

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

In Rupees Million	Current Period		Previous Period	
	From 01/04/2023 to 30/09/2023	As of % Interest Income	From 01/04/2022 to 30/09/2022	As of % Interest Income
Interest Income	6,291	100%	5,613	100%
Interest Expenses	(3,919)	62%	(3,076)	55%
Net Interest Income	2,372	38%	2,537	45%
Gains/(Losses) from Trading Activities	37	1%	(7)	0%
Other Income	168	3%	183	3%
Operating Expenses (Excluding Impairment)	(1,686)	27%	(1,612)	29%
Impairment	(288)	5%	(429)	8%
Profit / (Loss) Before Tax	603	10%	672	12%
Value Added Tax on Financial Services and Income Tax	(394)	6%	(467)	8%
Profit / (Loss) After Tax	209	3%	205	4%

Key Financial Data as at 30th September (Unaudited)

In Rupees Million	As at			
	30/09/2023	As of % Total Assets	30/09/2022	As of % Total Assets
Assets				
Cash and Bank Balance	1,067	2%	623	1%
Government Securities	3,852	7%	2,170	4%
Due from Related Parties	-	0%	-	0%
Leasing/Hire Purchase & Loan Receivable (Excluding Related Parties)	40,492	75%	42,673	83%
Investments in Equity	295	1%	294	1%
Investment Properties and Real Estate	163	0%	176	0%
Property, Plant and Equipment	2,562	4%	2,524	5%
Other Assets	5,833	11%	2,745	6%
Total Assets	54,264	100%	51,205	100%
Liabilities				
Due to Banks	22,490	41%	23,966	47%
Due to Related Parties - Deposits	704	1%	124	0%
Deposits from Customers	21,617	40%	17,448	34%
Other borrowings	-	0%	550	1%
Other Liabilities	2,436	5%	2,476	5%
Total Liabilities	47,247	87%	44,564	87%
Equity				
Stated Capital	614	1%	614	1%
Statutory Reserve Fund	1,002	2%	977	2%
Retained Earnings	3,790	7%	3,438	7%
Other Reserves	1,611	3%	1,612	3%
Total Equity	7,017	13%	6,641	13%
Total Equity and Liabilities	54,264	100%	51,205	100%
Net Assets Value Per Share (Rs)	208		197	

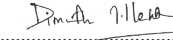
Note: Amounts stated are in net of impairment and depreciation.


CERTIFICATION:

We, the undersigned, being the Deputy Chairman & Managing Director, the Assistant General Manager (AGM) Finance and the Compliance Officer of Alliance Finance Company PLC certify jointly that:

- the above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka (CBSL);
- the information contained in these statements have been extracted from the unaudited financial statements of the Licensed Finance Company unless indicated as audited.


R.K.E.P. de Silva
Deputy Chairman & Managing Director


W.A.D.D. Tillekeratne
AGM Finance


R.L. Hewage
Compliance Officer



The first Company in the Banking and Non-banking sector of Sri Lanka to be certified with ISO 9001:2015 Quality Management system and ISO 22301:2012 for Business Continuity Management Systems.

Lanka Rating Agency (SL) BBB- with stable outlook

Date: 14/11/2023

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Selected Key Performance Indicators

Item	As at 30/09/2023		As at 30/09/2022	
	Actual	Required	Actual	Required
Regulatory Capital Adequacy (%)				
Tier 1 Capital Adequacy Ratio	11.08%	8.50%	11.37%	8.50%
Total Capital Adequacy Ratio	14.56%	12.50%	14.62%	12.50%
Capital Funds to Deposit Liabilities Ratio	26.95%	10.00%	32.23%	10.00%
Quality of Loan Portfolio (%)				
Gross Stage 3 Loan Ratio	17.16%		15.58%	
Net Stage 3 Loan Ratio	12.88%		11.76%	
Net Stage 3 Loan Ratio to Core Capital Ratio	105.45%		104.11%	
Stage 3 Impairment Coverage Ratio	24.96%		24.53%	
Total Impairment Coverage Ratio	4.84%		4.59%	
Profitability (%)				
Net Interest Margin	9.87%		11.50%	
Return on Assets	1.45%		1.80%	
Return on Equity	5.97%		6.14%	
Cost to Income Ratio	65.69%		59.90%	
Liquidity (%)				
Available Liquid Assets to Required Liquid Assets (Minimum 100%)	173.20%		129.00%	
Liquid Assets to External Funds	8.87%		5.91%	
Memorandum information				
Number of Branches and other centers	89		89	
External Credit Rating	BBB- (Stable)		BBB- (Negative)	