INTERIM FINANCIAL STATEMENTS

LANKA CREDIT AND BUSINESS FINANCE PLC

FOR THE PERIOD ENDED 31ST DECEMBER 2025

Classification: Public

LANKA CREDIT AND BUSINESS FINANCE PLC
STATEMENT OF COMPREHENSIVE INCOME
INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31ST DECEMBER 2025

	Quarter ended 31st December			Nine Months ended 31st December		
	Unaudited 2025 Rs.	Unaudited 2024 Rs.	Change %	Unaudited 2025 Rs.	Unaudited 2024 Rs.	Change %
Income	520,384,976	357,601,741	46%	1,412,052,096	1,029,160,762	37%
Interest Income	499,073,895	325,140,441	53%	1,341,029,163	936,768,982	43%
Less: Interest Expenses	(179,164,492)	(109,338,381)	64%	(466,818,090)	(360,526,826)	29%
Net Interest Income	319,909,402	215,802,060	48%	874,211,073	576,242,155	52%
Fee and Commission Income	19,646,728	18,725,447	5%	58,344,679	46,279,048	26%
Less: Fee and Commission Expenses	-	-	-	-	-	-
Net fee and commission income	19,646,728	18,725,447	5%	58,344,679	46,279,048	26%
Net Other Operating Income/(Expense)	1,664,354	13,735,853	-88%	12,678,255	46,112,732	-73%
Total Operating Profit	341,220,484	248,263,361	37%	945,234,006	668,633,936	41%
Impairment(Charge)/Reversal on Loan and Receivables	(33,975,496)	(9,427,304)	260%	(43,674,239)	(81,335,351)	-46%
Net Operating Income	307,244,988	238,836,056	29%	901,559,767	587,298,585	54%
Less : Operating Expenses						
Personnel Costs	(74,726,757)	(58,045,658)	29%	(213,160,844)	(172,892,541)	23%
Depreciation and Amortization	(27,618,745)	(23,653,504)	17%	(80,301,020)	(71,425,897)	12%
Other Operating Expenses	(60,187,904)	(34,618,644)	74%	(165,065,062)	(120,987,332)	36%
	(162,533,406)	(116,317,806)	40%	(458,526,925)	(365,305,770)	26%
Operating Profit before Tax on Financial Services	144,711,582	122,518,250	18%	443,032,842	221,992,815	100%
Taxes on Financial Services	(36,729,971)	(30,940,339)	19%	(123,132,405)	(59,660,340)	106%
Profit before Tax	107,981,610	91,577,911	18%	319,900,437	162,332,475	97%
Less: Income tax (expense)/Reversal	(15,000,000)	(19,000,000)	-21%	(56,000,000)	(24,000,000)	133%
Profit for the Period	92,981,610	72,577,911	28%	263,900,437	138,332,475	91%
Other Comprehensive Income/ (Expenses)						
Other Comprehensive Income that will not be Reclassified to Profit or Loss:						
Actuarial Gain/(Loss) on Defined Benefit Plan	-	-	-	-	-	-
Deferred Tax Effect on Actuarial Gain/(Loss)	-	-	-	-	-	-
				-	-	
Total Comprehensive Income for the Period, Net of Tax	**92,981,610**	**72,577,911**	**28%**	**263,900,437**	**138,332,475**	**91%**
Earnings/(Loss) per Share: Basic/Diluted (Rs.)	0.12	0.09		0.33	0.18	

Figures in brackets indicate deductions

LANKA CREDIT AND BUSINESS FINANCE PLC
STATEMENT OF FINANCIAL POSITION
INTERIM FINANCIAL STATEMENTS AS AT 31ST DECEMBER 2025

	Unaudited 31.12.2025 Rs.	Audited 31.03.2025 Rs.
Assets		
Cash and Cash Equivalent	124,394,960	216,952,568
Financial Investment at Amortised Cost	655,946,362	578,160,999
Financial Assets at Amortised Cost - Loans and Receivables	7,981,116,677	6,002,054,674
Financial Assets at Amortised Cost - Lease Rentals Receivables and Hire Purchases	1,818,516,917	1,754,671,668
Other Financial Assets	72,171,619	114,240,209
Financial Assets Measured at Fair Value Through Profit or Loss	1,267,375	21,834,438
Financial Investment at Fair Value Through Other Comprehensive Income	315,813	315,813
Other Non Financial Assets	37,419,858	34,908,994
Investment Property	224,000,000	224,000,000
Property, Plant and Equipment	111,146,972	109,742,300
Right of Use Assets	195,839,885	141,634,869
Intangible Assets	35,929,533	34,042,201
Deferred Tax Asset	15,925,201	15,925,201
Total Assets	**11,273,991,174**	**9,248,483,934**
Liabilities		
Financial Liabilities at Amortised Cost - Due to Banks	1,795,800,393	1,069,967,819
Financial Liabilities at Amortised Cost - Due to Customers	5,680,079,701	4,643,459,643
Financial Liabilities at amortised Cost - Debt Securities	200,070,449	-
Other Financial Liabilities	244,265,869	189,545,301
Other Non Financial Liabilities	77,240,317	213,538,118
Retirement Benefits Liabilities	7,751,963	8,565,688
Total Liabilities	8,005,208,692	6,125,076,569
Equity		
Stated Capital	2,539,133,400	2,539,133,400
Reserves	75,579,147	75,579,147
Retained Earnings	654,069,935	508,694,818
Total Equity	3,268,782,481	3,123,407,365
Total Equity and Liabilities	**11,273,991,174**	**9,248,483,934**
Net Asset Value Per Share	**4.14**	**3.95**

The information contained in these financial statements have been extracted from the unaudited Financial Statements unless indicated as "Audited"

CERTIFICATION:
These Financial Statements are in compliance with the requirements of the Companies Act No.07 of 2007.

Sgd
Kelum Wannige
AGM Finance & Strategic Planning

The Board of Directors is responsible for the preparation and presentation of these Financial Statements

Signed for and on behalf of the Board of Directors by,

Sgd
K. G. Leelananda
Director/CEO

Sgd
Mr. Dushmantha Thotawatte
Chairman

30th January 2026
Colombo

LANKA CREDIT AND BUSINESS FINANCE PLC
STATEMENT OF CHANGES IN EQUITY
INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31ST DECEMBER 2025

	Stated Capital	Retained Earnings	Statutory Reserve	Total Equity
	Rs.	Rs.	Rs.	Rs.
Balance as at 01st April 2024 (Audited)	2,539,133,400	320,721,989	59,642,422	2,919,497,811
Net Profit / (Loss) for the Period	-	138,332,475	-	138,332,475
Other Comprehensive Income for the Period, Net of Tax	-	-	-	-
Regulatory Loss Allowanse		(20,575,841)	20,575,841	-
Transactions with Owners, Recognised Directly in Equity, Contributions and Distributions to Owners				
Balance as at 31st December 2024	**2,539,133,400**	**438,478,623**	**80,218,263**	**3,057,830,286**
Balance as at 01 April 2025 (Audited)	2,539,133,400	508,694,818	75,579,147	3,123,407,365
Net Profit / (Loss) for the Period	-	263,900,437	-	263,900,437
Other Comprehensive Income for the Period, Net of Tax	-	-	-	-
Regulatory Loss Allowanse	-	-	-	-
Transactions with Owners, Recognised Directly in Equity, Contributions and Distributions to Owners				
Dividend Paid for 2024/25	-	(118,525,319)	-	(118,525,319)
Balance as at 31st December 2025	**2,539,133,400**	**654,069,935**	**75,579,147**	**3,268,782,481**

LANKA CREDIT AND BUSINESS FINANCE PLC
STATEMENT OF CASH FLOWS
INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31ST DECEMBER 2025

	Unaudited 31.12.2025 Rs.	Unaudited 31.12.2024 Rs.
Cash Flows from /(used in)Operating Activities		
Profit before tax from continuing operations	319,900,437	162,332,475
Adjustments for		
Depreciation and Amortization	53,089,194.76	49,925,661
Amortization of Right of Use Assets	27,211,824.94	21,500,236
Loss/(Profit) on Disposal of Property, Plant and Equipment	-	(3,001,652)
Provision/(Reversal) for Defined Benefit Plans	-	-
Loss/(Profit) on Sale of Investment Property	-	-
Fair Value (Gain) / Loss from Share Investment	(6,990,550)	(36,347,146)
Dividend Received	(631,125)	(1,581,724)
Impairment (Reversal)/Charges for Loans Receivables and Lease & HP	43,674,239	81,335,351
Impairment (Reversal)/Charges for Cash & Bank Balances	-	-
Finance Cost	113,004,953	50,768,886
Interest on Lease Liability	19,744,003	14,736,494
Write off balances	-	-
Operating Profit before Working Capital Changes	569,002,976	339,668,580
Working Capital Adjustments		
(Increase) / Decrease in Lease Rentals Receivables and Hire Purchases	(63,845,250)	(455,915,520)
(Increase) / Decrease in Loan Receivables	(1,969,274,204)	(1,656,991,053)
(Increase) / Decrease in Other Financial Assets	42,068,590	(28,629,089)
(Increase) / Decrease in Other Non Financial Assets	(83,927,705)	(64,487,583)
Increase / (Decrease) in Other Liabilities	21,888,075	65,635,345
Increase / (Decrease) in Due to Customers	1,036,620,058	840,125,892
Cash Flow from/(Used in) Operating Activities	(447,467,459)	(960,593,428)
Retirement Benefits Liabilities Paid	(813,725)	(855,625)
Income Tax Paid	(101,221,733)	(18,655,418)
Net Cash from Operating Activities	(549,502,917)	(980,104,471)
Cash Flows from / (Used in) Investing Activities		
Acquisition of Property, Plant & Equipments	(46,957,761)	(23,925,745)
Acquisition of Intangible Assets	(9,423,437)	(432,850)
Acquisition of Investment Properties	-	(17,122,000)
Net Investment Acquisition	(77,785,364)	389,275,763
Net Investments in Shares & Unit Trust	27,557,613	845,000,000
Dividend Received	631,125	1,581,724
Proceeds from Sales of Property, Plant & Equipments	-	5,860,000
Net Cash Flows from/(Used in) Investing Activities	(105,977,824)	1,200,236,892
Cash Flows from / (Used in) Financing Activities		
Proceeds from Issuance of Share Capital	-	-
Cash proceeds from Long Term Bank Borrowings	3,554,204,990	450,000,000
Cash Proceeds from Debt Instruments Issued	195,000,000	-
Dividend Paid	(98,766,608)	-
Repayment of Interest Bearing Loans & Borrowings	(2,936,306,920)	(530,041,640)
Payment of Lease Liabilities	(32,765,850)	(30,392,314)
Net Cash used in Financing Activities	681,365,613	(110,433,954)
Net Increase in Cash and Cash Equivalents	25,884,871	109,698,466
Cash and Cash Equivalents at the beginning of the year	58,944,351	209,863,402
Cash and Cash Equivalents at the end of the period	**84,829,222**	**319,561,869**

Cash and Cash Equivalent - Cash Flow Purpose

Cash and Cash Equivalent before allowance for impairment	124,440,644	319,561,869
Bank Balance	(39,611,421)	-
	84,829,222	**319,561,869**

LANKA CREDIT AND BUSINESS FINANCE PLC

SEGMENTAL ANALYSIS

INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31ST DECEMBER 2025

	SEGMENT REPORTING							
	Loans		Lease & Hire Purchase		Others		Total	
For the Period ended 31st December	**2025 Rs.**	**2024 Rs.**	**2025 Rs.**	**2024 Rs.**	**2025 Rs.**	**2024 Rs.**	**2025 Rs.**	**2024 Rs.**
Income								
Interest Income	1,040,782,126	678,676,318	223,332,163	189,800,242	76,914,874	68,292,422	1,341,029,163	936,768,982
Other Income	48,036,874	36,165,045	10,307,805	10,114,003	12,678,255	46,112,732	71,022,934	92,391,780
Total Income	1,088,819,000	714,841,363	233,639,968	199,914,245	89,593,129	114,405,154	1,412,052,096	1,029,160,762
Unallocated Expenses							(1,092,151,660)	(866,828,287)
Profit / (Loss) Before Tax							**319,900,437**	**162,332,475**
Income tax (expense)/Reversal							(56,000,000)	(24,000,000)
Net Profit / (Loss) for the period							**263,900,437**	**138,332,475**
Segment Assets	7,981,116,677	5,304,063,601	1,818,516,917	1,236,170,167	657,213,737	540,838,358	10,456,847,332	7,081,072,126
Unallocated Assets							817,143,841	936,012,846
Total Assets	**7,981,116,677**	**5,304,063,601**	**1,818,516,917**	**1,236,170,167**	**657,213,737**	**540,838,358**	**11,273,991,174**	**8,017,084,972**
Unallocated Liabilities							8,005,208,692	4,959,254,686
Total Liabilities							**8,005,208,692**	**4,959,254,686**

Figures in brackets indicate deductions

LANKA CREDIT AND BUSINESS FINANCE PLC
FAIR VALUE OF ASSET AND LIABILITIES
INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31ST DECEMBER 2025

FAIR VALUE HIERARCHY

The following table shows an analysis of financial instruments recorded at fair value by level of the fair value hierarchy in to which the fair value measurement is categorized.

	As at 31.12.2025 (Unaudited)					As at 31.03.2025 (Audited)				
		Fair value measurement using					Fair value measurement using			
FINANCIAL ASSETS	Carrying value	Level 01	Level 02	Level 03	Total	Carrying value	Level 01	Level 02	Level 03	Total
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Financial Assets Measured at Fair value through P&L	1,267,375	-	1,267,375	-	1,267,375	21,834,438	-	21,834,438	-	21,834,438
Financial Investment as Fair Value through OCI	315,813	-	-	315,813	315,813	315,813	-	-	315,813	315,813
	1,583,188	**-**	**1,267,375**	**315,813**	**1,583,188**	**22,150,251**	**-**	**21,834,438**	**315,813**	**22,150,251**

ANALYSIS OF FINANCIAL INSTRUMENT BY MEASUREMENT BASIS

	31st December 2025(Unaudited)				31st March 2025(Audited)			
	Fair value Through Profit & Loss	Fair value Through Other Comprehensive	Amortised Cost	Total Carrying Amount	Fair value Through Profit & Loss	Fair value Through Other Comprehensive	Amortised Cost	Total Carrying Amount
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Assets								
Cash and Cash Equivalent	-	-	124,394,960	124,394,960	-	-	216,952,568	216,952,568
Financial Investment at amortised Cost	-	-	655,946,362	655,946,362	-	-	578,160,999	578,160,999
Financial assets at amortised Cost - Loans and Receivables	-	-	7,981,116,677	7,981,116,677	-	-	6,002,054,674	6,002,054,674
Financial assets at amortised Cost - Lease rentals receivables and Hire Purchas	-	-	1,818,516,917	1,818,516,917	-	-	1,754,671,668	1,754,671,668
Other Financial Assets	-	-	72,171,619	72,171,619	-	-	114,240,209	114,240,209
Financial Assets Measured at Fair value through Profit or Loss	1,267,375	-	-	1,267,375	21,834,438	-	-	21,834,438
Financial Investment at Fair value through Other Comprehensive Income	-	315,813	-	315,813	-	315,813	-	315,813
Total Financial Assets	**1,267,375**	**315,813**	**10,652,146,536**	**10,653,729,724**	**21,834,438**	**315,813**	**8,666,080,118**	**8,688,230,369**
Liabilities								
Financial Liabilities at amortised Cost - Due to Banks	-	-	1,795,800,393	1,795,800,393	-	-	1,069,967,819	1,069,967,819
Financial Liabilities at amortised Cost - Due to customers	-	-	5,680,079,701	5,680,079,701	-	-	4,643,459,643	4,643,459,643
Financial Liabilities at amortised Cost - Debt Securities			200,070,449	200,070,449			-	-
Other Financial Liabilities	-	-	244,265,869	244,265,869	-	-	189,545,301	189,545,301
Total Financial Liability	**-**	**-**	**7,920,216,413**	**7,920,216,413**	**-**	**-**	**5,902,972,763**	**5,902,972,763**

LANKA CREDIT AND BUSINESS FINANCE PLC
EXPLANATORY NOTES
INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31ST DECEMBER 2025

01. Basis of Preparation

These Interim Financial Statements have been prepared in compliance with the requirements of Sri Lanka Accounting Standards - LKAS 34 Interim Financial Reporting.

The Accounting policies followed in preparing the above Interim Financial Statements are the same as those disclosed in our audited financial statements for the financial year ended 31st March 2025.

02. Events after the Reporting Date

There have been no material events occurring after the reporting date that require adjustments to or disclosure in the Financial Statements.

03. Commitments and Contingencies

The City Finance Deposits as at 31st December 2025 was Rs. 72.70 Mn (Rs.73.50 Mn as at 31 March 2025). In addition to that as at 31st December 2025 the Company has given Letters of Guarantee amounting to Rs.2.5 Mn (Rs.33.5 Mn as at 31 March 2025).

04. Credit Rating

The Company obtained credit rating of (SL) BB - (Stable) Outlook assigned by Lanka Rating Agency.

05. Selected Performance Indicators

	As at	
	31.12.2025	**31.12.2024**
Capital Adequacy		
Tier 1 Capital Adequacy Ratio (Minimum 8.50%)	31.51%	36.65%
Total Capital Adequacy Ratio (Minimum 12.50%)	33.51%	36.61%
Capital Funds to Deposit Liabilities Ratio (Minimum 10%)	57.82%	73.63%
Profitability		
Return on Equity (After Tax)	11.01%	4.52%
Return on Assets (Before Tax)	5.90%	3.91%
Asset Quality		
Net Non- Performing Loans Ratio	4.76%	6.24%
Liquidity		
Available Liquid Assets to Required Liquid Assets	117.30%	178.16%
Liquid Assets to External Funds	9.99%	17.33%
Solvency		
Debt to Equity Ratio (Times)	2.35	1.83
Interest Cover (Times)	1.69	1.45

06. Market Price Per Share for the Quarter Ended

		31st Dec 2025	31st Dec 2024
Highest	Rs.	11.40	2.80
Lowest	Rs.	2.40	2.00
Closing	Rs.	8.10	2.70

07. Stated Capital is Represented by Number of Shares in Issue as given below :

		31st Dec 2025	31st Dec 2024
No.of Ordinary Shares	Rs.	790,168,780	790,168,780

08. Twenty Largest Shareholders of the Company are as follows:

	Shareholder Name	31st Dec 2025 Number of shares	Shareholding %
1	Lanka Credit and Business Limited	434,538,406	54.99
2	Mr. S. P. Perera	16,625,960	2.10
3	Mr. H. Yusoof	13,500,000	1.71
4	Mr. K. I. Weerasinghe	10,310,000	1.30
5	Mr. O. Senanayake	9,823,871	1.24
6	Mr. F. R. Muzammil	7,515,340	0.95
7	Mr. R. Magdon Ismail	7,435,162	0.94
8	Mr. M. C. Pushpakumara	7,263,059	0.92
9	Mr. O. Senanayake	6,467,125	0.82
10	Bridge & Co Partners (PVT) Ltd	6,400,000	0.81
11	Mr. S. A. Thalangama	5,700,310	0.72
12	Mr. G. B. D. Thilakaratne	5,442,428	0.69
13	Citizens Development Business Finance PLC/ T. Ruchira	5,004,730	0.63
14	Assetline Finance Limited/ S. K. Wijekoon	5,000,000	0.63
15	DFCC BANK PLC/ J.A.N. R. Adhihetty	4,890,000	0.62
16	Mr. B. A. D. R. Dissanayake	4,750,000	0.60
17	Peoples Leasing and Finance PLC/ o. Senanayake & D. R. Pieris & S. P. Perera	4,700,000	0.59
18	Mrs. L. I. Perera	4,329,203	0.55
19	Dialog Finance PLC/ J. M. P.B. Jayasundara	3,800,000	0.48
20	Mr. R. L. Hewavitarne	3,700,100	0.47
		567,195,694	71.78
	Others	222,973,086	28.22
	Total	**790,168,780**	100.00

09. Directors' Holding in Shares of the Company

Name of Director	31st Dec 2025 Number of shares	Shareholding %
Mr. Dushmantha Thotawatte	Nil	-
Mr. Kandegoda Gamage Leelananda	Nil	-
Mr. Ranjan Lal Masakorala	Nil	-
Mr. Kapila Indika Weerasinghe	10,310,000	1.30
Mr. Jayalath Pathiranalage Chandrasiri Jayalath	Nil	-
Mr. Srinath Ajith Kumara Alahakoon	Nil	-
Prof. Ahamed Roshan Ajward	Nil	-
Mr. Kurupanawa Gamage Charles Gamage	Nil	-

10. Public Holding of Shares of the Company

In terms of the rule 7.13.1 (i)(b) of the Listing Rules of the Colombo Stock Exchange, the Company Qualifies under option one (01) of the minimum public holding requirment.

Option	Float adjusted market capitalization		Public holding percentage (%)		Number of public shareholders	
	Minimum requirement	Available amount (Rs.)	Minimum requirement	Public holding (%)	Minimum requirement	Public shareholders
Option 1	Rs. 1 Bn.	2,797,095,029	7.5%	43.70%	200	6,091

11. Listed, Rated, Unsecured, Subordinated, Redeemable High Yield Bonds

The Company issued One Million Nine Hundered Fifty Thousand (1,950,000) Tier 2, Listed, Rated, Unsecured, Subordinated, Redeemable 5 Year High Yield Bonds on 23 September 2025 (Date of allotment is 17 October 2025 and the date of maturity is 17 October 2030), at the par value of Sri Lankan Rupees one hundred (LKR 100/-) each and raised Sri Lankan Rupees One Hundered and Ninty Five Million (LKR 195,000,000/-) which has been recorded under Debt Securites in Statement of Financial Position as at 31 December 2025.

Type	Amount raised Rs.	Type of Interest	Tenure	Interest Rate (per annum)	Annual Effective Rate (AER)	Interest Payment Frequency
A	80,000,000	Fixed Rate	5 year	12.60%	13.00%	Semi-Annual
B	115,000,000	Fixed Rate	5 year	12.41%	13.00%	Quarterly

Interest Rates

Type	Type of Interest	Tenure	31st December 2025		31st December 2024	
			Interest Rate (per annum)	Annual Effective Rate (AER)	Interest Rate (per annum)	Annual Effective Rate (AER)
A	Fixed Rate	5 year	12.60%	13.00%	N/A	N/A
B	Fixed Rate	5 year	12.41%	13.00%	N/A	N/A

Market Values

Type	Higghst (Rs.)		Lowest Rs.)		Period End (Rs.)	
	31st December 2025	31st December 2024	31st December 2025	31st December 2024	31st December 2025	31st December 2024
A	Not traded	N/A	Not traded	N/A	Not traded	N/A
B	Not traded	N/A	Not traded	N/A	Not traded	N/A

LANKA CREDIT AND BUSINESS FINANCE PLC
Corporate Information

Name of the Company
Lanka Credit and Business Finance PLC

Legal Form of the Company

A company incorporated in Sri Lanka on March 03, 1962 and re-registered as a public limited liability company under the Companies Act on March 10, 2008.

The Limited Company was registered as as Public Quoted Company on 21st January 2022 by listing its shares on CSE on 16th November 2021.

The Company is a Licenced Finance Company, licensed by the Monitory Board of the Central Bank of Sri Lanka.

Company Registration Number
PQ 00251997

Registered Office
Lanka Credit and Business Finance PLC
No. 76, S. De. S. Jayasinghe Mawatha, Kohuwala
Tel : +94 11 2825404 – 6
Fax : +94 11 2825405

Company Secretary
Ms Tamarika Rodrigo
No 76, S De S Jayasinghe MW, Kohuwala
Tel : +94 11 2825404 – 6
Fax : +94 11 2825405

Auditors to the Company
M/s Ernst & Young Chartered Accountants
No. 201, De Saram Place Colombo 10
Tel : +94 11 2463500
Fax : +94 11 2697369

Central Bank License No.
21

Tax Payer Identity Number (TIN)
124004284

No of Branches
As At 31/12/2025 23

Board of Directors
Mr. Dushmantha Thotawatte
- Chairman / Non-Executive / Independent

Mr. Kandegoda Gamage Leelananda
- Chief Executive Officer / Executive / Non-Independent

Mr. Ranjan Lal Masakorala
- Non-Executive Director / Non-Independent

Mr. Kapila Indika Weerasinghe
- Non-Executive Director / Non-Independent

Mr. Jayalath Pathiranalage Chandrasiri Jayalath
- Non - Executive Director / Non-Independent

Mr. Srinath Ajith Kumara Alahakoon
-Non- Executive Director / Independent

Prof. Ahamed Roshan Ajward
-Non- Executive Director / Independent

Mr. Kurupanawa Gamage Charles Gamage
-Non- Executive Director / Independent

Board Committees
Board Audit Committee
Board Human Resource and Remuneration Committee
Board Related Party Transactions Review Committee
Board Integrated Risk Management Committee
Board Selection Nomination and Governance Committee
Board Credit Committee
Board IT Steering Committee

Bankers to the Company
Sampath Bank PLC
People's Bank
Cargills Bank PLC
Pan Asia Banking Corporation PLC
Bank of Ceylon
Commercial Bank of Ceylon PLC
Hatton National Bank PLC
DFCC Bank PLC

Accounting Year-End
31st March