SINGER FINANCE

SINGER FINANCE (LANKA) PLC

INTERIM FINANCIAL STATEMENTS FOR THE
SIX MONTHS ENDED 30TH SEPTEMBER 2026

SINGER
Trusted Excellence

STATEMENT OF FINANCIAL POSITION

As at	30-September-2026 Rs.'000	31-March-2026 (Audited) Rs.'000
ASSETS		
Cash and Cash Equivalents	**1,068,077**	1,690,765
Placement with Banks	**300,803**	289,929
Financial Assets at Amortised Cost-Hire Purchase Receivables	**-**	-
Financial Assets at Amortised Cost-Finance Lease Receivables	**21,984,084**	20,609,615
Financial Assets at Amortised Cost-Loans and Advances	**75,379,817**	67,451,609
Financial Assets at Fair Value through Other Comprehensive Income (FVOCI)	**2,185**	2,185
Financial Assets at Amortised Cost-Debt and Other Financial Instruments	**7,562,169**	3,699,762
Due from Related Companies	**60,288**	80,625
Other Financial Assets	**128,220**	100,367
Other Non Financial Assets	**373,240**	621,179
Deferred Tax Assets	**407,279**	340,162
Intangible Assets	**127,833**	112,761
Property, Plant & Equipment	**1,246,052**	858,441
Right of Use Assets	**1,026,796**	891,794
Total Assets	**109,666,843**	96,749,194
LIABILITIES AND EQUITY		
Liabilities		
Bank Overdraft	**1,077,914**	975,169
Financial Liabilities at Amortised Cost-Due to Customers	**52,297,450**	41,278,533
Financial Liabilities at Amortised Cost-Interest Bearing Loans & Borrowings	**41,739,960**	40,795,801
Lease Liabilities	**1,166,745**	1,044,628
Other Financial Liabilities	**1,895,492**	1,686,270
Other Non Financial Liabilities	**431,669**	558,238
Due to Related Companies	**55,643**	10,282
Current Tax Liabilities	**452,172**	519,445
Retirement Benefit Obligations	**259,534**	242,795
Total Liabilities	**99,376,579**	87,111,161
Equity		
Stated Capital	**4,004,555**	4,004,555
Statutory Reserves	**820,786**	820,786
Fair Value Reserve - FVOCI	**2,144**	2,144
Retained Earnings	**5,462,779**	4,810,548
Total Equity	**10,290,264**	9,638,033
Total Liabilities & Equity	**109,666,843**	96,749,194
Net Assets Per Share (Rs)	**37.04**	34.69

I certify that the financial statements of the Company comply with the requirements of the companies Act 07 of 2007.

(Sgd.)
Chandana Nanayakkara
Chief Financial Officer

The above figures are provisional and subject to audit unless specified.

The Board of Directors is responsible for the preparation and presentation of these Financial Statements.
Signed for and on behalf of the Board by,

(Sgd.)
Jonathan Alles
Chairman

(Sgd.)
Thushan Amarasuriya
Managing Director

Colombo
27th October 2026

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

Rs.'000	For the Quarter Ended 30th September				For the Six Months Ended 30th September			
	2026	2025	Variance		**2026**	2025	Variance	
Gross Income	**5,394,979**	3,534,017	1,860,962	53%	**10,368,306**	6,676,814	3,691,492	55%
Interest Income	**5,059,686**	3,220,448	1,839,238	57%	**9,712,521**	6,099,383	3,613,138	59%
Less: Interest Expense	**2,583,307**	1,501,880	(1,081,427)	(72%)	**4,957,601**	2,845,333	(2,112,268)	(74%)
Net Interest Income	**2,476,379**	1,718,568	757,811	44%	**4,754,920**	3,254,050	1,500,870	46%
Fee and Commission Income	**296,183**	291,530	4,653	2%	**587,136**	538,034	49,102	9%
Other Operating Income	**39,110**	22,039	17,071	77%	**68,649**	39,397	29,252	74%
Total Operating Income	**2,811,672**	2,032,137	779,535	38%	**5,410,705**	3,831,481	1,579,224	41%
Less: Impairment Charges/(Reversal) for Loans & Receivables	**320,594**	63,618	(256,976)	(404%)	**464,680**	153,418	(311,262)	(203%)
Net Operating Income	**2,491,078**	1,968,519	522,559	27%	**4,946,025**	3,678,063	1,267,962	34%
Less:- Expenses								
Personnel Cost	**562,699**	438,917	(123,782)	(28%)	**1,112,557**	829,567	(282,990)	(34%)
Depreciation of Property, Plant and Equipment	**63,181**	45,046	(18,135)	(40%)	**115,874**	88,392	(27,482)	(31%)
Amortisation of Intangible Assets	**4,932**	4,153	(779)	(19%)	**9,888**	8,202	(1,686)	(21%)
Other Operating Expenses	**776,113**	566,066	(210,047)	(37%)	**1,536,575**	1,093,234	(443,341)	(41%)
Operating Profit Before Tax on Financial Services	**1,084,153**	914,337	169,816	19%	**2,171,131**	1,658,668	512,463	31%
Less: VAT on Financial Services	**295,350**	214,162	(81,188)	(38%)	**559,719**	404,448	(155,271)	(38%)
SSCL on Financial Services	**364**	29,842	29,478	99%	**36,249**	54,882	18,633	34%
Profit Before Income Tax	**788,439**	670,333	118,106	18%	**1,575,163**	1,199,338	375,825	31%
Less: Income Tax Expense	**324,035**	269,531	(54,504)	(20%)	**645,080**	496,029	(149,051)	(30%)
Profit After Income Tax	**464,404**	400,802	63,602	16%	**930,083**	703,309	226,774	32%
Items that will Never be Classified to Profit or Loss								
Actuarial Gain/ (Loss) on Defined Benefit Plan	-	-	-	-	-	-	-	-
Deferred Tax on Actuarial Gain/ (Loss)	-	-	-	-	-	-	-	-
Gain/ (Loss) from Financial Assets Measured at FVOCI	-	-	-	-	-	-	-	-
Other Comprehensive Income for the Period, Net of Tax	-	-	-	-	-	-	-	-
Total Comprehensive Income for the Period	**464,404**	400,802	63,602	16%	**930,083**	703,309	226,774	32%
Basic Earnings Per Share (Rs)	**1.67**	**1.98**			**3.35**	**3.48**		

STATEMENT OF CHANGES IN EQUITY

For the Six Months Ended 30th September

	Attributable to Equity Holders of the Company					
	Stated Capital Rs.'000	**Statutory Reserves Rs.'000**	**Fair Value Reserve FVOCI Rs.'000**	**Regulatory Loss Allowance Reserve Rs.'000**	**Retained Earnings Rs.'000**	**Total Rs.'000**
Balance as at 01st April 2025	1,996,444	505,755	2,144	-	3,599,726	6,104,069
Total Comprehensive Income						
Profit for the Period	-	-	-	-	703,309	703,309
Other Comprehensive Income						
Actuarial Gain/ (Loss) on Defined Benefit Plan	-	-	-	-	-	-
Tax on Other Comprehensive Income	-	-	-	-	-	-
Total Other Comprehensive Income for the Period	-	-	-	-	-	-
Total Comprehensive Income for the Period	-	-	-	-	703,309	703,309
Transactions with Owners, Recorded Directly in Equity						
Transferred to/ (from) During the Period	-	-	-	-	-	-
Total Transactions with Equity Owners	-	-	-	-	-	-
Balance as at 30th September 2025	**1,996,444**	**505,755**	**2,144**	**-**	**4,303,035**	**6,807,378**
Balance as at 01st April 2026	4,004,555	820,786	2,144	-	4,810,548	9,638,033
Total Comprehensive Income						
Profit for the Period	-	-	-	-	930,083	930,083
Other Comprehensive Income						
Actuarial Gain/ (Loss) on Defined Benefit Plan	-	-	-	-	-	-
Tax on Other Comprehensive Income	-	-	-	-	-	-
Gain/ (Loss) from Financial Assets Measured at FVOCI	-	-	-		-	-
Total Other Comprehensive Income for the Period	-	-	-	-	-	-
Total Comprehensive Income for the Period	-	-	-	-	**930,083**	**930,083**
Transactions with Owners, Recorded Directly in Equity						
Right Issue	-	-	-	-	-	-
Transferred to/ (from) During the Period	-	-	-	-	-	-
Interim Dividend Paid- 2025/26	-	-	-	-	**(277,852)**	**(277,852)**
Total Transactions with Equity Owners	-	-	-	-	**(277,852)**	**(277,852)**
Balance as at 30th September 2026	**4,004,555**	**820,786**	**2,144**	**-**	**5,462,779**	**10,290,264**

CASH FLOW STATEMENT

For the Six Months Ended 30th September	2026	2025
	Rs.'000	Rs.'000
Cash Flows from/ (Used in) Operating Activities		
Profit Before Tax	**1,575,163**	1,199,338
Adjustments for		
Interest Income from Investing Activities	**(213,345)**	(130,466)
Interest Income from Placement with Banks	**(16,383)**	(88,240)
Finance Cost	**4,872,990**	2,796,029
Depreciation / Amortization	**216,856**	169,862
Profit on Disposal of Property, Plant and Equipment	**85**	29
Profit on Disposal on Modification of ROU Asset	**(433)**	-
Provision for Define Benefit Plans - Gratuity	**21,289**	17,741
Impairment Provision	**464,680**	153,418
Securitization Issue Cost	**71,526**	42,492
Subordinated Debt Issue Cost	**1,356**	692
Debenture Issue Cost	**851**	1,532
Operating Profit Before Changes in Operating Assets and Liabilities	**6,994,635**	4,162,427
Changes In;		
(Increase) / Decrease in Lease Rentals Receivables	**(1,478,793)**	(1,442,734)
(Increase) / Decrease in Loans and Advances	**(8,288,564)**	(14,798,184)
(Increase) / Decrease in Other Financial Assets	**(27,851)**	(14,262)
(Increase) / Decrease in Other Debtors and Prepayments	**247,940**	3,050
(Increase) / Decrease in Due from Related Companies	**20,337**	(36,607)
Increase / (Decrease) in Public Deposits	**10,787,705**	3,308,456
Increase / (Decrease) in Amounts Due to Related Companies	**45,361**	(8,090)
Increase / (Decrease) in Other Financial Liabilities	**207,813**	2,623,606
Increase / (Decrease) in Other Payables	**(126,555)**	92,956
Cash from Operations	**8,382,028**	(6,109,382)
Finance Costs Paid	**(3,949,859)**	(2,131,854)
Retiring Gratuity Paid	**(4,550)**	(5,676)
Income Tax Paid	**(779,471)**	(544,953)
Net Cash from/ (used in) Operating Activities	**3,648,148**	(8,791,865)
Cash Flows from/ (used in) Investing Activities		
Acquisition of Property Plant & Equipment	**(503,801)**	(157,373)
Proceeds from Sale of Property, Plant & Equipment	**231**	(27)
Incurred on Software Development	**(24,961)**	(13,036)
Net Change in Investment Securities	**(3,912,976)**	(2,143,219)
Net Change in Bank Deposits	**(9,331)**	2,495,820
Interest Income Received	**278,753**	213,686
Net Cash Flows from/ (used in) Investing Activities	**(4,172,085)**	395,851
Cash Flows from/ (used in) Financing Activities		
Subordinated Debenture Proceeds	**800,000**	2,000,000
Securitization Loan Proceeds	**9,099,334**	7,838,000
Loans Obtained During the Period Other than Related Party	**9,650,000**	17,400,000
Repayment of Loans Other than Related Party	**(12,504,300)**	(16,840,616)
Repayment of Debenture	**(2,000,000)**	(5,000)
Repayment of Securitization Loan	**(4,719,122)**	(871,099)
Securitization Issue Cost	**(77,103)**	(58,599)
Subordinated Debenture Issue Cost	**(363)**	-
Debenture Issue Cost	**(10)**	(15,062)
Lease Rentals Paid	**(166,662)**	(143,734)
Bank Loans Issue Cost	**(6,813)**	-
Dividends Paid	**(276,457)**	-
Net Cash Flows from/ (used in) Financing Activities	**(201,496)**	9,303,890
Net Increase/ (Decrease) in Cash and Cash Equivalents	**(725,433)**	907,876
Cash and Cash Equivalents at the beginning of the Period	**715,596**	924,613
Cash and Cash Equivalents at the end of the Period	**(9,837)**	1,832,489
Note-01		
Cash and Cash Equivalents	**1,068,077**	3,256,442
Bank Overdraft	**(1,077,914)**	(1,423,953)
Cash and Cash Equivalents at the end of the Period	**(9,837)**	1,832,489

Notes to the Financial Statements

FINANCIAL REPORTING BY SEGMENTS AS PER PROVISION OF THE SRI LANKA ACCOUNTING STANDARD SLFRS 8

The primary business segment reporting format is determined based on the nature of the products and services provided, with each segment representing a strategic business unit that offers different product and serves different markets

The following table presents financial information regarding business segments:

Business Segments (Rs.'000)

	Finance Lease		Loan & Advances		Other		Total	
For the Quarter Ended 30th September	**2026**	2025	**2026**	2025	**2026**	2025	**2026**	2025
Interest Income	**1,335,654**	1,210,585	**3,592,685**	1,915,055	**131,347**	94,808	**5,059,686**	3,220,448
Fee and Commission Income	**59,842**	60,170	**216,513**	207,142	**19,828**	24,218	**296,183**	291,530
Other Operating Income	**5,845**	5,170	**27,623**	12,185	**5,642**	4,684	**39,110**	22,039
Total Revenue	**1,401,341**	1,275,925	**3,836,821**	2,134,382	**156,817**	123,710	**5,394,979**	3,534,017
Interest Expense	**(681,954)**	(564,555)	**(1,834,294)**	(893,117)	**(67,059)**	(44,208)	**(2,583,307)**	(1,501,880)
Depreciation & Amortization	**(30,489)**	(32,452)	**(81,844)**	(51,571)	**(2,982)**	(2,504)	**(115,315)**	(86,527)
Administration & Selling Expenses	**(340,124)**	(364,064)	**(917,764)**	(575,189)	**(33,722)**	(28,402)	**(1,291,610)**	(967,655)
Impairment Charges/(Reversal) for Loans & Receivables	**(72,791)**	(59,281)	**(247,803)**	(4,337)	**-**	-	**(320,594)**	(63,618)
Less: VAT on Financial Services	**(78,043)**	(80,519)	**(209,657)**	(127,330)	**(7,650)**	(6,313)	**(295,350)**	(214,162)
Social Security Contribution Levy	**282**	(11,238)	**(549)**	(17,714)	**(97)**	(890)	**(364)**	(29,842)
Profit Before Tax	**198,222**	163,816	**544,910**	465,124	**45,307**	41,393	**788,439**	670,333
Income Tax Expense	**(81,462)**	(65,436)	**(223,958)**	(187,261)	**(18,615)**	(16,834)	**(324,035)**	(269,531)
Profit After Tax	**116,760**	98,380	**320,952**	277,863	**26,692**	24,559	**464,404**	400,802
Segment Assets	**22,898,091**	20,013,037	**78,513,800**	48,708,363	**8,254,952**	5,723,371	**109,666,843**	74,444,771
Segment Liabilities	**20,749,517**	18,183,005	**71,146,689**	44,254,373	**7,480,373**	5,200,015	**99,376,579**	67,637,393
* Segment assets include the additions to Property, Plant & Equipment	**79,048**	18,703	**271,056**	56,091	**34,288**	336	**384,392**	75,130

**** Interest Income given under the business segment "other" includes investment income from government securities and bank deposits amounting to Rs. 131Mn (2026/27) and Rs. 95Mn (2025/26)**

Notes to the Financial Statements

FINANCIAL REPORTING BY SEGMENTS AS PER PROVISION OF THE SRI LANKA ACCOUNTING STANDARD SLFRS 8

The primary business segment reporting format is determined to be business segment as nature of the products and services provided, with each segment representing a strategic business unit that offers different product and serves different markets

The following table presents financial information regarding business segments:

Business Segments (Rs.'000)

For the Six Months Ended 30th September	Finance Lease		Loans & Advances		Other		Total	
	2026	2025	**2026**	2025	**2026**	2025	**2026**	2025
Interest Income	**2,658,771**	2,360,031	**6,823,596**	3,520,197	**230,154**	219,155	**9,712,521**	6,099,383
Fee and Commission Income	**109,955**	115,804	**440,040**	397,956	**37,141**	24,274	**587,136**	538,034
Other Operating Income	**9,182**	8,318	**43,109**	22,142	**16,358**	8,937	**68,649**	39,397
Total Revenue	**2,777,908**	2,484,153	**7,306,745**	3,940,295	**283,653**	252,366	**10,368,306**	6,676,814
Interest Expense	**(1,357,127)**	(1,100,943)	**(3,482,995)**	(1,642,155)	**(117,479)**	(102,235)	**(4,957,601)**	(2,845,333)
Depreciation & Amortization	**(59,364)**	(65,724)	**(152,354)**	(98,034)	**(5,138)**	(6,103)	**(216,856)**	(169,861)
Administration & Selling Expenses	**(700,255)**	(716,890)	**(1,797,167)**	(1,066,073)	**(60,616)**	(66,571)	**(2,558,038)**	(1,849,534)
Impairment Charges/(Reversal) for Loans & Receivables	**(104,324)**	(100,116)	**(360,356)**	(53,302)	**-**	-	**(464,680)**	(153,418)
Less: VAT on Financial Services	**(153,221)**	(156,493)	**(393,234)**	(233,423)	**(13,264)**	(14,532)	**(559,719)**	(404,448)
Social Security Contribution Levy	**(9,923)**	(21,235)	**(25,467)**	(31,675)	**(859)**	(1,972)	**(36,249)**	(54,882)
Profit Before Tax	**393,694**	322,752	**1,095,172**	815,633	**86,297**	60,953	**1,575,163**	1,199,338
Income Tax Expense	**(161,230)**	(133,486)	**(448,508)**	(337,334)	**(35,342)**	(25,209)	**(645,080)**	(496,029)
Profit After Tax	**232,464**	189,266	**646,664**	478,299	**50,955**	35,744	**930,083**	703,309
Segment Assets	**22,898,091**	20,013,037	**78,513,800**	48,708,363	**8,254,952**	5,723,371	**109,666,843**	74,444,771
Segment Liabilities	**20,749,517**	18,183,005	**71,146,689**	44,254,373	**7,480,373**	5,200,015	**99,376,579**	67,637,393
* Segment assets include the additions to Property, Plant & Equipment	**110,404**	45,811	**378,556**	111,496	**39,801**	13,101	**528,761**	170,408

**** Interest Income given under the business segment "other" includes investment income from government securities and bank deposits amounting to Rs. 230Mn (2026/27) and Rs. 219Mn (2025/26)**

Notes to the Financial Statements

1 The Interim Financial Statements of the Company have been prepared on the basis of the same accounting policies and methods applied for the year ended 31st March 2026.

These Interim Financial Statements are in compliance with Sri Lanka Accounting Standards 34 - 'Interim Financial Reporting' and provide the information as required in terms of Rule 7.4 of the Colombo Stock Exchange.

2 COMMITMENTS & CONTINGENCIES

2.1 (a) The Commissioner General of Inland Revenue has issued an assessment notice to Singer Finance (Lanka) PLC regarding an additional surcharge tax liability for the taxable period from 1st April 2020 to 31st March 2021. The assessment includes a surcharge tax of Rs. 247.2 million, interest of Rs. 65.9 million, and a penalty of Rs. 49.4 million, totaling Rs. 362.5 million.

After carefully reviewing the situation and based on the advice of tax consultants, the Company is of the view that it has strong grounds to contest the Assessment. Accordingly, the Company has lodged an appeal with tax appeal commission on 11th February 2026. Appeal hearing process is yet to be commenced.

(b) The Commissioner General of Inland Revenue has issued an assessment notice to Singer Finance (Lanka) PLC regarding an additional Income tax liability for the taxable period from 1st April 2021 to 31st March 2022. The assessment includes an Income tax of Rs. 22.8 million and interest of Rs. 9.9 million, totaling Rs. 32.7 million.

After carefully reviewing the situation and based on the advice of tax consultants, the Company has settled part of the assessed amount, totaling Rs. 16.2 million. The Company is of the view that it has strong grounds to contest the remaining portion of the assessment. Accordingly, the Company lodged an appeal for an administrative review on 12th March 2025. The appeal hearing was held on 17th March 2026, and the Company has submitted additional information upon request by the Inland Revenue Department on several occasions. The matter is yet to be finalized.

2.2 As at 30th September 2026, the Company has provided letters of guarantee totaling Rs. 35,900,000/- against Fixed Deposits of Rs. 35,900,000/-.

2.3 Assets Pledged as Securities

Company has given a pledge amounting to Rs.46,381,533,472/- over the Company's Lease receivable and Loans for the following bank loans, overdrafts, and Securitization loans having a carrying value of Rs.35,647,333,440/- as at 30th September 2026.

Bank	Exposure	Type of Facility	Carrying Value Rs.	Amount Pledged Rs.
Sampath Bank PLC	130% of the Bank's exposure	Loan Overdraft Facility	500,000,000 300,000,000	1,040,000,000
Commercial Bank of Ceylon PLC	130% of the Bank's exposure	Overdraft Facility	200,000,000	300,000,000
Seylan Bank PLC	130% of the Bank's exposure	Loan Overdraft Facility	700,000,000 250,000,000	1,235,000,000
Nations Trust Bank PLC	130% of the Bank's exposure	Loan Overdraft Facility	3,362,500,000 200,000,000	4,631,250,000
Bank of Ceylon	130% of the Bank's exposure	Loan	1,500,000,000	1,950,000,000
National Development Bank PLC	130% of the Bank's exposure	Overdraft Facility	100,000,000	130,000,000
DFCC Bank PLC	130% of the Bank's exposure	Overdraft Facility	250,000,000	325,000,000
Trustee (Hatton National Bank PLC & National Development Bank PLC)	130% of the Loan exposure	Securitization	28,284,833,440	36,770,283,473
			35,647,333,440	**46,381,533,472**

3 EVENTS AFTER THE REPORTING PERIOD

There have been no material events occurring after the Reporting date which require adjustments to or disclosure in the financial statements.

Rights Issue

During the quarter ended 30th September 2026, the Board of Directors resolved to raise capital through a rights issue of 76,648,787 ordinary shares at Rs. 39.20 per share in the proportion of 8 new ordinary shares for every 29 existing shares held. The purpose of this rights issue is to improve the Capital Adequacy of the Company. The funds will be utilised in the core business activity of lending.

Consequent to the announcement made to the Colombo Stock Exchange on 19th August 2026, in principle approval was granted by the Colombo Stock Exchange for the Rights Issue on 23rd September 2026. The Rights Issue was approved by the shareholders at an Extraordinary General Meeting held on 15th October 2026.

Notes to the Financial Statements

4 CLASSIFICATION OF FINANCIAL ASSETS AND FINANCIAL LIABILITIES

The following table presents the carrying amounts of financial assets and financial liabilities as at the reporting date. This classification offers a comprehensive overview of the Company's financial instruments, in accordance with the measurement and recognition criteria set out under SLFRS 9.

As at 30th September 2026	**Amortised Cost** **Rs.'000**	**Fair Value through OCI** **Rs.'000**	**Fair Value through P&L** **Rs.'000**	**Other Financial Liabilities** **Rs.'000**	**Total** **Rs.'000**
Financial Assets					
Cash and Cash Equivalents	**1,068,077**	-	-	-	**1,068,077**
Placement with Banks	**300,803**	-	-	-	**300,803**
Financial Assets at Amortised Cost-Hire Purchase Receivables	-	-	-	-	-
Financial Assets at Amortised Cost-Finance Lease Receivables	**21,984,084**	-	-	-	**21,984,084**
Financial Assets at Amortised Cost-Loans and Advances	**75,379,817**	-	-	-	**75,379,817**
Financial Assets Measured at Fair Value through Other Comprehensive Income	-	**2,185**	-	-	**2,185**
Financial Assets at Amortised Cost-Debt and Other Financial Instruments	**7,562,169**	-	-	-	**7,562,169**
Due from Related Companies	**60,288**	-	-	-	**60,288**
Other Financial Assets	**128,220**	-	-	-	**128,220**
Total Financial Assets	**106,483,458**	**2,185**	-	-	**106,485,643**
Financial Liabilities					
Bank Overdraft	**1,077,914**	-	-	-	**1,077,914**
Other Financial Liabilities Due to Customers	**52,297,450**	-	-	-	**52,297,450**
Financial Liabilities at Amortised Cost-Interest Bearing Loans & Borrowing	**41,739,960**	-	-	-	**41,739,960**
Due to Related Companies	**55,643**	-	-	-	**55,643**
Lease Liabilities	**1,166,745**	-	-	-	**1,166,745**
Other Financial Liabilities	-	-	-	**1,895,492**	**1,895,492**
Total Financial Liabilities	**96,337,712**	-	-	**1,895,492**	**98,233,204**

As at 31st March 2026	Amortised Cost	Fair value through OCI	Fair value through P&L	Other Financial Liabilities	Total
Financial Assets	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
Cash and Cash Equivalents	1,690,765	-	-	-	1,690,765
Placement with Banks	289,929	-	-	-	289,929
Financial Assets at Amortised Cost-Hire Purchase Receivables	-	-	-	-	-
Financial Assets at Amortised Cost-Finance Lease Receivables	20,609,615	-	-	-	20,609,615
Financial Assets at Amortised Cost-Loans and Advances	67,451,609	-	-	-	67,451,609
Financial Assets Measured at Fair Value through Other Comprehensive Income	-	2,185	-	-	2,185
Financial Assets at Amortised Cost-Debt and Other Financial Instruments	3,699,762	-	-	-	3,699,762
Due from Related Companies	61,276	-	-	-	61,276
Other Financial Assets	100,367	-	-	-	100,367
Total Financial Assets	93,903,323	2,185	-	-	93,905,508
Financial Liabilities					
Bank Overdraft	975,169	-	-	-	975,169
Other Financial Liabilities Due to Customers	41,278,533	-	-	-	41,278,533
Financial Liabilities at Amortised Cost-Interest Bearing Loans & Borrowing	40,795,801	-	-	-	40,795,801
Due to Related Companies	10,282	-	-	-	10,282
Lease Liabilities	1,044,628	-	-	-	1,044,628
Other Financial Liabilities	-	-	-	1,686,270	1,686,270
Total Financial Liabilities	84,104,413	-	-	1,686,270	85,790,683

Investor Information

5 KEY PERFORMANCE INDICATORS	30-September-2026	30-September-2025
Capital Adequacy Ratios		
Tier I Ratio	**8.87%**	9.50%
Total Capital Ratio	**12.68%**	13.30%
Liquidity (Rs. Mn)		
Required Minimum Amount of Liquid Assets	**5,385**	3,594
Available Amount of Liquid Assets	**8,627**	5,868
Required Minimum Amount of Government Securities	**2,804**	2,769
Available Amount of Government Securities	**7,562**	4,960
Profitability		
Return on Equity (PAT) - (Annualized)	**18.67%**	21.79%
Return on Assets (PAT) - (Annualized)	**1.80%**	2.14%

6 INFORMATION ON ORDINARY SHARES

a) Stated Capital	30-September-2026	30-September-2025
Value-Ordinary Shares	**Rs. 4,004,555,574**	Rs.1,996,444,457
No of Shares-Ordinary Shares	**277,851,853**	202,074,075
Voting Rights	**One Vote per Ordinary Share**	One Vote per Ordinary Share

b) Share Price

	Quarter Ended	
	30-September-2026	30-September-2025
Highest	**54.90**	74.00
Lowest	**45.10**	37.60
Last Traded	**48.00**	65.80

	Six Months Ended	
	30-September-2026	30-September-2025
Highest	**59.20**	74.00
Lowest	**44.60**	23.50
Last Traded	**48.00**	65.80

c) Ratios	30-September-2026	30-September-2025
Debt Equity Ratio	**9.36**	9.33
Interest Cover	**1.32**	1.42
Liquid Asset Ratio	**10.18%**	16.56%

Investor Information

d) Twenty Largest Holders of Shares as at 30th September 2026

	Name	No of Shares	%
1	Singer (Sri Lanka) PLC	222,080,423	79.93
2	Seylan Bank PLC / A. C. Senanka	4,159,645	1.50
3	Mr. A. M. Weerasinghe	3,508,074	1.26
4	People's Leasing & Finance PLC / M. E. Amarasinghe	3,436,327	1.24
5	People's Leasing & Finance PLC / L. P. Hapangama	2,146,169	0.77
6	Assetline Finance Limited / S. K. Wijekoon	1,731,753	0.62
7	DFCC Bank PLC	1,580,794	0.57
8	Seylan Bank PLC / S. K. Wijekoon	1,365,453	0.49
9	Mr. B. W. Risijaya Srikantha	1,041,711	0.37
10	Mr. M. L. Ajit Benedict	1,002,698	0.36
11	Mrs. S. Vasudevan & Mr. S. Vasudevan	1,000,000	0.36
12	People's Leasing & Finance PLC / Mr. I. S. Gurusinghe	851,845	0.31
13	Assetline Finance Limited / M. E. Amarasinghe	845,700	0.30
14	Mr. Ram Pritamdas, Mr. D. P. Hathiramani & Miss. L.P. Hathiramani	800,000	0.29
15	Hatton National Bank PLC / Mr. Arunasalam Sithampalam	666,662	0.24
16	Citizens Development Business PLC / Mr. H. M. I. Jayasinghe	665,000	0.24
17	Mr. D. C. P. De Silva Siriwardane	640,836	0.23
18	Assetline Finance Limited / M. S. Kandanage	565,500	0.20
19	Deutsche Bank AG, National Equity Fund	514,000	0.18
20	Mr. L. N. Sarath Kumara Samarasinghe	488,125	0.18

e) Directors' Shareholding as at 30th September 2026

Name of the Director	**Shareholding 30-September-2026 No of Shares**	Shareholding 30-September-2025 No of Shares
Mr. Jonathan Alles (Appointed as Chairman w.e.f. 12th September 2026)	-	-
Mr. Aravinda Perera (Retired on 12th September 2026)	-	-
Ms. Darshini Talpahewa	-	-
Mr. Thushan Amarasuriya (MD)	**28,963**	50,155
Mr. Mahesh Wijewardene	-	-
Mr. Ranil De Silva	-	-
Mr. Saman Herath	-	-
Mr. Dhammika Siriwardene	-	-
Ms. Hiranthi De Silva	-	-
	28,963	**50,155**

f) Public Holding

	30-September-2026	30-September-2025
No of Share Holders	**6,871**	6,306
No of Shares	**55,742,467**	40,510,885
% of Public Holding	**20.06%**	20.05%
Float Adjusted Market Capitalization	**Rs. 2,586,450,468/-**	Rs. 2,673,718,410/-

The Company complies with option 4 of the Listing Rules 7.13.1 (i) (a) - more than Rs. 2.5 Bn. Float Adjusted Market Capitalization which requires 10% minimum public holding.

Corporate Information

Name of the Company
Singer Finance (Lanka) PLC

Legal Form
A public limited Company incorporated in Sri Lanka on 19th April 2004 under the Companies Act No. 17 of 1982 and re-registered under the Companies Act No. 07 of 2007 on 16th December 2008. Shares of the Company are listed on the main board of Colombo Stock Exchange on 17th January 2011.

Auditors
Ernst & Young
Chartered Accountants
Rotunda Towers,
No. 109, Galle Road, Colombo 03.

Company Secretary
Mr. Lasitha Dias
TP: 0112-100161

Registars
Hayleys Group Services (Pvt) Ltd
TP: 0112-627000

Lawyers
Ms. Harshani Mapatuna
Attorney-at-Law & Notaries Public
No.498, R. A De Mel Mawatha, Colombo 03.

Directors
Mr. Jonathan Alles - Chairman/NED (Appointed as Chairman w.e.f. 12th September 2026)
Mr. Aravinda Perera - Chairman/NED (Retired on 12th September 2026)
Mr. Saman Herath - Senior INED
Mr. Thushan Amarasuriya - MD
Ms. Darshini Talpahewa - NED
Mr. Mahesh Wijewardene - NED
Mr. Ranil De Silva - INED
Mr. Dhammika Siriwardene - INED
Ms. Hiranthi De Silva - INED

* NED - Non - Executive Director
** INED - Independent Non - Executive Director
**** Senior INED - Senior Independent Non - Executive Director
***** MD - Managing Director

Audit Committee
Mr. Dhammika Siriwardene - Chairman/INED
Mr. Ranil De Silva - INED
Mr. Saman Herath - INED
Mr. Jonathan Alles - NED (Resigned on 12th September 2026)

Human Resources and Remuneration Committee
Mr. Dhammika Siriwardene - Chairman/INED
Mr. Aravinda Perera - NED (Retired on 12th September 2026)
Mr. Saman Herath - INED
Ms. Hiranthi De Silva - INED
Mr. Mahesh Wijewardene - NED

Nominations & Governance Committee
Mr. Saman Herath - Chairman/INED
Mr. Aravinda Perera - NED (Retired on 12th September 2026)
Ms. Hiranthi De Silva - INED
Mr. Ranil De Silva - INED (Appointed w.e.f. 12th September 2026)

Related Party Transactions Review Committee
Ms. Hiranthi De Silva - Chairman/INED
Mr. Ranil De Silva - INED
Mr. Dhammika Siriwardene - INED

Integrated Risk Management Committee
Mr. Saman Herath - Chairman/INED
Mr. Dhammika Siriwardene - INED
Ms. Hiranthi De Silva - INED
Mr. Jonathan Alles - NED (Resigned on 12th September 2026)

Registered Office
No. 498, R. A De Mel Mawatha
Colombo 03.
TP: 011-2400400
Fax : 011-2303715
E-mail- financecompany@singersl.com

Company Registration Number
Old – N (PBS) 1171
New – PB 813 PQ

Tax Payer Identification Number
134011718

Investor Relations
Please contact the Company Secretary
Mr. Lasitha Dias
TP: 0112-100161
E-mail- financecompany@singersl.com