SOFTLOGIC FINANCE PLC

INTERIM FINANCIAL STATEMENTS

For the Quarter ended
30th September 2025

(Company Registration No: PB641PQ)

JFI Tower III, Zone B&C, No 75, Piyadasa Sirisena Mawatha, Colombo 10.

Softlogic Finance PLC

Statement Of Comprehensive Income

06 Months Period Ended

Rs.

	03 Months Period ended 30th September		06 Months Period ended 30th September	
	2025 Unaudited	2024 Unaudited	2025 Unaudited	2024 Unaudited
Income	**393,141,399**	**557,582,637**	**642,928,020**	**940,007,088**
Interest income	210,931,789	306,849,611	435,708,944	675,289,551
Interest expenses	(122,119,295)	(198,563,318)	(269,484,614)	(490,540,354)
Net interest income	**88,812,494**	**108,286,292**	**166,224,330**	**184,749,197**
Fee and commission income	31,864,070	26,189,879	50,304,209	40,667,112
Profit /(loss) from derecognition of financial assets	140,141,986	207,629,087	140,141,986	207,629,087
Other operating income	10,203,554	16,914,060	16,772,882	16,421,338
Total operating income	**271,022,104**	**359,019,319**	**373,443,406**	**449,466,734**
Impairment (charge)/ reversal for loans and other losses	83,715,800	92,836,495	116,041,542	56,894,373
Net Operating Income	**354,737,904**	**451,855,813**	**489,484,949**	**506,361,107**
Operating expenses				
Personnel costs	(88,284,650)	(71,964,327)	(163,998,297)	(146,628,946)
Depreciation of property, plant and equipment	(3,203,348)	(3,537,162)	(6,478,375)	(6,931,033)
Amortization of intangible assets	(3,181,066)	(4,827,220)	(6,362,132)	(9,589,313)
Other operating expenses	(135,387,191)	(137,189,318)	(260,202,925)	(259,425,035)
Operating profit / (Loss) before Value Added Tax on financial services	**124,681,649**	**234,337,787**	**52,443,220**	**83,786,779**
VAT on financial services & SSCL	(40,377,245)	(45,849,878)	(45,064,644)	(45,849,878)
Profit / (Loss) before income tax	**84,304,404**	**188,487,909**	**7,378,576**	**37,936,901**
Income tax Reversal/ (expense)	-	-	-	-
Profit / (Loss) for the period	**84,304,404**	**188,487,909**	**7,378,576**	**37,936,901**
Other comprehensive income/ (expenses)				
Other comprehensive income not to be reclassified to profit or loss				
Net gain / (loss) on equity instruments at fair value through other comprehensive income	-	-	-	-
Other comprehensive income for the Period , net of tax	**-**	**-**	**-**	**-**
Total comprehensive income/(expenses) for the Period	**84,304,404**	**188,487,909**	**7,378,576**	**37,936,901**
Basic earnings per Share(Rs.) - Annualised	0.35	0.78	0.02	0.08

The information contained in these statements has been extracted from the Company's unaudited financial statements, unless otherwise indicated as "Audited."

Softlogic Finance PLC

Statement Of Financial Position

As At 30th September 2025

Rs.

	30/09/2025 Unaudited	31/03/2025 Audited
ASSETS		
Cash and Cash Equivalents	212,598,911	297,129,594
Securities purchased under repurchase agreements	389,269,967	801,814,765
Investment in Dealing Securities	30,600	30,600
Financial Assets at Amortised Cost - Lease Rental and Hire Purchase Receivables	951,404,556	1,485,514,985
Financial Assets at Amortised Cost - Loans and Receivables	3,308,143,696	3,250,927,188
Right of Use Assets	159,315,608	178,876,574
Deferred tax asset	542,181,021	542,181,021
Intangible Assets	65,424,073	71,786,205
Property, Plant & Equipment	26,457,011	32,112,488
Investment Property	-	103,237,000
Other Assets	1,169,366,055	1,218,639,050
TOTAL ASSETS	**6,824,191,498**	**7,982,249,471**
LIABILITIES		
Bank Overdraft	73,485,638	92,003,501
Financial Liabilities at Amortised Cost - Deposits due to Customers	3,287,128,924	4,273,387,713
Financial Liabilities at Amortised Cost - Other Borrowed Funds	-	3,577,581
Other Liabilities	304,942,022	446,546,425
Lease Liability	182,241,117	197,844,733
Retirement Benefit Obligations	34,653,013	34,527,309
TOTAL LIABILITIES	**3,882,450,713**	**5,047,887,262**
SHARE HOLDERS' FUNDS		
Stated Capital	9,930,116,800	9,930,116,801
Statutory Reserve Fund	269,914,366	267,705,353
Non-Distributable Regulatory Loss Allowance Reserve	381,909,125	970,074,987
Retained Earnings	(7,640,199,506)	(8,233,534,932)
TOTAL SHAREHOLDERS' FUNDS	**2,941,740,785**	**2,934,362,209**
TOTAL LIABILITIES AND SHARE HOLDERS' FUNDS	**6,824,191,498**	**7,982,249,471**
Commitments and contingencies	58,255,542	53,260,393
Net Assets Value Per Share	**3.06**	**3.05**

CERTIFICATION:

These Financial Statements are in compliance with the requirements of the Companies Act No 07 of 2007.

.....Sgd.....

Deshantha de Alwis - **Head of Finance**

.....Sgd.....

Dhanushka Fonseka - **Chief Executive Officer**

The Board of Directors are responsible for the preparation and presentation of these Financial Statements.

Signed for and on behalf of Board of Directors by;

.....Sgd.....

A.K. Pathirage - **Chairman**

.....Sgd.....

H.K. Kaimal - **Director**

Date : 11 November 2025

Statement Of Changes In Equity
Period Ended 30th September 2025

Rs.

	Stated Capital	Statutory Reserve Fund	Non-Distributable Regulatory Loss Allowance Reserve	Retained Earnings	Total
Balance as at 1 April 2024	**9,930,116,800**	**260,448,732**	**1,736,237,951**	**(9,137,904,468)**	**2,788,899,016**
Profit/(Loss) for the 6 month period	-	-	-	37,936,901	37,936,901
Transfer to Statutory Reserve Fund	-	1,896,845	-	(1,896,845)	-
Transfer to Non-Distributable Regulatory Loss Allowance Reserve	-	-	(924,684,147)	924,684,147	-
Balance as at 30th September 2024	**9,930,116,800**	**262,345,577**	**811,553,804**	**(8,177,180,265)**	**2,826,835,916**
Balance as at 1 April 2025	**9,930,116,800**	**267,705,353**	**970,074,987**	**(8,233,534,931)**	**2,934,362,209**
Profit/(Loss) for the 3 months period	-	-	-	7,378,576	7,378,577
Transfer Out from Regulatory Loss Allowance Reserve	-	-	(588,165,862)	588,165,862	-
Other comprehensive income,net of tax	-	-	-	-	-
Transfer to Statutory Reserve Fund	-	2,209,012	-	(2,209,012)	-
Balance as at 30th September 2025	**9,930,116,800**	**269,914,366**	**381,909,125**	**(7,640,199,506)**	**2,941,740,785**

Softlogic Finance PLC

Statement Of Cash Flows

For The Period Ended

Rs.

	30/09/2025 Unaudited	30/09/2024 Unaudited
Cash flows from operating activities		
Net profit/(Loss) before taxation	7,378,576	37,936,901
Adjustments for ,		
Depreciation	6,478,375	6,931,033
Amortization of intangible assets	6,362,132	9,589,313
Profit on disposal of property, plant and equipment	(2,669,012)	(4,267,011)
Profit /(loss) from derecognition of financial assets	(140,141,986)	(207,629,087)
Amortisation expenses on right-of-use assets	28,094,171	27,094,099
Impairment charge on bad and doubtful debts	(116,041,542)	(56,894,373)
Provision for defined benefit plans	7,302,000	6,391,000
Interest expenses	269,484,614	490,540,354
Operating profit before working capital changes	**66,247,327**	**309,692,228**
(Increase)/Decrease in Financial Assets at Amortised Cost - Lease & HP rental Receivables	569,281,410	1,603,987,858
(Increase)/Decrease in Financial Assets at Amortised Cost - Loans and Receivables	163,271,401	1,108,814,427
(Increase)/Decrease in Financial Assets Measured at Fair Value Through Profit or Loss (FVTPL)	-	378,632,877
(Increase)/Decrease in Placements with Banks and Other Finance Companies	412,544,798	(272,258,713)
(Increase)/Decrease in other assets	41,264,428	(61,947,570)
(Decrease)/Increase in amounts due to customers	(986,258,789)	(2,868,835,744)
Increase/(Decrease) in other payables	(141,604,404)	237,114,851
Cash generated from operations	**124,746,171**	**435,200,214**
Interest paid	(269,484,614)	(490,540,354)
Taxes paid	-	-
Defined benefit plan costs paid	(7,176,296)	(3,694,285)
Net cash generated from operating activities	**(151,914,739)**	**(59,034,425)**
Cash flows from investing activities		
Purchase of property, plant and equipment & Intangible Assets	(822,897)	(15,167,674)
Purchase / Proceeds of investment property	103,237,000	-
Proceeds from disposal of property, plant and equipment	2,669,012	5,104,900
Net cash used in investing activities	**105,083,115**	**(10,062,774)**
Cash flows from financing activities		
Proceed from long term borrowings-Bank Loan	-	245,664,263
Repayment of long term borrowings- Bank Loan	-	(458,866,154)
Proceeds from commercial papers	-	82,645,576
Repayment of commercial papers	(3,577,581)	(330,693,243)
Repayment of principal portion of lease liabilities	(15,603,616)	(41,737,555)
Net cash (used in) / generated from financing activities	**(19,181,197)**	**(502,987,113)**
Net Increase/ (decrease) in cash and cash equivalents	(66,012,821)	(156,826,137)
Cash and cash equivalents at the beginning of the period	205,126,094	311,315,871
Cash and cash equivalents at the end of the period	**139,113,273**	**154,489,734**
Reconciliation of cash and cash equivalents		
Cash, bank balance	212,598,911	232,175,207
Bank overdrafts	(73,485,638)	(77,685,473)
Cash and cash equivalents at the end of the period	**139,113,273**	**154,489,734**

Softlogic Finance PLC

Analysis Of Financial Instruments By Measurement Basis

Rs.

	Financial Assets recognised through Profit or Loss (FVTPL)		Financial Assets at Fair Value through Other Comprehensive Income (FVTOCI)		Financial Assets at Amortised Cost (AC)		Total	
As at	**30.09.2025**	**31.03.2025**	**30.09.2025**	**31.03.2025**	**30.09.2025**	**31.03.2025**	**30.09.2025**	**31.03.2025**
Assets								
Cash and Cash Equivalents	-	-	-	-	212,598,911	297,129,594	212,598,911	297,129,594
Securities purchased under repurchase agreements	-	-	-	-	389,269,967	801,814,765	389,269,967	801,814,765
Financial Assets at Amortised Cost - Loans and Receivables to Other Customers	-	-	-	-	3,308,143,696	3,250,927,188	3,308,143,696	3,250,927,188
Financial Assets at Amortised Cost - Lease Rental and Hire Purchase Receivables	-	-	-	-	951,404,556	1,485,514,985	951,404,556	1,485,514,985
Investment in Dealing Securities	-	-	30,600	30,600	-	-	30,600	30,600
Financial Assets at Amortised Cost - Other Financial Assets	-	-	-	-	1,169,366,055	1,218,639,050	1,169,366,055	1,218,639,050
Total Financial Assets	**-**	**-**	**30,600**	**30,600**	**6,030,783,185**	**7,054,025,582**	**6,030,813,785**	**7,054,056,182**

Rs.

	Financial Liabilities at Amortised Cost (AC)		Total	
As at	**30.09.2025**	**31.03.2025**	**30.09.2025**	**31.03.2025**
Liabilities				
Bank Overdrafts	73,485,638	92,003,501	73,485,638	92,003,501
Financial Liabilities at Amortised Cost - Deposits due to Customers	3,287,128,924	4,273,387,713	3,287,128,924	4,273,387,713
Financial Liabilities at Amortised Cost - Other Borrowed Funds	-	3,577,581	-	3,577,581
Lease Liabilities	182,241,117	197,844,733	182,241,117	197,844,733
Total Financial Liabilities	**3,542,855,679**	**4,566,813,529**	**3,542,855,679**	**4,566,813,529**

Explanatory Notes

1. The above figures are provisional and subject to audit.

2. Information on shares for the quarter ended September 30, 2025 as given below.

Market Price per Share (Rs.)	CRL.N0000	CRL.R0000
Highest	7.30	-
Lowest	5.30	-
Closing	5.50	-
Last Traded price	5.50	-

Ratios	
Debt to equity ratio (Times)	1.32
Liquid assets ratio (%)	18.31%

3. There are no changes in the accounting policies and methods of computations since the publication of Annual report for financial year ending March 31, 2025.

4. The Interim Financial Statements are in compliance with Sri Lanka Accounting Standards LKAS 34 - Interim Financial Reporting and provide the information required by the Colombo Stock Exchange.

5. The presentation and classification of figures for the corresponding period of the previous year have been amended, where relevant, for better presentation and to be comparable with those of the current year.

6. There has been no significant change in the nature of the contingent liabilities, which were disclosed in the Annual report for financial year ending March 31, 2025.

7. No material events have occurred since the reporting date

8. Regulatory Capital Compliance

The Company engaged its independent auditor to provide a special purpose audit opinion on the Statement of Profit or Loss and the Statement of Changes in Equity for the four-month period ended July 31, 2025.

This special purpose audit report was prepared specifically for submission to the Central Bank of Sri Lanka. Its purpose is to include the profits after tax and the reversal of the Regulatory Loss Allowance Reserve (RLAR) of the Company for the four-months period ended July 31, 2025, as part of the core capital (Tier 1 capital) and in calculating the capital adequacy ratios. The Company submitted this audited report to the Central Bank on August 28, 2025, for compliance with the regulatory core capital and capital adequacy purposes. The Company has complied with the regulatory minimum core capital and the capital adequacy ratios (Tier 1 and Total Capital (Tier 2) ratios) requirements as at the date of the audited report.

Based on the audited report submitted to the Central Bank, the Bank, by its letter dated September 19, 2025, informed the Company that the Governing Board of the Central Bank of Sri Lanka has approved the lifting of the regulatory restrictions imposed on the Company with immediate effect. The Company has informed the lifting of the Central Bank regulatory caps to the Colombo Stock Exchange (CSE) via the Company letter dated September 22, 2025.

Explanatory Notes (Contd.)

9. Twenty Major Shareholders as at 30 September 2025

Name	No. of Shares	(%)
SOFTLOGIC CAPITAL PLC & PAN ASIA BANKING CORPORATION PLC/SOFTLOGIC CAPITAL PLC	890,701,778	92.53%
SOFTLOGIC LIFE INSURANCE PLC-A/C NO. 04 (PARTICIPATING FUND)	15,688,030	1.63%
MR. SUBRAMANIAM VASUDEVAN	7,300,165	0.76%
SOFTLOGIC HOLDINGS PLC	5,657,598	0.59%
VANIK INCORPORATION LTD	5,376,068	0.56%
L B FINANCE PLC	2,090,000	0.22%
PEOPLES BANK/ASOKA KARIYAWASAM PATHIRAGE	1,653,822	0.17%
MR. NIHAL SAMARASURIYA	1,000,000	0.10%
SENKADAGALA FINANCE PLC/M.M.SUGATHAPALA	982,207	0.10%
MR. ROHITH UDALAGAMA	927,583	0.10%
MR. MEREGNGNAGE ISURU UMANDA DE SILVA	800,000	0.08%
MR. SHERMAL HEMAKA JAYASURIYA	784,819	0.08%
ASSETLINE FINANCE LIMITED/M.S.HIRIPITIYA	778,000	0.08%
PMF FINANCE PLC/M.S.HAMZADEEN	622,325	0.06%
MR. JOSE JACOB	612,051	0.06%
MRS. RANGODA LIYANA ARACHCHIGE NILUKA DILRUKSHI SILVA	595,899	0.06%
PEOPLE S LEASING AND FINANCE PLC/L.P.HAPANGAMA	587,912	0.06%
MR. THEODORE JEYAM EMMANUEL	520,387	0.05%
MERCHANT BANK OF SRI LANKA & FINANCE PLC/B. JANEGAN	514,564	0.05%
MR. ADIKARI PATHIRANNEHELAGE DHAMMIKA	500,000	0.05%
SENKADAGALA FINANCE PLC/M.SIRIDARAN	500,000	0.05%
MRS. SHARINEE INDIRA KUMARASINGHE	500,000	0.05%
MR. VIGNESWARAMOORTHY SUNILGAVASKER	500,000	0.05%
	939,193,208	97.57%
Others	23,379,983	2.43%
Total	**962,573,191**	**100.00%**

10. Directors' Shareholding as at 30 September 2025

Names of Directors	No. of Shares	(%)
1. Mr. A. K. Pathirage	1,653,822	0.17%
2. Mr. H. K. Kaimal	Nil	Nil
3. Mr. C. Kalupahana	Nil	Nil
4. Mr. Viresh Binomal Nanayakkara	Nil	Nil
5. Mr. H.S. Samantha Dabare	Nil	Nil
6. Mr. R.J.Perera.	9,600	0.00%
7. Mr. N.C.A. Abeyesekera	Nil	Nil

11. Public shareholding as at 30 September 2025

Public holding	48,862,363	5.08%
Number of public shareholders	2,839	

12. Float adjusted market Capitalization as at 30 September 2025

	Threshold	Compliance (Y/N)	Value
Float adjusted market Capitalization (Rs)	Less than 1 Bn	Yes	268,942,950
Minimum Public Holding (%)	Minimum 10%	No	5.08%

In terms of Rule 7.13.1(b) of the Listing Rules of Colombo Stock Exchange, Softlogic Finance PLC is hereby announced that the Company is non-compliant with the Public Holding percentage as specified in Rule 7.13.1 (b) of the Listing Rules.

13 RELATED PARTY TRANSACTIONS

Details of significant related party disclosures are as follows:

13.1 Transactions with Key Managerial Personnel (KMPs)

Key managerial personnel includes CBSL approved KRPs, CEO & Board of Directors of the Company and of it's Holding Company.

Short-term employee benefits for the period Rs.	51,824,305

13.2 Transactions, arrangements and agreements involving KMPs and their close members of the family

The following provides the total amount of transactions which have been entered in to with Key Managerial Personnel and their close family members.

Time Deposits as at 30 September 2025 Rs.	2,015,534.20
Savings Deposits as at 30 September 2025 Rs.	5,467.13

13.3 Transactions with Group Companies

The Company enters into transactions with group companies and the following tables shows the outstanding balances and corresponding transactions during the period ended September 30, 2025

Rs.

Company	Relationship	(Receivables) /Payables	Loans, Advances, Investments & SPV	Borrowings / Deposits	Income Earned	Cost Incurred	Plant & Equip. Purchased / (sold)
Softlogic Corporate Services (Pvt) Ltd	Affiliated Company	-	-	-	-	3,193,923	-
Softlogic Brands (Pvt) Ltd	Group Company	-	-	360,498	-	5,380	-
Softlogic Stock Brokers (Pvt) Ltd	Group Company	-	70,408,352	-	7,638,709	-	-
Softlogic Retail (Pvt) Ltd	Affiliated Company	(12,243)	-	324	-	2,430,526	-
Softlogic Information Technologies (Pvt) Ltd	Affiliated Company	-	-	-	-	468,224	-
Softlogic BPO Services (Pvt) Ltd	Affiliated Company	-	-	-	12,209	28,945,004	-
Softlogic Asset Management (Pvt) Ltd	Affiliated Company	-	-	-	-	4,301,412	-
Central Hospital Ltd	Affiliated Company	-	121,137,545	-	5,600,018	-	-
SR One (Pvt) Ltd	Affiliated Company	343,361	700,386,438	-	-	49,871	-
Future Automobiles (Pvt) Ltd	Affiliated Company	-	-	-	-	458,473	-
Softlogic Life PLC	Affiliated Company	-			-	9,837,862	-

The Company entered into agreements with S R One (Pvt) Ltd, a fully owned subsidiary of Softlogic Capital PLC, and carried out five transfers of the beneficial ownership of a part of the Company's loan portfolio for cash. The rationale for entering into these transactions is pursuant to an alternative Capital Augmentation Plan of the Company.

This plan is designed to enhance the Company's balance sheet and meet its capital adequacy and core capital requirements. The aggregate value of these transactions carried out amounted to LKR 1.8 billion. The Company has disclosed these transactions to the Colombo Stock Exchange via its announcements dated 01st August 2024, 06th September 2024, 10th September 2024, July 08,2025, and July 16, 2025. With the completion of the fifth portfolio transfer on July 16, 2025, the Company has successfully fulfilled the Alternative Capital Augmentation Plan submitted to the Central Bank of Sri Lanka.

Explanatory Notes (Contd.)

14 Utilisation of funds raised via capital market.

14.1 The company has raised funds via the capital market through a rights issue on 20th December 2019. The progress of uitlisation of the capital raised as per the objectives stated in the right issue circular is given below.

Objective number	Objective as per Circular	Amount allocated as per Circular in Rs.	Proposed date of utilisation as per Circular	Amount allocated from proceeds in Rs. (A)	% of total proceeds	Amount utilised in Rs. (B)	% of utilisation against allocation (B/A)	Clarification if not fully utilised including if not utilized where are the funds invested
(a)	To Settle the utilized overdraft facilities of the company	474,880,432	Within 2 monhs from the completion of the Rights Issue	474,880,432	79%	474,880,432	100%	N/A
(b)	To expand the lending activities of the company	127,614,800	Within 2 monhs from the completion of the Rights Issue	127,614,800	21%	127,614,800	100%	N/A
		602,495,232		**602,495,232**	**100%**	**602,495,232**		

14.2 The company has raised funds further via the capital market through a rights issue on 15th December 2020. The progress of uitlisation of the capital raised as per the objectives stated in the right issue circular is given below.

Objective number	Objective as per Circular	Amount allocated as per Circular in Rs.	Proposed date of utilisation as per Circular	Amount allocated from proceeds in Rs. (A)	% of total proceeds	Amount utilised in Rs. (B)	% of utilisation against allocation (B/A)	Clarification if not fully utilised including if not utilized where are the funds invested
(a)	To repay maturity liabilities	1,901,994,752	Within 6 months from the completion of the Rights issue	1,901,994,752	100%	1,901,994,752	100%	N/A
(b)	To increase the secured lending portfolio to the required regulatory levels (i) Leasing (ii) Other lending							
		1,901,994,752		**1,901,994,752**	**100%**	**1,901,994,752**		

14.3 The company has raised funds further via the capital market through a rights issue on 26th August 2021. The progress of uitlisation of the capital raised as per the objectives stated in the right issue circular is given below.

Objective number	Objective as per Circular	Amount allocated as per Circular in Rs.	Proposed date of utilisation as per Circular	Amount allocated from proceeds in Rs. (A)	% of total proceeds	Amount utilised in Rs. (B)	% of utilisation against allocation (B/A)	Clarification if not fully utilised including if not utilized where are the funds invested
(a)	To improve the Capital adequacy ratio	-	Immediate	-	0%	-	0%	N/A
(b)	To repay maturity liabilities, utilize in the lending and other business operations.	2,239,667,740	Within 6 months from the completion of the Rights issue	2,239,667,740	100%	2,239,667,740	100%	N/A
(c)	To increase the secured lending portfolio to the required regulatory levels (i) Leasing (ii) Other lending *							
		2,239,667,740		**2,239,667,740**	**100%**	**2,239,667,740**		

* The maturity liabilities mentioned above under objective (c), include forecasted outflow of fixed deposits. If the outflow is less than expected and as a result if any proceeds from the rights remain unutilized, such amount will be utilized in lending and other business operations.

14.4 The company has raised funds further via the capital market through a rights issue on 08 December 2022. The progress of uitlisation of the capital raised as per the objectives stated in the right issue circular is given below.

Objective number	Objective as per Circular	Amount allocated as per Circular in Rs.	Proposed date of utilisation as per Circular	Amount allocated from proceeds in Rs. (A)	% of total proceeds	Amount utilised in Rs. (B)	% of utilisation against allocation (B/A)	Clarification if not fully utilised including if not utilized where are the funds invested
(a)	To improve the Capital adequacy ratio	-	Immediate	-	0%	-	0%	N/A
(b)	To settle the working capital loan borrowed from Softlogic Capital PLC.	851,497,316	Immediate	851,497,316	100%	851,497,316	100%	N/A
		851,497,316		**851,497,316**	**100%**	**851,497,316**		

14.5 The company has raised funds further via the capital market through a rights issue on 27 March 2024. The progress of uitlisation of the capital raised as per the objectives stated in the right issue circular is given below.

Objective number	Objective as per Circular	Amount allocated as per Circular in Rs.	Proposed date of utilisation as per Circular	Amount allocated from proceeds in Rs. (A)	% of total proceeds	Amount utilised in Rs. (B)	% of utilisation against allocation (B/A)	Clarification if not fully utilised including if not utilized where are the funds invested
(a)	To improve the Capital adequacy ratio as per the Finance Business Act Direction No. 03 of 2018	-	Immediate	-	0%	-	0%	N/A
(b)	To address the serious loss of capital situation as per S220 of the Companies Act No. 07 of 2007	-	Immediate	-	0%	-	0%	N/A
(c)	To improve the Core Capital Requirement, as stipulated by the Finance Business Act Direction No.2 of 2017	-	Immediate	-	0%	-	0%	N/A
(d)	To settle Subordinated Debt of Rs. 900 Mn obtained from Softlogic Capital PLC	1,049,966,135	Immediate	1,049,966,135	45%	1,049,966,135	100%	N/A
(e)	To settle multiple short term loans of Rs. 920 Mn obtained from Softlogic Capital PLC	1,090,382,066	Immediate	1,090,382,066	47%	1,090,382,066	100%	N/A
(f)	To settle the Securitization loan & Commercial papers as per the maturities	191,843,560	Immediate	191,843,560	8%	191,843,560	100%	N/A
		2,332,191,761		**2,332,191,761**	**100%**	**2,332,191,761**		

Explanatory Notes (Contd.)

15 Financial Reporting by Segments as per the Provision of SLFRS - 08

The company's segmental reporting is based on the following operating segments: Leasing, Hire purchase, Personal Loans, Gold Loan, Factoring, SME & Other Loans and Receivables.

Management monitors the operating results of its business units separately for the purpose of making decisions about resource allocation and performance assessment. Segment performance is evaluated based on operating profit or loss, and in certain respects, are measured differently from operating profits or losses in the financial statements. However, income taxes are managed on a group basis and are not allocated to operating segments.

Rs.

For the period ended 30th September	Leasing & Hire Purchases		Personal Loans & Gold Loan		SME, Factoring & Other Loans		Unallocated		Total	
	2025 Unaudited	2024 Unaudited	2025 Unaudited	2024 Unaudited	2025 Unaudited	2024 Unaudited	2025 Unaudited	2024 Unaudited	2025 Unaudited	2024 Unaudited
Interest Income	121,684,070	372,605,541	266,639,990	180,718,161	28,305,878	108,990,360	-	-	416,629,937	662,314,061
Investment Income	-	-	-	-	-	-	19,079,007	12,975,489	19,079,007	12,975,489
Fee and Commission Income	10,854,841	-	30,629,949	8,868,764	5,997,917	13,885,180	2,821,502	17,913,168	50,304,209	40,667,112
Other Operating Income	-	-		1,076,466	11,925,639	206,552,621	144,989,229	16,421,338	156,914,868	224,050,425
Total Revenue	**132,538,911**	**372,605,541**	**297,269,939**	**190,663,392**	**46,229,433**	**329,428,160**	**166,889,738**	**47,309,995**	**642,928,020**	**940,007,088**
Profit Before Income Tax	1,521,085	15,037,652	3,411,624	7,694,812	530,553	13,295,095	1,915,313	1,909,342	7,378,576	37,936,901
Income Tax (Expense)/Reversal									-	-
Profit After Tax									**7,378,576**	**37,936,901**
Segment Assets	**1,070,612,276**	**2,469,214,382**	**1,706,881,437**	**1,533,928,474**	**1,482,054,539**	**972,014,746**	**2,564,643,247**	**3,276,731,404**	**6,824,191,498**	**8,251,889,006**
Segment Liabilities	**609,097,707**	**2,272,316,696**	**971,086,912**	**1,283,127,683**	**843,177,350**	**1,137,579,941**	**1,459,088,744**	**1,867,344,734**	**3,882,450,713**	**6,560,369,054**

CORPORATE INFORMATION

Name of the Company
Softlogic Finance PLC

Holding Company
Softlogic Capital PLC

Legal Form

- Incorporated under the Companies Act No 17 of 1982
- Date of Incorporation 24th August 1999.
- Re-registered under the Companies Act No. 7 of 2007 on 29th September 2008.
- Registered under the Finance Companies Act No. 42 of 2011.
- Registered under the Finance Leasing Act No. 56 0f 2000.
- Approved Credit Agency under the Mortgage Act No 6 of 1949 and Inland Trust Receipts Act No 14 of 1990.
- Quoted in the Colombo Stock Exchange on 22nd January 2009.
- Registered under the Securities & Exchange Commission of Sri Lanka Act No. 36 of 1987 as Margin Provider

Company Registration Number
PB 641 PQ

Tax Payer Identification Number (TIN)
134008350

Accounting Year End
31st March

Secretaries
Softlogic Corporate Services (Pvt) Ltd

Registered Office & Principal Place of Business
JFI Tower - III, Zone B & C, 6th Floor, No 75, Piyadasa Sirisena Mawatha, Colombo 10.
Tel : 94-11- 2359600, 94-11-2359700
Fax: 94-11-2359799
E-mail : info@softlogicfinance.lk
Website : www.softlogicfinance.lk

Auditors
M/s. Ernst & Young

Chartered Accountants,

Legal Advisors to the Company
Nithya Partners

Bankers
Hatton National Bank PLC
Commercial Bank of Ceylon PLC
Seylan Bank PLC
People's Bank
Pan Asia Banking Corporation PLC
Sampath Bank PLC
Bank of Ceylon
Nations Trust Bank PLC
DFCC Bank PLC
Union Bank of Colombo PLC
National Savings Bank
Cargills Bank Limited
National Development Bank PLC

Board of Directors
1. Mr. A. K. Pathirage
2. Mr. H. K. Kaimal
3. Mr. C. Kalupahana
4. Mr. Viresh Binomal Nanayakkara
5. Mr. H.S. Samantha Dabare
6. Mr. R.J.Perera.
7. Mr. N.C.A. Abeyesekera

Branch Network

No	Branch	Address	Telephone Number	Fax Number	Email
1	Anuradhapura	No. 561/11, Maithreepala Senanayaka Mw,New Town,Anuradhapura	025-2226279	025-2234743	anuradhapura@softlogicfinance.lk
2	Badulla	NO. 38, Anagarika Dharmapala Mawatha, Badulla.	055-2224205	055-2223905	badulla@softlogicfinance.lk
3	Head office	JFI Tower - III, Zone B & C, 6th Floor, No 75, Piyadasa Sirisena Mawatha, Colombo 10.	011-2359700	011-2359799	headoffice@softlogicfinance.lk
4	Galle	No: 64, Colombo Road, Kaluwella, Galle	091-2248920	091-2248095	galle@softlogicfinance.lk
5	Hatton	No: 115, Main Street, Hatton	051-2222108	051-2225739	hatton@softlogicfinance.lk
6	Kadawatha	No.139/7D, Kandy Road,Kadawatha	011-2923011	011-2923013	kadawatha@softlogicfinance.lk
7	Kandy	No: 165, Kotugodella Street, Kandy	081-2224912	081-2224916	kandy@softlogicfinance.lk
8	Kotahena	No.244, George R De Silva Mawatha, Colombo 13	011-2462819	'011-2337040	kotahena@softlogicfinance.lk
9	Kurunegala	No: 13, Rajapihilla Road, Kurunegala	037-2232875	037-2232565	kurunegala@softlogicfinance.lk
10	Matale	No: 253, Main Street, Matale	066-2226461	066-2228863	matale@softlogicfinance.lk
11	Matara	No: 08A KKK Building, Station Road Matara	041-2220195	041-2227257	matara@softlogicfinance.lk
12	Nawala	No: 305B, Nawala Road, Nawala	011-2807080	011-2807082	nawala@softlogicfinance.lk
13	Negombo	86 Josephs Street Negombo	031-2224714	031-2224716	negombo@softlogicfinance.lk
14	Weligama	No: 2, Matara Road, Weligama	041-2252888	041-2260523	weligama@softlogicfinance.lk
15	Mawanella	No: 131,132, Kandy Road, Mawanella	035-2247304	-	mawanella@softlogicfinance.lk