

KEY FINANCIAL DATA For the period ended 30 <sup>th</sup> September 2025 (Unaudited)		
In Rupees Million	From 01/04/2025 To 30/09/2025	From 01/04/2024 To 30/09/2024
Interest income	436	675
Interest expenses	(269)	(491)
<b>Net interest income</b>	<b>166</b>	<b>185</b>
Gains/(losses) from trading activities	-	-
Other Income	67	57
Profit /(loss) from derecognition of financial assets	140	208
Operating Expenses (excluding impairment)	(437)	(423)
Impairment	116	57
<b>Profit/(Loss) Before Tax</b>	<b>52</b>	<b>84</b>
Taxes *	(45)	(46)
<b>Profit/(Loss) After Tax</b>	<b>7</b>	<b>38</b>

\* Including indirect taxes (Such as VAT on Financial Services, SSCL) and direct taxes (Corporate Income tax)

KEY FINANCIAL DATA As at 30 <sup>th</sup> September 2025 (Unaudited)		
In Rupees Million	As at 30.09.2025	As at 30.09.2024
<b>Assets</b>		
Cash and Bank Balance	213	232
Government Securities	389	876
Due from Related Parties	166	1
Loans (excluding due from related parties)	4,094	4,974
Investments in Equity	0	0
Investment Properties and Real Estate	-	104
Property, Plant and Equipment	26	39
Other Assets	1,936	2,027
<b>Total Assets</b>	<b>6,824</b>	<b>8,252</b>
<b>Liabilities</b>		
Due to Banks	73	78
Due to Related Parties	1	2
Deposits from Customers	3,287	4,613
Other Borrowings	-	97
Other Liabilities	521	636
<b>Total Liabilities</b>	<b>3,882</b>	<b>5,425</b>
<b>Equity</b>		
Stated Capital	9,930	9,930
Statutory Reserve Fund	270	262
Retained Earnings	(7,640)	(8,177)
Other Reserves	382	812
<b>Total Equity</b>	<b>2,942</b>	<b>2,827</b>
<b>Net Assets Value Per Share</b>	<b>3.06</b>	<b>2.94</b>

Note: Amounts stated are in net of impairment and depreciation.

SELECTED KEY PERFORMANCE INDICATORS As at 30 <sup>th</sup> September 2025 (Unaudited)				
Item	As at 30.09.2025		As at 30.09.2024	
	Actual	Required	Actual	Required
<b>Regulatory Capital Adequacy (%)</b>				
Tier 1 Capital Adequacy Ratio	51.9%	8.5%	22.2%	8.5%
Total Capital Adequacy Ratio	51.9%	12.5%	22.2%	12.5%
Capital Funds to Deposit Liabilities Ratio	62.5%	10.0%	30.8%	10.0%
<b>Quality of Loan Portfolio (%)</b>				
Gross Stage 3 Loans Ratio	47.1%		61.7%	
Net Stage 3 Loans Ratio	23.7%		36.3%	
Net Stage 3 Loans to Core Capital Ratio	39.5%		89.7%	
Stage 3 Impairment Coverage Ratio	48.0%		56.0%	
Total Impairment Coverage Ratio	22.8%		34.8%	
<b>Profitability (%)</b>				
Net Interest Margin	6.7%		5.3%	
Return on Assets	1.4%		1.8%	
Return on Equity	3.6%		2.8%	
Cost to Income Ratio	117.0%		94.0%	
<b>Liquidity (%)</b>				
Available Liquid Assets to Required Liquid Assets (Minimum 100%)	142.5%		205.0%	
Liquid Assets to External Funds	14.2%		20.1%	
<b>Memorandum information</b>				
Number of Branches	15		15	
External Credit Rating	NIL		NIL	
<b>Regulatory penalties imposed last 6 months</b>				
Amount (Rs. Mn)	-		-	
<b>Regulatory Deposit Restrictions</b>				
Cap on Total Deposits (Rs. Mn)	***		4,700	
Downsizing of Deposits - per month/ quarter/ year (Rs. Mn)	-		-	
Freezing of Deposits	-		*	
<b>Regulatory Borrowing Restrictions</b>				
Cap on Total Borrowings (Rs. Mn)	***		**	
Downsizing of Borrowings - per month/ quarter/ year (Rs. Mn)	-		-	
Freezing of Borrowings	-		-	
<b>Regulatory Lending Restrictions</b>				
Cap on Total Lending Portfolio (Rs. Mn)	***		5,000	
Downsizing of Lending Portfolio - per month/ quarter/ year (Rs. Mn)	-		-	
Restrictions on Granting New facilities and/or Extending the Terms of Existing Credit Facilities	-		-	
<b>Any Other Regulatory Restrictions</b>				
Amount (Rs. Mn)	-		-	

\* CBSL froze acceptance of new deposits w.e.f. 12.08.2022 & imposed a regulatory cap of offering interest rates 100 basis points lower than the maximum interest rates payable on deposits w.e.f. 27.06.2022

\*\* CBSL imposed a borrowing cap through debt instruments w.e.f. 10.04.2023. Further, CBSL ceased borrowings through Commercial papers w.e.f. 05.07.2024

\*\*\* Governing Board of the CBSL has granted approval and lifted the regulatory restrictions previously imposed on the Company with effect from 19th September 2025

#### Certification:

We, the undersigned, being the Chief Executive Officer, Head of Finance and the Compliance Officer of Softlogic Finance 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 Softlogic Finance PLC unless indicated as audited.

(Sgd.) **Dhanushka Fonseka**

Chief Executive Officer

Date: 11/11/2025

(Sgd.) **Deshantha de Alwis**

Head of Finance

Date: 11/11/2025

(Sgd.) **Natasha Sivaratnam**

Compliance Officer

Date: 11/11/2025

**Board of Directors: A.K.Pathirage - (Chairman), H.S. Samantha Dabare (Deputy Chairman)**

**H.K. Kaimal, R.J. Perera, C. Kalupahana, Viresh Binomal Nanayakkara, N.C.A. Abeyesekera**

*Date of incorporation: 24/08/1999 Licensed by the Monetary Board of the Central Bank of Sri Lanka under the Finance Business Act No: 42 of 2011*