SIYAPATHA FINANCE PLC

INTERIM FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 SEPTEMBER 2026

සියපත ෆිනෑන්ස්
சியபத பினான்ஸ்
Siyapatha Finance
(Finance Company of Sampath Bank Group)

SIYAPATHA FINANCE PLC
STATEMENT OF COMPREHENSIVE INCOME

	For the nine months ended 30 September		Change	For the quarter ended 30 September		Change
	2026 LKR'000	2025 LKR'000	%	2026 LKR.000	2025 LKR.000	%
Gross income	**13,860,010**	**9,637,235**	**44%**	**5,083,193**	**3,538,278**	**44%**
Interest income	12,280,592	8,272,363	48%	4,561,863	3,000,782	52%
Less: Interest expenses	(6,746,334)	(4,211,757)	60%	(2,514,614)	(1,568,880)	60%
Net interest income	**5,534,258**	**4,060,605**	**36%**	**2,047,249**	**1,431,902**	**43%**
Fee and commission income	572,149	354,974	61%	190,904	135,259	41%
Less: Fee and commission expenses	(6,846)	(1,473)	365%	(2,767)	(550)	403%
Net fee and commission income	**565,303**	**353,501**	**60%**	**188,137**	**134,709**	**40%**
Other operating income	1,007,269	1,009,899	-0.3%	330,426	402,237	-18%
Total operating income	**7,106,830**	**5,424,005**	**31%**	**2,565,812**	**1,968,847**	**30%**
Less: Impairment (Charges) / Reversals	(78,844)	156,877	-150%	(94,237)	62,563	-251%
Net operating income	**7,027,986**	**5,580,882**	**26%**	**2,471,575**	**2,031,410**	**22%**
Less: Operating expenses						
Personnel expenses	(2,287,080)	(1,950,370)	17%	(810,396)	(682,647)	19%
Depreciation and amortisation expenses	(300,157)	(229,702)	31%	(107,276)	(80,375)	33%
Other operating expenses	(850,700)	(693,214)	23%	(297,690)	(249,994)	19%
Total operating expenses	**(3,437,937)**	**(2,873,287)**	**20%**	**(1,215,362)**	**(1,013,015)**	**20%**
Operating profit before taxes on financial services	**3,590,049**	**2,707,596**	**33%**	**1,256,212**	**1,018,395**	**23%**
Less: Taxes on financial services	(949,921)	(746,887)	27%	(337,059)	(272,898)	24%
Profit before income taxation	**2,640,128**	**1,960,709**	**35%**	**919,153**	**745,496**	**23%**
Less: Income tax expense	(1,106,789)	(815,827)	36%	(393,310)	(306,865)	28%
Profit after taxation	**1,533,339**	**1,144,882**	**34%**	**525,843**	**438,631**	**20%**
Other comprehensive income, net of taxes	-	-	-	-	-	-
Total comprehensive income, net of taxes	**1,533,339**	**1,144,882**	**34%**	**525,843**	**438,631**	**20%**
Basic/Diluted earnings per share-(LKR.)	**15.25**	**11.39**	**34%**	**5.23**	**4.36**	**20%**

SIYAPATHA FINANCE PLC
STATEMENT OF FINANCIAL POSITION

As at	30-09-2026 LKR'000	31-12-2025 Audited LKR'000
Assets		
Cash and bank balances	606,596	483,200
Securities purchased under repurchase agreements	7,155,981	8,732,389
Loans and receivables	94,469,294	71,026,118
Assets held for sale	-	24,577
Other assets	1,340,434	940,370
Equity instruments at fair value through other comprehensive income	56	56
Debt instruments at amortised cost	1,147,754	56,732
Property, plant and equipment	2,685,342	2,582,523
Right-of-use assets	863,225	660,630
Deferred tax assets	102,871	190,628
Intangible assets	75,229	42,393
Total Assets	**108,446,785**	**84,739,615**
Liabilities		
Bank overdraft	439,768	387,335
Due to other customers	44,746,565	36,950,983
Debt issued and other borrowed funds	47,212,613	33,386,427
Other payables	3,433,564	3,044,661
Current tax liabilities	817,966	731,488
Retirement benefit obligations	230,349	203,838
Total Liabilities	**96,880,824**	**74,704,732**
Equity		
Stated capital	2,895,910	2,883,089
Reserves		
Statutory reserve fund	455,000	455,000
Revaluation reserve	183,260	183,260
Retained earnings	8,031,791	6,513,534
Total Equity	**11,565,961**	**10,034,883**
Total Liabilities and Equity	**108,446,785**	**84,739,615**
Net asset value per share(LKR.)	114.86	99.79
Commitments & contingencies	171,180	124,820

The information contained in these financial statements have been extracted from the unaudited financial statements of the Company unless indicated as "Audited".

CERTIFICATION

We certify that the above Interim Financial Statements are in compliance with the requirements of the Companies Act No: 7 of 2007 and give true and fair view of the state of affairs of Siyapatha Finance PLC as at 30 September 2026 and its profits for the period then ended.

(Sgd.)
Mathisha Hewawitharana
Chief Executive Officer

(Sgd.)
Ruwan Wanniarachchi
Chief Financial Officer

The Board of Directors is responsible for these Financial Statements.
Approved and signed for and on behalf of the Board by,

(Sgd.)
Sumith Cumaranatunga
Chairman

(Sgd.)
Laknath Jayawickrama
Director

27 October 2026

SIYAPATHA FINANCE PLC

STATEMENT OF CHANGES IN EQUITY

LKR'000

	Stated Capital	Statutory Reserve Fund	Revaluation Reserve	Retained Earnings	Total
Balance as at 01 January 2025 (Audited)	**2,872,846**	**375,000**	**154,295**	**5,051,180**	**8,453,320**
Profit for the period	-	-	-	1,144,882	1,144,882
Other comprehensive income, net of tax	-	-	-	-	-
Scrip dividend paid	10,243	-	-	(12,051)	(1,808)
Balance as at 30 September 2025	**2,883,089**	**375,000**	**154,295**	**6,184,011**	**9,596,395**
Balance as at 01 January 2026 (Audited)	**2,883,089**	**455,000**	**183,260**	**6,513,535**	**10,034,883**
Profit for the period	-	-	-	1,533,339	1,533,339
Other comprehensive income, net of tax	-	-	-	-	-
Scrip dividend paid	12,821	-	-	(15,083)	(2,263)
Balance as at 30 September 2026	**2,895,910**	**455,000**	**183,260**	**8,031,791**	**11,565,961**

SIYAPATHA FINANCE PLC
STATEMENT OF CASH FLOWS

For the period ended 30 September	2026 LKR'000	2025 LKR'000
Cash flows from operating activities		
Profit before taxation from operations	**2,640,128**	**1,960,709**
Interest expenses	6,746,334	4,211,757
Fee and commission expenses	6,846	1,473
Credit loss expense on financial assets	78,844	(156,877)
Provision for staff gratuity	42,955	31,509
Provision for depreciation	175,774	141,823
Amortization of software	19,205	7,267
Amortisation of right-of-use assets	105,179	80,613
(Profit)/Loss on sale of fixed assets	(686)	(236)
	7,174,451	4,317,328
Operating profit before working capital changes	**9,814,578**	**6,278,037**
(Increase)/decrease in lease receivables	(9,743,508)	(5,276,320)
(Increase)/decrease in factoring receivables	(223,900)	(66,106)
(Increase)/decrease in gold loan receivables	(4,226,479)	(5,942,135)
(Increase)/decrease in loan receivables	(9,230,634)	(7,019,053)
(Increase)/decrease in other assets	(777,640)	(229,089)
Increase/(decrease) in due to other customers	6,897,627	3,380,591
Increase/(decrease) in other payables	555,555	1,203,814
	(16,748,979)	(13,948,299)
Cash generated from operating activities	**(6,934,401)**	**(7,670,261)**
Interest expense paid	(5,722,729)	(4,069,790)
Gratuity paid	(16,444)	(6,688)
Income tax paid	(932,555)	(884,381)
Dividend tax paid	(2,263)	(1,808)
Net cash inflow/(outflow) from operating activities	**(13,608,392)**	**(12,632,928)**
Cash flow from investing activities		
Net investments in government treasury bills and repurchase agreements	(2,984,068)	1,134,505
Purchase of property, plant, equipment and intangible assets	(330,633)	(150,730)
Proceeds from sale of property, plant and equipment	686	1,229
Net cash inflow from investing activities	**(3,314,015)**	**985,004**
Net cash inflow/(outflow) before financing activities	**(16,922,407)**	**(11,647,924)**
Cash flow from financing activities		
Proceeds from long term loans/securitizations	15,962,689	6,761,107
Repayments of long term loans/securitizations	(1,104,000)	(626,300)
Proceeds from debentures	3,750,000	5,000,000
Debentures redeemed	(1,500,000)	-
Net proceeds from short term borrowings	(3,415,000)	(710,000)
Repayment of principal portion of lease liabilities	(169,774)	(127,434)
Net cash inflow/(outflow) from financing activities	**13,523,915**	**10,297,374**
Net increase in cash and cash equivalents	**(3,398,492)**	**(1,350,551)**
Cash & cash equivalents at the beginning of the year	**8,828,356**	**8,279,153**
Cash and cash equivalents at the end of the period	**5,429,864**	**6,928,602**
Analysis of the cash and cash equivalents at the end of the period		
Cash and bank balances	606,698	361,819
Securities purchased under repurchase agreements	5,262,933	6,919,775
Government securities maturing less than three months	-	-
Bank overdraft	(439,767)	(352,992)
	5,429,864	**6,928,602**

SIYAPATHA FINANCE PLC

SELECTED PERFORMANCE INDICATORS

	As at 30.09.2026	As at 31.12.2025
Capital Adequacy		
Core Capital Ratio(Minimum Requirement : 8.5%)	10.36%	14.91%
Total Risk Weighted Capital Ratio (Minimum Requirement: : 12.5%)	14.43%	15.45%
Capital Funds to Deposit Liabilities Ratio(Minimum Requirement-10%)*	31.09%	30.61%
Profitability		
Return on Average Assets (After Tax)	2.01%	2.17%
Return on Average Shareholders' Funds	18.88%	16.79%
Asset Quality (LKR'000)		
Total Accommodation(Gross)	96,483,448	73,315,881
Non-Performing Accommodation	5,368,674	4,161,190
Net Total Accommodation(Net of allowance for expected credit losses/impairment)	94,469,294	71,026,118
Liquidity (LKR'000)		
Required Minimum Amount of Liquid Assets	5,438,854	4,979,591
Required Minimum Amount of Government Securities**	4,353,217	3,167,161
Available Amount of Liquid Assets	8,957,008	9,154,134
Available Amount of Government Securities	8,303,735	8,789,121

* **Capital Funds to Deposit Liabilities Ratio**

The capital funds to deposit liabilities ratio is computed on the following basis.

Capital funds as a percentage of average of month end deposit liabilities during last three months.

** Required minimum amount of government securities equals to 7.5% of the average of month end deposit liabilities and borrowings of the twelve months of the preceding financial year.

SEGMENT INFORMATION

The following table presents income, profit, total assets and total liabilities of the Company's operating segments.

	Leasing and Hire Purchase		Gold Loan		Fast Draft		Others		Total	
For the period ended 30 September	**2026 LKR'000**	**2025 LKR'000**	**2026 LKR'000**	**2025 LKR'000**	**2026 LKR'000**	**2025 LKR'000**	**2026 LKR'000**	**2025 LKR'000**	**2026 LKR'000**	**2025 LKR'000**
Interest Income	6,418,937	5,555,556	3,452,449	1,950,924	1,658,695	587,252	750,511	178,632	12,280,592	8,272,363
Less: Interest expenses	(3,440,809)	(2,636,449)	(1,721,532)	(1,009,140)	(1,055,331)	(368,893)	(528,662)	(197,275)	(6,746,334)	(4,211,757)
Net interest income	**2,978,128**	**2,919,107**	**1,730,917**	**941,784**	**603,364**	**218,358**	**221,849**	**(18,644)**	**5,534,258**	**4,060,605**
Net fee and commission income	256,497	190,193	149,780	95,939	126,582	58,846	32,443	8,523	565,303	353,501
Other operating income	874,385	985,306	25,391	-	50,373	15,301	57,120	9,292	1,007,269	1,009,899
Total operating income	**4,109,010**	**4,094,606**	**1,906,088**	**1,037,723**	**780,320**	**292,505**	**311,412**	**(829)**	**7,106,830**	**5,424,005**
Less: Impairment (charges)/reversal on loans and losses	49,708	147,983	(97,800)	(20,934)	(55,767)	(29,029)	25,015	58,857	(78,844)	156,877
Net operating income	**4,158,718**	**4,242,590**	**1,808,288**	**1,016,789**	**724,552**	**263,476**	**336,427**	**58,027**	**7,027,986**	**5,580,882**
Less: Total operating expenses (Including Taxes on financial services)	(2,534,843)	(2,544,717)	(941,734)	(690,503)	(610,532)	(261,761)	(300,749)	(123,192)	(4,387,858)	(3,620,173)
Operating profit before taxes	**1,623,875**	**1,697,873**	**866,555**	**326,286**	**114,020**	**1,715**	**35,678**	**(65,165)**	**2,640,128**	**1,960,709**
Less: Income tax expenses									(1,106,789)	(815,827)
Profit for the period									**1,533,339**	**1,144,882**
Non-controlling interest									-	-
Profit attributable to equity holders of the Company									**1,533,339**	**1,144,882**
As at 30 September	**2026 LKR'000**	**2025 LKR'000**	**2026 LKR'000**	**2025 LKR'000**	**2026 LKR'000**	**2025 LKR'000**	**2026 LKR'000**	**2025 LKR'000**	**2026 LKR'000**	**2025 LKR'000**
Segmental assets	47,785,181	38,023,252	22,784,358	17,393,006	16,451,840	8,259,058	21,425,406	12,321,432	108,446,785	75,996,748
Total assets	**47,785,181**	**38,023,252**	**22,784,358**	**17,393,006**	**16,451,840**	**8,259,058**	**21,425,406**	**12,321,432**	**108,446,785**	**75,996,748**
Segmental liabilities	42,688,843	33,221,913	20,354,383	15,196,726	14,697,235	7,216,156	19,140,364	10,765,559	96,880,824	66,400,353
Total liabilities	**42,688,843**	**33,221,913**	**20,354,383**	**15,196,726**	**14,697,235**	**7,216,156**	**19,140,364**	**10,765,559**	**96,880,824**	**66,400,353**

EXPLANATORY NOTES

1. The Interim Financial Statements are presented in accordance with the requirements of the Sri Lanka Accounting Standard - LKAS 34 on 'Interim Financial Reporting' and by providing the information as required in terms of Rule 7.4 of the Colombo Stock Exchange.

2. There are no changes to the accounting policies and methods of computation since the publication of the Audited Financial Statements for the year 2025.

3. There are no material changes during the period in the composition of assets, liabilities and contingent liabilities. All known expenditure items have been provided for.

4. There have been no material events subsequent to the reporting date, which require adjustments to or disclosures in the interim financial statements.

5. The dividend of LKR.0.15 per share on 100,556,566 Ordinary shares was approved at the Annual General Meeting held on 31 March 2026. This was paid in the form of scrip dividend.

6. The Company issued 37,500,000 listed, rated, subordinated, unsecured redeemable debentures at a par value of LKR.100/-. The debenture issue was opened on 20 March 2026 and closed on the same day as the issue was oversubscribed. The date of allotment of the said debenture issue was 27 March 2026.

7. **The funds raised from debenture issues**

7.1 The funds raised from debenture issue -2026

The details of utilization of debenture proceeds are given in table below.

Objective Number	Objective as per Prospectus	Amount allocated as per Prospectus (LKR)	Proposed date of utilization as per Prospectus	Amount Allocated from proceeds in (LKR) (A)	% of total proceeds	Amount utilized in LKR (B)	% of utilization against allocation (B/A)	Clarification if not fully utilized including where the funds are invested
1	To finance the budgeted lending portfolio within the next 12 months from the date of allotment	3.75 Billion	Within 12 months (Between 27 March 2026 to 26 March 2027)	3.75 Billion	100.00%	3.75 Billion	100%	Fully utilized

7.2 The funds raised from previous debenture issues

The funds raised through debenture issues were fully utilised for the objectives stated in the relevant prospectuses.

8. **Impairment of loans and receivables**

The Company carefully assessed all individually significant loans as of 30 September 2026 and sufficient provisions have been incorporated into the Financial Statements. The impairment models used for collective impairment in 2025 were retained in 3Q 2026 to ensure sufficient buffers were in place to absorb any potential credit risk that might arise in the future. Further, the allowance for overlay applied in 2025 continued to be maintained for the current reporting period as well.

INFORMATION ON SHARES

Stated Capital as at 30 September 2026 was represented by the number of shares in issue as given below.

	As at 30 September 2026		As at 31 December 2025	
	Number	**LKR.**	**Number**	**LKR.**
Ordinary Shares	100,699,322	2,895,910,256	100,556,566	2,883,089,339
Total	100,699,322	**2,895,910,256**	100,556,566	2,883,089,339

SHAREHOLDER INFORMATION

Shareholders' list as at 30 September 2026

	Name	**No: of Shares**	**%**
(01).	Sampath Bank PLC	100,699,315	100.00%
(02).	Mr. P.S.Cumaranatunga	01	0.00%
(03).	Mr.Y.S.H.R.S.Silva	01	0.00%
(04).	Mr.J.H.Gunawardena	01	0.00%
(05).	Mr.J.Selvaratnam	01	0.00%
(06).	Ms.H.S.R.Ranatunga	01	0.00%
(07).	Mr.D. Sooriyaarachchi	01	0.00%
(08).	Mr.W. S. C. Perera	01	0.00%
		100,699,322	**100.00%**

Public Holdings

The percentage of ordinary shares held by the public as at 30 September 2026 was 0%.

Directors'/ CEO's Holding in Shares as at 30 September 2026

Name	**Position**	**No: of Shares**
Mr. P.S.Cumaranatunga	Director	01
Mr.Y.S.H.R.S.Silva	Director	01
Mr.J.H.Gunawardena	Director	01
Mr.J.Selvaratnam	Director	01
Ms.H.S.R.Ranatunga	Director	01
Mr. D Sooriyaarachchi	Director	01
Mr.W. S. C. Perera	Director	01

INFORMATION ON LISTED DEBENTURES

(i) Market Values

	Highest (LKR.)		Lowest (LKR.)		Period End (LKR.)	
	2026	**2025**	**2026**	**2025**	**2026**	**2025**
Debentures-2024/2029	Not Traded	Not Traded	Not Traded	Not Traded	Not Traded	Not Traded
Debentures-2025/2030	Not Traded	Not Traded	Not Traded	Not Traded	Not Traded	Not Traded
Debentures-2026/2031	Not Traded	N/A	Not Traded	N/A	Not Traded	N/A

(ii) Interest Rates

	2026		2025	
	Coupon Rate	**Effective Rate**	**Coupon Rate**	**Effective Rate**
Debentures -2024/2029	13.20%	13.20%	13.20%	13.20%
Debentures -2025/2030	11.40%	11.40%	11.40%	11.40%
Debentures -2026/2031	11.50%	11.50%	N/A	N/A

(iii) Interest rates of comparable Government Securities

	30-09-2026	**31-12-2025**
6 months treasury bill	9.41%	7.95%
1 year treasury bill	9.55%	8.19%
5 year treasury bond	11.20%	9.53%

(iv) Current Yield & Yield to maturity

	2026		2025	
	Current Yield (%)	**Yield to Maturity (%)**	**Current Yield (%)**	**Yield to Maturity (%)**
Debentures Issued-June 2024 5 year Fixed rated (13.20% p.a. payable annually)	Not Traded	Not Traded	Not Traded	Not Traded
Debentures Issued-June 2025 5 year Fixed rated (11.40% p.a. payable annually)	Not Traded	Not Traded	Not Traded	Not Traded
Debentures Issued-March 2026 5 year Fixed rated (11.50% p.a. payable annually)	Not Traded	Not Traded	N/A	N/A

(v) Ratios

	30-09-2026	**31-12-2025**
Debt to Equity Ratio (Times)	3.87	3.09
Interest Cover (Times)	1.39	1.45
Quick Asset Ratio (%)	128.73%	130.20%

Siyapatha Finance PLC
No - 111, Dudley Senanayake Mawatha, Colombo 08
Hotline : 0117 605 605 | 0777 605 605 Email: info@siyapatha.lk
www.siyapatha.lk