# LOLC HOLDINGS PLC
# CONDENSED INTERIM FINANCIAL STATEMENTS
## FOR THE PERIOD ENDED 30 JUNE 2026



## LOLC Holdings PLC
## Condensed Interim Financial Statements
## For the period ended 30 June 2026


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**LOLC Holdings PLC**
**Condensed Interim Financial Statements**
**Statement of Financial Position**

| Group | Company | | Group | | Company | |
|---|---|---|---|---|---|---|
| **31-Mar-26 Rs'000 Unaudited** | **31-Mar-26 Rs'000 Unaudited** | ***As at*** | **30-Jun-26 Rs'000 Unaudited** | 30-Jun-25 Rs'000 Unaudited | **30-Jun-26 Rs'000 Unaudited** | 30-Jun-25 Rs'000 Unaudited |
| | | **Assets** | | | | |
| 116,968,894 | 1,521,766 | Cash and cash equivalents | **105,059,667** | 127,923,548 | **1,033,914** | 11,720,984 |
| 24,290,652 | 32 | Financial assets recognised through profit or loss | **26,852,763** | 51,804,388 | **31** | 18 |
| 148,505,110 | 41,439,203 | Investment securities | **181,838,861** | 139,497,715 | **45,322,136** | 38,010,210 |
| 78,281,125 | - | Financial assets at amortised cost/ Finance lease receivables, hire purchases and operating leases | **80,264,146** | 68,288,990 | **-** | - |
| 981,809,887 | 87,749,487 | Financial assets at amortised cost/ Advances and other loans | **1,053,548,836** | 791,496,548 | **91,568,657** | 96,888,298 |
| 5,018,747 | - | Premium receivables | **4,059,122** | 3,330,361 | **-** | - |
| 40,375,044 | 54,892 | Inventories | **45,189,864** | 33,985,049 | **56,982** | 115,585 |
| 11,535,213 | 317,539 | Current tax assets | **11,655,285** | 9,412,166 | **327,181** | 126,744 |
| 120,406,413 | 223,824,960 | Trade and other current assets | **127,682,013** | 96,950,035 | **230,071,115** | 222,115,585 |
| 176,674,414 | 78,336 | Right-of-use assets | **188,119,999** | 167,945,169 | **147,104** | 19,635 |
| 191,672,867 | 4,249,700 | Investment properties | **193,761,075** | 187,132,818 | **4,249,700** | 4,064,200 |
| | | Biological assets; | | | | |
| 26,508,659 | - | Consumable biological assets | **27,199,691** | 20,587,541 | **-** | - |
| 28,197,712 | - | Bearer biological assets | **29,601,608** | 27,718,627 | **-** | - |
| | | Investments in group of companies; | | | | |
| - | 364,465,581 | Subsidiary companies | **-** | - | **395,601,699** | 297,094,334 |
| 37,442,021 | 32,378,080 | Associate entities | **37,768,065** | 35,647,999 | **32,602,560** | 43,611,610 |
| 7,252,068 | - | Deferred tax assets | **5,800,966** | 6,221,590 | **-** | - |
| 10,669,044 | 41,957 | Intangible assets | **10,726,812** | 10,296,667 | **38,446** | 62,547 |
| 315,350,777 | 6,839,603 | Property, plant and equipment | **328,371,038** | 317,774,200 | **6,742,565** | 6,903,615 |
| **2,320,958,647** | **762,961,136** | **Total assets** | **2,457,499,811** | 2,096,013,411 | **807,762,090** | 720,733,365 |
| | | **Liabilities and equity** | | | | |
| | | **Liabilities** | | | | |
| 47,198,297 | 20,638,410 | Bank overdrafts | **51,776,462** | 35,024,443 | **20,774,571** | 21,479,309 |
| 17,588 | - | Trading liabilities | **7,154** | 812 | **-** | - |
| 694,265,401 | - | Financial Liabilities at amortised cost/ Deposits liabilities | **739,563,393** | 581,488,055 | **-** | - |
| 673,251,365 | 344,860,381 | Financial Liabilities at amortised cost/ Interest bearing borrowings | **714,813,165** | 632,614,773 | **364,405,436** | 344,888,296 |
| 16,494,757 | - | Insurance provision - life | **16,729,328** | 14,912,141 | **-** | - |
| 12,837,236 | - | Insurance provision - general | **13,726,394** | 10,569,345 | **-** | - |
| 26,503,825 | 1,016,582 | Current tax payables | **26,210,365** | 25,295,445 | **1,341,742** | 762,374 |
| 119,442,842 | 1,709,798 | Trade and other payables | **128,605,460** | 103,617,380 | **1,070,706** | 1,000,830 |
| 65,038,052 | 2,596,702 | Deferred tax liabilities | **67,640,347** | 64,271,292 | **2,596,702** | 2,566,296 |
| 1,724,345 | - | Deferred income | **2,283,051** | 1,269,637 | **-** | - |
| 9,557,578 | 527,848 | Retirement benefit obligations | **8,171,344** | 8,569,730 | **540,004** | 379,708 |
| **1,666,331,286** | **371,349,721** | **Total liabilities** | **1,769,526,463** | 1,477,633,053 | **390,729,161** | 371,076,813 |
| | | **Equity** | | | | |
| 475,200 | 475,200 | Stated capital (475,200,000 shares) | **475,200** | 475,200 | **475,200** | 475,200 |
| 146,089,986 | 146,089,986 | Reserves | **174,902,995** | 129,135,755 | **174,902,995** | 129,135,755 |
| 245,046,229 | 245,046,229 | Retained earnings | **241,654,734** | 220,045,597 | **241,654,734** | 220,045,597 |
| **391,611,415** | **391,611,415** | **Equity attributable to equity holders of the Company** | **417,032,929** | 349,656,552 | **417,032,929** | 349,656,552 |
| 263,015,946 | - | **Non-controlling interests** | **270,940,419** | 268,723,806 | **-** | - |
| **654,627,361** | **391,611,415** | **Total equity** | **687,973,348** | 618,380,358 | **417,032,929** | 349,656,552 |
| **2,320,958,647** | **762,961,136** | **Total liabilities & equity** | **2,457,499,811** | 2,096,013,411 | **807,762,090** | 720,733,365 |
| 824.10 | 824.10 | **Net assets per share (Rs.)** | **877.59** | 735.81 | **877.59** | 735.81 |

I certify that these Financial Statements have been prepared and presented in compliance with the requirements of the Companies Act, No.07 of 2007.

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. K. Sundararaj
Senior Independent Director

14th August 2026
Rajagiriya (Greater Colombo)

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

| | Group | | | Company | | |
|---|---|---|---|---|---|---|
| | Three months ended | | | Three months ended | | |
| | **30-Jun-26 Rs'000 Unaudited** | 30-Jun-25 Rs'000 Unaudited | Variance % | **30-Jun-26 Rs'000 Unaudited** | 30-Jun-25 Rs'000 Unaudited | Variance % |
| **Continuing operations** | | | | | | |
| **Gross income** | **123,440,078** | 92,383,034 | 34 | **16,577,794** | 13,254,520 | 25 |
| Interest income | **55,902,081** | 43,129,161 | 30 | **12,051,723** | 11,635,344 | 4 |
| Interest expense | **(21,147,542)** | (15,626,719) | (35) | **(8,501,130)** | (8,025,902) | (6) |
| **Net interest income** | **34,754,539** | 27,502,442 | 26 | **3,550,593** | 3,609,442 | (2) |
| Revenue | **43,131,382** | 32,335,053 | 33 | **224,819** | 405,645 | (45) |
| Cost of sales | **(24,795,887)** | (19,087,643) | (30) | **(201,765)** | (500,589) | 60 |
| **Gross profit** | **18,335,495** | 13,247,410 | 38 | **23,054** | (94,944) | >100 |
| Income | **12,862,959** | 9,118,338 | 41 | **747,666** | 334,574 | >100 |
| Other income/(expenses) | **11,543,656** | 7,800,482 | 48 | **3,553,586** | 878,957 | >100 |
| | **77,496,649** | 57,668,672 | 34 | **7,874,899** | 4,728,029 | 67 |
| **Operating expenses** | | | | | | |
| Direct expenses excluding finance costs | **(7,404,301)** | (5,007,806) | (48) | **(10,795)** | (10,698) | (1) |
| Personnel expenses | **(20,001,026)** | (16,137,066) | (24) | **(698,427)** | (599,587) | (16) |
| Net impairment loss on financial assets | **(8,653,181)** | (5,359,952) | (61) | **(13,526)** | (95,839) | 86 |
| Depreciation and amortization | **(4,645,740)** | (3,534,715) | (31) | **(121,930)** | (129,111) | 6 |
| Other operating expenses | **(16,909,834)** | (11,345,107) | (49) | **(1,142,666)** | (1,032,020) | (11) |
| **Results from operating activities** | **19,882,567** | 16,284,026 | 22 | **5,887,555** | 2,860,774 | >100 |
| Finance income | **2,517,996** | 1,909,270 | 32 | **-** | - | - |
| Finance cost | **(15,094,979)** | (14,859,060) | (2) | **(1,826,145)** | (1,381,791) | (32) |
| **Net Finance cost** | **(12,576,983)** | (12,949,790) | 3 | **(1,826,145)** | (1,381,791) | (32) |
| Share of profits of equity accounted investees, net of tax | **276,612** | 691,050 | (60) | **2,349,822** | 3,399,611 | (31) |
| Results on acquisition and divestment of Group investments | **-** | 223,855 | (100) | **-** | - | - |
| **Profit/ (loss) before tax from continuing operations** | **7,582,196** | 4,249,141 | 78 | **6,411,232** | 4,878,594 | 31 |
| Income tax (expense)/ reversal | **(2,819,399)** | (1,392,684) | >(100) | **(233,485)** | - | (100) |
| **Profit/ (loss) for the period from continuing operations** | **4,762,797** | 2,856,457 | 67 | **6,177,747** | 4,878,594 | 27 |
| **Discontinued operations** | | | | | | |
| Profit/(loss) after tax for the period from discontinued operations | **-** | (482,871) | 100 | **-** | (251,479) | 100 |
| **Profit/ (loss) for the period** | **4,762,797** | 2,373,586 | >100 | **6,177,747** | 4,627,115 | 34 |
| **Profit/ (loss) attributable to; (Continuing operations)** | | | | | | |
| Equity holders of the company | **6,177,747** | 4,878,594 | 27 | **6,177,747** | 4,878,594 | 27 |
| Non-controlling interests | **(1,414,950)** | (2,022,137) | 30 | **-** | - | - |
| | **4,762,797** | 2,856,457 | 67 | **6,177,747** | 4,878,594 | 27 |
| **Profit/ (loss) attributable to; (Discontinued operations)** | | | | | | |
| Equity holders of the Company | **-** | (251,479) | 100 | **-** | (251,479) | 100 |
| Non-controlling interests | **-** | (231,392) | 100 | **-** | - | - |
| | **-** | (482,871) | 100 | **-** | (251,479) | 100 |
| **Profit/ (loss) attributable to;** | | | | | | |
| Equity holders of the Company | **6,177,747** | 4,627,115 | 34 | **6,177,747** | 4,627,115 | 34 |
| Non-controlling interests | **(1,414,950)** | (2,253,529) | 37 | **-** | - | - |
| | **4,762,797** | 2,373,586 | >100 | **6,177,747** | 4,627,115 | 34 |
| **Earnings per share** | | | | | | |
| Basic, profit for the period attributable to ordinary equity holders of the parent | **13.00** | 9.74 | 34 | **13.00** | 9.74 | 34 |
| Diluted, profit for the period attributable to ordinary equity holders of the parent | **13.00** | 9.74 | 34 | **13.00** | 9.74 | 34 |
| **Earnings per share for continuing operations** | | | | | | |
| Basic, profit/ (loss) from continuing operations attributable to ordinary equity holders of the parent | **13.00** | 10.27 | 27 | **13.00** | 10.27 | 27 |
| Diluted, profit/ (loss) from continuing operations attributable to ordinary equity holders of the parent | **13.00** | 10.27 | 27 | **13.00** | 10.27 | 27 |

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

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

| | Group | | | Company | | |
|---|---|---|---|---|---|---|
| | Three months ended | | | Three months ended | | |
| | **30-Jun-26 Rs'000 Unaudited** | 30-Jun-25 Rs'000 Unaudited | Variance % | **30-Jun-26 Rs'000 Unaudited** | 30-Jun-25 Rs'000 Unaudited | Variance % |
| Profit/ (loss) for the period | **4,762,797** | 2,373,586 | >100 | **6,177,747** | 4,627,115 | 34 |
| **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 | **23,163** | - | 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 | **60,149** | 60,118 | 0.05 | 232,986 | 971 | >100 |
| Remeasurement impact of reclassifying financial investment to FVOCI | **-** | 8 | (100) | - | - | - |
| Share of equity accounted investees | **-** | - | - | (143,832) | 51,095 | >(100) |
| **Net other comprehensive income not to be reclassified to income statement in subsequent periods** | **83,312** | 60,126 | 39 | **89,154** | 52,066 | 71 |
| **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 | **-** | 27,358 | (100) | - | - | - |
| Fair value gains/(losses) on debt instruments that arose during the period | **(97,151)** | - | (100) | - | - | - |
| **Foreign currency translation differences for foreign operations** | | | | | | |
| Net exchange gains/(losses) arising from translating the Financial Statements of foreign operations | **28,979,067** | 6,188,679 | >100 | - | - | - |
| Share of equity accounted investees | **30,133** | 5,112 | >100 | 19,545,910 | 1,920,242 | >100 |
| **Net other comprehensive income to be reclassified to income statement in subsequent periods** | **28,912,049** | 6,221,149 | >100 | **19,545,910** | 1,920,242 | >100 |
| **Total other comprehensive income/ (expense) for the period, net of tax** | **28,995,361** | 6,281,275 | >100 | **19,635,064** | 1,972,308 | >100 |
| **Total comprehensive income for the period, net of tax** | **33,758,158** | 8,654,861 | >100 | **25,812,811** | 6,599,423 | >100 |
| **Total comprehensive income/ (expense) attributable to;** | | | | | | |
| Equity holders of the company | **25,812,811** | 6,599,423 | >100 | **25,812,811** | 6,599,423 | >100 |
| Non-controlling interests | **7,945,347** | 2,055,438 | >100 | **-** | - | - |
| | **33,758,158** | 8,654,861 | >100 | **25,812,811** | 6,599,423 | >100 |

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 2025** | **475,200** | **42,446,228** | **(47,558)** | **(6,572,708)** | **40,252,915** | **205,000** | **44,324,028** | **222,020,209** | **343,103,314** |
| **Total comprehensive income for the period** | | | | | | | | | |
| Profit for the period from continuing operations | - | - | - | - | - | - | - | 4,878,594 | **4,878,594** |
| Profit/(loss) for the period from discontinued operations | - | - | - | - | - | - | - | (251,479) | **(251,479)** |
| **Other comprehensive income** | | | | | | | | | |
| **Other comprehensive income that will never be reclassified to profit or loss in subsequent periods;** | | | | | | | | | |
| **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 | - | - | - | 971 | - | - | - | - | **971** |
| Share of Other Comprehensive Income of equity accounted investee ( net of tax) | - | - | - | 51,095 | - | - | - | - | **51,095** |
| **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) | - | - | - | 27,340 | 1,892,902 | - | - | - | **1,920,242** |
| **Total other comprehensive income for the period** | **-** | **-** | **-** | **79,406** | **1,892,902** | **-** | **-** | **-** | **1,972,308** |
| **Total comprehensive income for the period** | **-** | **-** | **-** | **79,406** | **1,892,902** | **-** | **-** | **4,627,115** | **6,599,423** |
| **Other movements in equity** | | | | | | | | | |
| Share equity accounted investee | - | 80,841 | - | - | 261,080 | - | 6,213,620 | (6,601,726) | **(46,185)** |
| **Total transactions due to other movements in equity** | **-** | **80,841** | **-** | **-** | **261,080** | **-** | **6,213,620** | **(6,601,726)** | **(46,185)** |
| **Balance as at 30 June 2025** | **475,200** | **42,527,069** | **(47,558)** | **(6,493,302)** | **42,406,898** | **205,000** | **50,537,648** | **220,045,597** | **349,656,552** |
| **Balance as at 01 April 2026** | **475,200** | **38,611,248** | **(47,558)** | **(4,737,287)** | **54,318,807** | **-** | **57,944,776** | **245,046,229** | **391,611,415** |
| **Total comprehensive income for the period** | | | | | | | | | |
| Profit for the period | - | - | - | - | - | - | - | 6,177,747 | **6,177,747** |
| **Other comprehensive income** | | | | | | | | | |
| **Other comprehensive income that will never be reclassified to profit or loss in subsequent periods;** | | | | | | | | | |
| Transfers on disposal | - | (24,356) | - | - | - | - | - | 24,356 | **-** |
| **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 | - | - | - | 232,986 | - | - | - | - | **232,986** |
| Share of Other Comprehensive Income of equity accounted investee ( net of tax) | - | 6,233 | - | (150,065) | - | - | - | - | **(143,832)** |
| **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) | - | - | - | (97,151) | 19,643,061 | - | - | - | **19,545,910** |
| **Total other comprehensive income for the period** | **-** | **(18,123)** | **-** | **(14,230)** | **19,643,061** | **-** | **-** | **24,356** | **19,635,064** |
| **Total comprehensive income for the period** | **-** | **(18,123)** | **-** | **(14,230)** | **19,643,061** | **-** | **-** | **6,202,103** | **25,812,811** |
| **Other movements in equity** | | | | | | | | | |
| Share of equity accounted investee | - | 144,056 | - | (47,550) | - | - | 9,105,795 | (9,593,598) | **(391,297)** |
| **Total other movements** | **-** | **144,056** | **-** | **(47,550)** | **-** | **-** | **9,105,795** | **(9,593,598)** | **(391,297)** |
| **Total transactions with owners directly recorded in the equity** | **-** | **144,056** | **-** | **(47,550)** | **-** | **-** | **9,105,795** | **(9,593,598)** | **(391,297)** |
| **Balance as at 30 June 2026** | **475,200** | **38,737,181** | **(47,558)** | **(4,799,067)** | **73,961,868** | **-** | **67,050,571** | **241,654,734** | **417,032,929** |

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 2025** | **475,200** | **42,446,228** | **(47,558)** | **(6,572,708)** | **40,252,915** | **205,000** | **44,324,028** | **222,020,209** | **343,103,314** | **261,512,817** | **604,616,131** |
| **Total comprehensive income for the period** | | | | | | | | | | | |
| Profit for the period from continuing operations | - | - | - | - | - | - | - | 4,878,594 | 4,878,594 | (2,022,137) | **2,856,457** |
| Profit/(loss) for the period from discontinued operations | - | - | - | - | - | - | - | (251,479) | (251,479) | (231,392) | **(482,871)** |
| **Other comprehensive income** | | | | | | | | | | | |
| **Other comprehensive income that will never be reclassified to profit or loss in subsequent periods;** | | | | | | | | | | | |
| **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 | - | - | - | 52,058 | - | - | - | - | **52,058** | 8,060 | **60,118** |
| Change in fair value on investments in equity instruments at FVOCI | - | - | - | 8 | - | - | - | - | **8** | - | **8** |
| **Net Other comprehensive income that will never be reclassified to profit or loss in subsequent periods** | **-** | **-** | **-** | **52,066** | **-** | **-** | **-** | **-** | **52,066** | **8,060** | **60,126** |
| **Other comprehensive income that are or may be reclassified to profit or loss in subsequent periods;** | | | | | | | | | | | |
| Exchange differences on translation of foreign operations | - | - | - | - | 1,891,499 | - | - | - | **1,891,499** | 4,297,180 | **6,188,679** |
| **Government Securities & other debt instruments** | | | | | | | | | | | |
| Fair value gains/(losses) that arose during the period | - | - | - | 27,340 | - | - | - | - | **27,340** | 18 | **27,358** |
| Share of OCI of Equity Accounted Investees (Net of tax) | - | - | - | - | 1,403 | - | - | - | **1,403** | 3,709 | **5,112** |
| **Net Other comprehensive income that are or may be reclassified to profit or loss in subsequent periods** | **-** | **-** | **-** | **27,340** | **1,892,902** | **-** | **-** | **-** | **1,920,242** | **4,300,907** | **6,221,149** |
| **Total other comprehensive income for the period** | **-** | **-** | **-** | **79,406** | **1,892,902** | **-** | **-** | **-** | **1,972,308** | **4,308,967** | **6,281,275** |
| **Total comprehensive income for the period** | **-** | **-** | **-** | **79,406** | **1,892,902** | **-** | **-** | **4,627,115** | **6,599,423** | **2,055,438** | **8,654,861** |
| **Transactions with owners directly recorded in the Equity** | | | | | | | | | | | |
| **Contributions by and distributions to owners** | | | | | | | | | | | |
| Share issued - Further issue of shares | - | - | - | - | - | - | - | - | - | 1,659,376 | **1,659,376** |
| **Total contribution by/(distributions to) owners of the company** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **1,659,376** | **1,659,376** |
| **Other movements in equity** | | | | | | | | | | | |
| Transfer in from general reserve | - | - | - | - | - | - | 153,157 | (153,157) | - | - | - |
| Transfer to statutory reserve | - | - | - | - | - | - | 6,060,464 | (6,060,464) | - | - | - |
| Reclassification to retained earnings | - | 80,841 | - | - | 261,080 | - | - | (341,921) | - | - | - |
| Share issue cost | - | - | - | - | - | - | - | (46,298) | **(46,298)** | (3,934) | **(50,232)** |
| **Total other movements** | **-** | **80,841** | **-** | **-** | **261,080** | **-** | **6,213,621** | **(6,601,840)** | **(46,298)** | **(3,934)** | **(50,232)** |
| **Transactions due to changes in Group Holdings** | | | | | | | | | | | |
| First time acquisition of subsidiaries | - | - | - | - | - | - | - | - | - | 3,500,222 | **3,500,222** |
| Changes in group holdings | - | - | - | - | - | - | - | 113 | **113** | (113) | - |
| **Total transactions due to changes in group holding** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **113** | **113** | **3,500,109** | **3,500,222** |
| **Total transactions with owners directly recorded in the equity** | **-** | **80,841** | **-** | **-** | **261,080** | **-** | **6,213,621** | **(6,601,727)** | **(46,185)** | **5,155,551** | **5,109,366** |
| **Balance as at 30 June 2025** | **475,200** | **42,527,069** | **(47,558)** | **(6,493,302)** | **42,406,897** | **205,000** | **50,537,649** | **220,045,597** | **349,656,552** | **268,723,806** | **618,380,358** |

**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 2026** | **475,200** | **38,611,248** | **(47,558)** | **(4,737,287)** | **54,318,807** | **-** | **57,944,776** | **245,046,229** | **391,611,415** | **263,015,946** | **654,627,361** |
| **Total comprehensive income for the period** | | | | | | | | | | | |
| Profit for the period from continuing operations | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **6,177,747** | **6,177,747** | **(1,414,950)** | **4,762,797** |
| **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 | - | 6,233 | - | - | - | - | - | - | **6,233** | 16,930 | **23,163** |
| Transfers on disposal | - | (24,356) | - | - | - | - | - | 24,356 | **-** | - | **-** |
| **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 | - | - | - | 82,921 | - | - | - | - | **82,921** | (22,772) | **60,149** |
| DT charge/(rev) on investment in financial assets at FV through OCI/fin invest | - | - | - | - | - | - | - | - | **-** | - | **-** |
| **Net Other comprehensive income that will never be reclassified to profit or loss in subsequent periods** | **-** | **(18,123)** | **-** | **82,921** | **-** | **-** | **-** | **24,356** | **89,154** | **(5,842)** | **83,312** |
| **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 period | - | - | - | (97,151) | - | - | - | - | **(97,151)** | - | **(97,151)** |
| **Foreign currency translation differences for foreign operations** | | | | | | | | | | | |
| Net exchange gains/(losses) arising from translating the Financial Statements of foreign operations | - | - | - | - | 19,634,798 | - | - | - | **19,634,798** | 9,344,269 | **28,979,067** |
| Share of OCI of Equity Accounted Investees (Net of tax) | - | - | - | - | 8,263 | - | - | - | **8,263** | 21,870 | **30,133** |
| **Net Other comprehensive income that are or may be reclassified to profit or loss in subsequent periods** | **-** | **-** | **-** | **(97,151)** | **19,643,061** | **-** | **-** | **-** | **19,545,910** | **9,366,139** | **28,912,049** |
| **Total other comprehensive income for the period** | **-** | **(18,123)** | **-** | **(14,230)** | **19,643,061** | **-** | **-** | **24,356** | **19,635,064** | **9,360,297** | **28,995,361** |
| **Total comprehensive income for the period** | **-** | **(18,123)** | **-** | **(14,230)** | **19,643,061** | **-** | **-** | **6,202,103** | **25,812,811** | **7,945,347** | **33,758,158** |
| **Transactions with owners directly recorded in the Equity** | | | | | | | | | | | |
| **Contributions by and distributions to owners** | | | | | | | | | | | |
| Share issued during the period | - | - | - | - | - | - | - | - | **-** | 1,162,671 | **1,162,671** |
| Dividend paid during the period | - | - | - | - | - | - | - | - | **-** | (649,076) | **(649,076)** |
| **Total contribution by / (distributions to) owners of the Company** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **513,595** | **513,595** |
| **Other movements in equity** | | | | | | | | | | | |
| Prior year adjustments & other movements | - | 144,056 | - | - | - | - | - | (527,783) | **(383,727)** | (532,564) | **(916,291)** |
| Transfer in to Statutory reserve | - | - | - | - | - | - | 9,115,248 | (9,115,248) | **-** | - | **-** |
| Transfer in/(out) | - | - | - | (12,289) | - | - | 4,677 | 7,612 | **-** | - | **-** |
| Reclass to RE | - | - | - | (35,261) | - | - | (14,130) | 49,391 | **-** | - | **-** |
| Share issue cost | - | - | - | - | - | - | - | (7,570) | **(7,570)** | (1,905) | **(9,475)** |
| **Total other movements** | **-** | **144,056** | **-** | **(47,550)** | **-** | **-** | **9,105,795** | **(9,593,598)** | **(391,297)** | **(534,469)** | **(925,766)** |
| **Total transactions with owners directly recorded in the equity** | **-** | **144,056** | **-** | **(47,550.000)** | **-** | **-** | **9,105,795** | **(9,593,598)** | **(391,297)** | **(20,874)** | **(412,171)** |
| **Balance as at 30 June 2026** | **475,200** | **38,737,181** | **(47,558)** | **(4,799,067)** | **73,961,868** | **-** | **67,050,571** | **241,654,734** | **417,032,929** | **270,940,419** | **687,973,348** |

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

**LOLC Holdings PLC**
**Condensed Interim Financial Statements**
**Statement of Cash Flows**

| | Group | | Company | |
|---|---|---|---|---|
| | Three months ended | | Three months ended | |
| | **30-Jun-26** | 30-Jun-25 | **30-Jun-26** | 30-Jun-25 |
| | **Rs.' 000** | Rs.' 000 | **Rs.' 000** | Rs.' 000 |
| **CASH FLOW FROM OPERATING ACTIVITIES** | | | | |
| Profit before income tax expense from continuing operations | 7,582,196 | 4,249,141 | 6,411,232 | 4,878,594 |
| Profit before income tax expense from discontinuing operations | - | (482,871) | - | (251,479) |
| **Profit before tax** | **7,582,196** | **3,766,270** | **6,411,232** | **4,627,115** |
| **Adjustment for:** | | | | |
| Depreciation and amortization | 4,645,740 | 3,731,120 | 121,930 | 129,111 |
| Insurance provision | 1,123,729 | 1,511,057 | - | - |
| Change in fair value of forward contracts | (85,436) | (47,083) | - | - |
| Provision for gratuity | 250,763 | 243,832 | 22,121 | 20,825 |
| Net impairment loss / (reversal) on financial assets | 8,653,181 | 5,359,952 | 13,526 | 95,839 |
| Provision for fall/(increase) in value of investments | (219,649) | (1,326,710) | 1 | 2 |
| Net finance costs | 36,242,521 | 30,925,333 | 10,327,275 | 9,407,693 |
| Dividend Income | (301) | (3,701) | (1) | (132) |
| Interest income | (2,603,964) | (1,925,148) | (12,060,123) | (11,718,682) |
| Provision for slow moving inventory | - | - | - | - |
| (Profit)/loss on sale of quoted and non-quoted shares | (1,243) | (31,696) | - | - |
| Foreign exchange (gain) / loss | (3,910,846) | (1,861,669) | (3,050,713) | (489,429) |
| Change in fair value of consumable biological assets | (31,097) | 16,268 | - | - |
| Results on acquisition and divestment of group investments | - | (223,855) | - | - |
| Amortization of deferred income | (12,861) | (3,958) | - | - |
| (Gain) / loss on sale of PPE , investment property & biological assets | 26,701 | (2,157) | (638) | - |
| (Gain) /Loss on disposal of government securities | 182,263 | (449,354) | - | - |
| Sale of timber | (12,167) | (1,151) | - | - |
| Share of profits of equity accounted investees, net of tax | (276,612) | (691,050) | (2,349,822) | (3,148,132) |
| **Operating profit before working capital changes** | **51,552,918** | **38,986,300** | **(565,211)** | **(1,075,790)** |
| **Working capital changes** | | | | |
| Increase/(decrease) in trade and other payables | 9,169,281 | (32,207,272) | (547,416) | 48,189 |
| (Increase)/decrease in investment in leases, hire purchase and others | (2,179,424) | (1,180,253) | - | - |
| (Increase)/decrease in investment in advances and other loans | (80,117,318) | (45,503,335) | (487,851) | (1,121,358) |
| (Increase)/decrease in premium receivables | 959,625 | (342,053) | - | - |
| (Increase)/decrease in inventories | (4,814,820) | 669,959 | (2,091) | 210,522 |
| (Increase)/decrease in trade and other receivables | (8,239,633) | 16,190,539 | (8,517,847) | 7,800,089 |
| Increase/(decrease) in customer deposits | 45,297,992 | 15,843,958 | - | - |
| **Cash generated from operations** | **11,628,621** | **(7,542,157)** | **(10,120,415)** | **5,861,652** |
| Interest paid | (20,797,462) | (15,432,977) | (8,332,417) | (8,121,730) |
| Income tax paid | (794,702) | (475,137) | - | - |
| Defined benefit plan costs paid | (215,798) | (115,751) | (9,954) | (11,538) |
| **Net cash from/(used in) operating activities** | **(10,179,341)** | **(23,566,021)** | **(18,462,786)** | **(2,271,617)** |
| **CASH FLOW FROM INVESTING ACTIVITIES** | | | | |
| (Investment) in/disposal of subsidiary companies | - | (5,488,103) | - | - |
| (Acquisition) of Property, Plant and Equipment | (4,049,509) | (3,092,720) | (31,073) | (6,083) |
| (Acquisition) / Disposal of Intangible Assets | (51,858) | (66,934) | (2,239) | (45) |
| Net Disposal/ (additions) of trading assets | (2,363,368) | 23,437,846 | - | - |
| Net Disposal /(additions) to investment securities | (33,455,865) | 1,843,525 | (295,623) | 7,380,776 |
| Proceeds from the disposal of PPE/ biological assets | 1,198,450 | 221,081 | 23,987 | - |
| (Acquisition)/ disposal of investment properties | 249,608 | (52,529) | - | - |
| Interest income received | 2,603,964 | 1,925,148 | 88,872 | 544,616 |
| Dividend received | 301 | 3,701 | 584,835 | 132 |
| (Net additions) / disposals to consumable biological assets | (612,745) | (34,391) | - | - |
| (Net additions) / Disposals to bearer biological assets | (1,899,679) | (103,634) | - | - |
| **Net cash flow from investing activities** | **(38,380,701)** | **18,592,989** | **368,759** | **7,919,395** |
| **CASH FLOW FROM FINANCING ACTIVITIES** | | | | |
| Net cash proceeds from short-term interest bearing borrowings | 36,223,397 | 10,134,832 | 17,961,148 | (4,412,075) |
| Proceeds from long-term interest bearing loans and borrowings | 50,266,189 | 50,944,870 | 1,311,545 | 2,601,367 |
| Repayments of long-term interest bearing loans and borrowings | (39,472,251) | (30,954,410) | - | - |
| Issue/(repayment) of debentures | 510,226 | 445,683 | - | - |
| Principal repayment under finance /Operating lease liabilities | (1,078,320) | (676,882) | (12,775) | (6,888) |
| Finance cost paid | (15,452,279) | (13,996,969) | (1,789,903) | (1,398,289) |
| Receipt of deferred income | 571,567 | 45,542 | - | - |
| Dividend paid to NCI | (649,076) | - | - | - |
| Issue of shares to NCI | 1,162,671 | 1,659,376 | - | - |
| Share issue cost | (9,475) | (50,232) | - | - |
| **Net cash generated from financing activities** | **32,072,650** | **17,551,811** | **17,470,014** | **(3,215,885)** |
| Net increase/(decrease) in cash and cash equivalents during the period | (16,487,392) | 12,578,778 | (624,013) | 2,431,893 |
| Cash and cash equivalents at the beginning of the period | 69,770,597 | 80,320,327 | (19,116,644) | (12,190,218) |
| **Cash and cash equivalents at the end of the period** | **53,283,205** | **92,899,105** | **(19,740,657)** | **(9,758,325)** |
| **Analysis of cash and cash equivalents at the end of the period** | | | | |
| Cash in hand and favourable bank balances | 105,059,667 | 127,923,548 | 1,033,914 | 11,720,984 |
| Unfavourable bank balances used for cash management purposes | (51,776,462) | (35,024,443) | (20,774,571) | (21,479,309) |
| | **53,283,205** | **92,899,105** | **(19,740,657)** | **(9,758,325)** |

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 30 June 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 30 June 2026 are as follows;

| | Rs. |
|---|---|
| Highest price | 580.00 |
| Lowest price | 510.00 |
| Closing price | 518.75 |

### 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 | Not traded | Not traded | Not traded |

### 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 30 June 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) | 231.07 | 231.19 |
| Cambodian Riel (KHR) | 0.08 | 0.08 |
| Chinese Yuan (CNY) | 47.81 | 49.54 |
| Egyptian Pound (EGP) | 6.23 | 6.83 |
| European Euro (EUR) | 378.30 | 383.90 |
| Fijian Dollar (FJD) | 145.67 | 148.47 |
| Indian Rupee (INR) | 3.43 | 3.56 |
| Indonesian Rupiah (IDR) | 0.02 | 0.02 |
| Kazakastan Tenge (KZT) | 0.68 | 0.69 |
| Kenyan Shilling (KES) | 2.51 | 2.60 |
| Kyrgyz Som (KGS) | 3.72 | 3.85 |
| Malawian Kwacha (MWK) | 0.19 | 0.19 |
| Mauritian Rupee (MUR) | 6.90 | 7.12 |
| Myanmar Kyat (MMK) | 0.15 | 0.16 |
| Nigerian Naira (NGN) | 0.24 | 0.24 |
| Pakistani Rupee (PKR) | 1.17 | 1.21 |
| Pillippines PESO (PHP) | 5.33 | 5.49 |
| Rwanda Franc (RWF) | 0.22 | 0.23 |
| Sterling Pound (GBP) | 436.66 | 445.61 |
| Tajikistani Somoni (TJS) | 34.76 | 36.33 |
| Tanzanian Shilling (TZS) | 0.12 | 0.13 |
| United Arab Emirates Dirham (AED) | 88.55 | 91.66 |
| United States Dollar (USD) | 325.26 | 336.66 |
| Zambian Kwacha (ZMW) | 17.51 | 18.60 |

### 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 Discontinued operations

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

## Operating Segments

### 7 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 30 June 2026** | | | | | | | | |
| Gross income | 64,178,642 | 7,574,897 | 17,495,818 | 6,046,006 | 25,720,693 | - | 2,424,022 | 123,440,078 |
| Interest expenses | (22,607,885) | - | - | - | - | - | 1,460,343 | (21,147,542) |
| Cost of sales | - | - | (12,047,373) | (819,837) | (11,884,669) | - | (44,008) | (24,795,887) |
| **Profit before operating expenses** | 41,570,757 | 7,574,897 | 5,448,445 | 5,226,169 | 13,836,024 | - | 3,840,357 | 77,496,649 |
| Operating expenses | (30,131,349) | (7,398,843) | (3,806,944) | (2,980,415) | (12,345,873) | - | (950,658) | (57,614,082) |
| **Results from operating activities** | **11,439,408** | **176,054** | **1,641,501** | **2,245,754** | **1,490,151** | **-** | **2,889,699** | **19,882,567** |
| Net finance cost | - | 63,823 | (2,915,514) | (4,838,173) | (1,806,229) | | (3,080,890) | (12,576,983) |
| Share of profits of equity accounted investees | - | - | - | - | - | 276,612 | - | 276,612 |
| **Profit before tax from continuing operations** | **11,439,408** | **239,877** | **(1,274,013)** | **(2,592,419)** | **(316,078)** | **276,612** | **(191,191)** | **7,582,196** |
| **Profit before tax of the group** | **11,439,408** | **239,877** | **(1,274,013)** | **(2,592,419)** | **(316,078)** | **276,612** | **(191,191)** | **7,582,196** |
| **For the period ended 30 June 2025** | | | | | | | | |
| Gross income | 48,566,700 | 5,861,917 | 14,623,004 | 2,484,399 | 18,839,822 | - | 2,007,192 | 92,383,034 |
| Interest expenses | (15,626,719) | - | - | - | - | - | - | (15,626,719) |
| Cost of sales | - | - | (10,248,942) | (816,080) | (7,566,903) | - | (455,719) | (19,087,643) |
| **Profit before operating expenses** | **32,939,981** | **5,861,917** | **4,374,063** | **1,668,319** | **11,272,919** | **-** | **1,551,473** | **57,668,672** |
| Operating expenses | (20,592,110) | (5,395,432) | (3,630,004) | (2,025,607) | (10,029,937) | - | 288,443 | (41,384,646) |
| **Results from operating activities** | **12,347,871** | **466,485** | **744,059** | **(357,288)** | **1,242,982** | **-** | **1,839,916** | **16,284,026** |
| Net finance cost | - | (14,957) | (2,831,957) | (3,245,478) | (1,237,207) | - | (5,620,192) | (12,949,790) |
| Share of profits of equity accounted investees | - | - | - | - | - | 691,050 | - | 691,050 |
| Results on acquisition and divestment of group investments | - | - | - | - | - | - | 223,855 | 223,855 |
| **Profit before tax from continuing operations** | **12,347,871** | **451,528** | **(2,087,898)** | **(3,602,766)** | **5,775** | **691,050** | **(3,556,420)** | **4,249,141** |
| **Profit before tax of the group** | **12,347,871** | **451,528** | **(2,087,898)** | **(3,602,766)** | **5,775** | **691,050** | **(3,556,420)** | **4,249,141** |

## Operating Segments

### 7 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 30 June 2026** | | | | | | | | |
| **Continuing operations** | | | | | | | | |
| Net impairment (loss) / reversal on financial assets | 8,507,722 | - | 126,188 | (7,675) | 11,250 | - | 15,697 | **8,653,181** |
| Depreciation and amortization | 1,341,319 | 59,587 | 308,834 | 838,955 | 1,974,591 | - | 122,453 | **4,645,740** |
| | | | | | | | | |
| **Continuing operations** | | | | | | | | |
| Total assets (as at 30 June 2026) | 1,443,121,877 | 52,657,711 | 236,821,552 | 343,586,728 | 460,823,812 | - | (79,511,870) | **2,457,499,811** |
| Total liabilities (as at 30 June 2026) | 1,073,048,170 | 37,871,453 | 158,552,210 | 211,116,327 | 176,111,773 | - | 112,826,530 | **1,769,526,463** |
| | | | | | | | | |
| **For the period ended 30 June 2025** | | | | | | | | |
| **Continuing operations** | | | | | | | | |
| Net impairment (loss) / reversal on financial assets | 5,222,404 | - | 23,040 | 2,732 | 10,397 | - | 101,380 | **5,359,952** |
| Depreciation and amortization | 843,926 | 47,315 | 239,341 | 431,882 | 1,837,873 | - | 134,380 | **3,534,715** |
| | | | | | | | | |
| **Continuing operations** | | | | | | | | |
| Total assets (as at 30 June 2025) | 1,131,370,916 | 45,582,494 | 209,896,530 | 339,664,560 | 389,974,398 | - | (20,475,489) | **2,096,013,411** |
| Total liabilities (as at 30 June 2025) | 827,671,386 | 31,150,598 | 141,494,573 | 187,768,955 | 130,109,710 | - | 159,437,831 | **1,477,633,053** |

## 8 Valuation of Financial Assets and Liabilities

| As at 30 June 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 | - | - | - | 105,059,667 | 105,059,667 | 105,059,667 | Note 1 |
| Financial assets recognised through profit or loss | - | 26,852,763 | - | - | 26,852,763 | 26,852,763 | Level 1 and Level 2 |
| Investment securities | - | - | 10,000,462 | 171,838,399 | 181,838,861 | 184,573,252 | Level 1 and Level 2 |
| Financial assets at amortised cost/ Finance lease receivables, hire purchases and operating leases | - | - | - | 80,264,146 | 80,264,146 | 81,471,113 | Level 3 |
| Financial assets at amortised cost/ Advances and other loans | - | - | - | 1,053,548,836 | 1,053,548,836 | 1,096,112,209 | Level 3 |
| Trade receivable | - | - | - | 64,535,661 | 64,535,661 | 64,561,225 | Level 3 |
| **Total financial assets** | - | 26,852,763 | 10,000,462 | 1,475,246,709 | 1,512,099,934 | 1,558,630,229 | |
| | | | | | | | |
| Bank overdrafts | - | - | - | 51,776,462 | 51,776,462 | 51,776,462 | Note 1 |
| Trading liabilities | 7,154 | - | - | - | 7,154 | 7,154 | Level 1 |
| Financial Liabilities at Amortised Cost/ Deposits liabilities | - | - | - | 739,563,393 | 739,563,393 | 743,261,210 | Level 3 |
| Financial Liabilities at Amortised Cost/ Interest bearing borrowings | - | - | - | 690,783,394 | 690,783,394 | 708,052,979 | Level 3 |
| Trade payable | - | - | - | 66,798,879 | 66,798,879 | 68,468,851 | Level 3 |
| **Total financial liabilities** | 7,154 | - | - | 1,548,922,128 | 1,548,929,282 | 1,571,566,656 | |

| 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 | - | 24,290,652 | - | - | 24,290,652 | 24,290,652 | Level 1 and Level 2 |
| Investment securities | - | - | 16,243,075 | 132,262,035 | 148,505,110 | 150,230,413 | Level 1 and Level 2 |
| Financial assets at amortised cost/ Finance lease receivables, hire purchases and operating leases | - | - | - | 78,281,125 | 78,281,125 | 78,731,744 | Level 3 |
| Financial assets at amortised cost/ Advances and other loans | - | - | - | 981,809,887 | 981,809,887 | 988,569,647 | Level 3 |
| Trade receivable | - | - | - | 63,482,724 | 63,482,724 | 63,482,724 | Level 3 |
| **Total financial assets** | - | 24,290,652 | 16,243,075 | 1,372,804,665 | 1,413,338,392 | 1,422,274,074 | |
| | | | | | | | |
| 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 | - | - | - | 694,265,401 | 694,265,401 | 696,829,331 | Level 3 |
| Financial Liabilities at Amortised Cost/ Interest bearing borrowings | - | - | - | 654,541,189 | 654,541,189 | 661,493,224 | Level 3 |
| Trade payable | | | | 95,110,075 | 95,110,075 | 95,110,075 | Level 3 |
| **Total financial liabilities** | 17,588 | - | - | 1,491,114,962 | 1,491,132,550 | 1,500,648,515 | |

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

**Statement of Directors' holding and Chief Executive Officer's holding in shares of the Entity as at 30 June 2026**

## 9 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 | - | - |

## 10 Top 20 shareholders as at 30 June 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 | Kashyapa Capital (Pvt) Ltd | 13,380,020 | 2.82 |
| 5 | Employees Provident Fund | 11,040,840 | 2.32 |
| 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 | 2,156,148 | 0.45 |
| | People's Leasing & Finance PLC / Capital Trust Holdings Limited | 1,643,837 | 0.35 |
| 9 | Synamon Global Pvt LTD | 1,239,543 | 0.26 |
| 10 | Finco Holdings (Private) Limited | 872,654 | 0.18 |
| 11 | People's Leasing & Finance PLC / Capital Trust Properties (Pvt) Ltd | 864,793 | 0.18 |
| 12 | Dr. M Ponnambalam | 722,616 | 0.15 |
| 13 | Mr. S.V. Somasunderam | 711,573 | 0.15 |
| 14 | Nuwara Eliya Property Developers (Pvt) Ltd | 686,053 | 0.14 |
| 15 | JN Lanka Holdings Company (Pvt) Ltd | 625,000 | 0.13 |
| 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 | Miss. M.P. Radhakrishnan | 500,000 | 0.11 |
| | | **445,129,593** | **93.67** |

| | **30 June 2026** |
|---|---|
| The float adjusted market capitalization | 37,201,964,831 |
| Public Shareholding | 15% |
| No. of Public shareholders | 8,501 |
| Compliance Level | Option 01 |

## 11 Information on Listed Debentures

**01.) Senior, Unsecured, Listed, Redeemable, Rated debentures issued (2021-2031) - Proceeds utilization as at 30 June 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% |