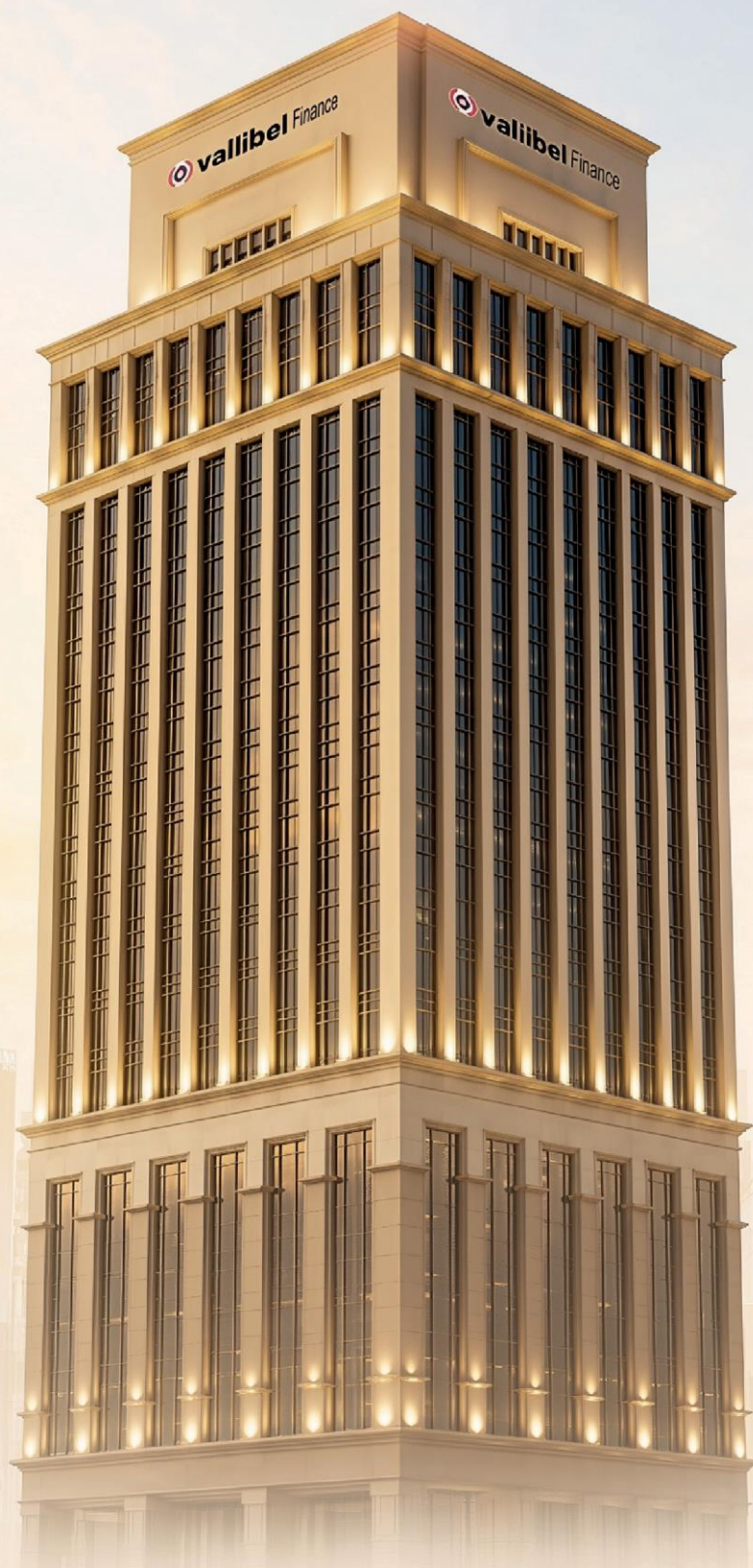




INTERIM FINANCIAL STATEMENTS

FOR THE THREE MONTHS ENDED 30TH JUNE 2026

VALLIBEL FINANCE PLC
Statement of Financial Position

Amounts in Rupees '000

	Company			Group		
	As at 30th June 2026	As at 31st March 2026 (Audited)	Change %	As at 30th June 2026	As at 31st March 2026 (Audited)	Change %
Assets						
Cash and Cash Equivalents	2,743,862	3,098,330	(11.4)	2,752,615	3,100,731	(11.2)
Placements with Banks and Other Finance Companies	4,100,971	4,810,549	(14.8)	4,100,971	4,810,549	(14.8)
Financial Assets Measured at Fair Value Through Profit or Loss (FVTPL)	1,521,132	703,824	>100	1,596,113	786,876	>100
Financial Assets at Amortised Cost - Loans and Receivables to Other Customers	147,948,394	137,248,200	7.8	147,948,394	137,248,200	7.8
Financial Assets at Amortised Cost - Lease Rental and Hire Purchase Receivables	20,659,744	19,294,598	7.1	20,659,744	19,294,598	7.1
Financial Investments Measured at Fair Value Through Other Comprehensive Income	204	204	-	204	204	-
Financial Assets at Amortised Cost - Debt and other Financial Instruments	10,114,906	6,597,124	53.3	10,114,906	6,597,124	53.3
Financial Assets at Amortised Cost - Other Financial Assets	54,109	51,319	5.4	54,109	51,319	5.4
Investment in a Subsidiary	-	0	-	-	-	-
Investment Property	1,327,000	1,327,000	-	1,101,500	1,101,500	-
Property, Plant and Equipment	1,348,404	1,369,028	(1.5)	5,090,488	5,155,343	(1.3)
Right of Use Lease Assets	3,348,135	3,293,300	1.7	1,050,638	920,890	14.1
Intangible Assets	22,572	24,635	(8.4)	22,853	25,010	(8.6)
Deferred Tax Assets	273,038	273,038	-	731,893	731,893	-
Other Assets	1,092,423	992,746	10.0	504,123	402,653	25.2
Total Assets	194,554,894	179,083,895	8.6	195,728,551	180,226,890	8.6
Liabilities						
Bank Overdrafts	1,662,776	3,169,281	(47.5)	1,662,776	3,169,281	(47.5)
Rental Received in Advance	398,912	455,190	(12.4)	407,768	475,579	(14.3)
Financial Liabilities at Amortised Cost - Deposits due to Customers	87,979,180	83,459,182	5.4	87,979,180	83,459,182	5.4
Financial Liabilities at Amortised Cost - Interest bearing Borrowings	63,812,255	57,147,742	11.7	64,413,412	57,786,449	11.5
Subordinated Term Debts	11,968,850	10,148,342	17.9	11,968,850	10,148,342	17.9
Lease Liabilities	2,894,690	2,799,206	3.4	1,280,639	1,165,826	9.8
Current Tax Liabilities	1,443,423	1,462,113	(1.3)	1,443,423	1,462,113	(1.3)
Deferred Tax Liabilities	-	-	-	1,148,165	1,148,165	-
Other Liabilities	2,820,229	2,087,050	35.1	2,911,757	2,187,307	33.1
Retirement Benefit Obligations	344,081	321,559	7.0	344,081	321,559	7.0
Total Liabilities	173,324,396	161,049,665	7.6	173,560,051	161,323,803	7.6
Equity						
Stated Capital	3,444,999	1,325,918	159.8	3,444,999	1,325,918	159.8
Statutory Reserve Fund	2,238,654	2,184,795	2.5	2,238,654	2,184,795	2.5
Other Reserves	204,301	204,301	-	1,093,976	1,093,976	-
Retained Earnings	15,342,544	14,319,216	7.1	15,390,871	14,298,398	7.6
Total Equity attributable to Equity holders of the Company	21,230,498	18,034,230	17.7	22,168,500	18,903,087	17.3
Non Controlling Interest	-	-	-	-	-	-
Total Equity	21,230,498	18,034,230	17.7	22,168,500	18,903,087	17.3
Total Liabilities and Equity	194,554,894	179,083,895	8.6	195,728,551	180,226,890	8.6
Net Assets Value Per Share (Rs.)	80.15	76.59	4.6	83.69	80.28	4.2

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

General Manager - 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. Rangamuwa
Managing Director



S.S. Weerabahu
Executive Director

12th August 2026
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		
	2026	2025	Change %	2026	2025	Change %
Gross Income	8,566,197	5,475,814	56.4	8,577,686	5,463,976	57.0
Interest Income	7,591,203	4,753,294	59.7	7,570,523	4,735,073	59.9
Interest Expense	(4,168,390)	(2,445,792)	70.4	(4,132,540)	(2,408,585)	71.6
Net Interest Income	3,422,813	2,307,502	48.3	3,437,983	2,326,488	47.8
Fee and Commission Income	552,268	244,751	>100	550,518	242,726	>100
Net Fee and Commission Income	552,268	244,751	>100	550,518	242,726	>100
Net Loss from Trading	-	1,926	(100.0)	-	1,926	(100.0)
Net Gain / (Loss) from other Financial Instruments at FVTPL	3,838	222	>100	3,926	227	>100
Other Operating Income	418,888	475,621	(11.9)	452,719	484,024	(6.5)
Total Operating Income	4,397,806	3,030,022	45.1	4,445,146	3,055,391	45.5
Impairment Charges and Other Credit Losses on Financial Assets	(407,961)	(55,048)	>100	(407,961)	(55,048)	>100
Net Operating Income	3,989,845	2,974,974	34.1	4,037,185	3,000,343	34.6
Expenses						
Personnel Expenses	(903,154)	(709,975)	27.2	(903,154)	(709,975)	27.2
Premises Equipment and Establishment Expenses	(202,502)	(183,057)	10.6	(127,292)	(108,847)	16.9
Other Operating Expenses	(586,903)	(381,716)	53.8	(637,571)	(429,231)	48.5
Operating Profit Before Taxes on Financial Services	2,297,286	1,700,226	35.1	2,369,168	1,752,290	35.2
Taxes on Financial Services	(529,108)	(401,820)	31.7	(531,844)	(403,908)	31.7
Profit Before Income Tax	1,768,178	1,298,406	36.2	1,837,324	1,348,382	36.3
Income Tax Expense	(690,992)	(513,344)	34.6	(690,992)	(513,344)	34.6
Profit for the Period	1,077,186	785,062	37.2	1,146,332	835,038	37.3
Profit Attributable to :						
Equity holders of the Company	1,077,187	785,062	37.2	1,146,332	835,038	37.3
Non Controlling Interest	-	-	-	-	-	-
Profit for the Period	1,077,187	785,062	37.2	1,146,332	835,038	37.3
Earnings Per Share (Annualised) - Rs.	16.41	12.93	26.9	17.46	13.75	27.0
Total Comprehensive Income for the Period	1,077,187	785,062	37.2	1,146,332	835,038	37.3
Attributable to :						
Equity holders of the Company	1,077,187	785,062	37.2	1,146,332	835,038	37.3
Non Controlling Interest	-	-	-	-	-	-
Total Comprehensive Income for the Period	1,077,187	785,062	37.2	1,146,332	835,038	37.3

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 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
Balance as at 01st April 2026	1,325,918	2,184,795	196,801	7,500	14,319,216	18,034,230
Total Comprehensive Income for the Period						
Profit for the Period	-	-	-	-	1,077,187	1,077,187
Other Comprehensive Income, net of Tax	-	-	-	-	-	-
Total Comprehensive Income for the Period	-	-	-	-	1,077,187	1,077,187
Transactions with owners of the Company						
Contributions and distributions						
Dividends to equity holders						
Dividend Paid for the Financial Year 2025/26	-	-	-	-	-	-
Proceeds from Rights Issue	2,119,081	-	-	-	-	2,119,081
Statutory Reserve Transfer	-	53,859	-	-	(53,859)	-
Total Transactions with Equity Holders	2,119,081	53,859	-	-	(53,859)	2,119,081
Balance as at 30th June 2026	3,444,999	2,238,654	196,801	7,500	15,342,544	21,230,498

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	Total Equity
Amounts in Rupees '000								
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
Balance as at 01st April 2026	1,325,918	2,184,795	1,086,476	7,500	14,298,398	18,903,087	-	18,903,087
Total Comprehensive Income for the Period								
Profit for the Period	-	-	-	-	1,146,332	1,146,332	-	1,146,332
Other Comprehensive Income, net of Tax	-	-	-	-	-	-	-	-
Total Comprehensive Income for the Period	-	-	-	-	1,146,332	1,146,332	-	1,146,332
Transactions with owners of the Company								
Contributions and distributions								
Dividends to equity holders								
Dividend Paid for the Financial Year 2025/26	-	-	-	-	-	-	-	-
Proceeds from Rights Issue	2,119,081	-	-	-	-	2,119,081	-	2,119,081
Statutory Reserve Transfer	-	53,859	-	-	(53,859)	-	-	-
Total Transactions with Equity Holders	2,119,081	53,859	-	-	(53,859)	2,119,081	-	2,119,081
Balance as at 30th June 2026	3,444,999	2,238,654	1,086,476	7,500	15,390,871	22,168,500	-	22,168,500

VALLIBEL FINANCE PLC
Cash Flow Statement

Amounts in Rupees '000

For the Period Ended	Company		Group	
	30th June 2026	30th June 2025	30th June 2026	30th June 2025
Cash Flow From Operating Activities				
Interest and Commission Receipts	8,181,961	5,015,107	8,181,352	5,014,060
Interest Payments	(3,140,979)	(2,932,140)	(3,157,018)	(2,948,746)
Cash Receipts from Customers	413,598	473,422	444,119	484,642
Cash Payments to Employees and Suppliers	(2,342,400)	(1,617,031)	(2,281,050)	(1,559,242)
Operating Profit Before Changes in Operating Assets and Liabilities	3,112,180	939,358	3,187,403	990,714
(Increase) / Decrease in Operating Assets				
Short Term Funds	821,687	251,190	774,226	231,233
Deposits held for Regulatory or Monetary Control Purposes	(3,817,783)	(948,485)	(3,817,783)	(948,485)
Financial Assets at Amortised Cost - Loans and advances / Lease rental & Hire purchase receivables	(12,532,341)	(12,231,460)	(12,532,341)	(12,231,460)
Other Short Term Negotiable Securities	173,305	(924,167)	181,466	(882,616)
Increase / (Decrease) in Operating Liabilities				
Financial liabilities at amortised cost – Due to depositors	4,023,405	6,388,075	4,023,405	6,388,075
Deposits and Trade payables	-	-	7,800	4,046
Net Cash Generated from Operating Activities before Income Tax	(8,219,547)	(6,525,489)	(8,175,824)	(6,448,493)
Current Taxes Paid	(709,682)	(501,635)	(709,682)	(501,635)
Gratuity Paid	(4,478)	(3,773)	(4,478)	(3,773)
Net Cash Generated from Operating Activities	(8,933,707)	(7,030,897)	(8,889,984)	(6,953,901)
Cash Flows From Investing Activities				
Proceed from Sale of Property , Plant and Equipment	405	-	405	-
Purchase of Property , Plant and equipment	(76,221)	(62,654)	(76,221)	(62,654)
Purchase of Intangible Assets	-	(3,793)	-	(3,793)
Net Cash Used In from Investing Activities	(75,816)	(66,447)	(75,816)	(66,447)
Cash Flows From Financing Activities				
Net increase in Financial liabilities at amortised cost – Interest bearing Borrowings	8,042,479	7,447,033	8,005,109	7,357,033
Issue of ordinary share capital	2,119,081	-	2,119,081	-
Dividends Paid	-	(544,199)	-	(544,199)
Net Cash Used In Financing Activities	10,161,560	6,902,834	10,124,190	6,812,834
Net (Decrease) / Increase in Cash & Cash Equivalents	1,152,037	(194,510)	1,158,390	(207,514)
Cash & Cash Equivalents at the Beginning of the Period	(70,951)	153,523	(68,551)	171,207
Cash & Cash Equivalents at the End of the Period (Note A)	1,081,086	(40,987)	1,089,839	(36,307)
Note A				
Cash & Cash Equivalents at the End of the Period				
Cash in Hand and at Banks	2,743,862	1,783,357	2,752,615	1,788,037
Bank Overdrafts	(1,662,776)	(1,824,344)	(1,662,776)	(1,824,344)
	1,081,086	(40,987)	1,089,839	(36,307)

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 2026	As at 31st March 2026	As at 30th June 2026	As at 31st March 2026	As at 30th June 2026	As at 31st March 2026	As at 30th June 2026	As at 31st March 2026
Assets								
Cash and Cash Equivalents	-	-	-	-	2,743,862	3,098,330	2,743,862	3,098,330
Placements with Banks and Other Finance Companies	-	-	-	-	4,100,971	4,810,549	4,100,971	4,810,549
Financial Assets Measured at Fair Value Through Profit or Loss (FVTPL)	1,521,132	703,824	-	-	-	-	1,521,132	703,824
Financial Assets at Amortised Cost - Loans and Receivables to Other Customers	-	-	-	-	147,948,394	137,248,200	147,948,394	137,248,200
Financial Assets at Amortised Cost - Lease Rental and Hire Purchase Receivables	-	-	-	-	20,659,744	19,294,598	20,659,744	19,294,598
Financial Investments Measured at Fair Value Through Other Comprehensive Income	-	-	204	204	-	-	204	204
Financial Assets at Amortised Cost - Debt and other Financial Instruments	-	-	-	-	10,114,906	6,597,124	10,114,906	6,597,124
Financial Assets at Amortised Cost - Other Financial Assets	-	-	-	-	54,109	51,319	54,109	51,319
Total Financial Assets	1,521,132	703,824	204	204	185,621,986	171,100,120	187,143,322	171,804,148
					Financial Liabilities at Amortised Cost (AC)		Total	
					As at 30th June 2026	As at 31st March 2026	As at 30th June 2026	As at 31st March 2026
Liabilities								
Bank Overdrafts					1,662,776	3,169,281	1,662,776	3,169,281
Financial Liabilities at Amortised Cost - Deposits due to Customers					87,979,180	83,459,182	87,979,180	83,459,182
Financial Liabilities at Amortised Cost - Interest bearing Borrowings					63,812,255	57,147,742	63,812,255	57,147,742
Subordinated Term Debts					11,968,850	10,148,342	11,968,850	10,148,342
Lease Liabilities					2,894,690	2,799,206	2,894,690	2,799,206
Total Financial Liabilities					168,317,751	156,723,753	168,317,751	156,723,753

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 2026	As at 31st March 2026	As at 30th June 2026	As at 31st March 2026	As at 30th June 2026	As at 31st March 2026	As at 30th June 2026	As at 31st March 2026
Assets								
Cash and Cash Equivalents	-	-	-	-	2,752,615	3,100,731	2,752,615	3,100,731
Placements with Banks and Other Finance Companies	-	-	-	-	4,100,971	4,810,549	4,100,971	4,810,549
Financial Assets Measured at Fair Value Through Profit or Loss (FVTPL)	1,596,113	786,876	-	-	-	-	1,596,113	786,876
Financial Assets at Amortised Cost - Loans and Receivables to Other Customers	-	-	-	-	147,948,394	137,248,200	147,948,394	137,248,200
Financial Assets at Amortised Cost - Lease Rental and Hire Purchase Receivables	-	-	-	-	20,659,744	19,294,598	20,659,744	19,294,598
Financial Investments Measured at Fair Value Through Other Comprehensive Income	-	-	204	204	-	-	204	204
Financial Assets at Amortised Cost - Debt and other Financial Instruments	-	-	-	-	10,114,906	6,597,124	10,114,906	6,597,124
Financial Assets at Amortised Cost - Other Financial Assets	-	-	-	-	54,109	51,319	54,109	51,319
Total Financial Assets	1,596,113	786,876	204	204	185,630,739	171,102,521	187,227,056	171,889,601
					Financial Liabilities at Amortised Cost (AC)		Total	
					As at 30th June 2026	As at 31st March 2026	As at 30th June 2026	As at 31st March 2026
Liabilities								
Bank Overdrafts					1,662,776	3,169,281	1,662,776	3,169,281
Financial Liabilities at Amortised Cost - Deposits due to Customers					87,979,180	83,459,182	87,979,180	83,459,182
Financial Liabilities at Amortised Cost - Interest bearing Borrowings					64,413,412	57,786,449	64,413,412	57,786,449
Subordinated Term Debts					11,968,850	10,148,342	11,968,850	10,148,342
Lease Liabilities					1,280,639	1,165,826	1,280,639	1,165,826
Total Financial Liabilities					167,304,857	155,729,080	167,304,857	155,729,080

Explanatory Notes

- 1 There were no changes to the Accounting Policies since the publication of Audited Financial Statements for the year ended 31st March 2026.
- 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 upgraded entity rating of Vallibel Finance PLC to A- with "Stable" outlook.
- 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 Reclassification of Comparative Figures

Comparative deferred tax asset and deferred tax liability balances as at 31 March 2026 have been reclassified and presented on a net basis in accordance with LKAS 12 to conform to the current period presentation. This reclassification has no impact on profit, equity, or the net deferred tax balance.

- 6 During the quarter there were no material changes in the composition of assets, liabilities, contingent liabilities other than below reclassification. All known expenditure items have been provided for.
- 7 There were no material events took place since reporting date other than disclosed above in Financial Statements.

8 Right Issue of Shares

During the quarter, the Stated Capital of the Company was increased by Rs. 2,119,080,600 through a Rights Issue of 29,431,675 ordinary shares at an issue price of Rs. 72 per share, on the basis of one new ordinary share for every eight ordinary shares held. The Rights Issue was undertaken to strengthen the Company's Tier 1 capital base and support the anticipated growth of its loan portfolio. The proceeds raised were utilized to finance the planned expansion of the Company's lending business. The allotment of the Rights Issue shares was completed on 8 May 2026, and the new shares were listed on the Colombo Stock Exchange on 14 May 2026.

The following table indicates utilisation of funds raised through the above Right Issue.

Objective as per Circular	Amount allocated as per Circular	Proposed date of utilisation as Per Circular	Amount allocated from proceeds (A)	% of total proceeds	Amounts utilized (B)	% of utilisation against allocation (B/A)	Clarification if not fully- utilised including where the funds are invested
Strengthen the Tier 1 capital base of the Company in line with the Company's expansion and maintain the capital adequacy requirements as per CBSL.	Rs. 2,119.08 Mn	Subsequent to the allotment of Right Issue	Rs.2,119.08 Mn	100%	Rs.2,119.08 Mn	100%	N/A

Selected Performance Indicators

Indicator	As at 30th June 2026	As at 30th June 2025
Asset Quality	Rs'000	Rs'000
Gross Non - Performing Accomodation	6,944,980	3,630,608
Net Non - Performing Accomodation	2,078,310	(210,010)
Liquidity	Rs'000	Rs'000
Required Minimum Amount of Liquid Assets	9,261,879	7,600,310
Available Amount of Liquid Assets	15,691,976	11,438,379
Required Minimum Amount of Government Securities	6,015,255	4,834,865
Available Amount of Government Securities	10,119,313	9,872,781
Capital Adequacy		
Tier 1 Capital to Risk Weighted Assets Ratio (Minimum 10.00%)	10.88%	13.79%
Total Capital to Risk Weighted Assets Ratio (Minimum 14.00%)	15.65%	18.11%
Capital Funds to Total Deposit Liabilities Ratio (Minimum 10.00%)	31.04%	25.21%
Profitability		
Return on Average Assets (After Tax) - Annualized	2.31%	3.04%
Return on Average Equity - Annualized	21.95%	20.67%

Information On Ordinary Shares

Share Price During the Quarter	For the Quarter Ended	
	30.06.2026	30.06.2025
	Rs.	Rs.
Highest	104.00	109.75
Lowest	73.50	53.00
Closing	93.80	103.00
No. of Ordinary Share Issued as at	264,885,075	235,453,400

Ratios

Debt to Equity Ratio (%)	356.94%	176.78%
Interest Cover (Times)	1.55	1.70
Liquid Asset Ratio (%)	16.94%	15.05%

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 (%)	Yield to Maturity (%)
							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	N/A
2024/2029 - Type B	Annual	22.11.2024	21.11.2029	13.37	13.37	10.68	104.00	100.79	100.79	13.37	13.09

Ratings by Lanka Rating Agency Limited

Issuer Rating of A- (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	
	2026 Rs.'000	2025 Rs.'000	2026 Rs.'000	2025 Rs.'000	2026 Rs.'000	2025 Rs.'000	2026 Rs.'000	2025 Rs.'000	2026 Rs.'000	2025 Rs.'000
Income From										
External Operations										
Interest	1,081,722	785,105	6,199,894	3,732,639	288,907	217,329	-	-	7,570,523	4,735,073
Fee & Commission Income	14,709	11,457	385,349	144,553	-	-	150,460	86,716	550,518	242,726
Dividends	-	-	-	-	-	-	-	-	-	-
Other	104,946	121,031	270,711	348,645	8,808	3,725	72,180	12,775	456,645	486,177
Total Revenue	1,201,377	917,593	6,855,954	4,225,837	297,715	221,055	222,640	99,491	8,577,686	5,463,976
Profit before Income tax									1,837,326	1,348,382
Income Tax Expense									(690,992)	(513,344)
Profit after tax									1,146,334	835,038
Other Information										
As at 30th June										
Segment assets	20,659,744	14,626,396	147,948,394	89,654,816	15,866,303	11,508,712	11,254,110	9,305,234	195,728,551	125,095,158
Segment Liabilities	18,319,790	12,769,575	131,191,545	78,273,137	14,069,263	10,047,681	9,979,453	8,123,934	173,560,051	109,214,327
Net assets	2,339,954	1,856,821	16,756,849	11,381,679	1,797,040	1,461,031	1,274,657	1,181,300	22,168,500	15,880,831

Share Information

20 Major Shareholders as at 30th June 2026

	No. of Shares	(%)
1 Vallibel Investments (Pvt) Limited	136,246,500	51.44
2 Mr. Kulappuarachchige Don Dhammika Perera	56,770,797	21.43
3 Mr. Kulappuarachchige Don Anurada Perera	9,599,580	3.62
4 Mr. Kulappuarachchige Don Harindra Perera	8,489,073	3.21
5 Seylan Bank PLC/Sarath Bandara Rangamuwa	5,906,250	2.23
6 Sampath Bank PLC/Mr. Abishek Sithampalam	3,179,694	1.20
7 DFCC Bank PLC A/C No.02	1,363,687	0.52
8 People's Leasing and Finance PLC/M.E.Amarasinghe	1,307,040	0.49
9 Mr. Arunasalam Ragupathy	1,096,408	0.41
10 Seylan Bank PLC/A.C.Senanka	1,085,627	0.41
11 Deutsche Bank AG-National Equity Fund	926,838	0.35
12 Mr. Arunasalam Sithampalam	853,338	0.32
13 MSS Investments (Private) Limited	777,111	0.29
14 Miss. Sithampalam Durga	742,960	0.28
15 DFCC Bank PLC A/C 1	640,058	0.24
16 Mr. Nithiabala Balasingam	539,600	0.20
17 People's Leasing & Finance PLC/Mr.D.M.P.Disanayake	517,569	0.20
18 Mrs. Sithampalam Umeshwary	513,532	0.19
19 Hatton National Bank PLC- Astrue Alpha Fund	500,000	0.19
20 Seylan Bank PLC./Sarath Kumara Wijekoon	494,028	0.19
	231,549,690	87.42
Others	33,335,385	12.59
	264,885,075	100.00

Directors' Shareholding as at 30th June 2026

1 Seylan Bank PLC/S B Rangamuwa	5,906,250	2.23
2 Mr. S S Weerabahu	Nil	Nil
3 Mr. K D A Perera	9,599,580	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. M. P. U. Perera	2,643	0.00
	15,508,473	5.86

Public Holding as at 30th June 2026

21.27%

Number of Public Shareholders

7,213

The Float Adjusted Market Capitalization as at 30th June 2026 (Rs.)

5,284,725,580

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. M. P. U. Perera

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