

## KEY FINANCIAL DATA FOR THE 06 MONTHS ENDED 30TH SEPTEMBER 2025 (UNAUDITED)

Income Statement In Rupees Million	Company				Group			
	From 01/04/2025 to 30/09/2025	As a % of Interest Income	From 01/04/2024 to 30/09/2024	As a % of Interest Income	From 01/04/2025 to 30/09/2025	As a % of Interest Income	From 01/04/2024 to 30/09/2024	As a % of Interest Income
Interest Income	10,195	100	8,219	100	10,158	100	8,219	100
Interest Expenses	(5,198)	51	(4,384)	53	(5,123)	50	(4,357)	53
<b>Net Interest Income</b>	<b>4,997</b>	<b>49</b>	<b>3,835</b>	<b>47</b>	<b>5,035</b>	<b>50</b>	<b>3,862</b>	<b>47</b>
Gain / (losses) from trading activities	6	0	0	0	6	0	0	0
Other Income	1,488	15	1,078	13	1,504	15	1,101	13
Operating Expenses (excluding impairment)	(2,719)	27	(2,259)	27	(2,672)	26	(2,272)	28
Impairment	(140)	1	(166)	2	(140)	1	(166)	2
<b>Profit Before Tax</b>	<b>3,632</b>	<b>36</b>	<b>2,488</b>	<b>31</b>	<b>3,733</b>	<b>38</b>	<b>2,525</b>	<b>30</b>
Taxes	(1,929)	19	(1,367)	17	(1,934)	19	(1,371)	17
<b>Profit After Tax</b>	<b>1,703</b>	<b>17</b>	<b>1,121</b>	<b>14</b>	<b>1,799</b>	<b>19</b>	<b>1,154</b>	<b>13</b>

Statement of Financial Position In Rupees Million	Company				Group			
	As at 30/09/2025	As a % of Total Assets	As at 30/09/2024	As a % of Total Assets	As at 30/09/2025	As a % of Total Assets	As at 30/09/2024	As a % of Total Assets
<b>Assets</b>								
Cash and Bank Balance	3,285	2	1,455	2	3,285	2	1,456	2
Government Securities	8,629	6	11,575	12	8,629	6	11,575	12
Due from Related Parties	605	0	2	0	-	-	-	-
Loans (excluding due from related parties)	122,801	86	75,222	78	122,801	86	75,222	78
Investments in Equity	0	0	2	0	-	-	2	0
Investment Properties and Real Estate	1,242	1	1,178	1	1,072	1	1,100	1
Property, Plant and Equipment	1,219	1	1,018	1	4,784	4	4,447	5
Other Assets	5,335	4	6,178	6	2,119	1	2,835	2
<b>Total Assets</b>	<b>143,116</b>	<b>100</b>	<b>96,630</b>	<b>100</b>	<b>142,690</b>	<b>100</b>	<b>96,637</b>	<b>100</b>
<b>Liabilities</b>								
Due to Banks	35,621	25	12,066	13	36,324	25	13,118	14
Due to Related Parties	11,068	7	6,108	6	11,068	7	6,108	6
Deposits from Customers	66,633	47	56,589	59	66,633	47	56,589	59
Other Borrowings	8,181	6	4,879	5	6,516	5	3,164	3
Other Liabilities	5,433	4	3,364	3	5,304	4	3,713	4
<b>Total Liabilities</b>	<b>126,936</b>	<b>89</b>	<b>83,006</b>	<b>86</b>	<b>125,845</b>	<b>88</b>	<b>82,692</b>	<b>86</b>
<b>Equity</b>								
Stated Capital	1,326	1	1,326	1	1,326	1	1,326	1
Statutory Reserve Fund	2,090	1	1,930	2	2,090	1	1,930	2
Retained Earnings	12,570	9	10,184	11	868	1	643	1
Other Reserves	194	0	184	0	12,561	9	10,046	10
<b>Total Equity</b>	<b>16,180</b>	<b>11</b>	<b>13,624</b>	<b>14</b>	<b>16,845</b>	<b>12</b>	<b>13,945</b>	<b>14</b>
<b>Total Liabilities &amp; Equity</b>	<b>143,116</b>	<b>100</b>	<b>96,630</b>	<b>100</b>	<b>142,690</b>	<b>100</b>	<b>96,637</b>	<b>100</b>
<b>Net Assets Value Per Share (Rs.)</b>	<b>68.72</b>		<b>57.86</b>		<b>71.54</b>		<b>59.22</b>	

### Selected Key Performance Indicators (as per Regulatory Reporting)

	As at 30/09/2025		As at 30/09/2024	
	Actual	Required	Actual	Required
<b>Regulatory Capital Adequacy (%)</b>				
Tier 1 Capital Adequacy Ratio	12.03%	10.00%	15.99%	8.50%
Total Capital Adequacy Ratio	15.64%	14.00%	18.37%	12.50%
Capital Funds to Deposit Liabilities Ratio	23.98%	10.00%	22.73%	10.00%
<b>Quality of Loan Portfolio (%)</b>				
Gross - Stage 3 Loan Ratio	2.78%		5.19%	
Net - Stage 3 Loan Ratio	-0.33%		3.74%	
Net - Stage 3 Loan to Core Capital Ratio	8.80%		14.42%	
Stage 3 Impairment coverage Ratio	64.93%		57.36%	
Total Impairment coverage Ratio	3.11%		4.76%	
<b>Profitability (%)</b>				
Net Interest Margin	8.49%		9.05%	
Return on Assets	4.37%		3.94%	
Return on Equity	21.77%		16.87%	
Cost to Income Ratio	41.88%		45.97%	
<b>Liquidity (%)</b>				
Available Liquid Assets to Required Liquid Assets (Minimum 100%)	137.33%		187.88%	
Liquid Assets to External Funds	9.53%		15.52%	
<b>Memorandum information</b>				
Number of Branches	80		69	
External Credit Rating	A- (Stable)		BBB+ (Stable)	
<b>Regulatory penalties imposed last 6 months</b>				
Amount (Rs.Mn)	-		-	

The Company does not have any regulatory restrictions on deposits, borrowings and lending during the period ended 30th September 2025 and 2024.

#### CERTIFICATION:

We, the undersigned, being the Managing Director, Executive Director, the Senior DGM - Finance & Administration and the Compliance Officer of Vallibel 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 Company unless indicated as audited.

Sgd.

**S.B. Rangamuwa**  
Managing Director

Sgd.

**S.S.Weerabahu**  
Executive Director

Sgd.

**K.D. Menaka Sameera**  
Senior DGM - Finance & Administration

Sgd.

**D.D. Wijayathilaka**  
Compliance Officer

