

21st August 2025

Ms. Nilupa Perera
Chief Regulatory Officer
The Colombo Stock Exchange
4th Floor, World Trade Centre
Echelon Square
Colombo - 01

Dear Madam,

Credit Ratings of LOLC Holdings PLC

In terms of Sections 8 and 7.12.2 of the Listing Rules, we wish to disclose that LOLC Holdings PLC has received the following long-term credit rating from Lanka Rating Agency (LRA):

Entity	LT Rating		Outlook	
	2025	2024	2025	2024
LOLC Holdings PLC	A	A	Positive	Stable

LRA has assigned the following instrument ratings for the long term debt instruments issued by the Company:

Debt instrument	LT Rating		Outlook	
	2025	2024	2025	2024
LKR 2.0Bn listed unsecured redeemable senior debenture	A	A	Positive	Stable
LKR 10.0Bn listed secured redeemable senior debenture	A	A	Positive	Stable

LRA has assigned the following instrument ratings for the short term debt instruments issued by the Company:

Debt instrument	ST Rating		Outlook	
	2025	2024	2025	2024
LKR 15.0Bn Commercial paper	A1	A1	Stable	Stable
LKR 3.0Bn Commercial paper	A1	A1	Stable	Stable
LKR 15.0Bn Commercial paper	A1	A1	Stable	Stable
LKR 6.0Bn Commercial paper	A1	A1	Stable	Stable
LKR 7.0Bn Commercial paper	A1	-	Stable	-

Yours faithfully,



LOLC Corporate Services (Private) Limited
Secretaries for LOLC Holdings PLC

LOLC Holdings PLC

Company Registration No: P Q 70

No. 100/1, Sri Jayawardenepura Mawatha, Rajagiriya, Sri Lanka

Tel: 5880880 Fax: General: 2865606 Marketing: 2868648, 2865612, 2865641 Finance: 2865642 Website: www.lolc.com