⊘vallibel Finance

Financial Statements for the Year Ended 31st March 2025 (Audited)

Statement of Profit or Loss and	Financial Statements for the Year End												
Other Comprehensive Income	2025	Company 2024	Growth	2025	Group 2024	Growth	Statement of Financial Position	Con 2025	npany 2024	Growth	2025	Group 2024	Growth
For the Year Ended 31st March	Rs.'000	Rs.'000	%	Rs.'000	Rs.'000	%	As at 31st March	Rs.'000	Rs.'000	%	Rs.'000	Rs.'000	%
Gross Income	19,200,595	20,029,639	(4.1)	19,072,260	20,281,300	(6.0)	Assets						
Interest Income	16,913,893	18,371,636		16,841,212	18,371,636	(8.3)	Cash and Cash Equivalents Placements with Banks and Other Finance	1,982,202	1,952,377	1.5	1,999,887	1,958,981	2.1
Interest Expense Net Interest Income	(8,796,402) 8,117,491	(11,365,024) 7,006,612		(8,702,039) 8,139,173	(11,419,214) 6,952,422	(23.8)	Companies	570,007	8,322,520	(93.2)	570,007	8,322,520	(93.2)
Fee and Commission Income	785,151	714,346		772,284	697,029	10.8	Financial Assets Measured at Fair Value Through Profit or Loss (FVTPL)	133,889	3,652,152	(96.3)	209,882	4,181,480	(95.0)
Net Fee and Commission Income	785,151	714,346	9.9	772,284	697,029	10.8	Financial Assets at Amortised Cost - Loans and Receivables to Other Customers	78,402,912	57,895,030	35.4	78,402,912	57,895,030	35.4
Net Gain / (Loss) from Trading	1,460	239	510.4	1,460	239	510.4	Financial Assets at Amortised Cost - Lease Rental and Hire Purchase Receivables	13,745,290	10,346,937	32.8	13,745,290	10,346,937	32.8
Net Gain / (Loss) from other Financial Instruments at FVTPL	139	92,011	(99.8)	396	106,361	(99.6)	Financial Investments Measured at Fair Value						02.0
Other Operating Income	1,499,952	851,407	76.2	1,456,908	1,106,035	31.7	Through Other Comprehensive Income Financial Assets at Amortised Cost - Debt	204	204	-	204	204	
Total Operating Income	10,404,193	8,664,615	20.1	10,370,221	8,862,086	17.0	and other Financial Instruments Financial Assets at Amortised Cost - Other	8,850,863	5,048,103	75.3	8,850,863	5,048,103	75.3
Impairment (Charges) / Reversals and Other Credit Losses on Financial Assets	(170,781)	(437,781)	(61.0)	(170,781)	(437,781)	(61.0)	Financial Assets	42,074	34,319	22.6	42,074	34,319	22.6
Net Operating Income	10,233,412	8,226,834	24.4	10,199,440	8,424,305	21.1	Investment in a Subsidiary Investment Property	1,242,000	0 1,178,000	5.4	- 1,072,000	- 1,100,225	(2.6)
Expenses Personnel Expenses	(2,487,213)	(1,948,215)	27.7	(2,489,037)	(1,949,075)	27.7	Property, Plant and Equipment Right-of-use Lease Assets	1,094,181 3,473,889	968,056 1,746,895	13.0 98.9	4,745,053 801,828	4,477,237 744,154	6.0 7.8
Premises Equipment and	(2,407,213)	(1,940,215)	21.1	(2,469,037)	(1,949,075)	21.1	Intangible Assets	13,357	20,325	(34.3)	14,108	21,450	(34.2)
Establishment Expenses	(713,028)	(359,223)		(390,091)	(332,266)	17.4	Deferred Tax Assets Other Assets	1,236,213 895,497	644,012 1,358,620	92.0 (34.1)	457,708 351,097	373,282 307,260	22.6 14.3
Other Operating Expenses Operating Profit Before Taxes on	(1,475,276)	(1,274,807)	15.7	(1,660,149)	(1,341,009)	23.8	Total Assets	111,682,578	93,167,550	19.9	111,262,913	94,811,182	17.4
Financial Services	5,557,895	4,644,589	19.7	5,660,163	4,801,954	17.9	Liabilities	1 000 000	1.010.004	(4.5)	1 000 000	1.010.001	
Taxes on Financial Services	(1,320,599)	(1,189,389)		(1,328,315)	(1,190,768)	11.6	Bank Overdrafts Rental Received in Advance	1,828,680 306,105	1,913,964 197,788	(4.5) 54.8	1,828,680 313,485	1,913,964 216,239	(4.5) 45.0
Profit Before Income Tax Income Tax Expense	4,237,296 (1,607,798)	3,455,200 (1,313,647)		4,331,848 (1,635,348)	3,611,186 (1,556,251)	20.0 5.1	Financial Liabilities at Amortised Cost - Deposits due to Customers	67,480,200	58,643,446	15.1	67,480,200	58,643,446	15.1
Profit for the Year	2,629,498	2,141,553	22.4	2,696,500	2,054,934	31.2	Financial Liabilities at Amortised Cost - Interest bearing Borrowings		, ,	17.3			
Profit attributable to:							Interest bearing Borrowings Subordinated Term Debt	12,650,533 6,690,647	10,786,681 3,331,609	17.3 100.8	13,461,095 6,690,647	12,747,147 3,331,609	5.6 100.8
Equity holders of the Company	2,629,498	2,141,553	22.8	2,696,500	2,054,934	31.2	Lease Liabilities Current Tax Liabilities	2,721,617 919,107	1,989,370 642,304	36.8 43.1	1,031,339 919,107	967,092 642,304	6.6 43.1
Non - Controlling Interest Profit for the Year	2,629,498	2,141,553	- 22.8	2,696,500	2,054,934	- 31.2	Deferred Tax Liabilities	1,234,806	739,934	66.9	988,372	881,723	12.1
Earnings Per Share	2,020,100	2,2112,000		2,000,000	2,001,001	01.2	Other Liabilities Retirement Benefit Obligations	2,507,119 219,680	1,791,325 157,336	40.0 39.6	2,637,019 219,680	2,048,996 157,336	28.7 39.6
Basic Earnings Per Share	11.17	9.10	22.8	11.45	8.73	31.2	Total Liabilities	96,558,494	80,193,757	20.4	95,569,624	81,549,856	17.2
Diluted Earnings Per Share	11.17	9.10	22.8	11.45	8.73	31.2	Equity Stated Capital	1,325,918	1,325,918	-	1,325,918	1,325,918	
Statement of Profit or Loss and		Company			Group		Statutory Reserve Fund	2,005,326	1,873,851	7.0	2,005,326	1,873,851	7.0
Other Comprehensive Income contd		2024	Growth	2025	2024	Growth	Other Reserves Retained Earnings	194,022 11,598,818	184,035 9,589,989	5.4 20.9	867,737 11,494,308	643,080 9,418,477	34.9 22.0
For the Year Ended 31st March	Rs.'000	Rs.'000	%	Rs.'000	Rs.'000	%	Total Equity attributable to Equity holders						
Profit for the Year	2,629,498	2,141,553	22.8	2,696,500	2,054,934	31.2	of the Company Non - Controlling Interest	15,124,084	12,973,793	- 16.6	15,693,289	13,261,326	18.3
Other Comprehensive Income, Net of Tax Items that will never be reclassified							Total Equity	15,124,084	12,973,793	16.6	15,693,289	13,261,326	18.3
to Profit or Loss							Total Liabilities and Equity	111,682,578	93,167,550	19.9	111,262,913	94,811,182	17.4
								04.00	== 40	40.0	00.05	50.00	40.0
Gains / (Losses) on remeasurement of Defined Benefit Liability	(26,679)	(57,665)	(53.7)	(26,679)	(57,665)	(53.7)	Net Assets Value Per Share (Rs.)	64.23	55.10	16.6	66.65	56.32	18.3
Defined Benefit Liability Deferred Tax (Charge) / Reversal on	(26,679)	(57,665)		(26,679)	(57,665)		Certification						
Defined Benefit Liability Deferred Tax (Charge) / Reversal on Actuarial Gains / (Losses)	(26,679) 8,004	(57,665) 17,300		(26,679) 8,004	(57,665) 17,300	(53.7) (53.7)							
Defined Benefit Liability Deferred Tax (Charge) / Reversal on			(53.7)				Certification These Financial Statements have Act, No.07 of 2007. sgd.						
Defined Benefit Liability Deferred Tax (Charge) / Reversal on Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) on Defined Benefit Liability Revaluation of Land & Buildings	8,004	17,300	(53.7)	8,004	17,300	(53.7)	Certification These Financial Statements have Act, No.07 of 2007.	e been prepare					
Defined Benefit Liability Deferred Tax (Charge) / Reversal on Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) on Defined Benefit Liability	8,004 (18,675)	17,300 (40,365)	(53.7) (53.7) (47.8)	8,004 (18,675)	17,300 (40,366)	(53.7)	Certification These Financial Statements have Act, No.07 of 2007. sgd. K.D. Menaka Sameera	e been prepare stration	ed in complian	ce with the	requirements	of the Compa	anies
Defined Benefit Liability Deferred Tax (Charge) / Reversal on Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) on Defined Benefit Liability Revaluation of Land & Buildings Deferred Tax (Charge) / Reversal on Revaluation of Land & Buildings Net Change in Revaluation of	8,004 (18,675) 14,267 (4,280)	17,300 (40,365) 27,355 (8,207)	(53.7) (53.7) (47.8) (47.8)	8,004 (18,675) 320,938 (96,281)	17,300 (40,366) 603,635 (181,090)	(53.7) (53.7) (46.8) (46.8)	Certification These Financial Statements have Act, No.07 of 2007. sgd. K.D. Menaka Sameera Senior DGM - Finance & Adminis	e been prepare stration ible for the prep	ed in compliant	ce with the	requirements	of the Compa	anies
Defined Benefit Liability Deferred Tax (Charge) / Reversal on Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) on Defined Benefit Liability Revaluation of Land & Buildings Deferred Tax (Charge) / Reversal on Revaluation of Land & Buildings Net Change in Revaluation of Land & Buildings	8,004 (18,675) 14,267	17,300 (40,365) 27,355	(53.7) (53.7) (47.8) (47.8)	8,004 (18,675) 320,938	17,300 (40,366) 603,635	(53.7) (53.7) (46.8)	Certification These Financial Statements have Act, No.07 of 2007. sgd. K.D. Menaka Sameera Senior DGM - Finance & Adminis The Board of Directors is response Approved and signed for and on sgd.	e been prepare stration ible for the prep behalf of the B	ed in compliant paration and the coard ; sgd.	ce with the	requirements on of these Fir	of the Compa	anies
Defined Benefit Liability Deferred Tax (Charge) / Reversal on Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) on Defined Benefit Liability Revaluation of Land & Buildings Deferred Tax (Charge) / Reversal on Revaluation of Land & Buildings Net Change in Revaluation of	8,004 (18,675) 14,267 (4,280)	17,300 (40,365) 27,355 (8,207)	(53.7) (53.7) (47.8) (47.8) (47.8)	8,004 (18,675) 320,938 (96,281)	17,300 (40,366) 603,635 (181,090)	(53.7) (53.7) (46.8) (46.8) (46.8)	Certification These Financial Statements have Act, No.07 of 2007. sgd. K.D. Menaka Sameera Senior DGM - Finance & Adminis The Board of Directors is respons Approved and signed for and on sgd. S.B. Rangamuw	e been prepare stration ible for the prep behalf of the B	ed in compliant paration and the coard ; sgd. S.S. W	ce with the	requirements on of these Fir	of the Compa	anies ents.
Defined Benefit Liability Deferred Tax (Charge) / Reversal on Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) on Defined Benefit Liability Revaluation of Land & Buildings Deferred Tax (Charge) / Reversal on Revaluation of Land & Buildings Net Change in Revaluation of Land & Buildings Other Comprehensive Income for the Year, Net of Tax Total Comprehensive Income for the Year	8,004 (18,675) 14,267 (4,280) 9,987	17,300 (40,365) 27,355 (8,207) 19,148	(53.7) (53.7) (47.8) (47.8) (47.8) (47.8) (59.1)	8,004 (18,675) 320,938 (96,281) 224,657	17,300 (40,366) 603,635 (181,090) 422,544	(53.7) (53.7) (46.8) (46.8) (46.8)	Certification These Financial Statements have Act, No.07 of 2007. sgd. K.D. Menaka Sameera Senior DGM - Finance & Adminis The Board of Directors is response Approved and signed for and on sgd.	e been prepare stration ible for the prep behalf of the B	ed in compliant paration and the coard ; sgd.	ce with the	requirements on of these Fir	of the Compa	anies ents. ay 2025,
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Defined Benefit Liability Deferred Tax (Charge) / Reversal on Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) on Defined Benefit Liability Revaluation of Land & Buildings Deferred Tax (Charge) / Reversal on Revaluation of Land & Buildings Net Change in Revaluation of Land & Buildings Other Comprehensive Income for the Year, Net of Tax Total Comprehensive Income for the Year Attributable to:	8,004 (18,675) 14,267 (4,280) 9,987 (8,688) 2,620,810	17,300 (40,365) 27,355 (8,207) 19,148 (21,217) 2,120,336 2,120,336	(53.7) (53.7) (47.8) (47.8) (47.8) (47.8) (59.1) 23.6 23.6	8,004 (18,675) 320,938 (96,281) 224,657 205,982 2,902,482	17,300 (40,366) 603,635 (181,090) 422,544 382,179 2,437,113 2,437,113	(53.7) (53.7) (46.8) (46.8) (46.8) (46.1) 19.1	Certification These Financial Statements have Act, No.07 of 2007. sgd. K.D. Menaka Sameera Senior DGM - Finance & Adminis The Board of Directors is responsi Approved and signed for and on sgd. S.B. Rangamum Managing Director EFY	e been prepare stration ible for the prep behalf of the B /a	ed in compliant paration and the coard ; sgd. S.S. W Executive Dir P4 - 11 246 3500 94 - 11 768 7869	ce with the	requirements on of these Fir	of the Compa nancial Statem 29th Ma	anies ents. ay 2025,
Defined Benefit Liability Deferred Tax (Charge) / Reversal on Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) on Defined Benefit Liability Revaluation of Land & Buildings Deferred Tax (Charge) / Reversal on Revaluation of Land & Buildings Net Change in Revaluation of Land & Buildings Other Comprehensive Income for the Year, Net of Tax Total Comprehensive Income for the Year Attributable to: Equity holders of the Company Non - Controlling Interest Total Comprehensive Income for the Year	8,004 (18,675) 14,267 (4,280) 9,987 (8,688) 2,620,810 2,620,810	17,300 (40,365) 27,355 (8,207) 19,148 (21,217) 2,120,336 2,120,336	(53.7) (53.7) (47.8) (47.8) (47.8) (47.8) (59.1) 23.6 23.6	8,004 (18,675) 320,938 (96,281) 224,657 205,982 2,902,482 2,902,482	17,300 (40,366) 603,635 (181,090) 422,544 382,179 2,437,113 2,437,113	(53.7) (53.7) (46.8) (46.8) (46.8) (46.1) 19.1 19.1	Certification These Financial Statements have Act, No.07 of 2007. sgd. K.D. Menaka Sameera Senior DGM - Finance & Adminis The Board of Directors is response Approved and signed for and on sgd. S.B.B. Rangamuw Managing Director Managing Director Shape the future with confidence	e been prepare stration ible for the prep behalf of the B /a	ed in compliant paration and the coard ; sgd. S.S. W <i>Executive Dir</i>	ce with the	requirements on of these Fir	of the Compa nancial Statem 29th Ma	anies ents. ay 2025,
Defined Benefit Liability Deferred Tax (Charge) / Reversal on Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) on Defined Benefit Liability Revaluation of Land & Buildings Deferred Tax (Charge) / Reversal on Revaluation of Land & Buildings Net Change in Revaluation of Land & Buildings Other Comprehensive Income for the Year, Net of Tax Total Comprehensive Income for the Year Attributable to: Equity holders of the Company Non - Controlling Interest Total Comprehensive Income for the Year	8,004 (18,675) 14,267 (4,280) 9,987 (8,688) 2,620,810 2,620,810	17,300 (40,365) 27,355 (8,207) 19,148 (21,217) 2,120,336 2,120,336	(53.7) (53.7) (47.8) (47.8) (47.8) (47.8) (59.1) 23.6 23.6 23.6 	8,004 (18,675) 320,938 (96,281) 224,657 205,982 2,902,482 2,902,482 2,902,482 2,902,482	17,300 (40,366) 603,635 (181,090) 422,544 382,179 2,437,113 2,437,113 2,437,113 4.5 at 31.5t N	(53.7) (53.7) (46.8) (46.8) (46.8) (46.1) 19.1 19.1	Certification These Financial Statements have Act, No.07 of 2007. sgd. K.D. Menaka Sameera Senior DGM - Finance & Adminis The Board of Directors is response Approved and signed for and on sgd. S.B. Rangamuw Managing Director Keys Shape the future Shape the future	e been prepare stration ible for the prep behalf of the B /a	ed in compliant paration and the board ; sgd. S.S. W <i>Executive Dir</i> <i>Executive Dir</i> <i>P</i> <i>4</i> - 11 246 3500 <i>P</i> <i>4</i> - 11 768 7869 s@k.ey.com <i>Bast for opilon</i> <i>be conducted to the P</i> <i>accordance with a second</i>	ce with the e presentati Geeral rector	requirements on of these Fir Dahu	of the Compa nancial Statem 29th Mi Colomb	ents. ents. ay 2025, o.
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*The company has early adopted the deferment given by Central Bank of Sri Lanka under the section 4.3.1 of Direction No. 1 of 2020 on classification and measurement of credit facilities as at 31.03.2025.



Indee charged with governance are responsible for oversidening the Company's and the Group's handcare reporting process. Auditor's responsibilities for the audit of the financial statements. Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to find or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SLAGS will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. As part of an audit in accordance with SLAuSs, we exercise professional judgment and maintain professional skepticism throughout the audit.

C met & yay

Colombo.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit indires, including any significant deficiencies in internal control thave identify during our audit. We also provide those charged with governance with a statement that we have completed with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied. From the matters communicate with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in externely are circumstances, we determine that a matter should not be communicated in with proof because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

bentfy and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and particular to provide a basis for our providence response to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our providence response to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our providence response to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our providence response to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our providence response to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our providence response to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our providence response to the every the Company. CA St Lanka membership number of the engagement partner responsible for signing this independent auditor's report is 4839.

Partners:
D K Huangpamuwa FCA FCMA LLB (London), A P A G Sunasekera FCA FCMA MS; YA De Silver FCA Ms; G G G Manatures; FCA W K B O D Financial Company; CA St D Silver FCA Ms; G G G Manatures; FCA W K B O D Financial Company; CA St D Silver FCA Ms; G G G Manatures; FCA W K B O D Financial Company; CA St D Silver FCA Ms; YA De Silver FCA Ms; G G G Manatures; FCA W K B O D Financial Company; CA St D Silver FCA Ms; YA De Silver FCA Ms; YA De Silver FCA Ms; G G G Manatures; FCA W K B O D Financial Company; CA St D Silver FCA Ms; YA De Silver FCA Ms;

Partners: D K Halangamuwa FCA FCMA LLB (London), A P A Gunasekera FCA FCMA, Ms. Y A De Silva FCA, Ms. G G S Manatanga FCA, W K B S P Femando FCA FCMA FCCA, B E Wijesurjva FCA FCMA, R M de Saram AC ACMA, N. N A De Silva FCA, N M Sulaiman FCA FCMA, Ms. L K H L Fonseka FCA, Ms. P V K N Sajevenni FCA A A A R Perrar FCA ACMA, N Y R L Femando ACA, D N Gamage ACA ACMA, C A valagala ACA ACMA, Ms. P S Pannavitane ACA ACMA LLB (Colombo), B Vasanthan ACA ACMA, W D P L Perrar ACA Principats: T P M Nahem FCMA FCCA MBA (USI-SI), G B Goudan ACMA, D L B Karunathilaka ACMA, W J D D Silva BSc (Hons) - MIS MSC - IT, V Shakthivel B.Com (Sp)

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