

Interim Financial Statements

For the period ended 31 December 2025

VANGUARD

THREE DECADES OF IMPACTFUL TRANSFORMATION



Statement of Profit or Loss and Other Comprehensive Income

	For the quarter ended 31 December			For the nine months ended 31 December		
	2025 Rs. '000	2024 Rs. '000	Change %	2025 Rs. '000	2024 Rs. '000	Change %
Revenue	7,707,431	6,434,613	20%	21,979,908	19,107,031	15%
Interest income	6,966,456	5,719,341	22%	19,313,840	17,035,866	13%
Less: Interest expense	3,664,289	2,892,347	27%	9,724,719	8,705,488	12%
Net interest income	3,302,167	2,826,994	17%	9,589,121	8,330,378	15%
Fee and commission income	83,247	74,741	11%	259,594	203,203	28%
Other operating income	657,728	640,531	3%	2,406,474	1,867,962	29%
Total operating income	4,043,142	3,542,266	14%	12,255,189	10,401,543	18%
Less : Impairment charges and other credit losses	5,472	(31,221)	118%	248,156	14,600	1600%
Net operating income	4,037,670	3,573,487	13%	12,007,033	10,386,943	16%
Less : Operating expenses						
Personnel expenses	828,239	687,860	20%	2,433,134	1,979,334	23%
Premises, equipment and establishment expenses	918,851	870,831	6%	2,744,656	2,544,260	8%
Other expenses	281,194	200,401	40%	708,454	572,219	24%
Total operating expenses	2,028,284	1,759,092	15%	5,886,244	5,095,813	16%
Operating profit before taxes on financial services	2,009,386	1,814,395	11%	6,120,789	5,291,130	16%
Less : Taxes on financial services	646,176	541,000	19%	1,882,867	1,593,975	18%
Profit before tax	1,363,210	1,273,395	7%	4,237,922	3,697,155	15%
Less : Income tax expense	421,310	368,000	14%	1,086,875	1,079,000	1%
Profit for the period	941,900	905,395	4%	3,151,047	2,618,155	20%
Other comprehensive income						
Items that are or may be reclassified subsequently to profit or loss						
Fair value changes in hedge reserve	(62,336)	-	-100%	(133,272)	-	-100%
Items that will not be reclassified to profit or loss						
Financial investments at FVOCI - net change in fair value	75,509	658,804	-89%	210,362	637,853	-67%
Net actuarial (loss) on defined benefit plan	(6,000)	(6,000)	0%	(18,000)	(18,000)	0%
Total other comprehensive income	7,173	652,804	-99%	59,090	619,853	-90%
Total comprehensive income for the period	949,073	1,558,199	-39%	3,210,137	3,238,008	-1%
Earnings per share						
Basic earnings per share (Rs.)	13.13	12.78		43.94	36.95	
Diluted earnings per share (Rs.) *	12.94	12.44		43.30	35.98	

Figures in brackets indicate deductions.

The above figures are subject to audit unless specified.

* Diluted EPS has computed considering the effect of employee share option scheme.

Statement of Financial Position

As at	31-12-2025 Rs. '000	Audited 31-03-2025 Rs. '000
Assets		
Cash and cash equivalents	2,677,066	4,582,802
Financial assets measured at fair value through profit or loss (FVTPL)	795,867	-
Derivative financial assets	-	31,712
Loans and receivables to banks	8,312,034	3,671,842
Deposits with financial institutions	19,828,553	18,069,873
Loans and receivables to customers	152,581,583	110,866,909
Other investment securities	8,034,398	9,498,082
Investment properties	464,025	558,091
Property, plant and equipment	4,998,857	4,657,677
Right-of-use assets	1,047,324	955,841
Intangible assets	333,147	333,470
Other assets	4,824,139	3,710,047
Total assets	203,896,993	156,936,346
Liabilities		
Derivative financial liabilities	21,139	-
Due to banks and financial institutions	70,485,444	32,142,375
Deposits from customers	87,224,415	86,849,204
Subordinated debt	12,933,904	6,969,330
Lease liabilities	1,060,996	982,001
Current tax liabilities	1,875,492	2,950,940
Deferred tax liabilities	399,104	565,271
Retirement benefit obligation	484,391	553,890
Other liabilities	2,791,322	1,987,046
Total liabilities	177,276,207	133,000,057
Equity		
Stated capital	2,743,565	2,550,492
Reserves	7,125,855	7,352,802
Retained earnings	16,751,366	14,032,995
Total equity	26,620,786	23,936,289
Total liabilities and equity	203,896,993	156,936,346
Net assets value per share (Rs.)	371.19	337.84
Contingencies and commitments	5,484,571	5,252,610

The above figures are subject to audit unless specified.

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

Sgd.

Ruwan Chandrajith

Chief Financial Officer

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

Approved and signed for and on behalf of the Board

Sgd.

J R Alastair Corera

Chairman

Sgd.

C M Nanayakkara

Managing Director/CEO

06 February 2026

Colombo

Statement of Changes in Equity

	Stated Capital	Reserves						Retained Earnings	Total Equity
		Other Capital Reserve	Revaluation Reserve	Fair Value Reserve	Hedge Reserve	Statutory Reserve Fund	Regulatory Loss allowance Reserve		
	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Balance as at 1 April 2024	2,550,492	7,552	761,406	20,554	-	2,647,053	2,369,809	11,850,972	20,207,838
Total comprehensive income for the period									
Profit for the period								2,618,155	2,618,155
Other comprehensive income for the period									
Financial investments at FVOCI - net change in fair value (net of tax)				637,853					637,853
Net actuarial gain/ (loss) on defined benefit plan								(18,000)	(18,000)
Transactions with equity holders of the Company									
Exercise of share options		14,780							14,780
Dividend to equity holders for the period - 2023/24 - Final								(495,953)	(495,953)
Transfers during the period				(99,460)			11,815	87,645	-
Balance as at 31 December 2024	2,550,492	22,332	761,406	558,947	-	2,647,053	2,381,624	14,042,819	22,964,673
Balance as at 1 April 2025	2,550,492	26,584	1,245,149	518,755	12,432	3,448,149	2,101,733	14,032,995	23,936,289
Total comprehensive income for the period									
Profit for the period								3,151,047	3,151,047
Other comprehensive income for the period									
Fair Value Changes in Hedge Reserve (net o tax)					(133,272)				(133,272)
Financial investments at FVOCI - net change in fair value				210,362					210,362
Net actuarial gain/ (loss) on defined benefit plan								(18,000)	(18,000)
Transactions with equity holders of the Company									
Exercise of share options	193,073	(10,799)						1,194	183,468
Dividend to equity holders for the period - 2024/25 - Final								(709,108)	(709,108)
Transfers during the period				97,188			(390,426)	293,238	-
Balance as at 31 December 2025	2,743,565	15,785	1,245,149	826,305	(120,840)	3,448,149	1,711,307	16,751,366	26,620,786

Figures in brackets indicate deductions.

Statement of Cash Flows

For the period ended

	31-12-2025 Rs. '000	31-12-2024 Rs. '000
Cash flow from operating activities		
Interest receipts	19,614,987	17,750,788
Commission receipts	245,293	185,950
Other income receipts	2,023,298	1,837,742
Interest payments	(9,766,561)	(9,014,011)
Fee and business promotion expenses	(580,347)	(441,537)
Employee related payments	(2,320,634)	(1,904,334)
Supplier payments	(4,254,718)	(2,948,805)
Financial expenses	(23,094)	(22,041)
Operating profit before changes in operating assets	4,938,224	5,443,752
<i>(Increase)/Decrease in operating assets</i>		
Investments in financial institutions	(6,398,872)	4,983,192
Net funds advanced to customers	(42,263,977)	(17,337,511)
Changes in other short-term assets	(1,072,326)	(583,575)
Changes in inventories	(56,067)	200,935
	(49,791,242)	(12,736,959)
Increase/(Decrease) in operating liabilities		
Net borrowings	38,343,069	(242,606)
Net deposits from customers	417,053	10,064,850
	38,760,122	9,822,244
Net Cash Generated from / (used in) operating activities	(6,092,896)	2,529,037
Contribution to plan asset	(200,000)	(110,000)
Taxation	(1,763,709)	(1,055,215)
	(8,056,605)	1,363,822
Cash flow from investing activities		
Dividend receipts	63,212	46,537
Proceed from employee share options	172,370	-
Proceed /(Investment) in other investment securities	856,607	(2,440,675)
Purchase of property, plant and equipment	(701,829)	(673,066)
Proceed from sale of property, plant and equipment	40,707	11,535
Net cash from / (used in) investing activities	431,067	(3,055,669)
Cash flow from financing activities		
Dividend paid	(709,108)	(495,953)
Net change in debt securities issued and subordinated debt	5,964,574	2,021,824
Net cash inflows/ (outflows) from financing activities	5,255,466	1,525,871
Net increase/(decrease) in cash and cash equivalents	(2,370,072)	(165,976)
Cash and cash equivalents at the beginning of the period	4,236,316	3,448,973
Cash and cash equivalents at the end of the period	1,866,244	3,282,997
Cash and cash equivalents at the beginning of the period		
Cash at bank and cash in hand	4,582,802	3,642,333
Bank overdrafts	(346,486)	(193,360)
	4,236,316	3,448,973
Cash and cash equivalents at the end of the period		
Cash at bank and cash in hand	2,677,066	3,597,285
Bank overdrafts	(810,822)	(314,288)
	1,866,244	3,282,997

Figures in brackets indicate deductions.

Segmental Analysis

	Lease and stock out on hire		Loans and advances		Others		Total	
	31-12-2025 Rs. '000	31-12-2024 Rs. '000	31-12-2025 Rs. '000	31-12-2024 Rs. '000	31-12-2025 Rs. '000	31-12-2024 Rs. '000	31-12-2025 Rs. '000	31-12-2024 Rs. '000
Interest	8,693,973	9,217,374	9,052,093	5,752,881	1,567,774	2,065,610	19,313,840	17,035,866
Non interest income							2,666,068	2,071,165
Segmented revenue	8,693,973	9,217,374	9,052,093	5,752,881	1,567,774	2,065,610	21,979,908	19,107,031
Total revenue	8,693,973	9,217,374	9,052,093	5,752,881	1,567,774	2,065,610	21,979,908	19,107,031
Interest cost							9,724,719	8,705,488
Impairment and other credit losses	82,508	6,312	115,284	4,891	50,364	3,397	248,156	14,600
Segment contribution							12,007,033	10,386,943
Depreciation and amortisation	114,026	108,364	159,323	83,979	69,603	58,326	342,953	250,669
Unallocated expenses							5,543,291	4,845,144
Taxes on financial services							1,882,865	1,593,975
Profit from operations							4,237,922	3,697,155
Income tax expenses							1,086,875	1,079,000
Profit for the period							3,151,047	2,618,155
Segmented assets	63,648,513	57,788,028	88,933,070	44,783,835	39,647,919	31,103,701	192,229,502	133,675,563
Additions of property, plant and equipment during the year	217,302	276,061	303,626	213,938	132,645	148,587	653,573	638,586
Unallocated assets							11,013,918	9,327,356
Total assets	63,865,815	58,064,089	89,236,696	44,997,773	39,780,564	31,252,287	203,896,993	143,641,505
Segment liabilities	57,088,989	50,317,161	79,767,755	38,994,157	34,848,015	27,082,598	171,704,759	116,393,915
Unallocated liabilities							5,571,448	4,282,917
Total Liabilities	50,590,374	45,107,707	43,885,568	27,496,236	32,466,968	7,497,267	177,276,207	120,676,832

Fair Value Measurement

	31-12-2025				31-03-2025 (Audited)			
	Level 1 Rs. '000	Level 2 Rs. '000	Level 3 Rs. '000	Total Rs. '000	Level 1 Rs. '000	Level 2 Rs. '000	Level 3 Rs. '000	Total Rs. '000
Financial assets								
Financial assets measured at FVTPL								
- Equity Instruments - Quoted Shares	795,867			795,867	-			-
Derivative financial assets		-		-		31,712		31,712
Other investment securities								
- Equity Instruments - Quoted Shares	2,414,511			2,414,511	2,707,357			2,707,357
- Equity Instruments – Unquoted Shares	-		37,910	37,910	-		37,910	37,910
Total financial assets disclosed at fair value	3,210,378	-	37,910	3,248,288	2,707,357	31,712	37,910	2,776,979
Other non-financial assets								
Property Plant and Equipment - Free hold land			2,947,695	2,947,695			2,947,695	2,947,695
Total non-financial assets disclosed at fair value	-	-	2,947,695	2,947,695	-	-	2,947,695	2,947,695
Assets not disclosed at fair value				197,701,010				151,211,672
Total assets	3,210,378	-	2,985,605	203,896,993	2,707,357	31,712	2,985,605	156,936,346
Financial liabilities								
Derivative financial liabilities		21,139		21,139				-
Total financial liabilities disclosed at fair value		21,139		21,139	-			-
Liabilities not disclosed at fair value				177,255,068				133,000,057
Total liabilities	-	-		177,276,207	-	-	-	133,000,057

Level 1 : Inputs that are quoted market prices (unadjusted) in active markets for identical instruments.

Level 2 : Inputs other than quoted prices included within Level 1 that are observable either directly or indirectly.

Level 3 : Inputs that are unobservable.

Shareholders' Information

TWENTY LARGEST SHAREHOLDERS AS AT 31 DECEMBER 2025

Ordinary Voting Shares

No	NAME	SHAREHOLDING	(%)
1	CEYLINCO LIFE INSURANCE LIMITED ACCOUNT NO.3 SHAREHOLDER'S FUND	19,120,225	31.15
2	ASIA MANAGEMENT CAPITAL VENTURES (PVT) LTD	7,214,039	11.75
3	CITIZENS DEVELOPMENT BUSINESS FINANCE PLC A/C 02 (CDB EMPLOYEE GRATUITY FUND)	4,209,383	6.86
4	SAMPATH BANK PLC/ASEKI INSURANCE BROKERS (PVT) LTD	4,000,000	6.52
5	PEOPLE S LEASING AND FINANCE PLC/ASIA MANAGEMENT CAPITAL VENTURES (PVT)LTD	3,900,000	6.35
6	PEOPLE'S LEASING & FINANCE PLC / MR.W.P.C.M.NANAYAKKARA	2,293,231	3.74
7	SANASA DEVELOPMENT BANK PLC/ASIA MANAGEMENT CAPITAL VENTURES (PVT) LTD	1,800,000	2.93
8	PEOPLE S LEASING AND FINANCE PLC/S.V.MUNASINGHE	1,454,259	2.37
9	PEOPLE S LEASING AND FINANCE PLC/R.H.ABEYGOONEWARDENA&V.F.ABEYGOONEWARDENA	1,445,547	2.36
10	CEYLINCO LIFE INSURANCE LIMITED ACCOUNT NO.1	1,423,548	2.32
11	SEYLAN BANK PLC/TENNAKON MUDIYANSELAGE DAMITH PRASANNA TENNAKON	1,288,583	2.10
12	CEYLINCO LIFE INSURANCE LIMITED ACCOUNT NO.2	954,323	1.55
13	SEYLAN BANK PLC/N.D.KODAGODA	561,388	0.91
14	J.B. COCOSHELL (PVT) LTD	450,900	0.73
15	DEUTSCHE BANK AG AS TRUSTEE FOR JB VANTAGE VALUE EQUITY FUND	410,000	0.67
16	ODYSSEY CAPITAL PARTNERS (PRIVATE) LIMITED	350,000	0.57
17	ASEKI INSURANCE BROKERS (PVT) LTD	347,555	0.57
18	PEOPLE'S LEASING & FINANCE PLC/MR. H.K. DASSANAYAKE	299,115	0.49
19	SEYLAN BANK PLC/I.M.KOTIGALA	284,908	0.46
20	MR. J.S. RANATHUNGA	267,977	0.44
	Sub total of Top 20 Share Holders	52,074,981	84.84
		9,299,475	15.16
	Total	61,374,456	100.00

The percentage of shares held by the public as at 31 December 2025 is 46.69% (with 1,837 public share holders)

Ordinary Non Voting Shares

No	NAME	SHAREHOLDING	(%)
1	J.B. COCOSHELL (PVT) LTD	1,822,230	17.62
2	DEUTSCHE BANK AG AS TRUSTEE FOR JB VANTAGE VALUE EQUITY FUND	931,783	9.01
3	SEYLAN BANK PLC/S.R. FERNANDO	720,592	6.97
4	ODYSSEY CAPITAL PARTNERS (PRIVATE) LIMITED	470,000	4.54
5	MR. Y.H. ABDULHUSSEIN	448,934	4.34
6	MISS R.H. ABDULHUSSEIN	376,776	3.64
7	ESSAJEE CARIMJEE INSURANCE BROKERS (PVT) LTD	325,000	3.14
8	MR. A. SITHAMPALAM	196,509	1.90
9	MR. H.M. ABDULHUSSEIN	188,902	1.83
10	MRS. A.M. ESUFALLY	165,375	1.60
11	MR. H.M. ABDULHUSSEIN	153,275	1.48
12	MR. L.T.R.S.L. JAYAWARDHANA	150,000	1.45
13	MR. S.M.P.L. JAYARATNE	133,966	1.30
14	COMMERCIAL BANK OF CEYLON PLC/G.S.N.PEIRIS	119,536	1.16
15	SAMPATH BANK PLC/ DR. PALAMANDADIGE LAHIRU SHANTHAWARNA ARIYANANDA	111,000	1.07
16	SEYLAN BANK PLC/SIVAPIRAGASAM KANAGASINGAM AATHITHAN	110,077	1.06
17	GOLD INVESTMENT LIMITED	108,009	1.04
18	COMMERCIAL BANK OF CEYLON PLC A/C NO. 04	105,390	1.02
19	MR. W.P.A.D. GUNATHILAKE	100,100	0.97
20	MR. N.K. D'ALWIS	100,000	0.97
	Sub total of Top 20 Share Holders	6,837,454	66.11
		3,506,214	33.89
	Total	10,343,668	100.00

The percentage of shares held by the public as at 31 December 2025 is 81.03% (with 2,459 public share holders)

Shareholders' Information

DIRECTORS' AND CHIEF EXECUTIVE OFFICER'S SHAREHOLDING AS AT 31 DECEMBER 2025

Ordinary Voting Shares

NAME	SHAREHOLDING
MR. J.R.A. CORERA	1,027
PEOPLE'S LEASING & FINANCE PLC/MR.J.R.A. CORERA	21,622
MR W.P.C.M. NANAYAKKARA	1,283
PEOPLE'S LEASING & FINANCE PLC / MR.W.P.C.M.NANAYAKKARA	2,293,231
PEOPLE'S LEASING & FINANCE PLC/MR.T.M.D.P.TENNAKON	257,846
SEYLAN BANK PLC/TENNAKON MUDIYANSELAGE DAMITH PRASANNA TENNAKON	1,288,583
MR. S.V. MUNASINGHE	-
PEOPLE'S LEASING & FINANCE PLC/MR.S.V.MUNASINGHE	1,454,259
MR. R.H. ABEYGOONEWARDENA / MRS. V.F. ABEYGOONEWARDENA	5,652
PEOPLES'S LEASING & FINANCE PLC/ MR. R.H.ABEYGOONEWARDENA & V.F.ABEYGOONEWARDENA	1,445,547
MR. D.A. DE SILVA	-
DIALOG FINANCE PLC/D.A. DE SILVA	238,310
MR. J.P. ABHAYARATNE	-
MRS. P.R.W. PERERA	-
MR. S. KUMARAPPERUMA	-
MR. E.R.S.G.S. HEMACHANDRA	-
PROF P.N. GAMAGE	-
MRS. J. LOKULIYANA	-
MR.DR. R. WICKRAMASINGHE	-
Total	7,007,360

Ordinary Non Voting Shares

NAME	SHAREHOLDING
MR. J.R.A. CORERA	10,335
MR W.P.C.M. NANAYAKKARA	56
MR. T.M.D.P. TENNAKON	-
MR. S.V. MUNASINGHE	-
MR. R.H. ABEYGOONEWARDENA / MRS. V.F. ABEYGOONEWARDENA	82,842
PEOPLES'S LEASING & FINANCE PLC/ MR. R.H. & MRS. V.F.ABEYGOONEWARDENA	37,850
MR. D.A. DE SILVA	-
MR. J.P. ABHAYARATNE	-
MRS. P.R.W. PERERA	-
MR. S. KUMARAPPERUMA	-
MR. E.R.S.G.S. HEMACHANDRA	-
PROF P.N. GAMAGE	-
MRS. J. LOKULIYANA	-
MR.DR. R. WICKRAMASINGHE	-
Total	131,083

MARKET PRICES FOR THE QUARTER ENDED 31 DECEMBER 2025

	Ordinary Voting Shares		Ordinary Non Voting Shares	
	31/12/2025 Rs.	31/12/2024 Rs.	31/12/2025 Rs.	31/12/2024 Rs.
Highest Price	413.50	268.75	349.50	175.00
Lowest Price	365.00	160.00	275.00	101.00
Last Traded	382.50	247.00	300.25	172.25

FLOATING ADJUSTED MARKET CAPITALIZATION AS AT 31 DECEMBER 2025

	Number of shares	Market price per share	Market Capitalization (Rs.)	Percentage of public holders	Floating Adjusted Market Capitalization
Voting Share	61,374,456	382.50	23,475,729,420	46.69%	10,960,818,066
Non Voting Share	10,343,668	300.25	3,105,686,317	81.03%	2,516,537,623
Total Shares			26,581,415,737		13,477,355,689

The Float adjusted market capitalization of the Company falls under Option 1 of Rule 7.13.1 (i) (a) of the Listing Rules of the Colombo Stock Exchange and the Company has complied with the minimum public holding requirement applicable under the said option

Explanatory Notes

- 1 The Company has used the same accounting policies and method of computing described in the audited financial statements of the Company for 2024/25 in the preparation of these interim financial statements.
- 2 As at 31 December 2025 stated capital represents 61,374,456 ordinary voting shares and 10,343,668 ordinary non voting shares.
- 3 All known expenses have been provided in these financial statements and management fees are not applicable to the Company.
- 4 During the year there were no material changes in the composition of assets, liabilities and contingent liabilities and there is no seasonality and cyclicity affecting the interim operation.
- 5 In terms of the rule 7.1 of the listing rules of the Colombo Stock Exchange, the Board of Directors of the company at its meeting held on 9th December 2025 approved the payment of an interim cash dividend of Rs. 7.50 per voting and non voting share for the financial year ending 31 March 2026.
- 6 Since 31 December 2025, there were no material events other than the above, that required adjustment or disclosure in these financial statements.
- 7 These financial statements are prepared in accordance with the Sri Lanka Accounting Standard - LKAS 34 "Interim Financial Reporting".

Selected Performance Indicators as per regulatory requirements

Indicator	As at 31-12-2025	As at 31-03-2025
Asset Quality (Rs. 000)		
Gross Non- Performing Accommodations	7,130,428	7,139,900
Gross Non- Performing Accommodations Ratio	4.61%	6.32%
Net Non- Performing Accommodations Ratio	2.27%	3.10%
Net Non-Performing Loans to Core Capital Ratio	16.71%	19.02%
Provision Coverage Ratio	51.91%	52.53%
Liquidity (Rs. 000)		
Required Minimum Amount of Liquid Assets	12,107,922	10,572,131
Available Amount of Liquid Assets	17,998,114	20,256,078
Required Minimum Amount of Government Securities	7,174,338	5,731,512
Available Amount of Government Securities	10,943,755	9,381,123
Available Liquid Assets to Required Liquid Assets (Minimum 100%)	148.65%	191.60%
Liquid Assets to External Funds **	7.10%	16.08%
Capital Adequacy (Rs. 000)		
Core Capital (Tier I Capital)	20,516,407	17,821,571
Total Capital Base	29,874,944	22,276,671
Core Capital to Risk Weighted Assets Ratio (Minimum 10%)***	12.25%	14.47%
Total Capital to Risk Weighted Assets Ratio (Minimum 14%)***	17.84%	18.09%
Capital Funds to Total Deposit Liabilities Ratio (Minimum 10%)***	34.25%	25.65%
Profitability		
Net Interest Margin	7.09%	7.97%
Return on Average Assets- After Tax	2.33%	2.80%
Return on Average Equity- After Tax	16.62%	18.15%
Cost to Income Ratio	48.03%	48.40%
Memorandum information		
Number of Employees	2,031	1,939
Number of Branches	71	71
External Credit Rating (Fitch Ratings Lanka Ltd.)	BBB (lka)/ Stable	BBB (lka)/ Stable

** External funds includes deposits and borrowings

*** Including current year unaudited profit

Corporate Information

Corporate Information

Name of the Company

Citizens Development Business Finance PLC

Legal Form

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

Date of Incorporation

07 September 1995

Registration Number

PB 232 PQ

Accounting period

March 31

Board of Directors

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

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

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

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

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

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

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

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

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

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

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

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

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

Registered Address of Head Office

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

Company Secretary

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

Company Registrar

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

Company Auditors

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

Lawyers of the Company

Nithya Partners
No 97A, Galle Road,
Colombo 03.
Sri Lanka

Credit Rating Agency

Fitch Ratings Lanka Ltd

Bankers

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



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