



INTERIM FINANCIAL STATEMENTS

For the three months ended 30th June 2025

VALLIBEL FINANCE PLC
Statement of Financial Position

Amounts in Rupees '000

	Company			Group		
	As at 30th June 2025	As at 31st March 2025 (Audited)	Change %	As at 30th June 2025	As at 31st March 2025 (Audited)	Change %
Assets						
Cash and Cash Equivalents	1,783,357	1,982,202	(10.0)	1,788,037	1,999,887	(10.6)
Placements with Banks and Other Finance Companies	623,008	570,007	9.3	623,008	570,007	9.3
Financial Assets Measured at Fair Value Through Profit or Loss (FVTPL)	1,005,535	133,889	>100	1,039,981	209,882	>100
Financial Assets at Amortised Cost - Loans and Receivables to Other Customers	89,654,816	78,402,912	14.4	89,654,816	78,402,912	14.4
Financial Assets at Amortised Cost - Lease Rental and Hire Purchase Receivables	14,626,396	13,745,290	6.4	14,626,396	13,745,290	6.4
Financial Investments Measured at Fair Value Through Other Comprehensive Income	204	204	-	204	204	-
Financial Assets at Amortised Cost - Debt and other Financial Instruments	9,799,349	8,850,863	10.7	9,799,349	8,850,863	10.7
Financial Assets at Amortised Cost - Other Financial Assets	46,170	42,074	9.7	46,170	42,074	9.7
Investment in a Subsidiary	0	0	-	-	-	-
Investment Property	1,242,000	1,242,000	-	1,072,000	1,072,000	-
Property, Plant and Equipment	1,083,237	1,094,181	(1.0)	4,690,971	4,745,053	(1.1)
Right of Use Lease Assets	3,451,884	3,473,889	(0.6)	854,736	801,828	6.6
Intangible Assets	14,415	13,357	7.9	15,072	14,108	6.8
Deferred Tax Assets	1,236,213	1,236,213	-	457,708	457,708	-
Other Assets	980,109	895,497	9.4	426,710	351,097	21.5
Total Assets	125,546,693	111,682,578	12.4	125,095,158	111,262,913	12.4
Liabilities						
Bank Overdrafts	1,824,344	1,828,680	(0.2)	1,824,344	1,828,680	(0.2)
Rental Received in Advance	266,607	306,105	(12.9)	275,366	313,485	(12.2)
Financial Liabilities at Amortised Cost - Deposits due to Customers	73,107,081	67,480,200	8.3	73,107,081	67,480,200	8.3
Financial Liabilities at Amortised Cost - Interest bearing Borrowings	20,094,094	12,650,533	58.8	20,814,426	13,461,095	54.6
Subordinated Term Debts	6,884,951	6,690,647	2.9	6,884,951	6,690,647	2.9
Lease Liabilities	2,764,292	2,721,617	1.6	1,086,614	1,031,339	5.4
Current Tax Liabilities	930,816	919,107	1.3	930,816	919,107	1.3
Deferred Tax Liabilities	1,234,806	1,234,806	-	988,372	988,372	-
Other Liabilities	2,936,121	2,507,119	17.1	3,060,426	2,637,019	16.1
Retirement Benefit Obligations	241,931	219,680	10.1	241,931	219,680	10.1
Total Liabilities	110,285,043	96,558,494	14.2	109,214,327	95,569,624	14.3
Equity						
Stated Capital	1,325,918	1,325,918	-	1,325,918	1,325,918	-
Statutory Reserve Fund	2,044,579	2,005,326	2.0	2,044,579	2,005,326	2.0
Other Reserves	194,022	194,022	-	867,737	867,737	-
Retained Earnings	11,697,131	11,598,818	0.8	11,642,597	11,494,308	1.3
Total Equity attributable to Equity holders of the Company	15,261,650	15,124,084	0.9	15,880,831	15,693,289	1.2
Non Controlling Interest	-	-	-	-	-	-
Total Equity	15,261,650	15,124,084	0.9	15,880,831	15,693,289	1.2
Total Liabilities and Equity	125,546,693	111,682,578	12.4	125,095,158	111,262,913	12.4
Net Assets Value Per Share (Rs.)	64.82	64.23	0.9	67.45	66.65	1.2

The information contained in these statements have been extracted from the unaudited Financial Statements of Vallibel Finance PLC and the subsidiary unless indicated as audited.

Certification

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

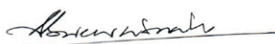


K.D.Menaka Sameera
Senior DGM - Finance & Administration

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



S.B. Ranganuwa
Managing Director



S.S. Weerabahu
Executive Director

23rd July 2025
Colombo

VALLIBEL FINANCE PLC
Statement of Profit or Loss and Other Comprehensive Income

Amounts in Rupees '000

	Company			Group		
	For the quarter ended 30th June			For the quarter ended 30th June		
	2025	2024	Change %	2025	2024	Change %
Gross Income	5,475,814	4,643,677	17.9	5,463,976	4,652,716	17.4
Interest Income	4,753,294	4,144,993	14.7	4,735,073	4,144,993	14.2
Interest Expense	(2,445,792)	(2,268,799)	7.8	(2,408,585)	(2,269,226)	6.1
Net Interest Income	2,307,502	1,876,194	23.0	2,326,488	1,875,767	24.0
Fee and Commission Income	244,751	184,415	32.7	242,726	180,615	34.4
Net Fee and Commission Income	244,751	184,415	32.7	242,726	180,615	34.4
Net Loss from Trading	1,926	491	>100	1,926	491	>100
Net Gain / (Loss) from other Financial Instruments at FVTPL	222	(67,133)	>100	227	(71,657)	>100
Other Operating Income	475,621	380,911	24.9	484,024	398,273	21.5
Total Operating Income	3,030,022	2,374,879	27.6	3,055,391	2,383,490	28.2
Impairment Charges and Other Credit Losses on Financial Assets	(55,048)	(105,817)	(48.0)	(55,048)	(105,817)	(48.0)
Net Operating Income	2,974,974	2,269,062	31.1	3,000,343	2,277,673	31.7
Expenses						
Personnel Expenses	(709,975)	(628,713)	12.9	(709,975)	(629,524)	12.8
Premises Equipment and Establishment Expenses	(183,057)	(122,674)	49.2	(108,847)	(87,221)	24.8
Other Operating Expenses	(381,716)	(361,639)	5.6	(429,231)	(418,889)	2.5
Operating Profit Before Taxes on Financial Services	1,700,226	1,156,036	47.1	1,752,290	1,142,039	53.4
Taxes on Financial Services	(401,820)	(294,926)	36.2	(403,908)	(296,485)	36.2
Profit Before Income Tax	1,298,406	861,110	50.8	1,348,382	845,554	59.5
Income Tax Expense	(513,344)	(350,712)	46.4	(513,344)	(350,712)	46.4
Profit for the Period	785,062	510,398	53.8	835,038	494,842	68.7
Profit Attributable to :						
Equity holders of the Company	785,062	510,398	53.8	835,038	494,842	68.7
Non Controlling Interest	-	-	-	-	-	-
Profit for the Period	785,062	510,398	53.8	835,038	494,842	68.7
Earnings Per Share (Annualised) - Rs.	13.34	8.67	53.8	14.19	8.41	68.7
Total Comprehensive Income for the Period	785,062	510,398	53.8	835,038	494,842	68.7
Attributable to :						
Equity holders of the Company	785,062	510,398	53.8	835,038	494,842	68.7
Non Controlling Interest	-	-	-	-	-	-
Total Comprehensive Income for the Period	785,062	510,398	53.8	835,038	494,842	68.7

VALLIBEL FINANCE PLC
Statement of Changes in Equity - Company

	Amounts in Rupees '000					
	Stated Capital	Statutory Reserve Fund	Revaluation Reserve	General Reserve	Retained Earnings	Total Equity
Balance as at 01st April 2024	1,325,918	1,873,851	176,535	7,500	9,589,989	12,973,793
Total Comprehensive Income for the Period						
Profit for the Period	-	-	-	-	510,398	510,398
Other Comprehensive Income, net of Tax	-	-	-	-	-	-
Total Comprehensive Income for the Period	-	-	-	-	510,398	510,398
Transactions with owners of the Company						
Contributions and distributions						
Dividends to equity holders						
Dividend Payable Share for the Financial Year 2023/24	-	-	-	-	(470,907)	(470,907)
Statutory Reserve Transfer	-	25,520	-	-	(25,520)	-
Total Transactions with Equity Holders	-	25,520	-	-	(496,427)	(470,907)
Balance as at 30th June 2024	1,325,918	1,899,371	176,535	7,500	9,603,960	13,013,284
Balance as at 01st April 2025	1,325,918	2,005,326	186,522	7,500	11,598,818	15,124,084
Total Comprehensive Income for the Period						
Profit for the Period	-	-	-	-	785,062	785,062
Other Comprehensive Income, net of Tax	-	-	-	-	-	-
Total Comprehensive Income for the Period	-	-	-	-	785,062	785,062
Transactions with owners of the Company						
Contributions and distributions						
Dividends to equity holders						
Dividend Payable Share for the Financial Year 2024/25	-	-	-	-	(647,496)	(647,496)
Statutory Reserve Transfer	-	39,253	-	-	(39,253)	-
Total Transactions with Equity Holders	-	39,253	-	-	(686,749)	(647,496)
Balance as at 30th June 2025	1,325,918	2,044,579	186,522	7,500	11,697,131	15,261,650

VALLIBEL FINANCE PLC
Statement of Changes in Equity - Group

	Stated Capital	Statutory Reserve Fund	Revaluation Reserve	General Reserve	Retained Earnings	Total Equity Attributable to Equity Holders of the Company	Non Controlling Interest	Amounts in Rupees '000 Total Equity
Balance as at 01st April 2024	1,325,918	1,873,851	635,581	7,500	9,418,477	13,261,327	-	13,261,327
Total Comprehensive Income for the Period								
Profit for the Period	-	-	-	-	494,842	494,842	-	494,842
Other Comprehensive Income, net of Tax	-	-	-	-	-	-	-	-
Total Comprehensive Income for the Period	-	-	-	-	494,842	494,842	-	494,842
Transactions with owners of the Company								
Contributions and distributions								
Dividends to equity holders								
Dividend Payable Share for the Financial Year 2023/24	-	-	-	-	(470,907)	(470,907)	-	(470,907)
Statutory Reserve Transfer	-	25,520	-	-	(25,520)	-	-	-
Total Transactions with Equity Holders	-	25,520	-	-	(496,427)	(470,907)	-	(470,907)
Balance as at 30th June 2024	1,325,918	1,899,371	635,581	7,500	9,416,893	13,285,263	-	13,285,263
Balance as at 01st April 2025	1,325,918	2,005,326	860,237	7,500	11,494,308	15,693,289	-	15,693,289
Total Comprehensive Income for the Period								
Profit for the Period	-	-	-	-	835,038	835,038	-	835,038
Other Comprehensive Income, net of Tax	-	-	-	-	-	-	-	-
Total Comprehensive Income for the Period	-	-	-	-	835,038	835,038	-	835,038
Transactions with owners of the Company								
Contributions and distributions								
Dividends to equity holders								
Dividend Payable Share for the Financial Year 2024/25	-	-	-	-	(647,496)	(647,496)	-	(647,496)
Statutory Reserve Transfer	-	39,253	-	-	(39,253)	-	-	-
Total Transactions with Equity Holders	-	39,253	-	-	(686,749)	(647,496)	-	(647,496)
Balance as at 30th June 2025	1,325,918	2,044,579	860,237	7,500	11,642,597	15,880,831	-	15,880,831

VALLIBEL FINANCE PLC
Cash Flow Statement

Amounts in Rupees '000

For the Period Ended	Company		Group	
	30th June 2025	30th June 2024	30th June 2025	30th June 2024
Cash Flow From Operating Activities				
Interest and Commission Receipts	5,015,107	4,669,226	5,014,060	4,676,823
Interest Payments	(2,932,140)	(2,990,516)	(2,948,746)	(3,056,795)
Cash Receipts from Customers	473,422	295,805	484,642	311,628
Cash Payments to Employees and Suppliers	(1,617,031)	(1,381,304)	(1,559,242)	(1,346,541)
Operating Profit Before Changes in Operating Assets and Liabilities	939,358	593,211	990,714	585,115
(Increase) / Decrease in Operating Assets				
Short Term Funds	251,190	(932,149)	231,233	833,182
Deposits held for Regulatory or Monetary Control Purposes	(948,485)	(6,339,541)	(948,485)	(6,339,541)
Financial Assets at Amortised Cost - Loans and advances / Lease rental & Hire purchase receivables	(12,231,460)	(3,690,235)	(12,231,460)	(3,690,235)
Other Short Term Negotiable Securities	(924,167)	9,183,823	(882,616)	8,984,426
Increase / (Decrease) in Operating Liabilities				
Financial liabilities at amortised cost – Due to depositors	6,388,075	2,364,851	6,388,075	3,064,355
Deposits and Trade payables	-	-	4,046	-1,751
Net Cash Generated from Operating Activities before Income Tax	(6,525,489)	1,179,960	(6,448,493)	1,686,276
Current Taxes Paid	(501,635)	(436,035)	(501,635)	(436,035)
Gratuity Paid	(3,773)	(1,274)	(3,773)	(1,274)
Net Cash Generated from Operating Activities	(7,030,897)	742,651	(6,953,901)	1,248,967
Cash Flows From Investing Activities				
Proceed from Sale of Property , Plant and Equipment	-	3,952	-	3,952
Purchase of Property , Plant and equipment	(62,654)	(55,332)	(62,654)	(55,610)
Purchase of Intangible Assets	(3,793)	-	(3,793)	-
Net Cash Used In from Investing Activities	(66,447)	(51,380)	(66,447)	(51,658)
Cash Flows From Financing Activities				
Net decrease in Financial liabilities at amortised cost – Interest bearing Borrowings	7,447,033	(1,615,991)	7,357,033	(2,057,540)
Dividend paid	(544,199)	-	(544,199)	-
Net Cash Used In Financing Activities	6,902,834	(1,615,991)	6,812,834	(2,057,540)
Net (Decrease) / Increase in Cash & Cash Equivalents	(194,510)	(924,720)	(207,514)	(860,231)
Cash & Cash Equivalents at the Beginning of the Period	153,523	38,413	171,207	45,017
Cash & Cash Equivalents at the End of the Period (Note A)	(40,987)	(886,307)	(36,307)	(815,214)
Note A				
Cash & Cash Equivalents at the End of the Period				
Cash in Hand and at Banks	1,783,357	1,397,910	1,788,037	1,469,003
Bank Overdrafts	(1,824,344)	(2,284,217)	(1,824,344)	(2,284,217)
	(40,987)	(886,307)	(36,307)	(815,214)

Analysis of Financial Instruments by Measurement Basis - Company

Amounts in Rupees '000

	Financial Assets recognised through Profit or Loss (FVTPL)		Financial Assets at Fair Value through Other Comprehensive Income (FVTOCI)		Financial Assets at Amortised Cost (AC)		Total	
	As at 30th June 2025	As at 31st March 2025	As at 30th June 2025	As at 31st March 2025	As at 30th June 2025	As at 31st March 2025	As at 30th June 2025	As at 31st March 2025
Assets								
Cash and Cash Equivalents	-	-	-	-	1,783,357	1,982,202	1,783,357	1,982,202
Placements with Banks and Other Finance Companies	-	-	-	-	623,008	570,007	623,008	570,007
Financial Assets Measured at Fair Value Through Profit or Loss (FVTPL)	1,005,535	133,889	-	-	-	-	1,005,535	133,889
Financial Assets at Amortised Cost - Loans and Receivables to Other Customers	-	-	-	-	89,654,816	78,402,912	89,654,816	78,402,912
Financial Assets at Amortised Cost - Lease Rental and Hire Purchase Receivables	-	-	-	-	14,626,396	13,745,290	14,626,396	13,745,290
Financial Investments Measured at Fair Value Through Other Comprehensive Income	-	-	204	204	-	-	204	204
Financial Assets at Amortised Cost - Debt and other Financial Instruments	-	-	-	-	9,799,349	8,850,863	9,799,349	8,850,863
Financial Assets at Amortised Cost - Other Financial Assets	-	-	-	-	46,170	42,074	46,170	42,074
Total Financial Assets	1,005,535	133,889	204	204	116,533,096	103,593,348	117,538,835	103,727,441
					Financial Liabilities at Amortised Cost (AC)		Total	
					As at 30th June 2025	As at 31st March 2025	As at 30th June 2025	As at 31st March 2025
Liabilities								
Bank Overdrafts					1,824,344	1,828,680	1,824,344	1,828,680
Financial Liabilities at Amortised Cost - Deposits due to Customers					73,107,081	67,480,200	73,107,081	67,480,200
Financial Liabilities at Amortised Cost - Interest bearing Borrowings					20,094,094	12,650,533	20,094,094	12,650,533
Subordinated Term Debts					6,884,951	6,690,647	6,884,951	6,690,647
Lease Liabilities					2,764,292	2,721,617	2,764,292	2,721,617
Total Financial Liabilities					104,674,762	91,371,677	104,674,762	91,371,677

Analysis of Financial Instruments by Measurement Basis - Group

Amounts in Rupees '000

	Financial Assets recognised through Profit or Loss (FVTPL)		Financial Assets at Fair Value through Other Comprehensive Income (FVTOCI)		Financial Assets at Amortised Cost (AC)		Total	
	As at 30th June 2025	As at 31st March 2025	As at 30th June 2025	As at 31st March 2025	As at 30th June 2025	As at 31st March 2025	As at 30th June 2025	As at 31st March 2025
Assets								
Cash and Cash Equivalents	-	-	-	-	1,788,037	1,999,887	1,788,037	1,999,887
Placements with Banks and Other Finance Companies	-	-	-	-	623,008	570,007	623,008	570,007
Financial Assets Measured at Fair Value Through Profit or Loss (FVTPL)	1,039,981	209,882	-	-	-	-	1,039,981	209,882
Financial Assets at Amortised Cost - Loans and Receivables to Other Customers	-	-	-	-	89,654,816	78,402,912	89,654,816	78,402,912
Financial Assets at Amortised Cost - Lease Rental and Hire Purchase Receivables	-	-	-	-	14,626,396	13,745,290	14,626,396	13,745,290
Financial Investments Measured at Fair Value Through Other Comprehensive Income	-	-	204	204	-	-	204	204
Financial Assets at Amortised Cost - Debt and other Financial Instruments	-	-	-	-	9,799,349	8,850,863	9,799,349	8,850,863
Financial Assets at Amortised Cost - Other Financial Assets	-	-	-	-	46,170	42,074	46,170	42,074
Total Financial Assets	1,039,981	209,882	204	204	116,537,776	103,611,033	117,577,961	103,821,119
					Financial Liabilities at Amortised Cost (AC)		Total	
					As at 30th June 2025	As at 31st March 2025	As at 30th June 2025	As at 31st March 2025
Liabilities								
Bank Overdrafts					1,824,344	1,828,680	1,824,344	1,828,680
Financial Liabilities at Amortised Cost - Deposits due to Customers					73,107,081	67,480,200	73,107,081	67,480,200
Financial Liabilities at Amortised Cost - Interest bearing Borrowings					20,814,426	13,461,095	20,814,426	13,461,095
Subordinated Term Debts					6,884,951	6,690,647	6,884,951	6,690,647
Lease Liabilities					1,086,614	1,031,339	1,086,614	1,031,339
Total Financial Liabilities					103,717,416	90,491,961	103,717,416	90,491,961

Explanatory Notes

- 1 There were no changes to the Accounting Policies since the publication of Audited Financial Statements for the year ended 31st March 2025.
- 2 These Interim Financial Statements have been prepared in accordance with the requirements of Sri Lanka Accounting Standard - LKAS 34 on 'Interim Financial Reporting'.
- 3 Lanka Rating Agency has maintained entity rating of Vallibel Finance PLC at BBB+ with improved outlook to "Stable".
- 4 The Group Financial Statements comprise a consolidation of the Company and its fully owned subsidiary, Vallibel Properties Ltd. Vallibel Properties Ltd engages in administration of construction, development and maintenance of the Corporate office building complex for Vallibel Finance PLC.
- 5 During the quarter there were no material changes in the composition of assets, liabilities, contingent liabilities. All known expenditure items have been provided for.
- 6 No material events took place since reporting date other than disclosed above in Financial Statements.

The company declared a First and Final Dividend of Rupees Two and Cents Seventy Five

- 7 (Rs.2.75/-) per share payable as a Cash Dividend for the financial year ended 31st March 2025 on 12th June 2025.

Selected Performance Indicators

Indicator	As at 30th June 2025	As at 30th June 2024
Asset Quality	Rs'000	Rs'000
Gross Non - Performing Accommodation	3,630,608	4,585,689
Net Non - Performing Accommodation	(210,010)	890,843
Liquidity	Rs'000	Rs'000
Required Minimum Amount of Liquid Assets	7,600,310	6,203,348
Available Amount of Liquid Assets	11,438,379	13,015,994
Required Minimum Amount of Government Securities	4,834,865	4,153,826
Available Amount of Government Securities	9,872,781	11,398,626
Capital Adequacy		
Tier 1 Capital to Risk Weighted Assets Ratio (Minimum 10.00%)	13.79%	16.46%
Total Capital to Risk Weighted Assets Ratio (Minimum 14.00%)	18.11%	19.18%
Capital Funds to Total Deposit Liabilities Ratio (Minimum 10.00%)	25.21%	23.51%
Profitability		
Return on Average Assets (After Tax) - Annualized	3.04%	2.18%
Return on Average Equity - Annualized	20.67%	15.71%

Information On Ordinary Shares

Share Price During the Quarter	For the Quarter Ended	
	30.06.2025	30.06.2024
	Rs.	Rs.
Highest	109.75	46.00
Lowest	53.00	39.00
Closing	103.00	42.00
No. of Ordinary Share Issued as at	235,453,400	235,453,400

Ratios

Debt to Equity Ratio (%)	176.78%	96.97%
Interest Cover (Times)	1.70	1.51
Liquid Asset Ratio (%)	15.05%	20.98%

Information on listed debentures

Description	Interest Payable Frequency	Allotment Date	Maturity Date	Coupon Rate (%)	Effective Rate (%)	Interest Rate of Comparable Government Security (%) - 5 year Treasury Bond	Market value (Rs.)			Interest Yield (%)
							Highest	Lowest	Period End	
2024/2029 - Type A	Semi-annual	22.11.2024	21.11.2029	12.95	13.37	10.68	Not traded			N/A
2024/2029 - Type B	Annual	22.11.2024	21.11.2029	13.37	13.37	10.68	Not traded			N/A

Ratings by Lanka Rating Agency Limited

Issuer Rating of BBB+ (stable)
Listed Subordinated Unsecured Redeemable Debentures rating of BBB (stable)

Utilisation of Funds Raised Via Capital Market

The funds raised via Capital Market have been utilised for the respective objective mentioned in the prospectus/ circular.

Financial Reporting by Segments as per the Provisions of SLFRS - 08

For management purposes, the Group is organised into four operating segments based on the services offered.

The Following table presents financial information regarding business segments : -

Business Segments

For the Period ended 30th June	Lease		Loans & Advances		Investments		Others		Total	
	2025 Rs.'000	2024 Rs.'000	2025 Rs.'000	2024 Rs.'000	2025 Rs.'000	2024 Rs.'000	2025 Rs.'000	2024 Rs.'000	2025 Rs.'000	2024 Rs.'000
Income From										
External Operations										
Interest	785,105	624,512	3,732,639	3,132,122	217,329	388,360	-	-	4,735,073	4,144,993
Fee & Commission Income	11,457	11,256	144,553	97,339	-	-	86,716	72,020	242,726	180,615
Dividends	-	-	-	-	-	-	-	-	-	-
Other	121,031	61,363	348,645	234,635	3,725	14,100	12,775	17,009	486,177	327,108
Total Revenue	917,593	697,131	4,225,837	3,464,096	221,055	402,460	99,491	89,029	5,463,976	4,652,716
Profit before Income tax									1,348,382	845,554
Income Tax Expense									(513,344)	(350,712)
Profit after tax									835,038	494,842
Other Information										
As at 30th June										
Segment assets	14,626,396	10,837,437	89,654,816	60,989,446	11,508,712	14,618,883	9,305,234	8,550,001	125,095,158	94,995,766
Segment Liabilities	12,769,575	9,321,809	78,273,137	52,460,005	10,047,681	12,574,416	8,123,934	7,354,273	109,214,327	81,710,503
Net assets	1,856,821	1,515,628	11,381,679	8,529,441	1,461,031	2,044,467	1,181,300	1,195,727	15,880,831	13,285,263

Share Information

20 Major Shareholders as at 30th June 2025

	No. of Shares	(%)
1 Vallibel Investments (Pvt) Limited	121,108,000	51.44
2 Mr. K.D.D. Perera	50,465,064	21.43
3 Mr. K.D.A. Perera	8,532,960	3.62
4 Seylan Bank PLC/Sarath Bandara Rangamuwa	5,250,000	2.23
5 Mr. K.D.H. Perera	4,084,025	1.73
6 Mr. S. Abishek	2,800,000	1.19
7 Deutsche Bank AG-National Equity Fund	1,350,000	0.57
8 Seylan Bank PLC/A.C.Senanka	1,324,803	0.56
9 Commercial Bank of Ceylon PLC/G.S.N.Peiris	1,056,989	0.45
10 Mr. A. Ragupathy	990,106	0.42
11 DFCC Bank PLC A/C 1	975,816	0.41
12 DFCC Bank PLC A/C No .02	929,390	0.40
13 Mr. A. Sithampalam	900,000	0.38
14 Seylan Bank PLC./Sarath Kumara Wijekoon	726,544	0.31
15 Miss. S. Durga	653,853	0.28
16 Mr. G. Ramanan	649,400	0.28
17 People's Leasing and Finance PLC/Dr. K.A.P. Gunawardhana	611,950	0.26
18 Hatton National Bank PLC- Astrue Alpha Fund	610,000	0.26
19 MSS Investments (Private) Limited	580,499	0.25
20 Mr. K.A.K.G.P. Gunawardana	539,710	0.23
	204,139,109	86.70
Others	31,314,291	13.30
	235,453,400	100.00

Directors' Shareholding as at 30th June 2025

1 Seylan Bank PLC/S B Rangamuwa	5,250,000	2.23
2 Mr. S S Weerabahu	Nil	Nil
3 Mr. K D A Perera	8,532,960	3.62
4 Mr. Janaka Kumarasinghe	Nil	Nil
5 Ms. C P Malalgoda	Nil	Nil
6 Mr. M A K B Dodamgoda	Nil	Nil
7 Mr. R S Dahanayake	Nil	Nil
	13,782,960	5.85

Public Holding as at 30th June 2025

Number of Public Shareholders

21.27%

4,590

The Float Adjusted Market Capitalization as at 30th June 2025 (Rs.)

5,159,367,232

The Float adjusted market capitalization of the Company falls under Option 3 of Rule 7.13.1.i (a) of the Listing Rules of the Colombo Stock Exchange and the Company has complied with the minimum public holding requirement applicable under the said option.

Corporate Information

Name of Company

Vallibel Finance PLC

Legal Form

Public Limited Liability Company incorporated in Sri Lanka. A Finance Company licensed under the Finance Business Act No.42 of 2011. A Registered Finance Leasing Establishment in terms of Finance Leasing Act No.56 of 2000. An Approved Credit Agency under the Mortgage Act No.6 of 1949 and Trust Receipt Ordinance No.12 of 1947.

Date of Incorporation

5th September 1974

Company Registration Number

PB 526/PQ

Board of Directors

Mr. K D A Perera - Chairman
Mr. S B Rangamuwa - Managing Director
Mr. S S Weerabahu - Executive Director
Mr. J Kumarasinghe
Mrs. C P Malalgoda
Mr. M A K B Dodamgoda
Mr. R S Dahanayake

Registered Office / Head office

No. 310, Galle Road, Colombo 03.

VAT registration No.

104040950 7000

Telephone

(+94) 11-2370990

Facsimile

(+94) 11-4393129

Website

www.vallibelfinance.com

Company Secretary

Mrs. K G L D Kottegoda
Vallibel Finance PLC,
Corporate Office,
No.480, Galle Road,
Colombo 3.
Telephone: (+94) 11-7600000
Email: lakminik@vallibelfinance.com

Company Registrars

Central Depository Systems (Pvt) Limited
Ground Floor,
M & M Centre,
341/5, Kotte Road,
Rajagiriya
Telephone: (+94) 11- 2356444
Fax: (+94) 11- 2440396
Email: registrars@cse.lk

External Auditors

Ernst & Young,
Rotunda Towers, No.109, Galle Road,
P.O. Box 101, Colombo 03
Telephone: (+94) 11-2463500
Fax: (+94) 11-7687869

Subsidiary Company

Vallibel Properties Limited

Bankers

Bank of Ceylon

Corporate Branch,
1st floor, Bank of Ceylon,
Colombo 01.

People's Bank

Headquarters Branch,
No. 75, Sir Chittampalam A Gardiner
Mawatha,
Colombo 02.

Seylan Bank PLC

Millennium Branch,
90, Galle Road,
Colombo 03.

Sampath Bank PLC

Headquarters Branch,
No. 110, Sir James Peiris Mawatha,
Colombo 02.

Pan Asia Banking Corporation PLC

Head Office Branch,
No.450, Galle Road,
Colombo 03.

National Development Bank PLC

Head Office Branch,
No. 40, Nawam Mawatha,
Colombo 02.

Hatton National Bank PLC

Colpetty Branch,
No. 324, Galle Road,
Colombo 03

Commercial Bank

Kollupitiya Branch,
No. 285, Galle Road,
Colombo 03.

Cargills Bank

Corporate Branch,
No. 696,
Galle Road,
Colombo 03.

Union Bank

Head Office Branch,
No. 64, Galle Road,
Colombo 03.

National Savings Bank

Head Office Branch,
No. 255, Savings House,
Galle Road,
Colombo 03.

DFCC Bank

No. 73/5,
Galle Road,
Colombo 03.

MCB Bank

No. 8, Leyden Bastian Road,
Colombo 01.

Corporate Memberships and Associations

The Finance House Association of Sri Lanka
Leasing Association of Sri Lanka
The Ombudsman Sri Lanka (Guarantee) Limited
The Ceylon Chamber of Commerce
Mercantile Cricket Association