

ASSETLINE FINANCE

Financial Statements for six months ended 30 September 2025

Key Financial Data for the Six Months Ended 30 September (Unaudited)	Current Period	As a	Previous Period	As a
	From 01.04.2025 to 30.09.2025	% of Interest Income	From 01.04.2024 to 30.09.2024	% of Interest Income
In Rupees Thousands				
Interest Income	6,731,715	100%	5,365,723	100%
Interest Expenses	(1,905,848)	-28%	(1,177,481)	-22%
Net Interest Income	4,825,867	72%	4,188,242	78%
Other Income	252,792	4%	150,538	3%
Operating Expenses (excluding impairment)	(2,019,740)	-30%	(1,646,797)	-31%
Impairment & Net Write Off	(119,091)	-2%	(300,492)	-6%
Profit Before Tax	2,939,828	44%	2,391,491	44%
Taxes*	(1,523,503)	-23%	(1,239,765)	-23%
Profit After Tax	1,416,325	21%	1,151,726	21%
Other Comprehensive Income	(194,984)	-3%	(111,628)	-2%
Total Comprehensive Income	1,221,341	18%	1,040,098	19%

* Including indirect taxes (such as VAT on Financial Services) and direct taxes (Corporate Income Tax).

Key Financial Data as at 30 September (Unaudited)	As at	As a	As at	As a
	30.09.2025	% of Total Assets	30.09.2024	% of Total Assets
In Rupees Thousands				
Assets				
Cash and Bank Balance	4,244,426	6%	514,824	1%
Government Securities	6,039,219	8%	6,637,286	16%
Due from Related Parties	105,935	0%	64,141	0%
Loans & Leases (excluding due from related parties)	60,631,274	84%	33,119,212	80%
Investments in Equity	195	0%	195	0%
Property, Plant, Equipment and Intangible Asset	869,423	1%	631,038	2%
Other Assets	821,512	1%	536,908	1%
Total Assets	72,711,984	100%	41,503,604	100%
Liabilities				
Due to Banks	39,244,636	54%	21,846,084	52%
Due to Related Parties	255,724	0%	261,439	1%
Deposits from Customers	9,986,442	14%	2,094,943	5%
Other Borrowings	908,064	1%	-	0%
Other Liabilities	5,162,848	7%	2,365,350	6%
Total Liabilities	55,557,714	76%	26,567,816	64%
Equity				
Stated Capital	3,550,000	5%	3,550,000	9%
Statutory Reserve Fund	1,312,246	2%	1,176,508	3%
Retained Earnings	11,308,838	16%	8,980,625	21%
Other Reserves	983,186	1%	1,228,655	3%
Total Equity	17,154,270	24%	14,935,788	36%
Total Liabilities & Equity				
	72,711,984	100%	41,503,604	100%
Net Assets Value Per Share (Rs:)	128.06		111.50	

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

Selected Key Performance Indicators				
Item	As at 30.09.2025		As at 30.09.2024	
	Actual	Required	Actual	Required
Regulatory Capital Adequacy (%)				
Tier 1 Capital Adequacy Ratio	18.45%	8.50%	28.02%	8.50%
Total Capital Adequacy Ratio	18.45%	12.50%	28.02%	12.50%
Capital Funds to Deposit Liabilities Ratio	148.79%	10.00%	598.14%	10.00%
Quality of Loan Portfolio (%)				
Gross Stage 3 Loans Ratio	3.96%		9.74%	
Net Stage 3 Loans Ratio	1.82%		6.35%	
Net Stage 3 Loans to Core Capital Ratio	7.58%		17.23%	
Stage 3 Impairment Coverage Ratio	55.00%		37.18%	
Total Impairment Coverage Ratio	3.20%		6.24%	
Profitability (%)				
Net Interest Margin	17.24%		22.78%	
Return on Assets (Before Taxes)	9.40%		9.40%	
Return on Equity (After Taxes)	17.12%		15.98%	
Cost to Income Ratio	39.77%		37.88%	
Liquidity (%)				
Available Liquid Assets to Required Liquid Assets (Minimum 100%)	208.60%		297.53%	
Liquid Assets to External Funds	20.44%		29.75%	
Memorandum information				
Number of Branches	59		57	
External Credit Rating	A (Positive) by LRA		A- (Stable) by LRA	

Certification

We, the undersigned, being the Director & Chief Executive Officer, the Head of Finance and the Head of Compliance of Assetline Finance 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 Licensed Finance Company unless indicated as audited.

(Sgd)
Ashan Nissanka
Director & Chief Executive Officer
25.11.2025

(Sgd)
Rengasamy Rajeshkumar
Head of Finance
25.11.2025

(Sgd)
Dinesh Sivaguru
Head of Compliance
25.11.2025