

# SINGER FINANCE (LANKA) PLC

## KEY FINANCIAL DATA FOR THE PERIOD ENDED 30<sup>th</sup> 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%
<b>Net Interest Income</b>	<b>3,254</b>	<b>53%</b>	<b>2,125</b>	<b>52%</b>
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%
<b>Profit/(Loss) Before Tax</b>	<b>1,658</b>	<b>27%</b>	<b>778</b>	<b>19%</b>
Taxes	955	16%	478	12%
<b>Profit/(Loss) After Tax</b>	<b>703</b>	<b>12%</b>	<b>300</b>	<b>7%</b>

STATEMENT OF FINANCIAL POSITION				
	As At 30 September 2025 Rs. Mn.	As a % of Total Assets	As At 30 September 2024 Rs. Mn.	As a % of Total Assets
<b>ASSETS</b>				
Cash and Bank Balance	3,539	5%	910	2%
Government Securities	4,960	7%	2,081	5%
Due from Related Parties	61	0%	-	0%
Loans	63,704	86%	37,151	88%
Investment in Equity	2	0%	2	0%
Property, Plant and Equipment	780	1%	675	2%
Other Assets	1,399	2%	1,284	3%
<b>Total Assets</b>	<b>74,445</b>	<b>100%</b>	<b>42,103</b>	<b>100%</b>
<b>LIABILITIES &amp; EQUITY</b>				
<b>LIABILITIES</b>				
Due to Banks	8,726	12%	5,204	12%
Due to Related Parties	9	0%	45	0%
Deposits from Customers	31,644	43%	23,919	57%
Other Borrowings	22,290	30%	5,355	13%
Other Liabilities	4,969	7%	2,065	5%
<b>Total Liabilities</b>	<b>67,638</b>	<b>91%</b>	<b>36,588</b>	<b>87%</b>
<b>EQUITY</b>				
Stated Capital	1,996	3%	1,996	5%
Statutory Reserve Fund	506	1%	335	1%
Retained Earnings	4,303	6%	3,181	8%
Other Reserves	2	0%	3	0%
<b>Total Equity</b>	<b>6,807</b>	<b>9%</b>	<b>5,515</b>	<b>13%</b>
<b>Total Liabilities &amp; Equity</b>	<b>74,445</b>	<b>100%</b>	<b>42,103</b>	<b>100%</b>
<b>Net Assets Value Per Share</b>	<b>33.69</b>		<b>27.29</b>	

SELECTED PERFORMANCE INDICATORS				
Indicator	As At 30th September 2025		As At 30th September 2024	
Regulatory Capital Adequacy	Actual	Required	Actual	Required
Tier 1 Capital Adequacy Ratio	9.50 %	8.50 %	12.11 %	8.50 %
Total Capital Adequacy Ratio	13.30 %	12.50 %	15.05 %	12.50 %
Capital Funds to Total Deposit Liabilities Ratio	21.51 %	10.00 %	23.06 %	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  
Director/Chief Executive Officer  
27.11.2025

(Sgd.) C.V. Nanayakkara  
Chief Financial Officer  
27.11.2025

(Sgd.) M.N.S. De Silva  
Compliance Officer  
27.11.2025