

FINANCIAL STATEMENTS FOR THE 06 MONTHS ENDED 30TH SEPTEMBER 2018

Statement of Financial	30th	30th	Growth	Income Statement	30th	30th	Growth
Position As at	September 2018	September 2017	%	For the period ended	September 2018	September 2017	%
7 to at	(Rs'000)	(Rs'000)			(Rs'000)	(Rs'000)	
Accete							
Assets Cash and cash equivalents	896,586	564,276	59%	Interest income	3,677,190	2,903,158	27%
Placements with banks	2,013,660	2,045,373	(2%)	Interest expenses	(2,105,848)	(1,671,665)	26%
Placements with finance companies	212,626	415,567	(49%)	Net interest income	1,571,342	1,231,493	28%
Reverse Repurchase Agreements Other financial assets - Held-for-trading	400,164 1,637	375,081 1,648	7% (1 %)	Fee and commission income	170,359	107,142	59%
Assets Held for Sale	23,919	-	100%	Fee and commission expenses		_	
Loans and receivables - Leases	13,947,288	12,087,605	15 %	Net fee and commission income	170,359	107,142	59%
Loans and receivables - Hire purchase	94,962	439,763	(78%)		•	e de la companya del companya de la companya del companya de la co	
Loans and receivables - Others Financial investments - Available-for-sale	21,693,682 1,169,882	14,403,354 911,911	51% 28%	Net gain / (loss) from trading	(302)	(15)	1909%
Financial investments - Held to maturity	1,104,659	959,462	25% 15 %	Net gain / (loss) from financial investments	79	1,942	(96%)
Other Financial Assets	20,469	20,240	1 %	Other operating income (net)	245,319	197,941	24%
Property, plant and equipment	1,454,197	307,358	373%	Total operating income	1,986,797	1,538,503	29%
Intangible assets Deffered tax assets	12,170 16,020	8,639 8,525	41% 88%	Impairment for loans and other losses			101%
Other assets	161,291	228,703	(29%)	Tortical de Constant Constant	(101,887)	(50,640)	
Total assets	43,223,212	32,777,505	32%	Net operating income	1,884,910	1,487,863	27%
Liabilities				Personnel expenses	(461,940)	(340,926)	35%
Due to banks	11,477,812	7,425,032	55%	Depreciation and amortization	(37,752)	(36,657)	3%
Rental Received in Advance Due to customers	316,482 23,930,059	254,799 19,773,052	24% 21%	Other expenses	(350,502)	(302,912)	16%
Current tax liabilities	242,750	291,715	(17%)		(,,	(===,===,	
Deferred tax liabilities	385,537	270,784	42%	Operating Profit/(loss) before Value Added Tax (VAT) & NBT	1,034,716	807,368	28%
Other liabilities	455,802	351,560	30%			articoment on contraded ones	
Subordinated term debts Total liabilities	1,549,668 38,358,110	1,534,406 29,901,348	1 % 28 %	VAT on financial services & NBT	(211,821)	(160,651)	32%
Equity	36,336,110	29,901,346	20/0	Profit/(loss) before tax	822,895	646,717	27%
Stated capital	1,325,918	287,153	362%	Tax expenses	(295,486)	(213,411)	38%
Statutory reserve fund	837,618	615,070	36%	Profit/(loss) for the period	527,409	433,306	22%
Retained earnings	2,694,371	1,963,386	37%	Earnings per share on profit			
Other reserves Total equity	7,195 4,865,102	10,548 2,876,157	(32%) 69%	Basic earnings per ordinary share (Annualised)	19.03	20.07	(5%)
Total equity and liabilities	43,223,212	32,777,505	32%				
Contingent liabilities and commitments	585,525	411,299	42%	Diluted earnings per ordinary share (Annualised)	19.03	20.07	(5%)
Salaatad Parformanaa Indicators	2041		2046	Statement of Profit or Loss and	30th	30th	Growth
Selected Performance Indicators	30th		30th	Statement of Profit or Loss and other comprehensive Income	30th September	30th September	Growth %
Selected Performance Indicators (as per regulatory reporting) As at	30th September 2018	Septe	30th ember 2017		September 2018	September 2017	The state of the s
(as per regulatory reporting)	September	Septe	ember	other comprehensive Income	September	September	
(as per regulatory reporting)	September	Septe	ember	other comprehensive Income	September 2018	September 2017	
(as per regulatory reporting) As at Regulatory Capital Adequacy	September 2018	Septe	ember 2017	Other comprehensive Income For the period ended Profit / (loss) for the period Other Comprehensive Income for the Period ,	September 2018 (Rs'000)	September 2017 (Rs'000)	%
(as per regulatory reporting) As at	September	Septe 2,43	ember	Other comprehensive Income For the period ended Profit / (loss) for the period Other Comprehensive Income for the Period , Net of Tax	September 2018 (Rs'000)	September 2017 (Rs'000)	%
(as per regulatory reporting) As at Regulatory Capital Adequacy Core Capital (Tier 1 Capital), Rs. '000 Total Capital Base, Rs. '000 Core Capital Adequacy Ratio, as % of Risk Weighted	September 2018 4,332,778 4,832,778	Septe 3 2,43 3,23	ember 2017 32,968 32,968	Other comprehensive Income For the period ended Profit / (loss) for the period Other Comprehensive Income for the Period ,	September 2018 (Rs'000)	September 2017 (Rs'000)	%
(as per regulatory reporting) As at Regulatory Capital Adequacy Core Capital (Tier 1 Capital), Rs. '000 Total Capital Base, Rs. '000 Core Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum requirement, 6%)*	September 2018 4,332,778	Septe 3 2,43 3,23	ember 2017 32,968	Other comprehensive Income For the period ended Profit / (loss) for the period Other Comprehensive Income for the Period , Net of Tax Items that will never be reclassified	September 2018 (Rs'000)	September 2017 (Rs'000)	%
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Regulatory Capital Adequacy Core Capital (Tier 1 Capital), Rs. '000 Total Capital Base, Rs. '000 Core Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum requirement, 6%)* Total Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum requirement, 10%) Capital Funds to Deposit Liabilities Ratio (Minimum requirement, 10%) * Calculated based on New Capital Adequacy Framework issued by Central Bank of Sri Lanka w.e.f 01* July 2018. Minimum Tier 1 Capital requirement has been increased to 6% from 5% under the new capital adequacy framework. Assets Quality (Quality of Loan Portfolio) Gross - Non Performing Accommodations, Rs. '000 Gross - Non Performing Accommodation Ratio Net - Non Performing Accommodation Ratio Profitability (%) Interest Margin (Annualised) Return on Assets (before Tax) (Annualised) Return on Average Equity (after Tax) (Annualised)	\$\frac{4}{332,778}\$\\\\4,832,778\\\4,832,778\\\11.39\\\20.81\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	Septe 3 2,43 3,23 6 1 89 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	ember 2017 32,968 32,968 3.97% 1.92% 6.85% 91,361 3.22% 0.68% 7.78% 4.93%	Profit / (loss) for the period Other Comprehensive Income for the Period , Net of Tax Items that will never be reclassified to Profit or Loss Gains / (Losses) on Remeasurement of Defined Benefit Liability Deffered Tax (Charge) / Reversal on Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) Items that are or may be reclassified to Profit or Loss Fair Value Gains / (Losses) that arose during the period, Net of Tax Fair Value Gains / (Losses) realised to Income Statement on disposal, Net of Tax Net Fair Value Gains / (Losses) on remeasuring Available For Sale Financial Assets Other Comprehensive Income for the Period, Net of Tax	September 2018 (Rs'000) 527,409	September 2017 (Rs'000) 433,306	22% - (103%) (103%) (103%) 19%
Regulatory Capital Adequacy Core Capital (Tier 1 Capital), Rs. '000 Total Capital Base, Rs. '000 Core Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum requirement, 6%)* Total Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum requirement, 10%) Capital Funds to Deposit Liabilities Ratio (Minimum requirement, 10%) * Calculated based on New Capital Adequacy Framework issued by Central Bank of Sri Lanka w.e.f 01st July 2018. Minimum Tier 1 Capital requirement has been increased to 6% from 5% under the new capital adequacy framework. Assets Quality (Quality of Loan Portfolio) Gross - Non Performing Accommodations, Rs. '000 Gross - Non Performing Accommodation Ratio Profitability (%) Interest Margin (Annualised) Return on Assets (before Tax) (Annualised) Return on Average Equity (after Tax) (Annualised)	\$\frac{4}{332,778}\$ 4,832,778 4,832,778 10.21% 11.39% 20.81% 7.73% 4.79% 25.82%	Septe 3 2,43 3,23 6 1 89 6 6 6 6 3 6 6 6 6 6 6 6 6 6 6 6 6 6 6	2017 2017 32,968 32,968 3.97% 3.92% 6.85% 0.68% 7.78% 4.93% 31.90%	Other Comprehensive Income For the period ended Profit / (loss) for the period Other Comprehensive Income for the Period , Net of Tax Items that will never be reclassified to Profit or Loss Gains / (Losses) on Remeasurement of Defined Benefit Liability Deffered Tax (Charge) / Reversal on Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) on Defined Benefit Liability Items that are or may be reclassified to Profit or Loss Fair Value Gains / (Losses) that arose during the period, Net of Tax Fair Value Gains / (Losses) realised to Income Statement on disposal, Net of Tax Net Fair Value Gains / (Losses) on remeasuring Available For Sale Financial Assets Other Comprehensive Income for the Period, Net of Tax Total Comprehensive Income for the Period	September 2018 (Rs'000) 527,409 - (305) (305) (305) 527,104	September 2017 (Rs'000) 433,306	22% - (103%) (103%) (103%) 19%
Regulatory Capital Adequacy Core Capital (Tier 1 Capital), Rs. '000 Total Capital Base, Rs. '000 Core Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum requirement, 6%)* Total Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum requirement, 10%) Capital Funds to Deposit Liabilities Ratio (Minimum requirement, 10%) * Calculated based on New Capital Adequacy Framework issued by Central Bank of Sri Lanka w.e.f 01st July 2018. Minimum Tier 1 Capital requirement has been increased to 6% from 5% under the new capital adequacy framework. Assets Quality (Quality of Loan Portfolio) Gross - Non Performing Accommodations, Rs. '000 Gross - Non Performing Accommodations Ratio Net - Non Performing Accommodation Ratio Profitability (%) Interest Margin (Annualised) Return on Assets (before Tax) (Annualised) Return on Average Equity (after Tax) (Annualised) Regulatory Liquidity (Rs. '000) Required minimum amount of Liquid Assets Available amount of Liquid Assets Required minimum amount of Government Securities	\$\frac{\text{September}}{2018}\$ 4,332,778 4,832,778 10.21% 11.39% 20.81% 7.73% 4.79% 25.82% 2,631,510 4,117,515 1,573,335	Septe 3 2,43 3,23 6 1 89 6 6 3 70 6 5 1,32 5 5 1,32 5 6 1	2017 32,968 32,968 3.97% 1.92% 6.85% 0.68% 7.78% 4.93% 1.90% 9,854 6,785 3,561	Other comprehensive Income For the period ended Profit / (loss) for the period Other Comprehensive Income for the Period , Net of Tax Items that will never be reclassified to Profit or Loss Gains / (Losses) on Remeasurement of Defined Benefit Liability Deffered Tax (Charge) / Reversal on Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) on Defined Benefit Liability Items that are or may be reclassified to Profit or Loss Fair Value Gains / (Losses) that arose during the period, Net of Tax Fair Value Gains / (Losses) realised to Income Statement on disposal, Net of Tax Net Fair Value Gains / (Losses) on remeasuring Available For Sale Financial Assets Other Comprehensive Income for the Period, Net of Tax Total Comprehensive Income for the Period CERTIFICATION: We, the undersigned, being the Managing Director, Exect Administration of Vallibel Finance PLC certify jointly that	September 2018 (Rs'000) 527,409 - (305)	September 2017 (Rs'000) 433,306	22% - (103%) (103%) (103%) 19%
Regulatory Capital Adequacy Core Capital (Tier 1 Capital), Rs. '000 Total Capital Base, Rs. '000 Core Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum requirement, 6%)* Total Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum requirement, 10%) Capital Funds to Deposit Liabilities Ratio (Minimum requirement, 10%) * Calculated based on New Capital Adequacy Framework issued by Central Bank of Sri Lanka w.e.f 01st July 2018. Minimum Tier 1 Capital requirement has been increased to 6% from 5% under the new capital adequacy framework. Assets Quality (Quality of Loan Portfolio) Gross - Non Performing Accommodations, Rs. '000 Gross - Non Performing Accommodation Ratio Profitability (%) Interest Margin (Annualised) Return on Assets (before Tax) (Annualised) Return on Average Equity (after Tax) (Annualised) Regulatory Liquidity (Rs. '000) Required minimum amount of Liquid Assets Available amount of Liquid Assets	\$\frac{\text{September}}{2018}\$ 4,332,778 4,832,778 10.21% 11.39% 20.81% 7.73% 4.79% 25.82% 2,631,510 4,117,515	Septe 3 2,43 3,23 6 1 89 6 6 3 70 6 5 1,32 5 5 1,32 5 6 1	2017 32,968 32,968 3.97% 3.92% 6.85% 0.68% 7.78% 4.93% 4.93% 31.90%	Other comprehensive Income For the period ended Profit / (loss) for the period Other Comprehensive Income for the Period , Net of Tax Items that will never be reclassified to Profit or Loss Gains / (Losses) on Remeasurement of Defined Benefit Liability Deffered Tax (Charge) / Reversal on Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) on Defined Benefit Liability Items that are or may be reclassified to Profit or Loss Fair Value Gains / (Losses) that arose during the period, Net of Tax Fair Value Gains / (Losses) realised to Income Statement on disposal, Net of Tax Net Fair Value Gains / (Losses) on remeasuring Available For Sale Financial Assets Other Comprehensive Income for the Period, Net of Tax Total Comprehensive Income for the Period CERTIFICATION: We, the undersigned, being the Managing Director, Exec	September 2018 (Rs'000) 527,409 - (305)	September 2017 (Rs'000) 433,306	22% - (103%) (103%) (103%) 19%
Regulatory Capital Adequacy Core Capital (Tier 1 Capital), Rs. '000 Total Capital Base, Rs. '000 Core Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum requirement, 6%)* Total Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum requirement, 10%) Capital Funds to Deposit Liabilities Ratio (Minimum requirement, 10%) * Calculated based on New Capital Adequacy Framework issued by Central Bank of Sri Lanka w.e.f 01st July 2018. Minimum Tier 1 Capital requirement has been increased to 6% from 5% under the new capital adequacy framework. Assets Quality (Quality of Loan Portfolio) Gross - Non Performing Accommodations, Rs. '000 Gross - Non Performing Accommodations Ratio Net - Non Performing Accommodation Ratio Profitability (%) Interest Margin (Annualised) Return on Assets (before Tax) (Annualised) Return on Average Equity (after Tax) (Annualised) Regulatory Liquidity (Rs. '000) Required minimum amount of Liquid Assets Available amount of Liquid Assets Required minimum amount of Government Securities	\$\frac{\text{September}}{2018}\$ 4,332,778 4,832,778 10.21% 11.39% 20.81% 7.73% 4.79% 25.82% 2,631,510 4,117,515 1,573,335	Septe 3 2,43 3,23 6 1 89 6 6 3 70 6 5 1,32 5 5 1,32 5 6 1	2017 32,968 32,968 3.97% 1.92% 6.85% 0.68% 7.78% 4.93% 1.90% 9,854 6,785 3,561	Profit / (loss) for the period Other Comprehensive Income for the Period , Net of Tax Items that will never be reclassified to Profit or Loss Gains / (Losses) on Remeasurement of Defined Benefit Liability Deffered Tax (Charge) / Reversal on Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) Net Profit or Loss Fair Value Gains / (Losses) that arose during the period, Net of Tax Fair Value Gains / (Losses) realised to Income Statement on disposal, Net of Tax Net Fair Value Gains / (Losses) on remeasuring Available For Sale Financial Assets Other Comprehensive Income for the Period, Net of Tax Total Comprehensive Income for the Period CERTIFICATION: We, the undersigned, being the Managing Director, Exect Administration of Vallibel Finance PLC certify jointly that (a) the above statements have been prepared in com definitions prescribed by the Central Bank of Sri L (b) the information contained in these statements has	September 2018 (Rs'000) 527,409 - (305) (305) (305) 527,104 cutive Director and t: cutive Director and t:	September 2017 (Rs'000) 433,306	22% - (103%) (100%) (103%) (103%) 19%
Regulatory Capital Adequacy Core Capital (Tier 1 Capital), Rs. '000 Total Capital Base, Rs. '000 Core Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum requirement, 6%)* Total Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum requirement, 10%) Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum requirement, 10%) * Calculated based on New Capital Adequacy Framework issued by Central Bank of Sri Lanka w.e.f 01* July 2018. Minimum Tier 1 Capital requirement has been increased to 6% from 5% under the new capital adequacy framework. * Assets Quality (Quality of Loan Portfolio) Gross - Non Performing Accommodations, Rs. '000 Gross - Non Performing Accommodations Ratio Net - Non Performing Accommodation Ratio Profitability (%) Interest Margin (Annualised) Return on Assets (before Tax) (Annualised) Return on Average Equity (after Tax) (Annualised) Regulatory Liquidity (Rs. '000) Required minimum amount of Liquid Assets Available amount of Liquid Assets Required minimum amount of Government Securities Available amount of Government Securities	\$\frac{\text{September}}{2018}\$ 4,332,778 4,832,778 10.21% 11.39% 20.81% 7.73% 4.79% 25.82% 2,631,510 4,117,515 1,573,335	Septe	2017 32,968 32,968 3.97% 1.92% 6.85% 0.68% 7.78% 4.93% 1.90% 9,854 6,785 3,561	Other comprehensive Income For the period ended Profit / (loss) for the period Other Comprehensive Income for the Period , Net of Tax Items that will never be reclassified to Profit or Loss Gains / (Losses) on Remeasurement of Defined Benefit Liability Deffered Tax (Charge) / Reversal on Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) Net Actuarial Gains / (Losses) on Defined Benefit Liability Items that are or may be reclassified to Profit or Loss Fair Value Gains / (Losses) that arose during the period, Net of Tax Fair Value Gains / (Losses) realised to Income Statement on disposal, Net of Tax Net Fair Value Gains / (Losses) on remeasuring Available For Sale Financial Assets Other Comprehensive Income for the Period, Net of Tax Total Comprehensive Income for the Period CERTIFICATION: We, the undersigned, being the Managing Director, Exect Administration of Vallibel Finance PLC certify jointly that (a) the above statements have been prepared in come definitions prescribed by the Central Bank of Sri Losses)	September 2018 (Rs'000) 527,409 - (305) (305) (305) 527,104 cutive Director and t: cutive Director and t:	September 2017 (Rs'000) 433,306	22% 22% (103%) (100%) (103%) (103%) 19%

Credit Rating: BBB Stable Outlook: ICRA Lanka

Number of service centers

Brand Rating: A-: Brand Finance

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No. 310, Galle Road, Colombo 03. Tel: 2 370 990

K.D. Menaka Sameera

DGM - Finance & Administration

Sgd. S.B. Rangamuwa Managing Director

Dhammika Perera

Sgd.

Executive Director

Date: 6th November 2018