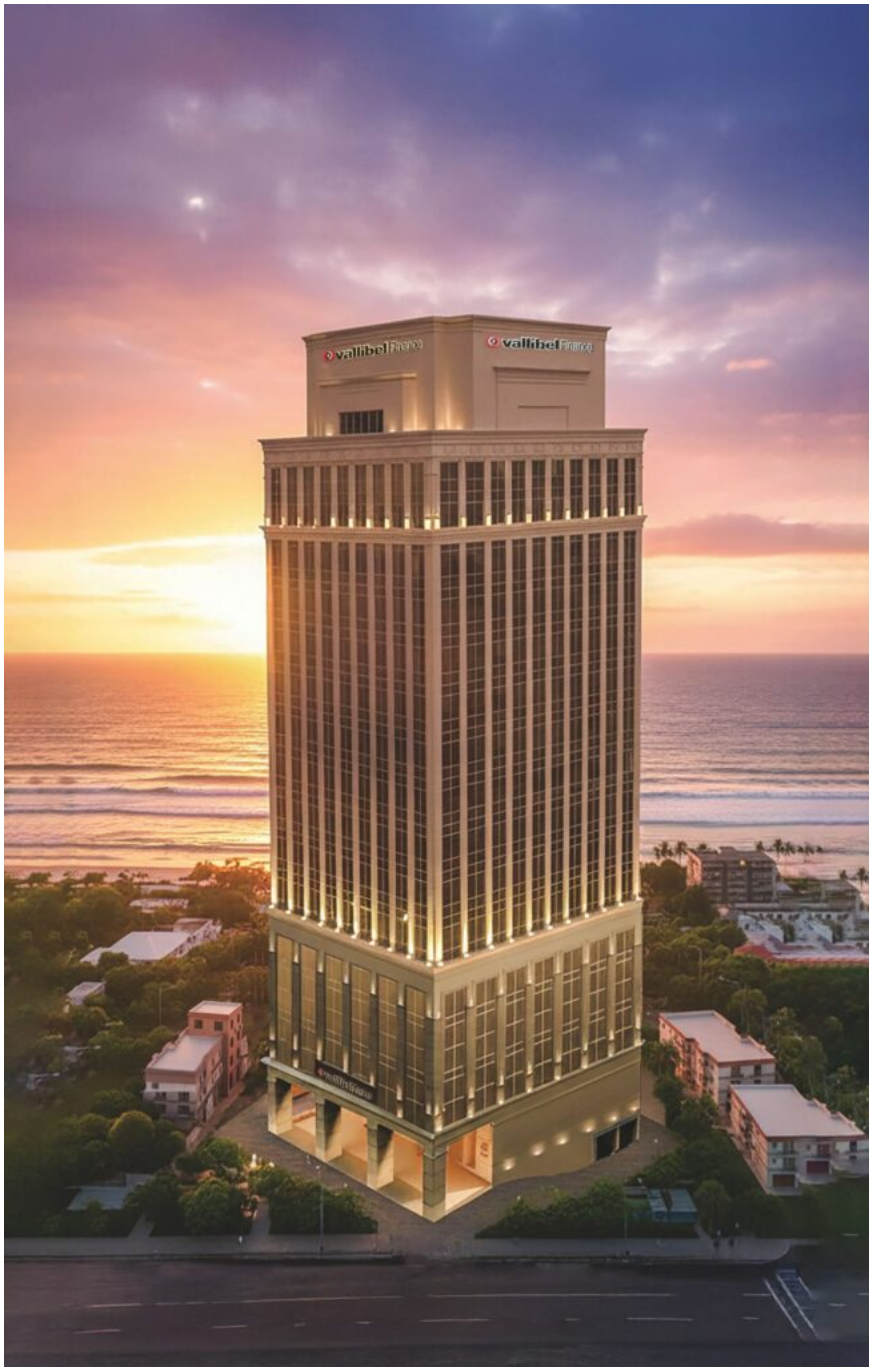
Vallibel Finance posts 50 percent surge in PBT as strong growth momentum continues



Vallibel Finance corporate office.



Jayantha Rangamuwa, MD, Vallibel Finance.

Vallibel Finance sustained its strong growth momentum in the first half of FY 25/26, delivering exceptional financial results and further strengthening its position among Sri Lanka’s top five financial institutions.

The Company recorded a Profit Before Tax (PBT) of 2.7 billion rupees for the period,

representing a notable 50 percent increase year-on-year. Net Interest Income rose by 30 percent to 4.9 billion rupees, reflecting healthy core business growth.

The Company’s balance sheet remained robust, with total assets expanding to 143 billion rupees, a 28 percent increase from 112 billion rupees a year earlier. This growth was driven by strong portfolio expansion, disciplined risk management, and improved asset quality. Non-Performing Loans (NPLs) declined significantly to 2.78 percent from 5.19 percent, underscoring stronger credit oversight and enhanced portfolio discipline.

This performance builds on a major milestone achieved earlier in the year, when Vallibel Finance became the fastest financial institution in Sri Lanka to surpass 100 billion rupees in assets, achieving this in just 17 years of operations.

This achievement reflects the Company’s rapid, well-managed expansion and its ability to scale sustainably in a competitive financial landscape. Profitability continued to strengthen during the first half of FY 2025/2026, with Profit After Tax (PAT) rising to 2.6 billion rupees from 2.1 billion rupees in the previous year, recording solid double-digit growth. This improvement was supported by higher Net Interest Income, improved asset quality, and continued operational efficiencies.

The Company’s ability to convert topline growth into sustained bottom-line performance highlights its resilience amid ongoing macroeconomic challenges. Return on Equity (ROE) increased to 21.77 percent from 16.87 percent in 2024, signaling enhanced profitability and efficient capital utilization. These indicators firmly position Vallibel Finance among the best-performing institutions in the sector and reflect its strong financial fundamentals.

A key driver of Vallibel Finance’s success is its ability to anticipate market shifts and introduce innovative, industry-first financial solutions that have gained strong customer acceptance and set new benchmarks. This innovation-driven approach extends to the Company’s digital transformation agenda, which focuses on enhancing customer experience and optimizing internal processes through advanced technology.

The Company’s nationwide footprint remains a strategic strength, supported by an expanding network of 85 branches. This extensive presence enables Vallibel Finance to effectively serve customers across urban, semi-urban, and rural markets, supporting deposit mobilization, lending growth, and customer engagement.

Expansion of the branch network in the Eastern Province is currently underway and scheduled for completion by December 2025, while operations in the Northern Province are planned for early next year.

Vallibel Finance’s consistent performance and future-focused strategy have earned international recognition. The Company has been repeatedly recognized as the Best Finance Company by The Global Economic (UK), reinforcing its reputation as a high-performing and forward-looking financial institution.

Supported by strong financial performance, a growing footprint, and a robust innovation pipeline, Vallibel Finance is well-positioned to capitalize on emerging opportunities and navigate evolving market dynamics with confidence. The Company remains committed to driving long-term value, resilience, and progress across Sri Lanka’s financial sector.