mrs. I. Nanayakkara	2,827,948	0.60
7	GF Capital Global Limited	2,158,778	0.45
8	People's Leasing & Finance PLC / Capital Trust Holdings Limited	2,154,566	0.45
	People's Leasing & Finance PLC / Capital Trust Holdings Limited	1,643,837	0.35
9	Synamon Global Pvt LTD	1,156,867	0.24
10	People's Leasing & Finance PLC / Capital Trust Properties (Pvt) Ltd	846,430	0.18
11	Finco Holdings (Private) Limited	818,654	0.17
12	JN Lanka Holdings Company (Pvt) Ltd	754,668	0.16
13	Dr. M Ponnambalam	722,616	0.15
14	Mr. S.V. Somasunderam	711,573	0.15
15	Nuwara Eliya Property Developers (Pvt) Ltd	686,053	0.14
16	Sri Lanka Insurance Corporation LTD - Life Fund	624,129	0.13
17	Sri Lanka Insurance Corporation LTD - General Fund	623,524	0.13
18	Mrs. T.T.A. DE Silva Weerasooria	531,449	0.11
19	Commercial Bank of Ceylon PLC/ Phantom Investments (Pvt) Ltd	506,913	0.11
20	Est.of Lat R. Maheswaran	500,000	0.11
		443,653,922	**93.36**

	31 March 2026
The float adjusted market capitalization	37,993,838,461
Public Shareholding	15%
No. of Public shareholders	8,482
Compliance Level	Option 01

12 Information on Listed Debentures

01.) Senior, Unsecured, Listed, Redeemable, Rated debentures issued (2021-2031) - Proceeds utilization as at 31 March 2026

Objective as per Prospect	Amount allocated as per prospect in LKR	Proposed date of utilization as per prospectus	Amount allocated from LKR (A)	% of total proceed	Amount utilized in LKR (B)	% of utilized against Allocation (B/A)
Refinancing of short term bank facilities	10 Bn	Immediately upon allotment of the Debentures	10 Bn	100%	10 Bn	100%