

FINANCIAL STATEMENTS FOR THE 06 MONTHS ENDED 30TH SEPTEMBER 2018

Statement of Financial	30th	30th	Growth	Income Statement	30th	30th	Growth
Position	September	September	%	For the period ended	September	September	%
As at	2018 (Rs'000)	2017 (Rs'000)			2018	2017	
	(NS 000)	(NS 000)	!		(Rs'000)	(Rs'000)	
Assets				Interest income	3,677,190	2,903,158	27%
Cash and cash equivalents	896,586	564,276	59%	Interest evnenses	(2.105.848)	(1.671.665)	26%
Placements with banks	2,013,660	2,045,373	(2%)	Interest expenses	(2,105,848)	(1,671,665)	26%
Placements with finance companies	212,626	415,567	(49%)	Net interest income	1,571,342	1,231,493	28%
Reverse Repurchase Agreements	400,164	375,081	7%	Fee and commission income	170,359	107,142	59%
Other financial assets - Held-for-trading Assets Held for Sale	1,637 23,919	1,648	(1%) 100%	-			
Loans and receivables - Leases	13,947,288	12,087,605	15%	Fee and commission expenses	5 .11)	-	X
Loans and receivables - Hire purchase	94,962	439,763	(78%)	Net fee and commission income	170,359	107,142	59%
Loans and receivables - Others	21,693,682	14,403,354	51 %	Net gain / (loss) from trading	(302)	(15)	1909%
Financial investments - Available-for-sale	1,169,882	911,911	28%				
Financial investments - Held to maturity	1,104,659	959,462	15 %	Net gain / (loss) from financial investments	79	1,942	(96%)
Other Financial Assets	20,469	20,240	1 %	Other operating income (net)	245,319	197,941	24%
Property, plant and equipment	1,454,197	307,358	373%	Total operating income	1,986,797	1,538,503	29%
Intangible assets	12,170	8,639	41%	rotal operating income	1,000,101	1,000,000	2370
Deffered tax assets	16,020	8,525	88%	Impairment for loans and other losses	(101,887)	(50,640)	101%
Other assets	161,291	228,703	(29%) 32%	Net operating income	1,884,910	1,487,863	27%
Total assets	43,223,212	32,777,505	32%	Personnel evnenses	(461.040)	(240 026)	35%
Liabilities	44 477 040	7 405 000	F = 0/	Personnel expenses	(461,940)	(340,926)	33%
Due to banks	11,477,812	7,425,032	55% 24%	Depreciation and amortization	(37,752)	(36,657)	3%
Rental Received in Advance Due to customers	316,482 23,930,059	254,799 19,773,052	24% 21%	Other expenses	(350,502)	(302,912)	16%
Current tax liabilities	242,750	291,715	(17%)				V-0-0000/
Deferred tax liabilities	385,537	270,784	42%	Operating Profit/(loss) before Value Added	1 004 746	007.000	000/
Other liabilities	455,802	351,560	30%	Tax (VAT) & NBT	1,034,716	807,368	28%
Subordinated term debts	1,549,668	1,534,406	1 %	VAT on financial services & NBT	(211,821)	(160,651)	32%
Total liabilities	38,358,110	29,901,348	28%	Profit/(loss) before tax	822,895	646,717	27%
Equity				The detailment of the Control of the	**************************************	alien vist vinn • And-color-maidel	
Stated capital	1,325,918	287,153	362%	Tax expenses	(295,486)	(213,411)	38%
Statutory reserve fund	837,618	615,070	36%	Profit/(loss) for the period	527,409	433,306	22%
Retained earnings	2,694,371	1,963,386	37%	Earnings per share on profit			
Other receives	7,195	10,548	(32%)	Lamings per snare on prone			
Other reserves							/5 0/\
Total equity	4,865,102	2,876,157	69%	Basic earnings per ordinary share (Annualised)	19.03	20.07	(5%)
Total equity Total equity and liabilities	43,223,212	32,777,505	32%	Basic earnings per ordinary share (Annualised) Diluted earnings per ordinary share (Annualised)	19.03 19.03	20.07	(5%)
Total equity							
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Total equity and liabilities Contingent liabilities and commitments Selected Performance Indicators (as per regulatory reporting) As at Regulatory Capital Adequacy Core Capital (Tier 1 Capital), Rs. '000 Total Capital Base, Rs. '000 Core Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum requirement, 6%)* Total Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum requirement, 10%) Capital Funds to Deposit Liabilities Ratio (Minimum requirement, 10%) * Calculated based on New Capital Adequacy Framework issued by Central Bank of Sri Lanka w.e.f 01st July 2018. Minimum Tier 1 Capital requirement has been increased to 6% from 5% under the new capital adequacy framework. Assets Quality (Quality of Loan Portfolio) Gross - Non Performing Accommodations, Rs. '000 Gross - Non Performing Accommodation Ratio Profitability (%) Interest Margin (Annualised)	43,223,212 585,525 30th September 2018 4,332,778 4,832,778 10.219 11.399 20.819 1,160,934 3.179 0.919	32,777,505 411,299 September 1: 3	32% 42% 30th ember 2017 2,968 2,968 2,968 1.92% 6.85% 0.68%	Statement of Profit or Loss and other comprehensive Income For the period ended Profit / (loss) for the period Other Comprehensive Income for the Period , Net of Tax Items that will never be reclassified to Profit or Loss Gains / (Losses) on Remeasurement of Defined Benefit Liability Deffered Tax (Charge) / Reversal on Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) on Defined Benefit Liability Items that are or may be reclassified to Profit or Loss Fair Value Gains / (Losses) that arose during the period, Net of Tax Fair Value Gains / (Losses) realised to Income Statement on disposal, Net of Tax Net Fair Value Gains / (Losses) on remeasuring Available For Sale Financial Assets Other Comprehensive Income for	30th September 2018 (Rs'000) 527,409	30th September 2017 (Rs'000) 433,306	(103%) (103%) (103%)
Total equity and liabilities Contingent liabilities and commitments Selected Performance Indicators (as per regulatory reporting) As at Regulatory Capital Adequacy Core Capital (Tier 1 Capital), Rs. '000 Total Capital Base, Rs. '000 Core Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum requirement, 6%)* Total Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum requirement, 10%) Capital Funds to Deposit Liabilities Ratio (Minimum requirement, 10%) * Calculated based on New Capital Adequacy Framework issued by Central Bank of Sri Lanka w.e.f 01st July 2018. Minimum Tier 1 Capital requirement has been increased to 6% from 5% under the new capital adequacy framework. Assets Quality (Quality of Loan Portfolio) Gross - Non Performing Accommodations, Rs. '000 Gross - Non Performing Accommodation Ratio Profitability (%) Interest Margin (Annualised) Return on Assets (before Tax) (Annualised)	43,223,212 585,525 30th September 2018 4,332,778 4,832,778 10.219 11.399 20.819 1,160,934 3.179 0.919	32,777,505 411,299 September 19	32% 42% 30th ember 2017 2,968 2,968 2,968 4.92% 6.85% 01,361 3.22% 0.68% 7.78% 4.93%	Statement of Profit or Loss and other comprehensive Income For the period ended Profit / (loss) for the period Other Comprehensive Income for the Period , Net of Tax Items that will never be reclassified to Profit or Loss Gains / (Losses) on Remeasurement of Defined Benefit Liability Deffered Tax (Charge) / Reversal on Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) on Defined Benefit Liability Items that are or may be reclassified to Profit or Loss Fair Value Gains / (Losses) that arose during the period, Net of Tax Fair Value Gains / (Losses) realised to Income Statement on disposal, Net of Tax Net Fair Value Gains / (Losses) on remeasuring Available For Sale Financial Assets Other Comprehensive Income for the Period, Net of Tax	30th September 2018 (Rs'000) 527,409	30th September 2017 (Rs'000) 433,306	(103%) (103%) (103%)
Total equity and liabilities Contingent liabilities and commitments Selected Performance Indicators (as per regulatory reporting) As at Regulatory Capital Adequacy Core Capital (Tier 1 Capital), Rs. '000 Total Capital Base, Rs. '000 Core Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum requirement, 6%)* Total Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum requirement, 10%) Capital Funds to Deposit Liabilities Ratio (Minimum requirement, 10%) * Calculated based on New Capital Adequacy Framework issued by Central Bank of Sri Lanka w.e.f 01st July 2018. Minimum Tier 1 Capital requirement has been increased to 6% from 5% under the new capital adequacy framework. Assets Quality (Quality of Loan Portfolio) Gross - Non Performing Accommodations, Rs. '000 Gross - Non Performing Accommodation Ratio Profitability (%) Interest Margin (Annualised)	43,223,212 585,525 30th September 2018 4,332,778 4,832,778 10.219 11.399 20.819 1,160,934 3.179 0.919	32,777,505 411,299 September 19	32% 42% 30th ember 2017 2,968 2,968 2,968 1.92% 6.85% 0.68%	Statement of Profit or Loss and other comprehensive Income For the period ended Profit / (loss) for the period Other Comprehensive Income for the Period , Net of Tax Items that will never be reclassified to Profit or Loss Gains / (Losses) on Remeasurement of Defined Benefit Liability Deffered Tax (Charge) / Reversal on Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) on Defined Benefit Liability Items that are or may be reclassified to Profit or Loss Fair Value Gains / (Losses) that arose during the period, Net of Tax Fair Value Gains / (Losses) realised to Income Statement on disposal, Net of Tax Net Fair Value Gains / (Losses) on remeasuring Available For Sale Financial Assets Other Comprehensive Income for	30th September 2018 (Rs'000) 527,409	30th September 2017 (Rs'000) 433,306	(103%) (103%) (103%)
Total equity and liabilities Contingent liabilities and commitments Selected Performance Indicators (as per regulatory reporting) As at Regulatory Capital Adequacy Core Capital (Tier 1 Capital), Rs. '000 Total Capital Base, Rs. '000 Core Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum requirement, 6%)* Total Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum requirement, 10%) Capital Funds to Deposit Liabilities Ratio (Minimum requirement, 10%) * Calculated based on New Capital Adequacy Framework issued by Central Bank of Sri Lanka w.e.f 01st July 2018. Minimum Tier 1 Capital requirement has been increased to 6% from 5% under the new capital adequacy framework. Assets Quality (Quality of Loan Portfolio) Gross - Non Performing Accommodations, Rs. '000 Gross - Non Performing Accommodation Ratio Profitability (%) Interest Margin (Annualised) Return on Assets (before Tax) (Annualised)	43,223,212 585,525 30th September 2018 4,332,778 4,832,778 10.219 11.399 20.819 1,160,934 3.179 0.919	32,777,505 411,299 September 19	32% 42% 30th ember 2017 2,968 2,968 2,968 4.92% 6.85% 01,361 3.22% 0.68% 7.78% 4.93%	Statement of Profit or Loss and other comprehensive Income For the period ended Profit / (loss) for the period Other Comprehensive Income for the Period , Net of Tax Items that will never be reclassified to Profit or Loss Gains / (Losses) on Remeasurement of Defined Benefit Liability Deffered Tax (Charge) / Reversal on Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) on Defined Benefit Liability Items that are or may be reclassified to Profit or Loss Fair Value Gains / (Losses) that arose during the period, Net of Tax Fair Value Gains / (Losses) realised to Income Statement on disposal, Net of Tax Net Fair Value Gains / (Losses) on remeasuring Available For Sale Financial Assets Other Comprehensive Income for the Period, Net of Tax Total Comprehensive Income for the Period	30th September 2018 (Rs'000) 527,409	30th September 2017 (Rs'000) 433,306	(103%) (103%) (103%)
Total equity and liabilities Contingent liabilities and commitments Selected Performance Indicators (as per regulatory reporting) As at Regulatory Capital Adequacy Core Capital (Tier 1 Capital), Rs. '000 Total Capital Base, Rs. '000 Core Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum requirement, 6%)* Total Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum requirement, 10%) Capital Funds to Deposit Liabilities Ratio (Minimum requirement, 10%) * Calculated based on New Capital Adequacy Framework issued by Central Bank of Sri Lanka w.e.f 01** July 2018. Minimum Tier 1 Capital requirement has been increased to 6% from 5% under the new capital adequacy framework. Assets Quality (Quality of Loan Portfolio) Gross - Non Performing Accommodations, Rs. '000 Gross - Non Performing Accommodation Ratio Profitability (%) Interest Margin (Annualised) Return on Assets (before Tax) (Annualised) Return on Average Equity (after Tax) (Annualised)	43,223,212 585,525 30th September 2018 4,332,778 4,832,778 10.219 11.399 20.819 1,160,934 3.179 0.919	32,777,505 411,299 Septe 3 3	32% 42% 30th ember 2017 2,968 2,968 2,968 4.92% 6.85% 01,361 3.22% 0.68% 7.78% 4.93%	Statement of Profit or Loss and other comprehensive Income For the period ended Profit / (loss) for the period Other Comprehensive Income for the Period , Net of Tax Items that will never be reclassified to Profit or Loss Gains / (Losses) on Remeasurement of Defined Benefit Liability Deffered Tax (Charge) / Reversal on Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) on Defined Benefit Liability Items that are or may be reclassified to Profit or Loss Fair Value Gains / (Losses) that arose during the period, Net of Tax Fair Value Gains / (Losses) realised to Income Statement on disposal, Net of Tax Net Fair Value Gains / (Losses) on remeasuring Available For Sale Financial Assets Other Comprehensive Income for the Period, Net of Tax	30th September 2018 (Rs'000) 527,409 - (305) (305) 527,104	30th September 2017 (Rs'000) 433,306 - - - - - - - - - - - - - - - - - - -	(103%) (103%) (103%) (103%) 19%
Total equity and liabilities Contingent liabilities and commitments Selected Performance Indicators (as per regulatory reporting) As at Regulatory Capital Adequacy Core Capital (Tier 1 Capital), Rs. '000 Total Capital Base, Rs. '000 Core Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum requirement, 6%)* Total Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum requirement, 10%) Capital Funds to Deposit Liabilities Ratio (Minimum requirement, 10%) * Calculated based on New Capital Adequacy Framework issued by Central Bank of Sri Lanka w.e.f 01st July 2018. Minimum Tier 1 Capital requirement has been increased to 6% from 5% under the new capital adequacy framework. Assets Quality (Quality of Loan Portfolio) Gross - Non Performing Accommodations, Rs. '000 Gross - Non Performing Accommodations Ratio Net - Non Performing Accommodation Ratio Profitability (%) Interest Margin (Annualised) Return on Assets (before Tax) (Annualised) Return on Average Equity (after Tax) (Annualised)	43,223,212 585,525 30th September 2018 4,332,778 4,832,778 10.219 11.399 20.819 7,739 4,799 25,829	32,777,505 411,299 Septe 3 3,23 4 4 89 6 6 6 6 3 2,059	32% 42% 30th ember 2017 2,968 2,968 2,968 4.92% 6.85% 6.85% 7.78% 4.93% 1.90%	Statement of Profit or Loss and other comprehensive Income For the period ended Profit / (loss) for the period Other Comprehensive Income for the Period , Net of Tax Items that will never be reclassified to Profit or Loss Gains / (Losses) on Remeasurement of Defined Benefit Liability Deffered Tax (Charge) / Reversal on Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) Items that are or may be reclassified to Profit or Loss Fair Value Gains / (Losses) that arose during the period, Net of Tax Fair Value Gains / (Losses) realised to Income Statement on disposal, Net of Tax Net Fair Value Gains / (Losses) on remeasuring Avallable For Sale Financial Assets Other Comprehensive Income for the Period, Net of Tax Total Comprehensive Income for the Period CERTIFICATION:	30th September 2018 (Rs'000) 527,409 - (305) (305) (305) 527,104	30th September 2017 (Rs'000) 433,306 - - - - - - - - - - - - - - - - - - -	(103%) (103%) (103%) (103%) 19%
Total equity and liabilities Contingent liabilities and commitments Selected Performance Indicators (as per regulatory reporting) As at Regulatory Capital Adequacy Core Capital (Tier 1 Capital), Rs. '000 Total Capital Base, Rs. '000 Core Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum requirement, 6%)* Total Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum requirement, 10%) Capital Funds to Deposit Liabilities Ratio (Minimum requirement, 10%) * Calculated based on New Capital Adequacy Framework issued by Central Bank of Sri Lanka w.e.f 01* July 2018. Minimum Tier 1 Capital requirement has been increased to 6% from 5% under the new capital adequacy framework. Assets Quality (Quality of Loan Portfolio) Gross - Non Performing Accommodations, Rs. '000 Gross - Non Performing Accommodation Ratio Profitability (%) Interest Margin (Annualised) Return on Assets (before Tax) (Annualised) Return on Average Equity (after Tax) (Annualised) Regulatory Liquidity (Rs. '000) Required minimum amount of Liquid Assets	43,223,212 585,525 30th September 2018 4,332,778 4,832,778 4,832,778 11.39% 20.81% 1,160,934 3.17% 0.91% 7.73% 4.79% 25.82%	32,777,505 411,299 Septe 6 3 2,43 3,23 6 6 6 7 6 7 7 8 8 9 7 7 8 7 8 8 7 8 8 7 8 8 8 8 7 8 8 8 8	32% 42% 30th ember 2017 2,968 2,968 2,968 3.97% 1.92% 6.85% 0.68% 7.78% 4.93% 1.90%	Statement of Profit or Loss and other comprehensive Income For the period ended Profit / (loss) for the period Other Comprehensive Income for the Period , Net of Tax Items that will never be reclassified to Profit or Loss Gains / (Losses) on Remeasurement of Defined Benefit Liability Deffered Tax (Charge) / Reversal on Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) senefit Liability Items that are or may be reclassified to Profit or Loss Fair Value Gains / (Losses) that arose during the period, Net of Tax Fair Value Gains / (Losses) on remeasuring Available For Sale Financial Assets Other Comprehensive Income for the Period, Net of Tax Total Comprehensive Income for the Period CERTIFICATION: We, the undersigned, being the Managing Director, Executed in the period of the Vallibel Finance PLC certify jointly that	30th September 2018 (Rs'000) 527,409 (305) (305) (305) 527,104	30th September 2017 (Rs'000) 433,306 - - - - - - 11,758 (1,875) 9,883 443,189 the DGM - Finance	(103%) (103%) (103%) (103%) (103%)
Total equity and liabilities Contingent liabilities and commitments Selected Performance Indicators (as per regulatory reporting) As at Regulatory Capital Adequacy Core Capital (Tier 1 Capital), Rs. '000 Total Capital Base, Rs. '000 Core Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum requirement, 6%)* Total Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum requirement, 10%) Capital Funds to Deposit Liabilities Ratio (Minimum requirement, 10%) * Calculated based on New Capital Adequacy Framework issued by Central Bank of Sri Lanka w.e.f 01* July 2018. Minimum Tier 1 Capital requirement has been increased to 6% from 5% under the new capital adequacy framework. Assets Quality (Quality of Loan Portfolio) Gross - Non Performing Accommodations, Rs. '000 Gross - Non Performing Accommodation Ratio Profitability (%) Interest Margin (Annualised) Return on Assets (before Tax) (Annualised) Return on Average Equity (after Tax) (Annualised) Regulatory Liquidity (Rs. '000) Required minimum amount of Liquid Assets Available amount of Liquid Assets	43,223,212 585,525 30th September 2018 4,332,778 4,832,778 10.219 11.399 20.819 7.739 4.799 25.829	32,777,505 411,299 Septe 3 3,23 4 4 89 6 6 6 3,706 6 6 3,706 6 1,323	32% 42% 30th ember 2017 2,968 2,968 2,968 8.97% 1.92% 6.85% 0.68% 7.78% 4.93% 1.90%	Statement of Profit or Loss and other comprehensive Income For the period ended Profit / (loss) for the period Other Comprehensive Income for the Period , Net of Tax Items that will never be reclassified to Profit or Loss Gains / (Losses) on Remeasurement of Defined Benefit Liability Deffered Tax (Charge) / Reversal on Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) Items that are or may be reclassified to Profit or Loss Fair Value Gains / (Losses) that arose during the period, Net of Tax Fair Value Gains / (Losses) on remeasuring Available For Sale Financial Assets Other Comprehensive Income for the Period, Net of Tax Total Comprehensive Income for the Period CERTIFICATION: We, the undersigned, being the Managing Director, Executed the proposal of the Period of Vallibel Finance PLC certify jointly that (a) the above statements have been prepared in come	30th September 2018 (Rs'000) 527,409 (305) (305) (305) 527,104 Statistical Elements of the september (2018) (305) (305) (305)	30th September 2017 (Rs'000) 433,306 - - - - - - 11,758 (1,875) 9,883 443,189 the DGM - Finance	(103%) (103%) (103%) (103%) (103%)
Total equity Total equity and liabilities Contingent liabilities and commitments Selected Performance Indicators (as per regulatory reporting) As at Regulatory Capital Adequacy Core Capital (Tier 1 Capital), Rs. '000 Total Capital Base, Rs. '000 Core Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum requirement, 6%)* Total Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum requirement, 10%) Capital Funds to Deposit Liabilities Ratio (Minimum requirement, 10%) * Calculated based on New Capital Adequacy Framework issued by Central Bank of Sri Lanka w.e.f 01st July 2018, Minimum Tier 1 Capital requirement has been increased to 6% from 5% under the new capital adequacy framework. Assets Quality (Quality of Loan Portfolio) Gross - Non Performing Accommodations, Rs. '000 Gross - Non Performing Accommodations Ratio Net - Non Performing Accommodation Ratio Profitability (%) Interest Margin (Annualised) Return on Aseets (before Tax) (Annualised) Return on Average Equity (after Tax) (Annualised) Regulatory Liquidity (Rs. '000) Required minimum amount of Liquid Assets Available amount of Liquid Assets Required minimum amount of Government Securities Available amount of Government Securities	43,223,212 585,525 30th September 2018 4,332,778 4,832,778 4,832,778 10.21% 11.39% 20.81% 7.73% 4.79% 25.82%	32,777,505 411,299 Septe 3 3,23 4 4 89 6 6 6 3,706 6 6 3,706 6 1,323	32% 42% 30th ember 2017 2,968 2,968 2,968 3.97% 1.92% 6.85% 0.68% 7.78% 4.93% 1.90%	Statement of Profit or Loss and other comprehensive Income For the period ended Profit / (loss) for the period Other Comprehensive Income for the Period , Net of Tax Items that will never be reclassified to Profit or Loss Gains / (Losses) on Remeasurement of Defined Benefit Liability Deffered Tax (Charge) / Reversal on Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) Items that are or may be reclassified to Profit or Loss Fair Value Gains / (Losses) that arose during the period, Net of Tax Fair Value Gains / (Losses) realised to Income Statement on disposal, Net of Tax Net Fair Value Gains / (Losses) on remeasuring Available For Sale Financial Assets Other Comprehensive Income for the Period, Net of Tax Total Comprehensive Income for the Period CERTIFICATION: We, the undersigned, being the Managing Director, Exec Administration of Vallibel Finance PLC certify jointly tha (a) the above statements have been prepared in com definitions prescribed by the Central Bank of Sri L	30th September 2018 (Rs'000) 527,409 (305) (305) (305) 527,104 cutive Director and to the september (anka;	30th September 2017 (Rs'000) 433,306 11,758 (1,875) 9,883 443,189 the DGM - Finance rmat and	(103%) (103%) (103%) (103%) (103%) (109%
Total equity and liabilities Contingent liabilities and commitments Selected Performance Indicators (as per regulatory reporting) As at Regulatory Capital Adequacy Core Capital (Tier 1 Capital), Rs. '000 Total Capital Base, Rs. '000 Core Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum requirement, 6%)* Total Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum requirement, 10%) Capital Funds to Deposit Liabilities Ratio (Minimum requirement, 10%) * Calculated based on New Capital Adequacy Framework issued by Central Bank of Sri Lanka w.e.f 01** July 2018. Minimum Tier 1 Capital requirement has been increased to 6% from 5% under the new capital adequacy framework. Assets Quality (Quality of Loan Portfolio) Gross - Non Performing Accommodations, Rs. '000 Gross - Non Performing Accommodation Ratio Profitability (%) Interest Margin (Annualised) Return on Assets (before Tax) (Annualised) Return on Average Equity (after Tax) (Annualised) Regulatory Liquidity (Rs. '000) Required minimum amount of Liquid Assets Available amount of Liquid Assets Required minimum amount of Government Securities	43,223,212 585,525 30th September 2018 4,332,778 4,832,778 4,832,778 10.21% 11.39% 20.81% 7.73% 4.79% 25.82%	32,777,505 411,299 Septe 3 32,43 3,23 4 89 4 89 6 3 6 3 7 6 3 7 7 7 7 8 8 7 8 8 8 8 7 8 8 8 8 8 8 8	32% 42% 30th ember 2017 2,968 2,968 2,968 3.97% 1.92% 6.85% 0.68% 7.78% 4.93% 1.90%	Statement of Profit or Loss and other comprehensive Income For the period ended Profit / (loss) for the period Other Comprehensive Income for the Period , Net of Tax Items that will never be reclassified to Profit or Loss Gains / (Losses) on Remeasurement of Defined Benefit Liability Deffered Tax (Charge) / Reversal on Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) Items that are or may be reclassified to Profit or Loss Fair Value Gains / (Losses) that arose during the period, Net of Tax Fair Value Gains / (Losses) on remeasuring Available For Sale Financial Assets Other Comprehensive Income for the Period, Net of Tax Total Comprehensive Income for the Period CERTIFICATION: We, the undersigned, being the Managing Director, Executed the proposal of the Period of Vallibel Finance PLC certify jointly that (a) the above statements have been prepared in come	30th September 2018 (Rs'000) 527,409 (305) (305) (305) 527,104 cutive Director and to the sanka; we been extracted	30th September 2017 (Rs'000) 433,306 11,758 (1,875) 9,883 443,189 the DGM - Finance rmat and	(103%) (103%) (103%) (103%) (103%) (109%

(Vallibel Finance

Credit Rating: BBB Stable Outlook: ICRA Lanka

Number of service centers



Brand Rating: A-: Brand Finance

No. 310, Galle Road, Colombo 03. Tel: 2 370 990

Sgd.

Sgd.

K.D. Menaka Sameera

DGM - Finance & Administration

S.B. Rangamuwa Managing Director

Dhammika Perera

Sgd.

Executive Director

Date: 6th November 2018