

# Progress with Purpose

## Financial Statements

For the Nine Months Ended 31st December 2025



**Alliance Finance Co. PLC**  
Make the world a better place through sustainable finance



The first financial institution in South Asia to receive the SSCI Certification, the world's first measurable and certifiable standard for value driven financial institutions with holistic sustainability integration to the business.

# Alliance Finance Company PLC

## Statement of Profit or Loss - Company

For the period ended 31st December

	For the Quarter ended			For the Nine months ended		
	2025 (Unaudited) Rs.	2024 (Unaudited) Rs.	Variance %	2025 (Unaudited) Rs.	2024 (Unaudited) Rs.	Variance %
<b>Gross Income</b>	4,497,442,637	4,009,350,866	12	13,451,385,428	11,504,037,020	17
Interest income	4,243,212,088	3,718,143,471	14	12,589,373,706	10,762,175,241	17
Interest expenses	(1,934,243,498)	(1,628,430,263)	(19)	(5,561,351,113)	(4,815,212,733)	(15)
<b>Net Interest Income</b>	<b>2,308,968,590</b>	<b>2,089,713,208</b>	<b>10</b>	<b>7,028,022,593</b>	<b>5,946,962,508</b>	<b>18</b>
Fee and Commission Income	175,542,001	112,688,706	56	511,891,484	309,616,798	65
Net gain/(loss) from trading	22,898,454	(1,603,875)	1,528	65,236,415	42,926,285	52
Other operating income (net)	55,790,094	180,122,564	(69)	284,883,823	389,318,696	(27)
<b>Total Operating Income</b>	<b>2,563,199,139</b>	<b>2,380,920,603</b>	<b>8</b>	<b>7,890,034,315</b>	<b>6,688,824,287</b>	<b>18</b>
Impairment (charges) / reversal for loans and other losses	(185,400,892)	(143,858,106)	(29)	(415,567,438)	(529,887,712)	22
<b>Net Operating Income</b>	<b>2,377,798,247</b>	<b>2,237,062,497</b>	<b>6</b>	<b>7,474,466,877</b>	<b>6,158,936,575</b>	<b>21</b>
<b>Operating Expenses</b>						
Personnel expenses	(541,471,325)	(497,923,252)	(9)	(1,924,579,703)	(1,498,927,056)	(28)
Other operating expenses	(750,531,424)	(696,473,455)	(8)	(2,301,343,064)	(2,035,510,647)	(13)
Depreciation and amortization	(68,631,234)	(54,596,033)	(26)	(186,664,100)	(157,396,379)	(19)
<b>Total operating expenses</b>	<b>(1,360,633,983)</b>	<b>(1,248,992,740)</b>	<b>(9)</b>	<b>(4,412,586,867)</b>	<b>(3,691,834,082)</b>	<b>(20)</b>
<b>Operating Profit before Taxes on Financial Services</b>	<b>1,017,164,264</b>	<b>988,069,757</b>	<b>3</b>	<b>3,061,880,010</b>	<b>2,467,102,493</b>	<b>24</b>
Taxes on financial services	(251,808,154)	(238,956,141)	(5)	(790,675,606)	(650,777,859)	(21)
<b>Operating Profit after Taxes on Financial Services</b>	<b>765,356,110</b>	<b>749,113,616</b>	<b>2</b>	<b>2,271,204,404</b>	<b>1,816,324,634</b>	<b>25</b>
Share of profit/(loss) from associates	11,382,094	2,691,378	323	26,910,416	18,414,052	46
<b>Profit before Taxation from Operations</b>	<b>776,738,204</b>	<b>751,804,994</b>	<b>3</b>	<b>2,298,114,820</b>	<b>1,834,738,686</b>	<b>25</b>
Provision for income taxation	(341,495,509)	(327,936,705)	(4)	(960,427,781)	(841,207,803)	(14)
<b>Profit for the Period</b>	<b>435,242,695</b>	<b>423,868,289</b>	<b>3</b>	<b>1,337,687,039</b>	<b>993,530,883</b>	<b>35</b>
Basic/ Diluted earnings per share (Annualised)	51.67	50.32		52.93	39.31	
Dividend Per Share paid	-	-		9.20	8.40	

# Alliance Finance Company PLC

## Statement of Profit or Loss - Group

For the period ended 31st December

	For the Quarter ended			For the Nine months ended		
	2025 (Unaudited) Rs.	2024 (Unaudited) Rs.	Variance %	2025 (Unaudited) Rs.	2024 (Unaudited) Rs.	Variance %
<b>Gross Income</b>	4,677,504,614	4,066,024,378	15	13,750,954,461	11,654,894,238	18
Interest income	4,253,014,824	3,726,530,752	14	12,617,305,691	10,785,811,828	17
Interest expenses	(1,934,242,446)	(1,628,446,744)	(19)	(5,561,360,638)	(4,815,272,348)	(15)
<b>Net Interest Income</b>	<b>2,318,772,378</b>	<b>2,098,084,008</b>	<b>11</b>	<b>7,055,945,053</b>	<b>5,970,539,480</b>	<b>18</b>
Fee and commission income	336,958,494	156,902,919	115	767,762,822	424,720,167	81
Net gain/(loss) from trading	24,217,131	315,158	7,584	67,646,675	48,449,700	(40)
Other operating income (net)	63,314,165	182,275,549	(65)	298,239,273	395,912,543	(25)
<b>Total Operating Income</b>	<b>2,743,262,168</b>	<b>2,437,577,634</b>	<b>13</b>	<b>8,189,593,823</b>	<b>6,839,621,890</b>	<b>20</b>
Impairment (charges) / reversal for loans and other losses	(185,400,893)	(143,858,105)	29	(415,567,439)	(529,887,709)	22
<b>Net Operating Income</b>	<b>2,557,861,275</b>	<b>2,293,719,529</b>	<b>12</b>	<b>7,774,026,384</b>	<b>6,309,734,181</b>	<b>23</b>
<b>Operating Expenses</b>						
Personnel expenses	(546,523,204)	(502,172,149)	(9)	(1,939,572,519)	(1,512,713,236)	(28)
Other operating expenses	(879,995,081)	(710,651,287)	(24)	(2,464,432,874)	(2,071,836,992)	(19)
Depreciation and amortization	(68,716,006)	(54,666,098)	(26)	(186,917,496)	(157,700,231)	(19)
<b>Total operating expenses</b>	<b>(1,495,234,291)</b>	<b>(1,267,489,534)</b>	<b>(18)</b>	<b>(4,590,922,889)</b>	<b>(3,742,250,459)</b>	<b>(23)</b>
<b>Operating Profit before Taxes on Financial Services</b>	<b>1,062,626,984</b>	<b>1,026,229,995</b>	<b>4</b>	<b>3,183,103,495</b>	<b>2,567,483,722</b>	<b>24</b>
Taxes on financial services	(251,808,154)	(238,956,141)	(5)	(790,675,606)	(650,777,859)	(21)
<b>Operating Profit after Taxes on Financial Services</b>	<b>810,818,830</b>	<b>787,273,854</b>	<b>3</b>	<b>2,392,427,889</b>	<b>1,916,705,863</b>	<b>25</b>
Share of profit/(loss) from associates	11,382,094	2,691,378	(323)	26,910,416	18,414,052	46
<b>Profit before Taxation from Operations</b>	<b>822,200,924</b>	<b>789,965,232</b>	<b>4</b>	<b>2,419,338,305</b>	<b>1,935,119,915</b>	<b>25</b>
Provision for income taxation	(354,143,795)	(338,391,321)	(5)	(993,941,813)	(870,794,871)	(14)
<b>Profit for the Period</b>	<b>468,057,129</b>	<b>451,573,911</b>	<b>4</b>	<b>1,425,396,492</b>	<b>1,064,325,044</b>	<b>34</b>
Profit attributable to :						
Equity holders of the Company	456,224,190	441,583,265	3	1,393,768,464	1,038,796,671	34
Non controlling interest	11,832,939	9,990,646	18	31,628,028	25,528,373	24
<b>Profit for the Period</b>	<b>468,057,129</b>	<b>451,573,911</b>	<b>4</b>	<b>1,425,396,492</b>	<b>1,064,325,044</b>	<b>34</b>
Basic/ Diluted earnings per share (Annualised)	54.16	52.42		55.15	41.10	
Dividend Per Share paid	-	-		9.20	8.40	

## Alliance Finance Company PLC

### Statement of Comprehensive Income-Company

For the period ended 31st December

	For the Quarter ended			For the Nine months ended		
	2025 (Unaudited)	2024 (Unaudited)	Variance	2025 (Unaudited)	2024 (Unaudited)	Variance
	Rs.	Rs.	%	Rs.	Rs.	%
Profit for the period	435,242,695	423,868,289	3	1,337,687,039	993,530,883	35
<b>Other Comprehensive Income</b>						
<b>Other Comprehensive Income not to be Reclassified to Profit or Loss</b>						
Equity investments at FVOCI -net change in fair value & realized profit/ (loss) to retained earnings	39,894,289	135,008,446	(70)	108,183,908	139,363,358	(22)
<b>Net Other Comprehensive Income not be Reclassified to Profit or Loss</b>	<b>39,894,289</b>	<b>135,008,446</b>	<b>(70)</b>	<b>108,183,908</b>	<b>139,363,358</b>	<b>(22)</b>
<b>Total Comprehensive Income for the period</b>	<b>475,136,984</b>	<b>558,876,735</b>	<b>(15)</b>	<b>1,445,870,947</b>	<b>1,132,894,241</b>	<b>28</b>

## Alliance Finance Company PLC

### Statement of Comprehensive Income - Group

For the period ended 31st December

	For the Quarter ended			For the Nine months ended		
	2025	2024	Variance %	2025	2024	Variance %
	(Unaudited) Rs.	(Unaudited) Rs.		(Unaudited) Rs.	(Unaudited) Rs.	
<b>Profit for the period</b>	<b>468,057,129</b>	<b>451,573,911</b>	<b>4</b>	<b>1,425,396,492</b>	<b>1,064,325,044</b>	<b>34</b>
<b>Other Comprehensive Income</b>						
<b>Other Comprehensive Income not to be Reclassified to Profit or Loss</b>						
Equity investments at FVOCI -net change in fair value & realized profit/ (loss) to retained earnings	39,894,289	135,008,446	(70)	108,183,908	139,363,358	(22)
<b>Net Other Comprehensive Income not be Classified to Profit or Loss</b>	<b>39,894,289</b>	<b>135,008,446</b>	<b>(70)</b>	<b>108,183,908</b>	<b>139,363,358</b>	<b>(22)</b>
<b>Total Comprehensive Income for the period</b>	<b>507,951,418</b>	<b>586,582,357</b>	<b>(13)</b>	<b>1,533,580,401</b>	<b>1,203,688,402</b>	<b>27</b>
Attributable to:						
Equity holders of the company	496,118,479	576,591,711	(14)	1,501,952,373	1,178,160,029	27
Non controlling interest	11,832,939	9,990,646	18	31,628,028	25,528,373	24
<b>Total Comprehensive Income for the period</b>	<b>507,951,418</b>	<b>586,582,357</b>	<b>(13)</b>	<b>1,533,580,401</b>	<b>1,203,688,402</b>	<b>27</b>

**Alliance Finance Company PLC**  
**Statement of Financial Position**

As at	Company			Group		
	31.12.2025	31.03.2025	Variance	31.12.2025	31.03.2025	Variance
	(Unaudited)	(Audited)	%	(Unaudited)	(Audited)	%
	Rs.	Rs.	%	Rs.	Rs.	%
<b>Assets</b>						
Cash and cash equivalents	1,993,448,981	1,475,822,024	35	2,306,258,077	1,741,401,080	32
Repurchase agreements	2,788,427,503	1,834,618,154	52	2,788,427,503	1,834,617,974	52
Placements with banks & financial institutions	5,315,314,707	4,905,397,835	8	5,454,718,043	4,941,814,722	10
Financial assets recognised through profit or loss	2,266,677,707	5,271,089,167	(57)	2,266,677,707	5,400,608,853	(58)
Loans and advances - at amortised cost	52,963,814,142	38,342,731,995	38	52,963,814,142	38,342,731,995	38
Lease rentals receivable & stock out on hire - at amortised cost	22,686,332,867	24,173,323,963	(6)	22,686,332,868	24,173,323,963	(6)
Financial assets- fair value through other comprehensive income	340,365,988	175,800,654	94	340,365,988	175,800,654	94
Other trading stocks	103,986,239	67,495,284	54	103,986,239	67,495,284	54
Other financial assets	990,780,793	566,898,746	75	1,001,843,060	545,171,168	84
Other non financial assets	258,344,642	244,625,077	6	269,110,023	252,983,150	6
Investments in associates	153,413,029	126,502,614	21	165,227,273	138,316,858	19
Investments in subsidiaries	18,522,288	18,522,288	-	-	-	-
Investment property	187,680,000	187,680,000	-	303,959,714	302,680,000	0
Property, plant & equipment	3,447,603,870	3,390,971,504	1.7	3,448,130,183	3,391,875,272	1.66
Intangible assets	225,917,490	184,674,891	22	225,917,488	184,674,890	22
Right of use asset	454,638,801	463,824,482	(2)	454,638,801	463,824,482	(2)
Deferred tax assets	202,452,494	135,483,254	49	202,663,773	137,401,676	47
<b>Total Assets</b>	<b>94,397,721,541</b>	<b>81,565,461,932</b>	<b>16</b>	<b>94,982,070,882</b>	<b>82,094,722,021</b>	<b>16</b>
<b>Liabilities</b>						
Due to banks	38,383,722,632	30,341,711,845	27	38,444,930,889	30,397,669,512	26
Debt Securities Measured at amortised cost	3,121,358,215	1,012,406,801	208	3,121,358,215	1,012,406,801	208
Due to depositors - at amortised cost	37,531,656,648	36,524,836,317	3	37,530,783,429	36,523,989,296	3
Other financial liabilities	2,748,316,031	1,537,657,682	79	2,785,896,396	1,609,980,121	73
Other non financial liabilities	104,449,920	191,818,324	(46)	106,486,441	191,818,324	(44)
Derivative financial liabilities	9,699,653	-	100	9,699,653	-	100
Income tax liabilities	808,565,488	1,370,124,514	(41)	823,052,497	1,388,527,363	(41)
Retirement benefit liabilities	43,494,910	87,094,962	(50)	49,668,956	92,785,154	(46)
Deferred tax liabilities	703,554,447	704,224,787	(0)	709,247,114	711,624,397	(0)
Lease Liability	457,503,875	446,054,835	3	457,503,875	446,054,835	3
<b>Total Liabilities</b>	<b>83,912,321,819</b>	<b>72,215,930,068</b>	<b>16</b>	<b>84,038,627,465</b>	<b>72,374,855,804</b>	<b>16</b>
<b>Shareholders' Funds</b>						
Stated capital	613,980,000	613,980,000	-	613,980,000	613,980,000	-
Retained earnings	6,683,768,902	5,656,084,950	18	6,940,573,904	5,856,808,525	19
Reserves	3,187,650,820	3,079,466,914	4	3,187,650,822	3,079,466,914	4
<b>Total Equity Attributable to Equity Holders of the Company</b>	<b>10,485,399,722</b>	<b>9,349,531,864</b>	<b>12</b>	<b>10,742,204,726</b>	<b>9,550,255,439</b>	<b>12</b>
Non controlling interest	-	-	-	201,238,691	169,610,778	19
<b>Total Equity</b>	<b>10,485,399,722</b>	<b>9,349,531,864</b>	<b>12</b>	<b>10,943,443,417</b>	<b>9,719,866,217</b>	<b>13</b>
<b>Total Liabilities and Shareholders' Funds</b>	<b>94,397,721,541</b>	<b>81,565,461,932</b>	<b>16</b>	<b>94,982,070,882</b>	<b>82,094,722,021</b>	<b>16</b>
Contingent Liabilities and Commitments	1,568,273,675	1,507,878,412	-	1,568,273,675	1,507,878,412	-
Net assets value per share (Rs.)	311	277	-	319	283	-

Accounting policies & notes to the accounts form an integral part of these Financial Statements.

**Certification**

I certify that these Financial Statements are presented in compliance with the requirements of the Companies Act No. 07 of 2007.

  
Dinuk Baig  
Assistant General Manager -Finance

  
W. P. K Jayawardana  
Deputy Managing Director

  
R.K.E.P. De Silva  
Deputy Chairman & Managing Director

12-02-2026  
Colombo

**Alliance Finance Company PLC**  
**Statement of Changes in Equity**

Company	Stated Capital	Statutory Reserve Fund	Revaluation Reserve	General Reserve	FVOCI	Non Controlling Interest	Retained Earnings	Total
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
<b>Balance as at 1st April 2024 (Audited)</b>	613,980,000	1,048,326,205	1,593,798,551	388,258,055	(25,273,504)	-	4,509,940,679	8,129,029,986
Profit for the period	-	-	-	-	-	-	993,530,883	993,530,883
<b>Other comprehensive income, net of tax</b>								
Equity investments at FVOCI - net change in fair value &								
Disposal profit	-	-	-	-	139,363,358	-	-	139,363,358
Changes in revaluation reserve	-	-	(25,873,374)	-	-	-	-	(25,873,374)
Dividend Paid	-	-	-	-	-	-	(283,046,472)	(283,046,472)
<b>Balances as at 31st December 2024 (Unaudited)</b>	<b>613,980,000</b>	<b>1,048,326,205</b>	<b>1,567,925,177</b>	<b>388,258,055</b>	<b>114,089,854</b>	<b>-</b>	<b>5,220,425,090</b>	<b>8,953,004,381</b>
<b>Balance as at 1st April 2025 (Audited)</b>	613,980,000	1,135,067,857	1,568,458,553	388,258,055	(12,317,552)	-	5,656,084,948	9,349,531,975
Profit for the period	-	-	-	-	-	-	1,337,687,039	1,337,687,039
<b>Other comprehensive income, net of tax</b>								
Equity investments at FVOCI - net change in fair value &								
Disposal profit	-	-	-	-	108,183,908	-	-	108,183,908
Dividend Paid	-	-	-	-	-	-	(310,003,200)	(310,003,200)
<b>Balances as at 31st December 2025 (Unaudited)</b>	<b>613,980,000</b>	<b>1,135,067,857</b>	<b>1,568,458,553</b>	<b>388,258,055</b>	<b>95,866,356</b>	<b>-</b>	<b>6,683,768,787</b>	<b>10,485,399,722</b>

Group	Stated Capital	Statutory Reserve Fund	Revaluation Reserve	General Reserve	FVOCI	Non Controlling Interest	Retained Earnings	Total
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
<b>Balance as at 1st April 2024 (Audited)</b>	613,980,000	1,048,326,205	1,593,798,551	388,258,055	(25,273,504)	132,528,954	4,675,362,989	8,426,981,250
Profit for the period	-	-	-	-	-	25,528,373	1,038,796,671	1,064,325,044
<b>Other comprehensive income, net of tax -</b>								
Equity investments at FVOCI - net change in fair value &								
Disposal profit	-	-	-	-	139,363,358	-	-	139,363,358
Changes in revaluation reserve	-	-	(25,873,374)	-	-	-	-	(25,873,374)
Dividend Paid	-	-	-	-	-	-	(310,808,972)	(310,808,972)
<b>Balances as at 31st December 2024 (Unaudited)</b>	<b>613,980,000</b>	<b>1,048,326,205</b>	<b>1,567,925,177</b>	<b>388,258,055</b>	<b>114,089,854</b>	<b>158,057,327</b>	<b>5,403,350,688</b>	<b>9,293,987,306</b>
<b>Balance as at 1st April 2025 (Audited)</b>	613,980,000	1,135,067,858	1,568,458,553	388,258,055	(12,317,552)	169,610,778	5,856,808,525	9,719,866,217
Profit for the period	-	-	-	-	-	31,628,028	1,393,768,464	1,425,396,492
<b>Other comprehensive income, net of tax -</b>								
Equity investments at FVOCI - net change in fair value &								
Disposal profit	-	-	-	-	108,183,908	-	-	108,183,908
Dividend Paid	-	-	-	-	-	-	(310,003,200)	(310,003,200)
<b>Balances as at 31st December 2025 (Unaudited)</b>	<b>613,980,000</b>	<b>1,135,067,858</b>	<b>1,568,458,553</b>	<b>388,258,055</b>	<b>95,866,356</b>	<b>201,238,806</b>	<b>6,940,573,789</b>	<b>10,943,443,417</b>

Figures in brackets indicate deductions.

Accounting policies & notes to accounts form an integral part of these Financial Statements.

# Alliance Finance Company PLC

## Statement of Cash Flows

For the period ended 31st December

	Company		Group	
	2025 (Unaudited) Rs.	2024 (Unaudited) Rs.	2025 (Unaudited) Rs.	2024 (Unaudited) Rs.
<b>Cash Flows From / (Used in) Operating Activities</b>				
Profit before Income Tax Expense	2,298,114,821	1,834,738,688	2,419,338,306	1,935,119,915
<b>Adjustments for;</b>				
Depreciation of property, plant & equipment	173,780,394	148,765,927	174,033,790	148,988,041
Amortization of intangible assets	12,883,706	8,630,452	12,883,706	8,712,190
Interest Expenses of Bank Borrowings	2,393,420,256	1,914,514,860	2,393,420,256	1,914,514,860
Interest on debentures	80,956,213	-	80,956,213	-
Amortization of Right of use asset	125,082,629	108,378,280	125,082,629	108,378,280
Interest expense on lease liability	45,907,752	40,119,565	45,907,752	40,119,565
Impairment (reversal)/provision	392,695,396	411,840,453	392,695,396	411,840,453
Interest on fixed deposits, commercial paper & treasury bills	(359,953,646)	(224,066,962)	(387,885,631)	(247,703,549)
Fair value (gain)/loss on equity investments (FVTPL)	(32,914,717)	(64,713,184)	(32,914,717)	(64,713,184)
Bad debt written-off	22,872,042	118,047,257	22,872,042	118,047,256
Loss/(profit) on disposal of property, plant & equipment	(1,706,960)	(8,770,864)	(1,706,960)	(8,770,864)
Profit from sale of vehicle	(16,779,970)	(43,620,941)	(16,779,970)	(43,620,941)
Provision/(reversal) for defined benefit plans	67,500,000	28,660,485	67,777,952	29,232,322
Dividend received	(8,522,339)	(34,988,637)	(17,632,893)	(41,326,760)
Share of loss/(profit) from associates	(26,910,416)	(18,414,052)	(26,910,416)	(18,414,052)
<b>Operating Profit before Working Capital Changes</b>	<b>5,166,425,161</b>	<b>4,219,121,327</b>	<b>5,251,137,455</b>	<b>4,290,403,532</b>
(Increase)/decrease in trading stock	(23,218,239)	26,008,576	(23,218,239)	26,008,576
(Increase)/decrease in loans and advances	(14,712,006,891)	(10,362,865,271)	(14,712,006,891)	(10,362,865,354)
(Increase)/decrease in lease rentals receivable & stock out on hire	1,162,348,404	(1,431,810,151)	1,162,348,403	(1,431,810,151)
(Increase)/decrease in fixed deposits & repurchase agreements	(1,363,726,221)	(850,701,377)	(1,466,712,851)	(859,054,082)
(Increase)/decrease in other financial assets	(423,882,047)	(53,945,071)	(456,671,892)	(63,087,758)
(Increase)/decrease in other non financial assets	126,896,202	66,939,491	124,488,894	65,554,598
Increase/(decrease) in derivative financial liabilities	9,699,653	(5,379,112)	9,699,653	(5,379,033)
Increase/(decrease) in amounts due to depositors	1,006,820,331	4,881,538,341	1,006,794,133	4,881,511,821
Increase/(decrease) in other financial liabilities	1,176,199,636	99,416,232	1,137,433,369	97,127,591
Increase/(decrease) in other non financial liabilities	(87,368,404)	(90,238,888)	(85,331,883)	(90,238,888)
<b>Cash generated from/(used in) Operations</b>	<b>(7,961,812,415)</b>	<b>(3,501,915,903)</b>	<b>(8,052,039,849)</b>	<b>(3,451,829,149)</b>
Retirement benefit liabilities paid	(24,005,090)	(19,436,836)	(24,355,090)	(19,636,838)
Investment in gratuity fund	(87,094,962)	(52,103,008)	(87,094,962)	(52,103,008)
Taxes paid	(1,589,626,341)	(745,363,733)	(1,623,755,741)	(770,820,874)
<b>Net cash generated from/(used in) operating activities</b>	<b>(9,662,538,808)</b>	<b>(4,318,819,481)</b>	<b>(9,787,245,642)</b>	<b>(4,294,389,868)</b>
<b>Cash Flows from / (Used in) Investing Activities</b>				
Acquisition of property, plant & equipment	(259,080,798)	(286,827,810)	(258,956,741)	(287,735,307)
Acquisition of right of use assets	(115,896,949)	(118,278,697)	(115,896,948)	(118,278,697)
Acquisition of Intangible Assets	(54,126,305)	(7,673,146)	(54,126,304)	(7,673,150)
Proceeds from sales of property, plant & equipment	30,375,000	23,617,500	30,375,000	23,617,500
Proceeds from sales of vehicles	3,507,254	7,147,000	3,507,254	7,147,000
Net sales/ (purchases) of financial assets -FVTPL/FVTOCI	2,980,944,751	(2,030,669,390)	3,110,464,437	(2,030,669,390)
Dividend received	8,522,339	34,988,637	17,632,893	41,326,760
Interest on fixed deposits, commercial paper & treasury bills	359,953,646	224,066,962	387,885,631	247,703,549
<b>Net Cash Generated from Investing Activities</b>	<b>2,954,198,938</b>	<b>(2,153,628,944)</b>	<b>3,120,885,222</b>	<b>(2,124,561,735)</b>
<b>Cash Flows from / (Used in) Financing Activities</b>				
Settlement of operating lease liabilities	(140,615,768)	(71,047,632)	(140,615,767)	(71,047,632)
Loans Obtained	22,746,623,613	17,660,861,753	22,746,623,613	17,660,861,753
Loans Repayments	(12,011,774,903)	(11,452,461,018)	(12,011,774,903)	(11,452,461,018)
Dividend paid	(310,003,086)	(283,046,400)	(310,003,086)	(310,808,900)
<b>Net Cash Generated from/(Used in) Financing Activities</b>	<b>10,284,229,856</b>	<b>5,854,306,703</b>	<b>10,284,229,857</b>	<b>5,826,544,203</b>
<b>Net Increase/(Decrease) in Cash and Cash Equivalents</b>	<b>3,575,889,986</b>	<b>(618,141,722)</b>	<b>3,617,869,437</b>	<b>(592,407,400)</b>
Cash and cash equivalents at the beginning of the year	(2,102,843,801)	(283,171,509)	(1,893,222,412)	(183,851,095)
Cash and cash equivalents at the end of the period *	1,473,046,185	(901,313,231)	1,724,647,025	(776,258,495)
<b>Movement in Cash and Cash Equivalent</b>	<b>3,575,889,986</b>	<b>(618,141,722)</b>	<b>3,617,869,437</b>	<b>(592,407,400)</b>

### Note : Reporting cash flows from operating activities

The Company reports cash flows from operating activities by using the indirect method. The indirect method – whereby profit or loss is adjusted for the effects of non-cash items, any deferrals or accruals of past or future operating cash receipts or payments, and items of income or expense associated with investing or financing cash flows – is shown in the above.

\* Cash and cash equivalents at the end of the period include favourable cash balances and the Bank Overdraft balances.

## Alliance Finance Company PLC

### Fair Value Hierarchy -Company

As at

	Fair Value Measurement using				Total Rs.
	Quoted Prices in Active Markets	Significant Observable Inputs	Significant Unobservable Inputs		
	Level 1 Rs.	Level 2 Rs.	Level 3 Rs.		
<b>31st December 2025</b>					
<b>Financial Assets</b>					
<b>Financial assets - Fair value through profit and loss</b>					
Government of Sri Lanka treasury bills	-	2,159,976,507	-		2,159,976,507
Government of Sri Lanka treasury bonds	-	106,701,200	-		106,701,200
Investments in Unit Trusts	-	-	-		-
<b>Financial assets - Fair value through Other Comprehensive Income</b>					
Quoted Investments	339,786,738	-	-		339,786,738
Unquoted Investments	-	-	579,250		579,250
	<b>339,786,738</b>	<b>2,266,677,707</b>	<b>579,250</b>		<b>2,607,043,695</b>
<b>Financial Liabilities</b>					
Due to Depositors	-	37,531,656,648	-		37,531,656,648
Due to Banks	-	38,383,722,632	-		38,383,722,632
Debt Securities Measured at amortised cost	-	3,121,358,215	-		3,121,358,215
Derivative financial liabilities	-	9,699,653	-		9,699,653
	<b>-</b>	<b>79,046,437,148</b>	<b>-</b>		<b>79,046,437,148</b>

	Fair Value Measurement using				Total Rs.
	Quoted Prices in Active Markets	Significant Observable Inputs	Significant Unobservable Inputs		
	Level 1 Rs.	Level 2 Rs.	Level 3 Rs.		
<b>31st December 2024</b>					
<b>Financial Assets</b>					
<b>Financial assets - Fair value through profit and loss</b>					
Government of Sri Lanka treasury bills	-	6,180,873,902	-		6,180,873,902
Government of Sri Lanka treasury bonds	-	102,930,751	-		102,930,751
<b>Financial assets - Fair value through Other Comprehensive Income</b>					
Quoted Investments	865,519,072	-	-		865,519,072
Unquoted Investments	-	-	579,250		579,250
	<b>865,519,072</b>	<b>6,283,804,653</b>	<b>579,250</b>		<b>7,149,902,975</b>
<b>Financial Liabilities</b>					
Due to Depositors	-	33,268,903,590	-		33,268,903,590
Due to Banks	-	30,141,102,826	-		30,141,102,826
Derivative financial liabilities	-	-	-		-
	<b>-</b>	<b>63,410,006,416</b>	<b>-</b>		<b>63,410,006,416</b>

## Alliance Finance Company PLC

### Analysis Of Financial Statements Measurement Basis - Company

As at

	Financial assets recognized through profit or loss (FVTPL )	Financial assets at amortized cost (AC)	Financial assets at fair value through other comprehensive income(FVOCI)	Total
	Rs.	Rs.	Rs.	Rs.
<b>31st December 2025</b>				
<b>Asset</b>				
Cash and cash equivalents	-	1,993,448,981	-	1,993,448,981
Repurchase Agreements	2,788,427,503	-	-	2,788,427,503
Placement with banks and other financial institutions	-	5,315,314,707	-	5,315,314,707
Financial asset recognized through profit or loss	2,266,677,707	-	-	2,266,677,707
Loans and receivables-Amortized cost	-	52,963,814,142	-	52,963,814,142
Lease rental receivables at amortized cost	-	22,686,332,867	-	22,686,332,867
Financial asset recognized through other comprehensive income	-	-	340,365,988	340,365,988
Other financial assets	-	990,780,793	-	990,780,793
	<b>5,055,105,210</b>	<b>83,949,691,490</b>	<b>340,365,988</b>	<b>89,345,162,688</b>
<b>Liabilities</b>				
Due to Depositors	-	37,531,656,648	-	37,531,656,648
Due to Banks	-	38,383,722,632	-	38,383,722,632
Debt Securities Measured at amortised cost	-	3,121,358,215	-	3,121,358,215
Derivative financial liabilities	-	9,699,653	-	9,699,653
Other financial liabilities	-	2,748,316,031	-	2,748,316,031
	<b>-</b>	<b>81,794,753,179</b>	<b>-</b>	<b>81,794,753,179</b>

	Financial assets recognized through profit or loss (FVTPL )	Financial assets at amortized cost (AC)	Financial assets at fair value through other comprehensive income(FVOCI)	Total
	Rs.	Rs.	Rs.	Rs.
<b>31st December 2024</b>				
<b>Asset</b>				
Cash and cash equivalents	-	2,127,367,876	-	2,127,367,876
Repurchase agreements	1,261,692,279	-	-	1,261,692,279
Placement with banks and other financial institutions	-	3,797,968,942	-	3,797,968,942
Financial asset recognized through profit or loss	5,195,320,062	-	-	5,195,320,062
Loans and receivables-Amortized cost	-	33,757,812,494	-	33,757,812,494
Lease rental receivables at amortized cost	-	23,611,035,611	-	23,611,035,611
Financial asset recognized through other comprehensive income	-	-	866,098,322	866,098,322
Other financial assets	-	512,576,612	-	512,576,612
	<b>6,457,012,341</b>	<b>63,806,761,535</b>	<b>866,098,322</b>	<b>71,129,872,198</b>
<b>Liabilities</b>				
Due to Depositors	-	33,268,903,590	-	33,268,903,590
Due to Banks	-	30,141,102,826	-	30,141,102,826
Derivative financial liabilities	-	-	-	-
Other financial liabilities	-	1,257,220,469	-	1,257,220,469
	<b>-</b>	<b>64,667,226,885</b>	<b>-</b>	<b>64,667,226,885</b>

Alliance Finance Company PLC

SEGMENT REPORT - GROUP

For the Period ended 31st December

	Leasing and Hire Purchase and Consumer Durable		Loans		Gold Loans		Other		Total	
	Rs.		Rs.		Rs.		Rs.		Rs.	
	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024
<b>Revenue</b>	6,108,282,992	6,087,245,363	3,821,809,668	2,500,074,572	2,732,888,579	2,089,536,848	1,087,973,221	978,037,455	13,750,954,461	11,654,894,238
<b>Segment results</b>	<b>5,015,048,608</b>	<b>4,987,669,283</b>	<b>3,509,019,230</b>	<b>2,221,054,675</b>	<b>2,363,103,418</b>	<b>1,777,575,746</b>	<b>1,038,605,817</b>	<b>931,879,679</b>	<b>11,925,777,073</b>	<b>9,918,179,383</b>
Unallocated company expenses									(3,181,312,941)	(2,535,423,313)
<b>Operating profit</b>									8,744,464,133	7,382,756,070
Interest expenses	(1,430,109,604)	(1,628,850,126)	(2,018,391,839)	(1,406,345,922)	(1,320,362,007)	(922,498,014)	(792,497,189)	(857,578,276)	(5,561,360,638)	(4,815,272,348)
Share of profits of associates before tax									26,910,416	18,414,052
Taxes on financial services									(790,675,606)	(650,777,859)
Income tax expenses									(993,941,813)	(870,794,871)
<b>Profit for the year</b>									<b>1,425,396,492</b>	<b>1,064,325,044</b>
<b>As at 31st December</b>										
Segment assets	22,686,332,880	22,597,806,540	32,018,461,400	20,385,720,655	20,945,368,057	13,372,091,839	12,571,677,649	12,431,046,378	88,221,839,986	68,786,665,402
Investment in associates									165,227,273	146,898,603
Other assets									6,595,003,623	7,366,762,626
<b>Total assets</b>									<b>94,982,070,882</b>	<b>76,300,326,631</b>
Segment liabilities	20,227,667,755	21,688,190,919	26,636,044,782	17,368,458,850	17,424,377,598	11,392,907,358	13,579,679,643	10,591,144,658	77,867,769,778	61,040,701,785
Other liabilities									6,170,857,687	5,965,637,549
<b>Total liabilities</b>									<b>84,038,627,465</b>	<b>67,006,339,334</b>

- 1 These Interim Financial Statements have been prepared in accordance with the requirements of Sri Lanka Accounting Standard -LKAS 34 on 'Interim Financial Reporting'.
- 2 The accounting policies adopted in the preparation of these Interim Condensed Consolidated Financial Statements are consistent with those followed in the preparation of the Company's Annual Consolidated Financial Statements for the year ended 31 March 2025.
- 3 **Expected Credit Loss Computation**

The Company's estimated Expected Credit Loss (ECL) was based on the Probability of Default (PD), Loss Given Default (LGD) and Economic Factor Adjustment (EFA) applying a range of forecasted economic conditions prevailed as at that date. Given the uncertainty in the macroeconomic environment, an additional ECL impairment was made using a management overlay, alongside the modeled ECL impairment, to ensure that the overall ECL impairment is adequate to cover unforeseen risk factors in this volatile environment. The company will continue to monitor external developments and make further necessary adjustments to the management overlays in the future.
- 4 **Going Concern**

In determining the basis of preparing the Financial Statements for the quarter ended 31st December 2025, the management has assessed the existing and anticipated impact of macroeconomic fluctuations on the Company and is of the view that the use of the going concern basis is appropriate. .
- 5 **Contingent Liabilities and Commitments**
  - a. **Financial guarantees Issued :**

As at 31st December 2025, the Company has provided financial guarantees totalling to LKR 13.15Mn.
  - b. **Tax assessments issued by the Commissioner General of Inland revenue:**

For the taxable periods 2018/19 and 2020/21, the Commissioner General issued additional income tax assessment notices amounting to a total of LKR 820 Mn, consisting of LKR 537.9 Mn in income tax and LKR 282.1 Mn in interest.

Furthermore, an additional surcharge tax assessment has been issued for the 2020/21 period, amounting to LKR 892.64 Mn, comprising LKR 628.6 Mn in surcharge tax and LKR 264.02 Mn in interest.

Following a detailed assessment of the circumstances and the relevant tax legislation, management is of the view that there are strong and valid grounds to challenge these assessments. Accordingly, the company has initiated appeals seeking administrative review of the said assessments.

There are no significant changes in the nature of the Contingent Liabilities other than disclosed above.
- 6 There have been no material events occurring after the Reporting date which require adjustments to or disclosure in the financial statements other than below.
- 7 During the quarter, there were no material changes in the composition of assets, liabilities and/or contingent liabilities, other than those disclosed above.
- 8 All known expenses including management fees and other similar expenses have been provided for the period ended 31st December 2025.

## Alliance Finance Company PLC

### Explanatory Notes (Continued.)

#### 9 Disclosure Regarding the utilization of fund as per the objectives stated the Green bond and Social bond issue prospectus

##### 9.1 Objectives Stated in the Green Bond Issue Prospectus

Objective Number	Objective as per Prospectus	Amount allocated as per Prospectus (LKR)	Proposed Date of allocation as per Prospectus	Amount allocated from proceeds (LKR) (A)	% of Total Proceeds	Amount utilized (LKR) (B)	% of utilization against allocation (B/A)	Clarification if not fully utilized including where the funds are invested
1	Financing rooftop solar energy installations to reduce greenhouse gas emissions and increase renewable energy in Sri Lanka's National grid.	1,000 Mn (Maximum Issuance)	Over a period of 24 months from the Date of Allotment	800 Mn	Approximately 80%	407 Mn	50.88%	Funds would be invested in cash equivalents, T-bills, T-bonds, or FDs (excluding greenhouse gas-intensive activities) at the prevailing rates at the time of investments.
2	Financing solar equipment vendors and suppliers to strengthen the supply chain for renewable energy projects, ensuring efficient implementation and growth of solar initiatives.		Over a period of 24 months from the Date of Allotment	200 Mn	Approximately 20%	20Mn	10%	

##### 9.2 Objectives Stated in the Social Bond Issue Prospectus

Objective Number	Objective as per Prospectus	Amount allocated as per Prospectus (LKR)	Proposed Date of allocation as per Prospectus	Amount allocated from proceeds (LKR) (A)	% of Total Proceeds	Amount utilized (LKR) (B)	% of utilization against allocation (B/A)	Clarification if not fully utilized including where the funds are invested
1	Promoting Micro, Small, and Medium Enterprises (MSMEs) and rural entrepreneurs through value chain financing to stimulate economic growth and create employment opportunities.	Maximum issue of LKR 2.0 Bn (Approximately 75% for the first Objective and 25% for the second Objective)	Over a period of 24 months from the Date of Allotment	1500 Mn	Approximately 75%	1,245Mn	83%	Funds would be invested in cash equivalents, T-bills, T-bonds, or FDs
2	Providing microfinance to marginalized and underserved communities who lack access to traditional financial services, empowering them to improve their livelihoods and financial stability. This product is exclusively offered to women borrowers.		Over a period of 24 months from the Date of Allotment	500 Mn	Approximately 25%	86 Mn	17%	

#### Selected Performance Indicators

##### Capital Adequacy (%)

Tier 1 Capital Adequacy Ratio (minimum 8.5%)  
Total Capital Adequacy Ratio (minimum 12.5%)  
Capital Funds to Deposit Liabilities Ratio

##### Profitability (%)

Return on average shareholders funds (before tax)  
Return on average assets (before tax)

##### Liquidity ('000)

Required Minimum Amount of Liquid Assets  
Available Amount of Liquid Assets  
Required Minimum Amount of Government Securities  
Available Amount of Government Securities

##### Quality of Loan Portfolio (%)

Gross Non-Performing Loans Ratio  
Net-Non-Performing Loans Ratio

##### Other Ratios

Debt to equity ratio (times)  
Interest cover (times)  
Liquid Asset Ratio (%)

	31/12/2025	31/12/2024
Tier 1 Capital Adequacy Ratio (minimum 8.5%)	10.38%	9.44%
Total Capital Adequacy Ratio (minimum 12.5%)	13.89%	14.47%
Capital Funds to Deposit Liabilities Ratio	23.37%	23.10%
Return on average shareholders funds (before tax)	30.90%	28.64%
Return on average assets (before tax)	3.48%	3.60%
Required Minimum Amount of Liquid Assets	4,102,188	3,352,175
Available Amount of Liquid Assets	5,905,820	6,134,238
Required Minimum Amount of Government Securities	2,437,124	1,779,355
Available Amount of Government Securities	5,010,449	5,260,292
Gross Non-Performing Loans Ratio	8.28%	6.79%
Net-Non-Performing Loans Ratio	5.47%	2.93%
Debt to equity ratio (times)	7.58	7.12
Interest cover (times)	1.53	1.61
Liquid Asset Ratio (%)	14.47%	18.40%

# Alliance Finance Company PLC

## Explanatory Notes (Continued.)

### \* Information on -Listed Debentures- Green Bond

Debenture Category	Interest Payable frequency	Effective Rate	Applicable Interest Rate	Interest Rate of comparative government securities (Gross) p.a%	Balance as at 31st December 2025	Market Price (LKR)			Yield Last Traded %
						Highest	Lowest	Last Traded	
Listed, Rated, Guaranteed, Senior, Redeemable Green Bonds	Semi-annually	11.03%	10.75% p.a	9.20%	1,040,054,795	N/T	N/T	N/T	N/T

### \* Information on -Listed Debentures - Social Bond

Debenture Category	Interest Payable frequency	Effective Rate	Applicable Interest Rate	Interest Rate of comparative government securities (Gross) p.a%	Balance as at 31st December 2025	Market Price (LKR)			Yield Last Traded %
						Highest	Lowest	Last Traded	
Type A	Annually	11.15%	11.15% p.a.	9.75%	2,081,303,420	N/T	N/T	N/T	N/T
Type B	Annually	11.40%	11.40% p.a.	9.80%					

\*N/T=Not Traded

## Shareholder's Information

### Market price per share

#### Quarter ended 01st September to 31st December

	2025	2024
Highest Price		
Lowest Price	494.00	168.00
Last Traded	333.00	101.00
	353.50	163.25

### Stated capital

As at 31st December 2025 the Stated Capital was Rs. 613,980,000/- comprising of 33,696,000 ordinary shares issued.

#### Directors'/ CEO's Holding in Shares as at 31st December 2025

No	Name of Director	No. of Shares
1	Mrs.G.S.T. Dharmakirti-Herath	100
2	Mr.R.K.E.P. de Silva	12,423,830
3	Mr.W.P.K. Jayawardana	42,750
4	Mr.M.J. Benedict	1,000
5	Mrs.P. De Silva	100
6	Mr.L.J.H. De Silva	3,052
7	Dr.D.L.I. Hettiarachchi	100
8	Mr.D.F.W. Perera	363,243
9	Dr.S.L.N. Wickramsooriya (Resigned w.e.f. 09/12/2025)	1,000

#### Twenty Largest Ordinary Shareholders as at 31st December 2025

No.	Name of Shareholder	No. of Shares	%
1	Mr.R.K.E.P. de Silva	12,423,830	36.87
2	Motor Service Station (Pvt) Ltd.,	4,647,133	13.79
3	Mrs D.M.E.P. Perera	2,583,862	7.67
4	Mr.D.F.W.S.K. Perera & Mr.D.F.W. Perera (Joint)	1,483,984	4.40
5	Orient Hotels Ltd.,	1,358,323	4.03
6	Mrs.S.E. Canekeratne	612,268	1.82
7	J B Cocoshell (Pvt) Ltd.	475,309	1.41
8	Mr.D.L.S.R. Perera	412,266	1.22
9	Mrs.P.N. Weththasinghe & Mrs.A.S. Weththasinghe	401,051	1.19
10	Ms.D.C.M.A. Perera	374,542	1.11
11	Mrs.C.R. de Silva	374,400	1.11
12	Mr. D.F.W. Perera	363,243	1.08
13	People Leasing and Finance PLC/Mr.K.K. Shujeevan	336,976	1.00
14	Mr.W.G.D.C. Ranaweera	329,891	0.98
15	Ms.D.D.P.T. Perera	326,884	0.97
16	Mr.G.P. Kapilasena	201,180	0.60
17	Mrs.K.G.G.S.L. Perera	201,066	0.60
18	Mrs.N.U. Silva	172,105	0.51
19	Mrs.C. Yogagopalakrishnan & Mrs.Y. Thirukumar	155,920	0.46
20	Mr.D.L.S.R. Perera & Mrs. D.C.M.A Perera	146,290	0.43

#### Public Shareholding as at 31st December 2025

No of Shares	%
11,883,575	35.27

#### No of Shareholders

The percentage of ordinary shares held by the public as at 31st December 2025 was 35.27% and the number of shareholders representing the public holding was 1,971.

#### Float Adjusted Market Capitalization

The Float adjusted market capitalization as at 31st December 2025 Rs. 4,200,843,762.50 and the Company falls under Option 5 of Rule 7.13.1 (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.

# Alliance Finance Company PLC

## Corporate Information

### Name of the Company

Alliance Finance Company PLC

### Statutory Status

Quoted Public Limited Liability Company, Incorporated on 18th July 1956. Approved and registered under the Finance Business Act No.42 of 2011 and Finance Leasing Act No.56 of 2000. An approved Credit Agency under the Mortgage Act No.06 of 1949 and the Trust receipt Ordinance No.12 of 1947.

### Company Registration

Registered under the Companies Act No.07 of 2007.  
Company Registration number PQ 93.

### Registered Office

Alliance House, No.84, Ward Place, Colombo 07.  
Tel : 011 2673673 Fax: 011 2697205  
e mail : info@alliancefinance.lk

### Board of Directors

Mrs.Tamara Dharmakirti Herath - *Chairperson*  
Mr. Romani de Silva - F.I.C.M.(SL) - *Deputy Chairman / Managing Director*  
Mr.Kusal Jayawardana - CFA, MBA, ACMA. CGMA - *Deputy Managing Director*  
Mr. Michael Joseph Benedict - MBA, CMA, CMSLIM - *Executive Director*  
*Recoveries*  
Mrs. Priyanthi de Silva - FCMA, CGMA, FCPA - *Independent Non Executive Director*  
Mr.Hiran de Silva - *Non Independent Non Executive Director*  
Dr. Lasantha Ivers Hettiarachchi - LLM,DCL, Attorney at Law -*Independent Non Executive Director*  
Mr. Wiyan Perera - Bsc. (Econ) - *Non Independent Non Executive Director*  
Dr. Lasantha Wickremasooriya - DBA (Col), MBA (SRII) FICM,FABG -*Non Independent Non Executive Director (Resigned on 09/12/2025)*

### Company Secretary

Mrs.Priyanga P. Peiris  
No. 84, Ward Place  
Colombo 07.

### Legal Consultants

Gunawardene Associates  
Sudath Perera Associates

### Board Audit Committee

Mrs. Priyanthi de Silva - *Chairperson*  
Mrs.Tamara Dharmakirti Herath  
Mr.Hiran de Silva

### Human Resources & Remuneration Committee

Dr.Lasantha Hettiarachchi - Chairman  
Mrs.Tamara Dharmakirti Herath  
Mr.Hiran de Silva

### Related Party Transaction Review Committee

Dr.Lasantha Hettiarachchi - Chairman  
Mrs.Tamara Dharmakirti Herath  
Mr.Hiran de Silva

### Board Integrated Risk Management Committee

Mrs. Priyanthi de Silva - Chairperson  
Mrs.Tamara Dharmakirti Herath  
Mr.Hiran de Silva

### Nominations & Governance Committee

Dr.Lasantha Hettiarachchi - Chairman  
Mrs.Tamara Dharmakirti Herath  
Mr.Hiran de Silva

### Board Sustainability Committee

Mrs.Tamara Dharmakirti Herath - Chairperson  
Mr. Romani De Silva  
Mr. Kusal Jayawardana

### Auditors

M/s Deloitte Associates  
Chartered Accountants,  
No.100, Braybrooke Place  
Colombo 02.

### Bankers

Sampath Bank PLC  
Seylan Bank PLC  
Public Bank Berhad  
People's Bank  
Hatton National Bank PLC  
Commercial Bank of Ceylon PLC  
Bank of Ceylon  
Nations Trust Bank PLC  
Union Bank of Colombo PLC  
DFCC Bank PLC  
NDB Bank PLC  
Cargills Bank