

Licensed Finance Company by the Monetary Board of Central Bank of Sri Lanka under the Finance Business Act No. 42 of 2011. Company Reg No. PB 4963.

Key Financial Data for the period ended 30th September 2025 (Unaudited)

In Rupees Million	Current Period		Previous Period	
	From 01/04/2025 To 30/09/2025	As a % of Interest Income	From 01/04/2024 To 30/09/2024	As a % of Interest Income
Interest Income	1,688	100%	1,102	100%
Interest Expenses	(719)	-43%	(517)	-47%
Net Interest Income	969	57%	585	53%
Gains /(losses) from trading activities	-	-	-	-
Other Income	159	9%	154	14%
Operating Expenses (excluding Impairment)	(610)	-36%	(535)	-49%
Impairment	(41)	-2%	(47)	-4%
Profit/ (Loss) Before Tax	477	28%	157	14%
Taxes	(268)	-16%	(113)	-10%
Profit/ (Loss) After Tax	209	12%	44	4%

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	262	1%	1,496	10%
Government Securities	686	3%	896	6%
Due from related parties	26	0%	10	0%
Loans (excluding Due from Related Parties)	20,350	92%	11,062	77%
Investment in Equity	-	-	-	-
Property, Plant and Equipment	629	3%	628	4%
Other Assets	177	1%	244	2%
Total Assets	22,130	100%	14,336	100%
Liabilities				
Due to Banks	10,404	47%	4,736	33%
Due to Related Parties (Deposits)	50	0%	232	2%
Deposits from Customers	7,146	32%	5,508	38%
Other Borrowings	991	4%	710	5%
Other Liabilities	247	1%	174	1%
Total Liabilities	18,838	85%	11,360	79%
Equity				
Stated Capital	1,908	9%	1,908	13%
Statutory Reserve Fund	61	0%	53	0%
Retained Earnings	1,323	6%	1,015	7%
Total Equity	3,292	15%	2,976	21%
Net Asset Value Per Share	22.60		20.44	

Note : Amounts stated are in net of impairment and depreciation

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	17.96	8.50	31.32	8.50
Total Capital Adequacy Ratio	18.12	12.50	32.38	12.50
Capital Funds to Deposit Liabilities Ratio	45.75	10.00	51.85	10.00
Quality of Loan Portfolio (%) (on 90 days past due basis)				
Gross Stage 3 Loans Ratio	1.66		3.41	
Net Stage 3 Loans Ratio	1.16		2.67	
Net Stage 3 Loans to Core Capital Ratio	7.89		10.10	
Stage 3 Impairment Coverage Ratio	30.08		21.79	
Total Impairment Coverage Ratio	1.28		1.75	
Profitability (%)				
Net Interest Margin	8.76		8.16	
Return on Assets	4.31		2.19	
Return on Equity	12.70		2.96	
Cost to Income Ratio	54.14		72.43	
Liquidity (%)				
Available Liquid Assets to Required Liquid Assets (Minimum 100%)	125		158	
Liquid Assets to External Funds	5.09		8.65	
Memorandum Information				
Number of Branches	37		35	
External Credit Rating	FITCH RATING AA-(lka) Outlook stable		FITCH RATING AA-(lka) Outlook stable	
Regulatory penalties imposed last 6 months (Amount Rs. Mn)	-		-	

CERTIFICATION:

We, the undersigned, being the Managing Director & Chief Executive Officer, the Chief Financial Officer and the Compliance Officer of Mahindra Ideal Finance Limited 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.

Mufaddal Choonia
(Sgd.) Managing Director & Chief Executive Officer
Date: 17.10.2025

Rohit Agarwalla
(Sgd.) Chief Financial Officer
Date: 17.10.2025

Sameera Kaumudi
(Sgd.) Assistant General Manager - Compliance
Date: 17.10.2025