

KEY FINANCIAL DATA		
For the period ended 30 th September 2026 (Unaudited)		
In Rupees Million	From 01/04/2026 To 30/09/2026	From 01/04/2025 To 30/09/2025
Interest income	535	436
Interest expenses	(287)	(269)
Net interest income	248	166
Gains/(losses) from trading activities	-	-
Other Income	85	67
Profit /(loss) from derecognition of financial assets	-	140
Operating Expenses (excluding impairment)	(502)	(437)
Impairment	6	116
Profit/(Loss) Before Tax	(163)	52
Taxes *	(19)	(45)
Profit/(Loss) After Tax	(181)	7

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

KEY FINANCIAL DATA		
As at 30 th September 2026 (Unaudited)		
In Rupees Million	As at 30.09.2026	As at 30.09.2025
Assets		
Cash and Bank Balance	254	213
Placements with Banks & Other Finance Companies	31	-
Government Securities	1,274	389
Due from Related Parties	20	166
Loans (excluding due from related parties)	4,858	4,094
Investments in Equity	0	0
Property, Plant and Equipment	31	26
Other Assets	1,370	1,936
Total Assets	7,837	6,824
Liabilities		
Due to Banks	35	73
Due to Related Parties	3	1
Deposits from Customers	4,517	3,287
Other Liabilities	383	521
Total Liabilities	4,939	3,882
Equity		
Stated Capital	2,327	9,930
Statutory Reserve Fund	275	270
Retained Earnings	58	(7,640)
Other Reserves	239	382
Total Equity	2,899	2,942
Net Assets Value Per Share	3.01	3.06

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

SELECTED KEY PERFORMANCE INDICATORS				
As at 30 th September 2026 (Unaudited)				
Item	As at 30.09.2026		As at 30.09.2025	
	Actual	Required	Actual	Required
Regulatory Capital Adequacy (%)				
Tier 1 Capital Adequacy Ratio	46.2%	8.5%	51.9%	8.5%
Total Capital Adequacy Ratio	46.2%	12.5%	51.9%	12.5%
Capital Funds to Deposit Liabilities Ratio	58.2%	10.0%	62.5%	10.0%
Quality of Loan Portfolio (%)				
Gross Stage 3 Loans Ratio	35.9%		47.1%	
Net Stage 3 Loans Ratio	16.4%		23.7%	
Net Stage 3 Loans to Core Capital Ratio	30.0%		39.5%	
Stage 3 Impairment Coverage Ratio	51.8%		48.0%	
Total Impairment Coverage Ratio	18.9%		22.8%	
Profitability (%)				
Net Interest Margin	8.4%		6.7%	
Return on Assets	-4.3%		1.4%	
Return on Equity	-12.2%		0.5%	
Cost to Income Ratio	150.5%		117.0%	
Liquidity (%)				
Available Liquid Assets to Required Liquid Assets (Minimum 100%)	307.7%		142.5%	
Liquid Assets to External Funds	30.9%		14.2%	
Memorandum information				
Number of Branches	15		15	
External Credit Rating (LRA)	B (Developing Outlook)		NIL	
Regulatory penalties imposed last 6 months				
Amount (Rs. Mn)	-		-	
Regulatory Deposit Restrictions				
Cap on Total Deposits (Rs. Mn)	-		*	
Downsizing of Deposits - per month/ quarter/ year (Rs. Mn)	-		-	
Freezing of Deposits	-		-	
Regulatory Borrowing Restrictions				
Cap on Total Borrowings (Rs. Mn)	-		*	
Downsizing of Borrowings - per month/ quarter/ year (Rs. Mn)	-		-	
Freezing of Borrowings	-		-	
Regulatory Lending Restrictions				
Cap on Total Lending Portfolio (Rs. Mn)	-		*	
Downsizing of Lending Portfolio - per month/ quarter/ year (Rs. Mn)	-		-	
Restrictions on Granting New facilities and/or Extending the Terms of Existing Credit Facilities	-		-	
Any Other Regulatory Restrictions				
Amount (Rs. Mn)	-		-	

* Governing Board of the CBSL has granted approval and lifted the regulatory restrictions previously imposed on the Company w.e.f 19.09.2025

Certification:

We, the undersigned, being the Chief Executive Officer, Chief Manager - Finance and the Compliance Officer of Softlogic Finance PLC certify jointly that:

- the above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka (CBSL);
- 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: 28/10/2026

(Sgd.) Janaka Fernando

Chief Manager - Finance

Date: 28/10/2026

(Sgd.) Natasha Sivaratnam

Compliance Officer

Date: 28/10/2026

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

R.J. Perera, C. Kalupahana, V.B. 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