



# Financial Statements

Year Ended 31st March 2025

## ELEVATING FINANCE



**Alliance Finance Co. PCC**

*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 year ended 31st March

	For the Quarter ended			For the year ended		
	2025 (Unaudited) Rs.	2024 (Audited) Rs.	Variance %	2025 (Unaudited) Rs.	2024 (Audited) Rs.	Variance %
<b>Gross Income</b>	3,887,270,420	3,784,933,531	3	15,673,118,875	13,926,094,250	13
Interest income	3,854,417,367	3,505,780,158	10	14,616,592,608	13,184,634,453	11
Interest expenses	(1,657,052,675)	(1,627,920,543)	(2)	(6,472,265,408)	(7,297,688,560)	11
<b>Net Interest Income</b>	<b>2,197,364,692</b>	<b>1,877,859,615</b>	<b>17</b>	<b>8,144,327,200</b>	<b>5,886,945,893</b>	<b>38</b>
Fee and Commission Income	(130,376,866)	102,159,873	(228)	461,051,367	318,390,667	45
Net gain/(loss) from trading	37,591,375	(39,927,295)	194	80,517,660	(22,928,907)	451
Other operating income (net)	125,638,544	216,920,795	(42)	514,957,240	445,998,037	15
<b>Total Operating Income</b>	<b>2,230,217,745</b>	<b>2,157,012,988</b>	<b>3</b>	<b>9,200,853,467</b>	<b>6,628,405,690</b>	<b>39</b>
Impairment (charges) / reversal for loans and other losses	296,097,648	47,128,742	528	(233,790,064)	(335,708,299)	30
<b>Net Operating Income</b>	<b>2,526,315,393</b>	<b>2,204,141,730</b>	<b>15</b>	<b>8,967,063,403</b>	<b>6,292,697,393</b>	<b>42</b>
<b>Operating Expenses</b>						
Personnel expenses	(610,531,394)	(493,218,575)	(24)	(2,109,458,450)	(1,604,634,943)	(31)
Other operating expenses	(528,982,203)	(660,664,920)	20	(2,564,492,850)	(2,170,173,504)	(18)
Depreciation and amortization	(55,387,950)	(44,902,966)	(23)	(212,784,329)	(169,449,679)	(26)
<b>Total operating expenses</b>	<b>(1,194,901,547)</b>	<b>(1,198,786,461)</b>	<b>0</b>	<b>(4,886,735,629)</b>	<b>(3,944,258,126)</b>	<b>(24)</b>
<b>Operating Profit before Taxes on Financial Services</b>	<b>1,331,413,846</b>	<b>1,005,355,269</b>	<b>32</b>	<b>4,080,327,774</b>	<b>2,348,439,267</b>	<b>74</b>
Taxes on financial services	(361,486,932)	(292,919,930)	(23)	(1,012,264,791)	(668,603,605)	(51)
<b>Operating Profit after Taxes on Financial Services</b>	<b>969,926,914</b>	<b>712,435,339</b>	<b>36</b>	<b>3,068,062,983</b>	<b>1,679,835,662</b>	<b>83</b>
Share of profit/(loss) from associates	491,182	(2,932,714)	117	18,905,234	18,031,098	5
<b>Profit before taxation from Operations</b>	<b>970,418,096</b>	<b>709,502,625</b>	<b>37</b>	<b>3,086,968,217</b>	<b>1,697,866,760</b>	<b>82</b>
Provision for income taxation	(510,927,362)	(285,186,880)	(79)	(1,352,135,165)	(780,987,408)	(73)
<b>Profit for the Period</b>	<b>459,490,734</b>	<b>424,315,745</b>	<b>8</b>	<b>1,734,833,052</b>	<b>916,879,352</b>	<b>89</b>
Basic/ Diluted earnings per share (Annualised)	54.55	50.37		51.48	27.21	
Dividend Per Share paid	8.40	8.40		16.40	5.00	

# Alliance Finance Company PLC

## Statement of Profit or Loss - Group

For the year ended 31st March

	For the Quarter ended			For the year ended		
	2025 (Unaudited) Rs.	2024 (Audited) Rs.	Variance %	2025 (Unaudited) Rs.	2024 (Audited) Rs.	Variance %
<b>Gross Income</b>	4,176,815,889	3,823,201,959	9	15,831,710,127	14,063,875,468	13
Interest income	3,849,872,033	3,506,881,388	10	14,635,683,861	13,200,296,688	11
Interest expenses	(1,657,096,472)	(1,627,960,151)	(2)	(6,472,368,820)	(7,286,440,505)	11
<b>Net Interest Income</b>	<b>2,192,775,561</b>	<b>1,878,921,237</b>	<b>17</b>	<b>8,163,315,041</b>	<b>5,913,856,183</b>	<b>38</b>
Fee and commission income	166,708,066	125,268,898	33	591,428,233	413,481,566	43
Net gain/(loss) from trading	31,807,213	(41,981,152)	176	80,256,913	(24,710,704)	425
Other operating income (net)	128,428,577	233,032,825	(45)	524,341,120	474,807,918	10
<b>Total Operating Income</b>	<b>2,519,719,417</b>	<b>2,195,241,808</b>	<b>15</b>	<b>9,359,341,307</b>	<b>6,777,434,963</b>	<b>38</b>
Impairment (charges) / reversal for loans and other losses	296,097,645	47,128,741	528	(233,790,064)	(335,708,297)	30
<b>Net Operating Income</b>	<b>2,815,817,062</b>	<b>2,242,370,549</b>	<b>26</b>	<b>9,125,551,243</b>	<b>6,441,726,666</b>	<b>42</b>
<b>Operating Expenses</b>						
Personnel expenses	(615,346,191)	(495,563,810)	(24)	(2,128,059,427)	(1,618,466,326)	(31)
Other operating expenses	(507,707,636)	(656,064,846)	23	(2,579,544,628)	(2,180,701,749)	(18)
Depreciation and amortization	(55,470,877)	(45,078,367)	(23)	(213,171,108)	(170,136,539)	(25)
<b>Total operating expenses</b>	<b>(1,178,524,704)</b>	<b>(1,196,707,023)</b>	<b>2</b>	<b>(4,920,775,163)</b>	<b>(3,969,304,614)</b>	<b>(24)</b>
<b>Operating Profit before Taxes on Financial Services</b>	<b>1,637,292,358</b>	<b>1,045,663,526</b>	<b>57</b>	<b>4,204,776,080</b>	<b>2,472,422,052</b>	<b>70</b>
Taxes on financial services	(361,486,932)	(292,919,930)	(23)	(1,012,264,791)	(668,603,605)	(51)
<b>Operating Profit after Taxes on Financial Services</b>	<b>1,275,805,426</b>	<b>752,743,596</b>	<b>69</b>	<b>3,192,511,289</b>	<b>1,803,818,447</b>	<b>77</b>
Share of profit/(loss) from associates	491,182	(2,932,714)	117	18,905,234	18,031,098	5
<b>Profit before Taxation from Operations</b>	<b>1,276,296,608</b>	<b>749,810,882</b>	<b>70</b>	<b>3,211,416,523</b>	<b>1,821,849,545</b>	<b>76</b>
Provision for income taxation	(523,800,147)	(294,003,855)	(78)	(1,394,595,018)	(813,288,033)	(71)
<b>Profit for the Period</b>	<b>752,496,461</b>	<b>455,807,027</b>	<b>65</b>	<b>1,816,821,505</b>	<b>1,008,561,512</b>	<b>80</b>
Profit attributable to :						
Equity holders of the Company	740,943,010	444,451,272	67	1,779,739,681	975,500,926	82
Non controlling interest	11,553,451	11,355,755	2	37,081,824	33,060,586	12
<b>Profit for the Period</b>	<b>752,496,461</b>	<b>455,807,027</b>	<b>65</b>	<b>1,816,821,505</b>	<b>1,008,561,512</b>	<b>80</b>
Basic/ Diluted earnings per share (Annualised)	87.96	52.76		52.82	28.95	
Dividend Per Share paid	8.40	8.40		16.40	5.00	

## Alliance Finance Company PLC

### Statement of Comprehensive Income - Company

For the year ended 31st March

	For the Quarter ended			For the year ended		
	2025	2024	Variance	2025	2024	Variance
	(Unaudited)	(Audited)		(Unaudited)	(Audited)	
	Rs.	Rs.	%	Rs.	Rs.	%
<b>Profit for the period</b>	<b>459,490,734</b>	<b>424,315,745</b>	<b>8</b>	<b>1,734,833,052</b>	<b>916,879,352</b>	<b>89</b>
<b>Other Comprehensive Income</b>						
<b>Other Comprehensive Income not to be Reclassified to Profit or Loss</b>						
Actuarial gains /( losses ) on defined benefit plans	(52,834,494)	15,519,237	(440)	(52,834,494)	15,519,237	(440)
Deferred tax effect on above	15,850,348	(4,655,771)	440	15,850,348	(4,655,771)	440
Surplus from revaluation of property, plant & equipment	-	529,154,857	(100)	-	529,154,857	(100)
Deferred tax effect on land	-	(90,269,862)	100	-	(90,269,862)	100
Deferred tax effect on building	-	(68,476,595)	100	-	(68,476,595)	100
Equity investments at FVOCI -net change in fair value & realized profit/ (loss) to retained earnings	(38,755,845)	21,690,148	(279)	100,607,514	41,220,588	47
<b>Net Other Comprehensive Income not be Reclassified to Profit or Loss</b>	<b>(75,739,991)</b>	<b>402,962,014</b>	<b>(119)</b>	<b>63,623,368</b>	<b>422,492,454</b>	<b>(85)</b>
<b>Total Comprehensive Income for the period</b>	<b>383,750,743</b>	<b>827,277,759</b>	<b>(54)</b>	<b>1,798,456,420</b>	<b>1,339,371,806</b>	<b>34</b>

# Statement of Comprehensive Income - Group

For the year ended 31st March

	For the Quarter ended			For the year ended		
	2025 (Unaudited) Rs.	2024 (Audited) Rs.	Variance %	2025 (Unaudited) Rs.	2024 (Audited) Rs.	Variance %
Profit for the period	752,496,461	455,807,027	65	1,816,821,505	1,008,561,512	80
Other Comprehensive Income						
Other Comprehensive Income not to be Reclassified to Profit or Loss						
Actuarial gains /( losses ) on defined benefit plans	(53,539,039)	14,130,047	(479)	(53,539,039)	14,130,047	(479)
Deferred tax effect on above	16,061,712	(4,655,771)	445	16,061,712	(4,655,771)	445
Surplus from revaluation of property, plant & equipment	-	529,154,857	(100)	-	529,154,857	(100)
Deferred tax effect on Land	-	(90,269,862)	100	-	(90,269,862)	100
Deferred tax effect on Building	-	(68,476,595)	100	-	(68,476,595)	100
Equity investments at FVOCI -net change in fair value & realized profit/ (loss) to retained earnings	(38,755,845)	21,690,148	(279)	100,607,514	41,220,588	144
Net Other Comprehensive Income not be Classified to Profit or Loss	(76,233,172)	401,572,824	(119)	63,130,186	421,103,264	(85)
Total Comprehensive Income for the period	676,263,289	857,379,851	(21)	1,879,951,692	1,429,664,776	31
Attributable to:						
Equity holders of the company	664,709,839	846,024,096	(21)	1,842,869,868	1,396,604,190	32
Non controlling interest	11,553,450	11,355,755	2	37,081,824	33,060,586	12
Total Comprehensive Income for the period	676,263,289	857,379,851	(21)	1,879,951,692	1,429,664,776	31



# Alliance Finance Company PLC

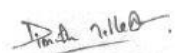
## Statement of Financial Position

As at	Company			Group		
	31.03.2025 (Unaudited) Rs.	31.03.2024 (audited) Rs.	Variance %	31.03.2025 (Unaudited) Rs.	31.03.2024 (audited) Rs.	Variance %
<b>Assets</b>						
Cash and cash equivalents	1,475,822,024	1,037,507,757	42	1,741,401,080	1,136,828,171	53
Repurchase agreements	1,834,618,154	962,606,909	91	1,834,617,974	962,606,909	91
Placements with banks & financial institutions	4,905,397,835	3,246,352,935	51	4,941,814,722	3,383,898,083	46
Financial assets recognised through profit or loss	5,271,089,167	3,508,968,758	50	5,400,608,853	3,508,968,758	54
Loans and advances - at amortised cost	38,342,731,995	23,506,870,064	63	38,342,731,995	23,506,870,064	63
Lease rentals receivable & stock out on hire - at amortised cost	24,173,323,963	22,597,190,332	7	24,173,323,963	22,597,190,332	7
Financial assets- fair value through other comprehensive income	175,800,654	317,703,694	(45)	175,800,654	317,703,694	(45)
Other trading stocks	67,495,284	85,653,478	(21)	67,495,284	85,653,478	(21)
Other financial assets	566,898,746	458,631,541	24	545,171,168	450,152,849	21
Other non financial assets	244,625,077	257,537,354	(5)	252,983,150	265,196,987	(5)
Investments in associates	126,502,614	110,332,180	15	138,316,858	128,484,547	8
Investments in subsidiaries	18,522,288	16,924,038	9	-	-	-
Investment property	187,680,000	187,680,000	-	302,680,000	295,680,000	2
Property, plant & equipment	3,390,971,504	3,202,649,652	6	3,391,875,272	3,202,950,925	6
Intangible assets	184,674,891	147,087,856	26	184,674,890	147,169,590	25
Right of use asset	463,824,482	356,347,453	30	463,824,482	356,347,453	30
Deferred tax assets	135,483,254	174,526,137	(22)	137,401,676	175,796,752	(22)
<b>Total Assets</b>	<b>81,565,461,932</b>	<b>60,174,570,138</b>	<b>36</b>	<b>82,094,722,021</b>	<b>60,521,498,592</b>	<b>36</b>
<b>Liabilities</b>						
Due to banks	30,341,711,845	20,310,185,391	49	30,397,669,512	20,310,185,391	50
Debt Securities Measured at amortised cost	1,012,406,801	-	100	1,012,406,801	-	100
Due to depositors - at amortised cost	36,524,836,317	28,387,365,249	29	36,523,989,296	28,386,553,614	29
Other financial liabilities	1,537,657,682	1,129,788,583	36	1,609,980,121	1,159,602,656	39
Other non financial liabilities	191,818,324	219,237,671	(13)	191,818,324	219,237,671	(13)
Derivative financial liabilities	-	5,379,033	(100)	-	5,379,033	(100)
Income tax liabilities	1,370,124,514	928,513,196	48	1,388,527,363	938,772,455	48
Retirement benefit liabilities	87,094,962	52,103,008	67	92,785,154	56,338,393	65
Deferred tax liabilities	704,224,787	663,298,289	6	711,624,397	668,778,398	6
Lease Liability	446,054,836	349,669,732	28	446,054,836	349,669,731	28
<b>Total Liabilities</b>	<b>72,215,930,068</b>	<b>52,045,540,152</b>	<b>39</b>	<b>72,374,855,804</b>	<b>52,094,517,342</b>	<b>39</b>
<b>Shareholders' Funds</b>						
Stated capital	613,980,000	613,980,000	-	613,980,000	613,980,000	-
Retained earnings	5,656,084,950	4,509,940,679	25	5,856,808,525	4,675,362,989	25
Reserves	3,079,466,914	3,005,109,307	2	3,079,466,914	3,005,109,307	2
<b>Total Equity Attributable to Equity Holders of the Company</b>	<b>9,349,531,864</b>	<b>8,129,029,986</b>	<b>15</b>	<b>9,550,255,439</b>	<b>8,294,452,296</b>	<b>15</b>
Non controlling interest	-	-		169,610,778	132,528,954	28
<b>Total Equity</b>	<b>9,349,531,864</b>	<b>8,129,029,986</b>	<b>15</b>	<b>9,719,866,217</b>	<b>8,426,981,250</b>	<b>15</b>
<b>Total Liabilities and Shareholders' Funds</b>	<b>81,565,461,932</b>	<b>60,174,570,138</b>	<b>36</b>	<b>82,094,722,021</b>	<b>60,521,498,592</b>	<b>36</b>
Contingent Liabilities and Commitments	1,507,878,412	820,666,741		1,507,878,412	820,666,741	
Net assets value per share (Rs.)	277	241		283	246	

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.

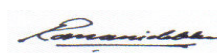


W.A.D.D. Tillekeratne  
Chief Financial Officer

30-05-2025  
Colombo



W.P.K Jayawardana  
Deputy Managing Director



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

# Alliance Finance Company PLC

## Statement of Changes in Equity

For the period ended 31st March

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 2023</b>	613,980,000	1,002,482,237	1,223,390,151	388,258,055	(31,969,924)	-	3,761,997,661	6,958,138,180
Profit for the period	-	-	-	-	-	-	916,879,352	916,879,352
<b>Other comprehensive income, net of tax</b>								
Net actuarial gain/(loss) on defined benefit plan	-	-	-	-	-	-	10,863,466	10,863,466
Equity investments at FVOCI - net change in fair value & Disposal profit	-	-	-	-	41,220,588	-	-	41,220,588
Transfer of realized profit/(loss) on equity instrument disposal to retained earning	-	-	-	-	(34,524,168)	-	34,524,168	-
Revaluation Surplus	-	-	370,408,400	-	-	-	-	370,408,400
Transfer to statutory reserve	-	45,843,968	-	-	-	-	(45,843,968)	-
Dividend paid	-	-	-	-	-	-	(168,480,000)	(168,480,000)
<b>Balances as at 31st March 2024 (Audited )</b>	<b>613,980,000</b>	<b>1,048,326,205</b>	<b>1,593,798,551</b>	<b>388,258,055</b>	<b>(25,273,504)</b>	<b>-</b>	<b>4,509,940,679</b>	<b>8,129,029,986</b>
<b>Balance as at 1st April 2024</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	-	-	-	-	-	-	1,734,833,052	1,734,833,052
<b>Other comprehensive income, net of tax</b>								
Net actuarial gain/(loss) on defined benefit plan	-	-	-	-	-	-	(36,984,146)	(36,984,146)
Equity investments at FVOCI - net change in fair value & Disposal profit	-	-	-	-	100,607,514	-	-	100,607,514
Transfer of realized profit/(loss) on equity instrument disposal to retained earning	-	-	-	-	(87,651,562)	-	87,651,562	-
Revaluation Surplus	-	-	(25,339,998)	-	-	-	-	(25,339,998)
Transfer to statutory reserve	-	86,741,653	-	-	-	-	(86,741,653)	-
Dividend Paid	-	-	-	-	-	-	(552,614,544)	(552,614,544)
<b>Balances as at 31st March 2025</b>	<b>613,980,000</b>	<b>1,135,067,858</b>	<b>1,568,458,553</b>	<b>388,258,055</b>	<b>(12,317,552)</b>	<b>-</b>	<b>5,656,084,950</b>	<b>9,349,531,864</b>

# Alliance Finance Company PLC

## Statement of Changes in Equity

For the period ended 31st March

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 2023</b>	613,980,000	1,002,482,237	1,223,390,151	388,258,055	(31,969,924)	99,468,368	3,870,187,587	7,165,796,474
Profit for the period	-	-	-	-	-	33,060,586	975,500,926	1,008,561,512
<b>Other comprehensive income, net of tax -</b>								-
Net actuarial gain/(loss) on defined benefit plan	-	-	-	-	-	-	9,474,276	9,474,276
Equity investments at FVOCI - net change in fair value &								
Disposal profit	-	-	-	-	41,220,588	-	-	41,220,588
Transfer of realized profit on equity instruments disposal to retained earning.	-	-	-	-	(34,524,168)	-	34,524,168	-
Revaluation Surplus	-	-	370,408,400	-	-	-	-	370,408,400
Transfer to statutory reserve	-	45,843,968	-	-	-	-	(45,843,968)	-
Dividend paid	-	-	-	-	-	-	(168,480,000)	(168,480,000)
<b>Balances as at 31st March 2024 (Audited )</b>	<b>613,980,000</b>	<b>1,048,326,205</b>	<b>1,593,798,551</b>	<b>388,258,055</b>	<b>(25,273,504)</b>	<b>132,528,954</b>	<b>4,675,362,989</b>	<b>8,426,981,250</b>
<b>Balance as at 1st April 2024</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	-	-	-	-	-	37,081,824	1,779,739,681	1,816,821,505
<b>Other comprehensive income, net of tax -</b>								-
Net actuarial gain/(loss) on defined benefit plan	-	-	-	-	-	-	(37,477,326)	(37,477,326)
Equity investments at FVOCI - net change in fair value &								
Disposal profit	-	-	-	-	100,607,514	-	-	100,607,514
Transfer of realized profit /(loss) on equity instrument disposal to retained earning.	-	-	-	-	(87,651,562)	-	87,651,562	-
Changes in revaluation reserve	-	-	(25,339,998)	-	-	-	-	(25,339,998)
Transfer to statutory reserve	-	86,741,653	-	-	-	-	(86,741,653)	-
Dividend Paid	-	-	-	-	-	-	(561,726,728)	(561,726,728)
<b>Balances as at 31st March 2025</b>	<b>613,980,000</b>	<b>1,135,067,858</b>	<b>1,568,458,553</b>	<b>388,258,055</b>	<b>(12,317,552)</b>	<b>169,610,778</b>	<b>5,856,808,525</b>	<b>9,719,866,217</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 March

	Company		Group	
	2025 (Unaudited) Rs.	2024 (Audited) Rs.	2025 (Unaudited) Rs.	2024 (Audited) Rs.
<b>Cash Flows From / (Used in) Operating Activities</b>				
Profit before Income Tax Expense	3,086,968,217	1,697,866,760	3,211,416,523	1,821,849,545
<b>Adjustments for;</b>				
Depreciation of property, plant & equipment	201,382,217	158,683,135	201,687,261	159,178,329
Amortization of intangible assets	11,402,112	10,766,544	11,483,847	10,958,210
Interest Expenses of Bank Borrowings	2,575,098,535	-	2,575,098,535	-
Interest on debentures	12,406,801	-	12,406,801	-
Amortization of Right of use asset	153,917,919	128,590,164	153,917,919	128,590,164
Interest expense on lease liability	58,736,458	45,325,284	58,736,458	45,325,284
Impairment (reversal)/provision	24,288,888	106,846,334	24,288,888	106,846,334
Interest on fixed deposits, commercial paper & treasury bills	(301,472,480)	(405,447,590)	(320,563,733)	(421,109,825)
Fair value (gain)/loss on equity investments (FVTPL)	(57,989,735)	(7,172,338)	(57,989,735)	(7,172,338)
Fair value gain on investment property	-	(24,480,000)	(7,000,000)	(42,480,000)
Bad debt written-off	209,501,175	228,861,963	209,501,174	228,861,963
Loss/(profit) on disposal of property, plant & equipment	(13,373,265)	(78,391,610)	(13,373,265)	(78,391,610)
Profit from sale of vehicle	(54,149,174)	(43,035,311)	(54,149,174)	(43,035,311)
Loss/(profit) on disposal of real estates	-	(4,503,313)	-	(4,503,313)
Provision/(reversal) for defined benefit plans	75,387,265	59,869,919	76,337,527	60,563,055
Dividend received	(38,436,201)	(12,264,186)	(51,000,290)	(19,219,784)
Share of loss/(profit) from associates	(18,905,233)	(18,031,098)	(18,905,234)	(18,031,098)
<b>Operating Profit before Working Capital Changes</b>	<b>5,924,763,499</b>	<b>1,843,484,657</b>	<b>6,011,893,503</b>	<b>1,928,229,605</b>
(Increase)/decrease in trading stock	55,295,393	21,539,088	55,295,393	21,539,088
(Increase)/decrease in loans and advances	(14,923,408,125)	(6,123,554,883)	(14,923,408,125)	(6,123,554,884)
(Increase)/decrease in lease rentals receivable & stock out on hire	(1,722,377,501)	(1,313,920,147)	(1,722,377,501)	(1,313,920,148)
(Increase)/decrease in fixed deposits & repurchase agreements	(2,531,056,090)	946,805,547	(2,546,883,392)	822,724,866
(Increase)/decrease in other financial assets	(108,267,205)	(43,177,413)	(95,018,319)	(32,219,621)
(Increase)/decrease in other non financial assets	190,497,580	65,518,508	189,799,140	58,354,394
Increase/(decrease) in derivative financial liabilities	(5,379,033)	(30,795,983)	(5,379,033)	(30,795,983)
Increase/(decrease) in amounts due to depositors	8,137,471,068	7,911,517,414	8,137,435,683	7,995,850,543
Increase/(decrease) in other financial liabilities	445,517,745	550,134,178	488,026,112	543,956,927
Increase/(decrease) in other non financial liabilities	(27,419,347)	131,807,625	(27,419,347)	130,942,477
<b>Cash generated from/(used in) Operations</b>	<b>(4,564,362,016)</b>	<b>3,959,358,591</b>	<b>(4,438,035,886)</b>	<b>4,001,107,264</b>
Retirement benefit liabilities paid	(41,126,797)	(40,736,908)	(41,326,797)	(40,736,908)
Investment in gratuity fund	(52,103,008)	-	(52,103,008)	-
Taxes paid	(840,044,008)	(504,332,568)	(872,877,284)	(535,339,343)
<b>Net cash generated from/(used in) operating activities</b>	<b>(5,497,635,829)</b>	<b>3,414,289,115</b>	<b>(5,404,342,975)</b>	<b>3,425,031,013</b>
<b>Cash Flows from / (Used in) Investing Activities</b>				
Acquisition of property, plant & equipment	(413,182,304)	(305,167,340)	(414,089,843)	(305,336,572)
Acquisition of right of use assets	(261,394,948)	(119,590,927)	(261,394,948)	(119,590,927)
Acquisition of Intangible Assets	(48,989,147)	(18,665,996)	(48,989,147)	(18,665,996)
Investment in associates	2,734,800	(21,394,236)	9,072,923	(13,041,068)
Proceeds from sales of property, plant & equipment	36,851,500	146,828,000	36,851,500	146,828,000
Proceeds from sales of vehicles	17,011,975	-	17,011,975	-
Net sales/ (purchases) of financial assets -FVTPL/FVTOCI	(1,461,620,121)	(464,883,633)	(1,474,184,209)	(464,883,633)
Dividend received	36,837,662	12,264,186	51,000,290	19,219,784
Interest on fixed deposits, commercial paper & treasury bills	301,472,480	405,447,590	320,563,733	421,109,825
<b>Net Cash Generated from Investing Activities</b>	<b>(1,790,278,103)</b>	<b>(365,162,356)</b>	<b>(1,764,157,726)</b>	<b>(334,360,587)</b>
<b>Cash Flows from / (Used in) Financing Activities</b>				
Settlement of operating lease liabilities	(177,585,303)	(149,268,076)	(177,585,303)	(149,268,076)
Loans Obtained	18,078,169,350	35,737,038,776	18,078,169,350	35,737,038,776
Loans Repayments	(12,879,727,934)	(35,799,452,734)	(12,879,727,934)	(35,799,452,734)
Proceeds from Debenture issue	1,000,000,000	-	1,000,000,000	-
Dividend paid	(552,614,472)	(168,480,000)	(561,726,728)	(168,480,000)
<b>Net Cash Generated from/(Used in) Financing Activities</b>	<b>5,468,241,641</b>	<b>(380,162,035)</b>	<b>5,459,129,385</b>	<b>(380,162,035)</b>
<b>Net Increase/(Decrease) in Cash and Cash Equivalents</b>	<b>(1,819,672,291)</b>	<b>2,668,964,724</b>	<b>(1,709,371,316)</b>	<b>2,710,508,391</b>
Cash and cash equivalents at the beginning of the year	(283,171,510)	(2,952,136,234)	(183,851,096)	(2,894,359,487)
Cash and cash equivalents at the end of the period *	(2,102,843,801)	(283,171,510)	(1,893,222,412)	(183,851,096)
<b>Movement in Cash and Cash Equivalent</b>	<b>(1,819,672,291)</b>	<b>2,668,964,724</b>	<b>(1,709,371,316)</b>	<b>2,710,508,391</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 31st March 2025

	Fair Value Measurement using			
	Quoted Prices in Active Markets	Significant Observable Inputs	Significant Unobservable Inputs	Total Rs.
	Level 1 Rs.	Level 2 Rs.	Level 3 Rs.	
<b>Financial Assets</b>				
<b>Financial assets - Fair value through profit and loss</b>				
Government of Sri Lanka treasury bills	-	3,730,914,157	-	3,730,914,157
Investments in Unit Trusts	1,540,175,010	-	-	1,540,175,010
<b>Financial assets - Fair value through Other Comprehensive Income</b>				
Quoted Investments	175,221,404	-	-	175,221,404
Unquoted Investments	-	-	579,250	579,250
	<b>1,715,396,414</b>	<b>3,730,914,157</b>	<b>579,250</b>	<b>5,446,889,821</b>
<b>Financial Liabilities</b>				
Due to Depositors	-	36,524,836,317	-	36,524,836,317
Due to Banks	-	30,341,711,845	-	30,341,711,845
Debt Securities Measured at amortised cost	-	1,012,406,801	-	1,012,406,801
Derivative financial liabilities	-	-	-	-
	<b>-</b>	<b>67,878,954,963</b>	<b>-</b>	<b>67,878,954,963</b>

As at 31st March 2024

<b>Financial assets</b>				
<b>Financial assets - Fair value through profit and loss</b>				
Government of Sri Lanka treasury bills	-	1,900,347,524	-	1,900,347,524
Government of Sri Lanka treasury bonds	-	626,067,144	-	626,067,144
Quoted Investments	127,629,421	-	-	127,629,421
Investments in Unit Trusts	854,924,669	-	-	854,924,669
				-
<b>Financial assets - Fair value through Other Comprehensive Income</b>				-
Quoted Investments	317,124,444			317,124,444
Unquoted Investments			579,250	579,250
	<b>1,299,678,534</b>	<b>2,526,414,668</b>	<b>579,250</b>	<b>3,826,672,452</b>
<b>Financial Liabilities</b>				
Due to Depositors	-	28,387,365,249	-	28,387,365,249
Due to Banks	-	20,310,185,391	-	20,310,185,391
Derivative financial liabilities	-	5,379,033	-	5,379,033
	<b>-</b>	<b>48,702,929,673</b>	<b>-</b>	<b>48,702,929,673</b>

## Alliance Finance Company PLC

### Analysis Of Financial Statements Measurement Basis - Company

As at 31st March 2025

	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>Asset</b>				
Cash and cash equivalents	-	1,475,822,024	-	1,475,822,024
Repurchase Agreements	1,834,618,154	-	-	1,834,618,154
Placement with banks and other financial institutions	-	4,905,397,835	-	4,905,397,835
Financial asset recognized through profit or loss	5,271,089,167	-	-	5,271,089,167
Loans and receivables-Amortized cost	-	38,342,731,995	-	38,342,731,995
Lease rental receivables at amortized cost	-	24,173,323,963	-	24,173,323,963
Financial asset recognized through other comprehensive income	-	-	175,800,654	175,800,654
Other financial assets		566,898,746		566,898,746
	<b>7,105,707,321</b>	<b>69,464,174,563</b>	<b>175,800,654</b>	<b>76,745,682,538</b>
<b>Liabilities</b>				
Due to Depositors	-	36,524,836,317	-	36,524,836,317
Due to Banks	-	30,341,711,845	-	30,341,711,845
Debt Securities Measured at amortised cost		1,012,406,801		
Other financial liabilities		1,537,657,682		1,537,657,682
	<b>-</b>	<b>69,416,612,645</b>	<b>-</b>	<b>68,404,205,844</b>

As at 31st March 2024

	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>Asset</b>				
Cash and cash equivalents	-	1,037,507,757	-	1,037,507,757
Repurchase agreements	-	962,606,909	-	962,606,909
Placement with banks and other financial institutions	-	3,246,352,935	-	3,246,352,935
Financial asset recognized through profit or loss	3,508,968,758	-	-	3,508,968,758
Loans and receivables-Amortized cost	-	23,506,870,064	-	23,506,870,064
Lease rental receivables at amortized cost	-	22,597,190,332	-	22,597,190,332
Financial asset recognized through other comprehensive income	-	-	317,703,694	317,703,694
Other financial assets		458,631,541		458,631,541
	<b>3,508,968,758</b>	<b>51,809,159,538</b>	<b>317,703,694</b>	<b>55,635,831,990</b>
<b>Liabilities</b>				
Due to Depositors	-	28,387,365,249	-	28,387,365,249
Due to Banks	-	20,310,185,391	-	20,310,185,391
Derivative financial liabilities	-	5,379,033	-	5,379,033
Other financial liabilities		1,129,788,583		1,129,788,583
	<b>-</b>	<b>49,832,718,256</b>	<b>-</b>	<b>49,832,718,256</b>

## SEGMENT REPORT - GROUP

For the Year ended 31st March

	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>	8,132,507,976	7,151,570,342	3,487,060,793	2,436,067,831	2,906,987,523	3,164,393,210	1,305,153,834	1,311,844,084	15,831,710,127	14,063,875,468
<b>Segment results</b>	<b>6,905,808,438</b>	<b>5,500,903,363</b>	<b>3,193,258,384</b>	<b>1,825,176,714</b>	<b>2,563,209,202</b>	<b>2,671,965,250</b>	<b>1,257,375,726</b>	<b>1,240,928,760</b>	<b>13,919,651,750</b>	<b>11,238,974,087</b>
Unallocated company expenses									(3,242,506,848)	(1,480,111,530)
<b>Operating profit</b>									10,677,144,901	9,758,862,557
Interest expenses	(2,056,617,656)	(2,978,400,246)	(1,959,767,944)	(1,740,484,937)	(1,302,354,374)	(1,357,730,268)	(1,153,628,836)	(1,209,825,054)	(6,472,368,820)	(7,286,440,505)
Share of profits of associates before tax									18,905,234	18,031,098
Taxes on financial services									(1,012,264,791)	(668,603,605)
Income tax expenses									(1,394,595,018)	(813,288,033)
<b>Profit for the year</b>									<b>1,816,821,505</b>	<b>1,008,561,512</b>
<b>As at 31st March</b>										
Segment assets	24,173,323,963	22,597,806,537	23,034,959,985	13,205,458,850	15,307,772,010	10,301,411,294	13,559,663,724	9,179,220,554	76,075,719,681	55,283,897,235
Investment in associates									138,316,858	128,484,547
Other assets									5,880,685,482	5,109,116,810
<b>Total assets</b>									<b>82,094,722,021</b>	<b>60,521,498,592</b>
Segment liabilities	22,192,465,996	20,179,606,515	19,315,660,377	10,950,638,005	12,836,129,321	8,542,454,094	12,382,683,037	7,611,876,415	66,726,938,731	47,284,575,029
Other liabilities									5,647,917,073	4,809,942,313
<b>Total liabilities</b>									<b>72,374,855,804</b>	<b>52,094,517,342</b>

## Explanatory Notes

- 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 2024.

### 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.

There is a net reversal of Rs.269 mn accounted for during the quarter ended 31 December 2023 resulting from an estimation change in the Expected Credit Loss computation on Individual impairment. However, The Company's Impairment provision (Expected Credit Loss allowance) is greater than the required provision as per the Central Bank Directions.

### 4 Going Concern

In determining the basis of preparing the Financial Statements for the quarter ended 31st March 2025, the management has assessed the existing and anticipated effects of macro economic factor fluctuations on the Company and the management is in the view of appropriateness of the use of the going concern basis.

### 5 Contingent Liabilities and Commitments

#### a. Financial guarantees Issued :

As at 31st March 2025, the Company has provided financial guarantees totalling to LKR 14 Mn.

#### b. Tax assessments issued by the Commissioner General of Inland revenue:

For the year of assessment 2014/15, an additional income tax liability amounting to LKR 124.47 Mn was assessed, comprising LKR 88.5 Mn in income tax and LKR 35.97 Mn in interest. The company has appealed this assessment. While a determination has been issued by the Commissioner General of Inland Revenue, a final decision from the Tax Appeal Commission remains pending.

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 were no other material events that took place since March 2025, that require disclosure in these Interim Financial Statements other than mentioned 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 March 2025.

## 9 Disclosure Regarding the utilization of fund as per the objectives stated the green bond issue prospectus

## 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%	59.6 Mn	7.45%	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%	-	-	

## 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 Raio ratio (%)

	31-Mar-25	31-Mar-24
	11.60%	12.07%
	16.06%	14.38%
	25.33%	25.35%
	35.32%	22.51%
	4.36%	3.02%
	3,806,919	2,880,812
	6,687,674	3,958,986
	1,779,355	1,455,886
	5,565,572	3,292,629
	4.70%	9.38%
	1.71%	5.49%
	7.31	6.03
	1.63	1.32
	17.66%	13.82%

## Note :-

In classifying non performing loans to performing loans as of 31 March 2025, the company has considered the extension given by the CBSL to adopt the section 4.3.1(i) of Direction No 1 of 2020.



## Alliance Finance Company PLC

### Explanatory Notes (Continued.)

#### \* Information on -Lised Debentures

Debenture Category	Interest Payable frequency	Effective Rate	Applicable Interest Rate	Interest Rate of comparative government securities (Gross) p.a%	Balance as at 31st March 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	9.85%	1,012,406,801	N/T	N/T	N/T	N/T

\*N/T=Not Traded

### Shareholder's Information

#### Market price per share

##### Quarter ended 01st January to 31st March

	2025	2024
Highest Price		
Lowest Price	215.00	93.40
Last Traded	156.50	75.00
	180.50	90.40

#### Stated capital

As at 31st March 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 March 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	1,000

#### Twenty Largest Ordinary Shareholders as at 31st March 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	2,564,862	7.61
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. Canekaratne	612,268	1.82
7	J B Cocoshell (Pvt) Ltd.	596,066	1.77
8	Mr.D.L.S.R. Perera	412,266	1.22
9	Mrs.C.R. de Silva	374,400	1.11
10	Mr. D.F.W. Perera	363,243	1.08
11	Ms.D.C.M.A. Perera	361,042	1.07
12	Hatton National Bank PLC/Mr.K.K. Shujeevan	334,434	0.99
13	Ms.D.D.P.T. Perera	319,384	0.95
14	Mrs.P.N. Weththasinghe	299,975	0.89
15	Mr.G.P. Kapilasena	201,180	0.60
16	Mrs.K.G.G.S.L. Perera	201,066	0.60
17	Mrs.N.U. Silva	172,105	0.51
18	Mrs.C. Yogagopalakrishnan & Mrs.Y. Thirukumar	155,920	0.46
19	Mr.W.G.D.C. Ranaweera	149,384	0.44
20	Mr.D.L.S.R. Perera & Mrs. D.C.M.A Perera	146,290	0.43

## Alliance Finance Company PLC

### Shareholders' Information

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Public Shareholding as at 31st March 2025

No of Shares	%
11,904,575	35.33

#### No of Shareholders

The percentage of ordinary shares held by the public as at 31st March was 35.33% and the number of shareholders representing the public holding was 1860.

#### Float Adjusted Market Capitalization

The Float adjusted market capitalization as at 31st March 2025 - Rs. 2,148,775,787.50 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 - LL.M,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*

### Company Secretary

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

### 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