

UB FINANCE PLC

No.10, Daisy Villa Avenue, Colombo 04. T +94 114 468 888 F +94 112 508 517 E info@ubf.lk W ubf.lk

Key Financial Data for the Period Ended 30th September 2025 (Unaudited)

In Rupees Million	Current Period		Previous Period	
	From 01/04/25 To 30/09/25	As a % of Interest Income	From 01/04/24 To 30/09/24	As a % of Interest Income
Interest Income	1,180.2	100%	960.1	100%
Interest Expenses	(573.9)	-49%	(591.6)	-62%
Net Interest Income	606.3	51%	368.5	38%
Gains/(losses) from trading activities	1.0	0.1%	2.3	0.2%
Other Income	106.6	9%	82.8	9%
Operating Expenses (excluding impairment)	(497.7)	-42%	(384.9)	-40%
Impairment	(48.4)	-4%	(29.4)	-3%
Profit/(Loss) Before Tax	167.7	14%	39.3	4%
Taxes*	(130.7)	-11%	(48.7)	-5%
Profit/(Loss) After Tax	37.0	3%	(9.4)	-1%

*Including indirect taxes (Such as VAT on Financial Services, Social Security Contribution Levy) and direct taxes (Corporate Income tax)

Key Financial Data as at 30th September 2025 (Unaudited)

In Rupees Million	As at 30.09.2025	As a % of Total Assets	As at 30.09.2024	As a % of Total Assets
Assets				
Cash and Bank Balance	407.3	3%	195.1	2%
Government Securities	898.2	6%	1,019.3	10%
Due from Related Parties	-	0%	-	0%
Loans (excluding due from related parties)	11,458.7	82%	8,478.8	81%
Investments in Equity	36.3	0.3%	31.5	0.3%
Investment Properties and Real Estate	30.0	0.2%	51.7	0.5%
Property, Plant and Equipment	407.4	3%	386.8	4%
Other Assets	667.6	5%	347.7	3%
Total Assets	13,905.3	100%	10,510.9	100%
Liabilities				
Due to Banks	922.8	7%	114.6	1%
Due to Related Parties	-	0%	-	0%
Deposits from Customers	6,853.8	49%	6,787.4	65%
Other Borrowings	2,314.7	17%	-	0%
Other Liabilities	676.9	5%	559.3	5%
Total Liabilities	10,768.3	77%	7,461.4	71%
Equity				
Stated Capital	3,325.8	24%	3,325.8	32%
Statutory Reserve Fund	74.1	1%	72.1	1%
Retained Earnings	(435.5)	-3%	(747.7)	-7%
Regulatory Loss Allowance Reserve	50.4	0.4%	280.6	3%
Other Reserves	122.3	1%	118.9	1%
Total Equity	3,137.0	23%	3,049.6	29%
Total Equity & Liabilities	13,905.3	100%	10,510.9	100%
Net Assets Value Per Share	0.99		0.96	

CERTIFICATION:

We, the undersigned, being the Director/Chief Executive Officer, the Assistant General Manager - Finance and the Compliance Officer of UB 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 Licensed Finance Company unless indicated as audited.

(Sgd.)
Asanka Galbadaarachchi
Assistant General Manager - Finance

(Sgd.)
Ransith Karunaratne
Director / Chief Executive Officer

(Sgd.)
Indika Wettasinghe
Head of Compliance

Date: 26/11/2025
Colombo

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	25.0	8.5	30.5	8.5
Total Capital Adequacy Ratio	25.0	12.5	30.5	12.5
Capital Funds to Deposit Liabilities Ratio	43.0	10.0	39.0	10.0
Quality of Loan Portfolio (%)				
Gross Stage 3 Loans Ratio	12.1		20.4	
Net Stage 3 Loans Ratio	5.8		12.5	
Net Stage 3 Loans to Core Capital Ratio	25.6		45.6	
Stage 3 Impairment Coverage Ratio	51.9		38.8	
Total Impairment Coverage Ratio	7.3		10.5	
Profitability (%)				
Net Interest Margin	8.7		7.0	
Return on Assets (PBT)	1.4		0.7	
Return on Equity (PAT)	2.4		(0.6)	
Cost to Income Ratio	68.7		86.7	
Liquidity (%)				
Available Liquid Assets to Required Liquid Assets (Minimum 100%)	169.8		179.9	
Liquid Assets to External Funds	11.5		17.5	
Memorandum information				
Number of Branches	17		17	
External Credit Rating	Fitch: BB(lka) Outlook Negative		Fitch: BB(lka) Outlook Negative	

There are no regulatory restrictions or penalties imposed by the Central Bank of Sri Lanka over the Operations of the Company.