# Senkadagala Finance PLC

**Interim Financial Statements for the period ended 31 March 2026**

## *Statement of profit or loss*

| *For the three month period ended 31 March* | Company | | | Group | | |
|---|---|---|---|---|---|---|
| | 2026 Rs. | 2025 Rs. | Change % | 2026 Rs. | 2025 Rs. | Change % |
| **Gross income** | **2,819,814,783** | **2,354,190,360** | **20** | **2,902,763,178** | **2,421,184,914** | **20** |
| Interest income | 2,539,160,383 | 2,270,621,817 | **12** | 2,539,279,832 | 2,267,728,763 | **12** |
| Interest expense | (947,242,773) | (663,379,419) | **43** | (947,147,330) | (659,847,600) | **44** |
| **Net interest income** | 1,591,917,610 | 1,607,242,398 | **(1)** | 1,592,132,502 | 1,607,881,163 | **(1)** |
| Fee and commission income | 28,800,955 | 24,901,887 | **16** | 122,701,782 | 93,455,933 | **31** |
| Fee and commission expense | (9,950,682) | (13,444,203) | **(26)** | (9,950,682) | (13,444,203) | **(26)** |
| **Net fee and commission income** | 18,850,273 | 11,457,684 | **65** | 112,751,100 | 80,011,730 | **41** |
| Net gain from trading | 9,025,316 | 49,265,161 | **(82)** | 9,668,741 | 49,735,960 | **(81)** |
| Net gain from financial instruments designated at fair value through profit or loss | 31,494,936 | (40,173,569) | **(178)** | 20,061,681 | (38,494,288) | **(152)** |
| Other operating income | 211,333,193 | 49,575,064 | **326** | 211,051,142 | 48,758,546 | **333** |
| **Net other operating income** | 251,853,445 | 58,666,656 | **329** | 240,781,564 | 60,000,218 | **301** |
| **Total operating income** | 1,862,621,328 | 1,677,366,738 | **11** | 1,945,665,166 | 1,747,893,111 | **11** |
| Impairment charges and other credit losses | 129,934,090 | (422,249,943) | **(131)** | 129,931,665 | (422,237,707) | **(131)** |
| **Net operating income** | 1,992,555,418 | 1,255,116,795 | **59** | 2,075,596,831 | 1,325,655,404 | **57** |
| Personnel expenses | (502,740,838) | (336,513,235) | **49** | (522,296,470) | (348,484,925) | **50** |
| Depreciation and amortisation | (92,547,837) | (77,361,945) | **20** | (95,045,292) | (79,842,048) | **19** |
| Impairment of investment properties | (9,429,375) | - | **100** | (9,429,375) | - | **100** |
| Other operating expenses | (253,685,412) | (299,642,740) | **(15)** | (261,237,482) | (305,435,060) | **(14)** |
| **Operating profit before taxation on financial services** | 1,134,151,956 | 541,598,875 | **109** | 1,187,588,212 | 591,893,371 | **101** |
| Taxes on financial services | (251,725,364) | (176,725,291) | **42** | (251,725,364) | (176,725,291) | **42** |
| **Operating profit after taxation on financial services** | 882,426,592 | 364,873,584 | **142** | 935,862,848 | 415,168,080 | **125** |
| Share of profit of associate, net of tax | (4,180,655) | (718,873) | **482** | (4,180,655) | (718,873) | **482** |
| **Profit before income tax** | 878,245,937 | 364,154,711 | **141** | 931,682,193 | 414,449,207 | **125** |
| Income tax expense | (355,670,156) | (52,636,238) | **576** | (373,398,735) | (70,567,850) | **429** |
| **Profit for the period** | 522,575,781 | 311,518,473 | **68** | 558,283,458 | 343,881,357 | **62** |
| Basic/diluted earnings per share | 5.82 | 3.47 | **68** | 6.21 | 3.83 | **62** |

*Figures in brackets in 2026 and 2025 columns indicate deductions.*
*The above figures are provisional and subject to audit.*

## *Statement of other comprehensive income*

| *For the three month period ended 31 March* | Company | | | Group | | |
|---|---|---|---|---|---|---|
| | 2026 Rs. | 2025 Rs. | Change % | 2026 Rs. | 2025 Rs. | Change % |
| Profit for the period | 522,575,781 | 311,518,473 | **68** | 558,283,458 | 343,881,357 | **62** |
| **Other comprehensive income** | | | | | | |
| **Items that will not be reclassified to profit or loss** | | | | | | |
| Actuarial loss on defined benefit plans | (53,528,108) | (29,105,375) | **84** | (53,488,540) | (31,373,738) | **70** |
| Deferred tax effect on actuarial gain | 16,058,432 | 8,731,613 | **84** | 16,046,562 | 9,412,121 | **70** |
| Net gain on investments in equity at fair value through other comprehensive income | 58,046,294 | (3,402,102) | **(1,806)** | 58,046,294 | (3,402,102) | **(1,806)** |
| Tax effect on changes in fair value of equity investments at fair value through other comprehensive income | (17,413,888) | (21,432,570) | **(19)** | (17,413,888) | (21,432,570) | **(19)** |
| Share of other comprehensive income of associate, net of tax | 185,371 | 770,068 | **(76)** | 185,371 | 770,068 | **(76)** |
| Other comprehensive income for the period, net of tax | 3,348,101 | (44,438,366) | **(108)** | 3,375,799 | (46,026,221) | **(107)** |
| **Total comprehensive income for the period** | 525,923,882 | 267,080,107 | **97** | 561,659,257 | 297,855,136 | **89** |

*Figures in brackets in 2026 and 2025 columns indicate deductions.*
*The above figures are provisional and subject to audit.*

## *Statement of profit or loss*

| *For the year ended 31 March* | Company | | | Group | | |
|---|---|---|---|---|---|---|
| | 2026 | 2025 | Change | 2026 | 2025 | Change |
| | Rs. | Rs. | % | Rs. | Rs. | % |
| **Gross income** | **10,625,812,654** | **9,211,899,984** | **15** | **11,011,103,880** | **9,496,851,626** | **16** |
| Interest income | 9,429,724,434 | 8,458,676,341 | **11** | 9,430,812,977 | 8,461,034,309 | **11** |
| Interest expense | (3,182,638,918) | (2,733,357,893) | **16** | (3,183,009,523) | (2,732,624,643) | **16** |
| **Net interest income** | 6,247,085,516 | 5,725,318,448 | **9** | 6,247,803,454 | 5,728,409,666 | **9** |
| Fee and commission income | 93,426,950 | 79,743,357 | **17** | 422,563,611 | 323,474,141 | **31** |
| Fee and commission expense | (54,660,935) | (76,115,371) | **(28)** | (54,660,935) | (76,115,371) | **(28)** |
| **Net fee and commission income** | 38,766,015 | 3,627,986 | **(969)** | 367,902,676 | 247,358,770 | **49** |
| Net gain from trading | 64,312,645 | 364,725,362 | **(82)** | 80,473,429 | 369,868,304 | **(78)** |
| Net gain from financial instruments at fair value through profit or loss | 611,517,308 | 141,294,501 | **333** | 651,413,690 | 175,909,223 | **270** |
| Other operating income | 426,831,317 | 167,460,423 | **155** | 425,840,173 | 166,565,649 | **156** |
| **Net other operating income** | 1,102,661,270 | 673,480,286 | **64** | 1,157,727,292 | 712,343,176 | **63** |
| **Total operating income** | 7,388,512,801 | 6,402,426,720 | **15** | 7,773,433,422 | 6,688,111,612 | **16** |
| Impairment charges and other credit losses | (465,630,817) | (476,838,644) | **(2)** | (465,589,251) | (476,756,386) | **(2)** |
| **Net operating income** | 6,922,881,984 | 5,925,588,076 | **17** | 7,307,844,171 | 6,211,355,226 | **18** |
| Personnel expenses | (1,688,650,950) | (1,208,144,859) | **40** | (1,760,531,336) | (1,258,405,254) | **40** |
| Depreciation and amortisation | (340,872,122) | (314,748,243) | **8** | (350,725,801) | (324,298,990) | **8** |
| Impairment of investment properties | (9,429,375) | - | **100** | (9,429,375) | - | **100** |
| Other operating expenses | (1,078,877,516) | (1,027,339,794) | **5** | (1,107,942,142) | (1,051,788,569) | **5** |
| **Operating profit before taxation on financial services** | 3,805,052,021 | 3,375,355,180 | **13** | 4,079,215,517 | 3,576,862,413 | **14** |
| Taxes on financial services | (875,307,476) | (758,863,420) | **15** | (875,307,476) | (758,863,420) | **15** |
| **Operating profit after taxation on financial services** | 2,929,744,545 | 2,616,491,760 | **12** | 3,203,908,041 | 2,817,998,993 | **14** |
| Share of profit of associate, net of tax | 29,077,331 | 11,213,532 | **159** | 29,077,331 | 11,213,532 | **159** |
| **Profit before income tax** | 2,958,821,876 | 2,627,705,292 | **13** | 3,232,985,372 | 2,829,212,525 | **14** |
| Income tax expense | (1,111,277,180) | (1,005,814,595) | **10** | (1,182,185,685) | (1,057,166,955) | **12** |
| **Profit for the year** | 1,847,544,696 | 1,621,890,697 | **14** | 2,050,799,687 | 1,772,045,570 | **16** |
| Basic/diluted earnings per share | 20.56 | 18.07 | **14** | 22.82 | 19.74 | **16** |

*Figures in brackets in 2026 and 2025 columns indicate deductions.*
*The above figures are provisional and subject to audit.*

## *Statement of other comprehensive income*

| *For the year ended 31 March* | Company | | | Group | | |
|---|---|---|---|---|---|---|
| | 2026 Rs. | 2025 Rs. | Change % | 2026 Rs. | 2025 Rs. | Change % |
| Profit for the year | 1,847,544,696 | 1,621,890,697 | **14** | 2,050,799,687 | 1,772,045,570 | **16** |
| **Other comprehensive income** | | | | | | |
| **Items that will not be reclassified to profit or loss** | | | | | | |
| Actuarial loss on defined benefit plans | (53,528,108) | (29,105,375) | **84** | (53,488,540) | (31,373,738) | **70** |
| Deferred tax effect on actuarial loss | 16,058,432 | 8,731,613 | **84** | 16,046,562 | 9,412,121 | **70** |
| Net change in fair value of equity investments at fair value through other comprehensive income | 58,046,294 | (3,402,102) | **(1,806)** | 58,046,294 | (3,402,102) | **(1,806)** |
| Tax effect on changes in fair value of equity investments at fair value through other comprehensive income | (17,413,888) | (21,432,570) | **(19)** | (17,413,888) | (21,432,570) | **(19)** |
| Share of other comprehensive income of associate, net of tax | 185,371 | 770,068 | **(76)** | 185,371 | 770,068 | **(76)** |
| Other comprehensive income for the year, net of tax | 3,348,101 | (44,438,366) | **(108)** | 3,375,799 | (46,026,221) | **(107)** |
| **Total comprehensive income for the year** | 1,850,892,797 | 1,577,452,331 | **17** | 2,054,175,486 | 1,726,019,349 | **19** |

*Figures in brackets in 2026 and 2025 columns indicate deductions.*
*The above figures are provisional and subject to audit.*

## *Statement of financial position*

| *As at 31 March* | Company | | Group | |
|---|---|---|---|---|
| | **2026** | **2025** | **2026** | **2025** |
| | **Rs.** | **Rs.** (Audited) | **Rs.** | **Rs.** (Audited) |
| **Assets** | | | | |
| Cash and cash equivalents | 2,215,917,602 | 821,898,571 | 2,262,645,096 | 847,892,691 |
| Financial assets at amortised cost - Deposits with licensed financial institutions | 1,344,583,596 | 1,214,166,101 | 1,352,632,912 | 1,222,225,279 |
| Financial assets at amortised cost - Repurchase agreements | 4,007,106,057 | 2,803,208,069 | 4,007,106,057 | 2,803,208,069 |
| Financial assets held at fair value through profit or loss | 2,632,459,335 | 1,462,003,225 | 3,144,272,550 | 1,747,122,200 |
| Financial assets at amortised cost - Finance leases and hire purchases | 34,632,044,335 | 26,505,267,002 | 34,627,734,808 | 26,499,962,501 |
| Financial assets at amortised cost - Other loans and receivables | 6,573,030,996 | 3,593,642,343 | 6,573,597,829 | 3,594,047,793 |
| Financial assets measured at fair value through other comprehensive income | 215,156,298 | 157,110,004 | 215,156,298 | 157,110,004 |
| Financial assets at amortised cost - Other financial instruments | 1,331,650,154 | 1,190,996,021 | 1,331,650,154 | 1,190,996,021 |
| Investments in subsidiaries | 51,729,600 | 51,729,600 | - | - |
| Investment in associate | 205,174,002 | 175,911,300 | 205,174,002 | 175,911,300 |
| Investment property | 385,237,875 | 344,266,624 | 385,237,875 | 344,266,624 |
| Property, plant and equipment | 1,656,156,950 | 1,385,170,938 | 1,664,140,390 | 1,392,036,192 |
| Intangible assets | 42,082,674 | 44,876,040 | 42,395,961 | 45,279,927 |
| Right-of-use assets | 715,078,661 | 465,060,526 | 740,369,289 | 498,666,916 |
| Deferred tax assets | 506,658,743 | 409,307,436 | 509,678,741 | 410,954,942 |
| Other assets | 555,519,131 | 185,021,661 | 576,345,303 | 198,304,838 |
| **Total assets** | 57,069,586,009 | 40,809,635,461 | 57,638,137,265 | 41,127,985,297 |
| **Liabilities** | | | | |
| Due to banks | 26,222,263,371 | 12,630,583,113 | 26,222,356,396 | 12,630,583,113 |
| Financial liabilities at amortised cost - Due to depositors | 14,087,686,236 | 13,348,714,467 | 14,042,686,236 | 13,284,609,795 |
| Financial liabilities at amortised cost - Other borrowings | - | 1,151,394,682 | - | 1,151,394,682 |
| Subordinated term loan | 1,544,229,310 | 1,543,197,051 | 1,544,229,310 | 1,543,197,051 |
| Lease liabilities | 670,617,997 | 462,437,965 | 693,852,091 | 490,472,567 |
| Current tax payable | 511,869,042 | 676,967,701 | 544,330,613 | 692,791,709 |
| Employee retirement benefits | 252,197,186 | 196,994,212 | 265,035,068 | 206,816,261 |
| Other liabilities | 1,209,260,011 | 872,550,756 | 1,229,583,123 | 880,005,722 |
| **Total liabilities** | 44,498,123,153 | 30,882,839,947 | 44,542,072,837 | 30,879,870,900 |
| **Equity** | | | | |
| Stated capital | 3,460,135,125 | 2,424,777,045 | 3,460,135,125 | 2,424,777,045 |
| Statutory reserve fund | 776,036,033 | 676,036,033 | 776,036,033 | 676,036,033 |
| Fair value reserve | (34,211,596) | (74,844,002) | (34,211,596) | (74,844,002) |
| Retained earnings | 8,369,503,294 | 6,900,826,438 | 8,894,104,866 | 7,222,145,321 |
| **Total equity** | 12,571,462,856 | 9,926,795,514 | 13,096,064,428 | 10,248,114,397 |
| **Total liabilities and equity** | 57,069,586,009 | 40,809,635,461 | 57,638,137,265 | 41,127,985,297 |
| **Net assets per share** | **138.77** | **115.05** | **144.56** | **118.78** |

*Figures in brackets indicate deductions.*
*The above figures are provisional and subject to audit, unless otherwise stated.*

*It is certified that the Financial Statements have been prepared in compliance with the requirements of the Companies Act No. 07 of 2007, as amended and the Finance Business Act No. 42 of 2011.*

P K Rajapaksa
Chief Financial Officer

*The Board of Directors is responsible for the preparation and presentation of these Financial Statements.*
*Approved and signed for and on behalf of the Board.*

N Vasantha Kumar
Chairman

S K Balasuriya
Executive Director/ Chief Executive Officer

Colombo, Sri Lanka
28 May 2026

## *Statement of changes in equity*

| | Stated capital | Statutory reserve fund | Fair value reserve | Restated retained earnings | Total |
|---|---|---|---|---|---|
| | Rs. | Rs. | Rs. | Rs. | Rs. |
| **Company** | | | | | |
| **Balance as at 1 April 2024** | 2,424,777,045 | 591,036,033 | (50,009,330) | 5,538,843,136 | 8,504,646,884 |
| Total comprehensive income for the year | | | | | |
| Profit for the year | - | - | - | 1,621,890,697 | 1,621,890,697 |
| Other comprehensive income, net of tax | - | - | (24,834,672) | (19,603,694) | (44,438,366) |
| **Total comprehensive income for the year** | - | - | (24,834,672) | 1,602,287,003 | 1,577,452,331 |
| Transfers to reserves | - | 85,000,000 | - | (85,000,000) | - |
| **Transactions with equity holders recognised directly in equity** | | | | | |
| Dividends to equity holders | - | - | - | (155,303,701) | (155,303,701) |
| **Total contributions from and distributions to equity holders** | - | - | - | (155,303,701) | (155,303,701) |
| **Balance as at 31 March 2025** | 2,424,777,045 | 676,036,033 | (74,844,002) | 6,900,826,438 | 9,926,795,514 |
| **Balance as at 1 April 2025** | 2,424,777,045 | 676,036,033 | (74,844,002) | 6,900,826,438 | 9,926,795,514 |
| Total comprehensive income for the year | | | | | |
| Profit for the year | - | - | - | 1,847,544,696 | 1,847,544,696 |
| Other comprehensive income, net of tax | - | - | 40,632,406 | (37,284,305) | 3,348,101 |
| **Total comprehensive income for the year** | - | - | 40,632,406 | 1,810,260,391 | 1,850,892,797 |
| Transfers to reserves | - | 100,000,000 | - | (100,000,000) | - |
| **Transactions with equity holders recognised directly in equity** | | | | | |
| Rights issue of shares | 1,035,358,080 | - | - | - | 1,035,358,080 |
| Dividends to equity holders | - | - | - | (241,583,535) | (241,583,535) |
| **Total contributions from and distributions to equity holders** | 1,035,358,080 | - | - | (241,583,535) | 793,774,545 |
| **Balance as at 31 March 2026** | 3,460,135,125 | 776,036,033 | (34,211,596) | 8,369,503,294 | 12,571,462,856 |
| **Group** | | | | | |
| **Balance as at 1 April 2024** | 2,424,777,045 | 591,036,033 | (50,009,330) | 5,711,595,001 | 8,677,398,749 |
| Total comprehensive income for the year | | | | | |
| Profit for the year | - | - | - | 1,772,045,570 | 1,772,045,570 |
| Other comprehensive income, net of tax | - | - | (24,834,672) | (21,191,549) | (46,026,221) |
| **Total comprehensive income for the year** | - | - | (24,834,672) | 1,750,854,021 | 1,726,019,349 |
| Transfers to reserves | - | 85,000,000 | - | (85,000,000) | - |
| **Transactions with equity holders recognised directly in equity** | | | | | |
| Dividends to equity holders | - | - | - | (155,303,701) | (155,303,701) |
| **Total contributions from and distributions to equity holders** | - | - | - | (155,303,701) | (155,303,701) |
| **Balance as at 31 March 2025** | 2,424,777,045 | 676,036,033 | (74,844,002) | 7,222,145,321 | 10,248,114,397 |
| **Balance as at 1 April 2025** | 2,424,777,045 | 676,036,033 | (74,844,002) | 7,222,145,321 | 10,248,114,397 |
| Total comprehensive income for the year | | | | | |
| Profit for the year | - | - | - | 2,050,799,687 | 2,050,799,687 |
| Other comprehensive income, net of tax | - | - | 40,632,406 | (37,256,607) | 3,375,799 |
| Total comprehensive income for the year | - | - | 40,632,406 | 2,013,543,080 | 2,054,175,486 |
| Transfers to reserves | - | 100,000,000 | - | (100,000,000) | - |
| **Transactions with equity holders recognised directly in equity** | | | | | |
| Rights issue of shares | 1,035,358,080 | - | - | - | 1,035,358,080 |
| Dividends to equity holders | - | - | - | (241,583,535) | (241,583,535) |
| Total contributions from and distributions to equity holders | 1,035,358,080 | - | - | (241,583,535) | 793,774,545 |
| **Balance as at 31 March 2026** | 3,460,135,125 | 776,036,033 | (34,211,596) | 8,894,104,866 | 13,096,064,428 |

*Figures in brackets indicate deductions.*
*The above figures are provisional and subject to audit.*

## *Statement of cash flows*

| *For the year ended 31 March* | Company | | Group | |
|---|---|---|---|---|
| | **2026** | **2025** | **2026** | **2025** |
| | **Rs.** | **Rs.** | **Rs.** | **Rs.** |
| ***Cash flows from operating activities*** | | | | |
| Interest and commission receipts | 9,697,818,334 | 8,825,037,757 | 10,028,043,538 | 9,071,126,509 |
| Interest payments | (3,063,879,922) | (2,645,124,187) | (3,059,574,112) | (2,639,019,769) |
| Recoveries of bad debts | 89,547,647 | 83,138,795 | 89,547,647 | 83,138,795 |
| Other operating income | 46,298,279 | 43,139,343 | 45,170,074 | 42,076,950 |
| Operating expenses | (2,026,998,558) | (1,984,631,457) | (2,056,063,184) | (2,009,080,232) |
| Cash payments to employees | (1,644,732,059) | (1,149,136,199) | (1,713,008,294) | (1,196,395,098) |
| **Operating cash flow before changes in operating assets and liabilities (Note A)** | 3,098,053,721 | 3,172,424,052 | 3,334,115,669 | 3,351,847,155 |
| **Changes in operating assets and liabilities** | | | | |
| Net funds advanced to customers | (11,718,175,227) | (6,287,391,689) | (11,719,290,018) | (6,288,129,380) |
| Net deposits from customers | 738,971,769 | (490,405,417) | 758,076,441 | (491,980,169) |
| Net deposits with licensed financial institutions | (99,544,446) | 1,368,977,120 | (99,534,584) | 1,368,994,983 |
| Government and other securities | (1,344,552,121) | (2,543,018,766) | (1,344,552,121) | (2,543,018,766) |
| Other assets | (370,497,470) | (27,273,184) | (378,040,465) | (28,246,888) |
| Other liabilities | 312,210,255 | 243,350,882 | 325,074,776 | 216,745,093 |
| | (12,481,587,240) | (7,735,761,054) | (12,458,265,971) | (7,765,635,127) |
| **Net cash flow from operating activities before taxation** | (9,383,533,519) | (4,563,337,002) | (9,124,150,302) | (4,413,787,972) |
| Taxes paid | (1,368,130,620) | (1,557,862,042) | (1,423,782,299) | (1,605,583,518) |
| Employee retirement benefits paid | (42,244,025) | (23,728,500) | (42,792,775) | (23,728,500) |
| **Net cash used in operating activities** | (10,793,908,164) | (6,144,927,544) | (10,590,725,376) | (6,043,099,990) |
| ***Cash flows from investing activities*** | | | | |
| Net investment in trading securities | (494,626,150) | 3,527,215,875 | (665,263,236) | 3,421,040,291 |
| Dividends received | 15,848,920 | 38,771,388 | 15,985,981 | 13,446,978 |
| Purchase of property, plant and equipment | (511,984,128) | (299,019,349) | (514,549,619) | (300,741,942) |
| Purchase of intangible assets | (6,902,104) | (1,158,775) | (6,902,104) | (1,158,775) |
| Proceeds from sale of property, plant and equipment | 258,843,787 | 36,548,602 | 258,843,787 | 36,548,602 |
| Addition of right-of-use assets | (89,792,765) | (60,977,675) | (89,792,765) | (65,277,683) |
| Proceeds from right-of-use assets | - | 5,546,667 | - | 5,546,667 |
| **Net cash (used in)/generated from investing activities** | (828,612,440) | 3,246,926,733 | (1,001,677,956) | 3,109,404,138 |
| ***Cash flows from financing activities*** | | | | |
| Proceeds from rights issue | 1,035,358,080 | - | 1,035,358,080 | - |
| Borrowings obtained | 34,985,000,000 | 11,950,000,000 | 34,985,000,000 | 11,950,000,000 |
| Repayment of borrowings | (22,589,280,708) | (8,341,245,777) | (22,589,280,708) | (8,341,245,777) |
| Subordinated term loan obtained | - | 1,500,000,000 | - | 1,500,000,000 |
| Redemption of subordinated debentures | - | (1,750,000,000) | - | (1,750,000,000) |
| Repayment of lease liabilities | (194,388,298) | (161,297,921) | (203,865,221) | (169,913,306) |
| Dividends paid | (224,036,517) | (155,294,327) | (224,036,517) | (155,294,327) |
| **Net cash generated from financing activities** | 13,012,652,557 | 3,042,161,975 | 13,003,175,634 | 3,033,546,590 |

*Figures in brackets indicate deductions.*
*The above figures are provisional and subject to audit.*

## *Statement of cash flows (Continued)*

| *For the year ended 31 March* | Company | | Group | |
|---|---|---|---|---|
| | 2026 Rs. | 2025 Rs. | 2026 Rs. | 2025 Rs. |
| Net increase in cash and cash equivalents | 1,390,131,953 | 144,161,164 | 1,410,772,302 | 99,850,738 |
| Cash and cash equivalents at the beginning of the year | 668,521,974 | 524,360,810 | 694,516,094 | 594,665,356 |
| Cash and cash equivalents at the end of the year | 2,058,653,927 | 668,521,974 | 2,105,288,396 | 694,516,094 |
| **Reconciliation of cash and cash equivalents** | | | | |
| Cash and cash equivalents (Note B) | 2,226,799,818 | 822,010,074 | 2,273,527,312 | 848,004,194 |
| Bank overdrafts | (168,145,891) | (153,488,100) | (168,238,916) | (153,488,100) |
| | 2,058,653,927 | 668,521,974 | 2,105,288,396 | 694,516,094 |
| ***Note A*** | | | | |
| **Reconciliation of operating profit** | | | | |
| Profit before income tax | 2,958,821,876 | 2,627,705,292 | 3,232,985,372 | 2,829,212,525 |
| Depreciation and amortisation | 340,872,122 | 314,748,243 | 350,725,801 | 324,298,990 |
| Dividends received | (15,848,920) | (13,271,388) | (15,985,981) | (13,446,978) |
| Net profit on disposal of property, plant and equipment | (244,898,240) | (35,364,160) | (244,898,240) | (35,356,189) |
| Profit on disposal of right-of-use assets | - | (705,127) | - | (705,127) |
| Provision for retirement benefit plan | 43,918,891 | 36,401,332 | 47,523,042 | 39,402,828 |
| Impairment charge on financial assets | 447,808,100 | 377,487,892 | 447,766,534 | 377,405,634 |
| Net gain from trading | (64,312,645) | (364,725,362) | (80,473,429) | (369,868,304) |
| Impairment of investment property | 9,429,375 | - | 9,429,375 | - |
| Net gain from financial instruments designated at FVTPL | (611,517,308) | (141,294,501) | (651,413,690) | (175,909,223) |
| Net gain on auction of gold-backed loan collateral | (329,914) | (1,377,087) | (329,914) | (1,377,087) |
| Unrealised (gain)/loss from foreign currency conversion | (30,238,231) | 7,453,263 | (30,238,231) | 7,453,263 |
| Interest expenses on lease liabilities | 87,818,244 | 70,881,627 | 92,494,659 | 76,252,795 |
| Share of profit of associate, net of tax | (29,077,331) | (11,213,532) | (29,077,331) | (11,213,532) |
| Net interest accrued for leases, hire purchases, other loans and receivables | 174,666,950 | 286,618,059 | 174,666,950 | 286,618,059 |
| Loan losses and write-offs/write down | - | 1,727,422 | - | 1,727,422 |
| Accrued interest on borrowings | 29,908,493 | (7,060,786) | 29,908,493 | (7,060,786) |
| Accrued interest on subordinated debt instruments | 1,032,259 | 24,412,865 | 1,032,259 | 24,412,865 |
| | 3,098,053,721 | 3,172,424,052 | 3,334,115,669 | 3,351,847,155 |
| ***Note B*** | | | | |
| **Cash and cash equivalents** | | | | |
| Gross cash and cash equivalents | 2,226,799,818 | 822,010,074 | 2,273,527,312 | 848,004,194 |
| Less: Allowance for impairment losses | (10,882,216) | (111,503) | (10,882,216) | (111,503) |
| Net cash and cash equivalents | 2,215,917,602 | 821,898,571 | 2,262,645,096 | 847,892,691 |

Net cash and cash equivalents are reported in the Statement of Financial Position.

*Figures in brackets indicate deductions.*
*The above figures are provisional and subject to audit.*

## Financial instruments – Classification and fair values

**Financial instruments classifications and fair values - Company**

The following table shows the carrying amounts and fair values of financial assets and financial liabilities, including their levels in the fair value hierarchy. It does not include fair value information for financial assets and financial liabilities not measured at fair value if the carrying amount is a reasonable approximation of fair value.

| | 31-Mar-26 | | | | | | 31-Mar-25 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Carrying amount Rs. | | | | Fair value Rs. | | Carrying amount Rs. | | | | Fair value Rs. | |
| | Designated at FVTPL | Designated at FVOCI | Designated at Amortised Cost | Total | Total | Level | Designated at FVTPL | Designated at FVOCI | Designated at Amortised Cost | Total | Total | Level |
| ***Financial assets measured at fair value*** | | | | | | | | | | | | |
| Investments in equity securities - quoted | 1,356,586,230 | - | - | 1,356,586,230 | 1,356,586,230 | Level 1 | 547,501,982 | - | - | 547,501,982 | 547,501,982 | Level 1 |
| Investments in equity securities - unquoted | - | 215,156,298 | - | 215,156,298 | 215,156,298 | Level 3 | - | 157,110,004 | - | 157,110,004 | 157,110,004 | Level 3 |
| Investments in unit trusts - unquoted | 1,275,873,105 | - | - | 1,275,873,105 | 1,275,873,105 | Level 2 | 914,501,243 | - | - | 914,501,243 | 914,501,243 | Level 2 |
| | 2,632,459,335 | 215,156,298 | - | 2,847,615,633 | 2,847,615,633 | | 1,462,003,225 | 157,110,004 | - | 1,619,113,229 | 1,619,113,229 | |
| ***Financial assets not measured at fair value*** | | | | | | | | | | | | |
| Cash and cash equivalents | - | - | 2,215,917,602 | 2,215,917,602 | - | | - | - | 821,898,571 | 821,898,571 | - | |
| Deposits with licensed financial institutions | - | - | 1,344,583,596 | 1,344,583,596 | - | | - | - | 1,214,166,101 | 1,214,166,101 | - | |
| Repurchase agreements | - | - | 4,007,106,057 | 4,007,106,057 | - | | - | - | 2,803,208,069 | 2,803,208,069 | - | |
| Finance leases and hire purchases | - | - | 34,632,044,335 | 34,632,044,335 | 33,863,096,207 | Level 3 | - | - | 26,505,267,002 | 26,505,267,002 | 26,976,998,975 | Level 3 |
| Other loans and receivables | - | - | 6,573,030,996 | 6,573,030,996 | 6,485,025,975 | Level 3 | - | - | 3,593,642,343 | 3,593,642,343 | 3,588,994,381 | Level 3 |
| Investment in government treasury bills | - | - | 1,324,108,184 | 1,324,108,184 | 1,323,174,936 | Level 1 | - | - | 1,183,399,858 | 1,183,399,858 | 1,182,424,292 | Level 1 |
| Investments in debentures | - | - | 7,541,970 | 7,541,970 | 8,725,159 | Level 3 | - | - | 7,596,163 | 7,596,163 | 9,883,211 | Level 3 |
| Other financial assets | - | - | 124,550,080 | 124,550,080 | - | | - | - | 21,031,966 | 21,031,966 | - | |
| | - | - | 50,228,882,820 | 50,228,882,820 | 41,680,022,277 | | - | - | 36,150,210,073 | 36,150,210,073 | 31,758,300,859 | |
| ***Financial liabilities not measured at fair value*** | | | | | | | | | | | | |
| Term deposits from customers | - | - | 13,282,140,100 | 13,282,140,100 | 13,476,416,286 | Level 3 | - | - | 12,691,164,423 | 12,691,164,423 | 12,814,691,489 | Level 3 |
| Savings deposits from customers | - | - | 805,546,136 | 805,546,136 | - | | - | - | 657,550,044 | 657,550,044 | - | |
| Short term and floating rated borrowings | - | - | 23,106,702,793 | 23,106,702,793 | - | | - | - | 13,068,120,886 | 13,068,120,886 | - | |
| Fixed rated borrowings | - | - | 4,659,789,888 | 4,659,789,888 | 4,740,356,521 | Level 3 | - | - | 2,257,053,960 | 2,257,053,960 | 2,293,720,174 | Level 3 |
| Lease liabilities | - | - | 670,617,997 | 670,617,997 | - | | - | - | 462,437,965 | 462,437,965 | - | |
| Other financial liabilities | - | - | 981,218,179 | 981,218,179 | - | | - | - | 654,664,878 | 654,664,878 | - | |
| | - | - | 43,506,015,093 | 43,506,015,093 | 18,216,772,807 | | - | - | 29,790,992,156 | 29,790,992,156 | 15,108,411,663 | |

## Financial instruments – Classification and fair values

**Financial instruments classifications and fair values - Group**

The following table shows the carrying amounts and fair values of financial assets and financial liabilities, including their levels in the fair value hierarchy. It does not include fair value information for financial assets and financial liabilities not measured at fair value if the carrying amount is a reasonable approximation of fair value.

| | 31-Mar-26 | | | | | | 31-Mar-25 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Carrying amount Rs. | | | | Fair value Rs. | | Carrying amount Rs. | | | | Fair value Rs. | |
| | Designated at FVTPL | Designated at FVOCI | Designated at Amortised Cost | Total | Total | Level | Designated at FVTPL | Designated at FVOCI | Designated at Amortised Cost | Total | Total | Level |
| ***Financial assets measured at fair value*** | | | | | | | | | | | | |
| Investments in equity securities - quoted | 1,356,586,230 | - | - | 1,356,586,230 | 1,356,586,230 | Level 1 | 547,501,982 | - | - | 547,501,982 | 547,501,982 | Level 1 |
| Investments in equity securities - unquoted | - | 215,156,298 | - | 215,156,298 | 215,156,298 | Level 3 | - | 157,110,004 | - | 157,110,004 | 157,110,004 | Level 3 |
| Investments in unit trusts - unquoted | 1,787,686,320 | - | - | 1,787,686,320 | 1,787,686,320 | Level 2 | 1,199,620,218 | - | - | 1,199,620,218 | 1,199,620,218 | Level 2 |
| | 3,144,272,550 | 215,156,298 | - | 3,359,428,848 | 3,359,428,848 | | 1,747,122,200 | 157,110,004 | - | 1,904,232,204 | 1,904,232,204 | |
| ***Financial assets not measured at fair value*** | | | | | | | | | | | | |
| Cash and cash equivalents | - | - | 2,262,645,096 | 2,262,645,096 | - | | - | - | 847,892,691 | 847,892,691 | - | |
| Deposits with licensed financial institutions | - | - | 1,352,632,912 | 1,352,632,912 | - | | - | - | 1,222,225,279 | 1,222,225,279 | - | |
| Repurchase agreements | - | - | 4,007,106,057 | 4,007,106,057 | - | | - | - | 2,803,208,069 | 2,803,208,069 | - | |
| Finance leases and hire purchases | - | - | 34,627,734,808 | 34,627,734,808 | 33,859,046,451 | Level 3 | - | - | 26,499,962,501 | 26,499,962,501 | 26,971,968,530 | Level 3 |
| Other loans and receivables | - | - | 6,573,597,829 | 6,573,597,829 | 6,485,592,808 | Level 3 | - | - | 3,594,047,793 | 3,594,047,793 | 3,589,399,831 | Level 3 |
| Investment in government treasury bills | - | - | 1,324,108,184 | 1,324,108,184 | 1,323,174,936 | Level 1 | - | - | 1,183,399,858 | 1,183,399,858 | 1,182,424,292 | Level 1 |
| Investments in debentures | - | - | 7,541,970 | 7,541,970 | 8,725,159 | Level 3 | - | - | 7,596,163 | 7,596,163 | 9,883,211 | Level 3 |
| Other financial assets | - | - | 132,015,866 | 132,015,866 | - | | - | - | 21,031,966 | 21,031,966 | - | |
| | - | - | 50,287,382,722 | 50,287,382,722 | 41,676,539,354 | | - | - | 36,179,364,320 | 36,179,364,320 | 31,753,675,864 | |
| ***Financial liabilities not measured at fair value*** | | | | | | | | | | | | |
| Term deposits from customers | - | - | 13,237,140,100 | 13,237,140,100 | 13,431,416,286 | Level 3 | - | - | 12,627,059,751 | 12,627,059,751 | 12,750,581,754 | Level 3 |
| Savings deposits from customers | - | - | 805,546,136 | 805,546,136 | - | | - | - | 657,550,044 | 657,550,044 | - | |
| Short term and floating rated borrowings | - | - | 23,106,795,818 | 23,106,795,818 | - | | - | - | 13,068,120,886 | 13,068,120,886 | - | |
| Fixed rated borrowings | - | - | 4,659,789,888 | 4,659,789,888 | 4,740,356,521 | Level 3 | - | - | 2,257,053,960 | 2,257,053,960 | 2,293,720,174 | Level 3 |
| Lease liabilities | - | - | 693,852,091 | 693,852,091 | - | | - | - | 490,472,567 | 490,472,567 | - | |
| Other financial liabilities | - | - | 981,218,179 | 981,218,179 | - | | - | - | 654,664,878 | 698,576,433 | - | |
| | - | - | 43,484,342,212 | 43,484,342,212 | 18,171,772,807 | | - | - | 29,754,922,086 | 29,798,833,641 | 15,044,301,928 | |

## *Segment report*

| *As at 31 March* | Finance leasing and hire purchase | | Margin trading | | Gold-backed loans | | Other loans and receivables | | Investments | | Insurance Brokering | | Unit trust management | | Unallocated | | Total | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2026 | 2025 | 2026 | 2025 | 2026 | 2025 | 2026 | 2025 | 2026 | 2025 | 2026 | 2025 | 2026 | 2025 | 2026 | 2025 | 2026 | 2025 |
| | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. | Rs. |
| ***Revenue*** | | | | | | | | | | | | | | | | | | |
| *From external customers;* | | | | | | | | | | | | | | | | | | |
| Interest | 8,334,108,636 | 7,633,595,254 | 332,873,802 | 128,116,352 | 121,757,119 | 109,431,104 | 324,001,815 | 318,330,741 | 316,108,144 | 268,292,526 | 1,107,280 | 2,116,937 | 856,181 | 1,151,395 | - | - | 9,430,812,977 | 8,461,034,309 |
| Trading | - | - | - | - | - | - | - | - | 80,473,429 | 369,868,304 | - | - | - | - | - | - | 80,473,429 | 369,868,304 |
| Fee and commissions | 88,144,294 | 79,743,357 | - | - | - | - | - | - | - | - | 172,052,411 | 135,965,421 | 157,084,250 | 107,765,363 | 5,282,656.00 | - | 422,563,611 | 323,474,141 |
| Rent | - | - | - | - | - | - | - | - | 27,193,532 | 32,450,334 | - | - | - | - | - | - | 27,193,532 | 32,450,334 |
| Dividends | - | - | - | - | - | - | - | - | 15,985,981 | 13,446,978 | - | - | - | - | - | - | 15,985,981 | 13,446,978 |
| Other income | 74,465,754 | 62,812,872 | - | - | - | - | 15,081,893 | 20,325,923 | 926,550,161 | 203,812,149 | - | - | - | - | 17,976,542.00 | 9,626,616.00 | 1,034,074,350 | 296,577,560 |
| Total revenue | 8,496,718,684 | 7,776,151,483 | 332,873,802 | 128,116,352 | 121,757,119 | 109,431,104 | 339,083,708 | 338,656,664 | 1,366,311,247 | 887,870,291 | 173,159,691 | 138,082,358 | 157,940,431 | 108,916,758 | 23,259,198 | 9,626,616 | 11,011,103,880 | 9,496,851,626 |
| **Profit before tax** | | | | | | | | | | | | | | | | | 3,232,985,372 | 2,829,212,525 |
| **Taxation** | | | | | | | | | | | | | | | | | (1,182,185,685) | (1,057,166,955) |
| **Profit after tax** | | | | | | | | | | | | | | | | | 2,050,799,687 | 1,772,045,570 |
| ***Segment Assets*** | 34,627,734,808 | 26,499,962,501 | 3,819,170,764 | 1,959,728,486 | 910,952,385 | 547,528,848 | 1,842,907,847 | 1,086,385,009 | 11,819,606,941 | 8,777,708,322 | 313,439,201 | 140,581,465 | 311,149,214 | 234,800,431 | 3,993,176,105 | 1,881,290,235 | 57,638,137,265 | 41,127,985,297 |
| ***Segment Liabilities*** | 35,365,688,123 | 25,908,645,975 | 1,385,512,632 | 426,859,124 | 506,786,732 | 364,603,460 | 1,411,359,974 | 1,128,339,081 | 5,686,964,490 | 2,958,213,596 | 22,064,686 | 9,167,146 | 67,023,702 | 52,121,910 | 96,672,498 | 31,920,608 | 44,542,072,837 | 30,879,870,900 |
| ***Information on Cash flows*** | | | | | | | | | | | | | | | | | | |
| Operating activities | (2,175,763,084) | (111,992,286) | (1,184,281,062) | (128,570,842) | (282,475,889) | (74,107,365) | 154,043,307 | (298,434,155) | (4,765,909,612) | (3,524,419,368) | (34,150,688) | (63,018,940) | 77,629,246 | 51,780,212 | (2,379,817,594) | (1,894,337,246) | (10,590,725,376) | (6,043,099,990) |
| Investing activities | - | - | - | - | - | - | - | - | (390,433,468) | 3,476,582,538 | - | - | - | - | - | - | (390,433,468) | 3,476,582,538 |
| Capital expenditure | (369,687,124) | (235,100,041) | (40,773,624) | (17,835,693) | (9,725,365) | (4,857,518) | (19,674,960) | (9,188,549) | (126,186,611) | (77,873,302) | (1,753,971) | (103,017) | (811,520) | (5,919,577) | (42,631,313) | (16,300,704) | (611,244,488) | (367,178,400) |
| Financing activities | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 13,003,175,634 | 3,033,546,590 | 13,003,175,634 | 3,033,546,590 |
| **Net cash flow** | (2,545,450,208) | (197,787,202) | (1,225,054,686) | (197,787,202) | (292,201,254) | (47,282,614) | 134,368,347 | (247,456,273) | (5,282,529,691) | 2,334,364,052 | (35,904,659) | (54,052,943) | 76,817,726 | 31,188,294 | 10,580,726,727 | (1,886,419,901) | 1,410,772,302 | 99,850,738 |
| ***Depreciation and amortisation*** | (257,937,169) | (257,350,491) | (28,448,471) | (19,031,615) | (6,785,557) | (5,317,246) | (13,727,564) | (10,550,268) | (4,228,749) | (4,228,749) | (174,838) | (77,933) | (9,678,841) | (9,472,814) | (29,744,612) | (18,269,874) | (350,725,801) | (324,298,990) |
| ***Impairment charges and other credit losses*** | (534,865,868) | (455,468,109) | - | - | (3,016,935) | 430,835 | 82,429,447 | (21,926,532) | 634,818 | 18,869 | - | - | - | - | (10,770,713) | 188,551 | (465,589,251) | (476,756,386) |

## *Selected key performance indicators*

| *As at 31 March* | 2026 | 2025 |
|---|---|---|
| **Regulatory Capital Adequacy** | | |
| Core Capital - Tier 1 (Rs. '000) | 11,191,211 | 9,414,352 |
| Total Capital Base - Tier 1 and 2 (Rs. '000) | 12,235,522 | 10,781,249 |
| Core Capital Adequacy Ratio, (Min. Req. 8.50%) | 20.63% | 23.84% |
| Total Capital Adequacy Ratio, (Min. Req. 12.50%) | 22.56% | 27.30% |
| Capital Funds to Deposit Liabilities Ratio, (Min. Req. 10.00%) | 86.85% | 80.77% |
| **Quality of Loan Portfolio** | | |
| Gross Stage 3 Loans Ratio | 5.43% | 7.24% |
| Net Stage 3 Loans Ratio | 2.65% | 3.07% |
| Net Stage 3 Loans to Core Capital Ratio | 10.52% | 10.75% |
| Stage 3 Impairment Coverage Ratio | 51.19% | 57.56% |
| Total Impairment Coverage Ratio | 7.18% | 8.67% |
| **Profitability** | | |
| Net Interest Margin | 14.49% | 17.52% |
| Return on Assets (before tax) | 7.83% | 8.75% |
| Return on Equity | 16.42% | 17.60% |
| Cost to Income Ratio | 42.62% | 40.54% |
| **Liquidity** | | |
| Required Minimum Amount of Liquid Assets (Rs. '000) | 1,834,439 | 1,788,712 |
| Available Liquid Assets (Rs. '000) | 8,813,167 | 5,978,761 |
| Available Liquid Assets to Required Liquid Assets | 480.43% | 334.25% |
| Liquid Assets to External Funds | 21.06% | 20.85% |
| **Leverage** | | |
| Debt-to-Equity Ratio (times) | 2.21 | 1.54 |
| Interest Cover (times) | 1.93 | 1.96 |
| **Memorandum information** | | |
| Number of Employees | 1,215 | 985 |
| Number of Branches | 149 | 125 |
| External Credit Rating by Fitch Ratings Lanka Limited | BBB (lka)<br>Stable outlook | BBB (lka)<br>Stable outlook |

There are no regulatory restrictions or penalties imposed by the Central Bank of Sri Lanka over the operations of the Company.

The above figures are provisional and subject to audit.

***Performance overview***

*Senkadagala Finance PLC delivered a strong performance for the year ended 31 March 2026, with total assets increasing by 39.8% to surpass the Rs. 50 Bn mark, driven by significant growth in lending activities and investments. Net operating income recorded a healthy growth of 16.8%, while profit after tax increased by 13.9% to Rs. 1.84 Bn for the year. Asset quality improved further, with the gross Stage 3 loans ratio declining to 5.43% from 7.24% in the previous year. The Company also maintained prudent provisioning buffers while strengthening its capital base through a successful rights issue, during the year. Liquidity and capital adequacy levels remained comfortably above the regulatory minimum requirements, reflecting the Company's continued financial resilience and stable growth momentum.*

## *Notes to the financial statements*

**1 General**

The financial statements of the Company and the Group are prepared on the basis of the accounting policies and methods of computation applied in the year ended March 31, 2025 and are in accordance with Sri Lanka Accounting Standards (LKASs/SLFRSs). The interim financial statements are prepared in compliance with Sri Lanka Accounting Standard (LKAS) 34 - Interim Financial Reporting.

**2 Changes in the Board of Directors of the Company**

**2.1 Appointment of Director**

Mr. S. K. Balasuriya was appointed as an Executive Director and Chief Executive Officer of the Company with effect from 28 January 2026, in terms of the Finance Business Act Directions No. 6 of 2021 (Assessment of Fitness and Propriety of Key Responsible Persons).

Mr. C. P. Jayatilake was appointed as an Independent Non-Executive Director of the Company with effect from 1 April 2026, in terms of the Finance Business Act Directions No. 6 of 2021 (Assessment of Fitness and Propriety of Key Responsible Persons).

Mr. S. Balasuriya was appointed as a Non-Independent Non-Executive Director of the Company with effect from 1 April 2026, in terms of the Finance Business Act Directions No. 6 of 2021 (Assessment of Fitness and Propriety of Key Responsible Persons).

**2.2 Retirement of Chairman**

Mr. R. Senanayake retired from the Board as Chairman/Independent Non-Executive Director with effect from 31 March 2026, in compliance with Section 8.2 of the Finance Business Act Directions No. 06 of 2021, upon completion of his nine-year term of service.

**2.3 Appointment of Chairman**

Mr. N. Vasantha Kumar, an Independent Non-Executive Director, was appointed as Chairman of the Board with effect from 01 April 2026.

**3** There were no material changes in the composition of assets, liabilities and contingent liabilities during the period.

**4** All known expenses have been provided for in these financial statements.

**5 Rights issue information**

**5.1** The Company made a rights issue of one (01) new ordinary share for every twenty (20) ordinary shares held, at a price of Rs.240.00 per share, with the approval of the Central Bank of Sri Lanka and the Colombo Stock Exchange during the month of February 2026.

Utilisation of funds raised via the Rights Issue as at May 28, 2026

| Objective number | Objective as per Circular | Amount allocated as per Circular Rs. | Proposed date of utilization as per Circular | Amount allocated from proceeds in Rs. (A) | % of total proceeds | Amount utilized in Rs. (B) | % of utilization against allocation (B/A) | Clarification if not fully utilized including where the funds are invested |
|---|---|---|---|---|---|---|---|---|
| 1 | Maintain a comfortable capital buffer | Rs. 1,035 Mn | Immediately upon completion of Rights Issue | Rs. 1,035 Mn | 100% | Rs. 1,035 Mn | 100% | N/A |
| 2 | Support the loan portfolio growth | | Within 02 months of completion of the Rights Issue | | | Rs. 1,035 Mn | 100% | N/A |

## 6 Share information

### 6.1 Directors' shareholdings

The number of shares held by the members of the Board of Directors and their close family members are as follows;

| As at 31 March | 2026 | 2025 |
|---|---|---|
| 1. Ms. L. Fernando & Ms. S.A. Fernando | 1,821,842 | 1,735,089 |
| 2. Ms. L. Fernando & Mr. A. R. Fernando | 1,821,841 | 1,735,088 |
| 3. Ms. L. Fernando & Ms. A. L. Fernando | 1,821,841 | 1,735,088 |
| 4. Mr. S. K. Balasuriya (Appointed with effect from 28.01.2026) | 3,111,528 | N/A |
| 5. Mr. L. Balasuriya (Deceased) & Mr. S. K. Balasuriya | N/A | 2,963,360 |
| 6. Mr. R. Senanayake (Retired with effect from 31.03.2026) | Nil | Nil |
| 7. Mr. N. V. Kumar | Nil | Nil |
| 8. Dr. (Ms.) R. A. Perera | Nil | Nil |
| 9. Mr. A. Herath | Nil | Nil |
| 10. Ms. D. G. Wijayawardana | Nil | Nil |
| 11. Ms. K. A. Chellaraja | Nil | Nil |
| 12. Mr. C. P. Jayatilake (Appointed with effect from 01.04.2026) | Nil | N/A |
| 13. Mr. S. Balasuriya (Appointed with effect from 01.04.2026) | 3,111,525 | N/A |

### 6.2 Key Management Personnel Shareholdings

| As at 31 March | 2026 | 2025 |
|---|---|---|
| 1. Mr. L. Balasuriya (Deceased) & Mr. S. K. Balasuriya | N/A | 2,963,360 |
| 2. Mr. L. Balasuriya (Deceased) & Ms. A. S. Balasuriya | 3,111,528 | 2,963,358 |
| 3. Mr. L. Balasuriya (Deceased) - The Trustee of the Capitalisation Issue | 16 | 16 |
| 4. Mr. P.P.K. Ikiriwatte | 17,825 | 16,977 |
| 5. Mr. J.K. Jayatileke | 17,811 | 16,963 |

### 6.3 Stated Capital

Stated capital is represented by the number of shares in issue as set out below:

| As at 31 March | 2026 | 2025 |
|---|---|---|
| Ordinary shares | 90,593,826 | 86,279,834 |

### 6.4 The 20 largest shareholders of the Company as at March 31, 2026 were:

| Shareholder | Number of Shares | % |
|---|---|---|
| 1. E. W. Balasuriya & Co. (Pvt) Limited | 47,020,462 | 51.90 |
| 2. Hallsville Frontier Equities Ltd | 7,088,562 | 7.82 |
| 3. Dr. (Mrs.) G. Madan Mohan | 6,223,056 | 6.87 |
| 4. Mr. R. Balasuriya | 6,223,054 | 6.87 |
| 5. Late Dr. M. Balasuriya | 4,172,046 | 4.61 |
| 6. Dr. A. Balasuriya & Mr. D. Balasuriya | 3,111,528 | 3.43 |
| 7. Mr. S. K. Balasuriya | 3,111,528 | 3.43 |
| 8. Mr. L. Balasuriya (Deceased) & Ms. A. S. Balasuriya | 3,111,525 | 3.43 |
| 9. Dr. A. Balasuriya & Mr. S. Balasuriya | 3,111,525 | 3.43 |
| 10. Ms. L. Fernando & Ms. S. A. Fernando | 1,821,842 | 2.01 |
| 11. Ms. L. Fernando & Mr. A. R. Fernando | 1,821,841 | 2.01 |
| 12. Ms. L. Fernando & Ms. A. L. Fernando | 1,821,841 | 2.01 |
| 13. Mr. D. K. C. R. Fernando | 750,080 | 0.83 |
| 14. Mrs. C. Fernando | 194,498 | 0.21 |
| 15. Mr. K. G. K. Hewamallika | 172,888 | 0.19 |
| 16. Mr. S. V. W. B. K. Sirimalwatta | 144,375 | 0.16 |
| 17. Global Stanford Campus (Pvt) Ltd | 47,260 | 0.05 |
| 18. Mr. M. M. Ariyaratne | 38,411 | 0.04 |
| 19. Mrs. M. D. Nandani | 36,824 | 0.04 |
| 20. Peoples Leasing and Finance PLC / M.K.P.N.A.Perera | 27,357 | 0.03 |
| | 90,050,503 | |

**6 Share information (Continued)**

**6.5 The float adjusted market capitalisation and public holding**

| As at 31 March | 2026 | 2025 | Minimum Requirement |
|---|---|---|---|
| The float adjusted market capitalisation (Rs.) | 8,276,316,746 | 7,581,887,867 | 1 Bn |
| Public holding percentage | 21.42% | 21.42% | 7.5% |
| Number of public shareholders | 1,209 | 228 | 200 |

The float adjusted market capitalisation of the Company falls under Option 1 of Rule 7.13.1 (b) of the Listing Rules of the Colombo Stock Exchange. As at 31 March 2026, the Company is in compliance with the minimum public holding requirement therein.

**6.6 Information on ratios and share prices**

| As at 31 March | 2026 | 2025 |
|---|---|---|
| Dividend per share (Rs.) | Nil | 2.80 |
| Net Assets per share (Rs.) | 138.77 | 115.05 |
| Market Prices (Rs.) | | |
| - Highest price | 1,350.00 | 535.00 |
| - Lowest price | 400.00 | 380.00 |
| - Last traded price | 426.50 | 410.25 |

**7 Events after the reporting period**

There were no material events that occurred after the reporting period that require adjustment to or disclosure in the Financial Statements.