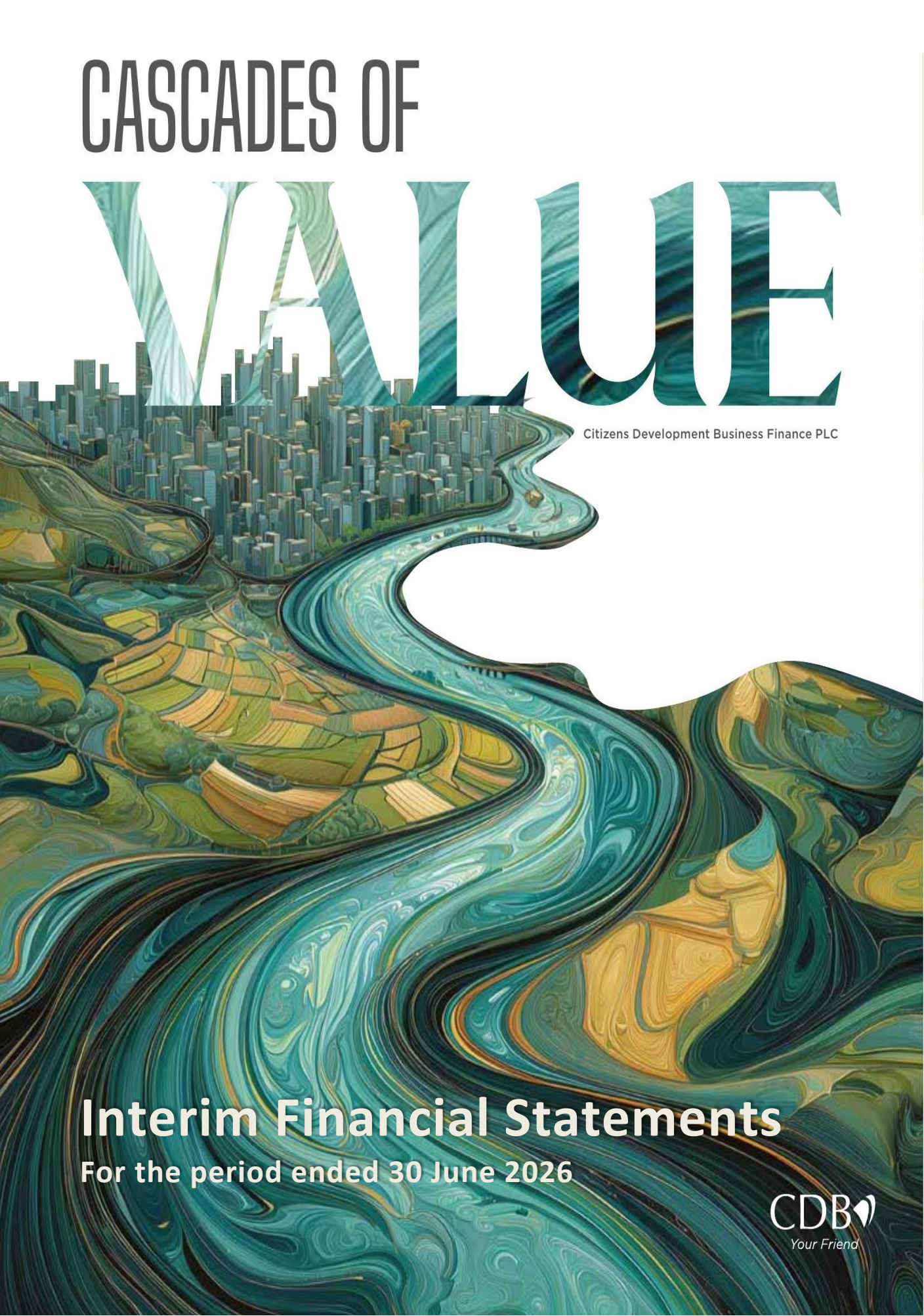
CASCADES OF VALUE

Citizens Development Business Finance PLC



Interim Financial Statements

For the period ended 30 June 2026

CDB
Your Friend

Statement of Profit or Loss and Other Comprehensive Income

	For the quarter ended 30 June		
	2026 Rs. '000	2025 Rs. '000	Change %
Revenue	**8,857,102**	**6,881,499**	**29**
Interest income	7,964,183	6,000,226	33
Less: Interest expense	4,409,502	2,918,002	51
Net interest income	**3,554,681**	**3,082,224**	**15**
Fee and commission income	107,467	90,218	19
Other operating income	785,452	791,055	(1)
Total operating income	**4,447,600**	**3,963,497**	**12**
Less : Impairment charges and other credit losses	145,032	239,947	(40)
Net operating income	**4,302,568**	**3,723,550**	**16**
Less : Operating expenses			
Personnel expenses	1,009,153	810,315	25
Premises, equipment and establishment expenses	1,005,973	895,581	12
Other expenses	223,286	184,238	21
Total operating expenses	2,238,412	1,890,134	18
Operating profit before taxes on financial services	**2,064,156**	**1,833,416**	**13**
Less : Taxes on financial services	633,952	577,022	10
Profit before tax	**1,430,204**	**1,256,394**	**14**
Less : Income tax expense	428,484	380,575	13
Profit for the period	**1,001,720**	**875,819**	**14**
Other comprehensive income			
Items that are or may be reclassified subsequently to profit or loss			
Fair value changes in hedge reserve (net of tax)	(152,667)	(24,596)	(521)
Items that will not be reclassified to profit or loss			
Financial investments at FVOCI - net change in fair value	(142,271)	148,668	(196)
Net actuarial gain/ (loss) on defined benefit plan (net of tax)	(6,000)	(6,000)	-
Total other comprehensive income	(300,938)	**118,072**	(355)
Total comprehensive income for the period	**700,782**	**993,891**	**(29)**
Earnings per share			
Basic earnings per share (Rs.)	1.40	1.24	
Diluted earnings per share (Rs.) **	1.38	1.20	

Figures in brackets indicate deductions.
The above figures are subject to audit unless specified.
** Diluted EPS has computed considering the effect of employee share option scheme.

Statement of Financial Position

As at	30-06-2026 Rs. '000	Audited 31-03-2026 Rs. '000
Assets		
Cash and cash equivalents	3,242,336	3,350,154
Derivative financial assets	678,787	236,550
Financial assets measured at fair value through profit or loss (FVTPL)	1,192,931	830,134
Securities purchased under resale agreements	7,393,886	5,529,918
Deposits with financial institutions	15,922,440	17,461,937
Loans and receivables to customers	180,923,555	169,204,400
Other investment securities	5,330,749	5,147,172
Investment properties	31,000	31,000
Property, plant and equipment	6,423,529	5,962,346
Right-of-use assets	1,111,408	1,120,452
Intangible assets	471,555	427,576
Net retirement benefit asset	209,307	252,808
Net deferred tax assets	171,812	171,812
Other assets	4,282,247	4,957,958
Total assets	**227,385,542**	**214,684,217**
Liabilities		
Due to banks and financial institutions	88,715,600	77,345,550
Deposits from customers	93,011,733	91,331,352
Subordinated debts	10,833,066	11,112,457
Lease liabilities	1,125,910	1,123,617
Current tax liabilities	1,921,494	1,729,652
Other liabilities	2,654,428	3,624,760
Total liabilities	**198,262,231**	**186,267,388**
Equity		
Stated capital	2,747,509	2,743,565
Reserves	6,909,816	6,992,998
Retained earnings	19,465,986	18,680,266
Total equity	**29,123,311**	**28,416,829**
Total liabilities and equity	**227,385,542**	**214,684,217**
Net assets value per share (Rs.)	**40.60**	39.62
Contingencies and commitments	**7,782,236**	7,857,065

The financial statements are in compliance with the requirements of the Companies Act No. 7 of 2007 and Finance Business Act No. 42 of 2011.

Sgd.
Ruwan Chandrajith
Chief Financial Officer

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

Sgd.
J R Alastair Corera
Chairman

5 August 2026
Colombo

Sgd.
C M Nanayakkara
Managing Director/CEO

Statement of Changes in Equity

	Stated Capital	Reserves						Retained Earnings	Total Equity
		Share Option Reserve	Revaluation Reserve	Fair Value Reserve	Hedge Reserve	Statutory Reserve Fund	Regulatory Loss allowance Reserve		
	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Balance as at 1 April 2025	**2,550,492**	**26,584**	**1,245,149**	**518,755**	**12,432**	**3,448,149**	**2,101,733**	**14,032,995**	**23,936,289**
Total comprehensive income for the Period									
Profit for the Period								875,819	875,819
Other comprehensive income for the Period									
Fair value changes in hedge reserve					(24,596)				(24,596)
Financial investments at FVOCI - net change in fair value (net of tax)				148,668					148,668
Net actuarial gain/ (loss) on defined benefit plan (net of tax)								(6,000)	(6,000)
Transactions with equity holders of the Company									
Exercise of share options	13,523	25,610							39,133
Transfers during the Period				(26,650)			(200,000)	226,650	-
Balance as at 30 June 2025	**2,564,015**	**52,194**	**1,245,149**	**640,773**	**(12,164)**	**3,448,149**	**1,901,733**	**15,129,464**	**24,969,313**
Balance as at 1 April 2026	2,743,565	17,950	1,245,149	876,387	1,598	3,673,410	1,178,504	18,680,266	28,416,829
Total comprehensive income for the Period									
Profit for the Period								1,001,720	1,001,720
Other comprehensive income for the Period									
Fair Value Changes in Hedge Reserve (net o tax)					(152,667)				(152,667)
Financial investments at FVOCI - net change in fair value				(142,271)					(142,271)
Net actuarial gain/ (loss) on defined benefit plan (net of tax)								(6,000)	(6,000)
Transactions with equity holders of the Company									
Exercise of share options	3,944	1,756							5,700
Transfers during the Period							210,000	(210,000)	-
Balance as at 30 June 2026	**2,747,509**	**19,706**	**1,245,149**	**734,116**	**(151,069)**	**3,673,410**	**1,388,504**	**19,465,986**	**29,123,311**

Figures in brackets indicate deductions.

Statement of Cash Flows

For the period ended	30-06-2026 Rs. '000	30-06-2025 Rs. '000
Cash flow from operating activities		
Interest receipts	7,999,356	6,396,789
Commission receipts	109,489	105,559
Other income receipts	682,072	743,246
Interest payments	(4,550,947)	(3,453,298)
Fee and business promotion expenses	(179,772)	(142,738)
Employee related payments	(971,653)	(772,815)
Supplier payments	(3,090,271)	(745,565)
Financial expenses	(6,652)	(7,855)
Operating profit before changes in operating assets	**(8,378)**	**2,123,323**
(Increase)/Decrease in operating assets		
Investments in financial institutions	(324,471)	(933,210)
Net funds advanced to customers	(11,899,360)	(13,507,437)
Changes in other short term assets	677,733	(523,054)
Net increase/(decrease) in operating assets	(11,546,098)	(14,963,701)
Increase/(Decrease) in operating liabilities		
Net borrowings	11,090,659	6,762,485
Net deposits from customers	1,821,826	922,386
Net increase/(decrease) in operating assets	12,912,485	7,684,871
Net Cash Generated from / (used in) operating activities	**1,358,009**	**(5,155,507)**
Taxation	(156,548)	(110,708)
	1,201,461	(5,266,215)
Cash flow from investing activities		
Dividend receipts	38,565	46,860
Proceed from employee share options	3,537	12,065
Proceed /(Investment) in other investment securities	(526,529)	2,741,142
Purchase of property, plant and equipment	(645,900)	(122,897)
Proceed from sale of property, plant and equipment	9,705	-
Net cash from / (used in) investing activities	**(1,120,622)**	**2,677,170**
Cash flow from financing activities		
Net change in debt securities issued and subordinated debt	(279,391)	1,435,844
Net cash inflows/ (outflows) from financing activities	**(279,391)**	**1,435,844**
Net increase/(decrease) in cash and cash equivalents	(198,552)	(1,153,201)
Cash and cash equivalents at the beginning of the period	1,946,398	4,236,316
Cash and cash equivalents at the end of the period	**1,747,846**	**3,083,115**
Cash and cash equivalents at the beginning of the period		
Cash at bank and cash in hand	3,350,154	4,582,802
Bank overdrafts	(1,403,756)	(346,486)
	1,946,398	4,236,316
Cash and cash equivalents at the end of the period		
Cash at bank and cash in hand	3,242,336	3,776,181
Bank overdrafts	(1,494,490)	(693,066)
	1,747,846	**3,083,115**

Figures in brackets indicate deductions.

Segmental Analysis

	Lease and stock out on hire		Loans and advances		Others		Total	
	30-06-2026 Rs. '000	30-06-2025 Rs. '000	**30-06-2026 Rs. '000**	30-06-2025 Rs. '000	**30-06-2026 Rs. '000**	30-06-2025 Rs. '000	**30-06-2026 Rs. '000**	30-06-2025 Rs. '000
Interest income	**3,322,892**	2,939,807	**4,143,931**	2,520,919	**497,359**	539,500	**7,964,183**	6,000,226
Non interest income							**892,919**	881,273
							-	
Segmented revenue	**3,322,892**	2,939,807	**4,143,931**	2,520,919	**497,359**	539,500	**8,857,102**	6,881,499
Total revenue	**3,322,892**	2,939,807	**4,143,931**	2,520,919	**497,359**	539,500	**8,857,102**	6,881,499
Interest cost							**4,409,502**	2,918,002
Impairment and other credit losses	**54,012**	90,284	**68,600**	98,893	**22,420**	50,770	**145,032**	239,947
Segment contribution							**4,302,568**	3,723,550
Depreciation and amortisation	**52,413**	39,308	**66,569**	43,056	**21,756**	22,105	**140,738**	104,469
Unallocated expenses							**2,097,674**	1,785,665
Taxes on financial services							**633,952**	577,022
Profit from operations							**1,430,204**	1,256,394
Income tax expenses							**428,484**	380,575
Profit for the Period							**1,001,720**	875,819
As at 30 June								
Segmented assets	**79,698,998**	59,053,574	**101,224,557**	64,684,261	**33,082,342**	33,208,046	**214,005,897**	156,945,881
Additions of property, plant and	**240,543**	34,586	**305,510**	37,884	**99,847**	19,449	**645,900**	91,920
Unallocated assets	**-**	-	**-**	-	**-**	-	**12,733,745**	10,627,699
Total assets	**79,939,541**	59,088,161	**101,530,067**	64,722,145	**33,182,189**	33,227,495	**227,385,542**	167,665,501
Segment liabilities	**72,131,680**	50,983,534	**91,613,414**	55,844,753	**29,941,216**	28,669,959	**193,686,309**	135,498,246
Unallocated liabilities	**-**	-	**-**	-	**-**	-	**4,575,921**	7,197,942
Total Liabilities	**72,131,680**	50,983,534	**91,613,414**	55,844,753	**29,941,216**	28,669,959	**198,262,231**	142,696,188

Fair Value Measurement

	30-06-2026				31-03-2026 (Audited)			
	Level 1 Rs. '000	**Level 2 Rs. '000**	**Level 3 Rs. '000**	**Total Rs. '000**	**Level 1 Rs. '000**	**Level 2 Rs. '000**	**Level 3 Rs. '000**	**Total Rs. '000**
Financial assets								
Financial assets measured at FVTPL								
- Treasury Bonds	311,528			311,528				
- Equity Instruments - Quoted Shares	881,403			881,403	830,134			830,134
Derivative financial assets		678,787		678,787		236,550		236,550
Other investment securities								
- Equity Instruments - Quoted Shares	2,181,277			2,181,277	2,323,549			2,323,549
- Equity Instruments – Unquoted Shares	-		37,786	37,786	-		37,786	37,786
Total financial assets disclosed at fair value	2,492,805		37,786	3,209,378	3,153,683	236,550	37,786	3,428,019
Other non-financial assets								
Property Plant and Equipment - Free hold land			3,414,495	3,414,495			3,414,495	3,414,495
Total non-financial assets disclosed at fair value	-	-	3,414,495	3,414,495	-	-	3,414,495	3,414,495
Assets not disclosed at fair value				220,761,669				207,841,703
Total Assets	**2,492,805**		**3,452,281**	**227,385,542**	**3,153,683**	**236,550**	**3,452,405**	**214,684,217**
Financial liabilities								
Liabilities not disclosed at fair value				198,262,231				186,267,388
Total liabilities	-	-		**198,262,231**	-	-	-	**186,267,388**

Level 1 : Inputs that are quoted market prices (unadjusted) in active markets for identical instruments.
Level 2 : Inputs other than quoted prices included within Level 1 that are observable either directly or indirectly.
Level 3 : Inputs that are unobservable.

Shareholders' Information

TWENTY LARGEST SHAREHOLDERS AS AT 30 JUNE 2026

Ordinary Voting Shares

No	NAME	SHAREHOLDING	(%)
1	CEYLINCO LIFE INSURANCE LIMITED ACCOUNT NO.3 SHAREHOLDER'S FUND	191,202,250	31.14
2	ASIA MANAGEMENT CAPITAL VENTURES (PVT) LTD	78,090,390	12.72
3	CITIZENS DEVELOPMENT BUSINESS FINANCE PLC A/C 02 (CDB EMPLOYEE GRATUITY FUND)	48,943,830	7.97
4	SAMPATH BANK PLC/ASEKI INSURANCE BROKERS (PVT) LTD	40,000,000	6.52
5	PEOPLE S LEASING AND FINANCE PLC/ASIA MANAGEMENT CAPITAL VENTURES (PVT)LTD	29,000,000	4.72
6	PEOPLE'S LEASING & FINANCE PLC / MR.W.P.C.M.NANAYAKKARA	22,932,310	3.74
7	SANASA DEVELOPMENT BANK PLC/ASIA MANAGEMENT CAPITAL VENTURES (PVT) LTD	18,000,000	2.93
8	PEOPLE S LEASING AND FINANCE PLC/S.V.MUNASINGHE	14,542,590	2.37
9	PEOPLE S LEASING AND FINANCE PLC/R.H.ABEYGOONEWARDENA&V.F.ABEYGOONEWARDENA	14,455,470	2.35
10	CEYLINCO LIFE INSURANCE LIMITED ACCOUNT NO.1	14,235,480	2.32
11	SEYLAN BANK PLC/TENNAKOON MUDIYANSELAGE DAMITH PRASANNA TENNAKOON	12,885,830	2.10
12	CEYLINCO LIFE INSURANCE LIMITED ACCOUNT NO.2	9,543,230	1.55
13	SEYLAN BANK PLC/N.D.KODAGODA	5,613,880	0.91
14	J.B. COCOSHELL (PVT) LTD	4,059,000	0.66
15	ODYSSEY CAPITAL PARTNERS (PRIVATE) LIMITED	3,500,000	0.57
16	PEOPLE'S LEASING & FINANCE PLC/MR. H.K. DASSANAYAKE	2,991,150	0.49
17	SEYLAN BANK PLC/I.M.KOTIGALA	2,849,080	0.46
18	MR. J.S. RANATHUNGA	2,679,770	0.44
19	MR. M.A. JAFFERJEE	2,600,000	0.42
20	PEOPLE'S LEASING & FINANCE PLC/MR. T.M.D.P. TENNAKOON	2,578,460	0.42
	Sub total of Top 20 Share Holders	**520,702,720**	**84.80**
		93,226,840	15.20
	Total	**613,929,560**	**100.00**

The percentage of shares held by the public as at 30 June 2026 is 45.60% (with 2502 public share holders)

Ordinary Non Voting Shares

No	NAME	SHAREHOLDING	(%)
1	J.B. COCOSHELL (PVT) LTD	16,485,643	15.94
2	SEYLAN BANK PLC/S.R. FERNANDO	7,205,920	6.97
3	MR. Y.H. ABDULHUSSEIN	4,489,340	4.34
4	ODYSSEY CAPITAL PARTNERS (PRIVATE) LIMITED	4,200,000	4.06
5	MISS R.H. ABDULHUSSEIN	3,767,760	3.64
6	SUHADA GAS DISTRIBUTORS (PVT) LIMITED	3,562,905	3.44
7	COMMERCIAL BANK OF CEYLON PLC A/C NO. 04	3,346,960	3.24
8	ESSAJEE CARIMJEE INSURANCE BROKERS (PVT) LTD	3,000,000	2.90
9	SAMPATH BANK PLC/L.T.R.S.L.JAYAWARDHANA	2,747,117	2.66
10	ASSETLINE FINANCE PLC/H.M.A.K.B. HERATH	2,000,000	1.93
11	MR. A. SITHAMPALAM	1,965,090	1.90
12	MR. S.M.P.L. JAYARATNE	1,361,762	1.32
13	SAMPATH BANK PLC/ DR. PALAMANDADIGE LAHIRU SHANTHAWARNA ARIYANANDA	1,210,000	1.17
14	GOLD INVESTMENT LIMITED.	1,080,090	1.04
15	MR. W.P.A.D. GUNATHILAKE	1,001,000	0.97
16	MR. N.K. D'ALWIS	1,000,000	0.97
17	SEYLAN BANK PLC/SIVAPIRAGASAM KANAGASINGAM AATHITHAN	916,570	0.89
18	MR. R.H. ABEYGOONEWARDENA	828,420	0.80
19	SEYLAN BANK PLC /F.J.P.RAJ	818,550	0.79
20	SAMPATH BANK PLC/MR. ABISHEK SITHAMPALAM	721,940	0.70
	Sub total of Top 20 Share Holders	**61,709,067**	**59.67**
		41,727,613	40.33
	Total	**103,436,680**	**100.00**

The percentage of shares held by the public as at 30 June 2026 is 82.71% (with 3680 public share holders)

Shareholders' Information

DIRECTORS' AND CHIEF EXECUTIVE OFFICER'S SHAREHOLDING AS AT 30 JUNE 2026

Ordinary Voting Shares

NAME	SHAREHOLDING
MR. J.R.A. CORERA	10,270
PEOPLE'S LEASING & FINANCE PLC/MR.J.R.A. CORERA	216,220
MR W.P.C.M. NANAYAKKARA	12,830
PEOPLE'S LEASING & FINANCE PLC / MR.W.P.C.M.NANAYAKKARA	22,932,310
PEOPLE'S LEASING & FINANCE PLC/MR. T.M.D.P. TENNAKOON	2,578,460
MR. S. KUMARAPPERUMA	-
MR. S.V. MUNASINGHE	-
PEOPLE S LEASING AND FINANCE PLC/S.V.MUNASINGHE	14,542,590
MR. R.H. ABEYGOONEWARDENA (JOINT WITH MRS. V.F ABEYGOONEWARDENA)	56,520
PEOPLE S LEASING AND FINANCE PLC/R.H.ABEYGOONEWARDENA&V.F.ABEYGOONEWARDENA	14,455,470
MR. D.A. DE SILVA	-
DIALOG FINANCE PLC/D.A. DE SILVA	2,383,100
MR. J.P. ABHAYARATNE	-
MRS. P.R.W. PERERA	-
SEYLAN BANK PLC/TENNAKOON MUDIYANSELAGE DAMITH PRASANNA TENNAKOON	12,885,830
MR. E.R.S.G.S. HEMACHANDRA	-
MRS. P.N. GAMAGE	-
MRS. J. LOKULIYANA	-
MR.DR. R. WICKRAMASINGHE	-
Total	**70,073,600**

Ordinary Non Voting Shares

NAME	SHAREHOLDING
MR. J.R.A. CORERA	103,350
MR W.P.C.M. NANAYAKKARA	560
MR. T.M.D.P. TENNAKOON	-
MR. S.V. MUNASINGHE	-
MR. R.H. ABEYGOONEWARDENA / MRS. V.F. ABEYGOONEWARDENA	828,420
PEOPLES'S LEASING & FINANCE PLC/ MR. R.H. & MRS. V.F.ABEYGOONEWARDENA	378,500
MR. D.A. DE SILVA	-
MR. J.P. ABHAYARATNE	-
MRS. P.R.W. PERERA	-
MR. S. KUMARAPPERUMA	-
MR. E.R.S.G.S. HEMACHANDRA	-
PROF P.N. GAMAGE	-
MRS. J. LOKULIYANA	-
MR.DR. R. WICKRAMASINGHE	-
Total	**1,310,830**

MARKET PRICES FOR THE QUARTER ENDED

	Ordinary Voting Shares		Ordinary Non Voting Shares	
	30/06/2026 Rs.	30/06/2025 Rs.	30/06/2026 Rs.	30/06/2025 Rs.
Highest Price	440.00	394.75	347.75	302.00
Lowest Price	39.00*	225.00	30.30*	160.00
Last Traded	43.20*	392.50	34.90*	300.25

* After the Sub-division of ordinary shares.

FLOATING ADJUSTED MARKET CAPITALIZATION AS AT 30 JUNE 2026

	Number of shares	Market price per share	Market Capitalization (Rs.)	Percentage of public holders	Floating Adjusted Market Capitalization
Voting Share	613,929,560	43.20	26,521,756,992	45.60%	12,092,860,318
Non Voting Share	103,436,680	34.90	3,609,940,132	82.71%	2,985,853,682
Total Shares			**30,131,697,124**		**15,078,714,000**

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

Explanatory Notes

1 The Company has applied the same accounting policies and methods of computation as those described in its audited financial statements for the year ended 31 March 2026. Appropriate reclassifications have been made, where necessary, in the preparation of these interim financial statements.

2 As at 31 March 2026 stated capital represents 613,929,560 ordinary voting shares and 103,436,680 ordinary non voting shares.

3 All known expenses have been provided in these financial statements and management fees are not applicable to the Company.

4 During the year there were no material changes in the composition of assets, liabilities and contingent liabilities and there is no seasonality and cyclicality affecting the interim operation.

5 Shareholders of the company approved a final cash dividend of Rs. 1 per voting and non-voting share for the financial year ended 2025/26 at the Annual General Meeting held on 30 June 2026. The approved dividend was paid to the shareholders on 20 July 2026.

6 Since 30 June 2026, there were no material events other than the above, that required adjustment or disclosure in these financial statements.

7 These financial statements are prepared in accordance with the Sri Lanka Accounting Standard - LKAS 34 " Interim Financial Reporting".

Selected Performance Indicators as per regulatory requirements

Indicator	As at 30-06-2026	As at 31-03-2026
Asset Quality (Rs. 000)		
Gross Non- Performing Accommodations	8,284,455	6,493,310
Gross Non- Performing Accommodations Ratio	4.51%	3.78%
Net Non- Performing Accommodations Ratio	2.37%	1.53%
Net Non-Performing Loans to Core Capital Ratio	18.23%	11.04%
Provision Coverage Ratio	48.58%	60.43%
Liquidity (Rs. 000)		
Required Minimum Amount of Liquid Assets	12,279,648	12,233,534
Available Amount of Liquid Assets	16,392,822	15,510,888
Required Minimum Amount of Government Securities	8,440,202	7,174,338
Available Amount of Government Securities	10,211,784	7,804,124
Available Liquid Assets to Required Liquid Assets (Minimum 100%)	133.50%	126.79%
Liquid Assets to External Funds *	8.51%	8.63%
Capital Adequacy (Rs. 000)		
Core Capital (Tier I Capital)	23,372,255	23,267,255
Total Capital Base	31,231,509	31,956,910
Core Capital to Risk Weighted Assets Ratio (Minimum 10%)***	12.82%	13.65%
Total Capital to Risk Weighted Assets Ratio (Minimum 14%)***	17.13%	18.74%
Capital Funds to Total Deposit Liabilities Ratio (Minimum 10%)***	33.58%	34.99%
Profitability		
Net Interest Margin	6.43%	7.10%
Return on Average Assets- After Tax	1.81%	2.42%
Return on Average Equity- After Tax	13.93%	17.21%
Cost to Income Ratio	50.33%	46.64%
Memorandum information		
Number of Employees	2,353	2,308
Number of Branches	71	71
External Credit Rating (Fitch Ratings Lanka Ltd.)	BBB (lka)/ Stable	BBB (lka)/ Stable

* External funds includes deposits and borrowings
*** Including current year unaudited profit

Corporate Information

Corporate Information

Name of the Company
Citizens Development Business Finance PLC

Legal Form
A public quoted company incorporated in Sri Lanka under the provisions of the Companies Act No. 17 of 1982 and re-registered under the Companies Act No. 07 of 2007. The Company is licensed under the Finance Business Act No. 42 of 2011. The Company is registered under the Finance Leasing Act No. 56 of 2000 and CDB is an approved credit agency under mortgage Act No. 06 of 1949 and Trust Receipt Ordinance No. 12 of 1947.

Date of Incorporation
07 September 1995

Registration Number
PB 232 PQ

Accounting period
March 31

Board of Directors

Mr. Joseph Rene Alastair Corera *CFA (USA), FCMA (UK)*
Chairman / Independent Non-Executive Director

Mr. W.P.C.M.Nanayakkara *B.Sc(Mgt), FCMA(UK), MBA(Sri J), CGMA*
Managing Director / Chief Executive Officer/ Executive Director

Mr. T.M.D.P. Tennakoon *FCMA(UK), CGMA*
Deputy CEO/ Executive Director

Mr. R.H.Abeygoonewardena *FCMA(UK), ACMA(Sri), MCPM , CGMA*
Executive Director - Corporate Finance

Mr. S.V.Munasinghe *MBA (Fed. Uni. Aus)*
Executive Director - Sales and Business Development

Mr. D.A.De Silva *B. Sc.(Hons) , ACMA, CGMA*
Executive Director - Business Operations

Mr. Jagath Priyantha Abhayaratne *MBA, B.Sc (Admin)*
Non-Executive Director

Mrs. P.R.W. Perera *FCA, ACMA*
Independent Non-Executive Director

Mr. E.R.S.G.S. Hemachandra *MBA (Australia), Dip M (UK), FCIM(UK)*
Non Executive Director

Mr. S. Kumarapperuma *B.Sc (Science), MBA(Colombo), PG Dip (Acturial Science)*
Independent Non Executive Director

Senior Prof. Prasadani Naganika Gamage *B.Sc (Admin), PhD (HRM), M.Sc (Management), Attorney-at-Law*
Independent Non-Executive Director

Mrs. Jayomi Lokuliyana *MBA (PIM, USJP),PGDipM (UK)*
Independent Non-Executive Director

Dr Rasitha Wickramasinghe *B Eng (LSBU, UK) MBA (WBS, UK) PhD (SHU, UK)*
Independent Non-Executive Director

Registered Address of Head Office
No 123, Orabipasha Mawatha,
Colombo 10
Sri Lanka
Tel 0094117388388
Fax 0094112429888
E mail cdb@cdb.lk
Web www.cdb.lk

Company Secretary
Ms. Laavanya Paheerathan (Attorney At Law)
No 123, Orabipasha Mawatha,
Colombo 10
Sri Lanka
Tel 0094117388388
Fax 0094112429888
E mail company.secretary@cdb.lk

Company Registrar
S.S.P Corporate Services (Private) Ltd
101, Inner Flower Road,
Colombo 03
Sri Lanka
Tel 0094112573894, 0094112576871
Fax 0094112573609
E mail sspsec@sltnet.lk

Company Auditors
Ernst & Young
(Chartered Accountants)
Rotunda Towers, No 109, Galle Road,
Colombo 03
Sri Lanka
Tel 0094112463500

Lawyers of the Company
Nithya Partners
No 97A, Galle Road,
Colombo 03.
Sri Lanka

Credit Rating Agency
Fitch Ratings Lanka Ltd

Bankers
Bank of Ceylon
Commercial Bank of Ceylon PLC
Deutsche Bank
DFCC Bank PLC
Hatton National Bank PLC
National Development Bank PLC
Nations Trust Bank PLC
People's Bank
Sampath Bank PLC
Seylan Bank PLC
Union Bank PLC
Cargills Bank PLC
Pan Asia Bank PLC
Habib Bank
Bank of China
Muslim Commercial Bank

Citizens Development Business Finance PLC
No. 123, Orabipasha Mawatha, Colombo 10, Sri Lanka
www.cdb.lk