

## KEY FINANCIAL DATA FOR THE 06 MONTHS ENDED 30TH SEPTEMBER 2023 (UNAUDITED)

	Company				Group			
<b>Income Statement</b> In Rupees Million	From 01/04/2023 to 30/09/2023	As a % of Interest Income	From 01/04/2022 to 30/09/2022	As a % of Interest Income	From 01/04/2023 to 30/09/2023	As a % of Interest Income	From 01/04/2022 to 30/09/2022	As a % of Interest Income
Interest Income	9,559	100	6,870	100	9,559	100	6,870	100
Interest Expenses	(6,170)	65	(4,737)	69	(6,170)	65	(4,737)	69
<b>Net Interest Income</b>	<b>3,389</b>	<b>35</b>	<b>2,133</b>	<b>31</b>	<b>3,389</b>	<b>35</b>	<b>2,133</b>	<b>31</b>
Gain /(losses) from trading activities	0	0	(0)	0	0	0	(0)	0
Other Income	667	7	537	8	654	7	533	8
Operating Expenses (excluding impairment)	(1,733)	18	(1,404)	20	(1,737)	18	(1,406)	20
Impairment	(220)	2	(211)	3	(220)	2	(211)	3
<b>Profit Before Tax</b>	<b>2,103</b>	<b>22</b>	<b>1,055</b>	<b>16</b>	<b>2,086</b>	<b>22</b>	<b>1,049</b>	<b>16</b>
Taxes	(1,202)	13	(431)	6	(1,202)	13	(431)	6
<b>Profit After Tax</b>	<b>901</b>	<b>9</b>	<b>624</b>	<b>10</b>	<b>884</b>	<b>9</b>	<b>618</b>	<b>10</b>

	Company				Group			
<b>Statement of Financial Position</b> In Rupees Million	As at 30/09/2023	As a % of Total Assets	As at 30/09/2022	As a % of Total Assets	As at 30/09/2023	As a % of Total Assets	As at 30/09/2022	As a % of Total Assets
<b>Assets</b>								
Cash and Bank Balance	9,877	12	4,809	6	9,882	11	4,818	6
Government Securities	9,017	10	3,432	5	9,017	10	3,432	4
Due from Related Parties	53	0	3	0	-	-	-	-
Loans (excluding due from related parties)	61,805	72	64,020	85	61,805	70	64,020	83
Investments in Equity	2	0	2	0	2	0	2	0
Investment Properties and Real Estate	1,180	1	1,180	1	-	-	-	-
Property, Plant and Equipment	823	1	775	1	4,381	5	3,546	5
Other Assets	3,134	4	1,251	2	3,126	4	1,350	2
<b>Total Assets</b>	<b>85,891</b>	<b>100</b>	<b>75,472</b>	<b>100</b>	<b>88,213</b>	<b>100</b>	<b>77,168</b>	<b>100</b>
<b>Liabilities</b>								
Due to Banks	14,657	17	18,167	24	17,010	19	19,878	26
Due to Related Parties	-	-	-	-	-	-	-	-
Deposits from Customers	52,281	61	41,645	55	52,281	59	41,645	54
Other Borrowings	4,469	5	4,100	5	4,469	5	4,100	5
Other Liabilities	2,732	3	1,191	2	2,747	3	1,194	1
<b>Total Liabilities</b>	<b>74,139</b>	<b>86</b>	<b>65,103</b>	<b>86</b>	<b>76,507</b>	<b>86</b>	<b>66,817</b>	<b>86</b>
<b>Equity</b>								
Stated Capital	1,326	2	1,326	2	1,326	2	1,326	2
Statutory Reserve Fund	1,812	2	1,731	2	1,812	2	1,731	2
Retained Earnings	8,450	10	7,134	10	8,347	10	7,055	10
Other Reserves	164	0	178	0	221	0	239	0
<b>Total Equity</b>	<b>11,752</b>	<b>14</b>	<b>10,369</b>	<b>14</b>	<b>11,706</b>	<b>14</b>	<b>10,351</b>	<b>14</b>
<b>Total Liabilities &amp; Equity</b>	<b>85,891</b>	<b>100</b>	<b>75,472</b>	<b>100</b>	<b>88,213</b>	<b>100</b>	<b>77,168</b>	<b>100</b>
<b>Net Assests Value Per Share (Rs.)</b>	<b>49.91</b>		<b>44.04</b>		<b>49.72</b>		<b>43.96</b>	

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<b>Selected Key Performance Indicators</b> (as per Regulatory Reporting)	As at 30/09/2023		As at 30/09/2022	
<b>Regulatory Capital Adequacy (%)</b>	<b>Actual</b>	<b>Required</b>	<b>Actual</b>	<b>Required</b>
Tier 1 Capital Adequacy Ratio	15.19%	8.50%	12.91%	8.50%
Total Capital Adequacy Ratio	19.77%	12.50%	18.52%	12.50%
Capital Funds to Deposit Liabilities Ratio	24.66%	10.00%	30.23%	10.00%
<b>Quality of Loan Portfolio (%)</b>				
Gross - Stage 3 Loan Ratio	10.31%		7.89%	
Net - Stage 3 Loan Ratio	6.84%		5.12%	
Net - Stage 3 Loan to Core Capital Ratio	42.53%		40.03%	
Stage 3 Impairment coverage Ratio	33.61%		35.15%	
Total Impairment coverage Ratio	5.12%		4.75%	
<b>Profitability (%)</b>				
Net Interest Margin	8.91%		6.95%	
Return on Assets	3.87%		2.31%	
Return on Equity	16.29%		12.78%	
Cost to Income Ratio	42.72%		52.60%	
<b>Liquidity (%)</b>				
Available Liquid Assets to Required Liquid Assets (Minimum 100%)	316.95%		156.43%	
Liquid Assets to External Funds	24.33%		9.64%	
<b>Memorandum information</b>				
Number of Branches	60		56	
External Credit Rating	BBB+ (Negative)		BBB+ (Stable)	
<b>Regulatory penalties imposed last 6 months</b>				
Amount (Rs.Mn)	0.20		—	

The Company does not have any regulatory restrictions on deposits, borrowings and lending during the period ended 30th September 2023 and 2022.

### 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

Date : 13th November 2023