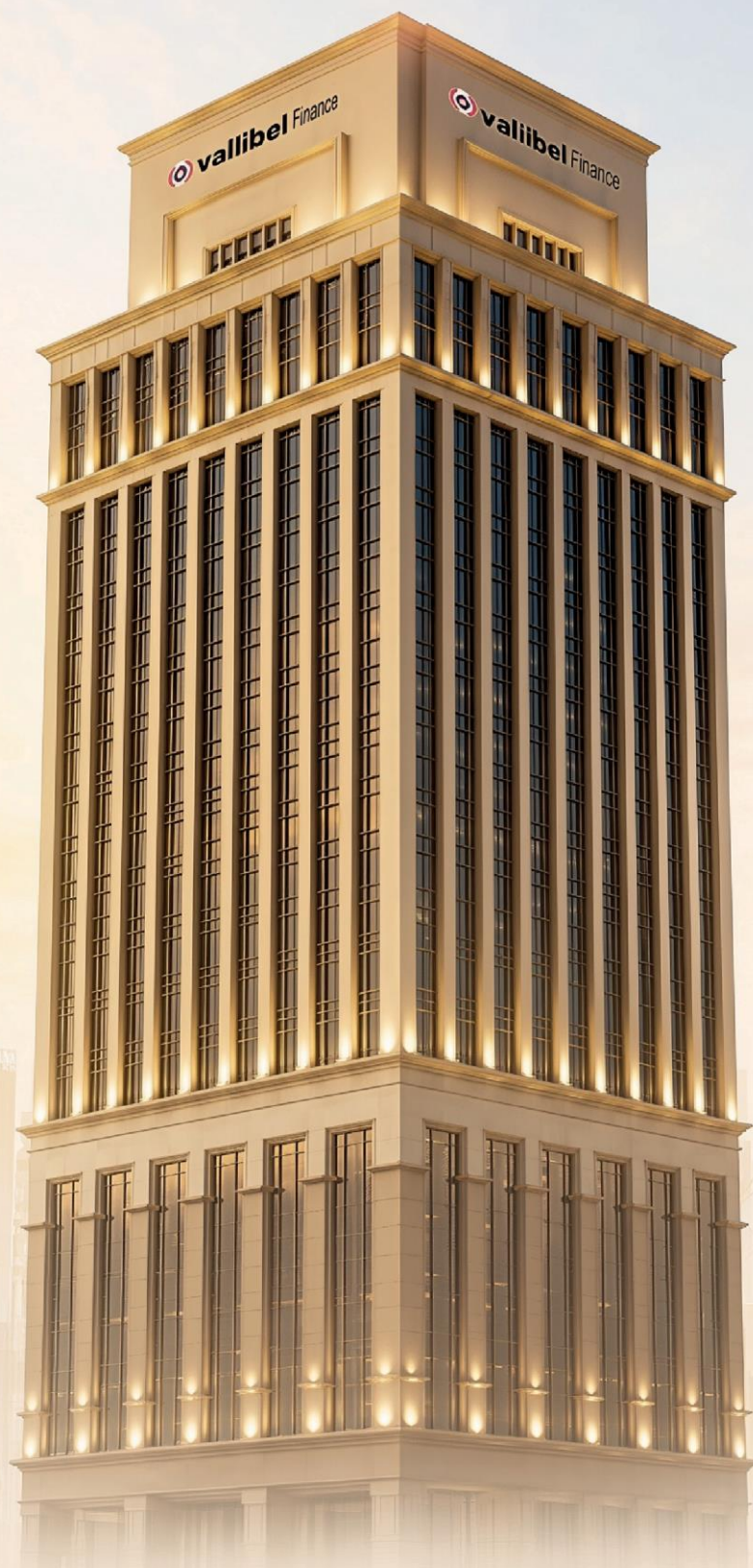




# INTERIM FINANCIAL STATEMENTS

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FOR THE SIX MONTHS ENDED 30TH SEPTEMBER 2026

**VALLIBEL FINANCE PLC**  
**Statement of Financial Position**

Amounts in Rupees '000

|                                                                                 | Company                            |                                          |             | Group                              |                                          |             |
|---------------------------------------------------------------------------------|------------------------------------|------------------------------------------|-------------|------------------------------------|------------------------------------------|-------------|
|                                                                                 | As at<br>30th<br>September<br>2026 | As at<br>31st March<br>2026<br>(Audited) | Change<br>% | As at<br>30th<br>September<br>2026 | As at<br>31st March<br>2026<br>(Audited) | Change<br>% |
| <b>Assets</b>                                                                   |                                    |                                          |             |                                    |                                          |             |
| Cash and Cash Equivalents                                                       | 4,126,862                          | 3,098,330                                | 33.2        | 4,135,328                          | 3,100,731                                | 33.4        |
| Placements with Banks and Other Finance Companies                               | 18,679,857                         | 4,810,549                                | 288.3       | 18,679,857                         | 4,810,549                                | 288.3       |
| Financial Assets Measured at Fair Value Through Profit or Loss (FVTPL)          | 221,996                            | 703,824                                  | (68.5)      | 306,058                            | 786,876                                  | (61.1)      |
| Financial Assets at Amortised Cost - Loans and Receivables to Other Customers   | 149,351,639                        | 136,948,500                              | 9.1         | 149,351,639                        | 136,948,500                              | 9.1         |
| Financial Assets at Amortised Cost - Lease Rental and Hire Purchase Receivables | 22,038,827                         | 19,183,704                               | 14.9        | 22,038,827                         | 19,183,704                               | 14.9        |
| Financial Investments Measured at Fair Value Through Other Comprehensive Income | 204                                | 204                                      | -           | 204                                | 204                                      | -           |
| Financial Assets at Amortised Cost - Debt and other Financial Instruments       | 7,018,094                          | 6,597,124                                | 6.4         | 7,018,094                          | 6,597,124                                | 6.4         |
| Financial Assets at Amortised Cost - Other Financial Assets                     | 68,170                             | 51,319                                   | 32.8        | 68,170                             | 51,319                                   | 32.8        |
| Investment in a Subsidiary                                                      | 0                                  | 0                                        | -           | -                                  | -                                        | -           |
| Investment Property                                                             | 1,327,000                          | 1,327,000                                | -           | 1,101,500                          | 1,101,500                                | -           |
| Property, Plant and Equipment                                                   | 1,382,182                          | 1,369,028                                | 1.0         | 5,079,547                          | 5,155,343                                | (1.5)       |
| Right of Use Lease Assets                                                       | 3,342,307                          | 3,293,300                                | 1.5         | 1,119,723                          | 920,890                                  | 21.6        |
| Intangible Assets                                                               | 40,999                             | 24,635                                   | 66.4        | 41,187                             | 25,010                                   | 64.7        |
| Deferred Tax Assets                                                             | 323,124                            | 273,038                                  | 18.3        | 521,956                            | 489,777                                  | 6.6         |
| Other Assets                                                                    | 1,255,890                          | 992,746                                  | 26.5        | 661,455                            | 402,653                                  | 64.3        |
| <b>Total Assets</b>                                                             | <b>209,177,151</b>                 | <b>178,673,301</b>                       | <b>17.1</b> | <b>210,123,545</b>                 | <b>179,574,180</b>                       | <b>17.0</b> |
| <b>Liabilities</b>                                                              |                                    |                                          |             |                                    |                                          |             |
| Bank Overdrafts                                                                 | 1,352,138                          | 3,169,281                                | (57.3)      | 1,352,138                          | 3,169,281                                | (57.3)      |
| Financial Liabilities at Amortised Cost - Deposits due to Customers             | 98,124,474                         | 83,459,182                               | 17.6        | 98,124,474                         | 83,459,182                               | 17.6        |
| Financial Liabilities at Amortised Cost - Interest bearing Borrowings           | 68,027,385                         | 57,147,742                               | 19.0        | 68,590,192                         | 57,786,449                               | 18.7        |
| Subordinated Term Debts                                                         | 12,013,059                         | 10,148,342                               | 18.4        | 12,013,059                         | 10,148,342                               | 18.4        |
| Lease Liabilities                                                               | 2,939,598                          | 2,799,206                                | 5.0         | 1,347,290                          | 1,165,826                                | 15.6        |
| Current Tax Liabilities                                                         | 885,606                            | 1,462,113                                | (39.4)      | 885,606                            | 1,462,113                                | (39.4)      |
| Deferred Tax Liabilities                                                        | -                                  | -                                        | -           | 890,878                            | 906,049                                  | (1.7)       |
| Other Liabilities                                                               | 3,107,933                          | 2,131,646                                | 45.8        | 3,176,899                          | 2,252,292                                | 41.1        |
| Retirement Benefit Obligations                                                  | 367,910                            | 321,559                                  | 14.4        | 367,910                            | 321,559                                  | 14.4        |
| <b>Total Liabilities</b>                                                        | <b>186,818,103</b>                 | <b>160,639,071</b>                       | <b>16.3</b> | <b>186,748,446</b>                 | <b>160,671,093</b>                       | <b>16.2</b> |
| <b>Equity</b>                                                                   |                                    |                                          |             |                                    |                                          |             |
| Stated Capital                                                                  | 3,444,999                          | 1,325,918                                | 159.8       | 3,444,999                          | 1,325,918                                | 159.8       |
| Statutory Reserve Fund                                                          | 2,295,082                          | 2,184,795                                | 5.0         | 2,295,082                          | 2,184,795                                | 5.0         |
| Other Reserves                                                                  | 204,301                            | 204,301                                  | -           | 1,093,976                          | 1,093,976                                | -           |
| Retained Earnings                                                               | 16,414,666                         | 14,319,216                               | 14.6        | 16,541,042                         | 14,298,398                               | 15.7        |
| Total Equity attributable to Equity holders of the Company                      | <b>22,359,048</b>                  | <b>18,034,230</b>                        | <b>24.0</b> | <b>23,375,099</b>                  | <b>18,903,087</b>                        | <b>23.7</b> |
| Non Controlling Interest                                                        | -                                  | -                                        | -           | -                                  | -                                        | -           |
| <b>Total Equity</b>                                                             | <b>22,359,048</b>                  | <b>18,034,230</b>                        | <b>24.0</b> | <b>23,375,099</b>                  | <b>18,903,087</b>                        | <b>23.7</b> |
| <b>Total Liabilities and Equity</b>                                             | <b>209,177,151</b>                 | <b>178,673,301</b>                       | <b>17.1</b> | <b>210,123,545</b>                 | <b>179,574,180</b>                       | <b>17.0</b> |
| <b>Net Assets Value Per Share (Rs.)</b>                                         | <b>84.41</b>                       | <b>76.59</b>                             | <b>10.2</b> | <b>88.25</b>                       | <b>80.28</b>                             | <b>9.9</b>  |

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**

22nd October 2026  
Colombo

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

Amounts in Rupees '000

|                                                                | Company                                 |                   |                | Group                                   |                   |                |
|----------------------------------------------------------------|-----------------------------------------|-------------------|----------------|-----------------------------------------|-------------------|----------------|
|                                                                | For the Six Months ended 30th September |                   |                | For the Six Months ended 30th September |                   |                |
|                                                                | 2026                                    | 2025              | Change %       | 2026                                    | 2025              | Change %       |
| <b>Gross Income</b>                                            | <b>18,094,579</b>                       | <b>11,689,100</b> | <b>54.8</b>    | <b>18,125,718</b>                       | <b>11,667,333</b> | <b>55.4</b>    |
| Interest Income                                                | 16,182,118                              | 10,195,009        | 58.7           | 16,140,091                              | 10,157,981        | 58.9           |
| Interest Expense                                               | (8,967,155)                             | (5,197,882)       | 72.5           | (8,895,318)                             | (5,122,763)       | 73.6           |
| <b>Net Interest Income</b>                                     | <b>7,214,963</b>                        | <b>4,997,127</b>  | <b>44.4</b>    | <b>7,244,773</b>                        | <b>5,035,218</b>  | <b>43.9</b>    |
| Fee and Commission Income                                      | 1,052,000                               | 523,870           | >100           | 1,048,501                               | 519,820           | >100           |
| <b>Net Fee and Commission Income</b>                           | <b>1,052,000</b>                        | <b>523,870</b>    | <b>&gt;100</b> | <b>1,048,501</b>                        | <b>519,820</b>    | <b>&gt;100</b> |
| Net Loss from Trading                                          | -                                       | 5,976             | (100.0)        | -                                       | 5,975             | (100.0)        |
| Net Gain / (Loss) from other Financial Instruments at FVTPL    | 1,806                                   | 246               | >100           | 1,966                                   | 255               | >100           |
| Other Operating Income                                         | 858,655                                 | 963,999           | (10.9)         | 935,160                                 | 983,302           | (4.9)          |
| <b>Total Operating Income</b>                                  | <b>9,127,424</b>                        | <b>6,491,218</b>  | <b>40.6</b>    | <b>9,230,400</b>                        | <b>6,544,570</b>  | <b>41.0</b>    |
| Impairment Charges and Other Credit Losses on Financial Assets | (885,955)                               | (139,664)         | >100           | (885,955)                               | (139,664)         | >100           |
| <b>Net Operating Income</b>                                    | <b>8,241,469</b>                        | <b>6,351,554</b>  | <b>29.8</b>    | <b>8,344,445</b>                        | <b>6,404,906</b>  | <b>30.3</b>    |
| <b>Expenses</b>                                                |                                         |                   |                |                                         |                   |                |
| Personnel Expenses                                             | (1,916,546)                             | (1,469,773)       | 30.4           | (1,916,546)                             | (1,469,773)       | 30.4           |
| Premises Equipment and Establishment Expenses                  | (424,751)                               | (379,810)         | 11.8           | (270,446)                               | (236,014)         | 14.6           |
| Other Operating Expenses                                       | (1,202,325)                             | (869,120)         | 38.3           | (1,306,733)                             | (966,007)         | 35.3           |
| <b>Operating Profit Before Taxes on Financial Services</b>     | <b>4,697,847</b>                        | <b>3,632,851</b>  | <b>29.3</b>    | <b>4,850,720</b>                        | <b>3,733,112</b>  | <b>29.9</b>    |
| Taxes on Financial Services                                    | (1,094,840)                             | (847,448)         | 29.2           | (1,100,519)                             | (851,695)         | 29.2           |
| <b>Profit Before Income Tax</b>                                | <b>3,603,007</b>                        | <b>2,785,403</b>  | <b>29.4</b>    | <b>3,750,201</b>                        | <b>2,881,417</b>  | <b>30.2</b>    |
| Income Tax Expense                                             | (1,397,270)                             | (1,081,818)       | 29.2           | (1,397,270)                             | (1,081,818)       | 29.2           |
| <b>Profit for the Period</b>                                   | <b>2,205,737</b>                        | <b>1,703,585</b>  | <b>29.5</b>    | <b>2,352,931</b>                        | <b>1,799,599</b>  | <b>30.7</b>    |
| <b>Profit Attributable to :</b>                                |                                         |                   |                |                                         |                   |                |
| Equity holders of the Company                                  | 2,205,737                               | 1,703,585         | 29.5           | 2,352,931                               | 1,799,599         | 30.7           |
| Non Controlling Interest                                       | -                                       | -                 | -              | -                                       | -                 | -              |
| <b>Profit for the Period</b>                                   | <b>2,205,737</b>                        | <b>1,703,585</b>  | <b>29.5</b>    | <b>2,352,931</b>                        | <b>1,799,599</b>  | <b>30.7</b>    |
| <b>Earnings Per Share - Rs.</b>                                | <b>8.40</b>                             | <b>7.01</b>       | <b>19.8</b>    | <b>8.96</b>                             | <b>7.41</b>       | <b>21.0</b>    |
| <b>Total Comprehensive Income for the Period</b>               | <b>2,205,737</b>                        | <b>1,703,585</b>  | <b>29.5</b>    | <b>2,352,931</b>                        | <b>1,799,599</b>  | <b>30.7</b>    |
| <b>Attributable to :</b>                                       |                                         |                   |                |                                         |                   |                |
| Equity holders of the Company                                  | 2,205,737                               | 1,703,585         | 29.5           | 2,352,931                               | 1,799,599         | 30.7           |
| Non Controlling Interest                                       | -                                       | -                 | -              | -                                       | -                 | -              |
| <b>Total Comprehensive Income for the Period</b>               | <b>2,205,737</b>                        | <b>1,703,585</b>  | <b>29.5</b>    | <b>2,352,931</b>                        | <b>1,799,599</b>  | <b>30.7</b>    |

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

Amounts in Rupees '000

|                                                                | Company                              |                  |             | Group                                |                  |             |
|----------------------------------------------------------------|--------------------------------------|------------------|-------------|--------------------------------------|------------------|-------------|
|                                                                | For the quarter ended 30th September |                  |             | For the quarter ended 30th September |                  |             |
|                                                                | 2026                                 | 2025             | Change %    | 2026                                 | 2025             | Change %    |
| <b>Gross Income</b>                                            | <b>9,528,382</b>                     | <b>6,213,285</b> | <b>53.4</b> | <b>9,548,033</b>                     | <b>6,203,357</b> | <b>53.9</b> |
| Interest Income                                                | 8,590,914                            | 5,441,715        | 57.9        | 8,569,568                            | 5,422,908        | 58.0        |
| Interest Expense                                               | (4,798,766)                          | (2,752,090)      | 74.4        | (4,762,777)                          | (2,714,178)      | 75.5        |
| <b>Net Interest Income</b>                                     | <b>3,792,148</b>                     | <b>2,689,625</b> | <b>41.0</b> | <b>3,806,791</b>                     | <b>2,708,730</b> | <b>40.5</b> |
| Fee and Commission Income                                      | 499,733                              | 279,119          | 79.0        | 497,983                              | 277,094          | 79.7        |
| <b>Net Fee and Commission Income</b>                           | <b>499,733</b>                       | <b>279,119</b>   | <b>79.0</b> | <b>497,983</b>                       | <b>277,094</b>   | <b>79.7</b> |
| Net Loss from Trading                                          | -                                    | 4,049            | (100.0)     | -                                    | 4,049            | (100.0)     |
| Net Gain / (Loss) from other Financial Instruments at FVTPL    | (2,032)                              | 24               | >100        | (1,960)                              | 28               | >100        |
| Other Operating Income                                         | 439,767                              | 488,378          | (10.0)      | 482,442                              | 499,278          | (3.4)       |
| <b>Total Operating Income</b>                                  | <b>4,729,616</b>                     | <b>3,461,195</b> | <b>36.6</b> | <b>4,785,256</b>                     | <b>3,489,179</b> | <b>37.1</b> |
| Impairment Charges and Other Credit Losses on Financial Assets | (477,995)                            | (84,616)         | >100        | (477,995)                            | (84,616)         | >100        |
| <b>Net Operating Income</b>                                    | <b>4,251,621</b>                     | <b>3,376,579</b> | <b>25.9</b> | <b>4,307,261</b>                     | <b>3,404,563</b> | <b>26.5</b> |
| <b>Expenses</b>                                                |                                      |                  |             |                                      |                  |             |
| Personnel Expenses                                             | (1,013,392)                          | (759,798)        | 33.4        | (1,013,392)                          | (759,798)        | 33.4        |
| Premises Equipment and Establishment Expenses                  | (222,249)                            | (196,753)        | 13.0        | (143,155)                            | (127,167)        | 12.6        |
| Other Operating Expenses                                       | (615,422)                            | (487,404)        | 26.3        | (669,162)                            | (536,775)        | 24.7        |
| <b>Operating Profit Before Taxes on Financial Services</b>     | <b>2,400,558</b>                     | <b>1,932,624</b> | <b>24.2</b> | <b>2,481,552</b>                     | <b>1,980,823</b> | <b>25.3</b> |
| Taxes on Financial Services                                    | (565,731)                            | (445,628)        | 27.0        | (568,675)                            | (447,788)        | 27.0        |
| <b>Profit Before Income Tax</b>                                | <b>1,834,827</b>                     | <b>1,486,996</b> | <b>23.4</b> | <b>1,912,877</b>                     | <b>1,533,035</b> | <b>24.8</b> |
| Income Tax Expense                                             | (706,278)                            | (568,474)        | 24.2        | (706,278)                            | (568,474)        | 24.2        |
| <b>Profit for the Period</b>                                   | <b>1,128,549</b>                     | <b>918,522</b>   | <b>22.9</b> | <b>1,206,599</b>                     | <b>964,561</b>   | <b>25.1</b> |
| <b>Profit Attributable to :</b>                                |                                      |                  |             |                                      |                  |             |
| Equity holders of the Company                                  | 1,128,549                            | 918,522          | 22.9        | 1,206,599                            | 964,561          | 25.1        |
| Non Controlling Interest                                       | -                                    | -                | -           | -                                    | -                | -           |
| <b>Profit for the Period</b>                                   | <b>1,128,549</b>                     | <b>918,522</b>   | <b>22.9</b> | <b>1,206,599</b>                     | <b>964,561</b>   | <b>25.1</b> |
| <b>Earnings Per Share - Rs.</b>                                | <b>4.30</b>                          | <b>3.78</b>      | <b>13.7</b> | <b>4.59</b>                          | <b>3.97</b>      | <b>15.7</b> |
| <b>Total Comprehensive Income for the Period</b>               | <b>1,128,549</b>                     | <b>918,522</b>   | <b>22.9</b> | <b>1,206,599</b>                     | <b>964,561</b>   | <b>25.1</b> |
| <b>Attributable to :</b>                                       |                                      |                  |             |                                      |                  |             |
| Equity holders of the Company                                  | 1,128,549                            | 918,522          | 22.9        | 1,206,599                            | 964,561          | 25.1        |
| Non Controlling Interest                                       | -                                    | -                | -           | -                                    | -                | -           |
| <b>Total Comprehensive Income for the Period</b>               | <b>1,128,549</b>                     | <b>918,522</b>   | <b>22.9</b> | <b>1,206,599</b>                     | <b>964,561</b>   | <b>25.1</b> |

**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      |
| <b>Balance as at 01st April 2025</b>                  | <b>1,325,918</b>       | <b>2,005,326</b>       | <b>186,522</b>      | <b>7,500</b>    | <b>11,598,818</b> | <b>15,124,084</b> |
| <b>Total Comprehensive Income for the Period</b>      |                        |                        |                     |                 |                   |                   |
| Profit for the Period                                 | -                      | -                      | -                   | -               | 1,703,585         | 1,703,585         |
| Other Comprehensive Income, net of Tax                | -                      | -                      | -                   | -               | -                 | -                 |
| <b>Total Comprehensive Income for the Period</b>      | <b>-</b>               | <b>-</b>               | <b>-</b>            | <b>-</b>        | <b>1,703,585</b>  | <b>1,703,585</b>  |
| <b>Transactions with owners of the Company</b>        |                        |                        |                     |                 |                   |                   |
| <b>Contributions and distributions</b>                |                        |                        |                     |                 |                   |                   |
| Dividends to equity holders                           |                        |                        |                     |                 |                   |                   |
| Dividend Payable Share for the Financial Year 2024/25 | -                      | -                      | -                   | -               | (647,497)         | (647,497)         |
| Statutory Reserve Transfer                            | -                      | 85,179                 | -                   | -               | (85,179)          | -                 |
| <b>Total Transactions with Equity Holders</b>         | <b>-</b>               | <b>85,179</b>          | <b>-</b>            | <b>-</b>        | <b>(732,676)</b>  | <b>(647,497)</b>  |
| <b>Balance as at 30th September 2025</b>              | <b>1,325,918</b>       | <b>2,090,505</b>       | <b>186,522</b>      | <b>7,500</b>    | <b>12,569,727</b> | <b>16,180,172</b> |
| <b>Balance as at 01st April 2026</b>                  | <b>1,325,918</b>       | <b>2,184,795</b>       | <b>196,801</b>      | <b>7,500</b>    | <b>14,319,216</b> | <b>18,034,230</b> |
| <b>Total Comprehensive Income for the Period</b>      |                        |                        |                     |                 |                   |                   |
| Profit for the Period                                 | -                      | -                      | -                   | -               | 2,205,737         | 2,205,737         |
| Other Comprehensive Income, net of Tax                | -                      | -                      | -                   | -               | -                 | -                 |
| <b>Total Comprehensive Income for the Period</b>      | <b>-</b>               | <b>-</b>               | <b>-</b>            | <b>-</b>        | <b>2,205,737</b>  | <b>2,205,737</b>  |
| <b>Transactions with owners of the Company</b>        |                        |                        |                     |                 |                   |                   |
| <b>Contributions and distributions</b>                |                        |                        |                     |                 |                   |                   |
| Proceeds from Rights Issue                            | 2,119,081              | -                      | -                   | -               | -                 | 2,119,081         |
| Statutory Reserve Transfer                            | -                      | 110,287                | -                   | -               | (110,287)         | -                 |
| <b>Total Transactions with Equity Holders</b>         | <b>2,119,081</b>       | <b>110,287</b>         | <b>-</b>            | <b>-</b>        | <b>(110,287)</b>  | <b>2,119,081</b>  |
| <b>Balance as at 30th September 2026</b>              | <b>3,444,999</b>       | <b>2,295,082</b>       | <b>196,801</b>      | <b>7,500</b>    | <b>16,414,666</b> | <b>22,359,048</b> |

## VALLIBEL FINANCE PLC

## Statement of Changes in Equity - Group

|                                                       | Stated<br>Capital | Statutory<br>Reserve Fund | Revaluation<br>Reserve | General<br>Reserve | Retained<br>Earnings | Total Equity<br>Attributable to<br>Equity Holders<br>of the<br>Company | Amounts in Rupees '000<br>Non<br>Controlling<br>Interest | Total<br>Equity   |
|-------------------------------------------------------|-------------------|---------------------------|------------------------|--------------------|----------------------|------------------------------------------------------------------------|----------------------------------------------------------|-------------------|
| <b>Balance as at 01st April 2025</b>                  | <b>1,325,918</b>  | <b>2,005,326</b>          | <b>860,237</b>         | <b>7,500</b>       | <b>11,494,308</b>    | <b>15,693,289</b>                                                      | <b>-</b>                                                 | <b>15,693,289</b> |
| <b>Total Comprehensive Income for the Period</b>      |                   |                           |                        |                    |                      |                                                                        |                                                          |                   |
| Profit for the Period                                 | -                 | -                         | -                      | -                  | 1,799,599            | <b>1,799,599</b>                                                       | -                                                        | 1,799,599         |
| Other Comprehensive Income, net of Tax                | -                 | -                         | -                      | -                  | -                    | -                                                                      | -                                                        | -                 |
| <b>Total Comprehensive Income for the Period</b>      | <b>-</b>          | <b>-</b>                  | <b>-</b>               | <b>-</b>           | <b>1,799,599</b>     | <b>1,799,599</b>                                                       | <b>-</b>                                                 | <b>1,799,599</b>  |
| <b>Transactions with owners of the Company</b>        |                   |                           |                        |                    |                      |                                                                        |                                                          |                   |
| <b>Contributions and distributions</b>                |                   |                           |                        |                    |                      |                                                                        |                                                          |                   |
| Dividends to equity holders                           |                   |                           |                        |                    |                      |                                                                        |                                                          |                   |
| Dividend Payable Share for the Financial Year 2024/25 | -                 | -                         | -                      | -                  | (647,497)            | (647,497)                                                              | -                                                        | (647,497)         |
| Statutory Reserve Transfer                            | -                 | 85,179                    | -                      | -                  | (85,179)             | -                                                                      | -                                                        | -                 |
| <b>Total Transactions with Equity Holders</b>         | <b>-</b>          | <b>85,179</b>             | <b>-</b>               | <b>-</b>           | <b>(732,676)</b>     | <b>(647,497)</b>                                                       | <b>-</b>                                                 | <b>(647,497)</b>  |
| <b>Balance as at 30th September 2025</b>              | <b>1,325,918</b>  | <b>2,090,505</b>          | <b>860,237</b>         | <b>7,500</b>       | <b>12,561,231</b>    | <b>16,845,391</b>                                                      | <b>-</b>                                                 | <b>16,845,391</b> |
| <b>Balance as at 01st April 2026</b>                  | <b>1,325,918</b>  | <b>2,184,795</b>          | <b>1,086,476</b>       | <b>7,500</b>       | <b>14,298,398</b>    | <b>18,903,087</b>                                                      | <b>-</b>                                                 | <b>18,903,087</b> |
| <b>Total Comprehensive Income for the Period</b>      |                   |                           |                        |                    |                      |                                                                        |                                                          |                   |
| Profit for the Period                                 | -                 | -                         | -                      | -                  | 2,352,931            | <b>2,352,931</b>                                                       | -                                                        | 2,352,931         |
| Other Comprehensive Income, net of Tax                | -                 | -                         | -                      | -                  | -                    | -                                                                      | -                                                        | -                 |
| <b>Total Comprehensive Income for the Period</b>      | <b>-</b>          | <b>-</b>                  | <b>-</b>               | <b>-</b>           | <b>2,352,931</b>     | <b>2,352,931</b>                                                       | <b>-</b>                                                 | <b>2,352,931</b>  |
| <b>Transactions with owners of the Company</b>        |                   |                           |                        |                    |                      |                                                                        |                                                          |                   |
| <b>Contributions and distributions</b>                |                   |                           |                        |                    |                      |                                                                        |                                                          |                   |
| Proceeds from Rights Issue                            | 2,119,081         | -                         | -                      | -                  | -                    | <b>2,119,081</b>                                                       | -                                                        | 2,119,081         |
| Statutory Reserve Transfer                            | -                 | 110,287                   | -                      | -                  | (110,287)            | -                                                                      | -                                                        | -                 |
| <b>Total Transactions with Equity Holders</b>         | <b>2,119,081</b>  | <b>110,287</b>            | <b>-</b>               | <b>-</b>           | <b>(110,287)</b>     | <b>2,119,081</b>                                                       | <b>-</b>                                                 | <b>2,119,081</b>  |
| <b>Balance as at 30th September 2026</b>              | <b>3,444,999</b>  | <b>2,295,082</b>          | <b>1,086,476</b>       | <b>7,500</b>       | <b>16,541,042</b>    | <b>23,375,099</b>                                                      | <b>-</b>                                                 | <b>23,375,099</b> |

**VALLIBEL FINANCE PLC**  
**Cash Flow Statement**

Amounts in Rupees '000

| For the Period Ended                                                                               | Company             |                     | Group               |                     |
|----------------------------------------------------------------------------------------------------|---------------------|---------------------|---------------------|---------------------|
|                                                                                                    | 30th September 2026 | 30th September 2025 | 30th September 2026 | 30th September 2025 |
| <b>Cash Flow From Operating Activities</b>                                                         |                     |                     |                     |                     |
| Interest and Commission Receipts                                                                   | 17,051,603          | 10,760,224          | 17,051,054          | 10,757,784          |
| Interest Payments                                                                                  | (7,299,028)         | (4,872,580)         | (7,330,140)         | (4,903,857)         |
| Cash Receipts from Customers                                                                       | 827,306             | 948,365             | 895,685             | 972,861             |
| Cash Payments to Employees and Suppliers                                                           | (4,507,925)         | (3,600,696)         | (4,382,997)         | (3,485,599)         |
| <b>Operating Profit Before Changes in Operating Assets and Liabilities</b>                         | <b>6,071,956</b>    | <b>3,235,313</b>    | <b>6,233,602</b>    | <b>3,341,189</b>    |
| <b>( Increase ) / Decrease in Operating Assets</b>                                                 |                     |                     |                     |                     |
| Short Term Funds                                                                                   | 740,205             | 515,008             | 653,394             | 465,661             |
| Deposits held for Regulatory or Monetary Control Purposes                                          | (520,970)           | 221,498             | (520,970)           | 221,498             |
| Financial Assets at Amortised Cost - Loans and advances / Lease rental & Hire purchase receivables | (16,166,529)        | (30,749,004)        | (16,166,529)        | (30,749,004)        |
| Other Short Term Negotiable Securities                                                             | (13,061,593)        | (1,185,125)         | (13,062,442)        | (1,154,837)         |
| <b>Increase / ( Decrease ) in Operating Liabilities</b>                                            |                     |                     |                     |                     |
| Financial liabilities at amortised cost – Due to depositors                                        | 13,912,761          | 8,858,669           | 13,912,761          | 8,858,669           |
| Deposits and Trade payables                                                                        | -                   | -                   | 7,800               | 4,046               |
| <b>Net Cash Generated from Operating Activities before Income Tax</b>                              | <b>(9,024,170)</b>  | <b>(19,103,641)</b> | <b>(8,942,384)</b>  | <b>(19,012,778)</b> |
| Current Taxes Paid                                                                                 | (2,023,864)         | (1,279,319)         | (2,023,864)         | (1,279,319)         |
| Gratuity Paid                                                                                      | (7,649)             | (13,280)            | (7,649)             | (13,280)            |
| <b>Net Cash Generated from Operating Activities</b>                                                | <b>(11,055,683)</b> | <b>(20,396,240)</b> | <b>(10,973,897)</b> | <b>(20,305,377)</b> |
| <b>Cash Flows From Investing Activities</b>                                                        |                     |                     |                     |                     |
| Proceed from Sale of Property , Plant and Equipment                                                | 10,142              | 47                  | 10,142              | 47                  |
| Purchase of Property , Plant and equipment                                                         | (232,224)           | (268,898)           | (232,224)           | (268,898)           |
| Purchase of Intangible Assets                                                                      | -                   | -                   | -                   | -                   |
| Proceed from sale of dealing securities / (Purchase of dealing securities)                         | -                   | 8,984               | -                   | 8,984               |
| <b>Net Cash Used In from Investing Activities</b>                                                  | <b>(222,082)</b>    | <b>(259,867)</b>    | <b>(222,082)</b>    | <b>(259,867)</b>    |
| <b>Cash Flows From Financing Activities</b>                                                        |                     |                     |                     |                     |
| Net increase in Financial liabilities at amortised cost – Interest bearing Borrowings              | 12,004,359          | 19,955,747          | 11,928,640          | 19,845,747          |
| Proceeds from Rights Issue                                                                         | 2,119,081           | -                   | 2,119,081           | -                   |
| Dividends Paid                                                                                     | -                   | (647,497)           | -                   | (647,497)           |
| <b>Net Cash Used In Financing Activities</b>                                                       | <b>14,123,440</b>   | <b>19,308,250</b>   | <b>14,047,721</b>   | <b>19,198,250</b>   |
| <b>Net (Decrease) / Increase in Cash &amp; Cash Equivalents</b>                                    | <b>2,845,675</b>    | <b>(1,347,857)</b>  | <b>2,851,741</b>    | <b>(1,366,994)</b>  |
| Cash & Cash Equivalents at the Beginning of the Period                                             | (70,951)            | 153,523             | (68,551)            | 171,207             |
| <b>Cash &amp; Cash Equivalents at the End of the Period ( Note A )</b>                             | <b>2,774,724</b>    | <b>(1,194,334)</b>  | <b>2,783,190</b>    | <b>(1,195,787)</b>  |
| <b>Note A</b>                                                                                      |                     |                     |                     |                     |
| <b>Cash &amp; Cash Equivalents at the End of the Period</b>                                        |                     |                     |                     |                     |
| Cash in Hand and at Banks                                                                          | 4,126,862           | 1,767,250           | 4,135,328           | 1,767,946           |
| Bank Overdrafts                                                                                    | (1,352,138)         | (2,961,584)         | (1,352,138)         | (2,963,733)         |
|                                                                                                    | <b>2,774,724</b>    | <b>(1,194,334)</b>  | <b>2,783,190</b>    | <b>(1,195,787)</b>  |

**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 September 2026                                  | As at 31st March 2026 | As at 30th September 2026                                                  | As at 31st March 2026 | As at 30th September 2026                    | As at 31st March 2026 | As at 30th September 2026 | As at 31st March 2026 |
| <b>Assets</b>                                                                   |                                                            |                       |                                                                            |                       |                                              |                       |                           |                       |
| Cash and Cash Equivalents                                                       | -                                                          | -                     | -                                                                          | -                     | 4,126,862                                    | 3,098,330             | 4,126,862                 | 3,098,330             |
| Placements with Banks and Other Finance Companies                               | -                                                          | -                     | -                                                                          | -                     | 18,679,857                                   | 4,810,549             | 18,679,857                | 4,810,549             |
| Financial Assets Measured at Fair Value Through Profit or Loss (FVTPL)          | 221,996                                                    | 703,824               | -                                                                          | -                     | -                                            | -                     | 221,996                   | 703,824               |
| Financial Assets at Amortised Cost - Loans and Receivables to Other Customers   | -                                                          | -                     | -                                                                          | -                     | 149,351,639                                  | 136,948,500           | 149,351,639               | 136,948,500           |
| Financial Assets at Amortised Cost - Lease Rental and Hire Purchase Receivables | -                                                          | -                     | -                                                                          | -                     | 22,038,827                                   | 19,183,704            | 22,038,827                | 19,183,704            |
| Financial Investments Measured at Fair Value Through Other Comprehensive Income | -                                                          | -                     | 204                                                                        | 204                   | -                                            | -                     | 204                       | 204                   |
| Financial Assets at Amortised Cost - Debt and other Financial Instruments       | -                                                          | -                     | -                                                                          | -                     | 7,018,094                                    | 6,597,124             | 7,018,094                 | 6,597,124             |
| Financial Assets at Amortised Cost - Other Financial Assets                     | -                                                          | -                     | -                                                                          | -                     | 68,170                                       | 51,319                | 68,170                    | 51,319                |
| <b>Total Financial Assets</b>                                                   | <b>221,996</b>                                             | <b>703,824</b>        | <b>204</b>                                                                 | <b>204</b>            | <b>201,283,449</b>                           | <b>170,689,526</b>    | <b>201,505,649</b>        | <b>171,393,554</b>    |
|                                                                                 |                                                            |                       |                                                                            |                       | Financial Liabilities at Amortised Cost (AC) |                       | Total                     |                       |
|                                                                                 |                                                            |                       |                                                                            |                       | As at 30th September 2026                    | As at 31st March 2026 | As at 30th September 2026 | As at 31st March 2026 |
| <b>Liabilities</b>                                                              |                                                            |                       |                                                                            |                       |                                              |                       |                           |                       |
| Bank Overdrafts                                                                 |                                                            |                       |                                                                            |                       | 1,352,138                                    | 3,169,281             | 1,352,138                 | 3,169,281             |
| Financial Liabilities at Amortised Cost - Deposits due to Customers             |                                                            |                       |                                                                            |                       | 98,124,474                                   | 83,459,182            | 98,124,474                | 83,459,182            |
| Financial Liabilities at Amortised Cost - Interest bearing Borrowings           |                                                            |                       |                                                                            |                       | 68,027,385                                   | 57,147,742            | 68,027,385                | 57,147,742            |
| Subordinated Term Debts                                                         |                                                            |                       |                                                                            |                       | 12,013,059                                   | 10,148,342            | 12,013,059                | 10,148,342            |
| Lease Liabilities                                                               |                                                            |                       |                                                                            |                       | 2,939,598                                    | 2,799,206             | 2,939,598                 | 2,799,206             |
| <b>Total Financial Liabilities</b>                                              |                                                            |                       |                                                                            |                       | <b>182,456,654</b>                           | <b>156,723,753</b>    | <b>182,456,654</b>        | <b>156,723,753</b>    |

# 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 September 2026                                  | As at 31st March 2026 | As at 30th September 2026                                                  | As at 31st March 2026 | As at 30th September 2026                    | As at 31st March 2026 | As at 30th September 2026 | As at 31st March 2026 |
| <b>Assets</b>                                                                   |                                                            |                       |                                                                            |                       |                                              |                       |                           |                       |
| Cash and Cash Equivalents                                                       | -                                                          | -                     | -                                                                          | -                     | 4,135,328                                    | 3,100,731             | 4,135,328                 | 3,100,731             |
| Placements with Banks and Other Finance Companies                               | -                                                          | -                     | -                                                                          | -                     | 18,679,857                                   | 4,810,549             | 18,679,857                | 4,810,549             |
| Financial Assets Measured at Fair Value Through Profit or Loss (FVTPL)          | 306,058                                                    | 786,876               | -                                                                          | -                     | -                                            | -                     | 306,058                   | 786,876               |
| Financial Assets at Amortised Cost - Loans and Receivables to Other Customers   | -                                                          | -                     | -                                                                          | -                     | 149,351,639                                  | 136,948,500           | 149,351,639               | 136,948,500           |
| Financial Assets at Amortised Cost - Lease Rental and Hire Purchase Receivables | -                                                          | -                     | -                                                                          | -                     | 22,038,827                                   | 19,183,704            | 22,038,827                | 19,183,704            |
| Financial Investments Measured at Fair Value Through Other Comprehensive Income | -                                                          | -                     | 204                                                                        | 204                   | -                                            | -                     | 204                       | 204                   |
| Financial Assets at Amortised Cost - Debt and other Financial Instruments       | -                                                          | -                     | -                                                                          | -                     | 7,018,094                                    | 6,597,124             | 7,018,094                 | 6,597,124             |
| Financial Assets at Amortised Cost - Other Financial Assets                     | -                                                          | -                     | -                                                                          | -                     | 68,170                                       | 51,319                | 68,170                    | 51,319                |
| <b>Total Financial Assets</b>                                                   | <b>306,058</b>                                             | <b>786,876</b>        | <b>204</b>                                                                 | <b>204</b>            | <b>201,291,915</b>                           | <b>170,691,927</b>    | <b>201,598,177</b>        | <b>171,479,007</b>    |
|                                                                                 |                                                            |                       |                                                                            |                       | Financial Liabilities at Amortised Cost (AC) |                       | Total                     |                       |
|                                                                                 |                                                            |                       |                                                                            |                       | As at 30th September 2026                    | As at 31st March 2026 | As at 30th September 2026 | As at 31st March 2026 |
| <b>Liabilities</b>                                                              |                                                            |                       |                                                                            |                       |                                              |                       |                           |                       |
| Bank Overdrafts                                                                 |                                                            |                       |                                                                            |                       | 1,352,138                                    | 3,169,281             | 1,352,138                 | 3,169,281             |
| Financial Liabilities at Amortised Cost - Deposits due to Customers             |                                                            |                       |                                                                            |                       | 98,124,474                                   | 83,459,182            | 98,124,474                | 83,459,182            |
| Financial Liabilities at Amortised Cost - Interest bearing Borrowings           |                                                            |                       |                                                                            |                       | 68,590,192                                   | 57,786,449            | 68,590,192                | 57,786,449            |
| Subordinated Term Debts                                                         |                                                            |                       |                                                                            |                       | 12,013,059                                   | 10,148,342            | 12,013,059                | 10,148,342            |
| Lease Liabilities                                                               |                                                            |                       |                                                                            |                       | 1,347,290                                    | 1,165,826             | 1,347,290                 | 1,165,826             |
| <b>Total Financial Liabilities</b>                                              |                                                            |                       |                                                                            |                       | <b>181,427,153</b>                           | <b>155,729,080</b>    | <b>181,427,153</b>        | <b>155,729,080</b>    |

## 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 maintained 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

- i. 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.
  - ii. Comparative Rental Received in Advance balance as at 31 March 2026 has been reclassified and presented on a net basis in accordance with LKAS 32 to conform to the current period presentation. This reclassification has no impact on profit, equity.
- 6 During the period there were no material changes in the composition of assets, liabilities, contingent liabilities other than above reclassification. All known expenditure items have been provided for.

### 7 Right Issue of Shares

During the period, 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                                                                         |

- 8 There were no material events took place since reporting date other than disclosed above in Financial Statements.

### Selected Performance Indicators

| Indicator                                                         | As at<br>30th September<br>2026 | As at<br>30th September<br>2025 |
|-------------------------------------------------------------------|---------------------------------|---------------------------------|
| <b>Asset Quality</b>                                              | <b>Rs'000</b>                   | <b>Rs'000</b>                   |
| Gross Non - Performing Accomodation                               | 7,526,470                       | 3,517,499                       |
| Net Non - Performing Accomodation                                 | 2,157,471                       | (420,698)                       |
| <b>Liquidity</b>                                                  | <b>Rs'000</b>                   | <b>Rs'000</b>                   |
| Required Minimum Amount of Liquid Assets                          | 10,558,818                      | 8,237,156                       |
| Available Amount of Liquid Assets                                 | 27,742,323                      | 11,311,967                      |
| Required Minimum Amount of Government Securities                  | 6,015,255                       | 4,834,865                       |
| Available Amount of Government Securities                         | 7,023,931                       | 8,737,856                       |
| <b>Capital Adequacy</b>                                           |                                 |                                 |
| Tier 1 Capital to Risk Weighted Assets Ratio (Minimum 10.00%)     | 10.82%                          | 12.03%                          |
| Total Capital to Risk Weighted Assets Ratio (Minimum 14.00%)      | 14.75%                          | 15.64%                          |
| Capital Funds to Total Deposit Liabilities Ratio (Minimum 10.00%) | 28.51%                          | 23.98%                          |
| <b>Profitability</b>                                              |                                 |                                 |
| Return on Average Assets (After Tax) - Annualized                 | 2.27%                           | 2.67%                           |
| Return on Average Equity - Annualized                             | 21.84%                          | 21.77%                          |

### Information On Ordinary Shares

| Share Price During the Quarter     | For the Quarter Ended |             |
|------------------------------------|-----------------------|-------------|
|                                    | 30.09.2026            | 30.09.2025  |
|                                    | Rs.                   | Rs.         |
| Highest                            | 97.70                 | 128.75      |
| Lowest                             | 84.00                 | 100.00      |
| Closing                            | 84.50                 | 120.75      |
| No. of Ordinary Share Issued as at | 264,885,075           | 235,453,400 |

### Ratios

|                          |         |         |
|--------------------------|---------|---------|
| Debt to Equity Ratio (%) | 357.98% | 245.83% |
| Interest Cover (Times)   | 1.52    | 1.70    |
| Liquid Asset Ratio (%)   | 26.27%  | 13.73%  |

### 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                                                                      | Not traded         |        |            | N/A                | N/A                   |

### 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 September | Lease            |                  | Loans & Advances  |                   | Investments      |                  | Others           |                  | Total             |                   |
|-------------------------------------|------------------|------------------|-------------------|-------------------|------------------|------------------|------------------|------------------|-------------------|-------------------|
|                                     | 2026<br>Rs.'000  | 2025<br>Rs.'000  | 2026<br>Rs.'000   | 2025<br>Rs.'000   | 2026<br>Rs.'000  | 2025<br>Rs.'000  | 2026<br>Rs.'000  | 2025<br>Rs.'000  | 2026<br>Rs.'000   | 2025<br>Rs.'000   |
| <b>Income From</b>                  |                  |                  |                   |                   |                  |                  |                  |                  |                   |                   |
| <b>External Operations</b>          |                  |                  |                   |                   |                  |                  |                  |                  |                   |                   |
| Interest                            | 2,253,322        | 1,654,873        | 13,000,362        | 8,074,485         | 886,406          | 428,623          | -                | -                | 16,140,091        | 10,157,981        |
| Fee & Commission Income             | 30,978           | 26,151           | 728,709           | 320,233           | -                | -                | 288,814          | 173,436          | 1,048,501         | 519,820           |
| Dividends                           | -                | -                | -                 | -                 | -                | -                | -                | -                | -                 | -                 |
| Other                               | 212,027          | 251,201          | 530,780           | 688,658           | 26,772           | 20,468           | 167,547          | 29,205           | 937,126           | 989,532           |
| <b>Total Revenue</b>                | <b>2,496,327</b> | <b>1,932,225</b> | <b>14,259,852</b> | <b>9,083,376</b>  | <b>913,178</b>   | <b>449,091</b>   | <b>456,361</b>   | <b>202,641</b>   | <b>18,125,718</b> | <b>11,667,333</b> |
| Profit before Income tax            |                  |                  |                   |                   |                  |                  |                  |                  | 3,750,201         | 2,881,417         |
| Income Tax Expense                  |                  |                  |                   |                   |                  |                  |                  |                  | (1,397,270)       | (1,081,818)       |
| <b>Profit after tax</b>             |                  |                  |                   |                   |                  |                  |                  |                  | <b>2,352,931</b>  | <b>1,799,599</b>  |
| <b>Other Information</b>            |                  |                  |                   |                   |                  |                  |                  |                  |                   |                   |
| <b>As at 30th September</b>         |                  |                  |                   |                   |                  |                  |                  |                  |                   |                   |
| Segment assets                      | 22,038,828       | 16,318,053       | 149,351,640       | 106,439,788       | 26,072,383       | 10,604,940       | 12,660,694       | 9,327,714        | 210,123,545       | 142,690,495       |
| Segment Liabilities                 | 19,587,128       | 14,391,620       | 132,737,085       | 93,873,989        | 23,171,972       | 9,352,969        | 11,252,261       | 8,226,526        | 186,748,446       | 125,845,104       |
| <b>Net assets</b>                   | <b>2,451,700</b> | <b>1,926,433</b> | <b>16,614,555</b> | <b>12,565,799</b> | <b>2,900,411</b> | <b>1,251,971</b> | <b>1,408,433</b> | <b>1,101,188</b> | <b>23,375,099</b> | <b>16,845,391</b> |

## Share Information

### 20 Major Shareholders as at 30th September 2026

|                                                       | No. of Shares      | (%)           |
|-------------------------------------------------------|--------------------|---------------|
| 1 Vallibel Investments (Pvt) Limited                  | 136,246,500        | 51.44         |
| 2 Mr. K.A.D.D. Perera                                 | 56,773,197         | 21.43         |
| 3 Mr. K.D.A. Perera                                   | 9,599,580          | 3.62          |
| 4 Mr. K.D.H. Perera                                   | 8,741,473          | 3.30          |
| 5 Seylan Bank PLC/S.B.Rangamuwa                       | 5,925,000          | 2.24          |
| 6 DFCC Bank PLC A/C No.02                             | 1,368,684          | 0.52          |
| 7 People's Leasing and Finance PLC/M.E.Amarasinghe    | 1,307,040          | 0.49          |
| 8 Mr. A. Ragupathy                                    | 1,096,408          | 0.41          |
| 9 Seylan Bank PLC/A.C.Senanka                         | 1,078,909          | 0.41          |
| 10 ISP Securities Ltd                                 | 1,000,000          | 0.38          |
| 11 Deutsche Bank AG-National Equity Fund              | 967,418            | 0.37          |
| 12 Sampath Bank PLC/A.Sithampalam                     | 794,876            | 0.30          |
| 13 MSS Investments (Private) Limited                  | 777,111            | 0.29          |
| 14 Miss. S. Durga                                     | 742,960            | 0.28          |
| 15 DFCC Bank PLC A/C 1                                | 640,058            | 0.24          |
| 16 Mr. N. Balasingam                                  | 539,600            | 0.20          |
| 17 People's Leasing & Finance PLC/Mr.D.M.P.Disanayake | 517,569            | 0.20          |
| 18 Mrs. S. Umeshwary                                  | 513,532            | 0.19          |
| 19 Hatton National Bank PLC- Astrue Alpha Fund        | 500,000            | 0.19          |
| 20 Mr. G.B.D. Thilakaratne                            | 500,000            | 0.19          |
|                                                       | <b>229,629,915</b> | <b>86.69</b>  |
| Others                                                | 35,255,160         | 13.31         |
|                                                       | <b>264,885,075</b> | <b>100.00</b> |

### Directors' Shareholding as at 30th September 2026

|                                 |                   |             |
|---------------------------------|-------------------|-------------|
| 1 Seylan Bank PLC/S B Rangamuwa | 5,925,000         | 2.24        |
| 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           | Nil               | Nil         |
|                                 | <b>15,524,580</b> | <b>5.86</b> |

### Public Holding as at 30th September 2026

21.26%

### Number of Public Shareholders

7,347

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

4,758,951,360

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](http://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