

SINGER FINANCE (LANKA) PLC

KEY FINANCIAL DATA FOR THE PERIOD ENDED 30th SEPTEMBER 2025 (UNAUDITED)

STATEMENT OF PROFIT OR LOSS

	From 01 April 2025 To 30th September 2025 Rs. Mn	As a % of Interest Income	From 01 April 2024 To 30th September 2024 Rs. Mn	As a % of Interest Income
Interest Income	6,099	100%	4,103	100%
Less : Interest Expense	2,845	47%	1,978	48%
Net Interest Income	3,254	53%	2,125	52%
Gains/(Losses) from Trading Activities	-	0%	1	0%
Other Income	578	9%	320	8%
Operating Expense (Excluding Impairment)	2,024	33%	1,576	38%
Impairment	150	2%	92	2%
Profit/(Loss) Before Tax	1,658	27%	778	19%
Taxes	955	16%	478	12%
Profit/(Loss) After Tax	703	12%	300	7%

SELECTED PERFORMANCE INDICATORS

Indicator	As At 30th September 2025		As At 30th September 2024	
Regulatory Capital Adequacy				Actual Required
Tier 1 Capital Adequacy Ratio				9.50% 8.50%
Total Capital Adequacy Ratio				13.30% 12.50%
Capital Funds to Total Deposit Liabilities Ratio				21.51% 10.00%
Quality of Loan Portfolio				
Gross Stage 3 Loans Ratio				4.27% 7.05%
Net Stage 3 Loans Ratio				2.67% 4.57%
Net Stage 3 Loans to Core Capital Ratio				26.82% 34.75%
Stage 3 Impairment Coverage Ratio				39.01% 37.38%
Total Impairment Coverage Ratio				2.30% 3.29%
Profitability (%)				
Net Interest Margin				10.66% 11.20%
Return on Assets (Before Tax)				3.65% 2.70%
Return on Equity (After Tax)				21.79% 11.20%
Cost to Income Ratio				52.79% 64.39%
Liquidity (%)				
Available Liquid Assets to Required Liquid Assets (Minimum 100%)				163% 115%
Liquid Assets to External Funds				16.56% 11.68%
Memorandum Information				
Number of Branches				58 53
External Credit Rating				BBB + (lka) BBB (lka)

We, the undersigned, being the Chief Executive Officer, the Financial Controller and the Compliance Officer of Singer Finance (Lanka) PLC certify jointly that :

(a) the above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka (CBSL) ;

(b) the information contained in these statements have been extracted from the Unaudited Financial Statements of the Singer Finance (Lanka) PLC unless indicated as audited.

(Sgd.) T.A. Amarasuriya (Sgd.) C.V. Nanayakkara

Director/Chief Executive Officer Chief Financial Officer

27.11.2025 27.11.2025 27.11.2025

(Sgd.) M.N.S. De Silva

Compliance Officer