

INTERIM FINANCIAL STATEMENTS

FOR THE SIX MONTHS ENDED 30TH SEPTEMBER 2025



VALLIBEL FINANCE PLC
Statement of Financial Position

Amounts in Rupees '000

	Company			Group		
	As at 30th September 2025	As at 31st March 2025 (Audited)	Change %	As at 30th September 2025	As at 31st March 2025 (Audited)	Change %
Assets						
Cash and Cash Equivalents	1,767,250	1,982,202	(10.8)	1,767,946	1,999,887	(11.6)
Placements with Banks and Other Finance Companies	1,523,914	570,007	>100	1,523,914	570,007	>100
Financial Assets Measured at Fair Value Through Profit or Loss (FVTPL)	362,394	133,889	>100	408,106	209,882	94.4
Financial Assets at Amortised Cost - Loans and Receivables to Other Customers	106,439,788	78,402,912	35.8	106,439,788	78,402,912	35.8
Financial Assets at Amortised Cost - Lease Rental and Hire Purchase Receivables	16,318,053	13,745,290	18.7	16,318,053	13,745,290	18.7
Financial Investments Measured at Fair Value Through Other Comprehensive Income	204	204	-	204	204	-
Financial Assets at Amortised Cost - Debt and other Financial Instruments	8,629,365	8,850,863	(2.5)	8,629,365	8,850,863	(2.5)
Financial Assets at Amortised Cost - Other Financial Assets	43,351	42,074	3.0	43,351	42,074	3.0
Investment in a Subsidiary	0	0	-	-	-	-
Investment Property	1,242,000	1,242,000	-	1,072,000	1,072,000	-
Property, Plant and Equipment	1,204,300	1,094,181	10.1	4,768,423	4,745,053	0.5
Right of Use Lease Assets	3,369,743	3,473,889	(3.0)	847,508	801,828	5.7
Intangible Assets	14,560	13,357	9.0	15,122	14,108	7.2
Deferred Tax Assets	1,236,213	1,236,213	-	457,708	457,708	-
Other Assets	964,727	895,497	7.7	399,007	351,097	13.6
Total Assets	143,115,862	111,682,578	28.1	142,690,495	111,262,913	28.2
Liabilities						
Bank Overdrafts	2,961,584	1,828,680	62.0	2,963,733	1,828,680	62.1
Rental Received in Advance	307,487	306,105	0.5	309,332	313,485	(1.3)
Financial Liabilities at Amortised Cost - Deposits due to Customers	76,017,745	67,480,200	12.7	76,017,745	67,480,200	12.7
Financial Liabilities at Amortised Cost - Interest bearing Borrowings	32,658,927	12,650,533	>100	33,359,854	13,461,095	>100
Subordinated Term Debts	7,116,749	6,690,647	6.4	7,116,749	6,690,647	6.4
Lease Liabilities	2,747,518	2,721,617	1.0	1,082,845	1,031,339	5.0
Current Tax Liabilities	721,607	919,107	(21.5)	721,607	919,107	(21.5)
Deferred Tax Liabilities	1,234,806	1,234,806	-	988,372	988,372	-
Other Liabilities	2,910,817	2,507,119	16.1	3,026,417	2,637,019	14.8
Retirement Benefit Obligations	258,450	219,680	17.6	258,450	219,680	17.6
Total Liabilities	126,935,690	96,558,494	31.5	125,845,104	95,569,624	31.7
Equity						
Stated Capital	1,325,918	1,325,918	-	1,325,918	1,325,918	-
Statutory Reserve Fund	2,090,505	2,005,326	4.2	2,090,505	2,005,326	4.2
Other Reserves	194,022	194,022	-	867,737	867,737	-
Retained Earnings	12,569,727	11,598,818	8.4	12,561,231	11,494,308	9.3
Total Equity attributable to Equity holders of the Company	16,180,172	15,124,084	7.0	16,845,391	15,693,289	7.3
Non Controlling Interest	-	-	-	-	-	-
Total Equity	16,180,172	15,124,084	7.0	16,845,391	15,693,289	7.3
Total Liabilities and Equity	143,115,862	111,682,578	28.1	142,690,495	111,262,913	28.2
Net Assets Value Per Share (Rs.)	68.72	64.23	7.0	71.54	66.65	7.3

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

Certification

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


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

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


S.B. Rangamuwa
Managing Director


S.S. Weerabahu
Executive Director

23rd October 2025
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		
	2025	2024	Change %	2025	2024	Change %
Gross Income	11,689,100	9,297,631	25.7	11,667,333	9,319,897	25.2
Interest Income	10,195,009	8,218,546	24.0	10,157,981	8,218,546	23.6
Interest Expense	(5,197,882)	(4,384,205)	18.6	(5,122,763)	(4,357,483)	17.6
Net Interest Income	4,997,127	3,834,341	30.3	5,035,218	3,861,063	30.4
Fee and Commission Income	523,870	365,562	43.3	519,820	358,545	45.0
Net Fee and Commission Income	523,870	365,562	43.3	519,820	358,545	45.0
Net Gain / (Loss) from Trading	5,976	504	>100	5,975	504	>100
Net (Loss) / Gain from other Financial Instruments at FVTPL	246	1,176	(79.1)	255	1,982	(87.1)
Other Operating Income	963,999	711,843	35.4	983,302	740,319	32.8
Total Operating Income	6,491,218	4,913,425	32.1	6,544,570	4,962,413	31.9
Impairment Charges and Other Credit Losses on Financial Assets	(139,664)	(166,114)	(15.9)	(139,664)	(166,114)	(15.9)
Net Operating Income	6,351,554	4,747,311	33.8	6,404,906	4,796,299	33.5
Expenses						
Personnel Expenses	(1,469,773)	(1,247,506)	17.8	(1,469,773)	(1,248,871)	17.7
Premises Equipment and Establishment Expenses	(379,810)	(270,492)	40.4	(236,014)	(262,462)	(10.1)
Other Operating Expenses	(869,120)	(740,731)	17.3	(966,007)	(760,216)	27.1
Operating Profit Before Taxes on Financial Services	3,632,851	2,488,582	46.0	3,733,112	2,524,750	47.9
Taxes on Financial Services	(847,448)	(620,536)	36.6	(851,695)	(624,147)	36.5
Profit Before Income Tax	2,785,403	1,868,046	49.1	2,881,417	1,900,603	51.6
Income Tax Expense	(1,081,818)	(746,575)	44.9	(1,081,818)	(746,575)	44.9
Profit for the Period	1,703,585	1,121,471	51.9	1,799,599	1,154,028	55.9
Profit Attributable to :						
Equity holders of the Company	1,703,585	1,121,471	51.9	1,799,599	1,154,028	55.9
Non Controlling Interest	-	-	-	-	-	-
Profit for the Period	1,703,585	1,121,471	51.9	1,799,599	1,154,028	55.9
Earnings Per Share (Annualised) - Rs.	14.47	9.53	51.9	15.29	9.80	55.9
Total Comprehensive Income for the Period	1,703,585	1,121,471	51.9	1,799,599	1,154,028	55.9
Attributable to :						
Equity holders of the Company	1,703,585	1,121,471	51.9	1,799,599	1,154,028	55.9
Non Controlling Interest	-	-	-	-	-	-
Total Comprehensive Income for the Period	1,703,585	1,121,471	51.9	1,799,599	1,154,028	55.9

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		
	2025	2024	Change %	2025	2024	Change %
Gross Income	6,213,285	4,653,952	33.5	6,203,357	4,667,180	32.9
Interest Income	5,441,715	4,073,554	33.6	5,422,908	4,073,554	33.1
Interest Expense	(2,752,090)	(2,115,406)	30.1	(2,714,178)	(2,088,257)	30.0
Net Interest Income	2,689,625	1,958,148	37.4	2,708,730	1,985,297	36.4
Fee and Commission Income	279,119	181,147	54.1	277,094	177,930	55.7
Net Fee and Commission Income	279,119	181,147	54.1	277,094	177,930	55.7
Net Gain / (Loss) from Trading	4,049	13	>100	4,049	13	>100
Net (Loss) / Gain from other Financial Instruments at FVTPL	24	68,309	(100.0)	28	73,639	(100.0)
Other Operating Income	488,378	330,930	47.6	499,278	342,045	46.0
Total Operating Income	3,461,195	2,538,547	36.3	3,489,179	2,578,924	35.3
Impairment Charges and Other Credit Losses on Financial Assets	(84,616)	(60,296)	40.3	(84,616)	(60,296)	40.3
Net Operating Income	3,376,579	2,478,251	36.2	3,404,563	2,518,628	35.2
Expenses						
Personnel Expenses	(759,798)	(618,793)	22.8	(759,798)	(619,347)	22.7
Premises Equipment and Establishment Expenses	(196,753)	(147,818)	33.1	(127,167)	(175,241)	(27.4)
Other Operating Expenses	(487,404)	(379,094)	28.6	(536,775)	(341,329)	57.3
Operating Profit Before Taxes on Financial Services	1,932,624	1,332,546	45.0	1,980,823	1,382,711	43.3
Taxes on Financial Services	(445,628)	(325,609)	36.9	(447,788)	(327,662)	36.7
Profit Before Income Tax	1,486,996	1,006,937	47.7	1,533,035	1,055,049	45.3
Income Tax Expense	(568,474)	(395,863)	43.6	(568,474)	(395,863)	43.6
Profit for the Period	918,522	611,074	50.3	964,561	659,186	46.3
Profit Attributable to :						
Equity holders of the Company	918,522	611,074	50.3	964,561	659,186	46.3
Non Controlling Interest	-	-	-	-	-	-
Profit for the Period	918,522	611,074	50.3	964,561	659,186	46.3
Earnings Per Share (Annualised) - Rs.	15.60	10.38	50.3	16.39	11.20	46.3
Total Comprehensive Income for the Period	918,522	611,074	50.3	964,561	659,186	46.3
Attributable to :						
Equity holders of the Company	918,522	611,074	50.3	964,561	659,186	46.3
Non Controlling Interest	-	-	-	-	-	-
Total Comprehensive Income for the Period	918,522	611,074	50.3	964,561	659,186	46.3

VALLIBEL FINANCE PLC
Statement of Changes in Equity - Company

	Stated Capital	Statutory Reserve Fund	Revaluation Reserve	General Reserve	Amounts in Rupees '000	
					Retained Earnings	Total Equity
Balance as at 01st April 2024	1,325,918	1,873,851	176,535	7,500	9,589,989	12,973,793
Total Comprehensive Income for the Period						
Profit for the Period	-	-	-	-	1,121,471	1,121,471
Other Comprehensive Income, net of Tax	-	-	-	-	-	-
Total Comprehensive Income for the Period	-	-	-	-	1,121,471	1,121,471
Transactions with owners of the Company						
Contributions and distributions						
Dividends to equity holders						
Dividend Paid for the Financial Year 2023/24	-	-	-	-	(470,907)	(470,907)
Statutory Reserve Transfer	-	56,073	-	-	(56,073)	-
Total Transactions with Equity Holders	-	56,073	-	-	(526,980)	(470,907)
Balance as at 30th September 2024	1,325,918	1,929,924	176,535	7,500	10,184,480	13,624,357
Balance as at 01st April 2025	1,325,918	2,005,326	186,522	7,500	11,598,818	15,124,084
Total Comprehensive Income for the Period						
Profit for the Period	-	-	-	-	1,703,585	1,703,585
Other Comprehensive Income, net of Tax	-	-	-	-	-	-
Total Comprehensive Income for the Period	-	-	-	-	1,703,585	1,703,585
Transactions with owners of the Company						
Contributions and distributions						
Dividends to equity holders						
Dividend Paid for the Financial Year 2024/25	-	-	-	-	(647,497)	(647,497)
Statutory Reserve Transfer	-	85,179	-	-	(85,179)	-
Total Transactions with Equity Holders	-	85,179	-	-	(732,676)	(647,497)
Balance as at 30th September 2025	1,325,918	2,090,505	186,522	7,500	12,569,727	16,180,172

VALLIBEL FINANCE PLC
Statement of Changes in Equity - Group

	Stated Capital	Statutory Reserve Fund	Revaluation Reserve	General Reserve	Retained Earnings	Total Equity Attributable to Equity Holders of the Company	Amounts in Rupees '000	
							Non Controlling Interest	Total Equity
Balance as at 01st April 2024	1,325,918	1,873,851	635,581	7,500	9,418,477	13,261,327	-	13,261,327
Total Comprehensive Income for the Period								
Profit for the Period	-	-	-	-	1,154,028	1,154,028	-	1,154,028
Other Comprehensive Income, net of Tax	-	-	-	-	-	-	-	-
Total Comprehensive Income for the Period	-	-	-	-	1,154,028	1,154,028	-	1,154,028
Transactions with owners of the Company								
Contributions and distributions								
Dividends to equity holders								
Dividend Paid for the Financial Year 2023/24	-	-	-	-	(470,907)	(470,907)	-	(470,907)
Statutory Reserve Transfer	-	56,073	-	-	(56,073)	-	-	-
Total Transactions with Equity Holders	-	56,073	-	-	(526,980)	(470,907)	-	(470,907)
Balance as at 30th September 2024	1,325,918	1,929,924	635,581	7,500	10,045,525	13,944,448	-	13,944,448
Balance as at 01st April 2025	1,325,918	2,005,326	860,237	7,500	11,494,308	15,693,289	-	15,693,289
Total Comprehensive Income for the Period								
Profit for the Period	-	-	-	-	1,799,599	1,799,599	-	1,799,599
Other Comprehensive Income, net of Tax	-	-	-	-	-	-	-	-
Total Comprehensive Income for the Period	-	-	-	-	1,799,599	1,799,599	-	1,799,599
Transactions with owners of the Company								
Contributions and distributions								
Dividends to equity holders								
Dividend Paid for the Financial Year 2024/25	-	-	-	-	(647,497)	(647,497)	-	(647,497)
Statutory Reserve Transfer	-	85,179	-	-	(85,179)	-	-	-
Total Transactions with Equity Holders	-	85,179	-	-	(732,676)	(647,497)	-	(647,497)
Balance as at 30th September 2025	1,325,918	2,090,505	860,237	7,500	12,561,231	16,845,391	-	16,845,391

VALLIBEL FINANCE PLC
Cash Flow Statement

Amounts in Rupees '000

For the Period Ended	Company		Group	
	30th September 2025	30th September 2024	30th September 2025	30th September 2024
Cash Flow From Operating Activities				
Interest and Commission Receipts	10,760,224	9,078,918	10,757,784	9,088,428
Interest Payments	(4,872,580)	(4,634,211)	(4,903,857)	(4,741,459)
Cash Receipts from Customers	948,365	684,978	972,861	704,902
Cash Payments to Employees and Suppliers	(3,600,696)	(2,819,204)	(3,485,599)	(2,716,853)
Operating Profit Before Changes in Operating Assets and Liabilities	3,235,313	2,310,481	3,341,189	2,335,018
(Increase) / Decrease in Operating Assets				
Short Term Funds	515,008	(916,338)	465,661	(287,338)
Deposits held for Regulatory or Monetary Control Purposes	221,498	(6,026,851)	221,498	(6,026,851)
Financial Assets at Amortised Cost - Loans and advances / Lease rental & Hire purchase receivables	(30,749,004)	(7,105,108)	(30,749,004)	(7,105,108)
Other Short Term Negotiable Securities	(1,185,125)	10,036,851	(1,154,837)	10,249,825
Increase / (Decrease) in Operating Liabilities				
Financial liabilities at amortised cost – Due to depositors	8,858,669	3,274,286	8,858,669	3,274,286
Deposits and Trade payables	-	-	4,046	-
Net Cash Generated from Operating Activities before Income Tax	(19,103,641)	1,573,321	(19,012,778)	2,439,832
Current Taxes Paid	(1,279,319)	(823,092)	(1,279,319)	(823,092)
Gratuity Paid	(13,280)	(6,121)	(13,280)	(6,121)
Net Cash Generated from Operating Activities	(20,396,240)	744,108	(20,305,377)	1,610,619
Cash Flows From Investing Activities				
Proceed from Sale of Property , Plant and Equipment	47	3,952	47	3,952
Purchase of Property , Plant and equipment	(268,898)	(157,717)	(268,898)	(159,582)
Proceed from sale of dealing securities / (Purchase of dealing securities)	8,984	-	8,984	-
Net Cash Used In from Investing Activities	(259,867)	(153,765)	(259,867)	(155,630)
Cash Flows From Financing Activities				
Net decrease in Financial liabilities at amortised cost – Interest bearing Borrowings	19,955,747	(889,074)	19,845,747	(1,808,517)
Dividends Paid	(647,497)	(470,907)	(647,497)	(470,907)
Net Cash Used In Financing Activities	19,308,250	(1,359,981)	19,198,250	(2,279,424)
Net (Decrease) / Increase in Cash & Cash Equivalents	(1,347,857)	(769,638)	(1,366,994)	(824,435)
Cash & Cash Equivalents at the Beginning of the Period	153,523	38,413	171,207	45,017
Cash & Cash Equivalents at the End of the Period (Note A)	(1,194,334)	(731,225)	(1,195,787)	(779,418)
Note A				
Cash & Cash Equivalents at the End of the Period				
Cash in Hand and at Banks	1,767,250	1,448,822	1,767,946	1,449,916
Bank Overdrafts	(2,961,584)	(2,180,047)	(2,963,733)	(2,229,334)
	(1,194,334)	(731,225)	(1,195,787)	(779,418)

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 2025	As at 31st March 2025	As at 30th September 2025	As at 31st March 2025	As at 30th September 2025	As at 31st March 2025	As at 30th September 2025	As at 31st March 2025
	Assets							
Cash and Cash Equivalents	-	-	-	-	1,767,250	1,982,202	1,767,250	1,982,202
Placements with Banks and Other Finance Companies	-	-	-	-	1,523,914	570,007	1,523,914	570,007
Financial Assets Measured at Fair Value Through Profit or Loss (FVTPL)	362,394	133,889	-	-	-	-	362,394	133,889
Financial Assets at Amortised Cost - Loans and Receivables to Other Customers	-	-	-	-	106,439,788	78,402,912	106,439,788	78,402,912
Financial Assets at Amortised Cost - Lease Rental and Hire Purchase Receivables	-	-	-	-	16,318,053	13,745,290	16,318,053	13,745,290
Financial Investments Measured at Fair Value Through Other Comprehensive Income	-	-	204	204	-	-	204	204
Financial Assets at Amortised Cost - Debt and other Financial Instruments	-	-	-	-	8,629,365	8,850,863	8,629,365	8,850,863
Financial Assets at Amortised Cost - Other Financial Assets	-	-	-	-	43,351	42,074	43,351	42,074
Total Financial Assets	362,394	133,889	204	204	134,721,721	103,593,348	135,084,319	103,727,441
					Financial Liabilities at Amortised Cost (AC)		Total	
					As at 30th September 2025	As at 31st March 2025	As at 30th September 2025	As at 31st March 2025
Liabilities								
Bank Overdrafts					2,961,584	1,828,680	2,961,584	1,828,680
Financial Liabilities at Amortised Cost - Deposits due to Customers					76,017,745	67,480,200	76,017,745	67,480,200
Financial Liabilities at Amortised Cost - Interest bearing Borrowings					32,658,927	12,650,533	32,658,927	12,650,533
Subordinated Term Debts					7,116,749	6,690,647	7,116,749	6,690,647
Lease Liabilities					2,747,518	2,721,617	2,747,518	2,721,617
Total Financial Liabilities					121,502,523	91,371,677	121,502,523	91,371,677

Analysis of Financial Instruments by Measurement Basis - Group

Amounts in Rupees '000

	Financial Assets recognised through Profit or Loss (FVTPL)		Financial Assets at Fair Value through Other Comprehensive Income (FVTOCI)		Financial Assets at Amortised Cost (AC)		Total	
	As at 30th September 2025	As at 31st March 2025	As at 30th September 2025	As at 31st March 2025	As at 30th September 2025	As at 31st March 2025	As at 30th September 2025	As at 31st March 2025
Assets								
Cash and Cash Equivalents	-	-	-	-	1,767,946	1,999,887	1,767,946	1,999,887
Placements with Banks and Other Finance Companies	-	-	-	-	1,523,914	570,007	1,523,914	570,007
Financial Assets Measured at Fair Value Through Profit or Loss (FVTPL)	408,106	209,882	-	-	-	-	408,106	209,882
Financial Assets at Amortised Cost - Loans and Receivables to Other Customers	-	-	-	-	106,439,788	78,402,912	106,439,788	78,402,912
Financial Assets at Amortised Cost - Lease Rental and Hire Purchase Receivables	-	-	-	-	16,318,053	13,745,290	16,318,053	13,745,290
Financial Investments Measured at Fair Value Through Other Comprehensive Income	-	-	204	204	-	-	204	204
Financial Assets at Amortised Cost - Debt and other Financial Instruments	-	-	-	-	8,629,365	8,850,863	8,629,365	8,850,863
Financial Assets at Amortised Cost - Other Financial Assets	-	-	-	-	43,351	42,074	43,351	42,074
Total Financial Assets	408,106	209,882	204	204	134,722,417	103,611,033	135,130,727	103,821,119
					Financial Liabilities at Amortised Cost (AC)		Total	
					As at 30th September 2025	As at 31st March 2025	As at 30th September 2025	As at 31st March 2025
Liabilities								
Bank Overdrafts					2,963,733	1,828,680	2,963,733	1,828,680
Financial Liabilities at Amortised Cost - Deposits due to Customers					76,017,745	67,480,200	76,017,745	67,480,200
Financial Liabilities at Amortised Cost - Interest bearing Borrowings					33,359,854	13,461,095	33,359,854	13,461,095
Subordinated Term Debts					7,116,749	6,690,647	7,116,749	6,690,647
Lease Liabilities					1,082,845	1,031,339	1,082,845	1,031,339
Total Financial Liabilities					120,540,926	90,491,961	120,540,926	90,491,961

Selected Performance Indicators

Indicator	As at	As at
	30th September 2025	30th September 2024
Asset Quality	Rs'000	Rs'000
Gross Non - Performing Accomodation	3,517,499	4,095,628
Net Non - Performing Accomodation	(420,698)	335,209
Liquidity	Rs'000	Rs'000
Required Minimum Amount of Liquid Assets	8,237,156	6,355,867
Available Amount of Liquid Assets	11,311,967	11,941,594
Required Minimum Amount of Government Securities	4,834,865	4,153,826
Available Amount of Government Securities	8,737,856	10,989,652
Capital Adequacy		
Tier 1 Capital to Risk Weighted Assets Ratio (Minimum 10.00%)	12.03%	15.99%
Total Capital to Risk Weighted Assets Ratio (Minimum 14.00%)	15.64%	18.37%
Capital Funds to Total Deposit Liabilities Ratio (Minimum 10.00%)	23.98%	22.73%
Profitability		
Return on Average Assets (After Tax) - Annualized	2.67%	2.36%
Return on Average Equity - Annualized	21.77%	16.87%

Information On Ordinary Shares

Share Price During the Quarter	For the Quarter Ended	
	30.09.2025	30.09.2024
	Rs.	Rs.
Highest	128.75	43.00
Lowest	100.00	36.00
Closing	120.75	40.30
No. of Ordinary Share Issued as at	235,453,400	235,453,400

Ratios

Debt to Equity Ratio (%)	245.83%	98.86%
Interest Cover (Times)	1.70	1.57
Liquid Asset Ratio (%)	13.73%	20.48%

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	108.01	99.83	99.83	13.39	13.42

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.

Explanatory Notes

- 1 There were no changes to the Accounting Policies since the publication of Audited Financial Statements for the year ended 31st March 2025.
- 2 These Interim Financial Statements have been prepared in accordance with the requirements of Sri Lanka Accounting Standard - LKAS 34 on 'Interim Financial Reporting'.
- 3 Lanka Rating Agency has upgraded entity rating of Vallibel Finance PLC to A- with "Stable" outlook.
- 4 The Group Financial Statements comprise a consolidation of the Company and its fully owned subsidiary, Vallibel Properties Ltd. Vallibel Properties Ltd engages in administration of construction, development and maintenance of the Corporate office building complex for Vallibel Finance PLC.
- 5 During the quarter there were no material changes in the composition of assets, liabilities, contingent liabilities. All known expenditure items have been provided for.
- 6 There were no material events took place since reporting date other than disclosed above in Financial Statements.
- 7 The company declared a First and Final Dividend of Rupees Two and Cents Seventy Five (Rs.2.75/-) per share payable as a Cash Dividend for the financial year ended 31st March 2025 on 12th June 2025.

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	
	2025 Rs.'000	2024 Rs.'000	2025 Rs.'000	2024 Rs.'000	2025 Rs.'000	2024 Rs.'000	2025 Rs.'000	2024 Rs.'000	2025 Rs.'000	2024 Rs.'000
Income From										
External Operations										
Interest	1,654,873	1,287,163	8,074,485	6,264,122	428,623	667,261	-	-	10,157,981	8,218,546
Fee & Commission Income	26,151	24,440	320,233	206,188	-	-	173,436	127,917	519,820	358,545
Dividends	-	-	-	-	-	-	-	-	-	-
Other	251,201	137,485	688,658	524,710	20,468	23,692	29,205	56,918	989,532	742,805
Total Revenue	1,932,225	1,449,088	9,083,376	6,995,020	449,091	690,953	202,641	184,835	11,667,333	9,319,896
Profit before Income tax									2,881,417	1,900,603
Income Tax Expense									(1,081,818)	(746,575)
Profit after tax									1,799,599	1,154,028
Other Information										
As at 30th September										
Segment assets	16,318,053	11,484,322	106,439,788	63,691,378	10,604,940	14,006,058	9,327,714	7,455,455	142,690,495	96,637,214
Segment Liabilities	14,391,620	9,827,170	93,873,989	54,500,912	9,352,969	11,985,028	8,226,526	6,379,656	125,845,104	82,692,766
Net assets	1,926,433	1,657,152	12,565,799	9,190,466	1,251,971	2,021,030	1,101,188	1,075,799	16,845,391	13,944,448

Share Information

20 Major Shareholders as at 30th September 2025

	No. of Shares	(%)
1 Vallibel Investments (Pvt) Limited	121,108,000	51.44
2 Mr. K.D.D. Perera	50,465,064	21.43
3 Mr. K.D.A. Perera	8,532,960	3.62
4 Seylan Bank PLC/Sarath Bandara Rangamuwa	5,250,000	2.23
5 Mr. K.D.H. Perera	4,084,025	1.74
6 Mr. S. Abishek	2,650,000	1.13
7 People's Leasing and Finance PLC/M.E.Amarasinghe	1,635,065	0.69
8 Seylan Bank PLC/A.C.Senanka	1,324,803	0.56
9 Commercial Bank of Ceylon PLC/G.S.N.Peiris	1,256,989	0.53
10 Mr. A. Ragupathy	990,106	0.42
11 Mr. A. Sithampalam	750,000	0.32
12 Seylan Bank PLC/Sarath Kumara Wijekoon	726,544	0.31
13 Miss. S. Durga	653,853	0.28
14 Sampath Bank PLC/Mr. Gerard Shamil Niranjana Peiris & Mrs. Indrani Roshani Peiris	625,000	0.27
15 DFCC Bank PLC A/C 1	568,941	0.24
16 Mr. N. Balasingam	539,600	0.23
17 People's Leasing & Finance PLC/Mr.H.A.D.U.G.Gunasekera	500,000	0.21
18 Hatton National Bank PLC- Astrue Alpha Fund	500,000	0.21
19 National Development Bank PLC/ MSS Investments (Pvt) Ltd	500,000	0.21
20 People's Leasing and Finance PLC/Nagoya Ceylon Trading (Pvt) Ltd	478,313	0.20
	203,139,263	86.28
Others	32,314,137	13.73
	235,453,400	100.00

Directors' Shareholding as at 30th September 2025

1 Seylan Bank PLC/S B Rangamuwa	5,250,000	2.23
2 Mr. S S Weerabahu	Nil	Nil
3 Mr. K D A Perera	8,532,960	3.62
4 Mr. Janaka Kumarasinghe	Nil	Nil
5 Ms. C P Malalgoda	Nil	Nil
6 Mr. M A K B Dodamgoda	Nil	Nil
7 Mr. R S Dahanayake - Retired w.e.f. 19.09.2025	Nil	Nil
8 Mr. M. P. U. Perera - Appointed 17.07.2025	Nil	Nil
	13,782,960	5.85

Public Holding as at 30th September 2025

21.27%

Number of Public Shareholders

5,177

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

6,048,457,338

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

Corporate Information

Name of Company

Vallibel Finance PLC

Legal Form

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

Date of Incorporation

5th September 1974

Company Registration Number

PB 526/PQ

Board of Directors

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

Registered Office / Head office

No. 310, Galle Road, Colombo 03.

VAT registration No.

104040950 7000

Telephone

(+94) 11-2370990

Facsimile

(+94) 11-4393129

Website

www.vallibelfinance.com

Company Secretary

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

Company Registrars

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

External Auditors

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

Subsidiary Company

Vallibel Properties Limited

Bankers

Bank of Ceylon

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

People's Bank

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

Seylan Bank PLC

Millennium Branch,
90, Galle Road,
Colombo 03.

Sampath Bank PLC

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

Pan Asia Banking Corporation PLC

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

National Development Bank PLC

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

Hatton National Bank PLC

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

Commercial Bank

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

Cargills Bank

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

Union Bank

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

National Savings Bank

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

DFCC Bank

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

MCB Bank

No. 8, Leyden Bastian Road,
Colombo 01.

Corporate Memberships and Associations

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