Vallibel Finance powers to record-breaking growth

Jayantha Rangamuwa, MD, Vallibel Finance.

Vallibel Finance corporate office.

Vallibel Finance continued its strong growth momentum in FY 2025/26, delivering exceptional financial performance and further solidifying its position among Sri Lanka’s top four financial institutions. Remarkably, this achievement was realized in just 19 years of operations, underscoring the company’s sustained growth trajectory and strategic vision.

For the year under review, Vallibel Finance reported a Profit Before Tax (PBT) of 7.6 billion rupees, an impressive 37.5 percent increase over the previous year. Net Interest Income also grew robustly, rising 36.1 percent to 11.04 billion rupees.

These results reflect the company's ability to capitalize on market opportunities while maintaining prudent financial management and operational efficiency.

The strength of Vallibel Finance's balance sheet was further demonstrated by the expansion of its asset base to 180.2 billion rupees, a substantial 61.4 percent increase from 111.6 billion rupees recorded the previous year. This growth was driven by healthy portfolio expansion, effective risk management, and strong customer demand across its product portfolio. Asset quality also improved significantly, with the Non-Performing Loan (NPL) ratio declining to 2.53 percent from 3.56 percent, highlighting disciplined credit management, enhanced portfolio performance, and prudent cost controls. These achievements build on another significant milestone in Vallibel Finance's growth journey, as the company became the fastest financial institution in Sri Lanka to surpass 100 billion rupees in assets within just 17 years of operations. This accomplishment further reflects the company's rapid growth trajectory, operational strength, and commitment to sustainable value creation.

Further reinforcing its industry leadership, Vallibel Finance has been recognized as the "Best Finance Company" by The Global Economics for several consecutive years. This prestigious recognition stands as a testament to the company's unwavering commitment to service excellence, innovation, customer trust, and outstanding performance within Sri Lanka's financial services sector. The company's strong financial standing is reinforced by its "A-" Credit Rating from the Lanka Rating Agency and an "A" Brand Rating from Brand Finance, reflecting its financial stability, brand strength, and commitment to delivering trusted financial solutions. The company has been named the "Best Finance Company" by "The Global Economics" for several consecutive years, a testament to its service excellence and industry leadership. The company's profitability indicators remained strong, with Return on Equity (ROE) improving to 21.65 percent from 18.72 percent in the previous year, reflecting stronger earnings generation and efficient capital utilization.

Jayantha Rangamuwa, Managing Director, attributed Vallibel Finance's continued success to its strong focus on innovation and digital transformation. He noted that the company has consistently introduced innovative financial solutions to meet the evolving needs of customers while setting new standards within the industry. He further emphasized that Vallibel Finance's ongoing digital transformation initiatives are focused on enhancing the customer experience, improving operational efficiency, and leveraging technology to support sustainable long-term growth.

Vallibel Finance’s nationwide presence remains a key strategic advantage, supported by a robust and continuously expanding network of 92 branches across Sri Lanka. This extensive footprint enables the company to effectively serve customers across urban, semi-urban, and rural communities while supporting deposit mobilization, lending growth, and customer engagement.

Collectively, these achievements reinforce Vallibel Finance’s reputation as one of Sri Lanka’s most trusted and dynamic financial institutions, well-positioned to drive sustainable growth, create long-term stakeholder value, and meaningfully contribute to the nation’s economic progress.